

Key fees & charges of CBG products (w.e.f. September, 2026)

	Services	Charges
1	Cash transactions	
(i)	Cash deposit charges - Free limit	₹12 lakh per month
(ii)	Cash deposit charges - Charges above free limit	₹3.00 per thousand (Minimum ₹50/- per transaction) GST shall continue to be levied as per applicable rates from time to time.
(iii)	Cash deposit charges Maximum daily limits for Inter-branch deposits (Intercity & Intra-city)	₹10 lakh
(iv)	Inter branch (Intercity & Intracity) cash deposit – Free limit	₹12 lakh per month
(v)	Inter branch (Intercity & Intracity) cash deposit – Charges above free limit	INR 3.00 per thousand (Minimum INR 50/- per transaction) GST shall continue to be levied as per applicable rates from time to time.
(vi)	Inter branch (Intercity & Intracity) cash deposit - Maximum daily limits for Interbranch deposits (Intercity & Intra-city)	₹10 lakh
2	Cheque transactions	
(i)	Cheques deposited at home branch or any other branch in the same city for local clearing/collection	Free
(ii)	Cheques deposited at any Axis Bank branch outside home branch location or local clearing/collection	If under speed clearing Up to ₹1 lakh: Free Above ₹1 lakh: ₹150 per instrument If not under speed clearing Up to ₹10,000 - ₹50 per instrument Above ₹10,000 to ₹1,00,000 - ₹100 per instrument ₹1,00,001 and above - ₹150 per instrument (Charges are all inclusive and only applicable GST on the same to be levied extra)
(iii)	Handling charges for return of cheques deposited at non-home branch and sent on collection through our bank network	50% of applicable collection charges minimum ₹500/- per cheque

(iv)	Cheques deposited at non-home branch for outstation collection through another bank.	Other bank charges + Up to ₹10,000 - ₹25/- per instrument Above ₹10,000 & up to ₹1 lakh - ₹50 per instrument Above ₹1 lakh: ₹75/- per instrument The above charges are all inclusive of other bank charges. Applicable GST, if any, will be levied additionally.
(v)	Handling charges for return of cheques deposited at non-home branch and sent on collection through another bank	50% of applicable collection charges minimum ₹500/- per cheque plus other bank charges
(vi)	Cheques deposited at any Axis branch for outstation collection through our bank network - Outward	Up to ₹50,000 - ₹50 per instrument Up to ₹1 lakh - ₹100 per instrument Above ₹1,00,000 - ₹150 per instrument (Charges are all inclusive and only applicable GST on the same to be levied extra)
3	Cheque book charges	
(i)	Per cheque leaf	First 100 leaves free and thereafter ₹2 per leaf
4	Repayment instructions/instrument return charges	
(i)	Charges on return of cheques deposited at home branch for local clearing	₹100 per cheque
(ii)	Charges on return of cheques issued by customer	₹750 per cheque
(iii)	ECS	₹750 per record
5	Account statement issuance charges	
(i)	Daily/weekly/monthly by e-mail	No charge
(ii)	Ad-hoc statement from any branch	₹100 per statement
6	Stop payment charges	
(i)	Per instrument	₹100 per instrument
(ii)	Per series	₹250 per series, per instruction

7	Remittance – demand draft/pay order	
(i)	Issue Demand Draft (Payable at Axis Bank locations)	₹2/1,000 (Minimum of ₹50 and maximum of ₹5,000)
(ii)	Issue Of Demand Draft (DD) (Payable at correspondent bank location under Desk Drawing arrangement)	₹1 per thousand; minimum ₹25 per DD

(iii)	Issue of Demand Draft purchased from other banks	Actual + 0.50/1000 (Minimum ₹50 per DD)
(iv)	Cancellation of DD/Pay Order drawn on our bank	₹100 per demand draft/pay order
(v)	Cancellation of Demand Draft drawn on correspondent bank	Other bank charges plus ₹100 per Demand Draft
(vi)	Issuance of duplicate Demand Draft/ Pay order drawn on our bank	₹100 per demand draft/ pay order
(vii)	Issuance of duplicate Demand Draft drawn on correspondent bank	Other bank charges plus ₹100 per Demand Draft
(vii)	Revalidation of Demand Draft/Pay order drawn on our bank	₹100 per demand draft/ pay order
(viii)	Revalidation of Demand Draft drawn on correspondent bank	Other bank charges plus ₹100 per Demand Draft

8	Issue of opinion reports	
(i)	Per report	₹1,500/-

9	Allocation of limits	
(i)	Per branch	₹15,000/- p.a. (for the period April XX to March XX) for allocation of limit to each branch (To be recovered by controlling branch)

