



DMI HOUSING FINANCE

FEES & CHARGES

Effective from: 16th June 2025

Fee Type	Amount	When Payable
Operational & Administrative Cost-Non-Refundable	Home Loan: ₹ 3000 +(1.5%+ GST) of the sanctioned loan amount. Non-Home Loan: ₹ 3000+(2%+ GST) of the sanctioned loan amount.	A. ₹ 3000 (inclusive of GST) to be paid along with the loan application
		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	₹ 118 inclusive of Taxes	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
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.	
Document Retrieval Charges	₹ 590 inclusive of taxes	At the time of loan closure
Statement of Account	₹ 885 inclusive of taxes	As and when applicable
Prepayment Letter	₹ 1770 inclusive of taxes	As and when applicable
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)
Floating	A. Housing Loans/ Non- Housing Loans to individual borrowers for purpose other than business.	NIL
	B. For all types of Loans: 1) Where end use is for business purpose OR 2) Where the borrower is not individual.	5%
Fixed	A. Housing loans prepaid/ part-paid through ‘Own Sources’ of the Borrower(s).	NIL
	B. Housing Loans prepaid/part-paid through other sources.	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.