

CUSTOMER IDENTIFICATION POLICY - NRI/PIO

AXIS Bank's customer identification policy for NRIs/PIO's strives to put in place sufficient and reasonable checks and documentation processes to establish the identity, location and NRI/PIO status of the customer. At pre-relationship level the Bank relies mainly on documents for establishment of customer credentials ahead of setting up a Banker-Customer relationship with a prospect. The Bank's customer identification documents at point of acceptance are intended to verify/substantiate the following basic details relating to a new customer.

1. Verification of identity 2. Verification of address 3. Verification of signature 4. Verification of NRI/PIO status

Accordingly, the following documents are required from new NRI/PIO customers at the time of signing up as a customer of the Bank using a remote channel (where the customer opens an account without having a face to face interaction with one of the Bank's officers)

| Non Resident Indians (NRI) | | | Persons of Indian Origin (PIO) | | |
|---|--|--|--|---|---|
| Description | Attestation formality | When required | Description | Attestation formality | When required |
| Identity cum NRI status proof Indian Passport and visa copy (pages containing your basic details, family details, address, latest visa to be sent) | To be attested by a Notary Public / Indian Embassy or Self * (self attestation permitted only FATF member countries) # | Compulsory document. Basic identify document for all NRI customers | Identity proof Current and valid passport (Pakistan / Bangladesh passport holders cannot apply for PIO account) | To be attested by a Notary Public / Indian Embassy/ or Self * (self attestation permitted only FATF member countries) # | Compulsory document. Basic identify document for all PIO customers |
| Address proof (one of the following) Overseas Driving License, Social Security Card, Green Card Utility/telephone bill, Bank statement / credit card statement etc. | Original to be sent or copy to be attested by Notary Public / Indian Embassy/ Self (for FATF country residents) # | When the communication address given in the account opening application is different from passport address or when your passport doesn't have an address | PIO proof (any one of the following) PIO card, OIC card, Indian driving license, Account statement from any Bank in India, your personal cheque (check) drawn on any bank account in India, Proof of title for any residential property owned by you in India (Building tax receipt, Title Deed etc). Birth Certificate, School/College Certificate, Marriage Certificate, Existing/expired Indian passport (of you/ spouse /father /mother) Ration card / Pan card / Voter id card (of you or spouse) or any other official document proving your roots / existing ties in India | Same as above | Compulsory document for providing PIO status. However, it can be waived at the discretion of the Bank when the customer is able to give satisfactory reference of any existing Axis Bank Customers or prominent citizens (with full postal address). Account will be activated only after Bank cross-checks with the referees provided by the applicant |
| Signature proof Any official document containing your current specimen signature or Self cheque drawn on your existing bank account or original of paid cheque of your existing account | As above. In case of cheque no attestation is required as original cheque / paid cheque to be sent | When signature in your Account Application varies from your passport signature | Address proof (one of the following) Overseas Driving License, Social Security Card, Green Card Utility/telephone bill, Bank statement / credit card statement etc. | Original to be sent (for utility/bank statements) or copy to be attested by Notary Public / Indian Embassy/ Self (for FATF member country# residents) | When the communication address given in the account opening application is different from passport address or when your passport doesn't have an address |
| Additional proof Original Bank statement/credit card statement from your existing bank account in India or abroad | No attestation. Original statement not more than 6 months old to be sent | Only when you are opting for self attestation of documents (or when it is being used as address proof) | Signature proof -Any official document containing your current specimen signature or Self cheque drawn on your existing bank account or original of paid cheque of your existing account | As above. In case of cheque no attestation is required as original cheque / paid cheque to be sent | When signature in your Account Application varies from your passport signature |
| Additional proof Cheque (check) drawn in favor of Axis Bank a/c... (your name) on your existing a/c in India or abroad | Not applicable | When you want to activate the account immediately on opening and/or when you are opting for self attestation | Additional proof Original Bank statement/credit card statement from your existing bank account in India or abroad | No attestation. Original statement not more than 6 months old to be sent | Only when you are opting for self attestation of documents (or when it is being used as address proof) |
| Two passport size photographs | Not applicable | Compulsory document | Additional proof Cheque (check) drawn in favor of Axis Bank a/c... (your name) on your existing a/c in India or abroad | Not applicable | When you want to activate the account immediately on opening and/or when you are opting for self attestation |
| | | | Two passport size photos | Not applicable | Compulsory document |
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