



Notice to Annual General Meeting

NOTICE OF THE ANNUAL GENERAL MEETING

NOTICE IS HEREBY GIVEN THAT THE 17th ANNUAL GENERAL MEETING ("AGM") OF THE MEMBERS OF HOME FIRST FINANCE COMPANY INDIA LIMITED ("THE COMPANY") IS SCHEDULED TO BE HELD ON WEDNESDAY, JUNE 24, 2026 AT 12:00 NOON (IST) THROUGH VIDEO CONFERENCING ("VC") /OTHER AUDIO-VISUAL MEANS ("OAVM") TO TRANSACT THE FOLLOWING BUSINESSES

Ordinary Businesses:

1. To receive, consider and adopt:

The Audited Balance Sheet, Statement of Profit and Loss and Cash Flow Statement with notes forming part thereof, the Directors' Report (along with all the annexures) and Auditor's Report for the financial year ended March 31, 2026.

2. To declare final dividend of ₹ 5.20/- per equity share for the FY26.

3. Mr. Divya Sehgal (DIN: 01775308), Director liable to retire by rotation, who has not offered himself for re-appointment.

To consider and if thought fit, to pass, with or without modification(s), the following resolution as an **Ordinary Resolution:**

"RESOLVED THAT pursuant to the provisions of Section 152(7) of the Companies Act, 2013 and relevant rules made thereunder, including any modification(s) thereto or re-enactment(s) thereof for the time being in force, Mr. Divya Sehgal (DIN: 01775308), Nominee Director, who retires by means of rotation at the 17th Annual General Meeting ("AGM") of the Company, does not offered himself for re-appointment, be not re-appointed as a Director of the Company and the vacancy, so caused on the Board of the Company, not to be filled up at the AGM or any adjournment thereof."

4. To appoint M/s. Batliboi & Purohit, Chartered Accountants as one of the Joint Statutory Auditors of the Company

To consider and if thought fit, to pass, with or without modification(s), the following resolution as an **Ordinary Resolution:**

"RESOLVED THAT pursuant to the provisions of Sections 139, 141, 142 and other applicable provisions, if any, of the Companies Act 2013 ("**Act**") read with the Companies (Audit and Auditors) Rules 2014, Guidelines for Appointment of Statutory Central Auditors (SCAs)/ Statutory Auditors (SAs) of Commercial Banks (excluding RRBs), UCBS and NBFCs (including Housing Finance Companies) dated April 27, 2021 issued by the Reserve Bank of India ("**RBI**") and Frequently Asked Questions dated June 11, 2021 ("**RBI Guidelines**"), Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("**SEBI Listing Regulations**") (including any statutory modification(s) or re-enactment (s) thereof for the time being in force), Company's policy of appointment of Statutory Auditors and on the recommendation of Audit Committee and approval of Board of Directors, M/s. Batliboi & Purohit, Chartered Accountants (Firm Registration No.: 101048W), be and are hereby appointed as the Joint Statutory Auditors of the Company, subject to their continuity of fulfilment of the applicable eligibility norms each year, to hold office for a period of three consecutive years commencing from the conclusion of the 17th Annual General Meeting ("**AGM**") to be held in the year 2026 until the conclusion of the 20th AGM to be held in the year 2029, at a remuneration of ₹ 40 Lakhs per annum for FY27 and subsequently for remaining tenure, as may be mutually agreed between the Board of Directors and Statutory Auditors, payable in one or more installments plus taxes and re-imbusement of out-of-pocket expenses incurred by them in connection with the audit of the accounts of the Company.

RESOLVED FURTHER THAT the Board of Directors or the Chief Financial Officer or the Company Secretary of the Company be and is hereby authorized to do all such acts, deeds, matters and things as may be deemed necessary and settle any/or all questions/ matters arising with respect to the above matter, and to execute all such deeds, documents, agreements, and writings as may be necessary for the purpose of giving effect to this Resolution."



Notice to Annual General Meeting

Special Businesses:

5. To consider and approve the reappointment of Ms. Geeta Dutta Goel (DIN: 02277155) as Non-Executive, Independent Director of the Company

To consider and if thought fit, to pass, with or without modification(s), the following resolution as a **Special Resolution**:

“RESOLVED THAT pursuant to the provisions of Sections 149, 150, 152 read with Schedule IV and other applicable provisions, if any, of the Companies Act 2013, the Companies (Appointment and Qualification of Directors) Rules, 2014, Regulation 17 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (**“SEBI Listing Regulations”**) (including any statutory modification or re-enactment thereof for the time being in force), applicable provisions of the Articles of association of the Company and on the recommendation of Nomination and Remuneration Committee and approval of the Board of Directors, Ms. Geeta Dutta Goel (DIN: 02277155) who holds office as an Independent Director upto October 31, 2026, be and is hereby re-appointed as Non-Executive Independent Director, not liable to retire by rotation, for a second term of five consecutive years commencing from November 01, 2026.

RESOLVED FURTHER THAT the Board of Directors or the Chief Financial Officer or the Company Secretary of the Company be and is hereby authorized to do all such acts, deeds, matters and things as may be deemed necessary and settle any/or all questions/ matters arising with respect to the above matter, and to execute all such deeds, documents, agreements, and writings as may be necessary for the purpose of giving effect to this Resolution.”

6. To consider and approve the reappointment of Mr. Anuj Srivastava (DIN: 09369327) as Non-Executive Independent Director of the Company

To consider and if thought fit, to pass, with or without modification(s), the following resolution as a **Special Resolution**:

“RESOLVED THAT pursuant to the provisions of Sections 149, 150, 152 read with Schedule IV and other applicable provisions, if any, of the Companies Act 2013, the Companies (Appointment and Qualification of Directors) Rules, 2014, Regulation 17 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (**“SEBI Listing Regulations”**) (including any statutory modification or re-enactment thereof for the time being in force), applicable provisions of the Articles of association of the Company and on the recommendation of Nomination and Remuneration Committee and approval of Board of Directors, Mr. Anuj Srivastava (DIN:09369327) who holds office as an Independent Director upto October 31, 2026, be and is hereby re-appointed as Non-Executive Independent Director, not liable to retire by rotation, for a second term of five consecutive years commencing from November 01, 2026.

RESOLVED FURTHER THAT the Board of Directors or the Chief Financial Officer or the Company Secretary of the Company be and is hereby authorized to do all such acts, deeds, matters and things as may be deemed necessary and settle any/or all questions/ matters arising with respect to the above matter, and to execute all such deeds, documents, agreements, and writings as may be necessary for the purpose of giving effect to this Resolution.”

7. To approve the increase in borrowing powers / issuance of debentures in excess of the Paid-up Share Capital, Free Reserves and Securities Premium of the Company pursuant to Section 180(1)(c) of the Companies Act, 2013.

To consider and if thought fit, to pass, with or without modification(s), the following resolution as a **Special Resolution**:

“RESOLVED THAT in supersession of the earlier resolution passed by the Members of the Company at the 15th Annual General Meeting held on June 20, 2024 and pursuant to the provisions of Sections 42, 71, 179, 180(1)(c) and other applicable provisions, if any, of the Companies Act, 2013 and the rules made thereunder, SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021



Notice to Annual General Meeting

("Debt Regulations"), the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (including any statutory modification(s) or re-enactment(s) thereof for the time being in force) and as per the applicable directions / guidelines issued by the Reserve Bank of India ("RBI") or National Housing Bank ("NHB") and the relevant provisions of the Articles of Association of the Company and all other applicable rules, laws and acts (if any) and subject to all other requisite approvals, permissions and sanctions and subject to such conditions as may be prescribed by any of the concerned authorities (if any), the consent of the Members of the Company be and is hereby accorded to the Board of Directors of the Company (hereinafter referred to as the "**Board**" which term shall be deemed to include any Committee of the Board constituted / to be constituted / reconstituted by the Board to exercise its powers, including the powers conferred upon by this resolution) for borrowing from time to time, as they may think fit for the purpose of the business of the Company, any sum or sums of money not exceeding ₹ 20,000 crore (Rupees Twenty Thousand Crores only) (including the money(ies) already borrowed by the Company) in Indian Rupees or in any equivalent foreign currency(ies) on such terms and conditions as the Board may deem fit, whether the same may be secured or unsecured, whether domestic or international, and if secured, whether by way of charge, by way of mortgage or hypothecation, pledge or otherwise in any way whatsoever, on, over or in any respect of all, or any of the Company's assets and effects or properties including stock in trade (receivables), notwithstanding that the money to be borrowed together with the money(ies) already borrowed by the Company (apart from the temporary loans obtained from the Company's Bankers in the ordinary course of business) and remaining undischarged at any given time, exceed the aggregate, for the time being, of the paid up share capital of the Company and its free reserves, that is to say, reserves not set apart for any specific purpose, and securities premium provided that the total borrowing limit shall be within the limits prescribed under the RBI Master Directions.

RESOLVED FURTHER THAT the Board be and is hereby authorized for borrowing from time to time, as it may think fit, any sum or sums of money not exceeding ₹ 20,000 crore (Rupees Twenty Thousand Crores only) in Indian Rupees or equivalent thereof in any foreign currency(ies)

in aggregate (including the money(ies) already borrowed by the Company) on such terms and conditions as the Board may deem fit, by way of loans, or in any other form whatsoever, or issue of Bonds and/or Non-Convertible Debentures or other Securities or Term Loans, Cash Credit facilities or other facilities in form of debt in the nature of Debentures, Commercial Papers and the like to Bank(s), Financial or other Institution(s), Mutual Fund(s), Non-Resident Indians (NRIs), Foreign Institutional Investors (FIIs) or any other person(s), body(ies) corporate, etc., whether Securities holder of the Company or not.

RESOLVED FURTHER THAT for the purpose of giving effect to the aforesaid resolution, the Board be and is hereby authorized to delegate all or any of the powers conferred on it by or under this resolution to any Committee of Directors of the Company and the Board or Committee of Directors be and is hereby authorized to arrange or finalize the terms and conditions of all such borrowings, from time to time, viz. terms as to interest, repayment, security or otherwise as it may deem fit and to sign and execute all such documents, agreements and writings and do all such acts, deeds and things, as it may in its absolute discretion deem necessary, proper or desirable and to settle any question, difficulty or doubt that may arise in this regard."

8. To approve creation of charges on the assets of the Company under Section 180(1)(a) of the Companies Act, 2013 to secure the borrowings made/to be made under section 180(1)(c) of the Companies Act, 2013.

To consider and if thought fit, to pass, with or without modification(s), the following resolution as a **Special Resolution:**

"RESOLVED THAT in supersession of the earlier resolution passed by the Members of the Company at the 15th Annual General Meeting held on June 20, 2024 and pursuant to the provisions of Section 180(1)(a) and other applicable provisions, if any, of the Companies Act, 2013 and the rules made thereunder (including any statutory modification(s) or re-enactment(s) thereof for the time being in force) and as per the directions/guidelines issued by the Reserve Bank of India ("**RBI**") or National Housing Bank ("**NHB**") and relevant provisions of the Articles of Association of the Company, and all other applicable rules, laws and



Notice to Annual General Meeting

acts (if any) and subject to all other requisite approvals, permissions and sanctions and subject to such conditions as may be prescribed by any of the concerned authorities (if any), the consent of the Members of the Company be and is hereby accorded to the Board of Directors of the Company (hereinafter referred to as the “**Board**” which term shall be deemed to include any Committee of the Board, constituted/ to be constituted / reconstituted to exercise its powers including the powers conferred by this resolution) to create charge by way of mortgage(s) and/or hypothecation and/or lien or otherwise on any of movable and / or immovable properties / assets of the Company including receivables in the form of book debts, wherever situated both present and future and / or on whole or substantially the whole of the undertaking of the Company or where the Company owns more than one undertaking, of the whole or substantially the whole of any such undertaking(s) wherever situated, on such terms and conditions at such time(s) and in such form and manner, and with such ranking in terms of priority, as the Board in its absolute discretion thinks fit, to or in favor of any bank(s) or Financial or other Institution(s), Mutual Fund(s), Non-Resident Indians (NRIs), Foreign Institutional Investors (FIIs) or Security Trustee(s) or body(ies)

**By order of the Board of Directors,
For Home First Finance Company India Limited**

Sd/-

Shreyans Bachhawat

Company Secretary, Compliance Officer and Head - Legal

Mem No: A26700

Date: May 29, 2026

Place: Mumbai

Registered & Corporate Office Address:

511, Acme Plaza, Andheri Kurla Road,

Andheri (East), Mumbai-400059.

CIN: L65990MH2010PLC240703

Tel: +91 88805 49911

E-mail: corporate@homefirstindia.com

Website: www.homefirstindia.com

corporate or person(s), whether Securities holders of the Company or not, to secure the borrowing facility together with interest, cost, charges and expenses thereon for amount not exceeding ₹ 20,000 crores (Rupees Twenty Thousand Crores only) at any point of time (including the money(ies) already borrowed by the Company).

RESOLVED FURTHER THAT the securities to be created by the Company as aforesaid may rank exclusive/prior/ pari-passu/subsequent with/to the hypothecation/ mortgages/lien and/or charges already created or to be created by the Company as may be agreed to between the concerned parties.

RESOLVED FURTHER THAT for the purpose of giving effect to the aforesaid resolution, the Board of Directors be and is hereby authorized to delegate all or any of the powers conferred on it by or under this resolution to any Committee of Directors of the Company and to do all such acts, deeds and things, as it may in its absolute discretion deem necessary, proper or desirable and to settle any question, difficulty or doubt that may arise in this regard”



Notice to Annual General Meeting

Notes:

1. In accordance with the General Circular No. 14/2020 dated April 8, 2020, General Circular No. 17/2020 dated April 13, 2020, General Circular No. 20/2020 dated May 5, 2020 and subsequent circulars issued in this regard, the latest being General Circular No. 03/2025 dated September 22, 2025 issued by the Ministry of Corporate Affairs (hereinafter collectively referred to as **"MCA circulars"**) and Circular No. SEBI/HO/CFD/CMD1/CIR/P/2020/79 dated May 12, 2020, SEBI/HO/CFD/CMD2/CIR/P/2021/11 dated January 15, 2021, SEBI/HO/CFD/CMD2/CIR/P/2022/62 dated May 13, 2022, SEBI/HO/CFD/PoD-2/P/CIR/2023/4 dated January 5, 2023, SEBI/HO/CFD/CFD-PoD-2/P/CIR/2023/167 dated October 07, 2023, SEBI/HO/CFD/CFDPoD-2/P/CIR/2024/133 dated October 3, 2024 read with Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 issued by the Securities and Exchange Board of India (hereinafter collectively referred to as **"SEBI Circulars"**) (MCA Circulars and SEBI Circulars are hereinafter collectively referred to as **"the Circulars"**) and in compliance with the provisions of the Companies Act, 2013 (**"Act"**) and the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (**"Listing Regulations"**), the AGM is being held through Video Conferencing (**"VC"**) facility / Other Audio Visual Means (**"OAVM"**) without the physical presence of the Members at a common venue on Wednesday, June 24, 2026 at 12:00 noon (IST). The deemed venue for the AGM shall be the registered office of the Company. Since the AGM will be held through VC, the route map and attendance slip are not annexed to this AGM Notice.

2. Pursuant to the provisions of Section 108 of the Act read with Companies (Management and Administration) Rules, 2014 (as amended) and Regulation 44 of Listing Regulations (as amended), Secretarial Standards on General Meetings (SS-2) issued by the Institute of Company Secretaries of India (as amended) and the Circulars, the Company is holding its AGM through VC/OAVM, without the physical presence of the Members at a common venue. For the said purpose the Company has engaged the services of National Securities Depository Limited (**"NSDL"**) for conducting AGM through VC/OAVM. Further, NSDL has also been engaged for facilitating e-voting to enable the members to cast their votes electronically using remote

e-voting system as well as e-voting during the AGM. The procedure for participating in the meeting through VC/OAVM is explained in the notes below.

3. Annual Report for Financial Year 2025-26 (**"FY26"**) along with the Notice of the 17th Annual General Meeting (**"AGM Notice"**) is being sent to the members in electronic form, to the e-mail address registered by them with the Company/Depositories. The AGM Notice and Annual report for the FY26 shall also be placed on the website of the Company i.e. www.homefirstindia.com and the website of National Securities Depository Limited i.e. www.evoting.nsdl.com and at the relevant sections of the websites of the stock exchanges on which the shares of the Company are listed i.e. BSE Limited. (www.bseindia.com) and National Stock Exchange of India Ltd. (www.nseindia.com). The physical copy of the Annual Report will be sent to the members based on the specific request received at corporate@homefirstindia.com.

4. The Explanatory Statement pursuant to Section 102 of the Act setting out material facts relating to the special businesses to be transacted at the AGM is annexed hereto. As per the provisions of Clause 3.A.II of the General Circular No. 20/2020 dated May 5, 2020, the Board of Directors at its meeting held on May 6, 2026 has considered and decided to include Items No. 5 to 8 of the accompanying Notice as Special Business in AGM in view of the business requirements and considered to be unavoidable in nature.

5. All documents referred to in the AGM Notice will be available for electronic inspection without any fee by the members from the date of circulation of this AGM Notice up to the date of AGM, i.e. Wednesday, June 24, 2026. Members seeking to inspect such documents can send an email to corporate@homefirstindia.com.

6. The Register of Directors and Key Managerial Personnel and their shareholding, maintained under Section 170 of the Act, the Register of Contracts or Arrangements in which the directors are interested, maintained under Section 189 of the Act as applicable and the Certificate from the Secretarial Auditor pursuant to Regulation 13 of the SEBI (Share Based Employee Benefits and Sweat Equity) Regulations, 2021, will be available electronically for inspection by the members during the AGM. Further,



Notice to Annual General Meeting

members seeking any information with regard to the accounts or any other matter to be placed at the AGM, are requested to write to the Company from their registered email address, mentioning their name, DP ID and Client ID number and mobile number, at least 48 hours in advance before the commencement of the Meeting i.e. latest by Monday, June 22, 2026, 12:00 noon IST through email to corporate@homefirstindia.com. Such questions shall be taken up during the meeting or replied by the Company suitably. The Company reserves the right to restrict the number of questions time depending upon the availability of time at the AGM.

7. The attendance of the Members attending the AGM through VC/OAVM will be counted for the purpose of reckoning the quorum under Section 103 of the Act. Pursuant to Circulars, since the physical attendance of Members has been dispensed with, there is no requirement of appointment of proxies. Accordingly, the facility of appointing proxies by Members under Section 105 of the Act will not be available for the AGM and hence the Proxy form is not annexed to the AGM Notice. However, in pursuance of Section 113 of the Act, representatives of the Corporate Members may be appointed for the purpose of voting through remote e-voting, participation in the AGM through VC/OAVM and e-voting during the AGM. Corporate Members intending to appoint their representatives are requested to send a scanned certified copy of the board resolution authorizing their representatives to corporate@homefirstindia.com with a copy marked to aashish@aashishbhatt.in and evoting@nsdl.co.in.

8. The AGM Notice is being sent to all the Members/Beneficiaries electronically, whose names appear on the Register of Members/Beneficial owner and Record of Depositories as on Friday, May 22, 2026 in accordance with the provisions of the Act read with Rules made thereunder and the Circulars.

9. The Company has fixed Friday, May 29, 2026 as the **"Record Date"** for determining entitlement of Members to final dividend for the financial year ended March 31, 2026, if approved at the AGM.

10. If the final dividend, as recommended by the Board of Directors, is approved at the AGM, payment of such

dividend subject to deduction of tax at source will be made on or before Thursday, July 23, 2026 to all Beneficial Owners in respect of shares held in dematerialized form as per the data as may be made available by the NSDL and the Central Depository Services (India) Limited ("**CDSL**"), collectively "Depositories", as of end of day on Friday, May 29, 2026.

11. In order to promote optimum utilization of natural resources responsibly, we request members to update their contact details including e-mail address, mandates, nominations, power of attorney, Company details covering name of the Company and branch details, Company account number, MICR code, IFSC code, etc. with their depository participants to enable the Company to send all the communications electronically including Annual Report, Notices, Circulars, etc.

Further, it may be noted that dividends shall be paid only in electronic mode and no dividend warrant/cheques shall be issued. Shareholders are requested to update their bank account details with their respective Depository Participants ("DPs") to enable credit of dividend.

12. Pursuant to the Finance Act, 2020, dividend income will be taxable in the hands of members w.e.f. April 1, 2020 and the Company is required to deduct tax at source from dividend paid to members at the prescribed rates. For the prescribed rates for various categories, please refer to the Finance Act, 2020 and the amendments thereof. The members are requested to update their valid PAN with the DPs.

Resident individual member with PAN and whose income does not exceed maximum amount not chargeable to tax or who is not liable to pay income tax, as the case may be, can submit a yearly declaration in Form No. 121, to avail the benefit of non-deduction of tax at source by e-mail to corporate@homefirstindia.com by 11:59 p.m. on Wednesday, June 10, 2026. Members are requested to note that in case their PAN is not registered, or having invalid PAN, the tax will be deducted at a higher rate prescribed under section 397 of the Income-tax Act, 2025 as applicable.



Notice to Annual General Meeting

Non-resident members [including Foreign Institutional Investors (“FIIs”) /Foreign Portfolio Investors (“FPIs”)] can avail beneficial rates under tax treaty between India and their country of tax residence, subject to providing necessary documents i.e. No Permanent Establishment and Beneficial Ownership Declaration, Tax Residency Certificate, Form 41, any other document which may be required to avail the tax treaty benefits. For this purpose, the member may submit the above documents (PDF/JPG Format) by e-mail to corporate@homefirstindia.com. The aforesaid declarations and documents need to be submitted by the members by 11:59 p.m. on Wednesday, June 10, 2026.

13. Members are requested to note that, Dividends if not encashed for a period of 7 years from the date of transfer to Unpaid Dividend Account of the Company, are liable to be transferred to the Investor Education and Protection Fund (“IEPF”). Further, all the shares in respect of which dividend has remained unclaimed for 7 consecutive years or more from the date of transfer to unpaid dividend account shall also be transferred to IEPF Authority. In view of this, Members are requested to claim their dividends from the Company, within the stipulated timeline. The Members, whose unclaimed dividends/shares have been transferred to IEPF, may claim the same by making an online application to the IEPF Authority.

14. The facility for electronic voting system, shall also be made available during the AGM. The Members attending the AGM, who have not cast their votes through remote e-voting and are otherwise not barred from doing so, shall be able to exercise their voting rights during the AGM. The Members who have already casted their votes through remote e-voting may attend the meeting but shall not be entitled to cast their votes again at the AGM.

15. Once the vote on a resolution is cast by the member, the member shall not be allowed to change it subsequently. There will be one e-vote for every Client ID irrespective of the number of joint holders. Voting Rights shall be reckoned on the paid-up value of shares registered in the name of the Members as on the cut-off date and any person who is not a member as on that date should treat this AGM Notice for information purposes only. In case of joint holders, the Member whose name appears as the first holder in the order of names as per the Register of

Members/Beneficial owner of the Company as on the cut-off date will be entitled to vote during the AGM.

16. SEBI vide Circular Nos. SEBI/HO/OIAE/OIAE_IAD-1/P/CIR/2023/131 dated July 31, 2023, and SEBI/HO/OIAE/OIAE_IAD-1/P/CIR/2023/135 dated August 4, 2023, read with Master Circular No. SEBI/HO/OIAE/OIAE_IAD-3/P/CIR/2023/195 dated July 31, 2023 (updated as on December 28, 2023), has established a common Securities Market Approach for Resolution through Online Dispute Resolution Portal (“SMART ODR Portal”) for resolution of disputes arising in the Indian Securities Market. Pursuant to above-mentioned circulars, post exhausting the option to resolve their grievances with the RTA/ Company directly and through existing SCORES platform, the investors can initiate dispute resolution through the ODR Portal (<https://smartodr.in/login>) and the same can also be accessed through the Company’s website.

17. Members may join the AGM through VC/OAVM facility by following the procedure as mentioned below which shall be kept open for the Members from 11:30 A.M. (IST) i.e. 30 minutes before the time scheduled to start the AGM and the Company may close the window for joining the VC/OAVM facility, 15 minutes after the scheduled time to start the AGM. The facility of participation at the AGM through VC/OAVM will be made available for at least 1000 Members on first come first served basis. However, the said restriction on account of first come first served principle shall not be applicable on large members (members holding 2% or more shareholding), promoters, institutional investors, Directors, Key Managerial Personnel, the Chairpersons of the Audit Committee, Nomination and Remuneration Committee and Stakeholders’ Relationship Committee, Auditors, etc.

