

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

Loan Amount

1L

5Cr

₹ 1,00,000

Tenure (Years)

1

30

1

Interest Rate

8.75%

11%

8.75

Equated Monthly Installment (EMI) will be ₹ 8,734


Apply Now

Home Loan


Fulfil your dream of owning a home with Axis Bank Home Loans, offering housing loans starting at ₹3 lakh. Axis Bank Home Loans come with a host of benefits, including affordable EMIs that allow you to spread out payments over a longer tenure, attractive interest rates, an easy application [Read more](#)

Track your Application


Features and Benefits




Attractive interest rates
Enjoy affordable Home Loans with competitive interest rates to make your dream home a reality.



Hassle-free loan balance transfer
Transfer your existing Home Loan to Axis Bank, without any hassles.



Doorstep service
We value your time and are pleased to provide doorstep service for your convenience.



No prepayment charges
Pay off your loan anytime without any additional charges (for floating rate loans).

Eligibility criteria for Home Loans

Salaried individuals eligible for Home Loans

- For salaried individuals, securing a Home Loan requires a stable employment history, typically within government sectors or reputed companies.
- Applicants must be over 21 and under 65 years or the age of retirement by the loan's end.
- Ensure all required documents for the home loan, including employment verification and financial stability proofs, are thoroughly checked, as they are key to a successful application.

Professionals eligible for Home Loans

- Professional applicants, such as doctors, lawyers, chartered accountants, or management consultants etc., are welcome to apply for a Home Loan.
- The age limit is between 21 and 65 years.
- The Home Loan documents list extends to professional qualifications and proof of practice for these applicants to ensure credibility and a reliable repayment structure.

Self-employed individuals eligible for Home Loans

- Self-employed business owners and entrepreneurs looking to invest in property must ensure comprehensive documents required for a Home Loan application, showcasing consistent income through tax returns.
- Eligibility depends on being over 21 years at loan initiation and under 65 years at loan closure, with a strong financial record to support the application.

Know More

Home Loan Fees and Charges

Depending on the type of housing loan you apply for, you will have to pay various charges, including:

1. Processing fee: Up to 1% of the loan amount or ₹10,000 (whichever is higher) + GST (as applicable).
An upfront processing fee of ₹5,000 plus GST shall be collected at the time of application submission. The balance processing fee, as applicable, shall be collected at the time of loan disbursement.

The processing fee is a non-refundable fee collected by the Bank for the purpose of reviewing the loan application and same is independent of the outcome of such assessment.

[Read More](#)

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

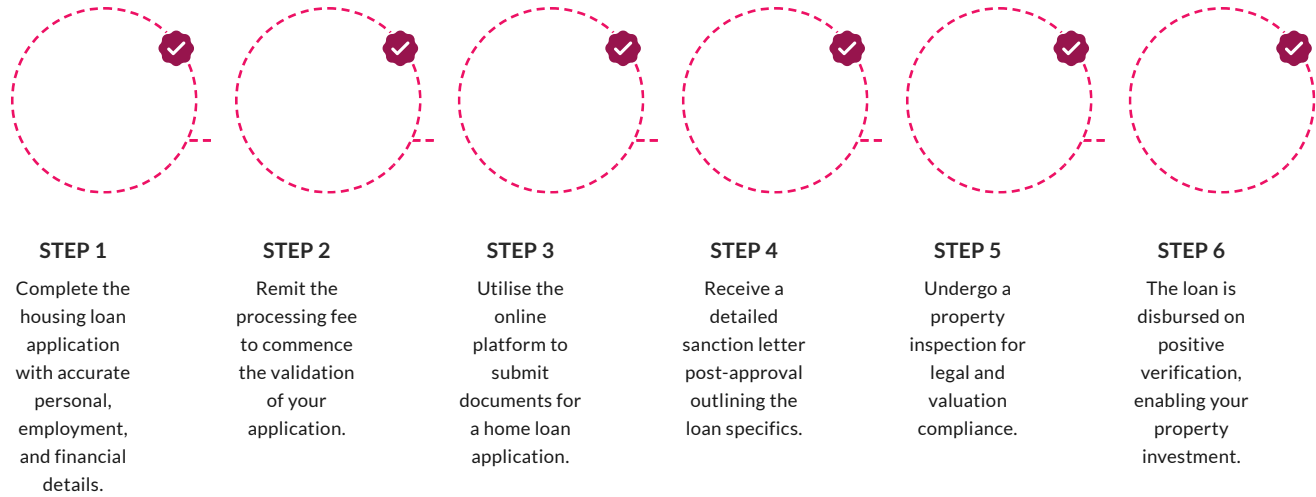
[Open Digital A/c](#) [LOGIN](#)

