Independent Auditor's review report on Unaudited Financial Results for the quarter and half year ended September 30, 2026 of IKF Home Finance Limited pursuant to Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To,

The Board of Directors of

IKF Home Finance Limited

1. We have reviewed the accompanying statement of unaudited financial results of IKF Home Finance Limited (the "Company") for the quarter and half year ended September 30, 2026 ('the Statement'), being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ('Listing Regulations').

2. This Statement, which is the responsibility of the Company's Management and approved by the Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 (the "Act"), read with the relevant Rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation principles 52 of the Securities and Exchange Board of India (Listing Obligation and Disclosure Requirement) Regulation, 2015 as amended along with the circulars, guidelines and directions issued by the Reserve Bank of India (RBI)/National Housing Bank (NHB) to the extent applicable. Our responsibility is to express a conclusion on the Statement based on our review.

3. We conducted our review in accordance with the Standard on Review Engagements ('SRE') 2410, 'Review of Interim Financial Information Performed by the Independent Auditor of the Entity' issued by the Institute of Chartered Accountants of India ('the ICAI'). A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement has not been prepared in accordance with recognition and measurement principles laid down in Ind AS 34, prescribed under Section 133 of the Act, read with the relevant Rules issued thereunder and has not disclosed the information required to be disclosed in accordance with the requirements of Regulation 52 of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For S G C O & Co. LLP
Chartered Accountants
Firm Registration No.: 112081W/W100184

SUDHA JAIDEEP SHETTY
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Sudha Jaideep Shetty
Partner
Membership No.: 047684
UDIN: 26047684LDGARR2974

Place: Mumbai
Date: 29th October 2026

IKF Home Finance

IKF Home Finance Limited
CIN No- U65922AP2002PLC039417
Statement of Financial Results for the quarter & half year ended Sep 30, 2026
Statement of Profit & Loss Account

Rs. In lakhs

Sr.	Particulars	Quarter ended			Half year ended		Year ended
		30-Sep-26	30-Jun-26	30-Sep-25	30-Sep-26	30-Sep-25	31-Mar-26
		(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
	Revenue From operations						
	Interest income	6,818.63	6,747.22	5,589.58	13,565.85	10,808.87	22,861.87
	Fees and commission income	527.27	409.88	341.44	937.15	688.10	1,622.08
	Net gain on fair value changes	168.58	79.02	167.99	247.60	303.31	524.25
	Net gain on derecognition of financial instruments under amortised cost category	(117.12)	(173.63)	403.53	(290.75)	566.95	1,711.40
(I)	**Total revenue from operations**	**7,397.36**	**7,062.49**	**6,502.55**	**14,459.85**	**12,367.23**	**26,719.60**
(II)	Other income	142.00	93.86	243.79	235.86	457.91	956.60
(III)	**Total income (I + II)**	**7,539.36**	**7,156.35**	**6,746.33**	**14,695.71**	**12,825.14**	**27,676.20**
	Expenses						
	Finance costs	2,805.66	2,762.62	2,812.72	5,568.28	5,647.63	11,199.16
	Impairment on financial instruments	197.35	250.79	178.22	448.14	555.93	951.27
	Employee benefits expenses	1,805.86	1,697.51	1,447.15	3,503.37	2,863.55	6,109.22
	Depreciation, amortization and impairment	98.73	99.88	63.93	198.61	120.84	303.06
	Others expenses	590.39	639.33	788.11	1,229.72	1,281.54	2,673.57
(IV)	**Total expenses**	**5,497.99**	**5,450.13**	**5,290.14**	**10,948.12**	**10,469.49**	**21,236.28**
(V)	Profit / (loss) before exceptional items and tax (III - IV)	2,041.37	1,706.22	1,456.19	3,747.59	2,355.65	6,439.92
(VI)	Exceptional Items	-	-	-	-		-
(VII)	**Profit before tax (V - VI)**	**2,041.37**	**1,706.22**	**1,456.19**	**3,747.59**	**2,355.65**	**6,439.92**
(VIII)	Tax Expense:						
	(1) Current Tax	485.68	473.20	285.44	958.88	592.87	1,270.88
	(2) Deferred Tax	34.88	(93.40)	52.19	(58.52)	(26.08)	249.15
	Total Tax Expense (VIII)	**520.56**	**379.80**	**337.64**	**900.36**	**566.79**	**1,520.03**
(IX)	**Profit / (loss) for the period (VII-VIII)**	**1,520.81**	**1,326.42**	**1,118.55**	**2,847.23**	**1,788.86**	**4,919.89**
(X)	Other comprehensive income						
	(A) Items that will not be reclassified to profit or loss (specify items and amounts)						
	(a) Items that will not be reclassified to profit or loss	19.13	0.40	8.94	19.52	6.51	5.72
	(b) Income tax relating to items that will not be reclassified to profit or loss	(4.73)	(0.10)	(2.25)	(4.83)	(1.64)	(1.44)
	(B) Items that will be reclassified to profit or loss (specify items and amounts)						
	(a) Items that will be reclassified to profit or loss	126.24	(101.53)	155.66	24.71	148.98	81.52
	(b) Income tax relating to items that will be reclassified to profit or loss	(31.77)	25.55	(18.35)	(6.22)	(14.89)	(9.06)
(XI)	**Total comprehensive income for the period (IX + X)**	**1,629.68**	**1,250.74**	**1,262.56**	**2,880.42**	**1,927.83**	**4,996.63**
(XII)	Earnings per share (Not Annualized for the Quarterly Figures)						
	Basic (in Rs.)	1.68	1.47	1.62	3.15	2.58	5.44
	Diluted (in Rs.)	1.68	1.47	1.62	3.15	2.58	5.44
	Face value of Equity Share	10.00	10.00	10.00	10.00	10.00	10.00
(XIII)	Paid up equity share capital	9,047.32	9,047.32	8,064.46	9,047.32	8,064.46	9,047.32
(XIV)	Other Equity						40,276.98

