

APPLICATION FORM - AGRO POWER/KISAN MITRA/KMLite/SWIFT OD

For Office use only				Applica	ition Date (DD/MM/	/YYYY):		
Proposal No:		A	pplication No.					
Region			ol Id					
Lead Id			nancial Year					
Name & Emp ID of o	officer sourcing the pro	oposal						
The Branch Manager, AXIS BANK LTD.	Branch							
Dear Sir/Ma'am,						1		
I/We,		reby apply for t			w the necessary info			
(Rupees					w the necessary into	innation.		
Name	PART I: GENERAL DETAILS							
Existing Customer of Axis Bank	Yes / No	If Yes, Prov No(s). or C		1.	2.	3.		
Constitution	Individual / Propriet	orship / Partne	rship / Private I	_imited / Publi	c Limited / Others (ol. specify)		
Nature of Business	Trade / Manufactur	-						
Date of Incorporation	(Please mention the							
Registration No.	(Company /partners			CKYC No. Yes / No		(if yes, share number)		
PAN /GIR No.								
*Aadhaar Details	Individual D Non I	ndividual**						
		(** <u>Note</u> - Where the client is non-individual, Aadhaar numbers issued to person holding an attorney to transact on its behalf is required to be submitted. Please fill Aadhaar details - Annexure for multiple people.)						
Registered office / Permanent Address								
	City:		State		Distan	ce from Branch:Km		
	PIN		Phone / N	/lobile :	Fax:			
	Email		No. of yea	ars :	Ownership: Self /Ov	vned / Rented or Leased		
Correspondence								
Address (if Different from	City: State: Distance from Branch: Km							
above)			Dhana / N					
· · · · · · · · · · · · · · · · · · ·	PIN No. of years :		Phone / N		Fax:			
Address of the	No. of years .							
Factory/ Unit								
	Phone / Mobile :		Distance from Branch:Km					
	City:		State:					
	PIN		No. of yea					
Details of the	Fax About the activity, Y	oars of Exporior		p: Self /Owne	d / Rented or Leased	d		
Business activity	About the activity, I							
-	District			and Duanah				
City	District_			and Branch		where loan is required		
Whether registered u	nder GST: 🗆 Yes 🗆 No	(If yes following	details are mar	ndatory) GST	Exemption Yes	No Exemption reason if Yes		
GST Registration: \Box Si	ngle 🗆 Multiple (Pleas	e fill GST annex	ure for multiple	GST registrati	on) Special Ecc	onomic Zone: 🗆 Yes 🗆 No		
GSTIN:								
Address registered fo	r GSTIN ered office / Permane	nt Address		Same as	correspondence Ac	ldress		
□ Same as Factor				□ As given		-		
Line 1:								
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Landmark:					
City:	State:	PIN			Τ
	Country:				

Whether the MSME unit is ZED rated: \Box Yes

□Silver

□Bronze

 \Box **No**. If yes, the gradation obtained by the MSME unit (Tick appropriate one)

Gold □Platinum PART II: EXISTING BANKING RELATIONSHIP:

1. Accounts with Other Banks:-

Bank	Branch / Address	Account Type	Account Number

Credit Facilities 2.

We declare that, we do not enjoy credit facilities with any bank / we enjoy following credit facilities with other bank(s) as on date DD/MM/YYYY **Overdraft & Cash Credit** Α. (₹in Lacs)

Sr. No	Bank & Branch with address	Type of Facility	Limit	Current Outstanding	Date of availment	Irregularity	ROI	Security offered	Renewal due on
1									
2									
3									

R Term loan and other borrowings

В.	Term loan and other	erm loan and other borrowings (₹ir								
Sr.	Bank & Branch	Purpose	Limit	Current	Instalment (Amt)	Irregularity	ROI	Security	Tenure	Balanced
No	with address			Outstanding	& frequency					months
1										
2										
3										
/DL 1	nalaca Canation latta			1		•				

(Pl. Enclose Sanction letter/s for the same)

PART III: Ownership, Management & Personal Guarantee Details

(Individual in case of individual activity/ Proprietor in case of proprietorship firms/ partners in case of Partnership/ Directors in case of company / Others, if any)

