AXIS BANK

Fees & Charges – Business Loan

Charge Type	Charges
Processing Fees Charges	Up to 2.25% + GST as applicable
Pre-payment / Foreclosure Charges	Up to 24 months: 4% of principal outstanding at the time of prepayment + GST as applicable. 25 - 36 months: 3% of principal outstanding at the time of prepayment + GST as applicable. > 36 months: 2% of principal outstanding at the time of prepayment + GST as applicable. (The aforementioned tenure is exclusive of pre-EMI/broken period interest)
Part Pre-payment Charges	2% charge plus GST will be levied on amount prepaid In case of Micro and Small Enterprises (MSE) customers, no prepayment charges are applicable if Loan Amount is up to Rs. 50 Lacs under Fixed Rate Loans
Repayment Instruction / Instrument Return Charges/Bounce Charges	₹500/- per instance of dishonour of cheque/Standing Instruction/ECS debit instruction + Goods and Service Tax
Swap Charges (Cheque / Instrumental)	₹500/- per occasion of swapping of PDCs/ECS mandate/Standing Instruction mandate + Goods and Service Tax as applicable
Penal Charges	• Financial Default: 8% p.a. on the overdue amount (subject to aggregate penal charges not exceeding ₹1,00,000 (INR One lakh) or minimum of ₹300 (INR Three hundred), whichever is higher per instance). • There shall be no capitalization of Penal Charges. • Financial Default includes all types of payment or financial defaults/irregularities with respect to your Loan Account.
Duplicate Statement Issuance Charges	₹250/- per instance per set + Goods and Service Tax
Duplicate Amortization Schedule Issuance Charges	₹250/- per instance per set + Goods and Service Tax
Duplicate Interest Certificate (Provisional/Actual) Issuance Charges	₹250/- per instance per set + Goods and Service Tax
CIBIL Report Issuance Charges	₹50/- per instance per set + Goods and Service Tax
Photocopy of Loan CIBIL Report Issuance Charges	₹50/- per instance per set + Goods and Service Tax

Charges for Subsequent Set of Agreement/Documents Requested by Borrower	₹250/- per instance per set + Goods and Service Tax
Duplicate No dues certificate/NOC	₹50/- per instance per set + Goods and Service Tax
Duplicate Interest Certificate (Provisional/Actual) Issuance Charges	₹250/- per instance per set + Goods and Service Tax
Stamp Duty & other statutory document charges	As per applicable laws of state

*Goods and Services Tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable)