

HERO FINCORP LTD (HFCL)			
SCHEDULE OF CHARGES FOR PAYTM PERSONAL LOANS			
SL No.	Charges Head	Charges /Ranges	
		For Loan amt <=3Lac	For Loan amt >3Lac to 5Lac
1.	Processing Fees	Up to 4% + 18% GST	2.3% excluding GST (2.7% including GST)
2.	Rate of Interest	Up to 35%	Up to 22%
3.	Prepayment Charges	4.72% of Principal outstanding	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 + foreclosure charges)
4.	Cheque/NACH dishonor charges	200/- per Bounce	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	Rs. 275(inclusive of GST)	
8.	Re-imbursement of Collection charges	N/A	
9.	Legal, Repossession & Incidental Charges	N/A	Rs. 1000
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	
15.	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	Upto 48 months	