(This Key Information Document is neither a prospectus nor a statement in lieu of a prospectus)

KEY INFORMATION DOCUMENT

HERO FINCORP LIMITED

(“**Issuer**” / “**Company**”)

A public limited company incorporated and validly existing under the Companies Act, 1956 and validly existing under the Companies Act, 2013.
CIN: U74899DL1991PLC046774
Registered Address: 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: 011-49487150, Email: shivendra.suman@herofincorp.com
Website: https://www.herofincorp.com/ PAN: AAACH0157J
Key Information Document for issue of Commercial Papers on a private placement basis dated: 05 August 2026.

ISSUE UP TO Rs. 25 CRORE RATED, LISTED, UNSECURED, UNGUARANTEED COMMERCIAL PAPER, EACH HAVING A FACE VALUE OF INR 5,00,000/- (INDIAN RUPEES FIVE LAKHS ONLY) FOR CASH, AT A DISCOUNT OF INR 45,28,750 /- (INDIAN RUPEES FORTY FIVE LAKH TWENTY EIGHT THOUSAND SEVEN HUNDRED FIFTY ONLY) WITH ISSUE PRICE BEING INR 24,54,71,250/- (INDIAN RUPEES TWENTY FOUR CRORE FIFTY FOUR LAKH SEVENTY ONE THOUSAND TWO HUNDRED FIFTY ONLY) HAVING A MATURITY VALUE OF INR 25,00,00,000/- (INDIAN RUPEES TWENTY FIVE CRORE ONLY), IN A DEMATERIALISED FORM (THE “ISSUE”) (HEREINAFTER REFERRED TO AS “COMMERCIAL PAPER”) BY HERO FINCORP LIMITED (THE “COMPANY”) OR (“ISSUER”)

This Key Information Document shall be read in conjunction with the General Information Document dated 14th May 2026.

Background
This Key Information Document (as defined below) is related to the issue of up to INR 25 Crore rated, listed, unsecured, unguaranteed commercial papers, each having a face value of INR 5,00,000/- (Indian Rupees Five Lakhs only) for cash, at a discount INR 45,28,750 /- (Indian Rupees Forty Five Lakh Twenty Eight Thousand Seven Hundred Fifty Only) With issue price INR 24,54,71,250**/-** (Indian Rupees Twenty Four Crore Fifty Four Lakh Seventy One Thousand Two Hundred Fifty Only) having an aggregate maturity value of INR 25,00,00,000 (Indian Rupees Twenty Five Crore Only), on a private placement basis by **Hero FinCorp**

(This Key Information Document is neither a prospectus nor a statement in lieu of a prospectus)

Limited (the **"Issuer"** or **"Company"**) and contains relevant information and disclosures required for the purpose of issuing of the Commercial Papers and must be read along with the General Information Document issued by the Issuer. The issue of the Commercial Papers comprised in the Issue and described under this Key Information Document has been authorized by the resolutions passed by the shareholders of the Issuer on June 30, 2024, the Board of Directors of the Issuer on April 28, 2026, and Memorandum and Articles of Association of the Company. Pursuant to the resolution passed by the Company's shareholders dated June 30, 2024 in accordance with provisions of the Companies Act, 2013, the Company has been authorized to raise funds, by way of issuance of Commercial Papers, upon such terms and conditions as the Board may think fit for aggregate amounts not exceeding INR 65,000 Crore /- (Indian Rupees Sixty-Five Thousand Crore Only). The present issue of Commercial Papers in terms of this Key Information Document is within the limits as prescribed in such relevant resolution.

THIS KEY INFORMATION DOCUMENT IS PREPARED AND ISSUED IN CONFORMITY WITH THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021, ISSUED VIDE NOTIFICATION NUMBER SEBI/LAD-NRO/GN/2021/ 39 DATED 09TH AUGUST, 2021, AS AMENDED FROM TIME TO TIME ("SEBI NCS REGULATIONS"), READ WITH THE CIRCULARS ISSUED THEREUNDER; THE MASTER CIRCULAR FOR ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES, SECURITISED DEBT INSTRUMENTS, SECURITY RECEIPTS, MUNICIPAL DEBT SECURITIES AND COMMERCIAL PAPER ISSUED BY SECURITIES AND EXCHANGE BOARD OF INDIA, ISSUED VIDE CIRCULAR NO. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 DATED 15TH OCTOBER, 2025, AS AMENDED FROM TIME TO TIME ("SEBI MASTER CIRCULAR") FOR ISSUE OF COMMERCIAL PAPER. THIS KEY INFORMATION DOCUMENT SHALL BE READ IN CONJUNCTION WITH THE GENERAL INFORMATION DOCUMENT DATED 14th MAY, 2026.

Listing
The Commercial Papers are proposed to be listed on the wholesale debt market of the NSE. This Key Information Document shall be read in conjunction with the General Information Document.

(This Key Information Document is neither a prospectus nor a statement in lieu of a prospectus)

TABLE OF CONTENTS

REGULATORY DISCLOSURES

This Key Information Document is prepared in accordance with the provisions of SEBI NCS Regulations and SEBI Master Circular and in this section, the Issuer has set out the details required as per the SEBI NCS Regulations and SEBI Master Circular.

1.1 Details of current tranche including ISIN, amount, date of issue, maturity, all credit ratings including unaccepted ratings, date of rating, name of credit rating agency, its validity period, declaration that the rating is valid as at the date of issuance and listing, details of issuing and paying agent and other conditions, if any.

ISIN	INE957N14KV4
Number of Commercial Papers	500
Face Value	5,00,000
Issue Value	24,54,71,250/-
Deal Date	04-08-2026
Issue Date	05-08-2026
Maturity Value	25,00,00,000/-
Maturity Date	04-11-2026
All credit rating(s) (including unaccepted rating(s))	CRISIL A1+ AND ICRA A1+
Date of credit rating	June 23, 2026 & June 26, 2026
Name of the credit rating agency(ies)	CRISIL & ICRA
Validity period of rating	Throughout the life of the Instruments
Rating declaration	The rating is valid as of the date of this issuance and listing of the Commercial Papers
Issuing and Paying Agent	Name: ICICI Bank Limited Address:ICICI Tower Nbcc Place,Bisham Pitamah Marg,Pragati Vihar,New Delhi-110003 Logo: ICICI Bank Telephone Number:+918657895892, +919873138138 Email address: riya.malik@icici.bank.in deepak.dangwal@icici.bank.in

(This Key Information Document is neither a prospectus nor a statement in lieu of a prospectus)

	Website: **www.icici.bank.in** Contact person: Riya Malik, Deepak Dangwal
Other Conditions (if any)	NA

1.2 Commercial Paper borrowing limit, supporting board resolution for Commercial Paper borrowing, details of Commercial Paper issued during the last 2 years.

Commercial paper borrowing limited pursuant to the board resolution of the Issuer	INR 65,000/- (Indian Rupees Sixty-Five Thousand Crores Only) The copy of the board resolution is attached in Annexure 1
Details of the commercial papers issued during the last 15 Months	As more particularly set out in Annexure 3

1.3 End use of funds:

The funds raised through this issue will be utilized for working capital purpose.

1.4 Credit Support/ enhancement (if any): No

1.5 Details of instrument, amount, guarantor company:

Description of Instrument	listed, unsecured and non-guaranteed commercial papers
Amount (Discounted) (INR)	-
Guarantee issued by	NA
Guarantee in favour of	NA
Guarantor	NA

1.6 Copy of the executed guarantee; - NA

1.7 Net worth of the guarantor company: NA

Net Worth of the Guarantor Company	[●]

1.8 Name of companies to which guarantor has issued similar guarantee: NA

Names of the companies to which the Guarantor has issued similar guarantee	[●]

1.9 Extent of guarantee offered by the guarantor company: NA

(This Key Information Document is neither a prospectus nor a statement in lieu of a prospectus)

Extent of Guarantee offered by the Guarantor Company	[•]

1.10 Conditions under which the guarantee will be invoked. - NA

Conditions under which the guarantee will be invoked	[•]

1.11 Financial Information:

Audited/ limited review half yearly consolidated and standalone financial information:

a. Audited / Limited review half yearly consolidated (wherever available) and standalone financial information (Profit & Loss statement, Balance Sheet and Cash Flow statement) along with auditor qualifications, if any, for last three years along with latest available financial results, if the issuer has been in existence for a period of three years or above; or

(**Please refer Annual Reports of the Company as updated on the website of the Company link:** https://www.herofincorp.com/investor-relations/disclosures-under-regulation-62-of-the-SEBI-LODR/financial-performance **).**

b. Audited / Limited review half yearly consolidated (wherever available) and standalone financial information (Profit & Loss statement, Balance Sheet and Cash Flow statement) along with auditor qualifications, if any, pertaining to the years of existence, if the issuer has been in existence for less than three years." – Not Applicable

Latest audited financials should not be older than six months from the date of application for listing.

Provided that listed issuers (who have already listed their specified securities and/ or NCDs and/ or NCRPS) who are in compliance with SEBI LODR Regulations, 2015, and/ or issuers (who have outstanding listed CPs) who are in compliance with the continuous listing conditions mentioned, may file unaudited financials with limited review for the stub period in the current year, subject to making necessary disclosures in this regard including risk factors.

Please refer attached Annexure 4

1.12 Material Changes if any, in the information provided in the General Information Documents – As per Annexure 5

For HERO FINCORP LIMITED

Name and Designation	Signature
Shivendra Kumar Suman (Company Secretary & Compliance Officer)	SHIVENDRA KUMAR SUMAN Digitally signed by SHIVENDRA KUMAR SUMAN
Shyam Lal (Sr. Vice President – Finance & Compliance)	SHYAM LAL Digitally signed by SHYAM LAL

Date: 05-08-2026
Place: New Delhi

CERTIFIED TRUE COPY OF THE RESOLUTION PASSED IN THE 162ND MEETING OF THE BOARD OF DIRECTORS OF HERO FINCORP LIMITED (THE "COMPANY") HELD ON TUESDAY, APRIL 28, 2026, AT DLF DOWNTOWN, CONFERENCE ROOM, 2ND FLOOR, TOWER 3, DLF CITY, PHASE 3 ROAD, SECTOR 25A, GURUGRAM, HARYANA – 122002

APPROVAL FOR ISSUANCE OF COMMERCIAL PAPERS

"**RESOLVED THAT** in supersession of the earlier resolution passed by the Board of Directors in their meeting held on April 29, 2025 and pursuant to the applicable provisions of the Companies Act, 2013 and rules made there under, directions/guidelines framed/issued by Reserve Bank of India (RBI) & FIMMDA and on the terms as mentioned below or such terms and conditions as may deemed fit and appropriate in the interest of the Company from time to time.

Purpose	**Working Capital**
Total Issue Amount	Within overall borrowing limits of Rs. 65,000 Crore as per Section 180(1)(c) of the Act
Nature of Instrument	Unsecured in the nature of issuance of Promissory Note
Credit Rating	CRISIL and/or ICRA
Tenor	7 days to 365 days
Redemption	On maturity

RESOLVED FURTHER THAT any two of the following persons from Group A or Group B, including atleast one person from Group A for the time being be and are hereby jointly authorised on behalf of the Company to do all acts, deeds and things as may be necessary for the issuance of the Commercial Papers, appointment of Registrars, appointment of Issue & Paying Agency [IPA], Admission of Commercial Papers with National Securities Depository Ltd. [NSDL], Central Depository Services [India] Ltd. [CDSL], appointment of Rating Agencies and any other intermediaries as may be required in this connection from time to time.