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IKF Home Finance Limited
CIN No- U65922AP2002PLC039417
Statement of Financial Results for the period ended September 30, 2026
Statement of Assets and Liabilities

Rs. in lakhs

Particulars	As at 30-Sep-26 (Un Audited)	As at 31-Mar-26 (Audited)
ASSETS		
(1) Financial assets		
Cash and cash equivalents	4,278.30	2,233.33
Bank balance other than cash and cash equivalents	1,675.39	1,223.92
Loans	1,61,321.83	1,51,583.79
Investments	2,669.98	3,217.43
Derivative financial instruments	24.71	-
Other financial assets	7,065.99	7,801.47
	1,77,036.20	**1,66,059.94**
(2) Non-financial assets		
Current tax assets (Net)	-	-
Investment property	31.39	31.66
Property, plant and equipment	3,618.73	3,439.59
Capital Work in progress	-	-
Intangible assets under development	41.25	41.00
Right of use asset	324.30	413.28
Other intangible assets	46.87	55.60
Other non-financial assets	234.44	303.20
	4,296.98	**4,284.33**
Total assets	**1,81,333.18**	**1,70,344.27**
LIABILITIES AND EQUITY		
LIABILITIES		
(1) Financial liabilities		
(I)Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	6.62
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	58.86	177.85
Debt securities	3,969.74	4,970.41
Borrowings (other than debt securities)	1,19,644.64	1,11,316.65
Lease Liabilities	354.91	437.08
Other financial liabilities	3,722.82	3,053.56
	1,27,750.97	**1,19,962.17**
(2) Non-financial liabilities		
Current tax liabilities (Net)	292.21	13.69
Provisions	96.72	96.43
Deferred tax liabilities (Net)	794.51	841.99
Other non-financial liabilities	127.05	105.69
	1,310.49	**1,057.80**
EQUITY		
Equity share capital	9,047.32	9,047.32
Other equity	43,224.39	40,276.98
	52,271.71	**49,324.31**
Total liabilities and equity	**1,81,333.18**	**1,70,344.27**

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IKF Home Finance

IKF Home Finance Limited
CIN No- U65922AP2002PLC039417
Statement of Cash Flows for the period ended September 30, 2026

Rs. in lakhs

Particulars	For the period ended 30-Sep-26 (Un Audited)	For the period ended 30-Sep-25 (Un Audited)
Cash flow from operating activities:		
Net profit before tax as per the statement of profit and loss	3,747.59	2,355.65
Adjustments for		
Net (gain) / loss on derecognition of financial instruments under amortised cost category	290.75	(1,271.44)
Finance cost	5,568.28	5,673.06
Interest on fixed deposits with Banks	(44.54)	(36.68)
Share based payments to employees	67.00	12.19
Net gain on changes in fair value	(247.60)	(238.72)
Depreciation and amortisation	198.61	120.84
Acturial Gain/(Loss)-Defined Benefit Plan	19.52	6.51
Impairment allowance on loans	448.14	555.93
Net gain/loss on financial assets	-	(125.81)
Operating profit before working capital changes	**10,047.75**	**7,051.53**
Changes in working capital		
Decrease / (increase) in Loans	(10,186.18)	(16,915.36)
Decrease / (increase) in other financial assets	463.32	1,564.45
Decrease / (increase) in other non financial assets	68.76	186.47
Increase / (Decrease) in other payables	(125.61)	(49.66)
Increase / (Decrease) in other financial liabilities	669.26	711.30
Increase / (Decrease) increase in provisions	0.29	124.21
Increase / (Decrease) Increase in other non financial liabilities	21.36	(743.07)
Total Changes in Working Capital	**(9,088.80)**	**(15,121.66)**
Finance Cost	(5,033.78)	(5,649.95)
Income taxes paid (net)	(680.37)	(514.30)
Cash flow from operating activities (A)	**(4,755.20)**	**(14,234.38)**
Payment for the purchase of property, plant and equipment	(280.02)	(632.66)
Interest received on bank deposits	18.77	35.56
Sale of investments	50,960.78	60,367.35
Purchase of investments	(50,864.80)	(64,984.18)
Income received from Investments	254.78	238.72
Net cash (used in) / generated from investing activities (B)	**89.51**	**(4,975.21)**
Cash flow from financing activities		
Issue of equity shares (including securities premium)	-	10,517.47
Increase in borrowings	24,317.00	14,500.00
Decrease/ repayment in borrowings	(17,503.59)	(12,234.16)
Principal repayment of financial lease liability	(82.17)	(69.88)
Interest repayment of financial lease liability	(20.58)	(25.43)
Net cash (used in) generated from financing activities (C)	**6,710.66**	**12,688.00**
Net (decrease) in cash and cash equivalents (A+B+C)	**2,044.97**	**(6,521.59)**
Cash and cash equivalents at the beginning of the year	2,233.33	8,309.24
Cash and cash equivalents at the end of the year	**4,278.30**	**1,787.65**

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IKF Home Finance Limited
CIN No- U65922AP2002PLC039417
Statement of Financial Results for the quarter and half year ended September 30, 2026

Notes:

1 The unaudited financial results have been prepared in accordance with applicable accounting standards prescribed under Section 133 of Companies Act, 2013 read with (Indian Accounting Standard) Rules, 2015 (Ind AS), as amended from time to time, and other accounting principles generally accepted in India, in compliance with Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations") read with circulars issued by SEBI from time to time as applicable and guidelines, directions etc. issued by Reserve Bank of India and National Housing Bank from time to time as applicable.

2 The above results for the quarter ended September 30,2026 have been reviewed by the Statutory Auditors of the Company and have been reviewed by the Audit Committee and on its recommendation have been approved by the Board of Directors of the Company at their meeting held on October 29, 2026.

3 The Company is engaged primarily in the business of financing and accordingly there are no separate reportable segments as per IND AS 108 dealing with operating segments.

4 The figures for the quarter ended September 30, 2026 and September 30, 2025 are the balancing figures between the published year-to-date figures up to the six months and the first quarter of the respective financial year, which were subject to limited review by the statutory auditor of the Company.

5 Disclosures pursuant to RBI/DOR/2025-26/334 DOR.ACC.REC.No.253/21.04.018/2025-26 dated 28 November 2025 Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 are given below :

(a) Details of transfer through assignment in respect of loans not in default during the quarter ended 30 Sep 2026

Particulars	**Housing Finance Companies**
Count of Loan accounts Assigned	148
Amount of Loan accounts Assigned (Rs in Lakhs)	1,897.42
Retention of beneficial economic interest (MRR) (Rs in Lakhs)	189.74
Weighted Average Maturity (Residual Maturity) (Months)	135
Weighted Average Holding Period (Months)	10
Coverage of tangible security coverage	258%
Rating wise distribution of rated loans	Not Applicable

(b) The Company has not acquired, any loans not in default during the quarter ended Sep 30, 2026

(c) The Company has not transferred or acquired any stressed loans during the quarter ended 30 Sep, 2026.

(d) The Company has not entered into any new co-lending arrangements during the quarter ended 30 Sep 2026. Hence, no disclosure is required pertaining to co-lending arrangements

6 Details of resolution plan implemented under the Resolution Framework for COVID-19 pandemic related stress, as per RBI circular August 6, 2020 (Resolution Framework 1.0) and May 5, 2021 (Resolution Framework 2.0) as at March, 2026 are given below:

Rs. In lakhs

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan -Position as at the half year ended Mar 31,2026	Of (A) debt that slipped into NPA during the half year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution planPosition as at the end of this half-year ended Sep 30, 2026
Individual Loans	66.12	-	-	0.68	65.44
Corporate Persons					
Of which MSME's	-	-	-	-	-
Others	-	-	-	-	-
Total	66.12	-	-	0.68	65.44

7 IKF Home finance Limited (“the Company”) is a Housing Finance Company registered with National Housing Bank (“NHB”). The Company is regulated by the Reserve Bank of India (“RBI”) and supervised by NHB. The RBI / NHB periodically issues/amends directions, regulations and/or guidelines (collectively "Regulatory Framework") covering various aspects of the operation of the Company, including those relating to accounting for certain types of transactions. The Regulatory Framework contains specific instructions that have been considered by the Company in preparing its financial statements

8 Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) regulations 2015, as amended, for the quarter ended & half year ended Sep 30, 2026 is attached as Annexure I.

