

APPLICATION Sr. No.

Application for Power Gold Loan / Overdraft Facility

FILL ALL FIELDS IN CAPITAL LETTERS ONLY

Date Sol ID Scheme (For official use only)
 Branch

APPLICANT'S PERSONAL DETAILS (TO BE FILLED BY THE APPLICANT)

Are you an existing customer? Yes No If Yes, Please provide Customer ID

Account No. C-KYC No.

PAN No. Form 60 (Please fill form 60)

UID Aadhar No./Passport No./Voter ID/ Driving Licence/NREGA job card/Others

Passport No./ Driving Licence. Expiry Date

Type of facility Gold Term Loan Gold Overdraft

Name (Same as ID proof)

Maiden Name (If any*)

Father Name*

Mother Name*

Nationality Indian Others Date of Birth Gender* M F T

Age S / W / DO

Marital Status Married Unmarried Others Religion Hindu Muslim Christian Sikh Jain Parsi Other / SC ST OBC

Person with Disability : Yes No (If yes please specify) Mailing Address Current Residence Office Permanent

***GSTIN DETAILS**

Whether registered under GST Yes No (If yes, following details are mandatory) GST Exemption Yes No Exemption Reason (If Yes)

*GST Registration Single *Multiple * (Please fill GST Annexure for multiple GST Registration) *Special Economic Zone Yes No

GSTIN (Default)

Address Registered for GSTIN

Same as current Residence Address Same as Office Address Same as Permanent Address Other (as per GST annexure)

Address: Current Residence

Landmark*

City State Pincode*

Address: Office

Landmark*

City State Pincode*

Address: Permanent

Landmark*

City State Pincode*

Tel. No. STD Code (R1) (R2) (0) Ext.

Mobile No.

Email

Residential Ownership Self owned Rental Parental Employer Provided Paying Guest Others

Education: Below Matriculation Matriculate Undergraduate Graduate PG Others

APPLICANT'S EMPLOYMENT DETAILS (TO BE FILLED BY THE APPLICANT)

Occupation Type Service Private Sector Public Sector Government Sector Professional Self Employed Retired Housewife Student Business Not categorized Others

If Salaried/ Self employed, nature of organisation? Govt./ PSU Public Ltd. Pvt. Ltd. MNC Partnership Proprietorship Others

Employer/ Business Name

Designation Years in Present job/ business Total work experience Net Annual Income

PROPOSED LOAN / OVERDRAFT DETAILS

Loan Amount () Tenure Months

I/ We hereby agree that the said Loan Amount shall be payable by me/ us to the Bank on demand and so/ long as any money are due in the said Loan account, we shall pay interest as per following details. The interest shall be paid as per interest payment mode selected.

Interest Payment Mode (Please ✓) Rear Ended Rate of Interest % p.a.

Mode of Disbursal (Please ✓) Credit to Axis Bank Account RTGS/NEFT Demand Draft Cash

Instrument issue (Please ✓) Cheque book ATM card

PURPOSE OF LOAN / OVERDRAFT (✓ one)

DECLARATION TO BE SIGNED BY CUSTOMER Purpose of Loan/ End Use (Please tick the appropriate box)

A FARM CREDIT

- Loans to farmers for farm and farm credit. (e.g. purchase of agricultural implements and machinery, loans for irrigation and other developmental activities undertaken in the farm, and development loans for allied activities).
- Loans to farmers for pre and post-harvest activities (Spraying, weeding, harvesting, sorting, grading and transporting of their own farm produce.)
- Loans to small and marginal farmers for purchase of land for agricultural purposes
- Marginal farmer (Land up to 2.5 acres) Small farmer (Land >2.5 acres and up to 5 acres)
- Other farmer (Land > 5 acres)
- (The above includes landless agricultural labourers, tenant farmers, oral lessees and share croppers)
- Loans to distressed farmers indebted to non-institutional lenders

If Agriculturist:

Land Holding in Acres Land type Owned Leased Crops Grown Total Annual Income

B ANCILLARY ACTIVITY

- For setting up of Agri clinics and Agri business Centre

Declaration 1 (Farm Credit and allied activities)

I confirm having Income from other sources apart from agricultural income & I agree to pay interest due on monthly intervals towards the loan applied.

Declaration (PSL& end use)

I am aware that it is on faith of this representation, declaration and confirmation that you have agreed to consider my loan application for financial assistance under the category of Priority sector advance. I shall indemnify Bank to make the loss of good in the event of any loss or damage that may arise on account of false / incorrect declaration by me.

CO-APPLICANT DETAILS:

Account No. C-KYC No.

PAN No. Form 60 (Please fill form 60)

UID Aadhar No./Passport No./Voter ID/ Driving Licence/NREGA job card/Others

Passport No./ Driving Licence. Expiry Date

Type of facility Gold Term Loan Gold Overdraft

Name (Same as ID proof) Prefix First Name Middle Name Last Name

Maiden Name (If any*) Prefix First Name Middle Name Last Name

Father Name* Prefix First Name Middle Name Last Name

Mother Name* Prefix First Name Middle Name Last Name

Nationality Indian Others Date of Birth Gender* M F T

Age S / W / DO

Religion Hindu Muslim Christian Sikh Jain Parsi Other / SC ST OBC

Person with Disability : Yes No (If yes please specify) Mailing Address Current Residence Office Permanent

*GSTIN DETAILS

Whether registered under GST Yes No (If yes, following details are mandatory) GST Exemption Yes No Exemption Reason (If Yes)

*GST Registration Single *Multiple * (Please fill GST Annexure for multiple GST Registration) *Special Economic Zone Yes No

GSTIN (Default)

Address Registered for GSTIN

Same as current Residence Address Same as Office Address Same as Permanent Address Other (as per GST annexure)

Address: Current Residence

Landmark*

City State Pincode*

Address: Office

Landmark*

City State Pincode*

Address: Permanent

Landmark*

City State Pincode*

Tel. No. STD Code (R1) (R2) (O) Ext.

