

India's growing economy, booming markets and lucrative investment prospects have made it a land of many opportunities. Axis Bank helps you make the most of this growth story by offering a special bouquet of NRI products and services. These innovative solutions emerge out of a keen understanding of an NRI's life and needs, with a single-minded focus of maximizing convenience and returns when it comes to any banking and investments requirements in India.

SAVINGS ACCOUNTS

NRI PRIORITY Account

The Priority Savings Account is designed to provide you with an exclusive and personalized banking experience.

Power-Packed Features

- Relationship Management Team*
- Preferential Pricing across Banking and Investment products
- Platinum Debit Card with complimentary access to select Airport Lounges*
- Access to Premium Branches and Lounges
- Flexible Eligibility Criteria
- Priority Family Relationship: Add up to 10 family members to enjoy our priority services
- Available in both NRE/NRO variants (Features of NRE/NRO accounts applicable)
- A dedicated helpdesk (nricell@axisbank.com) for any queries

*Available at all key branches

NRI PRIME Account

The Prime Savings Account is designed to deliver the best value for money with a host of NRI-centric services at minimal cost.

Power-Packed Features

- Fast Track realization of Foreign Cheques/ DD collection
- A free add-on account for one of your close relatives without any minimum balance stipulation
- Titanium Debit card with a higher withdrawal limit and insurance cover. Complimentary access to select Airport Lounges*
- Relationship Management Team*
- Free SMS alerts on your overseas number

- Round the clock access to your account through an easy to navigate internet banking facility
- A dedicated helpdesk (nricell@axisbank.com) for any queries
- Multicity 'AT Par Payable' Cheque book empowers you to encash your cheques as local cheques at any Axis Bank location
- Available in both NRE/NRO variants (Features of Standard NRE/NRO accounts applicable)

*Available at all key branches

Non-Resident External (NRE) Savings Account:

This account is an extremely convenient way to save and manage income earned outside India, in Indian Rupees.

Power-Packed Features

- Round the clock access to your account through an easy to navigate internet banking facility
- International Visa Debit card with a higher withdrawal limit and insurance cover
- A dedicated helpdesk (nricell@axisbank.com) for timely resolution of your queries
- Free SMS alerts to keep a tab on transactions
- Multicity 'AT Par Payable' Cheque book empowers you to encash your cheques as local cheques at any Axis Bank location
- Mandate or Power of Attorney (POA) can be granted to an individual to operate the account on your behalf

Non-Resident Ordinary (NRO)

Savings Account

If you have income originating in India from sources like rents, dividends, pension and so on, this is the account that helps you save and manage it.

Power-Packed Features

- Domestic Debit Card with higher withdrawal limits and insurance cover to take care of your local spends
- Free SMS alerts to keep a tab on transactions
- Round the clock access to your account through an easy to navigate internet banking facility

- A dedicated helpdesk (nricell@axisbank.com) for timely resolution of your queries
- Multicity 'AT Par Payable' Cheque book empowers you to encash your cheques as local cheques at any Axis Bank location

INVESTMENT IN DEPOSITS

NRE Rupee Deposit

This is a simple and risk free instrument to achieve your long-term investment goals.

Power-Packed Features

- Principal and Interest are fully repatriable
- Competitive interest rates
- Tenure from 1 to 10 years
- Minimum deposit amount of INR 10,000

NRO Rupee Deposit

This is an ideal long-term investment option for you to generate returns on income generated in India from rents, dividends, pension and so on.

Power-Packed Features

- Competitive interest rates
- Tenure from 7 days to 10 years
- Minimum deposit amount of INR 10,000

FCNR Deposit

This is designed for assured returns on your foreign currency earnings.

Power-Packed Features

- Choice of six currencies (USD, EUR, GBP, AUD, CAD, JPY)
- Period of deposit from 1 - 5 years
- Principal and Interest earned are fully repatriable
- Minimum Deposit Amount (USD 1,000 or equivalent)
- Exempt from Indian Income Tax
- Competitive interest rates

Global Yield Multiplier (GYM)

This instrument allows you to benefit from the premium arising from forward contracts and enhance the yield that you get from FCNR deposits.

