

HFFCIL/BSE/NSE/EQ/37/2022-23

Date: 10-06-2022

To, <b>BSE Limited,</b> Department of Corporate Services, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai- 400001. Scrip Code- <b>543259</b>	To, <b>The National Stock Exchange of India Limited,</b> The Listing Department, Bandra Kurla Complex, Mumbai- 400 051. Scrip Symbol- <b>HOMEFIRST</b>
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**Sub: Summary of the proceedings/outcome and Voting results of the 13th Annual General Meeting of the Members of Home First Finance Company India Limited ('the Company') held on Friday, June 10, 2022.**

Dear Sir/Madam,

The 13<sup>th</sup> Annual General Meeting ("AGM") of the Company was held on Friday, June 10, 2022 at 2.00 P.M. (IST) through Video Conferencing (VC) / Other Audio-Visual Means (OAVM).

In this regard, please find enclosed the following:

- a. Summary of the proceedings of the AGM of the Company as required under Regulation 30, Part A, Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 - **Annexure A**
- b. Consolidated Voting results of remote e-voting and e-voting for the businesses transacted at the AGM, as required under Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 - **Annexure B**
- c. The Scrutinizer's Report pursuant to Section 108 of the Companies Act, 2013 read with Rule 20 of the Companies (Management and Administration) Rules, 2014 - **Annexure C**
- d. Retirement of Mr. Vishal Vijay Gupta (DIN: 01913013) as Nominee Director of Bessemer India Capital II Holdings Ltd. – **Annexure D**
- e. The Presentation made to the shareholders, by Mr. Manoj Viswanathan, Managing Director & CEO at the Annual General Meeting - **Annexure E**

The Annual General Meeting concluded at 02:50 P.M. (IST)

For **Home First Finance Company India Limited**

**Shreyans Bachhawat**  
**Company Secretary and Compliance Officer**  
**ACS NO: 26700**

## Annexure A

### **Summary of proceedings of the 13th Annual General Meeting (“AGM”) of the Members of Home First Finance Company India Limited (“the Company”) held on Friday, June 10, 2022.**

The 13<sup>th</sup> Annual General Meeting (“AGM”) of the Members of Home First Finance Company India Limited (“the Company”) was held on Friday, June 10, 2022 at 2.00 P.M. (IST) through Video Conferencing (“VC”) / Other Audio-Visual Means (“OAVM”).

The AGM was held in compliance with all the applicable circulars issued by the Ministry of Corporate Affairs (MCA) and Securities and Exchange Board of India (SEBI) and as per the applicable provisions of the Companies Act, 2013 and Rules made thereunder.

The Chairman, Mr. Deepak Satwalekar, confirmed that the requisite quorum for the meeting was present and then called the meeting to order.

He confirmed that the Company had taken all the requisite steps to enable members to participate and vote on the items being considered at the AGM as per the relevant circulars issued by MCA and SEBI.

The Chairman introduced the Directors present in the AGM. The Directors present were:

Sr. No.	Name	Designation
1.	Mr. Deepak Satwalekar	Chairman & Independent Director
2.	Ms. Geeta Dutta Goel	Independent Director and Chairman of Nomination and Remuneration Committee
3.	Mr. Anuj Srivastava	Independent Director
4.	Ms. Sucharita Mukherjee	Independent Director and Chairperson of Audit Committee and Stakeholders Relationship Committee
5.	Mr. Divya Sehgal	Nominee Director (Non-Executive Director)
6.	Mr. Maninder Singh Juneja	Nominee Director (Non-Executive Director)
7.	Mr. Narendra Ostawal	Nominee Director (Non-Executive Director)
8.	Mr. Vishal Vijay Gupta	Nominee Director (Non-Executive Director)
9.	Mr. Manoj Viswanathan	Managing Director and CEO

He further informed that Ms. Nutan Gaba Patwari – Chief Financial Officer, Mr. G. K. Subramaniam, Partner, Deloitte Haskins & Sells representing the Statutory Auditors and Mr. Aashish Bhatt, Scrutinizer for the AGM and representative of Secretarial Auditor, M/s. Bhatt & Associates Company Secretaries LLP were also present at the 13<sup>th</sup> AGM.

Further, the Statutory Registers as required under the Companies Act, 2013 and other relevant documents mentioned in the Notice were available for inspection in electronic mode.

The Chairman informed that the Annual Report for FY22 along with the Directors’ Report and Audited Annual Accounts were circulated to members through electronic mode.

With the consent of the Members, the Notice of the Meeting, Directors’ Report, Audited Annual Accounts and Auditors’ Report for the year ended March 31, 2022 were taken as read. He further informed the Members that the Statutory Auditors’ Report and Secretarial Auditors’ Report did not contain any qualifications, reservations, adverse remarks or disclaimer.

Thereafter, Mr. Manoj Viswanathan, Managing Director and Chief Executive Officer gave a presentation on the Company's overall performance.

The following items as per the notice of the AGM dated May 17, 2022, were proposed at the 13<sup>th</sup> Annual General Meeting:

Resolution No.	Type of Resolution	Subject Matter of the Resolution
1	Ordinary	Adoption of the Audited Financial Statements of the Company for FY22 together with the Reports of the Board of Directors and the Auditors thereon.
2	Ordinary	Consideration and approval for retirement of Mr. Vishal Gupta as Nominee Director (DIN: 01913013) of Bessemer India Capital II Holdings Ltd.
3	Special	Approval for increase in borrowing powers 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.
4	Special	Approval for 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.

The shareholders were provided the facility to ask questions or express their views through VC / OAVM. Mr. Manoj Viswanathan, Managing Director and CEO appropriately responded to the queries raised by them.

The Chairman thanked the members for their continued support and for attending the AGM. The Meeting concluded at 02:50 P.M. (IST). The Chairman informed the members that e-voting facility would remain accessible for 15 minutes from conclusion of the meeting.

Upon the conclusion of the e-voting, the Scrutinizers' report was received. All the Resolutions were passed with requisite majority and deemed to be passed on the date of AGM i.e. June 10, 2022.

This is for your information and records.

Thanking You,

For Home First Finance Company India Limited

**Shreyans Bachhawat**  
**Company Secretary and Compliance Officer**  
**ACS NO: 26700**

**Consolidated Voting results of remote e-voting and e-voting for the businesses transacted at the AGM, as required under Regulation 44 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015**

Resolution (1)								
Resolution required: (Ordinary / Special)				Ordinary				
Whether promoter/promoter group are interested in the agenda/resolution?				No				
Description of resolution considered				Adoption of the Audited Balance Sheet, Statement of Profit and Loss and Cash Flow Statement with notes forming part thereof, the Directors' Report (along with all annexures) and Auditor's Report for the financial year ended March 31, 2022				
Category	Mode of voting	No. of shares held	No. of votes polled	% of Votes polled on outstanding shares	No. of votes – in favour	No. of votes – against	% of votes in favour on votes polled	% of Votes against on votes polled
		(1)	(2)	(3)=[(2)/(1)]*100	(4)	(5)	(6)=[(4)/(2)]*100	(7)=[(5)/(2)]*100
Promoter and Promoter Group	E-Voting	29448124	29448124	100.0000	29448124	0	100.0000	0.0000
	Poll		0	0.0000	0	0	0	0
	Postal Ballot (if applicable)		0	0.0000	0	0	0	0
	<b>Total</b>	29448124	29448124	100.0000	29448124	0	100.0000	0.0000
Public- Institutions	E-Voting	44489890	40634478	91.3342	40634478	0	100.0000	0.0000
	Poll		0	0.0000	0	0	0	0
	Postal Ballot (if applicable)		0	0.0000	0	0	0	0



	<b>Total</b>	44489890	40634478	91.3342	40634478	0	100.0000	0.0000
<b>Public- Non Institutions</b>	<b>E-Voting</b>	13715777	3754427	27.3731	3754343	84	99.9978	0.0022
	<b>Poll</b>		0	0.0000	0	0	0	0
	<b>Postal Ballot (if applicable)</b>		0	0.0000	0	0	0	0
	<b>Total</b>		13715777	3754427	27.3731	3754343	84	99.9978
	<b>Total</b>	87653791	73837029	84.2371	73836945	84	99.9999	0.0001
<b>Whether resolution is Pass or Not.</b>							Yes	

<b>Resolution (2)</b>								
<b>Resolution required: (Ordinary / Special)</b>				Ordinary				
<b>Whether promoter/promoter group are interested in the agenda/resolution?</b>				No				
<b>Description of resolution considered</b>				To consider and approve the retirement of Mr. Vishal Gupta as Nominee Director of Bessemer India Capital II Holdings Ltd.				
<b>Category</b>	<b>Mode of voting</b>	<b>No. of shares held</b>	<b>No. of votes polled</b>	<b>% of Votes polled on outstanding shares</b>	<b>No. of votes – in favour</b>	<b>No. of votes – against</b>	<b>% of votes in favour on votes polled</b>	<b>% of Votes against on votes polled</b>
		<b>(1)</b>	<b>(2)</b>	<b>(3)=[(2)/(1)]*100</b>	<b>(4)</b>	<b>(5)</b>	<b>(6)=[(4)/(2)]*100</b>	<b>(7)=[(5)/(2)]*100</b>
<b>Promoter and Promoter Group</b>	<b>E-Voting</b>	29448124	29448124	100.0000	29448124	0	100.0000	0.0000
	<b>Poll</b>		0	0.0000	0	0	0	0
	<b>Postal Ballot (if applicable)</b>		0	0.0000	0	0	0	0
	<b>Total</b>		29448124	29448124	100.0000	29448124	0	100.0000

Public- Institutions	E-Voting	44489890	40634478	91.3342	40634478	0	100.0000	0.0000
	Poll		0	0.0000	0	0	0	0
	Postal Ballot (if applicable)		0	0.0000	0	0	0	0
	<b>Total</b>	44489890	40634478	91.3342	40634478	0	100.0000	0.0000
Public- Non Institutions	E-Voting	13715777	3754427	27.3731	3754323	104	99.9972	0.0028
	Poll		0	0.0000	0	0	0	0
	Postal Ballot (if applicable)		0	0.0000	0	0	0	0
	<b>Total</b>	13715777	3754427	27.3731	3754323	104	99.9972	0.0028
	<b>Total</b>	87653791	73837029	84.2371	73836925	104	99.9999	0.0001
<b>Whether resolution is Pass or Not.</b>							Yes	

Resolution (3)								
Resolution required: (Ordinary / Special)				Special				
Whether promoter/promoter group are interested in the agenda/resolution?				No				
Description of resolution considered				Approve the increase in borrowing powers 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.				
Category	Mode of voting	No. of shares held	No. of votes polled	% of Votes polled on outstanding shares	No. of votes – in favour	No. of votes – against	% of votes in favour on votes polled	% of Votes against on votes polled
		(1)	(2)	(3)=[(2)/(1)]*100	(4)	(5)	(6)=[(4)/(2)]*100	(7)=[(5)/(2)]*100
	E-Voting	29448124	29448124	100.0000	29448124	0	100.0000	0.0000

Promoter and Promoter Group	Poll		0	0.0000	0	0	0	0
	Postal Ballot (if applicable)		0	0.0000	0	0	0	0
	<b>Total</b>	29448124	29448124	100.0000	29448124	0	100.0000	0.0000
Public- Institutions	E-Voting	44489890	40634478	91.3342	40634478	0	100.0000	0.0000
	Poll		0	0.0000	0	0	0	0
	Postal Ballot (if applicable)		0	0.0000	0	0	0	0
	<b>Total</b>	44489890	40634478	91.3342	40634478	0	100.0000	0.0000
Public- Non Institutions	E-Voting	13715777	3754427	27.3731	3752604	1823	99.9514	0.0486
	Poll		0	0.0000	0	0	0	0
	Postal Ballot (if applicable)		0	0.0000	0	0	0	0
	<b>Total</b>	13715777	3754427	27.3731	3752604	1823	99.9514	0.0486
	<b>Total</b>	87653791	73837029	84.2371	73835206	1823	99.9975	0.0025
<b>Whether resolution is Pass or Not.</b>							Yes	

