

Application ID\*   
 SOL ID   
 Date\*

Applicant's Photo  Please sign across the photograph	Co- Applicant's Photo  Please sign across the photograph
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To,  
**Axis Bank Limited,**  
 Branch (Field marked with \* are mandatory)\*

*FacilityType	
*Loan Amount (in Figures)	
*Loan Amount (in Words)	
*Tenure	<input type="checkbox"/> Months
*Purpose of Loan	
*Repayment Frequency	<input type="checkbox"/> Weekly <input type="checkbox"/> Fortnightly <input checked="" type="checkbox"/> Monthly

Customer ID

### Personal Details

\*Applicant Name \_\_\_\_\_

\*Date of Birth \_\_\_\_\_ \*Age \_\_\_\_\_ \*Place of Birth: \_\_\_\_\_ (Required for FATCA. Should be Indian Citizen/Resident)

\*Father's Name \_\_\_\_\_

\*Mother's Name \_\_\_\_\_

\*Spouse's Name \_\_\_\_\_

\*Educational Qualification:  Illiterate  Upto 10th  12th  Graduate  Professional  Others \*Gender:  Male  Female  Third Gender

\*Constitution-Cum-Residential Status: Resident Indian \*Nationality: Indian \*Marital Status:  Married  Single  Divorcee  Widow

\*Category:  GEN  OBC  ST  SC  Others \*Community:  Hindu  Muslim  Sikh  Buddhist  Zoroastrian  Jain  Parsi  Others

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

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

\*District \_\_\_\_\_ \*State \_\_\_\_\_ \*Landmark \_\_\_\_\_ Country \_\_\_\_\_

\*Permanent Address: \_\_\_\_\_

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

\*District \_\_\_\_\_ \*State \_\_\_\_\_ Landmark \_\_\_\_\_ Country \_\_\_\_\_

Mobile\* \_\_\_\_\_ E-mail \_\_\_\_\_

CKYC No. \_\_\_\_\_ \*Person with Disability (PWD):  Yes  No

\*Occupation Type:  Salaried  Self-Employed  Housewife

If Salaried:  Pvt Ltd.  Public Ltd.  Partnership  Proprietorship  Government  Multinational  Trust-Society  Others

If Self Employed:  Professional Service provider  Agriculture  Trader  Others

\*Current Source of Fund:  Salary  Business  Investment Income  Agriculture  Others

\*Monthly Income (INR): \_\_\_\_\_ Politically Exposed Person (PEP) Status:\*  PEP Related to PEP  Not Applicable

\*Line of Business Activity (Purpose): Existing: \_\_\_\_\_ Proposed: \_\_\_\_\_ \*Period of Activity: \_\_\_\_\_

Do you want to take Insurance ?  Yes  No \* Do you want to take insurance of co-applicant?  Yes  No

Consent to Call:  Yes  No

**Household Profile:**

Household accommodation:  Owned  Rented

Basic amenities availability:  Electricity  Water  Toilet  Sewage  LPG Connection

Other assets availability:  Land  Livestock  Vehicle  Furniture  Smartphone  Electronic items

Household Member Income Data								
Household Member	Income Source	Employability	Income Source Type	Income Frequency	No. of Instances	Cash flow per Instance	Annual Income (INR)	Monthly Household Income (INR)

Household Member Profiler Data										
Household Member	Relationship to Borrower	DOB	Gender	KYC ID Type	KYC ID Number	Status of Earning	Occupation	Sub-Occupation (If Salaried)	Sub-Occupation (If Self-Employed)	Nature of Business (Self-Employed)

Total Amount of Current Running EMIs (INR):		Total Number of Active Loans		Total Number of Active Lender Association(s)	
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Regular Monthly Expense			Irregular Monthly Expense		
Expense Type	Amount	Expense Frequency	Expense Type	Amount	Expense Frequency
			Food/Grocery/Vegetable		<input type="checkbox"/> Yearly Recurring <input type="checkbox"/> One Time In Last Year
			School/College Fee		<input type="checkbox"/> Yearly Recurring <input type="checkbox"/> One Time In Last Year
			Medical		<input type="checkbox"/> Yearly Recurring <input type="checkbox"/> One Time In Last Year
			Transportation		<input type="checkbox"/> Yearly Recurring <input type="checkbox"/> One Time In Last Year
			Utilities		<input type="checkbox"/> Yearly Recurring <input type="checkbox"/> One Time In Last Year
			Clothing		<input type="checkbox"/> Yearly Recurring <input type="checkbox"/> One Time In Last Year
			House Renovation		<input type="checkbox"/> Yearly Recurring <input type="checkbox"/> One Time In Last Year
			Household Good Purchase		<input type="checkbox"/> Yearly Recurring <input type="checkbox"/> One Time In Last Year
			Function		<input type="checkbox"/> Yearly Recurring <input type="checkbox"/> One Time In Last Year
			Others/Misc.		<input type="checkbox"/> Yearly Recurring <input type="checkbox"/> One Time In Last Year
			Total Irregular Expense		

The Income, Expense & obligation details has been captured in the system post verification through:  Vicinity  Group Member  Bank Statement  Passbook

Note:

1. Summation of total Regular Expense type(s) mentioned above
2. Total Annual Expense: (Total Regular Expense \*12) + Total Irregular Expense
3. Total Monthly Expense: (Total Annual Expense)/12
4. Summation of total Irregular Expense type(s) mentioned above

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

\*KYC Documents

UID Aadhaar\*  NREGA Job Card  Voter ID card  PAN Card  Driving License  Passport

Document Number \_\_\_\_\_ Issue Date \_\_\_\_\_ Expiry Date \_\_\_\_\_

Others\* ID Proof \_\_\_\_\_ ID Proof No. \_\_\_\_\_  Issuing Authority \_\_\_\_\_ Date of Issue \_\_\_\_\_

\*Form 60  Yes  No \*Any document notified by the Central Government

### GSTIN Details

GST Registered: (if yes, following details are mandatory) GST Exemption: \_\_\_\_\_ Exemption Reason \_\_\_\_\_

\*GSTIN \_\_\_\_\_ \*GST Registration: \_\_\_\_\_ (Please fill GST Annexure for multiple GST Registration) \*Special Economic Zone: \_\_\_\_\_

Registered Address for GSTIN: \_\_\_\_\_

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

Address Type  Residential/Business  Residential  Business  Registered Office  Unspecified

Proof of Address  Passport  Driving License  UID (Aadhaar)  Voter ID Card  NREGA Job Card  Others: \_\_\_\_\_

### \*Savings A/C details

SB Account Bank Name \_\_\_\_\_ A/c Number: \_\_\_\_\_

Branch Name \_\_\_\_\_ IFSC (for non-Axis SB Account) \_\_\_\_\_

### Co-Applicant Details

\*Applicant Name \_\_\_\_\_

\*Date of Birth \_\_\_\_\_ \*Age \_\_\_\_\_ \*Place of Birth: \_\_\_\_\_ (Required for FATCA. Should be Indian Citizen/Resident)

\*Father's Name \_\_\_\_\_

\*Mother's Name \_\_\_\_\_

\*Spouse's Name \_\_\_\_\_

\*Educational Qualification  Illiterate  Upto 10th  12th  Graduate  Professional  Others \*Gender:  Male  Female  Third Gender

\*Constitution-Cum-Residential Status: Resident Indian \*Nationality Indian \*Marital Status:  Married  Single  Divorcee  Widow (not applicable)

\*Category:  GEN  OBC  ST  SC  Others \*Community:  Hindu  Muslim  Sikh  Buddhist  Zoroastrian  Jain  Parsi  Others

\*Residence/Mailing Address: Same as Applicant?  Yes  No

If No,

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

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

\*District \_\_\_\_\_ \*State \_\_\_\_\_ \*Landmark \_\_\_\_\_ Country: \_\_\_\_\_

\*Permanent Address: \_\_\_\_\_

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

\*District \_\_\_\_\_ \*State \_\_\_\_\_ Landmark \_\_\_\_\_ Country: \_\_\_\_\_

Mobile\* \_\_\_\_\_ E-mail \_\_\_\_\_

CKYC No. \_\_\_\_\_ \*Person with Disability (PWD):  Yes  No

\*Occupation Type:  Salaried  Self-Employed  Housewife

If Salaried:  Pvt Ltd.  Public Ltd.  Partnership  Proprietorship  Government  Multinational  Trust-Society  Others \_\_\_\_\_

If Self Employed:  Professional Service provider  Agriculture  Trader  Others

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

\*Monthly Income (INR): \_\_\_\_\_ Politically Exposed Person (PEP) Status: \*  PEP Related to PEP  Not Applicable

\*Line of Business Activity (Purpose): Existing: \_\_\_\_\_ Proposed: \_\_\_\_\_ \*Period of Activity: \_\_\_\_\_

Do you want to take Insurance ?  Yes  No \* Do you want to take insurance of co-applicant?  Yes  No

Consent to Call:  Yes  No

**Terms & Conditions**

\*This loan is categorised under Pradhan Mantri Mudra Yojana  
I/We, the Applicant and/or Co-Applicant (or "the Borrower" in case the loan is sanctioned) agree and acknowledge that:

1. The Applicant and/or Co-Applicant shall be jointly and severally liable to repay the Loan Obligations in accordance with the terms of loan Agreement and the other Financing Documents.
2. 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 indicated 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 revised to authorise Axis Bank to make reference and inquiries relating to information in this application which the Bank - wherever Axis Bank is being referred to considers necessary. I/We authorise – wherever applicable the Bank to exchange, part/share with all information relating to my/our loan details and repayment history to other Bank or financial institution, etc. as may be required and shall not hold the Bank liable for use of this information. I/We undertake to inform the Bank regarding change of 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 from time to time. I/We understand that the Bank has the right to reject my/our application without providing any reason thereof. The borrower(s)/co-applicant agree(s) to have given his/her express consent to the Bank to disclose all information and data furnished by them to Credit information companies ( CIC's ) or any other credit bureau permitted to operate in India. The borrower(s)/co-applicant further agree(s) that they shall execute such additional documents as may be necessary for the purpose.
3. I/We hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I/We 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. My/our personal/KYC details may be shared with central KYC registry. I/We hereby consent to receive information from Central KYC Registry through SMS/ Email on the above registered number/email address.
4. I/We undertake that the proceeds of this facility shall not be used for investment in the capital market or purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, units of gold Exchange Traded Funds (ETF) and units of gold Mutual Funds & Small savings instruments.

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

1. 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.
2. The bank will decide and assign the loan limit and no commitment has been given to me/us for the same.
3. The FE/ARM/Credit Officer has not collected any commission/brokerage or any other fee by way of cash or cheque or any other mode.
4. 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.
5. 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-repayment 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 from the Bank, irrespective of regular payments in such accounts.
6. I/we authorize Axis Bank to verify/authenticate my/our KYC OVDs/Aadhaar number/loan documents during processing my/our loan application through third party agencies digitally/physically for legitimate business purpose.
7. We understand the Loan amount/ Rate Of Interest / Fees and charges mentioned in the application are only indicative and the terms of the Loan will be guided by the terms of the Individual Loan Agreement/ sanction letter accepted by me/us prior to disbursement.
8. FATCA- CRS Declaration: I am a tax resident of India and not resident of any other country.  Yes  No
9. The bank loan facility shall not be used for any prohibited/illegal/unauthorised/speculative purposes.

**Customer Declaration**

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

If any of the above clause is applicable, then please furnish the details. In case if any of the above stated declarations are breached during the tenor of the facility, the borrower shall inform the bank immediately. In case of non-compliance with the undertaking or giving wrong undertaking in relation to the provisions Connected Lending/ Section 20 of the BR Act, at any time during the currency of loan, the Bank reserves the right to recall the loan immediately.

In the event that the Applicant/ Co-applicant is related to any of Expand BR - BR to be retained, no expansion director of Axis Bank / director of other bank / senior officer of Axis Bank:

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 Director(s)/Senior Officer(s)	Designation	Relationship
1			
2			
3			

Signature of the Applicant

If the above declaration is found to be false, then the Bank will be entitled to revoke and/or recall the credit facility.

- Rate of Interest (ROI): 1 Year MCLR 9.30 % p.a. + Spread 15.70 % p.a. = "Effective Rate of interest 25.00 % p.a.", No Reset
- 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. Goods and Services Tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable).
- Insurance Premium: Borrower can opt to get either herself or co-applicant 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 (rounded to nearest upper 100 multiple) from the sanctioned amount during disbursement and the remaining amount shall be handed over to the Borrower.
- I/We have been informed by Axis Bank Ltd. about life insurance cover under \_\_\_ Insurance Company's Life Shield Policy. We are aware that the insurance tenor is linked to loan tenor and sum insured covers the entire loan amount. I hereby give my consent to Axis Bank to extend coverage to me/us under Life Shield- A group term life insurance policy taken by Axis Bank for covering its microloans customers. I unconditionally agree and confirm in favour of Axis Bank Ltd. to process my insurance claim application on my death and receive the claim amount and adjust the same towards my outstanding loan and pay balance amount to my nominee/legal heir/ beneficiary.
- I hereby authorise \_\_\_ 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 Limited ("Master Policy Holder"), in respect of the loan availed of by me from the master policyholder (the application number of which is mentioned herein), by deducting the same from the claim proceeds payable to my nominee/beneficiary under this group policy on the happening of the insured event.
- Processing Fee: Borrower agrees to pay one-time, non-refundable processing fee of up to \_\_\_ of Sanctioned Amount plus applicable taxes of the total sanctioned amount. The processing fee shall be deducted during disbursement and the customer shall be provided with the balance amount.

- I hereby give my consent to and agree and authorise 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 Individual loan application and to Ministry of MSME for the limited purpose of application of Udyam Assist Certificate on Udyam Assist Platform ("Purpose"). 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 authorise Axis Bank to verify and authenticate my Aadhaar during processing my Individual loan. I further authorise the Bank to share my Aadhaar related details/information with regulatory /statutory bodies as and when required.
- I hereby expressly consent to and authorise 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, I hereby authorise Bank to apply for UAC on UAP through its nodal officer. I further authorise the Bank to share Aadhaar and other KYC related information / details as required by UAP for processing my application for UAC and any other information about me / pertaining to me or not as may be deemed relevant by the Bank (collectively, "Information") and I have no objection in authenticating myself with Aadhaar based authentication system for UAC application and fully understand that the information provided by me shall be used for authenticating my identity through UIDAI for the Purpose and I hereby also expressly consent to and authorise the Bank to download KYC details from the CKYC registry using my CKYC ID for the purpose of Individual loan application.
- I expressly consent the 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, organising, 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. Further, I hereby acknowledge that the Bank has provided me with an option to withdraw consent to the Purpose herein at any time by intimation through letter or email. However, if I withdraw my consent, I accept that the Bank will stop processing my personal data but any personal data that has already been processed shall remain unaffected by the withdrawal of such consent.

Co-Applicant Name

Relationship with Applicant

Thumb Impression/  
Signature of Applicant

Thumb Impression/  
Signature of Co- Applicant

### Acknowledgement for Receipt of Application Form

Name of Applicant \_\_\_\_\_

Loan Amount Applied (INR), \_\_\_\_\_ Loan Application ID \_\_\_\_\_

Axis Bank has received your application for Individual Loan of \_\_\_\_\_ Axis Bank Ltd. acknowledges the receipt of the above mentioned loan application form. 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. 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. Any fees/charges, if any, payable for processing, the amount of such fees refundable in the case of non-acceptance of application, pre-payment.

Name \_\_\_\_\_ Date \_\_\_\_\_

Bank Official's Signature

O002575921\_08\_2023