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Two Wheeler Loans

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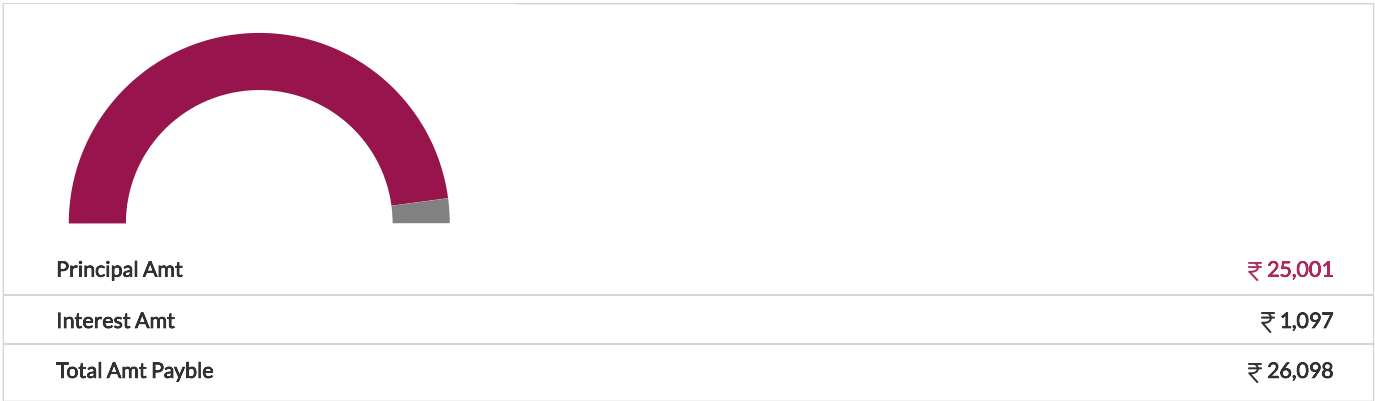
Two Wheeler Loans

Securing the two-wheeler you desire is now more straightforward than before with the Two Wheeler Loan from Axis Bank. We provide up to 100% financing on the vehicle's on-road price, requiring only minimal documentation and offering manageable EMIs tailored to your budget. As its name indicates, a Two Wheeler Loan is a specialised financial solution intended to assist in acquiring your desired two-wheeler.

Track your Application

Loan Amount (₹)	25,001
25K	1Cr
Interest Rate (p.a)	8%
8%	28%
Tenure (months)	12
12	72
Equated Monthly Installments (EMI) ₹2,175	
Get a call back	

Break-up of Total Payment



Two Wheeler Loan features & benefits

Choose your tenure

Our Two Wheeler Loan comes with flexible tenure options of up to 48 months.

Two Wheeler Finance made easy

Turn your dream of owning a bike into reality with 2 Wheeler loans starting only from ₹25,001.

EMIs that fit your pocket

Get a bike loan with affordable EMIs and enjoy your ride without unnecessary financial stress.

Enjoy com

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Employment History	Must have at least 1 year of experience in the same industry/sector	Must have at least 1 year of experience
Minimum Income	₹2,50,000	₹1,44,000
Bank Statement	Latest 3 months' bank statement required	

Know More

Documents required for 2 Wheeler Loan

Standard documents for bike finance

- Proforma invoice
- KYC documents
- Two Wheeler Loan Application form
- Passport-size photograph of applicant(s)

Employment-specific documents for bike finance

Required Documents	Self-Employed	Salaried
Income Proof	Latest Income Tax Return (ITR)	Latest salary slip and Form 16
Age Proof	Driving licence, passport, PAN card or Birth Certificate	
Office/Business Proof (any one)	Electricity Bill Telephone Bill Current Account statement Sales Tax or VAT Certificate Shop & Establishment Act Certificate SSI or MSME Registration Certificate Registered Lease with Utility Bills	NA
Bank Statement	Latest 3 months' bank statement required	

Know More

Two Wheeler Loan interest rates

The bike loan interest rates are dynamic and vary depending on the vehicle model, loan tenure and the bank's discretion. Additionally, Goods and Service Tax (GST), as applicable, is also levied on the bike loan.

Know more details about [two wheeler loan interest rates](#)



Super Bike Loan



Bringing home the ride of your choice has become easier than ever before, with a Super Bike Loan from Axis Bank. We offer a high loan-to-value with minimal documentation and quick disbursals, all at affordable EMIs to suit your needs.

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Attractive and affordable [bike loan interest rates](#). Our two-wheeler loan interest rates range between 10% to 28% per annum, depending on the loan amount, tenure, engine capacity, bike model/ variant, and other features.

A bike loan with minimal documentation and a hassle-free online application process.

Up to 100% on-road funding for two-wheelers and 85% on-road funding for superbikes.

Tips for a successful Two-Wheeler Loan application

When you apply for a two-wheeler loan, there is no guarantee that the lender will approve of it, especially if you’ve gone about it wrong. Sometimes, two-wheeler loan applications get rejected for specific reasons that are completely avoidable. To avoid rejection and ensure your two-wheeler loan application is a success, here are some steps you can take:

Ensure you are applying for the correct loan amount. If the bike model you are taking a loan for is lesser or more than the loan amount, your loan application may get rejected.

Check the two-wheeler loan interest rates beforehand to know what you’re getting from the loan. You can use a bike loan calculator to understand the bike loan interest rates.

