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COMMON BID CUM
APPLICATION FORM

HOME FIRST FINANCE COMPANY INDIA LIMITED - INITIAL PUBLIC OFFER - R

Registered and Corporate Office: 511, Acme Plaza, Andheri Kurla Road, Andheri East, Mumbai, Maharashtra 400 059, India;
Telephone: +91 22 6694 0386; Contact Person: Shreyans Bachhawat, Company Secretary and Compliance Officer
E-mail: corporate@homefirstindia.com; Website: www.homefirstindia.com
Corporate Identity Number: U65990MH2010PLC240703

FOR RESIDENT INDIAN INVESTORS INCLUDING
RESIDENT QIBs, NON-INSTITUTIONAL BIDDERS,
RETAIL INDIVIDUAL BIDDERS AND ELIGIBLE NRIs
APPLYING ON A NON-REPATRIATION BASIS



To,
The Board of Directors
HOME FIRST FINANCE COMPANY INDIA LIMITED

100% BOOK BUILT OFFER
ISIN : INE481N01025

Bid cum
Application
Form No.

| | | |
|---|---|--|
| MEMBERS OF THE SYNDICATE STAMP & CODE | REGISTERED BROKER/SCSB/CDP/RTA STAMP & CODE | 1. NAME & CONTACT DETAILS OF SOLE / FIRST BIDDER Mr./Ms./M/s. _____ _____ _____ Address _____ _____ Email _____ Tel. No. (with STD code) / Mobile _____ |
| SUB-BROKER'S / SUB-AGENT'S STAMP & CODE | SCSB BRANCH STAMP & CODE | |
| BANK BRANCH SERIAL NO. | SCSB SERIAL NO. | |
| 2. PAN OF SOLE / FIRST BIDDER | | _____ |

| | | |
|--|--|--|
| 3. BIDDER'S DEPOSITORY ACCOUNT DETAILS <input type="checkbox"/> NSDL <input type="checkbox"/> CDSL | | 6. INVESTOR STATUS <input type="checkbox"/> Individual(s) - IND <input type="checkbox"/> Hindu Undivided Family - HUF* <input type="checkbox"/> Bodies Corporate - CO <input type="checkbox"/> Systemically Important NBFCs <input type="checkbox"/> Banks & Financial Institutions - FI <input type="checkbox"/> Mutual Funds - MF <input type="checkbox"/> National Investment Fund - NIF <input type="checkbox"/> Insurance Funds - IF <input type="checkbox"/> Insurance Companies - IC <input type="checkbox"/> Venture Capital Fund - VCF <input type="checkbox"/> Alternative Investment Fund - AIF <input type="checkbox"/> Other QIBs - OTH <input type="checkbox"/> Non Resident Indian - NRI (Non repatriation basis) <input type="checkbox"/> All entities other than QIBs, Bodies Corporates and Individuals - NOH Please Specify _____ <small>*HUF should apply only through Karta (Application by HUF would be treated on par with individual).</small> |
| For NSDL enter 8 digit DP ID followed by 8 digit Client ID / For CDSL enter 16 digit Client ID | | |
| 4. BID OPTIONS (ONLY RETAIL INDIVIDUAL BIDDERS CAN BID AT "CUT-OFF") | | |

| Bid Options | No. of Equity Shares Bid (In Figures) (Bids must be in multiples of Bid Lot as advertised) | | | | | | | | Price per Equity Share (₹) / "Cut-off" (Price in multiples of ₹ 1 only) (In Figures only) | | | | | | | | | | | | "Cut-off" (Please tick) |
|---------------|--|---|---|---|---|---|---|---|--|--|--|-----------------|--|--|-----------|--|--|--------------------------|--|--|----------------------------|
| | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | Bid Price | | | Retail Discount | | | Net Price | | | | | | |
| Option 1 | | | | | | | | | | | | | | | | | | <input type="checkbox"/> | | | |
| (OR) Option 2 | | | | | | | | | | | | | | | | | | <input type="checkbox"/> | | | |
| (OR) Option 3 | | | | | | | | | | | | | | | | | | <input type="checkbox"/> | | | |

| | |
|---|---|
| 7. PAYMENT DETAILS [IN CAPITAL LETTERS] | PAYMENT OPTION : FULL PAYMENT <input checked="" type="checkbox"/> |
|---|---|

Amount blocked (₹ in figures) _____ (₹ in words) _____

ASBA
Bank A/c No. _____
Bank Name & Branch _____
OR
UPI ID (Maximum 45 characters) _____

I/WE (ON BEHALF OF JOINT BIDDERS, IF ANY) HEREBY CONFIRM THAT I/WE HAVE READ AND UNDERSTOOD THE TERMS AND CONDITIONS OF THIS COMMON BID CUM APPLICATION FORM, THE ATTACHED ABRIDGED PROSPECTUS AND THE GENERAL INFORMATION DOCUMENT FOR INVESTING IN PUBLIC ISSUES ("GID") AND HEREBY AGREE AND CONFIRM THE 'BIDDER'S UNDERTAKING' AS GIVEN OVERLEAF. I/WE (ON BEHALF OF JOINT BIDDERS, IF ANY) HEREBY CONFIRM THAT I/WE HAVE READ THE INSTRUCTIONS FOR FILLING UP THE COMMON BID CUM APPLICATION FORM GIVEN OVERLEAF.

| | | |
|--------------------------------------|---|--|
| 8A. SIGNATURE OF SOLE / FIRST BIDDER | 8B. SIGNATURE OF ASBA BANK ACCOUNT HOLDER(S) (AS PER BANK RECORDS) | MEMBERS OF THE SYNDICATE / SUB-SYNDICATE MEMBER / REGISTERED BROKER / SCSB / CDP / RTA / AGENT STAMP (Acknowledging upload of Bid in Stock Exchange system) |
| | I/We authorise the SCSB to do all acts as are necessary to make the application in the Offer. | |
| | 1) _____ 2) _____ 3) _____ | |
| Date : _____, 2021 | | |

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HOME FIRST FINANCE
COMPANY INDIA LIMITED
INITIAL PUBLIC OFFER - R

Acknowledgement Slip for
Members of the Syndicate / Sub-Syndicate
Member / Registered Broker /
SCSB / CDP / RTA / Agent

Bid cum
Application
Form No.

| | | | |
|----------------------------------|-------|----------------------------|-------|
| DPID / CLID | _____ | PAN of Sole / First Bidder | _____ |
| Amount blocked (₹ in figures) | _____ | ASBA Bank A/c No./UPI ID | _____ |
| Bank Name & Branch | _____ | | |
| Received from Mr./Ms./M/s. | _____ | | |
| Telephone / Mobile | _____ | Email | _____ |
| Stamp & Signature of SCSB Branch | | | |

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| | | | | | |
|---|-------------------------------|----------|----------|--|-----------------------------|
| HOME FIRST FINANCE COMPANY INDIA LIMITED - INITIAL PUBLIC OFFER - R | Option 1 | Option 2 | Option 3 | Stamp & Signature of Members of the Syndicate / Sub-Syndicate Member / Registered Broker / SCSB / CDP / RTA / Agent | Name of Sole / First Bidder |
| | No. of Equity Shares | | | | |
| | Bid Price | | | | |
| | Amount Blocked (₹ in figures) | | | | |
| ASBA Bank A/c No./UPI ID _____ Bank Name & Branch _____ | | | | Acknowledgement Slip for Bidder | |
| | | | | Bid cum Application Form No. | |

Important Note : Application made using third party UPI ID or ASBA Bank A/c are liable to be rejected.

HOME FIRST FINANCE COMPANY INDIA LIMITED

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**IN THE NATURE OF ABRIDGED PROSPECTUS - MEMORANDUM CONTAINING SALIENT FEATURES OF THE RED HERRING PROSPECTUS
DATED JANUARY 16, 2021 (THE "RHP"). YOU ARE ENCOURAGED TO READ GREATER DETAILS AVAILABLE IN THE RHP.**

BIDDER'S UNDERTAKING AND CONFIRMATION FOR BID CUM APPLICATION FORM

(IN CASE OF A JOINT BID, THE CONFIRMATIONS, AUTHORISATIONS, UNDERTAKINGS AND REPRESENTATIONS MADE BY THE FIRST BIDDER WILL BE DEEMED TO HAVE BEEN MADE ON BEHALF OF ALL JOINT BIDDERS. THE FIRST BIDDER SHALL BE LIABLE FOR ALL THE OBLIGATIONS ARISING OUT OF THE OFFER OF EQUITY SHARES.)

The Equity Shares have not been and will not be registered, listed or otherwise qualified in any other jurisdiction outside India and may not be offered or sold, and Bids may not be made by persons in any such jurisdiction, except in compliance with the applicable laws of such jurisdiction. On the basis of RHP filed with the Registrar of Companies, Maharashtra at Mumbai (the "RoC") (if I am/we are in India) or the preliminary international wrap January 16, 2021 together with the RHP (the "Preliminary Offering Memorandum") (if I am/we are outside India), General Information Document for Investing in Public Issues ("GID") and having studied the attached details as per the Abridged Prospectus, I/we hereby apply for Allotment to me/us of the Equity Shares in the Offer upto my/ our Bids for maximum number of Equity Shares at or above the Offer Price, to be discovered through the Book Building Process. I/we hereby confirm that I am/we are eligible person(s) to invest in the Offer in accordance with applicable laws. The amount payable on Bidding has been blocked in the ASBA Account with the relevant SCSB or the bank account linked with the UPI ID as mentioned in the Bid Cum Application Form, as the case may be. I/we agree to accept the Equity Shares Bid for, or such lesser number as may be Allotted to me/us subject to the terms of the RHP, Preliminary Offering Memorandum, Abridged Prospectus, the GID, the Bid Cum Application Form and other applicable laws. I/we undertake that I/we will sign all such other documents and do all such acts, if any, necessary on my/our part to enable me/us to be registered as the holder(s) of the Equity Shares which may be Allotted and to register my/our address as given in the Depository records and to place my/our name on the register of members of the Company. I/we acknowledge that in case of QIB Bidders, only (i) the SCSBs (for Bids other than the Bids by Anchor Investors) and (ii) the Book Running Lead Managers (the "BRLMs") and their affiliated Syndicate Member (only in the Specified Locations) have the right to reject Bids (including on technical grounds) at the time of acceptance of Bid cum Application Form provided that the reasons for rejecting the same shall be provided to such Bidder in writing, whereas it has a right to reject it from Non-Institutional Bidders and Retail Individual Bidders based only on technical grounds and/or as specified in the Abridged Prospectus, GID and the RHP. I/we authorise the Company to make the necessary changes in this Bid cum Application Form and the RHP for filing of the Prospectus with the RoC without intimation to me/us and use this Bid Cum Application Form as the application form for the purpose of this Offer. I/we confirm that I/we have read the RHP (if I am/we are in India) or the Preliminary Offering Memorandum (if I am/we are outside India) and that my/our investment decision is based solely on the RHP or the Preliminary Offering Memorandum, as applicable.

