



SAVINGS & CURRENT

New & Existing Customers - Overseas Indians/Foreign Nationals

Form Type



Select Account Type

(This single account opening form will be used to open multiple accounts including NRE, NRO Savings and Current account)

Please Mention appropriate Scheme Code

Savings Account for NRI/PIO/OCI/FN

Instakit Required Y N

Only Savings Accounts

Insta Sticker/
Account Number

Insta Sticker/
Account Number

Current Account for NRI/PIO/OCI

Or

Savings Account for Returning NRI/PIO/OCI

RFC Currency: USD GBP EUR CAD AUD

Insta Sticker/
Account Number

Insta Sticker/
Account Number

Please fill the form in **BLOCK LETTERS** only. Fields marked * (asterix) are **MANDATORY**

Customer Onboarding Section - Primary Applicant (to be mandatorily signed)

Name*

(Same As Per Passport)

Please Paste the
photograph of
Primary Applicant here

35 mm X 35 mm

Existing Customer* Y N If Yes, Customer ID

Customer Consent for Re-KYC / Contact details updation Y N

Applicant Status* NRI PIO/OCI Foreign National Returned NRI/PIO/OCI

Signature of Primary Applicant

If I am unable to provide the existing Customer ID and the same is observed by the Bank, the Bank reserves the right to consolidate the customer IDs as it may decide, without any prior notice to me. Following fields for new customers, any KYC Modifications or Re-KYC Only (for existing customers, address, contact details given below will be updated in all accounts held with the bank)

Date of Birth* Gender* M F Minor* Y N Married* Y N Place of Birth*

If minor, please provide proof of DOB & fill Minor Declaration Section

Passport No* Date Of Issue* Date Of Expiry*

Place Of Issue Country of residence* Nationality*

Type Of Visa* Place Of Issue* Visa Reference No*

Date Of Issue* Date Of Expiry* Country of Issue*

PAN*** or FORM 60/61 ***If PAN No. is not available, please fill up Additional declaration Form 60 or 61

Mother's Maiden Name*

Declaration for converting existing Resident Account to NRO account (to be mandatorily signed)

I hereby request the Bank to convert my existing resident Savings/Term Deposit/Current account to NRO Saving/NRO Term Deposit/NRO Current account and hotlist all the international debit cards linked to resident account.

Resident Account No.1 Debit Card No.

Resident Account No.2 Debit Card No.

I authorize the Bank to convert my existing resident savings/Term Deposit/Current account to NRO Saving/NRO Term Deposit/NRO Current account, if I am unable to provide the account details and the same is observed by the Bank. With Holding Tax at applicable rates would be deducted on the interest paid in NRO Accounts. The linked international Debit Cards can also be hotlisted. I undertake to destroy all unused cheque leaves in my existing resident account cheque book. I/we authorise Bank to change the Mode of Operation of the Existing Resident Account as per the prescribed RBI guidelines prevailing for the account category, from time to time. Currently being : 1) Former or Survivor 2) Either or Survivor. The updation/continuation of Mode of Operations is subject to obtention of requisite documents/forms as per the Bank Guidelines

Signature of Primary Applicant

Signature of Joint Applicant 1

Signature of Joint Applicant 2

For Office Use:

Branch Name

Branch Code:

Date:

ADDRESS DETAILSMariner (Yes No)Preferred Communication Address (Tick one) Overseas Address Indian Address (Address Proof Mandatory for the address mentioned on the form)

Overseas Address*

Landmark* City* State* Country* Pin code*

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

Overseas* Mobile No Country Code Email Address*

E.G. RKADAM@GMAIL.COM

Overseas* Tel. No.(R) Country Code Overseas* Tel. No. (O) Country Code Residence Type*: Owned Rented/Leased Ancestral/Parental Company Provided

Indian Address

Landmark* City* State* Country* Pin code* Indian* Mobile No Country Code Indian* Tel. No.(R) Country Code Residence Type*: Owned Rented/Leased Ancestral/Parental Company Provided Primary Mobile Number (Tick one) Overseas Indian **CUSTOMER PROFILE** (Select any one option)Occupation* Salaried Self Employed Business Retired Student Housewife Others Occupation Code# Doctor CA Mariner Annual Turnover/ Income* (Net Credits in ₹lakhs) <1 >1-5 >5-10 >10-15 >15-25 >25-50 >50

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

KNOW YOUR CUSTOMER*

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

Indian Address Proof	ID No.	Issuing Authority	Place of Issue
Overseas Address Proof	ID No.	Issuing Authority	Place of Issue

Savings/Current Account Opening Section**MODE OF OPERATION*** (Only "Self" mode for Insta Kits)
 Self Either or survivor Former or survivor Anyone or survivor
 Jointly by all Minor A/C operated by Guardian Others _____
JOINT APPLICANT DETAILS Please mention no. of Joint Applicants

1st Joint Applicant:	P R E F I X	F I R S T	M I D D L E	L A S T
2nd Joint Applicant:	P R E F I X	F I R S T	M I D D L E	L A S T
3rd Joint Applicant:	P R E F I X	F I R S T	M I D D L E	L A S T

INITIAL PAYMENT DETAILS NRE Savings Account Scheme Code

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

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

Debit NRE Savings Account Number Transaction ID: _____ Date: _____ NRE Current Account Scheme Code

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

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

Debit NRE Savings Account Number Transaction ID: _____ Date: _____

Signature _____

NRO Savings Account Scheme Code

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

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

Debit NRO Savings Account Number Transaction ID: _____ Date: _____

NRO Current Account Scheme Code

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

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

Debit NRO Savings Account Number Transaction ID: _____ Date: _____

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

Amount _____ Currency: USD GBP EUR CAD AUD

Cheque / DD / Remittance Detail: Bank Name _____ Cheque/DD /Remittance No. _____ Date: _____

Tenor: _____ (Year/s) _____ (Months/s)

Signature _____

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

FOR SALARY & DEFENCE ACCOUNT

Label Code Staff Employee Id

Letter from Employer verifying identity and permanent address

Signature _____

Authorized signatory
with Company Seal

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

I wish to nominate I do not wish to nominate

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 deposits
I/We (Name) _____ (Address) _____

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

Name Address: Same as Primary Applicant

If different from Primary Applicant

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

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

Address: Same as Primary Applicant If different

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

Signature of Witness*** _____ Signature of Primary Applicant** _____

Name _____ Name _____

Address _____ Address _____

Date _____, Place _____ Signature of the Joint Applicant(s) _____

*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

ACCESS YOUR ACCOUNT* – Primary Applicant

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

Name on Card:

Name of Nominee

Savings Account Usage Type

- NRE International Chip Card (Higher Level Of Security Usable In India And Internationally)
- NRE Domestic Chip Card (Higher Level Of Security Usable In India Only)
- NRE Display Debit Card - International Chip Card (Higher Level Of Security Usable In India And Internationally)
- NRE Display Debit Card - Domestic Chip Card (Higher Level Of Security Usable In India Only)

Activate International Usage on NRE Insta Debit Card

Additional Printing

NRO Domestic Non Chip Card (usable in India Only)

