



# LOAN REQUIREMENT DETAILS



DMI HOUSING FINANCE PRIVATE LIMITED

Property Selected Yes  No   
 Property Address \_\_\_\_\_  
 \_\_\_\_\_  
 \_\_\_\_\_  
 City \_\_\_\_\_  
 State \_\_\_\_\_ Pin Code   
 Land Mark \_\_\_\_\_

Purchased From Builder  Resale  Housing Board  Society/Authority  Self Construction   
 Ownership Self  Joint   
 Land Type Freehold  Leasehold   
 Construction Stage Ready  Under Construction  Construction Percentage  %

Cost of Property \_\_\_\_\_  
 Loan Amount \_\_\_\_\_  
 Tenure of Loan \_\_\_\_\_  
 OCR :-

Sourcing Channel Partner Direct  Third Party   
 Sourcing Channel Partner Type LO  RM  Connector  DSA  Referral Partner   
 Channel Partner Name \_\_\_\_\_

## ADDITIONAL INFORMATION

### EXISTING LOAN DETAILS

Name of Institution	Purpose of Loan	Loan Amount	EMI	Balance Term	Balance Outstanding

### INVESTMENT AND ASSETS DETAILS

Name of Investment / Assets	Value

### BANK ACCOUNT DETAILS

Holder Name	Bank Name	A/C Type	A/C No.	A/C Opening Date	Balance Amount

#### Reference 1

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 Contact No. \_\_\_\_\_  
 Email ID. \_\_\_\_\_  
 Occupation \_\_\_\_\_

#### Reference 2

Name \_\_\_\_\_  
 Address \_\_\_\_\_  
 Contact No. \_\_\_\_\_  
 Email ID. \_\_\_\_\_  
 Occupation \_\_\_\_\_

#### Customer Declaration

I/We declare that all the particulars and information given in this application form are true, correct, complete and up to date in all respects and no information has been withheld. If at any stage of processing this application, it comes to the knowledge of **DMI Housing Finance Private Limited (DMI HFC)** that, I/we have provided any incorrect information, fabricated documents, or fake documents, they will be treated by **DMI HFC** as having been manipulated by me/us and **DMI HFC** shall have a right to forthwith reject this loan application. I/We understand that the information given in this application shall form the basis of any loan that **DMI HFC** may decide to grant to me/us. I/We confirm that I/we have/had no insolvency proceedings initiated against me/us nor have I/we been adjudicated insolvent. I/We also confirm that no criminal/civil proceedings are initiated against me/us nor have I/we been convicted in any criminal proceedings. I/We further confirm that I/we have read the brochure and understand the contents of the same and am/are aware of all terms and conditions of availing finance from **DMI HFC**. I/We authorize **DMI HFC** to make reference and inquire relating to information in this application which **DMI HFC** considers necessary. I/We authorize **DMI HFC** to exchange, part with/share all information relating to my/our loan details and repayment history with other banks/financial institutions etc. as may be required and shall not hold **DMI HFC** liable for use of this information. I/We undertake to inform **DMI HFC** regarding any changes in my/our residence/occupation/employment and to provide any further information that **DMI HFC** may require. I/We agree that my/our loan shall be governed by the rules of **DMI HFC** which may be in force from time to time and which may be changed at the sole discretion of **DMI HFC**. I/We understand that **DMI HFC** has the right to reject my/our application at any stage of processing the application, without assigning any reason whatsoever. I/We agree to have given my/our express consent to **DMI HFC** to disclose all information and data furnished by me/us to Credit Information Bureau (India) Limited (CIBIL) or any other credit bureau permitted to operate in India. I/We further agree to execute such additional documents as may be necessary for the purpose. I/We waive the confidentiality obligations with respect to the information provided by me/us to **DMI HFC**. I/We undertake that the proceeds of this facility shall not be used for investment in the capital markets. I/We, would like to know through telephonic calls, or SMS on my mobile number mentioned in the Application Form as well as in this undertaking, or through any other communication mode, transactional information, various loan offer schemes or loan promotional schemes or any other promotional schemes which may be provided by **DMI HFC** and hereby authorize **DMI HFC** and their employee, agent, associate to do so. I confirm that laws in relation to the unsolicited communication referred in "National Do Not Call Registry" (the "NDNC Registry") as laid down by TELECOM REGULATORY AUTHORITY OF INDIA will not be applicable for such communication/calls/SMS received from **DMI HFC** its employees, agents and/or associates. I/we do hereby expressly and irrevocably authorize **DMI HFC** to collect, store, share, obtain, disclose and authenticate any aspect of my personal information / KYC either directly or through any of the authorized agencies. In this regard, I / we expressly and irrevocably authorize **DMI HFC** to collect, use, verify and authenticate my / our personal identity information / KYC as may be required under applicable laws/regulatory guidelines without any notice to me / us.

I/We also confirm that I/we have been explained the following and I/we agree that:

- DMI HFC** may, at its sole discretion, sanction or decline the application. No commitment has been given to me/us with regard to sanction of the loan.
- DMI HFC** will decide and assign the loan limit and no commitment has been given to me/us for the same.
- DSA/DST has not collected any commission/brokerage or any other fee by way of cash or cheque other than the Processing Fees deposited to the **DMI HFC**.
- The Processing Fees will not be refunded in case of rejection/withdrawal of the loan application.

I/We have understood all the details of the application form.

**Applicant's Signature**

Date:

**Co-Applicant's Signature**

Date:

## FOR OFFICE USE ONLY

### "Confirmation of meeting with Applicant/s in Person"

I confirm that I have met Mr./ Ms. \_\_\_\_\_, in person at \_\_\_\_\_. I confirm that the application form has been signed by the applicant & co-applicant is in my presence. I have also verified the Tel. No. \_\_\_\_\_ by calling the number mentioned in this form.

Name of the Official   
 Employee No.

Date

Signature of the Employee

**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 

Applicant Signature

Co-Applicant Signature

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

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- 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
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Applicant Signature

Co-Applicant Signature

Registered office:

**DMI Housing Finance Pvt. Ltd.**Express Building, 3rd floor, 9-10 Bahadur Shah Zafar Marg,  
New Delhi 110002 • 011- 4120 4444

For complaints or queries:

Helpline number: 1800-1-214-214 (Mon-fri:10 AM – 5:30 PM)

Email: [customercare@dmihousingfinance.in](mailto:customercare@dmihousingfinance.in)[www.dmihousingfinance.in](http://www.dmihousingfinance.in)

## COST & CHARGES

*Customer 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

- All charges/fees to be paid through DMI Branches/Representatives by A/C payee cross cheque in favour of '**DMI HOUSING FINANCE PVT LTD**'
- Cash payment to be made Only at DMI Branches against valid receipt issued by DMI officials.
- 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.
- Govt. taxes will be charged extra in case the charge is non- inclusive of taxes.

**Applicant Signature**

**Co-Applicant Signature**

## ACKNOWLEDGMENT FOR RECEIPT OF APPLICATION FORM

Date

Application No.:

To, \_\_\_\_\_

**DMI HFC** has received your application for a housing loan / Loan against

property of Rs. \_\_\_\_\_

Signed by DSA/Sales of DMI HFC

## COST & CHARGES

*Office Copy*

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