

If existing AXIS Bank Customer, Please Provide account no. 

 Centre / Branch : 

 Cust ID 

## Applicant Details

### Personal Details

 Type of Customer  Resident Financial  Resident-Non Financial  Non Resident-Financial  Non Resident-Non Financial

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

 Father's Name\*  Prefix  First Name  Last Name 

 Guardian Name  Prefix  First Name  Middle Name  Last Name 

 Mother's Maiden Name\*  Prefix 

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

 Applicant's Date of Birth  DD  MM  YY  YY  YY  CKYC No.(If any) 

 Residence / Communication Address 

 Landmark  City  State 

 Dist.  Pin code  Nationality 

 Telephone  Office  (R)Fax 

 Email ID  Mobile\* 

 Permanent Address 

 Landmark  City  State 

 Dist.  Pin code  Tel. 

### Other Details (Please ✓)

 Sex :  M  F  T Marital Status :  Married  Unmarried  Others No. of Children  No. of Dependents 

 Education  SSC/HSC  Graduate  Post Graduate Institute/University 

 \*PAN Card No.   Form 60 (Please fill form 60) Valid Passport No. 

 Voter's ID card No.  Driving License No. 

 \*Aadhar ID card No.  Passport Expiry Date :  DD  MM  YY  YY  YY  Driving License Expiry Date :  DD  MM  YY  YY  YY 

 \*Status  Resident  Non Resident  Person of Indian Origin  Overseas Citizen of India Person with disability :  Yes  No

 Religion  Hindu  Muslim  Christain  Sikh  Jain  Buddhist  Parsi  Others \_\_\_\_\_

 Category  SC  ST  OBC  GEN

 \*Occupation:  Salaried  Self Employed  Unemployed  Retired  Housewife  Politician  Student  Others (specify) \_\_\_\_\_

 House Owned by  Self-Owned  Rented/Self-Leased  Co.Provided / Lease  Parents  Paying Guest

 If Rented/ Self-Leased, the Monthly Rent is ₹  Years at current Residence 

### GST Details

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

### \*GSTIN Details

 \*GST Registration  Single  \*  Multiple \*(Please fill GST Annexure for multiple GST Registration) \*Special Economic Zone  Y  N

 GSTIN Default 

 Address registered for GSTIN  Same as communication/residence address given in the account  Same as Permanent address given in the account  Others (Use GST Annexure)

### Additional Details For NRI Applicant

 Country Name:  Country code: 

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

 Tax Identification Number or equivalent (If issued by jurisdiction)  Country of Birth:  City/Place of Birth: 

 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: 

 ISO 3166 Country Code

**Education & Course Details**

Examination Passed	Institution & University	Year of Passing	Percentage of marks	Class Obtained	Scholarship / Prizes won for Academic Distinction
10th					
12th					
Last Degree					

GRE/GMAT/OTHER EXAM SCORE

Name and Address of College / Institution in which the Student intends to Join.

City  State

Dist.  Pin Code

Country  India  USA  UK  AUS  Others \_\_\_\_\_

Admission Status  Applied  Confirmed  Awaited

Name of the University / Recognised Authority to which the college / Institute is affiliated \_\_\_\_\_

Has the student been admitted into the above college / institute / University or accepted for the Course ? If so, certified copy of admission / acceptance letter should be attached

Contact person at the University

Course applied for  Management  Engineering  Medical  Architecture  Vocational  Others \_\_\_\_\_

Course Name

Course Approved by:  UGC  GOVT  AICTE  AIBMS  ICMR  Dept of Electronics  Others \_\_\_\_\_

Whether admission of course is through entrance test / Merit based selection: \_\_\_\_\_

Course Category  Diploma  Under-graduate  Post-graduate  Other Course Type  Full Time  Part Time

Course begins from  Course ends on  Course Ranking \_\_\_\_\_

Moratorium during course period (A)  >6  12  18  24  30  36  42  48

Moratorium post course period (B)  6  12

Total Moratorium (C - A + B)  6  12  18  24  30  36  42  48  54  60  Others \_\_\_\_\_

