

Liberty Salary Account

Charge type	Existing	Proposed
No Charges for non receipt of Salary in the account	Nil	INR 100/- (Salary accounts which do not receive salary credit in two consecutive calendar months INR 100/- per month will be applicable)
Monthly Cash Transaction Free Limits. Fees on Cash Deposits and Withdrawals above limits	Nil	First 5 Transactions or INR 1.5 Lakhs whichever is earlier. Self/Non Home - INR 5 per 1000 subject to a minimum of INR 150/-
Third Party Cash Transction	Nil	Monthly third party Cash transaction limit : INR 25,000/- Third Party - INR 10 per 1000 subject to a minimum of INR 150/-
Cash transaction Fee at Non-home branches	Nil	Cash transactions upto INR 25,000/- per day, exceeding which INR 5/- per thousand or part thereof, subject to a minimum of INR 150/- to be charged
BNA convinience fee	Nil	INR 50 per transaction after banking hours (i.e. Between 5:00 pm to 9:30 am) and on Bank Holidays & State Holidays for deposits exceeding 2 transactions or INR.5,000 per month (either single or multiple transaction), whichever is earlier.
Fair usage fees on branch transactions	Nil	15 transactions free per month post which charge of INR 75/transaction would be levied. This is over and above the existing fee structure. Transactions include Cash transactions at branch, Outward clearing, Fund transfer, RTGS/NEFT & remittances
RTGS Fees Branch	Nil	2-5 lakhs – INR 20 >5 lakhs – INR 45
NEFT Fees Branch	Nil	Branch - Upto 10,000: INR 2; 10,001 to 1,00,000: INR 4; 1,00,001 to 2,00,000: INR 14; > 2,00,000: INR 24
#Axis Bank ATM: No. of Free Transactions	Nil	First 10 Financial transactions free
Usage Non Axis bank ATM	Nil - Upto 5 Txn/month; Rs.17.8 per Fin Txn thereafter; Non Financial txn - balance enquiry, other technical errors- free	Nil - Upto 5 Txn/month; Rs.23 per Fin Txn thereafter; Non Financial Txn - INR 10 per transaction
# - Maximum transaction count limit on ATM transaction	Nil	Maximum monthly transaction count limit of 30 transactions (Financial + Non-Financial) per month. Post transaction limits, INR 23 per Financial transactions on Axis Bank (Financial) and non-Axis Bank ATMs (Financial + Non Financial)
ATM Cash withdrawal transaction failure charges due to insufficient fund at any bank ATM due to insufficient fund in customer's savings account	Nil	Non-Axis ATM - INR 25 per instance Axis ATM – Nil
Duplicate Statement	Branch - Rs. 100. Other channels free	INR. 100 per instance
Stop Payment	Branch - Rs. 100. Other channels free	INR 50 per cheque, with a maximum of INR 100 for Series (>2)
Inward Cheque Return- Financial Reasons	Rs. 350	1st return – INR 500 2nd return onwards- INR 550
Inward Cheque Return- Non - Financial Reasons	Rs. 350	INR 150/ instance

ECS Return Charges	Rs. 350	1st return – INR 500 2nd return onwards- INR 550
ECS Transaction Fee	Nil	INR 25 per transaction with cap of INR 100 a month
Standing Instruction / Auto Debit Return (Insufficient Funds)	Nil	INR 250 per instance
Transaction Decline Fee at POS terminals due to insufficient funds in Savings account	Nil	Rs 25 per instance
SMS Charges	Nil	25 ps. per SMS charge Max cap per customer INR 15/quarter (only non-mandatory SMS)
Outstation Cheque Return	Nil	INR 150 per cheque
Deliverable return charges	Nil	INR 50 per return
Additional Chequebook Fee	Rs. 2/ Leaf for Cheque Book issued through Branch	Above free limits: - INR. 4/ cheque leaf
Duplicate Passbook	Nil	INR. 100 per instance
DD/PO Duplicate	Nil	INR 100
DD/PO Revalidation	Nil	INR 100
Locker charges for existing locker holders	Existing Charges	Proposed Charges
➤ Locker Access fee	Nil	Complimentary 3 visit per month, 4th visit onwards Rs.100 per access
➤ Penalty on non-payment of rent	Nil	2.5% per month (upto 25% annually) of current year overdue rent in line to treatment of Axis bank customers
➤ Locker Breakopen charges	Nil	Any locker break open charges to be borne by customer

