

Introducing
AXIS BANK SALARY PROGRAM
A relationship built for your world

TN State Axis Bank Salary Offering



Axis Bank, at a glance



One of the largest private banks in India



100,000+ Employees



India's top rated mobile app, *open*



5,500+ Branches*
(largest amongst private banks)



16,000+ ATMs
(largest amongst private banks)



Dedicated loan centers
That offer best-in-class lending services

Awards & Recognitions



Best Bank in India award
at the prestigious FT
Bank of the year 2024



Axis Bank wins IBSi
Global Fintech
Innovation Awards 2024



Axis Bank wins Global Private
Banker WealthTech Award
2024



Axis Bank gets recognized
as the Best BFSI Brands at
ET Now Best BFSI Brands
Conclave 2024

Best-in-Class Digital Experience



MOBILE BANKING APP, *open*

4.8/5

Our Mobile Banking App is India's top rated Mobile Banking App

D2C PRODUCTS

74%

Digitally active customers*

TRANSFORMATION

250

Services on digital channels

**Significant progress under our
silent revolution**

CAPABILITIES

1 crore

Monthly users of Axis Mobile app - India's top rated mobile banking app

800

People dedicated to digital agenda

150+

AI use cases deployed at scale

110

In-house development team

Agile

Enabled teams with CI/CD, micro-services architecture

Crafting Convenience for
Every Employee.

Built for your world.



TN State Govt Salary Enhanced Republic Offering



Term Insurance and Personal Accidental Insurance

Educational Assistance

Marriage Assistance

Term Insurance and Personal Accidental Insurance

Applicability	Minimum Insurance coverage	Amount (Rs)
Government Employee	Term Insurance	10 lacs
	Personal accidental Death Insurance	100 lacs

1. Personal accident death Insurance Cover of Rs.100 Lacs* covering all on duty / off duty including any type of incident which is accidental in nature. (Up to 60 Years Age or last date of retirement as per Tamil Nadu State Government records or the respective eligible Government departments as mentioned above whichever is earlier)

2. Natural Death cover of Rs. 10 lacs . (Up to 60 Years Age or last date of retirement as per Tamil Nadu State Government records or the respective eligible Government departments as mentioned above whichever is earlier)

Educational Assistance



Applicability	Age of the child	Education/ Higher Education Assistance	Amount (Rs)
Government employees	0-22 years	1 Boy	5 lakh
	0-22 years	2 Boys	10 lakh
	0-22 years	1 or more Girls	10 lakh
	0-22 years	1 or more boys + 1 or more girls	10 lakhs

1. Max INR 5,00,000 Children Education Benefit (CEB), additional INR 5,00,000 Girl Child Benefit (GCB) in case the dependent child is a girl, subject to age Criteria is fulfilled. The total amount is payable for all dependent children combined not per child. The cover is payable only in case of an admissible personal accidental claim. To receive this benefit, the child must be pursuing full time education from an accredited educational institution. Additional Rs.5 Lakhs benefit in case of a girl child. Any 2 Child will be considered for this coverage of CEB & GCB.

Children Education Age Criteria:

Age Band between: 0 Years to 22 Years

Educational ID proof for 0- 4 yrs. is waived off.

Girl Child Benefit Age Criteria:

Age Band between: 0 Years to 22 Years

Educational ID proof for 0- 4 yrs. is waived off.

Marriage Assistance

Applicability	Marriage Assistance to unmarried daughter(s) of the deceased employee	Amount (Rs)
Government Employee	Single daughter	5 lacs
	Two or more daughters,	10 lacs

The unmarried legal daughter(s) in the age group of 18 to 25 years of the deceased employee is/ are entitled to claim Marriage Assistance only if Personal Accidental Insurance claim is admissible.

Marriage Assistance up to Rs.10 Lacs (Eligibility age 18-25 Years) - For 1 unmarried Girl Child Rs.5 Lacs, for 2 and above unmarried Girl Children Rs.10 lacs .Applicable in case of an admissible PA death claim.

TN State Govt Suvidha Salary Enhanced Republic Offering AXIS BANK

வ. எண்	விவரங்கள்	நிதியுதவி / காப்பீட்டுத் தொகை
1	அரசு அலுவலர்கள் விபத்து காரணமாக மரணம் அடைதல்	ரூ. 100 இலட்சம்
2	அரசு அலுவலர்கள் விபத்தின் காரணமாக நிரந்தர ஊனம் அடைதல்	ரூ. 100 இலட்சம்
3	அரசு அலுவலர்களின் இயற்கை மரணம்	ரூ. 10 இலட்சம்
4	விபத்தில் இறந்த அலுவலரின் திருமண வயதை எட்டியுள்ள மகள்களின் திருமண செலவுகளுக்காக நிதியுதவி:	ரூ. 10 இலட்சம் வரை
5	விபத்தில் இறந்த அலுவலரின் மகன்/ மகள்களின் உயர் கல்விக்கான உதவித்தொகை:	ரூ. 10 இலட்சம் வரை
6	வட்டிச் சலுகைகள் மற்றும் இதர சலுகைகள்	இணைப்பில் காணவும்

Salary Accounts Product Laddering



₹ 10,000

Entry Level

Republic



**Exclusively for
Government & PSU**

- Personal Accident Cover
- Higher ATM transaction limits

₹ 50,000

Mid Management
Salaried

Prestige



Efficient Services

- 1-2-3% cashback on Debit Card
- 48- hour response guarantee
- 24x7 Assisted Banking

₹ 1 lakh

Digitally Savvy,
Mass Affluent

Priority



Preferential Treatment

- Enjoys preferential treatment on services
- Up to 50% discount on lockers
- Complimentary memberships

₹ 3 lakh

Investment Savvy
Affluent

Burgundy



Customized Solutions

- Customized Wealth Management Solutions
- Business and Lending Solutions
- Exclusive and preferential servicing

AXIS BANK Salary Program



A comprehensive range of solutions curated for employees



*T&C apply as per applicable Fixed Deposit : **For tenure of 5 yrs to 10 yrs,***For tenure - > 18 months up to 10 yrs | ^ for values less than 3 Crs | Rates are subject to change without any prior notice

^^Purchase of Insurance Products by Axis Bank's customer is purely voluntary and not linked to availment of any other facility from the Bank

Exclusive deals across shopping, travel & wellness via **GRAB DEALS**



Get up to **50% instant discount***
on instant vouchers of 200+ brands

+

Additional 5% cashback via **GRAB DEALS**

with your AXIS bank Credit and Debit cards

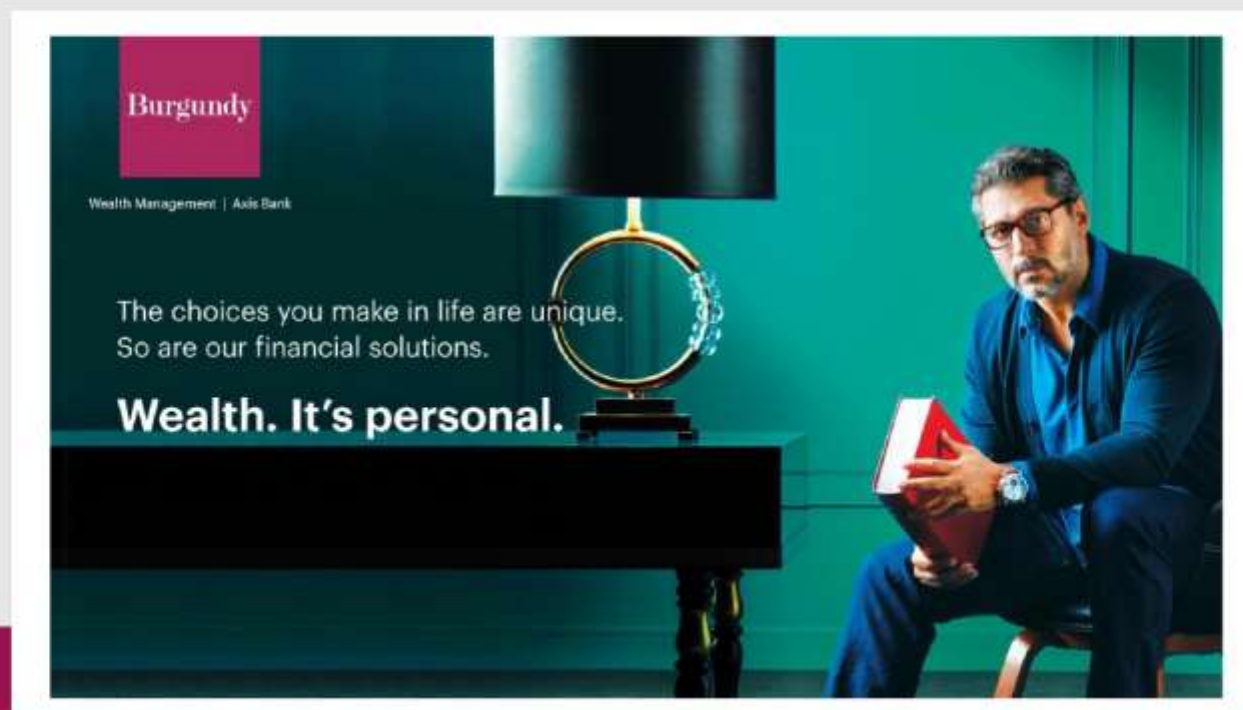


*T&C apply

Burgundy Salary Account



Bespoke Wealth Management Solutions



Annual benefits worth*

₹2,42,000

Account
benefits

₹96,000

Debit card
benefits

₹57,000

Credit card
benefits

₹75,000

Complimentary
Services

₹14,000

T&C Apply. *Value includes annual benefits associated with account, complimentary debit card & linked credit card. Issuance of credit card is subject to eligibility. Axis bank reserves the right to change the offers and benefits at its discretion. Images are for representational purpose only.

Burgundy Salary Account

Wealth management & personal banking solutions



Burgundy Relationship Manager along with a wealth specialist

Power packed cards, designed with exclusive lifestyle benefits.



Burgundy Debit Card

- 96 movie & non-movie/event tickets with Buy-one-get-one on BookMyShow
- 12 complimentary airport lounge visits
- 12 free golf lessons & 4 rounds on green fee
- Up to ₹ 1,000* off on Dining Delights' via EazyDiner

SELECT Credit Card

- Up to 20 complimentary visits to International (Priority Pass) & Domestic airport lounges
- 9 complimentary golf rounds p.a.
- Up to ₹1,000* off Dining Delights' via EazyDiner
- Amazon voucher worth ₹ 2000 on your first card transaction

Burgundy Multi -Currency Forex Card

- Load up to 16 currencies
- 6 complimentary global ATM cash withdrawals
- Issuance, reload and encashment fee waiver



Wealth Management

- Avail exclusive services of the Axis franchise like Axis Capital & Axis Direct
- Wide spectrum of products like TD, MF, Portfolio Management etc
- Get customized business solutions for business and capital raising requirements



Family Banking Program

- Extend Burgundy privileges to 9 family members
- Up to 60%* off on locker fees with additional 10% off under Family Banking program



Digital Solutions

- Access to a plethora of banking and investment services on a click:
 - Fund transfers
 - invest in Fixed Deposits, Mutual Funds, IPO's



Forex and Remittance

- Remit money overseas, avail benefits of our proprietary online platform and remit in over 100+ currencies
- Avail better rates on remittances

Eligibility Criteria Net Salary Credit > ₹3,00,000.

*T&C apply

Priority Salary Account



The Finest
Experiences
in Life



Annual benefits worth*
₹1,16,000

Account
benefits
₹33,000

Debit card
benefits
₹23,000

Credit card
benefits
₹25,000

Complimentary
Services
₹35,000

T&C Apply. *Value includes annual benefits associated with account, complimentary debit card & linked credit card. Issuance of credit card is subject to eligibility. Axis bank reserves the right to change the offers and benefits at its discretion .
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Priority Salary Account

Banking excellence coupled with the finest life experiences



- Unlock the best of Taj, SeleQtions & Vivanta Hotels with a complimentary Epicure Membership[^]
- Complimentary lounge access at select airports within India
- Up to 50% discount on Locker Rent annually
- 25% discount on movies on BookMyShow (Up to ₹350/month)
- Benefits of up to ₹2000 per quarter via **EDGE REWARD** Points



Priority Family Banking Program

Up to 5 additional family members
Enjoy additional 10% discount on Lockers with
Family Banking Program



Money Quotient

A smart and interactive monthly
account statement that gives a
complete overview



Privilege Credit Card

Zero Joining fee & Activation benefits worth ₹2500.
Double the benefit by redeeming your
earned **EDGE REWARD** Points

Eligibility Criteria Salary Credit > ₹ 100,000

T&C apply

[^]Qualification for Epicure Membership is based on achieving set milestones. For details, please visit axisbank.com/priority.

Prestige Salary Account



More than just
an account
number



Annual benefits worth*
₹59,000

Account
benefits
₹15,000

Debit card
benefits
₹14,000

Credit card
benefits
₹23,000

Complimentary
Services
₹7000

T&C Apply. *Value includes annual benefits associated with account, complimentary debit card & linked credit card. Issuance of credit card is subject to eligibility. Axis bank reserves the right to change the offers and benefits at its discretion. Images are for representational purpose only.