Personal Guarant	ersonal Guarantor: Yes/No			Personal Guarantor: Yes/No							
Beneficiary Owne	r: Yes/N	lo			Beneficiary Owne	er: Yes/N	lo				
Name*	Titl e	First Name	Middle Name	Last Name	Name*	Titl e	First Name	Middle Name	Last Name		
Maiden Name (If Any*) Father Name* Mother's Maiden Name*					Maiden Name (If Any*) Father Name* Mother's Maiden Name*						
Please put a t ick Occupation Type: Others(Profess Business	🗆 Servi	•	lic /Government S tired/Housewife/			:□ Serv	•	lic /Government S etired/Housewife/	•		
*Aadhaar Details	<mark>: □Ind</mark>	ividual 🗆 Non	Individual**		*Aadhaar Details: 🗆 Individual 🗆 Non Individual**						
(** <u>Note</u> - Where the holding an attorney Aadhaar details - Ar	to transa	act on its behalf is	required to be subr		·	to trans	act on its behalf is	Aadhaar numbers iss s required to be subn e.)			
Person with Disal	bility: Ye	es/No			Person with Disability: Yes/No						
Community: □ Hindu □ Muslim □ Christian □ Sikh □ Buddhist □ Zoroastrian □ Jain □ Parsi □ Others			Community: ☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Buddhist ☐ Zoroastrian ☐ Jain ☐ Parsi ☐ Others								
Category: SC	ST 🗆 OB	3C 🗆 Minority	🗆 Woman 🗆 Othe	r/General	Category: SC	ST 🗆 OI	3C 🗆 Minority	U Woman O U O U O U O U O U O U O U O U O U O	r/General		

Age : Years DOB : DD/MM/YYYY		Age :Years DOB : DD/MM/YYYY				
Gender: Description Male Description Female Description Third Gender Nationality: Education:	Applicant	Gender: Male Female Third Gender Nationality: Education:	Applicant			
Residential Address:	photograph With Signature	Residential Address:	photograph With Signature			
	/Thumb		/Thumb			
Residence Ownership : Own / Rented		Residence Ownership : Own / Rented				
No of Years in the current residence:		No of Years in the current residence:				
Activity experience in years:		Activity experience in years:				
Resi. Phone :		Resi. Phone :				
Mobile :		Mobile :				
PAN /GIR No(If not having PAN/GIR No. fill Form 60):	PAN /GIR No(If not having PAN/GIR No. fill Form 60	0):			
Aadhaar Card No.:		Aadhaar Card No.:				
DIN :		DIN :				
Pass port/Driving license no		Pass port/Driving license no				
Net Worth As on Rs		Net Worth As on Rs				
% holding/ Profit Sharing Ratio:		% holding/ Profit Sharing Ratio:				

PART IV: Proposal Details

Section 1: *Loan Request Details

S.no	Nature of Facility	Amount Requested	Tenure	Purpose	Expected Interest Rate
1.					
2.					
3.					

(*In case of fresh term loan, Annexure- TL to be filled and attached)

Details in case of Take over:

Detail	(₹in Lacs)						
Sr. No	Name of the Bank & Branch with Address	Nature of the facility	Sanction Limit	Present Outstanding	Irregularity, if any	Existing ROI	Details of the collateral mortgaged and value
1.							
2.							

1. Primary Security:

PART V: Security Details

2. Collateral Security (Non Agri Property / Liquid collateral only):

Α. Immovable property

Name of Registered Owner	Relationship with the Borrower	
Property Details		
Age of property in yrs	Value of the property:	

B. Liquid collateral security offered:

2. Corporate Guaranto	: (if applicable)		Constitution:	
Name of the Corpora	te:		PAN/GIR no:	
Address:				
City:	State:	Pin:	Phone:	
CIN No:		Registration No:		
Net worth:	as on is Rs			

PART VI: Past performance/Future estimates and other details

Amount in lakhs	Past year 1 (Actual)	Past year 2 (Actual)	Present year (Estimate)	Next year (Projection)	Installed Capacity	Utilized Capacity
Net Sales						
Net Profit						
Capital (Net worth						
in case of						
Companies)						

Need for proposed expansion/ expenditure:_____

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Associate Concern details

	•			
Name of Associate	Address of associate	Presently banking	Nature of association	Extent of Interest as a Prop./ Partner/
concerns	concerns	with		Director or Just Investor in Associate
				Concern

Part VII – Status regarding Statutory Obligations

	Whether complied with (select Yes/No). Select	NA in case not applicable
1	Registration under Shops and Establishment ACT	Yes / No / NA
2	Registration under MSME (Provisional / Final)	Yes / No / NA
3	Latest Sales Tax returns filed	Yes / No / NA
4	Latest Income Tax returns filed	Yes / No / NA
5	Any other statutory dues remaining outstanding	Yes / No / NA

Part VII – Customer Request Details

a)	Activate my account for Mobile number updates and alerts: Yes / No - I	Mobil
	This subscribes to all alerts including Value added alerts	

- b) Activate my account for E Statements registration: Yes / No email id: In case E – Statements are activated, physical statements will be disabled
- a) New Cheque book request: Number of cheques book/s required

I have read, understood and agree to the terms and conditions to various products and services. I accept and agree to be bounded by the terms and conditions as displayed on www.axisbank.com. I agree that the bank may debit service chargers plus taxes to my account wherever applicable.

