
Walker Chandniok & Co LLP

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Independent Auditor's Report on Half Yearly Financial Results of the Company Pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended)

To the Board of Directors of Home First Finance Company India Limited

Opinion

1. We have audited the accompanying statement of financial results ('the Statement') of **Home First Finance Company India Limited** ('the Company') for the half year ended 30 September 2020, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended) ('Listing Regulations'), including relevant circulars issued by the SEBI from time to time.
2. In our opinion and to the best of our information and according to the explanations given to us, the Statement:
 - i. is presented in accordance with the requirements of Regulation 52 of the Listing Regulations, read with SEBI Circular CIR/IMD/DF1/69/2016 dated 10 August 2016 (hereinafter referred to as 'the SEBI Circular'); and
 - ii. gives a true and fair view in conformity with the recognition and measurement principles laid down in the Indian Accounting Standard 34, 'Interim Financial Reporting' ('Ind AS 34') prescribed under Section 133 of the Companies Act, 2013 (the "Act") read with relevant rules issued thereunder and other accounting principles generally accepted in India of the net profit after tax (including other comprehensive income) and other financial information of the Company for the half year ended 30 September 2020.

Basis for Opinion

3. We conducted our audit in accordance with the Standards on Auditing ('SAs') specified under section 143(10) of the Act. Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Statement* section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ('ICAI') together with the ethical requirements that are relevant to our audit of the Statement under the provisions of the Act and the rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us, is sufficient and appropriate to provide a basis for our opinion.

Home First Finance Company India Limited
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Emphasis of Matter - COVID-19

4. We draw attention to note 3 to the accompanying Statement, which describes the uncertainty relating to the effects of the COVID-19 pandemic outbreak on the Company's operations and the impact on the appropriateness of the impairment provision recognised towards the loan asset outstanding as at 30 September 2020. Our opinion is not modified in respect of this matter.

Management's and Those Charged with Governance's Responsibilities for the Statement

5. This Statement has been prepared on the basis of the interim financial statements and has been approved by the Company's Board of Directors. The Company's Board of Directors are responsible for the preparation of the Statement that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Ind AS 34 prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations including SEBI Circular. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.
6. In preparing the Statement, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.
7. The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Statement

8. Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of this Statement.
9. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:
 - Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
 - Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on whether the Company has in place an adequate internal financial controls system over financial reporting and the operating effectiveness of such controls.

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- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
 - Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
 - Evaluate the overall presentation, structure and content of the standalone financial results, including the disclosures, and whether the financial results represent the underlying transactions and events in a manner that achieves fair presentation.
10. We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.
11. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

For **Walker Chandniok & Co LLP**
Chartered Accountants
Firm Registration No:001076N/N500013

**SUDHIR
NARAYANA
PILLAI**

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Sudhir N. Pillai
Partner
Membership No:105782

UDIN:20105782AAABIG4643

Place: Mumbai
Date: 13 November 2020

Home First Finance Company India Limited
Registered office:511, Acme Plaza, Andheri-Kurla Road, Andheri (East), Mumbai 400059
CIN:U65990MH2010PLC240703

Statement of audited financial results for the half year ended 30 September 2020

(Rs. in millions, except per share data)

