

## Loan Application Form for Individual Farmer Finance

Barcode

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Cattle	No	s A	approx Value (₹)		set (Immovable)	No	)S	Appro	ox Value (₹)
		_		House/ Buildin					
Poultry Birds				Fishing Ponds	Tank				
Tractor				Agri Land (s)					
Combine Harvester/JCB				Tractor Shed	-Y-08-92 - 791.5				
Power Tiller				Non-Agricultu	ral Property				
Four wheelers / Two wheelers				Farm Shed					
Other assets/Farm implements				Any Other imr	novable assets				
Net Worth (Self-Declared) (₹):									
articulars of Existing Liabilities as b	borrower, if an	y:	2.1						
Name of the institution	Purpose of lo	oan	Balance Ou	utstanding (₹)	Of which over	due (₹)	Security Off	ered	Takeover yes / No
Axis Bank									
Other Bank Name:									
Agricultural Credit Society									
Land Development Bank									
Other Creditors (Gov. Dues)									
Total Outstanding (₹)									
Total Odistaliding (1)			-		-				
the applicants using modern farm m	nachinery?	Yes	No If Yes, ple	ase specify	V				-22
lajor Marketing Arrangement:		☐ Direct S	Sale Tie-up wi	th commission age	nt Co-operative	e societies	Govt. Age	encies	Private Corporate
lajor Source of Irrigation:		Dry Farr	ming Well/Can	al Sprinkler	Drip				
lectricity Connection:	At Farm	Yes	No / At Home	Yes 🗌					
10-11-11-11-1-1-1-1-1-1-1-1-1-1-1-1-1-1						27.			
articulars of Agri Land Holdings (in a	acres):	لالليا	(Survey no	o wise details to be f	urnished in the Annexu	re)			
the land fragmented or at same loc	cation:	Fragmer	nted Same loca	ation					
low many people own the land whi	ich is to be mor	tgaged to the	e Bank?						
		T.				NO. AND SOFT OF REPORT OF	0.740 (2.7402)	100	
Proximity of Farm to Mandi (Km):		Farm to Ho	ome Branch Distance	e (Km) :	Residence	Office to Ho	me Branch D	istance (H	(m) :
Land access to Public Transport:									
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Mode of Operation of Account		Self	Jointly	Either or		yone or Surviv	or 🗌 10	intly or Su	ILVIVOL
Applicable only for Illiterate person)		Former	or Survivor	LTI*	☐ Oth	ners			
Property Address	Secur	ity Type	Security D	escription	Area (Ac/Sq.ft)	Security	Value (₹)		Owner Name
Property Address	Secur	ity Type	Security D	escription	Area (Ac/Sq.ft)	Security	Value (₹)		Owner Name
Property Address	Secur	ity Type	Security D	escription	Area (Ac/Sq.ft)	Security	Value (₹)		Owner Name
Property Address	Secur	ity Type	Security D	escription	Area (Ac/Sq.ft)	Security	Value (₹)		Owner Name
				escription	Area (Ac/Sq.ft)	Security	Value (₹)		Owner Name
Collateral – Agricultural Land / Non-	-Agri,( Commerc			escription	Area (Ac/Sq.ft)	Security	Value (₹)		Owner Name
Collateral – Agricultural Land / Non- Guarantee Name (CGFMU/CGT	-Agri,( Commerc			escription	Area (Ac/Sq.ft)	Security	Value (₹)		Owner Name
Collateral – Agricultural Land / Non- iuarantee Name (CGFMU/CGT ). Value Added Services	-Agri,( Commerc			escription	Area (Ac/Sq.ft)	Security	Value (₹)		Owner Name
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	b.	I/We a	uthori	ze Ax	is Ba	nk to	verit	fy and	aut	henti	cate r	ny/o	ur Aa	adhaa	ar nu	ımbe	er d	uring	pro	oces	sing	my/o	our ap	plic	ation	for	legit	ima	te B	usin	ess	pur	oose	s.					
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		Borrow													- T			issue	d by	y RB	l and	d sha	ll ent	itle	the E	Bank	to r	eca		all s	uch	loar	ns/fa	ciliti	es a	vaile	d by	the s	ame
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17.	The	tically I Borrov se relat tomer I	ver ag	rees econ	that nes a	he/sh PEP	ne is r In su	ich ai	n eve	ent, t	he Ba	nk w	ill ob	tain	app	roval	fro	m its	s se	rtak nior	es to man	agen	rm A	xis E	ontin	ue t	he b	ent	that ness	he		and							
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RA/KCC/App. Form/Feb 25/Version 1.6/2728286/Feb 25

