



# LAXMI INDIA FINANCE LIMITED

(Formerly Known as Laxmi India Finance Private Limited)  
(Formerly Known as Laxmi India Finleaseap Private Limited)

CIN: L65929RJ1996PLC073074 | RBI Registration No: B.10.00318 | Registered Office: 2 DFL, Gopinath Marg, M.I Road, Jaipur-302001

## SCHEDULE OF FEES/CHARGE OF LAXMI INDIA FINANCE LIMITED

(Document Code: SOC-01 - Version: 2.6)

| Charge Type             | Description   | Chhattisgarh   | Uttar Pradesh                 | Rajasthan                     | Madhya Pradesh                | Gujarat                       |
|-------------------------|---|--|-------------------------------|-------------------------------|-------------------------------|-------------------------------|
| Upfront Charge          | Login Fee (Non-refundable)  | Rs 2000 + Tax (LAP, MSME-Secured)<br>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.<br>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;<br>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/-<br>Document Charge – Up to 1000/-   |                               |                               |                               |                               |
| Upfront Charge          | Insurance Charges   | <b>Loan Suraksha</b> - Calculated as per Age of the insured person<br><b>Wellness</b> - As per tenure of the loan<br><b>GPA</b> - Rs. 1500/-                                     |                               |                               |                               |                               |
| Upfront Charge          | Non-encumbrance Certificate/ Verification Report & Valuation /Technical Fee | Rs. 3540/-<br>(including tax)  | Rs. 2360/-<br>(including tax) | Rs. 2360/-<br>(including tax) | Rs. 2360/-<br>(including tax) | Rs. 4500/-<br>(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)<br>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;<br>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 /-   |                               |                               |                               |                               |



Registered & Corporate Office: 2, DFL, Gopinath Marg, M. I. Road, Jaipur-302 001, Rajasthan India



18001217747



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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).<br>If request received after 30 days of the Disbursement: Rs. 1000 Tax (cancellation Charges) & Rs 50 Per day in addition to 30 days. |
| Customer Service Charge | Courier charges for Delivering Original Document to Branch                    | Charges will be at Actual.   |
| Customer Service Charge | Cash Handling Charges   | Rs. 5/- per thousand + GST   |
| Other Charges           | Repossession Charges  | Two- Wheeler Charge- Rs. 4000/-+Tax Three Wheeler Charge- Rs. 6700/-+Tax Four wheeler Charge- Rs. 8500/-+Tax<br>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:** All the above charges form an integral part of \*\*Schedule 1\*\* of the Loan Agreement.

### Disclaimer:

This Schedule outlines the fees and charges applicable to our lending services.



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