I/WE CONFIRM THAT: EITHER I am/we are Indian national(s) resident in India and I am/we are not applying for the said Equity Shares as nominees of any person resident outside India or foreign nationals OR I am/we are Indian national(s) resident in India and I am/we are applying for the said Equity Shares as power of attorney holder(s) of non-resident Indian(s) as mentioned on non-repatriation basis OR I am/we are Indian national(s) resident outside India and I am/we are applying for the said Equity Shares on my/our own behalf through NRO account on non-repatriation basis. I am/we are, or at any time the Equity Shares are purchased will be, the beneficial owner of such Equity Shares and I/we and any customer I/we represent, (A) am/are located outside the United States within the meaning of Regulation S under the U.S. Securities Act of 1933, as amended, ("Securities Act") and am/are purchasing the Equity Shares in an "offshore transaction" as defined in Regulation S under the Securities Act, and pursuant to the applicable laws of the jurisdictions where those offers and sales are made, and have read and agree to the representations, warranties and agreements contained in the sections "Transfer Restrictions" and "Selling Restrictions" of the Preliminary Offering Memorandum; (B) am/are not an affiliate of the Company, or a person acting on behalf of such affiliate; (C) understand that the Equity Shares are being offered in a transaction not involving any public offering in the United States; and (D) understand that the Equity Shares have not been and will not be registered under the Securities Act and may not be offered or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and applicable U.S. state securities laws. The Equity Shares have not been and will not be registered, listed or otherwise qualified in any other jurisdiction outside India and may not be offered or sold, and Bids may not be made by persons in any such jurisdiction, except in compliance with the applicable laws of such jurisdiction.

FOR QIB BIDDERS: I/We confirm that the Bid size/maximum Equity Shares applied for by me/us do not exceed the relevant regulatory approvals/limits. I am/We are not prohibited from accessing capital markets under any order/ruling/judgment of any regulatory, judicial or any other authority, including Securities and Exchange Board of India ("SEBI") or under the provisions of any law, regulation or statute.

Further: 1) In accordance with ASBA process provided in the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018, as amended ("SEBI ICDR Regulations") and as disclosed in the RHP, I/we authorise (a) the members of the Syndicate (in Specified Locations only) or the Registered Brokers (at Broker Centres) or the SCSBs (at Designated SCSBs Branches) or the RTAs (at the Designated RTA Locations) or the CDPs (at Designated CDP Locations), as the case may be, to do all acts as are necessary to make the application in the Offer, including uploading my/our Bid, blocking, unblocking of funds in the bank account of the applicant maintained with the SCSB as specified in the Bid Cum Application Form or in the bank account of the Applicant linked with the UPI ID provided in the Bid Cum Application Form, as the case may be, transfer of funds to the Public Offer Account on receipt of instruction from Registrar to the Offer or the Sponsor Bank, as the case may be, after finalisation of Basis of Allotment; and (b) the Registrar to the Offer or Sponsor Bank, as the case may be, to issue instruction to the SCSBs to unblock the funds in the specified bank account upon finalisation of the Basis of Allotment. 2) In case the amount available in the specified bank account is insufficient as per the highest Bid option, the SCSB/Registrar to the Offer shall reject the application. 3) I/We hereby authorise the members of the Syndicate (in Specified Locations only) or the Registered Brokers (at Broker Centres) or the SCSBs (at Designated SCSBs Branches) or CDPs (at Designated CDP locations) or the RTAs (at Designated RTA locations), as the case may be, to make relevant revisions as may be required to be done in the Bid, in the event of a revision of the Price Band.

I/we hereby provide my/our consent to the Stock Exchanges / Sponsor Banks / NPCI / Registrar to the Offer for collecting, storing and usage validating my/our PAN details from the bank account where my / our amount is blocked by the relevant SCSBs.

I/We acknowledge that as per existing policy of the Government of India, OCBs cannot participate in the Offer. I am/We are not an OCB. For further details, see "Offer Procedure" on page 350 of the RHP.

INSTRUCTIONS FOR FILLING UP THE BID CUM APPLICATION FORM

- Name of sole/ First Bidder should be exactly the same as it appears in the Depository records. In case of joint Bids, only the name of the First Bidder (which should also be the first name in which the beneficiary account is held) should be provided in the Bid cum Application Form. The Bid means an 'indication to make an Offer' during the Bid/Offer period by a Bidder and not 'an Offer'.
- The First Bidder, should mention his/ her PAN allotted under the Income Tax Act, 1961, DP ID, Client ID and UPI ID (as applicable). Except for Bids by or on behalf of the Central or State Government and the officials appointed by the courts and by investors who are exempt from the requirement of obtaining/ specifying their PAN for transacting in the securities market and by persons residing in the state of Sikkim, the Bidders, or in the case of Bid in joint names, the First Bidder (the first name under which the beneficiary account is held), should mention his/ her PAN allotted under the Income Tax Act, 1961. Any Bid cum Application Form without the PAN is liable to be rejected other than as specified above.
- Based on the PAN, DP ID and Client ID provided by the Bidders, the Registrar to the Offer will obtain Demographic Details registered with Depository Participants to be used, among other things, for Allotment, technical rejections or unblocking ASBA Account. Hence, Bidders are advised to immediately update any change in their Demographic Details as appearing on the records of the Depository Participant to ensure accuracy of records. Please note that failure to do so could result in failure in Allotment of Equity Shares, delays in unblocking of ASBA Account at the Bidders' sole risk and neither the Members of the Syndicate nor the Registered Brokers nor the Registrar to the Offer or RTAs/CDPs or the SCSBs nor the Company nor the Selling Shareholders shall have any responsibility and undertake any liability for the same.

- Bid Lot and Price Band:** The face value of Equity Shares is ₹ 2 each. The Price Band and minimum Bid Lot size, have been decided by the Company and the Promoter Selling Shareholders, in consultation with the BRLMs, and will be advertised in all editions of the Financial Express, an English national daily newspaper, all editions of Jansatta, Hindi national daily newspaper and Mumbai editions of the Tarun Bharat, a Marathi newspaper, (Marathi being the regional language of Maharashtra where our Registered and Corporate Office is located) each with wide circulation, respectively, at least two (2) Working Days prior to the Bid/Offer Opening Date, with the relevant financial ratios calculated at the Floor Price and at the Cap Price and have been made available to the BSE Limited ("BSE") and the National Stock Exchange of India Limited ("NSE") and together with BSE, the "Stock Exchanges" for the purpose of uploading on their websites in accordance with SEBI ICDR Regulations. In case of revision of the Price Band, the Bid/Offer Period will be extended for at least three (3) additional Working Days after revision of Price Band subject to the Bid/Offer Period not exceeding a total of ten (10) Working Days. Any revision in the Price Band and the revised Bid/Offer Period, if applicable, will be widely disseminated by notification to the Stock Exchanges, by issuing a press release and also by indicating the changes on the websites of the BRLMs and on the terminals of the members of the Syndicate and by intimation to Designated Intermediaries and the Sponsor Bank.

Maximum and Minimum Bid Size: In case of Retail Individual Bidders, such number of Equity Shares in multiples of the minimum Bid Lot such that the Bid Amount does not exceed ₹ 200,000. Bids at the Cut-Off Price indicate their agreement to purchase the Equity Shares at the Offer Price, as determined at the completion of the Book Building Process. In case of Non-Institutional Bidders and QIB Bidders, the minimum Bid size shall be such number of Equity Shares in multiples of the minimum Bid Lot such that Bid Amount exceeds ₹ 200,000. The maximum Bid by any investor should not exceed the investment limits prescribed for them by applicable laws and mentioned in the RHP or Preliminary Offering Memorandum.

- Please tick Category as applicable to ensure proper upload of Bid in Stock Exchange system.
- Please tick investor status as applicable. Please ensure investor status is updated in your Depository records.
- Cheques/Demand Draft/Cash/stock invest/money orders/postal orders will not be accepted.** NRI Bidders bidding on a non-repatriation basis by using the Resident Bid cum Application Form are required to authorise their SCSB to confirm or accept the UPI Mandate Request (in case of UPI), block their Non-Resident Ordinary (NRO) Accounts for the full Bid Amount, at the time of the submission of the Bid cum Application Form. All Bidders including the NRI Bidders Bidding on a non-repatriation basis can obtain the Bid cum Application Form from the Registered and Corporate Office of the Company or from any of the members of the Syndicate or CDPs or RTAs or Registered Brokers from the Bidding centres. In accordance with applicable law and UPI Circulars, Bidders to please ensure that SCSB where the ASBA Account is maintained has notified at least one branch in the location where Bid cum Application Forms will be deposited by Designated Intermediaries.

