



## DMI HOUSING FINANCE

# COST & CHARGES

Effective from 1st January 2024

Fee Type	Amount	When Payable
Operational & Administrative Cost-Non-Refundable	<b>Home Loan:</b> ₹ 3000 +(1.5%+ GST) of the sanctioned loan amount. <b>Non-Home Loan:</b> ₹ 3000+(2%+ GST) of the sanctioned loan amount.	₹ 3000 (inclusive of GST) to be paid along with the loan application Balance to be paid before disbursement of the loan.
Legal Verification	₹ 1500 inclusive of Taxes (Non-refundable)	At the time of disbursement
Technical Verification	₹ 1500 inclusive of Taxes (Non-refundable)	At the time of disbursement
Subsequent Technical Verification	₹ 500 inclusive of Taxes (Non-refundable)	At the time of disbursement
CERSAI Fee	₹ 118 inclusive of Taxes	At the time of disbursement
Cheque / ECS / ACH bounce per transaction	₹ 590 inclusive of Taxes	As and when applicable
Penal charges on default installment (EMI / Pre EMI)	24% Per annum on overdue amount	As and when applicable
Recovery (Legal / repossession & Incidental charges)	As per Actual	As and when applicable
Cheques / ACH swapping (Per Set)	₹ 590 inclusive of Taxes	After disbursement if applicable
Copy of Property Papers	₹ 1770 inclusive of Taxes	As and when applicable
Prepayment / Part Prepayment	<b>NIL</b> - In case of property is in the name of Individual and the purpose is housing. In case the property is name of non- Individual entity, it will be considered as a business purpose loan and a charge of <b>5% + GST</b> of Principal outstanding/prepaid will be applicable. <b>5% + GST</b> of Principal outstanding /prepaid- If the	At the time of Prepayment / Part Prepayment

	property is in the name of the Individual & Purpose is business. <b>5% + GST</b> of Principal outstanding /prepaid- If the loan is under a fixed rate of interest.	
ROI Conversion	<b>NIL</b> charges for Fixed rate to floating rate. <b>1% + GST</b> charges on Principal Outstanding for conversion of loan from floating to fixed rate. <b>1% + GST</b> conversion charges on Principal Outstanding for change in ROI.	As and when applicable
Document Retrieval Charges	<b>₹ 590</b> inclusive of taxes	At the time of loan closure
Statement of Account	<b>₹ 885</b> inclusive of taxes	As and when applicable
Prepayment Letter	<b>₹ 1770</b> inclusive of taxes	As and when applicable
List of Documents	<b>₹ 1180</b> inclusive of taxes	As and when applicable
<ol style="list-style-type: none"> <li>1. All charges/fees are to be paid through DMI Branches/Representatives by A/C payee cross cheque in favour of '<b>DMI HOUSING FINANCE PVT LTD</b>'</li> <li>2. Cash payment to be made Only at DMI Branches against valid receipts issued by DMI officials.</li> <li>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 an unauthorized person without proper receipts.</li> <li>4. Govt. taxes will be charged extra in case the charge is non-inclusive of taxes.</li> </ol>		