

## MIRA INFORM REPORT

Report No. :	736325
Report Date :	24.06.2022

### IDENTIFICATION DETAILS

Name :	HERO FINCORP LIMITED [w.e.f. 06.07.2011]
Formerly Known As :	HERO HONDA FINLEASE LIMITED
Registered Office :	34, Community Centre, Basant Lok Vasant Vihar, New Delhi – 110057
Country :	India
Financials (as on) :	31.03.2021
Date of Incorporation :	16.12.1991
CIN No.: [Company Identification No.]	U74899DL1991PLC046774
Capital Investment / Paid-up Capital :	INR 1273.100 Million
PAN No.: [Permanent Account No.]	AAACH0157J
GSTN : [Goods & Service Tax Registration No.]	29AAACH0157J1ZM - Karnataka 23AAACH0157J1ZY - Madhya Pradesh 27AAACH0157J1ZQ - Maharashtra 36AAACH0157J1ZR - Telangana 07AAACH0157J1ZS - Delhi 06AAACH0157J1ZU - Haryana 08AAACH0157J1ZQ - Rajasthan 24AAACH0157J1ZW - Gujarat 33AAACH0157J1ZX - Tamil Nadu 19AAACH0157J1ZN - West Bengal
Legal Form :	A Closely Held Public Limited Liability Company
Line of Business :	Subject is mainly into retail lending (which includes two-wheeler lending, used car financing, personal loans), retail SME lending (which includes unsecured business loan, loan against property, supply chain finance) and corporate lending. [Registered Activity]

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<b>No. of Employees :</b>	Not Available
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**RATING & COMMENTS**  
 (Mira Inform has adopted New Rating mechanism w.e.f. 23<sup>rd</sup> January 2017)

<b>MIRA's Rating :</b>	<b>A+</b>
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Minimum Risk	Medium Risk	High Risk
Low Risk		Deceased
Acceptable Risk		New Business
		No Trace

Rating	Explanation	Rating Comments
A+	Low Risk	Business dealings permissible with low risk of default

<b>Maximum Credit Limit :</b>	USD 144000000
<b>Status :</b>	Excellent
<b>Payment Behaviour :</b>	Regular
<b>Litigation :</b>	Exist
<b>Comments :</b>	<p>Subject was incorporated in the year 1991. The company is mainly into retail lending (which includes two-wheeler lending, used car financing, personal loans), retail SME lending (which includes unsecured business loan, loan against property, supply chain finance) and corporate lending.</p> <p>For the financial year 2021, the company has achieved fair growth in its revenue as compared to its previous year but has reported thin profit margin during the year.</p> <p>Rating takes into consideration the company's established track record of business operations marked by a sound net worth base along with low solvency indicators and decent liquidity position.</p> <p>The ratings continue to factor in HFCL's strong liquidity position, as reflected by positive cumulative mismatches in all the time buckets as per Asset Liability Maturity (ALM) statement dated September 30, 2021, and diversified borrowing profile of the company.</p> <p>HFCL is the financing arm of the Hero group and is the captive financier for HMCL's two-wheeler's sales. HFCL is majority (79.5% as on December 31, 2021) owned by HMCL and its promoter group (members of the Munjal family and their investment companies). HMCL is the flagship entity of the Hero group having a comfortable financial and credit risk profile and strong position in the</p>

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	<p>two-wheeler industry.</p> <p>Subject has filed its GST returns till May 2022.</p> <p>As gathered, the subject's payments are regular.</p> <p>In view of aforesaid, the company can be considered for business dealings at usual trade terms and conditions.</p>
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**NOTES :**

Any query related to this report can be made on e-mail : [infodept@mirainform.com](mailto:infodept@mirainform.com) while quoting report number, name and date.

**EXTERNAL AGENCY RATING**

<b>Rating Agency Name</b>	CARE RATING
<b>Rating</b>	Long-term = AA
<b>Rating Explanation</b>	High degree of safety and very low credit risk.
<b>Date</b>	March 09, 2022

**RBI DEFAULTERS' LIST STATUS**

Subject's name is not enlisted as a defaulter in the publicly available RBI Defaulters' list.

**EPF (Employee Provident Fund) DEFAULTERS' LIST STATUS**

Establishment ID	Establishment Name	Address	Office Name
DSNHP1346077000	HERO FINCORP LIMITED	9 BASANT LOKVASANT VIHAR	DELHI (SOUTH)
No Payment details found for this Establishment.			

Establishment ID	Establishment Name	Address	Office Name
GNGGN0008336000	HERO FINCORP LTD	69 K. M. STONE, DELHI JAIPUR HGHWAYDHARUHERA	GURGAON
No Payment details found for this Establishment.			

**NCLT (National Company Law Tribunal) LISTING STATUS**

Subject's name is not listed in the publicly available NCLT (National Company Law Tribunal) list as of 24.06.2022.

**IBBI (Insolvency and Bankruptcy Board of India) LISTING STATUS**

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**HERO FINCORP LIMITED - 736325**

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Subject's name is not listed in the publicly available IBBI (Insolvency and Bankruptcy Board of India) list as of report date.

