

October 15, 2026

The Manager, Listing Department, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400 001 BSE Scrip Code: 532636	The Manager, Listing Department, The National Stock Exchange of India Limited, Exchange Plaza, 5th Floor, Plot C/1, G Block, Bandra - Kurla Complex, Bandra (E), Mumbai 400 051 NSE Symbol: IIFL	The Manager, Listing Department, India International Exchange (IFSC) Limited 1st Floor, Unit No. 101, The Signature Building No. 13B, Road 1C, Zone 1, GIFT SEZ, GIFT City, Gandhinagar, Gujarat – 382050 India INX Symbol: 500058	The Manager, Listing Department, NSE IFSC Limited Unit-1201, 12th Floor, Brigade International Financial Centre, Block- 14, Road 1C, Zone 1, GIFT SEZ, GIFT City, Gandhinagar, Gujarat – 382355
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Subject: Outcome of the Board Meeting held on October 15, 2026

Dear Sir/Madam,

Pursuant to Regulations 30 and 51 of the Securities and Exchange Board of India (“SEBI”) (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“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., **Thursday, October 15, 2026**, *inter alia*, considered and/or approved the following matters:

1. The Consolidated and Standalone Unaudited Financial Results (“Financial Results”) of the Company for the quarter and half-year ended September 30, 2026. In this regard, following are enclosed:
 - a. The Unaudited Financial Results along with the Limited Review Report for the quarter and half-year ended September 30, 2026, as required under Regulations 33 and 52 of the Listing Regulations **(enclosed as Annexure A)**;
 - b. Disclosures in accordance with Regulation 52(4) of the Listing Regulations;
 - c. Security Cover Certificate pursuant to Regulations 54 and 56 of the Listing Regulations read with Circular No. HO/17 /11/12(2)2026-DDHS-PODI/I/22420/2026 dated September 28, 2026, as amended from time to time **(enclosed as Annexure B)**;
 - d. Statement of Utilization of Issue Proceeds & Statement of Deviation and Variation in use of Issue Proceeds of Non-Convertible Securities during the quarter ended September 30, 2026, pursuant to Regulations 52(7) & 52(7A) of the Listing Regulations **(enclosed as Annexure C)**;
2. Based on the recommendation of the Nomination and Remuneration Committee, re-designation of Mr. R Venkataraman (DIN: 00011919) from Joint Managing Director to Non-Executive Non-Independent Director of the Company, w.e.f. October 15, 2026, subject to Members’ approval. He will cease to be a Key Managerial Personnel of the Company. Mr. R Venkataraman’s executive role is with IIFL Capital Services Limited. He has never drawn any compensation from IIFL Finance Limited. (The disclosures required under Regulation 30 of the Listing Regulations read with the applicable SEBI Circular(s) are **enclosed as Annexure D**); and

IIFL Finance Limited

CIN No.: L67100MH1995PLC093797

Corporate Office – 802, 8th Floor, Hub Town Solaris, N.S. Phadke Marg, Vijay Nagar, Andheri East, Mumbai 400069

Tel: (91-22) 6788 1000. Fax: (91-22) 6788 1010

Regd. Office – IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B-23, Thane Industrial Area, Wagle Estate, Thane – 400604

Tel: (91-22) 41035000. Fax: (91-22) 25806654 E-mail: csteam@iifl.com Website: www.iifl.com

3. Proposal to acquire India Infoline Foundation, a company incorporated under Section 8 of the Companies Act, 2013, limited by guarantee and not having a share capital from IIFL Capital Services Limited, subject to requisite statutory and regulatory approvals. (The disclosures required under Regulation 30 of the Listing Regulations read with the applicable SEBI Circular(s) are enclosed as **Annexure E**).

The disclosure of Related Party Transactions pursuant to the provisions of Regulations 23 (9) of the Listing Regulations is being filed as a part of Integrated Filing (Financial) with BSE and NSE through XBRL Mode.

The results have been uploaded on the website of the Stock Exchanges at www.nseindia.com and www.bseindia.com and on the website of the Company at www.iifl.com.

The Meeting of the Board of Directors commenced at 11:15 a.m. (IST) and concluded at 03:35 p.m. (IST).

Kindly take the same on record and oblige.

Thanking you,

For **IIFL Finance Limited**

SAMRAT Digitally signed by
SANYAL SAMRAT SANYAL
Date: 2026.10.15
15:47:34 +05'30'

Samrat Sanyal
Company Secretary & Compliance Officer
ACS-13863
Email Id: csteam@iifl.com
Place: Mumbai

Encl: as above

G. M. KAPADIA & CO.,
Chartered Accountants
1007, Raheja Chambers,
213, Nariman Point, Mumbai - 400 021

SHAH GUPTA & CO.,
Chartered Accountants
Bombay Mutual Building, 2nd Floor,
Dr D N Road, Fort Mumbai - 400001

Independent Auditors' Review Report on Consolidated Unaudited quarterly and half yearly Financial Results of the Company Pursuant to the Regulation 33 and 52 of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

TO THE BOARD OF DIRECTORS OF
IIFL Finance Limited

Introduction

1. We have reviewed the accompanying Statement of Consolidated Unaudited Financial Results of IIFL Finance Limited ("the Parent") and its subsidiaries (the Parent and its subsidiaries together referred to as "the Group") for the quarter and half year ended September 30, 2026 ("the Statement"), being submitted by the Parent pursuant to the requirement of Regulation 33 and 52 of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations").
2. This Statement, which is the responsibility of the Parent's Management and approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 of the Listing Regulations, including relevant circulars issued by the Securities Exchange Board of India ("SEBI"), guidelines and directions issued by the Reserve Bank of India from time to time as applicable to the Company. Our responsibility is to express a conclusion on the Statement based on our review.

Scope of the Review

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33(8) of the Listing Regulations, to the extent applicable.

4. The Statement includes the results of the following entities:

Sr No	Name of the Entities	Relationship
1	IIFL Finance Limited	Parent
2	IIFL Home Finance Limited (IHFL)	Subsidiary
	IHFL Sales Limited	Subsidiary of IHFL
3	IIFL Samasta Finance Limited	Subsidiary
4	IIFL Fintech Private Limited (formerly IIFL Open Fintech Private Limited) (IFPL)	Subsidiary
5	Xtracap Fintech Private Limited - (W.c.f. June 11, 2026)	Subsidiary of IFPL

Conclusion

5. Based on our review conducted as above, and based on the consideration of the review reports of other auditors referred to in paragraph 6 below, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards specified under Section 133 of the Act, as amended, read with relevant rules issued there under and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.



Other Matter

6. We did not review the consolidated unaudited financial results of two subsidiaries and standalone unaudited financial results of one subsidiary company included in the consolidated unaudited financial results, whose unaudited financial results reflects, total assets of Rs. 43,837.91 crores as at September 30, 2026, total revenues of Rs. 1633.62 crore and Rs. 3215.45 crores, total net profit after tax of Rs.255.75 crore and Rs. 502.12 crores and total comprehensive income of Rs. 252.45 crore and Rs.533.24 crores for the quarter ended September 30, 2026, and for the period from April 1, 2026 to September 30, 2026 respectively, and net cash outflows of Rs. 1356.28 crores during the period from April 1, 2026 to September 30, 2026 as considered in consolidated unaudited financial results of the Group. These unaudited financial results have been reviewed by other auditors, whose review reports have been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries is based on the review reports of the other auditors and the procedure performed by us as stated in "scope of the review" paragraph above.

Our conclusion on the Statement is not modified in respect of the above matter.

7. The comparative financial information of the Company for the quarter ended June 30, 2026 and for the quarter and half year ended September 30, 2025 as included in the Statement was reviewed by one of the predecessor joint auditors M/s Sharp & Tannan Associates, Chartered Accountants, together with continuing joint statutory auditor, M/s G. M. Kapadia & Co., Chartered Accountants, who issued unmodified conclusions thereon vide their reports dated July 22, 2026 and October 30, 2025 respectively. Further, the financial statements of the Company for the year ended March 31, 2026 included in the Statement were audited by one of the predecessor joint auditors, M/s Sharp & Tannan Associates, Chartered Accountants, together with the continuing joint statutory auditor, M/s G. M. Kapadia & Co. Chartered Accountants, who expressed an unmodified audit opinion thereon vide their audit report dated April 29, 2026.

Our conclusion on the Statement is not modified in respect of the above matter.

