



Home Finance

August 09th, 2023

To

BSE Limited

Department of Corporate Services

P.J. Towers, Dalal Street, Mumbai- 400 001

Sub: Outcome of Board Meeting held on August 09, 2023

Ref: 1. INE02VP07016 2. INE02VP07024 3. INE02VP07032 4. INE02VP07040 5. INE02VP07057

Pursuant to regulation 51, 52 together read with part B of Schedule III and regulation 54 of SEBI (Listing obligations & disclosure requirements) Regulations 2015, as amended from time to time and other regulations, if applicable we hereby inform that the board of Directors of the Company at their meeting held today i.e. August 09, 2023, have inter-alia considered and approved the un audited financial results for the quarter ended June 30, 2023.

Please find the enclosed as following

1. Un audited Financial Results of the Company for the Quarter year ended June 30, 2023 along with the Limited Review report issued by the Statutory Auditors of the Company.
2. Declaration regarding audit report with unmodified opinion under Regulation 52 (3) of SEBI LODR, 2015.
3. Disclosure pursuant to regulation 52(4) and other applicable regulations, if any of SEBI LODR, 2015

We further confirm the following

1. Pursuant to regulation 52(7) of the SEBI LODR, the proceeds of the issuance of NCDs have been utilized for the purpose as mentioned in the information memorandum and other transactions documents;

Kindly take the above information on to your record.

This is for the information of stock exchanges, debentures Trustees and Debenture Holders.

Thanking you

Yours faithfully

For IKF Home Finance Limited

Vishal Kumar Joshi

Company Secretary & Compliance officer

M.NO A43209

Encl: As above

CC: IDBI Trusteeship Services Limited

Asian Building, 17 R. Kamani Marg,

Ballard Estate, Mumbai 400 001

Mumbai – 400 098

Catalyst Trusteeship Limited

Windsor, 6th Floor, Office No - 604,

C.S.T. Road, Kalina, Santacruz (East),

Corporate Office: IKF Home Finance Limited

Plot No.30/A, Survey No.83/1, My Home Twitza, 11th Floor, Diamond Hills, Lumbini Avenue,
Beside 400/220/132KV GIS Substation, APIIC Hyderabad Knowledge City, Raidurg, Hyderabad-500081.

Ph: 040 23412083 **w:** www.ikfhomefinance.com **e:** info@ikfhomefinance.com

CIN: U65922AP2002PLC039417

Registered Office: IKF Home Finance Limited, 40-1-144, Corporate Centre, M.G. Road, Vijayawada - 520 010, Andhra Pradesh, INDIA



Independent Auditor's Limited Review Report on the Unaudited Financial Results for the quarter ended 30th June, 2023 of the IKF Home Finance Limited Pursuant to the Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

**To
The Board of Directors,
The IKF Home Finance Limited**

1. We have reviewed the accompanying statement of Unaudited Financial Results of **The IKF Home Finance Limited** (“the Company”) for the quarter ended June 30, 2023 (“the Statement”) being submitted by the company pursuant to requirements of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended.
2. This statement, which is the responsibility of the Company’s Management and has been 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", prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to issue a report on these unaudited financial statements based on our review.
3. We conducted our review of the Statement 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. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Our review of the statement of Unaudited Financial Results has been restricted to the figures shown in the columns headed “Quarter ended 30.06.2023 – Unaudited”, “Quarter ended 31.03.2023 – Unaudited” and “Year ended 31.03.2023 – Audited”. The figures shown in the columns headed “Quarter ended 30.06.2022 – Unaudited” have been traced from the respective results reviewed by the other auditors.



5. Attention is drawn to the fact that the figures for the 3 months ended 31st March, 2023 as reported in these financial results are the balancing figures between audited figures in respect of the full previous financial year and the published year to date figures up to the third quarter of the previous financial year. The figures up to the end of the third quarter of previous financial year had only been reviewed and not subjected to audit.
6. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying statement of unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For **K.S. Rao & Co.**

Chartered Accountants

Firm's Registration Number: 003109S

KURICHETI

VAMSI KRISHNA

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KURICHETI VAMSI KRISHNA
Date: 2023.08.09 22:54:41
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(K. Vamsi Krishna)

Partner

(ICAI Membership No: 238809)

