AXIS BANK

Farmer Funding Loan Application Form

Barcode

Kisan Power	Axis Dairy Power	Kisan Matsya	Poultry Power	Overdraft Unnati	Overdraft Vikas	☐ Govt, SCH.	☐ Other ______________

(Filling of all the fields are mandatory and no field should be left blank. User should either provide details or should mention NA to avoid any data fudging in blank spaces)

For Office use only

Proposal no:

Region | Application No.

Lead Id | Sol Id

Name & Emp ID of officer sourcing the proposal

Applicant photograph With Signature / Thumb impression

35 mm X 35 mm

The Branch Manager,

Axis Bank Ltd, ___________________________ Branch.

Application Date: D D M M Y Y Y Y

Dear Sir,

I/We,

hereby apply for following facilities and furnish the necessary information herewith,

RA/KCC/App. Form/Jun 26/Version 2.2/2728286

A. Details of Facilities Requested

Facility	Production Credit			Overdraft	Term Loan I	Term Loan II	Other Agri Finance
	Agri	Horti	Fishery/Dairy/Poultry				
₹ in figures							
₹ in Words							
Tenure	Months	Months	Months	Months	Months	Months	Months
Purpose	Working capital/For cultivation of						
Takeover of Facility	Y N						

B. Details of Main Applicant*

Any past relationship with Axis Bank Ltd ☐ Y ☐ N if yes, Cust ID

Applicant has Unique Central KYC Number ☐ Y ☐ N If yes, KYC Number

Name: Prefix | First Name | Middle Name | Last Name

Maiden Name *(If Any)*: Prefix | First Name | Middle Name | Last Name

Father/Spouse Name: Prefix | First Name | Middle Name | Last Name

Mother Name: Prefix | First Name | Middle Name | Last Name

Nationality:* ☐ Indian

Date of Birth* D D M M Y Y Y Y

Residential status / Constitution:* ☐ Resident Indian

Occupation Type:* ☐ Salaried ☐ Business ☐ Unemployed ☐ Retired ☐ Housewife ☐ Student ☐ Politician

If Salaried, Type of Organization (tick the relevant option)

No. of Years in Employment

☐ Pvt. Ltd ☐ Public Ltd ☐ Proprietorship ☐ Partnership firm

☐ Public Sector ☐ Government ☐ Multinational ☐ Trust/Association/Societies/Clubs

Nature of Employment ....(As per the type of organization selected above, mention the details of profession example: Director/Banker/Agent)

If Business, Nature of Business (tick the relevant option)

No. of Years in Business

☐ Information Technology ☐ Professional Service Provider ☐ Agriculture ☐ Bullion/Gold Jewelry

☐ Stock Broker ☐ Real Estate ☐ Trader ☐ Money Lender

Description of Business ....(As per the Nature of Business selected above, mention the details of Business example: Tour Operators/Trading of food products)

Sl. No.	Name of Applicant & family members	Age*	Gender*	Relationship*	Occupation*	Annual Income (₹)*
Applicant						
FM 1						
FM 2						
FM 3						

FM denotes name of family members

Name of the Karta *(In case of Hindu Undivided Family)* :

Residence Address/ Mailing Address:*

City* | Pin code* | Post Off.

Districts | State: | Country I N D I A

Landmark

Telephone | Mobile* 9 1 | Consent to Call ☐ Yes ☐ No

Email ID

Same as above ☐ Yes ☐ No

Permanent Address* *(In case different from mailing address)*

City* | **Pin code*** | **Post Off.**

Districts | **State:** | **Country** I N D I A

Landmark

Preferred Language of Communication*
☐ English ☐ Marathi ☐ Tamil ☐ Kannada ☐ Oriya ☐ Telugu
☐ Hindi ☐ Gujarathi ☐ Bengali ☐ Punjabi ☐ Malayalam

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No. of years at above residence: ☐☐ Years
Residence Type: ☐ Own ☐ Rented
Gender: ☐ Male ☐ Female ☐ Transgender
Profession: ☐ Agriculturist ☐ If other please specify
No. of dependent below 18 years age ☐☐☐
Education: ☐ Illiterate ☐ Primary ☐ 12th Pass
☐ Graduate & above non Agri
☐ Graduate & above in Agri
Is any of the member of next generation in to farming : ☐ Yes ☐ No

No. of years in same village: ☐☐ Years , No. of Family Members: ☐
Marital Status: ☐ Married ☐ Unmarried ☐ Others
Category: ☐ General ☐ OBC ☐ SC ☐ ST
☐ Minority ☐ Others ____________________
Relative of Staff: ☐ Yes ☐ No
Community: ☐ Hindu ☐ Muslim ☐ Christian
☐ Sikh ☐ Buddhist ☐ Zoroastrian ☐ Jain
☐ Parsi ☐ Others
Family Experience in the activity of Loan sought for ☐☐☐ Years

Person with Disability (PWD): ☐ Yes ☐ No

Type of Impairment					
	☐ Blindness	☐ Low Vision	☐ Hearing Impairment	☐ Locomotor Disability	☐ Leprosy Cured
	☐ Muscular Dystrophy	☐ Parkinson's Disease	☐ Acid Attack Victim	☐ Cerebral Palsy	☐ Intellectual Disability
	☐ Mental Illness	☐ Sickle Cell Disease	☐ Haemophilia	☐ Thalassemia	☐ Speech and Language Disability
	☐ Multiple Sclerosis	☐ Specially Abled	☐ Dwarfism	☐ Blind	☐ Specific Learning Disabilities
	☐ Chronic Neurological Conditions		☐ Autism Spectrum Disorder	☐ Visually Impaired Literate	☐ Physically Challenged

UDID No

Percentage of Impairment

KYC Documents*

Proof of Identity (POI)

☐ A - Passport No.	Passport Expiry Date D D M M Y Y Y Y
☐ B- Voter ID Card	☐ C-UID-Aadhaar*
☐ D- Driving License	DL Exp Dt. D D M M Y Y Y Y
☐ E-NREGA Job Card	
☐ Z- Others# ID Proof: ____________________ ID Proof No: ______________________ Issuing Authority: __________________ Date: D D M M Y Y Y Y	

 # any document notified by the central government, ***Aadhaar** no. to be captured mandatorily for customers where DBT is applicable*

Pan Card No.

FORM 97 ☐ (Mandatory when customer does not have PAN) If PAN is applied Date : ______________________________________ PAN Acknowledgement No: ___________________________________

☐ **Import Export Code**

Proof of Address (POA)*

Address Type ☐ Residential/Business ☐ Residential ☐ Business ☐ Registered Office ☐ Unspecified
Proof of Address ☐ Passport ☐ Driving License ☐ UID (Aadhaar) ☐ Voter Identity Card ☐ NREGA Job Card ☐ Others (Please Specify)_____________

Income details of Applicant

Source of Income/Fund*	Income (₹)	
	Previous Year	Current Year
☐ Annual Income from Agriculture		
☐ Annual Income from Allied Activities		
☐ Annual Non-farm income *(Income from other sources)**		
☐ Annual Salary		
☐ Annual Business income		
☐ Annual Investment income		
Total		
Amount realized by the borrower from the Sale Proceeds of produce		NA

*** Proof for Non-farm income:** ☐ Salary Slip ☐ IT Returns ☐ Others (Specify): ________________ *(PAN is mandatory for Non-Agri income >Rs. 3.00 lac)*

■ **Banking Relationships** *(Only Savings/Current accounts)*: ☐ Yes ☐ No

Particulars	Applicant	
	With Axis	With Other Banks
Name of Bank		
Deposit A/c Type		
Deposit A/c No.		
Loan A/c Type		
Loan A/c No.		
PMJDY OD A/c		
PMJDY A/c No.		
Amt Sanctioned		
Amt Outstanding		
ROI		
Tenor		

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Whether Covered Under: ☐ PMJJBY ☐ PMSBY ☐ APY

Particulars of Other Assets *(Farm Equipment, Live Stock Assets etc.)* **of all the applicants:**

Asset (Moveable)	Nos	Approx Value (₹)	Asset (Immovable)	Nos	Approx Value (₹)
Cattle			House/ Building		
Poultry Birds			Fishing Ponds/Tank		
Tractor			Agri Land (s)		
Combine Harvester/JCB			Tractor Shed		
Power Tiller			Non-Agricultural Property		
Four wheelers / Two wheelers			Farm Shed		
Other assets/Farm implements			Any Other immovable assets		
Net Worth (Self-Declared) (₹) :					

Particulars of Existing Liabilities as borrower, if any:

Name of the institution	Purpose of loan	Balance Outstanding (₹)	Of which overdue (₹)	Security Offered	Takeover yes / No
Axis Bank					
Other Bank Name:					
Agricultural Credit Society					
Land Development Bank					
Other Creditors (Gov. Dues)					
Total Outstanding (₹)					

Is the applicants using modern farm machinery? ☐ Yes ☐ No If Yes, please specify__________

Major Marketing Arrangement: ☐ Direct Sale ☐ Tie-up with commission agent ☐ Co-operative societies ☐ Govt. Agencies ☐ Private Corporates

Major Source of Irrigation: ☐ Dry Farming ☐ Well/Canal ☐ Sprinkler ☐ Drip

Electricity Connection: At Farm ☐ Yes ☐ No / At Home Yes ☐ No

Particulars of Agri Land Holdings (in acres): ☐☐☐☐☐ *(Survey no wise details to be furnished in the Annexure)*

Is the land fragmented or at same location: ☐ Fragmented ☐ Same location

How many people own the land which is to be mortgaged to the Bank?__________

Proximity of Farm to Mandi (Km):	Farm to Home Branch Distance (Km) :	Residence/Office to Home Branch Distance (Km) :
Land access to Public Transport:		

Mode of Operation of Account ☐ Self ☐ Jointly ☐ Either or Survivor ☐ Anyone or Survivor ☐ Jointly or Survivor

*(*Applicable only for Illiterate person)* ☐ Former or Survivor ☐ LTI* ☐ Others

C. Security Detail

Primary:CC: Hypothecation of Crop, TL: Hypothecation of Assets Created

Collateral:

Property Address	Security Type	Security Description	Area (Ac/Sq.ft)	Security Value (₹)	Owner Name

***Collateral –** *Agricultural Land / Non-Agri,(Commercial, Residential) / Liquid.*

Guarantee Name (CGFMU/CGTMSE/etc)__________

D. Value Added Services

☐ Willing to Avail ☐ Not willing to avail *(If willing to avail, I agree and give my consent to deduct the charges for the below mentioned value added service(s) offered by the bank and its partners.)*

☐ **Accident Shield – GI (loan protector in case of accidental death)** ☐ **Life Shield – LI (loan protector in case of natural death)** ☐ **National Pension Scheme**

☐ Saving Account (I hereby expressly consent and authorize Axis Bank to obtain, collect, process and record my personal data including personal identity information and sensitive personal identity information ("Data") for Kisan Credit Card Application process and also utilise it for the purpose of Savings account opening.)

☐ **Any other Banking services – (Demat A/c, MF, PL, HL, Auto Loan, Credit Card,CA ,TD etc.):** __________

E. Activate my account for Mobile Number for Updates and Alerts Registration: ☐ Yes ☐ No ; If Yes, Mobile Number* ☐☐☐☐☐☐☐☐☐☐

F. Activate my account for Debit Card Issuance: *(Debit card application form to be filled)*

G. Activate my account for E-Statements registration: ☐ Yes ☐ No. In case E-Statements are activated, physical statements will be disabled.

H. I seek the credit limit disbursement and withdrawal ☐ Combined for crop seasons ☐ Separately for each crop seasons ☐ As per Request/Activity

I. Repayment Mode of the loan ☐ PDC ☐ NACH ☐ SI ☐ Others __________

J. New Cheque book request: ☐ Yes ☐ No Number of cheque book/s required__________

Consent

☐ Yes I hereby give my consent to and agree and authorize Axis Bank Ltd. to fetch my personal details from UIDAI. I hereby state that I have no objection in authenticating myself with Aadhaar based authentication system and I voluntarily consent to providing my Aadhaar number / VID number, Biometric information and/or One Time Pin(OTP) data (and/or any similar authentication data) for the purpose of Kisan Power. I understand that the biometric and/or OTP and/or any other authentication data I may provide for authentication shall be used only for authenticating my identity through the Aadhaar authentication system for the specific transaction or as per requirement of law and for no other purposes. I confirm that I have been informed about the alternatives to submission of identity information and I have agreed to authenticate myself through Aadhaar based authentication system with full understanding of alternatives to submission of identity information. I understand that Axis Bank shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication. I authorize Axis Bank to verify and authenticate my Aadhaar during processing my Kisan Power. I further authorize the Bank to share my Aadhaar related details/information with regulatory /statutory bodies as and when required.

"I confirm that the Bank has explained and provided me the above information in my local language before collecting my personal details for the purpose of Aadhaar based authentication".

☐ Yes I hereby expressly consent to and authorize the Bank (whether acting by itself or through any of its service providers, and whether in automated manner or otherwise), to collect, store and process my application details, personal data and sensitive information about me, information, papers and data relating to know your customer (KYC), credit information, and any other information about me/pertaining to me or not as may be deemed relevant by the Bank (collectively, "Information") and I hereby also expressly consent to and authorize the Bank to download KYC details from the CKYC registry using my CKYC ID for the purpose of Kisan Power loan application.

Axis Bank Ltd. reserves the right to retain the photograph and documents submitted with this application and will not return the same to the applicant.

☐ Yes I expressly consent to the Bank to share and disclose my information, including personal information, to credit information companies, bureaus, regulators or governmental authorities, investigating agencies, judicial, quasi-judicial and statutory authorities, group companies/ subsidiaries of the Bank, service providers, cobrand entity/ partner, card associations, settlement, transfer and processing intermediaries, distributor (for legal and regulatory requirements only), information utilities, other banks and financial institutions, merchant aggregators, payment gateways, other players/ intermediaries or to other persons/institutions/entities, as may be necessary in connection with the contractual, regulatory or legal requirements for processing such information including by way of wholly or partly performing automated or physical operations, including collection, recording, organizing, structuring, storing, adapting, retrieving, using, profiling, aligning, indexing, sharing, disseminating or otherwise making available, as may be deemed fit by the Bank and for the purposes of customer services and operations, collections and recovery, audit, investigation, monitoring and fraud prevention, credit appraisal, legal and regulatory requirements including KYC verification and reporting to regulatory and statutory authorities, processing insurance claims, risk management activities, security, testing, for entering into contract, for developing credit scoring models and business strategies, for monitoring, for evaluating and improving the quality of Bank's products and services, other than marketing/ cross selling.

☐ YES ☐ NO I expressly agree to the Bank, its service providers, agents and/or its affiliates for using the information, including personal information, for marketing, promotion, research and analytics, and cross-selling of products and services of the Bank and of the Bank's subsidiaries, affiliates/ group companies from time to time via telephone, SMS and/or email. Further, I hereby acknowledge that the Bank has provided me with an option to withdraw consent to the purpose herein at any time by intimation through letter or email. However, if I withdraw my consent, I accept that the Bank will stop processing my personal data except where such processing is mandatory as per applicable law and that any personal data that has already been processed shall remain unaffected by the withdrawal of such consent.

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✍	✍	✍	✍	✍
Aplicant's name	Co- applicant's name	Co- applicant's name	Co- applicant's name	Co- applicant's name

K. GSTIN Details

Whether registered under GST: ☐ Yes ☐ No *(If yes, following details are mandatory)* ***Special Economic Zone** ☐ Yes ☐ No **GST Exemption** ☐ Yes ☐ No Exemption Reason if Yes ____________

GSTIN ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐ **GST Registration** ☐ Single ☐ *Multiple *(*Please fill GST Annexure for multiple GST Registration)*

Address registered for GSTIN ☐ Same as Residential/ Mailing Address ☐ Same as Permanent Address ☐ As given below

