

May 14, 2020

To,
National Stock Exchange of India Limited
Exchange Plaza, C-1, Block G,
Bandra Kurla Complex, Bandra (E)
Mumbai - 400051

Subject: Annual Disclosure pursuant to SEBI Circular No. SEBI/HO/DDHS/CIR/P/2018/144 dated November 26, 2018 w.r.t. Fund raising by issuance of Debt Securities by Large Entities

Dear Sir/Madam,

With reference to the captioned SEBI circular, Hero Housing Finance Limited being a 'Large Corporate' as per the applicability criteria given under Para 2.2 of the aforesaid circular, we enclose herewith the Annual Disclosure containing the details of incremental borrowings done during the FY 2019-20, in the prescribed format (**Annexure - B1**).

We request you to kindly take the same on records.

Thanking You

For **Hero Housing Finance Limited**



Vikas Gupta
Company Secretary
M. No. ACS 24281

Hero Housing Finance Ltd.

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

Phone: 1800 212 8800, **Email:** customer.care@herohfl.com

Website: www.herohousingfinance.com | **CIN:** U65192DL2016PLC301481

Annexure B1**Format of the Annual Disclosure to be made by an entity identified
as a Large Corporate**

1. Name of the Company: Hero Housing Finance Limited
2. CIN: U65192DL2016PLC301481
3. Report filed for FY: 2019 - 2020
4. Details of the borrowings (all figures in Rs. crore):

S.No.	Particulars	Details
i.	Incremental borrowing done in FY (a)	1340
ii.	Mandatory borrowing to be done through issuance of debt securities (b) = (25% of a)	335
iii.	Actual borrowings done through debt securities in FY (c)	0
iv.	Shortfall in the mandatory borrowing through debt securities, if any (d) = (b) - (c) {If the calculated value is zero or negative, write "nil"}	335
v.	Reasons for short fall, if any, in mandatory borrowings through debt securities	After NBF1 liquidity crisis in Sep-18, the Debt Capital market became illiquid for the NBF1 sector resulting into low demand of NCD. Hence, we could not raise debt in the form of debt securities as mandated by SEBI.

Signature:**Name: Vikas Gupta****Designation: Company Secretary****Contact Details: 011 - 49487150****Sd/-****Signature:****Name: Vishal Kanodia****Designation: Chief Financial Officer****Contact Details: 011 - 49487150****Date: May 14, 2020**