Definion - Polically exposed persons are individuals who are or have been entrusted with prominent public funcons by a foreign country, e.g., Heads of States or Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc.

a. I/We understand that the insurance plan(s) from the insurance partner(s) engaged by the Bank ('such insurance partner(s)') are made available for our convenience and in case I/We opt for the same, Bank's representative can assist further in the enrolment of the chosen plan. I/We acknowledge that the Bank has clarified that purchase of the insurance cover from such insurance partner(s) is voluntary/optional and is not linked to availment of any product(s)/service(s) from the Bank. I/We further confirm that I/we have been given the option to avail the insurance cover from such insurance partner(s) or from any other insurance providers.

/\  /\  /\ th	No We have be lat in case of	protect my en informe	//our family from t	out (Type/Name of I he responsibility for	Policy)		and voluntarily would like to , but I/We have decided not at would remain & could fall o	to opt for it and. I/We	completely u	inderstand h, Axis bank
A	<b>S</b>		B		B		Ø	Ø		
_	Aplicant's r	name	Co-	applicant's name	Co- ap	oplicant's name	Co- applicant's nam	e Sales rep	resentative's	name
			pect of relationsh				other bank including directo	ors of Scheduled Co-op	erative Bank	s, directors o
Cust	omer Declarat	tion in respe	ct of relationship witl	h Director/Senior Office	r of the Bank	/any other bank			Yes	No
				nd also a director(s) / ubsidiary or its holding		manager(s), managi	ng agent (s), employee (s), or g	guarantor(s) or holder(s)		
and a	also a directo	r(s) / partr	er(s), manager(s), m	nanaging agent(s), emp	ployee(s) or p	guarantor(s) or hold	ual funds / venture capital fun er(s) of substantial interest of	the borrower.		
a dire		tner(s) or g	guarantor(s) or majo				extant guidelines of RBI from najor shareholder(s) or in con			
				lative of the senior of ler(s) of substantial in			extant guidelines of RBI fror	n time to time, and also		
inform at any In the	n the bank in time during event that t	nmediately the currer he Applica	th case of non-concept of loan, the Ban ant / Co-applicant a	mpliance with the un- lk reserves the right t	dertaking or o recall the Director of	giving wrong unde loan immediately Axis Bank/ Directo	tated declarations are breacher taking in relation to the prover of other bank/ Senior office dit facility.	risions Connected Lendir	ne facility, the ng/Section 20	borrower sha of the BR Ac
1	i									
2	2									
I/We	request you	to conside	r my/our proposal	for financing under "	KISAN POV	VFR".We shall be g	lad to furnish additional infor	mation as may be requir	ed.	
I am DR I am	a tax reside	nt of India	and not resident	icable tax resident dec of any other country oned inthe table belo is a resident for tax	w:		Tax Number below:			
		ounty/les	in which the entity	is a resident for tax	purposes ar					7
City of E	Birth* [][ Type for Tax	Purposes	* Resident	t Business		Country  Registered offi				
			at the first selection of the first selection							
	Cou	ntry#	Tax Identification Number %	Identification Type (TIN or Other, please specify)%	Commun	for Tax Purpose* ication	Permanent Address	Please note the add	dress	
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	kindly FATC instru	provide for A -CRS Control	inctional equivaler ertification: I have	nt e understood the ir ns) and hereby confi	nformation	requirements of t	se Tax Identification number his form (read a ded by me/us on this Form	along with the FATCA	/CRS	
ce								1	S.J. BANDON	.,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,,
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Applicant 3

