

WHOLESALE BANKING PRODUCTS

Schedule of charges - Current Account for Arthiyas CAART (w.e.f. 01-02-2026)

Monthly Average Balance (MAB) OR Average Quarterly Balance (AQB)	MAB
Metro & Urban	Nil
Semi-urban & Rural Branches	Nil
Charges for Non Maintenance	Nil

Cash Deposit	Monthly limits & charges
Home Branch free limit	10 times MAB subject to maximum of 75 lacs
Home Branch Cash Deposit Charges (in ₹)	Above free limit and up to 25 lacs: 4/1000, Above 25 lacs: 5/1000
Non-Home Branch free limit	Nil
Non Home Branch Cash Deposit Charges (in ₹)	5/1000

Cash Withdrawal	Monthly limits & charges
Home Branch free limit	Unlimited
Home Branch Cash Withdrawal Charges	Nil
Non-Home Branch free limit	Nil
Non Home Branch Cash Withdrawal Charges (in ₹)	2/1000

Account Maintenance	Monthly limits & charges
Number of free transactions	Unlimited
Charges	Free

DD/PO Issuance	Monthly limits & charges
Free limit	Unlimited
Charges	Nil

Cheque Book Indent	Monthly limits & charges
Free Leaves	Unlimited
Charges	Nil

NEFT/RTGS	Monthly limits & charges
Free Limit	Unlimited

Debit Card Charges	Rupay Arthiya
ATM Charges- Cash Withdrawal (Non-Axis bank Only) (in ₹)	23
ATM Charges- Balance Enquiry (Non- Axis bank Only) (in ₹)	10
ATM Charges- Cash Withdrawal & Balance Enquiry (Axis bank ATMs (in ₹)	Nil
Purchase transaction(POS) Charges (in ₹)	Nil
Issuance Fees (in ₹)	Nil
Annual Fees (in ₹)	Nil
Replacement Fees (in ₹)	200

Other Common Charges

Cheque related charges	
Cheques Deposited at any Axis Bank branch for outstation collection (Drawn on non - Axis Bank locations)	₹100 per instrument
Cheque Return - Issued by Customer	1st two returns for the month – Rs 550/- 3rd return onwards for the month – Rs 750/-
Cheque Return - Deposited by Customer	1st return for the month – ₹50 2nd return onwards for the month – ₹100
ECS / NACH Debit failure charge	1st return for the month – Rs 500/- 2nd return onwards for the month – Rs 550/-
Cheque Return - Deposited by Customer for Outstation Collection	Up to 10K- - Rs. 50/- plus GST, Above 10K - Rs. 100/- plus GST
Debit Mandate Registration (Mandate registration through eNach, eSign, Physical and Scan mode on Axis Bank accounts	Rs. 75/- per instance

Demand Draft related charges	
DD (payable at Correspondent Bank locations under Desk Drawing arrangement)	₹1.00/1000; Min ₹25 per DD
DD purchased from other banks	Actual + ₹0.50/1000; Min ₹50 per DD
DD drawn on Axis Bank branches - Cancellation, Reissuance or Revalidation	₹50/- per instance
DD drawn on Correspondent Bank branches - Cancellation, Reissuance or Revalidation	₹100/- per instance + other bank's charges at actuals if any

Miscellaneous Charges	
Account Statement - By post and e-mail	Free
Account Statement - Duplicate statement from Branch	₹100 per statement
Retrieval of old records or query	More than 1 year old: ₹100 per record/ query
Certificate of Balance	Current Year: Free, Previous year: ₹200
Signature Verification Certificate	₹50 per verification
Standing Instructions	Free
Stop Payment Charges	Per instrument: ₹50; Per Series: ₹100
Account Closure Charges	Less than 14 days – NIL Older than 14 days – ₹500

All the terms are subject to change without any prior notice.

- Maximum Non Home Branch Cash deposit shall be ₹1,00,000 per day. Maximum third party deposit up to ₹50,000 per day. Beyond this the cash may be accepted at the discretion of branch head where the cash is being deposited.
- Maximum Non Home Branch Cash withdrawal shall be ₹1,00,000 per day. Maximum third party withdrawal up to ₹50,000 per day. Beyond this the cash may be withdrawn at the discretion of branch head where the cash is being withdrawn.
- All the service charges will attract GST as applicable.
- Charge cycle period shall be 1st of current month to last day of the current month.
- Cheque Transactions are subject to 48 hours notice and Bank's confirmations for transaction exceeding ₹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 ₹10 lakhs and above on a single day will require prior intimation and approval of the Branch at least one working day in advance.
- 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.
- 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 CAART Current Account with Axis Bank 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 01-02-2026

For cases processed through BYOD (Paperless Journey), wet signatures are not required on the SOC