

WHOLESALE BANKING PRODUCTS

Schedule of charges - Current Account for Common Service Centre Schemes (CACSC) 01-02-2026

Monthly Average Balance (MAB) OR Average Quarterly Balance (aqb)	MAB
Metro & Urban (in Rs.)	Nil
Semi-Urban & Rural Branches (in Rs.)	Nil
Charges for Non Maintenance (in Rs.)	Nil

Cash Deposit	Monthly limits & charges
Home Branch free limit (in Rs.)	20,00,000
Non-Home Branch free limit (in Rs.)	
Home Branch Cash Deposit Charges (in Rs.)	Rs. 4/1000
Non Home Branch Cash Deposit Charges (in Rs.)	

Cash Withdrawal	Monthly limits & charges
Home Branch free limit	Unlimited
Non-Home Branch free limit (in Rs.)	
Home Branch Cash Withdrawal Charges	Nil
Non Home Branch Cash Withdrawal Charges (in Rs.)	

Monthly Service Charges	Monthly limits & charges
Number of free transactions	Unlimited
Charges (in Rs.)	Nil

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

Cheque Book Indent	Monthly limits & charges
Free Leaves	Unlimited
Charges (in Rs.)	Nil

NEFT/RTGS	Monthly limits & charges
Free Limit	Unlimited

IMPS fund transfer (in Rs)	
	Upto 1,000 - 2.50/- per txn
	1,000 to 1 lakh - 5/- per txn
	1 lakh to 5 lakh - 10/- per txn

ATM card	Chip Card
Issuance Fees (in Rs.)	Nil
Annual Fees (in Rs.)	Nil
ATM Charges - Cash Withdrawal (Axis Bank only) (in Rs.)	Nil
ATM Charges - Cash Withdrawal (Non-Axis Bank only) (in Rs.)*	Rs. 23 per transaction
ATM Charges - Balance Enquiry (Non-Axis Bank only) (in Rs.)	Rs. 10

***NIL charges for 90 Cash withdrawal transactions from non -Axis Bank ATM with withdrawal limit of INR 60,000 per day
 **Overall limit of INR 2 Lacs per day on cash withdrawal from Axis and non -Axis ATM"

Penal Charges-Return	
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 – Rs. 50 2nd return onwards for the month – Rs. 100
Cheque Return - Deposited by Customer for Outstation Collection	Up to 10,000- - Rs. 50/- plus GST, Above 10,000 - Rs. 100/- plus GST
ECS (Debit) Returns	1st return for the month – Rs 500/- 2nd return onwards for the month – Rs 550/-
Standing instruction reject fee	SI reject due to Credit Card/Loans/Auto Debit- Rs. 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)	Nil
Cash handling charges on cash deposited in Low Denomination Notes (LDN)	Nil
DD (payable at Correspondent Bank locations under Desk Drawing arrangement)	Rs. 1/1,000; Min. Rs. 25 per DD
DD purchased from other banks	Actual + Rs. 0.50/1,000; 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
Cheques deposited at any Axis Bank branch for outstation collection	Rs. 100 per instrument
Stop Payment Charges	Per Instrument : Rs. 50, Per Series: Rs. 100
Signature Verification Certificate	Rs. 50 per verification
Account Statement - Duplicate statement from Branch	Rs. 100 per statement
Mobile Alerts	Free
Account Closure Charges	Less than 14 days: Nil Older than 14 days: Rs. 500

Notes:

- 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
- Cheque Transactions are subject to 48 hour notice and Bank's confirmations for transaction exceeding Rs. 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 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
- Maximum Non-Home Branch Cash Deposit / withdrawal per day shall be Rs. 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
- 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
- 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 CACSC Current Account with Axis Bank with NIL Minimum Monthly/Quarterly Average Balance requirement and have understood the facilities and charges applicable to the said product.

Customer Signature

Signature of Branch Staff

Employee ID of Branch Staff

Charge effective from 01-02-2026

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