

C. FINANCIAL/INCOME DETAILS/ITR INCOME/PAST PERFORMANCE/FUTURE ESTIMATES

Financial Year	Year	Turnover (Rs. in Lacs)	Profit as per P & L (Rs. in Lacs)	Installed Capacity	Utilized Capacity	Capital (Net Worth in case of companies)
Past Year II	20 - 20					
Past Year I	20 - 20					
Provisional	20 - 20					
Present Year (Estimate)	20 - 20					
Next Year (Projections)	20 - 20					

Fill below details for Cash Credit limit

Cash Credit	Projected						
	Sales	Working Cycle in months	Inventory	Debtors	Creditors	Other current assets	Promoters Contribution

D. EXISTING LOAN DETAILS / FACILITY DETAILS

Loan	Bank Name	Type of Loan	Account No.	Loan Amount	EMI	Loan Opening Date	Tenure	ROI	Security	Outstanding As on
1										
2										
3										
4										

E. DETAILS OF ASSOCIATES/GROUP ENTITIES (IN LAKHS) DETAILS AS ON.....

Name of the entity	Existing Customer ID (If Any)	Exposure (In Lac)	Year Of Incorporation	Nature of Business	Net Sales/ Total Income	Net Profit	Net Worth	Address of Associate Concerns	Presently Banking With	Nature of Association	Extent of Interest as a Prop./ Partner/ Director or Just Investor in Associate Concern

F. BANKING DETAILS

S. No.	Name of the Bank	Branch	Account Number	Banking Since
1				
2				

G. STATUTORY OBLIGATIONS:

Statutory Obligation: Remarks(Any details in Connection with the relevant obligation to be given)

Whether Complied with (select Yes /No). If not applicable then select N. A.		
1. Registration under Shops and Establishment ACT	Yes/ No/ NA	
2. Registration under MSME (Provisional /Final)	Yes/ No/ NA	
3. Drug License	Yes/ No/ NA	
4. Latest Sales Tax Return Filed	Yes/ No/ NA	
5. Latest Income Tax Returns Filed	Yes/ No/ NA	
6. Any other Statutory dues remaining outstanding	Yes/ No/ NA	

H. SECURITY DETAILS

(a) Primary Security

Type of Security	Value as on date (in lacs)
Stock	
Book Debts	
Others	

(b) Liquid Collateral

Type of Security	Relationship with Borrower	Value as on date (in lacs)
(LIP, KVP, NSC, Fixed Deposits)		
1.		
2.		
3.		

(c) Other Collateral

Type of Collateral	Value as on date (in lacs)
Letter of Credit (LC)	
Bank Guarantee (BG)	
Stand by Letter of Credit (SBLC)	

(d) Property Collateral

Type of Security (Immovable Property)	1	2	3
Type of Property			
Name of Registered owner			
Relationship Borrower			
Property Address			
Area (in Sq. _____)			
Age of Property (in yrs)			
Market value as on date (in lacs)			

(e). In case of Term loan Requirements, the details of Assets may be given as under :

Type of Assets	Purpose for which required	Imported / Indigenous	Name of supplier	Total cost of Assets	Contribution made by the promoters	Loan required

*In case of imported machine, the breakup of basic cost, freight, insurance and custom duty may be given.

I . REFERENCE DETAILS (BUSINESS REFERENCE)

Reference I	
Name	
Relationship with applicant / co-applicant (Customer, supplier, Competitor)	
Address	
City	State Country Pin
Mobile No./Telephone	/
E-mail Id	
Reference II	
Name	
Relationship with applicant / co-applicant (Customer, supplier, Competitor)	
Address	
City	State Country Pin
Mobile No./Telephone	/
E-mail Id	

J. INFORMATION ON OTHER PRODUCTS AND OFFERINGS

From time to time, Axis Bank communicates various new products/special features of existing products/ promotional offers which are of significant benefit to its customers. I/We consent / do not consent to receive information / services etc. for marketing purposes through Telephone / Mobile / SMS / E-mails by the Bank / its Agents.

K. INFORMATION ON SUBSIDY

TUFs CLCSS IDLSS FPTUFs Others _____ Value of Asset Rs. _____

To be handed over do the customer

A. ACKNOWLEDGEMENT FOR RECEIPT OF APPLICATION FORM

Date _____ To, _____

Axis Bank has received your application for a Small Business Banking /Facility of Rs . _____

Axis Bank will convey its decision (within 2 weeks for credit limit up to Rs. 5 lakh and within 3 weeks for credit limit above Rs. 5 lakh and up to Rs. 25 lakh for Micro & Small enterprises borrowers) and (within 30 working days for other borrowers) from the date of receipt of the application provided the application is complete in all respects and is submitted along with all the documents as per 'check list' provided in the application for loan and/or any additional documents as may be required by the bank for proper appraisal of the application. The computation of timelines shall starts from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank.

