



	Landmark Pin#                      City# State*                      Country* No of Years at Permanent Address#	Landmark Pin#                      City# State*                      Country* No of Years at Permanent Address#
Whether registered under GST (If yes, following details are mandatory)	<input type="checkbox"/> Yes <input type="checkbox"/> No   GST Exemption <input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No   GST Exemption <input type="checkbox"/> Yes <input type="checkbox"/> No
<b>GSTIN DETAILS</b> GST Registration *GST Annexure for multiple GST Registration GSTIN (Default) GSTIN Registration Date Address registered for GSTIN	Exemption Reason (If yes) _____ Exemption Valid till (if yes) DDMMYY <input type="checkbox"/> Single <input type="checkbox"/> *Multiple   Special Economic Zone <input type="checkbox"/> Y <input type="checkbox"/> N Special economic zone code (If Y) _____ DDMMYY	Exemption Reason (If yes) _____ Exemption Valid till (if yes) DDMMYY <input type="checkbox"/> Single <input type="checkbox"/> *Multiple   Special Economic Zone <input type="checkbox"/> Y <input type="checkbox"/> N Special economic zone code (If Y) _____ DDMMYY
Same as Residence Address (Present Address) <input type="checkbox"/> Same as Residence Address (Permanent Address) <input type="checkbox"/> Others fill the field <input type="checkbox"/>	Pin                      City State                      Country	Pin                      City State                      Country
<b>Pis. tick (✓) as applicable</b>	<b>Applicant/Co-Applicant/Guarantor/GPA</b>	<b>Applicant/Co-Applicant/Guarantor/GPA</b>
Residence Ownership*	<input type="checkbox"/> Self Owned <input type="checkbox"/> Rental <input type="checkbox"/> Parental <input type="checkbox"/> Co. Provided <input type="checkbox"/> Paying Guest <input type="checkbox"/> Monthly Rent	<input type="checkbox"/> Self Owned <input type="checkbox"/> Rental <input type="checkbox"/> Parental <input type="checkbox"/> Co. Provided <input type="checkbox"/> Paying Guest <input type="checkbox"/> Monthly Rent
Employment Nature*	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed-Other <input type="checkbox"/> Retired <input type="checkbox"/> Self Employed - Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Unemployed	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed-Other <input type="checkbox"/> Retired <input type="checkbox"/> Self Employed - Professional <input type="checkbox"/> Housewife <input type="checkbox"/> Student <input type="checkbox"/> Unemployed
Nature of Organization*	<input type="checkbox"/> Govt./PSU <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> MNC <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> Local Civic Body <input type="checkbox"/> Others	<input type="checkbox"/> Govt./PSU <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> MNC <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> Local Civic Body <input type="checkbox"/> Others
Nature of employer/Business* for non-Individual	<input type="checkbox"/> Manufacturing <input type="checkbox"/> Service Provider <input type="checkbox"/> Education <input type="checkbox"/> Trading (Retail/ Wholesale) <input type="checkbox"/> Transport	<input type="checkbox"/> Manufacturing <input type="checkbox"/> Service Provider <input type="checkbox"/> Education <input type="checkbox"/> Trading (Retail/ Wholesale) <input type="checkbox"/> Transport
Description of Business*		
Nature of Business - Self Employed*	<input type="checkbox"/> Information Technology <input type="checkbox"/> Agriculture <input type="checkbox"/> Professional Service provider <input type="checkbox"/> Trader	<input type="checkbox"/> Information Technology <input type="checkbox"/> Agriculture <input type="checkbox"/> Professional Service provider <input type="checkbox"/> Trader
Constitution (tick the relevant option)*	<input type="checkbox"/> Hindu Undivided Family <input type="checkbox"/> Trust <input type="checkbox"/> Trust-NGO <input type="checkbox"/> Private Ltd Companies <input type="checkbox"/> Public Ltd Companies <input type="checkbox"/> Co-operative Societies <input type="checkbox"/> Trust-PF/GOVT/DEFENCE <input type="checkbox"/> Partnership Firm <input type="checkbox"/> Trust-Educational Institutions <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Association <input type="checkbox"/> Trust-CLUBS/ASSN/SOC/SEC-25 CO. <input type="checkbox"/> Government <input type="checkbox"/> University <input type="checkbox"/> Other Financial Institutions <input type="checkbox"/> Banks <input type="checkbox"/> Limited Liability Partnership	<input type="checkbox"/> Hindu Undivided Family <input type="checkbox"/> Trust <input type="checkbox"/> Trust-NGO <input type="checkbox"/> Private Ltd Companies <input type="checkbox"/> Public Ltd Companies <input type="checkbox"/> Co-operative Societies <input type="checkbox"/> Trust-PF/GOVT/DEFENCE <input type="checkbox"/> Partnership Firm <input type="checkbox"/> Trust-Educational Institutions <input type="checkbox"/> Sole Proprietorship <input type="checkbox"/> Association <input type="checkbox"/> Trust-CLUBS/ASSN/SOC/SEC-25 CO. <input type="checkbox"/> Government <input type="checkbox"/> University <input type="checkbox"/> Other Financial Institutions <input type="checkbox"/> Banks <input type="checkbox"/> Limited Liability Partnership
Country of Incorporation*		
Source of Fund- Individual*	<input type="checkbox"/> Salaried <input type="checkbox"/> Investment <input type="checkbox"/> Professional Fees <input type="checkbox"/> Business Earnings <input type="checkbox"/> Commission <input type="checkbox"/> Agriculture	<input type="checkbox"/> Salaried <input type="checkbox"/> Investment <input type="checkbox"/> Professional Fees <input type="checkbox"/> Business Earnings <input type="checkbox"/> Commission <input type="checkbox"/> Agriculture
Source of Fund- Non Individual*	<input type="checkbox"/> Business Income <input type="checkbox"/> Equity Investment <input type="checkbox"/> Donation Grant <input type="checkbox"/> From Group Company	<input type="checkbox"/> Business Income <input type="checkbox"/> Equity Investment <input type="checkbox"/> Donation Grant <input type="checkbox"/> From Group Company
Designation*		
Period In Current Employment/Business*	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
Total Employment/Business Period*	<input type="text"/> Years <input type="text"/> Months	<input type="text"/> Years <input type="text"/> Months
Name of Organization */Registered Address of Business Operation	Landmark Pin#                      City# State*                      Country*	Landmark Pin#                      City# State*                      Country*
Principle place of Business Operation	Landmark Pin#                      City# State*                      Country*	Landmark Pin#                      City# State*                      Country*
Phone Details (STD/ISD Code - Tel Off.)		
UAN/URC (Udyam Registration Number)		

