

Fatca- Crs Declaration

Please tick the applicable tax resident declaration (Any one)*

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 <input type="text"/>	State <input type="text"/>	Country <input type="text"/>

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 equivalent⁵

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 _____

HUF Declaration & Mandate

We, the undersigned, for ourselves and _____ as Manager/Karta and Ejaman of the family, also guardian of # _____ request you to take notice that we are members of Hindu Undivided Family/firm.

The joint family/firm is carrying business under the name and style of M/s. _____, which is our joint family trade

The Hindu Undivided Family is engaged in _____ activity/occupation not in the nature of the business or trade.

We, the undersigned, hereby authorize (Karta/Manager) _____ to operate upon the Bank account severally, jointly and all transactions entered into and obligations incurred or to be hereafter incurred by them will be binding on all of us. Any acts done/to be done to comply with Bank's rules which are in force or as amended from time to time in the matter of maintaining and conduct of such accounts will be binding on us.

Please treat this as a mandate from us to:

Collect/ Credit Cheques/remittances/Warrants/ Refund orders/ECS/RTGS/NEFT /instruments issued in favour of _____, being the karta in the account in the HUF A/c No _____ of _____ HUF

We hereby undertake to indemnify the Bank in case of any loss/claims/damages/penalty/charges etc suffered by the Bank, on account of our aforesaid instruction/mandate.

Place: _____ Date _____ Name: _____ Signature _____
 Place: _____ Date _____ Name: _____ Signature _____
 Place: _____ Date _____ Name: _____ Signature _____
 Place: _____ Date _____ Name: _____ Signature _____

#Here state the name of the children of each of the family members stating their parentage and state also the name of guardians by whom they are represented.

Minor Declaration

Type of Guardian: Father Mother Court Appointed Testamentary Guardian

Full Name of Guardian Mr. Ms.

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 in the above account until the said minor attains majority. I indemnify the Bank against the claim of the above minor for any withdrawal/transactions made by me in his/her account.

Signature _____

Rules & Regulations

- The payout of interest on Term Deposits under Monthly Interest Certificate scheme, takes place at a discounted rate as prescribed under the IBA guidelines.
- The payout of interest for Quarterly Interest Certificate is applied on Simple Interest basis.
- TDS: a. In case 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 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 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.
- 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 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. 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.
- 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. (f) 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.
- 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.
- 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.
- In case of minor, minor declaration needs to be filled in.
- 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.
- 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).
- 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.

(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.

 Signature of Primary Applicant	 Signature of 1st Joint Applicant
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(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)

 Signature of 2nd Joint Applicant	 Signature of 3rd Joint Applicant
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 Signature of Bank Official in whose presence signed	EMP No. <input style="width: 40px;" type="text"/>	Date <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>
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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 Place: _____

 Signature of Primary Applicant

For Office Use Only

A/C No. <input style="width: 100%;" type="text"/>	A/C Manager <input style="width: 100%;" type="text"/>
SE Code <input style="width: 40px;" type="text"/>	Ledger No <input style="width: 40px;" type="text"/>
Is the account opened face to face* <input style="width: 20px;" type="text"/> <input style="width: 20px;" type="text"/>	
A/C Label 1 _____	A/C Label 2 _____
Camp. Code <input style="width: 60px;" type="text"/>	Camp. Reference Number <input style="width: 100%;" type="text"/>

For Axis Bank Limited

Branch Head / Authorized Signatory

Name of Official: _____

Designation: _____

S. S. Number: _____

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.

- 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. In case 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 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 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 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. 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.
- 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.
- 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 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 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 by 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

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 Senior 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