UDIN: 23238809BGYJVX3445

Place: Vijayawada

Date: 09.08.2023



Home Finance

IKF Home Finance Limited

CIN No- U65922AP2002PLC039417

Statement of Financial Results for the quarter ended June 30, 2023

Statement of Profit & Loss Account

(Amount in Lakhs unless otherwise stated)

Sr. No.	Particulars	Quarter ended		Year ended	
		30-Jun-23 (Unaudited)	31-Mar-23 (Refer notes)*	30-Jun-22 (Unaudited)	31-Mar-23 (Audited)
	Revenue From operations				
	Interest income	2,227.41	2,182.71	1,273.51	7,087.36
	Fees and commission income	197.24	210.80	180.73	678.61
	Net gain on derecognition of financial instruments under amortised cost category for assigned loans	700.06	204.69	-	1,112.58
(I)	Total revenue from operations	3,124.71	2,598.21	1,454.24	8,878.54
(II)	Other income	348.48	202.56	45.56	382.85
(III)	Total income (I + II)	3,473.19	2,800.77	1,499.80	9,261.39
	Expenses				
	Finance costs	1,425.61	1,252.20	704.99	3,942.75
	Net loss on fair value changes	-	-	-	-
	Impairment on financial instruments	8.08	19.88	1.05	88.36
	Employee benefits expenses	768.61	786.40	465.50	2,729.69
	Depreciation, amortization and impairment	30.93	29.22	19.27	77.44
	Others expenses	262.76	333.65	155.83	985.38
(IV)	Total expenses	2,495.98	2,421.34	1,346.64	7,823.62
(V)	Profit / (loss) before exceptional items and tax (III - IV)	977.22	379.43	153.16	1,437.77
(VI)	Exceptional Items	-	-	-	-
(VII)	Profit before tax (V - VI)	977.22	379.43	153.16	1,437.77
(VIII)	Tax Expense:				
	(1) Current Tax	160.38	89.56	92.05	255.77
	(2) Deferred Tax	77.15	28.85	(77.59)	110.40
	Total Tax Expense (VIII)	237.52	118.41	14.46	366.16
(IX)	Net Profit / (loss) for the period (VII-VIII)	739.69	261.02	138.70	1,071.61
(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	19.85	96.38	-	57.92
	(b) Income tax relating to items that will not be reclassified to profit or loss	(5.00)	(9.49)	-	0.19
	(B) Items that will be reclassified to profit or loss (specify items and amounts)				
	(a) Items that will be reclassified to profit or loss	-	-	-	-
	(b) Income tax relating to items that will be reclassified to profit or loss	-	-	-	-
(XI)	Total comprehensive income for the period (IX + X)	754.55	347.91	138.70	1,129.72
(XII)	Earnings per share (equity share, par value of Rs.10 each)				
	Basic** (Rs.)	1.17	0.53	0.34	2.18
	Diluted** (Rs.)	1.17	0.53	0.34	2.18

* of the full previous financial year and the published year to date figures up to the third quarter of the previous financial year. The figures up to the end of the third quarter of the previous financial year had only been reviewed and not subjected to audit.

** Not Annualized for the Quarterly Figures



Home Finance

IKF Home Finance Limited
CIN No- U65922AP2002PLC039417

Statement of Financial Results for the quarter ended June 30, 2023

Notes:

- 1 The financial results of the Company have been prepared in accordance with Indian Accounting Standards (Ind AS) as per the Companies (Accounting Standards) Rules, 2015 (as amended from time to time) and notified under Section 133 of the Companies Act, 2013.
- 2 The above audited results for the quarter ended June 30, 2023 have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on August 9, 2023 and reviewed by statutory auditors in accordance with the requirement of Regulation 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- 3 The Company operates in a single business segment i.e. financing, since the nature of the loans are exposed to similar risk and return profiles hence they are collectively operating under a single segment for the purpose of Ind AS 108 on 'Operating Segments' notified under the Companies (Indian Accounting Standards) Rules, 2015 and Companies (Indian Accounting Standards) Amendment Rules, 2016. The Company operates in a single geographical segment i.e. domestic.
- 4 On November 12, 2021, Reserve Bank of India issued circular requiring changes to and clarifying certain aspects of income recognition and asset classification norms. The Management has taken necessary steps to comply with norms/changes as and when they became applicable.
- 5 Disclosure pursuant to RBI Notification – RBI/DOR/2021-22/86 DOR.STR.REC.51/21.04.048/2021-22 dated September 24, 2021

(a) Details of transfer through assignment in respect of loans not in default during the quarter ended 30 June 2023

