


Date

A/c No.

For office use: A/c to be opened at

Branch Code

Scheme Code

A/c Report Code

Ledger No.

A/c Label

SE Code

A/c Manager

A) General Details

Name of the Entity

Registered Address of the Entity

City

State

Country

Pin Code

Operating address of the Entity

City

State

Country

Pin Code

Date of incorporation

PAN No.

Country of Incorporation

Name of the Contact Person

Telephone No.

Mobile No.

E-Mail Address

Occupation Code

Industry Code (Ref. last page)

Sales Tax / Services Tax no

Source of Fund

☐

Business Income

☐

Equity Investment Donation/Grant

☐

From Group of Company

☐

Borrowing

☐

Other (Please Specify)

Nature of Business

☐

Manufacturing

☐

Service Provider

☐

Stock Broker

☐

Real Estate

☐

Trading (Retail/Whole Sale)

☐

Transport

☐

Education

☐

Bullion

☐

Other (Please Specify)

No of Years in Business

CKYC Number

*CONSTITUTION OF ENTITY

☐ Proprietorship ☐ Partnership ☐ Limited Liability Partnership ☐ Public Limited Company ☐ Private Limited Company ☐ One Person Company ☐ Government

☐ State Government ☐ Central Government ☐ Local Government ☐ Trust ☐ Societies ☐ Charitable Trust ☐ Section 25 Companies ☐ Association ☐ University

☐ Other (Specify)

Udyam Registration No.:

LEI Number

Import Export Code

Corporate Identification Number

B) Financial Details

Existing AXIS Bank Customer

☐ Y

☐ N

If yes, Customer ID

Details of bank A/C and credit facility availed from banks/financial institutions including Axis Bank (₹ in Lakhs)

Name of the Bank / Institutions	Nature of Facility	Sanctioned Amount	Present Outstanding	Security Offered	Rate of Interest & Repayments Terms

Details of Associates / Group Entities (₹ in Lakhs) Details as on

Name and Address of the Entity	Nature of Association/ Extent of Interest	Net Sales / Total Income	Net Profit	Net Worth	Banking Partner

Key Financial Information (₹ in Lakhs)

Particulars	Audited for FY _____	Audited for FY _____	Audited/Estimates for previous FY _____	Projected for Current FY _____
Net Sales / Total Income				
Operating Profit				
Net Profit After Tax				
Tangible Net Worth				

Credit Facilities applied for

	₹ in Lakhs	Tenure	Margin	Purpose
Term Loan				
Cash Credit				
Over Draft				
Bank Guarantee				
Letter of Credit				
Loan Against Property				
Loan Against Rental Income				
Loan Against Credit Card / Debit Card Receivable				
Business Loan for Property				
Zero Collateral Loan				
Other (Please Specify)				

Basis of Cash Credit Limit Applied (Projected Numbers)

Sales	Working Cycle in Months	Inventory	Debtors	Creditors	Others current assets	Promoter's Contribution

Details of Machinery incase of term loans									
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Types of machine	Purpose	Imported/ Indigenous	Name of supplier	Total cost of machinery	Contributing being made by promoters	Loan Required

Security Details

Particulars		Details
a.	Primary	Stock / Debts / Others
	Market value as on date (Z in Lakh)	
b.	Collateral	
i.	Immovable Property	
	Name of Registered Owner	
	Relationship with Borrower	
	Property Address	
	Area (in Sq. Ft)	
	Age of Property in Years	
	Market Value as On Date (Z in Lakh)	
ii.	Other Security	Shares / FD / Others
	Security Details	
	Market Value as On Date (Z in Lakh)	

C) Other Details

PERSONAL DETAILS OF THE PROMOTERS OF THE ENTITY (Minimum for 2 individuals other than sole proprietor)

1. Full Name																																														
Date of Birth	D	D	M	M	Y	Y	Y	Y	Gender	M	F	T	Married	Y	N	PAN														Share Holding %																
Residential Address																																														
State																Country											Pin Code																			
Telephone No.																					Mobile No.																									
E-Mail Address																																														
Nationality											Business Experience (In years)												Beneficial Ownership %												DIN											

