





## DOCUMENT CHECK LIST

General Documents	I Application form with photograph duly signed by applicant and co-applicant/s II Processing fee Cheque
Indicative list of KYC Documents	I. Individual • PAN / Form 60 • OVD (any one) - Passport, Voter ID, Driving Licence, Masked Aadhaar Card, Job card issue by NREGA, Proof of possession of Aadhaar number, Letter issued by the National Population Register containing details of name and address Business Proof for Sole Proprietorship firm (any two) - Udyam Registration Certificate, Shops and Establishment Registration Certificate, Certificate/ registration document issued by Sales Tax/Service Tax/Professional Tax authorities, IEC (Importer Exporter Code) issued by the office of DGFT, Licence/Certificate of Practice issued by any professional body incorporated under a statute, Complete Income Tax Return (not just the acknowledgement) duly authenticated/acknowledged by the Income Tax authorities, Utility bills such as electricity, water, landline telephone bills, etc. II. Non-Individual • PAN • MOA and AOA / Partnership Deed / LLP Agreement / Trust Deed, Certificate of incorporation / Registration Certificate, Board Resolution / Power of attorney / Letter of authority. III. Additional documents ( Applicable only if "Person with Disability" is Yes ) • UDID card (Unique Disability ID card) – Issued by Government of India
Income Documents	I Individual • Latest 3 months Salary slip for fixed salary income and latest 6 months Salary slip for variable Income / latest form 16 II Non Individual • CA certified latest 2 years ITR with computation of Income for last two year. Minimum 6 months gap should be maintained between filing of two income tax returns • Latest 2 years Audited / CA certified P&L A/C & Balance sheet of the firm / company
Bank Statement	I Individual • Latest 6 months bank statement of salary account II Non Individual • Latest 1 year bank statement of Salary / Current / Operative account for both Individual and Company
Documents For Education Loan	I Academic Documents      II Fees Structure      III Proof of Admission      IV Relationship Proof

## ACKNOWLEDGMENT FOR RECEIPT OF APPLICATION FORM

Date \_\_\_\_\_

To \_\_\_\_\_

Axis Finance Ltd (AFL) has received your loan application. AFL will convey it's decision within 45 days from the date of the receipt of the application provided the application is complete in all respects and is submitted along with all the documents as per check list provided in the application form for loan and/or any additional documents as may be required by AFL for proper appraisal of the application. The computation of the timelines shall start from the day on which all documents required for a proper appraisal of the loan application are provided by applicant to AFL.

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For Axis Finance Ltd, Authorised Official

## CUSTOMER SERVICE DETAILS

For Status inquiry, please contact us on AFL helpline number : 1800 - 419- 0094 OR write to us on : [customer.support@axisfinance.in](mailto:customer.support@axisfinance.in) OR contact Sales Manager / Relationship Manager at any of AFL's offices.

## AXIS FINANCE REGISTERED OFFICE

**AXIS FINANCE LIMITED**  
 CIN : U65921MH1995PLC212675  
 Registered Office : Axis Finance, C-2, Wadia International Centre, Pandurang Budhkar Marg, Worli, Mumbai -400025  
 Website : [www.axisfinance.in](http://www.axisfinance.in)  
 Tel: 022-2425 2525 ; Fax: 022-4325 3000

