



Laxmi India Finance Private Limited
(Formerly Known as Laxmi India Finleasecap Private Limited)
(Sapne dekho Bade Dekho Hamare Saath Unhe Pura Hote Hue Dekho)

SCHEDULE OF FEES/CHARGE

Charge Type	Description	Rajasthan	Madhya Pradesh	Gujarat
Upfront Charge	Login Fee (Non-refundable)	Rs 2000 + Tax (LAP , MSME-Secured) Rs Nil (Personal Loan, Business Loan Unsecured)		
Upfront Charge	Vehicle Valuation Charges	Rs 500 + Tax		
Upfront Charge	Loan Processing Fees	Upto 4%(on the sanctioned value) + Tax to be collected before disbursement or deducted from first disbursement. For Two Wheeler 1000+Tax		
Upfront Charge	Non Postal Stamp/Stamp Duty	As per State applicable Law		
Upfront Charge	CERSAI: At the time of Disbursement: Creation of Charge	Rs. 100 + Tax (for loan amount above 5 Lacs) and;Rs. 50 + Tax (for loan amount Upto 5 lacs) or as per the charges levied by CERSAI		
Upfront Charge	Filed investigation & Other Charge (FI & Other)	Upto 1500/- including tax basis as below: - Field Investigation - Upto 500 Other Administrative Charge basis on Loan Amount as below : - For Vehicle Case Upto 1 Lakh - Rs 300 Upto 3 Lakh - Rs 500 Upto 5 Lakh - Rs 700 Above 5 Lakh - Rs 1000 Other than Vehicle Upto 2 Lakh - Rs 300 Upto 5 lakh - 0.20% of Loan Amount Above 5 Lakh - Rs 1000		
Upfront Charge	Loan Surksha	Premium according to Insurance Company, If Opted		
Upfront Charge	Non-encumbrance Certificate/Verification Report & Valuation/Technical Fee	Nil	Nil	Rs 4500(including tax)
Upfront Charge	ROC Filling Charges(Loan to Company)	Rs 2000 + Tax		
Customer Service Charge	Disbursement Cheque Cancelation & Re-issuance	Nil		
Customer Service Charge	EMI Date changes charges	Upto 30 days no charges(but broken period interest isto be recovered from borrower) After 30 days : Rs 1000 + Tax + Broken period interest is to be recovered from borrower		

Customer Service Charge	CERSAI: At the time of modification of charge (in case of top up)	Rs. 100 +Tax (for loans above 5 Lacs) and; Rs. 50 + Tax (for loans Upto 5 lacs) or as per the charges levied by CERSAI		
Customer Service Charge	Delayed Or Penal Interest	4 % Per Month for number of days delayed in EMI/PEMI/Delayed or Penal payment from the due date.		
Customer Service Charge	Cheque bounce charges (Per instrument/ Transaction)	Rs 750		
Customer Service Charge	ECS/ACH bounce charges (Per instrument/ Transaction)	Rs 500		
Customer Service Charge	Duplicate No dues Certificate	Rs 500 + Tax		
Customer Service Charge	Document Copy Charges	Rs 500 + Tax		
Customer Service Charge	Collection Follow Up Charges	Field Visit - Rs 200 + tax per 15 days of per EMI Default. Tele-calling - Rs 100 Per Call Max 3 times in a Month		
Customer Service Charge	Instrument Swapping Charges	Nil	Nil	Nil
Customer Service Charge	Legal & Notice Charges	Rs 50 + Tax Per Instances		
Customer Service Charge	Foreclosure Statement Charges	Rs 500 + Tax		
Customer Service Charge	Original Property Paper Verification Charges	Rs Upto 5100 + Tax		
Customer Service Charge	Statement of Accounts/Repayment Schedule/Annual Interest Statement	Nil Once in Year and Other Rs 500 +Tax		
Customer Service Charge	Cancellation Charges / Fees	1. If request received within 30 days of the Booking:only Rs 1000 + Tax (Cancellation Charges). 2. If request received after 30 days of the Disbursement: Rs 1000 Tax (cancellation Charges)& Rs 50 Per day in addition to 30 days.		
Charges at Closure	Part-Prepayment /Foreclosure Charges on loan	Fixed Rate of Interest 7% +Tax on Balance Outstanding		
Charges at Closure	CERSAI: At the time of Loan Closure:- Satisfaction of Charge (Removal of Lien)	Nil	Nil	Nil

Note: - Above Charges are part of Loan Agreement's Schedule 1