



Hero FinCorp

Financial Services | NBFC

i Hero FinCorp is an Indian NBFC and an associate company of Hero MotoCorp. It provides consumer finance services and loans against property, and is also engaged in commercial lending, such as working capital loans and machinery loans.



Market Cap
₹12,400 Crore



FY26 Total Income
₹9,593.41 Crore



FY26 PAT
-₹226.01 Crore



PE Ratio
NA



PB Ratio
2.1



Key Highlights

- ✓ FY26 AUM crossed ₹58,600 crore, ₹30,300+ crore disbursed to over 1.5+ crore customers
- ✓ Hero MotoCorp and the Munjal family provide strong backing, while Hero FinCorp retains ICRA AA+ / CRISIL AA+ ratings with a Stable outlook
- ✓ Expanding into EV financing, positions it for India's growing electric-mobility market



Key Risks

- FY26 AUM was up only ~2% from FY25, while disbursements declined, limiting near-term growth momentum
- Credit costs are a major drag, with elevated provisions and stressed unsecured/MSME loans pushing the company into losses during FY26
- Operates with significant financial leverage, increasing sensitivity to funding costs and asset-quality deterioration

5Y Financial Performance

