

Kheti Ho Khushhali Ki

Axis Bank offers a unique savings account which is easy to operate and allows you to transact immediately. This product has been specially designed keeping in mind your unique requirements and true to its nature has been called the Krishi Savings Account.

Some of the features of our new product are:

Average Balance Requirement

This account is offered to you with the requirement of maintaining the half-yearly average balance of Rs 1000/- only.

International Master Debit Card

The Krishi Savings Account entitles you to an International Master Debit Card with which you can access your account anytime through the Axis Bank ATM network free of cost. This card comes with:

- A cash withdrawal limit of Rs 25,000/- per day
- Free Accident Insurance cover of Rs 2 lacs

Anywhere Banking

Being a Krishi account holder, you are entitled to access our wide network of more than 700 branches and 3000 ATMs across 440 cities. You can now easily carry out your transactions through any of the branches or ATMs.

At Par Cheque Book

Your Krishi Savings Account comes with the At Par Cheque facility. This facility enables you to encash the cheques as local instruments at any of the 440 centres where the Bank has its presence, at no extra cost. Moreover, you can also issue cheques at other centers upto the limit of Rs 50,000/-.

Service Charges

(Service Tax as applicable will be levied on all service charges, and would be rounded-off to the next Rupee)

Half Yearly Average Balance (HAB): Rs 1,000/-

Note: The period considered for calculation of HAB is 25th of the last month of the previous half-year to the 24th of the last month of the present half-year.

Charges for Non-maintenance of HAB: Rs 500/-

Transaction Charges (in case of non-maintenance of HAB):

Category	Charges
6 Branch transactions per half-year	Nil
Beyond 6 Branch transactions per half-year	Rs. 100/- per transaction

Anywhere Banking Charges (to be levied quarterly)

Note: The period considered for calculation of quarterly charges is 25th of the last month of the previous quarter to the 24th of the last month of the present quarter.

I. Inter-City Cash Deposits*	Limits/Charges (Rs.)
1. Cash Deposits (At branches/ATMs other than base branch)	
a) Maximum Limit (per day)	1,00,000/-
b) Cash Deposits upto an amount of Rs. 75,000/-	Nil
c) Deposits above Rs. 75,000/-	Rs. 4/1000 (min Rs.100/-)
d) Charges on number of cash deposits	
1-3 transactions per quarter	Nil
4th transaction and above	Rs.100/- per transaction
II. Intra-City Cash Deposits*	
a) Maximum Limit (per day)	1,00,000/-
b) No charges will be applicable for Cash Deposits at the home branch	
III. Inter-City Cash Withdrawal*	
a) Upto Rs. 50,000/-per day (self/3 rd party)	Nil
b) Beyond Rs. 50,000/-	Rs. 2.50/1000
c) Maximum Limit (per day)	No Limit
IV. Clearing Payment (at other than base centers)	
a) Maximum limit per instrument	50,000/-

* InterCity means other than the centre where your branch is located
 * IntraCity means within the centre in which your branch is located

Outstation Cheques

1. Collection of Outstation Cheques	Rs.2.50 / 1000 min Rs. 50/- + Rs. 30 (Courier Charges)
2. Outstation Cheques Returns	Rs. 100/- per instrument

Cheque Return Charges

1. Inward Clearing Cheque Return	
i) 3 returned cheques	Rs. 350/- per instrument
ii) Cheque returned beyond third instrument	Rs. 750/- per instrument
2. Outward Clearing Cheque Return	Rs. 100/- per instrument

Other Account Related Charges

1. Chequebook Charges:	
a) Savings Account upto 20 leaves per quarter	Free
b) Savings Account above 1 cheque book per quarter	Re. 50/-
2. Statement of Account	
Duplicate statement issued at customer's request	Rs. 50/- per statement
3. Stop Payment Instructions	Rs. 100/- per instrument
Rs. 200/- for a series of instruments (beyond 3 cheques)	

Pay Order Charges

1. Upto Rs. 50,000/-	Rs. 50/-
2. Above Rs. 50,000/-	Rs. 2.50 / Rs. 1000 or part there of (Min. Rs. 80/- and Max. Rs. 5,000/-)

Demand Draft Charges

1. Drawn on Axis Bank Centers	Rs. 2.50/Rs. 1000 or part there of (Min Rs. 50/- Max. Rs. 10,000/-)
2. Drawn on Other Centers	Rs. 2.50/Rs. 1000 (Min Rs. 50/-)

Debit Card Charges

1. Duplicate Pin	Rs. 50/-
2. Transaction Charges	
a) At Axis Bank ATMs	Nil
b) At VISA/MasterCard enabled ATMs of other Banks	
i. Cash Withdrawal	Rs. 20/-
ii. Balance Inquiry	Nil
c) Surcharge	
At Petrol Pumps	2.5% of the sale amount (Min. Rs. 10/-)
At Railway Stations	2.5% of the sale amount (Min. Rs. 10/-) Rs. 30 /- per transaction

Note: AXIS BANK reserves the right to revise the charges at its own discretion

For Details:

- Visit our nearest branch
- SMS 'KRISHI' to 5676782
- Log on to www.axisbank.com
- Call 1860-425-8888 (From BSNL/MTNL landlines only)