

Application for Tractor Loan & Farm Equipments

Form type



CL 004

*Mandatory Field

SOURCING DETAILS

Branch Code		Date		DSE Code	
CRM ID		Loan Type		Connector Code	
RE Emp. Code		Dealer Code		Promo Code	

Personal And Employment Details

Applicant (Please tick as applicable)

Cust ID

If existing AXIS Bank Customer, Please Provide account no.

Cust ID

Name (Same as ID proof) First Name Middle Name Last Name

Maiden Name

Father Name First Name Last Name

Mother Name First Name Last Name

Relationship with Applicant

Status ☐ RES Person with Disability ☐ Y ☐ N Numbers of Dependents Marital Status ☐ Single ☐ Married

Religion ☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Jain ☐ Parsi ☐ Other Caste & Category ☐ General ☐ OBC ☐ SC ☐ ST ☐ Other

Education ☐ Matriculate ☐ Undergraduate ☐ Graduate ☐ Postgraduate ☐ Others Preferred Language of Communication

*PAN Card Gender ☐ M ☐ F ☐ T Form 60 Furnished ☐ *Date of Birth

*GSTIN Details

Whether registered under GST ☐ Y ☐ N (If yes, following details are mandatory) GST Exemption ☐ Y ☐ N Exemption Valid Till (If Yes)

Exemption Reason (If Yes) GSTIN (Default)

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

*Special Economic Zone ☐ Y ☐ N *Special Economic Zone

Address registered for GSTIN ☐ Same as current Residence Address ☐ Same as Office Address ☐ Other (as per GST annexure)

Address: Current Residence

*District/City

Tehsil/Village *State

Nearest Landmark *PinCode *Country

Residence Ownership ☐ Self Owned ☐ Rental Residence Ownership ☐ Pucca ☐ Kaccha ☐ Shed Number of Months in Current Address

Employment Details/For Individual

Nationality ☐ Indian ☐ Other ☐

Constitution/Residential Status ☐ Overseas Citizen of India ☐ Resident Individual ☐ Non Resident Indian ☐ Foreign National ☐ Person of Indian Origin

*Occupation: ☐ Salaried ☐ Self Employed ☐ Unemployed ☐ Retired

☐ Student ☐ Housewife ☐ Politician ☐ Others (specify) _____

Employment Details/For Non Individual:

*Constitution

- | | | | |
|---|---|--|---|
| ☐ Hindu Undivided Family | ☐ Trust ☐ Banks | ☐ Private Ltd Companies | ☐ Public Ltd Companies |
| ☐ Co-operative Societies | ☐ Partnership Firm | ☐ Trust-PF/GOVT/DEFENCE | ☐ Trust-NGO |
| ☐ Association | ☐ Other Financial Institutions | ☐ University | ☐ Limited Liability Partnership |
| ☐ Sole Proprietorship | ☐ Government | ☐ Trust-CLUBS/ASSN/SOC/SEC-25 CO. | ☐ Trust-Educational Institutions |

*Occupation Nature of Business

- ☐ Manufacturing
 ☐ Service Provider
 ☐ Stock broker
 ☐ Real estate
- ☐ Trading (Retail/ Wholesale)
 ☐ Transport
 ☐ Education
 ☐ Bullion

*Proof Of Identity

- ☐ Officially valid document(s) in respect of person authorised to transact
☐ Certificate of Incorporation/ Formation ☐ Registration Certificate Registration Certificate No.
☐ Memorandum and Articles of Association ☐ Partnership Deed ☐ Trust Deed
☐ Resolution of Board / Managing Committee ☐ Power of attorney granted to its manager, officers or employees to transact on its behalf
☐ Activity Proof - 1 (For Sole Proprietorship Only) ☐ Activity Proof - 2 (For Sole Proprietorship Only)

[illegible]

Description of Business..... *No. of Years in Business ☐ Number of Related Persons

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

Registered Office Address / Place of Business*

- *Proof of Address ☐ Certificate of Incorporation/ Formation ☐ Registration Certificate
☐ Other Document _____

[illegible]

Principal place of Business

- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|--------------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|----------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| *Principal Address | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tehsil/Village | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| *District/City | | | | | | | | | | | | | | | | *Pincode | | | | | | | | | | | | | | | |
| *State | | | | | | | | | | | | | | | | *Country | | | | | | | | | | | | | | | |

Local Address in India (if different from Above)*

- | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
|----------------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|----------|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| *Local Address | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| Tehsil/Village | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | | |
| *District/City | | | | | | | | | | | | | | | | *Pincode | | | | | | | | | | | | | | | |
| *State | | | | | | | | | | | | | | | | *Country | | | | | | | | | | | | | | | |

[illegible][illegible][illegible]