Resolution (4)								
Resolution required: (Ordinary / Special)				Special				
Whether promoter/promoter group are interested in the agenda/resolution?				No				
Description of resolution considered				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.				
Category	Mode of voting	No. of shares held	No. of votes polled	% of Votes polled on outstanding shares	No. of votes – in favour	No. of votes – against	% of votes in favour on votes polled	% of Votes against on votes polled
		(1)	(2)	(3)=[(2)/(1)]*100	(4)	(5)	(6)=[(4)/(2)]*100	(7)=[(5)/(2)]*100
Promoter and Promoter Group	E-Voting	29448124	29448124	100.0000	29448124	0	100.0000	0.0000
	Poll		0	0.0000	0	0	0	0
	Postal Ballot (if applicable)		0	0.0000	0	0	0	0
	<b>Total</b>	29448124	29448124	100.0000	29448124	0	100.0000	0.0000
Public- Institutions	E-Voting	44489890	40634478	91.3342	40634478	0	100.0000	0.0000
	Poll		0	0.0000	0	0	0	0
	Postal Ballot (if applicable)		0	0.0000	0	0	0	0
	<b>Total</b>	44489890	40634478	91.3342	40634478	0	100.0000	0.0000
Public- Non Institutions	E-Voting	13715777	3754427	27.3731	3752624	1803	99.9520	0.0480
	Poll		0	0.0000	0	0	0	0

	Postal Ballot (if applicable)		0	0.0000	0	0	0	0
	<b>Total</b>	13715777	3754427	27.3731	3752624	1803	99.9520	0.0480
	<b>Total</b>	87653791	73837029	84.2371	73835226	1803	99.9976	0.0024
<b>Whether resolution is Pass or Not.</b>							Yes	

For Home First Finance Company India Limited

**Shreyans Bachhawat**  
**Company Secretary and Compliance Officer**  
**ACS NO: 26700**



# BHATT & ASSOCIATES

## COMPANY SECRETARIES LLP

### SCRUTINIZER'S CONSOLIDATED REPORT ON VOTING

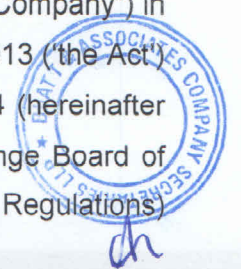
[Pursuant to applicable provisions of the Companies Act, 2013, Rules made thereunder and the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

To,  
**The Chairman,**  
**Home First Finance Company India Limited**  
511, Acme Plaza Andheri Kurla Road,  
Andheri East Mumbai - 400059.

**Subject: Consolidated Scrutinizer's Report on Members' voting through remote e-voting and electronic voting process conducted at the 13<sup>th</sup> Annual General Meeting of Home First Finance Company India Limited held on Friday, June 10, 2022 at 2.00 P.M. (IST) through Video Conferencing (VC) / other Audio Visual Means (OAVM) in accordance with General Circular dated May 5, 2020 read together with circulars dated April 8, 2020, April 13, 2020, January 13, 2021, December 14, 2021 and May 05, 2022 issued by the Ministry of Corporate Affairs and in accordance with the circulars dated May 12, 2020 and January 15, 2021 issued by the Securities and Exchange Board of India (collectively known as "the Applicable circulars").**

Dear Sir,

I, Aashish K. Bhatt, designated partner of Bhatt & Associates Company Secretaries LLP, Practicing Company Secretaries, Mumbai, had been appointed as the Scrutinizer by the Board of Directors of Home First Finance Company India Limited (hereinafter referred as "the Company") in their meeting dated May 03, 2022, pursuant to Section 108 of the Companies Act, 2013 (the Act) read with Rule 20 of the Companies (Management and Administration) Rules, 2014 (hereinafter referred to as "the Rules") and pursuant to Regulation 44 of Securities and Exchange Board of India (Listing Obligation and Disclosure Requirement) Regulation, 2015 (SEBI Listing Regulations).





as amended from time to time, to scrutinize the remote e-voting held from 09.00 A.M. (IST) on Monday, June 06, 2022 to 05.00 P.M.(IST) on Thursday, June 09, 2022 (hereinafter referred to as "the remote e-voting period") and voting through electronic voting system at 13<sup>th</sup> Annual General Meeting (AGM / the meeting) of the Company on the resolutions contained in the notice of AGM dated May 17, 2022, of the members of the Company held on Friday, June 10, 2022 at 2.00 P.M. (IST) through Video Conferencing (VC) / Other Audio Visual Means (OAVM).

Members of the Company were provided remote e-voting facility through National Security Depository Ltd (NSDL) whereby they could cast their votes during the remote e-voting period and members of the Company have voted during the aforesaid period. After the said remote e-voting period, the voting portal had been disabled by NSDL, the service provider.

Members attending the AGM through VC / OAVM and who did not cast their votes through remote e-voting were allowed to cast their votes at the Meeting through electronic voting system provided by NSDL on all resolutions set out in the Notice convening the AGM, in accordance with sub-rule 4(iii)(B) of Rule 20 of the aforesaid Rules. Accordingly, the Members attending the AGM through VC/OAVM who did not cast their vote earlier, voted through electronic voting system conducted at AGM.

The Management of the Company is responsible for ensuring compliance with the requirements of the Act and the rules made there under and SEBI Listing Regulations.

My responsibility as a scrutinizer of the voting process was restricted to scrutinize the e-voting process (through remote e-voting and voting through electronic voting system at the AGM), in a fair and transparent manner and to prepare a consolidated scrutinizer's report for the votes cast in favour and against on all the resolutions as stated in the notice of AGM, based on report generated from e-voting system provided by NSDL.

The cut-off date for the purpose of identifying the Members/Beneficial Owners who will be entitled to vote on the resolutions for approval of the members was Friday, June 03, 2022.

In case of votes received through electronic voting system at the AGM as well as through remote e-voting for the same shareholding from any Member, the votes received through remote e-voting from such Member will be considered and the votes received through electronic voting system will be considered invalid.





On June 10, 2022, after receiving the votes cast electronically by NSDL, the votes cast through remote e-voting and voting through electronic voting system at the 13<sup>th</sup> AGM were duly unblocked by me in the presence of Ms. Dhara Dalal and Ms. Khushboo Bhatt, who were witnesses in accordance rule 20 sub rule 4(xii) of the said rules.

The documents pertaining to remote e-voting and voting through electronic voting system at AGM and all other relevant records are kept in our safe custody and be retained until the minutes of AGM is approved and signed by the Chairman, and thereafter shall be handed over to the Company Secretary for safe keeping.

Information with respect to AGM as well Member's participation in the AGM is provided in Annexure 1 and consolidated result of total votes cast, whether in favour or against, in accordance with rule 4(xii) of Rule 20 of the aforesaid Rules is annexed as Annexure 2 to this Report and based on which we confirmed that all the resolutions were passed with requisite majority.

You are requested to acknowledge the receipt of this report.

Thanking you

For Bhatt & Associates Company Secretaries LLP,



Aashish K. Bhatt

Designated Partner

Membership No.: A19639 / COP No.: 7023

UDIN: A019639D000481386

Place: Mumbai

Date: 10.06.2022



Countersigned by:

For Home First Finance Company India Limited

Company Secretary\*

\* Pursuant to the authority granted by the Chairman of the 13<sup>th</sup> Annual General Meeting of the Company.

**WITNESSES' CONFIRMATION**

In pursuance of Rule 20 of the Companies (Management and Administration) Rules, 2014 as amended from time to time, and with respect to the conduct of voting through remote e-voting and voting through electronic voting system at the 13<sup>th</sup> AGM by Members of Home First Finance Company India Limited ("the Company") on all resolutions set out in the Notice convening the 13<sup>th</sup> AGM of Company, which was held on Friday, June 10, 2022 at 2.00 P.M.(IST) through VC / OAVM, we, Ms. Dhara Dalal (working at D/101, Lata Annexe, Above Axis Bank, W.E highway, Borivali (East), Mumbai – 400 066) and Ms. Khushboo Bhatt (working at D/101, Lata Annexe, Above Axis Bank, W.E highway, Borivali (East), Mumbai – 400 066) hereby confirm our witnessing to the unblocking of votes cast through remote e-voting and voting through electronic voting system at the AGM .

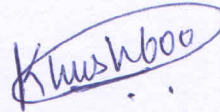
We further state that we are not in the employment of the Company.

Witness 1:

Witness 2:



\_\_\_\_\_  
(Dhara Dalal)



\_\_\_\_\_  
(Khushboo Bhatt)

**Date: 10.06.2022**

**Place: Mumbai**



ANNEXURE - 1

Date of the AGM	June 10, 2022
Total number of shareholders as on cut off date i.e June 03, 2022 for remote e-voting	62,413
No. of Shareholders present in the meeting either in person or through proxy :	Not Applicable as due to pandemic COV-19 and pursuant to the applicable circulars, the AGM was held through Video Conferencing (VC) / Other Audio Visual Means (OAVM)
Promoters and Promoter Group: Public:	
No. of Shareholders present in the meeting through VC / OAVM	2
Promoters and Promoter Group: Public:	50



ANNEXURE - 2

1. Resolution required: Ordinary		Adoption of 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, 2022.						
Whether promoter/ promoter group are interested in the agenda/resolution?		No						
Category	Mode of Voting	No. of shares held	No. of Votes Cast	% of Votes cast on outstanding shares	No. of Votes - in Favour	No. of Votes - Against	% of Votes in favour on votes cast	% of Votes against on votes cast
		(1)	(2)	(3) = [(2)/(1)]*100	(4)	(5)	(6)=[(4)/(2)]*100	(7)= [(5)/(2)]*100
Promoter and Promoter Group	remote E-Voting and voting at AGM through electronic voting system	2,94,48,124	2,94,48,124	100.000	2,94,48,124	0	100.000	0.000
	poll		0	0.00	0	0	0.000	0.000
	<b>Total</b>	<b>2,94,48,124</b>	<b>2,94,48,124</b>	<b>100.000</b>	<b>2,94,48,124</b>	<b>0</b>	<b>100.000</b>	<b>0.000</b>
Public - Institutions	remote E-Voting and voting at AGM through electronic voting system	4,44,89,890	4,06,34,478	91.334	4,06,34,478	0	100.000	0.000
	poll		0	0.00	0	0	0.000	0.000
	<b>Total</b>	<b>4,44,89,890</b>	<b>4,06,34,478</b>	<b>91.334</b>	<b>4,06,34,478</b>	<b>0</b>	<b>100.000</b>	<b>0.000</b>
Public - Non Institutions	remote E-Voting and voting at AGM through electronic voting system	1,37,15,777	37,54,427	27.373	37,54,343	84	99.998	0.002
	poll		0	0.00	0	0	0.000	0.000
	<b>Total</b>	<b>1,37,15,777</b>	<b>37,54,427</b>	<b>27.373</b>	<b>37,54,343</b>	<b>84</b>	<b>99.998</b>	<b>0.002</b>
	<b>Total</b>	<b>8,76,53,791</b>	<b>7,38,37,029</b>	<b>84.237</b>	<b>7,38,36,945</b>	<b>84</b>	<b>100.000</b>	<b>0.002</b>





2. Resolution required: Ordinary		Approving the retirement of Mr. Vishal Gupta as Nominee Director of Bessemer India Capital III Holdings Ltd.						
Whether promoter/ promoter group are interested in the agenda/resolution?		No						
Category	Mode of Voting	No. of shares held	No. of Votes Cast	% of Votes cast on outstanding Shares	No. of Votes - in Favour	No. of Votes - Against	% of Votes in favour on votes cast	% of Votes against on votes cast
Promoter and Promoter Group	remote E-Voting and voting at AGM through electronic voting system	(1) 2,94,48,124	(2) 2,94,48,124	(3) = [(2)/(1)]*100 100.000	(4) 2,94,48,124	(5) 0	(6)=[(4)/(2)]*100 100.000	(7) = [(5)/(2)]*100 0.000
	poll		0	0.000	0	0	0.000	0.000
	<b>Total</b>	<b>2,94,48,124</b>	<b>2,94,48,124</b>	<b>100.000</b>	<b>2,94,48,124</b>	<b>0</b>	<b>100.000</b>	<b>0.000</b>
Public - Institutions	remote E-Voting and voting at AGM through electronic voting system	4,44,89,890	4,06,34,478	91.334	4,06,34,478	0	100.000	0.000
	poll		0	0.000	0	0	0.000	0.000
	<b>Total</b>	<b>4,44,89,890</b>	<b>4,06,34,478</b>	<b>91.334</b>	<b>4,06,34,478</b>	<b>0</b>	<b>100.000</b>	<b>0.000</b>
Public - Non Institutions	remote E-Voting and voting at AGM through electronic voting system	1,37,15,777	37,54,427	27.373	37,54,323	104	99.997	0.003
	poll		0	0.000	0	0	0.000	0.000
	<b>Total</b>	<b>1,37,15,777</b>	<b>37,54,427</b>	<b>27.373</b>	<b>37,54,323</b>	<b>104</b>	<b>99.997</b>	<b>0.003</b>
	<b>Total</b>	<b>8,76,53,791</b>	<b>7,38,37,029</b>	<b>84.237</b>	<b>7,38,36,925</b>	<b>104</b>	<b>100.000</b>	<b>0.000</b>



**3. Resolution required: Special**

Approval for increase in borrowing powers 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.

