

HFFCIL/BSE/NSE/EQ/NCD/90/2026-27

Date: 27-10-2026

|                                                                                                                                                                                  |                                                                                                                                                                                                                |
|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|----------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| To,<br><b>BSE Limited,</b><br>Department of Corporate Services,<br>Phiroze Jeejeebhoy Towers,<br>Dalal Street, Fort, Mumbai- 400001.<br>Scrip Code - <b>EQ:543259 NCD:978097</b> | To,<br><b>The National Stock Exchange of India Limited,</b><br>The Listing Department,<br>Exchange Plaza, C-1, Block G, Bandra Kurla Complex,<br>Bandra (E), Mumbai- 400051.<br>Scrip Symbol- <b>HOMEFIRST</b> |
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**Sub: Outcome of the Board Meeting held on Tuesday, October 27, 2026 and submission of Reviewed Financial Results for the quarter and half year ended September 30, 2026.**

**Dear Sir/Madam,**

Pursuant to Regulation 30 (read with Para A, Part A and Part B of Schedule III) of 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. Tuesday, October 27, 2026, has *inter- alia*, considered and approved the following matters:

1. Pursuant to Regulation 33 and 52 of SEBI Listing Regulations, we hereby inform you that the Board of Directors ("**Board**") of the Company has, inter alia, approved the Reviewed Financial Results of the Company for the quarter and half year ended September 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 along with the additional information in compliance with Regulation 52(4) of the SEBI Listing Regulations are enclosed herewith. (**Annexure-1**)
2. Security Cover Certificate as on September 30, 2026 as per Regulation 54(2), 54(3) and 56(1)(d) read with SEBI Master Circular H0/17 /11/12(2)2026- DDHS-POD1/I/22420/2026 dated 28 September 2026 are enclosed herewith (**Annexure -2**)
3. Disclosure of Statement indicating utilisation of issue proceeds as per Regulation 52(7) and Statement indicating deviation/ variation in the use of issue proceeds of listed Non-convertible Securities as per Regulation 52(7A) of the SEBI Listing Regulations read with SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD-1/P/CIR/2025/0000000103 dated July 11, 2025 (**Annexure-3**)
4. Based on the recommendations of Audit Committee and Nomination & Remuneration Committee, approved the appointment of Ms. Rinkoo Somani as the Chief Financial Officer ("**CFO**") of the Company [designated as Key Managerial Personnel ("**KMP**") and Senior Management Personnel ("**SMP**")]. The disclosures as required under SEBI Listing Regulations read with SEBI Master Circular no. SEBI HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 is enclosed herewith. (**Annexure 4**)

5. Approved the Postal Ballot Notice for seeking approval of the Shareholders of the Company for appointment of Mr. Vineet Taneja (DIN: 07567421), as a Non-Executive Independent Director of the Company.

Please note that the said Board Meeting commenced at 2.00 P.M. and concluded at 5:20 P.M. We request you to take the aforesaid on the record.

For **Home First Finance Company India Limited**

**SHREYANS  
BACHHAWAT**

 Digitally signed by SHREYANS  
BACHHAWAT  
Date: 2026.10.27 17:31:41 +05'30'

**Shreyans Bachhawat**

**Company Secretary, Compliance Officer and Head - Legal**

**ACS NO: 26700**

**BSR & 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, 2<sup>nd</sup> 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 September 2026 and year to date results for the period from 1 April 2026 to 30 September 2026 pursuant to Regulation 33 and Regulation 52(4) read with Regulation 63 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 September 2026 and year to date results for the period from 1 April 2026 to 30 September 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 and Regulation 52(4) read with Regulation 63 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. 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 and Regulation 52(4) read with Regulation 63 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters to the extent applicable.



**Limited Review Report (Continued)**  
**Home First Finance Company India Limited**

5. 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 September 2025 and year to date results for the period from 1 April 2025 to 30 September 2025 were reviewed by one of the current joint auditors, B S R & Co. LLP, Chartered Accountants, whose report dated 4 November 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: 26124042WLIPAN4345

**For Batliboi & Purohit**

*Chartered Accountants*

Firm's Registration No.: 101048W



**N. S. Gaur**

*Partner*

Membership No.: 137138

UDIN: 26137138CKKIOP5220

Place: Mumbai

Date: 27 October 2026

Place: Mumbai

Date: 27 October 2026



Statement of financial results for the quarter and half year ended 30 September 2026

(Rs. in million, except per share data)

