

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

Monthly Average Balance (MAB)	Requirement
Metro & urban branches	₹50,000
Semi-urban & rural branches	₹25,000
Charges for non-maintenance	₹1,100 if MAB ≥ 75% & ₹2,000 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 ₹5 lakh and max ₹50 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
For CASEL, the free limits will be 10 times the MAB of the current month. However, the minimum cash deposit limit will be ₹5 lakh, and the maximum possible cash deposit limit will be ₹50 lakh. If at least 75% of the required scheme MAB/AQB is not maintained, the cash deposit free limits for the respective month will be reduced to 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 returns 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	₹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 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 lakh and above on a single day will require prior intimation and approval of the branches at least one working day in advance
- Maximum non-home branch cash deposit / withdrawal per day shall be ₹10 lakh 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, Sunday 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

the said product.

I / We have chosen to open a CASEL 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

End of Document