



# APPLICATION FOR ASSET POWER LOAN



Date : DD MM YYYY



## LOAN APPLICATION DETAILS (TO BE FILLED BY THE APPLICANT) (FIELDS IN RED TEXT REPRESENT MANDATORY FIELDS)

<b>A. LOAN DETAILS</b>		<b>B. PROCESSING FEE DETAILS/INITIAL MONEY DEPOSIT(IMD) DETAILS</b>	
Amount (₹)	Term (Months)	Mode of payment of IMD/Process. Fee To be collected upfront Partially upfront & Partially deductible	
Product Category	Loan Against Property	(If processing fees is collected upfront (full/part), please fill details)	
	Lease Rental Discounting	Processing Fee Amount (₹)	
	Third Party Loan Against Property	Name of the Bank	
	Purchase of Commercial Property	Cheque No. & Cheque date	
Repayment Mode	PDC ECS SI	(to be drawn in favour of 'Axis Bank Ltd. A/c Service Charges)	
	Rate of interest Fixed Floating		

**C. PROPERTY DETAILS**

Property Classification New  Yes  No  Resale

Property Type Residential  Commercial  Residential Cum Office  Multi tenanted and mixed usage

Age of Bldg. Months Market Value ₹ Registered Value ₹

Address of Property

City State Country Pin

Area of Property/Land (In Sq. Ft.) Built-up Area (In Sq. Ft.)

FOR APPLICATIONS UNDER REVERSE MORTGAGE SCHEME

Pls. Specify the Loan request plan Lumpsum  Annuity  Combination of Lumpsum and Annuity

In case of Lumpsum plan, please specify the lumpsum Amount ₹

In case of Annuity, please specify the periodicity of Annuity Monthly  Quarterly  Half Yearly  Annual

In case of combination plan, lumpsum Amount ₹ and balance by way of Monthly Annuity

**D. INSURANCE DETAILS**

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

Property Insurance

**E. PERSONAL AND EMPLOYMENT DETAILS**

Pls. tick (✓) as applicable	Applicant/Co-Applicant/Guarantor/GPA	Applicant/Co-Applicant/Guarantor/GPA
Are you an existing customer, if yes, please provide Customer ID	Y N	Y N
Title (Mr/Mrs/Ms/Dr/Others) / First Name		
Middle Name / Last Name		
Father's First Name		
Father's Middle / Last Name		
Mother's First Name		
Mother's Middle / Last Name		
Mother's Maiden First Name		
Mother's Maiden Last Name		
Applicant Maiden Title / First Name		
Applicant Maiden Middle / Last Name		
Relation with Applicant		
Status	Res NRI PIO OCI Foreign National	Res NRI PIO OCI Foreign National
PAN Card *		
Aadhaar Number *		
Passport No. / Driving License / Voter ID		
Passport/Driving License Expiry Date		
Date of Birth (DD/MM/YYYY)	DD MM YYYY Male Female Third Gender	DD MM YYYY Male Female Third Gender
Nationality and Community	Hindu Muslim Christian Sikh Jain Parsi Others (pls specify)	Hindu Muslim Christian Sikh Jain Parsi Others (pls specify)
Person with disability	Y N	Y N
Category	SC ST OBC General Others	SC ST OBC General Others
Education	Matriculate Undergraduate Graduate Postgraduate Others	Matriculate Undergraduate Graduate Postgraduate Others
Institute / University		
Marital Status	Married Unmarried Others	Married Unmarried Others
E-mail Address		
Phone Details (STD/ISD Code - Tel Res.)		
Mobile Number		
Residence Address (Present Address)		
Mailing Address	Pin City State Country Years at present address	Pin City State Country Years at present address

### I. PURPOSE OF THE LOAN

I/We hereby declare / confirm that the loan amount shall be used for the purpose of:

Business  Education  Agriculture  Home Repair  Any Other Purpose, Please Specify \_\_\_\_\_

