



Directors' Report

Annexure IV

REPORT ON CORPORATE SOCIAL RESPONSIBILITY FOR FY26

1. Brief outline on CSR policy of the Company:

Home First Finance Company India Limited ("Home First" / "Company") is committed to align its business objectives with the broader goal of contributing positively to society. The Company endeavours to create a meaningful presence in the communities it operates in by fostering continuous engagement and building strong relationships with stakeholders.

The Corporate Social Responsibility ("CSR") Policy of the Company outlines the vision and strategic direction approved by the Board of Directors, based on the recommendations of the CSR Committee. The Policy lays down the framework for identifying, executing, and monitoring CSR initiatives, along with guiding principles for developing the annual action plan. It reflects the Company's commitment to responsible corporate citizenship and its intent to contribute towards sustainable community development.

Recognizing the importance of stakeholder interests, the Company adopts a structured approach towards CSR implementation. This includes constitution of a CSR Committee, identification of priority areas and projects, allocation of resources, setting of measurable goals, and establishment of clear timelines and accountability mechanisms to ensure effective execution and oversight.

The Company undertakes CSR initiatives with the objective of generating long-term social and environmental value. Its efforts extend beyond regulatory compliance, focusing on empowering communities, supporting inclusive growth, and promoting environmental stewardship. Sustainability remains a key consideration in the design and execution of all CSR programs.

In accordance with Section 135 of the Companies Act, 2013 ("Act"), read with the Companies (Corporate Social Responsibility Policy) Rules, 2014 and Schedule VII of the Act, the Company has adopted a CSR Policy that defines the scope and manner of its CSR activities. The implementation of CSR projects is carried out either directly by the Company, through its foundation, or in collaboration with implementing partners.

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. Promoting education, including special education, and enhancing vocational and employability skills among children, women, the elderly, and persons with disabilities, along with livelihood enhancement projects;
- b. Promoting health care, including preventive health care and sanitation;
- c. Promoting environmental sustainability and conservation of natural resources;
- d. Promoting digital literacy, building importance of saving, and instilling future planning skills among students.



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2. Composition and Meetings of CSR and ESG Committee:

The members of the CSR and ESG Committee as at Mar'26 were:

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

3. Web-link where Composition of CSR 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.

- Average net profit of the Company as per sub section (5) Section 135: **₹39,910.15 Lakhs**
- Two percent of the average net profit of the Company as per section (5) Section 135:

The Company is required to spend ₹798.20 lakhs towards CSR.

- Surplus arising out of the CSR projects or programmes or activities of the previous financial years: **NIL**
 - Amount required to be set off for the financial year, if any: **NIL**
 - Total CSR obligation for the financial year [(b)+(c)-(d)]: **₹798.20 lakhs**
- Amount spent on CSR Projects (both Ongoing Project and other than Ongoing Project): **₹777.12 Lakhs**
 - Amount spent in Administrative Overheads: **₹27.37 Lakhs**
 - Amount spent on Impact Assessment, if applicable: **NIL**
 - Total amount spent for the Financial Year [(a)+(b)+(c)]: **₹804.49 Lakhs**
 - CSR amount spent or unspent for the Financial Year:
 - CSR amount spent: **₹804.49 Lakhs**
 - CSR amount unspent: **NIL**
 - Excess amount for set-off, if any:

Sr.No.	Particulars	Amount (in ₹ Lakhs)
i.	Two percent of average net profit of the company as per sub-section (5) of section 135	798.20
ii.	Total amount spent for the Financial Year	804.49
iii.	Excess amount spent for the Financial Year [(ii)-(i)]	6.29
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 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