



Mortgages Ready Reckoner

**Home
Loans**

**Affordable
Home Loans**

**Loan Against
Property**

A white outline of a house is positioned on the right side of the image, set against a solid maroon background. The house has a gabled roof, a chimney on the right side of the roof, and a rectangular base. The text is located to the left of the house.

Loan Against Property



Residential or Commercial Property

Loans against residential or commercial properties for your business and personal use

- **Loan Amount:** Rs. 5 lakhs to Rs. 5 Cr
- **Maximum Tenure for Salaried:** 20 years
- **Maximum Tenure for Self-employed:** 15 years
- **USP:** Unlocking capital against idle collateral asset for long-term needs

Purchase of Commercial Property

Loans for the purchase of a commercial property such as office premises, shops or showrooms

- **Loan Amount:** Rs. 5 lakhs to Rs. 5 Cr
- **Maximum Tenure for Salaried:** 20 years
- **Maximum Tenure for Self-employed:** 15 years
- **USP:** Power to create new asset to support business requirements



Lease Rental Discounting

Loan against rental receipts obtained from leased out commercial property

- **Loan Amount:** Rs. 5 lakhs to Rs. 5 Cr
- **Maximum Tenure:** 9 years or the balance lease period, whichever is less
- **USP:** Suitable for customer with major income from rentals and wanting to raise additional capital against existing rented property

Overdraft Facility Against Property

Caters to the need for short-term working capital requirements with Drop-line and Straight-line facility

- **Loan Amount:** Rs. 5 lakhs to Rs. 5 Cr
- **Maximum Tenure:** 10 years and renewed each year
- **USP:** Hassle free process without submission of stock & book debt statements





Loan Against Property to NRI Customer[#]

Loans given to Non-Resident Indians against residential or commercial property can be used for personal needs

- **Loan Amount:** Rs. 5 lakhs to Rs. 5 Cr
- **Maximum Tenure:** 15 years
- **USP:** Unlocking capital against idle collateral asset for long-term needs

[#]Applicable only for Salaried Individuals

Balance Transfer

Takeover of an existing Loan Against Property running with other Housing Finance Companies / Banks with an additional loan amount

- **Loan Amount:** Rs. 5 lakhs to Rs. 5 Cr
- **Loan Tenure:** 20 Years
- **Maximum Tenure for Salaried:** 20 years
- **Maximum Tenure for Self-employed:** 15 years
- **USP:** Attractive pricing with facility of getting additional funds



Banking Performance Evaluator

Loan designed taking into consideration your banking behaviour to calculate eligibility. Loan against residential / commercial property or for purchase of commercial property

- **Loan Amount:** Rs. 5 lakhs to Rs. 5 Cr^{*}
- **Tenure:** 15 years
- **USP:** Higher eligibility derived on basis of banking behaviour



Turnover Based Product

Gross Turnover of your firm / company can now generate liquidity to meet your personal and professional needs. Loan against residential / commercial or for purchase of commercial property

- ▶ **Loan Amount:** Rs. 5 lakhs to Rs. 5 Cr*
- ▶ **Tenure:** 15 years
- ▶ **USP:** Higher eligibility derived on business turnover declared as per the audited financials

Special Product For Professionals

Gross Professional Receipts can now generate liquidity to meet personal or professional needs. Loan against residential / commercial or for purchase of commercial property

- ▶ **Loan Amount:** Rs. 5 lakhs to Rs. 5 Cr*
- ▶ **Tenure:** 15 years
- ▶ **USP:** Special offering for CA / Dotor / CS / Architects with eligibility derived on gross receipts



Loan Consolidator

Now close multiple existing loans and take one loan against residential / commercial property or for purchase of commercial property and get eligibility depending upon other existing loan EMIs

- ▶ **Loan Amount:** Rs. 5 lakhs to Rs. 5 Cr*
- ▶ **Tenure:** 15 years
- USP:** Single EMI for consolidating multiple existing obligations

