

K. SPECIFIC CUSTOMER DISCLOSURE IN RESPECT OF RELATIONSHIP WITH DIRECTOR / SENIOR OFFICER OF THE AXIS BANK / ANY OTHER BANK

The term 'Senior Officer' means an officer of the Bank who is in equivalent scale as an officer in senior management level in Grade IV and above in a nationalized bank. The term 'relative' shall mean and include any of the following persons: (a) spouse (b) father (c) mother (d) son (e) daughter (f) son's wife (g) daughter's husband (h) brother (i) brother's wife (j) sister (k) sister's husband (l) brother of spouse (m) sister of spouse

Relationship (Details of the relationship of the applicant with other banks)

Applicant/Co-applicant is a Director of any bank or is a relative of director of the other bank Yes No

If Yes, then nature of relationship

Name _____ Designation _____ Relationship _____

Relationship (Details of relationship of applicant with the Axis bank)

Applicant/Co-applicant is a Director/Senior Officer/relative of director or senior officer of the Axis Bank Yes No.

If Yes, then nature of relationship

Name _____ Designation _____ Relationship _____

L. SOURCING DETAILS (for official use only)

RAC/ASC _____

Channel DSA ASSL CROSS-SELL BRANCH DIRECT OTHERS

DSA Code _____ DME Code _____

AXIS Bank Relationship Manager _____ Employee ID _____

Number of Co-applicant(s) _____ Number of Guarantor(s) _____

Name of Sourcing Agent _____

Signature of Sourcing Agent _____



APPLICATION FOR ASSET POWER LOAN

Date : DDMMYYYY



LOAN APPLICATION DETAILS (TO BE FILLED BY THE APPLICANT)(FIELDS IN RED TEXT REPRESENT MANDATORY FIELDS)

A. LOAN DETAILS

Amount (₹) _____ Term (Months) _____

Product Category Loan Against Property Purchase Of Commercial Property

Lease Rental Discounting Overdraft Facility

Third Party Loan Against Property Reverse Mortgage

Gross Turnover Product Gross Professional Receipt

Repayment Mode PDC ECS SI

B. PROCESSING FEE DETAILS / INITIAL MONEY DEPOSIT(IMD) DETAILS

Mode of payment of IMD / Process. Fee To be collected upfront Partially upfront & partially deductible

If processing fee is collected upfront (full/part) please fill details

Processing Fee _____ Amount (₹) _____

Name of the Bank _____

Cheque No. & Cheque date _____

(to be drawn in favour of Axis Bank Ltd. A/c Service Charges)

C. PROPERTY DETAILS

Property Classification New Yes No Resale

Property Type Residential Commercial Residential cum Office Multi tenanted and mixed usage

Age of Bldg. _____ Months _____ Market Value ₹ _____ Registered Value ₹ _____

Address of Property _____

City _____ State _____ Country _____ Pin _____

Area of Property/Land (In Sq. Ft.) _____ Built-up Area (In Sq. Ft.) _____

FOR APPLICATIONS UNDER REVERSE MORTGAGE SCHEME

Pls. Specify the Loan request plan Lumpsum Annuity Combination of Lumpsum and Annuity

In case of Lumpsum plan, please specify the Lumpsum Amount ₹ _____

In case of Annuity, please specify the periodicity of Annuity Monthly Quarterly Half Yearly Annual

In case of combination plan, lumpsum amount ₹ _____ and balance by way of Monthly Annuity

D. INSURANCE DETAILS

Life Insurance (Mortgage Loan Protection Plan) Interested Not Interested Shall Decide Later

