

IKF Home Finance Limited

Range of Rate of Interest (ROI) of Loans Disbursed to Individual Borrowers

Individual Housing Loans disbursed

FY/QR	Product	Min ROI (In %)	Max ROI (In %)	Wgt Avg ROI (In %)
Dec-24	HL	11.00%	16.75%	14.04%
Mar-25	HL	12.50%	16.75%	14.08%
Jun-25	HL	12.25%	16.75%	14.38%
Sep-25	HL	11.25%	16.75%	14.38%
Dec-25	HL	11.25%	17.00%	13.95%
Mar-26	HL	12.50%	16.75%	13.85%

Individual Non-Housing Loans disbursed

FY/QR	Product	Min ROI (In %)	Max ROI (In %)	Wgt Avg ROI (In %)
Dec-24	LAP	15.75%	21.00%	19.51%
Mar-25	LAP	16.50%	21.00%	19.55%
Jun-25	LAP	16.00%	21.00%	19.71%
Sep-25	LAP	15.00%	21.00%	19.50%
Dec-25	LAP	15.00%	21.00%	19.07%
Mar-26	LAP	16.50%	21.00%	19.37%