

	Services	Charges
<b>1</b>	<b>Collection of Cheques/ Instruments - OUTWARD</b>	
a	Collection of cheques/instruments – Outward through our bank network	As per CMS charges
b	In case of collection of cheque through other Bank	
c	Handling charges for return of cheques/instruments sent on collection through our or other bank network	
d	Handling charges for return of cheques sent on collection through other bank network	
e	Postage (in addition to above collection/ handing charges)	
<b>2</b>	<b>Collection of Cheques/ Instruments - INWARD</b>	
a	Collection of cheques/ instruments received from our bank network	As per CMS charges
b	Collection of cheques/ instruments received from other Bank	
c	Handling charges for return of cheques/instruments received on collection through our bank network	
d	Handling charges for return of cheques received on collection from other bank.	
e	Postage (in addition to above collection charges)	
<b>3</b>	<b>CHEQUE TRANSACTIONS</b>	
a	Cheques deposited at Home branch or any other branch in the same city for local clearing/collection	Nil
b	Cheques deposited at any Axis Bank branch outside Home branch location for local clearing/collection	Nil
c	Cheques deposited at non-home branch for outstation collection through our bank network	Upto Rs 50000/- : Rs. 50/- Above Rs 50000/- upto Rs 1 lakh: Rs 100/- per instrument
d	Cheques deposited at non home branch for outstation collection through other bank.	Above Rs 1lakh: Rs 150/- per instrument (Inclusive of postage)
e	Handling charges for return of cheques deposited at non-home branch and sent on collection through our bank network	As per CMS charges
f	Handling charges for return of cheques deposited at non-home branch and sent on collection through other Bank	
g	Postage (in addition to above collection/ handing charges)	
<b>4</b>	<b>CASH TRANSACTIONS</b>	
<b>a</b>	<b>Home Branch cash deposit</b>	
(i)	Free Limit	Free Limit is Rs 50 lakhs per month
(ii)	Charges above free limit	<b>For others</b> - Rs 3.00 per thousand
<b>b</b>	<b>Inter branch (Intercity &amp; Intracity) cash deposit</b>	
(i)	Free Limit	Nil
(ii)	Charges	Rs. 3.50 per thousand, minimum Rs 100/- per transaction.
(iii)	Maximum daily limits for Interbranch deposits (Intercity & Intracity)	Rs 10 lakhs
<b>5</b>	<b>FUND TRANSFER</b>	
a	Fund transfer - Intra city between accounts maintained with our Bank	Clubbed in account maintenance (No separate charge)
b	Fund transfer - Intercity between accounts maintained with our Bank - with debit origination at non-home branch location	
c	Fund transfer - Intercity between accounts maintained with our Bank - with debit origination at home branch location	
<b>6</b>	<b>ACCOUNT MAINTENANCE</b>	
	Charges for fund based working capital accounts.	Rs 50/- per month
<b>7</b>	<b>CHEQUE BOOK CHARGES</b>	
(i)	Per leaf	First 200 leaves free (for new borrowal account) and thereafter Rs 2/- per leaf
<b>8</b>	<b>CHEQUE RETURN CHARGES</b>	

