AXIS BANK

# Application For Personal Power Loan

PPL02

Serial No.

*Mandatory Field

If existing AXIS Bank Customer, Please Provide Customer ID

Date D D M M Y Y Y Y

Saving Account ☐ Y ☐ N Account no.

Loan Type ☐ Pre Approved ☐ CLEAR ☐ Topup (With closure of existing loan) ☐ Parallel (In addition to existing loan)

☐ MAXIMA ☐ ULTIMA ☐ External BT Topup / Ext BT Loan A/c no:

## Personal Details

*Name (Same as ID proof) Prefix First Name Middle Name Last Name

*Maiden Name (if any) Prefix First Name Middle Name Last Name

*Father's Name Prefix First Name Middle Name Last Name

*Mother's Maiden Name Prefix First Name Middle Name Last Name

CKYC No.

*Residence Address (Present Address)

Landmark City

State Country Pin Code

*Phone Number *Mobile Number *Mailing Address ☐

*E-mail ID *Email statement ☐

*No. of Years In the current residence Years Months *No. of Years In the city Years Months

*Residence Ownership ☐ Self Owned ☐ Parental ☐ Owned-Mortgaged ☐ Co. Provided ☐ Paying Guest ☐ Rental ☐ Relative

Constitution ☐ Resident Indian ☐ Non-Resident Indian ☐ Foreign Nationals ☐ Overseas Citizen of India ☐ Person of Indian Origin

Nationality ☐ Indian ☐ Other ____________ (Kindly mention nationality, if apart from Indian) PEP ☐ YES ☐ NO

***Resident Address** (Permanent Address)

Landmark City

State Country Pincode

*Phone Number *Mobile Number *Mailing Address ☐

*Residence Ownership ☐ Self Owned ☐ Parental ☐ Owned-Mortgaged ☐ Rental ☐ Relative

*Community ☐ Hindu ☐ Muslim ☐ Buddhist ☐ Christians ☐ Sikh ☐ Zoroastrian ☐ Jain ☐ Parsi ☐ Others Specify

*Category ☐ General ☐ Other Backward Castes (OBC) ☐ Schedule Castes ☐ Schedule Tribes ☐ Others Specify

***Gender** ☐ Male ☐ Female ☐ Third Gender ***Status** ☐ Res ☐ NRI ☐ PIO ☐ OCI ☐ Foreign National

*Date of Birth D D M M Y Y Y Y *PAN Aadhaar No.

Voter Id card

E-Driving License Driving License Expiry Date D D M M Y Y Y Y

Passport No. Passport Expiry Date D D M M Y Y Y Y

*Marital Status ☐ Married ☐ Single ☐ Others *No. of Dependents *Person with Disability Y N

*Education ☐ Matriculate ☐ Undergraduate ☐ Graduate ☐ Postgraduate ☐ Professional ☐ Others

Employment Nature ☐ Salaried ☐ Self Employed ☐ Consultant Designation Department

Occupation ☐ Salaried ☐ Self Employed ☐ Unemployed ☐ Retired ☐ Housewife ☐ Politician ☐ Student

If Salaried, ☐ Pvt Ltd ☐ Public Ltd ☐ Proprietorship ☐ Partnership firm ☐ Public Sector ☐ Government ☐ Multinational

☐ Trust/Association/Society/Club ☐ Nature of Employment ........................................ (As per the type of organization selected above, mention the details of profession example: Director/Banker/Agent) ..

**For Police Defense Employees** Belt No. ____________ PIS no. / Employee no. ____________ Rank ____________ Regiment/Unit Details ________

Name of Employer

Nature of Organization ☐ Govt./PSU ☐ Public Ltd. ☐ Pvt. Ltd. ☐ MNC ☐ Partnership ☐ Properietorship ☐ Others ____________

Period In Current Employment/Business Years Months Total Employment Period Years Months Employee ID

Office Address

Landmark City

State Country Pincode

Phone Number Extn Mailing Address ☐

E-mail ID (Office) *Email statement ☐

VPA/UPI ID

## Proposed Loan Details

Amount (₹) ☐☐☐☐☐☐☐ Terms (Months) ☐☐ P. Fee: @_________ % ROI: @_________ % Repayment Mode ☐ PDC ☐ NACH ☐ SI

## Financial Details

Net Monthly Income (₹) ____________________

| Bank Details | Account I | Account II |
|---|---|---|
| Bank Name | | |
| A/c Number | | |
| Type of Account | | |

| Loan Details | Financier Name | Loan Amount | Type of Loan | EMI | Topup / BT |
|---|---|---|---|---|---|
| Loan I | | | | | |
| Loan II | | | | | |
| Loan III | | | | | |
| Loan IV | | | | | |
| Loan V | | | | | |
| Loan VI | | | | | |

