



* E-mail Address - 1	<input type="text"/>																				
E-mail Address - 2	<input type="text"/>																				
Business Website	<input type="text"/>																				
Phone Details (STD Code - Tel. Off.)	<input type="text"/>	<input type="text"/>																		FAX	<input type="text"/>
*Mobile Number	<input type="text"/>										<input type="text"/>										
Office Ownership	<input type="checkbox"/> Self Owned <input type="checkbox"/> Parental Owned <input type="checkbox"/> Rental <input type="checkbox"/> Residence Cum Office <input type="checkbox"/> Mortgaged <input type="checkbox"/> Y <input type="checkbox"/> N																				
No. of years in the office address	<input type="text"/> Years <input type="text"/> Months					No. of years in the city					<input type="text"/> Years <input type="text"/> Months										
*Principal Place of Business/ Factory Address/Local Address (If different from Registered Address)	Same as Registered Address <input type="checkbox"/> Same as Registered GST Address <input type="checkbox"/> <input type="text"/> <input type="text"/> <input type="text"/> City/ Town/ Village <input type="text"/> District <input type="text"/> PIN/ Post Code <input type="text"/> State/U.T. <input type="text"/> Country <input type="text"/>																				
*Nearest Landmark (Factory Address)	<input type="text"/>																				
Phone Details (STD Code - Tel. Off.)	<input type="text"/>	<input type="text"/>																		*Mobile Number	<input type="text"/>
Factory Ownership	<input type="checkbox"/> Self Owned <input type="checkbox"/> Parental Owned <input type="checkbox"/> Rental <input type="checkbox"/> Leased <input type="checkbox"/> Mortgaged <input type="checkbox"/> Y <input type="checkbox"/> N																				
No. of years in the factory address	<input type="text"/> Years <input type="text"/> Months																				
Preferred Mailing Address	<input type="checkbox"/> Office <input type="checkbox"/> Residence <input type="checkbox"/> Factory <input type="checkbox"/> Permanent																				
Whether the MSME unit is ZED rated	<input type="checkbox"/> Yes <input type="checkbox"/> No   If yes, the gradation obtained by the MSME unit (Tick appropriate one) <input type="checkbox"/> Bronze <input type="checkbox"/> Silver <input type="checkbox"/> Gold <input type="checkbox"/> Diamond <input type="checkbox"/> Platinum																				

**B. Individual Applicant/Co Applicant/Proprietor/Partner/Director/Other Details**

*Related Person Type	<input type="checkbox"/> Individual Applicant <input type="checkbox"/> Proprietor <input type="checkbox"/> Partner <input type="checkbox"/> Director <input type="checkbox"/> Promoter <input type="checkbox"/> Karta <input type="checkbox"/> Trustee <input type="checkbox"/> Court Appointment Official <input type="checkbox"/> Beneficiary <input type="checkbox"/> Authorised Signatory <input type="checkbox"/> Beneficial Owner <input type="checkbox"/> Power of Attorney Holder <input type="checkbox"/> Other (please specify) _____																			
*Details of Related Person	Addition Of Related Person <input type="checkbox"/> Updated Related Person <input type="checkbox"/> Deletion of Related Person <input type="checkbox"/>																			
CKYC Identifier	<input type="text"/>																			

<b>Title</b>	<input type="checkbox"/> Individual Applicant/ <input type="checkbox"/> Co Applicant-I/ <input type="checkbox"/> Partner/ <input type="checkbox"/> Proprietor/ <input type="checkbox"/> Director-I/ <input type="checkbox"/> Director-II ( )																			
	Prefix	First Name	Middle Name	Last Name	Applicant Photograph  Please sign across the Photograph															
*Name (Same as ID Proof)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>																
Maiden Name (If any)	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>																
*Spouse Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>																
*Father's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>																
*Mother's Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>																
Mother's Maiden Name	<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>																
*Gender	<input type="checkbox"/> Male <input type="checkbox"/> Female <input type="checkbox"/> Third Gender																			
Residential Status/Constitution:	<input type="checkbox"/> Resident Individual <input type="checkbox"/> Non Resident Indian <input type="checkbox"/> Foreign National <input type="checkbox"/> Overseas Citizen Of India <input type="checkbox"/> Pers <input type="checkbox"/> Of Indian Origin																			
Existing Cust ID	<input type="text"/>																			
*PAN Card	<input type="text"/>										Form 60 Furnished <input type="checkbox"/> Y <input type="checkbox"/> N									
* Director Identification Number (DIN) (In case Of Director)	<input type="text"/>																			
*Occupation	<input type="checkbox"/> Salaried <input type="checkbox"/> Self Employed <input type="checkbox"/> Unemployed <input type="checkbox"/> Retired <input type="checkbox"/> House Wife <input type="checkbox"/> Politician <input type="checkbox"/> Student <input type="checkbox"/> Others/Not Categorised																			
*If Salaried, Type of Organization (tick the relevant option)	<input type="checkbox"/> Pvt. Ltd. <input type="checkbox"/> Public Ltd. <input type="checkbox"/> Proprietorship <input type="checkbox"/> Partnership firm <input type="checkbox"/> Public Sector <input type="checkbox"/> Government <input type="checkbox"/> Multinational <input type="checkbox"/> Trust/Association/Society/Club																			
*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)	<input type="checkbox"/> Manufacturer <input type="checkbox"/> Trader <input type="checkbox"/> Service Provider <input type="checkbox"/> Information Technology <input type="checkbox"/> Professional Service Provider <input type="checkbox"/> Agriculture <input type="checkbox"/> Others																			
*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	<input type="text"/> Years <input type="text"/> Months																			
*Annual Income (Only absolute and numeric value to be filled)	₹ <input type="text"/>										(Total of all income declared)									
*Source of Fund (tick the relevant option)	<input type="checkbox"/> Salaried <input type="checkbox"/> Investment <input type="checkbox"/> Professional Fees <input type="checkbox"/> Business Earnings <input type="checkbox"/> Commission <input type="checkbox"/> Agriculture																			
Source of Wealth (Only for PEP Cases)	<input type="checkbox"/> Inherited funds <input type="checkbox"/> Property <input type="checkbox"/> Investment <input type="checkbox"/> Others (Please Specify: _____) <input type="checkbox"/> NIL   Wealth (In Absolute Fig): _____																			



**\*Fill Below Details For Cash Credit Limit**

Cash Credit	Next Year (Projections)						
	Sales	Working Capital Cycle in months	Inventory	Debtors	Creditors	Other Current Assets	Promoters Contribution

**D. Existing Loan Details/Facility Details**

Loan	Bank Name	Type of Loan	Account No.	Loan Amount	EMI	Loan Opening Date	Tenure	ROI	Security	Outstanding as on
1										
2										
3										

**E. Details Of Associates /Group Entities (in Lakhs ) Details as on** \_\_\_\_\_

Name of the Entity	Existing Customer ID (If any)	Exposure (in Lakhs)	Year of Incorporation	Nature of Business	Net Sales of Business	Net Profit	Net Worth	Address of Associate concerns	Presently Banking with	Nature of Association	Extent of Interest as a Prop./Partner /Director or just Investor in Associate Concern

**F. Banking Details**

S.No	Name of the Bank	Branch	Account Number	Banking Since
1				
2				

**G. Details Of Partners / Directors**

Name of Partners/ Directors of Company /Proprietors	Complete Residence Address	Father / Spouse	DOB	Aadhar No. / DIN No.	PAN No.	Category SC/ST/ OBC/ Minority/ Women	Telephone No. (Residence)	Mobile No.	Age (in Years)	Profit Sharing/ Shareholding %	Academic Qualification	Experience in the line of activity (years)

**H. Security Details**

(a) Primary Security

Type of Security	Value as on date (in Lakhs)
Stock	
Book Debts	
Others_____	

(b) Liquid Collateral

Type of Security	Relationship with Borrower	Value as on date (in Lakhs)
(LIP, KVP, NSC, Fixed Deposits)		
1.		
2.		
3.		

