

HFFCIL/BSE/NSE/EQ/51/2026-27

Date: 27-07-2026

To, BSE Limited, Department of Corporate Services, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001. Scrip Code- 543259	To, The National Stock Exchange of India Limited, The Listing Department, Bandra Kurla Complex, Mumbai- 400 051. Scrip Symbol- HOMEFIRST
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Sub: Investor Press Release on the Financial and Operational Performance of the Company for the quarter ended June 30, 2026

Dear Sir/Madam,

Pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, please find enclosed herewith the Investor Press Release on the Financial and Operational performance of the Company for the quarter ended June 30, 2026.

This Investor Press Release may also be accessed on the website of the company at www.homefirstindia.com

This is for your information and record.

For **Home First Finance Company India Limited**

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

Home First Finance Company India Limited

Press Release: 27th July, 2026, Mumbai

- AUM at ₹ 16,938 Cr; growth of 25.7% y-o-y and 6.7% q-o-q.
- Disbursal reaches record ₹ 1,628 Cr, delivering 31.0% y-o-y and 3.6% q-o-q growth.
- Stable Asset Quality maintained in line with Mar'26: 1+ DPD at 4.7%, 30+ DPD at 3.2%, 90+ DPD at 1.8%.
- PAT grows by 34.5% y-o-y and 7.0% q-o-q to ₹ 160 Cr. RoA at 4.2%.

Q1FY27 in brief

■ Y-o-Y

■ Q-o-Q

Assets Under Mgmt (AUM)

₹16,938 Cr

■ 25.7%

■ 6.7%

Disbursement

₹1,628 Cr

■ 31.0%

■ 3.6%

Gross Stage 3 / POS (GNPA%)

1.8%

■ 0 bps

■ 0 bps

Profit After Tax (PAT)

₹160 Cr

■ 34.5%

■ 7.0%

Key Performance Indicators for Q1FY27

Particulars	Q1FY27	Q1FY26	y-o-y	Q4FY26	q-o-q
AUM (₹Cr)	16,938	13,479	25.7%	15,878	6.7%
Disbursement (₹Cr)	1,628	1,243	31.0%	1,572	3.6%
Total Income (₹Cr)	540	455	18.6%	505	7.0%
PAT (₹Cr)	160	119	34.5%	149	7.0%
Spread (%) ⁽¹⁾	5.3%	5.1%	+20 bps	5.3%	0 bps
ROA (%)	4.2%	3.7%	+50 bps	4.1%	+10 bps
Gross Stage 3 (%)	1.8%	1.8%	0 bps	1.8%	0 bps
Cost to Income (%)	32.7%	34.2%	-150 bps	32.0%	+70 bps

(1) IGAAP basis and Excludes Co-Lending.

Investors & Analyst can download the excel version of operational & financial numbers from our website [link](#).



Commenting on the performance **Mr. Manoj Viswanathan, MD & CEO said,**



"As we begin FY27, the Indian economy continues to exhibit strong underlying momentum. Stable domestic consumption, range bound inflation, steady policy rates and improving liquidity have created a supportive environment for credit growth. While geopolitical developments and global macro uncertainties continue to warrant close monitoring, the domestic operating environment for affordable housing finance remains favourable, supported by resilient customer demand.

With this as the backdrop, HomeFirst delivered a strong start to the year. Assets Under Management grew by 25.7% year-on-year to ₹16,938 crore, while disbursements reached a record ₹1,628 crore during the quarter. Growth was broad-based across geographies and distribution channels, reflecting the strength of our customer franchise, disciplined execution and continued demand within our target customer segment.

Profitability remained healthy during the quarter. Profit after tax stood at ₹160 crore, growing 34.5% year-on-year and 7.0% sequentially. Net Total income increased to ₹332 crore, up 29.9% year-on-year and 7.1% quarter-on-quarter, supported by healthy business growth, improving operating leverage and stable asset quality. Return on Assets remained healthy at 4.2%, while Return on Equity stood at 14.5%.

Our margins remained resilient during the quarter, supported by disciplined pricing and prudent liability management. Spreads ex co-lending remained stable, demonstrating the strength of our granular retail franchise and diversified funding profile.

We continued to invest in strengthening our distribution capabilities. During the quarter, we added 4 new branches, taking our network to 175 branches and 373 touchpoints across the country. We also added 133 net employees, primarily in customer-facing roles, taking our total employee strength to 1,988.