FINANCIAL DETAILS	Applicant/Co-Applicant/Guarantor/GPA		Applicant/Co-Applicant/Guarantor/GPA	
Financial Status*	<input type="checkbox"/> Financial <input type="checkbox"/> Non-Financial		<input type="checkbox"/> Financial <input type="checkbox"/> Non-Financial	
Income (₹., Monthly)*	Gross	Net	Gross	Net
	Other Income	Total	Other Income	Total
Bank Account Details*	Account I		Account II	
	Bank			
	Branch			
	Type of A/c			
A/c No.				
Loan Details	Loan I		Loan II	
	Bank			
	Type of Loan (HL/PL/AL/Other)			
	Loan Amount			
	EMI			
Loan Tenure				
No. of EMI Paid				
Loan Account No.				
Loan Opening Date				
ROI				
Security				
Outstanding as on				
Investments Details	Deposits	Insurance	Deposits	Insurance
	Shares	Mutual funds	Shares	Mutual funds
	Others	Total	Others	Total

### Proposed Loan Details

	Home Loan	Loan Against Property
Amount (₹)*		
Terms (months)*		
Purpose of Loan*	<input type="checkbox"/> Purchase <input type="checkbox"/> Construction <input type="checkbox"/> Plot+Construction <input type="checkbox"/> Home Repair <input type="checkbox"/> BT <input type="checkbox"/> Top-up	<input type="checkbox"/> Business <input type="checkbox"/> Agriculture <input type="checkbox"/> Home Repair <input type="checkbox"/> BT <input type="checkbox"/> BT+Debt Consolidation <input type="checkbox"/> Any Other Purpose, <small>Please Specify</small>