Mobile No. Email

NOMINATION

I/We name(s) and address(es) nominate the following person to whom in the event of my/our death, the Gold security pledged and in the custody of Bank, particulars whereof are given below, may be returned by the bank upon payment of outstanding amount in full subject to legal Heir Certificate submitted at the time of claim.

Nominee: Name: Address: Relationship with applicant Age If nominee is minor his/ her date of birth / / . *As the nominee is a minor on this date.

I/ We appoint (Guardian) Name: Age: Address:

I/ We confirm that this nomination shall override any other disposition made by me/us, whether testamentary or otherwise and the nominee shall become entitled to the return of the Gold Security pledged and in the custody of the Bank against payment of all outstanding to the Bank to the exclusion of all other persons. I/We further confirm that on such return the Bank shall stand released & discharged.

Signature of Applicant

CUSTOMER DECLARATION

- 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 or untrue or misleading or misrepresenting, I/We am/are aware that I/we may be held liable for it.
- My personal / KYC details may be shared with Central KYC Registry.
- I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number / email address
- I/We consent / do not consent to receive information / services etc., for marketing purposes through Telephone / Mobile / SMS's / E-mails by the Bank / its Agents.

Applicant category	Yes / No
I am a director of Axis Bank.	<input type="checkbox"/> Yes <input type="checkbox"/> No
I am a director of any other bank. If yes, mention the name of other bank	<input type="checkbox"/> Yes <input type="checkbox"/> No
I/We am/are a relative of director of Axis Bank/other bank/senior officer of Axis Bank. If yes, mention the details below.	<input type="checkbox"/> Yes <input type="checkbox"/> No

In the event that the Applicant / Co-applicant is related to any of director of Axis Bank / director of other bank / senior officer(s) of Axis Bank. I/We declare(s) that the I/We am/are related to the director(s) and / or Senior Officer(s) of Axis Bank or of any other bank as specified hereto:

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

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

- I/ We Further declare that I will not utilize the borrowed money for purchase of gold in any form, including primary gold, gold bullion, gold, jewellery, gold coins, units of gold Exchange Trade Funds (ETF) and units of gold Mutual Funds
- I/ We declare that I/We will not utilize the borrowed money for acquisition of small savings instruments (including KVP& NSC).
- I/ We declare that I/ We will not utilize the borrowed money for investment in capital market instruments or in another scheme of mutual fund or for speculative purposes in silver, bullion, essential commodities, property rate arbitrage etc.

In case it is observed that the borrowed money is utilized for the above purpose, the Bank at its sole discretion would recall the loan and take appropriate action to close the loan and initiate legal proceeding against me/ us.

Place:

Date: D D M M Y Y Y Y

Signature of Applicant

SOURCING DETAILS (For official purpose only (as applicable))

Channel Axis Sales Direct Walkin Branch Lead Open Market Alternate Channel (SMS/Emailer/Web) DSA Other Product ASL
 Others _____

Sourcing Branch Sol ID _____ Sourcing Branch Staff Emp. ID _____ ASL Code _____

DSA Code _____ CRM / Telesmart ID _____ Gold Loans Sales Manager Employee ID _____

Please specify marketing programme, if any _____

FOR OFFICE USE ONLY

Documents Received Self-Certified True Copies Notary Identity Verification Done

IN PERSON VERIFICATION CARRIED OUT BY

Employee Name _____

Employee Code _____ Employee Designation _____

Employee Organisation & Code _____ Employee Branch _____

Place : _____

Date :

D	D	M	M	Y	Y	Y	Y
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Signature of Employee

DEMAND PROMISSORY NOTE

₹ _____

ON DEMAND, I/ We, _____, Promise to pay AXIS Bank Ltd. or order,
the sum of ₹ _____/-
(Rupees _____)

_____ only) together with interest from the date hereof, at _____

_____ percent per annum or such other rate the Bank may fix from time to time, simple and payable with _____

rests, for value received.

Place: _____ Place: _____

Date:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Date:

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

Customer Signature
Across ₹ 1/
Revenue Stamp

CUSTOMER DECLARATION - CROSS SELL CONSENT

I confirm that, I have read and understand the Declaration and that all the details provided on the form are true and correct. I am aware that post registration, I may receive a call from the Bank to verify the correctness of the request for registration. I authorize Axis Bank to disclose, from time to time any information relating to my Loan against Gold relationship to any parent, subsidiary, affiliate and associate of Axis Bank, and to third parties engaged by Axis Bank, for Purpose such as marketing of services. From time to time Axis Bank Communicate various new product/ special features of existing product promotional offers which are of significant benefit to its customers.

