

Application Form for Auto Loan Non Individual Form

 Date

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Loan Applicant Details (Fields in * represent mandatory fields)

Please tick (✓) as applicable	Applicant	Co-Applicant / Guarantor/GPA
Are you an existing customer. If yes, please provide Customer ID	<input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Account No.		
CKYC Number (If any)		
Title (Mr/Mrs/Ms/Dr/Mx/Others)/First Name*	T I T L E F I R S T N A M E	T I T L E F I R S T N A M E
Middle Name		
Last Name*		
Maiden 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
Aadhaar Number*	■ ■ ■ ■ ■ ■ ■ ■	■ ■ ■ ■ ■ ■ ■ ■
Passport No.		
Passport Expiry Date	D D M M Y Y Y Y	D D M M Y Y Y Y
Voter ID		
PAN No.*		
CIN*		
DIN		
Driving License		
Driving License Expiry Date	D D M M Y Y Y Y	D D M M Y Y Y Y
Date of Birth*	D D M M Y Y Y Y	D D M M Y Y Y Y
Gender*	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender <input type="checkbox"/> Others	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender <input type="checkbox"/> Others
Nationality	<input type="checkbox"/> Indian <input type="checkbox"/> Others	<input type="checkbox"/> Indian <input type="checkbox"/> Others
Community	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Sikh <input type="checkbox"/> Jain <input type="checkbox"/> Parsi <input type="checkbox"/> Others	<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian <input type="checkbox"/> Sikh <input type="checkbox"/> Jain <input type="checkbox"/> Parsi <input type="checkbox"/> Others
Category	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General <input type="checkbox"/> Minority <input type="checkbox"/> Others	<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input type="checkbox"/> General <input type="checkbox"/> Minority <input type="checkbox"/> Others
Education	<input type="checkbox"/> Matriculate <input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> Postgraduate <input type="checkbox"/> Others (Pls specify)	<input type="checkbox"/> Matriculate <input type="checkbox"/> Undergraduate <input type="checkbox"/> Graduate <input type="checkbox"/> Postgraduate <input type="checkbox"/> Others (Pls specify)
Institute/University		
Marital Status and No. of Dependents	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Others No. of Dependents	<input type="checkbox"/> Married <input type="checkbox"/> Single <input type="checkbox"/> Others No. of Dependents
Father's Name*	T I T L E F I R S T N A M E M I D D L E L A S T N A M E	T I T L E F I R S T N A M E M I D D L E L A S T N A M E
Mother's Name*	T I T L E F I R S T N A M E M I D D L E L A S T N A M E	T I T L E F I R S T N A M E M I D D L E L A S T N A M E
E-mail Address*		
Phone Details	Tel. No. Mobile No.*	Tel. No. Mobile No.*
Residence Ownership	<input type="checkbox"/> Self Owned <input type="checkbox"/> Self Owned mortgaged <input type="checkbox"/> Rental <input type="checkbox"/> Parental <input type="checkbox"/> Co. Provided <input type="checkbox"/> Paying Guest	<input type="checkbox"/> Self Owned <input type="checkbox"/> Self Owned mortgaged <input type="checkbox"/> Rental <input type="checkbox"/> Parental <input type="checkbox"/> Co. Provided <input type="checkbox"/> Paying Guest
Whether registered under GST (If yes, following details are mandatory)	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> GST Exemption <input type="checkbox"/> Yes <input type="checkbox"/> No Exemption Reason (if yes) _____ Exemption Valid till (if yes) D D M M Y Y Y Y	<input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> GST Exemption <input type="checkbox"/> Yes <input type="checkbox"/> No Exemption Reason (if yes) _____ Exemption Valid till (if yes) D D M M Y Y Y Y
GSTIN DETAILS		
GST Registration	<input type="checkbox"/> Single <input type="checkbox"/> *Multiple Special Economic Zone <input type="checkbox"/> Y <input type="checkbox"/> N	<input type="checkbox"/> Single <input type="checkbox"/> *Multiple Special Economic Zone <input type="checkbox"/> Y <input type="checkbox"/> N
*GST Annexure for multiple GST Registration	Special economic zone code (if Y) _____	Special economic zone code (if Y) _____
GSTIN (Default)		
GSTIN Registration Date	D D M M Y Y Y Y	D D M M Y Y Y Y
Address registered for GSTIN	<input type="checkbox"/> Same as Residence /Communication Address <input type="checkbox"/> Same as Permanent Address <input type="checkbox"/> Others fill the field	<input type="checkbox"/> Same as Residence /Communication Address <input type="checkbox"/> Same as Permanent Address <input type="checkbox"/> Others fill the field
UAN (Udyog Aadhaar Card)		
Residential Communication Address*		
	Pin _____ City _____	Pin _____ City _____
	State _____	State _____
	Country _____	Country _____
	Years at present Address _____	Years at present Address _____
	Years in the same city _____	Years in the same city _____
Nearest Landmark at Present Address		

(I) Certified copy of OVD or equivalent e-document of OVD or OVD obtained through digital KYC process needs to be submitted (anyone of the following OVDs)

<input type="checkbox"/>	Passport Number	<input type="text"/>	Photo
<input type="checkbox"/>	Voter Id Card	<input type="text"/>	
<input type="checkbox"/>	Driving Licence	<input type="text"/>	
<input type="checkbox"/>	NREGA Job Card	<input type="text"/>	
<input type="checkbox"/>	National Population Register Letter	<input type="text"/>	
<input type="checkbox"/>	Proof of Possession of Aadhaar	<input type="text"/>	
(ii) <input type="checkbox"/>	E-KYC Authentication	<input type="text"/>	
(iii) <input type="checkbox"/>	Offline verification of Aadhaar	<input type="text"/>	
Line 1*	<input type="text"/>		
Line 2*	<input type="text"/>		
Line 3*	<input type="text"/>		
City / Village / Town*	<input type="text"/>	District*	<input type="text"/>
Pin Code*	<input type="text"/>	State / UT*	<input type="text"/>
Country*	<input type="text"/>		

Same as above mentioned address (In such cases address details as below need not be provided)

Line 1*	<input type="text"/>		
Line 2*	<input type="text"/>		
Line 3*	<input type="text"/>		
City / Village / Town*	<input type="text"/>	District*	<input type="text"/>
Pin Code*	<input type="text"/>	State / UT*	<input type="text"/>
Country*	<input type="text"/>		

APPLICANT DECLARATION

- I hereby declare that the details furnished above are true and correct to the best of my 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 am aware that I may be held liable for it.
- I/we hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address.

Date Place

Signature/Thumb Impression of Applicant

Sourcing Details DSA Dealer Cross Sell Direct Digital Insta Sanctions Bank Bazaar Other _____

Channel Code ATM SMS Website Outbound Email Mobile App Phone Banking Net Banking CIBIL Others _____

Name of the sourcing Channel _____

Name of the Axis Bank Relationship Officer _____

DSA Code _____ Referrer Name _____

DME Code _____ Team Leader Name _____

Dealer Sales Executive / Account Officer Name & Code _____

Signature of the Sourcing agent *Please specify marketing programme, if any:* _____

Axis Bank Employee ID _____
(Please enter the employee ID of the Axis Bank branch staff sourcing the case)

Signature of Relationship Officer _____

Car Loan Document Submitted (Pls. tick (✓) boxes where appropriate and write N.A. if not applicable)

