

HERO FINCORP LTD (HFCL) SCHEDULE OF CHARGES FOR ELECTRIC COMMERCIAL VEHICLE	
Type of Transaction	Charges (In INR)
A. FEES / CHARGES	
Processing Fees	Up to 5 % of Sanctioned Loan Amount + Applicable Taxes
Stamp duty Charges	Rs. 220 + Applicable Taxes
Tech Charges	Rs. 6000 + Applicable Taxes
Insurance Premium Facilitation	As per Insurer's Grid (if opted by the customer)
Wellness Facilitation	Up to Rs. 4000 (if opted by the customer)
B. CONTINGENT CHARGES	
Repayment Bounce Penalty	Rs. 500/- Per Bounce
Payment Default Penalty	3% per month / 36% per annum on overdue amount
Part payment charges Part-Payment is allowed for minimum 15% balance principal outstanding. Part-payment is not allowed if remaining loan tenor is less than 12 months.	Part-payment charges of 5% on principal being prepaid by the customer + Applicable Taxes
Prepayment/Foreclosure Charges (For fixed Rate Loans)	5% on Principal outstanding + Applicable Taxes
Repossession charges	Up to Rs. 15000 + Applicable Taxes It may please be noted that the charges mentioned herein are the maximum charges that can be levied by HFCL. Actual charges to be levied may vary, based on the severity of delinquent status of the account
Legal charges (Charges payable by Customer towards litigation expenses incurred by HFCL)	Legal charges + Applicable Taxes
Yard Parking Charges	Rs 60 Per Day + Applicable Taxes
Valuation of Repossessed Assets	Rs 500 Per vehicle + Applicable Taxes
Auction fee for Repossessed Assets	Rs 1000 Per vehicle + Applicable Taxes
Loan Cancellation Charges	Rs 2000 plus applicable taxes (interest is over and above cancellation charges) If Motor Insurance is opted and Loan is cancelled, then premium amount to be paid by Customer
PRICING GRID	
Loan Tenure	06 months – 60 Months
Loan Amount	Rs.50,000 (Min) – Rs.15,00,000 (Max)
Rate of Interest (Annualized)	Up to 30 %