*Line 1 ____________________

____________________ Landmark ____________________

City ____________________ State ____________________

Country I N D I A PIN Code ☐☐☐☐☐☐

Declaration

1. I / We certify that the information given above and in the enclosures are true in all respects and that this shall form the basis of any facility / service that the Axis Bank (the Bank) may decide to grant to us at its sole discretion. I am / we are fully aware that if the above information is found to be incorrect, the loans that may be sanctioned subject to above information would become repayable immediately.
2. I/ We also understand that the Bank reserves the right to seek any information from any source or to give any information and /or assign any work to any third party at its sole discretion. I / We further agree that the facility that may be provided to us shall be governed by the rules of the Bank that may be in force from time to time. I/ We will be bound by the terms and conditions of the facility that may be granted to us.
3. I/We understand that as a pre-condition, relating to grant of the facility to me/us, the Bank requires our consent for the disclosure by the Bank of information and data relating to me/us, the credit facility availed of/to be availed in relation thereto and default, if any, committed by me/us, in discharge thereof. Accordingly, I/we hereby agree and give consent for the disclosure by the Bank of all or any such information to the Credit Information Companies ["CIC"], and any other agency authorized in this behalf by Reserve Bank of India ["RBI"].
4. I/ we hereby declare that I / we do not have any credit facilities nor any account with other branches/ banks/ FIs other than the details mentioned above and the bank may disqualify me/us if there is any misrepresentation of this declaration.
5. I/We wish ☐ /don't wish ☐ to avail 10% annual increase in Production Credit facility for every successive year(2nd to 5th year).
6.* I/We require higher scale of finance for meeting expenses towards Improved seeds, Fertilizers, Pesticides, Organic manure, improved farm practices and farm machinery, Grading, Sorting, packaging & marketing of farm produces. ☐ Yes ☐ No
7. I/We hereby declare that my/our annual household income is above Rs.3,00,000/-
8. We confirm that I/we shall utilize the said Credit Facility only for the purposes as mentioned above.
9. I/We hereby declare that I/We am/are not defaulter(s) to any Bank/Financial Institution.
10. I/We, hereby declare that, I/ we am/are not having any account with other branches/ banks / FIs other than the details mentioned.
11. I/We aware that Bank/ its agents may contact me/us through telecall/SMS/email in connection with my request. I/We authorize Axis Bank to disclose from time to time any information relating to my/our facility(ies) to any parent/subsidiaries & associate of Axis Bank and to third party(ies) engaged by Axis Bank.
12. I/We have no objection in receiving information about my/our loans either through SMS and/or by Email.
13. I hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false / untrue / misleading / misrepresenting, I/We am/are aware that I/we may be held liable for it.
14. My personal / KYC details may be shared with Central KYC Registry
15. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address
    a. I hereby state that, I have no objection in authenticating myself with Aadhaar based authentication system and voluntarily consent to providing my Aadhaar number, Biometric and/or One Time Pin (OTP) data (and/or any similar authentication mechanism) for the purpose of availing Direct Benefit Transfer (DBT)/Subsidy from Govt. of India (GOI) in my account/new account. I understand that the biometric and/or OTP and/or any other authentication mechanism I may provide for authentication shall be used only for authenticating my identity through the Aadhaar authentication system for the aforesaid purposes, or as per requirement of law. I understand that Axis Bank shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication.
    b. I/We authorize Axis Bank to verify and authenticate my/our Aadhaar number during processing my/our application for legitimate Business purposes.
    c. I/we authorize Axis Bank to Verify/Authenticate my/our KYC OVDs/Aadhaar number/loan documents during processing my/our loan application through third party agencies via digitally/physically for legitimate business purpose.
    d. I/We further authorise the Bank to share my Aadhaar related details/information with regulatory / statutory bodies as and when required.
    e. In case of any update in the documents submitted by the customer at the time of establishment of business relationship / account-based relationship and thereafter, as necessary; customers shall submit to the Bank the update of such documents. This shall be done within 30 days of the update to the documents for the purpose of updating the records at Banks' end."
16. I/We agree(s) that in case of non-payment of dues, in case of any facility availed from the Bank and consequently the account is to be classified as NPA, all other loan accounts of the Borrower, with the Bank also shall be classified as NPA as per the guidelines issued by RBI and shall entitle the Bank to recall all such loans/facilities availed by the same customer from the Bank, irrespective of the regular repayment in such accounts.

17. The proceeds of the facility shall not be used for investment in small savings scheme, capital market, purchase of gold in any form including primary gold, gold bullion, gold jewelry, gold coins, units of gold ETF and mutual funds.

18. **Politically Exposed Person Status*** ☐ PEP ☐ Related to PEP ☐ Not Applicable

The Borrower agrees that he/she is not a politically exposed person (PEP) and further undertakes to inform Axis Bank in the event that he/she and/or any of their family members /close relatives becomes a PEP. In such an event, the Bank will obtain approval from its senior management to continue the business relationship and subject the account to the Customer Due Diligence measures as applicable to the customers of PEP category including enhanced monitoring on an ongoing basis.

If PEP/Related to PEP, Source of Wealth:

☐ Inherited funds ☐ Property ☐ Investment ☐ Nil

Other (Please Specify:______________________________ Wealth (In absolute Fig) :____________________

Definion -Policaly exposed persons are individuals who are or have been entrusted with prominent public funcons by a foreign country, e.g., Heads of States or Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc.

19 a. I/We understand that the insurance plan(s) from the insurance partner(s) engaged by the Bank ('such insurance partner(s)') are made available for our convenience and in case I/We opt for the same, Bank's representative can assist further in the enrolment of the chosen plan. I/We acknowledge that the Bank has clarified that purchase of the insurance cover from such insurance partner(s) is voluntary/optional and is not linked to availment of any product(s)/service(s) from the Bank. I/We further confirm that I/we have been given the option to avail the insurance cover from such insurance partner(s) or from any other insurance providers.

b. **RISK Sign off Consent**

☐ Yes I/We wish to protect my/our family from the loan liability in case of an eventuality and voluntarily would like to opt for (Type/Name of Policy)____________________.

☐ No I/We have been informed by Axis Bank about (Type/Name of Policy)____________________, but I/We have decided not to opt for it and. I/We completely understand that in case of an eventuality, the responsibility for EMI payment / loan repayment would remain & could fall on my /our family / firm, failing which, Axis bank would take necessary action(s) for recovery.

20. Customer declaration in respect of relationship with Director/ Senior Officer of the Bank/any other bank including directors of Scheduled Co-operative Banks, directors of subsidiaries/trustees of mutual funds/venture capital funds.

Customer Declaration in respect of relationship with Director/Senior Officer of the Bank/any other bank	Yes	No
I/We am/are director(s) of Axis Bank Limited and also a director(s) / partner(s), manager(s), managing agent (s), employee (s), or guarantor(s) or holder(s) of substantial interest of the borrower or its subsidiary or its holding company.		
I/We am/are director(s) of any other bank or the subsidiaries of any of the banks or trustees of mutual funds / venture capital funds set up by the banks and also a director(s) / partner(s), manager(s), managing agent(s), employee(s) or guarantor(s) or holder(s) of substantial interest of the borrower.		
I/We am/are the relative(s) of the director(s) of Axis Bank Limited or any other Bank, as defined by extant guidelines of RBI from time to time, and also a director(s) / partner(s) or guarantor(s) or major shareholder(s) or in control of the borrower or a major shareholder(s) or in control of the holding or subsidiary company of the borrower.		
I/We am/are senior official(s) of the Bank or relative of the senior official of the Bank , as defined by extant guidelines of RBI from time to time, and also a director(s) / partner(s), or guarantor(s) or holder(s) of substantial interest of the borrower.		

If any of the above clause is applicable, then please furnish the details. In case if any of the above stated declarations are breached during the tenor of the facility, the borrower shall inform the bank immediately. In case of non-compliance with the undertaking or giving wrong undertaking in relation to the provisions Connected Lending/Section 20 of the BR Act, at any time during the currency of loan, the Bank reserves the right to recall the loan immediately

In the event that the Applicant / Co-applicant are related to any of Director of Axis Bank/ Director of other bank/ Senior officer(s) of Axis Bank

If the declaration is found to be false then the Bank will be entitled to revoke and/or recall the credit facility.

