

HERO FINCORP LTD (HFCL) SCHEDULE OF CHARGES FOR USED CAR LOANS		
SL No.	Charges Head	Charges /Ranges
1.	Processing Fees	Up to 4% of Loan Amount
2.	Rate of Interest <b>(Annualized)</b>	Up to 22%
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	1500/- per Bounce
5.	<b>Delayed Payment Charges</b>	<b>3% on 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	5000
10.	Yard Parking Charges	3000
11.	Valuation of Repossessed Assets	500
12.	Auction fee for Repossessed Assets	800
13.	Other Charges	As applicable
Loan Structure		
1.	Loan Amount	Rs.50000 (Min) – Rs.50,00,000 (Max)
2.	Loan Tenure	12 Months (Min.) – 60 Months (Max)