

Date: April 23, 2026

To,
BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street, Mumbai – 400051
Maharashtra, India,

To,
National Stock Exchange of India Limited
Exchange Plaza, C-1, Block G
Bandra Kurla Complex (BKC), Bandra (East)
Mumbai – 400051, Maharashtra, India

BSE Scrip Code – 973128

Dear Sir/Madam,

Subject: Submission of Statements of Impact of auditor's qualification of IIFL Samasta Finance Limited (the "Company") for the year ended March 31, 2026

With reference to the announcement of Outcome of the Board of Directors Meeting of the Company held on April 23, 2026, wherein the Board has considered and approved the Audited Standalone Financial Results along with the Independent Auditors' Report for the Quarter and year ended on March 31, 2026.

Please find enclosed herewith statement of impact of Auditors qualification for the Financial Year ended March 31, 2026 and please be informed that there were no qualifications from the auditors for the year ended on March 31, 2026.

Kindly take this intimation on record.

Thanking you,

Yours Sincerely,

For IIFL Samasta Finance Limited

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YA

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by V ABHINAYA
Date: 2026.04.23
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V. Abhinaya
Company Secretary & Compliance Officer
M. No: A56919

Place: Bengaluru

IIFL Samasta Finance Limited

Regd. & Head Office: 110/3, Lalbagh Main Road, Krishnappa Layout, Bengaluru 560027, Karnataka. T: +91 80 4291 3500
Corporate Office: Ground Floor, 5/C/DP-01 Blue Moon Apartment, 5, Arul Murugan Nagar Main Road, Near Old Post office, Zamin Pallavaram,
pallavara Kancheepuram, Tamilnadu - 600117

**INDEPENDENT AUDITOR'S REPORT ON AUDIT OF THE FINANCIAL RESULTS FOR
YEAR THE ENDED 31ST MARCH, 2026 OF IIFL SAMASTA FINANCE LIMITED
PURSUANT TO THE REGULATION 52 OF THE SEBI (LISTING OBLIGATIONS AND
DISCLOSURE REQUIREMENTS) REGULATIONS, 2015, AS AMENDED**

**To the Board of Directors
IIFL Samasta Finance Limited
Bengaluru**

Opinion

We have audited the accompanying financial results of IIFL Samasta Finance Limited ("the company") for the year ended 31st March, 2026 ("the statement"), being submitted by the Company's Management pursuant to the requirements of Regulation 52 of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 as amended ("the SEBI Regulations"). These financial results have been approved by the Board of Directors on 23rd April 2026.

In our opinion and to the best of our information and according to the explanations given to us these financial results:

- i. are presented in accordance with the requirements of Regulation 52 of the Listing Regulations in this regard; and
- ii. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards ("Ind AS") prescribed under section 133 of the Companies Act, 2013 (the "Act") read with the relevant rules issued thereunder, the circulars, directions and guidelines issued by the Reserve Bank of India from time to time and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information of the company for year ended 31st March, 2026



Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under Section 143(10) of the Act. Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the audit of the financial results section of our report. We are independent of the company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial results under the provisions of the Companies Act, 2013 and the rules there under, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Management's Responsibilities for the Financial Results

These financial results have been compiled from the audited Financial Statements and approved by the Board of Directors. The Company's Management and the Board of Directors are responsible for the preparation and presentation of these financial results that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in Indian Accounting Standards, prescribed, under Section 133 of the Act read with relevant rules issued there under, the circulars, directions and guidelines issued by the Reserve Bank of India from time to time and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial results, the Management and the Board of Directors are responsible for assessing the company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors is also responsible for overseeing the company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Results

Our objectives are to obtain reasonable assurance about whether the financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken based on these financial results.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional scepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Companies Act, 2013, we are also responsible for expressing our opinion on whether the Company has in place an adequate internal financial control with reference to financial statements and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.

- Conclude on the appropriateness of the Management and the Board of Director's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the company's ability to continue as a going concern. If we conclude that material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the financial results, including the disclosures, and whether the financial results represent the underlying transactions and events in a manner that achieves fair presentation.

Materiality is the magnitude of misstatements in the financial results that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial results may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) evaluating the effect of any identified misstatements on the financial results.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matters

The financial results includes the results for the quarter ended 31st March, 2026, being the balancing figures between the audited figures in respect of the financial year ended 31st March, 2026 and the published unaudited year to date figures up to the third quarter of the current financial year, which were subjected to a limited review by us, as required under the Listing Regulations.

Our opinion on the financial results is not modified in respect of these matters.

For Suri & Co.,
Chartered Accountants
Firm Registration No:004283S

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Date: 2026.04.23
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Natarajan V

Partner

Membership Number: 223118

UDIN: 26223118BHCECB6301

Place: Mumbai
Date: 23rd April 2026

IIFL Samasta Finance Limited
CIN: U65191KA1995PLC057884

Registered Office: 110/3, Lal Bagh Main Rd, Krishnappa Layout, Bengaluru, Karnataka- 560 027

Statement of Assets and Liabilities

(Amount in ₹ Cr.)

