

**Date:** November 04, 2024

**BSE Limited,**

**Address:** Listing Department, 1<sup>st</sup> Floor, P J Towers,  
Dalal Street, Fort, Mumbai-400001, Maharashtra, India.

**Scrip Code:** 959612, 975067

**SUBJECT: REGULATION 51 AND 52 READ WITH PART B OF SCHEDULE III OF SEBI  
(LISTING OBLIGATIONS AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015  
("SEBI LISTING REGULATIONS")**

Dear Sir/ Madam,

We would like to inform you that the Board of Directors of the Company in their meeting held today i.e., Monday, November 4, 2024, has inter-alia, considered and approved the following matters:

1. Unaudited standalone Financial Results along with the Limited Review Report of the Company for the quarter and half-year ended September 30, 2024, as per the provision of Regulation 52 of SEBI Listing Regulations.
2. Considered and noted the resignation of Mr. Abhishek Jain (M. No. 62027) from the position of Company Secretary and Chief Compliance Officer of the Company with effect from the close of business hours on November 4, 2024, due to personal reasons, in compliance with Regulations 6 and 51 of the SEBI Listing Regulations. The Board has accepted his resignation in today's meeting, and he will be relieved of his duties as of the close of business on November 4, 2024.
3. On the recommendation of the Nomination and Remuneration Committee, Ms. Komal Ratlani (M. No.: 69063) has been appointed as the Company Secretary and Compliance Officer of the Company, effective November 5, 2024, in accordance with Regulations 6, 30, and 51 of the SEBI Listing Regulations. The details as required under SEBI (LODR) Regulations, 2015 are given in Annexure-I attached herewith.
4. The Board has approved the appointment of Mr. Vinit Mukhesh Mehta (DIN-08792902) as a Nominee Director (Non-Executive) on the Board of the Company, effective from November 4, 2024, upon the recommendation of the Nomination and Remuneration Committee. The details as required under SEBI (LODR) Regulations, 2015 are given in Annexure-II attached herewith.

The Board Meeting commenced at 02:00 P.M (IST) and concluded at 08:45 P.M (IST)

**Corporate Office: IKF Home Finance Limited**

Plot No.30/A, Survey No.83/1, My Home Twitza, 11<sup>th</sup> 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](http://www.ikfhomefinance.com) **e:** [info@ikfhomefinance.com](mailto: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

The following documents are enclosed herewith:

- a. A copy of Standalone Un-audited Financial Results along with the Limited Review Report thereon for the Quarter and half-year ended September 30, 2024, pursuant to the provision of Regulation 52 of SEBI Listing Regulations.
- b. Disclosures pursuant to Regulation 52(4) of the Listing Regulations.
- c. The statement of utilization of Issue proceeds of non-convertible securities pursuant to Regulation 52(7) of the SEBI Listing Regulations for the quarter and half-year ended September 30, 2024.

Further, we wish to inform you that the Proceeds raised from the issue of Listed Non-Convertible Debentures (NCDs) have been utilized for the purposes as mentioned in the offer Document/ Disclosure document and ***there is no material deviation*** in the Utilization of such proceeds.

Please note that the trading window for dealing in the listed securities of the Company by designated persons and their Immediate Relative(s) will open 48 hours after the declaration of the Standalone Unaudited Financial Results of the Company for the Quarter and half year ended September 30, 2024.

This intimation will also be made available on the website of the Company and can be accessed using the link: <https://ikfhomefinance.com/>.

We request you to take the above information on record and the same be treated as compliance under the applicable provision of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

**Thanking you,  
For and on behalf of IKF HOME FINANCE LIMITED**

**Abhishek Jain**  
**Company Secretary & Compliance Officer**  
**M. No. : A62027**  
**Place : Hyderabad**

**STATEMENT OF THE UTILIZATION OF ISSUE PROCEEDS**

Name of the Issuer	ISIN	Mode of fundraising (Public Issues/Private Placement)	Type of Instrument	Date of raising funds	Amount Raised	Funds utilized	Any Deviation (Yes/No)	If is Yes, then specify the purpose For which the funds Were utilized	Remarks if any
IKF Home Finance Limited	INE02VP08022	Private Placement	Unsecured Non-Convertible Debentures	August 31, 2023	Rs. 60,00,00,000	Rs. 60,00,00,000	No	NA	-

**Corporate Office: IKF Home Finance Limited**

Plot No.30/A, Survey No.83/1, My Home Twitza, 11<sup>th</sup> 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](http://www.ikfhomefinance.com) **e:** [info@ikfhomefinance.com](mailto: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

**Statement of Deviation or Variation in the use of proceeds of the issue of listed non-convertible debt securities.**

Statement of Deviation or Variation	
Name of the listed entity	
Mode of Fund Raising	Private Placement
Type of instrument	Non-Convertible Debentures
Date of Raising Funds	August 31, 2023
Amount Raised during the quarter ended September 30, 2023 (in Rs.)	Rs. 60,00,00,000
Report filed for quarter and year ended	September 30, 2024
Is there a Deviation / Variation in the use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/offer document?	No
If yes, are details of the approval so required?	N/A
Date of approval	-
Explanation for the Deviation / Variation	-
Comments of the audit committee after review	-
Comments of the auditors if any	-
Objects for which funds have been raised and where there has been a deviation	-

**Corporate Office: IKF Home Finance Limited**

Plot No.30/A, Survey No.83/1, My Home Twitza, 11<sup>th</sup> 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

**ANNEXURE I**

<b>Sr. No.</b>	<b>Details of events that need to be provided</b>	<b>Information of such event(s)</b>
1	Name of the Company Secretary and Compliance Officer	Ms. Komal Ratlani
2	Reason for change viz. appointment, resignation, removal, death or otherwise;	Ms. Komal Ratlani has been appointed as the Company Secretary and Compliance Officer of the Company, following the resignation of Mr. Abhishek Jain.
3	Date of Appointment / Cessation	November 5, 2024
4	Brief profile (in case of appointment)	Ms. Komal Ratlani is an Associate Member of the Institute of Company Secretaries of India (ICSI) and has experience in dealing with matters of the Reserve Bank of India, Companies Act, Listing Regulations and allied laws.
5	Disclosure of relationships between directors (in case of appointment of a director)	No relationship with any Director of the Company

**Corporate Office: IKF Home Finance Limited**

Plot No.30/A, Survey No.83/1, My Home Twitza, 11<sup>th</sup> 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](http://www.ikfhomefinance.com) **e:** [info@ikfhomefinance.com](mailto: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

**ANNEXURE II**

<b>Sr. No.</b>	<b>Details of events that need to be provided</b>	<b>Information of such event(s)</b>
1	Name of the Director	Mr. Vinit Mukesh Mehta
2	Reason for change viz. appointment, <del>resignation, removal, death</del> or otherwise;	Appointment
3	Date of Appointment / <del>Cessation</del>	November 4, 2024
4	Brief profile (in case of appointment)	Mr. Vinit Mukesh Mehta is a Chartered Accountant and holds a Bachelor's Degree in Commerce from Mumbai University. He has over 15 years of experience in investment banking (Kotak, KPMG), private equity and Corporate Banking (HDFC Bank). He was with Kotak Investment Bank where he led and executed 40+ transaction and successfully helped raise more than USD 25 bn across M&A, Private Equity and Capital Market fund raises.
5	Disclosure of relationships between directors (in case of appointment of a director)	No relationship with any Director of the Company

**Corporate Office: IKF Home Finance Limited**

Plot No.30/A, Survey No.83/1, My Home Twitza, 11<sup>th</sup> 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](http://www.ikfhomefinance.com) **e:** [info@ikfhomefinance.com](mailto: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 and Year to date ended 30<sup>th</sup> September, 2024 of the IKF Home Finance Limited Pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended**

**To  
The Board of Directors,  
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, 2024 ("the Statement") being submitted by the company pursuant to requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended (the "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", prescribed under Section 133 of the Companies Act, 2013 as amended, 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 apply analytical procedures and other review procedures to financial data. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently doesn't enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. 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 of unaudited financial results prepared in accordance with applicable Indian accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of 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.



**K.S. RAO & Co**  
CHARTERED ACCOUNTANTS

For **K.S. Rao & Co.**  
Chartered Accountants  
Firm's Registration Number: 003109S

**(K. Vamsi Krishna)**  
Partner  
(ICAI Membership No: 238809)  
UDIN: 24238809BKGZUB3932

Place: Vijayawada  
Date: 04.11.2024





**IKF Home Finance Limited**  
CIN No- U65922AP2002PLC039417  
**Statement of Financial Results for the Period ended September 30, 2024**  
**Statement of Profit & Loss Account**

(Amount in Lakhs unless otherwise stated)

