

HFFCIL/BSE/NSE/EQ/58/2026-27

Date: 12-08-2026

To, BSE Limited, Department of Corporate Services, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai- 400001. Scrip Code- 543259	To, The National Stock Exchange of India Limited, The Listing Department, Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E), Mumbai- 400051. Scrip Symbol- HOMEFIRST
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Subject: Intimation of Revalidation of Credit Rating - [ICRA]AA (Stable) of Home First Finance Company India Limited by ICRA Limited

Dear Sir/Madam,

In accordance with Regulation 30(6) read with Para A Part A of Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we would like to inform you that **ICRA Limited ("ICRA")** has revalidated the credit rating assigned to the Company's Non-Convertible Debentures ("NCDs") at **[ICRA] AA (Stable)**, originally reaffirmed vide its rating communication dated June 04, 2026.

Name of the Company	Credit Rating Agency	Type and Instrument	Previous Rated Amount (Rs. crores)	Current Rated Amount (Rs. crores)	Rating; Outlook	Rating Action
Home First Finance Company India Limited	ICRA Limited	Long Term; Non - Convertible Debentures	561.00	561.00	[ICRA] AA (Stable)	Revalidation
Total			561.00	561.00		

The credit rating letter issued by ICRA Limited on August 11, 2026, confirming the aforesaid revalidation of the credit rating dated June 04, 2026, is enclosed herewith

Request you to kindly take the same on record.

For **Home First Finance Company India Limited**

Shreyans Bachhawat
Company Secretary, Compliance Officer and Head - Legal
ACS NO: 26700

ICRA/Home First Finance Company India Limited/11082026/1

Date: August 11, 2026

Mr. Manoj Viswanathan

Managing Director & Chief Executive Officer
Home First Finance Company India Limited
Acme Plaza, Opposite Sangam Cinema,
J B Nagar, Andheri East,
Maharashtra 400059

Dear Sir,

Re: ICRA's Credit Rating for below mentioned Instruments of Home First Finance Company India Limited

Please refer to your email dated August 11, 2026, requesting ICRA Limited to revalidate the rating for the captioned programme. We confirm that the following ratings of the instruments rated by ICRA and last communicated to you vide our letter dated June 04, 2026 stands valid.

Instrument	Rated Amount (Rs. crore)	Rating Action ¹
NCD	561.00	[ICRA]AA (Stable)
Total	561.00	

The other terms and conditions for the rating of the captioned instrument shall remain the same as were communicated vide our letter Ref No: ICRA/Home First Finance Company India Limited/04062026/1 dated June 04, 2026.

The Rating(s) assigned must be understood solely as an opinion and should not be treated, or cause to be treated, as recommendation to buy, sell, or hold the rated Instrument issued/availed by your company.

We look forward to further strengthening our existing relationship and assure you of our best services.

With kind regards,
Yours sincerely,
For ICRA Limited

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KARTHIK

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by AGAPPA
MANI KARTHIK
Date:
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A M Karthik

Senior Vice President
Co-Group Head - Financial Sector Ratings
a.karthik@icraindia.com

¹ Complete definitions of the ratings assigned are available at www.icra.in.

ICRA Limited

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Annexure

LIST OF ALL INSTRUMENT RATED (WITH AMOUNT OUTSTANDING)

Rated Instrument	Rated Amount (In Rs. crore)	Amount Outstanding (In Rs. crore)	Rating
Non-convertible Debentures			
To be issued	561.00	-	[ICRA]AA (Stable)
Total	561.00	-	