Emi Repayment (D)  12  24  36  48  60  72  84  96  108  120  132  144  156  168  180

Total Loan Period (E=C+D)

Interest servicing during Moratorium Period: Yes  No  Expected Future income per month \_\_\_\_\_

Is the applicant attending any college or institute at present ? if so furnish full particulars

College / Institute Name: \_\_\_\_\_ Course being pursued: \_\_\_\_\_

Course completion date: \_\_\_\_\_

**Loan Details**

A) Cost of the Course Amount	Amount (₹)	B) Funds Available	Amount (₹)
1) Tuition Fees		1) Own Source	
2) Living Expenses/Hostel and Food		2) Scholarship	
3) Traveling Expenses		3) Others	
4) Others			
<b>Total</b>	₹		

Loan Required (A-B) = ₹  Interested in Life Insurance: Yes  No

1) Disbursement Details: a. Full  b. Tranche  2) Mode a. DD  b. RTGS  c. Wire Transfer  d. Others

**MODE OF DISBURSEMENT (any one of the following)**

1. DD In favour of  payable at for  Amount ₹   
 2 T.T. Swift Code   
 University Account No   
 3. RTGS/NEFT  University Account no.

**Employment Details**

\*If Salaried, Type of Organization (tick the relevant option)  
 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)

\*If Self Employed, Nature of Business (tick the relevant option)  
 Information Technology  Professional Service Provider  Agriculture  
 Bullion /Gold Jewellery  Stock Broker  Real Estate  
 Trader  Money Lender \*No. of Years in Business   
 Description of Business \_\_\_\_\_  
(As per the Nature of Business selected above, mention the details of Business example: Tour Operators/Trading of food products)

Name of Current Employer / Business   
 Office address   
 Landmark  City  State   
 Pin Code  Telephone (O)  Ext.  Fax   
 Mobile No.  E-mail ID   
 Designation  Date of joining (for salaried individuals)   
 Total no. of Years in Current Employment / Business  Type of Business   
 In case Self-Employed, please provide the business commencement date

**Financial Details**

\*Annual Income (Only Absolute and numeric value to be filled)

Source of Fund  Salaried  Investment  Professional Fees  Business Earnings  Commission  Agriculture  
 Salaried Self-employed

a. Gross Monthly Salary : (₹)   
 b. Net Monthly Salary : (₹)   
 c. Other Income any) : (₹)   
 d. Total Income (b+C) : (₹)

a. Gross Monthly Income : (₹)   
 b. Net Monthly Income : (₹)   
 c. Other Income (If any) : (₹)   
 d. Total Income (b+C) : (₹)

Investment in Shares / Units / Bank Deposits / Others (Please specify):

Total Investment In Value : (₹)  Are you a Tax Payer ?  Yes  No

**Other Bank Account Details**

Account	Bank Name	Branch	Type of A/c	A/c No.
Account 1 Details				
Account 2 Details				

**Co-Applicant - 1**

If existing AXIS Bank Customer, Please Provide account no.  Cust ID

**Personal Details**

Relationship with Applicant (Tick One)  Father  Mother  Brother  Sister  Spouse  Other (Please Specify)

Relationship Proof (Tick One)  Ration Card  Birth Certificate  Driving Licence  Passport  School LC  Marriage Certificate

Type of Customer  Resident Financial  Resident-Non Financial  Non Resident-Financial  Non Resident-Non Financial

Name\* (Same as ID proof)  Prefix  First Name  Middle Name  Last Name   
 Father's Name\*  Prefix  First Name  Last Name   
 Guardian Name  Prefix  First Name  Middle Name  Last Name   
 Mother's Maiden Name\*  Prefix   
 Mother's Name\*  Prefix  First Name  Middle Name  Last Name

Applicant's Date of Birth  KYC No.(If any)

Residence / Communication Address

Landmark  City  State   
 Dist.  Pin code  Nationality   
 Telephone  Office  (R)Fax   
 Email ID  Mobile\*

Permanent Address   
 Landmark  City  State   
 Dist.  Pin code  Tel.

