



DMI HOUSING FINANCE

COST & CHARGES

Fee Type	Amount	When Payable
Operational & Administrative Cost-Non Refundable	Home Loan : ₹ 3000 +(1.5%+ GST) of the sanctioned loan amount. Non Home Loan : ₹ 3000+(2%+ GST) of the sanctioned loan amount.	A. ₹ 3000 (inclusive of GST) to be paid along with loan application B. Balance to be paid before disbursement of 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
Overdue 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
Duplicate no dues certificate	₹ 236 inclusive of Taxes	As and when applicable
Copy of Property Papers	₹ 1770 inclusive of Taxes	As and when applicable
Prepayment / Part Prepayment	A.NIL - In case of property is in the name of Individual and purpose is housing; B.In case property is name of non-Individual entity, it will be considered as business purpose loan and a charge of 5% + GST of Principal due/prepaid will be applicable. C.5% + GST of Principal due/prepaid- If property is in the name of Individual & Purpose is non housing/business.	At the time of Prepayment / Part Prepayment

Document Retrieval Charges	₹ 590 inclusive of Taxes	At the time of loan closure
Statement of Account	₹ 885 inclusive of taxes	As and when applicable
Prepayment Letter	₹ 1770 inclusive of taxes	As and when applicable
List of Documents	₹ 1180 inclusive of taxes	As and when applicable
Custodian Fee	₹ 590 per month inclusive of taxes	If property papers are not collected within 60 days after loan closure
ROI conversion fee	1% + GST of Principal due	As and when applicable

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.