Liberty Savings Account		
Charge type	Existing	Proposed
Non Maintenance of average balance charges	Charge : 1% of shortfall or Rs.600/- whichever is lower. Average Monthly Balance (AMB) required or spends of INR. 25,000/-.	INR. 25,000 Average Monthly Balance (AMB) or spends of INR. 25,000/-.- Metro/Urban/Semi Urban/Rural 6 % of the shortfall from AMB requirement or 600 whichever is lower with a min charge of nil
Cheque book Issuance	Free	Unlimited*Charged if Balance/TRV not maintained
DD/PO Issuance	Unlimited	Unlimited*Charged if Balance/TRV not maintained
ECS/NACH Transaction Fee	Nil	INR 25 per transaction with cap of INR 100 a month
Monthly Cash Transaction Free Limits Fees on Cash Deposits and Withdrawals above limits	Nil	First 5 Transactions or INR 1.5 Lakhs whichever is earlier. Self/Non Home - INR 5 per 1000 subject to a minimum of INR 150/-
Third Party Cash Transaction Charges	Nil	Monthly third party Cash transaction limit : INR 25,000/- Third Party - INR 10 per 1000 subject to a minimum of INR 150/-
Cash transaction Fee at Non-home branches	Nil	Cash transactions upto INR 25,000/- per day, exceeding which INR 5/- per thousand or part thereof, subject to a minimum of INR 150/- to be charged
BNA Convenience Fee	Nil	INR 50 per transaction after banking hours (i.e. Between 5:00 pm to 9:30 am) and on Bank Holidays & State Holidays for deposits exceeding 2 transactions or INR 5,000 per month either single or multiple transaction whichever is earlier.

Fair usage fees on branch transactions	Nil	15 transactions free per month post which charge of INR 75/transaction would be levied. This is over and above the existing fee structure. Transactions include Cash transactions at branch, Outward clearing, Fund transfer, RTGS/NEFT & remittances
RTGS Fees Branch	Nil	2-5 lakhs – INR 20 >5 lakhs – INR 45
NEFT Fees Branch	Nil	Branch - Upto 10,000: INR 2; 10,001 to 1,00,000: INR 4; 1,00,001 to 2,00,000: INR 14; > 2,00,000: INR 24
#Axis Bank ATM transactions	Unlimited	Maximum monthly transaction count limit of 30 transactions (Financial + Non-Financial) per month. Post transaction limits, INR 23 per Financial transactions on Axis Bank and financial + Non Financial on non-Axis Bank ATMs
#Non- Axis Bank ATM transactions	Unlimited	Maximum monthly transaction count limit of 30 transactions (Financial + Non-Financial) per month. Post transaction limits, INR 23 per Financial transactions on Axis Bank and financial + Non Financial on non-Axis Bank ATMs
Axis/Non-Axis ATM: Cash Withdrawal (financial transaction) fees beyond limits	Nil	Maximum monthly transaction count limit of 30 transactions (Financial + Non-Financial) per month. Post transaction limits, INR 23 per Financial transactions on Axis Bank and financial + Non Financial on non-Axis Bank ATMs
Axis/Non-Axis ATM: Balance Enquiry (non financial transaction) fees beyond limits	Nil	Maximum monthly transaction count limit of 30 transactions (Financial + Non-Financial) per month. Post transaction limits, INR 23 per Financial transactions on Axis Bank and financial + Non Financial on non-Axis Bank ATMs
Standing Instruction / Auto Debit Return (Insufficient Funds)	Nil	INR 250 per instance
Inward Cheque Return- Financial Reasons	Rs.350 Flat per instance	1st return – INR 500 2nd return onwards- INR 550
Inward Cheque Return- Non - Financial Reasons	Nil	INR 150/ instance
ECS/NACH Debit Failure	Rs.350 Flat per instance	1st return – INR 500 2nd return onwards- INR 550
Deliverable return charges	Nil	INR 50 per return
ATM Cash withdrawal transaction failure charges due to insufficient fund at any bank ATM due to insufficient fund in customer's savings account	Nil	Non-Axis ATM - INR 23 per instance Axis ATM – Nil
Transaction Decline Fee at POS terminals due to insufficient funds in Savings account	Nil	Rs 25 per instance
SMS charges	Nil	25 ps. per SMS charge Max cap per customer INR 15/quarter (only non-mandatory SMS)
Duplicate Passbook	Nil	INR. 100 per instance
Physical Statement Fee at branch	Nil	INR. 100 per instance

Stop Payment Instructions: Cheque	Nil	INR 50 per cheque, with a maximum of INR 100 for Series (>2)
DD/PO Cancellation	Nil	INR 100
DD/PO Duplicate	Nil	INR 100
DD/PO Revalidation	Nil	INR 100
Locker charges for existing locker holders	Existing Charges	Proposed Charges
➤ Locker Access fee	Nil	Complimentary 3 visit per month, 4th visit onwards Rs.100 per access
➤ Penalty on non-payment of rent	Nil	2.5% per month (upto 25% annually) of current year overdue rent in line to treatment of Axis bank customers
➤ Locker Breakopen charges	Nil	Any locker break open charges shall be borne by customer

Prestige Salary Account		
Charge type	Existing	Proposed
No Charges for non receipt of Salary in the account	Nil	INR 100/- (Salary accounts which do not receive salary credit in two consecutive calendar months INR 100/- per month will be applicable)
Cash Txn Charges		
Monthly Cash Transaction Free Limits Fees on Cash Deposits and Withdrawals above limits	Nil	First 5 Transactions or INR 2 Lakhs whichever is earlier. Self/Non Home - INR 5 per 1000 subject to a minimum of INR 150/-
Third Party Cash Transaction Charges	Nil	Monthly third party Cash transaction limit : INR 25,000/- Third Party - INR 10 per 1000 subject to a minimum of INR 150/-
Cash transaction Fee at Non-home branches	Nil	Cash transactions upto INR 25,000/- per day, exceeding which INR 5/- per thousand or part thereof, subject to a minimum of INR 150/- to be charged
BNA convenience fee	Nil	INR 50 per transaction after banking hours (i.e. Between 5:00 pm to 9:30 am) and on Bank Holidays & State Holidays for deposits exceeding 2 transactions or INR.5,000 per month (either single or multiple transaction), whichever is earlier.
ATM - Self		
# - Maximum transaction count limit on ATM transaction	Nil	Maximum monthly transaction count limit of 30 transactions (Financial + Non-Financial) per month. Post transaction limits, INR 23 per Financial transactions on Axis Bank (Financial) and non-Axis Bank ATMs (Financial + Non Financial)
ATM- Interchange	Nil - Upto 5 Transactions/month; Rs.17.8 per Financial Txn; Rs. 8.5 per Non Financial Txn	Maximum monthly transaction count limit of 30 transactions (Financial + Non-Financial) per month. Post transaction limits, INR 23 per Financial transactions on Axis Bank (Financial) and non-Axis Bank ATMs (Financial + Non Financial)
Physical Statement Fee at branch	Nil	INR. 100 per instance
Stop Payment	Nil	INR 50 per cheque, with a maximum of INR 100 for Series (>2)
Cheque Return Inward		
Inward Cheque Return- Financial Reasons	Rs. 350	1st return – INR 500 2nd return onwards- INR 550
Inward Cheque Return- Non - Financial Reasons	Rs. 350	INR 150/ instance