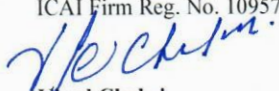
For G. M. Kapadia & Co.,
Chartered Accountants
ICAI Firm Reg. No. 104767W


Atul Shah
Partner
Membership No. 039569



Place: Mumbai
Date: October 15, 2026
UDIN: 26039569EENYBE9094

For Shah Gupta & Co.,
Chartered Accountants
ICAI Firm Reg. No. 109574W


Vipul Choksi
Partner
Membership No. 037606



Place: Mumbai
Date: October 15, 2026
UDIN: 26037606ZHLQOX5127

IIFL Finance Limited
CIN: L67100MH1995PLC093797
Regd. office - IIFL house, Sun infotech park, Road no. 16V, Plot no. B-23, Thane industrial estate, Wagle estate, Thane - 400604
Statement of unaudited consolidated financial results for the quarter and half year ended September 30, 2026

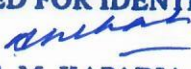
(₹ in crore)

Sr. no.	Particulars	Quarter ended			Half year ended		Year ended
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025	March 31, 2026
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Income						
	Revenue from operations						
(i)	Interest income	4,069.38	3,723.37	2,820.94	7,792.75	5,404.43	11,753.72
(ii)	Dividend income ^	0.01	0.00	0.00	0.01	0.00	0.00
(iii)	Fees and commission income	149.06	120.86	105.33	269.92	212.83	498.09
(iv)	Net gain on fair value changes	-	-	24.51	-	57.16	30.07
(v)	Net gain on derecognition of financial instruments under FVTOCI category	28.00	74.92	354.33	102.92	583.52	1,068.92
(I)	Total revenue from operations	4,246.45	3,919.15	3,305.11	8,165.60	6,257.94	13,350.80
(II)	Other income	1.76	2.73	4.05	4.49	10.52	23.03
(III)	Total income (I+II)	4,248.21	3,921.88	3,309.16	8,170.09	6,268.46	13,373.83
2	Expense						
(i)	Finance cost	1,908.64	1,719.47	1,381.92	3,628.11	2,670.72	5,717.37
(ii)	Net loss on fair value changes	0.61	29.59	-	30.20	-	-
(iii)	Impairment on financial instruments	280.81	294.19	500.34	575.00	1,012.80	1,738.19
(iv)	Employee benefits expenses	573.75	599.44	507.61	1,173.19	1,003.12	2,110.51
(v)	Depreciation, amortisation and impairment	63.36	62.90	47.34	126.26	94.35	210.62
(vi)	Other expenses	347.37	287.65	315.26	635.02	574.47	1,188.56
(IV)	Total expenses	3,174.54	2,993.24	2,752.47	6,167.78	5,355.46	10,965.25
(V)	Profit before tax (V+VI)	1,073.67	928.64	556.69	2,002.31	913.00	2,408.58
3	Tax expense						
(i)	Current tax	199.82	308.22	39.44	508.04	107.47	395.89
(ii)	Deferred tax	68.84	(92.71)	97.40	(23.87)	111.51	195.83
(iii)	Current tax expense relating to prior period/ year	-	-	1.91	-	1.91	0.16
(VI)	Total tax expense	268.66	215.51	138.75	484.17	220.89	591.88
(VII)	Net profit after tax (V-VI)	805.01	713.13	417.94	1,518.14	692.11	1,816.70
	Attributable to						
(i)	Owners of the Company	766.42	675.07	376.33	1,441.49	609.68	1,660.80
(ii)	Non-controlling interest	38.59	38.06	41.61	76.65	82.43	155.90
4	Other comprehensive income/ (loss)						
A	(i) Items that will not be reclassified to profit or loss						
	(a) Remeasurement of defined benefit liability/ (asset)	2.68	(5.68)	(7.25)	(3.00)	(6.56)	(7.80)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	(0.68)	1.43	1.82	0.75	1.65	1.96
	Subtotal (A)	2.00	(4.25)	(5.43)	(2.25)	(4.91)	(5.84)
B	(i) Items that will be reclassified to profit or loss						
	(a) Cash flow hedge (net)	24.15	23.31	0.17	47.46	(13.75)	35.76
	(b) Others	0.40	(1.80)	(1.29)	(1.40)	(0.90)	(7.41)
	(ii) Income tax relating to items that will be reclassified to profit or loss	(6.18)	(5.41)	0.28	(11.59)	3.69	(7.14)
	Subtotal (B)	18.37	16.10	(0.84)	34.47	(10.96)	21.21
(VIII)	Other comprehensive income/ (loss) (A+B)	20.37	11.85	(6.27)	32.22	(15.87)	15.37
(IX)	Total comprehensive income for the period/ year (VII+VIII)	825.38	724.98	411.67	1,550.36	676.24	1,832.07
	Attributable to						
(i)	Owners of the Company	787.54	679.76	372.15	1,467.30	597.10	1,675.72
(ii)	Non-controlling interest	37.84	45.22	39.52	83.06	79.14	156.35
	Paid up equity share capital (face value of ₹ 2 each)	85.36	85.06	85.00	85.36	85.00	85.06
	Other equity	-	-	-	15,347.13	12,884.86	13,834.90
	Non-controlling interest	-	-	-	1,782.19	1,661.53	1,699.13
5	Total equity				17,214.68	14,631.39	15,619.09
6	Earnings per share						
	Basic (₹) *	18.00	15.87	8.86	33.88	14.35	39.07
	Diluted (₹) *	17.90	15.78	8.80	33.67	14.23	38.75

Notes:

^ Amounts less than ₹ 0.01 crore are shown as ₹ 0.00 crore.

* Quarter and half year ended numbers are not annualised.

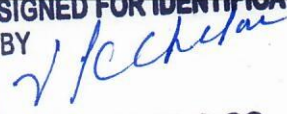
SIGNED FOR IDENTIFICATION
BY 
G. M. KAPADIA & CO.
MUMBAI

Date : October 15, 2026
Place : Mumbai



For IIFL Finance Limited

Nirmal Jain
Managing Director
DIN: 00010535

SIGNED FOR IDENTIFICATION
BY 
SHAH GUPTA & CO.
CHARTERED ACCOUNTANTS
MUMBAI

Note 1: Consolidated statement of assets and liabilities:

(₹ in crore)

Sr. no.	Particulars	As September 30, 2026	As at March 31, 2026
		Unaudited	Audited
	Assets		
(1)	Financial assets		
(a)	Cash and cash equivalents	5,379.84	3,328.23
(b)	Bank balance other than (a) above	2,940.79	3,045.27
(c)	Derivative financial instruments	358.54	740.79
(d)	Receivables		
	(I) Trade receivables	69.61	98.11
	(II) Other receivables	4.56	22.09
(e)	Loans	84,173.26	70,911.07
(f)	Investments	6,182.95	6,092.45
(g)	Other financial assets	2,391.23	2,280.50
		1,01,500.78	86,518.51
(2)	Non-financial assets		
(a)	Current tax assets (net)	526.69	288.47
(b)	Deferred tax assets (net)	252.53	256.85
(c)	Investment property	868.70	870.58
(d)	Property, plant and equipment	202.74	176.69
(e)	Capital work-in-progress	14.97	5.75
(f)	Intangible assets under development	0.51	0.08
(g)	Goodwill	42.85	-
(h)	Right of use assets	462.14	459.11
(i)	Other intangible assets	5.85	7.27
(j)	Other non-financial assets	572.10	451.83
(k)	Assets held for sale	23.67	23.90
		2,972.75	2,540.53
	Total assets	1,04,473.53	89,059.04
	Liabilities and equity		
(1)	Financial liabilities		
(a)	Derivative financial instruments	-	0.60
(b)	Payables		
	(I) Trade payables		
	(i) total outstanding dues of micro enterprises and small enterprises	24.18	19.02
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	283.55	227.66
	(II) Other payables		
	(i) total outstanding dues of micro enterprises and small enterprises	-	-
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
(c)	Finance lease obligation	566.39	522.19
(d)	Debt securities	29,942.76	20,747.97
(e)	Borrowings (other than debt securities)	48,223.31	43,098.95
(f)	Subordinated liabilities	5,627.94	5,328.96
(g)	Other financial liabilities	1,798.03	2,988.46
		86,466.16	72,933.81
(2)	Non-financial liabilities		
(a)	Current tax liabilities (net)	371.97	81.02
(b)	Provisions	181.62	157.71
(c)	Deferred tax liabilities	54.79	72.45
(d)	Other non-financial liabilities	184.31	194.96
		792.69	506.14
(3)	Equity		
(a)	Equity share capital	85.36	85.06
(b)	Other equity	15,347.13	13,834.90
(c)	Non-controlling interest	1,782.19	1,699.13
		17,214.68	15,619.09
	Total liabilities and equity	1,04,473.53	89,059.04

