



If existing AXIS Bank Customer, Please Provide account no.

Centre / Branch :

Cust ID

Applicant Details

Personal Details

Type of Customer Resident Financial Resident-Non Financial Non Resident-Financial Non Resident-Non Financial

Name* (Same as ID proof) Prefix First Name Middle Name Last Name

Father's Name* Prefix First Name Last Name

Maiden Name* Prefix First Name Last Name

Guardian Name Prefix First Name Middle Name Last Name

Mother's Maiden Name* Prefix First Name Last Name

Mother's Name* Prefix First Name Middle Name Last Name

Applicant's Date of Birth D D M M Y Y Y Y CKYC No.(If any)

Residence / Communication Address

Landmark City State

Dist. Pin code Nationality

Telephone Office (R)Fax

Email ID Mobile*

UPI ID

Permanent Address

Landmark City State

Dist. Pin code Tel.

Other Details (Please ✓)

Sex : M F T Marital Status : Married Unmarried Others No. of Children No. of Dependents

Education SSC/HSC Graduate Post Graduate Institute/University

*PAN Card No. Valid Passport No.

Voter's ID card No. Driving License No.

*Aadhar ID card No Driving License/ Passport Expiry Date : D D M M Y Y Y Y

Status Resident Non Resident Person of Indian Origin Person with disability : Yes No

Religion Hindu Muslim Chirstain Sikh Jain Buddhist Parsi Others _____

Category SC ST OBC GEN

Occupation: Doctor Lawyer CA MBA Engineer Others (specify) _____ Professional

House Owned by Self-Owned Rented/Self-Leased Co.Provided / Lease Parents Paying Guest

If Rented/ Self-Leased, the Monthly Rent is ₹ Years at current Residence

GST Details

Whether registration under GST Y N (If yes, following details are mandatory) GST Exemption Y N Exemption Reason (If Yes)

*GSTIN Details

*GST Registration Single *Multiple (Please fill GST Annexure for multiple GST Registration) *Special Economic Zone Y N

GSTIN Default

Address registered for GSTIN Same as communication/residence address given in the account Same as Permanent address given in the account Others (Use GST Annexure)

Additional Details For NRI Applicant

Country Name: Country code:

If applicant resident for tax purposes in Jurisdiction outside India: Yes No Jurisdiction of residence:

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

If address in jurisdiction where application is resident is same as Current/ Permanent/ Overseas or Correspondence/ Local address details: Yes No

Address in Jurisdiction:

City/Town/Village: State: Country: ZIP/Post Code:

ISO 3166 Country Code

Education & Course Details

Examination Passed	Institution & University	Year of Passing	Percentage of marks	Class Obtained	Scholarship / Prizes won for Academic Distinction
10th					
12th					
Last Degree					

GRE/GMAT/OTHER EXAM SCORE

Name and Address of College / Institution in which the Student intends to Join.

City State

Dist. Pin Code

Country India USA UK AUS Others _____

Admission Status Applied Confirmed Awaited

Name of the University / Recognised Authority to which the college / Institute is affiliated _____

Has the student been admitted into the above college / institute / University or accepted for the Course ? If so, certified copy of admission / acceptance letter should be attached

Contact person at the University

Course applied for Management Engineering Medical Architecture Vocational Others _____

Course Name

Course Approved by: UGC GOVT AICTE AIBMS ICMR Dept of Electronics Others _____

Whether admission of course is through entrance test / Merit based selection: _____

Course Category Diploma Under-graduate Post-graduate Other Course Type Full Time Part Time

Course begins from Course ends on Course Ranking _____

Moratorium during course period (A) >6 12 18 24 30 36 42 48

Moratorium post course period (B) 6 12

Total Moratorium (C - A + B) 6 12 18 24 30 36 42 48 54 60 Others _____

Emi Repayment (D) 12 24 36 48 60 72 84 96 108 120 132 144 156 168 180

Total Loan Period (E=C+D)

Interest servicing during Moratorium Period : Yes No Expected Future income per month _____

Is the applicant attending any college or institute at present ? if so furnish full particulars

