



Application Form for Home Loan/Loan Against Property



Date D M M Y Y Y Y	Loan Type: Home Loan Loan Against Proper	rty					
Personal and Employment Details							
Pls. tick (✓) Are you an existing customer, if yes,	Applicant / Co-Applicant / Guarantor / GPA BO Details to be	Applicant / Co-Applicant / Guarantor / GPA BO Details to be					
please provide Customer ID	YN CUSTOMER ID captured YN	YN CUSTOMER ID captured YN					
Title (Mr/Mrs/Ms/Dr/Others)/ First Name (same as id proof)							
Middle Name / Last Name							
Title (Mr/Mrs/Ms/Dr/Others) / Father's First Name							
Father's Middle Name / Last Name							
Title (Mr/Mrs/Ms/Dr/Others}/Mother's First Name							
Mother's Middle Name / Last Name							
Relation with Applicant							
Status	Res NRI PIO OCI Foreign National	Res NRI PIO OCI Foreign National					
PAN / Form 60	PAN Card Form 60	PAN Card Form 60					
Passport No./Voter ID/Driving License/ Aadhaar Number card/NREGA Job Card							
Date of Expiry (Passport No./Voter ID/Driving License/ Aadhaar Number card/NREGA Job Card)							
CKYC No.							
Date of Birth (DD/MM/YYYY) & Gender	D D M M Y Y Y Male Female Third Gender	D D M M Y Y Y Y Male Female Third Gender					
Nationality & Community	Hindu Muslim Christian	Hindu Muslim Christian					
	Sikh Jain Parsi Others (Pls specify)	Sikh Jain Parsi Others (Pls specify)					
Category	SC ST OBC General Minority Others	SC ST OBC General Minority Others					
Personal with Disability	Yes No	Yes No					
Education	Matriculate Undergraduate Graduate	Matriculate Undergraduate Graduate					
	Postgraduate Others (PIs specify)	Postgraduate Others (Pls specify)					
Marital Status and No. of Dependants	Married Single Others No. of Dependents	Married Single Others No. of Dependents					
Spouse's Name							
Email Address (Personal)							
Email Address (Official)							
Phone Details (STD Code· Tel Res.)							
Mobile Number*							
Mailing Address	Residence (Present) Residence (Permanent) Office	Residence (Present) Residence (Permanent) Office					
Residence Address (Present Address)							
	Landmark	Landmark					
	Pin City	Pin City					
	State Country Country	State Country Country					
	No of Years at Present Address	No of Years at Present Address					
Residence Address (Permanent Address)							
	Landmark	Landmark					
	Pin City	Pin City					
	State Country	State Country					
	No of Years at Permanent Address	No of Years at Permanent Address					
Whether registered under GST (If yes, following details are mandatory)	Yes No GST Exemption Yes No	Yes No GST Exemption Yes No					
GSTIN DETAILS	Exemption Reason (if yes)	Exemption Reason (if yes)					
GST Registration	Exemption Valid till (if yes) D M M Y Y Y Y Single *Multiple Special Economic Zone Y N	Exemption Valid till (if yes) D M M Y Y Y Y Single *Multiple Special Economic Zone Y N					
*GST Annexure for multiple GST	Special economic zone code (if Y)	Special economic zone code (if Y)					

