



Loan Application Form for Agriculture Credit Under

(Kisan Power/Kisan Sampoorna /Kisan Rin Sahayata/Kisan Matsya)

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Proposal No:											A	oplic	ation	No.																			
SolID																																	
																															otog ature		
The Branch Head,											A	oplic	ation	Dat	e:	D	D	М	М	Υ	Υ	Υ	Υ								ress		
Axis Bank Ltd,																																	
			Bran	ch.																								3	5 mr	n X (35 m	m	
Dear Sir,																																	
I/We,																																	
hereby apply for foll	owing f	aciliti	es an	d furi	nish	the r	neces	sary i	nforn	natio	n her	ewit	h,																				
											Α. [Deta	ils o	f Fa	cilitie	es Re	que	sted															
Facility							Credi	t						Ot	her A		nanc	е			Ov	erdra	aft			Term	ı Loa	n I		Teri	m Loa	an II	
₹ in figures	Agri			1	Horti				Fish	ery						OD			+														
₹ in Words																																	
Tenure	60 M			,					36 N	⁄lont	ns		60	Mor	ths				-	60 N	∕lont	hs					_Mo	nths			N	1onth	ıs
Purpose	For ci	litiva	tion o	Т							Б	Do	to:lo	-61	Main	Λ 10.11	licer	,,	_														
Any pact relationship	Purpose For cultivation of B. Details of Main Applicant my past relationship with Axis Bank Ltd Y N if yes, Cust ID No. of Years																																
																						10.01	TCai	3 	H]						
Applicant has Uniqu	le Cent	7	7	mbei	r) Y	_ N	If yes												Min	JI. A] 						1 t N a					
Name	, _	Pref								st No										_		lame						ist Na					
Maiden Name (If An	y)	Pref								st No												lame						ist Na					
Father's Name		Pref								st No										_	dle N							ist Na					
Mother's Maiden Na	ime	Pref.								st No						<u></u>	Ш 	\square		Mia						. N.	tiona	ist Na			£ 1		
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Occupation Type:		=	ervice Othe		=		te Se essior				: Sect mplo		=	etire	rnmer	_	ctor) usew	ife	Stu	ıden	t)		Γ	В	8- Bu	sines	s		1-X	Not C	atego	oriseo	4
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																															—		
Name of the Karta	(In case	of Hin	du Join	t Fam	ily):																												
Residence Address/																																	
Mailing Address:																																	
City													Pin	code	•						Pos	t Off.											
Districts													Stat	e:																			
Landmark																																	
Telephone									М	obile	9	1											Con	sent	to C	all		Yes		No			
Email ID																			Date	of E	Birth	D	D	М	М	Υ	Υ	Y	Υ	Age			
Permanent Address																																	
(In case different from mailing address)																																	
City													Pin	code							Pos	t Off.											
													Stat								. 03	. 511.											
Districts													Jidi	.e.]]									
Landmark																																	