Sr. No	Name of Director(s)/Senior Officer (s)	Designation	Relationship
1			
2			

I/We request you to consider my/our proposal for financing under "KISAN POWER".We shall be glad to furnish additional information as may be required.

21.* I/We give my/our consent for Opt In ☐ Opt Out ☐ of Prime Minister Fasal Bima Yojna (PMFBY)/ Restructures Weather Based Crop Insurance Scheme (RWBCIS)

22. Where I/We choose to Opt In for PMFBY/RWBCIS, I/we provide the consent to deduct the premium amount from my/our crop loan account as per the declared cropping pattern. (FOR PMFBY/RWBCIS)

23. Where I/We choose to Opt Out of PMFBY/RWBCIS, I/We would like to continue with KCC loan. I/We declare that Bank will not be held responsible for any losses due to non under the PMFBY/RWBCIS scheme.

24. FATCA- CRS DECLARATION (Please ck the applicable tax resident declara on (Any one)*

☐ I am a tax resident of India and not resident of any other country OR ☐ I am a tax resident of the country/ies mentioned in the table below:

Please indicate the county/ies in which the entity is a resident for tax purposes and the associated Tax Number below:

City of Birth* ☐☐☐☐☐☐☐☐☐☐☐☐ Country of Birth* ☐☐☐☐☐☐☐☐☐☐☐☐

Address Type for Tax Purposes* ☐ Resident ☐ Business ☐ Registered office

Country#	Tax Identification Number %	Identification Type (TIN or Other, please specify)%	Address for Tax Purpose*		
			Communication Address	Permanent Address	Please note the address below
			Landmark __________________		
			PIN ☐☐☐☐☐☐	State ______________________	Country _________

#T o also include USA, where the individual is ci zen/green card holder of USA % In case Tax Iden fica on number is not available, kindly provide func onal equivalent and complete and hereby accept the same.

FATCA -CRS Cer fica on: I have understood the informa on requirements of this form (read along with the FATCA/CRS instruc ons and Terms & Condi ons) and hereby confirm that the informa on provided by me/us on this Form is true, correct,

25 **Declaration cum undertaking CA OD in other Bank - Please select any one of the following**

☐ With the proposed borrowing from Axis Bank (subject to sanction}, our total borrowing will be < Rs. 10 Cr. I/We hereby undertake to take written permission from Axis Bank before availing any additional loan / credit facility. Accordingly, if our overall borrowing reaches or surpasses Rs. 10 Cr and will undertake to adhere the regulatory conditions about maintaining / continuation of current account as well as maintenance of Overdraft facility depending on the share of each bank

☐ With the proposed borrowing from Axis Bank (subject to sanction), our total borrowing will be => Rs. 10 Cr. I/We hereby confirm that we will be maintaining a current account with ________________ Bank. Other current account(s) will be closed within 30 days. We will further undertake to adhere the regulatory conditions about maintaining / continuation of current account as well as maintenance of CC/OD facility depending on the share of each bank

Place ☐☐☐☐☐☐☐☐☐☐☐☐☐☐☐

Date D D M M Y Y Y Y

Signature/Thumb impression Applicant 1

Signature/Thumb impression Applicant 2

Signature/Thumb impression Applicant 3

Signature/Thumb impression Applicant 4

Signature/Thumb impression Applicant 5

(Filling of all the*fields is mandatory and No. field should be left Blank. User should either provide details or should mention NA to avoid any data fudging in blank spaces)

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Declaration on Related Party / Specified Employee or Relative of Specified Employee:

Having understood the definitions provided below and to the best of my /our knowledge and belief, I / We do hereby solemnly declare and confirm that I / We are not:

a) a related person / related party of Axis Bank, or
b) a reciprocally related person, or
c) a specified employee of Axis Bank, or
d) a relative of specified employee of Axis Bank, or
e) a firm in which any of the directors or spouse or dependent / minor child of directors of Axis Bank is / are interested as a partner, manager, employee or guarantor, or
f) a company (incl. holding company or subsidiary incl. step-down subsidiary) of which any of the directors or spouse or dependent / minor child of directors of Axis Bank is / are a director, managing agent, manager, employee or guarantor or they hold substantial interest, or
g) an individual in respect of whom any of directors of Axis Bank / spouse or dependent / minor child thereof is / are a partner or guarantor, or
h) an entity in which Axis Bank's promoters and their relatives or shareholders with shareholding of 10% or more in the paid-up equity capital of Axis Bank, have significant influence or control (as defined under Accounting Standards Ind AS 28 and Ind AS 110).

If answer to any of the above is "Yes", please furnish the following details:

Name of Related Party / Specified Employee or relative of Specified Employee	Nature of classification (Related Party / Specified Employee / Relative of Specified Employee)	Details or Reason of such classification	Relationship details (if relative)

I / We declare that I / We am / are making the aforesaid declaration solemnly and sincerely believing the same to be true and complete, and in case of any change on the above, I / We shall immediately inform Axis Bank of such change. I/we understand any suppression or misstatement of facts may lead to actions incl. recall of the facilities availed or regulatory reporting.

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Applicant Name & Sign	**Co-Applicant Name Sign**	**Co-Applicant Name Sign**	**Co-Applicant Name Sign**	**Co-Applicant Name Sign**

Definitions as per **Reserve Bank of India (Commercial Banks – Credit Risk Management) – Directions, 2025** and as amended from time to time:

'Related Person' shall mean a person, and the relatives of such a person, where the person:
a. is either a promoter, or a director, or a KMP of Axis Bank; or
b. owns more than 5% of paid-up equity share capital of Axis Bank or can, either singly or jointly, exercise more than 5% of the voting rights of Axis Bank on account of either ownership or voting agreement or through shareholders' agreement or through any other arrangement; or
c. can, through an agreement with Axis Bank, nominate a director to its Board; or
d. is either singly or jointly, in control of Axis Bank.