SIGNED FOR IDENTIFICATION
BY *[Signature]*
G. M. KAPADIA & CO.
MUMBAI

Date : October 15, 2026
Place : Mumbai

SIGNED FOR IDENTIFICATION
BY *[Signature]*
SHAH GUPTA & CO.
REGISTERED ACCOUNTANTS

For IIFL Finance Limited



[Signature]
Nirmal Jain
Managing Director
DIN: 00010535

Note 2. Consolidated statement of cash flow:

(₹ in crore)

Particulars	Half year ended September 30, 2026		Half year ended September 30, 2025	
	Unaudited		Unaudited	
A. Cash flow from operating activities				
Profit before tax		2,002.31		913.00
Adjustments for:				
Depreciation, amortisation and impairment	126.26		94.35	
Impairment on loans	175.19		(82.20)	
Impairment on other financial instruments	27.44		7.14	
(Gain)/ loss on sale of assets	(1.92)		(0.57)	
(Profit)/ loss on termination - Ind AS 116	(0.75)		(0.73)	
Net (gain)/ loss on fair value changes on investment - realised	(18.19)		(39.21)	
Net (gain)/ loss on fair value changes on investment - unrealised	48.38		(2.95)	
Net (gain)/ loss on fair value changes on derivative - unrealised	-		(15.00)	
Net (gain)/ loss on derecognition of financial instruments under FVTOCI category	(102.92)		(583.52)	
Employee benefit expenses - share based	39.47		(8.93)	
Employee benefit expenses - others	27.49		2.36	
Interest on loans	(7,520.99)		(5,188.20)	
Interest on deposits with banks	(126.44)		(92.65)	
Dividend income	(0.01)		(0.00)	
Dividend received	0.01		0.00	
Finance cost	3,574.05		2,645.16	
Interest expense - Ind AS 116	54.06		25.56	
Income received on loans	7,519.75		5,154.82	
Interest received on deposits with banks	120.11		46.22	
Finance cost paid	(3,720.27)	220.72	(2,673.54)	(711.89)
Operating profit before working capital changes		2,223.03		201.11
Decrease/ (increase) in financial and non financial assets	765.35		(152.57)	
Increase/ (decrease) in financial and non financial liabilities	(1,543.38)	(778.03)	317.00	164.43
Cash (used in)/ generated from operations		1,445.00		365.54
Taxes paid		(452.95)		(175.50)
Net cash (used in)/ generated from operating activities		992.05		190.04
Loans (disbursed)/ repaid (net)		(13,436.16)		(4,670.74)
Net cash (used in)/ generated from operating activities (A)		(12,444.11)		(4,480.70)
B. Cash flow from investing activities				
Purchase of property, plant and equipment and other intangible assets		(121.54)		(25.66)
Sale of property, plant and equipment and other intangible assets		1.02		0.69
Proceeds/ (purchase) of Investments		(120.70)		(1,230.58)
Proceeds/ (deposits) from maturity of deposits placed with banks		110.79		(882.18)
Net cash (used in)/ generated from investing activities (B)		(130.43)		(2,137.73)
C. Cash flow from financing activities				
Proceeds from issue of equity share (including securities premium and share application money pending allotment)		5.40		9.04
Proceeds from debt securities		28,139.29		9,855.26
Repayment of debt securities		(18,854.34)		(6,935.60)
Proceeds from borrowings (other than debt securities)		22,698.75		17,818.65
Repayment of borrowings (other than debt securities)		(17,586.02)		(14,651.58)
Proceeds from subordinated liabilities		352.25		1,210.00
Repayment of subordinated liabilities		(39.64)		(135.86)
Payment of lease liability		(89.54)		(77.79)
Net cash (used in)/ generated from financing activities (C)		14,626.15		7,092.12
Net increase in cash and cash equivalents (A + B + C)		2,051.61		473.70
Add : Opening cash and cash equivalents as at the beginning of the year		3,328.23		2,066.63
Cash and cash equivalents as at the end of the year		5,379.84		2,540.33

SIGNED FOR IDENTIFICATION
BY *G. M. Kapadia*
G. M. KAPADIA & CO.
MUMBAI

SIGNED FOR IDENTIFICATION
BY *V. K. Gupta*
SHAH GUPTA & CO.
CHARTERED ACCOUNTANTS
MUMBAI



IIFL FINANCE LIMITED
CIN : L67100MH1995PLC093797

**Regd. Office:- IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B-23, Thane Industrial Estate, Wagle Estate,
Thane – 400604**

3. The above consolidated financial results for the quarter and half year ended September 30, 2026, have been reviewed and recommended by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on October 15, 2026. The Joint Statutory Auditors of the Company have carried out a limited review of the aforesaid results and have issued an unmodified conclusion.
4. These consolidated financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards 34 "Interim Financial reporting" ("Ind AS 34") as prescribed under Section 133 of the Companies Act, 2013 read with relevant Rules issued there under and other accounting principles generally accepted in India and in accordance with the requirements of Regulation 33 and 52 of the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
5. The above consolidated financial results of the group include standalone financial results of the holding company, consolidated financial results of two subsidiaries and standalone financial results of one subsidiary.
6. During the quarter ended September 30, 2026, the Company allotted 14,86,903 equity shares (previous quarter: 35,412) having face value of ₹ 2/- each on exercise of stock options under the Employee Stock Option Scheme(s).
7. The Group's main business is financing and investing activities. All other activities revolve around the main business. Further all activities are carried out within India. As such there are no separate reportable segments as per the Indian Accounting Standard (Ind AS) 108 on Operating Segment.
8. The Income-tax Department conducted a search under Section 132 of the Income-tax Act, 1961 ("the Act") at the registered office and certain other premises of IIFL Finance Limited (the "Holding Company") and IIFL Home Finance Limited (the "Subsidiary Company") in January 2025.
9. Pursuant to the notice issued under Section 158BC of the Act, the Holding Company filed its return of income for the block period from April 1, 2018 to February 03, 2025 on December 3, 2025. Without prejudice to its rights and contentions, the Holding Company disclosed additional income of ₹2.35 crore in the return so furnished. The Holding Company has received an assessment order under Section 158BC(1)(c) of the Act dated May 12, 2026, pursuant to which a tax demand of ₹475.56 crore has been raised. The Holding Company has filed an appeal against the said order before the relevant appellate authority and, based on the facts and legal position, believes that it has adequate grounds to substantiate its position in the appellate proceedings. The Holding Company had also filed an application seeking stay of the outstanding demand. Pursuant thereto, the Income-tax Department has granted stay of the demand, subject to, inter alia, payment of 5% of the outstanding demand in instalments and compliance with other procedural conditions. The Holding Company has duly complied with the conditions stipulated in the stay order. The Holding Company has also filed an application seeking abeyance of the penalty proceedings and other applications before the Income-tax authorities, which are presently pending. The Subsidiary Company has filed a Nil return in Form ITR-B on December 3, 2025, pursuant to a notice issued under Section 158BC, requiring filing of income-tax returns for the block period from April 01, 2018 to February 03, 2025. Subsequently, the Subsidiary Company has received assessment order u/s 158BC(1)(c) of the Act dated August 23, 2026 wherein tax demand of ₹963.39 crore has been raised. The Subsidiary Company believes that there are adequate factual and legal grounds to substantiate its position in appeals against the said order. The Subsidiary Company has already filed appeal against the said order with the relevant authority. Further, the Subsidiary Company has filed penalty abeyance, stay of demand and other applications which are pending for adjudication. The Management, after considering all available records and facts, is of the view that there would not be any material adverse impact on the financial position of the Holding Company and the Subsidiary

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IIFL FINANCE LIMITED

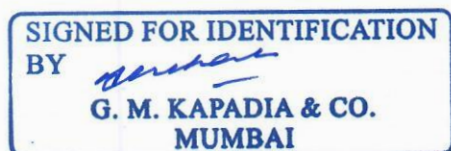
CIN : L67100MH1995PLC093797

**Regd. Office:- IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B-23, Thane Industrial Estate, Wagle Estate,
Thane – 400604**

Company and hence no material adjustments are required to be made in the financial results of the Holding Company and the Subsidiary Company.