Please help us to serve you better by giving your consent to be informed about such benefits

Your consent: Yes No

Signature of Applicant

APPRAISER'S CERTIFICATE

Description of jewels	No of articles	Fineness in karats (a)	Weight in Grams		Market rate per gram in ₹ _____ for respective karatage of gold ornament (i.e., for 18, 19 k, etc.) (c)	Appraised Value (a*b*c)#	Advance rate as advised by the Bank for respective karat of purity (d)	Loan / Overdraft Amount =(b*d)
			Gross	Net				

Use appropriate karatage i.e., 18/19/20/21/22/23/24 for circulation.

I hereby certify that the weights and valuation rates given above have been verified by me and found to be correct. I estimate the value of the ornaments at ₹ _____

Date :


D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Appraiser's Signature

I hereby accept the valuation of the appraiser as correct.

Date :


D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Signature of the borrower

The contents of this document have been read over and translated into _____ language and explained to the Borrower and he/she has understood the contents thereof.

Date :

D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 (To be signed by a third party other than the Bank employee)

TERMS AND CONDITIONS

1. I/ We hereby declare that the particulars given above are true and correct to the best of my/our knowledge and belief and that the gold ornaments/gold coins described under appraiser' certificate / gold coin deposit receipt, to be deposited as security with the Axis Bank(Bank) belong solely to me/us. I/We further declare that the gold ornaments & gold coins is not defective/ challenged by any person in any manner, nor is it spurious or of inferior quality and has been acquired by me/us from genuine sources and is my/ our bonafide property and no other person has claim, lien or charge against it.
2. I/ We acknowledge that the Bank shall have no liability for any consequences arising out of any erroneous details provided by me/ us and I/ we shall utilize the Loan solely for the purpose stated in the Sanction Letter and will not be used for any speculative or anti -social purpose.
3. I/we further understand that if the loan is sanctioned by the Bank, then a limit shall be set against the gold ornaments/gold coins, pledged by me/us, and the aggregate limit can be used by me as per my/our requirement. I/we undertake that I/we shall make written application to the Bank intimating my financial requirement (within the overall limit). However, the right to disburse any limit within the sanctioned limit, shall be at the discretion of the Bank.
4. I/ We agree that, the valuation of the gold ornaments & gold coin shall be done by an independent appraiser appointed by the Bank and the loan amount shall be determined by the Bank on the basis of the value of the gold security as set out in the valuation report provided by the appraiser. Such value shall be subject to the market price of the gold ornaments/ coin from time to time the amount of loan will be conveyed to me/us to the Bank.
5. I/ We am/ are the owner/ joint-owners and am/are in possession of certain gold ornaments/("Gold Security") over which I/ We will create a first and exclusive charge by way of pledge in favor of the Bank. I/ We have deposited the gold ornaments with the Bank in a sealed packet to be kept with the Bank during the Tenure of the Loan / overdraft. I/We agree that the Bank shall be entitled to open such sealed packet during Tenure of the facility and conduct investigation in connection with the quality of Gold Security at my/ our cost at anytime and I/ We would be solely responsible for any discrepancy in the purity/weight of such Gold Security. I/ We agree that the Bank has the right at any time to reappraise/ verify the gold ornaments & coins deposited with it and we would be solely responsible for any discrepancy in the purity/weight of such ornaments & gold coins.
I/We voluntarily hereby provide our unconditional consent to the Bank for conducting all the tests for the purpose of valuation of my gold ornaments/coins in my/our presence or without my/our presence, including pointed scratching and acid test or any other verification as the Bank may require.
6. I/We agree that, the Bank not shall be required to lend against the said ornaments & gold coins any amount inclusive of interest exceeding _____% of the net appraised value of the said ornaments & coins. The Bank shall be at liberty to vary the said margin from time to time at its sole discretions.
7. I/ We agree that, at the time of renewal of the facility whether during or after the expiry of the tenure of the Loan, I/ We may request the Bank to grant the renewal to me/ us on a higher/ lower loan -to value ratio or any other term which the bank may allow at its sole and absolute discretion subject to payment of a such fee as the Bank may prescribe.
8. I/ We agree that the loan / overdraft may be prepaid in whole or in part, by me/ us. The bank may grant on such conditions as it may deem fit, including without limitation the payment of prepayment or part payment charges as the case may be, as stipulated by the bank, which prepayment and/ or part payment charges may be applied and collected by the bank either at the time of maturity or closure or renewal, whichever is earlier. Without prejudice to any other rights that the Bank may have under law, in case of nonpayment of any dues,I/ We shall be liable to pay additional interest/ default interest at such rate as may be described by the Bank on the entire Loan / overdraft plus the interest due on that date. Part payment by customer to be allowed any number of times during the tenure of loans, a minimum of 1 interest due should have been paid a minimum amount of ` 10000/ or minimum 10% of the loan amount to be paid as part payment.
9. I/ We agree that, the Bank may, without assigning any reason and upon written notice mailed or delivered to me/ us cancel in full or in part the Loan /overdraft and demand repayment thereof. Upon such notice, the said Dues shall become forthwith due and payable by me/us to the Bank.