| Particulars                                                                               | For the quarter ended |                  |                   | For the half year ended |                   | For the year ended |
|-------------------------------------------------------------------------------------------|-----------------------|------------------|-------------------|-------------------------|-------------------|--------------------|
|                                                                                           | 30 September 2026     | 30 June 2026     | 30 September 2025 | 30 September 2026       | 30 September 2025 | 31 March 2026      |
|                                                                                           | Reviewed              | Reviewed         | Reviewed          | Reviewed                | Reviewed          | Audited            |
| <b>Revenue from operations</b>                                                            |                       |                  |                   |                         |                   |                    |
| (i) Interest income                                                                       | 4,912.71              | 4,619.67         | 4,091.05          | 9,532.38                | 8,034.84          | 16,640.19          |
| (ii) Fees and commission income                                                           | 262.30                | 234.21           | 213.24            | 496.51                  | 405.79            | 827.40             |
| (iii) Net gain on fair value changes                                                      | 121.22                | 141.14           | 204.80            | 262.36                  | 343.61            | 493.37             |
| (iv) Net gain on derecognition of financial instruments under amortised cost category     | 350.49                | 364.86           | 249.52            | 715.35                  | 496.60            | 1,121.59           |
| (v) Other operating income                                                                | 23.21                 | 20.23            | 14.59             | 43.44                   | 28.50             | 63.34              |
| <b>(I) Total revenue from operations</b>                                                  | <b>5,669.93</b>       | <b>5,380.11</b>  | <b>4,773.20</b>   | <b>11,050.04</b>        | <b>9,309.34</b>   | <b>19,145.89</b>   |
| (II) Other income                                                                         | 0.49                  | 18.30            | 17.27             | 18.79                   | 33.78             | 81.33              |
| <b>(III) Total income (I+II)</b>                                                          | <b>5,670.42</b>       | <b>5,398.41</b>  | <b>4,790.47</b>   | <b>11,068.83</b>        | <b>9,343.12</b>   | <b>19,227.22</b>   |
| <b>Expenses</b>                                                                           |                       |                  |                   |                         |                   |                    |
| (i) Finance costs                                                                         | 2,246.14              | 2,084.46         | 2,026.23          | 4,330.60                | 4,029.05          | 7,923.22           |
| (ii) Impairment on financial instruments                                                  | 154.09                | 158.98           | 152.43            | 313.07                  | 269.23            | 568.78             |
| (iii) Employee benefits expense                                                           | 710.57                | 762.32           | 598.52            | 1,472.89                | 1,202.17          | 2,487.02           |
| (iv) Depreciation and amortisation                                                        | 56.55                 | 53.04            | 45.37             | 109.59                  | 89.22             | 189.02             |
| (v) Other expenses                                                                        | 280.96                | 263.26           | 235.58            | 544.22                  | 456.14            | 981.64             |
| <b>(IV) Total expenses</b>                                                                | <b>3,448.31</b>       | <b>3,322.06</b>  | <b>3,058.13</b>   | <b>6,770.37</b>         | <b>6,045.81</b>   | <b>12,149.68</b>   |
| <b>(V) Profit before tax (III-IV)</b>                                                     | <b>2,222.11</b>       | <b>2,076.35</b>  | <b>1,732.34</b>   | <b>4,298.46</b>         | <b>3,297.31</b>   | <b>7,077.54</b>    |
| <b>(VI) Tax expense:</b>                                                                  |                       |                  |                   |                         |                   |                    |
| - Current tax                                                                             | 480.84                | 500.29           | 406.89            | 981.13                  | 787.91            | 1,663.31           |
| - Deferred tax                                                                            | 39.35                 | (22.45)          | 6.98              | 16.90                   | 2.02              | 10.40              |
| <b>Total tax expense</b>                                                                  | <b>520.19</b>         | <b>477.84</b>    | <b>413.87</b>     | <b>998.03</b>           | <b>789.93</b>     | <b>1,673.71</b>    |
| <b>(VII) Profit after tax (V-VI)</b>                                                      | <b>1,701.92</b>       | <b>1,598.51</b>  | <b>1,318.47</b>   | <b>3,300.43</b>         | <b>2,507.38</b>   | <b>5,403.83</b>    |
| <b>(VIII) Other comprehensive income</b>                                                  |                       |                  |                   |                         |                   |                    |
| (A) Items that will not be reclassified to profit or loss                                 |                       |                  |                   |                         |                   |                    |
| (i) Remeasurements of the defined benefit plans                                           | 0.91                  | (3.24)           | (3.42)            | (2.33)                  | (4.63)            | 0.31               |
| (ii) Income tax relating to items that will not be reclassified to profit or loss         | (0.22)                | 0.81             | 0.87              | 0.59                    | 1.17              | (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     | 26.87                 | 87.91            | 19.47             | 114.78                  | 7.74              | (19.55)            |
| (ii) Income tax relating to items in (B)(i) that will be reclassified to profit or loss   | (6.77)                | (22.12)          | (4.90)            | (28.89)                 | (1.95)            | 4.92               |
| (iii) Cost of hedging                                                                     | (7.39)                | (2.67)           | -                 | (10.06)                 | -                 | 10.06              |
| (iv) Income tax relating to items in (B)(iii) that will be reclassified to profit or loss | 1.86                  | 0.67             | -                 | 2.53                    | -                 | (2.53)             |
| <b>Other comprehensive income (A+B)</b>                                                   | <b>15.26</b>          | <b>61.36</b>     | <b>12.02</b>      | <b>76.62</b>            | <b>2.33</b>       | <b>(6.87)</b>      |
| <b>(IX) Total comprehensive income (VII+VIII)</b>                                         | <b>1,717.18</b>       | <b>1,659.87</b>  | <b>1,330.49</b>   | <b>3,377.05</b>         | <b>2,509.71</b>   | <b>5,396.96</b>    |
| <b>(X) Earnings per share (not annualised for the quarters/ half year)</b>                |                       |                  |                   |                         |                   |                    |
| Basic earnings per share (Rs.)                                                            | 16.28                 | 15.31            | 12.76             | 31.59                   | 24.46             | 52.35              |
| Diluted earnings per share (Rs.)                                                          | 16.13                 | 15.19            | 12.53             | 31.28                   | 24.03             | 51.59              |
| Face value of equity share (Rs.)                                                          | 2.00                  | 2.00             | 2.00              | 2.00                    | 2.00              | 2.00               |
| <b>(XI) Paid up equity share capital</b>                                                  | <b>209.13</b>         | <b>209.05</b>    | <b>207.12</b>     | <b>209.13</b>           | <b>207.12</b>     | <b>208.66</b>      |
| <b>(XII) Other equity</b>                                                                 | <b>46,442.04</b>      | <b>44,618.11</b> | <b>39,936.54</b>  | <b>46,442.04</b>        | <b>39,936.54</b>  | <b>43,356.73</b>   |



**Notes:**

**1 Statement of assets and liabilities as at 30 September 2026**

(Rs. in million)

|                                                                                             | As at              |                    |
|---------------------------------------------------------------------------------------------|--------------------|--------------------|
|                                                                                             | 30 September 2026  | 31 March 2026      |
|                                                                                             | Reviewed           | Audited            |
| <b>ASSETS</b>                                                                               |                    |                    |
| <b>Financial assets</b>                                                                     |                    |                    |
| Cash and cash equivalents                                                                   | 10,579.11          | 4,487.02           |
| Bank balance other than cash and cash equivalents                                           | 1,302.00           | 3,923.21           |
| Derivative financial instruments                                                            | 539.18             | 647.03             |
| Receivables                                                                                 |                    |                    |
| (I) Trade receivables                                                                       | 79.43              | 78.07              |
| (II) Other receivables                                                                      | 5.01               | 3.89               |
| Loans                                                                                       | 1,49,190.86        | 1,31,326.13        |
| Investments                                                                                 | 6,722.78           | 8,122.34           |
| Other financial assets                                                                      | 2,625.56           | 2,304.83           |
| <b>Total financial assets</b>                                                               | <b>1,71,043.93</b> | <b>1,50,892.52</b> |
| <b>Non-financial assets</b>                                                                 |                    |                    |
| Current tax assets (net)                                                                    | 2.78               | 2.78               |
| Property, plant and equipment                                                               | 198.64             | 187.95             |
| Right of use assets                                                                         | 361.60             | 353.35             |
| Capital work-in-progress                                                                    | 1.29               | 1.92               |
| Intangible assets under development                                                         | -                  | 0.65               |
| Other intangible assets                                                                     | 11.56              | 15.13              |
| Other non-financial assets                                                                  | 228.39             | 211.08             |
| <b>Total non-financial assets</b>                                                           | <b>804.26</b>      | <b>772.86</b>      |
| <b>Total Assets</b>                                                                         | <b>1,71,848.19</b> | <b>1,51,665.38</b> |
| <b>LIABILITIES AND EQUITY</b>                                                               |                    |                    |
| <b>Liabilities</b>                                                                          |                    |                    |
| <b>Financial liabilities</b>                                                                |                    |                    |
| Derivative financial instruments                                                            | 90.21              | -                  |
| Payables                                                                                    |                    |                    |
| (I) Trade payables                                                                          | -                  | 0.27               |
| (i) Total outstanding dues of micro enterprises and small enterprises                       | -                  | 0.27               |
| (ii) Total outstanding dues of creditors other than micro enterprises and small enterprises | 222.13             | 163.71             |
| Debt securities                                                                             | 3,785.63           | 2,274.43           |
| Borrowings (other than debt securities)                                                     | 1,18,675.44        | 1,03,626.05        |
| Other financial liabilities                                                                 | 1,612.41           | 1,340.92           |
| <b>Total financial liabilities</b>                                                          | <b>1,24,385.82</b> | <b>1,07,405.38</b> |
| <b>Non-financial liabilities</b>                                                            |                    |                    |
| Current tax liabilities (net)                                                               | 420.91             | 393.21             |
| Provisions                                                                                  | 211.71             | 146.23             |
| Deferred tax liabilities (net)                                                              | 74.50              | 31.84              |
| Other non-financial liabilities                                                             | 104.08             | 123.33             |
| <b>Total non-financial liabilities</b>                                                      | <b>811.20</b>      | <b>694.61</b>      |
| <b>Total liabilities</b>                                                                    | <b>1,25,197.02</b> | <b>1,08,099.99</b> |
| <b>Equity</b>                                                                               |                    |                    |
| Equity share capital                                                                        | 209.13             | 208.66             |
| Other equity                                                                                | 46,442.04          | 43,356.73          |
| <b>Total equity</b>                                                                         | <b>46,651.17</b>   | <b>43,565.39</b>   |
| <b>Total Liabilities and Equity</b>                                                         | <b>1,71,848.19</b> | <b>1,51,665.38</b> |



2 Statement of cash flows for the half year ended 30 September 2026

(Rs. in million)

|                                                                                                      | Half year ended    |                    |
|------------------------------------------------------------------------------------------------------|--------------------|--------------------|
|                                                                                                      | 30 September 2026  | 30 September 2025  |
|                                                                                                      | Reviewed           | Reviewed           |
| <b>Cash flows from operating activities</b>                                                          |                    |                    |
| Profit before tax                                                                                    | 4,298.46           | 3,297.31           |
| Adjusted for:                                                                                        |                    |                    |
| Interest income on term loans                                                                        | (9,091.55)         | (7,557.79)         |
| Interest on borrowings and debt securities                                                           | 4,261.43           | 3,929.07           |
| Net gain on derecognition of financial instruments under amortised cost category                     | (715.35)           | (496.60)           |
| Other interest income                                                                                | (215.29)           | (152.77)           |
| Depreciation and amortisation                                                                        | 109.59             | 89.22              |
| Interest income on bank deposits                                                                     | (144.87)           | (233.97)           |
| Interest income on investments                                                                       | (78.89)            | (88.53)            |
| Loss on sale of property, plant and equipment (net)                                                  | 0.08               | 0.70               |
| Interest on lease liabilities                                                                        | 15.24              | 12.51              |
| Gain on termination of lease liabilities                                                             | (0.79)             | (0.78)             |
| Net gain on fair value changes on investments                                                        | (262.36)           | (306.56)           |
| Net gain on fair value changes on derivative financial instruments                                   | -                  | (37.05)            |
| Net unrealised fair valuation change on borrowings                                                   | (59.03)            | 45.96              |
| Impairment on financial instruments                                                                  | 330.74             | 283.16             |
| Share based payment to employees                                                                     | 145.20             | 184.44             |
| <b>Operating profit before working capital changes and adjustment for interest received and paid</b> | <b>(1,407.39)</b>  | <b>(1,031.68)</b>  |
| <b>Adjustment for working capital:</b>                                                               |                    |                    |
| - (Increase) in loans given                                                                          | (18,023.68)        | (11,736.63)        |
| - (Increase) in trade and other receivables                                                          | (2.48)             | (10.32)            |
| - (Increase) in other financial assets                                                               | (63.43)            | (14.61)            |
| - (Increase)/ Decrease in other non financial assets                                                 | (42.49)            | 54.27              |
| - Increase/ (Decrease) in trade payables                                                             | 58.15              | (1.66)             |
| - Increase in other financial liabilities                                                            | 258.35             | 136.86             |
| - (Decrease) in other non financial liabilities                                                      | (9.35)             | (52.56)            |
| - Increase in provisions                                                                             | 52.84              | 5.80               |
| <b>Cash used in operating activities before adjustment for interest received and paid</b>            | <b>(19,179.48)</b> | <b>(12,650.53)</b> |
| - Interest income received on loans                                                                  | 9,591.68           | 7,915.96           |
| - Interest expense paid on borrowings and debt securities                                            | (3,610.46)         | (3,616.40)         |
| <b>Cash used in operating activities</b>                                                             | <b>(13,198.26)</b> | <b>(8,350.97)</b>  |
| Income tax paid (net)                                                                                | (953.44)           | (853.80)           |
| <b>Net cash used in operating activities [A]</b>                                                     | <b>(14,151.70)</b> | <b>(9,204.77)</b>  |
| <b>Cash flows from investing activities</b>                                                          |                    |                    |
| Purchase of property, plant and equipment and other intangible assets                                | (68.43)            | (47.95)            |
| Proceeds from sale of property, plant and equipment and other intangible assets                      | 5.25               | 0.06               |
| Purchase of investments                                                                              | (59,170.21)        | (49,483.81)        |
| Proceeds from redemption/ sale of investments                                                        | 60,856.26          | 49,432.13          |
| Net withdrawal/ (placement) of bank deposits                                                         | 2,587.41           | (1,657.49)         |
| Interest received on bank deposits                                                                   | 178.67             | 205.17             |
| Interest received on investments                                                                     | 54.76              | 36.27              |
| <b>Net cash generated from/ (used in) investing activities [B]</b>                                   | <b>4,443.71</b>    | <b>(1,515.62)</b>  |
| <b>Cash flows from financing activities</b>                                                          |                    |                    |
| Proceeds from issuance of equity share capital (including share premium)                             | 102.67             | 12,807.53          |
| Share application money received                                                                     | 4.04               | 4.48               |
| Share issue expenses                                                                                 | -                  | (193.61)           |
| Proceeds from borrowings from banks and financial institutions                                       | 24,900.00          | 11,150.00          |
| Repayment of borrowings from banks and financial institutions                                        | (10,092.65)        | (10,614.52)        |
| Repayment of lease liabilities                                                                       | (70.91)            | (54.76)            |
| Proceeds from issue of non-convertible debentures                                                    | 1,500.00           | -                  |
| Dividend paid on equity shares                                                                       | (543.07)           | (381.72)           |
| <b>Net cash generated from financing activities [C]</b>                                              | <b>15,800.08</b>   | <b>12,717.40</b>   |
| <b>Net increase in cash and cash equivalents [A+B+C]</b>                                             | <b>6,092.09</b>    | <b>1,997.01</b>    |
| Cash and cash equivalents at the beginning of the period                                             | 4,487.02           | 5,991.28           |
| <b>Cash and cash equivalents at the end of the period</b>                                            | <b>10,579.11</b>   | <b>7,988.29</b>    |
| <b>Components of cash and cash equivalents:</b>                                                      |                    |                    |
| Cash on hand                                                                                         | 1.32               | 1.30               |
| Balances with banks                                                                                  |                    |                    |
| - in current accounts                                                                                | 9,027.02           | 7,236.03           |
| - in deposits with original maturity of 3 months or less                                             | 1,548.21           | 750.11             |
| Others                                                                                               | 2.56               | 0.85               |
| <b>Cash and cash equivalents</b>                                                                     | <b>10,579.11</b>   | <b>7,988.29</b>    |



- 3 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 and Regulation 52 read with Regulation 63(2) 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.
- 4 The above financial results have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on 27 October 2026 and have been subjected to limited review by the joint statutory auditors. The auditors have expressed an unmodified conclusion thereon.
- 5 During the quarter and half year ended 30 September 2026, 37,921 and 2,35,125 equity shares respectively have been allotted to employees under the approved employee stock option schemes.
- 6 Disclosures required under the RBI Resolution Framework - 2.0: Resolution of COVID-19 related stress of Individuals and Small Businesses dated 05 May 2021 with reference to disclosures stated under Format-B prescribed in the Resolution Framework - 1.0, read with Reserve Bank of India (Non-Banking Financial Companies – Resolution of Stressed Assets) Directions, 2025 dated 28 November 2025.

(Rs. in million)

| Type of borrower  | Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of 31 March 2026 (A) | Of (A), aggregate debt that slipped into NPA during the half-year ended 30 September 2026 | Of (A), amount written off during the half-year ended 30 September 2026 | Of (A), amount paid by the borrowers during the half-year ended 30 September 2026 | Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of 30 September 2026 |
|-------------------|-------------------------------------------------------------------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------|-------------------------------------------------------------------------|-----------------------------------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------|
|                   | (A)                                                                                                                                       | (B)                                                                                       | (C)                                                                     | (D)                                                                               |                                                                                                                                           |
| Personal Loans    | 51.09                                                                                                                                     | 1.42                                                                                      | -                                                                       | 3.15                                                                              | 46.52                                                                                                                                     |
| Corporate persons | -                                                                                                                                         | -                                                                                         | -                                                                       | -                                                                                 | -                                                                                                                                         |
| Of which MSMEs    | -                                                                                                                                         | -                                                                                         | -                                                                       | -                                                                                 | -                                                                                                                                         |
| Others            | -                                                                                                                                         | -                                                                                         | -                                                                       | -                                                                                 | -                                                                                                                                         |
| <b>Total</b>      | <b>51.09</b>                                                                                                                              | <b>1.42</b>                                                                               | <b>-</b>                                                                | <b>3.15</b>                                                                       | <b>46.52</b>                                                                                                                              |

- 7 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.
- 8 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<br>30 September 2026 | Half year ended<br>30 September 2026 |
|-------------------------------------------------------------------------------------------------|------------------------------------|--------------------------------------|
| Number of loans                                                                                 | 4,405                              | 8,197                                |
| Aggregate amount (Rs. in million)                                                               | 3,121.12                           | 6,291.31                             |
| Sale consideration (Rs. in million)                                                             | 2,809.01                           | 5,662.18                             |
| Number of transactions                                                                          | 2                                  | 5                                    |
| Weighted average remaining maturity (in months)                                                 | 201                                | 204                                  |
| Weighted average holding period after origination (in months)                                   | 23                                 | 18                                   |
| Retention of beneficial economic interest                                                       | 10%                                | 10%                                  |
| Coverage of tangible security coverage                                                          | 100%                               | 100%                                 |
| Rating wise distribution of rated loans                                                         | NA                                 | 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 and half year ended 30 September 2026.

c. The Company has not transferred any stressed loan during the quarter ended and half year 30 September 2026.

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

| Particulars                                      | As at 30 September<br>2026 |
|--------------------------------------------------|----------------------------|
| Quantum of CLAs                                  |                            |
| - Number of CLA partners                         | 6                          |
| - Number of outstanding cases                    | 3,940                      |
| - Amount of Gross outstanding (Rs. in million)   | 1,528.02                   |
| Weighted average rate of interest                | 9.94%                      |
| Fees charged during the quarter (Rs. in million) | 4.05                       |
| Broad sectors in which CLA was made              | Home loans                 |
| Performance of loans under CLA                   |                            |
| - Standard loans (Rs. in million)                | 1,510.35                   |
| - Non-performing loans (Rs. in million)          | 17.67                      |
| Details related to default loss guarantee        | NA                         |

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



- 10 Disclosures in compliance with Regulation 52(4) and 54(2) of SEBI (Listing Obligations and Disclosure requirements) Regulations, 2015 for the quarter and half year ended 30 September 2026 is attached as Annexure A.
- 11 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 and half year ended 30 September 2025 were reviewed by one of the current joint statutory auditors, B S R & Co. LLP, Chartered Accountants, whose report dated 04 November 2025 had expressed an unmodified conclusion thereon.



