

SIMPLIFIED NRI SAVINGS ACCOUNT TARRIF STRUCTURE w.e.f 1st April 2020

BALANCE MAINTENANCE CRITERIA			
NRI Normal Savings Accounts - SBNRE, SBNRO			
Foreign National Accounts – NROBN, NROFS			
Monthly Average Balance	Accounts	Location / Branch Category	Fees in case AMB/TRV not maintained
Rs. 10,000	All Savings and Current Accounts within the same customer ID	All Locations	Rs. 10 per Rs.100 of shortfall from Monthly Average Balance Requirement OR Rs. 600, whichever is lower with a minimum charge of Rs.150
NRI Prime Salary Accounts – NRISL			
Waived	Salary Account Only	All Locations	NA

DEBIT CARD FEES		
	Visa Classic International (SBNRE)	RuPay Classic Domestic (SBNRO, NROBN,NROFS)
Issuance Fees	Rs. 150/-	Rs. 150/-
Annual Fees	Rs. 150/-	Rs. 150/-
Replacement Fees	Rs. 300/-	Rs. 300/-
My Design Card Issuance Fee (applicable only for SBNRE A/c)		As per Card variant + Rs. 150/- My design Card fees
Online Rewards Debit Card (applicable only for NRE A/c)		Issuance Fees – Rs. 500/- Annual Fees – Rs. 300/- Replacement Fees – Rs 300/-.
Display Debit Card Fee (applicable for NRE A/c only)		Issuance Fees – Rs. 999/- Annual Fees – Rs. 500/- Replacement Fees – Rs 999/-.

CHEQUE BOOK FEES	
Cheque Book Free Limit	One multicity Cheque Books Free per year (20 leaves)
Cheque book Issuance Fees beyond Free Limit, if Any (Refer Table)	Rs. 100 per chequebook (20 leaves)

ACCOUNT CLOSURE FEES	
Account closed <= 14 days or > 1 Year from the date of account opening	Nil
Account closed >14 Days to <= 1 Year from the date of account opening	Rs. 500/-

INTERNET BANKING HARDWARE TOKEN	
Netsecure with 1 Touch	Rs. 800/- (Issuance), Rs. 500/- (Replacement)

TRANSACTION FEES	
Cash Transaction fees for NRI Savings Account**	
Cash Transaction Free Limit (Metro/Urban/ Semi Urban/ Rural)	First 4 Transactions or Rs 2 lakhs whichever is earlier**
Non-Home Free Transaction Limits (New)	Daily limit of Rs 25,000
Post free limit, Rs. 5/- per Rs. 1000/- on the Cash deposit / withdrawal amount or Rs. 150/- whichever is higher shall be charged	
In addition to the above mentioned fees, GST applicable shall be charged and payable by the customer as per Government Rules and Regulations. Fees shall not be applicable on Cash Transactions at Axis Bank ATMs.	
** Value of Transaction will include both cash withdrawals and deposits. Cash deposits are not allowed in NRE accounts.	
W.e.f 1 st April 2020, Fair usage fees for branch transactions which include branch Cash, Outward clearing, Fund transfer, RTGS/NEFT & Remittances will be introduced. 15 transactions free/month would be permitted and charge of Rs 75/txn would be levied 16th transaction onwards.	
DD/PO Fees	
Free Limit	Nil
DD/PO Fees above free limit, if any	Up to Rs.10,000 - Rs.50 Above Rs.10,000 - Rs.5 per 1000 (min Rs.75/-max Rs.10,000)
Other Fees	
Outstation Cheque Collection Fees	Up to Rs. 5000/- : Rs. 25/- Rs. 5,001 - Rs. 10,000 /- : Rs. 50/- Rs. 10,001 - Rs. 1 Lakh : Rs. 100/- Above Rs. 1 Lakh : Rs. 200/-
RTGS Fees	Online: Nil Branch: Rs. 2 Lac - Rs. 5 Lac - Rs. 25 per transaction Above 5 Lac - Rs. 50 per transaction
NEFT Fees	Online: Nil Branch: Up to Rs. 10,000 - Rs. 2.5 per transaction Rs. 10,000 - Rs. 1 Lac - Rs. 5 per transaction Rs. 1 Lac - Rs. 2 Lac - Rs. 15 per transaction Above 2 Lac - Rs. 25 per transaction
Speed Clearing Fees	Free up to cheque amount of Rs. 1 lakh Above 1 Lakh - Rs. 150
Axis Bank ATM Fees	Nil
Non- Axis Bank Free ATM Transaction Limit	5 transactions per month
Non- Axis Bank ATM Fees Beyond Free Limit Fees:	Financial Transactions : Rs.20 per transaction Non-Financial Transactions : Rs. 8.50 per transactions
International Cash Withdrawal Fees	Rs. 125/- per transaction
International Balance Inquiry Fees	Rs. 25/- per transaction
Surcharge on Railway Tickets purchased with Debit Card	As per IRCTC
Fuel Surcharge	As per card variant
Cross Currency Mark-up on International Debit Card Transactions	3.5% of the transaction amount

