



(*All fields are mandatory)

Date

SOL ID Branch name City Sourcing Employee ID

Name* (Same as ID proof)	Prefix	First Name	Middle Name	Last Name
Maiden name (If any*)	Prefix	First Name	Middle Name	Last Name
Father's name*	Prefix	First Name	Middle Name	Last Name
Mother's name*	Prefix	First Name	Middle Name	Last Name
Cust ID	Nationality		Citizenship	
Permanent Address	City			
State	Country	Pincode		
Local / Communication Address	City			
State	Country	Pincode		
Overseas Address (Applicable only for NRI)	City			
State	Country	Pincode		
CKYC No.	Gender	Segment Code		
Community	Specify			
Caste	Specify			
PAN	or Form 60 (Please submit Form 60)	Aadhaar No.		
Passport No.	Date of Issue	Date of Expiry		
Place of Issue	Country of residence			
Nationality	Type of VISA			
Place of Issue	Driving Licence No.	Voters ID		
Gross Income (₹)	Customer Constitution			
Occupation Type				
Nature of business				
Email ID	Phone no.			

[illegible]

Address registered for GSTIN (Note : Overseas address can not be GST registered address)

☐ Same as communication/ Local address given in the account ☐ Same as Permanent address given in the account ☐ As given below

[illegible][illegible][illegible][illegible]

First Joint Holder / Co-Applicant - 1

Name*	Prefix	First Name	Middle Name	Last Name
Maiden name (If any*)	Prefix	First Name	Middle Name	Last Name
Father's name*	Prefix	First Name	Middle Name	Last Name
Mother's name*	Prefix	First Name	Middle Name	Last Name
Cust ID	Nationality		Citizenship	
CKYC No.	Gender		Address same as main applicant	
PAN	or Form 60 <small>(Annex duly filled and sign Form 60)</small>		Aadhaar No.	
Relationship with Applicant	To be included as Joint holder in OD			
Occupation Type				

*GSTIN Details

Whether registered under GST	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N	<small>(If yes, following details are mandatory)</small>	GST Exemption	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N	Exemption Reason (If Yes)	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>
GST Registration	<input type="checkbox"/> Single	<input type="checkbox"/> Multiple	(Please fill GST Annexure for multiple GST Registration)			
*Special Economic Zone	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N	GSTIN (Default)	<div style="border: 1px solid black; width: 150px; height: 20px;"></div>			
Address registered for GSTIN (Note : Overseas address can not be GST registered address)						
<input type="checkbox"/>	Same as communication/ Local address given in the account		<input type="checkbox"/>	Same as Permanent address given in the account		<input type="checkbox"/> As given below
*Line 1	<div style="border: 1px solid black; width: 100%; height: 20px;"></div>					
*Line 2	<div style="border: 1px solid black; width: 100%; height: 20px;"></div>				Landmark	<div style="border: 1px solid black; width: 100%; height: 20px;"></div>
Landmark	<div style="border: 1px solid black; width: 100%; height: 20px;"></div>				*City	<div style="border: 1px solid black; width: 100%; height: 20px;"></div>
*Pincode	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	*State	<div style="border: 1px solid black; width: 100px; height: 20px;"></div>	Country	<div style="border: 1px solid black; width: 100%; height: 20px;"></div>	

Second Joint Holder / Co-Applicant - 2

Name* (Same as ID proof)	<input type="text" value="Prefix"/>	<input type="text" value="First Name"/>	<input type="text" value="Middle Name"/>	<input type="text" value="Last Name"/>
Maiden name (If any*)	<input type="text" value="Prefix"/>	<input type="text" value="First Name"/>	<input type="text" value="Middle Name"/>	<input type="text" value="Last Name"/>
Father's name*	<input type="text" value="Prefix"/>	<input type="text" value="First Name"/>	<input type="text" value="Middle Name"/>	<input type="text" value="Last Name"/>
Mother's name*	<input type="text" value="Prefix"/>	<input type="text" value="First Name"/>	<input type="text" value="Middle Name"/>	<input type="text" value="Last Name"/>
Cust ID	<input type="text" value="Nationality"/>		<input type="text" value="Citizenship"/>	
CKYC No.	<input type="text" value="Gender"/>		<input type="text" value="Address same as main applicant"/>	
PAN	<input type="text" value="Form 60 (Annex duly filled and sign Form 60)"/>		Aadhaar No. <input type="text" value="Aadhaar Number"/>	
Relationship with Applicant	<input type="text" value="To be included as Joint holder in OD"/>		<input type="text" value="Y/N"/>	
Occupation Type	<input type="text" value="Service"/> <input type="text" value="Private Sector"/> <input type="text" value="Public Sector"/> <input type="text" value="Government Sector"/> <input type="text" value="Others"/> <input type="text" value="Professional"/> <input type="text" value="Self Employed"/> <input type="text" value="Retired"/> <input type="text" value="Housewife"/> <input type="text" value="Student"/> <input type="text" value="Business"/> <input type="text" value="Not categorized"/>			

