

Fixed Deposit

New Customers - Resident Individuals/HUF

Form Type



Type of Account: Fixed Deposit [Tax Saver FD FD Plus (Tax Saver FD and FD Plus cannot be closed prior to maturity) For Office Use: Branch Name **Branch Code** Scheme Code Date: Customer Onboarding Section - Primary Applicant Name* ☐ Individual* or ☐ HUF If minor please fill Minor Declaration Section Gender* M F T Minor* Y N Married* Y N DOB / DOI*# # If minor / senior citizen, please provide proof of DOB ^T stands for 'third gender' or FORM 60/61 (If PAN is not available, please fill up additional declaration Form 60 or 61) PAN³ Aadhaar No "\$" Father's Name* Passport Expiry Date Mother's Name* Driving License Expiry Date Mother's Maiden Name \$1 hereby state that I have no objection in authenticating my self with Aadhaar best aut for the purposes of availing of the Banking Services from Axis Bank. Address Details Communication / Residence Address* Landmark* City* Pin code* State* Country* Ancestral/Parental Company Provided Residence Type * Owned Rented/Leased E.G. RKADAM@GMAIL.COM **Email Address** Mobile No Please ensure to furnish correct email ID. Tel. No.(R) Tel. No. (O) Permanent Address Same as communication address Please note the address below Landmark* City* State* Pin code¹ Country Rented/Leased Ancestral/Parental Company Provided Preferred Language of Communication Residence Type * Owned CUSTOMER INFORMATION & PROFILE (Mandatory) #Please mention occupation codes as applicable for Non Individuals in case of HUF (To be filled by branch) (To be filled Nationality Constitution code: Occupation code: by branch) Self Employed Unemployed Politician Occupation Salaried Retired Housewife Student If occupation is Salaried: If Occupation is Self Employed: a) Nature of Business Public Ltd Proprietorship Pvt Ltd □ IT Agriculture Professional Service Provider Partnership firm Public Sector Government Bullion /Gold Jewelry Stock Broker Real Estate Multinational Others (Please specify) Money Lender Trader Others (Please specify) b) No. of Years in Business / **Employment** Annual Income# # Only absolute numeric values to be entered in this section Agriculture Salaried Business Income Investment Income Others (Please specify) Source of Fund Know Your Customer Account opening through e-KYC (Aadhaar) Transaction ID To be filled by the Branch If No, please provide KYC documents (Attach photocopies of the following documents and produce the original copies of these documents for verification) Identity Proof Document Type* ID No.*

Type of Deposit Account
Deposit Amount:* Period:* Months Days
Amount in words:*
Interest Payout* (Tick one): Cumulative (Reinvestment) Monthly (MIC) Quarterly (QIC)
Auto Renewal:* Y N (No auto renewal for FD Plus)
Auto Closure:* Y N
For Interest Payment/Maturity Proceeds:
Issue DD
*I would need Fixed Deposit in the form of (Tick one): Receipt Physical Advice e-Advice (email id is mandatory in case e-Advice is selected)
FD Account Opening Section
Mode of Operation*
Self Either/ survivor Former/ survivor Anyone/ survivor Jointly by all Minor A/C operated by Guardian Others
Initial Payment Details Made of Payment Land Code Code Code Code Code Code Code Cod
Mode of Payment:
Cheque No. Dated D
Cheque should be observe payee and dawn payable to Axis tank Bu. A/c SApplicant lame?
Drawn onBankBranch
Office use only: Initial Deposit Tran ID
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 D D M M Y Y Y Y
As nominee is minor I/We appoint (name) Relationship with minor
Address: Same as Primary Applicant If different 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 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 6thumb impression, nomination to be filled in as an annexôf* I herby decline to presently nominate an individual and I understand & acknowledge risk & onsequenes associated with nomination rogiven by me
Information On Other Products & Offerings*
I hereby agree to Axis Bank/Subsidiaries/Affiliates/Agents contacting me for various of various other product updates, marketing promotions, special offers or any such information form time to time.
I do hereby give my consent to receive such information through Email Y N SMS Y N Phone Calls Y N Signature
I do hereby give my consent to receive such information through Email Y N SMS Y N Phone Calls Y N Signature Additional Declarations (Tick as applicable)
FORM 60
Form for declaration to be filed by an individual or a person (not being a company or firm) who does not have a permanent account number and who
enters into any transaction specified in rule 114B Date of Birth D M M Y Y Y
If applied for PAN and it is not yet generated enter date of application
If PAN not applied, fill estimated total income (including income of spouse, minor child etc. as per section 64 of Income-tax Act, 1961) for the financial year in which the above transaction is held b Other than Agricultural income ₹
Verification
I, do hereby declare that what is stated above is true to the best of my knowledge and belief. I further declare that I
computed in accordance with the provisions of Income-tax Act, 1961 for the financial year in which the above transaction is held will be less than maximum amount not chargeable
to tax. Verified today, the
DatePlaceSignature
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		Fatca- Crs Declaration P	Please tick	the applica	ole tax re	ident de	claration	(Any one)*					
I am a tax resid	lent of India and not resident	of any other country OR 🔲 I am a t	tax resid	ent of the	country	ies mer	tioned	in the ta	able bel	ow:				
Please indicate	the country/ies in which the	e entity is a resident for tax purposes	s and the	associate	d Tax ID	Numbe	r below	:						
ity of Birth*	Con	untry of Birth*	A	ddress Ty	e for Ta	x Purpo	se*-	Resi	dential	Busi	ness [Regist	ered Of	fice
Country#	Tax Identification	Identification Type					A	ddress l	or Tax	Purpose*				
	Number%	(TIN or Other, please specify))%	Comn	nunicatio	n Addre	ess 🔙 F	Perman	ent Add	ress 🔃	Please	note the	addres	s belov
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				Pin			te							
ATCA- CRS Certif	ication: I have understood the	citizen/ green card holder of USA % e information requirements of this For ue, correct, and complete and hereby	rm (read	along with						-				m that !
										Signature				
		HUF [Declara [.]	tion & M	andate									
/e, the undersign	ned, for ourselves and						as Ma	anager/	Karta a	nd Ejama	n of th	e family	, also gr	uardian
		request you to take notice that we	e are me	mbers of H	indu Un	divided	Family/f	irm.						
The joint fam	ily/firm is carrying business u	ınder the name and style of M/s					, v	vhich is	our joir	t family t	rade			
The Hindu Ur	ndivided Family is engaged in		activity/	occupatio	n not in	the natu	re of th	e busin	ess or ti	ade.				
lease treat this as ollect/ Credit Ch ne HUF A/c No		s/ Refund orders/ECS/RTGS/NEFT					of							
e hereby underta	ake to indemnify the Bank in c	ase of any loss/claims/damages/pena	alty/char	ges etc suf	ered by	the Ban	k, on acc	ount of	our afo	esaid inst	ruction	/mandat	e.	
ace:			ame:							Signature				
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			Minor D	eclaration										
pe of Guardian:	Father Mother	Court Appointed Testament	tary Gua	rdian										
ıll Name of Gua	ardian Mr. Ms.												\top	\Box
ited/	/ (copy enclosed). I sha	or who is myis _ Ill represent the said minor in all future r any withdrawal/transactions made b	e transac by me in h	tions of an is/her acc	y descri _l				nt until	-	ninor a	ttains m	ajority. I	
				gulations										
The payout of interes) TDS: a. Incase of rei	est for Quarterly Interest Certificat nvestment deposit ,Interest is com	ly Interest Certificate scheme, takes place a se is applied on Simple Interest basis. spounded on anniversary quarter and for TC urce. TDS rates will be as applicable from tin	DS purpos	e interest is	omputed	on calen	dar quart	er basis. I						

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 $194\,A3$ (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. d) 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 Rs. 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 1 the below the card rate prevailing as on the date of deposit, as applicable for the period the deposit has 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 saidterm 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 Rs 5 Crores (or equivalent in FCNR), interest rate shall be rate applicable for the period the deposit has remained with the bank g. For NRE /FCNR Deposits of a contracted amount is Rs 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 'E / S' or 'A / S' 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 not entitled 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.

of 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

7) 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 afore mentioned 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. 8) In case of minor, minor declaration needs to be filled in.

