

**HFFCIL/BSE/NSE/EQ/32/2026-27**

**Date: 24-06-2026**

To, <b>BSE Limited,</b> Department of Corporate Services, Phiroze Jeejeebhoy Towers, Dalal Street, Fort, Mumbai- 400001. Scrip Code- <b>543259</b>	To, <b>The National Stock Exchange of India Limited,</b> The Listing Department, Exchange Plaza, C-1, Block G, Bandra Kurla Complex, Bandra (E), Mumbai- 400051. Scrip Symbol- <b>HOMEFIRST</b>
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**Sub: Presentation by the Managing Director and CEO at the 17<sup>th</sup> Annual General Meeting of the Members of Home First Finance Company India Limited (the “Company”) held on Wednesday, June 24, 2026.**

Dear Sir/Madam,

Please find enclosed herewith the presentation given by Mr. Manoj Viswanathan, Managing Director and Chief Executive Officer at the 17<sup>th</sup> Annual General Meeting of the Company held on **Wednesday, June 24, 2026 at 12:00 noon (IST)** through Video Conferencing (“VC”) or other Audio-Visual means (“OAVM”).

Request you to 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**

# Home First's 17<sup>th</sup> Annual General Meeting

24<sup>th</sup> June, 2026

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Presentation by: Manoj Viswanathan, MD & CEO



**homefirst**

# Safe Harbour



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This presentation includes a number of forward-looking statements regarding the Company's future business prospects and profitability, which are subject to a number of risks and uncertainties, and the actual results may significantly differ from those in the forward-looking statements. Risks and uncertainties related to these statements include fluctuations in earnings, our capacity to manage growth, competition, economic growth in India and abroad, ability to attract and retain highly skilled professionals, government policies and actions. The Company does not commit to making any announcement or update any forward-looking statements made by or on behalf of the Company at any time.



# Presentation Agenda



	Slide No
About HomeFirst	04
FY26 Performance Summary	10
Opportunity & Drivers	15
Strategic Priorities	22
- <i>Tech In Mind</i>	23
- <i>Scale &amp; Growth</i>	24
- <i>Operational Efficiency</i>	25
- <i>Funding</i>	26
- <i>Risk Management</i>	27
- <i>ESG</i>	28
Board of Directors	30
Management Team	31

# HomeFirst – Who are We?



- Technology driven affordable housing finance company with pan India presence. Hub and spoke distribution covering 80% of the affordable housing market in the country.
- Home loans to first time home buyers with predominant focus on families with a monthly income of < Rs 50,000 p.m. 83% of AUM comprises housing loans with an average ticket size of Rs 1.20 Mn.
- Strong liquidity pipeline with positive ALM and zero exposure to commercial papers. AA rated entity with a diversified lender base of 31 banks and financial institutions.
- Data science backed centralized underwriting integrated with Account Aggregator. Proprietary customer scoring models supported by digital data sources.
- Strong culture of continuous learning, innovation and improvement in productivity. Young, empowered employees with a customer centric mindset. 1,855 employees with a median age of 26 years.



**13**

States / UT

**144**

Districts

**373**

Touchpoints

**171**

Branches

**1,39,171** **89%**

Customers

Loans Approved within 48hrs

**₹1,58,777** Mn

Assets Under Management (Mar'26)

**31** Lenders

Diversified Funding Source

**AA**

Credit rating

**₹31,258** Mn

Liquidity buffer as on Mar'26

**#13.6**

ESG Risk Score



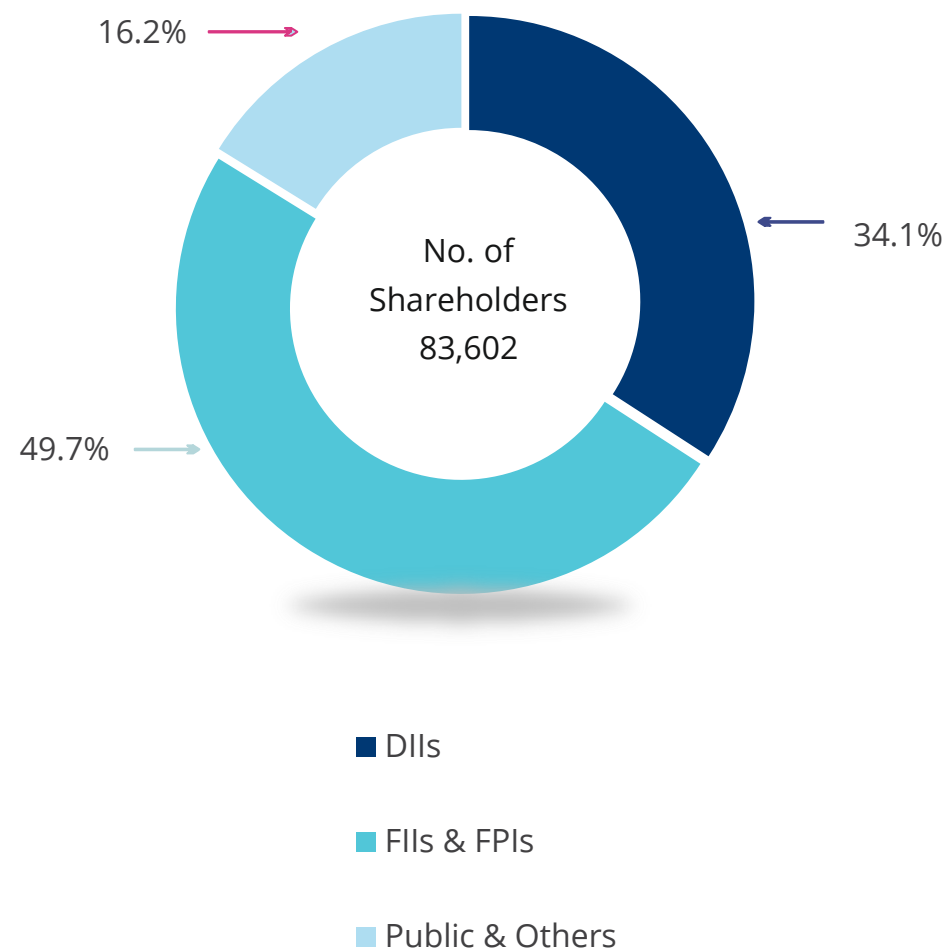
(Categorizing under "Low Risk Strong Management")

#Morningstar Sustainalytics

**46**

S&P Global ESG Score

# Shareholding as on 19 June'26



DIIs	% Holding*
HDFC Mutual Fund	7.4
Kotak Mutual Fund	5.2
True North Fund V LLP	4.7
Aditya Birla Sunlife Mutual Fund	2.2
ValueQuest AIF	1.8
Canara Robeco Mutual Fund	1.2
ICICI Pru Life	1.2
Invesco India Mutual Fund	1.2
Tata AIG General	1.1
Mirae Mutual Fund	1.1
Sundaram Mutual Fund	1.0
ICICI Lombard	0.9
HDFC Life	0.9
Edelweiss Mutual Fund	0.7

FIIs & FPIs	% Holding*
Fidelity International	9.5
Capital Group	8.0
Norges Bank Investment Management	5.3
Vanguard Group	3.6
International Finance Corporation	3.4
Goldman Sachs India Equity	3.1
Aether (Mauritius) Limited (GIC)^	2.3
Pictet Group	1.7
BlackRock Global	1.7
Lion Global Investors	1.4
Barings LLC	0.7
Kuwait Investment Authority	0.7
Envision India Fund	0.6
WhiteOak Capital Management	0.5
Eastspring Investments	0.5
William Blair	0.5
Schroders Investment Management	0.5

^Waverly owns 100% of Aether Class B Shares. Waverly is a wholly-owned indirect subsidiary of GIC (Ventures) Pte. Ltd

Total ESOPs in force (as % of total paid-up capital) - Mar'26: 3.0% (Mar'25: 4.3%)

\* Holding through various schemes and funds including advisory mandates

# Our Customers



Who are they?

## Self-Employed

### Customer 1

Age: 32 / Location: Jaipur, Rajasthan



Applicant is the owner of a court marriage agency and earns up to ₹80,000 per month.

- She began her career as a digital marketer before moving into the matrimonial space and has been running her own court marriage agency .
- Monthly income assessed at up to ₹80,000 p.m. through self-employment.
- Assessment based on self-employed income and business cashflows.
- Home loan sanctioned: ₹25 lakh.
- ROI of 12.70% and EMI of ₹28,756. First disbursal on 30th November 2025.

## Self-Employed

### Customer 2

Age: 55 / Location: Bangalore, Karnataka



Applicant is engaged in the flower business with a total family income of ₹37,554 per month.

- The applicant has been running her flower business for the past four years.
- Co-applicant is working at ANSEC Human Resources Services Ltd. as a Security Guard and earns a cash salary of ₹17,554 per month.
- Assessment based on self-employed income along with co-applicant's salaried income, unlike traditional financiers.
- Home Loan (Resale) sanctioned: ₹8 lakh.
- ROI of 14.20% and EMI of ₹10,065. First disbursal on 13th February 2023.

## Self-Employed

### Customer 3

Age: 42 / Location: Gorakhpur, Uttar Pradesh



Applicant is a medical store owner with a monthly income of around ₹33,882.

- The applicant has been running his medical shop for the past seven years and has established a stable livelihood for his family.
- Living with his wife and two children, he has built strong customer relationships and earned a reliable reputation in the local community.
- Assessment based on self-employed income and business cash flows.
- Plot + Home Loan sanctioned: ₹10 lakh.
- ROI of 13.65% and EMI of ₹12,182. First disbursal on 20th October 2023.

What is their story?

# Our Customers



Who are they?

What is their story?

## Self-Employed

### Customer 4

Age: 36 / Location: Ankleshwar, Gujarat



Applicant is a labour contractor and self-employed tiles fitting contractor with a monthly income of up to ₹35,000.

- Originally from Uttar Pradesh, the applicant has been living in Ankleshwar and working in the tiles fitting business for the past 10 years.
- Over the years, he has built strong experience managing tile fitting projects and arranging skilled labour for clients across retail and construction work.
- Assessment based on self-employed income and business cash flows.
- Home Loan sanctioned: ₹11 lakh. Applicant is also a recipient of the PMAY 2.0 (U) subsidy.
- ROI of 12.65% and EMI of ₹12,614. First disbursement on 20th December 2024.

## Formal Salaried

### Customer 5

Age: 38 / Location: Dehradun, Uttarakhand



Applicant is working as Head Chef at a 5-star hotel in Abu Dhabi with a monthly income of up to ₹55,000 (INR equivalent).

- The applicant has been working in Abu Dhabi for over five years and has steadily progressed in his career to become Head Chef at a reputed hospitality establishment.
- While he built his professional journey abroad, his wife continued living in Dehradun and owning a home remained a long-standing aspiration for their family.
- Assessment based on formal salaried income (NRI applicant).
- NRI Home Loan (Resale) sanctioned: ₹18 lakh.
- ROI of 12.50% and EMI of ₹20,451. First disbursement 11th February 2025.

## Self-Employed

### Customer 6

Age: 42 / Location: Hyderabad, Telangana



Applicant is a tea stall owner with a monthly family income of ₹57,000.

- The applicant has been running a tea stall for the past six years in a prime location in Hyderabad, near Kukatpally metro station and bus stand.
- Through consistent hard work and regular customer footfall, the business has become a stable source of livelihood over the years.
- Assessment based on self-employed income and business cash flows.
- Loan Against Property sanctioned: ₹15 lakh to support business expansion.
- ROI of 15% and EMI of ₹21,045. First disbursement 8th December 2023.

# Our Customers



Who are they?

## Formal Salaried

### Customer 7

Age: 29 / Location: Ratlam, Madhya Pradesh



Applicant is serving in the Indian Army with an income of ₹50,000 per month.

## Self-Employed

### Customer 8

Age: 35/ Location: Ahmednagar, Maharashtra



Applicant is the owner of a Motor Garage Workshop with a monthly income of up to ₹37,000.

## Formal Salaried

### Customer 9

Age: 42 / Location: Tirupur, Tamil Nadu



Applicant is working as a tailor in a private textile manufacturing company with a combined family income of approximately ₹45,000 per month.

What is their story?

- The applicant has been serving in the Indian Army for the past seven years and has built his career through discipline and commitment while supporting his family across different postings.
- The applicant is a sole earner for his family.
- Assessment based on formal salaried income.
- Loan Against Property sanctioned: ₹11 lakh to consolidate and clear existing debts.
- ROI of 15.00% and EMI of ₹15,395. First disbursement on 12th January 2022.

- The applicant has been running a motor garage workshop for the past 4 years and has built a stable business over time.
- The applicant is a sole earner for his family.
- Assessment based on self-employed income and business cash flows.
- Home Loan sanctioned: ₹8 lakh.
- ROI of 12.70% and EMI of ₹9,202. First Disbursement on 28th March 2024.

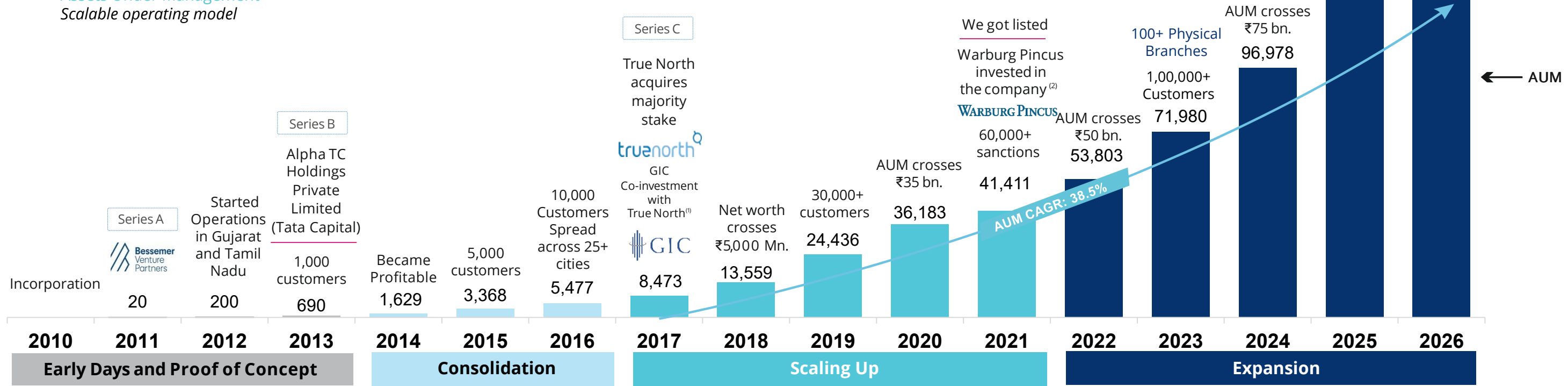
- The applicant and his wife, both tailors by profession, have been working in the textiles industry in Tirupur for over 25 years.
- With the aspiration of building a home, they began construction using personal savings before opting for loan to complete the project.
- Assessment based on formal salaried income and combined family income.
- Plot + Home Loan sanctioned: ₹16 lakh. The applicant's home is also an Edge certified Green Home.
- ROI of 13% and EMI of ₹18,745. First disbursement on 22nd March 2025.

# Our Journey



₹1,58,777 Mn

Assets Under Management  
Scalable operating model



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

# Executive Summary | FY26



y-o-y

## Assets Under Management (AUM)

₹1,58,777 Mn

+24.9%

## Spread<sup>(1)</sup>

5.3%

+10 bps

## Profit After Tax (PAT)

₹5,404 Mn

+41.4%

## Disbursement

₹54,236 Mn

+12.9%

## Opex to Assets

2.7%

0 bps

## Return On Assets (ROA)

3.9%

+40 bps

## Gross Stage 3 / POS (GNPA)

1.8%

+10 bps

## DPD 30+ / POS

3.2%

+20 bps

## Return On Equity (ROE) <sup>(2)</sup>

15.7%

-80 bps

(1) As per IGAAP. Excludes Co-lending

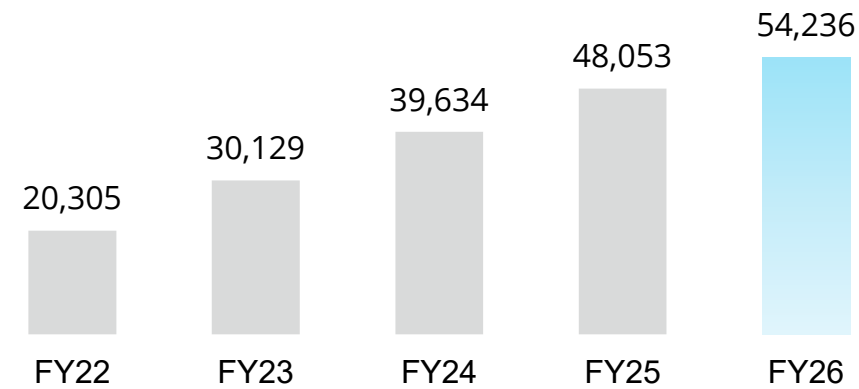
(2) Pre-money ROE (adjusted for QIP) for FY26 – 16.8%

# Healthy Growth in Loan Book and Disbursements

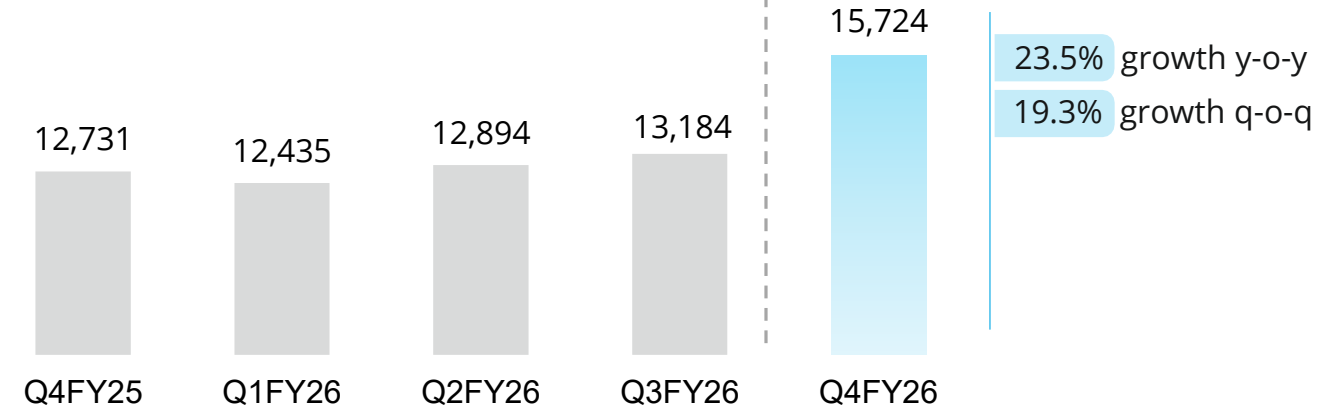


## Disbursement ( ₹Mn )

Last 5 Years

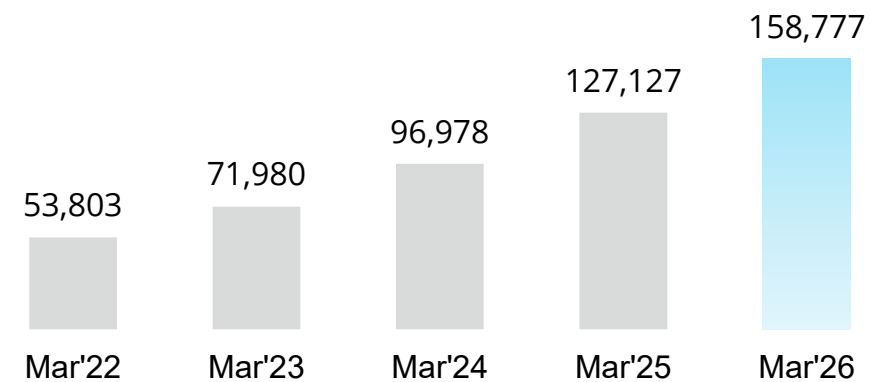


Last 5 Quarters

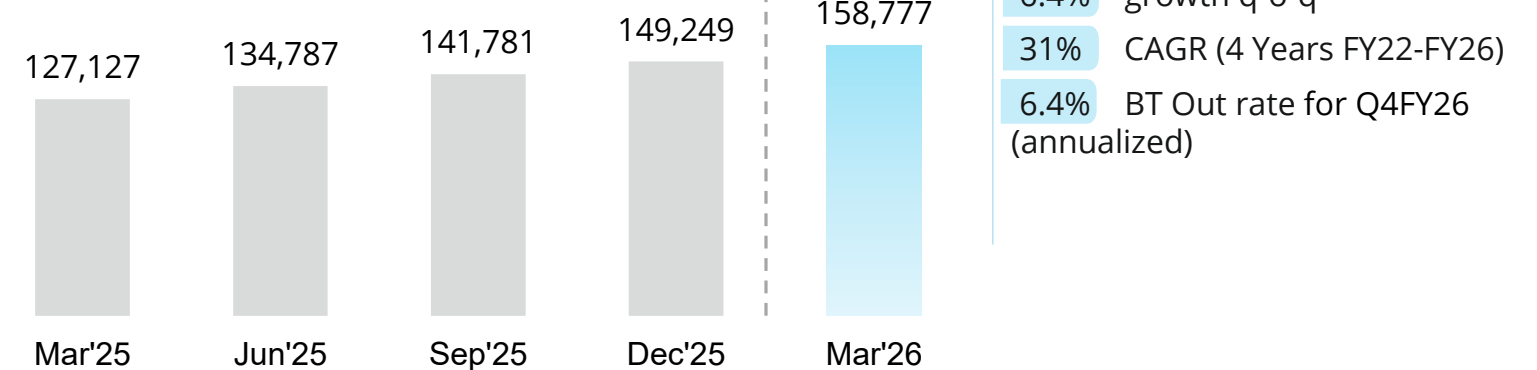


## Assets Under Management ( ₹Mn )

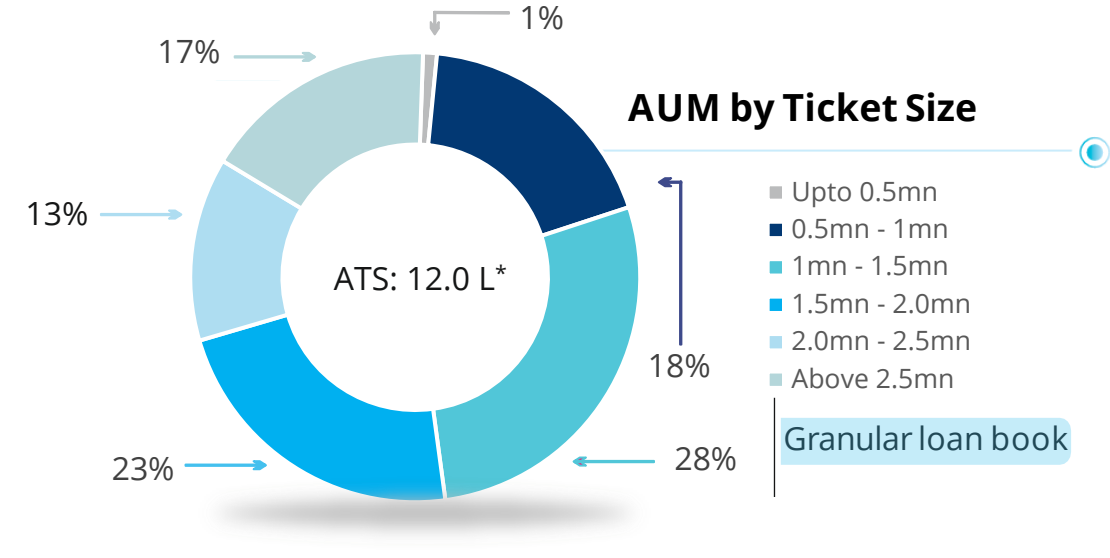
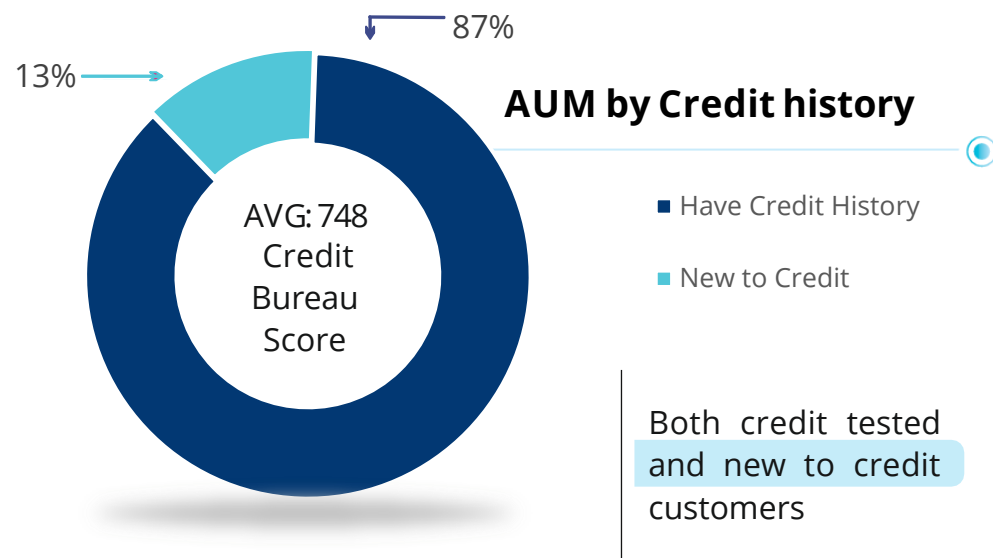
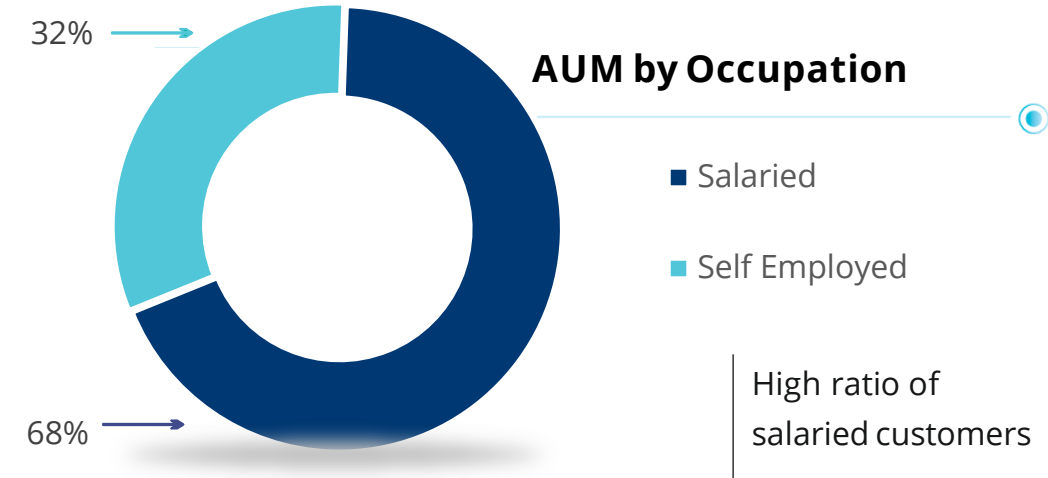
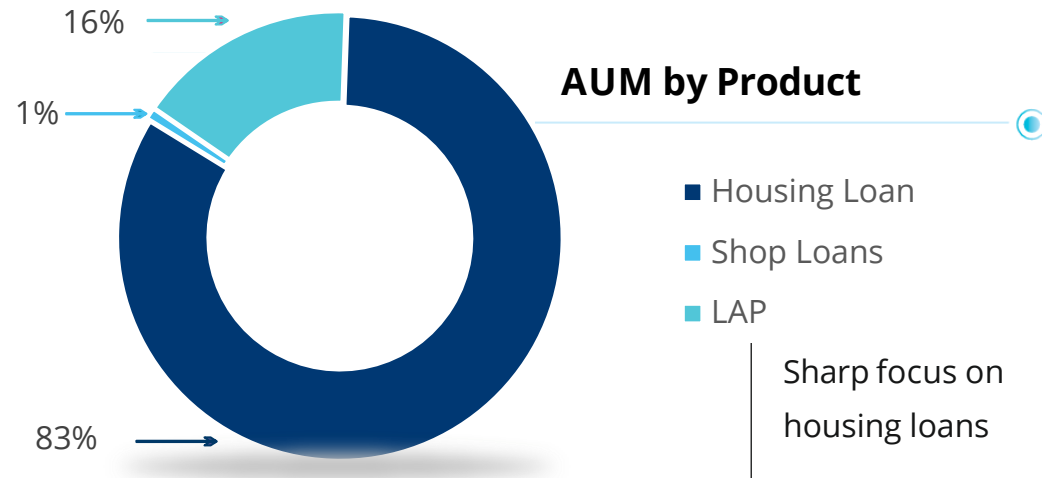
Last 5 Years



Last 5 Quarters



# Consistent Portfolio Metrics | Mar'26



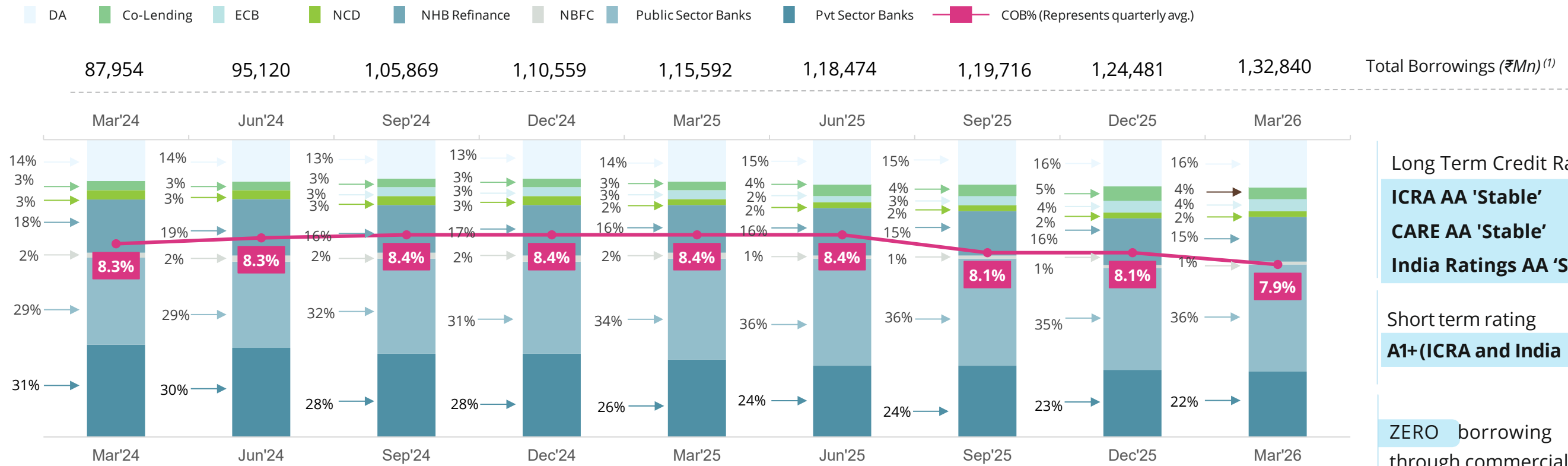
All figures as of Mar'26

\* Loans originated for Co-Lending are excluded while computing ATS

# Diversified funding profile at competitive Cost of Borrowing



## Borrowing Mix and Cost of Borrowings trend



Long Term Credit Rating  
**ICRA AA 'Stable'**  
**CARE AA 'Stable'**  
**India Ratings AA 'Stable'**

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

**ZERO** borrowing through commercial papers

**Diversified** funding relationships with **31 lending** partners

## Our banking relationships

Public Sector Bank	State Bank of India	Central Bank of India	Punjab National Bank	Punjab & Sind Bank	Private Sector Bank	HDFC Bank	ICICI Bank	Axis Bank	South Indian Bank	Karnataka Bank	J & K Bank	Karur Vyas Bank	Bandhan Bank	Others	Bajaj Finance	IFC
	IDBI Bank	Bank of Baroda	Indian Bank	Canara Bank		Federal Bank	Kotak Mahindra Bank	HSBC	Yes Bank	Shinhan Bank	IndusInd Bank	DCB Bank	DFC			

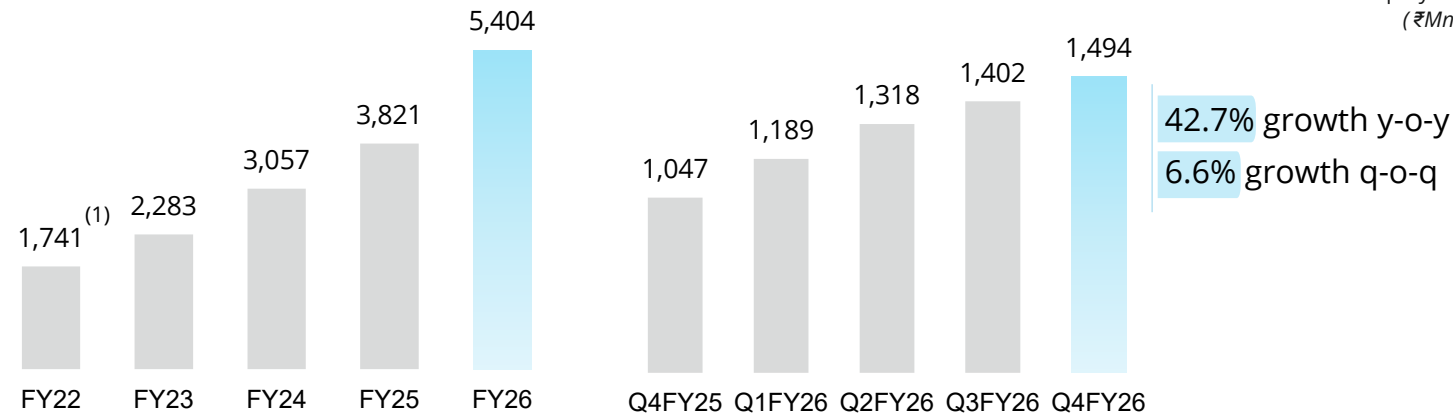
Validation by NHB - Single largest lender with ₹ 19,484.1 Mn outstanding 20+ lines  
 ₹ 2,800 Mn NCD investment by IFC – a step towards sustainability and green financing

(1) Total Borrowings includes Off book Direct Assignment and Co-Lending

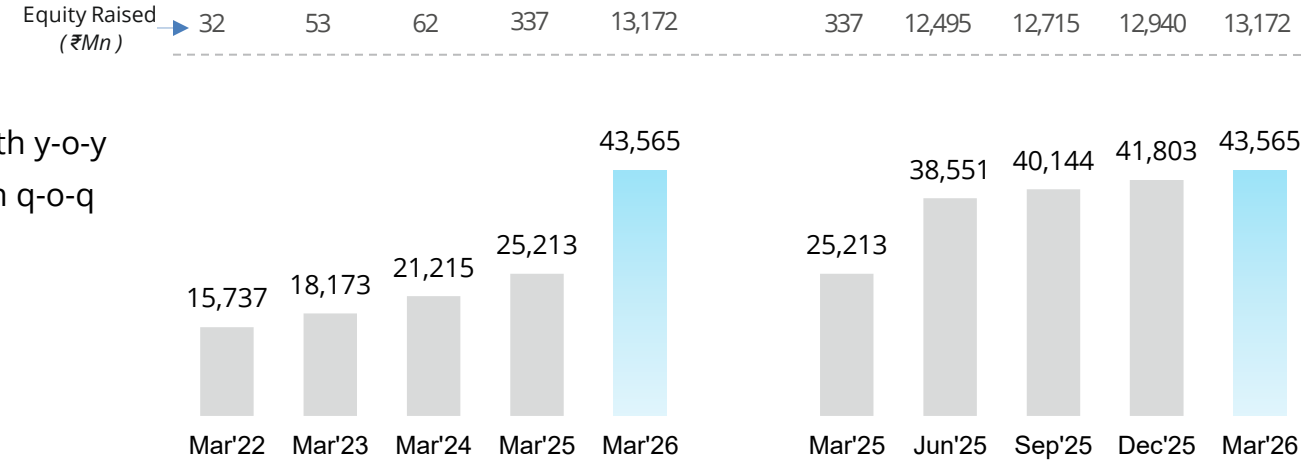
# Financial Highlights



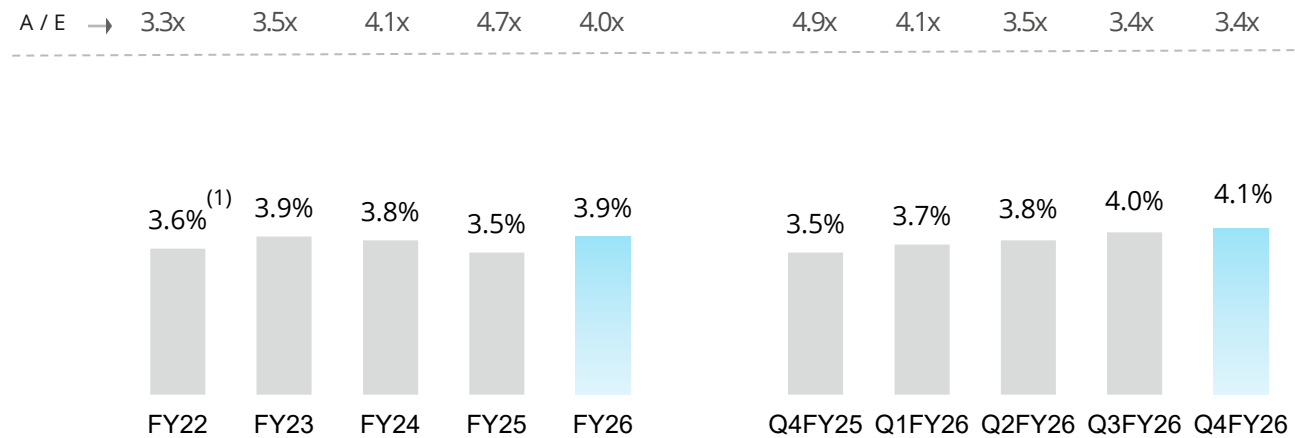
## Profit After Tax ( ₹Mn )



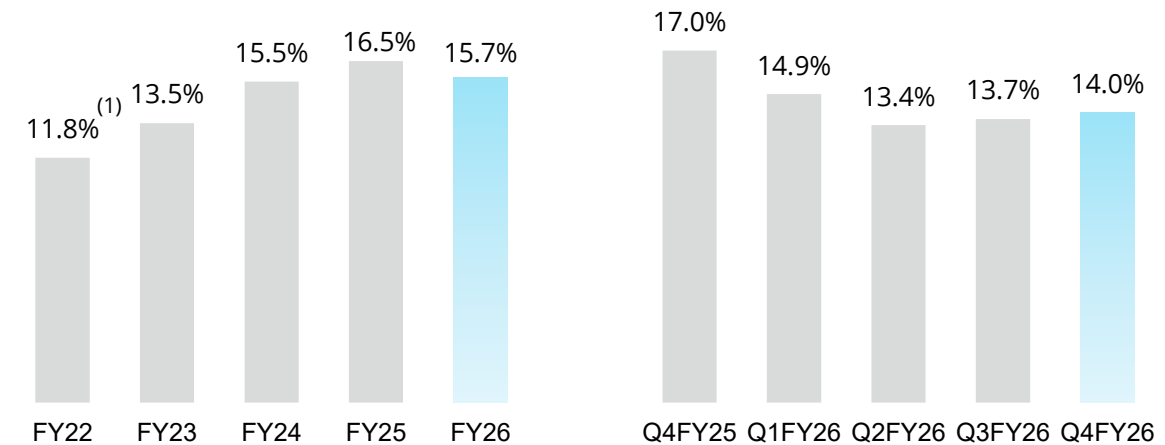
## Net worth ( ₹Mn )



## Return on Average Assets



## Return on Average Equity



Note: Fiscal year ending 31<sup>st</sup> March. A/E - Average Total Assets / Average Equity.  
(1) Adjusted PAT, Adjusted RoA and Adjusted RoE FY22 is computed considering Adjusted PAT without the impact of one-time deferred tax liability adjustment

# Opportunity and Growth Drivers

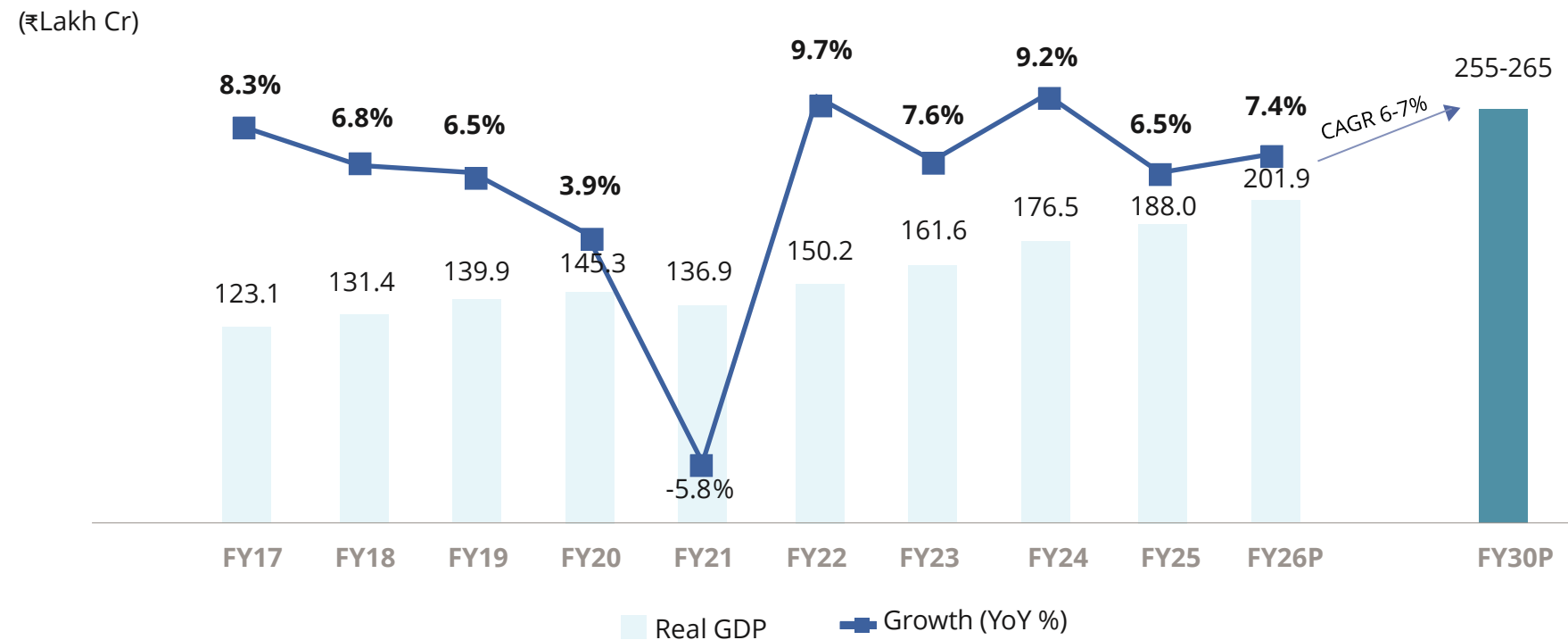


# India's Macro Remain Resilient



- While global risks remain elevated, India's macroeconomic **resilience has strengthened** significantly over the past decade.
- Diversified oil import sources, a sharply improved current account position, strong FX reserves, and a broader export mix have reduced external vulnerabilities.
- These structural improvements provide a **strong buffer** against global shocks and support sustained economic growth.

## Resilient GDP Expansion with Consistent Growth Trajectory Ahead



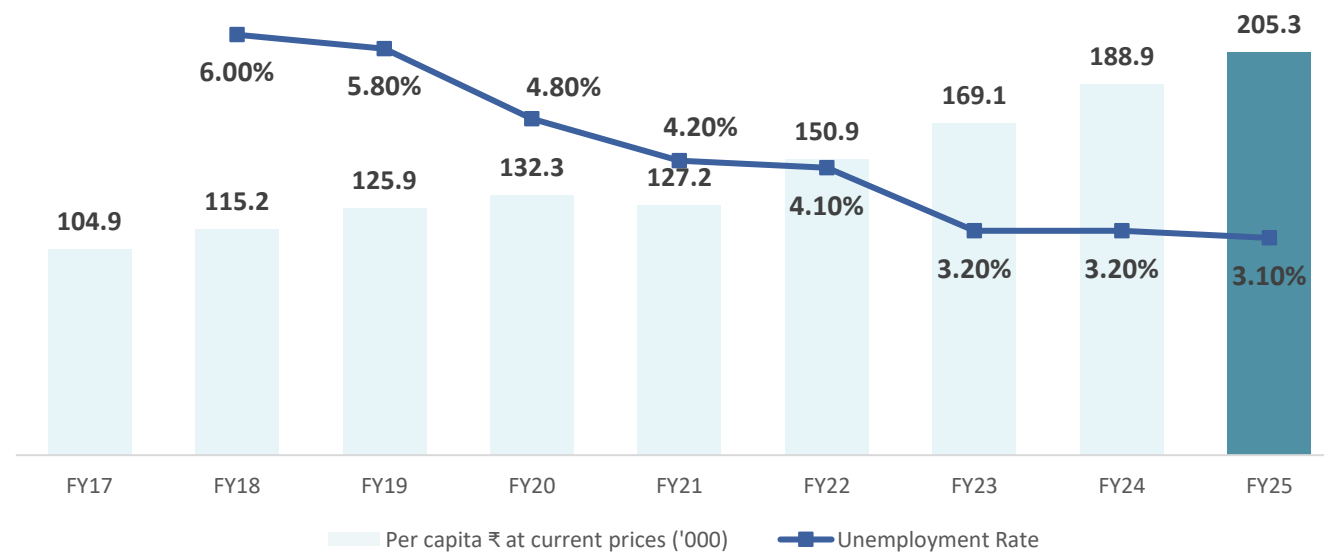
Source: FY26P GDP (base year 2011-12) is as projected by MoSPI - First Advance Estimates. FY30 projected data is based on IMF growth estimates

# India's Middle Class – Continues to show Income growth & high Urbanisation



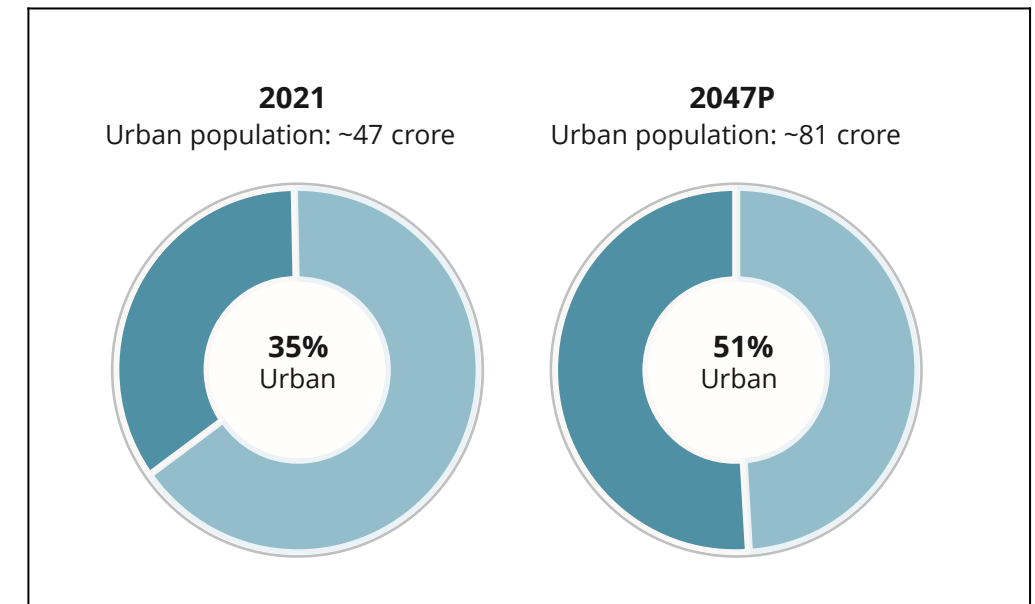
- India's housing demand is increasingly shaped by its demographic advantage & further conversion of that demographic potential into income growth & credit eligibility.
- It is not just a story of population size – but of **income formalization, urbanization, & the expansion of the mortgage-eligible cohort.**

