



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

|                                       |                    |   |   |
|---------------------------------------|--------------------|---|---|
| <b>HAB</b>                            |                    | Half Yearly Average Balance   | Rs. 10,000 for Urban centres;<br>Rs. 5,000 for Semi-Urban centres;<br>Rs. 2,500 for Rural centres   |
| <b>CASH TRANSACTIONS**</b>            | <b>DEPOSITS</b>    | <p>Home Branch</p> <p>Free Limit<br/>Charges above free limit</p> <p>Transaction Charges</p> <p>Interbranch (Intercity &amp; Intracity)</p> <p>Charges</p> <p>Upfront Charge</p> <p>Maximum Daily Limits for Interbranch Deposits (Intercity &amp; Intracity)</p> <p>Out of the above Maximum Limits for Third Party Deposits (Intracity &amp; Intercity)</p>       | <p>Rs. 6 lacs / Half-year</p> <p>Above Rs. 6 lacs &amp; upto Rs. 2.5 cr. per Half-year - Rs. 3.00 / 1000;</p> <p>Above Rs. 2.5 cr. &amp; 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;<br/>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. &amp; 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> |
|                                       | <b>WITHDRAWALS</b> | <p>Home Branch</p> <p>Transaction Charges</p> <p>Interbranch (Intercity &amp; Intracity)</p> <p>Ad Valorem Charges</p> <p>Transaction Charges</p> <p>Of the above Maximum Daily Limit for Third Party Interbranch Withdrawals</p>   | <p>Free upto 300 transactions per Half-year;<br/>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>   |
| <b>DEMAND DRAFTS &amp; PAY ORDERS</b> |                    | <p>Pay orders</p> <p>Free Limit</p> <p>Ad Valorem Charges</p> <p>Transaction Charges</p> <p>Demand Drafts (Payable at Axis Bank Locations)</p> <p>Free Limit</p> <p>Ad Valorem Charges</p> <p>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>  |
| <b>CHEQUE TRANSACTIONS</b>            |                    | <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>Ad Valorem Charges</p> <p>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;<br/>Rs. 10,000 to Rs. 1 lac - Rs. 100 per instrument;<br/>Above Rs. 1 lac - Rs. 150 per instrument<br/>(Charges inclusive of postage)</p>   |
| <b>TRANSFER TRANSACTIONS</b>          |                    | <p>Fund Transfer # (Intercity between Axis Bank accounts)</p> <p>Ad Valorem Charges</p> <p>Transaction Charges</p>  | <p>Free</p> <p>Rs. 25 per transfer</p>  |
| <b>NEFT &amp; RTGS TRANSACTIONS</b>   |                    | <p>NEFT outside Axis Bank</p> <p>RTGS outside Axis Bank</p>   | <p>Upto Rs. 1 lac - Rs. 5 per transaction;<br/>Above Rs. 1 lac to Rs. 2 Lacs - Rs. 15 per transaction<br/>Above - Rs. 25 per transaction<br/>Rs. 1 lac and above - Rs. 25 per transaction</p> <p>Above Rs. 2 lacs to less than Rs. 5 lac - Rs. 25 per transaction;<br/>Rs. 5 lacs and above - Rs. 50 per transaction</p>  |

|   |   |   |  |  |
|---|---|---|--|--|
| <b>OTHER SERVICES</b>   | <b>Clearing Cheque Return</b>   | Cheque Issued by the customer   | Rs. 350 / cheque for first 2 cheques;<br>Rs. 450 / cheque for 3rd cheque to 5th cheque;<br>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<br>Minimum Rs. 50 / cheque + Other bank charges  |  |
|   |   | <b>Chequebook<br/>(First 25 cheque leaves free)</b>   | Upto 50 leaves per month - Rs. 2 / leaf;<br>From 51 to 250 leaves per month - Rs. 5 / leaf;<br>Above 250 leaves per month - Rs. 8 / leaf   |  |
|   |   | <b>Business Classic Debit Card</b>  | Issue charges Rs. 150 per card<br>Annual Charge Rs. 150 per card   |  |
|   |   | <b>Business Platinum Debit Card</b>   | Issue charges Rs. 500 per card<br>Annual Charge Rs. 500 per card   |  |
|   |   | <b>Account Statement</b>  | Monthly by post Free<br>Daily / Weekly by e-mail Free<br>Adhoc Statement from any branch Rs. 100 per statement   |  |
|   |   | <b>Mobile Alerts</b>  | Daily Alerts on Day End Balance Rs. 10 per month / Registration<br>Alerts for transactions above Rs. 10,000 /<br>Cheque Return instances Rs. 25 per month / Registration<br>Both Rs. 35 per month / Registration                                     |  |
|   |   | <b>Stop Payment</b>   | Per instrument Rs. 100<br>Per series Rs. 250   |  |
|   |   | <b>Non-Maintenance Charges</b>  | <b>Semi Urban centres</b> - (HAB less than Rs. 5000)- Rs. 1800;<br><b>Rural centres</b> - (HAB less than Rs. 2,500)- Rs. 1500;<br><b>Metro &amp; Urban centres</b> -<br>(HAB less than Rs. 10,000)- Rs. 1500;<br>(HAB less than Rs. 5,000)- Rs. 1800 |  |
|   |   | <b>Account closure charges</b>  | Less than 6 months old Rs. 500 per card<br>More than 6 months old Rs. 250  |  |
|   |   | <b>Scheme Code Conversion Charges<sup>^</sup></b>   | Rs. 150 per instance   |  |
|   | <b>REMARKS</b>  | <p>All the above terms are subject to change without any prior notice.<br/>All the above service charges will attract service tax as applicable.<br/>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.<br/>Half-year periods are : October to March and April to September.<br/># 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 &amp; Patna)<br/>** 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.<br/><b>The monthly charges applicable in a current account will be based on the scheme code of that account in the previous month.</b></p> <p><sup>^</sup> 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 |   |  |  |
| <b>REBATE</b>   |   |   |  |  |
| <b>Half Yearly Average Balance maintained</b>   |   | <b>Rebate of charges</b>  |  |  |
| 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 <b>Krishi</b> with Axis Bank with the Minimum Half yearly Average Balance requirement of <b>Rs. 10,000</b> (Rs. 5,000 for Semi-urban branches &amp; Rs. 2,500 for Rural branches) and have understood the facilities and charges applicable to the said product.</p> <p style="text-align: right;">Signature of the client with stamp</p> |   |   |  |  |