

Key fees and charges of *DIGITAL INDIVIDUAL TRANSACTION* Current Account CAITX (w.e.f. 01-02-2026)

Monthly Average Balance (MAB)	Requirement
Metro & urban branches	Nil
Semi-urban & rural branches	Nil
Charges for non-maintenance	Nil
Minimum transaction required	₹10,000 per month (credit txn)
Charges for non-transaction	₹250
Monthly service charge	₹25 per month

Cash deposit - Home & non-home branches (combined)	Charges
Free cash deposits limit (no additional cash deposit is permitted)	Up to ₹1 lakh

Service type		Charges
DD / PO Issuance	Free limit	Unlimited
	Charges beyond the free limit	Nil
Cheque Book	Free limit	Unlimited
	Charges beyond the free limit	Nil

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

Cheque returns (Inward – issued by customer)	1st two returns for the month – ₹550 per instance 3rd return onwards – ₹750
Cheque returns (Outward – deposited by customer)	1st return for the month – ₹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 for the month – ₹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

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
Demand Drafts (payable at Correspondent Bank locations under Desk Drawing arrangement)	₹1/1,000; Min. ₹25 per Demand Draft
Demand Drafts purchased from other banks cancellation, reissuance or revalidation in next line	Actual + 0.50/1,000; Min. 50 per Demand Draft
DD drawn on Axis Bank branches cancellation, reissuance or revalidation	₹100
Cheques deposited at any Axis Bank branches for outstation collection	₹100 per instrument
Stop payment instructions	Per instrument: ₹50, per series: ₹100
Signature Verification Certificate	₹50 per verification
Certificate of Balance for previous year	₹200
Duplicate account statement (from branches)	₹100 per statement
Account closure charge	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 1st of every month to the last day of the same on the (e.g. 1st April to 30th April)
- All cash transaction of ₹10 lakh 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 shall be ₹1 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.
- Timings for BNA convenience charges in Current Accounts, post branch hours on working days, to be considered as 5.00 PM to 9.30 AM Holidays to include all 2nd and 4th Saturdays, Sundays and National and State holidays.
- 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
- Credit Transactions considered for minimum Monthly Transaction Required will not include the cash deposit transactions done in the account
- Monthly Average Balance (MAB) is the average of day end balance maintained by the customer for the month
- Physical statements will not be sent for this current account

I/we have chosen to open a CAITX 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