


 Date :

PERSONAL AND EMPLOYMENT DETAILS

Pls. tick () as applicable <small>Are you an existing customer, if yes, please provide Customer ID</small>	Applicant / Co-Applicant / Guarantor / GPA										Applicant / Co-Applicant / Guarantor / GPA										
	<input type="checkbox"/> Y	<input type="checkbox"/> N	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Title (Mr/Mrs/Ms/Dr/Others) / First Name <i>(same as id proof)</i>																					
Middle Name / Last Name																					
Father's First Name																					
Father's Middle/ Last Name																					
Mother's First Name																					
Mother's Last Name																					
Relation with Applicant																					
Status	<input type="checkbox"/> Res	<input type="checkbox"/> NRI	<input type="checkbox"/> PIO	<input type="checkbox"/> OCI	<input type="checkbox"/> Foreign National						<input type="checkbox"/> Res	<input type="checkbox"/> NRI	<input type="checkbox"/> PIO	<input type="checkbox"/> OCI	<input type="checkbox"/> Foreign National						
PAN Card/Form 60	<input type="checkbox"/> PAN Card					<input type="checkbox"/> Form 60					<input type="checkbox"/> PAN Card					<input type="checkbox"/> Form 60					
Passport No. / Voter ID / Driving Liscense Aadhar Card / Udyog Aadhar Card																					
Date of Birth (DD/MM/YY) and Gender	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Nationality and Community	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian										<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian										
	<input type="checkbox"/> Sikh <input type="checkbox"/> Jain <input type="checkbox"/> Parsi <input type="checkbox"/> Others (pls specify) _____										<input type="checkbox"/> Sikh <input type="checkbox"/> Jain <input type="checkbox"/> Parsi <input type="checkbox"/> Others (pls specify) _____										
Category	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General					<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General					<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General					<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General					
	<input type="checkbox"/> Minority <input type="checkbox"/> Others _____										<input type="checkbox"/> Minority <input type="checkbox"/> Others _____										
Subcategory	<input type="checkbox"/> Widow <input type="checkbox"/> Manual Scavenger					<input type="checkbox"/> Widow <input type="checkbox"/> Manual Scavenger					<input type="checkbox"/> Widow <input type="checkbox"/> Manual Scavenger					<input type="checkbox"/> Widow <input type="checkbox"/> Manual Scavenger					
Personal with Disability	<input type="checkbox"/> Yes <input type="checkbox"/> No					<input type="checkbox"/> Yes <input type="checkbox"/> No					<input type="checkbox"/> Yes <input type="checkbox"/> No					<input type="checkbox"/> Yes <input type="checkbox"/> No					
Education	<input type="checkbox"/> Matriculate <input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate					<input type="checkbox"/> Matriculate <input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate					<input type="checkbox"/> Matriculate <input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate					<input type="checkbox"/> Matriculate <input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate					
	<input type="checkbox"/> Postgraduate <input type="checkbox"/> Others _____										<input type="checkbox"/> Postgraduate <input type="checkbox"/> Others _____										
Institute / University																					
Marital Status and No. of Dependants	<input type="checkbox"/> Married <input type="checkbox"/> Single			<input type="text"/> No. of Dependants							<input type="checkbox"/> Married <input type="checkbox"/> Single			<input type="text"/> No. of Dependants							
Spouse's Name																					
Mother's Maiden Name																					
E-mail Address (Personal)																					
E-mail Address (Official)																					
Phone Details (STD Code - Tel Res.)																					
Mobile Number																					
Mailing Address	<input type="checkbox"/> Residence (Present)			<input type="checkbox"/> Residence (Permanent)				<input type="checkbox"/> Office			<input type="checkbox"/> Residence (Present)			<input type="checkbox"/> Residence (Permanent)				<input type="checkbox"/> Office			
Residence Address (Present Address)																					
	Landmark										Landmark										
	Pin			City							Pin			City							
	State			Country							State			Country							
	Years at present address										Years at present address										
Residence Address (Permanent Address)																					
	Landmark										Landmark										
	Pin			City							Pin			City							
	State			Country							State			Country							
	Years at present address										Years at present address										
Residence Ownership	<input type="checkbox"/> Self Owned <input type="checkbox"/> Rental <input type="checkbox"/> Parental			<input type="checkbox"/> Co. Provided <input type="checkbox"/> Paying Guest <input type="checkbox"/> Monthly Rent _____							<input type="checkbox"/> Self Owned <input type="checkbox"/> Rental <input type="checkbox"/> Parental			<input type="checkbox"/> Co. Provided <input type="checkbox"/> Paying Guest <input type="checkbox"/> Monthly Rent _____							
Employment Nature	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed					<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed					<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed					<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed					
Nature of Organization	<input type="checkbox"/> Govt./PSU <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Pvt. Ltd.			<input type="checkbox"/> MNC <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship							<input type="checkbox"/> Govt./PSU <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Pvt. Ltd.			<input type="checkbox"/> MNC <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship							
	<input type="checkbox"/> Others _____										<input type="checkbox"/> Others _____										
Nature of Employer/Business	<input type="checkbox"/> Trading <input type="checkbox"/> Manufacturing <input type="checkbox"/> Service			<input type="checkbox"/> Trading <input type="checkbox"/> Manufacturing <input type="checkbox"/> Service							<input type="checkbox"/> Trading <input type="checkbox"/> Manufacturing <input type="checkbox"/> Service			<input type="checkbox"/> Trading <input type="checkbox"/> Manufacturing <input type="checkbox"/> Service							
	<input type="checkbox"/> Others _____										<input type="checkbox"/> Others _____										