Type of Loan/Product Category*	Home Loan	Loan Against Property
	<input type="checkbox"/> Vanilla <input type="checkbox"/> Fast Forward Home Loan <input type="checkbox"/> Super Saver Home Loan <input type="checkbox"/> Asha Home Loan <input type="checkbox"/> Asha Home Loans (EMI Waiver) <input type="checkbox"/> Shubh Aarambh Home Loan <input type="checkbox"/> QuikPay Home Loan <input type="checkbox"/> PMAY HL <input type="checkbox"/> Power Advantage Home Loan <input type="checkbox"/> IMGIC <input type="checkbox"/> Others _____  <input type="checkbox"/> Super Saver Home Loan (Super Saver Home Loan limit reduction type) <input type="checkbox"/> EMI based limit reduction Super Saver Home Loan Branch location/name where A/c to be opened _____	<input type="checkbox"/> Loan Against Property (Vanilla) <input type="checkbox"/> Lease Rental Discounting <input type="checkbox"/> Purchase of Commercial Property <input type="checkbox"/> Overdraft Facility (Dropline) <input type="checkbox"/> Overdraft Facility (Straightline) <input type="checkbox"/> Reverse Mortgage Loan
Repayment Mode*	<input type="checkbox"/> PDC <input type="checkbox"/> NACH <input type="checkbox"/> SI	<input type="checkbox"/> PDC <input type="checkbox"/> NACH <input type="checkbox"/> SI

Processing fee details*	Home Loan	Loan Against Property
(Cheque To be drawn In favour of *Axis Bank Ltd. A/c Service Charges*)	Amount _____ Cheque No. _____ Dated _____ Drawn on Bank _____	Mode of payment of IMD/Process Fee <input type="checkbox"/> To be collected upfront <input type="checkbox"/> Partially upfront & Partially deductible (If processing fees is collected upfront (full/part), please fill details) Amount _____ Cheque No. _____ Dated _____ Drawn on Bank _____
Rate of Interest (ROI)*	<input type="checkbox"/> Fixed <input type="checkbox"/> Floating <input type="checkbox"/> Fixed + Floating	<input type="checkbox"/> Fixed <input type="checkbox"/> Floating

### Property Details

Home Loan	Loan Against Property
Property Type* <input type="checkbox"/> Flat <input type="checkbox"/> Single Storey House <input type="checkbox"/> Extension <input type="checkbox"/> Repair	Property Type* <input type="checkbox"/> Residential <input type="checkbox"/> Commercial <input type="checkbox"/> Residential Cum Office <input type="checkbox"/> Multi tenanted and mixed usage
Transaction Type* <input type="checkbox"/> Builder <input type="checkbox"/> Society <input type="checkbox"/> Authority <input type="checkbox"/> Resale <input type="checkbox"/> Existing and Owned (Repair/Renovation)	Property Classification New* <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Resale
Builder Name _____ Project/Property Name _____ Building Name _____	Age of Building _____ Months Market Value ₹ _____ Registered Value/Agreement Value ₹ _____
Area of Property/Land (In Sq. Ft.)* _____ Cost of Property / Land* _____	Area of Property/Land (In Sq. Ft.)* _____ Built-up Area (In Sq. Ft.)* _____
Address of Property* _____ _____	Address of Property* _____ _____
Landmark _____ Pin* _____ City* _____ State* _____ Country* _____	Landmark _____ Pin* _____ City* _____ State* _____ Country* _____

<b>Property Ownership</b> <input type="checkbox"/> Self Owned <input type="checkbox"/> Inherited Loan Account No. (In Case of Top-up of Existing Axis Bank Home Loan) _____	<b>For Applications Under Reverse Mortgage Scheme</b> <b>Pls. Specify the Loan request plan</b> <input type="checkbox"/> Lumpsum <input type="checkbox"/> Annuity <input type="checkbox"/> Combination of Lumpsum and Annuity In case of Lumpsum plan, please specify the lumpsum Amount **₹ _____ <small>**The maximum eligible lump sum payment is restricted to 50% of the total eligible loan amount subject to a cap of ₹15 lakhs and only for the purpose of medical treatment.</small> In case of Annuity, please specify the periodicity of Annuity <input type="checkbox"/> Monthly <input type="checkbox"/> Quarterly <input type="checkbox"/> Half Yearly <input type="checkbox"/> Annual In case of combination plan, lumpsum Amount ₹ _____ and balance by way of Monthly Annuity
Name of Seller _____ Address of Seller _____  <b>Stage of Construction</b> <input type="checkbox"/> Complete <input type="checkbox"/> Under Progress <input type="checkbox"/> Yet to start Cost of Purchase/Construction _____ Registration Cost _____ Total Cost _____    Stamp Duty Cost _____ Other Cost _____    Own Contribution _____	

**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# _____	Pin# _____ City# _____
State# _____ Country# _____	State# _____ Country# _____	State# _____ Country# _____
Mobile No./Telephone*	_____	_____
Email ID*	_____	_____

**Insurance Details**

Life Insurance     Interested     Not Interested     Shall Decide Later  
 Property Insurance     Interested     Not Interested     Shall Decide Later

**Priority Sector Category Msme Details (Applicable for Loan Against Property)**

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

Manufacturing & Services	Micro	Small	Medium
Investment In Plant & Machinery/ Equipment	<input type="checkbox"/> Upto Rs 1 Crore	<input type="checkbox"/> Upto Rs 10 Crore	<input type="checkbox"/> Upto Rs 50 Crore
Turnover	<input type="checkbox"/> Upto Rs 5 Crore	<input type="checkbox"/> Upto Rs 50 Crore	<input type="checkbox"/> Upto Rs 250 Crore

(Please specify the value of Investment Rs. \_\_\_\_\_ and Turnover Rs. \_\_\_\_\_)

<b>Only for Individual Customer</b> <input type="checkbox"/> Loan for the purpose of Home Repair <input type="checkbox"/> Loan for the purpose of Education. (Please specify the Name of Educational Institute _____) (Location and Country of Institute _____) (Name of the Course _____)	<b>Farmers with Land</b> <input type="checkbox"/> Upto 2.5 Acres <input type="checkbox"/> Between 2.5 to 5 Acres <input type="checkbox"/> Above 5 Acres (1 Acre = 0.40 Hectare) <input type="checkbox"/> Loan for transportation of own farm produce <b>Farm Credit and Allied Activities</b> <input type="checkbox"/> Loan for Agriculture and Allied Activities (dairy, fishery, animal husbandry, poultry, bee-keeping, Sericulture (upto cocoon stage).
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Total number of Residential properties owned by me (excluding the one you are currently applying for a loan with Axis Bank) is \_\_\_\_\_  
 (update no. of house here) Total number of Commercial properties owned by me (excluding the one you are currently applying for a loan with Axis Bank) is \_\_\_\_\_  
 (update no. of Commercial property here)

I/We declare that I/We including my/our family\*/families\* have availed/applied for Home Loan from any bank/financial institution (including Axis Bank) for purchase / construction of the property/dwelling unit exceeding an amount of Please tick  
 ₹ 25 lakhs     ₹ 35 lakhs

The loan particulars are provided as hereunder:

Sr. No.	Name of the bank/Institution from where Home Loan is availed	Name of the person who has availed (the Home Loan)	Relationship with the declarant/s	Sanctioned Amount	Loan Account Number (If loan taken from Axis Bank)	Property Address
1						
2						
3						

Family for this purpose means and includes the spouse of the member and the children, parents, brothers and sisters of the member who are dependent on such member, but shall not include legally separated spouse.

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

- I / We do hereby solemnly declare and state I am / we are not -
- a director or Relative of a director, of Axis bank or any other bank\*;
  - a firm/HUF in which any of the directors of Axis bank or their Relatives are interested as a partner, manager, employee or guarantor as defined by extant guidelines of RBI from time to time;
  - a firm in which any of the directors of any other bank\* or their Relatives are interested as a partner or guarantor;
  - a company of which (or the subsidiary or the holding company of which) any of the directors of Axis bank is a director, managing agent, manager, employee or guarantor or in which he holds Substantial Interest;
  - any company in which any of the directors of other banks\* holds Substantial Interest or is interested as a director or as a guarantor;
  - any company in which any of the Relatives of the directors of Axis bank or other bank\* is interested as a Major Shareholder or as a director or as a guarantor or is in Control. Provided that a Relative of a director shall also be deemed to be interested in a company, being the subsidiary or holding company, if he/she is a Major Shareholder or is in Control of the respective holding or subsidiary company;
  - Individual in respect of whom any of the directors of Axis bank is a partner or guarantor;
  - Relative of Senior Officer of Axis bank as defined by extant guidelines of RBI from time to time;
  - a firm/HUF in which any of the partners/guarantors/members are a Relative of a Senior Officer of Axis bank; or
  - a company in which any of the directors/guarantors/shareholders holding Substantial Interest are Relatives of a Senior Officer of Axis bank
- \*Including directors of scheduled co-operative banks, directors of subsidiaries/trustees of mutual funds/venture capital funds.