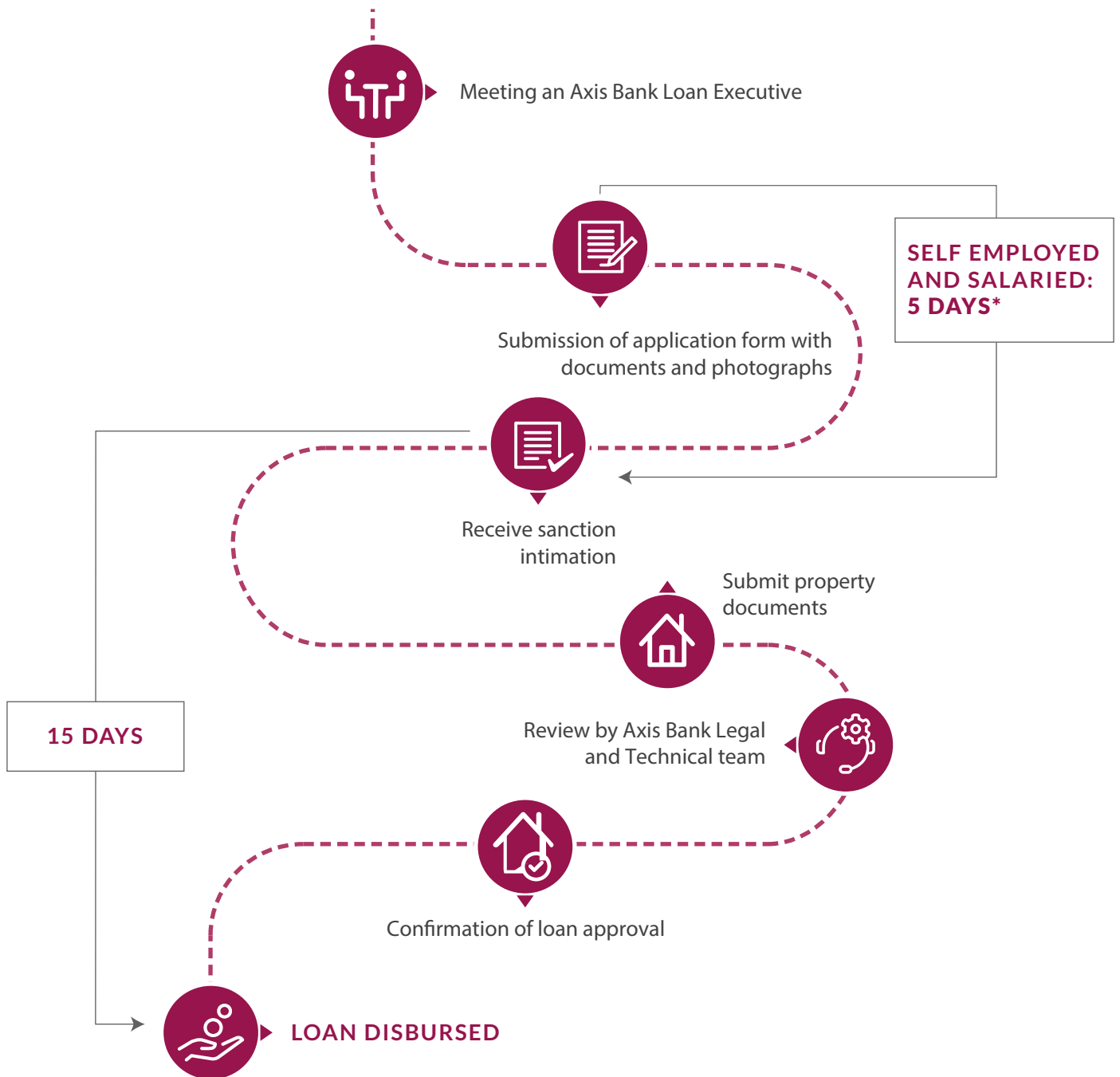
*Maximum loan amount will vary as per location.

Submit your documents and get a home loan /
Loan against property sanctioned in **5 days**

Proof of Identity	Any one of the following:		
	Passport	Proof of Possession of Aadhar number	Driving License
	Voter ID	Letter issued by National Population Register confirming details of Name, Address	Job Card by NREGA signed by an officer of the State Government
Proof of Address	Any one of the following:		
	Passport	Driving License	Voter ID
	Proof of Possession of Aadhaar number	Job Card by NREGA signed by an officer of the State Government	
	Letter issued by National Population Register confirming details of Name, Address		
Date of Birth Proof	Any one of the following:		
	Passport	PAN Card	Aadhaar Card with DOB
	Driving License	Birth Certificate	SSC Marksheet
Signature Proof	Any one of the following:		
	Passport	PAN Card	Banker's verification
	Notarized affidavit with ID & Address proof (not applicable for financial applicant)		
Proof of Income	Salaried	Self-Employed	
	• 3 months pay slip • 6 months pay slip / 2 yrs bonus proof (in case of variable pay) • 6 months bank statement showing salary credits • 2 yrs Form 16 (or employment continuity proof) • For NRI Salaried – • 3 month pay slip • Appointment letter/contract letter • Continuous Discharge Certificate for Shipping cases • 6 month Domestic NRE / NRO A/c statement • 6 month international salary A/c statement • Overseas credit report • Valid visa copy / OCI card • Passport copy • POA details	• 2 yrs ITR, Computation of Income, P&L, Balance sheet with CA seal and sign • For Asha HL - 1 yr ITR, Computation of Income, P&L, Balance sheet with CA seal and sign • Tax Audit Report (If Gross Turnover Exceeds Rs. 1 Cr or Gross Receipts Exceeds 25 Lac) • 6 months bank statements of personal and business accounts • If ITR is filed without digital sign - CPC and tax paid challan • Business continuity proof (3 yrs for HL / 5 yrs for LAP)	

For Balance Transfer / Takeover of Loan from other bank / financial institution	• 12 months loan account statement with latest outstanding letter • Existing loan details and 6 months bank statement from where EMI is deducted	
Lease Rental Discounting	• 6 months bank statement where rent is credited • Registered valid lease agreements • 2 yrs ITR, Computation of Income, P&L, Balance sheet with CA seal and sign • 1 yr 26 AS • If Partnership firm - Partnership deed, 2 yrs audited financials, operative account, KYC, partnership authority letter	
For applicants who are Partners in a Firm / Directors in a Company	Partner / Partnership Firm	Director of a Company
	• Partnership Deed, List of Partners, NOC as per Axis Bank format • Partnership firm's audited ITR along with complete financials • Partnership authority letter on letterhead of the Firm signed by all partners in case Firm to stand as guarantor	• For the company - 2 yrs ITR, Computation of Income, P&L, Balance sheet with CA seal and sign • Tax Audit Report (Where Gross Turnover Exceeds Rs. 1 Cr or Gross Receipts exceeds 25 Lac) • Board Resolution (if Company is applicant) as per Axis bank format • Certificate of Incorporation, MOA and AOA • DIN of all Directors, Board Resolution if Company (as per Axis bank format) • Latest Share Holding Pattern duly signed by Company secretary / List of Directors
Other Important Documents and Checks	• Completely filled and duly signed application form along with all applicants latest passport size photo • Aadhar card is mandatory for Credit Linked Subsidy Scheme (PMAY) applicants • PAN card is mandatory for all financial applicants • Processing Fee and CERSAI cheques • Self-attestation of borrowers on all documents submitted	

APPLICATION PROCESS



#Property search is a value added service and the information provided is by a third party.

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The intending customer may carry out proper due diligence and take professional help to ensure and verify the title and licenses of the Builder / Developer / Promoter / Vendor for any defect / inconsistency / illegality in the title and licenses of the property being purchased and the Bank shall not be liable / responsible for the same.