

Key fees and charges of **PHARMA** Current Account - CAPHM (w.e.f. 01-02-2026)

Monthly Average Balance (MAB)	Requirement
Metro & urban branches	₹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 setup • Certificate of balance	

Cash deposit Home & non-home branches (combined)	Charges
Free cash deposits limit	10 times of MAB min ₹5 lakh and max ₹50 lakh
Charges beyond the free limit	Above free limit and up to ₹50 lakh : ₹4 per ₹1,000; Above ₹50 lakh : ₹5 per ₹1,000
For CAPHM, the free limits will be 10 times the MAB of the current month. However, the minimum cash deposit limit will be ₹5 lakh, and the maximum possible cash deposit limit will be ₹50 lakh. If at least 75% of the required scheme MAB/AQB is not maintained, the cash deposit free limits for the respective month will be reduced to zero.	

Cash withdrawal	Charges
Home branch	Unlimited & free
Non-home branch	Limit: ₹50,000 per day
	Charges: ₹2 per ₹1,000 (min. ₹50 per transaction)

Monthly service charge	Charges
Number of free transactions	Unlimited
Fixed monthly charge	₹100

Service type		Charges
DD / PO Issuance	Free limit	Unlimited
	Charges beyond the free limit	Nil
Cheque Book	Free limit	Unlimited
	Charges beyond the free limit	Nil

NEFT / RTGS / IMPS - Outward transfers	Charges
NEFT (Branch)	Up to ₹10,000 - ₹2.50 per txn ₹10,001 to ₹1 lakh - ₹5 per txn ₹1 lakh to ₹2 lakh - ₹15 per txn Above ₹2 lakh - ₹25 per txn
NEFT (Digital channels)	Free
RTGS (Branch)	₹2 lakh to ₹5 lakh - ₹25 per txn Above ₹5 lakh - ₹50 per txn
RTGS (Digital channels)	Free
IMPS	Up to ₹1,000 - ₹2.50 per txn ₹1,000 to ₹1 lakh - ₹5 per txn ₹1 lakh to ₹5 lakh - ₹10 per txn
All inward NEFT/RTGS/IMPS transactions are free.	

Debit card charges	Business Classic	Business Platinum	Business Supreme	Virtual Debit Card [^]
ATM cash withdrawal (Non-Axis Bank ATMs)	₹23	₹23	₹23**	Nil
ATM balance enquiry (Non-Axis Bank ATMs)	₹10	₹10	₹10**	Nil
ATM cash withdrawal & balance enquiry (Axis Bank ATMs)	Nil	Nil	Nil	Nil
POS (Purchase charges)	Nil	Nil	Nil	Nil
Card insurance fees	₹250	₹500	₹1,000	Nil
Annual fees	₹250	₹500	₹1,000	Nil
Replacement card fees	₹200	₹200	₹500	Nil

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

[^] Virtual debit cards are applicable only for individual current accounts opened through VCIP based digital onboarding journey.

Penal charges - returns	
Cheque returns (Inward – issued by customer)	1st two for the month - ₹550 per instance 3rd return onwards – ₹750
Cheque returns (Outward – deposited by customer)	1st return – ₹50 2nd return onwards – ₹100
Cheque returns for outstation collection	Up to 10,000- ₹50 plus GST, Above 10,000 - ₹100 plus GST
ECS (debit) returns	1st return – ₹500 2nd return onwards – ₹550
Standing instruction (SI) reject free	SI reject due to Credit Card/Loans/ Auto Debit - ₹250 per reject SI reject due to RD/MF/SIP- Nil
Debit mandate registration (Via eNach) eSign / Physical / Scan modes)	₹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 If the monthly deposits exceeds ₹15,000, charges are applicable on the excess amount
Cash handling charges on cash deposited in Low Denomination Notes (LDN)	2% charge on low-denomination cash deposits above ₹10,000 per month (single or multiple transactions)
Demand Drafts (payable at correspondent bank locations under desk drawing arrangement)	₹1 per ₹1,000 (Min. ₹25 per draft)
Demand Drafts purchased from other Banks	Actual bank charges +₹0.50 per ₹1,000 (Min. ₹50 per draft)
Demand Drafts on Correspondent Bank branches cancellation, reissuance or revalidation	₹100 per instance + other bank's charges at actuals if any
Demand Drafts on Axis Bank branches (Cancellation, reissuance, or revalidation)	₹100 per instance
Cheques deposited at any Axis Bank branches for outstation collection	₹100 per instance
Stop payment instructions	₹50 per instruction ₹100 per series (if stopping a range of cheques)
Signature verification certificate	₹50 per verification
Duplicate account statement (from branches)	₹100 per statement
Account closure charges	If closed within 14 days: Nil if closed after 14 days: ₹500

NOTE:

- Maximum Non-home branch cash deposit shall be ₹1 lakh. Maximum third party deposit up to ₹50,000 per day. Beyond this limit, cash transactions may be allowed at the discretion of the branch head where the cash deposited or withdrawn.
- 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.
- All cash transaction of ₹10 lakh 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 this 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.

Customer Signature

Signature of Branch Staff

Employee ID of Branch Staff