

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

	Reference I	Reference II
Name		
Relationship with Applicant/Co-Applicant		
Address		
	Pin City	Pin City
	State Country	State Country
Mobile No./Telephone		
E-mail Id		

FORM NO. 60 [See second proviso to rule 114B]

Form of declaration to be filed by a person who does not have a permanent account number and who enters into any transaction specified in rule 114B

1. Full name and address of the declarant _____
2. Particulars of transaction _____
- 3 Amount of the transaction _____
4. Are you assessed to tax ? Yes /No
5. If yes,
 - (i) Details of Ward/ Circle/ Range where the last return of income was filed?
 - (ii) Reasons for not having permanent account number?
6. Details of the document being produced in support of address in column (1)

Verification

I, _____ do hereby declare that what is stated above is true to the best of my knowledge and belief.

Verified today, the _____ day of _____

Date : _____

Place : _____ Signature of the declarant

Instructions : Documents which can be produced in support of the address are :-

- (a) Ration Card/(b) Passport/(c) Driving licence/(d) Identity Card issued by any institution/(e) Copy of the electricity bill or telephone bill showing residential address /(f) Any document or communication issued by any authority of the Central Government, State Government or local bodies showing residential address /(g) Any other documentary evidence in support of his address given in the declaration.

Home Loan Documents to be Submitted

Salaried Customers	Self Employed Professionals	Self Employed Non Professional
Application form with photograph duly signed by all applicants		
Identity, residence and age proof		
PAN card copy		
Last 3 months Salary-slips	Education qualification certificate and proof of business existence	Proof of business existence & Business Profile
Form 16 / Income Tax Returns	Last 3 years Income Tax Returns with computation of Income	
	Last 3 years CA Certified / Audited Balance Sheet and Profit & Loss Account	
Last 6 months bank statements		Last 6 months bank statements (self and business)
Processing fee cheque		

* **Identity Proof** - (Passport/Voter's ID Card/Driving License/Pan Card)

* **Age Proof** - (Passport/Birth Certificate/Driving License/Pan Card)

* **Residence Proof** - (Electricity Bill/Telephone Bill/Passport/Credit Card Bill/Rent Agreement/Bank Statement)



