

BALANCE MAINTENANCE CRITERIA			
NRI Normal Savings Account (SBNRE, SBNRO, NROBN, NROFS, NRTHE & NRTHO)			
Monthly Average Balance	Accounts	Location / Branch Category	Fees in case AMB/TRV not maintained
Rs. 10,000	All Savings and Current Accounts within the same customer ID	Metro/Urban /Semi Urban / Rural	Rs 5 per Rs.100 of the shortfall from Average Monthly Balance Requirement OR Rs 350, (plus service tax) whichever is lower
NRI Prime Savings Account (NREPM, NROP, NREMA, NROMA)			
Rs. 25,000	All Savings and Current Accounts within the same customer ID	Metro/Urban /Semi Urban / Rural	Rs 5 per Rs.100 of the shortfall from Average Monthly Balance Requirement OR Rs 350, (plus service tax) whichever is lower
NRI PIS Savings Account (NREPI and NROPI)			
Monthly Average Balance Requirement : NIL			

Debit Card Fees			
	Visa Classic	Titanium Prime	Titanium Rewards
Issuance Fees	Rs. 95/-	Nil	Rs. 500/-
Annual Fees	Metro/Urban - Rs. 100/- Semi Urban/ Rural - Rs. 50/-	Rs. 150/- per year (This will be waived on purchase of Rs. 50000 or 10 purchase transaction of any value in anniversary year using the Debit Card)	Rs. 300/-
Replacement Fees	Rs. 100/-	Rs. 150/-	Rs. 150/-
My Design Card Issuance Fee		As per Card variant + Rs. 150/- My design Card fees + Taxes	
Cheque Book Fees		NRI Normal	NRI Prime
Cheque Book Free Limit		One multicity Cheque Books Free per quarter (20 leaves)	One multicity Cheque Books Free per quarter (20 leaves)
Cheque book Issuance Fees beyond Free Limit, if Any (Refer Table)		Rs. 50/- per cheque book	
Account Closure Fees			
Account closed <= 14 days or > 6 months from the date of account opening		Nil	

Account closed >14 Days to <= 6 months from the date of account opening	Rs. 500/-
Internet Banking Hardware Token	
Netsecure with 1 Touch	Rs. 800/- (Issuance), Rs. 500/- (Replacement)

TRANSACTION FEES		
Cash Transaction fees for NRI Savings Account (applicable for NROPM/SBNRO/NROZR)		
Cash Transaction Free Limit (Metro/Urban)	First 5 Transactions or Rs. 10 Lakhs whichever is earlier**	
Cash Transaction Free Limit (Semi Urban / Rural)	First 10 Transactions or Rs. 10 Lakhs whichever is earlier**	
Post free limit, Rs. 5/- per Rs. 1000/- on the Cash deposit / withdrawal amount or Rs. 150/- whichever is higher shall be charged		
In addition to the above mentioned fees, service tax/other applicable taxes shall be charged and payable by the customer as per Government Rules and Regulations. Fees shall not be applicable on Cash Transactions at Axis Bank ATMs.		
** Value of Transaction will include both cash withdrawals and deposits		
DD/PO Fees		
	NRI Normal	NRI Prime
Free Limit	Nil	Two Per Month
DD/PO Fees above free limit, if any	Rs. 50/- Per DD/PO	
Other Fees		
Outstation Cheque Collection Fees	Upto Rs. 5000/- : Rs. 25/- Rs. 5,001 - Rs. 10,000 /- : Rs. 50/- Rs. 10,001 - Rs. 1 Lakh : Rs. 100/- Above Rs. 1 Lakh : Rs. 200/-	
RTGS Fees	Rs. 1 to Rs. 5 Lakhs : Rs. 25/- per Transaction Above Rs. 5 Lakhs : Rs. 50/- per Transaction	
NEFT Fees	Upto Rs. 10,000/- : Rs. 2.5 per transaction Rs. 10,001 - Rs. 1 Lakh : Rs. 5 per transaction >1 Lakh - Rs. 2 Lakhs : Rs. 15 per transaction Above Rs. 2 Lakhs : Rs. 25 per transaction	
Speed Clearing Fees	Free upto cheque amount of Rs. 1 lakh Above 1 Lakh - Rs. 150	
Axis Bank ATM Fees	Nil	
Non- Axis Bank ATM Fees: Free Transactional Limit	As per Card Variant	
Non- Axis Bank ATM Fees: Cash Withdrawal fees beyond free limit	Rs. 20/- per transaction	
Non- Axis Bank ATM Fees: Balance enquiry fees beyond free limit	Rs. 9.55/- per transaction	
International Cash Withdrawal Fees	Rs. 125/- per transaction	
International Balance Inquiry Fees	Rs. 25/- per transaction	

Surcharge on Railway Tickets purchased with Debit Card	As per Card variant
Fuel Surcharge	As per Card variant
Cross Currency Mark-up on International Debit Card Transactions	As per Card variant

TRANSACTION FAILURE FEES	
Outward Cheque Return	Rs.100/- per cheque
Inward Cheque Return	Rs.350/- per cheque
Outstation Cheque Return	Rs.100/- per cheque
ECS Debit Failure	Rs.350/- per cheque

CONVENIENCE FEES	
Duplicate Pin issuance (on IVR)	Free
Duplicate Pin issuance (non- IVR)	Rs. 100 /- per instance
Duplicate Passbook issuance	Rs. 100 /- per instance
Duplicate Account Statement	Rs. 100 /- per instance
Stop Payment Instructions : Cheques	Rs. 100 /- per cheque with maximum of Rs. 200/- irrespective of number of Cheques
Stop Payment Instructions : ECS	Rs. 100 /- per instance
DD/PO Cancellation	Rs. 100 /- per DD/PO
Duplicate DD/PO Issuance	Rs. 100 /- per DD/PO
DD/PO Revalidation	Rs. 100 /- per DD/PO
Address Confirmation	Rs. 100 /- per request
Photo Attestation	Rs. 100 /- per request
Account Balance Certificate	Rs. 100 /- per request
Signature Verification / Attestation	Rs. 100 /- per request

FEES for PIS accounts w.e.f. 1st May '14					
	Normal	Prime	Priority	Wealth	Privee
PIS Issuance Fees	1,000	1,000	NIL	NIL	NIL
PIS Annual Maintenance Fees	1,500	1,500	750	NIL	NIL
PIS Reporting Fees*	150	150	150	100	75
*PIS Reporting Fees will be levied per trade date – separate for purchase and sale					

REMITTANCE FEES	
Outward Remittances	
Wire Transfer / TT / Swift	Rs. 1000 /- per instance
Foreign Currency Demand Draft	Rs. 2.50 /- per Rs. 1000/-
Inward Remittances	
FIRC Fees	100/- per Certificate
Foreign Currency Deposit at Branch	Rs. 25 /- per instance
Foreign Currency Cheque Collection Fees	
Collection Charges for all Currencies	Rs. 2.50 /- per Rs. 1000/-
Postage	Rs. 100 /- per instance
In addition to the above mentioned fees, Correspondent Bank charges & other charges shall be charged and payable by the customer.	

Please note the following:

1. With effect from 1st April, 2014, Monthly Average Balances of all NRI Savings and Current accounts held under one Customer ID will be consolidated for calculation of Fees to be levied for that particular month (Balances held in NREPI & NROPI ie PIS accounts, will be not be considered for Customer ID level consolidation).
2. In case multiple accounts under the same Customer ID are held across different segments, the threshold Average Balance for the highest segment will be considered and the corresponding services charges would be applicable.
3. With Effect from 1st April 2014, balance maintenance criteria for Savings Segments will move from 15th to 14th of the Quarter to 1st to end of the Calendar Month.
4. The changes in the other charge cycles will also move to calendar monthly/quarterly charge cycle as applicable. For example: Other fees that are currently levied for transactions executed between 15th to 14th cycle will move to calendar month/quarter. Eg. Cash, DD/PO & Cheque book charges beyond fee limit which is currently under broken quarter 15th-14th of quarter/month will move to calendar month/quarter for Non-Salary segments.
5. NRI Schemes out of scope of the balance maintenance criteria: NRI Salary (NRISL), NRE Zero (NREZR), NRO Zero (NROZR), ariners Account (SBMIA), Foreign National Account-NRO (NROFN), Foreign National Account -Resident (SBFRN), Resident Foreign Currency (SBRFC), NRE Staff (NREST), NRO Staff (NROST) and Foreign National Bangladeshi Account (NROBN).
6. Salary Segment – Discounts/waivers on any other fees will be as per the relationship /agreement with the bank.



For more details write to us at nri.services@axisbank.com or contact our NRI International Toll Free Numbers:

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UAE	:	8000-3570-3218 (toll-free, from Du & Etisalat service providers)
UK	:	0808-178-5040 (toll-free)
Australia	:	1800153861 (toll-free, from Optus, Telestra, Reach, Vodafone & Fixed Lines)
Saudi Arabia	:	800-850-0000 (toll-free, from Mobily, Zain, GO telecom service providers)
Qatar	:	00-800-100 348 (toll-free, from Qtel telecom service provider)
Canada	:	1855 436 0726 (toll-free)
Singapore	:	800-1206-355 (toll-free)
Bahrain	:	800-11-300 (toll-free, from Zain, Viva, Batelco & Mena telecom service providers)

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