



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

Date: 07.10.2026

To,
Listing Department
The National Stock Exchange of India Limited
Exchange Plaza, Bandra-Kurla Complex, Bandra
(East), Mumbai 400051

Dear Sir,

Sub: Structured Digital Database (SDD) Compliance Certificate for the Quarter Ended 30 September, 2026

Pursuant to provisions of Regulation 3(5) and 3(6) of Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015, please find enclosed herewith the Structured Digital Database (SDD) Compliance Certificate of the Company for the Quarter ended on 30 September, 2026, in the prescribed format.

This is for your information and records.

Thank you,

For and on behalf of
IFL Finance Limited
(Formerly known as IFL Housing Finance Limited)

SHIVANI Digitally signed by
SHIVANI JINDAL
JINDAL Date: 2026.10.07
15:55:22 +05'30'

Shivani Jindal
Company Secretary and Compliance Officer
Membership no.: A71079



STRUCTURED DIGITAL DATABASE (SDD)
COMPLIANCE CERTIFICATE

(Pursuant to Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015)

I, Sarita Singh, Practicing Company Secretary of the Company appointed by **IFL Finance Limited (formerly known as IFL Housing Finance Limited)**, am aware of the compliance requirement of Structured Digital Database (SDD) pursuant to provisions of Regulation 3(5) and 3(6) of **Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015** (PIT Regulations) and I certify, subject to herein under mentioned in this certificate, that:

1. The Company has a Structured Digital Database in place;
2. Control exists as to who can access the SDD;
3. All the UPSI disseminated in the previous quarter have been captured in the Database;
4. The system has captured nature of UPSI along with date and time;
5. The database has been maintained internally and an audit trail is maintained;
6. The database is non-tamperable and has the capability to maintain the records for 8 years.

I also confirm that the company was required to capture "Two" number of events during the quarter ended 30 September, 2026 and has captured "Two" number of the said required events.

For Sarita Singh & Associates
(Company Secretaries)

Sarita Singh
(Proprietor)
M. No-55937, COP-24682,
PR No. 6998/2025
UDIN- A055937H001759958

Date: 07th October, 2026
Place: Hyderabad