10. I/ We hereby authorize Bank to carry out the RTGS/ NEFT transaction as per details mentioned in the application. I/ We understand that RTGS/ NEFT request is subject to the RBI regulations and guidelines governing the same. I/ We further acknowledge that Bank accepts no liability for any consequences arising out of erroneous details provided by me/ us.
11. I/ We confirm that, the Gold Security and any other security furnished by me/ us to the Bank will be released only upon payment in full of the said Dues by me/ us to the Bank. In case the value of Gold Security falls lower than the required margin of the Bank as applicable from time to time, without prejudice to the right to declare on Event of Default under Clause 18 and/ or to right to sell the Gold Security and/or exercise any other right or remedies available with the Bank hereunder or under law, I/ We shall, within 7 (seven) days of a notice from the Bank's sole discretion, deposit with the Bank, such additional security, as may be required.
12. I/ We agree that, in addition to any general lien or similar right to which the Bank as bankers may be entitled by law, the Bank may at any time and without notice to me/ us combine or consolidate all or any of the my/ our accounts with and liabilities to the Bank and set off or transfer any sum or sums standing to the credit of any one or more of such accounts in or towards satisfaction of any of the my/ our liabilities to the Bank on any other account or in any other respect, whether such liabilities be actual or contingent, primary or collateral and several or joint.
13. I/ We agree that, Bank may open multiple accounts in my/ our name/s within the aggregate facility/ies sanctioned to me/ us and all the terms and conditions of this Agreement shall be applicable to all such accounts opened/ to be opened with the Bank.
14. I/ We agree that the Interest calculation will be done on the basis of the outstanding balance method and on the basis of 365 days and we are liable to pay the Bank penal charges at _____% p.a., on the balance due to the Bank from the date of my/or failure in maintaining the margin, or in failure/ neglect in repaying the balance dues to the Bank. I/ We agree that the penal charges may be revised from time to time in accordance with the Bank's policy and such revised charges would be prospectively made applicable.
15. If I/We fail to maintain such margin as aforesaid or if we/us shall on demand, fail or neglect to repay the balance due to the Bank, it shall be lawful for the Bank forthwith or anytime thereof and after final reminder notice in writing to me/us demanding the balance then due to the Bank and default being made in payment for 7 days after giving such notice, to sell or otherwise dispose off all or of the said ornaments/coins, to be deposited by pledge, either together or in lots or separately, either by public auction or private contact and subject such conditions as the Bank shall think fit absolutely and apply the net proceeds of such sale in or towards the liquidation of the balance then due to the Bank, Any shortfall after the adjustment of the net sale proceeds shall be repaid forthwith by me/us on demand by the Bank.
16. I/We agree that, in the event of there being a surplus available of the net proceeds of such sale after payment in full of the balance due to the Bank it shall be lawful for the Bank to retain and apply the said surplus towards payment or liquidation of any and other money which shall be or may become due to the borrowers or any of them whether singly or jointly with any other persons and whether as a principal debtor or surety.
17. That any notice in writing required to be served hereunder shall be sufficiently served if addressed to me/us, at our address registered in the Bank or in the event of no such address being registered in the bank at our last known place of residence or business and left at such other address or place aforesaid or forwarded to me/us by post at the address aforesaid. A notice sent by the post deemed to be given at the time when in due course of post it would be delivered at the address to which it is sent and in proving that such notice was posted a certificate signed by the Bank's local manager or agent or other authorized officer that envelope was so posted shall be conclusive
18. That, Demand promissory note executed by me/us shall operate as continuing security to you to be enforceable for the repayment of the ultimate balance or all such sum remaining unpaid under the said loan facility now or hereafter. I/We do hereby also waive my/our rights of the presentment of the aforesaid Demand Promissory Note and further request you to note to dispense with a notice of dishonor in terms of section 98(a) of Negotiable instrument act 1881, and that in the event of payment not being made on demand by us, Axis Bank Ltd., may at its sole discretion give time for payment to me/us without discharging me/us from liability.
19. The Following event shall constitute events of default and upon occurrence of which, the dues to the Bank shall become immediately due and payable by me/ us to the Bank and further enable Bank to enforce the Gold security.
 - a) Failure on my/ our part to perform any of the obligations hereunder or if any circumstance or event occurs which adversely affects my/ our capacity to repay the loan or any part there of my/ our obligations.
 - b) If any of the representation or statements or particulars made by me/ us herein are found to false/ misleading or incorrect.
 - c) If the loan and interest is not repaid on the date of maturity/ as per the timeline specified by the bank.
 - d) Upon detection of any systemic fraud in relation to the quality of the gold by the Bank.
 - e) If the value of the said Gold Security falls lower than the required margin of the Bank as applicable from time to time, due to change in market price (whether actual or reasonably anticipated) or any other reason or if there is any deterioration or any part thereof, which causes the security in the judgment of the Bank to become unsatisfactory in character or value.
 - f) If it is discovered that there is any collusion between the appraiser and me/us resulting in a fraudulent and erroneous valuation of gold ornaments & coins, or in case the Bank has a

