

I wish to nominate I do not wish to nominate

Print Nominee Name: 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.

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 D M Y Y Y Y

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

*Strike out if nominee is not a 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

Address

Date , Place Signature of the Joint Applicant(s)

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

Rules & Regulations

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/NRO Term Deposits of a contracted amount less than Rs 5 Crores opened/renewed on or after May 1, 2014 (including Flexi deposits), interest rate shall be 1.00% below the card rate, prevailing as on the date of deposit, as applicable for the period the deposit has remained with the bank or 1.00% below the contracted rate, whichever is lower. However, for Rupee/NRO 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/NRO 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/NRO Term Deposits closed within 14 days from the date of booking of the deposit. c. Premature Closure will attract a penalty of 1% on the Applicable rate for NRE Fixed Deposits of amount Rs. 5 Crores and above. Applicable rate will be the prevailing rate on the date of opening of the NRE Fixed Deposit for the corresponding tenor the Fixed Deposit has remained with the Bank d. Premature Closure will attract a penalty of 1% on the Applicable rate for FCNR or RFC Fixed Deposits of amount above USD 1 million or EUR 1 million or GBP 750,000 or JPY 125 million or AUD 1.5 million or CAD 1.5 million. Applicable rate will be the prevailing rate on the date of opening of the Fixed Deposit for the corresponding tenor the Fixed Deposit has remained with the Bank e. 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' or 'Former or Survivor' or 'Anyone or Survivor', in the event of the death of one of the deposit holder, premature withdrawal is required by the survivor: In the event of the death of either one of us, the survivor, if he / she so request the bank, to prematurely withdraw the said deposit without seeking the concurrence of the legal heirs of the deceased joint deposit holder, the bank is entitled to honour the same. We Further affirm that payment of the proceeds of such deposit to the survivor represents a valid discharge of the bank's liability provided. (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. (i) In the event of my death, the nominee named for the deposit is entitled to prematurely withdraw the said deposit, if he/she so requests the bank, without seeking the concurrence of my legal heirs. I further affirm that payment of the proceeds of such deposit to the nominee represents a valid discharge of the bank's liability (ii)That the nominee would be receiving the payment from the bank as a trustee of the legal heirs of the deceased depositor and that such payment to him/her shall not affect the right or claim that my legal heirs may have against the nominee to whom the payment is made. 4) All encashment or withdrawals of Fixed Deposit with repayment instruction as direct credit to the linked account can be executed at any Axis bank branch. 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) Minimum deposit amount for opening of FD Plus account is greater than ₹ 15 lacs. 8) FD Plus Deposits cannot be closed prior to date of maturity. Premature withdrawal is not permissible under this scheme except for exception cases which include bankruptcy/winding up/directions by court/regulators/receiver/liquidator/deceased cases. Premature closure arising out of afore mentioned scenarios in the above cases will result in the change of applicable interest rate from the FD Plus rate to that of Normal Fixed Deposit rate (as per the prevailing rate) and will include application of penalty. 9) In case of minor, minor declaration needs to be filled in. 10) An overdue term deposit or its portion may be renewed from the date of Maturity, provided the overdue period from the date of maturity till the date of renewal does not exceed 14 days. The rate of interest payable on the amount of the deposit so renewed shall be the appropriate rate of interest for the period of renewal as prevailing on the date of maturity. If the overdue period is more than 14 days and if the depositor places the entire amount of overdue deposit or at least the principal amount of deposit as a fresh term deposit, interest may be paid for the overdue period on the amount so placed as a fresh deposit at the rate decided by the Bank which at present is simple interest at Savings Bank interest rates. 11) Personal Information: a. Any updation of my details including personal information, change of address etc. will be provided by me to the bank, along with documents of proof within 2 weeks of such change. I agree to indemnify Axis Bank for any fraud, loss or damage, due to my providing wrong information or not updating the information that may occur to me and to Axis Bank and based on which the bank may act as true and correct. b. All information provided by me of any nature (including personal & sensitive information) will be used in the provision of services or facilities, facilitation of transactions, providing information and updates (including value-added services), research and analytics, credit scoring, verification, participating in telecommunication or electronic clearing network as may be required by law/customary practice by the bank. c. All information provided by me of any nature (including personal & sensitive information) can be shared with agencies/service providers who have an agreement with Axis Bank for business purpose and on need to know basis. Axis Bank shall always strive to comply with the rules and regulations as applicable from time to time on this context in accordance with the bank's Privacy policy. If I intend to revoke my consent to the sharing of the data, the products/services available to me, pursuant to the consent provided earlier, shall no longer be available to me, and I shall be required to initiate closure of such products/services.

NRE Deposit: • The minimum period for which an NRE term deposit can be opened is 12 months. • In case the NRE Term Deposit is closed prematurely, before the completion of the minimum period of 12 months, no interest shall be paid for the said NRE term deposit.

NRO Deposits: • Interest earned in NRO term deposit is subject to deduction of withholding tax @30% plus surcharge/cess (as applicable).

FCNR Deposits: • FCNR deposits are opened for periods ranging between 12 months and five years. • Interest is compounded on half yearly basis under the reinvestment plan if opened for 366 day or more. • In case the FCNR Deposit closed prematurely, before the completion of the minimum period of 12 months, no interest shall be paid for the said FCNR deposit.

RFC Deposits: • Applicable TDS will be deducted on the interest income earned on RFC deposits. Tax Deducted at Source (TDS) exemption (i.e. TDS would not be deducted) can be claimed on interest earned on the basis of declaration of RNOR (Resident but Not Ordinarily Resident) status, if eligible, at the start of the financial year. RNOR status shall be determined subject to provision of necessary 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)

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

 Signature of 2nd Joint Applicant

 Signature of 3rd Joint Applicant

Credit Card Offer:
I wish to apply for Credit Card against
this FD (Please tick if yes)

Applicable for Customer

Signature of Bank Official in
whose presence signed

EMP No.

Date D M Y Y Y

A/C No. A/C Manager
SE Code Ledger No. REP Code

A/C Label 1 A/C Label 2

Camp Code

Camp. Reference Number

For Axis Bank Limited

Branch Head / Authorized Signatory

Name of Official: _____

Designation: _____

S. S. Number: _____

DECLARATION BY THE BRANCH

I hereby certify that this account opening form is complete in all respects and relevant documents have been obtained as per the KYC guidelines of the Bank and RBI (as amended from time to time) and performed due diligence to verify the genuineness of the customer.

The Account may please be set up in Finacle. In case of signature mismatch, I certify that the customer has been personally met and has signed in my presence. Kindly process the request.