Sr. No.	Particulars	Quarter ended			Half Year ended		Year ended
		30-Sep-24 (Unaudited)	30-Jun-24 (Unaudited)	30-Sep-23 (Unaudited)	30-Sep-24 (Unaudited)	30-Sep-23 (Unaudited)	31-Mar-24 (Audited)
	<b>Revenue From operations</b>						
	Interest income	3,551.06	3,469.00	2,695.18	7,020.06	5,219.07	11,462.25
	Fees and commission income	417.02	293.29	225.09	710.31	422.33	1,148.37
	Net gain on derecognition of financial instruments under amortised cost category for assigned loans	450.91	1,037.33	-	1,488.23	700.06	1,826.03
(I)	<b>Total revenue from operations</b>	<b>4,418.99</b>	<b>4,799.62</b>	<b>2,920.27</b>	<b>9,218.60</b>	<b>6,341.46</b>	<b>14,436.66</b>
(II)	Other income	58.36	218.22	66.39	276.58	118.39	336.17
(III)	<b>Total income (I + II)</b>	<b>4,477.34</b>	<b>5,017.84</b>	<b>2,986.66</b>	<b>9,495.18</b>	<b>6,459.85</b>	<b>14,772.83</b>
	<b>Expenses</b>						
	Finance costs	1,996.02	1,911.62	1,497.01	3,907.64	2,924.79	6,453.23
	Impairment on financial instruments	209.37	334.42	130.39	543.79	138.47	243.45
	Employee benefits expenses	1,071.78	980.50	821.77	2,052.27	1,589.83	3,306.17
	Depreciation, amortization and impairment	40.34	34.35	32.14	74.69	63.06	127.99
	Others expenses	431.11	439.49	309.17	870.60	570.29	1,393.32
(IV)	<b>Total expenses</b>	<b>3,748.61</b>	<b>3,700.38</b>	<b>2,790.48</b>	<b>7,448.99</b>	<b>5,286.45</b>	<b>11,524.16</b>
(V)	Profit / (loss) before exceptional items and tax (III - IV)	728.73	1,317.46	196.18	2,046.19	1,173.40	3,248.67
(VI)	Exceptional Items	-	-	-	-	-	-
(VII)	<b>Profit before tax (V - VI)</b>	<b>728.73</b>	<b>1,317.46</b>	<b>196.18</b>	<b>2,046.19</b>	<b>1,173.40</b>	<b>3,248.67</b>
(VIII)	Tax Expense:						
	(1) Current Tax	218.84	237.40	138.17	456.23	298.54	726.67
	(2) Deferred Tax	-34.08	95.32	-87.11	61.24	-9.96	150.69
	(3) Adjustment of tax relating to earlier periods	-	-	-	-	-	3.06
	<b>Total Tax Expense (VIII)</b>	<b>184.76</b>	<b>332.72</b>	<b>51.06</b>	<b>517.47</b>	<b>288.58</b>	<b>880.42</b>
(IX)	<b>Net Profit / (loss) for the period (VII-VIII)</b>	<b>543.98</b>	<b>984.74</b>	<b>145.12</b>	<b>1,528.72</b>	<b>884.81</b>	<b>2,368.25</b>
(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	5.89	-0.99	-17.29	4.90	2.56	10.82
	(b) Income tax relating to items that will not be reclassified to profit or loss	(1.48)	0.25	4.35	-1.23	-0.64	(2.72)
	(B) Items that will be reclassified to profit or loss (specify items and amounts)						
	(a) Items that will be reclassified to profit or loss	-44.99	46.04	63.89	1.05	63.89	(32.15)
	(b) Income tax relating to items that will be reclassified to profit or loss	11.32	(11.59)	(16.08)	-0.26	-16.08	8.09
(XI)	<b>Total comprehensive income for the period (IX + X)</b>	<b>514.72</b>	<b>1,018.46</b>	<b>180.00</b>	<b>1,533.18</b>	<b>934.55</b>	<b>2,352.29</b>
(XII)	Earnings per share (equity share, par value of Rs.10 each)						
	Basic** (Rs.)	0.79	1.42	0.23	2.21	1.39	3.69
	Diluted** (Rs.)	0.79	1.42	0.23	2.21	1.39	3.69
	Reserves excluding Revaluation Reserves as at March 31						<b>14,413.93</b>

\*\* Not Annualized for the Quarterly Figures



Home Finance

IKF Home Finance Limited

CIN No- U65922AP2002PLC039417

Statement of Financial Results for the Period ended September 30, 2024

Statement of Assets and Liabilities

(Amount in Lakhs unless otherwise stated)