**UNABLE TO CONTACT**

**Tel. No.: 91-11-49487150 (Continuously Ringing)**

**LOCATIONS**

<b>Registered Office :</b>	34, Community Centre, Basant Lok Vasant Vihar, New Delhi – 110057, India
<b>Tel. No.:</b>	Not Available
<b>Fax No.:</b>	Not Available
<b>E-Mail :</b>	<a href="mailto:investors@herofincorp.com">investors@herofincorp.com</a>

**DIRECTORS**

**AS ON 2022**

<b>Name :</b>	Pawan Munjal
<b>Designation :</b>	Director
<b>Date of Appointment :</b>	16.12.1991
<b>DIN No.:</b>	00004223
<b>Name :</b>	Renu Munjal
<b>Designation :</b>	Managing Director
<b>Date of Appointment :</b>	11.07.1992
<b>DIN No.:</b>	00012870
<b>Name :</b>	Pradeep Dinodia
<b>Designation :</b>	Director
<b>Date of Appointment :</b>	29.05.2016
<b>DIN No.:</b>	00027995
<b>Name :</b>	Sanjay Kukreja
<b>Designation :</b>	Director
<b>Date of Appointment :</b>	15.09.2016
<b>DIN No.:</b>	00175427
<b>Name :</b>	Vivek Chaand Sehgal
<b>Designation :</b>	Director
<b>Date of Appointment :</b>	06.12.2019
<b>DIN No.:</b>	00291126
<b>Name :</b>	Abhimanyu Munjal

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<b>Designation :</b>	Managing Director
<b>Date of Appointment :</b>	01.06.2016
<b>DIN No.:</b>	02822641

**KEY EXECUTIVES**

<b>Name :</b>	Jayesh Jain
<b>Designation :</b>	Chief Financial Officer
<b>Date of Appointment :</b>	29.01.2018
<b>PAN No.:</b>	ADIPJ7605D
<b>Name :</b>	Abhimanyu Munjal
<b>Designation :</b>	Managing Director
<b>Date of Appointment :</b>	15.09.2015
<b>PAN No.:</b>	AHXPM6486C
<b>Name :</b>	Shivendra Kumar Suman
<b>Designation :</b>	Company Secretary
<b>Date of Appointment :</b>	21.09.2018
<b>PAN No.:</b>	AZMPS6467N

**MAJOR SHAREHOLDERS / SHAREHOLDING PATTERN**

**AS ON: 31.03.2021**

<b>Names of Shareholders</b>	<b>No. of Shares</b>
Abhimanyu Munjal	301363
Ahmed Ali Husain Nalwala	44800
Ajay Kumar Gupta	11057
Akshay Munjal	187324
Alka Nath	29464

**Note: Other Shareholding Details File Attached.**

**Equity Share Break up (Percentage of Total Equity)**

**AS ON: 30.09.2021**

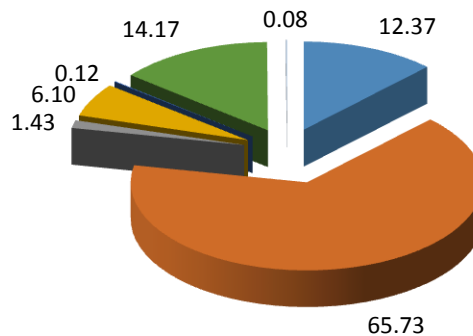
<b>Equity Share Breakup</b>	<b>Percentage of Holding</b>
<b>Category</b>	
Promoters (Individual/Hindu Undivided Family - Indian)	12.37
Promoters (Body corporate)	65.73
Promoters (Others)	1.43

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Public/Other than promoters (Individual/Hindu Undivided Family - Indian)	6.10
Public/Other than promoters (Individual/Hindu Undivided Family - Non-resident Indian (NRI))	0.12
Public/Other than promoters (Body corporate)	14.17
Public/Other than promoters (Others)	0.07
<b>Total</b>	<b>100.00</b>

### Share holding pattern

- Promoters (Individual/Hindu Undivided Family - Indian)
- Promoters (Body corporate)
- Promoters (Others)
- Public/Other than promoters (Individual/Hindu Undivided Family - Indian)



### BUSINESS DETAILS

<b>Line of Business :</b>	Subject is mainly into retail lending (which includes two-wheeler lending, used car financing, personal loans), retail SME lending (which includes unsecured business loan, loan against property, supply chain finance) and corporate lending. [Registered Activity]	
<b>Products :</b>	<b>As per GST</b>	
	<b>Goods</b>	
	<b>HSN</b>	<b>Description</b>
	87031010	MOTOR CARS AND OTHER MOTOR VEHICLES

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		PRINCIPALLY DESIGNED FOR THE TRANSPORT OF PERSONS (OTHER THAN THOSE OF HEADING 8702), INCLUDING STATION WAGONS AND RACING CARS VEHICLES SPECIALLY DESIGNED FOR TRAVELLING ON SNOW; GOLF CARS AND SIMILAR VEHICLES ELECTRICALLY OPERATED
	87111010	MOTORCYCLES (INCLUDING MOPEDS) AND CYCLES FITTED WITH AN AUXILIARY MOTOR, WITH OR WITHOUT SIDE-CARS; WITH RECIPROCATING INTERNAL COMBUSTION PISTON ENGINE OF A CYLINDER CAPACITY NOT EXCEEDING 50 CC: MOPEDS
<b>Services</b>		
	<b>HSN</b>	<b>Description</b>
	997119	Other financial services (except investment banking, insurance services and pension services)
	997319	Leasing or rental services concerning other machinery and equipments with or without operator
	00440173	BANKING AND FINANCIAL
	00441480	OTHER TAXABLE SERVICES - OTHER THAN THE ONES MENTIONED
	00440225	BUSINESS AUXILIARY SERVICES

**GENERAL INFORMATION**

<b>No. of Employees :</b>	Not Available		
<b>Bankers :</b>	Not Available		
<b>Facilities :</b>	<b>SECURED LOANS</b>	<b>31.03.2021 (INR In Million)</b>	<b>31.03.2020 (INR In Million)</b>
	<b>SHORT TERM BORROWINGS</b>		
	Term loan from banks	154428.300	121763.600
	External Commercial Borrowings	2000.000	2000.000
	Loans repayable on demand from banks – Cash Credit	1290.600	8337.500
	Working capital demand loans	13703.800	13250.000
	<b>Total</b>	<b>171422.700</b>	<b>145351.100</b>
	<b>UNSECURED LOANS</b>		
	<b>PARTICULARS</b>	<b>31.03.2021 (INR In Million)</b>	<b>31.03.2020 (INR In Million)</b>

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	<b>SHORT TERM BORROWINGS</b>		
	Working capital demand loans	0.000	750.000
	<b>Total</b>	<b>0.000</b>	<b>750.000</b>

