

(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)

Secured Programs				Govt Schemes	Others
AGPRO POWER ☐	KISAN MITRA ☐	MSME SAMRIDDHI ☐	SECURED EXPRESS ☐	CGTMSE/ HYBRID ☐	OTHERS ☐
AGPRO LITE ☐	KISAN MITRA LITE ☐	MSME SAMRIDDHI LITE ☐	BALANCE TRANSFER NEXT ☐	AIF/PMFME ☐	
SOLAR PROJECT TERM LOAN ☐	FDOD ☐	POULTRY ☐	QUICK GST OD ☐	FPO ☐	

For Office use only

Application Date:

Proposal No:		Application No.	
Region		Sol Id	
Lead Id		Financial Year	
Name & Emp ID of officer sourcing the proposal			

The Branch Manager,

Axis Bank Ltd, Branch.

Dear Sir/Mam

I/We, hereby apply for the above-mentioned facilities aggregated ₹-----/-

(Rupees only). I/we furnish below the necessary information

PART I : GENERAL DETAILS (MAIN APPLICANT)

Name:																										
Existing customer of Axis Bank Ltd*	Y ☐ N ☐	If Yes, Provide Account No(s). or CIF ID	CIF:											A/C 1)												
Constitution*	Resident Indian ☐ Proprietorship ☐ Partnership ☐ Private Ltd ☐ Public Ltd ☐ Others (pl. specify) -----																									
Nature of Business (Non-Individual):	Manufacturing ☐ Trading (retail/Wholesale ☐ Service Provider ☐ Others (pl. specify) -----																									
Date of Birth/Incorporation											Date of commencement of Business:															
Place of Incorporation:																Country of Incorporation:										
Annual Turnover (in Rs):																										
If Individual:	Information Technology ☐ Professional Service Provider ☐ Agriculture ☐ Trader ☐ Others (pl. specify) -----																									
Annual Income (in Rs):																										
Source of Fund (Non Individual)*	Business Income ☐ Equity Investment ☐ Donation / Grant ☐ From Group Company ☐ Others (pl. specify) -----																									
Source of Fund (Individual)*	Salary ☐ Business Income ☐ Agriculture ☐ Investment Income ☐ Others (pl. specify) -----																									
*Source of Wealth: (For individual applicant/ co applicant who is a PEP)	Inherited Funds ☐ Property ☐ Investment ☐ Others (pl. specify) ----- Nil ☐																									
Wealth (In absolute Fig):																										

Registration No.:																(Company/partnership/MSME reg. no)											
Import Export code (if applicable)																CKYC No. ☐ Y ☐ N ☐	(if yes, share number)										
Proof of Identity	☐ Officially valid document(s) in respect of person authorized to transact ☐ Certificate of Incorporation/Formation ----- ☐ Registration certificate ----- ☐ Memorandum and Articles of Association ☐ Trust Deed ☐ Resolution of Board / Managing Committee ☐ Power of attorney granted to its manager, officers or employees to transact on its behalf ☐ Activity Proof (If Applicable) ☐ Partnership Deed																										
PAN/GIR No.:																Udyog Aadhar No:											(Wherever available Non Mandatory)
Aadhar Details:	☐ Individual ☐ Non Individual* ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐ ☐															Nationality:											

(*Note - Where the client is non-individual, Aadhar number issued to person holding an attorney to transact on its behalf is required to be submitted. Please fill Aadhar details - Annexure for multiple people.)

Whether availing Pradhan Mantri Mudra Yojana (PMMY):	Yes ☐ No ☐	No. of Employees (Permanent & Contractual) (Mandatory for ECLGS only)															
--	--	---	----------------------	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Proof of address	☐ Certificate of Incorporation / Formation ☐ Registration certificate ☐ Other document (pls specify) -----																															
Registered Office/ Permanent Address*:																																
Landmark																																
City											State/UT											Distance From Branch (km)										
Districts											Pin code											*Country										
Telephone											Mobile*											Fax No										
Email ID																No. of Years:											Ownership	☐ Self ☐ Owned ☐ Rented or Leased ☐				

Same as above ☐ Y ☐ N

Communication address:*																																		
Landmark																																		
City																																		
Districts																State / UT											Distance From Branch (km)							
Telephone																Pin code											*Country							
Email ID																Mobile*	9	1											Fax No					
															No. of Years :			Ownership			Self			Owned			Rented or Leased							

