

APPLICATION FORM FOR CREDIT FACILITY Under JLG/SHG



		XXXXXXX						
Application ID Sol ID Date D M M Y Y Y Y To, AXIS Bank Limited,						Affix recent colo photograp of 3.5 cm X 2.4 size	ph	
Branch (Fields marked with * are m	andatory)							
Facility Type				Term L	oan			
*Loan Amount(in Figures)								
*Loan Amount (in words)								
*Tenure					Months			
*Purpose of Loan								
*Any past relationship with Axis bank Ltd. No, Yes if y	ves, Cust ID – f	or						
*Name Prefix First Name			Midd e Name			Last Name		
*Date of Birth:	\neg				ļl			
Maiden Name (If Any) Prefix First Name			Midd e Name			Last Name		
*Father's Name Prefix First Name			Midd e Name			Last Name		
*Mother's Maiden Name Prefix First Name			Midd e Name			Last Name		
*Spouse Name Prefix First Name			Midd e Name			Last Name		
*Nationality Indian Others								
*Constitution: Individual Joint Proprietor	Partnership	Other						
*Educational Qualification:	Gra	aduate Profe	ssional Other					
*Residential status Resident Individual Non Resident	Indian	Foreign National	Person o	of Indian Origin				
SI. No. Name of the family members	Age	Gender	Relationship	Occupatio	n	Annual I	ncom	e (₹)
*Residence/Mailing Address:								
City		Pin code		Post Off.				
Districts	State							
Landmark	Telephone		Mobi	le 9 1				
				Date	DDN	/ M Y	Y	ΥY
Consent to Call Y N Email								
Consent to Call Y N Email Permanent Address (In case different from mailing address)								
	City			P	in code			
		Districts		P	in code			
Permanent Address (In case different from mailing address)		Districts		P	Pin code			
Permanent Address (In case different from mailing address)			OBC ST	P	in code			
Permanent Address (In case different from mailing address) Post Off. State		Landmark	OBC ST					
Permanent Address (In case different from mailing address) Post Off. State Married Single Others *Gender		Landmark						

*Occupation Type: S-Service		Public Sector Government		Professional		
*Line of Business Activity (Purpose)		Housewife Student Proposed:	B- Business	X- Not Categorised		
*Period of Activity:						
*Annual Sales (Rs. in lakhs):	xistina: Prop	osed:				
*Experience, if any:						
*Do you want to take Insurance?	Y N *Do you	I want to take insurance for your spo	use? Y N			
Details of Existing Account(s), if any					
Account Type(Loan/ Deposit)	Name of Bank	Branch Name	A/c Number	If Ioan A/c, amount of Ioan taken (in Rs.)		
*Ducof of Identity (DOI)						
*Proof of Identity (POI) KYC Documents						
A – UID (Aadhaar)*		B- NREGA Job Card				
C- Voter ID Card		D - Pan Card No.				
E- Driving License		Driving License	Expiry Date DDMMY	Y Y Y		
F - Passport No.	Passpo	rt Expiry Date D D M M Y	YYY			
Z- Others* ID Proof		ID Proof No.				
Issuing Authority		Date D D M M Y	YYY			
*Form 60 Y N *any	document notified by the central gov	ernment				
GSTIN Details						
GST Registered Y N	GST Registered Y N (If yes, following details are mandatory) GST Exemption Y N Exemption Reason					
*GSTIN Details *GST Registration	Single *Multiple	*(Please fill GST Annexure for multip	le GST Registration) *Special	Economic Zone 🗌 Y 🗌 N		
*Address registered for GST	IN					
Same as Registered/Permanent/Residence address given in the account As given below						
*Line 1						
*Line 2						
Landmark			*City			
*Pincode	*State		*Country			
*Proof of Address (POA)						
Address Type Residential/Business Residential Business Registered Office Unspecified						
Proof of Address Passport Driving License UID (Aadhaar) Voter Identity Card NREGA Job Card Others (Please Specify)						
*This loan is categorized under Pradhan Mantri Mudra Yoiana						

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

- 1. I, the Applicant, together with the four/five/six/more 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 four/five/six 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 annexes 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. The Applicant undertakes that the information provided to Axis Bank Ltd during enrolment are true & correct and the Enrolment Declaration Form signed by them shall be binding on them.
- 5. I/We do hereby agrees and give consent for the disclosure by Axis Bank of all or any such :
 - information and data relating to us
 - the information or data relating to any credit facility availed of/to be availed by us and
- 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 authorised in this behalf by RBI
- 6. I/We declare that the information and data furnished by us to the Bank are true and correct.

- I/We hereby declare that the details furnished in MFI Sahyog TAB 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.
 I/We undertake that:
 - 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
 - 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.
- 9. My personal / KYC details may be shared with Central KYC Registry and/or with statutory authority as required by them.
- 10. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address
- 11. 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 the Axis Bank (the Bank) 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 to time. I/We will be bound by the terms and conditions of the facility that may be granted to us.
- 12. Rate of Interest (ROI): 1 Year MCLR % p.a. + Spread % p.a. = "Effective Rate of interest % p.a.", No Reset
- 13. 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)

- 14. 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 ir 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.
- 15. The proceeds of the facility shall not be used for investment in small savings scheme, capital market, purchase of gold in any form including primary gold, gold bullion, gold jewelry, gold coins, units of gold ETF and mutual funds.
- 16. 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."
- 17. I/We agree(s) that the Bank loan may not be utilized by the JLG for financing a defaulter member to the bank.
- 18. Processing Fee: Borrower agrees to pay a one-time, non-refundable processing fee of up to 1% (rounded to nearest lower 100) of the total sanctioned amount for amounts greater than Rs. 25,000. The Processing fee shall be deducted during disbursement and the customer shall be provided with the balance amount.
- 19. Insurance Premium: Borrower can opt to get either herself or her spouse 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
- 20. 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
- 21. 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 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.

22.	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.		

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:

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

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

23. I/We undertake that

Axis Bank may verify and authenticate my/our Aadhaar number during processing my/our application for legitimate Business purposes.

The Bank may share my Aadhaar related details/information with regulatory/ statutory bodies as and when required.

Name	Thumb Impression / Signature of	Thumh Improcesion/Signature of Family Momber
Relationship with Applicant	Applicant Thumb	munib impression/signature of Panniy Member

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. The said loan application form shall be scrutinised by the Bank within next 30 working days from the receipt of application. 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	D D M M Y Y Y				