

INFORMATION ON RATE OF INTEREST AND SCHEDULE OF CHARGES
(Last updated on “30th September 2025”)

1. **Prime Lending Rate (PLR)** of DMI Housing Finance Private Limited (“DMI”/“the Company”) currently is 14.75% per annum. PLR is the benchmark rate of interest for arriving at applicable Floating Rate of Interest.
2. **Range of Rate of Interest** - DMI contracted loans for the past quarter for different categories of advances granted to individual borrowers:

S.No.	Type of Customer	Range of Annual Rate of Interest (Floating)			
		Minimum (%)	Maximum (%)	Weighted Average (%)	Mean (%)
1	Housing Loan	9.49%	20.00%	12.19%	12.56%
2	Non-Housing Loan	11.00%	24.00%	15.46%	15.35%

3. **Approach adopted by DMI for charging interest from its borrower**

The approach/ methodology adopted by the DMI to decide rate of interest applicable for its borrowers is primarily based on Cost of Borrowing, Operating Cost, Regulatory Capital required, Expected Return and the Company’s Business strategy. In addition to these macro aspects, DMI, while deciding applicable Rate of Interest for a borrower, also considers specific variable aspects like Credit Risk assessment, Loan Tenor, Security cover, any Additional Credit/ Operational Cost etc.

Accordingly, a particular rate of interest is offered to a borrower. In view of the above approach based on gradation of risk adopted by the Company, the applicable Rate of Interest may be different for different borrowers.

4. **Review of PLR and Rate of Interest**

DMI periodically reviews PLR and range of rate of interest based on its cost of funds, business strategy and overall market conditions.

5. **Current Schedule of Charges** - <https://www.dmihousingfinance.in/wp-content/uploads/2025/09/Fees-Charges-DMI-Housing-Finance.pdf>