

**MOST IMPORTANT DOCUMENT (TYPE II) – SAVINGS ACCOUNT (SBPEN / SBKRI)**

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.

\*Please Note: Effective 01<sup>st</sup> April, 2023 Fees & Charges are revised. For full terms and conditions as related to account and Debit Card, kindly visit nearest Axis Bank Branch or Axis Bank website: [www.axisbank.com](http://www.axisbank.com)

**ACCOUNT TARIFF STRUCTURE – SAVINGS ACCOUNT**

| Service Type                                   | Fee                                                                                                                                          | Krishi (SBKRI)                                                                                                                                                      |                                                                                                                                                                                           | Pension (SBPEN) |
|------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------|
| Cash Transactions (Deposit / Withdrawal) fees* | Monthly free transaction limits                                                                                                              | Self: First 4 transactions or ₹ 1 Lakh whichever is earlier<br>Third Party: ₹ 25,000 per month free<br>Cash transactions at Non-Home Branch: Up to ₹ 25,000 per day |                                                                                                                                                                                           | Unlimited       |
|                                                | Fees                                                                                                                                         | Beyond free transaction limits, Self: Fee of ₹ 5 per ₹ 1,000 or ₹ 150, whichever is higher;<br>Third Party: Fee of ₹ 10 per ₹ 1,000 or ₹ 150, whichever is higher   |                                                                                                                                                                                           | NIL             |
| Debit Card fees                                | Debit Card type                                                                                                                              | Visa Platinum Debit Card                                                                                                                                            |                                                                                                                                                                                           |                 |
|                                                | Issuance fees                                                                                                                                | ₹ 200                                                                                                                                                               |                                                                                                                                                                                           |                 |
|                                                | Annual fees                                                                                                                                  | ₹ 200                                                                                                                                                               |                                                                                                                                                                                           |                 |
|                                                | Replacement fees                                                                                                                             | ₹ 200                                                                                                                                                               |                                                                                                                                                                                           |                 |
| Upgrade Debit Cards                            | ORDC Debit Card                                                                                                                              | Issuance fees                                                                                                                                                       | ₹ 500 + GST                                                                                                                                                                               |                 |
|                                                |                                                                                                                                              | Annual fees                                                                                                                                                         | ₹ 500 + GST                                                                                                                                                                               |                 |
|                                                |                                                                                                                                              | Replacement fees                                                                                                                                                    | ₹ 200 + GST                                                                                                                                                                               |                 |
|                                                | Value + Debit Card                                                                                                                           | Issuance fees                                                                                                                                                       | ₹ 750 + GST                                                                                                                                                                               |                 |
|                                                |                                                                                                                                              | Annual fees                                                                                                                                                         | ₹ 750 + GST                                                                                                                                                                               |                 |
|                                                |                                                                                                                                              | Replacement fees                                                                                                                                                    | ₹ 200 + GST                                                                                                                                                                               |                 |
| Delight Debit Card                             | Issuance fees                                                                                                                                | ₹ 1,500 + GST                                                                                                                                                       |                                                                                                                                                                                           |                 |
|                                                | Annual fees                                                                                                                                  | ₹ 999 + GST                                                                                                                                                         |                                                                                                                                                                                           |                 |
|                                                | Replacement fees                                                                                                                             | ₹ 200 + GST                                                                                                                                                         |                                                                                                                                                                                           |                 |
| Anywhere Banking                               |                                                                                                                                              |                                                                                                                                                                     | Maximum 30 transactions allowed in a month (Financial on Axis Bank ATM & Financial + Non-financial on other bank ATMs), there after fees of flat ₹ 21 per transaction would be charged    | Unlimited       |
| Value Added Service                            |                                                                                                                                              |                                                                                                                                                                     | Effective 1 <sup>st</sup> July 2021, SMS alert fee will be applied based on actual usage / SMS sent to the customer - 25 paise per SMS Max. cap ₹ 15 per quarter (only non-mandatory SMS) | NIL             |
| Complimentary Services                         | Free monthly E-statement / Passbook to track your account<br>Internet Banking and Mobile Banking<br>One free Multi City cheque book per year |                                                                                                                                                                     |                                                                                                                                                                                           |                 |

**Primary Customer Details**

Customer Name:

Customer Account No. (For Upgrade):  Bar Code Office:

Mobile No.:  Customer ID (existing, if any):

| Important Terms & Conditions                        |                                                                      |     |
|-----------------------------------------------------|----------------------------------------------------------------------|-----|
| To be eligible for exclusive benefits you need to:  |                                                                      |     |
| Maintain a Saving A/c Average Monthly Balance (AMB) | ₹ 2,500 (HAB) (Urban / Semi-Urban / Rural)                           | NIL |
| Non-maintenance of average balance charges          | If >= ₹ 1,000 to < ₹ 2,500 fees ₹ 75;<br>If 0 - < ₹ 1,000 fees ₹ 150 | NIL |
| Initial funding                                     | ₹ 3,000                                                              | NIL |

1. 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](http://www.axisbank.com) to view the other charges which are applicable.
2. Krishi accounts will have a half yearly billing cycle i.e. 1<sup>st</sup> April to 30<sup>th</sup> September & 1<sup>st</sup> October to 31<sup>st</sup> March. However, Cash & DD / PO will be billed monthly.
3. GST as applicable will be levied on all fees.
4. 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](http://www.axisbank.com)
5. Update Aadhaar Number in your bank account to receive subsidies directly from the Government (LPG, MGNREGA, etc.)
6. Axis Bank reserves the right, at its own discretion, to close the account in case a) Initial funding cheque is returned / bounced and funding as per scheme code is not received within 30 days of account opening or b) Non-activated instakits in case account is not activated within 30 days once initiated for activation or c) Branch Personnel is unable to successfully verify details of the account, post providing a 30-day notice to the customer.
7. ₹ 500 fees will be charged if account is closed between 14 days and 1 year.
8. If your account has been opened in conjunction with a loan, with a standing instruction for repayment of the loan, your account will be a zero-balance account till such time as the loan continues and the SI stands, after which, the balance requirement will apply.
9. BNA convenience of ₹ 50 per transaction after banking hours (i.e. between 5.00 p.m. to 9.30 a.m.) and on Bank / State holidays for deposits exceeding 2 transactions or ₹ 5,000 per month (either single or multiple transaction), whichever is earlier.
10. 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.
11. Upon up-migration / down-migration of account, customer is suggested to apply for default Debit Card as per their new scheme to get the most relevant offers and benefits pertaining to their account scheme. Not keeping default Debit Card as per updated scheme might attract Debit Card charges.
12. Joint holder will be charged Debit Card fee as per normal charges of Debit Card as mentioned on the Bank's website.

Customer Name: \_\_\_\_\_

|                                       |                            |                             |
|---------------------------------------|----------------------------|-----------------------------|
| Primary Account<br>Holder's Signature | Joint Holder<br>Signature: | Joint Holder<br>Signature 2 |
|---------------------------------------|----------------------------|-----------------------------|

|                     |               |                 |
|---------------------|---------------|-----------------|
| FOR OFFICE USE ONLY |               |                 |
| Bar Code:_____      | LC Code:_____ | Signature:_____ |