

AGRO POWER	AGRO LITE	POULTRY	
KISAN MITRA	KM LITE	SECURED EXPRESS	
MSME SAMRIDDHI	MSME SAMRIDDHI LITE	BALANCE TRANSFER NEXT	
SWIFT OD	QUICK GST OD		

For Office use only

Application Date (DD/MM/YYYY):

Proposal No:		Application No.	
Region		Sol Id	
Lead Id		Financial Year	
Name & Emp ID of officer sourcing the proposal			

The Branch Manager,

AXIS BANK LTD. _____ Branch

Dear Sir/Ma'am,

I/We, ______, hereby apply for the above-mentioned facilities aggregating ₹ ______/-

(Rupees			only). I/we	furnish k	pelow the necessa	ry information.			
		PA	RT I: GENER	RAL DET	AILS				
Name									
Existing Customer	Yes/No	If Yes, Provide	Account	1.	2.	3.			
of Axis Bank		No(s). or CIF IE	b						
Constitution	Individual / Proprietors	ship / Partnershij	p / Private I	_imited /	′ Public Limited / C	others (pl. specify)			
Nature of Business	Trade / Manufacturing	/ Service /Othe	rs (pl. specif	ý)					
Date of									
Incorporation	(Please mention the ye	ease mention the year since applicant is in the activity in case of Individuals)							
Registration No.				СКҮС					
	(Company /partnership	/MSME reg. no)		Yes /	No	(if yes, share nu	imber)		
PAN /GIR No.									
Udyog Aadhar No									
(Wherever									
available- Non									
Mandatory)									
Aadhaar Details	🗆 Individual 🗆 Non Indi	ndividual 🗆 Non Individual*							
	/*Nieto \//horotho alight	ia nan individual A	المريبة مرام مرام		d to nomen helding		scholf is required to be		
	submitted. Please fill Aadh					an attorney to transact on its k	benan is required to be		
				pic peop					
Registered office /									
Permanent Address	City:		State			Distance from Branch:	Km		
							K		
	PIN		Phone / N			ax:			
	Email		No. of yea	ars :	Ownership:	Self /Owned / Rented or Le	vned / Rented or Leased		
Correspondence									
Address (if	City:	State:			Distance from Bra	anch: Km			
Different from	City.	State.			Distance if offi bia				
above)	PIN		Phone / N	/lobile :	F	ax:			
	No. of years :								
Address of the									
Factory/ Unit	Phone / Mobile :		Distance		unch: Km				
		City: State:							
	PIN		No. of yea						
	Fax			p: Self /	Owned / Rented o	r Leased			
Details of the	About the activity, Year	's of Experience,	etc.						
Business activity									
City	District			and Pr-	nch		loop is required		
City	District			and Bra	nun	where	loan is required		

Whether registered under GST:
Yes No (If yes following details are mandatory) GST Exemption Yes No Exemption reason if Yes_

GST Registration: \Box Single \Box **Multiple** (Please fill GST annexure for multiple GST registration)

Special Economic Zone:
Ves
No

GSTIN:				
Address registered for GSTIN				
Same as Registered office / Pe	ermanent Address	Same as correspondence Address		
Same as Factory Address		□ As given below		
Line 1:				
Landmark:				
City:	State:		PIN	Π
	Country:			

Whether the MSME unit is ZED rated: Ves INo. If yes, the gradation obtained by the MSME unit (Tick appropriate one)

PART II: EXISTING BANKING RELATIONSHIP:							
□Bronze	□Silver	□Gold	□Platinum				

1. Accounts with Other Banks:-

Bank	Branch / Address	Account Type	Account Number

2. Credit Facilities

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 A. Overdraft & Cash Credit (₹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									

B. Te	3. Term loan and other borrowings (₹									
Sr.	Bank & Branch Purpose Limit Current Instalment (Amt) Irregularity ROI Security Tenure I							Balanced		
No	with address			Outstanding	& frequency					months
1										
2										
3										
(DL En	close Constian latter	le for the con	201							

