

**CIRCULAR**

To,

1. All Principals of the Colleges conducted by SNDTW University.
2. All Directors/Heads/Co-ordinators/In-charge of the University Departments at Churchgate, Juhu & Pune Campuses.

**Subject: -Opening of SAVING BANK ACCOUNTS with Axis Bank for Institution and SNDT Women'University.**

The present banking arrangement at various campuses, where SNDT Women's University/Departments/Institutions & Self Supporting Units operates number of banks accounts with different banks & branches have been a major challenging job to manage the financial affairs besides reconciliation of voluminous transactions. It has also been noticed considerable delay in getting the bank statements from various banks & therefore monitoring the financial position for resource mobilization on daily basis is indeed very difficult. Further lot of inconvenience is being caused for transfer of funds for the investments or intra institutional transfers due to different regulations practiced at every bank. Further these various banks are charging heavy amounts towards bank charges on account of issue of cheque book, transfer of funds, issue of demand drafts etc.

2. In view of the facts mentioned above a need for an integrated banking solution to meet the requirements of an efficient banking as well as for effective decision making support to mobilize the resource was felt very much in the current scenario, in order to streamline the financial management at SNDT Women's University. Further one banking solution will help us to save bank charges as well as time in clearance of cheque and intra transfer of funds.

3. Further the issue of providing an integrated banking solutions was examined in detailed after obtaining the proposals from the various banks & after consideration of the same by the Finance & Accounts Committee as well as the Management Council, the cost effective proposal of the Axis Bank Ltd providing assured free of charge services for minimum 10 years was finally considered & approved as integrated banking solution on the following lines:

- The Axis Bank Ltd has agreed to offer the following prime facilities to the SNDT Women's University & all other Institutions/Self Supporting Institutions through its coordinating branch at Churchgate, Juhu & Pune. Operating Savings Bank Account with various facilities at "NIL" charges as per Annexure - I
- Doorstep collections of cheques from the institute at "NIL" charges
- Fee collection through our branches at "NIL" charges as per Annexure - II
- Fees collection through other electronic modes at nominal charges as agreed ( will come in force whenever IT compatibility is created as per Annexure - III
- ATM at your premises can be considered after evaluating the feasibility

- Salary accounts to all your employees as per Annexure – IV
- Student accounts under scheme " SBYTH " as per Annexure - V

For the ready reference the details of the services are provided in the Annexures as enclosed.

4. In view of the above following procedural guidelines are issued for effective implementation & smooth transition of banking:

- i. All the Departments / Institutions as well as Self Supporting Units shall open with Axis Bank 2 Savings Banks Accounts earmarking one bank account as "Collection Account" & another as "Payment Account" to facilitate easy reconciliation & maintain trails of receipts & payments. No Current Bank Account is permitted.
- ii. The present bank accounts with other banks shall continue till March 2013 & will not be closed till further orders.
- iii. The SNDTW University shall open Savings Bank Accounts in the name of "Finance & Accounts Officer, SNDT Women's University" in the following manner.
  - a. FAO, SNDT Women's University, Collection Account
  - b. FAO, SNDT Women's University, Payment Account
  - c. FAO, SNDT Women's University, Grant, Collection Account
  - d. FAO, SNDT Women's University, Grant, Payment Account
  - e. FAO, SNDT Women's University, SPP, Collection Account
  - f. FAO, SNDT Women's University, SPP, Payment Account
  - g. FAO, SNDT Women's University, Exam, Collection Account
  - h. FAO, SNDT Women's University, Exam, Payment Account
  - i. FAO, SNDT Women's University, <Department> Collection Account
  - j. FAO, SNDT Women's University, <Department>Payment Account
  - k. FAO, SNDT Women's University, FCRA Account
- iv. The Department/Institution or Self Supporting Unit of the SNDTWU shall open Savings Bank Account in the name of "Head of Department/Principal/Director of the xxxxx Institute" in the following manner:
  - a. SNDTWU < Name of the Department/Institution><Juhu>Collection Account
  - b. SNDTWU< Name of the Department/Institution><Juhu>Payment Account
  - c. SNDTWU < Name of the Department/Institution ><Pune>Collection Account
  - d. SNDTWU< Name of the Department/Institution><Pune>Payment Account
  - e. SNDTWU< Name of the Department/Institution><Churchgate> Collection Account
  - f. SNDTWU< Name of the Department/Institution><Churchgate>Payment Account
- v. The Savings Bank Accounts of the Department/Institution shall be operated jointly by the authorized signatories in the following manner & accordingly request proposal for the issue of resolution may please be submitted to the Finance & Accounts Section:
  - a. Head of Department / Director or Principal of the Institution or Self Supporting Unit  
AND
  - a. Associate Professor/Asst. Professor of the Department/Institution  
OR
  - a. Any other Head of Department or Institution or Self Supporting Unit

5. The Circular Guidelines in respect of "Receipt of money & remittances of daily collections to the SNDTW University/Institution bank account" were already issued vide Circular No. FAO/CR-1/2012-13/181 dated 12<sup>th</sup> July 2012 which are scrupulously be followed by the each Head of the Department/Institution who receives cash or cheques & shall without further delay deposit the same by Challan in to Department Institutional Collection Account if the receipt is pertaining to the Department or Institution & if the receipt pertains to the University then the said amount shall be deposited in the Collection Account of the SNDTWU. A Bank Challan proforma is attached herewith for the deposition of money into the Collection Account which is mandatory. Further the concerned Head of the Department/Institution will be responsible for the proper Classification & Accounting of all receipts in addition to the person looking after the work.

