

Note: Service Tax is applicable to all the charges and will be applied along with the charges, as is applicable from time to time.

Schedule of Charges - Basic	
Axis Bank	
Savings Bank Account - No frills Account	
Minimum Balance	Zero
Charges for non maintenance thereof	Nil
Savings Bank Accounts with Cheque facility	
Minimum Balance	Rs. 5000
Charges for non maintenance thereof	Rs. 750/Qtr
Savings Bank Accounts without Cheque facility	
Minimum Balance	NA
Charges for non maintenance thereof	NA
Other savings bank account facilities	
Issue of Duplicate Statement	Rs. 50 per statement
Issue of loose cheque leaves	Nil
Issue of duplicate pass book	NA
Mode of calculation of minimum balance	Quarterly

Remittance facilities through own bank	
DD- Issue	Rs. 2.50/1000 (Minimum Rs. 50, Maximum Rs 10,000)
DD-Cancellation	Rs 50
DD-Duplicate	Rs. 50
DD-Revalidation	Rs. 50
PO - Issue	Upto Rs 50,000-Rs. 50 Above Rs 50,000-Rs 2.50/1000 (min Rs 80)
PO-cancellation	Rs. 50
PO-Duplicate	Rs. 50
PO-Revalidation	Rs. 50
TT - Issue	Nil
TT - Cancellation	Nil
TT-Duplicate	Nil
TT-Revalidation	Nil
EFT Charges- inward	Free
EFT Charges- outward	Free
RTGS-Inward	Nil
RTGS-Outward	0.025% of transaction amount subject to minimum of Rs.50 and maximum of Rs.2000
NEFT-Inward	Nil
NEFT-Outward	50% of DD charges subject to minimum of Rs. 50

Remittance facilities through other bank	
DD- Issue	Rs 2.50/1000 (min Rs 50)
DD-Cancellation	Rs 60
DD-Duplicate	Rs 50
DD-Revalidation	Rs 60
PO - Issue	NA
PO-cancellation	
PO-Duplicate	
PO-Revalidation	
TT - Issue	
TT - Cancellation	
TT-Duplicate	
TT-Revalidation	
EFT Charges- inward	
EFT Charges- outward	
RTGS-Outward	
RTGS-Inward	
Collection of Cheques	Rs. 2.50/1000 Min Rs.50+courier charges Rs. 30

Foreign Exchange Transactions	
Remittance Outward	Rs. 1000 (inclusive of swift charges)
Remittance Inward	NRI - Rs 50/Non NRI Rs. 150 and 0.125% in lieu of exchange margin
TCs - Selling	1% Commission
TCs - Encashing	No Charges (Only on collection 0.25% + postage Rs. 100 min)
TCs - Foreign Currency	1% Commission (Only on collection 0.25% + postage Rs. 100 min)

Cheque Collection	
Local	Free
Outstation through own bank	Free upto Rs. 50,000 above Rs. 50,000 Rs. 2.50/1000
Outstation through another bank	Rs. 2.50/1000 Min Rs.50+courier charges Rs. 30
Bouncing of cheques- Local (upto 3 cheques)	Rs.350
Bouncing of cheques beyond 3 cheques- Local	Rs 750/-
Bouncing of cheques- outstation-through own bank	Rs. 100
Bouncing of cheques- outstation-through another bank	Rs. 100 plus other bank charges

Retail Loan	
Loan Processing Charges	Annexure attached
Prepayment Charges	
No due Certificate	
Solvency Certificate	
Charges for late payment of EMI	
Charges for changing from fixed to floating rates of interest	
Charges for changing from float to fixed	
Rates of interest	

Cards	
ATM	
Annual Fee	Rs. 100
Renewal Charges	N/A
Late Payment Charges	N/A
Interest Charges	N/A
Replacement charges	Rs. 95
Credit Card	
Standard Joining Fee	Annexure Attached
Standard Annual Fee	
Standard Add-on Card Joining Fee	
Standard Add-on Card Annual Fee	
Finance Charges (Retail Purchases & Cash)	
Balance Transfer Finance Charges	
Cash Advance Transaction Fee	
Card Replacement (lost or stolen or re-issue)	
Emergency Card Replacement Fee when overseas (through Visa)	
Duplicate Statement Fee	
Overdue Penalty or Late Payment Fee	
Over Limit Penalty	
Chargeslip Retrieval Fee or Copy Request Fee	
Outstation Cheque Fee	
Cheque return or dishonour Fee or Autodebit Reversal Bank A/c out of Funds	
Surcharge on purchase or cancellation of Railway Tickets	
Petrol Transaction Charge	
Foreign Currency Transaction Fee	
Mobile Alerts for Transactions	
Balance Inquiry	
PIN Reissuance	

Debit Cards	Visa Gold Debit Card	Visa International Debit Card	Priority Banking Debit Card	Smart Privilege Debit Card	Power Salute Debit Card	NRI Domestic Debit Card	Master Card International Debit Card	Master Card Business Gold Debit Card	NRI International Debit Card
Issuance Charges	Rs. 250	Rs. 95	Nil	Rs. 50	Nil	Rs. 95	Rs. 95	Rs. 250	Rs. 95
Annual Charges	Rs. 250	Rs. 100	Nil	Rs. 150	Nil	Rs. 100	Rs. 100	Rs. 250	Rs. 100
Replacement Charges	Rs. 250	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 100	Rs. 250	Rs. 100
Duplicate PIN	Rs. 50	Rs. 50	Rs. 50	Rs. 50	Rs. 50	Rs. 50	Rs. 50	Rs. 50	Rs. 50
Domestic Cash Withdrawal	Free	Rs. 20	Free	20	Rs. 20	Rs. 20	Rs. 20	Rs. 20	Rs. 20
Domestic Balance Inquiry	Free	Free	Free	Free	Free	Free	Free	Free	Free
International Cash Withdrawal				Rs. 125					
International Balance Inquiry				Rs. 25					

Balance Inquiry & Cash Withdrawal Transactions are free on all Axis Bank ATMs

Miscellaneous	
Balance Certificate	Rs. 25
Interest Certificate	Nil
Account Closure	Nil if closed after six months/ Rs. 100 if closed before six months
Use of Fax/Telephone/Modem	Nil
Photo attestation	Rs. 50
Signature attestation	Rs. 25
Stop Payment Charges	Rs. 100 per instrument Rs. 200 for a series of instruments (beyond 3 cheques)
Inoperative account	Nil
ECS Charges from the ECS users as sponsor bank	Re.1/- per record (minimum of Rs.300/- per file)
ECS (debit) return charges	Rs 200/-
Charges for certifying or verifying customer mandates	Rs 50/- per mandate

Annex II	
Service Charges - Minimum information to be displayed in the	
A. Services rendered free of charge:	
AT Par Cheque Book	
Quarterly Statement of Account	
Internet Banking	

** Services provided free subject to maintenance of the prescribed

B. Others	
Minimum Balances to be maintained in the SB account	Annexure attached
Charges leviable for non-maintenance of minimum balance in SB account	
Charges for collection of outstation cheques	Free upto Rs. 50,000 above Rs. 50,000 Rs. 2.50/1000
Charges for issue of Demand Draft	Rs. 2.50/1000 (min Rs. 50 Max Rs 10,000)
Charges for issue of cheque books, if any	20 Chq leaves /Qtr free, Rs. 50 for additional chq book
Charges for account closure, if any	Rs. 100 if closed within 6 months of opening
Charges for deposit/withdrawal at ATM locations, if any	Nil