Designation								
Period in Current Employment/Business	Years		Months		Years		Months	
Total Employment/Business Period	Years		Months		Years		Months	
Name of Organisation Address								
Phone Details (STD/ISD Code - Tel Off.)								

FINANCIAL DETAILS

	Applicant / Co-Applicant / Guarantor / GPA				Applicant / Co-Applicant / Guarantor / GPA							
Financial Status (Financial/non-financial)												
Income (Rs., Monthly)	Gross			Net			Gross			Net		
	Other Income			Total			Other Income			Total		
Bank Account Details	Account I			Account II			Account I			Account II		
Bank												
Branch												
Type of A/C												
A/C No.												
Loan Details	Loan I			Loan II			Loan I			Loan II		
Bank												
Type of Loan (HL/PL/AL/Others)												
Loan Amount												
EMI												
Loan Tenure												
No. of EMI paid												
Investment Details	Deposits			Insurance			Deposits			Insurance		
	Shares			Mutual Funds			Shares			Mutual Funds		
	Others			Total			Others			Total		
Vehicle Details	Vehicle I			Vehicle II			Vehicle I			Vehicle II		
		2W	4W			2W	4W			2W	4W	
Manufacturer/Model												
Month of Purchase												
Hypothecated To												

PROPOSED LOAN DETAILS

Amount (Rs.) _____ Terms (Months) _____

Purpose of Loan Purchase Construction Purchase + Construction Improvement Balance Transfer Top-up

Type of Loan Vanilla Happy Ending Home Loans Empower Home Loans Asha Home Loans Others _____

ROI Fixed Floating Fixed + Floating

Repayment Mode PDC ECS SI

Processing Fee Amount _____ Cheque No. _____ Dated _____ Drawn on Bank _____

To be drawn in favour of "Axis Bank Ltd. A/c Service Charges"

PROPERTY DETAILS

Property Type Flat Single Storey House Extension Repair

Transaction Type Builder Society Resale Existing and Owned (Repair/Renovation)

Property Ownership Self Owned Inherited

Loan Account No. (In Case of Top-up of Existing Axis Bank Home Loan) _____

Property to be purchased in name of _____

Address of Property _____

Location Code based on census 2011 _____

City _____ State _____ Country _____ Pin _____

Area of Property / Land (In Sq. Ft./Sq. Mts.) _____ Cost of Property / Land _____

Built-up Area (In Sq. Ft./Sq. Mts.) _____ Carpet Area (In Sq. Ft./Sq. Mts.) _____

Name of Seller _____ Address of Seller _____

Stage of Construction Complete Under Progress Yet to start

Cost of Purchase/Construction _____ Stamp Duty Cost _____

Registration Cost _____ Other Cost _____

Total Cost _____ Own Contribution _____

INSURANCE DETAILS

Life Insurance (Home Loan Protection Plan) Interested Not Interested Shall Decide Later

