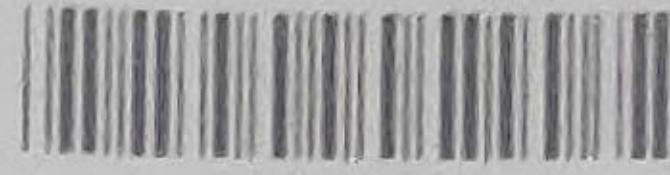


Application Form for
Home Loan/Loan Against Property

PHLOS

Barcode

Date 01/07/2021

Loan Type: Home Loan Loan Against Property

Personal and Employment Details

Pls. tick (✓) Are you an existing customer, if yes, please provide Customer ID		Applicant / Co-Applicant / Guarantor / GPA	BO Details to be captured	Applicant / Co-Applicant / Guarantor / GPA	BO Details to be captured
Title (Mr/Mrs/Ms/Dr/Others)/ First Name <small>(Leave as Id proof)</small>		<input checked="" type="checkbox"/> CUSTOMER ID		<input checked="" type="checkbox"/> CUSTOMER ID	
Middle Name / Last Name		NRI SUDEEP			
Title (Mr/Mrs/Ms/Dr/Others) / Father's First Name		DIWAKAR KORDE	MR DIWAKAR		
Father's Middle Name / Last Name		MAHESH KORDE	MRS SUMITRA		
Title (Mr/Mrs/Ms/Dr/Others)/Mother's First Name		DIWAKAR KORDE			
Mother's Middle Name / Last Name					
Relation with Applicant					
Status		<input checked="" type="checkbox"/> Res <input type="checkbox"/> NRI <input type="checkbox"/> PIO <input type="checkbox"/> OCI <input type="checkbox"/> Foreign National	<input type="checkbox"/> Res <input type="checkbox"/> NRI <input type="checkbox"/> PIO <input type="checkbox"/> OCI <input type="checkbox"/> Foreign National		
PAN / Form 60		<input checked="" type="checkbox"/> PAN Card <input type="checkbox"/> Form 60 AXDPY0273K	<input type="checkbox"/> PAN Card <input type="checkbox"/> Form 60		
Passport No./Voter ID/Driving License/Aadhaar Number card/NREGA Job Card		458123576288			
Date of Expiry (Passport No./Voter ID/Driving License/Aadhaar Number card/NREGA Job Card)		DD/MM/YYYY	DD/MM/YYYY		
CKYC No.					
Date of Birth (DD/MM/YYYY) & Gender		13/09/1982 <input checked="" type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender	DD/MM/YYYY	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender	
Nationality & Community		INDIAN <input checked="" type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian		<input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian	
Category		<input type="checkbox"/> SC <input type="checkbox"/> ST <input type="checkbox"/> OBC <input checked="" 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		
Personal with Disability		<input type="checkbox"/> Yes <input checked="" type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No		
Education		<input type="checkbox"/> Matriculate <input type="checkbox"/> Undergraduate <input checked="" 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)		
Marital Status and No. of Dependents		<input checked="" 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		
Spouse's Name		SUMAN S KORDE			
Email Address (Personal)		SUMANKORDE12@GMAIL.COM			
Email Address (Official)					
Phone Details (STD Code· Tel Res.)					
Mobile Number*		9211152329			
Mailing Address		<input type="checkbox"/> 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		
Residence Address (Present Address)		FLAT NO. 1022, SHUKRA TARA APT, LT ROAD, KOTHRUD			
		Landmark	Landmark		
		Pin 411023 City PUNE	Pin	City	
		State MAHARAS Country INDIA	State	Country	
		No of Years at Present Address 02	No of Years at Present Address		
Residence Address (Permanent Address)		33, MAHA BANK COLON 1, GADADHAR NAGAR,			
		Landmark	Landmark		
		Pin 422100 City NANDED	Pin	City	
		State MAHARAS Country INDIA	State	Country	
		No of Years at Permanent Address 18	No of Years at Permanent Address		
Whether registered under GST (If yes, following details are mandatory)		<input type="checkbox"/> Yes <input checked="" 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		
GSTIN DETAILS		Exemption Reason (if yes)	Exemption Valid till (if yes)	Exemption Reason (if yes)	Exemption Valid till (if yes)
GST Registration		<input type="checkbox"/> Single <input type="checkbox"/> *Multiple	Special Economic Zone <input type="checkbox"/> YN	<input type="checkbox"/> Single <input type="checkbox"/> *Multiple	Special Economic Zone <input type="checkbox"/> YN
'GST Annexure for multiple GST Registration		Special economic zone code (if Y)			

GSTIN (Default)
 GSTIN Registration Date
 Address registered for GSTIN
 Same as Residence Address (Present Address)
 Same as Residence Address (Permanent Address)
 Others fill the field

Pin _____ City _____
 State _____ Country _____

Pin _____ City _____
 State _____ Country _____

Pis. tick (✓) as applicable		Applicant/Co-Applicant/Guarantor/GPA	Applicant/Co-Applicant/Guarantor/GPA
Residence Ownership		<input type="checkbox"/> Self Owned <input checked="" 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 checked="" type="checkbox"/> Salaried <input type="checkbox"/> Self Employed-Other <input type="checkbox"/> Retired <input type="checkbox"/> Self Employed - Professional	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed-Other <input type="checkbox"/> Retired <input type="checkbox"/> Self Employed - Professional
Nature of Organization		<input type="checkbox"/> Govt./PSU <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Pvt. Ltd. <input checked="" 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		<input type="checkbox"/> Trading <input type="checkbox"/> Mfg. <input checked="" type="checkbox"/> Service <input type="checkbox"/> Agri. <input type="checkbox"/> Others	<input type="checkbox"/> Trading <input type="checkbox"/> Mfg. <input type="checkbox"/> Service <input type="checkbox"/> Agri. <input type="checkbox"/> Others
Designation		DELIVERY MANAGER	
Period in Current Employment/Business		12 Years 03 Months	Years Months
Total Employment/Business Period		16 Years 08 Months	Years Months
Name of Organisation Address		MTK SOFTWARE PVT LT D. 8TH FLOOR. TOWER A. HINJEWADI IT PARK Landmark _____ Pin 411093 City PUNE State MAHARA Country INDIA	
Phone Details (STD/ISD Code - Tel Off.)		020 2343358	
UAN (Udyog Aadhaar Number)		922356487789	

FINANCIAL DETAILS		Applicant/Co-Applicant/Guarantor/GPA		Applicant/Co-Applicant/Guarantor/GPA	
Financial Status		<input checked="" type="checkbox"/> Financial <input type="checkbox"/> Non-Financial		<input type="checkbox"/> Financial <input type="checkbox"/> Non-Financial	
Income (₹., Monthly)		Gross 124000	Net 97000	Gross _____	Net _____
		Other Income _____	Total 97000	Other Income _____	Total _____
Bank Account Details		Account I	Account II	Account I	Account II
Bank		SBI	HDFC		
Branch		TILAK ROAD	JM ROAD		
Type of A/c		SAVINGS	SAVINGS		
A/c No.		4930052874	315200300982		
Loan Details		Loan I	Loan II	Loan I	Loan II
Bank					
Type of Loan (HL/PL/AL/Others)					
Loan Amount					
EMI					
Loan Tenure					
No. of EMI Paid					
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 (₹)	39,50,000	
Terms (months)	240	
Purpose of Loan	<input checked="" 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+Debt Consolidation <input type="checkbox"/> Any Other Purpose

Type of Loan/Product Category	<input type="checkbox"/> Vanilla <input checked="" type="checkbox"/> Super Saver Home Loan <input type="checkbox"/> Asha Home Loans (EMI Waiver) <input type="checkbox"/> QuikPay Home Loan <input type="checkbox"/> Power Advantage Home Loan <input type="checkbox"/> Super Saver Home Loan (Super Saver Home Loan limit reduction type) <input type="checkbox"/> EMI based limit reduction <input type="checkbox"/> Equated principal amortisation Super Saver Home Loan Branch location/name where A/c to be opened KOTHRUD	<input type="checkbox"/> Fast Forward Home Loan <input type="checkbox"/> Asha Home Loan <input type="checkbox"/> Shubh Aarambh Home Loan <input type="checkbox"/> PMAY HL <input type="checkbox"/> IMGC <input type="checkbox"/> Others _____	<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 checked="" 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 (Cheque To be drawn in favour of "Axis Bank Ltd. A/c Service Charges")	Home Loan Amount 18500 Cheque No. 359826 Dated 12/09/2021 Drawn on Bank SBI		Loan Against Property Mode of payment of IMD/Process Fee <input type="checkbox"/> To be collected upfront <input type="checkbox"/> Partially upfront & Partially deductible <small>(If processing fees is collected upfront (full/part), please fill details)</small> Amount _____ Cheque No. _____ Dated _____ Drawn on Bank _____
Rate of Interest (ROI)	<input type="checkbox"/> Fixed <input type="checkbox"/> Floating <input checked="" type="checkbox"/> Fixed + Floating		<input type="checkbox"/> Fixed <input type="checkbox"/> Floating

Property Details			
Home Loan		Loan Against Property	
Property Type	<input checked="" 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 checked="" 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	<input type="checkbox"/> New <input type="checkbox"/> Yes <input type="checkbox"/> No <input type="checkbox"/> Resale
Builder Name	MPK PROPERTIES		
Project/Property Name	MPK STAR		
Building Name	TOWER 3		
Area of Property/Land (In Sq. Ft.)	1029		
Cost of Property / Land	53,00,000		
Address of Property	FLAT NO. 1303, TOWER 3, MPK STAR, PLOT 135, KOTHRUD		
Landmark			
Pin	411059	City	PUNE
State	MAHARASHTRA		
Property Ownership	<input checked="" type="checkbox"/> Self Owned <input type="checkbox"/> Inherited	For Applications Under Reverse Mortgage Scheme	
Loan Account No. (In Case of Top-up of Existing Axis Bank Home Loan)	Pis. Specify the Loan request plan		
Name of Seller	MPK PROPERTIES		
Address of Seller	139, SIDDHI TOWER, SWARGATE		
Stage of Construction	<input type="checkbox"/> Complete <input checked="" type="checkbox"/> Under Progress <input type="checkbox"/> Yet to start	For Applications Under Reverse Mortgage Scheme	
Cost of Purchase/Construction	430000		
Registration Cost	43000		
Total Cost	4730000	Stamp Duty Cost	570000
Other Cost	135000		
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			

Reference Details (One Reference has to be a Non-relative/Non-colleague)			
	Reference I	Reference II	
Name	PRADEEP GHULE		
Relationship with Applicant/Co-Applicant	FRIEND		
Address	49, SKP COLONY, CHANDAN NAGAR		
	Pin 411001	City PUNE	
	State MAHARASHTRA	Country INDIA	
Mobile No./Telephone	9002334459		
Email ID	pghule@gmail.com		

Life Insurance
Property Insurance

<input type="checkbox"/> Interested	<input type="checkbox"/> Not Interested	<input checked="" type="checkbox"/> Shall Decide Later
<input checked="" type="checkbox"/> Interested	<input type="checkbox"/> Not Interested	<input type="checkbox"/> Shall Decide Later

Priority Sector Category Msmc Details (Applicable for Loan Against Property)

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

Manufacturing Enterprise with investment in Plant and Machinery
 Upto ₹ 25 lakh (Micro) Above ₹ 25 lakh upto Rs 5 Crore (Small)
 Above ₹ 5 Crs upto ₹ 10 Crs (Medium)
(Please specify the Value of investment ₹ _____)

Only for Individual Customer

Loan for the purpose of Home Repair
 Loan for the purpose of Education.
(Please specify the Name of Educational Institute _____)
(Location and Country of Institute _____)
(Name of the Course _____)

Services Enterprise with Investment in equipment

Upto ₹ 10 lakh (Micro) Above ₹ 10 lakh upto ₹ 2 Crore (Small)
 Above ₹ 2 Crs upto ₹ 5 Crs (Medium)
(Please specify the Value of investment ₹ _____)

Farmers with Land

Upto 1 hectare Between 1 to 2 hectare (1 acre - 0.40 Hectare)
 Above 2 hectares Loan for Transportation of own farm produce

Farm Credit and Allied Activities

Loan for Agriculture and Allied Activities (dairy, fishery, animal husbandry, poultry, bee-keeping, Sericulture (upto cocoon stage).

Applicant Signature

Signature

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.

Customer Declaration

- I/We declare that I/We including my/our family*/families* have not 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
- 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.

Customer declaration in respect of relationship with director/Senior officer of the bank/Any other Bank

- I am a Director of Axis Bank Yes No
- I am a Director of any other Bank* Yes No If Yes, Name of the Bank _____
- I/We am/are a relative of director of Axis Bank/other Bank*/Senior Officer of Axis Bank Yes No

*Including directors of Scheduled Co-Operative Banks, directors of subsidiaries/trustees of mutual funds/venture capital funds.

If Yes mention the details below:I/We declare(s) that we I/We am/are related to the director(s) and or Senior Officer(s) of Axis Bank or any other bank specified hereto

Sr. No.	Name of the Director(s) / Senior Officer(s)	Designation	Relationship	Applicant Signature

Credit Card Section (All fields are mandatory)

Constitution: Resident Indian Non Resident Indian Foreign National Employee ID

I wish to apply for a My Zone>Select/Magnus credit card Nominee Details Yes No, If yes, Nominee Name _____

My Zone Credit Card	Select Credit Card	Magnus Credit Card	Nominee Details
Joining Fees: Nil	Joining Fees: 3000/-	Joining Fees: 10,000/-	<input type="checkbox"/> Yes <input type="checkbox"/> No
Annual Fees: Nil	Annual Fees: 3000/-	Annual Fees: 10,000/-	<input type="checkbox"/> Yes <input type="checkbox"/> No
<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	<input type="checkbox"/> Yes <input type="checkbox"/> No	Relationship with applicant _____

Name as desired on the Credit Card _____

Promo Code _____

Max. 19 Characters including spaces

Statement Details: Preferred Delivery Mode Mail Email (Please ensure you have valid E-mail ID) Both
Preferred Mailing Address Residential Address Official Address

Auto-Debit Option: If you wish to avail of the Direct Debit Facility form your Axis Bank saving/Current Account, please select one of the following options for the amount to be debited for every billing cycle Total Amount Due Minimum amount due -5% of total amount due

Please mention the 15 digit Axis Bank Account no for Direct Debit _____ (Please sign as per Bank's record)
To be signed by all the account holders)

I/We hereby apply for the issue of Axis Bank credit card to me and declare that the information included in this application is true and correct and that I am a resident Indian/ NRI / Foreign National working in India and that I/We are eligible to apply for an internationally valid card. I/We hereby understand and agree that it is my responsibility to obtain, read and understand the terms and conditions related to the Axis Bank Credit Card and those applicable to mobile and internet banking services. If this application is accepted, I/We hereby undertake to be bound by the terms and conditions as may be in force from time to time and use of the Axis Bank Credit Card shall be deemed to be unconditional and irrevocable acceptance of the Terms and Conditions. I authorise Axis Bank to increase my credit limit once within 6 months of Card issuance date basis Axis Bank internal policies and other terms and conditions applicable.

I am aware that the processing of the credit card application would be subject to the successful disposal of the Home loan/LAP application. I agree that the credit card application is an integral part of this application and cannot be segregated. I hereby give my consent for using the information as provided in the home loan/LAP application. I am aware that the credit card limit on my credit card will be decided by Axis Bank as its sole discretion after verification and necessary due diligence and I hereby acknowledge that no commitment has been made to me in this regard. In case if the processing fee is collected upfront, processing fee credit to be drawn in favour of Axis Bank Ltd, A/c Service Charges.

As per RBI guidelines, all cards shall be enabled for use only at contact based points of usage within India (ATMs and POS i.e. point of sale devices). You can change usage preferences anytime by using the Axis Mobile app, Internet banking or by contacting the customer care branch.

Applicant Signature

Signature

ADDITIONAL DETAILS REQUIRED FOR NRI APPLICANT

Country Name:

If applicant resident for tax purposes in Jurisdiction outside India: Yes No Jurisdiction of residence: _____

Tax Identification Number or equivalent (if issued by jurisdiction) _____

If address in jurisdiction where application is resident is same as Current/ Permanent/ Overseas or Correspondence/ Local address details: Yes No

Address in Jurisdiction: _____

City/Town/Village: _____

State: _____

Country: ZIP/Post Code: _____

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 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 firms agrees 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) Persons 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 authorise 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 OVDs/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/ email address.

Customer Declaration

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

1. 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 starts from the day on which all documents required for a proper appraisal of the application are 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 after due consideration, have led to rejection of the application.

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/brokerages or any other fee by way of cash or cheque other than the Processing Fees 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 I/MIG II respectively)

5. Upfront processing fee of Rs 5000 + 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.

6. 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.

7. 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.

8. Information in vernacular language and I/We have correctly understood the application form.

9. 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 'TRAI' 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 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/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 are inconsistent with the data that may be available, with various Banks/Financial Institution/Credit Information Company that may be construed as fraud/ cheating/forgery/manipulation/fabrication of documents against the Bank, and agree that, the Bank shall have 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 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.

Credit linked subsidy scheme - Select the applicable category (Applicable for Home Loan Only)

<input checked="" type="checkbox"/> O.SS (Economically Weaker Section)/(Lower Income group) Interest Subsidy of 6.5% for period of 20 years for loan amount upto 6 lakh.	<input checked="" type="checkbox"/> CLSS (Middle Income Group I) Interest Subsidy of 4% for period of 20 years for loan amount upto 9 lakh.	<input checked="" type="checkbox"/> CLSS (Middle Income Group II) Interest Subsidy of 3% for period of 20 years for loan amount upto 12 lakh.
<input type="checkbox"/> Annual Household income is less than ₹ 6 lakh	<input type="checkbox"/> Annual Household income is between ₹ 6 lakh to ₹ 12 lakh	<input type="checkbox"/> Annual Household income is between ₹ 12 lakh to ₹ 18 lakh
<input type="checkbox"/> None of the family members in the household own a pucca house in any part of India	<input type="checkbox"/> None of the family members in the household own a pucca house in any part of India	<input type="checkbox"/> None of the family members in the household own a pucca house in any part of India
<input type="checkbox"/> House is in the name of female member of the household or in joint name of male and female member of the household	<input type="checkbox"/> Carpet Area of the property is within 160sq.m.	<input type="checkbox"/> Carpet Area of the property is within 200sq.m.
<input type="checkbox"/> Property is located within the 4041 statutory towns as per census 2011	<input type="checkbox"/> Property is located within the 4041 statutory towns as per census 2011	<input type="checkbox"/> Property is located within the 4041 statutory towns as per census 2011

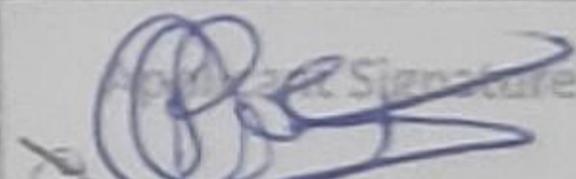
Note:

- Family Definition EWS/LIG: A beneficiary family comprises of Husband, wife and unmarried children.
- Family Definition MIG: A beneficiary family comprises of Husband, wife and unmarried children. An adult earning member (irrespective of marital status) can be treated as a separate household/family.

I have understood the above mentioned eligibility criteria for CLSS and I wish to avail: EWS/LIG Middle Income Group I Middle Income Group II

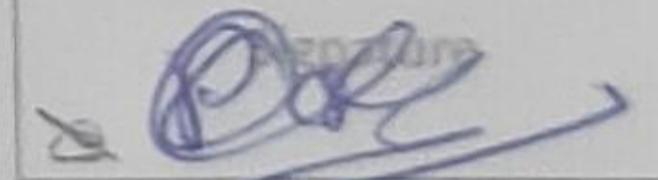
Applicant

Please sign across the photograph



Applicant

Please sign across the photograph



Information on Products and Offerings

1) I/We have understood all the details of the application form. I hereby confirm that I/We am/are in favour of receiving communication/ Information /loan documents / other collaterals from the bank pertaining to the loan account via emails/ net banking. From time to time, Axis bank communicates various new products/ special features of existing products/ promotional offers which are of significant benefit to its customers