6. Those making payment to the University are advised that henceforth cheques should not be accepted against the receipts & only Demand Draft or Banker Pay Slip to be accepted for receiving money by the Department/Institution or on behalf of SNDTWU & the same shall be drawn in the name of or made payable to 'FAO, SNDT Women's University, Collection Account' in case of receipts pertaining to the SNDT Women's University. The financial transactions shall be considered henceforth in rounding to the nearest rupee.

7. Initially two accounts will be opened with Axis Bank for Collection and payment separately and one FCRA Account for university campus.

8. In view of the provision of the Account Code and standard guidelines herein above, it is therefore obligatory on the part of the concerned Head of the Department to initiate the process of opening of new Bank Account with the Axis Bank separate for Collections and Payments.

10. All the concerned Head of the Departments are requested to send their letters for changing Bank account with resolution copy of Present signatories by 31.12.2012 so we can activate all banks Accounts by 10.01.2013

11. To facilitate the process of opening Axis Bank Account for the Departments/Institutions initially facilitation will be done from Nodal Branch of Axis Bank i.e. Marine Line Branch and subsequently after opening of the savings bank accounts the same shall be transferred to respective branch at Juhu (Khar Br.)/Pune (Prabhat Road Br.) for further operationalization.

Further, the following key Bank officials are authorized by the Axis Bank to look after the process of opening of the savings bank accounts & shall attend query if any in the said regard.

Sr. No.	Name of Official	Designation	Purpose	Mobile
1.	Praveen Jadhav	BDE	Account opening	9167843455
2.	Sachin Kanade	Branch Sales Manager	Account opening	9820023699
3.	Sheetal Bijoor	Operations Head	All operational thing for your account related	9167002332
4.	Bhusan Chakradeo	Branch Head	Major Problems not solved by any official	9167002331
5.	Shailendra Mishra	Circle trust	Coordinator	9967975556

12. All the concerned Head of the Departments are therefore requested to note these instructions & also bring these instructions in writing to the notice of staff working under the control.

This circular is issued with the concurrence of Hon. Vice-Chancellor S.N.D.T. Women's University.



Virendra Jadhavrao  
Finance & Account Officer  
S.N.D.T. Women's University

Copy submitted to:-

1. Hon. Vice-Chancellor, S.N.D.T. Women's University, Mumbai - 400 020.
2. Hon. Pro.Vice-Chancellor, S.N.D.T. Women's University, Mumbai - 400 020.

Copy for information :-

1. The Registrar, S.N.D.T. Women's University, Mumbai - 400 020.
2. The Director, B.C.U.D., S.N.D.T. Women's University, Mumbai - 400 020.
3. The Controller of Examination, S.N.D.T. Women's University, Mumbai - 49.
4. The University Librarian, S.N.D.T. Women's University, Mumbai - 400 020.

Copy for Finance & Accounts Section record :-

1. Finance & Accounts Section - Standing Order File

COPY OF THE AXIS BANK  
SNIT WOMEN'S UNIVERSITY  
BANK CHALLAN FOR DEPARTMENTAL RECEIPT OTHER THAN STUDENT FEE

CHALLAN NUMBER	
DATE OF DEPOSIT	
NAME OF DEPOSITOR	
PAN NO.	
MOBILE NO.	
DRAWEE BANK NAME	
DRAWEE BRANCH	
CHQ NO/DO NO. / CASH	
DATE OF CHEQUE	
DEPOSITED IN BANK ACCOUNT NO.	
PARTICULARS OF PAYMENT	
NAME OF THE DEPTT/ INSTITUTE	
CODE OF THE DEPTT/ INSTITUTE	
MAJOR HEAD NAME	
MAJOR HEAD CODES	
SUB HEAD NAME	
SUB HEAD CODES	
DETAILED HEAD NAME	
DETAILED HEAD CODE	
AMOUNT RS.	
DETAILED HEAD NAME	
DETAILED HEAD CODE	
AMOUNT RS.	
DETAILED HEAD NAME	
DETAILED HEAD CODE	
AMOUNT RS.	
DETAILED HEAD NAME	
DETAILED HEAD CODE	
AMOUNT RS.	
TOTAL RS.	
Amount in Rupees ( in words )	

SEAL & SIGNATURE OF HOD /  
PRINCIPAL / REGISTRAR / FAO

SIGNATURE OF DEPOSITOR

STAMP & SIGNATURE OF BANK

COPY OF THE HCTMA/DEPARTMENT/INSTITUTE  
SNIT WOMEN'S UNIVERSITY  
BANK CHALLAN FOR DEPARTMENTAL RECEIPT OTHER THAN STUDENT FEE

CHALLAN NUMBER	
DATE OF DEPOSIT	
NAME OF DEPOSITOR	
PAN NO.	
MOBILE NO.	
DRAWEE BANK NAME	
DRAWEE BRANCH	
CHQ NO/DO NO. / CASH	
DATE OF CHEQUE	
DEPOSITED IN BANK ACCOUNT NO.	
PARTICULARS OF PAYMENT	
NAME OF THE DEPTT/ INSTITUTE	
CODE OF THE DEPTT/ INSTITUTE	
MAJOR HEAD NAME	
MAJOR HEAD CODES	
SUB HEAD NAME	
SUB HEAD CODES	
DETAILED HEAD NAME	
DETAILED HEAD CODE	
AMOUNT RS.	
DETAILED HEAD NAME	
DETAILED HEAD CODE	
AMOUNT RS.	
DETAILED HEAD NAME	
DETAILED HEAD CODE	
AMOUNT RS.	
DETAILED HEAD NAME	
DETAILED HEAD CODE	
AMOUNT RS.	
TOTAL RS.	
Amount in Rupees ( in words )	

SEAL & SIGNATURE OF HOD /  
PRINCIPAL / REGISTRAR / FAO

SIGNATURE OF DEPOSITOR

STAMP & SIGNATURE OF BANK

COPY OF THE DEPOSITOR  
SNIT WOMEN'S UNIVERSITY  
BANK CHALLAN FOR DEPARTMENTAL RECEIPT OTHER THAN STUDENT FEE

CHALLAN NUMBER	
DATE OF DEPOSIT	
NAME OF DEPOSITOR	
PAN NO.	
MOBILE NO.	
DRAWEE BANK NAME	
DRAWEE BRANCH	
CHQ NO/DO NO. / CASH	
DATE OF CHEQUE	
DEPOSITED IN BANK ACCOUNT NO.	
PARTICULARS OF PAYMENT	
NAME OF THE DEPTT/ INSTITUTE	
CODE OF THE DEPTT/ INSTITUTE	
MAJOR HEAD NAME	
MAJOR HEAD CODES	
SUB HEAD NAME	
SUB HEAD CODES	
DETAILED HEAD NAME	
DETAILED HEAD CODE	
AMOUNT RS.	
DETAILED HEAD NAME	
DETAILED HEAD CODE	
AMOUNT RS.	
DETAILED HEAD NAME	
DETAILED HEAD CODE	
AMOUNT RS.	
DETAILED HEAD NAME	
DETAILED HEAD CODE	
AMOUNT RS.	
TOTAL RS.	
Amount in Rupees ( in words )	

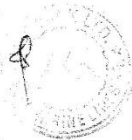
SEAL & SIGNATURE OF HOD / PRINCIPAL /  
REGISTRAR / FAO

SIGNATURE OF DEPOSITOR

STAMP & SIGNATURE OF BANK

**Our operative account (Savings Account) Offerings**

1. **Savings Bank Account:** Bearing an interest @ 4% running balance.
2. **All India cheque facility** with no limit on clearing payments at centers across the country.
3. **Free unlimited Demand Drafts / Pay Orders** as and when required by you to remit funds.
4. **Free Anywhere Banking** facility which allows you to park funds to any account of the Bank at any corner of the country through the strong network of our branches and ATMs.
5. **Free collection of cheques** at outstation locations.
6. **Free statements** as per the requirement like Daily/weekly/ Monthly
7. **Free Electronic Clearing Service (ECS):** ECS Credit is an electronic clearing system that facilitates credit of funds to a large number of beneficiaries by raising a single debit and vice versa for ECS Debit. AXIS Bank provides the ECS Credit/Debit facility at all RBI locations. For ECS Debit, we accept the softcopy of the file and get the same cleared through the respective local clearing.
8. **Free RTGS/NEFT Funds Transfer facility:** AXIS Bank offers to provide the RTGS/NEFT facility to enable the clients to remit/ receive funds from other banks. Here the benefactor's account is debited and the beneficiary's account is credited with the specified amount.
9. **Free Demat account:** For esteemed account holders in our segment, we offer a free Demat Account (charges due to NSDL must still be levied) to facilitate your investments.
10. **Constituent Subsidiary General Ledger (SGL) account:** The customer can use this account for investing in Govt. securities. It comes with a host of value-added services:
  - Investment advice related to the customer's g-sec portfolio
  - Offer of better rates on sale of government securities from the Bank's stock of securities
  - Concessions in transaction and service charges. (However charges that have to be directly passed on to the Clearing Corporation of India as part of the Negotiated Dealing System for trading in G-secs cannot be waved - a fact, which will be communicated up front.)



### Easy-Pay: A Comprehensive Collection Solution

Annexure-2

- Axis Bank provides the solution for collecting the Fees through its vast network of branches.
- A pay-in slip is devised in consultation with the organization. This pay in slip contains the mandatory fields as decided on mutual understanding such as 'date', 'organization's name', 'organization's account number with Axis Bank', 'amount', 'payment type-cash/cheque', 'if cash-denominations and count of denominations' etc.
- The pay-in slip can contain other fields as desired by the organization.
- Once the pay-in slip is designed, the Bank creates a page on Easy Pay software with these fields, which can hard coded in the system so that the same will appear as drop-down menu
- The parents / student provided with the pay in slip and asked to go to any Branch of Axis Bank and deposit the Fees.
- Signing and stamping the counterfoil of the pay-in slip and given back to acknowledge the deposit of the Fee.
- The data is captured and the credit is routed to account.
- This captured data is downloaded at the base branch and provided to the customer in form of MIS.
- In the account statement, each credit entry is put with a reference number, and the same reference no. are provided in the MIS so reconciliation is easy.
- The MIS can be provided in soft form and in any desirable format, so that the entity can even directly upload these details in their system.
- This can be sent at an given e-mail address by the system itself with defined frequency.

**Collection of College Regular fees:** Under this we had suggested them three way fees collection.

- Easy Pay will be free of cost for transaction through branches in Mumbai and Pune.
- Collection of fees through Pay call facility will be at no extra cost.

**Benefit to Organization:** Desired MIS, Easy reconciliation, Ease for their customers, Total outsourcing of collection activity, no security worries, and no physical intervention

**Benefit to the Customers of Organization:** Can go to any nearby Branch of Axis Bank for deposition, gets acknowledgement, Can pay by cash/ cheque/ DD



### Annexure-3

#### Prospectors selling through IPG (Internet Payment Gateway)

AXIS Bank is one of the fastest growing Banks in Card Acceptance Services field. We are proud to be the 2nd largest Acquirer in the country in just a span of 4 years. We offer our Acquiring services at more than 300 locations across the country. We have made substantial investment in building a robust infrastructure to enable smooth and reliable acceptance of card payments on our EDC (Electronic Data Capture) Terminals in the physical world. Currently, we offer this facility to accept both MasterCard and VISA Credit and Debit Cards. We have recently expanded the range of services being offered to include the Internet enabled Cards acceptance services, through the Internet Payment Gateway.

You have evinced an interest in this new offering- the Internet Payment Gateway. We give below essential information about the same, and shall be pleased to assist you with any specific queries that you may have so as to progress towards a mutually beneficial and rewarding relationship in this arena.

**1. Superior Architecture:** AXIS Bank's Internet Payment Gateway has been designed and put in place by MasterCard International. It is hosted out of the APC (Australian Processing Centre) of MasterCard. In other words, simply the best technology available at the moment. You do not have to worry about the technology or the platform being rendered redundant. What you can expect however is ease, speed and reliability of the transaction-processing platform and increased custom for your business from satisfied e-fees payment.

**2. Transaction Processing and Payment:** It provides a secure environment where enablement of ecommerce merchants can happen swiftly & painlessly so that e-commerce transactions can be executed safely and reliably. The platform is available 365 days a year, 24 X 7 basis.

**3. Unique Benefits of the AXIS Bank's Internet Payment Gateway:**

- Minimum development and fewer hassles for the Merchant. The platform keeps pace with the evolving industry-best standards- at no additional cost to you.
- Reduced burden for merchant administration. Easy management of Merchant side interface.
- Rapid Merchant payment enablement
- Offers you completely secure payments and peace of mind. "MasterCard Secure Code" and "Verified by Visa" authentication possible. This will ensure your protection from Cardholder initiated Transaction Repudiation for non-participation
- AXIS Bank would be enabling acceptance of both MasterCard and Visa Credit card Products
- **Integration charges will be NIL**
- **At a very nominal transaction charges of 1.85%\* and annual maintenance of Rs.6000/-**





### Customized Salary Account Offering & Allied Facilities

On behalf of Axis Bank, we thank you for giving us an opportunity to present our "Easy Access Salary" savings bank account that offers your employees the best of Banking and Investment services, spread across a huge network of more than 1600 branches, 10000 ATMs spread across more than 1000 clearing locations.

Our offering has further been customized, wherein your employees can also opt for our Salary Plus product suite as per their choice of financial needs and preferences. The highlights of the benefits that accrue to the Employees and the Employer are detailed below.

#### Benefits for the employees

- **Convenience in banking**
  - Anywhere Banking facility across a large network
  - Internet Banking, Phone Banking and Mobile Banking facilities
  - Salary Account Number Portability
- **Benefits on charges**
  - Zero balance account facility
  - Free limits on banking privileges (please refer Annexure I for more details)
  - Special waiver on AMC for Demat Accounts and account opening charges on Axis Direct Online Trading Account (please refer Annexure I & II for more details)
- **Debit and Pre-paid Cards**
  - International Debit Card with nil issuance fees and added benefit of Personal Accidental Cover
  - Availability of a rupee denominated card based salary disbursement offering "Smart Pay"
  - Travel Currency Card providing great convenience to off-shore employees for carrying local currency
  - Opt for the perfect gifting solution for your employees – "Axis Corporate Gift Card"
- **Retail Loans**
  - Facility of Overdraft with the salary account
  - Preferential pricing on Retail Loans, as per eligibility criteria, with balance transfer facility available
- **Additional Banking Privileges**
  - Employee Reimbursement Account offered as a savings account variant with interest payable quarterly
  - One zero balance savings account for family member

#### **Benefits for the employer**



- Employee Reimbursement Account offered as a savings account variant with interest payable quarterly
- One zero balance savings account for family member

#### **Benefits for the employer**

- Choice of Salary Disbursement Modes
  - ✓ Internet banking: Convenient and faster way to credit your employees account backed by 'Maker-Checker/Enterer-Approver' and Second Factor Authentication security features
  - ✓ NEFT/RTGS: Salary amount can be transferred from any bank to Salary Accounts in Axis Bank
  - ✓ **Centralized Salary Upload:** Option of hassle free, paperless and secured (Checksum/Encryption) mode of salary upload
- An Axis Bank official will be designated for addressing all queries and issues from your HR department
- An ATM can be specially installed at your work premises for added convenience in cash withdrawals (subject to terms and conditions)
- Availability of Forex Services/Remittances
- Availability of Online Tax Payment Solutions

We hope that you will find our offer suitable and we look forward to a mutually beneficial relationship with you.



- Employee Reimbursement Account offered as a savings account variant with interest payable quarterly
- One zero balance savings account for family member

#### **Benefits for the employer**

- Choice of Salary Disbursement Modes
  - ✓ **Internet banking:** Convenient and faster way to credit your employees account backed by 'Maker-Checker/Enterer-Approver' and Second Factor authentication security features
  - ✓ **NEFT/RTGS:** Salary amount can be transferred from any bank to Salary Accounts in Axis Bank
  - ✓ **Centralized Salary Upload:** Option of hassle free, paperless and secured (Checksum/Encryption) mode of salary upload
- An Axis Bank official will be designated for addressing all queries and issues from your HR department
- An ATM can be specially installed at your work premises for added convenience in cash withdrawals (subject to terms and conditions)
- Availability of Forex Services/Remittances
- Availability of Online Tax Payment Solutions

We hope that you will find our offer suitable and we look forward to a mutually beneficial relationship with you.



## AXIS BANK SALARY OFFERING – EASY ACCESS SALARY ACCOUNT OFFERING

We, at Axis Bank, believe in providing total financial solutions to the client as well as the employee, through the salary relationship.

### Convenience in banking

- |                         |   |
|-------------------------|---|
| Branch Banking          | o Bank at any of our over 1600 branches and a network of over 10000 ATMs spread across more than 1000 centres   |
| Electronic transfers    | o Electronic Fund Transfer facility across all banks in India<br>o Internet Banking with Fund transfer facility to self and third party accounts<br>o ATM Third Party Fund Transfer |
| Mobile Banking          | o 24x7 convenience at no charges with Axis Mobile<br>o Request for cheque book and internet banking PIN registration on mobile<br>o Bill Payments facility available                |
| SMS Banking             | o Free SMS Banking with features such as alerts on debits / credits over Rs.5,000/- balance enquiry, enquiry on last 3 transactions and status of cheque clearance                  |
| Account Statement       | o Free Quarterly statement in physical form<br>o Option of free monthly e-statements  |
| Outstation cheques      | o No commission charged on collection of outstation cheques drawn on Axis Bank locations  |
| Managing Reimbursements | o Employee Reimbursement Account offered as a savings account with interest paid at quarterly intervals based on daily balance  |

### Debit Card

- |            |   |
|------------|---|
| Debit Card | o Free Visa Classic Debit Card for primary account holder<br>o Annual charges of Rs.100 waived, subject to total purchase transactions in the year exceeding Rs.15,000<br>o Unlimited free cash withdrawals on Axis Bank ATMs and up to 5 free transactions per month on Other Bank ATMs<br>o Enhanced limit of Rs.40,000 on cash withdrawals |
|------------|---|

- Purchase transaction limit of Rs.40,000 in a day
- Occasion based cash back offers
- Print an image of your choice on your Debit Card or choose an image from our 175-image gallery (please refer Design *Plus* add on for more details)

#### Protection for self and assets

- Personal Accident Cover
- Insurance Cover of up to Rs.2 lakh on Visa Classic Debit Card
  - To keep the personal accident insurance cover activated, the Cardholder should have made at least one purchase transaction in 180 days prior to the day of the incident, and received salary credits in at least two of the three months preceding the date of the incident

- Lost Card Liability
- All consumer durable goods purchased using the debit card are insured against fire, natural calamity, burglary and housebreaking up to 90 days from the date of purchase, eligible for a combined lost card liability and purchase protection of up to Rs.40,000.

