

SBB PRODUCTS – SCHEDULE OF CHARGES (w.e.f. October 14, 2024)		
	Services	Charges
1	CASH TRANSACTIONS	
A	Cash deposit (Home & Non-Home Branch)	
(i)	Free Limit	Free Limit is INR 12 lakhs per month (Home and non-home branch combined)
(ii)	Charges above free limit	INR 3 per thousand
(iii)	Maximum daily limits for Inter-branch deposits (Intercity & Intra-city)	INR 10 lakhs
2	CHEQUE TRANSACTIONS	
A	Cheques deposited at Home branch or any other branch in the same city for local clearing/collection	Free
B	Cheques deposited at any Axis Bank branch outside Home branch location for local clearing/collection	If under Speed clearing, Up to INR 1 lakh: Free Above INR 1 lakh: INR 150/- per instrument (charges inclusive of all out of pocket expenses) If not under speed clearing INR 5.00 per thousand, minimum INR 50/- and maximum INR 50000/- per cheque
C	Cheques deposited at non-home branch for outstation collection through our bank network	Up to INR 10000/- : INR 50/- Above INR 10000/- up to INR 1 lakh: INR 100 per instrument Above INR 1lakh: INR 150/- per instrument (Charges inclusive of postage)
D	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 INR 500/- per cheque/instrument.
E	Cheques deposited at non home branch for outstation collection through other bank.	INR 5.00 per thousand; minimum INR 50/- and maximum INR 25000/- per cheque Plus other bank charges.
F	Handling charges for return of cheques deposited at non-home branch and sent on collection through other Bank	50% of applicable collection charges, minimum INR 500/- per cheque/instrument plus other bank charges
G	Postage (in addition to above collection/handing charges)	INR 50/- per cheque
3	ACCOUNT MAINTENANCE	
(i)	Charges for fund based working capital accounts.	INR 1 per entry, minimum INR 25/- per month
4	CHEQUE BOOK CHARGES	
(i)	Per leaf	First 100 leaves free (for new borrower account) and thereafter INR 2/- per leaf
5	REPAYMENT INSTRUCTION/INSTRUMENT RETURN CHARGES	
(i)	Charges on return of cheques deposited at home branch for local clearing (Outward return)	INR 100/- per instrument
(ii)	Charges on return of cheques issued by customer (Inward Return)	INR 500/- per instrument
(iii)	ECS Return	INR 250/- per record
6	ACCOUNT STATEMENT ISSUANCE CHARGES	

(i)	Daily/Weekly/Monthly by e-mail	No charge
(ii)	Ad-hoc statement from any branch.	INR 100 per statement
7	STOP PAYMENT	
(i)	Per instrument	INR 50/- per instrument, maximum INR 100.00 per instruction
(ii)	Per Series	INR 100.00 per series, per instruction
8	REMITTANCE - DEMAND DRAFT/PAYORDER	
(i)	Issue of Pay order	Ad valorem charges: Free Transaction charges : 15 pay order free per day: above that INR 50/- per pay order
a(ii)	Issue of Demand Draft (Payable at Axis Bank Locations)	Ad valorem charges: Free Transaction charges : 15 demand drafts free per day: above that INR 50/- per DD
(iii)	Issue of Demand Draft (DD)(Payable at Correspondent Bank Locations under Desk Drawing arrangement)	INR 1.00 per thousand; Minimum INR 25 per DD
(iv)	Issue of Demand Draft Purchased from other banks.	At cost
(v)	Cancellation of Demand Draft/ Pay order drawn on our Bank	INR 100/ per demand draft/pay order
(vi)	Cancellation of Demand Draft drawn on correspondent bank	Other bank charges plus INR 100/- per Demand Draft
(vii)	Issuance of duplicate Demand Draft/ Pay order drawn on our Bank	INR 100/- per demand draft/ pay order
(viii)	Issuance of duplicate Demand Draft drawn on correspondent Bank	Other bank charges plus INR 100/- per Demand Draft
(ix)	Revalidation of Demand Draft/Pay order drawn on our Bank	INR 100/- per demand draft/ pay order
(x)	Revalidation of Demand Draft drawn on correspondent bank	Other bank charges plus INR 100/- per Demand Draft
9	Issue of Opinion Reports	
(i)	Per report	INR 500/-
10	Allocation of Limits	
(i)	Per each branch	INR 10000/- p.a. for allocation of limit to each branch (To be recovered by controlling branch)
11	Signature Verification	
(i)	Per application/letter	INR 50/-
12	Enquiry related to old records more than 1 year old	
(i)	Per item	INR 150/-
13	Duplicate No Dues Certificate/NOC	
(i)	Per certificate	INR 50/-
14	Issuance of Solvency Certificate	
(i)	Solvency Certificate for value of INR 1.00 lakh	INR 750.00
(ii)	Solvency Certificate for value of over INR 1.00 lakh but up to INR 10 lakhs	INR 1500.00
(iii)	Solvency Certificate for value of over INR 10 lakhs but up to INR 25 lakhs	INR 3000.00
(iv)	Solvency Certificate for value of over INR 25 lakhs	INR 5000.00
15	NEFT & RTGS TRANSACTIONS	
A	NEFT Outside Axis Bank (From branch)	Upto INR 1.00 lakh - INR 5/- per transaction Above INR 1.00 lakh - INR 25/- per transaction
B	RTGS outside Axis Bank (From branch)	INR 25/- per transaction
C	NEFT/ RTGS (Digital channel)	Free
16	MOBILE ALERT CHARGES	
A	Mobile Banking Service Charges	Daily alert on day end balances: INR10/month Transaction/ Cheque Return Alert: INR25/month Both : INR35/month

	<p>(1) 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>(2) Out of pocket expenses in all cases are to be recovered separately.</p> <p>(3) Branches should ensure modification of appropriate charges while entering transactions in Finacle to enable the system to calculate the charges correctly.</p>	
17	Fees and Charges (As per Applicability)	
A	CGTMSE Fee	As per the guidelines shared by CGTMSE Trust from time to time
B	Stamp Duty	As Applicable
C	Legal Audit Charges	As Applicable
D	EM Creation Charge	As Applicable
E	ROC charge	As Applicable
F	CERSAI Charges	INR 100 per Security + GST
G	AMC Charges for Unsecured DOD	2,000/- + Taxes (No waiver allowed for AMC charges)
18	Prepayment Charges	
A	Prepayment Charges	<p>For Term Loans: 2% of Principal Outstanding</p> <p>For CC/OD Facility: 2% of Sanction Limit</p> <p>In case of Micro and Small Enterprises (MSE) customers, no Prepayment charges are applicable if; i. Loan amount is up to Rs.50 Lakhs under Fixed rate loans</p> <p>ii. Loans with floating interest rates (irrespective of the loan limit)</p>
B	Part-prepayment Charges	<p>For Term Loans: 1% of pre-paid amount</p> <p>In case of Micro and Small Enterprises (MSE) customers, no Prepayment charges are applicable if; i. Loan amount is up to Rs.50 Lakhs under Fixed rate loans</p> <p>ii. Loans with floating interest rates (irrespective of the loan limit)</p>
19	PENAL CHARGES	
A	Delay /non-submission of stock/ book- debts statements.	1% p.a. above applicable interest rate / commission from the date of each non-financial default on the outstanding amount of fund-based credit facilities.
B	Non-payment of interest /instalment on due date or non-realization of the bills on the date of payment.	8% p.a. above applicable interest rate on the overdue amount (subject to the aggregate not exceeding Rs. 1,00,000/- per instance).
C	Drawing over DP/ limit	8% p.a. above applicable interest rate on the overdue amount (subject to the aggregate not exceeding Rs. 1,00,000/- per instance).
D	Non creation of Security	1% p.a. above applicable interest rate / commission from the date of each non-financial default on the outstanding amount of fund-based credit facilities.
E	Expiry of working capital limits	8% p.a. above applicable interest rate on the overdue amount (subject to the aggregate not exceeding Rs. 1,00,000/- per instance).
F	Non-compliance of Sanction Terms	1% p.a. above applicable interest rate / commission from the date of each non-financial default on the outstanding amount of fund-based credit facilities.
G	Delay/ Non submission of LEI details as per applicability	1% per annum plus applicable Taxes on the outstanding loan amount for the period of non-compliance.
H	Delay/ Non submission of insurance policy of primary or collateral security	1% per annum plus applicable Taxes on the outstanding loan amount for the period of non-compliance.
I	Delay/ Non submission UFCE certificate details as per applicability	1% per annum plus applicable Taxes on the outstanding loan amount for the period of non-compliance.
J	Delay/non-submission of Acknowledgement of Debt as per applicability	1% per annum plus applicable Taxes on the outstanding loan amount for the period of non-compliance.
K	Delay/ non-submission of Udyam Registration Certificate as per applicability	1% per annum plus applicable Taxes on the outstanding loan amount for the period of non-compliance.
L	Non-routing of proportionate turnover through Axis Bank as per sanction terms	1% per annum plus applicable Taxes on the outstanding loan amount for the period of non-compliance.
M	Delay/ non-submission of Notice of intimation to SRO as per applicability	1% per annum plus applicable Taxes on the outstanding loan amount for the period of non-compliance.
N	Sanction condition - Closure of other bank Current accounts	1% per annum plus applicable Taxes on the outstanding loan amount for the period of non-compliance.
	<p>Note</p> <p>1) There shall be no capitalisation of Penal Charges.</p> <p>2) The said Penal Charges will be subject to GST as per applicable law on Goods and Service Tax in India, and GST will be charged separately.</p> <p>3) Penal charges for each calendar month should be recovered on the last working day of the month or on closure of the account, whichever is earlier.</p>	