Particulars	As at Mar 31, 2026 (Audited)	As at Mar 31, 2025 (Audited)
Assets		
1 Financial Assets		
(a) Cash and cash equivalents	712.77	658.65
(b) Bank balance other than (a) above	705.70	658.96
(c) Derivative financial instruments	-	-
(d) Receivables		
(i) Trade receivables	27.06	3.57
(e) Loans	7,258.60	6,839.96
(f) Investments	842.81	717.33
(g) Other financial assets	340.09	167.42
2 Non-financial Assets		
(a) Current tax assets (net)	44.12	56.39
(b) Deferred tax assets (net)	64.51	72.12
(c) Investment property	-	0.04
(d) Right to use	7.36	9.53
(e) Property, plant and equipment	21.36	27.16
(f) Other intangible assets	2.26	0.76
(g) Other non-financial assets	10.01	13.94
Total Assets	10,036.65	9,225.83
Liabilities And Equity		
1 Financial Liabilities		
(a) Derivative financial instruments	-	-
(b) Payables		
(i) Trade payables		
(i) total outstanding dues of micro enterprises and small enterprises	0.33	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	19.63	30.25
(c) Debt securities	2,107.71	1,179.52
(d) Borrowings (other than debt securities)	4,876.73	5,258.10
(e) Subordinated liabilities	738.77	531.96
(f) Lease liability	8.40	11.25
(g) Other financial liabilities	186.30	140.38
2 Non-Financial Liabilities		
(a) Current tax liabilities (net)	-	-
(b) Provisions	30.97	26.00
(c) Other non-financial liabilities	16.25	14.45
3 Equity		
(a) Equity share capital	668.44	668.44
(b) Other equity	1,383.12	1,365.48
Total Liabilities and Equity	10,036.65	9,225.83



For and on behalf of the Board of Directors
of IIFL Samasta Finance Limited

N. Venkatesh
Managing Director
DIN : 01018821

Place: Bengaluru
Date: Apr 23, 2026



Statement of Audited Financial Results for the quarter and year ended March 31, 2026

(Amount in crores except otherwise stated)

Sl. No	Particulars	Quarter Ended			Year Ended	
		Mar 31, 2026	Dec 31, 2025	Mar 31, 2025	Mar 31, 2026	Mar 31, 2025
		Refer Note 13	Unaudited	Refer Note 13	Audited	Audited
1	Income					
	Revenue from operations					
(i)	Interest income	482.39	434.67	464.95	1,802.49	2,223.71
(ii)	Fees and commission income	67.26	64.52	55.22	252.81	275.77
(iii)	Net gain on derecognition of financial instruments under amortised cost category	41.60	28.55	-	153.24	-
(I)	Total Revenue from operations	591.25	527.74	520.17	2,208.54	2,499.48
(II)	Other income	16.00	13.51	17.01	56.04	75.63
(III)	Total Income (I+II)	607.25	541.25	537.18	2,264.58	2,575.11
2	Expenses					
(i)	Finance costs	196.40	192.59	183.01	767.38	832.08
(ii)	Impairment on financial instruments	92.15	100.70	103.72	565.68	767.17
(iii)	Net loss on derecognition of financial instruments under amortised cost category	-	-	26.48	-	52.25
(iv)	Employee benefits expense	165.67	156.58	160.16	634.64	660.16
(v)	Depreciation, amortisation and impairment	4.43	4.05	5.47	16.45	19.96
(vi)	Other expenses	71.96	61.67	56.90	254.36	227.83
(IV)	Total Expenses	530.61	515.59	535.74	2,238.51	2,559.46
(V)	Profit/(Loss) before exceptional items and tax (III-IV)	76.64	25.66	1.44	26.07	15.65
(VI)	Exceptional items	-	-	-	-	-
(VII)	Profit/(Loss) before tax for the period/year (V+VI)	76.64	25.66	1.44	26.07	15.65
3	Tax Expense:					
(i)	Current tax	-	-	(25.30)	-	26.82
(ii)	Deferred tax	18.91	7.06	23.20	7.68	(32.14)
(iii)	Current tax expense relating to prior years	(2.91)	-	0.57	(2.91)	0.57
(VIII)	Total Tax Expense	16.00	7.06	(1.53)	4.77	(4.75)
(IX)	Net Profit/(Loss) after tax for the period/year (VII-VIII)	60.64	18.60	2.97	21.30	20.40
(X)	Other comprehensive income/(Loss)					
(i)	Items that will not be reclassified to profit or loss					
(a)	Remeasurement of defined benefit liability/(asset)	(0.07)	(0.69)	0.54	(0.29)	(0.26)
(ii)	Income tax relating to items that will not be reclassified to profit or loss	0.02	0.17	(0.14)	0.07	0.07
	Other Comprehensive Income/(loss)	(0.05)	(0.52)	0.40	(0.22)	(0.20)
(XI)	Total Comprehensive Income/(loss) for the period/year (IX+X) (Comprising Profit/ (Loss) and other Comprehensive Income for the period/year)	60.59	18.08	3.37	21.08	20.20
	Paid up equity share capital (Face value of Rs 10 each)	668.44	668.44	668.44	668.44	668.44
	Other equity				1,383.12	1,365.48
(XII)	Earnings Per Share (Face value of Rs 10 each)					
	Basic (Rs) *	0.91	0.28	0.04	0.32	0.31
	Diluted (Rs) *	0.89	0.28	0.04	0.31	0.30

* Quarter ended numbers are not annualised



IIFL Samasta Finance Limited
CIN: U65191KA1995PLC057884
Statement of Cashflows for the year ended March 31, 2026

(Amount in ₹ Cr.)

Sl. No	Particulars	For the year ended Mar 31, 2026	For the year ended Mar 31, 2025
1	Cash flows from operating activities		
	Net profit before tax	26.07	15.65
	Adjustments for:		
	Employee share based payment expenses	3.24	3.99
	Depreciation and amortization	16.45	19.96
	Net (gain) / loss on derecognition of financial instruments under amortised cost category	(153.24)	52.25
	Income from government securities	(18.45)	(30.52)
	Profit on sale of investment	(33.65)	(41.52)
	Dividend income	(0.04)	(0.13)
	Loss/(Profit) on sale of property, plant and equipment	0.02	(0.02)
	Impairment on financial instruments	565.68	767.17
	Interest income on loans	(1,802.49)	(2,223.71)
	Finance costs	767.38	832.08
	Interest received on loan	1,712.13	2,173.33
	Finance costs paid	(740.39)	(947.93)
	Operating profit before working capital changes	342.71	620.61
	(Increase) / Decrease in Trade Receivables	(23.49)	37.38
	(Increase) / Decrease in loans	(942.64)	1,820.29
	(Increase) / Decrease in Other Assets	(59.33)	(10.66)
	Increase / (Decrease) in Other liabilities	49.82	(162.22)
	Increase / (Decrease) in trade payables	(10.29)	4.35
	Increase / (Decrease) in provision	4.67	4.62
	Changes in Working Capital	(981.26)	1,693.76
	Operating profit after working capital changes	(638.55)	2,314.37
	Income taxes (paid)/ Refund (net)	15.18	(80.77)
	Net cash generated from/ (used in) Operating activities (A)	(623.37)	2,233.60
2	Cash flows from investing activities		
	Purchase of property, plant and equipment	(8.28)	(15.24)
	Proceeds from sale of property, plant and equipment	0.14	0.26
	Purchase of investments	(84,082.37)	(1,18,501.52)
	Sale of investments	84,087.47	1,18,392.98
	Dividend income	0.04	0.13
	Interest income on government securities	15.59	30.52
	(Increase)/Decrease in fixed deposit - lien marked	(46.75)	(207.98)
	Investment in PTC security receipts	-	(2.72)
	Investment in ARC security receipts	(148.44)	(217.38)
	Proceeds from ARC security receipts	51.46	23.38
	Interest received on fixed deposit	47.44	28.41
	Net cash generated from / (used in) investing activities (B)	(83.69)	(469.17)
3	Cash flows from financing activities		
	Proceeds from issuance of share capital	-	-
	Proceeds from debt securities, borrowings and subordinated liabilities	6,057.93	4,166.00
	Repayment of debt securities, borrowings and subordinated liabilities	(5,284.27)	(6,088.46)
	Dividend paid	(6.68)	-
	Payment of lease liabilities	(5.80)	(5.77)
	Net cash generated from / (used in) financing activities (C)	761.18	(1,928.23)
4	Net increase in cash and cash equivalents (A+B+C)	54.12	(163.80)
5	Cash and cash equivalents at beginning of the year	658.65	822.45
6	Cash and cash equivalents at end of the year	712.77	658.65



For and on behalf of the Board of Directors
of IIFL Samasta Finance Limited

(Signature)



N. Venkatesh
Managing Director
DIN : 01018821
Place: Bengaluru
Date: Apr 23, 2026

IFFL Samasta Finance Limited
CIN: U65191KA1995PLC057884

Registered Office: 110/3, Lal Bagh Main Rd, Krishnappa Layout, Bengaluru, Karnataka- 560 027

Notes:

1. The above financial results of the Company have been prepared in accordance with Indian Accounting Standards (Ind AS) notified under the Companies (Indian Accounting Standards) Rules, 2015 as amended from time to time, prescribed under Section 133 of the Companies Act, 2013 ("the Act"), and other recognized accounting practices generally accepted in India and in compliance with Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

2. The financial results have been reviewed by the Audit Committee at their meeting held on April 23, 2026 and have been approved and taken on record by the Board of Directors at their meeting held on April 23, 2026. The Statutory Auditors of the Company have carried out the audit of the aforesaid results.

3. The Company is regulated by the Reserve Bank of India ("RBI"). The RBI periodically issues/amends directions, regulations and/or guidelines (collectively "Regulatory Framework") covering various aspects of the operation of the Company, including those relating to accounting for certain types of transactions. The Regulatory Framework contains specific instructions that need to be followed by the Company in preparing its financial results.

4. The Company operates in a single business segment i.e. lending, having similar risks and returns for the purpose of Ind AS 108 on 'Operating Segments'. The Company operates in a single geographical segment i.e. domestic.

5. As per Regulation 54(1) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), debentures are secured by the Company's specified loan installment receivables. The total asset cover as on Mar 31, 2026 is 1.07 times of the principal amount and accrued interest thereon of the said debentures, which is in line with the terms of offer document. The following are the details of nature and extent of security provided towards secured listed non convertible debentures.

Sl. No	ISIN Number	Nature of Security	Outstanding Balance as on 31/03/2026 (Amount in ₹)	Rate of Interest	Security Cover
1	INE413U07210	Accounts Receivable	80,00,00,000	10.00%	100%
2	INE413U07236	Accounts Receivable	34,04,85,000	9.57%	105%
3	INE413U07277	Accounts Receivable	73,44,98,000	10.00%	105%
4	INE413U07269	Accounts Receivable	80,38,50,000	10.03%	105%
5	INE413U07251	Accounts Receivable	1,57,71,76,000	10.50%	105%
6	INE413U07285	Accounts Receivable	6,19,98,000	9.20%	105%
7	INE413U07335	Accounts Receivable	77,60,38,000	9.60%	105%
8	INE413U07327	Accounts Receivable	13,14,05,000	9.57%	105%
9	INE413U07293	Accounts Receivable	14,72,47,000	10.00%	105%
10	INE413U07301	Accounts Receivable	54,32,37,000	10.03%	105%
11	INE413U07319	Accounts Receivable	14,87,44,000	10.50%	105%
12	INE413U07343	Accounts Receivable	66,60,00,000	7.85%	100%
13	INE413U07350	Accounts Receivable	9,99,99,760	9.50%	110%
14	INE413U07368	Accounts Receivable	28,12,49,625	9.50%	110%
15	INE413U07376	Accounts Receivable	30,00,00,000	9.70%	100%
16	INE413U07384	Accounts Receivable	37,50,00,000	9.50%	110%
17	INE413U07418	Accounts Receivable	2,00,00,00,000	9.75%	105%
18	INE413U07426	Accounts Receivable	3,00,00,00,000	9.50%	110%
19	INE413U07392	Accounts Receivable	50,00,00,000	9.50%	110%
20	INE413U07400	Accounts Receivable	49,99,99,760	9.50%	110%
21	INE413U07434	Accounts Receivable	1,00,00,00,000	9.65%	110%
22	INE413U07442	Accounts Receivable	1,75,00,00,000	9.25%	105%
23	INE413U07459	Accounts Receivable	1,30,00,00,000	9.20%	105%
24	INE413U07467	Accounts Receivable	1,00,00,00,000	9.25%	105%



HFL Samasta Finance Limited
CIN: U65191KA1995PLC057884

Registered Office: 110/3, Lal Bagh Main Rd, Krishnappa Layout, Bengaluru, Karnataka- 560 027

6. The Disclosure in compliance with Regulation 54(3) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached as Annexure I.
7. Information as required by Regulations 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, is attached as Annexure II.
8. Information as required by Regulations 52(7) and 52(7A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, is attached as Annexure III.
9. Information as required by RBI Master Direction - Financial Statements: Presentation and Disclosure dated Nov 28, 2025, is attached as Annexure IV.
10. Pursuant to SEBI Circular No. SEBI/HO/DDHS/CIR/P/2021/613 dated 10 August 2021, the Company has listed Debentures on both BSE Limited and NSE Limited.
11. On November 21, 2025, the Government of India notified the four Labour Codes - the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020 - consolidating 29 existing labour laws. The company has assessed the impact of these changes to the extent applicable and in the opinion of the management, provision of Rs 0.82 Crores has been created during the year ended March 31, 2026 towards estimated impact of these changes. The Company continues to monitor the finalisation of Central / State Rules and clarifications from the Government on other aspects of the Labour Code and would provide appropriate accounting effect on the basis of such developments as needed.
12. The Company is not required to create debenture redemption reserve in terms of the Companies (Share Capital and Debenture) Rules, 2014 read with the Companies (Share Capital and Debenture) Amendments Rules, 2019.
13. The figures of the quarter ended March 31, 2026 and quarter ended March 31, 2025 are the balancing figures between audited figures in respect of the full financial year up to March 31, 2026 and March 31, 2025 and the unaudited year-to-date figures up to Dec 31, 2025 and Dec 31, 2024 being the date of the end of the third quarter of the financial year which were subjected to limited review.
14. Previous period/year figures have been regrouped/reclassified to make them comparable with those of current period.