Group – A	**Group – B**
Mr. Sajin Mangalathu	Mr. Shashi Shekhar
Ms. Priya Kashyap	Mr. Vaibhav
Mr. Shyam Lal	
Mr. Shivendra Suman	
Mr. Anand Saluja	
Mr. Tarang Jain	
Mr. Mayank Manchanda	
Mr. Sudhanshu Dang	
Mr. Vijay Chaturvedi	
Mr. Kumar Vikash Khatana	

RESOLVED FURTHER THAT any two of the aforesaid authorized signatories be and are hereby jointly authorized on behalf of the Company to issue and allot aforesaid CP, to operate and deal with IPA, to give necessary instructions and/or to sign, execute, alter, modify, agreements including the agreement with IPA, Registrar, any other intermediaries and such documents, correspondence as may be required in this connection from time to time.

RESOLVED FURTHER THAT any one of the aforesaid authorized signatory be and is hereby severally authorized to make, sign, file, submit the necessary application and all such other document(s), deed(s) and writing(s) as may be required with the Collector of Stamps, New Delhi and/or any other regulatory bodies/authorities of India (hereinafter referred to as "the Authorities"), as may be applicable, for the stamping of above mentioned Commercial papers including the grant of Letter of Authority to person(s)/firm(s) to represent the Company before the Authorities and to do all such other acts, deeds and things as may be deemed fit in this regard.

RESOLVED FURTHER THAT any two of the aforesaid authorized signatories on behalf of the Company be and are hereby jointly authorized to open and operate all required accounts for the Commercial Paper Issue viz. designated cash account with aforesaid bank including a Current Account of nomenclature "CP Account – Hero FinCorp Limited" to be opened with any scheduled commercial bank, seeking rollover of Commercial Paper from time to time up to permissible periods and to do all such acts, deeds, matters and things as may be necessary to give effect to this resolution.

RESOLVED FURTHER THAT the IPA to the issue be and is hereby authorized to open and operate the Demat account(s) with a Depository Participant in regard to the operation and monitoring of the Commercial Papers held in electronic form and any other account as may be required in this regard.

RESOLVED FURTHER THAT any two of the aforesaid authorized signatories on behalf of the Company be and are hereby jointly authorized to carry out various activities for the purpose of issue and allotment of commercial papers including availing of Issuer Services portal of National Securities Depository Limited (NSDL), filing of necessary applications/documents for listing of the Commercial Papers on the National Stock Exchange of India Limited and/or BSE Limited and to do all acts, deeds and things as may be necessary for the issuance of the Commercial Papers.

RESOLVED FURTHER THAT any Director or Chief Financial Officer or Company Secretary of the Company be and is hereby severally authorized to sign and issue certified true copy of the resolution to the concerned authority for giving effect to the above resolution".

Certified True Copy
For Hero FinCorp Limited

SHIVENDRA KUMAR SUMAN
Digitally signed by SHIVENDRA KUMAR SUMAN

Shivendra Suman
Company Secretary & Compliance Officer
M. No. A18339

Hero FINCORP

CERTIFIED TRUE COPY OF THE SPECIAL RESOLUTION PASSED BY THE MEMBERS OF HERO FINCORP LIMITED THROUGH POSTAL BALLOT ON JUNE 30, 2024

ENHANCEMENT IN THE LIMIT OF BORROWINGS FROM INR 55,000 CRORE TO INR 65,000 CRORE

"**RESOLVED THAT** in supersession of the earlier resolution passed by the members at their meeting held on September 16, 2022 and in pursuance of the provisions of Section 180(1)(c) of the Companies Act, 2013 read with the relevant Rules thereof (including any statutory modification(s) or re-enactment(s) thereof for the time being in force) and all other applicable provisions, if any, the consent of the members of Company be and is hereby accorded to the Board of Directors (hereinafter referred to as "the Board" which term shall be deemed to include the Committee of Directors) to borrow from time to time such sum or sums of monies as they may deem necessary for the purpose of the business of the Company, notwithstanding that the monies to be borrowed together with the monies already borrowed by the Company (apart from temporary loans obtained from Company's bankers in the ordinary course of business) and remaining outstanding at any point of time will exceed the aggregate of the paid-up share capital of the Company and its free reserves & securities premium, that is to say, reserves not set apart for any specific purpose; provided that the total amount upto which monies may be borrowed by the Board and which shall remain outstanding at any given point of time shall not exceed the sum of INR 65,000 crore (Rupees Sixty Five Thousand crore only).

RESOLVED FURTHER THAT for the purpose of giving effect to this resolution, the Board be and is hereby authorized to do all such acts, deeds, matters and things and to give such directions as may be necessary or expedient as they may in their absolute discretion may deem necessary or desirable and their decision shall be final and binding."

Certified True Copy

For Hero FinCorp Limited

Hero FinCorp Limited ★ New Delhi ★

Shivendra Suman
Head – Compliance & Company Secretary
M. No. ACS18339

CERTIFIED TRUE COPY OF THE SPECIAL RESOLUTION PASSED BY THE MEMBERS OF HERO FINCORP LIMITED THROUGH POSTAL BALLOT ON JUNE 30, 2024

TO PROVIDE THE SECURITY FOR SECURING THE BORROWINGS

"**RESOLVED THAT** in supersession of the earlier resolution passed by the members at their meeting held on September 16, 2022 and in pursuance of the provisions of Section 180(1) (a) of the Companies Act, 2013 read with the relevant Rules thereof (including any statutory modification(s) or re-enactment(s) thereof for the time being in force) and subject to other approvals, if applicable or required under any statute(s)/rule(s)/regulation(s) or any law for the time being in force or required from any other concerned Authorities, the consent of the members be and is hereby accorded to the Board of Directors (hereinafter referred to as 'the Board' which term shall be deemed to include Committee of Directors) to create such mortgages/charges/hypothecation and/or other encumbrances, in addition to the existing mortgages, charges, hypothecation and other encumbrances, if any, created by the Company on all or any part of the immovable and/or movable properties, current and/or fixed assets, tangible and/or intangible assets, book debts and/or claims of the Company wheresoever situated, present and future and such charge to rank either first, pari passu with or second, subsequent, subservient and subordinate to all mortgages, charges, hypothecations and other encumbrances created/to be created by the Company in favour of Indian or Foreign Financial Institutions, Banks or other Lending Institution(s), Trustee(s) and/or to such other persons, if any, from whom the Company has proposed or proposes to borrow money/sums of moneys by way of financial instruments by whatever name called permitted to be used by the appropriate authorities from time to time together with interest, cost, charges and other incidental expenses in terms of agreement(s) entered/to be entered into by the Board within the overall borrowing limits fixed pursuant to Section 180(1)(c) of the Companies Act, 2013 i.e. INR 65,000 crore (Rupees Sixty-Five Thousand crore only).

RESOLVED FURTHER THAT in connection with foregoing resolution, the Board shall have the power to mortgage or otherwise offer as collateral, substantial property, assets and/or undertakings of the Company in certain events, to Indian or Foreign Financial Institutions, Banks or other Lending Institution(s), Trustee(s) and/or to such other persons, if any, for the holders of Debentures/bonds/other instruments, to secure any rupee loans, foreign currency loans and/or the issue of Debentures/Bonds whether partly or fully convertible or non-convertible and/or securities linked to equity shares and/or rupee/foreign currency convertible bonds and/or bonds with share warrants attached thereto.

RESOLVED FURTHER THAT for the purpose of giving effect to this resolution, the Board be and is hereby authorized to do all such acts, deeds, matters and things and to give such directions as may be necessary or expedient as the Board in its absolute discretion may deem necessary or desirable and its decision shall be final and binding."

Certified True Copy

For Hero FinCorp Limited

Hero FinCorp Limited New Delhi

Shivendra Suman
Head – Compliance & Company Secretary
M. No. ACS18339

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

Annexure 3

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)

ISIN	ISSUE DATE	AMOUNT (in Rs crs)	MATURITY DATE	AMOUNT O/S (in Rs crs)	IPA	CRA	RATING	RATED AMOUNT (in Rs crs)
INE957N14JP8	04/06/2025	60	04/06/2026	0	Yes Bank	CRISIL/ICRA	A1+	6,000
INE957N14JQ6	21/11/2025	40	20/11/2026	40	Yes Bank	CRISIL/ICRA	A1+	6,000
INE957N14JR4	04/02/2026	100	04/02/2027	100	Yes Bank	CRISIL/ICRA	A1+	6,000
INE957N14JR4	05/02/2026	50	04/02/2027	50	Yes Bank	CRISIL/ICRA	A1+	6,000
INE957N14JR4	05/02/2026	100	04/02/2027	100	Yes Bank	CRISIL/ICRA	A1+	6,000
INE957N14JS2	12/02/2026	150	14/05/2026	0	Yes Bank	CRISIL/ICRA	A1+	6,000
INE957N14JS2	12/02/2026	75	14/05/2026	0	Yes Bank	CRISIL/ICRA	A1+	6,000
INE957N14JT0	13/02/2026	100	15/05/2026	0	Yes Bank	CRISIL/ICRA	A1+	6,000
INE957N14JU8	16/02/2026	300	18/05/2026	0	Yes Bank	CRISIL/ICRA	A1+	6,000
INE957N14JV6	24/02/2026	300	25/05/2026	0	Yes Bank	CRISIL/ICRA	A1+	6,000
INE957N14JW4	24/02/2026	300	26/05/2026	0	Yes Bank	CRISIL/ICRA	A1+	6,000
INE957N14JX2	02/03/2026	400	01/06/2026	0	Yes Bank	CRISIL/ICRA	A1+	6,000
INE957N14JY0	06/03/2026	400	05/03/2027	400	Yes Bank	CRISIL/ICRA	A1+	6,000
INE957N14JZ7	30/03/2026	200	25/02/2027	200	Yes Bank	CRISIL/ICRA	A1+	6,000
INE957N14KA8	30/03/2026	250	26/02/2027	250	Yes Bank	CRISIL/ICRA	A1+	6,000
INE957N14KB6	20/04/2026	300	20/07/2026	0	ICICI Bank	CRISIL/ICRA	A1+	6,000
INE957N14KC4	29/04/2026	100	29/07/2026	0	ICICI Bank	CRISIL/ICRA	A1+	6,000

INE957N14KD2	06/05/2026	200	05/08/2026	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	6,000
INE957N14KE0	06/05/2026	300	04/08/2026	0	ICICI Bank Ltd	CRISIL/ICRA	A1+	6,000
INE957N14KF7	07/05/2026	50	06/08/2026	50	ICICI Bank Ltd	CRISIL/ICRA	A1+	6,000
INE957N14KG5	12/05/2026	200	11/08/2026	200	ICICI Bank Ltd	CRISIL/ICRA	A1+	6,000
INE957N14KH3	14/05/2026	200	13/08/2026	200	ICICI Bank Ltd	CRISIL/ICRA	A1+	6,000
INE957N14KI1	25/05/2026	100	24/08/2026	100	ICICI Bank Ltd	CRISIL/ICRA	A1+	6,000
INE957N14KK7	26/05/2026	400	25/08/2026	400	ICICI Bank Ltd	CRISIL/ICRA	A1+	6,000
INE957N14KI1	27/05/2026	300	24/08/2026	300	ICICI Bank Ltd	CRISIL/ICRA	A1+	6,000
INE957N14KJ9	29/05/2026	100	28/08/2026	100	ICICI Bank Ltd	CRISIL/ICRA	A1+	6,000
INE957N14KM3	09/06/2026	60	08/06/2027	60	ICICI Bank Ltd	CRISIL/ICRA	A1+	6,000
INE957N14KN1	10/06/2026	150	09/09/2026	150	ICICI Bank Ltd	CRISIL/ICRA	A1+	6,000
INE957N14KO9	11/06/2026	150	10/09/2026	150	ICICI Bank Ltd	CRISIL/ICRA	A1+	6,000
INE957N14KP6	17/07/2026	25	11/01/2027	25	ICICI Bank Ltd	CRISIL/ICRA	A1+	6,000
INE957N14KQ4	21/07/2026	300	19/10/2026	300	ICICI Bank Ltd	CRISIL/ICRA	A1+	6,000
INE957N14KR2	28/07/2026	200	01/12/2026	200	ICICI Bank Ltd	CRISIL/ICRA	A1+	6,000

