

SCHEDULE OF CHARGES FOR WHOLESALE COVERAGE GROUP/COMMERCIAL BANKING COVERAGE GROUP & MICRO FINANCE BORROWAL ACCOUNTS WITH EFFECTIVE FROM 01/06/2019		
SL No	SERVICES	CHARGES/FEES
1	PROCESSING CHARGES FOR NON-RETAIL LOAN PROPOSALS	
	Processing Charges	Processing charges for New proposal/Enhancement/Additional limits/Renewal/ Extension of currency of facility shall be recovered as stipulated by the sanctioning authority in the sanction letter/letter or as per the Product Guidelines.
2	Documentation Charges	
(i)	Sanctioned limit upto and including Rs.1.00 lakh	No charges
(ii)	Sanctioned limit over Rs.1.00 lakh but upto and including Rs.25.00 lakhs	Rs 2500/-
(iii)	Sanctioned limit over Rs.25.00 lakhs but below Rs.100.00 lakhs	Rs 5000/-
(iv)	Sanctioned limit of Rs 1.00 crore and above but upto and including Rs 5.00 crores	Rs 10000/-
(v)	Sanctioned limit of over Rs.5.00 crores but upto and including Rs 25 crores	Rs 15000/-
(vi)	Sanctioned limit of over Rs.25.00 crores	Rs 25000/-
(vii)	Drafting of documents for special purposes e.g. Syndicated loans, Corporate Loans, Post-Merger Docs etc.	Rs 225000/- per instance
	<p>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.</p> <p>The above charges shall not be applicable to:</p> <ol style="list-style-type: none"> 1) Consortium documentation 2) Renewal of limit at same level wherein revival letters/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) 	
3	Mortgage Charges (for all types of mortgage)	
(i)	Creation of Mortgage	
a	Sanctioned limit upto and including Rs 10 lakhs	Rs 2000/- per MOE/Mortgage Deed
b	Sanctioned limit above Rs.10 lakhs but upto and including Rs 25 lakhs	Rs 8000/- per MOE/Mortgage Deed
c	Sanctioned limit above Rs.25 lakhs but upto and including Rs 1.00 crore	Rs 15000/- per MOE/Mortgage Deed
d	Sanctioned limit above Rs.1.00 crore but upto and including Rs 5 Crores	Rs 20000/- per MOE/Mortgage Deed
e	Sanctioned Limit above Rs 5 Crores	Rs 30000/- per MOE/Mortgage Deed
(ii)	Extension of an existing mortgage	
a	For securing the enhanced limits/ fresh limits sanctioned to the borrower	50% of relevant slab of charges
b	In favour of other lenders	
c	For securing the enhanced limits/ fresh limits sanctioned to a 3rd party	
(iii)	Substitution of title deeds	100% of relevant slab of charges, as applicable
	<p>The out of pocket expenses (such as stamp duty, registration charges, legal charges etc.) to be recovered separately.</p> <p>The above mortgage charges specified is applicable per Recital/MOE/Mortgage Deed irrespective of the number of properties/title deeds.</p> <p>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.</p> <p>The above charges shall not be applicable to:</p> <ol style="list-style-type: none"> 1) Consortium documentation 2) When Interchangeability is sanctioned between / against the earlier facility within the existing exposure (unless specifically stipulated in the sanction) 	
(iv)	CERSAI CHARGES	
a	CERSAI Charges for : Immovable Properties , Movable , intangible etc.,	<ol style="list-style-type: none"> 1) Consolidated charges of Rs.100/- : - facility upto Rs 5 lakhs and Rs.150/- facility above Rs 5 lakhs 2) Consolidated charge of Rs.750/- (facility upto Rs 5 lakhs) and Rs.1450/- ((facility above Rs 5 lakhs) for delayed filing of transactions related to Registration Charges are to be recovered at each instance of registration / creation of additional burden on underlying asset (The CERSAI charges are inclusive of GST)
b	CERSAI Charges - Securitisation or reconstruction of Financials assets	Consolidated charges of Rs.750/- (The CERSAI charges are inclusive of GST) Charges are to be recovered at each instance of registration / additional burden on underlying asset
c	CERSAI Charges (Factoring - Assignment of Receivable)	Consolidated charges inclusive for creation/modification of Rs.50/- : - facility upto Rs 5 lakhs and Rs.100/- facility above Rs 5 lakhs <ol style="list-style-type: none"> 2) Consolidated charge of Rs.750/- (facility upto Rs 5 lakhs) and Rs.1450/- ((facility above Rs 5 lakhs) for delayed filing of transactions related to Registration (The CERSAI charges are inclusive of GST)
4	INSPECTION CHARGES	
(i)	Inspection Charges (WCG)	Only out of Pocket expenses, if any to be recovered.
(ii)	Inspection Charges (CBG/Micro Finance)	Rs.2500.00 per inspection plus actual expenses incurred. Actual expenses incurred to be recovered separately

