

COST & CHARGES
Documents Required (All documents to be self-attested)

Fee Type	Amount	When Payable	
Operational & Administrative Cost - Non Refundable	Home Loan 1.5%+ GST of the sanctioned loan amount. Loan Against Property : 2% +GST of the sanctioned loan amount	a. Rs. 5000/- + GST. to be paid along with loan application b. Balance to be paid before disbursement of loan.	1) PHOTOGRAPH OF APPLICANT & CO-APPLICANT <input type="checkbox"/> 2) DATE OF BIRTH PROOF (any one of the below) <input type="checkbox"/> Photo Pan Card <input type="checkbox"/> Adhar UID <input type="checkbox"/> Driving License <input type="checkbox"/> Voter ID card (having complete Date of Birth) <input type="checkbox"/> 10th Pass certificate <input type="checkbox"/> School leaving Certificate <input type="checkbox"/> Passport 3) ADDRESS PROOF (any one of the below) <input type="checkbox"/> Adhar UID <input type="checkbox"/> Latest Telephone Bill (Land Line/ Post Paid mobile) <input type="checkbox"/> Gas Connection Bill Showing full Address <input type="checkbox"/> Copy of Leave and Licensed/ Rent Agreement registered or notarized (in case of rented premises) <input type="checkbox"/> Copy of title deed in case the premises are owned <input type="checkbox"/> Property tax receipt <input type="checkbox"/> Water Bill <input type="checkbox"/> Driving License <input type="checkbox"/> Bank passbook with first page having full address that matches with applicant address on application form <input type="checkbox"/> Voter ID <input type="checkbox"/> Ration Card <input type="checkbox"/> Passport <input type="checkbox"/> Latest Electricity bill <input type="checkbox"/> Notarized Affidavit 4) ID PROOF (any one of the below) <input type="checkbox"/> Adhar UID <input type="checkbox"/> Pan Card <input type="checkbox"/> Driving License <input type="checkbox"/> Bank Passbook with stamp on Photo <input type="checkbox"/> Voter ID Card <input type="checkbox"/> Employee ID Card issued by Govt PSU, defence Establishment <input type="checkbox"/> Photo on Ration Card <input type="checkbox"/> Valid Photo credit or debit card (with signature printed) <input type="checkbox"/> Passport 5) SIGNATURE VERIFICATION (any one of the below) <input type="checkbox"/> Photo Pan Card <input type="checkbox"/> Driving License <input type="checkbox"/> Bank Verification <input type="checkbox"/> Passport <input type="checkbox"/> Valid credit or debit card (With signature printed) <input type="checkbox"/> Copy of registered title deed 6) INCOME PROOF (any one of the below) <input type="checkbox"/> Last 3 month salary slips for the salaried <input type="checkbox"/> Last form 16 for the salaried <input type="checkbox"/> Last 3 year ITR for SENP computation of P & L and B/S for SENP 7) BANK STATEMENT <input type="checkbox"/> Last 6 month bank statement for salaried cases <input type="checkbox"/> 12 month bank statements for Self Employed Cases (Current and Saving) 8) PROCESSING FEE CHEQUE/ DD <input type="checkbox"/> 9) OBLIGATION IF ANY AND RUNNING EMI STATEMENT <input type="checkbox"/> <u>Additional Documents for Self Employed</u> 10) PROOF OF OPERATING ADDRESS (any one of the below) <input type="checkbox"/> Sale Tax Certificate <input type="checkbox"/> Service Tax Certificate <input type="checkbox"/> Vat Registration certificate <input type="checkbox"/> Shop and Establishment License <input type="checkbox"/> Telephone Bill <input type="checkbox"/> Electricity Bill <input type="checkbox"/> Latest Bank Account Statement in the name of entity with full address which matches with application form <input type="checkbox"/> IT Assessment Order <input type="checkbox"/> Leave and License agreement (notarized/ registered) in the name of the entity if the entity is operating business from a rented premises 11) 3 YEARS BUSINESS CONTINUITY PROOF (any one of the below) <input type="checkbox"/> Shop establishment certificate <input type="checkbox"/> ITR's <input type="checkbox"/> Receipt of VAT/ST/Any other Mandatory License <input type="checkbox"/> Any other Documents <u>Property Documents if Property has been finalized :</u> COPY OF CHAIN TITLE DEEDS <input type="checkbox"/> COPY OF MAPP/PERMISSION <input type="checkbox"/> COPY OF REVENUE RECORD <input type="checkbox"/> ESTIMATE OF CONSTRUCTION IN CASE OF CONSTRUCTION CASE <input type="checkbox"/>
Processing Fee	0.5%+ GST of the sanctioned loan amount.	Paid before disbursement of loan	
Legal Verification	Rs.1500 inclusive of Taxes(Nonrefundable)	At the time of disbursement	
Technical Verification	Rs.1500 inclusive of Taxes(Nonrefundable)	At the time of disbursement	
Subsequent Technical Verification	Rs.500 inclusive of Taxes(Nonrefundable)	At the time of disbursement	
CERSAI	Rs. 50 for loans up to 5 lacs Rs.110 for loans more than 5 lacs inclusive of ST	At the time of disbursement	
Cheque/ECS/ACH bounce per Transaction	Rs.500 inclusive of GST	As and when applicable	
Overdue charges on default installment (EMI/Pre EMI)	2% per month on outstanding dues	As and when applicable	
Recovery (Legal/repossession & incidental charges)	As per Actual	As and when applicable	
Cheques/ACH swapping(Per Set)	Rs. 500 inclusive of GST	After disbursement if applicable	
Duplicate Interest certificate	RS.250 per copy except one copy in a year inclusive of GST	As and when applicable	
Duplicate no dues certificate	Rs.250 inclusive of GST	As and when applicable	
Copy of Property Papers	Rs. 250 minimum charges upto 20 pages and Rs.1 per page extra would be charged inclusive of GST	After disbursement if applicable	
Prepayment/Part Payment	For Home loan- Nil	For Home loan prepayment is allowed after 6 months of loan being fully disbursed	
Document Retrieval & CERSAI Release	RS. 500 inclusive of GST	At the time of Loan closure	
Duplicate Statement of Account Charges	Rs.250 inclusive of GST	As and when applicable	
Duplicate Foreclosure Letter	Rs.250 inclusive of GST	As and when applicable	
List of Documents	Rs.250 inclusive of GST	As and when applicable	
Custodian Fees	Rs.500 per month inclusive of GST	If property papers are not taken at the time of Loan closure	
1. All charges/fees to be paid through DMI Branches/Representatives by A/C payee cross cheque in favour of 'DMI HOUSING FINANCE PVT LTD' 2. Cash payment to be made Only at DMI Branches against valid receipt issued by DMI officials. 3. DMI does not charge any amount over and above the charges mentioned above and will not be liable or responsible for making payment of any amount made to unauthorized person without proper receipts. 4. Govt. taxes will be charged extra in case the charge is non- inclusive of taxes.			

Customer's Name:

Signature:

Customer's Name:

Signature: