



**ADDRESS & CONTACT DETAILS**

☞ Mariner ( Yes  No)

Preferred Communication Address (Tick one)

Overseas Address

Indian Address

\*(Address Proof Mandatory for the preferred communication address mentioned on the form)

**Overseas Address\***

\*Landmark

\*City

\*State

\*Country

\*Pin code

Please ensure to furnish correct email ID. You will be sent monthly account statements on the email ID mentioned below

\*Overseas Mobile No

Country Code

\*Email Address

RKADAM@yahoo.com (preferably provide your personal email ID)

\*Overseas Tel. No.(R)

Country Code

\*Overseas Tel. No. (O)

Country Code

\*Residence Type

Owned

Rented/Leased

Ancestral/Parental

Company Provided

**Indian Address**

\*Landmark

\*City

\*State

\*Country

\*Pin code

\*Indian Mobile No

Country Code

\*Indian Tel. No.(R)

Country Code

\*Residence Type :

Owned

Rented/Leased

Ancestral/Parental

Company Provided

Primary Mobile Number (Tick one) Overseas  Indian

**CUSTOMER INFORMATION**

#Please mention occupation codes as applicable for Non Individuals in case of HUF (for Branch Use Only)

\*Occupation

Salaried

Self Employed

Information Technology/ITES

Retired

Student

Occupation Code#

Housewife

Doctor

CA

Professional services (Mariner, Ship Engineers etc.)

\*Annual Salary Income (₹lakhs)

<1

>1-5

>5-10

>10-15

>15-25

>25-50

>50

Salaried

If Yes, Employer Name

Job Role

Designation

Status

Blind

Physically Challenged

Pardanashin

General

**\*KNOW YOUR CUSTOMER**

Please provide KYC documents (Attach photocopies of the following documents and produce the original copies of these documents for verification) In case you are not filling this form in the presence of an Axis Bank official, please provide duly attested/notarised copies of the documents

Indian Address Proof

ID No.

Issuing Authority

Place of Issue

Overseas Address Proof

ID No.

Issuing Authority

Place of Issue

**Savings/Current Account Opening Section**

**\*MODE OF OPERATION**

NRE Savings / Current Account

Self

Either or survivor

\*Former or survivor

Anyone or survivor

Jointly by all

Minor A/C operated by Guardian

Others

NRO Savings / Current Account

Self

Either or survivor

\*Former or survivor

Anyone or survivor

Jointly by all

Minor A/C operated by Guardian

Others

**JOINT APPLICANT DETAILS**

Please mention no. of Joint Applicants

1st Joint Applicant:

PREFIX

FIRST

MIDDLE

LAST

2nd Joint Applicant:

PREFIX

FIRST

MIDDLE

LAST

3rd Joint Applicant:

PREFIX

FIRST

MIDDLE

LAST

**INITIAL PAYMENT DETAILS**

NRE Savings Account

Scheme Code

Amount of Initial Deposit for NRE Savings: INR / Foreign Currency (Please specify the currency) Payment By: Cheque / DD / TT / TC / FC

Cheque/ DD/Remittance Detail for NRE Savings: Bank Name Cheque/DD /Remittance No. Date:

Debit NRE Savings Account Number

Transaction ID: Date:

NRE Current Account

Scheme Code

Amount of Initial Deposit for NRE Current INR / Foreign Currency (Please specify the currency) Payment By: Cheque / DD / TT / TC / FC

Cheque/ DD/Remittance Detail for NRE Savings: Bank Name Cheque/DD /Remittance No. Date:

Debit NRE Savings Account Number

Transaction ID: Date:

\*Signature

Mandatory for A/c held jointly with Resident Indian

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

NRO Savings Account Scheme Code

Amount of Initial Deposit for NRO Savings: INR / Foreign Currency \_\_\_\_\_ (Please specify the currency) Payment By: Cheque / DD / TT / TC / FC

Cheque/ DD/Remittance Detail for NRO Savings: Bank Name \_\_\_\_\_ Cheque/DD /Remittance No. \_\_\_\_\_ Date: \_\_\_\_\_

