SGCO & Co. LLP
Chartered Accountants

Independent Auditors' Report on the Quarter and Year ended Audited Financial Results 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

Report on the Audit of the Financial Results

Opinion

We have audited the accompanying statement for the quarter and year to date financial results of IKF Finance Limited (the "Company") for the quarter ended March 31, 2026 and for the year ended March 31, 2026 (the "Statement"), attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

i. Is presented in accordance with the requirements of Regulation 52 of the SEBI (listing obligations and Disclosure Requirement) Regulations , 2015 as amended ; and

ii. gives a true and fair view in conformity with applicable Indian Accounting Standards and other accounting principles generally accepted in India of the net profit, other and total comprehensive income and other financial information for the quarter and year ended March 31, 2026.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under Section 143(10) of the Companies Act, 2013, as amended (the "Act"). Our responsibilities under those Standards are further described in the "Auditor's Responsibilities for the Audit of the Financial Results" section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions

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of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics.

We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Managements and Board of Directors' Responsibilities for the Financial Results

The Statement have been prepared on the basis of the annual financial statements. The Company's Management and the Board of Directors is responsible for the preparation and presentation of the Statement that give a true and fair view of the net profit, other and total comprehensive income and other financial information in accordance with the applicable Indian Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error, which have been used for the purpose of preparation of the Statement by the Board of Directors.

In preparing the Statement, the Management and Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Management and the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

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The Management and the Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditors' Responsibilities for the Audit of the Annual Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the statement.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3) (i) of the Act, we are also responsible for expressing our opinion through a separate report on the complete set of financial statements on whether the Company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures in the Statement made by the Board of Directors.

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- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern.

- If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.

- Evaluate the overall presentation, structure, and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

- The Statement includes the figures for the last quarter of the current and previous financial year, which are the balancing figures between the audited figures in respect of the full financial years.

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- The Statement also includes comparative figures of the Company for the year ended 31st March 2025, which have been audited by the predecessor auditors, K.S. Rao & Co., vide their report dated 21st May 2025, in which the predecessor auditors have expressed an unmodified opinion.

Our opinion is not modified in respect of these matters.

For SGCO & Co. LLP

Chartered Accountants

Firm Registration Number: 112081W/W100184

Shetty

Sudha Jaideep Shetty
Partner
Membership Number: 047684

SGCO & Co. LLP Chartered Accountants FRN. 112081W W100184 MUMBAI

UDIN: 26047684HNVBFI1675
Hyderabad,
May 05^{th}, 2026

Home Finance

IKF Home Finance Limited
CIN No- U65922AP2002PLC039417
Statement of Financial Results for the period ended March 31, 2026
Statement of Profit & Loss Account