Property Insurance Interested Not Interested Shall Decide Later

Health Insurance Interested Not Interested Shall Decide Later

I wish to apply for a credit card Yes No

Power of Signature



Joining Fees - Nil
Annual Fees - Nil

The Card for Entertainment Fans



Joining Fees - Nil
Annual Fees - Nil

Usage Preference Domestic Only

International Enabled

(International enabled Credit Card can be used in India as well as overseas)

Nominee Details Yes No, If Yes, Nominee Name

Relationship with applicant

Name as desired on the Credit Card

Max. 19 characters including spaces

Signature

My Zone

I'm aware that the processing of the credit card application would be subject to the successful disbursement of the Home Loan application form. I agree that the credit card application is an integral part of this application and cannot be segregated. I hereby give my consent for using the information as provided in the HL/AL application for processing of the credit card application and for using the present residence address as the mailing address for credit card purposes. I am aware that the credit limit on my credit card will be decided by Axis Bank at its sole discretion after verifications and necessary due diligence and I hereby acknowledge that no commitment has been made to me in this regard.

Applicant Signature

CUSTOMER DECLARATION

I/We declare that the particulars and information given in the application form are true, correct, complete and up to date in all respects and I/We have not withheld any information. I/We confirm that I/We have no insolvency proceeding initiated against me/us nor have I/We ever been adjudicated insolvent. I/We have read the application form and am/are aware of all terms and conditions of availing finance from Axis Bank. I/We authorize Axis Bank to make reference and inquiries relating to information in this application which the bank considers necessary. I/We authorize the bank to exchange, part/share with all information relating to my loan details and repayment history to other banks/financial institutions etc. as may be required and shall not hold the bank liable for use of this information. I/We undertake to inform the bank from time to time regarding change in my residence/employment and to provide any further information that the bank may require. I/we agree that my/our loan shall be governed by the rules of the Bank which may be in force. I/We understand that the Bank has the right to reject my/our application without providing any reason thereof. The borrower(s)/guarantor(s) agree(s) to have given his/their express consent to the bank to disclose all information and data furnished by them to Credit Information Bureau India Limited (CIBIL) or any other credit bureau permitted to operate in India. The borrower(s)/guarantor(s) further agree(s) that they shall execute such additional documents as may be necessary for the purpose. I/We confirm that I/We have received a copy of the "Code of Bank's commitment to customers". I/We have explained the content of the same and also understand that it is available on-line at the Bank's website, "www.axisbank.com". I/We undertake that the proceeds of this facility shall not be used for investment in the capital market.

I/We unconditionally agree and accept that the Bank shall be at a liberty to reject my/our application at any stage of processing the application for Retail Cards/Loans/Merchant Acquiring business (Relationship (s)) (Delete the one which is not appropriate), I/We unconditionally agree & accept that, the data provided by me/us to the Bank during the application process for acquiring such Relationship(s) is true to the best of my/our knowledge and belief, and if at any stage of processing the Relationship, if it comes to the knowledge of the Bank or the Bank is of the opinion that, I/We have provided any incorrect information, and/or fabricated documents, and/or fake documents, and/or documents/s appearing to have been manipulated, they will be treated by the Bank or the Bank as having been manipulated by me/us, I/We unconditionally agree & accept that, the Bank shall have every right to reject the application for such Relationship(s), without assigning any reason whatsoever.

I/We also unconditionally agree and accept that, the Bank shall have every right to compare the data available with the Bank or provided with, by any other Bank/Financial Institution/Credit Information Company during the process of processing my/our application, and in case the Bank, in its sole and exclusive opinion determines that, the details as provided to secure the relationship with the Bank is inconsistent with the data that may be available, with various Banks/Financial Institution/Credit Information Company that may be construed as fraud/cheating/forgery/manipulation/fabrication of documents against the Bank, and agree that, the Bank shall have every right and liberty for not processing my/our application/rejecting the application so provided to the Bank and enforce any remedy that may be so available with the Bank at the Law & Equity, I/We further unconditionally agree & undertake that, the Bank shall at its liberty, to share any information with any other Banks/Financial institution either as a part of a consortium of a part of sole Banking Relationship or to any Credit Information Company as the Bank may so decide, I/We waive the Confidentiality obligations with respect to the information provided to the Bank. I/We further agree that, we shall not hold the Bank liable for any cost or reputation for sharing the information as is considered necessary by the bank in its sole and exclusive opinion, and without any reference to me/us whatsoever, with such Bank/Financial/Institution/Credit Information Company and to hold harmless the employees, officers, Directors, agents etc that may be so appointed by the Bank.

