

HERO FINCORP LTD (HFCL) SCHEDULE OF CHARGES FOR PAISA BAZAAR LOANS		
SL No.	Charges Head	Charges /Ranges
1.	Processing Fees	2.3% to 3% excluding GST (2.7% to 3.5% including GST)
2.	Annualized Rate of Interest	Up to 37 %
3.	Prepayment Charges	5% of Principal outstanding + GST or If Loan is closed within 6 months from the date of disbursement, then interest on loan amount for 6 months plus foreclosure charges.
4.	Cheque/NACH dishonor charges	350/- per Bounce
5.	Delayed Payment Charges	3% p.m. of overdue EMI (36% p.a. of overdue EMI) pro-rated for the number of days of overdue
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	45 (Forty Five) days from the date of Sanction letter.
Loan Structure		
1.	Loan Amount	Upto Rs.5,00,000
2.	Loan Tenure	12 Months (Min.) – 48 Months (Max)