Annual Income ______________________________________ *(Total of all income declared / only in absolute and numeric value)*

Source of Fund ☐ Salaried ☐ Investment ☐ Professional Fees ☐ Business Earnings ☐ Commission ☐ Agriculture

## Purpose of Loan

☐ Education ☐ Home Repair ☐ Marriage ☐ Travel ☐ Consumer Durables ☐ Medical ☐ Personal ☐ Others

## Reference Details (One Reference has to be a Non-relative/Non-colleague)

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

## Insurance Details

Insurance ☐ Interested ☐ Non Interested ☐ Shall Decide Later

## Consent Clauses

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 personal 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 personal 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 personal loan application.

I expressly consent Bank to share and disclose the Information to service providers, consultants, credit information companies, information utilities, other banks and financial institutions, affiliates, group companies, subsidiaries, regulators, investigating agencies, judicial, quasi-judicial and statutory authorities, or to other persons/institutions/entities as may be necessary in connection with the contractual or legal requirements or in the legitimate interests of the Bank or as per the consent, undertake to process information including by way of storing, structuring, organizing, reproducing, copying, using, profiling, etc. as may be deemed fit by the Bank regarding change in my residence/employment and for the purposes of credit appraisal, fraud detection, anti-money laundering obligations, for entering into contract, for direct marketing, for cross selling, for developing credit scoring models and business strategies, for monitoring, for evaluating and improving the quality of services and products, or for any purposes as the Bank may deem fit. I expressly agree to the Bank, its service providers, agents and/or its affiliates for using the Information and for marketing, promotion and cross-selling to me their various products and services of the Bank from time to time via telephone, SMS and/or email. ☐ YES ☐ NO

| Applicant Signature | Co-Applicant Signature | Co-Applicant Signature |
|---|---|---|

## 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 indicated against me/us nor have I/We ever been abjudicated 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 companies ( CIC's ) 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 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.

I/We undertake that the proceeds of this facility shall not be used for investment in the capital market or purchase of gold in any form including primary gold, gold bullion, gold jewellery, gold coins, units of gold Exchange Traded Funds (ETF) and units of gold Mutual Funds & Small saving instruments and for speculative purpose. 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 30 days shall starts from the day on which all documents required fo ra 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 amount and no commitment has been given to us for the same.
4. The DSA/DST or any other executive (has not collected any commission/brokerage or any other fee by way of cash or cheque or any other mode.
5. Axis Bank Ltd. reserves the right to retain the photographs and documents submitted with this application and will not return the same to the applicant.
6. As per RBI guidelines, classification of accounts as NPA is done Borrower wise and not Facility wise and hence, it may be noted that in case of non-payment of dues by the customer in case of any facility availed from the Bank and consequently the account is to be classified as NPA, all other loan accounts of the Borrower/Card Holder, 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 Bank, irrespective of the regular repayment in such accounts.
7. 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.
8. 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.
9. We understand the Loan amount/ Rate Of Interest / Fees and charges mentioned in the application are only indicative and the terms of the Loan will be guided by the terms of the Personal Loan Agreement/ sanction letter accepted by me/us prior to disbursement.

Applicant

Please sign across the photograph

Signature

## Customer Declaration

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

1. I am a Director of Axis Bank ☐ Yes ☐ No
2. I am a Director of any other Bank* ☐ Yes ☐ No If Yes, Name of the Bank
3. I/We am/are a relative of director of Axis Bank/other Bank*/Senior Officer of Axis Bank ☐ Yes ☐ No

In the event that the Applicant/ Co-applicant is related to any of director of Axis Bank / director of other bank / senior officer of Axis Bank:

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 |
|---|---|---|---|
| | | | |
| | | | |
| | | | |

Signature of the Applicant

II the above declaration Is found to be false then the Bank will be entitled to revoke and/or recall the credit facility.

## *GSTIN Details

Whether registered under GST ☐Y ☐N *(If yes, following details are mandatory)* GST Exemption ☐Y ☐N Exemption Reason (If Yes)

*GST Registration ☐ Single ☐ *Multiple *(Please fill GST Annexure for multiple GST Registration)*

*Special Economic Zone ☐Y ☐N GSTIN ( Default)

Address registered for GSTIN *(Note : Overseas address can not be GST registered address)*

☐ Same as communication/ Local address given in the account ☐ Same as Permanent address given in the account ☐ As given below

*Line 1

*Line 2

Landmark *City

*Pincode *State Country

RA/PPL/App. Form/ April 22/Version 1.0

## Acknowledgment for Receipt of Application Form

**Date** D D M M Y Y Y Y **To,** ____________________

Serial No.

Axis Bank has received your application for a Personal Loan of ₹ ____________

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 30 days 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 any queries clarifications, please contact landline number | |
| Sales Manager | |
| DSA | |
| Sales Executive | |
| E-mail ID | |

## Sourcing Details (For official use only)

**ASC Name**

Channel ☐ DSA ☐ Open Market ☐ Branch Channel ☐ Direct ☐ CSG Activity ☐ Digital ☐ Connector ☐ Service Recovery & Digital Servicing

Source Code *(For digital only)* ☐ SMS ☐ E-mailer ☐ Mobile ☐ Internet Banking ☐ Website ☐ ATM ☐ Aggregator ☐ Connector ☐ Phone Banking ☐ Corporate Banner ☐ Vistaar ☐ Vistaar+ ☐ Service Recovery & Digital Servicing

Referrer Branch Name / Referrer Branch Sol ID

CRM ID / ASM Employee Nos.

TL/DSA/Connector Name / TL/DSA/Connector Code

DME Name / DME Code

**Customer Segment**

Customer segment ☐ Class IV ☐ Blue Collar

Signature of Sourcing Agent

**In person verification carried out by** *(For CKYC entry)*

Document Received ☐ Self-Certified ☐ True Copies ☐ Notary Identity Verification Done ☐

KYC OVD: ☐ Digitally Verified ☐ Manually Verified Digital Verification Ref no. ..........................................................................

Axis Bank Staff / Employee ID

Designation

Employee Branch

Signature of Sourcing Agent

**For System data entry** *(Branch scanning)*

Axis Bank RM/ SM / Employee ID

Designation

Employee Branch

Signature of Sourcing Agent

***(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)***

## FATCA- CRS DECLARATION

(Please tick the applicable tax resident declaration (Any one)*

☐ I am a tax resident of India and not resident of any other country OR ☐ I am a tax resident of the country/ies mentioned in the table below:

Please indicate the 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 ☐ Registered office

| Country# | Tax Identification Number % | Identification Type (TIN or Other, please specify)% | Address for Tax Purpose* | | |
|---|---|---|---|---|---|
| | | | Communication Address | Permanent Address | Please note the address below |
| | | | Landmark | | |
| | | | PIN | State | Country |

#To also include USA, where the individual is citizen/green card holder of USA % In case Tax Identification number is not available, kindly provide functional equivalent

FATCA-CRS Certification: I have understood the information requirements of this form (read along with the FATCA/CRS instructions and Terms & Conditions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete and hereby accept the same.

Signature

**DETAILS OF CHARGES**

| | |
|---|---|
| Processing Fee Charges | ________% of the loan amount + GST (As applicable) |
| Rate of Interest | @______________% per annum |
| Penal Interest | @ 24% per annum, 2% per month |
| Instruction/Instrument Return charges | ₹ 339/- per instance of dishonour of Cheque/ SI/ECS/NACH debit instruction + GST as applicable |
| Cheque/Instrument Swap charges | ₹ 500/- + GST (As applicable) per instance |
| Duplicate Statement issuance charges | ₹ 250/- + GST (As applicable) per instance |
| Duplicate No Dues Certificate/NOC | ₹ 50/- per instance per set + GST (As applicable) |
| Duplicate Amortization schedule issuance charges | ₹ 250/- + GST (As applicable) per instance |
| Credit Information Companies (CIC's) Report Issuance Charges | ₹ 50/- + GST (As applicable) per document set |
| Stamp Duty Charges | As per State Stamp Act |

| Foreclosure/Part prepayment Charges | <=12 mths | 13-24 mths | 25-36 mths | > 36 mths |
|---|---|---|---|---|
| | 5% | 4% | 3% | 2% |

* Plus applicable Govt Taxes (Currently GST)
Foreclosure Charges shall be charged on outstanding.
Part Pre-Payment Charges shall be charged on the amount of part pre-payment

**"Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable)"**

**DOCUMENTATION#**

• Application form • KYC document (Proof of Identity, Proof of Address) • Income Documant (latestt 2 Salary Slip)
• Bank Statement (last three month bank statement) • For NACH - 4 Security PDCs and for SI as repayment mode - 1 Security PDCs
• For PDC Repayment mode -PDCs aquivalent to the tenure of loan to be provided •
#Axis Bank Ltd. may request for additional documents other than those requested above in connection with the applicant.

For Axis Bank Ltd., Authorised Official