Property Insurance Interested Not Interested Shall Decide Later

E. PERSONAL AND EMPLOYMENT DETAILS

Pls. tick (✓) as applicable	Applicant/ Co-Applicant/Guarantor/GPA					Applicant/Co-Applicant/Guarantor/GPA						
Are you an existing customer, if yes, please provide Customer ID	<input type="checkbox"/> Y	<input type="checkbox"/> N	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/> Y	<input type="checkbox"/> N	<input type="checkbox"/>	<input type="checkbox"/>	<input type="checkbox"/>		
Title (Mr/Mrs/Ms/Dr/Others) / First Name												
Middle Name / Last Name												
Relation with Applicant												
Status	<input type="checkbox"/> Res	<input type="checkbox"/> NRI	<input type="checkbox"/> PIO	<input type="checkbox"/> OCI	<input type="checkbox"/> Foreign National	<input type="checkbox"/> Res	<input type="checkbox"/> NRI	<input type="checkbox"/> PIO	<input type="checkbox"/> OCI	<input type="checkbox"/> Foreign National		
PAN Card												
Passport No.												
Voter ID												
Driving License												
Date of Birth (DD/MM/YY) and Gender	DD	MM	YY	<input type="checkbox"/> Male	<input type="checkbox"/> Female	DD	MM	YY	<input type="checkbox"/> Male	<input type="checkbox"/> Female		
Nationality and Community												
Category	<input type="checkbox"/> SC	<input type="checkbox"/> ST	<input type="checkbox"/> OBC	<input type="checkbox"/> SC	<input type="checkbox"/> ST	<input type="checkbox"/> OBC	<input type="checkbox"/> SC	<input type="checkbox"/> ST	<input type="checkbox"/> OBC	<input type="checkbox"/>		
	<input type="checkbox"/> General	<input type="checkbox"/> Others _____			<input type="checkbox"/> General	<input type="checkbox"/> Others _____			<input type="checkbox"/>	<input type="checkbox"/>		
Education	<input type="checkbox"/> Matriculate	<input type="checkbox"/> Undergraduate	<input type="checkbox"/> Graduate	<input type="checkbox"/> Matriculate	<input type="checkbox"/> Undergraduate	<input type="checkbox"/> Graduate	<input type="checkbox"/> Matriculate	<input type="checkbox"/> Undergraduate	<input type="checkbox"/> Graduate	<input type="checkbox"/>		
	<input type="checkbox"/> Postgraduate	<input type="checkbox"/> Others _____			<input type="checkbox"/> Postgraduate	<input type="checkbox"/> Others _____			<input type="checkbox"/>	<input type="checkbox"/>		
Institute/University												
Marital Status and Number of Dependants	<input type="checkbox"/> Married	<input type="checkbox"/> Single	No of Dependents <input type="checkbox"/>		<input type="checkbox"/>	<input type="checkbox"/> Married	<input type="checkbox"/> Single	No of Dependents <input type="checkbox"/>		<input type="checkbox"/>		
Father/Spouse's Name												
Mother's Maiden Name												
E-mail Address												
Phone Details (STD/ISD Code - Tel Res.)												
Mobile Number												
Residence Address (Present Address)												
Mailing Address <input type="checkbox"/>	Pin	City		Pin		City		Pin		City		
	State	Country		State	Country		State	Country		State	Country	
	Years at present address <input type="checkbox"/>			Years at present address <input type="checkbox"/>			Years at present address <input type="checkbox"/>			Years at present address <input type="checkbox"/>		

Pls. tick (✓) as applicable	Applicant/ Co-Applicant/Guarantor/GPA			Applicant/Co-Applicant/Guarantor/GPA		
Residence Address (Permanent Address)						
Mailing Address	Pin _____ State _____	City _____ Country _____		Pin _____ State _____	City _____ Country _____	
Residence Ownership	<input type="checkbox"/> Self Owned <input type="checkbox"/> Co. Provided	<input type="checkbox"/> Rental <input type="checkbox"/> Paying Guest	<input type="checkbox"/> Parental <input type="checkbox"/> Monthly Rent _____	<input type="checkbox"/> Self Owned <input type="checkbox"/> Co. Provided	<input type="checkbox"/> Rental <input type="checkbox"/> Paying Guest	<input type="checkbox"/> Parental <input type="checkbox"/> Monthly Rent _____
Employment Nature	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed			<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed		
Nature of Organization	<input type="checkbox"/> Govt./PSU <input type="checkbox"/> MNC <input type="checkbox"/> Others _____	<input type="checkbox"/> Public Ltd. <input type="checkbox"/> Partnership	<input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Proprietorship	<input type="checkbox"/> Govt./PSU <input type="checkbox"/> MNC <input type="checkbox"/> Others _____	<input type="checkbox"/> Public Ltd. <input type="checkbox"/> Partnership	<input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Proprietorship
Nature of Employer/Business	<input type="checkbox"/> Trading <input type="checkbox"/> Manufacturing <input type="checkbox"/> Service <input type="checkbox"/> Other _____			<input type="checkbox"/> Trading <input type="checkbox"/> Manufacturing <input type="checkbox"/> Service <input type="checkbox"/> Other _____		
Designation						
Period in Current Employment/Business	Years _____	Months _____		Years _____	Months _____	
Total Employment/Business Period	Years _____	Months _____		Years _____	Months _____	
Name of Organisation						
Address	Pin _____ State _____	City _____ Country _____		Pin _____ State _____	City _____ Country _____	
Office Email address						
Phone Details (STD/ISD Code - Tel Off.)						