Date of Commencement of Business: Country of Incorporation: India

Contact Details

[illegible]

*Annual Turnover (Only absolute and numeric value to be filled)

[illegible]

*Source of Fund

- ☐ Business Income ☐ Equity Investment ☐ Donation Grant ☐ From Group Company

Customer Signature with Stamp

Financial Details	Account 1	Account 2
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Financial Status (Financial/ Non Financial)										Financial Status (Financial/ Non Financial)									
---	--	--	--	--	--	--	--	--	--	---	--	--	--	--	--	--	--	--	--

Bank Account Details

[illegible]

Account No.	Account No.
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Type of Account ☐ CA ☐ SA ☐ Others Average Balance

Account 2

[illegible]

Bank Account Details

[illegible][illegible]

Type of Account	☐ CA ☐ SA ☐ Others	Average Balance	
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Existing Loan Details

Loan 1

Financial Institution Name

Type of Loan ☐ HL ☐ PL ☐ Vehicle Loan ☐ CC ☐ Others ☐

Installment Frequency ☐ Monthly ☐ Quarterly ☐ Half Yearly ☐ Others ☐

Loan Account

Installment Amount

Loan Tenure No. of Paid Installments

Loan 2

Financial Institution Name

Type of Loan ☐ HL ☐ PL ☐ Vehicle Loan ☐ CC ☐ Others ☐

Installment Frequency ☐ Monthly ☐ Quarterly ☐ Half Yearly ☐ Others ☐

Loan Account

Installment Amount

Loan Tenure No. of Paid Installments

Existing Vehicle Details

Vehicle 1

Current Owner Name (as per RC copy)

Possession with party (in years) YOM ☐ New ☐ Used

Manufacturer

Model

HPA with

Vehicle 2

Current Owner Name (as per RC copy)

Possession with party (in years) YOM ☐ New ☐ Used

Manufacturer

Model

HPA with

Existing Agri Land details

Land Holding	Crop Season	Crop Pattern	Harvesting Period
☐ < =2.5 acres	☐ Kharif		☐ Oct ☐ Nov
☐ > 2.5 acres to < =5 acres	☐ Rabi		☐ Dec ☐ Jan
☐ > 5 acres	☐ Summer		☐ Feb ☐ Mar-Apr
	☐ Perennial		☐ Others
Twice / Thrice			

Fixed Assets

Investment Details

Insurance

Existing Agri Land details

Land Holding	Crop Season	Crop Pattern	Harvesting Period
☐ < =2.5 acres	☐ Kharif		☐ Oct ☐ Nov
☐ > 2.5 acres to < =5 acres	☐ Rabi		☐ Dec ☐ Jan
☐ > 5 acres	☐ Summer		☐ Feb ☐ Mar-Apr
	☐ Perennial		☐ Others
Twice / Thrice			

Deposits

Shares

Others

Co-Applicant / Guarantor

Applicant (Please tick as applicable)

Cust ID

If existing AXIS Bank Customer, Please Provide account no. Cust ID

Name (Same as ID proof) First Name Middle Name Last Name

Maiden Name

Father Name First Name Last Name

Mother Name First Name Last Name

Relationship with Applicant Gender ☐ M ☐ F ☐ T *Date of Birth

Status ☐ RES Person with Disability ☐ Y ☐ N Numbers of Dependents Marital Status ☐ Single ☐ Married

Religion ☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Jain ☐ Parsi ☐ Other Cast & Category ☐ General ☐ OBC ☐ SC ☐ ST ☐ Other

Education ☐ Matriculate ☐ Undergraduate ☐ Graduate ☐ Postgraduate ☐ Others

*PAN Card Form 60 Furnished ☐

*GSTIN Details

Whether registered under GST ☐ Y ☐ N (If yes, following details are mandatory) GST Exemption ☐ Y ☐ N Exemption Valid Till (If Yes)

Exemption Reason (If Yes) GSTIN (Default)

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

*Special Economic Zone ☐ Y ☐ N *Special Economic Zone

Address registered for GSTIN ☐ Same as current Residence Address ☐ Same as Office Address ☐ Other (as per GST annexure)

Address: Current Residence

Tehsil/Village *District/City

Nearest Landmark *State

Residence Ownership ☐ Self Owned ☐ Rental Residence Ownership ☐ Pucca ☐ Kaccha ☐ Shed *Pin Code *Country

Number of Months in Current Address

[illegible]

Applicant Reference Details (to be filled by the applicant) (one reference has to be non-relative / non-colleague)

Reference 1	Name of the Reference										
	Relationship with applicant										
	Postal Address										
	State		Pincode*		E-mail ID (If any)						
	Tel. No. STD Code				Mobile No.*						
Reference 2	Name of the Reference										
	Relationship with applicant										
	Postal Address										
	State		Pincode*		E-mail ID (If any)						
	Tel. No. STD Code				Mobile No.*						

Processing Fee Details/ Initial Money Deposit (IMD) Details

Mode of payment of IMD/Proc. fees (for Official Use Only) :

- ☐ To be collected Up-front
☐ To be deducted from disbursal
☐ Partially upfront and partially deductible

Mode of collection

- ☐ DD / PO
☐ Account debit
☐ Cheque

If the processing fees is collected upfront (full/ part) please provide details: Initial Money Deposit/ Proc. fees details

	Amount (in Rupees)	Name of the Bank	Cheque number	Cheque date
Processing fees				DDMMYYYY
Margin Money, if any				DDMMYYYY
Advance EMI, if any				DDMMYYYY
Stamp Duty charges, if any				DDMMYYYY
Other charges, if any				
TOTAL		No. of EMIs taken	EMI amount (in Rupees)	

(In case if the processing fee is collected upfront, Processing Fee Cheque to be drawn in favor of Axis Bank Ltd. A/c Service Charges)
 Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable)

Customer Declaration and Photographs/signature Specimen of the Applicants/Co-Aplicants/Guarantor

I/ We declare that the particulars and information given in the application form are true, correct, complete and up to date in all respects and I/ we have not withheld any information. I/We confirm that I/we had no insolvency proceeding initiated against me/ us nor have I/ We ever been adjudicated insolvent. I/ We have read the application form and am/ are aware of all terms and conditions of availing finance from AXIS Bank. I/ We authorise Axis Bank to make references and enquiries relative to information in this application which the Bank considers necessary. I/ We authorise the Bank to exchange, part/ share with all information relating to my/ our loan details and repayment history to other Banks/ financial inst. etc. as may be required and shall not hold the Bank liable for use of this information. I/ We undertake to inform the Bank regarding change in my residence/ employment and to provide any further information that the Bank may require. I/ We agree that my/ our loan shall be governed by the rules of the Bank which may be in force from time to time. I/ We understand that the Bank has the right to reject my/ our application without providing any reason thereof.

I/ We agree that in the event of non payment of the Equated Monthly/ quarterly/ halfyearly Installment/s (EMI/EQ/EMI) (EMI/s) as per the Tractor & Equipments Loan agreement and even after issuance of reminders/notices if the loan is not regularized, the bank has unequivocal right to seize the vehicle and such seizure of the vehicle will not be perceived as a criminal offense by bank and or its agents. The borrower(s)/guarantor(s) agree(s) to have given his/their express consent to the Bank to disclose all information and data furnished by them to Credit Information Bureau India Limited (CIBIL) or any other credit bureau permitted to operate in India. The Borrower(s)/ Guarantor(s) further agree(s) that they shall execute such additional documents as may be necessary for the purpose.

I/ We confirm that I/ we have received a copy of the "Code of Bank's Commitment to Customers". I/ We have been explained the contents of the same and also understand that it is available on-line at the Bank's website, "www.axisbank.com".

I/ We undertake that the proceeds of this facility shall not be used for investments in the capital market

I/We consent / do not consent to receive information / service etc. for marketing purpose through phone / mobile/SMS/Email by the Bank/its agents.

Mudra Declaration: Axis Bank may tag the unsecured loans / facilities offered up to ₹ 10 Lakhs to Small / Micro enterprise borrowers under Shishu, Kishore or Tarun category as per Pradhan Mantri MUDRA Yojana (PMMY) guidelines.

I/We agree(s) that in case of non-payment of dues by the customer 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 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.

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.

- Axis Bank will convey its decision within 30 working days 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 30 days shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank.
- The bank may at its sole discretion sanction or decline the application. The bank shall convey, the reasons, which in its opinion after due consideration, have led to rejection of the application.
- The bank will decide and assign the loan limit and no commitment has been given to me/ us for the same.
- The DSA/DST has collected any commission/ brokerage or any other fee by way of cash or cheque no. _____ towards _____ in favour of Axis Bank Ltd.
- Prepayment options are available. The details of the prepayment charges are given below.
- Prepayment clause _____
- Processing fees of Rs. _____ will not be refunded in case of rejection/ withdrawal of the case.
- Axis Bank. Ltd. reserves the right to retain the photographs and documents submitted with this application and will not return the same to the applicant.
- 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."
- "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.
I declare that I am not a Politically Exposed Person (PEP) nor I am related to any Politically Exposed Person (PEP)

Date DD - MM - YYYY

Place



Signature of applicant

Signature/Thumb Impression of Applicant

Signature of Co applicant 1

Signature/Thumb Impression of Applicant

Signature of Co applicant 2

Signature/Thumb Impression of Applicant

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 Number below

City of Birth*

Country of Birth*

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

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

#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
 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.