I hereby apply for the issue of Axis Bank credit card to me and declare that the information included in this application is true and correct and that I am a resident Indian / NRI / Foreign National working in India and that I am eligible to apply for an internationally valid card. I hereby understand and agree that it is my responsibility to obtain, read and understand the terms and conditions related to the Axis Bank Credit Card and those applicable to mobile and Internet Banking services. If this application is accepted, I hereby undertake to be bound by the terms and conditions as may be in force from time to time and use of the Axis Bank Credit Card shall be deemed to be unconditional and irrevocable acceptance of the Terms and Conditions.

I further authorize Axis Bank and or its associates subsidiaries affiliates to verify, share and compare any information/data or otherwise at my office/residence and/or contact me and / or my family member and / or my employer/banker/credit bureau/RBI and or any third party such as other Bank / Financial Institution / Credit Information Company during the process of processing my/our application or otherwise as they deem necessary. I understand that Axis Bank Ltd. Reserves the right to provide me with the credit card type/variant based on information available with Axis Bank Ltd. and my eligibility as per internal policy of the bank. I understand and undertake that the usage of the Axis Bank Credit Card shall be strictly in accordance with all applicable laws (including without limitation to any government acts, orders, decrees, guidelines, rules and regulations including foreign exchange control regulations) and in the event of any failure to do so I will be liable for any action/prosecution or penalty as prescribed.

I further understand and agree to the levy of all additional statutory levies, charges, taxes, service tax as applicable on all fees, interest and other charges as per the Government of India regulations and agree to pay the same. I/We have explained the contents of the same and also understand that it is available online at the bank's website www.axisbank.com

I authorize Axis Bank to increase my credit limit once within 6 months of Card Issuance date basis Axis Bank internal policies and other terms and conditions applicable.

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

I/We are not related to any of the Director(s)/Senior Officer(s) of the Bank except the following

1. Name _____ Designation _____ Relationship _____
2. Name _____ Designation _____ Relationship _____

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

1. Axis Bank will convey its decision within 30 working days 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 30 days shall start from the day on which all documents required for a proper appraisal of the application are provided by us to the Bank
2. The bank may at its sole discretion sanction or decline the application. The bank shall convey, the reasons, which in its opinion after due consideration, have led to rejection of the application.
3. The bank will decide and assign the loan limit and no commitment has been given to me/us for the same.
4. The DSA/DST has not collected any commission/brokerage or any other fee by way of cash or cheque other than the Processing Fees Deposited to the Bank. (Note : No Processing Fee was charged (For loans less than or equal to 6 lakhs) under Credit Linked Subsidy Scheme)
5. Processing fees will not be refunded in case of rejection/withdrawal of the loan application.
6. As per the regulatory guidelines classification of accounts as NPA is done Borrower wise and not Facility wise and hence, 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, 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.

I/We request you to issue me/us access to i-Connect (view only) facility on my Customer ID, once my/our loan account is opened.

I/We consent/do not consent to receive information/Service etc. for marketing purpose through phone/mobile/SMS/email 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 'TRA' website.

Axis Bank Ltd. reserves the right to retain the photograph and documents submitted with this application and will not return the same to the applicant.

I/We have understood all the details of the application form.

