



AXIS BANK

Application for Study Power

BARCODE

Are you an existing AXIS Bank Customer? ☐ Yes ☐ No (If Yes, Provide Account No.:)
 Centre / Branch : Customer ID:

APPLICANT DETAILS

A. Personal Details

Name of the Applicant :
Title First Middle Last Name
 Date of Birth : DD: MM: YYYY:
 Father's / Spouse's Name :
 Guardian Name :
 Mother's Maiden Name :
 Residence Address :
 Landmark : City : State :
 Dist. : Pin Code : Nationality :
 Tel. : (O) (R) Fax : Mobile No.:
 E-mail :
 Permanent Address :
 Landmark : City :
 State : Dist. : Pin Code :
 Tel. :

Other Details (Please Tick)

Sex : ☐ Male ☐ Female ☐ Third Gender Marital Status : ☐ Single ☐ Married No. of Children : No. of Dependents :
 Education : ☐ SSC / HSC ☐ Graduate ☐ Post Graduate Institute / University :
 PAN Card No.: Valid Passport No. : Passport Expiry Date : / /
 Voter's ID Card No.: Driving Licence No. :
 Aadhar ID Card No.:
 Status ☐ Resident ☐ Non Resident
 Person with disability : ☐ Yes ☐ No
 Religion : ☐ Hindu ☐ Muslim ☐ Christian ☐ Sikh ☐ Jain ☐ Buddhist ☐ Parsi ☐ Others _____
 Category : ☐ SC ☐ ST ☐ OBC ☐ GEN
 Occupation : ☐ Doctor ☐ Lawyer ☐ CA ☐ MBA ☐ Engineer ☐ Others (specify)
☐ Professional
 House Owned by : ☐ Self-Owned ☐ Rented / Self-Leased ☐ Co. Provided / Lease ☐ Parents ☐ Paying Guest
 If Rented / Self-Leased, the Monthly Rent is Rs.: Years at Current Residence :

B. Education & Course Details

Examination Passed	Institution & University	Year of Passing	Percentage of marks	Class Obtained	Scholarship / Prizes won for Academic Distinction
10th					
12th					
Last Degree					

Name and Address of College / Institution in which the Student intends to join.

City : State :
 Dist. : Pin Code :
 Country : ☐ India ☐ USA ☐ UK ☐ AUS ☐ Others
 Admission Status : ☐ Applied ☐ Confirmed ☐ Awaited

Name of the University / Recognised Authority to which the college / institute is affiliated _____
 Has the student been admitted into the above college / institute / University or accepted for the Course ? If so, certified copy of admission / acceptance letter should be attached

Contact person at the University

Course applied for ☐ Management ☐ Engineering ☐ Medical ☐ Architecture ☐ Vocational ☐ Others

Course Name

Course Approved by : ☐ UGC ☐ GOVT ☐ AICTE ☐ AIBMS ☐ ICMR ☐ Dept of Electronics ☐ Others (Please Specify) _____

Whether admission of course is through entrance test / Merit based selection : _____

Course Category ☐ Diploma ☐ Under-graduate ☐ Post-graduate ☐ Other Course Type ☐ Full Time ☐ Part Time

Course begins from Course ends on Course Ranking: _____

Moratorium during course period (A) ☐ > 6 ☐ 12 ☐ 18 ☐ 24 ☐ 30 ☐ 36 ☐ 42 ☐ 48

Moratorium post course period (B) ☐ 6 ☐ 12

Total Moratium (C - A + B) ☐ 6 ☐ 12 ☐ 18 ☐ 24 ☐ 30 ☐ 36 ☐ 42 ☐ 48 ☐ 54 ☐ 60 ☐ others (Pls. specify)

Emi Repayment (D) ☐ 12 ☐ 24 ☐ 36 ☐ 48 ☐ 60 ☐ 72 ☐ 84 ☐ 96 ☐ 108 ☐ 120 ☐ 132 ☐ 144 ☐ 156 ☐ 168 ☐ 180