Rs. In lakhs

Sr.	Particulars	Quarter ended			Year ended	
		31-Mar-26	31-Dec-25	31-Mar-25	31-Mar-26	31-Mar-25
		(Audited)	(Unaudited)	(Audited)	(Audited)	(Audited)
	Revenue From operations					
	Interest income	6,261.55	5,791.44	4,795.94	22,861.87	16,515.84
	Fees and commission income	491.67	442.31	429.90	1,622.08	1,415.31
	Net gain on fair value changes	113.40	172.13	62.82	524.25	304.17
	Net gain on derecognition of financial instruments under amortised cost category	160.07	984.38	1,271.77	1,711.40	1,763.43
(I)	**Total revenue from operations**	**7,026.70**	**7,390.26**	**6,560.43**	**26,719.60**	**19,998.75**
(II)	Other income	256.47	177.64	373.40	956.60	932.53
(III)	**Total income (I + II)**	**7,283.16**	**7,567.90**	**6,933.83**	**27,676.20**	**20,931.28**
			-			
	Expenses					
	Finance costs	2,780.97	2,785.63	2,712.74	11,199.16	8,817.19
	Impairment on financial instruments	252.04	143.30	250.37	951.27	944.82
	Employee benefits expenses	1,749.06	1,496.61	1,497.90	6,109.22	4,690.91
	Depreciation, amortization and impairment	101.94	80.28	52.96	303.06	179.19
	Others expenses	578.09	798.87	533.51	2,673.57	1,771.11
(IV)	**Total expenses**	**5,462.11**	**5,304.69**	**5,047.47**	**21,236.28**	**16,403.23**
(V)	Profit / (loss) before exceptional items and tax (III - IV)	1,821.06	2,263.21	1,886.36	6,439.92	4,528.06
(VI)	Exceptional Items	-	-	-	-	
(VII)	**Profit before tax (V - VI)**	**1,821.06**	**2,263.21**	**1,886.36**	**6,439.92**	**4,528.06**
(VIII)	Tax Expense:					
	(1) Current Tax	108.40	569.61	389.81	1,270.88	973.18
	(2) Deferred Tax	45.95	229.29	133.03	249.15	175.64
	(3) Adjustment of tax relating to earlier periods	-	-	-	-	2.83
	Total Tax Expense (VIII)	**154.35**	**798.89**	**522.84**	**1,520.03**	**1,151.65**
(IX)	**Profit / (loss) for the period (VII-VIII)**	**1,666.71**	**1,464.32**	**1,363.52**	**4,919.89**	**3,376.41**
(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	(9.37)	8.58	(2.50)	5.72	9.72
	(b) Income tax relating to items that will not be reclassified to profit or loss	2.36	(2.16)	0.63	(1.44)	(2.45)
	(B) Items that will be reclassified to profit or loss (specify items and amounts)	-				-
	(a) Items that will be reclassified to profit or loss	(9.10)	(58.36)	(158.29)	81.52	(64.97)
	(b) Income tax relating to items that will be reclassified to profit or loss	5.83	(0.00)	40.05	(9.06)	16.57
(XI)	**Total comprehensive income for the period (IX + X)**	**1,656.42**	**1,412.38**	**1,243.41**	**4,996.63**	**3,335.27**
(XII)	Earnings per share (Not Annualized for the Quarterly Figures)					
	Basic (in Rs.)	3.46	1.98	1.97	5.44	4.88
	Diluted (in Rs.)	3.46	1.98	1.97	5.44	4.88
	Face value of Equity Share	10.00	10.00	10.00	10.00	10.00
(XIII)	Paid up equity share capital	9,047.32	8,555.89	6,924.82	9,047.32	6,924.82
(XIV)	Other Equity				40,276.98	17,726.92

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IKF Home Finance

IKF Home Finance Limited
CIN No- U65922AP2002PLC039417
Statement of Financial Results for the year ended March 31, 2026
Statement of Assets and Liabilities

Rs. in lakhs

Particulars	As at 31-Mar-26 (Audited)	As at 31-Mar-25 (Audited)
ASSETS		
(1) Financial assets		
Cash and cash equivalents	2,233.33	8,309.24
Bank balance other than cash and cash equivalents	1,223.92	1,224.44
Loans	1,51,583.79	1,18,062.91
Investments	3,217.43	436.31
Other financial assets	7,801.47	6,513.42
	1,66,059.94	**1,34,546.33**
(2) Non-financial assets		
Current tax assets (Net)	-	14.10
Investment property	31.66	32.20
Property, plant and equipment	3,439.59	141.98
Capital Work in progress	-	2,596.09
Intangible assets under development	41.00	
Right of use asset	413.28	471.51
Other intangible assets	55.60	45.02
Other non-financial assets	303.20	556.03
	4,284.33	**3,856.92**
Total assets	**1,70,344.27**	**1,38,403.26**
LIABILITIES AND EQUITY		
LIABILITIES		
(1) Financial liabilities		
Derivative financial instruments	-	43.06
Payables	-	-
(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	177.85	82.26
Debt securities	4,970.41	6,945.48
Borrowings (other than debt securities)	1,11,316.65	1,02,331.04
Lease Liabilities	437.08	473.37
Other financial liabilities	3,053.56	2,394.72
	1,19,962.17	**1,12,269.94**
(2) Non-financial liabilities		
Current tax liabilities (Net)	13.69	-
Provisions	96.43	67.43
Deferred tax liabilities (Net)	841.99	582.40
Other non-financial liabilities	105.69	831.75
	1,057.80	**1,481.57**
EQUITY		
Equity share capital	9,047.32	6,924.82
Other equity	40,276.98	17,726.92
	49,324.31	**24,651.74**
Total liabilities and equity	**1,70,344.27**	**1,38,403.26**