#### Concessions on charges

- Cheque book
- One free multi-city at par cheque book per quarter
- Pay Orders / Demand Drafts
- One free PO / DD drawn at Axis Bank locations per month
- Demat Account
- 100% waiver on 1<sup>st</sup> year Demat Account (please refer Invest *Plus* add on for more details)

#### Benefits for the family

- Easy access to cash
- Visa Classic Debit Card for joint accountholder with no issuance charges
  - Annual charges of Rs.100 waived, subject to total purchase transactions in the year exceeding Rs.15,000



## OTHER AXIS BANK PRODUCTS

### Protection for self, family and assets

#### Life Insurance

- In association with Max Life Insurance Co Ltd
- Plan for life or for a limited term
- Limited Pay Endowment Plan, Whole Life Participating Plan

#### Non-Life Insurance

- In association with leading general insurance partner
- Critical Illness cover, health insurance for family, medical insurance for parent
- Home Insurance, Motor Insurance, Jewellery Insurance
- Complete risk cover for business needs
- (please refer Protect Plus add on for more details)

### Benefits for employees working off-shore

#### Travel Currency Card

- A more convenient option over traveller's cheque
  - No need for carrying bulky traveller's cheques
  - No problem of spoilage, as happens in case of TCs
  - Amount in Rupees can be loaded from India any number of times
  - Available in eleven currencies
  - Accepted at over 1 million VISA enabled ATMs and at over 14 million VISA enabled POS Terminals worldwide
- Unspent cash on Travel Currency Card can be encashed
- 24 hr helpline and dedicated email ID
- Insurance coverage equivalent of up to Rs. 2 lakh on Loss of Card

### In case of exigency

#### Overdraft facility

- Extended limit of 2/3 times of the net salary (average of 3 months) as per eligibility. The limit is capped at Rs.1 lakh which is available for tenure of 12 months

#### Personal Loans

- Preferential rates on Personal Loans, as per Bank's extant guidelines
- Nil foreclosure charges

#### Home Loans

(at current Base Rate of 10.00%)

- Floating rate:
  - Up to Rs.25 lakh: 10.75% p.a.
  - More than Rs.25 lakh and up to Rs.75 lakh: 11.00% p.a.
  - More than Rs.75 lakh: 11.25% p.a.
- Fixed rate: 11.75% p.a.
- Balance transfer facility available

#### Car loans

- 50 bps rate waiver on the carded rate & Special PF of only Rs. 1000 per case (This offer is valid till September 30th 2012)
- Waiver on Salary Slip and Bank statements
- Loan of up to 90% of the ex-showroom price on select models

#### Investments

##### Mutual Funds and Capital Gain Bonds

- A strong research driven recommendation model to help in choosing the best funds
- One Page Portfolio Snapshot that can be viewed through our Internet Banking module (please refer *Secure Plus* add on for more details)

##### Gold Coins

- 24 Carat, 99.99% Swiss-made pure gold coins
- Available in denominations of 2 gm, 5 gm, 8 gm, 10 gm, 20 gm and 50 gm at special discounts
- 7% discount on the rack rate minimum order quantity of 500 gm and can negotiated basis the size of the deal

##### Deposits

- Fixed Deposits, Recurring Deposits,
- Flexi Deposits with nil activation and delinking charges

##### Online Trading

- Regular account opening charges (please refer *Invest Plus* add on for more details)

#### Credit Cards

##### Get the power to spend

- Low interest rates and Free credit period of up to 50 days
- Cash withdrawal facility
- 7 convenient payment options
- 24x7 helplines

- o (please refer Value *Plus* add on for more details)

### Annexure III: Axis Bank Salary Account Attractions - Salary Add-ons

Axis Bank is pleased to introduce **Salary *Plus***, an offer that empowers you to choose features and benefits that suit your own specific preferences. Offered through a bouquet of add-ons, *Salary *Plus** will help you tailor make your bank account. These benefits are over and above the regular features offered on an Axis Bank salary account.

#### Salary *Plus* add-ons

We currently offer five options under the *Salary *Plus** offering. You can choose to opt for one or more of these add-ons and avail exclusive benefits / discounts offered only to our *Salary *Plus** customers.

#### Value *Plus*

Value *Plus* is designed for those who not only love to spend but also love to get the most from their spends. Value *Plus* bundles a credit card (with great deals and offers) with your salary account.

#### Standard Features of Value *Plus*

- Simplified application process through lesser documentation\*\*
- Faster processing of the credit card\*\*
- Free Credit Period for 50 days
- Free SMS alerts for all transactions

Criteria	Titanium Smart Traveler Credit Card*	Platinum Credit Card*	Signature Credit Card*
Joining Fee	Rs 250	Rs 500	Waived
Annual fee 1 <sup>st</sup> Year	Waived	Waived	Waived
Annual fee 2 <sup>nd</sup> Year onwards	Rs 100	Rs 200	Waived
Eligibility	Net Monthly Salary > Rs 15,000	Net Monthly Salary > Rs 40,000	Net Monthly Salary > Rs 2,00,000