College / Institute Name : _____ Course being pursued : _____

Course completion date : _____

Loan Details

A) Cost of the Course Amount	Amount (₹)	B) Funds Available	Amount (₹)
1) Tuition Fees		1) Own Source	
2) Living Expenses/Hostel and Food		2) Scholarship	
3) Traveling Expenses		3) Others	
4) Others			
Total	₹		

Loan Required (A-B) = ₹ Interested in Life Insurance : Yes No

1) Disbursement Details : a. Full b. Tranche 2) Mode a. DD b. RTGS c. Wire Trasfer d. Others

MODE OF DISBURSEMENT (any one of the following)

1. DD In favour of payable at for Amount ₹ 2 T.T. Swift Code University Account No

3. RTGS/NEFT University Account no.

Employment Details

If Salaried, Type of Organisation Govt. / Public Sector Pvt. Ltd. Public Ltd. MNC Other _____

If Self-Employed, Type of Organisation : Pvt. Ltd. Public Ltd. Partnership Proprietorship Not Catergorized (specify) _____

Name of Current Employer / Business

Office address

Landmark City State

Pin Code Telephone (O) Ext. Fax

Mobile No. E-mail ID

Designation Date of joining (for salaried individuals)

Total no. of Years in Current Employment / Business Type of Business

In case Self-Employed, please provide the business commencement date

Financial Details

Salaried Self-employed

a. Gross Monthly Salary : (₹) a. Gross Monthly Income : (₹)

b. Net Monthly Salary : (₹) b. Net Monthly Income : (₹)

c. Other Income any) : (₹) c. Other Income (If any) : (₹)

d. Total Income (b+C) : (₹) d. Total Income (b+C) : (₹)

Investment in Shares / Units / Bank Deposits / Others (Please specify) :

Total Investment In Value : (₹) Are you a Tax Payer ? Yes No

Other Bank Account Details

Account	Bank Name	Branch	Type of A/c	A/c No.
Account 1 Details				
Account 2 Details				

Co-Applicant - 1

If existing AXIS Bank Customer, Please Provide account no. Cust ID

Personal Details

Relationship with Applicant (Tick One) Father Mother Brother Sister Spouse Other (Please Specify)

Relationship Proof (Tick One) Ration Card Birth Certificate Driving Licence Passport School LC Marriage Certificate

Type of Customer Resident Financial Resident-Non Financial Non Resident-Financial Non Resident-Non Financial

Name* (Same as ID proof) Prefix First Name Middle Name Last Name

Father's Name* Prefix First Name Middle Name Last Name

Maiden Name* Prefix First Name Middle Name Last Name

Guardian Name Prefix First Name Middle Name Last Name

Mother's Maiden Name* Prefix First Name Middle Name Last Name

Mother's Name* Prefix First Name Middle Name Last Name

Applicant's Date of Birth CKYC No.(If any)

Residence / Communication Address

Landmark City State

Dist. Pin code Nationality

Telephone Office (R)Fax

Email ID Mobile*

UPI ID

Permanent Address

Landmark City State

Dist. Pin code Tel.

Other Details (Please ✓)

Sex : M F T Marital Status : Married Unmarried Others No. of Children No. of Dependents

Education SSC/HSC Graduate Post Graduate Institute/University

*PAN Card No. Valid Passport No.

Voter's ID card No. Driving License No.

*Aadhar ID card No. Driving License/ Passport Expiry Date :

Status Resident Non Resident Person of Indian Origin Person with disability : Yes No

Religion Hindu Muslim Christain Sikh Jain Buddhist Parsi Others _____

Category SC ST OBC GEN

Occupation: Doctor Lawyer CA MBA Engineer Others (specify) _____ Professional

House Owned by Self-Owned Rented/Self-Leased Co.Provided / Lease Parents Paying Guest

If Rented/ Self-Leased, the Monthly Rent is ₹ Years at current Residence

GST Details

Whether registration under GST Y N (If yes, following details are mandatory) GST Exemption Y N Exemption Reason (If Yes)

*GSTIN Details

*GST Registration Single * Multiple *(Please fill GST Annexure for multiple GST Registration) *Special Economic Zone Y N

GSTIN Default

Address registered for GSTIN Same as communication/residence address given in the account Same as Permanent address given in the account Others (Use GST Annexure)

