

## WHOLESALE BANKING PRODUCTS

### Schedule of charges - Current Account D-LITE (CADEL) (w.e.f. Sept 01, 2024)

Monthly Average Balance (MAB) OR Average Quarterly Balance (AQB)	MAB
Metro & Urban Branches (in ₹)	NIL
Semi-Urban & Rural Branches (in ₹)	NIL
Charges for Non-Maintenance (in ₹)	NIL
Complimentary Benefits and Services • 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 ₹)*	8 times MAB with minimum cash deposit limit of ₹1 lacs and maximum cash deposit limit would be 2 crores
Charges	Above free limit and up to 20 lakhs: ₹4/1000 Above 20 lakh: ₹5/1000

Monthly Service Charge	Monthly limits & charges
Number of free transactions	Unlimited
Charges (in ₹)	Nil

Annual Maintenance Fees	Rs.2500
NEFT/RTGS/IMPS Transactions	Charges
NEFT (All Channels) (in ₹)	NIL
RTGS (All Channels) (in ₹)	NIL
IMPS fund transfer (in ₹)	Upto 1,000 - ₹2.50/- per txn 1,000 to 1 lakh - ₹5/- per txn 1 lakh to 5 lakh - ₹10/- per txn
NEFT/RTGS/IMPS inwards transactions are free	

Debit Card Charges	Business Classic	Business Platinum	Business Supreme	Virtual Debit Card <sup>^</sup>
ATM Charges- Cash Withdrawal (Non-Axis bank Only) (in ₹)	20	20	20**	Nil
ATM Charges- Balance Enquirey (Non-Axis bank Only) (in ₹)	8.5	8.5	8.5**	Nil
ATM Charges- Cash Withdrawal & Balance Enquirey (Axis bank ATMs) (in ₹)	Nil	Nil	Nil	Nil
Purchase transaction(POS) Charges (in ₹)	Nil	Nil	Nil	Nil
Issuance Fees (in ₹)	250	500	1000	Nil
Annual Fees (in ₹)	250	500	1000	Nil
Replacement Fees (in ₹)	200	200	500	Nil

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

<sup>^</sup> Virtual debit cards are applicable only for individual current accounts opened through VCIP based digital onboarding journey.

#### Penal Charges - Returns

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 - ₹50 2nd return onwards for the month - ₹100
Cheque Return - Deposited by Customer for Outstation Collection	Up to 10K - Rs. 50/- plus GST, Above 10K - 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 - ₹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)	Rs. 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)	NIL
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 branch 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 branch	₹100/- per statement
Account Closure Charges	Less than 14 days: Nil Older than 14 days: ₹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 except Club 50 (e.g. 1 April to 30 April). For Club 50 charge cycle period shall be financial quarters defined as Q1-1st April to 30th June, Q2-1st July to 30th September, Q3- 1st October to 31st December, Q4-1st January to 31st March
- Cheque Transactions are subject to 48 hour 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 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 ₹ 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
- For BNA convenience charges post office hours on working days to be considered as 5.00 PM to 9.30 AM and holidays to include all 2nd&4th Saturdays, Sundays and National Holidays
- 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
- MDR Penal charges of ₹ 1000/- plus GST will be applicable on account if committed MDAB balances are not met basis which preferential MDR rates are availed
- Please note that the zero rental on PoS machine along with CADEL is only applicable for accounts maintaining a minimum Monthly Average balance of ₹ 75,000

I / We have chosen to open CADEL Current Account with Axis Bank with NIL minimum Monthly 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

Charges effective from Sept 01, 2024

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