



November 13, 2020

To,
Listing Operations (Debt)
BSE Limited,
P.J. Towers,
Dalal Street,
Mumbai - 400 001.

Dear Sir/Madam

Re: Intimation under Clause 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

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

With reference to the captioned subject, we wish to inform you that the Board of Directors of IKF Home Finance Limited, at its meeting held on 12th November, 2020 has approved the Unaudited Financial results for the half-year ended 30th September 2020, Accordingly, please find enclosed herewith the following.

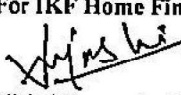
1. Unaudited Financial Results under Regulation 52
2. Statement Containing Details under Regulation 52 (4)
3. Limited Review Certificate
4. Certificate signed by Debenture Trustee under regulation 52(5) stating that it has taken note of Contents under clause 52 (4)

The above information is furnished in terms of the relevant provisions of the listing agreement entered into by the Company with the Exchange

Thanking you

Yours faithfully

For IKF Home Finance Limited


Vishal Kumar Joshi
Company Secretary



Corporate office: IKF Home Finance Limited (Formerly known as IKF Housing Finance Pvt. Limited)
1st Floor, #6-3-902/A, Plot No. 1, Near Yashoda Hospital, Central Plaza, Raj Bhavan Road, Somajiguda, Hyderabad - 500 082
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



Home Finance

IKF Home Finance Limited CIN: U65922AP2002PLC039417 Registered Office : 40-1-144, 1ST FLOOR,CORPORATE CENTRE, M.G.ROAD, VIJAYAWADA AP 520010			
Balance Sheet as at Sep 30, 2020			
(Amount in Rs.)			
Particulars	As at Sep 30, 2020 (Unaudited)	As at Sep 30, 2019 (Unaudited)	As at March 31, 2020 (Audited)
ASSETS			
(1) Financial assets			
Cash and cash equivalents	49,33,55,458	5,99,20,404	7,44,01,811
Bank balance other than cash and cash equivalents	1,00,00,000	-	-
Receivables			
(I) Trade receivables	21,50,500	25,62,002	-
(II) Other receivables	-	-	-
Loans	1,67,54,80,106	1,67,63,82,463	1,37,48,06,368
10.88 Other financial assets	10,88,26,879	5,74,97,879	10,87,84,026
	2,28,98,12,943	1,79,63,62,747	1,55,79,92,205
(2) Non-financial assets			
Current tax assets (Net)	-	74,34,291	-
Deferred tax assets (Net)	-	66,77,970	-
Property, plant and equipment	81,20,323	52,76,624	86,04,635
Right of use asset	12,55,145	29,35,678	16,18,673
Other intangible assets	42,95,054	45,49,433	40,29,830
Other non-financial assets	33,24,227	50,39,108	45,30,989
	1,69,94,749	3,19,13,103	1,87,84,128
Total assets	2,30,68,07,692	1,82,82,75,851	1,57,67,76,333
LIABILITIES AND EQUITY			
LIABILITIES			
(1) Financial liabilities			
Payables			
(I) Trade payables			
(I) total outstanding dues of micro enterprises	-	-	-
(II) total outstanding dues of creditors other than micro enterprises and small enterprises	55,77,021	19,27,156	17,85,199
Debt securities	89,08,61,576	-	-
Borrowings (other than debt securities)	72,98,72,172	1,24,42,67,663	95,63,95,375
Other financial liabilities	13,64,50,184	13,36,18,988	10,72,59,934
	1,76,27,60,953	1,37,98,13,808	1,06,54,40,507
(2) Non-financial liabilities			
Current tax liabilities (Net)	65,70,504	-	38,68,284
Provisions	28,44,428	73,14,026	22,44,428
Deferred tax liabilities (Net)	38,59,600	-	45,90,886
Other non-financial liabilities	27,38,982	65,60,773	30,67,476
	1,60,13,514	1,38,74,798	1,37,71,073
EQUITY			
Equity share capital	41,11,47,530	39,36,47,530	41,11,47,531
Other equity	11,68,85,690	4,09,39,710	8,64,17,221
	52,80,33,220	43,45,87,240	49,75,64,751
Total liabilities and equity	2,30,68,07,692	1,82,82,75,851	1,57,67,76,333