Schedule of Charges - Additional

AQB and Non maintenance Charges				
Product	AQB			Non-Maintenance Charges
	Metro	Semi Urban	Rural	
No Frills Account	Zero	Zero	Zero	Nil
Easy Access Savings A/c	5,000	2500	1000	Rs. 750 per qtr (metro/urban/semi urban) Rs. 500 per qtr (rural)
Prime Savings Account	25,000	25,000	10,000	Rs. 750 per qtr
Trust Savings Account	25000	25000	25000	Rs 750 per qtr
Salary Power Savings Account	Zero	Zero	Zero	Rs 750 per qtr, if salary not credited for 3 consecutive months
Smart Privilege Savings Account	10,000	5,000	5,000	Rs. 750 per qtr (metro/urban/semi urban) Rs. 500 per qtr (rural)
Senior Privilege Savings Account	10,000	5,000	5,000	Rs. 750 per qtr (metro/urban/semi urban) Rs. 500 per qtr (rural)

AQB and Non maintenance Charges for Priority Accounts		
Eligibility for Priority Banking Service	AQB Maintained in Priority Banking Accounts*	Applicable Charges per quarter (Rs)
1) SB Criteria	>= Rs 1 lakh in Savings Account	Nil
	Between Rs 50000/- and Rs 1 lakh in Savings account	750/-
	Less than Rs 50000/- in Savings Account	1000/-
2) SB+ TD Criteria	Total Relationship Rs 5 lakhs (SB+TD) with Savings AQB > =Rs 25000	Nil
	Total Relationship Rs 5 lakhs (SB+TD) with Savings AQB < Rs 25000 And/Or Total Relationship (SB+TD) < Rs 5 lakhs	1000/-
3) SB Salary Criteria	>= Rs 75000/- in Salary Savings Account	Nil
	Between Rs 50000/- and Rs 75000/- in Salary Savings account	750/-
	Less than Rs 50000/- in Salary Savings Account	1000/-
4) Encash 24 (Flexi) Account Criteria	Total Relationship Rs 5 lakhs (SB+TD) with Savings Minimum Balance= Rs 1 Lakh	Nil
	Total Relationship Rs 5 lakhs (SB+TD) with Savings Minimum Balance< Rs 1 Lakh And/ Or Total Relationship (SB+TD) < Rs 5 lakhs	1000/-

Transaction Charges - Applicable for accounts that do not maintain prescribed MAQB	
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3 branch transactions per Quarter	Nil
Beyond 3 branch transactions/qtr	Rs. 100/txn

* Not applicable to Priority Banking, Salary and Trust/NGO/Society Accounts

Inter-city clearing charges		
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(Applicable to SBEZY/SBSMT/SBSAL/SBSPL/SBWDN/SBDMT/SBEZ1/SBEZ2/SBSA1/SBSA2)		
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Charges /Quarter	Number of Cheques/Quarter	Amount/Quarter
Free	10	Rs 2,00,000/-
Rs 100	11-20	~
Rs 200	21st & above	~
Rs2.5/1000	~	Exceeds Rs 2,00,000/-

Note: The period considered for calculation of Quarterly Charges is 25th of the last month of the previous quarter to the 24th of the last month of the present quarter. For e.g. for a quarter ended March '08, AQB will be calculated from 25/12/2007 to 24/03/2008

No Frills Account	
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Transaction Charges	
Cash Withdrawal	Rs. 50/transaction beyond 2 txns per month
Cash Deposit	FREE

Mobile Banking

Rs. 120 for the financial year

Loans Annexure					
Retail Loan	Home Loan	Loan Against Property	Personal Loan	Vehicle Loan	Education Loan
Loan Processing Charges	0.5% + Service tax as applicable	1% + Service tax as applicable	2% + Service tax as applicable	1% + upto Rs.3000/-	Nil
Prepayment Charges	NIL	2% on Principal Outstanding	4% on Principal Outstanding	5% to 10%	Nil
No Due Certificate	NA	NA	NA	NA	NA
Solvency Certificate	NA	NA	NA	NA	NA
Charges for Late Payment of EMI	Rs. 500 + taxes per cheque bounce	Rs. 500 + taxes per cheque bounce	Rs. 500 + taxes per cheque bounce	Rs. 500 + taxes per cheque bounce	Rs. 500 + taxes per cheque bounce
Charges for changing from fixed to floating rates of interest	Min. Rs.5000/- or 1% of the outstanding amount whichever is higher	NA	NA	NA	NA
Charges for changing from floating to fixed rates of interest	Min. Rs.5000/- or 1% of the outstanding amount whichever is higher	NA	NA	NA	NA
Rates of Interest	Floating 11.50% Fixed 14.00%	Residential 13.75% Commercial 14.75%	16.00% to 23.50%	12.00% to 15.50%	15.75% *Repayable in maximum 7 years from the commencement of instalment.

Credit Cards Annexure					
Credit Cards	Platinum	Gold Plus	Gold	Silver	Shriram
Standard Joining Fee	Rs 5000	Rs 1000	Nil	Nil	500 (incl of taxes)
Standard Annual Fee	Rs 1000	Rs 500	Nil	Nil	Rs 300
Standard Add-on Card Joining Fee	Rs 1000	Rs 750	Nil	Nil	NA
Standard Add-on Card Annual Fee	Rs 500	Rs 500	Nil	Nil	NA
Finance Charges (Retail Purchases & Cash)	2.95% per month (41.75% per annum)	2.95% per month (41.75% per annum)	2.95% per month (41.75% per annum)	2.95% per month (41.75% per annum)	2.95% per month (41.75% per annum)
Balance Transfer Finance Charges	0% interest rate for three months (2.95% interest per month thereafter, 2% processing fee or Rs. 199/- whichever is higher); 0.75% per month for first six months (2.95% per month thereafter, 2% processing fee or Rs. 199/- whichever is higher)	0% interest rate for three months (2.95% interest per month thereafter, 2% processing fee or Rs. 199/- whichever is higher); 0.75% per month for first six months (2.95% per month thereafter, 2% processing fee or Rs. 199/- whichever is higher)	0% interest rate for three months (2.95% interest per month thereafter, 2% processing fee or Rs. 199/- whichever is higher); 0.75% per month for first six months (2.95% per month thereafter, 2% processing fee or Rs. 199/- whichever is higher)	0% interest rate for three months (2.95% interest per month thereafter, 2% processing fee or Rs. 199/- whichever is higher); 0.75% per month for first six months (2.95% per month thereafter, 2% processing fee or Rs. 199/- whichever is higher)	NA

Credit Cards	Platinum	Gold Plus	Gold	Silver	Shriram
Cash Advance Transaction Fee	2.5% (Min. Rs 150 for domestic and 250 for international ATM withdrawal)	2.5% (Min. Rs 150 for domestic and 250 for international ATM withdrawal)	2.5% (Min. Rs 150 for domestic and 250 for international ATM withdrawal)	2.5% (Min. Rs 150 for domestic and 250 for international ATM withdrawal)	2.5% (Min. Rs 100)
Card Replacement (lost or stolen or re-issue)	Waived	Rs 100	Rs 100	Rs 100	Rs 100
Emergency Card Replacement Fee when overseas (through VISA)	Waived	As per VISA Global Customer Assistance Services (GCAS). Currently US\$ 0	As per VISA Global Customer Assistance Services (GCAS). Currently US\$ 0	As per VISA Global Customer Assistance Services (GCAS). Currently US\$ 149	NA
Duplicate Statement Fee	Waived	Rs 50	Rs 50	Rs 50	50
Overdue Penalty or Late Payment Fee	30% of Min. Amt. Due (Min. Rs 250, Max. Rs 500)	30% of Min. Amt. Due (Min. Rs 250, Max. Rs 500)	30% of Min. Amt. Due (Min. Rs 250, Max. Rs 500)	30% of Min. Amt. Due (Min. Rs 250, Max. Rs 500)	30% of Min. Amt. Due (Min. Rs 100, Max. Rs 300)
Over Limit Penalty	3% of the overlimit amount (Min. Rs 300)	3% of the overlimit amount (Min. Rs 300)	3% of the overlimit amount (Min. Rs 300)	3% of the overlimit amount (Min. Rs 300)	3% of the overlimit amount (Min. Rs 100)

Credit Cards	Platinum	Gold Plus	Gold	Silver	Shriram
Chargeslip Retrieval Fee or Copy Request Fee	Rs 200	Rs 200	Rs 200	Rs 200	Rs 200
Outstation Cheque Fee	Rs 100	Rs 100	Rs 100	Rs 100	Rs 100
Cheque return or dishonour Fee or Autodebit Reversal Bank A/c out of Funds	Rs 300	Rs 300	Rs 300	Rs 300	Rs 300
Surcharge on purchase or cancellation of Railway Tickets	Rs 30 plus 2.5% of transaction amount	Rs 30 plus 2.5% of transaction amount	Rs 30 plus 2.5% of transaction amount	Rs 30 plus 2.5% of transaction amount	NA
Petrol Transaction Charge	Waived (For a Minimum Transaction of Rs. 400 and a Maximum of Rs. 4000)	Waived (Min Rs 200 and Max Rs 2500)	2.5% or Rs 10 whichever is higher	2.5% or Rs 10 whichever is higher	Waiver off at select HPCL Pumps(Rs. 10 or 2.5 % whichever is higher for other pumps)
Foreign Currency Transaction Fee	3.50% of the transaction value	3.50% of the transaction value	3.50% of the transaction value	3.50% of the transaction value	NA
Mobile Alerts for Transactions	Waived	Waived	Waived	Waived	Waived
Balance Inquiry		Rs 20 for other than Axis Bank ATMs	Rs 20 for other than Axis Bank ATMs	Rs 20 for other than Axis Bank ATMs	Rs 20 (Waived off at Axis Bank ATMs)
PIN Reissuance		Waived	Waived	Waived	Waived

Credit Cards Annexure							
Credit Cards	Secured			Magnet	Subhiksha	Corporate Cards	
	Gold Plus	Gold	Silver			Corporate Liability	Individual Liability
Standard Joining Fee	1000 (Rs 500 for priority customers)	400 (Waived for priority customers)	200	0	0	As agreed with company	As agreed with company
Standard Annual Fee	500 pa	Nil	Nil	0	0	As agreed with company	As agreed with company
Standard Add-on Card Joining Fee	750	Nil	Nil	0	0	NA	Nil
Standard Add-on Card Annual Fee	500	Nil	Nil	0	0	NA	Nil
Finance Charges (Retail Purchases & Cash)	0.99 % p.m. (if FD rate <9%), 1.49% p.m. (if FD rate >= 9 %)	0.99 % p.m. (if FD rate <9%), 1.49% p.m. (if FD rate >= 9 %)	0.99 % p.m. (if FD rate <9%), 1.49% p.m. (if FD rate >= 9 %)	2.95% Per month (41.75% per annum)	2.95% Per month (41.75% per annum)	NA	2.95% per month (41.75% per annum)
Balance Transfer Finance Charges	0.75% p.m. for the first six months, 0.99% p.m. thereafter if FD rate < 9%, 1.49% p.m. if FD rate > 9%	0.75% p.m. for the first six months, 0.99% p.m. thereafter if FD rate < 9%, 1.49% p.m. if FD rate > 9%	0.75% p.m. for the first six months, 0.99% p.m. thereafter if FD rate < 9%, 1.49% p.m. if FD rate > 9%	NA	NA	NA	0.75% p.m. for first six months and 2.95% p.m. thereafter

Credit Cards	Secured			Magnet	Subhiksha	Corporate Cards	
Cash Advance Transaction Fee	2.5% (Min. Rs 150 for domestic and 250 for international ATM withdrawal)	2.5% (Min. Rs 150 for domestic and 250 for international ATM withdrawal)	2.5% (Min. Rs 150 for domestic and 250 for international ATM withdrawal)	NA	NA	2.5% (Min Rs. 150 for Domestic & Rs. 250 for International cash transaction)	2.5% (Min Rs. 150 for Domestic & Rs. 250 for International cash transaction)
Card Replacement (lost or stolen or re-issue)	Rs 100	Rs 100	Rs 100	Rs 100	Rs. 100	Waived	Waived
Emergency Card Replacement Fee when overseas (through VISA)	As per VISA Global Customer assistance Services, Currently \$149	As per VISA Global Customer assistance Services, Currently \$149	As per VISA Global Customer assistance Services, Currently \$149	NA	NA	As per VISA Global Customer Assistance Services (GCAS). Currently US\$ 149 for Silver and US\$ 0 for Gold and Platinum	As per VISA Global Customer Assistance Services (GCAS). Currently US\$ 149 for Silver and US\$ 0 for Gold and Platinum
Duplicate Statement Fee	50	50	50	Rs 50	Rs 50	Waived	Rs 50
Overdue Penalty or Late Payment Fee	30% of Min. Amt. Due (Min. Rs 250, Max. Rs 500)	30% of Min. Amt. Due (Min. Rs 250, Max. Rs 500)	30% of Min. Amt. Due (Min. Rs 250, Max. Rs 500)	30% of Min. Amt. Due (Min. Rs 250, Max. Rs 500)	30% of Min. Amt. Due (Min. Rs 250, Max. Rs 500)	3% of the Total Amount Due (Min Rs 250)	30% of Min. Amt. Due (Min. Rs 250, Max. Rs 500)
Over Limit Penalty	3% of the overlimit amount (Min. Rs 300, Max Rs 500)	3% of the overlimit amount (Min. Rs 300, Max Rs 500)	3% of the overlimit amount (Min. Rs 300, Max Rs 500)	Rs 100	Rs 100	3% of the Overlimit Amount (Min Rs 300)	3% of the Overlimit Amount (Min Rs 300)

Credit Cards	Secured			Magnet	Subhiksha	Corporate Cards	
Chargeslip Retrieval Fee or Copy Request Fee	Rs 200	Rs 200	Rs 200	Rs 200	Rs 200	Rs 200	Rs 200
Outstation Cheque Fee	Rs 100	Rs 100	Rs 100	Rs 100	Rs 100	Rs 100	Rs 100
Cheque return or dishonour Fee or Autodebit Reversal Bank A/c out of Funds	Rs 300	Rs 300	Rs 300	Rs 300	Rs 300	Rs 300	Rs 300
Surcharge on purchase or cancellation of Railway Tickets	Rs 30 plus 2.5% of transaction amount	Rs 30 plus 2.5% of transaction amount	Rs 30 plus 2.5% of transaction amount	NA	NA	Rs 30 plus 2.5% of transaction amount	Rs 30 plus 2.5% of transaction amount
Petrol Transaction Charge	Waived (For a Minimum Transaction of Rs. 400 and a Maximum of Rs. 4000)	Rs. 10 or 2.5 % whichever is higher	Rs. 10 or 2.5 % whichever is higher	NA	NA	Waived	Waived
Foreign Currency Transaction Fee	3.50% of the transaction value	3.50% of the transaction value	3.50% of the transaction value	NA	NA	3.5% of transaction value	3.5% of transaction value
Mobile Alerts for Transactions	Waived	Waived	Waived	Waived	Waived	Waived	Waived
Balance Inquiry	Rs 20 (Waived off at Axis Bank ATMs)	Rs 20 (Waived off at Axis Bank ATMs)	Rs 20 (Waived off at Axis Bank ATMs)			Rs 20 for other than Axis Bank ATMs	Rs 20 for other than Axis Bank ATMs
PIN Reissuance	Waived	Waived	Waived			Waived	Waived