

(Filling of all the fields are mandatory and no field should be left blank. User should either provide details or should mention NA to avoid any data fudging in blank spaces)

**For Office use only**

Proposal No:   
 Sol ID

Application No.

The Branch Head,  
 Axis Bank Ltd,  
 \_\_\_\_\_ Branch.

Application Date:

Applicant photograph  
 With Signature /  
 Thumb impression

35 mm X 35 mm

Dear Sir,  
 I/We,

hereby apply for following facilities and furnish the necessary information herewith,

**A. Details of Facilities Requested**

Facility	Production Credit			Other Agri Finance	Overdraft	Term Loan I	Term Loan II
	Agri	Horti	Fishery	OD			
₹ in figures							
₹ in Words							
Tenure	Months	Months	Months	Months	Months	Months	Months
Purpose	For cultivation of						

**B. Details of Main Applicant**

Any past relationship with Axis Bank Ltd  Y  N if yes, Cust ID  Applicant has Unique Central KYC Number  Y  N If yes, KYC Number

Name:  Prefix  First Name  Middle Name  Last Name   
 Maiden Name (If Any):  Prefix  First Name  Middle Name  Last Name   
 Father/Spouse Name:  Prefix  First Name  Middle Name  Last Name   
 Mother Name:  Prefix  First Name  Middle Name  Last Name

Nationality:  Indian  Other \_\_\_\_\_ (Kindly mention nationality, if apart from Indian)  
 Residential status / Constitution:  Resident Individual  Non Resident Indian  Foreign National  Person of Indian Origin  
 Occupation Type:  Salaried  Self Employed  Unemployed  Retired  Housewife  Student  Politician

**If Salaried, Type of Organization (tick the relevant option)**  
 Pvt. Ltd  Public Ltd  Proprietorship  Partnership firm  
 Public Sector  Government  Multinational  Trust/Association/Societies/Clubs

Nature of Employment .....(As per the type of organization selected above, mention the details of profession example: Director/Banker/Agent)

**If Self Employed, Nature of Business (tick the relevant option)**  
 Information Technology  Professional Service Provider  Agriculture  Bullion/Gold Jewelry  
 Stock Broker  Real Estate  Trader  Money Lender

Description of Business .....(As per the Nature of Business selected above, mention the details of Business example: Tour Operators/Trading of food products)

No. of Years in Business  No. of Years in Employment

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:  Country I N D I A  
 Landmark   
 Telephone  Mobile\* 9 1  Consent to Call  Yes  No  
 Email ID  Date of Birth

Permanent Address  
(In case different from mailing address)

City										Pin code					Post Off.				
Districts										State:					Country I N D I A				
Landmark																			

No. of years at above residence: <input type="text"/> <input type="text"/> Years	No. of years in same village: <input type="text"/> <input type="text"/> Years, No. of Family Members: <input type="text"/>
Residence Type: <input type="checkbox"/> Own <input type="checkbox"/> Rented	Marital Status: <input type="checkbox"/> Married <input type="checkbox"/> Unmarried <input type="checkbox"/> Others
Gender: <input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Transgender	Category: <input type="checkbox"/> General <input type="checkbox"/> OBC <input type="checkbox"/> SC <input type="checkbox"/> ST
Profession: <input type="checkbox"/> Agriculturist <input type="checkbox"/> If other please specify _____	<input type="checkbox"/> Minority <input type="checkbox"/> Others _____
No. of dependent below 18 years age <input type="text"/> <input type="text"/> <input type="text"/>	Relative of Staff: <input type="checkbox"/> Yes <input type="checkbox"/> No
Education: <input type="checkbox"/> Illiterate <input type="checkbox"/> Primary <input type="checkbox"/> 12th Pass	Community: <input type="checkbox"/> Hindu <input type="checkbox"/> Muslim <input type="checkbox"/> Christian
<input type="checkbox"/> Graduate & above non Agri	<input type="checkbox"/> Sikh <input type="checkbox"/> Buddhist <input type="checkbox"/> Zoroastrian <input type="checkbox"/> Jain
<input type="checkbox"/> Graduate & above in Agri	<input type="checkbox"/> Parsi <input type="checkbox"/> Others
Is any of the member of next generation in to farming : <input type="checkbox"/> Yes <input type="checkbox"/> No	Family Experience in the activity of Loan sought for <input type="text"/> <input type="text"/> <input type="text"/> Years
	Person with Disability (PWD): <input type="checkbox"/> Yes <input type="checkbox"/> No

