

AXIS BANK - WHOLESALE BANKING PRODUCTS	
Current Account for Pharma (CAPHM)- (w.e.f. 01-10-2025)	
Monthly Average Balance (MAB) or Average Quarterly Balance (AQB)	MAB
Metro & urban	₹50,000
Semi-urban & rural branches	₹25,000
Charges for non-maintenance	₹1,100 if MAB ≥ 75% & ₹2,000 if MAB < 75%
Complimentary benefits and services • DD/ PO issuance • Chequebook issuance • SMS alerts • Standing instructions • Certificate of balance	
Cash deposit	Monthly limits & charges
Home and non-home branches free limit (combine)	10 times of MAB, min ₹5 lac and max ₹50 lacs
Cash deposit charges	Above free limit and up to ₹50 lac: ₹4/₹1,000 Above ₹50 lac: ₹5/₹1,000
Note: • For CASEL/CAPHM, the free limits would be 10 times the MAB of the current month. However, minimum cash deposit limit would be 5 lac and maximum possible cash deposit limit would be 50 lac for CASEL/CAPHM *In case atleast 75% of required scheme MAB/AQB is not maintained, cash deposit free limits for the particular month will become zero	
Cash withdrawal	Monthly limits & 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
Monthly service charges	Monthly limits & charges
Number of free transactions	Unlimited
Charges	₹100 per 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/IMPS	Monthly limits & charges
NEFT- from branches	Up to ₹10,000 - ₹2.50 per txn ₹10,001 to ₹1 lac - ₹5 per txn ₹1 lac to ₹2 lac - ₹15 per txn Above ₹2 lac - ₹25 per txn
RTGS- from branches	₹2 lac to ₹5 lac - ₹25 per txn ₹5 lac and above - ₹50 per txn
IMPS fund transfer	Up to ₹1,000 - ₹2.50 per txn ₹1,000 to ₹1 lac - ₹5 per txn ₹1 lac to ₹5 lac - ₹10 per txn
NEFT/RTGS/IMPS inwards transactions are 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**
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).			

Penal charges - returns	
Cheque returns (inward) - issued by customer	1 st two returns – ₹550 per month 3rd return onwards – ₹750 per month
Cheque returns (outward) - deposited by customer	1st return – ₹50 per month 2nd return onwards – ₹100 per month
Cheque returns - deposited by customer for outstation collection	Up to 10,000- ₹50 plus GST, Above 10,000 - ₹100 plus GST
ECS (debit) returns	1st return – ₹500 per month 2nd return onwards – ₹550 per month
SI reject fee	SI reject due to Credit Card/Loans/Auto Debit- ₹250 per reject SI reject due to RD/MF/SIP- NIL
Debit mandate registration mandate registration through eNach, eSign, physical and scan mode on Axis Bank accounts	₹75 per instance

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)	₹50 per transaction exceeding ₹15,000 per month either single or multiple transaction
Cash handling charges on cash deposited in Low Denomination Notes (LDN)	2% on the value of cash deposited in low denomination notes, Exceeding ₹10,000 per month either single or multiple transaction
Demand drafts (payable at correspondent bank locations under desk drawing arrangement)	₹1/1,000; min. ₹25 per DD
Demand drafts 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
Cheques deposited at any Axis Bank branches for outstation collection	₹100 per instrument
Stop payment charges	Per instrument : ₹50, per series: ₹100
Signature verification certificate	₹50 per verification
Scheme code conversion charges (only on conversion to lower scheme code)	Nil
Account statement - duplicate statement from branches	₹100 per statement
Account closure charges	Less than 14 days: Nil Older than 14 days : ₹500

- NOTE:
- Maximum non home branches cash deposit shall be ₹1,00,000 per day. Maximum third party deposit up to ₹50,000 per day. Free limit shall be subject to maintenance of stipulated Quarterly Average Balance
 - Maximum non home branches cash withdrawal shall be ₹1,00,000 per day. Maximum ₹50,000 per transaction for third party non home branches cash withdrawal
 - All the terms are subject to change without any prior notice.
 - 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 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 ₹10 lac and above on a single day will require prior intimation and approval of the Branches 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 Current Account with Axis Bank with the minimum Monthly / Quarterly Average Balance requirement of Rs _____ and have understood the facilities and charges applicable to the said product.

Signature_____

Signature and Emp ID of Branch Staff

Charges effective from 01-10-2025