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Personal Loans up to ₹40 Lakhs
Online, Paperless Process

Up to 84 Months
Apply Now

\*T&C apply

#### Personal Loan: Get Instant Personal Loan

A Personal Loan offers a fast and hassle-free way to bring your dreams to life by providing the funds you need, exactly when you need them. Whether you're planning a long-overdue vacation, organising a special occasion, or managing unforeseen medical costs, Axis Bank's Instant Personal Loan ensures a smooth process with swift approvals, minimal documentation, and attractive interest rates. Owing to flexible repayment options, you can tailor the instant loan to suit your financial situation and budget.

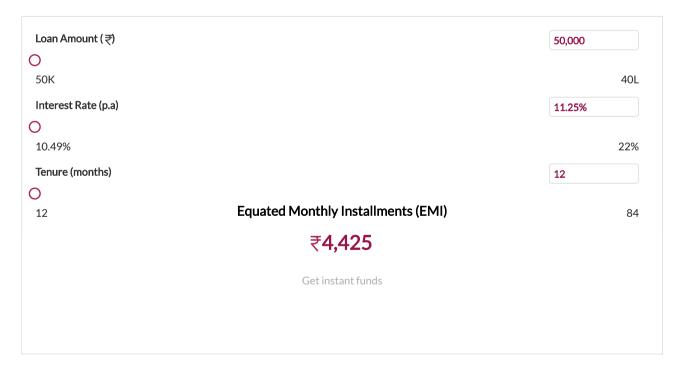
Take advantage of Axis Bank's Personal Loans to bridge financial gaps and move forward with confidence. Begin your journey today and unlock your dreams effortlessly with our range of Instant Personal Loan solutions.

#### **Personal Loan Details**

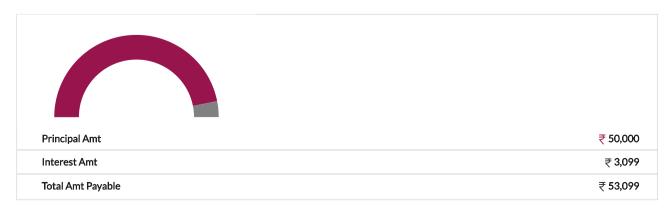
Max Loan Amount	₹40 Lakhs
Max Loan Tenure	Tenure from 12 months to 84 months*
Interest Rate	Starting from 10.49% p.a.
Processing Fees	Up to 2% of loan amount + GST

Track your Application

## **Personal Loan EMI Calculator**



## **Break-up of Total Payment**







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No Collateral Simple, Easy Online Low Interest Rates Transparent Terms Flexible Tenure Required Process

#### Personal Loan Eligibility Criteria & Documentation



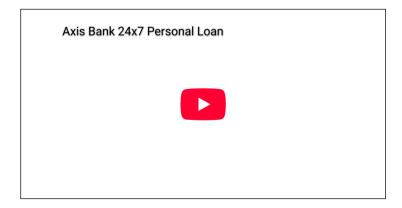
- Salaried Employees
- Salaried doctors
- Employees of public and private limited companies
- $\circ \ \ \text{Government sector employees including Public Sector Undertaking, Central and Local bodies}$
- Minimum age of 21 years
- $\bullet \;\;$  Maximum age of 60 years at the time of maturity of the Personal Loan
- Minimum net monthly income ₹15,000 for Axis Bank customers and ₹25,000 for non Axis Bank customers

#### **Documents required for Personal Loan**

- Last 3 Months Bank Statements
- 3 latest Salary Slips with the latest Form 16
- KYC documents: (any one from the list mentioned below)
  - Passport
  - Driving license
  - PAN Card
  - o Aadhaar Card with date of birth
- Voters Id

View Personal Loan Eligibility and Documents Required

# **Personal Loan Application Process**



- Visit the Personal Loan section and click on the 'Apply Now' button
- Provide your personal details such as mobile number and either Date of Birth or PAN
- Key in the OTP that you receive on your mobile
- Give the consent for sharing your details for the purpose of verification of your documents

number

- Keep your last six months bank statements and
- Complete the eKYC and Video KYC process for
  your instant loan application to be complete.
- your instant loan application to be complete

salary slips ready for uploading

Apply for Personal Loan Now

Types of Personal Loan

Ask AHA!

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#### **MCLR Rates**

Fixed Rate Loan	1 Yr MCLR	Spread over 1 year MCLR	Effective ROI	Reset
Personal Loan	9.15%	1.7% to 12.6%	10.49% to 22%	No Reset

View Personal Loan Interest Rates

## Personal Loan FAQs

What is a Personal Loan?

What are the common uses of a Personal Loan ?

How does a Personal Loan work?

When should I opt for a Personal Loan?

 $Consider \ opting \ for \ a \ Personal \ Loan \ to \ meet \ your \ immediate \ financial \ needs, such as \ home \ renovations, unexpected \ travel \ expenses, education \ costs \ or \ consolidating \ existing \ debts.$ 

Do I need to provide any assets or collateral to get an Axis Bank Personal Loan?

What is the maximum Personal Loan amount I can apply for?

How to apply for a Personal Loan at Axis Bank?

What are the benefits of applying for a Personal Loan online?

 $How \ long \ does \ it \ take \ to \ get \ an \ instant \ loan \ application \ approved?$ 

 $\label{thm:condition} \mbox{How does having a good CIBIL score help me with my Personal Loan application?}$ 

What is the duration for which I can get a Personal Loan  $\mbox{\bf ?}$ 

Are there any tax benefits available on Personal Loans?

How do I repay the Personal Loan?

 $\label{thm:condition} How much time does it typically require for approval of a Personal Loan?$ 

 $\label{thm:conditional} Which documents do I need to submit when applying for a Personal Loan online?$ 

 $How \ to \ repay \ an \ overdue \ Personal \ Loan \ on line?$ 

How is an instant Personal Loan different from a business loan?

Ask AHA!

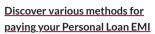
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#### More about Personal Loan







How to check your Personal <u>Loan status</u>



**How to reduce Personal Loan** EMI? - 9 effective ways



OD (Overdraft) vs Personal Loan: Top 6 Differences

#### **Get Personal Loan of Different Amounts**







Personal Loan of ₹60,000



Personal Loan of ₹70,000



Personal Loan of ₹80,000



**Get Personal Loan for Different Salary** 





<u>salary</u>



Personal loan for ₹30,000 <u>salary</u>



Personal loan for ₹40,000 <u>salary</u>



Personal loan for ₹50,000 <u>salary</u>

# Personal Loans Online in Your City

Apply for an Axis Bank Personal Loan from anywhere, anytime and get the funds you need within minutes. You can easily apply for Personal Loan in any of the major cities in India and meet your needs effortlessly. We offer a digital journey from start to finish. Apply for an instant loan, get the approval and the funds credited into your account, with minimal documentation.

Personal Loan in Mumbai Personal Loan in Bangalore Personal Loan in Delhi Personal Loan in Chennai



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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

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Online Open 3

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Two Wheeler EMI Calculator



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Axis Bank is registered with  $\underline{\text{DICGC}}$ 



DICGC QR code

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Central KYC Registry



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

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

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