- Please note that application made using third party UPI ID or third party ASBA Bank A/c. are liable to be rejected.
 - QIBs and Non-Institutional Investors cannot use UPI Mechanism to apply.
 - For Retail Individual Bidders applying using UPI.**
 - Please ensure that your Bank is offering UPI facility for Public Offers.
 - Please mention UPI ID clearly in CAPITAL LETTERS only.
 - Ensure that the:** (a) bank where the bank account linked to their UPI ID is maintained; and (b) Retail Individual Investors Bidding using the UPI Mechanism may apply through the SCSBs and mobile applications whose names appears on the website of the SEBI (<https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=40>) and (<https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=43>) respectively, as updated from time to time.
 - Eligible NRIs applying in the Offer through the UPI Mechanism, are advised to enquire with the relevant bank where their account is UPI linked prior to submitting their Bid cum Application Form.**
 - UPI ID cannot exceed 45 characters.
 - Please ensure that you are using your UPI ID only and not the UPI ID of any third party.
 - Retail Individual Bidders Bidding using the UPI Mechanism shall ensure that details of the Bid are reviewed and verified by opening the attachment in the UPI Mandate Request and then proceed to authorise the UPI Mandate Request using his/her UPI PIN.** For further details, see "Offer Procedure" on page 350 of the RHP.

- Only the First Bidder is required to sign the Bid cum Application Form/Revision Form. Thumb impressions and signatures other than in the languages specified in the Eighth Schedule to the Constitution of India must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under official seal. Signature of ASBA Account holder is mandatory. If the First Bidder is not the account holder, ensure that the Bid cum Application Form is signed by the account holder. Necessary revisions in the Bidders' undertaking and instructions will be required depending upon the jurisdiction in which the sale of shares is proposed.

- Other Instructions:** a. Bids must be made only in the prescribed Bid cum Application Form. b. Bids must be completed in full, in BLOCK LETTERS in ENGLISH. Bidders should note that the Members of the Syndicate, Registered Broker, CDPs, RTAs, and/or SCSBs will not be liable for errors in data entry due to incomplete or illegible Bid cum Application Forms; and c. Ensure that all applicable documents in support of the Bid are attached with the Bid cum Application Form.

- The Bidders may note that in case the DP ID, Client ID and PAN mentioned in the Bid cum Application Form and entered into the electronic bidding systems of the Stock Exchanges do not match with the DP ID, Client ID and PAN available in the Depository database, the Bid cum Application Form is liable to be rejected.

You may send the RHP (if you are in India) or the Preliminary Offering Memorandum either in physical form or electronic form or both. You shall not distribute or forward these documents and these documents are subject to the disclaimers and restrictions contained in them.

- The Equity Shares have not been and will not be registered under the Securities Act or any other applicable law of the United States and, unless so registered, may not be offered or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and applicable U.S. state securities laws. Accordingly, the Equity Shares are being offered and sold (i) within the United States only to persons reasonably believed to be "qualified institutional buyers" (as defined in Rule 144A and referred to in the Red Herring Prospectus as "U.S. QIBs" (for the avoidance of doubt, the term "U.S. QIBs" does not refer to a category of institutional investor defined under applicable Indian regulations and referred to in the Red Herring Prospectus as "QIBs")) in transactions exempt from, or not subject to, the registration requirements of the Securities Act, and (ii) outside the United States in offshore transactions in reliance on Regulation S and pursuant to the applicable laws of the jurisdictions where those offers and sales are made.

Note: Terms used but not defined herein shall have the meaning assigned to such terms in the RHP. For detailed instructions for filling the various fields of this Bid cum Application Form, please refer to the GID, which is also available on the respective websites of the BRLMs and the Stock Exchanges.

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- In case of queries related to Allotment/ credit of Allotted Equity Shares, the Bidders should contact Registrar to the Offer.
- In case of Bids submitted to the SCSBs, the Bidders should contact the relevant SCSB.
- In case of queries related to upload of Bids submitted to the relevant members of the Syndicate / RTAs / Registered Brokers / CDPs, as applicable, the Bidders should contact the relevant Designated Intermediary.
- For UPI related queries, investors can contact NPCI at the toll free number:- 18001201740 and Mail Id:- ipo.upi@npci.org.in.

COMPANY CONTACT DETAILS

Home First Finance Company India Limited
Registered and Corporate Office: 511, Acme Plaza,
Andheri Kurla Road, Andheri East,
Mumbai, Maharashtra 400 059, India;
Telephone: +91 22 6694 0386;
Contact Person: Shreyans Bachhawat, Company Secretary and Compliance Officer
E-mail: corporate@homefirstindia.com;
Website: www.homefirstindia.com
Corporate Identity Number: U65990MH2010PLC240703

REGISTRAR TO THE OFFER CONTACT DETAILS

KFin Technologies Private Limited
(formerly known as Karvy Fintech Private Limited)
Selenium Tower-B, Plot 31 & 32, Gachibowli,
Financial District, Nanakramguda, Serilingampally,
Hyderabad - 500 032, Telangana, India
Tel: +91 40 6716 2222; **E-mail:** hffcl.ipo@kfintech.com
Investor grievance E-mail: einward.ris@kfintech.com
Website: www.kfintech.com
Contact Person: M Murali Krishna
SEBI Registration No.: INR000000221

This is an abridged prospectus containing salient features of the red herring prospectus dated January 16, 2021 (the “RHP”). You are encouraged to read greater details available in the RHP. Unless otherwise specified all capitalized terms used herein and not specifically defined shall have the same meaning as ascribed to them in the RHP.

THIS ABRIDGED PROSPECTUS CONSISTS OF FOUR PAGES OF BID CUM APPLICATION FORM ALONGWITH INSTRUCTIONS AND SIX PAGES OF ABRIDGED PROSPECTUS. PLEASE ENSURE THAT YOU HAVE RECEIVED ALL THE PAGES.

Please ensure that you have read the RHP, this Abridged Prospectus and the general information document (“GID”) for investing in public issues undertaken through the Book Building Process before applying in the Offer (as defined below). You may obtain a physical copy of the Bid-cum-Application Form and the RHP from the Stock Exchanges (as defined below), Members of the Syndicate, Registered Brokers, Collecting Depository Participants (“CDPs”), Registrar to the Offer, Registrar and Share Transfer Agents (“RTAs”), Banker to the Offer, Investors’ Associations or Self Certified Syndicate Banks (“SCSBs”). You may also download the RHP from the websites of the Securities and Exchange Board of India (“SEBI”) at www.sebi.gov.in, the Stock Exchanges where the Equity Shares (as defined below) are proposed to be listed, i.e., BSE Limited (“BSE” or “Designated Stock Exchange”) and National Stock Exchange of India Limited (“NSE” and together with BSE, the “Stock Exchanges”) at www.bseindia.com and www.nseindia.com respectively and the Book Running Lead Managers (“BRLMs”) at www.axiscapital.co.in, www.credit-suisse.com/in/en/investment-banking/regional-presence/asia-pacific/india/ipo.html, www.icicisecurities.com and www.investmentbank.kotak.com.

This Abridged Prospectus may only be accessed by investors outside of India that have read the Preliminary Offering Memorandum of the Company dated January 16, 2021, a copy of which is available to eligible investors from the BRLMs.



Home First Finance Company India Limited

Our Company was incorporated as ‘Home First Finance Company India Private Limited’ at Bengaluru, Karnataka as a private limited company under the Companies Act, 1956, pursuant to the certificate of incorporation dated February 3, 2010 issued by the Registrar of Companies, Karnataka at Bengaluru. Subsequently, our Company was converted to a public limited company and consequently the name of our Company was changed to ‘Home First Finance Company India Limited’ and a fresh certificate of incorporation dated March 14, 2018 was issued by the Registrar of Companies, Maharashtra at Mumbai (“RoC”). For details in relation to the change in the registered office of our Company, see “History and Certain Corporate Matters” beginning on page 174 of the RHP.

Registered and Corporate Office: 511, Acme Plaza, Andheri Kurla Road, Andheri East, Mumbai, Maharashtra 400 059, India; **Telephone:** +91 22 6694 0386

Contact Person: Shreyans Bachhawat, Company Secretary and Compliance Officer

E-mail: corporate@homefirstindia.com; **Website:** www.homefirstindia.com

Corporate Identity Number: U65990MH2010PLC240703

PROMOTERS OF OUR COMPANY: TRUE NORTH FUND V LLP AND AETHER (MAURITIUS) LIMITED

OFFER DETAILS, LISTING AND PROCEDURE

INITIAL PUBLIC OFFER OF UP TO [●] EQUITY SHARES OF FACE VALUE OF ₹ 2 EACH (“EQUITY SHARES”) OF HOME FIRST FINANCE COMPANY INDIA LIMITED (“COMPANY”) FOR CASH AT A PRICE OF ₹ [●] PER EQUITY SHARE (INCLUDING A SHARE PREMIUM OF ₹ [●] PER EQUITY SHARE) (“OFFER PRICE”) AGGREGATING UP TO ₹ 11,537.19 MILLION COMPRISING A FRESH ISSUANCE OF UP TO [●] EQUITY SHARES AGGREGATING UP TO ₹ 2,650 MILLION* BY OUR COMPANY (“FRESH ISSUE”) AND AN OFFER FOR SALE OF UP TO [●] EQUITY SHARES AGGREGATING UP TO ₹ 8,887.19 MILLION COMPRISING UP TO [●] EQUITY SHARES AGGREGATING UP TO ₹ 4,356.15 MILLION BY TRUE NORTH FUND V LLP (“TN V LLP”), UP TO [●] EQUITY SHARES AGGREGATING UP TO ₹ 2,912.83 MILLION BY AETHER (MAURITIUS) LIMITED (“AETHER” AND TOGETHER WITH TN V LLP, THE “PROMOTER SELLING SHAREHOLDERS”), UP TO [●] EQUITY SHARES AGGREGATING UP TO ₹ 1,204.61 MILLION BY BESSEMER INDIA CAPITAL HOLDINGS II LTD. (THE “INVESTOR SELLING SHAREHOLDER”), UP TO [●] EQUITY SHARES AGGREGATING UP TO ₹ 284.35 MILLION BY P. S. JAYAKUMAR AND UP TO [●] EQUITY SHARES AGGREGATING UP TO ₹ 129.25 MILLION BY MANOJ VISWANATHAN (P. S. JAYAKUMAR AND MANOJ VISWANATHAN, THE “INDIVIDUAL SELLING SHAREHOLDERS”, AND TOGETHER WITH THE PROMOTER SELLING SHAREHOLDERS AND THE INVESTOR SELLING SHAREHOLDER, THE “SELLING SHAREHOLDERS”, AND SUCH EQUITY SHARES OFFERED BY THE SELLING SHAREHOLDERS, THE “OFFERED SHARES”) (“OFFER FOR SALE” AND TOGETHER WITH THE FRESH ISSUE, THE “OFFER”). THE OFFER SHALL CONSTITUTE [●]% OF THE POST-OFFER PAID-UP EQUITY SHARE CAPITAL OF OUR COMPANY.

