



HOME LOAN APPLICATION FORM



PERSONAL AND EMPLOYMENT DETAILS



Date: DD MM YYYY

Form for Personal and Employment Details with fields for Applicant/Co-Applicant/Guarantor/GPA, Title, Name, Address, Date of Birth, Nationality, etc.

SOURCING DETAILS (For official use only)

Sourcing details form including fields for Source, Channel, DSA Code, DME Code, CONNECTOR code, Name of Sourcing Agent, etc.

IN PERSON VERIFICATION CARRIED OUT BY

Verification details form including fields for Emp. Name, Emp. Code, Emp. Designation, Emp. Organisation & Code, Date, etc.

REFERENCE DETAILS (ONE REFERENCE HAS TO BE A NON-RELATIVE/NON-COLLEAGUE)

Table with 3 columns: Reference I, Reference II, and Reference III. Fields include Name, Relationship, Address, Pin, City, State, Country, Mobile No./Telephone, E-mail Id.

CUSTOMER DECLARATION

Declaration text: I/We declare that I/We including my/our family/families* have not availed/applied for home loan from any bank/financial institution...

Table with 7 columns: Sr. No., Name of the bank/Institution from where Home Loan is availed, Name of the person who has availed (the Home Loan), Relationship with the declarant/s, Sanctioned Amount, Loan Account Number (if loan taken from Axis Bank), Property Address.

* Family for this purpose means and includes the spouse of the member and the children, parents, brothers and sisters of the member who are dependent on such member, but shall not include legally separated spouse.

Customer declaration in respect of relationship with director/Senior officer of the bank/Any other Bank

- 1. I am a Director of Axis Bank Yes No
2. I am a Director of any other Bank* Yes No If Yes, Name of the Bank
3. I/We am/are a relative of director of Axis Bank/other Bank*/Senior Officer of Axis Bank Yes No

* including directors of Scheduled Co-operative Banks, directors of subsidiaries/trustees of mutual funds/venture capital funds.

If Yes mention the details below : I/We declare (s) that we I/We am/are related to the director(s) and or Senior Officer(s) of Axis Bank or any other bank specified hereto

Table with 4 columns: Sr. No., Name of the Director(s) Senior Officer(s), Designation, Relationship.

ADDITIONAL DETAILS REQUIRED FOR NRI APPLICANT

Form for NRI Applicant details including Country Name, Country code, Jurisdiction of residence, Tax Identification Number, etc.

Table titled 'DETAILS OF OTHER CHARGES APPLICABLE FOR SUPER SAVER HOME LOAN*' with columns for Charge Type and Charges*.

GST as applicable will be levied. The above charges are subject to change and the same shall be updated on our website www.axisbank.com accordingly. Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable)

RAHL/App Form/Sept 2018/Version 20/ SBF-18042019

Pls. tick (✓) as applicable	Applicant/Co-Applicant/Guarantor/GPA			Applicant/Co-Applicant/Guarantor/GPA		
Residence Ownership	<input type="checkbox"/> Self Owned <input type="checkbox"/> Co. Provided	<input type="checkbox"/> Rental <input type="checkbox"/> Paying Guest	<input type="checkbox"/> Parental <input type="checkbox"/> Monthly Rent	<input type="checkbox"/> Self Owned <input type="checkbox"/> Co. Provided	<input type="checkbox"/> Rental <input type="checkbox"/> Paying Guest	<input type="checkbox"/> Parental <input type="checkbox"/> Monthly Rent
Employment Nature	<input type="checkbox"/> Salaried <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Retired			<input type="checkbox"/> Salaried <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Retired		
Nature of Organization	<input type="checkbox"/> Govt./PSU <input type="checkbox"/> MNC <input type="checkbox"/> Others	<input type="checkbox"/> Public Ltd. <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship	<input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Proprietorship	<input type="checkbox"/> Govt./PSU <input type="checkbox"/> MNC <input type="checkbox"/> Others	<input type="checkbox"/> Public Ltd. <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship	<input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Proprietorship
Nature of Employer/Business	<input type="checkbox"/> Trading	<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Service <input type="checkbox"/> Others	<input type="checkbox"/> Trading	<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Service <input type="checkbox"/> Others
Designation						
Period in Current Employment/Business	Years		Months	Years		Months
Total Employment/Business Period	Years		Months	Years		Months
Name of Organisation Address						
	Landmark			Landmark		
	Pin	City		Pin	City	
	State	Country		State	Country	
Phone Details (STD/ISD Code - Tel Off.)						

FINANCIAL DETAILS	Applicant / Co-Applicant / Guarantor / GPA		Applicant / Co-Applicant / Guarantor / GPA	
Financial Status (Financial/non-financial)				
Income (Rs., Monthly)	Gross	Net	Gross	Net
	Other Income	Total	Other Income	Total
Bank Account Details	Account I	Account II	Account I	Account II
Bank				
Branch				
Type of A/C				
A/C No.				
Loan Details	Loan I	Loan II	Loan I	Loan II
Bank				
Type of Loan (H/PL/A/Other)				
Loan Amount				
EMI				
Loan Tenure				
No. of EMI paid				
Investment Details	Deposits	Insurance	Deposits	Insurance
	Shares	Mutual Funds	Shares	Mutual Funds
	Others	Total	Others	Total

PROPOSED LOAN DETAILS

Amount (Rs.) _____ Terms (Months) _____

Purpose of Loan Purchase Construction Purchase + Construction Improvement Balance Transfer Top-up

Type of Loan Vanilla Fast Forward Home Loan Empower Home Loan Asha Home Loan Asha Home Loan - Test Program

Shubh Aarambh Home Loan Asha Home Loans (EMI Waiver) PMAY HL - Test program

Super Saver Home Loan Power Advantage Home Loan IMGC QuikPay Home Loan others

Super Saver Home Loan Principal amortisation type EMI based limit reduction Equated principal amortisation

Super Saver Home Loan Branch location / name where A/c to be opened _____

ROI Fixed Floating Fixed + Floating

Repayment Mode PDC NACH SI

Processing Fee Amount _____ Cheque No. _____ Dated _____ Drawn on Bank _____

To be drawn in favour of "Axis Bank Ltd. A/c Service Charges"

PROPERTY DETAILS

Property Type Flat Single Storey House Extension Repair Builder Name: _____ Project / Property Name _____

Transaction Type Builder Society Resale Existing and Owned (Repair/Renovation)

Property Ownership Self Owned Inherited

Loan Account No. (In Case of Top-up of Existing Axis Bank Home Loan) _____

Property to be purchased in name of _____

Address of Property _____

City _____ State _____ Country _____ Pin _____

Area of Property / Land (In Sq. Ft./Sq. Mts.) _____ Cost of Property / Land _____

Name of Seller _____ Address of Seller _____

Stage of Construction Complete Under Progress Yet to start

Cost of Purchase/Construction _____ Stamp Duty Cost _____

Registration Cost _____ Other Cost _____

Total Cost _____ Own Contribution _____

INSURANCE DETAILS

Life Insurance (Home Loan Protection Plan) Interested Not Interested Shall Decide Later

Property Insurance Interested Not Interested Shall Decide Later

Health Insurance Interested Not Interested Shall Decide Later

CUSTOMER DECLARATION

I/We declare that the particulars and information given are true, correct, complete and up to date in all aspects. I/We confirm that have not withheld any material information which disentitles me for applying for this Home Loan. I/We confirm that I/We have no insolvency proceeding initiated against me/us nor have I/We ever been adjudicated insolvent. I/We have read the applicant form and am/are aware of all the terms and conditions of availing finance from Axis Bank. I/We authorize Axis Bank to make reference and inquiries relating to information in this application which the bank considers necessary. I/We authorize the bank to exchange, part/share with all information relating to my loan details and repayment history 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 from time to time regarding change in my 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. I/We agree that the bank has the right to reject my/our application without providing any reason thereof. The borrower(s) guarantor(s) agree(s) to give his/their express consent to the bank to disclose all information and data furnished by them to Credit Information Company (CIC). The borrower(s) /guarantor(s) further agree(s) that they shall 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 content of the same and also understand that it is available on-line at the bank's website, www.axisbank.com. I/We undertake that the proceeds of this facility shall not be used for investment in the capital market.

I/We unconditionally agree and accept that the Bank shall be at a liberty to reject my/our application at any stage of processing the application for Retail Cards/Loans. I/We unconditionally agree & accept that, the data provided by me/us to the Bank during the application process for acquiring such Relationship(s) is true to the best of my/our knowledge and belief, and if at any stage of processing the Relationship, if it comes to the knowledge of the Bank or the Bank is of the opinion that, I/We have provided any incorrect information, and/or fabricated documents, and/or fake documents, and/or documents/s appearing to have been manipulated, they will be treated by the Bank or the Bank as having been manipulated by me/us, I/We unconditionally agree & accept that, the Bank shall have every right to reject the application for such Relationship(s), without assigning any reason whatsoever.

