

## Loan Application Form for Individual Farmer Finance

Barcode

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Particulars of Other Assets (Farm Equipment, Live Stock Assets etc.) of all the applicants:

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	Nos	Appio	x Value (₹)	Ass	set (Immovable)	N	os	Appr	
Cattle				House/ Buildin	g				
Poultry Birds				Fishing Ponds/	Tank				
Tractor				Agri Land (s)					
Combine Harvester/JCB				Tractor Shed					
Power Tiller				Non-Agricultur	al Property		j.		
Four wheelers / Two wheelers				Farm Shed					
Other assets/Farm implements				Any Other imm	novable assets				
Net Worth (Self-Declared) (₹):									
Particulars of Existing Liabilities as	oorrower, if any:								
Name of the institution	Purpose of loan		Balance Out	tstanding (₹)	Of which overd	ue (₹)	Security Of	fered	Takeover yes / N
Axis Bank									
Other Bank Name:									
Agricultural Credit Society									
Land Development Bank									
Other Creditors (Gov. Dues)									
Total Outstanding (₹)									
Is the applicants using modern farm r	nachinery?	Yes 🗌 No	If Yes, plea	ase specify	й.				di
Major Marketing Arrangement:		Direct Sale		h commission ager	nt Co-operative	societies	Govt. As	encies	Private Corporat
and and the second			_			societies	00vt. Ag	encies	Private Corporat
Major Source of Irrigation:		Dry Farming	18 Sec. 1938	- · ·	Drip				
Electricity Connection:	At Farm	Yes No	/ At Home	1990-1997 - Do	No				
Particulars of Agri Land Holdings (in	acres):		(Survey no	wise details to be fu	urnished in the Annexure	:)			
Is the land fragmented or at same loo	ation:	Fragmented	Same locat	tion					
How many people own the land whi	ch is to be mortgag	ged to the Ban	nk?						
			21 - 32 2024v0 - 1	12220320	1 o maran na	2227 - 227 - 227	1 128 272	2200 3	2015 - 10
Proximity of Farm to Mandi (Km)	Fa	arm to Home	Branch Distance	e (Km) :	Residence/	Office to Ho	ome Branch D	istance (	Km) :
Land access to Public Transport:									
Mode of Operation of Account		Self	Jointly	Either or S	urvivor Anyo	one or Surviv	vor 🗌 Jo	ointly or S	urvivor
(*Applicable only for Illiterate person)		Former or Su	irvivor		Othe	ers			
	, TL: Hypothecati		Carls - Charles - Carl	Security Detail	Area (Ac/Sq.ft)	Securit	y Value (₹)		Owner Name
Collateral: Property Address Collateral – Agricultural Land / Non- Guarantee Name (CGFMU/CG	Security T	Гуре	Created Security De		Area (Ac/Sq.ft)	Securit	y Value (₹)		Owner Name
*Collateral – Agricultural Land / Non Guarantee Name (CGFMU/CG D. Value Added Services	Security T	Гуре Residential) / L	Created Security De	escription	Area (Ac/Sq.ft)			c(s) offered	
Collateral: Property Address Collateral – Agricultural Land / Non- Guarantee Name (CGFMU/CG D. Value Added Services	Security T Agri, (Commercial, I FMSE/etc) ot willing to avail ector in case of acc (consent and authorize on process and also utili	Fype Residential) / L (If willing to idental death) e Axis Bank to obt seit for the purpo	Created Security De Liquid. avail, I agree and giv Life tain, collect, process sose of Savings accourt	ve my consent to deduce Shield – LI (loan partson int opening.)	ct the charges for the below protector in case of na	mentioned val	lue added service	ational P	by the bank and its parti ension Scheme
Collateral:  Property Address  Collateral - Agricultural Land / Non- Guarantee Name (CGFMU/CG  Value Added Services  Willing to Avail Accident Shield - GI (loan prote Saving Account (lhereby expressl- ("Data") for Kisan Credit Card Applicati Any other Banking services - (I  Activate my account for Mobile Activate my account for Debit C	Security T Agri, (Commercial, F TMSE/etc) ot willing to avail ector in case of acc vconsent and authorize on process and also utili Demat A/c, MF, PL, Number for Upda Card Issuance: (Deb	Residential) / L (If willing to idental death) eAxis Bank to obt seit for the purpo , HL, Auto Loa tes and Alerts it card applica	Created Security De .iquid. avail, I agree and giv ) Life tain, collect, process ose of Savings accour an, Credit Card, C is Registration: ition form to be fill	escription  ve my consent to deduce Shield – LI (loan plandrecord my person nt opening.) CA,TD etc.): Yes No;  led)	ct the charges for the below protector in case of na al data including personal ic If Yes, Mobile No	mentioned val tural death) entity informa umber*	lue added service N tion and sensitiv	ational P	by the bank and its parti ension Scheme
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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. 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.

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Definion -Polically exposed persons are individuals who are or have been entrusted with prominent public funcons 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.

17. Customer declaration in respect of relationship with Director/ Senior Officer of the Bank/any other bank including directors of Scheduled Co-operative Banks, directors of subsidiaries/trustees of mutual funds/venture capital funds.

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I/We request you to consider my/our proposal for financing under "KISAN POWER".We shall be glad to furnish additional information as may be required.

- 18.\* I/We give my/our consent for Opt In 🗌 Opt Out 🗌 of Prime Minister Fasal Bima Yojna (PMFBY)/ Restructures Weather Based Crop Insurance Scheme (RWBCIS)
- Where I/We choose to Opt In for PMFBY/RWBCIS, I/we provide the consent to deduct the premium amount from my/our crop loan account as per the declared cropping pattern. 19. (FOR PMFBY/RWBCIS)

21. FATCA- CRS DECLARATION (Please tick the applicable tax resident declaration (Any one)\*

	I am a tax	resident of	India and	not resident	of an	v other	country
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I am a tax resident of the country/ies mentioned in the table below:

Please indicate the county/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 Re	egistered office			

resident business resident	Address Type for Tax Purposes*	Resident	Business	Registe
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Country#	Tax	Identification	Address for Tax Purpos	se*	
	Identification Number %	Type (TIN or Other, please specify)%	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.

Place Date	D D M M Y	Y Y Y	Signature/Thumb impression Applicant 1	Signature/Thumb impression Applicant 2
		Signature/Thumb impression	Signature/Thumb impression	Signature/Thumb Impression

(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)

<sup>20.</sup> Where I/We choose to Opt Out of PMFBY/RWBCIS, I/We would like to continue with KCC loan. I/We declare that Bank will not be held responsible for any losses due to non under the PMFBY/RWBCIS scheme.

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RA/KCC/App. Form/July 24/Version 1.4 2728286/July 24

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Definion -Polically exposed persons are individuals who are or have been entrusted with prominent public funcons 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.

Annexure- Cropping Pattern & Land Holding Details

Applicant and Co-applicant name:

$ \  \  \  \  \  \  \  \  \  \  \  \  \ $							1276	etails for la	nd and se	Details for land and season wise crop to be declared by the applicants (Land in Acres only)	to be dec	clared by the a	oplicants	(Land in Acre	s only )				
$ \begin{tabular}{ c                                   $	Level 4 L	evel 5	Level 6	Level 7						Of (A) und Annual Croj	er 5 (B)	Of( A ) und Horti Crops	C) er	Of ( A-(B+C) Under Khari	~*	Of ( A-B-C) Under Rabi		Of ( A-B-C) Jnder Summe	5
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Total Land (A) should match with Total land mentioned under cropping pattern i.e. B+C+D

Value of total Land to be mortgaged: A) As per Government rate:  $\overline{\tau}_{-}$ 

1) I/We give consent to apply to Prime Minister Fasal Bima Yojna (PMEBY) and in the case of bank granting the facility, the premium amount to be deducted from the sanctioned amount. . & B) As per Market Rate: ₹ \_\_\_

2) I/We understand that the premium amount will be deducted in accordance with the cropping pattern declared above.

3) 1 will ensure updation of above mentioned cropping pattern in the respective land records. In case the same is not done and if the claim is not entertained I will not claim the same from the bank.

I hereby confirm that in case of any change in cropping pattern, I will inform my Axis bank branch in writing before onset of the cropping season.
 In case of crop change from non-notified to notified crop, I/we will submit sowing certificate along with the crop change request.
 If the material facts furnished in the application form are found to be wrong or incorrect at any subsequent point in time, I will be responsible in case of non-receipt of claim or any other benefits declared by Govt.

imit of₹ 5000 (plus oned amount. ased credit facilitie:

## Interest Rate, Processing Fees & Other Charges

1) Rate of Interest: The final applicable interest rate as decided by Axis Bank based on various parameters as per its policies and procedures shall be communicated to the customer at the time of sanctioned/disbursement of each tranche of the facility/loan.

The External benchmark based Lending Rate (EBLR - Reporate) prevailing at the time of limit set up shall be applicable to determine the interest rate of the facility/loan.

