

HERO FINCORP LTD (HFCL) SCHEDULE OF CHARGES FOR TWO-WHEELER LOANS		
SL No.	Charges Head	Charges /Ranges
1.	Processing Fees	Up to 5% of Loan Amount
2.	Rate of Interest <b>(Annualized)</b>	TW Up to 32%; ETWL Up to 30%; UTWL Up to 40%, Up to Harley 26%
3.	Prepayment Charges	5% on Principal outstanding (additionally interest up to 6 months for foreclosures within 6 months from date of disbursement)
4.	Cheque/NACH dishonor charges	350/- per Bounce
5.	<b>Delayed Payment Charges</b>	<b>3% of overdue amount (Monthly)</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	2500
10.	Yard Parking Charges	1500
11.	Valuation of Repossessed Assets	250
12.	Auction fee for Repossessed Assets	400
13.	Other Charges	As applicable
14.	Sanction letter Validity	30 (thirty) days from the date of Sanction letter
Loan Structure		
1.	Loan Amount	Rs.10000 (Min) – Rs.3,50,000 (Max)
2.	Loan Tenure	6 Months (Min.) – 60 Months (Max)