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(iii)	Inspection Conducted by CA Firm /Stock Auditors	
a	Within City limits	Rs.3500/- plus GST per inspection.
b	Outstation Location (return journey on same day)	Rs.5000/- plus GST per inspection.
c	Outstation Location (involving overnight stay)	Rs.7000/- plus GST per inspection.
	1. The fee is inclusive of all expenses like out of pocket, travelling and stay, etc. 2. The location being city / outstation would be determined by the concerned CBB/ CCMC based on the distance of unit from their centre	
5	Issuance of Solvency Certificate	
(i)	Solvency Certificate for value of Rs 1.00 lakh	Rs 2000/-
(ii)	Solvency Certificate for value of over Rs 1.00 lakh but upto Rs 10 lakhs	Rs 3000/-
(iii)	Solvency Certificate for value of over Rs 10 lakhs but upto Rs 25 lakhs	Rs 5000/-
(iv)	Solvency Certificate for value of over Rs 25 lakhs but upto Rs 50 lakhs	Rs 10000/-
(v)	Solvency Certificate for value of over Rs 50 lakhs but upto Rs 1.00 crore	Rs 15000/-
(vi)	Solvency Certificate for value above Rs 1.00 crore	Rs 20000/-
6	Allocation of Limits	
(i)	Per Branch	Rs. 15000/- p.a (for the Period April XX to March XX) for allocation of limit to each branch (To be recovered by controlling branch)
7	Lead Bank Fees	
(i)	On the total FB Working Capital Limit	Not less than 0.20% p.a. on fund based WC limit extended by the consortium. Charges shall be recovered as stipulated by the sanctioning authority in the sanction letter.
8	Issue of Opinion Reports	
(i)	Per report	Rs 1500/-
9	Issuance of No dues certificate	
(i)	Per certificate	NIL
10	Drawings against uncleared effects -	
(i)	Sanctioned limit upto and inclusive of Rs 50 Lakhs	Rs 1000/-
(ii)	Above Rs 50.00 lakhs but upto and inclusive of Rs.200 lakhs	Rs 5000/-
(iii)	Above Rs 200 lakhs	Rs 10000/-
11	Inland Letters of Credit	
(i)	Opening of Sight LC	1.5% of LC value, Min. Rs. 1500/-
(ii) a	Opening of Usance LC (Usance period upto 3 Months)	1.5% of the LC value, Min. Rs. 1500/-
(ii) b	Usance period over 3 months	1.75% of the LC value, Min. Rs. 1500/-
	In case of LCs issued under 100% cash margin, 50% of the above charges shall be applicable with a minimum of Rs. 1500/-	
(iii)	Acceptance charges	Nil (Included in LC Issuance Charges)
(iv)	Retirement/Realization of Bills under LC	Nil (Included in LC Issuance Charges)
(v)	Amendment of LC	
(v) a	Amendment for increasing value of credit	Financial Amendment : LC Issuance Charges + Amendment Charges Rs.1500/-; Minimum Rs. 2500/-
(v) b	Amendment for Extension of Period of LC (Including Revolving LCs)	Financial Amendments : LC Issuance charges +Amendment charges of Rs. 1500/-; Minimum Rs. 2000/- Non Financial Amendment : Rs.1500/- per amendment
(v) c	Amendment of other terms of LC	Rs 1500/- per amendment
(vi)	Advising of Letter of Credit	Customers : Rs. 1500/-
	Advising of Amendment	Non-customers: Rs.2000/-
(vii)	Confirmation of LC	As applicable for opening of LC
(viii)	Transferable Letters of Credit	Rs.2000/- for each transfer
(ix)	Postage	Rs 500/-
(x)	SFMS Charges	Rs 1000/- per message
12	BILL NEGOTIATION UNDER INLAND LC	
(i) a	Negotiation charges	* 0.35% of Bill amount (Min. Rs.1500/-) + Interest rate stipulated in sanction * For LCBN (without Recourse)- 0.5% of bill amount (Min. Rs. 2000/-) + Interest rate stipulated in sanction
(i) b	Collection Charges as applicable for the bill	Rs.500/-
(ii)	Guaranteeing discrepancy in documents negotiated under LC - If payment received under reserve is credited to beneficiary's account.	0.30% with a minimum of Rs 1000/-
(iii)	Clean payment received under LC	Flat charge of Rs 500/-
(iv)	Factoring/Invoice Discounting (Handling Charges)	0.50% of the bill amount minimum of Rs 1000/- PLUS applicable interest/discount rate as stipulated in the sanction
13	Attestation of Commercial invoice subsequent to negotiation	
(i)	Per invoice	No charges
14	Bank Guarantees	
(i)	Performance Guarantee	Issuance – 1.8% p.a. Min. Rs.1500/- Financial amendment: Issuance charges + Rs.1500/- Non-financial amendment : Rs. 1000/- flat
(ii)	Financial Guarantee	Issuance – 2% p.a. Min. Rs.1500/- Financial amendment: Issuance charges + Rs.1500/- Non-financial amendment : Rs. 1000/- flat

