

Mailing Address																Staying since			
																M	M	Y	Y
	Landmark											City							
	State						Pin												

EMPLOYMENT DETAILS

Name of Organization																Address															
Designation	VISITING CARD FRONT																Contact Details	VISITING CARD BACK													
Office Email ID																Mobile						Phone									
Employment Nature	<input type="checkbox"/> Salaried <input type="checkbox"/> Self-Employed <input type="checkbox"/> Self-Employed Professional			Experience	Total Years in Current Industry				Y	Y	Total Work Experience	Y	Y																		
Qualification	<input type="checkbox"/> SSC <input type="checkbox"/> HSC <input type="checkbox"/> Diploma <input type="checkbox"/> Under Graduate <input type="checkbox"/> Graduate <input type="checkbox"/> Post Graduate <input type="checkbox"/> Professional																														
Business Constitution	<input type="checkbox"/> Public Ltd <input type="checkbox"/> Pvt Ltd <input type="checkbox"/> MNC <input type="checkbox"/> Partnership <input type="checkbox"/> Proprietorship <input type="checkbox"/> LLP <input type="checkbox"/> Other																														
Industry Type	<input type="checkbox"/> Trading <input type="checkbox"/> Manufacturing <input type="checkbox"/> Services <input type="checkbox"/> Other						Net Monthly Income (in Lakhs)																								
Business Area Type	<input type="checkbox"/> Railway Station / Bus Stand <input type="checkbox"/> Market / Mall <input type="checkbox"/> Residential <input type="checkbox"/> Industrial <input type="checkbox"/> Outskirts of city/Underdeveloped																														

BANK & LOAN DETAILS

	Primary Bank										Other Bank									
Bank																				
Branch																				
IFSC																				
A/C Type	<input type="checkbox"/> SA <input type="checkbox"/> CA <input type="checkbox"/> OD <input type="checkbox"/> CC										<input type="checkbox"/> SA <input type="checkbox"/> CA <input type="checkbox"/> OD <input type="checkbox"/> CC									
Bank a/c no																				
No. of Active Credit Cards			No. of Active Loans			HL	Auto	PL	LAP	BL	OD	WC								

REFERENCE DETAILS

	Reference 1										Reference 2									
Name																				
Relationship																				
Address																				
	State					Pin					State					Pin				
Mobile Number																				

APPLICATION FEES

Mode of Payment	<input type="checkbox"/> Upfront <input type="checkbox"/> Partial Upfront		Application Fees					Date of Cheque	D	D	M	M	Y	Y	Y	Y
Cheque Number					IFSC					MICR						
Bank Name							Bank A/C									

SOURCING DETAILS (FOR OFFICE USE)

Channel	<input type="checkbox"/> Dealer <input type="checkbox"/> DSA <input type="checkbox"/> Branch <input type="checkbox"/> Connector <input type="checkbox"/> Direct										Branch Sol ID		
ASM Emp Name											ASM Emp Code		
SM Emp Name											SM Emp Code		
SO Emp Name											SO Emp Code		
LG / DSA / Connector Name											LG / DSA / Connector Code		
Scheme													