<b>Auditors :</b>	
<b>Name :</b>	B S R & Company LLP Chartered Accountants
<b>Address :</b>	Building No. 10, 8th Floor, Tower-B DLF Cyber City, Phase-II, Gurugram – 122002, Haryana, India
<b>Tel. No.:</b>	91-120-6828700
<b>Fax No.:</b>	91-120-6828710
<b>Income-tax PAN of auditor or auditor's firm :</b>	AAAFB9852F
<b>Membership No.:</b>	095037
<b>Subsidiary :</b>	Hem Housing Finance Limited
<b>Parties in respect of which the company is an associate :</b>	Hero Motocorp Limited Bahadur Chand Investment Private Limited
<b>Enterprises over which key management personnel and their relatives are able to exercise significant influence :</b>	<ul style="list-style-type: none"> <li>• Hero Future Energies Private Limited</li> <li>• Hero Investcorp Private Limited</li> <li>• Hero Solar Energy Private Limited</li> <li>• Brijmohan Lall Om Prakash (Partnership Firm)</li> <li>• Munjal Acme Packaging Systems Private Limited</li> <li>• Cosmic Kitchen Private Limited</li> <li>• A.G. Industries Private Limited</li> <li>• Raman Kant Munjal Foundation (RKMF)</li> <li>• Ather Energy Private Limited</li> <li>• Tessolve Semiconductor Private Limited</li> <li>• Hero Wind Energy Private Limited</li> <li>• Clean Solar Power (Jaipur) Private Limited</li> <li>• Clean Wind Power (Anantpur) Private Limited</li> <li>• Clean Wind Power (Jaisalmar) Private Limited</li> <li>• Clean Wind Power (Bhavgnagar) Private Limited</li> <li>• SR Dinodia and Company LLP</li> <li>• Hero Mind Mine Institute Private Limited</li> <li>• BML Munjal University</li> <li>• Motherson Auto Limited</li> <li>• Spirited Auto Cars (I) Limited</li> </ul>

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**CAPITAL STRUCTURE**

**AFTER: 31.03.2021**

**Authorised Capital : Not Available**

**Issued, Subscribed & Paid-up Capital : INR 21273.063 Million**

**AS ON: 31.03.2021**

**Authorised Capital :**

No. of Shares	Type	Value	Amount
150000000	Equity Shares	INR 10/- each	INR 1500.000 Million

**Issued, Subscribed & Paid-up Capital :**

No. of Shares	Type	Value	Amount
127306674	Equity Shares	INR 10/- each	INR 1273.067 Million

**FINANCIAL DATA**  
*[all figures are in Indian Rupees Millions]*

**ABRIDGED BALANCE SHEET**

SOURCES OF FUNDS	31.03.2021	31.03.2020	31.03.2019
<b>I. EQUITY AND LIABILITIES</b>			
(1) Shareholders' Funds			
(a) Share Capital	1273.100	1215.400	1141.500
(b) Reserves & Surplus	49142.300	44059.300	35523.600
(c) Money received against share warrants	0.000	0.000	0.000
(2) Share Application money pending allotment	0.000	0.000	0.000
<b>Total Shareholders' Funds (1) + (2)</b>	<b>50415.400</b>	<b>45274.700</b>	<b>36665.100</b>
(3) Non-Current Liabilities			
(a) long-term borrowings	0.000	0.000	0.000
(b) Deferred tax liabilities (Net)	86.000	601.400	335.300
(c) Other long term liabilities	338.900	360.900	318.300
(d) long-term provisions	374.400	321.400	230.900
<b>Total Non-current Liabilities (3)</b>	<b>799.300</b>	<b>1283.700</b>	<b>884.500</b>
(4) Current Liabilities			
(a) Short term borrowings	171422.700	146101.100	91175.200
(b) Trade payables	2488.800	1615.400	1161.900
(c) Other current liabilities	51865.500	62089.200	76631.800
(d) Short-term provisions	0.000	0.000	0.000
<b>Total Current Liabilities (4)</b>	<b>225777.000</b>	<b>209805.700</b>	<b>168968.900</b>
<b>TOTAL</b>	<b>276991.700</b>	<b>256364.100</b>	<b>206518.500</b>
<b>II. ASSETS</b>			
(1) Non-current assets			
(a) Fixed Assets			
(i) Tangible assets	476.400	674.600	783.100
(ii) Intangible Assets	166.000	137.600	166.100
(iii) Capital work-in-progress	0.000	0.000	0.000
(iv) Intangible assets under development	0.000	0.000	0.000
(v) Right of use assets	365.000	499.800	0.000
(b) Non-current Investments	0.000	0.000	0.000

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(c) Deferred tax assets (net)	3408.200	2543.300	1764.100
(d) Long-term Loan and Advances	0.000	0.000	0.000
(e) Other Non-current assets	742.500	644.600	399.800
<b>Total Non-Current Assets</b>	<b>5158.100</b>	<b>4499.900</b>	<b>3113.100</b>
(2) Current assets			
(a) Current investments	22113.500	4518.300	9618.700
(b) Inventories	0.000	0.000	0.000
(c) Trade receivables	79.800	78.700	43.400
(d) Cash and cash equivalents	9964.700	22137.500	1072.100
(e) Short-term loans and advances	238568.500	224826.900	192156.800
(f) Other current assets	1107.100	302.800	514.400
<b>Total Current Assets</b>	<b>271833.600</b>	<b>251864.200</b>	<b>203405.400</b>
<b>TOTAL</b>	<b>276991.700</b>	<b>256364.100</b>	<b>206518.500</b>