(c) Other Collateral

Type of Collateral	Value as on date (in Lakhs)
Letter of Credit (LC)	
Bank Guarantee (BG)	
Stand by letter of credit (SBLC)	

**(d) Property Collateral**

Type of Security	Type of Property	Name of Registered Owner	Relationship with Borrower	Property Address	Area (in Sq.....)	Age of Property (in years)	Market value as on date (in Lakhs)
1							
2							
3							

**(e) In case of Term Loan requirement, the details of assets may be given as under:**

Type of Assets	Purpose for which required	Imported / Indigenous	Name of Supplier	Total cost of Assets	Contribution made by the Promoters	Loan required

\*In case of imported machine, the break up of Basic Cost, Freight, Insurance and Custom Duty may be given.

**I. Reference Details (Business Reference)**

Title	Reference 1	Reference 2
*Name		
Relationship with applicant/co-applicant (Customer, Supplier, Competitor)		
Address City, Pin, State		
*Mobile No., Telephone		
*E-mail ID		

**J. Information On Subsidy**

TUFS    CLCSS    IDLS    FPTUFS    Others    Value of Asset \_\_\_\_\_

**K. Priority Sector Category / MSME**

Composite Criteria: Investment in Plant & Machinery / Equipment and Annual Turnover			
Classification	Micro	Small	Medium
Manufacturing Enterprises and Enterprises rendering Services	<input type="checkbox"/> Investment in Plant and Machinery or Equipment: Not more than ₹ 1 crore	<input type="checkbox"/> Investment in Plant and Machinery or Equipment: Not more than ₹ 10 crore	<input type="checkbox"/> Investment in Plant and Machinery or Equipment: Not more than ₹ 50 crore
	<input type="checkbox"/> Annual Turnover: not more than ₹ 5 crore	<input type="checkbox"/> Annual Turnover: not more than ₹ 50 crore	<input type="checkbox"/> Annual Turnover: not more than ₹ 250 Crore



**P. Customer Declaration**

1. I / We certify that the information provided by me /us in this application form is true, correct complete and up to date in all respects and that this shall form the basis of my facility that Axis Bank (the Bank) may decide to grant to us at its sole discretion. I undertake to inform you of any charges therein immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/we may be held liable for it. 2. I/We have no borrowing arrangements for the unit except is in the application; that there is no over dues / statutory dues against me / us/ promoters except as indicated in the application; I/We would take prior approval from Axis Bank in case we resort to any borrowing arrangement with any other bank.; I/We have not been declared as defaulter /wilful defaulter by any Bank /FS and no Legal action has been taken /initiated against me /us by any Bank /F1s1/ We shall furnish all other agency as authorised by you ,may at any time, inspect /Verify my /our assessment of account etc. in our factory /business premises as given above; you may take appropriate safeguards/action for recovery of Bank's dues including publication of defaulters name in website / submission to RBI: further agree that my /our loan shall be governed by the rules of your bank which may be in force time to time. I/we have not withheld any information whatsoever. I/We shall furnish such additional writings as may be required in connection with the facility required by me/us. 3. I/We confirm that the enclosed copies of financials /tax returns /bank statements /Title / legal and other documents are submitted by me /us against my /our loan application and are true copies. 4. I/We agree that Axis Bank reserves the right to retain the photographs and documents submitted with application and will not return those to the applicant even if the facility is rejected. 5. I/We 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 in connection with the facility required by me /us. I/We further agree that the facility that may be provided to me/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 me /us. 6. Except to the extent disclosed to Axis Bank, I/We confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever or for attachment of my /our properties and /or any criminal proceedings have been initiated and/or are pending against me/us and that I/we have never been adjudicated insolvent by any court or other authority. Details of any such proceedings/suits/recoveries/attachments as referred above. 7. Except to the extent disclosed to Axis Bank, no director or relative/near relation(as specified by RBI) of a director of a banking company (including Axis Bank) or a relative ((as specified by RBI) is the applicant(s), or a partner of our concern, or a trustee, member, director, manager, employee of our concern, or of our subsidiary, or our holding company, or a guarantor on my behalf, or holds substantial interest in our concern or my/our subsidiary or holding company. Details of any such relation as referred to above. 8. I/We also authorize Axis Bank to check references about me/us from any bank/persons. 9. I/we hereby further confirm that, I/we have no objection on Axis Bank getting Guarantee cover from CGTMSE (applicable in case of CGTMSE proposals only). 10. I/We authorize Axis Bank to share information relating to facilities availed by me/us from Axis Bank, as the Bank may deem appropriate and necessary, with any Credit Bureaus, Credit Reference Agencies, Credit Information Companies or any other entity formed and authorized by RBI for the purpose of collecting, collating and disseminating credit information pertaining to borrowers.

