

Application ID:
 SOL ID:
 Date:

Applicant's Photo	Co-Applicant's Photo
Please sign across the photograph	Please sign across the photograph

To,
 Axis Bank Limited,
 Branch (Field marked with * are mandatory)*

*Facility Type	Individual Loan
*Loan Amount (in Figures)	100000.00
*Loan Amount (in Words)	Rupees One Lakh Only
*Tenure	<input checked="" type="checkbox"/> Months
*Purpose of Loan	Agriculture - Fruit & Vegetables
*Repayment Frequency	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input checked="" type="checkbox"/> Monthly

Customer ID:

Personal Details

*Applicant Name:
 *Date of Birth: *Age: *Place of Birth: _____ (Required for FATCA. Should be Indian Citizen/Resident)
 *Father's Name:
 *Mother's Name:
 *Spouse's Name:

*Educational Qualification: Illiterate Upto 10th 12th Graduate Professional Others *Gender: Male Female Third Gender
 *Constitution-Cum-Residential Status: Resident Indian *Nationality: Indian *Marital Status: Married Single Divorced Widow
 *Category: GEN OBC ST SC Others *Community: Hindu Muslim Sikh Buddhist Zoroastrian Jain Parsi Others

*Residence/Mailing Address:
 *City: *Village: *Pincode: *Post Off:
 *District: *State: *Landmark: *Country:

*Permanent Address:
 *City: *Village: *Pincode: *Post Off:
 *District: *State: *Landmark: *Country:

*Mobile: *E-mail: _____
 *KYC No: _____ *Person with Disability (PWD): Yes No

*Occupation Type: Salaried Self-Employed Housewife
 If Salaried: Pvt Ltd. Public Ltd. Partnership Proprietorship Government Multinational Trust-Society Others

If Self Employed: Professional Service provider Agriculture Trader Others
 *Current Source of Fund: Salary Business Investment Income Agriculture Others

*Monthly Income (INR): *Politically Exposed Person (PEP) Status: PEP Related to PEP Not Applicable
 *Line of Business Activity (Purpose): Existing: Proposed: *Period of Activity:

Do you want to take Insurance? Yes No * Do you want to take Insurance of co-applicant? Yes No
 Consent to Call: Yes No

Household Profile:

Household accommodation: Owned Rented

Basic amenities availability: Electricity Water Toilet Sewage LPG Connection

Other assets availability: Land Livestock Vehicle Furniture Smartphone Electronic Items

Household Member Income Data

Household Member	Income Source	Employability	Income Source Type	Income Frequency	No. of Instances	Cash flow per Instance	Annual Income (INR)	Monthly Household Income (INR)
Mr. Mohan Das	REMITTANCE	REGULAR	Primary	Monthly	12	25000	300000	25000
Mr. SHAKUNTALA DEVI	REMITTANCE	REGULAR	Primary	Monthly	12	15000	180000	15000

Household Member Profiler Data

Household Member	Relationship to Borrower	DOB	Gender	KYC ID Type	KYC ID Number	Status of Earning	Occupation	Sub-Occupation (If Salaried)	Sub-Occupation (If Self-Employed)	Nature of Business (Self-Employed)
Mr. Mohan Das	HUSBAND	04-01-1970	Male	VOTER ID	XXXXXXXXXX	Earning	SELF EMPLOYED		Agriculture	AGRICULTURE

Total Amount of Current Running EMIs (INR):	0.00	Total Number of Active Loans:	0	Total Number of Active Lender Association(s):	0
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Regular Monthly Expense			Irregular Monthly Expense		
Expense Type	Amount	Expense Frequency	Expense Type	Amount	Expense Frequency
Food/Grocery/Vegetable	2000.00	Monthly Recurring	Food/Grocery/Vegetable		<input type="checkbox"/> Yearly Recurring <input type="checkbox"/> One Time in Last Year
School/College Fee	2000.00	Monthly Recurring	School/College Fee		<input type="checkbox"/> Yearly Recurring <input type="checkbox"/> One Time in Last Year
Medical	4000.00	Monthly Recurring	Medical		<input type="checkbox"/> Yearly Recurring <input type="checkbox"/> One Time in Last Year
Transportation	2.00	Monthly Recurring	Transportation		<input type="checkbox"/> Yearly Recurring <input type="checkbox"/> One Time in Last Year
Utilities	2.00	Monthly Recurring	Utilities		<input type="checkbox"/> Yearly Recurring <input type="checkbox"/> One Time in Last Year
Clothing	2.00	Monthly Recurring	Clothing		<input type="checkbox"/> Yearly Recurring <input type="checkbox"/> One Time in Last Year
Others/Misc.	2.00	Monthly Recurring	House Renovation		<input type="checkbox"/> Yearly Recurring <input type="checkbox"/> One Time in Last Year
Total Regular Expense	2000.00		Household Good Purchase		<input type="checkbox"/> Yearly Recurring <input type="checkbox"/> One Time in Last Year
			Fun/Don		<input type="checkbox"/> Yearly Recurring <input type="checkbox"/> One Time in Last Year
Total Annual Expense	24000.00		Others/Misc.		<input type="checkbox"/> Yearly Recurring <input type="checkbox"/> One Time in Last Year
Total Monthly Expense	2000.00		Total Irregular Expense	0.00	