Asset quality remained stable despite continued strong growth. Collection efficiency remained healthy, with 1+ DPD at 4.7%, 30+ DPD at 3.2% and Gross Stage 3 at 1.8%, reflecting stable asset quality quarter-on-quarter. Credit cost remained well contained at 40 basis points during the quarter, reflecting the resilience of our underwriting framework, disciplined portfolio monitoring and strong collection capabilities.

We also continued to build on our Green Homes initiative by certifying an additional 100 homes during the quarter, taking the cumulative number of certified homes to 550 as of June 2026. While modest in scale, the initiative underscores our efforts to integrate sustainability within affordable housing.

Looking ahead, we remain optimistic about the opportunities in the affordable housing finance sector. Structural demand drivers remain firmly in place, supported by favourable demographics, increasing formalisation of incomes, urbanisation and continued policy support for housing. We are seeing healthy business momentum across our markets and remain confident of delivering ~25% AUM growth while maintaining our focus on profitability, portfolio quality and operating efficiency.

With a strong capital position, a diversified funding franchise and a scalable operating platform, we believe HomeFirst is well positioned to continue creating sustainable long-term value for all stakeholders."



Key Highlights for Q1FY27

Distribution:

- The Company has 175 branches (+4 from Mar'26 and +17 from Jun'25) with presence in 13 States / UT.
- Total touchpoints remained at 373.

Q1FY27 Disbursements:

- Disbursements of ₹1,628 Cr, y-o-y growth of 31.0% and 3.6% q-o-q.

Asset under Management (AUM):

- ₹16,938 Cr, growth of 25.7% on y-o-y basis and 6.7% on q-o-q basis.
- Focus on housing loans that contribute 83% of AUM.
- EWS / LIG category forms ~58% of Asset under Management.

Asset Quality:

- Bounce rates range-bound. Jul'26 bounce rate of 15.2%.
- 1+ DPD is at 4.7% (flat on q-o-q).
- 30+ DPD at 3.2% (flat on q-o-q).
- Gross Stage 3 (GNPA) at 1.8% (flat on q-o-q).
- Our credit cost is at 40 bps for the quarter.

Provisions:

- ECL provision as on Jun'26 is ₹113 Cr; resulting in total provision to loans outstanding ratio at 0.8%; and the total provision coverage ratio (PCR) is at 45.3% as of Jun'26 vs 44.9% as of Mar'26.

Borrowings:

- Total borrowings including debt securities are at ₹10,818 Cr as on Jun'26. The company continues to carry a liquidity buffer of ₹2,272 Cr as of Jun'26.
- Cost of borrowings at 7.8%, improved by 10 bps on q-o-q.

Spread:

- Ex-CL Spread on loans stood at 5.3% in Q1FY27 (stable on q-o-q and improved by 20 bps y-o-y).

Capital Adequacy:

- As on Jun'26, total CRAR stood at 42.6% with Tier I capital at 42.2%. As of Mar'26, total CRAR was at 44.1% and Tier I capital at 43.8%.
- Networth as on Jun'26 is at ₹4,483 Cr vis-à-vis ₹4,357 Cr as on Mar'26 and ₹3,855 Cr as on Jun'25.

Q1FY27 Financial Performance:

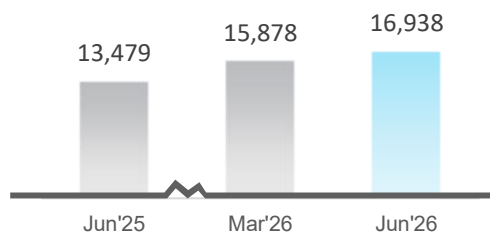
- Total Income at ₹540 Cr; growth of 18.6% y-o-y and 7.0% q-o-q.
- PPOP stands at ₹224 Cr; growth of 32.9% y-o-y and 6.0% q-o-q.
- PAT at ₹160 Cr; up by 34.5% y-o-y and 7.0% q-o-q.
- ROA is at 4.2%; up by 50 bps y-o-y and 10 bps q-o-q.
- ROE stood at 14.5% in Q1FY27 (+50 bps q-o-q).