9) 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.

10) The Bank reserves the right to disallow premature withdrawal of large deposit for amount Rs. 5 crs and above held by entities other than Individuals and Hindu Undivided family(HUF).

11) 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 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 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.

12)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 is sued, please provide an explanation and attach this to the formula of the provided of the pro

13) The deposits in the Bank are insured with DICGC for an amount of Rs 5 lakhs (principal + interest) per depositor

14) For all new Reinvestment Term Deposits to be opened on and 1st August, 2013 and all Reinvestment Term Deposits that may be renewed on and 1st August 2013, interest reinvested would be net of TDS and hence the maturity value would vary to that extent.

15) 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. Al so 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 photograph

Signature of Primary Applic	cant	Signature of 1st Joint Applicant					
t sign this form if it is BLANK. Please ensure	all relevant sections and colu	umns are completely filled to your satisfaction and then only					
Signature of 2rd Joint App	licant	Signature of 3rd Joint Applicant					
✓ Signature of 2rd Joint App	llicant	Signature of 3rd Joint Applicant					

Declaration

- I hereby declare that the details furnished above are true and correct to the best of my/our knowledge and belief and I undertake to inform you of any changes therein, immediately. In case any of the above information is found to be false or untrue or misleading or misrepresenting, I/We am/are aware that I/we may be held liable for it.
- My personal / KYC details may be shared with Central KYC Registry
- · I hereby consent to receiving information from Central KYC Registry through SMS/Email on the above registered number/email address
- I hereby confirm to download my CKYC details and use it for abiding any bank's guideline.

Date	Signature of Primary Applicant										
For Office Use Only											
A/C No. A/C Manager	For Axis Bank Limited										
SE Code Ledger No Is the account opened face to face*											
A/C Label 1 A/C Label 2	Branch Head / Authorized Signatory										
Camp. Camp. Reference Number	Name of Official:										
Code Camp. Reference Number	Designation:										
DECLARATION BY THE BRANCH	S. S. Number:										

(Ple

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.



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Existing Customer*	YN	If Ye	es, Custo	omer ID					$\overline{\Box}$	T																			
Contact details updation required Y If No, please proceed to filling the Declaration																													
If <u>not</u> existing customer, I confirm if found otherwise, bank reserves the right to consolidate the customer IDs as it may decide, without any notice to me																													
Following fields Are Applicable for new customers or any KYC Modifications Only (for existing customers, address, contact details given below will be updated in all accounts held with the bank)																													
DOB / DOI*# D D M M Y Y Y Y Gender* M F T Minor* Y N Married* Y N																													
# If minor / senior citizen, please provide proof of DOB ^T stands for 'third gender'																													
PAN* or FORM 60/61 (If PAN is not available, please fill up additional declaration Form 60 or 61)																													
Aadhaar No "\$"												Fa	ther	's Naı	me*	L										\perp			
Passport Expiry Date DDMMYYYYY Mother's Name*																													
Driving License Expiry Date DDMMYYYYY Mother's Maiden Name																													
\$ 1 hereby state that 1 have no objection in authenticating my self with Aadhaar best authentication system and consent to providing my Aadhaar number, Biometric and / or one time pin (OTP) data (and / or any similar authentication mechanism) for Aadhaar based authentication for the purposes of availing of the Banking Services from Axis Bank.																													
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Pin code*			State		$\perp \perp$												_ Co	untry	*							\perp			
Residence Type*	Residence Type* Owned Rented/Leased Ancestral/Parental Company Provided E.G. RKADAM@GMAIL.COM																												
Mobile No*						En	nail /	Addres		. 131	(ADA	14166	I VIA	IL.CO	141														
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Identity Proof Doc				ID No										uthor			- 1-						f Issu						
Address Proof Document Type* ID No.*									Issuir	ng A	uthor	ity						Pla	ce o	f Issu	ue								

