



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 OF LAXMI INDIA FINANCE PRIVATE LIMITED

Charge Type	Description	Chhattisgarh	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:- 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	Insurance Charges	Loan Suraksha- Calculated as per Age of the insured person Hospicash- As per tenure of the loan GPA- Rs. 1500/-			
Upfront Charge	Non-encumbrance Certificate/ Verification Report & Valuation /Technical Fee	Nil	Rs. 2000 + Tax (case to case basis)	Rs. 2000 + Tax (case to case basis)	Rs. 4500 (including tax)
Upfront Charge	Dealer Subvention	2% of loan amount+Tax			
Upfront Charge	ROC Filling Charges (Loan to Company)	Rs. 2000 + Tax			
Customer Service Charge	Disbursement Cheque Cancellation & Re-issuance	Nil			

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Customer Service Charge	EMI Date changes charges	Upto 30 days no charges (but broken period interest is to 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	Loan Re-schedule Charges	Rs. 5,000 + Tax per instance			
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	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). If request received after 30 days of the Disbursement: Rs. 1000 Tax (cancellation Charges)& Rs 50 Per day in addition to 30 days.			
Other Charges	Seizing Charges	Two- Wheeler Charge- Rs. 4000/-+Tax Three Wheeler Charge-Rs. 6700/-+Tax Four wheeler Charge- Rs. 8500/-+Tax Commercial Vehicle Charge- Rs. 15000/-+Tax			
Charges at Closure	Part-Prepayment /Foreclosure Charges on loan	7% +Tax on Balance Outstanding			
Charges at Closure	CERSAI: At the time of Loan Closure:- Satisfaction of Charge(Removal of Lien)	Nil	Nil	Nil	Nil

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