## Improving Income Levels Coupled with Lower Unemployment Signal Demand Resilience



Source: Economic Survey Report 2025-26, PLFS

## India's urban transition: ~35 cr additional urban residents by 2047



Source: Census 2011; Viksit Bharat 2047 Report (Dec 2025); NITI Aayog

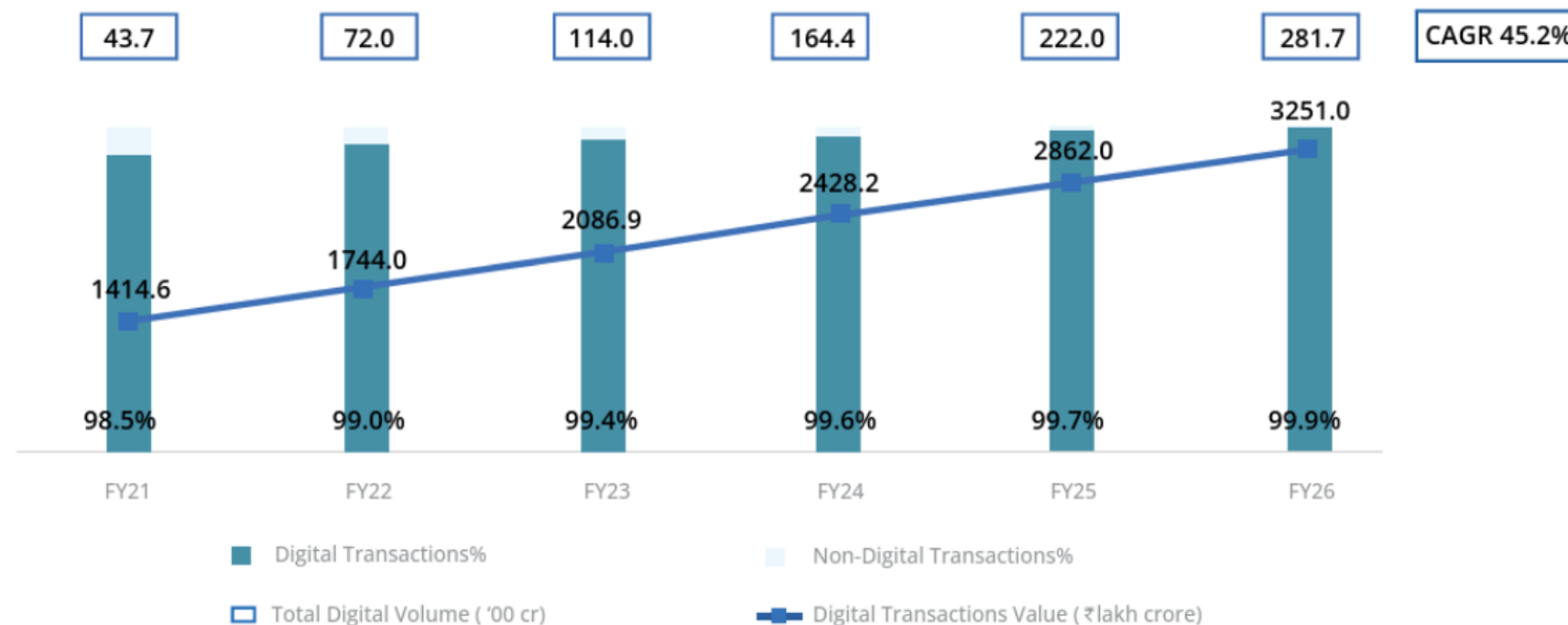
# India's Tech Stack – Continues to get high quality data, improving credit analysis



- India did not build a digital economy but a **digital civilization infrastructure**. Its digital infrastructure has not just improved financial access but has also created an entirely new category of assessable borrower.
- This combined with a rapidly maturing AI ecosystem, are creating conditions under which affordable housing finance can **scale with discipline** - reaching more borrowers, faster, with better risk outcomes and lower operating costs.
- The households that were **previously excluded** from formal credit not by ability to repay, but by inability to prove it, are now formally trackable.

## Minimal Reliance on Non-Digital Modes Signals Mature Digital Ecosystem

Trend in value and volume of digital payments

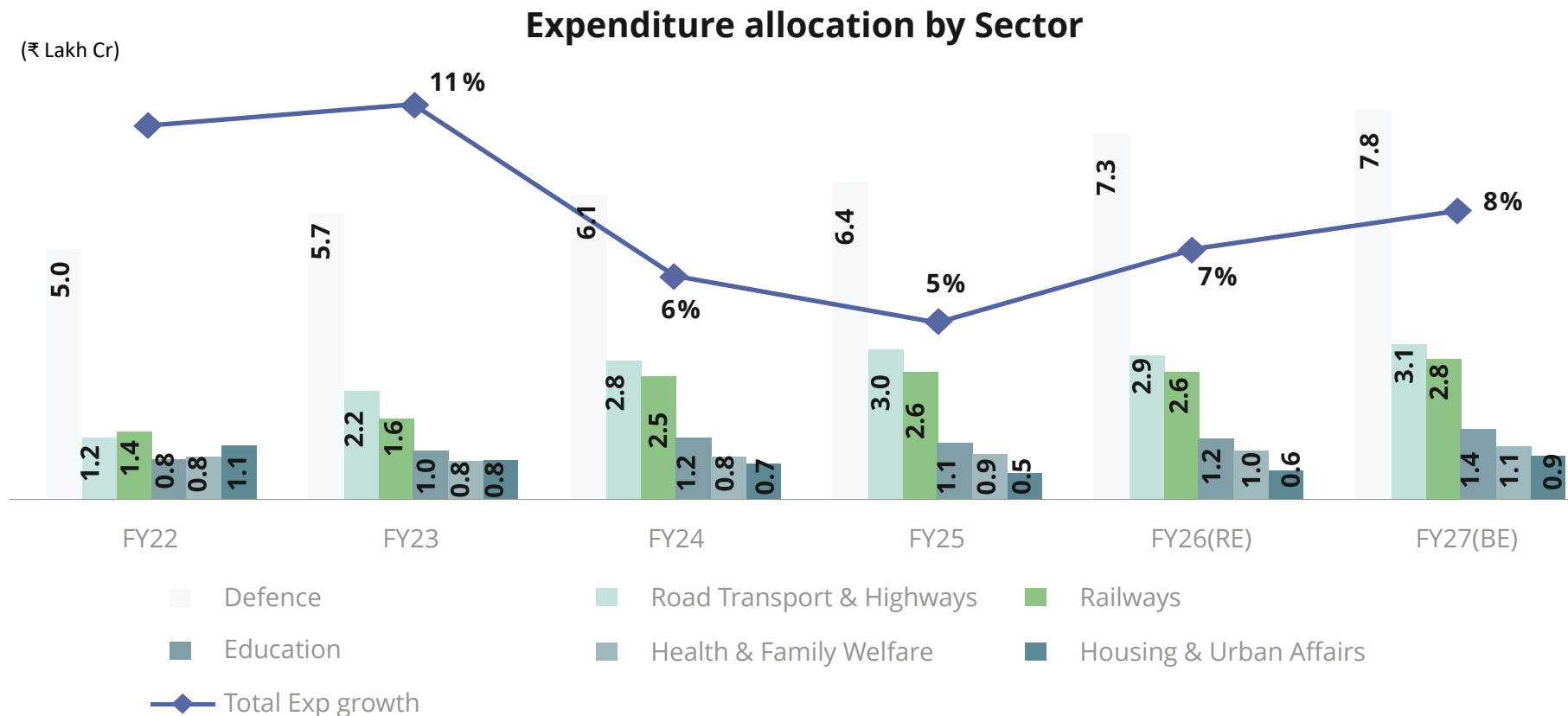


(Graph not to scale)  
Source: NPCI

# The Policy Push for Housing – Government led enabling Architecture



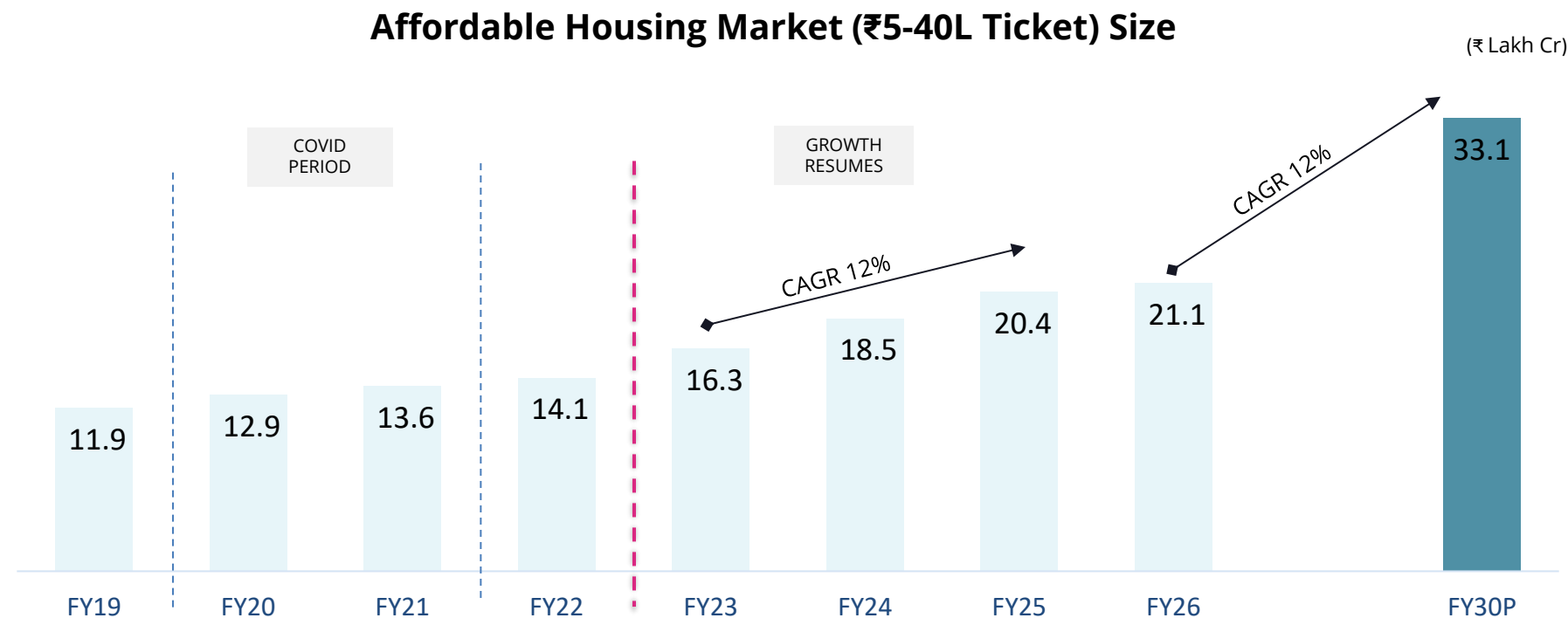
- India's government has, over the past decade, progressively **repositioned itself as a facilitator** in the affordable housing cycle through a suite of interventions.
- Beyond housing-specific interventions, continued **public investment in urban infrastructure** is playing a critical role in shaping the depth and sustainability of housing markets across cities.
- Infrastructure investment converts Tier 3 agglomerations into Tier 2 employment hubs; turning peri-urban belts into commuting catchments; this lifts land values, which lifts underlying collateral values; and further it also lifts local employment, which in turn lifts debt-service capacity.



# India's Affordable Housing Finance Industry - Structure & Growth



- **Total housing loan** outstanding stood at ~₹43.5 lakh cr as at end of March 2026, and is projected to reach ₹56 lakh cr by FY28 by CRISIL.
- Within this, the **affordable housing finance segment** (loans in the ₹5–40 lakh ticket size range) stood at ~ ₹21 lakh cr as of March 2026, estimated to grow to ₹33 lakh cr by FY30, as per company's internal estimates at ~12% CAGR.
- India's Affordable housing market presents unique dynamics - **strong end-user demand coexisting with limited formal credit penetration**, where a large section of economically active households remain underserved by traditional lending channels.



