

## Loan Application Form for Individual Farmer Finance

Barcode

Kisan Power A	xis Dairy Power Kisan Matsya	Poultry Power	Kisan Women Power	Kisan Samarth	Govt, SCH.	Other
(Filling of all the fields a	re mandatory and no field should be le			should mention NA to	avoid any data fudgir	ng in blank spaces)
		Fo	r Office use only			
Proposal no:						
Region		Application	No.			W. W
Lead Id		Sol Id				Applicant photograph With Signature /
Name & Emp ID of office	er sourcing the proposal					Thumb impression
The Branch Manager,	Propeh			D D M M		
Axis Bank Ltd, Dear Sir,	Branch.		Application Date:	D D M M		35 mm X 35 mm
TO SERVICE STATE OF THE SERVICE STATE STAT						
I/We, hereby apply for follow	ing facilities and furnish the necessary i	nformation herewith.				
		A. Details	of Facilities Request	ed		,
Facility	Production Credit		Overdraft	Term Loan I	Term Loan II	Other Agri Finance
27 (2)	Agri Horti Fisher	y/Dairy/Poultry				
₹ in figures ₹ in Words						
Tenure	Months Months	Months	Months	Months	Months	Months
Purpose W	orking capital/For cultivation of	1	1. 1	1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1, 1	- L	
Takeover of Facility	YN					
W 100 W 100 P 100			ails of Main Applicant	We also resident to		
Any past relationship w	ith Axis Bank Ltd Y N if yes,	Cust ID	A	oplicant has Unique Ce	ntral KYC Number	Y N If yes, KYC Number
Name:	Prefit	First Name		Midtle Name		Lat Name
Maiden Name (If Any):	Prefit	First Name		Middle Nume		Last Name
Father/Spouse Name:	Prefu	First Name		Middle Nume		Latt Name
Mother Name:	Prefix	First Name		Middle Name		Last Name
Nationality:*	Indian			I	Date of Birth	M M Y Y Y
Residential status / Constitution:*	Resident Indian			_		
Occupation Type:*	Salaried Business	Un	employed R	etired Ho	usewife	Student Politician
If Salaried, Type of C	organization (tick the relevant opt	on)	No. of Ye	ars in Employment		
	Pvt. Ltd	Public Ltd	Pro	prietorship	Par	tnership firm
	Public Sector	Government	Mu	ultinational	Tru	st/Association/Societies/Clubs
Nature of E	mployment	(As per the typ	oe of organization selecte	ed above, mention the o	details of profession e	xample: Director/Banker/Agent)
If Business, Nature of	Business (tick the relevant option)		No. of Yea	ars in Business		
	Information Technology	Profession	nal Service Provider	Agricul	 Iture	Bullion/Gold Jewelry
						H
-	Stock Broker	Real Estat		Trader		Money Lender
Descriptio	n of Business(As per	the Nature of Busines	ss selected above, mention	on the details of Busine	ss example: Tour Oper	rators/ frading of food products)
	e of Applicant & family members	Age* Ger	nder* Relatio	nship*	Occupation*	Annual Income (₹)*
Applicant FM 1						
FM 2						
FM 3						
# FM denotes name of fa				'~		
Name of the Karta (In	case of Hindu Undivided Family) :					
Residence Address/ Mailing Address:*						
City*		P	in code*	Post Off.		
Districts		S	State:		Co	ountry I N D I A
Landmark						
Telephone		Mobile* 9 1			Consent to Call	Yes No
150					_	