[illegible]**Details of Business / Occupation (About the Activity)***

Business Activity Involves	Applicable (mention in detail)
One or more of following activities - Sun Drying, Mechanical Drying, Solar Drying, Hot Air Drying, Dehydration, Hybrid Drying, Fluidized bed drying, Refractive window drying, Drum Drying, Spray Drying, De-hydro-freezing, Grading, Sorting, packing, repacking, preservation, transporting, storage of rubber / rubber latex and sheets, etc.	
Special purpose transport vehicle / business viz., Milk van, Refrigerated van, Temperature controlled container for Agro & food product transport, business engaged in the transport of food & agro products	
Pest management - Pest Control facilitating for agri & farm	
Primary and/or Minimal Processing of F&V: Blanching (Vegetables), Peeling, Cutting, Storage, Distribution at Low temperature, vacuum packaging etc.	

Years of Experience (No. of years in business)*: Years

City _____ District _____ and Branch _____ where loan is required

GST Details

Whether registered under GST: Y ☐ N ☐ (If yes following details are mandatory)

GST Exemption Y ☐ N ☐ Exemption reason if Yes _____GST Registration: Single ☐ Multiple ☐ (Please fill GST annexure for multiple GST registration)Special Economic Zone: Y ☐ N ☐

GSTIN

Address registered for GSTIN

Same as Registered office / Permanent Address ☐

Same as Correspondence / Communication address ☐

Factory / Principal place of business ☐

As given below ☐

[illegible]

Whether the MSME unit is ZED rated: Yes ☐ No. ☐ If yes, the gradation obtained by the MSME unit (Tick appropriate one)

Bronze ☐ Silver ☐ Gold ☐ Platinum ☐

☐ I/we, _____ confirm that the total banking exposure of our firm/company after availing the proposed loan / credit facility is Rs. 5 Crore and above. The Legal Entity Identifier (LEI) is applicable to our firm/company and the details of the same are as under:

[illegible]

☐ I/we confirm that the total banking exposure of our firm/company after availing the proposed loan / credit facility is below Rs. 5 Crore.
The Legal Entity Identifier (LEI) is not applicable to us.

☐ I/we confirm that if total banking exposure of our firm/company goes Rs. 5 Crore and above during the tenure of the loan/credit facility, we endeavour to obtain the LEI and agree to provide the LEI details to Axis Bank at the earliest same.

I/We declare that the particulars and information given above are true, correct and up to date in all aspects.

Signature

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.

Signature
Primary applicant's name

Signature
Co- applicant's name

Signature _____
Sales representative's name _____

1. Accounts with Other Banks:-

Bank	Branch / Address	Account Type	Account Number

2. Credit Facilities

We declare that, we do not enjoy credit facilities with any bank / we enjoy following credit facilities with other bank(s)/Axis Bank as on date

A. Overdraft & Cash Credit

(₹ in Lakhs)

[illegible]

B. Term loan and other borrowings with Axis Bank and/or other Banks/ FI

(₹ in Lakhs)

[illegible]

Related Person Type	☐ Promoter ☐ Proprietor ☐ Partner ☐ Director ☐ Karta ☐ Trustee ☐ Court Appointment Official ☐ Beneficial Owner ☐ Personal Guarantor ☐ Beneficiary ☐ Authorized Signatory ☐ Power of Attorney Holder ☐ Other (Please Specify)_____	☐ Promoter ☐ Proprietor ☐ Partner ☐ Director ☐ Karta ☐ Trustee ☐ Court Appointment Official ☐ Beneficial Owner ☐ Personal Guarantor ☐ Beneficiary ☐ Authorized Signatory ☐ Power of Attorney Holder ☐ Other (Please Specify)_____
	Title	
	First Name	
	Maiden Name (If Any)*	
	Father / Spouse Name	
Mother's Name		
Occupation Type:	<i>Please put a tick Mark</i> ☐ Service (Private/Public/Government Sector) ☐ Others(Professional/Self-Employed/Retired/Housewife/Student) ☐ Business ☐ Others	<i>Please put a tick Mark</i> ☐ Service (Private/Public/Government Sector) ☐ Others(Professional/Self-Employed/Retired/Housewife/Student) ☐ Business ☐ Others