- applying.
- **Prepare all documents:** Ensure salary slips, Income Tax Returns (ITR), property agreements, and registration documents are ready before applying.
 - **Improve credit history:** Build a strong credit score over time for better Home Loan offers and lower interest rates.

Don'ts

- **Avoid applying on multiple aggregator sites:** It can show you as "loan-hungry," reducing the chances of approval.
- **Don't take too many loans:** Avoid excessive borrowing, like personal or auto loans, before applying for a Home Loan, as it impacts loan eligibility.
- **Avoid maxing out credit cards:** High credit utilisation or delayed payments can negatively affect your credit score and eligibility.
- **Don't take oversized loans:** Choose an affordable loan amount that you can repay comfortably to avoid financial strain.

How to Apply for a Home Loan



[Apply Now](#)

Types of Home Loans

[Shubh Aarambh Home Loan](#)



[Home Loan Balance Transfer](#)



[Fast Forward Home Loan](#)



[Ash](#)



Home Loan Balance Transfer

Optimise your finances with Axis Bank's Home Loan Balance Transfer feature. This process allows you to transfer your existing Home Loan to Axis Bank, potentially securing a lower interest rate or availing a larger loan amount. Benefit from reduced monthly instalments and enhance your savings through our streamlined process.

[Explore Products](#)

[Grab Deals](#)

[Make Payments](#)

[Bank Smart](#)

[Unlearn](#)

[Open Digital A/c](#)

LOGIN

Cibil Score	Salaried		Self-employed	
751 and above	Repo Rate + Spread	Effective Rat	Repo Rate + Spread	Effective Rat
	Repo Rate + 2.75%	8.75%	Repo Rate + 3.10%	9.10%

Standard Home Loan interest rates

Vanilla Home Loan (Salaried Profile)	No Hit*		Less than 700		Between 700 and 750		More than 751	
	Repo Rate + Spread	Effective Rate	Repo Rate + Spread	Effective Rate	Repo Rate + Spread	Effective Rate	Repo Rate + Spread	Effective Rate
	Repo Rate + 3.65%	9.65%	Repo Rate + 3.65%	9.65%	Repo Rate + 3.65%	9.65%	Repo Rate + 2.75%	8.75%

*No Credit History


Fixed Home Loan interest rates

Fixed rates loans - All other Home Loan Product Variants @ 14.00% p.a


Know more

Home Loan in Your City


<



Home Loan in Mumbai



Home Loan in Bangalore



Home Loan in Delhi



Home Loan in Chennai

>

Hor

Home Loan FAQs

What is home loan EMI?

A Home Loan Equated Monthly Instalment (EMI) is your regular payment towards the borrowed amount, divided into principal and interest components. Calculated from the loan's principal, interest rate, and tenure, the EMI ensures a steady reduction in your loan balance. For seamless management, it's deducted from your savings account. Adjusting the EMI or loan tenure may be necessary if interest rates change, ensuring consistency in repayment when you apply for a Home Loan.

What are the different types of home loans?

Various Home Loan options are available to suit different housing needs. These include:

- Standard Home Loans for buying a residence.
- Land Purchase Loans for acquiring a plot.
- Construction Loans for building a home.
- [Home Improvement Loans](#) for renovation projects.
- Top-up Loans for additional funding on existing loans.
- Balance Transfer Loans to switch lenders for better terms.
- Pre-approved Home Loans for quicker loan processing.

How to apply for a Home Loan at Axis Bank?