Check your credit score beforehand. A credit score is a crucial aspect of loan applications, and any credit score below 650 is not a good sign. Talk to your financial agent to find ways to increase your credit score if needed.

Fill out your loan application form correctly. Do not leave it incomplete or add incorrect details. Proofread it before submitting it. Make sure you also check the eligibility criteria and the documents needed beforehand.

Get a financially stable co-applicant or co-guarantor to co-sign the loan along with you for higher chances of acceptance.

Do's and Don'ts of applying for a Two Wheeler Loan

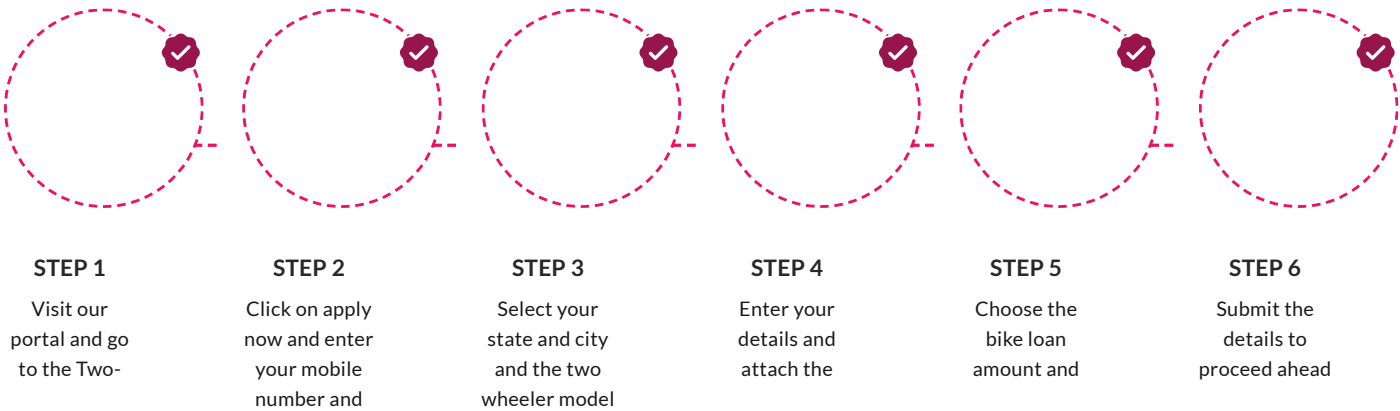
Do’s

- Do check the eligibility
- Do check if you have the correct documents in place
- Do check the bike loan interest rates with the [bike loan calculator](#)
- Compare the different bike loan policies to find one that best aligns with your needs and budget
- Determine the exact loan amount to avoid any confusion
- Do check your credit score and improve it if necessary

Don’ts

- Don’t make multiple bike loan applications at the same time, as it can send a message of confusion to the lender
- Don't settle on an EMI you're not comfortable paying
- Don't sign the bike loan policy documents without reading the T&C with care

How to apply for a Two-Wheeler Loan online?



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Depending on the type of vehicle you’re interested in, you’ll need to select the appropriate loan variant. For instance, for bikes up to 500cc, a standard Two Wheeler Loan would suffice. However, for models exceeding 500cc, a Superbike Loan is a suitable option.

2. What are the interest rates for two wheeler loans?

The Interest rates for Two Wheeler Loans range between 10.80%-28.30%, depending upon various factors including the applicant's details and the amount and tenure for which the loan is sought. Please note however that these interest rates are subject to change periodically, at the bank's discretion. You can check the current interest rates for two wheeler loans.

3. How to apply for two wheeler loans?

You can apply for Two Wheeler Loans by:

Calling the dedicated helpline No. 18004197878

Applying online on axisbank.com or via the Axis Mobile App. Interested in a two-wheeler loan? [Begin your application process now!](#)

4. What is the eligibility criteria to apply for two-wheeler loans?

The [eligibility criteria for two wheeler loans](#) depends upon the applicant's nature of employment and income:

- For Salaried Individuals:
- You must be over 21years but below 58 years

You must have at least a year’s work experience

Your minimum annual income must be over Rs. 1.44 Lakh

You must share bank statements for the past 3 months while applying
- For Self Employed Individuals:
- You must be over 21 years but below 65 years

You must have completed at least a year in the current line of business

Your minimum annual income must be over Rs. 2.5 Lakh

You must share bank statements for the past 3 months while applying

5. What is the minimum and maximum tenure for two wheeler loans?

The minimum tenure for two wheeler loans is 12 months while the maximum tenure is 48 months.
The minimum tenure for super bike loans is 12 months while the maximum tenure is 60 months.

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[Two-Wheeler Loan vs Personal Loan - Choose the right one](#)



[Two-Wheeler Loans: a smart tool for vehicle purchase](#)



[Axis Bank 24x7 Two Wheeler Loans are easily accessible for new customers too](#)

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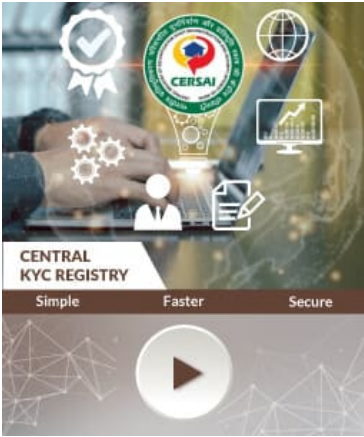
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Central KYC Registry



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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.