

We use cookies to improve your journey and to personalize your web experience. By continuing to use this site, you are accepting the [bank’s cookie policy](#).

I Accept

[Explore Products](#)

[Grab Deals](#)

[Make Payments](#)

[Bank Smart](#)

[Unlearn](#)

[Open Digital A/c](#)

LOGIN

Monthly income

₹ eg. 50,000

Other EMIs to pay

₹ eg. 15,000

Age

21 yrs

ROI


% 12.11

Loan Tenure

3 yrs

[Check Eligibility](#)

Apply Now



Loan Against Property

Should you be in need of financial support and possess a residential or commercial property that can be used as security, Axis Bank's Loan Against Property could be the ideal solution for you. This facility by Axis Bank simplifies the process, offering a Loan Against Property starting at ₹ 5 Lakh. You can secure a loan against residential and commercial properties at appealing interest rates while accumulating eDGE Loyalty Reward points.

[Submit Online Application](#)

[Track your Application](#)

Features of Loan Against Property

Collateral	Tenure	Interest Rates	Loan Amount	Flexible Repayment Options
A Mortgage Loan Against Property requires you to pledge a residential or commercial property as collateral, offering security to your lender.	Loans against property typically have a repayment period of 10-30 years, allowing for manageable monthly payments.	You can choose between fixed rates, which ensure predictable monthly payments or floating rates, which fluctuate with market conditions.	The amount of a Mortgage Loan Against Property depends on the property's market value and repayment capacity. Lenders typically offer 60-70% of the property value as loan amount.	Features like part prepayment, balance transfer and customised plans for self-employed borrowers make Mortgage Loans adaptable to diverse financial needs.

Benefits of Loan Against Property

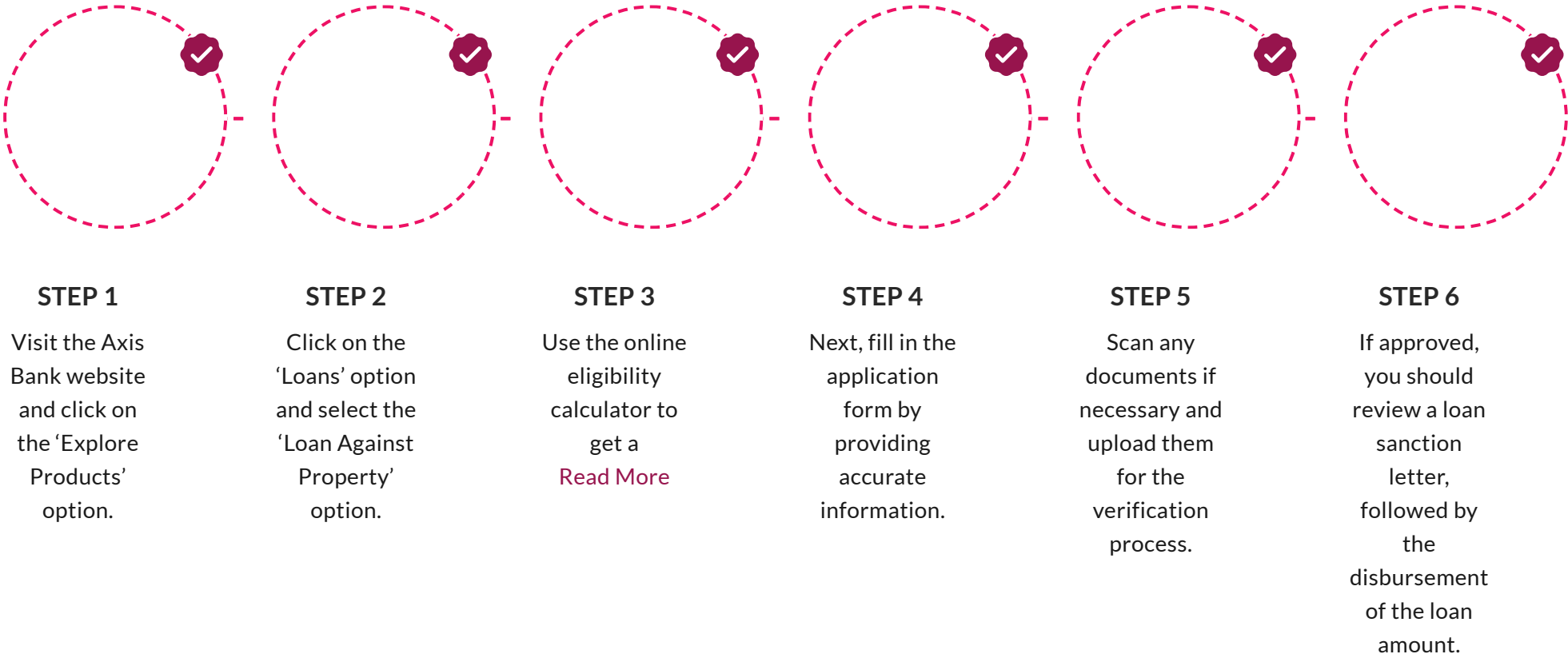
[Explore Products](#)[Grab Deals](#)[Make Payments](#)[Bank Smart](#)[Unlearn](#)

