

Date: 14th November 2025

ISIN: INE526R01028
SCRIP CODE: 539017
SCRIP ID: STARHFL

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 and Half year ended 30th September 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 Star Housing Finance Limited

Kalpesh Dave
Executive Director & CEO
DIN: 08221964

Encl: Press Release

STAR HOUSING FINANCE LIMITED DECLARES Q2 & H1 FY2025-26 RESULTS
REPORTS BUSINESS AND FINANCE PERFORMANCE FOR THE PERIOD ENDING SEPTEMBER 30, 2025
10% y-o-y INCREASE IN AUM, 21% y-o-y INCREASE IN INTEREST INCOME

Mumbai | Nov 14, 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 & half year ending on Sep 30, 2025.

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

Business Numbers: AUM increased **9.74%** y-o-y to **Rs. 567.27 crs**. The Company disbursed **Rs. 30.56 crs** in the period under review.

Income Growth: Interest income grew by **21.33%** y-o-y and Net Interest Margin (NIM) stands at **7.65%**

Asset Quality: PAR (0+ days past due) stood at **5.13 %**, of which GNPA stands at **1.65%** and NNPA stands at **1.16%** as of Sep 30, 2025

Profitability: Profit before Tax stood at **Rs. 4.08 crs** and PAT at **Rs. 3.17 crs** for H1 FY2025-26

Liability: Star HFL has strong relationships with Banks and FIs to aid the loan book growth. Current borrowings stand at **Rs. 391.77 crs**. The liability pipeline remains strong and is planned as per the business plan

Capitalization: Net-worth as of Sep 30, 2025 stands at **Rs. 146.54 crs**. Leverage levels remained at **2.67x**.

Ratings: Star HFL is rated as BBB / Stable by CARE & India ratings.

Operating & Financial Performance (In crs)	Q2 FY2025-26	Q2 FY2024-25
Assets Under Management	567.27	517.84
GNPA (%)	1.65%	1.56%
NNPA (%)	1.16%	1.09%
Interest Income	24.80	20.44
Total Income	25.15	22.63
Borrowing Outstanding	391.77	375.51
Net Worth	146.54	140.23
Leverage(x)	2.67x	2.68x

Speaking on the performance for the period, Mr. Kalpesh Dave, Director & CEO of Star HFL said, "Our focus has been on disciplined underwriting and efficient liability management. As we prepare for the next phase of expansion, our commitment remains firmly anchored in enabling affordable home ownership for first-time buyers and creating long-term value for all stakeholders."

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:

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