

## AXIS BANK - WHOLESALE BANKING PRODUCTS

### Schedule of charges - Current Account for MCA registered entities (CASIL) (w.e.f 1<sup>st</sup> July 2023)

| 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 |
| Complimentary Benefits and Services<br>• DD/ PO Issuance • Chequebook Issuance • SMS alerts • Standing instructions setup • Certificate of Balance |     |

| Cash Deposit-Home+ Non-Home Branch(Combined) | Monthly limits & charges  |
|--|---|
| Free Limit per month (in Rs.)                | 8 times MAB with minimum cash deposit limit of Rs.1 lacs and maximum cash deposit limit would be 3 crores |
| Charges                                      | Above free limit up to 50 lakhs:Rs.3/1000<br>Above 50 lakh: Rs.4/1000                                     |

| Monthly Service Charge      | Monthly limits & charges                                      |
|-----------------------------|---|
| Number of free transactions | Unlimited   |
| Charges (in Rs.)            | Rs.100 per month,if MAB< Rs.30,000<br>Nil if MAB >= Rs.30,000 |

| NEFT/RTGS(Digital/Branch channel) | Monthly limits & charges |
|-----------------------------------|--------------------------|
| Free Limit                        | Unlimited                |

|   |   |
|---|---|
| IMPS fund transfer (in Rs)                  | Upto 1,000 - 2.50/- per txn<br>1,000 to 1 lakh - 5/- per txn<br>1 lakh to 5 lakh - 10/- per txn |
| NEFT/RTGS/IMPS inward transactions are free |   |

| Debit Card Charges  | Business Classic | Business Platinum | Business Supreme |
|---|------------------|-------------------|------------------|
| ATM Charges - Cash Withdrawal (Non-Axis Bank only) (in Rs)  | 20               | 20                | 20**             |
| ATM Charges - Balance Enquiry (Non-Axis Bank only) (in Rs)  | 8.5              | 8.5               | 8.5**            |
| AATM Charges - Cash Withdrawal & Balance Enquiry (Axis Bank ATMs) (in Rs)                                 | Nil              | Nil               | Nil              |
| Purchase Transaction(POS) Charges in(Rs)  | Nil              | Nil               | Nil              |
| Issuance Fees(in Rs)  | 250              | 500               | 1000             |
| Annual Fees(in Rs)  | 250              | 500               | 1000             |
| **Free-First 5 transactions(including financial and non-financial) subject to monthly 1 purchase activity |                  |                   |                  |

| Penal Charges - Returns   |  |
|---|--|
| Cheque Return(Inward) - Issued by Customer                      | Rs 500 per instrument  |
| Cheque Return(Outward) - Deposited by Customer                  | 1st return for the month - Rs 50<br>2nd return onwards for the month - Rs 100                        |
| Cheque Return - Deposited by Customer for Outstation Collection | 50% of OSC commission; Minimum Rs 50 / Cheque + Other bank charges if any                            |
| ECS (Debit) Returns   | Rs 500/instance  |
| Standing instruction reject fee                                 | SI reject due to Credit Card/Loans/Auto Debit- Rs 250 per reject<br>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)  | 2% on the value of cash deposited in Low Denomination Notes,exceeding Rs.10,000 per month in either single or multiple transaction |
| Demand Drafts (payable at Correspondent Bank locations under Desk Drawing arrangement)   | Rs 1/1,000; Min. Rs 25 per DD  |
| Demand Drafts 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  |
| Account Closure Charges  | Less than 14 days: Nil<br>Older than 14 days: Rs 500   |

**NOTE:**

- 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 CASIL 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

Charge effective from 01 July, 2023

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