

HERO FINCORP LTD (HFCL) SCHEDULE OF CHARGES FOR USED CAR LOANS	
Type of Transaction	Charges (In INR)
A. FEES / CHARGES	
Processing Fees	Up to 4% of Loan Amount or INR 5000 which ever is higher (Exclusive of GST)
Stamp duty Charges	As Applicable
Valuation Charges	Up to Rs 2000
Mandate Charges	Up to Rs 10000
Insurance Charges	As per Insurer's Grid (if opted by the customer)
Wellness Cross Sell Charge (Doconline, etc.)	Rs. 2000
B. CONTINGENT CHARGES	
Part payment charges Part Payment is allowed for minimum 15% of balance principal outstanding. Part-payment is not allowed if remaining loan tenor is less than 12 months.	Part-payment Penalty of 6% inclusive of Taxes on principal being prepaid by the customer
Cheque/NACH dishonor charges	Rs. 1500 per Bounce
Delayed Payment Charges	3% of overdue EMI amount (Monthly) or 36% P.A of overdue EMI amount
Prepayment/Foreclosure Charges	6% on Principal outstanding (Inclusive of GST)
Foreclosure Interest (Interest accrued from the last EMI payment date till the date of Foreclosure)	To be calculated on the date of Foreclosure
Loan Cancellation Charges	Up to Rs.4000/- (Interest is over and above cancellation charges)
Re-imbursement of Collection charges	Actual
Repossession charges	Up to Rs. 15000 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.
Legal charges	NIL
Yard Parking Charges	Rs 60/- Per Day
Valuation of Repossessed Assets	Rs 600/-
Auction fee for Repossessed Assets	Rs 2500/
PRICING GRID	
Loan Amount	Rs.50000 (Min) – Rs.50,00,000 (Max)
Rate of Interest (Annualized)	Up to 26% per annum

**Charges are inclusive of GST wherever applicable