Entity/Assignee	Housing Finance Companies
Count of Loan accounts Assigned	198
Amount of Loan accounts Assigned (Rs in Lakhs)	2,250
Retention of beneficial economic interest (MRR) (Rs in Lakhs)	225
Weighted Average Maturity (Residual Maturity) (Months)	112
Weighted Average Holding Period (Months)	13
Coverage of tangible security coverage	100.00%
Rating wise distribution of rated loans	-

(b) Details of acquired through assignment in respect of loans not in default during the quarter ended 30 June 2023

Entity/Assignee	Housing Finance Company
Count of Loan accounts Assigned	Nil
Amount of Loan accounts Assigned (Rs in Lakhs)	Nil
Retention of beneficial economic interest (MRR) (Rs in Lakhs)	Nil
Weighted Average Maturity (Residual Maturity) (Months)	Nil
Weighted Average Holding Period (Months)	Nil
Coverage of tangible security coverage	Nil
Rating wise distribution of rated loans	-

(c) The Company has not transferred or acquired any stressed loans during the quarter ended 30 June, 2023.

7 The Secured Listed Non-Convertible Debentures issued by the Company are fully secured by way of first ranking exclusive and continuing charge over certain identified receivables of the Company.

8 Previous year / periods figures have been regrouped / rearranged wherever necessary to conform with current period's classification.

9 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 June 30, 2023 are given below:

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan-Position as at the end of the previous year i.e., March 31,2023 (A)	Of (A), aggregate debt that slipped into NPA during the quarter ended June 30, 2023	Of (A) amount written off during the quarter ended June 30, 2023	Of (A) amount paid by the borrowers during the quarter ended June 30, 2023	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position as at the end of this quarter i.e., 30th June 2023
Personal Loans	619.57	-	-	60.27	559.31
Corporate Persons					
Of which MSME's					
Others					
Total	619.57	-	-	60.27	559.31

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

**Place: Hyderabad
Date: 9 Aug 23**

**V Vasantha Lakshmi
Managing Director**



Home Finance

IKF Home Finance Limited

CIN No- U65922AP2002PLC039417

Statement of Financial Results for the quarter ended June 30, 2023

Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the quarter ended June 30, 2023

Particulars	As at
	30-Jun-23
	(Unaudited)
Debt Equity Ratio	3.57
Debt Service Coverage Ratio *	NA
Interest Service Coverage Ratio *	NA
Outstanding redemption preference shares (quantity and value)	NIL
Debenture Redemption Reserve/ Capital redemption reserve	NIL
Net worth (in ₹ lakh)	15,196.35
Net profit after tax (in ₹ lakh)	739.69
Earnings per share (of ₹10/- each)	
- Basic	1.17
- Diluted	1.17
Long term debt to working capital **	NA
Current Ratio **	NA
Bad debts to Account receivable ratio	NA
Current liability ratio **	NA
Total debts to total assets	0.73
Debtors turnover **	NA
Inventory turnover **	NA
Operating margin (%) **	NA
Net profit margin (%)	21.30%
Sector Specific equivalent ratio	
Provision Coverage Ratio	30.27%
Gross Non- Performing Asset (GNPA) (%)	0.96%
Net Non- Performing Asset (NNPA) (%)	0.68%
CRAR (%)	35.08%
Security Cover (No. of times)	1.06

* 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.



The Board of Directors,
IKF Home Finance Limited
40-1-44, 1st Floor, Corporate Centre,
M.G. Road, Vijayawada- 520
010Andhra Pradesh, India

Statutory Auditor’s Certificate on Compliance of Regulation 54 and 56(1)(d) of the Securities and exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

1. We, M/s. K.S. Rao & Co, Chartered Accountants (Firm Registration No. 003109S), The Statutory Auditors of IKF Home Finance Limited (“the Company”) which is having its registered office at the above mentioned address, have been requested by the Company, to certify that the Company has maintained hundred percent or higher security cover for listed secured Non-Convertible Debentures as at June 30, 2023(as per the “Annexure”) and complied with the applicable financial covenants as at that date in accordance with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time (“LODR Regulations”) and SEBI Circular dated May 19, 2022 bearing ref. no. SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 (“SEBI Circular”), for the purpose of onward submission to the Debenture Trustees of the Company.
2. Accordingly, this certificate is issued in accordance with the terms of our engagement letter dated 25th September, 2022. The “Annexure” has been prepared by the Company only for listed secured Non-Convertible Debentures held as of June 30, 2023.

