

**DOCUMENT REQUIRED***(All documents to be self-attested)**Office Copy*

- 1) **PHOTOGRAPH OF APPLICANT & CO-APPLICANT**
 - 2) **DATE OF BIRTH PROOF** *(any one of the below)*
 - Photo Pan Card Adhar UID Driving License Voter ID card *(having complete Date of Birth)* 10th Pass Certificate School Leaving Certificate Passport
 - 3) **ADDRESS PROOF** *(any one of the below)*
 - Adhar UID Latest Telephone Bill (Land Line / Post Paid mobile)
 - Gas Connection Bill Showing full Address Copy of Leave and Licensed / Rent Agreement registered or notarized *(in case of rented premises)* Copy of title deed in case the premises are owned Property tax receipt Water Bill Driving License Bank passbook with first page having full address that matches with applicant address on application form Voter ID Ration Card Passport Latest Electricity bill
 - 4) **ID PROOF** *(any one of the below)*
 - Adhar UID Pan Card Driving License Bank Passbook with stamp on photo Voter ID Card Employee ID Card issued by Govt PSU, defense Establishment Photo on Ration Card Valid Photo credit or debit card (with signature printed) Passport
 - 5) **SIGNATURE VERIFICATION** *(any one of the below)*
 - Photo Pan Card Driving License Bank Verification Passport Valid credit or debit card *(With signature printed)* Copy of registered title deed
 - 6) **INCOME PROOF** *(any one of the below)*
 - Last 3 month salary slips for the salaried Last form 16 for the salaried Last 3 year ITR for SENP computation of P & L and B/S for SENP
 - 7) **BANK STATEMENT**
 - Last 6 month bank statement for salaried cases 12 month bank statements for Self Employed Cases *(Current and Saving)*
 - 8) **PROCESSING FEE CHEQUE/ DD**
 - 9) **OBLIGATION IF ANY AND RUNNING EMI STATEMENT**
- ADDITIONAL DOCUMENTS FOR SELF EMPLOYED**
- 10) **PROOF OF OPERATING ADDRESS** *(any one of the below)*
 - Sale Tax Certificate Service Tax Certificate Vat Registration certificate Shop and Establishment License Telephone Bill Electricity Bill Latest Bank Account Statement in the name of entity with full address which matches with application form IT Assessment Order 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)*
 - Shop Establishment Certificate ITR's Receipt of GST / Any other Mandatory License Any other Documents
- Property Documents if Property has been finalized :**
- COPY OF CHAIN TITLE DEEDS**
 - COPY OF MAP / PERMISSION**
 - COPY OF REVENUE RECORD**
 - ESTIMATE OF CONSTRUCTION FOR CONSTRUCTION CASE**

* All loan applications shall be disposed off within a period of 60 days from the date of application or as may be mentioned in the Fair Practice Code of the Company.

**COST & CHARGES***Office Copy*

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.
Processing Fee	0.5%+GST of the sanctioned loan amount.	Paid before disbursement of loan
Legal Verification	Rs. 1500 inclusive of Taxes (Non refundable)	At the time of disbursement
Technical Verification	Rs. 1500 inclusive of Taxes (Non refundable)	At the time of disbursement
Subsequent Technical Verification	Rs. 500 inclusive of Taxes (Non refundable)	At the time of disbursement
CERSAI	Rs. 59 for loans up to 5 lacs Rs. 118 for loans more than 5 lacs inclusive of GST	At the time of disbursement
Cheque / ECS / ACH bounce per Transaction	Rs. 590 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. 590 inclusive of GST	After disbursement if applicable
Duplicate Interest certificate	Rs. 236 per copy except one copy in a year inclusive of GST	As and when applicable
Duplicate no dues certificate	Rs. 236 inclusive of GST	As and when applicable
Copy of Property Papers	Rs. 590 minimum charges upto 20 pages and Rs. 1 per page extra would be charged inclusive of GST	After disbursement if applicable
Prepayment / Part Payment	Nil	Nil
Document Retrieval Charges	Rs. 590 inclusive of GST	At the time of Loan closure
Duplicate Statement of Account Charges	Rs. 236 inclusive of GST	As and when applicable
Duplicate Fore closure Letter	Rs. 590 inclusive of GST	As and when applicable
List of Documents	Rs. 590 inclusive of GST	As and when applicable
Custodian Fees	Rs. 590 per month inclusive of GST	If property papers are not taken within 60 after 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.