

Sr. No.	Nature of fee / charges/Penal Interest	Loans For Agri & MSME Manufacturers, Processors, Traders & Service providers (Applicable for all B2B & MSME Products like AGPRO Power, AGPRO Lite, Kisan Mitra, Kisan Mitra Lite, MSME Samridhhi, MSME Samridhhi Lite, Swift OD, GST OD, Poultry, Balance Transfer Next, Secured Express OD)
<b>Services</b>		<b>Charges</b>
<b>1.</b>	Non Refundable Login Fees	Rs. 5000/- + Applicable taxes
<b>2.</b>	<b>Processing Charges</b>	
	New Case	0.75 % + Applicable taxes
	Renewal cases & Extension of currency of limit without detailed	0.50 % + Applicable taxes
<b>3.</b>	<b>Account Service Charges – per annum</b>	
	Sanctioned limits above Rs. 10.00 lakhs and upto Rs.100.00 lakhs	Rs. 2000.00 + Applicable taxes
	Sanctioned limits above Rs. 100.00 lakhs	Rs. 4000.00 + Applicable taxes
<b>4.</b>	<b>Documentation cum CERSAI Charges</b>	
	Sanction Limits above Rs. 10 lakhs and upto Rs. 25 lakhs	Rs. 1,500 + Applicable taxes
	Sanction Limits above Rs. 25 lakhs and upto Rs. 100 lakhs	Rs. 3,000 + Applicable taxes
	Sanction Limits above Rs. 100 lakhs and upto Rs. 500 lakhs	Rs. 5,500 + Applicable taxes
<b>5.</b>	Penal Interest for any breach of sanction terms / event of default	6% per annum will be applicable in case of any default
<b>6.</b>	<b>Cash Transactions</b>	
	<b>Home Branch Cash Deposits</b>	
	Free limit	Free limit of <b>Rs. 60 lakhs</b> per month
	Charges above free limit	Rs. 3 per thousand + <b>Applicable taxes</b>
	<b>Inter branch (intercity &amp; intracity) Cash Deposit</b>	
	Free limit	Rs. 5 lakhs per month
	Charges above free limit	Rs. 2.50 per thousand (minimum Rs. 100 per transaction) + <b>Applicable taxes</b>
	Maximum daily limit for inter-branch deposits (intercity & intracity)	Maximum daily Limit is Rs. 25 lakhs
<b>7.</b>	<b>Annual Maintenance Charges for fund based working capital accounts</b>	
	Sanction Limits above Rs. 10 lakhs and upto Rs. 25 lakhs	Rs. 2500 + <b>Applicable taxes</b>
	Sanction Limits above Rs. 25 lakhs and upto Rs. 100 lakhs	Rs. 3500 + <b>Applicable taxes</b>
	Sanction Limits above Rs. 100 lakhs	Rs. 5000 + <b>Applicable taxes</b>
<b>8.</b>	Charges on return of cheques deposited at home branch for local clearing	Rs. 500/- per instance + <b>Applicable taxes</b>
<b>9.</b>	<b>Inland Letters of Credit *</b>	
	Opening of Sight LC	Minimum Charge Rs.700/- + <b>Applicable taxes</b>
	*In case of LCs issued under 100% cash margin, 50% of the above rates would be applicable with a minimum of Rs.700.00 per Letter of Credit.	
<b>10.</b>	<b>Bank Guarantees *</b>	

	Performance Guarantee	1.75% p.a. Minimum Rs. 1000/- + <b>Applicable taxes</b>
	Financial Guarantee	1.75% p.a. Minimum Rs. 1000/- + <b>Applicable taxes</b>
	*In case of BGs opened under 100% cash margin, 50% of the above rates would be applicable with a minimum of Rs.1000.00 per Bank Guarantee. Further, in case of all BGs, commission to be recovered on the basis of actual quarters in which the validity of guarantee including claim period expires.	
<b>11.</b>	Stamp Duty & other statutory document charges	As per applicable laws of state
<b>12.</b>	Legal & Technical Charges	As per actuals (applicable only, if Login Fees is waived or not collected)
<b>13.</b>	Cheque book issuance charge	First 100 leaves free (for new borrower account) and thereafter Rs 2/- per leaf + <b>Applicable taxes</b>
<b>14.</b>	Prepayment/Foreclosure charge	Nil
<b>15.</b>	Collection/Repossession and incidental charges are those expenses that are not budgeted or specified but are incurred by the bank on behalf of the customer	As per actuals
<b>16.</b>	No dues certificate/ No objection certificate	Nil
<b>17.</b>	Non submission of stock statement	6% (plus taxes) of the outstanding amount from the date of default
<b>18.</b>	ROC filing charges	Rs. 1200/- per filing + <b>Applicable taxes</b> , if filed within 30 days. Additional penalty will be levied after 30 days
<b>19.</b>	Penal Interest for Non submission of property/stock insurance	6% Additional rate of interest on the amount outstanding
<b>20.</b>	CIBIL report copy charges	Nil
<b>21.</b>	<b>Account Statement Issuance Charges</b>	
	Monthly by post	No charge
	Daily / Weekly / Monthly by e-mail	No charge
	Adhoc statement from any branch.	Rs. 100 per statement + <b>Applicable taxes</b>
	Passbook updation	NA
<b>22.</b>	<b>Issuance of opinion report</b>	
	Sanction Limits above Rs. 10.01 lakhs and upto Rs. 25.00 lakhs	Rs. 250 per report + <b>Applicable taxes</b>
	Sanction Limits above Rs. 25.00 lakhs and upto Rs. 100.00 lakhs	Rs. 500 per report + <b>Applicable taxes</b>
	Sanction limits above Rs. 100 lakhs	Rs. 1000 per report + <b>Applicable taxes</b>
<b>23.</b>	<b>Allocation of Limits – Per branch</b>	
	Sanction Limits upto Rs. 100 lakhs	Rs. 2500.00 – One time + <b>Applicable taxes</b>
	Sanction Limits above Rs. 100 lakhs	Rs. 5000.00 – One time + <b>Applicable taxes</b>
<b>24.</b>	<b>Extension of existing mortgage</b>	
	For securing the enhanced limits / fresh limits sanctioned to the borrower	50% of relevant slab of charges

	In favour of other lenders	50% of relevant slab of charges
	For securing the enhanced limits / fresh limits sanctioned to a 3 <sup>rd</sup> party	50% of relevant slab of charges
<b>25.</b>	<b>Signature Verification</b>	
	Per application / letter	Rs. 100/- + Applicable taxes
<b>26.</b>	<b>Enquiry related to old records more than 1 year old</b>	
	Per item	Rs. 200/- + Applicable taxes
<b>27.</b>	<b>NEFT &amp; RTGS Transactions</b>	
	NEFT Outside Axis Bank	Upto Rs. 1.00 lakh – <b>Rs. 5.00 per transaction</b> + Applicable taxes Above Rs 1.00 lakh to Rs 2.00 lakhs – <b>Rs. 15.00 per transaction</b> + Applicable taxes Above Rs. 2.00 Lakhs – <b>Rs.25.00 per transaction</b> + Applicable taxes
	RTGS Outside Axis Bank	Rs. 1 lakh to Rs. 2.00 lakhs - <b>Nil</b> Above Rs 2.00 lakhs to Rs 5.00 lakhs - <b>Rs. 25.00 per transaction</b> + Applicable taxes Above Rs 5.00 lakhs – <b>Rs. 50.00 per transaction</b> + Applicable taxes
<p>Applicable Taxes- are applicable (if apply) subject to eligibility of particular Charges.</p> <p>Goods and Services tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable).</p> <p>"Axis Bank will convey its decision (within 2 weeks for credit limit up to Rs. 5 lakh and within 3 weeks for credit limit above Rs. 5 lakh and up to Rs. 25 lakh for Micro &amp; Small enterprises borrowers) and (within 30 working days for other borrowers) from the date of receipt of the application provided the application is complete in all respects and is submitted along with all the documents as per 'check list' provided in the application for loan and/or any additional documents as may be required by the bank for proper appraisal of the application. The computation of timelines shall start from the day on which all documents required for a proper appraisal of the application are provided by the Customer to bank."</p>		