### J. PRIORITY SECTOR CATEGORY / MSME DETAILS

If applicant belongs to any of the below category, please tick the relevant box

#### Manufacturing Enterprise with investment in Plant and Machinery

Upto Rs. 25 lakh (Micro)  Above Rs. 25 lakh upto Rs 5 Crore (Small)  
 Above Rs. 5 Crs upto Rs. 10 Crs (Medium)  
(Please specify the Value of investment Rs. \_\_\_\_\_)

#### Services Enterprise with investment in equipment

Upto Rs. 10 lakh (Micro)  Above Rs. 10 lakh upto Rs 2 Crore (Small)  
 Above Rs. 2 Crs upto Rs. 5 Crs (Medium)  
(Please specify the Value of investment Rs. \_\_\_\_\_)

#### Only for Individual Customer

Loan for the purpose of Home Repair  
 Loan for the purpose of Education.  
(Please specify the Name of Educational Institute \_\_\_\_\_)  
(Location and Country of Institute \_\_\_\_\_) (Name of the Course \_\_\_\_\_)

#### Farmers with Land

Upto 1 hectare  Between 1 to 2 hectare (1 acre - 0.40 Hectare)  
 Above 2 hectares  Loan for Transportation of own farm produce

#### Farm Credit and Allied Activities

Loan for Agriculture and Allied Activities (dairy, fishery, animal husbandry, poultry, bee-keeping, Sericulture (upto cocoon stage).

### DECLARATION:

I am / We are aware, that is on the faith of this representation, declaration and confirmation, that you have agreed to consider my loan application for financial assistance under the category of Priority Sector Advances.

I / We shall indemnify the bank to make the loss good in the event of any loss / damage that may arise on account of false / incorrect declaration by me / us.

Applicant Signature

Co-Applicant Signature

### K. SPECIFIC CUSTOMER DISCLOSURE IN RESPECT OF RELATIONSHIP WITH DIRECTOR / SENIOR OFFICER OF THE AXIS BANK / ANY OTHER BANK

The term 'Senior Officer' means an officer of the Bank who is in equivalent scale as an officer in senior management level in Grade IV and above in a nationalized bank.

The term 'relative' shall mean and include any of the following persons: (a) spouse (b) father (c) mother (d) son (e) daughter (f) son's wife (g) daughter's husband (h) brother (i) brother's wife (j) sister (k) sister's husband (l) brother of spouse (m) sister of spouse

#### Relationship (Details of the relationship of the applicant with other banks)

Applicant/Co-applicant is a Director of any bank or is a relative of director of the other bank  Yes  No

If Yes, then nature of relationship

Name \_\_\_\_\_ Designation \_\_\_\_\_ Relationship \_\_\_\_\_

#### Relationship (Details of the relationship of applicant with the Axis banks)

Applicant/Co-applicant is a Director/Senior Officer / relative of director or senior officer of the Axis Bank  Yes  No.

If Yes, then nature of relationship

Name \_\_\_\_\_ Designation \_\_\_\_\_ Relationship \_\_\_\_\_

### L. SOURCING DETAILS (For official use only)

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

Channel  DSA  ASSL  CROSS-SELL  BRANCH  DIRECT  OTHERS

DSA Code \_\_\_\_\_ DME Code \_\_\_\_\_

AXIS Bank Relationship Manager \_\_\_\_\_ Employee ID \_\_\_\_\_

Number of Co-applicant(s) \_\_\_\_\_ Number of Guarantor(s) \_\_\_\_\_

Name of Sourcing Agent \_\_\_\_\_

Documents Received :  Self-Certified  True Copies  Notary Identity Verification Done :