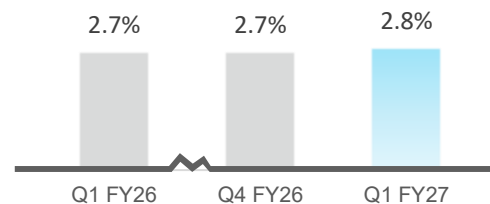
Q1FY27 Performance Summary

Assets Under Management

in ₹Cr

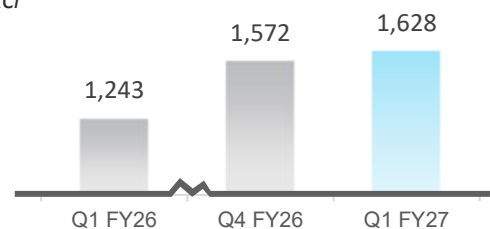


Opex to Assets

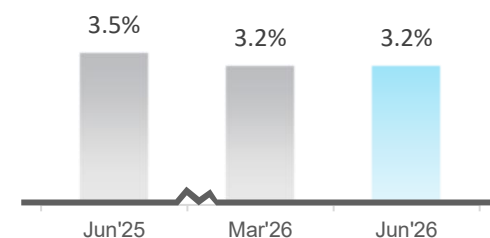


Disbursement

in ₹Cr

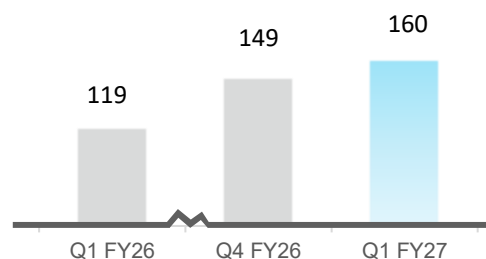


DPD 30+



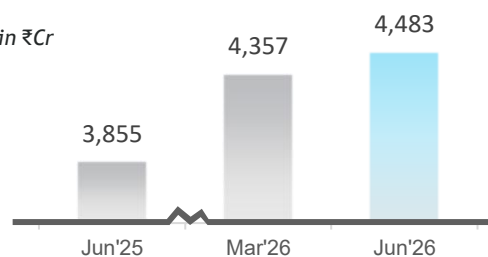
Profit After Tax

in ₹Cr

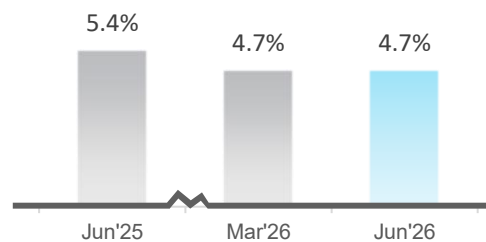


Net Worth

in ₹Cr



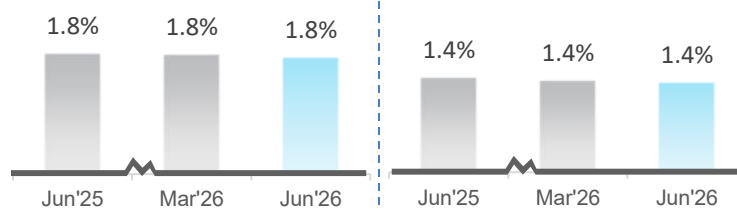
DPD 1+



Gross / Net Stage 3 (GNPA/NNPA)

Gross Stage 3

Net Stage 3



About Home First Finance Company India Limited

Home First Finance Company India Limited (HomeFirst) is a technology driven affordable housing finance company that targets first time home buyers in low and middle-income groups. It primarily offers housing loans for the purchase or construction of homes. The Company has deep penetration in the large housing finance markets with a network of 175 branches with presence in 13 States / UT in India, with a significant presence in emerging urban regions in the states of Gujarat, Maharashtra, Andhra Pradesh, Telangana, Karnataka and Tamil Nadu and increasing presence in emerging affordable housing finance markets of Uttar Pradesh, Uttarakhand, Madhya Pradesh, Rajasthan, Chhattisgarh, Haryana and NCR. The company has diversified lead generating channels with a wide network of connectors.

Safe Harbor Statement

Statements in this document relating to future status, events, or circumstances, including but not limited to statements about plans and objectives, the progress and results of research and development, potential project characteristics, project potential and target dates for project related issues are forward-looking statements based on estimates and the anticipated effects of future events on current and developing circumstances. Such statements are subject to numerous risks and uncertainties and are not necessarily predictive of future results. Actual results may differ materially from those anticipated in the forward-looking statements. The company assumes no obligation to update forward-looking statements to reflect actual results changed assumptions or other factors.

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