

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:

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| Processing Fee Charges | Upto 1% of the loan amount subject to minimum of Rs. 10,000/- Upfront processing fee of Rs 5,000/- 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 reasons solely attributable to the customer. Balance processing fee as applicable shall be collected at the time of loan disbursement. | | |
| Repayment Instruction / Instrument Return | Rs. 500 /- per instance | Issuance charges of Credit Report | Rs. 50 /- per instance |
| Duplicate Statement issuance charges | Rs. 250 /- per instance | Cheque / Instrument Swap charges | Rs. 500 /- per instance |
| Issuance charges for Photocopy of title documents | Rs. 500 /- per document set | Duplicate Amortization Schedule issuance charges | Rs. 250 /- per instance |
| Charges of customer initiated requests for copies of documents | Rs. 500 /- per document set | Duplicate Interest Certificate (Provisional / Actual) issuance charges | Rs. 250 /- per instance |
| Equitable mortgage creation charges | As applicable in the state | Duplicate No Dues Certificate / NOC | Rs. 500 /- per instance |
| Prepayment charges for floating rate loan | NIL | Prepayment charges for fixed rate loan | 2% of amount prepaid |
| Equitable mortgage cancellation charges | As applicable in the state | | |
| 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 Rs 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 Rs. 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 Rs. 5000/- | | |
| CERSAI Charges | Rs 50/- for Loans upto 5 lakhs Rs 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 accordingly.