Whether promoter/ promoter group are interested in the agenda/resolution?

No

Category	Mode of Voting	No. of shares held	No. of Votes Cast	% of Votes cast on outstanding Shares	No. of Votes - in Favour	No. of Votes - Against	% of Votes in favour on votes cast	% of Votes against on votes cast
Promoter and Promoter Group	remote E-Voting and voting at AGM through electronic voting system	2,94,48,124	2,94,48,124	100.000	2,94,48,124	0	100.000	0.000
	poll		0	0.000	0	0	0.000	0.000
	<b>Total</b>	<b>2,94,48,124</b>	<b>2,94,48,124</b>	<b>100.000</b>	<b>2,94,48,124</b>	<b>0</b>	<b>100.000</b>	<b>0.000</b>
Public - Institutions	remote E-Voting and voting at AGM through electronic voting system	4,44,89,890	4,06,34,478	91.334	4,06,34,478	0	100.000	0.000
	poll		0	0.000	0	0	0.000	0.000
	<b>Total</b>	<b>4,44,89,890</b>	<b>4,06,34,478</b>	<b>91.334</b>	<b>4,06,34,478</b>	<b>0</b>	<b>100.000</b>	<b>0.000</b>
Public - Non Institutions	remote E-Voting and voting at AGM through electronic voting system	1,37,15,777	37,54,427	27.373	37,52,604	1,823	99.951	0.049
	poll		0	0.000	0	0	0.000	0.000
	<b>Total</b>	<b>1,37,15,777</b>	<b>37,54,427</b>	<b>27.373</b>	<b>37,52,604</b>	<b>1,823</b>	<b>99.951</b>	<b>0.049</b>
<b>Total</b>		<b>8,76,53,791</b>	<b>7,38,37,029</b>	<b>84.237</b>	<b>7,38,35,206</b>	<b>1,823</b>	<b>99.998</b>	<b>0.002</b>





4. Resolution required: Special		Approval for 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						
Whether promoter/ promoter group are interested in the agenda/resolution?		NO						
Category	Mode of Voting	No. of shares held	No. of Votes Cast	% of Votes cast on outstanding Shares	No. of Votes - in Favour	No. of Votes - Against	% of Votes in favour on votes cast	% of Votes against on votes cast
Promoter and Promoter Group	remote E-Voting and voting at AGM through electronic voting system	2,94,48,124	2,94,48,124	100.000	2,94,48,124	0	100.000	0.000
	poll		0	0.000	0	0	0.000	0.000
	<b>Total</b>	<b>2,94,48,124</b>	<b>2,94,48,124</b>	<b>100.000</b>	<b>2,94,48,124</b>	<b>0</b>	<b>100.000</b>	<b>0.000</b>
Public - Institutions	remote E-Voting and voting at AGM through electronic voting system	4,44,89,890	4,06,34,478	91.334	4,06,34,478	0	100.000	0.000
	poll		0	0.000	0	0	0.000	0.000
	<b>Total</b>	<b>4,44,89,890</b>	<b>4,06,34,478</b>	<b>91.334</b>	<b>4,06,34,478</b>	<b>0</b>	<b>100.000</b>	<b>0.000</b>
Public - Non Institutions	remote E-Voting and voting at AGM through electronic voting system	1,37,15,777	37,54,427	27.373	37,52,624	1,803	99.952	0.048
	poll		0	0.000	0	0	0.000	0.000
	<b>Total</b>	<b>1,37,15,777</b>	<b>37,54,427</b>	<b>27.373</b>	<b>37,52,624</b>	<b>1,803</b>	<b>99.952</b>	<b>0.048</b>
<b>Total</b>		<b>8,76,53,791</b>	<b>7,38,37,029</b>	<b>84.237</b>	<b>7,38,35,226</b>	<b>1,803</b>	<b>99.998</b>	<b>0.002</b>





**Annexure D**

**Retirement of Mr. Vishal Gupta as Nominee Director (DIN: 01913013) of Bessemer India Capital II Holdings Ltd.**

<b>Sr No.</b>	<b>Title</b>	<b>Particulars</b>
1.	Reason for change	Mr. Vishal Gupta was liable to retire by rotation pursuant to the provisions of Companies Act, 2013, at the 13 <sup>th</sup> Annual General Meeting of the Company and did not seek re-appointment.
2.	Effective date of cessation	June 10, 2022
3.	Brief Profile	Not Applicable
4.	Disclosure of relationships between directors	Not Applicable

**For Home First Finance Company India Limited**

**Shreyans Bachhawat**  
**Company Secretary and Compliance Officer**  
**ACS NO: 26700**



# 13<sup>th</sup> Annual General Meeting - Financial Year 2022

## Presentation by Manoj Viswanathan, MD & CEO

Tech in Mind. Service at Heart.

*Smart Loans for Affordable Homes!*

10<sup>th</sup> June, 2022

## Agenda

Who We Are

FY22 Executive Summary

Opportunity & Drivers

Strategic Priorities

- *Tech In Mind*

- *Scale & Growth*

- *Operational Efficiency*

- *Funding*

- *Risk Management*

- *ESG*

Management

Board



## HomeFirst – Who we are

- Technology driven affordable housing finance company with pan India presence
- Home loans to first time home buyers with predominant focus on salaried individuals having income < ₹50k p.m
- 91% of book comprise of housing loans with average ticket size of ₹1.05Mn
- Strong liquidity pipeline with positive ALM and zero commercial papers
- Data science backed centralized underwriting with in-depth understanding of local property markets



80 Branches | 13 States/UT | 98 Districts | 200 Touchpoints

61,684 Active customer accounts

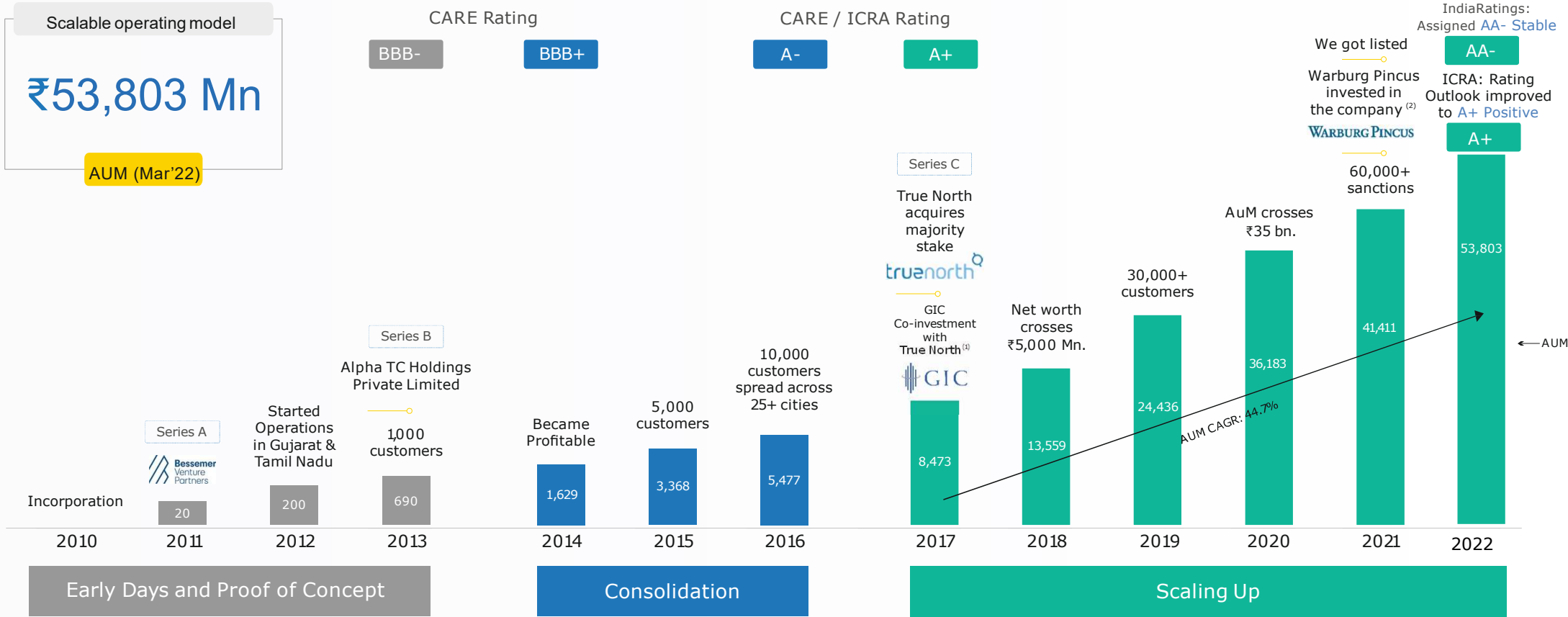
72% salaried Occupation Mix of AUM (FY22)

₹10,625 Mn Liquidity Buffer as on Mar'22

851 Number of employees (FY22)



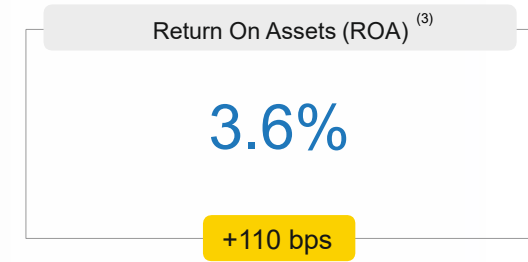
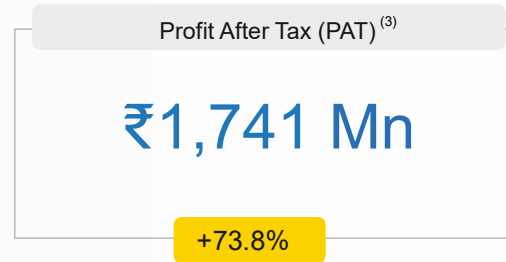
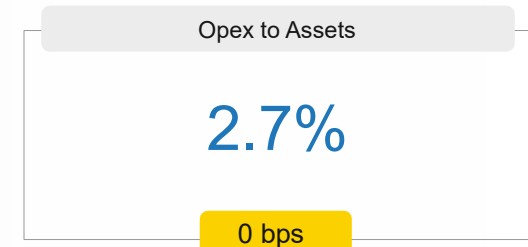
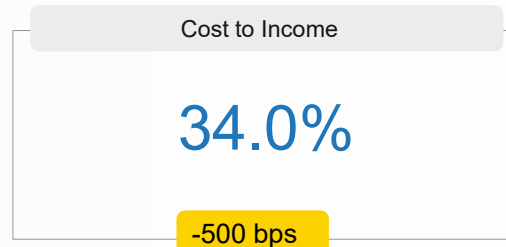
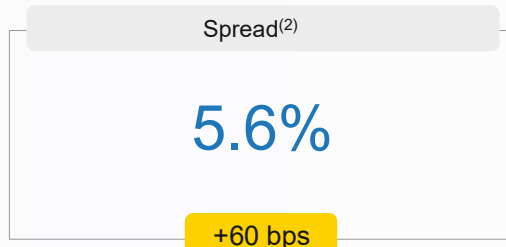
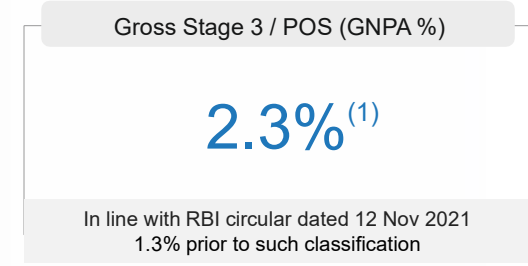
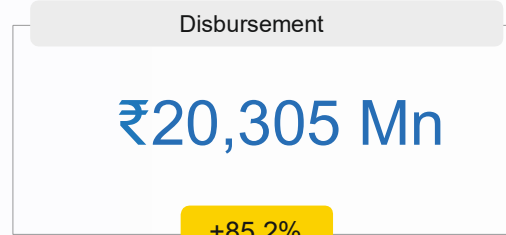
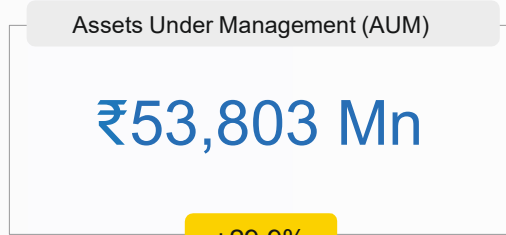
# Our Journey



Note: AUM in INR Million

(1) Aether has co-invested with True North. Waverly owns 100% of Aether Class B Shares. Waverly is a wholly-owned indirect subsidiary of GIC (Ventures) Pte. Ltd

(2) Investment by Orange Clove Investments B.V (an affiliate of Warburg Pincus). Warburg Invested on 1st October 2020

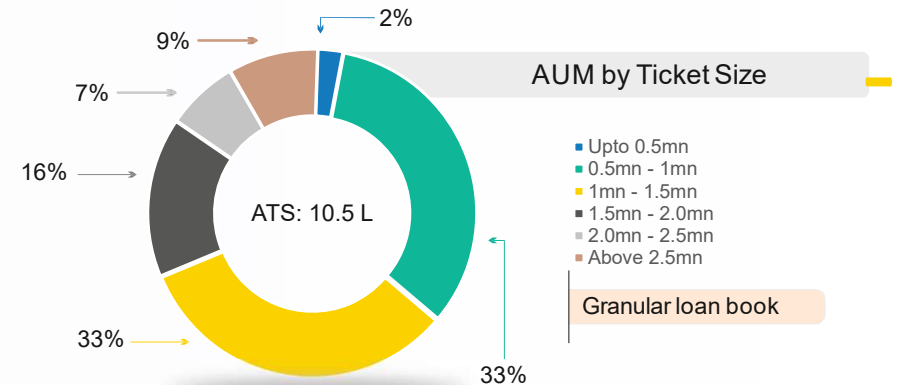
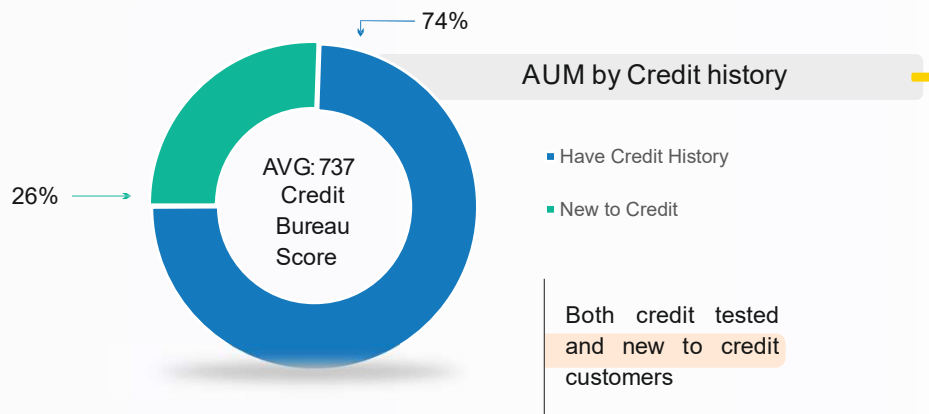
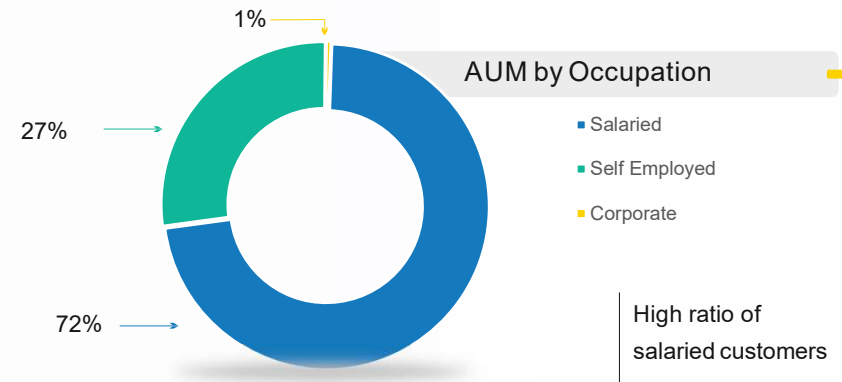
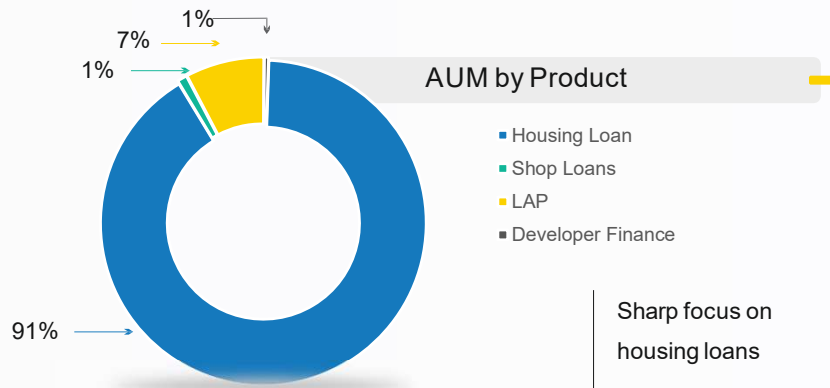


(1) Pursuant to the RBI circular dated 12 Nov 2021 - "Prudential norms on Income Recognition, Asset Classification and Provisioning (IRACP) pertaining to Advances - Clarifications", the Company has aligned its definition of default and taken steps to comply with the norms/ changes for regulatory reporting, as applicable. Such alignment has resulted in classification of loans amounting to ₹444.05 millions as Gross Stage 3 (GNPA) as at Mar'22 in accordance with regulatory requirements. Gross Stage 3 prior to such classification for Mar'22 is 1.3%.

(2) As per IGAAP

(3) YoY growth in PAT and RoA computed considering Adjusted PAT for FY22 without the impact of one-time deferred tax liability adjustment

## Consistent Portfolio Metrics | Mar'22

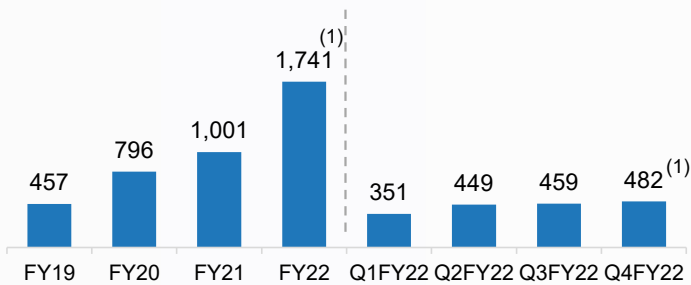


All figures as of Mar'22



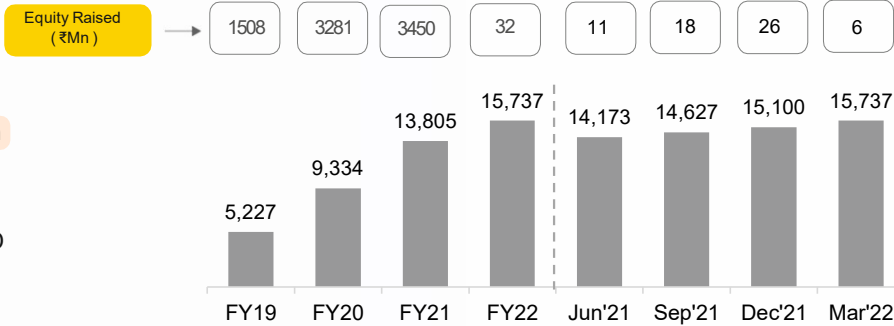
## Financial Highlights

### Profit After Tax ( ₹Mn )



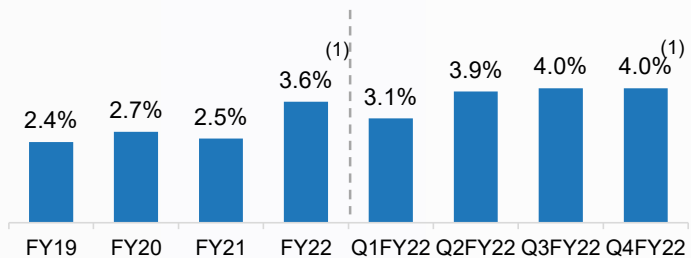
Strong profit growth despite maintaining high liquidity and conservative COVID provisioning

### Net worth ( ₹Mn )

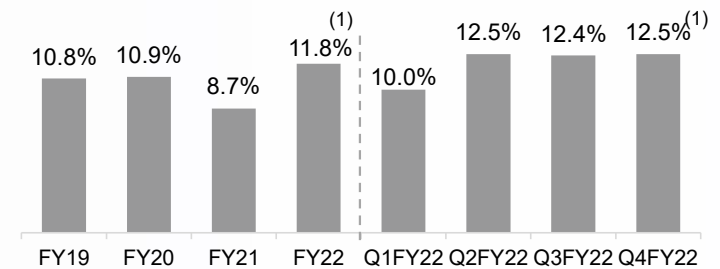


Robust NW to support growth

### Return on Average Assets



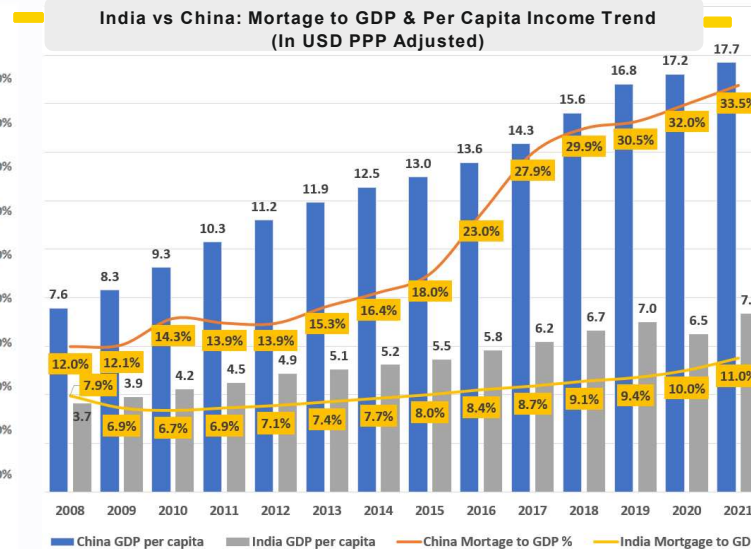
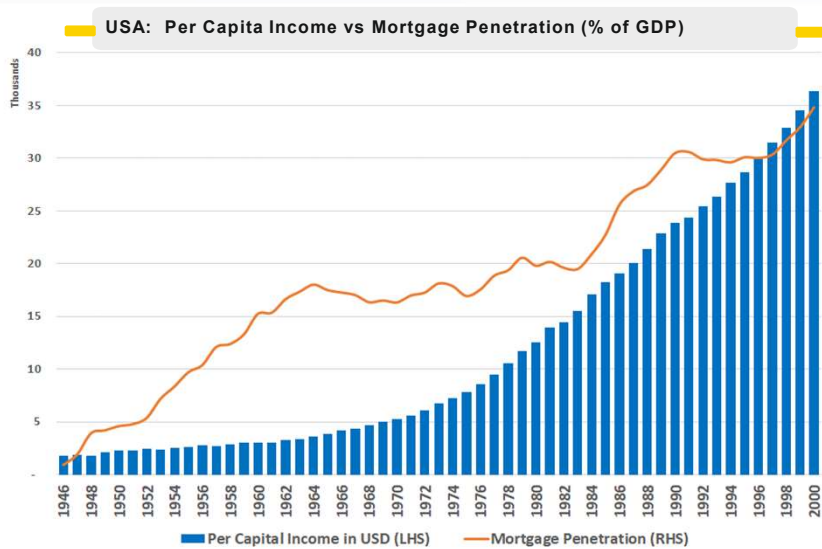
### Return on Average Equity



