

SERVICE CHARGES AS PER RBI GUIDELINES

Savings Bank A/c - No frills A/c	
Minimum Balance	Rs. 0.00
Charges for non maintenance thereof	NIL
Saving Bank Accounts with Cheque facility	
Minimum Balance	Rs. 1000.00
Charges for non maintenance thereof	SB A/C-Rs.100/- per year for branches
Saving Bank Accounts without Cheque facility	
Minimum Balance	Rs.500.00
Charges for non maintenance thereof	SB A/C-Rs.100/- per year
Other savings bank account facilities	
Issue of Duplicate Statement	With latest balance Rs.100/-
Issue of cheque leaves	Rs.2.00 per cheque leaf and 20 leaves free in a year for Saving Bank A/c
Issue of duplicate pass book	With latest balance Rs.100/-
Mode of calculation of minimum balance	Average of closing balances of all days during the quarter.
Remittance Facilities through own Bank	
PO - Issue	Upto Rs.10000/- Rs. 30/- For > Rs.10000/- charges Rs.0.25 percent (i.e. per Rs.100/-) Not Applicable (cash handling charges)
PO-cancellation	No charges for DD having face value upto Rs. 500/-, Thereafter, Rs. 100/- per instrument (flat rate)
PO-Duplicate	No charges for DD having face value upto Rs. 500/-, Thereafter, Rs. 100/- per instrument (flat rate)
PO-Revalidation	No charges for DD having face value upto Rs. 500/-, Thereafter, Rs. 100/- per instrument (flat rate)
NEFT Charges- outward	Up to Rs. 1 lac : Rs. 5/- per transaction + GST Above Rs. 1 lac : Rs. 25/- per transaction + GST

NEFT Charges- inward	NIL
RTGS-Outward	Up to Rs. 5 lac : Rs. 25/- per transaction + GST Above Rs. 5 lac : Rs. 50/- per transaction + GST
RTGS-Inward	NIL
Remittance Facilities through other bank	Not Applicable
DD- Issue	Not Applicable
DD-Cancellation	Not Applicable
DD-Duplicate	Not Applicable
DD-Revalidation	Not Applicable
PO - Issue	Not Applicable
PO-cancellation	Not Applicable
PO-Duplicate	Not Applicable
PO-Revalidation	Not Applicable
TT - Issue	Not Applicable
TT - Cancellation	Not Applicable
TT-Duplicate	Not Applicable
TT-Revalidation	Not Applicable
EFT Charges- inward	Not Applicable
EFT Charges- outward	Not Applicable
RTGS-Outward	Not Applicable
RTGS-Inward	Not Applicable
Collection of Cheques	Not Applicable

Retail Loan	
Loan Processing Charges	ALL Loans 0.50% of the loan amount
No-dues Certificate	Rs.100/- per certificate Prospective borrowers under Govt. sponsored scheme, self-help groups, Individuals coming under the direct-agriculture category will be exempt from payment of "No Dues" charges
Solvency Certificate	Non-commercial Rs. 100/-
Charges for late payment of EMI	Penal rate @ 2% per month if EMI remains unpaid for 30 days after due date.
Charges for changing from float to fixed rates of interest	NIL

Cheque Collection	
Local	NIL (Through Clearing)
Outstation through own bank	i) Up to Rs.10000/-- : Rs.50/- per instrument ii) Over Rs.10000/- Upto Rs.100000/- : Rs.100/- per instrument iii) Rs.100001/- & above : Rs. 150/- per instrument
Outstation through another bank	i) Up to Rs.10000/-- : Rs.50/- per instrument ii) Over Rs.10000/- Upto Rs.100000/- : Rs.100/- per instrument iii) Rs.100001/- & above : Rs. 150/- per instrument
Bouncing of cheques- Local/ Post Dated EMI Cheque	Rs.100/+other bank charges if any
Bouncing of cheques- outstation-through own bank	Rs.150/-+other bank charges if any
Bouncing of cheques- outstation-through another bank	Rs.150/-+other bank charges if any

Cards	
ATM CUM DEBIT CARDS	
Membership fee	NIL
Annual Maintenance Fee	Domestic : Rs.50/- from the second year of issue International : Rs.100/- from the second year of issue
Renewal Charges	NIL
Late Payment Charges	Not Applicable
Interest Charges	Not Applicable
Replacement charges	Rs 200/-
Transaction Charge for Partner banks	No Charges for AXIS Bank Group ATMs
Transaction Charge for other banks	Rs. 20/- maximum (Domestic) Rs. 150/- + Service tax (Inter national)

MISCELLANEOUS	
Balance enquiry	NIL
Balance Certificate	NIL
Interest Certificate	First copy : Free Extra copy : Rs.50/-per certificate
Account closure before 12 months (This does not include transfer between branches)	Individual account Rs.150/- Non-Individuals Accounts Rs.200/-
Use of Fax/Telephone/Modem	Actual
Photo attestation	Rs.100/-
Signature attestation	Rs.100/-
Stop Payment Charges	Rs.100/- per instrument
In-operative account	Rs. 75/- per annum. If the balance amount is less than Rs.75/-, account is to be closed and advised accordingly to the customer. No service charge, if balance in in-operative account is equal to or more than the stipulated minimum balance.