Constitution Code	Resident Indian ☐ Non-Resident Indian ☐ Foreign National ☐ Overseas Citizen of India ☐ Person of Indian Origin ☐ Foreign National – Non PIO ☐	Resident Indian ☐ Non-Resident Indian ☐ Foreign National ☐ Overseas Citizen of India ☐ Person of Indian Origin ☐ Foreign National – Non PIO ☐
Existing Customer	Y ☐ N ☐ If yes, CIF	Y ☐ N ☐ If yes, CIF
CKYC Number (if Available, Please write Number)	Yes/No	Yes/No
Politically Exposed Person (PEP) Status* (Note: *PEP Politically Exposed Persons* (PEPs) are individuals who are or have been entrusted with prominent public functions by a foreign country, including the Heads of States/ Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials)	Politically Exposed Person (PEP) Status* ☐ PEP ☐ Related to PEP ☐ Not Applicable	 ☐ PEP ☐ Related to PEP ☐ Not Applicable
Person with Disability:	Yes/No	Yes/No
Community:	☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Buddhist ☐ Zoroastrian ☐ Jain ☐ Parsi ☐ Others	☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Buddhist ☐ Zoroastrian ☐ Jain ☐ Parsi ☐ Others
Category:	☐ SC ☐ ST ☐ OBC ☐ Minority ☐ Woman ☐ Other/General	☐ SC ☐ ST ☐ OBC ☐ Minority ☐ Woman ☐ Other/General
Age :	☐ Years DOB :	☐ Years DOB :
Gender:	☐ Male ☐ Female ☐ Third Gender	☐ Male ☐ Female ☐ Third Gender
Nationality:		
Education:		
GST No.		
Net Worth:		
Annual Income As on:		
% holding/ Profit Sharing Ratio:		
PAN/GIR No*		
Form 97 (Only if pan card/GIR No. Not available)	Y ☐ N ☐	Y ☐ N ☐
DIN (Mandatory in case of Director)		

Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

A-Passport Number								Applicant photograph With Signature / Thumb impression							
Passport Expiry Date	D	D	M	M	Y	Y	Y								
B-Voter ID Card															
C-Driving License															
Driving Lic. Exp Date	D	D	M	M	Y	Y	Y								
D-NREGA Job Card															
E-National Population Register Letter															
F-Proof Possession of Aadhaar															
E-KYC Authentication															
Offline verification of Aadhaar															

Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

[illegible]

Residential Address _____

[illegible]District

PIN/Post Code

State/U.T.

Country

Residence Ownership	☐ Own	☐ Rented
---------------------	------------------------------	---------------------------------

☐ Own ☐ Rented

		Years			Months
--	--	-------	--	--	--------

[illegible]District

PIN/Post Code

State/U.T.

Country

Residence Ownership	☐ Own	☐ Rented
---------------------	------------------------------	---------------------------------

☐ Own ☐ Rented

		Years			Months
--	--	-------	--	--	--------

Current Address/ Mailing Address Details

[illegible]District

PIN/Post Code

State / U.T.

[illegible]

Contact

[illegible]District

PIN/Post Code

State/U.T.

[illegible]

Details *

Contact Details *

[illegible]

Tel. (Res) —

Mobile —

Email ID

Nature of Business / Industry Type / Employment Type*

☐ Information Technology ☐ Professional Service Provider
☐ Agriculture ☐ Trader ☐ Others

☐ Pvt Ltd ☐ Public Ltd ☐ Partnership firm ☐ Proprietorship
☐ Public Sector ☐ Government ☐ Multinational ☐ Others

☐ Salary ☐ Business Income ☐ Agriculture
☐ Investment Income ☐ Others

Years Years

(NOT APPLICABLE FOR SOLE PROPRIETORSHIP ACCOUNTS)

Registered Address

[illegible]

1. ☐ We (Company) _____ confirm that following natural person(s) (listed in the Table below) directly or indirectly has/have controlling ownership interest i.e. having ownership/entitlement of more than 10 percent of the shares/capital/profits of the Company, or exercise control over the Company through other means which includes the right to appoint majority of the directors or to control the management or policy decisions including by virtue of their shareholding or management rights or shareholders agreements or voting agreements.

☐ We (Partnership firm) _____ confirm that following natural person(s) (listed in the Table below) directly or indirectly has/have ownership/entitlement of more than 10 percent of the capital/profits of the partnership, or exercise control over the Partnership firm through other means which includes the right to control the management or policy decision.

☐ We (Unincorporated association or body of individuals or Society) _____ confirm that following natural person(s) (listed in the Table below) directly or indirectly has/have ownership/entitlement of more than 15 percent of the property/capital/profits.

☐ We (Trust) _____ confirm that following natural person(s) (listed in the Table below) are beneficiaries, settlor, protector (if any), author(s) of the trust, trustee(s), has/have 10 percent or more interest in the trust or exercise ultimate effective control over the trust through a chain of control or ownership.

2. ☐ There is no natural person(s) who exercises control or ultimately have a controlling ownership interest directly or indirectly as stated above, therefore details of:

- Natural person(s) holding the position of directors/senior management in the Company are given in the below Table.

(*If you have ticked any of the above, please complete the Table below before signing the declaration)

[illegible]

3. ☐ The Company is listed on _____ (Name of the Stock Exchange*)
in India or is an entity resident in jurisdiction notified by the Central Government and listed on _____ (Name of Stock Exchange*) or it is a subsidiary of

Company**) listed on _____ (Name of the listed
(Name of the Stock Exchange*)

*Stock Exchange recognized in India or in any jurisdiction notified by Central Govt.

**Entity listed on a Stock Exchange in India or an entity resident in jurisdictions notified by the Central Government and listed on stock exchanges in such jurisdictions.

The Customer/Company undertakes that the facts stated above are true and correct. The Customer/Company also undertakes and agrees that it will notify Axis Bank without delay of any changes in the controlling persons / shareholders, person exercising control or having controlling ownership interest in the Company / Partnership / LLP / AOP / Society / Trust / Club / University / Institution, as declared in the table above.

For and on behalf of [Name of Company / Partnership / LLP / AOP / Society / Trust / Club / University / Institution]:

Signature of the Authorized Official*:



Full Name of the Authorized Official:

[illegible]

Designation/ Position:

Date	D	D	M	M	Y	Y	Y	Y
------	---	---	---	---	---	---	---	---

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

- * The declaration should be signed by:
- An active/designated partner in case of Partnership Firm/LLP, a trustee in case of Trust, a senior managing official in case of AOP, Society, Club and member of the Managing Committee in case of University and Institution.
 - The official authorized to sign by the Board Resolution of the Company, in case of a Company.

PART IV: Proposal Details

Section 1: *Loan Request Details

Sr.no	Nature of Facility	Amount Requested	Tenure	Purpose	Expected Interest Rate
1.					
2.					
3.					

(*In case of fresh term loan, Annexure- TL to be filled and attached)

Mode of Repayment : ☐ Cash ☐ A/c transfer/Standing Instruction ☐ UPI Payment ☐ Electronic transfers like RTGS/NEFT/IMPS/ECS/NACH ☐ Cheque/DD/PO

Details, in case of Take over: * Y ☐ N ☐

(₹ in Lakhs)

Sr. No	Name of the Bank & Branch with Address	Nature of the facility	Sanction Limit	Present Outstanding	Irregularity, if any	Existing ROI	Details of the collateral mortgaged and value
1.							
2.							

PART V: Security Details

1. Primary Security: 2. Collateral Security (Non Agri Property / Liquid collateral only):

A. Immovable property

Name of Registered Owner		Relationship with the Borrower	
Property Details			
Age of property in yrs		Value of the property:	

B. Liquid collateral security offered:

2. Corporate Guarantor : (if applicable)

Name of the Corporate: Constitution:

Address: PAN/GIR no:

City: State: Pin code:

Phone No: CIN No: Registration No:

Net Worth: as on is ₹

PART VI: Past performance/Future estimates and other details

Amount in absolute number	Past year 1 (Actual)	Past year 2 (Actual)	Present year (Estimate)	Next year (Projection)	Installed Capacity	Utilized Capacity
Net Sales						
Net Profit						
Capital (Net worth in case of Companies)						

Need for proposed expansion/ expenditure:

Implementation Schedule: Repayment Schedule:

Associate Concern details

Name of Associate concerns	Address of associate concerns	Presently banking with	Nature of association	Extent of Interest as a Prop./ Partner/ Director or Just Investor in Associate Concern

*Govt. Sch.: Govt scheme covers govt introduced schemes like Agri infrastructure (AIF), PMFME, etc.

Part VII – Status regarding Statutory Obligations

Whether complied with (select Yes/No). Select NA in case not applicable		
1	Registration under Shops and Establishment ACT	Yes / No / NA
2	Registration under MSME (Provisional / Final)	Yes / No / NA
3	Latest Sales Tax returns filed	Yes / No / NA
4	Latest Income Tax returns filed	Yes / No / NA
5	Any other statutory dues remaining outstanding	Yes / No / NA

Part VIII - Customer Request Details

- a) Activate my account for Mobile number updates and alerts: Yes / No - Mobile
- This subscribes to all alerts including Value added alerts
- b) Activate my account for E - Statements registration: Yes / No - email id:
- In case E - S statements are activated, physical statements will be disabled
- a) New Cheque book request: Number of cheques book/ s required

Non Refundable Login Fees – ₹ 7500/- + Applicable taxes. (A Cheque to be issued in favour of

Axis Bank Ltd – COMM - LOGIN FEES-RURAL LENDING – B2B R **OR** Axis Bank Ltd – COMM - LOGIN FEES-RURAL LENDING – MSME – as applicable)

Details of the Cheque

Bank Name	Branch Name	Cheque Number	Amount	Date

I hereby confirm that I have submitted above mentioned cheque towards non-refundable login fees.

