

**HERO FINCORP LTD (HFCL) SCHEDULE OF CHARGES FOR CREDIT VIDYA LOANS**

<b>SL No.</b>	<b>Charges Head</b>	<b>Charges /Ranges</b>
1.	Processing Fees	Up to 5%
2.	Rate of Interest	Up to 40%
3.	Prepayment Charges	5% on Principal outstanding
4.	Cheque/NACH dishonor charges	350/- once a month on first mandate / nach bounce
5.	<b>Delayed Payment Charges</b>	<b>3% p.m. of overdue EMI (36% p.a. of overdue EMI) pro-rated for the number of days of overdue</b>
6.	Default Charges	Additional as applicable
7.	Stamp duty Charges	As applicable
8.	Re-imbursement of Collection charges	Actual
9.	Legal, Repossession & Incidental Charges	N/A
10.	Yard Parking Charges	N/A
11.	Valuation of Repossessed Assets	N/A
12.	Auction fee for Repossessed Assets	N/A
13.	Other Charges	As applicable
14.	Sanction letter Validity	30 (thirty) days from the date of Sanction letter
<b>Loan Structure</b>		
1.	Loan Amount	Upto Rs.7,50,000
2.	Loan Tenure	3 Months (Min.) – 60 Months (Max)