

(Applicable only for scheme codes ODP24, ODNRI/ODFCD)

(\*All fields are mandatory)

 Date 

D	D	M	M	Y	Y	Y	Y
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 SOL ID 

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 Branch name \_\_\_\_\_ City \_\_\_\_\_ Sourcing Employee ID 

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**Applicant Details**

Name* <small>(Same as ID proof)</small>	Prefix	First Name	Middle Name	Last Name								
Maiden name <small>(If any*)</small>	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 <small>(Applicable only for NRI)</small>	City											
State	Country		Pincode									
CKYC No.	Gender		Segment Code									
Community	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Buddhist <input type="checkbox"/> Christians <input type="checkbox"/> Sikh <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Jain <input type="checkbox"/> Parsi <input type="checkbox"/> Others <input type="text" value="Specify"/>											
Caste	<input type="checkbox"/> General <input type="checkbox"/> Other Backward Castes (OBC) <input type="checkbox"/> Schedule Castes <input type="checkbox"/> Schedule Tribes <input type="checkbox"/> Others <input type="text" value="Specify"/>											
PAN	or <input type="checkbox"/> Form 60 <small>(Please submit Form 60)</small>		Aadhaar No. <table border="1" style="display: inline-table; border-collapse: collapse;"><tr><td>■</td><td>■</td><td>■</td><td>■</td><td>■</td><td>■</td><td>■</td><td>■</td></tr></table>		■	■	■	■	■	■	■	■
■	■	■	■	■	■	■	■					
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	<b>Service</b> <input type="checkbox"/> Private Sector <input type="checkbox"/> Public Sector <input type="checkbox"/> Government Sector <b>Others</b> <input type="checkbox"/> Professional <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Business <input type="text"/> <input type="checkbox"/> Not categorized <input type="text"/>											
Nature of business												
Email ID	Phone no.											

**\*GSTIN Details**

Whether registered under GST <input type="checkbox"/> Y <input type="checkbox"/> N <small>(If yes, following details are mandatory)</small>	GST Exemption <input type="checkbox"/> Y <input type="checkbox"/> N	Exemption Reason (If Yes) <input type="text"/>
*GST Registration* <input type="checkbox"/> Single <input type="checkbox"/> Multiple <small>(Please fill GST Annexure for multiple GST Registration)</small>		
*Special Economic Zone <input type="checkbox"/> Y <input 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	*City <input type="text"/>	
*Pincode	*State <input type="text"/>	Country <input type="text"/>





**Minor declaration**

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 formers 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 (as applicable)	11	NEFT : Upto Rs.10,000/ Rs.2.50/- per transaction Rs.10,001 to Rs.1 lakh- Rs.5/- per transaction Rs. 1 lakh to Rs. 2 lakhs - Rs.15/- per transaction Above Rs.2 lakh - Rs.25/- per transaction
2	Penal Interest Rate : NA	12	RTGS : Rs.2 lakhs to Rs.5 lakhs - Rs.25/- per transaction Rs.5 Lakhs and above - Rs.50/- per transaction
3	Cheque Book Issuance charges : NA	13	IMPS : Upto Rs. 1,000 - Rs. 2.50/- per transaction Rs. 1000/ to Rs. 1 lakh - Rs. 5/- per transaction Rs. 1 lakh to Rs. 2 lakh - Rs. 15/- per transaction
4	Clearing Cheque Return - Issued by Customer : Rs. _____ for 1st and 2nd Instrument and Rs. _____ per instance from 3rd onwards during the month.	14	Account Statement - By post and e-mail : Free
5	Clearing Cheque Return - Deposited by Customer : Rs. _____ /cheque	15	Account Statement - Duplicate statement from Branch : Rs _____ per statement
6	Clearing Cheque Return - Deposited by Customer for Outstation Collection : 50% of OSC commission; Minimum Rs. _____ cheque + Other bank charges if any	16	Renewal Charges : _____ + GST (as applicable)
7	Cash Deposit Charges ( Home Branch) : _____ + GST (as applicable)	17	Prepayment Charges : _____ + GST (as applicable)
8	Cash Deposit Charges ( Non-Home Branch) : _____ + GST (as applicable)	18	DD drawn on Axis Bank branches- Cancellation , Reissuance or Revalidation Rs _____ per instance
9	Cash Withdrawal Charges ( Home Branch) : Free	19	DD drawn on Correspondent Bank branches - Cancellation, Reissuance or Revalidation - Rs _____ per instance+ other bank's charges at actuals if any
10	Cash Withdrawal Charges ( Non-Home Branch) : _____ + GST (as applicable)	20	Stop Payment Charges-Per Instrument : Rs _____ Per Series : Rs _____
		21	Charges for other service are levied as applicable to normal current account. For details please visit bank website www.axisbank.com

