

[Explore Products](#)

[Grab Deals](#)

[Make Payments](#)

[Bank Smart](#)

[Unlearn](#)

[Open Digital A/c](#)

LOGIN

Max

₹40,00,000/-

Up to 84 Months

Apply Now

*T&C apply



- Personal Loans up to ₹40 Lakhs
- Online, Paperless Process
- Quick Approval in 30 seconds

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

Loan Amount (₹)

50,000

50K

40L

Interest Rate (p.a)

11.25%

10.49%

22%

Tenure (months)

12

12

84

Equated Monthly Installments (EMI)

₹4,425

Get instant funds

Break-up of Total Payment

Principal Amt	₹ 50,000
Interest Amt	₹ 3,099
Total Amt Payable	₹ 53,099

Ask AHA!

▼

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

[Open Digital A/c](#) LOGIN

No Collateral RequiredSimple, Easy Online ProcessLow Interest RatesTransparent TermsFlexible Tenure

Personal Loan Eligibility Criteria & Documentation

Personal Loan Eligibility

- Salaried Employees
 - Salaried doctors
 - Employees of public and private limited companies
 - Government sector employees including Public Sector Undertaking, Central and Local bodies
- Minimum age of 21 years
- 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
 - Aadhaar Card with date of birth
 - Voters Id

[View Personal Loan Eligibility and Documents Required](#)

Personal Loan Application Process

Axis Bank 24x7 Personal Loan



- 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 number
- Give the consent for sharing your details for the purpose of verification of your documents
- Keep your last six months bank statements and salary slips ready for uploading
- Complete the eKYC and Video KYC process for your instant loan application to be complete

Apply for Personal Loan Now

Types of Personal Loan

Ask AHA!

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

[Open Digital A/c](#)LOGIN



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?

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 ?

Are there any tax benefits available on Personal Loans?

How do I repay the Personal Loan?

How much time does it typically require for approval of a Personal Loan?

Which documents do I need to submit when applying for a Personal Loan online?

How to repay an overdue Personal Loan online?

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

Ask AHA!
▼

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

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

More about Personal Loan



[Discover various methods for paying your Personal Loan EMI](#)



[How to check your Personal Loan status](#)



[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 ₹50,000](#)



[Personal Loan of ₹60,000](#)




[Personal Loan of ₹70,000](#)




[Personal Loan of ₹80,000](#)




Get Personal Loan for Different Salary




[Personal loan for ₹25,000 salary](#)




[Personal loan for ₹30,000 salary](#)



[Personal loan for ₹40,000 salary](#)



[Personal loan for ₹50,000 salary](#)



[Personal loan for ₹60,000 salary](#)

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](#)

[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 Numbers[Click 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

,
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

,
PPF Calculator

,
Two Wheeler EMI Calculator

Ask AHA!
▼

[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.

Ask AHA!
▼