For and on behalf of the Board of Directors

Manoj Viswanathan

Managing Director and Chief Executive Officer

DIN: 01741612

Place: Mumbai

Date: 27 October 2026



**Annexure A**

**Disclosures in compliance with Regulation 52(4) and 54(2) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter and half year ended 30 September 2026**

| Sr. no. | Particulars                                                                                                    | For the quarter ended 30 September 2026 | For the half ended 30 September 2026 |
|---------|----------------------------------------------------------------------------------------------------------------|-----------------------------------------|--------------------------------------|
| 1.      | Debt-Equity Ratio [Debt securities + Borrowings (other than debt securities)] / Total equity                   | 2.63                                    |                                      |
| 2.      | Net worth [Total equity] (Rs. in million)                                                                      | 46,651.17                               |                                      |
| 3.      | Net profit after tax (Rs. in million)                                                                          | 1,701.92                                | 3,300.43                             |
| 4.      | Earnings per share (not annualised)                                                                            |                                         |                                      |
|         | a. Basic                                                                                                       | 16.28                                   | 31.59                                |
|         | b. Diluted                                                                                                     | 16.13                                   | 31.28                                |
| 5.      | Total debts to total assets [Debt securities + Borrowings (other than debt securities)] / Total assets         | 0.71                                    |                                      |
| 6.      | Net profit margin percent [Profit after tax/ Total income]                                                     | 30.01%                                  | 29.82%                               |
| 7.      | Sector specific equivalent ratios, as applicable                                                               |                                         |                                      |
|         | a. Gross NPA ratio [% of Gross Non-performing loans (NPA) to Gross loans]                                      | 1.74%                                   |                                      |
|         | b. Net NPA ratio [% of Net NPA to Net loans]                                                                   | 1.34%                                   |                                      |
|         | c. Provision coverage (Stage 3) ratio [Total impairment loss allowance for Stage 3 loans/ Gross Stage 3 loans] | 23.60%                                  |                                      |
|         | d. Liquidity coverage ratio                                                                                    | 147.57%                                 | 153.55%                              |

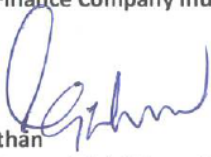
**Note:**

The Company, being a housing finance company, disclosure of Debt service coverage ratio, Interest service coverage ratio, Outstanding redeemable preference shares (quantity and value), Capital redemption reserve/ Debenture redemption reserve, Current Ratio, Long term Debt to working capital, Bad debts to account receivable ratio, Current Liability Ratio, Debtors Turnover, Inventory Turnover, Operating Margin are not applicable to the Company.

**Security Cover under Regulation 54(2):**

The Secured listed Non-Convertible Debentures issued by the Company are secured by first pari passu charge by way of hypothecation, over the present and future, book debts/ loan receivables and/ or any other assets of the Company (including identified cash and cash equivalents, and/ or cash/ fixed deposits owned by or owing to the Company) to the extent of at least 1.11 times of the outstanding secured Non-Convertible Debentures as per the terms of the offer as at 30 September 2026.

For Home First Finance Company India Limited

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



To,  
**BSE Limited,**  
Department of Corporate Services,  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Fort, Mumbai- 400001.  
Scrip Code - **EQ:543259 NCD:978097**

**Sub: Security Cover Declaration pursuant to Regulation 54 (2) and (3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

**Dear Sir/Madam,**

Pursuant to the provisions of Regulation 54(2) and (3) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“**SEBI Listing Regulations**”) read with SEBI Master Circular H0/17 /11/12(2)2026- DDHS-POD1/I/22420/2026 dated 28 September 2026, it is hereby declared that all the listed Non- Convertible Debentures issued by the Company are secured by first pari-passu charge by way of hypothecation of present and future receivables (including cash, cash equivalents and/or cash/ fixed deposits of the Company to the extent of 1.38 times of the outstanding secured Non-Convertible Debentures as at September 30, 2026.

In this regard, we have enclosed herewith the Security Cover Certificate and Auditors’ Certificate pursuant to Regulation 54(3) and 56(1)(d) of SEBI listing Regulations respectively as at September 30, 2026.

Kindly take the same on record

For **Home First Finance Company India Limited**

**SHREYANS  
BACHHAWAT**

 Digitally signed by SHREYANS  
BACHHAWAT  
Date: 2026.10.27 17:32:05 +05'30'

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

# Batliboi & Purohit

Chartered Accountants

National Insurance Building, 2nd Floor,  
D.N. Road, Fort, Mumbai - 400 001.  
Tel.: 22077942 / 22014930  
E : auditteam@bnpindia.in  
www.batliboipurohit.com

To,  
The Board of Directors  
**Home First Finance Company India Limited**  
511, Acme Plaza, Andheri kurla Road,  
Andheri East, Mumbai - 400059

## **Independent Auditor's Certificate pursuant to sub-regulation (3) of Regulation 54 read with regulation 56(1)(d) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)**

1. This Certificate is issued in accordance with the terms of our engagement letter with **Home First Finance Company Limited** ("the Company").
2. We, Batliboi & Purohit, Chartered Accountants, are one of the joint statutory auditors of the Company and have been requested by the Company to examine the accompanying Annexure I as at September 30, 2026 (referred as "the Statement" or "Annexure I"), which has been prepared by the Company pursuant to the requirements of sub-regulation (3) of Regulation 54 read with regulation 56(1)(d) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) to be read with master circular no. HO/17/11/12(2)2026-DDHS-POD1/I/22420/2026 dated September 28, 2026 (hereinafter the "SEBI Regulations"). This Certificate is required by the Company for the purpose of submission with Centbank Financial Services Limited (hereinafter the "Debenture Trustee") and the stock exchange to ensure compliance with the SEBI Regulations in respect of listed non-convertible debt securities.

### **Management's Responsibility**

3. The preparation of the Statement, including the preparation and maintenance of all accounting and other relevant supporting records and documents, is the responsibility of the management of the Company. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement, and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
4. The management of the Company is also responsible for ensuring that the Company complies with all the relevant requirements of the SEBI Regulations and for providing all relevant information to the Debenture Trustee and for complying with all the covenants as prescribed in the Debenture Trust Deed entered into between the Company and the Debenture Trustee ("Trust Deed").

### **Auditor's Responsibility**

5. It is our responsibility to provide limited assurance as to whether:
  - a) the book values of the assets provided in Annexure I have been accurately extracted from the unaudited books of account of the Company as at September 30, 2026.



- b) the Company has maintained security cover as per the terms of the Debenture Trust Deed.
  - c) the Company is in compliance with the covenants as mentioned in the Trust Deed as at September 30, 2026.
6. We have performed a limited review of the unaudited financial results of the Company for the quarter and half year ended September 30, 2026, prepared by the Company pursuant to the requirements of Regulation 33 and Regulation 52(4) read with Regulation 63 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, and have issued an unmodified conclusion vide our report dated October 27, 2026.
7. We conducted our examination of the Statement in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) issued by the ICAI. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
8. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Services Engagements, issued by the ICAI.
9. A limited assurance engagement includes performing procedures to obtain sufficient appropriate evidence on the applicable reporting criteria, mentioned in paragraph 5 above. The procedures performed vary in nature and timing from, and are less in extent than for, a reasonable assurance engagement. Consequently, the level of assurance obtained is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. Accordingly, we have performed the following procedures in relation to the Statement:
- a) Obtained and read the Debenture Trust Deed and noted the security cover required to be maintained by the Company in respect of the debentures mentioned in the Statement.
  - b) Compared the Security Cover with the Security Cover required to be maintained as per the Debenture Trust Deed.
  - c) Verified that the book values of assets contained in Annexure I have been accurately extracted and ascertained from the unaudited books of account of the Company as at September 30, 2026 and other relevant records and documents maintained by the Company.
  - d) The management has represented and confirmed, as specified in the accompanying Annexure I, that the Company has complied with all covenants, as prescribed in the Debenture Trust Deed, as at September 30, 2026. We have relied on the same and have not performed any independent procedures relating to compliance with non-financial covenants.



