

## WHOLESALE BANKING PRODUCTS

### Schedule of charges - Current Account Advantage CAADV (w.e.f. 01-10-2025)

Monthly Average Balance (MAB) or Average Quarterly Balance (AQB)	MAB
Metro & urban branches	₹25,000
Semi-urban & rural branches	₹12,500
Charges for non-maintenance	₹800 if MAB>=75% & ₹1,200 if MAB<75%
Complimentary benefits and services • DD/ PO issuance • Chequebook issuance • SMS alerts • Standing Instructions setup • Certificate of balance	

Cash deposit Home & non-home branches (combined)	Monthly limits & charges
Free limit per month	10 times of MAB, min ₹2.5 lac and max ₹25 lac
Charges	Above free limit and up to ₹50 lac: ₹4/₹1,000; Above ₹50 lac: ₹5/₹1,000
Note: In case atleast 75% of required scheme MAB/AQB is not maintained, cash deposit free limits for the particular month will become zero	

Cash withdrawal	Limit and & charges
Home branch free limit	Unlimited
Home branches cash withdrawal charges	Nil
Non-home branches free limit	₹50,000 per day
Non home branches cash withdrawal charges	₹2/₹1,000; minimum ₹50 per txn

Monthly service charge	Monthly limits & charges
Charges (Fixed monthly)	₹100

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

Debit Card charges	Business Classic	Business Platinum	Business Supreme	Virtual Debit Card^
ATM charges- cash withdrawal (Non-Axis Bank only)	₹20	₹20	₹20**	Nil
ATM charges- balance enquiry (non-Axis Bank only)	₹8.5	₹8.5	₹8.5**	Nil
ATM charges- cash withdrawal & balance enquiry (Axis Bank ATMs)	Nil	Nil	Nil	Nil
Purchase transaction (POS) charges	Nil	Nil	Nil	Nil
Issuance fees	₹250	₹500	₹1,000	Nil
Annual fees	₹250	₹500	₹1,000	Nil
Replacement fees	₹200	₹200	₹500	Nil
**Free- First 5 transactions (including financial and non-financial).				
^ Virtual debit cards are applicable only for individual current accounts opened through VCIP based digital onboarding journey.				

Penal charges - returns

Cheque returns (inward) - issued by customer	1st two returns – ₹550 per month 3rd return onwards – ₹750 per month
Cheque returns (outward) - deposited by customer	1st return – ₹50 per month 2nd return onwards – ₹100 per month
Cheque returns - deposited by customer for outstation collection	Up to 10,000- ₹50 plus GST, Above 10,000 - ₹100 plus GST
ECS (debit) returns	1st return – ₹500 per month 2nd return onwards – ₹550 per month
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, ohysical and scan mode on Axis Bank accounts)	₹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 in 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 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 branches for outstation collection	₹100 per instrument
Stop payment charges	Per instrument: ₹50, per series: ₹100
Signature verification certificate	₹50 per verification
Account statement - duplicate statement from branches	₹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 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 branches 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 Branches 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 branches head where the cash is being deposited / withdrawn.
- Maximum Non-Home Branches Cash Withdrawal is at the discretion of the Branch head where cash is being withdrawn.
- For BNA convenience charges 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.
- Monthly charges applicable in a current account will be based on the scheme code of that account in the current month.
- 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.
- BNA convenience charges are applicable in addition to scheme wise cash deposit charges.
- 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 CAADV Current Account with Axis Bank 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 01-10-2025

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