INE957N14KS0	28/07/2026	200	02/12/2026	200	ICICI Bank Ltd	CRISIL/ICRA	A1+	6,000
INE957N14KT8	30/07/2026	50	15/02/2027	50	ICICI Bank Ltd	CRISIL/ICRA	A1+	6,000
INE957N14KT8	31/07/2026	50	15/02/2027	50	ICICI Bank Ltd	CRISIL/ICRA	A1+	6,000
INE957N14KU6	05/08/2026	200	15/12/2026	200	ICICI Bank Ltd	CRISIL/ICRA	A1+	6,000

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

ISIN	Issue Date	Amount (in Rs Crs)	Maturity Date	Amount o/s (in Rs crs)	IPA	Debenture trustee (in case of NCD)	CRA	Rating	Rated Amount
INE957N08029	03/08/2016	100	03/08/2026	100	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRA	AA+	100
INE957N07799	06/09/2024	352	06/10/2026	352	ICICI Bank	Vistra ITCL Ltd	CRISIL	AA+	352
INE957N07807	31/12/2024	310	31/12/2026	310	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRA	AA+	310
INE957N07674	04/05/2022	300	04/05/2027	300	ICICI Bank	Vistra ITCL Ltd	CRISIL	AA+	300
INE957N07823	02/06/2025	150	02/06/2027	150	ICICI BANK	VISTRA ITCL LTD.	CRISIL & ICRA	AA+	150
INE957N07856	04/12/2025	250	02/06/2027	250	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRA	AA+	250
INE957N08037	26/06/2017	100	18/06/2027	100	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRA	AA+	100
INE957N07849	06/08/2025	240	06/08/2027	240	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRA	AA+	240
INE957N07815	31/12/2024	65	31/12/2027	65	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRA	AA+	65

INE957N07872	29/05/2026	125	26/05/2028	125	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRA	AA+	125
INE957N07880	30/06/2026	50	30/06/2028	50	ICICI Bank Ltd.	VISTRA ITCL LTD	CRISIL AND ICRA	AA+	50
INE957N07872	31/07/2026	325	31/07/2028	325	ICICI Bank	Vistra ITCL Ltd.	CRISIL & ICRA	AA PLUS	325
INE957N08045	06/12/2018	125	24/11/2028	125	ICICI Bank	Vistra ITCL Ltd	CRISIL	AA+	125
INE957N07559	24/12/2020	50	24/12/2028	50	ICICI Bank	Vistra ITCL Ltd	CRISIL	AA+	50
INE957N07476	27/12/2019	50	27/12/2028	50	ICICI Bank	Vistra ITCL Ltd	CRISIL	AA+	50
INE957N07658	27/12/2021	50	27/12/2028	50	ICICI Bank	Vistra ITCL Ltd	CRISIL	AA+	50
INE957N07732	27/12/2022	50	27/12/2028	50	ICICI Bank	Vistra ITCL Ltd	CRISIL	AA+	50
INE957N07443	27/12/2018	50	27/12/2028	50	ICICI Bank	Vistra ITCL Ltd	CRISIL	AA+	50
INE957N07773	02/02/2024	25	02/02/2029	25	ICICI bank	Vistra ITCL Ltd	ICRA	AA+	25
INE957N08052	05/02/2020	100	05/02/2030	100	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRA	AA+	100
INE957N08060	04/03/2020	25	04/03/2030	25	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRA	AA+	25
INE957N08151	27/09/2024	200	27/05/2030	200	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRA	AA+	200
INE957N08078	11/12/2020	45	11/12/2030	45	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRA	AA+	45
INE957N07591	07/05/2021	25	07/05/2031	25	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRA	AA+	25
INE957N08086	18/07/2022	100	16/07/2032	100	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRA	AA+	100
INE957N08094	21/10/2022	55	21/10/2032	55	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRA	AA+	55

INE957N08102	01/12/2022	100	01/12/2032	100	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRA	AA+	100
INE957N07864	16/03/2026	97.90	16/03/2033	97.90	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRA	AA+	97.90
INE957N08110	05/01/2024	55	05/01/2034	55	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRA	AA+	55
INE957N08128	17/05/2024	150	17/05/2034	150	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRA	AA+	150
INE957N08136	04/06/2024	75	04/06/2034	75	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRA	AA+	75
INE957N08144	28/08/2024	25	28/09/2034	25	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRa	AA+	25
INE957N08144	06/09/2024	60	28/09/2034	60	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRA	AA+	60
INE957N08169	15/10/2024	55	15/11/2034	55	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRA	AA+	55
INE957N08185	31/12/2024	50	31/12/2034	50	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRA	AA+	50
INE957N08177	12/02/2025	120	12/05/2035	120	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRA	AA+	120
INE957N08177	25/11/2024	50	25/05/2035	50	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRA	AA+	50
INE957N08193	22/08/2025	100	04/06/2035	100	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRA	AA+	100
INE957N08193	02/06/2025	150	04/06/2035	150	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRA	AA+	150
INE957N08201	06/03/2026	150	18/01/2036	150	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRA	AA+	150
INE957N08201	20/11/2025	250	18/01/2036	250	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRA	AA	250

INE957N08219	06/03/2026	100	19/01/2037	100	ICICI Bank	Vistra ITCL Ltd	CRISIL & ICRA	AA+	100

* Issuer's liability under the CP will continue beyond due date, in case the CP is not redeemed on due date.

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

Name of the bank	Nature of facility	O/S amount/Limit (in Rs crs)	Asset classification
Axis Bank	CC/WCDL	0	Standard
Axis Bank	WCDL	0	Standard
Axis Bank	Term Loan	466.67	Standard
Axis Bank	ECB	0	Standard
Bank of Baroda	CC/WCDL	0	Standard
Bank of Baroda	ECB	0	Standard
Bank of Baroda	Term Loan	650	Standard
Bank of India	Term Loan	0	Standard
Bank of Maharashtra	Term Loan	1,342	Standard
Bandhan Bank	Term Loan	240	Standard
MUFG Bank	WCDL	0	Standard
MUFG Bank	Term Loan	630	Standard
Canara Bank	Term Loan	5,050	Standard
Central Bank of India	Term Loan	36	Standard
Citi Bank	CC/WCDL	0	Standard
City Union Bank	Term Loan	100	Standard
CTBC Bank	WCDL	0	Standard
DCB Bank	CC/WCDL	0	Standard
Emirates NBD Bank	Term Loan	0	Standard
Emirates NBD Bank	ECB	434.85	Standard
Federal Bank	Term Loan	194.44	Standard
HDFC Bank	Term Loan	5,779.17	Standard
HDFC Bank	CC/WCDL	232	Standard
HDFC Bank	CC/WCDL	200	Standard
HDFC Bank	CC	14.69	Standard

HSBC	CC/WCDL	0	Standard
HSBC	Term Loan	458.33	Standard
HSBC	ECB	1,253.03	Standard
ICICI Bank	Term Loan	2,576.73	Standard
ICICI Bank	CC/WCDL	0	Standard
Indian Bank	Term Loan	972.81	Standard
Indian Bank	CC/WCDL	0	Standard
IDFC FIRST Bank	Term Loan	145.83	Standard
Mizuho Bank	WCDL	165	Standard
Mizuho Bank	Term Loan	833.33	Standard
Punjab National Bank	Term Loan	0	Standard
Punjab National Bank	CC/WCDL	0	Standard
Punjab and Sind Bank	Term Loan	255	Standard
Punjab National Bank	CC/WCDL	0	Standard
RBL Bank Limited	CC/WCDL	0	Standard
RBL Bank Limited	Term Loan	0	Standard
RBL Bank Limited	ECB	216.36	Standard
SIDBI	Term Loan	571.60	Standard
South Indian Bank	Term Loan	0	Standard
Standard Chartered	CC/WCDL	0	Standard
Standard Chartered	Term Loan	283.33	Standard
State Bank of India	CC/WCDL	0	Standard
Union Bank of India	Term Loan	5,277.78	Standard
Mizuho Bank	ECB	635.44	Standard
DBS Bank	ECB	2,167.00	Standard
Syndicated ECB	ECB	0	Standard
Bank of America	CC/WCDL	420	Standard
Yes Bank	CC/WCDL	0	Standard
Yes Bank	Term Loan	0	Standard
State Bank of India	Term Loan	817.50	Standard

Hero FINCORP

UCO Bank	Term Loan	0	Standard
Non-Banking Institution	Term Loan	300	Standard

Shareholding Details of Promoters / Details of Share Pledged

A. Shareholding Details Of Promoters

Sl. No.	Name and Category Of Shareholding	Total No. of equity shares	No. of shares in demat form	Total shareholding as % of total no. of equity shares
1	Hero MotoCorp Limited **Category :** Promoters	52431893	52431893	40.45
2	Individuals **Category :** Promoters	1355135	1355135	1.05
3	Bahadur Chand Investments Private Limited **Category :** Promoters	25896764	25896764	19.98
4	Hero Investcorp Private Limited **Category :** Promoters	3433008	3433008	2.65
5	Brijmohan Lal Om Prakash-Partnership Firm **Category :** Promoters	12121886	12121886	9.35

B. Details Of Shares Pledged

Sl. No.	Name and Category Of Shareholding	No. of shares pledged or otherwise encumbered	Total shareholding as % of total no. of equity shares
1	NA **Category :** NA	0	0.00

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

Particulars	Current Year	Year 1	Year 2
As On	31-03-2026	31-03-2025	31-03-2024
Equity	129.63	127.41	127.31
Net worth	5,775.14	5,712.40	5,775.55
Investment in Subsidiaries / Affiliates	1,000	800	800
Total debt Outstanding	46,690.31	47,226.03	41,699.39
Short Term	17,474.77	22,120.70	18,273.13
Other Debt	29,215.54	25,105.33	23,426.26
Gross Income	8,751.56	9,152.85	7,804.69
Operating Profit (PBITD)	2,106.01	2,674.45	2,772.30

Operating Profit (PBITD)	3,196.91	3,674.45	3,772.39
Gross Profit (PBTD)	-132.63	275.69	977.07
Net Profit (Post Tax)	-306.56	57.84	601.92
Audit Qualification (If Any)	NA	NA	NA

Note: If the issuer has not been in existence for three years, the information of the issuer for the period such information is available shall be disclosed.

Details of Statutory Auditor and Changes in the Last Three Financial Years

A. Details of Statutory Auditor

Name and Address	Date of Appointment	Remarks
M M Nissim & Co LLP **Address :** A-103, 1st Floor, BSI Business Park, H-160, Sector 63, Noida 201301	21/08/2024	RBI Circular no. 2021-22/25 dated 27th April 2021 for the appointment of SCAs/ Sas
Deloitte Haskins & Sells LLP **Address :** 7th Floor Building 10 Tower B DLF Cyber City Complex DLF City Phase II Gurugram Haryana 122002	21/08/2024	RBI Circular no. 2021-22/25 dated 27th April 2021 for the appointment of SCAs/ Sas

B. Details Of Changes in the Last Three Financial Years

Name and Address	Date of Appointment / Resignation	Date of Cessation (In case of resignation)	Remarks (viz. reasons fro change etc)
B R Maheswari & Co. LLP **Address :** M-118, Connaught Circus, New Delhi – 110001	16/09/2022	21/08/2024	RBI Circular no. 2021-22/25 dated 27th April 2021 for the appointment of SCAs/ Sas
Price Waterhouse LLP **Address :** Nesco IT Building III, 8th Floor, Nesco IT Park, Nesco Complex Gate No. 3, Western Express Highway, Goregaon East, Mumbai – 400063	22/09/2022	21/08/2024	RBI Circular no. 2021-22/25 dated 27th April 2021 for the appointment of SCAs/

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.

