

HFFCIL/BSE/NSE/EQ/68/2026-27

Date: 28-08-2026

To, BSE Limited, Department of Corporate Services, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai- 400001. Scrip Code- 543259	To, The National Stock Exchange of India Limited, The Listing Department, Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E), Mumbai- 400051. Scrip Symbol- HOMEFIRST
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Sub: Intimation for allotment of 15000 (fifteen thousand) Senior, Secured, Rated, Listed, Taxable, Redeemable, Transferable Non-Convertible Debentures, having a face value of INR 1,00,000 (Indian Rupees One Lakh) each and an aggregate nominal value of INR 150,00,00,000 on Private Placement Basis

Dear Sir/Madam,

Pursuant to the provisions of Regulation 30 read with Para A of Part A of Schedule III of the SEBI Listing Regulations, we wish to inform you that the Committee of Directors and Review Committee, by way of Circular Resolution on **Friday, August 28, 2026** has approved the allotment of 15,000 Senior, Secured, Rated, Listed, Taxable, Redeemable, Transferable Non-Convertible Debentures (“NCDs”) denominated in Indian Rupees (“INR”), having a face value of INR 1,00,000 (Indian Rupees One Lakh) each and an aggregate nominal value of INR 150,00,00,000 (Indian Rupees One Hundred and Fifty Crore only) to be redeemed after a period of 59 (fifty nine) months and 25 (twenty five) days from the Date of Allotment, i.e., until August 22, 2031 (subject to exercise of any premature/ early redemption option in accordance with the terms of the DTD) at a coupon rate of 7.55% per annum (as on Date of Allotment) to Kotak Mahindra Bank Ltd.

The Brief terms of the said allotment as per SEBI Master Circular no. SEBI HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 is enclosed herewith as **Annexure A**

This information is also uploaded on the website of the Company at www.homefirstindia.com

Kindly take the same on record.

For **Home First Finance Company India Limited**

Shreyans Bachhawat
Company Secretary, Compliance Officer and Head – Legal
ACS NO: 26700

Annexure A

Disclosure as per paragraph 2(g) of Annexure 18 of SEBI HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026

Sr. No.	Particulars	Details
1.	Size of the Issue.	INR 150,00,00,000 (Indian Rupees One Hundred and Fifty Crore).
2.	Whether proposed to be listed? If yes, name of the stock exchange(s)	The Debentures are proposed to be listed on the wholesale debt market (WDM) segment of BSE Limited.
3.	Tenure of Instrument – Date of Allotment and Date of Maturity	Tenure: 59 (fifty-nine) months and 25 (twenty-five) days from the Date of Allotment. Date of allotment: August 28, 2026 Date of maturity: August 22, 2031
4.	Coupon/Interest offered, schedule of payment of coupon/interest and principal	Interest Rate/Coupon Rate: Floating interest/coupon rate which is the aggregate of (a) the prevailing 3 (three) month overnight indexed swap (OIS) based lending rate, derived from the Mumbai interbank outright rate (MIBOR) ("FBIL 3M MIBOR-OIS"), determined in accordance with the DTD, and (b) the spread of 2.16% (two decimal one six percent), subject to any benchmark rate reset or step up in accordance with the terms of the DTD, being 7.55% (seven decimal five five percent) per annum (as on the Date of Allotment), payable quarterly, in accordance with the terms of the DTD. Interest Payment Dates: The interest/coupon in respect of the Debentures is payable by the Company on a quarterly basis in accordance with the Transaction Documents (as defined below). Principal Payment Dates: The principal amounts (face value to be redeemed) shall be payable by the Company on a quarterly basis in accordance with the Transaction Documents (as defined below).
8.	Charge/security, if any, created over the assets	The Debentures and the outstanding amounts in respect thereof shall be secured on or prior to the Deemed Date of Allotment by way of (a) a first ranking <i>pari passu</i> continuing charge to be created in favour of the Debenture Trustee pursuant to an unattested deed of hypothecation executed or to be executed and delivered by the Company in a form acceptable to the Debenture Trustee over the receivables (including identified cash and cash equivalents) of the Company as described therein (the

		"Hypothecated Assets"), and (b) such other security interest as may be agreed between the Company and the Debenture Holders. The charge over the Hypothecated Assets shall at all times, commencing from the Deemed Date of Allotment until the final settlement date ("Final Settlement Date"), after taking into account all other charges in respect of the Hypothecated Assets, be at least 1.11 (one decimal one one) times the value of the outstanding amounts.
9.	Special right/interest/privileges attached to the instrument and changes thereof	None. All rights/interests/privileges of the holders of the Debentures are set out in the DTD and the other transaction documents executed/to be executed in respect of the Debentures (together with the DTD, the "Transaction Documents").
10.	Delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal;	The Company shall pay additional interest at 2% (two percent) per annum over the prevailing Interest Rate in respect of the Debentures on the outstanding principal amounts from the date of the occurrence of a payment default until such payment default is cured or the secured obligations are repaid (whichever is earlier), on each interest payment date occurring during the aforementioned period.
11.	Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any;	Not Applicable
12.	Details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures	Each Debenture shall be fully redeemed on a <i>pari passu basis</i> by making the payment of the outstanding principal amounts on the redemption dates set out in the DTD and the Final Redemption Date in accordance with the DTD and the other Transaction Documents.
13.	Any cancellation or termination of proposal for issuance of securities including reasons thereof	Not applicable.