

Home First Finance Company India Overview

Business Model

Last 5 Years Profit Growth

Housing Finance Growth Story



About the Company

What does Home First do?

1

**Affordable
housing
finance
company**

2

**Focus on
first-time
home
buyers**

3

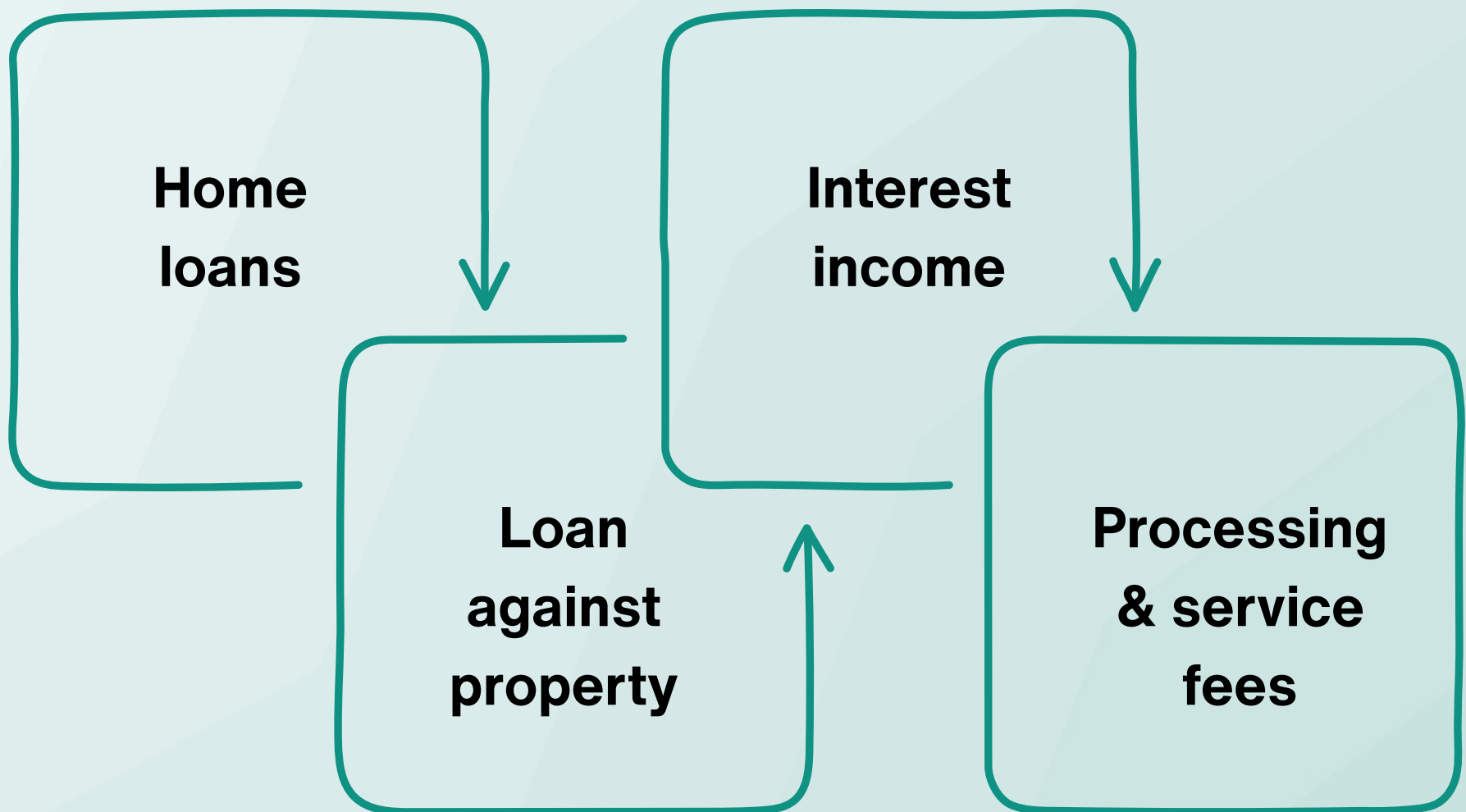
**Loans for low
& middle-
income
families**

Benefiting from India's housing demand growth



Business Model

How does the company earn?



Higher loan book = Higher earnings



Last 5 Years Profit Growth

Net Profit Trend

Mar 2022

₹ 186 Cr

Mar 2023

₹ 228 Cr

Mar 2024

₹ 306 Cr

Mar 2025

₹ 382 Cr

Mar 2026

₹ 540 Cr



Growth Drivers

Why is the company growing?

