

## Documents to be submitted Before loan disbursement

Document	Checks & controls
<b>Loan Agreement and Annexures</b>	<ul style="list-style-type: none"> <li>• Loan agreement as per product type</li> <li>• Annexures to be duly filled, signed &amp; stamped as per state law:               <ul style="list-style-type: none"> <li>- MII (Most Important Information) pages</li> <li>- MCLR consent letter</li> <li>- Schedule of loan agreement</li> <li>- List of Documents (LOD)</li> <li>- Loan restriction letter (if any)</li> <li>- Disbursement request letter</li> <li>- For NRIs – franked GPA document</li> <li>- Indemnity for under construction cases in plot loans</li> <li>- Guarantor agreement (if applicable)</li> </ul> </li> <li>• Any alteration/correction to be authenticated by applicants</li> </ul>
<b>National Automated Clearance House (NACH) mandate/ Standing Instruction (SI) form and Security Cheques (SPDC)</b>	<ul style="list-style-type: none"> <li>• NACH / SI mandate with a signed cancelled cheque with A/C holder's name as per bank records</li> <li>• SPDC - 3 undated security PDCs equivalent to EMI amount               <ul style="list-style-type: none"> <li>- 1 undated cheque with amount kept blank</li> <li>- 1 cheque towards PEMI amount</li> </ul> </li> <li>• SPDC favoring "AXIS BANK LTD LOAN A/C Customer Name"</li> </ul>
<b>Loan Cover/ Insurance Details</b>	<ul style="list-style-type: none"> <li>• Property insurance application form (mandatory)</li> <li>• General insurance application form (if applicable)</li> <li>• Life insurance application form (if applicable)</li> </ul>
<b>Processing Fee / Equitable Mortgage cheques</b>	<ul style="list-style-type: none"> <li>• Balance processing fee cheque (with clearance details)</li> <li>• Equitable mortgage charges / stamping charges favoring "AXIS BANK LTD A/C SERVICE CHARGES"</li> </ul>
Property Documents	<ul style="list-style-type: none"> <li>• Property documents as per type of transaction, according to bank's policy</li> </ul>
<b>For Balance Transfer / Takeover of loan from other bank / financial institution</b>	<ul style="list-style-type: none"> <li>• Original list of documents from previous financier</li> <li>• Latest 12 months loan A/C statement with latest outstanding letter</li> <li>• Existing loan details and 6 months bank statement from where EMI is deducted</li> <li>• Indenture of guarantee, undertaking of indemnity, forwarding letter and Annexures in Axis Bank format</li> </ul>
<b>Own Contribution Receipts</b>	<ul style="list-style-type: none"> <li>• Own contribution receipts</li> <li>• Bank statement reflecting debit of own contribution paid</li> </ul>
<b>Sanction Letter</b>	<ul style="list-style-type: none"> <li>• Duly accepted and signed by all applicants / power of attorney</li> <li>• All sanction conditions to be met</li> </ul>
<b>TDS</b>	<ul style="list-style-type: none"> <li>• If TDS is being paid by applicant – TDS challan &amp; bank statement reflecting debit of TDS paid</li> <li>• If TDS is not paid by applicant – Undertaking cum indemnity to deduct TDS amount from disbursement</li> </ul>
<b>PSL Documents</b>	<ul style="list-style-type: none"> <li>• Financial documents (any of the below):               <ul style="list-style-type: none"> <li>- Audited balance sheet</li> <li>- CA certificate – original investment in Plant &amp; Machinery</li> <li>- Copy of invoice (investment in Plant &amp; Machinery)</li> </ul> </li> <li>• Additional documents (any of the below):               <ul style="list-style-type: none"> <li>- Audited / Unaudited (Profit &amp; Loss Account)</li> <li>- GST registration certificate</li> </ul> </li> <li>• For LAP cases – PSL Annexures</li> </ul>
<b>Other Documents (to be collected if applicable)</b>	<ul style="list-style-type: none"> <li>• Letter from customer towards opting for EMI in case of partly disbursed case</li> <li>• Vernacular/indemnity bond</li> <li>• Dual name/dual sign affidavit</li> <li>• Credit Linked Subsidy Scheme (PMAY) affidavit</li> <li>• Amenities agreement duly signed by 3rd party/sellers</li> <li>• End use letter for Top Up/LAP/LAP top up cases</li> </ul>