	NRI SAVINGS & CURRENT	
	v & Existing Customers - Overseas Indians/Foreign Nationals Form Type AB003	
Select Account Type		
This single account opening form will be used to open mul Please Mention appropr	tiple account including NRE, NRO Saving, Current account, PIS, Dem iate Scheme Code	at & Trading Account along with Annexure)
avings Account for IRI/PIO/OCI/FN	Scheme Code Insta Sticker/	Insta Sticker/
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Or Savings Account for Returning Scheme Code	Scheme Coce Insta Sticker/	Insta Sticker/ Account Number
RFC Currency: USD GBP EUR CAD	AUD	
lease fill the form in BLOCK LETTERS only. Fields marked		
Customer Onboarding Section - Primary Ap	plicant (to be manaatorily signea)	
Same As Per Passport)		
		Please Paste the
Existing Customer		photograph of Primary Applicant here
Applicant Status : NRI PIO/OCI Foreign N	lational Returned NRI/PIO/OCI	& Sign Across
Following fields for new customers, any KYC Modifications or	Re-KYC Only (for existing customers, address, contact details given below	
		s for 'third gender'
# If minor, please provide proof of DOB & fill Minor De		
Place Of Issue	*Date Of Issue D D M M Y Y Y Y *Date Of	
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Date Of Issue*	Dale Of Expiry B B M M Y Y Y Y Count	5
PAN***	or FORM 60/61 *Father's Name	
Mother's Maiden Name		
I am Eligible for Aadhaar No.	^^Please attach se	elf-attested copy of Aadhaar Card Enrollment receipt
	^^^Aadhaar Enrollme	nt Date D D M M Y Y Y Y
Aadhaar Enrollment No.^^		uld be less than 6 month old
***If PAN No is not available please fill up Additional de Declaration for converting existing Resident A	Account to NRO account (to be mandatorily signed)	
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/we authorize the Bank to convert my existing reside	nt savings/Term Deposit/Current account to NRO Saving/NRO	Term Deposit/NRO Current account, if I am unabl
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	undertake to destroy all unused cheque leaves in my existing resi on of the Existing Resident Account as per the prescribed RBI	
rom time to time.		
	subject to obtention of requisite documents/forms as per the / dormant then the same will be made operative / active ar	
Signature of Primary Applicant	Signature of Joint Applicant 1	Signature of Joint Applicant 2
Signature of Primary Applicant For Office Use: Branch Name	Signature of Joint Applicant 1 Branch Code:	Signature of Joint Applicant 2

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Name Address									Name_ Address	;										
Date	, Place								Signatu					·						
^{\$} Strike out if nominee is no	ot a minor								e of a minor nination to k					ned by a	person	lawfully	entitled	to act on b	pehalf of the n	inor.
					,													with nomine	ation not given b	/me.
ACCESS YOUR AC							same as o	ICCOUN	it nominee											
Debit Card (Only Name on Card:	for Non Insta)		yes, fi	ll in dei	fails be	elow					igs A	ccoun	t Usa	ge Ty	pe	NRE ble in Inc		Debit C	ard	
	Character limit is	18 includ	ing spa	ces						Default								Internationa	ally)	
*Upsell Cards:	Display Debit card		• .	e Rewar	rds^	Re	ewards+^	· 🗌		Curre	ent A	ccoun	t Usa	ge Ty	ре					
^^Can be issued to all ^Can be issued to sche	schemes upto Priority emes below Priority									Default						ble in Inc Usable i		/) And Interr	nationally)	
*Upsell cards shall be i Upsell Debit card charges		,	999/50) Online I	Rewards	-500/50)0; Reward+	+ 500/3	300	Image	Card	: Y 🗈	C	Code						
• The usage category select filled}. If the Minor is about the select the sel																f the Guc	ardian {	Separate A	pplication to	þe
Customers applying for On Customer shall not be discl your card or facilitate your required to maintain the co Axis Bank may at any time of	line Rewards Debit Car osed to any third party transaction with Axis B nfidentiality of such info	rd need to re except as de ank, includi prmation to t	egister th escribed ng those he exten	eir mobile herein. T that prov they rece	e numbe hird par vide pro eive it ar	er and en ty disclo fessional nd to use	nail ID with sures may i l, legal or a personal in	the Ban nclude : ccounti	ık to be eligi sharing sucl ng advice to	ble to rece h informat o Axis Ban	eive the tion wi nk. No	e welcom th non-af n-affiliate	ie vouch filiated a d comp	ner (subje compan panies th	ect to terr ies that p at assist	perform su	upport s	ervices incl	uding insuran	e for
Speed banking f	acilities activate	_			_		net Banki Email)	ng vie	ew facility			net Bar e Bank	-	view &	fund t	ransfer				
Account Stateme	nt Options	E	E-State		tandar	d optic	on if emo	ail pro	vided		Phys	ical Co	ру	rintad -	tatoma	te onlu)				
Cheque book fac	ility	(mysical	sidiemer	as Will f	ioi be se	a 11 <i>1</i>				(TICK)	here to r	eceive p	milled s	aiemen	is only)				
For Terms and Condition Axis Bank may at any tir		-							nk.com											
INFORMATION C	ON OTHER PROI	DUCTS &	& OFF	ERING	5S* (†	o be ma	ındatori l y s	igned)									_			
I hereby agree to A information from t				•			g me for	vario	ous other	produc	ct up	dates,	mark	eting	oromo	otions, s	specio	l offers	or any suc	n

8 년 국 독 V 3.0/ Savings & Current (Overseas Indians Foreign Nationals)/06-122018/20180416008

Signature_

Additional Declarations	; (Tick as Applicable)			
FORM 60				
Form for declaration to		erson (not being a company or fi rs into any transaction specified i		manent account number and who
If applied for PAN and it is not	yet generated enter date of applicati		and acknowledgement number	er
11 1	ed total income (including income of 1961) for the financial year in which	the above transaction is held b C	gricultural income (Rs.) Other than Agricultural income	(Rs.)
l,	do he	Verification reby declare that what is stated abo	ve is true to the best of my kno	wledge and belief. I further declare that I
do not have a Permanent Ac computed in accordance with chargeable to tax. Verified to	count Number and my/ our estime h the provisions of Income-tax Act, aday, the	ated total income (including income	of spouse, minor child etc. as n the above transaction is held	per section 64 of Income-tax Act, 1961) will be less than maximum amount not
Date,	Place			Signature
SIGNATURE MISMATC	H DECLARATION (in case of m	ajor mismatch customer needs to subn	nit an affidavit)	
The signature on the Passport/ updated signature in your Ban I am Providing:	'Existing Account is different from m k records.	ny signature on the Account Opening	Form. Please consider the signo	ture on the Account Opening Form as my
A self Signed personalize	o ID Proof Carrying my Current Sig ad Cheque from my existing NRE/N irming the Current Signature			
	Old signature		New signature	
	As per documents/ Existing Customer ID		as per account opening form	
	ep indemnified the Bank at all time ted to be done on account of the a		s, damages, penalties (includir	ng attorney fees) suffered and/or incurred
HUF DECLARATION &	MANDATE			
				nd Ejaman of the family, also guardian of
		t you to take notice that we are mem		
The joint family/firm is c	arrying business under the name o	and style of M/s.	, v	which is our joint family trade
The Hindu Undivided Fa	imily is engaged in	activity/occi	upation not in the nature of the	business or trade.
				pintly and all transactions entered into
and obligations incurred or t	to be hereafter incurred by them w		done/to be done to comply wit	h Bank's rules which are in force or as
Please treat this as a mand	ate from us to:			
			d in favour of	, being the karta in the account ir
	of			
			etc suffered by the Bank, on ac	count of our aforesaid instruction/mandate
Place: Place:	Date Date	Name:Name:		SignatureSignature
Place:	Date	Name:		Signature
Place:	Date	Name:		Signature
*Here state the name of the children	n of each of the family members stating the	ir parentage and state also the name of gua	rdians by whom they are represented.	
MINOR DECLARATION	1			
Type of Guardian: Fathe	r Mother Court Appointed	d Testamentary Guardian		
Full Name of Guardian Mr.	Ms.			
I hereby declare that the date of	of birth of the minor who is my	is/	and I am his/her natural c	ind lawful guardian/ guardian appointed by
		present the said minor in all future tra for any withdrawal/transactions made		e above account until the said minor attains Signature
PIO (Person of Indian	n Origin) / OCI (Overseas Citi	zen of India) DECLARATION		
I hereby declare that I am a	person of Indian origin and I satis	fy one of the following conditions.		
I held an Indian passport.		/ grandmother (name) is/was a citiz		
	porting documents to satisfy the al	pelonged to a territory that became	pan of maid after the 15th day	
r am anaching herewim, sup	porning docoments to satisfy the di			Signature

