

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 Rule 2 (1) of the banking Companies (Nomination) Rules 1985 in respect of bank deposit 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 form 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

*Strike out if nominee is not a 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) _____

*Strike out if nominee is not a minor **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 & acknowledge the risk & consequences associated with nomination not given by me

Rules & Regulations

- 1) The payout of interest on Term Deposits under Monthly Interest Certificate scheme, takes place at a discounted rate as prescribed under the IBA guidelines.
- 2) The payout of interest for Quarterly Interest Certificate is applied on Simple Interest basis.
- 3) TDS: 1) In case of reinvestment deposit, interest is compounded on anniversary quarter and for TDS purpose interest is computed on calendar quarter basis. Interest payment is subject to RBI guideline from time to time. Interest payment is subject to tax deduction at source. TDS rates will be as applicable from time to time as per the Income Tax Act, 1961 and Income Tax Rules. Calculation of TDS in respect of interest on Fixed Deposits (wherever applicable) TDS in respect of interest earned on fixed deposits, is deducted on the basis of the total interest projected on the aggregate of fixed deposits of the customer, for the financial year. Thus, if the total projected interest in a financial year crosses the threshold limit as applicable from time to time, TDS is deducted proportionately from the existing fixed deposits at the time of interest application. This is in accordance with Section 194A3 (i) (a) of the Income Tax Act. Individuals seeking exemption from TDS on the interest income of FD and RD, have to submit a completed Form 15 G/H at the Bank branch within the new Financial Year and every time a new deposit is booked. For all new Reinvestment Term Deposits to be opened on and after 1st August, 2013 and all existing Reinvestment Term Deposits that may be renewed on and after 1st August 2013, interest reinvested would be net of TDS and hence the maturity value would vary to that extent.
- 4) Premature Encashment: a. For Rupee Term Deposits of a contracted amount less than ₹5 Crores opened/renewed on or after May 1, 2014 (including Flexi deposits), interest rate shall be 1.00% below the card rate, prevailing as on the date of deposit, as applicable for the period the deposit has remained with the bank. However, for Rupee Term Deposits closed within 14 days from the date of booking of the deposit interest rate shall be rate applicable for the period the deposit has remained with the bank. b. For Rupee Term Deposits of a contracted amount less than ₹5 crores opened/renewed on or after December 15, 2017 (including Flexi deposits), for the first partial withdrawal with value <= 25% of Term Deposit original principal value, Premature Closure Penalty Rate will not be applicable. For subsequent partial withdrawals, Premature Closure Penalty Rate will apply on the entire withdrawal amount. For the partial withdrawal with value > 25% of Term Deposit original principal value, Premature Closure Penalty Rate will be applicable for the entire withdrawal amount. However, for Rupee Term Deposits closed within 14 days from the date of booking of the deposit, interest rate shall be rate applicable for the period the deposit has remained with the bank. c. For Rupee Term Deposits of a contracted amount of ₹5 Crores and above, interest rate shall be 1% below the card rate prevailing as on the date of deposit, as applicable for the period the deposit has remained with the bank. This would also be applicable on Rupee Term Deposits closed within 14 days from the date of booking of the deposit. d. In case the term deposit is closed prematurely, before completion of the minimum period of 7 days, no interest shall be paid for the said term deposit. e. No interest payable on premature withdrawal within 1 year for NRE and FCNR Deposits, For NRE /FCNR Deposits of a contracted amount is less than ₹ 5 Crores (or equivalent in FCNR), interest rate shall be rate applicable for the period the deposit has remained with the bank or the contracted rate, whichever is lower. For NRE /FCNR Deposits of a contracted amount is ₹5 Crores & above (or equivalent in FCNR), interest rate shall be 1% below the card rate prevailing as on the date of deposit, as applicable for the period the deposit has remained with the bank. 5. a. In the event of the death of one of the depositor, premature termination and payment of Term Deposits held in 'Either or Survivor' or Former or Survivor' or 'any one' basis shall be allowed to survivor/s. Such payment to survivor/s shall give valid discharge to the bank. Such premature withdrawal shall not attract any penal charge. However, the interest rate shall be the rate applicable for the period the deposit has remained with the bank. b. In the event of 'With disposal' instructions being 'Either or Survivor' and a premature withdrawal is required by either of the joint holder even when both are alive: In case either one of us request the bank, to allow either of us to prematurely withdraw the said deposit, the bank is entitled not to honour the same. We further affirm that the payment of proceeds of such deposits to either one of us represents a valid discharge of the bank's liability, provided there is no order from a competent court restraining the bank from making the payment from the said account to either of us. c. In case the mode of operation is 'Either or survivor' or 'Former or Survivor' or 'Anyone or Survivor', in the event of the death of one of the deposit holder, premature withdrawal is required by the survivor: In the event of the death of either one of us, the survivor, if he / she so request the bank, to prematurely withdraw the said deposit without seeking the concurrence of the legal heirs of the deceased joint deposit holder, the bank is entitled to honour the same. We Further affirm that payment of the proceeds of such deposit to the survivor represents a valid discharge of the bank's liability provided. d. (i) There is no order from a competent court restraining the bank from making the payment from the said account. (ii) That the survivor would be receiving the payment from the bank as a trustee of the legal heirs of the deceased depositor and that such payment to him/her shall not affect the right or claim that any person/s may have against the survivor to whom the payment is made. e. Where the deposit is held singly and premature withdrawal is required by the nominee in the event of death of the deposit holder. (i) In the event of my death, the nominee named for the deposit is entitled to prematurely withdraw the said deposit, if he/she so requests the bank, without seeking the concurrence of my legal heirs. I further affirm that payment of the proceeds of such deposit to the nominee represents a valid discharge of the bank's liability (ii) That the nominee would be receiving the payment from the bank as a trustee of the legal heirs of the deceased depositor and that such payment to him/her shall not affect the right or claim that my legal heirs may have against the nominee to whom the payment is made. f. All encashment or withdrawals of Fixed Deposit with repayment instruction as direct credit to the linked account can be executed at any Axis bank branch. 7) (i) For Recurring Deposits opened on or after 9th August 2016, in case of delay in payment of any instalment/s beyond the calendar month, the depositor /s shall be liable to pay a penalty at ₹ 10 per ₹ 1000 per month for the period of delay. (ii) For Existing Recurring Deposit Customers, in case of delay in payment of any instalment/s beyond the calendar month, the depositor /s shall be liable to pay a penalty at the existing Business Prime Lending Rate +4% for the period of delay. (iii) Fraction of a month will be treated as full month for the purpose of calculating such penalty. i. e. if the instalment due on 31.05.2011, is paid on 02.06.2011 the delay shall be treated as one month. (iv) Please note that standing instructions for Instalment dates 28th/29th/30th/31st will not be available at the time of Recurring Deposit Account opening. (v) The penalty so leviable shall be deducted from the total payment payable at the time of maturity of the Recurring Deposit. 8) For all new Reinvestment Term Deposits to be opened on and after 1st August, 2013 and all existing Reinvestment Term Deposits that may be renewed on and after 1st August 2013, interest reinvested would be net of TDS and hence the maturity value would vary to that extent. 9) Auto-renewal option is not available for Fixed Deposit Plus, Tax Saver and deposit booked for Other Legal Entities (Cooperative Societies, Partnership, Limited Liability Partner, Trust, Associations, Club, University, Financial Institution). Minimum deposit amount for opening of FD Plus account is Rs. 2 crore. 10) FD Plus Deposits cannot be closed prior to date of maturity. Premature withdrawal is not permissible under this scheme except for exception cases which include bankruptcy/winding up/directions by court/regulators/receiver/liquidator/deceased cases. Premature closure arising out of aforementioned scenarios in the above cases will result in the change of applicable interest rate from the FD Plus rate to that of Normal Fixed Deposit rate (as per the prevailing rate) and will include application of penalty. 11) In case of minor, minor declaration needs to be filled in. 12) An overdue term deposit or its portion may be renewed from the date of Maturity, provided the overdue period from the date of maturity till the date of renewal does not exceed 14 days. The rate of interest payable on the amount of the deposit so renewed shall be the appropriate rate of interest for the period of renewal as prevailing on the date of maturity. If the overdue period is more than 14 days and if the depositor places the entire amount of overdue deposit or at least the principal amount of deposit as a fresh term deposit, interest may be paid for the overdue period on the amount so placed as a fresh deposit at the rate decided by the Bank which at present is simple interest at Savings Bank interest rates. 13) The Bank reserves the right to disallow premature withdrawal of large deposit for amount ₹ 5 crs and above held by entities other than Individuals and Hindu Undivided family (HUF). 14) Personal Information: a. Any updation of my details including personal information, change of address etc. will be provided by me to the bank, along with documents of proof within 2 weeks of such change. I agree to indemnify Axis Bank for any fraud, loss or damage, due to my providing wrong information or not updating the information that may occur to me and to Axis Bank and based on which the bank may act as true and correct. b. All information provided by me 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 analytics, credit scoring, verification, participating in telecommunication or electronic clearing network as may be required by law/customary practice by the bank c. All information provided by me of any nature (including personal & sensitive information) can be shared with agencies/service providers who have an agreement with Axis Bank for business purpose and 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 bank's Privacy policy. If I intend to revoke my consent to the sharing of the data, the products/services available to me, 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. 15) FATCA-CRS Terms and 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 a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form. 16) The deposits in the Bank are insured with DICGC for an amount of ₹ 5 lakhs (principal + interest) per depositor. 17) I am being customer of the Bank fully aware that, I am required to provide correct personal details viz; Date of Birth ("DOB"), constitution code (Individual or HUF), etc; to avail the benefit of the preferred Rate of Interest ("ROI") rate as individual Senior Citizen". But, if after creation of said FD, I change or update my above-mentioned personal details basis which the Bank considers that I am ineligible to avail benefit of preferred ROI (as available to individual Senior Citizen), in that case the Bank shall have right to modify the ROI at its discretion without any prior notice or intimation. Please note, the customer shall provide his correct personal details only at the time of creation of the TD. Also note that the Rate of Interest modified will be applicable from the last open effective date of the Fixed Deposit.

