

Date: June 25, 2026

To

The Board of Directors

HomeFirst Finance Company India Ltd.

Subject: Resignation from the position of Chief Financial Officer and Key Managerial Personnel

Dear Members of the Board,

After deep reflection, I have decided to step down from my role as Chief Financial Officer and Key Managerial Personnel of HomeFirst Finance Company India Ltd., effective August 31, 2026, to pursue the next phase of my learning and professional journey.

It has been a privilege to be part of HomeFirst's journey over the last ~8 years, as the Company evolved from a private, growth-stage affordable housing finance platform into a mature listed institution, with AUM growing from ~ ₹2,000 crs to ~ ₹16,000 crs and a team of 1800+ 'proud Homies'. This period has been about scaling up across large & complex markets, embedding technology across its value chain and building deeper resilience in financial markets. It has included raising public market growth capital- a first amongst its peers, expanding to a diversified 35+ lender group – including banks and DFIs, and achieving an AA stable rating from credit rating agencies. I am grateful to have contributed to this phase of institution-building, alongside many colleagues and partners, through periods of disruption, regulatory changes and evolving public-market expectations.

Thank you Manoj, the Board, my colleagues across functions, the finance team, our business teams, lenders, shareholders, analysts, auditors, advisors and other market participants for their trust, partnership and support over the years. This journey has been deeply fulfilling, both professionally and personally, and I leave the CFO role with immense respect for the institution, its people and its long-term potential.

Given my long association with the Company's investors, capital markets journey and investor-relations architecture, I understand that the Company would like me to support a time-bound assignment after stepping down as CFO. Subject to appropriate approvals and documentation, I would be happy to assist the Company in a non-KMP, non-operating advisory capacity for a defined period. I will work closely with the Board, Manoj and the successor CFO / finance leadership to ensure a smooth and orderly transition. I remain committed to supporting the Company during this period in a manner that ensures continuity, governance clarity and investor confidence.

I confirm that my decision to step down is voluntary and there are no other material reasons other than those stated above.

With gratitude and best wishes,



Nutan Gaba Patwari

Chief Financial Officer

HomeFirst Finance Company India Ltd.