18. Members who would like to express their views or ask questions during the AGM may register themselves as speaker by sending their request from their registered email address mentioning their name, DP ID and client ID, No. of shares, PAN, mobile number at corporate@homefirstindia.com on or before 11:59 pm Wednesday, June 17, 2026. Only those Members who have registered themselves as a speaker will be allowed to express their views, ask questions during the AGM. The Company reserves the right to restrict the number of speakers as



Notice to Annual General Meeting

well as the speaking time depending upon the availability of time at the AGM.

19. The Board of Directors have appointed Mr. Aashish K. Bhatt, Proprietor of M/s. Aashish K. Bhatt & associates (M. No: 19639 and COP No. 7023) as the Scrutiniser to scrutinize the remote e-voting process and tab-voting through electronic voting system at the AGM in a fair and transparent manner.

20. The Scrutiniser will, after the conclusion of e-voting at the AGM, scrutinise the votes cast at the AGM and votes cast through remote e-voting, make a consolidated Scrutiniser's Report and submit the same to the Chairman or a person authorised by him in writing, who shall countersign the same and declare voting results (consolidated) within two working days from the conclusion of the AGM. The voting results along with the consolidated Scrutiniser's Report, will be placed on the website of the Company (www.homefirstindia.com) and the website of NSDL (www.nsdl.com) immediately after the declaration of result by the Chairman and in his absence, any Director/officer of the Company authorised by the Chairman and the same will also be communicated to BSE Limited and the National Stock Exchange of India Limited. It shall also be displayed on the Notice Board at the Registered Office of the Company.

21. The Securities and Exchange Board of India has mandated the submission of the Permanent Account Number (PAN) by every participant in the securities market. Members holding shares in electronic form are, therefore, requested to submit the PAN details to their Depository Participants with whom they are maintaining their demat accounts.

22. Members are requested to notify the change in address if any, with pin code numbers immediately to the RTA i.e. Kfin Technologies Limited, Selenium Building, Tower B, Plot No 31 & 32, Financial District, Nanakramguda, Hyderabad, Telangana- 500 0032. Tel No: +91 40- 6716 2222, Website: www.kfintech.com.

23. Non-Resident Indian Members are requested to inform RTA of the Company any change in their residential status on return to India for permanent settlement, particulars of their Company account maintained in India with

complete name, branch account type, account number and address of Company with pin code number, if not furnished earlier. Members may contact their respective Depository Participants for availing this facility.

24. Any person, who acquires shares of the Company and becomes Member of the Company after the Company sends the AGM Notice by e-mail and holds shares as on the cut-off date i.e. on Wednesday, June 17, 2026, may obtain the User ID and password by sending a request to e-mail address evoting@nsdl.com However, if he/she is already registered with NSDL for remote e-voting then he/she can use his/her existing user ID and password for casting his/her vote. In the case of forgot password, the same can be reset by using "Forgot User Details/Password?" option available on www.evoting.nsdl.com.

25. In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Members and e-voting user manual for Members available at the download section of www.evoting.nsdl.com or call on toll free no.: 022 - 4886 7000 or send a request to Ms. Pallavi Matre, Sr. Manager at evoting@nsdl.co.in who will also address the grievances connected with the voting by electronic means. Members may also write to the Company Secretary at the Company's e-mail address corporate@homefirstindia.com.

THE INSTRUCTIONS FOR MEMBERS FOR REMOTE E-VOTING AND JOINING GENERAL MEETING ARE AS UNDER:-

The remote e-voting period begins on Friday, June 19, 2026 at 09:00 A.M. (IST) and ends on Tuesday, June 23, 2026 at 05:00 P.M. (IST) The remote e-voting module shall be disabled by NSDL for voting thereafter. The Members, whose names appear in the Register of Members / Beneficial Owners as on the record date (cut-off date) i.e. Wednesday, June 17, 2026, may cast their vote electronically. The voting right of members shall be in proportion to their share in the paid-up equity share capital of the Company as on the cut-off date, being Wednesday, June 17, 2026.

How do I vote electronically using NSDL e-Voting system?

The way to vote electronically on NSDL e-Voting system consists of "Two Steps" which are mentioned below:



Notice to Annual General Meeting

Step 1: Access to NSDL e-Voting system

A) Login method for e-Voting for Individual members holding securities in demat mode:

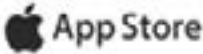



In terms of SEBI circular dated December 9, 2020 on e-Voting facility provided by Listed Companies, Individual shareholders holding securities in demat mode are allowed to vote through their demat account maintained with Depositories and Depository Participants. Shareholders are advised to update their mobile number and email Id in their demat accounts in order to access e-Voting facility.

Login method for Individual shareholders holding securities in demat mode is given below:

Type of shareholders	Login Method
<p>Individual Shareholders holding securities in demat mode with NSDL.</p>	<ol style="list-style-type: none"> 1. For OTP based login you can click on https://eservices.nsd.com/SecureWeb/evoting/evotinglogin.jsp. You will have to enter your 8-digit DP ID, 8-digit Client Id, PAN No., Verification code and generate OTP. Enter the OTP received on registered email id/mobile number and click on login. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. 2. Existing IDeAS user can visit the e-Services website of NSDL Viz. https://eservices.nsd.com either on a Personal Computer or on a mobile. On the e-Services home page click on the "Beneficial Owner" icon under "Login" which is available under 'IDeAS' section, this will prompt you to enter your existing User ID and Password. After successful authentication, you will be able to see e-Voting services under Value added services. Click on "Access to e-Voting" under e-Voting services and you will be able to see e-Voting page. Click on company name or e-Voting service provider i.e. NSDL and you will be re-directed to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting. 3. If you are not registered for IDeAS e-Services, option to register is available at https://eservices.nsd.com. Select "Register Online for IDeAS Portal" or click at https://eservices.nsd.com/SecureWeb/IdeasDirectReg.jsp 4. Visit the e-Voting website of NSDL. Open web browser by typing the following URL: https://www.evoting.nsd.com/ either on a Personal Computer or on a mobile. Once the home



Notice to Annual General Meeting

Type of shareholders	Login Method
<p>Individual Shareholders holding securities in demat mode with NSDL.</p>	<p>page of e-Voting system is launched, click on the icon “Login” which is available under ‘Shareholder/Member’ section. A new screen will open. You will have to enter your User ID (i.e. your sixteen digit demat account number hold with NSDL), Password/OTP and a Verification Code as shown on the screen. After successful authentication, you will be redirected to NSDL Depository site wherein you can see e-Voting page. Click on company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.</p> <p>5. Shareholders/Members can also download NSDL Mobile App “NSDL Speede” facility by scanning the QR code mentioned below for seamless voting experience.</p> <p style="text-align: center;">NSDL Mobile App is available on</p> <div style="display: flex; justify-content: center; gap: 20px;">   </div> <div style="display: flex; justify-content: center; gap: 20px; margin-top: 10px;">   </div>
<p>Individual Shareholders holding securities in demat mode with CDSL</p>	<p>1. Users who have opted for CDSL Easi / Easiest facility, can login through their existing user id and password. Option will be made available to reach e-Voting page without any further authentication. The users to login Easi / Easiest are requested to visit CDSL website www.cdslindia.com and click on login icon & New System Myeasi Tab and then user your existing my easi username & password.</p> <p>2. After successful login the Easi / Easiest user will be able to see the e-Voting option for eligible companies where the evoting is in progress as per the information provided by company. On clicking the evoting option, the user will be able to see e-Voting page of the e-Voting service provider for casting your vote during the remote e-Voting period or joining virtual meeting & voting</p>



Notice to Annual General Meeting

<p>Individual Shareholders holding securities in demat mode with CDSL</p>	<p>during the meeting. Additionally, there is also links provided to access the system of all e-Voting Service Providers, so that the user can visit the e-Voting service providers' website directly.</p> <p>3. If the user is not registered for Easi/Easiest, option to register is available at CDSL website www.cdslindia.com and click on login & New System Myeasi Tab and then click on registration option.</p> <p>4. Alternatively, the user can directly access e-Voting page by providing Demat Account Number and PAN No. from a e-Voting link available on www.cdslindia.com home page. The system will authenticate the user by sending OTP on registered Mobile & Email as recorded in the Demat Account. After successful authentication, user will be able to see the e-Voting option where the evoting is in progress and also able to directly access the system of all e-Voting Service Providers.</p>
<p>Individual Shareholders (holding securities in demat mode) login through their depository participants</p>	<p>You can also login using the login credentials of your demat account through your Depository Participant registered with NSDL/CDSL for e-Voting facility. upon logging in, you will be able to see e-Voting option. Click on e-Voting option, you will be redirected to NSDL/CDSL Depository site after successful authentication, wherein you can see e-Voting feature. Click on company name or e-Voting service provider i.e. NSDL and you will be redirected to e-Voting website of NSDL for casting your vote during the remote e-Voting period or joining virtual meeting & voting during the meeting.</p>



Notice to Annual General Meeting

Important note: Members who are unable to retrieve User ID/ Password are advised to use Forget User ID and Forget Password option available at abovementioned website.

