

Note:

- 1) Interest on savings bank deposit is calculated at a rate fixed by RBI. The present rate is 3.5% and RBI has revised the method of application. With effect from 01.04.2010, interest shall be paid on daily product method on quarterly basis.
- 2) The period considered for calculation of quarterly charges w.e.f June 2009 is 15th of last month of previous quarter to the 14th of the last month of the current quarter. Kindly note: For April'09 - June'09 quarter the period considered for calculation of quarterly charges will be 25th March 2009 to 14th June 2009.
- 2) Service Tax is applicable to all the above charges and will be applied along with the Charges, as is applicable from time to time.
- 3) Axis Bank reserves the right to revise the charges as per its own discretion with proper and prior communication to its customers.
- 4) NRI ZR a/cs will be converted to NRI Normal a/cs if there are no credits in the a/c for 6 months.

**Contact us:**

- For product / service related queries, kindly write to nricell@axisbank.com
- For regular updates on products and services, please visit our website [www.axisbank.com](http://www.axisbank.com)
- Visit any of your nearest Axis Bank branch during your visit to India
- Call on : +91-22-27648000 (This is not a toll free number)

**Central Office:**

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**Representative Office - Dubai**

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October 2010

# SCHEDULE OF CHARGES

October 2010

## Non Resident Savings Bank Accounts



Schedule of charges for Non Resident Savings Bank Accounts		
	NRI Normal / ZR	NRI Prime
Min Avg Quarterly Balance (MAQB)*	Rs. 5,000/=	Rs. 25,000/=
<b>Non Maintenance Charges Per Quarter*</b> (NRI Prime) AQB >= Rs. 15,000/= but < Rs. 25,000/= (NRI Prime) AQB < Rs. 15,000/=		Rs. 750/=
(NRI Normal) AQB > Rs. 2,500/= but < Rs. 5,000/=	Rs. 750/=	Rs. 1,000/=
(NRI Normal) AQB equal to Rs. 2,500/= or less	Rs. 1,000/=	
<b>Cheque Return Charges</b>	<b>Per Cheque</b>	<b>Per Cheque</b>
a) Inward clearing cheque returned	Rs. 350/=	Rs. 350/=
b) Out ward Clearing Cheque returned	Rs. 100/=	Rs. 100/=
c) Outstation Cheque returned	Rs. 100/=	Rs. 100/=
<b>Outstation Cheque Collection Charges</b>		
<b>1. Collection Of Outstation Cheques</b>		
a) Upto Rs. 10,000/-	Rs. 50/- per instrument	Rs. 50/- per instrument
b) Rs. 10,001/- to Rs. 1,00,000/-	Rs. 100/- per instrument	Rs. 100/- per instrument
c) Rs. 1,00,001/- and above	Rs. 150/- per instrument	Rs. 150/- per instrument
<b>2. Outstation Cheques Returns</b>	Rs. 100/- per Instrument	Rs. 100/- per Instrument
<b>Other Account Related Charges</b>		
<b>Cheque Book</b>		
a) Saving A/c upto 20 Leaves / Quarter	FREE	FREE
b) Saving A/c above 20 Leaves / Quarter	Rs. 50 /per Cheque Book	FREE
c) If AQB not maintained	Rs. 5/- Per Cheque Leaf	Rs. 5/- Per Cheque Leaf
<b>In case of dispatch to overseas address, postage and handling charges Rs. 100 extra for both Schemes</b>		
<b>Standing Instructions</b>	Rs. 100/- per set up	Rs. 100/- per set up
<b>Stop Payment Instructions</b>		
a) Per Instrument	Rs. 100/-	Rs. 100/-
b) Series of Instruments	Rs. 200/- for a series of instruments (beyond 3 cheques)	Rs. 200/- for a series of instruments (beyond 3 cheques)
<b>A/c Related Charges at Branches</b>		
a) Balance Enquiry	Rs. 25/-	Rs. 25/-
b) Statement of account Monthly / Adhoc Statement	Rs. 50/- Per statement	Rs. 50/-Per statement
c) Cheque Status per Inquiry	Rs. 25/-	Rs. 25/-
d) Signature Verification	Rs. 25/-	Rs. 25/-
e) Address Confirmation	Rs. 50/-	Rs. 50/-
<b>Closure of Accounts Charges</b>		
a) If Closed within 14 days	NIL	NIL
b) If Closed after 14 days but within 6 months	Rs. 100/-	Rs. 100/-
c) If Closed after 6 months	NIL	NIL
<b>Transaction Charges (A/c's not maintaining MAQB)*</b>		
a) Branch Transactions		
3 transactions per quarter	FREE	FREE
4th transaction onwards	Rs. 100/- per transaction	Rs. 100/- per transaction
b) ATM Transactions	FREE	FREE
<b>Pay Order Charges</b>		
a) Upto INR Rs. 50,000/=	Rs. 50/=	NIL
b) > INR Rs. 50,000/=	Rs. 250 per	NIL
Max INR Rs. 5,000/-	Rs. 1,000/-	
<b>Demand Draft Charges</b>		
a) Axis Bank Locations	Rs. 250 per Rs. 1,000/=	NIL
<b>Min Rs. 50/- &amp; Max Rs. 10,000/-</b>		
b) Other Locations	Rs. 250 per Rs. 1,000/=	Rs. 250 per Rs. 1,000/=
	<b>Min Rs. 50/=</b>	<b>Min Rs. 50/=</b>
<b>Mobile Phone Alert charges</b>		
a) Indian Mobile Numbers	FREE	FREE
b) International Mobile Number	FREE	FREE
c) Threshold Limits for alerts	Rs. 10,000/- and above	Rs. 10,000/- and above