**Other Details (Please ✓)**

Sex :  M  F  T Marital Status :  Married  Unmarried  Others No. of Children  No. of Dependents

Education  SSC/HSC  Graduate  Post Graduate Institute/University

\*PAN Card No.  Valid Passport No.

Voter's ID card No.  Driving License No.

\*Aadhar ID card No  Passport Expiry Date :  Driving License Expiry Date :

\*Status  Resident  Non Resident  Person of Indian Origin  Overseas Citizen of India Person with disability :  Yes  No

Religion  Hindu  Muslim  Christain  Sikh  Jain  Buddhist  Parsi  Others \_\_\_\_\_

Category  SC  ST  OBC  GEN

House Owned by  Self-Owned  Rented/Self-Leased  Co.Provided / Lease  Parents  Paying Guest

If Rented/ Self-Leased, the Monthly Rent is ₹  Years at current Residence

**GST Details**

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

**\*GSTIN Details**

\*GST Registration  Single  \*Multiple \*(Please fill GST Annexure for multiple GST Registration) \*Special Economic Zone  Y  N

GSTIN Default

Address registered for GSTIN  Same as communication/residence address given in the account  
 Same as Permanent address given in the account  Others (Use GST Annexure)

**Additional Details For NRI Applicant**

Country Name: \_\_\_\_\_ Country code: \_\_\_\_\_  
 If applicant resident for tax purposes in Jurisdiction outside India:  Yes  No Jurisdiction of residence: \_\_\_\_\_  
 Tax Identification Number or equivalent (if issued by jurisdiction) \_\_\_\_\_ Country of Birth: \_\_\_\_\_ City/Place of Birth: \_\_\_\_\_  
 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: \_\_\_\_\_  
 ISO 3166 Country Code \_\_\_\_\_

**Employment / Business Details**

\*Occupation:  Salaried  Self Employed  Unemployed  Retired  Housewife  Politician  Student  Others (specify) \_\_\_\_\_  
 Firm / Company \_\_\_\_\_  
 Employer's Name \_\_\_\_\_  
 Firm / Company \_\_\_\_\_  
 Employer's Address \_\_\_\_\_  
 City \_\_\_\_\_ State \_\_\_\_\_  
 PIN Code \_\_\_\_\_ Phone No. \_\_\_\_\_ Ext. \_\_\_\_\_ Mobile \_\_\_\_\_  
 Official Email ID \_\_\_\_\_  
 A.\*If Salaried (Tick one)  Pvt Ltd  Public Ltd.  Proprietorship  Partnership firm  Public Sector  Government  Multinational  
 Multinational  Trust/Association/Society/Club  
 Nature of Employment \_\_\_\_\_  
(As per the type of oranzition selectd above, mention the details of profession example: Director/Banker /Agent)  
 No. of years in current job \_\_\_\_\_ Designation \_\_\_\_\_ Total years In Employment \_\_\_\_\_

If employed in the current job for less than a year Name of the previous employer \_\_\_\_\_ No. of years \_\_\_\_\_  
 Details of previous Employment \_\_\_\_\_ Date of Retirement DD MM YY YY

B. Self Employed Professional (Tick One)  Doctor  CA  CS  Architect  Others \_\_\_\_\_  
 Types of Firm / Company (Tick One)  Sole Proprietorship  Partnership  Pvt Ltd. Company  Others \_\_\_\_\_  
 Nature of Business  Manufacturing  Services  Trading  Agriculture  
 Industry \_\_\_\_\_ No. of years in Profession \_\_\_\_\_ No. of years in Profession \_\_\_\_\_

