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

	Reference I	Reference II
Name		
Relationship with Applicant/Co-Applicant		
Address	Pin City State Country	Pin City State Country
Mobile No./Telephone		
E-mail Id		

FORM NO. 60 (See second proviso to rule 114B)

Form of declaration to be filed by a person who does not have a permanent account number and who enters into any transaction specified in rule 114B

1. Full name and address of the declarant _____
2. Particulars of transaction _____
3. Amount of the transaction _____
4. Are you assessed to tax? Yes/No
5. If yes,
   (I) Details of Ward/Circle/Range where the last return of income was filed?
   (ii) Reasons for not having permanent account number?
6. Details of the document being produced in support of address in column (1)

Verification

I,_____ do hereby declare that what is stated above is true to the best of my knowledge and belief.

Verified today, the _____ day of _____ Date : _____

Place : _____ Signature of the declarant

Instructions : Documents which can be produced in support of the address are :
(a) Ration Card/ (b) Passport (c) Driving licence (d) Identity Card issued by any institution (e) Copy of the electricity bill or telephone bill showing residential address/ (f) Any document or communication issued by any authority of the Central Government, State Government or local bodies showing residential address/ (g) Any other documentary evidence in support of his address given in the declaration.

Home Loan Documents Submitted

(Applicant / Co-Applicant / Guarantor / GPA)
Pls. tick (✓) boxes where appropriate and write N.A. if not applicable.

Salaried Customers	Self Employed Professionals	Self Employed Non Professional
Application form with photograph duly signed by all applicants ☐ Y ☐ N		
Identity Proof ☐ Passport ☐ Voter's ID Card ☐ Driving License ☐ Pan Card ☐ Others (Pls. specify) _____		
Residence Proof ☐ Electricity Bill ☐ Telephone Bill ☐ Passport ☐ Credit Card Bill ☐ Rent Agreement ☐ Bank Statement ☐ Others (Pls. specify) _____		
Age Proof ☐ Passport ☐ Birth Certificate ☐ Driving License ☐ Pan Card ☐ Others (Pls. specify) _____		
PAN card copy ☐ Y ☐ N		
Last 3 months Salary-slips ☐ Y ☐ N	Education Qualification Certificate ☐ Y ☐ N Proof of business existence ☐ Y ☐ N	Proof of business existence ☐ Y ☐ N Business profile ☐ Y ☐ N
Form 16/Income Tax Returns ☐ Y ☐ N	Last 2 years Income Tax Returns with computation of income ☐ Y ☐ N Last 2 years CA Certified / Audited Balance Sheet and Profit & Loss Account ☐ Y ☐ N	
Last 6 months bank statements ☐ Y ☐ N		Last 6 months bank statements (Self and business) ☐ Y ☐ N
Processing fee cheque* ☐ Y ☐ N Dated_____ Amount_____ Drawn on_____ *To be drawn in favour of "Axis Bank Ltd. A/c Service Charges"		

RA/HL/App Form/May 13/Version 5.0

The Bank Of Gotham City

HOME LOAN APPLICATION FORM

Date : D D M M Y Y Y Y

PHL05

PERSONAL AND EMPLOYMENT DETAILS

Pls. tick ( ) as applicable Are you an existing customer, if yes, please provide Customer ID	Applicant/ Co-Applicant/Guarantor/GPA ☐ Y ☐ N	Applicant/Co-Applicant/Guarantor/GPA ☐ Y ☐ N
Title (Mr/Mrs/Ms/Dr/Others) / First Name		
Middle Name / Last Name		
Relation with Applicant		
Status	☐ Res ☐ NRI ☐ PIO ☐ OCI ☐ Foreign National	☐ Res ☐ NRI ☐ PIO ☐ OCI ☐ Foreign National
PAN Card/Form 60	☐ PAN Card ☐ Form 60	☐ PAN Card ☐ Form 60
Passport no./ Voter ID / Driving Lisence		
Date of Birth (DD/MM/YY) and Gender	D D M M Y Y Y Y ☐ Male ☐ Female	D D M M Y Y Y Y ☐ Male ☐ Female
Nationality and Community		
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 and Number of Dependants	☐ Married ☐ Single No of Dependents	☐ Married ☐ Single No of Dependents
Father/Spouse's Name		
Mother's Maiden Name		
E-mail Address (Personal)		
E-mail Address (Official)		
Phone Details (STD Code - Tel Res.)		
Mobile Number		
Mailing Address	Residence (Present) Residence (Permanent) Office	Residence (Present) Residence (Permanent) Office
Residence Address (Present Address)	Landmark Pin City State Country Years at present address	Landmark Pin City State Country Years at present address
Residence Address (Permanent Address)	Landmark Pin City State Country	Landmark Pin City State Country
Residence Ownership	☐ Self Owned ☐ Rental ☐ Parental ☐ Co. Provided ☐ Paying Guest ☐ Monthly Rent _____	☐ Self Owned ☐ Rental ☐ Parental ☐ Co. Provided ☐ Paying Guest ☐ Monthly Rent _____
Employment Nature	☐ Salaried ☐ Self Employed	☐ Salaried ☐ Self Employed
Nature of Organization	☐ Govt./PSU ☐ Public Ltd. ☐ Pvt. Ltd. ☐ MNC ☐ Partnership ☐ Proprietorship ☐ Others _____	☐ Govt./PSU ☐ Public Ltd. ☐ Pvt. Ltd. ☐ MNC ☐ Partnership ☐ Proprietorship ☐ Others _____
Nature of Employer/Business	☐ Trading ☐ Manufacturing ☐ Service ☐ Other _____	☐ Trading ☐ Manufacturing ☐ Service ☐ Other _____
Designation		
Period in Current Employment/Business	Years Months	Years Months
Total Employment/Business Period	Years Months	Years Months