*GSTIN Details

Whether registered under GST		<input type="checkbox"/> Y <input checked="" type="checkbox"/> N	(If yes, following details are mandatory)	GST Exemption	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N	Exemption Reason (If Yes)	<input type="text"/>	
GST Registration	<input type="checkbox"/> Single	<input type="checkbox"/> Multiple	(Please fill GST Annexure for multiple GST Registration)					
*Special Economic Zone	<input type="checkbox"/> Y <input checked="" type="checkbox"/> N	GSTIN (Default)	<input type="text"/>					
Address registered for GSTIN (Note : Overseas address can not be GST registered address)								
<input type="checkbox"/> Same as communication/ Local address given in the account	<input type="checkbox"/> Same as Permanent address given in the account	<input type="checkbox"/> As given below						
*Line 1	<input type="text"/>							
*Line 2	<input type="text"/>							
Landmark	<input type="text"/>							
	<input type="text"/>							
*Pincode	<input type="text"/>	*State	<input type="text"/>	Country	<input type="text"/>			

Cheque book required (Please tick any one) ☐ Yes ☐ No

Puprose of Loan (✓ one)	
1. To purchase a new car	<input type="checkbox"/>
2. To purchase a new house	<input type="checkbox"/>
3. To purchase a new boat	<input type="checkbox"/>
4. To purchase a new truck	<input type="checkbox"/>
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99. To purchase a new boat	<input type="checkbox"/>
100. To purchase a new truck	<input type="checkbox"/>

☐ House Repair ☐ House Purchase ☐ Education ☐ Business Expansion ☐ Purchase of Plant & Machinery / Equipment / Business Premise
☐ Working Capital ☐ Agriculture (Applicable only for resident Indian) ☐ Others

Additional Details For NRI Applicant

Country Name Country Code

Are you a resident outside India for tax purposes ☐ Y ☐ N Jurisdiction of residence

Tax Identification Number or equivalent (If issued by jurisdiction) Country of Birth City/Place of Birth

Is the address in jurisdiction where applicant is resident same as Current/ Permanent/ Overseas or Correspondence/ Local address ☐ Y ☐ N

Address in Jurisdiction

City/Town/Village

State Country ZIP/Post Code

OD Mode of Operation ☐ Self ☐ Either or survivor ☐ Former or survivor ☐ Anyone or survivor ☐ Jointly by all ☐ Other

Please grant me / us a Loan / Overdraft on security of my / our below mentioned Fixed Deposit Details section

If Applicant is Proprietorship Firm / HUF

Name of Proprietor / Karta	Cust ID of Proprietor / Karta
<input type="text"/>	<input type="text"/>

OD Mode of Operation: ☐ Self ☐ Either or Survivor ☐ Former or Survivor ☐ Anyone or Survivor ☐ Jointly by all ☐ Others

Please grant me / us a Loan / Overdraft on security of my / our below mentioned Fixed Deposit Details section

Fixed Deposit Details

Sr. No.	Deposit Type	Fixed Deposit No.	Date of Deposit	Maturity Date	Amount of Deposit to be lien mark	Present Credit Balance	Rate of Interest
1.							
2.							
3.							
4.							
5.							
6.							
7.							
8.							
9.							
10.							
Total							

(Details of advance requested)

Details of Advanced Requested

LTV Sanction Limit Currency rate in INR

(LTV* Total FD Balance Lien Marked) (Applicable in case of Foreign Currency Deposit only)

ROI % Mark-up & Swap rate (Applicable in case of Foreign Currency Deposit only) over Weighted Avg. Rate of Fds of % = %


In case of staff account: Employee code of staff


Clause on NPA Classification at Borrower Level

As per the regulatory guidelines classification of account as NPA is done borrower-wise and not facility-wise and hence, 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, 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.

Date

Place

 Signature of Main Applicant

 Signature of Co-applicant (To be signed by all Joint Holders of FD)

Specific Customer Disclosure In Respect of Relationship With Director/Senior Officer Of The Bank/ Any Other Bank

Relationships (Details of relationship of applicant with other bank)


Applicant is a director of any Bank or is a relative of directors of other banks ☐ Y ☐ N Nature of Relationship

Relationships (Details of relationship of applicant with the bank)


Applicant is a director / senior officer/ relative of director or senior officer of the bank ☐ Y ☐ N Nature of Relationship

In event that the Applicant / Co-applicant(s) declare(s) that the Applicant / Co-applicant(s) is / are related to the director(s) and / or Senior Officer (s) of the bank or of any other Banks as specified hereto.

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

 Signature of the Applicant

 Signature of the First Holder co-applicant/Gurantor - 1

 Signature of the Second Holder co-applicant/Gurantor - 2

Please tick if FD is held by Minor [✓]

I / We declare that I / We am / are the father / mother of the Minor and the advance is required for the benefit of the Minor for the purpose mentioned above. I / We further declare and confirm that the said security is in the name of _____, who is a Minor. I / We, being the Guardian of the Minor further declare and confirm that the credit facilities are being availed on behalf of and for the sole use and benefit of the Minor for his / her necessities and I / We shall solely be accountable and responsible for the same.


Tick One	PSL Category	Fill in the details	
<input type="checkbox"/>	Education	Name of the Institution <input type="text"/>	<input type="text"/>
		In India / abroad <input type="text"/>	Course <input type="text"/>
		(Please provide Letter from College / Bill Copy / Fee Receipt indicating admission in institute)	
<input type="checkbox"/>	Home Repair	<input type="checkbox"/> Rural <input type="checkbox"/> Semi Urban <input type="checkbox"/> Urban <input type="checkbox"/> Metropolitan	(Please provide quotation / bills for house repair)
<input type="checkbox"/>	Manufacturing Enterprise	Investment in Plant & Machinery value (In INR) <input type="checkbox"/> 0 to 5 lakh <input type="checkbox"/> 5 to 25 lakh <input type="checkbox"/> 25 to 500 lakh	(Please provide any one of profile document as required & Balance Sheet along with all schedules indicating investment in Plant and Machinery)
<input type="checkbox"/>	Service Enterprise	Investment in Equipments value (In INR) <input type="checkbox"/> 0 to 5 lakh <input type="checkbox"/> 5 to 25 lakh <input type="checkbox"/> 25 to 500 lakh	(Please provide any one of profile document as required & Balance Sheet along with all schedules indicating investment in Equipments)
<input type="checkbox"/>	Agriculture - Direct	Land of <input type="text"/> Acres Name of Lender <input type="text"/>	Rate of Interest <input type="text"/> %
		(Please provide 7 / 12 Littera / Land Revenue Receipt / Letter from Gram Panchayat)	
<input type="checkbox"/>	Agriculture - Indirect	<input type="checkbox"/> Dealer / Seller of fertilizers, pesticides, seeds, cattle feed, poultry feed, agriculture implement & other input For setting up Agri Clinics / Agri Business Centres <input type="checkbox"/> Custom Service Units who maintain a fleet of tractors, bulldozers, well boring equip., threshes etc. & undertake farm work for farmers on contract basis <input type="checkbox"/> For construction and running of storage facilities including cold storage units designed to store agricultural products (Please provide any one proof of nature of business as required)	

I / We are aware that it is on the faith of this representation, declaration and confirmation that you have agreed to consider my/our 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 or damage that may arise on account of false / incorrect declaration by me / us.

Date:

Place: _____

 Signature of Main Applicant	 Signature of Co-applicant (To be signed by all joint holders of FD)
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Lien Letter - Application For Overdraft Against Fixed Deposit

To Axis Bank Ltd. Branch SOL ID:

Dear Sir / Madam,

Your Bank has granted / agreed to grant me / us financial assistance by way of Overdraft or such other facility as may be granted by the Bank or availed by the borrower from time to time per monthly / quarterly / half yearly / annually rests, charge, commission, costs, expenses and other charges (hereinafter referred to as the "Credit Facility / ies).

