

## WHOLESALE BANKING PRODUCTS

### Schedule of charges - Current Accounts (Value Based Schemes) (w.e.f. July 01, 2022)

	Normal Current Account (CANOR)	Business Advantage (CAADV)	Business Select (CASEL)	Business Classic (CABCA)	Business Privilege (CABPL)	Channel One (CACH1)	Club 50 (CAC50)
Monthly Average Balance (MAB) OR Average Quarterly Balance (AQB)	MAB	MAB	MAB	MAB	MAB	MAB	AQB
Metro & Urban Branches (in ₹)	15,000	25,000	50,000	1,00,000	5,00,000	10,00,000	50,00,000
Semi-Urban & Rural Branches (in ₹)	7,500	12,500	25,000	50,000	2,50,000	5,00,000	25,00,000
Charges for Non-Maintenance (in ₹)	600 if MAB ≥ 75% & 900 if MAB < 75%	750 if MAB ≥ 75% & 1100 if MAB < 75%	1000 if MAB ≥ 50% & 1800 if MAB < 50%	1500 if MAB ≥ 50% & 2500 if MAB < 50%	2500 if MAB ≥ 50% & 4000 if MAB < 50%	4500 if MAB ≥ 50% & 7000 if MAB < 50%	15000 if AQB ≥ 50% & 25000 if AQB < 50%

**Complimentary Benefits and Services**

• DD/ PO Issuance • Chequebook Issuance • SMS alerts • Standing instructions set up • Certificate of Balance

Cash Deposit - Home & Non-Home Branch (Combined)	Normal Current Account (CANOR)	Business Advantage (CAADV)	Business Select (CASEL)	Business Classic (CABCA)	Business Privilege (CABPL)	Channel One (CACH1)	Club 50 (CAC50)
Free Limit per month (in ₹)*	2,00,000	10 times MAB subject to max 25 lacs	10 times MAB subject to max 50 lacs	10 times MAB subject to max 1 Cr	10 times MAB subject to max 3 Cr	1,20,00,000	2,00,00,000
Charges (Min 50 per txn, in ₹)	2 lacs- 4 lacs: 4/1000; Above 4 lacs: 5/1000	Above free limit and up to 50 lacs: 4/1000; Above 50 lacs: 5/1000	Above free limit and up to 50 lacs: 4/1000; Above 50 lacs: 5/1000	Above free limit and upto 50 lacs: 3/1000; Above 50 lacs: 4/1000	Above free limit and upto 50 lacs: 3/1000; Above 50 lacs: 4/1000	2/1,000	2/1,000

**Note:**

- For CASEL, the free limits would be 10 times the MAB of the current month. However, minimum cash deposit limit would be 5 Lakhs and maximum possible cash deposit limit would be 50 Lacs for CASEL
- For CAC50 applicable cash deposit charges will be deducted quarterly

\*No cash deposit free limit if Monthly Average Balance (MAB) / Average Quarterly Balance (QAB) maintained is less than 75% of required MAB/AQB

Monthly Service Charge	Normal Current Account (CANOR)	Business Advantage (CAADV)	Business Select (CASEL)	Business Classic (CABCA)	Business Privilege (CABPL)	Channel One (CACH1)	Club 50 (CAC50)
Charges (Fixed monthly in ₹)	100	100	100	100	Nil	Nil	Nil

NEFT/RTGS/IMPS transactions (Outward)	Normal Current Account (CANOR)	Business Advantage (CAADV)	Business Select (CASEL)	Business Classic (CABCA)	Business Privilege (CABPL)	Channel One (CACH1)	Club 50 (CAC50)
NEFT- from branch (in ₹)	Up to 10,000 - 2.50/- per txn 10,001 to 1 lakh - 5/- per txn 1 lakh to 2 lakhs - 15/- per txn Above 2 lakhs - 25/- per txn				Free		
NEFT - other digital channels	Free						
RTGS- from branch (in ₹)	2 lakhs to 5 lakhs - 25/- per txn 5 Lakhs and above - 50/- per txn				Free		
RTGS - other digital channels	Free						
IMPS fund transfer (in ₹)	Upto 1,000 - 2.50/- per txn 1,000 to 1 lakh - 5/- per txn 1 lakh to 5 lakh - 10/- per txn						

NEFT/RTGS/IMPS inwards transactions are free

Debit Card Charges	Business Classic	Business Platinum	Business Supreme
ATM Charges - Cash Withdrawal (Non-Axis Bank only) (in ₹)	20	20*	20**
ATM Charges - Balance Enquiry (Non-Axis Bank only) (in ₹)	8.5	8.5*	8.5**
ATM Charges - Cash Withdrawal & Balance Enquiry (Axis Bank ATMs) (in ₹)	Nil	Nil	Nil
Purchase Transaction (POS) Charges (in ₹)	Nil	Nil	Nil
Issuance Fees (in ₹)	250	500***	1000
Annual Fees (in ₹)	250	500***	1000

\*Domestic Cash withdrawal and balance enquiry on Non-Axis Bank's ATM waived upto first 5 transactions on CAC50 and CACH1 schemes only

\*\*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	₹500 per instrument
Cheque Returns (Outward) - Deposited by Customer	1st return for the month - ₹50 2nd return onwards for the month - ₹100
Cheque Returns - Deposited by Customer for Outstation Collection	50% of OSC commission; Minimum ₹50 /Cheque + Other bank charges if any
ECS (Debit) Returns	₹500 per instance
Standing Instruction Reject Fee	SI reject due to Credit Card/Loans/Auto Debit- ₹250 per reject SI reject due to RD/MF/SIP- NIL

### 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 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 in 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
Demand Drafts drawn on Axis Bank branches - Cancellation, Reissuance or Revalidation	₹100/- per instance
Demand Drafts 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	₹100 per instrument
Stop Payment Charges	Per instrument: ₹50; Per Series: ₹100
Signature Verification Certificate	₹50 per verification
Account Statement - Duplicate statement from branch	₹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 except Club 50 (e.g. 1 April to 30 April). For Club 50 charge cycle period shall be financial quarters defined as Q1-1st April to 30th June, Q2-1st July to 30th September, Q3- 1st October to 31st December, Q4-1st January to 31st March
- For Club 50, non-maintenance charges are not applicable for the first financial quarter in which account is opened or converted to Club 50
- Cheque Transactions are subject to 48 hour notice and Bank's confirmations for transaction exceeding ₹1 Crore 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
- 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 branch head where the cash is being deposited / withdrawn
- Maximum Non-Home Branch Cash Withdrawal per month would be 3 Lacs (CAADV), 6 Lacs (CASEL), 12 Lacs (CABCA), 25 Lacs (CABPL) 60 Lacs (CACH1) & unlimited (CAC50). Beyond this the cash may be withdrawn at the discretion of the Branch head where cash is being withdrawn
- Timings for BNA convenience charges in Current Accounts, post branch hours on working days, to be considered as 5.00 PM to 9.30 AM and holidays to include all 2nd & 4th Saturdays, Sundays, National & State holidays
- For cash handling charges, the Low Denomination Notes includes currencies of denomination ₹50 and below, and coins deposited
- 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

(Scheme code)

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.

Customer Signature

Signature of Branch Staff

     

Employee ID of Branch Staff

Charges effective from July 01, 2022