

| | | | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--------------------------|--|--|--|--|--|----------------------|--|--|--|--|--|--|--|--|--|
| * E-mail Address - 1 | <input type="text"/> | | | | | | | | | | | | | | | | | | | | |
| E-mail Address - 2 | <input type="text"/> | | | | | | | | | | | | | | | | | | | | |
| Business Website | <input type="text"/> | | | | | | | | | | | | | | | | | | | | |
| Phone Details (STD Code - Tel. Off.) | <input type="text"/> | | | | | | | | | | FAX | <input type="text"/> | | | | | | | | | |
| *Mobile Number | <input type="text"/> | | | | | | | | | | <input type="text"/> | | | | | | | | | | |
| Office Ownership | <input type="checkbox"/> Self Owned <input type="checkbox"/> Parental Owned <input type="checkbox"/> Rental <input type="checkbox"/> Residence Cum Office <input type="checkbox"/> Mortgaged <input type="checkbox"/> Y <input type="checkbox"/> N | | | | | | | | | | | | | | | | | | | | |
| No. of years in the office address | <input type="text"/> Years <input type="text"/> Months | | | | | No. of years in the city | | | | | <input type="text"/> Years <input type="text"/> Months | | | | | | | | | | |
| *Principal Place of Business/ Factory Address/Local Address (If different from Registered Address) | Same as Registered Address <input type="checkbox"/> Same as Registered GST Address <input type="checkbox"/> <input type="text"/> <input type="text"/> <input type="text"/> City/ Town/ Village <input type="text"/> District <input type="text"/> PIN/ Post Code <input type="text"/> State/U.T. <input type="text"/> Country <input type="text"/> | | | | | | | | | | | | | | | | | | | | |
| *Nearest Landmark (Factory Address) | <input type="text"/> | | | | | | | | | | | | | | | | | | | | |
| Phone Details (STD Code - Tel. Off.) | <input type="text"/> | | | | | | | | | | *Mobile Number | <input type="text"/> | | | | | | | | | |
| Factory Ownership | <input type="checkbox"/> Self Owned <input type="checkbox"/> Parental Owned <input type="checkbox"/> Rental <input type="checkbox"/> Leased <input type="checkbox"/> Mortgaged <input type="checkbox"/> Y <input type="checkbox"/> N | | | | | | | | | | | | | | | | | | | | |
| No. of years in the factory address | <input type="text"/> Years <input type="text"/> Months | | | | | | | | | | | | | | | | | | | | |
| Preferred Mailing Address | <input type="checkbox"/> Office <input type="checkbox"/> Residence <input type="checkbox"/> Factory <input type="checkbox"/> Permanent | | | | | | | | | | | | | | | | | | | | |
| Whether the MSME unit is ZED rated | <input type="checkbox"/> Yes <input type="checkbox"/> No If yes, the gradation obtained by the MSME unit (Tick appropriate one) <input type="checkbox"/> Bronze <input type="checkbox"/> Silver <input type="checkbox"/> Gold <input type="checkbox"/> Diamond <input type="checkbox"/> Platinum | | | | | | | | | | | | | | | | | | | | |

B. Individual Applicant/Co Applicant/Proprietor/Partner/Director/Other Details

| | | | | | | | | | | | | | | | | | | | | |
|----------------------------|---|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| *Related Person Type | <input type="checkbox"/> Individual Applicant <input type="checkbox"/> Proprietor <input type="checkbox"/> Partner <input type="checkbox"/> Director <input type="checkbox"/> Promoter <input type="checkbox"/> Karta <input type="checkbox"/> Trustee <input type="checkbox"/> Court Appointment Official <input type="checkbox"/> Beneficiary <input type="checkbox"/> Authorised Signatory <input type="checkbox"/> Beneficial Owner <input type="checkbox"/> Power of Attorney Holder <input type="checkbox"/> Other (please specify) _____ | | | | | | | | | | | | | | | | | | | |
| *Details of Related Person | Addition Of Related Person <input type="checkbox"/> Updated Related Person <input type="checkbox"/> Deletion of Related Person <input type="checkbox"/> | | | | | | | | | | | | | | | | | | | |
| CKYC Identifier | <input type="text"/> | | | | | | | | | | | | | | | | | | | |