# Opportunity & Growth Drivers

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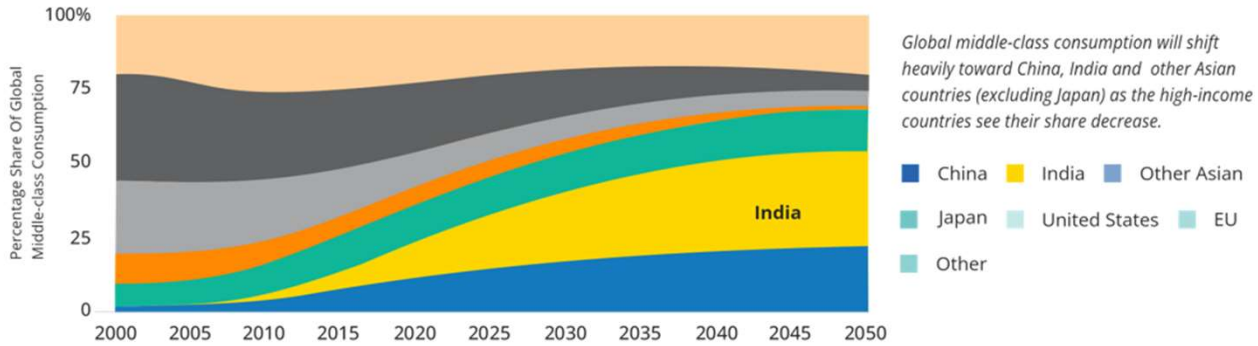




- Housing demand goes hand in hand with per-capita income. India's house ownership lower vis-à-vis global peers.
- India's Mortgage to GDP penetration is trailing that of China. China has reached 33.5% vis-à-vis India's 11% in 2021.

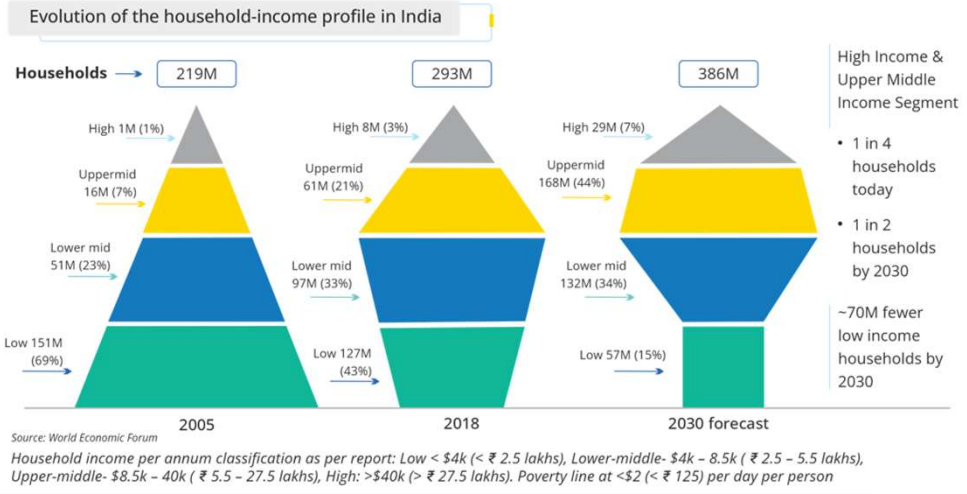
## Increasing Middle Class Population

### The Global Middle-class Wave



Source: World Economic Forum

- India to be the largest Middle class population globally by 2050.
- Rising Middle Class households big driver of housing demand in India.
- Lower Middle Income households (HomeFirst target segment) will increase from 97 Mn (2018) to 132 Mn in 2030
- Pyramid structure of middle class households today will turn in to a diamond in 2030.

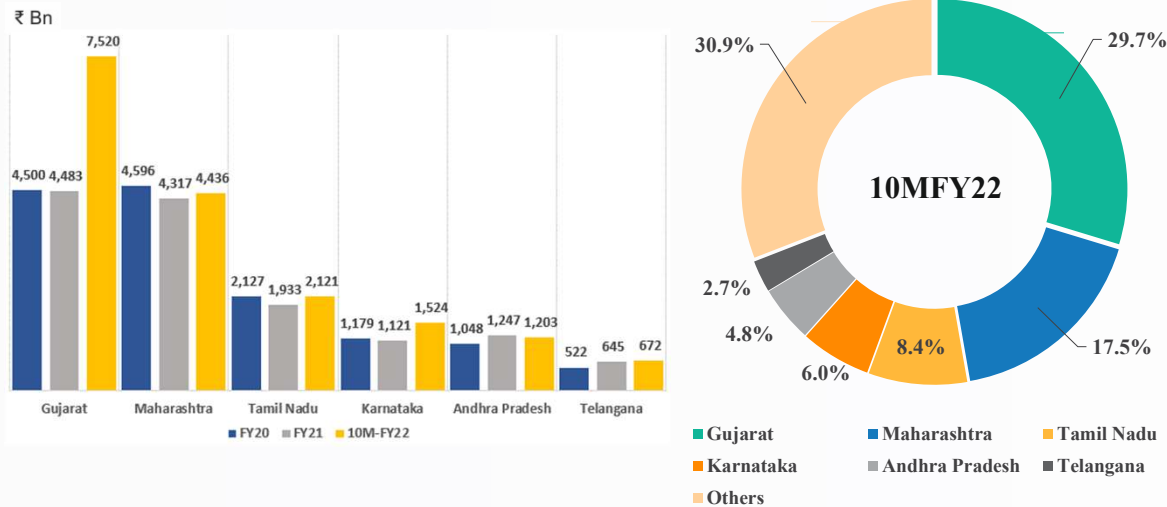




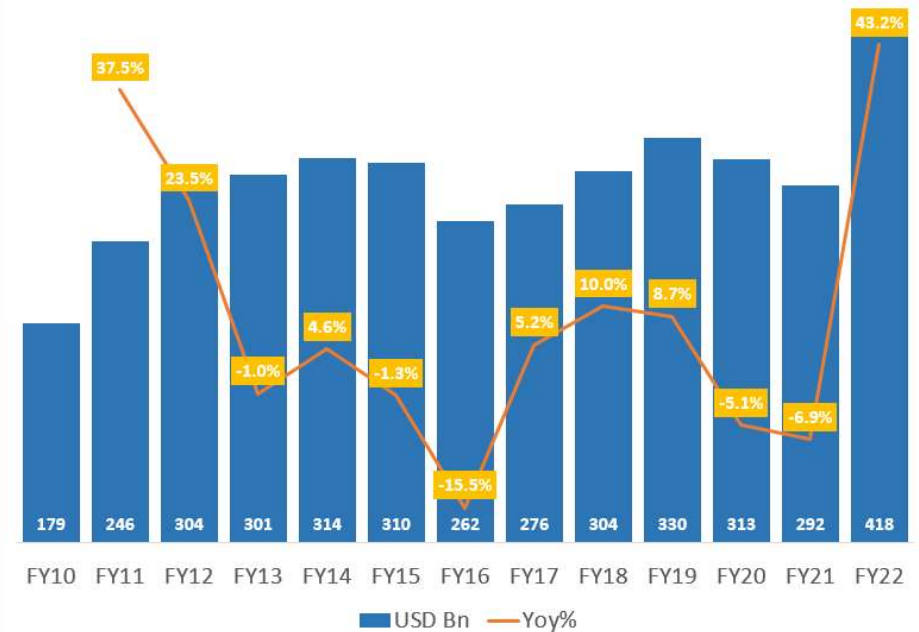
## Rising Exports

- India's Merchandise Exports at all time high, crossed USD 400 Bn for the first time.
- HomeFirst's presence in States having high export share in overall India exports.

Exports of 6 Specific States

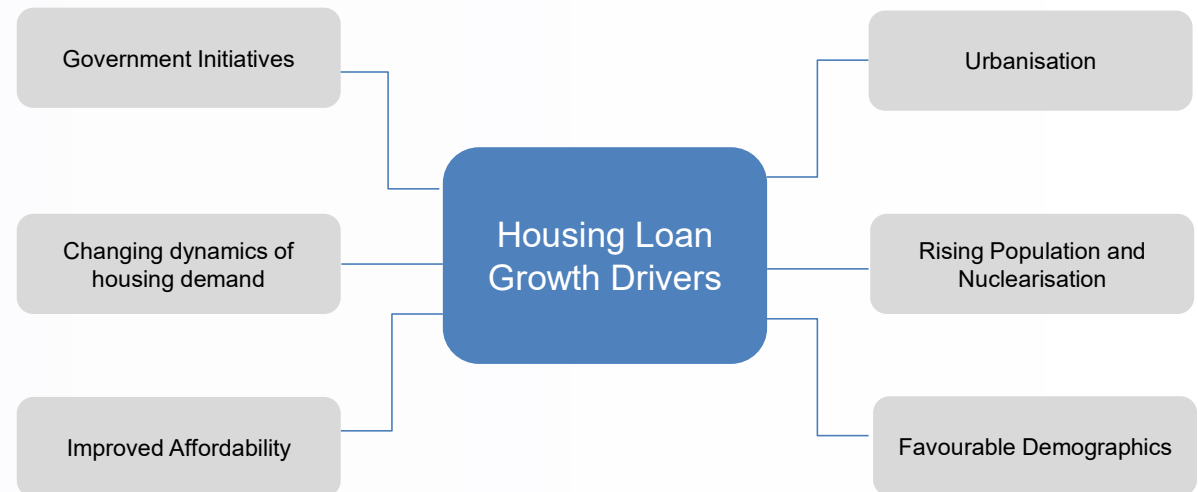


India Merchandise Exports (USD Bn)



## Opportunity Size & Drivers

- As per Knight Frank, total opportunity of ₹ 12 Lakh Crores (around USD 146bn) between FY19-30.
- Multiple drivers like government push, tax sops, affordability, urbanisation, etc.