Additional Details For NRI Applicant

Country Name: Country code:

If applicant resident for tax purposes in Jurisdiction outside India: Yes No Jurisdiction of residence:

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

If address in jurisdiction where application is resident is same as Current/ Permanent/ Overseas or Correspondence/ Local address details: Yes No

Address in Jurisdiction:

City/Town/Village: State: Country: ZIP/Post Code:

ISO 3166 Country Code

Employment / Business Details

Occupation : Salaried Self Employed - Professional Self Employed - Others Retired

Firm / Company Employer's Name

Firm / Company Employer's Address

City State

PIN Code Phone No. Ext. Mobile

A. Salaried (Tick one) Pvt. Ltd. Public Ltd. PSU Central Govt. State Govt. MNC Not Categorized (Dept. _____)

No. of years in current job Designation Total years In Employment

If employed in the current job for less than a year Name of the previous employer _____ No. of years

Details of previous Employment _____ Date of Retirement

B. Self Employed Professional (Tick One) Doctor CA CS Architect Others _____

Types of Firm / Company (Tick One) Sole Proprietorship Partnership Pvt Ltd. Company Others _____

Nature of Business Manufacturing Services Trading Agriculture

Industry No. of years in Profession No. of years in Profession

C. Self Employed Business (Tick One) Manufacturing Service Provider Trader/Retailers/Wholesalers

Agriculturist/Farmer* Others * _____ Land holding _____ acre

Status of Firm / Company Sole Proprietorship Partnership Pvt. Ltd. Co. Others _____

About the Partners / Directors (for Partnership / Private Ltd. / Public Ltd. Co)

(1) Name _____	(2) Name _____
Residential Address _____	Residential Address _____
_____	_____
City _____ Pin _____ Phone No. _____	City _____ Pin _____ Phone No. _____

Income / Banking Details

Annual Income ₹ Obligations ₹ Occupation

Gross Salary / Income Per Month

Net Salary / Income per month Other income if any (proof attached)

Other Bank Account Details

Account	Bank Name	Branch	Type of A/c	A/c No.
Account 1 Details				
Account 2 Details				

I/We confirm that I/We do not have any existing customer ID or customer ID apart from the one mentioned above, and In case found otherwise, Bank reserves the right to Consolidate the customer ID's under a single customer Id as It may decide, without any prior notice to me/us. Signature:

Signature of Co-Applicant

Co-Applicant - 2 / Guarantor

If existing AXIS Bank Customer, Please Provide account no. Cust ID

Personal Details

Relationship with Applicant (Tick One) Father Mother Brother Sister Spouse Other (Please Specify)

Relationship Proof (Tick One) Ration Card Birth Certificate Driving Licence Passport School LC Marriage Certificate

Type of Customer Resident Financial Resident-Non Financial Non Resident-Financial Non Resident-Non Financial

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Father's Name* Prefix First Name Last Name

Malden Name* Prefix

Guardian Name Prefix First Name Middle Name Last Name

Mother's Maiden Name* Prefix

Mother's Name* Prefix First Name Middle Name Last Name

Applicant's Date of Birth CKYC No.(If any)

Residence / Communication Address

Landmark

City State

Dist. Pin code Nationality

Telephone Office (R)Fax

Email ID Mobile

UPI ID

Permanent Address

Landmark

City State

Dist. Pin code Tel.

Other Details (Please ✓)

Sex : M F T Marital Status : Married Unmarried Others No. of Children No. of Dependents

Education SSC/HSC Graduate Post Graduate Institute/University

*PAN Card No. Valid Passport No.

Voter's ID card No. Driving License No.