Debit NRO Savings Account Number  Transaction ID: \_\_\_\_\_ Date: \_\_\_\_\_

NRO Current Account Scheme Code

Amount of Initial Deposit for NRO Savings: INR / Foreign Currency \_\_\_\_\_ (Please specify the currency) Payment By: Cheque / DD / TT / TC / FC

Cheque/ DD/Remittance Detail for NRO Savings: Bank Name \_\_\_\_\_ Cheque/DD /Remittance No. \_\_\_\_\_ Date: \_\_\_\_\_

Debit NRO Savings Account Number  Transaction ID: \_\_\_\_\_ Date: \_\_\_\_\_

RFC (Resident Foreign Currency) Saving Account  Fixed Deposit  Scheme Code  Signature \_\_\_\_\_

Amount \_\_\_\_\_ Currency: USD  GBP  EUR  CAD  AUD

Cheque / DD / Remittance Detail: Bank Name \_\_\_\_\_ Cheque/DD /Remittance No. \_\_\_\_\_ Date: \_\_\_\_\_

Tenor: \_\_\_\_\_ (Year/s) \_\_\_\_\_ (Months/s)

The funds received towards initial funding to the NRI account/ Instakit through any remittance channel including but not limited to Exchange Houses, Correspondent Bank, Wire Transfers or FCY cheques, will be kept on hold till the time account is opened or rejected. Bank will not be liable to pay any interest whatsoever on the outstanding amount for the duration from receipt of funds till the time funds are credited to the newly opened account or returned.

**FOR SALARY & DEFENCE ACCOUNT**

Label Code  Staff Employee Id

\*Signature \_\_\_\_\_

Letter from Employer verifying identity and permanent address

Authorized signatory with Company Seal

**\*NOMINATION (DA1 FORM)** (Only one individual nominee permitted and to be signed also in case of no nomination)

I wish to nominate  I do not wish to nominate^  Print Nominee Name  Y  N

Nomination under Section 45 ZA of the Banking Regulation Act, 1949 and Rule2 (1) of the Banking Companies (Nomination) Rules 1985 in respect of bank deposits I/We (Name) \_\_\_\_\_ (Address) \_\_\_\_\_

nominate the following person to whom in the event of my/our/minor's death, the amount of deposit in the above account may be returned by AXIS BANK LTD.

Name  Address:  Same as Primary Applicant

If different from Primary Applicant

Relationship with depositor, If any  Age  Years If nominee is Minor, Date of Birth

^As nominee is minor I/We appoint (name)  \*Relationship with minor

Address:  Same as Primary Applicant  If different

to receive the amount of deposit on behalf of the nominee in the event of my/our/ minor's death during the minority of the nominee

Signature of Witness\*\*\* \_\_\_\_\_ Signature of Primary Applicant\*\* \_\_\_\_\_

Name \_\_\_\_\_ Name \_\_\_\_\_

Address \_\_\_\_\_ Address \_\_\_\_\_

Date \_\_\_\_\_, Place \_\_\_\_\_ Signature of the Joint Applicant(s) \_\_\_\_\_

\*\*Where deposit is made in the name of a minor, the nomination should be signed by a person lawfully entitled to act on behalf of the minor.

\*\*\* In case of thumb impression, nomination to be filled in as an annexure

^ I hereby decline to presently nominate any individual and I understand and acknowledge the risk and consequences associated with nomination not given by me.

**ACCESS YOUR ACCOUNT\* - Primary Applicant** (Nominee will be same as account nominee, insurance cover applicable only for Debit Card.)

**Debit Card (Only for Non Insta)**   If yes, fill in details below

Name on Card:

Character limit is 18 including spaces

\*Upsell Cards: Display Debit card^^  Online Rewards^  Rewards+^

^^Can be issued to all schemes upto Priority

^Can be issued to schemes below Priority

\*Upsell cards shall be issued to NRE schemes only

Upsell Debit card charges (Issuance/Annual) - Display Card - 999/500 Online Rewards-500/500; Reward+ 500/300

**Activate International Usage on NRE Insta Debit Card**

Default  NRO Domestic Chip Card (usable in India Only)

NRE International Chip Card (Usable in India And Internationally)

**Current Account Usage Type**

Default  NRO Domestic Chip Card (usable in India Only)