APPLICATION FOR POWER HOME LOAN

Date : DD MM YYYY



PERSONAL AND EMPLOYMENT DETAILS

Pls. tick () as applicable Are you an existing customer, if yes, please provide Customer ID	Applicant/ Co-Applicant/Guarantor/GPA					Applicant/Co-Applicant/Guarantor/GPA				
	Y	N				Y	N			
Title (Mr/Mrs/Ms/Dr/Others) / First Name										
Middle Name / Last Name										
Relation with Applicant										
Status	<input type="checkbox"/> Res	<input type="checkbox"/> NRI	<input type="checkbox"/> PIO	<input type="checkbox"/> OCI	<input type="checkbox"/> Foreign National	<input type="checkbox"/> Res	<input type="checkbox"/> NRI	<input type="checkbox"/> PIO	<input type="checkbox"/> OCI	<input type="checkbox"/> Foreign National
PAN Card/Form 60										
Passport no./ Voter ID / Driving Licence										
Date of Birth (DD/MM/YY) and Gender	DD	MM	YYYY	<input type="checkbox"/> Male	<input type="checkbox"/> Female	DD	MM	YYYY	<input type="checkbox"/> Male	<input type="checkbox"/> Female
Nationality and Community										
Category	<input type="checkbox"/> SC	<input type="checkbox"/> ST	<input type="checkbox"/> OBC	<input type="checkbox"/> SC	<input type="checkbox"/> ST	<input type="checkbox"/> OBC	<input type="checkbox"/> SC	<input type="checkbox"/> ST	<input type="checkbox"/> OBC	<input type="checkbox"/> Others _____
	<input type="checkbox"/> General	<input type="checkbox"/> Others _____		<input type="checkbox"/> General	<input type="checkbox"/> Others _____		<input type="checkbox"/> General	<input type="checkbox"/> Others _____		<input type="checkbox"/> Others _____
Education	<input type="checkbox"/> Matriculate	<input type="checkbox"/> Undergraduate	<input type="checkbox"/> Graduate	<input type="checkbox"/> Matriculate	<input type="checkbox"/> Undergraduate	<input type="checkbox"/> Graduate	<input type="checkbox"/> Matriculate	<input type="checkbox"/> Undergraduate	<input type="checkbox"/> Graduate	<input type="checkbox"/> Others _____
	<input type="checkbox"/> Postgraduate	<input type="checkbox"/> Others _____		<input type="checkbox"/> Postgraduate	<input type="checkbox"/> Others _____		<input type="checkbox"/> Postgraduate	<input type="checkbox"/> Others _____		<input type="checkbox"/> Others _____
Institute/University										
Marital Status and Number of Dependents	<input type="checkbox"/> Married	<input type="checkbox"/> Single	No of Dependents	<input type="checkbox"/> Married	<input type="checkbox"/> Single	No of Dependents	<input type="checkbox"/> Married	<input type="checkbox"/> Single	No of Dependents	<input type="checkbox"/> No of Dependents
Father/Spouse's Name										
Mother's Maiden Name										
E-mail Address (Personal)										
E-mail Address (Official)										
Phone Details (STD Code - Tel Res.)										
Mobile Number										
Residence Address (Present Address)										
	Pin		City			Pin		City		
	State		Country			State		Country		
Mailing Address <input type="checkbox"/>										
	Years at present address			Years at present address						
Residence Address (Permanent Address)										
	Pin		City			Pin		City		
	State		Country			State		Country		
Residence Ownership	<input type="checkbox"/> Self Owned	<input type="checkbox"/> Rental	<input type="checkbox"/> Parental	<input type="checkbox"/> Self Owned	<input type="checkbox"/> Rental	<input type="checkbox"/> Parental	<input type="checkbox"/> Self Owned	<input type="checkbox"/> Rental	<input type="checkbox"/> Parental	<input type="checkbox"/> Monthly Rent _____
	<input type="checkbox"/> Co. Provided	<input type="checkbox"/> Paying Guest	<input type="checkbox"/> Monthly Rent _____	<input type="checkbox"/> Co. Provided	<input type="checkbox"/> Paying Guest	<input type="checkbox"/> Monthly Rent _____	<input type="checkbox"/> Co. Provided	<input type="checkbox"/> Paying Guest	<input type="checkbox"/> Monthly Rent _____	<input type="checkbox"/> Monthly Rent _____
Employment Nature	<input type="checkbox"/> Salaried	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Salaried	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Salaried	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Self Employed	<input type="checkbox"/> Self Employed
Nature of Organization	<input type="checkbox"/> Govt./PSU	<input type="checkbox"/> Public Ltd.	<input type="checkbox"/> Pvt. Ltd.	<input type="checkbox"/> Govt./PSU	<input type="checkbox"/> Public Ltd.	<input type="checkbox"/> Pvt. Ltd.	<input type="checkbox"/> Govt./PSU	<input type="checkbox"/> Public Ltd.	<input type="checkbox"/> Pvt. Ltd.	<input type="checkbox"/> Pvt. Ltd.
	<input type="checkbox"/> MNC	<input type="checkbox"/> Partnership	<input type="checkbox"/> Proprietorship	<input type="checkbox"/> MNC	<input type="checkbox"/> Partnership	<input type="checkbox"/> Proprietorship	<input type="checkbox"/> MNC	<input type="checkbox"/> Partnership	<input type="checkbox"/> Proprietorship	<input type="checkbox"/> Proprietorship
	<input type="checkbox"/> Others _____	<input type="checkbox"/> Others _____	<input type="checkbox"/> Others _____	<input type="checkbox"/> Others _____	<input type="checkbox"/> Others _____	<input type="checkbox"/> Others _____	<input type="checkbox"/> Others _____	<input type="checkbox"/> Others _____	<input type="checkbox"/> Others _____	<input type="checkbox"/> Others _____
Nature of Employer/Business	<input type="checkbox"/> Trading	<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Service	<input type="checkbox"/> Other _____	<input type="checkbox"/> Trading	<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Service	<input type="checkbox"/> Other _____	<input type="checkbox"/> Other _____	<input type="checkbox"/> Other _____
Designation										
Period in Current Employment/Business		Years		Months		Years		Months		Months
Total Employment/Business Period		Years		Months		Years		Months		Months

Name of Organisation		
Address		
Pin	City	Pin
State	Country	State
Country		Country
Phone Details (STD/ISD Code - Tel Off.)		

FINANCIAL DETAILS

	Applicant/ Co-Applicant/Guarantor/GPA			Applicant/ Co-Applicant/Guarantor/GPA		
Financial Status (financial/non-financial)						
Income (Rs., Monthly)	Gross	Net		Gross	Net	
	Other Income	Total		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						
Type of Loan (HL/PL/AL/Others)						
Loan Amount						
EMI						
Investment Details	Deposits	Insuranc	Deposits	Insuranc		
	Shares	MutuaFunds	Shares	MutuaFunds		
	Others	Total	Others	Total		
Vehicle Details	Vehicle I	Vehicle II	Vehicle I	Vehicle II		
	2W 4W	2W 4W	2W 4W	2W 4W		
Manufacturer/Model						
Month of Purchase						
Hypothecated To						