'Reciprocally related person (RRP)' means an individual who is either:
a. a director (excluding independent director / Nominee director appointed by the Government or RBI or a statutory body) of another (other than Axis Bank) commercial bank, or an All-India Financial Institution (AIFI), or a scheduled cooperative bank, or a subsidiary of a commercial bank (including Axis Bank); or
b. a trustee of a mutual fund or an alternate investment fund established by any of these regulated entities (Commercial Bank / AIFI / Scheduled Co-op Bank / Subsidiary of Commercial Bank); or
c. a relative of such a director or a trustee.

'Related Party' with respect to Axis Bank shall mean a related person, a reciprocally related person, or any of the following entities in which a related person or a reciprocally related person is:
a. a partner, manager, KMP, director or a promoter; or
b. a shareholder with more than 10% of paid-up equity share capital; or
c. having control, whether singly or jointly with another person; or
d. in a position to control > 20% of voting rights on account of ownership or through a voting agreement or through any other arrangement; or
e. having the power to nominate a director to its Board; or
f. in a position to influence the entity to act on their advice, direction, or instruction.
g. a guarantor or a surety; or
h. is a trustee or an author or a beneficiary and where the entity is in the form of a private trust.
i. related as a subsidiary or a parent company or a holding company or an associate or a joint venture.
Provided that:
i) nothing in sub-clause (e) above shall apply in cases where the authority to nominate a director arises exclusively from a lending or financing arrangement.
ii) nothing in sub-clause (f) above shall apply to the advice, directions or instructions given in a professional capacity.
iii) Government of India / State Government-owned or controlled entities shall not be treated as related parties to a government-owned bank just by virtue of the fact that the Government has the common ownership or control of such entities.

'

Key Managerial Personnel (KMP)' of a bank shall have the same meaning as defined in Section 2(51) of the Companies Act, 2013.

'Specified Employee' with respect to Axis Bank is any employee at Axis Bank with a designation President and above.

'Relative' with regard to a natural person shall have the same meaning as defined in Section 2(77) of the Companies Act, 2013 and rules framed therein.

Substantial interest' shall have the same meaning as assigned to it in Section 5(ne) of the Banking Regulation Act, 1949.

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Application form for Co-applicants*

Any past relationship with Axis Bank Ltd ☐ Y ☐ N if yes, Cust ID ☐☐☐☐☐☐☐☐☐

Applicant has Unique Central KYC Number ☐ Y ☐ N If yes, KYC Number ☐☐☐☐☐☐☐☐☐☐☐☐☐☐

	Prefix	First Name	Middle Name	Last Name
Name				
Maiden Name *(If Any)*				
Father/Spouse name				
Mother Name				

Co-Applicant photograph With Signature / Thumb impression

35 mm X 35 mm

Nationality:* ☐ Indian

Date of Birth* D D M M Y Y Y Y

Residential status / Constitution:* ☐ Resident Indian

Occupation Type:* ☐ Salaried ☐ Business ☐ Unemployed ☐ Retired ☐ Housewife ☐ Student ☐ Politician

If Salaried, Type of Organization (tick the relevant option)

No. of Years in Employment ☐☐

☐ Pvt. Ltd ☐ Public Ltd ☐ Proprietorship ☐ Partnership firm

☐ Public Sector ☐ Government ☐ Multinational ☐ Trust/Association/Societies/Clubs

Nature of Employment ....(As per the type of organization selected above, mention the details of profession example: Director/Banker/Agent)

If Business, Nature of Business (tick the relevant option)

No. of Years in Business ☐☐

☐ Information Technology ☐ Professional Service Provider ☐ Agriculture ☐ Bullion/Gold Jewelry

☐ Stock Broker ☐ Real Estate ☐ Trader ☐ Money Lender

Description of Business ....(As per the Nature of Business selected above, mention the details of Business example: Tour Operators/Trading of food products)

Sl. No.	Name of Co-applicant & family members	Age*	Gender*	Relationship*	Occupation*	Annual Income (₹)*
Co-Applicant						
FM 1						
FM 2						
FM 3						
# FM denotes name of family members						
Name of the Karta *(In case of Hindu Undivided Family) :*						

Income details of Co-applicant

	Source of Income/Fund*	Net Income (₹)	
		Previous Year	Current Year
☐	Annual Income from Agriculture		
☐	Annual Income from Allied Activities		
☐	Annual Non-farm income *(Income from other sources)**		
☐	Annual Salary		
☐	Annual Business income		
☐	Annual Investment income		
	Total		
	Amount realized by the borrower from the Sale Proceeds of produce		NA

*** Proof for Non-farm income:** ☐ Salary Slip ☐ IT Returns ☐ Others (Specify): ________________ *(PAN is mandatory for Non-Agri income >Rs. 3.00 lac)*

Banking Relationships *(Only Savings/Current accounts):* ☐ Yes ☐ No

Particulars	Co-applicant	
	With Axis	With Other Banks
Name of Bank		
Deposit A/c Type		
Deposit A/c No.		
Loan A/c Type		
Loan A/c No.		
PMJDY OD A/c		
PMJDY A/c No.		
Amt Sanctioned		
Amt Outstanding		
ROI		
Tenor		

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Residence Address/ Mailing Address:*

City* | Pin code* | Post Off.

Districts | State: | Country I N D I A

Landmark

Telephone | Mobile* 9 1 | Consent to Call ☐ Yes ☐ No

Email ID

Same as above ☐ Yes ☐ No

Permanent Address* *(In case different from mailing address)*

City* | Pin code* | Post Off.

Districts | State: | Country I N D I A

Landmark

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KYC Documents*

Proof of Identity (POI)

☐ A - Passport No.	Passport Expiry Date D D M M Y Y Y Y
☐ B- Voter ID Card	☐ C-UID-Aadhaar* [redacted]
☐ D- Driving License	DL Exp Dt. D D M M Y Y Y Y
☐ E-NREGA Job Card	
☐ Z- Others# ID Proof: ____________________ ID Proof No: ______________________ Issuing Authority: __________________ Date: D D M M Y Y Y Y	

 # any document notified by the central government, ***Aadhaar** no. to be captured mandatorily for customers where DBT is applicable*

Pan Card No.