NRE International Chip Card (Usable in India And Internationally)

Image Card:   Code

\* The usage category selected will be applicable for issuing cards to Joint holders, if applicable. \* An ATM card will be issued for Minors below 10 years of age in the name of the Guardian {Separate Application to be filled}. If the Minor is above 10 years of age and operating the account in his/her own capacity, the Minor qualifies for a Debit Card {Separate Minor DCAF to be filled}

Customers applying for Online Rewards Debit Card need to register their mobile number and email ID with the Bank to be eligible to receive the welcome voucher (subject to terms and conditions). The personal information of Customer shall not be disclosed to any third party except as described herein. Third party disclosures may include sharing such information with non-affiliated companies that perform support services including insurance for your card or facilitate your transaction with Axis Bank, including those that provide professional, legal or accounting advice to Axis Bank. Non-affiliated companies that assist Axis Bank in providing services to customer are required to maintain the confidentiality of such information to the extent they receive it and to use personal information of Customer only in the course of providing such services. Axis Bank may at any time discontinue/alter/modify the offered channel facilities at its sole discretion.

**Speed banking facilities activated**  Mobile Banking  Internet Banking view facility  Internet Banking view & fund transfer

Value Added Alerts (SMS & Email)  Phone Banking

**Account Statement Options**  E-Statement standard option if email provided  Physical Copy  
(Physical statements will not be sent) (Tick here to receive printed statements only)

**Cheque book facility**

For Terms and Conditions, and product specific offerings and schedule of charges, please refer to [www.axisbank.com](http://www.axisbank.com)

Axis Bank may at any time discontinue/alter/modify the offered channel facilities at its sole discretion

**INFORMATION ON OTHER PRODUCTS & OFFERINGS\*** (to be mandatorily signed )

I hereby agree to Axis Bank/Subsidiaries/Affiliates/Agents contacting me for various other product updates, marketing promotions, special offers or any such information from time to time through Email, SMS, Phone Call

Signature \_\_\_\_\_



**RFC Declaration**

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 \_\_\_\_\_

Signature of the Applicant

**Instructions to the Applicant**

1. Applicant is advised to read carefully the RFC Accounts Scheme before making the application.
2. Account will not be opened unless full particulars are furnished in the application form.
3. 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. 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**

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)

Signature of the Applicant

**Close Relative Declaration** (To be filled by the applicant's close relative if the applicant does not have any address proof)

I hereby confirm that Mr. / Mrs. (Applicant Name) \_\_\_\_\_ who is desirous of opening an account with your Bank is my (Relationship ) \_\_\_\_\_ He / She is residing with me since \_\_\_\_\_ (Month ) \_\_\_\_\_ (Year ) at the below mentioned address:

Building Name \_\_\_\_\_ City \_\_\_\_\_ State \_\_\_\_\_  
Country \_\_\_\_\_ PIN Code \_\_\_\_\_ Telephone Number \_\_\_\_\_  
The applicant does not hold a documentary address proof in his / her independent name. Since the applicant is residing with me, the address proof in my name is being provided to the bank for the purpose of address verification. I have no objection towards receiving any correspondence from the bank in the name of applicant at my above-mentioned address. I enclose herewith the below:

1. Self-attested (Document Name) \_\_\_\_\_ as Identity Proof
2. Self-attested (Document Name) \_\_\_\_\_ as Address Proof

Name of the Declarant & Signature \_\_\_\_\_ Customer ID (If an existing customer) \_\_\_\_\_

Signature of the Applicant

**FATCA- CRS DECLARATION** Please tick the applicable tax resident declaration (Any one) (MANDATORY)

I am a tax resident of India and not resident of any other country OR  I am a tax resident of the country/ies mentioned in the table below:

Please indicate the country/ies in which the entity is a resident for tax purposes and the associated Tax ID Number below:

\*City of Birth \_\_\_\_\_ \*Country of Birth \_\_\_\_\_ Address Type for Tax Purpose-  Residential  Business  Registered Office

Country#	Tax Identification Number%	Identification Type (TIN or Other, please specify)%	Address For Tax Purpose		
			<input type="checkbox"/> Communication Address	<input type="checkbox"/> Permanent Address	<input type="checkbox"/> Please note the address below
			Landmark		
			Pin _____	State _____	Country _____

# To also include USA, where the individual is a citizen/ green card holder of USA % In case Tax Identification Number is not available, kindly provide functional equivalent<sup>5</sup>  
FATCA- CRS Certification: I have understood the information requirements of this Form (read along with the FATCA/CRS Instructions and Terms & Conditions) and hereby confirm that the information provided by me/us on this Form is true, correct, and complete and hereby accept the same.

Signature \_\_\_\_\_

**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   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 -----through Fax/ Email instruction -

1. 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 box]

Signature of Primary Applicant

[Signature box]

Signature of Joint Applicant 1

[Signature box]

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 date/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 my/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 information that AXIS BANK may require from time to time. As per Reserve Bank of India circular No. RBI/2015-16/390 A.P. (DIR Series) Circular No. 67/2015-16 [(1)/5(R)] An NRO account can be opened jointly with residents on 'former or survivor' basis. An NRE account can be opened jointly with resident relative(s) on "former or survivor" basis. As per Reserve Bank of India Circular No. RBI/FED/2015-16/9 FED Master Direction No. 14/2015-16 during the life time of the NRI/PIO account holder, the resident relative can operate the account only as a Power of Attorney holder.

**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 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 sole proceeds 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 Indian Rupee accounts/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 diplomatic and/ or consular officers 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 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 an 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 e-statement 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) can be stored with agencies / service providers who have an agreement with Axis Bank for business purpose and on need to know basis. Axis Bank shall always strive to comply with the rules and regulations as applicable from time to time on this context in accordance with the Banks Privacy policy. If I/We intend to revoke my/our consent to the sharing of the data, the products /services available to me/us, pursuant to the consent provided earlier, shall no longer be available to me, and I shall be required to initiate closure of such products/services.

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 can 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 same 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, 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 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  Y  N


	Bank & Branch	Facility	Amount
Details of Borrowal Accounts			
(with details of facility amount)			


I do hereby solemnly declare that the information provided above is up to date and correct and I hereby submit my recent photograph and self-attested photocopy of the KYC documents.






(Please do not sign this form if it is BLANK. Please ensure all relevant sections and columns are completely filled to your satisfaction and then only sign the form)







EMP No.

Date

**FOR OFFICE USE ONLY**

A/C No.	<input type="text"/>	BDE/Lead Generator Code	<input type="text"/>	Signature	_____
A/C Report Code	<input type="text"/>	A/C Label1	<input type="text"/>	Is the account opened face to face	<input type="checkbox"/> Y <input type="checkbox"/> N
		A/C Label2	<input type="text"/>	Signature	_____
Ledger No	<input type="text"/>	A/C Label3	<input type="text"/>	BDE/Lead Converter Code	<input type="text"/>
Camp. Code	<input type="text"/>	A/C Manager/CSTM	<input type="text"/>		
		Camp Reference Number	<input type="text"/>		

**DECLARATION BY THE BRANCH**

I hereby certify that this account opening form is complete in all respects and relevant documents have been obtained as per the KYC guidelines of the Bank and RBI (as amended from time to time) and performed due diligence to verify the genuineness of the customer. The Account may please be set up in Finacle. Incase of signature mismatch, I certify that the customer has been personally met and has signed in my presence. Kindly process the request.

<b>For Axis Bank Limited</b>
Branch Head / Authorized Signatory
Name of Official: _____
Designation: _____
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.









**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 accept that the terms and conditions are liable to be amended by Axis Bank Ltd. from time to time. I/We further unconditionally and irrevocably authorize Axis Bank Ltd. to debit my/our 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 currency to the account holder(s). 4) I/We hereby undertake that I/We and our/my LOA holder shall comply with the provision of the Exchange Control Guidelines issued by the RBI and the 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 to Sign across the photograph  
35 mm X 35 mm

LOA Signature

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 to Sign across the photograph  
35 mm X 35 mm

POA Signature

Counter Signature by account holder

Signature of Primary Applicant

Signature of Joint Applicant 1

Signature of Joint Applicant 2



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**Rules & Regulation (Customer Copy)**

