



Terms & Conditions

Service Charges & Fees

March 2011





CONTENT

SAVINGS ACCOUNT (Domestic)

1pg

Schemes: SBEZY - Easy Access Account, SBOTR - Online Trading, SBSPL -Special Account, SBDMT - Demat Account, SBWDN - Withdrawn Account, SBRMT - Remittance Account, SBSTU - Student Account, SBSA3 - Salary A/c Converted to Normal Saving A/c Due to Non Credit of Salary For 3 Months SBMIN - Savings Minimum Balance Account, SSEZY - Savings Senior Citizen Easy Access Account, SWEZY - Savings Women's Easy Access Account

SAVINGS ACCOUNT (Domestic)

6pg

Schemes: SBPRM – Prime Savings Account

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SAVINGS BANK- RULES & REGULATIONS

- 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 other such transactions that may be construed as dubious or undesirable, the Bank reserves the right to unilaterally freeze operations in such accounts.
- Interest on the savings bank deposit is calculated at a rate fixed by RBI. The present rate is 4% and RBI has revised the method of application. With effect from 01.04.2010, interest shall be paid on daily product method on quarterly basis.
- The balance in the account must adhere to the minimum quarterly average balance stipulation laid down by the Bank and communicated to you at the time of opening of the account. Non-maintenance of this quarterly average balance will attract applicable penalty on a quarterly basis and on a date determined by the Bank.
- If there are no transactions in the account for a period of two years, the account will be treated as an inoperative account. The customer should thus transact on the account periodically, so that it does not become inoperative. In case there are no customer induced debit, credit and/or third party transactions in the account, it may be classified as inoperative. The service charges levied by the Bank and/or interest credited by the Bank would not be considered as customer induced transactions.
- The Bank reserves the right to close the accounts in case of either of the following. 1) In the account balance being zero for more than 6 months since the date of account opening; or 2) If the balance in the account has become zero and remains so for 6 months. However, before taking steps for closing the account, Bank shall give appropriate notice and account holders are entitled to give their reply and rectify.
- Satisfactory conduct of the account entails maintaining stipulated minimum quarterly average balance 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.
- 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 and/or via valid Internet Banking User ID (wherever such an option is available subject to terms and conditions applicable for such facility), otherwise it shall not be binding on the Bank to comply with such instructions.
- The Savings Bank Account entitles free access to Axis Bank ATMs, Internet banking and Tele banking unless otherwise stated.
- Availing of the Anywhere Banking facility and the At Par Cheque facility is contingent upon the limits and service charges stipulated for these facilities.

- Any change of address should be immediately communicated in writing to the Bank.
- Opening of the Saving Account tantamount to deemed acceptance of the aforesaid rule & regulations as well as the fact of being informed about the various service charges being levied by the Bank and the terms and conditions guiding related products and services.

SAVINGS BANK ACCOUNT - Schedule for Services Charges	
(Services Tax applicable will be levied on all charges, and would be rounded-off to the next Rupee)	
Minimum Average Quarterly Balance (AQB) Requirement:	
EasyAccess Savings Account	
SBOTR (with no Trading Transaction in a quarter)	
Metro/Urban Branch	₹5000/-
Semi Urban Branch	₹2500/-
Rural Branch	₹1000/-
Demat Account	₹1000/-
SBOTR (with atleast One Trading Transaction in a quarter)	No AQB requirement
Student Account	₹500/-
Special Saving Account**	₹500/- or ₹1000/- or ₹2500/-
Withdrawn Account**	₹1000/- or ₹2500/-
SBMIN	
Rural Banking Strategy Branches (RBS)	₹1000/-
* Please ascertain the category of your Axis Bank branch where you maintain your Savings Bank Account.	
Charges for Non-Maintenance of Average Quarterly Balance (AQB):	
EasyAccess Savings Account	
SBOTR (with no Trading Transaction in a quarter)	
Metro/Urban Branch	₹750/-
Semi Urban Branch	₹750/-
Rural Branch	₹500/-
Demat Account	₹500/-
Student Account	₹500/-
Special Saving Account**	₹750/-
Withdrawn Account**	₹750/-
SBMIN	
Rural Banking Strategy Branches (RBS)	₹150/-
Encash 24 (Flexi deposit scheme)	
Minimum Balance in Savings Account	₹10,000/-
Charge for non-maintenance	₹750/-
Transaction Charges (applicable only to account donot maintain AQB as mentioned)	
All Branches	Charges
3 Branches transaction per quarter	Nil
Beyond 3 Branch transaction per quarter	₹100/- per transaction
Cheque book charges	₹5/- per cheque leaf
** For specific Tie-ups	
Note: The period considered for calculation of quarterly charges w.e.f. June 2009 is 15th of last month of previous to the 14th of the last month of the current quarter. For eg. For quarter ended September 09, AQB & quarterly charges would	

be calculated from 15/06/2009 to 14/09/2009.		
Anywhere Banking Charges		
Particulars		Limits/Charges (₹)
I Cash Charges	Home Branch	Non Home Branch
(Both Deposits & Withdrawal in month) #		
I Metro/Urban branches:		
UPTO 5 CASH TRANSACTIONS		
a) Amount of Deposits / Withdrawal	No Limit	₹50,000/- per day free
b) Charges	Not Applicable	Above ₹50,000/- ₹2.50/- per 1,000 or ₹95/- per transaction whichever is higher
6TH CASH TRANSACTION ONWARDS		
a) Charges	₹2.50/- per 1,000 or ₹95/- per transaction whichever higher, on the full amount	₹2.50/- per 1,000 or ₹95/- per transaction whichever higher, on the full amount
ii Semi Urban/Rural branches:		
UPTO 10 CASH TRANSACTIONS		
a) Amount of Deposits / Withdrawal	No Limit	₹50,000/- per day free
b) Charges	Not Applicable	Above ₹50,000/- ₹2.50/- per 1,000 or ₹95/- per transaction whichever is higher
11TH CASH TRANSACTION ONWARDS		
a) Charges	₹2.50/- per 1,000 or ₹95/- per transaction whichever higher, on the full amount	₹2.50/- per 1,000 or ₹95/- per transaction whichever higher, on the full amount
# The above charges will be calculated on a monthly basis and will be applicable from the monthly charge cycle of 15th March 2011 - 14th April 2011 onwards. Charges shall not be applicable on Cash transaction at Axis Bank ATMs.		
II Inter-Bank real Time Fund-Transfer		
a) Outward RTGS		
₹1 lakh to ₹2 lakhs		Per ₹25/- per transaction
₹2 lakh to ₹5 lakhs		Per ₹25/- per transaction
Above ₹5 lakhs		Per ₹50/- per transaction
b) Outward NEFT		
Upto ₹1 lakhs		Per ₹5/- per transaction
₹1 lakh to ₹2 lakhs		Per ₹15/- per transaction
Above ₹2 lakhs		Per ₹25/- per transaction
c) Inward RTGS/NEFT		Nil
* InterCity means other than the centre where your branch is located		
** IntraCity means within the centre in which your branch is located		

Particulars	Range of instrument amount	Savings Account	
Speed Clearing Charges	Upto ₹1,00,000/-	Nil	
	₹1,00,001/- & above	₹150/-	
Outstation Cheques:			
1. Collection of Outstation Cheques			
a) Upto ₹5,000/-		₹25/- per instrument	
b) ₹5,001/- to ₹10,000/-		₹50/- per instrument	
c) ₹10,001/- to ₹1,00,000/-		₹100/- per instrument	
d) ₹1,00,001/- and above		₹200/- per instrument	
Cheque Return Charges:			
a) Inward Clearing			
I Per instrument		₹350/-	
b) Outward clearing cheque return			
		₹100/- per instrument	
c) ECS Debit Return Charges			
		₹200/- per return	
Other Account Related Charges:			
Category	Charges		
1. Cheque Book Charges:			
a) Saving Account up to 20 Leaves per quarter		Free	
b) Savings Account above 1 cheque book per quarter (Applicable to SBSMT, SBEZY and SBSAL)		₹50/-	
c) Student/Demat Account		₹50/- per Cheque Book	
2. Stop Payment Instructions			
		₹100/- per instrument	
		₹200/- for a series of instrument (beyond 3 cheque)	
3. Account Services (at branches)			
a) Signature Verification		₹25/-	
b) Address Confirmation		₹50/-	
c) Photograph Verification		₹50/-	
4. Closure of Account:			
a) If closed within 6 months		₹100/-	
b) If closed after 6 months		Nil	
Pay Order Charges			
Category	Charges		
1. Upto ₹50,000/-		₹50/-	
2. Above ₹50,000/-		₹2.50/- ₹1,000/- or part thereof (Min. ₹80/- and Max. ₹5,000/-)	
Demand Draft			
1. Drawn on Axis Bank Centres		₹2.50/- ₹1,000/- or part thereof (Min ₹50/- and Max. ₹1000/-)	
2. Drawn on other Centres		₹2.50/- ₹1,000/- (Min ₹50/-) + Other Bank charges as applicable	
Debit Card Charges			
Category	Charges		
	(Metro/Urban)	(Semi Urban/Rural)	(Titanium Rewards Card)
1. Issuance Fess	₹95/-	₹95/-	₹500/-
2. Annual Fees	₹100/-	₹50/-	₹300/-

SAVINGS ACCOUNT (Domestic)

Schemes: SBPRM – Prime Savings Account

3. Card Replacement Charges	₹100/-	₹100/-	₹150/-
4. Duplicate Pin	₹50/-	₹50/-	₹50/-
Category Charges			
	(Debit Card)		(Titanium Rewards Card)
5. Transaction Charges			
a) At Axis Bank ATMs	Nil	Nil	
b) At VISA/Master Card Enabled ATMs of Other Banks			
IN India			
i) Cash Withdrawal	1st five ATM transactions per calendar month at other Bank ATMs Free; 6th transaction onwards ₹20/- per transaction (inclusive of service tax).	Free	
ii) Balance Inquiry	Nil	Nil	
Outside India			
i) Cash withdrawal	₹125/-	₹125/-	
ii) Balance Inquiry	₹25/-	₹25/-	
iii) Cross Currency Markup	3% Cross Currency Markup	3% Cross Currency Markup	
d) Surcharge			
At Petrol Pumps	2.5% of the sale Amount (Min. ₹10/-)	Nil	
Railway Ticket Booking	2.5% of the sale amount (Min. ₹10/-) + ₹30/- Per Transaction	2.5% of the sale amount (Min. ₹10/-) + ₹30/- Per Transaction	
Note: Axis Bank reserve the right to revise the charge at its own discretion			

NetSecure Charges:	
NetSecure with SMS/WebPin	Free
NetSecure with 1-Touch	₹800/- Plus (Issuance charges)
	₹500/- Plus taxes (Replacement charges)

For Details:

- Visit your nearest branch
- Log on to www.axisbank.com
- Call the below toll free numbers from a Landline/cellphone:
 - 1800 233 5577 • 1800 209 5577 • 1800 103 5577

Average Quarterly Balance (AQB) Requirement		
Metro/Urban/Semi Urban Centres	₹25,000/-	
Rural Centre	₹10,000/-	
Charges for Non-Maintenance of AQB	₹750/-	
Transaction Charges (applicable only to accounts that do not maintain AQB as above)		
Per Quarter	Charges	
3 branch transactions per quarter	Nil	
Beyond 3 branch transactions per quarter	₹100/- per transaction	
Cheque book charges	₹5/- per leaf	
NOTE: The Period considered for calculation of quarterly charges w.e.f June 2009 is 15th of last month of previous quarter to the 14th of the last month of the current quarter.		
Anywhere Banking Charges		
Particulars	Limits/Charges (Rs.)	
I Cash Charges	Home Branch	Non Home Branch
(Both Deposits & Withdrawal in month) #		
i Metro/Urban branches:		
UPTO 5 CASH TRANSACTIONS		
a) Amount of Deposits / Withdrawal	No Limit	₹50,000/- per day free
b) Charges	Not Applicable	Above ₹50,000/- ₹2.50/- per 1,000 or ₹95/- per transaction whichever is higher
6TH CASH TRANSACTION ONWARDS		
a) Charges	₹2.50/- per 1,000 or ₹95/- per transaction whichever higher, on the full amount	₹2.50/- per 1,000 or ₹95/- per transaction whichever higher, on the full amount
ii Semi Urban/Rural branches:		
UPTO 10 CASH TRANSACTIONS		
a) Amount of Deposits / Withdrawal	No Limit	₹50,000/- per day free
b) Charges	Not Applicable	Above ₹50,000/- ₹2.50/- per 1,000 or ₹95/- per transaction whichever is higher
11TH CASH TRANSACTION ONWARDS		
a) Charges	₹2.50/- per 1,000 or ₹95/- per transaction whichever higher, on the full amount	₹2.50/- per 1,000 or ₹95/- per transaction whichever higher, on the full amount

II. Inter-Bank Real Time Fund-Transfer		
a) Outward RTGS		
₹1 lakh to ₹2 lakhs	₹25/- per transaction	
₹2 lakh to ₹5 lakhs	₹25/- per transaction	
Above ₹5 lakhs	₹50/- per transaction	
b) Outward NEFT Charges		
Upto ₹1 lakh	₹5/- per transaction	
₹1 lakh to ₹2 lakhs	₹15/- per transaction	
Above ₹2 lakhs	₹25/- per transaction	
c) Inward RTGS/NEFT		
Nil		
Particulars	Range of instrument amount	Savings Account
Speed Clearing Charges	Upto ₹1,00,000/-	Nil
	₹1,00,001/- & above	₹150/-
Outstation Cheques:		
1. Collection of Outstation Cheques		Charges
a) Upto ₹5,000/-	₹25/- per instrument	
b) ₹5,001/- to ₹10,000/-	₹50/- per instrument	
c) ₹10,001/- to ₹1,00,000/-	₹100/- per instrument	
d) ₹1,00,001/- and above	₹200/- per instrument	
Cheque Return Charges:		
a) Inward clearing		
l. Per instrument	₹350/-	
b) Outward cheque clearing	₹100/- per instrument	
ECS Debit Return Charges:	₹200/- per instrument	
Other Account Related Charges:		
Category	Charges	
1. Chequebook Charges:		
a) Up to 1 Chequebook per quarter	Free	
b) Above 1 Chequebook per quarter	₹50/-	
2. Stop Payment Instructions		
	₹100/- per instrument	
	₹200/- for a series of instruments (beyond three cheques)	
3. Account Services: (at branches)		
a) Signature verification	₹25/-	
b) Address confirmation	₹50/-	
c) Photograph verification	₹50/-	
4. Closure of Accounts:		
a) If Closed within 6 months	₹100/-	
b) If Closed after 6 months	NIL	
5. Pay order / Demand Draft Charges		
	Two Demand Drafts / Pay Orders free per month and a charge of ₹100/- there after*	

* This charge will be w.e.f. 1st December 2010. The charge for the month of December 2010 will be debited at the end of January 2010, i.e. the charges for a particular month will be debited at the end of the subsequent month.

Debit Card Charges			
Category	Charges		
	(Metro/Urban)	(Semi Urban/ Rural)	(Titanium Rewards Card)
Issuance fees	Nil	Nil	₹500/-
Annual fees	₹100/-	₹100/-	₹300/-
Card Replacement Charges	₹100/-	₹100/-	₹150/-
Duplicate PIN	₹50/-	₹50/-	₹50/-
6. Transaction Charges			
a) At the Axis Bank ATMs	Nil		Nil
b) At the VISA/Master Card enabled ATMs of other Banks			
In India			
i) Cash withdrawal	1st five ATM transactions per calendar month at other Bank ATMs Free; 6th transaction onwards ₹20/- per transaction (inclusive of service tax)		Nil
ii) Balance Inquiry	Nil		Nil
Outside India			
i) Cash withdrawal	₹125/-		₹125/-
ii) Balance Inquiry	₹25/-		₹25/-
iii) Cross Currency Markup	3% of transactions amount		3% of transactions amount
c) Surcharge			
At Petrol Pumps	2.5% of the sale Amount (Min. ₹10/-)		Nil
For Railway Ticket Booking	2.5% of the sale Amount (Min ₹10/-) + ₹30/- per transaction		2.5% of the sale Amount (Min ₹10/-) + ₹30/- per transaction

NetSecure Charges	
NetSecure with SMS/WebPin	Free
NetSecure with 1-Touch	₹800/- plus taxes (Issuance charges)
	₹500/- plus taxes (Replacement charges)

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