

HERO FINCORP LTD (HFCL)		
SCHEDULE OF CHARGES FOR PERSONAL LOANS		
SL No.	Charges Head	Charges /Ranges
1.	Processing Fees	Up to 4% of Loan Amount
2.	Annualized Rate of Interest	Up to 35%
3.	Prepayment Charges	5% of POS + 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 will be applicable
4.	Cheque/NACH dishonor charges	350/- per Bounce
5.	Delayed Payment Charges	3% of overdue amount per month
6.	Default Charges	Additional as applicable
7.	Stamp duty Charges	200
8.	Re-imbursement of Collection charges	Actual
9.	Legal, Repossession & Incidental Charges	5000
10.	Other Charges	As applicable
11.	Sanction letter Validity	30 (thirty) days from the date of Sanction letter
12.	ECS/PDC/Mandate Fee	Up to 2,000/-
13.	NTC Fee	Up to 5,000/-
Loan Structure		
1.	Loan Amount	Rs.50000 (Min) – Rs.10,00,000 (Max)
2.	Loan Tenure	12 Months (Min.) – 60 Months (Max)