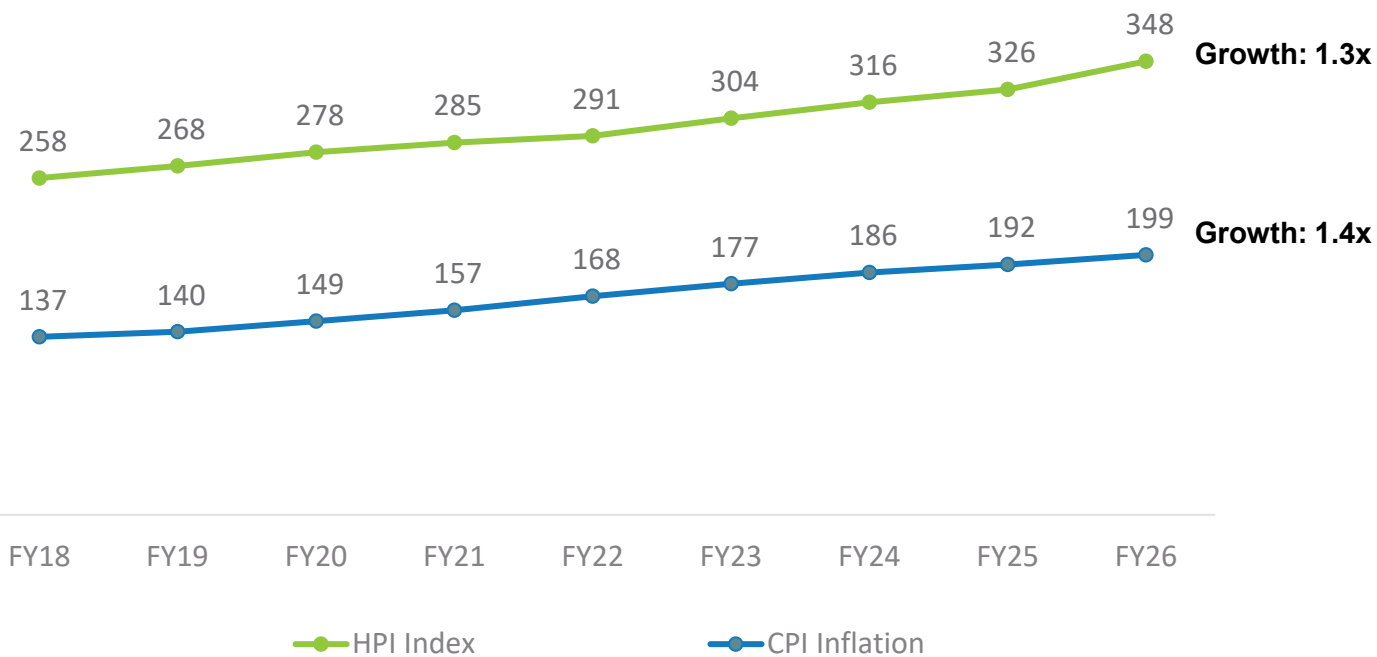
*Note: Market data source: Experian (upto Mar'23) and CRIF (from Jun'23 onwards) and other research reports.  
FY30 projections are considered using 12% CAGR from FY26 levels*

# Expanded TAM - Natural progression in Ticket size on account of Inflation



- What appears to be a shift away from affordable housing is, in reality, **affordable housing evolving with inflation** - and the Total Addressable Market (TAM) is now larger than it looks.
- The Housing Price Index (HPI) has grown 1.3x and the Consumer Price Index (CPI) has grown 1.4x since FY19, naturally **pushing property values** - and, therefore, loan ticket sizes - **upward**.

## Historical HPI & CPI Movement



## Inflation Adjusted Ticket Sizes:

THEN — FY19 (Original)		NOW — Mar'26 HPI Adjusted (1.3x)	NOW — Mar'26 CPI Adjusted (1.4x)
₹5L	→	₹6.5L	₹7.1L
₹25L	→	₹32.4L	₹35.3L
₹40L	→	₹51.9L	₹56.4L
₹50L	→	₹64.8L	₹70.5L

Source: RBI

Note: Base year for HPI is 2010-11 (100)

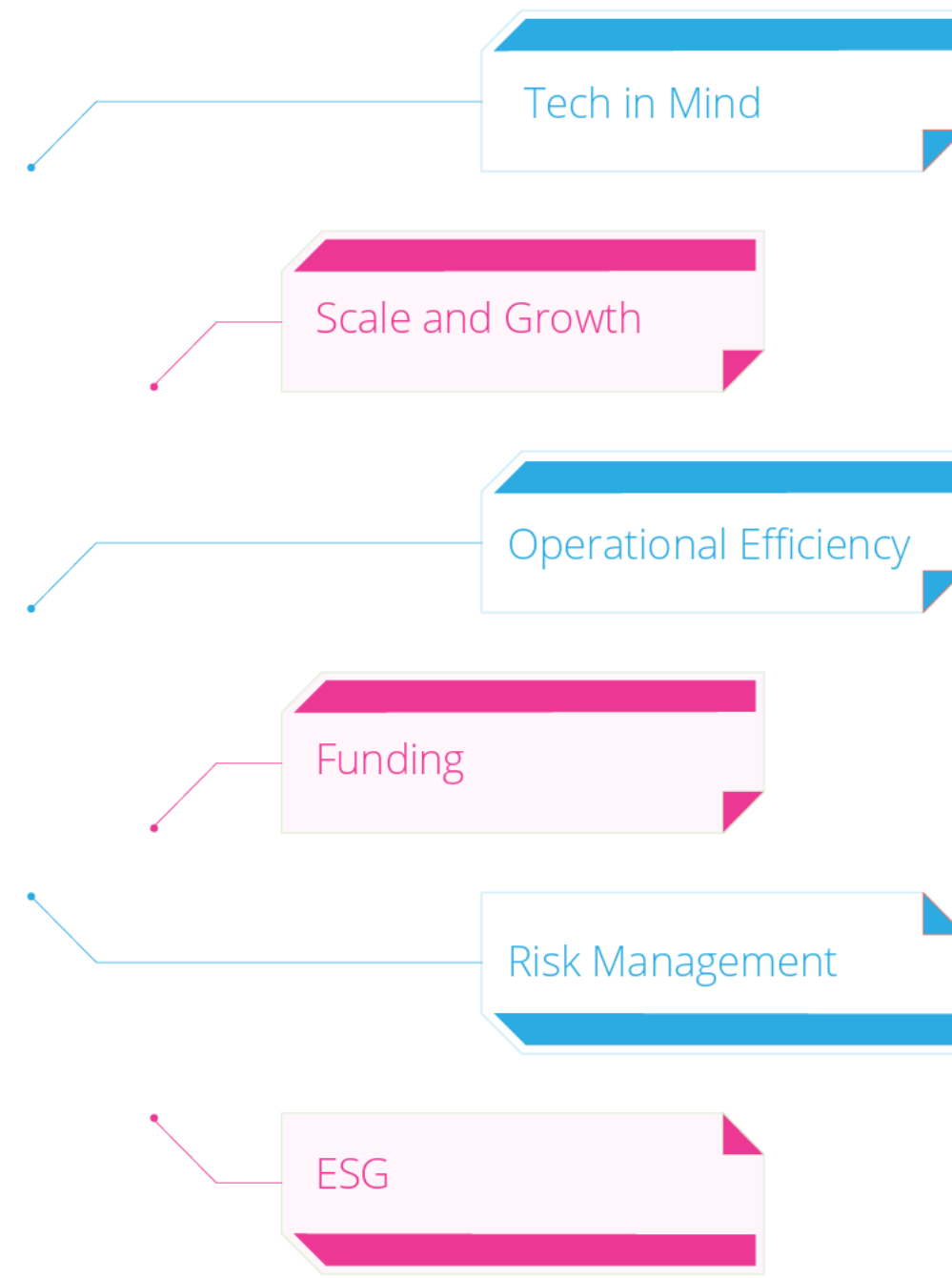
Base year for CPI is 2011-12 (100)

Since HPI data under the old base series (2010-11) was unavailable for FY26, a 3x conversion factor, derived from the ratio of old-series to new-series indices for FY23 (new series: 2022-23), has been used to restate the FY26 index on a comparable basis. Further, since there is base year change for CPI as well to year 2024, a 1.9x conversion factor, derived from the ratio of old-series to new-series indices for FY2024, has been used to restate the FY26 index on a comparable basis.



# Our Strategic Priorities

This section highlights how Home First Finance internalizes its core principles and values in practice, in line with its vision and mission. Our strategic priorities form a comprehensive framework that defines our focus and direction, and provides an update on our progress during the year.

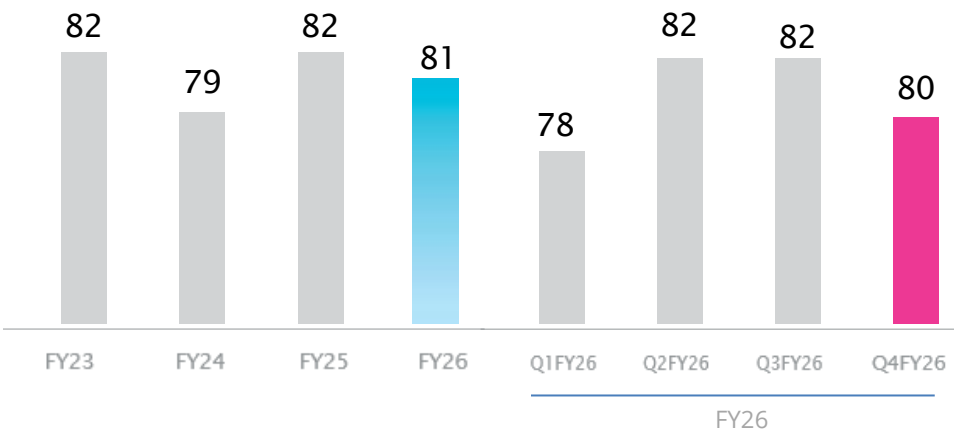


# Tech In Mind: Building a Scalable, Intelligent Data Backbone

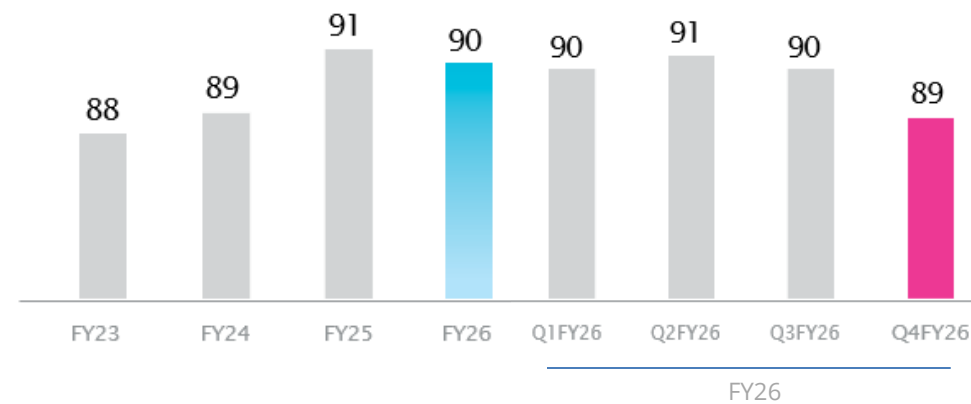


- Technology powers the entire **home loan journey**, enabling a seamless experience from customer acquisition to loan disbursal
- AI & voice-enabled capabilities across core platforms is **driving efficiencies** across lead generation, verification, underwriting, collections, & customer service.
- Our in-house lead management & communication stack **enhances visibility and control** across the customer lifecycle.

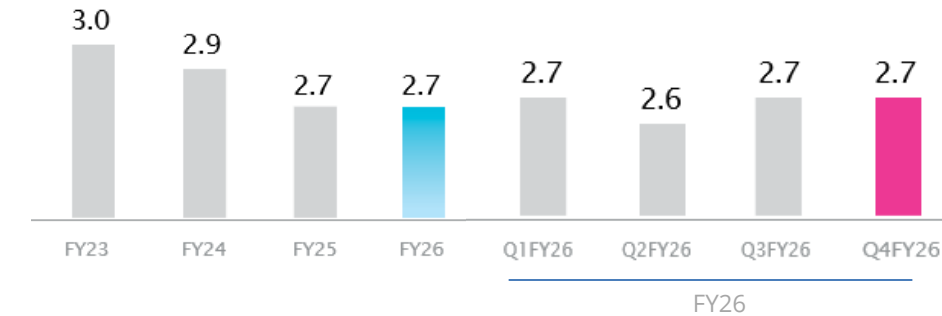
Customer NPS



Loans approved within 48 hrs (in %)



Opex to Assets (in %)

