Independent Auditor's review report on Unaudited Financial Results for the quarter ended June 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 ended June 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. Attention is drawn to the fact that the figures for the three months ended 31st March, 2026 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.

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5. 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.

6. **Other Matters**

   The Statement includes comparative figures of the Company for the quarter ended June 30, 2025 which have been reviewed by the predecessor firms of statutory auditors vide its report dated August 4, 2025 in which the predecessor auditor has expressed unmodified conclusion. Our conclusion on the statement is not modified in respect of these matters.

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: 26047684PBDZMV6394

Place: Mumbai
Date: 30th July 2026

IKF Home Finance

IKF Home Finance Limited
CIN No- U65922AP2002PLC039417
Statement of Financial Results for the period ended June 30, 2026
Statement of Profit & Loss Account

Rs. In lakhs

Sr.	Particulars	Quarter ended			Year ended
		30-Jun-26	31-Mar-26	30-Jun-25	31-Mar-26
		(Unaudited)	(Audited)	(Unaudited)	(Audited)
	Revenue From operations				
	Interest income	6,747.22	6,261.55	4,898.64	22,861.87
	Fees and commission income	409.88	491.67	346.66	1,622.08
	Net gain on fair value changes	79.02	113.40	135.31	524.25
	Net gain on derecognition of financial instruments under amortised cost category	(173.63)	160.07	437.38	1,711.40
(I)	**Total revenue from operations**	**7,062.49**	**7,026.70**	**5,817.99**	**26,719.60**
(II)	Other income	93.86	256.47	260.82	956.60
(III)	**Total income (I + II)**	**7,156.35**	**7,283.16**	**6,078.81**	**27,676.20**
	Expenses				
	Finance costs	2,762.62	2,780.97	2,834.91	11,199.16
	Impairment on financial instruments	250.79	252.04	377.71	951.27
	Employee benefits expenses	1,697.51	1,749.06	1,416.39	6,109.22
	Depreciation, amortization and impairment	99.88	101.94	56.92	303.06
	Others expenses	639.33	578.09	493.42	2,673.57
(IV)	**Total expenses**	**5,450.13**	**5,462.11**	**5,179.35**	**21,236.28**
(V)	Profit / (loss) before exceptional items and tax (III - IV)	1,706.22	1,821.06	899.46	6,439.92
(VI)	Exceptional Items	-	-	-	-
(VII)	**Profit before tax (V - VI)**	**1,706.22**	**1,821.06**	**899.46**	**6,439.92**
(VIII)	Tax Expense:				
	(1) Current Tax	473.20	108.40	307.43	1,270.88
	(2) Deferred Tax	(93.40)	45.95	(78.28)	249.15
	Total Tax Expense (VIII)	**379.80**	**154.35**	**229.15**	**1,520.03**
(IX)	**Profit / (loss) for the period (VII-VIII)**	**1,326.42**	**1,666.71**	**670.31**	**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	0.40	(9.37)	(2.43)	5.72
	(b) Income tax relating to items that will not be reclassified to profit or loss	(0.10)	2.36	0.61	(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	(101.53)	(9.10)	(6.69)	81.52
	(b) Income tax relating to items that will be reclassified to profit or loss	25.55	5.83	3.46	(9.06)
(XI)	**Total comprehensive income for the period (IX + X)**	**1,250.74**	**1,656.42**	**665.27**	**4,996.63**
(XII)	Earnings per share (Not Annualized for the Quarterly Figures)				
	Basic (in Rs.)	1.47	3.46	0.97	5.44
	Diluted (in Rs.)	1.47	3.46	0.97	5.44
	Face value of Equity Share	10.00	10.00	10.00	10.00
(XIII)	Paid up equity share capital	9,047.32	9,047.32	6,924.82	9,047.32
(XIV)	Other Equity				40,276.98

Vupputuri Vasantha Lakshmi

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IKF Home Finance Limited
CIN No- U65922AP2002PLC039417
Statement of Financial Results for the quarter ended June 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 June 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 Jul 30, 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 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 The figure for the quarter ended 31 March 2026 are balancing figures between audited figures in respect of the full financial year and the published year to date figures up to the end of the third quarter of the respective financial year.

6 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 2026

Particulars	**Housing Finance Companies**
Count of Loan accounts Assigned	118
Amount of Loan accounts Assigned (Rs in Lakhs)	1,420.47
Retention of beneficial economic interest (MRR) (Rs in Lakhs)	142.05
Weighted Average Maturity (Residual Maturity) (Months)	139
Weighted Average Holding Period (Months)	14
Coverage of tangible security coverage	245%
Rating wise distribution of rated loans	NA

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

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

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

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

11 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

Vupputuri Vasantha Lakshmi

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Date: 30-07-2026

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 ended June 30 2026

Particulars	Quarter ended			Year ended
	30-Jun-26	31-Mar-26	30-Jun-25	31-Mar-26
	(Unaudited)	(Audited)	(Unaudited)	(Audited)
Debt Equity Ratio	2.36	2.36	4.49	2.36
Debt Service Coverage Ratio *	NA	NA	NA	NA
Interest Service Coverage Ratio *	NA	NA	NA	NA
Outstanding redemption preference shares (quantity and value)	NA	NA	NA	NA
Debenture Redemption Reserve/ Capital redemption reserve	NA	NA	NA	NA
Net worth (in ₹ lakh)	50,611.33	49,324.31	25,329.21	49,324.31
Net profit after tax (in ₹ lakh)	1,326.42	1,666.71	670.31	4,919.89
Earnings per share (of ₹10/- each)				
- Basic	1.47	3.46	0.97	5.44
- Diluted	1.47	3.46	0.97	5.44
Long term debt to working capital **	NA	NA	NA	NA
Current Ratio **	NA	NA	NA	NA
Bad debts to Account receivable ratio	NA	NA	NA	NA
Current liability ratio **	NA	NA	NA	NA
Total debts to total assets (%)	68.43%	68.27%	79.35%	68.27%
Debtors turnover **	NA	NA	NA	NA
Inventory turnover **	NA	NA	NA	NA
Operating margin (%) **	NA	NA	NA	NA
Net profit margin (%)	18.53%	22.88%	11.03%	17.78%
Sector Specific equivalent ratio				
Provision Coverage Ratio (%)	34.23%	35.07%	38.98%	35.07%
Gross Non- Performing Asset (GNPA) (%)	1.81%	1.65%	1.39%	1.65%
Net Non- Performing Asset (NNPA) (%)	1.19%	1.07%	0.85%	1.07%
CRAR (%)	43.81%	45.65%	27.05%	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.

Vupputuri Vasantha Lakshmi

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