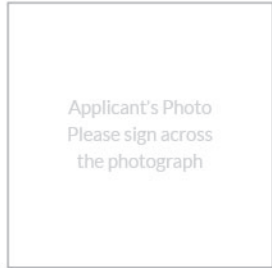




To,  
AXIS Bank Limited,

Branch (Fields marked with \* are mandatory)



Application Date:

Axis Bank SOL:         Axis Branch Name:

BC Branch Name:

Axis Branch Type:  Rural  Semi-Urban  Urban BC Branch Location Type:  Banked  Unbanked

Any past relationship with Axis Bank Ltd.  No  Yes If Yes Customer ID - for

Applicant name:  Prefix  First Name       Middle Name       Last Name

\*Date of Birth :         Age   Constitutional code : Resident Indian \*Nationality :  Indian  Others .....

Maiden Name ( If Any)  Prefix  First Name       Middle Name       Last Name

\* Father's Name  Prefix  First Name       Middle Name       Last Name

\* Mother's Maiden Name  Prefix  First Name       Middle Name       Last Name

\* Spouse Name  Prefix  First Name       Middle Name       Last Name

Pan Card No.           \*Form 60  Y  N \*any document notified by the central government

Applicant ID:         CKYC No.:

Gender:  Male  Female  Third Gender Marital Status:  Married  Single  Others

Educational Qualification:  Illiterate  Upto 10th  12th  Graduate  Professional  Other

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

Occupation\*  Salaried  Self Employed  Unemployed  Retired  Housewife  Politician  Student

If Salaried  Pvt Ltd  Public Ltd  Proprietorship  Partnership firm  Public Sector  Government  Multinational  Trust/Association/Society/Club  
 Others (Please specify) \_\_\_\_\_

If Self Employed  Professional Service provider  Agriculture  Trader  Information Technology  Bullion /Gold Jewelry  
 Stock Broker  Real Estate  Money Lender  Others (Please specify) \_\_\_\_\_

Current Source of Fund\*  Salary  Business Income  Investment Income  Agriculture  Others \_\_\_\_\_ Occupation code \_\_\_\_\_

Occupation/Business Activity: Existing: Proposed: \_\_\_\_\_

\* Household Annual Income (absolute numeric values) : Existing : Proposed : \*Experience in business /employment(in yrs) (Mandatory if Occupation is Self Employed/ Salaried)

If customer is linked to any politically exposed person :  Yes  No Person with Disability  Yes  No

Insurance required for self:  Yes  No Insurance required for Spouse/Other Relative  Yes  No

In case borrower opts for insurance for other relative then relation with the insured person: \_\_\_\_\_

KYC ID Type of 2nd person insured: KYC ID of 2nd person insured: \_\_\_\_\_

\* Residence/ Mailing Address: \_\_\_\_\_

\*City \_\_\_\_\_ \*Pincode \_\_\_\_\_ Post Off. \_\_\_\_\_

\*Districts \_\_\_\_\_ \*State \_\_\_\_\_ Country : India

Landmark \_\_\_\_\_ Telephone \_\_\_\_\_ Mobile\* 9 1 \_\_\_\_\_

Consent to Call  Y  N Email \_\_\_\_\_ Date

Residential type :  Own  Leased  Ancestral/ Parental  Company provided

Permanent Address (In case different from mailing address) \_\_\_\_\_

Post Off. \_\_\_\_\_ \*Districts \_\_\_\_\_ \*City \_\_\_\_\_ \*Pincode \_\_\_\_\_

\*State \_\_\_\_\_ Country : India Landmark \_\_\_\_\_

Applied Loan Amount:₹ \_\_\_\_\_ Cycle: \_\_\_\_\_ Purpose of Loan: \_\_\_\_\_

Proposed Loan Tenure: \_\_\_\_\_ Specify if Purpose of Loan is Others: \_\_\_\_\_ Repayment Frequency: \_\_\_\_\_

SB Account Number: \_\_\_\_\_ Bank Name: \_\_\_\_\_

Branch Name: \_\_\_\_\_ IFSC Code: \_\_\_\_\_

**\*Proof of Identity (POI)**

**KYC Documents**

Form fields for KYC Documents including A-UID (Aadhaar)\*, C-Voter ID Card, D-Driving License, E-Passport No., Z-Others\* ID Proof, Issuing Authority, B-NREGA Job Card, Driving License Expiry Date, Passport Expiry Date, ID Proof No., and Date.

