



# NRI FIXED/ RECURRING DEPOSIT NEW CUSTOMERS - NON RESIDENT INDIVIDUALS/HUF

Form Type



TD001



### Type of Account:

Fixed Deposit  Recurring Deposit

Fixed Deposit

NRE  NRO  FCNR  USD  GBP  EUR  AUD  CAD  JPY  
 RFC  USD  GBP  EUR  AUD  CAD

Recurring Deposit

NRE  NRO



### For Office Use:

Branch Name \_\_\_\_\_

Branch Code:

Scheme Code:

Date:

### Customer Onboarding Section - Primary Applicant

Name\* PREFIX   
(Same As Per Passport)

Existing Customer\*

If Yes, Customer ID

Customer Consent for Re-KYC / Contact details updation

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\*  Minor\*   Married\*   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.

The linked international Debit Cards can also be hotlisted. I undertake to destroy all unused cheque leaves in my existing resident account cheque book

Signature of Primary Applicant

Signature of Joint Applicant 1

Signature of Joint Applicant 2

**ADDRESS DETAILS**

Mariner ( Yes  No)

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\*

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

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 (Please Tick) Overseas  Indian

**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	ID No.	Issuing Authority	Place of Issue
Overseas Address	ID No.	Issuing Authority	Place of Issue

**FD/RD Account Opening Section**

**MODE OF OPERATION\***

\*I would need Fixed Deposit in the form of (Tick one):  Receipt  Physical Advice  e-Advice

- Self  Either/ survivor  Former/ survivor  Anyone/ 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 X	F I R S T	M I D D L E	L A S T
2nd Joint Applicant:	P R E F X	F I R S T	M I D D L E	L A S T
3rd Joint Applicant:	P R E F X	F I R S T	M I D D L E	L A S T

**TYPE OF DEPOSIT ACCOUNT**

Deposit/Installment Amount:  Period:  Months  Days Period of RD should be only in multiples of 12 months  
 Interest Payout (Tick one):  Cumulative (Reinvestment)  Monthly (MIC)  Quarterly (QIC)  Short Term Deposit (STD)  
 Auto Renewal:  Y  N (No auto renewal for Recurring Deposits) Period:  Months  
 Auto Closure:  Y  N **If Yes, please fill "INTEREST PAYMENT/MATURITY PROCEEDS" Section.**  
 Standing Instruction for RD: Kindly debit my A/C no.  on  of every month.

**INTEREST PAYMENT/MATURITY PROCEEDS**

For Interest Payment/Maturity Proceeds, Credit my:

Axis Bank A/C No   
 Other Bank A/C through RTGS/NEFT with below details RTGS will be done for amount greater than or equal to ₹ 2,00,000/-  
 Bank A/C No  A/C Type \_\_\_\_\_  
 IFSC Code  Bank Name \_\_\_\_\_ Signature \_\_\_\_\_  
Applicant Signature

Note: 1) Interest payment is subject to RBI guideline from time to time. 2) Please refer the latest interest rate chart at the branch or visit www.axisbank.com 3) Interest payment is subject to tax deduction at source**INITIAL PAYMENT DETAILS**

Deposit Amount ₹  (in words) \_\_\_\_\_  
 Mode of Payment:  Cash  Debit my/ our existing A/C A/C No.  (as per mode of operation)  
To open account with cash, customer can deposit cash upto ₹ 49,999/- in account opening branch only  
 Cheque No.  Dated          Cheque should be crossed A/C payee and drawn payable to "Axis Bank Ltd. A/c <Applicant Name>"  
 Drawn on \_\_\_\_\_ Bank \_\_\_\_\_ Branch \_\_\_\_\_ Signature \_\_\_\_\_  
Applicant Signature only for A/C Debit  
 Office use only: Initial Deposit Tran ID  Value Date

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

I wish to nominate  I do not wish to nominate ^ Print Nominee Name:  Y  N  
 Nomination under Section 45 ZA of the Banking Regulation Act, 1949 and Rule2 (1) of the Banking Companies (Nomination) Rules 1985 in respect of bank deposits  
 I/We (Name) \_\_\_\_\_ (Address) \_\_\_\_\_  
 Nominate the following person to whom in the event of my/our/minor's death the amount of deposit in the above account may be returned by AXIS BANK LTD.  
 Name  Address:  Same as Primary Applicant  
 If different from Primary Applicant   
 Relationship with depositor, If any \_\_\_\_\_ Age  Years If nominee is Minor, Date of Birth          
 \*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^ I hereby decline to presently nominate any individual and I understand and acknowledge the risk and consequences associated with nomination not given by me.**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 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 of \_\_\_\_\_ 20--

Date \_\_\_\_\_, Place \_\_\_\_\_ Signature \_\_\_\_\_

 **CLOSE RELATIVE DECLARATION** (To be filled by the applicant's close relative if the applicant does not have any address proof)

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

Building Name\* \_\_\_\_\_ City\* \_\_\_\_\_  
State\* \_\_\_\_\_ Country \* \_\_\_\_\_ PIN Code\* \_\_\_\_\_ Telephone Number \* \_\_\_\_\_

The applicant does not hold a documentary address proof in his / her independent name. Since the applicant is residing with me, the address proof in my name is being provided to the bank for the purpose of address verification. I have no objection towards receiving any correspondence from the bank in the name of applicant at my above-mentioned address. **I enclose herewith the below:**

**1. Self-attested (Document Name\*) \_\_\_\_\_ as Identity Proof**

**2. Self-attested (Document Name\*) \_\_\_\_\_ as Address Proof**

Name of the Declarant \_\_\_\_\_ Customer ID (If an existing customer) \_\_\_\_\_ Signature \_\_\_\_\_

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

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

Old signature  
As per documents/  
Existing Customer ID

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.

**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

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, NonResident (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 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.

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) **Premature Encashment:** a. For Rupee Term Deposits of a contracted amount less than Rs 5 Crores opened/renewed on or after May 1, 2014, 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 or 1.00% below the contracted rate, whichever is lower. 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 or the contracted rate, whichever is lower. b. For Rupee Term Deposits of a contracted amount of Rs 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 or 1% below the contracted rate, whichever is lower. This would also be applicable on Rupee Term Deposits closed within 14 days from the date of booking of the deposit. c. 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. d. 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 or the contracted rate, whichever is lower. e. In the event of 'With disposal' instructions being 'Either or Survivor' and a premature withdrawal is required by either of the joint holder even when both are alive: In case either one of us request the bank, to allow either of us to prematurely withdraw the said deposit, the bank is entitled 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. f. In case the mode of operation is 'Either 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. 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. g) Where the deposit is held singly and premature withdrawal is required by the nominee in the event of death of the deposit holder: 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

4) All encashment or withdrawals of Fixed Deposits can only be made at the branch where the deposit was booked.

5) For Recurring Deposits, in case of delay in payment of any instalment/s beyond the calendar month month, the depositor /s shall be liable to pay a penalty at the existing Business Prime Lending Rate +4% for the period of delay. Fraction of a month will be treated as full month for the purpose of calculating such penalty i. e. if the instalment due on 31.05.2011, is paid on 02.06.2011 the delay shall be treated as one month. The penalty so leviable shall be deducted from the total payment payable at the time of maturity of the Recurring Deposit.

6) 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.

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

8) **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.

9) The Fixed Deposit will be opened as a regular FD, with only the First Holder being eligible to open a deposit and only in his/her name.

10) In the case the Nominee is a minor, please specify the name of the guardian. We further confirm that if you fail to submit the physical copy of the form the choice made online shall be binding on us.

11) In case of loss of Fixed Deposit Receipt I / we shall satisfy AXIS Bank and indemnify it for any cause or consequence arising out of issuing of a duplicate receipt. I/we understand AXIS Bank may recover a nominal charge for issuing a duplicate receipt as per its then prevalent schedule of charges.

- 12) Premature Encashment: •No interest will be paid if the NRE / FCNR Deposit is prematurely withdrawn prior to completion of 1 year. •There would be no premature withdrawal penalty on NRE Term Deposits.
- 13) For NRE deposits up to Rs. 5 Crores closed pre-maturely post completion of 1 year, no pre-mature withdrawal penalty would be levied.
- 14) On closure of the FD/RD the proceeds will be credited to the operative account as selected/mentioned.
- 15) Post closure, the FD Advice / Receipt will be rendered null and void
- 16) Interest paid monthly/quarterly (applicable under NREMI and NREQI scheme) on NREFD would be deducted from principal amount if the NREFD is prematurely closed within a year

(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 2rd Joint Applicant	Signature of 3rd Joint Applicant
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Signature of Bank Official in whose presence signed	EMP No. <input type="text"/>	Date <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/> <input type="text"/>
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**FOR OFFICE USE ONLY**

A/C No. <input type="text"/>	A/C Manager <input type="text"/>
SE Code <input type="text"/>	Ledger No <input type="text"/>
A/C Label 1 _____	A/C Label 2 _____
Camp. Code <input type="text"/>	Camp. Reference Number <input type="text"/>

<b>For Axis Bank Limited</b>	
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. The Account may please be set up in Finacle. Incase of signature mismatch, I certify that the customer has been personally met and has signed in my presence. Kindly process the request.



## Onboarding Section - Joint Applicant / Guardian / Karta

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  NApplicant Status\*: NRI  PIO/OCI  Foreign National  Returned NRI/PIO/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  T Minor\*  Y  N Married\*  Y  N Place of Birth\*

# If minor, please provide proof of DOB &amp; 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 61Mother's Maiden Name\* 

## ADDRESS DETAILS

Mariner ( Yes  No)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\* 

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

Overseas\* Mobile No   Email Address\* 

E.G. RKADAM@GMAIL.COM

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 

## 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	ID No.	Issuing Authority	Place of Issue
Overseas Address	ID No.	Issuing Authority	Place of Issue

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 of 20--

Date, Place Signature

CLOSE RELATIVE DECLARATION (To be filled by the applicant's close relative if the applicant does not have any address proof)

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

Building Name\* City\* State\* Country\* PIN Code\* Telephone Number \*

The applicant does not hold a documentary address proof in his / her independent name. Since the applicant is residing with me, the address proof in my name is being provided to the bank for the purpose of address verification. I have no objection towards receiving any correspondence from the bank in the name of applicant at my above-mentioned address. I enclose herewith the below:

- 1. Self-attested (Document Name\*) as Identity Proof
2. Self-attested (Document Name\*) as Address Proof

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

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

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

Old signature As per documents/ Existing Customer ID

Signature box for old signature

New signature as per account opening form

Signature box for new signature

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.

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



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, NonResident (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 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.

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) **Premature Encashment:** a. For Rupee Term Deposits of a contracted amount less than Rs 5 Crores opened/renewed on or after May 1, 2014, 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 or 1.00% below the contracted rate, whichever is lower. 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 or the contracted rate, whichever is lower. b. For Rupee Term Deposits of a contracted amount of Rs 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 or 1% below the contracted rate, whichever is lower. This would also be applicable on Rupee Term Deposits closed within 14 days from the date of booking of the deposit. c. 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. d. 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 or the contracted rate, whichever is lower. e. In the event of 'With disposal' instructions being 'Either or Survivor' and a premature withdrawal is required by either of the joint holder even when both are alive: In case either one of us request the bank, to allow either of us to prematurely withdraw the said deposit, the bank is entitled 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. f. In case the mode of operation is 'Either 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. 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. g) Where the deposit is held singly and premature withdrawal is required by the nominee in the event of death of the deposit holder: 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

4) All encashment or withdrawals of Fixed Deposits can only be made at the branch where the deposit was booked.

5) For Recurring Deposits, in case of delay in payment of any instalment/s beyond the calendar month month, the depositor /s shall be liable to pay a penalty at the existing Business Prime Lending Rate +4% for the period of delay. Fraction of a month will be treated as full month for the purpose of calculating such penalty i. e. if the instalment due on 31.05.2011, is paid on 02.06.2011 the delay shall be treated as one month. The penalty so leviable shall be deducted from the total payment payable at the time of maturity of the Recurring Deposit.

6) 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.

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

8) **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.

9) The Fixed Deposit will be opened as a regular FD, with only the First Holder being eligible to open a deposit and only in his/her name.

10) In the case the Nominee is a minor, please specify the name of the guardian. We further confirm that if you fail to submit the physical copy of the form the choice made online shall be binding on us.

11) In case of loss of Fixed Deposit Receipt I / we shall satisfy AXIS Bank and indemnify it for any cause or consequence arising out of issuing of a duplicate receipt. I/we understand AXIS Bank may recover a nominal charge for issuing a duplicate receipt as per its then prevalent schedule of charges.

- 12) Premature Encashment: •No interest will be paid if the NRE / FCNR Deposit is prematurely withdrawn prior to completion of 1 year.  
•There would be no premature withdrawal penalty on NRE Term Deposits.
- 13) For NRE deposits up to Rs. 5 Crores closed pre-maturely post completion of 1 year, no pre-mature withdrawal penalty would be levied.
- 14) On closure of the FD/RD the proceeds will be credited to the operative account as selected/mentioned.
- 15) Post closure, the FD Advice / Receipt will be rendered null and void
- 16) Interest paid monthly/quarterly (applicable under NREMI and NREQI scheme) on NREFD would be deducted from principal amount if the NREFD is prematurely closed within a year

**Acknowledgement (to be filled by Branch )**

**Application form acknowledgement**

I have received Application no. \_\_\_\_\_ from \_\_\_\_\_  
 for opening a FD/RD 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