Cheque Return Outward	Rs.100	Nil
ECS Return Charges	Rs. 350	1st return – INR 500 2nd return onwards- INR 550
ECS/NACH Transaction Fee	Nil	INR 25 per transaction with cap of INR 100 a month
ATM Cash withdrawal transaction failure charges due to insufficient fund at any bank ATM due to insufficient fund in customer's savings account	Nil	Non-Axis ATM - INR 25 per instance Axis ATM – Nil
SMS Charges	Nil	25 ps. per SMS charge Max cap per customer INR 15/quarter (only non-mandatory SMS)
Deliverable return charges	Nil	INR 50 per return
Additional Chequebook Fee	Rs. 2/ Leaf for Cheque Book issued through Branch	NA
Duplicate Passbook	Nil	INR. 100 per instance
DD/PO Duplicate	Nil	INR 100
DD/PO Revalidation	Nil	INR 100
Standing Instruction Failure Charges on Loan EMIs and Credit Card Dues	Nil	INR 250 per instance
Locker charges for existing locker holders	Existing Charges	Proposed Charges
➤ Locker Access fee	Nil	Complimentary 3 visit per month, 4th visit onwards Rs.100 per access
➤ Penalty on non-payment of rent	Nil	2.5% per month (upto 25% annually) of current year overdue rent in line to treatment of Axis bank customers
➤ Locker Breakopen charges	Nil	Any locker break open charges shall be borne by customer
Prestige Savings Account		
Charge type	Existing	Proposed
Non Maintenance of average balance charges	Threshold : Average Balance Required (AMB) of Rs. 75000 or Monthly Relationship Value Rs.2,00,000/- (SA+CA+TD+MF+Insurance) Charge : 1% of shortfall or Rs.600/- whichever is lower	Threshold :Metro/Urban/Semi Urban/Rural Average Balance Required (AMB) of Rs. 75000 Accounts with < 75% of desired TRV/Balances - INR.6 per 100 of the shortfall from AMB requirement or 600 whichever is lower.
ECS/NACH Transaction Fee	Nil	INR 25 per transaction with cap of INR 100 a month
Monthly Cash Transaction Free Limits Fees on Cash Deposits and Withdrawals above limits	Unlimited	First 5 Transactions or INR 2 Lakhs whichever is earlier. Self/Non Home - INR 5 per 1000 subject to a minimum of INR 150/-
Third Party Cash Transaction Charges	Nil	Monthly third party Cash transaction limit : INR 25,000/-Third Party - INR 10 per 1000 subject to a minimum of INR 150/-
Cash transaction Fee at Non-home branches	Nil	Cash transactions upto INR 25,000/- per day, exceeding which INR 5/- per thousand or part thereof, subject to a minimum of INR 150/- to be charged
BNA Convenience Fee	Nil	INR 50 per transaction after banking hours (i.e. Between 5:00 pm to 9:30 am) and on Bank Holidays & State Holidays for deposits exceeding 2 transactions or INR.5,000 per month (either single or multiple transaction), whichever is earlier.

Axis/Non-Axis ATM: Cash Withdrawal (financial transaction)fees beyond limits	Nil	Maximum monthly transaction count limit of 30 transactions (Financial + Non-Financial) per month. Post transaction limits, INR 23 per Financial transactions on Axis Bank and (Financial + Non Financial) non-Axis Bank ATMs
Axis/Non-Axis ATM: Balance Enquiry (non financial transaction)fees beyond limits	Nil	Maximum monthly transaction count limit of 30 transactions (Financial + Non-Financial) per month. Post transaction limits, INR 23 per Financial transactions on Axis Bank and (Financial + Non Financial) non-Axis Bank ATMs
Standing Instruction / Auto Debit Return (Insufficient Funds)	Nil	INR. 250 per failure
Inward Cheque Return- Financial Reasons	Rs.350 Flat per instance	1st return – INR 500 2nd return onwards- INR 550
Inward Cheque Return- Non - Financial Reasons	Nil	INR 150/ instance
ECS/NACH Debit Failure	Rs.350 Flat per instance	1st return – INR 500 2nd return onwards- INR 550
Deliverable return charges	Nil	INR 50 per return
ATM Cash withdrawal transaction failure charges due to insufficient fund at any bank ATM due to insufficient fund in customer's savings account	Nil	Non-Axis ATM - INR 25 per instance Axis ATM – Nil
Transaction Decline Fee at POS terminals due to insufficient funds in Savings account	Nil	NA
Duplicate Passbook	Nil	INR. 100 per instance
Physical Statement Fee at branch (for prior quarter)	Nil	INR. 100 per instance
Stop Payment Instructions: Cheque	Nil	INR 50 per cheque, with a maximum of INR 100 for Series (>2)
DD/PO Cancellation	Nil	INR 100
DD/PO Duplicate	Nil	INR 100
DD/PO Revalidation	Nil	INR 100
Value Added SMS Alerts	Nil	25 ps. per SMS charge Max cap per customer INR 15/quarter (only non-mandatory SMS)
Locker charges for existing locker holders	Existing Charges	Proposed Charges
➤ Locker Access fee	Nil	Complimentary 3 visit per month, 4th visit onwards Rs.100 per access
➤ Penalty on non-payment of rent	Nil	2.5% per month (upto 25% annually) of current year overdue rent in line to treatment of Axis bank customers
➤ Locker Breakopen charges	Nil	Any locker break open charges shall be borne by customer
Priority Salary Account		
Charge type	Existing	Proposed
No Charges for non receipt of Salary in the account	Nil	INR 100/- (Salary accounts which do not receive salary credit in two consecutive calendar months INR 100/- per month will be applicable)
Cash Txn Charges		
Monthly Cash Transaction Free Limits Fees on Cash Deposits and Withdrawals above limits	Nil	First 7 Transactions or INR 5 Lakhs whichever is earlier. Self/Non Home - INR 5 per 1000 subject to a minimum of INR 150/-

Third party Cash	Nil	Monthly third party Cash transaction limit : INR 25,000/- Third Party - INR 10 per 1000 subject to a minimum of INR 150/-
Cash transaction Fee at Non-home branches	Nil	Cash transactions upto INR 25,000/- per day, exceeding which INR 5/- per thousand or part thereof, subject to a minimum of INR 150/- to be charged
Usage Axis bank ATM	Nil	Maximum monthly transaction count limit of 30 transactions (Financial + Non-Financial) per month. (on Axis Bank and non-Axis Bank ATMs)
Usage Non Axis bank ATM	Nil	Maximum monthly transaction count limit of 30 transactions (Financial + Non-Financial) per month. (on Axis Bank and non-Axis Bank ATMs)
Axis/Non-Axis ATM: Cash Withdrawal (financial transaction)fees beyond limits	Nil	INR 23 per transaction
Axis/Non-Axis ATM: Balance Enquiry (non financial transaction)fees beyond limits	Nil	INR 10 per transaction
# - Maximum transaction count limit on ATM transaction	Nil	Maximum monthly transaction count limit of 30 transactions (Financial + Non-Financial) per month. Post transaction limits, INR 23 per transactions (Financial + Non-Financial) on Axis Bank and non-Axis Bank ATMs
DD/PO Duplicate	Nil	INR 100
DD/PO Revalidation	Nil	INR 100
Stop Payment	Nil	INR 50 per cheque, with a maximum of INR 100 for Series (>2)
DD cancellation	Nil	INR 100
Cheque Return Inward	Financial Reason: Rs. 350 per instance Non Financial- Nil	Financial Reason - 1st return – INR 500 2nd return onwards- INR 550 Non Financial - Nil
ECS Return Charges	Rs. 350	1st return – INR 500 2nd return onwards- INR 550
ECS Transaction Fee	Nil	INR 25/transaction
Standing Instruction / Auto Debit Return (Insufficient Funds)	Nil	Nil^ on mainitaing the Priority Program eligibility criteria
Deliverable return charges	Nil	INR 50 per return
DD/PO Duplicate	Nil	INR 100
DD/PO Revalidation	Nil	INR 100
Locker charges for existing locker holders	Existing Charges	Proposed Charges
➤ Locker Access fee	Nil	Complimentary 3 visit per month, 4th visit onwards Rs.100 per access
➤ Penalty on non-payment of rent	Nil	2.5% per month (upto 25% annually) of current year overdue rent in line to treatment of Axis bank customers
➤ Locker Breakopen charges	Nil	Any locker break open charges shall be borne by customer
Priority Savings Account		
Charge type	Existing	Proposed