*Aadhar ID card No. Driving License/ Passport Expiry Date : D D M M Y Y Y Y

Status Resident Non Resident Person of Indian Origin Person with disability : Yes No

Religion Hindu Muslim Christain Sikh Jain Buddhist Parsi Others

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Occupation: Doctor Lawyer CA MBA Engineer Others (specify) Professional

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GSTIN Default

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Employment / Business Details

Occupation : Salaried Self Employed - Professional Self Employed - Others Retired

Firm / Company Employer's Name

Firm / Company Employer's Address

City State

PIN Code Phone No. Ext. Mobile*

A. Salaried (Tick one) Pvt. Ltd. Public Ltd. PSU Central Govt. State Govt. MNC Not Categorized (Dept.)

No. of years in current job Designation Total years In Employment

If employed in the current job for less than a year Name of the previous employer No. of years

Details of previous Employment Date of Retirement D D M M Y Y Y Y

B. Self Employed Professional (Tick One) Doctor CA CS Architect Others

Types of Firm / Company (Tick One) Sole Proprietorship Partnership Pvt Ltd. Company Others

Nature of Business Manufacturing Services Trading Agriculture

Industry No. of years in Profession No. of years in Profession

C. Self Employed Business (Tick One) Manufacturing Service Provider Trader/Retailers/Wholesalers Agriculturist/Farmer* Others* Land holding acre

Status of Firm / Company Sole Proprietorship Partnership Pvt. Ltd. Co. Others

About the Partners / Directors (for Partnership / Private Ltd. / Public Ltd. Co)

(1) Name Residential Address City Pin Phone No.

(2) Name Residential Address City Pin Phone No.

Income / Banking Details

 Annual Income ₹
 Obligations ₹
 Occupation

 Gross Salary / Income Per Month

 Net Salary / Income per month
 Other income if any (proof attached)
Other Bank Account Details

Account	Bank Name	Branch	Type of A/c	A/c No.
Account 1 Details				
Account 2 Details				

I/We confirm that I/We do not have any existing customer ID or customer ID apart from the one mentioned above, and In case found otherwise, Bank reserves the right to Consolidate the customer ID's under a single customer Id as It may decide, without any prior notice to me/us. Signature: _____

Signature of
Co-Applicant

Financial Information (In Rupees)

	Applicant		Applicant			Co-Applicant		
			Outstanding amount	Monthly Installment	Balance Tenure	Outstanding amount	Monthly Installment	Balance Tenure
A) Assets			A) Liabilities					
1) Bank Balances (all A/c's)			1) Home Loan					
2) Fixed Deposits			2) Personal Loan					
3) Investments			3) Car/Two Wheeler					
4) Immovable Property			4) Credit Card					
5) Other			5) Other Loan					

 Total Liability as on date
Security Details

 1) Security Offered: Y N 2) Type of property Offered: Residential Commercial Plot Life Insurance Policy FD Others _____

 3) If Property Funded by Axis Loan A/c No
 Other: _____

 4) Current Market Value (₹):

 5) Property Owned by:

6) Others Security Details: _____

References (One reference has to be non-relative/non-colleague)
Reference 1

 Name

 Relation with applicant

 Address

 Tel. (R) (O)

 Mobile

 E-mail
Reference 2

 Name

 Relation with applicant

 Address

 Tel. (R) (O)

 Mobile

 E-mail
Checklist

 Documents Received Self-Certified True Copies Notary

 Risk category High Medium Low

Applicant	Co - Applicant	Additional Co - Applicant <input type="checkbox"/>	Guarantor <input type="checkbox"/>
<input type="checkbox"/> 2Colour Photos	<input type="checkbox"/> 2Colour Photos	<input type="checkbox"/> 2Colour Photos	<input type="checkbox"/> 2Colour Photos
<input type="checkbox"/> Photo ID	<input type="checkbox"/> Photo ID	<input type="checkbox"/> Photo ID	<input type="checkbox"/> Photo ID
<input type="checkbox"/> Residence Proof	<input type="checkbox"/> Residence Proof	<input type="checkbox"/> Residence Proof	<input type="checkbox"/> Residence Proof
<input type="checkbox"/> Date of Birth Proof	<input type="checkbox"/> Date of Birth Proof	<input type="checkbox"/> Date of Birth Proof	<input type="checkbox"/> Date of Birth Proof
<input type="checkbox"/> Signature Verification	<input type="checkbox"/> Signature Verification	<input type="checkbox"/> Signature Verification	<input type="checkbox"/> Signature Verification
<input type="checkbox"/> Academic Documents	<input type="checkbox"/> 6 Months Bank Statements	<input type="checkbox"/> 6 Months Bank Statements	<input type="checkbox"/> Income Proof
<input type="checkbox"/> Proof of Admission	<input type="checkbox"/> Income Proof	<input type="checkbox"/> Income Proof	<input type="checkbox"/> Collateral Documents
<input type="checkbox"/> Fees Structure	<input type="checkbox"/> Collateral Documents	<input type="checkbox"/> Collateral Documents	<input type="checkbox"/>
<input type="checkbox"/>	<input type="checkbox"/> Relationship Proof	<input type="checkbox"/> Relationship Proof	<input type="checkbox"/>