- 2) Processing Fee: A non-refundable processing fees of maximum 1.5% (plus applicable GST) is applicable on the facility /loan sanctioned by the Bank other than the specific facilities.
- 3) Account Service Charge: Account Service charge per account on an annual basis up to a maximum limit of ₹ 4000 (plus applicable GST) would be applicable.
- Account Maintenance Charges: Account Maintenance Charges for fund based working capital facility will be charged per account annually up to a maximum limit of ₹ 5000 (plus applicable GST) depending upon the sanctioned amount.
- 5) Documentation Charges: Documentation charges as applicable will be charge up to a maximum amount ₹ 3500 (plus applicable GST) depending upon the sanctioned amount.
   6) Penal Charges:
  - Financial Default\*: 8% p.a. above applicable interest rate on the overdue amount (subject to the aggregate not exceeding Rs. 1,00,000/- per instance).
  - Non-Financial Default\*\*: 1% p.a. above applicable interest rate / commission from the date of each non-financial default on the outstanding amount of fund-based credit facilities and non-fund-based facilities (as applicable).
  - There shall be no capitalization of Penal Charges.
  - The said Penal Charges will be subject to GST as per applicable law on Goods and Service Tax in India, and GST will be charged separately.
  - \*Financial Default includes all types of payment or financial defaults/irregularities with respect to your Loan Account.
  - \*\*Non-Financial Default includes breach of any other obligation(s)/covenant(s) with respect to your Loan Account.
- 7) Prepayment/ Foreclosure Charges for CC & OD limits In case of foreclosure of credit facility, a Prepayment/ Foreclosure charge of 4 % of the individual sanction limit plus GST shall be levied. Provided that, the Prepayment/ Foreclosure charges shall not be levied in case of foreclosure of credit facility
  - (i) opened under interest subvention scheme

(ii) towards Internal takeover or reduction in DP due to partial security/ collateral release

(iii) under scheme code change and

8)

(iv) when the credit facility extended by Bank is in the nature of term loan.

- Charges on Rupay Debit Card shall be applicable to the eligible beneficiary as given below:
- i) Issuance Charge Rs. 250/- plus GST as applicable

ii)Annual Charges - Rs. 150/- plus GST as applicable

iii) Card Replacement Charge - Rs. 100/- per Card plus GST as applicable

ATM cash withdrawal fee details

Axis Bank ATM's - No Charges

Other Bank ATM's - 5 free Transactions per month

After free transactions Rs. 20 will be charged for financial transactions & Rs. 9.55 will be charged for every non-financial transaction.

Joint holder will not be eligible for kisan card issuance. 9) Other Charges – Other Charges including but not limited to statutory charges, such as stamp duty on documentation etc., as applicable are payable on actual basis and any other charges as communicated to the customer by the Bank.

All the above charges comprise all the charges applicable for availing the facility. Please acknowledge receipt.

-×-

	True Copies	Notary	
Documents received:     Self-Certified       KYC OVD:     Digitally Verified	Manually Verified	Digital Verification Ref	10.
IN PERSON VERIFICATION CARRIED OUT BY			
Emp.Name			
Emp.Code Emp. Designation		Emp. Organisation	& Code
Emp.Branch			
Place:			
			Signature of the Employee
	knowledgement of Loan	application	
Application ID:			AXIS BANK
We acknowledge that we have received an application dated from		<u>x</u>	
Mr./Ms	Reside		for a loan of
₹ within 30 days from receipt of this application & all other relevant partic			sanction or rejection shall be communicated en furnished on
/ yet to be furnished by the applicant. The applicant is in receipt of the	and the state sector monotonics when		
facility. The applicant is in receipt of the indicative Interest Rate, Process		and the second second the second s	
	Received the acknowl	edgement of loan application	For AXIS Bank Ltd.
Date D D M M Y Y Y Y		Ale of Alexandratic	
Place	Signature or	the Applicant	Signature & Stamp
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Application ID: We acknowledge that we have received an application dated from Mr./Ms	cknowledgement of Loar	application          Y         ence of	for a loan of a sanction or rejection shall be communicate een furnished on
Application ID: We acknowledge that we have received an application dated from Mr./Ms. within 30 days from receipt of this application & all other relevant part / yet to be furnished by the applicant. The Applicant is in receipt of the indicative Interest Rate, Processing F be charged extra as per the applicable rates, on all the charges and fees Date Date Place Please Note that: 1. This is only an acknowledgement for having received the applicant which will be taken only after due consideration of the proposal	cknowledgement of Loar         D       M       Y       Y         Reside       under         iculars by Bank. All the requir         ees & Other Charges that wo         (wherever GST is applicable)         Image: State of the	application  Constructed as an indication for our Iment of conditions if any, that ma	For AXIS Bank Ltd. Signature & Stamp
Application ID: We acknowledge that we have received an application dated from Mr./Ms. ₹ within 30 days from receipt of this application & all other relevant part / yet to be furnished by the applicant. The Applicant is in receipt of the indicative Interest Rate, Processing F be charged extra as per the applicable rates, on all the charges and fees Date Date Place Please Note that: 1. This is only an acknowledgement for having received the applica	cknowledgement of Loar         D       M       Y       Y         Reside       under         iculars by Bank. All the requir         ees & Other Charges that wo       (wherever GST is applicable)         (wherever GST is applicable)         ition and this should not be c         on its merit and / or on fulfil         particulars / data / document	application  Control to the second se	For AXIS Bank Ltd. Signature & Stamp