#### KYC Documents

##### Proof of Identity (POI)

<input type="checkbox"/> A - Passport No. <input type="text"/>	Passport Expiry Date <input type="text"/>
<input type="checkbox"/> B- Voter ID Card <input type="text"/>	C - Pan Card No. <input type="text"/>
<input type="checkbox"/> D- Driving License <input type="text"/>	DL Exp Dt. <input type="text"/>
<input type="checkbox"/> E- UID-Aadhaar* <input type="text"/>	F - NREGA Job Card <input type="text"/>
<input type="checkbox"/> Z- Others#	ID Proof: _____ ID Proof No: _____ Issuing Authority: _____ Date: <input type="text"/>

# any document notified by the central government, \*Aadhaar no. to be captured mandatorily for customers where DBT is applicable FORM 60  (Mandatory when customer does not have PAN, PAN Application Date : \_\_\_\_\_ PAN Acknowledgement No: \_\_\_\_\_)

##### 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) \_\_\_\_\_

#### Income details ( of all the applicants and co-applicants)

Source of Income	Net Income (₹)	
	Previous Year	Current Year
<input type="checkbox"/> Income from Agriculture		
<input type="checkbox"/> Income from Allied Activities		
<input type="checkbox"/> Non-farm income (Income from other sources) *		
<input type="checkbox"/> Salary		
<input type="checkbox"/> Business income		
<input type="checkbox"/> Investment income		
<b>Total</b>		
<b>Amount realized by the borrower from the Sale Proceeds of produce</b>		<b>NA</b>

\* Proof for Non-farm income:  Salary Slip  IT Returns  Others (Specify): \_\_\_\_\_ (PAN is mandatory for Non-Agri income >Rs. 3.00 lac)

Banking Relationships (Only Savings/Current accounts):  Yes  No

Particulars	Applicant		Co-Applicant I		Co-Applicant II	
	With Axis	With Other Banks	With Axis	With Other Banks	With Axis	With Other Banks
Name of Bank						
Deposit A/c Type						
Deposit A/c No.						
Loan A/c Type						
Loan A/c No.						
PMJDY OD A/c						
PMJDY A/c No.						
Amt Sanctioned						
Amt Outstanding						
ROI						
Tenor						

Whether Covered Under:  PMJJBY  PMSBY  APY

**Particulars of Other Assets (Farm Equipment, Live Stock Assets etc.) of all the applicants:**

Asset (Moveable)	Nos	Approx Value (₹)	Asset (Immovable)	Nos	Approx Value (₹)
Cattle			House/ Building		
Poultry Birds			Fishing Ponds/Tank		
Tractor			Agri Land (s)		
Combine Harvester/JCB			Tractor Shed		
Power Tiller			Non-Agricultural Property		
Four wheelers / Two wheelers			Farm Shed		
Other assets/Farm implements			Any Other immovable assets		
Net Worth (Self-Declared) (₹) :					

**Particulars of Existing Liabilities as follows:**

Name of the institution	Purpose of loan	Balance Outstanding (₹)	Of which overdue (₹)	Security Offered	Takeover yes / No
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

(\*Applicable only for Illiterate person)  Former or Survivor  LTI\*  Others

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

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

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

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

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

**Consent**

I hereby give my consent to and agree and authorize Axis Bank Ltd. to fetch my personal details from UIDAI. I hereby state that I have no objection in authenticating myself with Aadhaar based authentication system and I voluntarily consent to providing my Aadhaar number / VID number, Biometric information and/or One Time Pin(OTP) data (and/or any similar authentication data) for the purpose of Kisan Power/ Kisan Sampoorna/Kisan Rin Sahayata/Kisan Matsya loan application. I understand that the biometric and/or OTP and/or any other authentication data I may provide for authentication shall be used only for authenticating my identity through the Aadhaar authentication system for the specific transaction or as per requirement of law and for no other purposes. I confirm that I have been informed about the alternatives to submission of identity information and I have agreed to authenticate myself through Aadhaar based authentication system with full understanding of alternatives to submission of identity information. I understand that Axis Bank shall ensure security and confidentiality of my personal identity data provided for the purpose of Aadhaar based authentication. I authorize Axis Bank to verify and authenticate my Aadhaar during processing my Kisan Power/ Kisan Sampoorna/Kisan Rin Sahayata/Kisan Matsya loan. I further authorize the Bank to share my Aadhaar related details/information with regulatory /statutory bodies as and when required.