I have read, understood and agree to the terms and conditions to various products and services. I accept and agree to be bounded by the terms and conditions as displayed on www.axisbank.com. I agree that the bank may debit service charges plus taxes to my account wherever applicable.

From time to time, Axis Bank communicates various new products/special features of existing products/promotional offers which are of significant benefits to its customers. I hereby provide my consent to receive information/services etc. for marketing purposes through Telephone / Mobile/SMS/E-mails by the Bank / its agents. I understand that I may opt out by registering in the 'Provider Customer Preference Register' as per details provided in the 'TRAI' website.

I/we hereby give my consent to and agree and authorize Axis Bank Ltd. to fetch my personal details from UIDAI. I/we hereby state that I/we have no objection in authenticating myself with Aadhaar based authentication system and I/we 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 B2B and MSME loan application. I/we understand that the biometric and/or OTP and/or any other authentication data I/we 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/we confirm that I have been informed about the alternatives to submission of identity information and I/we have agreed to authenticate myself through Aadhaar based authentication system with full understanding of alternatives to submission of identity information. I/we understand that Axis Bank shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication. I/we authorize Axis Bank to verify and authenticate my Aadhaar during processing my B2B and MSME loan. I/we 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/we 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/we 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 B2B and MSME loan application.

I/We 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.

I/We 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/We 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/We withdraw my consent, I/We 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.

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

Yes ☐ No ☐

☐ **Saving Account** I/We 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 Bharat Enterprises Application process and also utilise it for the purpose of Savings account opening.)

Applicant Signature

Co-Applicant Signature

Co-Applicant Signature

Consent

If you are happy to provide your consent, please tick the appropriate boxes below: I consent to the processing of my sensitive personal data for the purposes of:

- Developing and carry out sourcing activities through online account opening channels; ☐
- Developing, marketing, and communicating their products and services to me; ☐
- Data analytics on my personal data to understand usage of products and services and creating opportunities to offer better products and services; ☐

I consent to Axis Bank and/or its affiliates/subsidiaries/ to send marketing communications in respect of its various products and services from time to time by:

- Email ☐ ☐
- SMS text messages ☐ ☐
- Telephone ☐ ☐

 Signature of Primary Applicant

Declaration

1. We certify that the information provided by us in this application form is 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. 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. 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. We will be bound by the terms and conditions of the facility that may be granted to us.

2. We are 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.

3. We agree 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 NPAs per the guidelines issued by RBI and it 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.

4. We understand that as a pre-condition, relating to grant of the facility to us, the Bank requires our consent for the disclosure by the Bank of information and data relating to us, the credit facility availed of/to be availed of in relation thereto and default, if any, committed by us, in discharge thereof. Accordingly, we hereby agree and give consent for the disclosure by the Bank of all or any such information and data relating to us, the credit facility availed of/to be availed of in relation thereto and default, if any, committed by us, in discharge thereof, as the Bank may deem appropriate and necessary, to disclose and furnish to the Credit Information Companies [CIC], and any other agency authorised in this behalf by Reserve Bank of India ["RBI"].

5. We declare that the information and data furnished by us to the Bank are true and correct.

6. I/We hereby declare that I/We am/are not defaulter(s) to any Bank/Financial Institution.

7. We undertake that CIC and any other agency so authorized may use, process the said information and data disclosed by the Bank in the manner as deemed fit by them; and CIC and any other agency so authorized may furnish for consideration, the processed information and data disclosed or products thereof prepared by them, to Bank's/ Financial Institution's and other Credit Grantors or Registered Users, as may be specified by the RBI in this behalf.

8. We confirm that the enclosed copies of financials / Bank Statements/Title / Legal and other documents etc. are submitted by us against our loan application and are true copies.

9. We understand that charges paid to the Bank towards out of pocket expenses and/or log-in/ processing fees are non-refundable and upon the application being withdrawn by us or being rejected by the Bank for any reason whatsoever in the pre-sanction or post-sanction stage, we will not be entitled to any refund either in part or in full.