10	Signature verification	
(i)	Per application/letter	₹100

11	Enquiry related to old records more than 1 year old	
(i)	Per item	No charge

12	Duplicate no dues certificate/NOC	
(i)	Per Certificate	₹250

13	Issuance of solvency certificate	
(i)	For value of ₹1 lakh	₹2,000
(ii)	For value of over ₹1 lakh but up to ₹10 lakh	₹3,000
(iii)	For value of over ₹10 lakh but up to ₹25 lakhs	₹5,000
(iv)	For value of over ₹25 lakh but up to ₹50 lakh	₹10,000
(v)	For value of over ₹50 lakh but up to ₹1 crore	₹15,000
(vi)	For value above INR 1.00 crore	₹20,000
14	NEFT & RTGS transactions	
(i)	NEFT outside Axis Bank (from branch)	Up to ₹1 lakh - ₹5 per transaction Above ₹1 lakh - ₹25 per transaction

(ii)	RTGS outside Axis Bank (from branch)	Up to ₹5 lakh - ₹25 per transaction Above ₹5 lakh - ₹50 per transaction
(iii)	NEFT/ RTGS (Digital channel)	Free
15	Fees & charges as per applicability	
(i)	CGTMSE Fee & Annual Guarantee Fees	As per the guidelines shared by CGTMSE Trust from time to time
(ii)	Stamp duty	As applicable
(iii)	Legal audit charges	As applicable
(iv)	EM creation charges	As applicable
(V)	Information Utility Charges (NeSL)	As applicable
16	Pre-payment charges	

(i)	Prepayment charges	- In case of Micro and Small Enterprises (MSE) customers as per URC, no Foreclosure/Prepayment charges are applicable for - Fixed Rate Loans – up to loan amount of ₹50 lakh - Floating rate loans (irrespective of the loan limit) *Identification of MSEs would be basis latest available URC - For nonMSE Borrowers: Foreclosure/Prepayment premium shall be applicable as detailed below (including prepayment out of own sources/takeover of loans by other bank/FIs): - Working Capital (on Sanctioned limits) & Term Loans (on principal outstanding): <12 months- 4% + Taxes >12-24 months- 3% + Taxes >24 months- 2% + Taxes - Notice for pre-payment: Notice period of 30 business days
(ii)	Part Prepayment Charges	For Term Loans: 1% of pre-paid amount In case of Micro and Small Enterprises (MSE) customers, no prepayment charges are applicable if; - Fixed rate loans – up to loan amount of ₹50 lakh - Floating rate loans (irrespective of the loan limit) *Identification of MSEs would as basis latest available URC
17	Penal charges (Material Terms & Conditions)	
(i)	Delay/non-submission of stock-book debt statement and of FFR statement.	1% p.a. from the date of each non-financial default on the outstanding amount of fund-based credit facilities
(ii)	Non-payment of interest instalment on due date or non-realization of the bills on the date of payment or drawings over limit/DP.	8% p.a. on the overdue amount (subject to the aggregate not exceeding ₹1,00,000 or minimum ₹ 300 whichever is higher per instance)
(iii)	Non-creation of Security (Either primary or collateral or both have not been created).	1% p.a. from the date of each non-financial default on the outstanding amount of fund-based credit facilities

(iv)	Expiry of Working Capital limits (Delayed renewal)	8% p.a. on the overdue amount (subject to the aggregate not exceeding ₹1,00,000 or minimum ₹ 300 whichever is higher per instance)
(v)	Non-compliance of Sanction Terms	1% p.a. from the date of each non-financial default on the outstanding amount of fund-based credit facilities
(vi)	Delay/ non-submission of LEI details as per applicability	1% per annum on the outstanding loan amount for the period of non-compliance

(vii)	Delay/ non-submission of insurance policy of primary or collateral security	1% p.a. from the date of each non-financial default on the outstanding amount of fund-based credit facilities
(viii)	Delay/ non-submission of UCE certificate details as per applicability	1% per annum on the outstanding loan amount for the period of non-compliance
(ix)	Delay/non-submission of Acknowledgement of Debt (AOD) as per applicability	1% per annum on the outstanding loan amount for the period of non-compliance
(x)	Delay/ non-submission of Udyam Registration Certificate as per applicability	1% per annum on the outstanding loan amount for the period of non-compliance
(xi)	Non-routing of proportionate turnover through Axis Bank as per sanction terms	1% per annum on the outstanding loan amount for the period of non-compliance
(xii)	Delay/ non-submission of notice of intimation to SRO as per applicability	1% per annum on the outstanding loan amount for the period of non-compliance
(xiii)	Sanction condition - Closure of other bank current accounts	1% per annum on the outstanding loan amount for the period of non-compliance
(xiv)	Cheques are returned unpaid	8% p.a. on the overdue amount (subject to the aggregate not exceeding ₹1,00,000 or minimum ₹ 300 whichever is higher per instance)
(xv)	LCs devolved/ Bank Guarantees Invoked/ non- payment of any other charges/ commission on the due dates. (For INR Facilities)	8% p.a. on the overdue amount (subject to the aggregate not exceeding ₹1,00,000 or minimum ₹ 300 whichever is higher per instance)
(xvi)	Non-payment of instalment/ interest on due date for FCTL and FCDL (For FCY And Export Facilities in INR)	4% p.a. on the overdue amount
(xvii)	Non-payment of (FBP/FBD)/ EBRD/ PSCFC/ Collection Bill / interest thereon/ other charges on due date (For FCY And Export Facilities in INR)	4% p.a. on the overdue amount
(xviii)	Non-payment of EPC/ interest on EPC/ charges (For FCY And Export Facilities in INR)	4% p.a. on the overdue amount
(xix)	LCs devolved/ Bank Guarantees invoked/ non- payment of any other charges/ commission on the due dates. (For FCY And Export Facilities in INR)	4% p.a. on the overdue amount
(xx)	Non-submission of end use certificate & net worth statements at the time of renewal.	1% p.a. from the date of each non-financial default on the outstanding amount of fund-based credit facilities
18	CERSAI charges	
(i)	I. CERSAI charges for: immovable properties, movable, intangible etc., II. CERSAI charges - Securitization	Consolidated charges for facility up to Up to ₹5 lakh: ₹100 Above ₹5 lakh: ₹150

	or reconstruction of financial assets III. CERSAI Charges (factoring - Assignment of Receivable)	Charges are to be recovered at each instance of registration / creation of additional burden on underlying asset (The CERSAI charges are inclusive of GST) Consolidated charges of ₹750 (The CERSAI charges are inclusive of GST) Charges are to be recovered at each instance of registration / additional burden on underlying asset Registration Between 0 -10 days: Consolidated charges inclusive for creation/modification of ₹50 & for facility up to 5 lakh and ₹150 facility above 5 lakhs. Beyond 0-10 days: Consolidated charge of ₹200 (facility up to 5 lakh) and ₹1,450 (facility above ₹5 lakh) for delayed filing of transactions. (The CERSAI charges are inclusive of GST)
19	Documentation charges	
(i)	Sanctioned limit up to and including ₹1 crore	No charges
(ii)	Sanctioned limit of over ₹1 crore but up to and including ₹5 crores	₹10,000
(iii)	Sanctioned limit of over ₹5 crore but up to and including ₹25 crore	₹15,000
(iv)	Sanctioned limit of over ₹25 crore	₹25,000
(v)	Drafting documents for special purposes e.g. Syndicated loans, Corporate loans, post-merger documents etc.	₹2.25 lakh per instance
The above documentation charges are to be charged for documentation by a borrowing entity at each instance of sanction. In case of enhancement/ additional facilities, the documentation charges are to be recovered only on enhanced/additional portion of the facility and not on the total exposure. The above charges shall not be applicable to: 1. Consortium documentation 2. Renewal of limit at same level wherein revival letter INR/AODs is obtained. 3. Facilities sanctioned against 100% margin. 4. When interchangeability is sanctioned between / against the earlier facility within the existing exposure (unless specifically stipulated in the sanction)		
20	Mortgage charges (For all types of mortgages)	
(i)	Creation of Mortgage	Sanctioned limit up to ₹1 crore: No charges Sanctioned limit above ₹1 crore but up to and including 5 crores: ₹20,000 Sanctioned limit above 5 crores: ₹30,000
(ii)	Extension of Existing Mortgage	For securing the enhanced limits/ fresh limits sanctioned to the borrower: 50% of relevant slab of charges In favor of other lenders: 50% of relevant slab of charges For securing the enhanced limits/ fresh limits sanctioned to a 3 rd party: 50% of relevant slab of charges

(iii)	Substitution of title deeds	100% of relevant slab of charges, as applicable
*Above charges are applicable per MOE/Mortgage Deed - The out-of-pocket expenses (such as stamp duty, registration charges, legal charges etc.) are to be recovered separately. - The above mortgage charges specified are applicable as per the Recital/MOE/Mortgage Deed irrespective of the number of properties/title deeds. In case of enhancement/ additional facilities, the mortgage charges are to be recovered only on enhanced/additional portion of the facility and not on the total exposure. The above charges shall not be applicable to: - Consortium documentation - When interchangeability is sanctioned between / against the earlier facility within the existing exposure (unless specifically stipulated in the sanction).		
23	Inspection charges	
(i)	Inspection charges	₹2,500 per inspection plus actual expenses incurred. Actual expenses incurred to be recovered separately
(ii)	Inspection conducted by CA firm /stock auditors	Within city limits: ₹3,500 plus GST per inspection. Outstation location (return journey on same day): ₹5,000 plus GST per inspection. Outstation location (involving overnight stay): ₹7,000 plus GST per inspection.
- The fee is inclusive of all expenses like out of pocket, travelling and stay, etc. - Above charges shall be applicable for inspection of all units/collaterals. - The location being city / outstation would be determined by the concerned Unit based on the distance of unit from their center.		
24	Other charges	
(i)	CASH PICK UP: Cash pick up at the request of the borrower	INR per thousand, minimum ₹100 and maximum ₹2,500 per transaction. However, the facility should be made available regarding the amount and places of pick up after due approval from the sanctioning authority.
(ii)	Drawings against uncleared effects	Sanctioned limit up to and inclusive of ₹50 lakhs: ₹1,000 Above ₹50 lakh but up to and inclusive of ₹200 lakh: ₹ 5,000 Above ₹200 lakh: ₹10,000