



Same as above  Yes  No

Permanent Address\* (In case different from mailing address)

City\* Pin code\* Post Off.

Districts State: Country I N D I A

Landmark

Preferred Language of Communication\*  English  Marathi  Tamil  Kannada  Oriya  Telugu  Hindi  Gujarathi  Bengali  Punjabi  Malayalam

No. of years at above residence:  Years

Residence Type:  Own  Rented

Gender:  Male  Female  Transgender

Profession:  Agriculturist  If other please specify

No. of dependent below 18 years age

Education:  Illiterate  Primary  12th Pass  Graduate & above non Agri  Graduate & above in Agri

Is any of the member of next generation in to farming :  Yes  No

No. of years in same village:  Years, No. of Family Members:

Marital Status:  Married  Unmarried  Others

Category:  General  OBC  SC  ST  Minority  Others \_\_\_\_\_

Relative of Staff:  Yes  No

Community:  Hindu  Muslim  Christian  Sikh  Buddhist  Zoroastrian  Jain  Parsi  Others

Family Experience in the activity of Loan sought for  Years

Person with Disability (PWD):  Yes  No

**KYC Documents\***

**Proof of Identity (POI)**

A - Passport No.  Passport Expiry Date

B - Voter ID Card   C-UID-Aadhaar\*

D- Driving License  DL Exp Dt.

E-NREGA Job Card

Z- Others# ID Proof: \_\_\_\_\_ ID Proof No: \_\_\_\_\_ Issuing Authority: \_\_\_\_\_ Date:

# any document notified by the central government, \*Aadhaar no. to be captured mandatorily for customers where DBT is applicable

Pan Card No.

FORM 60  (Mandatory when customer does not have PAN, PAN Application Date : \_\_\_\_\_ PAN Acknowledgement No: \_\_\_\_\_

Import Export Code

**Proof of Address (POA)\***

Address Type  Residential/Business  Residential  Business  Registered Office  Unspecified

Proof of Address  Passport  Driving License  UID (Aadhaar)  Voter Identity Card  NREGA Job Card  Others (Please Specify) \_\_\_\_\_

**Income details of Applicant**

Source of Income/Fund*	Income (₹)	
	Previous Year	Current Year
<input type="checkbox"/> Annual Income from Agriculture		
<input type="checkbox"/> Annual Income from Allied Activities		
<input type="checkbox"/> Annual Non-farm income (Income from other sources)*		
<input type="checkbox"/> Annual Salary		
<input type="checkbox"/> Annual Business income		
<input type="checkbox"/> Annual Investment income		
<b>Total</b>		
<b>Amount realized by the borrower from the Sale Proceeds of produce</b>		<b>NA</b>

\* Proof for Non-farm income:  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

Particulars	Applicant	
	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		

Whether Covered Under:  PMJBY  PMSBY  APY
















**b. RISK Sign off Consent**

Yes

I/We wish to protect my/our family from the loan liability in case of an eventuality i.e. [\_\_\_\_\_] and voluntarily would like to opt for (Type/Name of Policy)\_\_\_\_\_.

No

I/We have been informed by Axis Bank about (Type/Name of Policy)\_\_\_\_\_, but I/We have decided not to opt for it and. I/We completely understand that in case of an eventuality [\_\_\_\_\_] , the responsibility for EMI payment / loan repayment would remain & could fall on my /our family / firm, failing which, Axis bank would take necessary action(s) for recovery.

 \_\_\_\_\_ Applicant's name     
  \_\_\_\_\_ Co- applicant's name     
  \_\_\_\_\_ Co- applicant's name     
  \_\_\_\_\_ Co- applicant's name     
  \_\_\_\_\_ Sales representative's name

**19. Customer declaration in respect of relationship with Director/ Senior Officer of the Bank/any other bank including directors of Scheduled Co-operative Banks, directors of subsidiaries/trustees of mutual funds/venture capital funds.**

Customer Declaration in respect of relationship with Director/Senior Officer of the Bank/any other bank	Yes	No
I/We am/are director(s) of Axis Bank Limited and also a director(s) / partner(s), manager(s), managing agent (s), employee (s), or guarantor(s) or holder(s) of substantial interest of the borrower or its subsidiary or its holding company.		
I/We am/are director(s) of any other bank or the subsidiaries of any of the banks or trustees of mutual funds / venture capital funds set up by the banks and also a director(s) / partner(s), manager(s), managing agent(s), employee(s) or guarantor(s) or holder(s) of substantial interest of the borrower.		
I/We am/are the relative(s) of the director(s) of Axis Bank Limited or any other Bank, as defined by extant guidelines of RBI from time to time, and also a director(s) / partner(s) or guarantor(s) or major shareholder(s) or in control of the borrower or a major shareholder(s) or in control of the holding or subsidiary company of the borrower.		
I/We am/are senior official(s) of the Bank or relative of the senior official of the Bank , as defined by extant guidelines of RBI from time to time, and also a director(s) / partner(s), or guarantor(s) or holder(s) of substantial interest of the borrower.		

