



AXIS BANK

Emerging Enterprise Group
Facility Application Form

Serial No.

Date: DD MM YYYY

- Business Loans, Secured Term Loan, Buyer's Credit, Card Power, LC, CGTMSE, CC, OD, BG, Others

Applicant Photograph

Please sign across the Photograph

A. BUSINESS AND PERSONAL DETAILS (FIELDS IN RED REPRESENT MANDATORY FIELDS)

Form with multiple sections: Applicant details, Nationality, Residential Status, Occupation Type, Gender, Person With Disability, Community, Office Address, Nearest Landmark (Office Address), E-mail Address, Phone Details (STD Code - Tel. Off.), Office Ownership, No. of months in the office address, No. of months in the city, Date of Birth/Date of Incorporation, Industry Type, Segment, Factory Address, Nearest Landmark (Factory Address), Phone Details (STD Code - Tel. Off.), Factory Ownership, No. of months in the Factory address, Residence Address, Nearest Landmark (Residence Address), Phone Details (STD Code - Tel. Resi.), No. of months in the Residence address, Residence Ownership, Preferred Mailing Address, Permanent Residence Address, Nearest Landmark (Permanent Residence Address), Phone Details (STD Code Tel. Permanent Residence)



**C. Financial / Income Details/ ITR Income**

Financial Year	Year	Turnover (Rs. in Lacs)	Profit as per P & L ( Rs. in Lacs)
Past Year II	20 - 20		
Past Year I	20 - 20		
Provisional	20 - 20		
Present Year (Estimate)	20 - 20		
Next Year (Projections)	20 - 20		

**D. LOAN DETAILS**

Loan	Bank Name	Type of Loan	Account No.	Loan Amount	EMI	Loan Opening Date	Tenure
Loan - 1							
Loan - 2							
Loan - 3							
Loan - 4							

**E. FACILITY DETAILS**

Sr. No.	Type of Facility	Bank Name	Facility Amount	Account No.	ROI	Security
1						
2						
3						
4						

Please give information of your primary Banker

Name of Bank  Branch   
 Account No.  Banking Since

**F. CREDIT FACILITIES APPLIED FOR**

Type of Facility	Rs. In Lacs	Tenure (Month)	Purpose
UBL (SENP)			
UBL (SEP)			
Card Power			
Cash Credit			
Overdraft			
STL			
CGTMSE			
LC			
BG			
LER/BC			
LCBN			
Others			

**G. SECURITY DETAILS**

(a) Primary Security

Type of Security	Value as on date (in lacs)
Stock	
Book Debts	
Others	

(b) Liquid Collateral

Type of Security (LIP, KVP, NSC, Fixed Deposits)	Relationship with Borrower	Value as on date (in lacs)
1.		
2.		
3.		

(c) Other Collateral

Type of Collateral	Value as on date (in lacs)
Letter of Credit (LC)	
Bank Guarantee (BG)	
Stand by Letter of Credit (SBLC)	

(d) Property Collateral

Type of Security (Immovable Property)	1	2	3
Type of Property			
Name of Registered owner			
Relationship Borrower			
Property Address			
Area (in Sq.			
Age of Property (in yrs)			
Market value as on date (in lacs)			

(e). In case of Term loan Requirements, 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 breakup of basic cost, freight, insurance and custom duty may be given.

**H . REFERENCE DETAILS ( BUSINESS REFERENCE )**

Reference I	
Name	
Relationship with applicant / co-applicant (Customer, supplier, Competitor)	
Address	
Pin	City
State	Country
Mobile No./Telephone	
E-mail Id	
Reference II	
Name	
Relationship with applicant / co-applicant (Customer, supplier, Competitor)	
Address	
Pin	City
State	Country
Mobile No./Telephone	
E-mail Id	

**I . Specific customer disclosure in respective of relationship with Director/Senior Officer of the Bank/any other Bank**

**Relationship** (Details of relationship of applicant with other banks)

Applicant is a director of any Bank or is a relative of directors of other banks  Yes  No Nature of Relationship \_\_\_\_\_

**Relationship** (Details of relationship of applicant with the Bank)

Applicant is a director / senior officer / relative of director or senior officer of the Bank.  Yes  No Nature of Relationship \_\_\_\_\_

In event that the Applicant/Co-applicant(s) are related to any of Director(s) / Senior Officer(s):

The Applicant/Co-applicant(s) declare(s) that the Applicant/Co-applicant(s) is/are related to the director(s) and/or Senior Officer(S) of the Bank or of any other Banks as specified hereto.