**PROFIT & LOSS ACCOUNT**

	<b>PARTICULARS</b>	<b>31.03.2021</b>	<b>31.03.2020</b>	<b>31.03.2019</b>
	<b>SALES</b>			
	Income	40459.300	36632.000	24925.200
	Other Income	457.100	394.200	
	<b>TOTAL</b>	<b>40916.400</b>	<b>37026.200</b>	<b>24925.200</b>
<b>Less</b>	<b>EXPENSES</b>			
	Impairment allowance on loans	13990.400	6384.400	1730.700
	Employees benefits expense	2368.900	2519.400	2081.800
	Other expenses	7844.800	7584.500	5536.000
	<b>TOTAL</b>	<b>24204.100</b>	<b>16488.300</b>	<b>9348.500</b>
	<b>PROFIT/ (LOSS) BEFORE DEPRECIATION AND AMORTISATION, INTEREST AND TAX</b>	<b>16712.300</b>	<b>20537.900</b>	<b>15576.700</b>
<b>Less</b>	<b>DEPRECIATION/ AMORTISATION</b>	<b>306.700</b>	<b>330.200</b>	<b>240.500</b>
	<b>PROFIT / (LOSS) BEFORE INTEREST AND TAX</b>	<b>16405.600</b>	<b>20207.700</b>	<b>15336.200</b>
<b>Less</b>	<b>FINANCIAL EXPENSES</b>	<b>15504.900</b>	<b>15398.400</b>	<b>11199.600</b>
	<b>PROFIT/ (LOSS) BEFORE TAX</b>	<b>900.700</b>	<b>4809.300</b>	<b>4136.600</b>

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## HERO FINCORP LIMITED - 736325

**PAGE NO. : 12**

Less	TAX	194.500	1707.600	1452.900
	<b>PROFIT/ (LOSS) AFTER TAX</b>	<b>706.200</b>	<b>3101.700</b>	<b>2683.700</b>
	<b>Earnings / (Loss) Per Share (INR)</b>	<b>5.78</b>	<b>26.98</b>	<b>25.97</b>

### CURRENT MATURITIES OF LONG TERM DEBT DETAILS

PARTICULARS	31.03.2021	31.03.2020	31.03.2019
Current Maturities of Long term debt	NA	NA	NA
Cash generated from operations	NA	NA	NA
Net Cash flow from (used in) operating activities	(13584.300)	(27646.900)	(53924.300)

### KEY RATIOS

#### EFFICIENCY RATIOS

PARTICULARS	31.03.2021	31.03.2020	31.03.2019
Average Collection Days (Sundry Debtors / Operating Income * 365 Days)	0.72	0.78	0.64
Account Receivables Turnover (Operating Income / Sundry Debtors)	507.01	465.46	574.31
Asset Turnover (Operating Income / Net Fixed Assets)	25.54	24.88	16.16

#### LEVERAGE RATIOS

PARTICULARS	31.03.2021	31.03.2020	31.03.2019
Debt Ratio ((Borrowing + Current Liabilities) / Total Assets)	0.82	0.82	0.82
Debt Equity Ratio (Total Liability / Networth)	3.40	3.23	2.49
Current Liabilities to Networth (Current Liabilities / Net Worth)	4.48	4.63	4.61
Fixed Assets to Networth (Net Fixed Assets / Networth)	0.01	0.02	0.03

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Interest Coverage Ratio (PBIT / Financial Charges)	1.06	1.31	1.37
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**PROFITABILITY RATIOS**

PARTICULARS		31.03.2021	31.03.2020	31.03.2019
Operating Profit Margin (EBIT / Total Revenue)		0.41	0.55	0.62
Net Profit Margin ((PAT / Operating Income) * 100)	%	1.75	8.47	10.77
Return on Total Assets ((PAT / Total Assets) * 100)	%	0.25	1.21	1.30
Return on Investment (ROI) ((PAT / Networth) * 100)	%	1.40	6.85	7.32

**SOLVENCY RATIOS**

PARTICULARS	31.03.2021	31.03.2020	31.03.2019
Current Ratio (Current Assets / Current Liabilities)	1.20	1.20	1.20
Quick Ratio ((Current Assets – Inventories) / Current Liabilities)	1.20	1.20	1.20
G-Score Ratio Financial (Networth / Total Assets)	0.18	0.18	0.18
G-Score Ratio Debt (Debts / Equity Capital)	134.65	120.21	79.87
G-Score Ratio Liquidity (Total Current Assets / Total Current Liabilities)	1.20	1.20	1.20

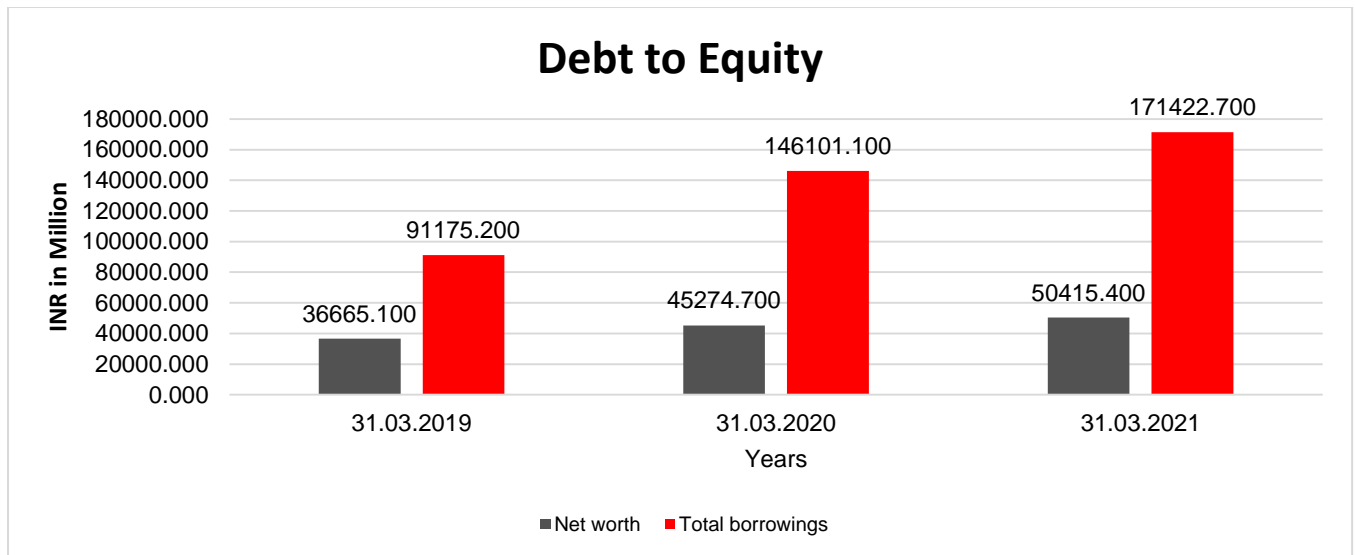
Total Liability = Short-term Debt + Long-term Debt + Current Maturities of Long-term debts

