

CUSTOMER IDENTIFICATION POLICY

AXIS Bank's customer identification policy for NRIs/PIO's strives to put in place sufficient and reasonable checks and documentation processes to establish the identity, location and NRI/PIO status of the customer. At prerelationship level the Bank relies mainly on documents for establishment of customer credentials ahead of setting up a Banker-Customer relationship with a prospect. The Bank's customer identification documents at point of acceptance are intended to verify/substantiate the following basic details relating to a new customer.

1).Verification of identity 2). Verification of address 3). Verification of signature 4). Verification of NRI/PIO status

Accordingly, the following documents are required from new NRI/PIO customers at the time of signing up as a customer of the Bank using a remote channel (where the customer opens an account without having a face to face interaction with one of the Bank's officers)

Non Resident Indians (NRI)			PIO/OCI		
Description	Attestation formality	When required	Description	Attestation formality	When required
Identity proof Copy of Valid Indian Passport (pages with applicant's name, address, date of birth, date and place of issue, expiry date, photograph and signature)	To be attested by Indian Embassy or Consulate or Notary or Existing Bankers or any Branch of an Indian Scheduled Commercial Bank having overseas branch in the Country of Origin.	Compulsory document. Basic identity document for all NRI customers	Identity proof Copy of Valid Foreign Passport (pages with applicant's name, date of birth, date and place of issue, expiry date, photograph and signature)	To be attested by Indian Embassy or Consulate or Notary or Existing Bankers or any Branch of an Indian Scheduled Commercial Bank having overseas branch in the Country of Origin.	Compulsory document. Basic identity document for all PIO/OCI customers
NRI status proof by way of valid Employment / Residence / Student / Dependent Visa copy or Work / Residence Permit copy	To be attested by Indian Embassy or Consulate or Notary or Existing Bankers or any Branch of an Indian Scheduled Commercial Bank having overseas branch in the Country of Origin.	Compulsory document. Basic identity document for all NRI customers	PIO proof Duly signed and filled-in PIO declaration in the NRI AOF (Account Opening Form) AND • PIO Card or OCI Card or • Expired Indian Passport or • Voter's ID card or • Recent NRE Bank Account Statement from any scheduled Bank in India (not more than 3 months old) or • Copy of Birth Certificate or • Copy of Indian Ration Card or • Copy of Marriage Certificate or • Certificate issued by Indian Embassy proving customer PIO status or • Existing/ Expired Indian Passport /Voter's id card of Spouse/ Mother/ Father/Grand Parents(In this case a valid relationship proof needs to be provided) proving that at any point of time, the applicant was a citizen of India by virtue of the Constitution of India or Citizenship Act, 1955.	To be attested by Indian Embassy or Consulate or Notary or Existing Bankers or any Branch of an Indian Scheduled Commercial Bank having overseas branch in the Country of Origin	Compulsory document. Basic identity document for all PIO/OCI customers

Overseas Address proof (one of the following) Overseas Driving License, Social Security Card, Green Card Utility/telephone bill, Bank statement (not more than 3 months old) / credit card statement (not more than 3 months old), copy of work permit or resident card mentioning the complete address etc.	To be attested by Indian Embassy or Consulate or Notary or Existing Bankers or any Branch of an Indian Scheduled Commercial Bank having overseas branch in the Country of Origin	Compulsory document. Basic identity document for all NRI customers	Overseas Address proof (one of the following) Overseas Driving License, Social Security Card, Green Card Utility/telephone bill, Bank statement (not more than 3 months old) / credit card statement (not more than 3 months old), copy of work permit or resident card mentioning the complete address etc.	To be attested by Indian Embassy or Consulate or Notary or Existing Bankers or any Branch of an Indian Scheduled Commercial Bank having overseas branch in the Country of Origin	Compulsory document. Basic identity document for all PIO/OCI customers
Indian Address proof (one of the following) Valid Indian Passport, Voter ID card(election card), Valid Indian driving license, 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	To be attested by Indian Embassy or Consulate or Notary or Existing Bankers or any Branch of an Indian Scheduled Commercial Bank having overseas branch in the Country of Origin.	If declared by the applicant in the account opening form	Indian Address proof (one of the following) Valid Indian Passport, Voter ID card(election card), Valid Indian driving license, 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, PIO Card with address mentioned on it	To be attested by Indian Embassy or Consulate or Notary or Existing Bankers or any Branch of an Indian Scheduled Commercial Bank having overseas branch in the Country of Origin.	If declared by the applicant in the account opening form
Signature proof Any official document containing your current specimen signature or a notarized affidavit (Public Notary) confirming the correct and current signature of the applicant	Attested by public notary	When signature in your Account Application varies from your passport signature	Signature proof Any official document containing your current specimen signature or a notarized affidavit (Public Notary) confirming the correct and current signature of the applicant	Attested by public notary	When signature in your Account Application varies from your passport signature
Additional proof A self cheque (in rupee or foreign currency) drawn by customer on his/her account abroad or his/her existing NRE account with a bank in India or Original of the bank / credit card statement of a recent date (not more than 6 months old) in customer's name at his/her bank in the country of residence.	Not applicable	Compulsory document.	Additional proof A self cheque (in rupee or foreign currency) drawn by customer on his/her account abroad or his/her existing NRE account with a bank in India or Original of the bank / credit card statement of a recent date (not more than 6 months old) in customer's name at hi/her bank in the country of residence.	Not applicable	Compulsory document
Two passport size photographs	Not applicable	Compulsory document.	Two passport size photos	Not applicable	Compulsory document.
FATCA Declaration The Central Board of Direct Taxes has notified on 7th August 2015 Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies/ withholding agents for the	Not applicable	Compulsory document.	FATCA Declaration The Central Board of Direct Taxes has notified on 7th August 2015 Rules 114F to 114H, as part of the Income-tax Rules, 1962, which Rules require Indian financial institutions such as the Bank to seek additional personal, tax and beneficial owner information and certain certifications and documentation from all our account holders. In relevant cases, information will have to be reported to tax authorities/ appointed agencies/ withholding agents for the	Not applicable	Compulsory document.

purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e. within 30 days. If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.			purpose of ensuring appropriate withholding from the account or any proceeds in relation thereto. Should there be any change in any information provided by you, please ensure you advise us promptly, i.e. within 30 days. If you have any questions about your tax residency, please contact your tax advisor. If you are a US citizen or resident or greencard holder, please include United States in the foreign country information field along with your US Tax Identification Number. It is mandatory to supply a TIN or functional equivalent if the country in which you are tax resident issues such identifiers. If no TIN is yet available or has not yet been issued, please provide an explanation and attach this to the form.		
Signature & Photograph Declaration For format Click here	Not applicable	Compulsory document	Signature & Photograph Declaration For format Click here	Not applicable	Compulsory document