No. of years at above resid	dence: Ye	ears		No. of years in san	ne village:	Years , No. o	f Family Mem	bers:
Residence Type:	Own	Rented		Marital Status:		Married	Single	Third Gender
Gender:		Female Third G	Condor	Category:		General	OBC	Women
				Category.			_	
Profession:	Agricultu	urist If other	please specify			SC ST	Minority	Others
No. of dependent below 1	8 years age			Relative of Staff:		Yes No		
Education:	Illiterate	Primary	12th Pass	Community:	I	Hindu	Muslim	Christian
	Graduate	e & above non Agri				Sikh Buddh	nist Z	Zoroastrian ain
	Graduate	e & above in Agri				Parsi Other	s	
Is any of the member of n			No	Family Evnerionse				Voors
Is any of the member of n	ext generation in to	oranning res	_ INO		in the activity of Lo			Years
				Person with Disab	ility (PWD):	Yes No		
			KYC Do	cuments				
			Proof of Id	entity (POI)				
A - Passport No.				Passport Expiry Da	ate D D M	MYYY	/ Y	
B- Voter ID Card				C - Pan Card No.				7
B- Voter ID Card								
D- Driving License				DL Exp Dt.	D D M	M Y Y		
E- UID-Aadhaar*				F - NREGA Job Car	rd			
Z- Others#	D Proof:	ID Proof No:		Issuing Au	ıthority:	Dat	e: D D M	MYYYY
# any document notified by the ce								ve PAN PAN Application
Date:		N Acknowledgement No:			Total oo (Manaa	tory when custon	ici does not na	re 1744, 17447 ppileation
			Proof of Ad	ldress (POA)				
Address Type	Residential/Busines	ss Residential	Business	Registered Office	e Unspecifie	ed		
Proof of Address	Passport	Driving License	UID (Aadhaar)	Voter Identity Ca	ard NREGA Jo	b Card Ot	hers (Please S	specify)
	•	Inc	ome details (of	f all the applicants	\			
		IIIC	offic details (of	an the applicants	,	Nat In	· · · · · · · · · · · · · · · · · · ·	
	5	Source of Income			Previous		icome (₹)	Current Year
Income from Agriculture					Trevious	, real		ourrent rear
Income from Allied Activit	ties							
Non-farm income (Income	from other sources)	*						
Total								
Amount realized by the bo	orrower from the Sa	ale Proceeds of produce					NA	
* Proof for Non-farm incom	ne: Salary S	Slip IT Returns	Others (Specify	y):	(PAN is mandatory fo	r Non-Agri income	>Rs. 3.00 lac)	
Banking Relationships (Only	Savings/Current account	nts): Yes No						
Dautiaulaua		Applicant		Co-Applicant	I		Co-Appli	cant II
Particulars	With Axis	With Other Banks	With	n Axis Wi	th Other Banks	With A	xis	With Other Banks
Name of Bank								
Deposit A/c Type								
Deposit A/c No.								
Loan A/c Type Loan A/c No.								
PMJDY OD A/c								
PMJDY A/c No.								
Amt Sanctioned								
Amt Outstanding								
ROI								
Tenor								
Whether Covered Under:	PMJJBY	PMSBY APY						
Particulars of Other Assets	(Farm Equipment, Liv	ve Stock Assets etc.) of all th	e applicants:					
Asset (Movea	ble)	Nos Approx Valu	ue (₹)	Asset (Imm	ovable)	Nos	Арр	rox Value (₹)
Cattle				use/ Building				
Poultry Birds				hing Ponds/Tank				
Tractor				ri Land (s)				
Combine Harvester/JCB Power Tiller				ctor Shed	rtv			
Four wheelers / Two whee	elers			n-Agricultural Proper m Shed	ity			
Other assets/Farm implen				y Other immovable a	ssets			
Net Worth (Self-Declared)		<u> </u>	7.41	,				

