

Fees & Charges – Super Saver Home Loan

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

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 5000 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.		
Cash Transaction Limit	Home Branch Deposit	Nil	
	Non Home Branch Deposit	Nil	
	Home Branch Withdrawal	Nil	
	Non Home Branch Withdrawal	Nil	
Non Cash Services	Local Cheque Collection and Payment at Home Branch Location + Fund Transfer	Nil	
Cheque book		Free	
NEFT	Inward	Free	
	Outward	Upto INR 10,000/-	INR 2.50/- per transaction
		INR 10001 to INR 1 Lakh	INR 5/- per transaction
		INR 1 Lakh to INR 2 lakh	INR 15/- per transaction
	Above INR 2 Lakh	INR 25/- per transaction	
RTGS	Inward	Free	
	Outward	INR 2 Lakh to INR 5 Lakh	INR 25/- per transaction
		INR 5 Lakh & Above	INR 50/- per transaction
Speed Clearing	Upto INR 1 lakh	INR 50/- per instrument	
	Above INR 1 lakh	INR 150/- per instrument	
Cheque Return - Issued by Customer		INR 339/- cheque	
Cheque Return - Deposited by Customer		INR 339/- cheque	
Mobile Alerts(Daily & Transaction)		INR 35/- month	
Cheques Deposited at any Axis Bank branch for outstation collection	Upto INR 50,000/-	INR 50 per instrument	
	Above INR 50,000 & Upto INR 1 lakh	INR 100 per instrument	
	Above INR 1 lakh	INR 150 per instrument	
Demand Drafts		Min INR 25 per DD	

Type of Charges		Charges*	
Demand Drafts purchased from other banks		Min INR 50 per DD	
DD drawn on Axis Bank branches - Cancellation, Reissuance or Revalidation		INR 50/- per instance	
DD drawn on Correspondent Bank branches - Cancellation, Reissuance or Revalidation		INR 100/- per instance + charges	
Signature Verification Certificate		INR 100 per verification	
Stop Payment Charges		Min INR 50 per DD	
		Per instrument: INR 100/-	
Account Statement - By post and e-mail		Free	
Account Statement - Duplicate statement from Branch		INR 50 per statement	
ECS / NACH Return charges		INR 339/- per record	
ATM card issuance charges		Nil	
Duplicate ATM card issuance charges		INR 150/-	
Annual Charges on Loan		Nil	
Duplicate Pin issuance charges		INR 100/-	
Default interest rate		Penal interest @24% per annum i.e. @2% per month on the overdue amount of principal/interest	
Other Charges*			
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		INR 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	
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)			