2) I/We agree/ do not agree to share or part with all information/data provided by me and/or pertaining to me including personal and business information with the bank's other department or its group companies/other institutions/such other persons as may be necessary/required for the purpose of, including but not limited to processing of my loan application, marketing, cross selling of various products and services etc. to me/us, use or process the aforesaid information/data by such persons or furnishing of the processed information/data/products thereof to Bank's other department /its group companies/other Banks/institutions/such other persons as may be necessary, and to receive information/services for marketing purpose through telephone / mobile / SMS / Emails by the Bank / its Agents/ Service providers as per agreement with the Bank and I/We shall not hold the Bank liable in connection with the use of such information or otherwise. Yes No

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 ₹ 10,000/- (whichever is higher) + GST (As applicable)
Penal Interest	@24% per annum, 2% per month
Instruction / Instrument Return charges	₹ 500/- + 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	₹ 500/- + GST (As applicable) per instance
Issuance charges for Photocopy of title documents	₹ 250/- + GST (As applicable) per documents set
Charges on customer initiated requests for copies of documents	₹ 250/- + GST (As applicable) per documents set
Equitable mortgage creation charges as applicable in the state	₹ 250/- GST (As applicable) per documents set
Duplicate Interest Certificate (Provisional/ Actual) issuance charges	As applicable in the state
Credit report issuance charges	₹ 250/- + GST (As applicable) per instance
CERSAI Charges	₹ 50/- + GST (As applicable) per instance ₹ 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)	0.5% on outstanding principal with a minimum of ₹ 10,000/- The lower rate will be equal to the applicable carded interest rate only
Foreclosure and Part Prepayment Charges	<p>Applicable for LAP Only Foreclosure charges for term loan : i) If primary applicant is an non individual (irrespective of end use) : 3% foreclosure charge on outstanding principal is applicable. ii) If primary applicant is an Individual with end use as business : 3% foreclosure charge on outstanding principal is applicable. iii) If primary applicant is an Individual with end use other than business: NIL (irrespective of the co-applicant constitution)</p> <p>Applicable for Home Loan 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> <p>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%)</p>
Non utilization charges for Overdraft facility (LAP only) (Applicable only for Straight line Overdraft facility)	<p>Part Prepayment charges for term loan : 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.</p> <p>i) If primary applicant is an non individual (irrespective of end use) : 3% foreclosure charge on outstanding principal is applicable. ii) If primary applicant is an Individual with end use as business : 3% foreclosure charge on outstanding principle is applicable. iii) If primary applicant is an Individual with end use other than business: NIL (irrespective of the co-applicant constitution)</p> <p>Charges for Overdraft against property loans : Foreclosure charges (OD) 2% will be charged on the limit set for the specific year in which the limit is being foreclosed. Part Prepayment charges (OD) : NIL</p>

Details of Other Charges Applicable for Super Saver Home Loan*

	Charges*	
Cash Transaction	Home Branch Deposit	Nil
	Non Home Branch Deposit	Nil
	Home Branch Withdrawal	Nil
	Non Home Branch Withdrawal	Nil
Non Cash Services	Local Cheque Collection and Payment at Home Branch Location + Fund Transfer	Nil
	Anywhere Banking	Nil
Chequebook	Inward	Free
NEFT	Outward	Up to ₹ 10,000/- ₹ 2.50/- per transaction
		₹ 10001 to ₹ 1 lakh ₹ 5 per transaction
		₹ 1 lakh to ₹ 2 lakh ₹ 15 per transaction
		Above ₹ 2 Lakh ₹ 25/- per transaction
RTGS	Inward	Free
	Outward	₹ 2 Lakh to ₹ 5 lakh ₹ 25/- per transaction
		₹ 5 Lakh & Above ₹ 50/- per transaction
Speed Clearing	Upto ₹ 1 lakh Above ₹ 1 lakh	₹ 50/- per instrument
		₹ 150/- per instrument
Cheque Return - Issued by Customer		₹ 500/- cheque
Cheque Return - Deposited by Customer		₹ 100/- cheque
Cheque Return - Deposited by Customer for Outstation Collection		Min ₹ 50/- cheque+charges
Mobile Alerts(Daily & Transaction)		₹ 35/- month
Cheques Deposited at any Axis Bank branch for outstation collection	Upto ₹ 50,000/- Above ₹ 50,000 & Upto ₹ 1 lakh Above ₹ 1 lakh	₹ 50 per instrument
		₹ 100 per instrument
		₹ 150 per instrument
Demand Drafts		Min ₹ 25 per DD
Demand Drafts purchased from other banks		Min ₹ 50 per DD
DD drawn on Axis Bank branches- Cancellation, Reissuance or Revalidation		₹ 50/- per instance
DD drawn on Correspondent Bank branches- Cancellation, Reissuance or Revalidation		₹ 100/- per instance+charges
Signature Verification Certificate		₹ 100 per verification
Stop Payment Charges		Per instrument : ₹ 100/- Per Series : ₹ 250/-
Account Statement- By post and e-mail		Free
Account Statement- Duplicate statement from Branch		₹ 50 per statement
ECS Return		₹ 200/- per record
ATM card issuance charges		Nil
Duplicate ATM card issuance charges		₹ 150/-
Annual Charges on Loan		Nil
Duplicate Pin issuance charges		₹ 100/-

