

## Krishi Current Account - Schedule of Charges w.e.f. - 25.05.09

HAB		Half Yearly Average Balance	Rs. 10,000 for Urban centres; Rs. 5,000 for Semi-Urban centres; Rs. 2,500 for Rural centres
CASH TRANSACTIONS**	DEPOSITS	Home Branch	
		Free Limit	Rs. 6 lacs / Half-year
		Charges above free limit	Above Rs. 6 lacs & upto Rs. 2.5 cr. per Half-year - Rs. 3.00 / 1000; Above Rs. 2.5 cr. & upto Rs. 10 cr. per Half-year - Rs. 5.00 / 1000; Greater than Rs. 10 cr. per Half-year - Rs. 8.00 / 1000
		Transaction Charges	Free upto 150 transactions per Half-year; Above free limit Rs. 50 per transaction
	Interbranch (Intercity & Intracity)		
	Charges	Upto Rs. 2.5 cr. per Half-year - Rs. 4.50 / 1000; Above Rs. 2.5 cr. & upto Rs. 10 cr. per Half-year - Rs. 6.00 / 1000; Greater than Rs. 10 cr. per Half-year - Rs. 9.00 / 1000	
	Upfront Charge	Rs. 100 per transaction (At the time of deposit)	
	Maximum Daily Limits for Interbranch Deposits (Intercity & Intracity)		Rs. 50,000 per Transaction
	Out of the above Maximum Limits for Third Party Deposits (Intracity & Intercity)		Rs. 50,000 per Transaction
WITHDRAWALS	Home Branch		
	Transaction Charges	Free upto 300 transactions per Half-year; Above free limit Rs. 25 per transaction	
	Interbranch (Intercity & Intracity)		
	Ad Valorem Charges	Rs. 2.00 / 1000; Maximum withdrawal limit Rs. 1 Lac per day	
	Transaction Charges	Rs. 25 per transaction	
	Of the above Maximum Daily Limit for Third Party Interbranch Withdrawals		Rs. 50,000
DEMAND DRAFTS & PAY ORDERS	Pay orders		
	Free Limit	Nil	
	Ad Valorem Charges	Rs. 1.00 / 1000	
	Transaction Charges	Rs. 50 per PO	
	Demand Drafts (Payable at Axis Bank Locations)		
	Free Limit	Nil	
	Ad Valorem Charges	Rs. 1.50 / 1000	
	Transaction Charges	Rs. 50 per DD	
	Demand Drafts (Payable at Correspondent Bank Locations under Desk Drawing arrangement)		Rs. 2.50 / 1000; Minimum Rs. 25 per DD
	Demand Drafts purchased from Other banks		Actual + Rs. 0.50 / 1000; Minimum Rs. 50 per DD
CHEQUE TRANSACTIONS	Cheques Deposited at any branch in the same city for local clearing		Free
	Cheques paid at Non-Home Branch location and Cheques Deposited at any Axis Bank branch / ATM outside Home city Location for Local Clearing #		
	Ad Valorem Charges	Rs. 1.50 / 1000	
	Transaction Charges	Rs. 25 per cheque	
	Cheques Deposited at any Axis Bank branch for outstation collection #		
	Drawn on Axis Bank Locations	Upto Rs. 10,000 - Rs. 50 per instrument; Rs. 10,000 to Rs. 1 lac - Rs. 100 per instrument; Above Rs. 1 lac - Rs. 150 per instrument (Charges inclusive of postage)	
	Drawn on non-Axis Bank Locations	Upto Rs. 10,000 - Rs. 50 per instrument; Rs. 10,000 to Rs. 1 lac - Rs. 100 per instrument; Above Rs. 1 lac - Rs. 150 per instrument plus Other Bank charges (Charges inclusive of postage)	
TRANSFER TRANSACTIONS	Fund Transfer # (Intercity between Axis Bank accounts)		
	Ad Valorem Charges	Free	
	Transaction Charges	Rs. 25 per transfer	
NEFT & RTGS TRANSACTIONS	NEFT outside Axis Bank		Upto Rs. 1 lac - Rs. 5 per transaction; Rs. 1 lac and above - Rs. 25 per transaction

	<b>RTGS outside Axis Bank</b>	Rs. 1 lac to less than Rs. 5 lac - Rs. 25 per transaction; Rs. 5 lacs and above - Rs. 50 per transaction
<b>OTHER SERVICES</b>	<b>Cheque Return</b>	
	Cheque Issued by the customer	Rs. 350 / cheque for first 2 cheques; Rs. 450 / cheque for 3rd cheque to 5th cheque; 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; Minimum Rs. 50 / cheque + Other bank charges
	<b>Chequebook</b> (First 25 cheque leaves free)	Upto 50 leaves per month - Rs. 2 / leaf; From 51 to 250 leaves per month - Rs. 5 / leaf; Above 250 leaves per month - Rs. 8 / leaf
	<b>Debit Card</b>	
	Issue charges	Rs. 95 per card
	Annual Charge	Rs. 100 per card
	<b>Account Statement</b>	
	Monthly by post	Free
	Daily / Weekly by e-mail	Free
	Adhoc Statement from any branch	Rs. 50 per statement
	<b>Mobile Alerts</b>	
Daily Alerts on Day End Balance	Rs. 10 per month / Registration	
Alerts for transactions above Rs. 10,000 / Cheque Return instances	Rs. 25 per month / Registration	
Both	Rs. 35 per month / Registration	
<b>Standing Instructions</b>		
Setup & Execution	Free	
<b>Stop Payment</b>		
Per instrument	Rs. 100	
Per series	Rs. 250	
<b>Half Yearly Average Balance (HAB) Non-Maintenance Charges</b>		
	<b>Semi Urban centres</b> - (HAB less than Rs. 5000)- Rs. 1800; <b>Rural centres</b> - (HAB less than Rs. 2,500)- Rs. 1500; <b>Urban &amp; Other Centres</b> - (HAB less than Rs. 10,000)- Rs. 1500; (HAB less than Rs. 5,000)- Rs. 1800	
<b>Account closure charges</b>		
Less than 6 months old	Rs. 250	
More than 6 months old	Rs. 100	
	<b>Scheme Code Conversion Charges<sup>^</sup></b>	Rs. 150 per instance

**REMARKS**

All the above terms are subject to change without any prior notice. All the above service charges will attract service tax as applicable. Charge cycle period shall be 15th of preceding month to 14th of the current month effective from June 2009. Half-year periods are : June to November and December to May. # 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, Bhubaneswar, Chandigarh, Bangalore, Guwahati, Bhopal & Patna). \*\* 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. **The monthly charges applicable in a current account will be based on the scheme code of that account in the previous month.** ^ 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.

**REBATE**

Half Yearly Average Balance maintained	Rebate of charges
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%

I / We have chosen to open a Current Account **Krishi** with Axis Bank with the Minimum Half yearly Average Balance requirement of **Rs. 10,000** (Rs. 5,000 for Semi-urban branches & Rs. 2,500 for Rural branches) and have understood the facilities and charges applicable to the said product.

Signature of the client with stamp