The Income, Expense & obligation details has been captured in the system post verification through: Varsity Group Member Bank Statement Feedback

- Note
1. Summation of total Regular Expense type(s) mentioned above
2. Total Annual Expense (Total Regular Expense *12) + Total Irregular Expense
3. Total Monthly Expense (Total Annual Expense/12)
4. Summation of total Irregular Expense type(s) mentioned above

*Proof of Identity (POI) Applicant

*KYC Documents

UID Aadhaar* NREGA Job Card Voter ID card PAN Card Driving License Passport

Document Number XXXXXXXX7340 Issue Date _____ Expiry Date _____

Others* ID Proof _____ ID Proof No. _____ Issuing Authority _____ Date of Issue _____

*Form 80 Yes No *Any document notified by the Central Government

GSTIN Details

GST Registered: (If yes, following details are mandatory) GST Exemption: _____ Exemption Reason: _____

*GSTIN _____ *GST Registration: _____ (Please fill GST Annexure for multiple GST Registration) *Special Economic Zone: _____

Registered Address for GSTIN: _____

*Proof of Address (POA) Applicant

Address Type Residential/Business Residential Business Registered Office Unspecified

Proof of Address Passport Driving License UID (Aadhaar) Voter ID Card NREGA Job Card Others: _____

*Savings A/C details

SB Account Bank Name PUNJAB NATIONAL BANK A/c Number: 62003000400040006

Branch Name GADWANKA, JALANDHAR, PUNJAB IFSC (for non-A/c) PUNJ0000000

Co-Applicant Details

*Applicant Name Mr. MANISH GUPTA

*Date of Birth 02-08-1992 *Age 31 *Place of Birth: _____ (Required for FATCA. Should be Indian Citizen/Resident)

*Father's Name Mr. Gauri Devi

*Mother's Name Mr. Ravindra Devi

*Spouse's Name Mr. Shakti Singh

*Educational Qualification Illiterate Upto 10th 10th Graduate Professional Others *Gender: Male Female Third Gender

*Constitution-Cum-Residential Status: Resident Indian *Nationality Indian *Marital Status: Married Single Divorced Widow (not applicable)

*Category: GEN OBC ST SC Others *Community: Hindu Muslim Sikh Buddhist Zoroastrian Jain Parsi Others

*Residence/Mailing Address: Same as Applicant? Yes No

If No,

*Residence/Mailing Address: Mr. Mahesh Devi, Jalandhar Sarancharpur, Gurgaon, Gurgaon

*City Sarhancharpur *Village: BADINA *Pincode 124007 *Post Off. Sarhancharpur

*District Sarhancharpur *State HRAR *Landmark School *Country: India

*Permanent Address: Mr. Mahesh Devi, Jalandhar Sarancharpur, Gurgaon, Gurgaon

*City Sarhancharpur *Village: BADINA *Pincode 124007 *Post Off. Sarhancharpur

*District Sarhancharpur *State HRAR *Landmark School *Country: India

Mobile* 94162080000 E-mail _____

OKYC No. _____ *Person with Disability (PWD): Yes No

*Occupation Type: Salaried Self-Employed Housewife

If Salaried: Pvt Ltd. Public Ltd. Partnership Proprietorship Government Multinational Trust/Society Others _____

If Self Employed: Professional Service provider Agriculture Trader Others _____

*Current Source of Fund: Salary Business Investment Income Agriculture Others _____

*Monthly Income (INR): _____ Politically Exposed Person (PEP) Status: PEP Related to PEP Not Applicable

*Line of Business Activity (Purpose): Existing: AGRICULTURE, FARMING, AGR Proposed: Agriculture - Fruits & Vegetables *Period of Activity: 11

Do you want to take Insurance? Yes No *Do you want to take Insurance of co-applicant? Yes No

Terms & Conditions

*This loan is categorized under Pradhan Mantri Mudra Yojana

I/We, the Applicant and/or Co-Applicant (or "the Borrower" in case the loan is sanctioned) agree and acknowledge that:

1. The Applicant and/or Co-Applicant shall be jointly and severally liable to repay the Loan Obligations in accordance with the terms of loan Agreement and the other Financing Documents.
2. 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 have no insolvency proceeding indicated 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 revised to authorize Axis Bank to make reference and inquiries relating to information in this application which the Bank - wherever Axis Bank is being referred to consider necessary. I/We authorize - wherever applicable the Bank to exchange, partshare with all information relating to my/our loan details and repayment history to other Bank or financial institution, 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 of 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. The borrower(s)/co-applicant agree(s) to have given/his/her express consent to the Bank to disclose all information and data furnished by them to Credit Information companies (CIC's) or any other credit bureau permitted to operate in India. The borrower(s)/co-applicant further agree(s) that they shall execute such additional documents as may be necessary for the purpose.
3. I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/We 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/our personal/KYC details may be shared with central KYC registry. I/We hereby consent to receive information from Central KYC Registry through SMS/ Email on the above registered number/email address.
4. I/We undertake that the proceeds of this facility shall not be used for investment in the capital market or purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, units of gold Exchange Traded Funds (ETF) and units of gold Mutual Funds & Small savings instruments.

I/We also confirm that I/We have been explained the following:

1. 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.
2. The bank will decide and assign the loan limit and no commitment has been given to me/us for the same.
3. The FDIAP/PA/Credit Officer has not collected any commission/brokerage or any other fee by way of cash or cheque or any other mode.
4. 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.
5. As per RBI guidelines, classification of accounts as NPA is done Borrower-wise and not Facility-wise and hence, it may be noted that in case of non-repayment 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/Card holder, 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 from the Bank, irrespective of regular payments in such accounts.
6. I/We authorize Axis Bank to verify/authenticate my/our KYC CNDs/Aadhaar number/loan documents during processing my/our loan application through third party agencies digitally/physically for legitimate business purpose.
7. I/We understand the Loan amount/ Rate Of Interest / Fees and charges mentioned in the application are only indicative and the terms of the Loan will be guided by the terms of the Individual Loan Agreement/sanction letter accepted by me/us prior to disbursement.
8. FATCA- CRS Declaration: I am a tax resident of India and not resident of any other country. Yes No
9. The bank loan facility shall not be used for any prohibited/illegal/unauthorized/speculative purposes.

Customer Declaration

Customer Declaration in respect of relationship with Director/Senior Officer of the Bank/any other bank

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. Yes No

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. Yes No

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. Yes No

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. Yes No

If any of the above clauses 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 IR 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 is related to any of Expand IR - IR to be retained, no expansion director of Axis Bank / director of other bank / senior officer of Axis Bank:

I/We declare (s) that we I/We am/are related to the director(s) and/or Senior Officer(s) of Axis Bank or any other bank specified hereto

Sr. No.	Name of Director(s)/Senior Officer(s)	Designation	Relationship
1			
2			
3			

Signature of the Applicant

If the above declaration is found to be false, then the Bank will be entitled to revoke and/or recall the credit facility.

- Rate of Interest (ROI): 1 Year MCLR+2.25 % p.a. + Spread 15.00 % p.a. = "Effective Rate of Interest 25.00 % p.a.", No Reset
- 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).
- Insurance Premium: Borrower can opt to get either herself or co-applicant or both to get insured against the sanctioned loan amount for the time period of equal to the loan tenors. The insurance premium, if opted, shall be deducted accordingly (rounded to nearest upper 100 multiple) from the sanctioned amount during disbursement and the remaining amount shall be handed over to the Borrower.
- I/We have been informed by Axis Bank Ltd. about life insurance cover under MLI Insurance Company's Life Shield Policy. We are aware that the insurance tenor is linked to loan tenor and sum insured covers the entire loan amount. I hereby give my consent to Axis Bank to extend coverage to me/us under Life Shield- A group term life insurance policy taken by Axis Bank for covering its microloans customers. I unconditionally agree and confirm in favour of Axis Bank Ltd to process my insurance claim application on my death and receive the claim amount and adjust the same towards my outstanding loan and pay balance amount to my nominee/legal heir/ beneficiary.
- I hereby authorize MAXI Life Insurance company Limited to pay the outstanding loan balance as provided in the credit account statement (to be provided by the master policy holder) to Axis Bank Limited ("Master Policy Holder"), in respect of the loan availed of by me from the master policyholder (the application number of which is mentioned hereto), by deducting the same from the claim proceeds payable to my nominee/beneficiary under this group policy on the happening of the insured event.
- Processing Fee: Borrower agrees to pay one-time, non-refundable processing fee of up to 2% of Sanctioned Amount plus applicable taxes of the total sanctioned amount. The processing fee shall be deducted during disbursement and the customer shall be provided with the balance amount.