# Batliboi & Purohit

Chartered Accountants

## Conclusion

10. Based on the procedures performed by us, and according to the information, explanations and representations provided by the management, nothing has come to our attention that causes us to believe that:
- a) that the book values of assets of the Company contained in Annexure I have not been accurately extracted from the unaudited books of account of the Company as at September 30, 2026.
  - b) the Company has not maintained security cover as per the terms of the Debenture Trust Deed.
  - c) the Company is not in compliance with the covenants as mentioned in the Trust Deed as at September 30, 2026.

## Restriction on use

11. This Certificate has been issued at the request of the Company, solely in connection with the purpose mentioned in paragraph 2 above and to be submitted with the accompanying Statement to the Debenture Trustee and the Stock Exchanges and should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come. We have no responsibility to update this certificate for events and circumstances occurring after the date of this certificate.

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



**N. S. Gaur**  
Partner  
Membership No. 137138

Date: October 27, 2026  
Place: Mumbai  
ICAI UDIN: 26137138AFPWQP6868



Security Cover Certificate as per Regulation 54 (3) of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as at September 30, 2026.

The financial information as at September 30, 2026 has been extracted from the unaudited books of accounts for the half year ended and as at September 30, 2026 and other relevant records

| Column A                      | Column B                                               | Column C                                     | Column D           | Column E                                     | Column F                                                                                                                        | Column G                                                                                | Column H                       | Column I                                                                        | Column J       | Column K                                                | Column L                                                                                                                                                          | Column M                                      | Column N                                                                                                                                                                 | Column O              |
|-------------------------------|--------------------------------------------------------|----------------------------------------------|--------------------|----------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------------------------------------------------|--------------------------------|---------------------------------------------------------------------------------|----------------|---------------------------------------------------------|-------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------------------------------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-----------------------|
| Particulars                   |                                                        | Exclusive Charge                             | Exclusive Charge   | Pari- Passu Charge                           | Pari- Passu Charge                                                                                                              | Pari- Passu Charge                                                                      | Assets not offered as Security | Elimination (amount in negative)                                                | (Total C to H) | Related to only those items covered by this certificate |                                                                                                                                                                   |                                               |                                                                                                                                                                          |                       |
|                               | Description of asset for which this certificate relate | Debt for which this certificate being issued | Other Secured Debt | Debt for which this certificate being issued | Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari-passu charge | Other assets on which there is pari- Passu charge (excluding items covered in column F) |                                | debt amount considered more than once (due to exclusive plus pari passu charge) |                | Market Value for Assets charged on Exclusive basis      | Carrying/book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable) | Market Value for Pari passu charge Assetsviii | Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable) | Total Value(=K+L+M+N) |
|                               |                                                        | Book Value                                   | Book Value         | Yes/ No                                      | Book Value                                                                                                                      | Book Value                                                                              |                                |                                                                                 |                |                                                         |                                                                                                                                                                   |                                               |                                                                                                                                                                          |                       |
| ASSETS                        |                                                        |                                              |                    |                                              |                                                                                                                                 |                                                                                         |                                |                                                                                 |                |                                                         |                                                                                                                                                                   |                                               |                                                                                                                                                                          |                       |
| Property, Plant and Equipment |                                                        |                                              |                    |                                              |                                                                                                                                 |                                                                                         | 19.86                          |                                                                                 | 19.86          |                                                         |                                                                                                                                                                   |                                               |                                                                                                                                                                          |                       |



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Regd. Office: 511, Acme Plaza, Andheri Kurla Road, Andheri East, Mumbai - 400059. • Website: [www.homefirstindia.com](http://www.homefirstindia.com) • Email: [loanfirst@homefirstindia.com](mailto:loanfirst@homefirstindia.com)

|                                     |                                          |   |          |   |           |        |   |           |   |   |        |        |   |
|-------------------------------------|------------------------------------------|---|----------|---|-----------|--------|---|-----------|---|---|--------|--------|---|
| Capital Work-in-Progress            | -                                        | - | -        | - | -         | 0.13   | - | 0.13      | - | - | -      | -      | - |
| Right of Use Assets                 | -                                        | - | -        | - | -         | 36.16  | - | 36.16     | - | - | -      | -      | - |
| Goodwill                            | -                                        | - | -        | - | -         | -      | - | -         | - | - | -      | -      | - |
| Intangible Assets                   | -                                        | - | -        | - | -         | 1.16   | - | 1.16      | - | - | -      | -      | - |
| Intangible Assets under Development | -                                        | - | -        | - | -         | -      | - | -         | - | - | -      | -      | - |
| Investments                         | Mutual funds and T-Bills                 | - | -        | - | 672.28    | -      | - | 672.28    | - | - | 10.08  | 10.08  |   |
| Loans                               | Loans issued to customers of the company | - | 2,721.15 | - | 12,006.86 | 191.08 | - | 14,919.09 | - | - | 180.05 | 180.05 |   |
| Inventories                         | -                                        | - | -        | - | -         | -      | - | -         | - | - | -      | -      | - |
| Trade Receivables                   | -                                        | - | -        | - | -         | -      | - | -         | - | - | -      | -      | - |



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|                                                      |                                                    |        |          |     |           |        |           |   |   |       |        |        |
|------------------------------------------------------|----------------------------------------------------|--------|----------|-----|-----------|--------|-----------|---|---|-------|--------|--------|
| Cash and Cash Equivalents                            | Cash and Cash Equivalents                          | -      | -        | -   | 1,057.91  | -      | 1,057.91  | - | - | -     | 15.86  | 15.86  |
| Bank Balances other than Cash and Cash Equivalents   | Bank Balances other than Cash and Cash Equivalents | -      | 44.30    | -   | 85.90     | -      | 130.20    | - | - | -     | 1.29   | 1.29   |
| Others (Refer note 3)                                |                                                    | -      | -        | -   | -         | 348.04 | 348.04    | - | - | -     | -      | -      |
| <b>Total</b>                                         |                                                    | -      | 2,765.46 | -   | 13,822.94 | 596.42 | 17,184.82 | - | - | 10.08 | 197.20 | 207.28 |
| <b>LIABILITIES</b>                                   |                                                    |        |          |     |           |        |           |   |   |       |        |        |
| Debt securities to which this certificate pertains   |                                                    | 150.74 | -        | Yes | -         | -      | 150.74    | - | - | -     | 150.74 | 150.74 |
| Other debt sharing pari-passu charge with above debt |                                                    | -      | -        | No  | 227.83    | -      | 227.83    | - | - | -     | -      | -      |



