

WHOLESALE BANKING PRODUCTS

Schedule of charges - Current Account for Jewellers (CAJEW) (w.e.f. 01-02-2026)

| Monthly Average Balance (MAB) or Average Quarterly Balance (AQB) | MAB |
|--|--|
| Metro & urban | ₹25,000 |
| Semi-urban & rural branches | ₹12,500 |
| Charges for non maintenance | ₹1250 if MAB ≥ 75% & ₹1,500 if MAB < 75% |

| Cash deposit | Monthly limits & charges |
|--|---|
| Home branches free limit | 8 times MAB subject to maximum of ₹2 crore |
| Non-home branches free limit | |
| Home branches cash deposit charges | Applicable above free limit and Up to ₹50 lac: ₹4/₹1,000; Above ₹50 lac: ₹5/₹1,000 |
| Non-home branches cash deposit charges | |

| Cash withdrawal | Limit & charges |
|---|--------------------------------|
| Home branches free limit | Unlimited |
| Home branches cash withdrawal charges | Nil |
| Non-home branches free limit | ₹50,000 per day |
| Non-home branches cash withdrawal charges | ₹2/₹1,000; minimum ₹50 per txn |

| Account maintenance | Monthly limits & charges |
|-----------------------------|--------------------------|
| Number of free transactions | Unlimited |
| Fixed charges | ₹100/month |

| 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 | Free |

| Debit card charges | Business Classic | Business Platinum | Business Supreme |
|---|------------------|-------------------|------------------|
| ATM charges- cash withdrawal (non-Axis Bank only) | ₹23 | ₹23 | ₹23** |
| ATM charges- balance enquiry (non-Axis Bank only) | ₹10 | ₹10 | ₹10* * |
| ATM charges- cash withdrawal & balance enquiry (Axis Bank ATMs) | Nil | Nil | Nil |
| Purchase transaction (POS) charges | Nil | Nil | Nil |
| Issuance fees | ₹250 | ₹500 | ₹1,000 |
| Annual fees | ₹250 | ₹500 | ₹1,000 |
| Replacement fees | ₹200 | ₹200 | ₹500 |

**Free-first 5 transactions (including financial and non-financial)

Other common charges

| Cheque related charges | |
|--|---|
| Cheques deposited at any Axis Bank branches for outstation collection | ₹100 per instrument |
| Cheque return - issued by customer | 1st two returns – ₹550 per month 3rd return onwards – ₹750 per month |
| Cheque return - deposited by customer | 1st return – ₹50 per month 2nd return onwards – ₹100 per month |
| ECS / NACH debit failure charge | 1st return – ₹500 per month 2nd return onwards – ₹550 per month |
| Cheque return - deposited by customer for outstation collection | Up to 10,000- ₹50 plus GST, Above 10,000 - ₹100 plus GST |
| Debit mandate registration (mandate registration through eNach, eSign, physical and scan mode on Axis Bank accounts) | ₹75 per instance |

| Demand draft related charges | |
|--|---|
| DD (payable at correspondent bank locations under desk drawing arrangement) | ₹1.00/₹1,000; Min ₹25 per DD |
| DD 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 |

| Miscellaneous charges | |
|---|--|
| Account statement - duplicate statement from branches | ₹100 per statement |
| Retrieval of old records or query | More than 1 year old: ₹100 per record /query |
| *Debit Card fees | As per the applicable joining & annual fees |
| *Other Debit Card charges | As applicable on the card |
| Signature verification certificate | ₹50 per verification |
| Standing instructions | Free |
| Stop payment charges | Per instrument: ₹50, per series: ₹100 |
| Account closure charges | Less than 14 days - Nil Older than 14 days - ₹500 |

Notes:

- 50% relaxation in MAB maintenance for semi-urban and rural branches.
- Maximum non home branch cash deposit shall be ₹2,00,000 per day. Maximum third party deposit up to ₹50,000 per day. Beyond this the cash may be accepted at the discretion of branch head where the cash is being deposited.
- Maximum non home branch cash withdrawal shall be ₹5,00,000 per day.
- 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 the purview of these charges)
- All the terms are subject to change without any prior notice.
- All the service charges will attract GST as applicable.
- The charge cycle period shall be 01st of every month to the last day of the same month. (e.g. 01st August to 31st August)
- 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 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

I/ We have chosen to open a CAJEW Current Account with Axis Bank 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 01-02-2026

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