GSTIN (Default) GSTIN Registration Date Address registered for GS Same as Residence Addre Address) Same as Residence Addre Address) Others fill the field	ess (Present	Pin State	Y Y Y City Country		Pin State	City Country Country					
Pis. tick (✓) as a	pplicable	Applica	ant/Co-Applicant/Guarantor/G	PA	Applicant/Co-	Applicant/Guarantor/GPA					
Residence Ownership		Self Owne			Self Owned Rental Parental						
Employment Nature		Salaried	ed Paying Guest Monthly R Self Employed-Other yed - Professional	Retired	Co. Provided Paying Guest Monthly Rent Salaried Self Employed-Other Retired Self Employed - Professional						
Nature of Organization		Govt./PSU	J Public Ltd. Pvt. Ltd.		Govt./PSU Public Ltd. Pvt. Ltd.						
		MNC	Partnership Propriet	-		artnership Proprietorship					
Nature of Employer/Busir	2000	Local Civic			Local Civic Body	Others Service Agri. Others					
Designation	1622	Trading	Mfg. Service Agri. Ot	hers	Trading Mfg	Service Agri. Others					
Period in Current Employ	ment/Business	Years	Months		Years	Months					
Total Employment/Busine		Years	Months			Months					
Name of Organisation		Tours	THORIUS		Tears 1						
Address											
		Landmark Pin	City		Pin	City					
		State	Country		State	Country					
Phone Details (STD/ISD (Code - Tel Off.)										
UAN (Udyog Aadhaar Nu											
EINANCIAI DETAILS		nt/Co-Applicar	nt/Guarantor/GPA		Applicant/Co-Applic	cant/Guarantor/GPA					
FINANCIAL DETAILS	Applica		nt/Guarantor/GPA		Applicant/Co-Applic						
Financial Status			nt/Guarantor/GPA n-Financial			cant/Guarantor/GPA					
	Applica Finance Gross		n-Financial	Gross	Financial No	on-Financial					
Financial Status Income (₹., Monthly)	Applica Financ Gross Other Income	cial No	n-Financial Net Total	GrossOther Inc	Financial No	on-Financial Net Total					
Financial Status Income (₹., Monthly) Bank Account Details	Applica Finance Gross	cial No	n-Financial		Financial No	on-Financial					
Financial Status Income (₹., Monthly) Bank Account Details Bank	Applica Financ Gross Other Income	cial No	n-Financial Net Total		Financial No	on-Financial Net Total					
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Financial Status Income (₹., Monthly) Bank Account Details Bank Branch Type of A/c	Applica Financ Gross Other Income	cial No	n-Financial Net Total		Financial No	on-Financial Net Total					
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Financial Status Income (₹., Monthly) Bank Account Details Bank Branch Type of A/c A/c No. Loan Details	Applica Finance Gross Other Income Account	I	Net Account II		Financial No	Net					
Financial Status Income (₹., Monthly) Bank Account Details Bank Branch Type of A/c A/c No. Loan Details Bank	Applica Finance Gross Other Income Account	I	Net Account II		Financial No	Net					
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Type of Loan/Product Category	Vanilla	Fast Forward Home Loan						Loan Against Property (Vanilla)																													
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		/ Home Loan PMAY HL dvantage Home Loan IMGC					Purchase of Commercial Property																														
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Transaction Type Builder Society Authority Resale Existing and Owned (Repair/Renovation)				le	Property Classification New Yes No Resale																																
Builder Name			_									-	A۶	ge o	of B	uil	ding	3				М	ont	hs		Ma	ark	et \	/alı	ue ^ş	₹						
Project/Property Name Building Name			_									-	Re	egis	ter	ed	Val	ue/	Agr	een	ner	ıt V	alu	e₹													
Area of Property/Land (In Sq. Ft	:.)		_										Area of Property/Land (In Sq. Ft.)																								
Cost of Property / Land	<u> </u>		_									-	Built-up Area (In Sq. Ft.)																								
Address of Property			\Box	\Box		I							Α	ddre	ess	of I	rop	ert	у						I	I				I	I	I					
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State		Co	unt	ry									St	State Country Country																							
	elf Owned				_ Ir	nhe	rite	ed				For Applications Under Reverse Mortgage Scheme																									
Loan Account No. (In Case of Top-up of	Existing Axis Bank I	-lome	Loai	n)								_	Pis. Specify the Loan request plan Lumpsum Annuity Combination of Lumpsum and Annuity																								
Name of Seller Address of Seller			_									-	_			Ċ						,												na /	4nn	luit	У
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Relationship with Applicant/Co-	Applicant	F	Ļ	Щ	4	4	4	4	<u> </u>	4	<u> </u>	<u></u>	<u> </u>	<u> </u>	Ļ	Ļ	<u>_</u>	<u>_</u>		H	<u>_</u>	<u>_</u>	<u>_</u>		4	4	4	4	4	#	╧	4	븢	<u></u>	<u></u>	Ļ	<u> </u>
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					Insurance	Details							
Life Insu	ırance			Interested	[Not Interested	Shall Dec	ide Later					
Property	y Insurano	ce		Interested		Not Interested	Shall Dec	ide Later					
			Priority S	ector Catego	ry Msme D	etails (Applicable for	Loan Against Property)						
If applica	ant belon	gs to any of the b	elow category, pleas										
Manufacturing Enterprise with investment in Plant and Machinery Upto ₹ 25 lakh (Micro) Above ₹ 25 lakh upto Rs 5 Crore (Small) Above ₹ 5 Crs upto ₹ 10 Crs (Medium) (Please specify the Value of investment ₹						Upto ₹ 10 lak Above ₹ 2 Crs	s upto ₹ 5 Crs (Mediu	 e ₹ 10 lakh m)	upto ₹ 2 Crore (Small)				
		·	vestment ₹)	<u> </u>	y the Value of investi	ment ₹)				
I '	Only for Individual Customer Farmers with Land Upto 1 hectare Between 1 to 2 hectare (1 acre - 0.40 Hectare												
		purpose of Educa	•			Upto 1 hectare Between 1 to 2 hectare (1 acre - 0.40 Hectare) Above 2 hectares Loan for Transportation of own farm produce							
_			ducational Institute)	Farm Credit and A			Table 1 of the first table 1				
(Lo	cation an	d Country of Insti	tute)	Loan for Agric	culture and Allied Act	ivities (dair	y, fishery, animal husbandry,				
(Na	me of the	e Course)	poultry, bee-k	keeping, Sericulture (u	pto cocoor	stage).				
DECLARATION: I am/ We are aware, that is on the faith of this representation, declaration and confirmation, that you have agreed to consider my loan application for financial assistance under the category of Priority Sector Advances. I /We shall indemnify the bank to make the loss good in the event of any loss/ damage that may arise on account of false/incorrect declaration by me/ us.					application I /We shall	Applica	nt Signature	29	Signature				
				C	Customer D	eclaration							
for present the state of the s	I/We declare that I/We including my/our family*/families* have not availed/applied for Home Loan from any bank/financial institution (including Axis Bank) for purchase / construction of the property/dwelling unit exceeding an amount of Please tick ₹25 lakhs I/We declare that I/We including my/our family*/families* have availed/applied for Home Loan from any bank/financial institution (including Axis Bank) for purchase / construction of the property/dwelling unit exceeding an amount of Please tick ₹25 lakhs ₹35 lakhs The loan particulars are provided as hereunder:												
		the bank/Institution		son _{Dolotio}	nchin with	Constianed	Loan Account Numb	per					
Sr. No.		vhere Home Loan is availed	who has availe (the Home Loa	ed Relation	onship with eclarant/s	Sanctioned Amount	(if loan taken from Axis Bank)	1	Property Address				
1													
2													
3				6.11	1.1	11			r who are dependent on such				
Custom 1. I am 2. I am 3. I/W	r, but shall er declara a Directo a Directo e am/are	not include legally ation in respect of or of Axis Bank or of any other Ban a relative of direct	y separated spouse. relationship with dir Yes No k* Yes No or of Axis Bank/othe	ector/Senior of If Yes, Name Bank*/Senio	officer of the e of the Ban r Officer of	e bank/Any other k Axis Bank Yes	Bank						
If Yes me	ntion the	details below: I/W	e declare (s) that we I/	We am/are rel	lated to the	director(s) and or S	enior Officer(s) of Axis	Bankorany	other bank specified hereto				
Sr. No.		Name of the Dire	ctor(s) / Senior Offic	er(s)	D	esignation	Relationship	Applicant Signature					
								2					
									Signature				
								<u> </u>					
				Credit Card S	Section (All f	ields are mandatory)							
Constitu	ution: Reside	ent Indian Non Re	esident Indian Foreign	n National		Employe	e ID						
		r a My Zone/Select/Ma		ominee Details	Yes	No, If yes, Nomine							
	Credit Card	Select Credit Card	Magnus Cradit Card	elationship with			- Tume						
Annual	Fees: Nil Fees: Nil	Joining Fees: 3000/- Annual Fees: 3000/- Yes No	Joining Fees: 10,000/- Annual Fees: 10,000/-	ame as desired o			aracters including spaces						
Stateme	ent Detail	s: Preferred Deli Preferred Mai	. =	Mail Residential	Address		nail (Please ensure you have v ficial Address	valid E-mail ID)	Both				
		on: If you wish to a ited for every billir			n your Axis al Amount		nimum amount due -5	5% of total a					
Please n	nention th	ne 15 digit Axis Bar	nk Account no for Dir	ect Debit					per Bank's record" Il the account holders)				
that I/We an and those ap Credit Card	n eligible to appl plicable lo mobil shall be deemed	y for an internationally valid ca le and Internet Banking services	rd. I/We hereby understand and agr s. If this application is accepted, I/W	ee that it is my responsib e hereby undertake to b	bility to obtain, read e bound by the tern	and understand the terms and and conditions as may be in f	an/ NRI / Foreign National working in conditions related to the Axis Bank C orce from time to time and use of the 6 months of Card Issuance date basis	redit Card Axis Bank	Applicant Signature				
I am aware t and cannot b discretion af be drawn in As per RBI g	am aware that the processing of the credit card application would be subject to the successful disbursal of the Home loan/LAP application. I agree that the credit card application is an integral part of this application und cannot be segregated. I hereby give my consent for using the information as provided in this home loan/LAP 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) As per RBI guidelines, all cards shall be enabled for use only at contact based points of usage within India (ATMs and POS i.e. point of sale devices). You can change usage preferences anytime by using the Axis Mobile upp, Internet banking or by contacting the customer care/branch												

ADDITIONAL DETAILS REQUIRED FOR NRI APPLICANT

Country Name:			Country code:
If applicant resident for ta	ax purposes in Jurisdiction outside India: Yes	No Jurisdiction of residence:	
Tax Identification Number	er or equivalent (If issued by jurisdiction)	Country of Birth:	City/Place of Birth:
If address in jurisdiction v	vhere application is resident is same as Current/ F	Permanent/ Overseas or Corresponden	ce/ Local address details: Yes No
Address in Jurisdiction:			
City/Town/Village:	State:	Co	untry: ZIP/Post Code:

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 disentities me for applying 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 given are true, correct, complete and up to date in all aspects. I/We confirm that have not withheld any material information in this 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 from the bank from the bank from the bank from the to time regarding change in my resident/ 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) and their Affiliates firms 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) and Information Utility (IU). For the purpose of this declaration: 1)Affiliates shall mean Affiliates of any specified person directly or indirectly or indirectly controlling or controlled by or under direct or indirect common control with such specified person and, in relation to a natural person, includes any relative (as such expression is defined in the Companies Act, 2013) of such natural person and 2) Persons and all means any other person indirectly controlling or controlled by or under directly controlled by or under directly or indirectly controlling or controlled by or under directly or indirectly controlling or controlled by the many individual person and 2) Persons and a propriet in the compan shall mean a "person" includes any individual, firm, company, corporation, Governmental authority or political subdivision thereof, international organisation, agency or authority (in each case, whether or not having separate legal personality), any association, trust, joint venture, consortium, partnership (whether or not having separate legal personality), joint Stock Company, trust or unincorporated organisation and shall include their respective successors and assigns and incase of an individual shall include his legal representatives, administrator, executors, and heirs and incase of a trust shall include the trustee or trustees for the time being. "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 online at the Bank's website, www.axisbank.com. I/We undertake that the proceeds of the facility shall not be used for investment in capital market.

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.

details/information with regulatory/ statutory bodies as and when required. 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 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. 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 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 Mithout) 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 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.
- 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 `6 lakh/ `9 lakh/ `12 lacs under Credit Linked Subsidy Scheme EWS-LIG/ MIG I/MIG 11 respectively) 5. Upfront processing fee of Rs 5000 + Tax (applicable for Home Loan / Loan against Property) 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.
- 8. Information in vernacular language and I/We have correctly understood the application form.
- 9. 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 understand, that I may opt out by 7.1 We request you to issue inerus access to recomment (New Only) facility of mry Customer Deposition of the account is opened. Inducers and, that may open out by registering in the 'Provider Customer Preference Register' as per details provided in the 'TRAl' 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. 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. I/We further declare that I/We will not utilize the borrowed money for acquisition of small saving instruments (including KVP & NSC).

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 fabricated 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/Instituton/Credit Information Company and to hold harmless the employees, officers, Directors, agents etc that may be so appointed by the Bank.

20 Please sign across

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Credit linked subsidy scheme - Select the applicable category (Applicable for Home Loan Only)

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

Information on Products and Offerings

1) 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

2) 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

Details of Charges Applicable For All Home Loan Variants and Loan Again Property *							
Following charges applicable under "Details of charges"	Amount (₹)						
Total Processing Fee Charges	1% of the loan amount or Rs 10,000/- (whichever is higher) + GST (A	As applicable)					
Penal Interest	@24% per annum, 2% per month						
Instruction / Instrument Return charges	₹500/-+GST (As applicable) perinstance						
Cheque / Instrument - Issuance / Swap charges	₹500/-+GST (As applicable) per instance						
Duplicate Statement issuance charges	₹250/-+GST (As applicable) per instance						
Duplicate Amortization schedule issuance charges	₹250/-+GST (As applicable) per instance						
Duplicate No. Dues Certificate / NOC	₹500/-+GST(As applicable) per instance						
Issuance charges for Photocopy of title documents	₹250/-+GST (As applicable) per documents set						
Charges on customer initiated requests for copies of documents	₹250/- GST (As applicable) per documents set						
Equitable mortgage creation charges as applicable in the state	As applicable in the state						
Duplicate Interest Certificate (Provisional/Actual) issuance charges	₹250/-+GST (As applicable) per instance						
Credit report issuance charges	₹50/-+GST (As applicable) per instance						
CERSAI Charges	₹50/-+ForLoans Upto 5 Lakhs						
	₹100/-+For Loans Upto 5 Lakhs						
#Switching Fees (Floating Rate to Fixed Rate)	1% on the outstanding principal with a minimum of ₹ 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 ₹10,000/- The lov	wer 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 ₹ 10,000/- The lov	wer rate will be equal to the applicable carded interest rate only					
Foreclosure and Part Prepayment Charges	Applicable for LAP Only Foreclosure charges for term loan: Ilf primary applicant is an non Individual(irrespective of end use): 3% foreclosure charge on outstanding principal is applicable. Ill.f primary applicant is an Individual with end use as business: 3% foreclosure charge on outstanding principal is applicable. Ill.If primary applicant is an Individual with end use other than business: NIL (irrespective of the co-applicant constitution)	Part Prepayment charges for term loan: In below scenario 3% part pre-payment charges will be charged if the amount prepaid exceeds 25% of the principal outstanding during a quarter. (Quarter refers to calender quarter.) No part prepayment is allowed in the first quarter after taking the loan. If primary applicant is an non Individual(irrespective of end use): 3% foreclosure charge on outstanding principal is applicable. Illf primary applicant is an Individual with end use as business: 3%					
	Applicable for Home Loan Prepayment charges including part prepayment for floating rate loan is Nil. Prepayment charges including part prepayment for fixed rate loan 2% of outs'	Charges for Overdraft against property loans: Foreclosure charges (OD): 2% will be charged on the limit set for the specific year in which the limit is being foreclosed Part Prepayment charges (OD): NIL tanding principal/amount prepaid					
Non utilization charges for Overdraft facility (LAP only) (Applicable only for Straight line Overdraft facility)	If average quarterly utilization is <25% of drawing power then q average utilization and expected utilization (i.e. 25%)	uarterly 0.10% will be charged on difference between actual					

Details of Other Charges Applicable for Super Saver Home Loan*			Charges*
	Home Branch I	Deposit	Nil
Cash Transaction	Non Home Bra	nch Deposit	Nil
Cash Hansaction	Home Branch	Withdrawal	Nil
	Non Home Bra	Nil	
Non Cash Services		Collection and Payment at Home n + Fund Transfer	Nil
	Anywhere Ban	king	Nil
Chequebook			Free
	Inward		Free
		Up to ₹ 10,000/-	₹ 2.50/- per transaction
NEFT		₹ 10001 to ₹ 1 lakh	₹ 5 per transaction
	Outward	₹1 lakh to ₹ 2 lakh	₹ 15 per transaction
		Above ₹ 2 Lakh	₹ 25/- per transaction
	Inward		Free
RTGS		₹ 2 Lakh to ₹ 5 lakh	₹ 25/- per transaction
	Outward	₹ 5 Lakh & Above	₹ 50/- per transaction
		Upto ₹ 1 lakh	₹ 50/- per instrument
Speed Clearing		Above ₹ 1 lakh	₹ 150/- per instrument
Cheque Return - Issued by Customer		·	₹ 500/- cheque
Cheque Return - Deposited by Customer	₹ 100/- cheque		
Cheque Return - Deposited by Customer for Outstation Collection			Min ₹ 50/- cheque+charges
Mobile Alerts(Daily & Transaction)			₹ 35/- month
	Upto ₹ 50,000	/-	₹ 50 per instrument
Cheques Deposited at any Axis Bank branch for outstation collection	Above ₹ 50,00	0 &Upto ₹ 1 lakh	₹ 100 per instrument
	Above ₹ 1 lakh		₹ 150 per instrument
Demand Drafts			Min ₹ 25 per DD
Demand Drafts purchased from other banks			Min ₹ 50 per DD
DD drawn on Axis Bank branches- Cancellation, Reissuance or Revalidation			₹ 50/- per instance
DD drawn on Correspondent Bank branches- Cancellation, Reissuance or Revalidation			₹ 100/- per instance+charges
Signature Verification Certificate			₹ 100 per verification
			Per instrument : ₹ 100/-
Stop Payment Charges			Per Series : ₹ 250/-
Account Statement- By post and e-mail			Free
Account Statement- Duplicate statement from Branch			₹ 50 per statement
CS Return			₹ 200/- per record
ATM card issuance charges			NIL
Duplicate ATM card issuance charges			₹ 150/-
Annual Charges on Loan			NIL
Duplicate Pin issuance charges			₹ 100/-

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.

*Subject to change as per Bank's discretion from time to time.

*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)

	Loan Against Property	y Document Checklist							
GENERAL Application Form Processing Fee Cheque KYC DOCUMENTS Identity proof and Address proof Passport Driving License GOI issued photo ID Aadhaar Card Govt Employee ID NREGA Job Card Any other Address proof document (Please Specify) Telephone bill Electricity or utility bills Shops and establishment certificate SSI or MSE registration certificate Sales tax or VAT registration certificate Current account bank statement including passbook Registered lease agreement or rental agreement (for Latest available income tax or wealth assessment order Copy of TAN or TIN allotment in the name of the come Address mentioned in certificate of incorporation PAN intimation letter INCOME DOCUMENTS Income Details - Salaried Customers Last 3 months salary slips (login date - 1 month)/Salary month old	Voter's ID Card PAN Card (only as identity proof) Itd,pvt Itd company) er pany	Unaudited/Provisional Financials & copies of advance tax challans (if F.Y. is completed audited accounts are ot ready) Financials of the company/firm where proposed borrower is stake holding Direct partner in the said company/firm Business profile/Website Address Business continuity proof for 5 years (Only in surrogate scheme) NON-INDIVIDUAL BORROWER - PVT. LTD./LTD. COMPANY Copy of latest MOA/AOA & Incorporation Certificate Share-Holding pattern & List of directors on the latter-head of the company certif by authorised director Copy of latest annual return filed with ROC Board Resolution (for borrowing and certifying authorised director to execute loan documents) NON-INDIVIDUAL BORROWER - PARTNERSHIP FIRM Copy of latest partnership Deed, wherever applicable ADDITIONAL INCOME DETAILS - IF APPLICABLE Agricultrual Income - Latest 3 years ITRs Rental Income - Latest 2 years ITR/Bank statement for 12 months with rent deposit BANK STATEMENT Bank Statement - Salaried Customers Latest 6 months bank statement of salary A/c Bank Statement - Self Employed Customers 1 Latest 6 months bank statement of ALL operative business A/cs							
Latest Form 16 Income Details - Self Employed Customers ITR for last 2 years along with computation of income Tax Audit Report (incase turnover is more than Rs 100 lacs or gross receipts more than /Rs 25 lacs) Balance Sheet, P/LA/C and schedules thereto for last 2 years Home Loan Document Checklist									
$(Applicant/Co-Applicant/Guarantor/GPA)\ Pis.\ tick(\checkmark)$) boxes where appropriate and	d write N.A. if not applicable.							
Salaried Customers	Self Employed Pr	ofessionals Self Employed Non Professional							
Application form with photograph duly signed by all ap	plicants Y N								
Identity Proof and Address Proof									
PAN Card copy Y N									
Last 3 months Y Salary - slips N	Education Qualification Cert	tificate Y N Proof of business existence Y N Business profile Y N							
Form 16/Income Y Tax Returns N	Last 2 years Income Tax Retu Last 2 years CA Certified/ At Profit & Loss Account	eturns with computation of income Y N Audited Balance Sheet and Y N							
Last 6 months bank statements (Self)		Last 6 months bank statements (Business)							
Last 6 months bank statements (Self) Y N Last 6 months bank statements (Business) Y N Processing fee cheque* Y N Dated Amount Drawn on *To be drawn in favour of "Axis Bank Lid. A/c Service Charges" (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)									
		- Clamatan Andrews							
	nowledgement for Receipt	of Home Loan Application Form							
Date: D D M M Y Y Y Y Y To, Axis Bank has received your application for a housing loan of ₹ f9 lakh /f12 lakh under Credit Linked Subsidy Scheme EWS-LIG/M	IIG I/MIG II respectively. Axis Bank will	charge any processing fee for the housing loan upto f 6 lacs/							
receipt of the application provided the application is complete in all for loan and/or any additional documents as may be required by the on which all documents required for a proper appraisal of the applicat For Status inquiry please contact us on 18604195555 & 1860 www.axisbank.com/loanappstatus	bank for proper appraisal of the application are provided by the Customer loba	ation. The computation of timelines shall starts from the day ank. Authorised Official							
<									
	nowledgement for Receipt o	of Asset Power Application Form							
Date: D D M M Y Y Y Y									
Date.									
To, Axis Bank has received your application fora Loan against property A credit limit above ₹ 5 lakh and up to ₹ 25 lakh for Micro & Small ente application provided the application is complete in all respects and and/or any additional documents as may be required by the bank for all documents required for a proper appraisal of the application are proper appraisal appraisal application are proper appraisal appraisal application are proper appraisal application are proper appraisal	rprises borrowers) and (within 30 work I is submitted along with all the docur proper appraisal of the application. The	king days for other borrowers) from the date of receipt of the ments as per 'check list' provided in the application for loan							

Sourcing Det	ails (For official use only)
RAC/ASC Channel DSA ASSL BRANCH DIRECT Digital CONNECTOR OTHERS	Source Direct Govt Designated Agency/ULB NGO Developers Others Employee ID Application ID
DSA Code DME Code CONNECTOR code Sol ID of the Branch Digital Sub-source OUTBOUND, INBOUND, SMS , EMAIL, WEBSITE, Other Axis Bank Relationship Manager Name Documents Received: Self-Certified True Copies	Sourcing Agent Sign
KYC OVD: Digitally Verified Manually Verified	Digital Verification Ref no.
In Person Verifi	cation Carried Out By
Emp. Name:	Emp. Code:
Emp. Designation :	Emp. Organisation & Code :
Emp. Branch:	Identity Verification Done
Place:	Date DDMMYYYYY Employer Signature