-NA

Details of any other material event / development having implications for the financials / credit quality resulting in material liability, corporate restructuring event or such other matters affecting the issue or investor's decision

(All ongoing and outstanding material litigation irrespective of age to be reported)

Material Litigation, if any :	NA

(Regulatory strictures issued during the past five Financial Years to reported. Also, any regulatory structure which continue to be applicable is to be disclosed)

Regulatory Strictures, if any :	NA

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:

Nil

For HERO FINCORP LIMITED

SHASHI SHEKHAR

LEAD INVSEDTMENTS,TREASURY

Authorised Signatory

TARANG JAIN

Head Financial Reporting, Accounts Payable

Date: 04/08/2026

Original / authenticated copy of any document related to above information will be made available to the investors on request.

31st July, 2026

National Stock Exchange of India Limited,
Exchange Plaza, 5th Floor, Plot No. C/1, G Block,
Bandra Kurla Complex, Bandra (E),
Mumbai – 400001

Sub: <u>Outcome of Board meeting in terms of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")</u>

Dear Sir/Madam,

In continuation to our earlier intimation dated July 27th, 2026 and pursuant to the provisions of Regulations 51, 52 and 54 read with Part B of Schedule III of the SEBI Listing Regulations, we wish to inform you that the Board of Directors of Hero FinCorp Limited ("the Company") in their meeting held today i.e. July 31st, 2026, have inter alia, considered and approved the following:

- Unaudited Financial Results along with Limited Review Report of Joint Statutory Auditors for the first quarter ended June 30, 2026, together with line items as specified under Regulation 52(4) of the SEBI Listing Regulations, as reviewed and recommended by the Audit Committee and approved by the Board of Directors of the Company under Regulation 52 of SEBI Listing Regulations.
- Statement of disclosures pursuant to Regulation 52(4) of the SEBI Listing Regulations.
- Declaration w.r.t. statement indicating utilization of issue proceeds/ material deviation under Regulation 52(7) and 52(7A) of SEBI Listing Regulations.
- Security Cover details of Non-Convertible Debt Securities as on June 30, 2026, under Regulation 54 of SEBI Listing Regulations.
- In-principle approval for public issue of Non-Convertible Debentures of the company

Further in accordance with Regulation 52(8) of the listing regulations the unaudited financial results for the quarter ended June 30, 2026, will also be published in the newspaper.

The aforesaid results shall also be made available on website of the Company.

The Board meeting commenced at 5.00 PM and concluded at 7.00 PM.

Request you to kindly take the same on your records.

Thanking you,

Yours truly,

For **Hero FinCorp Limited**

SHIVENDRA KUMAR SUMAN Digitally signed by SHIVENDRA KUMAR SUMAN

Shivendra Kumar Suman
Company Secretary & Compliance Officer
Membership No. – A18339

Encl: a/a

Deloitte Haskins & Sells LLP
Chartered Accountants
7th Floor, Building 10, Tower B
DLF Cyber City Complex,
DLF City Phase - II,
Gurugram – 122 002
Haryana, India

Tel: +91 124 679 2000

M M NISSIM & CO LLP
Chartered Accountants
C-2, First Floor,
Sector-2,
Noida – 201301
Uttar Pradesh, India

Phone: +91 120 417 7293

INDEPENDENT AUDITOR'S REVIEW REPORT ON REVIEW OF INTERIM STANDALONE FINANCIAL RESULTS

TO THE BOARD OF DIRECTORS OF HERO FINCORP LIMITED

1. We have reviewed the accompanying Statement of Standalone Unaudited Financial Results of **HERO FINCORP LIMITED** ("the Company"), for the quarter ended June 30, 2026 ("the Statement"), being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations").

2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity', issued by the Institute of Chartered Accountants of India (ICAI). A review of interim financial information consists of making inquiries, primarily of the Company's personnel responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing specified under section 143(10) of the Companies Act, 2013 and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

4. Based on our review conducted as stated in paragraph 3 above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For Deloitte Haskins & Sells LLP
Chartered Accountants
(FRN. 117366W/W-100018)

Deloitte Haskins & Sells LLP Chartered Accountants

Mukesh Jain
Partner
Membership No. 108262
UDIN: 26108262IQUK07178

Place: New Delhi
Date: July 31, 2026

For M M NISSIM & CO LLP
Chartered Accountants
(FRN. 107122W/W100672)

M M NISSIM & CO LLP INDIA NOIDA FRN: 107122W/W100672 Chartered Accountants

Navin Kumar Jain
Partner
Membership No. 090847
UDIN: 26090847CZJOLA8131

Place: New Delhi
Date: July 31, 2026

Hero FinCorp Limited
Registered office: 34, Community Centre, Basant Lok, Vasant Vihar, New Delhi - 110057
Corporate office: 9, Community Centre, Basant Lok, Vasant Vihar, New Delhi - 110057
Fax: 011-49487197, Tel. No: 011-49487150, Website: www.herofincorp.com
CIN: U74899DL1991PLC046774

Statement of Unaudited Standalone Financial Results for the quarter ended June 30, 2026

₹ in Crore

	Particulars	Quarter ended			Year ended
		June 30, 2026	March 31, 2026	June 30, 2025	March 31, 2026
		(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
	Income				
i	**Revenue from operations**				
	Interest income	1,914.01	1,827.81	1,972.45	7,505.40
	Dividend income	-	0.01	-	0.02
	Profit on sale of investments	3.18	35.56	25.25	88.65
	Insurance commission	50.00	46.21	48.34	195.41
	Gain/(loss) on derecognition of financial instruments under amortised cost category	(3.87)	(3.30)	61.86	149.96
	Others charges	197.00	204.53	225.32	800.71
	Total revenue from operations	2,160.32	2,110.82	2,333.22	8,740.15
ii	**Other income**	1.26	6.61	1.37	11.41
iii	**Total income (i + ii)**	2,161.58	2,117.43	2,334.59	8,751.56
iv	**Expenses**				
	Finance costs	824.97	774.91	891.05	3,308.11
	Net loss on fair value changes	93.10	134.67	111.91	544.38
	Impairment on financial instruments	487.48	503.82	740.29	2,493.49
	Employee benefits expenses	183.91	182.30	159.04	676.70
	Depreciation and amortization	22.48	21.67	20.19	81.32
	Other expenses	505.12	487.27	435.84	1,840.09
	Total expenses	2,117.06	2,104.64	2,358.32	8,944.09
v	**Profit/ (loss) before exceptional items and tax (iii - iv)**	**44.52**	**12.79**	**(23.73)**	**(192.53)**
vi	**Exceptional items (refer note 15)**	-	-	-	**21.42**
vii	**Profit/ (loss) before tax (v - vi)**	**44.52**	**12.79**	**(23.73)**	**(213.95)**
viii	**Tax expense**				
	Current tax	-	-	9.34	0.94
	Deferred tax charge / (credit)	36.12	35.12	16.65	91.67
	Total tax expense	36.12	35.12	25.99	92.61
ix	**Profit/ (loss) after tax (vii - viii)**	**8.40**	**(22.33)**	**(49.72)**	**(306.56)**
x	**Other comprehensive income/ (loss)**				
	a) Items that will not be reclassified to profit or loss:-				
	Remeasurement gains / (losses) on defined benefit plans	1.90	(0.35)	1.47	0.03
	Income tax relating to items that will not be reclassified to profit or loss	(0.48)	0.08	(0.37)	(0.01)
	Sub-total (a)	**1.42**	**(0.27)**	**1.10**	**0.02**
	b) Items that may be reclassified to profit or loss:-				
	Cash flow hedge reserve	(31.12)	113.25	(41.62)	97.87
	Income tax relating to items that may be reclassified to profit or loss	7.83	(28.50)	10.47	(24.63)
	Sub-total (b)	**(23.29)**	**84.75**	**(31.15)**	**73.24**
	Other comprehensive income/ (loss) for the period/year, net of tax (a+b)	**(21.87)**	**84.48**	**(30.05)**	**73.26**
xi	**Total comprehensive income/ (loss) for the period/year, net of tax (ix + x)**	**(13.47)**	**62.15**	**(79.77)**	**(233.30)**
xii	**Earnings per equity share (refer note 6):**				
	(a) Basic (in ₹)	0.65	(1.72)	(3.89)	(23.73)
	(b) Diluted (in ₹)	0.65	(1.72)	(3.89)	(23.73)
	Face value per share (in ₹)	10.00	10.00	10.00	10.00

Hero FinCorp Limited ★ New Delhi ★

Deloitte Haskins & Sells LLP Chartered Accountants

M M NISSIM & CO LLP ★ FRN:107122W/W100672 ★ Chartered Accountants ★ INDIA NOIDA

Hero FinCorp Limited
Statement of Unaudited Standalone Financial Results for the quarter ended June 30, 2026

Notes:

1) Hero FinCorp Limited ('the Company') is a Non-Banking Financial Company registered with the Reserve Bank of India ('the RBI').

2) The standalone financial results for the quarter ended June 30, 2026 have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on July 31, 2026. The financial results have been subjected to limited review by joint statutory auditors in compliance with Regulation 52 of the Securities and Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
These financial results are available on the website of the Company viz. www.herofincorp.com and on the website of National Stock Exchange of India Limited (www.nseindia.com).

3) The above financial results of the Company have been prepared in accordance with Indian Accounting Standards ('Ind AS') notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) Rules, 2016 as prescribed under Section 133 of the Companies Act, 2013 ('the Act') read with relevant rules issued thereunder and the other accounting principles generally accepted in India and in compliance with Regulation 52 of the Securities Exchange Board of India ('SEBI') (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. Any application guidance/ clarifications/ directions issued by the Reserve Bank of India or other regulators are implemented as and when they are issued/ applicable.

4) Disclosure pursuant to RBI Direction - RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 - Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025, as amended.

a) The Company has not acquired/ transferred any loans not in default during the quarter ended June 30, 2026.

b) The Company has not accquired/ transferred any stressed loans / Special Mentioned Account during the quarter ended June 30, 2026.

c) Details of ratings of security receipts outstanding as at June 30, 2026 are given below:

Particulars	Rating agency	Rating	Gross Value of Outstanding SRs as at June 30, 2026 (₹ in crore)
PARAS Trust 194	Brickwork Rating India Pvt Ltd	BWR RR1 (pronounced Rating RR One) Rating	4.70

5) Disclosure related to Project Finance for the quarter ended June 30, 2026, pursuant to RBI Direction - RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 - Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025, as amended, is given below:

Sl No.	Item Description	Number of accounts	Total outstanding (₹ in crore)
1	Projects under implementation accounts at the beginning of the quarter	101	2,051.10
2	Projects under implementation accounts sanctioned during the quarter*	2	52.82
3	Projects under implementation accounts where DCCO has been achieved during the quarter	-	-
4	Projects under implementation accounts at the end of the quarter **	96	2,029.11
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked	1	254.59
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented	1	254.59
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked	4	112.95
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented	4	112.95
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed	-	-

* Excluding projects sanctioned during the current quarter but remain undisbursed
** Excluding projects under implementation that were closed during the current quarter pursuant to full repayment of the loan, and including projects under implementation that were sanctioned in the previous quarter but disbursed in the current quarter.

Hero FinCorp Limited ★ New Delhi ★

Deloitte Haskins & Sells LLP Chartered Accountants

M M NISSIM & CO LLP INDIA NOIDA FRN:107122W/W100672 *Chartered Accountants*

6) Earnings per equity share for the quarters ended June 30, 2026, March 31, 2026 and June 30, 2025 have not been annualised.

7) During the previous year ended March 31, 2026, the Company, pursuant to the approval by the Board of Directors and shareholders, has made private placement offer and issued 22,14,277 equity shares with the face value of ₹ 10 each at a premium of ₹ 1,390 per share.

