

WHOLESALE BANKING PRODUCTS

Schedule of charges - Current Account for Burgundy (CABGY) (w.e.f. Sept 01, 2024)

Monthly Average Balance (MAB) OR Average Quarterly Balance (AQB)	MAB
Metro & Urban	Zero
Semi-Urban & Rural Branches	Zero
Charges for Non Maintenance	Nil

Cash Deposit	Monthly limits & charges
Home Branch free limit (in ₹)	10,00,000
Non-Home Branch free limit (in ₹)	
Home Branch Cash Deposit Charges (in ₹)	4/1000
Non Home Branch Cash Deposit Charges (in ₹)	

Cash Withdrawal	Monthly limits & charges
Home Branch free limit	Unlimited
Non-Home Branch free limit	
Home Branch Cash Withdrawal Charges	Nil
Non Home Branch Cash Withdrawal Charges	

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

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

NEFT/RTGS (Outward)	Monthly limits & charges
Branch & Digital channel	Unlimited

IMPS Transactions (Outward)	Monthly limits & charges
Limits and charges (in ₹)	Upto ₹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 inwards transactions are free

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

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

Cheque related charges	
Cheques Deposited at any Axis Bank branch for outstation collection	₹100 per instrument
Cheque Return - Issued by Customer	1st two returns for the month – Rs 550/- 3rd return onwards for the month – Rs 750/-
Cheque Return - Deposited by Customer	1st return for the month – ₹50 2nd return onwards for the month – ₹100
Cheque Return - Deposited by Customer for Outstation Collection	Up to 10K - Rs. 50/- plus GST, Above 10K - Rs. 100/- plus GST
Debit Mandate Registration (Mandate registration through eNach, eSign, Physical and Scan mode on Axis Bank accounts)	Rs. 75/- per instance

Miscellaneous 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 INR ₹15,000 per month either single or multiple transaction
DD (payable at Correspondent Bank locations under Desk Drawing arrangement)	₹1.00/1000; Min ₹25 per DD
DD purchased from other banks	Actual + ₹0.50/1000; 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
ECS (Debit) Returns	1st return for the month – Rs 500/- 2nd return onwards for the month – Rs 550/-
Account Statement - Duplicate statement from Branch	₹100 per statement
Retrieval of old records or query	More than 1 year old: ₹100 per record/ query
SMS Alerts: 1. EOD Balance Alert 2. Transaction Alert	Free
Other Debit Card Charges	As applicable on the card
Signature Verification Certificate	₹50 per verification
Standing Instructions	Free
Stop Payment Charges	Per Instrument: ₹50, Per Series: ₹100
Account Closure Charges	Less than 14 days - NIL. Older than 14 days - ₹500

Other Terms and Conditions

- 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 first of every month to the last day of the same month for all scheme codes (e.g. 1 April to 30 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 centre. (RBI centres 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 per day 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 Account, post office hours on working days to be considered as 5.00 PM to 9.30 AM and holidays to include all 2nd&4th Saturdays, Sundays and National/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.
- Monthly Average Balance (MAB) or Average Quarterly Balance (AQB) is the average of day end balance maintained by the customer for the duration
- Physical statements will not be sent for the current account where there are no transactions consecutively for 6 months

I / We have chosen to open a Burgundy Current Account (CABGY) 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