**\*Proof of Address (POA)**

Form fields for Proof of Address including Address Type (Residential/Business, Residential, Business, Registered Office, Unspecified) and Proof of Address (Passport, Driving License, UID (Aadhaar), Voter Identity Card, NREGA Job Card, Others).

**GSTIN Details**

Form fields for GSTIN Details including GST Registered (Yes/No), GST Exemption (Yes/No), Exemption Reason, GST Registration (Single/Multiple), \*Special Economic Zone (Yes/No), and GSTIN.

**\*Address registered for GSTIN**

Form fields for Address registered for GSTIN including Same as communication/Local address given in the account, Same as Registered/Permanent/Residence address given in the account, As given below, \*Line 1, \*Line 2, Landmark, \*Pincode, \*State, \*City, and \*Country.

**Details of Existing Account(s), if any**

Table with 5 columns: Account Type(Loan/Deposit), Name of Bank, Branch Name, A/c Number, and If loan A/c, amount of loan taken (in Rs.).

**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:

Form fields for FATCA- CRS Declaration including a grid for country/ies and Tax Number.

Please indicate the county/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

Table for FATCA- CRS Declaration with columns: Country#, Tax Identification Number %, Identification Type (TIN or Other, please specify)%, and Address for Tax Purpose\* (Communication Address, Permanent Address, 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 of Applicant field with a signature icon.

**For Bank Use Only**

Form fields for For Bank Use Only including KYC OVD (Digitally Verified/Manually Verified) and Digital Verification Ref no.

(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)

**Terms & Conditions**

We hereby declare that the particulars given above are true and correct to the best of our knowledge and belief.

We, the Applicants (or "the Borrower" in case the loan is sanctioned) agree and acknowledge that:

- 1. I, the Applicant, together with the other borrowers mentioned in this application constitute a group having joint liability in respect of loans availed by each Group Member of the Group under the "Joint Liability Group Loan Process" and hereby approve and undertake that the approval of this Joint Liability Group loan application ("Loan Application") by Axis Bank Ltd. is and shall be subject to the specific terms and conditions contained herein accepted and undertaken by us.
2. I have read/ been read to, and made to understand the Terms and Conditions of this application and hereby agree to and accept the same. I further undertake to have the aforesaid guarantors execute necessary documents as may be required by Axis Bank Ltd. from time to time. The Terms and Conditions along with the details set out in this Loan Application and the annexures to this Loan Application shall become a binding agreement between Axis Bank Ltd. and us with effect from the later of the date of sanction of the Loan Application and/or the date of disbursement of the said loan wholly or partially.
3. Receipt of this Loan Application does not in any manner whatsoever obligate Axis Bank Ltd. to grant the said loan, which shall be at the sole discretion of Axis Bank Ltd. I hereby agree that the sanction and disbursement of the facility will be at the sole discretion of the Bank and the Bank has the right to reject my application without furnishing any explanation to me. Any expenses incurred till such time towards various documents shall be borne by me and the Bank will not have any liability towards the same.
4. I/We undertake that the information provided to the Business Correspondent ( ) during enrolment is true & correct and the Enrolment Declaration Form signed by us will be binding on the JLG.
5. 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 Joint liability Group 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 Joint liability Group loan. I further authorize the Bank to share my Aadhaar related details/information with regulatory/statutory bodies as and when required.
6. 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 Joint liability Group loan application.

7. 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
8. The bank is responsible to the customers for acts of omission or commission of the BC.
9. I/We do hereby agree and give consent for the disclosure by Axis Bank Ltd/ \_\_\_\_\_ (BC to Axis Bank Ltd) of all or any such:  
 a) information and data relating to us  
 b) the information or data relating to any credit facility availed of/to be availed by us and  
 c) default, if any, committed by us, in discharge of our such obligations, as the Bank may deem appropriate and necessary to disclose and furnish to Credit Information Companies(CIC) and any other agency authorized in this behalf by RBI
10. I/We undertake that:  
 a) 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  
 b) CIC and any other agency so authorized may furnish of 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.
11. My personal / KYC details may be shared with Central KYC Registry and/or with statutory authority as required by them.
12. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address
13. I/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 Axis Bank Ltd. may decide to grant to us at its sole discretion. I/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. I/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. I/We will be bound by the terms and conditions of the facility that may be granted to us.
14. Rate of Interest (ROI): 1 Year MCLR \_\_\_\_\_ % p.a. + Spread \_\_\_\_\_ % p.a. = "Effective Rate of Interest \_\_\_\_\_ % p.a.", No Reset
15. 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.
16. Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable)
17. I/We agree(s) 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.
18. The proceeds of the facility shall not be used for investment in small savings scheme, capital market, and purchase of gold in any form including primary gold, gold bullion, gold jewelry, gold coins, units of gold ETF and mutual funds and other prohibited purposes.
19. 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.		

20. 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:
- | Sr. No | Name of Director(s)/Senior Officer (s) | Designation | Relationship |
|--------|--|-------------|--------------|
| 1      |  |             |              |
| 2      |  |             |              |
| 3      |  |             |              |
21. I/We agree(s) that the Bank loan may not be utilized by the JLG for financing a defaulter member to the bank.
22. Processing Fee: Borrower agrees to pay a one-time, non-refundable processing fee of up to 1% of the total sanctioned amount for amounts greater than ₹ 25,000/-. The Processing fee shall be deducted during disbursement and the customer shall be provided with the balance amount.
23. Insurance Premium: Borrower can opt to get either herself or her spouse/family member or both to get insured against the sanctioned loan amount for the time period of equal to the loan tenure. The insurance premium, if opted shall be deducted accordingly from the sanctioned amount during disbursement and the remaining amount shall be handed over to the borrower.
24. I/We have been informed by \_\_\_\_\_ (BC to Axis Bank Ltd.) about life insurance cover under Insurance Company's Life Shield Policy. I/We are aware that the insurance tenor is linked to loan tenor and sum insured covers the entire loan amount. I/We hereby give my/our consent to Axis Bank/ \_\_\_\_\_ (BC to Axis Bank Ltd.) to extend coverage to me/us under Life Shield- A group term life insurance policy taken by Axis Bank/ \_\_\_\_\_ (BC to Axis Bank Ltd.) for covering its microloans customers. I/We unconditionally agree and confirm in favor of Axis Bank/ \_\_\_\_\_ (BC to Axis Bank Ltd.) to process my/our insurance claim application on my/our death and receive the claim amount and adjust the same towards my outstanding loan and pay balance amount to my/our nominee/legal heir/ beneficiary.
25. I hereby authorize \_\_\_\_\_ 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/ \_\_\_\_\_ (BC to Axis Bank Limited) ("Master Policy Holder"), in respect of the loan availed by me from the master policy holder (the application number of which is mentioned herein), by deducting the same from the claim proceeds payable to my/our nominee/beneficiary under this group policy on the happening of the insured event.
26. Information on Products and offerings: 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
27. I hereby declare that I am not a member of more than one SHG/JLG.
28. If the declaration is found to be false then the Bank will be entitled to revoke and/or recall the credit facility.
29. Information on other products & offerings\*  
 - I hereby agree to Axis Bank/Subsidiaries/Affiliates/ Agents contacting me for various other product updates, Marketing promotions, special offers, Third Party Products or any such information from time to time  
 - I do hereby give my consent to receive such information through Email (Y/N/SMS/Y/N) Phone calls (Y/N)  
 \* This will override the DNC waiver and customer shall continue to receive the communication
30. I/We hereby declare that the details furnished are true and correct to the best of my/our knowledge and in case any of the above information is found to be false or untrue or misleading or misrepresenting, I/We are aware that I/We may be held liable for it.


Name of Family Member: \_\_\_\_\_

Relationship with Applicant: \_\_\_\_\_





(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)

BC RECOMMENDATION	
We, _____, [BC to Axis Bank Ltd.] declare that proper due diligence has been conducted on the applicant and all the underwriting guidelines as per the product features have been duly adhered with including successful Completion of CGT & GRT. I have met the customer and visited her/his house on _____ and have found that the information provided above is correct. I hereby confirm that I have verified the KYC of all the group members with original documents and have found them in order. I also confirm that we have checked customer data from credit bureau and all the group members are complying with guidelines prescribed by the bank. However, the final sanction for loan lies with the sole discretion of the Bank.	
Name <input type="text"/>	Signature of BC official 
Date <input type="text"/>	Loan Amount Recommended ₹ <input type="text"/>

### Customer Acknowledgement - JLG Loan

Name of Applicant

Loan Amount Applied  Loan Application ID

Axis Bank Ltd. acknowledges the receipt of the above mentioned loan application form. Subject to verification of contents and enclosure if any, Axis Bank will Inform you about the status of your application within 30 working days from the date of receipt of documents / information as required from time to time and furnished by you to Axis Bank. Receipt of this Loan Application does not in any manner whatsoever obligate Axis Bank Ltd to grant the said loan, which shall be at the sole discretion of Axis Bank Ltd.

Name  Date  Signature 