10. The Secured Non-Convertible Debentures are secured by way of a first pari passu charge on receivables of the group, both present and future, book debts, loans and advances and current assets of the group, except those receivables present and/or future specifically and exclusively charged in favor of certain existing charge holders and specified immovable property such that a security cover of 100% or higher (up to 125%) as per the terms of the offer document is maintained till the time of maturity.
11. During the quarter ended September 30, 2026, the Finance Committee of Holding Company, vide its resolution dated July 02, 2026, approved the pricing of USD 300,000,000 aggregate principal amount of 7.60% p.a. Fixed Rate, Senior, Secured Notes due 2030 ("Notes"), issued under Regulation S and/or Rule 144A of the U.S. Securities Act of 1933, pursuant to the Company's USD 1,500,000,000 Global Medium Term Note Programme, as updated through the Offering Circular dated May 25, 2026 and the Supplement Offering Circular dated July 01, 2026. Accordingly, the Company issued and allotted the Notes on July 10, 2026 and raised USD 300,000,000 therefrom. The Notes are listed on India International Exchange (IFSC) Limited and NSE IFSC Limited.
12. Disclosure in compliance with Regulation 52(4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 is attached as **Annexure 1**.
13. The figures for the quarter ended September 30, 2026, and quarter ended September 30, 2025, are the balancing figures between unaudited figures in respect of the half year ended September 30, 2026, and September 30, 2025, and the unaudited figures of quarter ended June 30, 2026, and unaudited figures of quarter ended June 30, 2025, respectively.
14. Previous period/ year figures have been regrouped/ reclassified to make them comparable with those of the current period.

By order of the Board
For IIFL Finance Limited



[Signature]
Nirmal Jain
Managing Director
DIN: 00010535

Date: October 15, 2026
Place: Mumbai

Annexure 1

Disclosure in compliance with Regulations 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, for the quarter and half year ended September 30 2026.

Sr. no	Particulars	Ratios	
		Quarter ended September 30, 2026	Half year ended September 30, 2026
1)	Debt - equity ratio ¹	4.87	
2)	Net gearing ratio ^{1b}	4.08	
3)	Debt service coverage ratio ²	Not Applicable	
4)	Interest service coverage ratio ²	Not Applicable	
5)	Outstanding redeemable preference shares (quantity)	NIL	
6)	Outstanding redeemable preference share (₹ in crore)	NIL	
7)	Capital redemption reserve (₹ in crore)	230.11	
8)	Debenture redemption reserve (₹ in crore)	12.80	
9)	Net worth (₹ in crore) ³	15,002.36	
10)	Net profit after tax (₹ in crore) (before non controlling interest)	805.01	1518.14
11)	Earning per share: (in ₹) (not annualised)		
	a) Basic	18.00	33.88
	b) Diluted	17.90	33.67
12)	Current ratio ²	Not Applicable	
13)	Long term debt to working capital ²	Not Applicable	
14)	Bad debts to accounts receivable ratio ²	Not Applicable	
15)	Current liability ratio ²	Not Applicable	
16)	Total debt to total asset ratio ⁴	0.80	
17)	Debtor turnover ratio ²	Not Applicable	
18)	Inventory turnover ratio ²	Not Applicable	
19)	Operating margin ²	Not Applicable	
20)	Net profit margin ⁵	18.95%	18.58%
21)	Sector specific ratio		
	a) GNPA %	1.48%	
	b) NNPA %	0.87%	
	c) Specific provision coverage ratio ⁶	41.28%	

Notes:

- 1a) Debt-equity ratio = Total borrowing/ total equity
- 1b) Net gearing ratio = Total borrowing excluding securitisation and including cash and cash equivalents/ total equity
- 2) The Holding Company is registered under the Reserve Bank of India Act, 1934 as Non-Banking Financial Company, hence these ratios are not applicable.
- 3) Networth means share capital plus reserves less miscellaneous expenditure to the extent not written off.
- 4) Total debt to total asset = Total borrowing/ total asset.
- 5) Net profit margin = Net profit after tax/ total income
- 6) Specific provision coverage = Stage 3 ECL provision/ gross non performing advances (GNPA)

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G. M. KAPADIA & CO.
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SHAH GUPTA & CO.
CHARTERED ACCOUNTANTS
MUMBAI



[Handwritten signature]

G. M. KAPADIA & CO., Chartered Accountants 1007, Raheja Chambers, 213, Nariman Point, Mumbai – 400 021	SHAH GUPTA & CO., Chartered Accountants Bombay Mutual Building, 2nd Floor, Dr D N Road, Fort Mumbai - 400001
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Independent Auditors' Review Report on Standalone Unaudited quarterly and half yearly Financial Results of the Company pursuant to the Regulation 33 and 52 of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

TO THE BOARD OF DIRECTORS OF
IIFL Finance Limited

Introduction

1. We have reviewed the accompanying statement of standalone unaudited financial results of IIFL Finance Limited ("the Company") for the quarter and half year ended September 30, 2026 ("the Statement"), being submitted by the Company pursuant to the requirement of Regulation 33 and 52 of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ("the Listing Regulations").
2. This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 33 and Regulation 52 of the Listing Regulations, including relevant circulars issued by the Securities Exchange Board of India ("SEBI"), guidelines and directions issued by the Reserve Bank of India from time to time as applicable to the Company. Our responsibility is to express a conclusion on the Statement based on our review.

Scope of the Review

3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently, does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

Conclusion

4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standards specified under Section 133 of the Act, as amended, read with relevant rules issued there under and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

Other Matter

5. The comparative financial information of the Company for the quarter ended June 30, 2026 and for the quarter and half year ended September 30, 2025 as included in the Statement was reviewed by one of the predecessor joint auditors M/s Sharp & Tannan Associates, Chartered Accountants, together with continuing joint statutory auditor, M/s G. M. Kapadia & Co., Chartered Accountants, who issued unmodified conclusions thereon vide their reports dated July 22, 2026 and October 30, 2025 respectively. Further, the financial statements of the Company for the year ended March 31, 2026 included in the Statement were audited by one of the predecessor joint auditors, M/s Sharp & Tannan Associates, Chartered Accountants, together with the continuing joint statutory auditor, M/s G. M. Kapadia & Co. Chartered Accountants, who expressed an unmodified audit opinion thereon vide their audit report dated April 29, 2026.

Our conclusion on the Statement is not modified in respect of the above matter.

For G. M. Kapadia & Co.,
Chartered Accountants
ICAI Firm Reg. No. 104767W

Atul Shah
Atul Shah
Partner
Membership No. 039569

Place: Mumbai
Date: October 15, 2026
UDIN: 26039569VXXAZX4158



For Shah Gupta & Co.,
Chartered Accountants
ICAI Firm Reg. No. 109574W

Vipul Choksi
Vipul Choksi
Partner
Membership No. 037606

Place: Mumbai
Date: October 15, 2026
UDIN: 26037606YZSBSS8720



IIFL Finance Limited

CIN: L67100MH1995PLC093797

Regd. office - IIFL house, Sun infotech park, Road no. 16V, Plot no. B-23, Thane industrial estate, Wagle estate, Thane - 400604

Statement of unaudited standalone financial results for the quarter and half year ended September 30, 2026

(₹ in crore)

Sr. no.	Particulars	Quarter ended		Half year ended		Year ended
		September 30, 2026	June 30, 2026	September 30, 2025	September 30, 2026	September 30, 2025
		Unaudited	Unaudited	Unaudited	Unaudited	Audited
1	Income					
	Revenue from operations					
(i)	Interest income	2,557.22	2,261.52	1,490.63	4,818.74	2,739.19
(ii)	Dividend income [^]	0.01	0.00	0.00	0.01	0.00
(iii)	Fees and commission income	45.86	39.34	30.23	85.20	72.80
(iv)	Net gain on fair value changes	-	-	13.55	-	28.81
(v)	Net gain on derecognition of financial instruments under FVTOCI category	10.53	43.23	228.81	53.76	401.59
(I)	Total revenue from operations	2,613.62	2,344.09	1,763.22	4,957.71	3,242.39
(II)	Other income	0.71	0.46	3.89	1.17	10.28
(III)	Total income (I+II)	2,614.33	2,344.55	1,767.11	4,958.88	3,252.67
2	Expense					
(i)	Finance cost	1,195.90	1,036.76	758.40	2,232.66	1,459.82
(ii)	Net loss on fair value changes	14.42	51.34	-	65.76	-
(iii)	Impairment on financial instruments	136.54	153.98	211.60	290.52	394.10
(iv)	Employee benefits expenses	261.43	283.63	283.12	545.06	515.32
(v)	Depreciation, amortisation and impairment	51.55	51.46	35.69	103.01	70.15
(vi)	Other expenses	211.52	162.49	194.77	374.01	351.40
(IV)	Total expenses	1,871.36	1,739.66	1,483.58	3,611.02	2,790.79
(V)	Profit before tax (III-IV)	742.97	604.89	283.53	1,347.86	461.88
3	Tax expense					
(i)	Current tax	131.81	238.55	7.49	370.36	7.49
(ii)	Deferred tax	62.63	(100.77)	63.39	(38.14)	108.97
(iii)	Current tax expense relating to prior period/ year	-	-	1.93	-	1.93
(VI)	Total tax expense	194.44	137.78	72.81	332.22	118.39
(VII)	Net profit after tax (V-VI)	548.53	467.11	210.72	1,015.64	343.49
4	Other comprehensive income/ (loss)					
A (i)	Items that will not be reclassified to profit or loss					
-	Remeasurement of defined benefit liability/ (asset)	1.58	(4.35)	(8.11)	(2.77)	(8.27)
(ii)	Income tax relating to items that will not be reclassified to profit or loss	(0.40)	1.10	2.04	0.70	2.08
Subtotal (A)		1.18	(3.25)	(6.07)	(2.07)	(6.19)
B (i)	Items that will be reclassified to profit or loss					
-	Cash flow hedge (net)	30.07	(25.82)	13.46	4.25	8.21
(ii)	Income tax relating to items that will be reclassified to profit or loss	(7.57)	6.50	(3.39)	(1.07)	(2.07)
Subtotal (B)		22.50	(19.32)	10.07	3.18	6.14
(VIII)	Other comprehensive income/ (loss) (A+B)	23.68	(22.57)	4.00	1.11	(0.05)
(IX)	Total comprehensive income for the period/ year (VII+VIII)	572.21	444.54	214.72	1,016.75	343.44
	Paid up equity share capital (face value of ₹ 2 each)	85.36	85.06	85.00	85.36	85.00
	Other equity				8,512.53	6,796.95
5	Total equity				8,597.89	6,881.95
6	Earnings per share					
Basic (₹) *		12.89	10.98	4.96	23.87	8.08
Diluted (₹) *		12.81	10.92	4.93	23.73	8.02

