

1. I/ We certify that the information provided by me/us in this application is true, correct, complete and up to date in all respects and this shall form the basis of facility that Axis Bank Limited ("Bank") may decide to grant to us at its sole discretion.
2. I/ we shall furnish all other information that may be required in connection with my/ our application that this may also be exchanged by you with RBI, a credit information company ("CIC"), the Reserve Bank of India ("RBI"), National Credit Guarantee Trustee Company ("NCGTC"), courts, tribunals or any agency you may deem fit. The Bank, its representatives, RBI, or NCGTC / am agency appointed by NCGTC, may at any time, inspect/ verify my/ our accounts, assessment of accounts, ledgers, our factory/ and business premises. The Bank or NCGTC / its appointed agency may take appropriate action/ safeguards for recovery of Bank's dues including publication of defaulters' name in the website of the Bank or NCGTC or submission to RBI. I/We further agree that my/ our loan shall be governed by the rules of your Bank which may be in force from time to time.
3. I/ we confirm that the enclosed copies of financials/ tax returns/ bank statements/title/legal and other documents are submitted by me/us are true copies.
4. I/We agree that the Bank reserves the right to retain the documents submitted along with this application and the Bank shall not be required to return such documents to the applicant even if the facility is rejected.
5. I/We 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 in connection with the facility required by me/us. I/We will be bound by the terms and conditions of the facility that may be granted to me/us.
6. Except to the extent disclosed to the Bank, I/we confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever or for attachment of my/our properties and/or any criminal proceedings have been initiated and/or are pending against me/us and that I/we have never been adjudicated insolvent by any court or other authority. Details of any such proceedings/suits/recoveries/attachments as referred above is attached herewith.
7. Except to the extent disclosed to the Bank, no director or a relative/near relation(as specified by RBI) of a director of a banking company (including the Bank) or a relative/near relation (as specified by RBI) is: the applicant(s), or a partner of our concern, or a trustee, member, director, manager, employee of our concern, or of our subsidiary, or our holding company, or a guarantor on my behalf, or holds substantial interest in our concern or my/our subsidiary or holding company. Details of any such relation as referred to above is attached herewith.
8. I/We hereby confirm that our overall outstanding debt amount as on 29th Feb 2020, outstanding debt amount with the Bank as on 29th Feb 2020 and the outstanding debt amount with other banks as on 29th Feb 2020, which has been pre-filled in the Application form, are correct and accurate
9. I/ we also authorize the Bank to check references about me/ us from any bank/ persons or enquire from any credit bureaus, credit reference agencies, credit information companies details of loans availed by me/us from any bank/ financial institution. I/we authorize the Bank to share information relating to facilities availed by me/us from the Bank, as the Bank may deem appropriate and necessary, with any credit bureaus, credit reference agencies, credit information companies, RBI, NCGTC, courts, tribunals, information utilities and any other entity formed and authorized by RBI for the purpose of collecting, collating and disseminating credit information pertaining to borrowers. Accordingly, I/ we give consent to disclose information to such entities. Such entities may further make available processed information or data or products therefore of banks/ financial institutions and other credit grantors.

10. I/ we also authorize Officers of Government of India, NCGTC or any other person which may be specified by the NCGTC on its behalf, as the case may be, to inspect/ audit my KYC documents, financial documents, bank statement, accounts, ledgers, and any other documents pertaining to the loan. I/ we also authorize the Bank to share with NCGTC or any other agency which may be specified by the NCGTC on its behalf, as the case may be, statement of account of my loan showing the outstanding balances with break-up of principal and interest / other expenses details.
11. I/ we further understand that the relevant stamp duty, legal 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 me/ us.
12. I/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 Banks laid down norms/guidelines.
13. I/We confirm that I/we shall utilise the said facility only for the purposes of business as mentioned above.
14. I/We shall furnish at the end of every calendar quarter a certificate in the form required by the Bank regarding my/our sales turnover and net profit.
15. I/We undertake to inform Axis Bank regarding any changes whatsoever in my/our addresses, as specified herein above or employment/profession and to promptly provide such further information that the Bank (or its designated group companies or agents or representatives) may require.
16. I/We have no borrowing arrangement(s) with any other bank/financial institution/other bodies other than those mentioned above. I/We would take prior approval from the Bank in case we resort to any borrowing arrangement with any other bank.
17. I/ we hereby further confirm that, i/ we have no objection to the Bank obtaining a guarantee cover from NCGTC. My/ our personal/ KYC details may be shared with NCGTC.
18. 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.
19. I/We fully understand and accept that the Bank may at its sole discretion sanction or decline the application. The Bank will decide and assign the loan amount/ facility after detailed assessment. No commitment of any sort is being provided with regard to the sanction of the loan.
20. I/We have no objection in the Bank, its group companies, agents/representatives giving me/us information on various products, offers and services provided by Axis Bank/its group companies through any mode (including without limitation through telephone calls/SMSs/emails) and authorize the Bank, its group companies, agents/representatives for the above purpose. (Please tick Yes or No, as acceptable to the applicants)--- Y/N:
21. I/We declare that: (i) I/we am/are competent and fully authorized to issue such declarations, confirmations, agreements and undertakings and submit this application form for the purpose of borrowing/availing of the requested facility, and to execute all other documents required by Axis Bank for such purpose. (ii) all such letter(s) of authorities/power(s) of attorney, if any, executed by me/us in favour of any person/s and which is/are submitted to the Bank, is/are valid subsisting and has/have not been revoked by me/us.

22. I/we confirm that we have no objection to the Bank seeking the prior consent of NCGTC prior to taking any action or act of omission which may adversely affect the interest of NCGTC as the guarantor.
23. As per the scheme guidelines. We undertake not to create any charge on the security held in the account covered by the guarantee from NCGTC for the benefit of any account not covered by the guarantee from the guarantor, with itself or in favour of any other creditor(s) without prior intimation to NCGTC.