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IKF Home Finance Limited
CIN No- U65922AP2002PLC039417
Statement of Cash Flows for the period ended March 31, 2026

Rs. in lakhs

Particulars	For the period ended 31-Mar-26 (Audited)	For the period ended 31-Mar-25 (Audited)
Cash flow from operating activities:		
Net profit before tax as per the statement of profit and loss	6,439.92	4,528.06
Adjustments for		
Net (gain) / loss on derecognition of financial instruments under amortised cost category	(1,711.40)	(3,058.53)
Finance cost	11,199.16	8,817.19
Interest on fixed deposits with Banks	(105.16)	(48.10)
Share based payments to employees	83.40	1.77
Net gain on changes in fair value	(524.25)	(304.17)
Depreciation and amortisation	303.06	179.19
Acturial Gain/(Loss)-Defined Benefit Plan	5.72	-
Interest income on Security deposit- Leases	(5.07)	(2.89)
Impairment allowance on loans	951.27	944.82
Net gain/loss on financial assets	(43.06)	40.88
Operating profit before working capital changes	**16,593.59**	**11,098.22**
Changes in working capital		
Decrease / (increase) in Loans	(33,072.34)	(30,240.95)
Decrease / (increase) in other financial assets	(1,288.05)	(96.45)
Decrease / (increase) in other non financial assets	252.83	(989.29)
Increase / (Decrease) in other payables	102.21	(75.59)
Increase / (Decrease) in other financial liabilities	658.84	1,892.88
Increase / (Decrease) increase in provisions	29.00	22.53
Increase / (Decrease) Increase in other non financial liabilities	(726.06)	(158.35)
Total Changes in Working Capital	**(34,043.57)**	**(29,645.21)**
Finance Cost	(10,498.04)	(8,791.17)
Income taxes paid (net)	(1,520.44)	(1,104.44)
Cash flow from operating activities (A)	**(29,468.46)**	**(28,442.61)**
Payment for the purchase of property, plant and equipment	(741.98)	(1,759.01)
Proceeds from sale of Property	-	19.37
Interest received on bank deposits	59.85	44.38
Sale of investments	(47,621.12)	60,862.50
Purchase of investments	44,840.00	(61,297.81)
Income received from Investments	506.02	304.17
Net cash (used in) / generated from investing activities (B)	**(2,957.22)**	**(1,826.40)**
Cash flow from financing activities		
Issue of equity shares (including securities premium)	19,592.54	-
Increase in borrowings	40,500.00	60,726.29
Decrease/ repayment in borrowings	(33,489.46)	(22,338.23)
Principal repayment of financial lease liability	(204.65)	(96.85)
Interest repayment of financial lease liability	(48.66)	(26.02)
Net cash (used in) generated from financing activities (C)	**26,349.77**	**38,265.19**
Net (decrease) in cash and cash equivalents (A+B+C)	**(6,075.91)**	**7,996.18**
Cash and cash equivalents at the beginning of the year	8,309.24	313.07
Cash and cash equivalents at the end of the year	**2,233.33**	**8,309.24**

IKF HOME FINANCE LTD.

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Home Finance

IKF Home Finance Limited
CIN No- U65922AP2002PLC039417
Statement of Financial Results for the quarter ended March 31, 2026

Notes:

1 The audited 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 and year ended March 31,2026 have been audited 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 May 05, 2026. The auditor's report thereon is unmodified. The information presented above is extracted from the audited financial statements

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 and 31 March 2025 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 31 March 2026

Particulars	Housing Finance Companies
Count of Loan accounts Assigned	240
Amount of Loan accounts Assigned (Rs in Lakhs)	2,465.59
Retention of beneficial economic interest (MRR) (Rs in Lakhs)	313.74
Weighted Average Maturity (Residual Maturity) (Months)	143
Weighted Average Holding Period (Months)	10
Coverage of tangible security coverage	1.13
Rating wise distribution of rated loans	-

(b) The Company has not acquired, any loans not in default during the quarter ended March 31, 2026

(c) The Company has not transferred or acquired any stressed loans during the quarter ended 31 March, 2026.