9 The Secured Listed Non-Convertible Debentures ("NCDs") of the Company are secured by exclusive first charge on specific receivables of the Company and/or financial assets. The total security cover required thereof has been maintained as per the terms and conditions stated in the the respective respective debenture trust deed. The proceeds of the NCDs were used for the objects that were stated inthe respective offer document/disclosure document. The security cover as per Regulation 54(3) of the Listing Regulations is enclosed in Annexure- II

10 During the quarter ended September 30, 2026, the Company further strengthened its Expected Credit Loss (ECL) provisioning framework under Ind AS 109 ‘Financial Instruments’, in accordance with its Board-approved ECL policy. It recalibrated the ECL parameters (Probability of Default and Loss Given Default) based on recent portfolio experience and forward-looking macro-economic factors, and introduced minimum floors for certain sensitive inputs. This resulted in a release of ECL provision of Rs 288.17 Lakhs. The Company will continue to review these parameters periodically to ensure that the ECL provision adequately reflects the credit risk in its loan portfolio.

11 The Company does not have any subsidiary/associateljoint venture entity(ies), hence consolidation is not applicable.

12 Figures for the previous period/year have been regrouped wherever necessary, in order to make them comparable with current period / year

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For and on behalf of the Board of Directors of
IKF Home Finance Limited

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Place: Hyderabad
Date: 29-10-2026

V Vasantha Lakshmi
Managing Director

IKF Home Finance

IKF Home Finance Limited
CIN No- U65922AP2002PLC039417

Annexure I

Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements)Regulations, 2015 for quarter and half year ended September 30 2026

Particulars	Quarter ended			Half year ended		Year ended
	30-Sep-26	30-Jun-26	30-Sep-25	30-Sep-26	30-Sep-25	31-Mar-26
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Debt Equity Ratio	2.36	2.36	3.01	2.36	3.01	2.36
Debt Service Coverage Ratio *	NA	NA	NA	NA	NA	NA
Interest Service Coverage Ratio *	NA	NA	NA	NA	NA	NA
Outstanding redemption preference shares (quantity and value)	NA	NA	NA	NA	NA	NA
Debenture Redemption Reserve/ Capital redemption reserve	NA	NA	NA	NA	NA	NA
Net worth (in ₹ lakh)	52,271.71	50,611.33	37,109.23	52,271.71	37,109.23	49,324.31
Net profit after tax (in ₹ lakh)	1,520.81	1,326.42	1,118.55	2,847.23	1,788.86	4,919.89
Earnings per share (of ₹10/- each)						
- Basic	1.68	1.47	1.62	3.15	2.58	5.44
- Diluted	1.68	1.47	1.62	3.15	2.58	5.44
Long term debt to working capital **	NA	NA	NA	NA	NA	NA
Current Ratio **	NA	NA	NA	NA	NA	NA
Bad debts to Account receivable ratio	NA	NA	NA	NA	NA	NA
Current liability ratio **	NA	NA	NA	NA	NA	NA
Total debts to total assets (%)	68.17%	68.43%	72.88%	68.17%	72.88%	68.27%
Debtors turnover **	NA	NA	NA	NA	NA	NA
Inventory turnover **	NA	NA	NA	NA	NA	NA
Operating margin (%) **	NA	NA	NA	NA	NA	NA
Net profit margin (%)	20.17%	18.53%	16.58%	19.37%	13.95%	17.78%
Sector Specific equivalent ratio						
Provision Coverage Ratio (%)	34.55%	34.23%	36.90%	34.55%	36.90%	35.07%
Gross Non- Performing Asset (GNPA) (%)	2.03%	1.81%	1.55%	2.03%	1.55%	1.65%
Net Non- Performing Asset (NNPA) (%)	1.34%	1.19%	0.98%	1.34%	0.98%	1.07%
CRAR (%)	45.11%	43.81%	37.79%	45.11%	37.79%	45.65%

Fomulae for computation of ratios are as follows:

1. Debt equity ratio is (Debtsecurities + Borrowings (other than debt secutities)/ Networth
2. Networth is equal to Equity share capital + other equity
3. Total debts to total assets (%) = (Debtsecurities + Borrowings (other than debt secutities)/ Total assets
4. Net profit margin (%) = (profit for the period) / Total income
5. Provision coverage ratio = ECL on gross stage 3 loans principal outstanding / gross stage 3 loans principal outstanding
6. GNPA (%) = NPA loan principal outstanding / Total loan principal outstanding
7. NNPA (%) = (NPA loan principal outstanding- ECL on NPA loan principal outstanding) / Total loan principal outstanding

* Disclosure is not applicable to Housing Finance Companies registered with NHB/ RBI as per Regulation 52(4) and 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

** The Company prepares the Financial statements as per Division III to Schedule III of Companies Act, 2013, hence these ratios are not applicable.

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