10. We understand that all charges pertaining to the loan including the Processing fees, prepayment penalty, etc. are to be borne by us. We further understand that the relevant Stamp Duty, Legal Expenses, Valuation Expenses, expenses pertaining to creation of charges with ROC, charges for documentation and any other out of pocket expenses charge as per actuals will be borne by us.

11. We understand that disbursement will be subject to production of necessary documents as may be required by the Bank from time to time, satisfactory completion of Bank's appraisal and documentation process and compliance with Bank's laid down norms/guidelines

12. The proceeds of the facility shall not be used for investment in small saving 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. We confirm that we shall utilise the said Credit Facility only for the purposes of Business as mentioned above.

13. Axis Bank will convey its decision (a) within 14 working days for credit limit up to ₹ 25 lakh for Micro & Small enterprises borrowers OR) (b) within 30 working days for other borrowers) from the date of receipt of the application, provided the application is complete in all respects and is submitted along with all the documents as per 'check list' provided in the application for loan and/or any additional documents as may be required by the bank for proper appraisal of the application. The computation of timeline of shall start from the day on which all documents required for a proper appraisal are provided by the Customer to the Bank

14. I/We undertake that

- I/We authorize Axis Bank to verify and authenticate my/our Aadhaar number during processing my/our application for legitimate Business purposes.
- 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
- I/We further authorise the Bank to share my Aadhaar related details/information with regulatory / statutory bodies as and when required.

15. Further, we confirm following: No suit is pending in any court of law against the directors/partners.

- 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, In case any of the above information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/we may be held liable for it.
- My personal / KYC details may be shared with Central KYC Registry
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address

16. 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.

17. For any grievances please reach out to us at <https://www.axisbank.com/contact-us/grievance-redressal/retail-banking-grievance-redressal>

18. You can find out more about how we process your personal data, by reading our Customer Privacy Notice, available online at <https://www.axisbank.com/privacy-policy>

19. I/We undertake to inform the Bank in case of any update in the information provided or documents submitted by me/us for the grant of facility/Loan by the Bank at the time of establishment of business relationship / account-based relationship and thereafter, as necessary; I/we shall submit to the Bank the update of such information/documents. I/We agree to do the aforementioned within 30 days of the update to any such information/documents for the purpose of updating the records at the Banks' end.

20. 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 related person / related party of Axis Bank, or
- a reciprocally related person, or
- a specified employee of Axis Bank, or
- a relative of specified employee of Axis Bank, or
- 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
- 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
- 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
- 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.

Signature of the Applicant / Co-Applicant / Guarantor / Authorized Signatory (Name, Designation)

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:

- is either a promoter, or a director, or a KMP of Axis Bank; or
- 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
- can, through an agreement with Axis Bank, nominate a director to its Board; or
- is either singly or jointly, in control of Axis Bank.

'Reciprocally related person (RRP)' means an individual who is either:

- 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,
- a All-India Financial Institution (AIFI), or a scheduled cooperative bank, or a subsidiary of a commercial bank (including Axis Bank); or
- 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
- 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 partner, manager, KMP, director or a promoter; or
- a shareholder with more than 10% of paid-up equity share capital; or
- having control, whether singly or jointly with another person; or
- in a position to control > 20% of voting rights on account of ownership or through a voting agreement or through any other arrangement; or
- having the power to nominate a director to its Board; or
- in a position to influence the entity to act on their advice, direction, or instruction.
- a guarantor or a surety; or
- is a trustee or an author or a beneficiary and where the entity is in the form of a private trust.
- related as a subsidiary or a parent company or a holding company or an associate or a joint venture.

Provided that:

- 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.
- nothing in sub-clause (f) above shall apply to the advice, directions or instructions given in a professional capacity.
- 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.

21. I / We hereby expressly authorize you to approach Income Tax Department as also any other Government Department/ Authority/ Agency to access the information (including without limitation, Balance Sheet, Profit & Loss Account, Income Statement and Returns) about me/ us and about our business or activity submitted by me/ us to such authority or entity, for the purpose of verification with the information submitted by me/ us to you in relation to the credit facility/ies applied for / availed of from you by the Borrower and shall continue to be valid, continuing and in force until all amounts due to you under the credit facility (ies) granted/ to be granted by you to the Borrower are not fully repaid to you and received by you.

