

HERO FINCORP LTD (HFCL) SCHEDULE OF CHARGES FOR TWL – Online Platform				
Sr. No.	Loan Structure	Range		
1.	Loan Amount	Rs.10000 (Min) – Rs.3,50,000 (Max)		
2.	Loan Tenure	6 Months (Min.) – 60 Months (Max)		
Sr. No.	Pricing	Range		
1.	Rate of Interest (Annualized)	TW Upto 36%	ETWL Upto 30%	
Sr. No.	Fees/Service Charges	Amount/Range		
1.	Processing Fees	Rs. 0 (Zero)-8000		
2.	Stamp duty Charges	Rs. 0 (Zero) to 2500		
3.	Insurance Charges	As per Insurer's Grid (if opted by the customer)		
4.	Document Charges	Rs. 0 (Zero)-4500		
5.	Mandate Charges	Rs. 0 (Zero)-3000		
6.	PDD	Rs. 0 (Zero)-1500		
7.	Promo	Rs. 0 (Zero)- 3000		
8.	Valuation Charges	TW- NA	ETWL - NA	
Sr. No.	Contingent Charges	Amount/Range		
1.	Cheque/NACH/EMI Default charges	Rs. 500/- Per Bounce		
2.	EMI Default charges-Suvidha	NA		
3.	Delayed Payment Charges	3% of overdue amount (Monthly) or 36% P.A.		
4.	Delayed Payment Charges-Suvidha	NA		
5.	Prepayment/Foreclosure Charges	5% on Principal outstanding (inclusive of GST)		
6.	Foreclosure Interest (Interest accrued from the last EMI payment date till the date of Foreclosure)	To be calculated on the date of Foreclosure		
7.	Loan Cancellation Charges	Up to Rs.2000 (Interest is over and above cancellation charges)		
8.	Re-imbursement of Collection charges	Actual		
9.	Yard Parking Charges	Rs 25 per day		
10.	Auction Fee	Rs 450 Per vehicle		
11.	Valuation Fee	Rs 212 Per vehicle		

13.	Repossession Charges	Rs. 0 – 7000  2 Wheelers: Up to Rs. 7000. 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, basis the severity of delinquent status of the account.
14.	Duplicate NOC charge	Rs.300

\*\*Charges are inclusive of GST wherever applicable