	Same as	above	Yes	No	_														-	-1			1				
Permanent Address* In case different from										Ш															Ш		
nailing address)																											
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No. of years at abov	e residen	ce:		ears						No	o. of yea	ars in s	same	villa	ge:		Y	ears	, N	0. 0	f Fam	ily Me	emb	ers:			
Residence Type:			Own	Rented	ř.					M	arital St	atus:			_		¬м	arrie	d	Ī	Un	marri	ed		Othe	rs	
Gender:				Female		□ Te	nsgeno	dor		2000	ategory:					_	<b>→</b>	enera		Г	OF		Г	SC		S	_
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Profession:		/	Agricul	turist		If	other p	lease s	pecify	×						L	M	nori	ty		Ot	hers _					16
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B- Voter ID Card	1										C-U	ID-Aa	dhaa	ar*													
D- Driving Licen	se										DL Exp	Dt.			0 0	N	M	ΙΥ	Y.	Y	Y				7-:		
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Cattle		s Ap	oprox Value (₹)		set (Immovable)	No	3	Appro	ox Value (₹)
Davilson Divide		-		House/ Buildin			-		
Poultry Birds				Fishing Ponds	lank				
Fractor				Agri Land (s)					
Combine Harvester/JCB				Tractor Shed	W20 700				
Power Tiller	1			Non-Agricultu	ral Property				
Four wheelers / Two wheeler	s			Farm Shed					
Other assets/Farm implemen	ts			Any Other imr	novable assets				
Net Worth (Self-Declared) (₹)									
rticulars of Existing Liabilitie	s as borrower, if an	<b>/</b> :	23						
Name of the institution	Purpose of lo	an	Balance Or	utstanding (₹)	Of which ove	rdue (₹)	Security Offe	ered	Takeover yes / No
Axis Bank									
Other Bank Name:									
Agricultural Credit Society									
and Development Bank									
Other Creditors (Gov. Dues)					1				
Total Outstanding (₹)									
	12		100	westers as a rest of the second					
the applicants using modern fa		Yes		ease specify	V				<u></u>
ajor Marketing Arrangement:		Direct Sa	ale Tie-up wi	th commission age	nt Co-operativ	e societies	Govt. Age	ncies	Private Corporat
ajor Source of Irrigation:		Dry Farm	ning Well/Can	nal Sprinkler	Drip				
ectricity Connection:	At Farm	Yes	No / At Home	Yes	No				
rticulars of Agri Land Holding	s (in acres):		(Survey n	o wise details to be t	urnished in the Annex	ure)			
the land fragmented or at san		Fragmen				mut#			
A 10 890 10			CANAL MARK	ation					
ow many people own the land	d which is to be mor	tgaged to the	Bank?						
Proximity of Farm to Mandi	(Km):	Farm to Ho	me Branch Distanc	e (Km) ·	Residence	e/Office to Hor	ne Branch Di	stance (l	Km) ·
	Name of the last o	Tann to no	ine Dranen Distanc	e (rany :	Residence	c, Office to Fior	ne branen bi	starice (i	idily.
and access to Public Transp	ort:		212 - 2116 o o 1 - 221	22.24.1912			22	1711	
ode of Operation of Account		Self	Jointly	Either or	Survivor Ar	yone or Survivo	or Joi	ntly or S	urvivor
Applicable only for Illiterate per	son)	Former o	or Survivor	LTI*	☐ Ot	hers			
			C	<b>Security Detail</b>					
					Area (Ac/Sq.ft)	Security			Owner Name
						Jecuity			
						Security			
						Security			
Account	Non Agri / Commons	ial Pacidontia	N / Linuid			Security			
ollateral – Agricultural Land / Value Added Services Willing to Avail Accident Shield – GI (loan	Not willing to av	ail (If willin	ng to avail, I agree and g	fe Shield – LI (loan	ict the charges for the bel protector in case of	ow mentioned valu	e added service(	tional Pe	by the bank and its partr ension Scheme
ollateral – Agricultural Land / Value Added Services Willing to Avail Accident Shield – GI (loan Saving Account (Thereby exp	Not willing to av	ail (If willin accidental de orize Axis Bankt	ng to avail, I agree and geath) Lift	fe Shield – LI (loan	ict the charges for the bel protector in case of	ow mentioned valu	e added service(	tional Pe	by the bank and its partr ension Scheme
ollateral – Agricultural Land / Value Added Services Willing to Avail Accident Shield – GI (loan	Not willing to av protector in case of pressly consent and auth plication process and also	ail (If willin accidental de orize Axis Bankto utilise it for the p	ng to avail, I agree and geath) Lift to obtain, collect, procesourpose of Savings acco	fe Shield – LI (loan ssandrecordmy perso untopening.)	ict the charges for the bel protector in case of	ow mentioned valu	e added service(	tional Pe	by the bank and its partr ension Scheme
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RA/KCC/App. Form/Apr 24/Version 1.3

Definion -Polically exposed persons are individuals who are or have been entrusted with prominent public funcons by a foreign country, e.g., Heads of States or Governments, senior politicians, senior government/judicial/military officers, senior executives of state-owned corporations, important political party officials, etc.

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* Proof for	Non-farm i	ncome:		S	alary	Slip		IT I	Retur	ns		Othe	ers (	Spe	cify)	):		200000		(P	AN is	mana	latory	for N	n-Ag	ri ince	ome >	Rs.	3.00	lac)					
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RA/KCC/App. Form/Apr 24/Version 1.3

