

AXIS BANK - TRANSACTION BANKING SCHEDULE OF CHARGES FOR NORMAL , BUSINESS ADVANTAGE , BUSINESS SELECT, BUSINESS CLASSIC, BUSINESS PRIVILEGE, CHANNEL ONE & CLUB50 CURRENT ACCOUNT (w.e.f 1st October 2015)

MONTHLY FREE LIMITS										
	Monthly Average Balance(MAB)/Aver age Quarterly Balance (AQB) ¹ (in Rs)	Cash Transaction Limits (Ad Valorem limit)				Non Cash Services ⁴ (Ad Valorem limit)				Account Maintenance
Product		Home Branch Deposit (in Rs)	Non Home Branch Deposit ² (in Rs)	Home Branch Withdrawal	Non Home Branch Withdrawal ³ (in Rs)	Local Cheque Collection and Payments at Home Branch Location + Fund Transfer	Anywhere Banking (Cheque Collection + Payments at Axis Bank Locations)	DD/PO	Chequebook (free leaves)	Total Free Transactions ⁵
Normal Current Account(MAB)	10,000	200,000	ı		=				-	25
Business Advantage (MAB)	25,000	300,000	ı]	300,000			- '	50	50
Business Select (MAB)	50,000	@ 12 times MAB (Min 600,000, Max : 3,000,000)		i	600,000				100	100
Business Classic (MAB)	100,000	1,200,000	250,000	Unlimited	12,00,000	Unlimited	Unlimited		200	200
Business Privilege (MAB)	500,000	6,000,000	12,50,000] [25,00,000			Free	500	500
Channel One (MAB)	1,000,000	12,000,000			60,00,000			riee	1,000	1,000
Club 50 (AQB)	5,000,000	20,000,000			Unlimited				Free	2,000

CHARGES BEYOND FREE LIMITS											
Non Maintenar of MAB/AQE			Cash Transactions			Non Cash Services ⁴				Account Maintenance	
Scheme	Penal Tariff ⁶	Charges (Rs)	Home Branch Deposit	Non Home Branch Deposit ⁷	Home Branch Withdrawal	Non Home Branch Withdrawal ⁸	Local Cheque Collection and Payments + Fund Transfer	Anywhere Banking (Cheque Collection + Payments at Axis Bank Locations)	DD/PO (Min Rs. 50, Max Rs. 5,000)	Chequebook	Transaction Charges (Rs / txn)
Normal Current Account		750							Rs. 1/1000		
Business Advantage		1000							Rs. 1/1000		
Business Select		1500				Rs 2/1000	1		Rs. 1/1000] '	1
Business Classic	Rs. 3/1000	2000	Rs. 3/1000		Free	. ,	Free	Free		Rs 2 / leaf	10
Business Privilege	j [3500							-		
Channel One		7000							Free		
Club 50	None	25000	<u> </u>		Free				Free		

NEFT	Inward : Free Outward : Upto Rs.10,000/ Rs.2.50/- per transaction Rs.10,001 to Rs.1 lakh- Rs.5/- per transaction Rs. 1 lakh to Rs. 2 lakhs - Rs.15/- per transaction Above Rs.2 lakh - Rs.25/- per transaction (Free for Business Classic, Business Privilege ,Channel One & Club 50 customers maintaining stipulated Average Balance)
RTGS	Inward : Free Outward : Rs.2 lakhs to Rs.5 lakhs - Rs.25/- per transaction Rs.5 Lakhs and above - Rs.50/- per transaction (Free for Business Classic, Business Privilege ,Channel One & Club 50 customers maintaining stipulated Average Balance)

Chec Cooring Up to Rs. 1 loc 8. 50 per instrument; Above Rs. 1 loc Rs. 150 per instrument; Above Rs. 150 loc	COMMON CHARGES					
Firest for CACH1 and CACS(9) Above Rs. 1 lac. Rs. 150 per instrument	Other Common Charges					
Clearing Cheque Return - Deposited by Customer Sxi S Alers (Free for Business Classic , Business Privilege, Channel One and Club50 customers maintaining requisite MAB) Daily Alerts on Day End Balance : Rs 10/month Transaction Alerts' Cheque Return Alerts : Rs 25/month Both: Rs 35/month Upto Rs 5,0000 - Rs 50 per instrument, Above Rs - 3,0000 - Rs 50 per instrument, Above Rs - 3,0000 - Rs 50 per instrument, Above Rs - 10 c - Rs - 150 per instrument, Above Rs - 10 c - Rs - 150 per instrument, Above Rs - 10 c - Rs - 150 per instrument, Above Rs - 10 c - Rs - 150 per instrument (Charges inclusive of postage) Demand Drafts [payable at Correspondent Bank locations under Desk Drawing arrangement] Demand Drafts purchosed from other banks Actual + Rs - 5,0010000 - Win Rs 25 per DD Demand Drafts purchosed from other banks Actual + Rs - 5,001000 - Win Rs 25 per DD Demand Drafts purchosed from other banks Actual + Rs - 5,001000 - Win Rs 25 per DD Demand Drafts purchosed from other banks Actual + Rs - 5,001000 - Win Rs 25 per DD De drawn on Axis Bank branches- Cancellation , Reissuance or Revalidation Rs 1000 - per instruce + other banks charges at actuals if any Signature Verification Certificate Certificate of Balance Certificate of Balance Reflexed of lot records or query Account Clasure Charges Standing Instructions Free Stop Payment Charges Standing Instructions Free Stop Payment Charges Per Instrument: Rs 100 Per series: Rs 250 Scheme Code Conversion Charges (Only on conversion to lower scheme code) Business Classic Debit Card (Free for Channel One and Club 5) Account Statement - Sy post and e-mail Account Statement - Sy post and e-mail Account Statement - Supplicate statement from Kranch Res 1000 per statement	Above Rs. 1 Iac - Rs. 150 per instrument					
Clearing Cheque Return - Deposited by Customer for Outstation Collection SMS Aler's (Free for Business Classic , Business Privilege, Channel One and Club50 customers maintaining requisite MAB) Dolly Adris on Day For Balainaes : Rs 10/month Transaction Alerts / Cheque Return Alerts : Rs 25/month Both : Rs 35/month Upto Rs . S0,000 - Rs . 50 per instrument, Above Rs . 50,000 and upto Rs . 100,000 : Rs . 100 per instrument, Above Rs . 50,000 and upto Rs . 100,000 : Rs . 100 per instrument, Above Rs . 100 - Rs . 150 per instrument (Charges inclusive of postage) Demand Drafts (payable at Correspondent Bank locations under Desk Drawing arrangement) Per and Drafts (payable at Correspondent Bank locations under Desk Drawing arrangement) Per and Drafts (payable at Correspondent Bank locations under Desk Drawing arrangement) Per and Drafts purchased from other banks Above Rs . 30,00/ 1000: Min Rs 25 per DD Demand Drafts (payable at Correspondent Bank locations expected and the state of the stat						
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Cheques Deposited at any Axis Bank branch for outstation collection Above Rs. 50,000 and upto Rs. 1,00,000; Rs. 100 per instrument, Above Rs. 1 lac - Rs. 1 50 per instrument (Charges inclusive of postage) Demand Drafts [payable at Correspondent Bank locations under Desk Drawing arrangement] Re 1,00/1000; Min Rs 25 per DD Demand Drafts purchased from other banks Actual + Rs. 0,50/1000; Min Rs. 50 per DD Demand Drafts purchased from other banks DD drawn on Axis Bank branches- Cancellation, Reissuance or Revalidation Rs. 100/- per instrumee DD drawn on Axis Bank branches- Cancellation, Reissuance or Revalidation Rs. 100/- per instrumee Rs. 100/- per instrument Rs. 100 per verification Current Year: Free Previous year: Rs. 200 More than 1 year and 1: Rs. 100 per record/ query Less than 1 year old: Rs. 500 Older than 1 year old: Rs. 500 Older than 1 year old: Rs. 500 Standing Instructions Scheme Code Conversion Charges (Only on conversion to lower scheme code) Rs. 150 per instrument: Rs. 100 Per Series: Rs. 250 Scheme Code Conversion Charges (Only on conversion to lower scheme code) Rs. 150 per cord Issuance: Rs. 150 per Cord Issuance: Rs. 150 per Cord Rs. 150 per Cord Annual Charge: Rs. 500 per Cord Rs. 100 per statement	Transaction Alerts/ Cheque Return Alerts: Rs 25/month					
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ECS Between Changes (a condition loving drive day destination began have for ECS) debit to the good up to non-guidebility of funds in questioner.	Free					
ECS Return (Charges/penalties levied by destination branches for ECS(debit) returns due to non-availability of funds in customer	Rs 100 per statement					
	of funds in customer Rs.350/- per record					

¹ 50% relaxation in MAB/AQB maintenance for Semi Urban and Rural Branches

² Maximum Non Home Branch Cash deposit shall be Rs 1,00,000 per day. Maximum third party deposit up to Rs 50,000 per day. Beyond this the cash may be accepted at the discretion of branch head where the cash is being deposited. Upfront charges of Rs 100/txn shall be charged on Non Home Branch Cash deposit for Normal and Business Advantage

3 Maximum Non Home Branch Cash withdrawal shall be Rs 1,00,000 per day. Maximum third party withdrawal up to Rs 50,000 per day. Beyond this the cash may be withdrawn at the discretion of branch head where the cash is being withdrawn.

⁴ Non Cash Services includes Local Clearing, Fund Transfer, Anywhere Banking (Cheque collection and clearing at Axis Bank locations) and Demand Drafts/Pay Order issuance

5 Total Free transactions include all Cash, Clearing, Transfer and DD/PO issuance transactions. (Exclusions - Outstation Cheque Collection , NEFT/RTGS , ATM and i-Connect transactions are outside the purview of these charges)

⁶ Penal tariff charges are being levied on current accounts which default on average balance maintenance criteria. Penal tariff charge is calculated on the cash deposited by the customer within free limits offered.

⁷ Upfront charges of Rs 100/txn shall be charged on Non Home Branch Cash deposit for Normal and Business Advantage

⁸ Maximum Rs 50,000 per transaction for third party Non Home Branch Cash Withdrawal

All the terms are subject to change without any prior notice.

All the service charges will attract service tax and education cess as applicable.

Charges are applicable as per the transactions done during charge cycle period. The charge cycle period shall be 01st of every month to the last day of the same month. (e.g. 01st August to 31st August)

Cheque Transactions are subject to 48 hours notice and Bank's confirmations for transaction exceeding Rs. 1 cr. 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 Rs. 10 lacs and above on a single day will require prior intimation and approval of the Branch at least one working day in advance.

The monthly charges applicable in a current account will be based on the scheme code of that account in the previous month.

Bank reserves the right to force debit or make repeated attempts of recover the charges due.

Monthly Average Balance (MAB) or Average Quarterly Balance (AQB) is the average of day end balance maintained by the customer for the duration

Transaction Banking 1st October, 2015