2. Full Name																																								
Date of Birth	D	D	M	M	Y	Y	Y	Y	Gender	M	F	T	Married	Y	N	PAN																Share Holding %								
Residential Address																																								
																	City																							
State																	Country																	Pin Code						
Telephone No.																	Mobile No.																							
E-Mail Address																																								
Nationality									Business Experience (In years)												Beneficial Ownership %												DIN							

Sr. No.	Beneficial Owner Name	Ownership %
1		
2		

Trade Reference (Min 2)

[illegible][illegible]

Personal Details of the Guarantor (for 2 individual & 1 Corporate)*

1. Full Name																																				
Date of Birth	D	D	M	M	Y	Y	Y	Y	Gender	M	F	T	Married	Y	N	PAN																				
Residential Address																																				
State																																				
Telephone No.																																				
E-Mail Address																																				
Nationality																																				

2. Full Name																																								
Date of Birth	D	D	M	M	Y	Y	Y	Y	Gender	M	F	T	Married	Y	N											PAN														
Residential Address																																								
State																																								
Country																																								
Pin Code																																								
Telephone No.																																								
Mobile No.																																								
E-Mail Address																																								
Nationality																																								
Networth																																								
Relationship with Borrower																																								

3. Name of the Entity																																		
Contact Person											Date of Incorporation	D	D	M	M	Y	Y	Y	Y	PAN														
Address																																		
																					City													
State											Country											Pin Code												
Telephone No.																					Mobile No.													
E-Mail Address																																		
Network											Constitution Code (Ref. last page)																							

*Applicable in case where personal/corporate guarantee is given

D) Additional Details

Statutory Obligation Status	Yes	No	N.A	Statutory Obligation Status	Yes	No	N.A
Registration under Shop & Est. Act	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Latest Sales Tax Return Filed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Registration under MSME	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Latest Income Tax Return Filed	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>
Drug License	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	Any other statutory dues remaining	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>

Details of premises held by the entity

Type of premises	Status (Owned/Rented)	Address	Market Value (₹ in Lakh)
Registered Office			
Corporate Office			
Godown Premises			
Factory Premises			
Any Other			

Business details with the Corporate/s: (₹ in lakh) - For Supply Chain Finance only

Name of the corporate	Dealing Since	Financial Year	Total Turnover	Turnover from the corporate	% of Total Turnover

Number of years in the same city

Inventory funding limits (₹ in lakhs)

F) For Internal Use Only

Details of associates/group entities

Particulars	Name	EMP Code	Signature
Lead Generator			
Lead Approver			
KYC Certified by			

Acknowledge for SME Loan Application

Applicant Name: _____ Application No: _____ Date:

D	D	M	M	Y	Y	Y	Y
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Loan Amount requested for _____ Product Name: _____

Name of Sales Personnel: _____

Contact No. _____ Location: _____

Visit www.axisbank.com for T&C related to SME Loan Application.

CHECK LIST - PRE SANCTION

1. 6 month Bank Statement. 2. Business Profile template, if not available online. 3. Details of properties offered as collateral with present market value. 4. In case of takeover, statement of loan A/C for last 12 months for the facility to be taken over. 5. ITR of promoters/guarantors (last 1 year). 6. Last 3 years Audited Balance Sheets with Income Tax & Sales Tax returns and Tax Audit Reports. 7. Project report for term loan. 8. Proof of business address (Registered Address & Correspondence Address). 9. Proof of identity - Self certified copy of Pan Card. 10. Proof of residence - Recent telephone bills, electricity bills, property, tax receipt (not older than 2 months) of proprietor/partners/Directors. 11. Sales achieved during the current FY upto the date of submission of application or Copy of Orders in hand to support projected Sales for contractors & additions in capex. 12. Shop & Establishment Licence/Updated Memorandum & Articles of Association of the Company/Partnership Deed of partners etc. 13. Asset & Liability statement of promoters/guarantors. 14. CMA Data if applicable. 15. List of Associate/Group Companies, if any with their financials. 16. Position of accounts from existing bankers and confirmation about the asset being standard with them (in case of takeover). 17. Sanction letters of facilities being availed from existing bankers/financial institutions. 18. VAT Returns/sales tax return - to justify provisional sales figures. 19. Rent agreement (if business premises on rent) and clearance from pollution control board (if applicable)" 20. Any other information required on case to case basis.