[Open Digital A/c](#)LOGIN

Salaried Individuals	Must be in permanent government or reputed company service	24 to superannuation
Self-Employed	Must file Income Tax Returns	24 to 65 at loan maturity
Self-Employed Professionals	Includes doctors, engineers, CAs, etc.	24 to 65 at loan maturity
Lease Rental Discounting	Resident Individuals (Funding for ready commercial property will be based on rental value or property value)	

[Know more](#)

How to apply for a Mortgage Loan online?



Types of Mortgage Loan

[Explore Products](#)

[Grab Deals](#)

[Make Payments](#)

[Bank Smart](#)

[Unlearn](#)

[Open Digital A/c](#)

LOGIN



Fees and charges

Charge Type	Details
Processing Charges	Up to 1% of the loan amount or ₹10,000 (whichever is higher) + GST. Upfront fee of ₹5000 + GST
Part Prepayment Charges	3% on excess beyond 25% repayment in a quarter
Foreclosure Charges	3% for business use
Other Charges	Cheque Bounce, Stamp Duty, Duplicate Statement, Photocopy Issuance, Credit Report, CERSAI, Equitable Mortgage

Note: The fees and charges may differ depending on the type of mortgage you select.
For a more [detailed overview](#), click here.

Loan Against Property interest rate

Type	Repo Rate + Spread	Effective Rate of Interest
Floating Rate - PSL Category	Repo Rate + 4.50% to Repo Rate + 4.90%	10.50% - 10.90% p.a.
Floating Rate - Non-PSL Category	Repo Rate + 4.50% to Repo Rate + 4.95%	10.50% - 10.95% p.a.

[Know more](#)

Things to consider before applying for a Mortgage Loan

1. Your financial readiness

Before you apply for a Mortgage Loan, it is essential to evaluate your financial health. Check your credit score, as a good credit score can enhance your chances of securing favourable loan terms. Also, analyse your debt-to-income ratio (DTI) and aim for a DTI below 43% to increase your odds of approval.

2. Set a clear budget

Consider your monthly income, expenses, and financial goals to set a clear budget. Account for property-related costs such as taxes, insurance and closing fees. This will help you determine how much you can comfortably afford without straining your finances. Stick to a realistic property price to ensure long-term financial stability.

3. Consider your options

Understanding different mortgage options is crucial to secure the best deal. Evaluate which suits you better. You can also use a mortgage calculator to get a better understanding of your monthly instalments and total cost.

[Explore Products](#)

[Grab Deals](#)

[Make Payments](#)

[Bank Smart](#)

[Unlearn](#)

[Open Digital A/c](#)

LOGIN

lower the monthly payments will be, but the total interest paid over the life of the loan will be higher.

On the other hand, a shorter tenure will result in higher monthly payments but lower overall interest costs.

3. How can one repay the Mortgage Loan ahead of schedule?

4. Do you need to provide collateral or security for a Mortgage Loan?

5. Can I get an overdraft against my property?

FAQs on change in Repo Rate

The Reserve Bank of India (RBI) has reduced the repo rate recently. When will Axis Bank reduce my existing repo linked loan interest rate? Also, will the change have an impact on my loan EMI or tenure?

What if the rate changes once again in the future? When will it have an impact on my repo linked loan interest rates?

In line with the Terms & Conditions of the loan agreement, repo rate is adjusted once a quarter on the 25th of the last month of the calendar quarter. Accordingly, the cumulative effect of all changes to repo rate in a particular quarter will be passed on the 25th of the last month of the calendar quarter i.e., 25th Mar, 25th Jun, 25th Sep and 25th Dec.

As an example, if a rate change is announced on 09-04-2025 and another change is announced on 09-06-2025, the cumulative repo will be effective 25-06-2025.

I have recently received my home loan sanction. Would I be granted a lower rate of interest, basis the recent announcement from the Reserve Bank of India (RBI) on reduction of the repo rate?

Know more

[Explore Products](#)

[Grab Deals](#)

[Make Payments](#)

[Bank Smart](#)

[Unlearn](#)

[Open Digital A/c](#)

LOGIN

WhatsApp Banking

(Whatsapp 'Hi' to 7036165000)

- Account balance

- Mini Statement

- New cheque book

- Create & Renew FD

- Credit Card details

- Manage debit card limits

- Set pins / Block card

To get an account balance instantly:

SMS BAL to 56161600 /

+91 9951 860 002

from your registered mobile

To get a mini statement instantly:

SMS MINI to 56161600 /

+91 9951 860 002

from your registered mobile

Axis Bank Customer Care

1800 209 5577 / 1800 103 5577 (Toll free)

1860 419 5555 / 1860 500 5555 (Charges applicable as per the service provider)

For NRI Phone Banking NumbersClick Here

Axis Bank Branch Locator

Complaints and Grievance Redressal

Lodge a Complaint

RBI - Integrated Ombudsman Scheme, 2021

Comprehensive Notice Board

Aadhaar Enrolment Centres

Services for Customers with Disabilities

CDSL/NSDL Investor Grievance Escalation Matrix

Details of Depository Services Offered

FAQs on Beneficial Ownership

Sparsh Board

Careers

Sustainability & CSR

Our ESG Profile

Download Forms

Download-Product Guide

Download-E Brochures

Fees and Charges

Forex Card Rate

Premise for Branch

Do Not Call Registry

Offers T&C

Auction Notices

IBC Disclosure

Investment Knowledge Bank

Whistleblower Policy

Positive Pay System

RBI Kehta Hai

RBI Sachet Portal

RBI Udgam

PAN AADHAAR Linking

Bank Terminated Vendors

Sanction Policy Statement

Customer Education

Literature on NPA and SMA classification

FAQs regarding cancellation of Add-on Credit Cards

Account Aggregator

Credit Card T&C

Business Correspondents - Credit Cards

Sitemap

Forward Together : IFSC

Divestment of land parcels along Yamunna Expressway, Noida

Regulatory Disclosures

Fraud Awareness

[Explore Products](#)[Grab Deals](#)[Make Payments](#)[Bank Smart](#)[Unlearn](#)

[Open Digital A/c](#)LOGIN

Explore Products

Grab Deals

Make Payments

Bank Smart

Unlearn

Open Digital A/c

LOGIN

- ,
- 24x7 Loans
- ,
- Credit Card
- ,
- FD
- ,
- FD Interest Rates
- ,
- Education Loan
- ,
- Current Account
- ,
- Fastag
- ,
- Trade & Forex
- ,
- CMS
- ,
- Digital Current Account
- ,
- TATA AIG General Insurance
- ,
- ICICI Lombard General Insurance
- ,
- Axis Pay
- ,
- open by Axis Bank
- ,
- Internet Banking
- ,
- PPF Account
- ,
- Loan Against Securities
- ,
- Mutual Fund Management
- ,
- Digital Gold
- ,
- Axis Family Book of Records
- ,
- National Pension System
- ,
- Recurring Deposits
- ,
- Lifetime Free Credit Card
- ,
- Airport Lounge Access Credit Card

Unlearn

LOGIN

[Explore Products](#)

[Grab Deals](#)

[Make Payments](#)

[Bank Smart](#)

[Unlearn](#)

[Open Digital A/c](#)

LOGIN

NRI Home Loan

,

NRI Insurance

,

NRI Investments

,

4 in 1 NRI Investment Account

NRI Mutual Funds



Report a Fraud



Axis Bank is registered with [DICGC](#)



DICGC QR code

DOWNLOAD OPEN BY AXIS BANK



Central KYC Registry

[Explore Products](#)

[Grab Deals](#)

[Make Payments](#)

[Bank Smart](#)

[Unlearn](#)

[Open Digital A/c](#)

LOGIN



Site best viewed in IE10+, Firefox 47+, Chrome 55+, Safari 5.0+ at 1024 X 768 pixels resolution

Please do not believe any entity using Axis Bank logos & branding to request the public for money in exchange for opening a Customer Service Point.

Always use the customer care numbers displayed on Bank’s official website. Do not access unknown website links.

RBI: Beware of Fictitious Offers/Lottery Winnings/Cheap Fund Offers.