Management’s Responsibility

3. The preparation of the “Annexure” and compliance with applicable financial covenants is the responsibility of the Management of the Company including the preparation and maintenance of all accounting and other relevant supporting records and documents as implementation and maintenance of internal control relevant to the preparation and presentation of the Annexure and applying an appropriate basis of preparation; and making estimates that are reasonable in the circumstances.
4. The Management is also responsible for ensuring that the Company complies with requirements of LODR Regulations r.w. SEBI Circular, complies with the applicable financial covenants with the respect to listed secured Non-Convertible debentures and provides all relevant information to the Debenture Trustees.



Scope of Work, Procedures performed and Auditor's Responsibility

5. Pursuant to the requirements of Regulation 56(1)(d) of the LODR Regulations r.w. SEBI Circular, it is our responsibility to provide a reasonable assurance whether the Company has maintained hundred percent or higher security cover for listed secured Non-Convertible Debentures as of June 30, 2023 and complied with the applicable financial covenants with respect to listed secured Non-Convertible debentures as at that date.
6. The following documents have been furnished by the Company:
 - a) Annexure for the security computation as of June 30, 2023 prepared only for listed secured Non-Convertible Debentures;
 - b) Unaudited books of accounts and other relevant records for the quarter ended June 30, 2023;
 - c) Workings for the computation of the security cover;
 - d) Copy of Balance book of receivables as extracted from the system;
 - e) Flagging report as extracted from the system;
 - f) Term Sheets/ Offer documents of Non-Convertible Debentures, applicable Financial Covenants Listing and related supporting documents;
 - g) Written representations by the Management in this regard.
7. We have verified the computation of the security cover submitted by the Company in the "Annexure" to ensure that it is in agreement with the unaudited books of accounts and other relevant records submitted to us. Further, we have verified the compliance with the applicable financial covenants as per the term sheets/ offer documents along with the related supporting and documents.
8. We have conducted our examination of the "Annexure" in accordance with the Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) (the "Guidance Note") issued by the Institute of Chartered Accountants of India ("ICAI"). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
9. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) 1 Quality Control for Firms that Perform Audit and Review of Historical Financial Information, and Other Assurance and Related Services Engagements issued by ICAI.



Conclusion

10. Based on our verification of the furnished details, unaudited books of accounts and other relevant records, and according to the information explanations and representation given to us by the Company, we certify that:
- The Company has maintained hundred percent or higher security cover for listed secured Non-Convertible Debentures as of June 30, 2023 as detailed in the Annexure; and
 - The Company has complied with the applicable financial covenants as per the terms sheets/ offer documents with respect to listed secured Non-Convertible Debentures to the extent applicable to them.

Restriction on Use

11. This certificate is addressed to and provided to the Board of Directors of the Company solely for the purpose of onward submission to the Debenture Trustees and should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing. We have no responsibility to update this certificate for any events or circumstances occurring after the date of this certificate.

For K.S. Rao & CO
Chartered Accountants
(Firm Registration No: 003109S)
KURICHETI Digitally signed by KURICHETI
VAMSI KRISHNA
Date: 2023.08.09 23:18:42
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VAMSI KRISHNA
K. Vamsi Krishna
Partner
Membership No. 238809
UDIN: 23238809BGYJVY3295

Place: Vijayawada
Date: August 09, 2023



K.S. RAO & Co

CHARTERED ACCOUNTANTS

Column A	Column B	Column C ⁱ	Column D ⁱⁱ	Column E ⁱⁱⁱ	Column F ^v	Column G ^v	Column H ^{vi}	Column I ^{vii}	Column J	Column K	Column L	Column M	Column N	Column O
Particulars		Exclusive Charge	Exclusive Charge	PariPassu Charge	PariPassu Charge	PariPassu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari passu charge)	Other assets on which there is pari-Passu charge (excluding items covered in column F)	debt amount considered more than once (due to exclusive plus pari passu charge)	Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSR A market value is not applicable)	Market Value for Pari passu charge Assets ^{viii}	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+N)			
											Relating to Column F			
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS														
Property, Plant and Equipment							98.76		98.76					
Capital Work-inProgress							-		-					