CUSTOMER DECLARATION

"I/We have applied for loan at Axis Finance Limited ("AFL"). I/We undertake, declare, agree and confirm that: 1. I/We understand the Risk Gradation and Interest Rate on a Loan that I/We have applied for will be based on Loan amount, tenure, down payment, Security / Collateral offered for the Loan, risk parameters, market conditions, cost of funds, loan history with AFL, credit score provided by credit information company, my / our age, income and any other information as may be required for the purpose of credit evaluation. Further, I/We understand that the gradations of risk and the rationale for charging different rate of interest to different categories of borrowers is available at <https://www.axisfinance.in/policies-and-standards/interest-rate-policy>. 2. I/We am / are aware the normally applicable interest on loans and other charges are available on the website <https://www.axisfinance.in>. 3. I/We acknowledge application of loan, applicable schedule of charges along with documents to be submitted for my loan processing with Axis Finance. 4. All particulars, information, copies of financials/bank statements/title records/legal and other documents and details given/filled in or submitted along with this Loan Application, or tab/mobile app-based Application form filled by AFL representative are true, correct, and updated in all respects and that no information/details whatsoever has been withheld/concealed. The information/details/documents submitted by me/us including sensitive personal information shall form the basis of the credit appraisal done by AFL and any loan/service or amount thereof that AFL may decide to grant to me/us is its sole discretion. 5. In case any discrepancy is found or observed from the documents / information/detail submitted by me/us, AFL shall, in its sole discretion, be entitled to cancel the sanction at any stage or recall the loan, if already disbursed. 6. I/We have never defaulted in any loan availed from AFL or any other bank/financial institution. 7. No award, decree, judgement or order has been passed against me/us involving breach of contract, tax malfeasance or other misconduct which could have any adverse effect on my/our capacity to repay the loan. 8. I/We confirm that no insolvency proceedings or suits for recovery of outstanding dues or monies whatsoever and/or any criminal proceedings or any proceedings for winding up, dissolutions, administration or reorganization or for the appointment of the receiver, administrator, administrative receiver, trustee or similar officer for my/our assets have been initiated and/or are pending against me/us and that I/We have never been adjudicated insolvent by any court or other authority. 9. I/We hereby authorize and consent to AFL and its employees, service providers, agents and representatives to process, use, store, retain and/or share the data submitted by me / us with any of its group/ associate companies or third parties with whom AFL has contractual arrangements or any other databases or sources ("Entities") or collect any data pertaining to me / us from the said Entities, for the purpose of processing my/our application, checking my/our eligibility, marketing or cross-selling any products provided by AFL or by any of the Entities. 10. I/We acknowledge and agree that AFL shall have in its absolute discretion the right to accept or reject the loan application and AFL shall not be responsible in any manner whatsoever to me/us for such rejection or any delay in notifying me/us of such rejection and any costs/losses, damages or expenses, or other consequences caused by or arising out of rejection, or any delay in notifying me/us of such rejection, of my/our application. Quantum of the loan will be finally decided by AFL and AFL has not made any commitment to me/us regarding the same. 11. The amount of loan shall be decided by AFL in its sole discretion and AFL does not and has not made any commitment to me/us regarding the same. 12. I/We confirm that the application/processing charges/ registration charges or any other charges by whatever name called collected by AFL is an upfront and non-refundable fee and AFL shall not return or refund the same to me / us even in case of rejection of my loan application. 13. All payments including for stamp duty, registration fee, legal fee, valuation charges, ROC filing charges (if applicable), documentation charges and any other out of the pocket expenses as per actuals shall be borne by me / us. 14. I/We understand that the disbursement will be subject to production of necessary documents as may be required by AFL from time to time, satisfactory completion of AFL appraisal and documentation process and compliance with AFL laid down norms/guidelines. 15. Any change in information submitted with this Loan Application or thereafter including change in address(es), employment or profession, income, telephone number etc. shall be promptly informed to AFL. 16. I/We confirm that I/We shall cooperate with AFL and furnish additional documents and/or shall execute such other documents, if necessary to enable AFL to abide by/ comply with all other existing/ further directives of the statutory/regulatory authorities/any other authority in accordance with applicable laws. 17. I/We authorize AFL to disclose any information/documents submitted with Loan Application or anytime thereafter or relating to me/us, of the loan(s) proposed to be availed by me/us, as AFL may deem appropriate and necessary, to Reserve Bank of India, tax authorities, Credit Information Companies ("CICs"), Information Utility(ies), third parties, credit rating agencies or any other agency authorized in this behalf by RBI, or Government or any regulatory/statutory/judicial/quasi-judicial authority and also to obtain information from these agencies/authorities etc. with respect to me/us so as to enable AFL to appraise my/our Loan Application. 18. I/We undertake that (a) CICs and any other agency so authorized, may use, process the said information and data disclosed by AFL in the manner as deemed fit by them; and (b) CICs and any other agency so authorized may furnish for consideration, the processed information and data disclosed or products thereof prepared by them, to Bank/Financial Institutions and other Credit Grantors or Registered Users, as may be specified by the RBI in this behalf. 19. I/We hereby authorize AFL as may be required in order to enforce the rights of AFL pursuant to the provisions of the insolvency and Bankruptcy Code, 2016 and required to monitor the Loan and the utilization thereof, and/or to take steps toward the recovery of the Outstanding Amounts. 