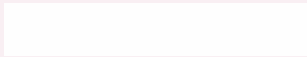




Loan Application Form

MSME



Fix a latest

photograph

of the

applicant

Application Date:

DDMMYYYY

Loan Amount	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	Loan Tenure (Months)	<div></div> <div></div> <div></div>	ROI	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	%	No of Co-applicants	<div></div> <div></div>	
Loan Product	<input type="checkbox"/> LAP	<input type="checkbox"/> Corporate Loan (MSME)	<input type="checkbox"/> Education	<input type="checkbox"/> Health Care	<input type="checkbox"/> LRD				
Loan Transaction Type	<input type="checkbox"/> New	<input type="checkbox"/> Top Up	<input type="checkbox"/> Balance Transfer	Outstanding loan amount					<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>
If Balance Transfer, Name of Financial Institution	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>						Running Since	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	
Loan Type	<input type="checkbox"/> Term Loan	<input type="checkbox"/> Line of Credit	<input type="checkbox"/> Demand Overdraft	<input type="checkbox"/> Revolving Credit					
Purpose of Loan	<input type="checkbox"/> Business	<input type="checkbox"/> Others	<input type="checkbox"/> Personal, Please specify						

PERSONAL DETAILS

Existing AFL Cust ID	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	CKYC No.	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>															
Full Name	<div>Title</div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div>FIRST</div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div>MIDDLE</div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div>LAST</div>																	
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Religion	<input type="checkbox"/> Hindu	<input type="checkbox"/> Muslim	<input type="checkbox"/> Christian	<input type="checkbox"/> Sikh	<input type="checkbox"/> Other	<div>Person with Disability</div> <div><input type="checkbox"/> Yes</div> <div><input type="checkbox"/> No</div>												
Type of Impairment	<div><input type="checkbox"/> Blindness</div> <div><input type="checkbox"/> Hearing Impairment</div> <div><input type="checkbox"/> Leprosy Cured</div> <div><input type="checkbox"/> Intellectual Disability</div> <div><input type="checkbox"/> Muscular Dystrophy</div> <div><input type="checkbox"/> Acid Attack Victim</div> <div><input type="checkbox"/> Hemophilia</div> <div><input type="checkbox"/> Speech and Language Disability</div> <div><input type="checkbox"/> Specific Learning Disabilities</div> <div><input type="checkbox"/> Autism Spectrum Disorder</div> <div><input type="checkbox"/> Low Vision</div> <div><input type="checkbox"/> Locomotor Disability</div> <div><input type="checkbox"/> Cerebral Palsy</div> <div><input type="checkbox"/> Mental Illness</div> <div><input type="checkbox"/> Parkinson's Disease</div> <div><input type="checkbox"/> Sickle Cell Disease</div> <div><input type="checkbox"/> Thalassemia</div> <div><input type="checkbox"/> Multiple Sclerosis</div> <div><input type="checkbox"/> Chronic Neurological Conditions</div> <div><input type="checkbox"/> Dwarfism</div>																	
UDID Number	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>												Percentage of Impairment	<div></div> <div></div> <div></div> <div></div>				
Category	<input type="checkbox"/> General	<input type="checkbox"/> SC	<input type="checkbox"/> ST	<input type="checkbox"/> OBC	<input type="checkbox"/> Other	<div>No. of Dependents</div> <div><div></div><div></div><div></div><div></div></div>												
Marital Status	<input type="checkbox"/> Married	<input type="checkbox"/> Single	<input type="checkbox"/> Other	<div>Gender</div> <div><input type="checkbox"/> Male</div> <div><input type="checkbox"/> Female</div> <div><input type="checkbox"/> Transgender</div>														
Contact Details	<div>Mobile</div> <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div> <div>Phone</div> <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>																	
	<div>Email</div> <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>																	
	<div>UPI ID</div> <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>																	

ADDRESS & KYC DETAILS

Document	Submitted	ID Number	Current Address	Mailing Address	ID Proof
Aadhaar Card	<input type="checkbox"/>	LAST 4 DIGITS ONLY <div></div> <div></div> <div></div> <div></div>	<div></div>	<div></div>	<div></div>
PAN / FORM 60	<input type="checkbox"/>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div>	<div></div>	<div></div>
Passport	<input type="checkbox"/>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div>	<div></div>	<div></div>
Driving License	<input type="checkbox"/>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div>	<div></div>	<div></div>
Voter ID Card	<input type="checkbox"/>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div>	<div></div>	<div></div>
Udyam Reg. Certification	<input type="checkbox"/>	U D Y A M - <div></div> <div></div> - <div></div> <div></div> - <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div>	<div></div>	<div></div>
NREGA	<input type="checkbox"/>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div>	<div></div>	<div></div>
Electricity Bill	<input type="checkbox"/>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div>	<div></div>	<div></div>
Telephone Bill	<input type="checkbox"/>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div>	<div></div>	<div></div>
Proof of constitution	<input type="checkbox"/>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div>	<div></div>	<div></div>
Municipal Tax Receipt	<input type="checkbox"/>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div>	<div></div>	<div></div>
GST Registration	<input type="checkbox"/>	<div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div> <div></div>	<div></div>	<div></div>	<div></div>
Current Address	<div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div> <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div> <div>Landmark</div> <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div> <div>State</div> <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div> <div>City</div> <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div> <div>Pin</div> <div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div><div></div></div>				<div>Staying since</div> <div><div></div><div></div><div></div><div></div><div></div><div></div></div>

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 a 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 acknowledge application of loan, applicable schedule of charges along with documents to be submitted for my loan processing with Axis Finance. 3. 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. 4. 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. 5. I/We have never defaulted in any loan availed from AFL or any other bank/financial institution. 6. No award, decree, judgment 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. 7. 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. 8. 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. 9. I/We acknowledge and agree that AFL shall have, in its absolute discretion and without assigning any reason (unless required by applicable law), 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 such rejection, or any delay in notifying me/us of 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. 10. 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. 11. 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. 12. 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. 13. 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. 14. Any change in information submitted with this Loan Application or thereafter including change in address(s), employment or profession, income, telephone number etc. shall be promptly informed to AFL. 15. 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. 16. 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. 17. 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. 18 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. 19. I/We authorise 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. 20. I/We hereby authorize AFL to monitor the Loan and the utilization thereof, and /or to take steps and enforce their rights to recover the Outstanding Amounts under the loan facility.21. I/We authorise 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. 22. 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. 23. 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.24. 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. 25. 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. 26.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. 27.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 document 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. 28.I/We hereby declare that there is no change in the personal information, occupation, contact details provided at the time of previous loan application (Loan application no. _____). 29. I/We hereby declare that in case of any updation in the aforementioned information, shall be provided to the AFL representative alongwith supporting documents alongwith loan application form. 30.I do hereby give my consent for downloading KYC document from CKYC portal. 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 acknowledge that AFL may process my/our personal data in accordance with the provisions of the Digital Personal Data Protection Act, 2023 (as amended from time to time) and other applicable data protection laws in India. I/We confirm that I/we have read and understood AFL's Privacy Policy, which is available on the AFL website. 34. I/We understand that any sensitive personal data or information (SPDI) provided by me/us will be handled and processed by AFL with the highest level of security and confidentiality, as required by law. I/We agree that AFL may transfer my/our personal data to third parties, for purposes related to credit evaluation, loan processing, and other lawful purposes, in compliance with the Digital Personal Data Protection Act, 2023, RBI Guidelines and AFL's policies. 35. 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) OR

☐ 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/no change tick box option:

☐ There is no change in the information available in the documents downloaded from CKYC portal.

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

Customer Declaration in respect of relationship with Director/Senior Officer of AFL	Yes	No
I am a director of AFL and also a director/partner/manager agent/employee/guarantor/major shareholder of the borrower company or its subsidiary or its holding company or any firm of the borrower	<input type="checkbox"/>	<input type="checkbox"/>
I am a relative of directors of AFL and also a director/partner/manager /employee/guarantor/ major shareholder of the borrower company or its subsidiary or its holding company or any firm of the borrower	<input type="checkbox"/>	<input type="checkbox"/>
I am a senior officer of AFL or relative of senior officer of AFL and also a director/partner/manager /employee/guarantor/ major shareholder of the borrower company or its subsidiary or its holding company or any firm of the borrower	<input type="checkbox"/>	<input type="checkbox"/>
I am a director of Axis Bank/any other bank or subsidiaries of Axis Bank/any other bank or trustee of mutual fund/venture capital funds set up the banks	<input type="checkbox"/>	<input type="checkbox"/>

Signature of Applicant
D D M M Y Y Y Y

Declaration: In case this Application form is digitally filled, it has to be submitted from your (Main Applicant) Official 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.

MINIMUM DOCUMENT CHECK LIST

General Documents	I Application form with photograph duly signed by applicant and co-applicant/s II Processing fee Cheque
Indicative list of KYC Documents	I. Individual <ul style="list-style-type: none">• PAN/Form 60• OVD (any one) - Passport, Voter ID, Driving Licence, Masked Aadhaar Card, Job card issued by NREGABusiness Proof for Sole Proprietorship firm (any two) - Udyam Registration Certificate, Shops and Establishment Registration Certificate, Certificate/ registration document issued by Sales Tax/Service Tax/Professional Tax authorities, IEC (Importer Exporter Code) issued by the office of DGFT, Licence/Certificate of Practice issued by any professional body incorporated under a statute, Complete Income Tax Return (not just the acknowledgement) duly authenticated/acknowledged by the Income Tax authorities, Utility bills such as electricity, water, landline telephone bills, etc. II. Non-Individual <ul style="list-style-type: none">• PAN• MOA and AOA / Partnership Deed / LLP Agreement / Trust Deed, Certificate of incorporation / Registration Certificate, Board Resolution / Power of attorney / Letter of authority. III. Additional documents (Applicable only if "Person with Disability" is Yes) <ul style="list-style-type: none">• UDID card (Unique Disability ID card) – Issued by Government of India
Income Documents	I Individual <ul style="list-style-type: none">• Latest 3 months Salary slip for fixed salary income and latest 6 months Salary slip for variable Income / latest form 16 II Non Individual <ul style="list-style-type: none">• CA certified latest 3 years ITR with computation of income for last two year.• Latest 3 years Audited / CA certified P&L A/C & Balance sheet of the firm / company

Bank Statement	• Latest 1 year bank statement of Salary / Current / All operative account for all Borrowers		
Additional Documents for Education & Health Care	I Affiliation Documents	II Fees structure for last 3 years	III No. of students classwise for last 3 years
Additional documents.	<ul style="list-style-type: none">• Last 12 months GST return (Form 3B)• Copy of Leave & Licenses & rental credits for last 12 months• Details of existing loans.		

ACKNOWLEDGMENT FOR RECEIPT OF APPLICATION FORM

Date_____

To_____

Axis Finance Ltd (AFL) has received your loan application. AFL will convey it's decision within 45 days from the date of the 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 form for loan and/or any additional documents as may be required by AFL for proper appraisal of the application. The computation of the timelines shall start from the day on which all documents required for a proper appraisal of the loan application are provided by applicant to AFL.

For Axis Finance Ltd, Authorised Official

CUSTOMER SERVICE DETAILS

For Status inquiry, please contact us on AFL helpline number : 1800 - 419- 0094 OR write to us on : customer.support@axisfinance.in OR contact Sales Manager / Relationship Manager at any of AFL's offices.

AXIS FINANCE REGISTERED OFFICE

AXIS FINANCE LIMITED
CIN : U65921MH1995PLC212675
Registered Office : Axis Finance, C-2, Wadia International Centre,Pandurang Budhkar Marg, Worli, Mumbai -400025
Website : www.axisfinance.in
Tel: 022-2425 2525 ; Fax: 022-4325 3000

SCHEDULE OF CHARGES

Fees and charges	Loan Against Property	Corporate Loan (MSME)	Education Loan	Health Care	LRD
Loan Processing Charge	Up to 2% of the Loan amount				
Part Pre Payment (on the amount being part paid) & Foreclosure (Full Pre-payment) on the total loan outstanding/ Current Limit (Available Limit+ Utilized Limit in case of Overdraft)	<p>Applicable Charges:</p> <p>For Loans under Floating Rate of Interest</p> <p>1.If primary applicant is a Non-Individual</p> <p>2.If primary applicant is Individual with End use as Business</p> <p>Up to 3% + Applicable taxes</p> <p>For Loans under Fixed Interest Rate</p> <p>All Loans - 4% + Applicable Taxes</p> <p>Part Pre-Payment and Foreclosure conditions applicable</p> <p>1) Part Pre-Payment / Foreclosure shall be permitted only after clearance of 12 EMI's.</p> <p>2) 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.</p> <p>3)Amount Received as Part Pre-Payment/Foreclosure, will be adjusted against the Principal Outstanding and Part Pre-Payment / Foreclosure Charges</p> <p>4) For any Part Pre-Payment received adjustment will be given in Tenure and EMI amount will remain the same. (EMI Tenure would decrease; EMI Amount will remain the same)</p> <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 ROI.</i></p>				
Penal Charges**	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 1% p.a. plus applicable GST. 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.				
Bounce Charges (Cheque Return / NACH failure)	Rs. 750 per bounce				
Document charges (Statement of Account / Foreclosure Letter / Repayment Schedule / Interest certificate / Balance statement / List of documents / No due Certificate	NIL				
Document retrieval charges	Rs. 500/- per document				
PDCs, Security Cheques, NACH Swap charge	Rs. 500/- per instance				
Loan rescheduling charges (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 outstanding Loan				
Loan cancellation charges	Rs.5000				
Collateral / Security swapping / partial release	Rs. 5000/- per instance				
Renewal Charge for Overdraft facility	Minimum Rs. 5000 or 0.50% of sanctioned amount, whichever is lower				
Stamp duty and other statutory charges	As per applicable laws of the state				

*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.

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

**The said Penal Charges are over and above the applicable Rate of Interest.

**The said Penal Charges will be subject to GST as per applicable laws on Goods and Service Tax in India, and GST will be charged separately.

Also these charges are subject to change at the time of loan agreement execution as well as in future by Axis Finance. For the latest applicable Schedule of Charges, borrower should check the same at www.axisfinance.in