



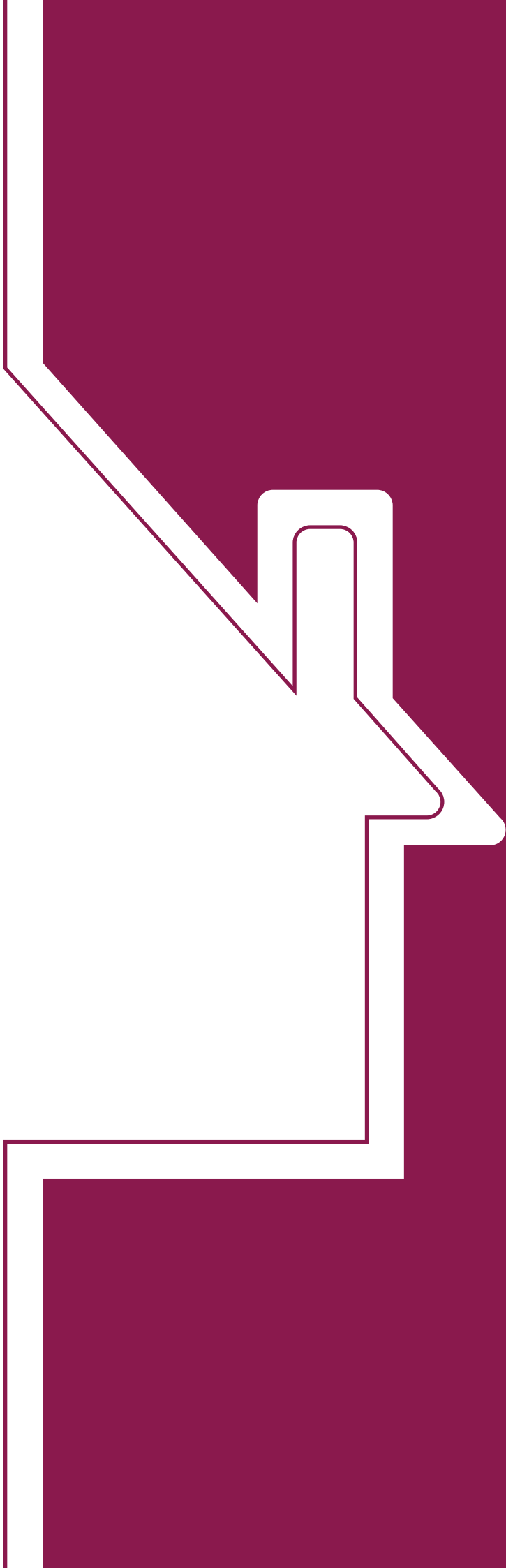
Mortgages Ready Reckoner

**Home
Loans**

**Affordable
Home Loans**

**Loan Against
Property**

Home Loans





Standard Home Loan

Loans for Resident Indian and NRI Salaried and self-employed customers

- ▶ **Loan Amount:** Up to Rs. 5 Cr
- ▶ **Maximum Tenure:** 30 years
- ▶ **USP:** Attractive fixed and floating interest rates

Quikpay Home Loan

Loan with Reducing Monthly Instalments (RMI and not EMI) to save interest and repay higher principal earlier in the loan

- ▶ **Loan Amount:** Up to Rs. 5 Cr
- ▶ **Maximum Tenure:** 30 years
- ▶ **USP:** Saves Rs. 11 lakhs interest on a Rs. 50 lakh home loan, for a tenure of 20 years



Power Advantage Home Loan

2 years fixed + floating rate of interest

- ▶ **Loan Amount:** Up to Rs. 5 Cr
- ▶ **Maximum Tenure:** 30 years
- ▶ **USP:** No change in rate of interest or EMI during the first 2 years of the loan

Shubh Aarambh Home Loan

12 EMIs off on regular payments of EMIs. 4 EMIs each waived at the end of 4th, 8th and 12th year

- ▶ **Loan Amount:** Up to Rs. 30 lakhs
- ▶ **Minimum Loan Tenure:** 20 years
- ▶ **Maximum Loan Tenure:** 30 years
- ▶ **USP:** No extra costs, no prepayment charges





Fast forward Home Loan

12 EMIs off on regular payments of EMIs.
6 EMIs waived at the end of 10th and 15th year

- ▶ **Loan Amount:** Rs. 30 lakhs to Rs. 5 Cr
- ▶ **Minimum Tenure:** 20 years
- ▶ **Maximum Tenure:** 30 years
- ▶ **USP:** No extra costs, no repayment charges

Super Saver Home Loan

Home Loan with overdraft facility to save total interest payable on your home loan

- ▶ **Loan Amount:** Rs. 10 lakhs to Rs. 5 Cr
- ▶ **Maximum Tenure:** 20 years + 2 years moratorium for partially disbursed loans
- ▶ **USP:** Allows customers to deposit surplus funds in OD account, save interest and withdraw surplus as and when required