Particulars	Half year ended		Year ended
	30 September 2020	30 September 2019	31 March 2020
	Audited	Audited	Audited
Revenue from operations			
Interest income	2,074.89	1,604.36	3,548.39
Fees and commission income	12.19	10.99	38.40
Net gain on derecognition of financial instruments under amortised cost category	257.63	211.22	371.22
Other operating income	26.56	12.83	28.57
Total revenue from operations	2,371.27	1,839.40	3,986.58
Other income	60.44	98.80	210.17
Total income	2,431.71	1,938.20	4,196.75
Expenses			
Finance costs	1,112.90	918.37	1,938.28
Impairment on financial instruments	164.13	39.46	165.04
Employee benefits expense	298.01	301.75	610.75
Depreciation and amortisation	38.99	32.36	72.39
Other expenses	114.36	143.22	336.96
Total expenses	1,728.39	1,435.16	3,123.42
Profit before tax	703.32	503.04	1,073.33
Tax expense:			
- Current tax	143.07	89.21	231.90
- Deferred tax	36.88	43.63	45.91
- Short/excess provision for tax for earlier years written back	(6.11)	-	-
Total tax expense	173.84	132.84	277.81
Profit after tax	529.48	370.20	795.52
Other comprehensive income/(loss)			
Items that will not be reclassified to profit / (loss)			
- Remeasurements of the defined benefit plans	(2.05)	(3.12)	(2.14)
- Income tax relating to items that will not be reclassified to profit / (loss)	0.51	0.79	0.54
Other comprehensive income/(loss)	(1.54)	(2.33)	(1.60)
Total comprehensive income	527.94	367.87	793.92
Earnings per share			
Basic earnings per share (Rs.)	6.76	5.38	10.81
Diluted earnings per share (Rs.)	6.59	5.25	10.57
Face value of equity shares (refer note 10)	2.00	2.00	2.00

Home First Finance Company India Limited
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Statement of assets and liabilities

(Rs in millions)

Particulars	As at	As at
	30 September 2020	31 March 2020
	Audited	Audited
Assets		
Financial assets		
Cash and cash equivalents	2,165.83	132.23
Bank balance other than cash and cash equivalents	2,042.77	2,088.32
Loans	29,721.64	30,139.14
Investments	2,192.12	1,455.58
Other financial assets	850.79	663.27
Total financial assets	36,973.15	34,478.54
Non-financial assets		
Current tax assets (net)	15.80	18.26
Property, plant and equipment	169.55	204.84
Other intangible assets	3.57	5.17
Other non-financial assets	65.61	95.28
Total non-financial assets	254.53	323.55
Total assets	37,227.68	34,802.09
Liabilities and equity		
Liabilities		
Financial liabilities		
<u>Payables</u>		
Trade payables		
- Total outstanding dues of micro enterprises and small enterprises	-	-
- Total outstanding dues of creditors other than micro enterprises and small enterprises	0.06	4.32
Debt securities	2,394.58	-
Borrowings (other than debt securities)	23,971.20	24,938.05
Other financial liabilities	754.70	353.76
Total financial liabilities	27,120.54	25,296.13
Non-financial liabilities		
Deferred tax liabilities (net)	67.52	31.15
Provisions	85.32	66.39
Other non-financial liabilities	74.55	74.16
Total non-financial liabilities	227.39	171.70
Total liabilities	27,347.93	25,467.83
Equity		
Equity share capital	156.79	156.60
Other equity	9,722.96	9,177.66
Total equity	9,879.75	9,334.26
Total liabilities and equity	37,227.68	34,802.09

Notes to financial results:

- The audited financial information (the "results") of the Company has been prepared by the management in accordance with the recognition and measurement principles, laid down under Indian Accounting Standard 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 52 of the SEBI (Listing and Disclosure Requirements) Regulations, 2015 (as amended).
- The above results have been reviewed by the Audit Committee and approved by the Board of Directors at its respective meetings held on 13 November 2020 and subject to audit by the statutory auditors of the Company.

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3 The outbreak of COVID-19, which was declared a global pandemic on 11 March 2020 by the World Health Organisation continues to spread rapidly across the globe and has affected the world economy including India leading to significant decline and volatility in financial markets and decline in economic activities.

To alleviate the lingering impact of COVID-19 pandemic, the Reserve Bank of India (RBI) has issued guidelines relating to COVID-19 Regulatory Package dated 27 March 2020 in accordance therewith, providing moratorium of three months on the payment of all principal amounts and interest falling due between 01 March 2020 and 31 May 2020. Further, vide Statement on Developmental and Regulatory Policies dated 22 May 2020, RBI extended the moratorium on loan instalments by another three months, i.e., from 01 June 2020 to 31 August 2020. Accordingly, the Company granted moratorium option to its customers for the period 01 March 2020 to 31 August 2020.

