

Date: 15.08.2025

ISIN: INE526R01028
SCRIP CODE: 539017
SCRIP ID: STARHFL
PAN NO. AAGCA1988C

To,
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai-400001

Sub: Press Release

Dear Sir / Madam,

Pursuant to Regulation 30 of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015, please find attached press release with respect to Unaudited Financial Results for the quarter ended June 30, 2025 which will be disseminated shortly. The content of which is self-explanatory.

The Press Release may also be accessed on the website of the company at www.starhfl.com

This is for your information and records.

Thanking You,

For M/s. STAR HOUSING FINANCE LIMITED

Shreyas Mehta
Company Secretary and Compliance Officer
M.No. A38639

Encl: Press Release

STAR HOUSING FINANCE LIMITED DECLARES Q1 FY2025-26 RESULTS
REPORTS BUSINESS AND FINANCE PERFORMANCE FOR THE PERIOD ENDING JUNE 30, 2025

16 % y-o-y INCREASE IN AUM, 11 % y-o-y INCREASE IN INTEREST INCOME, INCREASES AUTHORISED CAPITAL TO RS. 125 CRORES

Mumbai | Aug 15, 2025

Star Housing Finance Limited (Star HFL), a BSE listed company (BSE Scrip code BOM: 539017) semi urban and rural focused home finance has reported business and financial performance for the quarter ending on June 30, 2025.

During the period Star HFL registered milestones across business areas for the quarter ending June 30, 2025 enlisted as below:

Business Numbers: AUM increased **16.01 %** y-o-y to Rs. **546.58** crs. The Company disbursed Rs. **24.41** crs in the quarter under review.

Income Growth: Interest income grew by **11.01%** y-o-y and Net Interest Margin (NIM) stands at **6.61 %**

Asset Quality: PAR (0+ days past due) stood at **5.18 %**, of which GNPA stands at **1.65 %** and NNPA stands at **1.13 %** as of June 30, 2025

Profitability: Profit before Tax stood at Rs. **1.77** crs and PAT at Rs. **1.38** crs

Liability: Star HFL has strong relationships with Banks and FIs to aid the loan book growth. Current borrowings stand at Rs. 391.91 crs. The liability pipeline remains strong and is planned as per the business plan

NCD Issuance: The board has approved fund raise through issuance of Non-Convertible Debentures (NCDs) of up to Rs. 50 crs

Dividend payout: Star HFL has recommend final dividend of 10p per share, subject to shareholder approval in the ensuing AGM

Capitalization: Net-worth as of Jun 30, 2025 stands at Rs. **145.43** crs. Leverage levels remained at **2.69x**. The board has approved the increase in authorized share capital of the company to Rs. 125 crores from current Rs. 50 crores, subject to shareholder approval in the ensuing AGM

Ratings: Star HFL is rated as BBB / Stable by CARE & India ratings. India Ratings have affirmed rating of BBB / Stable for proposed NCDs.

Operating & Financial Performance (In crs)	Q1 FY2025-26	Q1 FY2024-25
Assets Under Management	546.58	471.41
GNPA (%)	1.65%	1.57%
NNPA (%)	1.13%	1.12%
PBT	1.77	3.91
PAT	1.38	3.02
Borrowing Outstanding	391.91	335.35
Net Worth	145.43	137.77
Leverage(x)	2.69x	2.43x

Speaking on the performance for the period, Mr. Kalpesh Dave CEO of Star HFL said, "We are continuing to navigate through the challenging times by consciously calibrating business while maintaining asset quality. As credit offtake is slowly building, we are confident to build leverage & deploy funds through our branch network. Our focus continues to be on the low-ticket housing customers who are first time home buyers. This DNA shall remain intact as we scale up. We are working towards strengthening our capital base, subject to all approvals, which will help us to take a leap in the AUM build-up without compromising on asset quality. We look forward to grow from hereon and will remain focused on creating value for all stakeholders."

Star Housing Finance Limited [Formerly known as Akme Star Housing Finance Limited]

CIN: L45201MH2005PLC376046 | RBI Regn No: DOR-0080

Registered Address: 603, Western Edge I, Above Metro Cash & Carry, Borivali East, Mumbai 400066

W: www.starhfl.com | T: +91 8828036610 | E: info@starhfl.com

About Star Housing Finance Limited (Star HFL)

Star Housing Finance Limited (Star HFL) is BSE listed rural focused housing finance company. The Company has been operational in the low-cost housing finance space since 2009. Star HFL provides long term housing finance assistance to EWS/LIG families towards purchase/construction of low-cost housing units (affordable housing) in its operational geographies. Star HFL is a professionally managed Company with a presence across states of Maharashtra, Madhya Pradesh, Gujarat, Rajasthan, NCR and Tamil Nadu. Star HFL is registered as a Primary Lending Institution (PLI) under the Pradhan Mantri Awas Yojana (PMAY) and has received subsidy for its qualified customers under CLSS scheme. Star HFL is headquartered in Mumbai, Maharashtra

For further details contact:

Dinesh Kirupalli

Star Housing Finance Ltd | Email: dinesh.kirupalli@starhfl.com

For media queries, please contact:

Sonia Kulkarni | Hunk Golden and Media

9820184099 | sonia.kulkarni@hunkgolden.in