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**FINANCIAL ANALYSIS**  
*[all figures are in Indian Rupees Millions]*

**DEBT EQUITY RATIO**

Particular	31.03.2019	31.03.2020	31.03.2021
	<b>INR In Million</b>	<b>INR In Million</b>	<b>INR In Million</b>
Share Capital	1141.500	1215.400	1273.100
Reserves & Surplus	35523.600	44059.300	49142.300
<b>Net worth</b>	<b>36665.100</b>	<b>45274.700</b>	<b>50415.400</b>
long-term borrowings	0.000	0.000	0.000
Short term borrowings	91175.200	146101.100	171422.700
<b>Total borrowings</b>	<b>91175.200</b>	<b>146101.100</b>	<b>171422.700</b>
<b>Debt/Equity ratio</b>	<b>2.487</b>	<b>3.227</b>	<b>3.400</b>

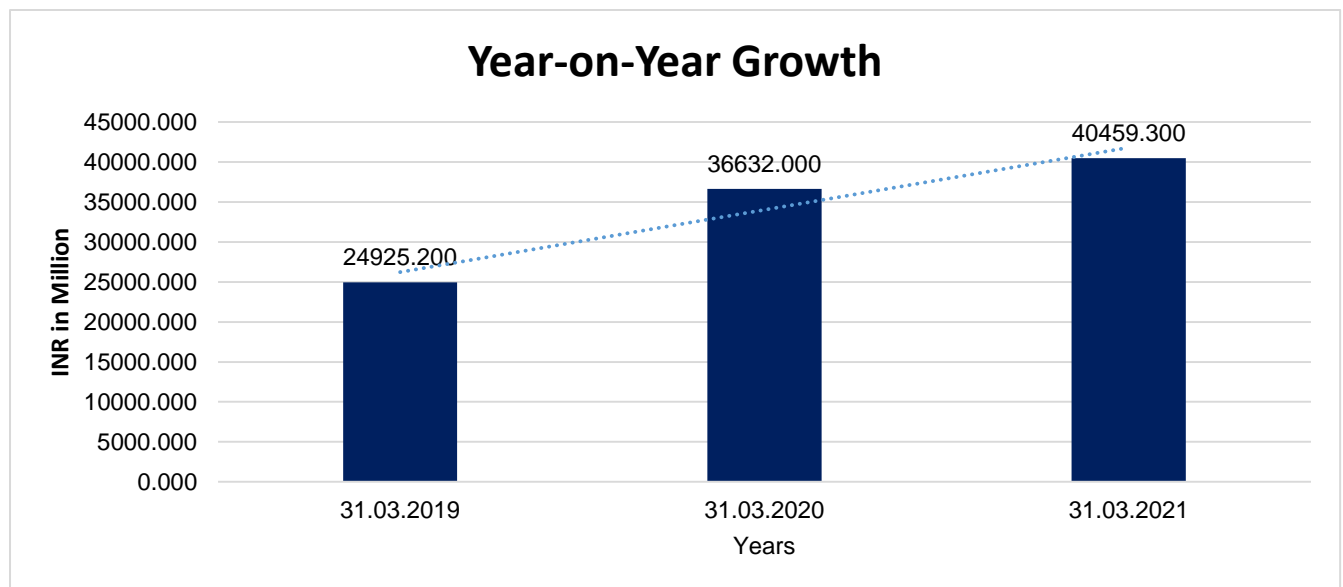


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**YEAR-ON-YEAR GROWTH**

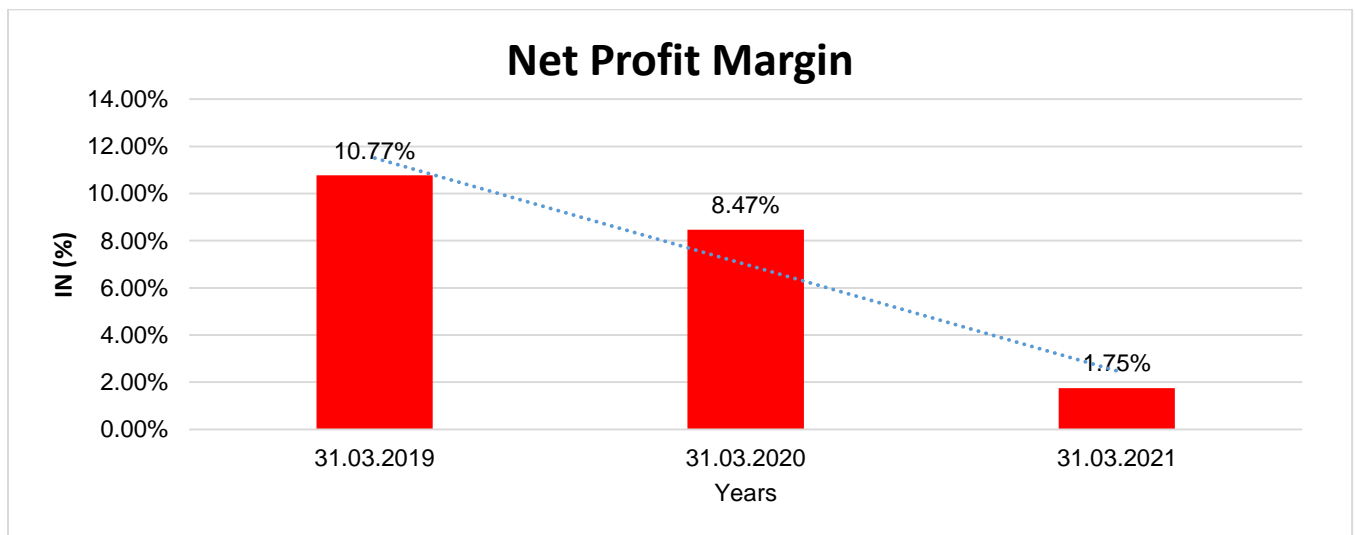
Year on Year Growth	31.03.2019	31.03.2020	31.03.2021
	INR In Million	INR In Million	INR In Million
Sales	24925.200	36632.000	40459.300
		<b>46.968</b>	<b>10.448</b>