GENERAL	Application Form	Proforma Invoice
Document Required	INDIVIDUAL BORROWER	
	Salaried	Self - Employed
Application form with photograph duly signed by all applicant <input type="checkbox"/> Yes <input type="checkbox"/> No		
Identity & Address Proof	<input type="checkbox"/> Passport <input type="checkbox"/> Driving License <input type="checkbox"/> Voters ID <input type="checkbox"/> Aadhaar Card <input type="checkbox"/> PAN Card (only as ID proof) Other (Pls. specify) _____ Any Other document (please specify) _____ <input type="checkbox"/> Address Proof _____ <input type="checkbox"/> ID Proof _____	
Office / Business Proof	NA	<input type="checkbox"/> Telephone Bill <input type="checkbox"/> Electricity Bill <input type="checkbox"/> Shop & Establishment Act Certificate <input type="checkbox"/> SSI or MSME Registration Certificate <input type="checkbox"/> Sales Tax or VAT Certificate <input type="checkbox"/> Current A/c Statement <input type="checkbox"/> Regd. Lease with utility bill Others _____
Income Proof	<input type="checkbox"/> Latest Salary Slip & Latest Form 16	<input type="checkbox"/> Latest ITR Others (Pls. specify) _____
Bank Statement	<input type="checkbox"/> Latest 3 months Bank Statement	<input type="checkbox"/> Latest 3 months Bank Statement
Age Proof	<input type="checkbox"/> Passport <input type="checkbox"/> Driving License <input type="checkbox"/> PAN Card <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Others (Pls. specify) _____	
Sign Verification Proof	<input type="checkbox"/> Passport <input type="checkbox"/> PAN Card <input type="checkbox"/> Mankers Cerification	
Employment / Business Continuity Proof	<input type="checkbox"/> Copy of appointment Letter <input type="checkbox"/> Date of joining mentioned on salary slip or Form 16 <input type="checkbox"/> ITR or Form 16 of completed 1 year <input type="checkbox"/> Work Experience Certificate <input type="checkbox"/> Releiving Letter	

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 country/ies in which the entity is a resident for tax purpose 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 _____	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.

Signature _____

FATCA- CRS DECLARATION* (Co-applicant)

(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 country/ies in which the entity is a resident for tax purpose 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 _____	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.

Signature _____

Declaration

1. Axis Bank will convey its decision (within 2 weeks for credit limit up to 5 Lakh and within 3 weeks for credit limit above 5 lakh and upto 25 lakh for Micro & small enterprises 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 for any additional documents as may be required by the bank for pre appraisal of the application. The computation of timelines shall start from the day on which all documents required for proper appraisal of application 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 in its after due consideration, have led to rejection of the application.
3. We certify that the information provided by us in this application from is true in all respects and that shall from the basis of any facility service that the Axis Bank (the Bank) may decide to grant to us at its sole discretion. also understand that the Bank reserves the right to seek any information from any source or to give any information and /or assign any work to any third party at its sole discretion. We further agree that the facility that may be provided of us shall be governed by the rules of the bank that may be in force from time to time. We will be bound by the terms and conditions of the facility that may granted to us.
4. We understand that as a pre-condition relating to grant of the facility to us, the bank requires our consent for the disclosure by the bank of information and relating to us, the credit facility availed of /to be availed of in relation and default. If any committed by us, in discharge thereof. According, we hereby agree and give consent for the disclosure by the bank of all or any such information and date relating to us, the credit facility availed of/to be availed of in relation thereto and default, if any, committed by us, in discharge thereof as the Bank may deem appropriate and necessary, to disclose and furnish to the Credit information Bureau (India) Ltd [CIBIL and any other agency authorised in this behalf by Reserve Bank of India (RBI)]. Repayment in such account.
5. We declare that the information and date furnished by us to the Bank are true and correct. We undertake that: a)CIBIL and any other agency so authorised may use, process the said information and data disclosed by the Bank in the manner as deemed fit by them, and b) CIBIL and any other agency so authorised may furnish for consideration, the processed information and data disclosed or product there of prepared by them, to Bank/ (Financial Institutions) and any other Credit Grantors or Registered Users, as may be specified by RBI in this behalf.
6. We confirm that the enclosed copies of financial/Bank Statements/Title / Legal and documents etc. are submitted by us against our loan application and are true copies.
7. We understand that charges paid to the Bank towards out of pocket expenses and/or log-in/processing fees are non-refundable and upon the application being withdrawn by us or being rejected by the Bank for any reason whatsoever in the pre-sanction or post-sanction stage, we will not be entitled to any refund either in part or in full,
8. We understand that all charges pertaining to the loan including the Processing fees as per the sanction letter and repayment penalty if 10% of the principle outstanding for foreclosure within 6-months of disbursal & 5 the principle outstanding for foreclosure after 6 month of disbursal or as per the sanction letter are to be borne by us. We further understand that the relevant Stamp Duty, Legal Expenses Valuation Expenses, Expenses pertaining to creation of charges with ROC charges for documentation and any out of packet expenses as per actual will be borne by us.
9. We understand that disbursement will be subject to production if necessary documents as may be required by the Bank from time to time, satisfactory completion of Bank's appraisal and documentation process and compliance with Banks laid down norms/guidelines.
10. I/We confirm that I/We had no insolvency proceeding initiated against me/us not have I/We ever been adjudicated insolvent.
11. I/We authorize Axis Bank to make references and enquiries relative to information in this application which the bank considers necessary.
12. 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 inst. Etc. as many be required and shall not hold the Bank liable for this information.
13. I/We undertake to inform the Bank regarding change in my residence / employment and to provide any further information that the Bank may require.
14. 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 thereof.
15. I/We agree that in event of non-payment of Equated Monthly Instalments (EMI's) as per the car loan agreement and even after issuance of reminders/notices, if the loan is not regularized, the bank has unequivocal right to seize the vehicle and such seizing of the vehicle will not perceive as a criminal offence by bank and or its agents.
16. We undertake that the proceeds of this facility shall not be used for investment in the capital market.
17. We confirm that shall utilise the said Credit Facility only for the purposes for Business as mentioned above.
18. I/We agree(s) 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 with the Bank also 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 customer from the Bank, irrespective of the regular repayment in such accounts.
19. My personal/KYC details may be shared with Central KYC Registry.
20. I/We hereby consent to receiving information from Central KYC Registry through SMS /Email on the above registered number /email address.
21. I/We authorize Axis Bank to verify and authenticate my/our Aadhaar number during processing my/our application for legitimate Business purposes
22. I/We further authorise the Bank to share my Aadhaar related details/information with regulatory/statutory bodies as and when required.
23. 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.
24. 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.
25. I/we authorize Axis Bank to Verify/Authenticate my/our KYC OVDs/Aadhaar number/loan documents during processing my/our loan application through third party agencies via digitally/physically for legitimate business purpose
26. I/We undertake to inform the Bank in case of any update in the information provided or documents submitted by me/us for the grant of facility/Loan by the Bank at the time of establishment of business relationship / account-based relationship and thereafter, as necessary; I/we shall submit to the Bank the update of such information/documents. I/We agree to do the aforementioned within 30 days of the update to any such information/documents for the purpose of updating the records at the Banks' end."

