

March 24, 2026

National Stock Exchange of India Limited

Exchange Plaza, C-1, Block-G,
Bandra (E)
Mumbai – 400051

Subject: Submission of ALM statement for December 31, 2025, by Hero FinCorp Limited (“the Company”)

Dear Sir/ Madam,

Pursuant to para 9 of Chapter XVII (Listing of Commercial Paper) of SEBI Master Circular no SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025 and amendment thereof, the Company hereby submits ALM statement as on December 31, 2025, filed with Reserve Bank of India.

Kindly take the above information on record.

Thanking You,

Yours Faithfully

For Hero FinCorp Limited

Shivendra Suman

Company Secretary & Compliance Officer

M. No. ACS 18339



Reserve Bank of India

[More Options](#)

General Information

[Filing Information](#)

Statements

[DNBS4BStructuralLiquidity - Statement of Structural Liquidity](#)

[DNBS4BIRS - Statement of Interest Rate Sensitivity \(IRS\)](#)

[AuthorisedSignatory - Authorised Signatory](#)

LEGEND

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|------------------------|--|
| Numeric Data | |
| Text Block Data | |
| Text Data | |
| Dropdown Data | |
| No Data | |
| Blocked Data | |
| Reporting Date | |
| Auto Populated Value | |
| Formula Cell | |
| Master Driven Data | |
| Dyanamic Dropdown Data | |
| Free Text Data | |



Filing Information

| Filing Information | |
|--------------------|-------------|
| | Information |

| | |
|-------------------------------|--|
| Return Name | DNBS04B-Structural Liquidity & Interest Rate Sensitivity - Monthly |
| Return Code | R228 |
| Name of reporting institution | Hero Fincorp Limited |
| Bank / FI code | DEL02540 |
| Institution Type | NBFC |
| Reporting frequency | Monthly |
| Reporting start date | 01-12-2025 |
| Reporting end date | 31-12-2025 |
| Reporting currency | INR |
| Reporting scale | Lakhs |
| Taxonomy version | 1.1.0 |
| Tool name | RBI iFile |
| Tool version | 1.0.0 |
| Report status | Un-Audited |
| Date of Audit | |
| General remarks | |

| Scoping Question | |
|------------------|------|
| | X010 |

| | |
|--|--|
| Whether NBFC Profile has been updated on website | Yes |
| Category Of NBFC | Non-Deposit taking Systemically Important (NDSI) NBFC |
| Classification of NBFC | (i) NBFC - Investment and Credit Company (NBFC-ICC) (Loan Company (LC) /Asset Finance Company (AFC) / Investment Company (IC)) |

