

**Credit linked subsidy scheme - Select the applicable category**

<input checked="" type="checkbox"/>	CLSS (Economically Weaker Section)/(Lower Income group) Interest Subsidy of 6.5% for period of 20 years for loan amount upto 6 lacs.	<input checked="" type="checkbox"/>	CLSS ( Middle Income Group I) Interest Subsidy of 4% for period of 20 years for loan amount upto 9 lacs.	<input checked="" type="checkbox"/>	CLSS ( Middle Income Group II) Interest Subsidy of 3% for period of 20 years for loan amount upto 12 lacs.
<input type="checkbox"/>	Annual Household income is less than Rs. 6 lacs	<input type="checkbox"/>	Annual Household income is between Rs. 6 lacs to Rs. 12 lacs	<input type="checkbox"/>	Annual Household income is between Rs. 12 lacs to Rs. 18 lacs
<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 120sq.m.	<input type="checkbox"/>	Carpet Area of the property is within 150sq.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

**SOURCING DETAILS** (For official use only)

RAC/ASC \_\_\_\_\_ Source  Direct  Govt Designated Agency/ULB  NGO  
 Developers  Others \_\_\_\_\_  
 Channel  DSA  ASSL  BRANCH  DIRECT  
 Digital  CONNECTOR  OTHERS  
 DSA Code \_\_\_\_\_ DME Code \_\_\_\_\_ CONNECTOR code \_\_\_\_\_ Employee ID \_\_\_\_\_ Application ID \_\_\_\_\_  
 Name of Sourcing Agent \_\_\_\_\_ Number of Co-applicant(s) \_\_\_\_\_ Number of Guarantor(s) \_\_\_\_\_  
 Sourcing Agent \_\_\_\_\_  
 Axis Bank Relationship Manager Name \_\_\_\_\_ Axis Bank Relationship Manager Sign \_\_\_\_\_  
 Documents Received :  Self-Certified  True Copies  Notary Identity Verification Done :

**IN PERSON VERIFICATION CARRIED OUT BY**

Emp. Name : \_\_\_\_\_ Emp. Code : \_\_\_\_\_ Employee Signature \_\_\_\_\_  
 Emp. Designation : \_\_\_\_\_ Emp. Organisation & Code : \_\_\_\_\_ Date: DD MM YYYY  
 Emp. Branch : \_\_\_\_\_ Place : \_\_\_\_\_

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

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

**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 **Pls. tick**

Rs. 20 lacs  Rs. 28 lacs. OR

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 **Pls. tick**

Rs. 20 lacs  Rs. 28 lacs.

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
1.			
2.			
3.			

Signature of the Applicant

Signature of the Co-Applicant

**ADDITIONAL DETAILS REQUIRED 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: \_\_\_\_\_



**HOME LOAN APPLICATION FORM**



Date : DD MM YYYY

**PERSONAL AND EMPLOYMENT DETAILS**

Pls. tick ( ) as applicable Are you an existing customer, if yes, please provide Customer ID	Applicant / Co-Applicant / Guarantor / GPA					Applicant / Co-Applicant / Guarantor / GPA							
	Y	N	Y	N	Y	Y	N	Y	N	Y	N		
Title (Mr/Mrs/Ms/Dr/Others) / First Name (same as id proof)													
Title (Mr/Mrs/Ms/Dr/Others) / Maiden Name													
Middle Name / Last Name													
Title (Mr/Mrs/Ms/Dr/Others) / Father's First Name													
Father's Middle/ Last Name													
Title (Mr/Mrs/Ms/Dr/Others) / Mother's First Name													
Mother's Last Name													
Relation with Applicant													
Status	Res	NRI	PIO	OCI	Foreign National	Res	NRI	PIO	OCI	Foreign National			
PAN Card/Form 60	PAN Card	Form 60				PAN Card	Form 60						
Passport No./Voter ID/ Driving License/ Udyog Aadhar card/NREGA Job Card													
Aadhaar Number													
CKYC Number													
Passport/Driving License expiry date	DD	MM	YYYY			DD	MM	YYYY					
Date of Birth (DD/MM/YYYY)and Gender	DD	MM	YYYY	Male	Female	Third Gender	DD	MM	YYYY	Male	Female	Third Gender	
Nationality and Community				Hindu	Muslim	Christian				Hindu	Muslim	Christian	
	Sikh	Jain	Parsi	Others (pls specify)			Sikh	Jain	Parsi	Others (pls specify)			
Category	SC	ST	OBC	General			SC	ST	OBC	General			
	Minority	Others					Minority	Others					
Subcategory	Widow	Manual Scavenger					Widow	Manual Scavenger					
Personal with Disability	Yes	No					Yes	No					
Education	Matriculate	Undergraduate	Graduate			Matriculate	Undergraduate	Graduate					
	Postgraduate	Others			Postgraduate	Others							
Institute / University													
Marital Status and No. of Dependants Others	Married	Single	Others	No. of Dependents		Married	Single	Others	No. of Dependents				
Spouse's Name													
Mother's Maiden Name													
E-mail Address (Personal)													
E-mail Address (Official)													
Phone Details (STD Code - Tel Res.)													
Mobile Number													
Mailing Address	Residence (Present)	Residence (Permanent)	Office	Residence (Present)	Residence (Permanent)	Office							
Residence Address (Present Address)													
	Landmark					Landmark							
	Pin _____ City _____					Pin _____ City _____							
	State _____ Country _____					State _____ Country _____							
	Years at present address _____					Years at present address _____							
Residence Address (Permanent Address)													
	Landmark					Landmark							
	Pin _____ City _____					Pin _____ City _____							
	State _____ Country _____					State _____ Country _____							
	Years at present address _____					Years at present address _____							
Whether registered under GST (If yes, following details are mandatory)	Yes	No	GST Exemption	Yes	No	Yes	No	GST Exemption	Yes	No	Yes	No	
	Exemption Reason (If Yes)					Exemption Reason (If Yes)					Exemption Reason (If Yes)		
	Exemption Valid Till (if Yes) DD MM YYYY					Exemption Valid Till (if Yes) DD MM YYYY					Exemption Valid Till (if Yes) DD MM YYYY		
	Single	*Multiple	Special Economic Zone	Y	N	Single	*Multiple	Special Economic Zone	Y	N	Single	*Multiple	Special Economic Zone
	Special Economic Zone Code (if Y)					Special Economic Zone Code (if Y)					Special Economic Zone Code (if Y)		
GSTIN (Default)													
GSTIN Registration Date	DD	MM	YYYY			DD	MM	YYYY			DD	MM	YYYY

Pls. tick (✓) as applicable	Applicant/Co-Applcmt/Guarantor/GPA			Applicant/Co-Applcmt/Guarantor/GPA		
Address registered for GSTIN						
Same as Residence Address (Present Address)						
Same as Residence Address (Permanent Address)						
Others fill the field	Pin	City	Country	Pin	City	Country
Residence Ownership	<input type="checkbox"/> Self Owned	<input type="checkbox"/> Rental	<input type="checkbox"/> Parental	<input type="checkbox"/> Self Owned	<input type="checkbox"/> Rental	<input type="checkbox"/> Parental
	<input type="checkbox"/> Co. Provided	<input type="checkbox"/> Paying Guest	<input type="checkbox"/> Monthly Rent	<input type="checkbox"/> Co. Provided	<input type="checkbox"/> Paying Guest	<input type="checkbox"/> Monthly Rent
Employment Nature	<input type="checkbox"/> Salaried	<input type="checkbox"/> Self Employed		<input type="checkbox"/> Salaried	<input type="checkbox"/> Self Employed	
	<input type="checkbox"/> Housewife	<input type="checkbox"/> Student	<input type="checkbox"/> Retired	<input type="checkbox"/> Housewife	<input type="checkbox"/> Student	<input type="checkbox"/> Retired
Nature of Organization	<input type="checkbox"/> Govt./PSU	<input type="checkbox"/> Public Ltd.	<input type="checkbox"/> Pvt. Ltd.	<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"/> MNC	<input type="checkbox"/> Partnership	<input type="checkbox"/> Proprietorship
	<input type="checkbox"/> Others			<input type="checkbox"/> Others		
Nature of Employer/ Business	<input type="checkbox"/> Trading	<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Service	<input type="checkbox"/> Trading	<input type="checkbox"/> Manufacturing	<input type="checkbox"/> Service
	<input type="checkbox"/> Others			<input type="checkbox"/> Others		
Designation						
Period in Current Employment/Business	Years	Months		Years	Months	
Total Employment/Business Period	Years	Months		Years	Months	
Name of Organisation						
Address						
Landmark						
Pin		City		Pin		City
State		Country		State		Country
Phone Details (STD/ISD Code - Tel Off.)						

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

### PROPOSED LOAN DETAILS

Amount (Rs.) \_\_\_\_\_ Terms (Months) \_\_\_\_\_

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

Type of Loan  Vanilla  Fast Forward Home Loan  Empower Home Loans  Asha Home Loans  Asha Home Loan - Test Program

Shubh Aarambh Home Loans  Asha Home Loans (EMI Waiver)  PMAY HL - Test program

ROI  Fixed  Floating  Fixed + Floating

Repayment Mode  PDC  ECS  SI

Processing Fee Amount \_\_\_\_\_ Cheque No. \_\_\_\_\_ Dated \_\_\_\_\_ Drawn on Bank \_\_\_\_\_

### PROPERTY DETAILS

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

Property Type  Flat  Single Storey House  Extension  Repair  Builder Name: \_\_\_\_\_ Project / Property Name \_\_\_\_\_

Transaction Type  Builder  Society  Resale  Existing and Owned (Repair/Renovation)

Property Ownership  Self Owned  Inherited

Loan Account No. (In Case of Top-up of Existing Axis Bank Home Loan) \_\_\_\_\_

Property to be purchased in name of \_\_\_\_\_

Address of Property \_\_\_\_\_ Location Code based on census 2011 \_\_\_\_\_

City \_\_\_\_\_ State \_\_\_\_\_ Country \_\_\_\_\_ Pin \_\_\_\_\_

Area of Property / Land (In Sq. Ft./Sq. Mts.) \_\_\_\_\_ Cost of Property / Land \_\_\_\_\_

Built-up Area (In Sq. Ft./Sq. Mts.) \_\_\_\_\_ Carpet Area (In Sq. Ft./Sq. Mts.) \_\_\_\_\_

Name of Seller \_\_\_\_\_ Address of Seller \_\_\_\_\_

Stage of Construction  Complete  Under Progress  Yet to start

Cost of Purchase/Construction \_\_\_\_\_ Stamp Duty Cost \_\_\_\_\_

Registration Cost \_\_\_\_\_ Other Cost \_\_\_\_\_

Total Cost \_\_\_\_\_ Own Contribution \_\_\_\_\_

### INSURANCE DETAILS

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

Property Insurance  Interested  Not Interested  Shall Decide Later

Health Insurance  Interested  Not Interested  Shall Decide Later

### CUSTOMER DECLARATION

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

I/We unconditionally agree and accept that the Bank shall be at a liberty to reject my/our application at any stage of processing the application for Retail Cards/Loans/Merchant Acquiring business (Relationship (s)) (Delete the one which is not appropriate). I/We unconditionally agree & accept that, the data provided by me/us to the Bank during the application process for acquiring such Relationship(s) is true to the best of my/our knowledge and belief, and if at any stage of processing the Relationship, if it comes to the knowledge of the Bank or the Bank is of the opinion that, I/We have provided any incorrect information, and/or fabricated documents, and/or fake documents, and/or documents/s 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 is 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 of a part of sole Banking Relationship or to any Credit Information Company as the Bank may so decide. I/We waive the Confidentiality obligations with respect to the information provided to the Bank. I/We further agree that, we shall not hold the Bank liable for any cost or reputation for sharing the information as is considered necessary by the bank in its sole and exclusive opinion, and without any reference to me/us whatsoever, with such Bank/Financial/Institution/Credit Information Company and to hold harmless the employees, officers, Directors, agents etc that may be so appointed by the Bank.

I/We 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 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 am eligible to apply for an internationally valid card. I 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 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 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 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](http://www.axisbank.com)

I authorize 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 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 also confirm that I have been explained the following:

- 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 start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank
- 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.
- The bank will decide and assign the loan limit and no commitment has been given to me/us for the same.
- 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 lacs/ ₹ 9 lacs / ₹ 12 lacs under Credit Linked Subsidy Scheme EWS-LIG/ MIG I/MIG II respectively)
- \*Upfront processing fee of Rs 2500+Tax 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
- 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.
- 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.

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

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

I understand, that I may opt out by registering in the 'Provider Customer Preference Register' as per details provided in the "TRA" 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.

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.

### Credit Card Section (All fields are mandatory)

I Wish to apply for a My Zone credit card  Yes  No

The Card for Entertainment Fans



Joining Fees : Nil

Annual Fees : Nil

Usage Preference  Domestic Only  International Enabled (International enabled Credit Card can be used in India as well as overseas)

Nominee Details  Yes  No, If Yes, Nominee Name \_\_\_\_\_ Relationship with applicant \_\_\_\_\_

Name as desired on the Credit Card \_\_\_\_\_ Max. 19 characters including spaces

Statement Details Preferred Delivery Mode  Mail  Email  Both Please ensure you have a valid Email ID  Preferred Mailing Address  Residential Address  Official Address

Auto-Debit Option  If you wish to avail of the Direct Debit Facility from your Axis Bank savings / 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 \_\_\_\_\_ Applicant\* \_\_\_\_\_ Joint A/c Holder\* \_\_\_\_\_

Please sign as per Bank's record \* To be signed by all the accountholders

I am aware that the processing of the credit card application would be subject to the successful disbursement of the Home loan 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 this home loan application. I am aware that the credit card limit on my credit card will be decided by Axis Bank as its sole discretion after verifications 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 cheque to be drawn in favour of Axis Bank Ltd./A/c Service Charges)

### Home Loan Document Checklist

(Applicant / Co-Applcmt / Guarantor / GPA)

Pls. tick (✓) boxes where appropriate and write N.A. if not applicable.

Salaried Customers	Self Employed Professionals	Self Employed Non Professional
Application form with photograph duly signed by all applicants <input type="checkbox"/> Y <input type="checkbox"/> N		
Identity Proof and Address Proof <input type="checkbox"/> Passport <input type="checkbox"/> Driving License <input type="checkbox"/> Voter's ID Card <input type="checkbox"/> Job Card issued by NREGA <input type="checkbox"/> Aadhaar Card <input type="checkbox"/> PAN card (only as identity proof)		
Any other document (pls specify) <input type="checkbox"/> Address Proof _____ <input type="checkbox"/> Identity Proof _____		
Age Proof <input type="checkbox"/> Passport <input type="checkbox"/> Birth Certificate <input type="checkbox"/> Driving License <input type="checkbox"/> Pan Card <input type="checkbox"/> Others (Pls. specify) _____		
PAN card copy <input type="checkbox"/> Y <input type="checkbox"/> N		
Last 3 months <input type="checkbox"/> Y <input type="checkbox"/> N	Education Qualification Certificate <input type="checkbox"/> Y <input type="checkbox"/> N	Proof of business existence <input type="checkbox"/> Y <input type="checkbox"/> N
Salary-slips <input type="checkbox"/> N	Proof of business existence <input type="checkbox"/> Y <input type="checkbox"/> N	Business profile <input type="checkbox"/> Y <input type="checkbox"/> N
Form 16/Income <input type="checkbox"/> Y <input type="checkbox"/> N	Last 2 years Income Tax Returns with computation of income <input type="checkbox"/> Y <input type="checkbox"/> N	
Tax Returns <input type="checkbox"/> N	Last 2 years CA Certified / Audited Balance Sheet and Profit & Loss Account <input type="checkbox"/> Y <input type="checkbox"/> N	
Last 6 months bank statements <input type="checkbox"/> Y <input type="checkbox"/> N		Last 6 months bank statements (Self and business) <input type="checkbox"/> Y <input type="checkbox"/> N
Processing fee cheque* <input type="checkbox"/> Y <input type="checkbox"/> N Dated _____ Amount _____ Drawn on _____		
*To be drawn in favour of "Axis Bank Ltd. A/c Service Charges"		

### DETAILS OF CHARGES\*

Following charges applicable under "Details of Charges"	Amount (Rs.)
Description of Charges	Upto 1% of the loan amount subject to minimum of Rs. 10,000/-
Total Processing fees charges	@ 24% per annum, 2% per month
Penal Interest	1% on the outstanding principal with a minimum of Rs. 10,000/-
#Switching Fees (Floating Rate to Fixed Rate)	2% on the outstanding principal amount
#Switching Fees (Fixed Rate to Floating Rate)	0.5% on outstanding principal with a minimum of Rs. 10,000/-
#Switching Fees (Higher Fixed rate to Lower Fixed Rate)	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 Rs. 10,000/-
	The lower rate will be equal to the applicable carded interest rate only
Instruction / Instrument Return Charges	Rs. 500/- Per Instance
Cheque / Instrument issuance charges	Rs. 500/- Per Instance
Duplicate Statement issuance charges	Rs. 250/- Per Instance
Duplicate Amortization schedule issuance charges	Rs. 250/- Per Instance
Duplicate Interest Certificate (Provisional / Actual) issuance charges	Rs. 250/- Per Instance
Issuance charges for Photocopy of title documents	Rs. 250/- Per document set
Charges on customer initiated requests for copies of documents	Rs. 250/- Per document set
Prepayment charges including part prepayment for floating rate loan	NIL
#Prepayment charges including part prepayment for fixed rate loan	2% of outstanding principal/amount prepaid
Equitable mortgage creation charges	As applicable in the state
Credit Bureau report issuance charges	Rs. 50/- Per Instance
CERSAI Charges	Rs 50/- For Loans upto 5 Lkhs Rs 100/- For Loans above 5 Lkhs

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](http://www.axisbank.com) accordingly.

#Not applicable under Fast Forward Home Loan & Empower Home Loan Program

\*\*Not applicable under Empower Home Loan Program

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

### ACKNOWLEDGMENT FOR RECEIPT OF APPLICATION FORM

Date \_\_\_\_\_

To, \_\_\_\_\_

Axis Bank has received your application for a housing loan of Rs. \_\_\_\_\_ Institution did not charge any processing fee for the housing loan upto ₹ 6 lacs/ ₹ 9 lacs / ₹ 12 lacs 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 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 start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank.

For Status inquiry please contact us on 18604195555 & 18605005555. Local call rates would apply. OR visit us at [www.axisbank.com/support](http://www.axisbank.com/support) OR visit [www.axisbank.com/loanappstatus](http://www.axisbank.com/loanappstatus)

For Axis Bank Ltd., Authorised Official