### IN PERSON VERIFICATION CARRIED OUT BY

Emp. Name : \_\_\_\_\_ Emp. Code : \_\_\_\_\_

Emp. Designation : \_\_\_\_\_ Emp. Organisation & Code : \_\_\_\_\_

Emp. Branch : \_\_\_\_\_ Place : \_\_\_\_\_

Employee Signature

Date: DD MM YYYY

### 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: \_\_\_\_\_

Signature of Sourcing Agent

09042018 / SBF 12042018

\*The following fields are mandatory



Pls. tick (✓) as applicable	Applicant/Co-Applicant/Guarantor/GPA		Applicant/Co-Applicant/Guarantor/GPA	
Residence Address (Permanent Address)				
Mailing Address	Pin _____ City _____ State _____ Country _____	Pin _____ City _____ State _____ Country _____		
Whether registered under GST (If yes, following details are mandatory)	Yes <input type="checkbox"/> No <input type="checkbox"/> GST Exemption Yes <input type="checkbox"/> No <input type="checkbox"/> Exemption Reason (If Yes) _____ Exemption Valid Till (if Yes) <input type="checkbox"/> D <input type="checkbox"/> M <input type="checkbox"/> M <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> Y	Yes <input type="checkbox"/> No <input type="checkbox"/> GST Exemption Yes <input type="checkbox"/> No <input type="checkbox"/> Exemption Reason (If Yes) _____ Exemption Valid Till (if Yes) <input type="checkbox"/> D <input type="checkbox"/> M <input type="checkbox"/> M <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> Y <input type="checkbox"/> Y		
GSTIN DETAILS GST Registration _____ *GST Annexure for multiple GST Registration _____	Single <input type="checkbox"/> *Multiple <input type="checkbox"/> Special Economic Zone <input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/>	Single <input type="checkbox"/> *Multiple <input type="checkbox"/> Special Economic Zone <input type="checkbox"/> Y <input type="checkbox"/> N <input type="checkbox"/>		
GSTIN (Default) GSTIN Registration Date _____	Special Economic Zone Code (if Y) _____	Special Economic Zone Code (if Y) _____		
Address registered for GSTIN				
Same as Residence Address (Present Address)				
Same as Residence Address (Permanent Address)	Pin _____ City _____ State _____ Country _____	Pin _____ City _____ State _____ Country _____		
Others fill the field				
Residence Ownership	Self Owned <input type="checkbox"/> Rental Co. Provided <input type="checkbox"/> Parental Paying Guest <input type="checkbox"/> Monthly Rent <input type="checkbox"/>	Self Owned <input type="checkbox"/> Rental Co. Provided <input type="checkbox"/> Parental Paying Guest <input type="checkbox"/> Monthly Rent <input type="checkbox"/>		
Employment Nature	Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/>	Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Retired <input type="checkbox"/>		
Nature of Employer/Business	Trading <input type="checkbox"/> Manufacturing <input type="checkbox"/> Service <input type="checkbox"/> Agri. <input type="checkbox"/> Other <input type="checkbox"/>	Trading <input type="checkbox"/> Manufacturing <input type="checkbox"/> Service <input type="checkbox"/> Agri. <input type="checkbox"/> Other <input type="checkbox"/>		
Nature of Organization	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"/> Others _____	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"/> Others _____		
Designation				
Period in Current Employment/Business	_____ Years _____ Months	_____ Years _____ Months		
Total Employment/Business Period	_____ Years _____ Months	_____ Years _____ Months		
Name of Organisation				
Address	Pin _____ City _____ State _____ Country _____	Pin _____ City _____ State _____ Country _____		
Office Email Address				
Phone Details (STD/ISD Code - Tel Off.)				
CKYC Number				

#### F. REFERENCE DETAILS (ONE REFERENCE HAS TO BE A NON-RELATIVE/NON-COLLEAGUE)

	Reference I	Reference II
Name of the reference		
Relationship with Applicant/Co-Applicant		
Address		
Mailing Address	Pin _____ City _____ State _____ Country _____	Pin _____ City _____ State _____ Country _____
Mobile No./Telephone		
E-mail ID		


#### G. FINANCIAL DETAILS

	Applicant/Co-Applicant/Guarantor/GPA		Applicant/Co-Applicant/Guarantor/GPA	
Financial Status (financial/non-financial)				
Income (₹, Monthly)	Gross _____ Net _____ Other Income _____ Total _____	Gross _____ Net _____ 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				

