



### Proposed Loan Details

Amount (₹)           Terms (Months)   P. Fee: @ \_\_\_\_\_ % ROI: @ \_\_\_\_\_ % Repayment Mode  PDC  NACH  SI

### Financial Details

Net Monthly Income (₹) \_\_\_\_\_

Bank Details	Account I	Account II
Bank Name		
A/c Number		
Type of Account		

Loan Details	Financier Name	Loan Amount	Type of Loan	EMI	Topup / BT
Loan I					
Loan II					
Loan III					
Loan IV					
Loan V					
Loan VI					

### Purpose of Loan

Education  Home Repair  Marriage  Travel  Consumer Durables  Medical  Personal  others

### Reference Details (One Reference has to be a Non-relative/Non-colleague)

	Reference I	Reference II
Name	<input type="text"/>	<input type="text"/>
Relationship with Applicant/Co-Applicant	<input type="text"/>	<input type="text"/>
Name	<input type="text"/>	<input type="text"/>
Pin <input type="text"/> City <input type="text"/>	Pin <input type="text"/> City <input type="text"/>	Pin <input type="text"/> City <input type="text"/>
State <input type="text"/> Country <input type="text"/>	State <input type="text"/> Country <input type="text"/>	State <input type="text"/> Country <input type="text"/>
Mobile No./Telephone	<input type="text"/>	<input type="text"/>
E-mail ID	<input type="text"/>	<input type="text"/>

### Information on Products and Offerings

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. 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. I/We consent / do not consent to receive information / services etc. for marketing purposes through Telephone / Mobile / SMS / E-mails by the Bank / its Agents. I hereby agree to Axis Bank/Subsidiaries/Affiliates/Agents contacting me for various other product updates, marketing promotions, special offers or any such information from time to time. I do hereby give my consent to receive such information through Email, SMS & Phone Calls."

### Customer Declaration

I/We declare that the particulars and information given in the application form are true, correct, complete and up to date in all respects and I/we have not withheld any information. I/We confirm that I/We have no insolvency proceeding indicated against me/us nor have I/We ever been adjudicated insolvent. I/We have read the application form and am/are aware of all 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/our 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 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 from time to time. I/We understand that the Bank has the right to reject my/our application without providing any reason thereof. The borrower(s)/guarantor(s) agree(s) to have given his/their express consent to the Bank to disclose all information and data furnished by them to Credit information companies ( CIC's ) or any other credit bureau permitted to operate in India. The borrower(s)/guarantor(s) further agree(s) that they shall execute such additional documents as may be necessary for the 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 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 undertake that the proceeds of this facility shall not be used for investment in the capital market or purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, units of gold Exchange Traded Funds (ETF) and units of gold Mutual Funds & Small saving instruments. 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 30 days shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank.
2. The bank may at its sole discretion sanction or decline the application. The bank shall convey, the reasons, which in its opinion after due consideration, have led to rejection of the application.
3. The Bank will decide and assign the loan amount and no commitment has been given to us for the same.
4. The DSA/DST or any other executive (has not collected any commission/brokerage or any other fee by way of cash or cheque or any other mode.
5. Axis Bank Ltd. reserves the right to retain the photographs and documents submitted with this application and will not return the same to the applicant.
6. As per RBI guidelines, classification of accounts as NPA is done Borrower wise and not Facility wise and hence, it may be noted that 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/Card Holder, 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 Bank, irrespective of the regular repayment in such accounts.
7. 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.
8. We understand the Loan amount/ Rate Of Interest / Fees and charges mentioned in the application are only indicative and the terms of the Loan will be guided by the terms of the Personal Loan Agreement/ sanction letter accepted by me/us prior to disbursement.

Applicant

Please sign across the photograph

Signature

**Customer Declaration**

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

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

In the event that the Applicant/ Co-applicant is related to any of director of Axis Bank / director of other bank / senior officer of Axis Bank:

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

Sr. No.	Name of the Director(s) / Senior Officer(s)	Designation	Relationship

Signature of the Applicant

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

**\*GSTIN Details**

Whether registered under GST  Y  N (If yes, following details are mandatory) GST Exemption  Y  N Exemption Reason (If Yes)

\*GST Registration  Single  \*Multiple \*(Please fill GST Annexure for multiple GST Registration)

\*Special Economic Zone  Y  N GSTIN ( Default)

Address registered for GSTIN (Note : Overseas address can not be GST registered address)

Same as communication/ Local address given in the account  Same as Permanent address given in the account  As given below

\*Line 1

\*Line 2

Landmark  \*City

\*Pincode  \*State  Country

**Sourcing Details (For official use only)**

ASC Name

Channel  DSA  Open Market  Branch Channel  Direct  CSG Activity  Digital

Source Code  SMS  E-mailer  Mobile  Internet Banking  Website  ATM  Aggregator  
(For digital only)  Phone Banking  Corporate Banner  Vistaar  Vistaar+

Referrer Branch Name  Referrer Branch Sol ID

CRM ID  ASM Employee Nos.

TL/DSA Name  TL/DSA Code

DME Name  DME Code

**Customer Segment**

Customer segment  Class IV  Blue Collar

Signature of Sourcing Agent

**In person verification carried out by (For CKYC entry)**

Document Received  Self-Certified  True Copies  Notary Identity Verification Done

Axis Bank Staff

Employee ID

Designation

Signature of Sourcing Agent

Employee Branch

**For System data entry (Branch scanning)**

Axis Bank RM/ SM

Employee ID

Designation

Signature of Sourcing Agent

Employee Branch

**Acknowledgment for Receipt of Application Form**

Date  To, \_\_\_\_\_

Axis Bank has received your application for a Personal Loan of ₹ \_\_\_\_\_

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 30 days shall start from the day on which all documents required for a proper appraisal of the application are, provided by the Customer to bank.

Serial No.

For any queries clarifications, please contact landline number	
Sales Manager	
DSA	
Sales Executive	
E-mail ID	

#### DETAILS OF CHARGES

Processing Fee Charges	_____ % of the loan amount + GST (As applicable)
Rate of Interest	@ _____ % per annum
Penal Interest	@ 24% per annum, 2% per month
Instruction/Instrument Return charges	₹ 500/- + GST (As applicable) per instance
Cheque/Instrument Swap charges	₹ 500/- + GST (As applicable) per instance
Duplicate Statement issuance charges	₹ 250/- + GST (As applicable) per instance
Duplicate No Dues Certificate/NOC	₹ 500 per instance

Duplicate Amortization schedule issuance charges	₹ 250/- + GST (As applicable) per instance
Duplicate Interest Certificate (Provisional/Actual) issuance charges	₹ 250/- + GST (As applicable) per instance
Charges on customer initiated requests for copies of documents	₹ 250/- + GST (As applicable) per document set
Credit Information Companies (CIC's) Report Issuance Charges	₹ 50/- + GST (As applicable) per document set
Pre/Part payment charges	₹ _____
Stamp Duty Charges	As per State Stamp Act

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

#### DOCUMENTATION

- Application form • KYC document (Proof of Identity, Proof of Address) • Income Document (latest 2 Salary Slip)
- Bank Statement (last three month bank statement) • For NACH - 4 Security PDCs and for SI as repayment mode -1 Security PDCs
- For PDC Repayment mode -PDCs equivalent to the tenure of loan to be provided •
- #Axis Bank Ltd. may request for additional documents other than those requested above in connection with the applicant.

For Axis Bank Ltd.,  
Authorised Official