20. I/We authorize AFL to contact me/us for products and services offered by AFL or any service provider regarding dues, marketing schemes, various other financial and insurance products, etc. in any of the following methods: (a) Telephone even if the Applicant's name appears in Do Not Call Register. (b) E-mail (c) SMS (d) Whatsapp; (e) other communication channels under applicable laws. 21. I/We hereby confirm that I/We am/are competent and fully authorized to give declarations, undertaking etc. execute and submit this Loan Application and all other documents for the purpose of availing the loan, creation of security and for all the purposes mentioned/required to be done in this regard. 22. I/We hereby declare that information given by us in application form and digital application form, if there is any inconsistency, the information provided in digital form will prevail. 23. I/We expressly and irrevocably give further consent that AFL is entitled (but not obliged) to contact at any such place, person/or entity, reasonably believed by AFL of having any connection with the Applicants, details of which may be available with AFL either directly or indirectly in order to establish contact with the Applicants, disclose relevant information regarding the Loan or procure information that may be relevant for AFL to service the Loan or exercise its rights and obligations in terms of the T&C. 24. No money or fees has been solicited or paid in cash to any AFL employees/business associates during the process of application submission. 25. Any information or data disclosed to AFL pursuant to the Loan Application Form and the T&Cs has been provided out of the Applicant's own free will and volition. 26. AFL may collect, use, process, store, transfer the information or data, including any sensitive personal information or data, for any or all of the following purposes: (i). Of data processing, statistical or risk analysis, conducting credit or KYC or anti-money laundering checks, credit risk management, or monitoring the Applicant's credit worthiness. (ii). Of meeting the disclosure requirements of any law binding on AFL. 27. I/We agree that submission of the Loan Application does not imply automatic approval of the loan by AFL. AFL may request for additional documents other than those submitted along with the Loan Application. I/We confirm that the executive who collected my/our applications/ documents has informed me/us and I/We am/are fully aware that - 1. Any tax, fee, cess, duty etc. as may be applicable and payable from time to time will be charged in connection with the loan. 2. AFL is not liable for the safe keeping and return of any documents/papers or copies thereof submitted along with the Loan Application. 3. AFL shall not be liable to process any incomplete/defective applications and AFL shall not be responsible for any resulting delay or otherwise. 4. The Loan Application, documents/photographs or any other detail etc. once submitted by me/us will not be returned under any circumstances whatsoever by AFL. This application form is considered valid unless the applicant revokes the same. 28. With regard to our loan account, in case AFL is unable to establish positive contact on the registered number and/or address, I/We authorize AFL to get in touch with the Co-borrower(s) / Reference(s) whose details have been shared in the Loan Application Form. 29. I/We hereby declare and confirm that any purchase by me/us of any insurance product is purely voluntary and we have clearly understood the insurance product offering made by the insurance company. 30. I do hereby declare that, in case I have submitted deemed OVD as a proof of my current address, I will submit any one of the Officially Valid documents within period of three months from the date of the loan application with updated current address as mentioned in the deemed OVD submitted by me as part of this application. 31. DPDP ACT- I/We acknowledge that AFL may process my/our personal data in accordance with the provisions of the Digital Personal Data Protection Act, 2023 (as amended from time to time) and other applicable data protection laws in India. I/We confirm that I/We have read and understood AFL's Privacy Policy, which is available on the AFL website. 32. I/We understand that any sensitive personal data or information (SPDI) provided by me/us will be handled and processed by AFL with the highest level of security and confidentiality, as required by law. I/We agree that AFL may transfer my/our personal data to third parties, including entities located outside India, for purposes related to credit evaluation, loan processing, and other lawful purposes, in compliance with the Digital Personal Data Protection Act, 2023, and AFL's policies. 33. I/We hereby consent to AFL or any of its service providers to upload/submit as well as to download or receive in any manner, the CKYC records (including my/our KYC records/ personal information such as my/our name, address, date of birth, PAN number, etc.) from the Central KYC Registry and to use the said data for know your customer (KYC) and re-KYC purposes and for the purpose of verification of my/our identity and address from the database of Central KYC Registry. 34. I/We hereby declare that there is no change in the personal information, occupation, contact details provided at the time of all my previous applications / last application submitted by me. 35. I/We hereby declare that in case of any updation in the aforementioned information, it shall be provided to the AFL representative along with supporting documents along with loan application form. 36. I/We hereby consent to AFL or any of its service providers to upload/submit as well as to download or receive in any manner, the CKYC records (including my/our KYC records/ personal information such as my/our name, address, date of birth, PAN number, etc.) from the Central KYC Registry and to use the said data for the know your customer (KYC) and re-KYC purposes and for the purpose of verification of my/our identity and address from the database of Central KYC Registry. 37. I/We agree that the AFL shall carry out KYC verification through either Video-based Customer Identification Process (V-CIP) or in-person verification, as deemed appropriate by the AFL. I/We understand that we have the option to choose either of these processes for completion of our KYC. 38. AFL may use the services of their authorized agencies with respect to customer acquisition, underwriting support, debt management and associated customer service. 39. We hereby undertake to submit a valid Legal Entity Identifier (LEI) certificate, where the aggregate exposure exceeds ₹5 crore (only in case of non-individual borrowers)

- I/We do not wish to provide by consent to download my/our KYC records from Central KYC Registry (CKYCR).
For declaration w.r.t. change tick box option:
 There is change in the information available in the documents downloaded from CKYC portal.

Signature of Applicant
D D M M Y Y Y Y

Declaration: In case this Application form is digitally filled, it has to be submitted from your (Main Applicant) Official / Personal Email ID and directly sent to an Axis Finance officer. In which case, it would be deemed consent to process the application further & no signature would be required to be obtained on this application form.

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 its 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.

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 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
 Tel: 022-2425 2525 ; Fax: 022-4325 3000

SCHEDULE OF CHARGES FOR RETAIL BORROWERS

With effect from 1st January 2026

Fees and charges	Secured Loan	Personal Loan	Business Loan	
Loan Application Charge 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. Loan Processing Charge Please Note - These charges if collected upfront are refundable in case of Loan cancellation.	Application Charge 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) Processing Charge Loan Against Property, Affordable Home Loan and Home Loan - Up to 2% + Applicable Taxes Micro LAP Loan - up to 3% + Applicable Taxes	Application Charge- Nil Processing Charge- Up to 3% + Applicable Taxes		
^Part-Prepayment Charges (on the amount being part paid) OR ^Foreclosure (Full Pre-Payment) charges on the total loan outstanding amount / Current Limit (Available Limit+ Utilized Limit in case of Overdraft Facility)	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.		
CERAI Charges	Rs.100		NA	
Penal Charges**	Penal Charges for delay in any payments due under the Facility Agreement/ Finance Document(s): 6% p.a. on the overdue amount (Principal overdue / Interest overdue / EMI overdue) for the period the said amount remains overdue. Penal Charges for delay in Security creation as the terms of the Sanction Letter: 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. Penal charges related to non-compliance of any other Material Terms and conditions as per the sanction letter / facility agreement: 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. Penal charges related to non-submission of documents / information as per the Sanction Letter terms and conditions: 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.	Penal Charges for delay in any payments due under the Facility Agreement/ Finance Document(s): 6% p.a. on the overdue amount (Principal overdue / Interest overdue / EMI overdue) for the period the said amount remains overdue. Penal charges related to non-compliance of any other Material Terms and conditions as per the sanction letter / facility agreement: 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. Penal charges related to non-submission of documents / information as per the Sanction Letter terms and conditions: 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.	Penal Charges for delay in any payments due under the Facility Agreement/ Finance Document(s): 6% p.a. on the overdue amount (Principal overdue / Interest overdue / EMI overdue) for the period the said amount remains overdue. Penal charges related to non-compliance of any other Material Terms and conditions as per the sanction letter / facility agreement: 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. Penal charges related to non-submission of documents / information as per the Sanction Letter terms and conditions: 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.	
Bounce Charges (Cheque Return / NACH failure)		Rs. 500 per bounce		
Document charges (Statement of Account / Foreclosure Letter/ Repayment Schedule/ Interest certificate/ Balance statement/ List of documents/No Dure Certificate)	Rs.500/- + Applicable Taxes		NIL	
Document retrieval charges		Rs.500/- per Document + Applicable Taxes		
PDCs, Security Cheques, NACH Swap charge		Rs. 500/- per instance		
Loan rescheduling charges (on customer request and subject/ Repricing under Floating rate of Interest to approval from AFL)		0.50% of the outstanding Loan		
Interest rate mechanism swap charges (Fixed rate to floating and vice-versa)	1% of the loan outstanding		NA	
Loan cancellation charges	Rs. 5000		Rs. 1000	
Collateral / Security swapping / partial release	Rs.5000 per instance + Applicable CERAI Charges + Applicable Taxes		NA	
Stamp duty and other statutory charges		As per applicable laws of the state		
Issuance charges for photocopy of title deeds: Rs. ____/- per document set				

*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 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