	Applicant/Co-Applicant/Guarantor/GPA		Applicant/Co-Applicant/Guarantor/GPA	
Type of Loan (HL/PL/AL/Others)				
Loan Amount				
EMI				
Loan Tenure				
No. of EMI paid				
Investment Details	Deposits _____ Shares _____ Others _____	Insurance _____ Mutual Funds _____ Total _____	Deposits _____ Shares _____ Others _____	Insurance _____ Mutual Funds _____ Total _____
Vehicle Details	Vehicle I _____	Vehicle II _____	Vehicle I _____	Vehicle II _____
Manufacturer / Model				
Month of Purchase				
Hypothecated To				

I wish to apply for a credit card  Yes  No

#### The Card for Entertainment Fans

	Usage Preference <input type="checkbox"/> Domestic Only <input type="checkbox"/> International Enabled (International enabled Credit Card can be used in India as well as overseas)
	Nominee Details <input type="checkbox"/> Yes <input type="checkbox"/> No, If Yes, Nominee Name _____ Relationship with applicant _____
	Name as desired on the Credit Card _____ Max. 19 characters including spaces

**My Zone**  
Joining Fees - Nil  
Annual Fees - Nil  
I'm aware that the processing of the credit card application would be subject to the successful disbursement of the Asset power loan application form. 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 the HL/AL application for processing of the credit card application. I am aware that the credit limit on my credit card will be decided by Axis Bank at its sole discretion after verifications and necessary due diligence and I hereby acknowledge that no commitment has been made to me in this regard.

Applicant Signature

#### H. 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 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/We 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 30 days shall start from the day on which all documents required for a proper appraisal of the application are provided by us to the 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/brokerage or any other fee by way of cash or cheque other than the Processing Fees Deposited to you.
- Upfront processing fee of Rs. 5000+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 disbursement.
- Information in vernacular language and I/We have correctly understood the contents of the application form.

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 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, charges, taxes, goods and service tax as applicable on all fees, interest and other charges as per the Government of India regulations and agree to pay the same. 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

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

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.

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 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.

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.

DETAILS OF CHARGES*	
Total Processing Fee Charges	1% of the loan amount or ₹10,000/- (whichever is higher) + Goods and Service Tax (As applicable)
Penal Interest Rate	@ 24% per annum, 2% per month
Instruction / Instrument Return charges	₹ 500/- + Goods and Service Tax (As applicable) per instance
Cheque / Instrument Swap charges	₹ 500/- + Goods and Service Tax (As applicable) per instance
Duplicate Statement issuance charges	₹ 250/- + Goods and Service Tax (As applicable) per instance
Duplicate Amortization schedule issuance charges	₹ 250/- + Goods and Service Tax (As applicable) per instance
Issuance charges for Photocopy of title documents	₹ 250/- + Goods and Service Tax (As applicable) per document set
Charges on customer initiated requests for copies of documents	₹ 250/- + Goods and Service Tax (As applicable) per document set
Equitable mortgage creation charges As applicable in the state	As applicable in the state
Prepayment Charges for a term loan (floating rate loans)	If any of the borrower is a Non Individual - 2% will be charged, if the amount prepaid exceeds 25% of the principal outstanding during a quarter, otherwise no prepayment penalty. The quarter refers to calendar quarter, however no prepayment be allowed in the first quarter after taking the loan. In regard to computation of prepayment penalty, upto 25% of the principal outstanding in a quarter there is no prepayment penalty, then any prepayment done over and above 25% will be charged @ 2%. If all borrowers are individual - Nil
Prepayment charges for a term loan (fixed rate loans)	Pre-payment charges - 2% of the principle outstanding will be charged in case of foreclosure and 2% of the amount prepaid will be charged in case of part-payment.
Prepayment charges for Overdraft facility	2% of the limit set for the year in which it is closed
Non utilization charges for Overdraft facility (applicable only for Straight line Overdraft facility)	If average quarterly utilization is <25% of drawing power then quarterly 0.10% will be charged on difference between actual average utilization and expected utilization (i.e. 25%)
Switching Fees	Switching from Floating Rate scheme to Fixed Rate scheme will attract a fee of 1% on the outstanding principal with a minimum of Rs.10,000/- Switching from Fixed Rate scheme to Floating Rate scheme will attract a fees of 2% on the outstanding principal Switching from Higher Fixed Rate to Lower Fixed Rate will attract a fee of 0.5% on outstanding principal with minimum Rs.10,000/- The Lower Rate will be equal to the applicable carded interest rate only Switching from Higher Floating Rate to Lower Floating Rate will attract a fee of 0.5% on outstanding principal with a minimum of Rs.10,000/-
Credit report issuance charges	₹ 50/- + Goods and Service Tax (As applicable) per instance
CERSAI Charges	₹ 50 /- For Loans Upto 5 Lakhs ₹ 100/- For Loans above 5 Lakhs

\*subject to change as per Bank's discretion from time to time

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 Loan against property  
Axis Bank will convey its decision (within 2 weeks for credit limit up to Rs. 5 lakh and within 3 weeks for credit limit above Rs. 5 lakh and up to Rs. 25 lakh for Micro & Small enterprises borrowers) and (within 30 working days for other borrowers) 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.

For Axis Bank Ltd., Authorised Official

#### LOAN AGAINST PROPERTY DOCUMENTS TO BE SUBMITTED

GENERAL	NON-INDIVIDUAL BORROWER - PVT. LTD./LTD. COMPANY
1 Application form	1 Copy of latest MOA/AOA & Incorporation Certificate
2 Processing Fee Cheque	2 Share-Holding pattern & List of directors on the latter-head of the company certified by authorised director
3 KYC DOCUMENTS FOR PHOTO IDENTIFICATION/ADDRESS PROOF/DATE OF BIRTH PROOF (any one of the following) Passport/PAN card (only as identity proof) / Permanent driving license with photo affixed thereon / voter's identity card (election card) Job card issues by NREGA duly signed by an officer of the state government/Letter/card issued by UIDAI/AADHAR number validated through e-KYC	3 Copy of latest annual return filed with ROC 4 Board Resolution (for borrowing and certifying authorised director to execute loan documents)
4 Any of the following as Address Proof for Non-Individual can be accepted: Telephone bill/Electricity or utility bills/Shops and establishment certificate/SSI or MSE registration certificate/Sales tax or VAT registration certificate/Current account bank statement including passbook/registered lease agreement or rental agreement (for ltd, Pvt Ltd company)/latest available income tax or wealth assessment order/Copy of TAN or TIN allotment in the name of the company/Address mentioned in certificate of incorporation/ PAN intimation letter	NON-INDIVIDUAL BORROWER - PARTNERSHIP FIRM 1 Copy of latest partnership Deed, wherever applicable
5 Income Details - Salaried Customers 1 3 Salary Slips (login date - 1 month)/Salary Certificate not more than one month old 2 Latest Form 16	ADDITIONAL INCOME DETAILS - IF APPLICABLE 1 Agricultural Income - Latest 3 years ITRs 2 Rental Income - Last 2 years ITR/Bank statement for 12 months with rent deposit
6 Income Details - Self Employed Customers 1 ITR for last 2 years alongwith computation of income 2 Tax Audit Report (in case turnover is more than ₹ 100 lacs or gross receipts more than ₹ 25 lacs) 3 Balance Sheet, P/L A/C and schedules thereto for last 2 years 4 Unaudited/Provisional Financials & copies of advance tax challans (if F.Y. is completed and audited accounts are not ready)	BANK STATEMENT Bank Statement - Salaried Customers 1 Latest 6 months bank statement of salary A/c Bank Statement - Self Employed Customers 1 Latest 6 months bank statement of ALL operative business A/cs 2 Latest 1 year bank statement of all operative A/cs - (For Surrogate Scheme)
7 Financials of the company/firm where proposed borrower is stake holding Director partner in the said company/firm	OTHERS 1 Professional qualification certificate (for Self Employed Professional) 2 12 months repayment track record of all term loan in Individual / Firm Name
8 Business profile/Website Address	
9 Business continuity proof for 5 years (Only in surrogate scheme)	

In case of any queries  
• Call us on 18604195555/18605005555 (local call rates would apply)  
• Visit us at www.axisbank.com/support