Saakaar Home Loan

Special loans for Central Govt. and Defense Employees with option of Step-Down EMIs after 65 years of age

- ▶ **Loan Amount:** Up to Rs. 5 Cr
- ▶ **Maximum Tenure:** 30 years
- ▶ **USP:** Zero processing fees and loan upto 75 years of age



Saksham Home Loan

Special loans for self-employed customers on the basis of property value for purchase of resale houses or flats

- ▶ **Loan Amount:** Rs. 25 lakhs to Rs. 3 Cr
- ▶ **Maximum Tenure:** 15 years
- ▶ **USP:** Lesser documentation, loans for both self-employed professionals and businessmen

Banking Performance Evaluator Home Loan

Loan designed taking into consideration your banking behaviour to calculate eligibility

- ▶ **Loan Amount:** Up to Rs. 5 Cr
- ▶ **Maximum Tenure:** 20 years
- ▶ **USP:** Higher eligibility derived on basis of banking behaviour



Special Product For Professional

Gross professional receipts can now generate liquidity to meet personal or professional needs

- ▶ **Loan Amount:** Up to Rs. 5 Cr
- ▶ **Maximum Tenure:** 30 years
- ▶ **USP:** Special offering for CA / Doctor / CS / Architects with eligibility derived on gross receipts





Top Up Loan

Top Up loan for existing home loan customers and for Balance Transfer customers

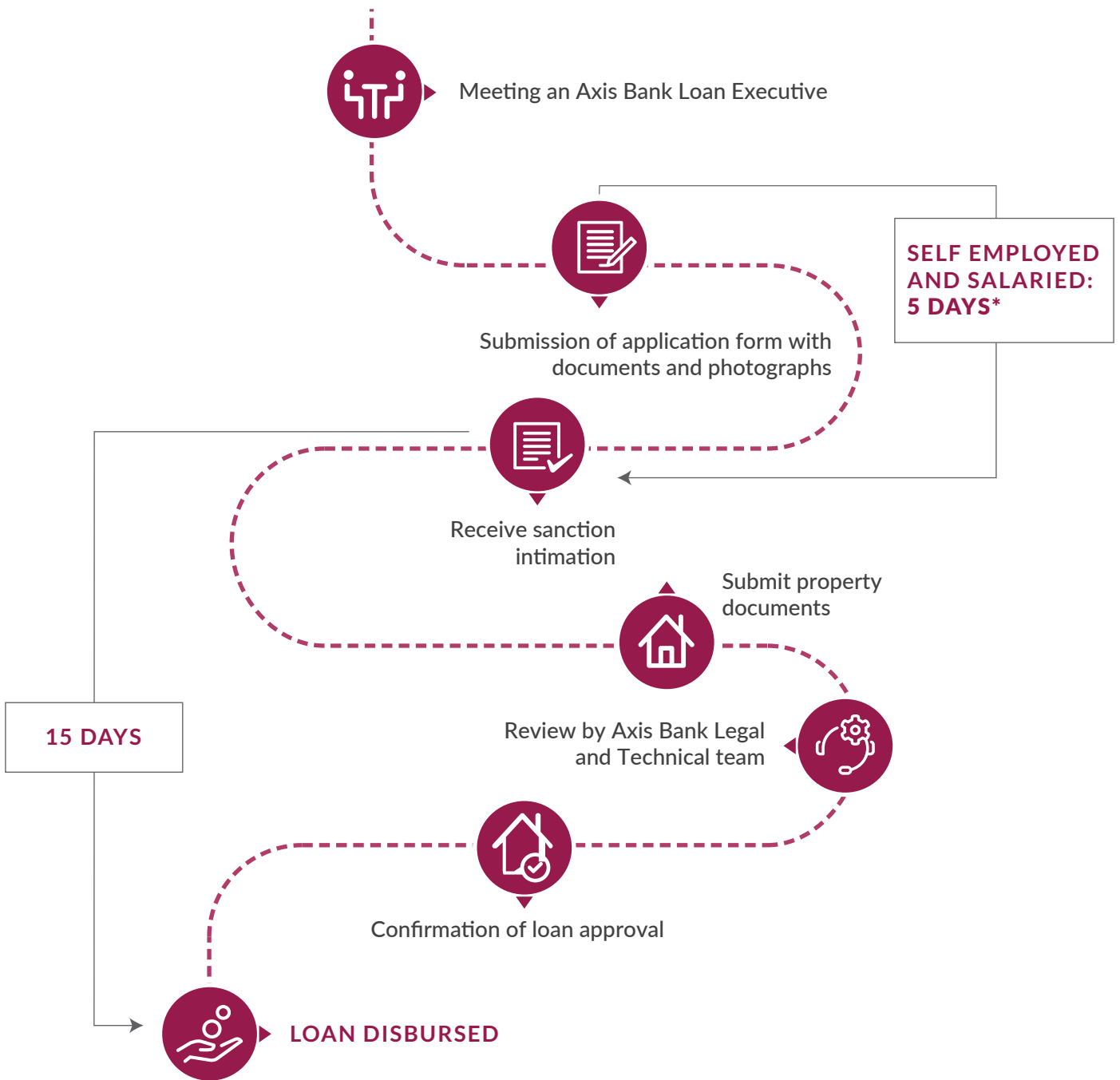
- **Loan Amount:** Up to Rs. 50 lakhs
- **Maximum Tenure:** 30 years
- **USP:** Additional financing on same property
- can be used for personal or business requirements

Submit your documents and get a home loan / Loan against property sanctioned in **5 days**

Proof of Identity	Any one of the following:		
	Passport	Proof of Possession of Aadhar number	Driving License
Proof of Address	Voter ID	Letter issued by National Population Register confirming details of Name, Address	
	Job Card by NREGA signed by an officer of the State Government		
Date of Birth Proof	Any one of the following:		
	Passport	PAN Card	Aadhaar Card with DOB
Signature Proof	Driving License	Birth Certificate	SSC Marksheet
	Passport	PAN Card	Banker's verification
Proof of Income	Notarized affidavit with ID & Address proof (not applicable for financial applicant)		
	Salaried		Self-Employed
<ul style="list-style-type: none"> ● 3 months pay slip ● 6 months pay slip / 2 yrs bonus proof (in case of variable pay) ● 6 months bank statement showing salary credits ● 2 yrs Form 16 (or employment continuity proof) ● For NRI Salaried - <ul style="list-style-type: none"> ● 3 month pay slip ● Appointment letter/contract letter ● Continuous Discharge Certificate for Shipping cases ● 6 month Domestic NRE / NRO A/c statement ● 6 month international salary A/c statement ● Overseas credit report ● Valid visa copy / OCI card ● Passport copy ● POA details 		<ul style="list-style-type: none"> ● 2 yrs ITR, Computation of Income, P&L, Balance sheet with CA seal and sign ● For Asha HL - 1 yr ITR, Computation of Income, P&L, Balance sheet with CA seal and sign ● Tax Audit Report (If Gross Turnover Exceeds Rs. 1 Cr or Gross Receipts Exceeds 25 Lac) ● 6 months bank statements of personal and business accounts ● If ITR is filed without digital sign - CPC and tax paid challan ● Business continuity proof (3 yrs for HL / 5 yrs for LAP) 	

For Balance Transfer / Takeover of Loan from other bank / financial institution	<ul style="list-style-type: none"> • 12 months loan account statement with latest outstanding letter • Existing loan details and 6 months bank statement from where EMI is deducted 	
Lease Rental Discounting	<ul style="list-style-type: none"> • 6 months bank statement where rent is credited • Registered valid lease agreements • 2 yrs ITR, Computation of Income, P&L, Balance sheet with CA seal and sign • 1 yr 26 AS • If Partnership firm - Partnership deed, 2 yrs audited financials, operative account, KYC, partnership authority letter 	
For applicants who are Partners in a Firm / Directors in a Company	Partner / Partnership Firm	Director of a Company
	<ul style="list-style-type: none"> • Partnership Deed, List of Partners, NOC as per Axis Bank format • Partnership firm's audited ITR along with complete financials • Partnership authority letter on letterhead of the Firm signed by all partners in case Firm to stand as guarantor 	<ul style="list-style-type: none"> • For the company - 2 yrs ITR, Computation of Income, P&L, Balance sheet with CA seal and sign • Tax Audit Report (Where Gross Turnover Exceeds Rs. 1 Cr or Gross Receipts exceeds 25 Lac) • Board Resolution (if Company is applicant) as per Axis bank format • Certificate of Incorporation, MOA and AOA • DIN of all Directors, Board Resolution if Company (as per Axis bank format) • Latest Share Holding Pattern duly signed by Company secretary / List of Directors
Other Important Documents and Checks	<ul style="list-style-type: none"> • Completely filled and duly signed application form along with all applicants latest passport size photo • Aadhar card is mandatory for Credit Linked Subsidy Scheme (PMAY) applicants • PAN card is mandatory for all financial applicants • Processing Fee and CERSAI cheques • Self-attestation of borrowers on all documents submitted 	

APPLICATION PROCESS



*Property search is a value added service and the information provided is by a third party.

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The intending customer may carry out proper due diligence and take professional help to ensure and verify the title and licenses of the Builder / Developer / Promoter / Vendor for any defect / inconsistency / illegality in the title and licenses of the property being purchased and the Bank shall not be liable / responsible for the same.