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 date/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. I/We hereby undertake to intimate you about my/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 sole proceeds 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. As per Reserve Bank of India circular No. RBI/2015-16/390 A.P (DIR Series) Circular No. 67/2015-16 [(11/5)(R)] An NRO account can be opened jointly with residents on 'former or survivor' basis. An NRE account can be opened jointly with resident relative(s) on "former or survivor" basis. As per Reserve Bank of India Circular No. RBI/FED/2015-16/9 FED Master Direction No. 14/2015-16 during the life time of the NRI/PIO account holder, the resident relative can operate the account only as a Power of Attorney holder.

**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 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 sole proceeds 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 Indian Rupee accounts/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 diplomatic and/ or consular officers 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/disclosed 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 an 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. 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 Teleshopping 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 e-statement 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/We 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) can be stored with agencies / service providers who have an agreement with Axis Bank for business purpose and on need to know basis. Axis Bank shall always strive to comply with the rules and regulations as applicable from time to time on this context in accordance with the Banks Privacy policy. If I/We intend to revoke my/our consent to the sharing of the data, the products /services available to me/us, pursuant to the consent provided earlier, shall no longer be available to me, and I shall be required to initiate closure of such products/services. 13) **Insta Ne 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 can 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 same 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 Redressal 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 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 green card 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.

Signature \_\_\_\_\_

**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 application  
no. \_\_\_\_\_
- II. No nominee for the account since nomination facility not availed by the account holder. Signature of Bank Official \_\_\_\_\_

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 thereof 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.

**Axis 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 -

- 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.
- 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 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 being debited on instruction from the registered mobile Number/s directly or indirectly. All mobile banking transactions involving debit to the account shall be permitted only by validation through a two factor authentication. The fees, duties or other charges associated with these services will be as 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 as specified herein and the same shall be updated from time to time at www.axisbank.com. Further this facility shall subject to the terms and conditions governing mobile banking of Axis Bank as displayed on the website of Axis Bank. As in an Internet banking scenario, in the mobile banking scenario too, there is very limited or no stop payment privileges for mobile banking transactions since it becomes impossible for the banks to stop payment in spite of receipt of stop payment instruction as the transactions are completely instantaneous and are incapable of being reversed.

**E-statement:** The E-statement provided is an optional facility provided 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 facility 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 Holder(s):** The liability of the bank would be limited to the applicable policy. In case of 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. The Account Holder(s) shall at all times be responsible for updating the details with the Bank from time to 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:** I/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 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 my/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/disclosed 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 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)

- Photocopy of the relevant pages of current passport where name, date of birth, date & place of issue, expiry date, photograph & signature appear.
- 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
- Copy of PIO card or proof of PIO and declaration for PIO as given in this Relationship Form.
- Overseas address proof

### 3. In case of Mariner:

- Photocopy of the relevant pages of current passport
- Valid copy of CDC (Continuous Discharge Certificate)
- Latest Contract Letter (if, customer is not a permanent employee)

### 4. In case of Foreign National Students

- Photocopy of the relevant pages of current passport
- Photocopy of valid Indian visa
- University/College admission letter

- 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

- Photocopy of the relevant pages of current passport
- Long term visa
- Recent passport size colour photograph
- FRRO / FRO copy
- Overseas Address Proof
- Letter from employer / contract letter
- Declaration cum Undertaking signed by the Foreign National and counter signed by the Branch Head (Please refer Annexure IV)

### 6. In case of Foreign National

- Photocopy of the relevant pages of current passport
- Tourist / Business Visa
- Recent passport size color photograph
- Overseas Address Proof
- Address proof as applicable for Resident Indians

## 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

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.

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

- Parents
- Children
- Brothers / Sisters

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

- Address proof of blood relative/spouse

• Any one of the following will be accepted to establish relationship

- Passport
- Birth Certificate
- Marriage Certificate
- Ration Card
- Matriculation Certificate
- Court Affidavit
- School Leaving Certificate

No Objection Certificate from the blood relative, stating that they authorize the prospective applicant to use his/her (blood relatives) address as 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 Card and Government issued unique identity document).