Applicant 4

Applicant 5

	Application form for Co-application	nts*
Any past relationship	vith Axis Bank Ltd Y N if yes, Cust ID Applicant has Unique Central K	CYC Number Y N If yes, KYC Number
Name	Prefix First Name Middle Name	Last Name Co-Applicant
Maiden Name	Prefix First Name Middle Name	Lost Name photograph
(If Any)		Lat Name With Signature / Thumb impression
Father/Spouse name	Prefix First Name Middle Name	Lat Name (numb impression)
Mother Name	Prefix First Name Middle Name	Lort Name
		35 mm X 35 mm
Nationality:*	Indian	Date of Birth* D D M M Y Y Y Y
	Indian	Date of Birth D D M M Y Y Y Y
Residential status / Constitution:*	Resident Indian	
Occupation Type:*	Salaried Business Unemployed Re	etired Housewife Student Politicia
ii Salarieu, Type or	No. of Yes	ars in Employment
	Pvt. Ltd Public Ltd Pro	prietorship Partnership firm
	Public Sector Government Mu	Iltinational Trust/Association/Societies/Clul
	Employment(As per the type of organization selected	d above, mention the details of profession example: Director/Banker/Ager
f Business, Nature o	Business (tick the relevant option)  No. of Year	rs in Business
	Information Technology Professional Service Provider	Agriculture Bullion/Gold Jewelr
	Information reclinology Professional Service Provider	Agriculture Bullion/Gold Jewell
	Stock Broker Real Estate	Trader Money Lender
Descripti	on of Business(As per the Nature of Business selected above, mentio	The state of the s
1153111151	nme of Co-applicant & family members Age* Gender* Relation	nship* Occupation* Annual Income (₹)*
Co-Applicant		
FM 1		
FM 2		
FM 3		
# FM denotes name of fa	nily members	
Name of the Karta (Ir	case of Hindu Undivided Family) :	
	Income details of Co-applicant	t
		Net Income (₹)
	Source of Income/Fund*	Previous Year Current Year
Annual Incomo	from Agriculture	Freylous real Current real
	from Allied Activities	
	rm income (Income from other sources)*	
Annual Salary	AL	
Annual Busines		
Annual Investm	ent income	
Total		
Amount realize	by the borrower from the Sale Proceeds of produce	NA NA
Proof for Non-farm	ncome: Salary Slip IT Returns Others (Specify):	(PAN is mandatory for Non-Agri income >Rs. 3.00 lac)
Banking Relationships	(Only Savings/Current accounts): Yes No	
	Co-applic	cant
Particulars	With Axis	With Other Banks
Name of Donle	With Axis	With Other banks
Name of Bank		
Deposit A/c Type		
Deposit A/c No.		
Loan A/c Type		
Loan A/c No.		
PMJDY OD A/c		
PMJDY A/c No.		
Amt Sanctioned		
Amt Outstanding		
ROI		
Tenor		
Residence Address/		
Residence Address/ Mailing Address:*		
City*	Pin code*	Post Off.
,	Pili code	
Districts	State:	Country I N D I A
المستقدية .		
Landmark		
Γelephone	Mobile* 9 1	Consent to Call Yes No
Email ID		
man iD		