Type	Housing Gap @ 2019 (in Mn)		
	EWS	LIG	Total
Rural India	45	15	60
Urban India	8	2	10
Total	53	17	70

Type	New Households in 2019-30 period (in Mn)		
	EWS	LIG	Total
Rural India	1	0	1
Urban India	22	4	26
Total	23	4	27

Type	Total Household gap in India (2019-30) (in Mn)		
	EWS	LIG	Total
Rural India	46	15	61
Urban India	30	6	36
Total	76	21	97

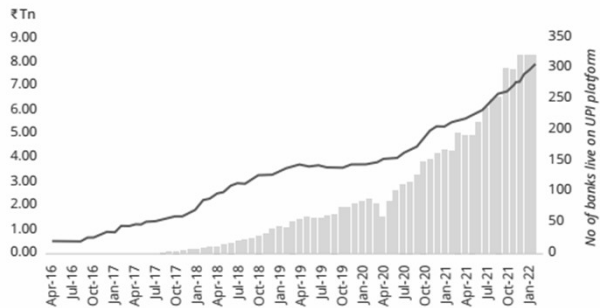
Type	Average Size of Home Loan (in ₹ Mn)	
	EWS	LIG
Rural India	0.08	0.15
Urban India	0.12	0.25

Type	Size of Housing Finance Market (2019-30) (in ₹ Tn)		
	EWS	LIG	Total
Rural India	3.7	2.2	5.9
Urban India	3.6	1.6	5.2
Total (₹ Tn)	7.3	3.7	11.1
Total (USD Bn)	96.46	49.26	145.73

Source: Knight Frank's report titled "State of the Affordable Housing Sector in India".

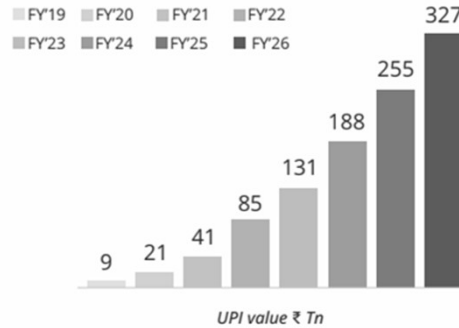
Payment digitalization will be the catalyst for our growth

**UPI – Key to Payment Digitalisation in India**



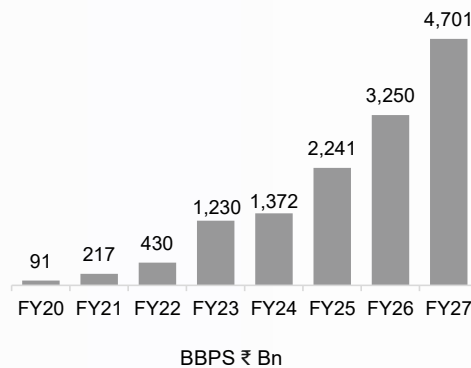
Source: NPCI's Retail Payments Statistics on NPCI Platforms <https://www.npci.org.in/statistics> and PwC Report Mar'22

**UPI expected to deliver 30% CAGR (FY 22-26) in value terms**

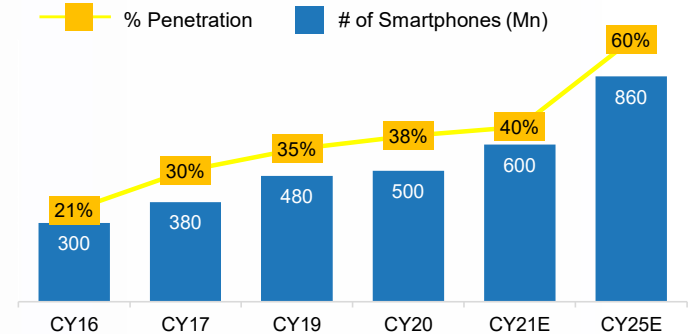


- UPI's rising share in total payments and substantial contribution by "Loan Repayments" in BBPS supports HomeFirst tech led journey.
- Increasing Smartphone Penetration a key driver for digital lending.

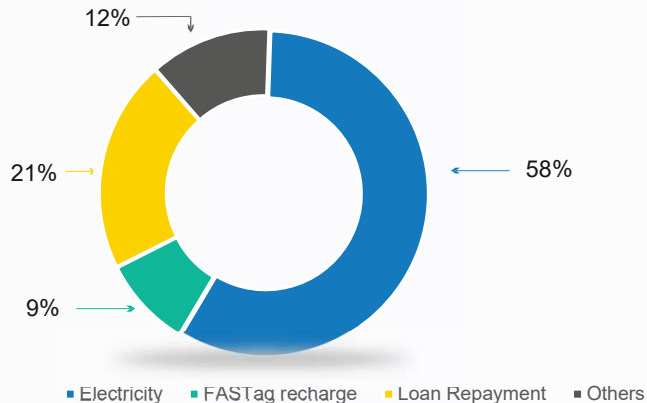
**BBPS expected to deliver 30% CAGR**



**India Smartphone Penetration**



Source: Research Reports



Source: PwC Report Mar'22

# Strategic Priorities

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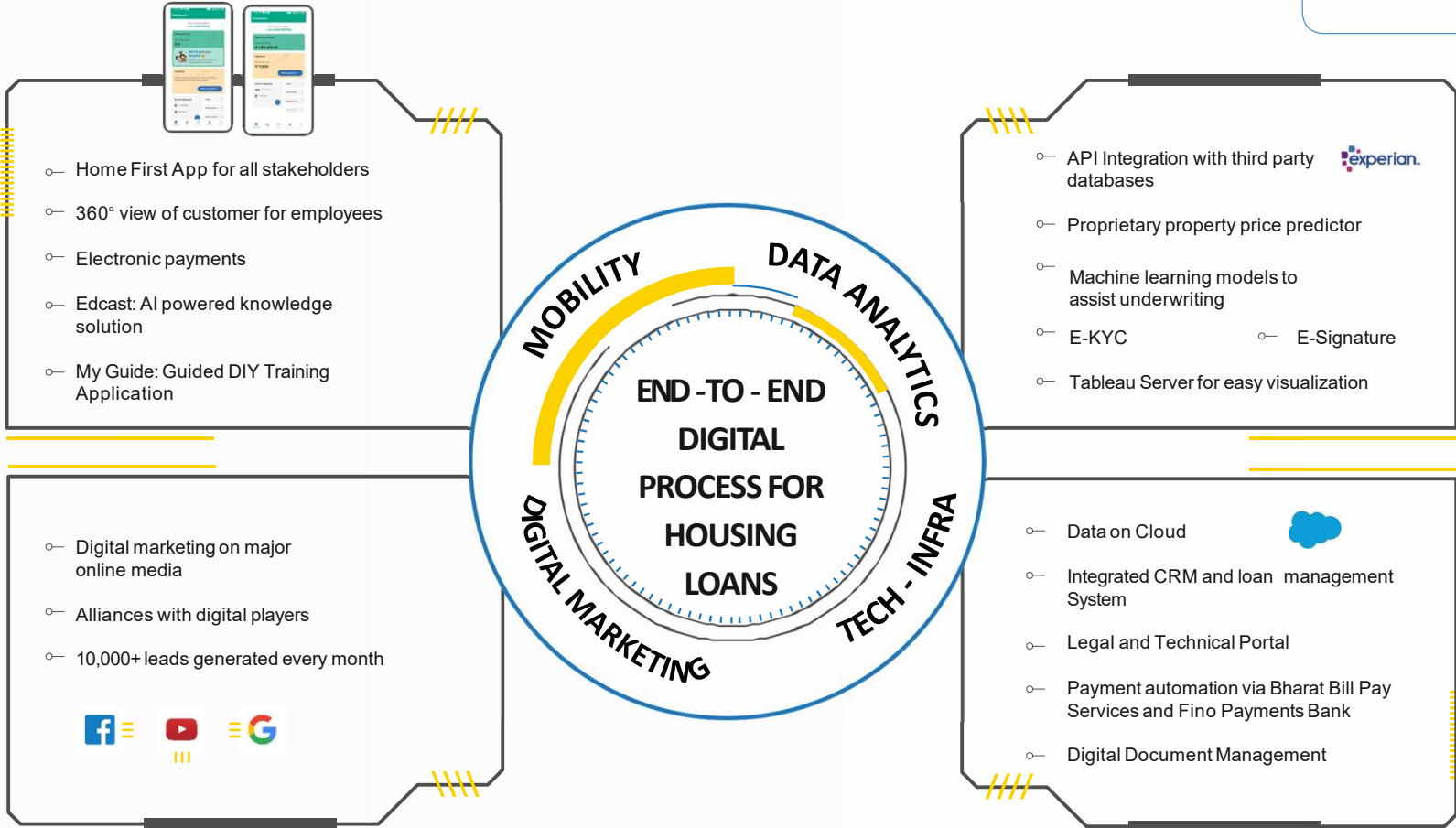




6 Strategic Priorities



# Tech In Mind



## Tech Interventions

- E-NACH
- E- Sign
- E- Vault
- E-Stamp paper
- Instant Soft Approval on App
- Biometric authentication on Customer App

## Customers registered on app

80%

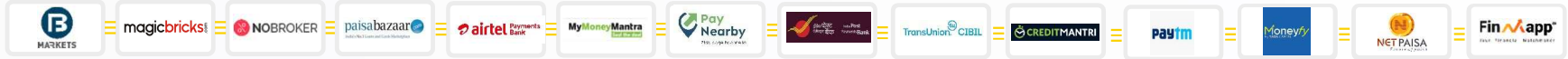
As of 31 Mar'22

## Google rating of Homefirst Customer App

4.2



As of 17 Apr'22



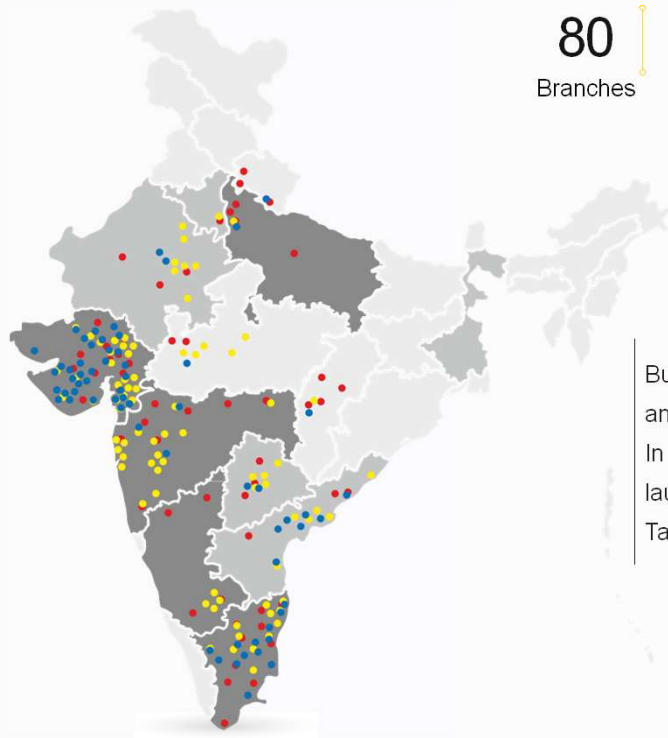
● 0 - 4   ● 4-7   ● 7 - 15

Contribution to India's GDP FY'21 ( %)

- Existing branches - 80
- New branch locations - 63
- Digital branches - 57

Pan India Distribution driven by strategic market selection & contiguous expansion

80 Branches   98 Districts   13 States/UT   200 Touchpoints



Business commenced in **8** new physical branches and **40** new branch locations. In addition, **37** new digital branches have been launched in FY22. Taking the total number of touchpoints to **200**

### Distribution Strategy

- Go deeper in existing States. Doubling touch-points in near term.
- Existing States contribute ~75% of India's GDP and ~79% of AHF credit outstanding
- Digital sourcing and servicing will provide scalability and drive productivity.

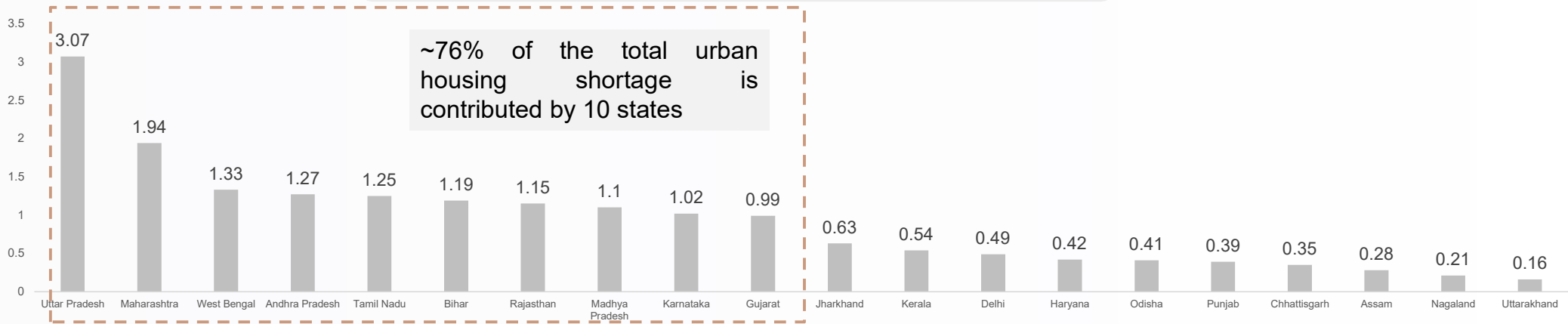
Note: Source for Contribution of states to India's GDP: NSO, MOSPI  
Source for AHF Credit Outstanding: Credit Bureau data for 5L-25L ticket size housing loans

Disclaimer :Map not to scale. All data, information and maps are provided "as is" without warranty or any representation of accuracy, timeliness or completeness

Market selection linked to high volumes

(In mn)

**Ten states account for ~76% of the urban housing shortage**

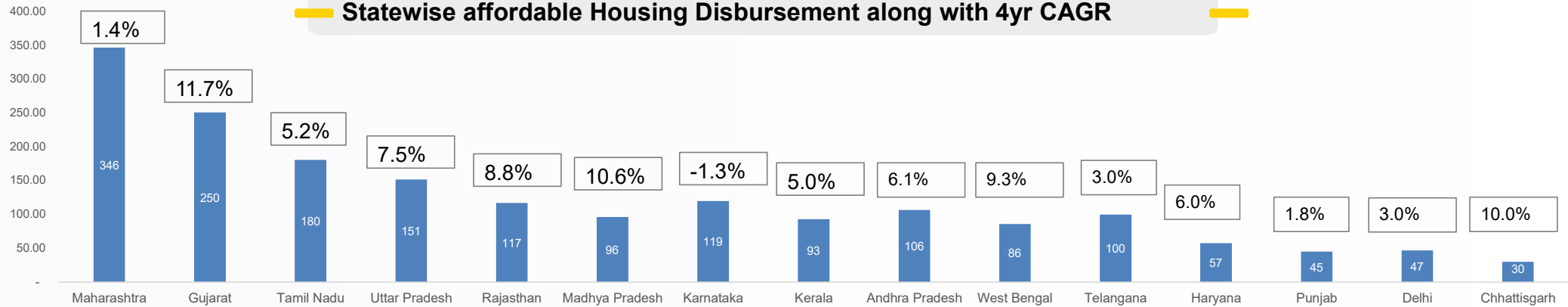


~76% of the total urban housing shortage is contributed by 10 states

Note: The data above is as of 2012, when Telangana was not a separate state and was a part of Andhra Pradesh; Source: Report of the Technical Urban Group on Urban Housing Shortage (TG-12)

(₹ bn)

**Statewise affordable Housing Disbursement along with 4yr CAGR**

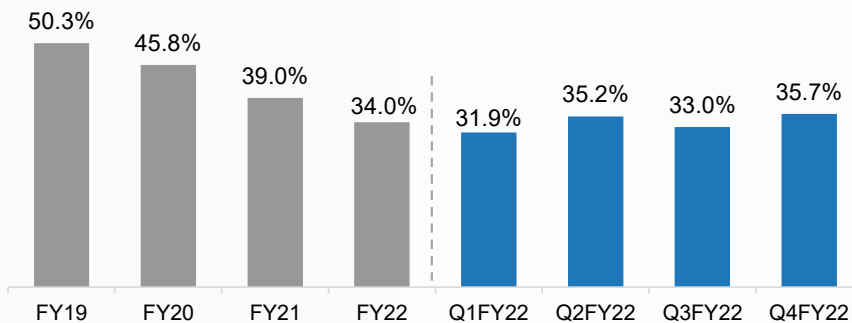


Note: The numbers mentioned above in the boxes represent 4-year CAGR (Fiscals 2015-2019) of disbursements in respective states and Disbursement figure is of Fiscal 2019 (pre-covid). Source: Credit Bureau data for housing loans between 5L-25L ticket size

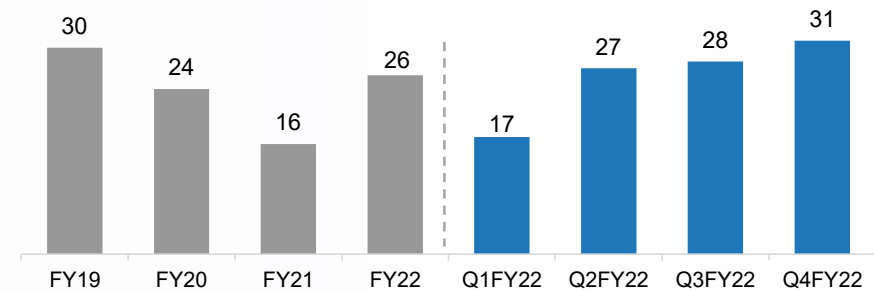
## Operational Efficiency

- Empower our employees through training, talent management and fast track growth for high performers to build a strong performance culture. Create an inclusive workplace with a diverse workforce.
- Automate manual activities and in turn spend more time on business generation and collections.
- Optimize productivity at each branch / employee level by eliminating routine activities with active usage of technology.

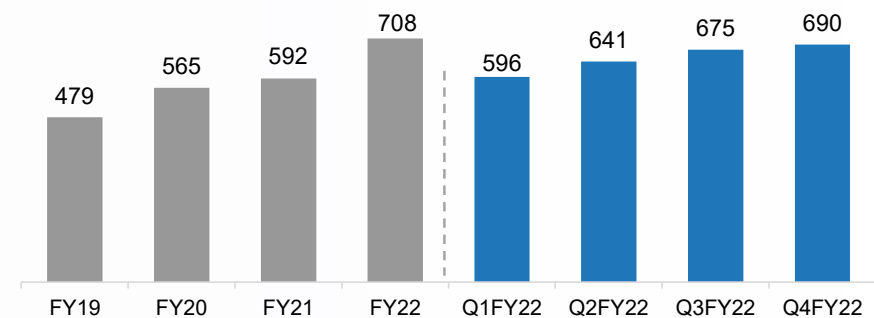
### Cost to Income



### Disbursement/Employee (in ₹ Mn)

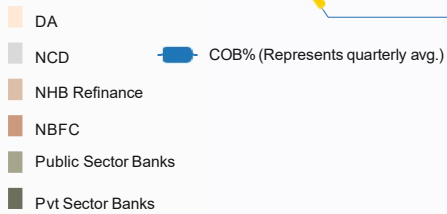


### AUM/Branch (in ₹ Mn)

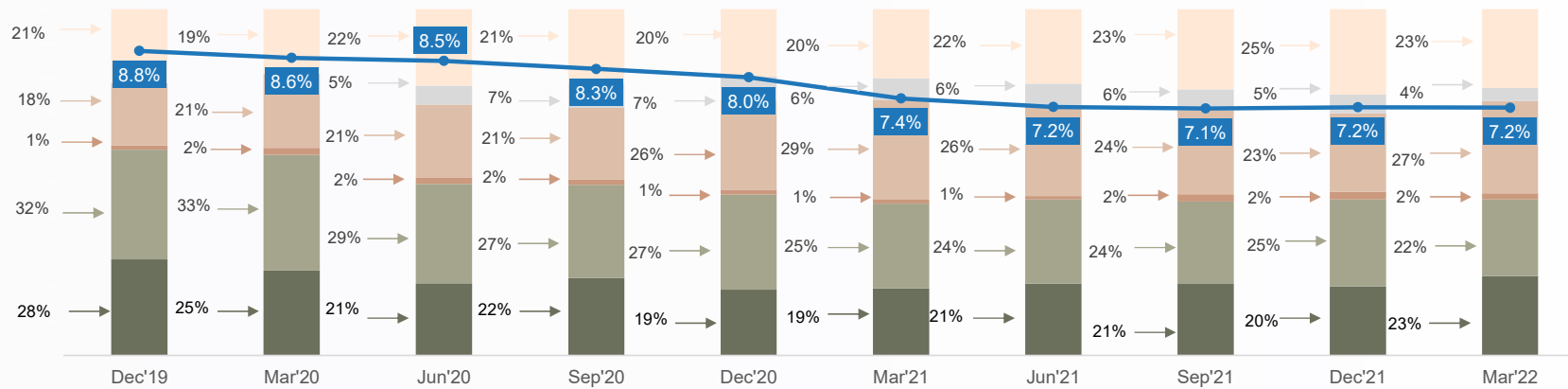




## Funding - Diversified profile at competitive cost of borrowing



### Borrowings Mix and Cost of Borrowing trend



India Ratings assigned

"IND AA-/Stable" for Bank loans and NCD

ICRA revised the long-term credit rating outlook from A+ 'Stable' to A+ 'Positive'

**ZERO** borrowing through commercial papers

Short term rating of A1+ (ICRA and India Ratings)

Long term rating of A+ Stable CARE

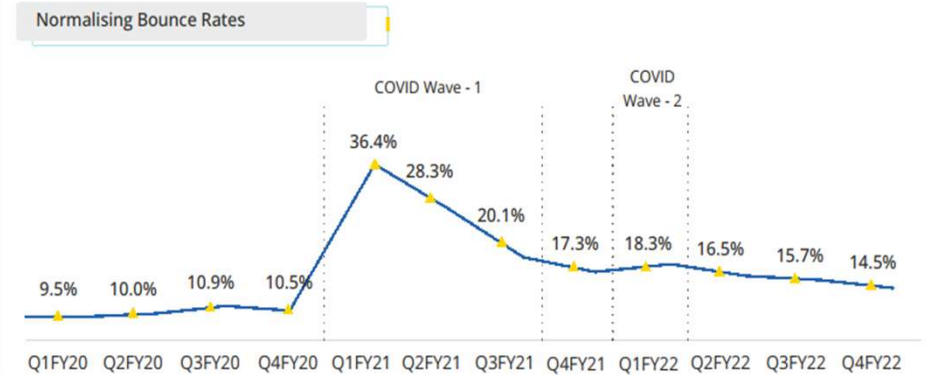
### Some of our Strong and longstanding banking relationships

Public Sector Banks	State Bank of India	Central Bank of India	Union Bank	Private Sector Banks	HDFC Bank	ICICI Bank	Axis Bank	NBFC	Bajaj Finance
	IDBI Bank	Bank of India			Federal Bank	Kotak Mahindra Bank	HSBC		

Validation by NHB - Single largest lender with ₹ 11,942.85 Mn outstanding 20+ lines

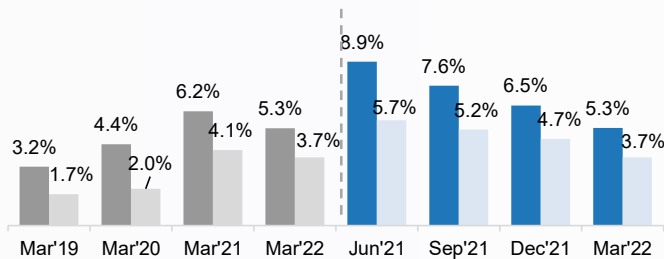
## Strengthen the Risk Management Framework

- Our growth priorities and aspirations are underpinned by a sound risk mitigation strategy, held together by a 360 degree risk management framework.
- As we scale our operations and expand our reach, we will continue to invest on enhancing our risk management practices and build robust compliance and monitoring systems



