

October 19, 2026

To  
Listing Department,  
National Stock Exchange of India Limited,  
Exchange Plaza, 5th Floor, Plot no. C-1, Block G,  
Bandra Kurla Complex, Bandra (East)  
Mumbai - 400051

**Subject: Submission of Asset Liability Management Statement (ALM) for the half year ended September 30, 2026**

Dear Sir / Madam,

Pursuant to para 9 of Chapter XVII on Listing of Commercial Paper of SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025 and amendments thereof, please find enclosed herewith the ALM (Provisional) for the half year ended September 30, 2026, as submitted to National Housing Bank ('NHB').

Request you to take the same on record.

Thanking you

**For IIFL Home Finance Limited**

**GEETA**  
**GIRDHER**  
Digitally signed by  
GEETA GIRDHER  
Date: 2026.10.19  
17:45:04 +05'30'

**Geeta Girdher**  
**Company Secretary**  
**Membership No.: A16681**  
Encl: a/a

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**IIFL Home Finance Limited**

**Corporate Identity Number:** U65993MH2006PLC166475

**Corporate Office:** Plot No. 98, Udyog Vihar, Phase -IV, Gurgaon – 122015, Haryana

**Registered Office:** IIFL House, Sun Infotech Park, Road No. 16V Plot No. B-23, MIDC, Thane Industrial Area, Wagle Estate, Thane- 400604, Maharashtra

**Tel:** (91-124) 478 0900 • **Email:** [secretarialhfc@iiflhomeloans.com](mailto:secretarialhfc@iiflhomeloans.com) • **Website:** [iiflhomeloans.com](http://iiflhomeloans.com)

**[Amount in Crore (₹) except otherwise stated]**

[illegible]

**[Amount in Crore (₹) except otherwise stated]**

[illegible]

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[illegible]

**[Amount in Crore (₹) except otherwise stated]**

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**[Amount in Crore (₹) except otherwise stated]**

