

HERO FINCORP LTD (HFCL)	
SCHEDULE OF CHARGES FOR CIF / WORKING CAPITAL / COMMERCIAL AND SYNDICATION LOANS	
Type of Transaction	Charges (In INR)
<b>A. LOAN PROCESSING CHARGES</b>	
Processing Fee (Non-Refundable)	As described in Sanction letter
Documentation Charges	INR 10,000/- + GST
Escrow Account Opening	As per actuals to be borne by customer
<b>B. PART PAYMENT/ PRE-PAYMENT CHARGES</b>	
Part payment	As described in the sanction letter
Foreclosure/Pre-payment Charges	As described in the sanction letter
<p><i>The above part prepayment and foreclosure charges are subject to the regulatory requirements and directions prescribed by Reserve Bank of India from time to time.</i></p> <p><b>Please note that HFCL does not charge foreclosure or pre-payment penalties on all floating rate term loans sanctioned to individual borrowers, for the purposes other than business.</b></p> <p><i>The charges described in the Sanction Letter supersedes the above-mentioned charges</i></p>	
<b>C. OTHER SERVICE CHARGES</b>	
Repayment Bounce Penalty	INR 700/- (per Bounce)
<b>Penal charges<sup>1</sup></b>	<b>Term Loans: 2% per month on overdue amount</b>  <b>WCCL: 2% per annum on overdue amount</b>
Repayment swap charges	INR 2000 + GST (per request)
Duplicate No Objection Certificate (NOC) Issuance Charges	INR 5000 + GST (per loan)
Change in Security (subject to acceptance of alternate security by HFCL)	INR 20,000 + GST (per Security)
Repayment /Amortization Schedule	NIL
Statement of Account	NIL
Digital / Xerox Copy of Collateral / Loan documents (Duplicate)	NIL
List of Documents	NIL
Repricing/Rate Switch Fees (Floating to Fixed)	HFCL at its discretion may permit the borrower for repricing/switch from Floating to Fixed of the loan with applicable fee
Legal, Repossession & Incidental Charges	As per actuals
Loan cancellation Charges <sup>2</sup>	INR 15000 inclusive of taxes
Non-compliant Charges for non- submission of Post disbursement documents	For CIF Exposure amount < 50 crores: Rs 50,000/- monthly if documents are either related to collateral or not related to collateral Note: NIL charges for CIF Exposure Amount >= 50 Crore
Foreclosure Letter Issuance	NIL
<sup>1</sup> <b>Penal charges / Payment Default charges shall mean such charges which are applicable upon default in payment of all or any part of the Facility Obligations</b>	
<sup>2</sup> <i>Cancellation charges will be applicable for loan cancellation prior to payment remittance and Not applicable for Cancellations initiated by HFCL</i>	
<b>PRICING GRID</b>	

HERO FINCORP LTD (HFCL)	
SCHEDULE OF CHARGES FOR CIF / WORKING CAPITAL / COMMERCIAL AND SYNDICATION LOANS	
Minimum Interest Rate	8.50%
Maximum Interest Rate	Upto 18%
<p>HFCL undertakes risk-based pricing of its customers. Conceptually risk-based pricing is determined basis the risk graduation of various loan types, terms of the loan sanction including loan tenure, loan amount, repayment schedule, security type and security margin etc. Further, additional risk premium may be added to the loan interest rate based on credit risk assessment for a customer which is a function of customer's past credit history, CIBIL information etc. Basis these, HFCL's cost of funding and operations, the interest rate may differ from customer to customer and from time to time for the same customers.</p> <p>Please note that the above interest rates are prevailing range charged by HFCL and are subject to revision from time to time on sole discretion of HFCL. The rate of interest mentioned above are annualized interest rates charged on monthly basis on reducing principal outstanding balance tenor of the loan.</p>	
CUSTOMER COMMUNICATION ON APPLICABLE RATES AND CHARGES	
<p>During the loan sanctioning process, the customer is clearly informed and explained about all the applicable charges and other terms pertaining to the loan facility, also the customer signs a loan application form, loan agreement and Sanction letter/Most Important document which contains the complete terms and conditions and the applicable interest charges/fees etc. pertaining to the loan facility.</p> <p>Post disbursement of the loan, Welcome letter and amortization schedule is sent to the customers for their ready reference and records</p>	