Helpdesk for Individual Members holding securities in demat mode for any technical issues related to login through Depository i.e. NSDL and CDSL:

Login type	Helpdesk details
Individual Shareholders holding securities in demat mode with NSDL	Members facing any technical issue in login can contact NSDL helpdesk by sending a request at evoting@nsdl.com or call at 022 - 4886 7000
Individual Shareholders holding securities in demat mode with CDSL	Members facing any technical issue in login can contact CDSL helpdesk by sending a request at helpdesk.evoting@cdslindia.com or contact at toll free no. 1800-21-09911

B) Login Method for members other than Individual members holding securities in demat mode.

1. Visit the e-Voting website of NSDL. Open web browser by typing the following www.evoting.nsdl.com either on a Personal Computer or on a mobile.
2. Once the home page of e-Voting system is launched, click on the icon "Login" which is available under 'Member/Member' section.
3. A new screen will open. You will have to enter your User ID, your Password/OTP and a Verification Code as shown on the screen.

Alternatively, if you are registered for NSDL eservices i.e. IDEAS, you can log-in at <https://eservices.nsdl.com/> with your existing IDEAS login. Once you log-in to NSDL eservices after using your log-in credentials, click on e-Voting and you can proceed to Step 2 i.e. Cast your vote electronically.

4. Your User ID details are given below:

Manner of holding shares i.e. Demat (NSDL or CDSL)	Your User ID is:
a) For Members who hold shares in demat account with NSDL.	8 Character DP ID followed by 8 Digit Client ID For example if your DP ID is IN300*** and Client ID is 12***** then your user ID is IN300***12*****.



Notice to Annual General Meeting

Manner of holding shares i.e. Demat (NSDL or CDSL)	Your User ID is:
b) For Members who hold shares in demat account with CDSL.	16 Digit Beneficiary ID For example if your Beneficiary ID is 12***** then your user ID is 12*****
c) For Members holding shares in Physical Form.	EVEN Number followed by Folio Number registered with the company For example if folio number is 001*** and EVEN is 101456 then user ID is 101456001***

5. Password details for members other than Individual members are given below:

a. If you are already registered for e-Voting, then you can use your existing password to login and cast your vote.

b. If you are using NSDL e-Voting system for the first time, you will need to retrieve the 'initial password' which was communicated to you. Once you retrieve your 'initial password', you need to enter the 'initial password' and the system will force you to change your password.

c. How to retrieve your 'initial password'?

(i) If your email ID is registered in your demat account or with the company, your 'initial password' is communicated to you on your email ID. Trace the email sent to you from NSDL from your mailbox. Open the email and open the attachment i.e. a .pdf file. Open the .pdf file. The password to open the .pdf file is your 8-digit client ID for NSDL account, last 8 digits of client ID for CDSL account. The .pdf file contains your 'User ID' and your 'initial password'.

(ii) If your email ID is not registered, please follow steps mentioned below in **process for those members whose email ids are not registered.**

6. If you are unable to retrieve or have not received the "Initial password" or have forgotten your password:

a) Click on "**Forgot User Details/Password?**"(If you are holding shares in your demat account with NSDL or CDSL) option available on www.evoting.nsdl.com.

b) If you are still unable to get the password by aforesaid option, you can send a request at evoting@nsdl.co.in mentioning your demat account number, your PAN, your name and your registered address etc.

c) Members can also use the OTP (One Time Password) based login for casting the votes on the e-Voting system of NSDL.

7. After entering your password, tick on Agree to "Terms and Conditions" by selecting on the check box.

8. Now, you will have to click on "Login" button.

9. After you click on the "Login" button, Home page of e-Voting will open.



Notice to Annual General Meeting

Step 2: Cast your vote electronically and join General Meeting on NSDL e-Voting system.

How to cast your vote electronically and join General Meeting on NSDL e-Voting system?

1. After successful login at Step 1, you will be able to see all the companies "EVEN" in which you are holding shares and whose voting cycle and General Meeting is in active status.
2. Select "EVEN - 139465" of company for which you wish to cast your vote during the remote e-Voting period and casting your vote during the General Meeting. For joining virtual meeting, you need to click on "VC/OAVM" link placed under "Join Meeting".
3. Now you are ready for e-Voting as the Voting page opens.
4. Cast your vote by selecting appropriate options i.e. assent or dissent, verify/modify the number of shares for which you wish to cast your vote and click on "Submit" and also "Confirm" when prompted.
5. Upon confirmation, the message "Vote cast successfully" will be displayed.
6. You can also take the printout of the votes cast by you by clicking on the print option on the confirmation page.
7. Once you confirm your vote on the resolution, you will not be allowed to modify your vote.

General Guidelines for members

1. Institutional members (i.e. other than individuals, HUF, NRI etc.) are required to send scanned copy (PDF/ JPG Format) of the relevant Board Resolution/ Authority letter etc. with attested specimen signature of the duly authorized signatory(ies) who are authorized to vote, to the Scrutinizer by e-mail to aashish@aashishbhatt.in with a copy marked to evoting@nsdl.com Institutional members (i.e. other than individuals, HUF, NRI etc.) can also upload their Board Resolution / Power of Attorney / Authority Letter etc. by clicking on "Upload Board Resolution / Authority Letter" displayed under "e-Voting" tab in their login.

2. It is strongly recommended not to share your password with any other person and take utmost care to keep your password confidential. Login to the e-voting website will be disabled upon five unsuccessful attempts to key in the correct password. In such an event, you will need to go through the "Forgot User Details/Password?" option available on www.evoting.nsdl.com to reset the password.

3. In case of any queries, you may refer the Frequently Asked Questions (FAQs) for Members and e-voting user manual for Members available at the download section of www.evoting.nsdl.com or call on toll free no.: 022 - 4886

7000 or send a request to Ms. Pallavi Matre, Sr. Manager at evoting@nsdl.com

Process for those Members whose email ids are not registered with the depositories for procuring user id and password and registration of e mail ids for e-voting for the resolutions set out in this Notice:

1. For shares held in demat mode, please provide DPID-CLID (16-digit DPID + CLID or 16 digit beneficiary ID), Name, client master or copy of Consolidated Account statement, PAN (self-attested scanned copy of PAN card), AADHAR (self-attested scanned copy of Aadhar Card) to corporate@homefirstindia.com. If you are an Individual member holding securities in demat mode, you are requested to refer to the login method explained at **step 1 (A)** above i.e. **Login method for e-Voting and joining virtual meeting for Individual members holding securities in demat mode.**

2. Alternatively, member/members may send a request to evoting@nsdl.com in for procuring user id and password for e-voting by providing above mentioned documents.

3. In terms of SEBI circular dated December 9, 2020 on e-Voting facility provided by Listed Companies, Individual members holding securities in demat mode are allowed



Notice to Annual General Meeting

to vote through their demat account maintained with Depositories and Depository Participants. Members are required to update their mobile number and email ID correctly in their demat account in order to access e-Voting facility.

Instructions for members for e-voting on the day of the AGM are as under:-

1. The procedure for e-Voting on the day of the AGM is same as the instructions mentioned above for remote e-voting.
2. Only those Members/ shareholders, who will be present in the AGM through VC/OAVM facility and have not casted their vote on the Resolutions through remote e-Voting and are otherwise not barred from doing so, shall be eligible to vote through e-Voting system in the AGM.
3. Members who have voted through Remote e-Voting will be eligible to attend the AGM. However, they will not be eligible to vote at the AGM.
4. The details of the person who may be contacted for any grievances connected with the facility for e-Voting on the day of the AGM shall be the same person mentioned for Remote e-voting.

Instructions for members for attending the AGM through VC/OAVM are as under:

1. Member will be provided with a facility to attend the AGM through VC/OAVM through the NSDL e-Voting system. Members may access by following the steps mentioned above for **Access to NSDL e-Voting system**. After successful login, you can see link of "VC/OAVM" placed under **"Join meeting"** menu against company name. You are requested to click on VC/OAVM link placed under Join Meeting menu. The link for VC/OAVM will be available in Member/Member login where the EVEN of

Company will be displayed. Please note that the members who do not have the User ID and Password for e-Voting or have forgotten the User ID and Password may retrieve the same by following the remote e-Voting instructions mentioned in the AGM Notice to avoid last minute rush.

