DMI HOUSING FINANCE

COST & CHARGES

Fee Type	Amount	When Payable
Operational & Administrative Cost-Non Refundable	**Home Loan (Salaried profile):** IPF INR 999 + (BPF : 1.5% + GST) of the sanctioned loan amount	IPF (Initial processing fee) to be paid along with loan application BPF (Balance processing fee) to be paid before disbursement
	Home Loan (Self Employed profile): IPF INR 1999 + (BPF: 1.5% + GST) of the sanctioned loan amount	
	Non-Home loan: IPF INR 3999 + (BPF : 2% + GST) of the sanctioned loan amount	
	Micro Loan against Plot: IPF INR 5999 + (BPF : 2% + GST) of the sanctioned loan amount	
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	**Up to Rs. 600** inclusive of Taxes (Non refundable)	At the time of disbursement
CERSAI Fee	**Rs. 59** inclusive of Taxes for Loan Amount upto Rs. 5 Lacs and **Rs. 118** inclusive of taxes for Loan Amount above Rs. 5 Lacs	At the time of disbursement
Cheque / ECS / ACH bounce	**Rs. 500** per Transaction	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	**Rs. 590** inclusive of Taxes	As and when Applicable
Cheques / ACH swapping (Per Set)	**Rs. 590** inclusive of Taxes	After disbursement if applicable
Copy of Property Papers	**Rs. 1770** inclusive of Taxes	As and when Applicable
ROI Conversion	**NIL charges for Fixed rate to floating rate.** 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.	As and when Applicable
List of Documents	**Rs. 1180** inclusive of Taxes	As and when Applicable
Document handling charges	Refer Annexure - 1	As and when applicable.
Stamp Duty for Loan Documentation	As per actuals	As and when applicable.

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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/Nonindividuals 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 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

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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 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.