

Fees & Charges – Super Saver Home Loan

Type of Charges	Charges*		
Processing Fee Charges	<ul style="list-style-type: none"> Up to 1% of the loan amount or Rs 10,000 (whichever is higher) + GST (as applicable). 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. 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 		
Admin Charges	INR 0/-		
Re-Pricing Charges	Floating Rate to Fixed Rate	1% on the Drawing Power with a min of INR 10,000/-	
	Fixed Rate to Floating Rate	2% on the Drawing Power	
	Higher Fixed rate to Lower Fixed rate	0.50% on the Drawing Power with a min of INR 10,000/-	
	Higher Floating rate to Lower Floating Rate	Principal O/s at the time of ROI conversion	Charges
		Upto 10 lacs	1,000 /-
		10.01 lacs to 30 Lacs	2,000/-
		30.01 Lacs to 75 Lacs	3,000/-
	>75 Lacs	5,000/-	
Duplicate Amortization schedule issuance charges	INR 250/- Per Instance		
Duplicate Interest Certificate (Provisional /Actual) issuance charges	INR 50/- Per Instance		
Duplicate No Dues Certificate / NOC	INR 50/- Per Instance		
Issuance charges for Photocopy of title documents	INR 500/- Per document set		
Charges on customer initiated requests for copies of documents	INR 500/- Per document set		
Prepayment charges for floating rate loan	NIL		
Prepayment charges for fixed rate loan	2% of Drawing Power / amount prepaid		
Penal Charge	<ul style="list-style-type: none"> Financial Default*: 8% p.a. above current applicable interest rate on the overdue amount (Penal Charge not exceeding INR 1,00,000 (INR One lakh) per instance) Non-Financial Default**: 1% p.a. above current applicable interest rate / commission from the date of each nonfinancial default on the outstanding amount of fund based credit facilities and non-fund-based facilities (as applicable). There shall be no capitalisation of Penal Charges. <p>*Financial Default includes all types of payment or financial defaults / irregularities with respect to your loan account. **Non-Financial Default includes breach of any other obligation(s) / covenant(s) with respect to your loan account.</p>		
Equitable mortgage creation charges	As applicable in the state		
Equitable mortgage cancellation charges	As applicable in the state		
Credit Bureau report issuance charges	INR 50/- Per Instance		
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 fee (wherever GST is applicable)**

Note: Other Transactional charges would be as per the applicable charges for 'Normal Current account (CANOR)', please visit Axis Bank official website and refer Current account section for details about the charges **URL:** <https://www.axisbank.com/service-charges-and-fees>