If answer to any of the above is a "Yes", please provide details of relationship, position of the officer etc. below

Name of the Director of Axis bank or other bank/senior officer of Axis bank	Name of the other bank/ Position with other bank	Relationship

\*If we declare that I/we am/are making the aforesaid declaration solemnly and sincerely believing the same to be true and in case of any change on the above, I/we shall immediately inform Axis bank of such change.

**FATCA- CRS DECLARATION**

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 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*		Please note the address below
			Communication Address	Permanent Address	

#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 \_\_\_\_\_

**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 Home Loan/ Loan against property. 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 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 resident/ 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) and their Affiliates 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) and Information Utility (IU). For the purpose of this declaration: 1) Affiliates shall mean Affiliates of any specified person shall mean any other Person directly or indirectly controlling or controlled by or under direct or indirect common control with such specified person and, in relation to a natural person, includes any relative (as such expression is defined in the Companies Act, 2013) of such natural person and 2) Person shall mean a "person" includes any individual, firm, company, corporation, Governmental authority or political subdivision thereof, International organisation, agency or authority (in each case, whether or not having separate legal personality), any association, trust, joint venture, consortium, partnership (whether or not having separate legal personality), Joint Stock Company, trust or unincorporated organisation and shall include their respective successors and assigns and in case of an individual shall include his legal representatives, administrator, executors, and heirs and in case of a trust shall include the trustee or trustees for the time being. \*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 online at the Bank's website, www.axisbank.com. I/We undertake that the proceeds of the facility shall not be used for investment in capital market.

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 authorize the Bank to share my Aadhaar related details/information with regulatory / statutory bodies as and when required. I/We authorize Axis Bank to Verify/Authenticate my/our KYC CVDs/Aadhaar number/loan documents during processing my/our loan application through third party agencies via digitally/physically for legitimate business purpose. 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. I 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. I 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 I 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/We 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/ small address.

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

- 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 timelines shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank
- 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.
- 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/brokerages or any other fee by way of cash or cheque other than the Processing Fee Deposited to the Bank. (Note: No processing Fee was charged for loans upto 6 lakh / 9 lakh / 12 lacs under Credit Linked Subsidy Scheme EWS-LIG/ MIG / MIG 1.1 respectively)
- Upfront processing fee of Rs 10000 + Tax (applicable for Home Loan / Loan against Property) shall be collected at the time of application login. This fee will not be refunded under any circumstances such as loan rejection/withdrawal 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.
- As per the regulatory guidelines classification of accounts as NPA is done Borrower wise and not Facility wise and hence, 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 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 same customer from the Bank, irrespective of the regular repayment in such accounts.
- 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.
- Information in vernacular language and I/We have correctly understood the application form.
- 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 understand, that I may opt out by registering in the "Provider Customer Preference Register" as per details provided in the "TRA" 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. The proceeds of the facility shall not be used for investment in small savings scheme, capital market, purchase of gold in any form including primary gold, gold bullion, gold jewelry, gold coins, units of gold ETF and mutual funds. I/We further declare that I/We will not utilize the borrowed money for acquisition of small saving instruments (including KVP & NSC).

I/We unconditionally agree and accept that the Bank shall be at a liberty to reject my/our application at any stage of processing the application for Retail Cards/Loans. I/We unconditionally agree & accept that, the data provided by me/us to the Bank during the application process for acquiring such Relationship(s) is true to the best of my/our knowledge and belief, and if at any stage of processing the Relationship, if it comes to the knowledge of the Bank or the Bank is of the opinion that, I/We have provided any incorrect information, and/or fabricated documents, and/or fake documents, and/or documents/s appearing to have been manipulated, they will be treated by the Bank or the Bank as having been manipulated by me/us, I/We unconditionally agree & accept that, the Bank shall have every right to reject the application for such Relationship(s), without assigning any reason whatsoever.

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 (Product name) 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 (Product) loan. I further authorize the Bank to share my Aadhaar related details/information with regulatory /statutory bodies as and when required.

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 Home Loan / Loan Against Property" loan application.

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. I/We declare that I/We are not a politically exposed person (PEP) nor we are related / associated to any politically exposed person (PEP). Further, I/We declare that there is no politically exposed person (PEP) either as a Director/Partner/Trustee/Office bearer / Promoter/Authorized signatory/ Beneficial owner in my /our organization, and neither of them are related /associated to any politically exposed person (PEP).

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 Bank's end.