8) Information as required by Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosures requirements) Regulations, 2015, as amended, is attached as Annexure 1.

9) During the year ended March 31, 2023, the Company had allotted 3,63,63,636 Compulsorily Convertible Preference Shares (CCPS) (comprising of 1,70,36,363 Class A CCPS and 1,93,27,273 Class B CCPS) of face value of ₹ 550 each aggregating to ₹ 2,000 crore. As per Section 43 of the Companies Act, 2013, the preference shares are classified as part of Share Capital. However, as per Ind AS 32 'Financial Instruments: Presentation' and terms and conditions of such preference shares, they are required to be classified as a financial liability.
In accordance with Ind AS 32 'Financial Instruments: Presentation', the Company had classified these CCPS as a financial liability and presented it in accordance with Schedule III division III of the Companies Act, 2013 (disclosed under the head of Subordinated liabilities). These CCPS are subsequently measured at fair value through profit or loss as per Ind-AS 109 requirements.
If these CCPS were classified in accordance with section 43 of the Companies Act, 2013 i.e., as equity, profit after tax for the quarter ended June 30, 2026 would be higher by ₹ 94.60 crore and total equity would be higher by ₹ 3,456.17 crore and subordinated liabilities would be lower by ₹ 3,456.17 crore as at June 30, 2026.

10) The Board of Directors of the Company and its Shareholders have approved a resolution towards listing of equity shares through an Initial Public Offer ("IPO") and accordingly have filed the Draft Red Herring Prospectus ("DRHP") dated July 31, 2024 with the Securities and Exchange Board of India ("SEBI"). The SEBI has issued a circular "HO/49/11/11(123)2026-CFD-RAC-DIL2/I/8760/2026" dated April 07, 2026 - One-time relaxation with respect to validity of SEBI Observations, wherein SEBI has decided to grant one time relaxation to extend validity of the SEBI Observations letters, expiring between April 1, 2026 - September 30, 2026 till September 30, 2026, subject to an undertaking from Lead Manager to the issue confirming compliance with Schedule XVI of the ICDR Regulations.

11) The Company is engaged primarily in the business of financing, and accordingly, there are no separate reportable segments as per Ind AS 108 dealing with Operating Segment. The Company operates in a single geographical segment i.e. domestic.

12) The secured non-convertible debentures issued by the Company are fully secured by pari-passu charge by way of hypothecation of loan receivables of the Company, to the extent as stated in the respective information / placement memorandum. Further, the Company has maintained asset cover as stated in the information/ placement memorandum which is sufficient to discharge the principal amount and interest accrued but not due at all times for the secured non-convertible debt securities issued.

13) Pursuant to SEBI Master Circular No. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025, as amended, the Company has listed Commercial Papers and non-convertible debentures on National Stock Exchange (NSE).

14) The figures for the quarter ended March 31, 2026 are the balancing figures between audited figures in respect of full financial year and year to date figures upto the end of the third quarter of the financial year. The figures upto the end of the third quarter ended December 31, 2025 were subjected to Limited Review by joint statutory auditors.

15) On November 21, 2025, the Government of India notified provisions of the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020 and the Occupational Safety, Health and Working Conditions Code, 2020, ('Labour Codes') which consolidate twenty-nine existing labour laws into unified framework governing employee benefits during employment and post-employment. The Labour Codes, among other things introduce changes, including a uniform definition of wages and enhanced benefits relating to leave. The Company has assessed the financial implications of these changes and considering the impact arising out of an enactment of the new legislation is an event of non-recurring in nature, the Company has presented this incremental impact amounting to ₹ 21.42 crore as "Exceptional item" in the standalone financial results for the year ended March 31, 2026.
The Company will monitor the finalisation of Central / State Rules and clarifications from the Government on other aspects of the Labour Code and would provide appropriate accounting effect on the basis of such developments as needed.

16) The Company does not have any co-lending arrangements as at June 30, 2026, hence no disclosure required pursuant to RBI Direction - RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 - Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28, 2025, as amended.

17) Previous period/ year figures have been regrouped/ reclassified, wherever found necessary, to conform to current period/ year classification.

For and on behalf of the Board of Directors of
Hero FinCorp Limited

A. Munjal

Abhimanyu Munjal
Managing Director & CEO
(DIN No. : 02822641)

Place: New Delhi
Date: July 31, 2026

Deloitte Haskins & Sells LLP Chartered Accountants

M M NISSIM & CO LLP INDIA NOIDA FRN: 107122W/W100672 Chartered Accountants

Hero FinCorp Limited
Statement of Unaudited Standalone Financial Results for the quarter ended June 30, 2026

Annexure 1

Disclosures in compliance with Regulations 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, for the quarter ended June 30, 2026:

	Particulars	Quarter ended			Year ended
		June 30, 2026 (Unaudited)	March 31, 2026 (Unaudited)	June 30, 2025 (Unaudited)	March 31, 2026 (Audited)
a)	Debt equity ratio (no. of times)	8.11	8.08	7.79	8.08
b)	Debt service coverage ratio	N.A.	N.A.	N.A.	N.A.
c)	Interest service coverage ratio	N.A.	N.A.	N.A.	N.A.
d)	Outstanding redeemable preference shares (nos.)	-	-	-	-
e)	Outstanding redeemable preference shares (values)	-	-	-	-
f)	Capital redemption reserve / debenture redemption reserve	-	-	-	-
g)	Net worth (₹ in Crore)	5,764.39	5,775.14	5,931.66	5,775.14
h)	Current ratio	N.A.	N.A.	N.A.	N.A.
i)	Long term debt to working capital	N.A.	N.A.	N.A.	N.A.
j)	Current liability ratio	N.A.	N.A.	N.A.	N.A.
k)	Total debts to total assets (%)	86.94	86.74	86.48	86.74
l)	Debtors turnover	N.A.	N.A.	N.A.	N.A.
m)	Inventory turnover	N.A.	N.A.	N.A.	N.A.
n)	Operating margin (%)	N.A.	N.A.	N.A.	N.A.
o)	Net profit margin (%)	0.39	(1.05)	(2.13)	(3.50)
p)	Bad debts to account receivable ratio	N.A.	N.A.	N.A.	N.A.
q)	Gross non performing assets (%)	3.77	4.23	5.65	4.23
r)	Net non performing assets (%)	1.63	1.79	2.50	1.79
s)	Provision coverage ratio (%)	57.81	58.81	57.17	58.81
t)	Capital to risk weighted assets ratio (%)	16.61	16.80	17.67	16.80
u)	Liquidity Coverage Ratio (%)	145.84	149.80	142.46	N.A.

Annexure 1.1

If the CCPS were classified in accordance with section 43 of the Companies Act, 2013 i.e., as equity, (refer note 9 of the statement of unaudited standalone financial results for the quarter ended June 30, 2026), key ratios would have been as below:

	Particulars	Quarter ended		Year ended
		June 30, 2026	June 30, 2025	March 31, 2026
a)	Debt equity ratio (no. of times)	4.69	4.87	4.74
b)	Net worth (₹ in Crore)	9,220.57	8,874.17	9,136.71
c)	Total debts to total assets (%)	80.52	80.97	80.49
d)	Net profit margin (%)	4.76	2.92	2.64

Information as required pursuant to Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended:
Formulae for computation of ratios are as follows:

(i)	Debt equity ratio	:	(Debt securities + borrowings (other than debt securities) + subordinated debts) / (Equity share capital + other equity)
(ii)	Net worth	:	Equity share capital + other equity
(iii)	Total debts to total assets (%)	:	(Debt securities + borrowings (other than debt securities) + subordinated debts) / Total assets
(iv)	Net profit margin (%)	:	Profit after tax / Total income
(v)	Gross non performing assets (%)	:	Gross stage 3 loans / Gross loans
(vi)	Net non performing assets (%)	:	(Gross stage 3 loans - impairment loss allowance for stage 3 loans) / (Gross loans - impairment loss allowance for stage 3 loans)
(vii)	Provision coverage ratio (%)	:	Impairment loss allowance for stage 3 loans / Gross stage 3 loans
(viii)	Capital to risk weighted assets ratio (%)	:	Calculated as per RBI guidelines
(ix)	Liquidity Coverage Ratio (%) (LCR)	:	Simple average of daily LCR observations, calculated during the quarter

M M NISSIM & CO LLP
CHARTERED ACCOUNTANTS

C-2, First Floor,
Sector 2, Noida - 201301
Tel: (0120) 4177293
Website: www.mmnissim.com
E-Mail: capital@mmnissim.com
LLPIN: AAT-7548

To,
VISTRA ITCL (India) Limited
The IL&FS Financial center,
Plot No. C-22, G Block 6th, 7th Floor
Bandra Kurla Complex Bandra (East),
Mumbai-400 051

The Board of Directors
Hero FinCorp Limited
34, Community Center
Basant Lok, Vasant Vihar
Delhi 110057

Independent Statutory Auditor's Certificate with respect to maintenance of security cover pursuant to Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) as at June 30, 2026.

1. This certificate is being issued at the request of Hero FinCorp Limited (the "Company"). The Company has requested to certify the accompanying Statement showing 'Security Cover' for the listed non-convertible debt securities as at June 30, 2026 (the "Statement") pursuant to the requirements of the Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, (the "SEBI Regulations"). Accordingly, the Company has prepared the details of security cover available for debt securities in accordance with the financial statements as at June 30, 2026 and other relevant records/documents maintained by the Company as per attached Annexure I. We have stamped the same for identification purposes.

2. We understand that this certificate is required by the Company for the purpose of submission with National Stock Exchange of India Limited and VISTRA ITCL (India) Limited ("Debt Security Trustee") with respect to maintenance of security cover in respect of listed non-convertible debt securities of the Company as per Regulation 54 of Securities and Exchange Board of India (Listing Obligation & Disclosure Requirements) Regulation, 2015 ("Regulations") in the format notified by SEBI vide circular no. SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025.

Management's Responsibility

3. The preparation of the Statement and standalone financial statement for the quarter ended June 30, 2026 is the responsibility of the Management of the Company including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation, and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.

4. The Management of the Company is also responsible for ensuring that the Company complies with the requirements of the regulations and the Debenture Trust Deed ('DTD') for all listed NCDs issued and for providing all relevant information to the Debenture Trustee, including

M M NISSIM & CO LLP FRN: 107122W/W100672 INDIA NOIDA Chartered Accountants amongst others, maintaining Asset Coverage Ratio and for preparation and maintenance of covenants list and compliance with such covenants on a continuous basis as per the debenture trust deed and all the relevant requirements of the SEBI circular, SEBI Regulations, Companies Act, 2013 and other applicable laws and regulations, as applicable.

Auditor's Responsibility

5. Pursuant to the request from management and as required by the Company's Debenture Trustee, it is our responsibility to examine the books and other records of the Company as on June 30, 2026, and provide limited assurance on whether the Company has maintained the required asset cover and complied with the covenants (as set out in the Statement) as per the requirements of DTDs for all outstanding listed NCDs and nothing has come to our attention that causes us to believe that the Statement and calculation thereof is not arithmetically accurate.

6. Pursuant to requirement of the SEBI Regulations, it is our responsibility to provide limited assurance with respect to security cover maintained by the Company with respect of listed non-convertible debt securities outstanding as on June 30, 2026 as per the debt securities trust deeds.

7. These books of accounts are unaudited and subject to limited review in accordance with the Standard on Review Engagement (SRE) 2410, 'Review of Interim Financial Information Performed by Independent Auditor of the Entity' issued by Institute of Chartered Accountants of India('ICAI'). We M/s M M NISSIM & CO LLP jointly with M/s Deloitte Haskins & Sells LLP, Chartered Accountants, have reviewed the financial statements prepared by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, and issued an unmodified conclusion dated July 31, 2026.

8. We have conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the Institute of Chartered Accountants of India.

9. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements issued by the ICAI.