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**NET PROFIT MARGIN**

Net Profit Margin	31.03.2019	31.03.2020	31.03.2021
	INR In Million	INR In Million	INR In Million
Sales	24925.200	36632.000	40459.300
Profit/(Loss)	2683.700	3101.700	706.200
	10.77%	8.47%	1.75%



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**GST FILING STATUS**

Subject has filed its GST returns with the concerned authorities till May 2022 as seen from the below table.

07AAACH0157J1ZS - Delhi

**Filing details for GSTR3B**

Financial Year	Tax Period	Date of filing	Status
2022-2023	May	20/06/2022	Filed
2022-2023	April	20/05/2022	Filed
2021-2022	March	20/04/2022	Filed
2021-2022	February	17/03/2022	Filed
2021-2022	January	18/02/2022	Filed
2021-2022	December	19/01/2022	Filed
2021-2022	November	17/12/2021	Filed
2021-2022	October	18/11/2021	Filed
2021-2022	September	20/10/2021	Filed
2021-2022	August	20/09/2021	Filed

**Filing details for GSTR-1/IFF**

Financial Year	Tax Period	Date of filing	Status
2022-2023	May	10/06/2022	Filed
2022-2023	April	11/05/2022	Filed
2021-2022	March	11/04/2022	Filed
2021-2022	February	11/03/2022	Filed
2021-2022	January	11/02/2022	Filed
2021-2022	December	11/01/2022	Filed
2021-2022	November	10/12/2021	Filed
2021-2022	October	11/11/2021	Filed
2021-2022	September	11/10/2021	Filed
2021-2022	August	10/09/2021	Filed

**Filing details for GSTR9**

Financial Year	Tax Period	Date of filing	Status
2020-2021	Annual	03/01/2022	Filed
2019-2020	Annual	27/02/2021	Filed
2018-2019	Annual	30/10/2020	Filed
2017-2018	Annual	30/01/2020	Filed

**Filing details for GSTR9C**

Financial Year	Tax Period	Date of filing	Status
2020-2021	Annual	04/01/2022	Filed

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2019-2020	Annual	27/02/2021	Filed
2018-2019	Annual	11/11/2020	Filed
2017-2018	Annual	31/01/2020	Filed

**LEGAL CASES**

**CCH1 PRL. CITY CIVIL and SESSIONS JUDGE**

**Case Details**

Case Type	O.S. - ORIGINAL SUIT		
Filing Number	6343/2017	Filing Date	14-09-2017
Registration Number	6356/2017	Registration Date	15-09-2017
CNR Number	KABC010225442017 (Note the CNR number for futurereference)	View QR Code / CauseTitle	

**Case Status**

First Hearing Date	15th September 2017		
Next Hearing Date	25th June 2022		
Case Stage	A.D.R.	Sub Stage	REFERRED TO LOK ADALATH
Court Number and Judge	1145-CCH62 LXI ADDL. CITY CIVIL AND SESSIONS JUDGE		

**Petitioner and Advocate**

- 1) ROOPA B N  
Advocate- MALLIKARJUNA B C
- 2) KUSHI
- 3) KALAVATHI R

**Respondent and Advocate**

- 1) THE MANAGER THE HERO FINE CORPORATION LTD
- 2) THE MANAGER HERO FINCORP LTD
- 3) NAGARAJ B L

**Acts**

<b>Under Act(s)</b>	<b>Under Section(s)</b>
U/O 7 RULE 1 AND 2 AND R/W SEC 26 OF CPC	,

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**IA Status**

IA Number	Party Name	Date of Filing	Next (Purpose)	Date	IA Status
IA/1/2017	ROOPA B NTHE MANAGER THE HERO FINECORPORATION LTD	15-09-2017	-- ()		Pending
IA/2/2017	ROOPA B NTHE MANAGER THE HERO FINECORPORATION LTD	15-09-2017	-- ()		Pending

**Case History**

Judge	Business onDate	HearingDate	Purpose of Hearing
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	15-09-2017	21-09-2017	NOTICE
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	21-09-2017	22-09-2017	ORDERS
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	22-09-2017	23-09-2017	ORDERS
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	23-09-2017	17-11-2017	ORDERS
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	17-11-2017	29-11-2017	ORDERS
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	29-11-2017	02-02-2018	ORDERS
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	02-02-2018	06-04-2018	NOTICE
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	06-04-2018	21-04-2018	NOTICE

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CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	21-04-2018	03-07-2018	NOTICE
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	03-07-2018	20-08-2018	NOTICE
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	20-08-2018	28-08-2018	NOTICE
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	28-08-2018	25-10-2018	NOTICE
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	25-10-2018	11-01-2019	NOTICE
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	11-01-2019	21-02-2019	WRITTENSTATEMENT
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	21-02-2019	22-02-2019	WRITTENSTATEMENT
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	22-02-2019	06-03-2019	WRITTENSTATEMENT
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	06-03-2019	28-06-2019	SUMMONS
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	28-06-2019	23-09-2019	SUMMONS
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	23-09-2019	11-12-2019	SUMMONS
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	11-12-2019	25-01-2020	SUMMONS
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	25-01-2020	27-01-2020	SUMMONS
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	27-01-2020	19-02-2020	OBJECTION
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	19-02-2020	02-04-2020	OBJECTION
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	02-04-2020	09-06-2020	OBJECTION