THE FACE VALUE OF EQUITY SHARES IS ₹ 2 EACH. THE OFFER PRICE IS [●] TIMES THE FACE VALUE OF THE EQUITY SHARES. THE PRICE BAND AND THE MINIMUM BID LOT WILL BE DECIDED BY OUR COMPANY AND THE PROMOTER SELLING SHAREHOLDERS IN CONSULTATION WITH THE BOOK RUNNING LEAD MANAGERS AND WILL BE ADVERTISED IN ALL EDITIONS OF ENGLISH NATIONAL DAILY NEWSPAPER, FINANCIAL EXPRESS, ALL EDITIONS OF HINDI NATIONAL DAILY NEWSPAPER, JANSATTA AND MUMBAI EDITIONS OF THE MARATHI DAILY NEWSPAPER TARUN BHARAT (MARATHI BEING THE REGIONAL LANGUAGE OF MAHARASHTRA, WHERE OUR REGISTERED AND CORPORATE OFFICE IS LOCATED) EACH WITH WIDE CIRCULATION, AT LEAST TWO WORKING DAYS PRIOR TO THE BID/OFFER OPENING DATE AND SHALL BE MADE AVAILABLE TO BSE LIMITED (“BSE”) AND NATIONAL STOCK EXCHANGE OF INDIA LIMITED (“NSE”, AND TOGETHER WITH BSE, THE “STOCK EXCHANGES”) FOR THE PURPOSE OF UPLOADING ON THEIR RESPECTIVE WEBSITES.

*OUR COMPANY HAS UNDERTAKEN (I) A PREFERENTIAL ALLOTMENT OF 2,240,639 EQUITY SHARES TO ORANGE CLOVE INVESTMENTS B.V. (“ORANGE CLOVE”) FOR CASH AT A PRICE OF ₹ 334.726 PER EQUITY SHARE AGGREGATING TO APPROXIMATELY ₹ 750 MILLION PURSUANT TO THE RESOLUTION OF THE BOARD DATED OCTOBER 15, 2020; AND (II) A PREFERENTIAL ALLOTMENT OF 122,000 EQUITY SHARES TO CERTAIN OF ITS EMPLOYEES FOR CASH AT A PRICE OF ₹ 334.726 PER EQUITY SHARE AGGREGATING TO ₹ 40.84 MILLION PURSUANT TO THE RESOLUTION OF THE BOARD DATED NOVEMBER 30, 2020 (TOGETHER, THE “PRE-IPO PLACEMENT”). THE SIZE OF THE FRESH ISSUE OF UP TO ₹ 3,440.84 MILLION HAS BEEN REDUCED BY APPROXIMATELY ₹ 790.84 MILLION PURSUANT TO THE PRE-IPO PLACEMENT, AND ACCORDINGLY, THE FRESH ISSUE SIZE IS UP TO ₹ 2,650 MILLION.

In case of any revision to the Price Band, the Bid/Offer Period will be extended by at least three additional Working Days following such revision of the Price Band, subject to the Bid/Offer Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar circumstances, our Company and the Promoter Selling Shareholders, in consultation with the Book Running Lead Managers, may for reasons to be recorded in writing, extend the Bid/Offer Period for a minimum of three Working Days, subject to the Bid/Offer Period not exceeding 10 Working Days. Any revision in the Price Band and the revised Bid/Offer Period, if applicable, will be widely disseminated by notification to the Stock Exchanges, by issuing a public notice, and also by indicating the change on the respective websites of the Book Running Lead Managers and at the terminals of the Syndicate Members and by intimation to Self-Certified Syndicate Banks (“SCSBs”), other Designated Intermediaries and the Sponsor Bank, as applicable.

The Equity Shares to be Allotted through the RHP are proposed to be listed on the Stock Exchanges. Our Company has received ‘in-principle’ approvals from the BSE and NSE for the listing of the Equity Shares pursuant to letters each dated December 10, 2019 and December 16, 2019, respectively. For the purposes of the Offer, the Designated Stock Exchange shall be NSE.

PROCEDURE

If you wish to know about processes and procedures applicable to public issues, you may request for a copy of the GID from the BRLMs or download it from the websites of the Stock Exchanges at www.bseindia.com and www.nseindia.com or from the websites of the BRLMs at www.axiscapital.co.in, www.credit-suisse.com/in/en/investment-banking/regional-presence/asia-pacific/india/ipo.html, www.icicisecurities.com and www.investmentbank.kotak.com

ELIGIBILITY FOR THE OFFER

The Offer is being made in terms of Rule 19(2)(b) of the Securities Contracts (Regulation) Rules, 1957, as amended read with Regulation 31 of the SEBI ICDR Regulations, as amended through the Book Building Process and in compliance with Regulation 6(1) of the SEBI ICDR Regulations.

Whether the Company is compulsorily required to allot at least 75% of the net Offer to Qualified Institutional Buyers – No

IN THE NATURE OF ABRIDGED PROSPECTUS - MEMORANDUM CONTAINING SALIENT FEATURES OF THE RED HERRING PROSPECTUS

INDICATIVE TIMELINE

| | | | |
|--|--------------------------------------|---|---|
| BID/OFFER OPENS ON* | Thursday, January 21, 2021* | Initiation of refunds (if any, for Anchor Investors)/ unblocking of funds from ASBA Account*** | On or about Monday, February 1, 2021 |
| BID/OFFER CLOSES ON | Monday, January 25, 2021** | Credit of Equity Shares to demat accounts of Allottees | On or about Tuesday, February 2, 2021 |
| Finalisation of Basis of Allotment with the Designated Stock Exchange | On or about Friday, January 29, 2021 | Commencement of trading of the Equity Shares on the Stock Exchanges | On or about Wednesday, February 3, 2021 |

* Our Company and the Promoter Selling Shareholders may, in consultation with the Book Running Lead Managers, consider participation by Anchor Investors in accordance with the SEBI ICDR Regulations. The Anchor Investor Bid/Offer Period shall be one Working Day prior to the Bid/Offer Opening Date in accordance with the SEBI ICDR Regulations. ** Our Company and the Promoter Selling Shareholders may, in consultation with the Book Running Lead Managers, consider closing the Bid/Offer Period for QIBs one Working Day prior to the Bid/Offer Closing Date in accordance with the SEBI ICDR Regulations. *** In case of any delay in unblocking of amounts in the ASBA Accounts (including amounts blocked through the UPI Mechanism) exceeding four Working Days from the Bid/Offer Closing Date, the Bidder shall be compensated at a uniform rate of ₹ 100 per day for the entire duration of delay exceeding four Working Days from the Bid/Offer Closing Date by the intermediary responsible for causing such delay in unblocking. The Book Running Lead Managers shall, in their sole discretion, identify and fix the liability on such intermediary or entity responsible for such delay in unblocking.

GENERAL RISKS

Investments in equity and equity-related securities involve a degree of risk and Bidders should not invest any funds in the Offer unless they can afford to take the risk of losing their investment. Bidders are advised to read the risk factors carefully before taking an investment decision in the Offer. For taking an investment decision, Bidders must rely on their own examination of our Company and the Offer, including the risks involved. The Equity Shares in the Offer have neither been recommended, nor approved by the Securities and Exchange Board of India ("SEBI"), nor does SEBI guarantee the accuracy or adequacy of the contents of the Red Herring Prospectus. Specific attention of the Bidders is invited to "Risk Factors" beginning on page 24 of the RHP and "Internal Risk Factors" on page 7 of this Abridged Prospectus.

PRICE INFORMATION OF BRLMs

| Sr. No. | Issue Name | Name of the Merchant Bank | +/- % change in closing price, +/- % change in closing benchmark | | |
|---------|---|-------------------------------|--|---------------------------------|----------------------------------|
| | | | 30th calendar days from listing | 90th calendar days from listing | 180th calendar days from listing |
| 1 | UTI Asset Management Company Limited | Axis, I-Sec and Kotak | -10.43%, [+5.87%] | -0.60%, [+20.25%] | - |
| 2 | Mazagon Dock Shipbuilders Limited | Axis | +18.90%, [+5.87%] | +52.90%, [+20.25%] | - |
| 3 | Route Mobile Limited | Axis and I-Sec | +105.81%, [+5.74%] | +231.04%, [+22.31%] | - |
| 4 | Rossari Biotech Limited | Axis and I-Sec | +87.25%, [+1.39%] | +86.59%, [+6.08%] | - |
| 5 | SBI Cards and Payment Services Limited ⁽¹⁾ | Axis and Kotak | -33.05% [-2.21%] | -21.79% [+8.43%] | +12.50% [+24.65%] |
| 6 | CSB Bank Limited | Axis | +8.36%, [+2.03%] | -12.18%, [-7.51%] | -36.95%, [-20.41%] |
| 7 | Sterling And Wilson Solar Limited | Axis, I-Sec and Credit Suisse | -21.88%, [-1.60%] | -48.63%, [+7.97%] | -64.78%, [+9.95%] |
| 8 | Polycab India Limited | Axis and Kotak | +15.36% [-5.35%] | +14.70% [-1.99%] | +23.76% [-4.09%] |
| 9 | Happiest Minds Technologies Limited | I-Sec | +96.05%, [+2.14%] | +93.25%, [+17.82%] | NA* |
| 10 | Affle (India) Limited | I-Sec | +13.09%, [-0.78%] | +86.32%, [+8.02%] | +135.49%, [+6.12%] |
| 11 | Angel Broking Limited | I-Sec | -2.32%, [+2.70%] | +10.02%, [+21.86%] | NA* |
| 12 | Varroc Engineering Limited | Credit Suisse | 1.62%, [5.46%] | -7.29%, [0.79%] | -24.01%, [1.28%] |
| 13 | CreditAccess Grameen Limited | Credit Suisse | -21.16%, [-3.80%] | -14.91%, [-8.00%] | -5.88%, [-8.13%] |
| 14 | Metropolis Healthcare Limited | Credit Suisse and Kotak | 3.75%, [-4.01%] | 21.39%, [-1.18%] | 45.93%, [-3.30%] |
| 15 | Burger King India Limited | Kotak | +146.50% [+7.41%] | - | - |
| 16 | Gland Pharma Limited | Kotak | +48.43% [+7.01%] | - | - |
| 17 | Ujjivan Small Finance Bank Limited | Kotak | +41.08% [+2.38%] | +10.27% [-12.70%] | -16.62% [-15.07%] |
| 18 | CreditAccess Grameen Limited | Kotak | -21.16% [-3.80%] | -14.91% [-8.00%] | -5.71% [-8.13%] |
| 19 | Computer Age Management Services Limited ⁽³⁾ | I-Sec | +5.52%, [+1.97%] | +49.25%, [+22.03%] | NA* |
| 20 | Computer Age Management Services Limited ⁽⁴⁾ | Kotak | +5.43% [+2.37%] | +49.52% [23.04%] | - |

Note:

- (1) Offer Price was ₹ 680 per equity share to Eligible Employees
- (2) Offer Price was ₹ 485.00 per equity share to Eligible Employees
- (3) Discount of ₹ 122 per equity share offered to eligible employees All calculations are based on Issue Price of ₹ 1,230.00 per equity share
- (4) The issue price to eligible employees was ₹ 1,108 after a discount of ₹ 122 per equity share

* Data not available

For further details, please refer to price information of past issues handled by BRLMs beginning on page 333 of the RHP.

BOOK RUNNING LEAD MANAGERS

| | | | |
|---|--|---|--|
| Axis Capital Limited Tel: +91 22 4325 2183 E-mail: hffl.ipo@axiscap.in Investor grievance ID: complaints@axiscap.in | Credit Suisse Securities (India) Private Limited Tel: +91 22 6777 3777 E-mail: list.hffcipo@credit-suisse.com Investor grievance ID: list.igcellmer-bnkg@credit-suisse.com | ICICI Securities Limited Tel: +91 22 2288 2460 E-mail: hffl.ipo@icicisecurities.com Investor grievance ID: customercare@icicisecurities.com | Kotak Mahindra Capital Company Limited Tel: +91 22 4336 0000 E-mail: hffc.ipo@kotak.com Investor Grievance E-mail: kmccredressal@kotak.com |
|---|--|---|--|

| | |
|----------------------------------|--------------------------|
| Name of Syndicate Member: | Kotak Securities Limited |
|----------------------------------|--------------------------|

| | |
|--|--|
| Registrar to the Offer: | KFin Technologies Private Limited (formerly known as Karvy Fintech Private Limited) Tel: +91 40 6716 2222 E-mail: hffcl ipo@kfintech.com Investor grievance E-mail: einward.ris@kfintech.com |
| Statutory Auditor: | Walker Chandio & Co LLP. |
| Name of Credit Rating Agency and grading obtained, Debenture Trustee | Not Applicable |
| Self Certified Syndicate Banks: | The list of SCSBs notified by SEBI for the ASBA process is available at http://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognised=yes , or at such other website as may be prescribed by SEBI from time to time. A list of the Designated SCSB Branches with which an ASBA Bidder (other than a RIB using the UPI Mechanism), not bidding through Syndicate/Sub Syndicate or through a Registered Broker, RTA or CDP may submit the Bid cum Application Forms, is available at https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmlId=34 , or at such other websites as may be prescribed by SEBI from time to time. In accordance with SEBI Circular No. SEBI/HO/CFD/DIL2/CIR/P/2019/76 dated June 28, 2019 and SEBI Circular No. SEBI/HO/CFD/DIL2/CIR/P/2019/85 dated July 26, 2019, Retail Individual Investors Bidding using the UPI Mechanism may apply through the SCSBs and mobile applications whose names appears on the website of SEBI (https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmlId=40) and (https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmlId=43) respectively, as updated from time to time. |
| Registered Brokers: | You may submit Bid cum Application Forms in the Offer to Registered Brokers at the Broker Centres. For further details, see “Offer Procedure” on page 350 of the RHP. The list of the Registered Brokers, including details such as postal address, telephone number and e-mail address, is provided on the websites of the Stock Exchanges at https://www.bseindia.com/ and https://www.nseindia.com , as updated from time to time. |
| Details regarding website address(es)/ link(s) from which the investor can obtain a list of RTAs, CDPs and stock brokers who can accept applications from investors, as applicable: | The list of the Registered Brokers is provided on the websites of BSE and NSE at www.bseindia.com and www.nseindia.com respectively, or such other website as updated from time to time. The list of the RTAs eligible to accept ASBA Forms at the Designated RTA Locations, is provided on the websites of Stock Exchanges at http://www.bseindia.com/Static/Markets/PublicIssues/RtaDp.aspx? and http://www.nseindia.com/products/content/equities/ipos/asba_procedures.htm , respectively, as updated from time to time. The list of the CDPs eligible to accept ASBA Forms at the Designated CDP Locations, is provided on the websites of BSE at http://www.bseindia.com/Static/Markets/PublicIssues/RtaDp.aspx? and on the website of NSE at http://www.nseindia.com/products/content/equities/ipos/asba_procedures.htm , as updated from time to time. For further details, see “Offer Procedure” on page 350 of the RHP. |

PROMOTERS OF OUR COMPANY

True North Fund V LLP and Aether (Mauritius) Limited are the Promoters of our Company.

Details of our Promoters:

TN V LLP, a limited liability partnership (“LLP”), was incorporated on December 20, 2016 under the Limited Liability Partnership Act, 2008, with LLP identification number AAI-0542. Its registered office is located at Rocklines House, Ground Floor, 9/2, Museum Road, Bangalore 560 001. TN V LLP is primarily engaged in the business of financial intermediation (other than insurance and pension funding) and is registered with SEBI as a Category II Alternative Investment Fund with registration number IN/AIF2/16-17/0303, as per the certificate of registration granted under the SEBI AIF Regulations.

Aether, a company limited by shares, was incorporated on August 19, 2016 under the Companies Act, 2001 of the Republic of Mauritius, with corporate identification number 140975 C1/GBL. Its registered office is located at 201, 2nd Floor, Sterling Tower, 14 Poudriere Street, Port Louis, Mauritius. Aether holds a Category 1 Global Business License under the Financial Services Act 2007 of the Republic of Mauritius and is primarily engaged in the business of investing in Indian companies through the FDI route. Aether does not have investments in any entity other than our Company as on the date of the Red Herring Prospectus. For further details, see “Our Management” and “Our Promoters and Promoter Group” beginning on page 180 and page 196, respectively, of the RHP.

OUR BUSINESS OVERVIEW AND STRATEGY

We have included various operational and financial performance indicators in the Red Herring Prospectus, including certain non-Ind AS (and non-generally accepted accounting principles) financial measures, some of which may not be derived from our Restated Financial Information or otherwise subjected to an audit or review by our auditors. The manner in which such operational and financial performance indicators are calculated and presented, and the assumptions and estimates used in such calculation, may vary from that used by other companies.

We are a technology driven affordable housing finance company that targets first time home buyers in low and middle-income groups. We primarily offer customers housing loans for the purchase or construction of homes, which comprised 92.1% of our Gross Loan Assets, as of September 30, 2020. Our Gross Loan Assets have grown at a CAGR of 63.4% between the financial year 2018 and the financial year 2020 and increased from ₹ 13,559.32 million as of March 31, 2018 to ₹ 37,300.12 million, as of September 30, 2020.

Our strengths: 1) Technology Driven Company with Scalable Operating Model. 2) Customer Centric Organizational Commitment. 3) Deep Penetration in the Largest Housing Finance Markets, with Diversified Sourcing Channels. 4) Centralized, Data Science Backed Underwriting Process. 5) Technology Driven Collections System. 6) Well-Diversified and Cost-Effective Financing Profile. 7) Experienced Management Team with Qualified Operational Personnel and Marquee Investors.

Our strategies: 1) Leverage Technology to Grow Business and Drive Operational Efficiency. 2) Expand Our Branch Network in Large Affordable Housing Markets. 3) Grow the Productivity of Our Existing Branches. 4) Diversify Sources of Borrowings to Optimize Borrowing Costs. 5) Focus on Enhancing Our Risk Management Framework.

| BOARD OF DIRECTORS | | | |
|--------------------|-----------------------|---|---|
| Sr. No. | Name | Designation | Experience including current/past position held in other firms |
| 1. | Deepak Satwalekar | Chairman and Independent Director | 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. Previously, he was HDFC Life Insurance Company Limited's managing director and chief executive officer. |
| 2. | Sakti Prasad Ghosh | Independent Director | He holds a master's degree in commerce from University of Calcutta, a certificate in financial-management from University of Mumbai and in industrial-finance from Indian Institute of Bankers. He has over 39 years' experience in banking and financial services institutions. |
| 3. | Sujatha Venkatramanan | Independent Director | She holds a bachelor's degree in economics (honours) from University of Delhi and a master's degree in business administration from University of Delhi. She has over 24 years' experience in retail banking functions. |
| 4. | Divya Sehgal | Nominee Director | He holds a Bachelor of Technology degree in electrical engineering from Indian Institute of Technology, Delhi and a post graduate diploma in management from Indian Institute of Management ("IIM"), Bengaluru. He has over 23 years of experience in the financial sector. |
| 5. | Maninder Singh Juneja | Nominee Director | He holds a bachelor's degree in civil engineering from Maharaja Sayajirao University of Baroda and a post graduate diploma in management from Indian Institute of Management Society, Lucknow. He has over 26 years of experience in the banking industry. |
| 6. | Rajagopalan Santhanam | Nominee Director | He holds a bachelor's degree in commerce from University of Delhi. He is a certified chartered accountant from the Institute of Chartered Accountants of India ("ICAI"). He has over 28 years of experience in finance, accounting and treasury management. |
| 7. | Vishal Vijay Gupta | Nominee Director | He holds a bachelor's degree in commerce from Nagpur University and post graduate diploma in management from IIM, Calcutta. He is a certified chartered accountant from the ICAI with 15 years' experience in investments in consumer internet and financial technology. |
| 8. | Narendra Ostawal | Nominee Director | He holds a post graduate diploma in management from IIM, Bangalore and attended the international executive business program at the University of Chicago's Graduate School of Business. He has passed the final examination held by the ICAI. |
| 9. | Manoj Viswanathan | Managing Director and Chief Executive Officer | He holds a bachelor's degree in electrical and electronics engineering from the Birla Institute of Technology and Science, Pilani and a post graduate diploma in business management from XLRI, Jamshedpur. He has over 24 years of experience in consumer lending. |

