

WHOLESALE BANKING PRODUCTS

Schedule of charges - Current Account for Jewellers (CAJEW) (w.e.f. 01-10-2025)

Monthly Average Balance (MAB) or Average Quarterly Balance (AQB)	MAB
Metro & urban	₹25,000
Semi-urban & rural branches	₹12,500
Charges for non maintenance	₹1250 if MAB ≥ 75% & ₹1,500 if MAB < 75%

Cash deposit	Monthly limits & charges
Home branches free limit	8 times MAB subject to maximum of ₹2 crore
Non-home branches free limit	
Home branches cash deposit charges	Applicable above free limit and Up to ₹50 lac: ₹4/₹1,000; Above ₹50 lac: ₹5/₹1,000
Non-home branches cash deposit charges	

Cash withdrawal	Limit & charges
Home branches free limit	Unlimited
Home branches cash withdrawal charges	Nil
Non-home branches free limit	₹50,000 per day
Non-home branches cash withdrawal charges	₹2/₹1,000; minimum ₹50 per txn

Account maintenance	Monthly limits & charges
Number of free transactions	Unlimited
Fixed charges	₹100/month

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	Free

Debit card charges	Business Classic	Business Platinum	Business Supreme
ATM charges- cash withdrawal (non-Axis Bank only)	₹20	₹20	₹20**
ATM charges- balance enquiry (non-Axis Bank only)	₹8.5	₹8.5	₹8.5**
ATM charges- cash withdrawal & balance enquiry (Axis Bank ATMs)	Nil	Nil	Nil
Purchase transaction (POS) charges	Nil	Nil	Nil
Issuance fees	₹250	₹500	₹1,000
Annual fees	₹250	₹500	₹1,000
Replacement fees	₹200	₹200	₹500

**Free-first 5 transactions (including financial and non-financial)

Other common charges

Cheque related charges	
Cheques deposited at any Axis Bank branches for outstation collection	₹100 per instrument
Cheque return - issued by customer	1st two returns – ₹550 per month 3rd return onwards – ₹750 per month
Cheque return - deposited by customer	1st return – ₹50 per month 2nd return onwards – ₹100 per month
ECS / NACH debit failure charge	1st return – ₹500 per month 2nd return onwards – ₹550 per month
Cheque return - deposited by customer for outstation collection	Up to 10,000- ₹50 plus GST, Above 10,000 - ₹100 plus GST
Debit mandate registration (mandate registration through eNach, eSign, physical and scan mode on Axis Bank accounts)	₹75 per instance

Demand draft related charges	
DD (payable at correspondent bank locations under desk drawing arrangement)	₹1.00/₹1,000; Min ₹25 per DD
DD purchased from other banks	Actual + ₹0.50/₹1,000; min ₹50 per DD
DD drawn on Axis Bank branches - cancellation, reissuance or revalidation	₹100 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 - duplicate statement from branches	₹100 per statement
Retrieval of old records or query	More than 1 year old: ₹100 per record /query
*Debit Card fees	As per the applicable joining & annual fees
*Other Debit Card charges	As applicable on the card
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

Notes:

- 50% relaxation in MAB maintenance for semi-urban and rural branches.
- Maximum non home branch cash deposit shall be ₹2,00,000 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 ₹5,00,000 per day.
- Total free transactions include all cash, clearing, transfer and DD/PO issuance transactions. (exclusions - outstation cheque collection, NEFT/RTGS, ATM and i-connect transactions are outside the purview of these charges)
- All the terms are subject to change without any prior notice.
- All the service charges will attract GST 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 ₹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 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 Current Account with Axis Bank with the Minimum Montly/Half-yearly Average Balance requirement of ₹_____ 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 01-10-2025

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