

Fees & Charges – Super Saver Home Loan

The fees and charges levied by Axis Bank for Super Saver Home Loan are completely transparent and upfront. Read in detail about fees and charges applicable for Super Saver Home Loan mentioned below:

Type of Charges		Charges*		
Processing Fee Charges	<ul style="list-style-type: none"> Up to 1% of the loan amount or Rs 10,000 (whichever is higher) + GST (as applicable). An upfront processing fee of ₹ 5,000 plus GST shall be collected at the time of application submission. The balance processing fee, as applicable, shall be collected at the time of loan disbursement. The processing fee is a non-refundable; fee collected by the Bank for the purpose of reviewing the loan application and same is independent of the outcome of such assessment 			
Admin Charges	₹ 0/-			
Re-Pricing Charges	Floating Rate to Fixed Rate	1% on the Drawing Power with a min of ₹ 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 ₹ 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	₹ 250/- Per Instance			
Duplicate Interest Certificate (Provisional /Actual) issuance charges	₹ 50/- Per Instance			
Duplicate No Dues Certificate / NOC	₹ 250/- Per Instance			
Issuance charges for Photocopy of title documents	₹ 500/- Per document set			
Charges on customer initiated requests for copies of documents	₹ 500/- Per document set			
Part payment charges for floating/fixed rate loan	NA			
Foreclosure charges for floating rate loan	Nil. No Lock-in period for foreclosing the loan.			
Foreclosure charges for fixed rate loan	2% on Principal Outstanding. No Lock-in period for foreclosing the loan.			

Penal Charge	<p>Financial Default – 1) 8% p.a. on the overdrawn 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) 2) NIL</p> <p>There shall be no capitalization of Penal Charges.</p> <p><i>Note: In addition to the penal charge, the borrower will be required to pay the regular interest on overdue EMI / overdue interest/overdue principal which would be charged at contracted or applicable interest rate for the days it remains overdue.</i></p> <p><u>Material Terms & Conditions</u> Financial Default - 1. Overdrawn amount exceeding the Sanctioned limit and/or Drawing power, or Breach of Drawing Power 2. Expiry of limits with outstanding principal and/or interest</p> <p>Financial Default includes all types of payment or financial defaults / irregularities with respect to the loan account.</p>
Equitable mortgage creation charges	As applicable in the state
Equitable mortgage cancellation charges	As applicable in the state
Credit Bureau report issuance charges	₹ 50/- Per Instance
CERSAI Charges	₹ 50/- for Loans upto 5 lakhs ₹ 100/- for <u>Loans above 5 lakhs</u>

***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.in/fees-and-charges>