

## Fees and Charges – Home Loan

The fees and charges levied by Axis Bank for Home Loans are completely transparent and upfront. Read in detail about fees and charges applicable for Home Loans mentioned below:

Processing Charge	<ul style="list-style-type: none"> <li>Up to 1% of the loan amount or Rs 10,000 (whichever is higher) + GST (as applicable)</li> <li>An upfront processing fee of INR 5,000 plus GST shall be collected at the time of application submission. The balance processing fee, as applicable, shall be collected at the time of loan disbursement.</li> <li>The processing fee is a non-refundable fee collected by the Bank for the purpose of reviewing the loan application and same is independent of the outcome of such assessment.</li> </ul>		
Admin Charges	INR 0 /-		
Repayment Instruction / Instrument Return	INR 339 /- Per instance	Issuance Charges of Credit Report	INR 50 / - per instance
Duplicate Statement issuance charges	INR 250 /- per instance	Cheque / Instrument swap charges	INR 500 /- per instance
Issuance charges for Photocopy of title documents	INR 500 / - per document set	Duplicate Amortization Schedule issuance Charges	INR 250 / - per instance
Charges of Customer initiated requests for copies of documents	INR 500 / - per document set	Duplicate Interest Certificate (Provisional / Actual) issuance charges	INR 50 / - per instance
Prepayment charges for floating rate loan (including part payment)	NIL	Prepayment charges for fixed rate loan (including part payment)	2% of outstanding principal / amount prepaid
Equitable mortgage creation charges	As applicable in the state	Duplicate No Dues Certificate / NOC	INR 50 / - per instance
Stamp Duty & other statutory charges	As per applicable laws of the state		
Equitable mortgage cancellation charges	As applicable in the state		
Penal Charges	<p>Financial Default*: 8% p.a. above applicable interest rate on the overdue amount (subject to the aggregate not exceeding 24% per instance)</p> <ul style="list-style-type: none"> <li>There shall be no capitalisation of Penal Charges</li> </ul> <p>*Financial Default includes all types of payment or financial defaults/irregularities with respect to your Loan Account</p>		

Re- Pricing Charges	Switching from the Floating Rate scheme to Fixed Rate scheme will attract a fee of 1% on the outstanding principal with a minimum of INR 10,000/- (not applicable under Fast Forward Home Loan & Shubh Aarambh Home Loans)	
	Switching from the Fixed Rate scheme to Floating Rate scheme will attract a fee of 2% on the outstanding principal (not applicable under Fast Forward Home Loan & Shubh Aarambh Home Loans)	
	Switching from the Higher Fixed Rate to Lower Fixed Rate will attract a fee of 0.5% on outstanding principal with minimum of INR 10,000/- The Lower Rate will be equal to the applicable carded interest rate only (not applicable under Fast Forward Home Loan & Shubh Aarambh Home Loans)	
	Switching from the Higher Floating Rate to Lower Floating Rate will attract an administrative charge of	
	<b>Principal O/s at the time of ROI conversion</b>	<b>Charges</b>
	Up to 10 lacs	1,000 /-
	10.01 lacs to 30 Lacs	2,000/-
	30.01 Lacs to 75 Lacs	3,000/-
>75 Lacs	5,000/-	
CERSAI Charges	INR 50/- for Loans upto 5 lakhs	
	INR 100/- for Loans above 5 lakhs	

\*Goods and Services Tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable).The above charges are subject to change and the same shall be updated on our website [www.axisbank.com](http://www.axisbank.com) accordingly.