



DEAL CONFIRMATION / CONTRACT NOTE

DATE OF CONTRACT : November 20, 2025
CP (MATURITY VALUE) : ₹ 40.00 CRORE DUE DATE * : November 20, 2026
PRICE : ₹ 93.3442 DISC. RATE : 7.1500% p.a.
ISSUE REFERENCE : HFCL/CP/25-26/2 ISIN CODE : INE957N14JQ6
CREDIT RATING / ISSUED BY : CRISIL A1+ ICRA A1+
DATE OF RATING : NOVEMBER 17, 2025 OCTOBER 24, 2025
VALIDITY FOR ISSUANCE : 60 DAY(S) 3 (MONTHS)
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 : EMIRATES NBD BANK (P.J.S.C) INDIA BRANCH

SETTLEMENT INSTRUCTIONS
VALUE DATE : NOVEMBER 21, 2025
FUNDS (PLEASE CREDIT TO)
BENEFICIARY NAME : HERO FINCORP LIMITED
ACCOUNT NO. : 001660100000133
IFSC CODE : YESB00000016
AMOUNT : ₹ 37,33,76,800.00
LEI : 335800V4STZQVYOMAB47 (Expiry Dec 19, 2025)

CP (PLEASE DELIVER TO)
DP ID : IN303173
CLIENT ID : 20144710
DP NAME : KOTAK MAHINDRA BANK LTD

MARKET CONVENTIONS : FIMMDA CONVENTIONS

THE DEAL IS DONE BY
(ON BEHALF OF SELLER) : MS. UNNATI BHADRA, SR.ASSOCIATE – TREASURY
(ON BEHALF OF PURCHASER) : **MR. ANKIT CHACHAN**
ON (TRADE DATE) : November 20, 2025 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

For Emirates NBD Bank (P.J.S.C.)




Authorised Signatory

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_92064

ISSUE OF COMMERCIAL PAPER (CP) - LETTER OF OFFER

PART I

Issuer Details	HERO FINCORP LIMITED
Name and Address of Issuer	HERO FINCORP LIMITED, 9 BASANT, VASANT VIHAR, NEW DELHI -110057
Business Segment / Activity	NON BANKING FINANCE COMPANY (NBFC)
Chief Executive (Managing Director / President / CEO / CFO / Equivalent Official in the hierarchy as per Constitution of the Issuer entity)	MR. ABHIMANYU MUNJAL - MD & CEO
Group Affiliation (If Any)	Shri B.M. Munjal-Hero Group

PART II

Issue Details	Commercial Paper	
ISIN	INE957N14JQ6	
Proposed Date of Issue	November 21, 2025	
Amount (Rs.)	₹ 40 CRORE	
Tenor and Date of Maturity	364 Days & 20-11-2026	
Proposed to be Listed / Unlisted	Listed	
End Use of CP / NCD proposed (specific details)	Working Capital Requirement	
Market Conventions	FIMMDA Conventions	
Credit Rating Details for the Proposal	Credit Rating – 1	Credit Rating – 2 (obtained if any)
Credit Rating Issuer	ICRA	CRISIL
Rating	A1+	A1+
Date of Rating	24-Oct-25	17-Nov-25
Validity of Issuance	-	-
Validity period for rating	3 Months	60 Days
For Amount (Rs.)	6000 Crore	6000 Crore
Conditions (If Any)	NA	NA
Long term credit rating obtained by the Issuer	ICRA AA+/STABLE	CRISIL AA+/STABLE
Unaccepted Credit Rating assigned to the Issuer	NA	NA
Issuing and Paying Agent Details (Name and Address)	YES BANK House 3rd Floor, North wing Off Western Express Highway Santacruz East Mumbai - 400 055	
Debenture Trustee Details (Name and Address)	NA	
(In case of NCD)	NA	
Credit Enhancement Details (If Any)	NA	
Description of Instrument	NA	
Amount (Rs. In Lacs)	NA	
In Favor of	ISSUER OF CP HOLDER OF CP	
Name and Address of the Guarantor	NA	
Net worth of the Guarantor (Rs. In Lacs)	NA	
Extent of The Guarantee Offered by Guarantor for the Issue	NA	
Conditions under which the guarantee will be invoked	NA	
Trustee Details (Name and Address)	NA	
Whether guarantor is a group entity If yes,	NA	
Names of Companies to which Guarantor has issued similar guarantees,	NA	
	Name	Extent of Guarantee
	NA	NA
	Conditions Under Which the guarantee will be invoked	
	NA	