CHECK LIST - POST SANCTION -

- A. Facility Documents: (Working Capital/Term Loan):
1. Loan Agreement signed by the borrower.
 2. Stock Statement.
 3. Latest copy of Board Resolution.
 4. Copy of sanction letter duly accepted by the borrower.
- B. Security Documents (Only cases where mortgage of property is required):
1. Title Deed .
 2. Valuation Report .
 3. Title clearance certificate
- C. Any other document required on case to case basis.

The expected timelines for credit decisioning of MSME applications subject to submission of all the documents required by the bank for decision of application.

Loan Amount	Timeline for Credit Decision
up to ₹25 lakh	14 working days
Above ₹25 lakh up to ₹1Cr	30 working days
Above ₹1Cr up to ₹5Cr	45 working days
Above ₹5Cr	60 working days

Processing Fee upto 1%

Prepayment Charges	
(I)	In case of Micro & Small Enterprises (MSE) customers as per URC, No Prepayment charges are applicable for a. Fixed rate loans with loan amount upto Rs 50 Lakhs b. Floating Rate Loans (Irrespective of loan amount)
(II)	Foreclosure / Prepayment Premium shall be applicable as detailed below in all other circumstances, including prepayment out of own sources / takeover of loans by other banks / FIs Facility Type : Working Capital limit / Term Loan/All other types of exposure a. Prepayment within 12 months : 4% plus applicable Taxes b. > 12 months and upto 24 months : 3% plus applicable Taxes c. > 24 months : 2% plus applicable Taxes

E) Confirmation & 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 authorise 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 authorise 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 authorised by RBI for the purpose of collecting, collating and disseminating credit information pertaining to borrowers. Accordingly,/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 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 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 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 have no objection in Axis 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 authorise Axis Bank, its group companies, agents/representatives for the above purpose. (please tick Yes or No, as acceptable to the applicants)--Y/N:-
18. I/We declare that: (i) I/we am/are competent and fully authorised 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.

Name

Place

Date

D

D

M

M

Y

Y

Y

Y

Signature of Client

(Please sign and place the rubber stamp of the organization)

Constitution Code

Particulars	Code	Particulars	Code	Particulars	Code	Particulars	Code
Sole Proprietorship	01	Private Ltd.	05	Partnership	02	Trust	06
HUF	03	Others	07	Public Ltd.	04		

Industry Code

Particulars	Code	Particulars	Code	Particulars	Code	Particulars	Code
Agro Chemicals	01	Gems & Jewellery – Processing	23	Paper & Paper Products	45	Airlines	02
Gems & Jewellery – Retail Trade	24	Petrochemicals	46	Alcoholic Beverages & Tobacco	03	Gems & Jewellery – Wholesale Trade	25
Petroleum Products	47	Auto Ancillaries	04	Glass & Glassware	26	Plastic & Plastic Products	48
Automobiles: Manufacturing	05	Hotels	27	Ports	49	Automobiles: Retail Trade	06
Infrastructure – Ports & Airports	28	Power Generation	50	Automobiles: Wholesale Trade	07	Infrastructure Construction: Others	29
Power: Other than Power Generation	51	Cement & Cement Products	08	Infrastructure Industrial Park, SEZ, IT Parks	30	Rubber & Rubber Products	52
Chemicals	09	Infrastructure Roads	31	Shipping	53	Coal & Coal Products	10
Iron & Steel – Manufacturing	32	Sugar	54	Commercial Property	11	Iron & Steel – Retail Trade	33
Tea	55	Construction: Other than InfrAstructure	12	Iron & Steel – Wholesale Trade	34	Telecommunication Services	56
Consumer Durables	13	IT & ITES	35	Textiles: Cotton	57	Drugs & Pharmaceuticals	14
Land & Building Developers	36	Textiles: Jute	58	Dyes & Pigments	15	Leather & Leather Products	37
Textiles: Manmade	59	Edible Oils & Vanaspati	16	Logistics	38	Textiles: Other	60
Education & Training	17	Medical & Health Services	39	Trade-Retail	61	Electronics	18
Mining & Mining Products	40	Trade-Wholesale	62	Engineering	19	Non-Alcoholic Beverages	41
Transport Operators	63	Entertainment & Media	20	Oil & Gas Related Services	42	Wood & Wood Products	64
Fertilizers	21	Other Metal & Metal Products	43	Food Processing – Others	22	Paints & Varnishes	44

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