

## 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.500/- cheque	
Cheque Return - Deposited by Customer		Rs.100/- cheque	
Cheque Return - Deposited by Customer for Outstation Collection		Min Rs.50/- cheque + charges	
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 Return			Rs.200/- 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
<b>Other Charges*</b>			
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.250/- 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			
<b>*Goods and Services tax (GST) will be charged extra as per the applicable rates on all the charges and fee (wherever GST is applicable)</b>			