FORM 97 ☐ (Mandatory when customer does not have PAN) If PAN is applied Date : ________________________________ PAN Acknowledgement No: ______________________________

☐ Import Export Code

Proof of Address (POA)*

Address Type ☐ Residential/Business ☐ Residential ☐ Business ☐ Registered Office ☐ Unspecified

Proof of Address ☐ Passport ☐ Driving License ☐ UID (Aadhaar) ☐ Voter Identity Card ☐ NREGA Job Card ☐ Others (Please Specify) ____________

Whether registered under GST: ☐ Yes ☐ No *(If yes, following details are mandatory)* GST Exemption ☐ Yes ☐ No Exemption Reason if Yes ____________

GST Registration ☐ Single ☐ *Multiple **(Please fill GST Annexure for multiple GST Registration)* *Special Economic Zone ☐ Yes ☐ No

GSTIN

Address registered for GSTN ☐ Same as Residential/ Mailing Address ☐ Same as Permanent Address ☐ As given below ____________

No. of years at above residence: Years No. of years in same village/city: Years

No. of Family Members: No. of dependent below 18 years age Residence Type: ☐ ☐ Own Rented

Gender: ☐ Male ☐ Female ☐ Transgender Marital Status: ☐ Married ☐ Unmarried ☐ Others Net Worth *(Self-declared)*: ₹

Profession: ☐ Agriculturist ☐ If other (please specify) Education: ☐ Illiterate ☐ Primary ☐ 12th Pass ☐ Graduate & above non Agri ☐ Graduate & above in Agri

Category: ☐ General ☐ OBC ☐ SC ☐ ST ☐ Minority ☐ Others

Community: ☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Buddhist ☐ Zoroastrian ☐ Jain ☐ Parsi ☐ Others

Relative of Staff: ☐ Yes ☐ No

Person with Disability (PWD): ☐ Yes ☐ No

Type of Impairment	Blindness	Low Vision	Hearing Impairment	Locomotor Disability	Leprosy Cured	Cerebral Palsy	Intellectual Disability	Mental Illness
Tick Mark								
Type of Impairment	Muscular Dystrophy	Parkinson's Disease	Acid Attack Victim	Sickle Cell Disease	Haemophilia	Thalassemia	Speech and Language Disability	Multiple Sclerosis
Tick Mark								
Type of Impairment	Specific Learning Disabilities	Chronic Neurological Conditions	Autism Spectrum Disorder	Dwarfism	Visually Impaired Literate	Specially Abled	Physically Challenged	Blind
Tick Mark								

UDID No

Percentage of Impairment

Family Experience in the activity of loan sought for ☐☐ Years **Relationship with Main/Primary Applicant:** ☐☐☐☐☐☐☐☐☐☐☐☐

☐ **Saving Account** (I hereby expressly consent and authorize Axis Bank to obtain, collect, process and record my personal data including personal identity information and sensitive personal identity information ("Data") for Kisan Credit Card Application process and also utilise it for the purpose of Savings account opening.)

Politically Exposed Person Status* ☐ PEP ☐ Related to PEP ☐ Not Applicable

The Borrower agrees that he/she is not a politically exposed person (PEP) and further undertakes to inform Axis Bank in the event that he/she and/or any of their family members /close relatives becomes a PEP. In such an event, the Bank will obtain approval from its senior management to continue the business relationship and subject the account to the Customer Due Diligence measures as applicable to the customers of PEP category including enhanced monitoring on an ongoing basis.

If PEP/Related to PEP, Source of Wealth:

☐ Inherited funds ☐ Property ☐ Investment ☐ Nil

Other (Please Specify:________________________________ Wealth (In absolute Fig) :______________________

Definion -Polically exposed persons are individuals who are or have been entrusted with prominent public funcons by a foreign country, e.g., Heads of States or Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc.

Annexure- Cropping Pattern & Land Holding Details

Applicant and Co-applicant name:

Details as per Census data					Details for land and season wise crop to be declared by the applicants (Land in Acres only)															
Level 3	Level 4	Level 5	Level 6	Level 7	Owner Name	Survey No	Owned/Registered Leased/Leased/Oral Leased	Total Land (Acres) (A)	to be mortgage Y/N	% of Irrigation	Of (A) under Annual Crop (B)		Of(A) under Horti Crops (C)		Of (A-(B+C)) Under Kharif		Of (A-B-C) Under Rabi		Of (A-B-C) Under Summer	
Dist	Taluka	Revenue Circle	Gram Pan	Village							Crop	Acres	Crop	Acres	Crop	Acres	Crop	Acres	Crop	Acres
											Fallow		Fallow		Fallow		Fallow		Fallow	
											Total (B)		Total (C)		Total (D)		Total (D)		Total (D)	
											Fallow		Fallow		Fallow		Fallow		Fallow	
											Total (B)		Total (C)		Total (D)		Total (D)		Total (D)	
											Fallow		Fallow		Fallow		Fallow		Fallow	
											Total (B)		Total (C)		Total (D)		Total (D)		Total (D)	
Total Land																				

Total Land (A) should match with Total land mentioned under cropping pattern i.e. B+C+D

Value of total Land to be mortgaged: A) As per Government rate: ₹ ______________________________ & B) As per Market Rate: ₹ ______________________________

1) I/We give consent to apply to Prime Minister Fasal Bima Yojna (PMFBY) and in the case of bank granting the facility, the premium amount to be deducted from the sanctioned amount.
2) I/We understand that the premium amount will be deducted in accordance with the cropping pattern declared above.
3) I will ensure updation of above mentioned cropping pattern in the respective land records. In case the same is not done and if the claim is not entertained I will not claim the same from the bank.
4) I hereby confirm that in case of any change in cropping pattern, I will inform my Axis bank branch in writing before onset of the cropping season.
5) In case of crop change from non-notified to notified crop, I/we will submit sowing certificate along with the crop change request.
6) If the material facts furnished in the application form are found to be wrong or incorrect at any subsequent point in time, I will be responsible in case of non-receipt of claim or any other benefits declared by Govt.