C.\*If Self Employed Business (Tick one)  Information Technology  Professional Service Provider  Agriculture  Bullion /Gold Jewellery  Stock Broker  
 Real Estate  Trader  Money Lender \*b) No. of Years in Business 0 0  
 Description of Business \_\_\_\_\_  
(As per the Nature of Business selected above, mention the details of Business example: Tour Operators/Trading of food products)  
 Agriculturist/Farmer\*  Others \* \_\_\_\_\_ Land holding \_\_\_\_\_ acre  
 Status of Firm / Company  Sole Proprietorship  Partnership  Pvt. Ltd. Co.  Others \_\_\_\_\_  
 About the Partners / Directors (for Partnership / Private Ltd. / Public Ltd. Co)

(1) Name \_\_\_\_\_ Residential Address \_\_\_\_\_  
 City \_\_\_\_\_ Pin \_\_\_\_\_ Phone No. \_\_\_\_\_  
 (2) Name \_\_\_\_\_ Residential Address \_\_\_\_\_  
 City \_\_\_\_\_ Pin \_\_\_\_\_ Phone No. \_\_\_\_\_

**Income / Banking Details**

\*Annual Income (Only Absolute and numeric value to be filled) \_\_\_\_\_  
 Source of Fund  Salaried  Investment  Professional Fees  Business Earnings  Commission  Agriculture  
 Gross Salary / Income Per Month \_\_\_\_\_ Occupation \_\_\_\_\_  
 Net Salary / Income per month \_\_\_\_\_ Other income if any (proof attached) \_\_\_\_\_ Obligations ₹ \_\_\_\_\_  
**Other Bank Account Details**

Account	Bank Name	Branch	Type of A/c	A/c No.
Account 1 Details				
Account 2 Details				

I/We confirm that I/We do not have any existing customer ID or customer ID apart from the one mentioned above, and In case found otherwise, Bank reserves the right to Consolidate the customer ID's under a single customer Id as It may decide, without any prior notice to me/us. Signature: \_\_\_\_\_ Signature of Co-Applicant

**Co-Applicant - 2 / Guarantor**

If existing AXIS Bank Customer, Please Provide account no. \_\_\_\_\_ Cust ID \_\_\_\_\_

**Personal Details**

Relationship with Applicant (Tick One)  Father  Mother  Brother  Sister  Spouse  Other (Please Specify) \_\_\_\_\_  
 Relationship Proof (Tick One)  Ration Card  Birth Certificate  Driving Licence  Passport  School LC  Marriage Certificate  
 Type of Customer  Resident Financial  Resident-Non Financial  Non Resident-Financial  Non Resident-Non Financial  
 Name\* (Same as ID proof) Prefix \_\_\_\_\_ First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
 Father's Name\* Prefix \_\_\_\_\_ First Name \_\_\_\_\_ Last Name \_\_\_\_\_  
 Guardian Name Prefix \_\_\_\_\_ First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
 Mother's Maiden Name\* Prefix \_\_\_\_\_  
 Mother's Name\* Prefix \_\_\_\_\_ First Name \_\_\_\_\_ Middle Name \_\_\_\_\_ Last Name \_\_\_\_\_  
 Applicant's Date of Birth DD MM YY YY CKYC No.(If any) \_\_\_\_\_

Residence / Communication Address

Landmark City State

Dist. Pin code Nationality

Telephone Office (R)Fax

Email ID Mobile

Permanent Address

Landmark City State

Dist. Pin code Tel.

**Other Details (Please ✓)**

Sex:  M  F  T Marital Status:  Married  Unmarried  Others No. of Children  No. of Dependents

Education  SSC/HSC  Graduate  Post Graduate Institute/University

\*PAN Card No. Valid Passport No.

Voter's ID card No. Driving License No.

