

DEAL CONFIRMATION / CONTRACT NOTE

DATE OF CONTRACT	: December 12, 2024	DUE DATE *	: November 7, 2025
CP (MATURITY VALUE)	: ₹ 100.00 CRORE	DISC. RATE	: 8.2500% p.a.
PRICE	: ₹ 93.0784	ISIN CODE	: INE957N14JC6
ISSUE REFERENCE	: HFCL/CP/24-25/46		
CREDIT RATING / ISSUED BY	: CRISIL A1+	ICRA A1+	
DATE OF RATING	: NOVEMBER 18, 2024	NOVEMBER 19, 2024	
VALIDITY FOR ISSUANCE	: 60 DAY(S)	90 (DAYS)	
VALIDITY PERIOD FOR RATING	: THROUGHOUT THE LIFE OF INSTRUMENT	THROUGHOUT THE LIFE OF INSTRUMENT	
FOR AMOUNT	: ₹ 6,000 CRORE	₹ 6,000 CRORE	
CONDITIONS (IF ANY)	: NONE	NONE	
CREDIT SUPPORT (IF ANY)	: NONE		
DESCRIPTION OF INSTRUMENT	: NA		
AMOUNT	: NA		
ISSUED BY	: NA		
IN FAVOUR OF	: NA		
CONDITIONS, IF ANY	: NA		
NAME OF GUARANTOR	: NA		
NAME OF TRUSTEE	: NA		
ISSUING AND PAYING AGENT :	: YES BANK House 3rd Floor, North wing Off Western Express Highway Santacruz East Mumbai - 400 055		

*ISSUER'S LIABILITY UNDER THE CP WILL CONTINUE BEYOND DUE DATE, IN CASE THE CP IS NOT REDEEMED ON DUE DATE, EVEN IF THE CP IS IN DEMAT

SELLER OF CP : HERO FINCORP LTD
PURCHASER OF CP : ADITYA BIRLA SUN LIFE TRUSTEE PVT. LTD A/C - ADITYA BIRLA SUN LIFE MONEY MANAGER FUND

SETTLEMENT INSTRUCTIONS
VALUE DATE : DECEMBER 13, 2024
FUNDS (PLEASE CREDIT TO) :

BENEFICIARY NAME	- HERO FINCORP LIMITED
ACCOUNT NO.	- 001660100000133
IFSC CODE	- YESB0000016
AMOUNT	- ₹ 93,07,84,000.00
LEI	- 335800V4STZQVYOMAB47 (Expiry Dec 19, 2024)

CP (PLEASE DELIVER TO) :

DP ID	- IN300054
CLIENT ID	- 10066108
DP NAME	- Citi Bank NA

MARKET CONVENTIONS : FIMMDA CONVENTIONS

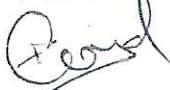
THE DEAL IS DONE BY
 (ON BEHALF OF SELLER) : MR. MOHIT MALVIYA, LEAD – TREASURY
 (ON BEHALF OF PURCHASER) :
 ON (TRADE DATE) : December 12, 2024

OVER PHONE / IN PERSON

NO RECOURSE IS AVAILABLE TO THE PURCHASER OF CP AGAINST PREVIOUS HOLDERS OF THE CP.
THIS CONTRACT NOTE IS EXECUTED BY

FOR HERO FINCORP LIMITED

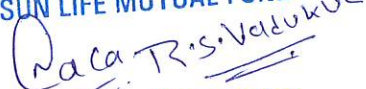
For Hero FinCorp Limited



Authorised Signatory



Authorised Signatory

ADITYA BIRLA SUN LIFE MUTUAL FUND

 Authorised Signatories

AUTHORISED SIGNATORIES
(ON BEHALF OF SELLER OF CP)

(ON BEHALF OF PURCHASER OF CP)

NOTE: ISSUER IS THE SELLER OF CP IN CASE OF PRIMARY MARKET DEAL

Proposed CP shall be listed on the Stock Exchange(s) in terms of para 4 of the SEBI Circular SEBI/HO/IMD/DF2/CIR/ P/2019/104 dt. 01-10-2019 & SEBI Circular SEBI/HO/DDHS/CIR/P/2019/115 dt. 22-10-2019 and the listing will be subject to regulatory ability to do so.