## 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'.
- The interest debited in the account is a demand in itself and should get repaid within 7 days of interest debit failing which the bank will have the right to debit the SB account maintained with the Bank or may liquidate the FD linked with the account to make out the overdue amount.
- The Bank shall have an unconditional right to cancel the undrawn/unavailed/unused portion of the Facility at any time during the subsistence of the Facility, without any prior notice to the Borrower, for any reason whatsoever. In the event of any such cancellation, all the provisions of this Agreement and all other Financing Documents shall continue to be effective and valid and the Borrower shall repay the Loan Obligations in accordance with the terms of this Agreement.
- All amounts in default for payment, due to delay or non-payment of EMI/Installment or interest thereon including any costs, charges and expenses or due to occurrence of any other Event of Default shall be debited to the loan/drawal account and in such case Bank shall also levy the penal interest and other charges as applicable and prescribed in the said loan/drawal account for the period of default without there being any need to assign a reason for the same, which shall be paid by the Borrower.
- However, if Borrower fails to make the payment of above said amounts in default for payment or the penal interest and other charges levied by the Bank within 90 days from the due date of such payments, in that case said loan/drawal account shall be classified as Non Performing Asset ("NPA").
- In order to regularise the said loan/drawal account, the Borrower shall be liable to pay all the above mentioned amounts in default and/or penal interest and other charges, as the case may be, [on immediate basis]
- "The Fair Practice Code for the Lenders as published on the Axis Bank's website, shall apply to the Loan. Copy of the Fair Practice Code for lenders as available on the Bank's website <https://www.axisbank.com/docs/default-source/default-document-library/fair-practice-code-for-lenders.pdf>"

### 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 ODFCD 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.

1. Re-lending
2. Investment in Real estate business
3. Agriculture & plantation activities
4. Investment in Nidhi company
5. Construction of farm house
6. Loan proceeds should not be used for investments in KVP and other prohibited investments mandated under FEMA / other regulatory bodies.
7. 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 7 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 7 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:-

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

2. 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.

3. OD account will be auto renewed.

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

1. Relending
2. Acquisition of small savings instruments (including KVP & NSC)
3. 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

RA/TDR/App. Form/ Jan 20/Version 1.0

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 updation.

**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
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*(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)*

# Signature Card

Name of Branch \_\_\_\_\_



Sol ID: \_\_\_\_\_

(Please ensure to stick the Barcode above)

"I Certify that the following persons are the Authorised Signatories including Adding/Deletion of signatures in OD

 Account No  I confirm that the following Signature of the eAuthorised Signatories are obtained in my presence.

Name of the Customer / Company LOA Holder \_\_\_\_\_

 Account No 

 (1) CIF ID: 

 (2) CIF ID: 

Name of the Authorised Signatory (in black ink)

Name of the Authorised Signatory (in black ink)

\_\_\_\_\_  
 (Signature of Authorised Signatory)

\_\_\_\_\_  
 (Signature of Authorised Signatory)

 (3) CIF ID: 

 (4) CIF ID: 

Name of the Authorised Signatory (in black ink)

Name of the Authorised Signatory (in black ink)

\_\_\_\_\_  
 (Signature of Authorised Signatory)

\_\_\_\_\_  
 (Signature of Authorised Signatory)

 Mode of operation  Self  
 Any one Partner  
 Others

 Either or survivor  
 Any one Trustee

 Jointly by all  
 Any Two Jointly

 Prop./ Auth. Sig.  
 As Per Resolution

### For Office use Only

Specimen Signature No.: \_\_\_\_\_

Signature of Manager (Operations) \_\_\_\_\_

Date

Branch Seal/Round Seal \_\_\_\_\_

Note: Use of this Signature Format with Balck Ink is Mandatory.

### Acknowledgment For Receipt Of Application Form

 To  Date 

Axis Bank will convey its decision within 7 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 7 days shall starts from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank.

 For any queries/clarification, please contact land line no.  Branch Executive: 

 E-mail ID: