

**Wholesale Banking Products**
**Schedule of Charges – Digital Individual Transaction Current Account CAITX (w.e.f Sept 01, 2024)**

Monthly Average Balance (MAB) OR Average Quarterly Balance (AQB)	MAB
Metro & Urban Branches (in ₹)	NIL
Semi-Urban & Rural Branches (in ₹)	NIL
Charges for Non-Maintenance (in ₹)	NIL
Minimum Monthly Transaction Required (in ₹)	10000 (credit)
Charges for Non-Transaction (in ₹)	250
Monthly Service Charges (in ₹)	25/month

Cash Deposit - Home & Non-Home Branch (Combined)	Monthly limits & charges
Free Cash deposit per month (in ₹) (No additional cash deposit permitted)	Up to 1,00,000

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 Lakhs - 10/- per txn
NEFT / RTGS / IMPS inwards transactions are free	

Debit Card Charges	Business Classic	Business Platinum	Business Supreme
ATM Charges- Cash Withdrawal (Non-Axis bank Only) (in ₹)	20	20	20**
ATM Charges- Balance Enquiry (Non-Axis bank Only) (in ₹)	8.5	8.5	8.5**
ATM Charges- Cash Withdrawal & Balance Enquiry (Axis bank ATMs) (in ₹)	Nil	Nil	Nil
Purchase transaction(POS) Charges (in ₹)	Nil	Nil	Nil
Issuance Fees (in ₹)	250	500	1000
Annual Fees (in ₹)	250	500	1000
Replacement Fees (in ₹)	200	200	500

\*\*Free- First 5 transactions (including financial and non-financial).

**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

**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 transactions
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 1<sup>st</sup> of every month to the last day of the same month (e.g. 1<sup>st</sup> April to 30<sup>th</sup> 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 2<sup>nd</sup> and 4<sup>th</sup> Saturdays, Sundays and National and State holidays
- 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 minimum Monthly Transaction 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 Montly/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