\*Not applicable for NRI ZR

	NRI Normal / ZR		**NRI Prime	
DEBIT CARD CHARGES	Visa / Master	Visa Gold	Visa / Master	Visa Gold
1) Issuance	Rs. 95/=	Rs. 250/=	NIL	Rs. 250/=
2) Annual Fees	Rs. 100/=	Rs. 250/=	NIL	Rs. 250/=
3) Replacement Card	Rs. 100/=	Rs. 250/=	Rs. 100/=	Rs. 250/=
4) Duplicate Pins	Rs. 50/=	Rs. 50/=	Rs. 50/=	Rs. 50/=
5) Transaction Charges				
a) Axis Bank ATMS	NIL	NIL	NIL	NIL
b) Partner's Bank ATMs (see card manual for list of partner banks)				
I) Cash Withdrawal	1st five ATM transactions per month are free, 6th ATM transaction onwards of the month, INR Rs. 20 per transaction	NIL	1st five ATM transactions per month are free, 6th ATM transaction onwards of the month, INR Rs. 20 per transaction	NIL
II) Balance enquiry	NIL	NIL	NIL	NIL
c) At Other ATMs in India				
I) Cash Withdrawal	1st five ATM transactions per month are free, 6th ATM transaction onwards of the month, INR Rs. 20 per transaction	NIL	1st five ATM transactions per month are free, 6th ATM transaction onwards of the month, INR Rs. 20 per transaction	NIL
II) Balance enquiry	NIL	NIL	NIL	NIL
d) ATMs Outside India				
I) Cash Withdrawal	(All Cards) Rs. 125/=	(All Cards) Rs. 125/=	(All Cards) Rs. 125/=	(All Cards) Rs. 125/=
II) Balance enquiry	Rs. 25/-	Rs. 25/-	Rs. 25/-	Rs. 25/-

Usage of Card at Petrol Pumps, Railways, Overseas merchants & ATMs, etc. are subject to additional Charges/Surcharge.  
For further details please refer to your debit card manual

	NRI Normal / ZR	NRI Prime
<b>ANYWHERE BANKING CHARGES</b>		
1) Intercity Cash Deposit # and Intra City Cash Deposit ## charges for SBNRO/NROPMDeposits (Other than Home Branch)	NIL	NIL
2) Cash Withdrawal (Other than Home Branch) charges	NIL	NIL
3) Multicity Cheque Clearing		
a) Max Limit (per day)-RBI centers	No Limit	No Limits
b) Max Limit (per day)-Non -RBI centers	Rs. 10,00,000/=	Rs. 10,00,000/=
4) Intersol Clearing Charges	NIL	NIL
5) Outward Funds Transfer (per transaction)		
RTGS (upto 1 lac/ 1 - 5 lac/ 5 lac+)	NA / Rs. 25 / Rs. 50	NA / Rs. 25 / Rs. 50
NEFT (upto 1 lac/ 1 lac+)	Rs. 5 / Rs. 25	Rs. 5 / Rs. 25
<b>Foreign currency Cheques Collection Charges</b>		
a) Collection charges for all currencies (on converted INR value)	Rs. 250/1,000	Rs. 250/1,000
b) Postage	Rs. 100	Rs. 100
c) Correspondent Bank charges & other out of pocket expenses extra		
<b>Foreign Outward Remittances</b>		
a) Wire Transfer / TT / Swift	Rs. 1,000/=	Rs. 1,000/=
b) Foreign Currency Demand Draft	Rs. 250/1,000	Rs. 250/1,000
	Min Rs. 100	Min Rs. 100
<b>Foreign Inward Remittance Charges</b>		
FIRC Charges(per Certificate)	Rs. 100	Rs. 100
Foreign Currency Deposit at branches	Rs. 100/=	Rs. 100/=
	Rs. 25	Rs. 25
* For NRI Salary & NRI Priority relationships - Rs. 25/- per Remittance (Rs. 100/- per Certificate)		

- # InterCity means other than the centers where your branch is located
- ## IntraCity means within the centre in which your branch is located