| | | | | | | | | | | | | | | | | | | | | | |
|---|--|----------------------|----------------------|----------------------|--|--|--|--|--|--|--------------------------------|---|--|--|--|--|--|--|--|--|--|
| Title | <input type="checkbox"/> Individual Applicant/ <input type="checkbox"/> Co Applicant-I/ <input type="checkbox"/> Partner/ <input type="checkbox"/> Proprietor/ <input type="checkbox"/> Director-I/ <input type="checkbox"/> Director-II (_____) | | | | | | | | | | | | | | | | | | | | |
| | Prefix | First Name | Middle Name | Last Name | Applicant Photograph Please sign across the Photograph | | | | | | | | | | | | | | | | |
| *Name (Same as ID Proof) | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | | | | | | | | | | | | | | | | | |
| Maiden Name (If any) | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | | | | | | | | | | | | | | | | | |
| *Spouse Name | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | | | | | | | | | | | | | | | | | |
| *Father's Name | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | | | | | | | | | | | | | | | | | |
| *Mother's Name | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | | | | | | | | | | | | | | | | | |
| Mother's Maiden Name | <input type="text"/> | <input type="text"/> | <input type="text"/> | <input type="text"/> | | | | | | | | | | | | | | | | | |
| *Gender | <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender | | | | | | | | | | | | | | | | | | | | |
| Residential Status/Constitution: | <input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident Indian <input type="checkbox"/> Foreign National <input type="checkbox"/> Overseas Citizen Of India <input type="checkbox"/> Person Of Indian Origin | | | | | | | | | | | | | | | | | | | | |
| Existing Cust ID | <input type="text"/> | | | | | | | | | | | | | | | | | | | | |
| *PAN Card | <input type="text"/> | | | | | | | | | | Form 60 Furnished | <input type="checkbox"/> Y <input type="checkbox"/> N | | | | | | | | | |
| * Director Identification Number (DIN) (In case Of Director) | <input type="text"/> | | | | | | | | | | | | | | | | | | | | |
| *Occupation | <input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired <input type="checkbox"/> House Wife <input type="checkbox"/> Politician <input type="checkbox"/> Student <input type="checkbox"/> Others/Not Categorised | | | | | | | | | | | | | | | | | | | | |
| *If Salaried, Type of Organization (tick the relevant option) | <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership firm <input type="checkbox"/> Public Sector <input type="checkbox"/> Government <input type="checkbox"/> Multinational <input type="checkbox"/> Trust/Association/Society/Club | | | | | | | | | | | | | | | | | | | | |
| *Nature Of Employment | (As per the type of organization selected above, mention the details of profession example: Director/Banker/Agent) | | | | | | | | | | | | | | | | | | | | |
| *If Self Employed, Nature of Business (tick the relevant option) | <input type="checkbox"/> Manufacturer <input type="checkbox"/> Trader <input type="checkbox"/> Service Provider <input type="checkbox"/> Information Technology <input type="checkbox"/> Professional Service Provider <input type="checkbox"/> Agriculture <input type="checkbox"/> Others | | | | | | | | | | | | | | | | | | | | |
| *Description of Business | (As per the Nature of Business selected above, mention the details of Business example: Tour Operators/Trading of food products) | | | | | | | | | | | | | | | | | | | | |
| *No. of Years in Business | <input type="text"/> Years <input type="text"/> Months | | | | | | | | | | | | | | | | | | | | |
| *Annual Income (Only absolute and numeric value to be filled) | ₹ <input type="text"/> | | | | | | | | | | (Total of all income declared) | | | | | | | | | | |
| *Source of Fund (tick the relevant option) | <input type="checkbox"/> Salaried <input type="checkbox"/> Investment <input type="checkbox"/> Professional Fees <input type="checkbox"/> Business Earnings <input type="checkbox"/> Commission <input type="checkbox"/> Agriculture | | | | | | | | | | | | | | | | | | | | |
| *Nationality (tick the relevant option) | <input type="checkbox"/> Indian Other _____ (Kindly mention nationality, if apart from Indian) | | | | | | | | | | | | | | | | | | | | |
| *Community | <input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Sikh <input type="checkbox"/> Buddhist <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Parsi <input type="checkbox"/> Jain <input type="checkbox"/> Others | | | | | | | | | | | | | | | | | | | | |
| *Date of Birth | DDMMYYYY | | | | | | | | | | | | | | | | | | | | |
| *Proof of Identity and Permanent Residence Address: | | | | | | | | | | | | | | | | | | | | | |
| 1. 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 | DDMMYYYY | | | | | | | | | | Passport Expiry Date | DDMMYYYY | | | | | | | | | |
| B. Voter Id Card No. | <input type="text"/> | | | | | | | | | | | | | | | | | | | | |
| C. Driving Licence | <input type="text"/> | | | | | | | | | | Driving Lic. Expiry Date | DDMMYYYY | | | | | | | | | |
| D. NREGA Job Card | <input type="text"/> | | | | | | | | | | | | | | | | | | | | |