Prestige Salary Account



A Salary Account that comes with Prestige Debit Card



PRESTIGE Debit Card

- Cashback: 1% Fuel, 2% shopping, 3% travel up to ₹500 per month
- Higher daily transaction limits: POS ₹5 lakhs | ATM ₹1 Lakh
- 'Buy One Get One Free' Movie ticket up to ₹200 at Inox theatres
- 2X Accelerated EDGE REWARD Points*



My Zone Credit Card

- Complimentary credit card
- Flat ₹120 off* on Swiggy
- Buy 1 Get 1 movie ticket via District App
- Complimentary SonyLiv subscription
- Complimentary airport lounge access (1 per quarter)



Express Response Guarantee

- Assured 48 hour response guarantee for select queries raised
- 500 **EDGE REWARDS** points awarded in case of non fulfillment



Family Banking

Up to 3 additional family members



Money Quotient

A smart and interactive monthly account statement that gives a complete overview



Locker

25% discount on locker rent for the first year



Up to 15% discount on dining at partner restaurants

Eligibility Criteria Salary Credit > ₹50,000

Republic Salary Account

Tailor-made to suit the needs of Government / PSU employees

Corporate Relationship Manager services included



Exclusive Offers

- One complimentary lounge visit per quarter at select airports within India
- Up to 15% discount on partner restaurants
- Up to 45% cashback on 30+ brands via Grab Deals
- Up to 50% discount at 200+ diagnostic centers for elderly family members

Debit Card Benefits

- Complimentary Republic Debit Card
- Daily withdrawal limit of ₹40,000
- Daily purchase limit of ₹1 Lakh

Pride Signature Credit Card

- Zero joining fee
- 2 complimentary domestic lounge visits per quarter
- 1% fuel surcharge waiver, up to INR 400 per statement cycle
- 15% off up to INR 500 at partner restaurants via EazyDiner
- Annual fee reversal on spends of ₹40,000* in the previous year

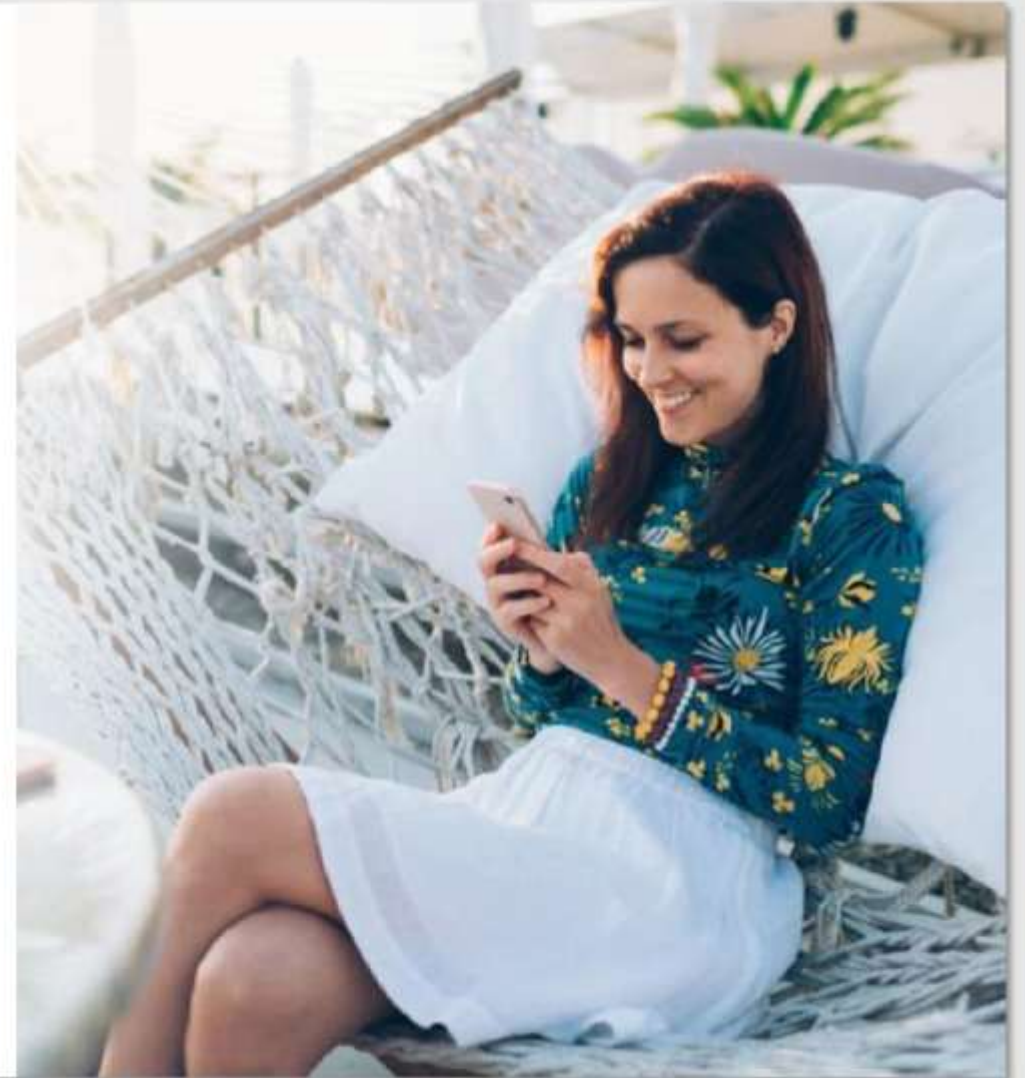
Eligibility Criteria Salary Credit > ₹ 10,000 for Govt. and PSU employees.

*T&C apply

Exclusive Transaction Benefits



- **Unlimited free cash withdrawals**
at Axis Bank ATMs and other bank ATMs
- **Higher ATM transaction limit**
(financial & non-financial) at Axis and non-Axis Bank ATM
- **Free debit card**
Waiver of issuance fee and annual fee* on default card
- **Free DD/PO issuance**
- **Free NEFT/RTGS**



*T&C apply

Exclusive Loan Benefits



Personal Loan



- No Collateral needed and easy to avail
- Loans starting from ₹ 50,000 up to ₹ 40 Lakh based on eligibility
- Specialized offerings for ticket sizes greater than 10 lacs

Home Loan



- 12 EMIs off* with Fast Forward Home Loans
- QuikPay Home Loan helps in Interest savings with reducing monthly installments. Higher amount of principal repaid earlier in the loan tenure
- Super Saver HL – OD facility. Pay interest for what you use, surplus money deposit and withdrawal facility

Auto Loan



- Up to 100%* On-road funding
- Special waiver in repaying loans from the Axis Bank Salary Account*
- NIL foreclosure charges after 36 months
- Loan tenure up to 7 Years*
- Waiver in income documents & bank statement
- Instant sanction on digital platform

24x7 FlexiCredit



- Get overdraft facility against your salary in just 3 mins, up to ₹5 lacs*
- Pay interest only for what you utilize
- Repay at your convenience, with no fixed EMIs
- No documents required for applying
- No additional charges on repayment or foreclosure

Experience a whole new world of investing with **Axis Direct**



- Wide Range of Investment Products
- Powerful Research Segments
- Attractive Brokerage Plans
- Multiple Trading Platforms



Who Should Invest:

Employees having salary of ₹ 40,000+ monthly enjoy a free Axis Direct account.
(Document proof: Salary slip/ offer letter)

Burgundy Account holders

- Axis Direct account opening fee is waived off
- Lifetime waiver of DP AMC charges
- **10% discount** on Standard brokerage rate

Priority Account holders

- Axis Direct account opening fee is waived off
- 1st year DP AMC charges waived off
- **Discount of 25%** on DP AMC charges from 2nd year onward
- **10% discount** on Standard brokerage rate

Public Provident Fund, SIP & Mutual Funds

Invest in long-term savings instrument offering tax exemption on both Principal & Interest



Public Provident Fund

Eligibility

Resident Indians and individuals on behalf of minor

Deposit Amount

Minimum Initial Funding of INR 500. Minimum deposit on FY INR 500 and maximum deposit in FY INR 1.5 Lakhs. Deposits in the multiples of INR 50

Interest Earned

Interest rate determined by GOI from time to time

Tax Benefit

Tax benefit up to INR 1.5 lakhs u/s 80C

Period

Maturity period of 15 years. On maturity, option of extending in slab of 5 years



Systematic Investment Plans

When it comes to investing for your financial goals, your approach should be consisting patience and do not let minor setbacks derail you from your path of wealth creation.

Benefits

- Convenience at your fingertips
- You decide when, where & how much to invest.
- SIP helps investors become disciplined as money gets invested automatically at periodic intervals
- Automate your savings to achieve financial goals.
- Stay worry free of the market conditions.



Mutual Funds

Mutual Funds offer inflation-beating and tax-efficient returns. They offer complete control over your money and the freedom to invest as per your needs across different asset classes such as equity, debt, gold.

Benefits

- Let's you diversify your investments by investing in different asset classes
- Freedom to select amount/frequency
- Invest as per your goals
- Expert Fund Manager who manages your money
- Easy to track

Exclusive Benefits for LGBTQ+ Community



- Options to open a joint account with your partner
- Option to list your partner as a nominee
- Choice of using honorific Mx.
- Family health insurance for you and your partner from Tata AIG
- Personalized debit card with Pride branding

**Take a seat.
With Pride.**
All identities welcome



Thank You