(i)	Charges on return of cheques deposited at home branch for local clearing (Outward return)	Rs 100/- per cheque
(ii)	Charges on return of cheques issued by customer (Inward Return)	Rs 750/- per cheque
(iii)	ECS Return	Rs.750/- per record
<b>9</b>	<b>ACCOUNT STATEMENT ISSUANCE CHARGES</b>	
(i)	Monthly by post	No charge
(ii)	Daily/Weekly/Monthly by e-mail	No charge
(iii)	Adhoc statement from any branch.	Rs. 100 per statement
<b>10</b>	<b>STOP PAYMENT</b>	
(i)	Per instrument	Rs 100/- per instrument, maximum Rs 300/- per instruction
(ii)	Per Series	Rs 300/- per series, per instruction
<b>11</b>	<b>STANDING INSTRUCTIONS</b>	
(i)	Setting up	
(ii)	Execution (Intra-bank Fund Transfer)	Clubbed in account maintenance (No separate charge)
(iii)	Execution (Inter-bank Fund Transfer)	
<b>12</b>	<b>REMITTANCE - DEMAND DRAFT/PAYORDER</b>	
(i)	Issue of Payorder/ Demand Draft (Payable at Axis Bank Locations)	Nil
(ii)	Issue of Demand Draft (DD)(Payable at Correspondent Bank Locations under Desk Drawing arrangement)	Rs 1/1000 (Min charge - Rs 25/-)
(iii)	Issue of Demand Draft Purchased from other banks.	Actual + Rs 0.50 /1000 (Min charge - Rs 50/- )
(iv)	Cancellation of Demand Draft/ Pay order drawn on our Bank	
(v)	Issuance of duplicate Demand Draft/ Pay order drawn on our Bank	Rs 100/ demand draft
(vi)	Revalidation of Demand Draft/Payorder drawn on our Bank	
(vii)	Cancellation of Demand Draft drawn on correspondent bank	
(viii)	Issuance of duplicate Demand Draft drawn on correspondent Bank	Other bank charges + Rs 100/ demand draft
(ix)	Revalidation of Demand Draft drawn on correspondent bank	
<b>13</b>	<b>CASH PICK UP</b>	
(i)	Cash Pick Up at the request of the borrower	As per CMS charges
<b>14</b>	<b>Issue of Opinion Reports</b>	
(i)	Per report	Rs. 1000/-
<b>15</b>	<b>Allocation of Limits</b>	
(i)	Per each branch	Nil
<b>16</b>	<b>Signature Verification</b>	
(i)	Per application/letter	Rs. 100/-
<b>17</b>	<b>Enquiry related to old records more than 1 year old</b>	
(i)	Per item	Rs. 150/-
<b>18</b>	<b>Issuance of No dues certificate</b>	
(i)	Per certificate	Nil
(ii)	Issuance of duplicate No dues certificate	Rs 250/-
<b>19</b>	<b>Issuance of Solvency Certificate</b>	
(i)	Solvency Certificate for value of Rs 1.00 lakh	0.25% of the solvency certification value subject to minimum of Rs 1000 (plus taxes) and maximum of Rs 20,000 (plus taxes)
(ii)	Solvency Certificate for value of over Rs 1.00 lakh but upto Rs 10 lakhs	
(iii)	Solvency Certificate for value of over Rs 10.0 lakh but upto Rs 25 lakhs	
(iv)	Solvency Certificate for value of over Rs25 lakhs but upto Rs 50 lakhs	
(v)	Solvency Certificate for value of over Rs 50 lakhs but upto Rs 1.00 crore	
(vi)	Solvency Certificate for value above Rs 1.00 crore	
<b>20</b>	<b>Delay in submission of Insurance Policies *</b>	
(i)	Delay upto 1 month from the date of disbursement in case of new policies and 1 month from the date of expiry in case of existing policies.	No charge
(ii)	Delay beyond 1 month from the date of disbursement in case of new policies and 1 month from the date of expiry in case of existing policies.	Rs 100.00 per policy per month or part thereof to be recovered at the end of the quarter for the period of delay.

<b>21</b>	<b>Drawings against uncleared effects</b>	
(i)	Upto and inclusive of Rs 1 lakh	Nil
(ii)	Above Rs 1.00 lakhs but upto and inclusive of Rs.10.00 lakhs	
(iii)	Above Rs 10.00 lakhs but upto and inclusive of Rs.50.00 lakhs	
(iv)	Above Rs 50.00 lakhs but upto and inclusive of Rs.100.00 lakhs	
<b>22</b>	<b>NEFT &amp; RTGS TRANSACTIONS</b>	
a	NEFT Outside Axis Bank	Nil
b	RTGS outside Axis Bank	
c	IMPS	
<b>23</b>	<b>MOBILE ALERT CHARGES</b>	
	Mobile Banking Service Charges	Nil
	Mobile Banking Service Charges	
	Mobile Banking Service Charges	
<b>24</b>	<b>Takeover</b>	
	Takeover Charges in case of loan is takeover by other Banks and NBFCs	2% of loan Outstanding for Term loan 2% of the sanctioned amount for Working Capital Facility
<b>25</b>	<b>PENAL INTEREST *</b>	
a	Delay /non-submission of stock/ book- debts statements.	2% per annum on the outstanding amount in fund based working capital credit facilities from the date of default.
b	Delay/non-submission of Financial Follow- up Reports (FFRs)/QIS within the Stipulated time/ Non- submission of audited balance sheet within stipulated period or 6 months from the end of financial year of the company	2% per annum on the outstanding amount in fund based working capital credit facilities from the date of default.
c	Non-payment of interest / installment on due date or non-realization of the bills on the date of payment.	2% per annum on the amount of overdue instalment/interest (on limit overdue)/charges/ unrealised bills purchased/discounted.
d	Drawings over limit/DP	24% per annum on the amount drawings over limit/DP.
e	Non creation of Security	2% per annum on the outstanding amount of Fund-Based credit facilities released, if the terms and conditions of sanction do not stipulate otherwise. Additional commission @ 0.50% p.a. on the outstanding amount of Non-fund based credit facilities in respect of which stipulated security (primary as well as collateral) has not been created.
f	Expiry of working capital limits	2% per annum on the outstanding amount of Fund-Based credit facilities.
g	Delay in submission of Letter Acknowledging Debt	2% per annum on the outstanding amount of Fund-Based credit facilities
h	Delay in submission of Insurance: Delay beyond 1 month from the date of disbursement in case of new policies and 1 month from the date of expiry in case of existing policies	Rs 100/- per policy per month or part thereof to be recovered at the end of the quarter for the period of delay.
i	Higher levy in case account conduct deteriorates	2% additional levy over existing Rate of Interest
j	Penal Interest for maintaining Current Account with Other Bank while facility is granted under Sole Banking (Applicable where specific permission is not taken by the customer)	2% additional levy over existing Rate of Interest.
k	Penal Interest for not complying with documentation for the credit facility.	2% additional levy over existing Rate of Interest.
l	Physical collection of periodic documents as required by the bank such as stock statements, statutory documents, etc	Rs 500/- per visit