Accordingly, I/we give consent to disclose information to such entities. Such entities may further make available processed information or data or products therefore of banks/financial institutions and other credit grantors. 11.I/We hereby expressly authorize you to approach Income Tax Department as also any other Government Department/ Authority/ Agency to access the information (including without limitation, Balance Sheet, Profit & Loss Account, Income Statement and Returns) about me/ us and about our business or activity submitted by me/ us to such authority or entity, for the purpose of verification of the same with the information submitted by me/ us to you in relation to the credit facility/ ies applied for/ availed of from you by the Borrower & this authorization shall continue to be valid, continuing and in force until all amounts due to you under the credit facility (ies) granted/ to be granted by you to the Borrower are not fully repaid to you and received by you. 12. I/We understand that all charges pertaining to the loan like processing fees and/or prepayment penalty and/or any other charges mentioned in the sanction letter are to be borne by me/us. I/We further understand that the relevant stamp duty. Legal expenses, valuation expenses, expenses pertaining to creation of charges with ROC, charges for documentation and any other out of pocket expenses as per actuals will be borne by me/us. 13. I/we understand that charges paid to the Bank towards out of pocket expenses and/or login/processing fees are non-refundable and upon the application being withdrawn by me/us or being rejected by the Bank for any reason whatsoever in the pre-sanction or post-sanction stage, I/we will not be entitled to any refund either in part or in full. 14. I/We understand that disbursement will be subject to production of necessary documents as may be required by the Bank from time to time, satisfactory completion of Bank's appraisal and documentation process and compliance with Bank's laid down norms/guidelines. 15. I/We confirm that I/we shall utilise the said facility only for the purpose of business as mentioned above. 16. I/We shall furnish at the end of every calendar quarter a certificate in the form required by the Bank regarding my/our sales turnover and net profit. 17. I/we undertake to inform Axis Bank regarding any changes whatsoever in my/ our addresses, as specified herein above or employment/profession and to promptly provide such further information that Axis Bank (or its designated group companies or agents or representatives) may require. 18. I/we declare that: (i) I/We am/are competent and fully authorized to issue such declarations, confirmations, agreements and undertakings and submit this application form for the purpose of borrowing /availing of the requested facility and to execute all other documents required by Axis Bank for such purpose. (ii) all such letter(s) of authorities/power(s) of attorney, if any, executed by me/us in favour of any persons and which is/are valid, subsisting and has/have not been revoked by me/us. 19. I/We authorize Axis Bank to obtain my/our Bank Statements' PDF Passwords from me/us and use such password directly or share the same with third party agencies appointed by the Bank for fetching, accessing, and assessing the bank statements shared with the Bank. 20. I/We undertake that the proceeds of this facility shall not be used for investment in the capital market. 21 I/We undertake to inform the Bank in case of any update in the information provided or "In case of any update in the documents submitted by me/us for the grant of facility/Loan by the Bank at the time of establishment of business relationship / account-based relationship and thereafter, as necessary; I/we shall submit to the Bank the update of such information/documents. I/We agree to do the aforementioned This shall be done within 30 days of the update to any such information/the documents for the purpose of updating the records at the Bank's end."

1. The Bank will convey its decision (within 2 weeks for credit limit up to Rs. 5 lakh and within 3 weeks for credit limit above Rs. 5 lakh and up to Rs. 25 lakh. For credit limit above Rs.25 lakh decision will be provided within 6 weeks from the date of receipt for Micro & Small enterprises borrowers) and (within 30 working days for other borrowers) 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 timelines shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank. 2. The bank any 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 amount/ facility and no commitment has been given to me/us for the same. 4. The DSA has not collected any commission/brokerage or any other fee by way of cash or cheque. 5. As per RBI guidelines, classification of accounts as NPA is done Borrower wise and not Facility wise and hence, it may be noted that in case of non-payment of dues by the customer 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/Card Holder, with the Bank also shall be classified as NPA as per the guidelines issued by RBI and it 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. 6. Mudra Declaration: Axis Bank may tag the unsecured loans/facilities offered up to Rs. 10 Lacs to Small/Micro enterprise borrowers under Shishu, Kishor or Tarun category as per Pradhan Mantri MUDRA Yojana (PMMY) guidelines.