For Hero FinCorp Limited



 Authorised Signatory Authorised Signatory

Hero FinCorp Limited

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PART III

A. Issuer Financial Details:

CP / Borrowing	₹ 2,600 CRORE
Date of Board Resolution	April 29, 2025
1. Limit approved by Board	WITHIN THE OVERALL BORROWING LIMIT OF THE COMPANY (PRESENTLY UPTO ₹65,000 CRORE)
2. Limit as per CRA	6000 CRORE
3. Limit approved by Regulator concerned (if applicable)	NA

B. Details of CP / NCD and other Debt Instruments outstanding as on date of Letter of Offer CP / NCD / other Debt Instruments (Including Liabilities not redeemed on due date

Refer Annexure I

C. Fund Based facilities from banks/Financial institutions, if any

Refer Annexure III

D. Shareholding Details of 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 share Pledged-NA

E. Financial Summary (Including Net worth / Equity / Investment in subsidiaries / Affiliates)

FINANCIAL SUMMARY	AMOUNT IN ₹ CRORE	CURRENT YEAR	PREVIOUS YEARS		
		31-03-2025 (IND-AS)	31-03-2024 (IND-AS)	31-03-2023 (IND-AS)	31-03-2022 (IND-AS)
• EQUITY	127.41	127.31	127.31	127.31	127.31
• NET WORTH	5712.40	5775.55	5288.62	4837.95	4837.95
• INVESTMENT IN SUBSIDIARIES/AFFILIATES	800.00	800.00	800.00	500.00	500.00
• TOTAL DEBT OUTSTANDING*	47226.03	41699.39	33383.67	26065.22	26065.22
- SHORT TERM (< 1 YEAR)**	22120.70	18273.13	13179.17	12501.15	12501.15
- OTHER DEBT	25105.33	23426.26	20204.50	13564.07	13564.07
• GROSS INCOME	9152.85	7804.69	6032.93	4490.58	4490.58
• OPERATING PROFIT (PBITD)	3676.45	3772.39	2705.75	1280.42	1280.42
• GROSS PROFIT (PBTD)	275.89	977.07	741.75	-228.47	-228.47
• GROSS PROFIT (PBTD)	57.84	601.92	457.18	-194.96	-194.96
Audit Qualifications (if Any)	NA	NA	NA	NA	NA

** Includes current maturities of long-term borrowings

*Includes Compulsorily convertible preference shares (CCPS)

Note: Financials of FY24, FY23 and FY22 are regrouped and re-classified.

F. Details of Statutory auditor and changes thereof in the last three financial years:

NAME AND ADDRESS	DATE OF APPOINTMENT/ RESIGNATION	REMARKS
Deloitte Haskins & Sells LLP Firm Registration No: 117366W/N/100018 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/ 1000672 A-103, 1st Floor, BSI Business Park, H-16D, 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

For Hero FinCorp Limited

Vaibhaw
Authorised Signatory

Jein
Authorised Signatory

Hero FinCorp Limited

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HFCL_92066



G. Details of default in repayment of CP, NCD or any other debt instrument and other financial indebtedness including corporate guarantee issued in the past five financial years including in the current financial year NIL
 H. 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
 I. MATERIAL LITIGATION, IF ANY : NIL
 J. REGULATORY STRUCTURES, IF AN : NA

K. 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 31ST OCT'25 IS PROVIDED BELOW

CATEGORY	UP TO 30/31 Days	>1M - 2M	>2M - 3M	>3M - 6M	>6M - 1Y	> 1Y - 3Y	>3Y - 5Y	Over 5 years
DEPOSIT								
ADVANCES	2,254.74	2,406.12	2,351.47	4,023.79	7,848.21	17,195.12	5,735.93	5,192.26
INVESTMENTS	3,041.02	-	-	-	-	-	-	800.90
BORROWINGS	1,403.34	1,335.83	898.93	3,661.85	6,460.20	14,248.54	3,673.59	1,092.62
FOREIGN CURRENCY ASSETS (FCA)	-	-	-	-	-	-	-	-
FOREIGN CURRENCY LIABILITIES (FCL)	50.69	-	61.87	2,714.50	88.28	4,028.02	777.22	-

AUTHORISED SIGNATORY OF THE ISSUER

DATE :

November 20, 2025

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

For Hero FinCorp Limited

Vaibhav
 Authorised Signatory

Jain
 Authorised Signatory

Hero FinCorp Limited

CIN: U74899DL1991PLC046774

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HFCL_92067

Date: 21-11-2025

Issuer Confirmation to IPA
(At the time of Issue)

To
Issuing and Paying Agent,

Dear Sir/ Madam,
REF NO: HFCL/CP/25-26/02
ISIN CODE:INE957N14JQ6
MV in Rs. (In case of CPs):Rs.40,00,00,000
Units: 800
Maturity Date of CP: 20-11-2026

With reference to the above-mentioned Commercial Paper issued by us, we advise as under:

1. Value Date of deal: 21-11-2025

2. Counter Party Details:

- Name and address of the counter party(ies):EMIRATES NBD BANK (P.J.S.C) INDIA BRANCH
- Contact person's name, telephone, fax numbers etc. Soham Dutta
- Details of the DP account of investor / buyer:
DP ID: IN303173
Client ID:20144710
DP Name: KOTAK MAHINDRA BANK LTD
- FV of CP to be delivered and consideration to be received. Rs.37,33,76,800

3. We confirm that the issue amount is within the permissible lowest limits as below:

- Limit approved by Board of Directors or Equivalent body.
- Limit stipulated by Credit Rating Agency.
- Limit specified by financial sector regulator concerned (if applicable).

4. We confirm that that the investors are not out of related parties as defined vide Indian Accounting Standard (Ind AS) 24- Related Party Disclosures or International Accounting Standard (IAS) 24 -Related Party Disclosures or any other equivalent Accounting Standards.

5. We confirm that the total subscriptions/subscriptions for each tranche by all individuals including Hindu Undivided Families, in any primary issuance of CPs or NCDs did not exceed 25% of the total amount issued. (Where CP / NCD is issued in tranches the cap of 25% of the total amount issued is to be complied tranche wise under a particular ISIN.)

6. We confirm that all other applicable provisions of the RBI Master Directions and FIMMDA Operational Guidelines and conditions of the offer document have been adhered to.

For Hero FinCorp Ltd.

For Hero FinCorp Limited


Authorised Signatory


Authorised Signatory

Hero FinCorp Limited

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B. Details of CP Outstanding as on date of Letter of Offer										
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
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
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
INE957N14JD4	13-12-2024	05-12-2025	250.00	250.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JG7	06-02-2025	06-02-2026	400.00	400.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JE2	06-02-2025	28-01-2026	300.00	300.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JF9	06-02-2025	28-01-2026	450.00	450.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JG7	05-03-2025	06-02-2026	25.00	25.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JL7	12-03-2025	12-03-2026	200.00	200.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JM5	19-03-2025	19-03-2026	250.00	250.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JN3	24-03-2025	16-01-2026	100.00	100.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JN3	25-03-2025	16-01-2026	50.00	50.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JO1	25-03-2025	18-03-2026	50.00	50.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JN3	26-03-2025	16-01-2026	100.00	100.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JP8	04-06-2025	04-06-2026	60.00	60.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
Total			2,600.00	2,600.00						

For Hero FinCorp Limited

Vaibhav

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Authorised Signatory Authorised Signatory

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Annexure I

B. Details of CP Outstanding as on date of Letter of Offer										
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
INE957N14IE4	26-07-2024	31-01-2025	75.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IR6	29-07-2024	07-02-2025	100.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IE4	29-07-2024	31-01-2025	50.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IS4	29-07-2024	24-01-2025	40.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IE4	02-08-2024	31-01-2025	100.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IT2	08-08-2024	13-01-2025	50.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IR6	16-08-2024	07-02-2025	200.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IS4	03-09-2024	24-01-2025	50.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IT2	03-09-2024	13-01-2025	25.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IS4	04-09-2024	24-01-2025	100.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IU0	13-09-2024	16-06-2025	50.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IV8	26-09-2024	26-12-2024	100.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IV8	26-09-2024	26-12-2024	200.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IX4	13-11-2024	12-02-2025	200.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IW6	14-11-2024	13-02-2025	200.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14IH5	21-11-2024	21-05-2025	70.00	0.00	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	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JB8	05-12-2024	14-11-2025	150.00	0.00	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	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JD4	13-12-2024	05-12-2025	250.00	250.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JC6	13-12-2024	07-11-2025	100.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JB8	13-12-2024	14-11-2025	50.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JG7	06-02-2025	06-02-2026	400.00	400.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JE2	06-02-2025	28-01-2026	300.00	300.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JF9	06-02-2025	28-01-2026	450.00	450.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JG7	05-03-2025	06-02-2026	25.00	25.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JH5	06-03-2025	05-06-2025	85.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JH5	07-03-2025	05-06-2025	100.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JJ1	07-03-2025	06-06-2025	150.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JK9	11-03-2025	10-06-2025	100.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JL7	12-03-2025	12-03-2026	200.00	200.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JK9	12-03-2025	10-06-2025	200.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JH3	12-03-2025	11-06-2025	250.00	0.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JM5	19-03-2025	19-03-2026	250.00	250.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JN3	24-03-2025	16-01-2026	100.00	100.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JN3	25-03-2025	16-01-2026	50.00	50.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JO1	25-03-2025	18-03-2026	50.00	50.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JN3	26-03-2025	16-01-2026	100.00	100.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
INE957N14JP8	04-06-2025	04-06-2026	60.00	60.00	Yes bank	CRISIL	ICRA	A1+	6000	6000
Total			5,645.00	2,600.00						

For Hero FinCorp Limited



 Authorised Signatory Authorised Signatory

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Annexure II

B. Details Of NCD Outstanding as on Oct'25(Including Tier I and Tier II NCD)

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
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
INE957N07658	27-12-2021	27-12-2028	50.0	50.0
INE957N07674	04-05-2022	04-05-2027	300.0	300.0
INE957N07732	27-12-2022	27-12-2028	50.0	50.0
INE957N07757	12-05-2023	12-05-2026	50.0	50.0
INE957N07773	02-02-2024	02-02-2029	25.0	25.0
INE957N08128	17-05-2024	17-05-2034	150.0	150.0
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
INE957N08185	31-12-2024	31-12-2034	50.0	50.0
INE957N07807	31-12-2024	31-12-2026	310.0	310.0
INE957N07815	31-12-2024	31-12-2027	65.0	65.0
INE957N08177	12-02-2025	25-05-2035	120.0	120.0
INE957N08193	02-06-2025	04-06-2035	150.0	150.0
INE957N08193	22-08-2025	04-06-2035	100.0	100.0
INE957N07823	02-06-2025	02-06-2027	150.0	150.0
INE957N07849	06-08-2025	06-08-2027	240.0	240.0
Total			3,732.0	3,732.0

For Hero FinCorp Limited


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Annexure III

C - Bank fund based facilities from Banks/ Financial Institutions if any

Bank Sanctions as on 31-Oct-2025

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	300.00	158.37	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	2,000.00	750.00	Standard
Bank of India	Term Loan	Secured	-	-	Standard
Bank of Maharashtra	Term Loan	Secured	1,500.00	842.00	Standard
Bandhan Bank	Term Loan	Secured	400.00	320.00	Standard
MUFG Bank	WCDL	Secured	200.00	-	Standard
MUFG Bank	Term Loan	Secured	1,045.00	1,045.00	Standard
Canara Bank	Term Loan	Secured	7,750.00	4,462.50	Standard
Central Bank of India	Term Loan	Secured	180.00	72.00	Standard
Citi Bank	CC/WCDL	Secured	320.00	-	Standard
City Union Bank	Term Loan	Secured	250.00	200.00	Standard
CTBC Bank	WCDL	Secured	-	-	Standard
DCB Bank	CC/WCDL	Secured	75.00	-	Standard
Emirates NBD Bank	Term Loan	Secured	100.00	25.00	Standard
Emirates NBD Bank	ECB	Secured	434.85	434.85	Standard
Federal Bank	Term Loan	Secured	250.00	250.00	Standard
HDFC Bank	Term Loan	Secured	11,200.00	6,220.83	Standard
HDFC Bank	CC/WCDL	Secured	520.00	237.66	Standard
HDFC Bank	CC/WCDL	Unsecured	200.00	200.00	Standard
HSBC	CC/WCDL	Secured	50.00	-	Standard
HSBC	Term Loan	Secured	400.00	200.00	Standard
HSBC	ECB	Secured	1,253.03	1,253.03	Standard
ICICI Bank	Term Loan	Secured	3,410.00	2,309.88	Standard
ICICI Bank	CC/WCDL	Secured	20.00	-	Standard
Indian Bank	Term Loan	Secured	2,450.00	1,371.75	Standard
Indian Bank	CC/WCDL	Secured	200.00	-	Standard
IDFC FIRST Bank	Term Loan	Secured	250.00	208.33	Standard
Mizuho Bank	WCDL	Unsecured	-	-	Standard
Mizuho Bank	Term Loan	Secured	650.00	650.00	Standard
Punjab National Bank	Term Loan	Secured	-	-	Standard
Punjab National Bank	CC/WCDL	Secured	700.00	-	Standard
Punjab and Sind Bank	Term Loan	Secured	300.00	300.00	Standard
RBL Bank Limited	CC/WCDL	Secured	125.00	-	Standard
RBL Bank Limited	Term Loan	Secured	100.00	25.00	Standard
RBL Bank Limited	ECB	Secured	216.36	216.36	Standard
SIDBI	Term Loan	Secured	1,000.00	714.40	Standard
South Indian Bank	Term Loan	Secured	-	-	Standard
Standard Chartered	CC/WCDL	Secured	100.00	-	Standard
Standard Chartered	Term Loan	Secured	200.00	133.33	Standard
State Bank of India	CC/WCDL	Secured	100.00	60.00	Standard
Union Bank of India	Term Loan	Secured	4,000.00	3,000.00	Standard
Mizuho Bank	ECB	Secured	635.44	635.44	Standard
DBS Bank	ECB	Secured	2,767.00	2,617.00	Standard
Syndicated ECB	ECB	Secured	-	-	Standard
Bank of America	CC/WCDL	Secured	700.00	509.94	Standard
Yes Bank	CC/WCDL	Secured	150.00	-	Standard
Yes Bank	Term Loan	Secured	300.00	50.00	Standard
State Bank of India	Term Loan	Secured	2,150.00	1,140.00	Standard
UCO Bank	Term Loan	Secured	-	-	Standard
Mizuho Bank	WCDL	Secured	165.00	-	Standard
Non-Banking Institution	Term Loan	Unsecured	300.00	300.00	Standard
Total			51,632.71	32,978.72	

For Hero FinCorp Limited



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