

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

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

FORM NO. 60 (See second proviso to rule 114B)

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

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

Verification

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

Verified today, the _____ day of _____ Date : _____

Place : _____ Signature of the declarant _____

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

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

Home Loan Documents Submitted

(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 Professional	
Application form with photograph duly signed by all applicants <input type="checkbox"/> Y <input type="checkbox"/> N					
Identity Proof <input type="checkbox"/> Passport <input type="checkbox"/> Voter's ID Card <input type="checkbox"/> Driving License <input type="checkbox"/> Pan Card <input type="checkbox"/> Others (Pls. specify) _____					
Residence Proof <input type="checkbox"/> Electricity Bill <input type="checkbox"/> Telephone Bill <input type="checkbox"/> Passport <input type="checkbox"/> Credit Card Bill <input type="checkbox"/> Rent Agreement <input type="checkbox"/> Bank Statement <input type="checkbox"/> Others (Pls. specify) _____					
Age Proof <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 <input type="checkbox"/> Y Salary-slips <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 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 <input type="checkbox"/> Y <input type="checkbox"/> N			Last 6 months bank statements (Self and 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"					



HOME LOAN APPLICATION FORM



Date : DD MM YYYY



PHL 05

PERSONAL AND EMPLOYMENT DETAILS

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

RA/HL/App Form/May 13/Version 5.0

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

FINANCIAL DETAILS

	Applicant/ Co-Applicant/Guarantor/GPA				Applicant/ Co-Applicant/Guarantor/GPA						
Financial Status (financial/non-financial)											
Income (Rs., Monthly)	Gross	Net	Gross	Net							
	Other Income	Total	Other Income	Total							
Bank Account Details	Account I		Account II		Account I		Account II				
Bank											
Branch											
Type of A/C											
A/C No.											
Loan Details	Loan I		Loan II		Loan I		Loan II				
Bank											
Type of Loan (HL/PL/AL/Others)											
Loan Amount											
EMI											
Investment Details	Deposits		Insurance		Deposits		Insurance				
	Shares		Mutual Funds		Shares		Mutual Funds				
	Others		Total		Others		Total				
Vehicle Details	Vehicle I			Vehicle II			Vehicle I		Vehicle II		
	2W	4W		2W	4W		2W	4W		2W	4W
Manufacturer/Model											
Month of Purchase											
Hypothecated To											

PROPOSED LOAN DETAILS

Amount (Rs.) _____ Term (Months) _____

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

Type of Loan Vanilla Happy Ending Home Loans Empower Home Loans Others

ROI Fixed Floating Fixed + Floating

Repayment Mode PDC ECS SI

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

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

PROPERTY DETAILS

Transaction Type Builder Society Resale

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

Property to be purchased in name of _____

Address of Property _____

City _____ State _____ Country _____ Pin _____

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

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

Name of Project _____

Name of Seller _____

Cost of Purchase/Construction _____ Stamp Duty Cost _____

Registration Cost _____ Other Cost _____

Total Cost _____ Own Contribution _____

INSURANCE DETAILS

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

Property Insurance Interested Not Interested Shall Decide Later

Health Insurance Interested Not Interested Shall Decide Later

CUSTOMER DECLARATION

I/We declare that the particulars and information given in the application form are true, correct, complete and up to date in all respects and I/We have not withheld any information. I/We confirm that I/We have no insolvency proceeding initiated against me/us nor have I/We ever been adjudicated insolvent. I/We have read the application form and am/are aware of all terms and conditions of availing finance from Axis Bank. I/We authorize Axis Bank to make reference and inquiries relating to information in this application which the bank considers necessary. I/We authorize the bank to exchange, part/share with all information relating to my/our loan details and repayment history to other banks/financial institutions etc. as may be required and shall not hold the bank liable for use of this information. I/We undertake to inform the bank regarding change in my residence/employment and to provide any further information that the bank may require. I/We agree that my/our loan shall be governed by the rules of the Bank which may be in force from time to time. I/We understand that the Bank has the right to reject my/our application without providing any reason thereof. The borrower(s)/guarantor(s) agree(s) to have given his/their express consent to the Bank to disclose all information and data furnished by them to Credit Information Bureau India Limited (CIBIL) or any other credit bureau permitted to operate in India. The borrower(s)/guarantor(s) further agree(s) that they shall execute such additional documents as may be necessary for the purpose. I/We confirm that I/We have received a copy of the "Code of Bank's commitment to Customers". I/We have been explained the content of the same and also understand that it is available on-line at the Bank's website, "www.axisbank.com". I/We undertake that the proceeds of this facility shall not be used for investment in the capital market.