TERMS AND CONDITIONS

1. I/ We hereby declare that the particulars given above are true and correct to the best of my/ our knowledge and belief and that the gold ornaments/gold coins described under appraiser' certificate/ gold coin deposit receipt, to be deposited as security with the Axis Bank(Bank) belong solely to me/us. I/ We further declare that the gold ornaments & gold coins is not defective/ challenged by any person in any manner, non is it spurious or of inferior quality and has been acquired by me/ us from genuine sources and is my/our bonafide property and no other person has claim, lien or charge against it.
2. I/ We acknowledge that the Bank shall have no liability for any consequences arising out of any erroneous details provided by me/ us and I/ we shall utilize the Loan solely for the purpose stated in the Sanction Letter and will not be used for any speculative or anti -social purpose.
3. I/we further understand that if the loan is sanctioned by the Bank, then a limit shall be set against the gold ornaments/gold coins, pledged by me/us, and the aggregate limit can be used by me as per my/our requirement. I/we undertake that i/we shall make written application to the Bank intimating my financial requirement (within the overall limit). However, the right to disburse any limit within the sanctioned limit, shall be at the discretion of the Bank.
4. I/ We agree that, the valuation of the gold ornaments & gold coin shall be done by an independent appraiser appointed by the Bank and the loan amount shall be determined by the Bank on the basis of the value of the gold security as set out in the valuation report provided by the appraiser. Such value shall be subject to the market price of the gold ornaments/coin from time to time the amount of loan will be conveyed by me/ us by the Bank.
5. I/ We am/ are the owner/ joint-owners and am/are in possession of certain gold ornaments/ ("Gold Security") over which I/We will create a first and exclusive charge by way of pledge in favor of the Bank. I/We have deposited the gold ornaments with the Bank in a sealed packet to be kept with the Bank during the Tenure of the Loan / overdraft. I/ We agree that the Bank shall be entitled to open such sealed packet during Tenure of facility and conduct investigation in connection with the quality of Gold Security at my/ our cost at anytime and I/ We would be solely responsible for any discrepancy in the purity/weight of such Gold Security. I/ We agree that the Bank has the right at any time to reappraise/verify the gold ornaments & coins deposited with it and we would be solely responsible for any discrepancy in the purity/ weight of such ornaments & gold coins.
I/We voluntarily hereby provide our unconditional consent to the Bank for conducting all the tests for the purpose of valuation of my gold ornaments/ coins in my/ our presence or without my/our presence, including pointed scratching and acid test or any other verification as the Bank may require.
6. I/We agree that, the Bank not shall be required to lend against the said ornaments & gold coins any amount inclusive of interest exceeding _____% of the net appraised value of the said ornaments & coins. The Bank shall be at liberty to vary the said margin from time to time at its sole discretions.
7. I/We agree that, at the time of renewal facility whether during or after the expiry of the tenure of the Loan, I/ We may request the Bank to grant the renewal to me/us on a higher/lower loan -to value ratio or any other term which the bank may allow at its sole and absolute discretion subject to payment of a such fee as the Bank may prescribe.
8. I/ We agree that the loan / overdraft may be prepaid in whole or in part, by me/ us. The bank may grant on such conditions as it may deem fit, including without limitation the payment of prepayment or part payment charges as the case may be, as stipulated by the bank, which prepayment and/ or part payment charges may be applied and collected by the bank either at the time of maturity or closure or renewal, whichever is earlier. Without prejudice to any other rights that the Bank may have under law, in case of nonpayment of any dues, I/ We shall be liable to pay additional interest/ default interest at such rate as may be described by the Bank on the entire Loan / overdraft plus the interest due on that date. Part payment by customer to be allowed any number of times during the tenure of loans, a minimum of 1 interest due should have been paid a minimum amount of ₹10000/ or minimum 10% of the loan amount to be paid as part payment.
9. I/ We agree that, the Bank may, without assigning any reason and upon written notice mailed or delivered to me/ us cancel in full or in part the Loan /overdraft and demand repayment thereof. Upon such notice, the said Dues shall become forthwith due and payable by me/us to the Bank.
10. I/ We hereby authorize Bank to carry out the RTGS/ NEFT transaction as per details mentioned in the application. I/We understand that RTGS/ NEFT request is subject to the RBI regulations and guidelines governing the same. I/ We further acknowledge that Bank accepts no liability for any consequences arising out of erroneous details provided by me/us.
11. I/We confirm that, the Gold Security and any other security furnished by me/ us to the Bank will be released only upon payment in full of the said Dues by me/us to the Bank.
In case the value of Gold Security falls lower than the required margin of the Bank as applicable from time to time, without prejudice to the right to declare on Event of Default under Clause 18 and/ or to right to sell the Gold Security and/or exercise any other right or remedies available with the Bank hereunder or under law, I/We shall, within 7(seven) days of a notice from the Bank's sole discretion, deposit with the Bank, such additional security, as may be required.
12. I/ We agree that, in addition to any general lien or similar right to which the Bank as bankers may be entitled by law, the Bank may at any time and without notice to me/us combine or consolidate all or any of the my/ our accounts with and liabilities to the Bank and set off or transfer any sum or sums standing to the credit of any one or more of such accounts in or towards satisfaction of any of the my/our liabilities to the Bank on any other account or in any other respect, whether such liabilities be actual or contingent, primary or collateral and several or joint.
13. I/ We agree that, Bank may open multiple accounts in my/ our name/s within the aggregate facility/ies sanctioned to me/ us and all the terms and conditions of this Agreement shall be applicable to all such accounts opened/ to be opened with the Bank.
14. I/ We agree that the Interest calculation will be done on the basis of the outstanding balance method and on the basis of 365 days and we are liable to pay the Bank penal charges at _____% p.a., on the balance due to the Bank from the date of my/ or failure in maintaining the margin, or in failure/ neglect in repaying the balance dues to the Bank. I/ We agree that the penal charges may be revised from time to time in accordance with the Bank's policy and such revised charges would be prospectively made applicable.
15. If I/ We fail to maintain such margin as aforesaid or if we/ us shall on demand, fail or neglect to repay the balance due to the Bank, it shall be lawful for the Bank forthwith or anytime thereof and after final reminder notice in writing to me/us demanding the balance then due to the Bank and default being made in payment for 7 days after giving such notice, to sell or otherwise dispose off all or of the said ornaments/ coins, to be deposited by pledge, either together or in lots or separately, either by public auction or private contact and subject such conditions as the Bank shall think fit absolutely and apply the net proceeds of such sale in or towards the liquidation of the balance then due to the Bank, Any shortfall after the adjustment of the net sale proceeds shall be repaid forthwith by me/us on demand by the Bank.
16. I/ We agree that, in the event of there being a surplus available of the net proceeds of such sale after payment in full of the balance due to the Bank it shall be lawful for the Bank to retain and apply the said surplus towards payment or liquidation of any and other money which shall be or may become due to the borrowers or any of them whether singly or jointly with any other persons and whether as a principal debtor or surety.
17. That any notice in writing required to be served hereunder shall be sufficiently served if addressed to me/us, at our address registered in the Bank or in the event of no such address being registered in the bank at our last known place of residence or business and left at such other address or place aforesaid or forwarded to me/us by post at the address aforesaid. A notice sent by the post deemed to be given at the time when in due course of post it would be delivered at the address to which it is sent and in proving that such notice was posted a certificate signed by the Bank's local manager or agent or other authorized officer that envelope was so posted shall be conclusive.
18. That, Demand promissory note executed by me/ us shall operate as continuing security to you to be enforceable for the repayment of the ultimate balance or all such sum remaining unpaid under the said loan facility now or hereafter. I/ We do hereby also waive my/ our rights of the presentation of the aforesaid Demand Promissory Note and further request you to note to dispense with a notice of dishonor in terms of section 98(a) of Negotiable instrument act 1881, and that in the event of payment not being made on demand by us, Axis Bank Ltd., may at its sole discretion give time for payment to me/us without discharging me/us from liability
19. The Following event shall constitute events of default and upon occurrence of which, the dues to the Bank shall become immediately due and payable by me/ us to the Bank and further enable Bank to enforce the Gold security.
 - a) Failure on my/ our part to perform any of the obligations hereunder or if any circumstance or event occurs which adversely affects my/ our capacity to repay the loan or any part thereof my/ our obligations.
 - b) If any of the representation or statements or particulars made by me/ us herein are found to false/ misleading or incorrect.

