

For Office use only

APPLICATION FORM VERSION – FEB2019(2)		Application No.
Proposal No:		
SOL ID		

Applicant photograph With Signature /Thumb impression
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**LOAN APPLICATION FORM FOR AGRICULTURE CREDIT UNDER (KISAN POWER/KISAN SAMPOORNA / KISAN RIN SAHAYATA/KISAN MATSYA)**

The Branch Manager,  
 AXIS BANK Ltd

Application Date:

D	D	M	M	Y	Y	Y	Y
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\_\_\_\_\_ Branch

I/We, the farmer/s named below, hereby apply for following facilities and furnish the necessary information herewith,

**A. DETAILS OF FACILITIES REQUESTED**

Facility	Production Credit – Agri/ Horti	Production Credit – Fishery	Overdraft	Term Loan I	Term Loan II
₹ in figures					
₹ in Words					
Tenure	60 Months	36 Months	60 Months	_____ Months	_____ Months
Purpose	For cultivation of _____				

**B. DETAILS OF MAIN APPLICANT**

Any past relationship with Axis Bank Ltd--  No,  Yes if yes, Cust ID - for \_\_\_\_\_ Number of \_\_\_\_\_ Years

Applicant has Unique Central KYC Number  Y  N If yes, KYC Number \_\_\_\_\_

Title:  Mr  Mrs  Ms  HUF  Professor  Doctor

	Title	First Name	Middle Name	Last Name
Name				
Maiden Name (If Any)				
Father's Name				
Mother's Maiden Name				

Nationality:  Indian  Others

Residential status:  Resident Individual  Non Resident Indian  Foreign National  Person of Indian Origin

Occupation Type:  S-Service (  Private Sector  Public Sector  Government Sector )  
 O- Others (  Professional  Self Employed  Retired  Housewife  Student )  
 B- Business  X- Not Categorized

Sl. No.	Name of the family members	Age	Gender	Relationship	Occupation	Annual Income (₹)

Name of the Karta (In case of Hindu Joint Family): \_\_\_\_\_

Residence Address: / Mailing Address																	
City						Pin code						Post Off.					
Districts						State:											
Landmark																	
Telephone						Mobile	9	1						Consent to Call	Y	/	N
Email						DOB	D	D	M	M	Y	Y	Y	Y	Age		

Permanent Address (In case different from mailing address)

City						Pin code						Post Off.					
Districts						State:											
Landmark																	

..... (1) ..... (2) ..... (3) ..... (4) ..... (5)



**Particulars of Existing Liabilities as borrower, if any:**

Name of the institution	Purpose of loan	Balance Outstanding (₹)	Of which overdue (₹)	Security Offered
Axis Bank				
Other Bank Name:				
Agricultural Credit Society				
Land Development Bank				
Other Creditors (Gov. Dues)				
Total Outstanding (₹)				

**Is the borrower using modern farm machinery?**  Yes  No **If Yes, please specify** \_\_\_\_\_

**Major Marketing Arrangement:**  Direct Sale  Tie-up with commission agent  Co-operative societies  Govt. Agencies  Private Corporates

**Major Source of Irrigation:**  Dry Farming  Well/Canal  Sprinkler  Drip **Electricity Connection:** At Farm  Yes  No / At Home  Yes  No

**Particulars of Agri Land Holdings (in acres):** ( Survey no wise details to be furnished in the Annexure)

**Is the land fragmented or at same location:**  Fragmented  Same location

How many people own the land which is mortgaged to the Bank? \_\_\_\_\_

Proximity of Farm to Mandi (Km) :	Farm to Home Branch Distance (Km) :	Residence/Office to Home Branch Distance (Km) :
Land access to Public Transport:		

**Mode of Operation of Account:**  Self  Jointly  Either or Survivor  Anyone or Survivor  Jointly or Survivor  Former or Survivor  LTI\*  Others\_\_

\*Applicable only for Illiterate person

**C. SECURITY DETAIL**

**Primary: CC: Hypothecation of Crop, TL: Hypothecation of Assets Created**

**Collateral:**

Property Address	Security Type	Security Description	Area (Ac/Sq.ft)	Security Value (₹)	Owner Name

\*Collateral – Agricultural Land / Non-Agri,( Commercial, Residential) / Liquid.

**D. Value Added Services:**  Willing to Avail  Not willing to avail

If willing to avail, I agree and give my consent to deduct the charges for the below mentioned value added service(s) offered by the bank and its partners.

Accident Shield – GI (loan protector in case of accidental death)  Life Shield – LI (loan protector in case of natural death)

National Pension Scheme  Any other Banking services – (Demat A/c, MF, PL, HL, Auto Loan, Credit Card, etc.): \_\_\_\_\_

**E. Information on other products and offering-**

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.

I/We  consent /  do not consent to receive information / services etc. for marketing purpose through telephone / mobile / SMS / Emails by the Bank / its Agents.

**F. Activate my account for Mobile Number for Updates and Alerts Registration:**  Yes  No ; If Yes, Mobile Number \_\_\_\_\_

**G. Activate my account for Debit Card Issuance:** (Debit card application form to be filled)

**H. Activate my account for E-Statements registration:**  Yes  No. In case E-Statements are activated, physical statements will be disabled.

**I. I seek the credit limit disbursement, withdrawal and repayment of the loan**  Combined for crop seasons  Separately for each crop seasons

**J. New Cheque book request:**  Yes  No. Number of cheque book/s required \_\_\_\_\_

**K. Whether registered under GST:**  Yes  No (If yes following details are mandatory) **GST Exemption**  Yes  No Exemption reason if Yes \_\_\_\_\_

**GST Registration:**  Single  Multiple (Please fill GST annexure for multiple GST registration) **Special Economic Zone:**  Yes  No

**GSTIN:**

**Address registered for GSTIN:**

Same as Residential/ Mailing Address  Same as Permanent Address  As given below

Line 1:									
City:	State:	Country:	PIN						

..... (1) ..... (2) ..... (3) ..... (4) ..... (5)

**Declaration:**

1. I / We certify that the information given above and in the enclosures are true in all respects and that this shall form the basis of any facility / service that the Axis Bank (the Bank) may decide to grant to us at its sole discretion. I am / we are fully aware that if the above information is found to be incorrect, the loans that may be sanctioned subject to above information would become repayable immediately.
2. I / We also understand that the Bank reserves the right to seek any information from any source or to give any information and /or assign any work to any third party at its sole discretion. I / We further agree that the facility that may be provided to us shall be governed by the rules of the Bank that may be in force from time to time. I / We will be bound by the terms and conditions of the facility that may be granted to us.
3. I/We understand that as a pre-condition, relating to grant of the facility to me/us, the Bank requires our consent for the disclosure by the Bank of information and data relating to me/us, the credit facility availed of/to be availed in relation thereto and default, if any, committed by me/us, in discharge thereof. Accordingly, I/we hereby agree and give consent for the disclosure by the Bank of all or any such information to the Credit Information Companies [“CIC”], and any other agency authorized in this behalf by Reserve Bank of India [“RBI”].
4. I / we hereby declare that I / we do not have any credit facilities nor any account with other branches/ banks/ FIs other than the details mentioned above and the bank may disqualify me/us if there is any misrepresentation of this declaration.
5. We confirm that I/we shall utilize the said Credit Facility only for the purposes as mentioned above.
6. I/We hereby declare that I/We am/are not defaulter(s) to any Bank/Financial Institution.
7. I/We, hereby declare that, I / we am/are not having any account with other branches/ banks / FIs other than the details mentioned.
8. I/We aware that Bank/ its agents may contact me/us through telecall/SMS/email in connection with my request. I/We authorize Axis Bank to disclose from time to time any information relating to my/our facility(ies) to any parent/subsidiaries & associate of Axis Bank and to third party(ies) engaged by Axis Bank.
9. I/We have no objection in receiving information about my/our loans either through SMS and/or by Email.
10. 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 / untrue / misleading / misrepresenting, I/We am/are aware that I/we may be held liable for it.
11. My personal / KYC details may be shared with Central KYC Registry
12. I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address
  - a. I hereby state that, I have no objection in authenticating myself with Aadhaar based authentication system and voluntarily consent to providing my Aadhaar number, Biometric and/or One Time Pin (OTP) data (and/or any similar authentication mechanism) for the purpose of availing Direct Benefit Transfer (DBT)/Subsidy from Govt. of India (GOI) in my account/new account. I understand that the biometric and/or OTP and/or any other authentication mechanism I may provide for authentication shall be used only for authenticating my identity through the Aadhaar authentication system for the aforesaid purposes, or as per requirement of law. I understand that Axis Bank shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication.
  - b. I/We authorize Axis Bank to verify and authenticate my/our Aadhaar number during processing my/our application for legitimate Business purposes.
  - c. I/We further authorise the Bank to share my Aadhaar related details/information with regulatory / statutory bodies as and when required.
13. I/We agree(s) that in case of non-payment of dues, 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 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.
14. The proceeds of the facility shall not be used for investment in small savings scheme, capital market, purchase of gold in any form including primary gold, gold bullion, gold jewelry, gold coins, units of gold ETF and mutual funds.
15. Customer declaration in respect of relationship with Director/ Senior Officer of the Bank/any other bank including directors of Scheduled Co-operative Banks, directors of subsidiaries/trustees of mutual funds/venture capital funds.”

