For Educational Purposes Only

Hero FinCorp - Investor Note

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	FY25 Total Income	FY25 PAT	PE Ratio	PB Ratio
₹13,400 Crore	**₹9,903.33 Crore**	**₹109.95 Crore**	**121.8**	**2.5**

Business and Financial Highlights

Diversified Loan Portfolio
HFCL offers vehicle loans (esp. 2-wheelers via Hero MotoCorp tie-in), personal loans, mortgage, MSME financing and corporate loans, making it a diversified NBFC rather than a narrow financier.

Backed by One of India's Strongest Consumer Brands
Hero FinCorp is part of the Hero Group and leverages brand trust, dealer networks and marketing reach. This Brand + distribution synergy drives stronger origination and customer sourcing.

High Credit Ratings & Brand Strength
Rated CRISIL AA+ / Stable and ICRA AA+ for long-term debt, it benefits from the AAA-rated Hero MotoCorp brand, helping secure capital and customer trust.

Recent Financial Performance