



AXIS BANK - BUSINESS BANKING

Current Account ARTHIYAS (CAART)- Schedule of Charges (w.e.f 19th October 2012)

MONTHLY FREE LIMITS										
Product	MAB (in Rs)	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 ¹ (in Rs)	Home Branch Withdrawal	Non Home Branch Withdrawal ² (in Rs)	Cheque Collection and Payments (Local and Anywhere)+ Fund Transfer	DD/PO (in Rs)		Total Free Transactions ³	
CAART	0	Multiple of 25 times the MAB (Minimum - Rs. 0, Maximum based on MAB)	-	Unlimited	Nil	Unlimited	-	-	100	

CHARGES BEYOND FREE LIMITS										
Scheme	Non Maintenance of MAB		Cash Transactions				Non Cash Services		Chequebook	Account Maintenance
	Penal Tariff (Rs / txn)	Charges (Rs)	Home Branch Deposit	Non Home Branch Deposit	Home Branch Withdrawal	Non Home Branch Withdrawal	Local Cheque Collection and Payments + Fund Transfer	DD/PO		Transaction Charges (Rs / txn)
CAART	0	0	Rs 3.00/1000	Rs 5/1000	Free	Rs 2/1000	Free	Rs. 50/instrument	Rs 2/ leaf	15

NEFT	Free
RTGS	Free

COMMON CHARGES

Other Common Charges

Cheques Deposited at any Axis Bank branch for outstation collection	Upto Rs. 100,000 - 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
Account Closure Charges	Less than 1 year old : Rs 1000 Older than 1 year : Rs 500
Standing Instructions	Free
Stop Payment Charges	Per Instrument : Rs 100 Per Series: Rs 250
Mobile Alerts	Daily Alerts on Day End Balance : Rs 10/month Transaction Alerts/ Cheque Return Alerts : Rs 25/month Both : Rs 35/ month
Scheme Code Conversion Charges (Only on conversion to lower scheme code)	Rs 150 per instance
Clearing Cheque Return - Issued by Customer	Rs. 500 / cheque for first 2 cheque; Rs. 750 / cheque 3th cheque onwards
Clearing Cheque Return - Deposited by Customer	Rs. 150 / cheque
Clearing Cheque Return - Deposited by Customer for Outstation Collection	50% of OSC commission; Minimum Rs. 50 / cheque + Other bank charges if any
Debit Card Charges	Free
Account Statement - By post and e-mail	Free
Account Statement - Duplicate statement from Branch	Rs 100 per statement

¹ 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.

² Maximum Non Home Branch Cash withdrawal shall be Rs 5,00,000 per day.

³ 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

⁴ Maximum Rs 50,000 per transaction for third party 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

I/We have chosen to open a Current Account _____ with Axis Bank with the Minimum Monthly / Half yearly Average Balance requirement of Rs. _____ and have understood the facilities and charges applicable to the said product.

Signature _____

Charges effective from 01st Aug, 2016