7. All the terms and conditions agreed to by the Applicant hereunder are also applicable and to be abided by the Co Applicant. This duly filled application form may be shared by the Bank with the Co-Applicant for the Co-Applicant to be aware of the terms and conditions that are agreed to hereunder. In addition to these terms and conditions, specific terms and conditions applicable to the co-applicant will be obtained separately and which is to be read together with these terms and conditions.

Date:

Place:



**Q. Politically Exposed Persons (PEP)Declaration**

"Politically Exposed Persons" (PEPs) are individuals who are or have been entrusted with prominent public functions by a foreign country, including the Heads of States/Governments, senior politicians, senior government or judicial or military officers, senior executives of state-owned corporations and important political party officials.

I declare that I am not a Politically Exposed Person (PEP) nor I am related to any Politically Exposed Person (PEP)

**R. Sourcing Details (for Official Use only)**

\*ASC Name

\*Sourcing Channel  Cross - sell  Corporate Linked  DSA  Connector  Digital Circle  Direct  Open Market  MAB  Others \_\_\_\_\_ (Please specify)

DSA/Connector Code:  DSA/Connector Name:

RO Code:  RO Name:

Corporate Name  Corporate Scheme Label

\*AXIS Bank Relationship Manager:  Employee ID

Referral Branch Name:  \*Referrer Branch Sol ID

\*Ref ID/ CRM ID  Referrer Employee ID   
 \*Account Opening City   
 \*Account Opening Branch Name   
 \*Account Opening Branch Sol ID

Signature Of  
Relationship Manager

Documents Received  1) Certified Copies  2) E-KYC data received from UIDAI  3) Data received from Offline Verification  4) Digital KYC Process  5) Equivalent e-document

**KYC VERIFICATION CARRIED OUT BY**

Emp. Name \_\_\_\_\_  
 Emp. Code \_\_\_\_\_ Emp. Designation \_\_\_\_\_  
 Emp. Organisation & Code **AXIS BANK LIMITED, 001** Emp. Branch \_\_\_\_\_  
 Date  Place \_\_\_\_\_

**Acknowledgement for Receipt of Application Form**

Date  To \_\_\_\_\_ (To be handed over to the customer)

Axis Bank has received your application for a Small Business Banking Loan/ Facility of ₹ \_\_\_\_\_

The Bank will convey its decision (within 2 weeks for credit limit up to ₹5 lakh and within 3 weeks for credit limit above ₹5 lakh and up to ₹25 lakh. For credit limit above ₹25 lakh decision will be provided within 6 weeks from the date of receipt for Micro & Small enterprises borrowers) and (within 30 working days for other borrowers) 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 timelines shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank.

Signature of  
Sales Manager Sourcing Channel  
(ASL/DSA/etc.)

Serial No. \_\_\_\_\_

Axis Bank has received your application for a Small Business Banking Loan/ Facility of ₹ \_\_\_\_\_

- PRE SANCTIONED DOCUMENT**
- Last 2 years Audited/CA certified financial statement
  - MOA & AOA of Company/Partnership deed of partnership firm
  - Six Months Banks' Statement
  - KYC Documents
- Note: Additional documents may be required for Credit assessment

- POST SANCTIONED DOCUMENT**
- Executing Facility related documents
  - Executing Security Creation documents and submitting original security documents.
  - Compliance of sanction term and other conditions as may apply.
- Note : Additional documents may be required as per sanction term-