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SL No	SERVICES	CHARGES/FEEES
	1) In case of BGs opened under 100% cash margin, 50% of above rates shall be applicable with a minimum of Rs. 1500 per Bank Guarantee. 2) Further, in case of all BGs, commission to be recovered on the basis of actual month in which the validity of guarantee including claim period expires.	
15	Collection of Cheques/ Instruments - OUTWARD	
(i)	Cheques deposited at any Axis branch for outstation collection through our bank network	Upto Rs 50000/- : Rs. 50/- 50001/- upto Rs 100000/- : Rs 100 per instrument Above Rs 100000/- : Rs 150/- per instrument (Charges are all inclusive and only applicable GST on the same to be levied extra)
(ii)	In case of collection of cheque through other Bank	Other Bank Charges + Upto Rs 10000/- : Rs 25/- per instrument Above Rs 10000/- to Rs.100000/: Rs.50/- per instrument Rs 100001/- and above : Rs.75/- per instrument (Charges are all inclusive and only applicable GST on the same to be levied extra)
(iii)	Postage (in addition to above collection/ handing charges)	Nil
16	Collection of Cheques/ Instruments - INWARD	
(i)	Collection of cheques/ instruments received from our bank network	No Charge
(ii)	Handling charges for return of cheques/instruments received on collection through our bank network	No Charge
(iii)	Collection of cheques/ instruments received from other Bank	Upto Rs 10000/- : Rs 25/- per instrument Above Rs 10000/- to Rs.100000/: Rs.50/- per instrument Rs 100001/- and above : Rs.75/- per instrument (Charges are all inclusive and only applicable GST on the same to be levied extra)
(iv)	Handling charges for return of cheques received on collection from other bank.	50% of applicable collection charges (minimum of Rs 50 per cheque)
(v)	Postage (in addition to above collection charges)	Nil
17	Collection of bills - OUTWARD	
(i)	Collection of Bills-Sent for Collection to any branch of Axis Bank Ltd.	0.70% of the bill amount with minimum of Rs 1000/- and maximum of Rs 30000/-
(ii)	Handling charges for return of bills sent for collection to any branch of Axis Bank Ltd.	0.40% of bill amount with minimum of Rs 1000/- & maximum of Rs 30000/-
(iii)	Collection of Bills through other Bank -Sent for collection directly to the other Bank	Other Bank charges plus 0.50% of the bill amount with minimum of Rs 1000/- and maximum of Rs 30000/-
(iv)	Handling charges for return of bills sent for collection directly to the other Bank	Other Bank Charges plus 0.40% of bill amount with minimum of Rs 1000/- & maximum of Rs 30000/-
(v)	Postage (in addition to above collection/ handing charges)	Rs 500/- per bill
18	Collection of Bills - INWARD	
(i)	Collection of bills received from any branch of Axis Bank Ltd.	No Charge
(ii)	Handling charges for return of bills sent on collection through any branch of Axis Bank Ltd.	No Charge
(iii)	Collection of bills received from other Bank	0.50% of the bill amount (minimum of Rs 1000/- and maximum of Rs 30000/-)
(iv)	Handling charges for return of bills sent on collection through other Bank	0.25% of the bill amount (minimum of Rs 1000/- and maximum of Rs 30000/-)
(v)	Collection of bills received directly from the customer	0.70% of the bill amount (minimum of Rs 1000/- and maximum of Rs 30000/-)