Relationship

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

Applicant is a director of any Bank or is Firm in which any director is interested as partner/ guarantor or is a relative of directors of other Banks or is a firm in which relatives of directors are interested as partners or directors

 Yes No Nature of relationship _____

b) Relationship (Details of relationship of applicant with financing bank)

Applicant is a director/relative of director or Senior Officer of the Bank.

 Yes No Nature of relationship _____

c) Relationship (Details of relationship of applicant with Subsidiaries/Trustees Or Mutual Funds/Venture Capital Funds set up by the bank or other bank)

Applicant is director of Subsidiaries/Trustees of Mutual Funds/Venture Capital Funds set up by the bank or other bank

 Yes No Nature of relationship _____

Declarations

I/We declare that the particulars and Information given in the Application Form are true, correct, complete and upto date in all respects and I/We have not withheld any information. I/We confirm that I/We have had no insolvency proceeding initiated against me/us nor have I/We ever been adjudicated insolvent. I/We have read the application form and am/are aware of all the terms/conditions of availing finance from AXIS Bank Ltd. I/We authorise the Bank to make references and enquiries relative to information. In this application which the Bank considers necessary. I/We authorise the Bank to exchange, share/part with all information relating to my/our loan details and repayment history information to other Banks/Financial Institutions, etc. as may be required and shall not hold the Bank liable for use of this information. I/We undertake to inform the Bank regarding change in my/our residence/employment and to provide any further information that the Bank may require. I/We agree that my/our loan shall be governed by the rules of the Bank which may be in force from time to time. I/We understand that the Bank has the right to reject my/our application without providing any reason.

The Borrower(s) and Guarantor(s) agrees to have given their express consent to the Bank to disclose all Information and data furnished by them to Credit Information Bureau (India) Ltd. ("CIBIL"). The Borrower(s) and Guarantor(s) further agree that they shall further execute such additional documents as may be necessary for this purpose.

I/We confirm that I/We have received a copy of the "Code of Bank's Commitment to Customers". I/We have been explained the contents of the same and also understand that it is available online at the bank's website, "www.axisbank.com".

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

I hereby declare that the details furnished above are true and correct to the best of my four 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.

I/We authorize Axis Bank to verify and authenticate my/our Aadhaar number during processing my/our application for legitimate Business purposes.

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.

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

We undertake that the proceeds of this facility would not be used for investments in the Capital market

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

1. Axis Bank will convey its decision within 15 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 15 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.
2. The bank may at its sole discretion sanction or decline the application. The bank shall convey, the reasons, which in its opinion after due consideration, have led to rejection of the application within 15 days.
3. The Bank will decide and assign the loan limit and no commitment has been given to me/us for the same.
4. The DSA/DST has not collected any commission/brokerage or any other fee by way of cash or cheque other than cheque no _____ towards _____ in favour of AXIS Bank Ltd.
5. Processing fees of ₹ _____ will not be refunded in case of rejection/withdrawal of file.
6. Prepayment clause _____
7. CIBIL Issuance Charges ₹50

