



**AXIS BANK - BUSINESS BANKING**

**Current Account for Co-Operative Banks with Sub-membership (CACTS)- Schedule of Charges**

**MONTHLY FREE LIMITS**

Product	Monthly Average Balance (MAB)	Cash Transaction Limits(Ad Valorem limit)			Non Cash Services(Ad Valorem limit)		Chequebook (free leaves)	Account Maintenance
		Home Branch Deposit (in Rs)	Non Home Branch Deposit <sup>2</sup> (in Rs)	Home Branch Withdrawal	Non Home Branch Withdrawal <sup>3</sup> (in Rs)	Local Cheque Collection and Payments + Fund		Non Cash Ad Valorem Limit <sup>4</sup> (in Rs)
CACTS	Zero	8 times of Monthly Average Balance maintained in your account (Subject to a maximum of Rs.5 Crs for branches at Currency Chest locations and Rs. 1 Crs for branches at Non Currency Chest locations)		Unlimited	Nil	Unlimited	A) MAB < Rs. 10 lacs 1. First 500 leaves / month - Free 2. >500 leaves / month - Rs. 2 / leaf B) MAB > Rs.10 lacs 1. First 2500 leaves / month - Free 2. Above 2500 leaves Rs. 2 / leaf / month	If MAB > Rs 10 Lakh - Free; MAB < Rs 10 Lakh - Rs. 1 / Txn; Min Rs. 25 / month

**CHARGES BEYOND FREE LIMITS**

Product	Non Maintenance		Cash Transactions				Non Cash Services		Account Maintenance	
	Penal Tariff (Rs / txn)	Charges (Rs)	Home Branch Deposit	Non Home Branch Deposit	Home Branch Withdrawal	Non Home Branch Withdrawal <sup>6</sup>	Local Cheque Collection and Payments + Fund Transfer	Non Cash Transactions	Chequebook	Transaction Charges (Rs / txn)
CACTS	NIL	Zero	Rs 1.5/1000		Free	Rs.2/1000		Free	Rs.2/leaf	MAB > Rs 10 Lakh - Free; MAB < Rs 10 Lakh - Rs. 1 / Txn; Min Rs. 25 / month

NEFT	Free
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RTGS	Free
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<b>COMMON CHARGES</b>	
<b>Other Common Charges</b>	
Cheques Deposited at any Axis Bank branch for outstation collection	Free; Postage to be charged
Demand Drafts ( payable at Correspondent Bank locations under Desk Drawing arrangement)	For Axis bank locations - Rs. 0.75/1000 minimum Rs. 100 per DD
Demand Drafts purchased from other banks	For other bank locations - Rs. 1.25/1000 minimum Rs. 50 per DD
DD drawn on Axis Bank branches- Cancellation , Reissuance or Revalidation	Nil
DD drawn on Correspondent Bank branches- Cancellation , Reissuance or Revalidation	Nil
Signature Verification Certificate	Nil
Certificate of Balance	Nil
Retrieval of old records or query	Nil
Account Closure Charges	Less than 1 year old : Rs 250 <span style="margin-left: 200px;">Older than 1 year : Rs 100</span>
Standing Instructions	Nil
Stop Payment Charges	Nil
Mobile Alerts	N/A
Clearing Cheque Return - Issued by Customer	Rs. 350 per cheque for first 2 cheques; Rs. 450 per cheque for 3rd cheque to 5th cheque; Rs. 750 per cheque 6th cheque onwards
Clearing Cheque Return - Deposited by Customer	Rs.125 percheque
Clearing Cheque Return - Deposited by Customer for Outstation Collection	Rs.125 percheque
Account Statement - By post and e-mail	Nil
Account Statement - Duplicate statement from Branch	Nil
<b>8 times of Monthly Average Balance maintained in your account (Subject to a maximum of Rs.5 Crs for branches at Currency Chest locations and Rs. 1 Crs for branches at Non Currency Chest locations) Maximum Non Home Branch Cash withdrawal is NIL.</b>	
<b>Non Cash Transactions includes Anywhere Banking and Demand Drafts</b>	
<b>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</b>	
<b>All the service charges will attract GST as applicable.</b>	
<b>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)</b>	
<b>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,</b>	
<b>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.</b>	
<b>The monthly charges applicable in a current account will be based on the scheme code of that account in the previous month.</b>	
<b>Physical statements will not be sent for the current account where there are no transactions consecutively for 6 months</b>	
<b>I/We have chosen to open a Current Account _____ with Axis Bank with the Minimum Monthly / Half yearly/ Quarterly Average Balance requirement of Rs. _____ and have understood the facilities and charges applicable to the said product.</b>	
Signature_____	