V 3.0/ Savings & Current (Overseas Indians Foreign Nationals)/06-12:2018/20180416008

Please open an RFC Account in my name. The relevant particulars are as under: 1. Origin (State whether you are of Indian origin) : 2. Date of arrival in India to become a resident in India: 3. Particulars of residence outside India: Country: Period From: _____To: _____Nature of Occupation: ____ (An attested copy of the relevant pages of the passport must be enclosed.) 4. Do you continue to have any employment or business or vocation outside India?: If so please give full particulars 5. Foreign Currency/ies in which RFC Account/s is/are to be opened: USD GBP EURO CAD AUD 6. Type of Account desired (State whether fixed deposit, current or savings Account.) : I hereby declare that I have gone through the provisions of the RFC Accounts Scheme. I declare that the particulars stated herein above are correct and I am eligible to open and maintain RFC Account under the Scheme as applied. I agree that the RFC Account shall be governed by the RFC Accounts scheme and the directions issued by the Reserve Bank of India under the Foreign Exchange Regulation Management Act, from time to time. Date Place_ Instructions to the Applicant Applicant is advised to read carefully the RFC Accounts Scheme before making the application. 1. Account will not be opened unless full particulars are furnished in the application form. 2. Application form duly filled in and signed must be accompanied by copies of the relevant pages of the passport duly certified by the applicant as true copies. 3.

- The passport should be submitted along with the application for verification. 4. Furnishing any false information in the application amounts to a contravention of the Foreign Exchange Management Act, 1999.
- 5. Applicant should furnish such other particulars or documents, as may be required by the Bank for the latter to satisfy himself that the applicant is an eligible person and the funds proposed to be credited to the RFC Account are eligible for the purpose.
- 6. Nomination facility is available to the RFC accounts as in the case of resident Rupee accounts.

Mariner's Declaration

RFC Declaration

I hereby declare and confirm that I am a Non-Resident Indian and I am presently on contract with a foreign registered company, details of which are provided in the documents submitted. I also confirm that I will inform the Bank, in case I do not renew my contract or choose to go on a new contract OR I am unable to proceed on a new contract or in any case in the event that my status of Non-Resident Indian is altered. Accordingly, I will have the Non-Resident accounts opened in my name re-designated to Resident / RFC accounts (as applicable)

I hereby confirm t	that Mr. / Mrs. (Applicant N	Name)			who is desirous of o	pening an account with your Bank is my
(Relationship)		He / She is re	esiding with me since		(Month)	(Year) at the below mentioned
address:						
Building Name				City		State
Country		_PIN Code	Telephone N	lumber	The c	State pplicant does not hold a documentary
address proof in h	nis / her independent name	e. Since the applican	t is residing with me,	the address proof in my	name is being provided	d to the bank for the purpose of address
verification. I have	no objection towards recei	iving any correspond	ence from the bank in	the name of applicant o	at my above-mentioned a	address. I enclose herewith the below:
1. Self-attested (Do	ocument Name)		c	as Identity Proof		
2. Self-attested (Document Name)as Address Pro						
Name of the Declarant & Signature Customer ID (If an existing a				kisting customer)		
FATCA- CRS	DECLARATION Please ti	ick the applicable tax re	sident declaration (Any	one) (MANDATORY)		
l am a tax resi	dent of India and not resid	dent of any other cou	untry OR 🔄 I am a t	tax resident of the coun	try/ies mentioned in the	table below:
Plagas indicate	e the country/ies in which t	the entity is a resider		a di the a second stand Tay, IC) Number below:	
rieuse mulcule	e me courniy/les in which i	The entity is a resider	nt tor tax purposes ar	ia me associated tax il		
						Business Registered Office
*City of Birth		ountry of Birth				-
	*Ca	ountry of Birth		Address Type for Tax	Purpose- Residentia Address For Tax	-
*City of Birth	Tax Identification	ountry of Birth	ation Type	Address Type for Tax	Purpose- Residentia Address For Tax	x Purpose
*City of Birth	Tax Identification	ountry of Birth	ation Type	Address Type for Tax	Purpose- Residentia Address For Tax	k Purpose dress Please note the address below
*City of Birth Country#	Tax Identification Number%	ountry of Birth Identific (TIN or Other,	ation Type please specify)%	Address Type for Tax Communication Address Type for Tax	Purpose- Residential Address For Tax Idress Permanant Add Landma tate	k Purpose dress Please note the address below rk Country
*City of Birth Country# # To also include	Tax Identification Number%	ountry of Birth Identific (TIN or Other, is a citizen/ green ca	ation Type please specify)% rrd holder of USA % I	Address Type for Tax Communication Address Type for Tax Pin State Communication Address Type for Tax	Purpose- Residential Address For Tax Idress Permanant Add Landma tate Number is not availabl	k Purpose dress Please note the address below rk Country e, kindly provide functional equivalent ^s
*City of Birth Country# # To also include FATCA- CRS Cert	Tax Identification Number% USA, where the individual ification: I have understoo	ountry of Birth Identific (TIN or Other, is a citizen/ green ca od the information re	ation Type please specify)% Ind holder of USA % I equirements of this Fo	Address Type for Tax Communication Ad Pin Si In case Tax Identification form (read along with the	Purpose- Residential Address For Tax Iddress Permanant Add Landma tate Number is not availabl e FATCA/CRS Instruction	k Purpose dress Please note the address below rk Country
*City of Birth Country# # To also include FATCA- CRS Cert	Tax Identification Number%	ountry of Birth Identific (TIN or Other, is a citizen/ green ca od the information re	ation Type please specify)% Ind holder of USA % I equirements of this Fo	Address Type for Tax Communication Ad Pin Si In case Tax Identification form (read along with the	Purpose- Residential Address For Tax Iddress Permanant Add Landma tate Number is not availabl e FATCA/CRS Instruction e same.	k Purpose dress Please note the address below rk Country e, kindly provide functional equivalent ^s

CUSTOMER PROFILE (MANDATORY)	
*Education Below SSC SSC HSC Graduate Masters Professional (CA, CS, CMA, Others)	
*Source of Funds Salary Business Inheritance Investments Others, please specify	
*Monthly Income (₹) Net worth(₹lakhs):	
*Business/Self Employed 🝸 Ň If Yes, Line of Activity	
*Annual Business Turnover (₹lakhs) < 1 >1-5 >5-10 >10-15 >15-25 >25-50 >50-100	>100

Fax / E mail Instructions (to be mandatorily signed)

I /We unconditionally agree to following terms and conditions for operating the Account /Existing accounts held under the Customer ID ----instruction -

- The facility is available only for (a) Transfer of funds within the accounts held by me/us with Axis Bank (b) Creation of Fixed Deposit by debit to my/our savings account with Axis bank (c) Statement/ Cheque book request for accounts held by me/us with Axis bank (d) Hot listing of Cards for accounts held by me/us (e) Stop Payment requests for accounts held by me/us with Axis bank. (f) Mobile Number and E-mail ID updation for my/our accounts with Axis bank.
- 2. The instructions sent through my/our E-Mail ID/ Fax as registered with the Bank, will be processed only on the basis of a Customer Request Form (CRF) duly signed by me/us and sent as a scan copy through my/our registered E-Mail ID/Fax. I/We agree that the Bank will not process the instructions provided by me in such a manner as above, incase my/our signature on the Customer Request Form does not match with the signature(s) available in the Bank's records
- 3. Details of Fax No. and E-Mail ID given in this Form will constitute our registered Fax No. and E-Mail Id for Axis Bank unless changed through my/ our mandate and acknowledged by Axis Bank.
- 4. Operation of the Account through Fax/ E-Mail shall be strictly confined to instructions sent through registered Fax No./ E-Mail Id and received by Axis Bank in their Fax No./ E-Mail ID provided to me/ us and Axis Bank shall not be responsible for ensuring the validity and authorization for such instructions.
- 5. Any change in the Fax No./ E-Mail Id has to be intimated by me/ us to Axis Bank in their Fax No./ E-Mail Id and acknowledged by it.