| | | | | | | | | | | | | | | | | | | | |
|---|-------|-------------|-------------|-------------|-------------|-------------|-------------|--------------|--------------|-------------|--------------|--------------|-------------|--------------------|--------------------------------|------|-------------|-------------|-------------|
| (a) All instalments of principal falling due during the next five years as also all over dues (In the over 5 years time-bucket) | Y1540 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 15,148.43 | 15,148.43 | NA | | | 0.00 | 0.00 | 0.00 |
| (b) Entire principal amount due beyond the next five years (In the over 5 years time-bucket) | Y1550 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6,074.65 | 6,074.65 | NA | | | 0.00 | 0.00 | 0.00 |
| 7. Inflows From Assets On Lease | Y1560 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | | | 0.00 | 0.00 | 0.00 |
| 8. Fixed Assets (Excluding Assets On Lease) | Y1570 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 22,053.87 | 22,053.87 | NA | | | 0.00 | 0.00 | 0.00 |
| 9. Other Assets : | Y1580 | 23,504.05 | 29,141.39 | 18,999.34 | 0.00 | 0.00 | 0.00 | 2,152.83 | 36,603.88 | 0.00 | 1,45,742.74 | 2,56,144.23 | NA | As mentioned below | | | 23,637.48 | 30,197.00 | 18,661.76 |
| (a) Intangible assets & other non-cash flow items (In the 'Over 5 year time bucket) | Y1590 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,16,700.31 | 1,16,700.31 | NA | Deferred Tax Asset | | 0.00 | 0.00 | 0.00 |
| (b) Other items (e.g. accrued income, other receivables, staff loans, etc.) (In respective maturity buckets as per the timing of the cash | Y1600 | 23,504.05 | 29,141.39 | 18,999.34 | 0.00 | 0.00 | 0.00 | 2,152.83 | 0.00 | 0.00 | 0.00 | 73,797.61 | 73,797.61 | NA | receivables, coll. Agency, Int | | 23,637.48 | 30,197.00 | 18,661.76 |
| (c) Others | Y1610 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 36,603.88 | 0.00 | 29,042.43 | 65,646.31 | NA | Advance Income | | 0.00 | 0.00 | 0.00 | 0.00 |
| 10. Security Finance Transactions (a+b+c+d) | Y1620 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | | | 0.00 | 0.00 | 0.00 |
| a) Repo (As per residual maturity) | Y1630 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | | | 0.00 | 0.00 | 0.00 |
| b) Reverse Repo (As per residual maturity) | Y1640 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | | | 0.00 | 0.00 | 0.00 |
| c) CBLO (As per residual maturity) | Y1650 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | | | 0.00 | 0.00 | 0.00 |
| d) Others (Please Specify) | Y1660 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | | | 0.00 | 0.00 | 0.00 |
| 11. Inflows On Account of Off Balance Sheet (OBS) Exposure (i+ii+iii+iv+v) | Y1670 | 2,68,300.00 | 0.00 | 2,85,000.00 | 1,54,975.58 | 1,91,410.23 | 10,250.88 | 66,777.20 | 4,75,762.41 | 1,04,106.62 | 24,921.39 | 15,81,504.31 | NA | | | | 0.00 | 0.00 | 0.00 |
| (i) Loan committed by other institution pending disbursement | Y1680 | 268300.00 | 0.00 | 285000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5,53,300.00 | NA | | | | 0.00 | 0.00 | 0.00 |
| (ii) Lines of credit committed by other institution | Y1690 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | | | | 0.00 | 0.00 | 0.00 |
| (iii) Bills discounted/rediscouted | Y1700 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | | | | 0.00 | 0.00 | 0.00 |
| (iv) Total Derivative Exposures (a+b+c+d+e+f+g+h) | Y1710 | 0.00 | 0.00 | 0.00 | 1,51,559.65 | 1,23,437.70 | 0.00 | 32,266.17 | 4,07,704.71 | 72,267.00 | 0.00 | 7,87,235.23 | NA | | | | 0.00 | 0.00 | 0.00 |
| (a) Forward Forex Contracts | Y1720 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | | | | 0.00 | 0.00 | 0.00 |
| (b) Futures Contracts | Y1730 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | | | | 0.00 | 0.00 | 0.00 |
| (c) Options Contracts | Y1740 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | | | | 0.00 | 0.00 | 0.00 |
| (d) Forward Rate Agreements | Y1750 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | | | | 0.00 | 0.00 | 0.00 |
| (e) Swaps - Currency | Y1760 | 0.00 | 0.00 | 0.00 | 1,51,559.65 | 1,23,437.70 | 0.00 | 32,266.17 | 4,07,704.71 | 72,267.00 | 0.00 | 7,87,235.23 | NA | | | | 0.00 | 0.00 | 0.00 |
| (f) Swaps - Interest Rate | Y1770 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | | | | 0.00 | 0.00 | 0.00 |
| (g) Credit Default Swaps | Y1780 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | | | | 0.00 | 0.00 | 0.00 |
| (h) Other Derivatives | Y1790 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | NA | | | | 0.00 | 0.00 | 0.00 |
| (v) Others | Y1800 | 0.00 | 0.00 | 0.00 | 3,415.93 | 67,972.53 | 10,250.88 | 34,511.03 | 68,057.70 | 31,839.62 | 24,921.39 | 2,40,969.08 | NA | Receivable of | | | 0.00 | 0.00 | 0.00 |
| B. TOTAL INFLOWS (B) (Sum of 1 to 11) | Y1810 | 6,98,965.60 | 86,050.97 | 3,67,187.25 | 3,57,303.45 | 3,87,849.91 | 4,74,105.41 | 7,95,555.48 | 22,84,300.04 | 6,45,765.24 | 7,78,128.29 | 68,75,211.64 | NA | | | | 1,85,782.23 | 1,41,069.02 | 1,91,397.79 |
| C. Mismatch (B - A) | Y1820 | 3,86,535.65 | 64,932.83 | 2,72,314.27 | -68,362.77 | -89,501.84 | 1,99,786.21 | -2,70,832.65 | -1,31,216.95 | -29,659.29 | -3,33,995.46 | 0.00 | NA | | | | 99,458.45 | 1,07,597.04 | 71,132.08 |
| D. Cumulative Mismatch | Y1830 | 3,86,535.65 | 4,51,468.48 | 7,23,782.75 | 6,55,419.98 | 5,65,918.14 | 7,65,704.35 | 4,94,871.70 | 3,63,654.75 | 3,33,995.46 | 0.00 | 0.00 | NA | | | | 99,458.45 | 2,07,055.49 | 2,78,187.57 |
| E. Mismatch as % of Total Outflows | Y1840 | 123.72% | 307.47% | 287.03% | -16.06% | -18.75% | 72.83% | -25.40% | -5.43% | -4.39% | -30.03% | 0.00% | NA | | | | 115.22% | 321.45% | 59.15% |
| F. Cumulative Mismatch as % of Cumulative Total Outflows | Y1850 | 123.72% | 135.35% | 168.94% | 76.74% | 42.50% | 47.68% | 18.52% | 7.15% | 5.80% | 0.00% | 0.00% | NA | | | | 115.22% | 172.84% | 115.88% |



All Monetary Items present in this return shall be reported in ₹ Lakhs Only

Table 3: Statement of Interest Rate Sensitivity (IRS)

| Particulars | Y200 | 0 day to 7 days | 8 days to 14 days | 15 days to 30/21 days | Over one month and | Over two months and | Over 3 months and upto | Over 6 months and upto | Over 1 year and upto 3 | Over 3 years and upto 5 | Over 5 years | Non-sensitive | Total |
|--|-------------|-----------------|-------------------|-----------------------|--------------------|---------------------|------------------------|------------------------|------------------------|-------------------------|--------------|---------------|--------------|
| | | X010 | X020 | X030 | upto 2 months | upto 3 months | 6 months | 1 year | years | X090 | X100 | X110 | X120 |
| A. Liabilities (OUTFLOW) | | | | | | | | | | | | | |
| 1.Capital (i+ii+iii+iv) | Y010 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3,38,696.27 | 3,38,696.27 |
| (i) Equity | Y020 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3,38,696.27 | 3,38,696.27 |
| (ii) Perpetual preference shares | Y030 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 12,962.70 | 12,962.70 |
| (iii) Non-perpetual preference shares | Y040 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3,25,733.57 | 3,25,733.57 |
| (iv) Others (Please furnish, if any) | Y050 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 2.Reserves & surplus (v+vi+vii+viii+ix+x+xi+xii+xiii) | Y060 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5,58,023.97 | 5,58,023.97 | |
| (i) Share Premium Account | Y070 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 4,24,388.11 | 4,24,388.11 |
| (ii) General Reserves | Y080 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 13,101.51 | 13,101.51 |
| (iii) Statutory/Special Reserve (Section 45-1C reserve to be shown separately below item no.(vii)) | Y090 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (iv) Reserves under Sec 45-1C of RBI Act 1934 | Y100 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 48876.70 | 48,876.70 |
| (v) Capital Redemption Reserve | Y110 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (vi) Debenture Redemption Reserve | Y120 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (vii) Other Capital Reserves | Y130 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (viii) Other Revenue Reserves | Y140 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (ix) Investment Fluctuation Reserves/ Investment Reserves | Y150 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (x) Revaluation Reserves | Y160 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| viii.1 Revl. Reserves - Property | Y170 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| viii.2 Revl. Reserves - Financial Assets | Y180 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (xi) Share Application Money Pending Allotment | Y190 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (xii) Others (Please mention) | Y200 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 6,689.00 | 6,689.00 |
| (xiii) Balance of profit and loss account | Y210 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 64,968.65 | 64,968.65 |
| 3.Gifts, grants, donations & benefactions | Y220 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 4.Bonds & Notes (a+b+c) | Y230 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| a) Fixed rate plain vanilla including zero coupons | Y240 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| b) Instruments with embedded options | Y250 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| c) Floating rate Instruments | Y260 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 5.Deposits | Y270 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (i) Term Deposits/ Fixed Deposits from public | Y280 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (a) Fixed rate | Y290 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (b) Floating rate | Y300 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 6.Borrowings (i+ii+iii+iv+vi+vii+ix+xi+xii) | Y310 | 3,44,204.39 | 22,500.00 | 13,41,742.13 | 3,16,400.98 | 7,46,981.21 | 91,344.62 | 2,83,867.34 | 6,31,889.46 | 1,28,978.07 | 1,42,000.00 | 0.00 | 40,49,907.80 |
| (i) Bank borrowings | Y320 | 3,44,204.39 | 22,500.00 | 12,84,242.13 | 2,26,961.58 | 6,96,961.21 | 80,344.62 | 2,03,667.34 | 4,83,889.46 | 59,478.07 | 0.00 | 34,04,207.80 | |
| a) Bank Borrowings in the nature of Term money borrowings | Y330 | 3,44,204.39 | 22,500.00 | 11,79,042.13 | 77,250.00 | 80,344.62 | 1,71,275.38 | 74,423.98 | 3,307.69 | 0.00 | 0.00 | 25,25,855.00 | |
| I. Fixed rate | Y340 | 0.00 | 0.00 | 5,038.46 | 0.00 | 4,846.15 | 9,884.62 | 17,615.38 | 74,423.98 | 3,307.69 | 0.00 | 1,15,115.38 | |
| II. Floating rate | Y350 | 3,44,204.39 | 22,500.00 | 11,74,003.67 | 77,250.00 | 5,68,662.56 | 70,460.00 | 1,53,660.00 | 0.00 | 0.00 | 0.00 | 24,10,740.62 | |
| b) Bank Borrowings in the nature of WCGL | Y360 | 0.00 | 0.00 | 1,05,200.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,05,200.00 | |
| I. Fixed rate | Y370 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| II. Floating rate | Y380 | 0.00 | 0.00 | 1,05,200.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,05,200.00 | |
| c) Bank Borrowings in the nature of Cash Credits (CC) | Y390 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| I. Fixed rate | Y400 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| II. Floating rate | Y410 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| d) Bank Borrowings in the nature of Letter of Credits (LCs) | Y420 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| I. Fixed rate | Y430 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| II. Floating rate | Y440 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| e) Bank Borrowings in the nature of ECBS | Y450 | 0.00 | 0.00 | 1,51,650.88 | 1,23,472.50 | 0.00 | 32,391.96 | 4,09,466.38 | 56,170.38 | 0.00 | 0.00 | 7,73,151.80 | |
| I. Fixed rate | Y460 | 0.00 | 0.00 | 16,229.76 | 44,937.50 | 0.00 | 32,391.96 | 4,09,466.38 | 56,170.38 | 0.00 | 0.00 | 5,59,155.88 | |
| II. Floating rate | Y470 | 0.00 | 0.00 | 1,35,420.82 | 78,535.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2,13,955.82 | |
| (ii) Inter Corporate Debts (other than related parties) | Y480 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| I. Fixed rate | Y490 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| II. Floating rate | Y500 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (iii) Loan from Related Parties (including ICs) | Y510 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| I. Fixed rate | Y520 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| II. Floating rate | Y530 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (iv) Corporate Debts | Y540 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| I. Fixed rate | Y550 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| II. Floating rate | Y560 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (v) Commercial Papers | Y570 | 0.00 | 0.00 | 55,000.00 | 87,500.00 | 50,000.00 | 6,000.00 | 4,000.00 | 76.00 | 0.00 | 0.00 | 2,02,500.00 | |
| Of which: (a) Subscribed by Mutual Funds | Y580 | 0.00 | 0.00 | 50,000.00 | 72,500.00 | 45,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 1,67,500.00 | |
| (b) Subscribed by Banks | Y590 | 0.00 | 0.00 | 5,000.00 | 15,000.00 | 5,000.00 | 6,000.00 | 4,000.00 | 76.00 | 0.00 | 0.00 | 25,000.00 | |
| (c) Subscribed by NBFCs | Y600 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (d) Subscribed by Insurance Companies | Y610 | 0.00 | 0.00 | 5,000.00 | 0.00 | 5,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 10,000.00 | |
| (e) Subscribed by Pension Funds | Y620 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (f) Subscribed by Retail Investors | Y630 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (g) Others (Please specify) | Y640 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (vi) Non-Convertible Debentures (NCDs) (A+B) | Y650 | 0.00 | 0.00 | 2,500.00 | 0.00 | 0.00 | 5,000.00 | 66,200.00 | 1,25,500.00 | 2,500.00 | 2,500.00 | 0.00 | 2,04,200.00 |
| A. Fixed rate | Y660 | 0.00 | 0.00 | 2,500.00 | 0.00 | 0.00 | 5,000.00 | 66,200.00 | 1,25,500.00 | 2,500.00 | 2,500.00 | 0.00 | 2,04,200.00 |
| Of which: (a) Subscribed by Mutual Funds | Y670 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (b) Subscribed by Banks | Y680 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 25,000.00 | 35,000.00 | 0.00 | 0.00 | 60,000.00 | |
| (c) Subscribed by NBFCs | Y690 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 8,500.00 | |
| (d) Subscribed by Insurance Companies | Y700 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5,000.00 | 3,000.00 | 30,000.00 | 0.00 | 0.00 | 38,000.00 | |
| (e) Subscribed by Pension Funds | Y710 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (f) Subscribed by Retail Investors | Y720 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (g) Others (Please specify) | Y730 | 0.00 | 0.00 | 2,500.00 | 0.00 | 0.00 | 0.00 | 38,200.00 | 52,000.00 | 2,500.00 | 2,500.00 | 0.00 | 97,700.00 |
| B. Floating rate | Y740 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| Of which: (a) Subscribed by Mutual Funds | Y750 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (b) Subscribed by Banks | Y760 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | |
| (c) Subscribed by NBFCs | Y770 | 0.00 | 0.00</ | | | | | | | | | | |