Non Maintenance of average balance charges	Monthly Relationship Value Rs.1,00,000/- (SA+CA+TD+MF+Insurance) Charge : 1% of shortfall or Rs.600/- whichever is lower	Average Monthly Balance (AMB) of INR 2 Lakhs in SA* - Metro/Urban/Semi Urban/Rural Accounts with < 75% of desired TRV/Balances - INR.6 per 100 of the shortfall from AMB requirement or 600 whichever is lower.
Chequebook Issuance	Free	Unlimited^ on maintaining the Priority Program eligibility criteria
DD/PO Issuance	Unlimited	Unlimited^ on maintaining the Priority Program eligibility criteria
ECS/NACH Transaction Fee	Nil	INR 25/transaction Does not include Mutual Fund, Insurance Premium Payment, Bill Payments
Monthly Cash Transaction Free Limits Fees on Cash Deposits and Withdrawals above limits	Nil	First 7 Transactions or INR 5 Lakhs whichever is earlier. Self/Non Home - INR 5 per 1000 subject to a minimum of INR 150/-
Third Party Cash Transaction Charges	Nil	Monthly third party Cash transaction limit : INR 25,000/- Third Party - INR 10 per 1000 subject to a minimum of INR 150/-
Cash transaction Fee at Non-home branches	Nil	Cash transactions upto INR 25,000/- per day, exceeding which INR 5/- per thousand or part thereof, subject to a minimum of INR 150/- to be charged
BNA Convenience Fee	Nil	Nil on maintaining priority criteria
Fair usage fees on branch transactions	Nil	NA^ on maintaining the Priority Program eligibility criteria
#Axis Bank ATM: No. of Free Transactions	Unlimited	NA
#Non- Axis Bank ATM: No of Free Transactions	Unlimited	NA
Axis/Non-Axis ATM: Cash Withdrawal (financial transaction)fees beyond limits	Nil	NA
Axis/Non-Axis ATM: Balance Enquiry (non financial transaction)fees beyond limits	Nil	NA
# - Maximum transaction count limit on ATM transaction	Nil	Maximum monthly transaction count limit of 30 transactions (Financial + Non- Financial) per month. Post transaction limits, INR 23 per transactions (Financial + Non-Financial) on Axis Bank and non-Axis Bank ATMs - (On maintaining the Priority Program eligibility criteria)
Standing Instruction / Auto Debit Return (Insufficient Funds)	Nil	Nil^ on mainitaing the Priority Program eligibility criteria
Inward Cheque Return- Financial Reasons	Rs.350 Flat per instance	1st return – INR 500 2nd return onwards- INR 550
Inward Cheque Return- Non - Financial Reasons	Nil	Nil^ on mainitaing the Priority Program eligibility criteria
ECS/NACH Debit Failure	Rs.350 Flat per instance	1st return – INR 500 2nd return onwards- INR 550
Deliverable return charges	Nil	INR 50 per return
ATM Cash withdrawal transaction failure charges due to insufficient fund at any bank ATM due to insufficient fund in customer's savings account	Nil	Nil^ on mainitaing the Priority Program eligibility criteria

Transaction Decline Fee at POS terminals due to insufficient funds in Savings account	Nil	Nil^ on mainitaing the Priority Program eligibility criteria
Additional Chequebook Fee	Nil	Nil^ on mainitaing the Priority Program eligibility criteria
Duplicate Passbook	Nil	Nil^ on mainitaing the Priority Program eligibility criteria
Physical Statement Fee at branch	Nil	Nil^ on mainitaing the Priority Program eligibility criteria
Stop Payment Instructions: Cheque	Nil	INR 50 per cheque, with a maximum of INR 100 for Series (>2)
DD/PO Cancellation	Nil	INR 100 per instance
DD/PO Duplicate	Nil	INR 100 per instance
DD/PO Revalidation	Nil	INR 100 per instance
Additional DD/PO Fee	Nil	Nil^ on mainitaing the Priority Program eligibility criteria
Value Added SMS Alerts	Nil	Nil^ on mainitaing the Priority Program eligibility criteria
Locker charges for existing locker hol	Existing Charges	Proposed Charges
➤ Locker Access fee	Nil	Complimentary 3 visit per month, 4th visit onwards Rs.100 per access
➤ Penalty on non-payment of rent	Nil	2.5% per month (upto 25% annually) of current year overdue rent in line to treatment of Axis bank customers
➤ Locker Breakopen charges	Nil	Any locker break open charges shall be borne by customer
Burgundy		
Charge type	Existing	Proposed
Monthly Cash Transaction Free Limits Fees on Cash Deposits and Withdrawals above limits	Nil	10 free transactions or INR 15 lakhs, whichever is breached earlier. Above Free limit - Cash Deposit INR 5 per INR 1000 or INR 150, whichever is higher.
Standing Instruction / Auto Debit Return (Insufficient Funds)	Nil	Nil (On maintaining Burgundy Program eligibility criteria)
Inward Cheque Return- Financial Reasons	Nil	1st return – INR 500 2nd return onwards- INR 550
Inward Cheque Return- Non - Financial Reasons	Nil	Nil^ on mainitaing the Burgundy Program eligibility criteria
ECS/NACH Debit Failure	Nil	1st return – INR 500 2nd return onwards- INR 550
Deliverable return charges	Nil	INR 50 per return
Locker charges for existing locker holders	Exisiting Charges	Proposed Charges
➤ Penalty on non-payment of rent	Nil	2.5% per month (upto 25% annually) of current year overdue rent in line to treatment of Axis bank customers
➤ Locker Breakopen charges	Nil	Any locker break open charges shall be borne by customer

Note:

The following charges are waived for domestic customers where the primary account holder is above 57 years of age.