6. Axis Bank shall act on faxes/emails received from me/us only on working days and during the business hours of the aforesaid Branch of the Bank for

aforesaid transactions and Axis Bank shall not be responsible for any failure/ rejection of the instruction due to lack of availability of time for execution of such instructions.

- 7. Axis Bank shall not be bound to act upon instructions received by Fax/ E-Mail, which are illegible or multiple and not unambiguous and Axis Bank opinion and decision shall be treated as final. Axis Bank shall not be responsible for any losses or damages which I/We may suffer as a consequence thereof.
- 8. Axis Bank acting upon the instructions through Fax/ E-Mail shall not be responsible for any losses/ damages incurred out of transactions undertaking

based on such instructions. If subsequently it was found by me/ us that the instruction sent through Fax/ E-Mail was not authorized or fraud or hacking has occurred at my/ our Fax/ E-Mail Id. Axis Bank shall also not be responsible for the consequences.

9. I/ We shall responsible for all the instructions given by Fax/ E-Mail as to compliance of all laws or regulations of all statutory, regulatory and enforcement bodies and will bear all claims, losses, damages, costs liabilities and expenses incurred, suffered or paid by Axis Bank acting upon the instructions received through Fax/ E-Mail.

Signature of Primary Applicant

Signature of Joint Applicant 1

Signature of Joint Applicant 2

Rules & Regulations (to be mandatorily signed)

I/We have read and understood the Terms and Conditions relating to various services and understand that any changes to the Terms & Conditions will be available on the website www.axisbank.com only. I/We have specifically requested above, from AXIS BANK Ltd. I/We accept and agree to be bound by the said terms and conditions including those limiting / excluding the Bank's liability. I/We understand that the Bank may at its absolute discretion discontinue any of the services completely or partially with prior notice to me/us. I/We confirm that I/We am/ are the sole account holder(s) or have the required mandate to operate all the respective accounts linked to these services. I/We authorize the bank to send Correspondence/ Documents/ Statement of Accounts/ Deliverables through courier/postal service at its discretion and such courier/postal service shall be deemed as my agent.

FOR NON-RESIDENT ACCOUNTS: I/We hereby declare that I/We am/are non-resident Indian(s)/ Person(s) of Indian origin. I/We understand that the above account will be opened on the basis of the statements/declarations made by me/us, and I/We also agree that if any of the statements/declarations made herein is found to be incorrect in material particulars, you are not bound to pay any Interest on the deposit made by me/us. The account will be put into use for bonafide transactions not involving any violations of the provisions of any Government/Exchange Control Regulation. I/We agree that no claim will be made by me/us for any Interest on the deposit/s for any period after dote/s of maturity of the deposit/s. I/We agree to abide by the provisions of the Foreign Currency (Non Resident) Account Scheme, Non Resident (External) Account Scheme, Non-Resident (Ordinary) Account Scheme as the case may be. An account of an individual of Pakistani nationality / ownership can be opened only with the prior approval of RBI. RBI has authorized banks to open only NRO account of individual/s of Bangladesh nationality without the approval of RBI. I/We hereby undertake to intimate you about m//our return to India for permanent residence, immediately on arrival. I/we agree that the premature withdrawal is permitted at my/our request. The payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by the Reserve Bank of India in this regard. I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or any other manner in India. I/We would confirm that all debits to my/our accounts for the purpose of investment in India and credits representing sale proceeds of investments in India are covered either by general or special permission of the Reserve Bank of India as per FEMA Regulations, 2016 Notification No. FEMA 5(R)/2016-RB. I/We undertake to inform AXIS BANK regarding change in my/our residence/employment and provide further informatio

FOR FOREIGN NATIONAL OF NON-INDIAN ORIGIN: I/We hereby declare that I/We am/are Foreign National/s of non-Indian origin. I/We understand that the above account will be opened on the basis of the statements/declarations made by me/us, and I/We also agree that if any of the statements/declarations made herein is found to be incorrect in material particulars, you are not bound to pay any Interest on the deposit made by me/us. The account will be put into use for bonafide transactions not involving any violations of the provisions of any Government/Exchange Control Regulation. I/We agree that no claim will be made by me/us for any Interest on the deposit/s for any period after date/s of maturity of the deposit/s. I/We hereby undertake to intimate you about my/our permanent departure from India prior to leaving the country. I/We agree that the premature withdrawal is permitted at my/our reguest. The payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by the Reserve Bank of India in this regard. I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or any other manner in India. I/We would confirm that all debits to my/our accounts for the purpose of investments in India are covered either by general or special permission of the Reserve Bank of India. I/We undertake to inform AXIS BANK regarding change in my/our residence/employment and provide further information that AXIS BANK may require from time to time. NRO Savings account opened for Foreign Nationals of Non-Indian Origin visiting India for short duration (Temporary visit to India) will be valid only for 6 months from the date of account opening or the expiry date of the visa, whichever is earlier. These accounts are liable to be closed on completion of 6 months from the date of account opening or expiry of visa, whichever is earlier. Foreign Nationals coming to India may open and maintain India and/ creatis assigned to India and spepi considering tha

FOR DEBIT CARD: I/We undertake that the usage of the Debit Card will be in accordance with the Exchange Control Regulation and in the event of any failure, I/We will be liable for action under the Foreign Exchange Management Act 1999 and the amendments thereof, stipulated by the Reserve Bank of India. I/We accept full responsibility for my/our Debit Card and agree not to make any claims against AXIS BANK, in respect thereto. Guidelines for issue of debit cards DBOD.No.FSD.BC.66/24.01.019/2012-13 December 12, 2012. For International Debit Cards – Guidelines on FEMA (FEMA 14R/2016-RB dated May 02, 2016) act as laid down.

FOR INTERNET BANKING: I/We acknowledge that the issue, usage of Axis Bank Internet Banking facility is governed by terms & conditions in force from time to time as set forth on www.axisBank.com and agree to abide by the same. I/We am/are aware that Axis Bank Ltd. does not seek any information relating to Login ID/Password in any form including emails from its customers. I/We further agree and confirm that Axis Bank shall not be liable for any losses arising from my/our shoring/disclosing of login ID, passwords, cards, card numbers or PIN (Personal Identification Number) to anyone, nor shall make claims on the bank for any unauthorized use.

FOR JOINT ACCOUNTS: The Bank may, on receipt of a written application from Either or Survivor of us/ Anyone of Survivors of us/ the Former/ the Latter of us, grant a loan/advance against the security of FD to be issued to us or make Pre-payment or part payment of the proceeds of the said deposit to any one of us. Joint accounts can be opened by two or more NRIs and/or PIOs or by an NRI/PIO with a resident relative(s) on 'former or survivor' basis.

FOR JOINT MODE OF OPERATION: In consideration of the Bank providing us with all the above mentioned facilities of banking, at our request, we hereby agree and confirm that notwithstanding what is stated in the account operating mandate given by us for manual operations of the said account, we hereby authorize Shri/Smt one of the joint account holders and/or one of the person who is duly authorized to operate the said account jointly in terms of the earlier mandate to operate the above facilities. The said person shall have full authority to operate the said Bank account solely for Internet Banking, Mobile Recharge and Bill Payments Facility. We further confirm that all or any operations of the said banking accounts by the said person in terms of the above shall be binding on us and be deemed to have been carried out in terms of our mandate given for operating the account manually. It is further clarified that the above instructions shall be valid only for the purpose of availing Internet Banking, Mobile Recharge, Bill Payments Facilities and except for the existing mandate i.e. joint operation shall be applicable. As per Reserve Bank of India Circular No.RBI/FED/2015-16/9 FED Master Direction No. 14/2015-16 Joint accounts can be opened by two or more NRIs and/or PIOs or by an NRI/PIO with a resident relative(s) on 'former or survivor' basis. However, during the life time of the NRI/PIO account holder, the resident relative can operate the account only as a Power of Attorney holder.