Schedule of charges

- | | | |
|----------------------------|--|------------------------|
| • Stamp Duty - At Actuals | • Part Payment Charges _____ | Signature of Applicant |
| • Valuation charges _____ | • Fore closure charges _____ | |
| • Processing charges _____ | • Penal Interest on overdue amount _____ | |
| | • Non-utilisation charges _____ (applicable only for overdraft facility) | |

* All of the above charges are subject to change as per Bank's discretion from time to time.

Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable)

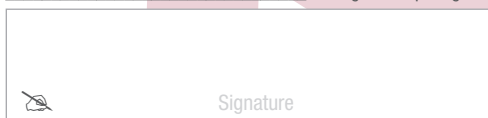
- c) If the loan and interest is not repaid on the date of maturity/ as per the timeline specified by the bank.
- d) Upon detection of any systemic fraud in relation to the quality of the gold by the Bank.
- e) If the value of the said Gold Security falls lower than the required margin of the Bank as applicable from time to time, due to change in market price (whether actual or reasonably anticipated) or any other reason or if there is any deterioration or any part thereof, which causes the security in the judgment of the Bank to become unsatisfactory in character or value.
- f) If it is discovered that there is any collusion between the appraiser and me/us resulting in a fraudulent and erroneous valuation of gold ornaments & coins, or in case the Bank has a reasonable suspicion in this regard.
- g) If any attachment, distress, execution or other process against me/ us or any of the security is enforced/levied upon.
- h) In the event of death, insolvency, commission of an act of bankruptcy of either of us.
- i) Any attempt by me/ us, without prior written consent of the bank to create any charge, lien, mortgage or any other encumbrance over the gold ornaments & coins.
20. Upon the occurrence of an Event of Default, the Bank shall be entitled to sell the Gold Security in the open market after giving me/ us a sufficient notice which I/We agree is a reasonable period for the purposes of Section 176 of the Contract, 1872. The proceeds so realized from the sale of the Gold Security shall be utilized towards the repayment of Dues under the Loan. In the event that the proceeds so realized or insufficient to meet the amount of Dues, the Bank may take such other and further actions as it may deem necessary to realize the balance amount from me/us. In case of more than one borrower, we agree that our liability shall be joint and several.
21. In case of my/ our failure to repay the loan, I/we hereby authorize AXIS Bank to publish my/ our photographs in the print media under the title of a defaulter of loan. I am also aware that the right to publish the photograph shall solely be with the Bank and the Bank shall have the discretion to publish the photographs of all or selected defaulters.
22. I/ We agree that, 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 nonpayment 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 by the same customer from the Bank, irrespective of the regular repayment in such accounts.
23. I/We understand that as a pre-condition, relating to grant of the loans/ advances/ other funds based and/or non fund based credit facilities to me/ us, the Bank requires our consent for the disclosure by the bank of, information and data relating to us of credit facility availed of/to be availed, by us, by obligations assumed/ to be assumed, by us, in relation thereon to and default, if any, committed by us, in discharge thereof
- Accordingly, I/we hereby agree and give consent for the disclosure by the Bank of all or any such:
1. Information & data relating to us
 2. The Information and data relating to any credit facility availed of/ to be availed by us and
 3. Default, if any, committed by us, in discharge of any such obligations
- As the Bank may deemed appropriate and necessary to disclose and furnish to Credit Information Bureau (India) Ltd and any other agency authorized in this behalf by RBI I/ We, undertake that:
1. The Credit Information Bureau (India) Ltd, and any other agency, so authorized may use, process the said information and data disclosed by the Bank in a manner as deemed fit by them and
 2. The Credit Information Bureau (India) Ltd, and any other agency, so authorized may furnish for consideration, the processed information and data or product there of prepaid by them, to Bank/ FI's and other credit grantors or register users, as may be specified by the RBI in this behalf
- I/ We confirm having received, read and understood the terms and conditions applicable to this Loan and accept hereby without notice the terms and conditions unconditionally and agree that this terms and conditions may be changed by the Bank at any time and will be bound by amended terms and conditions. All T&C of loan agreement will be updated on the bank website from time to time.

VERNACULAR DECLARATION/ ANNEXURE FROM ILLITERATE PERSON

Axis Bank Ltd.

Branch


This is to certify that all the relevant regulations, terms and conditions and the risks involved in operation of the savings bank/ term deposit loan / overdraft account has been explained to borrower and he/ she/ they have agreed to opening an Account with Axis Bank after having fully understood the same.


Signature

Name _____

Emp. No.: _____

I say, I understood the terms and conditions and account opening/ operating instructions.


(Thumb Impression of a/c holder)

The above in my presence (Witness)


Signature

Name: _____

Address: _____

Acknowledgment for receipt of Application form

Date: _____

To, _____

Axis Bank has received your application for a gold / overdraft loan for ₹ _____ The Bank would require a processing time of approximately 1 working day from the date of receipt of the completed application. This is subject to submission of all documents, as required by the bank.

Serial No.

For Axis Bank Ltd. Authorised Official

"FORM NO. 60"

[See second proviso to rule 114B]

Form for declaration to be filed by an individual or a person (not being a company or firm)
who does not have a permanent account number and who enters into any transaction specified in rule 114B

1	Prefix	First Name	Middle Name	Surname	
2	Date of Birth/ Incorporation	D D M M Y Y Y Y			
3	Father's Name (in case of individual)	First Name	Middle Name	Surname	
4	Flat No.	5. Floor No.	6. Name of premises		
7	Block Name/No.	8. Road/ Street/ Lane			
9	Area/ Locality	10. Town/City			
11	District	12. State			
13	Pin code	14. Telephone Number (with STD code)	15. Mobile No		
16	Amount of transaction	17. Date of transaction	D D M M Y Y Y Y		
18	In case of transaction in joint names, 18 number of persons involved in the transaction				
19	Mode of transaction: <input type="checkbox"/> Cash <input type="checkbox"/> Cheque <input type="checkbox"/> Card <input type="checkbox"/> Draft/Banker's Cheque <input type="checkbox"/> Online transfer <input type="checkbox"/> Other				
20	Aadhaar Number issued by UIDAI				
21	If applied for PAN and it is not yet generated enter date of application and acknowledgement number				
22	If PAN not applied, fill estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) for the financial year in which the above transaction is held				
	Agricultural income		Other than agricultural income		
23	Details of document being produced in support of identify in Column I (Refer Instruction overleaf)				
	Document Code	Document identification number			
	Name and address of the authority issuing the document				
24	Details of document being produced in support of address in Columns 4 to 13 (Refer Instruction overleaf)				
	Document Code	Document identification number			
	Name and address of the authority issuing the document				

Verification

I, do hereby declare that what is stated above is true to the best of my knowledge and belief. I further declare that I do not have a Permanent Account Number and my/ our estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) computed in accordance with the provisions of Income-tax Act, 1961 for the financial year in which the above transaction is held will be less than maximum amount not chargeable to tax. Verified today, the _____ day of _____ 20__

Place : _____

Signature of declarant

Note

- Before signing the declaration, the declarant should satisfy himself that the information furnished in this form is true, correct and complete in all respects. Any person making a false statement in the declaration shall be liable to prosecution under section 277 of the Income-tax Act, 1961 and on conviction be punishable, -
 - in a case where tax sought to be evaded exceeds twenty-five lakh rupees, with rigorous imprisonment which shall not be less than six months but which may extend to seven years and with fine;
 - in any other case, with rigorous imprisonment which shall not be less than three months but which may extend to two years and with fine.
- The person accepting the declaration shall not accept the declaration where the amount of income of the nature referred to in item 22b exceeds the maximum amount which is not chargeable to tax, unless PAN is applied for and column 21 is duly filled.