For further details in relation to our Board of Directors, see "Our Management" beginning on page 180 of the RHP.

| OBJECTS OF THE OFFER |
|---|
| The Offer comprises the Fresh Issue by our Company and an Offer for Sale by the Selling Shareholders. For further details of the Offer for Sale, see "The Offer" on page 46 of the RHP. |
| Utilisation of Net Proceeds The Net Proceeds of the Fresh Issue are proposed to be utilised for increasing our Company's Tier I capital base to maintain the minimum capital adequacy ratio in accordance with Regulation 30 of the NHB Directions and to meet future capital requirements. In addition, our Company expects to receive the benefits of listing of the Equity Shares on the Stock Exchanges, including enhancement of our Company's brand name and creation of a public market for our Equity Shares in India. The Net Proceeds are proposed to be deployed in the Financial Year 2022. |

Aggregate amount upto which Equity Shares proposed to be sold by Selling Shareholders:

(in ₹ million)

| Selling Shareholders | Aggregate amount upto which Equity Shares offered in the Offer for Sale |
|--|---|
| True North Fund V LLP | 4,356.15 |
| Aether (Mauritius) Limited | 2,912.83 |
| Bessemer India Capital Holdings II Ltd | 1,204.61 |
| P. S. Jayakumar | 284.35 |
| Manoj Viswanathan | 129.25 |

Means of finance : We propose to fund the requirements of the objects detailed above entirely from the Net Proceeds. Accordingly, Paragraph 9 C of Part A of Schedule VI of the SEBI ICDR Regulations (which requires firm arrangements of finance to be made through verifiable means towards at least 75% of the stated means of finance, excluding the amount to be raised through the Fresh Issue and existing identifiable internal accruals) does not apply.

Details and reasons for non-deployment or delay in deployment of proceeds or changes in utilisation of issue proceeds of past public issues / rights issues, if any, of the Company in the preceding 10 years: Not Applicable.

Terms of Issuance of Convertible Security, if any: Not Applicable;

Name of Monitoring Agency: Axis Bank Limited.

Shareholding Pattern as on the date of the RHP:

| Category of shareholder | Number of fully paid up equity shares held | Shareholding as a % of total number of shares |
|-----------------------------|--|---|
| Promoter and Promoter Group | 43,480,894 | 52.85 |
| Public | 38,790,067 | 47.15 |
| Non Promoter- Non Public | - | - |
| Total | 82,270,961 | 100.00 |

RESTATED FINANCIAL STATEMENTS

(₹ in million except per share data)

| Particulars | As of and for the six months ended September 30, | | As of and the year ended March 31, | | |
|--|--|----------|------------------------------------|----------|----------|
| | 2020 | 2019 | 2020 | 2019 | 2018 |
| Total Income | 2,431.93 | 1,937.73 | 4,196.57 | 2,709.21 | 1,342.37 |
| Profit before Tax | 703.58 | 502.85 | 1,072.83 | 651.95 | 242.70 |
| Profit After Tax | 529.53 | 367.41 | 792.49 | 452.04 | 159.96 |
| Equity share capital | 156.79 | 156.60 | 156.60 | 126.68 | 103.23 |
| Other equity | 9,725.11 | 8,736.43 | 9,179.76 | 5,104.72 | 3,148.92 |
| Net Worth | 9,881.90 | 8,893.03 | 9,336.36 | 5,231.40 | 3,252.15 |
| Restated Basic earnings per share after sub-division (₹) | 6.76 | 5.33 | 10.77 | 7.82 | 3.10 |
| Restated Diluted earnings per share after sub-division (₹) | 6.59 | 5.21 | 10.53 | 7.65 | 3.02 |
| Return on Net Worth (%) | 5.5% | 5.2% | 10.9% | 10.7% | 5.1% |
| Net Asset Value per Equity Share (basic) after sub-division of shares (in ₹) | 126.06 | 113.58 | 119.24 | 82.59 | 63.01 |
| Net Asset Value per Equity Share (diluted) after sub-division of shares (in ₹) | 122.84 | 111.29 | 116.75 | 80.95 | 61.41 |

Percentages and EPS (Basic/Diluted) for September 2019 and September 2020 are not annualised. They are not comparable

INTERNAL RISK FACTORS

Below mentioned risks are the top 5 risk factors as per the RHP:

1. The Coronavirus disease (COVID-19) has had an adverse effect on our business and operations and the extent to which it may continue to do so in the future, is uncertain and cannot be predicted.
2. Any disruption in our sources of funding could have an adverse effect on our business, results of operations and financial condition.
3. Our inability to meet our obligations, including financial and other covenants under our debt financing arrangements could adversely affect our business, results of operations and financial condition.
4. Our Auditor's reports on financial statements for Financial Year 2018, Financial Year 2019 and Financial Year 2020 include certain matters required under the Companies (Auditors Report) Order, 2016 ("CARO"). Further, our Statutory Auditors have included certain emphasis of matters in our Restated Financial Information.
5. We have had negative net cash flows in the past and may continue to have negative cash flows in the future.

SUMMARY OF OUTSTANDING LITIGATIONS, CLAIMS AND REGULATORY ACTION

A. Total number of outstanding litigations/ regulatory action against the Company and amount involved:

| Types of Proceedings | Number of Cases | Amount (in ₹ million)* |
|--|-----------------|------------------------|
| Litigation filed against our Company | | |
| Actions by statutory or regulatory authorities | 4 | 0.02 ⁽¹⁾ |
| Indirect tax proceedings | 1 | 5.38 ⁽²⁾ |
| Total | 5 | 5.40 |

⁽¹⁾ Such penalty levied by the regulatory authorities has been paid by our Company.

⁽²⁾ An amount of ₹ 1.82 million has been paid under protest by our Company.

B. Brief details of top 5 material outstanding litigations/ regulatory action against the Company and amount involved:

| Sr. No. | Particulars | Litigation filed by | Current Status | Amount Involved |
|---------|---|---------------------|-------------------------|------------------|
| 1. | A show cause notice issued by the NHB alleging violation of certain provisions in relation to disclosures in balance sheet. Our Company has replied with certain clarifications to this notice and ensured compliances in the future. No further action has taken place in relation to the show cause notice as on the date of this red herring prospectus. | NHB | Pending | Not quantifiable |
| 2. | A show cause notice issued by the NHB alleging violation of certain provisions in relation to, <i>inter alia</i> , failure of the Company in assignment of risk weight on financial guarantee and incorrect inclusion of provisions of non-performing assets. Our Company has replied with certain clarifications to this notice and ensured compliances in the future. NHB had levied a penalty of ₹ 0.01 million on our Company. Our Company has paid the penalty. | NHB | Penalty paid by Company | ₹ 0.01 million |
| 3. | A show cause notice issued by the NHB alleging violation of certain provisions in relation to, <i>inter alia</i> , failure of our Company to include interest receivables on loans and advances amounting to ₹ 246.95 million in the total outstanding amount for the purposes of calculation of provisions for standard assets. Our Company relied to NHB and submitted that such failure of including the amount was an inadvertent error. NHB had levied a penalty of ₹ 5,900 on our Company. Our Company has paid the penalty. | NHB | Penalty paid by Company | ₹ 5,900 |
| 4. | A show cause notice issued by the NHB alleging violation of certain provisions in relation to, <i>inter alia</i> , incorrect classification of insurance portion of loan in the balance sheet, disbursement of loan to a borrower for plot and construction without obtaining sanction plan, not carrying out secretarial audit for financial year 2018 and 2019. Our Company has submitted that it would classify insurance loan under non-housing loan, statutory audit was carried out to test general system controls for financial year 2018 and 2019 and an engineer's plan was obtained for financial year 2018 and 2019. NHB had levied a penalty of ₹ 0.01 million on our Company. Our Company has paid the penalty. | NHB | Penalty paid by Company | ₹ 0.01 million |

C. Regulatory Action, if any - disciplinary action taken by SEBI or stock exchanges against the Promoters in last 5 financial years including outstanding action: Not applicable

D. Brief details of outstanding criminal proceedings against Promoters: Not applicable

For further details, please see “*Outstanding Litigation and Material Developments*” beginning on page 322 of RHP.

ANY OTHER IMPORTANT INFORMATION AS PER COMPANY - NIL

DECLARATION BY THE COMPANY

We hereby declare that all relevant provisions of the Companies Act and the guidelines or regulations issued by the Government of India or the guidelines or regulations issued by SEBI, established under Section 3 of the SEBI Act, as the case may be, have been complied with and no statement made in the RHP is contrary to the provisions of the Companies Act, the SCRA, the SEBI Act or rules made or guidelines or regulations issued thereunder, as the case may be. We further certify that all the statements in the Red Herring Prospectus are true and correct.

DECLARATION BY THE PROMOTER SELLING SHAREHOLDERS

The Promoter Selling Shareholders hereby confirm that all statements, disclosures and undertakings specifically made by us in the RHP in relation to ourselves, as a Promoter Selling Shareholder and our Offered Shares, are true and correct. We assume no responsibility for any other statements, disclosures and undertakings including statements made or confirmed by or relating to the Company or any other person(s) in the RHP.

DECLARATION BY THE INVESTOR SELLING SHAREHOLDER

The Investor Selling Shareholder hereby confirm that all statements, disclosures and undertakings specifically made by us in the RHP in relation to ourselves, as an Investor Selling Shareholder and our Offered Shares, are true and correct. We assume no responsibility for any other statements, disclosures and undertakings including statements made or confirmed by or relating to the Company or any other person(s) in the RHP.