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Home Finance

IKF Home Finance Limited CIN: U65922AP2002PLC039417 Registered Office : 40-1-144, 1ST FLOOR, CORPORATE CENTRE, M.G.ROAD, VIJAYAWADA AP 520010 Statement of Profit and Loss for the period ended Sep 30, 2020			
(Amount in Rs.)			
Particulars	Half Year ended Sep 30, 2020 (Unaudited)	Half Year ended Sep 30, 2019 (Unaudited)	Year ended March 31, 2020 (Audited)
Revenue From operations			
Interest income	13,77,84,302	13,42,47,028	26,95,77,932
Fees and commission income	91,07,919	86,05,439	3,41,09,144
Net gain on derecognition of financial instruments under amortised cost category	-	3,87,13,147	8,80,54,649
(I) Total revenue from operations	14,68,92,221	18,15,65,614	39,17,41,724
(II) Other income	1,39,31,736	25,00,002	54,44,636
(III) Total income (I + II)	16,08,23,957	18,40,65,616	39,71,86,361
Expenses			
Finance costs	7,14,18,297	7,97,44,197	15,63,85,402
Impairment on financial instruments	25,05,000	2,26,46,586	4,07,09,490
Employee benefits expenses	3,56,12,269	3,07,95,423	6,85,58,453
Depreciation, amortization and impairment	24,15,822	19,87,713	45,69,783
Others expenses	1,11,71,148	92,75,730	2,66,02,244
(IV) Total expenses	12,31,22,536	14,44,49,649	29,68,25,372
(V) Profit / (loss) before exceptional items and tax (III - IV)	3,77,01,422	3,96,15,967	10,03,60,989
(VI) Exceptional Items	-	-	-
(VII) Profit before tax (III - IV)	3,77,01,422	3,96,15,967	10,03,60,989
(VIII) Tax Expense:			
(1) Current Tax	79,64,238	59,99,268	1,27,50,775
(2) Deferred Tax	(7,31,286)	(30,27,536)	82,19,575
(3) Adjustment of tax relating to earlier periods	-	-	-
(IX) Profit / (loss) for the period from continuing operations (VII-VIII)	3,04,68,470	3,66,44,235	7,93,90,639
(X) Profit / (loss) from discontinued operations	-	-	-
(XI) Profit for the period (V-VI)	3,04,68,470	3,66,44,235	7,93,90,639
(XII) Other comprehensive income			
(A) (i) Items that will not be reclassified to profit or loss (specify items and amounts)			
(a) Remeasurements of the defined benefit plans	-	-	86,396
(ii) Income tax relating to items that will not be reclassified to profit or loss	-	-	(21,744)
Subtotal (A)			64,652
Other comprehensive income / (loss) (A)			64,652
(XIII) Total comprehensive income for the period (VII + VIII)	3,04,68,470	3,66,44,235	7,94,55,291
(X) Earnings per equity share			
Basic (Rs.)	0.74	0.93	2.02
Diluted (Rs.)	0.74	0.93	2.02

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Home Finance

Unaudited financial results for the Half year ended 30th September 2020

1. IKF Home Finance Limited (the 'Company') has prepared unaudited financial results (the 'Statement') for the half year ended September 30, 2020 in accordance with Regulation 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 as amended (the 'Listing Regulations, 2015') and the Accounting Standards specified under section 133 of the Companies Act, 2013 read with the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time and the relevant provisions of the Companies Act, 2013, as applicable and other accounting principles generally accepted in India.
2. The above financial results of the IKF Home Finance Limited are reviewed and recommended by the Audit Committee and have been approved by the Board of Directors of the Company at their respective meeting held on November 14, 2020.
3. In compliance with Regulation 52 of the Securities and Exchange Board of India ("SEBI") (Listing Obligation and Disclosure Requirements) Regulations, 2015 as amended a limited review of financial results for the half year ended September, 2020 has been carried out by the Statutory Auditors.
4. The Non-Convertible Debentures issued by the Company on private placement basis are listed on the Wholesale debt market segment of the Bombay Stock Exchange of India Ltd. Mumbai
5. No complaint was received from debenture holders during the half-year ended 30m September 2020 and no complaint was pending at the beginning and end of the half-year
6. COVID-19, a global pandemic has spread across our Country and created an unprecedented level of disruption. The Government of India declared a nation-wide lock down effective March 25, 2020 which is still in force with a few relaxations. These developments are likely to impact the Company's business operations. The RBI announced the COVID-19 regulatory package following which the Company has extended the option of moratorium for instalments falling due between March 1, 2020 and August 31, 2020 to all eligible customers.