10. A limited assurance engagement includes performing procedures to obtain sufficient appropriate evidence on the applicable criteria, mentioned above. The procedures performed vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Accordingly, we have performed the following procedures in relation to the Statement:

M M NISSIM & CO LLP * Chartered Accountants * FRN: 107122W/W100672 NOIDA

a. Obtain the list of listed debt securities outstanding as at June 30, 2026.

b. Obtained and read the Debenture Trust Deed and the Information Memorandum in respect of all the Debt securities and noted the asset cover percentage required to be maintained by the Company in respect of such Debt securities, as indicated in Annexure I of the Statement.

c. Traced and agreed the book value of the Debt securities outstanding as at June 30, 2026 to the unaudited financial statement and books of account maintained by the Company as at June 30, 2026;

d. For the quarter ended June 30, 2026, we have verified Company's compliance with the debt covenants mentioned in Information Memorandums;

e. Traced the value of assets indicated in Annexure I of the Statement to the unaudited financial statements of the Company and books of account maintained by the Company as at June 30, 2026.

f. Obtained the list of security cover maintained by the Company. Traced the value of charge created against assets to the security cover.

g. Examined and verified the arithmetical accuracy of the computation of asset cover indicated in Annexure I of the Statement.

h. Performed necessary inquiries with the Management and obtained necessary representations.

Conclusion

11. Based on the procedures performed by us, as referred to in paragraph 10 above and according to the information and explanations received and Management representations obtained, nothing has come to our attention that causes us to believe that the following information is not in agreement, in all material respects, with the unaudited standalone financial statements of the Company, underlying books of account and other relevant records and documents maintained by the Company for the quarter ended June 30, 2026.

a. As mentioned in Annexure I, regarding maintenance of hundred percent security cover or higher security cover as stated in Debt securities trust deed in respect of listed secured Debt securities of the Company outstanding as at June 30, 2026;

b. The Company complies with the covenants as per Debenture Trust Deed, offer Document/Information Memorandum as at June 30, 2026.

M M NISSIM & CO LLP * Chartered Accountants * FRN:107122W/W100672 INDIA NOIDA

Restriction on Use

12. Our work was performed solely to assist the Company in meeting its responsibilities in relation to the compliance with the requirements of the SEBI Regulations. Our obligations in respect of this report are entirely separate from, and our responsibility and liability is in no way changed by any other role we may have (or may have had) as statutory auditors of the Company or otherwise. Nothing in this report nor anything said or done in the course of or in connection with the services that are the subject of this report, will extend any duty of care we may have in our capacity as statutory auditors of the Company.

13. This certificate is being issued to the Company pursuant to the requirements of Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended). Our certificate should not be used for any other purpose or by any person other than the addressees of this certificate. Accordingly, we do not accept or assume any liability or duty of care to any other person to whom this certificate is shown or into whose hands it may come save where expressly agreed by our prior consent in writing.

For **M M NISSIM & CO LLP**
Chartered Accountants
Firm Registration No.: 107122W / W100672

M M NISSIM & CO LLP
CA INDIA
NOIDA
FRN: 107122W/W100672
Chartered Accountants

Navin Kumar Jain
Partner
ICAI Membership No.: 090847

UDIN: 26090847WJKEEN1148
Certificate No.: MMN/NCR/C/26-27/July/007

Place: New Delhi
Date: July 31, 2026

Annexure - I

Rs in Crs

Column A	Column B	Column	Column ii	Column iii	Column iv	Column v	Column vi	Column vii	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Eliminati on (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
	Description of asset for which this certificate relate	Debt for which this certifica te being issued	Other Secure d Debt	Debt for which this certifica te being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari- passu charge)	Other assets on which there is pari- Passu charge (excludin g items covered in column F)		debt amount considere d more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets*	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+ N)
												Relating to Column F		
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment						-	128.53		128.53					-
Capital Work-in- Progress						-	-		-					-
Right of Use Assets						-	74.07		74.07					-
Goodwill						-			-					-
Intangible Assets						-	81.98		81.98					-
Intangible Assets under Developme nt						-	-		-					-
Investment s			-			-	3,429.36		3,429.36					-
Loans	Retail SME & Corpperate Loans				47,398.24	-			47,398.24		-		47,398.24	47,398.24
Inventories						-	-		-					-
Trade Receivable s						-	47.34		47.34					-
Cash and Cash Equivalents						-	1,025.94		1,025.94					-
Bank Balances other than Cash and Cash Equivalents						-	61.07		61.07					-
Others						-	1,514.22		1,514.22					-
Total			-		47,398.24	-	6,362.51	-	53,760.75	-	-	-	47,398.24	47,398.24
						-								
LIABILITIE S														
Debt securities to which this certificate pertains	Secured Non-Convertible Debentures + Interest accrued thereon			Yes	2,326.05	-	-		2,326.05					

M M NISSIM & CO LLP
INDIA
NOIDA
FRN:107122W/W100672
Chartered Accountants

Other debt sharing pari-passu charge with above debt	Secured Bank Borrowing + Interest accrual thereon		-	No	34,402.47	-	-		34,402.47					
Other Debt				No		-	3,456.17		3,456.17					
Subordinated debt		not to be filled		No		-	2,689.73		2,689.73					
Borrowings				No		-			-					
Bank				No		-	200.00		200.00					
Debt Securities				No		-	3,667.46		3,667.46					
Others				No		-	-		-					
Trade payables				No		-	636.62		636.62					
Lease Liabilities				No		-	84.48		84.48					
Provisions				No		-	93.34		93.34					
Others				No		-	440.04		440.04					
Total			-		36,728.52	-	11,267.84	-	47,996.36	-	-	-	-	-
Cover on Book Value			-		39,095.77									
Cover on Market Value[ix]														
		Exclusive Security Cover Ratio	-		Pari-Passu Security Cover Ratio	1.29								

[i] This column shall include book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued.
ii This column shall include book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.
iii This column shall include debt for which this certificate is issued having any pari passu charge - Mention Yes, else No.
iv This column shall include a) book value of assets having pari-passu charge b) outstanding book value of debt for which this certificate is issued and c). other debt sharing pari- passu charge along with debt for which certificate is issued.
v This column shall include book value of all other assets having pari passu charge and outstanding book value of corresponding debt.
vi This column shall include all those assets which are not charged and shall include all unsecured borrowings including subordinated debt and shall include only those assets which are paid-for.
[vii] In order to match the liability amount with financials, it is necessary to eliminate the debt which has been counted more than once (included under exclusive charge column as also under pari passu). On the assets side, there shall not be elimination as there is no overlap.
[viii] Assets which are considered at Market Value like Land, Building, Residential/ Commercial Real Estate to be stated at Market Value. Other assets having charge to be stated at book value/Carrying Value.
[ix] The market value shall be calculated as per the total value of assets mentioned in Column O.

M M NISSIM & CO LLP
FRN:107122W/W100672
INDIA
NOIDA
Chartered Accountants

List of Debt Securities as on June 30, 2026			
ISIN	Private Placement/ Public Issue	Secured/ Unsecured	Issued Amount (Rs. In crores)
INE957N07674	Private Placement	Secured	300.00
INE957N07732	Private Placement	Secured	250.00
INE957N07591	Private Placement	Secured	25.00
INE957N07773	Private Placement	Secured	25.00
INE957N07799	Private Placement	Secured	352.00
INE957N07807	Private Placement	Secured	310.00
INE957N07815	Private Placement	Secured	65.00
INE957N07823	Private Placement	Secured	150.00
INE957N07849	Private Placement	Secured	240.00
INE957N07856	Private Placement	Secured	250.00
INE957N07864	Private Placement	Secured	97.90
INE957N07872	Private Placement	Secured	125.00
INE957N07880	Private Placement	Secured	50.00
INE957N08029	Private Placement	Unsecured	100.00
INE957N08037	Private Placement	Unsecured	100.00
INE957N08045	Private Placement	Unsecured	125.00
INE957N08052	Private Placement	Unsecured	100.00
INE957N08060	Private Placement	Unsecured	25.00
INE957N08078	Private Placement	Unsecured	45.00
INE957N08086	Private Placement	Unsecured	100.00
INE957N08094	Private Placement	Unsecured	55.00
INE957N08102	Private Placement	Unsecured	100.00
INE957N08110	Private Placement	Unsecured	55.00
INE957N08151	Private Placement	Unsecured	200.00
INE957N08185	Private Placement	Unsecured	50.00
INE957N08193	Private Placement	Unsecured	150.00
INE957N08193	Private Placement	Unsecured	100.00
INE957N08201	Private Placement	Unsecured	250.00
INE957N08201	Private Placement	Unsecured	150.00
INE957N08219	Private Placement	Unsecured	100.00
INE957N08128	Private Placement	Unsecured	150.00
INE957N08136	Private Placement	Unsecured	75.00
INE957N08144	Private Placement	Unsecured	25.00
INE957N08144	Private Placement	Unsecured	60.00
INE957N08169	Private Placement	Unsecured	55.00
INE957N08177	Private Placement	Unsecured	50.00
INE957N08177	Private Placement	Unsecured	120.00
Total			**4,579.90**

M M NISSIM & CO LLP
CA INDIA
NOIDA
FRN: 107122W/W100672
Chartered Accountants

A. **Statement of utilization of issue proceeds:**

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised (in INR Crores)	Funds utilized (in INR Crores)	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose for which the funds were utilized	Remarks, if any
1	**2**	**3**	**4**	**5**	**6**	**7**	**8**	**9**	**10**
Hero FinCorp Limited	INE957N07872	Private Placement	Secured Non-Convertible Debentures	29-05-2026	125	125	NO	NA	Proceeds from Issuance of NCDs have been utilized fully against the object of the Issue stated in the Prospectus/ Offer document without any deviation.
Hero FinCorp Limited	INE957N07880	Private Placement	Secured Non-Convertible Debentures	30-06-2026	50	50	NO	NA	Proceeds from Issuance of NCDs have been utilized fully against the object of the Issue stated in the Prospectus/ Offer document without any deviation.

B. **Statement of deviation/ variation in use of Issue proceeds:**

Particulars	**Remarks**
Name of listed entity	As per Annexure-1
Mode of fund raising	
Type of instrument	
Date of raising funds	
Amount raised (In Rs. Crores)	
Report filed for quarter ended	
Is there a deviation/ variation in use of funds raised?	
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	
If yes, details of the approval so required?	
Date of approval	
Explanation for the deviation/ variation	
Comments of the audit committee after review	N.A.
Comments of the auditors, if any	N.A.

Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:

Original Object	Modified Object, if any	Original Allocation	Modified allocation, if any	Funds Utilised	Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)	Remarks, if any
N.A.						

Deviation could mean:

a. Deviation in the objects or purposes for which the funds have been raised.
b. Deviation in the amount of funds actually utilized as against what was originally disclosed.