Instruction:

(1) Documents which can be produced in support of identity and address (not required if applied for PAN and item 20 is filled):

Sl.	Nature of Document	Document Code	Proof of Identity	Proof of Address
A	For Individuals and HUF Document			
1.	AADHAR card	01	Yes	Yes
2.	Bank/ Post office passbook bearing photograph of the person	02	Yes	Yes
3.	Elector's photo identity card	03	Yes	Yes
4.	Ration/Public Distribution System card bearing photograph of the person	04	Yes	Yes
5.	Driving License	05	Yes	Yes
6.	Passport	06	Yes	Yes
7.	Pensioner Photo card	07	Yes	Yes
8.	National Rural Employment Guarantee Scheme (NREGS) Job card	08	Yes	Yes
9.	Caste or Domicile certificate bearing photo of the person	09	Yes	Yes
10.	Certificate of identity/ address signed by a Member of Parliament or Member of Legislative Assembly or Municipal Councillor or a Gazetted Officer as per annexure A prescribed in Form 49A prescribed in Form 49A	10	Yes	Yes
11.	Certificate from employer as per annexure B prescribed in Form 49A	11	Yes	Yes
12.	Kisan passbook bearing photo	12	Yes	No
13.	Arm's license	13	Yes	No
14.	Central Government Health Scheme/ Ex-servicemen Contributory Health Scheme card	14	Yes	No
15.	Photo identity card issued by the government./ Public Sector	15	Yes	No
16.	Electricity bill (Not more than 3 months old)	16	No	Yes
17.	Landline Telephone bill (Not more than 3 months old)	17	No	Yes
18.	Water bill (Not more than 3 months old)	18	No	Yes
19.	Consumer gas card/ book or piped gas bill (Not more than 3 months old)	19	No	Yes
20.	Bank Account Statement (Not more than 3 months old)	20	No	Yes
21.	Credit Card statement (Not more than 3 months old)	21	No	Yes
22.	Depository Account Statement (Not more than 3 months old)	22	No	Yes
23.	Property registration document	23	No	Yes
24.	Allotment letter of accommodation from Government	24	No	Yes
25.	Passport of spouse bearing name of the person	25	No	Yes
26.	Property tax payment receipt (Not more than one year old)	26	No	Yes
B	For Association of persons (Trusts)	27	Yes	Yes
	Copy of trust deed or copy of certificate of registration issued by Charity Commissioner			
C	For Association of persons (other than Trusts) or Body of Individuals or Local authority or Artificial Juridical Person)	28	Yes	Yes
	Copy of Agreement or copy of certificate of registration issued by Charity commissioner or Registrar of Cooperative society or any other competent authority or any other document originating from any Central or State Government Department establishing identity and address of such person.			

(2) In case of a transaction in the name of a Minor, any of the above mentioned documents as proof of Identity and Address of any of parents/ guardians of such minor shall be deemed to be the proof of identity and address for the minor declarant, and the declaration should be signed by the parent/ guardian.

(3) For HUF any document in the name of Karta of HUF is required.

(4) In case the transaction is in the name of more than one person the total number of persons should be mentioned in Sl. No. 18 and the total amount of transaction is to be filled in Sl. No. 16.

In case the estimated total income in column 22b exceeds the maximum amount not chargeable to tax the person should apply for PAN, fill out item 21 and furnish proof of submission of application.

RENEWAL REQUEST LETTER

To:

Date:

D	D	M	M	Y	Y	Y	Y
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The Branch Head

Axis Bank Ltd.,

_____ Branch,

Dear Sir,

I/We, _____ have availed loan / overdraft against pledged of gold ornaments/coins from your branch with loan / DD / account number bearing _____ for an amount of ₹ _____ /-. The loan / DD is granted for the tenure of _____ months. At present the tenure of the facility availed is due on/ to be repaid on _____

I wish to re avail the said facility from your branch and hereby request you to provide the aforesaid facility for further period of _____ months and wish to continue to pledge the gold ornaments/ coins in favour of the Bank for the said facility. I/ We are aware that tenure of existing loan account bearing _____ as expired and hence, fresh loan account shall be opened as per my re availability request for tenure of _____ months and outstanding lying in existing loan account shall be adjusted by disbursing fresh loan.

I/ We undertake to pay interest and other charges debited in the loan / overdraft account till the date of opening fresh loan account.

I/ We agree that the Bank has the right at any time to reappraise/ verify the gold ornaments deposited with it and has the sole right to enhance/ reduce the loan amount currently availed and decide on the rate of interest on the fresh gold loan account as per terms and conditions of bank as applicable from time to time.

I/ We hereby provide our consent to the Bank for conducting all the tests for the purpose of valuation of my gold ornaments including pointed scratching and acid test.

I/ We understand that re-availment of the facility would be at the sole discretion of the Bank and would abide by the terms and condition that will be applicable for fresh loan as furnished by Bank from time to time.

I/ We further undertake to execute documents as prescribed by the Bank and authorize the Bank to deduct processing fees and appraiser charges from the loan proceeds as also authorize the Bank to adjust the existing loan account from the fresh disbursement made as per terms and conditions of the Bank. In case of any shortfall or if the Bank takes a decision to not to disburse the fresh loan, I agree to repay the shortfall or entire outstanding dues to the Bank, as the case may be.

Applicant's name: _____

Place: _____

Date:


D	D	M	M	Y	Y	Y	Y
---	---	---	---	---	---	---	---

 Signature/ Thumb impression

VERNACULAR DECLARATION/ ANNEXURE FROM ILLITERATE PERSON

Axis Bank Ltd.
_____ Branch

This is to certify that all the relevant regulations, terms and conditions and the risks involved in operation of the savings bank/ term deposit / loan / overdraft account has been explained to borrower and he/ she/ they _____ have agreed to opening an Account with Axis Bank after having fully understood the same.

 Signature

Name _____

Emp. No.: _____

I say, I understood the terms and conditions and account opening/ operating instructions.

 (Thumb Impression of a/c holder)

The above in my presence (Witness)

 Signature

Name: _____

Address: _____