Signature of the Applicant

Signature of the Co-Applicant

Signature of the Co-Applicant

## Details of Charges Applicable For All Home Loan Variants and Loan Against Property \*

Following charges applicable under "Details of charges"	Amount (₹)										
Total Processing Fee Charges	1% of the loan amount or Rs 10,000/- (whichever is higher) + GST (As applicable)										
Penal Interest	@24% per annum, 2% per month										
Instruction / Instrument Return charges	₹ 339/- + GST (As applicable) per instance										
Cheque / Instrument - Issuance / Swap charges	₹ 500/- + GST (As applicable) per instance										
Duplicate Statement issuance charges	₹ 250/- + GST (As applicable) per instance										
Duplicate Amortization schedule issuance charges	₹ 250/- + GST (As applicable) per instance										
Duplicate No. Dues Certificate / NOC	₹ 50/- + GST (As applicable) per instance										
Issuance charges for Photocopy of title documents	₹ 500/- + GST (As applicable) per documents set										
Charges on customer initiated requests for copies of documents	₹ 500/- GST (As applicable) per documents set										
Equitable mortgage creation charges as applicable in the state	As applicable in the state										
Equitable Mortgage Cancellation charges	As applicable in the state										
Duplicate Interest Certificate (Provisional/ Actual) issuance charges	₹ 250/- + GST (As applicable) per instance										
Credit report issuance charges	₹ 50/- + GST (As applicable) per instance										
CERSAI Charges	₹ 50/- + For Loans Upto 5 Lakhs ₹ 100/- + For Loans Upto 5 Lakhs										
#Switching Fees (Floating Rate to Fixed Rate)	1% on the outstanding principal with a minimum of ₹ 10,000/-										
#Switching Fees (Fixed Rate to Floating Rate)	2% on the outstanding principal amount										
#Switching Fees (Higher Fixed rate to Lower Fixed Rate)	0.5% on outstanding principal with a minimum of ₹ 10,000/- The lower rate will be equal to the applicable carded interest rate only										
**Switching fees (Higher Floating rate to Lower Floating Rate)	Switching from the higher floating rate to lower floating rate will attract an administrative charge of <table border="1" style="margin-left: 20px; border-collapse: collapse;"> <thead> <tr> <th style="text-align: left;">Principal O/s at the time of ROI conversion</th> <th style="text-align: left;">Charges</th> </tr> </thead> <tbody> <tr> <td>Upto 10 lacs</td> <td>1,000 /-</td> </tr> <tr> <td>10.01 lacs to 30 Lakhs</td> <td>2,000/-</td> </tr> <tr> <td>30.01 Lakhs to 75 Lakhs</td> <td>3,000/-</td> </tr> <tr> <td>&gt;75 Lakhs</td> <td>5,000/-</td> </tr> </tbody> </table>	Principal O/s at the time of ROI conversion	Charges	Upto 10 lacs	1,000 /-	10.01 lacs to 30 Lakhs	2,000/-	30.01 Lakhs to 75 Lakhs	3,000/-	>75 Lakhs	5,000/-
Principal O/s at the time of ROI conversion	Charges										
Upto 10 lacs	1,000 /-										
10.01 lacs to 30 Lakhs	2,000/-										
30.01 Lakhs to 75 Lakhs	3,000/-										
>75 Lakhs	5,000/-										
Foreclosure and Part Prepayment Charges	<p><b>Applicable for LAP Only</b> The customers falling under category of Micro and Small Enterprise customers, shall not be charged foreclosure and part prepayment charges, irrespective of source of funds for closure. (Applicable only to LAP Term loan and Overdraft facility loan). The same is subject to change from time to time and the decision of bank is final.</p> <p><b>Foreclosure charges for term loan :</b>                      ILIF primary applicant is a non individual (respective of end use) : 3% foreclosure charge on outstanding principal is applicable.                      ILIF primary applicant is an individual with end use as business : 3% foreclosure charge on outstanding principal is applicable.                      ILIF primary applicant is an individual with end use other than business: NIL (respective of the co-applicant constitution)</p> <p><b>Charges for Overdraft against property loans :</b>                      Foreclosure charges (OD) 2% will be charged on the limit ask for the specific year in which the limit is being foreclosed                      Part Prepayment charges (OD) : NIL</p> <p><b>Part Prepayment charges for term loan :</b>                      In below scenario 3% part pre-payment charges will be charged if the amount prepaid exceeds 25% of the principal outstanding during a quarter. (Quarter refers to calendar quarter.) No part prepayment is allowed in the first quarter after taking the loan.                      ILIF primary applicant is a non individual (respective of end use) : 3% foreclosure charge on outstanding principal is applicable.                      ILIF primary applicant is an individual with end use as business : 3% foreclosure charge on outstanding principal is applicable.                      ILIF primary applicant is an individual with end use other than business: NIL (respective of the co-applicant constitution)</p> <p><b>Applicable for Home Loan</b>                      Prepayment charges including part prepayment for floating rate loan is Nil.                      Prepayment charges including part prepayment for fixed rate loan 2% of outstanding principal/amount prepaid</p>										
Non utilization charges for Overdraft facility (LAP only) (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%)										