Total Loan Period (E=C+D)

Interest servicing during Moratorium Period : Yes ☐ No ☐ Expected Future income per month _____

Is the applicant attending any college or institute at present ? if so furnish full particulars

College / Institute Name : _____ Course being pursued : _____

Course completion date : _____

C. Loan Details

A) Cost of the Course	Amount (₹)	B) Funds Available	Amount (₹)
1) Tution Fees		1) Own Source	
2) Living Expenses/Hostel and Food		2) Scholarship	
3) Traveling Expenses		3) Others	
4) Others			
Total	₹.		₹.

Loan Required (A-B) = ₹. _____

1) Disbursement Details : a. Full ☐ b. Tranche ☐ 2) Mode a. DD ☐ b. RTGS ☐ c. Wire Trasfer ☐ d. Others ☐

MODE OF DISBURSEMENT (any one of the following)

1. DD in favour of payable at for Amount Rs.

2 T.T. Swift Code University Account No.

3. RTGS/NEFT **University Account no.**

D. Employment Details

If Salaried, Type of Organisation : ☐ Govt. / Public Sector ☐ Pvt. Ltd. ☐ Public Ltd. ☐ MNCs ☐ Other

If Self-Employed, Type of Organisation : ☐ Pvt. Ltd. ☐ Public Ltd. ☐ Partnership ☐ Proprietorship ☐ Others (specify) :

Name of Current Employer / Business :

Office Address :

Landmark : City :

State : Pin Code : Tel. : (O) Ext.:

Fax : Mobile No.: E-mail :

Designation : Date of joining (for salaried individuals) : DD: MM: YYYY:

No. of Years in Current Employment / Business : Type of Business :

In case Self-Employed, please provide the business commencement date : DD: MM: YYYY:

E. Financial Details

Salaried	Self-employed
a. Gross Monthly Salary : (Rs.) <input type="text"/>	a. Gross Monthly Income : (Rs.) <input type="text"/>
b. Net Monthly Salary : (Rs.) <input type="text"/>	b. Net Monthly Income : (Rs.) <input type="text"/>
c. Other Income (If any) : (Rs.) <input type="text"/>	c. Other Income (If any) : (Rs.) <input type="text"/>
d. Total Income (b+C) : (Rs.) <input type="text"/>	d. Total Income (b+C) : (Rs.) <input type="text"/>

Investment in Shares / Units / Bank Deposits / Others (Please specify) :

Total Investment In Value : (Rs.) Are you a Tax Payer ? ☐ Yes ☐ No

A. Personal Details

Other Details (Please Tick)

If Rented / Self-Leased, the Monthly Rent is Rs.: Years at Current Residence :

B. Employment / Business Details

City	Pin	Phone No	City	Pin	Phone No
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Nature of Business ☐ Manufacturing ☐ Services ☐ Trading ☐ Agriculture

Industry

No. of years in Profession years No. of years in Business

C. Self Employed Business (Tick One) ☐ Manufacturing ☐ Service Provider ☐ Trader/Retailers/Wholesalers
☐ Agriculturist/Farmer* ☐ Others *Land holding acres

Status of Firm / Company ☐ Sole Proprietorship ☐ Partnership ☐ Pvt. Ltd. Co. ☐ Others

About the Partners / Directors (for Partnership / Private Ltd. / Public Ltd. Co.)

(1) Name (2) Name

Residential Address Residential Address

City Pin Phone No City Pin Phone No

C. Income / Banking Details

Annual Income Rs. Obligations Rs. Occupation

Gross Salary / Income Per Month

Net Salary / Income Per Month: Other Income if any (proof attached)

Do you Bank with AXIS Bank? (Tick One) Y ☐ N ☐ If YES, please provide the following details:

Branch Customer ID Type of Account

Account Number other Loans from AXIS Bank Y / N ☐ Loan A/c No.