Key Features	<ul style="list-style-type: none"> <li>• 2X reward on Domestic Travel &amp; 4X reward on all International Spends</li> <li>• Complimentary access to Airport Lounges in India</li> <li>• Zero Lost Card liability upto Rs 1 lakh</li> <li>• 2.5% Fuel Surcharge refund at all Fuel stations across India</li> </ul>	<ul style="list-style-type: none"> <li>• Enhanced level of security with EMV certified chip</li> <li>• Best in Class <i>Plus</i> Points Reward program</li> <li>• Zero lost Card liability upto Rs 3 lakh</li> <li>• 2.5% Fuel Surcharge refund at all Fuel stations across India</li> </ul>	<ul style="list-style-type: none"> <li>• Enhanced level of security with EMV certified chip</li> <li>• Comprehensive Insurance cover upto Rs 2.25 Crore</li> <li>• Best in Class <i>Plus</i> Points Reward program</li> <li>• Access to exclusive Airport Lounges across the world</li> <li>• 2.5% Fuel Surcharge refund at all Fuel stations across India</li> </ul>
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\*Taxes as applicable

\*\*As against standard process applicable for a non-salary account customer

### Design Plus

Meant for those who love to carry their loved ones wherever they go, this add-on comes with a *MyDesign* Titanium Rewards debit card along with your regular salary account.

Salary Variant	MyDesign MasterCard Titanium Rewards Debit Card
Easy Access Salary	Discounted Issuance charges of Rs.600*. You save Rs.50!
Prime Salary	Discounted Issuance charges of Rs.100*. You save Rs.50!

### Key Features:

- Unlimited free cash withdrawals on any bank's ATM across the country
- Daily cash withdrawal or purchase limit of Rs. 50,000/-
- All consumer durable goods purchased using the debit card are insured against fire, natural calamity, burglary and housebreaking up to 90 days from the date of purchase, eligible for a combined lost card liability and purchase protection of up to Rs.2 lakh
- Personal Accident Cover of up to Rs.5 lakh (To keep the personal accident insurance cover activated, the Cardholder should have made at least one purchase transaction in 90 days prior to the day of the incident, and received salary credits in at least two of the three months preceding the date of the incident)
- Access to lounges at domestic airports
- Zero fuel surcharge

\*Annual Charges and Taxes as applicable

#### **Invest Plus**

Tailored for those who believe in investing and multiplying their wealth, *Invest Plus* bundles an Online Trading account and a Demat account along with your salary account at a discount.

Salary Variant	Demat Account	Trading Account
Easy Access Salary	• 100% discount on AMC for 1 <sup>st</sup> year • Rs.100 for stamp duty	No concession
Prime Salary	• 100% discount on AMC for 1st year • Nil Stamp Duty	Nil account opening charge

#### **Protect Plus**

Especially designed for those for whom the health of their family comes first. *Protect Plus* bundles a health insurance cover for your family with your regular Axis Bank Salary Account

##### **Key Features:**

- 2 lakh & 3 lakh cover option from Bajaj Allianz each for self and 3 dependents
- Premium payment through easy monthly installments without loading charges
- Premiums starting as low as Rs.215 per month
- Classic free claim settlement with an in-house administration team which also lowers turn-around time
- Income tax benefit on the premium paid as per section 80-D of Income Tax Act as per existing IT law
- Mile 191 Check up for maximum amount of Rs. 1000/- at the end of continuous four claim free years

#### **Secure Plus**

*Secure Plus* add-on provides an option for investing small amounts through a Systematic Investment Plan (SIP) in the Axis Triple Advantage Fund.

##### **Key Features:**

- Convenient and easy documentation with one single application for investment in 3 different asset classes viz., equity, fixed income and gold
- Minimum SIP amount as low as Rs.1000.
- Zero entry load and 1% exit load if redeemed / switched within 1 year from the date of allotment

#### ANNEXURE IV: TERMS & CONDITIONS

- Only for employees on payrolls of the organisation.
- The above mentioned pricing, including but not limited to interest rates on loan products, is a special benefit extended to as part of this offer and is subject to change in future. Terms and conditions apply.
- Loans and Credit Cards will be approved at Bank's discretion. Available at select locations.
- Savings Account under Salary power scheme is a special account offered to customers with regular direct salary credits coming into this account. In case, the monthly salary is not credited into the account for more than 3 consecutive months, the special features offered under the said Account stands withdrawn and the account shall be treated as Normal Savings Account under our standard charge structure and Average Quarterly Balance (AQB) is required to be maintained, and all charges shall be levied and applied as applicable to normal savings accounts. Moreover the KYC must be complied with as applicable to a Normal Savings Bank account and documents are to be submitted, failing which there would be a credit freeze marked on the said account. The features of Normal Savings Bank Account and charge structure are available on bank's website – [www.axisbank.com](http://www.axisbank.com). You may please contact your nearest Axis Bank branch for further details.
- The zero balance facility is offered, subject to number of accounts with Axis bank and average salaries as per given below criteria.

Sr. No	Criteria	Eligibility criteria
1	Minimum number of employees	15 employees
2	Minimum average monthly salary credit per employee	Mumbai, Delhi, Kolkata, Chennai, Bangalore, Hyderabad, Ahmedabad, Pune: Rs 15,000/- Other Locations: Rs 10,000/-
3	Minimum Monthly Upload Value	Mumbai, Delhi, Kolkata, Chennai, Bangalore, Hyderabad, Ahmedabad, Pune: Rs 2.25 lacs Other Locations: Rs 1.5 lacs

- The offer is subject to review based on the above criteria after a time period of 5 months
- Kindly share the above terms and conditions with your employees.

\*\*\*\*\* END OF ANNEXURES \*\*\*\*\*

### Annexure V

Scheme Code	SBYTH
Minimum Balance	No Minimum Balance requirement
Annual Fee	Rs. 400 + Taxes
Cheque Book	No default cheque shall be issued; Rs. 5 per leaf if issued
Internet Banking	All customers will be given free internet banking facility with 'Fund transfer' facility by default
Cash Transactions (Home and Inter SOL deposits and withdrawal)	1 free per month, Charges beyond free limit : Rs 4/1000 or Rs 100 (whichever is higher)
DD/PO (Drawn on Axis Bank Centers)	1 free per month; Rs. 2.50 per 1000 or part thereof (Min. Rs. 50 and max. Rs. 10,000)
YOUTH Card BIN	4/4856, VISA Classic
YOUTH Card	<ul style="list-style-type: none"> <li>Replacement Fee: Rs. 150 + Taxes</li> <li>Duplicate PIN: Rs. 50 + Taxes</li> <li>Daily ATM Withdrawal Limit: Rs. 20,000</li> <li>Daily POS Limit: Rs. 40,000</li> <li>Combined Lost Card Liability Cover &amp; Purchase Protection: Rs. 40,000</li> </ul>
YOUTH Card Limits	
Cash and non-financial transactions at Axis Bank ATMs	Free
Statement	No physical statements; Only e statements

\*Welcome Kit: The Welcome Kit that is dispatched to the customer will only have the debit card and the welcome letter. All other documents like schedule of charges, terms and conditions and all other mandatory documents will be sent through e-mail.

All other features and charges will be as per the existing schedule of charges for Savings Accounts as under:

Inward RTGS/ NIFT Charges	Nil
Outward RTGS Charges	<ul style="list-style-type: none"> <li>Rs. 1 lakh to Rs. 2 lakhs - Rs. 25 per transaction</li> <li>Above Rs. 2 lakhs to Rs. 5 lakhs - Rs. 25 per transaction</li> <li>Above Rs. 5 lakhs - Rs. 50 per transaction</li> <li>Upto Rs. 10,000 - Rs. 2.50 per transaction</li> </ul>
Outward NIFT Charges	<ul style="list-style-type: none"> <li>Rs. 10,001 to Rs. 1 lakh - Rs. 5 per transaction</li> <li>Rs. 1,00,001 to Rs. 2 lakhs - Rs. 15 per transaction</li> <li>Above Rs. 2 lakhs - Rs. 25 per transaction</li> </ul>
DD (Drawn on other Centers)	Rs. 2.50 per 1000 (Min. Rs. 50), plus other bank charges as applicable
Outward clearing cheque return	Rs. 100 per instrument
ECS Debit Return	Rs. 200 per return
ECS Stop Payment Charges	Rs. 100 per request
Account Services at Branches	a) Signature Verification: Rs. 25

Account Closure

- b) Address Confirmation: Rs. 50
- c) Photograph Verification: Rs. 50
- a) Less than 6 months: Rs. 100
- b) More than 6 months: Nil

#### MIGRATION

Once the customer reaches the age of 25 years, a communication will be shared highlighting all the relevant Saving Account products of the bank, which he can upgrade to. No auto system migration will be done, and the choice of upgrade or continuation in the scheme code shall lie with the customer

A migration process is being setup for this scheme code for existing customers (youth in age group 18-25 years) who would like to opt for this product. In the meanwhile, existing accounts will not be allowed to migrate to this scheme code.



AXIS BANK

14th Dec. 2012

The FAC

SNDT Women's University

Mumbai

Dear Sir,

Branches to service respective campuses  
of SNDT Women's University

Further to the MOU signed with us, we wish to inform you about the respective branches and concerned officials, who would cater to the different campuses of SNDT Women's University. The details are as below:-


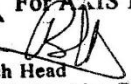
<u>Campus</u>	<u>Axis Bank Br</u>
1. New Marine Lines Campus -	New Marine Lines Branch Contact Person: Bhushan Chakraborty Dy. Vice President Mob: 9167002331
2. Juhu Campus —	Khar Branch Contact: Vijay Deshmukh Dy. <del>Asst.</del> Vice President Mob: 9167001861
3. Pune Campus —	Prabhat Road, Pune. Contact: Ashutosh Gogate Asst. Vice President Ph: - 7350000257

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These branches will remain responsible for the servicing and concerned officials are the Branch Heads of respective Branches.

Thanking you,

Yours faithfully,

 For AXIS BANK LTD.  
  
Branch Head  
New Marine Line Branch

