

EMPLOYMENT DETAILS

Name of Organization	<input type="text"/>	Address	<input type="text"/>
Designation	VISITING CARD FRONT		VISITING CARD BACK
Office Email ID	<input type="text"/>	Contact Details	Mobile <input type="text"/>
			Phone <input type="text"/>
Employment Nature	<input type="checkbox"/> Salaried <input type="checkbox"/> Self-Employed <input type="checkbox"/> Self-Employed Professional	Experience	Total Years in Current Industry <input type="text"/> <input type="text"/> Total Work Experience <input type="text"/> <input type="text"/>
Qualification	<input type="checkbox"/> SSC <input type="checkbox"/> HSC <input type="checkbox"/> Diploma <input type="checkbox"/> Under Graduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Professional _____		
Business Constitution	<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"/> LLP <input type="checkbox"/> Other _____		
Industry Type	<input type="checkbox"/> Trading <input type="checkbox"/> Manufacturing <input type="checkbox"/> Services <input type="checkbox"/> Other _____	Net Monthly Income (In lakhs) <input type="text"/>	
Business Area Type	<input type="checkbox"/> Railway Station / Bus Stand <input type="checkbox"/> Market / Mall <input type="checkbox"/> Residential <input type="checkbox"/> Industrial <input type="checkbox"/> Outskirts of city/Underdeveloped		

BANK & LOAN DETAILS

	Primary Bank		Other Bank
Bank	<input type="text"/>		<input type="text"/>
Branch	<input type="text"/>		<input type="text"/>
IFSC	<input type="text"/>		<input type="text"/>
A/C Type	<input type="checkbox"/> SA <input type="checkbox"/> CA <input type="checkbox"/> OD <input type="checkbox"/> CC		<input type="checkbox"/> SA <input type="checkbox"/> CA <input type="checkbox"/> OD <input type="checkbox"/> CC
Bank a/c no	<input type="text"/>		<input type="text"/>
No. of Active Credit Cards <input type="text"/>	No. of Active Loans <input type="text"/>	<input type="checkbox"/> HL <input type="checkbox"/> Auto <input type="checkbox"/> PL <input type="checkbox"/> LAP <input type="checkbox"/> BL <input type="checkbox"/> OD <input type="checkbox"/> WC	

CUSTOMER DECLARATION

"I/We have applied for loan at Axis Finance Limited ("AFL"). I/We undertake, declare, agree and confirm that: 1. I / We understand the Risk Gradation and Interest Rate on a Loan that I / We have applied for will be based on Loan amount, tenure, down payment, Security / Collateral offered for the Loan, risk parameters, market conditions, cost of funds, loan history with AFL, credit score provided by credit information company, my / our age, income and any other information as may be required for the purpose of credit evaluation. 2. I / We am / are aware the normally applicable interest on loans and other charges are available on the website https://www.axisfinance.in. 3. I/We acknowledge application of loan, applicable schedule of charges along with documents to be submitted for my loan processing with Axis Finance. 4. All particulars, information, copies of financials/bank statements/title records/legal and other documents and details given/ filled in or submitted along with this Loan Application, or tab/mobile app-based Application form filled by AFL representative are true, correct, and updated in all respects and that no information/details whatsoever has been withheld/ concealed. The information/details/documents submitted by me/us including sensitive personal information shall form the basis of the credit appraisal done by AFL and any loan/service or amount thereof that AFL may decide to grant to me/us at its sole discretion. 5. In case any discrepancy is found or observed from the documents / information/detail submitted by me/us, AFL shall, in its sole discretion, be entitled to cancel the sanction at any stage or recall the loan, if already disbursed. 6. I/We have never defaulted in any loan availed from AFL or any other bank/financial institution. 7. No award, decree, judgement or order has been passed against me/us involving breach of contract, tax malfeasance or other misconduct which could have any adverse effect on my/our capacity to repay the loan. 8. I/We confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever and/or any criminal proceedings or any proceedings for winding up, dissolutions, administration or reorganization or for the appointment of the receiver, administrator, administrative receiver, trustee or similar officer for my/our assets have been initiated and/or are pending against me/us and that I/We have never been adjudicated insolvent by any court or other authority. 9. I/We specifically authorize AFL and all its group/business associate companies and their employees, agents and representatives to collect, exchange, share or part with all or any information for any purpose including cross selling and referrals. 10. I/We acknowledge and agree that AFL shall have in its absolute discretion the right to accept or reject the loan application and AFL shall not be responsible in any manner whatsoever to me/us for such rejection or any delay in notifying me/us of such rejection and any costs/losses, damages or expenses, or other consequences caused by or arising out of rejection, or any delay in notifying me/us of any such rejection, of my/our application. Quantum of the loan will be finally decided by AFL and AFL has not made any commitment to me/us regarding the same. 11. The amount of loan shall be decided by AFL in its sole discretion and AFL does not and has not made any commitment to me/us regarding the same. 12. AFL is not under any obligation under any circumstances whatsoever to refund registration/upfront/processing fee or any fee by whatever name called once paid. 13. All payments including for stamp duty, registration fee, legal fee, valuation charges, ROC filing charges (if applicable), documentation charges and any other out of the pocket expenses as per actuals shall be borne by me/us. 14. I/We understand that the disbursement will be subject to production of necessary documents as may be required by AFL from time to time, satisfactory completion of AFL appraisal and documentation process and compliance with AFL laid down norms/ guidelines. 15. Any change in information submitted with this Loan Application or thereafter including change in address(es), employment or profession, income, telephone number etc. shall be promptly informed to AFL. 16. I/We confirm that I/we shall cooperate with AFL and furnish additional documents and/or shall execute such other documents, if necessary to enable AFL to abide by/comply with all other existing/ further directives of the statutory/regulatory authorities/any other authority in accordance with applicable laws. 17. I/We authorize AFL to disclose any information/documents submitted with Loan Application or anytime thereafter or relating to me/us, of the loan(s) proposed to be availed by me/us, as AFL may deem appropriate and necessary, to Reserve Bank of India, tax authorities, Credit Bureaus, third parties, credit rating agencies, TransUnionCredit Information Bureau (India) Ltd. or any other agency authorized in this behalf by RBI, or Government or any regulatory/statutory/judicial/quasi-judicial authority and also to obtain information from these agencies/authorities etc. with respect to me/us so as to enable AFL to appraise my/our Loan Application. 18. I/We undertake that (a) CIBIL and any other agency so authorized may use, process the said information and data disclosed by AFL in the manner as deemed fit by them; and (b) CIBIL and any other agency so authorized may furnish for consideration, the processed information and data disclosed or products thereof prepared by them, to Bank/Financial Institutions and other Credit Grantors or Registered Users, as may be specified by the RBI in this behalf. 