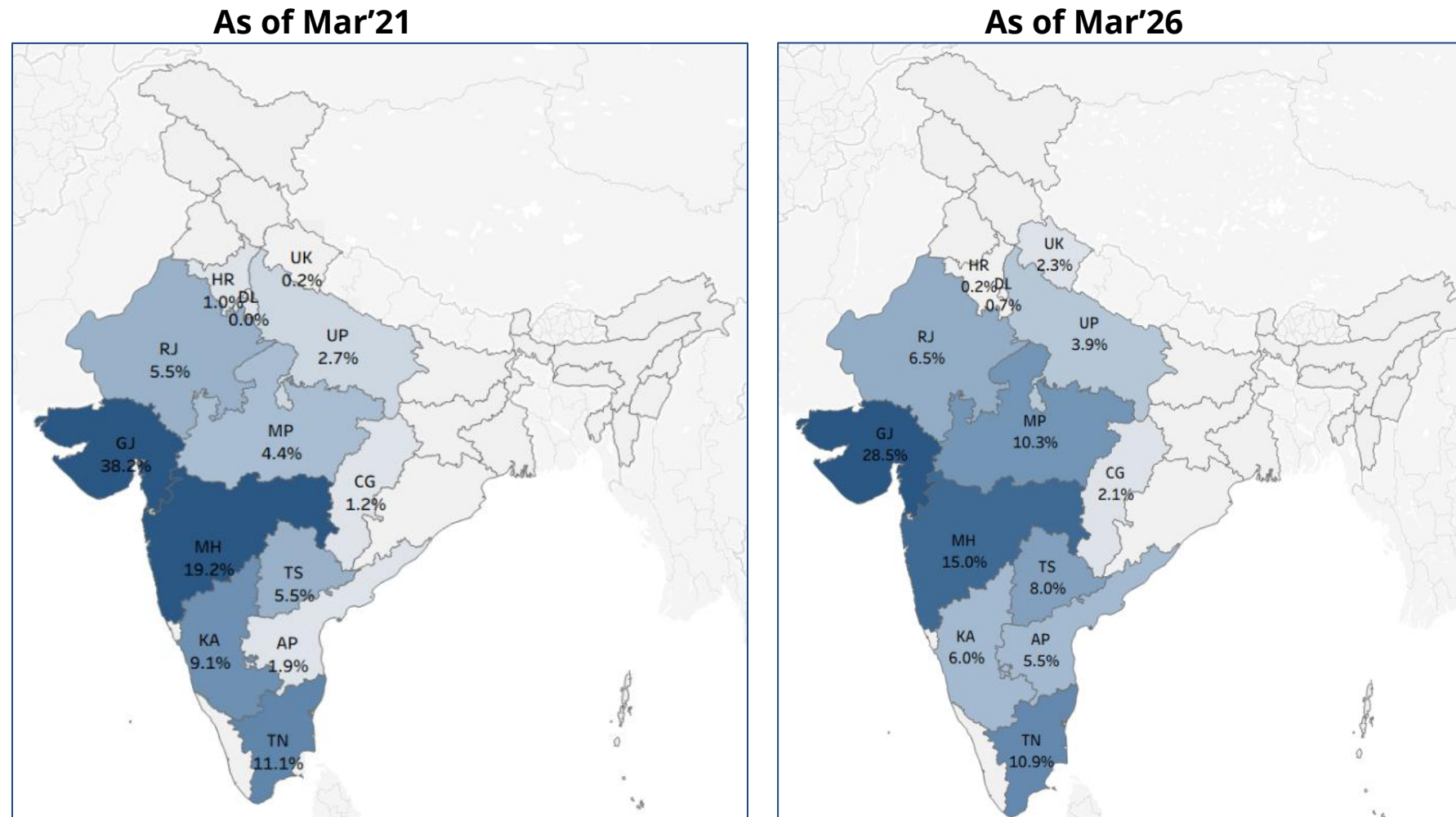


# Scale & Growth: Serving Markets with Sustained Economic Momentum



- Expansion is guided by **data-led framework** anchored in factors such as income levels, industrialization, and growth potential.
- The affordable housing opportunity remains strong, **with inflation-led ticket size expansion** rather than a shift in borrower profile.
- Our contiguous **expansion strategy** leveraging existing markets & deeper regional penetration has enabled efficient & resilient growth.

## Our Geographic Distribution (as % of Total AUM)

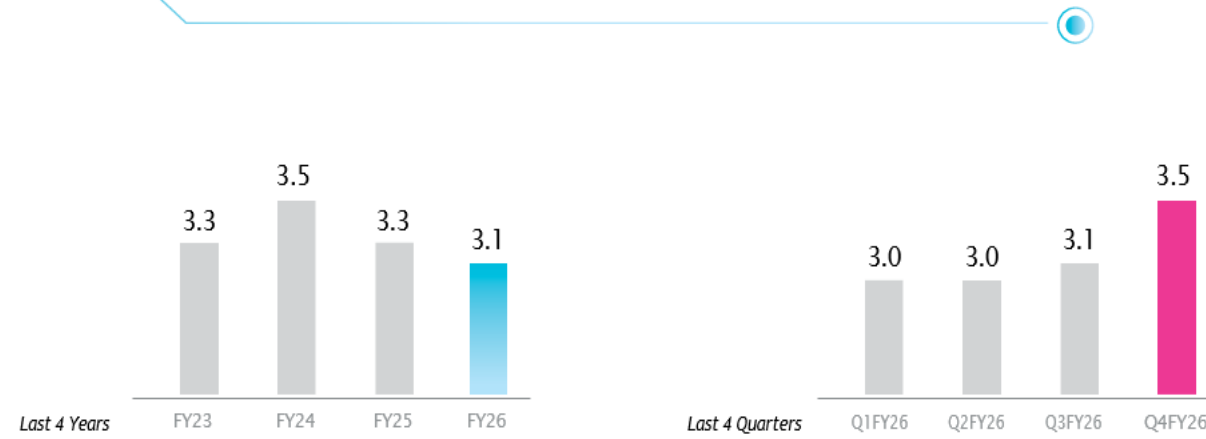


# Operational Efficiency: Building a highly Productive and Empowered Workforce

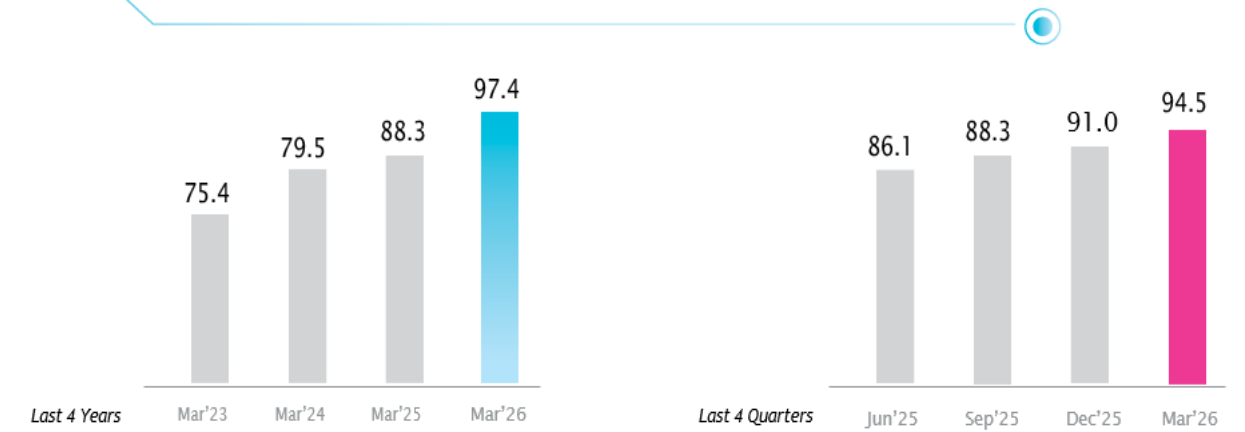


- **Empowering teams** through technology, upskilling, and process excellence.
- Automating routine tasks to maximize customer-facing productivity.
- Sustaining performance through clear accountability and **continuous capability building**.

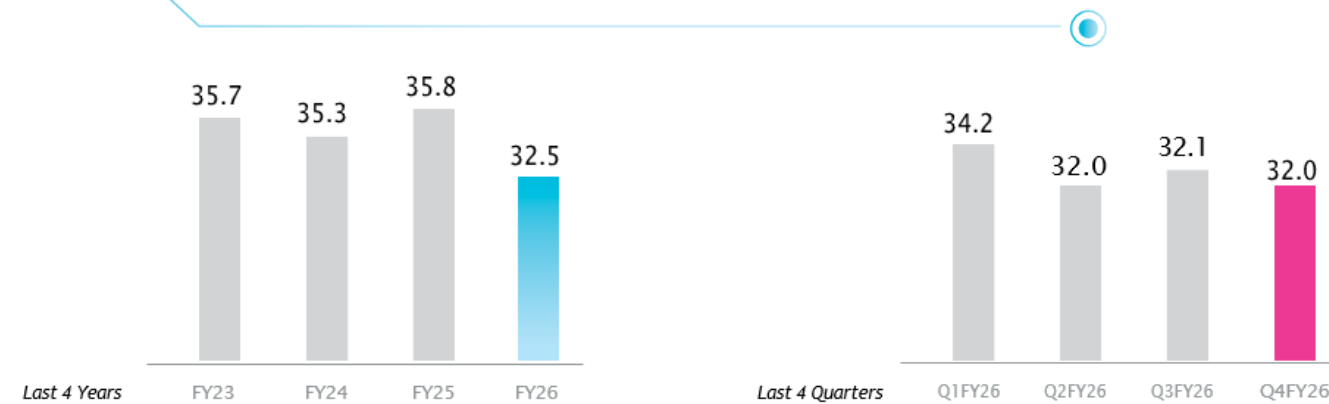
Disbursement/Employee (in ₹Cr)



AUM/Branch (in ₹Cr)



Cost to Income (in %)



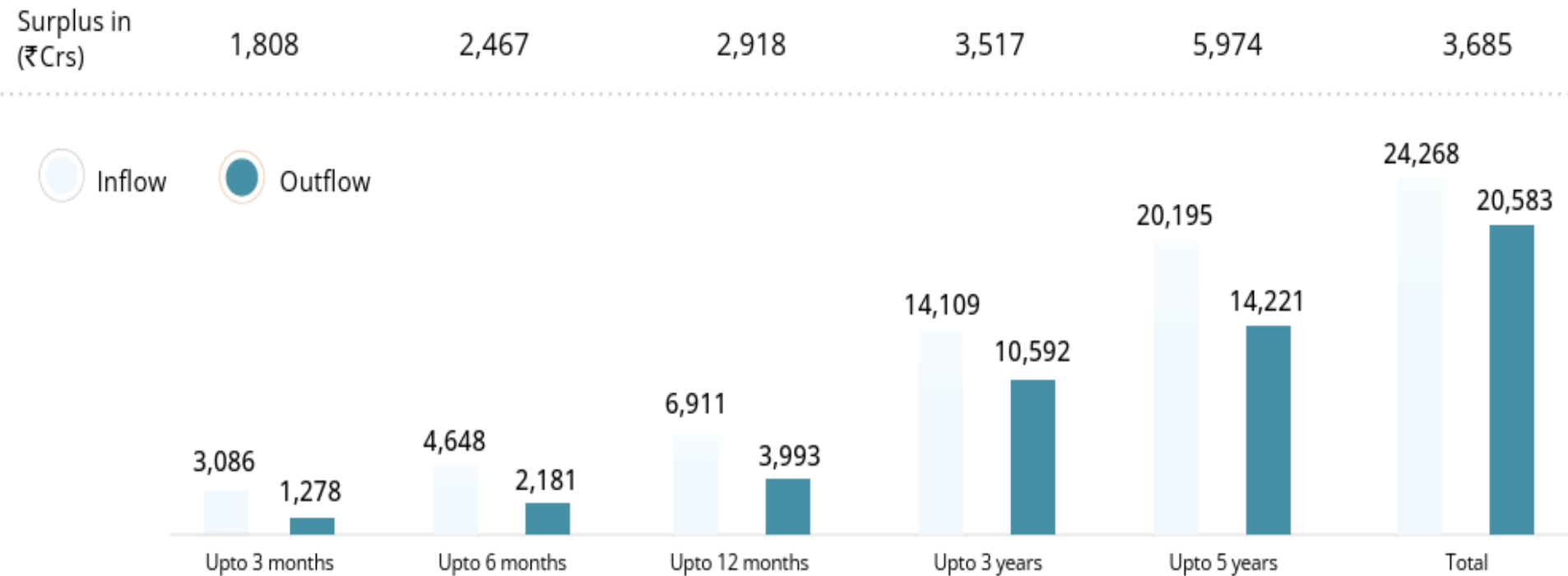
Note: Graphs are not to scale

# Funding: Stable, Diversified & Cost-efficient



- Funding strategy aligned with underlying **portfolio duration** through a long-term liability framework. Raised ₹ 4,789 cr through various modes in FY26, enabling stable access to capital.
- As of Mar'26, company had funding relationship with 31 entities, having 24 commercial banks, 2 foreign lenders, 1 financial institution, & 4 NBFCs.
- The cost of borrowing improved from 8.4% to 8.1%, reflecting stronger franchise strength, improved market access and disciplined funding strategy.