(d) The Company has not entered into any new co-lending arrangements during the quarter ended 31 March 2026. Hence, no disclosure is required pertaining to co-lending arrangements

7 The comparatives for previous periods have been regrouped/reclassified wherever necessary to confirm the current period presentation.

8 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

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 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 Sep 30,2025	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 March 31, 2026
Individual Loans	67.49	-	-	1.37	66.12
Corporate Persons					
Of which MSME's	-	-	-	-	-
Others	-	-	-	-	-
Total	67.49	-	-	1.37	66.12

IKF HOME FINANCE LTD

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10 Disclosures in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) regulations 2015, as amended, for the quarter ended and year ended March 31, 2026 is attached as Annexure I.

11 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 inin 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

12 On November 21, 2025, the Government of India notified the four Labour Codes the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020 ('Labour Codes') -consolidating 29 existing labour laws. The Labour Codes, amongst other things introduce changes, including a uniform definition of wages. The Company has estimated the financial implication of the change in definition of wages based on certain estimates and assumptions Including expected revisions to staff emoluments which has resulted an increase in the liability towards gratuity and compensated absences arising out of past service cost by Rs 14.02 lakhs.Considering the regulatory-driven and non-recurring nature of the impact, and in line with the guidance issued by ICAI which permits entities to exercise judgment based on materiality, the Company has not classified this incremental impact as an "Exceptional item" in the audited financial results for the year ended March 31, 2026. The Company continues to monitor the finalisation of Central/ State Rules and clarifications from the Government on other aspects of the Labour Codes and impact estimates will be re assessed and finalised based on the final Rules, industry practices, etc.

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

14 These audited Financial Results are also available on the stock exchange websites www.bseindia.com and on our website www.ikfhomefinance.com

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

IKF HOME FINANCE LTD

V Vasantha Lakshmi
Managing Director

Place: Hyderabad
Date: 05-05-2026

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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 year ended March 31 2026

Particulars	Quarter ended			Year ended	
	31-Mar-26 (Audited)	31-Dec-25 (Unaudited)	31-Mar-25 (Audited)	31-Mar-26 (Audited)	31-Mar-25 (Audited)
Debt Equity Ratio	2.36	2.64	4.43	2.36	4.43
Debt Service Coverage Ratio *	NA	NA	NA	NA	NA
Interest Service Coverage Ratio *	NA	NA	NA	NA	NA
Outstanding redemption preference shares (quantity and value)	NA	NA	NA	NA	NA
Debenture Redemption Reserve/ Capital redemption reserve	NA	NA	NA	NA	NA
Net worth (in ₹ lakh)	49,324.31	43,145.28	24,651.74	49,324.31	24,651.74
Net profit after tax (in ₹ lakh)	1,666.71	1,464.32	1,363.52	4,919.89	3,376.41
Earnings per share (of ₹10/- each)					
- Basic	3.46	1.98	1.97	5.44	4.88
- Diluted	3.46	1.98	1.97	5.44	4.88
Long term debt to working capital **	NA	NA	NA	NA	NA
Current Ratio **	NA	NA	NA	NA	NA
Bad debts to Account receivable ratio	NA	NA	NA	NA	NA
Current liability ratio **	NA	NA	NA	NA	NA
Total debts to total assets (%)	68.27%	70.32%	78.96%	68.27%	78.96%
Debtors turnover **	NA	NA	NA	NA	NA
Inventory turnover **	NA	NA	NA	NA	NA
Operating margin (%) **	NA	NA	NA	NA	NA
Net profit margin (%)	22.88%	19.35%	19.66%	17.78%	16.13%
Sector Specific equivalent ratio					
Provision Coverage Ratio (%)	35.07%	35.50%	42.02%	35.07%	42.02%
Gross Non- Performing Asset (GNPA) (%)	1.65%	1.70%	1.23%	1.65%	1.23%
Net Non- Performing Asset (NNPA) (%)	1.07%	1.10%	0.71%	1.07%	0.71%
CRAR (%)	45.65%	41.26%	27.79%	45.65%	27.79%

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,

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

IKF HOME FINANCE LTD.

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