HOMESFY®
homes for you

Building scale with quality

INVESTOR PRESENTATION

Financial Year H1 - 2026-27



Building **Trust**. Delivering **Value**.

1HFY27 AT A GLANCE

Revenue grew 2.5x faster than GTV and EBITDA losses halved as a % of revenue

▲ 11%

Gross Transaction Value



₹1,155 cr

1HFY26 vs 1HFY27

▲ 28%

Revenue from operations



₹25.1 cr

1HFY26 vs 1HFY27

▲ 23 pts

EBITDA margin, H1 vs H1

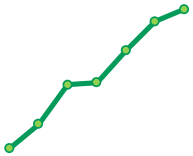


-22% (H1 FY26: -45%)

EBITDA margin: -45% (H1 FY26) → -22% (H1 FY27)

▲ 18%

Average ticket size



₹1.66 cr

1HFY26 vs 1HFY27

▲ 30%

Home loans disbursed



₹202 cr

Disbursement value (₹ cr): ₹155 cr → ₹202 cr

▲ 25%

GTV per employee (half-year)



₹3.5 cr

1HFY26 vs 1HFY27

THE INVESTMENT STORY

Three trends that define Homesfy today

Premiumisation

+18%

Ticket size, ₹1.41 cr → ₹1.66 cr, 1HFY26 → 1HFY27

Focus on higher ticket homes lifts revenue per booking.

Operating leverage

+25%

GTV per employee, 1HFY26 → 1HFY27

Leaner team (326) with 75% in sales.

Path to profitability

-45% → -22%

EBITDA margin, 1HFY26 → 1HFY27

Revenue up 28% while employee cost rose only 4%.

BUSINESS MODEL

Three engines covering the full home-buying journey

Direct Broking

87%

of 1HFY27 GTV (₹1,004 cr)

- End-to-end: lead generation to deal closure
- Agents placed across micro-markets
- Performance-marketing led demand engine

mymagnet.io

13%

of 1HFY27 GTV (₹151 cr)

- Platform for small brokers to scale
- Higher slab commissions, brokerage passbook
- Launch info and market insights

Home Loans

202cr

of Disbursement in 1HFY27

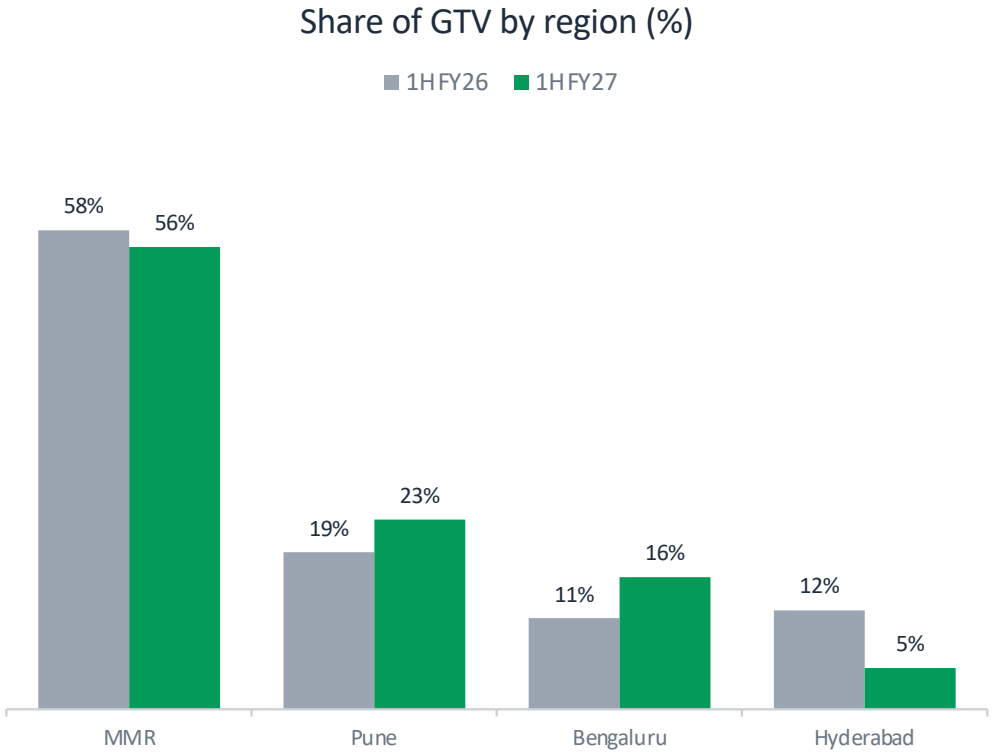
- ₹202 cr disbursed in 1HFY27 (+30%)
- Application-to-approval support
- Completes the buyer journey, adds revenue per customer