Particulars of Existing Liabilities as borre	wer, if a	ny:																					
Name of the institution	Pu	rpose of	loan		Bal	lance C	utstan	ding (₹)		Of	fwhi	ch ove	erdue ((₹)	9	Secur	ity O	ffere	d			
Axis Bank	\perp																						
Other Bank Name:					_											_							
Agricultural Credit Society	_				-																		
Land Development Bank	-																						
Other Creditors (Gov. Dues)	_															+							_
Total Outstanding (₹)																							
Is the borrower using modern farm mach	nery?	Ye	es No	If Yes	, plea	se spec	ify																
Major Marketing Arrangement:		D	irect Sale	Tie-ι	ıp witl	h comn	nission	agent		Со-о	pera	tive	societi	ies		iovt.	Agen	cies	F	Privat	e Cor	pora	es
Major Source of Irrigation:		D	ry Farming	Well	/Cana	al 🗌	Sprinl	kler		Drip													
Electricity Connection: At	arm	Ye	es No	/ At Hom	ie		Yes	_ N	0														
Particulars of Agri Land Holdings (in acre	.):			(Surv	ey no	wise de	tails to	be fur	nished	in the	Anne	exure	2)										
Is the land fragmented or at same locatio	1:	Fr	agmented	Same	e locat	tion																	
How many people own the land which is	nortgage	ed to the	Bank?																				
Drovimity of Form to Mandi (Vm)		Farm	to Home E	Pranch Dia	tonco	/Vm) .				Do	cido	nco/	Office	to He	ma Pi	nnch	Dist	2000	/Vm\				
Proximity of Farm to Mandi (Km):		Farii	to Home i	Branch Dis	tance	(KIII) :				Re	side	nce/	Office	то но	те ы	ancn	DIST	ance	(KIII)	:			
Land access to Public Transport:																							
Mode of Operation of Account		Se	elf	Joint	ly		Eithe	r or Su	rvivor			Anyo	one or	Surviv	or/		Joint	ly or S	Survi	vor			
(*Applicable only for Illiterate person)																							
	C. Security Detail																						
Primary:CC: Hypothecation of Crop, TL: Hypothecation of Assets Created																							
·																							
rimary:CC: Hypothecation of Crop, TL: Hypothecation of Assets Created															1								
Property Address	Area	(AC/S	oq.rt,	,	30	ecurity	y value	2 (1)			Ov	vner i	vame	2									
												\dashv					\dashv						
*Collateral - Agricultural Land / Non-Agri	(Commer	rcial, Resi	idential) / L	iquid.																			
D. Value Added Services																							
	:II:																. ,.						
Willing to Avail Not w	illing to a	avaii	(If willing to	avail, I agree	_										ue adde	d servi	ice(s) o	ffered	by the	bank	and its	partr	ers.,
Accident Shield - GI (loan protector	in case o	of accide	ntal death)		Life	e Shield	l – LI (l	oan pr	otecto	r in ca	ase o	of na	tural d	leath)			Natio	onal F	Pensi	on Sc	heme	2	
Any other Banking services - (Dema	t A/c, MI	F, PL, HL	., Auto Loai	n, Credit C	ard, et	tc.):																	_
E. Information on other products and o	ffering-																						
From time to time, Axis Bank comm	ınicates v	various n	ew product	ts/special f	eature	es of ex	xisting	produ	cts/pro	motio	onal	offe	rs, whi	ch are	of sig	nifica	ant be	enefit	to it	s cust	omei	s.	
I/We consent / do not consen	to receiv	ve inforr	nation / ser	rvices etc. 1	for ma	arketing	g purpo	ose thr	ough t	eleph	one	/ mc	obile /	SMS /	/ Emai	ls by	the B	ank /	its A	gents	i.		
_						_ `			-	·													\neg
F. Activate my account for Mobile Nun	ber for c	opuates	and Alerts	Registratio	in: [Yes	r	۷o ;	11 1	es, iv	וומטוי	ie int	ımber										
G. Activate my account for Debit Card	ssuance:	(Debit c	ard applicat	ion form to	be fill	led)																	
H. Activate my account for E-Statemen	ts registra	ation:	Yes	No. In	case	E-State	ements	are a	ctivate	d, phy	/sica	l stat	temen	ts will	be dis	abled	d.						
I. I seek the credit limit disbursement	withdray	wal and i	onavmont.	of the lean		Combi	nod for	r cron	coacor		Sor	aarat	oly for	oach	crop c	0250	nc						
- I seek the credit limit dispulsement	with iteration	wai ailu i	ерауппент	or trie loan		COIIIDI	neu ioi	СОР	scasui	is] set	Jarat	ely lui	eacii	ciop s	casu	115						
J. New Cheque book request: Ye	5 N	lo Nur	nber of che	que book/	s requ	uired _																	_
					V (GSTIN	l Dota	ilc															
					IX. V	GSTIIN	Deta	IIIS						_									
Whether registered under GST: Yes	No	(If yes,	following det	ails are mana	latory)		(GST Ex	empti	on	Y	es	No	Ex	kempti	on Re	easor	if Ye	s				
GST Registration Sing	le .	*Multiple	*(Please fi	ill GST Annex GST Registrati	ure for	*S _l	pecial E	Econoi	nic Zo	ne	Y	es	□ No										
CCTIN)]																		
GSTIN																							
Address registered for GSTIN Sam	e as Resid	dential/	Mailing Add	dress	Sar	me as P	erman	ent Ac	ldress		As	s give	en belo	w									
*Line 1																							
				Landa																			=
				Landn	nark			_ _		<u> </u>]]					<u> </u>	L	_
City				State												PIN	Code						

Declaration

- 1. I / We certify that the information given above and in the enclosures are 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 am / we are fully aware that if the above information is found to be incorrect, the loans that may be sanctioned subject to above information would become repayable immediately.
- 2. 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 time to time. I/ We will be bound by the terms and conditions of the facility that may be granted to us.
- 3. I/We understand that as a pre-condition, relating to grant of the facility to me/us, the Bank requires our consent for the disclosure by the Bank of information and data relating to me/us, the credit facility availed of/to be availed in relation thereto and default, if any, committed by me/us, in discharge thereof. Accordingly, I/we hereby agree and give consent for the disclosure by the Bank of all or any such information to the Credit Information Companies ["CIC"], and any other agency authorized in this behalf by Reserve Bank of India ["RBI"].
- 4. I/ we hereby declare that I / we do not have any credit facilities nor any account with other branches/ banks/ FIs other than the details mentioned above and the bank may disqualify me/us if there is any misrepresentation of this declaration.
- 5. We confirm that I/we shall utilize the said Credit Facility only for the purposes as mentioned above.
- 6. I/We hereby declare that I/We am/are not defaulter(s) to any Bank/Financial Institution.
- 7. I/We, hereby declare that, I/we am/are not having any account with other branches/ banks / FIs other than the details mentioned.
- 8. I/We aware that Bank/ its agents may contact me/us through telecall/SMS/email in connection with my request. I/We authorize Axis Bank to disclose from time to time any information relating to my/our facility(ies) to any parent/subsidiaries & associate of Axis Bank and to third party(ies) engaged by Axis Bank.
- 9. I/We have no objection in receiving information about my/our loans either through SMS and/or by Email.
- 10. 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 / untrue / misleading / misrepresenting, I/We am/are aware that I/we may be held liable for it.
- 11. My personal / KYC details may be shared with Central KYC Registry
- 12. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address
 - a. I hereby state that, I have no objection in authenticating myself with Aadhaar based authentication system and voluntarily consent to providing my Aadhaar number, Biometric and/or One Time Pin (OTP) data (and/or any similar authentication mechanism) for the purpose of availing Direct Benefit Transfer (DBT)/Subsidy from Govt. of India (GOI) in my account/new account. I understand that the biometric and/or OTP and/or any other authentication mechanism I may provide for authentication shall be used only for authenticating my identity through the Aadhaar authentication system for the aforesaid purposes, or as per requirement of law. I understand that Axis Bank shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication.
 - b. I/We authorize Axis Bank to verify and authenticate my/our Aadhaar number during processing my/our application for legitimate Business purposes.
 - c. I/We further authorise the Bank to share my Aadhaar related details/information with regulatory / statutory bodies as and when required.
- 13. 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 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.
- 14. 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.
- 15. 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."

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			

 $I/We \ request you \ to \ consider \ my/our \ proposal for \ financing \ under \ "KISAN POWER". We \ shall \ be \ glad \ to \ furnish \ additional \ information \ as \ may \ be \ required.$

place DDMMYYYYY	Signature/Thumb impression Applicant 1	Signature/Thumb impression Applicant 2
Signature/Thumb impression Applicant 3	Signature/Thumb impression Applicant 4	Signature/Thumb impression Applicant 5

