

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

<p>No. of years at above residence: <input type="text"/> <input type="text"/> Years</p> <p>Residence Type: <input type="checkbox"/> Own <input type="checkbox"/> Rented</p> <p>Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender</p> <p>Profession: <input type="checkbox"/> Agriculturist <input type="checkbox"/> If other please specify</p> <p>No. of dependent below 18 years age <input type="text"/> <input type="text"/> <input type="text"/></p> <p>Education: <input type="checkbox"/> Illiterate <input type="checkbox"/> Primary <input type="checkbox"/> 12th Pass <input type="checkbox"/> Graduate & above non Agri <input type="checkbox"/> Graduate & above in Agri</p> <p>Is any of the member of next generation in to farming : <input type="checkbox"/> Yes <input type="checkbox"/> No</p>	<p>No. of years in same village: <input type="text"/> <input type="text"/> Years, No. of Family Members: <input type="text"/></p> <p>Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Others</p> <p>Category: <input type="checkbox"/> General <input type="checkbox"/> OBC <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> Minority <input type="checkbox"/> Others _____</p> <p>Relative of Staff: <input type="checkbox"/> Yes <input type="checkbox"/> No</p> <p>Community: <input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Sikh <input type="checkbox"/> Buddhist <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Jain <input type="checkbox"/> Parsi <input type="checkbox"/> Others</p> <p>Family Experience in the activity of Loan sought for <input type="text"/> <input type="text"/> <input type="text"/> Years</p>
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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	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Type of Impairment	Muscular Dystrophy	Parkinson's Disease	Acid Attack Victim	Sickle Cell Disease	Haemophilia	Thalassemia	Speech and Language Disability	Multiple Sclerosis
Tick Mark	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Type of Impairment	Specific Learning Disabilities	Chronic Neurological Conditions	Autism Spectrum Disorder	Dwarfism	Visually Impaired Literate	Specially Aabled	Physically Challenged	Blind
Tick Mark	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

UDID No

Percentage of Impairment

KYC Documents*

Proof of Identity (POI)

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

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

Pan Card No.

FORM 60 (Mandatory when customer does not have PAN, PAN Application) 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
<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		
<input type="checkbox"/> 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)

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) : _____

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.

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 availing 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.

_____ Applicant's name
 _____ Co- applicant's name
 _____ Co- applicant's name
 _____ Co- applicant's name
 _____ Sales representative's name

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 tick the applicable tax resident declaration (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 <input type="text"/>	State _____	Country _____

#To also include USA, where the individual is citizen/green card holder of USA % In case Tax Identification number is not available, kindly provide functional equivalent and complete and hereby accept the same.

FATCA -CRS Certification: I have understood the information requirements of this form (read along with the FATCA/CRS instructions and Terms & Conditions) and hereby confirm that the information provided by me/us on this Form is true, correct.

Place
 Date
 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)

■ 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 - 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.

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: (CC/OD/TL) : 8% p.a. on the overdue/overdrawn/total outstanding amount (subject to aggregate penal charges not exceeding Rs. 1,00,000 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/ 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

Signature of the Employee

Acknowledgement of Loan application

Application ID:
 We acknowledge that we have received an application dated from
 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
 Place

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

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).

Date

Place

For AXIS Bank Ltd.

 Signature & Stamp

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

RAY/KCC/App. Form/ Feb 26/Version 2.07/2728286/ Feb 26