

The fees and charges levied by Axis Bank for Home Loans are completely transparent and upfront. Read in detail about fees and charges for Home Loans, Fast Forward Home Loans and Empower Home Loans, below:

Description of Charges	Charges*
Scheme	Home Loans
Processing Fees Charges	Up to 1% of the loan amount subject to minimum of Rs 10,000/-
Penal Interest Rate	24% per annum (2% per month)
Switching Fees (Floating Rate to Fixed Rate)	1% on the outstanding Principal with a minimum of Rs 10,000/- *Not Applicable on Shubh Aarambh, Fast Forward and Empower Home Loan variants
Switching Fees (Higher Floating Rate to Lower Floating Rate)	As per the offer applicable *For Shubh Aarambh and Fast Forward Home Loans - 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 for Empower Home Loans
Repayment Instruction / Cheque Return Charges	Rs 500/- Per Instance
Cheque/Instrument Swap Charges	Rs 500/- Per Instance
Duplicate Statement Issuance Charges	Rs 250/- Per Instance
Duplicate Amortization Schedule Issuance Charge	Rs 250/- Per Instance
Duplicate Interest Certificate (Provisional/Actual) Issuance Charge	Rs 250/- Per Instance
Duplicate No Dues Certificate / NOC	Rs 500/- Per Instance
Issuance Charges for Photocopy of Title documents	Rs 250/- Per Doc Set
Charges on Customer Initiated requests for copies of documents	Rs 250/- Per Doc Set
Prepayment Charges including Part Prepayment for floating rate loan	NIL
Prepayment Charges for Fixed rate loan	2% of the amount prepaid * Fixed Rate Not Offered in Shubh Aarambh, Fast Forward and Empower Home Loans
Equitable Mortgage Creation Charges	As applicable in the State
CERSAI Charge	Rs 50/- For Loans up to Rs 5 Lakhs Rs 100/- For Loans above Rs 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)	