

MOST IMPORTANT DOCUMENT (TYPE V)
(BASIC SAVINGS BANK ACCOUNT - SBBSA / SBZR1 / SBSA1 / SBMIN / SBSCH)
(SMALL BASIC SAVINGS BANK ACCOUNT - SBSML / SBZRO / SBEZ2)

The foundation of any strong relationship is trust and we feel that transparency builds trust. So, we wish to begin this new relationship with a promise of transparency. We request you to go through the charges related to your account before you sign. Refer full list of charges, terms and conditions as related to account and Debit Card, visit www.axisbank.com or Axis Branch.

ACCOUNT TARIFF STRUCTURE – Basic Small Bank Deposit Account (BSBDA)

Complimentary Services	a) Zero Balance Facility i.e. Nil Balance requirement b) Online Fund Transfers (NEFT, RTGS & IMPS) c) Monthly E-statement / Passbook to track your account d) One Multicity Cheque Book free per quarter (20 leaves) e) Internet Banking and Mobile Banking	
Service Type	Fee	BSBDA
Account Usage Requirement	Monthly Service Fee	NIL
	Monthly Average Balance (MAB) Requirement	NIL
Cash Transactions (Deposit / Withdrawal) Fees	Monthly Free Transaction Limits	Free unlimited cash deposits (across any Axis Bank Branch & BNA) and 4 free withdrawal transactions (includes Branch Cash, Axis / other ATM cash withdrawal, POS, Micro ATM, NEFT / RTGS, DD / PO, ECS / SI debit transactions)
	Fees	Fees on cash withdrawals: ₹ 5 per ₹ 1,000 or ₹ 150, whichever is higher (withdrawal) (Applicable for withdrawal only at Bank Branch counter)
Debit Card Fees	Debit Card Type	Rupay Debit Card
	Issuance Fees	NIL
	Annual Fees	NIL
	Card Replacement Charges	NIL
Upgrade Debit Cards	Not Applicable	Not Applicable

Please Note: Effective 01st April, 2023 Fees & Charges are revised. To refer full terms and conditions as related to account and Debit Card, visit www.axisbank.com / Axis Branch

IMPORTANT TERMS & CONDITIONS

Other important Terms

- For details on charges you may visit our website www.axisbank.com to view the other charges which are applicable
- All accounts have monthly billing cycle in a year 1st to 30th / 31st of the month GST as applicable will be levied on all fees
- The Bank can at its sole discretion discontinue any service partially / completely or change fees by providing 30 days' notice. All revision in fees will be displayed on the Notice Board of the branches of Axis Bank and also on our website www.axisbank.com
- All important charges pertaining to your Savings Account are mentioned above. However, this list is not exhaustive, and you may visit our website www.axisbank.com to view the other charges which are applicable

- Update Aadhaar Number in your bank account to receive subsidies directly from Government (LPG, MGNREGA, etc.)
- Effective 1st April, 2019, a fee of ₹ 500 would be levied, if the account is closed between 14 days and 1 year of account opening. No fees would be levied if account is closed within 14 days of account opening or after 1 year

Terms and Conditions for Rupay Debit Card

- Insurance claim can be made if minimum one financial transaction or non-financial transaction both on-us & off-us originating from ATM, Micro ATM, POS and Online covering Rupay Card and Aadhaar transactions and all the customer induced branch transactions with us in 45 days of the incident. The incidence has to be reported within 30 days of occurrence
- Axis Bank reserves the right to recover applicable service charges from account or set off any available credit, including amounts flowing into the account from collection proceeds or any deposits

DECLARATIONS

1. These declarations apply to and regulate operations of the Basic Savings Account offered by Axis Bank to its customers. The Basic Savings Account can be opened by resident Indians (or Foreign nationals fulfilling the residency criteria) and by Hindu Undivided Family (HUF). Non-Resident Indians and Foreign nationals not fulfilling the residency criteria as per the Income Tax act are not eligible to open the Basic Savings Account
2. The account can be opened singly or jointly
3. Customer should not have any existing Savings Account with Axis Bank prior to the opening of Basic Savings Account. If any existing Savings Account is available, same needs to be closed by the customer by providing a closure request. The Bank has a right to freeze operations and / or close the other Savings Account(s), if any, as applicable under the regulatory guidelines, if such account(s) is / are not closed by the customer within 30 days of opening the Basic Savings Bank Account
4. I / We am / are not holding a Basic Saving Bank Deposit (BSBD) Account in Axis Bank or any other bank till date. All accounts have a monthly billing cycle in a year i.e. 1st to 30th / 31st of the month
5. For Small Basic Savings Bank Account - The aggregate of all withdrawals and transfers in a month should not exceed rupees Ten thousand. The aggregate of all credits in a financial year should not exceed rupees One lakh. The balance at any point of time should not exceed rupees Fifty thousand. In case the limits are exceeded, the account would be frozen and on submission of the KYC documents, the account would be converted into a Normal Savings Account. Foreign Inward Remittance shall not be permitted in the small account
6. I / We the account holder/s declare that I have read and understood the terms and conditions in relation to the usage of various services of Axis Bank Limited as set forth and thereby authorize Axis Bank Limited to debit my account towards the charges as detailed above wherever applicable
7. I / We hereby give my / our consent for considering this account as PMJDY Account (Applicable only for PMJDY Accounts)
8. I / We declare that I do not have any Basic Savings Account in any other bank

CUSTOMER SIGNATURE

Customer Name : _____

Primary Applicant

Customer Name : _____

Joint Applicant

FOR OFFICE USE ONLY

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Bar Code

--	--	--	--	--	--	--	--

LC Code

_____ Signature