I / We hereby confirm and undertake that as security / collateral security for the due repayment of the liability arising out of the aforesaid Credit Facility / ies and the ultimate liabilities due / that may become due to the Bank from the borrower and / or me / us, in addition to your right of set off, Axis Bank shall also have right at any time and without prior notice or reference to me / us and without my / our consent to adjust, appropriate or to set-off any credit balance or any part thereof due to me / us in my / our Current / Savings / any other Deposit Account or any account whatsoever including the above mentioned Fixed / Term Deposit / Recurring Deposit Receipt(s) Account No.(s.) at any of Axis Bank branches in my / our name(s) ("Deposit") with or without joint names of any other persons on or before the dates of maturity thereof towards the satisfaction or part satisfaction of outstanding balances or loan, Overdraft / cash credit or of the amounts due or to become due by me / us or by the aforesaid borrower to you in any account including under the Credit Facilities at any of Axis Bank branch / branches whatsoever.

Date:

Place:

 Signature of Main Applicant	 Signature of Co-applicant (To be signed by all Joint Holders of FD)
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The above Deposits shall continue to be available to the Bank as Security as such even if any Overdraft Facility runs into Credit / is reduced or extinguished or the credit facilities are renewed at any time or from time to time and Axis Bank is authorised to renew the said Deposit without further notice or consent from me / us or the borrower.

That in case of default or Credit Facility / ies is not repaid on demand, the Bank may take all steps necessary to prematurely encash the Fixed / Term Deposit to itself or set-off or uplift the securities / Fixed or Term Deposits hereby offered or held at any time or transfer / assign or reassign the same considered to be reasonable by the Bank and appropriate the net amounts towards discharge of all my / our liabilities in the account/s with the Bank at any of its branch(es). Should there be any shortfall, I / We hereby undertake to pay the same along with interest at the rate specified in the sanction, on demand by the Bank without any demur and the Bank may reserve its right to initiate appropriate proceedings against me / us for recovery of its dues from me / us.

The security held on the terms of this Letter shall act as continuing security for ultimate balance of all monies that may be due from me / us or from the borrower to the Bank. Neither the said security nor this Letter shall be considered as terminated by reason only of the repayment of any particular Credit Facility or by any change in the constitution or by death / retirement (in case of partnership) or otherwise and shall be fully binding on my / our legal representatives, heirs, executors, administrators and assigns.

Details of Charges*

- | | |
|--|--|
| 1. Processing Fee Charges : _____ (+GST) | 12. RTGS : ₹ 2 lakhs to ₹ 5 lakhs - ₹ 25/- per transaction ₹ 5 Lakhs and above - ₹ 50/- per transaction (+GST) |
| 2. Penal Interest Rate : @24% per annum, 2% per month (+GST) | 13. Account Statement - By post and e-mail : Free |
| 3. Cheque Book Issuance charges : Nil | 14. Account Statement - Duplicate statement from Branch : ₹ 100 per statement (+GST) |
| 4. Clearing Cheque Return - Issued by Customer : ₹ 500/- for 1st and 2nd Instrument and ₹ 750/- per instance from 3rd onwards during the month (+GST) | 15. Renewal Charges _____ (+GST) |
| 5. Clearing Cheque Return - Deposited by Customer : ₹ 100 / cheque (+GST) | 16. Prepayment Charges _____ (+GST) |
| 6. Clearing Cheque Return - Deposited by Customer for Outstation Collection : 50% of OSC commission; Minimum ₹ 50/- cheque + Other bank charges if any (+GST) | 17. DD drawn on Axis Bank branches- Cancellation , Reissuance or Revalidation - ₹ 100/- per instance (+GST) |
| 7. Cash Deposit Charges (Home Branch) : ₹ 3/- for per ₹ 1000/- (+GST) | 18. DD drawn on Correspondent Bank branches-Cancellation, Reissuance or Revalidation - ₹ 100/- per instance+ other bank's charges at actuals if any (+GST) |
| 8. Cash Deposit Charges (Non-Home Branch) : ₹ 3/- for per ₹ 1000/- (+GST) | 19. Stop Payment Charges-Per Instrument : ₹ 100/-, Per Series : ₹ 250/- (+GST) |
| 9. Cash Withdrawal Charges (Home Branch) : Nil | Charges for other service are levied as applicable to normal current account. For details please visit bank website www.axisbank.com |
| 10. Cash Withdrawal Charges (Non-Home Branch) : ₹ 2/- for per ₹ 1000/- (+GST) | Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable) |
| 11. NEFT : Upto ₹ 10,000/- ₹ 2.50/- per transaction, ₹ 10,001/- to ₹ 1 lakh- ₹ 5/- per transaction, ₹ 1 lakh to ₹ 2 lakhs - ₹ 15/- per transaction, Above ₹ 2 lakh - ₹ 25/- per transaction (+GST) | |

Client Declaration

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 CIBIL/Credit Information Company (CIC) or any other credit bureau permitted to operate in India.

