

Simplified NRI Priority Savings Account Tariff Structure w.e.f 1st April, 2024

Balance Maintenance Criteria			
NRI Priority Savings Accounts – PBNRE and PBNRO Foreign National Accounts – PBFRN Mariner Priority Savings Account - PRBMA			
Balance Maintenance	Accounts	Location / Branch Category	Fees in case AMB/TRV not Maintained
AMB of INR 2,00,000	Savings Accounts	All Locations	For accounts with < 75% of required Average Monthly Balance (AMB)/Total Relationship Value (TRV), fee applicable is 6% of the shortfall from Average Monthly Balance Requirement or INR 600 whichever is lower.
AMB of INR 4,00,000	All Savings and Current accounts within the same customer ID		
Total Relationship of INR 15,00,000	All Savings, Current and Term Deposit Accounts and Mutual Funds Relationship within the same customer ID		
Total Relationship of INR 50,00,000	All Savings, Current, Term Deposit Accounts Mutual Funds and Demat Relationship within the same customer ID		
Remittance	Foreign Inward Remittance of at least INR 20 lakhs received through Wire transfer or Remit Money in Last 12 months		
NRI Priority Salary Account – NRPBS			
Net monthly salary credit of minimum INR 1 Lakh	Salary Account	All Locations	Nil

ATM Charges	
Axis Bank ATM: No. of Free Transactions	30 transactions per month
Non - Axis Bank ATM : No of Free Transactions	30 transactions per month
Axis/Non-Axis ATM: Cash Withdrawal (Financial transaction) fees beyond limits	INR 23 per Financial transaction
Axis/Non-Axis ATM: Balance Enquiry (Non- Financial transaction)	INR 10 per transaction
Maximum transaction count limit on ATM transaction	If Transaction count is within max cap of 30: a. Axis ATM Non-financial transactions – NIL b. Non-Axis ATM/ non-financial transactions – INR 10 per transaction c. Financial Transaction INR 23 per transaction If Transaction count is beyond max cap of 30 a. Axis and Non-Axis ATM financial transactions - INR 23 per transaction b. Non-Axis ATM non-financial transactions - INR 21 per transaction

Debit Card Charges	
Type of Debit Card	PBNRE,NRPBS,PRBMA & PBFRN - Priority Platinum Debit Card
	PBNRO Accounts – Rupay Classic Domestic Debit Card
Primary Card Fees	NRE - NIL
	NRO - NIL
Annual Debit Card Fee for First Account Holder/ Joint Account Holder	NRE - NIL
	NRO - NIL
Replacement Card fees (Lost / Damaged card)	INR 200 +Taxes for NRE INR 300 + Taxes for NRO
My Design Card Issuance	As per Card variant +Additional fee - INR 150 +Taxes

Debit Card Limit (Non Resident Accounts Daily)	PBNRE, NRPBS, PBFRN & PRBMA Accounts ATM Withdrawal Limit – INR 100,000 POS Transaction Limit – INR 500,000 PBNRO Accounts ATM Withdrawal Limit - INR 75,000 POS Transaction Limit - INR 200,000
Cross Currency Mark-up on International Debit Card Transactions	3.5% of the transaction amount
International 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 7 Transactions or INR 5 lakhs whichever is earlier Separate third party transaction free limit of INR 25,000 per month (Inclusive of overall limit)
Cash Transactions at Non-Home Branch	Cash transactions up to 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	Above Free limit (Self) – INR 5 per INR 1000 or INR 150, whichever is higher
	Above Free limit (Third Party) – INR 10 per INR 1,000 or INR 150, whichever is higher

Cheque Book Charges

Free Limit	Unlimited (on maintaining the Priority Program eligibility criteria)
Charges beyond free limit	NA

Transfer Charges

NEFT	NIL
RTGS	NIL
IMPS Fee	NIL

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 1 year
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 100 per instance (NIL on maintaining Priority program eligibility criteria)
Physical Statement from Branch	INR 100 per instance (NIL on maintaining Priority program eligibility criteria)
Duplicate PIN (Branch mode only)	NIL
DD/PO Issuance: No. of free DD/PO	Unlimited (on maintaining the Priority Program eligibility criteria)
DD/ PO Cancellation	INR 100
DD/ PO Revalidation	INR 100
Additional DD PO	NIL
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)	NIL
ECS/NACH transaction Fees	INR 25 per transaction with cap of INR 100 per month
Cash Handling Fee	NIL
Deliverable return charges (Return Reasons: address not found, customer not residing at the given address, incomplete address)	INR 50 per return

Outstation Cheque Collection Charges

Outstation Cheque Collection Fees	Up to 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 150/- per cheque

Transaction Failure Charges

Inward Cheque Return - Financial	1st instance: 500 2nd instance onwards: 550
Inward Cheque Return - Non-Financial	INR 150 Flat per instance
ECS/NACH failure (due to insufficient funds)	1st instance: 500 2nd instance onwards: 550
Outward Cheque Return	1st return: INR 50 2nd return onwards: INR 100
Outstation Cheque Return	INR 150 per instance
SI failure charges – (Credit card / Loan/RD/MF SIP) & Auto Debit Return	Credit Card/Loan/Auto Debit – INR 250/instance (NIL on maintaining Priority program eligibility criteria) Nil for RD/Mutual Fund SIP
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
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. Nil (On maintaining the Priority Program eligibility criteria)

Remittance Charges	
Outward Remittances	
Wire Transfer / TT / Swift	INR 500 /- per instance
Foreign Currency Outward Remit by DD	INR 250 or 0.3% whichever is higher
Inward Remittances	
Inward Remittance Processing Charges	INR 25
Traveller Cheques & Currency Notes	INR 100
Foreign Currency Cheque Collection Fees	
Collection Charges for USD	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.	

Note:

1. All fees and charges mentioned above are exclusive of applicable taxes.
2. 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).
3. 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.
4. 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.
5. GST as applicable will be levied on all fees
6. Salary Segment – Discounts/waivers on any other fees will be as per the relationship /agreement with the bank.
7. 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 <https://www.axisbank.com/service-charges-and-fees> or nearest Axis Bank branch
8. Axis/Non-Axis ATM: Financial Transaction fees beyond free transaction count is revised from INR 21 to INR 23 effective 1st July 2025.

For more details visit www.axisbank.com/support or contact our NRI 24*7 International Toll free number or visit www.axisbank.com/nriphonebanking

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