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CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	09-06-2020	17-07-2020	OBJECTION
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	17-07-2020	07-08-2020	OBJECTION
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	07-08-2020	25-08-2020	OBJECTION
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	25-08-2020	24-09-2020	OBJECTION
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	24-09-2020	18-11-2020	OBJECTION
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	18-11-2020	04-01-2021	OBJECTION
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	04-01-2021	15-01-2021	ORDERS
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	15-01-2021	22-01-2021	ORDERS
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	22-01-2021	18-02-2021	ARGUMENTS
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	18-02-2021	04-03-2021	ARGUMENTS
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	04-03-2021	08-04-2021	ORDERS
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	08-04-2021	25-05-2021	ORDERS
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	25-05-2021	31-05-2021	ORDERS
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	31-05-2021	18-06-2021	SUMMONS
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	18-06-2021	11-08-2021	SUMMONS
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	11-08-2021	29-09-2021	SUMMONS

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CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	29-09-2021	27-10-2021	EVIDENCE
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	27-10-2021	16-11-2021	EVIDENCE
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	16-11-2021	04-01-2022	EVIDENCE
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	04-01-2022	04-02-2022	EVIDENCE
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	04-02-2022	07-03-2022	EVIDENCE
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	07-03-2022	12-03-2022	A.D.R.
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	12-03-2022	19-03-2022	SUMMONS
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	19-03-2022	23-05-2022	SUMMONS
CCH62 LXI ADDL. CITY CIVIL AND SESSIONSJUDGE	23-05-2022	25-06-2022	A.D.R.

**Interim Orders**

Order Number	Order Date	Order Details
1	23-09-2017	Orders
2	31-05-2021	Orders

**District and Session Court , Solapur**

**Case Details**

Case Type	M.A.C.P. - MOTOR ACCIDENT CLAIM PETITION		
Filing Number	10/2019	Filing Date	01-01-2019
RegistrationNumber	11/2019	Registration Date	30-01-2019
CNR Number	MHSO010000202019 (Note the CNR number for futurereference)	View QR Code / CauseTitle	

**Case Status**

First Hearing Date	30th January 2019
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Next Hearing Date	25th July 2022
Case Stage	Hearing
Court Number and Judge	7-District Judge - 2 and Additional Session Judge

**Petitioner and Advocate**

1) Satosh Arjun Shinde  
 Advocate- Madki Satish Chandrashekhar

**Respondent and Advocate**

1) Shivanand Malkappa Bake  
 2) Malkappa Shivanand Bake  
 3) ICICI Lombard General Insurance Co.Ltd.  
 4) Hero Fincorp Ltd.  
 5) Vittal Yallappa Sonwane  
 6) The Oriental Insurance Company Limited

**Acts**

Under Act(s)	Under Section(s)
MOTOR VEHICLES ACT	166,

**Case History**

Judge	Business Date	on	Hearing Date	Purpose of Hearing
District Judge - 2 and Additional Session Judge	30-01-2019		02-03-2019	Notice_Unready
District Judge - 2 and Additional Session Judge	02-03-2019		19-03-2019	Awaiting Notice
District Judge - 2 and Additional Session Judge	19-03-2019		15-04-2019	W.S. and Say
District Judge - 2 and Additional Session Judge	15-04-2019		04-05-2019	W.S. and Say
District Judge - 2 and Additional Session Judge	04-05-2019		04-06-2019	W.S. and Say
District Judge - 2 and Additional Session Judge	04-06-2019		24-06-2019	W.S. and Say
District Judge - 2 and Additional Session Judge	24-06-2019		16-07-2019	W.S. and Say

Judge			
District Judge - 2 and Additional Session Judge	16-07-2019	08-08-2019	Issues
District Judge - 2 and Additional Session Judge	08-08-2019	13-09-2019	List of Witness
District Judge - 2 and Additional Session Judge	13-09-2019	09-10-2019	Hearing
District Judge - 2 and Additional Session Judge	09-10-2019	26-11-2019	Hearing
District Judge - 2 and Additional Session Judge	26-11-2019	14-12-2019	Depositing Amount
District Judge - 2 and Additional Session Judge	14-12-2019	30-01-2020	Depositing Amount
District Judge - 2 and Additional Session Judge	30-01-2020	16-03-2020	Issues
District Judge - 2 and Additional Session Judge	16-03-2020	27-03-2020	Issues
District Judge - 2 and Additional Session Judge	27-03-2020	11-05-2020	Issues
District Judge - 2 and Additional Session Judge	11-05-2020	22-06-2020	Issues
District Judge - 2 and Additional Session Judge	22-06-2020	22-07-2020	Issues
District Judge - 2 and Additional Session Judge	22-07-2020	22-09-2020	Issues
District Judge - 2 and Additional Session Judge	22-09-2020	08-12-2020	Issues
District Judge - 2 and Additional Session Judge	08-12-2020	03-02-2021	Issues
District Judge - 2 and Additional Session Judge	03-02-2021	10-03-2021	Additional Issues
District Judge - 2 and Additional Session Judge	10-03-2021	22-04-2021	Additional Issues

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Judge			
District Judge - 2 and Additional Session Judge	22-04-2021	08-07-2021	Additional Issues
District Judge - 2 and Additional Session Judge	08-07-2021	16-08-2021	Additional Issues
District Judge - 2 and Additional Session Judge	16-08-2021	23-09-2021	Additional Issues
District Judge - 2 and Additional Session Judge	23-09-2021	18-10-2021	Additional Issues
District Judge - 2 and Additional Session Judge	18-10-2021	24-11-2021	Additional Issues
District Judge - 2 and Additional Session Judge	24-11-2021	24-12-2021	Additional Issues
District Judge - 2 and Additional Session Judge	24-12-2021	24-02-2022	Additional Issues
District Judge - 2 and Additional Session Judge	24-02-2022	06-04-2022	Additional Issues
District Judge - 2 and Additional Session Judge	06-04-2022	23-05-2022	Hearing
District Judge - 2 and Additional Session Judge	23-05-2022	25-07-2022	Hearing