2. Facility of joining the AGM through VC/OAVM shall open 30 minutes before the time scheduled for the AGM.
3. The procedure for e-Voting on the day of the AGM is same as the instructions mentioned above for remote e-voting.
4. The details of the person who may be contacted for any grievances connected with the facility for e-Voting on the day of the AGM shall be the same person mentioned for Remote e-voting.
5. Members are encouraged to join the Meeting through Laptops for better experience.
6. Further Members will be required to allow Camera and use Internet with a good speed to avoid any disturbance during the meeting.
7. Please note that Participants Connecting from Mobile Devices or Tablets or through Laptop connecting via Mobile Hotspot may experience Audio/Video loss due to Fluctuation in their respective network. It is therefore recommended to use Stable Wi-Fi or LAN Connection to mitigate any kind of aforesaid glitches.
8. Members who would like to express their views/have questions may send their questions in advance mentioning their name demat account number/folio number, email id, mobile number at corporate@homefirstindia.com. The same will be replied by the company suitably.



Notice to Annual General Meeting

Background note to Item No. 3

Pursuant to the provisions of Section 152(6) and 152(7) of the Companies Act, 2013 ("**Act**") and in accordance with the Articles of Association of the Company, Mr. Divya Sehgal (DIN: 01775308), Nominee Director of True North Fund V LLP, who was appointed on June 10, 2017, is liable to retire by rotation at this Annual General Meeting ("**AGM**")

Further the Company has received an intimation from True North Fund V LLP, promoter of the Company, vide their letter dated April 20, 2026, conveying that Mr. Divya Sehgal, Director liable to retire by rotation, had not offered himself for reappointment and confirmed that it does not propose to nominate any other person to fill the resultant vacancy. Accordingly, Mr. Divya Sehgal shall retire from the directorship of the Company at the conclusion of this AGM.

The Board of Directors of the Company at its meeting held on May 6, 2026, placed on record its sincere appreciation for the guidance, insights and contributions made by Divya Sehgal during his tenure as a Nominee Director, particularly in shaping the growth strategy of the Company. Accordingly, in view of his retirement, the Board does not propose to fill the vacancy caused by his cessation at this AGM.

Further, as per Section 152(7) of the Companies Act, 2013, the members shall expressly resolve not to fill the vacancy caused by such retirement at the AGM or any adjournment thereof.

The Board recommends the Ordinary Resolution as set out in item no. 3 for approval of the Members of the Company.

Except Mr. Sehgal, being the Director retiring by rotation is interested and his relatives may be deemed to be interested in the said resolution.

Except as stated above, none of the other Directors /Key Managerial Personnel of the Company and their relatives is/are in any way, concerned or interested (financially or otherwise) in the resolution set out at Item No. 3 of the AGM Notice.

EXPLANATORY STATEMENT PURSUANT TO SECTION 102 OF THE COMPANIES ACT, 2013 (THE "**ACT**")

The following Explanatory Statement, pursuant to Section 102 of the Act, sets out all material facts relating to the business mentioned in the accompanying AGM Notice dated May 29, 2026:

Item No. 4

The Members of the Company are informed that pursuant to RBI Notification No. RBI/2021-22/25 dated April 27, 2021 pertaining to Guidelines for Appointment of Statutory Central Auditors (SCAs)/Statutory Auditors (SAs) of Commercial Banks (excluding RRBs), UCBs and NBFCs (including HFCs) issued by RBI ("**RBI Guidelines**"), the NBFCs with an asset size of ₹ 15,000 Crore or more are required to appoint Joint Statutory Auditors. Based on the Audited Financial Statements of the Company for the financial year ended March 31, 2026, the Company has exceeded threshold and has an asset size of ₹15,166.5 Crores and is therefore obligated to comply with the requirement of appointment of Joint Statutory Auditors. The Joint Statutory Auditor will be appointed for a continuous period of 3 (Three) years, subject to the firm satisfying the eligibility norms on a continuous basis.

In this regard, the Audit Committee and the Board of Directors of the Company ("**Board**"), at their respective meetings held on May 6, 2026, considering various factors such as industry experience, expertise, competency and independence of the audit firm and on the basis of the recommendation of the Audit Committee, approved and proposed to the Members of the Company the appointment of M/s. Batliboi & Purohit, Chartered Accountants (Firm Registration No. 101048W), as the Joint Statutory Auditors of the Company, along with the existing Statutory Auditors, BSR & Co. LLP, Chartered Accountants (Firm Registration No. 101248W/W-100022). M/s. Batliboi & Purohit shall hold office for a period of three consecutive years commencing from the conclusion of the 17th Annual General Meeting ("**AGM**") to be held in the year 2026 until the conclusion of the 20th AGM to be held in the year 2029, subject to their continued fulfilment of the applicable eligibility norms each year.



Notice to Annual General Meeting

Brief Profile/credentials M/s. Batliboi & Purohit:

Batliboi & Purohit, Chartered Accountants, is a well-reputed Firm established in the year 1907 and is registered with the Institute of Chartered Accountants of India (ICAI). The Firm has been in practice for over 118 years in India. The Firm has its head office in Mumbai and has branches in New Delhi, Navi Mumbai & Thane. The Firm renders Assurance, Tax & Regulatory and Advisory services to clients across various sectors. The Firm currently has 15 partners. The Firm has extensive experience in statutory audits of large private sector banks, public sector banks, foreign banks, NBFCs, Insurance Companies, Manufacturing Companies, etc and is empanelled with various regulatory authorities in India. The Firm holds a valid Peer Review Certificate issued by the ICAI.

M/s. Batliboi & Purohit, Chartered Accountants has consented to the said appointment and confirmed that their appointment, if made, would be within the limits specified under section 141(3)(g) of the Act. They have also confirmed that they meet the criteria for independence, eligibility and qualification for appointment and has provided their Eligibility letter as prescribed in Section 139 and 141 of the Act and the RBI Guidelines.

The proposed remuneration to be paid to M/s. Batliboi & Purohit, Chartered Accountants during their tenure as Joint Statutory Auditors would be ₹ 40 Lakhs (Rupees Forty Lakhs only) p.a. for FY27 and remuneration for the remaining tenure shall be as mutually agreed between the Board of Directors and Statutory Auditors. The said remuneration excludes applicable taxes and out of pocket expenses. Since the Joint Statutory Auditor is being appointed for the first time, its remuneration is not directly comparable. Hence, there is no material change in the overall proposed remuneration structure can be determined.

The Board recommends the ordinary resolution for appointment of M/s. Batliboi & Purohit, Chartered Accountants as Joint Statutory Auditors of the Company including payment of audit fees to them as set out at Item No. 4 of this AGM Notice, for the approval of the Members.

None of the Directors, Key Managerial Personnel of the Company and their relatives are concerned or interested

(financially or otherwise), in this resolution as set out at Item no. 4 of this AGM Notice.

Item No. 5 and 6

Ms. Geeta Dutta Goel (DIN: 02277155) and Mr. Anuj Srivastava (DIN:09369327) were appointed as Non-Executive, Independent Director of the Company in terms of Sections 149, 152, 178 read with Schedule IV and other applicable provisions of the Companies Act, 2013 (**the "Act"**) to hold office for a period of 5 (five) consecutive years with effect from November 01, 2021. Their first term of five consecutive years as an Independent Director shall expire on October 31, 2026.

Accordingly, the Nomination and Remuneration Committee after taking into account the report of the performance evaluation and considering the meritorious services and significant contribution made by Ms. Geeta Dutta Goel (DIN: 02277155) and Mr. Anuj Srivastava (DIN:09369327) in the Company, recommended their reappointment as a Non-Executive Independent Director of the Company, not liable to retire by rotation, for a second term of five consecutive years commencing from November 01, 2026, which was duly approved by the Board at their meeting held on May 6, 2026 subject to approval of the Members of the Company.