- The Borrower hereby gives specific consent to the Bank/Lender for disclosing / submitting the 'financial information' as defined in Section 3 (13) of the Insolvency and Bankruptcy Code, 2016 ('Code' for brief) read with the relevant Regulations/ Rules framed under the Code, as amended and in force from time to time and as specified there under from time to time, in respect of the Credit/ Financial facilities availed from the Bank/ Lender, from time to time, to any 'Information Utility' ('IU' for brief) as defined in Section 3 (21) of the Code, in accordance with the relevant Regulations framed under the Code, and directions issued by Reserve Bank of India to the banks from time to time and hereby specifically agree to promptly authenticate the 'financial information submitted by the Bank/Lender, as and when requested by the concerned 'IU'.

Applicable For NRI

I/we hereby confirm that repayment of overdraft account will not be done from any account of other than Axis bank.

I/we hereby declare that if the details furnished are found to be false then the bank will be entitled to revoke and/or recall my credit facility.

I / We further agree to mark an exclusive lien on the above deposits for the purpose of collateral / security for the Loan / Overdraft facility.

I / We further agree and confirm that the lien on the above mentioned fixed deposits are unconditionally authorized by me / us for the purpose as security for the facility to be granted to me / us.

I / We further agree that the lien as above shall be irrevocable by me / us either singly or jointly and continue till such time loan / overdraft facility is fully paid.

I / We agree to repay the principal amount of loan on maturity of loan and the interest amount as and when applied. I / We also confirm that the above deposits would not be withdrawn till the time the loan is repaid. I / We also understand and agree that:-

1. All auto closure FDs will be converted to auto renewal mode and I / We have no objection to the same.

2. That my/our OD Account will be mapped to all QIC / MIC type FD lien marked and payout of FD interest will be made only to my OD Account.

3. OD Account will be auto renewed (except ODFD scheme code account)

I / We hereby declare and confirm that the present FD's are not under any attachment from any statutory authority / Police authority / court of competent jurisdiction. However, if any attachment order is served upon the Bank on the FD's then in such case the bank has exclusive rights to first recover its dues, charges, etc and remit the available balance, if any, to the attaching authority.

I / We request you to kindly grant an overdraft facility to _____ against my/our NRE / NRO / FCNR (B) Fixed Deposits (As per enclosed list) for my personal requirement.

I / We also confirm that the Loan funds can not be repatriated outside India.

I / We also confirm that the above deposits would not be withdrawn till the time the loan is repaid.

I / We hereby confirm that Loan / overdraft facility has been taken for my / our personal purposes and confirm that overdraft facility would not be utilized for the following purposes.

- Re-lending
- Investment in Real estate business
- Agriculture & plantation activities
- Investment in Nidhi company
- Construction of farm house
- Loan proceeds should not be used for investments in KVP and other prohibited investments mandated under FEMA / other regulatory bodies.
- Trading in Transferable Development Rights (TDRs).

I/We also confirm that there is no direct or indirect foreign exchange consideration from _____ for pledging the above deposits.

I / We hereby authorize the Branch to debit my NRE / NRO A/c No. (NRO A/c No. to be provided for loan / overdraft facility against NRE / NRO A/c only) _____ towards interest servicing of the captioned loan / overdraft facility.

- I / We 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 / Our personal / KYC details may be shared with Central KYC Registry
- I / We hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.
- I/ We confirm that ODFD Facility of premature withdrawal of NRI deposits shall not be available where loan against such deposits have been availed by the customer.
- I/We declared that loan would be utilised for personal purposes or for carrying on business activities or for Direct investment in India on non-repatriation basis by way of contribution to the capital of Indian firms / companies or Acquisition of flat / house in India for his own residential use and the

loans would not be utilised for the purpose of on-lending or for carrying on agriculture or plantation activities or for investment in real estate business.

