

Product feature	Detail
Scheme Code	SBBSA
AQB Requirement	No Average Quarterly Balance (AQB) requirement. Nil Charges on AQB non maintenance.
Initial Funding Amount	Nil
Card (Type and Fees)	Free ATM Card for Primary and Joint account holder ATM Card Charges (Nil Issuance and Annual Fees for Primary/Joint account holder; Replacement Fees – Rs 100/Duplicate Pin Issuance Charges - Rs 50)
Card (Features)	Daily Withdrawal Limit: Rs 10,000 POS: Not available Insurance (Personal Accident Cover, Lost Card Liability, Purchase Protection Cover): Not available My Design Debit Card Facility: Not available
Internet Banking	Not Available
Mobile Banking	Not Available
SMS Alerts	As per SMS charging policy
Statements	Free Quarterly Physical Statements; Free Monthly E-Statements
Interest	Interest on Quarterly basis
Mode of Account Opening	Personalized Only. Instant Kit account opening mode in not available

Service Type	Free Limit	Fee Beyond Free Limit
ATM Transactions	4 Free ATM (includes Axis Bank and other Bank ATMs) transactions per month.	Thereafter chargeable @ Rs 20 per transaction for Financial/Rs 9.55 per Non Financial Transaction
Cash Deposit Transactions	Free Cash deposits (across any Axis bank branch) up to a value of Rs 1 lakh per month	Thereafter charged @ Rs 4/- per 1000/- or Rs 100/- whichever is higher
Cash Withdrawal Transactions	4 free branch cash withdrawal transactions (across any Axis Bank branch) per month.	Thereafter charged @ Rs 100 per transaction
DD/PO transactions	Nil	<u>Demand Drafts</u> Drawn on Axis Bank locations: Rs 2.50/1,000/- or part thereof (Min Rs 50/- and Max Rs 10,000/-) Drawn on Other locations: Rs 2.50/1,000/- or part thereof (Min Rs 50/- + Other Bank Fees) <u>Pay Orders</u> Up to Rs 50,000 : Rs 2.50/1,000/- or part thereof (Min Rs 50/- and Max Rs 10,000/-) Above Rs 50,000: Rs 2.50/1,000/- or part thereof (Min Rs 80/-; Max Rs 10,000/-)
Cheque book	One Free multi city cheque book per annum (10 leaves)	Additional cheque book (20 leaves) chargeable at Rs 100 per cheque book
SMS Alerts	As per SMS charging policy	
Statements	Free Quarterly Physical Statements; Free Monthly E-Statements	Nil

All other features and charges will be as per the existing schedule of charges for Savings Accounts as under:

Transaction Type	Limits	Charges
RTGS (Branch mode only)	Rs. 1 to Rs.5 lacs. Above Rs.5 lacs	Rs.25 per txn Rs.50 per txn
NEFT (Branch mode only)	Upto 10,000 10,000 – 1 Lac 1 Lac – 2 Lac >2 Lacs	Rs.2.5 Rs.5 Rs.15 Rs.25
Outstation Cheque Collection Fees:	Upto 5,000 5,001 - 10,000 10,001 – 1 Lac >1 Lac	Rs.25/- per cheque Rs.50/- per cheque Rs.100/- per cheque Rs.200/- per cheque
Cheque Returns	Outstation Cheques Inward Clearing Outward clearing ECS Debit Failure	Rs.100 per cheque Rs.350 per cheque Rs.50 per cheque Rs.200 per ECS return
Stop Payment Instructions	Single Cheque Series (>2)	Rs.100 Rs.200
Account Closed within 6 months		Rs.100
Other ATM Card Charges	My Design Card Issuance Duplicate PIN Card Replacement Charges	Facility not available Rs.50 Rs.100

Migration

Product Migration (Scheme Change) from and to Basic Savings account is not possible

Closure

The Closure policy for the Basic Account will be in line with the banks centralized closure policy for all Prime Savings account i.e. Accounts that remain zero balance for 3 months and above will qualify for centralized closure

Note: Service Taxes and other statutory imposts as applicable from time to time will be levied on all fees