GST 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.

*Only applicable for Vanilla Home Loan Program.

**Subject to change as per Bank's discretion from time to time.

**Not applicable under Empower Home Loan Program.

Goods and Services Tax (GST) will be charged extra on top the applicable rates, on all the charges and fees (wherever GST is applicable).

Loan Against Property Document Checklist

GENERAL		Loan Against Property Document Checklist	
<input type="checkbox"/> Application Form	<input type="checkbox"/> Processing Fee Cheque	<input type="checkbox"/> Unaudited/Provisional Financials & copies of advance tax challans (If Y is completed and audited accounts are ready)	<input type="checkbox"/>
KYC DOCUMENTS		Financials of the company/firm where proposed borrower is stake holding Director/partner in the said company/firm	
<input type="checkbox"/> Identity proof and Address proof	<input type="checkbox"/> Voter's ID Card	<input type="checkbox"/> Business profile/Website Address	<input type="checkbox"/>
<input type="checkbox"/> Passport	<input type="checkbox"/> Aadhaar Card	<input type="checkbox"/> Business continuity proof for 5 years (Only in surrogacy scheme)	<input type="checkbox"/>
<input type="checkbox"/> GOI issued photo ID	<input type="checkbox"/> Driving License	NON-INDIVIDUAL BORROWER - PVT. LTD./LTD. COMPANY	
<input type="checkbox"/> Govt Employee ID	<input type="checkbox"/> NREGA Job Card	<input type="checkbox"/> Copy of latest MOA/AOA & Incorporation Certificate	<input type="checkbox"/>
Any other Address proof document (Please Specify)		<input type="checkbox"/> Share-Holding pattern & List of directors on the latter-head of the company certified by authorised director	<input type="checkbox"/>
<input type="checkbox"/> Telephone bill		<input type="checkbox"/> Copy of latest annual return filed with ROC	<input type="checkbox"/>
<input type="checkbox"/> Electricity or utility bills		<input type="checkbox"/> Board Resolution (for borrowing and certifying authorised director to execute loan documents)	<input type="checkbox"/>
<input type="checkbox"/> Shops and establishment certificate		NON-INDIVIDUAL BORROWER - PARTNERSHIP FIRM	
<input type="checkbox"/> SSI or MSE registration certificate		<input type="checkbox"/> Copy of latest partnership Deed, wherever applicable	<input type="checkbox"/>
<input type="checkbox"/> Sales tax or VAT registration certificate		ADDITIONAL INCOME DETAILS - IF APPLICABLE	
<input type="checkbox"/> Current account bank statement including passbook		<input type="checkbox"/> Agricultural Income - Latest 3 years ITRs	<input type="checkbox"/>
<input type="checkbox"/> Registered lease agreement or rental agreement (for ltd,pvt ltd company)		<input type="checkbox"/> Rental Income - Last 2 years ITR/Bank statement for 12 months with rent deposit	<input type="checkbox"/>
<input type="checkbox"/> Latest available income tax or wealth assessment order		BANK STATEMENT	
<input type="checkbox"/> Copy of TAN or TIN allotment in the name of the company		Bank Statement - Salaried Customers	
<input type="checkbox"/> Address mentioned in certificate of incorporation		<input type="checkbox"/> Latest 6 months bank statement of salary A/c	<input type="checkbox"/>
<input type="checkbox"/> PAN intimation letter		Bank Statement - Self Employed Customers	
INCOME DOCUMENTS		<input type="checkbox"/> 1 Latest 6 months bank statement of ALL operative business A/cs	<input type="checkbox"/>
Income Details - Salaried Customers		<input type="checkbox"/> Latest 1 year bank statement of all operative A/cs - (For Surrogate Scheme)	<input type="checkbox"/>
<input type="checkbox"/> Last 3 months salary slips (from date - 1 month)/Salary Certificate not more than one month old		OTHERS	
<input type="checkbox"/> Latest Form 16		<input type="checkbox"/> Professional qualification certificate (for Self Employed Professional)	<input type="checkbox"/>
Income Details - Self Employed Customers		<input type="checkbox"/> 12 months repayment track record of all term loan in individual / Firm Name	<input type="checkbox"/>
<input type="checkbox"/> ITR for last 2 years along with computation of income			
<input type="checkbox"/> Tax Audit Report (in case turnover is more than Rs 100 lacs or gross receipts more than /Rs 25 lacs)			
<input type="checkbox"/> Balance Sheet, P/LA/C and schedules thereto for last 2 years			