The Company has managed its credit risk through effective monitoring of the collections during the pandemic period, also the Company has separately incorporated estimates, assumptions and judgements specific to the impact of the COVID-19 pandemic and the associated support packages in the measurement of impairment loss allowance. The days past due (DPD) calculation had been kept in suspension for the accounts opting for moratorium at the same level that existed on the date of commencement of their moratorium period, in line with the guidelines issued by RBI on 22 May 2020 through the statement on development and regulatory policies.

Based on the current indicators of future economic conditions, total provision recognised towards COVID-19 impact on the Company's financial assets is Rs. 159.41 millions (Rs. 89.99 millions for half year ended 30 September 2020), in addition to the existing impairment loss allowance.

However the impact assessment of COVID 19 is a continuing process given its nature and duration. The Company will continue to monitor for any material changes on account of future economic conditions.

4 Disclosure as required by RBI circular dated 17 April 2020 'Covid-19 Regulatory package asset classification and provisioning' are given below:

Particulars	(Rs. in millions)	
	30 September 2020	31 March 2020
Principal outstanding of loans where the moratorium deferment was extended (#)	8,110.47	14,685.65
Principal outstanding in SMA/overdue categories*, where the moratorium deferment was extended	287.74	NA***
Principal outstanding where asset classification benefit is extended	3,911.17	NA***
Provisions made in terms of paragraph 5 of the circular**	159.41	69.42
Provisions adjusted during respective accounting periods against slippages	-	-
Residual provisions as of 30 September 2020 and 31 March 2020 in terms of paragraph 6 of the circular	159.41	69.42

* Special mention account (SMA) /overdue status includes cases 1-90 DPD as of 31 August 2020.

** This includes overall additional provision on account of Covid-19 calculated under expected credit loss (ECL).

***The asset classification and provisioning as at 31 March 2020 is done based on the actual DPD i.e. benefit of provisions defined under para 5 of Circular, has not been availed for the purpose of these financial statements hence, the amount of loans pertaining to SMA/overdue category where the moratorium/deferment was extended for the purpose of asset classification and provisioning under the "Prudential norms on Income Recognition, Asset Classification (IRAC)" as at 31 March 2020 is Nil.

(#) The fall in the principal outstanding of loans where moratorium deferment was extended, from 31 March 2020 to 30 September 2020, is on account of increase in collection efficiency and customers clearing off their dues pertaining to moratorium period subsequent to 31 March 2020.

5 In view of the Supreme Court interim order dated 3 September 2020 in public interest litigation (PIL) by Gajendra Sharma vs. Union of India & ANR, no additional borrower accounts under moratorium granted category have been classified as Non Performing Asset (NPA) which were not declared as NPA till 31 August 2020. However, the Company has classified such accounts as stage 3 and provisioned accordingly in the Statement of Profit and Loss for the half year ended 30 September 2020.

6 The Government of India, Ministry of Finance vide its notification, dated 23 October 2020, had announced Scheme for grant of ex-gratia payment of difference between compound interest and simple interest for six months (1 March 2020 to 31 August 2020) to borrowers in specified loan accounts ("the Scheme") as per the eligibility criteria and other aspects specified therein and irrespective of whether moratorium was availed or not. This amount needs to be credited to the loan account of such borrowers on or before 5 November 2020. The Company has completed the process within the specified due date as mentioned in the aforementioned scheme and is in process of filing the claim with appropriate authority.

7 Company has issued secured, rated, listed, redeemable Non-Convertible Debentures (NCD's) on private placement basis on 11 June (450 units), 18 June (250 units), 23 June 2020 (1,200 units) and on 22 July 2020 (500 units) of Rs 1 million per unit. Outstanding balance of such NCD's as at 30 September 2020 is Rs 2,400 millions. These debentures are listed on wholesale debt segment of Bombay Stock Exchange and secured against the first pari-passu charge (along with banks, financial institutions and other lenders which provide credit facilities to the Issuer) by way of hypothecation on Company's present and future receivables and book debts, cash and cash equivalents and liquid investments, as may be identified by the Company.