											App	licat	ion	forn	n for	Co-	appl	lican	its														
Any past relationship	vith Ax	is Ba	ank L	.td] Y [N	l if	yes, (Cust												1	No. c	of Yea	ars									
Applicant has Unique	Centra	l KY	C Nu	mbei		Υ _	N	If yes	s, KY	C Nu	mber																						
Name	Prefix					Fir	st No	me					М	iddle	Name							L	ast N	lame						o-Ap			
Maiden Name (If Any)	Prefix					Fir	st No	ime					М	iddle	Name					ī		L	ast N	lame						th Si mb i			
Father's Name	Prefix					Fir	st No	ime					М	iddle	Name					T		L	ast N	lame					TITU				.
Mother's Maiden	Prefix					Fir	st No						╬	╌	Name	╬							ast N	lame						mm	X 35	mm	1
Name Nationality:		Indi	ian		Othe	ers] [Res	ident	ial st	atus			dent		⊔∟ ridual		□ □ Nor	⊐∟ n Res	ident				oreig	_∟ gn Na	⊐∟ ation	⊒ ∟ al	Per	son (of Ind	ian O	rigin
Occupation Type:		S-Se	ervice	e (P	rivate			\equiv		Sect		\equiv		rnme	nt Se)		tuder					B- Bı				X-	Not (Categ	orise	d
SI. No.	Name	of t	he fa	mily	men	bers	;			Age		(Send	ler			Rela	tions	ship				0	ccup	ation				Anr	nual I	ncom	e (₹)	
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Name of the Karta (I	n case of	Hind	u Join	ıt Fam	ily):																												\dashv
Residence Address/																																	
Mailing Address:													╁																				
City													Pir	n cod	e						Pos	t Of	f										
Districts													_	ate:									7										
Landmark																																	
									N	obile	9	1											Co	nsen	t to (⊒∟ Call		Yes		No]		
mail ID Date of Birth D M M Y Y Y Y															Υ																		
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A - Passport No	, [7	1	<u> </u>						7		100	TOT	denti			oirv	Date	. [D I		Л Г	1 Y	Ty		Y						
B- Voter ID Car															1		n Car																
D- Driving Lice									_							L Exp																	\dashv
E- UID-Aadhaa									_			<u> </u>			-		EGA.	loh (`ard											1			\dashv
Z- Others#) Pro	of:						D D*	oof N										oritu						Date:							
# any document notified by					* A o d k		o to l																						ave D	NI DA	N An	licatio	
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Address Type	R	esid	entia	ıl/Bu:	sines	s [R	Resid	entia	I			usine						Offic	e			Un	speci	fied								
Proof of Address	P	assp	ort	[Drivin	ng Lic	cense	9	\	JID (A	adh	aar)			V	oter	ldent	ity C	ard		NR	EGA	Job	Card		Otl	hers_	(Pl	ease S	Specif	y)	
Whether registered u	nder G	ST:		Yes		No	(If yes	s, follo	wing	details	are m	anda	tory)			G	ST Ex	cemp	tion		Yes		No	Ex	empt	ion F	Reaso	on if Y	'es				
GST Registration				ingle		*M	ultip	le .	(Pleas	e fill C	ST An	nexui	re for		Spec	ial Ec	conoi	mic Z	Zone	П	Yes		No]									
GSTIN					_				пинир	e GST	Regist	ratio	n)								163		140										
Address registered for	GSTN	L I [S:	ame :	as Re	sider	l ntial/	l Mai	ling A	Addre			Sar	me as	Pern	nane	nt Ac	ldres	s l		As giv	ven l	nelov	٨									
-		Г					reidij									ilaire												Г		<u> </u>	,		
No. of years at above		ice:	<u></u>		Yea	ars				-	s in sa			_	-				Year	S			-		n cur	rent	busi	ness			rears	Dant	ام ما
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Gender: Male Profession: Agricu		_	_ `			ise spe				ii Sta tion:	.us	_	itera	-		ngle rimar	v —	1	iers h Pas	s [_ ം				ve no				Gradu	iate z	aho	ve in	Aori
Category: Gener			DBC	- LIIC	SC		S		_	lion. 1inor	itv 🗆	_)the			Idí	7	اعدا	as	-		. uuU	J.C (ผมป	· • C 110	~ \E	o' '		o, aut	ate C	. abU	111.	. 1511
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Relative of Staff:	Yes		Vo					P			h Dis					Ye		No		_				•1	-								
Family Experience in t				an so	ought	for			Yea						nip wi	_		-	ary A	pplica	ant:												
Applicant		(1)		a A		naA	plica	nt				X		An	plicar	nt		(2)		S		Apr	olicar	nt		۸۱		 >a		Appli	cant		
	((1)		(2) .			01			(2)		. کشا			5			(3)		L# _		-1-1-	1		(4)		L34 _		1.120			_ (5)