1 Rising home ownership demand

2 Affordable housing focus

3 Expanding branch network

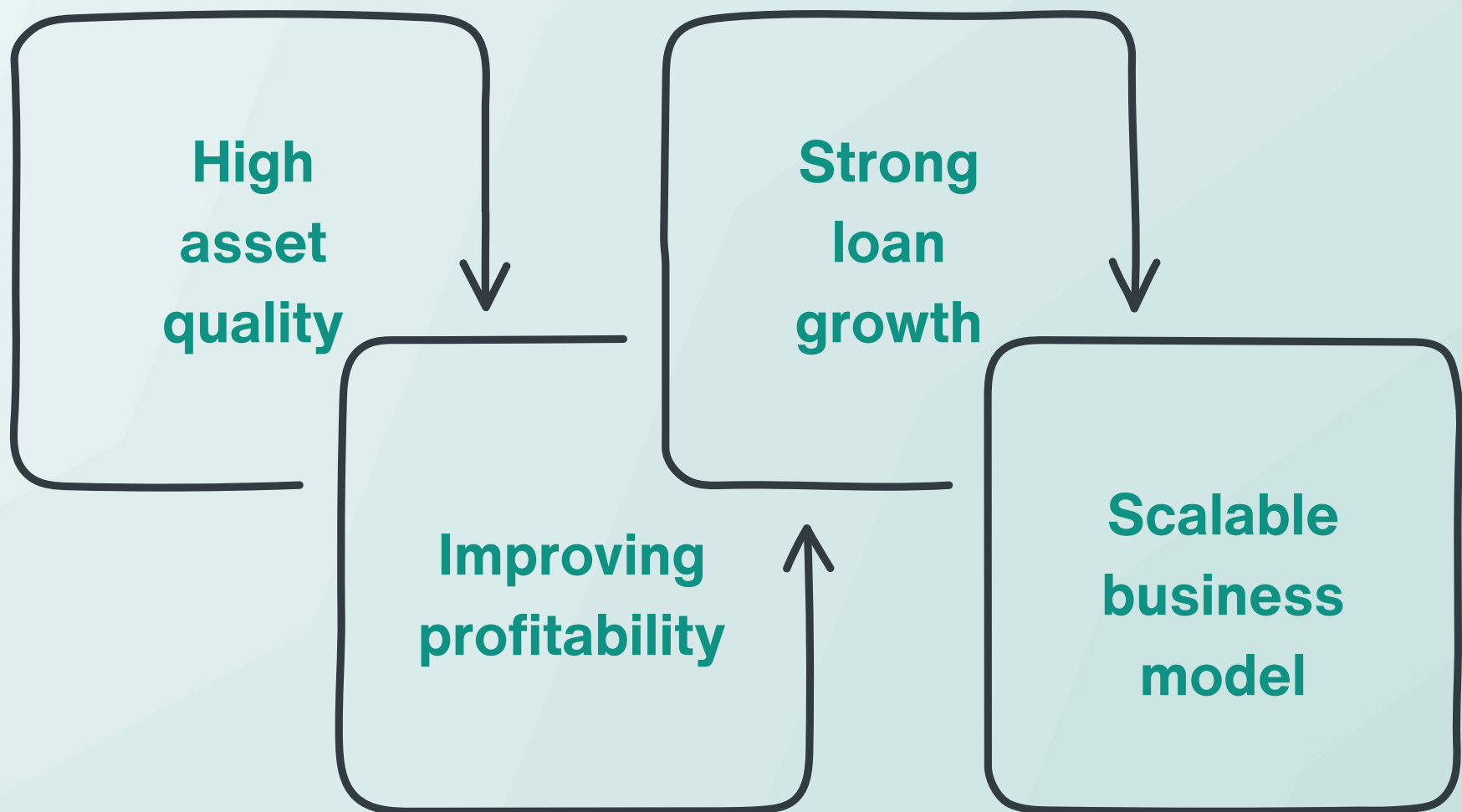
4 Digital loan processing

Strong long-term opportunity



Key Strengths

Why investors track this stock?



Risk Factors

What should investors watch?

Interest
rate
changes

Credit
risk

Real
estate
slowdown

Always analyze valuation before investing

Final Takeaway

Home First is a play on India's growing housing finance market.

Housing demand + strong execution + profit growth
= Stock worth tracking



Disclaimer

This report is for Retail Investors only and is strictly confidential. It is for informational purposes and should not be considered as investment, legal, accounting, or tax advice. Investments in securities are subject to market risks, and past performance does not guarantee future results. Investors should make independent decisions and consult their own advisors before investing. Aastha Fintech Pvt. Ltd. and its associates may have interests in the securities mentioned and may provide related services. No warranty is made on accuracy, completeness, or fairness of the information. This report should not be reproduced, shared, or used for solicitation without prior consent.

SEBI Reg. No.: INH000021678 | AMFI ARN: 122390

Registered Office: 307, Milestone Milagro, Near Someshwar Junction,
University Road, Vesu, Surat, Gujarat – 395007.

Queries/feedback: bm@aasthafintech.com