Ms. Goel and Mr. Srivastava have confirmed that they are not disqualified from being appointed as Director under Section 164 of the Act and that they both satisfies the criteria of 'fit and proper' as prescribed by the Reserve Bank of India (Housing Finance Companies) Directions, 2025, and under Regulation 7(2)(g) and code of conduct as per Reg 26 of IRDAI (Registration of Corporate Agents) Regulations, 2015, as amended from time to time and has given their declaration in this regard. They have also confirmed that they are not debarred from holding the office of Director by virtue of any SEBI Order or any other such authority and pursuant to circulars dated June 20, 2018 issued by BSE Limited and the National Stock Exchange of India Limited pertaining to enforcement of SEBI Orders regarding appointment of Directors by listed companies, and have given their consent in writing in form DIR-2 to act as Director of the Company as required under the Act and the rules made thereunder.



Notice to Annual General Meeting

The Company has also received necessary declarations from them confirming that they continue to meet the criteria of independence as prescribed under sub-section (6) of Section 149 of the Act and Regulation 17(10)(b) of the Listing Regulations. The Company has received a notice in writing pursuant to Section 160 of the Act from a Member signifying his intention to propose the candidature of Ms. Geeta Dutta Goel (DIN: 02277155) and Mr. Anuj Srivastava (DIN:09369327) for the office of Independent Director of the Company. Further, they are also registered with the Indian Institute of Corporate Affairs as per Rule 6 of Companies (Appointment and Qualifications of Directors) Rules, 2014.

In terms of Regulation 25(8) of the Listing Regulations, Ms. Goel and Mr. Srivastava have confirmed that they are not aware of any circumstance or situation, which exists or may be reasonably anticipated, that could impair or impact their ability to discharge their duties with an objective independent judgement and without any external influence.

In the opinion of the Board, Ms. Goel and Mr. Srivastava are persons of integrity and possesses relevant expertise and experience and continues to fulfil the conditions as specified in the Act and the Rules framed thereunder and the SEBI Listing Regulations for re-appointment as Independent Directors and they are independent of the Management. A copy of the draft letter for appointment of Ms. Goel and Mr. Srivastava as a Non-Executive Independent Director setting out the terms and conditions would be available for electronic inspection without any fee by the members on any working day upto the date of AGM.

Pursuant to the ordinary resolution passed by the Members in their extra-ordinary general meeting held on November 19, 2020, the Board of the Company are authorized to make the payment of remuneration by way of commission to any one or more Non-Executive Directors (including Independent Directors) of the Company, both present and future provided that the total remuneration payable by way of commission to them during any financial year shall not exceed one percent of the net profits of the Company for that financial year computed in the manner prescribed under Section 198

of the Companies, Act, 2013, in addition to ₹1 lakh paid as sitting fees per meeting under Section 197 (5) of the Act and other reimbursement of expenses for attending meetings of the Board or Committees thereof, in such manner, as the Board may, from time to time, determine.

Ms. Geeta Dutta Goel (DIN: 02277155) and Mr. Anuj Srivastava (DIN:09369327) may be eligible for remuneration by way of commission which will be based on their performance and evaluation conducted by the Board which is subsequently linked to the performance and profit of the Company subject to the limit as stipulated by the Shareholders.

Brief profile of Ms. Geeta Dutta Goel (DIN: 02277155)

Ms. Geeta Dutta Goel holds a bachelor's degree in commerce from University of Delhi and a post graduate diploma in management from the Indian Institute of Management, Ahmedabad.

She was associated with Michael & Susan Dell Foundation India LLP ("Dell Foundation") since 2008, and served as its Managing Director from February 2018 to January 2025 and as head of growth initiatives till October 2025.

She is currently Director on the Boards of Finreach Solutions Private Limited, Niva Bupa Health Insurance Company Limited, Equitas Small Finance Bank Limited, Eldeco Infrastructure and Properties Limited, Translation Endeavors Private Limited and CIIE Initiatives.

Ms. Goel has chaired India's Impact Investors Council from 2017 to 2019 and has contributed to various taskforces focused on Responsible Finance with the World Bank's Consultative Group to Alleviate Poverty.

Brief profile of Mr. Anuj Srivastava (DIN: 09369327)

Mr. Anuj Srivastava holds a bachelor's of technology degree in material & metallurgical engineering from Indian Institute of Technology, Kanpur and has attended the MBA Programme at London Business School.



Notice to Annual General Meeting

Previously, he was associated with Encentuate Inc as senior product marketing manager. He has also worked at Google, where he led product marketing and growth initiatives for the e-Commerce, Shopping, and Mobile Payments teams, as well as for Google Local/Maps and online advertising products like AdSense.

Currently, he is associated with LivSpace Pte. Ltd. as its Co-founder and Director. He has been awarded with the Accomplished Entrepreneur Award by the Institute of Innovation and Entrepreneurship, London Business School.

Information as required under 36(3) of the SEBI Listing Regulations and Clause 1.2.5 of the Secretarial Standard on General Meetings (SS- 2) is annexed to this AGM Notice as **Annexure A**.

After taking into consideration the recommendation of Nomination & Remuneration Committee and based on the skills, experience, knowledge, and report of performance evaluation of Ms. Goel and Mr. Srivastava, the Board of the Directors recommends the resolution set out at Item Nos. 5 and 6 of the accompanying AGM Notice for your approval as a special resolution.

Ms. Goel and Mr. Srivastava, being appointees are interested and their relatives may be deemed to be interested in the said resolution.

Except as stated above, none of the other Directors / Key Managerial Personnel of the Company and their relatives is/are in any way, concerned or interested (financially or otherwise) in the resolution set out at Item Nos. 5 & 6 of the AGM Notice.

Item No. 7 and 8:

At the 15th Annual General Meeting of the Company held on June 20, 2024, the members in terms of the provisions of Section 180(1)(c) of the Companies Act, 2013 ("**Act**"), had granted their approval by way of a Special Resolution to the Board of Directors ("**Board**"), to borrow from time to time, such amounts as they may deem necessary for the purpose of business of the Company, not exceeding ₹15,000 Crores (Rupees Fifteen Thousand Crores only)

over and above the then paid-up share capital and free reserves of the Company (reserves not set apart for any specific purpose) and in terms of provisions of Section 180(1)(a) of the Act, to mortgage and/or create a charge on any of the moveable and/or immovable properties and/or the whole or any part of undertaking(s) of the Company to secure its borrowings up to the limits of Section 180(1)(c) of the Act.

In terms of provisions of Section 180(1)(c) of the Act, the Board cannot, except with the consent of the Members in a general meeting, by means of a Special Resolution, borrow money(ies) where the money to be borrowed, together with the money already borrowed (apart from temporary loans obtained from the Company's bankers in the ordinary course of business), in excess of the aggregate of the paid-up share capital, free reserves and securities premium.

As at Mar'26, the outstanding borrowings of the Company stood at ₹10,590 crores (Rupees Ten Thousand Five Hundred Ninety Crores only). In contemplation of business expansion and in order to fulfil the loan disbursements in the future, the Board may have to resort to multiple financing alternatives, the amount of which is expected to exceed the approved existing borrowing limit of ₹15,000 Crores (Rupees Fifteen Thousand Crores only).

It may be noted that as per Section 42 read with Rule 14 of Companies (Prospectus and Allotment of Securities) Rules, 2014 (including any statutory modification(s) or re-enactment(s) thereof for the time being in force), it shall be sufficient if the Company passes a Special Resolution once in a year for all the offer or invitation for Non-Convertible Debentures to be made during the year through a private placement basis in one or more tranches.

Taking into account the increased fund requirements, as well as the enabling provisions of Sections 42 and 180(1)(c) of the Act, the approval of the Members for Item No. 7 of the AGM Notice is being sought by means of a Special Resolution, as the borrowing limit of ₹ 20,000 Crore (Rupees Twenty Thousand Crores only).

In accordance to above, the said borrowings by way of loan or issue of securities may be required to be secured



Notice to Annual General Meeting

by way of charge through lien / hypothecation / mortgage over all or any part of the movable and / or immovable asset of the Company and as per the provisions of Section 180(1)(a) of the Act, the mortgage or charge on all or any part of the movable and /or immovable asset of the Company, may be deemed as disposal of the whole, or substantially the whole, of the undertaking of the Company and hence the approval of the Members of the Company is required by way of a Special Resolution as set out at Item No. 8 of the AGM Notice.

Approval of the Members is sought by way of a Special Resolution to authorise the Board to borrow by issue of Non-convertible Debentures whether secured or unsecured, listed or unlisted and/or other debt securities, on private placement basis or otherwise, in the ordinary course of its business, for a period of one year commencing from the date of this AGM. Further, the amount to be raised by such issue of Non-convertible Debentures ('NCDs') at all times will be within the overall borrowing limit of Rs. 20,000 Crore (Rupees Twenty Thousand Crore Only) to be approved by the Members of the Company under section 180(1)(c) of the Act. The actual borrowing through issue of NCDs will be determined by the Board within the overall borrowing limit approved by the Members, considering various factors including market conditions, business requirements, etc. The debentures

would be issued either at face value or at a discount or at a premium to the face value, with coupon rate and/ or on zero coupon basis, in such manner as may be permissible under the Act, SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, RBI Master Directions and other applicable provisions. The issue price and rate of interest depend, inter alia on the market rates, tenor and security offered. In case of secured NCDs, security would primarily be by way of charge on book debts/ loan receivables of the Company, and if required, on the immovable property/(ies) of the Company.

As per Sections 42, 180(1)(a) and 180(1)(c) and other applicable provisions of the Act, the Board at its meeting held on May 06, 2026 approved and recommended the same for Members consideration. Accordingly, approval of the Members is being sought by way of passing a Special Resolutions. Hence, the Board recommends passing of the enabling Special Resolutions set out at Item Nos. 7 and 8 of the AGM Notice.

None of the Directors or Key Managerial Personnel of the Company or their relatives is/are in any way, concerned or interested (financially or otherwise) in the resolutions set out at Item Nos. 7 and 8 of the accompanying AGM Notice.



Notice to Annual General Meeting

Annexure A

Information as required under 36(3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and Clause 1.2.5 of the Secretarial Standard on General Meetings (SS- 2) for Item Nos. 5 and 6 is given hereunder:

Sr no	Particulars	Details	
1.	Name of Director	Ms. Geeta Dutta Goel	Mr. Anuj Srivastava
2.	Date of Birth	June 16, 1973	January 11, 1973
3.	DIN	02277155	09369327
4.	Age	52 years	53 years
5.	Brief resume, experience, and qualifications	<p>She holds a bachelor's degree in commerce from University of Delhi and a post graduate diploma in management from the Indian Institute of Management, Ahmedabad.</p> <p>She was associated with Michael & Susan Dell Foundation India LLP ("Dell Foundation") since 2008, and served as its Managing Director from February 2018 to January 2025 and as head of growth initiatives till October 2025.</p> <p>Ms. Goel has chaired India's Impact Investors Council from 2017 to 2019 and has contributed to various taskforces focused on Responsible Finance with the World Bank's Consultative Group to Alleviate Poverty.</p>	<p>He holds a bachelor's of technology degree in material & metallurgical engineering from Indian Institute of Technology, Kanpur and has attended the MBA Programme at London Business School.</p> <p>Previously, he was associated with Encentuate Inc as senior product marketing manager. He has also worked at Google, where he led product marketing and growth initiatives for the e-Commerce, Shopping, and Mobile Payments teams, as well as for Google Local/Maps and online advertising products like AdSense.</p> <p>Currently, he is associated with LivSpace Pte. Ltd. as its Co-founder and Director. He has been awarded with the Accomplished Entrepreneur Award by the Institute of Innovation and Entrepreneurship, London Business School.</p>
6	Nature of expertise in specific functional areas	Industry Experience, Financial Expertise, Strategy and Decision making, ALM and Risk Management, Corporate Governance, Consumer Behavior, Legal and compliance.	Strategy and Decision making, Corporate Governance, Consumer Behavior, Information Technology and Cyber Security.



Notice to Annual General Meeting

7	Terms and conditions of appointment/re-appointment	<p>Ms. Goel is proposed to be re-appointed as Non-Executive Independent Director, not liable to retire by rotation, for a second term of five consecutive years commencing from November 01, 2026.</p> <p>The terms and condition of re-appointment shall be as per Appointment Letter and in accordance with the provisions of Companies Act, 2013.</p> <p>Draft of the appointment letter is displayed on the website of the Company on the below link: Draft Appointment Letter.</p>	<p>Mr. Srivastava is proposed to be re-appointed as Non-Executive Independent Director, not liable to retire by rotation, for a second term of five consecutive years commencing from November 01, 2026.</p> <p>The terms and condition of re-appointments shall be as per Appointment Letter and in accordance with the provisions of Companies Act, 2013.</p> <p>Draft of the appointment letter is displayed on the website of the Company on the below link: Draft Appointment Letter.</p>
8	Remuneration proposed to be paid	<p>In addition to the sitting fees, she shall be entitled to remuneration by way of commission that is determined by the Board based on the performance of the Company and his performance evaluation report.</p>	<p>In addition to the sitting fees, he shall be entitled to remuneration by way of commission that is determined by the Board based on the performance of the Company and his performance evaluation report.</p>
9	Date of first appointment on Board, last drawn remuneration and number of board meetings attended	<p>Ms. Goel is associated with the Company as an Independent Director since November 01, 2021.</p> <p>Last Drawn remuneration during FY26 - She was paid ₹ 20,50,000/- as sitting fees and ₹ 20,00,000/- as Commission.</p> <p>During the financial year FY 2025-26, 6 (Six) Board Meetings were convened and held and Ms. Goel has attended all the 6 (Six) Board Meetings.</p>	<p>Mr. Srivastava is associated with the Company as an Independent Director since November 01, 2021.</p> <p>Last Drawn remuneration during FY26 - He was paid ₹ 11,00,000/- as sitting fees and ₹ 19,00,000/- as Commission.</p> <p>During the financial year FY 2025-26, 6 (Six) Board Meetings were convened and held and Mr. Srivastava has attended 3 (Three) Board Meetings.</p>
10	Relationships with other directors and Key Managerial Personnel inter-se	None	None



Notice to Annual General Meeting

11	Directorship held in other Companies Boards.	Directorship in other Companies: a. Finreach Solutions Private Limited b. Equitas Small Finance Bank Limited (Listed Entity) c. CIIE Initiatives (Section 8 Company) d. Niva Bupa Health Insurance Company limited (Listed Entity) e. Eldeco Infrastructure and Properties Limited f. Translation Endeavors Private Limited	Nil
12	The Membership/ Chairmanship of Committees of the board of Directors of the Company / other Companies	Membership/Chairmanship held in Other Companies Equitas Small Finance Bank Limited Nomination and Remuneration Committee - Member Stakeholders Relationship Committee - Member Business Committee - Member Customer Service Committee - Member Special Committee for Monitoring High Value Frauds - Member Review Committee for identification of Wilful Defaulters - Member Corporate Social Responsibility Committee - Chairperson Eldeco Infrastructure and Properties Limited Risk Management Committee- Member Stakeholders Relationship Committee - Member Corporate Social Responsibility Committee - Member	Membership/Chairmanship held in Other Companies Nil



Notice to Annual General Meeting

12	The Membership/ Chairmanship of Committees of the board of Directors of the Company / other Companies	Niva Bupa Health Insurance Company Limited Audit Committee - Member Nomination and remuneration committee - Chairperson Stakeholders Relationship Committee - Member Risk Management Committee - Chairperson Corporate Social Responsibility Committee - Chairperson	Membership/Chairmanship held in Other Companies Nil
13	Listed entities from which the person has resigned in the past three years.	Nil	Nil
14	No. of Equity shares held in the Company (Including Shareholding as a beneficial owner) (As on March 31, 2026).	Nil	Nil
15	In case of re-appointment of Independent Directors, performance evaluation report of such Director or summary thereof shall be included in the explanatory statement.	Ms. Goel scored 5 out of 5 in the performance evaluation of directors of the Board.	Mr. Anuj Srivastava scored 4.64 out of 5 in the performance evaluation of directors of the Board.



Notice to Annual General Meeting

16	In case of independent directors, the skills and capabilities required for the role and the manner in which the proposed person meets such requirements.	As per the resolution at Item no. 5 of this AGM Notice, read with the explanatory statement thereto.	As per the resolution at Item no. 6 of this AGM Notice, read with the explanatory statement thereto.
----	---	--	--

**By order of the Board of Directors,
For Home First Finance Company India Limited**

Sd/-
Shreyans Bachhawat
Company Secretary, Compliance Officer and Head - Legal

Mem No: A26700
Date: May 29, 2026
Place: Mumbai

Registered & Corporate Office Address:

511, Acme Plaza, Andheri Kurla Road,
Andheri (East), Mumbai-400059.
CIN: L65990MH2010PLC240703
Tel: +91 88805 49911
E-mail: corporate@homefirstindia.com
Website: www.homefirstindia.com