19. I/We hereby authorize AFL as may be required in order to enforce the rights of AFL pursuant to the provisions of the insolvency and Bankruptcy Code, 2016 and required to monitor the Loan and the utilization thereof, and /or to take steps toward the recovery of the Outstanding Amounts. 20. I/We authorize AFL to contact me/us for products and services offered by AFL or any service provider regarding dues, marketing schemes, various other financial and insurance products, etc. in any of the following methods: (a) Telephone even if the Applicant's name appears in Do Not Call Register. (b) E-mail (c) SMS (d) Whatsapp; (e) other communication channels under applicable laws. 21. I/We hereby confirm that I/we am/are competent and fully authorized to give declarations, undertaking etc. execute and submit this Loan Application and all other documents for the purpose of availing the loan, creation of security and for all the purposes mentioned/required to be done in this regard. 22. I/We hereby declare that information given by us in application form and digital application form, if there is any inconsistency, the information provided in digital form will prevail. 23. I/We expressly and irrevocably give further consent that AFL is entitled (but not obliged) to contact at any such place, person/or entity, reasonably believed by AFL of having any connection with the Applicants, details of which may be available with AFL either directly or indirectly in order to establish contact with the Applicants, disclose relevant information regarding the Loan or procure information that may be relevant for AFL to service the Loan or exercise its rights and obligations in terms of the T&C. 24. No money or fees has been solicited or paid in cash to any AFL employees/business associates during the process of application submission. 25. Any information or data disclosed to AFL pursuant to the Loan Application Form and the T&Cs has been provided out of the Applicant's own free will and volition. 26. AFL may collect, use, process, store, transfer the information or data, including any sensitive personal information or data, for any or all of the following purposes: (i). Of data processing, statistical or risk analysis, conducting credit or KYC or anti-money laundering checks, credit risk management, or monitoring the Applicant's credit worthiness. (ii). Of meeting the disclosure requirements of any law binding on AFL. 27. I/We agree that submission of the Loan Application does not imply automatic approval of the loan by AFL. AFL may request for additional documents other than those submitted along with the Loan Application. I/We confirm that the executive who collected my/our applications/ documents has informed me/us and I/we am/are fully aware that -1. Any tax, fee, cess, duty etc. as may be applicable and payable from time to time will be charged in connection with the loan. 2. AFL is not liable for the safe keeping and return of any documents/papers or copies thereof submitted along with the Loan Application. 3. AFL shall not be liable to process any incomplete/ defective applications and AFL shall not be responsible for any resulting delay or otherwise. 4. The Loan Application, documents/photographs or any other detail etc. once submitted by me/us will not be returned under any circumstances whatsoever by AFL. This application form is considered valid unless the applicant revokes the same. 28. With regard to our loan account, in case AFL is unable to establish positive contact on the registered number and/or address, I/we authorize AFL to get in touch with the Co-borrower(s) / Reference(s) whose details have been shared in the Loan Application Form. 29. I/We hereby declare and confirm that any purchase by me/us of any insurance product is purely voluntary and we have clearly understood the insurance product offering made by the insurance company. 30. I do hereby declare that, in case I have submitted deemed OVD as a proof of my current address, I will submit any one of the Officially Valid documents within period of three months from the date of the loan application with updated current address as mentioned in the deemed OVD submitted by me as part of this application. 31. I/We hereby declare that there is no change in the personal information, occupation, contact details provided at the time of all my previous applications / last application submitted by me. 32. I/We hereby declare that in case of any updation in the aforementioned information, it shall be provided to the AFL representative along with supporting documents along with loan application form. 33. I/We, give my/our consent to download my/ our KYC Records from the Central KYC Registry (CKYCR), only for the purpose of verification of my/our identity and address from the database of CKYCR Registry. I/We, understand that my/our KYC Record includes my KYC Records /Personal information such as my name, address, date of birth, PAN number etc. (Do share the OTP received to consent) 34. I / We agree that the AFL shall carry out KYC verification through either Video-based Customer Identification Process (V-CIP) or in-person verification, as deemed appropriate by the AFL. I / We understand that we have the option to choose either of these processes for completion of our KYC. 35. AFL may use the services of their authorized agencies with respect to customer acquisition, underwriting support, debt management and associated customer service.

I/We do not wish to provide by consent to download my/our KYC records from Central KYC Registry (CKYCR).

For declaration w.r.t. change tick box option:

There is change in the information available in the documents downloaded from CKYC portal.

Signature of Applicant

Declaration: In case this Application form is digitally filled, it has to be submitted from your (Main Applicant) Official / Personal Email ID and directly sent to an Axis Finance officer. In which case, it would be deemed consent to process the application further & no signature would be required to be obtained on this application form.

SCHEDULE OF CHARGES FOR RETAIL BORROWERS

With Effect From 1st April 2025

Fees and charges	Loan Against Property (LAP) & Micro Loan Against Property (MLAP)	Home Loan (HL) & Affordable Home Loans(AHL)	Business Loan	Personal Loan	Education Loan
Loan Application Charges	For Normal Home Loan and LAP-Rs.5000/- + Applicable Taxes For Affordable Home Loan and Micro LAP Loans-Rs.2500/- + Applicable Taxes		NIL		
Loan Processing Charges	For Normal Home Loan and LAP-Up to 2% + Applicable Taxes For Affordable Home Loan and Micro LAP Loans-Up to 3% + Applicable Taxes		Up to 3% of the Loan Amount + Applicable Taxes		
Please Note-Loan Processing Charge is a one-time non-refundable fee and is collected by Axis Finance for the purpose of appraising the Application. The same is independent of the outcome/result of such appraisal.					
Part-Prepayment (If Applicable) / Foreclosure (Full Pre-Payment) charges on the total loan outstanding amount/ current limit (Available limit + Utilized limit in case of overdraft) (If Applicable)	<p>Applicable Charges For Loans Under Floating Rate of Interest</p> <ol style="list-style-type: none"> If primary applicant is a Non-Individual (For Home Loan, LAP, Micro LAP and Affordable Housing) If primary applicant is individual with End Use as Business(Excluding Home Loan and Affordable Housing loans) <p>For Loan Against Property and Micro LAP - 3% + Applicable Taxes For Home Loans and Affordable Home Loan - 2% + Applicable Taxes</p> <p>For Loans under Fixed Rate of Interest - 4% + Applicable Taxes</p> <p>Part Pre-Payment and Foreclosure conditions applicable</p> <ol style="list-style-type: none"> Part Pre-Payment / Foreclosure shall be permitted only after clearance of 12 EMI's Part Pre-Payment will only be allowed twice in a financial year and Pre-Payment of up to 25% of POS can only be accepted in a financial year Amount received as Part Pre-Payment / Foreclosure, will be adjusted against the Principal Outstanding and Part Pre-Payment / Foreclosure Charges For any Part Pre-Payment received adjustment will be given in Tenure (Default) and EMI amount will remain the same. (EMI tenure decrease,EMI amount will be constant) <p><i>*For Individual borrowers with End use other than business, Pre- Payment and foreclosure charges and conditions will not be applicable, if the loan is under Floating Rate of Interest.</i></p>		<p>Applicable Charges - 4% + Applicable Taxes</p> <p>Part Pre-Payment and Foreclosure conditions applicable</p> <ol style="list-style-type: none"> Part Pre-Payment / Foreclosure shall be permitted only after clearance of 12 EMI's. Part Pre-Payment will only be allowed twice in a financial year and Pre-Payment of up to 25% of POS can only be accepted in a financial year Amount received as Part Pre-Payment / Foreclosure, will be adjusted against the Principal Outstanding and Part Pre-Payment / Foreclosure Charges For any Part Pre-Payment received adjustment will be given in Tenure (Default) and EMI amount will remain the same. (EMI tenure decrease,EMI amount will be constant) 		<p>Applicable Charges - 3% + Applicable Taxes</p> <p>Part Pre-Payment and Foreclosure conditions applicable</p> <ol style="list-style-type: none"> Part Pre-Payment / Foreclosure shall be permitted only after clearance of 12 EMI's. Part Pre-Payment will only be allowed twice in a financial year and Pre-Payment of up to 25% of POS can only be accepted in a financial year Amount received as Part Pre-Payment / Foreclosure, will be adjusted against the Principal Outstanding and Part Pre-Payment / Foreclosure Charges For any Part Pre-Payment received adjustment will be given in Tenure (Default) and EMI amount will remain the same. (EMI tenure decrease,EMI amount will be constant)
CERAI Charges	Rs.100		Rs.100 (For secured loan)	NA	
Bounce Charges (Cheque Return / NACH failure)	Rs. 500 per bounce				
Document charges (Statement of Account / Foreclosure Letter/ Repayment Schedule/ Interest certificate/ Balance statement/List of documents/No Dure Certificate)	NIL				
Document retrieval charges	Rs. 500/- per document				
PDCs, Security Cheques, NACH Swap charge	Rs. 500/- per instance				
Loan Re-scheduling/ Re-pricing under floating ROI (on customer request and subject to approval from AFL)	0.50% of the outstanding Loan				
Interest rate mechanism swap charges (Fixed rate to floating and vice-versa)	1% of the loan outstanding		NA	NA	NA
Loan cancellation charges	Rs. 5000		Rs. 1000	Rs. 1000	NIL
Collateral / Security swapping / partial release	Rs. 5000 per instance		Rs. 5000 per instance (For secured loan)	NA	NIL
Stamp duty and other statutory charges	As per applicable laws of the state				
Penal Charge**	Penal Charges for delay in any payments due under the Finance Document(s)				
	6% p.a. plus GST on the overdue amount (Principal overdue / Interest overdue / EMI overdue) for the period the said amount remains overdue.				
	Penal Charges for delay in Security creation as per the terms of the Sanction Letter.				
2% p.a. plus GST. The penal charges for delay in security creation will be levied on the outstanding principal amount of the Facility, commencing from the date the security was supposed to be created until the date it is actually created.					
Penal charges related to non-compliance of any other Material Terms and conditions as per the sanction letter / facility agreement Or Penal charges related to non-submission of documents / information as per the Sanction Letter terms and conditions					
The Penal Charge for these non-compliance will be levied on the outstanding principal amount of the Facility, for each instance of non-compliance, calculated from the date of the breach until the date the terms of the Sanction Letter are met, Subject to Maximum of 3% p.a. plus GST in case of Multiple breaches.					

*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 and the same shall be updated on our website www.axisfinance.in accordingly.

^ Payment of Foreclosure Charges / Prepayment Charges shall be permitted only from the following accounts:

Salary account of the Borrower for salaried Borrower(s); or
Current account used for business purposes for self-employed Borrower(s); or
Repayment account registered with the Lender for the purpose of repayment of the Facility.

*Interest Rate Swapping is not applicable for Personal Loan and Business Loan.

*AFL does not offer any concession on any of the charges mentioned above for MSME entity