AXIS BANK

APPLICATION FOR ASSET POWER LOAN

Date : D D M M Y Y Y Y

PHL05

LOAN APPLICATION DETAILS (TO BE FILLED BY THE APPLICANT) (FIELDS IN RED TEXT REPRESENT MANDATORY FIELDS)

A. LOAN DETAILS

Amount (₹) Term (Months)

Product Category: Loan Against Property; Gross Turnover Product; Lease Rental Discounting; Overdraft Facility; Third Party Loan Against Property; Reverse Mortgage; Purchase of Commercial Property; Gross Professional Receipt

Repayment Mode: PDC ECS SI Rate of interest: Fixed Floating

B. PROCESSING FEE DETAILS/INITIAL MONEY DEPOSIT(IMD) DETAILS

Mode of payment of IMD/Process. Fee: To be collected upfront; Partially upfront & Partially deductable

(If processing fees is collected upfront (full/part), please fill details

Processing Fee Amount (₹)

Name of the Bank

Cheque No. & Cheque date

(to be drawn in favour of 'Axis Bank Ltd. A/c Service Charges)

C. PROPERTY DETAILS

Property Classification New: Yes No Resale

Property Type: Residential Commercial Residential Cum Office Multi tenanted and mixed usage

Age of Bldg. Months Market Value ₹ Registered Value ₹

Address of Property

City State Country Pin

Area of Property/Land (In Sq. Ft.) Built-up Area (In Sq. Ft.)

FOR APPLICATIONS UNDER REVERSE MORTGAGE SCHEME

Pls. Specify the Loan request plan: Lumpsum Annuity Combination of Lumpsum and Annuity

In case of Lumpsum plan, please specify the lumpsum Amount ₹

In case of Annuity, please specify the periodicity of Annuity: Monthly Quarterly Half Yearly Annual

In case of combination plan, lumpsum Amount ₹ and balance by way of Monthly Annuity

D. INSURANCE DETAILS

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

Property Insurance

E. PERSONAL AND EMPLOYMENT DETAILS

Pls. tick (✓) as applicable	Applicant/Co-Applicant/Guarantor/GPA/BO	Applicant/Co-Applicant/Guarantor/GPA/BO
Are you an existing customer, if yes, please provide Customer ID	Y N	Y N
Title (Mr/Mrs/Ms/Dr/Others) / First Name		
Middle Name / Last Name		
Father's First Name		
Father's Middle / Last Name		
Mother's First Name		
Mother's Middle / Last Name		
Mother's Maiden First Name		
Mother's Maiden Last Name		
Applicant Maiden Title / First Name		
Applicant Maiden Middle / Last Name		
Relation with Applicant		
Status	Res NRI PIO OCI Foreign National	Res NRI PIO OCI Foreign National
PAN Card (mandatory)		
Aadhaar Number/Passport No./Voter ID/ Driving License		
Date of Birth (DD/MM/YYYY)	D D M M Y Y Y Y Male Female Third Gender	D D M M Y Y Y Y Male Female Third Gender
Nationality and Community	Hindu Muslim Christian Sikh Jain Parsi Others (pls specify) ________	Hindu Muslim Christian Sikh Jain Parsi Others (pls specify) ________
Person with disability	Y N	Y N
Category	SC ST OBC General Others ______________	SC ST OBC General Others ______________
Education	Matriculate Undergraduate Graduate Postgraduate Others ______________	Matriculate Undergraduate Graduate Postgraduate Others ______________
Marital Status	Married Unmarried Others	Married Unmarried Others
E-mail Address		
Phone Details (STD/ISD Code - Tel Res.)		
Mobile Number		
Residence Address (Present Address)		
Mailing Address	Pin City State Country No. of Years at Present Address	Pin City State Country No. of Years at Present Address

16042019 SBF 14082019

I. PURPOSE OF THE LOAN

I/We hereby declare / confirm that the loan amount shall be used for the purpose of:

Business Education Agriculture Home Repair Any Other Purpose, Please Specify ________________

J. PRIORITY SECTOR CATEGORY / MSME DETAILS

If applicant belongs to any of the below category, please tick the relevant box

Manufacturing Enterprise with investment in Plant and Machinery

- Upto Rs. 25 lakh (Micro)
- Above Rs. 25 lakh upto Rs 5 Crore (Small)
- Above Rs. 5 Crs upto Rs. 10 Crs (Medium)

(Please specify the Value of investment Rs. __________)

Services Enterprise with investment in equipment

- Upto Rs. 10 lakh (Micro)
- Above Rs. 10 lakh upto Rs 2 Crore (Small)
- Above Rs. 2 Crs upto Rs. 5 Crs (Medium)

(Please specify the Value of investment Rs. __________)

Only for Individual Customer

- Loan for the purpose of Home Repair
- Loan for the purpose of Education.

(Please specify the Name of Educational Institute ______________________)

(Location and Country of Institute ____________________________) (Name of the Course ________________________)

Farmers with Land

- Upto 1 hectare
- Between 1 to 2 hectare (1 acre - 0.40 Hectare)
- Above 2 hectares
- Loan for Transportation of own farm produce

Farm Credit and Allied Activities

- Loan for Agriculture and Allied Activities (dairy, fishery, animal husbandry, poultry, bee-keeping, Sericulture (upto cocoon 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.

Applicant Signature Co-Applicant Signature

K. SPECIFIC CUSTOMER DISCLOSURE IN RESPECT OF RELATIONSHIP WITH DIRECTOR / SENIOR OFFICER OF THE AXIS BANK / ANY OTHER BANK

The term 'Senior Officer' means an officer of the Bank who is in equivalent scale as an officer in senior management level in Grade IV and above in a nationalized bank.

The term 'relative' shall mean and include any of the following persons: (a) spouse (b) father (c) mother (d) son (e) daughter (f) son's wife (g) daughter's husband (h) brother (i) brother's wife (j) sister (k) sister's husband (l) brother of spouse (m) sister of spouse

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

Applicant/Co-applicant is a Director of any bank or is a relative of director of the other bank: Yes No

If Yes, then nature of relationship

Name ______________________ Designation ______________ Relationship ______________

Relationship (Details of the relationship of applicant with the Axis banks)

Applicant/Co-applicant is a Director/Senior Officer / relative of director or senior officer of the Axis Bank: Yes No.

If Yes, then nature of relationship

Name ______________________ Designation ______________ Relationship ______________

L. SOURCING DETAILS (For official use only)

RAC / ASC ______________________

Channel: DSA ASSL CROSS-SELL BRANCH DIRECT OTHERS

DSA Code ______________ DME Code ______________

AXIS Bank Relationship Manager ______________ Employee ID ______________

Name of Sourcing Agent ______________

Documents Received : Self-Certified True Copies Notary Identity Verification Done :

IN PERSON VERIFICATION CARRIED OUT BY

Emp. Name : ______________ Emp. Code : ______________

Emp. Designation : ______________ Emp. Organisation & Code : ______________

Emp. Branch : ______________ Place : ______________

Employee Signature

Date: D D M M Y Y Y Y

ADDITIONAL DETAILS REQUIRED FOR NRI APPLICANT

Country Name: ______________ Country code:__________

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

Jurisdiction of residence: ______________

Tax Identification Number or equivalent (If issued by jurisdiction):______________

Country of Birth: ______________ City/Place of Birth:______________

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

Address in Jurisdiction: ______________City / Town / Village:______________

State:______________ Country: ZIP/Post Code:______________

Signature of Sourcing Agent

Pls. tick (✓) as applicable	Applicant/Co-Applicant/Guarantor/GPA	Applicant/Co-Applicant/Guarantor/GPA
Residence Address (Permanent Address) Mailing Address	Pin City State Country No. of Years at Permanent Address	Pin City State Country No. of Years at Permanent Address
Whether registered under GST (If yes, following details are mandatory) **GSTIN DETAILS** GST Registration *GST Annexure for multiple GST Registration GSTIN (Default) GSTIN Registration Date	Yes No GST Exemption Yes No Exemption Reason(If Yes) Exemption Valid Till (if Yes) D D M M Y Y Y Y Single *Multiple Special Economic Zone Y N Special Economic Zone Code (if Y) D D M M Y Y Y Y	Yes No GST Exemption Yes No Exemption Reason(If Yes) Exemption Valid Till (if Yes) D D M M Y Y Y Y Single *Multiple Special Economic Zone Y N Special Economic Zone Code (if Y) D D M M Y Y Y Y
Address registered for GSTIN Same as Residence Address (Present Address) Same as Residence Address (Permanent Address) Others fill the field	Pin City State Country	Pin City State Country
Residence Ownership	Self Owned Rental Parental Co. Provided Paying Guest Monthly Rent ______	Self Owned Rental Parental Co. Provided Paying Guest Monthly Rent ______
Employment Nature	Salaried Self Employed Retired	Salaried Self Employed Retired
Nature of Employer/Business	Trading Manufacturing Service Agri. Other____	Trading Manufacturing Service Agri. Other____
Nature of Organization	Govt./PSU Public Ltd. Pvt. Ltd. MNC Partnership Proprietorship Others ______________	Govt./PSU Public Ltd. Pvt. Ltd. MNC Partnership Proprietorship Others ______________
Designation		
Period in Current Employment/Business	Years Months	Years Months
Total Employment/Business Period	Years Months	Years Months
Name of Organisation Address	Pin City State Country	Pin City State Country
Office Email Address		
Phone Details (STD/ISD Code - Tel Off.)		
CKYC Number		
UAN (Udyog Aadhar Number)		

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

	Reference I	Reference II
Name of the reference		
Relationship with Applicant/Co-Applicant		
Address Mailing Address	Pin City State Country	Pin City State Country
Mobile No./Telephone		
E-mail ID		

G. FINANCIAL DETAILS

	Applicant/Co-Applicant/Guarantor/GPA		Applicant/Co-Applicant/Guarantor/GPA	
Financial Status (financial/non-financial)				
Income (₹ , Monthly)	Gross Net Other Income Total		Gross Net 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				

	Applicant/Co-Applicant/Guarantor/GPA		Applicant/Co-Applicant/Guarantor/GPA	
Type of Loan (HL/PL/AL/Others)				
Loan Amount				
EMI				
Loan Tenure				
No. of EMI paid				
Investment Details	Deposits Shares	Insurance Mutual Funds	Deposits Shares	Insurance Mutual Funds
	Others	Total	Others	Total

I wish to apply for a 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

My Zone
Joining Fees - Nil
Annual Fees - Nil

I 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 am eligible to apply for an internationally valid card. I 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 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'm aware that the processing of the credit card application would be subject to the successful disbursal of the Asset power loan application form. 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 the HL/AL application for processing of the credit card application. Iam aware that the credit limit on my credit card will be decided by Axis Bank at its sole discretion after verifications and necessary due diligence and I hereby acknowledge that no commitment has been made to me in this regard.

Applicant Signature

H. 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 Loan Against Property. I/We confirm that I/We have no insolvence 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 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 declare that I will not utilize the borrowed money for purchase of gold in any form, including primary gold,gold bullion,gold jewellery,gold coins, units of gold Exchange Trade Funds (ETF) and units of gold mutual fund.
I/We Further declare that I/We will not utilize the borrowed money for acquisition of small saving instruments (including KVP & NSC).

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. | 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. | 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 | 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 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 anychanges 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 thatI/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/We have been explained the following:

1. Axis Bank will convey its decision withing 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 30 days shall start from the day on which all documents required for a proper appraisal of the application are provided by us to the 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/brokerage or any other fee by way of cash or cheque other than the Processing Fees Deposited to you.
5. Upfront processing fee of Rs. 5000+Tax shall be collected at the time of application login. This fee will not be refunded under any circumstances such as loan rejection/withdrwal 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. Information in vernacular language and I/We have correctly understood the contents of the application form.

Applicant/Co-Applicant/Guarantor/GAP Photograph Please sign across the photograph

Applicant/Co-Applicant/Guarantor/GAP Photograph Please sign across the photograph

Applicant/Co-Applicant/Guarantor/GPA Signature

Applicant/Co-Applicant/Guarantor/GPA Signature

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 'TRAI' 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 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.

DETAILS OF CHARGES*	
Total Processing Fee Charges	1% of the loan amount or ₹10,000/- (whichever is higher) + Goods and Service Tax (As applicable)
Penal Interest	@ 24% per annum, 2% per month
Instruction / Instrument Return charges	₹ 500/- + Goods and Service Tax (As applicable) per instance
Cheque / Instrument Swap charges	₹ 500/- + Goods and Service Tax (As applicable) per instance
Duplicate Statement issuance charges	₹ 250/- + Goods and Service Tax (As applicable) per instance
Duplicate Amortization schedule issuance charges	₹ 250/- + Goods and Service Tax (As applicable) per instance
Duplicate No Dues Certificate/NOC	₹ 500/- per instance
Issuance charges for Photocopy of title documents	₹ 250/- + Goods and Service Tax (As applicable) per document set
Charges on customer initiated requests for copies of documents	₹ 250/- + Goods and Service Tax (As applicable) per document set
Equitable mortgage creation charges As applicable in the state	As applicable in the state
Prepayment Charges for a term loan (floating rate loans)	If any of the borrower is a Non Individual - 3% will be charged, if the amount prepaid exceeds 25% of the principal outstanding during a quarter, otherwise no prepayment penalty. The quarter refers to calendar quarter, however no prepayment be allowed in the first quarter after taking the loan. In regard to computation of prepayment penalty, upto 25% of the principal outstanding in a quarter there is no prepayment penalty, then any prepayment done over and above 25% will be charged @ 3%. If all borrowers are individual - Nil
Prepayment charges for a term loan (fixed rate loans)	Pre-payment charges - 3% of the principle outstanding will be charged in case of foreclosure and 3% of the amount prepaid will be charged in case of part-payment.
Prepayment charges for Overdraft facility	2% of the limit set for the year in which it is closed
Non utilization charges for Overdraft facility (applicable only for Straight line Overdraft facility)	If average quarterly utilization is <25% of drawing power then quarterly 0.10% will be charged on difference between actual average utilization and expected utilization (i.e. 25%)
Switching Fees	Switching from Floating Rate scheme to Fixed Rate scheme will attract a fee of 1% on the outstanding principal with a minimum of Rs.10,000/-
	Switching from Fixed Rate scheme to Floating Rate scheme will attract a fees of 2% on the outstanding principal
	Switching from Higher Fixed Rate to Lower Fixed Rate will attract a fee of 0.5% on outstanding principal with minimum Rs.10,000/- The Lower Rate will be equal to the applicable carded interest rate only
	Switching from Higher Floating Rate to Lower Floating Rate will attract a fee of 0.5% on outstanding principal with a minimum of Rs.10,000/-
Credit report issuance charges	₹ 50/- + Goods and Service Tax (As applicable) per instance
CERSAI Charges	₹ 50 /- For Loans Upto 5 Lkahs
	₹ 100/- For Loans above 5 Lakhs

*subject to change as per Bank's discretion from time to time

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 Loan against property

Axis Bank will convey its decision (within 2 weeks for credit limit up to Rs. 5 lakh and within 3 weeks for credit limit above Rs. 5 lakh and up to Rs. 25 lakh for Micro & Small enterprises borrowers) and (within 30 working days for other borrowers) 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.

For Axis Bank Ltd., Authorised Official

LOAN AGAINST PROPERTY DOCUMENTS TO BE SUBMITTED

GENERAL

1	Application form
2	Processing Fee Cheque

KYC DOCUMENTS

FOR PHOTO IDENTIFICATION/ADDRESS PROOF/DATE OF BIRTH PROOF (any one of the following)

Passport/PAN card (only as identity proof) / Permanent driving license with photo affixed thereon / voter's identity card (election card)

Job card issues by NREGA duly signed by an officer of the state government/Letter/card issued by UIDAI/AADHAR number validated through e-KYC

Any of the following as Address Proof for Non-Individual can be accepted:
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 ltd, pvt ltd company)/latest available income tax or wealth assessment order/Copy of TAN or TIN allotment in the name of the company/Address mentioned in certificate of incorporation/ PAN intimation letter

INCOME DOCUMENTS

Income Details - Salaried Customers	
1	3 Salary Slips (login date - 1 month)/Salary Certificate not more than one month old
2	Latest Form 16
Income Details - Self Employed Customers	
1	ITR for last 2 years alongwith computation of income
2	Tax Audit Report (in case turnover is more than ₹ 100 lacs or gross receipts more than ₹ 25 lacs)
3	Balance Sheet, P/L A/C and schedules thereto for last 2 years
4	Unaudited/Provisional Financials & copies of advance tax challans **(if F.Y. is completed and audited accounts are not ready)**
5	Financials of the company/firm where proposed borrower is stake holding Director partner in the said company/firm
6	Business profile/Website Address
7	Business continuity proof for 5 years **(Only in surrogate scheme)**

NON-INDIVIDUAL BORROWER - PVT. LTD./LTD. COMPANY

1	Copy of latest MOA/AOA & Incorporation Certificate
2	Share-Holding pattern & List of directors on the latter-head of the company certified by authorised director
3	Copy of latest annual return filed with ROC
4	Board Resolution (for borrowing and certifying authorised director to execute loan documents)

NON-INDIVIDUAL BORROWER - PARTNERSHIP FIRM

1	Copy of latest partnership Deed, wherever applicable

ADDITIONAL INCOME DETAILS - IF APPLICABLE

1	Agricultrual Income - Latest 3 years ITRs
2	Rental Income - Last 2 years ITR/Bank statement for 12 months with rent deposit

BANK STATEMENT

Bank Statement - Salaried Customers	
1	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
2	Latest 1 year bank statement of all operative A/cs - (For Surrogate Scheme)

OTHERS

1	Professional qualification certificate (for Self Employed Professional)
2	12 months repayment track record of all term loan in Individual / Firm Name

In case of any queries

- **Call us on 18604195555/18605005555 (local call rates would apply)**
- **Visit us at www.axisbank.com/*support***