Signature _____

*Declaration for Priority Sector Category / Medium and Small Enterprise

PSL Category Description / Declaration by the applicant [Please Tick () as applicable]

Priority Sector Lending and End Use Declaration:

I/We hereby declare / confirm that the vehicle Purchased / to be purchased by me/ us shall be used for the purpose: (Choose any one)

☐ A. For Business Purpose (For MSME):

I/We are carrying out the following activity (as ticked below) and the aforesaid loan/vehicle shall be used by me/us solely for the purpose of the below activity and / or to assist the transport of Agri or allied activity input and farm products.

☐ B. Farm Credit:

☐ For agriculture activity purpose ☐ For agriculture produce transportation (farmer own produce)

Small and Marginal Farmer under weaker section

Others

☐ Land upto 2.5 acres

☐ Land more than 5 acres

☐ Land more than 2.5 acres upto 5 acres

☐ C. Agriculture Ancillary:

☐ For Food and Agro Processing

☐ For agriculture produce transportation

☐ For custom service unit activity

☐ D. Agriculture Infrastructure:

☐ For Agriculture Infrastructure activity purpose

Loan Exposure declaration - We declare that our total fund-based borrowing as on Today is Less than 100 Crs from entire banking system. ☐ Yes ☐ No

Priority Sector Category / Msme Details (If applicant belongs to any of the below category, please tick the relevant box)

I/We are aware that is on the faith of this representation, declaration and confirmation that you have agreed to consider my loan application assistance under the category of Priority Sector Advances.

I/We shall indemnify the bank to make the loss good in event of any loss damage that may arise on account of false/incorrect declaration for financial by me/us

Signature of the Borrower

Name of borrower: _____

- ☐ I/we confirm that the total banking exposure of our firm/company after availing the proposed loan / credit facility is above Rs. 25 Crore. The Legal Entity Identifier (LEI) is applicable to our firm/company and the details of the same are as under:

1) LEI No.:

2) LEI Issuer:

3) LEI Issuance Date: (DDMMYYYY)

4) LEI Expiry Date: (DDMMYYYY)

- ☐ I/we confirm that the total banking exposure of our firm/company after availing the proposed loan / credit facility is between Rs.5 Crore to Rs. 25 Crore. We will endeavour to obtain the LEI at the earliest and agree to provide the LEI details to Axis Bank once we obtain the same.
- ☐ 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 beyond Rs. 5 Crore during the tenure of the loan/credit facility, we will endeavour to obtain the LEI at the earliest and agree to provide the LEI details to Axis Bank once we obtain the same.

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

Signature

Information On Other Products And Offerings

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 Tractor loan application. 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 Tractor loan. I further authorize the Bank to share my Aadhaar related details/information with regulatory /statutory bodies as and when required.

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 Tractor loan application.

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

☐ YES ☐ NO

Applicant Signature

Co-Applicant Signature

Co-Applicant Signature

- 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 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

Name of the Organisation: _____

Place

Date

 2/2

Signature of applicant

 2/2

Signature of co applicant

Applicant/
Co-Applicant/
Guarantor/
GPA Photograph

Please sign across
the photograph

Applicant/
Co-Applicant/
Guarantor/
GPA Photograph

Please sign across
the photograph

Asset Financed	Asset make and Model	Asset Category	Asset Cost	Margin Money Paid	Loan Required
Tractor			₹	₹	
Accessories					
Implements					₹

For Banking Use Only

(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)

1. Application form	4. Proof of land ownership (wherever applicable)
2. Most Important Document	5. Income documents (wherever applicable)
3. KYC documents (as applicable)	a. Latest 2 years ITR / Salary Slips / Form 16 b. Sales Tax / VAT / GST / MOA & AOA / Shop establishment licence
a. Proof of Identity b. Proof of Address	6. Other documents a. Porforma Invoice / Quotation

For Axis Bank Ltd.,
Authorised official

Details of Charge

• Cheque Bounce / Instrument Return Charges	₹ 339	• Loan cancellation / Re-booking	₹ 500
• Cheque / Instrument Swap Charges	₹ 500	• Part Prepayment Charges	4.00 % of part payment amount
• Duplicate Statement issuance charges	₹ 250	• Foreclosure charges for the entire tenure	4.00 % of outstanding loan amount
• Duplicate Repayment Schedule issuance charges	₹ 250	• Stamp Duty	At actuals
• Duplicate No Dues Certificate / NOC	₹ 50	• Issuance of Credit Report	₹ 50
• Penal Interest 2% per month		GST will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable)	

*All of the above charges are subject to change as per the Bank's discretion from time to time.