DMI HOUSING FINANCE

FEES & CHARGES

Effective from: 02nd June 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	**Up to ₹600** inclusive of Taxes (Non-refundable)	At the time of disbursement
CERSAI Fee	INR ₹ **59** inclusive of taxes for Loan amount up to 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	₹ **500**	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.	

DMI Housing Finance Pvt. Ltd.
MBD House, Gulab Bhawan, 2nd Floor, 6, Bahadur Shah Zafar Marg, New Delhi - 110002
011- 66107107, 011- 69223700
CIN - U65923DL2011PTC216373
customercare@dmihousingfinance.in
www.dmihousingfinance.in

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.

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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.

5. In the event of loan cancellation, Rs. 10,000 (inclusive of taxes) shall be retained from the processing fee collected.

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