	Declaration & Signature							
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 document	•	•	•	, ,		·	.,	
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				~/			PHO ⁻	10
	Signature of Joint Applicant			Signature of all other	holders			
			EMP No.	Date D	D M M Y	V V V		
Signature of	Bank Official in whose presence	signed					35 mm X	35 mm
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			Information on other	Products & Offerings*				
I hereby agree to A	xis Bank/Subsidiaries/Affiliat	tes/Agents Contact	ing me for various other	r product updates, market	ing promotions,			
special offers or any	y such information form time	e to time.						
I do hereby give m	y consent to receive such in	formation through	Email Y N	SMS Y N Phone C	alls Y N	Signatur	e	
			Additional Doclare	ations (Tick as applicable)	<u></u>			
			Additional Declara	ILIOIIS (TICK as applicable)				
FORM 60								
For	m for declaration to be filed					rmanent account r	number and who	
		6	enters into any transact	ion specified in rule 114B				
If applied for DAN an	nd it is not yet generated enter	data of application	D D M M V	y y and acknowle	dgement numb	or T		
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Rules & Regulations (Customer Copy)

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: a. Incase of reinvestment deposit, Interest is compounded on anniversary quarter and for TDS purpose interest is computed on calendar quarter basis. b. 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. c. Calculation of TDS in respect of interest earned on fixed deposits, is deducted on the basis of the he 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 194 A3 (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. d) 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.

Alter 18 August 2015, interest reinveste reinveste reinveste administer the instantity value would vary to that extent.

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 Rs. 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 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 saidterm deposit.

e.No interest payable on premature withdrawal within 1 year for NRE and FCNR Deposits.f. For NRE /FCNR Deposits of a contracted amount is less than Rs 5 Crores (or equivalent in FCNR), interest rate shall be rate applicable for the period the deposit has remained with the bank g. For NRE /FCNR Deposits of a contracted amount is Rs 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 g. For NRE /FCNR Deposits of a contracted amount is Rs 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 g.

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 'E-/S' or 'A/S' and a premature withdrawal is required by either of the joint holder even when both are allive: In case either one of us request the bank, to allow either of us to prematurely withdraw the said deposit, the bank is not entitled 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.

6) 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.

7) 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 afore mentioned 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.
8) In case of minor, minor declaration needs to be filled in.

9) 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 deposit at the rate decided by the Bank which at present is simple interest at Savings Bank interest rates.

10) The Bank reserves the right to disallow premature withdrawal of large deposit for amount Rs. 5 crs and above held by entities other than Individuals and Hindu Undivided family (HUF).

11)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 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 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.

12)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.

13) The deposits in the Bank are insured with DICGC for an amount of Rs 5 lakhs (principal + interest) per depositor.

14) For all new Reinvestment Term Deposits to be opened on and 1st August, 2013 and all Reinvestment Term Deposits that may be renewed on and 1st August 2013, interest reinvested would be net of TDS and hence the maturity value would vary to that extent.

15) 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. Al so note that the Rate of Interest modified will be applicable from the last open effective date of the Fixed Deposit.

	Acknowledgement (to be filled b	y Branch)	
Application form acknowledgement			
I have received Application no	_ from		
for opening a FD account with Axis Bank Branch			
Name of Bank Official			
Mobile no			
			Signature
Nomination acknowledgement			
. We acknowledge receipt of nomination made by yo	u in favour of:		
Name of nominee		Age:	_ year with respect to your application
no			
II. No nominee for the account since nomination facil	ity 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