"Politically Exposed Persons" (PEPs) are individuals who are or have been entrusted with prominent public functions by a foreign country, including the Heads of States/Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials.

I declare that I am not a Politically Exposed Person (PEP) nor I am related to any Politically Exposed Person (PEP)

I hereby give my consent to and agree and authorize Axis Bank Ltd. to fetch my personal details from UIDAI. I hereby state that I have no objection in authenticating myself with Aadhaar based authentication system and I voluntarily consent to providing my Aadhaar number /VID number, Biometric information and/or One Time Pin(OTP) data (and/or any similar authentication data) for the purpose of Auto loan application. I understand that the biometric and/or OTP and/or any other authentication data I may provide for authentication shall be used only for authenticating my identity through the Aadhaar authentication system for the specific transaction or as per requirement of law and for no other purposes. I confirm that I have been informed about the alternatives to submission of identity information and I have agreed to authenticate myself through Aadhaar based authentication system with full understanding of alternatives to submission of identity information. I understand that Axis Bank shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication. I authorize Axis Bank to verify and authenticate my Aadhaar during processing my Auto loan. I further authorize the Bank to share my Aadhaar related details/information with regulatory /statutory bodies as and when required. I confirm that the Bank has explained and provided me the above information in my local language before collecting my personal details for the purpose of Aadhaar based authentication

I hereby expressly consent to and authorize the Bank (whether acting by itself or through any of its service providers, and whether in automated manner or otherwise), to collect, store and process my application details, personal data and sensitive information about me, information, papers and data relating to know your customer (KYC), credit information, and any other information about me/pertaining to me or not as may be deemed relevant by the Bank (collectively, "Information") and I hereby also expressly consent to and authorize the Bank to download KYC details from the CKYC registry using my CKYC ID for the purpose of Auto loan application.

		
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Customer declaration in respect of relationship with Director/ Senior Officer of the Bank/any other bank

Relationship of the applicant	
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.	<input type="checkbox"/> Yes <input type="checkbox"/> No
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.	<input type="checkbox"/> Yes <input type="checkbox"/> No
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.	<input type="checkbox"/> Yes <input type="checkbox"/> No
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.	<input type="checkbox"/> Yes <input type="checkbox"/> No

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:

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

Name of borrower: _____

I/we confirm that the total banking exposure of our firm/company after availing the proposed loan/credit facility is above Rs. 10 Crore. The Legal Entity Identifier (LEI) is applicable to our firm/company and the details of the same are as under:

1) LEI No.:

2) LEI Issuer:

3) LEI Issuance Date: (DDMMYYYY)

4) LEI Expiry Date: (DDMMYYYY)

I/we confirm that the total banking exposure of our firm/company after availing the proposed loan / credit facility is between Rs.5 Crore to Rs. 10 Crore. We will endeavour to obtain the LEI at the earliest and agree to provide the LEI details to Axis Bank once we obtain the same.

I/we confirm that the total banking exposure of our firm/company after availing the proposed loan / credit facility is below Rs. 5 Crore. The Legal Entity Identifier (LEI) is not applicable to us.

I/we confirm that if total banking exposure of our firm/company goes beyond Rs. 5 Crore during the tenure of the loan/ credit facility, we will endeavour to obtain the LEI at the earliest and agree to provide the LEI details to Axis Bank once we obtain the same.

I/We declare that the particulars and information given above are true, correct and up to date in all aspects.

Signature

Consent Clauses

I expressly consent Bank to share and disclose the Information to service providers, consultants, credit information companies, information utilities, other banks and financial institutions, affiliates, group companies, subsidiaries, regulators, investigating agencies, judicial, quasi-judicial and statutory authorities, or to other persons/institutions/entities as may be necessary in connection with the contractual or legal requirements or in the legitimate interests of the Bank or as per the consent, undertake to process information including by way of storing, structuring, organizing, reproducing, copying, using, profiling, etc. as may be deemed fit by the Bank and for the purposes of credit appraisal, fraud detection, anti-money laundering obligations, for entering into contract, for direct marketing, for cross selling, for developing credit scoring models and business strategies, for monitoring, for evaluating and improving the quality of services and products, or for any purposes as the Bank may deem fit. I expressly agree to the Bank, its service providers, agents and/or its affiliates for using the Information and for marketing, promotion and cross-selling to me their various products and services of the Bank from time to time via telephone, SMS and/or email.

Yes No

Applicant Signature

Co-Applicant Signature

Co-Applicant Signature

Details of Charges

Type	Charges
Repayment Instruction/instrument Return Charges	Rs. 339/- per Instance
Duplicate Statement Issuance Charges	Rs. 250/- per Instance
Duplicate Repayment Schedule Issuance Charges	Rs. 250/- per Instance
Duplicate No Due Certificate / NOC	Rs. 50/- per Instance
Loan Cancellation / Booking Charges	Rs. 550/- per Instance
Stamp Duty	At Actual
Issuance of Credit Report	Rs. 50/- per Instance
Penal Charges	^Financial Default: 8% p.a. above applicable interest rate on the overdue amount (subject to the aggregate not exceeding 24% per instance)
Cheque Swapping Charges	Rs. 500/- per Instance
Documentation Charges	Rs. 700/- per Instance
Registration Certificate Collection Charges	Rs. 250/- per Instance
ROC Charge Creation Fee	Rs. 2500/- per Instance
Foreclosure - Part Payment Charges	5% of Principal Outstanding
Valuation Charges (Used Car)	Rs 590/- (Inclusive of GST)

*All of the above charges are subject to change as per the 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)

***Pre-Payment charges are not applicable for fixed rate loans up to 50 lakhs to Micro and Small Enterprise (MSE)

^Financial Default includes all types of payment or financial defaults/irregularities with respect to your Loan Account. There shall be no capitalisation of Penal Charges.

