

No. of years at above residence: <input type="text"/> <input type="text"/> Years	No. of years in same village: <input type="text"/> <input type="text"/> Years , No. of Family Members: <input type="text"/>
Residence Type: <input type="checkbox"/> Own <input type="checkbox"/> Rented	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Third Gender
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender	Category: <input type="checkbox"/> General <input type="checkbox"/> OBC <input type="checkbox"/> SC <input type="checkbox"/> ST
Profession: <input type="checkbox"/> Agriculturist <input type="checkbox"/> If other please specify	<input type="checkbox"/> Minority <input type="checkbox"/> Others _____
No. of dependent below 18 years age <input type="text"/> <input type="text"/> <input type="text"/>	Relative of Staff: <input type="checkbox"/> Yes <input type="checkbox"/> No
Education: <input type="checkbox"/> Illiterate <input type="checkbox"/> Primary <input type="checkbox"/> 12th Pass	Community: <input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian
<input type="checkbox"/> Graduate & above non Agri	<input type="checkbox"/> Sikh <input type="checkbox"/> Buddhist <input type="checkbox"/> Zoroastrian <input type="checkbox"/> ain
<input type="checkbox"/> Graduate & above in Agri	<input type="checkbox"/> Parsi <input type="checkbox"/> Others
Is any of the member of next generation in to farming : <input type="checkbox"/> Yes <input type="checkbox"/> No	Family Experience in the activity of Loan sought for <input type="text"/> <input type="text"/> <input type="text"/> Years
	Person with Disability (PWD): <input type="checkbox"/> Yes <input type="checkbox"/> No

KYC Documents

Proof of Identity (POI)

<input type="checkbox"/> A - Passport No. <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"/>	Passport Expiry Date <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="checkbox"/> B- Voter ID Card <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"/>	C - Pan Card No. <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="checkbox"/> D- Driving License <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"/>	DL Exp Dt. <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="checkbox"/> E- UID-Aadhaar* <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"/>	F - NREGA Job Card <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"/>
<input type="checkbox"/> Z- Others# ID Proof: _____ ID Proof No: _____ Issuing Authority: _____ Date: <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"/>	

any document notified by the central government, *Aadhaar no. to be captured mandatorily for customers where DBT is applicable FORM 60 (Mandatory when customer does not have PAN, PAN Application Date: _____ PAN Acknowledgement No: _____)

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) _____

Income details (of all the applicants)

Source of Income	Net Income (₹)	
	Previous Year	Current Year
Income from Agriculture		
Income from Allied Activities		
Non-farm income (Income from other sources) *		
Total		
Amount realized by the borrower from the Sale Proceeds of produce		NA

* Proof for Non-farm income: Salary Slip IT Returns Others (Specify): _____ (PAN is mandatory for Non-Agri income >Rs. 3.00 lac)

Banking Relationships (Only Savings/Current accounts): Yes No

Particulars	Applicant		Co-Applicant I		Co-Applicant II	
	With Axis	With Other Banks	With Axis	With Other Banks	With Axis	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, Live Stock Assets etc.) of all the applicants:

Asset (Moveable)	Nos	Approx Value (₹)	Asset (Immovable)	Nos	Approx Value (₹)
Cattle			House/ Building		
Poultry Birds			Fishing Ponds/Tank		
Tractor			Agri Land (s)		
Combine Harvester/JCB			Tractor Shed		
Power Tiller			Non-Agricultural Property		
Four wheelers / Two wheelers			Farm Shed		
Other assets/Farm implements			Any Other immovable assets		
Net Worth (Self-Declared) (₹):					

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 authorize Axis Bank to Verify/Authenticate my/our KYC OVDs/Aadhaar number/loan documents during processing my/our loan application through third party agencies via digitally/physically for legitimate business purpose.
 - 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.

16. I/We give my/our consent for Opt In Opt Out of Prime Minister Fasal Bima Yojna (PMFBY)/ Restructures Weather Based Crop Insurance Scheme (RWBCIS)
17. Where I/We choose to Opt In for PMFBY/RWBCIS, I/we provide the consent to deduct the premium amount from my/our crop loan account as per the declared cropping pattern. (FOR PMFBY/RWBCIS)
18. Where I/We choose to Opt Out of PMFBY/RWBCIS, I/We would like to continue with KCC loan. I/We declare that Bank will not be held responsible for any losses due to non under the PMFBY/RWBCIS scheme.

Place	<input type="text" value="D"/> <input type="text" value="D"/> <input type="text" value="M"/> <input type="text" value="M"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/> <input type="text" value="Y"/>	Signature/Thumb impression Applicant 1	Signature/Thumb impression Applicant 2
Date	<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"/>	Signature/Thumb impression Applicant 3	Signature/Thumb impression Applicant 4
		Signature/Thumb impression Applicant 5	

(Filling of all the fields is mandatory and No. field should be left Blank. User should either provide details or should mention NA to avoid any data fudging in blank spaces)

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.
- 2) 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.
- 4) 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 applicable GST) depending upon the sanctioned amount.
- 5) Documentation Charges: Documentation charges as applicable will be charge up to a maximum amount ₹ 7500 (plus applicable GST) depending upon the sanctioned amount.
- 6) 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.
- 7) Foreclosure charge :-
 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 the individual sanction limit.
- 8) 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.
 All the above charges comprise all the charges applicable for availing the facility. Please acknowledge receipt.

For Bank Use Only

Documents received: Self-Certified True Copies Notary
 KYC OVD: Digitally Verified Manually Verified Digital Verification Ref no. _____

IN PERSON VERIFICATION CARRIED OUT BY

Emp.Name
 Emp.Code Emp. Designation Emp. Organisation & Code
 Emp.Branch
 Place:
 Date
 Signature of the Employee

Acknowledgement of Loan application

Application ID:
 We acknowledge that we have received an application dated from
 Mr./Ms. _____ Residence of _____ for a loan of ₹ _____ under Kisan Credit Card and decision on sanction or rejection shall be communicated within 30 days from receipt of this application & all other relevant particulars by Bank. All the required information/ documents have been furnished on _____ / yet to be furnished by the applicant. The applicant is in receipt of the indicative Interest Rate, Processing Fees & Other Charges that would be applicable, if the Bank grants the facility. The applicant is in receipt of the indicative Interest Rate, Processing Fees & Other Charges that would be applicable, if the Bank grants the facility.
 Date
 Place
 Received the acknowledgement of loan application Signature of the Applicant
 For AXIS Bank Ltd. Signature & Stamp
 Bank's Copy

Acknowledgement of Loan application

Application ID:
 We acknowledge that we have received an application dated from
 Mr./Ms. _____ Residence of _____ for a loan of ₹ _____ under Kisan Credit Card and decision on sanction or rejection shall be communicated within 30 days from receipt of this application & all other relevant particulars by Bank. All the required information/ documents have been furnished on _____ / yet to be furnished by the applicant.
 The Applicant is in receipt of the indicative Interest Rate, Processing Fees & Other Charges that would be applicable, if the Bank grants the facility. Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable).
 Date
 Place
 For AXIS Bank Ltd. Signature & Stamp
Please Note that:
 1. This is only an acknowledgement for having received the application and this should not be constructed as an indication for our acceptance of the proposal, a decision on which will be taken only after due consideration of the proposal on its merit and / or on fulfillment of conditions if any, that may be stipulated by the bank.
 2. The application will be taken for consideration only after all the particulars / data / documents as may be required are received by the bank
 3. In case the proposal is rejected/not considered the reasons for the same will be intimated to the applicant.
 Applicant's Copy