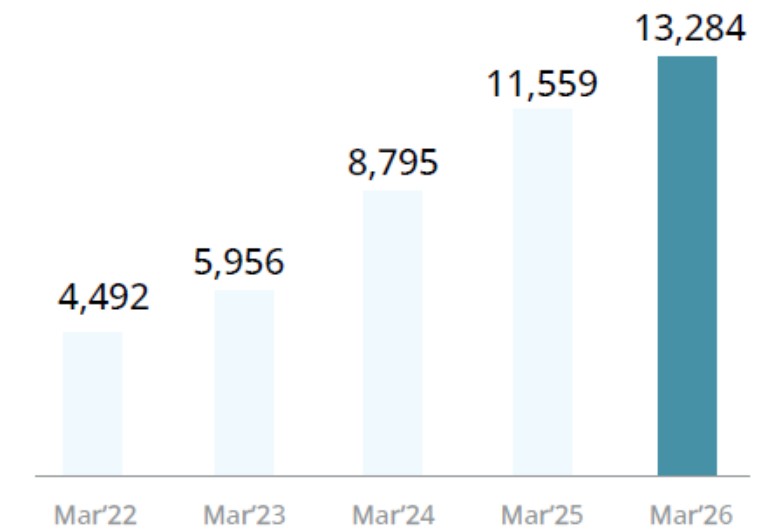
## ALM Position - Cumulative as of Mar'26 (₹Cr)



## Total Borrowings (₹Cr)

Includes Direct Assignment & Co-lending

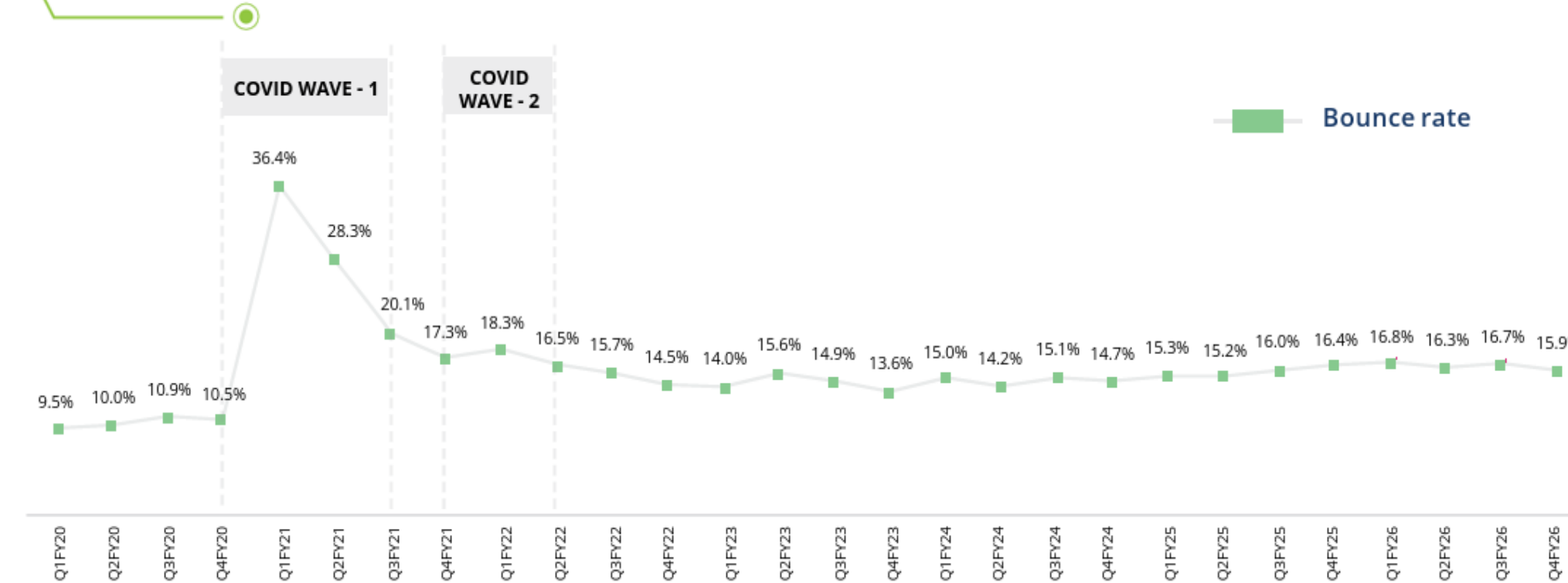
### Last 5 Years



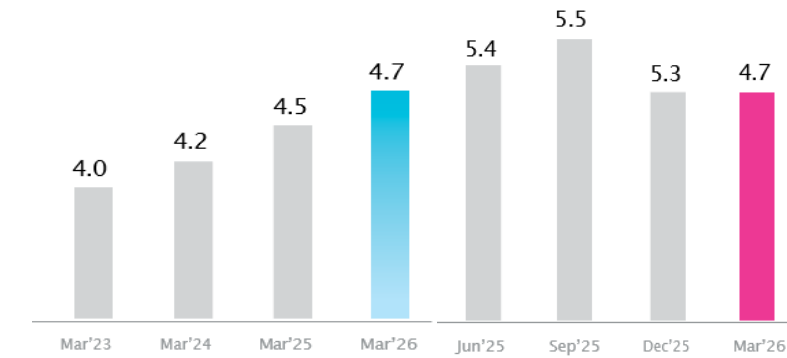
# Risk Management: Proactively managing credit, operational and reputational risks

- Combining technology with qualitative assessment to maintain high underwriting standards and strong risk discipline
- Ensure employees are well-trained in risk management practices, regulatory requirements, and handling default cases with appropriate guidance and counselling.
- Maintain strict compliance with all applicable laws and regulations, with zero tolerance for non-compliance.

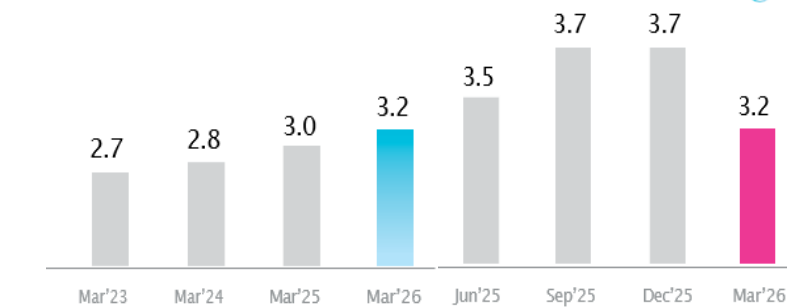
Bounce rate: On the day of EMI presentation



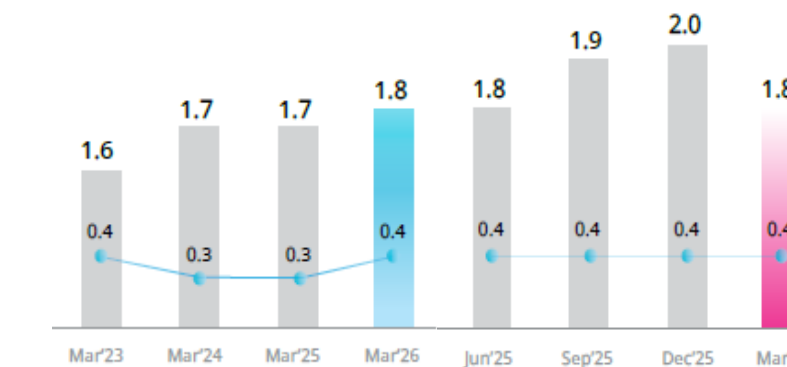
1+ DPD (in %)



30+ DPD (in %)



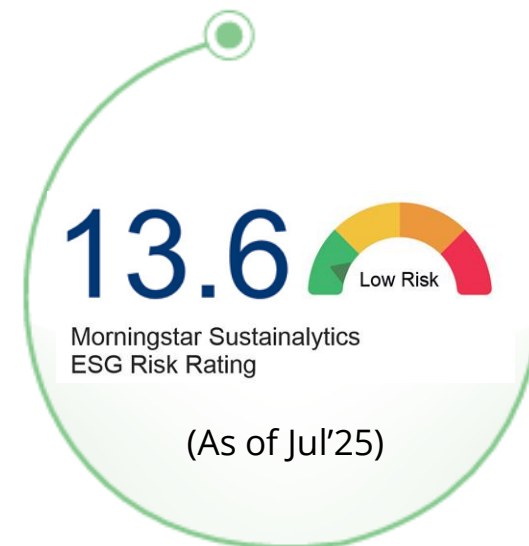
GNPA & Credit cost/Avg Total Assets (in %)



## ESG: A commitment to responsible growth



- Sustainability at Home First is embedded into how we operate, with a **focus on creating long-term value** while being mindful of the impact of our actions across stakeholders.
- From enabling green homes for our customers to digitizing our end-to-end product lifecycle;
  - **450 Green Homes certified**
  - Digital business processes actively minimizing paper use and promoting more sustainable ways of living
- As sustainability and accountability redefine modern business, Home First remains **committed to building an institution that is a net positive for society**



For details, request you to please visit the Sustainability section of FY25 Integrated Annual Report

# Distinguished Board & Strong Management Team



## Distinguished Board of Directors



**Deepak Satwalekar**

*Chairman / Independent  
Non-Executive Director*

**Current:** Independent Director at Wipro

**Past:** MD of HDFC Ltd. and MD & CEO of  
HDFC Life Insurance Company Ltd.



**Geeta Dutta Goel**

*Independent / Non-  
Executive Director*

**Current:** Independent Director at Equitas SFB,  
Niva Bupa Health Insurance, ELDECO  
Infrastructure and Properties. Promoter at  
Translation Endeavors Private Limited

**Past:** Head of growth initiatives at Dell  
Foundation, Director at Ujjivan Financial  
Services, Jana SFB and others



**Anuj Srivastava**

*Independent / Non-  
Executive Director*

**Current:** Co-Founder and Chairman of  
Livspace

**Past:** Google (Google Wallet, Google  
Adsense, Google Local, Google  
Adwords)



**Sucharita Mukherjee**

*Independent / Non-  
Executive Director*

**Current:** Founder and CEO of Kaleidofin

**Past:** Co-founded- Dvara group, Co-  
founded- Northern Arc Capital,  
Investment banker at Morgan Stanley &  
Deutsche Bank



**Sriram Hariharan**

*Independent / Non-Executive  
Director*

**Current:** Independent Director at The  
Supreme Industries Limited

**Past:** President and Chief Executive  
Officer of ICICI Bank Canada, ICICI Bank



**Divya Sehgal**

*Nominee / Non-Executive  
Director*

**Current:** Partner at True North

**Past:** McKinsey & Company, ANZ  
Grindlays Bank, Co- founded E-  
Medlife.com



**Manoj Viswanathan**

*Managing Director  
and CEO*

**Current:** Founder & MD and CEO  
HomeFirst

**Past:** Asian Paints Limited, Citibank,  
CitiFinancial Consumer Finance India  
Limited

## Experienced Management Team



16 | 28

**Manoj Viswanathan**

MD & CEO

**Education:** B-Tech BITS, Pilani and PGDM XLRI

**Experience:** Asian Paints, Citibank, CitiFinancial Consumer Finance India Limited



14 | 26

**Ajay Khetan**

Dy. Chief Executive Officer & CBO

**Education:** MNNIT Allahabad and PGDM XIM-B

**Experience:** Citibank, Macquarie Finance (India), Hewlett Packard Financial Services (India)



15 | 23

**Gaurav Mohta**

Chief Marketing Officer

**Education:** B-Tech Nagpur University and MBA ICFAI Business School

**Experience:** Kotak Mahindra Bank, Citibank



07 | 19

**Nutan Gaba Patwari**

Chief Financial Officer

**Education:** B Com Goenka College, Chartered Accountant

**Experience:** True North, Hindustan Unilever Limited, ITC Limited, Philip Morris Asia Limited



07 | 20

**Ramakrishna Vyamajala**

Chief Human Resource Officer

**Education:** B-Tech and PGDM T.A. Pai Management Institute

**Experience:** IDFC Bank, Sterlite Technologies Limited



04 | 21

**Ashishkumar Darji**

Chief Risk Officer

**Education:** Chartered Accountant

**Experience:** KPMG, State Bank of India, Kotak Securities



2 | 19

**Rupesh Mehta**

Head of Information Technology

**Education:** B.E (Electronics) and MBA, Welingkar Institute of Management

**Experience:** Fidelity Investments, Bankbazaar

■ Years at HomeFirst ■ Total years of experience

# Thank You

For further information, please contact

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