

To,

Date- 2021-09-13

MRS.PUNITHALAKSHMI A
NO 24/2A PLOT NO 4 NORTH SECOND
MAIN ROAD PANDIYAN NAGAR
GOVARTHANAGIRI TIRUVALLUR
THIRUVALLUR-600071
TAMIL NADU
6380062833

Subject: Welcome to Hero FinCorp Family

Reference Your Personal Loan Account No. THR0PL00100007075729

Dear MRS.PUNITHALAKSHMI A

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 amount mentioned in Schedule 1 has already 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.

For any queries related to your loan relationship, please contact us on the below mentioned channels:



Write to us:

Hero FinCorp Limited,
A-44, Mohan Co-Operative Industrial Estate,
Mathura Road,
New Delhi - 110044
India



1800-102-4145



customer.care@herofincorp.com

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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:

1	Application ID	16201133
2	Loan Account Number	THR0PL00100007075729
3	Loan Amount (Rs.)	4,32,894.00
4	Disbursal Date	2021-09-09
5	EMI Amount (Rs.)	11088
6	EMI Start Date	2021-10-08
7	EMI End Date	2026-09-08
8	Gross Tenure (months)	60
9	Net Tenure (months)	60
10	Advance EMI Count	0
11	Advance EMI Amount	0.00
12	Rate of Interest (%)	10.50
13	First EMI Due On	2021-10-08
14	Maturity Date	2026-09-08
15	Processing Fee (Rs.)	13204.00

- 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
- In case your EMI is unfortunately returned unpaid from your banker then the same should be paid through the below mentioned channels
- Visit our website www.herofincorp.com or [Click Here](#)
- Collection representatives duly authorized by Hero FinCorp Ltd. Please insist for the cash payment receipt with Hero Fincorp Hologram on it from the representative against cash payment made.

Schedule 2

Repayment Schedule Personal Loan Account No. THR0PL00100007075729

EMI No	Due Date	Opening Principal	EMI Amount	Principal Portion	Interest Portion	Outstanding Principal
1	2021-10-08	432,894.00	11,088.00	4,671.00	6,417.00	428,223.00
2	2021-11-08	428,223.00	11,088.00	4,521.00	6,567.00	423,702.00
3	2021-12-08	423,702.00	11,088.00	4,591.00	6,497.00	419,111.00
4	2022-01-08	419,111.00	11,088.00	4,661.00	6,427.00	414,450.00
5	2022-02-08	414,450.00	11,088.00	4,733.00	6,355.00	409,717.00
6	2022-03-08	409,717.00	11,088.00	4,805.00	6,283.00	404,912.00
7	2022-04-08	404,912.00	11,088.00	4,879.00	6,209.00	400,033.00
8	2022-05-08	400,033.00	11,088.00	4,954.00	6,134.00	395,079.00
9	2022-06-08	395,079.00	11,088.00	5,030.00	6,058.00	390,049.00
10	2022-07-08	390,049.00	11,088.00	5,107.00	5,981.00	384,942.00
11	2022-08-08	384,942.00	11,088.00	5,185.00	5,903.00	379,757.00
12	2022-09-08	379,757.00	11,088.00	5,265.00	5,823.00	374,492.00
13	2022-10-08	374,492.00	11,088.00	5,345.00	5,743.00	369,147.00
14	2022-11-08	369,147.00	11,088.00	5,427.00	5,661.00	363,720.00
15	2022-12-08	363,720.00	11,088.00	5,510.00	5,578.00	358,210.00
16	2023-01-08	358,210.00	11,088.00	5,595.00	5,493.00	352,615.00
17	2023-02-08	352,615.00	11,088.00	5,681.00	5,407.00	346,934.00
18	2023-03-08	346,934.00	11,088.00	5,768.00	5,320.00	341,166.00
19	2023-04-08	341,166.00	11,088.00	5,856.00	5,232.00	335,310.00
20	2023-05-08	335,310.00	11,088.00	5,946.00	5,142.00	329,364.00
21	2023-06-08	329,364.00	11,088.00	6,037.00	5,051.00	323,327.00
22	2023-07-08	323,327.00	11,088.00	6,130.00	4,958.00	317,197.00
23	2023-08-08	317,197.00	11,088.00	6,224.00	4,864.00	310,973.00
24	2023-09-08	310,973.00	11,088.00	6,319.00	4,769.00	304,654.00
25	2023-10-08	304,654.00	11,088.00	6,416.00	4,672.00	298,238.00
26	2023-11-08	298,238.00	11,088.00	6,515.00	4,573.00	291,723.00
27	2023-12-08	291,723.00	11,088.00	6,614.00	4,474.00	285,109.00
28	2024-01-08	285,109.00	11,088.00	6,716.00	4,372.00	278,393.00
29	2024-02-08	278,393.00	11,088.00	6,819.00	4,269.00	271,574.00
30	2024-03-08	271,574.00	11,088.00	6,923.00	4,165.00	264,651.00
31	2024-04-08	264,651.00	11,088.00	7,030.00	4,058.00	257,621.00
32	2024-05-08	257,621.00	11,088.00	7,137.00	3,951.00	250,484.00
33	2024-06-08	250,484.00	11,088.00	7,247.00	3,841.00	243,237.00
34	2024-07-08	243,237.00	11,088.00	7,358.00	3,730.00	235,879.00
35	2024-08-08	235,879.00	11,088.00	7,471.00	3,617.00	228,408.00
36	2024-09-08	228,408.00	11,088.00	7,585.00	3,503.00	220,823.00
37	2024-10-08	220,823.00	11,088.00	7,702.00	3,386.00	213,121.00
38	2024-11-08	213,121.00	11,088.00	7,820.00	3,268.00	205,301.00
39	2024-12-08	205,301.00	11,088.00	7,940.00	3,148.00	197,361.00
40	2025-01-08	197,361.00	11,088.00	8,061.00	3,027.00	189,300.00
41	2025-02-08	189,300.00	11,088.00	8,185.00	2,903.00	181,115.00
42	2025-03-08	181,115.00	11,088.00	8,310.00	2,778.00	172,805.00
43	2025-04-08	172,805.00	11,088.00	8,438.00	2,650.00	164,367.00
44	2025-05-08	164,367.00	11,088.00	8,567.00	2,521.00	155,800.00
45	2025-06-08	155,800.00	11,088.00	8,699.00	2,389.00	147,101.00
46	2025-07-08	147,101.00	11,088.00	8,832.00	2,256.00	138,269.00
47	2025-08-08	138,269.00	11,088.00	8,967.00	2,121.00	129,302.00
48	2025-09-08	129,302.00	11,088.00	9,105.00	1,983.00	120,197.00
49	2025-10-08	120,197.00	11,088.00	9,244.00	1,844.00	110,953.00
50	2025-11-08	110,953.00	11,088.00	9,386.00	1,702.00	101,567.00

Schedule 2

Repayment Schedule Personal Loan Account No. THR0PL00100007075729

51	2025-12-08	101,567.00	11,088.00	9,530.00	1,558.00	92,037.00
52	2026-01-08	92,037.00	11,088.00	9,676.00	1,412.00	82,361.00
53	2026-02-08	82,361.00	11,088.00	9,825.00	1,263.00	72,536.00
54	2026-03-08	72,536.00	11,088.00	9,975.00	1,113.00	62,561.00
55	2026-04-08	62,561.00	11,088.00	10,128.00	960.00	52,433.00
56	2026-05-08	52,433.00	11,088.00	10,284.00	804.00	42,149.00
57	2026-06-08	42,149.00	11,088.00	10,441.00	647.00	31,708.00
58	2026-07-08	31,708.00	11,088.00	10,601.00	487.00	21,107.00
59	2026-08-08	21,107.00	11,088.00	10,764.00	324.00	10,343.00
60	2026-09-08	10,343.00	11,088.00	10,343.00	745.00	0.00
Total			665,280.00	432,894.00	232,386.00	

ANNEXURE - CHARGE SCHEDULE

Transaction	Charges in (Rs)
Pre-payment	5% of Principal Outstanding
Pre-payment (before 6 months)	Within 6 (six) months from date of disbursement, interest on loan amount for 6 (six) months plus prepayment charges
*Cheque / ECS Dishonor Charges (per instrument)	Rs. 350/- (Rupees Three Hundred and Fifty Only)
Delayed Payment Charges	3% per month of Overdue Amount
Legal, Repossession & Incidental Charges	At actual

***NOTE:** Charges which are in nature of fees are inclusive of GST



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