Table 4: Statement on Interest Rate Sensitivity (IRS) - Off-Balance Sheet Items (OBS)

| Particulars | | 0 day to 7 days | 8 days to 14 days | 15 days to 30/31 days | Over one month and | Over two months and | Over 3 months and upto | Over 6 months and upto | Over 1 year and upto 3 | Over 3 years and upto 5 | Over 5 years | Non-sensitive | Total |
|---|-------|-----------------|-------------------|-----------------------|--------------------|---------------------|------------------------|------------------------|------------------------|-------------------------|--------------|---------------|--------------|
| | | X130 | X140 | (One month) | upto 2 months | upto 3 months | 6 months | 1 year | years | years | X220 | X230 | X240 |
| A. Expected Outflows on account of OBS Items | | | | | | | | | | | | | |
| 1.Lines of credit committed to other institutions | Y1810 | 2,29,682.08 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 2,29,682.08 |
| 2.Letter of Credits (LCs) | Y1820 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 3.Guarantees (Financial & Others) | Y1830 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 4.Sale and repurchase agreement and asset sales with recourse, where the credit risk remains with the applicable NBFC. | Y1840 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 5.Lending of NBFC securities or posting of securities as collateral by the NBFC-IFC, including instances where these arise out of repo style transactions | Y1850 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 6.Commitment to provide liquidity facility for securitization of standard asset transactions | Y1860 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 7.Second loss credit enhancement for securitization of standard asset transactions provided as third party | Y1870 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 8.Outflows from Derivative Exposures (i+ ii + iii + iv + v + vi) | Y1880 | 0.00 | 0.00 | 0.00 | 1,51,559.65 | 1,23,437.70 | 0.00 | 32,266.17 | 4,07,704.73 | 72,267.00 | 0.00 | 0.00 | 7,87,235.25 |
| (i) Futures Contracts (a)+(b)+(c) | Y1890 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (a) Currency Futures | Y1900 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (b) Interest Rate Futures | Y1910 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (c) Other Futures (Commodities, Securities etc.) | Y1920 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (ii) Options Contracts (a)+(b)+(c) | Y1930 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (a) Currency Options Purchased / Sold | Y1940 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (b) Interest Rate Options | Y1950 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (c) Other Options (Commodities, Securities etc.) | Y1960 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (iii) Swaps - Currency (a)+(b) | Y1970 | 0.00 | 0.00 | 0.00 | 1,51,559.65 | 1,23,437.70 | 0.00 | 32,266.17 | 4,07,704.73 | 72,267.00 | 0.00 | 0.00 | 7,87,235.25 |
| (a) Cross Currency Interest Rate Swaps (Not Involving Rupee) | Y1980 | 0.00 | 0.00 | 0.00 | 1,51,559.65 | 1,23,437.70 | 0.00 | 32,266.17 | 4,07,704.73 | 72,267.00 | 0.00 | 0.00 | 7,87,235.25 |
| (b) FCY - INR Interest Rate Swaps | Y1990 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (iv) Swaps - Interest Rate (a)+(b) | Y2000 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (a) Single Currency Interest Rate Swaps | Y2010 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (b) Basis Swaps | Y2020 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (v) Credit Default Swaps(CDS) Purchased | Y2030 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (vi) Swaps - Others (Commodities, securities etc.) | Y2040 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 9.Other contingent outflows | Y2050 | 40,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 3,15,000.00 | 1,98,300.00 | 0.00 | 0.00 | 0.00 | 12,287.00 | 5,65,587.00 |
| Total Outflow on account of OBS Items (OO) : Sum of (1+2+3+4+5+6+7+8+9) | Y2060 | 2,68,682.08 | 0.00 | 0.00 | 1,51,559.65 | 1,23,437.70 | 3,15,000.00 | 2,30,566.17 | 4,07,704.73 | 72,267.00 | 0.00 | 12,287.00 | 15,81,504.33 |
| B. Expected Inflows on account of OBS Items | | | | | | | | | | | | | |
| 1.Credit commitments from other institutions pending disbursement | Y2070 | 2,68,300.00 | 0.00 | 2,85,000.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 5,53,300.00 |
| 2.Inflows on account of Reverse Repos (Buy / Sell) | Y2080 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 3.Inflows on account of Bills rediscounted | Y2090 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 4.Inflows from Derivative Exposures (i+ ii + iii + iv + v + vi) | Y2100 | 0.00 | 0.00 | 0.00 | 1,51,559.65 | 1,23,437.70 | 0.00 | 32,266.17 | 4,07,704.73 | 72,267.00 | 0.00 | 0.00 | 7,87,235.25 |
| (i) Futures Contracts (a)+(b)+(c) | Y2110 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (a) Currency Futures | Y2120 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (b) Interest Rate Futures | Y2130 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (c) Other Futures (Commodities, Securities etc.) | Y2140 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (ii) Options Contracts (a)+(b)+(c) | Y2150 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (a) Currency Options Purchased / Sold | Y2160 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (b) Interest Rate Options | Y2170 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (c) Other Options (Commodities, Securities etc.) | Y2180 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (iii) Swaps - Currency (a)+(b) | Y2190 | 0.00 | 0.00 | 0.00 | 1,51,559.65 | 1,23,437.70 | 0.00 | 32,266.17 | 4,07,704.73 | 72,267.00 | 0.00 | 0.00 | 7,87,235.25 |
| (a) Cross Currency Interest Rate Swaps (Not Involving Rupee) | Y2200 | 0.00 | 0.00 | 0.00 | 1,51,559.65 | 1,23,437.70 | 0.00 | 32,266.17 | 4,07,704.73 | 72,267.00 | 0.00 | 0.00 | 7,87,235.25 |
| (b) FCY - INR Interest Rate Swaps | Y2210 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (iv) Swaps - Interest Rate (a)+(b) | Y2220 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (a) Single Currency Interest Rate Swaps | Y2230 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (b) Basis Swaps | Y2240 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (v) Swaps - Others (Commodities, securities etc.) | Y2250 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| (vi) Credit Default Swaps (CDS) Purchased | Y2260 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 | 0.00 |
| 5.Other contingent inflows | Y2270 | 0.00 | 0.00 | 0.00 | 3,415.93 | 67,972.53 | 10,250.88 | 34,511.93 | 68,057.70 | 31,839.62 | 12,634.39 | 12,287.00 | 2,40,869.08 |
| Total Inflow on account of OBS Items (OI) : Sum of (1+2+3+4+5) | Y2280 | 2,68,300.00 | 0.00 | 2,85,000.00 | 1,54,975.58 | 1,91,410.23 | 10,250.88 | 66,777.20 | 4,75,762.43 | 1,04,106.62 | 12,634.39 | 12,287.00 | 15,81,504.33 |
| C. MISMATCH(OI-OO) | Y2290 | -382.08 | 0.00 | 2,85,000.00 | 3,415.93 | 67,972.53 | -3,04,749.12 | -1,63,788.97 | 68,057.70 | 31,839.62 | 12,634.39 | 0.00 | 0.00 |



Authorised Signatory - Authorised Signatory

| Table 1: Authorised Signatory | | |
|-------------------------------|--|-------|
| Particulars | | Value |
| | | X010 |

| | | |
|--------------------------------------|------|-----------------------------------|
| Name of the Person Filing the Return | Y010 | Sajin Mangalathu |
| Designation | Y020 | CFO, CIO & Head Operations |
| Office No. (with STD Code) | Y030 | 01149487850 |
| Mobile No. | Y040 | 9654293802 |
| Email Id | Y050 | sajin.mangalathu@herofinncorp.com |
| Date | Y060 | 24-03-2026 |
| Place | Y070 | New Delhi |

1. All values must be reported in Rs lakh.
2. Enter all dates in dd-mm-yyyy format.
3. Please ensure that the financial information furnished in the various sheets of this return are correct and reflecting the true picture of the business operations of the NBFC, if found otherwise, the concerned NBFC would be liable for penal action under the provisions of RBI Act.