

WHOLESALE BANKING PRODUCTS

Schedule of Charges - Digital Individual Transaction Current Account CAITX (w.e.f. 01-02-2026)

| | |
|--|----------------|
| Monthly Average Balance (MAB) OR Average Quarterly Balance (AQB) | MAB |
| Metro & Urban Branches (in ₹) | NIL |
| Semi-Urban & Rural Branches (in ₹) | NIL |
| Charges for Non-Maintenance (in ₹) | NIL |
| Minimum Monthly Transaction Required (in ₹) | 10000 (credit) |
| Charges for Non-Transaction (in ₹) | 250 |
| Monthly Service Charges (in ₹) | 25/month |

| | |
|---|-------------------------------------|
| Cash Deposit - Home & Non-Home Branch (Combined) | Monthly limits & charges |
| Free Cash deposit per month (in ₹) (No additional cash deposit permitted) | Up to 1,00,000 |

| | |
|------------------|-------------------------------------|
| DD / PO Issuance | Monthly limits & charges |
| Free Limit | Unlimited |
| Charges | NIL |

| | |
|--------------------|-------------------------------------|
| Cheque Book Indent | Monthly limits & charges |
| Free Leaves | Unlimited |
| Charges | NIL |

| | |
|--|---|
| NEFT / RTGS / IMPS transactions(Outward) | Monthly limits & charges |
| NEFT- from branch (in ₹) | Up to 10,000 - 2.50 /- per txn 10,001 to 1 Lakh - 5 /- per txn 1 Lakh to 2 Lakhs - 15 /- per txn Above 2 Lakhs - 25 /- per txn |
| NEFT - other digital channels | Free |
| RTGS - from branch (in ₹) | 2 Lakhs to 5 Lakhs - 25 /- per txn 5 Lakhs and above - 50 /- per txn |
| RTGS - other digital channels | Free |
| IMPS fund transfer (in ₹) | Up to 1,000 - 2.50 /- per txn 1,000 to 1 Lakh - 5 /- per txn 1 Lakh to 5 Lakhs - 10/- per txn |
| NEFT / RTGS / IMPS inwards transactions are free | |

| Debit Card Charges | Business Classic | Business Platinum | Business Supreme | Virtual debit card |
|---|------------------|-------------------|------------------|--------------------|
| ATM Charges- Cash Withdrawal (Non-Axis Bank Only) (in ₹) | 23 | 23 | 23** | Nil |
| ATM Charges- Balance Enquiry (Non-Axis Bank Only) (in ₹) | 10 | 10 | 10** | Nil |
| ATM Charges- Cash Withdrawal & Balance Enquiry (Axis Bank ATMs (in ₹) | Nil | Nil | Nil | Nil |
| Purchase Transaction (POS) Charges (in ₹) | Nil | Nil | Nil | Nil |
| Issuance Fees (in ₹) | 250 | 500 | 1000 | Nil |
| Annual Fees (in ₹) | 250 | 500 | 1000 | Nil |
| Replacement Fees (in ₹) | 200 | 200 | 500 | Nil |

**Free- First 5 transactions (including financial and non-financial).

^ Virtual debit cards are applicable only for individual current accounts opened through VCIP based digital onboarding journey.

Penal Charges - Returns

| | |
|--|---|
| Cheque Returns (Inward) - Issued by Customer | 1st two returns for the month - Rs 550/- 3rd return onwards for the month - Rs 750/- |
| Cheque Returns (Outward) - Deposited by Customer | 1st return for the month - ₹50 2nd return onwards for the month - ₹100 |
| Cheque Returns - Deposited by Customer for Outstation Collection | Up to 10K - Rs. 50/- plus GST, Above 10K - Rs. 100/- plus GST |
| ECS (Debit) Returns | 1st return for the month - Rs 500/- 2nd return onwards for the month - Rs 550/- |
| Standing Instruction Reject Fee | SI reject due to Credit Card/Loans/Auto Debit - ₹250 per reject SI reject due to RD/MF/SIP - NIL |

Other Charges

| | |
|--|---|
| BNA Convenience Charges (Applicable on cash deposit in Cash Deposit Machines (CDM) post office hours on working days and entire day on bank holidays & State holidays) | ₹50 per transaction Exceeding ₹15,000 per month either single or multiple transactions |
| Demand Drafts (payable at Correspondent Bank locations under Desk Drawing arrangement) | ₹1/1,000; Min. ₹25 per DD |
| Demand Drafts 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 |
| Cheques Deposited at any Axis Bank branch for outstation collection | ₹100 per instrument |
| Stop Payment Charges | Per Instrument: ₹50, Per Series: ₹100 |
| Signature Verification Certificate | ₹50 per verification |
| Certificate of Balance for Previous Year | ₹200 |
| Account Statement - Duplicate statement from branch | ₹100 per statement |
| Account Closure Charges | Less than 14 days: Nil Older than 14 days: ₹500 |

NOTE:

- All the terms are subject to change without any prior notice
- All the service charges will attract GST as applicable
- Charges are applicable as per the transactions done during charge cycle period. The charge cycle period shall be 1st of every month to the last day of the same month (e.g. 1st April to 30th April)
- Cheque Transactions are subject to 48 hour notice and Bank's confirmations for transaction exceeding ₹1 Crore. a day where the destination branch is a Non-RBI center. (RBI centers are: Mumbai, Chennai, Kolkata, New Delhi, Ahmedabad, Hyderabad, Jaipur, Kanpur, Nagpur, Trivandrum, Bhubaneswar, Chandigarh, Bangalore, Guwahati, Bhopal & Patna)
- All cash transaction of ₹10 Lacs and above on a single day will require prior intimation and approval of the Branch at least one working day in advance
- Maximum Non-home Branch Cash Deposit/withdrawal shall be ₹1 Lac. Maximum third party deposit/withdrawal up to ₹50,000 per day. Beyond this the cash transactions may be carried out at the discretion of Branch Head where the cash is being deposited/withdrawn
- Timings for BNA convenience charges in Current Accounts, post branch hours on working days, to be considered as 5.00 PM to 9.30 AM Holidays to include all 2nd and 4th Saturdays, Sundays and National and State holidays
- 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
- Credit Transactions considered for minimum Monthly Transaction Required will not include the cash deposit transactions done in the account
- Monthly Average Balance (MAB) is the average of day end balance maintained by the customer for the month
- Physical statements will not be sent for this current account

I/ We have chosen to open a CAITX 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