



# SAVINGS BANK ACCOUNT OPENING FORM FOR OVERSEAS INDIANS

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

Date : DD MM YYYY

A/c No. : \_\_\_\_\_

A/c. to be opened at \_\_\_\_\_ Branch Code \_\_\_\_\_ Type of A/c: NRE NRO Scheme Code \_\_\_\_\_

## A) PERSONAL DETAILS \*

Please open my/our Savings Bank Account.

If more than one joint applicant [  the box ] & use ADD-ON form

APPLICANT TITLE (Mr./Ms./Dr.) FULL NAME Please leave one space between words e. g. R A J E N D R A R A J K A D A M  
PRIMARY   
JOINT

### PRIMARY APPLICANT

DATE OF BIRTH DD MM YYYY GENDER M F MARRIED Y N MINOR Y N  
EXISTING CUSTOMER Y N If Yes, Cust. ID \_\_\_\_\_  
OCCUPATION Salaried Self-employed Business  
Others (Please Specify) \_\_\_\_\_

### PASSPORT DETAILS:

Passport No. \_\_\_\_\_  
Date of Issue DD MM YYYY Date of Expiry DD MM YYYY  
Place of Issue \_\_\_\_\_  
Nationality \_\_\_\_\_  
Country of Residence \_\_\_\_\_

### JOINT APPLICANT

DATE OF BIRTH DD MM YYYY GENDER M F MARRIED Y N MINOR Y N  
EXISTING CUSTOMER Y N If Yes, Cust. ID \_\_\_\_\_  
OCCUPATION Salaried Self-employed Business  
Others (Please Specify) \_\_\_\_\_

### PASSPORT DETAILS:

Passport No. \_\_\_\_\_  
Date of Issue DD MM YYYY Date of Expiry DD MM YYYY  
Place of Issue \_\_\_\_\_  
Nationality \_\_\_\_\_  
Country of Residence \_\_\_\_\_

## B) COMMUNICATION DETAILS \*

Communication to be sent to : Overseas Address Indian Address (Please  one)

[OVERSEAS ADDRESS] \_\_\_\_\_ CITY \_\_\_\_\_  
STATE \_\_\_\_\_ COUNTRY \_\_\_\_\_ POSTAL CODE \_\_\_\_\_

[INDIAN ADDRESS] \_\_\_\_\_ CITY \_\_\_\_\_  
STATE \_\_\_\_\_ COUNTRY \_\_\_\_\_ PIN CODE \_\_\_\_\_

Please provide complete address for faster courier deliveries. Please note that all communications including your Cheque Book, Debit Card, Debit Card Pin Mailer and Account Statement will be sent to the communication address.

TELEPHONE NOS. Country Code Area Code Number STD Code Number  
PRIMARY (Overseas) (India) \_\_\_\_\_  
Mobile \_\_\_\_\_ E-mail Address (e.g. rkadam@gmail.com) \_\_\_\_\_

I wish to get periodic updates from AXIS BANK on products/services Yes No (Please  one)

JOINT (Overseas) (India) \_\_\_\_\_  
Mobile \_\_\_\_\_ E-mail Address (e.g. rkadam@gmail.com) \_\_\_\_\_

I wish to get periodic updates from AXIS BANK on products/services Yes No (Please  one)

## C) MODE OF OPERATION \* (Please one)

Self  Either or survivor  Anyone or survivor  Letter of authority / Power of Attorney Holder  Others (pls. specify) \_\_\_\_\_  
(\*If Yes, Please fill and sign Letter of Authority / Attach POA)

## D) DEBIT CARD DETAILS \*

PRIMARY APPLICANT CARD REQUIRED Y N (Please  one)  
Name as desired on Debit Card \_\_\_\_\_ VISA MASTER GOLD  
Mother's Maiden Name \_\_\_\_\_ Debit Card Nominee's Name (for insurance cover) \_\_\_\_\_  
Nominee's Relationship with the card holder \_\_\_\_\_ If Minor, Date of Birth DD MM YYYY Name of Guardian \_\_\_\_\_

JOINT APPLICANT CARD REQUIRED Y N (Please  one)  
Name as desired on Debit Card \_\_\_\_\_ VISA MASTER GOLD  
Mother's Maiden Name \_\_\_\_\_ Debit Card Nominee's Name (for insurance cover) \_\_\_\_\_  
Nominee's Relationship with the card holder \_\_\_\_\_ If Minor, Date of Birth DD MM YYYY Name of Guardian \_\_\_\_\_

## E) REMITTANCE DETAILS \*

Payment by : DD Cheque TT TC FC Amount Rs. /FC \_\_\_\_\_

Currency Type : INR FC (Please specify Foreign Currency) \_\_\_\_\_ Remitted Through \_\_\_\_\_

This form is processed through automated system. Please ensure that all mandatory fields have been filled correctly else the form is liable to be rejected.

**F) CHANNEL FACILITIES \***

CHEQUE BOOK Required  Y

MOBILE BANKING Required  Y

Auto Cheque Replenishment Required  Y

For charges, wherever applicable, please refer Terms and Conditions.

Email statements/alerts  Y

iConnect (Net Banking) Required  Y (If Yes, Please ✓ below)

Inquiry only  Inquiry and Fund Transfer

The mobile banking service will be activated on the Primary Applicant's mobile number provided. This is a chargeable service.

Signature of Applicant \_\_\_\_\_

**G) OTHER DOCUMENT DETAILS (KYC) \***

PAN, if available: PRIMARY \_\_\_\_\_ JOINT \_\_\_\_\_

	Document for proof of Address	Document Identification No.	Issuing Authority	Place of Issue
PRIMARY	_____	_____	_____	_____
JOINT	_____	_____	_____	_____

For Salary Account (Any one of the following)

Letter from Employer verifying identity and permanent address OR  Introduction by a designated Company Official and KYC documents as above \_\_\_\_\_  
Signature with Company Seal

**H) PRIMARY HOLDER'S PERSONAL INFORMATION**

Education  Non Matric  Undergraduate  Grad./ Post Grad. Gen. (B. Sc., M. Com., etc.)  Grad/Post Grad. Professional (BE,MBA,MBBS etc)

If salaried, employed with  Public Ltd.  Pvt. Ltd.  Govt. Sector  Multinational  Institution  Others \_\_\_\_\_

Name of Company Grade  Clerk  Officer  Junior Mgmt.  Middle Mgmt.  Senior Mgmt.  Others \_\_\_\_\_

If Self-employed, Profession  CA  Engg.  Doctor  Proprietorship  Partnership  Others \_\_\_\_\_

Monthly Household Income (Rs.)  Upto 25,000  25,001-50,000  50,001-1,00,000  >1,00,000

**I) NOMINATION DETAILS (FORM DA1)**

Nomination Required:  Y  N Print Nominee Name:  Y  N

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.

**NOMINEE (Only one individual nominee permitted)**

Name \_\_\_\_\_ Address :  Please ✓ if same as primary applicant

If different from primary applicant \_\_\_\_\_

Relationship with depositor, if any \_\_\_\_\_ Age \_\_\_\_\_ Years If nominee is a minor, his / her date of birth :  D  D  M  M  Y  Y  Y  Y

\* As the nominee is a minor on this date, I / We appoint (name) \_\_\_\_\_ Relationship with the minor\* \_\_\_\_\_

Address : Same as primary applicant  If different from primary applicant \_\_\_\_\_

to receive the amount of the 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 depositor \_\_\_\_\_

Name \_\_\_\_\_ Name \_\_\_\_\_

Address \_\_\_\_\_ Address \_\_\_\_\_

Date: \_\_\_\_\_ Place \_\_\_\_\_ Signature of Joint holder(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.

**J) DETAILS FOR MINOR ACCOUNTS** (If applicant is minor, please fill and sign minor declaration)

Type of Guardian:  Father  Mother  Court Appointed

Full Name of Guardian  Mr.  Ms. \_\_\_\_\_

**K) PERSON OF INDIAN ORIGIN (PIO)**  If yes, please ✓ and sign the PIO declaration

**L) MARINER**  If yes, please ✓ and sign the MARINER declaration

**DECLARATION :-** I/We have read and understood the Terms and Conditions (a copy of which, I am in possession of) governing the opening of an account with AXIS BANK and those relating to various services. I/We accept and agree to abide by the same, including those excluding/ limiting the Bank's liability. I/We understand that the Bank may, at its absolute discretion, discontinue any of the services completely or partially after giving prior notice. Apart from this, the current Schedule of Charges has been received by me/us and I/We agree with the same.

<p><b>Primary Applicant</b></p> <p>Please paste Passport Size colour Photograph here</p>	<p>Signature of Primary Applicant</p> <p>Signature of Primary Applicant</p>	<p><b>Joint Applicant</b></p> <p>Please paste Passport Size colour Photograph here</p>	<p>Signature of Joint Applicant</p> <p>Signature of Joint Applicant</p>	<p>Signature of Bank Official in whose presence signed</p> <p>Date : <input type="text"/> D <input type="text"/> D <input type="text"/> M <input type="text"/> M <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y <input type="text"/> Y</p> <p>EMP. No. _____</p>
--	---	--	---	--

**Enclosure Details** (This information must be filled-up by the branch before sending AOF for automatic processing)

Number of Add-on forms enclosed :  0  Number of Pages of KYC documents enclosed :

**For Office Use :**

Ledger No. _____	A/c. Label 1 _____
SE Code _____	A/c. Label 2 _____
REP. Code _____	A/c Manager _____
A/c. Report Code _____	Camp. Reference Number _____
Camp. Code _____	

Special Instructions for CPU \_\_\_\_\_

Affix Special Scheme Sticker \_\_\_\_\_

**DECLARATION BY THE BRANCH**

I hereby certify that this account opening form is complete in all respects and relevant documents have been obtained and verified. The Account may please be set up in Finacle.

Send the welcome kit to branch ( ✓ here if welcome kit to be sent to branch)

**For AXIS BANK Limited**

Branch Head / Authorised Signatory \_\_\_\_\_

S. S. Number : \_\_\_\_\_

For CPU/HUB Use only

Received on \_\_\_\_\_

Scanned on \_\_\_\_\_

Verified on \_\_\_\_\_

Remarks \_\_\_\_\_

Date:

Primary Applicant Name:

**DECLARATION**

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 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 iConnect:** I/We have read and understood and hereby agree to abide and be bound by the terms and conditions governing iConnect and the various services including but not limited to Funds Transfer Facility(FTF) through iConnect. I/We understand and agree that it is my/our duty to protect and keep the user id and password protected, safe and secured. I/We shall be fully responsible for any of the linked accounts getting debited based on the instruction(s) given through my/our iConnect User Id and Password and I/We also agree that the Bank will not be responsible or held responsible and agree not to make any claim or demand against the Bank in this regard. I/We have no objection to the fees, duties or any other charges which is associated with this service. I/We understand and agree that all my/our linked accounts (including any new accounts that may be opened) will be covered under the Funds Transfer Facility as per rules in force time to time.

**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 not withstanding 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.

**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 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.

\_\_\_\_\_  
Signature of  
Primary Applicant

\_\_\_\_\_  
Signature of  
Joint Applicant-1

\_\_\_\_\_  
Signature of  
Joint Applicant-2

\_\_\_\_\_  
Signature of  
Joint Applicant-3

Date:

Primary Applicant Name:

**CUSTOMER ACKNOWLEDGEMENT (To be filled and signed by Bank Official and handed over to customer)**

**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 the Savings Bank Deposit is calculated at a rate fixed by RBI from time to time which is currently 3.5%. This interest will be paid at quarterly rests on the minimum balance in the account between the 10th and the last day of the month.
3. The balances in the account must adhere to the minimum Average Quarterly Balance (AQB) 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 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. Normally, the account should be funded upfront. In the event of an account being non-funded for a sufficient length of time as construed by the Bank or if the balance in the account has become zero in due course and remains so for three months, the Bank reserves the right to close the account without any obligation to intimate the customer.
6. Satisfactory conduct of the account entails maintaining stipulated minimum AQB as well as sufficient balance to honour cheques issued to third parties. If there are high incidences to the contrary, the Bank reserves the right to close the account under intimation to the customer.
7. Any special instructions, both financial and non-financial in nature, like standing instructions, stop payment instructions, issuance of cheque books, Demand Drafts, Pay Orders, requests for hot carding ATM/DEBIT Cards, issuance of duplicate card/ PIN must be communicated in writing. Otherwise, it shall not be binding on the Bank to comply with such instructions.
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.

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

**BENEFITS OF NRI SERVICES SAVINGS ACCOUNT**

- Expert personalized service of Dedicated Relationship Manager.
- Free Financial Advisory Services for investments in Mutual Funds and Insurance.
- Free add-on Savings account for a family member with VISA Debit card.
- Free VISA International Debit Card.
- Free personal accident cover of Rs 200,000/- on our debit card.
- Free iConnect- Internet banking facility.
- Free phone banking facility.
- Free personalised multi-city cheque books.
- Free Email alert on your account transactions.
- Mobile Banking - On domestic & International mobile numbers.
- PAN Application assistance
- Tax Advisory Services.
- Any Branch banking facility.
- Mandate / Power of Attorney facility available.
- Portfolio Investment Scheme and Demat accounts for NRIs.
- Dedicated one-stop NRI help desk to clarify your queries - Email: nricell@axisbank.co.in
- Auto cheque book replenishment\*

**DOCUMENTATION** (Copies to be attested by Indian Embassy/ notary public/ your banker abroad or submitted with originals for verification by bank staff)

**A) Identity Proof**

- **For NRI (Non Resident Indian) - Holding Indian passport**  
Current, live Indian Passport & valid work, residential or student visa, valid work permit or employment visa.
- **For PIO (Person of Indian Origin) - Holding Foreign passport**  
Copy of the current & live foreign passport establishing his/her citizenship PLUS  
For establishing PIO status (any one)
  - a) Copy of PIO card issued by the Government of India OR
  - b) Copy of a recent bank statement of his NRE a/c with a Bank in India or a cancelled personalized cheque from his NRE account with the Bank OR
  - c) A copy of the current Indian Passport of his spouse, father or mother (the name of the spouse/father/mother should match with corresponding details in your passport) OR
  - d) A letter of introduction from an existing customer of the Bank confirming that the applicant is a Person of Indian Origin and that he is not a person of Pakistani or Bangladeshi Nationality OR
  - e) Indian Passport, Driving License, PAN Card Voter id card or any other document issued by a Government/ Quasi Government authority in India in the name of the applicant at any point in time (even expired/ lapsed documents are acceptable)

**B) Address Proof** (If the address in the passport and the present communication address are different, then an additional address proof is compulsory)

- Utility Bill
- Driving License
- Residence Permit (Govt. Issued Identity Card)
- Credit Card Bills
- Rent Receipt
- Overseas or Indian Bank Statement

**Note:** In case you are submitting Self attested document copies without originals, additionally required support documents:

1. Original of the Bank / Credit Card statement of a recent date (not more than 6 months old) in your name at your Bank in the country of residence PLUS
2. A self-cheque (in rupee or foreign currency) drawn by you on your account abroad or your existing NRE a/c with a Bank in India. OR b) copy of the driving license/social security card/work permit/green card etc. issued by a Statutory/Government/Quasi-Government Authority in the country of residence.

\* Conditions apply

**Come experience world-class banking with AXIS BANK.**

**FOR DETAILS**

Contact NRI Desk at your nearest branch

(or)

logon to [www.axisbank.co.in](http://www.axisbank.co.in)

(or)

sms 'UNRI' at 4646

(or)

call 1860-425-8888

(or)

Email: [nricell@axisbank.co.in](mailto:nricell@axisbank.co.in)

**Central Office - NRI Services:** 17th Floor, Maker Towers 'E', Cuffe Parade, Colaba, Mumbai - 400 005  
Tel : (D) + +91 22 6797 9389, + +91 22 6707 1873 Fax : 22181 688 **Website** : [www.axisbank.co.in](http://www.axisbank.co.in)

Bank Official's Name: \_\_\_\_\_ Signature: \_\_\_\_\_

Contact No.: \_\_\_\_\_

**LETTER OF AUTHORITY** (To be signed, if the customer desires to give letter of authority/mandate to a third party for operating the account)

Attach photograph, Identity proof of the LOA holder with the form.

ACCOUNT No. \_\_\_\_\_

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 overdraw 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 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 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.

Yours faithfully

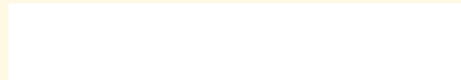
\_\_\_\_\_  
Signature of  
Primary Applicant

\_\_\_\_\_  
Signature of  
Joint Applicant-1

\_\_\_\_\_  
Signature of  
Joint Applicant-2

\_\_\_\_\_  
Signature of  
Joint Applicant-3

**Signature of letter of authority Holder**



**Counter signature by account holders**

\_\_\_\_\_  
Signature of  
Primary Applicant

\_\_\_\_\_  
Signature of  
Joint Applicant-1

\_\_\_\_\_  
Signature of  
Joint Applicant-2

\_\_\_\_\_  
Signature of  
Joint Applicant-3

Place : \_\_\_\_\_

Date : \_\_\_\_\_

**PERSON OF INDIAN ORIGIN (PIO) DECLARATION** (To be signed if the customer is a PIO)

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 undivided India.
- I am the spouse of an Indian citizen.
- I am the spouse of a PIO.

I am attaching herewith, supporting documents to satisfy the above declaration/ I do not hold any document in support of my declaration. I am providing below details in support of my claim \_\_\_\_\_

\_\_\_\_\_  
Signature of  
Primary Applicant

\_\_\_\_\_  
Signature of  
Joint Applicant-1

\_\_\_\_\_  
Signature of  
Joint Applicant-2

\_\_\_\_\_  
Signature of  
Joint Applicant-3