

HFFCIL/BSE/NSE/EQ/08/2026-27

Date: 06-05-2026

To, BSE Limited, Department of Corporate Services, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai- 400001. Scrip Code- 543259	To, The National Stock Exchange of India Limited, The Listing Department, Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E), Mumbai- 400051. Scrip Symbol- HOMEFIRST
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Sub: Outcome of the Board Meeting held on Wednesday, May 06, 2026 and submission of Audited Financial Results for the quarter and year ended March 31, 2026.

Dear Sir / Madam,

In terms of provision of Regulation 30 read with Part A of Schedule III and other applicable regulations, if any, of the 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. Wednesday, May 06, 2026, has *inter-alia*, considered and approved the following matters:

A. Audited Financial Results for the quarter and year ended March 31, 2026:

Pursuant to Regulation 33 of SEBI Listing Regulations, the Board has approved the Audited Financial Results of the Company for the quarter and year ended March 31, 2026;

A copy of the said Financial Results along with the Audit Report (with unmodified opinion on the financial results) submitted by M/s. B S R & Co. LLP, Chartered Accountants (Firm Registration number:101248W/W-100022), Statutory Auditors is enclosed herewith. (**Annexure-1**); and

Declaration on the Audit report with unmodified opinion in terms of Regulation 33(3)(d) of the SEBI Listing Regulations is enclosed herewith. (**Annexure-2**)

B. Recommended Dividend on equity shares for the year ended March 31, 2026:

The Board has recommended a dividend on equity shares at the rate of Rs. 5.20/- per share (i.e. 260% of face value of Rs. 2/- each) for financial year ended March 31, 2026, subject to the approval of the shareholders at the ensuing Annual General Meeting (“**AGM**”) of the Company. Further, dividend if declared, will be credited within 30 days of the conclusion of ensuing AGM;

C. Based on the recommendations of Nomination and Remuneration Committee, approved the re-appointment of Ms. Geeta Dutta Goel (DIN:02277155) as Non-Executive Independent Director of the Company, to hold office for a second term of five consecutive years effective from November 01, 2026, subject to the approval of Shareholders at the ensuing AGM;

- D. Based on the recommendations of Nomination and Remuneration Committee, approved the re-appointment of Mr. Anuj Srivastava (DIN:09369327) as Non-Executive Independent Director of the Company, to hold office for a second term of five consecutive years effective from November 01, 2026, subject to the approval of Shareholders at the ensuing AGM;
- E. Based on the recommendations of Audit Committee, approved the appointment of M/s. Batliboi & Purohit, Chartered Accountants (Firm Registration No.: 101048W), as the Joint Statutory Auditors of the Company, for a period of 3 years from the financial year 2026-27, subject to the approval of Shareholders at the ensuing AGM;
- F. Based on the recommendations of Audit Committee, approved the reappointment of M/s. P. Chandrasekar LLP, M/s BDO India LLP and M/s. Kirtane & Pandit LLP as joint internal auditors of the Company under section 138 of Companies Act, 2013 and the relevant rules made thereunder for the financial year 2026-27;
- G. Noted that Mr. Divya Sehgal (DIN: 01775308), Non-Executive Nominee Director of the Company, liable to retire by rotation at the ensuing Annual General Meeting (“AGM”) has not offered himself for reappointment;
- H. Approved to offer, issue and allot in one or more tranches, Non-Convertible Debentures (“NCDs”) for an amount not exceeding Rs. 1000 crores (Rupees One-Thousand Crores only) by way of private placement through Board or any other sub-committee constituted by the Board, in accordance with Section 42 and Section 71 of the Companies Act, 2013, the relevant rules made thereunder and the SEBI Listing Regulations.

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 are enclosed herewith. (**Annexure - 3**)

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
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
Telephone: +91 (22) 6257 1000
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Independent Auditor's Report

To the Board of Directors of Home First Finance Company India Limited Report on the audit of the Annual Financial Results

Opinion

We have audited the accompanying annual financial results of Home First Finance Company India Limited (hereinafter referred to as the "Company") for the year ended 31 March 2026, attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid annual financial results:

- are presented in accordance with the requirements of Regulation 33 of the Listing Regulations in this regard; and
- give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards, and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information for the year ended 31 March 2026.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under section 143(10) of the Companies Act, 2013 ("the Act"). Our responsibilities under those SAs are further described in the Auditor's Responsibilities for the Audit of the Annual Financial Results 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 together with the ethical requirements that are relevant to our audit of the financial statements 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 on the annual financial results.

Management's and Board of Directors' Responsibilities for the Annual Financial Results

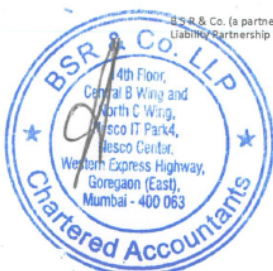
These annual financial results have been prepared on the basis of the annual financial statements.

The Company's Management and the Board of Directors are responsible for the preparation and presentation of these annual financial results that give a true and fair view of the net profit/ loss and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standards prescribed under Section 133 of the Act and other accounting principles generally accepted in India and in compliance with Regulation 33 of the Listing Regulations. 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 the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring accuracy and completeness of the accounting records, relevant to the preparation and presentation of the annual financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

Registered Office:

14th Floor, Central B Wing and North C Wing, Nesco IT Park 4, Nesco Center,
Western Express Highway, Goregaon (East), Mumbai - 400063

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BSR & Co. (a partnership firm with Registration No. BA61223) converted into BSR & Co. LLP (a Limited Liability Partnership with LLP Registration No. AAB-8181) with effect from October 14, 2013

Independent Auditor's Report (Continued)

Home First Finance Company India Limited

In preparing the annual financial results, the Management and 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.

The Board of Directors is responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Annual Financial Results

Our objectives are to obtain reasonable assurance about whether the annual financial results as a whole are 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 these annual financial results.

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 annual financial results, 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. Under Section 143(3) (i) of the Act, we are also responsible for expressing our opinion through a separate report on the complete set of financial statements on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures in the annual financial results made by the Management and Board of Directors.
- Conclude on the appropriateness of the Management's and 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 appropriateness of this assumption. 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 annual 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 annual financial results, including the disclosures, and whether the annual financial results represent the underlying transactions and events in a manner that achieves fair presentation.

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.

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.



B S R & Co. LLP

Independent Auditor's Report (Continued)
Home First Finance Company India Limited

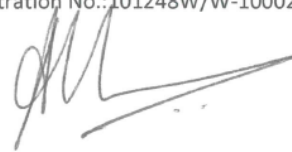
Other Matter

The annual financial results include the results for the quarter ended 31 March 2026 being the balancing figure between the audited figures in respect of the full financial year and the published unaudited year to date figures up to the third quarter of the current financial year which were subject to limited review by us.

For B S R & Co. LLP

Chartered Accountants

Firm's Registration No.: 101248W/W-100022



Ashwin Suvarna

Partner

Membership No.: 109503

UDIN: 26109503XO4M9K3586

Udupi

06 May 2026

Statement of financial results for the quarter and year ended 31 March 2026

(Rs. in million, except per share data)

Particulars	For the quarter ended			For the year ended	
	31 March 2026	31 December 2025	31 March 2025	31 March 2026	31 March 2025
	Audited (Refer note 13)	Reviewed	Audited (Refer note 13)	Audited	Audited
Revenue from operations					
(i) Interest income	4,317.32	4,288.03	3,629.19	16,640.19	13,540.30
(ii) Fees and commission income	220.46	201.15	173.01	827.40	452.99
(iii) Net gain on fair value changes	97.88	51.88	30.66	493.37	351.05
(iv) Net gain on derecognition of financial instruments under amortised cost category	358.22	266.77	300.47	1,121.59	912.26
(v) Other operating income	20.22	14.62	13.32	63.34	42.87
(I) Total revenue from operations	5,014.10	4,822.45	4,146.65	19,145.89	15,299.47
(II) Other income	33.25	14.30	15.26	81.33	92.56
(III) Total income (I+II)	5,047.35	4,836.75	4,161.91	19,227.22	15,392.03
Expenses					
(i) Finance costs	1,953.21	1,940.96	1,903.06	7,923.22	7,152.70
(ii) Impairment on financial instruments	157.85	141.70	76.99	568.78	287.68
(iii) Employee benefits expense (Refer note 10)	649.21	635.64	517.94	2,487.02	1,944.09
(iv) Depreciation and amortisation	50.99	48.81	43.26	189.02	155.30
(v) Other expenses	284.19	241.31	241.71	981.64	836.38
(IV) Total expenses	3,095.45	3,008.42	2,782.96	12,149.68	10,376.15
(V) Profit before tax (III-IV)	1,951.90	1,828.33	1,378.95	7,077.54	5,015.88
(VI) Tax expense:					
- Current tax	453.01	422.39	302.67	1,663.31	1,138.98
- Deferred tax	4.44	3.94	29.36	10.40	56.22
Total tax expense	457.45	426.33	332.03	1,673.71	1,195.20
(VII) Profit after tax (V-VI)	1,494.45	1,402.00	1,046.92	5,403.83	3,820.68
(VIII) Other comprehensive income					
(A) Items that will not be reclassified to profit or loss					
(i) Remeasurements of the defined benefit plans	5.38	(0.44)	2.68	0.31	(4.83)
(ii) Income tax relating to items that will not be reclassified to profit or loss	(1.36)	0.11	(0.67)	(0.08)	1.22
(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	(15.15)	(12.14)	(64.01)	(19.55)	(44.98)
(ii) Income tax relating to items that will be reclassified to profit or loss	3.81	3.06	-	4.92	-
(iii) Cost of hedging	10.06	-	-	10.06	-
(iv) Income tax relating to items that will be reclassified to profit or loss	(2.53)	-	-	(2.53)	-
Other comprehensive income (A+B)	0.21	(9.41)	(62.00)	(6.87)	(48.59)
(IX) Total comprehensive income (VII+VIII)	1,494.66	1,392.59	984.92	5,396.96	3,772.09
(X) Earnings per share (not annualised for the quarters)					
Basic earnings per share (Rs.)	14.35	13.52	11.65	52.35	42.83
Diluted earnings per share (Rs.)	14.22	13.34	11.45	51.59	42.07
Face value of equity share (Rs.)	2.00	2.00	2.00	2.00	2.00
(XI) Paid up equity share capital	208.66	207.85	180.11	208.66	180.11
(XII) Other equity				43,356.73	25,032.71



[Handwritten Signature]



Notes:

1 Statement of assets and liabilities as at 31 March 2026

(Rs. in million)

	As at	
	31 March 2026	31 March 2025
	Audited	Audited
ASSETS		
Financial assets		
Cash and cash equivalents	4,487.02	5,991.28
Bank balance other than cash and cash equivalents	3,923.21	3,391.09
Derivative financial instruments	647.03	-
Receivables		
(i) Trade receivables	78.07	55.49
(ii) Other receivables	3.89	2.86
Loans	1,31,326.13	1,06,487.00
Investments	8,122.34	3,602.37
Other financial assets	2,304.83	1,823.48
Total financial assets	1,50,892.52	1,21,353.57
Non-financial assets		
Current tax assets (net)	2.78	2.78
Property, plant and equipment	187.95	169.49
Right of use assets	353.35	277.56
Capital work-in-progress	1.92	0.93
Intangible assets under development	0.65	1.37
Other intangible assets	15.13	11.79
Other non-financial assets	211.08	299.23
Total non-financial assets	772.86	763.15
Total Assets	1,51,665.38	1,22,116.72
LIABILITIES AND EQUITY		
Liabilities		
Financial liabilities		
Derivative financial instruments	-	66.87
Payables		
(i) Trade payables		
(i) Total outstanding dues of micro enterprises and small enterprises	0.27	2.29
(ii) Total outstanding dues of creditors other than micro enterprises and small enterprises	163.71	158.57
Debt securities	2,274.43	2,848.39
Borrowings (other than debt securities)	1,03,626.05	92,658.60
Other financial liabilities	1,340.92	804.20
Total financial liabilities	1,07,405.38	96,538.92
Non-financial liabilities		
Current tax liabilities (net)	393.21	84.62
Provisions	146.23	93.92
Deferred tax liabilities (net)	31.84	23.75
Other non-financial liabilities	123.33	162.69
Total non-financial liabilities	694.61	364.98
Total liabilities	1,08,099.99	96,903.90
Equity		
Equity share capital	208.66	180.11
Other equity	43,356.73	25,032.71
Total equity	43,565.39	25,212.82
Total Liabilities and Equity	1,51,665.38	1,22,116.72



2 Statement of cash flows for the year ended 31 March 2026

(Rs. in million)

	Year ended	
	31 March 2026	31 March 2025
	Audited	Audited
Cash flows from operating activities		
Profit before tax	7,077.54	5,015.88
Adjusted for:		
Interest income on term loans	(15,734.33)	(12,801.59)
Interest on borrowings and debt securities	7,757.55	7,100.33
Net gain on derecognition of financial instruments under amortised cost category	(1,121.59)	(912.26)
Other interest income	(319.12)	(226.71)
Depreciation and amortisation	189.02	155.30
Interest income on bank deposits	(412.61)	(357.66)
Interest income on investments	(170.78)	(152.27)
Loss on sale of property, plant and equipment (net)	0.86	0.05
Interest on lease liabilities	26.99	18.97
Gain on termination of lease liabilities	(0.85)	(0.74)
Net gain on fair value changes on investments	(482.67)	(400.77)
Net gain on fair value changes on derivative financial instruments	(10.70)	49.72
Net unrealised fair valuation change on borrowings	100.60	(48.40)
Impairment on financial instruments	602.54	287.68
Share based payment to employees	371.32	266.78
Operating profit before working capital changes and adjustment for interest received and paid	(2,126.23)	(2,005.69)
Adjustment for working capital:		
- (Increase) in loans given	(25,157.61)	(25,151.89)
- (Increase) in trade and other receivables	(23.61)	(50.69)
- (Increase) in other financial assets	(54.12)	(9.41)
- Decrease/ (Increase) in other non financial assets	30.98	(78.89)
- Increase in trade payables	3.12	46.01
- Increase in other financial liabilities	454.49	97.36
- (Decrease)/ Increase in other non financial liabilities	(40.37)	76.75
- Increase in provisions	43.94	10.49
Cash used in operating activities before adjustment for interest received and paid	(26,869.41)	(27,065.96)
- Interest income received on loans	16,468.17	13,371.91
- Interest expense paid on borrowings and debt securities	(7,641.88)	(7,175.82)
Cash used in operating activities	(18,043.12)	(20,869.87)
Income tax paid (net)	(1,354.72)	(1,094.31)
Net cash used in operating activities [A]	(19,397.84)	(21,964.18)
Cash flows from investing activities		
Purchase of property, plant and equipment and other intangible assets	(95.46)	(119.29)
Proceeds from sale of property, plant and equipment and other intangible assets	0.11	1.48
Purchase of investments	(99,844.59)	(79,529.68)
Proceeds from redemption/ sale of investments	95,822.00	80,124.31
Net placement of bank deposits	(508.65)	(970.23)
Interest received on bank deposits	389.14	347.12
Interest received on investments	156.07	144.17
Net cash used in investing activities [B]	(4,081.38)	(2.12)
Cash flows from financing activities		
Proceeds from issuance of equity share capital (including share premium)	13,159.03	260.40
Share application money received	0.58	-
Share issue expenses	(193.61)	-
Proceeds from borrowings from banks and financial institutions	33,263.40	41,088.95
Repayment of borrowings from banks and financial institutions	(23,192.24)	(18,743.38)
Repayment of lease liabilities	(120.53)	(93.96)
Repayment of debt securities	(560.00)	-
Repayment of demand loans	-	(57.97)
Dividend paid on equity shares	(381.67)	(301.23)
Net cash generated from financing activities [C]	21,974.96	22,152.81
Net (decrease)/ Increase in cash and cash equivalents [A+B+C]	(1,504.26)	186.51
Cash and cash equivalents at the beginning of the year	5,991.28	5,804.77
Cash and cash equivalents at the end of the year	4,487.02	5,991.28
Components of cash and cash equivalents:		
Cash on hand	1.05	1.66
Balances with banks		
- in current accounts	4,354.91	3,328.83
- in deposits with original maturity of 3 months or less	130.11	2,660.51
Others	0.95	0.28
Cash and cash equivalents	4,487.02	5,991.28



- 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 Standards, 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 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- 4 The above financial results for the quarter and year ended 31 March 2026 have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on 06 May 2026. The financial results for the year ended 31 March 2026 have been audited by the statutory auditors and they have expressed an unmodified opinion thereon.
- 5 During the quarter and year ended 31 March 2026, 4,04,805 and 13,85,880 equity shares respectively have been allotted to employees who have exercised their options under the approved employee stock option schemes.
- 6 The Board of Directors at their meeting held on 06 May 2026 recommended dividend of Rs. 5.20 per equity share at 260% of the face value of Rs. 2 for the year ended 31 March 2026 (Previous year: Rs. 3.70 per equity share at 185% of the face value of Rs. 2), subject to shareholders approval at the ensuing Annual General Meeting.
- 7 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 30 September 2025 (A)	Of (A), aggregate debt that slipped into NPA during the half-year ended 31 March 2026 (B)	Of (A), amount written off during the half-year ended 31 March 2026 (C)	Of (A), amount paid by the borrowers during the half-year ended 31 March 2026 (D)	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of 31 March 2026
	(A)	(B)	(C)	(D)	
Personal Loans	54.50	2.39	-	1.02	51.09
Corporate persons	-	-	-	-	-
Of which MSMEs	-	-	-	-	-
Others	-	-	-	-	-
Total	54.50	2.39	-	1.02	51.09

- 8 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.
- 9 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 31 March 2026	Year ended 31 March 2026
Number of loans	3,718	11,453
Aggregate amount (Rs. in million)	2,935.75	9,315.80
Sale consideration (Rs. in million)	2,642.17	8,384.22
Number of transactions	3	11
Weighted average remaining maturity (in months)	191	193
Weighted average holding period after origination (in months)	13	15
Retention of beneficial economic interest	100%	100%
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	NA	NA
Number of transferred loans replaced	NA	NA

b. The Company has not acquired any loan which is either not in default or stressed during the quarter and year ended 31 March 2026.

c. The Company has not transferred any stressed loan during the quarter and year ended 31 March 2026.

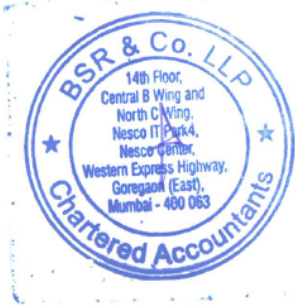
d. Disclosures on Co-lending arrangements (CLA):

Particulars	As at 31 March 2026
Quantum of CLAs	
- Number of CLA partners	5
- Number of outstanding cases	3,966
- Amount of Gross outstanding (Rs. in million)	1,576.15
Weighted average rate of interest	10.00%
Fees charged during the year (Rs. in million)	7.80
Broad sectors in which CLA was made	Home loan
Performance of loans under CLA	
- Standard loans (Rs. in million)	1,561.36
- Non-performing loans (Rs. in million)	14.79
Details related to default loss guarantee	NA

- 10 On 21 November 2025, the Government of India has consolidated 29 existing labour laws in to four Labour Codes - the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020 (collectively referred to as the 'New Labour Codes'). As per the requirements under Ind AS 19, changes to employee benefit plans arising from the New Labour Codes constitute plan amendments and are required to be treated as past service costs. Accordingly, the Company has estimated an increase in provision for employee benefits, on account of the New Labour Codes, by Rs. 32.99 million and the same has been recognized under the head 'Employee benefits expense' in the statement of profit and loss for the year ended 31 March 2026. The Company continues to monitor the finalisation of Central and State Rules and clarifications on the New Labour Codes and would provide appropriate accounting treatment on the basis of such developments, if needed.



- 11 On 11 April 2025, the Company has, by way of Qualified Institutions Placement in accordance with SEBI (Issue of Capital and Disclosure Requirements) Regulations, 2018, allotted 1,28,86,597 equity shares of face value of Rs. 2 per share at a price of Rs. 970 per share, aggregating to Rs. 12,500 million.
- 12 The Company does not have any subsidiary/ associate/ joint venture company. Accordingly, consolidation of the financial statements is not applicable to the Company.
- 13 The figures for the last quarter of the current and previous financial year are the balancing figures between audited figures in respect of the full financial year and the published year to date figures up to the end of third quarter of the current and previous financial year which were subjected to limited review by the statutory auditors.



For and on behalf of the Board of Directors

Manoj Viswanathan
Managing Director and Chief Executive Officer
DIN: 01741612
Place: Mumbai
Date: 06 May 2026

Annexure-2

To, BSE Limited, Department of Corporate Services, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai- 400001. Scrip Code- 543259	To, The National Stock Exchange of India Limited, The Listing Department, Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E), Mumbai- 400051. Scrip Symbol- HOMEFIRST
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**Subject: Declaration pursuant to Regulation 33(3)(d) of the Securities & Exchange Board of India
(Listing Obligations and Disclosure Requirements) Regulations, 2015**

Dear Sir/Madam,

Pursuant to requirement of Regulation 33(3)(d) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby declare that M/s. B S R & Co. LLP, Chartered Accountants, Statutory Auditors of the Company have submitted the Audit Report with unmodified opinion on Annual Audited Financial Results of the Company for the financial year ended on March 31, 2026.

We request you to take the same on your record.

For Home First Finance Company India Limited



Nutan Gaba Patwari
Chief Financial Officer
Date: 06-05-2026

Place: Mumbai

Disclosure under Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and SEBI/HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 as amended from time to time

Re-appointment of Ms. Geeta Dutta Goel (DIN:02277155) as Non-Executive Independent Director of the Company

Sr No.	Particulars	Disclosure
1	Reason for change	Re-Appointment of Ms. Geeta Dutta Goel (DIN: 02277155) for a second term of 5 (five) consecutive years.
2	Date of appointment and Term of appointment	Re-appointed her for second term of 5 (five) consecutive years with effect from November 01, 2026, subject to the approval of shareholders at ensuing AGM.
3	Brief profile (in case of appointment)	Not Applicable
4	Disclosure of relationships between directors (in case of appointment of a director).	Ms. Geeta Dutta Goel is not related to any other Director of the Company.
5	Information as required pursuant to BSE Circular ref. no. LIST/COMP/14/2018-19 and NSE ref. no. NSE/ML/2018/24 dated June 20, 2018.	Ms. Geeta Dutta Goel is not debarred from holding the office of Director by virtue of any SEBI Order or any such authority.

Re-appointment of Mr. Anuj Srivastava (DIN: 09369327) as Non-Executive Independent Director of the Company

Sr No.	Particulars	Disclosure
1	Reason for change	Re-Appointment of Mr. Anuj Srivastava (DIN: 09369327) for a second term of 5 (five) consecutive years.
2	Date of appointment and Term of appointment	Re-appointed him for second term of 5 (five) consecutive years with effect from November 01, 2026, subject to the approval of shareholders at ensuing AGM.
3	Brief profile (in case of appointment)	Not Applicable
4	Disclosure of relationships between directors (in case of appointment of a director).	Mr. Anuj Srivastava is not related to any other Director of the Company.
5	Information as required pursuant to BSE Circular ref. no. LIST/COMP/14/2018-19 and NSE ref. no. NSE/ML/2018/24 dated June 20, 2018.	Mr. Anuj Srivastava is not debarred from holding the office of Director by virtue of any SEBI Order or any such authority.

Appointment of M/s. Batliboi & Purohit, Chartered Accountants (Firm Registration No.: 101048W), as the Joint Statutory Auditors of the Company.

Sr No.	Particulars	Disclosure
1	Reason for change /appointment	Appointment of M/s. Batliboi & Purohit, Chartered Accountants (Firm Registration No.: 101048W), as the Joint Statutory Auditors of the Company in compliance with Guidelines for Appointment of Statutory Central Auditors (SCAs)/Statutory Auditors (SAs) of Commercial Banks (excluding RRBs), UCBs and NBFCs (including HFCs), as the asset size of the Company exceeds ₹15,000 crores.
2	Date of appointment and Term of appointment	Appointment of M/s. Batliboi & Purohit, Chartered Accountants (Firm Registration No.: 101048W), is done for a period of three consecutive years commencing from the conclusion of the Annual General Meeting to be held in year 2026 until the conclusion of the Annual General Meeting to be held in the year 2029, subject to the approval of shareholders.
3	Brief profile (in case of appointment)	<p>M/s. Batliboi & Purohit is a well-reputed Chartered Accountants firm established in 1907. The Firm has been in practice for over 118+ years in India. The Firm renders Assurance, Tax & Regulatory and Advisory services to clients.</p> <p>The Firm has extensive experience in statutory audits of Banks, NBFCs, Insurance Companies, Manufacturing Companies, etc. It holds a valid Peer Review Certificate issued by the Institute of Chartered Accountants of India.</p>
4	Disclosure of relationships between directors (in case of appointment of a director).	Not Applicable

Re-appointment of M/s. P. Chandrasekar LLP, M/s BDO India LLP and M/s. Kirtane & Pandit LLP as joint internal auditors

Sr No.	Particulars	M/s. P. Chandrasekar LLP	M/s. BDO India LLP	M/s. Kirtane & Pandit LLP
1	Reason for change	Re-appointment of M/s. P. Chandrasekar LLP, Chartered Accountants as the Joint Internal Auditors of the Company for the financial year 2026-27 to conduct the internal audit of the branches of the Company.	Re-appointment of M/s. BDO India LLP as the Joint Internal Auditors of the Company for the financial year 2026-27 to conduct the internal audit of the head office of the Company.	Re-appointment of M/s. Kirtane & Pandit LLP, Chartered Accountants as the Joint Internal Auditors of the Company for the financial year 2026-27 to conduct the internal audit of the branches of the Company.
2	Date of appointment/re-appointment/cessation (as applicable) & term of appointment/re-appointment	Re-appointed as Joint Internal Auditors with effect from May 06, 2026 for the financial year 2026-27	Re-appointed as Joint Internal Auditors with effect from May 06, 2026 for the financial year 2026-27	Re-appointed as Joint Internal Auditors with effect from May 06, 2026 for the financial year 2026-27
3	Brief profile (in case of appointment)	Not Applicable	Not Applicable	Not Applicable
4	Disclosure of relationships between directors (in case of appointment of a director)	Not Applicable	Not Applicable	Not Applicable