8 Operating segments are reported in a manner consistent with the integral reporting provided to the Chief Operating Decision Maker (CODM). The CODM regularly monitors and reviews the operating result of the whole Company as one segment "Financing". Thus, as defined under Ind AS 108 "Operating Segments", the Company's entire business falls under one operational segment.

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9 During the half year ended 30 September 2020, the Company sold some loans measured at amortised cost as per assignment deal, as a source of finance. As per the terms of deal, since the derecognition criteria as per IND AS 109, including transfer of substantially all the risks and rewards relating to assets being transferred to the buyer being met, the assets have been derecognised.

The management has evaluated the impact of the assignment transactions done during the half year for its business model based on the future business plans, the Company's business model remains to hold the assets for collecting contractual cash flows.

Particulars	Half year ended		Year ended
	30 September 2020	30 September 2019	31 March 2020
	(Rs. in millions)		
Carrying amount of financial assets measured at amortised cost, derecognised during the respective period	1,843.67	2,139.98	3,611.51
Gain from derecognition	257.63	211.22	371.22

10 The shareholders vide special resolution dated 30 October 2019 have approved subdivision of equity shares of the Company in the ratio of five equity shares of Rs. 2 each against one equity share of Rs. 10 each respectively. Accordingly, 15,659,543 shares of Rs. 10 each, were subdivided to 78,297,715 shares of Rs 2 each as at 30 October 2019. The requisite approvals for modification of the memorandum and article of association of the Company had been accorded by the shareholders on 30 October 2019 in extraordinary general meeting (EGM).The Company have computed earnings per share in accordance with Ind AS 33.

11 On 1 October 2020, Orange Clove Investments B.V (an affiliate of Warburg Pincus) entered into an agreement with the existing shareholders and the Company for investment through a combination of secondary sales by existing shareholders and primary fund raise (Rs. 750 millions) - total comprising 25.64% of shareholding (on post issuance basis). Further, pursuant to the share subscription and purchase agreement (SSPA) and subject to receipt of RBI approval, Orange Clove has agreed to purchase equity shares from certain Existing Shareholders, aggregating to 5.04% of the paid up share capital of the Company (on a post-issuance basis).

12 During the half year ended 30 September 2020, few employees have exercised their options under the ESOP scheme I & II to the tune of 95,180 options resulting in an increase in share capital by Rs. 0.19 millions and increase in securities premium by Rs. 6.23 millions (including transfer from ESOP reserve of Rs. 0.87 millions).

13 Figures of previous period have been regrouped and/ or reclassified wherever considered necessary.

For and on behalf of the Board of Directors

**MANOJ
VISWANATHAN**

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Manoj Viswanathan
 Managing Director & CEO
 DIN: 01741612
 Place: Mumbai
 Date: 13 November 2020

Disclosure in compliance with Regulations 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the half year ended 30 September 2020

a) Credit rating

The Information and Credit Rating Agency (ICRA) have assigned following rating to the Company:

Facility	ICRA
Non-convertible debentures	ICRA A+ (Stable)

b) Asset cover available

Not applicable

c) Debt-Equity ratio*

The debt-equity ratio of the Company as per the audited standalone financial results by statutory auditors for the half year ended 30 September 2020 is 2.67.

d) Previous due date for the payment of interest/dividend for non-convertible redeemable preference shares / repayment of principal of non-convertible preference shares / non-convertible debt securities and whether the same has been paid or not.

The Company has issued non-convertible debentures in four tranches between June 11, 2020 and July 22, 2020 therefore there was no previous payment of interest/ repayment of principal of Non-Convertible Debentures due. The Company has not issued any non-convertible redeemable preference shares.

e) Next due date for the payment of interest/dividend of non-convertible preference shares / principal along with the amount of interest / dividend of non-convertible preference shares payable and the redemption amount.