Sr.No.	Name of Director(s)/Senior Officer(s)	Designation	Relationship
1			
2			
3			
4			
5			

**J . PRIORITY SECTOR CATEGORY / MSME**

**Manufacturing Enterprise**

Investment in Plant & Machinery

Upto INR 25 lakh (Micro)

Value of Plant & Machinery Rs. \_\_\_\_\_

Above INR 25 lakh upto INR 5 crore (Small)

Above Rs. 5 crore upto Rs. 10 crore (Medium)

**Service Enterprise**

Investment in Equipments

Upto INR 10 lakh (Micro)

Value of Equipment Rs. \_\_\_\_\_

Above INR 10 lakh upto INR 2 crore (Small)

Above Rs. 2 crore upto Rs 5 crore (Medium)

**Declaration**

I am aware that it is on the faith of this representation, declaration and confirmation that you have agreed to consider my loan application for financial assistance under the category of Priority Sector Advances.

I shall indemnify the Bank to make the loss good in the event of any loss or damage that may arise on account of false / incorrect declaration by me.

To be handed over to the customer

**A. ACKNOWLEDGEMENT FOR RECEIPT OF APPLICATION FORM**

Date \_\_\_\_\_ To, \_\_\_\_\_

Axis Bank has received your application for a Emerging Enterprise Loan / Facility of Rs. \_\_\_\_\_ .

Axis Bank will convey its decision (within 2 weeks for credit limit up to Rs. 5 lakh and within 3 weeks for credit limit above Rs. 5 lakh and up to Rs. 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.

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

**B. PRE SANCTION DOCUMENTS**

1. Last 2 years Audited/CA certified financial statement
2. Memorandum and articles of association of the Company/Partnership deed of partners etc.
3. Six Months Bank statement
4. KYC Documents

Note: Additional document may be required for Credit assessment

**POST SANCTION DOCUMENTS**

1. Executing Facility related documents
2. Executing security creation documents and submitting original security documents.
3. Compliance of Sanction terms and other conditions as may apply.

Note : Additional documents may be required as per Sanction term

Serial No.

## K. DETAILS OF PARTNERS / DIRECTORS

Name of Partners/Directors	Complete Residencies Address	DOB	PAN No.	Contact Details	Age (in yrs.)	Profit sharing/ Shareholding %

## L. INFORMATION ON OTHER PRODUCTS AND OFFRINGS

From time to time, Axis Bank communicates various new products/special features of existing products/ promotional offers which are of significant benefit to its customers.

I/We  consent /  do not consent to receive information / services etc. for marketing purposes through Telephone / Mobile / SMS / E-mails by the Bank / its Agents.

## M. INFORMATION ON SUBSIDY

TUFS  CLCSS  IDLSS  FPTUFS  Others \_\_\_\_\_

Value of Asset Rs. \_\_\_\_\_

## N . CUSTOMER DECLARATION

1. I/We certify that the information provided by me/us in this application form is true, correct, complete and up to date in all respects and that this shall form the basis of any facility that Axis Bank (the Bank) may decide to grant to us at its sole discretion. I/We have not withheld any information whatsoever. I/We shall furnish such additional writings as may be required in connection with the facility required by me/us. 2. I/We confirm that the enclosed copies of financials/tax returns/bank statements/title/legal and other documents are submitted by me/us against my/our loan application and are true copies. 3. I/We agree that Axis Bank reserves the right to retain the documents submitted with application and will not return those to the applicant even if the facility is rejected. 4. 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 further agree that the facility that may be provided to me/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 me/us. 5. Except to the extent disclosed to Axis 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 \_\_\_\_\_ 6. Except to the extent disclosed to Axis Bank, no director or a relative/near relation (as specified by RBI) of a director of a banking company (including Axis 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: \_\_\_\_\_ 7. I/We also authorize Axis Bank to check references about me/us from any bank/persons. 8. I/We hereby further confirm that, I/We have no objection on Axis Bank getting guarantee cover from CGTMSE (applicable in case of CGTMSE proposals only). 9. I/We authorize Axis Bank to share information relating to facilities availed by me/us from Axis Bank, as the Bank may deem appropriate and necessary, with any Credit Bureaus, Credit Reference Agencies, Credit Information Companies or 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 thereof of banks/financial institutions and other credit grantors. 10. I/We understand that all charges pertaining to the loan like processing fees and/or prepayment penalty and/or any other charges mentioned in the sanction letter are to be borne by me/us. I/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 me/us. 11. I/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 me/us or being rejected by the Bank for any reason whatsoever in the pre-sanction or post-sanction stage, I/We will not be entitled to any refund either in part or in full. 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 Bank's 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 Axis 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 Axis Bank in case we resort to any borrowing arrangement with any other bank. 17. 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. 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. My personal / KYC details may be shared with Central KYC Registry 20. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address

I/We undertake that the proceeds of this facility shall not be used for investment in the capital market.