\*Aadhar ID card No. Passport Expiry Date: DDMMYYYY Driving License Expiry Date: DDMMYYYY

\*Status  Resident  Non Resident  Person of Indian Origin Overseas Citizen of India  Person with disability:  Yes  No

Religion  Hindu  Muslim  Christian  Sikh  Jain  Buddhist  Parsi  Others

Category  SC  ST  OBC  GEN

House Owned by  Self-Owned  Rented/Self-Leased  Co.Provided / Lease  Parents  Paying Guest

If Rented/ Self-Leased, the Monthly Rent is ₹ Years at current Residence

**GST Details**

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

**\*GSTIN Details**

\*GST Registration  \*  \*(Please fill GST Annexure for multiple GST Registration) \*Special Economic Zone  Y  N

GSTIN Default

Address registered for GSTIN  Same as communication/residence address given in the account  Same as Permanent address given in the account  Others (Use GST Annexure)

**Employment / Business Details**

\*Occupation:  Salaried  Self Employed  Unemployed  Retired  Housewife  Politician  Student  Others (specify)

Firm / Company Employer's Name

Firm / Company Employer's Address City State

PIN Code Phone No. Ext. Mobile\*

A. Salaried (Tick one)  Pvt Ltd  Public Ltd.  Proprietorship  Partnership firm  Public Sector  Government  Multinational  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)

No. of years in current job Designation Total years In Employment

If employed in the current job for less than a year Name of the previous employer No. of years

Details of previous Employment Date of Retirement

B. Self Employed Professional (Tick One)  Doctor  CA  CS  Architect  Others

Types of Firm / Company (Tick One)  Sole Proprietorship  Partnership  Pvt Ltd. Company  Others

Nature of Business  Manufacturing  Services  Trading  Agriculture

Industry No. of years in Profession No. of years in Profession



**Checklist**

Documents Received  Self-Certified  True Copies  Notary Risk category  High  Medium  Low


Applicant	Co - Applicant	Additional Co - Applicant <input type="checkbox"/>	Guarantor <input type="checkbox"/>
<input type="checkbox"/> 2Colour Photos	<input type="checkbox"/> 2Colour Photos	<input type="checkbox"/> 2Colour Photos	<input type="checkbox"/> 2Colour Photos
<input type="checkbox"/> Photo ID	<input type="checkbox"/> Photo ID	<input type="checkbox"/> Photo ID	<input type="checkbox"/> Photo ID
<input type="checkbox"/> Residence Proof	<input type="checkbox"/> Residence Proof	<input type="checkbox"/> Residence Proof	<input type="checkbox"/> Residence Proof
<input type="checkbox"/> Date of Birth Proof	<input type="checkbox"/> Date of Birth Proof	<input type="checkbox"/> Date of Birth Proof	<input type="checkbox"/> Date of Birth Proof
<input type="checkbox"/> Signature Verification	<input type="checkbox"/> Signature Verification	<input type="checkbox"/> Signature Verification	<input type="checkbox"/> Signature Verification
<input type="checkbox"/> Academic Documents	<input type="checkbox"/> 6 Months Bank Statements	<input type="checkbox"/> 6 Months Bank Statements	<input type="checkbox"/> Income Proof
<input type="checkbox"/> Proof of Admission	<input type="checkbox"/> Income Proof	<input type="checkbox"/> Income Proof	<input type="checkbox"/> Collateral Documents
<input type="checkbox"/> Fees Structure	<input type="checkbox"/> Collateral Documents	<input type="checkbox"/> Collateral Documents	<input type="checkbox"/>
	<input type="checkbox"/> Relationship Proof	<input type="checkbox"/> Relationship Proof	<input type="checkbox"/>

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


	<input type="checkbox"/> Yes <input type="checkbox"/> No	Nature of relationship
I/We am/are director(s) of Axis Bank Limited and also a director(s) / partner(s), manager(s), managing agent (s), employee (s), or guarantor(s) or holder(s) of substantial interest of the borrower or its subsidiary or its holding company.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
I/We am/are director(s) of any other bank or the subsidiaries of any of the banks or trustees of mutual funds / venture capital funds set up by the banks and also a director(s) / partner(s), manager(s), managing agent(s), employee(s) or guarantor(s) or holder(s) of substantial interest of the borrower.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
I/We am/are the relative(s) of the director(s) of Axis Bank Limited or any other Bank, as defined by extant guidelines of RBI from time to time, and also a director(s) / partner(s) or guarantor(s) or major shareholder(s) or in control of the borrower or a major shareholder(s) or in control of the holding or subsidiary company of the borrower.	<input type="checkbox"/> Yes <input type="checkbox"/> No	
I/We am/are senior official(s) of the Bank or relative of the senior official of the Bank , as defined by extant guidelines of RBI from time to time, and also a director(s) / partner(s), or guarantor(s) or holder(s) of substantial interest of the borrower.	<input type="checkbox"/> Yes <input type="checkbox"/> No	

