

Simplified NRI Prime Savings Account Tariff Structure w.e.f 1st April, 2024
Balance Maintenance Criteria
NRI Prime Savings Accounts – NREPM, NROPM

Monthly Average Balance	Accounts	Location / Branch Category	Fees in case AMB/TRV not Maintained
INR 25,000 Or Maintain INR 1 lakh Term Deposit.	All Savings and Current Accounts within the same customer ID	All locations	6% of the shortfall from Monthly Average Balance requirement or INR 600 whichever is lower.

ATM Charges

Axis Bank ATM: No. of Free Transactions	Nil (Upper capping of 30 transactions)
Non - Axis Bank ATM : No of Free Transactions	10 transactions per month (NREPM,NROPM)
Axis/Non-Axis ATM: Cash Withdrawal (Financial transaction) fees beyond limits	INR 23 per Financial transaction
Axis/Non-Axis ATM: Balance Enquiry (Non- Financial transaction)	INR 10 per transaction
Maximum transaction count limit on ATM transaction	If Transaction count is within max cap of 30: <ol style="list-style-type: none"> Axis ATM Non-financial transactions – NIL Non-Axis ATM/ non-financial transactions – INR 10 per transaction Financial Transaction INR 23 per transaction If Transaction count is beyond max cap of 30: <ol style="list-style-type: none"> Axis and Non-Axis ATM financial transactions - INR 23 per transaction Non-Axis ATM non-financial transactions - INR 21 per transaction

Debit Card Charges	
Type of Debit Card	NRE Accounts - Visa Platinum Chip Debit Card
	NRO Accounts – Rupay Classic Domestic Debit Card
Primary Card Fees	NRE - INR 200 +Taxes
	NRO – INR 150 +Taxes
Annual Debit Card Fee for First Account Holder/ Joint Account Holder	NRE - INR 200 +Taxes
	NRO - INR 150 + Taxes
Replacement Card fees (Lost / Damaged card)	INR 200 +Taxes for NRE INR 300 + Taxes for NRO
My Design Card Issuance	As per Card variant +Additional fee - INR 150+Taxes NREMA/NROMA/ SBMIA - INR 100 + Taxes
Debit Card Limit (Non Resident Accounts Daily)	NREPM ATM Withdrawal Limit – INR 40,000 POS Transaction Limit – INR 3,00,000 NROP ATM Withdrawal Limit – INR 40,000 POS Transaction Limit – INR 1,00,000
Cross Currency Mark-up on International Debit Card Transactions	3.5% of the transaction amount
International Withdrawal fees (ATM)	INR 125 per transaction
International Balance Enquiry fees (ATM)	INR 25 per transaction

Internet Banking Hardware Token
Net secure with 1 Touch INR 1000/- (Issuance), INR 800/- (Replacement)

Cash Transaction Charges

Monthly Cash Transaction Free Limits	First 5 Transactions or INR 1.5 lakhs whichever is earlier. Separate third party transaction free limit of INR 25,000 per month (Inclusive in the overall limit)
Cash Transactions at Non-Home Branch	Cash transactions up to INR 25,000/- per day, exceeding which INR 5/- per thousand or part thereof, subject to a minimum of INR 150/- to be charged
Fees on Cash Deposits and Withdrawals above limits	Above Free limit (Self) – INR 5 per INR 1000 or INR 150, whichever is higher
	Above Free limit (Third Party) – INR 10 per INR 1,000 or INR 150, whichever is higher

Cheque Book Charges

Free Limit	Unlimited
Charges beyond free limit	NA

Transfer Charges

NEFT	Online: NIL NEFT through Branch		
	NEFT Amount in INR	Charges in INR	
	Upto 10,000	2	
	10,001 to 1,00,000	4	
	1,00,001 to 2,00,000	14	
	> 2,00,000	24	
RTGS	Online: NIL RTGS through Branch		
	RTGS Amount in INR	Charges in INR	
	2,00,000 to 5,00,000	20	
	5,00,000 to 10,00,000	45	

IMPS Fees	Up to INR 1000 - INR 2.5 per transaction, INR 1000 to INR 1 Lakh - INR 5 per transaction, INR 1 Lakh to INR 2 Lakh - INR 10 per transaction
-----------	---

Convenience Fees			
Value Added SMS Alerts	NIL		
Balance Certificate Issuance	INR 50 per instance		
Address Confirmation	INR 50 per instance		
Account Closure	INR 500 Charges are levied if account is closed between 14 days and 1 year. No charges would be levied if account is closed within 14 days of account opening or after 1 year		
Photo Attestation	INR 50 per instance		
Signature Verification	INR 50 per instance		
Stop Payment Charges - Single Cheque	INR 50 per Cheque		
Stop Payment Charges- Series (>2)	INR 100 for Series (>2)		
Stop Payment Instructions: ECS	INR 100		
Duplicate Passbook	INR 100 per instance		
Physical Statement from Branch	INR 100 per instance		
Duplicate PIN (Branch mode only)	NIL		
DD/PO Issuance: No. of free DD/PO	2 DD/PO Free per month		
DD/ PO Cancellation	INR 100		
DD/ PO Revalidation	INR 100		
DD Issuance charges above free limit	DD Amount	Charges	
	Upto INR 10,000	INR 50	
	INR 10,000 - 20 Lakhs	INR 5 per 1000 (min INR 75 - max 7,500)	
	> INR 20 Lakhs to 1 cr	INR 5 per 1000 (max INR 10,000)	

	> 1 cr:	INR 5 per 1000 (max INR 15,000)
Duplicate DD / PO	INR 100	
Non Usage Fee (Accounts with 17 months of continuous no transactions in account will attract a one-time no transaction fee in the 18th month)	NIL	
ECS/NACH transaction Fees	INR 25 per transaction with cap of INR 100 per month	
Deliverable return charges (Return Reasons: address not found, customer not residing at the given address, incomplete address)	INR 50 per return	

Transaction Failure Charges

Inward Cheque Return - Financial	1st instance: 500 2nd instance onwards: 550
Inward Cheque Return - Non-Financial	INR 150 Flat per instance
ECS/NACH failure (due to insufficient funds)	1st instance: 500 2nd instance onwards: 550
Outward Cheque Return	1st return: INR 50 2nd return onwards: INR 100
Outstation Cheque Return	INR 150 per instance
SI failure charges –(Credit card / Loan/RD/MF SIP) & Auto Debit Return	Credit Card/Loan/Auto Debit – INR 250/instance Nil for RD/Mutual Fund SIP
ATM Cash withdrawal transaction failure charges due to insufficient fund in customer savings account	NA
Transaction Decline fee at POS terminals due to insufficient funds in savings account	NA

Fair usage fees for branch transactions which include branch Cash, Outward clearing, Fund transfer, RTGS/NEFT & Remittances	15 txn free/month would be permitted and charge of INR 75/txn would be levied 16th transaction onwards. This is over and above the existing fee structure.
---	--

Outstation Cheque Collection Charges	
Outstation Cheque Collection Fees	Up to 5,000 INR 25/- per cheque
	5,001 - 10,000 INR 50/- per cheque
	10,001 – 1 Lac INR 100/- per cheque
	>1 Lac INR 150/- per cheque

Remittance Charges	
Outward Remittances	
Wire Transfer / TT / Swift	INR 1000 /- per instance
Foreign Currency Outward Remit by DD	INR 250 or 0.3% whichever is higher
Inward Remittances	
Inward Remittance Processing Charges	INR 100
Traveller Cheques & Currency Notes	INR 100
Foreign Currency Cheque Collection Fees	
Collection Charges for USD	INR 750 + GST
Foreign Currency Cheque: Courier Charges	INR 50 /- per instance
In addition to the above-mentioned fees, Correspondent Bank charges & other charges shall be charged and payable by the customer.	

Note:

1. All fees and charges mentioned above are exclusive of applicable taxes. The charges indicated above are subject to periodic revision.
2. 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 i.e. PIS accounts, will not be considered for Customer ID level consolidation).

3. 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.
4. 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.
5. GST as applicable will be levied on all fees
6. Salary Segment – Discounts/waivers on any other fees will be as per the relationship /agreement with the bank.
7. Effective 01 Aug'20 - Monthly transaction fees will be applied for accounts not maintaining 75% of the product balance requirement or TRV. For full list of new charges, terms and conditions related to your account and debit card, visit <https://www.axisbank.com/service-charges-and-fees> or nearest Axis Bank branch
8. Axis/Non-Axis ATM: Financial Transaction fees beyond free transaction count is revised from INR 21 to INR 23 effective 1st July 2025.

For more details visit www.axisbank.com/support or contact our NRI 24*7 International Toll Free number or visit www.axisbank.com/nriphonebanking

Disclaimer:

The information contained in this page is subject to change. Axis Bank Limited does not warrant the accuracy, adequacy or completeness of this information and expressly disclaims liability for errors or omissions in this information