I/We confirm that I/We do not have any existing customer ID or customer ID apart from the one mentioned above, and in case found otherwise, Bank reserves the right to Consolidate the customer ID's under a single customer Id as It may decide, without any prior notice to me/us.

Signature:

Financial Information (In Rupees)

	Applicant	Co-Applicant		Applicant			Co-Applicant		
A) Assests			B) Liabilities	Outstanding Amount	Monthly Installment	Balance Tenure	Outstanding amount	Monthly Installment	Balance Tenure
1) Bank Balances(All A/C's)			1) Home Loan						
2) Fixed Deposits			2) Personal Loan						
3) Investments:			3) Car/Two Wheeler						
4) Immovable Property:			4) Credit Card						
5) Other:			5) Other Loan						

Total Liability as on date / /

Security Details

- 1) Security Offered: ☐ Y ☐ N 2) Type of property Offered : ☐ Residential ☐ Commercial ☐ Plot ☐ Life Insurance Policy ☐ FD ☐ Others
- 3) If Property Funded by Axis Loan A/c No Other :
- 4) Current Marlet Value (₹): 5) Poperty Owned by:
- 6) Others Security Details :

References

(One reference has to be non-relative / non-colleauge)

Reference 1

Name :

Relation with applicant :

Address :

Pin Code :

Tel. (R) : (O) :

Mobile :

E-mail :

Reference 2

Name :

Relation with applicant :

Address :

Pin Code :

Tel. (R) : (O) :

Mobile :

E-mail :

Checklist

Applicant	Co - Applicant	Additional Co - Applicant <input type="checkbox"/>	Guarantor <input type="checkbox"/>
<input type="checkbox"/> 2Colour Photos	<input type="checkbox"/> 2Colour Photos	<input type="checkbox"/> 2Colour Photos	<input type="checkbox"/> 2Colour Photos
<input type="checkbox"/> Photo ID	<input type="checkbox"/> Photo ID	<input type="checkbox"/> Photo ID	<input type="checkbox"/> Photo ID
<input type="checkbox"/> Residence Proof	<input type="checkbox"/> Residence Proof	<input type="checkbox"/> Residence Proof	<input type="checkbox"/> Residence Proof
<input type="checkbox"/> Date of Birth Proof	<input type="checkbox"/> Date of Birth Proof	<input type="checkbox"/> Date of Birth Proof	<input type="checkbox"/> Date of Birth Proof
<input type="checkbox"/> Signature Verification	<input type="checkbox"/> Signature Verification	<input type="checkbox"/> Signature Verification	<input type="checkbox"/> Signature Verification
<input type="checkbox"/> Academic Documents	<input type="checkbox"/> 6 Months Bank Statements	<input type="checkbox"/> 6 Months Bank Statements	<input type="checkbox"/> Income Proof
<input type="checkbox"/> Proof of Admission	<input type="checkbox"/> Income Proof	<input type="checkbox"/> Income Proof	<input type="checkbox"/> Collateral Documents
<input type="checkbox"/> Fees Structure	<input type="checkbox"/> Collateral Documents	<input type="checkbox"/> Collateral Documents	<input type="checkbox"/>
	<input type="checkbox"/> Relationship Proof	<input type="checkbox"/> Relationship Proof	<input type="checkbox"/>

Relationship

a) Relationship (Details of relationship of applicant with other banks)

Applicant is a director of any Bank or is Firm in which any director is interested as partner/ guarantor or is a relative of directors of other Banks or is a firm in which relatives of directors are interested as partners or directors

☐ Yes ☐ No

Nature of relationship _____

b) Relationship (Details of relationship of applicant with financing bank)

Applicant is a director/relative of director or Senior Officer of the Bank.

☐ Yes ☐ No

Nature of relationship _____

c) Relationship (Details of relationship of applicant with Subsidiaries/ Trustees Or Mutual Funds/ Venture Capital Funds set up by the bank or other bank)

Applicant is director of Subsidiaries/ Trustees of Mutual Funds/ Venture Capital Funds set up by the bank or other bank

☐ Yes ☐ No

Nature of relationship _____

Declarations

I/We declare that the particulars and information given in the Application Form are true, correct, complete and upto date in all respects and I/We have not withheld any information. I/We confirm that I/We have had 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 the terms/conditions of availing finance from AXIS Bank Ltd. I/We authorise the Bank to make references and enquiries relative to information. In this application which the Bank considers necessary. I/We authorise the Bank to exchange, share/part with all information relating to my/our loan details and repayment history information 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/our 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.

The Borrower(s) and Guarantor(s) agrees to have given their express consent to the Bank to disclose all information and data furnished by them to Credit Information Bureau (India) Ltd. ("CIBIL"). The Borrower(s) and Guarantor(s) further agree that they shall further execute such additional documents as may be necessary for this 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 contents of the same and also understand that it is available online at the bank's website, "www.axisbank.com".

We undertake that the proceeds of this facility would not be used for investments in the Capital market

I/We also confirm that I/We have been explained the following:

- Axis Bank will convey its decision within 15 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 15 days shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to 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 within 15 days.
- 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 cheque no. _____ towards _____ in favour of AXIS Bank Ltd.
- Processing fees of Rs. _____ will not be refunded in case of rejection/withdrawal of file.
- Prepayment clause: _____
- CIBIL Issuance Charges Rs.50

Name: _____

Signature: _____

Contact No.: _____

Date: _____

Date :

Place :

Co-applicant 2 / Guarantor's Signature

Co-applicant's Signature/ Co-applicant and Guardian of the applicant

Applicant's Signature

Guarantor's /
Co-applicant 2
Recent
Passport size
Photograph

Co-applicant's
Recent
Passport size
Photograph

Applicant's
Recent
Passport size
Photograph

DSA / Bank Details (Only for office use)

RAC / ASC _____

Channel : ☐ D5A ☐ ASL ☐ CROSS SELL
☐ BRANCH ☐ DIRECT ☐ ALTERNATE CHANNELS
☐ OTHERS ☐

DSA Name : _____

DSA ID : _____

Name of DSA Officer : _____

Scheme Code: ☐ LNPST ☐ LNEWS ☐ LNNOS

Branch Name : _____

Branch ID : _____

Name of Bank Officer : _____

Promotion code _____

(Stamp and Signature of DSA)

(Signature of Bank Officer / Bank Manager)

Please specify the Marketing Programme (if any) _____

Any Specific Note :

Interest Subsidy EligibilityEligible for Interest subsidy : ☐ Yes ☐ No

If yes, documents collected for Interest Subsidy (mandatory):

☐ Income Certificate attested by the competent authority.☐ Bonafide certificate issued by the Institute**Acknowledgment for receipt of application form**

Date: _____

To _____

BARCODE

AXIS Bank Ltd. has received your application for a _____ loan of Rs. _____ Lacs.

Axis Bank will convey its decision within 15 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 15 days shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank.

This is subject to submission of all documents, as required by the bank.

For AXIS Bank Ltd.

AXIS Bank Official

Details of Charges

Processing Charges: NIL

Prepayment Charges: NIL

Rate of Interest @ _____ % Per Annum

Repayment Instruction/Instrument Return charges: Rs.500 plus service tax as applicable per instance

Charges for Late Payment of EMI: Rs 500 + taxes per cheque bounce and a penal interest @24% per annum

i.e. @ 2% per month on the overdue installment/s

Cheque/Instrument swap Charges: _____

Duplicate Statement Issuance Charges: _____

Duplicate Amortization Schedule Issuance Charges: _____

Duplicate Interest Certificate (Provisional/Actual) Issuance Charges: _____

Charges on Customer Initiated Request for copies of Documents: _____

CIBIL Report Issuance Charges: _____

Stamp Duty Charges as per State Stamp Act: _____

*The Above Charges are subject to Change/Revision.