F. REFERENCE DETAILS (ONE REFERENCE HAS TO BE A NON-RELATIVE/NON-COLLEAGUE)

	Reference I	Reference II
Name of the reference		
Relationship with Applicant/Co-Applicant		
Address		
Mailing Address	Pin _____ State _____	City _____ Country _____
Mobile No./Telephone		
E-mail Id		

G. FINANCIAL DETAILS

	Applicant/ Co-Applicant/Guarantor/GPA		Applicant/ Co-Applicant/Guarantor/GPA	
Financial Status (financial/non-financial)				
Income (₹, Monthly)	Gross	Net	Gross	Net
	Other Income	Total	Other Income	Total
Bank Account Details	Account I	Account II	Account I	Account II
Bank				
Branch				
Type of A/C				
A/C No.				
Loan Details	Loan I	Loan II	Loan I	Loan II
Bank				
Type of Loan (HL/PL/AL/Others)				
Loan Amount				
EMI				
Loan Tenure				
No. of EMI paid				
Investment Details	Deposits	Insurance	Deposits	Insurance
	Shares	Mutual Funds	Shares	Mutual Funds
	Others	Total	Others	Total
Vehicle Details	Vehicle I	Vehicle II	Vehicle I	Vehicle II
Manufacturer/Model				
Month of Purchase				
Hypothecated To				

H. CUSTOMER DECLARATION

I/We declare that the particulars and information given in the application form are true, correct, complete and up to date in all respects and I/we have not withheld any information. I/We confirm that I/We have no insolvency proceeding indicated against me/us nor have I/We ever been adjudicated insolvent. I/We have read the application form and am/are aware of all terms and conditions of availing finance from Axis Bank. I/We authorize Axis Bank to make reference and inquiries relating to information in this application which the bank considers necessary. I/We authorize the bank to exchange, part/share with all information relating to my/our loan details and repayment history to other banks/financial institutions etc. as may be required and shall not hold the bank liable for use of this information. I/We undertake to inform the bank regarding change in my residence/employment and to provide any further information that the bank may require. I/We agree that my/our loan shall be governed by the rules of the Bank which may be in force from time to time. I/We understand that the Bank has the right to reject my/our application without providing any reason thereof. The borrower(s)/guarantor(s) agree(s) to have given his/their express consent to the Bank to disclose all information and data furnished by them to Credit Information Bureau India Limited (CIBIL) or any other credit bureau permitted to operate in India. The borrower(s)/guarantor(s) further agree(s) that they shall execute such additional documents as may be necessary for the purpose. I/We confirm that I/We have received a copy of the "Code of Bank's commitment to Customers". I/We have been explained the content of the same and also understand that it is available on-line at the Bank's website, "www.axisbank.com".

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

- Axis Bank will convey its decision within 30 working days 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 30 days 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. The bank shall convey, the reasons, which in its opinion after due consideration, have led to rejection of the application.
- The bank will decide and assign the loan limit 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 other than the processing fees deposited to you.
- Processing fees will not be refunded in case of rejection/withdrawal of the case.
- Information in vernacular language and I/We have correctly understood the contents of the application form.