	Same as a	ibove [	Yes	No																							
Permanent Address* (In case different from																											
mailing address)																											
City*								Pin	code'						P	ost	Off.										
Districts								Stat	te:												Cou	ntry	Ī	N	D	I	A
Landmark																							Ш				
								ŀ	KYC	Dod	cumer	nts*															Total DE Missions 4 2 Proposition 12
								Pr	oof o	f Ide	entity (	POI)															, P.
A - Passport No.											Pass	ort E	xpir	y Date	e D	D	М	М	Ÿ.	Y Y	Y						
B- Voter ID Card												-UIC	)-Aa	dhaar'													
D- Driving Licens	se										DL E	cp Dt			D	D	M	M	Y	Y Y	Y						3
E-NREGA Job Ca	ırd																										
Z- Others#	ID Proo	f:			ID	Proof N	lo:					ssuir	ıg Aı	thorit	ty:					Date:	D	o. M	M	Y.	γ.	Y	Y
# any document notified by	the central go	overnmen	t, *Aadh	aar no. to	be cap	tured ma	ndatorily f	for cust	omers	whe	ere DBT	is app	olicab	le													221
Pan Card No.				Ш																							-
FORM 60 (Mandatory	when custon	ner does i	not have	PAN, PA	AN Appl	ication	Da	te:							F	PAN	Ackr	owle	dgemer	t No: _							2000
Import Export Co	de																										
							P	roof	of Ac	ldre	ess (Po	)*															
Address Type	Reside	ential/Bu	usiness		Reside	ntial		Busine	ess		Reg	ister	ed O	ffice				Unsp	ecifie	d							
Proof of Address	Passpo	ort	_ D	riving Li	cense	t	JID (Aad	haar)			Vo	ter Id	entit	y Car	d [		NRE	GA .	lob Ca	rd _	Oth	ers_	(Ple	ase S	pecif	y)	-
Whether registered un	der GST:	Yes	□N	o (If ye	es, follov	ving detai	ls are man	datory)			GS	ГЕхе	mpti	on [	Ye	es		No	Exem	ption (	Reaso	n if Y	es				
GST Registration	1	Single	е 🗌	*Multip			GST Annex T Registrat		*5	pec	ial Eco	nom	ic Zo	ne [	Υe	es [		No									
GSTIN																											
Address registered for	GSTN	Same	as Res	idential	/ Maili	ng Addr	ess	Sam	ne as	Perr	manent	Add	ress		As	give	en b	elow									_
No. of years at above r	esidence:		Year	rs	No	of year	rs in sam	e villag	ge/cit	y:			Y	ears													
No. of Family Member	s:				No	of dep	endent b	elow 1	18 ye	ars a	age					R	lesio	lence	Туре	: 🔲		1		C	Own	Rent	ed
Gender: Male	Femal	e 🗌	Transg	ender	Ma	rital Sta	tus:	Marrie	d [	U	nmarri	ed [	c	thers		١	let \	Vort	h (Self-	declared	): ₹						
Profession: Agricul	turist	] If oth	er (pleas	e specify)	Edi	ucation:		Illiterat	te [	Pi	rimary		2th	Pass		Gra	dua	te &	above	non A	gri [	G	radua	ate &	abov	ve in	Agri
Category: Genera	I 🗌 C	DBC [	sc		ST [	Mino	rity 🗌	Other	s																		
Community: Hindu		1uslim [	Chr	istian		Sikh		Buddh	nist	Z	oroast	rian		Jain		Par	si		Other	S							
Relative of Staff:	Yes 🗌 N	No			Pe	rson wi	th Disab	ility (P	WD):		Yes		No														
Family Experience in th	e activity	of loan s	sought	for		Years		Relati	onshi	p wi	ith Ma	in/Pr	imar	у Арр	lican	t:											
Saving Account (																							lenti	ty inf	orma	ation	and
Politically Exposed Per	son Status	*		PEP	)						Relate	d to I	PEP					Not	Appli	cable							
The Borrower agrees to /close relatives become Customer Due Diligence	es a PEP. I	n such a	an ever	nt, the E	Bank w	ill obtai	n approv	al fron	n its	seni	or mar	agen	nent	to co	ntinu	ie th	e b	usine									
If PEP/Related to PEP,	Source of \	Nealth:																									
Inherited funds					Prope	rty							Inve	stmer	nt								_ ^	Nil			
Other (Please Specify:_											We	ealth	(In a	bsolut	e Fig	;):					_						
Definion -Polically expo	sed persor																			ads of	States	or G	overr	nmen	ts, s	enior	ő

politicians, senior government/judicial/military of ficers, senior executives of state-owned corporations, important political party of ficials, etc.