#29-28-78, Dasarivari Street, Suryaropet, Vijayawada – 520 002

8985264201, 7382655516 - manchinellagopkrishna@yahoo.co.uk - www.ksrao.in

HYDERABAD, VIJAYAWADA, CHENNAI AND BANGALORE



K.S. RAO & Co

CHARTERED ACCOUNTANTS

Right of Use Assets							36.82		36.82				
Goodwill									-				
Intangible Assets							80.19		80.19				
Intangible Assets under Development							-		-				
Investments							6,072.65		6,072.65				
Loans *	Home Loans	3,478.04	56,698.10				2,050.74		62,226.88	3,478.04			3,478.04
Inventories							-		-				
Trade Receivables							-		-				
Cash and Cash Equivalents							548.29		548.29				
Bank Balances other than Cash and Cash Equivalents							525.63		525.63				
Others							4,882.04		4,882.04				
Total		3,478.04	56,698.10				14,458.85		74,471.26	3,478.04			3,478.04
LIABILITIES													

#29-28-78, Dasarivari Street, Suryaraopet, Vijayawada – 520 002
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HYDERABAD, VIJAYAWADA, CHENNAI AND BANGALORE



K.S. RAO & Co

CHARTERED ACCOUNTANTS

Debt securities to which this certificate pertains	Non-Convertible Debentures	3,108.88					3,108.88		3,108.88	3,108.88				3,108.88
Other debt sharing pari-passu charge with above debt														
Other Debt														
Subordinated debt														
Borrowings			51,138.76				51,138.76		51,138.76					
Bank														
Debt Securities														
Others														
Trade payables							32.64		32.64					

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HYDERABAD, VIJAYAWADA, CHENNAI AND BANGALORE



K.S. RAO & Co
CHARTERED ACCOUNTANTS

Lease Liabilities							38.01		38.01					
Provisions							54.79		54.79					
Others							20,098.18		20,098.18					
Total		3,108.88	51,138.76				20,223.62		74,471.26	3,108.88				3,108.88
Cover on Book Value		111.78%												
Cover on Market Value ^{ix}														111.78%
		Exclusive Security Cover Ratio				Pari-Passu Security Cover Ratio								
		111.78%				-								

- For the loans taken from the Yes Bank and Ujjivan Bank in the month of June 2023, the Company has confirmed that the security cover will be provided in future as per the terms of sanction letters.

For K.S. Rao & CO
Chartered Accountants

(Firm Registration No: 003109S)

KURICHETI
VAMSI KRISHNA

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VAMSI KRISHNA
Date: 2023.08.09 23:19:05 +05'30'

K. Vamsi Krishna

Partner

Membership No. 238809

UDIN: 23238809BGYJVY3295

Place: Vijayawada

Date: August 09, 2023

#29-28-78, Dasarivari Street, Suryaraopet, Vijayawada – 520 002
8985264201, 7382655516 - manchinellagopkrishna@yahoo.co.uk - www.ksrao.in

HYDERABAD, VIJAYAWADA, CHENNAI AND BANGALORE



Home Finance

August 09th, 2023

To
BSE Limited
Department of Corporate Services
P.J. Towers, Dalal Street, Mumbai- 400 001

Sub: Declaration pursuant to regulation 52(3) of the SEBI (Listing Obligations and Disclosure requirements) Regulation, 2015 regarding audit report with Unmodified opinion

Dear Sir/Madam,

In compliance with the provisions of Regulation 52 (3) of SEBI (Listing Obligations and Disclosure requirements) regulation, 2015 as amended from time to time, we hereby declare that M/s. K.S. Rao & Co, Chartered Accountants, Statutory Auditors of the Company have issued Limited Review Report with the Unmodified Opinion on the Unaudited financial statements of the Company for the quarter ended June 30, 2023.

Thanking You Yours faithfully

For IKF Home Finance Limited

Vishal Kumar Joshi
Company Secretary & Compliance officer
M.No A43209

Corporate Office: IKF Home Finance Limited

Plot No.30/A, Survey No.83/1, My Home Twitza, 11th Floor, Diamond Hills, Lumbini Avenue,
Beside 400/220/132KV GIS Substation, APIIC Hyderabad Knowledge City, Raidurg, Hyderabad-500081.

Ph: 040 23412083 **w:** www.ikfhomefinance.com **e:** info@ikfhomefinance.com

CIN: U65922AP2002PLC039417

Registered Office: IKF Home Finance Limited, 40-1-144, Corporate Centre, M.G. Road, Vijayawada - 520 010, Andhra Pradesh, INDIA