

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 01st 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

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 Third Party: ₹ 25,000 per month free 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; 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	₹ 750 + GST
		Annual fees	₹ 750 + GST
		Replacement fees	₹ 200 + GST
Delight Debit Card	Issuance fees	₹ 1,500 + GST	₹ 999 + 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 st 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 Internet Banking and Mobile Banking 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 \geq ₹ 1,000 to $<$ ₹ 2,500 fees ₹ 75; 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 to view the other charges which are applicable.
2. Krishi accounts will have a half yearly billing cycle i.e. 1st April to 30th September & 1st October to 31st 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
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
Holder's Signature

Joint Holder
Signature:

Joint Holder
Signature 2

FOR OFFICE USE ONLY

Bar Code: _____ LC Code: _____ Signature: _____