Relationship of the Applicant	Yes	No
I am a director of Axis Bank or we are a firm in which any director of Axis Bank is interested as a partner/manager/employee/ guarantor or we are a company in which any of the directors of Axis Bank is interested as a managing agent, manager, employee or as a guarantor or holds substantial interest.		
I am a director of any other bank or we are a firm in which any director of other bank is interested as partner/ guarantor or we are a company in which any of the directors of other bank holds substantial interest or is interested as a director or as a guarantor. If yes, mention the name of other bank _____		
I/we am/are a relative of director of Axis Bank/other bank/senior officer of Axis Bank or we are a firm (Partnership / Hindu Undivided Family) in which any relative of director of Axis Bank / other Bank is interested as a partner/ guarantor or we are a company in which any relative of the director of Axis Bank / Other Bank hold substantial interest or is interested as a director or guarantor. If yes, mention the details below.		

**In the event that the Applicant / Co-applicant are related to any of Director of Axis Bank/ Director of other bank/ Senior officer(s) of Axis Bank: If the declaration is found to be false then the Bank will be entitled to revoke and/or recall the credit facility.**

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

I/We request you to consider my/our proposal for financing under “KISAN POWER”. We shall be glad to furnish additional information as may be required.

Applicant	Signature/Thumb impression	Place & Date
1		
2		
3		
4		
5		

**Interest Rate, Processing Fees & Other Charges**

- 1) Rate of Interest: The final applicable interest rate as decided by Axis Bank based on various parameters as per its policies and procedures shall be communicated to the customer at the time of sanctioned/disbursement of each tranche of the facility/loan. The MCLR prevailing at the time of limit set up shall be applicable for the facility/loan. In case there is change in the MCLR the margin/spread would appropriately be reset.
  - 2) Processing Fee: A non-refundable processing fees of maximum 1.5% (plus applicable GST) is applicable on the facility/loan sanctioned by the Bank. The applicable processing fee payable by the customer will be communicated to the customer upon sanction of the facility/loan.
  - 3) Account Service Charge: Account Service charge per account on an annual basis up to a maximum limit of Rs. 4000 (plus applicable GST) would be applicable.
  - 4) Account Maintenance Charges: Account Maintenance Charges for fund based working capital facility will be charged per account annually up to a maximum limit of Rs. 5000 (plus applicable GST) depending upon the sanctioned amount.
  - 5) Documentation Charges: Documentation charges as applicable will be charge up to a maximum amount Rs. 7500 (plus applicable GST) depending upon the sanctioned amount.
  - 6) Penal Interest – In case of overdue account, penal interest will charged as applicable for the product as per the internal policy of the Bank on the entire outstanding amount.
  - 7) Foreclosure charge :-  
For OD – In case of foreclosure of credit facility, a Foreclosure/Prepayment charge of 4% plus applicable tax shall be levied on the individual sanction limit.  
For CC – In case of foreclosure of credit facility within one year from the date of account opening, a Foreclosure/Prepayment charge of 4% plus applicable taxes shall be levied on the individual sanction limit.
  - 8) Other Charges – Other Charges including but not limited to statutory charges, such as stamp duty on documentation etc., as applicable are payable on actual basis and any other charges as communicated to the customer by the Bank.
- All the above charges comprise all the charges applicable for availing the facility. Please acknowledge receipt.

**Acknowledgement of Loan application**



Application ID:

We acknowledge that we have received an application dated .....from Mr. /Ms. .... Residence of .....for a loan of ₹. .... under Kisan Credit Card and decision on sanction or rejection shall be communicated within 30 days from receipt of this application & all other relevant particulars by Bank. All the required information/ documents have been furnished on ..... / yet to be furnished by the applicant. The applicant is in receipt of the indicative Interest Rate, Processing Fees & Other Charges that would be applicable, if the Bank grants the facility.

For AXIS Bank Ltd.