(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)
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.

<input type="text"/>	<input type="text"/>	<input type="text"/>	<input type="text"/>
Signature of Primary Applicant*	Signature of 1st Joint Applicant	Signature of 2nd Joint Applicant	Signature of 3rd Joint Applicant
<p align="center">Credit Card Offer: I wish to apply for Credit Card against this FD <input type="checkbox"/> Y <input type="checkbox"/> N</p> <p align="center">Applicant for Customer</p>		<p align="center">Signature of Bank Official in whose presence signed</p>	<p>EMP No. <input type="text"/></p> <p>Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/></p>

For Office Use Only

A/C No. <input type="text"/>	A/C Manager <input type="text"/>	<p align="center">For Axis Bank Limited</p> <p align="center">Branch Head / Authorized Signatory</p> <p align="center">Name of Official: _____</p> <p align="center">Designation : _____</p> <p align="center">S. S. Number : _____</p>		
SE Code <input type="text"/>	Ledger No <input type="text"/>			REP Code <input type="text"/>
A/C Lable 1 <input type="text"/>	A/C Lable 2 <input type="text"/>			
Camp Code <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. In case of signature mismatch, I certify that the customer has been personally met and has signed in my presence. Kindly process the request.

Additional Declarations (Tick as applicable)

Form 60 [Please fill the latest version of Form 60 as separate annexure]

Form of Declaration to be filed by a person who does not have a permanent account number and who makes payment in cash in respect of transaction specified in clauses (a) to (h) of rule 114B.

- 1. Full name and address of the declarant _____
- 2. Particulars of transaction : Opening of Saving/Current Account 3. Amount of the transaction: _____
- 4. Are you assessed to tax? Yes / No 5. If yes, (i) Details of Ward/Circle/Range where the last return of income was filed? _____
- (ii) Reasons for having PAN _____
- 6. Details of the document being produced in Support of address in column (1) _____

Verification

I _____, do hereby declare that what is stated above is true to the best of my knowledge and belief. Verified today, the _____ day of _____ 20__

Date _____, Place _____

Signature

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 _____ Customer ID (If an existing customer _____

Signature

Signature Mismatch Declaration (in case of major mismatch customer needs to submit an affidavit)

The signature on the ID proof / Address / Cheque provided is different from my signature in the Account Opening Form. Please consider the signature on the Account opening Form as my updated signature in your Bank records.

Old signature
As per documents
Existing Customer ID

[Signature Box]

New signature
as per account
opening form

[Signature Box]

I agree to indemnify and keep indemnified the Bank at all times from and against all cost, charges document, penalties (including attorney fees) suffered and/or incurred by for any act done or omitted to be done on account of the above declaration.

Minor Declaration

Type of Guardian : Father Mother Court Appointed Testamentary Guardian

Full Name of Guardian Mr. Ms. [Name Field]

I hereby declare that the date of birth of the minor who is my _____ is ____/____/____ and I am his/her natural and lawful guardian/ guardian appointed by court order, dated ____/____/____ (copy enclosed). I shall represent the said minor in all future transactions of any description on the above account until the said minor attains majority. indemnify the Bank against the claim of the above minor for any withdrawal/transactions made by me in his/her account.

Signature