

INAAM NRI SAVINGS ACCOUNT TARRIF STRUCTURE w.e.f MAY 01, 2016
BASIC SERVICE FEES

Monthly Account Balance (Across all locations)	Rs.10,000
Monthly Service Fee	Rs 5 per Rs.100 of the shortfall from Average Monthly Balance Requirement OR Rs 350, whichever is lower
Primary Debit Card: Type	Visa Classic NRO Accounts: Magstrip type NRE Accounts: Chip and Pin type
Primary Debit Card: Issuance Fees	Rs.150 – For NRO Accounts Rs. 200 – For NRE Accounts
Primary Debit Card: Annual Fees	Metro & Urban : Rs.150 Semi-Urban & Rural : Rs.100
Joint Account Debit Card: Type	Visa Classic NRO Accounts: Magstrip type NRE Accounts: Chip and Pin type
Joint Account Debit Card: Issuance Fees	Rs.150 – For NRO Accounts Rs. 200 – For NRE Accounts
Joint Account Debit Card: Annual Fees	Metro & Urban : Rs.150 Semi-Urban & Rural : Rs.100
Chequebook Issuance: No. of Cheque books	Free One multicity Cheque Book; Free per quarter (20 leaves)
Chequebook : Additional Issuance	Rs.50 per chequebook
Account Closure	a) Less than 6 months: Rs.500 b) More than 6 months : Nil

TRANSACTION PACKAGE

20 Free Transactions includes :	Charges beyond free limits
Clearing	Rs. 50 per local clearing
Funds Transfer (with the bank)	Rs. 50 per funds transfer
DD Issuance at Axis Bank Locationns	Rs. 50 per DD
DD Issuance at other bank locations	Rs. 2.5 per Rs.1000(Min Rs.50) + other bank fees
PO Issuance	Rs 50 per PO
Cash Transactions	Rs. 50 per cash transaction

Exclusions - Outstation Cheque Collection, NEFT /RTGS, ATM and i-connect transactions

CASH TRANSACTION CHARGES

Any Cash Transaction (Deposits/ Withdrawals and Home / Non-Home Branches) above Rs.2,00,000 to be charged at Rs. 5 per Rs. 1000 or Rs 150 whichever is higher

OTHER TRANSACTION FEES	
Daily withdrawal limit and Shopping limit Daily	ATM Withdrawal Limit of Rs.40,000, Daily POS transaction Limit of Rs.1,00,000
Outstation Cheque Collection Fees:	Upto Rs.5,000: Rs.25 per cheque, Rs.5,001 - Rs.10,000: Rs.50 per cheque, Rs.10,001 - Rs.1 Lakh : Rs.100 per cheque, Above Rs.1 Lakh: Rs.200 per cheque
Inward RTGS & NEFT charges	Nil
Outward RTGS	Rs. 1 to Rs.5 lakhs: Rs. 25 per txn > Rs.5 lakhs: Rs. 50 per txn
Outward NEFT	Upto Rs. 10,000: Rs. 2.50 per txn Rs. 10,000 – Rs 1 lakh: Rs. 5 per txn Rs 1 - Rs.2 lakhs: Rs. 15 per txn > Rs 2 lakh: Rs. 25 per txn
Speed Clearing Fees	Free upto cheque amount of Rs.1 lakh, Above Rs.1 lakh - Rs.150
Axis Bank ATM : No. of Free Transactions (Financial + Non-Financial)	Unlimited
Non - Axis Bank ATM : No. of Free Transactions	5 per month
Non-Axis ATM : Cash Withdrawal (Financial transaction) fees beyond limits	Rs.20 per transaction
Non-Axis ATM: Balance Enquiry (Non-Financial transaction) fees beyond Limits	Rs.9.55 per transaction
International Cash Withdrawal fees (ATM)	Rs.125 (Not applicable for NRO Accounts)
International Balance Enquiry fees (ATM)	Rs.25 (Not applicable for NRO Accounts)
Surcharge on Railway Tickets purchased with Debit Card	2.5% of the sale amount (Min Rs. 10) + Rs.30 per transaction (Not applicable for NRO Accounts)
Surcharge on purchase done at Petrol Pumps	2.5% of the sale amount (Min Rs.10) (Not applicable for NRO Accounts)
Cross Currency Mark-up on International Debit Card Transactions	3.50% (Not applicable for NRO Accounts)
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 ECS return
ECS Stop Payment Charges	Rs.100 per request
Auto Debit Failure	Rs. 200/- per instance
Standing Instruction Failure	Rs. 200/- per instance

CONVENIENCE FEES	
Card Replacement Fee	Rs.100
Duplicate PIN (Branch mode only)	Rs.100
Duplicate Passbook	Rs.200
Duplicate Statement	Rs.100
Duplicate DD/PO	Rs.100
DD/PO Revalidation	Rs.100
Stop Payment Instructions: Cheque	Rs.100 per cheque, Rs.200 for Series (>2)
Stop Payment Instructions: ECS	Rs.100
DD/PO Cancellation	Rs.100
Value Added SMS Alerts	Free for NRI
Address Confirmation	Rs.100
Photo Attestation	Rs.100
Signature Verification	Rs.100
Balance Certificate	Rs.100
Locker fees (Metro/Urban/Semi-Urban/Rural)	Varies by Size and branch category
NetSecure with 1 Touch Replacement fee	Rs.500
OTHER FEES AND CHARGES	
Other Free Services & Discounts	<ul style="list-style-type: none"> • 50% waiver on inward remittances made through SWIFT • Discount on Demat 1st year AMC • Access to AxisRemit Online • Monthly e-magazine 'HomeComing'
FOREIGN CURRENCY FEES	
Foreign Currency Outward Remit by Wire/TT/Swift	Rs.1,000
Foreign Currency Outward Remit by DD	250 or 0.3% whichever is higher
Foreign Currency Inward Remit Fee per remittance (SWIFT)	Rs.150
Foreign Currency Inward Remit: FIRC Charges	Rs.100
Foreign Currency deposit at Branches	Rs.100
Traveller Cheques & Currency Notes	Rs.100
Foreign Currency Cheque: Base Charges	0.25% of INR Value + GST (Min. Rs.111)
Foreign Currency Cheque: IRM Commission	Rs.250
Foreign Currency Cheque: Courier Charges	Rs.50
Foreign Currency Cheque: Additional Charge - FCS only	Correspondent bank Charges
Foreign Currency Cheque: Additional Charge - Direct Collection only	Drawee Bank Charges - On Receipt
Foreign Currency Cheque: Additional Charge - Reimbursement Collection only	Drawee Bank Charges - On Receipt = Correspondent Bank Charge - \$13

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.

Please visit www.axisbank.com/support for any further information or contact our NRI International Toll Free Numbers:

India	:	18001085577 (toll- free, from India)
USA	:	1855-205-5577 (toll-free)
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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