Particulars	As at	As at
	30-Sep-24	30-Sep-23
	(Unaudited)	(Unaudited)
<b>ASSETS</b>		
<b>(1) Financial assets</b>		
Cash and cash equivalents	6,698.79	30.27
Bank balance other than cash and cash equivalents	525.78	525.65
Trade Receivables	-	-
Loans	96,138.36	70,888.52
Investments	-	4,768.48
Derivative financial instruments	41.85	58.50
Other financial assets	4,751.44	3,294.23
<b>Subtotal - Financial assets</b>	<b>1,08,156.23</b>	<b>79,565.64</b>
<b>(2) Non-financial assets</b>		
Current tax assets (Net)	52.58	35.43
Property, plant and equipment	118.85	93.29
Right of use asset	171.12	116.34
Other intangible assets	62.62	83.75
Other non-financial assets	1,209.09	1,134.10
<b>Subtotal - Non Financial assets</b>	<b>1,614.25</b>	<b>1,462.91</b>
<b>Total assets</b>	<b>1,09,770.48</b>	<b>81,028.55</b>
<b>LIABILITIES AND EQUITY</b>		
<b>LIABILITIES</b>		
<b>(1) Financial liabilities</b>		
Derivative financial instruments	-	-
Payables	-	-
(I) Trade payables	-	-
(I) total outstanding dues of micro enterprises and small enterprises	-	-
(II) total outstanding dues of creditors other than micro enterprises and small enterprises	120.44	79.85
Debt securities	4,011.59	5,997.45
Borrowings (other than debt securities)	80,511.72	57,658.62
Other financial liabilities	1,202.34	906.52
<b>Subtotal - Financial liabilities</b>	<b>85,846.09</b>	<b>64,642.44</b>
<b>(2) Non-financial liabilities</b>		
Current tax liabilities (Net)	-	-
Provisions	63.56	57.37
Deferred tax liabilities (Net)	483.62	282.32
Other non-financial liabilities	529.33	565.09
<b>Subtotal - Non-Financial liabilities</b>	<b>1,076.51</b>	<b>904.78</b>
<b>EQUITY</b>		
Equity share capital	6,924.82	6,440.42
Other equity	15,923.05	9,040.92
<b>Subtotal - Equity</b>	<b>22,847.87</b>	<b>15,481.34</b>
<b>Total liabilities and equity</b>	<b>1,09,770.48</b>	<b>81,028.55</b>



Home Finance

IKF Home Finance Limited

CIN No- U65922AP2002PLC039417

Statement of Cash Flows for the period ending Sep 30, 2024

(Amount in Lakhs unless otherwise stated)

Particulars	As at	As at
	30-Sep-24	30-Sep-23
	(Unaudited)	(Unaudited)
<b>Cash flow from operating activities:</b>		
Net profit before tax as per the statement of profit and loss	2,046.19	1,173.40
<b>Adjustments for</b>		
Net (gain) / loss on derecognition of financial instruments under amortised cost category	-1,488.23	-700.06
Finance cost - Leases	6.30	3.27
Transfer from Special Reserves u/s 36(1)(viiia) Income tax	-	-
Impact on derecognition of leases	-	-
Profit on sale of assets	0.13	-0.39
Depreciation and amortisation	74.69	63.06
Actuarial Gain/(Loss)-Defined Benefit Plan	4.90	2.56
Interest income on Security deposit- Leases	-0.98	-0.28
Impairment allowance on loans	543.79	138.47
Net gain/loss on financial assets	21.99	-
<b>Operating profit before working capital changes</b>	<b>1,208.78</b>	<b>680.04</b>
<b>Changes in working capital</b>		
Decrease / (increase) in Loans	-7,915.37	-12,861.45
Decrease / (increase) in other financial assets	796.85	207.60
Decrease / (increase) in other non financial assets	-27.92	-527.80
Increase / (Decrease) in other payables	-37.41	-33.17
Increase / (Decrease) in other financial liabilities	529.20	140.61
Increase / (Decrease) increase in provisions	8.95	5.98
Increase / (Decrease) Increase in other non financial liabilities	-460.77	69.91
<b>Total Changes in Working Capital</b>	<b>-7,106.46</b>	<b>-12,998.33</b>
Income taxes paid (net)	-623.14	-306.41
<b>Cash flow from investing activities (A)</b>	<b>-6,520.96</b>	<b>-12,624.70</b>
Purchase of property, plant and equipment	-34.59	-27.19
Proceeds from sale of Propoerty	0.29	0.00
Sale of investment	1.00	-3,568.48
<b>Net cash (used in) / generated from investing activities (B)</b>	<b>-33.30</b>	<b>-3,595.67</b>
<b>Cash flow from financing activities</b>		
Issue of equity shares (including securities premium)	0.00	226.10
Increase in borrowings	24,304.61	24,294.88
Decrease/ repayment in borrowings	-11,327.07	-13,026.42
Payment of lease liability	-37.44	-22.33
	-	-
<b>Net cash (used in) generated from financing activities (C)</b>	<b>12,940.11</b>	<b>11,472.23</b>
<b>Net (decrease) in cash and cash equivalents (A+B+C)</b>	<b>6,385.72</b>	<b>-4,747.57</b>
Cash and cash equivalents at the beginning of the year	313.07	4,777.83
<b>Cash and cash equivalents at the end of the year</b>	<b>6,698.79</b>	<b>30.27</b>



