

**MOST IMPORTANT DOCUMENT (TYPE V)**  
**(BASIC SAVINGS BANK ACCOUNT - SBBSA/SBZR1/SBSA1/SBMIN/SBSCH)**  
**(SMALL BASIC SAVINGS BANK ACCOUNT - SBSML/SBZRO/SBEZ2)**  
 (One copy to be handed over to Customer and one copy to be retained by Bank)

**Customer Information**

Customer Name:

Do you already have a Savings Account with Axis Bank: Yes ☐ No ☐

If Yes, please provide the account details below:

Customer Id:  Account Number :

Account Number :

**Declaration**

- These declarations apply to and regulate operations of the Basic Savings account offered by Axis bank to its customers. The Basic Savings account can be opened by resident Indians (or Foreign nationals fulfilling the residency criteria) and by Hindu Undivided Family (HUF). Non Resident Indians and Foreign nationals not fulfilling the residency criteria as per the Income tax act are not eligible to open the Basic Savings account
  - The account can be opened singly or jointly
  - Customer should not have any existing Savings Account with Axis Bank prior to the opening of Basic Savings account. If any existing Savings account is available, same needs to be closed by the customer by providing a closure request. The Bank has a right to freeze operations and/or close the other Savings account(s), if any, as applicable under the regulatory guidelines, if such account(s) is/are not closed by the customer within 30 days of opening the Basic Savings Bank account
  - I/We am/are not holding a Basic Saving Bank Deposit (BSBD) account in Axis Bank or any other bank till date.
  - For Small Basic Savings Bank Account - The aggregate of all withdrawals and transfers in a month should not exceed rupees ten thousand. The aggregate of all credits in a financial year should not exceed rupees one lakh. The balance at any point of time should not exceed rupees fifty thousand. In case the limits are exceeded, the Account would be frozen and on submission of the KYC documents, the Account would be converted into a Normal Savings Account. Foreign Inward remittance shall not be permitted in the small account.
  - Withdrawal Transactions: No Issuance and Annual fee on Rupay Debit Card.
    - No Initial Funding Amount
    - No Average Monthly Balance (AMB) requirement
    - Free unlimited cash deposits (across any Axis bank branch & BNA)
    - Nil Issuance and Annual Fees for Primary and Joint account holder
    - Card Replacement Fees - Nil
    - Daily ATM Cash withdrawal limit of ₹ 40,000/-
- \*\*Please Note:** Effective April 01, 2023, Fees & Charges are revised. Refer full list of charges, terms and conditions as related to account and debit card, visit [www.axisbank.com](http://www.axisbank.com) or Axis Branch.
- Other important Terms
    - For details on charges you may visit our website [www.axisbank.com](http://www.axisbank.com) to view the other charges which are applicable
    - All accounts have monthly billing cycle in a year 1st to 30th/31st of the month
    - GST as applicable will be levied on all fees
    - The Bank can at its sole discretion discontinue any service partially/completely or change Fees by providing 30 days notice. All revision in fees will be displayed on the Notice Board of the branches of Axis Bank and also on our website [www.axisbank.com](http://www.axisbank.com)
  - Terms and Conditions for Rupay Debit Card -
    - Insurance claim can be made if minimum one financial transaction or non-financial transaction both on-us & off-us originating from ATM, Micro ATM, POS and Online covering Rupay card and Aadhaar transactions and all the customer induced Branch transactions with us in 45 days of the incident. The incidence has to be reported within 30 days of occurrence
  - Axis Bank reserves the right to recover applicable service charges from account or set off any available credit, including amounts flowing into the account from collection proceeds or any deposits.

I \_\_\_\_\_ account holder declare that I have read and understood the terms and conditions in relation to the usage of various services of Axis Bank Limited as set forth and thereby authorize Axis Bank Limited to debit my account towards the charges as detailed above wherever applicable

I/We \_\_\_\_\_ hereby give my/our consent for considering this account as PMJDY account (Applicable only for PMJDY Accounts)

**Customer Signature**

Primary Applicant

Joint Applicant

**For Office Use Only**


Bar Code

LC Code

Signature

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