

(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)

AGRO POWER <input type="checkbox"/>	AGRO LITE <input type="checkbox"/>	POULTRY <input type="checkbox"/>	KISAN MITRA <input type="checkbox"/>	MSME SAMRIDDHI <input type="checkbox"/>	KM LITE <input type="checkbox"/>
SECURED EXPRESS <input type="checkbox"/>	MSME SAMRIDDHI LITE <input type="checkbox"/>	BALANCE TRANSFER NEXT <input type="checkbox"/>	QUICK GST OD <input type="checkbox"/>	SWIFT OD <input type="checkbox"/>	ECLGS <input type="checkbox"/>

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 aggregation ₹ /-

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

PART I : GENERAL DETAILS

Name:

Existing customer of Axis Bank Ltd	Y <input type="checkbox"/> N <input type="checkbox"/>	If Yes, Provide Account No(s). or CIF ID	1)	2)	3)
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Constitution: Individual ☐ Proprietorship ☐ Partnership ☐ Private Ltd ☐ Public Ltd / Others (pl. specify)

Nature of Business: Trade ☐ Manufacturing ☐ Service ☐ Others (pl. specify)

Date of Incorporation: DDMMYY (Please mention the year since applicant is in the activity in case of individuals)

Registration No.: (Company/partnership/MSME reg. no)

C KYC No. Y ☐ N ☐ (if yes, share number)

PAN/GIR No.: Udyog Aadhar No: (Wherever available-Non Mandatory)

Aadhar Details: Individual ☐ Non Individual* (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 Mundra Yogana (PMMY): Yes ☐ No ☐ No. of Employees (Permanent & Contractual) (Mandatory for ECLGS only)

Registered Office/ Permanent Address:

Landmark

City State: Distance From Branch (km)

Districts Pin code

Telephone Mobile* 9 1 Fax No

Email ID No. of Years : Ownership Self Owned Rented or Leased

Correspondence: address (if different from above)

Landmark

City State: Distance From Branch (km)

Districts Pin code

Telephone Mobile* 9 1 Fax No

Email ID No. of Years : Ownership Self Owned Rented or Leased

Address of the Factory/Unit

Landmark

City State: Distance From Branch (km)

Districts Pin code

Telephone Mobile* 9 1 Fax No

Email ID No. of Years : Ownership Self Owned Rented or Leased

Details of the Business activity:
(About the activity, Years of Experience, etc.)

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 Address
Same as Factory Address As given below
Line1
Line2
Landmark State:
City Pin code
Districts

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

PART II : EXISTING BANKING RELATIONSHIP

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)

Sr. No	Bank & Branch with address	Type of Facility	Limit	Current Outstanding	Date of availment	Irregularity	ROI	Security offered	Renewal due on
1									
2									
3									

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

(₹ in Lakhs)

Sr. No	Bank & Branch with address	Type of Facility	Limit	Current Outstanding	Date of availment	Irregularity	ROI	Security offered	Renewal due on
1									
2									
3									

(Pl. Enclose Sanction letter/s for the same)

PART III: Ownership, Management & Personal Guarantee Details

(Individual in case of individual activity/ Proprietor in case of proprietorship firms/ partners in case of Partnership/ Directors in case of company / Others, if any)

	Personal Guarantor: Y N	Personal Guarantor: Y N
	Beneficiary Owner: Y N	Beneficiary Owner: Y N
Title		
First Name		
Maiden Name (If Any*)		
Father Name*		
Mother's Maiden Name*		
Occupation Type:	Please put a tick Mark Service (Private/Public/Government Sector) Others(Professional/Self-Employed/Retired/Housewife/Student) Business Others	Please put a tick Mark Service (Private/Public/Government Sector) Others(Professional/Self-Employed/Retired/Housewife/Student) Business Others

2. Corporate Guarantor : (if applicable)

[illegible]

PART VI: Past performance/Future estimates and other details

Amount in lakhs	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

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 VII – 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 – Statements are activated, physical statements will be disabled

a) New Cheque book request: Number of cheques book/s required

Non Refundable Login Fees – ₹ 5000/- + 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.

Information on Products and Offerings

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 agree/ do not agree to share or part with all information/data provided by me and/or pertaining to me including personal and business information with the Bank's other department or its group companies/other institutions/such other persons as may be necessary/required for the purpose of, including but not limited to processing of my loan application, marketing, cross selling of various products and services etc. to me/us, use or process the aforesaid information/data by such person/s or furnishing of the processed information/data/products thereof to Bank's other department /its group companies/other Banks/institutions/such other persons as may be necessary, and to receive information/services for marketing purpose through telephone / mobile / SMS / Emails by the Bank / its Agents/ Service providers as per agreement with the Bank and I/We shall not hold the Bank liable in connection with the use of such information or otherwise. Yes ☐ No ☐

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 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.
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 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 savings scheme, capital market, purchase of gold in any form including primary gold, gold bullion, gold jewelry, gold coins, units of gold ETF and mutual funds. 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 (within 2 weeks for credit limit up to ₹ 5 lakh and within 3 weeks for credit limit above ₹ 5 lakh and up to ₹ 25 lakh for Micro & Small enterprises borrowers) and (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 timelines shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank.
14. I/We undertake that
 - a) I/We authorize Axis Bank to verify and authenticate my/our Aadhaar number during processing my/our application for legitimate Business purposes.
 - b) 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
 - c) 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."

Relationship of the Applicant	Yes	No
I am a director of Axis Bank or we are a firm in which any director of Axis Bank is interested as a partner/manager/employee/ guarantor or we are a company in which any of the directors of Axis Bank is interested as a managing agent, manager, employee or as a guarantor or holds substantial interest.		
I am a director of any other bank or we are a firm in which any director of other bank is interested as partner/ guarantor or we are a company in which any of the directors of other bank holds substantial interest or is interested as a director or as a guarantor.		
If yes, mention the name of other bank I/we am/are a relative of director of Axis Bank/other bank/senior officer of Axis Bank or we are a firm (Partnership / Hindu Undivided Family) in which any relative of director of Axis Bank / other Bank is interested as a partner/ guarantor or we are a company in which any relative of the director of Axis Bank / Other Bank hold substantial interest or is interested as a director or guarantor. If yes, mention the details below.		

In the event that the Applicant / Co-applicant are related to any of Director of Axis Bank/ Director of other bank/ Senior officer(s) of Axis Bank:
If the declaration is found to be false then the Bank will be entitled to revoke and/or recall the credit facility.

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

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

List of Enclosures

1.KYC Documents:

2. Financial Documents:

3. Bank Statements:

4. Others:

Interest Rate, Processing Fees & Other Charges

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

- 1) Rate of Interest: The final applicable interest rate as decided by Axis Bank based on various parameters as per its policies and procedures shall be communicated to the customer at the time of sanctioned/disbursement of each tranche of the facility/loan. The 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.
- 2) Processing Fee: A non-refundable processing fees of maximum 0.75% (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.
- 3) Account Service Charge: Account Service charge per account on an annual basis up to a maximum limit of ₹ 4000 (plus applicable GST) would be applicable.
- 4) Account Maintenance Charges: Account Maintenance Charges for fund based working capital facility will be charged per account annually up to a maximum limit of ₹ 5000 (plus applicable GST) depending upon the sanctioned amount.
- 5) Documentation Charges: Documentation charges as applicable will be charge up to a maximum amount ₹ 7500 (plus applicable GST) depending upon the sanctioned amount
- 6) Penal Interest - In case of overdue account, penal interest will be charged as applicable for the product as per the internal policy of the Bank on the entire outstanding amount to maximum limit of 6% per annum.
- 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.

All the above charges comprise all the charges applicable for availing 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).

Acknowledgement of Loan application

Bank's Copy

Application ID:

We acknowledge that we have received an application dated from Mr./Ms. Residence of for a loan of under the product. Axis Bank will convey its decision (within 2 weeks for credit limit up to ₹ 5 lakh and within 3 weeks for credit limit above ₹ 5 lakh and up to ₹ 25 lakh for Micro & Small enterprises borrowers) and (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 timelines 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 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.

Date:

(Sign and Stamp) Received the acknowledgment of loan application

(Applicant's Signature)

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

(Employee Signature)

Estimated Requirement of Funds:		Estimated Sources of Funds	
Particulars	₹ in Lakhs	Particulars	₹ in Lakhs
Purchase Price/Project cost		Promoters' 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

[illegible]

- 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 datedfrom Mr. /Ms. Residence of for a loan of under the product. Axis Bank will convey its decision (within 2 weeks for credit limit up to ₹ 5 lakh and within 3 weeks for credit limit above ₹ 5 lakh and up to ₹ 25 lakh for Micro & Small enterprises borrowers) and (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 timelines shall starts from the day on which all documents required for a proper appraisal of the application are provided by the Customer to 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 - ₹ 5000/- + 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 change

For AXIS Bank Ltd.

(Sign and Stamp)

Please Note that:

1. This is only an acknowledgement for having received the application and this should not be constructed as an indication for our acceptance of the proposal, a decision on which will be taken only after due consideration of the proposal on its merit and / or on fulfillment of conditions if any, that may be stipulated by the bank.
2. The application will be taken for consideration only after all the particulars / data / documents as may be required are received by the bank
3. In case the proposal is rejected/not considered the reasons for the same will be intimated to the applicant.