TRANSACTION FAILURE FEES		
Particulars	MAB Maintained	MAB Not Maintained
Outward Cheque Return	Rs.200/- per cheque	Rs.250/- per cheque

Inward Cheque Return	Rs.500/- per cheque	Rs.650/- per cheque
Outstation Cheque Return	Rs.150/- per cheque	Rs.150/- per cheque
ECS Debit Failure	Rs.500/- per instance	Rs.650/- per instance
Auto Debit Failure	Rs. 250/- per instance	Rs. 300/- per instance
Standing Instruction Failure (Loan Repayments / Credit Card Payment)	Rs. 250/- per instance	Rs. 300/- per instance
SI Failure charges for RD/MF SIP bounce	Rs 50 per instance of RD/MF SIP bounce	Rs 50 per instance of RD/MF SIP bounce

CONVENIENCE FEES	
Duplicate Pin issuance (on IVR)	Free
Duplicate Pin issuance (non- IVR)	Rs. 100 /- per instance
Duplicate Account Statement	Rs. 100 /- per instance
Stop Payment Instructions : Cheques	Rs. 100 /- per cheque with maximum of Rs. 200/- irrespective of number of Cheques
Stop Payment Instructions : ECS	Rs. 100 /- per instance
DD/PO Cancellation	Rs. 100 /- per DD/PO
Duplicate DD/PO Issuance	Rs. 100 /- per DD/PO
DD/PO Revalidation	Rs. 100 /- per DD/PO
Address Confirmation	Rs. 100 /- per request
Photo Attestation	Rs. 100 /- per request
Account Balance Certificate	Rs. 100 /- per request
Signature Verification / Attestation	Rs. 100 /- per request

REMITTANCE FEES	
Outward Remittances	
Wire Transfer / TT / Swift	Rs. 1000 /- per instance
Foreign Currency Demand Draft	Rs. 2.50 /- per Rs. 1000/-
Inward Remittances	
FIRC Fees	100/- per Certificate
Foreign Currency Deposit at Branch	Rs. 25 /- per instance
Foreign Currency Cheque Collection Fees	
Collection Charges for all Currencies	Rs. 2.50 /- per Rs. 1000/-
Postage	Rs. 100 /- 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:

1. All fees and charges mentioned above are exclusive of applicable taxes. The charges indicated above are subject to periodic revision.
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 ie 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. The changes in the other charge cycles will also move to calendar monthly/quarterly charge cycle as applicable. For example: Other fees that are currently levied for transactions executed between 15th to 14th cycle will move to calendar month/quarter. Eg. Cash, DD/PO & Chequebook charges beyond fee limit which is currently under broken quarter 15th-14th of quarter/month will move to calendar month/quarter for Non-Salary segments.
6. GST and other statutory imposts as applicable from time to time will be levied on all fees.
7. NRI Schemes out of scope of the balance maintenance criteria: NRI Salary (NRISL), NRE Zero (NREZR), NRO Zero (NROZR), Mariners Account (SBMIA), Foreign National Account-NRO (NROFN), Foreign National Account-Resident (SBFRN), Resident Foreign Currency (SBRFC), NRE Staff (NREST) and NRO Staff (NROST).
8. Salary Segment – Discounts/waivers on any other fees will be as per the relationship /agreement with the bank.

For more details visit www.axisbank.co.in/support or contact our NRI International Toll Free Numbers:

24X7 NRI Phone Banking Toll Free Numbers	
USA	1855 205 5577
UK	0808 178 5040
Singapore	800 1206 355
Canada	1855 436 0726
Australia	1800 153 861
UAE	8000 3570 3218
Saudi Arabia	800 850 0000
Qatar	00 800 100 348
Bahrain	800 11 300
Rest of the World (Non-toll free)	91-40-6717-4100

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