(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	Personal Guarantor: Yes/No				Personal Guarantor: Yes/No						
Beneficiary Owne	er: Yes/N	10			Beneficiary Owne	er: Yes/N	١o				
	-	I	1	1			1				
	Titl	First Name	Middle Name	Last Name		Titl	First Name	Middle Name	Last Name		
	е					е					
Name*					Name*						
Maiden Name					Maiden Name						
(If Any*)					(If Any*)	ļ					
Father					Father						
Name*					Name*						
Mother's					Mother's						
Maiden Name*					Maiden Name*						
Please put a tick	Mark				Please put a tick l	Mark					
Occupation Type	: Serv	ice(Private /Pub	olic /Government S	Sector)	Occupation Type	: Serv	ice(Private /Pub	lic /Government S	Sector)		
Others(Profes)	sional/S	elf-Employed/R	etired/Housewife	/Student)	Others(Profest)	sional/S	elf-Employed/R	etired/Housewife	/Student)		
Business		Others			Business		Others				

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*Aadhaar Details: Individual Non Individual**	k	*Aadhaar Details: 🗆 Individual 🗆 Non Individual**				
(** <u>Note</u> - Where the client is non-individual, Aadhaar num holding an attorney to transact on its behalf is required to Aadhaar details - Annexure for multiple people.)		(** <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.)				
Person with Disability: Yes/No		Person with Disability: Yes/No				
Community: □ Hindu □ Muslim □ Christian □ Sikh □ Zoroastrian □ Jain □ Parsi □ Others	🗆 Buddhist	Community: Hindu Muslim Christian Sikh Buddhist Joroastrian Jain Parsi Others				
Category: SC ST OBC Minority Woman	Other/General	Category: SC ST OBC Minority Woman	Other/General			
Age : Years DOB : DD/MM/YYYY		Age : Years DOB : DD/MM/YYYY	[]			
Gender: Diale Female Third Gender Nationality: Current Current	Applicant	Gender: Description Male Description Female Description Third Gender Nationality: Education:	Applicant			
Residential Address:	photograph With Signature /Thumb	Residential Address:	photograph With Signature /Thumb			
Residence Ownership : Own / Rented	Immuneaten	Residence Ownership : Own / Rented	*			
No of Years in the current residence: Activity experience in years: Resi. Phone : Mobile :		No of Years in the current residence: Activity experience in years: Resi. Phone : Mobile :				
PAN /GIR No(If not having PAN/GIR No. fill Form 60 Aadhaar Card No.:		PAN /GIR No(If not having PAN/GIR No. fill Form 60 Aadhaar Card No.:				
DIN :		DIN :				
Pass port/Driving license no Net Worth As on Rs		Pass port/Driving license no Rs Net Worth As on Rs				
% holding/ Profit Sharing Ratio:		% holding/ Profit Sharing Ratio:				
	PART IV: Prop	posal 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:		(₹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.							

PART V: Security Details

1. Primary Security:

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

A. 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.		(if applicable) ::		Constitution: PAN/GIR no:	
	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:____

Implementation Schedule: Repayment Schedule:

Associate Concern details

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

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 - Mobile This subscribes to all alerts including Value added alerts

aistration: Vac / No omail id:

- 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

Non Refundable Login Fees – Rs. 5000/- + Applicable taxes. (A Cheque to be issued in favour of

Axis Bank Ltd – COMM - LOGIN FEES-RURAL LENDING – B2B R OR Axis Bank Ltd – COMM - LOGIN FEES-RURAL LENDING – MSME – as applicable)

Details of the chq

Bank Name	Branch Name	Chq Number	Amount	Chq Date

I hereby confirm that I have submitted above mentioned cheque towards non-refundable login fees.

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

- 1. 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 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.
- 3. 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 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.
- 4. 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 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"].
- 5. We declare that the information and data furnished by us to the Bank are true and correct.
- 6. I/We hereby declare that I/We am/are not defaulter(s) to any Bank/Financial Institution.



