

WHOLESALE BANKING PRODUCTS

Schedule of charges - Current Account for New Economy Group (CANEG) (w.e.f. 01-02-2026)

Monthly Average Balance (MAB) or Average Quarterly Balance (AQB)	MAB
Metro & urban	Nil
Semi-urban & rural branches	Nil
Charges for non maintenance	Nil

Cash deposit	Monthly limits & charges
Home branches free limit	10 times MAB subject to maximum of ₹50 lac
Non-home branches free limit	
Home branches cash deposit charges	Above free limit and up to ₹25 lac: ₹4/₹1,000
Non home branches cash deposit charges	Above ₹25 lac: ₹5/₹1,000

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

Account maintenance	Monthly limits & charges
Number of free transactions	Unlimited
Fixed charges	₹100 per month, if MAB < ₹50,000; Nil if MAB >= ₹50,000

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
Free limit	Unlimited

Debit card charges	Business Platinum	Business Supreme
ATM charges- cash withdrawal (non-Axis Bank only)	₹23	₹23**
ATM charges- balance enquiry (non-Axis Bank only)	₹10	₹10**
ATM charges- cash withdrawal & balance enquiry (Axis Bank ATMs)	Nil	Nil
Purchase transaction(POS) charges	Nil	Nil
Issuance fees	Nil	₹1,000
Annual fees	Nil	₹1,000
Replacement fees	₹200	₹500

**Free- first 5 transactions (including financial and non-financial).

Other common charges	
Cheque related charges	
Cheques deposited at any Axis Bank branches for outstation collection	₹100 per instrument
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 onwards - ₹100 per month
Cheque return - deposited by customer for outstation collection	Up to ₹10,000- ₹50 plus GST, Above ₹10,000 - ₹100 plus GST
Debit mandate registration (mandate registration through eNach, eSign, physical and scan mode on Axis Bank accounts)	₹75 per instance
Demand Draft related charges	
DD (payable at correspondent bank locations under desk drawing arrangement)	₹1.00/₹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 - ₹500 per month 2nd return onwards - ₹550 per month
Account statement - by post and e-mail	Free
Account statement - duplicate statement from branches	Free
Retrieval of old records or query	More than 1 year old: ₹100 per record/ query
Certificate of balance	Free
Mobile alerts	Free
Signature verification certificate	Free
Standing instructions	Free
Speed clearing	Free
Stop payment charges	Per instrument: ₹50, Per series: ₹100
Account closure charges	Less than 14 days - Nil. Older than 14 days - ₹500

Notes:

- Maximum non home branch cash deposit shall be ₹1,00,000 per day. Maximum third party deposit up to ₹50,000 per day. Beyond this the cash may be accepted at the discretion of branches head where the cash is being deposited.
- Maximum non home branches cash withdrawal shall be ₹1,00,000 per day. Maximum third party withdrawal up to ₹50,000 per day. Beyond this the cash may be withdrawn at the discretion of branches head where the cash is being withdrawn.
- Non cash services includes local clearing, fund transfer, anywhere banking (cheque collection and clearing at Axis Bank locations) and demand drafts/pay order issuance
- Total free transactions include all cash, clearing, transfer and DD/PO issuance transactions. (exclusions - outstation cheque collection, NEFT/RTGS, ATM and i-Connect transactions are outside the purview of these charges)
- Maximum ₹50,000 per transaction for third party non home branch cash withdrawal
- 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 ₹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)
- All cash transaction of ₹10 lac and above on a single day will require prior intimation and approval of the branches at least 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 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

I/ We have chosen to open a CANEG 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