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

- Axis Bank will convey its decision (within 2 weeks for credit limit up to Rs. 5 lakh and within 3 weeks for credit limit above Rs. 5 lakh and up to Rs. 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 bank may at its sole discretion sanction or decline the application. No commitment has been given to me/us with regard to sanction of the loan.
- The bank will decide and assign the loan amount / facility and no commitment has been given to me/us for the same.
- The DSA/DST has not collected any commission/brokerage or any other fee by way of cash or cheque.
- 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.
- 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-payment 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 by the same customer from the Bank irrespective of the regular repayment in such accounts

Dated :

Place

Applicant Signature

Co-Applicant / Guarantor - I Signature

Co-Applicant / Guarantor - II Signature

Co-Applicant / Guarantor - III Signature

## DETAILS OF CHARGES \*

Sr.NO	Nature of fee / charges	Cash Credit	Overdraft	Card Power	Secured Term Loan	Unsecured Business Loan
1	Processing Fees	Upto 1.25% +ST	Upto 1.25% +ST	Upto 1.00% +ST	Upto 1.25% +ST	Upto 2.00% +ST
2	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
3	ROC filing charges	Rs. 1200/- +ST	Rs. 1200/- +ST	Rs. 1200/- +ST	Rs. 1200/- +ST	NA
4	Non submission of stock statement	2% +ST of the outstanding amount from the date of default	NA	NA	NA	NA
5	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
6	Cheque book issuance charges	First 100 leaves free (for new borrower account) and thereafter Rs 2/- per leaf	First 100 leaves free (for new borrower account) and thereafter Rs. 2/- per leaf	First 100 leaves free (for new borrower account) and thereafter Rs 2/- per leaf	NA	NA
7	Cheque Bounce	Rs. 500/- per instance +ST	Rs. 500/- per instance +ST	Rs. 500/- per instance +ST	Rs. 500/- per instance +ST	Rs. 500/- per instance +ST
8	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
9	No dues certificate / No objection Certificate	RS. 150 + Service Tax	RS. 150 + Service Tax	RS. 150 + Service Tax	RS. 150 + Service Tax	RS. 150 + Service Tax
10	CERSAI charges per collateral	Rs.100/- + ST	Rs.100/- + ST	Rs.100/- + ST	Rs.100/- + ST	Rs.100/- + ST

\* Service Tax as applicable will be levied. Above charges are subject to changes as per Bank's discretion from time to time, same shall be updated on our website www.axisbank.com accordingly.

For other banking charges please visit our website www.axisbank.com

**O. SOURCING DETAILS (for Official use only)**

ASC Name:

Sourcing Channel :  Cross-Sell  DSA  Connector  Digital Circle  Sampark  Vistaar  Vistaar +  
 Direct  Open Market  MAB  Others \_\_\_\_\_ (Please Specify)

Further options of Outbound campaign :

SMS  Email  Mobile  Internet banking  Web leads  ATM  Telecalling  
 Inbound customer service  Remote Banking RM.

DSA Code:  DME Code:

DSA Name:  DME Name:

TL Code:  TL Name:

Referrer Branch Name:  Referrer Branch Sol ID :

Fulfilment Channel :  EEG SM's  Vistaar branches  Vistaar + branches  ARM  MAB  Other \_\_\_\_\_

AXIS Bank Relationship Manager:  Employee ID:

Referrer Branch Name:  Referrer Branch Sol ID :

Ref ID: / CRM ID  Referrer Emp ID :

Account opening branch Name

Account opening branch Sol ID

Signature of Relationship Manager

Signature of Sourcing Channel

**FOR BANK USE ONLY**

Documents Received :  Self-Certified  True Copies  Notary

Identity Verification Done :

**IN PERSON VERIFICATION CARRIED OUT BY**

Emp. Name : \_\_\_\_\_

Emp. Code : \_\_\_\_\_

Emp. Designation : \_\_\_\_\_

Emp. Organisation & Code : \_\_\_\_\_

Emp. Branch : \_\_\_\_\_

Place : \_\_\_\_\_

(Employee Signature)

Date :