DECLARATION BY THE INDIVIDUAL SELLING SHAREHOLDERS

The Individual Selling Shareholders hereby confirm that all statements, disclosures and undertakings specifically made by me in the RHP in relation to myself, as an Individual Selling Shareholder and my Offered Shares, are true and correct. I assume no responsibility for any other statements, disclosures and undertakings including statements made or confirmed by or relating to the Company or any other person(s) in the RHP.

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IN THE NATURE OF ABRIDGED PROSPECTUS - MEMORANDUM CONTAINING SALIENT FEATURES OF THE RED HERRING PROSPECTUS (RHP)

BIDDER'S UNDERTAKING FOR REVISION FORM

I/We (on behalf of joint Bidders, if any) confirm that the Acknowledgement Slip for my/our Bids is enclosed for the revisions which are being requested. I/We agree to be bound by all the terms & conditions mentioned in the Bid Cum Application Form submitted earlier by me/us. I/We (on behalf of joint Bidders, if any) authorise you to reject this Bid Revision Form, in case any of the details of my/our existing Bids as appearing on the electronic book building system do not tally with the details given in this Bid Revision Form.

INSTRUCTIONS FOR FILLING UP THE REVISION FORM

- Name of sole/ First Bidder should be exactly the same as it appears in the Depository records. In case of joint Bids, the Bid cum Application Form should contain only the name of the first Bidder whose name should also appear as the first holder of the beneficiary account held in joint names. The Bid means an 'indication to make an Offer' and not 'an Offer'.
- Please ensure that the Bid options provided are in the same order as that provided in the Bid Cum Application Form submitted earlier.
- In case there is no change in the particular Bid option, please write "NO CHANGE". In case you want to cancel the Bid option, please write "CANCELLED".
- Total Bid Amount payable must be calculated for the highest of three options, at Bid Price. Total Bid Amount to be paid must be calculated net of total amount paid at the time of submission of Bid cum Application Form. Bidders, please ensure that your Bank has notified an SCSB Branch in the city where the Bid cum Application Form is being submitted.
- Revision of Bids in case of Revision of Price Band:** In case of an upward revision in the Price Band, Retail Individual Bidders who had Bid at Cut-off Price could either (i) revise their Bid or (ii) shall make additional payment based on the cap of the revised Price Band (such that the total amount i.e., original Bid Amount plus additional payment does not exceed ₹ 200,000 if the Bidder wants to continue to Bid at Cut-off Price), with the SCSBs/ members of the Syndicate/Registered Brokers/RTA/ CDPs to whom the original Bid was submitted. In case the total amount (i.e., original Bid Amount plus additional payment) exceeds ₹ 200,000, the Bid will be considered for allocation under the Non-Institutional Portion in terms of the RHP. If, however, the Bidder does not either revise the Bid or make additional payment and the Offer Price is higher than the cap of the Price Band prior to revision, the number of Equity Shares Bid for, shall be adjusted downwards for the purpose of Allotment, such that no additional amount would be required to be blocked and the Bidder is deemed to have approved such revised Bid at Cut-off Price. In case of a downward revision in the Price Band, announced as above, Retail Individual Bidders who have bid at Cut-off Price, could either revise their Bid or the excess amount blocked at the time of bidding would be unblocked from the ASBA Account after the Allotment is finalised.
- Only the First Bidder is required to sign the Bid Cum Application Form/ Revision Form. Thumb impressions and signatures other than in the languages specified in the Eighth Schedule to the Constitution of India must be attested by a Magistrate or a Notary Public or a Special Executive Magistrate under official seal. Applicants should specify only his/her ASBA bank account or UPI ID linked with his/her own bank account in case of sole Bidder and ASBA bank account or UPI ID linked with the bank account of First Bidder in case of joint Bidder, in the application form. If the First Bidder is not the account holder, ensure that the Bid cum Application Form is signed by the ASBA Account holder. Signature of the ASBA Account holder is mandatory.
- Please note that application made using third party UPI ID or third party ASBA Bank A/c are liable to be rejected.
 - QIBs and Non-Institutional Investors cannot use UPI Mechanism to apply.
 - For Retail Individual Bidders applying using UPI.**
 - Please ensure that your Bank is offering UPI facility for Public Offers.
 - Please mention UPI ID clearly in CAPITAL LETTERS only.
 - Ensure that the: (a) bank where the bank account linked to their UPI ID is maintained; and (b) Retail Individual Investors Bidding using the UPI Mechanism may apply through the SCSBs and mobile applications whose names appears on the website of the SEBI (<https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmld=40>) and (<https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmld=43>) respectively, as updated from time to time.
 - Eligible NRIs applying in the Offer through the UPI Mechanism, are advised to enquire with the relevant bank where their account is UPI linked prior to submitting their Bid cum Application Form.
 - UPI ID cannot exceed 45 characters.
 - Please ensure that you are using your UPI ID only and not the UPI ID of any third party.
 - Retail Individual Bidders Bidding using the UPI Mechanism shall ensure that details of the Bid are reviewed and verified by opening the attachment in the UPI Mandate Request and then proceed to authorise the UPI Mandate Request using his/her UPI PIN. For further details, see "Offer Procedure" on page 350 of the RHP.
- Other Instructions:** a. Revision to Bids must be made only in the prescribed Revision Form, as applicable; b. Revision Form must be completed in full, in BLOCK LETTERS in ENGLISH. Bidders should note that the Member of the Syndicate/ SCSBs/Registered Brokers/RTA/CDPs will not be liable for errors in data entry due to incomplete or illegible Revision Forms; c. Ensure that Acknowledgment Slip for your Bid and any other applicable documents in support of the revision are attached with the Revision Form; and d. Bidders shall only be required to issue instruction to block the revised amount in excess of their original blocked amount based on the cap of the revised Price Band upon an upward revision of their Bid.
- Revision(s) in the Bid, the Bidders/Applicants will have to use the services of the same Designated Intermediary through which such Bidder/Applicant had placed the original Bid. Bidders/Applicants are advised to retain copies of the blank Revision Form and the Bid(s) must be made only in such Revision Form or copies thereof.

OFFER STRUCTURE

| Particulars | QIBs ⁽¹⁾ | Non-Institutional Bidders | RIBs |
|---|--|--|--|
| Number of Equity Shares available for Allotment or allocation ^{*(2)} | Not more than [●] Equity Shares | Not less than [●] Equity Shares available for allocation or Offer less allocation to QIB Bidders and RIBs | Not less than [●] Equity Shares available for allocation or Offer less allocation to QIB Bidders and Non-Institutional Bidders |
| Percentage of Offer size available for Allotment or allocation | Not more than 50% of the Offer being available for allocation to QIB Bidders. However, up to 5% of the Net QIB Portion will be available for allocation proportionately to Mutual Funds only. Mutual Funds participating in the Mutual Fund Portion will also be eligible for allocation in the remaining QIB Portion. The unsubscribed portion in the Mutual Fund Portion will be added to the Net QIB Portion | Not less than 15% of the Offer or the Offer less allocation to QIB Bidders and RIBs | Not less than 35% of the Offer or Offer less allocation to QIB Bidders and Non-Institutional Bidders |
| Basis of Allotment if respective category is oversubscribed ⁴ | Proportionate as follows (excluding the Anchor Investor Portion): (a) [●] Equity Shares shall be available for allocation on a proportionate basis to Mutual Funds only; and (b) [●] Equity Shares shall be available for allocation on a proportionate basis to all QIBs, including Mutual Funds receiving allocation as per (a) above. Up to [●] Equity Shares may be allocated on a discretionary basis to Anchor Investors of which one-third shall be available for allocation to Mutual Funds only | Proportionate | The allotment to each RIBs shall not be less than the minimum Bid Lot, subject to availability of Equity Shares in the Retail Portion and the remaining available Equity Shares if any, shall be allotted on a proportionate basis. For further details, see the General Information Document. |
| Mode of Bid | ASBA only (excluding the UPI Mechanism) ⁽³⁾ | ASBA only (excluding the UPI Mechanism) | ASBA only (including the UPI Mechanism) |
| Minimum Bid | Such number of Equity Shares in multiples of [●] Equity Shares such that the Bid Amount exceeds ₹ 200,000 | Such number of Equity Shares in multiples of [●] Equity Shares such that the Bid Amount exceeds ₹ 200,000 | [●] Equity Shares |
| Maximum Bid | Such number of Equity Shares in multiples of [●] Equity Shares not exceeding the size of the Offer, subject to limits applicable to each Bidder | Such number of Equity Shares in multiples of [●] Equity Shares not exceeding the size of the Offer (excluding the QIB Portion), subject to limits applicable to Bidder | Such number of Equity Shares in multiples of [●] Equity Shares so that the Bid Amount does not exceed ₹ 200,000 |
| Mode of Allotment | Compulsorily in dematerialised form | | |
| Bid Lot | [●] Equity Shares and in multiples of [●] Equity Shares thereafter | | |
| Allotment Lot | A minimum of [●] Equity Shares and in multiples of one Equity Share thereafter | | |
| Trading Lot | One Equity Share | | |
| Who can apply ⁽⁴⁾ | Public financial institutions as specified in Section 2(72) of the Companies Act 2013, scheduled commercial banks, multilateral and bilateral development financial institutions, mutual funds registered with SEBI, FPIs other than individuals, corporate bodies and family offices, VCFs, AIFs, FVCLs, state industrial development corporation, insurance company registered with IRDAI, provident fund with minimum corpus of ₹ 250 million, pension fund with minimum corpus of ₹ 250 million, National Investment Fund set up by the Government, insurance funds set up and managed by army, navy or air force of the Union of India, insurance funds set up and managed by the Department of Posts, India and Systemically Important NBFCs | Resident Indian individuals, Eligible NRIs, HUFs (in the name of Karta), companies, corporate bodies, scientific institutions, societies, family offices and trusts, for Equity Shares such that the Bid Amount exceeds ₹ 2,00,000 in value. | Resident Indian individuals, HUFs (in the name of Karta) and Eligible NRIs applying for Equity Shares such that the Bid amount does not exceed ₹ 2,00,000 in value. |
| Terms of Payment | In case of Anchor Investors: Full Bid Amount shall be payable by the Anchor Investors at the time of submission of their Bids ⁽⁵⁾ In case of all other Bidders: Full Bid Amount shall be blocked by the SCSBs in the bank account of the ASBA Bidder, or by the Sponsor Bank through the UPI Mechanism, that is specified in the ASBA Form at the time of submission of the ASBA Form | | |

