



Krishi Current Account (CAKRI)- Schedule of Charges (w.e.f. - 25.05.09)

HAB		Half Yearly Average Balance	Rs. 10,000 for Urban centres; Rs. 5,000 for Semi-Urban centres; Rs. 2,500 for Rural centres
CASH TRANSACTIONS**	DEPOSITS	<p>Home Branch</p> <p style="text-align: right;">Free Limit</p> <p>Charges above free limit</p> <p style="text-align: right;">Transaction Charges</p> <p>Interbranch (Intercity & Intracity)</p> <p style="text-align: right;">Charges</p> <p style="text-align: right;">Upfront Charge</p> <p>Maximum Daily Limits for Interbranch Deposits (Intercity & Intracity)</p> <p>Out of the above Maximum Limits for Third Party Deposits (Intracity & Intercity)</p>	<p>Rs. 6 lacs / Half-year</p> <p>Above Rs. 6 lacs & upto Rs. 2.5 cr. per Half-year - Rs. 3.00 / 1000;</p> <p>Above Rs. 2.5 cr. & upto Rs. 10 cr. per Half-year - Rs. 5.00 / 1000;</p> <p>Greater than Rs. 10 cr. per Half-year - Rs. 8.00 / 1000</p> <p>Free upto 150 transactions per Half-year;</p> <p>Above free limit Rs. 50 per transaction</p> <p>Upto Rs. 2.5 cr. per Half-year - Rs. 4.50 / 1000;</p> <p>Above Rs. 2.5 cr. & upto Rs. 10 cr. per Half-year - Rs. 6.00 / 1000;</p> <p>Greater than Rs. 10 cr. per Half-year - Rs. 9.00 / 1000</p> <p>Rs. 100 per transaction (At the time of deposit)</p> <p>Rs. 50,000 per Transaction</p> <p>Rs. 50,000 per Transaction</p>
	WITHDRAWALS	<p>Home Branch</p> <p style="text-align: right;">Transaction Charges</p> <p>Interbranch (Intercity & Intracity)</p> <p style="text-align: right;">Ad Valorem Charges</p> <p style="text-align: right;">Transaction Charges</p> <p>Of the above Maximum Daily Limit for Third Party Interbranch Withdrawals</p>	<p>Free upto 300 transactions per Half-year;</p> <p>Above free limit Rs. 25 per transaction</p> <p>Rs. 2.00 / 1000; Maximum withdrawal limit Rs. 1 Lac per day</p> <p>Rs. 25 per transaction</p> <p>Rs. 50,000</p>
DEMAND DRAFTS & PAY ORDERS		<p>Pay orders</p> <p style="text-align: right;">Free Limit</p> <p style="text-align: right;">Ad Valorem Charges</p> <p style="text-align: right;">Transaction Charges</p> <p>Demand Drafts (Payable at Axis Bank Locations)</p> <p style="text-align: right;">Free Limit</p> <p style="text-align: right;">Ad Valorem Charges</p> <p style="text-align: right;">Transaction Charges</p> <p>Demand Drafts (Payable at Correspondent Bank Locations under Desk Drawing arrangement)</p> <p>Demand Drafts purchased from Other banks</p>	<p>Nil</p> <p>Rs. 1.00 / 1000</p> <p>Rs. 50 per PO</p> <p>Nil</p> <p>Rs. 1.50 / 1000</p> <p>Rs. 50 per DD</p> <p>Rs. 2.50 / 1000; Minimum Rs. 25 per DD</p> <p>Actual + Rs. 0.50 / 1000; Minimum Rs. 50 per DD</p>
CHEQUE TRANSACTIONS		<p>Cheques Deposited at any branch in the same city for local clearing</p> <p>Cheques paid at Non-Home Branch location and Cheques Deposited at any Axis Bank branch / ATM outside Home city Location for Local Clearing #</p> <p style="text-align: right;">Ad Valorem Charges</p> <p style="text-align: right;">Transaction Charges</p> <p>Cheques Deposited at any Axis Bank branch for outstation collection #</p>	<p>Free</p> <p>Rs. 1.50 / 1000</p> <p>Rs. 25 per cheque</p> <p>Upto Rs. 10,000 - Rs. 50 per instrument;</p> <p>Rs. 10,000 to Rs. 1 lac - Rs. 100 per instrument;</p> <p>Above Rs. 1 lac - Rs. 150 per instrument (Charges inclusive of postage)</p>
TRANSFER TRANSACTIONS		<p>Fund Transfer # (Intercity between Axis Bank accounts)</p> <p style="text-align: right;">Ad Valorem Charges</p> <p style="text-align: right;">Transaction Charges</p>	<p>Free</p> <p>Rs. 25 per transfer</p>
NEFT & RTGS TRANSACTIONS		NEFT outside Axis Bank	FREE
		RTGS outside Axis Bank	FREE