Name	<input style="width:100%;" type="text"/>		Signature						
Contact No.	<input style="width:100%;" type="text"/>	Date	<input style="width:100%;" type="text"/>						
Date	<input style="width:100%;" type="text"/>	<table border="1" style="width:100%; border-collapse: collapse;"> <tr> <td style="width:33%; text-align: center; vertical-align: middle;"> Guarantor's / Co-applicant 2 Recent Passport Size Photograph </td> <td style="width:33%; text-align: center; vertical-align: middle;"> Co-applicant Recent Passport Size Photograph </td> <td style="width:33%; text-align: center; vertical-align: middle;"> Applicant Recent Passport Size Photograph </td> </tr> <tr> <td style="width:33%; text-align: center; vertical-align: middle;"> Co-applicant 2 / Guarantor's Signature </td> <td style="width:33%; text-align: center; vertical-align: middle;"> Co-applicant's Signature/ Co-applicant and Guardian of the applicant </td> <td style="width:33%; text-align: center; vertical-align: middle;"> Applicant Signature </td> </tr> </table>		Guarantor's / Co-applicant 2 Recent Passport Size Photograph	Co-applicant Recent Passport Size Photograph	Applicant Recent Passport Size Photograph	Co-applicant 2 / Guarantor's Signature	Co-applicant's Signature/ Co-applicant and Guardian of the applicant	Applicant Signature
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Co-applicant 2 / Guarantor's Signature	Co-applicant's Signature/ Co-applicant and Guardian of the applicant	Applicant Signature							
Place	<input style="width:100%;" type="text"/>								

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

INFORMATION ON PRODUCTS AND OFFERINGS

I/We hereby confirm that I/We am/are in the favor of receiving communication/ information/ loan documents/ other 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 products/ 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

(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)

Acknowledgement for receipt of application form

Date	<input style="width:100%;" type="text"/>	
To	<input style="width:100%;" type="text"/>	Barcode
AXIS Bank Ltd. has received your application for a _____ loan of ₹ _____ Lacs.		For AXIS Bank Ltd. AXIS Bank Official
Axis Bank will convey its decision within 15 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 15 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.		
This is subject to submission of all documents, as required by the bank.		

DSA / Bank Details (Only for office use)

RAC/ASC

Channel: DSA ASL CROSS SELL Branch Direct
 Alternate Channels Others
 Digital Sub Channel
 Web Net Banking Mobile ATM
 SMS E-mail Tele Calling Inbound Customer Service

Lead No.: _____
Referral Code: _____
RM: _____
DME: _____

DSA Name
DAS ID

Branch name
Branch ID
Name of the Bank Officer

Scheme Code: PRIN_MORT INT_PRIN_MORT NO_MORT
ID Verification Done Date
KYC OVD: Digitally Verified Manually Verified

Promotion Code _____
Digital Verification Ref no _____

Please specify the Marketing Programme (If any)

(Stamp and signature of DSA)

(Signature of Bank Officer/
Bank Manager)

Any Specific Note _____

Interest Subsidy Eligibility

Eligible for Interest subsidy: Yes No If yes, documents collected for Interest Subsidy (mandatory):
 Income Certificate attested by the competent authority.
 Bonafide certificate issued] by the Institute

Details of Charges

Processing Charges: As per bank norms
Prepayment Charges: Nil
Rate of Interest @ _____ % Per Annum
Out of Pocket Expenses: Upto 1% of the loan amount+ GST
Repayment Instruction/Instrument Return charges: ₹ 500 + GST as applicable per Instance
Penal Interest on delayed overdue [MI: ₹ 500 + GST per cheque bounce and a penal interest @24% per annum
I.e.@ 2% per month on the overdue Installment/s
Cheque/Instrument swap Charges: ₹ 500 + GST per Instance
Duplicate Statement Issuance Charges: ₹ 250 + GST per instance
Duplicate Amortization Schedule Issuance Charges: ₹ 250 + GST per Instance
Duplicate Interest Certificate (Provisional/Actual) Issuance Charges: ₹ 250 + GST per instance
Charges on Customer Initiated Request for copies of Documents: ₹ 500 + GST per Instance
Stamp Duty Charges as per State Stamp Act: _____
Goods and Services tax (GST) will be charged extra as per the applicable rates. on all the charges and fees
(whenever GST is applicable)
*The Above Charges are subject to Change/Revision

Processing Fee will be applicable as follows:		
Country	Loan Slabs	Flat Fee
Abroad	Upto 20 Lakhs	15000+GST (Refundable Fee on 1st Disbursement)**
Domestic	Upto 10 Lakhs	Nil

For Higher Loan Amount:		
Country	Loan Slabs	Flat Fee
Abroad	Above 20 Lakhs	0.75% of differential Loan amount above 20 lacs+GST (Non-Refundable fee)
Domestic	Above 10 Lakhs+	5000+GST (Non-Refundable fee)

**Fees will be refunded without GST