I/We unconditionally agree and accept that Bank shall be at a liberty to reject my/our application at any stage of processing the application for Retail Cards / Loans / Merchant Acquiring business (Relationship(s)) (Delete the one which is not appropriate), 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 document/s appearing to have been manipulated, they will be treated by 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/We also unconditionally agree and accept that, the Bank shall have every right to compare the data available with the Bank or provided with, by any other Bank/Financial Institution/ Credit Information Company during the process of processing my/our application, and in case the Bank, in its sole and exclusive opinion determines that, the details as provided to secure the relationship with the Bank is inconsistent with the data that may be available, with various Banks/Financial Institution/Credit Information Company that may be so obtained by the Bank, in terms of the Bank's due diligence , policy, process to assess the Relationship(s), I/We unconditionally agree & accept that such data which is so provided and inconsistent with, may be construed as fraud/cheating/forgery/manipulation/ fabrication of documents against the Bank, and agree that, the Bank shall every right and liberty for not processing my/our application/ rejecting the application so provided to the Bank and enforce any remedy that may be so available with the Bank at the Law & Equity, I/We further unconditionally agree & undertake that, the Bank shall be at its liberty, to share any information with any other Banks/Financial institution either as a part of a consortium or a part of sole Banking Relationship or to any Credit Information Company as the Bank may so decide, I/We waive the Confidentiality obligations with respect to the Information provided to the Bank. I/We further agree that, we shall not hold the Bank liable for any cost or reputation for sharing the information as is considered necessary by the Bank in its sole and exclusive opinion, and without any reference to me/us whatsoever, with such Bank/Financial Institution/Credit Information Company and to hold harmless the employees, officers, Directors, agents etc that may be so appointed by the Bank.

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

1. Name _____ Designation _____ Relationship _____

2. Name _____ Designation _____ Relationship _____

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

1. The bank would require a processing time of approximately 7 working days from the date of receipt of the completed application form and documents.

2. The bank may at its sole discretion sanction or decline the application. No commitment has been given to me/us with regard to sanction of the loan.

3. The bank will decide and assign the loan limit and no commitment has been given to me/us for the same.

4. The DSA/DST has not collected any commission/brokerage or any other fee by way of cash or cheque other than the Processing Fees Deposited to the Bank

5. Processing fees will not be refunded in case of rejection/withdrawal of the loan application.

I/We request you to issue me/us access to i-Connect (view only) facility on my Customer ID, once my/our loan account is opened.

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

Axis Bank Ltd. reserves the right to retain the photograph and documents submitted with this application and will not return the same to the applicant.

I/We have understood all the details of the application form.

Applicant Signature Co-Applicant Signature

Applicant

Co-Applicant

Please sign across the photograph

SOURCING DETAILS (For official use only)

RAC/ASC _____

Channel DSA ASSL CROSS-SELL BRANCH DIRECT ALTERNATE CHANNELS OTHERS

DSA Code _____ DME Code _____

AXIS Bank Relationship Manager _____ Employee ID _____

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

Name of Sourcing Agent _____

Application ID _____

Signature of Sourcing Agent

DETAILS OF CHARGES*

Following charges applicable under "Details of Charges"

Description of Charges

Amount (Rs.)

: Upto 1% of the loan amount

: @24 % per annum, 2% per month

: 1% on the outstanding principal with a minimum of Rs.10,000/-

: 2% on the outstanding principal amount

: 0.5% on outstanding principal with minimum Rs.10,000/-

: The lower rate will be equal to the applicable carded interest rate only

: 0.5% on outstanding principal with a minimum of Rs.10,000/-

: The lower rate will be equal to the applicable carded interest rate only

: Rs.500/- Per Instance

: Rs.500/- Per Instance

: Rs.250/- Per Instance

: Rs.250/- Per Instance

: Rs.250/- Per document set

: Rs.250/- Per document set

: NIL

: 2% of outstanding principal/amount prepaid

: As applicable in the state

: Rs.50/- Per Instance

: Rs.500/-

*Service Tax as applicable will be levied. The above charges are subject to change and the same shall be updated on our website www.axisbank.com accordingly.

#Not applicable under Happy Ending Home Loan & Empower Home Loan Program

**Not applicable under Empower Home Loan Program

ACKNOWLEDGMENT FOR RECEIPT OF APPLICATION FORM

Date _____

To, _____

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

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

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

For Status inquiry please contact us on 1800 233 5577, 1800 209 5577, 1800 103 5577 OR write to us at loans@axisbank.com

OR visit www.axisbank.com/loanappstatus

For Axis Bank Ltd., Authorised Official