Home Finance

**IKF Home Finance Limited**

CIN No- U65922AP2002PLC039417

**Statement of Financial Results for the Period ended September 30, 2024**

**Notes:**

- 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.
- The above audited results for the period ended September 30, 2024 have been reviewed by the Audit Committee and approved by the Board of Directors at their meetings held on November 4, 2024 and subjected to limited review by statutory auditors in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
- 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.
- 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.
- 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 and half year ended 30 September 2024

Entity/Assignee	Housing Finance Companies	Housing Finance Companies
Count of Loan accounts Assigned	124	502
Amount of Loan accounts Assigned (Rs in Lakhs)	1,533	5,643
Retention of beneficial economic interest (MRR) (Rs in Lakhs)	153	564
Weighted Average Maturity (Residual Maturity) (Months)	130	114
Weighted Average Holding Period (Months)	15	12
Coverage of tangible security coverage	100.00%	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 September 2024

Entity/Assignee	Housing Finance Companies
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 September, 2024.

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

<sup>7</sup> 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 September 30, 2024 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 31,2024 (A)	Of (A), aggregate debt that slipped into NPA during the half year ended September 30, 2024	Of (A) amount written off during the half year ended September 30, 2024	Of (A) amount paid by the borrowers during the half year ended September 30, 2024	Exposure to accounts classified as Standard consequent to implementation of resolution plan - Position half year ended September 30, 2024
Personal Loans	335.88	46.55	-	2.14	315.94
Corporate Persons					
Of which MSME's					
Others					
Total	335.88	46.55	-	2.14	315.94

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

**Place: Hyderabad  
Date: 4 November 24**

**V Vasantha Lakshmi  
Managing Director**



**IKF Home Finance Limited**  
CIN No- U65922AP2002PLC039417

Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 for period ended September 30, 2024

Particulars	Quarter ended			Half Year ended		As at
	30-Sep-24	30-Jun-24	30-Sep-23	30-Sep-24	30-Sep-23	31-Mar-24
	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Unaudited)	(Audited)
Debt Equity Ratio	3.70	3.33	4.11	3.70	4.11	3.36
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)	22,847.87	22,333.15	15,481.34	22,847.87	15,481.34	21,314.70
Net profit after tax (in ₹ lakh)	543.98	984.74	145.12	1,528.72	884.81	2,368.25
Earnings per share (of ₹10/- each)						
- Basic	0.79	1.42	0.23	2.21	1.39	3.69
- Diluted	0.79	1.42	0.23	2.21	1.39	3.69
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 (%)	77.00%	74.86%	78.56%	77.00%	78.56%	75.15%
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 (%)	12.15%	19.62%	4.86%	16.10%	13.70%	16.03%
<b>Sector Specific equivalent ratio</b>						
Provision Coverage Ratio (%)	53.28%	28.46%	29.94%	53.28%	29.94%	26.68%
Gross Non- Performing Asset (GNPA) (%)	1.16%	1.11%	1.06%	1.16%	1.06%	0.76%
Net Non- Performing Asset (NNPA) (%)	0.54%	0.79%	0.75%	0.54%	0.75%	0.56%
CRAR (%)	31.13%	33.91%	32.18%	31.13%	32.18%	32.00%

Formulae for computation of ratios are as follows:

1. Debt equity ratio is ( Debtsecurities + Borrowings (other than debt securities) )/ Networth
2. Networth is equal to Equity share capital + other equity
3. Total debts to total assets (%) = ( Debtsecurities + Borrowings (other than debt securities) )/ 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.