

WHOLESALE BANKING PRODUCTS

Schedule of charges - Liberty Current Account CADPA (w.e.f. Sept 01, 2024)

Monthly Average Balance (or) Monthly Credit Transaction	MAB
Metro & Urban Branches (in ₹)	Monthly Average Balance (MAB) - 15,000
Semi-Urban & Rural Branches (in ₹)	Monthly Average Balance (MAB) - 7,500
Charges for Non-Maintenance of MAB (in ₹)	700 if MAB ≥ 75% & 1000 if MAB < 75%
Monthly Service Charges (in ₹)	100/month

Cash Deposit - Home & Non-Home Branch (Combined)	Monthly limits & charges
Free Cash deposit per month (in ₹)	2,00,000
Charges (in ₹)	2 lacs- 3 lacs: 4/1000; Above 3 lacs: 5/1000
Cash deposits restricted to ₹10 lakh/month (no additional cash deposit permitted)	

DD/PO Issuance	Monthly limits & charges
Free limit	Unlimited
Charges	Nil

Cheque Book Indent	Monthly limits & charges
Free Leaves	Unlimited
Charges	Nil

NEFT / RTGS / IMPS transactions (Outward)	Monthly limits & charges
NEFT- from branch (in ₹)	Up to 10,000 - 2.50/- per txn. 10,001 to 1 Lakh - 5/- per txn 1 Lakh to 2 Lakhs - 15/- per txn. Above 2 Lakhs - 25/- per txn
NEFT - other digital channels	Free
RTGS - from branch (in ₹)	2 Lakhs to 5 Lakhs - 25/- per txn 5 Lakhs and above - 50/- per txn
RTGS - other digital channels	Free
IMPS fund transfer (in ₹)	Up to 1,000 - 2.50/- per txn. 1,000 to 1 lakh - 5/- per txn. 1 lakh to 5 lakh - 10/- per txn
NEFT / RTGS / IMPS hwards transactions are free	

Debit Card Charges	Business Classic
ATM Charges- Cash Withdrawal (Non-Axis bank Only) (in ₹)	20
ATM Charges- Balance Enquirey (Non-Axis bank Only) (in ₹)	8.5
ATM Charges- Cash Withdrawal & Balance Enquirey (Axis bank ATMs (in ₹)	Nil
Purchase transaction(POS) Charges (in ₹)	Nil
Issuance Fees (in ₹)	250
Annual Fees (in ₹)	250
Replacement Fees (in ₹)	200

Penal Charges- Returns	
Cheque Returns (Inward) - Issued by Customer	1st two returns for the month – Rs 550/- 3rd return onwards for the month – Rs 750/-
Cheque Returns (Outward) - Deposited by Customer	1st return for the month – ₹50 2nd return onwards for the month – ₹100
Cheque Returns - Deposited by Customer for Outstation Collection	Up to 10K - Rs. 50/- plus GST, Above 10K - Rs. 100/- plus GST
ECS (Debit) Returns	1st return for the month – Rs 500/- 2nd return onwards for the month – Rs 550/-
Standing Instruction Reject Fee	SI reject due to Credit Card/Loans/Auto Debit ₹250 per reject SI reject due to RD/MF/SIP- NIL
Debit Mandate Registration (Mandate registration through eNach, eSign, Physical and Scan mode on Axis Bank accounts)	Rs. 75/- per instance

Other Charges	
BNA Convenience charges (Applicable on cash deposit in Cash Deposit Machines(CDM) post office hours on working days and entire day on Bank Holidays & State Holidays)	₹50 per transaction Exceeding ₹15,000 per month either single or multiple transaction
Cash Handling charges on cash deposited in Low Denomination Notes (LDN)	2% on the value of cash deposited in Low Denomination Notes, Exceeding ₹10,000 per month in either single or multiple transaction
Demand Drafts (payable at Correspondent Bank locations under Desk Drawing arrangement)	₹1/1,000; Min. ₹25 per DD
Demand Drafts purchased from other Banks	Actual + ₹0.50/1,000; Min. ₹50 per DD
DD drawn on Axis Bank branches - Cancellation, Reissuance or Revalidation	₹100/- per instance
DD drawn on Correspondent Bank branches - Cancellation, Reissuance or Revalidation	₹100/- per instance + other bank's charges at actuals if any
Cheques Deposited at any Axis Bank branch for outstation collection	₹100 per instrument
Stop Payment Charges	Per instrument: ₹50; Per Series: ₹100
Signature Verification Certificate	₹50 per verification
Certificate of Balance for Previous Year	₹200
Account Statement - Duplicate statement from branch	₹100 per statement
Account Closure Charges	Less than 14 days – NIL. Older than 14 days – ₹500

Note:

- All the terms are subject to change without any prior notice
- All the service charges will attract GST as applicable
- Charges are applicable as per the transactions done during charge cycle period. The charge cycle period shall be 1st of every month to the last day of the same month (e.g. 1st April to 30th April)
- Cheque Transactions are subject to 48 hour notice and Bank's confirmations for transaction exceeding ₹1 Crore. a day where the destination branch is a Non-RBI center. (RBI centers are: Mumbai, Chennai, Kolkata, New Delhi, Ahmedabad, Hyderabad, Jaipur, Kanpur, Nagpur, Trivandrum, Bhubaneswar, Chandigarh, Bangalore, Guwahati, Bhopal & Patna)
- All cash transaction of ₹10 Lacs and above on a single day will require prior intimation and approval of the Branch at least one working day in advance
- Maximum Non-home Branch Cash Deposit/withdrawal shall be ₹1 Lac. Maximum third party deposit/withdrawal up to ₹50,000 per day Beyond this the cash transactions may be carried out at the discretion of Branch Head where the cash is being deposited/withdrawn
- Timings for BNA convenience charges in Current Accounts, post branch hours on working days, to be considered as 5.00 PM to 9.30 AM Holidays to include all 2nd and 4th Saturdays, Sundays and National & State holidays
- For cash handling charges, the Low Denomination Notes includes currencies of denomination ₹50 and below and coins deposited
- The customer hereby agrees and acknowledges that Bank shall have the right to recover any charges as may be payable by the customer to the Bank, by debiting or making repeated attempts to recover the same, from any operative account held under same customer ID, where funds are available
- Credit transactions considered for Cumulative Monthly Credit Transaction (MCT) Required will not include the cash deposit transactions done in the account
- Monthly Average Balance (MAB) is the average of day end balance maintained by the customer for the month
- Physical statements will not be sent for this current account

I/We have chosen to open a Current Account with Axis Bank with the Minimum Monthly/Half-yearly Average Balance requirement of ₹_____ and have understood the facilities and charges applicable to the said product.

Customer Signature

Signature of Branch Staff

Employee ID of Branch Staff

Charges effective from Sept 01, 2024

For cases processed through BYOD (Paperless Journey), wet signatures are not required on the SOC