

FEES & CHARGES

Effective from: 1st January 2026

| Fee Type | Amount | When Payable |
|--|---|--|
| Operational & Administrative Cost-Non-Refundable | Home Loan: ₹ 3000 +(1.5%+ GST) | A. ₹ 3000 (inclusive of GST) to be paid along with the loan application |
| | of the sanctioned loan amount. Non-Home Loan: ₹ 3000+(2%+ GST) of the sanctioned loan amount. | B. 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 | INR ₹ 59 inclusive of taxes for Loan amount upto INR 5 Lacs and ₹ 118 inclusive of taxes for Loan amount above INR 5 Lacs | 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 |
| Collection visit charges | ₹ 590 inclusive of taxes | 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 |
| ROI Conversion | NIL charges for Fixed rate to floating rate. | As and when applicable |
| | 1% + GST charges on Principal Outstanding for conversion of loan from floating to fixed rate. | |
| | 1% + GST conversion charges on Principal Outstanding for change in ROI. | |
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| List of Documents | ₹ 1180 inclusive of taxes | | As and when applicable |
| Document Handling Charges | Refer Annexure -1 | | As and when applicable |
| Prepayment/Part-payment Charges (As and When applicable) | | | |
| Interest Type | Condition | Charges on Principal Outstanding (Exclusive of GST) | Charges for Loans sanctioned on or after 01.01.2026 (Exclusive of GST) |
| Floating | A. Housing Loans/ Non- Housing Loans to individual borrowers for purpose other than business. | NIL | NIL |
| | B. Loans to Non-Individual Borrowers for Housing/ Residential Purpose | NIL | NIL |
| | C. Loans to individuals/Non-individuals for Business Purpose | 5% | NIL for Loans sanctioned up to INR 50 Lacs |
| | | | 5% for Loans sanctioned at or above 50 Lacs |
| Fixed | A. Housing loans prepaid/ part-paid through ‘Own Sources’ of the Borrower(s). | NIL | NIL |
| | B. Housing Loans prepaid/ part-paid through other sources. | 5% | 5% |
| | C. All Non-Housing Loans with any purpose. | | |

Notes:

(i) The expression "Own Sources" for the purpose means any source other than by borrowing from a bank/ HFC/ NBFC and/or a financial institution.

(ii) All dual/ special rate (combination of fixed and floating) housing loans will attract the pre-closure norms applicable to fixed/ floating rate depending on whether at the time of pre-closure, the loan is on fixed or floating rate. In case of a dual/ special rate housing loans, the pre-closure norm for floating rate will apply once the loan has been converted into floating rate loan, after the expiry of the fixed interest rate period.

(iii) It is also clarified that a fixed rate loan is one where the rate is fixed for entire duration of the loan.



Annexure - 1 for Document Handling Charges

| State | Document Handling Charges - INR (Excluding GST) |
|----------------|---|
| Delhi | 200 |
| Gujarat | 200 |
| Haryana | 400 |
| Madhya Pradesh | 900 |
| Maharashtra | 200 |
| Punjab | 400 |
| Rajasthan | 400 |
| Uttar Pradesh | 200 |
| Uttarakhand | 200 |

1. All charges/fees are 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 receipts 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 an unauthorized person without proper receipts.
4. Govt. taxes will be charged extra in case the charge is non-inclusive of taxes.