Savings Bank - Most Important Terms & Conditions

1) The Savings Bank Account should be used to route transactions of only non-business/non-commercial nature. In the event of occurrence of such transactions or any such transactions that may be construed as dubious or undesirable, the Bank reserves the right to unilaterally freeze operations in such accounts and/or close the accounts. With effect from 01.04.2010, interest shall be paid on daily product method on quarterly basis. 2) The balances in the account must adhere to the minimum Monthly/Quarterly Average Balance (MAB/QAB) stipulation laid down by the Bank and communicated to you at the time of opening of the account and any change therein as may be advised to you. Non-maintenance of this MAB/QAB will attract applicable penalty as per the Schedule of Charges. In such on event the Bank shall have the first right to set off any available credit that may be available in the account including from amounts flowing into the said account from the collection proceeds or any deposits. Therefore it is advised in such an event the customer should fund the account adequately to avoid such a situation. 3) If there are no transactions induced by me in the account for a period of 2 years or more, the account automatically gets classified as an 'Inoperative account'. A request for account activation has to be made in such a case. 4) Account Closure: I/We authorize the Bank to close my/our account with prior intimation to me/us in case of a. balance in the account remains zero for 3 months or more; b. high occurrences of dishonored payments from my/our account; c. no customer induced transactions for 6 months or more. 5) Transactions: Any instructions to Axis Bank regarding the account, both of a financial/non-financial in nature (e.g. Issuance of Cheque Book/Card, financial transactions, updation of personal details etc) will be provided by me through the authorized channels only, which will be specified by the bank, based on regulatory guidelines prevailing at that time. Axis Bank is not expected to act on instructions that do not come in through the authorized channels, but reserves the right to act upon its discretion to provide such facilities under extraordinary circumstances. 6) The Savings Bank Account entitles free access to AXIS BANK ATMs, Internet Banking and Telebanking unless otherwise stated. 7) Availing of the Anywhere Banking facility and the At Par Cheque facility is contingent upon the limits and service charges stipulated for these facilities. 8) Any change of address should be immediately communicated in writing to the Bank along with Address Proof. 9) By availing of estatement facility, Account Holder(s) agree to be bound by all the Terms and Conditions that may be specified by the Bank at the time of availing such facility and such other conditions as specified by the Bank from time to time.

10) As per circular No. RBI/2017-18/15 DBR.No.Leg.BC.78/09.07.005/2017-18 The banks may not offer facility of electronic transactions, other than ATM cash withdrawals, to customers who do not provide mobile numbers to the bank. 11) **Channel Facilities**: All channel facilities provided by Axis Bank including Debit Cards, ATM Cards, ATMS, Internet Banking etc. are subject to specific guidelines that are provided on www.axisbank.com and as per the T&Cs overleaf. Axis Bank is not liable for fraud in the event that I disclosed sensitive information such as passwords, PINs, IDs to anybody. I also undertake to inform the Bank immediately in case of loss of cheque leaf/leaves, Credit/Debit Card(s) linked to my account. **E-Statement**: The Bank shall at its own discretion at any time may discontinue/alter/modify facility at terms and conditions as specified therein at sole discretion of the Bank. 12) **Personal Information**: a. Any updation of my/our details including personal information, change of address etc. will be provided by me/us to the Bank along with documents of proof within 2 weeks. I/Vve agree to indemnify Axis Bank for any fraud, loss or damage due to my/our providing wrong information or not updating the information that may occur to me/us and to Axis Bank and based on which the Bank may act as true and correct. b. All information provided by me/us of any nature (including personal & sensitive information) will be used in the provision of services or facilities, facilitation of transactions, providing information and updates (including value added services), research and analysis, credit scoring, verification, participating in telecommunication or electronic clearing network as may be required by low/customary practice by the bank c. All information provided by me/us of any nature (including personal & sensitive information) will be used in the provision of services or facilities, facilitation of transactions, providing information and updates (including value added services), research and analysis, credit

13) Insta A/C Declaration: "I have approached Axis Bank for opening a Savings/Current account. I understand that the account should be operated by me only after it has been activated. I further undertake that any violation of this will constitute as a default on my part & the Bank reserves the right to close the said account forthwith on the happening of such a default without assigning any reason whatsoever. I am aware that delivery and/or receipt of the Welcome Kit cannot be construed to mean that Axis Bank has opened or agreed to open the account. Axis Bank Ltd. At its sole discretion con either call for further documents or reject the application for any reason whatsoever. In case of rejection, I am aware that the Welcome Kit & the Letter shall be construed as withdrawn and I undertake to return the some to the Bank forthwith". I am aware that the products and services of the Bank shall be provided subject to the applicable rules and regulations. I have received a copy of the Rules and Regulations and an acknowledgment from the Bank for Application and Nomination Form submitted.

14) Fees & Charges: Fees & Charges will be applicable to my account and for other services availed by me, as described in the Most Important Document / Schedule of Charges and on the website www.axisbank.com. GST and other statutory imposts as applicable from time to time will be levied on all fees. Interest Payment: Axis Bank pays interest quarterly on daily balance basis in your Savings Account as per the rate applicable for the scheme code Change in Fees & Charges, Services, and Interest Rate: Any change/discontinuation of Fees & Charges, Services will be intimated to me at least 30 days in advance through letter/SMS/website/email or other means. All relevant policies including Code of Commitments to Customers and Grievance Reddresal policy are available at the Branches. Deposit Insurance and Credit Guarantee Corporation (DICGC) insurance cover is applicable in all Bank's deposits, such as savings, current, fixed, recurring, etc. upto a maximum amount of Rs. 1 lakh including principal & interest both. TDS Rates for NRE/NRO deposits - Interest earned on Non Resident External (NRE) accounts and Foreign Currency Non Resident (FCNR) accounts are tax free in India. Hence, there would be no TDS. However, interest earned on the Non Resident Ordinary Account (NRO) is taxable and TDS rates will be applicable from time to time as per the Income Tax Act, 1961 and Income Tax rules. There is no basic exemption limit. 15) Transactions in accounts cannot be made for the purpose of investment in prohibited sectors / persons by a person resident outside India.

16)Citizens of Pakistan, Bangladesh, Sri Lanka, Afghanistan, China, İran, Nepal, Bhutan, Macau, Hong Kong and Democratic People's Republic of Korea cannot, without prior permission of the Reserve Bank, acquire or transfer immovable property in India, other than on lease, not exceeding five years.

17)A person resident in India who is on a visit to a foreign country may open a foreign currency account with a bank outside India during his stay abroad. The balance in the account should be repatriated to India on return of the account holder to India.

FATCA-CRS Terms & Conditions: The Central Board of Direct Taxes has notified on 7th August 2015 Rules 114F to 114H, as part of the Income Tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies/ withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e. within 30 days. If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your 'US Tax Identification Number'. It is mandatory to supply TIN or a functional equivalent if the country in which you are tax resident issues such as identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach to this form.

EXISTING BANKING RELATIONSHIPS *(Mandatory for Current Accounts only)

I/we declare that we do enjoy credit facilities with any Bank 📉 🕅

	Bank & Branch	Facility	Amount
Details of Borrowal Accounts (with details of facility amount)			
I do hereby solemnly declar	e that the information provided ab	ove is up to date and correct and I hereby :	submit my recent photograph and self-attested
photocopy of the KYC docu	ments.		
(Please do not sign this	form if it is BLANK. Please ensure all	relevant sections and columns are completel	ly filled to your satisfaction and then only sign the form
		EMP No.	

FOR OFFICE USE ONLY			
A/C No.		BDE/Lead Generator Code	Signature
A/C Report Code	A/C Label1	Is the account opened face to face \fbox	
	A/C Label2		Signature
Ledger No	A/C Label3	BDE/Lead Convertor Code	
Camp. Code	<u> </u>	A/C Manager/CSTM	For Axis Bank Limited
	Cc	amp Reference Number	Branch Head / Authorized Signatory
DECLARATION BY THE BRA			Name of Official:
		all respects and relevant documents have been obtained as im time to time) and performed due diligence to verify the	Designation:
genuineness of the customer. I certify that the customer has	S. S. Number:		

IMPORTANT CHECK POINTS

- 1. All supporting documents must be self-attested by all the applicants and signature should be in the same ink as used in the form.
- 2. Please provide clear copies of the documents.
- 3. Kindly ensure correctness in Initial Payment Cheque / DD. (DD slip is mandatory for verification of Remitter name). The cheque/DD cannot be sent for clearing with any type of alteration on it and same will be discarded at our end.