Applicant	Applicant
Please sign across the photograph	Please sign across the photograph
Applicant Signature	Co-Applicant Signature

Guarantor

Please sign across the photograph

Guarantor Signature

SOURCING DETAILS (For official use only)

RAC/ASC _____
 Channel DSA ASSE CROSS-SELL BRANCH DIRECT
 ALTERNATE CHANNELS OTHERS
 DSA Code _____ DME Code _____
 AXIS Bank Relationship Manager _____
 Documents Received : Self-Certified True Copies Notary

Source Direct Govt Designated Agency/ULB NGO
 Developers Others _____
 Employee ID _____ Application ID _____
 Number of Co-applicant(s) _____ Number of Guarantor(s) _____
 Name of Sourcing Agent _____
 Sourcing Agent _____
 Identity Verification Done :

IN PERSON VERIFICATION CARRIED OUT BY

Emp. Name : _____ Emp. Code : _____
 Emp. Designation : _____ Emp. Organisation & Code : _____
 Emp. Branch : _____ Place : _____

Employee SignatureDate: **PREFERENCE DETAILS (ONE REFERENCE HAS TO BE A NON-RELATIVE/NON-COLLEAGUE)**

	Reference I	Reference II
Name of Organisation		
Relationship with Applicant/Co-Applicant		
Address		
	Pin _____ City _____	Pin _____ City _____
	State _____ Country _____	State _____ Country _____
Mobile No./Telephone		
E-mail Id		

CUSTOMER DECLARATION

I/We declare that I/We including my/our family*/families* have not availed/applied for home loan from any bank/financial institution (including Axis Bank) for purchase / construction of the property/dwelling unit exceeding an amount of **Pls. tick**

Rs. 20 lacs Rs. 28 lacs. OR

I/We declare that I/We including my/our family*/families* have availed/applied for home loan from any bank/financial institution (including Axis Bank) for purchase / construction of the property/dwelling unit exceeding an amount of **Pls. tick**

Rs. 20 lacs Rs. 28 lacs.

The loan particulars are provided as hereunder:

Sr. No.	Name of the bank/Institution from where Home Loan is availed	Name of the person who has availed (the Home Loan)	Relationship with the declarant/s	Sanctioned Amount	Loan Account Number (if loan taken from Axis Bank)	Property Address
1.						
2.						
3.						

* Family for this purpose means and includes the spouse of the member and the children, parents, brothers and sisters of the member who are dependent on such member, but shall not include legally separated spouse.

Customer declaration in respect of relationship with director/Senior officer of the bank/Any other Bank

- I am a Director of Axis Bank Yes No
- I am a Director of any other Bank* Yes No If Yes, Name of the Bank _____
- I/We am/are a relative of director of Axis Bank/other Bank*/Senior Officer of Axis Bank Yes No

* including directors of Scheduled Co-operative Banks, directors of subsidiaries/trustees of mutual funds/venture capital funds.

If Yes mention the details below : I/We declare (s) that we I/We am/are related to the director(s) and or Senior Officer(s) of Axis Bank or any other bank specified hereto

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

Signature of the Applicant

Signature of the Co-Applicant

ADDITIONAL DETAILS REQUIRED FOR NRI APPLICANT

Country Name: _____ Country code: _____

If applicant resident for tax purposes in Jurisdiction outside India: Yes No

Jurisdiction of residence: _____

Tax Identification Number or equivalent (If issued by jurisdiction): _____

Country of Birth: _____ City/Place of Birth: _____

If address in jurisdiction where application is resident is same as Current/ Permanent/ Overseas or Correspondence/ Local address details: Yes No

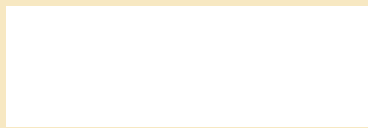
Address in Jurisdiction: _____ City / Town / Village: _____

State: _____ Country: ZIP/Post Code: _____

Home Loan Document Checklist

(Applicant / Co-Applicant / Guarantor / GPA)
Pls. tick (✓) boxes where appropriate and write N.A. if not applicable.

Salaried Customers	Self Employed Professionals	Self Employed Non Professional
Application form with photograph duly signed by all applicants <input type="checkbox"/> Y <input type="checkbox"/> N		
Identity Proof and Address Proof <input type="checkbox"/> Passport <input type="checkbox"/> Driving License <input type="checkbox"/> Voter's ID Card <input type="checkbox"/> Job Card issued by NREGA <input type="checkbox"/> Aadhaar Card <input type="checkbox"/> PAN card (only as identity proof)		
Any other document (pls specify) <input type="checkbox"/> Address Proof _____ <input type="checkbox"/> Identity Proof _____		
Age Proof <input type="checkbox"/> Passport <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Driving License <input type="checkbox"/> Pan Card <input type="checkbox"/> Others (Pls. specify) _____		
PAN card copy <input type="checkbox"/> Y <input type="checkbox"/> N		
Last 3 months Salary-slips <input type="checkbox"/> Y <input type="checkbox"/> N	Education Qualification Certificate <input type="checkbox"/> Y <input type="checkbox"/> N Proof of business existence <input type="checkbox"/> Y <input type="checkbox"/> N	Proof of business existence <input type="checkbox"/> Y <input type="checkbox"/> N Business profile <input type="checkbox"/> Y <input type="checkbox"/> N
Form 16/Income Tax Returns <input type="checkbox"/> Y <input type="checkbox"/> N	Last 2 years Income Tax Returns with computation of income <input type="checkbox"/> Y <input type="checkbox"/> N	
	Last 2 years CA Certified / Audited Balance Sheet and Profit & Loss Account <input type="checkbox"/> Y <input type="checkbox"/> N	
Last 6 months bank statements <input type="checkbox"/> Y <input type="checkbox"/> N		Last 6 months bank statements (Self and business) <input type="checkbox"/> Y <input type="checkbox"/> N
Processing fee cheque* <input type="checkbox"/> Y <input type="checkbox"/> N Dated _____ Amount _____ Drawn on _____		
*To be drawn in favour of "Axis Bank Ltd. A/c Service Charges"		



DETAILS OF CHARGES*

Following charges applicable under "Details of Charges"

Description of Charges	Amount (Rs.)
Processing Fee Charges	: Upto 1% of the loan amount subject to minimum of Rs. 10,000/-
Default Interest Rate	: @ 24% per annum, 2% per month
#Switching Fees (Floating Rate to Fixed Rate)	: 1% on the outstanding principal with a minimum of Rs. 10,000/-
#Switching Fees (Fixed Rate to Floating Rate)	: 2% on the outstanding principal amount
#Switching Fees (Higher Fixed rate to Lower Fixed Rate)	: 0.5% on outstanding principal with a minimum of Rs. 10,000/- The lower rate will be equal to the applicable carded interest rate only
**Switching Fees (Higher Floating Rate to Lower Floating Rate)	: 0.5% on outstanding principal with a minimum of Rs. 10,000/- The lower rate will be equal to the applicable carded interest rate only
Instruction / Instrument Return Charges	: Rs. 500/- Per Instance
Cheque / Instrument issuance charges	: Rs. 500/- Per Instance
Duplicate Statement issuance charges	: Rs. 250/- Per Instance
Duplicate Amortization schedule issuance charges	: Rs. 250/- Per Instance
Duplicate Interest Certificate (Provisional / Actual) issuance charges	: Rs. 250/- Per Instance
Issuance charges for Photocopy of title documents	: Rs. 250/- Per document set
Charges on customer initiated requests for copies of documents	: Rs. 250/- Per document set
Prepayment charges including part prepayment for floating rate loan	: NIL
#Prepayment charges including part prepayment for fixed rate loan	: 2% of outstanding principal/amount prepaid
Equitable mortgage creation charges	: As applicable in the state
Credit Bureau report issuance charges	: Rs. 50/- Per Instance
CERSAI Charges	: Rs 50/- For Loans Upto 5 Lakhs Rs 100/- For Loans above 5 Lakhs

*Service Tax as applicable will be levied. The above charges are subject to change and the same shall be updated on our website www.axisbank.com accordingly.

#Not applicable under Happy Ending Home Loan & Empower Home Loan Program

**Not applicable under Empower Home Loan Program

ACKNOWLEDGMENT FOR RECEIPT OF APPLICATION FORM

Date _____

To, _____

Axis Bank has received your application for a housing loan of Rs. _____. Institution did not charge any processing fee for the housing loan of less than or equal to 6 lakhs booked under Credit Linked Subsidy Scheme. On your loan application, we will convey our decision within 30 working days from the date of receipt of the application provided your 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 30 days shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to the Bank.
For Status inquiry please contact us on 1800 233 5577, 1800 209 5577, 1800 103 5577 OR write to us at loans@axisbank.com OR visit www.axisbank.com/loanappstatus

For Axis Bank Ltd., Authorised Official