- 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.
- 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 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.
- 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.
- 11. We understand that disbursement will be subject to production of necessary documents as may be required by the Bank from time to time, satisfactory completion of Bank's appraisal and documentation process and compliance with Bank's laid down norms /guidelines
- 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.
- 13. Axis Bank will convey its decision (within 2 weeks for credit limit up to Rs. 5 lakh and within 3 weeks for credit limit above Rs. 5 lakh and up to Rs. 25 lakh for Micro & Small enterprises borrowers) and (within 30 working days for other borrowers) from the date of receipt of the application provided the application is complete in all respects and is submitted along with all the documents as per 'check list' provided in the application for loan and/or any additional documents as may be required by the bank for proper appraisal of the application. The computation of timelines shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank.
- 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.
- 15. 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.
 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. N	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) 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 REPO RATE prevailing at the time of limit set up shall be applicable for the facility/loan. In case there is change in the REPO RATE the margin/spread would appropriately be reset. The Bank is free to decide the spread over the REPO RATE. However, credit risk premium may undergo change only when borrower's credit assessment undergoes a substantial change. Further, other components of spread including operating cost could be altered once in three years. 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.

	Acknowledgement of Loan applicati	ion		Bank's Copy
Application ID: We acknowledge that we have received	an application dated from	n Mr /Ms		
to Rs. 5 lakh and within 3 weeks for credit limit borrowers) from the date of receipt of the appli- list' provided in the application for loan and/or of timelines shall starts from the day on which a The applicant is in receipt of the indicative Inte	an of under the pr above Rs.5 lakh and up to Rs.25 lakh for M cation provided the application is complet any additional documents as may be req all documents required for a proper appra	oduct. Axis Bank will c Micro & Small enterpris te in all respects and is uired by the bank for p aisal of the application	onvey its decision (within 2 ses borrowers) and (within submitted along with all the proper appraisal of the app are provided by the Custor	2 weeks for credit limit up 30 working days for other e documents as per 'check lication. The computation ner to bank.
For AXIS Bank Ltd.			Dat	e: DD/MM/YYYY
(Sign and Stamp) Received the acknow	ledgment of loan application (Applicant'	s Signature)		
Documents received: Self-Certified	True Copies Notary			
Identity Verification Done:				
Emp. Name :				
Emp. Code : Emp. Designation :				
From Operationation & Contra				
Emp. Branch :		Œ	(mployee Signature)	
Place :		(1	inployee Signature)	
Date D M	M Y Y Y Y			
	Acknowledgement of Loan	application		IS BANK Applicant's Copy
				AIS BAINK
Application ID: We acknowledge that we have received for a lo.				
to Rs. 5 lakh and within 3 weeks for credit limit borrowers) from the date of receipt of the appl list' provided in the application for loan and/or timelines shall starts from the day on which all The applicant is in receipt of the indicative Inte Goods and Services tax (GST) will be charged e	ication provided the application is comple any additional documents as may be req documents required for a proper appraisa rest Rate, Processing Fees & Other Charg	ete in all respects and uired by the bank for p al of the application are ges that would be app	is submitted along with all proper appraisal of the app e provided by the Custome licable, if the Bank grants t	the documents as per 'check lication. The computation of r to bank.
We also acknowledge the receipt of Non Axis Bank Ltd – COMM - LOGIN FEES-RURA		••		
AND DATIK LLU - COTVINT - LOGIN FEES-KURA	AL LLINDING – DZD N <u>UN</u> AXIS DdIIK LLU			alonie – as applicable)
Details of the chq		I	1 1	
Bank Name	Branch Name	Chq Number	Amount	Chq Date
For AXIS Bank Ltd.				
(Sign and Stamp) Please Note that:			Date: DD/	MM/YYYY
1. This is only an acknowledgement for hav decision on which will be taken only after	ing received the application and this shou r due consideration of the proposal on its			
 bank. The application will be taken for conside 	ration only after all the particulars / data	/ documents as may h	e required are received by	the bank
	idered the reasons for the same will be ir			

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		Rs in Lacs	
	Promoters' Share		
	Loan Funds		
	Subsidy (If any)		
	Total Estimated Requirements		
	Total Estimated Sources		
		Rs in Lacs Particulars Promoters' Share Loan Funds Subsidy (If any) Total Estimated Requirements	

Aadhaar Details – Annexure

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 signatory