

AXIS BANK - TRANSACTION BANKING**SCHEDULE OF CHARGES - CURRENT ACCOUNTS (VALUE BASED SCHEMES) (w.e.f. APRIL 1, 2018)**

	Normal Current Account (CANOR)	Business Advantage (CAADV)	Business Select/Pharma (CASEL/CAPHM)	Business Classic (CABCA)	Business Privilege (CABPL)	Channel One (CACH1)	Club 50 (CAC50)
Monthly Average Balance (MAB) OR Average Quaterly Balance (AQB)	MAB	MAB	MAB	MAB	MAB	MAB	AQB
Metro & Urban Branches (in ₹)	10,000	25,000	50,000	1,00,000	5,00,000	10,00,000	50,00,000
Semi-Urban & Rural Branches (in ₹)	5,000	12,500	25,000	50,000	2,50,000	5,00,000	25,00,000
Charges for Non Maintenance (in ₹)	1,000	1,250	1,500	2,000	3,500	7,000	25,000

Cash Deposit - Home & Non-Home Branch (Combined)	CANOR	CAADV	CASEL/CAPHM	CABCA	CABPL	CACH1	CAC50
Free Limit per month (in ₹)	2,00,000	3,00,000	@ 12 times MAB	12,00,000	60,00,000	120,00,000	2,00,00,000
Charges	₹4/1000	₹4/1000	₹3.5/1000	₹3/1000	₹3/1000	₹2/1000	₹2/1000

Note:

- For CASEL/CAPHM the free limits would be 12 times the MAB, However minimum cash deposit limit would be 6 Lakhs and maximum possible cash deposit limit would be 30 Lakhs for CASEL and 50 Lakhs for CAPHM.
- Maximum Non Home Branch Cash deposit/withdrawal per day shall be ₹1,00,000. 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Beyond this the cash transactions may be carried out at the discretion of branch head where the cash is being deposited/withdrawn.
- Maximum Non Home Branch Cash Withdrawal per month would be 3 Lakhs (CAADV), 6 Lakhs (CASEL/CAPHM), 12 Lakhs (CABCA), 25 Lakhs (CABPL) 60 lakhs (CACH1) & Unlimited (CAC50). Beyond this the cash may be withdrawn at the discretion of the Branchhead where cash is being withdrawn.
- NEFT/RTGS collections is free for all variants.

Account Maintenance (Includes - SMS Alerts, RTGS/NEFT, Standing Instruction, Certificate of Balance)	CANOR	CAADV	CASEL	CABCA/CAPHM	CABPL	CACH1	CAC50
Charges (Fixed monthly)	₹50	₹50	₹50	₹50	Nil	Nil	Nil

DD/PO Issuance	CANOR	CAADV	CASEL	CABCA/CAPHM	CABPL	CACH1	CAC50
Free Limit	No Free Limit	No Free Limit	No Free Limit	Unlimited	Unlimited	Unlimited	Unlimited
Charges	₹2/1000[#]	₹2/1000[#]	₹2/1000[#]	Nil	Nil	Nil	Nil
#Charges (Min ₹50 & Max ₹5000)							

Cheque Book Indent	CANOR	CAADV	CASEL	CABCA/CAPHM	CABPL	CACH1	CAC50
Free Leaves	No Free Limit	50	100	200	500	1000	Unlimited
Charges	₹2/leaf	₹2/leaf	₹2/leaf	₹2/leaf	₹2/leaf	₹2/leaf	Nil

Debit Card Charges	Business Classic	Business Platinum	Business Supreme
ATM Charges - Cash Withdrawal (Non Axis Bank only)	₹20	₹20*	₹20*
ATM Charges - Balance Enquiry (Non Axis Bank only)	₹8.5	₹8.5*	₹8.5*
Purchase Transaction (POS) Charges	NIL		
Issuance Fees	₹200	₹500**	₹1000
Annual Fees	₹150	₹500**	₹1000

*Free - First 5 transactions (including financial and non-financial) subject to monthly 1 purchase activity

**NIL for CACH1 & CAC50

Penal Charges - Returns

Cheque Returns (Inward) - Issued by Customer	₹750 per instrument
Cheque Returns (Outward) - Deposited by Customer	₹100 per instrument
Cheque Returns - Deposited by Customer for Outstation Collection	50% of OSC commission; Minimum ₹50 / cheque + Other bank charges if any
ECS (Debit) Returns	₹750 per instrument

Other Charges

Demand Drafts (payable at Correspondent Bank locations under Desk Drawing arrangement)	₹1/1000; Min ₹25 per DD
Demand Drafts 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
Cheques Deposited at any Axis Bank branch for outstation collection	Upto ₹50,000 - ₹50/instrument, ₹50,001 and upto ₹1,00,000 : ₹100/instrument, Above ₹1 lac - ₹150/instrument (Charges inclusive of postage)
Stop Payment Charges	Per Instrument : ₹100, Per Series: ₹250
Signature Verification Certificate	₹100 per verification
Scheme Code Conversion Chg (Only on conversion to lower scheme code)	₹150 per instance
Account Statement - Duplicate statement from Branch	₹100 per statement
Account Closure Charges	Less than 1 year old: ₹500, Older than 1 year: ₹250

NOTE:

- All the terms are subject to change without any prior notice
- All the service charges will attract GST 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 April to 30th April)
- Cheque Transactions are subject to 48 hour notice and Bank's confirmations for transaction exceeding ₹1cr. 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
- 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
- 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 _____ Current Account with Axis Bank with the minimum Monthly/Quarterly Average Balance requirement of ₹ _____ and have understood the facilities and charges applicable to the said product.

Signature _____

Charges effective from April 1, 2018