Please fill the form in BLOCK LETTERS only. Fi Customer Onboarding Section - Jo		DIAN / KARTA / AUTH	IORIZED SIGN	ATORY			
*Name PREFIX							
(Same As Per Passport)							
*Existing Customer 📉 📐 If Yes, Custome	er ID	Applicant *Stat		O OCI		ign Natio	onal
Applicant Type: Joint Applicant	A POA Guardian KARTA		Returned NR		dent India	ın 🔄	
Authorized Signatory	difications or Re-KYC Only (for existing customers	Relationship with Pr	<i>,</i> ,		hald with th	o bank)	
*Date of Birth DDMMYY			T stands for 'third g			ie bulikj	
# If minor, please provide proof of DOB &		Married		Jonaton			
*Passport No	*Date Of Issue D D M	M Y Y Y Y *D	Date Of Expiry	DMMY	Y Y Y		
Place Of Issue			*Nationality				
*Type Of Visa		*Visa	Reference No				
*Date Of Issue	*Date Of Expiry		isa Issuing				
PAN***			Country				
	or FORM 60/61 *Father's	Name					
*Mother's Maiden Name ***If PAN No. is not available, please fill up							
ADDRESS DETAILS							
Preferred Communication Address (pls tick	one) Overseas Address Indian A	ddress (Address P	Proof Mandatory fo	or the address me	entioned c	on the for	orm)
*Overseas Address							
Landmark			*City				
State	*Ca	ountry	*	*Pin code			
*Overseas		to furnish correct email ID. You	will be sent monthly ac	count statements on	the emai l I D	mentioned	ed be l ow
Mobile No	*Er	nail Address	1hoo.com (preferably	provide your personal er	mai l I D)		
*Overseas Tel. No.(R)	*Overseas Tel. No. (O)	Country Code					
*Residence Type: Owned Rented/Lea	()	pany Provided					
Indian Address							
*Landmark			*City				
'State	*C	ountry		*Pin code			
*Indian Country Code	*Indian	Country Code					
Mobile No *Residence Type Owned Rented/Lea	ased Ancestral/Parental Com	(R)					
Primary Mobile Number (Please Tick) Over							
CUSTOMER INFORMATION #Please me							
*Occupation Salaried Self E Housewife Doctor	mployed Information Technology CA Professional services (Ma	/ITES Retired ariner, Ship Engineers etc.)	Student	Occupation	ו Code#		
Annual Salary Income *(₹lakhs)	<1 >1-5 >5-10			0 >50			
Salaried 📉 ℕ If Yes, Employer Nar		Job Role		Designation			
I am Eligible for Aadhaar 📉 N		Status Blind F	Physically Challeng ase attach self-atteste		nashin 📃		neral
Aadhaar No.					ar Cara Er	Iroliment	receip
or Aadhaar Enrollment No.^^			aar Enrollment Date ient date should be le				
*KNOW YOUR CUSTOMER							
Please provide KYC documents (Attach pho				nts for verificatio	n) Incase	you are i	not
filling this form in the presence of on Axis I Indian Address Proof	Bank official, please provide duly attested/r	notarised copies of the doo Issuing Authority	cuments	Place of Issue			
Overseas Address Proof	ID No.	Issuing Authority		Place of Issue			
		- /					
Identity Proof	ID No.	Issuing Authority		Place of Issue			

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information from time to time through Email,SMS,Phone Call

	ts.			
				Please Paste the photograph of Joint Applicant here
	primary Applicant	Signature of Joint Applicant	Signature of Third Applicant	Joint holder Sign across the
		EMP No.		photograph
				35 mm X 35 mm
cess Your Ac	count - Joint Applica	nt / LOA / Karta / Guardian		
bit Card (Onl	ly for Non Insta) 🍸 🖂	If yes, fill in details below	Savings Account Usage Type	
me on Card:			Default NRO Domestic Chip Card (usable in Ir	
	Character limit is 18 incl	uding spaces	NRE International Chip Card (Usable in I	ndia And Internationally)
psell Cards: Can be issued to a	Display Debit card^^	Online Rewards [^] Rewards ^{+^}	Current Account Usage Type NRO Domestic Chip Card (usable in Ir	ndia Only)
	nemes below Priority		Default NRE International Chip Card (Usable	
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e usage category se ed}. If the Minor is	elected will be applicable for issui above 10 years of age and opera	ng cards to Joint holders, if applicable. • An ATM ca ating the account in his/her own capacity, the Mino	ırd will be issued for Minors below 10 years of age in the name of the C r qualifies for a Debit Card {Separate Minor DCAF to be filled}	Guardian {Separate Application to be
omer shall not be di card or facilitate yo ired to maintain the	isclosed to any third party except our transaction with Axis Bank, inc confidentiality of such information	as described herein. Third party disclosures may inclu cluding those that provide professional, legal or acco	Bank to be eligible to receive the welcome voucher (subject to terms and ude sharing such information with non-affiliated companies that perforn sunting advice to Axis Bank. Non-affiliated companies that assist Axis B mation of Customer only in the course of providing such services.	n support services including insurance l
, ,	larations (Tick as App			
FORM 60				
Form for decla	ration to be filed by an		ompany or firm) who does not have a permanent o	account number and who
nnlied for PAN a	ind it is not yet generated er	enters into any transaction	on specified in rule 114B Y Y Y Y and acknowledgement number	
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Letter of Authority (to be signed, if customer desires to give letter of authority to a third party for operating the account)

I/We hereby authorize the LOA holder. 1) a) To draw cheque on the account for local payments. b) To use the Debit Card issued in respect of the mentioned account. 2) I/We authorize Axis Bank Ltd. to issue an Axis Bank Debit card and a cheque book to the LOA holder. I/We and the LOA holder acknowledge that the issue and usage of the card is governed by the terms and conditions as in force time to time and agree to be bound by the same. I/We and the LOA holder acknowledge that it is my/our responsibility to obtain a copy of the terms and condition and read the same. I/We and the LOA holder acknowledge that it is my/our responsibility to obtain a copy of the terms and condition and read the same. I/We and the LOA holder acknowledge that it is my/our responsibility to obtain a copy of the terms and condition and read the same. I/We and the LOA holder account annually with an amount equivalent to the fee and charges for use of the said Debit card if any. 3) I/We declare that as per Exchange Control guidelines issued by RBI a) The LOA holder can exercise the authority conferred by this letter to withdraw for local payments only, and make investment in India where I/We hold general permission or have obtained specific permission from RBI. b) The LOA holder facility permits the LOA holder to remit funds in foreign Exchange Management Act, 1999 and all regulations thereof, including the Foreign Exchange Management (Deposit). Regulations, 2000. I/We hereby undertake that I/We made know to the LOA holder the specific uses of the Debit Card as per the said regulations and guidelines. I/We hereby undertake to indemnify Axis Bank against any loss, damage, claim, action, proceedings, cost, charges and expenses (including reasonable attorney fees) that may be suffered or incurred by Axis Bank on account of any activity undertaken or any act or omission or negligence or misconduct or fraud by the LOA holder by the use of Debit Card.

I agree that as a Letter of Authority holder, I shall not repatriate funds held in the NRO account outside India, other than to the Non Resident Individual account holder through the normal banking channels nor make payments by way of gift to the resident Indian on behalf of the non-resident account holder or transfer the funds from the non-resident Indian account holders NRO account to another NRO account.

I hereby agree to ratify and confirm all and whatsoever this letter of authority holder shall lawfully do or cause to be done in the premises by virtue of this letter of authority, and hold the bank indemnified from all such transactions. This authority shall continue to be in force until I/We revoke it by a notice in writing delivered to you.

Yours faithfully			
Signature of Primary Applicant	Signature of Joint Applicant 1	Signature of Joint Applicant 2	Please Paste the photograph of LOA here
LOA Signature			LOA to Sign across the photograph 35 mm X 35 mm
Counter Signature by account holder			
Signature of Primary Applicant	Signature of Joint Applicant 1	Signature of Joint Applicant 2	

Power of Attorney (to be signed, if customer desires to give Power of attorney to a third party for operating the account)

I agree that as the Power of Attorney holder, I shall NOT repatriate funds held in the NRO account outside India, other than to the Non Resident individual account holder through normal banking channels, NOR make payment by way of gift to a Resident Indian on behalf of the Non- Resident account holder OR transfer funds from the Non Resident Indian account holder's NRO account to another NRO account

I hereby agree to ratify and confirm all and whatsoever this power of Attorney holder shall lawfully do or cause to be done in the premises, and hold the bank indemnified from all such transactions. This authority shall continue to be in force until I/We revoke it by a notice in writing delivered to you.

