

## WHOLESALE BANKING PRODUCTS

**Schedule of charges - Current Account for Co-op Bank with Sub-Member Arrangement CACTS (w.e.f. Sept 01, 2024)**

| Monthly Average Balance (MAB) OR<br>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                                      |
| Home & Non-Home Branch Cash Deposit Charges (in ₹) | Above Applicable free limit and<br>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/-<br>3rd return onwards for the month - Rs 750/- |
| Cheque Return - Deposited by Customer                                                                  | 1st return for the month - ₹50<br>2nd return onwards for the month - ₹100               |
| Cheque Return - Deposited by Customer for Outstation Collection                                        | 100/- per cheque                                                                        |

| Demand Draft related charges                                                       |                                                          |
|------------------------------------------------------------------------------------|----------------------------------------------------------|
| DD (payable at Correspondent Bank locations under Desk Drawing arrangement)        | For Axis bank locations - ₹0.75/1000 minimum ₹100 per DD |
| DD purchased from other banks                                                      | For other bank locations - ₹1.25/1000 minimum ₹50 per DD |
| DD drawn on Axis Bank branches - Cancellation, Reissuance or Revalidation          | Free                                                     |
| DD drawn on Correspondent Bank branches - Cancellation, Reissuance or Revalidation | Free                                                     |

| Miscellaneous Charges                               |                                                      |
|-----------------------------------------------------|------------------------------------------------------|
| Account Statement - By post and e-mail              | Free                                                 |
| Account Statement - Duplicate statement from Branch | Free                                                 |
| Retrieval of old records or query                   | Free                                                 |
| Certificate of Balance                              | Free                                                 |
| Signature Verification Certificate                  | Free                                                 |
| Standing Instructions                               | Free                                                 |
| Stop Payment Charges                                | Free                                                 |
| Account Closure Charges                             | Less than 14 days - NIL<br>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