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Ph: 040 23412083 w: www.lkfhomefinance.com e: info@lkfhomefinance.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 Half year ended 30th September 2020 of the Company Pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

The Board of Directors
IKF Home Finance Ltd.
Vijayawada

1. We have reviewed the accompanying statement of unaudited financial results of M/s. IKF Home Finance Limited ("the Company") for the half year ended 30th September, 2020 (the statement). This statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on these financial statements based on our review.

2. 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.

3. 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 the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards ('Ind As') specified under Section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

4. The Standalone unaudited financial results reflect Total Revenue of Rs. 16,08,23,957/-, Total Comprehensive income of Rs. 3,04,68,470/- for the half year ended 30th September 2020 as considered in the standalone unaudited financial results.

**KONDEPATI & CO
CHARTERED ACCOUNTANTS**

Siri Jewel Apartments, 1st Floor,
New RTC Colony,
Vijayawada - 520 010.
M No: 8121723999
E Mail: anil.ca999@gmail.com

For KONDEPATI & CO
Chartered Accountants
Firm RegNo : 012912S

KONDEPATI
ANIL KUMAR
(K Anil Kumar)
Proprietor
Membership No: 516209

Place: Vijayawada
Date: 12/11/2020




Home Finance

Statement Containing Details as required under Regulation 52(4)

1. The Company's Secured Non-Convertible Debentures are issued with assets cover of 1 time and are rated Care A+; stable by Care Ratings Ltd, and BWR A/Stable - by Brickwork Ratings. No change in NCDs took place during the year
2. The Debt Equity Ratio is 3.07 times
3. The Previous date for Payment of Interest /Repayment of said NCDs and whether the same has been paid or not for the half year ending 30th September 2020.

S. No	Bank	Name of the issuer	ISIN Number	Previous due date from April 1, 2020 to 30-Sep-2020		Whether paid or not	Next due date from 1 October, 2020 to 31 March 2021		Redemption (Principal+interest) Amount Rs. in Crores
				For Interest	For Principal		For Interest	For Principal	Principal Amount+Interest Amount
1	Bank of Maharashtra	IKF Home Finance Limited	INE02VP07016	NA	NA	NA	12-Dec-20	NA	NA
2	Union Bank	IKF Home Finance Limited	INE02VP07024	NA	NA	NA	NA	NA	NA
3	Canara Bank	IKF Home Finance Limited	INE02VP07032	NA	NA	NA	NA	NA	NA
4	Bank of Baroda	IKF Home Finance Limited	INE02VP07040	NA	NA	NA	NA	NA	NA
5	Indian Bank	IKF Home Finance Limited	INE02VP07057	NA	NA	NA	NA	NA	NA

4. Debenture reserve Ratio – Not Applicable
5. Net worth as on 30th September 2020 is Rs. 528,033,220/-
6. Earnings Per Share for the Period ended 30th September 2020 is Rs. 0.74

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No. CTL/DEB/20-21/Noting Certificate/3020

November 13, 2020

To Whomsoever It May Concern,

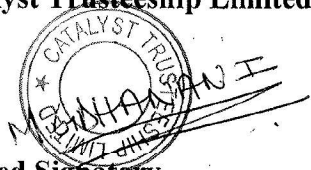
CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited (“**Debenture Trustee**”) hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 (“**Regulations**”), provided to us by **IKF Home Finance Limited (“the Company”)** for the Half year ended September 30, 2020.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For **Catalyst Trusteeship Limited**



Authorised Signatory

Encl: Results submitted by Company



No. 20703/ITSL/OPR/2020-2021

November 13, 2020

IKF Home Finance Limited

6-3-902/A, 1st Floor,
Central Plaza, Near Yashoda Hospital,
Raj Bhavan Road, Somajiguda,
Hyderabad - 500 082

Dear Sir,

Certificate for receipt and noting of information

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, IDBI Trusteeship Services Limited ("**Debenture Trustee**") hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 ("**Regulations**"), provided to us by **IKF Home Finance Limited ("the Company")** for the half year ended September 30, 2020.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For **IDBI Trusteeship Services Limited**

GAURAV
MODY
Authorised Signatory

Digitally signed by
GAURAV MODY
Date: 2020.11.13
15:40:22 +05'30'