

Fees & Charges – Super Saver 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 Super Saver Home Loans, below:

Type of Charges		Charges*	
Processing Fee Charges	Upto 1% of the loan amount subject to minimum of Rs. 10,000/- 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 reasons solely attributable to the customer. Balance processing fee as applicable shall be collected at the time of loan disbursement.		
Cash Transaction Limit	Home Branch Deposit	Nil	
	Non Home Branch Deposit	Nil	
	Home Branch Withdrawal	Nil	
	Non Home Branch Withdrawal	Nil	
Non Cash Services	Local Cheque Collection and Payment at Home Branch Location + Fund Transfer	Nil	
Chequebook		Free	
NEFT	Inward	Free	
	Outward	Upto Rs. 10,000/-	Rs.2.50/- per transaction
		Rs. 10001 to Rs 1 Lakh	Rs. 5/- per transaction
		Rs 1 Lakh to Rs 2 lakh	Rs. 15/- per transaction
		Above Rs.2 Lakh	Rs.25/- per transaction
RTGS	Inward	Free	
	Outward	Rs.2 Lakh to Rs.5 Lakh	Rs.25/- per transaction
		Rs.5 Lakh & Above	Rs.50/- per transaction
Speed Clearing	Upto Rs.1 lakh	Rs.50/- per instrument	
	Above Rs.1 lakh	Rs.150/- per instrument	
Cheque Return - Issued by Customer		Rs.350/- cheque	
Cheque Return - Deposited by Customer		Rs.350/- cheque	
Mobile Alerts(Daily & Transaction)		Rs.35/- month	
Cheques Deposited at any Axis Bank branch for outstation collection	Upto Rs. 50,000/-	Rs.50 per instrument	
	Above Rs.50,000 & Upto Rs.1 lakh	Rs.100 per instrument	
	Above Rs. 1 lakh	Rs.150 per instrument	
Demand Drafts		Min Rs.25 per DD	

Type of Charges		Charges*	
Demand Drafts purchased from other banks		Min Rs.50 per DD	
DD drawn on Axis Bank branches - Cancellation, Reissuance or Revalidation		Rs.50/- per instance	
DD drawn on Correspondent Bank branches - Cancellation, Reissuance or Revalidation		Rs.100/- per instance + charges	
Signature Verification Certificate		Rs 100 per verification	
Stop Payment Charges		Min Rs.50 per DD	
		Per instrument:Rs.100/-	
Account Statement - By post and e-mail		Free	
Account Statement - Duplicate statement from Branch		Rs.50 per statement	
ECS / NACH Return charges		Rs.350/- per record	
ATM card issuance charges		Nil	
Duplicate ATM card issuance charges		Rs 150/-	
Annual Charges on Loan		Nil	
Duplicate Pin issuance charges		Rs 100/-	
Default interest rate		Penal interest @24% per annum i.e.@2% per month on the overdue amount of principal/interest	
Other Charges*			
Re-Pricing Charges	Floating Rate to Fixed Rate		1% on the Drawing Power with a min of Rs.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 Rs.10,000/-
	Higher Floating rate to Lower Floating Rate		Rs.5,000/-
Duplicate Amortization schedule issuance charges		Rs.250/- Per Instance	
Duplicate Interest Certificate(Provisional /Actual) issuance charges		Rs.50/- Per Instance	
Duplicate No Dues Certificate / NOC		Rs.50/- Per Instance	
Issuance charges for Photocopy of title documents		Rs.500/- Per document set	
Charges on customer initiated requests for copies of documents		Rs.500/- Per document set	
Prepayment charges for floating rate loan		NIL	
Prepayment charges for fixed rate loan		2% of Drawing Power/amount prepaid	
Equitable mortgage creation charges	As applicable in the state	Equitable mortgage cancellation charges	As applicable in the state
Credit Bureau report issuance charges		Rs.50/- Per Instance	
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 fee (wherever GST is applicable)			