| | |
|--|--|
| E. National Population Register Letter | <input type="text"/> |
| F. Proof Of Possession Of Aadhaar | <input type="text"/> |
| 2. E-KYC Authentication | <input type="text"/> |
| 3. Offline verification of Aadhaar | <input type="text"/> |
| *Residence Address | <input type="text"/> City/ Town/ Village <input type="text"/> District <input type="text"/> PIN/ Post Code <input type="text"/> State/U.T. <input type="text"/> Country <input type="text"/> |
| Residence Ownership | <input type="checkbox"/> Self Owned <input type="checkbox"/> Parental Owned <input type="checkbox"/> Rental <input type="checkbox"/> Residence Cum Office <input type="checkbox"/> Mortgaged <input type="checkbox"/> Y <input type="checkbox"/> N |
| No. of months in the Residence address | <input type="text"/> Years <input type="text"/> Months |
| Proof Of Identity and Current Address | Same as Residence Address mentioned above <input type="checkbox"/> |

1. 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 | <input type="text"/> | Passport Expiry Date | <input type="text"/> |
| B. Voter Id Card No. | <input type="text"/> | | |
| C. Driving Licence | <input type="text"/> | Driving Lic. Expiry Date | <input type="text"/> |
| D. NREGA Job Card | <input type="text"/> | | |
| E. National Population Register Letter | <input type="text"/> | | |
| F. Proof Of Possession of Aadhaar | <input type="text"/> | | |
| 2. E-KYC Authentication | <input type="text"/> | | |
| 3. Offline verification of Aadhaar | <input type="text"/> | | |
| 4. Deemed PoA | | | |

5. Self Declaration (Please fill additional Annexure)

| | |
|--|---|
| Current Residence Address | <input type="text"/> City/ Town/ Village <input type="text"/> District <input type="text"/> PIN/ Post Code <input type="text"/> State/U.T. <input type="text"/> Country <input type="text"/> |
| No. of months in the Residence address | <input type="text"/> Years <input type="text"/> Months |
| *Relationship With Applicant | <input type="checkbox"/> Guarantor <input type="checkbox"/> Beneficial Owner <input type="checkbox"/> Authorised Signatory |
| Tel (Off) | <input type="text"/> |
| Tel (Resi) | <input type="text"/> |
| *Email Address | <input type="text"/> |
| *Mobile No. | <input type="text"/> |
| Category | <input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General <input type="checkbox"/> Others_____ |
| Education | <input type="checkbox"/> Matriculate <input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> Postgraduate <input type="checkbox"/> Professional <input type="checkbox"/> Others_____ |
| Marital Status | <input type="checkbox"/> Unmarried <input type="checkbox"/> Married <input type="checkbox"/> Others <input type="checkbox"/> Number of Dependents_____ *Person With Disability <input type="checkbox"/> Yes <input type="checkbox"/> No |

| C. Financial /Income Details/ ITR Income / Past Performance /Future Estimates | | | | | | |
|---|---------------|--------------------------|-----------------------------------|--------------------|-------------------|-------------------|
| Financial Year | Year | Turnover {₹ in Lakhs} | Profit as per P&L {₹ in Lakhs} | Installed Capacity | Utilized Capacity | Capital/Net Worth |
| Past Year II | 20___ - 20___ | | | | | |
| Past Year I | 20___ - 20___ | | | | | |
| Provisional | 20___ - 20___ | | | | | |
| Present Year (Estimate) | 20___ - 20___ | | | | | |
| Next Year (Projections) | 20___ - 20___ | | | | | |

| *Fill Below Details For Cash Credit Limit | | | | | | | |
|---|-------------------------|------------------------------------|-----------|---------|-----------|-------------------------|---------------------------|
| Cash Credit | Next Year (Projections) | | | | | | |
| | Sales | Working Capital Cycle in months | Inventory | Debtors | Creditors | Other Current Assets | Promoters Contribution |
| | | | | | | | |

| D. Existing Loan Details/Facility Details | | | | | | | | | | |
|---|-----------|--------------|-------------|-------------|-----|----------------------|--------|-----|----------|----------------------|
| Loan | Bank Name | Type of Loan | Account No. | Loan Amount | EMI | Loan Opening Date | Tenure | ROI | Security | Outstanding as on |
| 1 | | | | | | | | | | |
| 2 | | | | | | | | | | |
| 3 | | | | | | | | | | |

| E. Details Of Associates /Group Entities (in Lakhs) Details as on _____ | | | | | | | | | | | |
|--|-------------------------------|---------------------|-----------------------|--------------------|-----------------------|------------|-----------|-------------------------------|------------------------|-----------------------|---|
| Name of the Entity | Existing Customer ID (If any) | Exposure (in Lakhs) | Year of Incorporation | Nature of Business | Net Sales of Business | Net Profit | Net Worth | Address of Associate concerns | Presently Banking with | Nature of Association | Extent of Interest as a Prop./Partner /Director or just Investor in Associate Concern |
| | | | | | | | | | | | |
| | | | | | | | | | | | |

