

October 07, 2026

National Stock Exchange of India Limited

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

Subject: Certificate regarding utilization of proceeds from issuance of Commercial Paper for the quarter ended September 30, 2026 by Hero Housing Finance Limited ("the Company")

Ref: Master Circular issued by the Securities and Exchange Board of India bearing reference no. SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025

Dear Sir/ Madam,

With reference to the captioned circular, please find enclosed herewith a certificate issued by Chief Financial Officer of the Company certifying for the said quarter that:

1. The Commercial Paper proceeds were used for the disclosed purposes as stated in the respective offer document(s); and
2. The other conditions of the offer document(s), listing conditions as per Chapter XVII of said circular, are adhered to by the Company.

Kindly take the above information on record.

Thanking You,

Yours Faithfully

For Hero Housing Finance Limited

Digitally signed
by ANJALI
SINGH
Date:
2026.10.07
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Anjali Singh

Company Secretary

M. No.: A56345

Encl: End Use Certificate



**HeroHousing
Finance**

Dated: October 05, 2026

ICICI Bank Limited
NBCC Place, Bhishma Pitamah Marg
Pragati Vihar
New Delhi - 110 003

REF NO: As per Annexure I

MV of Outstanding CP – Rs. 3,00,00,00,000

Units – 6000

Maturity Date of CP: As per Annexure I

Subject: End Use Certificate for Quarter ending 30th, September, 2026

Dear Sir/Madam,

This is to certify that:

1. The CP was issued for the purpose as mentioned in Annexure I and the CP proceeds are used for the disclosed purpose.
2. The other conditions of the offer document and the CP directions are adhered to.
3. The asset classification of fund based facilities from banks/ Financial Institutions continues to be "Standard".
4. There has been no material change in our financial status which may adversely affect the credit rating of the Commercial Paper.
5. The CPs have not been invested by related parties either in primary market or in secondary market as per the list of beneficial owners.
6. The total issuance of CPs during the calendar year from Jan 01, 2026 up to the quarter ended Sep 30, 2026 was Rs 400 Crore
7. We have furnished board resolution dated April 25, 2026 authorizing the company to borrow through issuance of Commercial Paper to you
8. We have informed the bank(s) with outstanding fund or non-fund based credit facilities of our market borrowings, including through CPs on monthly basis.
9. We have made relevant disclosures related to End Use and Default in Offer Document.
10. We will inform the CRAs and IPA on the same day about any default / delay in CP related payments.

For Hero Housing Finance Limited

**DHOOP
MITTAL**

Digitally signed by
DHOOP MITTAL
Date: 2026.10.07
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Dhoop Mittal –
Chief Financial Officer

Encl: A/1

Hero Housing Finance Ltd.

Registered Address: 09, Community Centre, Basant Lok, Vasant Vihar, New Delhi - 110057

Toll Free No.: 1800 212 8800, Email: customer.care@herohfi.com

Website: www.herohousingfinance.com | CIN: U65192DL2016PLC301481

Annexure I

Commercial Paper during the January'26 - September'26 made by:

Issuer - Hero Housing Finance Limited

<i>Date of Issue</i>	<i>ISIN</i>	<i>FV in Rupees</i>	<i>Discounted Value</i>	<i>Maturity Date</i>	<i>Units</i>	<i>End Use of Funds</i>
17-Feb-26	INE800X14457	50,00,00,000	49,10,62,500	19-May-26	1,000	Working Capital Requirements only
17-Feb-26	INE800X14465	50,00,00,000	46,60,70,000	16-Feb-27	1,000	Working Capital Requirements only
20-Apr-26	INE800X14481	50,00,00,000	49,25,15,000	15-Jul-26	1,000	Working Capital Requirements only
20-Apr-26	INE800X14473	50,00,00,000	49,20,87,000	20-Jul-26	1,000	Working Capital Requirements only
24-Apr-26	INE800X14499	50,00,00,000	47,14,49,500	25-Feb-27	1,000	Working Capital Requirements only
07-Aug-26	INE800X14507	50,00,00,000	49,13,63,500	06-Nov-26	1,000	Working Capital Requirements only
10-Aug-26	INE800X14523	50,00,00,000	48,44,37,000	21-Jan-27	1,000	Working Capital Requirements only
13-Aug-26	INE800X14515	50,00,00,000	49,14,84,000	12-Nov-26	1,000	Working Capital Requirements only
	Total	4,00,00,00,000	3,88,04,68,500		8,000	

For Hero Housing Finance Limited

**DHOOP
MITTAL**

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DHOOP MITTAL
Date: 2026.10.07
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Dhoop Mittal -

Chief Financial Officer

Handwritten signature