**LOCAL AGENCY FURTHER INFORMATION**

**CORPORATE INFORMATION**

Subject is a public company domiciled in India and incorporated under the provision of the companies act, 1956 on December 16, 1991. The company is registered as non-banking financial (Non deposit accepting) company engaged in the business of financing, leasing, bill discounting and related financial service with the Reserve Bank of India (Registration No. 1400266). The address of the company's registered office is 34, Community Centre Basant Lok, Vasant Vihar, New Delhi – 110057, India.

**INDEX OF CHARGES**

SNo	SRN	Charge Id	Charge Holder	Date of Creation	Amount	Address
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**HERO FINCORP LIMITED - 736325**

**PAGE NO. : 26**

			Name			
1	T84860055	100562261	VISTRA ITCL (INDIA) LIMITED	28/02/2022	1500000000.0	IL & FS FINANCIAL CENTREPLOT NO C22 G BLOCK BANDRAKURLA COMPLEX BANDRA EASTMUMBAIMa400051IN
2	T42161836	100494745	VISTRA ITCL (INDIA) LIMITED	13/08/2021	1500000000.0	IL & FS FINANCIAL CENTREPLOT NO C22 G BLOCK BANDRAKURLA COMPLEX BANDRA EASTMUMBAIMa400051IN
3	T36221919	100474255	VISTRA ITCL (INDIA) LIMITED	05/08/2021	2000000000.0	IL & FS FINANCIAL CENTREPLOT NO C22 G BLOCK BANDRAKURLA COMPLEX BANDRA EASTMUMBAIMa400051IN
4	T36220374	100474250	VISTRA ITCL (INDIA) LIMITED	20/07/2021	2150000000.0	IL & FS FINANCIAL CENTREPLOT NO C22 G BLOCK BANDRAKURLA COMPLEX BANDRA EASTMUMBAIMa400051IN
5	T36211597	100474248	VISTRA ITCL (INDIA) LIMITED	15/07/2021	500000000.0	IL & FS FINANCIAL CENTREPLOT NO C22 G BLOCK BANDRAKURLA COMPLEX BANDRA EASTMUMBAIMa400051IN
6	T23845860	100452576	VISTRA ITCL (INDIA) LIMITED	20/05/2021	2000000000.0	IL & FS FINANCIAL CENTREPLOT NO C22 G BLOCK BANDRAKURLA COMPLEX BANDRA EASTMUMBAIMa400051IN
7	T19865211	100464070	VISTRA ITCL (INDIA) LIMITED	07/05/2021	250000000.0	IL & FS FINANCIAL CENTREPLOT NO C22 G BLOCK BANDRAKURLA COMPLEX BANDRA EASTMUMBAIMa400051IN
8	T16814519	100445419	VISTRA ITCL (INDIA) LIMITED	31/03/2021	250000000.0	IL & FS FINANCIAL CENTREPLOT NO C22 G BLOCK BANDRAKURLA COMPLEX BANDRA EASTMUMBAIMa400051IN
9	T16817264	100445421	VISTRA ITCL (INDIA) LIMITED	31/03/2021	1000000000.0	IL & FS FINANCIAL CENTREPLOT NO C22 G BLOCK BANDRAKURLA COMPLEX BANDRA EASTMUMBAIMa400051IN
10	T04921128	100435627	VISTRA ITCL	29/01/2021	1250000000.0	IL & FS FINANCIAL CENTREPLOT NO C22 G

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			(INDIA) LIMITED			BLOCK BANDRAKURLA COMPLEX BANDRA EASTMUMBAI Ma4000511
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**FOREIGN EXCHANGE RATES**

Currency	Unit	INR
US Dollar	1	INR 78.26
UK Pound	1	INR 96.08
Euro	1	INR 82.50

**INFORMATION DETAILS**

Information Gathered by :	ROSH
Analysis Done by :	AMR
Report Prepared by :	JYO

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**SCORE FACTORS**

DEMERIT POINTS		
--BANK CHARGES	YES/NO	NO
--LITIGATION	YES/NO	YES
--OTHER ADVERSE INFORMATION	YES/NO	NO
MERIT POINTS		
--SOLE DISTRIBUTORSHIP	YES/NO	NO
--EXPORT ACTIVITIES	YES/NO	NO
--AFFILIATION	YES/NO	YES
--LISTED	YES/NO	NO
--OTHER MERIT FACTORS	YES/NO	YES

**RATING EXPLANATIONS**

Rating	Explanation	Rating Comments
A++	Minimum Risk	Business dealings permissible with minimum risk of default
A+	Low Risk	Business dealings permissible with low risk of default
A	Acceptable Risk	Business dealings permissible with moderate risk of default
B	Medium Risk	Business dealings permissible on a regular monitoring basis
C	High Risk	Business dealings on secured terms only
D	Deceased	Deceased / Closed Down / Dissolved / Dormant. Business dealings not recommended
NB	New Business	No recommendation can be done due to business in infancy stage
NT	No Trace	No recommendation can be done as the business is not traceable

NB is stated where there is insufficient information to facilitate rating. However, it is not to be considered as unfavourable.

This rating serves as a reference to assess SC's credit risk and to set the amount of credit to be extended. It is calculated from a composite of weighted scores obtained from each of the major sections of this report. The assessed factors are as follows:

- Financial condition covering various ratios
- Company background and operations size
- Promoters / Management background
- Payment record
- Litigation against the subject
- Industry scenario / competitor analysis
- Supplier / Customer / Banker review (wherever available)

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