

Loan Application Form for Individual Farmer Finance

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Tractor						Agri Land (s)				
Combine Harvester/JCB	Į.					Tractor Shed				
Power Tiller						Non-Agricultura	l Property			
Four wheelers / Two wh	eelers					Farm Shed				
Other assets/Farm imple	ments					Any Other immo	vable assets			
Net Worth (Self-Declared	d) (₹) :					**				
articulars of Existing Liab	ilities as	borrower, i	f any:							
Name of the institution Axis Bank		Purpose	of loan		Balance Out	standing (₹)	Of which over	due (₹) Se	curity Offered	Takeover yes / No
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Agricultural Credit Societ	hv									
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Consent

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".

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.

I expressly consent Bank to share and disclose the Information to service providers, consultants, credit information companies, information utilities, other banks and financial institutions, affiliates, group companies, subsidiaries, regulators, investigating agencies, judicial, quasi-judicial and statutory authorities, or to other persons/institutions/entities as may be necessary in connection with the contractual or legal requirements or in the legitimate interests of the Bank or as per the consent, undertake to process information including by way of storing, structuring, organizing, reproducing, copying, using, profiling, etc. as may be deemed fit by the Bank and for the purposes of credit appraisal, fraud detection, anti-money laundering obligations, for entering into contract, for direct marketing, for cross selling, for developing credit scoring models and business strategies, for monitoring, for evaluating and improving the quality of services and products, or for any purposes as the Bank may deem fit. I expressly agree to the Bank, its service providers, agents and/or its affiliates for using the Information and for marketing, promotion and cross-selling to me their various products and services of the Bank from time to time via telephone, SMS and/or email.

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.

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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.

Declaration

- 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. We confirm that I/we shall utilize the said Credit Facility only for the purposes as mentioned above.
- 8. I/We hereby declare that I/We am/are not defaulter(s) to any Bank/Financial Institution.
- 9. I/We, hereby declare that, I/ we am/are not having any account with other branches/ banks / FIs other than the details mentioned.
- 10. 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.
- 11. I/We have no objection in receiving information about my/our loans either through SMS and/or by Email.
- 12. 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.
- 13. My personal / KYC details may be shared with Central KYC Registry
- 14. 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.
 - $d. \quad I/We further authorise the Bank to share my Aadhaar related details/information with regulatory / statutory bodies as and when required.\\$
 - 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."
- 15. 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.
- 16. 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.