PROPOSED LOAN DETAILS

Amount (Rs.) _____ Term (Months) _____

Purpose of Loan Purchase Construction Purchase + Construction Improvement Balance Transfer Top-up

ROI Fixed Floating Fixed + Floating

Repayment Mode PDC ECS SI

Processing Fee Details _____ Cheque No. _____ Dated _____ Drawn on Bank _____

To be drawn in favour of "Axis Bank Ltd. A/c Service Charges"

PROPERTY DETAILS

Transaction Type Builder Society Resale

Loan Account No. (In case of Top-up of Existing Axis Bank Home Loan) _____

Property to be purchased in name of _____

Address of Property _____

City _____ State _____ Country _____ Pin _____

Area of Property/Land (In Sq. Ft.) _____ Cost of Property/Land _____

Built-up Area (In Sq. Ft.) _____

Name of Project _____

Name of Seller _____

Cost of Purchase/Construction _____ Stamp Duty Cost _____

Registration Cost _____ Other Cost _____

Total Cost _____ Own Contribution _____

INSURANCE DETAILS

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

Property Insurance Interested Not Interested Shall Decide Later

Health Insurance Interested Not Interested Shall Decide Later

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 Initiated 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 Bureau India Limited (CIBIL) 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/We have undertaken that the proceeds of this facility shall not be used for investment in the capital market.

I/We are not related to any of the Director(s)/Senior officer(s) of the Bank except the following

1. Name _____ Designation _____ Relationship _____

2. Name _____ Designation _____ Relationship _____

I/We also confirm that I have been explained the following:

- The bank would require a processing time of approximately 7 working days from the date of receipt of the completed application form and documents.
- The bank may at its sole discretion sanction or decline the application. No commitment has been given to me/us with regard to sanction of the loan.
- The bank will decide and assign the loan limit and no commitment has been given to me/us for the same.
- 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 the Bank
- Processing fees will not be refunded in case of rejection/withdrawal of the loan application.

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/We consent/do not consent to receive information/Service etc. for marketing purpose through phone/mobile/SMS/email by the bank/its agents.

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 have understood all the details of the application form.

SOURCING DETAILS (For Official use only)

RAC/ASC _____

Channel DSA ASSL CROSS-SELL BRANCH DIRECT ALTERNATE CHANNELS OTHERS

DSA Code _____ DME Code _____

AXIS Bank Relationship Manager _____ Employee ID _____

Number of Co-applicant(s) _____ Number of Guarantor(s) _____

Name of Sourcing Agent _____

Application ID _____



Applicant/ Co-Applicant/ Guarantor/GPA Signature

Signature of Sourcing Agent

DETAILS OF CHARGES*

Processing Fee Charges	1% of the loan amount + Service Tax (As applicable)
Default Interest Rate	@ 24% per annum, 2% per month
Switching Fees (Floating Rate to Fixed Rate)	1% on the outstanding principal with a minimum of Rs. 5000/-
Switching Fees (Floating Rate to Floating Rate)	2% on the outstanding principal amount
Switching Fees (Higher Fixed Rate to Lower Fixed Rate)	1% on the outstanding principal with a minimum of Rs. 5,000/- The lower rate will be equal to the applicable carded interest rate only
Switching Fees (Higher Floating Rate to Lower Floating Rate)	1% on the outstanding principal with a minimum of Rs. 10,000/- The lower rate will be equal to the applicable carded interest rate only
Instruction/Instrument Return charges	Rs.500/- + Service Tax (As applicable) per instance
Cheque/Instrument Swap charges	Rs.500/- + Service Tax (As applicable) per instance
Duplicate Statement issuance charges	Rs. 250/- + Service Tax (As applicable) per instance
Duplicate Amortization schedule issuance charges	Rs. 250/- + Service Tax (As applicable) per instance
Duplicate Interest Certificate (Provisional/Actual) issuance charges	Rs. 250/- + Service Tax (As applicable) per instance
Issuance charges for Photocopy of title documents	Rs.250/- + Service Tax (As applicable) per document set
Charges on customer initiated requests for copies of documents	Rs. 250 + Service Tax (As applicable) per document set
Equitable mortgage creation charges	As applicable in the state
Credit report issuance charges	Rs. 50/- + Service Tax (As applicable) per instance

*The above charges are subject to change/revision with or without information to the applicant.

ACKNOWLEDGMENT FOR RECEIPT OF APPLICATION FORM

Date _____

To, _____

Axis Bank has received your application for a housing loan of Rs. _____.

The bank would require a processing time of approximately _____ working days

from the date of the completed application. This is subject to submission of all documents, as required by the bank.

For Status inquiry please contact at the following numbers _____.



For Axis Bank Ltd., Authorised Official