I hereby expressly consent to and authorize the Bank (whether acting by itself or through any of its service providers, and whether in automated manner or otherwise), to collect, store and process my application details, personal data and sensitive information about me, information, papers and data relating to know your customer (KYC), credit information, and any other information about me/pertaining to me or not as may be deemed relevant by the Bank (collectively, "Information") and I hereby also expressly consent to and authorize the Bank to download KYC details from the CKYC registry using my CKYC ID for the purpose of Kisan Power/ Kisan Sampoorna/Kisan Rin Sahayata/Kisan Matsya loan application.

I expressly consent Bank to share and disclose the Information to service providers, consultants, credit information companies, information utilities, other banks and financial institutions, affiliates, group companies, subsidiaries, regulators, investigating agencies, judicial, quasi-judicial and statutory authorities, or to other persons/institutions/entities as may be necessary in connection with the contractual or legal requirements or in the legitimate interests of the Bank or as per the consent, undertake to process information including by way of storing, structuring, organizing, reproducing, copying, using, profiling, etc. as may be deemed fit by the Bank and for the purposes of credit appraisal, fraud detection, anti-money laundering obligations, for entering into contract, for direct marketing, for cross selling, for developing credit scoring models and business strategies, for monitoring, for evaluating and improving the quality of services and products, or for any purposes as the Bank may deem fit. I expressly agree to the Bank, its service providers, agents and/or its affiliates for using the Information and for marketing, promotion and cross-selling to me their various products and services of the Bank from time to time via telephone, SMS and/or email.

YES  NO



16. I/We give my/our consent for Opt In  Opt Out  of Prime Minister Fasal Bima Yojna (PMFBY)/ Restructures Weather Based Crop Insurance Scheme (RWBCIS)
17. Where I/We choose to Opt In for PMFBY/RWBCIS, I/we provide the consent to deduct the premium amount from my/our crop loan account as per the declared cropping pattern. (FOR PMFBY/RWBCIS)
18. Where I/We choose to Opt Out of PMFBY/RWBCIS, I/We would like to continue with KCC loan. I/We declare that Bank will not be held responsible for any losses due to non under the PMFBY/RWBCIS scheme.
19. FATCA- CRS DECLARATION (Please tick the applicable tax resident declaration (Any one)\*)

I am a tax resident of India and not resident of any other country

OR

I am a tax resident of the country/ies mentioned in the table below:

Please indicate the country/ies in which the entity is a resident for tax purposes and the associated Tax Number below:

City of Birth\*

Country of Birth\*

Address Type for Tax Purposes\*  Resident  Business  Registered office

Country#	Tax Identification Number %	Identification Type (TIN or Other, please specify)%	Address for Tax Purpose*		
			Communication Address	Permanent Address	Please note the address below
			Landmark _____		
			PIN <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> State _____ Country _____		

#To also include USA, where the individual is citizen/green card holder of USA % In case Tax Identification number is not available, kindly provide functional equivalent


FATCA -CRS Certification: I have understood the information requirements of this form (read along with the FATCA/CRS instructions and Terms & Conditions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete and hereby accept the same.

Place


Date

 Signature/Thumb impression Applicant 1

 Signature/Thumb impression Applicant 2

 Signature/Thumb impression Applicant 3

 Signature/Thumb impression Applicant 4

 Signature/Thumb impression Applicant 5

(Filling of all the fields is mandatory and No. field should be left Blank. User should either provide details or should mention NA to avoid any data fudging in blank spaces)





**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.
- 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 ₹ 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 ₹ 5000 (plus applicable GST) depending upon the sanctioned amount.
- 5) Documentation Charges: Documentation charges as applicable will be charge up to a maximum amount ₹ 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.

**For Bank Use Only**

Documents received:  Self-Certified  True Copies  Notary  
 KYC OVD:  Digitally Verified  Manually Verified Digital Verification Ref no. \_\_\_\_\_

**IN PERSON VERIFICATION CARRIED OUT BY**

Emp.Name   
 Emp.Code  Emp. Designation  Emp. Organisation & Code   
 Emp.Branch   
 Place:   
 Date

**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. The applicant is in receipt of the indicative Interest Rate, Processing Fees & Other Charges that would be applicable, if the Bank grants the facility.

Date

Place

Received the acknowledgement of loan application

For AXIS Bank Ltd.

**Bank's Copy**

**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).

Date

Place

For AXIS Bank Ltd.

**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.

**Applicant's Copy**



