IFL FINANCE LIMITED
(Formerly Known as IFL Housing Finance Ltd.)
D-16, First Floor, above ICICI Bank, Prashant Vihar, Sector-14
Rohini, New Delhi – 110085 | **CIN** U65910DL2015PLC285284

Dated: 5 September, 2026

National Stock Exchange of India Limited
Exchange Plaza, 5th Floor, Plot No. C/1, G
Block, Bandra-Kurla Complex, Bandra (East),
Mumbai – 400051

NSE SYMBOL: 1225IFL27, 1225IFL28, 1175IFL28, 1180IFL28, 1180IFL28A, 1175IFL28A and 1180IFL28B

Dear Sir/ Madam,

Sub: Outcome of the meeting of the board of directors of IFL Finance Limited (Formerly known as IFL Housing Finance Limited) (the "Company")

In compliance with Regulations 51 and 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI Listing Regulations") (as amended from time to time), we wish to inform you that the Board of Directors of the Company, at its Meeting held today i.e. Saturday, September 5, 2026, has inter-alia, considered and approved the following:

1. Approved the Notice of 11th Annual General meeting of the Company to be held on Monday, 28th September, 2026 at 11 a.m. at the registered office of the Company;

2. Approved the Board Report along with the Management Discussion and Analysis Report and report on Corporate Governance for the Financial Year ended March 31, 2026;

3. On the recommendation of the Nomination & Remuneration Committee (NRC), the Board of Directors has proposed to re-appoint Mr. Gopal Bansal as the Managing Director of the Company at the ensuing 11th Annual General Meeting of the Company.

Further, we wish to inform you that the Nomination and Remuneration Committee and the Board while considering his re-appointment, have verified that said person is not debarred from holding the office of Managing Director pursuant to any order of MCA/SEBI or of any other authorities.

The details as required under Regulation 30 of the Listing Regulations read with the SEBI Circular No. SEBI/HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026 ("Master Circular") are enclosed as 'Annexure-A'.

The above information are available on the Company's website at www.iflfinanceltd.com

The meeting of the Board of Directors of the Bank commenced at 4:00 p.m. and concluded at 5:30 p.m.

This is for your information and appropriate dissemination.

You are requested to kindly take the above on record and oblige.

Thanking You,

For IFL Finance Limited
(Formerly known as IFL Housing Finance Limited)

SHIVANI JINDAL
Digitally signed by SHIVANI JINDAL
Date: 2026.09.05 17:55:34 +05'30'

Shivani Jindal

Company Secretary cum Compliance Officer

(Annexure-A)

Disclosure of Information pursuant to Regulation 30 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 read with SEBI Circular No. SEBI/HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 Dated January 30, 2026

S.No	Particulars	Description
1.	Reason for Change viz., ~~appointment~~, re-appointment, ~~resignation, removal, death or otherwise~~	Re-appointment of Mr. Gopal Bansal as the Managing Director of the Company for another term of five years.
2.	Date of ~~appointment~~/re-appointment/~~cessation (as applicable) & term of appointment~~;	At the ensuing 11th Annual General Meeting to be held on 28 September 2026
3.	Brief Profile (in case of reappointment);	As Managing Director and Promoter, he directs strategic vision and overall operations to cultivate sustainable growth and long-term value. His leadership has been instrumental in scaling IFL Finance Limited (formerly IFL Housing Finance Limited), expanding its market reach, and delivering accessible financial solutions to a growing customer base.
4.	Disclosure of relationships between directors [in case of appointment of a director]	Husband of Mrs. Sunita Bansal (Whole-Time Director)
5.	Information as required pursuant to BSE Circular No. LIST/COMP/14/2018-19 and NSE Circular No. NSE/CML/2018/24, both dated 20 June 2018	Mr. Gopal Bansal is not debarred from holding the office of Managing Director by virtue of any MCA/ SEBI order or order of any other such Authorities .

NOTICE OF ANNUAL GENERAL MEETING

Notice is hereby given that the 11th Annual General Meeting of IFL Finance Limited (Formerly known as IFL Housing Finance Limited) will be held on Monday, 28th September, 2026 at 11:00 a.m. at the registered office of the company at D-16, First Floor, Above ICICI Bank, Prashant Vihar, Sector-14, Rohini, New Delhi - 110085 to transact the following businesses.

Ordinary Business:

1. ADOPTION OF AUDITED FINANCIAL STATEMENTS

To receive, consider and adopt the financial statements of the company for the financial year ended March 31, 2026 including Audited Balance Sheet as on March 31, 2026, Cash Flow Statement and the Statement of Profit and Loss, for the financial year ended on March 31, 2026, along with the reports of the Board of Directors ('the Board') and the Auditors thereon.

2. TO APPOINT A DIRECTOR IN PLACE OF MR. ASHISH BANSAL (DIN: 06607944), WHO RETIRES BY ROTATION AND, BEING ELIGIBLE, OFFERS HIMSELF FOR RE-APPOINTMENT.

"RESOLVED THAT pursuant to the provisions of Section 152 and other applicable provisions, if any, of the Companies Act, 2013 and the rules made there under (including any statutory modification(s) or re-enactment(s) thereof, for the time being in force), Mr. Ashish Bansal (DIN: 06607944), who retires by rotation and being eligible, offers himself for re-appointment, be and is hereby re-appointed as a Director of the Company, liable to retire by rotation.**"**

Special Business:

3. TO RE-APPOINT MR. GOPAL BANSAL (DIN: 01246420) AS THE MANAGING DIRECTOR OF THE COMPANY

To consider and, if thought fit, to pass the following Resolution as a Special Resolution:

"RESOLVED THAT pursuant to the provisions of Sections 196, 197, 198, and 203, read with Schedule V and all other applicable provisions of the Companies Act, 2013 ("the Act") and the Companies (Appointment and Remuneration of Managerial Personnel) Rules, 2014, including any statutory modification(s) or re-enactment(s) thereof for the time being in force, and subject to such other approvals as may be necessary, the approval of the members of the Company be and is hereby accorded for the re-appointment of Mr. Gopal Bansal (DIN: 01246420) as the Managing Director of the Company, for a further period of five consecutive years commencing from 28th June 2027 up to 27th June 2032, on the terms and conditions mutually agreed.

RESOLVED FURTHER THAT any Director or the Company Secretary of the Company be and is hereby authorized to do all such acts, deeds, matters, and things as may be necessary, expedient, or proper to give effect to this resolution, including but not limited to filing the necessary forms (such as Form MR-1 and Form MGT-14) with the Registrar of Companies (RoC), making appropriate entries in the statutory registers, and executing any agreements, deeds, or documents in connection therewith**."**

By Order of the Board of Directors
For IFL Finance Limited
(Formerly known as IFL Housing Finance Limited)

Place: New Delhi
Date: 05.09.2026

Sd/-
Shivani Jindal
Company Secretary

Notes:

1. Pursuant to the provisions of the act, a member entitled to attend and vote at the AGM is entitled to appoint a proxy to attend and vote on his/her behalf and the proxy need not be a member of the company. The enclosed proxy form, if intended to be used should reach the registered office of the company duly completed, stamped and signed not less than forty-eight hours before the time fixed for the meeting.

2. Pursuant to Section 105 of Companies Act, 2013, a person shall act as proxy of not more than 50 members and holding in aggregate not more than 10 percent of the total share capital of the company carrying voting rights. Member holding more than 10 percent of the total share capital of the company carrying voting rights may appoint a single person as proxy and such person shall not act as proxy for any other member.

3. If a Person is appointed as Proxy for more than 50 Members, he shall choose any 50 Members and confirm the same to the Company 24 hours before the commencement of the Meeting. In case, the Proxy fails to do so, the Company shall consider only the first 50 proxies received in respect of such person as valid.

4. Proxy holder shall prove his identity at the time of attending the Meeting. A Proxy Form which does not state the name of the Proxy shall be considered invalid. A Proxy Form is annexed to this Report. Proxies submitted on behalf of limited companies, societies, etc., must be supported by an appropriate resolution / letter of authority, as applicable.

5. In case of joint holders attending the meeting, the Member whose name appears as the first holder in the order of names as per the Register of Members of the Company will be entitled to vote.

6. Relevant documents, if any and statutory registers are open for inspection at the registered office of the Company on all working days, Monday to Friday between 11:00 A.M to 01:00 P.M.

7. Members may note that the Annual Report of FY 2025-26 will also be available on the Company's website at www.iflfinanceltd.com.

8. Members are requested to bring the Notice of the Annual General Meeting along with the Attendance Slip with them duly filled in and hand over the same at the entrance of the meeting hall. (Attendance Slip is enclosed with this notice).

9. Queries on the Annual Report and operations of the Company, if any, may please be sent to the Company on email: compliance@iflfinanceltd.com, at least Seven days prior to the date of the AGM so that answers may be provided at the Meeting.

10. Members are requested to notify any change in their address, if any to the Registrar & Share Transfer Agent of the Company at the following address:-

Skyline Financial Services Private Limited
D-153 A, 1st Floor, Okhla Industrial Area,
Phase – I, New Delhi-110 020
Phone: 011-41044923
Fax: +91 11 26812682
Email- info@skylinerta.com

In all correspondence, please quote your DP ID & Client ID or Folio Number.

By Order of the Board of Directors
For IFL Finance Limited
(Formerly known as IFL Housing Finance Limited)

Place: New Delhi
Date: 05.09.2026

Sd/-
Shivani Jindal
Company Secretary

EXPLANATORY STATEMENT PURSUANT TO SECTION 102 OF THE COMPANIES ACT, 2013 AND RULES RELATED THERETO

Item 3: TO RE-APPOINT MR. GOPAL BANSAL (DIN: 01246420) AS THE MANAGING DIRECTOR OF THE COMPANY

The current tenure of Mr. Gopal Bansal as the Managing Director of the Company is expiring on 27.06.2027. The Board of Directors, at its meeting held on 5 September 2026 based on the recommendation of the Nomination and Remuneration Committee, approved his re-appointment for a further period of five years, subject to the approval of the shareholders.

Mr. Gopal Bansal has provided visionary leadership, steering the company's key operational growth, strategic financial partnerships, and long-term business roadmap. Given his profound corporate acumen and extensive experience in the industry, the Board considers his continued leadership as Managing Director vital for accelerating the Company's strategic goals and ongoing growth plans.

The principal terms and conditions governing his re-appointment and remuneration package are detailed below:

1. Period of Appointment: 5 years with effect from 28 June 2027 up to 27 June 2032.
2. Management Powers: Mr. Gopal Bansal shall have the substantial powers of management of the affairs of the Company, subject to the superintendence, control, and direction of the Board of Directors.
3. Remuneration Details:

· Basic Salary: A consolidated remuneration of ₹2,50,003/- per month as determined by the Board/Nomination and Remuneration Committee.

· Perquisites & Allowances: He shall be entitled to standard perquisites and allowances including House Rent Allowance (HRA), medical insurance, and car with a driver for official use.

· Retiral Benefits: Company contributions to the Provident Fund, Superannuation Fund, or Annuity Fund as per policy, to the extent these are not taxable under the Income-tax Act, 1961, will not be counted toward his total remuneration ceiling. Gratuity payable shall be as per the prevailing policies of the Company and as per Payment of Gratuity Act, 1972.

· Minimum Remuneration: In case the Company faces an absence or inadequacy of net profits in any financial year during his tenure, the remuneration, perquisites, and allowances as specified above will be paid as minimum remuneration, strictly adhering to the applicable limits of Section II of Part II of Schedule V to the Companies Act, 2013.

Mr. Gopal Bansal satisfies all the statutory criteria set forth in Part I of Schedule V to the Act. He has filed his consent to act as a Director via Form DIR-2, updated disclosures under MBP-1, and non-disqualification clearance in Form DIR-8.

A brief profile of Mr. Gopal Bansal, including nature of his expertise, is provided as Annexure-I of this Notice.
Save and except Mr. Gopal Bansal and his relatives, none of the Directors, Key Managerial Personnel of the Company,or their relatives are, in any way, concerned or interested, financially or otherwise, in this resolution.The Board recommends the Special Resolution set forth in Item No. 6 for approval by the members.
The information required to be provided in terms of Schedule V of the Companies Act, 2013 is given hereunder:

I. GENERAL INFORMATION:

1) Nature of Industry: Non-Banking Financial Company-Secured Lending.

2) Date of Commencement of Commercial Production/Operations: 01.01.2018

3) In case of new Companies, expected date of commencement of activities as per project approved by financial institutions appearing in the Prospectus: NOT APPLICABLE

4) Financial Performance based on given indicator:

(In Lakhs)

Particulars	FY 2025-26	FY 2024-25
Total Income	8570.16	7137.08
Less: Total Expenses	5636.79	4745.17
Profit/ (Loss) before tax	2933.37	2391.91
Less: Current tax	766.55	533.88
Deferred tax	4.03	45.28
Profit after Tax	2162.79	1812.75
Other Comprehensive Income	2.88	(1.35)
Transfer of Statutory Reserve (u/s 29C of NHB Act, 1987)	-	362.55
Transferred to Statutory Reserve under Section 45-IC of the RBI Act, 1934	432.56	-
Earnings per Share (Face Value Rs.10)	-	-
Basic (Rs.)	2.55	2.65
Diluted (Rs.)	2.55	2.65

5) Foreign Investments and Collaborations:The Company has not made any Foreign Investments and neither entered into any collaborations during the FY 2025-26

II. INFORMATION ABOUT THE APPOINTEE:

1) Background Details:
Mr. Gopal Bansal, aged 51 years, is a Chartered accountant having approx. 23 years of working experience in the field of Finance, portfolio management, taxation, treasury management, business takeovers, finance product designing, corporate law, mergers, asset recovery and asset restructuring.

2) Past Remuneration: Rs. 2,50,003/-

3) Recognition or Awards: None

4) Job Profile and his Suitability:
As Managing Director and Promoter, he directs strategic vision and overall operations to cultivate sustainable growth and long-term value. His leadership has been instrumental in scaling IFL Finance Limited (formerly IFL Housing Finance Limited), expanding its market reach, and delivering accessible financial solutions to a growing customer base.

5) Remuneration Proposed:
Salary at the rate of Rs. 2,50,003/- (Rupees Two Lacs Fifty Thousand and Three only) per month w.e.f 01.04.2024, which may be reviewed by the Board from time to time.

6) Comparative remuneration profile with respect to industry, size of the Company, profile of the position and person:
The remuneration payable has been benchmarked with the remuneration being drawn by peers in similar capacity in similar companies of comparable size in the gold finance industry and has been considered by the Nomination and Remuneration Committee of the Company at its meeting held on October 25, 2023. The profile of Mr. Gopal Bansal, his responsibilities, complex business operations, industry benchmark and size of the Company justify the payment of said remuneration and commensurate with the remuneration packages paid to their similar counterparts in other companies.

7) Pecuniary relationship directly or indirectly with the Company, or relationship with the Managerial Personnel:
Mr. Gopal Bansal is currently holding 25,93,430 shares in the Equity Share Capital of the Company in his personal capacity. Mr. Gopal Bansal is the Promoter of the Company.

III. OTHER INFORMATION:

1) Reasons of loss or inadequate profits: The Managerial Remuneration paid by the Company is well within the prescribed limits under Section 197 of Companies Act, 2013.
2) Steps taken or proposed to be taken for improvement: Refer point no.1 above.
3) Expected increase in productivity and profits in measurable terms: Refer point no.1 above.

Annexure-I to the Notice

Additional Information of Director seeking appointment/re-appointment at the 11th Annual General Meeting pursuant to Secretarial Standards on General Meetings.

Name of the Director	**Mr. Gopal Bansal**	**Mr. Ashish Bansal**
Date of Birth	13/09/1975	11/02/1987
Qualifications	Chartered Accountant	Chartered Accountant
Remuneration last drawn (In Rupees)	2,50,003/-	NIL
Experience (including expertise in specific functional area)	Finance, portfolio management, taxation, treasury management, business takeovers, finance product designing, corporate law, mergers, asset recovery and asset restructuring	Finance, law and project finance, taxation, accounts and underwriting.
Brief Profile	An experienced professional, Mr. Gopal Bansal strategies and directs the company towards the path of fulfilling its mission and goals. Under his guidance, IFL has managed to offer assistance to a plethora of individuals and works to increase the number in the years to come. Mr. Bansal has been a part of the M/s India Finsec Limited family for over a decade. He plays an imperative role as a Promoter and Director of the company. It's his profound knowledge and skills that have enabled M/s India Finsec Limited to function with Zero NPA and have accelerated the growth rate.	Owing to his financial and managerial skills, he plays an important role in the strategic team and is responsible for ensuring that the company achieves its goals and obligations. He has contributed significantly to several decision-making processes that have led the company to new heights.
Terms and Conditions of Appointment/ Reappointment	Mr. Gopal Bansal is re-appointed as the Managing Director of the Company for the tenure of five years.	Mr. Ashish Bansal is re-appointed who is liable to retire by rotation at the ensuing 11th Annual General Meeting
Name of other Public Companies in which the person holds the Directorships	INDIA FINSEC LIMITED	UNLISTO SECURITIES LIMITED
Name of the Public Companies in which the person holds the Memberships of committees of the Board	INDIA FINSEC LIMITED	UNLISTO SECURITIES LIMITED
Shareholding in the Company (Equity)	7393430 equity shares as on 05.06.2026	-
Relationship with other Directors/Manager/Key Managerial Personnel	-	-
Number of Board Meetings attended during the FY 2025-26	42 out 42	42 out 42

Relationship with other Directors/Manager/Key Managerial Personnel	**Husband of Mrs. Sunita Bansal (Whole Time Director)**
Number of Board Meetings attended during the FY 2025 -26	**42 out 42**

By Order of the Board of Directors
For IFL Finance Limited
(Formerly known as IFL Housing Finance Limited)

Place: New Delhi
Date: 05.09.2026

Sd/-
Shivani Jindal
Company Secretary

PROXY FORM

(Pursuant to Section 105(6) of the Companies Act, 2013 and Rule 19(3) of the Companies (Management and Administration) Rules, 2014)

CIN: U65910DL2015PLC285284
Name of the Company: IFL Finance Limited (Formerly known as IFL Housing Finance Limited)
Registered Office: D-16, First Floor, Above ICICI Bank, Prashant Vihar, Sector-14, Rohini, Delhi-110085

Name of the member(s):
Registered Address:
Email ID:
Folio No./Client ID:
DP ID:

I/ We being the member(s) holding ________________________shares of the above named Company hereby appoint:

1. Name :____
   Address : ____
   Email ID : ____ Or failing him.

2. Name :____
   Address : ____
   Email ID : ____ Or failing him.

3. Name :____
   Address : ____
   Email ID : ____ Or failing him.

as my/ our proxy to attend and vote (on a poll) for me/ us and on my/ behalf at the Annual General Meeting of the Company to be held on MONDAY, 28TH DAY OF SEPTEMBER, 2026 AT 11.00 A.M. at D-16, First Floor, Above ICICI Bank, Prashant Vihar, Sector-14, Rohini, Delhi-110085 and at any adjournment thereof in respect of such resolutions as are indicated below.

Resolution No.	Ordinary Resolution
1.	ADOPTION OF AUDITED FINANCIAL STATEMENTS
2.	TO APPOINT A DIRECTOR IN PLACE OF MR. ASHISH BANSAL (DIN: 06607944), WHO RETIRES BY ROTATION AND, BEING ELIGIBLE, OFFERS HIMSELF FOR RE-APPOINTMENT.

Resolution No.	Special Resolution
3.	TO RE-APPOINT MR. GOPAL BANSAL (DIN: 01246420) AS THE MANAGING DIRECTOR OF THE COMPANY

Signed this............................. Day of............................2026.

Signature of the member.......................................

Signature of the Proxy holder(s) (1) .... (2)..................... (3).....................

Note: This form of proxy in order to be effective should be duly completed and deposited at the Registered Office of the Company, not less than 48 hours before the commencement of the Meeting.

ATTENDANCE SLIP

Full name and address of the Shareholder/Proxy Holder (in block letters)	
Joint Holder 1(in block letters)	
Joint Holder 2(in block letters)	
Folio No./DP ID*/Client ID*:	
No. of Shares Held	
I hereby certify that I am a member/proxy for the member of the Company. **Signature of Shareholder/Proxy**	

I/we hereby record my presence at the Annual General Meeting of the Shareholders of IFL Finance Limited (Formerly known as IFL Housing Finance Limited) held on MONDAY, 28TH DAY OF SEPTEMBER, 2026 AT 11.00 A.M. at D-16, First Floor, Above ICICI Bank, Prashant Vihar, Sector-14, Rohini, Delhi-110085.

Note: Shareholders attending the Meeting in person or by proxy are requested to complete the attendance slip and hand over at the entrance of the premise.

***Applicable for shareholders holding shares in electronic form.**

ROUTE MAP TO THE VENUE OF AGM

Name of the Company:

IFL Finance Limited (Formerly known as IFL Housing Finance Limited)

Registered Office:

D-16, First Floor, Above ICICI bank, Prashant Vihar, Sector-14, Rohini, New Delhi-110085