Yours faithfully			
Signature of Primary Applicant	Signature of Joint Applicant 1	Signature of Joint Applicant 2	Please Paste the photograph of POA here
POA Signature			POA to Sign across the photograph 35 mm X 35 mm
Counter Signature by account holder			
Signature of Primary Applicant	Signature of Joint Applicant 1	Signature of Joint Applicant 2	



I/We have read and understood the Terms and Conditions relating to various services and understand that any changes to the Terms & Conditions will be available on the website www.axisbank.com only. I/We have specifically requested above, from AXIS BANK Ltd. I/We accept and agree to be bound by the said terms and conditions including those limiting / excluding the Bank's liability. I/We understand that the Bank may at its absolute discretion discontinue any of the services completely or partially with prior notice to me/us. I/We confirm that I/We and ret he saccount holder(s) or have the required mandate to operate all the respective accounts linked to these services. I/We authorize the bank to send Correspondence/Documents/ Statement of Accounts/ Deliverables through courier/postal service at its discretion and such courier/postal service shall be deemed as my agent.

FOR NON-RESIDENT ACCOUNTS: I/We hereby declare that I/We am/are non-resident Indian(s)/ Person(s) of Indian origin. I/We understand that the above account will be opened on the basis of the statements/declarations made by me/us, and I/We also agree that if any of the statements/declarations made herein is found to be incorrect in material particulars, you are not bound to pay any Interest on the deposit made by me/us. The account will be put into use for bonafide transactions not involving any violations of the provisions of any Government/Exchange Control Regulation. I/We agree that no claim will be made by me/us for any Interest on the deposit's for any period after dote/s of maturity of bondfide transactions not involving any violations of the provisions of any Government/Exchange Control Regulation. I/We agree that no claim will be made by me/us for any Interest on the deposity for any period after dote/s of maturity of the deposity. I/We agree to abide by the provisions of the provision of the provision

FOR FOREIGN NATIONAL OF NON-INDIAN ORIGIN: I/We hereby declare that I/We am/are Foreign National/s of non-Indian origin. I/We understand that the above account will be opened on the basis of the statements/declarations for bondfide transactions not involving any violations of the provisions of any period after date/s of material particulars, you are not bound to period any interest on the deposit/s for any period after date/s of maturity for bondfide transactions not involving any violations of the provisions of any period after date/s of maturity and into use of the deposit/s. I/We hereby undertake to intimate you about my/our permanent departure from India prior to leaving the country. I/We agree that the premature withdrawal is permitted at my/our request. The payment of interest on the deposit may be allowed in accordance with the prevaiing stipulations laid down by the Reserve Bank of India in this regard. I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or any other manner in India. I/We would confirm that all debits to my/our accounts for the purpose of investment in India and credits representing sole proceeds of investments in India are covered either by general or special permission of the any other manner in India. If we would commit that all debits to my/our accounts for the purpose of investment in India and creats representing sole proceeds of investments in India are covered either for the purpose of investments in India are accounts are liable to be closed on completion of 6 months from the date of account opening or the expiry date of the visa, whichever is earlier. These accounts are liable to be closed on completion of 6 months from the date of account opening or expiry of visa, whichever is earlier. Foreign Nationals coming to India may open and maintain India are acounts /Non-resident ordinary accounts in India, as applicable. Considering that the operations in these accounts are closely regulated, these have to be monitored regularly. Foreign Alphanatic and / or consular officials or officials assigned to India and their spouses and children are exempt from registration on a reciprocal basis. However, this exemption is not available to the members of the staff of the missions of the Arab Republic of Egypt and Syrian Arab Republic.

FOR DEBIT CARD: I/We undertake that the usage of the Debit Card will be in accordance with the Exchange Control Regulation and in the event of any failure, I/We will be liable for action under the Foreign Exchange Management Act 1999 and the amendments thereof, stipulated by the Reserve Bank of India. I/We accept full responsibility for my/our Debit Card and agree not to make any claims against AXIS BANK, in respect thereto. Guidelines for issue of debit cards DBOD.No.FSD.BC.66/24.01.019/2012-13 December 12, 2012. For International Debit Cards – Guidelines on FEMA (FEMA 14R/2016-RB dated May 02, 2016) act as laid down.

FOR INTERNET BANKING: I/We acknowledge that the issue, usage if Axis Bank Internet Banking facility is governed by terms & conditions in force from time to time as set forth on www.axisBank.com and agree to abide by the same. I/We am/are aware that Axis Bank Ltd. does not seek any information relating to Login ID/Password in any form including emails from its customers. I/We further agree and confirm that Axis Bank shall not be liable for any losses arising from my/our shoring/disclosing of login ID, passwords, cards, card numbers or PIN (Personal Identification Number) to anyone, nor shall make claims on the bank for any unauthorized use.

FOR JOINT ACCOUNTS: The Bank may, on receipt of a written application from Either or Survivor of us/ Anyone of Survivors of us/ the Former/ the Latter of us, grant a loan/advance against the security of FD to be issued to us or make Pre-payment or part payment of the proceeds of the said deposit to any one of us. Joint accounts can be opened by two or more NRIs and/or PIOs or by an NRI/PIO with a resident relative(s) on 'former or survivor' basis.

FOR JOINT MODE OF OPERATION: In consideration of the Bank providing us with all the above mentioned facilities of banking, at our request, we hereby agree and confirm that notwithstanding what is stated in the account operating mandate given by us for manual operations of the said account, we hereby authorize Shri/Smt one of the joint account holders and/or one of the person who is duly authorized to operate the said account jointly in terms of the earlier mandate to operate he dowe facilities. The said berson shall have full authority to operate the said Bank account solely for Internet Banking, Mobile Recharge and Bill Payments Facility. We further confirm that all or any operations of the said banking accounts by the said person in terms of the above facilities. The said person shall have full authority to operate the said banking account solely for Internet Banking, Mobile Recharge and Bill Payments facilities and except for the existing mandate i.e. joint operations shall be applicable. As per Reserve Bank of India Circular No.RBI/FED/2015-16/9 FED Master Direction No. 14/2015-16 Joint accounts can be opened by two or more NRIs and/or PIOs or by an NRI/PIO with a resident relative(s) on 'former or survivor' basis. However, during the life time of the NRI/PIO account holder, the resident relative can operate the account only as a Power of Attorney holder.

Savings Bank - Most Important Terms & Conditions

1) The Savings Bank Account should be used to route transactions of only non-business/non-commercial nature. In the event of occurrence of such transactions or any such transactions that may be construed as dubious or undesirable, the Bank reserves the right to unilderally freeze operations in such accounts and/or close the accounts. With effect from 01.04.2010, interest shall be paid on daily product method on quarterly basis. 2) The balances in the account must adhere to the minimum Monthly/Quarterly Average Balance (MAB/QAB) situlation laid down by the Bank and communicated to you at the time of opening of the account and any change therein as may be advised to you. Non-maintenance of this MAB/QAB will attract applicable penalty as per the Schedule of Charges. In such an event the East shall have the first right to set off any available credit that may be available in the account including from amounts flowing into the said account from the collection proceeds or any deposits. Therefore it is advised in such an event the customer should fund the account adequately to avoid such a situation. 3) If there are no transactions induced by me in the account for a period of 2 yeers or more, the account remains zero for 3 months or more; b. high occurrences of dishonored payments from my/our account; *Leven UMB* and *Leven Leven Court advised* in such a cese. 4) Account Closure: I/We authorized thannels on the mode in such a cese. 4) Account Closure: I/We authorized thannels on the provided by me through the authorized channels only, which will be specified by the bank, based on regulatory guidelines prevailing at that time. Axis Bank respected to act on instructions that do not come in through the authorized thannels, but reserves the right to act upon its discretion to comit to there and the account rule and the frame of cultity is contingent upon the limits and service charges should for these facilities. 8) Any change of address should be immediately communicated in writing to the Bank along with Address Proof. 9 1) The Savinas Bank Account should be used to route transactions of only non-business/non-commercial nature. In the event of occurrence of such transactions or any such transactions that may be construed as dubious or undesirable, the

bank is not had been revent material accounts. E-Statement: The Bank shall at its own discretion at any bank is not had be any bank in the bank immediately in case or loss of charge teatrage learly reveals. Creatly, bein Card(s) inked to my/our account. E-Statement: The Bank shall at its own discretion at any bank is continue/later/material at load any bank is a specified therein at sole discretion of the Bank. 12) Personal Information is an explored by me/us to the Bank and gravity at terms and conditions as specified therein at sole discretion of the Bank. 12) Personal Information is a Any updation of my/our details including personal information, change of address etc. will be provided by me/us to the Bank along with documents of proof within 2 weeks. I/Ve agree to indemnify Axis Bank for any fraud, loss or damage due to my/our providing wrong information or not updating the information may occur to me/us and to Axis Bank and based on which the Bank may act as true and correct. b. All information provided by me/us of any nature (including personal & sensitive information) will be used in the provision of services or facilities, facilitation of transactions, providing information provided by me/us of any nature (including value), participating in telecommunication or electronic clearing network as may be required by low/customary practice by the bank c. All information provided by me/us of any nature (including value) and the services of the bank case or which the bank to the bank to the back to be before the terms of the bank case or the bank case or the services of the bank case or the services or terms at the services of terms and the services of terms at the bank to the bank the communication of electronic clearing network using be required by we calculate by the outce that any violation of mix will constitute as a detault on my parts the bank teserves the tight to close the said account norm will not have predicting or such a detault on windows as a detault on my part and account will be applicable on the view of the Velocome Kit cannot be construed to mean that Axis Bank has opened or agreed to open the account. Axis Bank has obtened or agreed to open the account. Axis Bank has obtened or agreed to open the account this sole discretion con either call for further documents or reject the application for any reason whatsoever. In case of rejection, I am aware that the Velocome Kit & the Letter shall be construed as withdrawn and I undertake to return the some to the Bank forthwith". I am aware that the products and services of the Bank shall be provided subject to the applicable rules and regulations. I have received a copy of the Rules and Regulations and an acknowledgment from the Bank for Application nor multimuter and the website www.axisbank.com. GST and other statutory imposts as applicable from time to time will be levied on all fees. Interest Payment: Axis Bank have pays interest quarterly on doily balance basis in your Savings Account as per the rate applicable for the scheme code. Change in Fees & Changes interest applicable for the scheme code. Change in Fees & Changes interest applicable for the scheme code. Change in Fees & Changes interest applicable for the scheme code. Change in Fees & Changes interest applicable for the scheme code. Change in Fees & Changes interest applicable for the scheme code. Change in Fees & Changes interest applicable for the scheme code. Change in Fees & Changes interest applicable for the scheme code. Change in Fees & Changes interest applicable for the scheme code. Change in Fees &
Services, and Interest Rate: Any change/discontinuation of Fees & Charges, Services will be intimated to me at least 30 days in advance through letter/SMS/website/mail or other means. All relevant policies including Code of Commitments to Customers and Grievance Reddresal policy are available at the Branches. Deposit Insurance and Credit Guarantee Corporation (DICGC) insurance cover is applicable in all Bank's deposits, such as savings, current, fixed, recurring, etc. upto a maximum amount of Rs. 1 lakh including principal & interest both. TDS Rates for NRE/NRO deposits - Interest earned on Non Resident External (NRE) accounts and Foreign Currency Non Resident (FCNR) accounts are tax free in India. Hence, there would be no TDS. However, interest earned on the Non Resident Ordinary Account (NRO) is taxable and TDS rates will be applicable from time to time as per the Income Tax Act, 1961 and Income Tax rules. There is no basic exemption limit. 15) Transactions in accounts cannot be made for the purpose of investment in prohibited sectors / persons by a person resident outside India. 16) Citizens of Pakistan, Bangladesh, Sri Lanka, Afghanistan, China, Iran, Nepal, Bhutan, Macau, Hong Kong and Democratic People's Republic of Korea cannot, without prior permission of the Reserve Bank, acquire or transfer immovable

To property in India, other than on lease, not exceeding five years. 17 A person resident in India who is on a visit to a foreign country may open a foreign currency account with a bank outside India during his stay abroad. The balance in the account should be repatriated to India on return of the account holder

to India.

FATCA-CRS Terms & Conditions: The Central Board of Direct Taxes has notified on 7th August 2015 Rules 114F to 114H, as part of the Income Tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies/ withholding agents for the purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e. within 30 days. If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your. 'US Tax Identification Number'. It is mandatory to supply TIN or a functional equivalent if the country in which you are tax resident issues such as identifiers. If no TIN is yet available or has not yet been issued, please instruction and attach to this form.

Acknowledgement (to be filled by branch)			
Application form acknowledgement			
I have received Application no	from		
for opening an account with Axis Bank Branch			
Name of Bank Official			
Mobile no			Signature
Nomination acknowledgement			
I. We acknowledge receipt of nomination made by	you in favour of:		
Name of nominee		Age: _	year with respect to your applicatio
no			

II. No nominee for the account since nomination facility not availed by the account holder.

Signature of Bank Official

8009

8041

According to RBI's nomination guidelines, it is necessary to register a nominee on accounts opened under a single name. Appointing a nominee is beneficial for the following reasons: 1. If the account holder dies, the bank will easily pass on the funds in the account to the nominee

2. Hassle-free formalities for the nominee while claiming benefits

Terms & Condition for Usage of Channel Facilities

Debit Card: The usage of the Debit card will be in accordance with the Exchange Control Regulation and in the event of any failure, the card holder will be liable for action under the Foreign Exchange Management Act 1999 and the amendments there of stipulated by the Reserve Bank of India. The usage of the Debit card will be governed by the Terms & Conditions specified from time to time as decided by the Bank. The cardholder needs to accept full responsibility for the Debit card and agree not to make any claim against Axis Bank, in respect thereto.

Asis Bank Internet Banking: The account holder on usage of the Axis Bank Internet banking facility will be bound by the terms and conditions in force from time to time as set forth on the website www.axisbank.com. It is the duty of the account holder to protect and keep the User Id and password protected, safe and secured. The account holder shall be fully responsible for any of the linked accounts getting debited based on the instructions given through the Axis Bank Internet Banking Used ID and password. Limited Liability of a Customer -

 Limited Liability of a Customer a. I/We shall be liable for the entire loss occurring due to unauthorised transactions in cases where the loss is due to my/our negligence such as where I/we have shared the payment credentials, until I/we report the unauthorised transaction to the bank. Any loss occurring after the reporting of the unauthorised transaction shall be borne by the bank.
 b. In cases where the responsibility for the unauthorised electronic banking transaction lies neither with the bank nor with me/us, and lies elsewhere in the system and when there is a delay (of four to seven working days after receiving the communication from the bank) on the part of the customer in notifying the bank of such a transaction, the per transaction liability for me/us shall be limited to the transaction value or the amount mentioned as Maximum Liability of a Customer defined under respective guideline, whichever is lower. The Policy details are available at the website and Branches. The fees, duties or other charges associated with these services will be as applicable and compensation based on Bank's compensation policy. All the linked accounts (including any new account that may be opened) will be covered under the Funds transfer facility as per rules in force from time to time. Mobile Banking: The account holders are responsible for the correctness of the Mobile Number provided for registration in the form. Transactional Alerts and One-Time Passwords will be sent on this registered

Mobile banking: The account holders are responsible for the correctness of the Mobile Number provided for registration in the form. Transactional Alerts and One-Time Possible for the correct holder shall be fully responsible for the account holder shall be fully responsible for the account here is a mobile Number. In the event of customer availing additional transactional facility through different channels viz. Mobile/SMS/USSD etc., the account holder shall be fully responsible for the account here gistered and here the transactions involving debit to the account holder shall be permitted only by validation through a two factor authentication. The fees, duties or other charges associated with these services will be a applicable. In case of mistake on part of the account holder or that of the mobile service provider in respect of these services, the Bank will not be responsible and the account holder agrees that no claim will be made against the Bank. The Bank shall at its own discretion at any time may discontinue/alter/modify the facility and the terms and conditions governing mobile banking scenario, in the mobile banking scenario too, there is very limited or no stop payment privileges for mobile banking transactions since it the transactions too, there is very limited or no stop payment privileges for mobile banking transactions since it the transactions contended or the nebile banking transactions since it the transactions and enditions as precified herein and the same shall be updated from time to time at the the transaction to on, there is very limited or no stop payment privileges for mobile banking transactions since it the transactions and enditions and the same shall be and the same store in the total the the transactions and enditions and the same shall be anking transactions since it the total account and the same shall be a

bank as a asplayed on the wessite of Axis Bank. As in an internet banking scenario, in the mobile banking scenario too, there is very limited or no stop payment insplice for mobile banking scenario in the mobile banking scenario too, there is very limited or no stop payment provided to the bank to the bank to stop payment in spite of receipt of stop payment inspite of the bank to the account holders and not a compulsion by the Bank for availing such a facility (DBOD.COMPBC.No. 130/ 07.03.23/ 2000-01 - Internet Banking in India – Guidelines. On agreeing to subscribe through the E-statement, Account Holder(s) agree to be bound by all the Terms and Conditions that may be specified by the Bank at the time availing such afacility and such other conditions as specified by the Bank from time to time. On agreeing to avail the facility of E-statements, Account Holder(s) agree, and understand that the Bank shall discontinue the physical statements being sent to the Account Holders, the Joint Account Holders, the Joint Account Holders shall not hold liable the Bank for receiving the E statement to the

Designated email address of one of the Account Holder(s) shall at all times be responsible for updating the details with the Bank from time to receive this service uninterrupted of the Bank. Account Holder shall not hold Axis Bank responsible if they do not receive Statements due to incorrect Email address and technical reasons beyond the control of the Bank. The Account Holder confirm to have read and understood the Terms & Conditions pertaining to usage of this Channel Facility. The Bank shall of its own discretion at any time may discontinue/alter/modify the facility at the terms and conditions as specified therein at the sole discretion of the Bank.

