

Fees & Charges - Super Saver Home Loan

will not be refunded under any circumstances such as loan rejection/withdrawal of the loan applicative tc., non-disbursement of loan for the reasons solely attributable to the customer. Balance processir as applicable shall be collected at the time of loan disbursement. Admin Charges INR 0/- Floating Rate to Fixed Rate 1% on the Drawing Power with a min of INR 10,000/-	Type of Charges		Charges*		
Floating Rate to Fixed Rate Rate Fixed Rate to Floating Rate Fixed Rate to Floating Rate Re-Pricing Charges Re-Pricing Charges Floating Rate Higher Floating rate to Lower Fixed rate Lower Fixed rate Lower Floating Rate Higher Floating rate to Lower Floating Rate Rate Principal O/s at the time of ROI Charges Upto 10 lacs 1,000 /- 10.01 lacs to 30 Lacs 2,000/- 30.01 Lacs to 75 Lacs 1,000/- 1NR 250/- Per Instance Uploidate Interest Certificate (Provisional /Actual) issuance charges Uplicate No Dues Certificate / NOC Issuance charges for Photocopy of title documents Charges on customer initiated requests for copies of documents Prepayment charges for floating rate loan Prepayment charges for fixed rate loan Prepayment charges Penal Charge Pincipal O/s at the time of ROI Charges Upto 10 lacs 1,000 /- 10.01 lacs to 30 Lacs 2,000/- 30.01 Lacs to 75 Lacs 5,000/- INR 50/- Per Instance INR 50/- Per Instance INR 50/- Per Instance INR 50/- Per document set INR 50/- Per document set INR 50/- Per document set Prepayment charges for floating rate loan NIL Prepayment charges for fixed rate loan Prinancial Default*: 8% p. a. above current applicable interest rate on the overdue amount (Penal Cl not exceeding INR 1,00,000 (INR One lakh) per instance) Non-Financial Default*: 1% p. a. above current applicable interest rate / commission from the date each nonfinancial default on the outstanding amount of fund based credit facilities and non-fund-base draid it it is applicable). **Financial Default includes all types of payment or financial defaults / irregularities with respect to you account. Equitable mortgage creation charges As applicable in the state		Upfront processing fee of INR 10,000 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			
Re-Pricing Charges Re-Pricing Charges Re-Pricing Charges Higher Fixed rate to Lower Floating Rate Higher Fixed rate to Lower Floating Rate Higher Fixed rate to Lower Floating Rate Higher Floating rate to Lower Floating Rate Principal O/s at the time of ROI Conversion Upto 10 lacs 1,000 /- 10.01 lacs to 30 Lacs 2,000 /- 30.01 Lacs to 75 Lacs 3,000 /- > 75 Lacs 5,000 /- Duplicate Amortization schedule issuance Charges Duplicate Interest Certificate (Provisional /Actual) issuance charges Duplicate No Dues Certificate / NOC INR 50/- Per Instance Duplicate No Dues Certificate / NOC INR 50/- Per Instance INR 50/- Per Instance INR 50/- Per document set Charges on customer initiated requests for copies of documents Prepayment charges for floating rate loan Prepayment charges for fixed rate loan Prinancial Default*: 8% p. a. above current applicable interest rate on the overdue amount (Penal Cl not exceeding INR 1,00,000 (INR One lakh) per instance) Non-Financial Default**: 1% p. a. above current applicable interest rate / commission from the date each nonfinancial default on the outstanding amount of fund based credit facilities and non-fund-base facilities (as applicable). *There shall be no capitalisation of Penal Charges. Please note, the said Penal Charges will be sub GST as per applicable laws on Goods and Service Tax in India and GST will be charged separately "Financial Default includes all types of payment or financial defaults / irregularities with respect to you account. *Non-Financial Default includes breach of any other obligation(s) / covenant(s) with respect to your account. Equitable mortgage creation charges As applicable in the state	Admin Charges	INR 0/-			
Rate Higher Fixed rate to Lower Fixed rate to Lower Fixed rate to Lower Floating Rate Solve Floating Rate		<u> </u>	1% on the Drawing Power with a min of INR 10,000/-		