## Annexure- Cropping Pattern & Land Holding Details

Applicant and Co-applicant name:

	i.	Acres						-			
	Of (A-B-C) Under Summer	Cop	Fallow	Total (D)		Fallow	Total (D)		Fallow	Total (D)	
	6.2	Acres									
	Of (A-B-C) Under Rabi	Crop	Fallow	Total (D)		Fallow	Total (D)		Fallow	Total (D)	
es only	≘#E	Acres									
ts (Land in Acr	Of (A-(B+C)) Under Kharif	Crop	Fallow	Total (D)		Fallow	Total (D)		Fallow	Total (D)	
pplicant	je (C)	Acres									
Details for land and season wise crop to be declared by the applicants(Land in Acres only)	Of( A ) under Horti Crops (C)	Cop	Fallow	Total (C)		Fallow	Total (C)		Fallow	Total (C)	
to be de	ler 5 (B)	Acres									
son wise crop	Of (A) under Annual Crop (B)	Crop	Fallow	Total (B)		Fallow	Total (B)		Fallow	Total (B)	
and sea	9	6 of Irrigation	,1		1						
or land	to b	e mortgage Y/N									
Details f	Tota	Land (Acres) ( A)									
36564	Owned/Registe	red Leased/Leased/Oral Leased									
		Survey No									
		Owner Name									
	Level 7	Village									
us data	Level 6	Gram Pan									Total Land
Details as per Census data	Level 5	Revenue									
Det	Level 4	Taluka									
	Level 3	Dist									

Total Land (A) should match with Total land mentioned under cropping pattern i.e. B+C+D

& B) As per Market Rate: ₹\_\_ Value of total Land to be mortgaged: A) As per Government rate: ₹\_

1) I/We give consent to apply to Prime Minister Fasal Bima Yojna (PMFBY) and in the case of bank granting the facility, the premium amount to be deducted from the sanctioned amount.

2) I/We understand that the premium amount will be deducted in accordance with the cropping pattern declared above.

3) I will ensure updation of above mentioned cropping pattern in the respective land records. In case the same is not done and if the claim is not entertained I will not claim the same from the bank.

4) I hereby confirm that in case of any change in cropping pattern, I will inform my Axis bank branch in writing before onset of the cropping season.
 5) In case of crop change from non-notified to notified crop, I/we will submit sowing certificate along with the crop change request.
 6) If the material facts furnished in the application form are found to be wrong or incorrect at any subsequent point in time, I will be responsible in case of non-receipt of claim or any other benefits declared by Govt.

## Interest Rate, Processing Fees & Other Charges

- 1) Rate of Interest: The final applicable interest rate as decided by Axis Bank based on various parameters as per its policies and procedures shall be communicated to the customer at the time of sanctioned/disbursement of each tranche of the facility/loan.
  - The External benchmark based Lending Rate (EBLR Reporate) prevailing at the time of limit set up shall be applicable to determine the interest rate of the facility/loan.
- 2) Processing Fee: A non-refundable processing fees of maximum 1.5% (plus applicable GST) is applicable on the facility /loan sanctioned by the Bank other than the specific facilities.
- 3) Account Service Charge: Account Service charge per account on an annual basis up to a maximum limit of ₹ 4000 (plus applicable GST) would be applicable.
- 4) Account Maintenance Charges: Account Maintenance Charges for fund based working capital facility will be charged per account annually up to a maximum limit of ₹ 5000 (plus applicable GST) depending upon the sanctioned amount.
- 5) Documentation Charges: Documentation charges as applicable will be charge up to a maximum amount ₹ 3500 (plus applicable GST) depending upon the sanctioned amount.
- 6) Penal Charges:
  - Financial Default\*: 8% p.a. above applicable interest rate on the overdue amount (subject to the aggregate not exceeding Rs. 1,00,000/- per instance).
  - Non-Financial Default\*\*: 1% p.a. above applicable interest rate / commission from the date of each non-financial default on the outstanding amount of fund-based credit facilities
    and non-fund-based facilities (as applicable).
  - · There shall be no capitalization of Penal Charges.
  - \*Financial Default includes all types of payment or financial defaults/irregularities with respect to your Loan Account.
  - \* \*\*Non-Financial Default includes breach of any other obligation(s)/covenant(s) with respect to your Loan Account.
- 7) Prepayment/ Foreclosure Charges for CC & OD limits In case of foreclosure of credit facility, a Prepayment/ Foreclosure charge of 4 % of the individual sanction limit plus GST shall be levied. Provided that, the Prepayment/ Foreclosure charges shall not be levied in case of foreclosure of credit facility
  - (i) opened under interest subvention scheme
  - (ii) towards Internal takeover or reduction in DP due to partial security/ collateral release
  - (iii) under scheme code change and
  - (iv) when the credit facility extended by Bank is in the nature of term loan.
- 8) Charges on Rupay Debit Card shall be applicable to the eligible beneficiary as given below:
  - i) Issuance Charge Rs. 250/- plus GST as applicable
  - ii)Annual Charges Rs. 150/- plus GST as applicable
  - iii) Card Replacement Charge Rs. 100/- per Card plus GST as applicable

ATM cash withdrawal fee details

Axis Bank ATM's - No Charges

Other Bank ATM's - 5 free Transactions per month

After free transactions Rs. 20 will be charged for financial transactions & Rs. 9.55 will be charged for every non-financial transaction.

Joint holder will not be eligible for kisan card issuance.

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

All the above charges comprise all the charges applicable for availing the facility. Please acknowledge receipt.

		For Bank Use Only		
Documents received: Self-	-Certified T	rue Copies	Notary	
KYC OVD: Digit	tally Verified N	Nanually Verified	Digital Verification Ref	no
IN PERSON VERIFICATION CARRIED O	UT BY			
Emp.Name				
Emp.Code	Emp. Designation		Emp. Organisation	& Code
Emp.Branch				
Place:				Signature of the Employee
Date D D M M Y Y	TY Y			Signature of the Employee
We was as we are sens one case the man	an application dated from cation & all other relevant particular	Residenc under Kiers rs by Bank. All the required dicative Interest Rate, Proc Fees & Other Charges that	e of san Credit Card and decision on information/ documents have be sessing Fees & Other Charges th would be applicable, if the Bank dgement of loan application	for a loan of sanction or rejection shall be communicated een furnished on
<b>C</b>				×
	Ackr	owledgement of Loan a	pplication	
Application ID:  We acknowledge that we have received Mr./Ms.	d an application dated from	M M Y Y Y  Residen	Y ce of	AXIS BANK for a loan of
[₹		under K	isan Credit Card and decision or	n sanction or rejection shall be communicated
within 30 days from receipt of this appli	ication & all other relevant particul	ars by Bank. All the required	d information/ documents have b	een furnished on
/ yet to be furnished by the applicant.				
		. C.	d be applicable, if the Bank grant	s the facility. Goods and Services tax (GST) will
be charged extra as per the applicable ra	ates, on all the charges and rees (wr	nerever GST is applicable).		For AXIS Bank Ltd.
Date D M M Y Y Y				Signature & Stamp
Please Note that:				
which will be taken only after due 2. The application will be taken for c	for having received the application e consideration of the proposal on consideration only after all the part ot considered the reasons for the	its merit and / or on fulfillm iculars / data / documents	ent of conditions if any, that ma as may be required are received	in a contract of the contract