

MOST IMPORTANT DOCUMENT (TYPE II) – Saving Account (SBPEN/SBKRI)

The foundation of any strong relationship is trust & 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 April 2024 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.axis.bank.in

ACCOUNT TARIFF STRUCTURE – SAVING ACCOUNTS			
Service Type	Fee	Krishi (SBKRI)	Pension (SBPEN)
Cash Transactions (Deposit / Withdrawal) Fees*	Monthly Free Transaction Limits	Self: First 4 Transactions or Rs.1 Lakh whichever is earlier. Third Party: Rs.25,000 per month free Cash transactions at Non-Home Branch: Up to Rs.25,000 per day	Unlimited
	Fees (Beyond free transaction limits)	Self: Fee of Rs.5 per Rs.1000 or Rs.150, whichever is higher. Third Party: Fee of Rs.10 per Rs.1000 or Rs.150, whichever is higher	NIL
Debit Card Fees	Debit Card Type	Visa Platinum Debit Card	
	Issuance Fees	Rs. 200	
	Annual Fees	Rs. 200	
	Replacement Fees	Rs. 200	
Upgrade Debit Cards	ORDC Debit Card	Issuance Fees	Rs. 500 +GST
		Annual Fees	Rs. 500 +GST
		Replacement Fees	Rs. 200 +GST
	Value+ Debit Card	Issuance Fees	Rs. 750 +GST
		Annual Fees	Rs. 750 +GST
		Replacement Fees	Rs. 200 +GST
	Delight Debit Card	Issuance Fees	Rs. 1500 +GST
		Annual Fees	Rs. 1500 +GST
		Replacement Fees	Rs. 200 +GST
Anywhere Banking		Maximum 30 transactions allowed in a month (Financial on Axis ATM & Financial + Non-Financial on other bank ATMs), there after fees of INR 23 per Financial transactions on Axis Bank & non-Axis Bank ATMs and INR 21 per Non-Financial transaction on non-Axis Bank ATMs would be charged	Unlimited
Value Added Service		Effective 1st July, 2021, SMS alert fee will be applied based on actual usage/SMS sent to the customer - 25 paise per SMS Max cap Rs.15 per quarter (only non mandatory SMS)	NIL
Complimentary Services	Free Monthly E-statement / Passbook to track your account Internet Banking and Mobile Banking One Free Multi City Cheque Book per year		

IMPORTANT TERMS & CONDITIONS:

To be eligible for exclusive benefits you need to:

Maintain a Saving A/c Average Monthly Balance (AMB)	Rs.2,500 (HAB) (Urban / Semi-Urban / Rural)	NIL
Account Service Fee: (Non- maintenance of average balance)	INR. 6 per 100 of the shortfalls from AMB requirement or INR. 600 whichever is lower.	NIL
Initial Funding	Rs.3,000	Rs 1,500

- All important charges pertaining to your Savings Account are mentioned above. However, this list is not exhaustive and you may visit our website www.axis.bank.in to view the other charges which are applicable.
- Krishi accounts will have a half yearly billing cycle i.e. 1st Apr to 30th Sep & 1st Oct to 31st Mar. However, Cash & DD / PO will be billed monthly.
- 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.axis.bank.in
- Update Aadhar Number in your bank account to receive subsidies directly from Government (LPG, MGNREGA, etc.)
- 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.
- Rs.500 fees will be charged if account is closed between 14 days and 1 year.
- 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.
- BNA convenience of Rs.50 per transaction after banking hours (i.e. Between 5.00 pm to 9.30 am) and on Bank/State Holidays for deposits exceeding 2 transactions or INR.5,000 per month (either single or multiple transaction), whichever is earlier.
- 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.
- 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.
- Joint holder will be charged Debit Card fee as per normal charges of Debit Card as mentioned on the Bank's website.