* Assuming full subscription in the Offer

⁽¹⁾ Our Company and the Promoter Selling Shareholders, in consultation with the Book Running Lead Managers may allocate up to 60% of the QIB Category to Anchor Investors at the Anchor Investor Offer Price, on a discretionary basis, subject to there being (i) a maximum of two Anchor Investors, where allocation in the Anchor Investor Portion is up to ₹ 100 million, (ii) minimum of two and maximum of 15 Anchor Investors, where the allocation under the Anchor Investor Portion is more than ₹ 100 million but up to ₹ 2,500 million under the Anchor Investor Portion, subject to a minimum Allotment of ₹ 50 million per Anchor Investor, and (iii) in case of allocation above ₹ 2,500 million under the Anchor Investor Portion, a minimum of five such investors and a maximum of 15 Anchor Investors for allocation up to ₹ 2,500 million, and an additional 10 Anchor Investors for every additional ₹ 2,500 million or part thereof will be permitted, subject to minimum allotment of ₹ 50 million per Anchor Investor. An Anchor Investor will make a minimum Bid of such number of Equity Shares, that the Bid Amount is at least ₹ 100 million. One-third of the Anchor Investor Portion will be reserved for domestic Mutual Funds, subject to valid Bids being received at or above the price at which allocation is made to Anchor Investors.

⁽²⁾ Subject to valid Bids being received at or above the Offer Price. This is an Offer in terms of Rule 19(2)(b) of the SCRR and Regulation 6(1) of the SEBI ICDR Regulations.

⁽³⁾ Anchor Investors are not permitted to use the ASBA process.

⁽⁴⁾ In case of joint Bids, the Bid cum Application Form should contain only the name of the first Bidder whose name should also appear as the first holder of the beneficiary account held in joint names. The signature of only such first Bidder would be required in the Bid cum Application Form and such first Bidder would be deemed to have signed on behalf of the joint holders

⁽⁵⁾ Full Bid Amount shall be payable by the Anchor Investors at the time of submission of the Anchor Investor Application Forms provided that any difference between the Anchor Investor Allocation Price and the Anchor Investor Offer Price shall be payable by the Anchor Investor Pay-In Date as indicated in the CAN.



**To,
The Board of Directors
HOME FIRST FINANCE COMPANY INDIA LIMITED**

| |
|------------------------------|
| 100% BOOK BUILT OFFER |
| ISIN : INE481N01025 |

**Bid cum
Application
Form No.**

| | |
|---------------------------------------|---|
| MEMBERS OF THE SYNDICATE STAMP & CODE | REGISTERED BROKER/SCSB/CDP/RTA STAMP & CODE |
| | |
| SUB-BROKER'S/SUB-AGENT'S STAMP & CODE | SCSB BRANCH STAMP & CODE |
| | |
| BANK BRANCH SERIAL NO. | SCSB SERIAL NO. |
| | |

| | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|--|
| 1. NAME & CONTACT DETAILS OF SOLE / FIRST BIDDER | | | | | | | | | | | | | | | |
| Mr. /Ms./M/s. | | | | | | | | | | | | | | | |
| Address _____ | | | | | | | | | | | | | | | |
| _____ Email _____ | | | | | | | | | | | | | | | |
| Tel. No. (with STD code) / Mobile | | | | | | | | | | | | | | | |
| 2. PAN OF SOLE / FIRST BIDDER | | | | | | | | | | | | | | | |
| | | | | | | | | | | | | | | | |
| 3. BIDDER'S DEPOSITORY ACCOUNT DETAILS | | | | | | | | | | | | | | | |
| <input type="checkbox"/> NSDL <input type="checkbox"/> CDSL | | | | | | | | | | | | | | | |
| For NSDL enter 8 digit DP ID followed by 8 digit Client ID / For CDSL enter 16 digit Client ID | | | | | | | | | | | | | | | |

PLEASE CHANGE MY BID

| 4. FROM (AS PER LAST BID OR REVISION) | | | | | | | | | | | | | | | | | | |
|---------------------------------------|--|---|---|---|---|---|---|---|--|---|---|-----------------|---|---|-----------|---|--|------------------------------|
| Bid Options | No. of Equity Shares Bid (Bids must be in multiples of Bid Lot as advertised) | | | | | | | | Price per Equity Share (₹)/ "Cut-off" (Price in multiples of ₹ 1/- only) | | | | | | | | | |
| | | | | | | | | | (In Figures Only) | | | | | | | | | |
| | (In Figures) | | | | | | | | Bid Price | | | Retail Discount | | | Net Price | | | "Cut-off" (Please ✓ tick) |
| 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | 3 | 2 | 1 | 3 | 2 | 1 | 3 | 2 | 1 | | |
| Option 1 | | | | | | | | | | | | | | | | | | <input type="checkbox"/> |
| (OR) Option 2 | | | | | | | | | | | | | | | | | | <input type="checkbox"/> |
| (OR) Option 3 | | | | | | | | | | | | | | | | | | <input type="checkbox"/> |

| 5. TO (REVISED BID) (ONLY RETAIL INDIVIDUAL BIDDERS CAN BID AT "CUT-OFF") | | | | | | | | | | | | | | | | | | | |
|---|--|---|---|---|---|---|---|---|---|---|---|-----------------|---|---|-----------|---|---|--------------------------|--|
| Bid Options | No. of Equity Shares Bid (Bids must be in multiples of Bid Lot as advertised) | | | | | | | | Price per Equity Share (₹) / "Cut-off" (Price in multiples of ₹ 1/- only) | | | | | | | | | | |
| | | | | | | | | | (In Figures Only) | | | | | | | | | | |
| | 8 | 7 | 6 | 5 | 4 | 3 | 2 | 1 | Bid Price | | | Retail Discount | | | Net Price | | | | |
| | | | | | | | | | 3 | 2 | 1 | 3 | 2 | 1 | 3 | 2 | 1 | | |
| Option 1 | | | | | | | | | | | | | | | | | | <input type="checkbox"/> | |
| (OR) Option 2 | | | | | | | | | | | | | | | | | | <input type="checkbox"/> | |
| (OR) Option 3 | | | | | | | | | | | | | | | | | | <input type="checkbox"/> | |

| | | | | | | | | | | | | | | | | | | | |
|--|--|--|--|--|--|--|--|--|--|---|--|--|--|--|--|--|--|--|--|
| 6. PAYMENT DETAILS [IN CAPITAL LETTERS] | | | | | | | | | | PAYMENT OPTION : FULL PAYMENT <input checked="" type="checkbox"/> | | | | | | | | | |
| Additional Amount Blocked (₹ in figures) | | | | | | | | | | (₹ in words) | | | | | | | | | |

[illegible]

I/WE (ON BEHALF OF JOINT BIDDERS, IF ANY) HEREBY CONFIRM THAT I/WE HAVE READ AND UNDERSTOOD THE TERMS AND CONDITIONS OF THIS BID REVISION FORM, THE ATTACHED ABRIDGED PROSPECTUS AND THE GENERAL INFORMATION DOCUMENT FOR INVESTING IN PUBLIC ISSUES ("GID") AND HEREBY AGREE AND CONFIRM THE "BIDDER'S UNDERTAKING" AS GIVEN ALONG WITH THE BID/CUM APPLICATION FORM. I/WE (ON BEHALF OF JOINT BIDDERS, IF ANY) HEREBY CONFIRM THAT I/WE HAVE READ THE INSTRUCTIONS FOR FILLING UP THE BID REVISION FORM GIVEN OVER LEAF

| | | |
|--|---|--|
| 7A. SIGNATURE OF SOLE/ FIRST BIDDER | 7B. SIGNATURE OF ASBA BANK ACCOUNT HOLDER(s) (AS PER BANK RECORDS) | MEMBERS OF THE SYNDICATE / SUB-SYNDICATE MEMBER / REGISTERED BROKER / SCSB / CDP / RTA / AGENT STAMP (Acknowledging upload of Bid in Stock Exchange system) |
| | I/We authorise the SCSB to do all acts as are necessary to make the application in the Offer. | |
| | 1) ----- | |
| | 2) ----- | |
| | 3) ----- | |
| Date : _____, 2021 | | |

TEAR HERE



**HOME FIRST FINANCE COMPANY
INDIA LIMITED**

**BID REVISION FORM -
INITIAL PUBLIC OFFER - B**

**Acknowledgement Slip for
Members of the Syndicate / Sub-Syndicate
Member / Registered Broker / SCSB /
CDP / RTA / Agent**

**Bid cum
Application
Form No.**

[illegible]

| | | | | |
|--|--|--------------------------|--|----------------------------------|
| Additional Amount Blocked (₹ in figures) | | ASBA Bank A/c No./UPI ID | | Stamp & Signature of SCSB Branch |
| Bank Name & Branch | | | | |
| Received from Mr./Ms./M/s. _____ | | | | |
| Telephone / Mobile | | Email | | |
| | | | | |

TEAR HERE

| | | | | | | |
|---|--|----------|----------|----------|---|--|
| FIRST FINANCE UNLIMITED BIDDING FORM - SECTION FORM - PUBLIC OFFER - R | | Option 1 | Option 2 | Option 3 | Stamp & Signature of Members of the Syndicate / Sub-Syndicate Member / Registered Broker / SCSB / CDP / RTA / Agent | Name of Sole / First Bidder |
| | No. of Equity Shares | | | | | |
| | Bid Price | | | | | |
| | Additional Amount Blocked (₹ in figures) | | | | | |
| | | | | | | |
| | | | | | | Acknowledgement Slip for Bidder |

Name of Sole / First Bidder

Acknowledgement Slip for Bidder

Bid cum Application Form No.

| | |
|--|--|
| | |
|--|--|

Important Note : Application made using third party UPI ID or ASBA Bank A/c are liable to be rejected.