The next due dates of interest and principal payment on non-convertible debentures are provided at Appendix A. The Company has not issued any non-convertible redeemable preference shares.

f) Debt service coverage ratio

Not applicable

g) Interest service coverage ratio

Not applicable

h) Outstanding redeemable preference shares (quantity and value)

Not applicable

i) Capital redemption reserve / Debenture redemption reserve

Debenture redemption reserve is not required in respect of privately placed debentures in terms of Rule 18(7)(b) of Companies (Share Capital and Debenture) Rules, 2014.

j) Networth**

Rs. 9,879.75 million

k) Net profit after tax

Rs. 529.48 million

l) Earnings per share

- a. Basic - Rs. 6.76
- b. Diluted - Rs. 6.59

* Debt equity ratio is (Debt securities + Borrowings + Subordinated liabilities) / Networth.

** Networth is equal to paid up equity share capital plus other equity.

For Home First Finance Company India Limited

**MANOJ
VISWANATHAN**

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**Manoj Viswanathan
Managing Director & CEO
DIN: 01741612
Place: Mumbai
Date: November 13, 2020**

Appendix A

Details of payment of interest/principal of the secured listed non-convertible debentures in accordance with Regulation 52(4)(e) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

(Rupees in million)

Sr. no.	Series Id	ISIN no.	Next due date along with amount		
			Due date	Interest amount payable on due date	Principal amount payable on due date
1	NCD Series 1	INE481N07014	11-06-2021	42.75	-
2	NCD Series 2	INE481N07022	18-06-2021	23.75	-
3	NCD Series 3	INE481N07030	23-06-2021	102.00	-
4	NCD Series 4	INE481N07048	22-07-2021	42.50	-

ODYSSEY CORPORATION LIMITED
STATEMENT OF STANDALONE AND CONSOLIDATED UN-AUDITED RESULTS FOR THE QUARTER AND YEAR ENDED 30th SEPTEMBER, 2020

For Advertising in TENDER PAGES
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Encore Asset Reconstruction Company Private Limited
Corporate office Address : 5th Floor, Plot No. 137, Sector- 44, Gurugram - 122002, Haryana
Sale Notice for sale of immovable property

SELAN SELAN EXPLORATION TECHNOLOGY LTD.
Extract of Unaudited Financial Results for the Period ended Sep 30, 2020

FORM B PUBLIC ANNOUNCEMENT
(Regulation 12 of the Insolvency and Bankruptcy Board of India (Liquidation Process) Regulations, 2016)

YARD AUCTION OF VEHICLES
Offers Are Invited From Public For Purchase of Below mentioned Vehicles proposed to be auctioned by Union Bank Of India Ro Mumbai andheri by way of yard-auction dt. 28.11.2020

Parsvnaths
PARSVNATH ESTATE DEVELOPERS PRIVATE LIMITED
Extract of Unaudited Financial Results for the Half-Year ended September 30, 2020

This is hereby given that the National Company Law Tribunal, Mumbai Bench has ordered the commencement of liquidation of the Infalink Solutions Private Limited on 09.11.2020 under Section 33 of the Code and the order is received by the Liquidator on 13.11.2020.

Swadeshi Industries & Leasing Limited
Extract of Unaudited Financial Results for the 2nd quarter ended September 30, 2020

Indian Bank ALLAHABAD
(A GOVT. OF INDIA UNDERTAKING)
Laxmi Road Branch, Sevasadan Society Building, Laxmi Road, 613/14, Sadashiv Peth, Pune.

homefirst
Home First Finance Company India Limited
STANDALONE AUDITED FINANCIAL STATEMENT FOR THE HALF YEAR ENDED SEPTEMBER 30, 2020

CLASSIFIED CENTRES IN MUMBAI
SOUTH MUMBAI
DURGHA HILLS
Phone: 23415111