Declaration

- We certify that the information provided by us in this application form is true in all respects and that this shall form the basis of any facility / service that the AXIS Bank (the 1. Bank) may decide to grant to us at its sole discretion. We also 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. We further agree that the facility that may be provided to us shall be governed by the rules of the Bank that may be in force from time to time. We will be bound by the terms and conditions of the facility that may be granted to us.
- 2 We are aware that Bank/ its agents may contact me/us through telecall/SMS/email in connection with my request. I/We authorize Axis Bank to disclose from time to time any information relating to my/our facility(ies) to any parent/subsidiaries & associate of Axis Bank and to third party(ies) engaged by Axis Bank.
- We agree that in case of non-payment of dues, in case of any facility availed from the Bank and consequently the account is to be classified as NPA, all other loan accounts of 3. 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.
- We understand that as a pre-condition, relating to grant of the facility to us, the Bank requires our consent for the disclosure by the Bank of information and data relating to 4 us, the credit facility availed of/to be availed of in relation thereto and default, if any, committed by us, in discharge thereof. Accordingly, we hereby agree and give consent for the disclosure by the Bank of all or any such information and data relating to us, the credit facility availed of/to be availed of in relation thereto and default, if any, committed by us, in discharge thereof, as the Bank may deem appropriate and necessary, to disclose and furnish to the Credit Information Companies [CIC], and any other agency authorised in this behalf by Reserve Bank of India ["RBI"].
- We declare that the information and data furnished by us to the Bank are true and correct. 5
- I/We hereby declare that I/We am/are not defaulter(s) to any Bank/Financial Institution. 6
- 7. We undertake that CIC and any other agency so authorized may use, process the said information and data disclosed by the Bank in the manner as deemed fit by them; and CIC and any other agency so authorized may furnish for consideration, the processed information and data disclosed or products thereof prepared by them, to Bank's/ Financial Institution's and other Credit Grantors or Registered Users, as may be specified by the RBI in this behalf.
- 8. We confirm that the enclosed copies of financials / Bank Statements/ Title / Legal and other documents etc. are submitted by us against our loan application and are true copies.
- 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 9 us or being rejected by the Bank for any reason whatsoever in the pre-sanction or post-sanction stage, we will not be entitled to any refund either in part or in full.
- 10. We understand that all charges pertaining to the loan including the Processing fees, prepayment penalty, etc. are to be borne by us. 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 us.
- 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 11. appraisal and documentation process and compliance with Bank's laid down norms /guidelines
- 12. The proceeds of the facility shall not be used for investment in small savings scheme, capital market, purchase of gold in any form including primary gold, gold bullion, gold jewelry, gold coins, units of gold ETF and mutual funds. We confirm that we shall utilise the said Credit Facility only for the purposes of Business as mentioned above.
- 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 13. 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.
- 14. From time to time, Axis Bank communicates various new products / special features of existing products / promotional offers which are of significant benefits to its customers. I hereby provide my consent to receive information / services etc. for marketing purposes through Telephone / Mobile / SMS / E-mails by the Bank / its agents. I understand that I may opt out by registering in the 'Provider Customer Preference Register' as per details provided in the 'TRAI' website.
- I/We undertake that

a) I/We authorize Axis Bank to verify and authenticate my/our Aadhaar number during processing my/our application for legitimate Business purposes. b) I/We further authorise the Bank to share my Aadhaar related details/information with regulatory / statutory bodies as and when required.

- 16. Further, we confirm following: No suit is pending in any court of law against the directors/partners.
- 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.

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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

17. Customer declaration in respect of relationship with Director/ Senior Officer of the Bank/any other bank including directors of Scheduled Co-operative Banks, directors of subsidiaries/trustees of mutual funds/venture capital funds."

Relationship of the Applicant	Yes	No
I am a director of Axis Bank or we are a firm in which any director of Axis Bank is interested as a partner/manager/employee/ guarantor or we are a company in which any of the directors of Axis Bank is interested as a managing agent, manager, employee or as a guarantor or holds substantial interest.		
I am a director of any other bank or we are a firm in which any director of other bank is interested as partner/guarantor or we are a company in which any of the directors of other bank holds substantial interest or is interested as a director or as a guarantor. If yes, mention the name of other bank		
I/we am/are a relative of director of Axis Bank/other bank/senior officer of Axis Bank or we are a firm (Partnership / Hindu Undivided Family) in which any relative of director of Axis Bank / other Bank is interested as a partner/guarantor or we are a company in which any relative of the director of Axis Bank / Other Bank hold substantial interest or is interested as a director or guarantor. If yes, mention the details below.		

In the event that the Applicant / Co-applicant are related to any of Director of Axis Bank/ Director of other bank/ Senior officer(s) of Axis Bank:

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

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

	1	2	3
Signature of Applicant			
Date & Place			
Signature of Guarantor			
Date & Place			

List of Enclosures

1. KYC Documents:

2. Financial Documents:

3. Bank Statements:

4. Others:

Interest Rate, Processing Fees & Other Charges

I/We understand and agree to the following terms pertaining to the facility/loan:-

1) Rate of Interest: The final applicable interest rate as decided by Axis Bank based on various parameters as per its policies and procedures shall be communicated to the customer at the time of sanctioned/disbursement of each tranche of the facility/loan. The MCLR prevailing at the time of limit set up shall be applicable for the facility/loan. In case there is change in the MCLR the margin/spread would appropriately be reset.

2) Processing Fee: A non-refundable processing fees of maximum 0.75% (plus applicable GST) is applicable on the facility/loan sanctioned by the Bank. The applicable processing fee payable by the customer will be communicated to the customer upon sanction of the facility/loan.

3) Account Service Charge: Account Service charge per account on an annual basis up to a maximum limit of Rs. 4000 (plus applicable GST) would be applicable.

4) Account Maintenance Charges: Account Maintenance Charges for fund based working capital facility will be charged per account annually up to a maximum limit of Rs. 5000 (plus applicable GST) depending upon the sanctioned amount.

5) Documentation Charges: Documentation charges as applicable will be charge up to a maximum amount Rs. 7500 (plus applicable GST) depending upon the sanctioned amount 6) Penal Interest – In case of overdue account, penal interest will charged as applicable for the product as per the internal policy of the Bank on the entire outstanding amount to maximum limit of 6% per annum.

7) Other Charges – Other Charges including but not limited to statutory charges, such as stamp duty on documentation etc., as applicable are payable on actual basis and any other charges as communicated to the customer by the Bank.

All the above charges comprise all the charges applicable for availing the facility.

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

Acknowledgement of Loan application

Bank's Copy

Date: DD/MM/YYYY

Application ID:
We acknowledge that we have received an application datedfrom Mr. /Msfrom Mr. /Ms.
for a loan of under the product. 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.
The applicant is in receipt of the indicative Interest Rate, Processing Fees & Other Charges that would be applicable, if the Bank grants the facility.

For AXIS Bank Ltd.

(Sign and Stamp)	Received the ack	nowledgment of	f Ioan applicat	ion (Applicant's	s Signature)	 	
Documents received:	f-Certified	Tru Copies	Nota 🖵			 	
Identity Verification Do	ne:						
IN PERSON VERIFICATION	ON CARRIED OUT B	Υ					
Emp. Name	:			_			
Emp. Code	:			_			

Emp. Designation Emp. Organisation & Code	:	-	
Emp. Branch Place	:	- (Employee Signa	iture)
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Acknowledgement of Loan application



Application ID:

decision on which will be taken only after due consideration of the proposal on its merit and / or on fulfillment of conditions if any, that may be stipulated by the bank.

2.	The application will be taken for consideration only after all the particulars / data / documents as may be required are received by the ban
3.	In case the proposal is rejected/not considered the reasons for the same will be intimated to the applicant.

Annexure TL

For Term Loan Proposal

Type of Machine/Equipment	Purpose of Machine/ Equipment	Imported / Indigenous	Name of Supplier

Estimated Requirement of Funds:		Estimated Sources of Funds	
Particulars	Rs in Lacs	Particulars	Rs in Lacs
Purchase Price/Project cost		Promoters' Share	
Incidental Costs		Loan Funds	
Stamp duty & Registration(if applicable)		Subsidy (If any)	
Other costs (pl specify)		Total Estimated Requirements	
Total Estimated Requirements		Total Estimated Sources	

Need for proposed expansion/ expenditure:

Implementation Schedule:

Repayment Schedule:

<u> Aadhaar Details – Annexure</u>

1. Aadhaar Number :	
2. Aadhaar Number :	
3. Aadhaar Number :	
4. Aadhaar Number :	
5. Aadhaar Number :	
Customer Declaration:	

• 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.

Signature of Authorized signatory

Signature of Authorized signatory

Signature of Authorized signatory Signature of Authorized signator

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