

**Simplified NRI Prime Savings Account Tariff Structure w.e.f 1st May 2021**

<b>Balance Maintenance Criteria</b>			
<b>NRI Prime Savings Accounts - NREPM NROPM</b>			
<b>Monthly Average Balance</b>	<b>Accounts</b>	<b>Location / Branch Category</b>	<b>Fees in case AMB/TRV not Maintained</b>
INR 25,000 Or Maintain INR 1 lakh Term Deposit.	All Savings and Current Accounts within the same customer ID	All Locations	INR 10 per INR 100 of shortfall from Monthly Average Balance Requirement OR INR 800, whichever is lower with a minimum charge of INR 50

<b>ATM Charges</b>	
Transactions at Axis Bank ATMs in India	Unlimited
Free Limits At Non Axis ATM	10 transactions per month (NREPM, NROPM)
Fee Beyond Free Limit	INR 20 per transaction for Financial INR 10 per Non-Financial Transaction Maximum 30 transactions allowed in a month (Financial on Axis ATM & Financial + Non-Financial on other bank ATMs), there after fees of flat Rs. 20 per transaction would be charged

<b>Debit Card Charges</b>	
Type of Debit Card	NRE Accounts - Visa Platinum Chip Debit Card
	NRO Accounts – Rupay Classic Domestic Debit Card
Primary Card Fees	NRE - NIL
	NRO - INR 200 +Taxes
Annual Debit Card Fee for First Account Holder/ Joint Account Holder	NRE – INR 200 +Taxes
	NRO – INR 200 +Taxes
Replacement Card fees (Lost / Damaged card)	INR 200 +Taxes(Both NRE/NRO)
My Design Card Issuance	Additional fee - INR 150 + Taxes
	NREMA/NROMA/ SBMIA - INR 100 + Taxes
Debit Card Limit( Daily)	NREPM Accounts ATM Withdrawal Limit – INR 40,000 POS Transaction Limit – INR 200,000
	NROPM Accounts ATM Withdrawal Limit – INR 40,000 POS Transaction Limit – INR 100,000.

Cross Currency Mark-up on International Debit Card Transactions	3.50%
International Cash Withdrawal fees (ATM)	INR 125 per transaction
International Balance Enquiry fees (ATM)	INR 25 per transaction

#### Internet Banking Hardware Token

Netsecure with 1 Touch INR 1000/- (Issuance), INR 800/- (Replacement)

#### Cash Transaction Charges

Monthly Cash Transaction Free Limits	First 5 Transactions or INR 2 lakhs whichever is earlier of cash deposits/withdrawals.
Cash Transactions at Non-Home Branch	Cash Transactions at Non-Home Branch : Cash transactions upto 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	Cash withdrawal Fee (Self & Third Party) - INR 10 per INR 1000 or INR 150, whichever is higher Cash Deposit Fee (Self)- INR 5 per INR 1000 or INR 150, whichever is higher

#### Cheque Book Charges

Free Limit	Unlimited
Charges beyond free limit	NA

#### Transfer Charges

NEFT	<u>Online</u> : NIL <u>Branch</u> : NIL
RTGS	<u>Online</u> : NIL <u>Branch</u> : NIL
IMPS Fees	Upto 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 15 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 6 months
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 75 per instance
Physical Statement from Branch	INR 75 per instance
Duplicate PIN (Branch mode only)	100
DD/PO Issuance/Free Limit	2 DD/PO Free per month
DD/ PO Cancellation	INR 100
DD/ PO Revalidation	INR 100
Additional DD PO	INR 10,000 - INR 50/- Above INR 10,000 INR5 per 1000 (min INR75/- max INR10,000)
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)	INR 100 (one time)
ECS/NACH transaction Fees	INR 25
Cash Handling Fee	INR100/- per bundle (1000 notes <sup>^</sup> ) on lower denominations notes of INR10/20/50 only. <sup>^</sup> 100 notes=1 packet. 10 packets= 1 Bundle

Transaction Failure Charges	
Inward Cheque Return - Financial	INR 500 per Cheque for MAB Maintained INR 650 per Cheque for MAB not Maintained
Inward Cheque Return - Non-Financial	INR 50 Flat per instance
NACH Failure Fees	INR 500 per Cheque for MAB Maintained
	INR 650 per Cheque for MAB not Maintained
Outward Cheque Return	INR 200/- per cheque for MAB Maintained
	INR 250 /- per cheque for MAB not Maintained
Outstation Cheque Return	INR 150 per cheque
ECS Debit Failure	INR 500 per Cheque for MAB Maintained
	INR 650 per Cheque for MAB not Maintained

Standing instruction failure charges on Recurring Deposit & Mutual Fund	INR 50 per Instance
Standing Instruction Failure Charges on Loan EMIs and Credit Card Dues	INR 250 per instance for MAB Maintained
	INR 300 per instance for MAB not Maintained
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
Auto debit	INR 250 per transaction for MAB Maintained
	INR 300 per transaction for MAB Not Maintained
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

#### Cheque Collection Charges

Outstation Cheque Collection Fees	Upto 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 200/- per cheque

Remittance Charges	
<b>Outward Remittances</b>	
Wire Transfer / TT / Swift	INR 1000 /- per instance
Foreign Currency Outward Remit by DD	INR 250 or 0.3% whichever is higher
<b>Inward Remittances</b>	
Inward Remittance Processing Charges	INR 100
Traveller Cheques & Currency Notes	INR 100
<b>Foreign Currency Cheque Collection Fees</b>	
Collection Charges for all Currencies	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.	

Please note the following:

- All fees and charges mentioned above are exclusive of applicable taxes. The charges indicated above are subject to periodic revision.
- 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).
- 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.
- 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.
- GST as applicable will be levied on all fees
- Salary Segment – Discounts/waivers on any other fees will be as per the relationship /agreement with the bank.
- 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 [www.axisbank.com](http://www.axisbank.com) or nearest Axis Bank branch

For more details visit [www.axisbank.com/support](http://www.axisbank.com/support) or contact our NRI 24\*7 International Toll Free number visit [www.axisbank.com/nriphonebanking](http://www.axisbank.com/nriphonebanking)

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