

CURRENT ACCOUNT for Large Retailers And Distributors (CAPHM) - Schedule of Charges (w.e.f 1st March, 2017)

Monthly Free limits										
Product	Monthly Average Balance(In Rs)	Cash Transaction limits(Ad Valorem limits)				Non Cash Services (Ad Valorem limits)			Cheque Book (Free leaves)	Account Maintenance
		Home Branch Deposit (In Rs)	Non Home Branch Deposit (In Rs)	Home Branch Withdrawal	Non Home Branch Withdrawal (In Rs)	Local Cheque Collection and Payments of home branch location and Fund transfer	Anywhere Banking(Cheque Collection +Payments at Axis Bank locations)	DD/PO		Total free Transactions
CAPHM	50000	@12 times MAB (Min 600000 Max 5000000)		Unlimited	600000	Unlimited	Unlimited	Free	200(multiple of 50 leaves)	Unlimited

Charges beyond free limits										FIXED MONTHLY CHARGES
Product	Non Maintenance of MAB(In Rs)	Cash Transaction limits(Ad Valorem limits)				Non Cash Services (Ad Valorem limits)			Cheque Book	Account Maintenance
		Home Branch Deposit (In Rs)	Non Home Branch Deposit (In Rs)	Home Branch Withdrawal	Non Home Branch Withdrawal (In Rs)	Local Cheque Collection and Payments of home branch location and Fund transfer	Anywhere Banking(Cheque Collection +Payments at Axis Bank locations)	DD/PO		Fixed Transaction Charges (Rs.)
CAPHM	1500	Rs 3/1000		Free	Rs 2/1000	Free	Free	Free	Rs 2/Leaf	50

Common Charges	Common Charges
NEFT	Free
RTGS	Free
Speed Clearing	Upto Rs. 1 lac - Rs. 50 per instrument Above Rs. 1 lac - Rs. 150 per instrument
Clearing Cheque Return - Issued by Customer	Rs. 500 for 1st and 2nd Instrument and Rs. 750 per instance from 3rd onwards during the month
Clearing Cheque Return - Deposited by Customer	Rs. 100 / cheque
Clearing Cheque Return - Deposited by Customer for Outstation Collection	50% of OSC commission; Minimum Rs. 50 / cheque + Other bank charges if any
Mobile Alerts	Daily Alerts on Day End Balance : Rs 10/month Transaction Alerts/ Cheque Return Alerts : Rs 25/month Both : Rs 35/ month
Cheques Deposited at any Axis Bank branch for outstation collection	Above Rs. 50,000 and upto Rs. 1,00,000 :Rs. 100 per instrument, Above Rs. 1 lac - Rs. 150 per instrument (Charges inclusive of postage)
Demand Drafts (payable at Correspondent Bank locations under Desk Drawing arrangement)	Rs 1/1000; 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, Revalidation	Rs 100/- per instance
DD drawn on Correspondent branches-Cancellation, Reissuance, Revalidation	Rs 100/- per instance other bank charges at actuals if any
Signature Verification certificate	Rs 100 per verification
Certificate of Balance	Previous Year: Rs 200
Retrieval of old records or query	More than 1 year old: Rs 100/ Record per query
Account closure charges	Less than 1 yr old : Rs 500 Older than 1 yr: Rs 250
Standing Instructions	Free
Stop Payment Charges	Per sender Rs 250
Scheme Code Conversion charges	Rs 150 per instance
Business Classic Debit Card	Annual charges Rs 150 per card
Business Platinum Debit Card	Annual charges Rs 500 per card
Account Statement: By post email	Free
Account Statement: Duplicate Statement from branch	Rs 100 per statement
ECS Return	Rs. 500 for 1st and 2nd Instrument and Rs. 750 per instance from 3rd onwards during the month

50% relaxation in MAB/AQB maintenance for Semi Urban and Rural Branches
Maximum Non Home Branch Cash deposit shall be Rs 1,00,000 per day. Maximum third party deposit up to Rs 50,000 per day. Beyond this the cash may be accepted at the discretion of
Maximum Non Home Branch Cash withdrawal shall be Rs 1,00,000 per day. Maximum third party withdrawal up to Rs 50,000 per day. Beyond this the cash may be withdrawn at the discretion of
Non Cash Services includes Local Clearing, Fund Transfer, Anywhere Banking (Cheque collection and clearing at Axis Bank locations) and Demand Drafts/Pay Order issuance
Penal tariff charges are being levied on current accounts which default on average balance maintenance criteria. Penal tariff charge is calculated on the cash deposited by the customer
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 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 August to
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 in the previous month.
Bank reserves the right to force debit or make repeated attempts to 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 / Half yearly Average Balance requirement of Rs. _____ and have understood the facilities and charges applicable to the said product.

Signature _____
Charges effective from 01st March, 2017

Collection of Bills-OUTWARD	
Collection of bills through our Bank network	Upto Rs.10000/- : Rs.100/- ,
	Rs.10000/- to Rs.1,00,000/-, Rs.7.00 per thousand or part thereof, minimum Rs.200/- and maximum Rs 25000/-
Handling charges for return of bills sent on collection through our Bank network	50% of the collection charges-Minimum-Rs.350/- per bill and maximum Rs.25000/-
Collection of Bills through other Bank	Other Bank's charges plus 50% of our charges as detailed above.
Handling charges for return of bills sent on collection through other Bank	50% of the collection charges-Minimum-Rs.350/- per bill and maximum Rs.25000/- plus other bank charges
Postage (in addition to above collection/handling charges)	Rs.50/- per bill
Collection of Bills-INWARD	
Collection of bills received from our Bank network	No charge. However, in case of presentation of usance bill for acceptance, a flat charge of Rs.350/- per presentation to be recovered.
Handling charges for return of bills sent on collection through our Bank network	No charge
Collection of Bills received from other Bank	Upto Rs.10000/- : Rs.100/- ,
	Rs.10000/- to Rs.1,00,000/-, Rs.7.00 per thousand or part thereof, minimum Rs.350/- and maximum of Rs 25000/- . In addition, in case of presentation of Bill of Exchange
	a flat charge of Rs 150/- per presentation to be recovered
Handling charges for return of bills sent on collection through other Bank	50% of the collection charges-Minimum-Rs.350/- per bill and maximum Rs.25000/- plus other bank charges
Postage (in addition to above collection/handling charges)	Rs.50/- per bill
LC Advising	
0.10% of the LC amount, minimum Rs.1000/-	
All the above charges will attract service tax @ 14.5% which will also have to be collected from the customer. Charges are subject to changes/revision as and when advised by the business department.	