For and on behalf of
Hero FinCorp Limited

SHIVENDRA KUMAR SUMAN Digitally signed by SHIVENDRA KUMAR SUMAN

Shivendra Kumar Suman
Company Secretary & Compliance Officer

Date: 31.07.2026

Annexure - 1

	Particulars	**Particulars**
Name of listed entity	Hero FinCorp Limited	Hero FinCorp Limited
Mode of fund raising	Private Placement	Private Placement
Type of instrument	Non-Convertible Debentures	Non-Convertible Debentures
Date of raising funds	29-05-2026	30-06-2026
Amount raised (INR Crores)	125	50
Report filed for quarter ended	30-06-2026	30-06-2026
Is there a deviation/ variation in use of funds raised?	No	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	NA	NA
If yes, details of the approval so required?	NA	NA
Date of approval	NA	NA
Explanation for the deviation/ variation	NA	NA

5.2. **Details of Share Capital as on June 30, 2026**

Share Capital	Aggregate Nominal Value (in ₹)
Authorized Share Capital	
30,00,00,020 Equity Shares of face value of ₹ 10 each	300,00,00,200
36,363,636 CCPS of face value of ₹550 each	19,99,99,99,800
1,00,000 Redeemable Non-Convertible Preference Share of ₹ 100000 each	10,00,00,00,000
Issued and Subscribed Share Capital	
12,96,27,036 Equity Shares of face value of ₹ 10 each	1,29,62,70,360
36,363,636 CCPS of face value of ₹550 each	19,99,99,99,800
Paid-up Share Capital	
12,96,27,036 Equity Shares of face value of ₹ 10 each	1,29,62,70,360
1,70,36,363 Class A CCPS of face value of ₹ 550 each	936,99,99,650
1,93,27,273 Class B CCPS of face value of ₹ 550 each	10,63,00,00,150
Total Paid up Share Capital	**21,29,62,70,160**

5.5. **Details of Current Directors**

S. No.	Name, Designation, DIN and Date of Appointment	Age (Years)	Address	Director of the Company since	Other Directorships	Whether Wilful Defaulter (Yes/ No)
1	Dr. Pawan Munjal *(Chairman and Non-Executive Director)* DIN: 00004223 Occupation: Business Date of appointment: 16-12-1991	71	B-109, Greater Kailash, Part - 1, New Delhi - 110 048	01-04-1986 29-05-2010 20-05-2010 20-05-2010 20-08-2016 16-08-2016 11-12-2025	Hero MotoCorp Limited Rockman Industries Limited Bahadur Chand Investments Private Limited Hero InvestCorp Private Limited Indian School of Business PAN Mining Private Limited Hero Future Energies Private Limited	No
2	Mrs. Renu Munjal *(Whole Time Director)* DIN: 00012870 Occupation: Business Date of appointment:	71	B-109, Greater Kailash, Part - 1, New Delhi - 110 048	20-05-2010 20-05-2010 04-06-2015 27-01-2016	Hero InvestCorp Private Limited Bahadur Chand Investments Private Limited Hero Electronix Private Limited	No

S. No.	Name, Designation, DIN and Date of Appointment	Age (Years)	Address	Director of the Company since	Other Directorships	Whether Wilful Defaulter (Yes/ No)
	11-07-1992			16-06-2016 07-08-2018	BM Munjal Energies Private Limited Hero Housing Finance Limited RKMFT Private Limited	
3	Mr. Abhimanyu Munjal (Managing Director & CEO) DIN: 02822641 Occupation: Business Date of appointment: 01-06-2016	42	B-109, Greater Kailash, Part - 1, New Delhi - 110 048	02-07-2012 19-05-2015 16-06-2016 07-08-2018 19-09-2018 11-12-2025	Foodcraft India Private Limited Advantedge Technology Partners Private Limited Hero Housing Finance Limited RKMFT Private Limite d AMFT Private Limited Hero Future Energies Private Limited	No
4	Mr. Pradeep Dinodia *(Non-Executive Director)* DIN: 00027995 Occupation: Professional Date of appointment: 29-05-2016	72	9-A, Maharani Bagh, Sriniwaspuri, New Delhi – 110065	18-07-1994 31-03-2001 16-05-2003 09-01-2026 09-01-2026 09-01-2026	DCM Shriram Limited Hero MotoCorp Limited Shriram Auto Technologies Limited* (formerly known as Shriram Pistons and Rings Limited) SPR Auto Interior Solutions Private Limited SPR Auto Interior Lighting Solutions Private Limited SPR Auto Interior Solutions Chakan Private Limited	No
5	Mr. Sanjay Kukreja (Non-Executive Director) DIN: 00175427 Occupation: Service	48	A - 362, Defence Colony, Lajpat Nagar, New Delhi – 110024	29-02-2016 22-05-2020 12-08-2025	Chryscapital Advisors LLP Intas Pharmaceuticals Limited Theobroma Foods Private Limited	No

S. No.	Name, Designation, DIN and Date of Appointment	Age (Years)	Address	Director of the Company since	Other Directorships	Whether Wilful Defaulter (Yes/ No)
	Date of appointment: 15-09-2016					
6	Mr. Amar Raj Singh Bindra (Non-Executive & Independent Director) DIN: 09415766 Date of appointment: 01-05-2023	70	3/F, EVA Court 36 MacDonnell Road, Hong Kong	01-12-2021	Crisil Limited	No
7	Mr. Paramdeep Singh (Non-Executive & Independent Director) DIN: 03579758 Date of appointment: 01-05-2023	45	14 Grace Drive, Old Westbury, New York, United States	07-12-2019 07-04-2018	Authorgen Technologies Private Limited Saavn Media Limited	No
8	Ms. Anuranjita Kumar Director (Non-Executive Independent) DIN: 05283847) Date of appointment: 05-02-2024	54	House no B-702, Palm Springs Golf Course Road, Sector 54 Chakarpur (74), Gurgaon, Haryana - 122002	05-09-2020 24-11-2021 20-03-2024 01-12-2024 25-04-2024	Northcap Services Private Limited TBO Tek Limited Credila Financial Services Limited ICRA Limited Acme Solar Holdings Limited	No
9	Ms. Aparna Popat Ved	48	21, Valentina, N. Gamadia Road, Mahalaxmi, Mumbai, Maharashtra, India- 400026	19-04-2021 07-01-2020	Eternal Limited Sportsvkan Private Limited	No
10	Mr. Kaushik Dutta	64	A-843, Lavy Pinto Block, Asiad Games Village, New Delhi - 110049	22-08-2024 06-05-2024 08-01-2024 01-03-2021 30-03-2011 12-09-2022	Shiprocket Limited Ather Energy Limited Blackbuck Limited Eternal Limited Thought Arbitrage Research Institute Resilient Innovations Private Limited	No

S. No.	Name, Designation, DIN and Date of Appointment	Age (Years)	Address	Director of the Company since	Other Directorships	Whether Wilful Defaulter (Yes/ No)
				22-05-2025	Blink Commerce Private Limited	

Annexure-5

5.1 DETAILS OF THE BORROWING OF THE ISSUER

Details of the following liabilities of the Issuer, as at the end of the last quarter, i.e. June 30**, 2026**:

(a) **Details of Outstanding Secured Loan Facilities as on the preceding quarter (as on June 30, 2026)**

Note: All secured loan facilities are being secured on pari-passu basis

Name of lender	Type of Facility	Amount Sanctioned (INR in Crore)	Availed	Principal Amount Outstanding	Security	Repayment date/ schedule	Credit Rating, if applicable	Asset Classification
Axis Bank	Term Loan	600.00	600.00	466.67	Secured	Repayable in Quarterly Installments	ICRA	standard
Axis Bank	CC/ WCDL	50.00	50.00	49.00	Secured	On Demand	CRISIL	standard
Bandhan Bank	Term Loan	400.00	400.00	266.67	Secured	Repayable in Quarterly Installments	CRISIL	standard
Bank of America	CC/ WCDL	700.00	700.00	420.00	Secured	On Demand	CRISIL	standard
Bank of Baroda	Term Loan	2,000.00	2,000.00	650.00	Secured	Repayable in Quarterly Installments	ICRA	standard
Bank of Baroda	CC/ WCDL	100.00	100.00	-	Secured	On Demand	ICRA	standard
Bank of Maharashtra	Term Loan	2,000.00	2,000.00	1,342.00	Secured	Repayable in Quarterly Installments	CARE	standard
Canara Bank	Term Loan	9,250.00	9,250.00	5,112.50	Secured	Repayable in Quarterly Installments	ICRA	standard
Central Bank of India	Term Loan	180.00	180.00	36.00	Secured	Repayable in Yearly Installments	CRISIL	standard
Citi Bank	CC/ WCDL	200.00	200.00	-	Secured	On Demand	CRISIL	standard
City Union Bank	Term Loan	250.00	250.00	125.00	Secured	Repayable in Quarterly Installments	CRISIL	standard
Federal Bank	Term Loan	250.00	250.00	194.44	Secured	Repayable in quarterly Installments	ICRA	standard
HDFC Bank	CC/ WCDL	520.00	520.00	232.00	Secured	On Demand	CRISIL	standard
HDFC Bank	Term Loan	11,100.00	11,100.00	5,916.67	Secured	Repayable in quarterly Installments	ICRA/CRISIL/ CARE	standard
HSBC	Term Loan	500.00	500.00	458.33	Secured	Repayable in Quarterly and Semi-yearly installments	CARE/ICRA	standard
HSBC	CC/ WCDL	50.00	50.00	-	Secured	On Demand	CRISIL	standard
ICICI Bank	Term Loan	4,260.00	4,260.00	2,616.35	Secured	Repayable in Quarterly Installments	ICRA/CRISIL	standard
ICICI Bank	CC/ WCDL	20.00	20.00	-	Secured	On Demand	ICRA	standard
IDFC FIRST Bank	Term Loan	250.00	250.00	145.83	Secured	Repayable in Quarterly Installments	ICRA	standard
Indian Bank	CC/ WCDL	200.00	200.00	-	Secured	On Demand	ICRA	standard
Indian Bank	Term Loan	2,250.00	2,250.00	981.58	Secured	Repayable in monthly and quarterly installment	CRISIL/ICRA	standard
Mizuho Bank	Term Loan	1,050.00	1,050.00	833.33	Secured	Repayable in Yearly Installments	ICRA	standard
Mizuho Bank	CC/WCDL	165.00	165.00	165.00	Secured	On Demand	CRISIL	standard
MUFG Bank	Term Loan	1,045.00	1,045.00	1,045.00	Secured	Bullet repayment in 3 years and interest repayable in monthly installments	CRISIL	standard
MUFG Bank	WCDL	200.00	200.00	-	Secured	On Demand	CRISIL	standard
Punjab and Sind Bank	Term Loan	300.00	300.00	255.00	Secured	Repayable in quarterly installments	CRISIL	standard
SIDBI	Term Loan	1,000.00	1,000.00	571.60	Secured	Repayable in quarterly installments	CARE	standard
Standard Chartered	Term Loan	400.00	400.00	283.33	Secured	Repayable in quarterly installments	CRISIL	standard
Standard Chartered	CC/WCDL	100.00	100.00	-	Secured	On Demand	CRISIL	standard
State Bank of India	Term Loan	2,150.00	2,150.00	925.00	Secured	Repayable in quarterly installments	ICRA	standard
Union Bank of India	Term Loan	6,500.00	6,500.00	5,277.78	Secured	Repayable in half yearly and quarterly installments	ICRA	standard
Punjab National Bank	CC/ WCDL	700.00	700.00	700.00	Secured	On Demand	ICRA	standard
Yes Bank	CC/ WCDL	150.00	150.00	-	Secured	On Demand	CRISIL	standard
Multiple Borrower ECB	ECB	5,006.67	5,006.67	4,706.68	Secured	Multiple loans repayable at different frequencies	N/A for all the Loans, ICRA AA+ assigned wherever applicable	Standard

(b) Details of Outstanding Unsecured Loan Facilities as on the preceding quarter (as on June 30, 2026)

(INR in Crore)

Name of Lender	Type of Facility	Amount Sanctioned	Amount Outstanding	Repayment Date / Schedule	Credit Rating, if applicable
Tata Capital Limited	Tier-II TL	200	200	Bullet Repayment	
Aditya Birla Finance Ltd	Tier-II TL	100	100	Bullet Repayment	
HDFC Bank	CC/WCDL	200	200	On Demand	

(c) Details of Outstanding Non-Convertible Securities as on the preceding quarter (as on June 30, 2026):

Series of NCS	ISIN	Tenor / Maturity Period	Coupon	Amount Outstanding (INR Cr)	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured
HFCL/NCD/052	INE957N07674	5	7.60%	300	04-05-2022	04-05-2027	AA+/Stable by CRISIL	Secured
HFCL/NCD/032(iv)	INE957N07732	6	9.55%	250	27-12-2022	27-12-2028	AA+/Stable by CRISIL	Secured
HFCL/NCD/045	INE957N07591	10	7.35%	25	07-05-2021	07-05-2031	AA+/Stable by CRISIL & ICRA	Secured
HFCL/NCD/062	INE957N07773	5	8.60%	25	02-02-2024	02-02-2029	AA+/Stable by ICRA	Secured
HFCL/NCD/066 (i)	INE957N07799	2	8.89%	352	06-09-2024	06-10-2026	AA+/Stable by CRISIL	Secured
HFCL/NCD/070 (i)	INE957N07807	2	8.70%	310	31-12-2024	31-12-2026	AA+/Stable by CRISIL & ICRA	Secured
HFCL/NCD/070 (ii)	INE957N07815	3	8.70%	65	31-12-2024	31-12-2027	AA+/Stable by CRISIL & ICRA	Secured
HFCL/NCD/71 (ii)	INE957N07823	2	8.42%	150	02-06-2025	02-06-2027	AA+/Stable by CRISIL & ICRA	Secured
HFCL/NCD/73	INE957N07849	2	7.99%	240	06-08-2025	06-08-2027	AA+/Stable by CRISIL & ICRA	Secured
HFCL/NCD/014	INE957N08029	10	8.98%	100	03-08-2016	03-08-2026	AA+/Stable by CRISIL & ICRA	Unsecured
HFCL/NCD/023	INE957N08037	10	8.52%	100	20-06-2017	18-06-2027	AA+/Stable by CRISIL & ICRA	Unsecured
HFCL/NCD/030	INE957N08045	10	9.81%	125	06-12-2018	24-11-2028	AA+/Stable by CRISIL & ICRA	Unsecured
HFCL/NCD/036	INE957N08052	10	8.85%	100	05-02-2020	05-02-2030	AA+/Stable by CRISIL & ICRA	Unsecured
HFCL/NCD/037	INE957N08060	10	8.49%	25	04-03-2020	04-03-2030	AA+/Stable by CRISIL & ICRA	Unsecured
HFCL/NCD/042	INE957N08078	10	7.65%	45	11-12-2020	11-12-2030	AA+/Stable by CRISIL & ICRA	Unsecured
HFCL/NCD/053	INE957N08086	10	8.65%	100	18-07-2022	16-07-2032	AA+/Stable by CRISIL & ICRA	Unsecured
HFCL/NCD/055	INE957N08094	10	8.65%	55	21-10-2022	21-10-2032	AA+/Stable by CRISIL & ICRA	Unsecured
HFCL/NCD/057	INE957N08102	10	8.65%	100	01-12-2022	01-12-2032	AA+/Stable by CRISIL & ICRA	Unsecured
HFCL/NCD/061	INE957N08110	10	9.00%	55	05-01-2024	05-01-2034	AA+/Stable by CRISIL & ICRA	Unsecured
HFCL/NCD/067	INE957N08151	6	9.20%	200	27-09-2024	27-05-2030	AA+/Stable by CRISIL & ICRA	Unsecured
HFCL/NCD/070 (iii)	INE957N08185	10	9.30%	50	31-12-2024	31-12-2034	AA+/Stable by CRISIL & ICRA	Unsecured
HFCL/NCD/063(ii)	INE957N08128	10	9.50%	150	17-05-2024	17-05-2034	AA/Stable by CRISIL & ICRA	Unsecured
HFCL/NCD/064	INE957N08136	10	9.60%	75	04-06-2024	04-06-2034	AA/Stable by CRISIL & ICRA	Unsecured
HFCL/NCD/065	INE957N08144	10	9.50%	25	28-08-2024	28-09-2034	AA/Stable by CRISIL & ICRA	Unsecured

HFCL/NCD/066 (ii)	INE957N08144*	10	9.50%	60	06-09-2024	28-09-2034	AA/Stable by CRISIL & ICRA	Unsecured
HFCL/NCD/068	INE957N08169	10	9.50%	55	15-10-2024	15-11-2034	AA/Stable by CRISIL & ICRA	Unsecured
HFCL/NCD/069	INE957N08177	11	9.50%	50	25-11-2024	25-05-2035	AA/Stable by CRISIL & ICRA	Unsecured
HFCL/NCD/069 (i)	INE957N08177*	10	9.50%	120	12-02-2025	25-05-2035	AA/Stable by CRISIL & ICRA	Unsecured
HFCL/NCD/071 (i)	INE957N08193	10	9.10%	150	02-06-2025	04-06-2035	AA/Stable by CRISIL & ICRA	Unsecured
HFCL/NCD/071 (i)	INE957N08193	10	9.10%	100	22-08-2025	04-06-2035	AA/Stable by CRISIL & ICRA	Unsecured
HFCL/NCD/74	INE957N08201	10	9.10%	250	20-11-2025	18-01-2036	AA/Stable by CRISIL & ICRA	Unsecured
HFCL/NCD/75	INE957N07856	2	7.80%	250	04-12-2025	02-06-2027	AA/Stable by CRISIL & ICRA	Secured
HFCL/NCD/76(i)	INE957N08201 (a)	10	9.10%	150	06-03-2026	18-01-2036	AA/Stable by CRISIL & ICRA	Unsecured
HFCL/NCD/76(ii)	INE957N08219	11	9.10%	100	06-03-2026	19-01-2037	AA/Stable by CRISIL & ICRA	Unsecured
HFCL/NCD/77	INE957N07864	7	8.09%	97.9	16-03-2026	16-03-2033	AA/Stable by CRISIL & ICRA	Secured
HFCL/NCD/78	INE957N07872	2	8.75%	125	29-05-2026	26-05-2028	CRISIL AA+/ Stable" & "ICRA AA+/ Stable	Secured
HFCL/NCD/079	INE957N07880	2	8.55%	50	30-06-2026	30-06-2028	CRISIL & ICRA NCD	Secured

(d) Details of Outstanding commercial papers as on the preceding quarter (as on June 30, 2026):

Series of NCS	ISIN	Tenor / Maturity Period	Coupon	Amount Outstanding	Date of Allotment	Redemption Date / Schedule	Credit Rating	Secured / Unsecured
HFCL/CP/25-26/2	INE957N14JQ6	364	7.15%	40	21-11-2025	20-11-2026	Crisil and ICRA	Unsecured
HFCL/CP/25-26/3	INE957N14JR4	365	7.88%	100	04-02-2026	04-02-2027	Crisil and ICRA	Unsecured
HFCL/CP/25-26/4	INE957N14JR4	364	7.88%	50	05-02-2026	04-02-2027	Crisil and ICRA	Unsecured
HFCL/CP/25-26/5	INE957N14JR4	364	7.88%	100	05-02-2026	04-02-2027	Crisil and ICRA	Unsecured
HFCL/CP/25-26/15	INE957N14JY0	364	7.85%	400	06-03-2026	05-03-2027	Crisil and ICRA	Unsecured
HFCL/CP/25-26/16	INE957N14KA8	333	7.65%	250	30-03-2026	26-02-2027	Crisil and ICRA	Unsecured
HFCL/CP/25-26/17	INE957N14JZ7	332	7.65%	200	30-03-2026	25-02-2027	Crisil and ICRA	Unsecured
HFCL/CP/26-27/1	INE957N14KB6	91	6.79%	300	20-04-2026	20-07-2026	Crisil and ICRA	Unsecured
HFCL/CP/26-27/2	INE957N14KC4	91	7.20%	100	29-04-2026	29-07-2026	Crisil and ICRA	Unsecured
HFCL/CP/26-27/3	INE957N14KD2	91	7.20%	200	06-05-2026	05-08-2026	Crisil and ICRA	Unsecured
HFCL/CP/26-27/4	INE957N14KE0	90	7.20%	300	06-05-2026	04-08-2026	Crisil and ICRA	Unsecured
HFCL/CP/26-27/5	INE957N14KF7	91	7.32%	50	07-05-2026	06-08-2026	Crisil and ICRA	Unsecured
HFCL/CP/26-27/6.1	INE957N14KG5	91	7.30%	100	12-05-2026	11-08-2026	Crisil and ICRA	Unsecured
HFCL/CP/26-27/6.2	INE957N14KG5	91	7.30%	100	12-05-2026	11-08-2026	Crisil and ICRA	Unsecured
HFCL/CP/26-27/7.1	INE957N14KH3	91	7.70%	100	14-05-2026	13-08-2026	Crisil and ICRA	Unsecured
HFCL/CP/26-27/7.2	INE957N14KH3	91	7.70%	100	14-05-2026	13-08-2026	Crisil and ICRA	Unsecured
HFCL/CP/26-27/8	INE957N14KI1	91	8.50%	100	25-05-2026	24-08-2026	Crisil and ICRA	Unsecured
HFCL/CP/26-27/9.1	INE957N14KK7	91	8.50%	100	26-05-2026	25-08-2026	Crisil and ICRA	Unsecured
HFCL/CP/26-27/9.2	INE957N14KK7	91	8.50%	100	26-05-2026	25-08-2026	Crisil and ICRA	Unsecured
HFCL/CP/26-27/9.3	INE957N14KK7	91	8.50%	200	26-05-2026	25-08-2026	Crisil and ICRA	Unsecured
HFCL/CP/26-27/10	INE957N14KI1	89	8.60%	300	27-05-2026	24-08-2026	Crisil and ICRA	Unsecured
HFCL/CP/26-27/11	INE957N14KJ9	91	8.60%	100	29-05-2026	28-08-2026	Crisil and ICRA	Unsecured
HFCL/CP/26-27/12	INE957N14KM3	364	8.35%	60	09-06-2026	08-06-2027	Crisil and ICRA	Unsecured
HFCL/CP/26-27/13	INE957N14KN1	91	7.99%	150	10-06-2026	09-09-2026	Crisil and ICRA	Unsecured
HFCL/CP/26-27/14	INE957N14KO9	91	7.99%	150	11-06-2026	10-09-2026	Crisil and ICRA	Unsecured

5.2 List of top 10 holders of non-convertible securities in terms of value as on the preceding quarter (as on June 30, 2026) (on cumulative basis)

(INR Cr)

Sl. No	Name of holder	Category of holder	Face Value of holding	Amount	Principal Amount Outstanding	% of total non-convertible security outstanding
1	ONE97 Communications Limited	Corporate	425	425	425	9.276%
2	L&T Limited	Corporate	250	250	250	5.46%
3	HDFC Bank	Bank	250	250	250	5.46%
4	ICICI Prudential life insurance	Insurance	250	250	250	5.46%
5	ICICI Bank	Bank	250	250	250	5.45%
6	Universal Sompo General Insurance Company Limited	Insurance	75	75	75	1.64%
7	Trust Investment Advisors Private Limited	Corporate	55	55	55	1.20%
8	Union Bank of India	Bank	50	50	50	1.09%
9	UCO BANK	Bank	50	50	50	1.09%
10	India Shelter Finance Corporation Limited	Corporate	50	50	50	1.09%

5.3 List of top 10 holders of commercial papers in terms of value as on the preceding quarter (as on June 30, 2026) (on cumulative basis)

(INR Cr)

Sl. No	Name of holder	Category of holder	Amount	% of total commercial paper outstanding
1	Aditya Birla Sunlife MF	Mutual Fund	700	18.67%
2	SBI Mutual Fund	Mutual Fund	600	16.00%
3	Kotak MF	Mutual Fund	500	13.33%
4	UTI MF	Mutual Fund	500	13.33%
5	BNP Paribas	Mutual Fund	450	12.00%
6	Edelweiss Mutual Fund	Mutual Fund	200	5.33%
7	Mirae MF	Mutual Fund	200	5.33%
8	Nippon MF	Mutual Fund	200	5.33%
9	Baroda BNP Mutual Fund	Mutual Fund	100	2.67%
10	Emirates NBD Bank	Bank	100	2.67%