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its' progress towards financial inclusion, and it will become a reality for many Indian families.

- **Government Initiatives:** The Indian Government has been proactive and pro-housing! With a vision like "Housing for All" and schemes like the "Pradhan Mantri Awas Yojana", we're seeing a commitment to making housing accessible for every Indian household.

What key trends in BFSI and FinTech will shape the future of affordable housing finance in India in the next 5 years?

I believe the Indian BFSI are standing tall on a great foundation built over the last decade or so and we are observing a revolution in the affordable housing finance space. Over the next five years, we will witness a significant transformation powered by key trends like industrialization and nuclearisation. Here's what's coming:

- **Inclusive Credit Access:** By leveraging alternative data, we're extending and inviting everyone into a new ecosystem of formal lending. As industrialization leads to nuclearisation and eventually migration to more industrialized towns, we would continue to see strong housing demands in the affordable segment.
- **India tech-stack and transformation:** We live in an age where technology connects us all. Tech innovations break down barriers, allowing faster loan processing and greater transparency. India will continue

What emerging technologies (e.g., blockchain, GenAI, automation) do you see impacting the sector?

Technology is transforming our industry, serving as an innovation partner that reshapes financial services. By personalizing customer interactions, streamlining compliance, and reducing turnaround times, smart companies are making services more intuitive and accessible. Imagine a housing industry where property transactions are secure, hassle-free, and transparent. Advanced underwriting and blockchain tech will reduce fraud, making home ownership a reality for many. Loan applications will become smoother, and automation will simplify processes, letting us focus on what truly matters—our customers. Real-time insights and seamless integration will ensure every decision is informed and purposeful.

How does Home First Finance India balance growth,

compliance, and customer-centricity in an evolving regulatory environment?

At Home First, we begin everything with the customer in mind. In fact, we have a popular saying within the team - "Tech in Mind. Service at Heart." Our products and services are designed with a customer-first mindset, and we understand that the segment we cater to requires significant handholding and customization. We've successfully championed the ability to customize at scale, empowering aspiring Indian families with tailored solutions.

Our commitment to compliance is unwavering. In an ever-changing regulatory landscape, we stay in sync with regulators and prioritize exceeding compliance standards. Our systems are robust and transparent, ensuring that every step of the process is secure and every home loan is delivered seamlessly.

Technology has been the backbone of our business since day one, driving operational efficiency and supporting compliance. Looking forward, the future of affordable housing finance in India is bright—where cutting-edge technology and genuine care create a seamless, innovative, and trustworthy experience. ■