Notes:

[^] Amounts less than ₹ 0.01 crore are shown as ₹ 0.00 crore.

* Quarter and half year ended numbers are not annualised.

For IIFL Finance Limited

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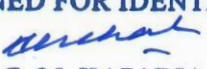
Nirmal Jain
Managing Director
DIN: 00010535

Date : October 15, 2026
Place : Mumbai

Note 1. Standalone statement of assets and liabilities:

(₹ in crore)

Sr. no.	Particulars	As at September 30, 2026	As at March 31, 2026
		Unaudited	Audited
	Assets		
(1)	Financial assets		
(a)	Cash and cash equivalents	4,730.28	1,322.39
(b)	Bank balance other than (a) above	822.49	600.59
(c)	Derivative financial instruments	107.03	424.49
(d)	Receivables		
(I)	Trade receivables	22.87	25.94
(II)	Other receivables	4.56	22.08
(e)	Loans	47,675.44	38,135.72
(f)	Investments	5,667.79	5,844.41
(g)	Other financial assets	1,181.14	1,079.66
		60,211.60	47,455.28
(2)	Non-financial assets		
(a)	Current tax assets (net)	446.58	186.62
(b)	Deferred tax assets (net)	222.91	185.14
(c)	Investment property	868.70	868.70
(d)	Property, plant and equipment	175.77	148.87
(e)	Capital work-in-progress	14.97	5.75
(f)	Intangible assets under development	0.51	0.08
(g)	Right of use assets	371.88	363.71
(h)	Other intangible assets	3.17	4.58
(i)	Other non-financial assets	494.75	415.48
		2,599.24	2,178.93
	Total assets	62,810.84	49,634.21
	Liabilities and equity		
(1)	Financial liabilities		
(a)	Derivative financial instruments	-	0.60
(b)	Payables		
(I)	Trade payables		
(i)	total outstanding dues of micro enterprises and small enterprises	10.93	4.91
(ii)	total outstanding dues of creditors other than micro enterprises and small enterprises	203.09	161.28
(II)	Other payables		
(i)	total outstanding dues of micro enterprises and small enterprises	-	-
(ii)	total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
(c)	Lease liability	466.31	417.30
(d)	Debt securities	24,054.21	15,384.97
(e)	Borrowings (other than debt securities)	23,256.42	19,613.66
(f)	Subordinated liabilities	4,029.05	3,741.37
(g)	Other financial liabilities	1,637.36	2,499.89
		53,657.37	41,823.98
(2)	Non-financial liabilities		
(a)	Current tax liabilities (net)	371.97	79.70
(b)	Provisions	112.46	93.46
(c)	Other non-financial liabilities	71.15	76.36
		555.58	249.52
(3)	Equity		
(a)	Equity share capital	85.36	85.06
(b)	Other equity	8,512.53	7,475.65
		8,597.89	7,560.71
	Total liabilities and equity	62,810.84	49,634.21

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Date : October 15, 2026
Place : Mumbai

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MUMBAI



For IIFL Finance Limited

Nirmal Jain
Managing Director
DIN: 00010535

Note 2. Standalone statement of cash flow:

(₹ in crore)

Particulars	Half year ended September 30, 2026		Half year ended September 30, 2025	
	Unaudited		Unaudited	
A. Cash flow from operating activities				
Profit before tax		1,347.86		461.88
Adjustments for:				
Depreciation, amortisation and impairment	103.01		70.15	
Impairment on loans	64.41		(32.02)	
Impairment on other financial instruments	12.81		7.14	
(Gain)/ loss on sale of assets	(0.21)		0.08	
(Profit)/ loss on termination - Ind AS 116	(0.75)		(0.73)	
Net (gain)/ loss on fair value changes on investment - realised	15.83		(10.45)	
Net (gain)/ loss on fair value changes on investment - unrealised	49.94		(3.35)	
Net (gain) / loss on derecognition of financial instruments under amortised cost	(53.76)		(401.59)	
Employee benefit expenses - share based payments	15.05		22.36	
Employee benefit expenses - others	11.13		(5.30)	
Interest on loans	(4,729.55)		(2,687.58)	
Interest on deposits with banks	(32.90)		(22.68)	
Interest on investments	(56.29)		(28.93)	
Dividend income	(0.01)		(0.00)	
Dividend received	0.01		0.00	
Finance cost	2,172.57		1,428.74	
Interest expense - Ind AS 116	49.43		19.67	
Income received on loans	2,656.13		2,114.19	
Interest received on deposits with banks	22.89		25.54	
Income received on investments	37.63		18.69	
Finance cost paid	(2,021.28)	(1,683.91)	(1,302.59)	(788.66)
Operating profit before working capital changes		(336.05)		(326.78)
Decrease/ (increase) in financial and non financial assets	(129.61)		(62.61)	
Increase/ (decrease) in financial and non financial liabilities	(543.13)	(672.74)	691.53	628.92
Cash (used in)/ generated from operations		(1,008.79)		302.14
Taxes paid		(338.06)		(32.98)
Net cash (used in)/ generated from operating activities		(1,346.85)		269.16
Loans (disbursed)/ repaid (net)		(7,530.67)		(5,043.85)
Net cash (used in)/ generated from operating activities (A)		(8,877.52)		(4,774.69)
B. Cash flow from investing activities				
Purchase of property, plant and equipment and other intangible assets		(74.20)		(22.29)
Sale of property, plant and equipment and other intangible assets		0.90		0.34
Proceeds/(purchase) of investments		110.86		(675.16)
Proceeds/ (deposits) from maturity of deposits placed with banks		(182.84)		406.24
Net cash (used in)/ generated from investing activities (B)		(145.28)		(290.87)
C. Cash flow from financing activities				
Proceeds from issue of equity share (including securities premium)		5.16		7.74
Proceeds from share application money pending allotment		0.25		1.30
Proceeds from debt securities		26,829.29		8,705.26
Repayment of debt securities		(18,262.68)		(5,784.84)
Proceeds from borrowings (other than debt securities)		15,161.74		12,370.62
Repayment of borrowings (other than debt securities)		(11,525.59)		(9,838.84)
Proceeds from subordinated liabilities		295.00		1,000.00
Repayment of subordinated liabilities		-		(31.71)
Payment of lease liability		(72.48)		(56.70)
Net cash (used in)/ generated from financing activities (C)		12,430.69		6,372.83
Net increase in cash and cash equivalents (A + B + C)		3,407.89		1,307.27
Add : Opening cash and cash equivalents as at the beginning of the year		1,322.39		528.23
Cash and cash equivalents as at the end of the year		4,730.28		1,835.50

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IIFL FINANCE LIMITED
CIN : L67100MH1995PLC093797

**Regd. Office:- IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B-23, Thane Industrial Estate, Wagle Estate,
Thane – 400604**

3. The above standalone financial results for the quarter and half year ended September 30, 2026, have been reviewed and recommended by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on October 15, 2026. The Joint Statutory Auditors of the Company have carried out a limited review of the aforesaid results and have issued an unmodified conclusion.
4. These standalone financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial reporting" ("Ind AS 34") as prescribed under Section 133 of the Companies Act, 2013 read with relevant Rules issued there under, RBI Guidelines and other accounting principles generally accepted in India and in accordance with the requirements of Regulation 33 and 52 of the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.
5. During the quarter ended September 30, 2026, the Company allotted 14,86,903 equity shares (previous quarter: 35,412) having face value of ₹ 2/- each on exercise of stock options under the Employee Stock Option Scheme(s).
6. The Company's main business is financing and investing activities. All other activities revolve around the main business. Further all activities are carried out within India. As such there are no separate reportable segments as per Indian Accounting Standard (Ind AS) 108 on operating segments.
7. The Company is a Non-Banking Financial Company registered with the RBI and is classified as a NBFC-Middle Layer (NBFC-ML) in accordance with the RBI (NBFC - Scale Based Regulation) Directions 2023.
8. The Income-tax Department conducted a search under Section 132 of the Income-tax Act, 1961 ("the Act") at the registered office and certain other premises of IIFL Finance Limited (the "Holding Company") and IIFL Home Finance Limited (the "Subsidiary Company") in January 2025. Pursuant to the notice issued under Section 158BC of the Act, the Company filed its return of income for the block period from April 1, 2018 to February 03, 2025 on December 3, 2025. Without prejudice to its rights and contentions, the Company disclosed additional income of ₹2.35 crore in the return so furnished. The Company has received an assessment order under Section 158BC(1)(c) of the Act dated May 12, 2026, pursuant to which a tax demand of ₹475.56 crore has been raised. The Company has filed an appeal against the said order before the relevant appellate authority and, based on the facts and legal position, believes that it has adequate grounds to substantiate its position in the appellate proceedings. The Company had also filed an application seeking stay of the outstanding demand. Pursuant thereto, the Income-tax Department has granted stay of the demand, subject to, inter alia, payment of 5% of the outstanding demand in instalments and compliance with other procedural conditions. The Company has duly complied with the conditions stipulated in the stay order. The Company has also filed an application seeking abeyance of the penalty proceedings and other applications before the Income-tax authorities, which are presently pending. Management, after considering all available records and facts, is of the view that there would not be any material adverse impact on the financial position of the Company and hence no material adjustments are required to be made in the financial results of the Company.

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BY *[Signature]*
G. M. KAPADIA & CO.
MUMBAI

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BY *[Signature]*
SHAH GUPTA & CO.
CHARTERED ACCOUNTANTS
MUMBAI



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IIFL FINANCE LIMITED
CIN : L67100MH1995PLC093797

**Regd. Office:- IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B-23, Thane Industrial Estate, Wagle Estate,
Thane – 400604**

9. Disclosures as per the notification no. RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 dated 28 November 2025 Reserve Bank of India (Nonbanking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 relating to the total amount of loans not in default / stressed loans transferred and acquired to / from other entities:

- a) The Company has not acquired any loans, not in default, during the quarter ended September 30, 2026.
- b) The Company has not acquired any stressed loans during the quarter ended September 30, 2026.
- c) The Company has not transferred any stressed loans during the quarter ended September 30, 2026.
- d) Details of loans transferred which were not in default during the quarter ended September 30, 2026:

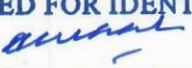
Particulars	Direct Assignment	PTC
Count of loan accounts assigned	2,83,881	84,999
Amount of loan accounts assigned (₹ in crore)	5,215.08	1,881.57
Weighted average maturity (in months)	19.16	20.21
Weighted average holding period (in months)	4.07	4.70
Retention of beneficial economic interest	10%	5.88%
Coverage of tangible security coverage	100%	100%
Rating-wise distribution of rated loans	Unrated	Rated
Break-up of loans transferred / acquired through assignment / novation and loan participation	Direct Assignment deals	Securitization deals
Instances where we have agreed to replace loans transferred to transferee(s) or pay damages arising out of any representation or warranty	Nil	Nil

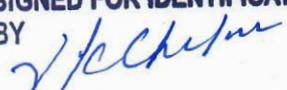
- e) Details on recovery ratings assigned for Security Receipts (SR) as on September 30, 2026:

Recovery Rating^	Anticipated recovery as per recovery rating	Outstanding face value (₹ in crore)
RR3	50% - 75%	71.11
RR2	75% - 100%	384.88
RR1	100% - 150%	1,835.84
Unrated*		385.00
Total		2,676.83

^Recovery rating is assigned by external rating agency.

*Pursuant to regulatory norms, the ARC shall obtain an initial rating of SRs from an approved credit rating agency within a period of six months from the date of acquisition of assets by it.

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BY 
G. M. KAPADIA & CO.
MUMBAI

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BY 
SHAH GUPTA & CO.
CHARTERED ACCOUNTANTS
MUMBAI



IIFL FINANCE LIMITED
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10. The Company had invoked resolution plans to relieve COVID-19 pandemic related stress to eligible borrowers as per notification no. RBI/2020-21/16 DOR.NO.BP.BC/3/21.04.048/2020-21 and RBI/2021-22/31 DOR.STR.REC.11/21.04.048/2021-22 and policy approved by the Board of Directors of the Company.

Disclosure for the half year ended September 30, 2026:

₹ in Crore

Type of Borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of the previous half-year (A)	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at the end of this half-year
Personal Loans	0.00	0.00	0.00	0.00	0.00
Corporate Loans *	0.08	0.00	0.00	0.02	0.06
of which, MSME's	0.08	0.00	0.00	0.02	0.06
Others	0.00	0.00	0.00	0.00	0.00
Total	0.08	0.00	0.00	0.02	0.06

*As defined in Section 3(7) of the Insolvency and Bankruptcy Code, 2016

11. The Secured Non-Convertible Debentures are secured by way of a first pari passu charge on receivables of the Company, both present and future, book debts, loans and advances and current assets of the Company, except those receivables present and/or future specifically and exclusively charged in favor of certain existing charge holders and specified immovable property such that a security cover of 100% or higher (up to 125%) as per the terms of the offer document is maintained till the time of maturity.
12. During the quarter ended September 30, 2026, the Finance Committee vide its resolution dated July 02, 2026, approved the pricing of USD 300,000,000 aggregate principal amount of 7.60% p.a. Fixed Rate, Senior, Secured Notes due 2030 ("Notes"), issued under Regulation S and/or Rule 144A of the U.S. Securities Act of 1933, pursuant to the Company's USD 1,500,000,000 Global Medium Term Note Programme, as updated through the Offering Circular dated May 25, 2026 and the Supplement Offering Circular dated July 01, 2026. Accordingly, the Company issued and allotted the Notes on July 10, 2026 and raised USD 300,000,000 therefrom. The Notes are listed on India International Exchange (IFSC) Limited and NSE IFSC Limited.

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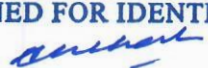
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13. Disclosure on Co-Lending Arrangements as per Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 (Updated as on April 1, 2026):

Particulars	Amount (₹ in Crore)	
	Quarter ended	Period ended
1. Total outstanding loans under co-lending	13,092.00	
2. Share retained by the Company (%)	20%	
3. Share retained by Partner RE (%)	80%	
4. Performance of total outstanding loans under co-lending		
A. Standard (%)	99.30%	
B. NPA (%)	0.70%	
5. Number of active co-lending partners	13	
6. Weighted average rate of interest	20.12%	20.09%
7. Product and sector in which co-lending is done	Gold (Retail)	
8. Service fee income	6.77	10.56
9. DLG exposure outstanding	NA	

14. Disclosures on the details of project finance during the quarter ended September 30, 2026 as required by Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 (Disclosures are made as per Ind AS financial statements except otherwise stated) Notification No. RBI/DOR/2025-26/359 Master Direction DOR.ACC.REC.No.278/21.04.018/2025-26 dated November 28, 2025.

(₹ in crore)			
Sr. No.	Description	Number of accounts	Total outstanding
1	Projects under implementation accounts at the beginning of the quarter	2	63.73
2	Projects under implementation accounts sanctioned during the quarter	-	-
3	Projects under implementation accounts where DCCO has been achieved during the quarter	-	-
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	2	63.73
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	-	-
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	-

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5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	-	-

15. Disclosure in compliance with Regulation 52(4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 is attached as **Annexure 1**.
16. The figures for the quarter ended September 30, 2026, and quarter ended September 30, 2025, are the balancing figures between unaudited figures in respect of the half year ended September 30, 2026, and September 30, 2026, and the unaudited figures of quarter ended June 30, 2026, and unaudited figures of quarter ended June 30, 2025, respectively.
17. Previous period/ year figures have been regrouped/ reclassified to make them comparable with those of the current period.

By order of the Board
For IIFL Finance Limited

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BY 
G. M. KAPADIA & CO.
MUMBAI

Date: October 15, 2026
Place: Mumbai

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CHARTERED ACCOUNTANTS
MUMBAI




Nirmal Jain
Managing Director
DIN: 00010535

Annexure 1

Disclosure in compliance with Regulations 52(4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, for the quarter and half year ended September 30, 2026.

Sr. No.	Particulars	Ratios	
		Quarter ended September 30, 2026	Half year ended September 30, 2026
1)	Debt - equity ratio ^{1a}	5.97	
2)	Net gearing ratio ^{1b}	4.65	
3)	Debt service coverage ratio ²	Not applicable	
4)	Interest service coverage ratio ²	Not applicable	
5)	Outstanding redeemable preference shares (quantity)	NIL	
6)	Outstanding redeemable preference shares (₹ in crore)	NIL	
7)	Capital redemption reserve (₹ in crore)	230.11	
8)	Debenture redemption reserve (₹ in crore)	12.80	
9)	Net worth (₹ in crore) ³	8,384.29	
10)	Net profit/ (loss) after tax (₹ in crore)	548.53	1015.64
11)	Earning per share: (in ₹) (not annualised)		
	a) Basic	12.89	23.87
	b) Diluted	12.81	23.73
12)	Current ratio ²	Not applicable	
13)	Long term debt to working capital ²	Not applicable	
14)	Bad debt to accounts receivable ratio ²	Not applicable	
15)	Current liability ratio ²	Not applicable	
16)	Total debt to total asset ratio ⁴	0.82	
17)	Debtor turnover ratio ²	Not applicable	
18)	Inventory turnover ratio ²	Not applicable	
19)	Operating margin ²	Not applicable	
20)	Net profit margin ⁵	20.98%	20.48%
21)	Sector specific ratio		
	a) GNPA %	1.30%	
	b) NNPA %	0.88%	
	c) Specific provision coverage ratio ⁶	32.60%	
22)	Capital to risk-weighted assets ratio (CRAR)		
	Tier I CRAR	17.03%	
	Tier II CRAR	12.45%	
		4.58%	
23)	Liquidity coverage ratio for the quarter ended	286.24%	

Notes:

- 1a) Debt-equity ratio = Total borrowing/ total equity
- 1b) Net gearing ratio = Total borrowing excluding securitisation and including cash and cash equivalents/ total equity
- 2) The Company is registered under the Reserve Bank of India Act, 1934 as Non-Banking Financial Company, hence these ratios are not applicable.
- 3) Networth means share capital plus reserves less miscellaneous expenditure to the extent not written off.
- 4) Total debt to total asset = Total borrowing/ total asset.
- 5) Net profit margin = Net profit after tax/ total income
- 6) Specific provision coverage = Stage 3 ECL provision/ gross non performing advances (GNPA)

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G. M. KAPADIA & CO.

(REGISTERED)

CHARTERED ACCOUNTANTS

1007, RAHEJA CHAMBERS, 213, NARIMAN POINT, MUMBAI 400 021. INDIA

PHONE : (91-22) 6611 6611 FAX : (91-22) 6611 6600

To
The Board of Directors
IIFL Finance Limited
Mumbai

Independent Auditor's Certificate on maintenance of security cover and compliance with the covenants as per the Offer Document / Information Memorandum / General Information Document / Key Information Document / Debenture Trust Deed pursuant to Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

1. As required by Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and relevant provisions of the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 (collectively referred to as the "SEBI Regulations") as amended from time to time, **IIFL Finance Limited** ("the Company") desires a certificate regarding maintenance of security cover as per the terms of Offer Document(s) / Information Memorandum(s) / General Information Document and any addenda thereto, if any/ Key Information Document(s) and any addenda thereto, if any / Debenture Trust Deed(s) (collectively referred to as the "Offer Documents"), in the form of book debts / receivables on the amounts due and payable to all secured lenders in respect of listed debt securities ("Secured Lenders") issued by the Company and compliance with financial & other covenants of the Offer Documents in respect of listed debt securities as on September 30, 2026.
2. This certificate is required by the Company also for the purpose of submission to the Debenture Trustee of the Company to ensure compliance with the SEBI Regulations and SEBI Master Circular No. HO/17/11/12(2)2026-DDHS-POD1/I/22420/2026 dated September 28, 2026 (the "Master Circular") in respect of its listed non-convertible debt securities as on September 30, 2026.

Management's Responsibility

3. The Management of the Company is responsible for preparation of the attached Annexure-I (the "Statement") from the Unaudited Standalone Financial Statements, books of accounts and other relevant documents of the Company as at and for the half year ended September 30, 2026, and also, responsible for maintenance of all accounting and other relevant records and supporting documents. This responsibility includes the designing, implementation and maintenance of internal controls relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation and making estimates that are reasonable in the circumstances.

The management is also responsible for:

ensuring maintenance of the security cover available for debenture holders is more than the cover required as per the Offer Documents in respect of listed debt securities;



- b. accurate computation of security cover available for debenture holders based on the Unaudited Standalone Financial Statements of the Company as at and for the half year ended September 30, 2026;
- c. compliance with the financial & other covenants of the Offer Documents in respect of listed debt securities; and
- d. ensuring compliance with the SEBI Regulations and the Master Circular as stated in para 2 above.

The attached Statement is certified by the head of treasury of the Company. We have stamped and initialled the attached Statement for identification purposes.

- 4. The management is responsible to ensure that all the information provided to us for the purposes of this certificate are true, complete and correct in all respect and are not misleading in any manner.

Auditor's Responsibility for the Statement

- 5. Based on our examination of the security cover available for Secured Lenders, which has been prepared from the Unaudited Standalone Financial Statements as at and for the half year ended September 30, 2026, and relevant records of the Company, our responsibility is to provide limited assurance that security cover available for Secured Lenders has been maintained by the Company in accordance with the Offer Documents in respect of listed debt securities.

Further, basis our examination, our responsibility is to provide limited assurance that prima facie the Company has complied with the financial & other covenants mentioned in the Offer Documents in respect of listed debt securities.

- 6. The procedure performed in limited assurance engagement vary in nature and timing from and are less in extent than for, reasonable assurance engagement and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. We have performed the following procedures in relation to the Statement:

- i. Obtained and verified the particulars in the Statement as per the Offer Documents in respect of listed debt securities on sample basis;
- ii. Verified the particulars in the Statement on sample basis from the Unaudited Financial Statements prepared by the Management, books of accounts and other relevant documents and records submitted to us by the Company;
- iii. Examined the arithmetical accuracy of the computation of the security cover indicated in the Statement;

- iv. Verified on test check basis the compliance with the financial and other covenants for the quarter and half year ended September 30, 2026;

- v. Our verification of the covenant is restricted to the particulars stated in the covenant register maintained by the Company; and



- vi. Performed inquiries with the Management and obtained necessary Representation from the Management with respect to the matters stated in the Statement.
7. We conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes ("the Guidance Note") and Standards on Auditing issued by the Institute of Chartered Accountants of India ("ICAI"). The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.
8. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) - 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Service Engagements.

Conclusion

9. Based on our examination as mentioned above and according to the information and explanations given to us, nothing has come to our attention that causes us to believe that:
 - a. The computation of security cover available for Secured Lenders contained in the Statement is not in agreement with the Unaudited Standalone Financial Statements as at and for the half year ended September 30, 2026, and other relevant records and documents maintained by the Company;
 - b. Security cover available for Secured Lenders is not 100 percent or more than the cover required as per the Offer Documents in respect of listed debt securities; and
 - c. The Company has not complied with the financial and other covenants of the Offer Documents in respect of listed debt securities.

Restriction on use

10. This Certificate has been issued at the specific request of the Company pursuant to the requirements of the SEBI Regulations for onward submission to the Debenture Trustees. It should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care or for any other purpose or to any other party to whom it is shown or into whose hands it may come without our prior consent in writing.

For G. M. Kapadia & Co.
Chartered Accountants
ICAI Firm Reg. No. 104767W



Atul Shah
Partner

Place: Mumbai
Dated this the 15th day of October, 2026

Membership No. 039569
UDIN: 26039569LCILXA8866

Statement														INR in Crores
Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
		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				
Particulars	Description of asset for which this certificate relate	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 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 Assetsviii Relating to Column F	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									-				-	-
Property, Plant and Equipment	Hypothecated Property		-		0.00		175.77		175.77				0.00	0.00
Capital Work-in- Progress			-		-		14.97		14.97				-	-
Right of Use Assets			-		-		371.87		371.87				-	-
Goodwill			-		-		-		-				-	-
Intangible Assets			-		-		3.17		3.17				-	-
Intangible Assets under Development			-		-		0.51		0.51				-	-
Investments			-	Yes	3,529.03		2,528.75		6,057.78				3,529.03	3,529.03
Loans	The receivables of the Company,		7,266.96	Yes	40,423.01		586.57		48,276.53				40,423.01	40,423.01
Inventories			-		-		-		-				-	-
Trade Receivables	book debts, loans		-	Yes	14.53		8.34		22.87				14.53	14.53
Cash and Cash Equivalents	and advances and		-	Yes	4,730.28		-		4,730.28				4,730.28	4,730.28
Bank Balances other than Cash and Cash Equivalents	current assets of the Company		406.81		229.99		185.69		822.49				229.99	229.99
Others			-	Yes	1,124.73		2,224.90		3,349.63				1,124.74	1,124.74
Total		-	7,673.77		50,051.57	-	6,100.54	-	63,825.88				50,051.58	50,051.58
LIABILITIES														
Debt securities to which this certificate pertains				Yes	5,300.76		-		5,300.76					
Other debt sharing pari-passu charge with above debt				No	27,840.27		-		27,840.27					
					-		-		-					
Other Debt					-		-		-					
Subordinated debt					-		4,029.05		4,029.05					
Borrowings					-		-		-					
Bank			7,266.95		-		-		7,266.95					
Debt Securities			-		-		6,902.65		6,902.65					
Others			-		-		-		-					
Trade payables			-		-		214.01		214.01					
Lease Liabilities			-		-		466.31		466.31					
Provisions			-		-		1,127.52		1,127.52					
Others			-		-		2,080.48		2,080.48					
Total	-	-	7,266.95		33,141.03	-	14,820.02	-	55,228.00					
Cover on Book Value**														
Cover on Market Value														
				Pari-Passu Security Cover Ratio	1.51									

*The receivables of the Company are non trading book where loans are in the nature of held to maturity and created with a sole objective of collecting principal and interest. The Company has considered the carrying value (before netting off impairment loss allowance) for this certificate

**Asset cover ratio is calculated only for debt for which this certificate is issued

***The total assets considered for pari passu charge is calculated based on asset cover requirement as per respective borrowing documents

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BY 
G. M. KAPADIA & CO.
MUMBAI

For IIFL Finance Limited

Govind Modani
Head - Treasury





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 (INR in Crores)	Funds utilized (INR in Crores)	Any deviation (Yes/No)	If 8 is Yes, then specify the purpose for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
IIFL Finance Limited	INE530B07674	Private Placement	Non-Convertible Debentures	02-09-2026	350.00	350.00	No	NA	NA
	INE530B08268	Private Placement	Non-Convertible Debentures	08-09-2026	100.00	100.00	No	NA	NA
	INE530B07682	Private Placement	Non-Convertible Debentures	09-09-2026	25.00	25.00	No	NA	NA
	INE530B07674 (Reissue I)	Private Placement	Non-Convertible Debentures	21-09-2026	130.00	130.00	No	NA	NA
	INE530B08276	Private Placement	Non-Convertible Debentures	30-09-2026	95.00	95.00	No	NA	NA

For IIFL Finance Limited



Samrat Sanyal
Company Secretary & Compliance Officer
Place: Mumbai
Date: October 15, 2026

IIFL Finance Limited

CIN No.: L67100MH1995PLC093797

Corporate Office – 802, 8th Floor, Hubtown Solaris, N.S. Phadke Marg, Vijay Nagar, Andheri East, Mumbai 400069

Tel: (91-22) 6788 1000. Fax: (91-22) 6788 1010

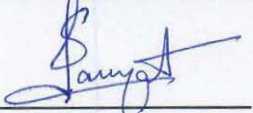
Regd. Office – IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B-23, Thane Industrial Area, Wagle Estate, Thane – 400604

Tel: (91-22)41035000. Fax: (91-22) 25806654 E-mail: csteam@iifl.com Website: www.iifl.com

Statement of Deviation/ Variation in use of Issue Proceeds:

Particulars	Remarks					
Name of listed entity	IIFL Finance Limited					
Mode of fund raising	Private Placement					
Type of instrument	Non-Convertible Securities					
Date of raising funds	Please refer Statement of utilization of issue proceeds given above					
Amount raised	Please refer Statement of utilization of issue proceeds given above					
Report filed for the quarter ended	September 30, 2026					
Is there a deviation/ variation in use of funds raised?	No					
Whether any approval is required to vary the objects of the issue stated 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 following table:						
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 %)	Remarks, if any
There has been no deviation/ variation in the use of funds raised. Hence, not applicable.						
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.						

For IIFL Finance Limited


Samrat Sanyal
Company Secretary & Compliance Officer
Place: Mumbai
Date: October 15, 2026

IIFL Finance Limited
CIN No.: L67100MH1995PLC093797

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Regd. Office – IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B-23, Thane Industrial Area, Wagle Estate, Thane – 400604

Tel: (91-22)41035000. Fax: (91-22) 25806654 E-mail: csteam@iifl.com Website: www.iifl.com

Annexure D

Details as required under Regulation 30 read with Schedule III of the Listing Regulations and SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026

Sr. No.	Particulars	Details
1.	Reason for change viz. ~~appointment, re-appointment, resignation, removal, death or otherwise;~~	Consequent to increased professional commitments and responsibilities, Mr. R Venkataraman has been re-designated from Joint Managing Director to Non-Executive Non-Independent Director of the Company with effect from October 15, 2026, subject to approval of Members of the Company.
2.	~~Date of appointment/ re-appointment/ cessation (as applicable) & term of appointment/ re-appointment~~	Re-designated w.e.f. October 15, 2026
3.	Brief Profile (in case of appointment)	Not Applicable
4.	Disclosure of relationships between directors (in case of appointment of a director).	Not Applicable
5.	Affirmation that the person proposed to be appointed as Director is not debarred from holding the office by virtue of any SEBI Order or any other authority - (Confirmation in compliance with SEBI master circular and erstwhile SEBI circular dated June 14, 2018 read along with Exchange Circular dated June 20, 2018)	Not Applicable

IIFL Finance Limited

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Annexure E

Details as required under Regulation 30 read with Schedule III of the Listing Regulations and SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026

Sr. No.	Particulars	Details
1.	Name of the target entity, details in brief such as size, turnover etc.	India Infoline Foundation ("IIFL Foundation") IIFL Foundation, a Section 8 company limited by guarantee without share capital, is the CSR arm of the IIFL Group. Turnover: Rs.35.50 Crore (as on March 31, 2026)
2.	Whether the acquisition would fall within related party transaction(s) and whether the promoter/ promoter group/ group companies have any interest in the entity being acquired? If yes, nature of interest and details thereof and whether the same is done at "arm's length";	Yes, the proposed acquisition falls within Related Party Transaction. Pursuant to the proposed transaction, the membership interest and control of the Foundation will be transferred from IIFL Capital Services to IIFL Finance Limited.
3.	Industry to which the entity being acquired belongs;	Corporate Social Responsibility and Social Development Sector
4.	Objects and impact of acquisition (including but not limited to, disclosure of reasons for acquisition of target entity, if its business is outside the main line of business of the listed entity);	The acquisition of IIFL Foundation is being undertaken as part of an internal restructuring/re-alignment amongst the group entities, pursuant to which IIFL Foundation is proposed to be transferred from IIFL Capital Services Limited to IIFL Finance Limited.
5.	Brief details of any governmental or regulatory approvals required for the acquisition;	The proposed acquisition is subject to receipt of requisite approval from the Regulatory Authorities under the applicable provisions of the Companies Act, 2013, and such other approvals, consents and compliances as may be applicable.
6.	Indicative time period for completion of the acquisition;	The proposed acquisition is expected to be completed upon execution of definitive documents and completion of applicable corporate, statutory and regulatory requirements.
7.	Consideration - whether cash consideration or share swap or any other form and details of the same;	No cash consideration or share swap is involved. IIFL Finance Limited shall undertake to contribute the prescribed amount towards the guarantee in its capacity as a member of IIFL Foundation.
8.	Cost of acquisition and/or the price at which the shares are acquired;	Not applicable, as no shares are being acquired.
9.	Percentage of shareholding/ control acquired and/ or number of shares acquired;	Not applicable, since IIFL Foundation is a Section 8 company limited by Guarantee.
10.	Brief background about the entity acquired in terms of products/line of business acquired, date of incorporation, history of last 3 years turnover, country in which the acquired entity has presence and any other significant information (in brief);	IIFL Foundation is a Section 8 company limited by guarantee without share capital and serves as the CSR arm of the IIFL Group. It undertakes CSR initiatives primarily in the areas of health, education, environment, livelihood and poverty alleviation and has presence in India. Date of Incorporation: February 18, 2014 Turnover: 2025-26: Rs. 35.50 Crore 2024-25: Rs. 50.03 Crore 2023-24: Rs. 29.54 Crore

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