Initiate your Axis Bank Home Loan application by completing the form [online](#) or at any Axis Bank branch. Submit your application along with the requisite KYC documentation. Post sanction, provide the necessary property documents. Following document verification and property appraisal, the loan approval and disbursement occurs within 15 days, subject to accurate and complete documentation.

Are there any advantages in applying for a home loan online?

Applying for a Home Loan online offers significant benefits, streamlining the application process. This saves time, simplifies comparisons of loan options, and calculates eligibility and EMIs instantly. The digital platform ensures a smooth customer experience, removing the need to visit a

[Explore Products](#)

[Grab Deals](#)

[Make Payments](#)

[Bank Smart](#)

[Unlearn](#)

[Open Digital A/c](#)

LOGIN

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?

Consequent to the recent announcement by the Reserve Bank of India (RBI) to reduce the repo rate by 25 basis points on 09-04-2025, we are currently reviewing our repo linked loan interest rates.

In line with the terms of the loan agreement, repo rate is adjusted once a quarter on the 25th of the last month of the calendar quarter. Accordingly, the recent repo rate change announced by RBI will take effect from 25-06-2025.

The default impact of this change will be provided to the tenure of the loan, in line with the internal policy of the Bank. Should you wish to keep your loan tenure the same and reduce your EMI instead, you may do so by placing a request, at any of the below contact points, on or after 25-06-2025.

You also have the flexibility to choose from the following options:

Switch Rate Type: Switch from a floating to a fixed rate or vice versa, up to three times during the loan tenure.

Prepayment: Prepay your loan, either in part or in full, at any point during the loan tenure. Charges will apply as per the applicable Schedule of Charges.

Call us on:

18001035577 (Toll Free)
18604195555 or 18605005555 (Charges Applicable)

Online: <https://axisbank.com/support>

Loan Centres: <https://www.axisbank.com/Loancenter>

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?

Consequent to repo rate change by Reserve Bank of India (RBI), the current repo rate is 6.00%. If your loan is sanctioned at repo rate of 6.25%, it will decrease by 25 basis points on 25th June or at the time of disbursement (whichever is later) and accordingly, the effective interest rate on your loan shall be adjusted.

If your loan is sanctioned at repo rate of 6.00%, the interest rate applicable on your loan account shall remain unchanged on 25th June.

[Know more](#)

Get Home Loan for Different budgets

[₹5 Lakh Home Loan](#)

[₹10 Lakh Home Loan](#)

[₹15 Lakh Home Loan](#)

[₹20 Lakh Home Loan](#)

Home Loan for Different Salary

[Home Loan on ₹30K - ₹50K Salary.](#)

[Home Loan on ₹51K - ₹75K Salary.](#)

[Home Loan on ₹76K - ₹1 Lakh Salary.](#)

Blogs



[Can HRA and the interest on a Home Loan be claimed together?](#)



[Home Loan statement: Meaning, importance & how to download it](#)



[Complete guide to tax benefits on Home Loan](#)



[Top 10 advantages of taking a Home Loan](#)

[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](#)

Zero Balance Savings Account

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

CALCULATORS

Personal Loan EMI Calculator

Car Loan EMI Calculator

Home Loan EMI Calculator

FD Calculator

RD Calculator

Education Loan EMI Calculator

Life Insurance Calculator

SIP Calculator

EMI Calculator

Personal Loan Eligibility Calculator

Credit Card EMI Calculator

Annual Percentage Rate Calculator

PDF Calculator

Text: While the EMILG is a relatively

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

[Open Digital A/c](#)LOGIN

AXIS Trustee

,
Axis Capital

,
ATREDS Ltd.

,
Freecharge

NRI
NRI Banking

,
NRI Accounts

,
NRO Savings Account

,
NRI Deposit

,
NRI Fixed Deposit

,
NRI Home Loan

,
NRI Insurance

,
NRI Investments

,
4 in 1 NRI Investment Account

NRI Mutual Funds

CONNECT WITH US ON


[Report a Fraud](#)



Axis Bank is registered with [DICGC](#)



DICGC QR code

DOWNLOAD OPEN BY AXIS BANK



Central KYC Registry



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.