

## WHOLESALE BANKING PRODUCTS

### Schedule of charges - Current Account for Co-operative Banks CACOB (w.e.f. Sept 01, 2024)

Monthly Average Balance (MAB) OR Average Quarterly Balance (AQB)	MAB
Metro & Urban	Nil
Semi-urban & Rural Branches	Nil
Charges for Non Maintenance	Nil

Cash Deposit	Monthly limits & charges
Home & Non-Home Branch free limit	5 times MAB subject to maximum of 5 Cr
Charges for Cash Deposit (in ₹)	Above Applicable free limit and Up to 3 Cr: 3/1000; Above 3 Cr: 5/1000

Cash Withdrawal	Monthly limits & charges
Home Branch free limit	Unlimited
Home Branch Cash Withdrawal Charges	Nil
Non-Home Branch free limit	1 crore
Non Home Branch Cash Withdrawal Charges (in ₹)	2/1000

Account Maintenance	Monthly limits & charges
Number of free transactions	Unlimited
Charges	Free

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	Unlimited

### Other Common Charges

Cheque related charges	
Cheques Deposited at any Axis Bank branch for outstation collection (Drawn on non-Axis Bank locations)	Free (Postage to be charged)
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

Demand Draft related charges	
DD (payable at Correspondent Bank locations under Desk Drawing arrangement)	₹1.25/1000; Minimum ₹50 per DD
DD purchased from other banks	Actual + ₹ 0.50/1000; Min ₹50 per DD
DD drawn on Axis Bank branches - Cancellation, Reissuance or Revalidation	₹50/- per instance

Miscellaneous Charges	
Account Closure Charges	Less than 14 days – NIL Older than 14 days – ₹500

**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 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 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 Sept 01, 2024**

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