

Directors' Report

Annexure IV

REPORT ON CORPORATE SOCIAL RESPONSIBILITY FOR FY25

1. Brief outline on CSR policy of the Company:

Home First Finance Company India Limited ("**Home First**"/ "**Company**") believes in integrating its business model with the social welfare of people and society. The Company strives to become an asset in the communities where it operates, through constant and collaborative interactions with external stakeholders.

The Company's policy on Corporate Social Responsibility ("**CSR**") sets out a statement containing the approach and direction given by the Board of Directors after considering the recommendations of its CSR Committee and includes guiding principles for selection, implementation and monitoring of activities as well as formulation of the annual action plan. The Policy on CSR encompasses our philosophy for giving back to the society as a corporate citizen and lays down the guidelines and mechanism for undertaking socially useful programmes for the welfare and sustainable development of the community at large.

We respect the interests of and are responsive towards all our stakeholders. Our CSR policy provides for constitution of a CSR Committee, an implementation strategy which include identification of CSR projects, setting measurable targets, organizational mechanism and responsibilities, time schedule, execution and monitoring.

The CSR Policy aligns with the activities to be undertaken by the Company as specified in Section 135 of Companies Act, 2013 ("**Act**") read with Companies (Corporate Social Responsibility Policy) Rules, 2014 and Schedule VII of Act.

2. Composition and Meetings of CSR and ESG Committee:

The members of the CSR and ESG Committee as at March 2025 were:

Sr. No.	Name	Designation/Nature of Directorship	Number of meetings of CSR & ESG held during the year	Number of meetings of CSR & ESG attended during the year
1.	Ms. Geeta Dutta Goel	Chairperson/ Independent Director	2	2
2.	Ms. Sucharita Mukherjee	Member/ Independent Director	2	1
3.	Mr. Manoj Viswanathan	Member/ Managing Director & Chief Executive Officer	2	2

Our CSR Thrust Areas:

Your Company has identified CSR thrust areas for undertaking CSR activities in India. Your Company gives preference to the areas around which the Company operates and the areas with identified needs for CSR spending. The brief description of the CSR thrust areas is as under:

a. Health: Eradicating hunger, poverty, malnutrition, promoting health care including preventive healthcare, sanitation (including construction of toilets) and availability of safe drinking water.

b. Skilling and Employment: Enhancing the employability of groups such as youth, women, vocational training, soft skills development, and entrepreneurship training tailored to local needs.

c. Education and Development: Promoting education, including special education and employment enhancing vocation skills especially among children, women, elderly, and the differently abled and livelihood enhancement projects.

d. Financial literacy: Promoting awareness and digital literacy among students and parents, Building Student understanding of money, stressing the importance of saving, and instilling future planning skills.

e. Environment: Ensuring environmental sustainability, ecological balance, protection of flora and fauna, animal welfare, agroforestry, conservation of natural resources.

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3. Web-link where Composition of CSR & ESG committee, CSR Policy and CSR projects approved are disclosed on the website of the company:

The Composition of CSR and ESG Committee, CSR Policy and CSR Projects approved are available on the website of the Company at the following links:

- Composition of CSR and ESG Committee – [Click Here](#)
- CSR Policy - [Click Here](#)
- CSR Projects on website - [Click here](#)

4. Executive Summary along with web-link(s) of Impact assessment of CSR projects carried out in pursuance of sub-rule (3) of rule 8 of the Companies (Corporate Social Responsibility Policy) Rules, 2014, if applicable (attach the report): Not Applicable.

5. (a) Average net profit of the Company as per sub-section (5) Section 135: **₹30,707.22 Lakhs**
 (b) Two percent of the average net profit of the

Company as per section (5) Section 135: **The Company is required to spend ₹614.14 lakhs towards CSR.**

(c) Surplus arising out of the CSR projects or programmes or activities of the previous financial years: **NIL**

(d) Amount required to be set off for the financial year, if any: **NIL**

(e) Total CSR obligation for the financial year [(b)+(c)-(d)]: **₹ 614.14 lakhs**

6. (a) Amount spent on CSR Projects (both Ongoing Project and other than Ongoing Project): **₹ 599.88 lakhs**

(b) Amount spent in Administrative Overheads: **₹21.69 Lakhs**

(c) Amount spent on Impact Assessment, if applicable: **NIL**

(d) Total amount spent for the Financial Year [(a)+(b)+(c)]: **₹ 621.57 Lakhs**

(e) CSR amount spent or unspent for the Financial Year:

i. CSR amount spent: **₹ 621.57 Lakhs**

ii. CSR amount unspent: **NIL**

(f) Excess amount for set-off, if any:

in Lakhs

Sr.no	Particulars	Amount (in ₹)
i	Two percent of average net profit of the company as per sub-section (5) of section 135	614.14
ii	Total amount spent for the Financial Year	621.57
iii	Excess amount spent for the Financial Year [(ii)-(i)]	7.43
iv	Surplus arising out of the CSR projects or programmes or activities of the previous Financial Years, if any	N.A.
v	Amount available for set off in succeeding Financial Years [(iii)-(iv)]	N.A.

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7. Details of Unspent Corporate Social Responsibility amount for the preceding three Financial Years: **Not Applicable**
8. Whether any capital assets have been created or acquired through Corporate Social Responsibility amount spent in the Financial Year: **No**
9. Specify the reason(s), if the company has failed to spend two per cent of the average net profit as per subsection (5) of section 135: **Not Applicable**

For and on behalf of Home First Finance Company India Limited

Sd/-
Manoj Viswanathan
Managing Director & CEO
DIN: 01741612

Sd/-
Geeta Dutta Goel
Independent Director
Chairperson of CSR and ESG Committee
DIN: 02277155