PRESENCE & REGIONAL MIX

Growth is broadening beyond MMR — Pune and Bengaluru gained 9 pts of share



Mumbai • Thane • Navi Mumbai • Pune • Bengaluru • Hyderabad

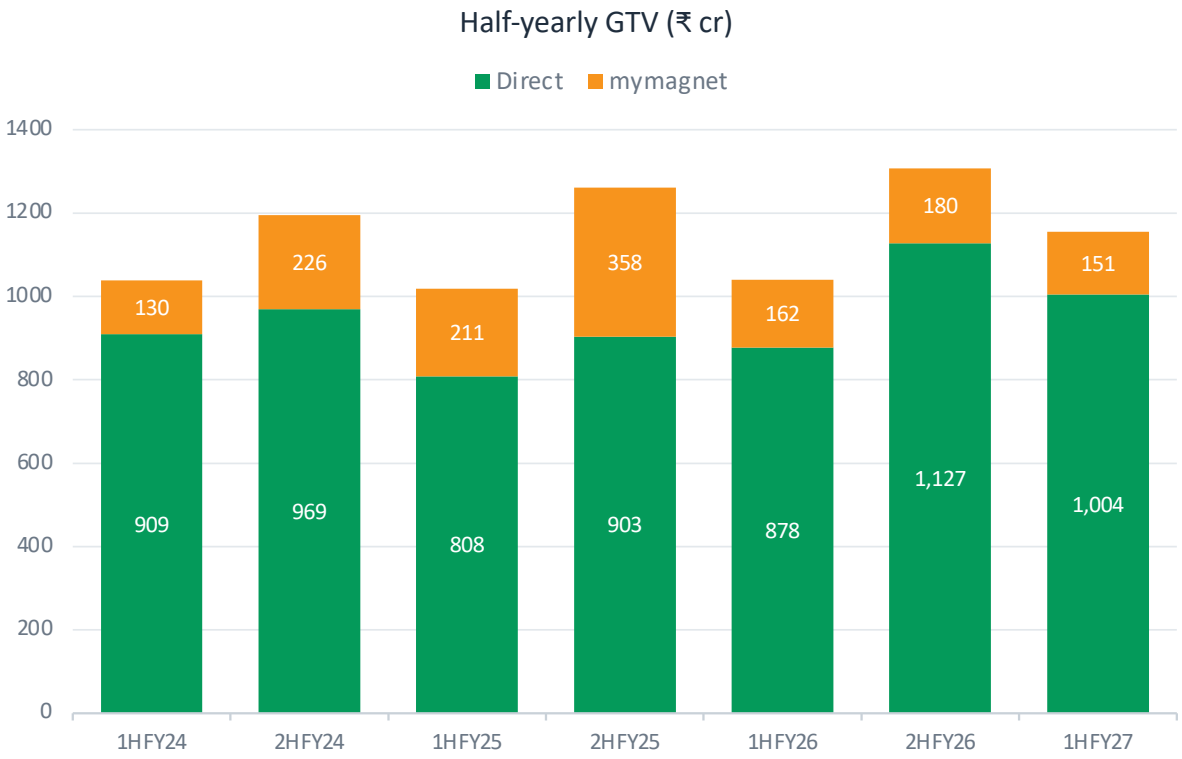


SECTION 01

Operating trends

GROSS TRANSACTION VALUE

1HFY27 GTV of ₹1,155 cr is our highest first half in four years, up 11% YoY



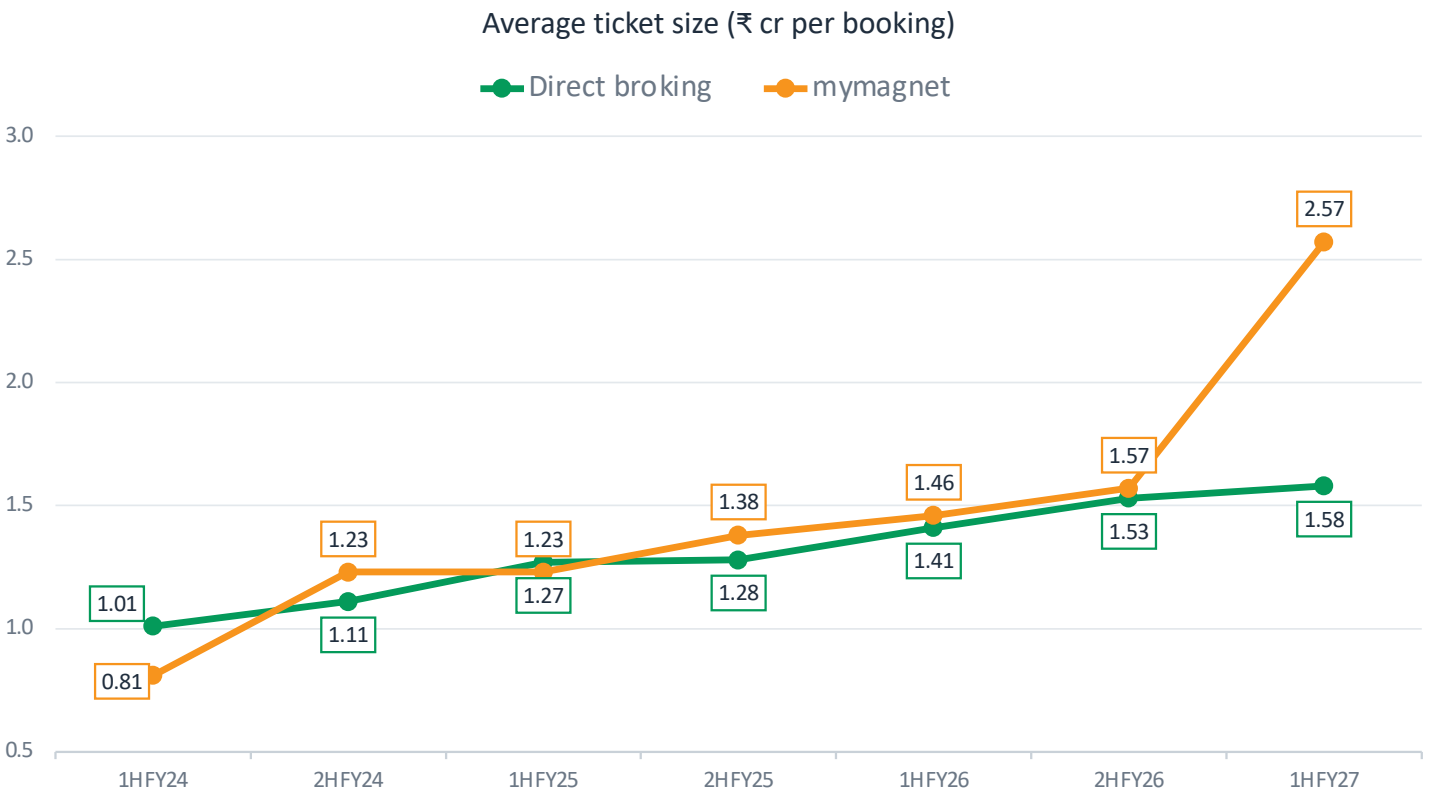
GTV is gross and excludes cancellations.

Reading the trend

- H2 is seasonally stronger.
- 1HFY27 is the highest first half in four years: ₹1,155 cr, +11% YoY
- First-half GTV: ₹1,039 cr (FY24), ₹1,019 cr (FY25), ₹1,040 cr (FY26), ₹1,155 cr (FY27)
- Direct GTV has grown YoY for three straight first halves
- mymagnet Bookings cut to 59 (-47%) by focusing on quality business only & to achieve higher developer incentives per deal.
- Faster booking → billing → collection cycle

PREMIUMISATION

Direct ticket size up 18% YOY



₹1.66 cr

Blended ticket size, 1HFY27

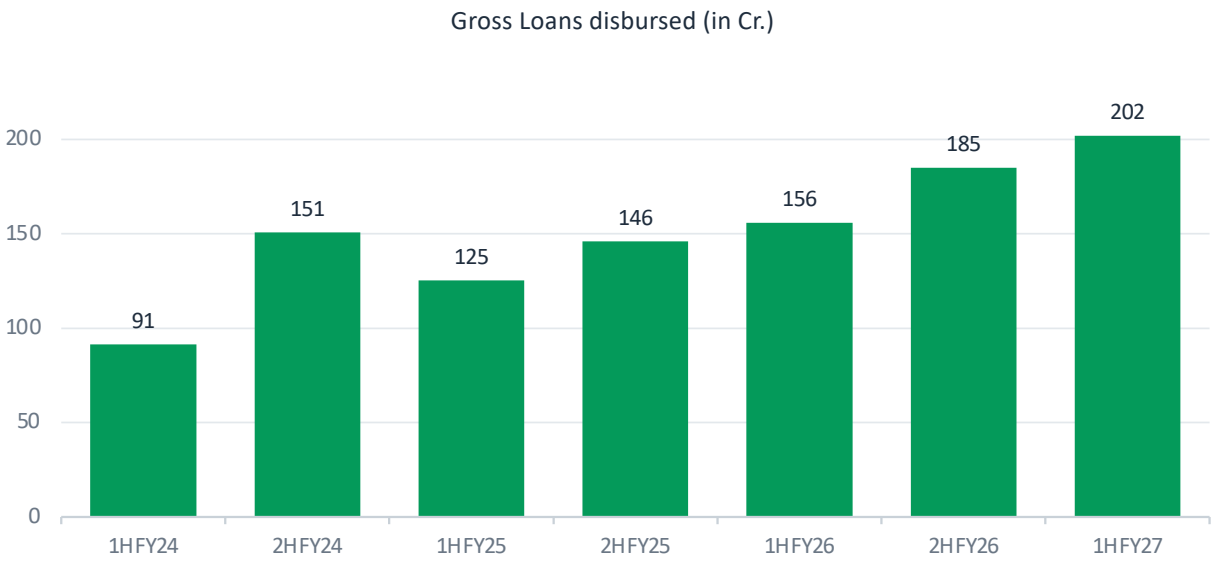
▲ 18% YoY

Driver

- Value-led growth: ticket size, not volume

HOME LOANS

Home loans: disbursement value up 30% as average loan size rises



₹202 cr

Disbursed, 1HFY27

▲ 30% YoY

51

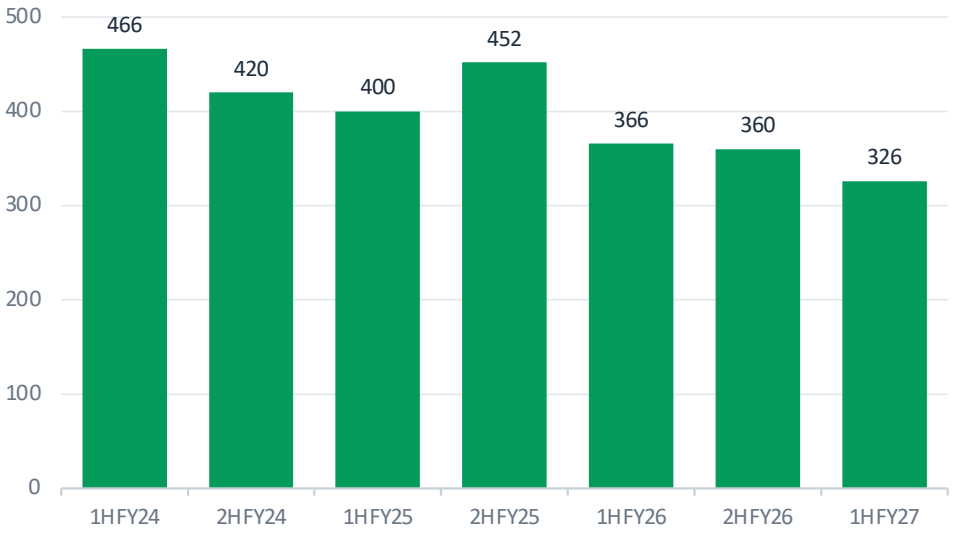
Partner banks & NBFCs

Partners include SBI, HDFC, ICICI Bank, Axis Bank, Bank of Baroda, IDFC First, PNB Housing, L&T Finance, Mahindra Finance and more

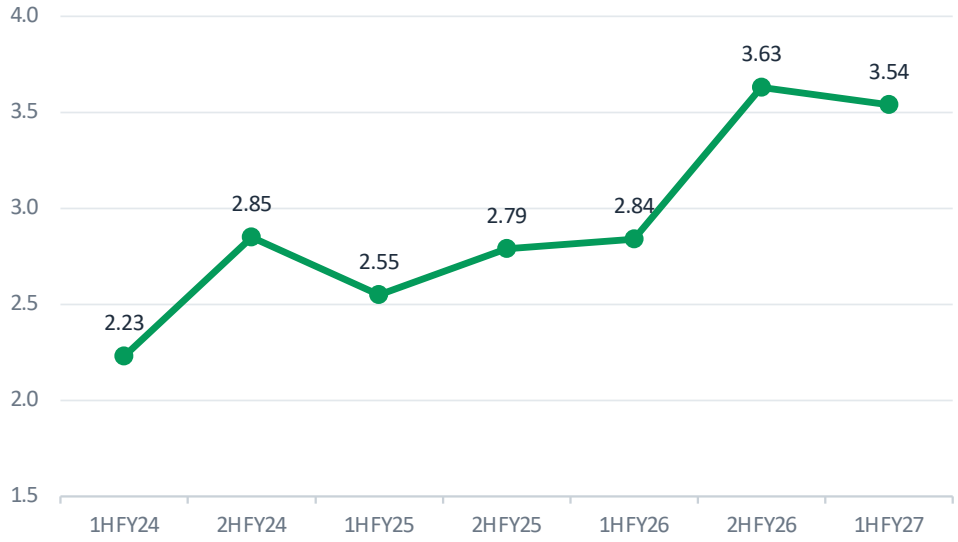
PEOPLE & PRODUCTIVITY

A leaner, sales-focused team is generating 25% more GTV per head than in 1HFY26

Average employees



GTV per employee (₹ cr per half)



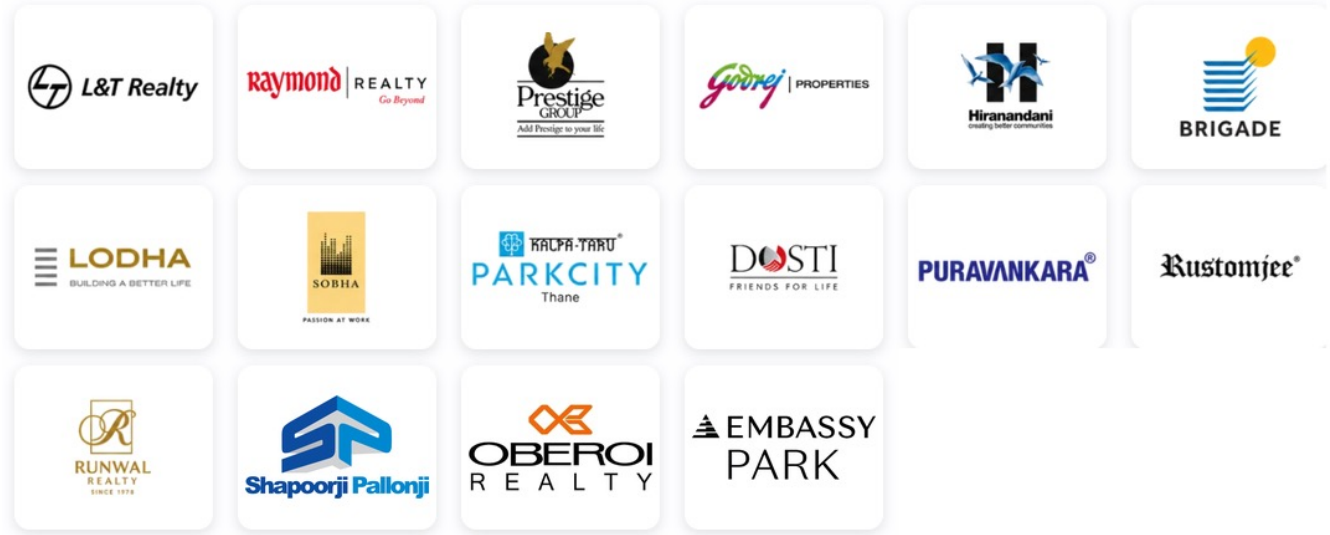
75% of staff in sales roles

-11% headcount YoY, while GTV grew 11%

4% growth in employee cost vs 28% revenue growth

DEVELOPER PARTNERSHIPS

Trusted channel partner to India's leading developers



16 marquee developer partners across MMR, Pune, Bengaluru and Hyderabad

Concentrated by design

- Focused on a select set of developers to earn higher incentive brokerage slabs
- Access to premium inventory supports ticket-size growth

SECTION 02

Financial performance

PROFIT & LOSS

Particulars (₹ cr)	H1 FY27	H1 FY26	YoY
Revenue from operations	**25.07**	**19.53**	**+28%**
Employee expenses	13.20	12.75	+4%
Other expenses	16.99	15.56	+9%
Exceptional & prior period	0.44	–	
EBITDA	**(5.57)**	**(8.78)**	**+₹3.2 cr**
EBITDA margin	**-22%**	**-45%**	**+23 pts**
Other income	0.52	0.83	
Depreciation	1.29	0.59	
Finance cost	0.02	0.01	
PBT	(6.36)	(8.55)	+₹2.2 cr
Tax expense	0.31	(0.01)	
PAT	**(6.67)**	**(8.54)**	**+₹1.9 cr**
PAT margin	**-27%**	**-44%**	**+17 pts**

BALANCE SHEET

Particulars (₹ cr)	Sep-26	Mar-26
Equity capital	3.23	3.23
Reserves	19.79	26.47
Borrowings	0.09	0.12
Other liabilities	14.35	13.49
Total liabilities	**37.46**	**43.31**
Fixed assets	4.52	3.42
CWIP	0.26	1.83
Investments	–	–
Cash & cash equivalents	11.69	17.34
Other assets	20.99	20.72
Total assets	**37.46**	**43.31**

FINANCIAL COMMENTARY

Key notes on H1 FY27 financials

Billed revenue +33%

Billed revenue increased by 33% YOY, from ₹20.12 Cr to ₹26.80 Cr.
(These figures exclude invoices raised against prior-period unbilled revenue and additional unbilled revenue recognised during the period)

Conservative revenue recognition

Unbilled revenue recognised fell from ₹5.84 Cr in 1HFY26 to ₹2.26 Cr in 1HFY27. This reflects a more conservative revenue-recognition approach.

Employee cost up just 4%

Employee benefit expenses increased by just 4% against an increase of 33% in billing YOY.

One-time IPO expense

₹0.44 Cr of IPO expenses shown as a one-time cost under exceptional items.

HOMESFY®
homes for you

Thank you

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