

CURRENT ACCOUNT FOR PHARMACEUTICAL SECTOR (CAPHM) - Schedule of Charges (w.e.f 16TH MAY 2014)

| Monthly Free limits | | | | | | | | | | |
|---------------------|--------------------------------|--|---------------------------------|------------------------|------------------------------------|--|--|-------|----------------------------|-------------------------|
| Product | Monthly Average Balance(In Rs) | Cash Transaction limits(Ad Valorem limits) | | | | Non Cash Services (Ad Valorem limits) | | | Cheque Book (Free leaves) | Account Maintenance |
| | | Home Branch Deposit(In Rs) | Non Home Branch Deposit (In Rs) | Home Branch Withdrawal | Non Home Branch Withdrawal (In Rs) | Local Cheque Collection and Payments of home branch location and Fund transfer | Anywhere Banking(Cheque Collection +Payments at Axis Bank locations) | DD/PO | | Total free Transactions |
| CAPHM | 50000 | @ 12 times MAB (Min 600000 Max 5000000) | | Unlimited | 600000 | Unlimited | Unlimited | Free | 200(multiple of 50 leaves) | 200 |

| Charges beyond free limits | | | | | | | | | | |
|----------------------------|-------------------------------|--|---------------------------------|------------------------|------------------------------------|--|--|-------|-------------|---------------------|
| Product | Non Maintenance of MAB(In Rs) | Cash Transaction limits(Ad Valorem limits) | | | | Non Cash Services (Ad Valorem limits) | | | Cheque Book | Account Maintenance |
| | | Home Branch Deposit(In Rs) | Non Home Branch Deposit (In Rs) | Home Branch Withdrawal | Non Home Branch Withdrawal (In Rs) | Local Cheque Collection and Payments of home branch location and Fund transfer | Anywhere Banking(Cheque Collection +Payments at Axis Bank locations) | DD/PO | | Transaction Charges |
| CAPHM | 1500 | Rs 3/1000 | | Free | Rs 2/1000 | Free | Free | Free | Rs 2/Leaf | 10 |

| Common Charges | Common Charges |
|---|--|
| NEFT | Free |
| RTGS | Free |
| Speed Clearing | Upto Rs. 1 lac - Rs. 50 per instrument Above Rs. 1 lac - Rs. 150 per instrument |
| Clearing Cheque Return - Issued by Customer | Rs. 500 / cheque |
| Clearing Cheque Return - Deposited by Customer | Rs. 100 / cheque |
| Clearing Cheque Return - Deposited by Customer for Outstation Collection | 50% of OSC commission; Minimum Rs. 50 / cheque + Other bank charges if any |
| Mobile Alerts | Daily Alerts on Day End Balance : Rs 10/month Transaction Alerts/ Cheque Return Alerts : Rs 25/month Both : Rs 35/ month |
| Cheques Deposited at any Axis Bank branch for outstation collection | Above Rs. 50,000 and upto Rs. 1,00,000 :Rs. 100 per instrument, Above Rs. 1 lac - Rs. 150 per instrument (Charges inclusive of postage) |
| Demand Drafts (payable at Correspondent Bank locations under Desk Drawing arrangement) | Rs 1/1000; Min Rs 25 per DD |
| Demand Drafts purchased from other banks | Actual + Rs 0.50/1000; Min Rs 50 per DD |
| DD drawn on Axis Bank branches-Cancellation, Reissuance, Revalidation | Rs 100/- per instance |
| DD drawn on Correspondent branches-Cancellation, Reissuance, Revalidation | Rs 100/- per instance other bank charges at actuals if any |
| Signature Verification certificate | Rs 100 per verification |
| Certificate of Balance | Previous Year: Rs 200 |
| Retrieval of old records or query | More than 1 year old: Rs 100/ Record per query |
| Account closure charges | Less than 1 yr old : Rs 500 Older than 1 yr: Rs 250 |
| Standing Instructions | Free |
| Stop Payment Charges | Per sender Rs 250 |
| Scheme Code Conversion charges | Rs 150 per instance |
| Business Classic Debit Card | Annual charges Rs 150 per card |
| Business Platinum Debit Card | Annual charges Rs 500 per card |
| Account Statement: By post email | Free |
| Account Statement: Duplicate Statement from branch | Rs 100 per statement |
| ECS Return | Rs 350/- per record |

50% relaxation in MAB/AQB maintenance for Semi Urban and Rural Branches
Maximum Non Home Branch Cash deposit shall be Rs 1,00,000 per day. Maximum third party deposit up to Rs 50,000 per day. Beyond this the cash may be accepted at the discretion of
Maximum Non Home Branch Cash withdrawal shall be Rs 1,00,000 per day. Maximum third party withdrawal up to Rs 50,000 per day. Beyond this the cash may be withdrawn at the discretion of
Non Cash Services includes Local Clearing, Fund Transfer, Anywhere Banking (Cheque collection and clearing at Axis Bank locations) and Demand Drafts/Pay Order issuance
Total Free transactions include all Cash, Clearing, Transfer and DD/PO issuance transactions. (Exclusions - Outstation Cheque Collection, NEFT/RTGS, ATM and i-Connect transactions are outside
Penal tariff charges are being levied on current accounts which default on average balance maintenance criteria. Penal tariff charge is calculated on the cash deposited by the customer within
Maximum Rs 50,000 per transaction for third party Non Home Branch Cash Withdrawal

All the terms are subject to change without any prior notice.
All the service charges will attract service tax and education cess as applicable.
Charges are applicable as per the transactions done during charge cycle period. The charge cycle period shall be 01st of every month to the last day of the same month. (e.g. 01st August to
Cheque Transactions are 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, 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.
The monthly charges applicable in a current account will be based on the scheme code of that account in the previous month.
Bank reserves the right to force debit or make repeated attempts to recover the charges due.
Monthly Average Balance (MAB) or Average Quarterly Balance (AQB) is the average of day end balance maintained by the customer for the duration

| Collection of Bills-OUTWARD | |
|--|---|
| Collection of bills through our Bank network | Upto Rs.10000/- : Rs.100/- , |
| | Rs.10000/- to Rs.1,00,000/-, Rs.7.00 per thousand or part thereof, minimum Rs.200/- and maximum Rs 25000/- |
| Handling charges for return of bills sent on collection through our Bank network | 50% of the collection charges-Minimum-Rs.350/- per bill and maximum Rs.25000/- |
| Collection of Bills through other Bank | Other Bank's charges plus 50% of our charges as detailed above. |
| Handling charges for return of bills sent on collection through other Bank | 50% of the collection charges-Minimum-Rs.350/- per bill and maximum Rs.25000/- plus other bank charges |
| Postage (in addition to above collection/handling charges) | Rs.50/- per bill |
| Collection of Bills-INWARD | |
| Collection of bills received from our Bank network | No charge. However, in case of presentation of usance bill for acceptance, a flat charge of Rs.350/- per presentation to be recovered. |
| Handling charges for return of bills sent on collection through our Bank network | No charge |
| Collection of Bills received from other Bank | Upto Rs.10000/- : Rs.100/- , |
| | Rs.10000/- to Rs.1,00,000/-, Rs.7.00 per thousand or part thereof, minimum Rs.350/- and maximum of Rs 25000/- .In addition, in case of presentation of Bill of Exchange |
| | a flat charge of Rs 150/- per presentation to be recovered |
| Handling charges for return of bills sent on collection through other Bank | 50% of the collection charges-Minimum-Rs.350/- per bill and maximum Rs.25000/- plus other bank charges |
| Postage (in addition to above collection/handling charges) | Rs.50/- per bill |
| LC Advising | |
| 0.10% of the LC amount, minimum Rs.1000/- | |
| All the above charges will attract service tax @ 14% which will also have to be collected from the customer. Charges are subject to changes/revision as an when advised by the business department. | |