



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

SCHEDULE OF FEES/CHARGE OF LAXMI INDIA FINANCE LIMITED

Charge Type	Description	Chhattisgarh	Uttar Pradesh	Rajasthan	Madhya Pradesh	Gujarat
Upfront Charge	Login Fee (Non-refundable)	Rs 2000 + Tax (LAP, MSME-Secured) Rs Nil (Personal Loan, Business Loan Unsecured, Vehicle Loan)				
Upfront Charge	Vehicle Valuation Charges	Rs 500 + Tax (Personal car) , Rs 750+ Tax (Other Than personal car)				
Upfront Charge	Loan Processing Fees	Up to 4%(on the sanctioned value) + Tax to be collected before disbursement or deducted from first disbursement. 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 & Document Verification Charge	Field Investing –Up to 500/- Document Charge – Up to 1000/-				
Upfront Charge	Insurance Charges	Loan Suraksha- Calculated as per Age of the insured person Wellness- As per tenure of the loan GPA- Rs. 1500/-				
Upfront Charge	Non-encumbrance Certificate/ Verification Report & Valuation /Technical Fee	Rs. 3540/- (including tax)	Rs. 2360/- (including tax)	Rs. 2360/- (including tax)	Rs. 2360/- (including tax)	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				
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	Additional/Penal Charges	Rs.40/- per month on every Rs. 1000 of EMI due subject to maximum of Rs. 6000/- of pending amount per month.				
Customer Service Charge	Cheque bounce charges (Per instrument/ Transaction)	Rs. 750 /-				

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Customer Service Charge	ECS/NACH 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 / 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 / Stop Charges	Rs. 500 + Tax
Customer Service Charge	Legal Notice Charges	Rs. 300 + Tax Per Instances
Customer Service Charge	Legal Charges	As per legal Litigation and charges occurred on actual basis
Customer Service Charge	Foreclosure Statement / LOD 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	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	Repossession 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
Other Charges	Parking charges	As per vehicle category and charges occurred on actual basis
Other Charges	Insurance Charges(In House)	As per vehicle category and charges occurred on actual basis
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

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