	Same as a	bove [	Yes	No																							_
Permanent Address* (In case different from																											
mailing address)																											
City*								Pin	code'							Post	Off										
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A - Passport No.										_	Passp	ort E	xpir	y Da	te	D	М	М	Y.	Y Y	Y			_			/
B- Voter ID Card											c	-UID	-Aac	lhaar	•								L		į.		
D- Driving Licens	ie										DL E	cp Dt			I	D	M	М	Ϋ́	Y Y	Y						DA/KCC/Am
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Z- Others#	ID Proo	of:			ID	Proof N	lo:					ssuir	ıg Aı	ıthor	ity:					Date:	D	D. N	M	Υ.	γ	Υ	Y
# any document notified by	the central go	overnmen	t, *Aadh	aar no. to	be cap	tured ma	ndatorily f	for cust	omers	whe	ere DBT	is app	olicab	le													
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FORM 60 (Mandatory	when custon	ner does i	not have	PAN, PA	AN Appl	ication	Da	te :		N.TY						PAN	Ackı	nowle	dgemei	nt No: _		2000000					00100
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Address Type	Reside	ential/Bu	usiness		Reside	ntial		Busine	ess		Reg	ister	ed O	ffice				Uns	pecifie	d							
Proof of Address	Passpo	ort	_ D	riving Li	cense		JID (Aad	haar)			Vo	ter Id	entit	y Ca	rd		NRI	GA.	Job Ca	rd	Oth	ers	(Ple	ase S	pecif	y)	,
Whether registered un	der GST:	Yes		o (If ye	s, follov	ving detai	ls are man	datory)			GST	ГЕхе	mpti	on		⁄es		No	Exen	nption	Reaso	n if Y	es				
GST Registration	1	Single	е 🗌	*Multip			GST Annex T Registrat		*5	pec	ial Eco	nom	ic Zo	ne		⁄es		No									
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Address registered for	GSTN	Same	as Res	idential	/ Maili	ng Addr	ess	Sam	ne as	Perr	manent	Add	ress		Α [	s giv	en b	elow									
No. of years at above r	esidence:		Yea	rs	No	of year	rs in sam	e villag	ge/cit	y:			Y	'ears													
No. of Family Member	s:				No	of dep	endent b	elow 1	18 ye	ars a	age					1	Resi	denc	е Туре	: 🗆				(	Own	Rent	ed
Gender: Male	Femal	le 🗌	Transg	ender	Ma	rital Sta	atus:	Marrie	d [	U	nmarri	ed [	c	ther	s	1	Net '	Worl	h (Self-	declared	(): ₹						
Profession: Agricul	turist	If oth	er (pleas	e specify)	Edi	ucation:		lliterat	te [	P	rimary	1	2th	Pass		Gr	adua	te &	above	non A	gri [	_ c	iradu	ate &	abov	ve in	Agri
Category: Genera	I 🗌 C	DBC [	sc		ST [	Mino	rity 🗌	Other	s																		
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Relative of Staff:	Yes 🗌 N	No			Pe	rson wi	th Disab	ility (P	WD):		Yes		No														
Family Experience in th	e activity	of loan s	sought	for		Years		Relati	onshi	p w	ith Ma	in/Pr	imar	у Ар	plica	nt:											
Saving Account (																							denti	ty int	forma	ation	and
Politically Exposed Per	son Status	*		PEP							Relate	d to I	PEP					No	t Appli	cable							
The Borrower agrees to /close relatives become Customer Due Diligence	es a PEP. I	n such a	an ever	nt, the E	Bank w	ill obtai	n approv	al fron	n its :	seni	or man	agen	nent	to co	ontir	nue t	he b	usine									
If PEP/Related to PEP,	Source of \	Nealth:																									
Inherited funds					Prope	rty							Inve	stme	ent								1	۱iI			
Other (Please Specify:_					24						We	ealth	(In a	bsolu	te F	ig) :_					_						
Definion -Polically expo	sed persor																			eads of	States	s or G	overi	nmen	ts, s	enior	ő

politicians, senior government/judicial/military of ficers, senior executives of state-owned corporations, important political party of ficials, etc.

## Annexure- Cropping Pattern & Land Holding Details

Applicant and Co-applicant name:

	a a	Acres			1						
	Of (A-B-C) Under Summer	Crop	Fallow	Total (D)		Fallow	Total (D)		Fallow	Total (D)	
		Acres									
_	Of (A-B-C) Under Rabi	Crop	Fallow	Total (D)		Fallow	Total (D)		Fallow	Total (D)	
es only	∩\t	Acres									
ts (Land in Acr	Of (A-(B+C)) Under Kharif	Crop	Fallow	Total (D)		Fallow	Total (D)		Fallow	Total (D)	
pplicant	je (C)	Acres									
Details for land and season wise crop to be declared by the applicants(Land in Acres only)	Of( A ) under Horti Crops (C)	Cop	Fallow	Total (C)		Fallow	Total (C)		Fallow	Total (C)	
to be de	ler 5 (B)	Acres									
son wise crop	Of (A) under Annual Crop (B)	Crop	Fallow	Total (B)		Fallow	Total (B)		Fallow	Total (B)	
and sea	9	6 of Irrigation	.,								
or land	to b	e mortgage Y/N									
Details f	Total	Land (Acres) ( A)									
Descr	Owned/Registe	red Leased/Leased/Oral Leased									
		Survey No									
		Owner Name									
	Level 7	Village									
us data	Level 6	Gram Pan									Total Land
Details as per Census data	Level 5	Revenue									
Det	Level 4	Taluka									
	Level 3	Dist									

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

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

1) I/We give consent to apply to Prime Minister Fasal Bima Yojna (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.