I/We also unconditionally agree and accept that, the Bank shall have every right to compare the data available with the Bank or provided with, by any other Bank/Financial Institution/Credit Information Company during the process of processing my/our application, and in case the Bank, in its sole and exclusive opinion determines that, the details as provided to secure the relationship with the Bank is are inconsistent with the data that may be available, with various Banks/Financial Institution/Credit Information Company that may be construed as fraud/cheating/forgery/manipulation/fabrication of documents against the Bank, and agree that, the Bank shall have every right and liberty for not processing my/our application/rejecting the application so provided to the Bank and enforce any remedy that may be so available with the Bank at the Law & Equity, I/We further unconditionally agree & undertake that, the Bank shall at its liberty, to share any information with any other Banks/Financial institution either as a part of a consortium of a part of sole Banking Relationship or to any Credit Information Company as the Bank may so decide, I/We waive the Confidentiality obligations with respect to the information provided to the Bank. I/We further agree that, we shall not hold the Bank liable for any cost or reputation for sharing the information as is considered necessary by the bank in its sole and exclusive opinion, and without any reference to me/us whatsoever, with such Bank/Financial/Instlution/Credit Information Company and to hold harmless the employees, officers, Directors, agents etc that may be so appointed by the Bank.

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.

I/We further authorize Axis Bank and or its associates subsidiaries affiliates to verify, share and compare any information/data or otherwise at my office/residence and/or contact me and/or my family member and / or my employer/banker/credit bureau/RBI and or any third party such as other Bank / Financial Institution / Credit Information Company during the process of processing my/our application or otherwise as they deem necessary. I understand that Axis Bank Ltd. Reserves the right to provide me with the credit card type/variant based on information available with Axis Bank Ltd. and my eligibility as per internal policy of the bank. I understand and undertake that the usage of the Axis Bank Credit Card shall be strictly in accordance with all applicable laws (including without limitation to any government acts, orders, decrees, guidelines, rules and regulations including foreign exchange control regulations) and in the event of any failure to do so I will be liable for any action/prosecution or penalty as prescribed.

I/We further understand and agree to the levy of all additional statutory levies, penal interest, taxes, GST as applicable on all fees, interest and other penal interest as per the Government of India regulation and agree to pay the same. I/We have explained the contents of the same and also understand that it is available online at the bank's website www.axisbank.com

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

1. Axis Bank will convey its decision within 30 working days from the date of receipt of the application provided the application is complete in all respects and is submitted along with all the documents as per 'check list' provided in the application for loan and/or any additional documents as may be required by the bank for proper appraisal of the application. The computation of 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
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.
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/brokerages or any other fee by way of cash or cheque other than the Processing Fees Deposited to the Bank. (Note: No processing Fee was charged (For loans upto Rs 6 lacs/ Rs 9 lacs / Rs 12 lacs under Credit Linked Subsidy Scheme EWS-LIG/ MIG /IMIG I/II respectively).
5. Upfront processing fee of Rs 2500+Tax shall be collected at the time of application login. This fee will not be refunded under any circumstances such as loan rejection/withdrawal of the loan application etc., non disbursement of loan for the reasons solely attributable to the customer. Balance processing fee as applicable shall be collected at the time of loan disbursement.
6. As per the regulatory guidelines classification of accounts as NPA is done Borrower wise and not Facility wise and hence, in case of non-payment of dues by the customer in case of any facility availed from the Bank and consequently the account is to be classified as NPA, all other loan accounts of the Borrower, with the Bank also shall be classified as NPA as per the guidelines issued by RBI and it shall entitle the Bank to recall all such loans/facilities availed by the same customer from the Bank, irrespective of the regular repayment in such accounts.
7. 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. I/We request you to issue me/us access to I-Connect (view only) facility on my Customer ID, once my/our loan account is opened. I/We consent/do not consent to receive information/Service etc. for marketing purpose through phone/mobile/SMS/email 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 'TRA' website. Axis Bank Ltd. reserves the right to retain the photograph and documents submitted with this application and will not return the same to the applicant. I/We have understood all the details of the application form. I hereby confirm that I/We am/are in favour 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 products/ promotional offers which are of significant benefit to its customers. 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.

