

WHOLESALE BANKING PRODUCTS

Schedule of charges - Current Account DELITE (CADEL) (w.e.f. 01-02-2026)

Monthly Average Balance (MAB) or Average Quarterly Balance (AQB)	MAB
Metro & urban branches	NIL
Semi-urban & rural branches	NIL
Charges for non-maintenance	NIL
Complimentary benefits and services • DD/ PO issuance • Chequebook issuance • SMS alerts • Standing Instructions (SI) setup • Certificate of Balance	

Cash deposit Home & non-home branch (combined)	Monthly limits & charges
Free limit per month*	8 times MAB with minimum cash deposit limit of ₹1 lac and maximum cash deposit limit would be ₹2 crore
Charges	Above free limit and up to ₹20 lac: ₹4/1,000 Above 20 lac: ₹5/1,000

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

Monthly service charge	Monthly limits & charges
Number of free transactions	Unlimited
Charges	Nil

Annual service charge	Annual limits & charges
Annual maintenance fees	2,500
NEFT/RTGS/IMPS transactions	Charges
NEFT (all channels)	NIL
RTGS (all channels)	NIL
IMPS fund transfer	Up to ₹1,000 - ₹2.50 per txn ₹1,000 to 1 lac - ₹5 per txn ₹1 lac to 5 lac - ₹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)	₹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 return - issued by Customer	1st two returns – ₹550 per month 3rd return onwards – ₹750 per month
Cheque return - deposited by customer	1st return – ₹50 per month 2nd return – ₹100 per month
Cheque return - 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 per month 2nd return onwards – ₹550 per month
Standing instruction (SI) rejection fee	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 mode on Axis Bank accounts)	₹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)	NIL
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 transaction
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
Scheme code conversion charges (only on conversion to lower scheme code)	Nil
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 first of every month to the last day of the same month for all scheme codes except Club50 (e.g. 1 April to 30 April) For Club50 charge cycle period shall be financial quarters defined as Q1-1st April to 30th June, Q2-1st July to 30th September, Q3- 1st October to 31st December, Q4-1st January to 31st March.
- 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 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 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.
- 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 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.
- Physical statements will not be sent for the current account where there are no transactions consecutively for 6 months.
- MDR penal charges of ₹1,000 plus GST will be applicable on account if committed MDAB balances are not met basis which preferential MDR rates are availed.
- Please note that the zero rental on POS machine along with CADEL is only applicable for accounts maintaining a minimum Monthly Average balance of ₹75,000.

I / We have chosen to open CADEL Current Account with Axis Bank with NIL minimum Monthly Average Balance requirement 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