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

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

	1	2	3
Signature of Applicant			
Date & Place			
Signature of Guarantor			
Date & Place			

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 country/ies in which the entity is a resident for tax purposes and the associated Tax ID Number below:

*City of Birth *Country of Birth Address Type for Tax Purpose- ☐ Residential ☐ 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

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

List of Enclosures

Signature_____

1.KYC Documents:

2. Financial Documents:

3. Bank Statements:

4. Others:

Interest Rate, Processing Fees & Other Charges

I/We understand and agreed to the following terms pertaining to the facility / loan -

- 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 REPO RATE prevailing at the time of limit set up shall be applicable for the facility/loan. In case there is change in the REPO RATE the margin/spread would appropriately be reset. The Bank is free to decide the spread over the REPO RATE. However, credit risk premium may undergo change only when borrower's credit assessment undergoes a substantial change. Further, other components of spread including operating cost could be altered once in three years. Overdraft against Fixed Deposit (ODFD) account will attract fixed rate of interest basis fixed deposit ownership.
- Processing Fee: A non-refundable processing fees of maximum 1% (plus applicable GST) is applicable on the facility/loan sanctioned by the Bank. The applicable processing fee payable by the customer will be communicated to the customer upon sanction of the facility/loan. Not applicable for ODFD program.
- 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. Not applicable for ODFD program.
- 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. Not applicable for ODFD program.
- Documentation Charges: Documentation charges as applicable will be charged up to a maximum amount ₹ 3500 (plus applicable GST) depending upon the sanctioned amount. Not applicable for ODFD program.
- Material Terms & Conditions:

Financial Default:

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

Cash Credit / Overdraft (CC/OD):

 - Overdrawn amount exceeding the Sanctioned limit and/or Drawing power, or, Breach of Drawing Power
 - Overdue Intraday TOD facility
 - Overdue TOD facility
 - Expiry of limit with outstanding principal and/or interest
 - Non-realization of bills on date of payment
 - LCs devolved/non- payment of any other charges/commission on due dates will result in penal charges being imposed on the parent loan
 - Bank Guarantees Invoked/non-payment of any other charges/commission on the due date will result in penal charges being imposed on the parent loan
 - Non-payment of (FBP/FBD)/EBRD/ PSCFC/ Collection Bill /interest thereon/ other charges on due date
 - Non-payment of crystallized MTM losses under LER Limit
 - In the event of invocation of DPG or non-payment of any other charges/commission on the due date
 - Inland Bills Purchase/Discounting - bills returned unpaid
 - SBLC devolvement for Buyer's Credit
 - LC backed bill discounting facility with recourse to borrower (Seller) - In case of non-payment of interest on due date
 - LC backed bill discounting facility with recourse to borrower (Buyer/Purchaser) - In case of non-payment of interest on due date

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

Non-Financial Default:

(TL/CC/OD):

- Non-submission / delay in submission of Audited balance sheet, Stock - book debts statement, Insurance, etc.
- Pending Security Creation (Primary / Collateral)
- Failure to adhere to the stipulated frequency for periodic unit inspections.
- Non-compliance with specified non-financial covenants, such as closure of current, or limit accounts maintained with other banks
- Delay/failure to obtain external credit risk rating from agency approved within stipulated time period and/or if the rating deteriorates or suspended, or delay/failure to submit yearly certificate to confirm compliance with the stipulation pertaining to ownership/control/management shall be termed as material term and condition breach and shall be subjected to applicable penal charges on the total outstanding amount for Term Loans and on Sanctioned Limit for OD/CC
- 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 and shall be termed as material term and condition breach and shall be subjected to applicable penal charges on the total outstanding amount for Term Loans and Total limit sanctioned for CC/OD
- Breach of stipulated Financial Covenants

Penal Charge for breach of Material T&C:

Financial Default:

- (TL): 8% p.a. on the overdue amount (subject to aggregate penal charges not exceeding Rs. 1,00,000 per instance or minimum of Rs. 300 whichever is higher per instance) (CC/OD):
- 8% p.a. on the overdrawn amount (subject to aggregate penal charges not exceeding Rs. 1,00,000 per instance or minimum of Rs. 300 whichever is higher per instance)
 - 8% p.a. on overdue amount (subject to aggregate penal charges not exceeding Rs. 1,00,000 per instance or minimum of Rs. 300 whichever is higher per instance) (charges applicable from point #2 to 3)
 - 8% p.a. on the total outstanding amount (subject to aggregate penal charges not exceeding Rs. 1,00,000 per instance or minimum of Rs. 300 whichever is higher per instance) (charges applicable from point #4 to 14)

Non-Financial Default:

(TL/CC/OD): 1% p.a. from the date of each non-financial default on the total outstanding amount for Term Loans and on the limit sanctioned for CC / OD or minimum of Rs. 300 whichever is higher per instance (applicable to all the non-financial defaults)

There shall be no capitalization of Penal Charges.