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|                       |               |                 |          |                 |          |               |           |                  |          |          |          |               |               |      |
|-----------------------|---------------|-----------------|----------|-----------------|----------|---------------|-----------|------------------|----------|----------|----------|---------------|---------------|------|
| Other Debt            | -             | -               | -        | -               | -        | -             | -         | -                | -        | -        | -        | -             | -             | -    |
| Subordinated debt     | -             | -               | -        | -               | -        | -             | -         | -                | -        | -        | -        | -             | -             | -    |
| Borrowings            | -             | -               | -        | -               | -        | -             | -         | -                | -        | -        | -        | -             | -             | -    |
| Bank                  | 2,193.98      | -               | 9,673.56 | -               | -        | -             | 11,867.54 | -                | -        | -        | -        | -             | -             | -    |
| Debt Securities       | -             | -               | -        | -               | -        | -             | -         | -                | -        | -        | -        | -             | -             | -    |
| Others                | -             | -               | -        | -               | -        | -             | -         | -                | -        | -        | -        | -             | -             | -    |
| Trade payables        | -             | -               | -        | -               | 22.21    | -             | 22.21     | -                | -        | -        | -        | -             | -             | -    |
| Lease Liabilities     | -             | -               | -        | -               | -        | -             | -         | -                | -        | -        | -        | -             | -             | -    |
| Provisions            | -             | -               | -        | -               | 21.17    | -             | 21.17     | -                | -        | -        | -        | -             | -             | -    |
| Others (refer note 4) | -             | -               | -        | -               | 230.21   | -             | 230.21    | -                | -        | -        | -        | -             | -             | -    |
| <b>Total</b>          | <b>150.74</b> | <b>2,193.98</b> | <b>-</b> | <b>9,901.39</b> | <b>-</b> | <b>273.60</b> | <b>-</b>  | <b>12,519.70</b> | <b>-</b> | <b>-</b> | <b>-</b> | <b>150.74</b> | <b>150.74</b> |      |
| Cover on Book Value   |               |                 |          |                 |          |               |           |                  |          |          |          |               |               | 1.38 |



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Note 4: Includes other financial liabilities and other non financial liabilities

Mr Supil Anjana  
Head- Treasury and IR



**Statement of Asset Cover and Compliance of Covenants for Listed Non-Convertible Debt Securities as at September 30, 2026**

- a) The listed entity has vide its Board Resolution and information memorandum/ offer document and under various Debenture Trust Deeds, has issued the following listed debt securities which are outstanding as on September 30, 2026:

| ISIN         | Private Placement/ Public Issue | Secured/ Unsecured | Face Value (Rs. Crore) |
|--------------|---------------------------------|--------------------|------------------------|
| INE481N07071 | Private Placement               | Secured            | 150.00                 |
| <b>Total</b> |                                 |                    | <b>150.00</b>          |

- b) Asset Cover for listed debt securities:

- I. The financial information as on September 30, 2026 has been extracted from the books of accounts for the half year ended September 30, 2026 and other relevant records.
- II. The assets of the listed entity provide coverage of 1.11 times of the interest and principal amount, which is in accordance with the terms of issue/ debenture trust deed (calculation as per statement of asset cover ratio for the Secured debt securities – Attached as Table – I)

| Rs. Crore |              |                            |                |                                              |                                           |
|-----------|--------------|----------------------------|----------------|----------------------------------------------|-------------------------------------------|
| Sr. No.   | ISIN         | Facility                   | Type of charge | Outstanding balance as on September 30, 2026 | Accrued Interest as at September 30, 2026 |
| I.        | INE481N07071 | Non-Convertible Debentures | Pari-passu     | 150.00                                       | 1.02                                      |
|           |              | <b>Total</b>               |                | <b>150.00</b>                                | <b>1.02</b>                               |

- c) There are no unsecured borrowings.

- d) Financial Covenant Compliance

| Sr. No. | Financial Covenant Compliance Description                                                                                                                          | Compliance | If No, Reason |
|---------|--------------------------------------------------------------------------------------------------------------------------------------------------------------------|------------|---------------|
| 1       | The issuer shall maintain a ratio of A:B of not more than 6 (six) times, where A is the Total Debt of the Company, and B is the Tangible Net Worth of the Company; | Complied   | N/A           |
| 2       | The issuer shall maintain a Capital Adequacy Ratio of at least 20% (twenty percent) or such higher threshold as may be prescribed by the RBI from time to time;    | Complied   | N/A           |
| 3       | The issuer shall maintain Gross Stage 3 Assets of not more 4% (four percent);                                                                                      | Complied   | N/A           |

**Notes:**

- The Company has complied with all financial covenants in respect of all listed non-convertible debentures as per the terms mentioned in the offer document/information memorandum.

**For Home First Finance Company India Limited**

Authorised Signatory



To,  
**BSE Limited,**  
Department of Corporate Services,  
Phiroze Jeejeebhoy Towers,  
Dalal Street, Fort, Mumbai- 400001.  
Scrip Code - **EQ:543259 NCD:978097**

**Sub: Declaration in respect of Regulation 52(7) and 52(7A) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations")**

**Dear Sir/Madam,**

Pursuant to Regulation 52(7) and 52(7A) of the SEBI Listing Regulations, we hereby declare that the proceeds of the issue of non- convertible debentures issued by the Company were used for the purpose stated in the offer document. We further confirm that there was no deviation in use of proceeds of issue of such non-convertible debentures from the objects stated in their respective offer documents during the quarter ended September 30, 2026.

In this regard, please find enclosed herewith Statement in the prescribed format, indicating no deviation or variation in the use of issue proceeds of Non- Convertible Debentures.

The aforementioned statement has been reviewed and noted by the Audit Committee and Board at its Meeting held on October 27, 2026.