Telebanking and Phone Banking: It is the responsibility of the account holder to protect and safe-keeping of the Telebanking PIN (TPIN) and any other information/details which may be required by the Bank to establish the identity of the customer through Phone Banking. The bank shall be acting as per the confidential details provided by the account holder. In such cases, the Bank presumes that information has been received from the genuine customer and provides the services. As far as the Bank is concerned, we solely go by the confidential TPIN number and/or any other confidential details and in such cases the bank will not be liable. It is advised that the account holder is solely liable for confidentiality of the TPIN and the customer will not make any claims on the bank if the bank bonafidely acts on the TPIN. number and/or any other confidential details. The customer is free to change the TPIN number through the IVR system as per extant procedure. The customers are required to cooperate for the safe custody of TPIN number.

Disclaimer: "//We hereby request for Axis Bank Internet Banking facility with respect to this account and all the linked accounts (including any new accounts that may be opened). I acknowledge that the issue and usage of the above services is governed by the term & conditions in force from time to time as set forth on the website www.axisbank.com and agree to abide by the same. I/We am/are aware that Axis Bank usage of the above services is governed by the term & conditions in force from time to time as set forth on the website www.axisbank.com and agree to abide by the same. I/We am/are aware that Axis Bank Ltd does not seek any information relating to login id/Password in any form including through e-mails from its customers. I/We agree and undertake that I/We shall never part with any sensitive information of m/our account especially through internet/email/phone medium. I/We further agree and confirm that Axis Bank shall not be liable for any losses arising from my/our sharing/disclosing of login id, password, cards, card numbers or PIN (Personal Identification Number) to anyone, nor shall make claims on the bank for any unauthorized use. I/We shall take all precautions to protect my/our account details so as to avoid any unauthorized use. *Exclusively available only on Priority Banking Accounts charges as applicable at the time of issuance. **RemitMoney**: Please note that opening an NRI account with Axis Bank Limited ("Axis Bank") will also auto-register you on the RemitMoney website (www.remitmoney.com) which is an inward remittance facility of Axis Bank. It will allow you to send money online to any bank account in India. The details that you provide for the NRI account opening (e.g. personal details and KYC documentation / details etc.) will be pre-added on-to the RemitMoney portal along with your new NRE/NRO account details, thus enabling a seamless money sending experience to India. We may allow you to edit your pre-added details. Our support target many control and your new NRE/NRO account details, thus enabling a seamless money sending experience to India. We may allow you to edit your pre-added

details. Our support team may call you in case we require any additional information from your end. On opening of your NRI account and the simultaneous opening of RemitMoney account, you will be redirected to the RemitMoney website where you will be required to reset your RemitMoney password. Following that exercise, you can access RemitMoney with your registered e-mail ID (provided by you for NRI account opening) and set the password and use it for remitting money anytime. In order to use RemitMoney services, you will be required to comply with and agree to RemitMoney Terms & Conditions. For the detailed Terms & Conditions, please visit the RemitMoney website https://www.remitmoney.com/termsAndConditions) RemitMoney is an inward remittance website of Axis Bank for individual non resident Indians who wish to send money to India. This service is currently available for NRIs staying in USA, Canada, UK, Euro

land, Switzerland, Australia, Singapore, UAE and South Africa to send money to NRE/NRO/Savings bank accounts in India. Sending money through RemitMoney is quick, secure and hassle-free at competitive exchange rates.

DOCUMENTS REQUIRED FOR OPENING AN ACCOUNT

1. In case of an NRI (Non Resident Indian)

- a. Photocopy of the relevant pages of current passport where name, date of birth, date & place of issue, expiry date, photograph & signature appear.
- b. Photocopy of valid work permit / employment visa (in case of expired visas, duly acknowledged petitions made to the Visa Authorities for renewal of visas will be accepted as a valid document.)
- 2. In case you are a PIO (Person of Indian Origin)
- Photocopy of the relevant pages of current passport
- b. Copy of PIO card or proof of PIO and declaration for PIO as given in this Relationship Form.
- Overseas address proof с. З.
- In case of Mariner:
- a. Photocopy of the relevant pages of current passport
 b. Valid copy of CDC (Continuous Discharge Certificate)
- Latest Contract Letter (if, customer is not a permanent employee) c.
- 4. In case of Foreign National Students
- a. Photocopy of the relevant pages of current passport
- b. Photocopy of valid Indian visac. University/College admission letter

Address Proof

Acceptable Indian Address Proof

• Passport (valid as on date) Permanent Driving License, which is valid with the photograph affixed thereon. • Voter's Identity Card (Election Card) • Job Card issued by NREGA duly signed by an officer of the State Government • Letter / Card issued by the Unique Identification Authority of India (UIDAI) containing details of name, photograph, address and Aadhaar number. Accordingly , either the physical Aadhaar card/letter issued by UIDAI received through post or the Aadhaar number validated through the e-KYC process is acceptable as an officially valid KYC document for onboarding the customer and for re-KYC purpose.

Acceptable Overseas Address Proof

• Passport -Bank statement (not more than 3 months old from the date of application) of Overseas or India based bank. • Valid Permanent Overseas Driving License • Credit Card statement (not more than 3 months old) • Company ID Card indicating the address d. Local address proof can be obtained within 30 days of account opening *Subject to change as per Guidelines

- 5 In case of Resident Savings Account for Foreign Nationals α.
- Photocopy of the relevent pages of current passport
- Long term visa b.
- Recent passport size colour photograph c.
- FRRO / FRO copy d.
- Overseas Address Proof e. f.
- Letter from employer / contract letter
- g Declaration cum Undertaking signed by the Foreign National and counter signed by the Branch Head (Please refer Annexure IV)

- Tourist / Business Visa b.
- Recent passport size color photograph c.

Certificate from Indian Diplomatic Mission stating the contact address • Government ID card ISSN / Green Card / PIO card / OCI card) • Utility bill (electricity/ gas/phone/ water - not more than 3 months old from the date of application) Appointment letter of overseas Employer Corporate. •Letter from foreign University stating the address(for on-campus lodging) • Registered Purchase / Sale Deed or agreement • Foreign Government issued Identity Card 'Lease / Rent / Leave and License agreement indicating the address of the customer duly registered with Government or similar registration authority. • Valid employment contract letter. • Valid employment offer letter. • Employer's certificate for proof of overseas address. • Letter from the government postal services confirming the address of the applicant. • Permanent Resident Permit / Work Permit mentioning the overseas address . Following are some of the residence permits that have the address mentioned thereon: -Kuwait-Bataka Madaniya (Civil ID), Saudi Arabia-Iqama (Residential permit), Oman-Residence Card, UAE - Labour Card , Bahrain-CPR (Central Population registry) Card and Qatar-Residence Card, Singapore/Malaysia Permanent Resident Card.

Parents

- Children

- Address proof of blood relative/spouse
- Any one of the following will be accepted to establish relationship
- 1. Passport 2. Birth Certificate 3. Marriage Certificate 4. Ration Card 5. Matriculation Certificate 6. Court Affidavit 7. School Leaving Certificate

No Objection Certificate from the blood relative, stating that they authorize the prospective applicant to use his/her (blood relatives) addressas applicant's communication address. All the above address proofs (India, Overseas, spouse / blood relative), should not be more than 3 months old (except for Passport, PIO Cardand Government issued unique identity document).

6. In case of Foreign National

Photocopy of the relevent pages of current passport α.

- d. **Overseas Address Proof**
- Address proof as applicable for Resident Indians e.

Address proof can be of self or in name of blood relative / spouse only, for this purpose blood relatives are defined as

- Brothers / Sisters
- Additional documents to be collected in case of address proof in name of blood relative / spouse: