



**Local Current Account (CALCA) - Schedule of Charges**

<b>MAB</b>		<b>Monthly Average Balance</b>	<b>Nil</b> (Annual charge of Rs. 1,999 + Service tax)
<b>FREE MONTHLY TRANSACTIONS</b>		75 Free Transactions per month in any combination:	Home branch Cash deposit* Home branch Cash Withdrawal Non-home branch Cash Withdrawal Cheque Collection and Payment at Home Branch DD at Axis Bank Locations PO at Axis Bank Locations Fund Transfer within Axis Bank
<b>CASH TRANSACTIONS**</b>	<b>DEPOSITS</b>	<b>Home Branch (Within 75 transactions)</b> Free Limit Transaction Charges Charges above free limit  <b>Interbranch (Intercity &amp; Intracity)</b> Free limit Ad Valorem Charges Transaction Charges  <b>Maximum Daily Limits for Interbranch Deposits (Intercity &amp; Intracity)</b> <b>Maximum Limits for Third Party Deposits (Intracity &amp; Intercity)</b>	Rs. 3 lacs per month Above free limit Rs. 50 per transaction *Any Cash Deposit exceeding Rs. 3 lacs in a single month would be charged at - Rs. 3.50 / 1000; Minimum Rs. 50  Nil Rs. 5.50 / 1000 Rs. 100 per transaction (At the time of deposit)  Rs. 50,000 Rs. 50,000 per Transaction
	<b>WITHDRAWALS</b>	<b>Home Branch (Within 75 transactions)</b> Limit Transaction Charges  <b>Interbranch (Intercity &amp; Intracity) (Within 75 transactions)</b> Ad Valorem Charges Transaction Charges  <b>Maximum Daily Limit for Third Party Interbranch Withdrawals</b>	Free Above free limit Rs. 50 per transaction  Free Above free limit Rs. 50 per transaction  Rs. 50,000
<b>DEMAND DRAFTS &amp; PAY ORDERS</b>		<b>Pay Orders (Within 75 transactions)</b> Ad Valorem Charges Transaction Charges  <b>Demand Drafts (Payable at Axis Bank Locations) (Within 75 transactions)</b> Ad Valorem Charges Transaction Charges  <b>Demand Drafts (Payable at Correspondent Bank Locations under Desk Drawing arrangement)</b> <b>Demand Drafts purchased from Other banks</b>	N.A. Above free limit Rs. 50 per transaction  N.A. Above free limit Rs. 50 per transaction  Rs. 2.50 / 1000; Minimum Rs. 25 per DD Actual + Rs. 0.50 / 1000; Minimum Rs. 50 per DD
<b>CHEQUE TRANSACTIONS</b>		<b>Cheques Deposited at any branch in the same city for local clearing (Within 75 transactions)</b> Transaction Charges  <b>Cheques Deposited at any Axis Bank branch / ATM outside Home city Location for Local Clearing #</b> Ad Valorem Charges Transaction Charges  <b>Cheques Deposited at any Axis Bank branch for outstation collection #</b>  <b>Cheques Deposited at any Axis Bank branch for outstation collection (Drawn on non-Axis Bank locations)</b>	Above free limit Rs. 50 per transaction  Rs. 1.50 / 1000; Minimum Rs. 50 Nil Upto Rs. 1 lac - Rs. 100 per instrument; Above Rs. 1 lac - Rs. 200 per instrument (Charges inclusive of postage) Above charges + other bank charges, Max. Rs. 1,000/- (Charges inclusive of postage)
<b>TRANSFER TRANSACTIONS</b>		<b>Fund Transfer# (Intercity between Axis Bank accounts) (Within 75 transactions)</b> Ad Valorem Charges Transaction Charges	Free Above free limit Rs. 50 per transaction
<b>NEFT &amp; RTGS TRANSACTIONS</b>		<b>NEFT outside Axis Bank</b>  <b>RTGS outside Axis Bank</b>	Upto Rs. 1 lac - Rs. 5 per transaction; Above Rs. 1 lac to Rs. 2 Lacs - Rs. 15 per transaction Above - Rs. 25 per transaction Above Rs. 2 lacs to less than Rs. 5 lac - Rs. 25 per transaction; Rs. 5 lacs and above - Rs. 50 per transaction

<b>OTHER SERVICES</b>	<b>Account Maintenance</b>	<b>(Rs. 1,999 + Service Tax; To be paid at the beginning of every year)</b>
	<b>Clearing Cheque Return</b>	
	Cheque Issued by the customer	Rs. 350 / cheque for first 2 cheques; Rs. 450 / cheque for 3rd cheque to 5th cheque; Rs. 750 / cheque 6th cheque onwards
	Cheque Deposited by the customer for Local Collection	Rs. 125 / cheque
	Cheque Deposited by the customer for Outstation Collection	50% of OSC commission; Minimum Rs. 50 / cheque + Other bank charges
	<b>Chequebook (First 25 Cheque leaves Free)</b>	Default Local cheque book; Upto 50 leaves per month Rs. 2 / leaf; Above 50 leaves per month Rs. 5 / leaf
	<b>Business Classic Debit Card</b>	
	Issue charges	Rs. 200 per card
	Annual Charge	Rs. 150 per card
	<b>Business Platinum Debit Card</b>	
	Issue charges	Rs. 500 per card
	Annual Charge	Rs. 500 per card
	<b>Account Statement</b>	
Monthly by post	Free	
Daily / Weekly by e-mail	Free	
Adhoc Statement from any branch	Rs. 100 per statement	
<b>Mobile Alerts</b>		
Daily Alerts on Day End Balance	Rs. 10 per month / Registration	
Alerts for transactions above Rs. 10,000 / Cheque Return instances	Rs. 25 per month / Registration	
Both	Rs. 35 per month / Registration	
<b>Stop Payment</b>		
Per instrument	Rs. 100	
Per series	Rs. 250	
<b>Account closure charges</b>	Less than 1 year: Rs.500; Older than 1 year: Rs.250	
<b>REMARKS</b>	All the above terms are subject to change without any prior notice.	
	All the above service charges will attract service tax as applicable.	
The charge cycle period shall be 01st of every month to the last day of the same month. For eg: 01st August to 31st August.		
# Conditions apply: 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, Bhubaneshwar, 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 atleast one working day in advance.		
In the event of early closure of the account, no annual charges would be refunded.		
Physical statements will not be sent for the current account where there are no transactions consecutively for 6 months		
<b>REBATE</b>		
<b>Quarterly Average Balance maintained</b>	<b>Refund of upfront charges in subsequent quarter</b>	
Greater than or Equal to Rs. 50,000	15%	
I / We have chosen to open a Current Account <b>Local</b> with Axis Bank with No Minimum Monthly Average Balance requirement and have understood the facilities and charges applicable to the said product.		
		Signature of the client with stamp
Charges effective from 01st Aug, 2016		