Re-Pricing Charges Lower Fixed rate Charges Charges Higher Floating rate to Lower Floating Rate Charges Higher Floating Rate Charges Loudon /			2% on the Drawing Power		
Charges Higher Floating rate to Lower Floating Rate Higher Floating rate to Lower Floating Rate Higher Floating Rate Principal O/s at the time of ROI conversion Upto 10 lacs 1,000 /- 10.01 lacs to 30 Lacs 2,000/- 30.01 Lacs to 75 Lacs 3,000/- >75 Lacs 5,000/- INR 250/- Per Instance Duplicate Interest Certificate (Provisional /Actual) issuance charges Duplicate No Dues Certificate / NOC INR 50/- Per Instance INR 50/- Per Instance INR 50/- Per document set Charges on customer initiated requests for copies of documents Prepayment charges for floating rate loan Prepayment charges for fixed rate loan Prepayment charges applicable interest rate on the overdue amount (Penal Cl not exceeding INR 1,00,000 (INR One lakh) per instance) Non-Financial Default*: 1% p.a. above current applicable interest rate / commission from the date each nonfinancial default on the outstanding amount of fund based credit facilities and non-fund-base facilities (as applicable) Penal Charge Penal Charge Penal Charge As applicable in the state Prinancial Default includes all types of payment or financial defaults / irregularities with respect to your account. **Non-Financial Default includes breach of any other obligation(s) / covenant(s) with respect to your account. Equitable mortgage creation charges As applicable in the state		Higher Fixed rate to	0.50% on the Drawing Power with a min of INR 10,000/-		
to Lower Floating Rate 10.01 lacs to 30 Lacs 2,000/-		Higher Floating rate to Lower Floating		Charges	
10.01 lacs to 30 Lacs 2,000/- 30.01 Lacs to 75 Lacs 3,000/- > 20.01 Lacs to 75 Lacs 5,000/-				1.000 /-	
Duplicate Amortization schedule issuance charges Duplicate Interest Certificate (Provisional /Actual) issuance charges Duplicate No Dues Certificate / NOC INR 50/- Per Instance INR 50/- Per document set INR 50/- Per Instance INR 50/- Per Instance					
Duplicate Amortization schedule issuance charges Duplicate Interest Certificate (Provisional /Actual) issuance charges Duplicate No Dues Certificate / NOC INR 50/- Per Instance IN				,	
Charges Duplicate Interest Certificate (Provisional /Actual) issuance charges Duplicate No Dues Certificate / NOC INR 50/- Per Instance					
Duplicate Interest Certificate (Provisional /Actual) issuance charges Duplicate No Dues Certificate / NOC INR 50/- Per Instance INR 50	·		INR 250/- Per Instance		
Issuance charges for Photocopy of title documents Charges on customer initiated requests for copies of documents Prepayment charges for floating rate loan NIL Prepayment charges for fixed rate loan Prepayment charges for floating rate loan Prepayment charges for fixed rate loan Prepayment charges for floating rate loan Prepayment charges for fixed rate loan Prepayment charges for floating rate loan Prepayment charges for fixed rate loan Prepayme	Duplicate Interest Certificate		INR 50/- Per Instance		
Charges on customer initiated requests for copies of documents Prepayment charges for floating rate loan NIL Prepayment charges for fixed rate loan Prepayment charges for floating rate loan Prepayment charges for floating rate loan NIL Prepayment charges for floating rate loan Penal Charges in the overdue amount (Penal Charges in the overdue amount for the overdue amo	·		INR 50/- Per Instance		
Prepayment charges for floating rate loan Prepayment charges for fixed rate loan **Prepayment charges for floating rate loan **Ponel Charges for fixed rate loan **Prepayment charges in the state on the overdue amount (Penal Clarges in the state on the overdue amount (Penal Clarges in the state on the overdue amount (Penal Clarges in the state on the overdue amount (Penal Clarges in the state on the overdue amount (Penal Clarges in the overdue amount on the overdue amount of the overdue amount on the overdue amount (Penal Clarges in the overdue amount on the overdue amount on the overdue amount of the overdue amount on the ov			INR 500/- Per document set		
Prepayment charges for fixed rate loan 2% of Drawing Power / amount prepaid • Financial Default*: 8% p.a. above current applicable interest rate on the overdue amount (Penal Cl not exceeding INR 1,00,000 (INR One lakh) per instance) • Non-Financial Default*: 1% p.a. above current applicable interest rate / commission from the date each nonfinancial default on the outstanding amount of fund based credit facilities and non-fund-base facilities (as applicable). • There shall be no capitalisation of Penal Charges. Please note, the said Penal Charges will be sub GST as per applicable laws on Goods and Service Tax in India and GST will be charged separately. *Financial Default includes all types of payment or financial defaults / irregularities with respect to your account. **Non-Financial Default includes breach of any other obligation(s) / covenant(s) with respect to your account. Equitable mortgage creation charges As applicable in the state			INR 500/- Per document set		
Financial Default*: 8% p.a. above current applicable interest rate on the overdue amount (Penal Cl not exceeding INR 1,00,000 (INR One lakh) per instance) Non-Financial Default**: 1% p.a. above current applicable interest rate / commission from the date each nonfinancial default on the outstanding amount of fund based credit facilities and non-fund-base facilities (as applicable). Penal Charge There shall be no capitalisation of Penal Charges. Please note, the said Penal Charges will be sub GST as per applicable laws on Goods and Service Tax in India and GST will be charged separately. *Financial Default includes all types of payment or financial defaults / irregularities with respect to you loan account. **Non-Financial Default includes breach of any other obligation(s) / covenant(s) with respect to your account. Equitable mortgage creation charges As applicable in the state	Prepayment charges for floating rate loan		NIL		
not exceeding INR 1,00,000 (INR One lakh) per instance) Non-Financial Default**: 1% p.a. above current applicable interest rate / commission from the date each nonfinancial default on the outstanding amount of fund based credit facilities and non-fund-base facilities (as applicable). Penal Charge There shall be no capitalisation of Penal Charges. Please note, the said Penal Charges will be sub GST as per applicable laws on Goods and Service Tax in India and GST will be charged separately. *Financial Default includes all types of payment or financial defaults / irregularities with respect to you loan account. **Non-Financial Default includes breach of any other obligation(s) / covenant(s) with respect to your account. Equitable mortgage creation charges As applicable in the state	Prepayment charges for fixed rate loan		2% of Drawing Power / amount prepaid		
	Penal Charge	 Non-Financial Default**: 1% p.a. above current applicable interest rate / commission from the date of each nonfinancial default on the outstanding amount of fund based credit facilities and non-fund-based facilities (as applicable). There shall be no capitalisation of Penal Charges. Please note, the said Penal Charges will be subject to GST as per applicable laws on Goods and Service Tax in India and GST will be charged separately. *Financial Default includes all types of payment or financial defaults / irregularities with respect to your loan account. **Non-Financial Default includes breach of any other obligation(s) / covenant(s) with respect to your loan 			
Equitable mortgage cancellation charges	Equitable mortgage creation charges		As applicable in the state		
	Equitable mortgage cancellation charges		As applicable in the state		
Credit Bureau report issuance charges INR 50/- Per Instance	Credit Bureau report issuance charges				
CERSAI Charges INR 50/- for Loans upto 5 lakhs INR 100/- for Loans above 5 lakhs	CERSAI Charges				

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

Note: Other Transactional charges would be as per the applicable charges for 'Normal Current account (CANOR)', please visit Axis Bank official website and refer Current account section for details about the charges **URL:** https://www.axis-bank.com/service-charges-and-fees