Credit Card Section (All fields are mandatory)

I Wish to apply for a My Zone credit card Yes No

The Card for Entertainment Fans

Usage Preference Domestic Only International Enabled (International enabled Credit Card can be used in India as well as overseas)

Nominee Details Yes No, If Yes, Nominee Name _____ Relationship with applicant _____

Name as desired on the Credit Card _____ Max. 19 characters including spaces

Employee Id _____

Statement Details Preferred Delivery Mode Mail Email Both Please ensure you have a valid Email id | Preferred Mailing Address Residential Address Official Address

Auto-Debit Option: If you wish to avail of the Direct Debit Facility from your Axis Bank savings / Current Account, please select one of the following options for the amount to be debited for every billing cycle Total amount due Minimum amount due- 5% of Total amount due

Please mention the 15 digit Axis Bank Account no for Direct Debit _____

Please sign as per Bank's record * To be signed by all the accountholders

Applicant* _____ Joint A/c Holder* _____

I/We hereby apply for the issue of Axis Bank credit card to me and declare that the information included in this application is true and correct and that I am a resident Indian / NRI / Foreign National working in India and that I/We am eligible to apply for an internationally valid card. I/We hereby understand and agree that it is my responsibility to obtain, read and understand the terms and conditions related to the Axis Bank Credit Card and those applicable to mobile and Internet Banking services. If this application is accepted, I/We hereby undertake to be bound by the terms and conditions as may be in force from time to time and use of the Axis Bank Credit Card shall be deemed to be unconditional and irrevocable acceptance of the Terms and Conditions. I authorize Axis Bank to increase my credit limit once within 6 months of Card Issuance date basis Axis Bank internal policies and other terms and conditions applicable. I am aware that the processing of the credit card application would be subject to the successful disbursement of the Home loan application. I agree that the credit card application is an integral part of this application and cannot be segregated. I hereby give my consent for using the information as provided in this home loan application. I am aware that the credit card limit on my credit card will be decided by Axis Bank as its sole discretion after verifications and necessary due diligence and I hereby acknowledge that no commitment has been made to me in this regard. (In case if the processing fee is collected upfront, processing fee cheque to be drawn in favour of Axis Bank Ltd. A/c Service Charges)

Credit linked subsidy scheme - Select the applicable category

<input checked="" type="checkbox"/> CLSS (Economically Weaker Section)/(Lower Income group) Interest Subsidy of 6.5% for period of 20 years for loan amount upto 6 lacs.	<input checked="" type="checkbox"/> CLSS (Middle Income Group I) Interest Subsidy of 4% for period of 20 years for loan amount upto 9 lacs.	<input checked="" type="checkbox"/> CLSS (Middle Income Group II) Interest Subsidy of 3% for period of 20 years for loan amount upto 12 lacs.
<input type="checkbox"/> Annual Household income is less than Rs. 6 lacs	<input type="checkbox"/> Annual Household income is between Rs. 6 lacs to Rs. 12 lacs	<input type="checkbox"/> Annual Household income is between Rs. 12 lacs to Rs. 18 lacs
<input type="checkbox"/> None of the family members in the household own a pucca house in any part of India	<input type="checkbox"/> None of the family members in the household own a pucca house in any part of India	<input type="checkbox"/> None of the family members in the household own a pucca house in any part of India.
<input type="checkbox"/> House is in the name of female member of the household or in joint name of male and female member of the household	<input type="checkbox"/> Carpet Area of the property is within 160sq.m.	<input type="checkbox"/> Carpet Area of the property is within 200sq.m.
<input type="checkbox"/> Property is located within the 4041 statutory towns as per census 2011	<input type="checkbox"/> Property is located within the 4041 statutory towns as per census 2011	<input type="checkbox"/> Property is located within the 4041 statutory towns as per census 2011

Note:

- Family Definition EWS/LIG : A beneficiary family comprises of Husband, wife and unmarried children.
- Family Definition MIG : A beneficiary family comprises of Husband, wife and unmarried children. An adult earning member (irrespective of marital status) can be treated as a separate household/ family

I have understood the above mentioned eligibility criteria for CLSS and I wish to avail:

EWS/LIG Middle Income Group I Middle Income Group II

Home Loan Document Checklist
(Applicant / Co-Applicant / Guarantor / GPA)
Pls. tick (✓) boxes where appropriate and write N.A. if not applicable.

Salaried Customers	Self Employed Professionals	Self Employed Non Professional
Application form with photograph duly signed by all applicants <input type="checkbox"/> Y <input type="checkbox"/> N		
Identity Proof and Address Proof <input type="checkbox"/> Passport <input type="checkbox"/> Driving License <input type="checkbox"/> Voter's ID Card <input type="checkbox"/> GOI issued photo ID <input type="checkbox"/> Aadhaar Card <input type="checkbox"/> PAN card (only as identity proof) <input type="checkbox"/> Govt Employee ID		
Any other document (pls specify) <input type="checkbox"/> Address Proof _____ <input type="checkbox"/> Identity Proof _____		
Age Proof <input type="checkbox"/> Passport <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Driving License <input type="checkbox"/> Pan Card <input type="checkbox"/> Others (Pls. specify) _____		
PAN card copy <input type="checkbox"/> Y <input type="checkbox"/> N		
Last 3 months Salary-slips <input type="checkbox"/> Y <input type="checkbox"/> N	Education Qualification Certificate <input type="checkbox"/> Y <input type="checkbox"/> N	Proof of business existence <input type="checkbox"/> Y <input type="checkbox"/> N Business profile <input type="checkbox"/> Y <input type="checkbox"/> N
Form 16/Income Tax Returns <input type="checkbox"/> Y <input type="checkbox"/> N	Last 2 years Income Tax Returns with computation of income <input type="checkbox"/> Y <input type="checkbox"/> N	
Last 2 years CA Certified / Audited Balance Sheet and Profit & Loss Account <input type="checkbox"/> Y <input type="checkbox"/> N		
Last 6 months bank statements (Self) <input type="checkbox"/> Y <input type="checkbox"/> N		Last 6 months bank statements (Business) <input type="checkbox"/> Y <input type="checkbox"/> N
Processing fee cheque* <input type="checkbox"/> Y <input type="checkbox"/> N Dated _____ Amount _____ Drawn on _____		
*To be drawn in favour of "Axis Bank Ltd. A/c Service Charges"		

DETAILS OF CHARGES APPLICABLE FOR ALL HOME LOAN VARIANTS*

Description of Charges	Amount (Rs.)
Total Processing fees charges	: Upto 1% of the loan amount subject to minimum of Rs. 10,000/-
Penal Interest	: @ 24% per annum, 2% per month
#Switching Fees (Floating Rate to Fixed Rate)	: 1% on the outstanding principal with a minimum of Rs. 10,000/-
#Switching Fees (Fixed Rate to Floating Rate)	: 2% on the outstanding principal amount
#Switching Fees (Higher Fixed rate to Lower Fixed Rate)	: 0.5% on outstanding principal with a minimum of Rs. 10,000/- The lower rate will be equal to the applicable carded interest rate only
**Switching Fees (Higher Floating Rate to Lower Floating Rate)	: 0.5% on outstanding principal with a minimum of Rs. 10,000/- The lower rate will be equal to the applicable carded interest rate only
Instruction / Instrument Return Charges	: Rs. 500/- Per Instance
Cheque / Instrument issuance charges	: Rs. 500/- Per Instance
Duplicate Statement issuance charges	: Rs. 250/- Per Instance
Duplicate Amortization schedule issuance charges	: Rs. 250/- Per Instance
Duplicate Interest Certificate (Provisional / Actual) issuance charges	: Rs. 250/- Per Instance
Issuance charges for Photocopy of title documents	: Rs. 250/- Per document set
Charges on customer initiated requests for copies of documents	: Rs. 250/- Per document set
Prepayment charges including part prepayment for floating rate loan	: NIL
#Prepayment charges including part prepayment for fixed rate loan	: 2% of outstanding principal/amount prepaid
Equitable mortgage creation charges	: As applicable in the state
Credit Bureau report issuance charges	: Rs. 50/- Per Instance
CERSAI Charges	: Rs 50/- For Loans Upto 5 Lakhs Rs 100/- For Loans above 5 Lakhs
Duplicate No Dues Certificate/NOC	: Rs 500/- Per Instance

GST as applicable will be levied. The above charges are subject to change and the same shall be updated on our website www.axisbank.com accordingly.

*Only applicable for Vanilla Home Loan program

**Not applicable under Empower Home Loan Program

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

ACKNOWLEDGMENT FOR RECEIPT OF APPLICATION FORM

Date _____

To: _____

Axis Bank has received your application for a housing loan of Rs. _____ Institution did not charge any processing fee for the housing loan upto ₹ 6 lacs/ ₹ 9 lacs / ₹ 12 lacs under Credit Linked Subsidy Scheme EWS-LIG/ MIG /IMIG II respectively. Axis Bank will convey its decision within 30 working days from the date of receipt of the application provided the application is complete in all respects and is submitted along with all the documents as per 'check list' provided in the application for loan and/or any additional documents as may be required by the bank for proper appraisal of the application. The computation of 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.

For Status inquiry please contact us on 18604195555 & 18605005555. Local call rates would apply. OR visit us at www.axisbank.com/support OR visit www.axisbank.com/loanappstatus

For Axis Bank Ltd., Authorised Official