


AXIS BANK - BUSINESS BANKING
CURRENT ACCOUNT FOR POWER OF ATTORNEY CLIENTS (CAPOA)- Schedule of Charges (w.e.f 30th March 2012)

MONTHLY FREE LIMITS										
Product	Monthly Average Balance (MAB) ¹	Cash Transaction Limits(Ad Valorem limit)			Non Cash Services(Ad Valorem limit)			Account Maintenance		
		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 + Fund Transfer	Non Cash Ad Valorem Limit ⁴ (in Rs)	Chequebook (free leaves)	Total Free Transactions ⁵	
CAPOA	10,000	Unlimited	Unlimited	No withdrawal facility		Unlimited		No cheque book facility	Unlimited	
CHARGES BEYOND FREE LIMITS										
Product	Non Maintenance of MAB		Cash Transactions				Non Cash Services		Account Maintenance	
	Penal Tariff (Rs / txn)	Charges (Rs)	Home Branch Deposit	Non Home Branch Deposit ¹	Home Branch Withdrawal	Non Home Branch Withdrawal ⁶	Local Cheque Collection and Payments + Fund Transfer	Non Cash Transactions	Chequebook	Transaction Charges (Rs / txn)
CAPOA	NIL	500		NIL		NA		NIL	NA	Rs.300/per month
NEFT	Free									
RTGS	Free									
COMMON CHARGES										
Other Common Charges										
Cheques Deposited at any Axis Bank branch for outstation collection					Upto Rs. 1 lac - Rs. 100 per instrument; Above Rs. 1 lac - Rs. 200 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					
DD drawn on Axis Bank branches- Cancellation , Reissuance or Revalidation					Rs 100/- per instance					
DD drawn on Correspondent Bank branches- Cancellation , Reissuance or Revalidation					Rs 100/- per instance+ other bank's charges at actuals if any					
Signature Verification Certificate					Rs 100 per verification					
Certificate of Balance					Current Year : Free Previous year: Rs 200					
Retrieval of old records or query					More than 1 year old : Rs 100 per record/ query Less than 1 year old : Rs 500 Older than 1 year : Rs 250					
Account Closure Charges					Less than 1 year old : Rs 500 Older than 1 year : Rs 250					
Standing Instructions					Free					
Stop Payment Charges					Per Instrument : Rs 100 , Per Series: Rs 250					
Mobile Alerts					Nil					
Clearing Cheque Return - Issued by Customer					Rs. 350 / cheque for first 2 cheques; Rs. 450 / cheque for 3rd cheque to 5th cheque; Rs. 750 / cheque 6th cheque onwards					
Clearing Cheque Return - Deposited by Customer					Rs. 125 / cheque					
Clearing Cheque Return - Deposited by Customer for Outstation Collection					50% of OSC commission; Minimum Rs. 50 / cheque + Other bank charges if any					
Account Statement - By post and e-mail					Free					
Account Statement - Duplicate statement from Branch					Rs 100 per statement					
¹ No MAB relaxation for semi urban / rural branches										
² Maximum Non Home Branch Cash deposit shall be Rs 2,00,000 per day. Maximum third party deposit up to Rs 50,000 per day.										
³ Maximum Non Home Branch Cash withdrawal shall be Rs 5,00,000 per day.										
⁴ Non Cash Transactions includes Anywhere Banking and Demand Drafts/Pay Orders										
⁵ Total Free transactions include all Cash, Clearing and Transfer transactions .Outstation Cheque Collection , NEFT/RTGS , ATM and i-Connect transactions are outside the purview of these charges										
⁶ 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 as applicable.										
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 at the end of previous charge cycle.										
Physical statements will not be sent for the current account where there are no transactions consecutively for 6 months										