## SCHEDULE OF CHARGES FOR RETAIL BORROWERS

With effect from 1<sup>st</sup> January 2026

Fees and charges	Secured Loan	Personal Loan	Business Loan	
<b>Loan Application Charge</b> Please Note-These charges are a one-time non-refundable fee and is collected by Axis Finance for the purpose of appraising the Application. The same is independent of the outcome/result of such appraisal and is charged per collateral.  <b>Loan Processing Charge</b> Please Note - These charges if collected upfront are refundable in case of Loan cancellation.	<b>Application Charge</b> Loan Against Property, Affordable Home Loan and Home Loan - Up to 5000/+ Applicable Taxes (per collateral) Micro LAP Loan - Up to Rs 2500/+ Applicable Taxes (per collateral)  <b>Processing Charge</b> Loan Against Property, Affordable Home Loan and Home Loan - Up to 2% + Applicable Taxes Micro LAP Loan - up to 3% + Applicable Taxes	<b>Application Charge- Nil</b> <b>Processing Charge- Up to 3% + Applicable Taxes</b>		
<b>^Part-Prepayment Charges (on the amount being part paid)</b>  <b>OR</b>  <b>^Foreclosure (Full Pre-Payment) charges on the total loan outstanding amount / Current Limit (Available Limit+ Utilized Limit in case of Overdraft Facility)</b>	Charges for part-prepayment (on the amount being part paid) and foreclosure (full pre-payment) and applicable conditions: 1. Applicable for: (i) Facilities where the Interest Rate is Fixed Rate and (ii) Facilities where the Interest Rate is Dual Rate (subject to the Interest Rate being Fixed Rate at the time of pre-payment): A. Part Pre-payment or foreclosure shall not be permitted before servicing of 12 EMIs. B. Part Pre-payment after servicing of 12 EMIs shall be permitted: (i) only twice in a financial year; (ii) the maximum permissible part pre-payment amount shall be up to 25% of the principal outstanding amount, as at the beginning of the financial year; (iii) with pre-payment/ foreclosure charges of 4% plus applicable taxes (for Home Loan, Loan Against Property (LAP), Affordable Home Loan and Micro LAP). (iv) pre-payment charges shall be calculated on the amount being part paid; (v) foreclosure charges shall be calculated on the total loan outstanding amount, or in case of overdraft facilities on the current limit (Available Limit + Utilized Limit). 2. Applicable for: (i) Facilities where the Interest Rate is Floating Rate and (ii) Facilities where the Interest Rate is Dual Rate (subject to the Interest Rate being Floating Rate at the time of pre-payment): I. For Facilities availed by individuals and Micro and Small Enterprises: Pre-payment charges/ foreclosure charges: NIL II. For Facilities other than those covered in 2. I. above:(a) Part pre-payment or foreclosure shall not be permitted before servicing of 12 EMIs.(b) Part pre-payment after servicing of 12 EMIs shall be permitted: (i) only twice in a financial year; (ii) the maximum permissible part pre-payment amount shall be up to 25% of the principal outstanding amount, as at the beginning of the financial year.(iii) pre-payment/ foreclosure charges as follows: • Loan Against Property (LAP) and Micro LAP - 3% plus applicable taxes; • Home Loan and Affordable Home Loan - 2% plus applicable taxes; (iv) pre-payment charges shall be calculated on the amount being part paid; (v) foreclosure charges shall be calculated on the total loan outstanding amount, or in case of overdraft facilities, on the current limit (Available Limit + Utilized Limit). 3. Additional conditions: I. Appropriation of amounts received:Any amount received towards Part Pre-payment or Foreclosure shall be appropriated in the following order: (i) Overdue interest, if any; (ii) Principal Outstanding; and (iii) Other applicable charges (as per the appropriation method adopted by the Lender) II. Impact on EMI and Tenure: (i) In case of Part pre-payment, the EMI amount shall remain unchanged. (ii) The tenure of the facility shall be reduced on the basis of the Part pre-payment made. III. The applicable prepayment charges shall depend on the category of the Borrower enterprise (i.e. micro, small or medium) at the time of prepayment. The category of the Borrower enterprise shall be validated through latest udyam certificate which can be authenticated by AFL/Lender by all means. IV. A request for part-payment/foreclosure will be accepted by the Lender subject to such request being made by the Borrower in writing to the Lender's designated email id and/or through the AFL's call centre. Any payments made by the Borrower towards prepayment / foreclosure without a request in the specified manner will not be accepted by the Lender.	Charges are applicable for: Part-Prepayment (on the amount being part paid) / Foreclosure (Full Pre-Payment) on the total loan outstanding amount/ current limit (Available limit + Utilized limit in case of overdraft)  Applicable Charge - 3% + Applicable Taxes  Part Pre-Payment and Foreclosure conditions applicable 1) Part Pre-Payment / Foreclosure shall be permitted only after clearance of 12 EMIs. 2) Part- pre-payment will only be allowed twice in a financial year and up to 25% of the Principal Outstanding at the beginning of financial year. 3) Amount Received as Part Pre-Payment/Foreclosure, will be adjusted against the Overdue interest if any, Principal Outstanding and other Charges (As per appropriation method adopted). 4) For any Part Pre-Payment received adjustment will be given in Tenure and EMI amount will remain the same. (EMI Tenure would decrease; EMI Amount will remain the same). 5) A request for part-payment/foreclosure will be accepted by the Lender subject to such request being made by the Borrower in writing to the Lender's designated email id and/or through the Lender's call centre. Any payments made by the Borrower towards prepayment / foreclosure without a request in the specified manner will not be accepted by the Lender.		
<b>CERAI Charges</b>	Rs.100		N/A	
<b>Penal Charges**</b>	<b>Penal Charges for delay in any payments due under the Facility Agreement/ Finance Document(s):</b> 6% p.a. on the overdue amount (Principal overdue / Interest overdue / EMI overdue) for the period the said amount remains overdue.  <b>Penal Charges for delay in Security creation as the terms of the Sanction Letter:</b> 2% p.a. The penal charges for delay in security creation will be levied on the outstanding principal amount of the Facility, commencing from the date the security was supposed to be created until the date it is actually created.  <b>Penal charges related to non-compliance of any other Material Terms and conditions as per the sanction letter /facility agreement:</b> 1% p.a. The Penal Charge for these non-compliance will be levied on the outstanding principal amount of the Facility, for each instance of non-compliance, calculated from the date of the breach until the date the terms of the Sanction Letter are met.  <b>Penal charges related to non-submission of documents / information as per the Sanction Letter terms and conditions:</b> In cases involving multiple breaches, the total penal charges will not exceed 3%.  **The said Penal Charges are over and above the applicable Rate of Interest. **There will be no further interest charged on Penal Charges.	<b>Penal Charges for delay in any payments due under the Facility Agreement/ Finance Document(s):</b> 6% p.a. on the overdue amount (Principal overdue / Interest overdue / EMI overdue) for the period the said amount remains overdue.  <b>Penal charges related to non-compliance of any other Material Terms and conditions as per the sanction letter /facility agreement:</b> 1% per annum The Penal Charge for these non-compliance will be levied on the outstanding principal amount of the Facility, for each instance of non-compliance, calculated from the date of the breach until the date the terms of the Sanction Letter are met.  <b>Penal charges related to non-submission of documents / information as per the Sanction Letter terms and conditions:</b> In cases involving multiple breaches, the total penal charges will not exceed 3%.  **The said Penal Charges are over and above the applicable Rate of Interest. **There will be no further interest charged on Penal Charges.	<b>Penal Charges for delay in any payments due under the Facility Agreement/ Finance Document(s):</b> 6% p.a. on the overdue amount (Principal overdue / Interest overdue / EMI overdue) for the period the said amount remains overdue.  <b>Penal charges related to non-compliance of any other Material Terms and conditions as per the sanction letter /facility agreement:</b> 1% per annum The Penal Charge for these non-compliance will be levied on the outstanding principal amount of the Facility, for each instance of non-compliance, calculated from the date of the breach until the date the terms of the Sanction Letter are met.  <b>Penal charges related to non-submission of documents / information as per the Sanction Letter terms and conditions:</b> In cases involving multiple breaches, the total penal charges will not exceed 3%.  24% p.a. i.e. 2% per month on the overdue amount  **The said Penal Charges are over and above the applicable Rate of Interest. **There will be no further interest charged on Penal Charges.	
<b>Bounce Charges (Cheque Return / NACH failure)</b>		Rs. 500 per bounce		
<b>Document charges (Statement of Account / Foreclosure Letter/ Repayment Schedule/ Interest certificate/ Balance statement/ List of documents/No Dure Certificate)</b>	Rs.500/- + Applicable Taxes		NIL	
<b>Document retrieval charges</b>		Rs.500/- per Document + Applicable Taxes		
<b>PDCs, Security Cheques, NACH Swap charge</b>		Rs. 500/- per instance		
<b>Loan rescheduling charges (on customer request and subject/ Repricing under Floating rate of Interest to approval from AFL)</b>		0.50% of the outstanding Loan		
<b>Interest rate mechanism swap charges (Fixed rate to floating and vice-versa)</b>	1% of the loan outstanding		NA	
<b>Loan cancellation charges</b>	Rs. 5000		Rs. 1000	
<b>Collateral / Security swapping / partial release</b>	Rs.5000 per instance + Applicable CERSAI Charges + Applicable Taxes		NA	
<b>Stamp duty and other statutory charges</b>		As per applicable laws of the state		
<b>Issuance charges for photocopy of title deeds: Rs. ___/- per document set</b>				

\*Goods and Services Tax (GST) will be charged extra as per the applicable rates, on all the charges and fees (wherever GST is applicable). The above charges are subject to change and the same shall be updated on our website [www.axisfinance.in](http://www.axisfinance.in) accordingly.

^ Subject to as permitted under Applicable Law, the payment of Foreclosure Charges / Prepayment Charges shall be permitted only from the following accounts:

- ☑ Salary account of the Borrower for salaried Borrower(s); or
- ☑ Current account used for business purposes for self-employed Borrower(s); or
- ☑ Repayment account registered with the Lender for the purpose of repayment of the Facility.

\*Interest Rate Swapping is not applicable for Personal Loan and Business Loan.

\*AFL does not offer any concession on any of the charges mentioned above for MSME entity