Date: DD/MM/YYYY

(Sign and Stamp)

Received the acknowledgment of loan application (Applicant's Signature)

Bank's Copy

**FOR BANK USE ONLY**

Documents Received :  Self-Certified  True Copies  Notary

Identity Verification Done :

**IN PERSON VERIFICATION CARRIED OUT BY**

Emp. Name : \_\_\_\_\_  
Emp. Code & Designation : \_\_\_\_\_  
Emp. Organisation & Code : \_\_\_\_\_  
Emp. Branch : \_\_\_\_\_  
Place : \_\_\_\_\_

(Employee Signature)

Date 

D	D	M	M	Y	Y	Y	Y
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**CUT HERE**

**Acknowledgement of Loan application**



Application ID:

We acknowledge that we have received an application dated .....from Mr. /Ms. .... Residence of ..... for a loan of ₹. .... under Kisan Credit Card and decision on sanction or rejection shall be communicated within 30 days from receipt of this application & all other relevant particulars by Bank. All the required information/ documents have been furnished on ..... / yet to be furnished by the applicant.

The Applicant is in receipt of the indicative Interest Rate, Processing Fees & Other Charges that would be applicable, if the Bank grants the facility. Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable).

For AXIS Bank Ltd.

Date: DD/MM/YYYY

(Sign and Stamp)

Applicant's Copy

Please Note that:

1. This is only an acknowledgement for having received the application and this should not be constructed as an indication for our acceptance of the proposal, a decision on which will be taken only after due consideration of the proposal on its merit and / or on fulfillment of conditions if any, that may be stipulated by the bank.
2. The application will be taken for consideration only after all the particulars / data / documents as may be required are received by the bank
3. In case the proposal is rejected/not considered the reasons for the same will be intimated to the applicant.

(1) (2) (3) (4) (5)

## Application form for Co-applicants

Applicant  
photograph With  
Signature /Thumb  
impression

Any past relationship with Axis Bank Ltd--  Y  N If yes, Cust ID \_\_\_\_\_ for Number of \_\_\_\_ Years

Whether co-residing with Main applicant  Yes  No

Co-applicant has Unique Central KYC Number  Y  N If yes, KYC No. \_\_\_\_\_

Title:  Mr.  Mrs.  Ms.  HUF  Professor  Doctor

	Title	First Name	Middle Name	Last Name
Name				
Maiden Name (If Any)				
Father's Name				
Mother's Maiden Name				

Nationality:  Indian  Others

Occupation Type:  S-Service (  Private Sector  Public Sector  Government Sector )  
 O- Others (  Professional  Self Employed  Retired  Housewife  Student )  
 B- Business  X- Not Categorised

Residential status:  Resident Individual  Non Resident Indian  Foreign National  Person of Indian Origin

Title	Name of the family members	Age	Gender	Relationship	Occupation	Annual Income (₹)

Name of the Karta (In case of Hindu Joint Family): \_\_\_\_\_

**Residence Address:** \_\_\_\_\_  
 / Mailing Address \_\_\_\_\_  
 City \_\_\_\_\_ Pin code \_\_\_\_\_ Post Off. \_\_\_\_\_  
 Districts \_\_\_\_\_ State: \_\_\_\_\_  
 Landmark \_\_\_\_\_  
 Telephone \_\_\_\_\_ Mobile 9 1 \_\_\_\_\_ Consent to Call Y / N  
 Email \_\_\_\_\_ DOB \_\_\_\_\_ Age \_\_\_\_\_

**Permanent Address (In case different from mailing address)** \_\_\_\_\_  
 City \_\_\_\_\_ Pin code \_\_\_\_\_ Post Off. \_\_\_\_\_  
 Districts \_\_\_\_\_ State: \_\_\_\_\_  
 Landmark \_\_\_\_\_

**KYC Documents:**

Proof of Identity (POI)

<input type="checkbox"/> A-Passport No	_____	Passport expiry date	_____
<input type="checkbox"/> B-Voter ID Card	_____	C-Pan card No	_____
<input type="checkbox"/> D-Driving License	_____	DL expiry Dt	_____
<input type="checkbox"/> E-UID-Aadhaar*	_____	F-NREGA Job Card	_____
<input type="checkbox"/> z- others	ID Proof: _____	ID Proof no: _____	Issuing Authority: _____ Date: _____

# any document notified by the central government, FORM 60:  (Mandatory when customer does not have PAN), \*Aadhaar no. to be captured mandatorily in DBTcases

Proof of Address (POA)