For and on behalf of the Board of Directors
of HFL Samasta Finance Limited

N. Venkatesh

N. Venkatesh
Managing Director
DIN : 01018821



Place: Bengaluru
Date: Apr 23, 2026

IIFL Samasta Finance Limited

Annexure I

Disclosure in compliance with Regulation 54(3) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015:

Column A	Column B	Column C I	Column D II	Column E III	Column F IV	Column G V	Column H VI		Column J VII	Column J	Column K	Column L	Column M	Column N	Column O
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari Passu Charge	Pari Passu Charge	Pari Passu Charge	Assets not offered as Security		Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari passu charge)	Other assets on which there is pari Passu charge (excluding items covered in column F)		Debt not backed by any assets offered as security	debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assets	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Total Value(=K+L+M+N)
		Book Value	Book Value	Yes/No	Book Value	Book Value									
ASSETS															
Relating to Column F															
Property, Plant and Equipment		-	-	No	NA	NA	21.36	-	-	21.36	-	-	NA	NA	-
Capital Work-in Progress		-	-	No	NA	NA	-	-	-	-	-	-	NA	NA	-
Right of Use Assets		-	-	No	NA	NA	7.36	-	-	7.36	-	-	NA	NA	-
Goodwill		-	-	No	NA	NA	-	-	-	-	-	-	NA	NA	-
Intangible Assets		-	-	No	NA	NA	2.26	-	-	2.26	-	-	NA	NA	-
Intangible Assets under Development		-	-	No	NA	NA	-	-	-	-	-	-	NA	NA	-
Investments		-	-	No	NA	NA	842.81	-	-	842.81	-	-	NA	NA	-
Loans	Loan Portfolio	2,036.81	5,545.56	No	NA	NA	1,886.36	-	-	7,468.73	-	2,036.81	NA	NA	2,036.81
Less: Impairment loss allowance as per Ind AS *		-	-	-	-	-	-	-	-	-256.97	-	-	-	-	-
Inventories		-	-	No	NA	NA	-	-	-	-	-	-	NA	NA	-
Trade Receivables		-	-	No	NA	NA	27.06	-	-	27.06	-	-	NA	NA	-
Cash and Cash Equivalents		-	-	No	NA	NA	712.77	-	-	712.77	-	-	NA	NA	-
Bank Balances other than Cash and Cash Equivalents		-	703.70	No	NA	NA	2.00	-	-	705.70	-	-	NA	NA	-
Others		-	-	No	NA	NA	505.56	-	-	505.56	-	-	NA	NA	-
Total		2,036.81	4,249.26				4,007.54	-	-	10,036.55	-	2,036.81	NA	NA	2,036.81
LIABILITIES															
Debt securities to which this certificate pertains	Listed Non Convertible Debentures	1,909.99	-	No	NA	NA	255.95	255.95	-	2,165.94	-	1,909.99	NA	NA	1,909.99
Other debt sharing pari-passu charge with above debt		-	-	No	NA	NA	-	-	-	-	-	-	NA	NA	-
Unamortized debenture issue expenses and processing fees		-	-	-	-	-	-124.63	-	-	-124.63	-	-	-	-	-
Other Debt		-	-	No	NA	NA	-	-	-	-	-	-	NA	NA	-
Subordinated debt		-	-	No	NA	NA	780.45	780.45	-	780.45	-	-	NA	NA	-
Borrowings**		4,901.44	No	NA	NA	NA	-	-	-	4,901.44	-	-	NA	NA	-
Bank		-	-	No	NA	NA	-	-	-	-	-	-	NA	NA	-
Debt Securities		-	-	No	NA	NA	-	-	-	-	-	-	NA	NA	-
Others		-	-	No	NA	NA	-	-	-	-	-	-	NA	NA	-
Trade payables		-	-	No	NA	NA	19.96	-	-	19.96	-	-	NA	NA	-
Lease Liabilities		-	-	No	NA	NA	8.40	-	-	8.40	-	-	NA	NA	-
Provisions		-	-	No	NA	NA	30.97	-	-	30.97	-	-	NA	NA	-
Others		-	-	No	NA	NA	202.56	-	-	202.56	-	-	NA	NA	-
Total		1,909.99	4,901.44				1,173.67	1,036.41	-	7,385.10	-	1,909.99	NA	NA	1,909.99
Cover on Book Value		1.07										1.07			1.07
Cover on Market Value															
		Exclusive Security Cover Ratio			Pari-Passu Security Cover Ratio										

*Indicates Provision carried out under ECL methodology and hence not considered for security cover ratio.

**Includes Rs. 570 Crores of Borrowings drawn down as at the end of Mar'26 on which security creation is under progress as per the terms agreed with the lenders.



Annexure II

Disclosure in compliance with Regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 for the year ended Mar 31, 2026:

Sl. No	Ratio	As on Mar 31, 2026
1	Debt-Equity Ratio	4.04
2	Debt Service Coverage Ratio	Not Applicable
3	Interest Service Coverage Ratio	Not Applicable
4	Outstanding redeemable preference shares (quantity and value)	Not Applicable
5	Capital Redemption Reserve/Debenture Redemption Reserve	Not Applicable
6	Net Worth (Rs. in crores)	1,919.76
7	Net Profit/ (Loss) after tax (Rs. in crores)	21.30
8	Earning per share	
	(a). Basic (Rs.)	0.32
	(b). Diluted (Rs.)	0.31
9	Current Ratio	Not Applicable
10	Long term debt to working capital	Not Applicable
11	Bad debts to Account receivable ratio	Not Applicable
12	Current Liability ratio	Not Applicable
13	Total Debts to Total Assets	77.23%
14	Debtors Turnover	Not Applicable
15	Inventory Turnover	Not Applicable
16	Operating Margin (%)	Not Applicable
17	Net Profit Margin (%)	0.94%
18	Sector specific equivalent ratios, as applicable	
	Gross stage III as at 31 Mar 2026 (%)	3.78%
	Provision Coverage Ratio as at 31 Mar 2026 (%)	70.17%

The following are the formulae used for the computation of ratios presented above

S.No	Ratio	Formula
1	Debt equity ratio	[Debt securities + Borrowings (Other than debt securities) + Subordinated Liabilities]/[Networth]
2	Networth	Paid up equity share capital + other equity - deferred revenue expenditure - Prepaid Expenses - Unamortized Debenture Issue Expenses
3	Total debt to total assets	[Debt securities + Borrowings (Other than debt securities)+ Subordinate Liabilities]/[Total assets]
4	Net Profit Margin	[Profit after tax(PAT)]/[Total Income]
5	Gross stage III (%)	[Stage III loans (Greater than 90 DPD)]/[Gross loan outstanding]
6	Provision Coverage Ratio	[Total Impairment loss allowance for stage III] / [Gross Stage III Loans EAD]



IIFL Samasta Finance Limited
Annexure III

Disclosure in compliance with Regulation 52 (7) and 52 (7A) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015:

A. Statement of utilization of issue proceeds:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised (Rs.In Crores)	Funds utilized (Rs.In Crores)	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
IIFL Samasta Finance Limited	INE413U08143	Private Placement	NCD- Unsecured	28-03-2025	40.00	40.00	No	-	-
IIFL Samasta Finance Limited	INE413U08150	Private Placement	NCD- Unsecured	09-04-2025	70.00	70.00	No	-	-
IIFL Samasta Finance Limited	INE413U07392	Private Placement	NCD- Secured	22-04-2025	50.00	50.00	No	-	-
IIFL Samasta Finance Limited	INE413U08168	Private Placement	NCD- Unsecured	05-06-2025	25.00	25.00	No	-	-
IIFL Samasta Finance Limited	INE413U07400	Private Placement	NCD- Secured	19-06-2025	80.00	80.00	No	-	-
IIFL Samasta Finance Limited	INE413U08168_Re-Issue	Private Placement	NCD- Unsecured	08-07-2025	25.00	25.00	No	-	-
IIFL Samasta Finance Limited	INE413U07418	Private Placement	NCD- Secured	16-07-2025	200.00	200.00	No	-	-
IIFL Samasta Finance Limited	INE413U07426	Private Placement	NCD- Secured	23-07-2025	100.00	100.00	No	-	-
IIFL Samasta Finance Limited	INE413U07426_Re-Issue	Private Placement	NCD- Secured	23-07-2025	200.00	200.00	No	-	-
IIFL Samasta Finance Limited	INE413U08176	Private Placement	NCD- Unsecured	18-08-2025	60.00	60.00	No	-	-
IIFL Samasta Finance Limited	INE413U08176_Re-Issue	Private Placement	NCD- Unsecured	18-08-2025	50.00	50.00	No	-	-
IIFL Samasta Finance Limited	INE413U07434	Private Placement	NCD- Secured	12-09-2025	100.00	100.00	No	-	-
IIFL Samasta Finance Limited	INE413U08184	Private Placement	NCD- Unsecured	26-09-2025	100.00	100.00	No	-	-
IIFL Samasta Finance Limited	INE413U07442	Private Placement	NCD- Secured	24-12-2025	100.00	100.00	No	-	-
IIFL Samasta Finance Limited	INE413U07442_Re-issuance	Private Placement	NCD- Secured	29-01-2026	75.00	75.00	No	-	-
IIFL Samasta Finance Limited	INE413U07459	Private Placement	NCD- Secured	12-02-2026	130.00	130.00	No	-	-
IIFL Samasta Finance Limited	INE413U07467	Private Placement	NCD- Secured	12-02-2026	100.00	100.00	No	-	-

B. Statement of deviation/ variation in use of Issue proceeds:

Particulars	Remarks
Name of listed entity	IIFL Samasta Finance Limited
Mode of fund raising	Private Placement and Public Issuance
Type of instrument	Non-convertible Debentures
Date of raising funds	From 01/04/2025 to 31/03/2026
Amount raised	Rs.1465 Crores
Report filed for nine months ended	March 31st 2026
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issued in the prospectus/ offer document?	NA
If yes, details of the approval so required?	NA
Date of approval	NA
Explanation for the deviation/ variation	NA
Comments of the audit committee after review	NA
Comments of the auditors, if any	NA
Objects for which funds have been raised and where there has been a deviation/ variation, in the	NA
Original Object	Modified object, if any
Original allocation	Modified allocation, if any
Funds utilised	Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)
NA	NA
NA	NA
NA	NA
NA	NA
NA	NA
NA	NA

Deviation could mean:

a. Deviation in the objects or purposes for which the funds have been raised.

b. Deviation in the amount of funds actually utilized as against what was originally disclosed.

Name of signatory: Anantha Kumar T



IIFL Samasta Finance Limited
Annexure IV

Details of loans transferred/ acquired during the year ended Mar 31, 2026 as per Master Direction - Reserve Bank of India (Non Banking Financial Companies - Financial Statements: Presentation and Disclosure) Directions, 2025 dated November 28, 2025, as amended are given below.

(i) The details of stressed loans transferred during the year ended Mar 31, 2026 to the ARC are given below:

Particulars	(Amount in ₹ Cr.)		
	NPA*	SMA	Write Off
No of accounts	2,90,722	-	10,789
Aggregate principal outstanding of loans transferred	710.56	-	25.28
Weighted average residual tenor of the loans transferred (in years)	0.62	-	0.26
Net book value of loans transferred (at the time of transfer)	207.19	-	-
Aggregate consideration	176.00		
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-
Investment in security receipts	148.44		

The company has not acquired any stressed loan during the year ended Mar 31, 2026.

* The classification is based on the status of the accounts as on the date of identification by the ARC.

(ii) The Company has transferred certain loans which are not in default through direct assignment, details of which are given as follows:

Particulars	(Amount in ₹ Cr.)	
	Year ended Mar 31, 2026	
	Direct Assignment	Pass Through Certificate
i) Total number of loan assets transferred during the year ended	6,94,495	3,70,692
ii) Book value of loan assets transferred during the year ended	2,604.01	1,691.59
iii) Sale Consideration received during the year ended	2,326.23	1,526.69
iv) Weighted average maturity of loan assets transferred (in Years)	1.71	1.67
v) Weighted average holding period of loan assets transferred (in Months)	8.40	6.68
vi) Retention of beneficial economic interest on loan assets acquired (in %)	10.67%	0% *
vii) Coverage of tangible security coverage	NIL	NIL
viii) Rating wise distribution of rated loans	Not Rated	Not Rated
ix) Agreed to replace loans transferred to transferee(s) or pay damages arising out of any representation or warranty	No	No

The Company has not transferred any NPA loans.

* It does not include Minimum Retention Ratio and Overcollateralization

(iii) The Company has not acquired any loans during the year ended Mar 31, 2025 through direct assignment

Particulars	(Amount in ₹ Cr.)
	Year ended Mar 31, 2026
	Direct Assignment
i) Total number of loan assets acquired during the year ended	2,30,503
ii) Book value of loan assets acquired during the year ended	829.68
iii) Aggregate Consideration paid during the year ended	829.68
iv) Weighted average maturity of loan assets acquired (in Years)	1.37
v) Weighted average holding period of loan assets acquired (in Years)	1.09
vi) Retention of beneficial economic interest on loan assets acquired (in %)	100.00%
vii) Coverage of tangible security coverage	NIL
viii) Rating wise distribution of rated loans	Not Rated

The Company has not acquired any NPA loans.



Related party transactions for the half year ended March 31, 2026

S. No	Details of the party (listed entity /subsidiary) entering into the transaction		Details of the counterparty			Type of related party transaction	Value of transaction during the reporting period	In case monies are due to either party as a result of the transaction		Additional disclosure of related party transactions - applicable only in case the related party transaction relates to loans, inter-corporate deposits, advances or investments made or given by the listed entity/subsidiary. These details need to be disclosed only once, during the reporting period when such transaction was undertaken.							
	Name	PAN	Name	PAN	Relationship of the counterparty with the listed entity or its subsidiary			Opening balance	Closing balance	In case any financial indebtedness is incurred to make or give loans, inter-corporate deposits, advances or investment			Details of the loans, inter-corporate deposits, advances or investments				
										Nature of indebtedness (loan/ issuance of debt/ any other etc.)	Cost	Tenure	Nature (loan/ advance/ inter corporate deposit/ investment	Interest Rate (%)	Tenure	Secured/ unsecured	Purpose for which the funds will be utilised by the ultimate recipient of funds (end usage)
1	IIFL Samasta Finance Limited	AAACC4577H	IIFL Finance Limited	AABCI2915C	Holding Company	Arranger Fee/ Service Fees	66.69	15.87	9.78								
2	IIFL Samasta Finance Limited	AAACC4577H	IIFL Finance Limited	AABCI2915C	Holding Company	Reimbursement of Expenses	0.65										
3	IIFL Samasta Finance Limited	AAACC4577H	IIFL Finance Limited	AABCI2915C	Holding Company	Inter Corporate Deposit Given	800.00	-	-	Loan	12.2%	Multiple	Loan	12.2%	Multiple	Unsecured	To meet immediate working capital requirement
4	IIFL Samasta Finance Limited	AAACC4577H	IIFL Finance Limited	AABCI2915C	Holding Company	Inter Corporate Deposit Repaid	800.00	-	-								
5	IIFL Samasta Finance Limited	AAACC4577H	IIFL Finance Limited	AABCI2915C	Holding Company	Interest Income on ICD	7.74	-	-								
6	IIFL Samasta Finance Limited	AAACC4577H	IIFL Finance Limited	AABCI2915C	Holding Company	Interest Income on Assignment	26.05	605.92	308.17								
7	IIFL Samasta Finance Limited	AAACC4577H	IIFL Finance Limited	AABCI2915C	Holding Company	Accrued Interest Income on Assignment	1.77										
8	IIFL Samasta Finance Limited	AAACC4577H	IIFL Finance Limited	AABCI2915C	Holding Company	Interest Expense on Assignment sold	2.04	-40.64	-32.85								
9	IIFL Samasta Finance Limited	AAACC4577H	IIFL Finance Limited	AABCI2915C	Holding Company	Accrued Interest Expense on Assignment sold	0.17										
10	IIFL Samasta Finance Limited	AAACC4577H	IIFL Finance Limited	AABCI2915C	Holding Company	Dividend Paid	6.66	-	-								
11	IIFL Samasta Finance Limited	AAACC4577H	Narayanaswamy Venkatesh	AAJPV2474Q	Director	Dividend Paid	0.02	-	-								
12	IIFL Samasta Finance Limited	AAACC4577H	Shivaprakash Deviah	AELPS6775B	Director	Dividend Paid	0.00	-	-								
13	IIFL Samasta Finance Limited	AAACC4577H	Anitha Shivanna	ADKPA4594L	Relative of Director	Dividend Paid	0.00	-	-								
14	IIFL Samasta Finance Limited	AAACC4577H	Prema Narayanaswamy	AAIPN1978Q	Relative of Director	Dividend Paid	0.00	-	-								
15	IIFL Samasta Finance Limited	AAACC4577H	Terun Anand	AXOPT7838E	Relative of Director	Dividend Paid	0.00	-	-								
16	IIFL Samasta Finance Limited	AAACC4577H	Vidhya Anand	AAJPV2475R	Relative of Director	Dividend Paid	0.00	-	-								
17	IIFL Samasta Finance Limited	AAACC4577H	Vidhya Anand	AAJPV2475R	Relative of Director	Rent	0.09	-	-								
18	IIFL Samasta Finance Limited	AAACC4577H	Vidhya Anand	AAJPV2475R	Relative of Director	Security Deposit on Rent	0.07	-	-								
19	IIFL Samasta Finance Limited	AAACC4577H	Livlong Protection And Wellness Solutions Limited	AADCI7251H	Group Company	Marketing Support Income	0.00	-	-								
20	IIFL Samasta Finance Limited	AAACC4577H	Narayanaswamy Venkatesh	AAJPV2474Q	Director	Remuneration	2.19	-	-								
21	IIFL Samasta Finance Limited	AAACC4577H	Shivaprakash Deviah	AELPS6775B	Director	Remuneration	1.62	-	-								
22	IIFL Samasta Finance Limited	AAACC4577H	Uma Shaamukhi Sista	AKCPS6950M	Director	Sitting Fees & Commission	0.05	-	-								
23	IIFL Samasta Finance Limited	AAACC4577H	Govinda Rajulu Chintala	ABJPC6481F	Director	Sitting Fees & Commission	0.18	-	-								



24	IIFL Samasta Finance Limited	AAACC4577H	Kalengada Mandanna Nanajah	AAHPN9762H	Director	Sitting Fees & Commission	0.13	-	-								
25	IIFL Samasta Finance Limited	AAACC4577H	Nihar Niranjana Jambusaria	AABPJ1209M	Director	Sitting Fees & Commission	0.07	-	-								
26	IIFL Samasta Finance Limited	AAACC4577H	Anantha Kumar T	AVCPA8645G	KMP	Remuneration	0.53	-	-								
27	IIFL Samasta Finance Limited	AAACC4577H	Abhinaya V	AKXPA6913B	KMP	Remuneration	0.07	-	-								
Total							1,716.79	581.15	285.10								

For and on behalf of the Board of Directors
of IIFL Samasta Finance Limited

N. Venkatesh
Managing Director
DIN : 01018821



Place: Bengaluru
Date: Apr 23, 2026