Signature of Sales Manager Sourcing Channel (ASL/DSA/etc.)

B. PRE SANCTION DOCUMENTS

- 1.Last 2 years Audited /CA certified financial statement
 - 2.MOA & AOA of Company / Partnership deed of Partnership firm
 - 3.Six Months Bank statement
 - 4.KYC Documents
- Note : Additional document may be required for Credit assessment

POST SANCTION DOCUMENTS

- 1.Executing Facility related documents
 - 2.Executing security creation documents and submitting original security documents.
 - 3.Compliance of Sanction terms and other conditions as may apply.
- Note : Additional documents may be required as per Sanction term

Serial No.

P. CUSTOMER DECLARATION

1. I/We certify that the information provided by me/us in this application form is true, correct, complete and up to date in all respects and that this shall form the basis of any facility that Axis Bank (the Bank) may decide to grant to us at its sole discretion. I/We have no borrowing arrangements for the unit except in the application; that there is no over dues/ statutory dues against me/us/promoters except as indicated in the application; that I/We have not been declared as defaulter/wilful defaulter by any Bank/FIS and no Legal action has been taken/initiated against me/us by any Bank/FIS/I/We shall furnish all other information that may be required in connection with my/our application that this may also be exchanged by you with an agency you may deem fit and you, your representatives or Reserve Bank of India or any other agency as authorised by you, may at any time, inspect/ verify my/our assessment of account etc. in our factory/business premises as given above; you may take appropriate safeguards/action for recovery of Bank's dues including publication of defaulters name in website/submission to RBI; further agree that my/our loan shall be governed by the rules of your Bank which may be in force from time to time. I/We have not withheld any information whatsoever. I/We shall furnish such additional writings as may be required in connection with the facility required by me/us. 2. I/We confirm that the enclosed copies of financials/tax returns/bank statements/title/legal and other documents are submitted by me/us against my/our loan application and are true copies.3. I/We agree that Axis Bank reserves the right to retain the documents submitted with application and will not return those to the applicant even if the facility is rejected.4. I/We understand that the Bank reserves the right to seek any information from any source or to give any information and/or assign any work to any third party at its sole discretion in connection with the facility required by me/us. I/We further agree that the facility that may be provided to me/us shall be governed by the rules of the Bank that may be in force from time to time. I/We will be bound by the terms and conditions of the facility that may be granted to me/us. 5. Except to the extent disclosed to Axis Bank, I/We confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever or for attachment of my/our properties and/or any criminal proceedings have been initiated and/or are pending against me/us and that I/We have never been adjudicated insolvent by any court or other authority. Details of any such proceedings/suits/recoveries/attachments as referred above. 6. Except to the extent disclosed to Axis Bank, no director or a relative/near relation (as specified by RBI) of a director of a banking company (including Axis Bank) or a relative/near relation (as specified by RBI) is: the applicant(s), or a partner of our concern, or a trustee, member, director, manager, employee of our concern, or of our subsidiary, or our holding company, or a guarantor on my behalf, or holds substantial interest in our concern or my/our subsidiary or holding company. Details of any such relation as referred to above. 7. I/We also authorize Axis Bank to check references about me/us from any bank/persons. 8. I/We hereby further confirm that, I/We have no objection on Axis Bank getting guarantee cover from CGTMSE (applicable in case of CGTMSE proposals only). 9. I/We authorize Axis Bank to share information relating to facilities availed by me/us from Axis Bank, as the Bank may deem appropriate and necessary, with any Credit Bureaus, Credit Reference Agencies, Credit Information Companies or any other entity formed and authorized by RBI for the purpose of collecting, collating and disseminating credit information pertaining to borrowers. Accordingly I/We give consent to disclose information to such entities. Such entities may further make available processed information or data or products thereof of banks/financial institutions and other credit grantors. 10. I/We understand that all charges pertaining to the loan like processing fees and/or prepayment penalty and/or any other charges mentioned in the sanction letter are to be borne by me/us. I/We further understand that the relevant stamp duty, legal expenses, valuation expenses, expenses pertaining to creation of charges with ROC, charges for documentation and any other out of pocket expenses as per actuals will be borne by me/us. 11. I/We understand that charges paid to the Bank towards out of pocket expenses and/or log-in/processing fees are non-refundable and upon the application being withdrawn by me/us or being rejected by the Bank for any reason whatsoever in the pre-sanction or post-sanction stage, I/We will not be entitled to any refund either in part or in full. 12. I/We understand that disbursement will be subject to production of necessary documents as may be required by the Bank from time to time, satisfactory completion of Bank's appraisal and documentation process and compliance with Bank's laid down norms/guidelines. 13. I/We confirm that I/We shall utilise the said facility only for the purposes of business as mentioned above. 14. I/We shall furnish at the end of every calendar quarter a certificate in the form required by the Bank regarding my/our sales turnover and net profit. 15. I/We undertake to inform Axis Bank regarding any changes whatsoever in my/our addresses, as specified herein above or employment/profession and to promptly provide such further information that Axis Bank (or its designated group companies or agents or representatives) may require. 16. I/We have no borrowing arrangement(s) with any other bank/financial institution/other bodies other than those mentioned above. I/We would take prior approval from Axis Bank in case we resort to any borrowing arrangement with any other bank. 17. I/We declare that: (i) I/We am/are competent and fully authorized to issue such declarations, confirmations, agreements and undertakings and submit this application form for the purpose of borrowing/availing of the requested facility, and to execute all other documents required by Axis Bank for such purpose, (ii) all such letter(s) of authorities/power(s) of attorney, if any, executed by me/us in favour of any person/s and which is/are submitted to the Bank, is/are valid, subsisting and has/have not been revoked by me/us. 18. 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. 19. My personal / KYC details may be shared with Central KYC Registry 20. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address. 21. It is certified that our unit has not availed any loan from any other Bank / Financial Institution in the past and I am not indebted to any other Bank / Financial Institution other than those mentioned in above columns.

I/We undertake that the proceeds of this facility shall not be used for investment in the capital market.

I/We also confirm that I have been explained the following:

- Axis Bank will convey its decision (within 2 weeks for credit limit up to Rs. 5 lakh and within 3 weeks for credit limit above Rs. 5 lakh and up to Rs. 25 lakh for Micro & Small enterprises borrowers) and (within 30 working days for other borrowers) from the date of receipt of the application provided the application is complete in all respects and is submitted along with all the documents as per 'check list' provided in the application for loan and/or any additional documents as may be required by the bank for proper appraisal of the application. The computation of timelines shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank.
- The bank may at its sole discretion sanction or decline the application. No commitment has been given to me/us with regard to sanction of the loan.
- The bank will decide and assign the loan amount / facility and no commitment has been given to me/us for the same.
- The DSA/DST has not collected any commission/brokerage or any other fee by way of cash or cheque.
- Axis Bank Ltd. reserves the right to retain the photographs and documents submitted with this application and will not return the same to the applicant.
- 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 non-payment 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

Dated : DD MM YYY YYY

Place

Applicant Signature	Co-Applicant / Guarantor - I Signature	Co-Applicant / Guarantor - II Signature	Co-Applicant / Guarantor - III Signature
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Q. SOURCING DETAILS (for Official use only)

ASC Name: [Grid]

Sourcing Channel: Cross-Sell Corporate Linked DSA Connector Digital Circle Sampark Vistaar Vistaar + Direct Open Market MAB Others _____ (Please Specify)

Further options of Digital Circle

SMS Email Mobile Internet Banking Web Leads ATM Telecalling Inbound customer service Remote Banking RM.

DSA Code : [Grid] DME Code: [Grid]
 DSA Name : [Grid] DME Name: [Grid]
 TL Code : [Grid] TL Name: [Grid]
 Corporate Name [Grid] Corporate Scheme Label [Grid]

Fulfilment Channel: SBB SM's Vistaar branches Vistaar + branches ARM MAB Other _____

AXIS Bank Relationship Manager : [Grid] Employee ID: [Grid]

Referrer Branch Name : [Grid] Referrer Branch Sol ID : [Grid]

Ref ID : / CRM ID [Grid] Referrer Emp ID : [Grid]

Account Opening City [Grid]

Account Opening Branch Name [Grid]

Account Opening Branch Sol ID [Grid]

Signature of Relationship Manager	Signature of Sourcing Channel
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FOR BANK USE ONLY

Documents Received Certified

KYC VERIFICATION CARRIED OUT BY

Emp. Name : _____
 Emp. Code : _____
 Emp. Designation : _____
 Emp. Organisation & Code : AXIS BANK LIMITED,001 _____
 Emp. Branch : _____

(Employee Signature)

Place : _____

Dated : DD MM YYY YYY