If any of the above clause is applicable, then please furnish the details. In case if any of the above stated declarations are breached during the tenor of the facility, the borrower shall inform the bank immediately. In case of non-compliance with the undertaking or giving wrong undertaking in relation to the provisions Connected Lending/Section 20 of the BR Act, at any time during the currency of loan, the Bank reserves the right to recall the loan immediately

Sr. No	Name of Director(s)/Senior Officer(s)	Designation	Relationship
1.			
2.			
3.			

 Signature fo applicant  
Signature/Thumb Impression of Applicant

 Signature of Co applicant 1  
Signature/Thumb Impression of Applicant

 Signature of Co applicant 2  
Signature/Thumb Impression of Applicant

## Declarations

I/We declare that the particulars and Information given in the Application Form are true, correct, complete and upto date in all respects and I/We have not withheld any information. I/We confirm that I/We have had 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 the terms/conditions of availing finance from AXIS Bank Ltd. I/We authorise the Bank to make references and enquiries relative to information. In this application which the Bank considers necessary. I/We authorise the Bank to exchange, share/part with all information relating to my/our loan details and repayment history information 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/our 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.

The Borrower(s) and Guarantor(s) agrees to have given their express consent to the Bank to disclose all Information and data furnished by them to Credit Information Bureau (India) Ltd. ("CIBIL"). The Borrower(s) and Guarantor(s) further agree that they shall further 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 contents of the same and also understand that it is available online at the bank's website, "www.axisbank.com".

"Politically Exposed Persons" (PEPs) are individuals who are or have been entrusted with prominent public functions by a foreign country, including the Heads of States Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials.

I declare that I am not a Politically Exposed Person (PEP) nor I am related to any Politically Exposed Person (PEP)

I hereby declare that I will submit my course progress report to the bank on periodic basis

I hereby declare that I will submit Deed of Ratification to the bank as soon as I complete 18 years of age, if I am a minor at the time of execution of loan agreement

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 hereby declare that the details furnished above are true and correct to the best of my four 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.

I/We authorize Axis Bank to verify and authenticate my/our Aadhaar number during processing my/our application for legitimate Business purposes.

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 authorise the Bank to share my Aadhaar related details/information with regulatory / statutory bodies as and when required.

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

We undertake that the proceeds of this facility would not be used for investments in the Capital market

I/We undertake to inform the Bank in case of any update in the information provided or documents submitted by me/us for the grant of facility/Loan by the Bank at the time of establishment of business relationship / account-based relationship and thereafter, as necessary; I/we shall submit to the Bank the update of such information/ documents. I/We agree to do the aforementioned within 30 days of the update to any such information/documents for the purpose of updating the records at the Banks' end.

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

1. Axis Bank will convey its decision within 15 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 15 days shall start 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 within 15 days.
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 cheque no \_\_\_\_\_ towards \_\_\_\_\_ in favour of AXIS Bank Ltd.
5. Processing fees of ₹ \_\_\_\_\_ will not be refunded in case of rejection/withdrawal of file.
6. Prepayment clause \_\_\_\_\_
7. CIBIL Issuance Charges ₹50

Name	<input style="width: 100%;" type="text"/>		Signature
Contact No.	<input style="width: 100%;" type="text"/>	Date	<input style="width: 100%;" type="text"/>
	Guarantor's / Co-applicant 2 Recent Passport Size Photograph	Co-applicant Recent Passport Size Photograph	Applicant Recent Passport Size Photograph
Date	<input style="width: 100%;" type="text"/>	Co-applicant 2 / Guarantor's Signature	Co-applicant's Signature/ Co-applicant and Guardian of the applicant
Place	<input style="width: 100%;" type="text"/>	Applicant Signature	