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 Professional
Application form with photograph duly signed by all applicants <input checked="" type="checkbox"/> Y <input type="checkbox"/> N		
Identity Proof and Address Proof	<input type="checkbox"/> Passport <input type="checkbox"/> Driving License <input checked="" type="checkbox"/> Aadhaar Card <input checked="" type="checkbox"/> PAN card (only as identity proof)	<input type="checkbox"/> Voter's ID Card <input type="checkbox"/> GDI issued photo ID <input type="checkbox"/> Govt Employee ID <input type="checkbox"/> NREGA Job Card <input type="checkbox"/> Identity Proof
Any other document (pls specify)	<input type="checkbox"/> Address Proof _____	
Age Proof	<input checked="" 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 checked="" type="checkbox"/> Y <input type="checkbox"/> N	
Last 3 months	<input checked="" type="checkbox"/> Y	<input type="checkbox"/> Y <input type="checkbox"/> N
Salary - slips	<input type="checkbox"/> N	Business profile
Form 16/Income	<input checked="" type="checkbox"/> Y	<input type="checkbox"/> Y <input type="checkbox"/> N
Tax Returns	<input type="checkbox"/> N	<input type="checkbox"/> Y <input type="checkbox"/> N
Last 6 months bank statements (Self)	<input checked="" 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 checked="" type="checkbox"/> Y <input type="checkbox"/> N Dated 15/9/21 Amount 110/22 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: DD MM YY YY YY YY

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 starts 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
Authorised Official

For Status Inquiry please contact us on 18604195555 & 18605005555. Local call rates would apply. OR visit us at www.axisbank.com/support OR visit www.axisbank.com/loanappstatus

Acknowledgement for Receipt of Asset Power Application Form

Date: DD MM YY YY YY YY

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 starts 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
Authorised Official

RAC/ASC

Sourcing Details (For official use only)

Channel	<input checked="" type="checkbox"/> DSA <input type="checkbox"/> Digital	<input type="checkbox"/> ASSL	<input type="checkbox"/> BRANCH	<input type="checkbox"/> DIRECT	Source	<input type="checkbox"/> Direct	<input type="checkbox"/> Govt Designated Agency/ULB	NGO
DSA Code		<input type="checkbox"/> CONNECTOR	<input type="checkbox"/> OTHERS	<input type="checkbox"/>	Employee ID	<input type="checkbox"/> Developers	<input type="checkbox"/> Others	
Sol ID of the Branch	DME Code	CONNECTOR code			Name of Sourcing Agent	Sourcing Agent Sign		

Digital Sub-source OUTBOUND, INBOUND, SMS , EMAIL, WEBSITE, Others

Axis Bank Relationship Manager Sign

Axis Bank Relationship Manager Name

Documents Received: Self-Certified True Copies NotaryKYC OVD: Digitally Verified Manually Verified

Digital Verification Ref no.

In Person Verification Carried Out By

Emp. Name: M K Phadnis

Emp. Code: K92245

Emp. Designation : BRANCH MANAGER

Emp. Organisation & Code :

Emp. Branch : KOTHrud

Identity Verification Done

Place : KOTHrud

Date 10092021

M Rane