- 7) 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. Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable).
- 8) In case of Micro and Small Enterprises (MSE) customers, no Prepayment/Part-payment charges are applicable if;
- 8.a) Loan amount is up to Rs.50 Lakhs under Fixed rate loans, or
- 8.b) Loans with floating interest rates (irrespective of the loan limit)
- 9) For Individual borrowers - No Prepayment/Part-payment charges shall be levied.
- 10) No Prepayment/Part-payment charges on CC/OD for all Non-Individual Borrowers i.e., MSE (fixed rate only, above Rs.50L) and Non-MSE if they notify non-renewal 30 days prior to the renewal due date and close the facility on or before the due date.
- 11) For CC \ OD facility-No Prepayment/Part-payment charges on floating & / or fixed rate loans if loan is closed from Own Funds. If loans are closed from borrowed funds, then a Prepayment/Part-payment charge of 2% plus taxes will apply on Sanction Limit. For Term loans-No Prepayment/Part-payment charges on floating & / or fixed rate loans if loan is closed from Own Funds. If loans are closed from borrowed funds, then Prepayment/Part-payment charge of 2% plus taxes will apply on Principal Outstanding amount.
- 12) Prepayment/Part-payment charges are not applicable for ECLGS, NFB & FDOD facility.

Bank's Copy

Application ID:

Acknowledgement of Loan application

We acknowledge that we have received an application dated from Mr. /Ms. Resident of..... for a loan of under the product. Axis Bank will convey its decision (a) within 14 working days for credit limit up to ₹ 25 lakh for Micro & Small enterprises borrowers OR) ((b)within 30 working days for other borrowers) from the date of receipt of the application, provided the application is complete in all respects and is submitted along with all the documents as per 'check list' provided in the application for loan and/or any additional documents as may be required by the bank for proper appraisal of the application. The computation of timeline of shall start from the day on which all documents required for a proper appraisal are provided by the Customer to the Bank. The applicant is in receipt of the indicative Interest Rate, Processing Fees & Other Charges that would be applicable, if the Bank grants the facility.

For AXIS Bank Ltd.

(Sign and Stamp) Received the acknowledgment of loan application

(Applicant's Signature)

Date:

D D M M Y Y Y Y

Documents received:

☐ Self-Certified

☐ True Copies

☐ Notary

Identity Verification Done: ☐

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

(Employee Signature)

Estimated Requirement of Funds:		Estimated Sources of Funds	
Particulars	₹ in Lakhs	Particulars	₹ in Lakhs
Purchase Price/Project cost		romoters' Share	
Incidental Costs		Loan Funds	
Stamp duty & Registration (if applicable)		Subsidy (If any)	
Other costs (pl specify _____)		Total Estimated Requirements	
Total Estimated Requirements		Total Estimated Sources	

[illegible]

Aadhaar Details – Annexure

5. Aadhaar Number :

- I/We authorize Axis Bank to verify and authenticate my/our Aadhaar number during processing my/our application for legitimate Business purposes.
- I/We further authorise the Bank to share my Aadhaar related details/information with regulatory / statutory bodies as and when required.

Signature of Authorized signatory

Signature of Authorized signatory

--CUT HERE--

AXIS BANK Applicant's Copy

We acknowledge that we have received an application dated.....from Mr. /Ms.Resident of.....
for a loan of under the product. Axis Bank will convey its decision (a) within 14 working days for credit limit up to 25 lakh for Micro & Small enterprises borrowers OR) (b)within 30 working days for other borrowers) from the date of receipt of the application, provided the application is complete in all respects and is submitted along with all the documents as per ' check list' provided in the application for loan and/or any additional documents as may be required by the bank for proper appraisal of the application. The computation of timeline of shall start from the day on which all documents required for a proper appraisal are provided by the Customer to the Bank. 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)

We also acknowledge the receipt of Non Refundable Login Fees – ₹ 7500/- + Applicable taxes. (A Cheque to be issued in fa vour of Axis Bank Ltd – COMM - LOGIN FEES-RURAL LENDING – B2B R **OR** Axis Bank Ltd – COMM - LOGIN FEES-RURAL LENDING – MSME – as applicable)

Bank Name	Branch Name	Chq Number	Amount Chq	Date

Date:

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.