


Hero FinCorp Limited

CIN: U74899DL1991PLC046774

Registered Office: 34, Community Centre, Basant Lok
Vasant Vihar New Delhi-110057

Email: customer.care@herofincorp.com Phone:
1800-102-4145

Website: www.herofincorp.com



HeroFinCorp.
Finance Made Easy

WELCOME LETTER

30 Oct 2023

To,

ANKIT GOPAL BAWASKAR
S O Gopal Bawaskar kumbharpura
S O Gopal Bawaskar kumbharpura
Akola
Akola
Maharashtra 444006
8698302821

Reference To Your Personal Loan Account No. PYTMPLHE10059466291

Dear Ms./Mr. ANKIT GOPAL BAWASKAR,

We welcome you to **Hero FinCorp Limited "HFCL"** and wish to thank you for choosing us as your preferred Financial Institution.

We are pleased to confirm that your loan request applied through Paytm APP and as mentioned in Schedule 1 has been disbursed as per your request.

We are delighted to provide solutions to your financial needs and hope to make your experience a memorable one.

For your ready reference, we enclose the documents pertaining to your Personal Loan in the following schedule:

- Schedule1 - Your loan details for future reference
- Schedule2 - The Repayment Schedule for your loan, which will assist you in tracking the EMI Due Dates and Outstanding Loan Amount
- Annexure - Charge Schedule

We look forward to an excellent relationship with you ahead.

You can access your Loan Passbook, Loan agreement, EMI Repayment Schedule and this Welcome Letter anytime through the Paytm APP > Personal Loan icon.

For any queries, contact 24X7 Help on the Paytm APP

Schedule 1

Please note that as per the terms of the loan agreement signed between you and Hero FinCorp Ltd, repayment shall be made through EMIs

The disbursement details are as follows:

Application ID	56732236
Loan Account Number	PYTMPLHE10059466291
Loan Amount (Rs.)	200000.00
Disbursal Bank A/C Name and Number	Kotak Mahindra Bank, 8347001896
Disbursal Date	10/30/2023
EMI Amount (Rs.)	13243.00
EMI Start Date	05-12-2023
EMI End Date	05-05-2025
Gross Tenure (months)	18
Net Tenure (months)	18
No. of Advance EMI	NA
Rate of Interest (%)	23.00
First EMI Due On	05-12-2023
Maturity Date	05-05-2025
Processing Fee	Rs.8500.00 + GST
Stamp Duty and ECS Fees	Rs.275.0
Life Insurance (Rs.)	NA
Others (Rs.)	NA

- Please ensure your bank account has sufficient balance till your EMI is cleared for the month

- As mentioned in the loan agreement, all the repayment of dues will need to be paid by the due date to avoid bouncing and penal charges

Schedule 2

Repayment Schedule Personal Loan Account No. PYTMPLHE10059466291

EMI No	Due Date	Opening Principal	EMI Amount	Principal Portion	Interest Portion	Outstanding Principal
1	05/12/2023	200000.0	13243	9409	3834	190591.0
2	05/01/2024	190591.0	13243	9590	3653	181001.0
3	05/02/2024	181001.0	13243	9773	3470	171228.0
4	05/03/2024	171228.0	13243	9961	3282	161267.0
5	05/04/2024	161267.0	13243	10152	3091	151115.0
6	05/05/2024	151115.0	13243	10346	2897	140769.0
7	05/06/2024	140769.0	13243	10544	2699	130225.0
8	05/07/2024	130225.0	13243	10747	2496	119478.0
9	05/08/2024	119478.0	13243	10953	2290	108525.0
10	05/09/2024	108525.0	13243	11162	2081	97363.0
11	05/10/2024	97363.0	13243	11376	1867	85987.0
12	05/11/2024	85987.0	13243	11594	1649	74393.0
13	05/12/2024	74393.0	13243	11817	1426	62576.0
14	05/01/2025	62576.0	13243	12043	1200	50533.0
15	05/02/2025	50533.0	13243	12274	969	38259.0
16	05/03/2025	38259.0	13243	12509	734	25750.0
17	05/04/2025	25750.0	13243	12749	494	13001.0
18	05/05/2025	13001.0	13243	13001	242	0.0
Total			238374	200000	38374	

ANNEXURE - CHARGE SCHEDULE	
Transaction	Charges
PrePayment/Foreclosure Charges	4.72% of POS
*Cheque / ECS Dishonor Charges (per instrument)	Rs. 236.00
Delayed Payment Charges	3% p.m (36% p.a)
Legal & Incidental Charges	NA
*NOTE: Charges which are in nature of fees are inclusive of GST	

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