Kindly take the same on record

For **Home First Finance Company India Limited**

**SHREYANS  
BACHHAWAT**

 Digitally signed by SHREYANS  
BACHHAWAT  
Date: 2026.10.27 17:32:26 +05'30'

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

**A. Statement of Utilization of issue proceeds:**

| Name of the Issuer                       | ISIN         | Mode of Fund Raising (Public issues/ Private placement) | Type of instrument                  | Date of raising funds | Amount Raised | Funds utilized | Any deviation (Yes/ No) | If 8 is Yes, then specify the purpose of for which the funds were utilized | Remarks, if any |
|------------------------------------------|--------------|---------------------------------------------------------|-------------------------------------|-----------------------|---------------|----------------|-------------------------|----------------------------------------------------------------------------|-----------------|
| 1                                        | 2            | 3                                                       | 4                                   | 5                     | 6             | 7              | 8                       | 9                                                                          | 10              |
| Home First Finance Company India Limited | INE481N07071 | Private Placement                                       | Non-Convertible Debentures ("NCDs") | 28/08/2026            | Rs. 150 Crore | Rs. 150 Crore  | No                      | Not Applicable                                                             | Nil             |

**B. Statement of deviation/ variation in use of Issue proceeds:**

| Particulars                                                                                                                                                                                                                                                                                                                                                                                                                        |                         |                     |                             |                | Remark                                                                                                |                 |
|------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|-------------------------|---------------------|-----------------------------|----------------|-------------------------------------------------------------------------------------------------------|-----------------|
| Name of Listed Entity                                                                                                                                                                                                                                                                                                                                                                                                              |                         |                     |                             |                | Home First Finance Company India Limited                                                              |                 |
| Mode of fund raising                                                                                                                                                                                                                                                                                                                                                                                                               |                         |                     |                             |                | <del>Public Issue</del> / Private Placement                                                           |                 |
| Type of Instrument                                                                                                                                                                                                                                                                                                                                                                                                                 |                         |                     |                             |                | Non-Convertible Debentures ("NCDs")                                                                   |                 |
| Date of raising funds                                                                                                                                                                                                                                                                                                                                                                                                              |                         |                     |                             |                | 28 August, 2026                                                                                       |                 |
| Amount Raised (in Rs. Crore)                                                                                                                                                                                                                                                                                                                                                                                                       |                         |                     |                             |                | Rs. 150 Crore                                                                                         |                 |
| Report filed for quarter ended                                                                                                                                                                                                                                                                                                                                                                                                     |                         |                     |                             |                | September 30, 2026                                                                                    |                 |
| Is there deviation/ variation in use of funds raised?                                                                                                                                                                                                                                                                                                                                                                              |                         |                     |                             |                | No                                                                                                    |                 |
| Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?                                                                                                                                                                                                                                                                                                                        |                         |                     |                             |                | No                                                                                                    |                 |
| If yes, details of approval so required?                                                                                                                                                                                                                                                                                                                                                                                           |                         |                     |                             |                | NA                                                                                                    |                 |
| Date of approval                                                                                                                                                                                                                                                                                                                                                                                                                   |                         |                     |                             |                | NA                                                                                                    |                 |
| Explanation for the deviation/ variation                                                                                                                                                                                                                                                                                                                                                                                           |                         |                     |                             |                | NA                                                                                                    |                 |
| Comments of the Audit Committee after review                                                                                                                                                                                                                                                                                                                                                                                       |                         |                     |                             |                | No Comments                                                                                           |                 |
| Comments of the auditors, if any                                                                                                                                                                                                                                                                                                                                                                                                   |                         |                     |                             |                | NA                                                                                                    |                 |
| Objects for which funds have been raised and where there has been a deviation/ variation, in the following table                                                                                                                                                                                                                                                                                                                   |                         |                     |                             |                |                                                                                                       |                 |
| Original Object                                                                                                                                                                                                                                                                                                                                                                                                                    | Modified object, if any | Original allocation | Modified allocation, if any | Funds utilised | Amount of deviation/ variation for the quarter according to applicable object (in Rs. Crore and in %) | Remarks, if any |
| NA                                                                                                                                                                                                                                                                                                                                                                                                                                 |                         |                     |                             |                |                                                                                                       |                 |
| Deviation could mean:                                                                                                                                                                                                                                                                                                                                                                                                              |                         |                     |                             |                |                                                                                                       |                 |
| a. Deviation in the objects or purposes for which the funds have been raised.                                                                                                                                                                                                                                                                                                                                                      |                         |                     |                             |                |                                                                                                       |                 |
| b. Deviation in the amount of funds actually utilized as against what was originally disclosed.                                                                                                                                                                                                                                                                                                                                    |                         |                     |                             |                |                                                                                                       |                 |
| <div style="display: flex; align-items: center;"> <div style="flex: 1;"> <p><b>SHREYANS BACHHAWAT</b></p> </div> <div style="flex: 1; font-size: small;"> <p>Digitally signed by SHREYANS BACHHAWAT<br/>Date: 2026.10.27 17:32:38 +05'30'</p> </div> </div> <p><b>Name of Signatory: Shreyans Bachhawat</b><br/> <b>Designation: Company Secretary, Compliance Officer and Head – Legal</b><br/> <b>Date: October 27, 2026</b></p> |                         |                     |                             |                |                                                                                                       |                 |

**Disclosure under Regulation 30 of the SEBI Listing Regulations read with SEBI Master Circular no. SEBI HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026**

**Appointment of Ms. Rinkoo Somani as the Chief Financial Officer (“CFO”) of the Company**

| Sr No. | Particulars                                                                                                               | Disclosure                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                  |
|--------|---------------------------------------------------------------------------------------------------------------------------|---------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------------|
| 1      | Reason for change viz. appointment, <del>re-appointment, resignation, removal, death or otherwise</del>                   | Appointment of Ms. Rinkoo Somani as the Chief Financial Officer of the Company (designated as KMP and SMP).                                                                                                                                                                                                                                                                                                                                                                                                                                 |
| 2      | Date of appointment/ <del>re-appointment/cessation (as applicable)</del> & term of appointment/ <del>re-appointment</del> | <b>Date:</b> Ms. Rinkoo Somani is appointed as CFO from the date of approval of the Board i.e. October 27, 2026.<br><b>Term:</b> N.A.                                                                                                                                                                                                                                                                                                                                                                                                       |
| 3      | Brief Profile (in case of appointment)                                                                                    | Ms. Rinkoo Somani is a Chartered Accountant with over 25 years of experience in finance, treasury, regulatory compliance, capital planning and financial controls. She has held senior leadership positions at HDFC Limited, HDFC Bank, IDFC Limited and IDFC FIRST Bank, including Interim CFO of IDFC Limited. At HDFC, she also led the finance workstream for the merger of HDFC Limited with HDFC Bank. Most recently, she served as Group CFO at the Dani family office, bringing expertise in strategic transactions and governance. |
| 4      | Disclosure of relationships between directors (in case of appointment of a director).                                     | Not Applicable                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                                              |