Name of Organisation Address	Landmark Pin City State Country	Landmark Pin City State Country
Phone Details (STD/ISD Code - Tel Off.)		

FINANCIAL DETAILS

	Applicant/ Co-Applicant/Guarantor/GPA		Applicant/ Co-Applicant/Guarantor/GPA	
Financial Status (financial/non-financial)				
Income (Rs., Monthly)	Gross	Net	Gross	Net
	Other Income	Total	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				
Type of Loan (HL/PL/AL/Others)				
Loan Amount				
EMI				
Investment Details	Deposits	Insurance	Deposits	Insurance
	Shares	Mutual Funds	Shares	Mutual Funds
	Others	Total	Others	Total
Vehicle Details	Vehicle I	Vehicle II	Vehicle I	Vehicle II
	2W 4W	2W 4W	2W 4W	2W 4W
Manufacturer/Model				
Month of Purchase				
Hypothecated To				

PROPOSED LOAN DETAILS

Amount (Rs.) _____ Term (Months) _____

Purpose of Loan ☐ Purchase ☐ Construction ☐ Purchase + Construction ☐ Improvement ☐ Balance Transfer ☐ Top-up

Type of Loan ☐ Vanilla ☐ Happy Ending Home Loans ☐ Empower Home Loans ☐ Others _____

ROI ☐ Fixed ☐ Floating ☐ Fixed + Floating

Repayment Mode ☐ PDC ☐ ECS ☐ SI

Processing Fee Amount _____ Cheque No. _____ Dated _____ Drawn on Bank _____

To be drawn in favour of "Axis Bank Ltd. A/c Service Charges"

PROPERTY DETAILS

Transaction Type ☐ Builder ☐ Society ☐ Resale

Loan Account No. (In case of Top-up of Existing Axis Bank Home Loan) _____

Property to be purchased in name of _____

Address of Property _____

City _____ State _____ Country _____ Pin _____

Area of Property/Land (In Sq. Ft.) _____ Cost of Property/Land _____

Built-up Area (In Sq. Ft.) _____

Name of Project _____

Name of Seller _____

Cost of Purchase/Construction _____ Stamp Duty Cost _____

Registration Cost _____ Other Cost _____

Total Cost _____ Own Contribution _____

INSURANCE DETAILS

Life Insurance (Home Loan Protection Plan)	☐ Interested	☐ Not Interested	☐ Shall Decide Later
Property Insurance	☐ Interested	☐ Not Interested	☐ Shall Decide Later
Health Insurance	☐ Interested	☐ Not Interested	☐ Shall Decide Later

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/W e confirm that I/We have no insolvence 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/our 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 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 from time to time. 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/We undertake that the proceeds of this facility shall not be used for investment in the capital market.

I/We unconditionally agree and accept that Bank shall be at a liberty to reject my /our application at any stage of processing the application for Retail Cards / Loans / Merchant Acquiring business (Relationship (s)) (Delete the one which is not appropriate), I/We unconditionally agree & accept that , the data provided by me/us to the Bank during the application process for acquiring such Relationship(s) is true to the best of my/our knowledge and belief, and if at any stage of processing the Relationship, if it comes to the knowledge of the Bank or the Bank is of the opinion that, I/we have provided any incorrect information, and/or fabricated documents, and/or fake documents, and/or document/s appearing to have been manipulated, they will be treated by the Bank as having been manipulated by me/us, I/We unconditionally agree & accept that, the Bank shall have every right to reject the application for such Relationship(s) , without assigning any reason whatsoever.

I/We also unconditionally agree and accept that , the Bank shall have every right to compare the data available with the Bank or provided with, by any other Bank/Financial Institution/ Credit Information Company during the process of processing my/our application, and in case the Bank , in its sole and exclusive opinion determines that, the details as provided to secure the relationship with the Bank is are inconsistent with the data that may be available, with various Banks/Financial Institution/Credit Information Company that may be so obtained by the Bank , in terms of the Bank's due diligence , policy, process to assess the Relationship(s), I/We unconditionally agree & accept that such data which is so provided and inconsistent with, may be construed as fraud/cheating/forgery/manipulation/ fabrication of documents against the Bank, and agree that, the Bank shall every right and liberty for not processing my/our application/ rejecting the application so provided to the Bank and enforce any remedy that may be so available with the Bank at the Law & Equity, I/We further unconditionally agree & undertake that, the Bank shall be at its liberty, to share any information with any other Banks/Financial institution either as a part of a consortium of a part of sole Banking Relationship or to any Credit Information Company as the Bank may so decide, I/We waive the Confidentiality obligations with respect to the Information provided to the Bank. I/We further agree that, we shall not hold the Bank liable for any cost or reputation for sharing the information as is considered necessary by the Bank in its sole and exclusive opinion, and without any reference to me/us whatsoever, with such Bank/Financial Institution/Credit Information Company and to hold harmless the employees, officers, Directors, agents etc that may be so appointed by the Bank.

I/We are not related to any of the Director(s)/Senior officer(s) of the Bank except the following
1. Name _____ Designation _____ Relationship _____
2. Name _____ Designation _____ Relationship _____

I/We also confirm that I have been explained the following:
1. The bank would require a processing time of approximately 7 working days from the date of receipt of the completed application form and documents.
2. The bank may at its sole discretion sanction or decline the application. No commitment has been given to me/us with regard to sanction of the loan.
3. The bank will decide and assign the loan limit and no commitment has been given to me/us for the same.
4. 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 the Bank
5. Processing fees will not be refunded in case of rejection/withdrawal of the loan application.

I/We request you to issue me/us access to i-Connect (view only) facility on my Customer ID, once my/our loan account is opened.
I/We consent/do not consent to receive information/Service etc. for marketing purpose through phone/mobile/SMS/email by the bank/its agents.
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 have understood all the details of the application form.

Applicant

Please sign across the photograph

Co-Applicant

Please sign across the photograph

Applicant Signature

Co-Applicant Signature

SOURCING DETAILS (For official use only)

RAC/ASC _____

Channel ☐ DSA ☐ ASSL ☐ CROSS-SELL ☐ BRANCH ☐ DIRECT ☐ ALTERNATE CHANNELS ☐ OTHERS

DSA Code _____ DME Code _____

AXIS Bank Relationship Manager _____ Employee ID _____

Number of Co-applicant(s) _____ Number of Guarantor(s) _____

Name of Sourcing Agent _____

Application ID _____

Signature of Sourcing Agent

DETAILS OF CHARGES*

Following charges applicable under "Details of Charges"

Description of Charges		Amount (Rs.)
Processing Fee Charges	:	Upto 1% of the loan amount
Default Interest Rate	:	@24 % per annum, 2% per month
#Switching Fees (Floating Rate to Fixed Rate)	:	1% on the outstanding principal with a minimum of Rs.10,000/-
#Switching Fees (Fixed Rate to Floating Rate)	:	2% on the outstanding principal amount
#Switching Fees (Higher Fixed rate to Lower Fixed Rate)	:	0.5% on outstanding principal with minimum Rs.10,000/- The lower rate will be equal to the applicable carded interest rate only
**Switching Fees (Higher Floating Rate to Lower Floating Rate)	:	0.5% on outstanding principal with a minimum of Rs.10,000/- The lower rate will be equal to the applicable carded interest rate only
Instruction/Instrument Return charges	:	Rs.500/- Per Instance
Cheque/Instrument Swap charges	:	Rs.500/- Per Instance
Duplicate Statement issuance charges	:	Rs.250/- Per Instance
Duplicate Amortization schedule issuance charges	:	Rs.250/- Per Instance
Duplicate Interest Certificate (Provisional /Actual) issuance charges	:	Rs.250/- Per Instance
Issuance charges for Photocopy of title documents	:	Rs.250/- Per document set
Charges on customer initiated requests for copies of documents	:	Rs.250/- Per document set
Prepayment charges including part prepayment for floating rate loan	:	NIL
#Prepayment charges including part prepayment for fixed rate loan	:	2% of outstanding principal/amount prepaid
Equitable mortgage creation charges	:	As applicable in the state
Credit Bureau report issuance charges	:	Rs.50/- Per Instance
CERSAI Charges	:	Rs.500/-

*Service Tax as applicable will be levied. The above charges are subject to change and the same shall be updated on our website www.axisbank.com accordingly.
#Not applicable under Happy Ending Home Loan & Empower Home Loan Program
**Not applicable under Empower Home Loan Program

ACKNOWLEDGMENT FOR RECEIPT OF APPLICATION FORM

Date _____

To, _____

Axis Bank has received your application for a housing loan of Rs. _____.

The bank would require a processing time of approximately _____ working days

from the date of the completed application. This is subject to submission of all documents, as required by the bank.

For Status inquiry please contact us on 1800 233 5577, 1800 209 5577, 1800 103 5577 OR write to us at loans@axisbank.com
OR visit www.axisbank.com/loanappstatus

For Axis Bank Ltd., Authorised Official