Address Type  Residential/Business  Residential  Business  Registered Office  Unspecified  
 Proof of Address  Passport  Driving License  UID (Aadhaar)  Voter Identity Card  NREGA Job Card  Others (Please Specify) \_\_\_\_\_  
 Whether registered under GST:  Yes  No (If yes following details are mandatory) GST Exemption:  Yes  No Exemption reason if Yes \_\_\_\_\_

GST Registration:  Single  Multiple (Please fill GST annexure for multiple GST registration) Special Economic Zone:  Yes  No

GSTIN: \_\_\_\_\_

Address registered for GSTIN:  Same as Residential/Mailing Address  Same as Permanent Address  As given below \_\_\_\_\_

No. of years at above residence: \_\_\_\_\_ Years  
 No. of years in same village/city: \_\_\_\_\_ Years  
 No. of years in current business \_\_\_\_\_ Years  
 No. of Family Members: \_\_\_\_\_  
 No. of dependent below 18 years age \_\_\_\_\_  
 Residence Type:  Own  Rented  
 Gender:  Male  Female  Third Gender  
 Marital Status:  Married  Single  Others  
 Net Worth (Self-declared): ₹ \_\_\_\_\_

Profession:  Agriculturist  If other please specify  
 Education:  Illiterate  Primary  12<sup>th</sup> Pass  Graduate & above non Agri  Graduate & above in Agri  
 Category:  General  OBC  SC  ST  Minority  Women  Others  
 Community:  Hindu  Muslim  Christian  Sikh  Buddhist  Zoroastrian  Jain  Parsi  Others  
 Relative of Staff:  Yes  No Person with Disability (PWD):  Yes  No  
 Family Experience in the activity of loan sought for \_\_\_\_\_ Years  
 Relationship with Main/Primary Applicant: \_\_\_\_\_

.....(1) .....(2) .....(3) .....(4) .....(5)

**Annexure- Cropping Pattern & Land Holding Details**

**Applicant Name:**

Details as per Census data					Details for land and season wise crop to be declared by the applicants ( Land in Acers only )																
Level 3	Level 4	Level 5	Level 6	Level 7	Owner Name	Survey No	Owned/Leased	Total Land (Acres) ( A)	to be mortgaged Y/N	% of Irrigation	Of (A) under Annual Crop (B)		Of ( A ) under Horti Crops (C)		Of ( A-(B+C)) Under Kharif		Of ( A-B-C) Under Rabi		Of ( A-B-C) Under Summer		
Dist	Taluka	Revenue Circle	Gram Pan	Village							Crop	Acres	Crop	Acres	Crop	Acres	Crop	Acres	Crop	Acres	Crop
											Fallow		Fallow		Fallow		Fallow		Fallow		Fallow
											<b>Total (B)</b>		<b>Total (C)</b>		<b>Total (D)</b>		<b>Total (D)</b>		<b>Total (D)</b>		<b>Total (D)</b>
											Fallow		Fallow		Fallow		Fallow		Fallow		Fallow
											<b>Total (B)</b>		<b>Total (C)</b>		<b>Total (D)</b>		<b>Total (D)</b>		<b>Total (D)</b>		<b>Total (D)</b>
											Fallow		Fallow		Fallow		Fallow		Fallow		Fallow
											<b>Total (B)</b>		<b>Total (C)</b>		<b>Total (D)</b>		<b>Total (D)</b>		<b>Total (D)</b>		<b>Total (D)</b>
<b>Total Land</b>																					

Total Land (A) should match with Total land mentioned under cropping pattern i.e. B+C+D

Value of total Land to be mortgaged: A) As per Government rate: Rs. \_\_\_\_\_ & B) As per Market Rate: Rs. \_\_\_\_\_

- 1) I/We give consent to apply to Prime Minister Fasal BimaYojna (PMFBY) and in the case of bank granting the facility, the premium amount to be deducted from the sanctioned amount.
- 2) I/We understand that the premium amount will be deducted in accordance with the cropping pattern declared above.
- 3) I will ensure updation of above mentioned cropping pattern in the respective land records. In case the same is not done and if the claim is not entertained I will not claim the same from the bank.
- 4) I hereby confirm that in case of any change in cropping pattern, I will inform my Axis bank branch in writing before onset of the cropping season.
- 5) In case of crop change from non-notified to notified crop, I/we will submit sowing certificate along with the crop change request.
- 6) If the material facts furnished in the application form are found to be wrong or incorrect at any subsequent point in time, I will be responsible in case of non-receipt of claim or any other benefits declared by Govt.

..... (1) ..... (2) ..... (3) ..... (4) ..... (5)