I/We consent do not consent (tick one) to receive information/service etc. for marketing purpose through phone/mobile/SMS/ Email by the Bank/its agents

I/We unconditionally agree and accept that Bank shall be at a liberty to reject my /our application at any stage of processing the application for Retail Cards / Loans / Merchant Acquiring business (Relationship (s)) (Delete the one which is not appropriate), I/We unconditionally agree & accept that , the data provided by me/us to the Bank during the application process for acquiring such Relationship(s) is true to the best of my/our knowledge and belief, and if at any stage of processing the Relationship, if it comes to the knowledge of the Bank or the Bank is of the opinion that, I/we have provided any incorrect information, and/or fabricated documents, and/or fake documents, and/or document/s appearing to have been manipulated, they will be treated by the Bank as having been manipulated by me/us, I/We unconditionally agree & accept that, the Bank shall have every right to reject the application for such Relationship(s), without assigning any reason whatsoever.

I/We also unconditionally agree and accept that, the Bank shall have every right to compare the data available with the Bank or provided with, by any other Bank/Financial Institution/ Credit Information Company during the process of processing my/our application, and in case the Bank , in its sole and exclusive opinion determines that, the details as provided to secure the relationship with the Bank is are inconsistent with the data that may be available, with various Banks/Financial Institution/Credit Information Company that may be so obtained by the Bank , in terms of the Bank's due diligence , policy, process to assess the Relationship(s), I/We unconditionally agree & accept that such data which is so provided and inconsistent with, may be construed as fraud/cheating/torgery/manipulation/ fabrication of documents against the Bank, and agree that, the Bank shall every right and liberty for not processing my /our application/ rejecting the application so provided to the Bank and enforce any remedy that may be so available with the Bank at the Law & Equity, I/We further unconditionally agree & undertake that, the Bank shall be at its liberty, to share any information with any other Banks/Financial institution either as a part of a consortium of a part of sole Banking Relationship or to any Credit Information Company as the Bank may so decide, I/We waive the Confidentiality obligations with respect to the Information provided to the Bank. I/We further agree that, we shall not hold the Bank liable for any cost or reputation for sharing the information as is considered necessary by the Bank in its sole and exclusive opinion, and without any reference to me/us whatsoever, with such Bank/Financial Institution/Credit Information Company and to hold harmless the employees, officers, Directors, agents etc that may be so appointed by the Bank.

I. PURPOSE OF THE LOAN

I/We hereby declare / confirm that the loan amount shall be used for the purpose of:

- Business Education Agriculture Home Repair Any Other Purpose, Please Specify _____

J. PRIORITY SECTOR CATEGORY

If applicant belongs to any of the below category, please tick the relevant box

Manufacturing Enterprise with investment in Plant and Machinery

- Upto Rs.10 lakh Above Rs. 10 lakh upto Rs. 25 lakh
 Above Rs. 25 lakh upto Rs. 5 crore

(Please specify the Value of investment Rs. _____)

Only for Individual Customer

- Loan for the purpose of Home Repair
 Loan for the Purpose of Education.

(Please specify the Name of Educational Institute _____)

(Location and Country of Institute _____) (Name of the Course _____)

Agriculture and Allied Activities (only if partnership firm or corporate)

- Loan for Agriculture and Allied Activities (dairy, fishery, animal husbandry, poultry, bee-keeping, Sericulture (upto cocoon stage).

Declaration:

I am / We are aware, that is on the 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 Advances.

I/We shall indemnify the bank to make the loss good in the event of any loss / damage that may arise on account of false/incorrect declaration by me/us

Applicant/Co-Applicant/ Guarantor/ GAP Photograph
Please sign across the photograph

Applicant/Co-Applicant/ Guarantor/ GAP Photograph
Please sign across the photograph