**Details Of Charges\***

Sr.No	Nature of fee / charges	Cash Credit	Overdraft	Merchant Loan - Overdraft	Secured Term Loan
1	Processing Fees	Upto 1.25% + Taxes applicable	Upto 1.25% + Taxes applicable	Upto 2.00% + Taxes applicable	Upto 1.25% + Taxes applicable
2	Login Non Refundable Processing Fee	INR 5000/- + Taxes applicable	INR 5000/- + Taxes applicable	NA	INR 5000/- + Taxes applicable
3	Renewal Processing Fee	Upto 1.00% + Taxes applicable	Upto 1.00% + Taxes applicable	Upto 1.00% + Taxes applicable	NA
4	Stamp Duty & other statutory document charges	As per applicable laws of state	As per applicable laws of state	As per applicable laws of state	As per applicable laws of state
5	ROC filing charges	As applicable*	As applicable*	As applicable*	As applicable*
6	Non submission of stock statement	1% p.a. + GST above applicable interest rate/ commission from the date of each non-financial default on the outstanding amount of fund-based credit facilities.	NA	NA	NA
7	Non submission of property/stock insurance	1% p.a. + GST above applicable interest rate / commission from the date of each non-financial default on the outstanding amount of fund-based credit facilities.	1% p.a. + GST above applicable interest rate / commission from the date of each non-financial default on the outstanding amount of fund-based credit facilities.	NA	1% p.a. + GST above applicable interest rate / commission from the date of each non-financial default on the outstanding amount of fund-based credit facilities.
8	Cheque book issuance charge	First 100 leaves free (for new borrowal account) and thereafter INR 2/- per leaf	First 100 leaves free (for new borrowal account) and thereafter INR 2/- per leaf	First 100 leaves free (for new borrowal account) and thereafter INR 2/- per leaf	NA
9	Repayment Instruction / Instrument Return Charges	Inward Return - INR 500/- per instance +Taxes applicable Outward Return - INR 100/- per instance +Taxes applicable	Inward Return - INR 500/- per instance +Taxes applicable Outward Return - INR 100/- per instance +Taxes applicable	Inward Return - INR 500/- per instance +Taxes applicable Outward Return - INR 100/- per instance +Taxes applicable	Inward Return - INR 500/- per instance +Taxes applicable Outward Return - INR 100/- per instance +Taxes applicable
10	Penal Charges	8% p.a. above applicable interest rate on the overdue amount (subject to the aggregate not exceeding Rs. 1,00,000/- per instance).	8% p.a. above applicable interest rate on the overdue amount (subject to the aggregate not exceeding Rs. 1,00,000/- per instance).	8% p.a. above applicable interest rate on the overdue amount (subject to the aggregate not exceeding Rs. 1,00,000/- per instance)	8% p.a. above applicable interest rate on the overdue amount (subject to the aggregate not exceeding Rs. 1,00,000/- per instance)
11	Duplicate No Dues Certificate / NOC	INR 50 + Taxes applicable	INR 50 + Taxes applicable	INR 50 + Taxes applicable	INR 50 + Taxes applicable
12	CERSAI Charges	INR 100/- + Taxes applicable	INR 100/- + Taxes applicable	INR 100/- + Taxes applicable	INR 100/- + Taxes applicable
13	Pre-payment Charges	2% of Sanction Limit In case of Micro and Small Enterprises (MSE) customers, no Prepayment charges are applicable if; 1. Loan amount is up to Rs.50 Lakhs under Fixed rate loans, or 2. Loans with floating interest rates (irrespective of the loan limit)	2% of Sanction Limit In case of Micro and Small Enterprises (MSE) customers, no Prepayment charges are applicable if; 1. Loan amount is up to Rs.50 Lakhs under Fixed rate loans, or 2. Loans with floating interest rates (irrespective of the loan limit)	2% of Sanction Limit In case of Micro and Small Enterprises (MSE) customers, no Prepayment charges are applicable if; 1. Loan amount is up to Rs.50 Lakhs under Fixed rate loans, or 2. Loans with floating interest rates (irrespective of the loan limit)	2% of Principal Outstanding In case of Micro and Small Enterprises (MSE) customers, no Prepayment charges are applicable if; 1. Loan amount is up to Rs.50 Lakhs under Fixed rate loans, or 2. Loans with floating interest rates (irrespective of the loan limit)
14	Part Pre-payment charges	Nil	Nil	Nil	1% of pre-paid amount In case of Micro and Small Enterprises (MSE) customers, no Prepayment charges are applicable if; 1. Loan amount is up to Rs.50 Lakhs under Fixed rate loans, or 2. Loans with floating interest rates (irrespective of the loan limit)

\*Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable)  
 Please Note :  
 1. There shall be no capitalisation of Penal Charges.  
 2. 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.