7.	Politically E	Exposed Person	Status*		PEP			Re	lated to PEP	Not Ap	plicable		1
	/close relat Customer D	tives becomes a	PEP. In such asures as ap	an ever plicable	nt, the Bank	will obta	ain approval	from its senior m	to inform Axis Bank in anagement to continue ed monitoring on an ong	the business rela			
	processor and the same of the	ited funds	ree or vvean		Pro	perty			Investment				Nil
	Other (Ple	ase Specify:							Wealth (In absolute I	Fig) :			
	Definion -P	Polically exposed	persons are	individu	als who are o	or have b	een entrust	ed with prominen	t public funcons by a for	reign country, e.g.,	Heads of State	s or Gove	rnments,
8 ;	a. I/We ur opt for from su option t	nderstand that the the same, Bank's ich insurance par to avail the insura	e insurance representat tner(s) is vol ince cover fr	plan(s) fr ive can a untary/o om such	om the insur- essist further ptional and is insurance pa	ance par in the er s not link rtner(s) c	rtner(s) enga nrolment of ked to availn or from any o	ged by the Bank (' the chosen plan. I, nent of any produc other insurance pro	rporations, important psuch insurance partner(s/We acknowledge that ct(s)/service(s) from the voiders. tarily would like to opt, but I/We have decidenain & could fall on my Co- applicant' other bank including of	s)') are made availa the Bank has clarif Bank. I/We furthe	ible for our conviced that purchaser confirm that I.	renience a se of the /we have	and in case I/We insurance cover been given the
	Yes	Sign on con	SCIIC										
	I/We w	vish to protect m	y/our family	from th	ne Ioan liabili	ty in cas	e of an ever	ntuality and volun	tarily would like to opt	for (Type/Name o	of Policy)		
	that in o	case of an event ary action(s) for	uality, the recovery.	esponsib	oility for EMI	paymer	nt / loan rep	ayment would re	main & could fall on my	our family / firm	n, failing which,	Axis ban	k would take
	<i>2</i>			20_				P 0	<i>®</i>		£		
332	Aplic	cant's name		Co- a	pplicant's na	me	Co- ap	plicant's name	Co- applicant	s name	Sales repres	entative	s name
9.	subsidiaries	s/trustees of mu	tual funds/v	enture c	apital funds.	tor/ Ser	nior Officer	or the Bank/any	other bank including (airectors of Sched	duled Co-opera	tive Bani	s, airectors or
	Customer I	Declaration in resp	ect of relation	ship with	Director/Seni	or Officer	of the Bank/	any other bank				Yes	No
								nanager(s), managi	ng agent (s), employee (s), or guarantor(s)	or holder(s)	110000	J. Salara
	CONTRACTOR AND AND ADDRESS OF THE	ntial interest of the	-0.500 204000000000000000000000000000000000	20-7 10 2-12-2011				or trustees of mut	ual funds / venture capi	tal funds set un hy	the hanks		
									ler(s) of substantial inter				
	a director(guarantor(s)						extant guidelines of RE najor shareholder(s) or				
		are senior official (s) / partner(s), or							y extant guidelines of R	BI from time to tin	ne, and also		
i	If any of the	e above clause is	applicable, t y. In case of	hen plea	ase furnish th apliance with	ne detail the und	s. In case if a lertaking or	any of the above s giving wrong unde	tated declarations are b ertaking in relation to th				
									or of other bank/ Senio	r officer(s) of Axis	Bank		
	If the decla	ration is found t	o be false th	en the B	ank will be e	ntitled t	o revoke an	d/or recall the cre	edit facility.				
	Sr. No		Name of Di	rector(s)/	Senior Officer	(s)			Designation			Relationsh	Р
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								and the second	/)/ Restructures Weath				
		/e choose to Opt BY/RWBCIS)	In for PMFE	BY/RWE	CIS, I/we pro	ovide th	e consent to	deduct the premi	ium amount from my/o	ur crop loan accou	ınt as per the de	clared cr	opping pattern.
2. 1	Where I/W	le choose to Op		FBY/RV	VBCIS, I/We	would I	ike to conti	nue with KCC loa	n. I/We declare that Ba	nk will not be hel	d responsible fo	or any los	ses due to non
		MFBY/RWBCIS DECLARATION		he appli	able tax resid	lent decl	aration (Anv	one)*					
-		resident of Indi		200				71170					
O	2												
Dlo		x resident of the						d the acceptated	Tax Number below:				
		e the county/les	in which th	e entity	is a resident	Tor tax	purposes an						
	y of Birth*	for Tax Purpose		esident		usiness		Country Registered off					
Auc	iress type	Country#	Tax	esident	Identification		Address f	or Tax Purpose*	ice				
		Country#	Identifica	tion	Туре	511	Communi		Permanent Address	Please	note the addre	ss	
			Number 9	6	(TIN or Ot	her,	Address			below			
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					please spec		PIN		State	Cou	ıntry	_	
		kindly provide f	USA, where	quivalen	please spec		PIN		Statese Tax Identification no	Cou			
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		App	olication form	for Co-applic	ants*		
Any past relationship with	Axis Bank Ltd Y N if yes, C	Cust ID	Applicant has	Unique Central	KYC Number	Y N If yes, KYC Numb	Co-Applicant photograph With Signature / Thumb impression 35 mm X 35 mm M M Y Y Y Y Student Politicia
	Prefix First Name		Middle N	lenn I		Last Name	Co-Applicant
Name Maiden Name				Wille			photograph
(If Any)	Prefix First Name		Middle N	ime		Last Name	With Signature /
Father/Spouse name	Prefix First Name		Miattle N	ame		Last Name	Thumb impression
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Constitution:* Occupation Type:*	i —		Unemploye	ad 🗔	N-12		Children Delivini
Оссирации туре.	Salaried Business		Offernploye	1	Retired	Housewife	Student Politicia
If Salaried, Type of Org	anization (tick the relevant opti	on)		No. of Y	ears in Employ	ment	
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	Pvt. Ltd	Public Ltd	i	Pt Pt	oprietorship	Pa	rtnership firm
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Nature of Emp	loyment	(As pe	r the type of org	ganization select	ed above, men	tion the details of profession e	xample: Director/Banker/Age
f Business, Nature of Bu	siness (tick the relevant option)			No. of Ye	ars in Business		
						1 8 8 8	
	Information Technology	P	rofessional Serv	ice Provider		Agriculture	Bullion/Gold Jewel
	Stock Broker	Re	eal Estate			Trader	Money Lender
-							
Description o	f Business(As per t	he Nature of	Business select	ed above, ment	on the details	of Business example: Tour Ope	rators/Trading of food produc
SI. No. Name	of Co-applicant & family members	Age*	Gender*	Relatio	nchin*	Occupation*	Annual Income (₹)*
Co-Applicant	or co-applicant & family members	Age	Gender	Relatio	лізпір	Оссирации	Annual Income (t)
FM 1						-	
FM 2						9	
FM 3							
# FM denotes name of family							
Name of the Karta (In case	of Hindu Undivided Family) :						
		lr	come details	of Co-applica	nt		
						Net Income	(₹)
	Source of Income/	Fund T				Previous Year	Current Year
Annual Income from	n Agriculture						
Annual Income from	n Allied Activities						
	ncome (Income from other sources)*						
Annual Salary	25/1007						
Annual Business inc Annual Investment							
Total	meome						
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Family Experience in the activity of loan sou	ught for Years	Relationship with Main/Primary Applicant:	
[] [[[[[[[[[[[[[[[[to obtain, collect, process and record my personation process and also utilise it for the purpose of S	
Politically Exposed Person Status*	PEP	Related to PEP	Not Applicable
close relatives becomes a PEP. In such an Customer Due Diligence measures as applical	event, the Bank will obtain appro	d further undertakes to inform Axis Bank in the eve eval from its senior management to continue the bu ry including enhanced monitoring on an ongoing basis.	siness relationship and subject the account to th
/close relatives becomes a PEP. In such an	event, the Bank will obtain appro	val from its senior management to continue the bu	siness relationship and subject the account to th

Annexure- Cropping Pattern & Land Holding Details

Applicant and Co-applicant name:

	200	Acres			Ī			i i			
	B-C)	Acres		_			_			_	
	Of (A-B-C) Under Summer	do C	Fallow	Total (D)		Fallow	Total (D)		Fallow	Total (D)	
	0.0	Acres									
	Of (A-B-C) Under Rabi	Crop	Fallow	Total (D)		Fallow	Total (D)		Fallow	Total (D)	
es only	≘£	Acres									
ts (Land in Acı	Of (A-(B+C)) Under Kharif	Cop	Fallow	Total (D)		Fallow	Total (D)		Fallow	Total (D)	
pplican	, (C)	Acres									
Details for land and season wise crop to be declared by the applicants(Land in Acres only)	Of(A) under Horti Crops (C)	Cop	Fallow	Total (C)		Fallow	Total (C)		Fallow	Total (C)	
o pe de	er (B)	Acres									
son wise crop t	Of (A) under Annual Crop (B)	Crop	Fallow	Total (B)		Fallow	Total (B)		Fallow	Total (B)	
and sea	9/	6 of Irrigation									
or land	to b	e mortgage Y/N									
etails f	Total	I Land (Acres) (A)									
J	Owned/Registe	red Leased/Leased/Oral Leased									
		Survey No									
		Owner Name									
	Level 7	Village									
us data	Level 6	Gram Pan									Total Land
Details as per Census data	Level 5	Revenue Circle									
Det	Level 4	Taluka									
	Level 3	Dist									

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.

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. 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.
 In case of crop change from non-notified to notified crop, I/we will submit sowing certificate along with the crop change request.
 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 cannot be application.

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 - Reporate) 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) Penal Charges:
 - Financial Default*: 8% p.a. above applicable interest rate on the overdue amount (subject to the aggregate not exceeding Rs. 1,00,000/- per instance).
 - Non-Financial Default**: 1% p.a. above applicable interest rate / commission from the date of each non-financial default on the outstanding amount of fund-based credit facilities
 and non-fund-based facilities (as applicable).
 - · There shall be no capitalization of Penal Charges.
 - *Financial Default includes all types of payment or financial defaults/irregularities with respect to your Loan Account.
 - * **Non-Financial Default includes breach of any other obligation(s)/covenant(s) with respect to your Loan Account.
- 7) Prepayment/ Foreclosure Charges for CC & OD limits In case of foreclosure of credit facility, a Prepayment/ Foreclosure charge of 4 % of the individual sanction limit plus GST shall be levied. Provided that, the Prepayment/ Foreclosure charges shall not be levied in case of foreclosure of credit facility
 - (i) opened under interest subvention scheme
 - (ii) towards Internal takeover or reduction in DP due to partial security/ collateral release
 - (iii) under scheme code change and
 - (iv) when the credit facility extended by Bank is in the nature of term loan.
- 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 Onl	1	
Documents received:	Self-Certified	True Copies	Notary	
KYC OVD:	Digitally Verified	Manually Verified	Digital Verification Ref n	0
IN PERSON VERIFICAT	ION CARRIED OUT BY			
Emp.Name				
Emp.Code	Emp. De	esignation	Emp. Organisation	& Code
Emp.Branch				
Place:				Signature of the Employee
Date D D	MMYYYY			> Signature of the Employee
Application ID: We acknowledge that the	we have received an application dated	from D D M M Y Y Y	Υ	AXIS BANK
Mr./Ms		Reside	ice of	for a loan of
₹		under I	Sisan Credit Card and decision on	sanction or rejection shall be communicated
				en furnished on
Later . The street of the stre		5 (t would be applicable, if the Bank grants the
facility. The applicant is	s in receipt of the indicative Interest Ra	te, Processing Fees & Other Charges th Received the acknowle		For AXIS Bank Ltd.
Date D D M Place	MYYYY		the Applicant	Signature & Stamp
				Bank's Copy



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Acknowledgement	of Loan application	
Application ID: We acknowledge that we have received an application dated from D D M M Y	YYY	AXIS BANK
Mr./Ms	Residence of	for a loan of
within 30 days from receipt of this application & all other relevant particulars by Bank. All 1 / yet to be furnished by the applicant. The Applicant is in receipt of the indicative Interest Rate, Processing Fees & Other Charge be charged extra as per the applicable rates, on all the charges and fees (wherever GST is a	s that would be applicable, if the Bank gra	
		For AXIS Bank Ltd.
Date D D M M Y Y Y Y P		Signature & Stamp

Please Note that:

- Applicant's Copy

 RA/KCC/App. Form/Sep 25/Version 1.6/2728286/Sep 25 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
- In case the proposal is rejected/not considered the reasons for the same will be intimated to the applicant. 3.