## Customer Consent

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 Education 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 Education 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 Education 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 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



**DSA / Bank Details (Only for office use)**

RAC/ASC \_\_\_\_\_

Channel:  DSA  ASL  CROSS SELL  Branch  Direct  
 Alternate Channels  Others  
 Digital Sub Channel  
 Web  Net Banking  Mobile  ATM  
 SMS  E-mail  Tele Calling  Inbound Customer Service

Lead No.: \_\_\_\_\_  
 Referral Code: \_\_\_\_\_  
 RM: \_\_\_\_\_  
 DME: \_\_\_\_\_

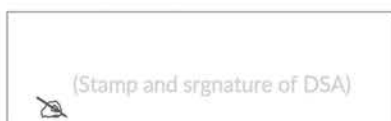
DSA Name  Branch name   
 DSA ID  Branch ID   
 Name of the Bank Officer

Scheme Code:  PRIN\_MORT  INT\_PRIN\_MORT  NO\_MORT

ID Verification  Done Date  Promotion Code \_\_\_\_\_

KYC OVD:  Digitally Verified  Manually Verified Digital Verification Ref no \_\_\_\_\_

Please specify the Marketing Programme (If any)

  
 (Stamp and signature of DSA)

  
 (Signature of Bank Officer/  
 Bank Manager)

Any Specific Note \_\_\_\_\_

**Interest Subsidy Eligibility**

Eligible for Interest subsidy:  Yes  No If yes, documents collected for Interest Subsidy (mandatory):

- Income Certificate attested by the competent authority.
- Bonafide certificate issued] by the Institute

I hereby declare that I have registered on JanSamarth Portal to avail interest subsidy for the loan under CSIS scheme under the Registration ID - \_\_\_\_\_

I hereby confirm that I have not claimed any subsidy in any form whatsoever, under any other Government Scheme for the same course or loan.

**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 country/ies in which the entity is a resident for tax purposes and the associated Tax Number below:

City of Birth\*  Country of Birth\*

Address Type for Tax Purposes\* [ ] Resident [ ] Business [ ] Registered office

Country#	Tax Identification Number %	Identification Type (TIN or Other, please specify)%	Address for Tax Purpose*		Please note the address below
			Communication Address	Permanent Address	
			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 \_\_\_\_\_



Acknowledgement for receipt of application form

Date

To \_\_\_\_\_  
\_\_\_\_\_  
\_\_\_\_\_

AXIS Bank Ltd. has received your application for a \_\_\_\_\_ loan of ₹ \_\_\_\_\_ Lacs.

Axis Bank will convey its decision within 15 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 15 days shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank.

This is subject to submission of all documents, as required by the bank.

For AXIS Bank Ltd.  
AXIS Bank Official

### Details of Charges

Processing Charges: Upto 2% of the loan amount + GST, as decided by the bank

Prepayment Charges: Nil

Rate of Interest @ \_\_\_\_\_ % Per Annum

Penal Interest on delayed overdue @24% per annum I.e.@ 2% per month on the overdue Installment/s

Cheque/Instrument swap Charges: ₹ 500 + GST per Instance

Duplicate Statement Issuance Charges: ₹ 250 + GST per instance

Duplicate Amortization Schedule Issuance Charges: ₹ 250 + GST per Instance

Duplicate Interest Certificate (Provisional/Actual) Issuance Charges: ₹ 50/- + GST per instance

Charges on Customer Initiated Request for copies of Documents: ₹ 500 + GST per Instance

Cheque/Instrument Return Charges : Rs.339/- +GSTper instance

Stamp Duty Charges as per State Stamp Act: \_\_\_\_\_

Conversion charges for switching from floating to fixed Rates & Vice versa - 1% of the outstanding principal with a minimum of Rs.5000/- + applicable GST

Goods and Services tax (GST) will be charged extra as per the applicable rates. on all the charges and fees

(wherever GST is applicable)

\*The Above Charges are subject to Change/Revision