HFFCIL/BSE/NSE/EQ/49/2026-27 **Date: 27-07-2026**

To,	To,
BSE Limited, Department of Corporate Services, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001. Scrip Code- **543259**	**The National Stock Exchange of India Limited,** The Listing Department, Bandra Kurla Complex, Mumbai- 400 051. Scrip Symbol- **HOMEFIRST**

Sub: Outcome of the Board Meeting held on Monday, July 27, 2026 and submission of Reviewed Financial Results for the quarter ended June 30, 2026.

Dear Sir / Madam,

In terms of provision of Regulation 30 read with Part A of Schedule III and other applicable regulations, if any, of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time ("**SEBI Listing Regulations**"), this is to inform you that the Board of Directors of the Company ("**Board**") at its Meeting held today i.e. Monday, July 27, 2026, has inter-alia, considered and approved the following matter:

1. **Financial Results for the quarter ended June 30, 2026:**

Pursuant to Regulation 33 of SEBI Listing Regulations, the Board has approved the Reviewed Financial Results of the Company for the quarter ended June 30, 2026;

A copy of the said Financial Results along with the Limited Review Report (with unmodified opinion on the Financial Results) issued by M/s. B S R & Co. LLP, Chartered Accountants (Firm Registration No. 101248W/W-100022) and M/s. Batliboi & Purohit, Chartered Accountants (Firm Registration No. 101048W), the Joint Statutory Auditors of the Company is enclosed herewith. (**Annexure-1**)

Please note that the said Board Meeting commenced at 2.00 P.M. and concluded at 5:05 P.M.

In pursuance of SEBI (Prohibition of Insider Trading) Regulations, 2015 and the Company's Code of Conduct, the trading window for designated persons and their immediate relatives will open on July 30, 2026.

Kindly take the same on record.

For **Home First Finance Company India Limited**

SHREYANS BACHHAWAT

Digitally signed by SHREYANS BACHHAWAT
Date: 2026.07.27 17:37:52 +05'30'

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

Annexure I

B S R & Co. LLP
Chartered Accountants
14th Floor, Central B Wing and North C Wing
Nesco IT Park 4, Nesco Center
Western Express Highway
Goregaon (East), Mumbai – 400 063, India

Batliboi & Purohit
Chartered Accountants
National Insurance Building, 2nd Floor
D N Road, Fort
Mumbai - 400001

Limited Review Report on unaudited financial results of Home First Finance Company India Limited for the quarter ended 30 June 2026 pursuant to Regulation 33 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To the Board of Directors of Home First Finance Company India Limited

1. We have reviewed the accompanying Statement of unaudited financial results of Home First Finance Company India Limited (hereinafter referred to as "the Company") for the quarter ended 30 June 2026 ("the Statement").

2. This Statement, which is the responsibility of the Company's management and approved by its Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013, and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations"). Our responsibility is to issue a report on the Statement based on our review.

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

4. Figures for the three months ended 31 March 2026 as reported in the Statement are the balancing figures between audited figures in respect of the full previous financial year and the published year to date figures up to the third quarter of the previous financial year. The figures up to the end of the third quarter of previous financial year had only been reviewed and not subjected to audit.

5. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of Regulation 33 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

BSR & Co. LLP
14th Floor, Central B Wing and North C Wing, Nesco IT Park4, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063
Chartered Accountants

Batliboi & Purohit
Mumbai
Chartered Accountants

6. The financial results of the Company for the year ended 31 March 2026 were audited by one of the current joint auditors, B S R & Co. LLP, Chartered Accountants, whose report dated 6 May 2026 had expressed an unmodified opinion. The financial results of the Company for the quarter ended 30 June 2025 were reviewed by one of the current joint auditors, B S R & Co. LLP, Chartered Accountants, whose report dated 25 July 2025 had expressed an unmodified conclusion.

