

Kisan Power	Axis Dairy Power	Kisan Matsya	Poultry Power	Kisan Women Power	Kisan Samarth	<input type="checkbox"/> Govt, SCH.	<input type="checkbox"/> Other
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(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 _____

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,

Applicant photograph
With Signature /
Thumb impression

35 mm X 35 mm

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	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: _____ First Name: _____ Middle Name: _____ Last Name: _____

Maiden Name (If Any): _____ First Name: _____ Middle Name: _____ Last Name: _____

Father/Spouse Name: _____ First Name: _____ Middle Name: _____ Last Name: _____

Mother Name: _____ 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)

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)

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 _____

Permanent Address* (In case different from mailing address)	Same as above	<input type="checkbox"/> Yes	<input type="checkbox"/> No																
City*					Pin code*					Post Off.									
Districts					State:									Country	I	N	D	I	A
Landmark																			
Preferred Language of Communication*	<input type="checkbox"/> English	<input type="checkbox"/> Marathi	<input type="checkbox"/> Tamil	<input type="checkbox"/> Kannada	<input type="checkbox"/> Oriya	<input type="checkbox"/> Telugu													
	<input type="checkbox"/> Hindi	<input type="checkbox"/> Gujarathi	<input type="checkbox"/> Bengali	<input type="checkbox"/> Punjabi	<input type="checkbox"/> Malayalam														

RA/KCC/App. Form/Dec 25/Version 1.9/2728286/Dec 25

Person with Disability (PWD): Yes No

UDID No

Percentage of Impairment

KYC Documents*

Proof of Identity (POI)

<input type="checkbox"/> A - Passport No. <input type="text" value="XXXXXXXXXX"/>	Passport Expiry Date <input type="text" value="DDMMYYYY"/>		
<input type="checkbox"/> B- Voter ID Card <input type="text" value="XXXXXXXXXXXXXXXXXX"/>	<input type="checkbox"/> C-UID-Aadhaar* <input type="text" value="XXXXXXXXXXXXXX"/>		
<input type="checkbox"/> D- Driving License <input type="text" value="XXXXXXXXXXXXXX"/>	DL Exp Dt. <input type="text" value="DDMMYYYY"/>		
<input type="checkbox"/> E-NREGA Job Card <input type="text" value="XXXXXXXXXXXXXX"/>			
<input type="checkbox"/> Z- Others# <input type="text" value="ID Proof: _____"/>	<input type="text" value="ID Proof No: _____"/>	<input type="text" value="Issuing Authority: _____"/>	Date: <input type="text" value="DDMMYYYY"/>

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

Pan Card No.

✓ **CRM** (mandatory when customer does not have CRM application)

— PAN Acknowledgement No. _____

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 (<i>Income from other sources</i>)*		
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)

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, information utilities, other banks and financial institutions, merchant aggregators, payment gateways, other players/ intermediaries or to other persons/institutions/entities, 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 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, or for any purposes as the Bank may deem fit 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.

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.

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
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First Name	Middle Name	Last Name
------------	-------------	-----------

First Name	Middle Name	Last Name
------------	-------------	-----------

Co-Applicant photograph With Signature / Thumb impression		
35 mm X 35 mm		

Prefix	First Name	Middle Name	Last Name
--------	------------	-------------	-----------

First Name	Middle Name	Last Name
------------	-------------	-----------

First Name	Middle Name	Last Name
------------	-------------	-----------

Prefix	First Name	Middle Name	Last Name
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First Name	Middle Name	Last Name
------------	-------------	-----------

First Name	Middle Name	Last Name
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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
<input type="checkbox"/> Annual Income from Agriculture		
<input type="checkbox"/> Annual Income from Allied Activities		
<input type="checkbox"/> Annual Non-farm income (Income from other sources)*		
<input type="checkbox"/> Annual Salary		
<input type="checkbox"/> Annual Business income		
<input type="checkbox"/> 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		

■ Family Experience in the activity of loan sought for Years

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*

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) : _____

Definition -Politically exposed persons are individuals who are or have been entrusted with prominent public functions 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.

Details of land and resources owned to be declared by the annihilate (1 and in Annex only)

Total and (A) above match with Total and monthly demand in Period

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) 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 : 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 applicableATM 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	Y	Y	Y	Y	Y	Y	Y	
Signature of the Employee 																

Acknowledgement of Loan application

Application ID:

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

Received the acknowledgement of loan application

 Signature of the Applicant

For AXIS Bank Ltd.

Signature & Stamp

Bank's Copy

Acknowledgement of Loan application

Application ID:



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

Date D D M M Y Y Y

Place

Signature & Stamp

Please Note that:

1. This is only an acknowledgement for having received the application and this should not be construed 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