F. Banking Details

| S.No | Name of the Bank | Branch | Account Number | Banking Since |
|------|------------------|--------|----------------|---------------|
| 1 | | | | |
| 2 | | | | |

G. Details Of Partners / Directors

| Name of Partners/ Directors of Company /Proprietors | Complete Residence Address | Father / Spouse | DOB | Aadhar No. / DIN No. | PAN No. | Category SC/ST/OBC/Minority/Women | Telephone No. (Residence) | Mobile No. | Age (in Years) | Profit Sharing/ Shareholding % | Academic Qualification | Experience in the line of activity (years) |
|---|----------------------------|-----------------|-----|----------------------|---------|-----------------------------------|---------------------------|------------|----------------|--------------------------------|------------------------|--|
| | | | | | | | | | | | | |
| | | | | | | | | | | | | |

H. Security Details

| (a) Primary Security | | (b) Liquid Collateral | | | (c) Other Collateral | |
|----------------------|-----------------------------|---------------------------------|----------------------------|-----------------------------|----------------------------------|-----------------------------|
| Type of Security | Value as on date (in Lakhs) | Type of Security | Relationship with Borrower | Value as on date (in Lakhs) | Type of Collateral | Value as on date (in Lakhs) |
| Stock | | (LIP, KVP, NSC, Fixed Deposits) | | | Letter of Credit (LC) | |
| Book Debts | | 1. | | | Bank Guarantee (BG) | |
| Others_____ | | 2. | | | Stand by letter of credit (SBLC) | |
| | | 3. | | | | |

(d) Property Collateral

| Type of Security | Type of Property | Name of Registered Owner | Relationship with Borrower | Property Address | Area (in Sq.....) | Age of Property (in years) | Market value as on date (in Lakhs) |
|------------------|------------------|--------------------------|----------------------------|------------------|-------------------|----------------------------|------------------------------------|
| 1 | | | | | | | |
| 2 | | | | | | | |
| 3 | | | | | | | |

(e) In case of Term Loan requirement, the details of assets may be given as under:

| Type of Assets | Purpose for which required | Imported / Indigenous | Name of Supplier | Total cost of Assets | Contribution made by the Promoters | Loan required |
|----------------|----------------------------|-----------------------|------------------|----------------------|------------------------------------|---------------|
| | | | | | | |
| | | | | | | |

*In case of imported machine, the break up of Basic Cost, Freight, Insurance and Custom Duty may be given.

I. Reference Details (Business Reference)

| Title | Reference 1 | Reference 2 |
|---|-------------|-------------|
| *Name | | |
| Relationship with applicant/co-applicant (Customer, Supplier, Competitor) | | |
| Address | | |
| City, Pin, State | | |
| *Mobile No., Telephone | | |
| *E-mail ID | | |

J. Information On Subsidy

TUFs CLCSS IDLS FPTUFs Others Value of Asset _____

K. Priority Sector Category / MSME

| Classification | Composite Criteria: Investment in Plant & Machinery / Equipment and Annual Turnover | | |
|--|---|---|--|
| | Micro | Small | Medium |
| Manufacturing Enterprises and Enterprises rendering Services | <input type="checkbox"/> Investment in Plant and Machinery or Equipment: Not more than ₹ 1 crore <input type="checkbox"/> Annual Turnover: not more than ₹ 5 crore | <input type="checkbox"/> Investment in Plant and Machinery or Equipment: Not more than ₹ 10 crore <input type="checkbox"/> Annual Turnover: not more than ₹ 50 crore | <input type="checkbox"/> Investment in Plant and Machinery or Equipment: Not more than ₹ 50 crore <input type="checkbox"/> Annual Turnover: not more than ₹ 250 Crore |

L. 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

| Sr.No | Name of Director(s) / Senior Officer(s) | Designation | Relationship |
|-------|---|-------------|--------------|
| | | | |
| | | | |

Acknowledgement for Receipt of Application Form

(To be handed over to the customer)

Date

To _____

Axis Bank has received your application for a Small Business Banking Loan/ Facility of ₹ _____

Axis Bank will Convey its decision (with 2 weeks for credit limit up to ₹ 5 lakhs and within 3 weeks for credit limit above ₹ 5 lakhs and up to ₹ 25 lakhs 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 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.