Current Account Usage Type

- NRO Domestic Non Chip Card (usable in India Only)
- NRE International Chip Card (Higher Level Of Security Usable In India And Internationally)

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

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

Value Added Alerts (SMS & Email) Phone Banking

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

Cheque book facility I wish to register for eDGE Loyalty

For Terms and Conditions and product specific offerings please refer to www.axisbank.com
Axis Bank may at any time discontinue/alter/modify the offered channel facilities at its sole discretion

INFORMATION ON OTHER PRODUCTS & OFFERINGS*

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

Signature _____

Additional Declarations (Tick as Applicable)

FORM 60

[See third proviso of rule 114B]

Form of declaration to be filed by a person who does not have a permanent account number and who enters into any transaction specified in rule 114B

- 1. Full name and address of the declarant _____ 2. Particulars of transaction. _____
- 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 not having permanent account number? 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 _____ Date _____, Place _____ Signature of the declarant _____

Instructions: Documents which can be produced in support of the address are :- (a) Ration Card (b) Passport (c) Driving licence (d) Identity Card issued by any institution (e) Copy of the electricity bill or telephone bill showing residential address (f) Any document or communication issued by any authority of the Central Government, State Government or local bodies showing residential address (g) Any other documentary evidence in support of his address given in the declaration.

SIGNATURE MISMATCH DECLARATION (in case of major mismatch customer needs to submit an affidavit)

The signature on the Passport is different from my signature on the Account Opening Form. Please consider the signature on the Account Opening Form as my updated signature in your Bank records.

I am Providing:

- Government Issued Photo ID Proof Carrying my Current Signature
- Notarized Affidavit Confirming the Current Signature
- A self Signed personalized Cheque from my existing NRE/NRO Account

Old signature
As per documents/
Existing Customer ID

New signature
as per account
opening form

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

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 _____

PIO (Person of Indian Origin Declaration)

I hereby declare that I am a person of Indian origin and I satisfy one of the following conditions.

(Please select from the below mentioned choices as applicable to you)

- I held an Indian passport. My father/ mother/ grandfather/ grandmother (name) is/was a citizen of India. I am the spouse of an Indian citizen.
- I am the spouse of a PIO/OCI. I hold PIO/OCI card

I am attaching herewith, supporting documents to satisfy the above declaration

Signature _____

DECLARATION FOR OVERSEAS RESIDENTIAL ADDRESS

I/We, the undersigned _____ holding Passport No _____ and Visa / Resident Permit No _____ wish to open a _____ account with your branch. I/ we currently do not have the overseas address proof document readily available with me/us. I/We confirm that my/our Overseas Residential Address, as updated in the NRI Account Opening Form is: _____

I/We further agree and confirm that the overseas address be designated as my/our communication address and I authorize the Bank to send all correspondence, including all deliverables to me at the aforesaid mailing address.

I undertake to immediately inform the Bank in case there is any change in my overseas address, but not later than 2 weeks of such change. OR

I/We agree and confirm that my / our Indian address as mentioned in the NRI Account Opening Form is designated as my / our communication address and all correspondence from the Bank, including all deliverables be sent to this address only.

In case the address submitted by me as proof, undergoes a change, I note to submit the fresh proof of address to the Bank for updation in the account records. I further confirm that if the copy of the proof of address is not submitted to the satisfaction of the bank, within 6 months, the Bank shall have the right to freeze / close the account. I hereby agree and undertake to hold harmless and keep Axis Bank fully indemnified against claims and damages, which may be made in respect hereof by reason of Axis Bank relying and acting on this declaration.

Letter of Authority (to be signed, if customer desires to give letter of authority to a third party for operating the account)

I/We hereby authorize you to honour all cheques or drafts on the above account, and to accept and act upon receipt for money deposited with or owing by the Bank on any account or accounts at any time or times kept or to be kept in the above account with the Bank provided such cheques or drafts are signed by Mr./Mrs. _____, whose specimen signature is attested by me/us below, notwithstanding that such cheques or drafts may create overdrawing or to increase it to any extent. Mr./Mrs. _____, is also authorized on my/our behalf to make, draw, accept, endorse and negotiate or otherwise sign any Hundies, Bills of Exchange and Promissory Notes or other Negotiable Instruments, to operate or overdraw on the above account with your Bank, to receive payments of all money due to me/us, to acknowledge- edge debt or debts due from me/us, or to me/us, as to bind me/us to pledge or hypothecate to the Bank any stocks or other form of securities belonging to me, any one or more of us on my/our behalf to borrow either with or without security to withdraw necessary documents relating to my/our business with your Bank including guarantees, to issue guarantees on my/our behalf with or without security, to apply for and obtain ATM/Debit Card or such other instruments linked to my above account, and operate the above account through ATM or any other delivery channels,

I agree that as a Letter of Authority holder, I shall NOT repatriate funds held in the NRO account outside India, other than to the Non Resident individual account holder through normal banking channels, NOR make payment by way of gift to a Resident Indian on behalf of the Non- Resident account holder OR transfer funds from the Non Resident Indian account holder's NRO account to another NRO account

I hereby agree to ratify and confirm all and whatsoever this letter of authority holder shall lawfully do or cause to be done in the premises by virtue of this letter of authority, and hold the bank indemnified from all such transactions. This authority shall continue to be in force until I/We revoke it by a notice in writing delivered to you.

LOA Customer ID (if existing customer) Name Of LOA Holder

LOA Address

State Country Pin code*

Contact Number Email ID

Yours faithfully

Signature of Primary Applicant

Signature of Joint Applicant 1

Signature of Joint Applicant 2

Please Paste the photograph of LOA here

Please sign across the photograph

35 mm X 35 mm

LOA Signature

Counter Signature by account holder

Signature of Primary Applicant

Signature of Joint Applicant 1

Signature of Joint Applicant 2

Power of Attorney (to be signed, if customer desires to give Power of attorney to a third party for operating the account)

I agree that as the Power of Attorney holder, I shall NOT repatriate funds held in the NRO account outside India, other than to the Non Resident individual account holder through normal banking channels, NOR make payment by way of gift to a Resident Indian on behalf of the Non- Resident account holder OR transfer funds from the Non Resident Indian account holder's NRO account to another NRO account

I hereby agree to ratify and confirm all and whatsoever this power of Attorney holder shall lawfully do or cause to be done in the premises, and hold the bank indemnified from all such transactions. This authority shall continue to be in force until I/We revoke it by a notice in writing delivered to you.

POA Customer ID (if existing customer) Name of the POA Holder

POA Address

State Country Pin code*

Contact Number Email ID

Yours faithfully

Signature of Primary Applicant

Signature of Joint Applicant 1

Signature of Joint Applicant 2

Please Paste the photograph of POA here

Please sign across the photograph

35 mm X 35 mm

POA Signature

Counter Signature by account holder

Signature of Primary Applicant

Signature of Joint Applicant 1

Signature of Joint Applicant 2

RFC Declaration

Please open an RFC Account in my name. The relevant particulars are as under:

1. Origin (State whether you are of Indian origin) :
2. Date of arrival in India to become a resident in India:
3. Particulars of residence outside India: Country: _____ Period From: _____ To: _____ Nature of Occupation: _____
(An attested copy of the relevant pages of the passport must be enclosed.)
4. Do you continue to have any employment or business or vocation outside India?: If so please give full particulars
5. Foreign Currency/ies in which RFC Account/s is/are to be opened: USD GBP EURO CAD AUD
6. Type of Account desired (State whether fixed deposit, current or savings Account.) :

I hereby declare that I have gone through the provisions of the RFC Accounts Scheme. I declare that the particulars stated herein above are correct and I am eligible to open and maintain RFC Account under the Scheme as applied. I agree that the RFC Account shall be governed by the RFC Accounts scheme and the directions issued by the Reserve Bank of India under the Foreign Exchange Regulation Management Act, from time to time.

Date _____

Place _____

Signature of the Applicant

Instructions to the Applicant

1. Applicant is advised to read carefully the RFC Accounts Scheme before making the application.
2. Account will not be opened unless full particulars are furnished in the application form.
3. Application form duly filled in and signed must be accompanied by copies of the relevant pages of the passport duly certified by the applicant as true copies. The passport should be submitted along with the application for verification.
4. Furnishing any false information in the application amounts to a contravention of the Foreign Exchange Management Act, 1999.
5. Applicant should furnish such other particulars or documents, as may be required by the Bank for the latter to satisfy himself that the applicant is an eligible person and the funds proposed to be credited to the RFC Account are eligible for the purpose.
6. Nomination facility is available to the RFC accounts as in the case of resident Rupee accounts.

Mariner's Declaration

I hereby declare and confirm that I am a Non-Resident Indian and I am presently on contract with _____
(Company registered in _____ (address of the principal) I also confirm that I will inform the Bank, in case I do not renew my contract or choose to go on a new contract OR I am unable to proceed on a new contract or in any case in the event that my status of Non-Resident Indian is altered. Accordingly, I will have the Non-Resident accounts opened in my name re-designated to Resident / RFC accounts (as applicable).

Signature of the Applicant

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

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

Building Name _____ City _____ State _____

Country _____ PIN Code _____ Telephone Number _____ The applicant does not hold a documentary

address proof in his / her independent name. Since the applicant is residing with me, the address proof in my name is being provided to the bank for the purpose of address verification. I have no objection towards receiving any correspondence from the bank in the name of applicant at my above-mentioned address. I enclose herewith the below:

1. Self-attested (Document Name) _____ as Identity Proof

2. Self-attested (Document Name) _____ as Address Proof

Name of the Declarant _____ Customer ID (If an existing customer) _____

Signature of the Applicant

Rules & Regulations (to be mandatorily signed)

I/We have read and understood the Terms and Conditions relating to various services. I/We have specifically requested above, from AXIS BANK Ltd. I/We accept and agree to be bound by the said terms and conditions including those limiting / excluding the Bank's liability. I/We understand that the Bank may at its absolute discretion discontinue any of the services completely or partially with prior notice to me/us. I/We confirm that I/We am/ are the sole account holder(s) or have the required mandate to operate all the respective accounts linked to these services. I/We authorize the bank to send Correspondence/ Documents/ Statement of Accounts/ Deliverables through courier/postal service at its discretion and such courier/postal service shall be deemed as my agent.

FOR NON-RESIDENT ACCOUNTS: I/We hereby declare that I/We am/are non-resident Indian(s)/ Person(s) of Indian origin. I/We understand that the above account will be opened on the basis of the statements/declarations made by me/us, and I/We also agree that if any of the statements/declarations made herein is found to be non-correct in material particulars, you are not bound to pay any interest on the deposit made by me/us. The account will be put into use for bonafide transactions not involving any violations of the provisions of any Government/Exchange Control Regulation. I/We agree that no claim will be made by me/us for any interest on the deposit/s for any period after date/s of maturity of the deposit/s. I/We agree to abide by the provisions of the Foreign Currency (Non Resident) Account Scheme, Non Resident (External) Account Scheme, Non-Resident (Ordinary) Account Scheme as the case may be. I/We hereby undertake to intimate you about my/our return to India for permanent residence, immediately on arrival. I/We agree that the premature withdrawal is permitted at my/our request. The payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by the Reserve Bank of India in this regard. I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or any other manner in India. I/We would confirm that all debits to my/our accounts for the purpose of investment in India and credits representing sale proceeds of investments in India are covered either by general or special permission of the Reserve Bank of India. I/We undertake to inform AXIS BANK regarding change in my/our residence/employment and provide further information that AXIS BANK may require from time to time.

FOR FOREIGN NATIONAL OF NON-INDIAN ORIGIN : I/We hereby declare that I/We am/are Foreign nationals of non Indian origin. I/We understand that the above account will be opened on the basis of the statements/declarations made by me/us, and I/We also agree that if any of the statements/declarations made herein is found to be non-correct in material particulars, you are not bound to pay any interest on the deposit made by me/us. The account will be put into use for bonafide transactions not involving any violations of the provisions of any Government/Exchange Control Regulation. I/We agree that no claim will be made by me/us for any interest on the deposit/s for any period after date/s of maturity of the deposit/s. I/We hereby undertake to intimate you about my/our permanent departure from India prior to leaving the country. I/We agree that the premature withdrawal is permitted at my/our request. The payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by the Reserve Bank of India in this regard. I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or any other manner in India. I/We would confirm that all debits to my/our accounts for the purpose of investment in India and credits representing sale proceeds of investments in India are covered either by general or special permission of the Reserve Bank of India. I/We undertake to inform AXIS BANK regarding change in my/our residence/employment and provide further information that AXIS BANK may require from time to time. NRO Savings account opened for Foreign Nationals of Non-Indian Origin visiting India for short duration will be valid only for 6 months from the date of account opening or the expiry date of the visa, whichever is earlier. These accounts are liable to be closed on completion of 6 months from the date of account opening or expiry of visa, whichever is earlier.

FOR DEBIT CARD: I/We undertake that the usage of the Debit Card will be in accordance with the exchange Control Regulation and in the event of any failure, I/We will be liable for action under the Foreign Exchange Management Act 1999 and the amendments thereof, stipulated by the Reserve Bank of India. I/We accept full responsibility for my/our Debit Card and agree not to make any claims against AXIS BANK, in respect thereto.

FOR INTERNET BANKING: "I/We acknowledge that the issue, usage of Axis Bank Internet Banking facility is governed by terms & conditions in force from time to time as set forth on the www.axisbank.com and agree to abide by the same. I/We am/are aware that Axis Bank Ltd does not seek any information relating to login ID/Password in any form including through e-mails from its customers. I/We further agree and confirm that Axis Bank shall not be liable for any losses arising from my/our sharing/disclosed of login ID, password, cards, card numbers or PIN (Personal Identification Number) to anyone, nor shall make claims on the bank for any unauthorized use.

FOR JOINT ACCOUNTS: The Bank may, on receipt of a written application from Either or Survivor of us/ Anyone of Survivors of us/ the Former/ the Latter of us, grant a loan/advance against the security of FD to be issued to us or make prepayment or part payment of the proceeds of the said deposit to any one of us.

FOR JOINT MODE OF OPERATION: In consideration of the Bank providing us with all the above mentioned facilities of banking, at our request, we hereby agree and confirm that notwithstanding what is stated in the account operating mandate given by us for manual operations of the said account, we hereby authorize Shri/Smt one of the joint account holders and/or one of the person who is duly authorized to operate the said account jointly in terms of the earlier mandate to operate the above facilities. The said person shall have full authority to operate the said Bank account solely for iConnect, Mobile Recharge and Bill Payments Facility. We further confirm that all or any operations of the said banking accounts by the said person in terms of the above shall be binding on us and be deemed to have been carried out in terms of our mandate given for operating the account manually. It is further clarified that the above instructions shall be valid only for the purpose of availing iConnect, Mobile Recharge, Bill Payments facilities and except for the existing mandate i.e. joint operation shall be applicable.

Savings Bank - Most Important Terms & Conditions

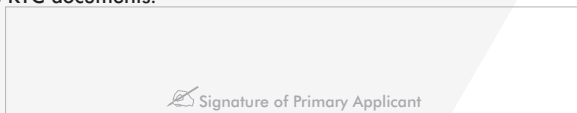
1) The Savings Bank Account should be used to route transactions of only non-business/non-commercial nature. In the event of occurrence of such transactions or any such transactions that may be construed as dubious or undesirable, the Bank reserves the right to unilaterally freeze operations in such accounts and/or close the accounts. **2)** Interest on savings bank deposit is calculated at a rate fixed by RBI. The present rate is 4% and RBI has revised the method of application. With effect from 01.04.2010, interest shall be paid on daily product method on quarterly basis. **3)** The balances in the account must adhere to the minimum Average Quarterly/Monthly Balance (AQB/AMB) stipulation laid down by the Bank and communicated to you at the time of opening of the account and any change as may be advised to you. Non-maintenance of this AQB/AMB will attract applicable penalty as per the Schedule of Charges. **4)** If there is no transaction in the account for 12 months, the account automatically gets classified as a 'dormant account' whereupon further debit transactions are not permitted in the ordinary course. The account gets classified as 'inoperative' if there are no transactions for 24 months. A request for activation of the account has to be made by the customer in both cases. **5)** The customer should maintain minimum quarterly/monthly average balance as may be required from time to time in the account. The non-maintenance of such adequate balance shall automatically entitle the Bank to levy the charges for non-maintenance of the average balance. In such an event the Bank shall have the first right to set off any available credit that may be available in the account including from amounts flowing into the said account from the collection proceeds or any deposits. Therefore it is advised in such an event the customer should fund the account adequately to avoid such a situation **6)** Account Closure: I authorize the bank to close my account, with prior intimation to me, in case of a. balance in the account remains zero for 3 months or more b. high occurrences of dishonored payments from my account c. no customer induced transactions for 6 months or more **7)** Transactions: Any instructions to Axis Bank regarding the account, both of a financial/non-financial nature (eg: Issuance of Cheque book/card, financial transactions, updation of personal details etc.) will be provided by me through the authorized channels only, which will be specified by the bank, based on regulatory guidelines prevailing at that time. Axis Bank is not expected to act on instructions that do not come in through the authorized channels, but reserves the right to act upon its discretion to provide such facilities under extraordinary circumstances. **8)** The Savings Bank Account entitles free access to AXIS BANK ATMs, Internet Banking and Teleshopping unless otherwise stated. **9)** Availing of the Anywhere Banking facility and the At Par Cheque facility is contingent upon the limits and service charges stipulated for these facilities. **10)** Any change of address should be immediately communicated in writing to the Bank along with Address Proof. **11)** By availing of e-statement facility, Account Holder(s) agree to be bound by all the Terms and Conditions that may be specified by the Bank at the time of availing such facility and such other conditions as specified by the Bank from time to time. **12)** NRO Savings account opened for Foreign Nationals of Non-Indian Origin visiting India for short duration will be valid only for 6 months from the date of account opening or the expiry date of the visa, whichever is earlier. These accounts are liable to be closed on completion of 6 months from the date of account opening or expiry of visa, whichever is earlier. **13)** Channel facilities: All channel facilities provided by Axis Bank including Debit Cards, ATM Cards, ATMs, Internet Banking etc. are subject to specific guidelines that are provided on www.axisbank.com and as per the T&Cs overleaf. Axis Bank is not liable for fraud in the event that I disclose sensitive information such as passwords, PINs, or IDs to anybody. I also undertake to inform the bank immediately in case of loss of cheque leaf(s), Credit/Debit Card(s) linked to my account. Debit Card: The usage of the Debit card will be in accordance with the Exchange Control Regulation and in the event of any failure, the card holder will be liable for action under the Foreign Exchange Management Act 1999 and the amendments there of stipulated by the Reserve Bank of India. E-statement: The Bank shall at its own discretion at any time may discontinue/alter/modify facility at terms and conditions as specified therein at sole discretion of the Bank. **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. 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. **15)** Insta A/C Declaration: "I have approached Axis Bank for opening a Savings/Current account. I understand that the account should be operated by me only after it has been activated. I further undertake that any violation of this will constitute as a default on my part & the Bank reserves the right to close the said account forthwith on the happening of such a default without assigning any reason whatsoever. I am aware that delivery and/ or receipt of the Welcome Kit cannot be construed to mean that Axis Bank has opened or agreed to open the account. Axis Bank Ltd. at its sole discretion, can either call for further documents or reject the application for any reason whatsoever. In case of rejection, I am aware that the Welcome Kit & Letter shall be construed as withdrawn and I undertake to return the same to the Bank forthwith" I am aware that the products and services of the bank shall be provided subject to the applicable rules and regulations. I have received a copy of the Rules & Regulations and an acknowledgment from the bank for the Application and Nomination Form submitted. **16)** Fees & Charges: Fees and Charges will be applicable on my account and for other services availed by me, as described in the Most Important Document / schedule of charges and on the website www.axisbank.com. Service Taxes and other statutory imposts as applicable from time to time will be levied on all fees. For complete savings bank regulations and applicable charges, please refer the complete Terms & Conditions and Schedule of Charges, available at the branch/website.

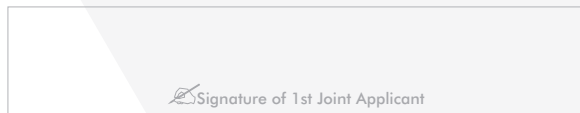
EXISTING BANKING RELATIONSHIPS *(Mandatory for Current Accounts only)

I/we declare that we do enjoy credit facilities with any Bank

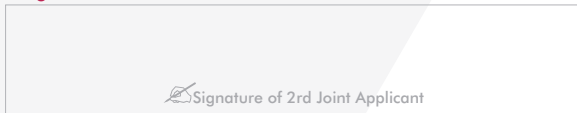
	Bank & Branch	Facility	Amount
Details of Borrowal Accounts			
(with details of facility amount)			

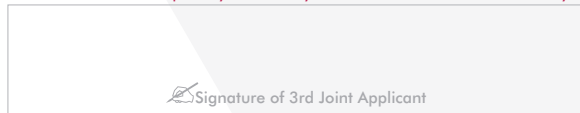
I do hereby solemnly declare that the information provided above is up to date and correct and I hereby submit my recent photograph and self-attested photocopy of the KYC documents.

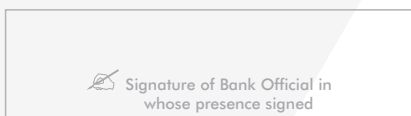




(Please do not sign this form if it is BLANK. Please ensure all relevant sections and columns are completely filled to your satisfaction and then only sign the form)







EMP No.

Date

A/C No.	<input type="text"/>	BDE/Lead Generator Code	<input type="text"/>
A/C Report Code	<input type="text"/>	A/C Label1	<input type="text"/>
		A/C Label2	<input type="text"/>
Ledger No	<input type="text"/>	A/C Label3	<input type="text"/>
Camp. Code	<input type="text"/>	BDE/Lead Converter Code	<input type="text"/>
		A/C Manager/CSTM	<input type="text"/>
		Camp. Reference Number	<input type="text"/>

Signature _____

Signature _____

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.

For Axis Bank Limited

Branch Head / Authorized Signatory

Name of Official: _____

Designation: _____

S. S. Number: _____

Fax / E mail Instructions (to be mandatorily signed)

I / We unconditionally agree to following terms and conditions for operating the Account /Existing accounts held under the Customer ID-----
-----through Fax / Email instruction -

- 1.The facility is available only for (a) Transfer of funds within the accounts held by me/us with Axis Bank (b) Creation of Fixed Deposit by debit to my/our savings account with Axis bank (c) Statement / Cheque book request for accounts held by me/us with Axis bank (d) Hot listing of Cards for accounts held by me/us (e) Stop Payment requests for accounts held by me/us with Axis bank. (f) Mobile Number and E mail ID updation for my/our accounts with Axis bank.
- 2.The instructions sent through my/our E-Mail ID/ Fax as registered with the Bank, will be processed only on the basis of a Customer Request Form (CRF) duly signed by me/us and sent as a scan copy through my/our registered E-Mail ID/Fax. I/We agree that the Bank will not process the instructions provided by me in such a manner as above, in case my/our signature on the Customer Request Form does not match with the signature(s) available in the Bank's records
- 3.Details of Fax No. and E-Mail ID given in this Form will constitute our registered Fax No. and E-Mail Id for Axis Bank unless changed through my / our mandate and acknowledged by Axis Bank.
- 4.Operation of the Account through Fax / E-Mail shall be strictly confined to instructions sent through registered Fax No. / E-Mail Id and received by Axis Bank in their Fax No. / E-Mail Id provided to me / us and Axis Bank shall not be responsible for ensuring the validity and authorization for such instructions.
- 5.Any change in the Fax No. / E-Mail Id has to be intimated by me / us to Axis Bank in their Fax No. / E-Mail Id and acknowledged by it.
- 6.Axis Bank shall act on faxes / emails received from me / us only on working days and during the business hours of the aforesaid Branch of the Bank for aforesaid transactions and Axis Bank shall not be responsible for any failure / rejection of the instruction due to lack of availability of time for execution of such instructions.
- 7.Axis Bank shall not be bound to act upon instructions received by Fax / E-Mail, which are illegible or multiple and not unambiguous and Axis Bank opinion and decision shall be treated as final. Axis Bank shall not be responsible for any losses or damages which I/We may suffer as a consequence thereof.
- 8.Axis Bank acting upon the instructions through Fax / E-Mail shall not be responsible for any losses / damages incurred out of transactions undertaken based on such instructions. If subsequently it was found by me / us that the instruction sent through Fax / E-Mail was not authorized or fraud or hacking has occurred at my / our Fax / E-Mail Id. Axis Bank shall also not be responsible for the consequences.
- 9.I/ We shall responsible for all the instructions given by Fax / E-Mail as to compliance of all laws or regulations of all statutory, regulatory and enforcement bodies and will bear all claims, losses, damages, costs liabilities and expenses incurred, suffered or paid by Axis Bank acting upon the instructions received through Fax / E-Mail.

Signature of Primary Applicant

Signature of Joint Applicant 1

Signature of Joint Applicant 2



Please fill the form in **BLOCK LETTERS** only. Fields marked * (star) are **MANDATORY**

Customer Onboarding Section - Joint Applicant

Name*

(Same As Per Passport)

Existing Customer* Y N If Yes, Customer ID **Applicant Status*** NRI PIO Foreign National Returned NRI/PIO

Customer updation required for Re-KYC / Contact details updation Y N OCI Resident Indian

If I am unable to provide the existing Customer ID and the same is observed by the Bank, the Bank reserves the right to consolidate the customer IDs as it may decide, without any prior notice to me

Following fields for new customers, any KYC Modifications or Re-KYC Only (for existing customers, address, contact details given below will be updated in all accounts held with the bank)

Date of Birth* Gender* M F Minor** Y N Married* Y N Place of Birth*

If minor, please provide proof of DOB & fill Minor Declaration Section

Passport No* Date Of Issue* Date Of Expiry*

Place Of Issue Country of residence* Nationality*

Type Of Visa* Place Of Issue* Visa Reference No*

Date Of Issue* Date Of Expiry* Country of Issue*

PAN*** or FORM 60/61 ***If PAN No. is not available, please fill up Additional declaration Form 60 or 61

Mother's Maiden Name*

ADDRESS DETAILS

Preferred Communication Address (pls tick one) Overseas Address Indian Address (Address Proof Mandatory for the address mentioned on the form)

Overseas Address*

Landmark* City*

State* Country* Pin code*

Overseas* Mobile No Email Address*

Overseas* Tel. No.(R) Overseas* Tel. No. (O)

Residence Type*: Owned Rented/Leased Ancestral/Parental Company Provided

Indian Address

Landmark* City*

State* Country* Pin code*

Indian* Mobile No Indian* Tel. No.(R)

Residence Type* Owned Rented/Leased Ancestral/Parental Company Provided

Primary Mobile Number (Please Tick) Overseas Indian

CUSTOMER PROFILE (Select any one option)

Occupation Salaried Self Employed Business Retired Student Housewife Others Occupation Code*#

Doctor CA Mariner

Annual Turnover/ Income (Net Credits in ₹lakhs)* <1 >1-5 >5-10 >10-15 >15-25 >25-50 >50

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


KNOW YOUR CUSTOMER*


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

Indian Address Proof	ID No.	Issuing Authority	Place of Issue
Overseas Address Proof	ID No.	Issuing Authority	Place of Issue
Identity Proof	ID No.	Issuing Authority	Place of Issue


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 documents.





Please Paste the photograph of Joint Applicant here
35 mm X 35 mm



EMP No.

Date

INFORMATION ON OTHER PRODUCTS & OFFERINGS*

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

Signature _____

ACCESS YOUR ACCOUNT* – Joint Applicant

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

Name on Card:

Name of Nominee

Additional Printing

NRO Domestic Non Chip Card (usable in India Only)

Savings Usage Type

- NRE International Chip Card (Higher Level Of Security Usable In India And Internationally)
- NRE Domestic Chip Card (Higher Level Of Security Usable In India Only)
- NRE Display Debit Card - International Chip Card (Higher Level Of Security Usable In India And Internationally)
- NRE Display Debit Card - Domestic Chip Card (Higher Level Of Security Usable In India Only)

Current Usage Type

- NRO Domestic Non Chip Card (usable in India Only)
- NRE International Chip Card (Higher Level Of Security Usable In India And Internationally)

* The usage category selected will be applicable for issuing cards to Joint holders, if applicable. Please refer schedule of charges for additional fee on Chip Debit Cards • An ATM card will be issued for Minors below 10 years of age in the name of the Guardian {Separate Application to be filled}. If the Minor is above 12 years of age and operating the account in his/her own capacity, the Minor qualifies for a Debit Card {Separate Minor DCAF to be filled}

Additional Declarations (Tick as Applicable)

FORM 60 [See third proviso of rule 114B]

Form of Declaration to be filed by a person who does not have either a permanent account number or General Index Register 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 not having PAN/General Index Register Number?
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 of20--

Date _____, Place _____

Signature _____

SIGNATURE MISMATCH DECLARATION (in case of major mismatch customer needs to submit an affidavit)

The signature on the Passport is different from my signature on the Account Opening Form. Please consider the signature on the Account Opening Form as my updated signature in your Bank records.

I am Providing:

- Government Issued Photo ID Proof Carrying my Current Signature
- Notarized Affidavit Confirming the Current Signature
- A self Signed personalized Cheque from my existing NRE/NRO Account

Old signature
As per documents/
Existing Customer ID

New signature
as per account
opening form

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


PIO (Person of Indian Origin Declaration)

I hereby declare that I am a person of Indian origin and I satisfy one of the following conditions.

(Please select from the below mentioned choices as applicable to you)

- I held an Indian passport.
- My father/ mother/ grandfather/ grandmother (name) is/was a citizen of India.
- I am the spouse of an Indian citizen.
- I am the spouse of a PIO/OCI.
- I hold PIO/OCI card

I am attaching herewith, supporting documents to satisfy the above declaration



Rules & Regulations (Customer Copy)

I/We have read and understood the Terms and Conditions relating to various services. I/We have specifically requested above, from AXIS BANK Ltd. I/We accept and agree to be bound by the said terms and conditions including those limiting / excluding the Bank's liability. I/We understand that the Bank may at its absolute discretion discontinue any of the services completely or partially with prior notice to me/us. I/We confirm that I/We am/ are the sole account holder(s) or have the required mandate to operate all the respective accounts linked to these services. I/We authorize the bank to send Correspondence/ Documents/ Statement of Accounts/ Deliverables through courier/postal service at its discretion and such courier/postal service shall be deemed as my agent.

FOR NON-RESIDENT ACCOUNTS: I/We hereby declare that I/We am/are non-resident Indian(s)/ Person(s) of Indian origin. I/We understand that the above account will be opened on the basis of the statements/declarations made by me/us, and I/We also agree that if any of the statements/declarations made herein is found to be non-correct in material particulars, you are not bound to pay any Interest on the deposit made by me/us. The account will be put into use for bonafide transactions not involving any violations of the provisions of any Government/Exchange Control Regulation. I/We agree that no claim will be made by me/us for any Interest on the deposit/s for any period after date/s of maturity of the deposit/s. I/We agree to abide by the provisions of the Foreign Currency (Non Resident) Account Scheme, Non Resident (External) Account Scheme, Non-Resident (Ordinary) Account Scheme as the case may be. I/We hereby undertake to intimate you about my/our return to India for permanent

residence, immediately on arrival. I/We agree that the premature withdrawal is permitted at my/our request. The payment of interest on the deposit may be allowed in accordance with the prevailing stipulations laid down by the Reserve Bank of India in this regard. I/We shall not make available to any person resident in India, foreign currency against reimbursement in Rupees or any other manner in India. I/We would confirm that all debits to my/our accounts for the purpose of investment in India and credits representing sale proceeds of investments in India are covered either by general or special permission of the Reserve Bank of India. I/We undertake to inform AXIS BANK regarding change in my/our residence/employment and provide further information that AXIS BANK may require from time to time.

FOR DEBIT CARD: I/We undertake that the usage of the Debit Card will be in accordance with the exchange Control Regulation and in the event of any failure, I/We will be liable for action under the Foreign Exchange Management Act 1999 and the amendments thereof, stipulated by the Reserve Bank of India. I/We accept full responsibility for my/our Debit Card and agree not to make any claims against AXIS BANK, in respect thereto.

FOR INTERNET BANKING: "I/We acknowledge that the issue, usage of Axis Bank Internet Banking facility is governed by terms & conditions in force from time to time as set forth on the www.axisbank.com and agree to abide by the same. I/We am/are aware that Axis Bank Ltd does not seek any information relating to login ID/Password in any form including through e-mails from its customers. I/We further agree and confirm that Axis Bank shall not be liable for any losses arising from my/our sharing/disclosing of login ID, password, cards, card numbers or PIN (Personal Identification Number) to anyone, nor shall make claims on the bank for any unauthorized use.

FOR JOINT ACCOUNTS: The Bank may, on receipt of a written application from Either or Survivor of us/ Anyone of Survivors of us/ the Former/ the Latter of us, grant a loan/advance against the security of FD to be issued to us or make prepayment or part payment of the proceeds of the said deposit to any one of us.

FOR JOINT MODE OF OPERATION: In consideration of the Bank providing us with all the above mentioned facilities of banking, at our request, we hereby agree and confirm that notwithstanding what is stated in the account operating mandate given by us for manual operations of the said account, we hereby authorize Shri/Smt one of the joint account holders and/or one of the person who is duly authorized to operate the said account jointly in terms of the earlier mandate to operate the above facilities. The said person shall have full authority to operate the said Bank account solely for iConnect, Mobile Recharge and Bill Payments Facility. We further confirm that all or any operations of the said banking accounts by the said person in terms of the above shall be binding on us and be deemed to have been carried out in terms of our mandate given for operating the account manually. It is further clarified that the above instructions shall be valid only for the purpose of availing iConnect, Mobile Recharge, Bill Payments facilities and except for the existing mandate i.e. joint operation shall be applicable.

Savings Bank - Most Important Terms & Conditions

1) The Savings Bank Account should be used to route transactions of only non-business/non-commercial nature. In the event of occurrence of such transactions or any such transactions that may be construed as dubious or undesirable, the Bank reserves the right to unilaterally freeze operations in such accounts and/or close the accounts. **2)** Interest on savings bank deposit is calculated at a rate fixed by RBI. The present rate is 4% and RBI has revised the method of application. With effect from 01.04.2010, interest shall be paid on daily product method on quarterly basis. **3)** The balances in the account must adhere to the minimum Average Quarterly/Monthly Balance (AQB/AMB) stipulation laid down by the Bank and communicated to you at the time of opening of the account and any change as may be advised to you. Non-maintenance of this AQB/AMB will attract applicable penalty as per the Schedule of Charges. **4)** If there is no transaction in the account for 12 months, the account automatically gets classified as a 'dormant account' whereupon further debit transactions are not permitted in the ordinary course. The account gets classified as 'inoperative' if there are no transactions for 24 months. A request for activation of the account has to be made by the customer in both cases. **5)** The customer should maintain minimum quarterly/monthly average balance as may be required from time to time in the account. The non-maintenance of such adequate balance shall automatically entitle the Bank to levy the charges for non-maintenance of the average balance. In such an event the Bank shall have the first right to set off any available credit that may be available in the account including from amounts flowing into the said account from the collection proceeds or any deposits. Therefore it is advised in such an event the customer should fund the account adequately to avoid such a situation **6)**

Account Closure: I authorize the bank to close my account, with prior intimation to me, in case of a. balance in the account remains zero for 3 months or more b. high occurrences of dishonored payments from my account c. no customer induced transactions for 6 months or more **7)** Transactions: Any instructions to Axis Bank regarding the account, both of a financial/non-financial nature (eg: Issuance of Cheque book/card, financial transactions, updation of personal details etc.) will be provided by me through the authorized channels only, which will be specified by the bank, based on regulatory guidelines prevailing at that time. Axis Bank is not expected to act on instructions that do not come in through the authorized channels, but reserves the right to act upon its discretion to provide such facilities under extraordinary circumstances. **8)** The Savings Bank Account entitles free access to AXIS BANK ATMs, Internet Banking and Telebanking unless otherwise stated. **9)** Availing of the Anywhere Banking facility and the At Par Cheque facility is contingent upon the limits and service charges stipulated for these facilities. **10)** Any change of address should be immediately communicated in writing to the Bank along with Address Proof. **11)** By availing of e-statement facility, Account Holder(s) agree to be bound by all the Terms and Conditions that may be specified by the Bank at the time of availing such facility and such other conditions as specified by the Bank from time to time. **12)** NRO Savings account opened for Foreign Nationals of Non-Indian Origin visiting India for short duration will be valid only for 6 months from the date of account opening or the expiry date of the visa, whichever is earlier. These accounts are liable to be closed on completion of 6 months from the date of account opening or expiry of visa, whichever is earlier. **13)** Channel facilities: All channel facilities provided by Axis Bank including Debit Cards, ATM Cards, ATMs, Internet Banking etc. are subject to specific guidelines that are provided on www.axisbank.com and as per the T&Cs overleaf. Axis Bank is not liable for fraud in the event that I disclose sensitive information such as passwords, PINs, or IDs to anybody. I also undertake to inform the bank immediately in case of loss of cheque leaf(s), Credit/Debit Card(s) linked to my account. Debit Card: The usage of the Debit card will be in accordance with the Exchange Control Regulation and in the event of any failure, the card holder will be liable for action under the Foreign Exchange Management Act 1999 and the amendments there of stipulated by the Reserve Bank of India. E-statement: The Bank shall at its own discretion at any time may discontinue/alter/modify facility at terms and conditions as specified therein at sole discretion of the Bank. **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. 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. **15)** Insta A/C Declaration: "I have approached Axis Bank for opening a Savings/Current account. I understand that the account should be operated by me only after it has been activated. I further undertake that any violation of this will constitute as a default on my part & the Bank reserves the right to close the said account forthwith on the happening of such a default without assigning any reason whatsoever. I am aware that delivery and/ or receipt of the Welcome Kit cannot be construed to mean that Axis Bank has opened or agreed to open the account. Axis Bank Ltd. at its sole discretion, can either call for further documents or reject the application for any reason whatsoever. In case of rejection, I am aware that the Welcome Kit & Letter shall be construed as withdrawn and I undertake to return the same to the Bank forthwith" I am aware that the products and services of the bank shall be provided subject to the applicable rules and regulations. I have received a copy of the Rules & Regulations and an acknowledgment from the bank for the Application and Nomination Form submitted. **16)** Fees & Charges: Fees and Charges will be applicable on my account and for other services availed by me, as described in the Most Important Document / schedule of charges and on the website www.axisbank.com. Service Taxes and other statutory imposts as applicable from time to time will be levied on all fees.

For complete savings bank regulations and applicable charges, please refer the complete Terms & Conditions and Schedule of Charges, available at the branch/website.

Signature

Acknowledgement (to be filled by Branch)

Application form acknowledgement

I have received Application no. _____ from _____

for opening an account with Axis Bank Branch _____.

Name of Bank Official _____

Mobile no. _____

Signature _____

Nomination acknowledgement

I. We acknowledge receipt of nomination made by you in favour of:

Name of nominee _____ Age: _____ year with respect to your application no. _____

II. No nominee for the account since nomination facility not availed by the account holder.

Signature of Bank Official _____

According to RBI's nomination guidelines, it is necessary to register a nominee on accounts opened under a single name. Appointing a nominee is beneficial for the following reasons:

1. If the account holder dies, the bank will easily pass on the funds in the account to the nominee
2. Hassle-free formalities for the nominee while claiming benefits

Terms & Condition for Usage of Channel Facilities

Debit Card: The usage of the Debit card will be in accordance with the Exchange Control Regulation and in the event of any failure, the card holder will be liable for action under the Foreign Exchange Management Act 1999 and the amendments there of stipulated by the Reserve Bank of India. The usage of the Debit card will be governed by the Terms & Conditions specified from time to time as decided by the Bank. The cardholder needs to accept full responsibility for the Debit card and agree not to make any claim against Axis Bank, in respect thereto.

ATM Card: The usage of the ATM Card called the TRUST 24 Card issued to special categories of customers will be in accordance with the rules and regulations concerning the TRUST 24 CARD. The Bank reserves the right to suspend the services of TRUST 24 Card unilaterally without any prior notice or assigning any reason.

Axis Bank Internet Banking: The account holder on usage of the Axis Bank Internet banking facility will be bound by the terms and conditions in force from time to time as set forth on the website www.axisbank.com. It is the duty of the account holder to protect and keep the User Id and password protected, safe and secured. The account holder shall be fully responsible for any of the linked accounts getting debited based on the instructions given through the Axis Bank Internet Banking Used ID and password. The Bank will not be held responsible. The fees, duties or other charges associated with these services will be as applicable. All the linked accounts (including any new account that ne be opened) will be covered under the Funds Transfer facility as per rules in force from time to time.

Mobile Banking: The account holders are responsible for the correctness of the Mobile Number provided for registration in the form. Transactional Alerts and One-Time Passwords will be sent on this registered mobile number. In the event of customer availing additional transactional facility through different channels viz. Mobile/SMS/USSD etc., the account holder shall be fully responsible for the account being debited on instruction from the registered mobile Number/s directly or indirectly. The fees, duties or other charges associated with these services will be as applicable. In case of mistake on part of the account holder or that of the mobile service provider in respect of these services, the Bank will not be responsible and the account holder agrees that no claim will be made against the Bank. The Bank shall at its own discretion at any time may discontinue/alter/modify the facility and the terms and conditions as specified herein and the same shall be updated from time to time at www.axisbank.com. Further this facility shall subject to the terms and conditions governing mobile banking of Axis Bank as displayed on the website of Axis Bank.

E-statement: The E-statement provided is an optional facility provided to the account holders and not a compulsion by the Bank for availing such a facility. On agreeing to subscribe through the E-statement, Account Holder(s) agree to be bound by all the Terms and Conditions that may be specified by the Bank at the time availing such facility and such other conditions as specified by the Bank from time to time. On agreeing to avail the facility of E-statements, Account Holder(s) agree, and understand that the Bank shall discontinue the physical statements being sent to the Account Holder(s). Axis Bank shall not be liable or responsible for any breach of secrecy caused as a result of the E Statements being sent to the registered email with the Bank. Axis Bank is not liable to verify the any authenticity of the emails. The facility being an optional one the Account Holder (s) shall not hold the Bank liable if any problem arises with the Account holder(s) computer network as result of receiving Statements from the Bank. In case of Joint Account Holders, the Joint Account Holders shall not hold liable the Bank for receiving the E statement to the Designated email address of one of the Account Holder. The Account Holder(s) shall at all times be responsible for updating the details with the Bank from time to time to receive this service uninterrupted of the Bank. Account Holder shall not hold Axis Bank responsible if they do not receive Statements due to incorrect Email address and technical reasons beyond the control of the Bank. The Account Holder confirm to have read and understood the Terms & Conditions pertaining to usage of this Channel Facility. The Bank shall at its own discretion at any time may discontinue/alter/modify the facility at the terms and conditions as specified therein at the sole discretion of the Bank.

Telebanking and Phone Banking: It is the responsibility of the account holder to protect and safe-keeping of the Telebanking PIN (TPIN) and any other information/details which may be required by the Bank to establish the identity of the customer through Phone Banking. The bank shall be acting as per the confidential details provided by the account holder. In such cases, the Bank presumes that information has been received from the genuine customer and provides the services. As far as the Bank is concerned, we solely go by the confidential TPIN number and/or any other confidential details and in such cases the bank will not be liable. It is advised that the account holder is solely liable for confidentiality of the TPIN and the customer will not make any claims on the bank if the bank bonafidely acts on the TPIN number and/or any other confidential details. The customer is free to change the TPIN number through the IVR system as per extant procedure. The customers are required to cooperate for the safe custody of TPIN number.*

Disclaimer: *I/We hereby request for Axis Bank Internet Banking facility with respect to this account and all the linked accounts (including any new accounts that may be opened). I acknowledge that the issue and usage of the above services is governed by the term & conditions in force from time to time as set forth on the website www.axisbank.com and agree to abide by the same.

I/We am/are aware that Axis Bank Ltd does not seek any information relating to login id/Password in any form including through e-mails from its customers. I/We agree and undertake that I/We shall never part with any sensitive information of my/our account especially through internet/email/phone medium. I/We further agree and confirm that Axis Bank shall not be liable for any losses arising from my/our sharing/disclosing of login id, password, cards, card numbers or PIN (Personal Identification Number) to anyone, nor shall make claims on the bank for any unauthorized use. I/We shall take all precautions to protect my/our account details so as to avoid any unauthorized use.

*Exclusively available only on Priority Banking Accounts. Charges as applicable at the time of issuance.

DOCUMENTS REQUIRED FOR OPENING AN ACCOUNT

1. In case of an NRI (Non Resident Indian)

- Photocopy of the relevant pages of current passport where name, date of birth, date & place of issue, expiry date, photograph & signature appear.
- Photocopy of valid work permit / employment visa (in case of expired visas, duly acknowledged petitions made to the Visa Authorities for renewal of visas will be accepted as a valid document.)

2. In case you are a PIO (Person of Indian Origin)

- Photocopy of the relevant pages of current passport
- Copy of PIO card or proof of PIO and declaration for PIO as given in this Relationship Form.
- Overseas address proof

3. In case of Mariner:

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

4. In case of Foreign National Students

- Photocopy of the relevant pages of current passport
- Photocopy of valid Indian visa
- University/College admission letter
- Local address proof can be obtained within 30days of account opening *Subject to change as per Guidelines

Address Proof

Acceptable Indian Address Proof

• Passport (valid as on date) • Permanent Driving License, which is valid with the photograph affixed thereon. • Voter's Identity Card (Election Card) • Job Card issued by NREGA duly signed by an officer of the State Government • Letter / Card issued by the Unique Identification Authority of India (UIDAI) containing details of name, photograph, address and Aadhaar number. Accordingly, either the physical Aadhaar card/letter issued by UIDAI received through post or the Aadhaar number validated through the e-KYC process is acceptable as an officially valid KYC document for onboarding the customer and for re-KYC purpose.

Acceptable Overseas Address Proof

• Passport • Bank statement (not more than 3 months old from the date of application) of Overseas or India based bank. • Valid Permanent Overseas Driving License • Credit Card statement (not more than 3 months old) • Company ID Card indicating the address • Certificate from Indian Diplomatic Mission stating the contact address • Government ID card (SSN / Green Card / PIO card / OCI card) • Utility bill (electricity/gas/phone/ water – not more than 3 months old from the date of application) • Appointment letter of overseas Employer Corporate. • Letter from foreign University stating the address (for on-campus lodging) • Registered Purchase / Sale Deed or agreement • Foreign Government issued Identity Card • Lease / Rent / Leave and License agreement indicating the address of the customer duly registered with Government or similar registration authority. • Valid employment contract letter. • Valid employment offer letter. • Employer's certificate for proof of overseas address. • Letter from the government postal services confirming the address of the applicant. • Permanent Resident Permit / Work Permit mentioning the overseas address. Following are some of the residence permits that have the address mentioned thereon: - Kuwait-Bataaka Madaniya (Civil ID), Saudi Arabia-Iqaama (Residential permit), Oman-Residence Card, UAE-Labour Card , Bahrain-CPR (Central Population registry) Card and Qatar-Residence Card, Singapore/Malaysia Permanent Resident Card

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

- Parents
- Children
- Brothers / Sisters

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

- Address proof of blood relative/spouse
 - Any one of the following will be accepted to establish relationship
- Passport
 - Birth Certificate
 - Marriage Certificate
 - Ration Card
 - Matriculation Certificate
 - Court Affidavit
 - School Leaving Certificate
 - No Objection Certificate from the blood relative, stating that they authorize the prospective applicant to use his/her (blood relatives) address as applicant's communication address. All the above address proofs (India, Overseas, spouse / blood relative), should not be more than 3 months old

(except for Passport, PIO Card and Government issued unique identity document).