If any of the above clause is applicable, then please furnish the details. In case if any of the above stated declarations are breached during the tenor of the facility, the borrower shall inform the bank immediately. In case of non-compliance with the undertaking or giving wrong undertaking in relation to the provisions Connected Lending/Section 20 of the BR Act, at any time during the currency of loan, the Bank reserves the right to recall the loan immediately

**In the event that the Applicant / Co-applicant are related to any of Director of Axis Bank/ Director of other bank/ Senior officer(s) of Axis Bank**

**If the declaration is found to be false then the Bank will be entitled to revoke and/or recall the credit facility.**

1		
2		

I/We request you to consider my/our proposal for financing under "KISAN POWER". We shall be glad to furnish additional information as may be required.

- 20.\* I/We give my/our consent for Opt In  Opt Out  of Prime Minister Fasal Bima Yojna (PMFBY)/ Restructures Weather Based Crop Insurance Scheme (RWBCIS)
21. Where I/We choose to Opt In for PMFBY/RWBCIS, I/we provide the consent to deduct the premium amount from my/our crop loan account as per the declared cropping pattern. (FOR PMFBY/RWBCIS)
22. Where I/We choose to Opt Out of PMFBY/RWBCIS, I/We would like to continue with KCC loan. I/We declare that Bank will not be held responsible for any losses due to non under the PMFBY/RWBCIS scheme.
23. FATCA- CRS DECLARATION (Please tick the applicable tax resident declaration (Any one)\*)

I am a tax resident of India and not resident of any other country

OR

I am a tax resident of the country/ies mentioned in the table below:

Please indicate the county/ies in which the entity is a resident for tax purposes and the associated Tax Number below:

City of Birth\*

Country of Birth\*

Address Type for Tax Purposes\*  Resident  Business  Registered office

Country#	Tax Identification Number %	Identification Type (TIN or Other, please specify)%	Address for Tax Purpose*		
			Communication Address	Permanent Address	Please note the address below
			Landmark _____		
			PIN <input type="text"/>	State _____	Country _____

#To also include USA, where the individual is citizen/green card holder of USA % In case Tax Identification number is not available, kindly provide functional equivalent

FATCA -CRS Certification: I have understood the information requirements of this form (read along with the FATCA/CRS instructions and Terms & Conditions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete and hereby accept the same.

Place   
Date

Signature/Thumb impression Applicant 1

Signature/Thumb impression Applicant 2

Signature/Thumb impression Applicant 3

Signature/Thumb impression Applicant 4

Signature/Thumb impression Applicant 5

(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)





Same as above  Yes  No

Permanent Address\*  
(In case different from mailing address)

City\*

Pin code\*

Post Off.

Districts

State:

Country

I N D I A

Landmark

KYC Documents\*

Proof of Identity (POI)

<input type="checkbox"/> A - Passport No.	<input type="text"/>	Passport Expiry Date	<input type="text"/>
<input type="checkbox"/> B - Voter ID Card	<input type="text"/>	<input type="checkbox"/> C-UID-Aadhaar*	<input type="text"/>
<input type="checkbox"/> D- Driving License	<input type="text"/>	DL Exp Dt.	<input type="text"/>
<input type="checkbox"/> E-NREGA Job Card	<input type="text"/>		
<input type="checkbox"/> Z- Others#	ID Proof: _____	ID Proof No: _____	Issuing Authority: _____ Date: <input type="text"/>

# any document notified by the central government, \*Aadhaar no. to be captured mandatorily for customers where DBT is applicable

Pan Card No.

FORM 60  (Mandatory when customer does not have PAN, PAN Application

Date : \_\_\_\_\_ PAN Acknowledgement No: \_\_\_\_\_

Import Export Code

Proof of Address (POA)\*

Address Type  Residential/Business  Residential  Business  Registered Office  Unspecified

Proof of Address  Passport  Driving License  UID (Aadhaar)  Voter Identity Card  NREGA Job Card  Others (Please Specify) \_\_\_\_\_

Whether registered under GST:  Yes  No (If yes, following details are mandatory) GST Exemption  Yes  No Exemption Reason if Yes \_\_\_\_\_

GST Registration  Single  \*Multiple (Please fill GST Annexure for multiple GST Registration) \*Special Economic Zone  Yes  No

GSTIN

Address registered for GSTN  Same as Residential/ Mailing Address  Same as Permanent Address  As given below \_\_\_\_\_

No. of years at above residence:  Years No. of years in same village/city:  Years

No. of Family Members:  No. of dependent below 18 years age  Residence Type:  Own  Rented

Gender:  Male  Female  Transgender Marital Status:  Married  Unmarried  Others Net Worth (Self-declared): ₹

Profession:  Agriculturist  If other (please specify) Education:  Illiterate  Primary  12th Pass  Graduate & above non Agri  Graduate & above in Agri

Category:  General  OBC  SC  ST  Minority  Others

Community:  Hindu  Muslim  Christian  Sikh  Buddhist  Zoroastrian  Jain  Parsi  Others

Relative of Staff:  Yes  No Person with Disability (PWD):  Yes  No

Family Experience in the activity of loan sought for  Years Relationship with Main/Primary Applicant:

Saving Account (I hereby expressly consent and authorize Axis Bank to obtain, collect, process and record my personal data including personal identity information and sensitive personal identity information ("Data") for Kisan Credit Card Application process and also utilise it for the purpose of Savings account opening.)

Politically Exposed Person Status\*  PEP  Related to PEP  Not Applicable

The Borrower agrees that he/she is not a politically exposed person (PEP) and further undertakes to inform Axis Bank in the event that he/she and/or any of their family members /close relatives becomes a PEP. In such an event, the Bank will obtain approval from its senior management to continue the business relationship and subject the account to the Customer Due Diligence measures as applicable to the customers of PEP category including enhanced monitoring on an ongoing basis.

If PEP/Related to PEP, Source of Wealth:

Inherited funds  Property  Investment  Nil

Other (Please Specify): \_\_\_\_\_ Wealth (In absolute Fig) : \_\_\_\_\_

Definion - Politically exposed persons are individuals who are or have been entrusted with prominent public functions 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.





## 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 - Repo rate) 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  True Copies  Notary  
 KYC OVD:  Digitally Verified  Manually Verified Digital Verification Ref no. \_\_\_\_\_

**IN PERSON VERIFICATION CARRIED OUT BY**

Emp.Name   
 Emp.Code  Emp. Designation  Emp. Organisation & Code   
 Emp.Branch   
 Place:   
 Date

Signature of the Employee

**Acknowledgement of Loan application**

Application ID:

We acknowledge that we have received an application dated from

Mr./Ms. \_\_\_\_\_ Residence of \_\_\_\_\_ for a loan of ₹ \_\_\_\_\_ under Kisan Credit Card and decision on sanction or rejection shall be communicated within 30 days from receipt of this application & all other relevant particulars by Bank. All the required information/ documents have been furnished on \_\_\_\_\_ / yet to be furnished by the applicant. The applicant is in receipt of the indicative Interest Rate, Processing Fees & Other Charges that would be applicable, if the Bank grants the facility. The applicant is in receipt of the indicative Interest Rate, Processing Fees & Other Charges that would be applicable, if the Bank grants the facility.

Date

Place

Received the acknowledgement of loan application

Signature of the Applicant

For AXIS Bank Ltd.  
Signature & Stamp

**Bank's Copy**



RA/KCC/App. Form/Feb 25/Version 1.6/2728286/feb 25

**Acknowledgement of Loan application**

Application ID:

We acknowledge that we have received an application dated from

Mr./Ms. \_\_\_\_\_ Residence of \_\_\_\_\_ for a loan of ₹ \_\_\_\_\_ under Kisan Credit Card and decision on sanction or rejection shall be communicated within 30 days from receipt of this application & all other relevant particulars by Bank. All the required information/ documents have been furnished on \_\_\_\_\_ / yet to be furnished by the applicant. The Applicant is in receipt of the indicative Interest Rate, Processing Fees & Other Charges that would be applicable, if the Bank grants the facility. Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable).

Date

Place

For AXIS Bank Ltd.  
Signature & Stamp

**Please Note that:**

- This is only an acknowledgement for having received the application and this should not be constructed as an indication for our acceptance of the proposal, a decision on which will be taken only after due consideration of the proposal on its merit and / or on fulfillment of conditions if any, that may be stipulated by the bank.
- The application will be taken for consideration only after all the particulars / data / documents as may be required are received by the bank
- In case the proposal is rejected/not considered the reasons for the same will be intimated to the applicant.

**Applicant's Copy**