## Details of other charges applicable for Super Saver Home Loan\*

Note: Other Transactional charges would be as per the applicable charges for 'Normal Current account (CANOR)'; please visit Axis Bank official website and refer Current account section for details about the charges

URL: <https://www.axisbank.com/service-charges-and-fees>

### Loan Against Property Document Checklist

**GENERAL**

Application Form       Processing Fee Cheque

**KYC DOCUMENTS**

**Identity proof and Address proof**

Passport       Driving License       Voter's ID Card  
 GOI Issued photo ID       Aadhaar Card       PAN Card (only as identity proof)  
 Govt Employee ID       NREGA Job Card

**Any other Address proof document (Please Specify)**

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**

Last 3 months salary slips (login date - 1 month)/Salary Certificate not more than one month old  
 Latest Form 16

**Income Details - Self Employed Customers**

ITR for last 2 years along with computation of income  
 Tax Audit Report (in case turnover is more than Rs 100 lacs or gross receipts more than /Rs 25 lacs)  
 Balance Sheet, P/LA/C and schedules thereto for last 2 years

Unaudited/Provisional Financials & copies of advance tax challans (If FY. is completed and audited accounts are not ready)  
 Financials of the company/firm where proposed borrower is stake holding Director partner in the said company/firm  
 Business profile/Website Address  
 Business continuity proof for 5 years (Only in surrogate scheme)

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

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

**NON-INDIVIDUAL BORROWER - PARTNERSHIP FIRM**

Copy of latest partnership Deed, wherever applicable

**ADDITIONAL INCOME DETAILS - IF APPLICABLE**

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

**BANK STATEMENT**

**Bank Statement - Salaried Customers**

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  
 Latest 1 year bank statement of all operative A/cs - (For Surrogate Scheme)

**OTHERS**

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

### Home Loan Document Checklist

(Applicant/Co-Applicant/Guarantor/GPA) Pls. tick(✓) boxes where appropriate and write N.A. if not applicable.

Salaried Customers	Self Employed Professionals	Self Employed Non Professionals
Application form with photograph duly signed by all applicants <input type="checkbox"/> Y <input type="checkbox"/> N		
<b>Identity Proof and Address Proof</b> <input type="checkbox"/> Passport <input type="checkbox"/> Driving License <input type="checkbox"/> Voter's ID Card <input type="checkbox"/> GOI Issued photo ID <input type="checkbox"/> Aadhaar Card <input type="checkbox"/> PAN card (only as identity proof) <input type="checkbox"/> Govt Employee ID <input type="checkbox"/> NREGA Job Card Any other document (pls specify) <input type="checkbox"/> Address Proof <input type="checkbox"/> Identity Proof		
<b>Age Proof</b> <input type="checkbox"/> Passport <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Driving License <input type="checkbox"/> PAN Card <input type="checkbox"/> Others (Pls. specify) _____		
PAN Card copy <input type="checkbox"/> Y <input type="checkbox"/> N		
Last 3 months Salary - slips <input type="checkbox"/> Y <input type="checkbox"/> N	Education Qualification Certificate <input type="checkbox"/> Y <input type="checkbox"/> N	Proof of business existence <input type="checkbox"/> Y <input type="checkbox"/> N Business profile <input type="checkbox"/> Y <input type="checkbox"/> N
Form 16/Income Tax Returns <input type="checkbox"/> Y <input type="checkbox"/> N	Last 2 years Income Tax Returns with computation of income <input type="checkbox"/> Y <input type="checkbox"/> N	
	Last 2 years CA Certified/ Audited Balance Sheet and Profit & Loss Account <input type="checkbox"/> Y <input type="checkbox"/> N	
Last 6 months bank statements (Self) <input type="checkbox"/> Y <input type="checkbox"/> N		Last 6 months bank statements (Business) <input type="checkbox"/> Y <input type="checkbox"/> N
Processing fee cheque* <input type="checkbox"/> Y <input type="checkbox"/> N      Dated _____ Amount _____ Drawn on _____ *To be drawn in favour of "Axis Bank Ltd. A/c Service Charges"		