OTHER SERVICES	Clearing Cheque Return	Cheque Issued by the customer	Rs. 350 / cheque for first 2 cheques; Rs. 450 / cheque for 3rd cheque to 5th cheque; Rs. 750 / cheque 6th cheque onwards
		Cheque Deposited by the customer for Local Collection	Rs. 125 / cheque
		Cheque Deposited by the customer for Outstation Collection	50% of OSC commission Minimum Rs. 50 / cheque + Other bank charges
		Chequebook (First 25 cheque leaves free)	Upto 50 leaves per month - Rs. 2 / leaf; From 51 to 250 leaves per month - Rs. 5 / leaf; Above 250 leaves per month - Rs. 8 / leaf
		Business Classic Debit Card	Issue charges Rs. 150 per card Annual Charge Rs. 150 per card
		Business Platinum Debit Card	Issue charges Rs. 500 per card Annual Charge Rs. 500 per card
		Account Statement	Monthly by post Free Daily / Weekly by e-mail Free Adhoc Statement from any branch Rs. 100 per statement
		Mobile Alerts	Daily Alerts on Day End Balance Rs. 10 per month / Registration Alerts for transactions above Rs. 10,000 / Cheque Return instances Rs. 25 per month / Registration Both Rs. 35 per month / Registration
		Stop Payment	Per instrument Rs. 100 Per series Rs. 250
		Non-Maintenance Charges	Semi Urban centres - (HAB less than Rs. 5000)- Rs. 1800; Rural centres - (HAB less than Rs. 2,500)- Rs. 1500; Metro & Urban centres - (HAB less than Rs. 10,000)- Rs. 1500; (HAB less than Rs. 5,000)- Rs. 1800
		Account closure charges	Less than 6 months old Rs. 500 More than 6 months old Rs. 250
		Scheme Code Conversion Charges[^]	Rs. 150 per instance
	REMARKS	<p>All the above terms are subject to change without any prior notice. All the above service charges will attract service tax as applicable. The charge cycle period shall be 01st of the month to the last day of the 06th month. For eg: 01st October to 31st March. Half-year periods are : October to March and April to September. # Conditions apply: Subject to 48 hours notice and Bank's confirmations for transaction exceeding Rs. 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, Bhubaneshwar, Chandigarh, Bangalore, Guwahati, Bhopal & Patna) ** For all cash Transaction of Rs. 10 lacs and above on a single day would require prior intimation and approval of the Branch atleast one working day in advance. The monthly charges applicable in a current account will be based on the scheme code of that account in the previous month.</p> <p>[^] Scheme Code Conversion Charge of Rs. 150 per instance shall be charged to all current account holders for opting different scheme code from the existing one.</p>	
Physical statements will not be sent for the current account where there are no transactions consecutively for 6 months			
REBATE			
Half Yearly Average Balance maintained		Rebate of charges	
Less than Rs. 25,000		NIL	
Greater than or Equal to Rs. 25,000 but less than Rs. 1,00,000		25%	
Greater than Rs. 1,00,000		50%	
<p>I / We have chosen to open a Current Account Krishi with Axis Bank with the Minimum Half yearly Average Balance requirement of Rs. 10,000 (Rs. 5,000 for Semi-urban branches & Rs. 2,500 for Rural branches) and have understood the facilities and charges applicable to the said product.</p>			
		Signature of the client with stamp	
Charges effective from 01st Aug, 2016			