Applicant/Co-Applicant/ Guarantor/ GPA Signature

Applicant/Co-Applicant/ Guarantor/ GPA Signature

DETAILS OF CHARGES*

Processing Fee Charges	1% of the loan amount + Service Tax (As applicable)
Default Interest Rate	@ 24% per annum, 2% per month
Instruction/Instrument Return charges	Rs.500/- + Service Tax (As applicable) per instance
Cheque/Instrument Swap charges	Rs.500/- + Service Tax (As applicable) per instance
Duplicate Statement issuance charges	₹ 250/- + Service Tax (As applicable) per instance
Duplicate Amorization schedule issuance charges	₹ 250/- + Service Tax (As applicable) per instance
Issuance charges for Photocopy of title documents	Rs.250/- + Service Tax (As applicable) per document set
Charges on customer initiated requests for copies of documents	₹ 250 + Service Tax (As applicable) per document set
Equitable mortgage creation charges	As applicable in the state
Prepayment charges for a Term Loan	If any of the borrower is a Non Individual - 2% will be charged, if the amount prepaid exceeds 25% of the principal outstanding during a quarter, otherwise no prepayment penalty. The quarter refers to calendar quarter, however no prepayment be allowed in the first quarter after taking the loan. In regard to computation of prepayment penalty, upto 25% of the principal outstanding in a quarter there is no prepayment penalty, then any prepayment done over and above 25% will be charged @ 2%. If all borrowers are Individual - Nil
Prepayment charges for an Overdraft Facility	2% of the Limit set for the year in which it is closed
Prepayment charges for a Reverse Mortgage Loan	Nil
Credit report issuance charges	₹ 50 + Service Tax (As applicable) per instance

*subject to change as per Bank's discretion from time to time

ACKNOWLEDGMENT FOR RECEIPT OF APPLICATION FORM

Date _____

To, _____

Axis Bank has received your application for a Loan against property

Axis Bank will convey its decision within 30 working days 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 30 days shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank.

For Axis Bank Ltd., Authorised Official

Loan Against Property Documents to be Submitted

GENERAL

1	Application form
2	Processing Fee Cheque

KYC DOCUMENTS

FOR PHOTO IDENTIFICATION/ADDRESS PROOF/DATE OF BIRTH PROOF (any one of the following)
 Passport/PAN card (only as identity proof)/ Permanent driving license with photo affixed thereon/Voter's identity card (election card)
 Job card issues by NREGA duly signed by an officer of the state government/Letter/card issued by UIDAI/AADHAR number validated through eKYC

Any of the following as Address Proof for Non - Individual can be accepted: Telephone bill/Electricity or utility bills/Shops and establishment certificate/SSI or MSE registration certificate/Sales tax or VAT registration certificate/ Current account bank statement including passbook/ registered lease agreement or rental agreement (for lrd, pvt ltd company) /latest available income tax or wealth assessment order/ Copy of TAN or TIN allotment in the name of the company/Address mentioned in certificate of incorporation/PAN intimation letter

NON-INDIVIDUAL BORROWER - Pvt.Ltd./Ltd. Company

1	Copy of latest MOA/AOA & Incorporation Certificate
2	Share-Holding pattern & List of directors on the letter-head of the company certified by authorised director
3	Copy of latest annual return filed with ROC
4	Board Resolution (for borrowing and certifying authorised director to execute loan documents)

NON-INDIVIDUAL BORROWER - Partnership Firm

1	Copy of latest partnership Deed, wherever applicable
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ADDITIONAL INCOME DETAILS - IF APPLICABLE

1	Agricultural Income - Latest 3 years ITRs
2	Rental Income - Last 2 years ITR/Bank statement for 12 months with rent deposit

BANK STATEMENT

Bank Statements - Salaried Customers

1	Latest 6 months bank statement of salary A/c
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Bank Statements - Self Employed Customers

1	Latest 6 months bank statement of ALL operative business A/cs
2	Latest 1 year bank statement of all operative A/cs - (For Surrogate Scheme)

OTHERS

1	Professional qualification certificate (for Self Employed Professional)
2	12 months repayment track record of all term loan in Individual / Firm Name

In case of any queries

- Call us on 1800 233 5577 / 1800 209 5577 / 1800 154 5577
- Email us at loans@axisbank.com
- Visit us at www.axisbank.com

Applicant Signature

Co-Applicant Signature