Interest Rate, Processing Fees & Other Charges

1) Rate of Interest: The final applicable interest rate as decided by Axis Bank based on various parameters as per its policies and procedures shall be communicated to the customer at the time of sanctioned/disbursement of each tranche of the facility/loan.

   The External benchmark based Lending Rate (EBLR - Repo rate) prevailing at the time of limit set up shall be applicable to determine the interest rate of the facility/loan.

2) Processing Fee: A non-refundable processing fees of maximum 1.5% (plus applicable GST) is applicable on the facility /loan sanctioned by the Bank other than the specific facilities.

3) Account Service Charge: Account Service charge per account on an annual basis up to a maximum limit of ₹ 4000 (plus applicable GST) would be applicable.

4) Account Maintenance Charges: Account Maintenance Charges for fund based working capital facility will be charged per account annually up to a maximum limit of ₹ 5000 (plus applicable GST) depending upon the sanctioned amount.

5) Documentation Charges: Documentation charges as applicable will be charge up to a maximum amount ₹ 3500 (plus applicable GST) depending upon the sanctioned amount.

6) Material Terms & Conditions:

   Financial Default:

   Term loan (TL): Non-payment of interest or principal/ instalment on the due date.

   Overdraft / Cash Credit (OD/CC):
   - Overdrawn amount exceeding the Sanctioned limit and/or Drawing power, or Breach of Drawing Power
   - Overdue TOD Facility
   - Expiry of limit with outstanding principal and/or interest

   Financial Default also includes all types of payment or financial defaults/irregularities with respect to the Loan Account

   Non-Financial Default:

   Term Loan/ Cash Credit / Overdraft: -
   - Non-submission / delay in submission of Audited balance sheet, Stock – book debts statement, Insurance, etc.
   - Pending Security Creation (Primary / Collateral)
   - Breach of stipulated Financial Covenants
   - Non-adherence of stipulated frequency of periodical unit inspection
   - Non-adherence to stipulated non-financial covenants such as closure of current/limit account maintained with another bank

   Any failure to comply with stipulated norms, irregularities or default with respect to the loan account (like site visits, revaluation, audit charges, or BC commission) as specified in the sanction letter or during the loan tenure shall constitute a policy non-compliance, shall be treated as material term and condition breach and shall be subjected to applicable penal charges on the total limit sanctioned for Cash Credit / Overdraft and total outstanding amount for Term Loan

   Penal Charge for breach of material T&C:

   Financial Default: 8% p.a. on the overdue/overdrawn/outstanding amount (subject to aggregate penal charges not exceeding Rs. 1,00,000 or minimum Rs. 300 whichever is higher per instance)

   Non-Financial Default: (CC/OD/TL) : 1% p.a. from the date of each non-financial default on the total outstanding amount for Term loan and total limit sanctioned for Cash Credit / Overdraft (applicable to all the non-financial defaults)

   There shall be no capitalization of Penal Charges.

   Note: Applicable taxes (if any) from time to time will be charged separately.

7) Prepayment/Part payment/Foreclosure charges : Nil

8) Charges on Rupay Debit Card shall be applicable to the eligible beneficiary as given below:

   i) Issuance Charge - Rs. 250/- plus GST as applicable

   ii)Annual Charges - Rs. 150/- plus GST as applicable

   iii) Card Replacement Charge - Rs. 100/- per Card plus GST as applicable

   ATM cash withdrawal fee details
   Axis Bank ATM's – No Charges
   Other Bank ATM's – 5 free Transactions per month
   After free transactions Rs. 20 will be charged for financial transactions & Rs. 9.55 will be charged for every non-financial transaction.
   Joint holder will not be eligible for kisan card issuance.

9) Other Charges – Other Charges including but not limited to statutory charges, such as stamp duty on documentation etc., as applicable are payable on actual basis and any other charges as communicated to the customer by the Bank.

   All the above charges comprise all the charges applicable for availing the facility. Please acknowledge receipt.

For Bank Use Only

Documents received: ☐ Self-Certified ☐ True Copies ☐ Notary

KYC OVD: ☐ Digitally Verified ☐ Manually Verified Digital Verification Ref no.______

IN PERSON VERIFICATION CARRIED OUT BY

Emp.Name

Emp.Code Emp. Designation Emp. Organisation & Code

Emp.Branch

Place:

Date D D M M Y Y Y Y

Signature of the Employee

Acknowledgement of Loan application

AXIS BANK

Application ID:

We acknowledge that we have received an application dated from D D M M Y Y Y Y

Mr./Ms. ______ Residence of ______ for a loan of ₹ ______ under Kisan Credit Card and decision on sanction or rejection shall be communicated within 30 days from receipt of this application & all other relevant particulars by Bank. All the required information/ documents have been furnished on .... / yet to be furnished by the applicant. The applicant is in receipt of the indicative Interest Rate, Processing Fees & Other Charges that would be applicable, if the Bank grants the facility.

Date D D M M Y Y Y Y

Place

Received the acknowledgement of loan application

Signature of the Applicant

For AXIS Bank Ltd.

Signature & Stamp

Bank's Copy

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Acknowledgement of Loan application

AXIS BANK

Application ID: ____________

We acknowledge that we have received an application dated from D D M M Y Y Y Y

Mr./Ms. ______________________ Residence of ______________________ for a loan of

₹ ______________________ under Kisan Credit Card and decision on sanction or rejection shall be communicated within 30 days from receipt of this application & all other relevant particulars by Bank. All the required information/ documents have been furnished on .... / yet to be furnished by the applicant.

The Applicant is in receipt of the indicative Interest Rate, Processing Fees & Other Charges that would be applicable, if the Bank grants the facility. Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable).

For AXIS Bank Ltd.

Signature & Stamp

Date D D M M Y Y Y Y

Place ____________

Please Note that:

1. This is only an acknowledgement for having received the application and this should not be constructed as an indication for our acceptance of the proposal, a decision on which will be taken only after due consideration of the proposal on its merit and / or on fulfillment of conditions if any, that may be stipulated by the bank.
2. The application will be taken for consideration only after all the particulars / data / documents as may be required are received by the bank
3. In case the proposal is rejected/not considered the reasons for the same will be intimated to the applicant.

Applicant's Copy

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