

Fees & Charges – Super Saver Home Loan

Type of Charges		Charges*	
Processing Fee Charges	Upto 1% of the loan amount subject to minimum of INR 10,000/- 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 as applicable shall be collected at the time of loan disbursement.		
Admin Charges	INR 0/-		
Re-Pricing Charges	Floating Rate to Fixed Rate	1% on the Drawing Power with a min of INR 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 INR 10,000/-	
	Higher Floating rate to Lower Floating Rate	Principal O/s at the time of ROI conversion	Charges
		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		INR 250/- Per Instance	
Duplicate Interest Certificate (Provisional /Actual) issuance charges		INR 50/- Per Instance	
Duplicate No Dues Certificate / NOC		INR 50/- Per Instance	
Issuance charges for Photocopy of title documents		INR 500/- Per document set	
Charges on customer initiated requests for copies of documents		INR 500/- Per document set	
Prepayment charges for floating rate loan		NIL	
Prepayment charges for fixed rate loan		2% of Drawing Power / amount prepaid	
Penal Charge	- Financial Default*: 8% p.a. above current applicable interest rate on the overdue amount (Penal Charge 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 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 account.		
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	
CERSAI Charges		INR 50/- for Loans upto 5 lakhs INR 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)**

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>