

Key fees and charges of **ADVANTAGE** Current Account CAADV (w.e.f. 01-02-2026)

Monthly Average Balance (MAB)	Requirement
Metro & urban branches	₹25,000
Semi-urban & rural branches	₹12,500
Charges for non-maintenance	₹800 if MAB ≥ 75% & ₹1,200 if MAB < 75%
Complimentary benefits and services • DD/PO issuance • Chequebook issuance • SMS alerts • Standing instructions setup • Certificate of balance	

Cash deposit Home & non-home branches (combined)	Charges
Free cash deposits limit	10 times of MAB: min. ₹2.5 lakh and max ₹25 lakh
Charges beyond the free limit	Above free limit and up to ₹50 lakh: ₹4 per ₹1,000; Above ₹50 lakh: ₹5 per ₹1,000
In case at least 75% of the required scheme MAB is not maintained, the cash deposit free limits for that particular month will become zero.	

Cash withdrawal	Charges
Home branch	Unlimited & free
Non-home branch	Limit: ₹50,000 per day
	Charges: ₹2 per ₹1,000 (min. ₹50 per transaction)

Monthly service charge	Charges
Fixed monthly charge	₹100

NEFT / RTGS / IMPS – Outward transfers	Charges
NEFT (Branch)	Up to ₹10,000 – ₹2.50 per txn ₹10,001 to ₹1 lakh – ₹5 per txn ₹1 lakh to ₹2 lakh – ₹15 per txn Above ₹2 lakh – ₹25 per txn
NEFT (Digital channels)	Free
RTGS (Branch)	₹2 lakh to ₹5 lakh – ₹25 per txn Above ₹5 lakh – ₹50 per txn
RTGS (Digital channels)	Free
IMPS	Up to ₹1,000 – ₹2.50 per txn ₹1,000 to ₹1 lakh – ₹5 per txn ₹1 lakh to ₹5 lakh – ₹10 per txn
All inward NEFT/RTGS/IMPS transactions are free.	

Debit card charges	Business Classic	Business Platinum	Business Supreme	Virtual Debit Card [^]
ATM cash withdrawal (Non-Axis Bank ATMs)	₹23	₹23	₹23**	Nil
ATM balance enquiry (Non-Axis Bank ATMs)	₹10	₹10	₹10**	Nil
ATM cash withdrawal & balance enquiry (Axis Bank ATMs)	Nil	Nil	Nil	Nil
POS (Purchase charges)	Nil	Nil	Nil	Nil
Card insurance fees	₹250	₹500	₹1,000	Nil
Annual fees	₹250	₹500	₹1,000	Nil
Replacement card fees	₹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 - ₹550 per instance 3rd return onwards – ₹750
Cheque returns (Outward – deposited by customer)	1st return – ₹50 2nd return onwards – ₹100
Cheque returns for outstation collection	Up to 10,000- ₹50 plus GST, Above 10,000 - ₹100 plus GST
ECS (debit) returns	1st return – ₹500 2nd return onwards – ₹550
Standing instruction (SI) reject free	SI reject due to Credit Card/Loans/ Auto Debit - ₹250 per reject SI reject due to RD/MF/SIP- Nil
Debit mandate registration (Via eNach) eSign / Physical / Scan modes)	₹75/- per instance

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 If the monthly deposits exceeds ₹15,000, charges are applicable on the excess amount
Cash handling charges on cash deposited in Low Denomination Notes (LDN)	2% charge on low-denomination cash deposits above ₹10,000 per month (single or multiple transactions)
Demand Drafts (payable at correspondent bank locations under desk drawing arrangement)	₹1 per ₹1,000 (Min. ₹25 per draft)
Demand Drafts purchased from other Banks	Actual bank charges + ₹0.50 per ₹1,000 (Min. ₹50 per draft)
Demand Drafts on Correspondent Bank branches (Cancellation, reissuance, or revalidation)	₹100 per instance + other bank's charges at actuals if any
Demand Drafts on Axis Bank branches (Cancellation, reissuance, or revalidation)	₹100 per instance
Cheques deposited at any Axis Bank branches for outstation collection	₹100 per instance
Stop payment instructions	₹50 per instruction : ₹100 per series (if stopping a range of cheques)
Signature verification certificate	₹50 per verification
Duplicate account statement (from branches)	₹100 per statement
Account closure charges	If closed within 14 days: Nil if closed after 14 days: ₹500

NOTE:

- All terms are subject to change without prior notice.
- All service charges will attract GST, as applicable.
- Charges are applicable based on the transactions done during the charge cycle. The charge cycle is from the 1st to the day of the same month for all scheme codes (e.g., 1st April to 30th April).
- Any cash transaction of ₹10 lakh and above on a single day requires prior intimation and approval from the respective branch at least one working day in advance.
- Maximum non-home branch cash deposit/withdrawal per day is ₹1 lakh. Maximum third-party deposit/withdrawal is up to ₹50,000 per day. Beyond this limit, cash transactions may be allowed at the discretion of the branch head where the cash deposited or withdrawn.
- Maximum non-home branch cash withdrawal is at the discretion of the branch head where the withdrawal is made.
- For BNA convenience charges, post-office hours on working days are considered from 5:00 PM to 9:30 AM, and holidays include all 2nd & 4th Saturday, Sundays, and national & state holidays.
- Monthly charges for current accounts will depend on the scheme code of the account for that month.
- The customer agrees and acknowledges that the bank has the right to recover any applicable charges by debiting or making repeated attempts to debit any operative account held under the same customer ID where funds are available.
- Monthly Average Balance (MAB) or Average Quarterly Balance (AQB) refers to the average balance maintained by the customer during the month/quarter, as applicable.
- BNA convenience charges are applicable in addition to the scheme-wise cash deposit charges.
- Physical statements will not be sent for current accounts with no transactions for six consecutive months.

I /We have chosen to open a CAADV 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 this document

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