

### Fees & 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  | <p>1% or Rs. 10,000 (whichever is higher)</p> <p>Upfront processing fee of Rs. 5000 plus GST shall be collected at the time of application login. This fee will not be refunded under any circumstances such as loan rejection/withdrawal of the loan application etc., non disbursement of loan for the reason solely attributable to the customer. Balance processing fee as applicable shall be collected at the time of loan disbursement.</p> |   |   |
| 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 Interest Certificate (Provisional / Actual ) issuance charges | INR 50 / - 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> <li>• 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</li> <li>• *Financial Default includes all types of payment or financial defaults/irregularities with respect to your Loan Account</li> </ul> |

|                       |   |                |
|-----------------------|---|----------------|
| 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 charges 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.