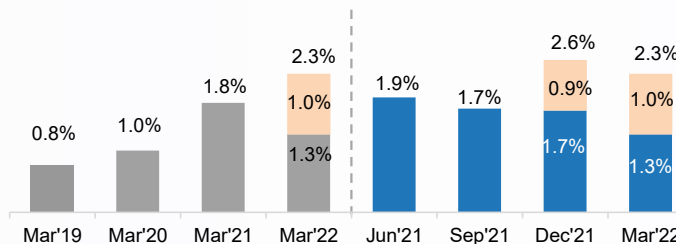
## 1+ DPD and 30+ DPD

1+ DPD 30+ DPD

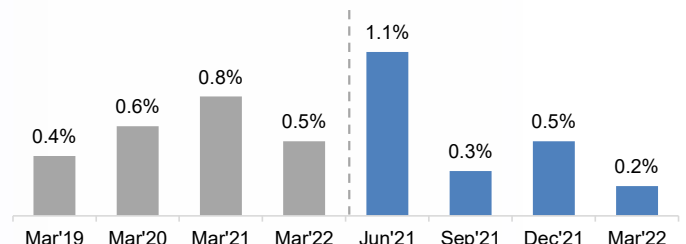


## 90+ DPD

Re-classification due to RBI circular

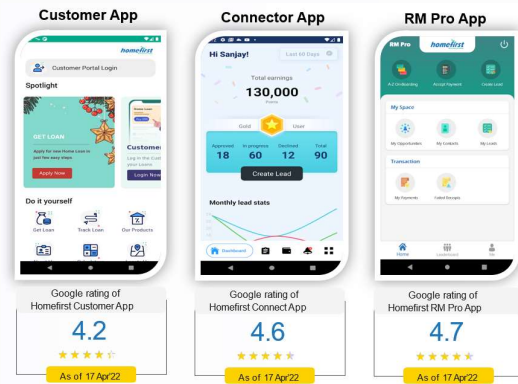


## Credit Cost/Avg Total Assets



### Environmental

- Paperless Operations. Cloud based CRM & LMS.
- **Mobile Apps** for connectors, relationship managers and customers.



- **Tech interventions (to save time & paper):**
  - E-Nach (38% of total cases in FY22)
  - E-Sign (16% of total cases in FY22)
  - E-Stamping (41% of total cases in FY22).

### Social

**Customers:**

- Key role in Financial Inclusion as EWS and LIG customers account for 75%+ of AUM.
- Helped 28,368 customers claim subsidy of ₹ 703.8 Crs till FY22.

**Employees:**

- “Great Place To Work” by GPTW Institute for 2 years
- Higher woman representation (~27% overall, 52% at head office, 20% in senior management)
- Formal talent pipeline development strategy, etc.

**Community:** Project “Sashakt” to empower the households to bring an all-around improvement migrant factory workers living in Narol (Ahmedabad). “Mahila Shram Shakti Kendra” in Ahmedabad & Surat to empower the women migrant workers facing extreme vulnerabilities.



### Governance

- Separate Chairman & Managing Director position.
- Experienced Board & Management with diversified expertise across Technology, Financial Inclusion & Risk Management.
- Board composition
  - 7 out of 9 Directors are non-executive
  - 4 out of 9 are Independent Directors
  - 2 out of 9 Woman Directors.
- High Independent Directors representation in all Board Committees.
- “Risk Management Committee” meetings on matters including Operational, Risk oversight, fraud prevention and control.
- Continuous training and communication on Whistle Blower and POSH (Prevention of Sexual Harassment).
- Implemented 3 ESOP plans.
- ~90% loans have woman as borrower
  - Primary applicant in 19% of AUM ±
  - Atleast 1 woman co-borrower in 72% of AUM.

For details, request you to please visit the Sustainability section of FY22 Integrated Annual Report

Distinguished Board & Strong Management Team

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## Distinguished Board of Directors

Chairman  
&  
Independent Director



**Deepak Satwalekar**  
Ex MD, CEO - HDFC Life

Independent Directors



**Geeta Goel**  
Country Director -  
Dell Foundation

Michael and  
Susan Dell  
Foundation



**Anuj Srivastava**  
CEO - Livspace

LIVSPACE



**Sucharita Mukherjee**  
CEO – Kaleidofin Pvt Ltd

kaleidofin

Nominee Directors



**Divya Sehgal**  
Partner – True North

truenorth



**Maninder Singh Juneja**  
Partner – True North

truenorth



**Narendra Ostawal**  
MD – Warburg Pincus

WARBURG PINCUS



**Vishal Gupta\***  
MD – Bessemer India

Bessemer  
Venture  
Partners

Executive Director



**Manoj Viswanathan**  
MD & CEO - HomeFirst

homefirst  
We'll take you home

\*Vishal Gupta is liable to retire as per Sec 152 of the Companies Act and he has chosen not to seek re-appointment in the upcoming AGM. This is subject to shareholders approval.

Please refer to Slide #25 for detailed experience history



## Board of Directors

### Mr. Deepak Satwalekar

*Chairman/ Independent/ Non-Executive Director*

Deepak Satwalekar was previously associated with HDFC Limited as a Director and HDFC Standard Life Insurance Company Limited as the MD & CEO. Currently he is associated with Asian Paints Limited and Wipro Limited as an Independent Director. He has also been recognized as a distinguished alumnus by the Indian Institute of Technology, Bombay. He holds a bachelor's degree in mechanical engineering from Indian Institute of Technology, Bombay and a master's degree in business administration from the American University. Appointed as an Independent Director w.e.f. October 23, 2019.

### Ms. Sucharita Mukherjee

*Independent/ Non-Executive Director*

Sucharita is co-founder of Kaleidofin, a neo-bank that provides financial solutions to underbanked customers in India. Prior to Kaleidofin, she co-founded IFMR Group and most recently was the group CEO of IFMR Holdings. She founded Northern Arc Capital, building capital markets access for financial inclusion and Northern Arc Investments, an alternatives fund management platform focused on informal sector finance. She is an alumnus of IIM Ahmedabad and holds an undergraduate degree in economics from Lady Shri Ram College, Delhi University. She has also worked with Deutsche Bank and Morgan Stanley in London.

### Mr. Vishal Gupta

*Nominee/ Non-Executive Director*

Vishal is MD at Bessemer Venture Partners (BVP) and spearheads India operations. He brings more than 15 years of experience in consumer internet, financial technology and healthcare technology. He is an MBA from IIM Calcutta and a Chartered Accountant. He has vast experience in IT and has played critical role in the areas like digital platforms and data analytics over the years. Prior to joining BVP India, Mr. Gupta was a senior manager in the treasurer's office at Reliance Group, where he helped the in establishing a Private equity firm.

### Ms. Geeta Dutta Goel

*Independent/ Non-Executive Director*

Ms. Geeta Dutta Goel is Country Director for Michael and Susan Dell Foundation in India. She manages the strategy and implementation of the foundation's work in India in two key areas of Education and Family Economic Stability. Geeta has served as the Chairperson of India's Impact Investors Council from 2017-2019, and has been on several taskforces on Responsible Finance with the World Bank's Consultative Group to Alleviate Poverty. Geeta holds a bachelor's degree in economics from Lady Shri Ram College for Women, University of Delhi and a post graduate diploma in management from the IIM, Ahmedabad.

### Mr. Divya Sehgal

*Nominee/ Non-Executive Director*

He is a Partner at True North and leads their investments in the Financial Services industry. Divya holds a Bachelor's degree in Electrical Engineering from IIT, Delhi and holds a Post Graduate Diploma in Management from IIM, Bengaluru. Prior to joining True North, he was Founder and COO of Apollo Health Street, a leading healthcare outsourcing firm and one of the top five in its space globally. Before that he worked as a consultant with McKinsey, with the corporate finance team at ANZ and as an entrepreneur at Emedlife which eventually merged with the Apollo Group.

### Mr. Narendra Ostawal

*Nominee/ Non-Executive Director*

Narendra joined Warburg Pincus in 2007 and is currently designated as Managing Director for healthcare and financial services. Prior to joining Warburg Pincus, Mr. Ostawal has worked with 3i India and McKinsey & Company. He is a Director of Avanse Financial Services Limited, Carmel Point Investments India Private Limited, Computer Age Management Services Limited, Fusion Micro Finance Private Limited and IndiaFirst Life Insurance Company Limited. Mr. Ostawal is a Chartered Accountant and an MBA from IIM Bangalore.

### Mr. Anuj Srivastava

*Independent/ Non-Executive Director*

Anuj Srivastava is the co-founder and Chief Executive Officer of Livspace - a home interiors and renovation platform. Before setting up Livspace, Anuj was heading product marketing and growth at Google where he was responsible for building, launching and scaling products such as Google Wallet, Google AdSense, Google Local and Google Adwords. Anuj was also a lead on the integration team for Google's acquisition of DoubleClick. Anuj has completed his BTech at the IIT Kanpur and holds an MBA degree from London Business School.

### Mr. Maninder Singh Juneja

*Nominee/ Non-Executive Director*

Maninder is an MBA from IIM Lucknow, he has over 26 years experience across industries. Prior to True North, Maninder was the Group Head for ICICI Bank's Retail Banking group, covering Strategy, Products, Small Business Loans, Branch Banking and distribution channels. He was also leading the bank's various efforts in the area of payments and service innovations, many of which are industry firsts. He started his career with Godrej and has worked with Godrej GE Appliances and GE Transportation financial services.

### Mr. Manoj Viswanathan

*Managing Director and CEO*

Manoj Viswanathan holds a Bachelor's degree in Electrical & Electronics Engineering from BITS, Pilani and an MBA from XLRI Jamshedpur. He possesses experience of more than 24 years in consumer lending, encompassing sectors such as automobile loans, mortgages, and unsecured lending. He is considered to have played an important role in building the branch-based consumer-lending model for Citigroup in India. He is the Managing Director and CEO of Home First Finance Company.

## Experienced Management Team



**Manoj Viswanathan**

*MD & CEO*

25+ years in Consumer Lending. 11 years with Citigroup.



**Ajay Khetan**

*Chief Business Officer*

22+ years in Consumer Lending & Technology at Macquarie Group, HP Financial Services and Citigroup



**Gaurav Mohta**

*Chief Marketing Officer*

19+ years in Consumer Lending and Product Management with Kotak Bank, Citigroup & RPG-Foodworld



**Vilasini Subramaniam**

*Head – Strategic Alliances*

19+ years in Product Development, Analytics, & Business Strategy at Citigroup & Janalakshmi Financial Services



**Nutan Gaba Patwari**

*Chief Financial Officer*

15+ years in Business Finance, Operation Management at HUL, ITC and Philip Morris



**Ramakrishna Vyamajala**

*Chief Human Resources Officer*

16+ years in HR operations at IDFC Bank and Vedanta



**Abhijeet Jamkhindkar**

*Business Head- Maharashtra*

19+ Years in Project & Developer Financing at HDFC Ltd



**Arunchandra Jupalli**

*Business Head - South*

20+ Years in Consumer Lending and Mortgage at Citigroup and Karvy Financial Services



**Dharmvir Singh**

*Chief Technology Officer*

15+ years in digital transformation, defining & implementing technology solutions in TCS, Birlasoft, IBM & Wipro



**Ashishkumar Darji**

*Chief Risk Officer*

17+ years experience in financial risk management domain at KPMG, SBI & Kotak Securities

# Thank You

For further information, please contact

## Company

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CIN: L65990MH2010PLC240703

Mr. Manish Kayal, Head - Investor Relations

✉ [manish.kayal@homefirstindia.com](mailto:manish.kayal@homefirstindia.com)

Investor Relations - HomeFirst

✉ [investor.relations@homefirstindia.com](mailto:investor.relations@homefirstindia.com)

## Investor Relations Advisors

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Mr Ashish Chovatia

☎ +91 9930044680

✉ [ashish.chovatia@linkintime.co.in](mailto:ashish.chovatia@linkintime.co.in)

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