- Effective yield substantially higher
- Choice of six currencies (USD, EUR, GBP, AUD, CAD and JPY)
- Maximize the yield using Scenario Analysis Sheet (SAS)
- Period of deposit:
 - New Deposit: 1 year
 - Existing Deposit- Residual Maturity 3 months or above
- Principal and Interest earned are fully repatriable
- Exempt from Indian Income Tax

FACILITIES FOR RETURNING INDIANS

NRIs/ PIO returning to India permanently after being resident outside India for at least one year can retain their foreign currency savings in an RFC account or deposit. Balances in NRE account and FCNR deposits can also be transferred to these accounts.

Resident Foreign Currency (RFC) Savings Account

The RFC Savings Account gives you a safe and convenient way to hold your foreign currency funds.

Power-Packed Features

- Principal and Interest are fully repatriable
- Choice of 5 currencies (USD, GBP, EUR, AUD, CAD)

Resident Foreign Currency (RFC) Fixed Deposit

The RFC Fixed Deposits helps you earn assured and competitive returns on the funds you hold in foreign currency

Power-Packed Features

- Principal and Interest are fully repatriable
- Tenures ranging from 30 days to 5 years
- Choice of 5 currencies (USD, GBP, EUR, AUD, CAD)
- Minimum Deposit Amount of USD 1,000 or equivalent

INVESTMENT IN STOCK MARKETS

Portfolio Investment Scheme (PIS) Account

This account helps you conveniently trade in shares or convertible debentures of any Indian Company listed on a recognized Stock Exchange in India. These investments can be made on repatriation as well as non-repatriation basis.

Power-Packed Features

- Extremely competitive transaction cost
- Get anytime, anywhere account access: Track, access and operate your account from across the world, 24 x 7 through Internet Banking
- Mandate or Power of Attorney (POA) can be granted to an individual to operate the account on your behalf
- Seamless reporting to RBI and complying with all statutory regulations on your behalf
- One stop solution for calculation of capital gains tax liability, payment of capital gains tax and issuance of tax deduction certificate

Mutual Funds

At Axis Bank, we adopt a strong research driven recommendation model to help you choose the best funds that marry qualitative and quantitative parameters with your investment goals.

Key Features

- Structured financial planning and advisory process
- A unique 'One Page Portfolio Snapshot' in Internet Banking to keep track of your investments anytime

INVESTMENT IN PROPERTY

NRI Home Loans

If investment in Indian real estate is on your mind, get in touch with us for a unique NRI home loan solution. Here are a few reasons why our Home Loans are the first choice for savvy buyers -

- Attractive Interest Rates
- Minimal Processing Fees

- Flexible Tenures
- Transparent Processing
- Quick Service
- Instant Online Application through our website

REMITTANCES

Our flagship remittance service, AxisRemit, helps you send money to your near and dear ones in India in a safe and timely manner at one of the best exchange rates.

Key Features

- Superior Exchange Rates
- A host of channel options to choose from - online money transfer, wire transfer, a wide network of exchange partners, and money transfer operators,
- Convenient options for you as well as the recipient.
- Transfer money to over 1380 Axis Bank branches and 72000 other bank branches in India*
- Prompt customer service for any queries

*Disbursement network will depend on channel and partner for remittance

INSURANCE PRODUCTS

We bring you the best in life and general insurance solutions in partnership with world-class insurance providers.

Life Insurance

Our corporate agency agreement with Max New York Life allows us to leverage their expertise to provide you with the best Life Insurance solutions.

Key Features

- Product offering based on core need identification
- Flexible product suite
- Service excellence

General Insurance

We are the Certified Corporate Agent for Bajaj AllianzGen. insurance Co. Ltd. The general insurance product suite offered through this partnership helps you protect against losses due to unforeseen calamities.

INVESTMENTS IN GOLD

Gold

Our pure Gold Mohur coins & bars are indeed the safest and most reliable form of investment there is. These are available at any Axis Bank branch at attractive discounts.

Key Features

- Swiss Made, 24 Carat
- 99.99% pure
- Internationally accredited, Assay Certified
- Tamper proof packing
- Available in convenient denominations of 2 gms, 5 gms, 8 gms, 10 gms, 20 gms, 50 gms and 1 kg.

The Next Level of Service

We also offer Wealth Management and Private Banking services to our NRI clients. Please visit www.axisbank.com or write to nrice@axisbank.com for further information on these services.

Get in Touch

Service related queries - nrice@axisbank.com

- Updates & Information - visit www.axisbank.com
- Visit your nearest Axis Bank branch in India
- Call on: + 91-22-27648000 (not toll free)
- India Toll free: 1-800-233-5577; 1-800-209-5577; 1-800-103-5577

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