Hero FinCorp Limited

CIN: U74899DL1991PLC046774

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

Corporate Office: 9, Community Centre, Basant Lok, Vasant Vihar, New Delhi, 110057 - INDIA

Telephone: +91-11-49487150; Website: www.HeroFinCorp.com

HFCL_00348

ISSUE OF COMMERCIAL PAPER (CP) - LETTER OF OFFER

PART I

- PROPOSED DATE OF ISSUE : DECEMBER 13, 2024
- CREDIT RATING FOR CP : CRISIL A1+ ICRA A1+
- DATE OF RATING : NOVEMBER 18, 2024 NOVEMBER 19, 2024
- VALIDITY FOR ISSUANCE : 60 DAY(S) 90 (DAYS)
- VALIDITY PERIOD FOR RATING : THROUGHOUT THE LIFE OF THROUGHOUT THE LIFE OF INSTRUMENT
- FOR AMOUNT : ₹ 6,000 CRORE ₹ 6,000 CRORE
- CONDITIONS (IF ANY) : NONE NONE
- EXACT PURPOSE OF ISSUE OF CP : PROCEEDS OF CP WILL BE UTILIZED FOR WORKING CAPITAL
(Specific details of end use of CREDIT SUPPORT (IF ANY) : NONE
- DESCRIPTION OF INSTRUMENT : NA
- AMOUNT : NA
- ISSUED BY : NA
- IN FAVOUR OF : NA
- NET WORTH OF THE GUARANTOR COMPANY : NOT APPLICABLE
- NAMES OF COMPANIES TO WHICH GUARANTOR HAS ISSUED SIMILAR GUARANTEE : NA
- EXTENT OF THE GUARANTEE OFFERED BY THE GUARANTOR COMPANY : NA
- CONDITIONS UNDER WHICH THE GUARANTEE WILL BE INVOKED : NA

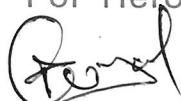
• Details of Current Tranche:

ISIN	AMOUNT	MATURITY DATE	CURRENT CREDIT RATING	VALIDITY PERIOD OF RATING	CRA
INE957N14JC6	₹ 100 CRORE	07-11-2025	A1+ FROM CRISIL AND ICRA	Throughout the life of instrument	CRISIL AND ICRA

*Issuers liability under the CP will continue beyond due date, in case the CP is not redeemed on due date

- NAME AND ADDRESS OF THE TRUSTEE : NONE
- LISTING : NSE
- (Proposed to be listed / Listed) : Proposed to be listed
- ISSUING AND PAYING AGENT : (NAME AND ADDRESS) : YES BANK House | 3rd Floor, North wing | Off Western Express Highway Santacruz East | Mumbai - 400 055
- MARKET CONVENTIONS : FIMMDA CONVENTIONS
- CP BORROWING LIMIT : WITHIN THE OVERALL BORROWING LIMIT OF THE COMPANY (PRESENTLY UPTO ₹65,000 CRORE)
- SUPPORTING BOARD RESOLUTION FOR CP BORROWING : RESOLUTION DATED AUGUST 06, 2024
- TOTAL CP OUTSTANDING (AS ON DEAL DATE) : ₹ 4,035 CRORE
- DETAILS OF CPs ISSUED DURING THE LAST 15 MONTHS : REFER ANNEXURE - I
- DETAILS OF OTHER DEBT INSTRUMENTS OUTSTANDING AS ON 30 NOV'24 : REFER ANNEXURE - II
- BANK FUND BASED FACILITIES FROM BANKS/FINANCIAL INSTITUTIONS, IF ANY AS ON 30 NOV'24 : REFER ANNEXURE - III
- NAME AND ADDRESS OF ISSUER : HERO FINCORP LIMITED, 9 BASANT, VASANT VIHAR, NEW DELHI -110057
- LINE OF BUSINESS : NON BANKING FINANCE COMPANY (NBFC)
- CHIEF EXECUTIVE (MANAGING DIRECTOR / PRESIDENT/ CEO / CFO/ TOP MOST EXECUTIVE) : MR. ABHIMANYU MUNJAL - MD & CEO
- GROUP AFFILIATION (IF ANY) : NA

For Hero FinCorp Limited



Authorised Signatory



Authorised Signatory

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FINANCIAL SUMMARY	CURRENT YEAR	PREVIOUS YEARS		
	31-03-2024 (IND-AS)	31-03-2023 (IND-AS)	31-03-2022 (IND-AS)	31-03-2021 (IND-AS)
AMOUNT IN ₹ CRORE				
• EQUITY	127.31	127.31	127.31	127.31
• NET WORTH	5775.55	5288.62	4837.95	5041.54
• INVESTMENT IN SUBSIDIARIES/AFFILIATES	800.00	800.00	500.00	500.00
• TOTAL DEBT OUTSTANDING*	41699.39	33383.67	26065.22	21816.43
- SHORT TERM (< 1 YEAR)**	18273.13	13179.17	12501.15	9348.62
- OTHER DEBT	23426.26	20204.50	13564.07	12467.81
• GROSS INCOME	7804.69	6032.93	4490.58	4091.64
• OPERATING PROFIT (PBITD)	3772.39	2705.75	1280.42	1671.23
• GROSS PROFIT (PBTD)	977.07	741.75	-228.47	120.74
• NET PROFIT (POST TAX)	601.92	457.18	-194.96	70.73
Total Comprehensive Income				

** Includes current maturities of long-term borrowings

*Includes Compulsorily convertible preference shares (CCPS)

Note: Financials of FY23, FY22 and FY21 are regrouped and re-classified.

AUDIT QUALIFICATIONS, IF ANY : NA
 MATERIAL LITIGATION, IF ANY : NIL
 REGULATORY STRICTURES, IF ANY : NA
 DETAILS OF DEFAULT OF CPs, INCLUDING TECHNICAL DELAY IN REDEMPTION DURING PAST FIVE YEARS : NONE
 DETAILS OF DEFAULT AND DELAY IN REDEMPTION OF ANY OTHER BORROWINGS DURING LAST FIVE YEARS : NONE
 LONG TERM RATING : CRISIL AA+/STABLE AND ICRA AA+/STABLE
 UNACCEPTED CREDIT RATINGS, IF ANY, ASSIGNED TO THE ISSUER : NA
 ANY MATERIAL EVENT/ DEVELOPMENT HAVING IMPLICATIONS FOR THE FINANCIALS/ CREDIT QUALITY RESULTING IN MATERIAL LIABILITIES, CORPORATE RESTRUCTURING EVENT WHICH MAY AFFECT THE ISSUE OR THE INVESTOR'S DECISION TO INVEST IN THE CP/NCD, IF ANY: NA
 DETAILS OF DEBENTURE TRUSTEE FOR CP : NA

SHAREHOLDING OF THE ISSUER'S PROMOTERS

NAME OF SHAREHOLDER	NO. OF EQUITY SHARES HELD	% OF HOLDING
Hero MotoCorp Limited	5,24,31,893	41.19
Bahadur Chand Investments Private Limited	2,58,96,764	20.34
Hero Investcorp Private Limited	34,33,008	2.7
Brijmohan Lal Om Prakash- Partnership Firm	1,21,21,886	9.52
Individuals	13,54,587	1.06

DETAILS OF THE SHARES PLEDGED BY THE PROMOTERS

NA

For Hero FinCorp Limited



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DETAILS OF STATUTORY AUDITOR :

NAME AND ADDRESS	DATE OF APPOINTMENT/ RESIGNATION	REMARKS
Deloitte Haskins & Sells LLP Firm Registration No: 117366W/W100018 7th Floor Building 10 Tower B DLF Cyber City Complex DLF City Phase II Gurugram Haryana 122002	Appointment w.e.f. 21st August, 2024	RBI Circular no. 2021-22/25 dated 27th April 2021 for the appointment of SCAs/ SAs
M M Nissim & Co LLP Firm Registration No: FRN 107122W/14/1100672 A-101, 1st Floor, BSI Business Park, H-160, Sector 63, Noida 201301	Appointment w.e.f. 21st August, 2024	RBI Circular no. 2021-22/25 dated 27th April 2021 for the appointment of SCAs/ SAs
B R Maheswari & Co. LLP (Firm Registration No. 001035N/ N500050) M-118, Connaught Circus, New Delhi - 110001	Appointment w.e.f. 16th September, 2022	RBI Circular no. 2021-22/25 dated 27th April 2021 for the appointment of SCAs/ SAs
Price Waterhouse LLP (Firm Registration No: 301112E/E300264) Nesco IT Building III, 8th Floor, Nesco IT Park, Nesco Complex Gate No. 3, Western Express Highway, Goregaon East, Mumbai - 400063	Appointment w.e.f. 16th September, 2022	RBI Circular no. 2021-22/25 dated 27th April 2021 for the appointment of SCAs/ SAs

DETAILS OF THE CHANGE IN STATUTORY AUDITORS IN LAST THREE
FINANCIAL YEARS:

AN ISSUER WHICH IS EITHER AN NBFC OR AN HFC SHALL DISCLOSE THE RESIDUAL MATURITY PROFILE OF ITS ASSETS AND LIABILITIES IN THE FOLLOWING FORMAT: DATA AS OF 30TH SEP'24 IS PROVIDED BELOW

(AMOUNT IN CRORE)

CATEGORY	UP TO 30/31 Days	>1M - 2M	>2M - 3M	>3M - 6M	>6M - 1Y	> 1Y - 3Y	>3Y - 5Y	>5Yrs	Total
DEPOSIT	-	-	-	-	-	-	-	-	-
ADVANCES	4391.83	2253.85	2133.27	5769.61	8115.17	16466.22	5,341.80	4,325.20	48,796.93
INVESTMENTS	1755.14	-	-	-	-	-	-	807.81	2562.95
BORROWINGS	669.72	1,175.14	2,370.25	4,530.32	6,859.03	14,714.32	4,329.92	1154.81	35,803.50
FOREIGN CURRENCY ASSETS (FCA)	-	-	-	-	-	-	-	-	-
FOREIGN CURRENCY LIABILITIES (FCL)	38.00	-	28.95	1129.49	641.05	3,948.01	306.61	-	6,092.12

AUTHORISED SIGNATORY OF THE ISSUER :

For Hero FinCorp Limited


Authorised Signatory


Authorised Signatory

DATE :

December 12, 2024

FOR HERO FINCORP LIMITED

AUTHORISED SIGNATORIES

ORIGINAL / AUTHENTICATED COPY OF ANY DOCUMENT RELATED TO ABOVE INFORMATION WILL BE MADE AVAILABLE TO THE INVESTORS ON REQUEST

We hereby confirm that CP shall be listed on the Stock Exchange(s) in terms of para 4 of the SEBI Circular SEBI/HO/IMD/DF2/CIR/P/2019/104 dt. 01-10-2019 & SEBI Circular SEBI/HO/DDHS/CIR/P/2019/115 dt. 22-10-2019 and the listing will be subject to regulatory ability to do so.

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HFCL_00353

Annexure I -DETAILS OF CPs ISSUED DURING THE LAST 15 MONTHS										
ISIN	Issue date	Due date	Amount (In Crore)	Amount O/S (In Crore)	IPA	CRA 1	CRA 2	Rating	Rated Amount CRISIL	Rated Amount ICRA
INE957N14HK3	18-08-2023	08-11-2023	250.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14HL1	21-08-2023	20-11-2023	100.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14HM9	27-10-2023	25-10-2024	250.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14HN7	20-11-2023	19-11-2024	40.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14HO5	20-11-2023	22-01-2024	50.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14HP2	24-11-2023	12-02-2024	100.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14HQ0	28-12-2023	20-03-2024	50.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14HQ0	28-12-2023	20-03-2024	50.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14HA4	28-12-2023	15-03-2024	50.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14HR8	29-12-2023	27-03-2024	25.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14HR8	29-12-2023	27-03-2024	25.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14HS6	23-01-2024	13-12-2024	50.00	50.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14HT4	21-02-2024	22-05-2024	200.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14HU2	21-02-2024	18-02-2025	300.00	300.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14HV0	23-02-2024	20-05-2024	150.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14HX6	26-02-2024	24-05-2024	300.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14HW8	26-02-2024	27-05-2024	200.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14HW8	04-03-2024	27-05-2024	5.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14HZ1	04-03-2024	30-05-2024	400.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14HY4	05-03-2024	03-03-2025	250.00	250.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IA2	06-03-2024	03-06-2024	100.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IB0	07-03-2024	06-03-2025	400.00	400.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IC8	19-03-2024	27-02-2025	175.00	175.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14ID6	19-03-2024	18-03-2025	75.00	75.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14HS6	20-03-2024	13-12-2024	200.00	200.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IE4	26-03-2024	31-01-2025	50.00	50.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IF1	28-03-2024	24-09-2024	70.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IG9	22-04-2024	22-07-2024	250.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IG9	22-04-2024	22-07-2024	50.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IG9	23-04-2024	22-07-2024	100.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14HS6	24-04-2024	13-12-2024	50.00	50.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14HN7	26-04-2024	19-11-2024	125.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IE4	30-04-2024	31-01-2025	25.00	25.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IH7	03-05-2024	01-08-2024	150.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14II5	21-05-2024	21-05-2025	60.00	60.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IJ3	22-05-2024	21-08-2024	300.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IK1	24-05-2024	23-08-2024	200.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IM7	24-06-2024	06-12-2024	100.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IL9	24-06-2024	27-11-2024	50.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IL9	25-06-2024	27-11-2024	75.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IO3	27-06-2024	06-11-2024	125.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IN5	27-06-2024	15-11-2024	100.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IP0	28-06-2024	18-10-2024	50.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IQ8	08-07-2024	07-01-2025	25.00	25.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IE4	26-07-2024	31-01-2025	75.00	75.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IR6	29-07-2024	07-02-2025	100.00	100.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IE4	29-07-2024	31-01-2025	50.00	50.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IS4	29-07-2024	24-01-2025	40.00	40.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IE4	02-08-2024	31-01-2025	100.00	100.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IT2	08-08-2024	13-01-2025	50.00	50.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IR6	16-08-2024	07-02-2025	200.00	200.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IS4	03-09-2024	24-01-2025	50.00	50.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IT2	03-09-2024	13-01-2025	25.00	25.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IS4	04-09-2024	24-01-2025	100.00	100.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IU0	13-09-2024	16-06-2025	50.00	50.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IV8	26-09-2024	26-12-2024	100.00	100.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IV8	26-09-2024	26-12-2024	200.00	200.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IX4	13-11-2024	12-02-2025	200.00	200.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IW6	14-11-2024	13-02-2025	200.00	200.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14II5	21-11-2024	21-05-2025	70.00	70.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IY2	21-11-2024	21-11-2025	40.00	40.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IY2	04-12-2024	21-11-2025	125.00	125.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IZ9	04-12-2024	20-11-2025	100.00	100.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JB8	05-12-2024	14-11-2025	150.00	150.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JA0	05-12-2024	28-11-2025	100.00	100.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JA0	06-12-2024	28-11-2025	100.00	100.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JC6	12-12-2024	07-11-2025	150.00	150.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
Total				4,035.00						

For Hero FinCorp Limited

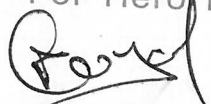

Authorised Signatory


Authorised Signatory

Annexure II -Details Of Other Debt Instruments Outstanding as on 30-Nov-24

ISIN	Issue date	Due date	Amount (In Crore)	Amount O/S (In Crore)
INE957N07443	27-12-2018	27-12-2028	50.0	50.0
INE957N07476	27-12-2019	27-12-2028	50.0	50.0
INE957N07500	24-07-2020	24-07-2025	25.0	25.0
INE957N07542	03-11-2020	03-11-2025	100.0	100.0
INE957N07559	24-12-2020	27-12-2028	50.0	50.0
INE957N07567	19-01-2021	19-01-2026	25.0	25.0
INE957N07591	07-05-2021	07-05-2031	25.0	25.0
INE957N07617	14-07-2021	15-04-2025	50.0	50.0
INE957N07658	27-12-2021	27-12-2028	50.0	50.0
INE957N07674	04-05-2022	04-05-2027	300.0	300.0
INE957N07682	29-07-2022	29-07-2025	400.0	400.0
INE957N07708	22-11-2022	20-12-2024	20.0	20.0
INE957N07732	27-12-2022	27-12-2028	50.0	50.0
INE957N07740	30-12-2022	30-12-2024	35.0	35.0
INE957N07757	12-05-2023	12-05-2026	50.0	50.0
INE957N07773	02-02-2024	02-02-2029	25.0	25.0
INE957N07781	17-05-2024	10-09-2025	225.0	225.0
INE957N08128	17-05-2024	17-05-2034	150.0	150.0
INE957N08011	15-09-2015	15-09-2025	100.0	100.0
INE957N08029	03-08-2016	03-08-2026	100.0	100.0
INE957N08037	20-06-2017	18-06-2027	100.0	100.0
INE957N08045	06-12-2018	24-11-2028	125.0	125.0
INE957N08052	05-02-2020	05-02-2030	100.0	100.0
INE957N08060	04-03-2020	04-03-2030	25.0	25.0
INE957N08078	11-12-2020	11-12-2030	45.0	45.0
INE957N08086	18-07-2022	16-07-2032	100.0	100.0
INE957N08094	21-10-2022	21-10-2032	55.0	55.0
INE957N08102	01-12-2022	01-12-2032	100.0	100.0
INE957N08110	05-01-2024	05-01-2034	55.0	55.0
INE957N08151	27-09-2024	27-05-2030	200.0	200.0
INE957N07799	06-09-2024	06-10-2026	352.0	352.0
INE957N08136	04-06-2024	04-06-2034	75.0	75.0
INE957N08144	28-08-2024	28-09-2034	25.0	25.0
INE957N08144	06-09-2024	28-09-2034	60.0	60.0
INE957N08169	15-10-2024	15-11-2034	55.0	55.0
INE957N08177	25-11-2024	25-05-2035	50.0	50.0
Total			3,402.0	3,402.0

For Hero FinCorp Limited


Authorised Signatory


Authorised Signatory

Annexure III - Bank fund based facilities from Banks/ Financial Institutions

Bank Sanctions as on 30-Nov-2024

Rs. in Crore

Bank / Institution	Facility	Secured / Unsecured	Sanctioned Quantum	O/s Amt	Asset Classification
Axis Bank	CC/WCDL	Secured	50.00	-	Standard
Axis Bank	WCDL	Unsecured	-	-	Standard
Axis Bank	Term Loan	Secured	350.00	91.69	Standard
Axis Bank	ECB	Secured	411.81	411.81	Standard
Bank of Baroda	CC/WCDL	Secured	100.00	-	Standard
Bank of Baroda	ECB	Secured	1,654.23	1,654.23	Standard
Bank of Baroda	Term Loan	Secured	3,200.00	1,395.00	Standard
Bank of India	Term Loan	Secured	500.00	200.00	Standard
Bank of Maharashtra	Term Loan	Secured	1,700.00	1,455.72	Standard
Bandhan Bank	Term Loan	Secured	400.00	400.00	Standard
MUFG Bank	WCDL	Secured	200.00	-	Standard
MUFG Bank	Term Loan	Secured	1,045.00	1,045.00	Standard
BNP Paribas	CC/WCDL	Unsecured	450.00	-	Standard
Canara Bank	Term Loan	Secured	6,250.00	4,012.50	Standard
Central Bank of India	Term Loan	Secured	180.00	108.00	Standard
Citi Bank	CC/WCDL	Secured	320.00	-	Standard
City Union Bank	Term Loan	Secured	250.00	250.00	Standard
CTBC Bank	WCDL	Secured	80.00	-	Standard
DCB Bank	CC/WCDL	Secured	75.00	-	Standard
Emirates NBD Bank	Term Loan	Secured	100.00	58.33	Standard
Federal Bank	Term Loan	Secured	205.00	91.11	Standard
HDFC Bank	Term Loan	Secured	7,200.00	5,025.00	Standard
HDFC Bank	CC/WCDL	Secured	520.00	301.40	Standard
HDFC Bank	CC/WCDL	Unsecured	200.00	200.00	Standard
HSBC	CC/WCDL	Secured	50.00	-	Standard
HSBC	Term Loan	Secured	800.00	350.30	Standard
HSBC	ECB	Secured	1,253.03	1,253.03	Standard
ICICI Bank	Term Loan	Secured	2,210.00	1,260.23	Standard
ICICI Bank	CC/WCDL	Secured	200.00	-	Standard
Indian Bank	Term Loan	Secured	4,250.00	2,651.75	Standard
Indian Bank	CC/WCDL	Secured	200.00	180.00	Standard
Indian Overseas Bank	Term Loan	Secured	-	-	Standard
Mizuho Bank	WCDL	Unsecured	-	-	Standard
Mizuho Bank	Term Loan	Secured	650.00	650.00	Standard
Punjab and Sind Bank	Term Loan	Secured	-	-	Standard
Punjab National Bank	Term Loan	Secured	500.00	250.00	Standard
Punjab National Bank	CC/WCDL	Secured	700.00	420.00	Standard
RBL Bank Limited	CC/WCDL	Secured	125.00	-	Standard
RBL Bank Limited	Term Loan	Secured	200.00	91.67	Standard
SIDBI	Term Loan	Secured	3,000.00	1,943.81	Standard
South Indian Bank	Term Loan	Secured	50.00	12.50	Standard
Standard Chartered	CC/WCDL	Secured	100.00	-	Standard
Standard Chartered	Term Loan	Secured	200.00	200.00	Standard
State Bank of India	CC/WCDL	Secured	100.00	100.00	Standard
Union Bank of India	Term Loan	Secured	2,250.00	2,020.83	Standard
DBS Bank	ECB	Secured	1,350.00	1,350.00	Standard
Syndicated ECB	ECB	Secured	1,138.78	1,138.78	Standard
Bank of America	CC/WCDL	Secured	700.00	697.81	Standard
Yes Bank	CC/WCDL	Secured	150.00	125.00	Standard
Yes Bank	Term Loan	Secured	300.00	150.00	Standard
State Bank of India	Term Loan	Secured	2,150.00	1,627.50	Standard
UCO Bank	Term Loan	Secured	100.00	65.00	Standard
Non-Banking Institution	Term Loan	Unsecured	300.00	300.00	Standard
Total			48,467.84	33,538.00	

For Hero FinCorp Limited



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