For **B S R & Co. LLP**
Chartered Accountants
Firm's Registration No.: 101248W/W-100022

Siddhartha Guha
Partner
Membership No.: 124042
UDIN: 26124042XUXKAT8687

Place: Mumbai
Date: 27 July 2026

For **Batliboi & Purohit**
Chartered Accountants
Firm's Registration No.:101048W

N. S. Gaur
Partner
Membership No.: 137138
UDIN: 26137138XXJTXB7354

Place: Mumbai
Date: 27 July 2026

BSR & Co. LLP
14th Floor, Central B Wing and North C Wing, Nesco IT Park4, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063
Chartered Accountants

BATLIBOI & PUROHIT
Mumbai
CHARTERED ACCOUNTANTS

Home First Finance Company India Limited
Registered office: 511, Acme Plaza, Andheri-Kurla Road, Andheri (East), Mumbai 400059
CIN: L65990MH2010PLC240703

Statement of financial results for the quarter ended 30 June 2026 (Rs. in million, except per share data)

	Particulars	For the quarter ended			For the year ended
		30 June 2026	31 March 2026	30 June 2025	31 March 2026
		Reviewed	Audited (Refer note 8)	Reviewed	Audited
	Revenue from operations				
(i)	Interest income	4,619.67	4,317.32	3,943.79	16,640.19
(ii)	Fees and commission income	234.21	220.46	192.55	827.40
(iii)	Net gain on fair value changes	141.14	97.88	138.81	493.37
(iv)	Net gain on derecognition of financial instruments under amortised cost category	364.86	358.22	247.08	1,121.59
(v)	Other operating income	20.23	20.22	13.91	63.34
(I)	**Total revenue from operations**	**5,380.11**	**5,014.10**	**4,536.14**	**19,145.89**
(II)	Other income	18.30	33.25	16.51	81.33
(III)	**Total income (I+II)**	**5,398.41**	**5,047.35**	**4,552.65**	**19,227.22**
	Expenses				
(i)	Finance costs	2,084.46	1,953.21	2,002.82	7,923.22
(ii)	Impairment on financial instruments	158.98	157.85	116.80	568.78
(iii)	Employee benefits expense	762.32	649.21	603.65	2,487.02
(iv)	Depreciation and amortisation	53.04	50.99	43.85	189.02
(v)	Other expenses	263.26	284.19	220.56	981.64
(IV)	**Total expenses**	**3,322.06**	**3,095.45**	**2,987.68**	**12,149.68**
(V)	**Profit before tax (III-IV)**	**2,076.35**	**1,951.90**	**1,564.97**	**7,077.54**
(VI)	Tax expense:				
	- Current tax	500.29	453.01	381.02	1,663.31
	- Deferred tax	(22.45)	4.44	(4.96)	10.40
	Total tax expense	477.84	457.45	376.06	1,673.71
(VII)	**Profit after tax (V-VI)**	**1,598.51**	**1,494.45**	**1,188.91**	**5,403.83**
(VIII)	**Other comprehensive income**				
	(A) Items that will not be reclassified to profit or loss				
	(i) Remeasurements of the defined benefit plans	(3.24)	5.38	(1.21)	0.31
	(ii) Income tax relating to items that will not be reclassified to profit or loss	0.81	(1.36)	0.30	(0.08)
	(B) Items that will be reclassified to profit or loss				
	(i) The effective portion of gain/ (loss) on hedging instruments in a cash flow hedge	87.91	(15.15)	(11.73)	(19.55)
	(ii) Income tax relating to items that will be reclassified to profit or loss	(22.12)	3.81	2.95	4.92
	(iii) Cost of hedging	(2.67)	10.06	-	10.06
	(iv) Income tax relating to items that will be reclassified to profit or loss	0.67	(2.53)	-	(2.53)
	Other comprehensive income (A+B)	**61.36**	**0.21**	**(9.69)**	**(6.87)**
(IX)	**Total comprehensive income (VII+VIII)**	**1,659.87**	**1,494.66**	**1,179.22**	**5,396.96**
(X)	**Earnings per share (not annualised for the quarters)**				
	Basic earnings per share (Rs.)	15.31	14.35	11.69	52.35
	Diluted earnings per share (Rs.)	15.19	14.22	11.48	51.59
	Face value of equity share (Rs.)	2.00	2.00	2.00	2.00
(XI)	**Paid up equity share capital**	**209.05**	**208.66**	**206.49**	**208.66**
(XII)	**Other equity**				**43,356.73**

BSR & Co. LLP
14th Floor, Central B Wing and North C Wing, Nesco IT Park4, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063
Chartered Accountants

BATLIBOI & PUROHIT
Mumbai
CHARTERED ACCOUNTANTS

HOME FIRST FINANCE COMPANY INDIA LTD.

Notes:

1 The financial results of Home First Finance Company India Limited (the "Company") have been prepared by the management in accordance with the recognition and measurement principles, laid down under Indian Accounting Standard (Ind AS) 34, Interim Financial Reporting, prescribed under Section 133 of the Companies Act, 2013 and other accounting principles generally accepted in India and is in compliance with the presentation and disclosure requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended. The Company has applied its accounting policies and methods of computation in the preparation of these financial results consistent with those followed in the annual financial statements for the year ended 31 March 2026.

2 The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on 27 July 2026 and have been subjected to limited review by the joint statutory auditors. The auditors have expressed an unmodified conclusion thereon.

3 During the quarter ended 30 June 2026, 1,97,204 equity shares have been allotted to employees under the approved employee stock option schemes.

4 The Board of Directors at their meeting held on 06 May 2026 recommended dividend of Rs. 5.20 per equity share at 260% of the face value of Rs. 2 for the year ended 31 March 2026 (Previous year: Rs. 3.70 per equity share at 185% of the face value of Rs. 2), which was approved by the shareholders at the Annual General Meeting held on 24 June 2026 and paid during the quarter ended 30 June 2026.

5 The Company's main business is financing by way of loans towards affordable housing segment in India. All other activities of the Company revolve around the main business. As such, there are no separate reportable segments, as per the Indian Accounting Standard (Ind AS) 108 on 'Operating Segments'. Accordingly, the amounts appearing in the financial results relate to the Company's single business segment.

6 Disclosures pursuant to Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025 and Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated 28 November 2025:

a. Details of transfer through direct assignment in respect of loans not in default:

Particulars	**Quarter ended 30 June 2026**
Number of loans	3,792
Aggregate amount (Rs. in million)	3,170.19
Sale consideration (Rs. in million)	2,853.17
Number of transactions	3
Weighted average remaining maturity (in months)	207
Weighted average holding period after origination (in months)	12
Retention of beneficial economic interest	10%
Coverage of tangible security coverage	100%
Rating wise distribution of rated loans	NA
Number of instances (transactions) where transferor has agreed to replace the transferred loans	-
Number of transferred loans replaced	-

b. The Company has not acquired any loan which is either not in default or stressed during the quarter ended 30 June 2026.

c. The Company has not transferred any stressed loan during the quarter ended 30 June 2026.

d. Disclosures on Co-lending arrangements (CLA):

Particulars	**As at 30 June 2026**
Quantum of CLAs	
- Number of CLA partners	5
- Number of outstanding cases	4,072
- Amount of Gross outstanding (Rs. in million)	1,579.67
Weighted average rate of interest	9.96%
Fees charged during the quarter (Rs. in million)	2.04
Broad sectors in which CLA was made	Home loans
Performance of loans under CLA	
- Standard loans (Rs. in million)	1,563.59
- Non-performing loans (Rs. in million)	16.08
Details related to default loss guarantee	NA

7 The Company does not have any subsidiary/ associate/ joint venture company. Accordingly, consolidation of the financial statements is not applicable to the Company.

8 The figures for the last quarter of the previous financial year are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to the end of third quarter of the previous financial year. The figures up to the end of the third quarter of previous financial year were subjected to limited review by one of the current joint statutory auditors, B S R & Co. LLP, Chartered Accountants.

9 The financial results of the Company for the year ended 31 March 2026 were audited by one of the current joint statutory auditors, B S R & Co. LLP, Chartered Accountants, whose report dated 06 May 2026 had expressed an unmodified opinion thereon. The financial results of the Company for the quarter ended 30 June 2025 were reviewed by one of the current joint statutory auditors, B S R & Co. LLP, Chartered Accountants, whose report dated 25 July 2025 had expressed an unmodified conclusion thereon.

For and on behalf of the Board of Directors

BSR & Co. LLP 14th Floor, Central B Wing and North C Wing, Nesco IT Park4, Nesco Center, Western Express Highway, Goregaon (East), Mumbai - 400 063 Chartered Accountants

Batliboi & Purohit Mumbai Chartered Accountants

Home First Finance Company India Ltd.

Manoj Viswanathan
Managing Director and Chief Executive Officer
DIN: 01741612
Place: Mumbai
Date: 27 July 2026