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(vi)	Handling charges for return of bills directly received from the customer.	0.50% of the bill amount (minimum of Rs 1000/- and maximum of Rs 30000/-)
(vii)	Discrepancy Charges	Rs.750/- per bill
(viii)	Postage (in addition to above collection charges)	Rs 500/- per bill
19	CASH TRANSACTIONS	
(i)	Home Branch cash deposit	
a	Free Limit	CBG : Free Limit is Rs 50 lakhs per month WCG/Micro finance - Free limit is Rs. 10 lakhs per month
b	Charges above free limit	WCG/Micro finance - Rs 3.50/- per thousand CBG - Rs 2/- per thousand
(ii)	Inter branch (Intercity & Intracity) cash deposit	
a	Free Limit	For CBG Segment - Rs 50 lakhs per month For WCG/Micro finance- Rs 10 lakhs per month (For the purpose of calculation of free limit, the intracity cash deposit will be clubbed with Home branch cash deposit for arriving at the overall Free cash deposit limit of Rs 50 lakhs per month in case of CBG Segment and Rs 10 lakhs for other segments.)
b	Charges	WCG/CBG/Micro finance - Rs 3.50/- per thousand CBG - Rs 2/- per thousand GST shall continue to be levied as per applicable rates from time to time.
c	Maximum daily limits for Interbranch deposits (Intercity & Intracity)	Rs 10 lakhs
20	CHEQUE TRANSACTIONS (LOCAL CLEARING)	
(i)	Cheques deposited at Home branch or any other branch in the same city for local clearing	Free
(ii)	Cheques deposited at any Axis Bank branch outside Home branch location for local clearing	If under Speed clearing, Upto Rs 1 lakh : Free Above Rs 1 lakh : Rs 150/- per instrument If not under speed clearing Upto Rs 10000/- : Rs 50/- per instrument Above Rs 10000/- to Rs.100000/- : Rs.100/- per instrument Rs 100001/- and above : Rs.150/- per instrument (Charges are all inclusive and only applicable GST on the same to be levied extra)
(iii)	Cheques deposited at non-home branch for outstation collection through other Bank	Other Bank charges + Upto Rs 10000/- : Rs. 25/- per instrument Above Rs 10000/- upto Rs 1 lakh: Rs 50/- per instrument Above Rs 1lakh: Rs 75/- per instrument (Charges are all inclusive and only applicable GST on the same to be levied extra)
(iv)	Postage (in addition to above collection/ handing charges)	Nil
21	CHEQUE RETURN CHARGES	
(i)	Charges on return of cheques deposited at home branch for local clearing	Rs 100/-per cheque
(ii)	Charges on return of cheques deposited by customer for outstation clearing	Other bank charges + 50% of OSC commission; Min Rs 50/-cheque
(iii)	Charges on return of cheques issued by customer	Rs 750/-per cheque
(iv)	ECS Return	Rs 750/- per record
22	REMITTANCE - DEMAND DRAFT	
(i)	Issue of Demand Draft (Payable at Axis Bank Locations)	RS 2/- per thousand (Minimum of Rs 50/- and Maximum of Rs 5000/-)
(ii)	Issue of Demand Draft (DD)(Payable at Correspondent Bank Locations under Desk Drawing arrangement)	Rs 1/- per thousand (Minimum Rs 25/- per DD)
(iii)	Issue of Demand Draft Purchased from other banks.	Actual + 0.50/- per thousand (Minimum Rs 50/- per DD)
(iv)	Cancellation of Demand Draft drawn on our Bank	Rs 100/- per demand draft
(v)	Cancellation of Demand Draft drawn on correspondent bank	Other bank charges plus Rs 100/- per Demand Draft
(vi)	Issuance of duplicate Demand Draft drawn on our Bank	Rs 100/- per demand draft
(vii)	Issuance of duplicate Demand Draft drawn on correspondent bank	Other bank charges plus Rs 100/- per Demand Draft
(viii)	Revalidation of Demand Draft drawn on our Bank	Rs 100/- per demand draft
(ix)	Revalidation of Demand Draft drawn on correspondent bank	Other bank charges plus Rs 100/- per Demand Draft
23	NEFT & RTGS TRANSACTIONS	
(i)	NEFT Outside Axis Bank Ltd.	Upto Rs 1.00 lakh – Rs 5/- per transaction Above Rs 1.00 lakh to Rs 2.00 lakhs – Rs 15/- per transaction Above Rs 2.00 lakhs – Rs 25/- per transaction
(ii)	RTGS outside Axis Bank Ltd.	Upto Rs 2.00 lakhs – Nil Above Rs 2.00 lakhs to Rs 5.00 lakhs – Rs 25/- per transaction Above Rs 5.00 lakhs – Rs 50/- per transaction
24	ACCOUNT MAINTENANCE CHARGES (EXCLUDING SCF ACCOUNTS)	
(i)	Charges for fund based working capital accounts.	Nil
25	CHEQUE BOOK CHARGES	
(i)	Per leaf	First 100 leaves free and thereafter Rs 2/- per leaf
26	ACCOUNT STATEMENT ISSUANCE CHARGES	

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FROM 01/06/2019**

SL No	SERVICES	CHARGES/FEES
(i)	Adhoc statement from any branch.	Rs 100/- per statement
27	STOP PAYMENT	
(i)	Per instrument	Rs 100/- per instrument
(ii)	Per Series	Rs 250/- per series, per instruction
28	Signature Verification	
(i)	Per application/letter	Rs 100/-
29	Enquiry related to old records more than 1 year old	
(i)	Per item	No charge
30	Mobile Banking Charges	
(i)	Mobile Banking Service Charges	Nil

(1) All the above charges will be subject to applicable Taxes from time to time.

(2) Out of pocket expenses in all cases are to be recovered separately.