

WHOLESALE BANKING PRODUCTS

Schedule of charges - Digital Current Account (CADIG) (w.e.f. 01-02-2026)

Monthly Average Balance (MAB) OR Average Quarterly Balance (AQB)	MAB
Metro & Urban (in ₹)	15,000
Semi-Urban & Rural Branches (in ₹)	7,500
Charges for Non Maintenance (in ₹)	700 if MAB>=75% & 1000 if MAB<75%

Cash Deposit - Home & Non-Home Branch (Combined)	Monthly limits & charges
Free Cash deposit per month (in ₹) (No additional cash deposit permitted)	Upto 1,00,000
Note: Maximum Non-Home branch cash deposit/withdrawal per day shall be ₹1 Lakh; Maximum third party withdrawal/deposit up to ₹50,000 per day	

Monthly Service Charges	Monthly limits & charges
Fixed Charges (in ₹)	100 per month

DD/PO Issuance	Monthly limits & charges
Free limit	Unlimited
Charges	Nil

Cheque Book Indent	Monthly limits & charges
Free Leaves	Unlimited
Charges	Nil

NEFT/RTGS	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 ₹)	Upto 1,000 - 2.50/- per txn 1,000 to 1 lakh - 5/- per txn 1 lakh to 5 lakh - 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 Withdrawa (Non-Axis bank Only) (in ₹)	23	23	23**	Nil
ATM Charges- Balance Enquirey (Non-Axis bank Only) (in ₹)	10	10	10**	Nil
ATM Charges- Cash Withdrawal & Balance Enquirey (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.				

Cheque related charges	
Cheque Return - Issued by Customer	1st two returns for the month – Rs 550/- 3rd return onwards for the month – Rs 750/-
Cheque Return - Deposited by Customer	1st return for the month – ₹50 2nd return onwards for the month – ₹100
Cheque Return - Deposited by Customer for Outstation Collection	Up to 10K - Rs. 50/- plus GST, Above 10K - Rs. 100/- plus GST
Cheques Deposited at any Axis Bank branch for outstation collection	₹100 per instrument

Demand Draft related charges	
DD (payable at Correspondent Bank locations under Desk Drawing arrangement)	₹1/1,000; Min.₹25 per DD
DD 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

Miscellaneous Charges	
ECS (Debit) Returns	1st return for the month – Rs 500/- 2nd return onwards for the month – Rs 550/-
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)	Rs.50 per transaction Exceeding Rs.15,000 per month in either single or multiple transaction
Account Statement - By post and e-mail	Free
Account Statement - Duplicate statement from Branch	₹100 per statement
Retrieval of old records or query	Nil
Certificate of Balance	Nil
Mobile Alerts	Nil
Signature Verification Certificate	₹50 per verification
Standing Instructions	Nil
Stop Payment Charges	Per Instrument: ₹50, Per Series: ₹100
Speed Clearing	Nil
Account Closure Charges	Less than 14 days - NIL Older than 14 days - ₹500

Notes:

- All the terms are subject to change without any prior notice.
- All the service charges will attract GST as applicable.
- Charge cycle period shall be 1st of current month to last day of the current month.
- Cheque Transactions are subject to 48 hours notice and Bank's confirmations for transaction exceeding ₹1cr. 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)
- The 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 month
- 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 CADIG 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