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	C) mer	Acres										
	Of (A-B-C) Under Summer	Grop		Fallow	Total (D)		Fallow	Total (D)		Fallow	Total (D)	
	() :G	Acres										
	Of (A-B-C) Under Rabi	Crop		Fallow	Total (D)		Fallow	Total (D)		Fallow	Total (D)	
res only	C)	Acres										
ts(Land in Ac	Of (A-(B+C)) Under Kharif	Crop		Fallow	Total (D)		Fallow	Total (D)		Fallow	Total (D)	
pplican	der ; (C)	Acres										
Details for land and season wise crop to be declared by the applicants (Land in Acres only)	Of(A) under Horti Crops (C)	Crop		Fallow	Total (C)		Fallow	Total (C)		Fallow	Total (C)	
to be do	der p (B)	Acres										
son wise crop	Of (A) under Annual Crop (B)	Crop		Fallow	Total (B)		Fallow	Total (B)		Fallow	Total (B)	
and sea	%	of Irrigation										
for land	to b	e mortgage Y/N										
Details	Total	Land (Acres) (A)										
	0	wned/Leased										
		Survey No										
		Owner Name										
	Level 7	Village										
ıs data	Level 6	Gram Pan										Total Land
Details as per Census data	Level 5	Revenue										
Deta	Level 4	Taluka										
	Level 3	Dist										

Total Land (A) should match with Total land mentioned under cropping pattern i.e. B+C+D

1) I/We give consent to apply to Prime Minister Fasal Bima Yojna (PMFBY) and in the case of bank granting the facility, the premium amount to be deducted from the sanctioned amount. _ & B) As per Market Rate:₹ Value of total Land to be mortgaged: A) As per Government rate: ₹_

2) I/We understand that the premium amount will be deducted in accordance with the cropping pattern declared above.
3) I will ensure updation of above mentioned cropping pattern in the respective land records. In case the same is not done and if the claim is not entertained I will not claim the same from the bank.

4) I hereby confirm that in case of any change in cropping pattern, I will inform my Axis bank branch in writing before onset of the cropping season.

In case of crop change from non-notified to notified crop, I/we will submit sowing certificate along with the crop change request. 5)

If the material facts furnished in the application form are found to be wrong or incorrect at any subsequent point in time, I will be responsible in case of non-receipt of claim or any other benefits declared by Govt.

6

(3)

RA/KCC/App. Form/ Jan 20/Version 1.0

Applicant's Copy

Interest Rate, Processing Fees & Other Charges

- 1) Rate of Interest: The final applicable interest rate as decided by Axis Bank based on various parameters as per its policies and procedures shall be communicated to the customer at the time of sanctioned/disbursement of each tranche of the facility/loan.
- The MCLR prevailing at the time of limit set up shall be applicable for the facility/loan. In case there is change in the MCLR the margin/spread would appropriately be reset. Processing Fee: A non-refundable processing fees of maximum 1.5% (plus applicable GST) is applicable on the facility/loan sanctioned by the Bank. The applicable processing fee payable by the customer will be communicated to the customer upon sanction of the facility/loan.
- 3) Account Service Charge: Account Service charge per account on an annual basis up to a maximum limit of ₹ 4000 (plus applicable GST) would be applicable.
- Account Maintenance Charges: Account Maintenance Charges for fund based working capital facility will be charged per account annually up to a maximum limit of ₹ 5000 (plus 4) applicable GST) depending upon the sanctioned amount.
- Documentation Charges: Documentation charges as applicable will be charge up to a maximum amount ₹7500 (plus applicable GST) depending upon the sanctioned amount. 5)
- Penal Interest In case of overdue account, penal interest will charged as applicable for the product as per the internal policy of the Bank on the entire outstanding amount. 6)
- 7) Foreclosure charge:-

2.

3.

- For OD In case of foreclosure of credit facility, a Foreclosure/Prepayment charge of 4% plus applicable tax shall be levied on the individual sanction limit. For CC - In case of foreclosure of credit facility within one year from the date of account opening, a Foreclosure/Prepayment charge of 4% plus applicable taxes shall be levied on
- 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.

2	Applicant	(1)	S	A	Applic	ant	(2		D	Арр	licant		(3)	>	<u> </u>	Ар	plicant		_ (4)	S	\	Арр	licant	(5)
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The application will be taken for consideration only after all the particulars / data / documents as may be required are received by the bank

In case the proposal is rejected/not considered the reasons for the same will be intimated to the applicant.