- I/We also confirm that loan / Overdraft would not utilised for purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, units of Gold Exchange Traded Funds (ETF) and units of gold Mutual Funds and small savings instruments.
- OD account will be auto renewed and auto renewal will be done on the existing T&C of the FD
- 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.
- Any credit to ODNRI / ODFCD account will be allowed from same Customer ID only to ensure repayments to overdrafts processed are from customer's own NRO or NRE account.
- Repayment of Loan/Overdrafts granted against non-resident deposits can be repaid by adjusting the deposits or through inward remittances from outside India through banking channels or out of balances held in the NRO account of the account holder.
- 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"
- "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"
- I/We authorize Axis Bank to verify and authenticate my/our Aadhaar number during processing my/our application for legitimate Business purposes.
- I/We further authorise the Bank to share my Aadhaar related details/information with regulatory / statutory bodies as and when required.
- Borrower/s must utilise borrowed funds solely for the purpose for which the loan is granted and that it cannot make any material transfers to its group entities, from such funds, without the consent of the Bank.

Applicable for Resident Indian

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"

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. 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.

I/We further authorise the Bank to share my Aadhaar related details/information with regulatory / statutory bodies as and when required.

I / We agree to repay the principal amount of loan on maturity of loan and the interest amount as and when applied. I / We also confirm that the above deposits would not be withdrawn till the time the loan is repaid. I / We also understand and agree that:-

- All auto closure FDs will be converted to auto renewal mode and I / We have no objection to the same.
- That my OD account will be mapped to all QIC / MIC type FD lien marked and payout of FD interest will be made only to my OD account.
- OD account will be auto renewed.

I / We hereby confirm that Overdraft Facility would not be utilised for the purpose of:-

- Relending
- Acquisition of small savings instruments (including KVP & NSC)
- Purchase of gold in any form, including primary gold, gold bullion, gold jewellery, gold coins, units of gold Exchange Traded Funds (ETF) and units of gold Mutual Funds.

Borrower/s must utilise borrowed funds solely for the purpose for which the loan is granted and that it cannot make any material transfers to its group entities, from such funds, without the consent of the Bank.

INFORMATION ON PRODUCTS AND OFFERINGS

I/We hereby confirm that I/We am/are in favor of receiving communication/information/loan documents/other collaterals from the bank pertaining to the loan account via emails/net banking. From time to time, Axis Bank communicates various new products/special features of existing product/ promotional offers which are of significant benefit to its customers.

I/We agree/ do not agree to share or part with all information/data provided by me and/or pertaining to me including personal and business information with the Bank's other department or its group companies/other institutions/such other persons as may be necessary/required for the purpose of, including but not limited to processing of my loan application, marketing, cross selling of various products and services etc. to me/us, use or process the aforesaid information/data by such person/s or furnishing of the processed information/data/products thereof to Bank's other department /its group companies/other Banks/institutions/such other persons as may be necessary, and to receive information/services for marketing purpose through telephone / mobile / SMS / Emails by the Bank / its Agents/ Service providers as per agreement with the Bank and I/We shall not hold the Bank liable in connection with the use of such information or otherwise. Yes ☐ No ☐

 1/4 Signature of Primary Applicant	 Signature of First Joint Holder/ Co-Applicant -1	 Signature of Second Joint Holder/ Co-Applicant - 2
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For Bank Use Only

Documents Received ☐ Self-Certified ☐ True Copies ☐ Notary ☐ Identity Verification Done

KYC OVD: ☐ Digitally Verified ☐ Manually Verified Digital Verification Ref no.

I / We hereby confirm that the existing account of the customer is KYC compliant and there are no irregularities pending in AIMS.

Customer signature verified as per bank records.

For the FD accounts where the original Fixed Deposit(s) receipts is / are issued to the client, the same are retained at the branch.

For cases below ₹ 25 lakh sanction, the case has been duly sanctioned by us as per Delegation of Powers defined. (for Resident Indian only)

In case of Applicant being Proprietorship Firm / HUF, we confirm that the documents have been executed by Proprietor / Karta. (for Resident Indian only)

Rekyc due date:

If the date is before or as on OD application request, KYC details and documents is obtained from the customer as per KYC policy and has been forwarded for Re-KYC update.

IN PERSON VERIFICATION CARRIED OUT BY

Employee Name

Employee ID
(for Cross Sell Point Credit)

Employee Designation

Signature of
Operation Head
with SS no.

Signature of
Branch Head
with SS No.

(To be verified and signed by either Branch Head or Branch Operations Head.
Please affix Branch Stamp and Seal alongside.)

Branch Stamp

(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)