(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)

### Acknowledgement for Receipt of Home Loan Application Form

Date:

To,

Axis Bank has received your application for a housing loan of ₹ \_\_\_\_\_ Institution did not charge any processing fee for the housing loan upto ₹ 6 lacs/ ₹ 9 lakh / ₹ 12 lakh under Credit Linked Subsidy Scheme EWS-LIG/MIG I/MIG II respectively. 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 timelines shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank.

For Status inquiry please contact us on 18604195555 & 18605005555. Local call rates would apply. OR visit us at [www.axisbank.com/support](http://www.axisbank.com/support) OR visit [www.axisbank.com/loanappstatus](http://www.axisbank.com/loanappstatus)

For Axis Bank  
Authorized Official

### Acknowledgement for Receipt of Asset Power 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 ₹ 5 lakh and within 3 weeks for credit limit above ₹ 5 lakh and up to ₹ 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 start 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  
Authorized Official





## CENTRAL KYC REGISTRY | Know Your Customer (KYC) Application form for Legal Entity / Other than Individuals

### Entity Details\*

Name\*

Entity Constitution Type\*

Date of Incorporation / Formation\*

Place of Incorporation / Formation\*

Country of Incorporation / Formation\*

### Proof of Identity (POI)\*

Officially valid document(s) in respect of person authorised to transact

Certificate of Incorporation / Formation \_\_\_\_\_

Registration Certificate No. \_\_\_\_\_

Memorandum and Articles of Association     Partnership Deed     Trust Deed

Resolution of Board/ Managing Committee

Power of attorney granted to its manager, officers or employees to transact on its behalf

Activity Proof (for Sole Proprietorship only) \_\_\_\_\_

### Address\*- Registered office address / Place of Business

Proof of Address\*     Certificate of Incorporation/ Formation     Registration Certificate  
 Other Document \_\_\_\_\_

Line 1\*

Line 2

Line 3

City / Village / Town\*     District\*

Pin Code\*     State / U.T

Country\*

### Address\*- Local address in India (if different from Above)\*

Line 1\*

Line 2

Line 3

City / Village / Town\*     District\*

Pin Code\*     State / U.T

Country\*

### Contact Detail (All communications will be sent to Mobile number/ Email-ID provided\* may be used)

Tel. (off)

Mobile

Email ID

Mobile

Email ID

### Details of Related Person\*

Addition of Related Person     Deletion of Related Person     Update Related Person Details

KYC Number of Related Person (if available\*)

Related Person Type\*     Director     Promoter     Karta     Trustee  
 Partner     Court Appointment Official     Beneficiary     Authorised Signatory  
 Beneficial Owner     Power of Attorney Holder     Proprietor     Other (Please specify)

DIN (Director Identification Number)  (Mandatory if Related Person Type is Director)

### Personal Details

Name\* (Same as ID Proof)

Maiden Name

Father / Spouse Name

Mother Name

Date of Birth\*     Gender\*     Male     Female     Transgender

Nationality\*     PAN\*      Form 60 Furnished

**Proof of Identity and 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)

- Passport Number
- Voter Id card
- Driving Licence
- NREGA Job Card
- National Population Register Letter
- Proof of Possession of Aadhaar
- (ii)  E-KYC Authentication
- (iii)  Offline verification of Aadhaar



Photo

Line 1\*

Line 2

Line 3

City / Village / Town\*  District\*

Pin Code\*  State / U.T

Country\*

**Current Address Details**

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

(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)

- Passport Number
- Voter Id card
- Driving Licence
- NREGA Job Card
- National Population Register Letter
- Proof of Possession of Aadhaar
- (ii)  E-KYC Authentication
- (iii)  Offline verification of Aadhaar
- (iv)  Deemed PoA
- (v)  Self Declaration

**Address**

Line 1\*

Line 2

Line 3

City / Village / Town\*  District\*

Pin Code\*  State / U.T

Country\*

Axis Bank Ltd.

Legal Entity Identifier (LEI) Declaration

(Applicable for Non - Individuals only)

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. 25 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. 25 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