Axis Bank has received your application for a Small Business Banking Loan/ Facility of ₹ _____

Signature of
Sales Manager Sourcing Channel
(ASL/DSA/etc.)

Serial No.

PRE SANCTIONED DOCUMENT

1. Last 2 years Audited/CA certified financial statement
2. MOA & AOA of Company/Partnership deed of partnership firm
3. Six Months Banks' Statement
4. KYC Documents

Note: Additional documents may be required for Credit assessment

POST SANCTIONED DOCUMENT

1. Executing Facility related documents
2. Executing Security Creation documents and submitting original security documents.
3. Compliance of sanction term and other conditions as may apply.

Note : Additional documents may be required as per sanction term.

Details Of Charges*

| Sr. No | Nature of fee / charges | Cash Credit | Overdraft | Merchant Loan - Overdraft | Secured Term Loan | Unsecured Business Loan |
|--------|---|---|---|---|---|--|
| 1 | Processing Fees | Upto 1.25% + Taxes applicable | Upto 1.25% + Taxes applicable | Upto 2.00% + Taxes applicable | Upto 1.25% + Taxes applicable | Upto 2.00% + Taxes applicable |
| 2 | Login Non Refundable Processing Fee | INR 5000/- + Taxes applicable | INR 5000/- + Taxes applicable | NA | INR 5000/- + Taxes applicable | NA |
| 3 | Renewal Processing Fee | Upto 1.00% + Taxes applicable | Upto 1.00% + Taxes applicable | Upto 1.00% + Taxes applicable | NA | NA |
| 4 | Stamp Duty & other statutory document charges | As per applicable laws of state | As per applicable laws of state | As per applicable laws of state | As per applicable laws of state | As per applicable laws of state |
| 5 | ROC filing charges | As applicable* | As applicable* | As applicable* | As applicable* | NA |
| 6 | Non submission of stock statement | 2%+Taxes applicable of the outstanding amount from the date of default | NA | NA | NA | NA |
| 7 | Non submission of property/stock insurance | 2% Additional rate of interest on the amount outstanding | 2% Additional rate of interest on the amount outstanding | NA | 2% Additional rate of interest on the amount outstanding | NA |
| 8 | Cheque book issuance charge | First 100 leaves free (for new borrowal account) and thereafter INR 2/- per leaf | First 100 leaves free (for new borrowal account) and thereafter INR 2/- per leaf | First 100 leaves free (for new borrowal account) and thereafter INR 2/- per leaf | NA | NA |
| 9 | Repayment Instruction / Instrument Return Charges | Inward Return - INR 500/- per instance +Taxes applicable Outward Return - INR 100/- per instance +Taxes applicable | Inward Return - INR 500/- per instance +Taxes applicable Outward Return - INR 100/- per instance +Taxes applicable | Inward Return - INR 500/- per instance +Taxes applicable Outward Return - INR 100/- per instance +Taxes applicable | Inward Return - INR 500/- per instance +Taxes applicable Outward Return - INR 100/- per instance +Taxes applicable | INR 339/- per instance +Taxes applicable |
| 10 | Penal Interest | 2.00% p.a. additional on existing Rate of Interest | 2.00% p.a. additional on existing Rate of interest | 2.00% p.a. additional on existing Rate of interest | 2.00% p.a. additional on existing Rate of interest | 2.00% p.m. on the amount of overdue installment |
| 11 | Duplicate No Dues Certificate / NOC | INR 50 + Taxes applicable | INR 50 + Taxes applicable | INR 50 + Taxes applicable | INR 50 + Taxes applicable | INR 50 + Taxes applicable |
| 12 | CERSAI Charges | INR 100/- + Taxes applicable | INR 100/- + Taxes applicable | INR 100/- + Taxes applicable | INR 100/- + Taxes applicable | NA |
| 13 | Foreclosure Charges | 2% Of Sanction Limit | 2% Of Sanction Limit | 2% Of Sanction Limit | 2% of Principal Outstanding | Up to 24 months - 4% of principle outstanding at the time of prepayment + GST as applicable 25 - 36 months - 3% of principle outstanding at the time of prepayment + GST as applicable > 36 months - 2% of principle outstanding at the time of prepayment + GST as applicable |
| 14 | Part Pre-payment charges | Nil | Nil | Nil | 1% of pre-paid amount | 2% charge plus GST will be levied on amount prepaid |

Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable)