

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

Monthly Average Balance (MAB)	Requirement
Metro & urban branches	₹1,00,000
Semi-urban & rural branches	₹50,000
Charges for non-maintenance	₹1,500 if MAB > = 75% & ₹2,500 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)	Monthly limits & charges
Free limit per month	10 times of MAB: min. ₹10 lakh and max ₹1 crore
Charges	Above free limit and up to ₹50 lakh: ₹3 per ₹1,000; Above ₹50 lakh: ₹4 per ₹1,000
Note: In case atleast 75% of required scheme MAB/AQB is not maintained, cash deposit free limits for the particular month will become zero	

Cash withdrawal	Limits & charges
Home branch free limit	Unlimited
Home branch cash withdrawal charges	Nil
Non-home branches free limit	₹1,00,000 per day
Non-home branches cash withdrawal charges	₹2 per ₹1,000; minimum ₹50 per txn

Monthly service charge	Charges
Charges (fixed monthly)	₹100 per month, if MAB < ₹1 lakh: Nil if MAB >= ₹1 lakh

NEFT / RTGS / IMPS - transaction (Outward)	Charges
NEFT- from branches	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 - other digital channels	Free
RTGS- from branches	₹2 lakh to ₹5 lakh - ₹25 per txn ₹5 lakh and above - ₹50 per txn
RTGS - other digital channels	Free
IMPS fund transfer	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 charges- cash withdrawal (non-Axis Bank only)	₹23	₹23	₹23**	Nil
ATM charges- balance enquiry (non-Axis Bank only)	₹10	₹10	₹10**	Nil
ATM charges- cash withdrawal & balance enquiry (Axis Bank ATMs)	Nil	Nil	Nil	Nil
Purchase transaction (POS) charges	Nil	Nil	Nil	Nil
Issuance fees	₹250	₹500	₹1,000	Nil
Annual fees	₹250	₹500	₹1,000	Nil
Replacement 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 deposited by customer 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 (mandate registration through eNach, eSign, Physical and Scan modes on Axis Bank account)	₹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 Exceeding ₹15,000 per month in either single or multiple transaction
Cash handling charges on cash deposited in Low Denomination Notes (LDN)	2% on the value of cash deposited in Low Denomination Notes exceeding ₹10,000 per month either single or multiple transactions
Demand Drafts (payable at correspondent bank locations under desk drawing arrangement)	₹1 per ₹1,000 (Min. ₹25 per DD)
Demand Drafts purchased from other Banks	Actual + ₹0.50/₹1,000; Min. ₹50 per DD
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	Per instrument: ₹50, per series: ₹100
Signature verification certificate	₹50 per verification
Account statement - duplicate statement from branches	₹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 first of every month to the last day of the same month for all scheme codes (e.g. 1 April to 30 April)
- All cash transaction of ₹10 lac 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 per day 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
- Maximum non-home branch cash withdrawal is at the discretion of the Branch head where cash is being withdrawn
- For BNA convenience charges post office hours on working days to be considered as 5.00 PM to 9.30 AM and holidays to include all 2nd & 4th Saturdays, Sundays and national & state holidays
- 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
- BNA convenience charges are applicable in addition to scheme wise cash deposit charges
- 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 CABCA 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

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