## 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 External benchmark based Lending Rate (EBLR Reporate) prevailing at the time of limit set up shall be applicable to determine the interest rate 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 other than the specific facilities.
- 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 ₹ 3500 (plus applicable GST) depending upon the sanctioned amount.
- 6) Penal Charges:
  - Financial Default\*: 8% p.a. above applicable interest rate on the overdue amount (subject to the aggregate not exceeding Rs. 1,00,000/- per instance).
  - Non-Financial Default\*\*: 1% p.a. above applicable interest rate / commission from the date of each non-financial default on the outstanding amount of fund-based credit facilities and non-fund-based facilities (as applicable).
  - · There shall be no capitalization of Penal Charges.
  - . The said Penal Charges will be subject to GST as per applicable law on Goods and Service Tax in India, and GST will be charged separately.
  - \*Financial Default includes all types of payment or financial defaults/irregularities with respect to your Loan Account.
  - \*\*Non-Financial Default includes breach of any other obligation(s)/covenant(s) with respect to your Loan Account.
- 7) Prepayment/ Foreclosure Charges for CC & OD limits In case of foreclosure of credit facility, a Prepayment/ Foreclosure charge of 4 % of the individual sanction limit plus GST shall be levied. Provided that, the Prepayment/ Foreclosure charges shall not be levied in case of foreclosure of credit facility
  - (i) opened under interest subvention scheme
  - (ii) towards Internal takeover or reduction in DP due to partial security/ collateral release
  - (iii) under scheme code change and
  - (iv) when the credit facility extended by Bank is in the nature of term loan.
- 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 On	ly	
Documents received:	Self-Certified	True Copies	Notary	
KYC OVD:	☐ Digitally Verified	Manually Verified	Digital Verification Ref	no
IN PERSON VERIFICAT	ION CARRIED OUT BY			
Emp.Name				
Emp.Code	Emp. De	esignation	Emp. Organisatio	n & Code
Emp.Branch				
Place:				Signature of the Employee
Date D D	MMYYYY			
		Acknowledgement of Loan	application	U)
Application ID:				A AVIC DANIK
We acknowledge that v	ve have received an application dated	from D D M M Y Y Y	Y	AXIS BANK
Mr./Ms.		Reside	ence of	for a loan of
₹		under	Kisan Credit Card and decision o	n sanction or rejection shall be communicated
within 30 days from rec	ceipt of this application & all other rele	evant particulars by Bank. All the require	ed information/ documents have b	een furnished on
/ yet to be furnished b	y the applicant. The applicant is in re	eceipt of the indicative Interest Rate, Pr	rocessing Fees & Other Charges t	nat would be applicable, if the Bank grants the
facility. The applicant is	in receipt of the indicative Interest Ra	ate, Processing Fees & Other Charges th	nat would be applicable, if the Bank	grants the facility.
		Received the acknow	ledgement of loan application	For AXIS Bank Ltd.
Date D D M	MYYYY	Signature of	the Applicant	Signature & Stamp
Place			Live Law Conference on the Con	2
1				Bank's Copy
<b>6</b>				<b>×</b>
		Acknowledgement of Loar	n application	
Application ID:				<b>A</b>
Application ID:				AXIS BANK
i	we have received an application date			
Mr./Ms.			ence of	for a loan of
₹				on sanction or rejection shall be communicated
we wanted at was one		levant particulars by Bank. All the requir	red information/ documents have	been furnished on
/ yet to be furnished b	하는 사용하는 1950년 - 1950년	recording Food & Other Charges that we	ould be applicable if the Bank gran	ats the facility. Goods and Services tax (GST) will
		es and fees (wherever GST is applicable)		its the facility. Goods and Services tax (GST) will
i be charged extra as pe	The applicable rates, or all the charge	es and rees (wherever do nis applicable)	<b>!</b>	For AXIS Bank Ltd.
				FOI AXIS BAIK Etu.
Date				Signature & Stamp
Place				24
Please Note that:				
1. This is only an ac	knowledgement for having received	the application and this should not be o	constructed as an indication for ou	r acceptance of the proposal, a decision on
	and the first of a rank harmonic and the first of the contract	ne proposal on its merit and / or on fulfi		Say on all born in a more than a management of the properties of the second
■ National Management of the Company of the Compan		fter all the particulars / data / documen		by the bank
3. In case the propo	osai is rejected/not considered the re	easons for the same will be intimated to	the applicant.	Applicant's Copy