| <b>PART-2: STATEMENT OF INTEREST RATE SENSITIVITY</b>                                                                                                    |                        |                          |                                          |                                   |                                  |                                  |                                |                               |                                      |                     |                      |                 |
|----------------------------------------------------------------------------------------------------------------------------------------------------------|------------------------|--------------------------|------------------------------------------|-----------------------------------|----------------------------------|----------------------------------|--------------------------------|-------------------------------|--------------------------------------|---------------------|----------------------|-----------------|
| <b>RESIDUAL MATURITY</b>                                                                                                                                 | <b>1 day to 7 days</b> | <b>8 days to 14 days</b> | <b>15 days to 30/31 days (one month)</b> | <b>Over one month to 2 months</b> | <b>Over 2 months to 3 months</b> | <b>Over 3 months to 6 months</b> | <b>Over 6 months to 1 year</b> | <b>Over 1 year to 3 years</b> | <b>Over 3 years and upto 5 years</b> | <b>Over 5 years</b> | <b>Non-sensitive</b> | <b>Total</b>    |
| <b>9. Contingent Liabilities</b>                                                                                                                         | <b>0.00</b>            | <b>0.00</b>              | <b>0.00</b>                              | <b>0.00</b>                       | <b>0.00</b>                      | <b>0.00</b>                      | <b>0.00</b>                    | <b>0.00</b>                   | <b>0.00</b>                          | <b>0.00</b>         | <b>0.00</b>          | <b>0.00</b>     |
| a) Letters of credit/guarantees                                                                                                                          |                        |                          |                                          |                                   |                                  |                                  |                                |                               |                                      |                     |                      | <b>0.00</b>     |
| b) Loan commitments pending disbursal (outflows)                                                                                                         |                        |                          |                                          |                                   |                                  |                                  |                                |                               |                                      |                     |                      | <b>0.00</b>     |
| c) Lines of credit committed to other institutions (outflows)                                                                                            |                        |                          |                                          |                                   |                                  |                                  |                                |                               |                                      |                     |                      | <b>0.00</b>     |
| d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted                                                             |                        |                          |                                          |                                   |                                  |                                  |                                |                               |                                      |                     |                      | <b>0.00</b>     |
| <b>10. Others (Please specify, if any)</b>                                                                                                               |                        |                          |                                          |                                   |                                  |                                  |                                |                               |                                      |                     |                      | <b>0.00</b>     |
| <b>(A) TOTAL OUTFLOWS</b>                                                                                                                                | <b>1196.50</b>         | <b>190.48</b>            | <b>345.85</b>                            | <b>5165.15</b>                    | <b>4406.01</b>                   | <b>4864.92</b>                   | <b>3673.94</b>                 | <b>2620.83</b>                | <b>1032.23</b>                       | <b>277.20</b>       | <b>9095.50</b>       | <b>32868.60</b> |
| <b>(A-1) CUMULATIVE OUTFLOWS</b>                                                                                                                         | <b>1196.50</b>         | <b>1386.98</b>           | <b>1732.82</b>                           | <b>6897.97</b>                    | <b>11303.98</b>                  | <b>16168.90</b>                  | <b>19842.84</b>                | <b>22463.68</b>               | <b>23495.90</b>                      | <b>23773.10</b>     | <b>32868.60</b>      |                 |
| <b>B. INFLOWS</b>                                                                                                                                        |                        |                          |                                          |                                   |                                  |                                  |                                |                               |                                      |                     |                      |                 |
| <b>1. Cash</b>                                                                                                                                           | 0.00                   | 0.00                     | 0.00                                     | 0.00                              | 0.00                             | 0.00                             | 0.00                           | 0.00                          | 0.00                                 | 0.00                | 1.89                 | <b>1.89</b>     |
| <b>2. Remittance in transit</b>                                                                                                                          | 0.00                   | 0.00                     | 0.00                                     | 0.00                              | 0.00                             | 0.00                             | 0.00                           | 0.00                          | 0.00                                 | 0.00                | 0.66                 | <b>0.66</b>     |
| <b>3. Balances with banks (in India only)</b>                                                                                                            | <b>31.39</b>           | <b>105.00</b>            | <b>63.97</b>                             | <b>138.05</b>                     | <b>116.50</b>                    | <b>669.74</b>                    | <b>146.22</b>                  | <b>57.11</b>                  | <b>22.24</b>                         | <b>0.00</b>         | <b>123.18</b>        | <b>1473.40</b>  |
| a) Current account                                                                                                                                       | 0.00                   | 0.00                     | 0.00                                     | 0.00                              | 0.00                             | 0.00                             | 0.00                           | 0.00                          | 0.00                                 | 0.00                | 87.15                | <b>87.15</b>    |
| b) Deposit /short-term deposits                                                                                                                          | 31.39                  | 105.00                   | 63.97                                    | 138.05                            | 116.50                           | 669.74                           | 146.22                         | 57.11                         | 22.24                                | 0.00                | 36.03                | <b>1386.25</b>  |
| c) Money at call & short notice                                                                                                                          | 0.00                   | 0.00                     | 0.00                                     | 0.00                              | 0.00                             | 0.00                             | 0.00                           | 0.00                          | 0.00                                 | 0.00                | 0.00                 | <b>0.00</b>     |
| <b>4. Investments (net of provisions)</b>                                                                                                                | <b>128.86</b>          | <b>0.00</b>              | <b>0.00</b>                              | <b>0.00</b>                       | <b>5.00</b>                      | <b>0.00</b>                      | <b>0.00</b>                    | <b>72.96</b>                  | <b>35.00</b>                         | <b>478.29</b>       | <b>873.33</b>        | <b>1593.45</b>  |
| a) Fixed income securities (e.g. govt. securities, zero coupon bonds, bonds, debentures, cumulative, non-cumulative, redeemable preference shares, etc.) | 128.86                 | 0.00                     | 0.00                                     | 0.00                              | 5.00                             | 0.00                             | 0.00                           | 72.96                         | 35.00                                | 478.29              | 828.28               | <b>1548.40</b>  |
| b) Floating rate securities                                                                                                                              | 0.00                   | 0.00                     | 0.00                                     | 0.00                              | 0.00                             | 0.00                             | 0.00                           | 0.00                          | 0.00                                 | 0.00                | 0.00                 | <b>0.00</b>     |
| c) Equity shares, convertible preference shares, shares of subsidiaries/joint ventures, venture capital units.                                           | 0.00                   | 0.00                     | 0.00                                     | 0.00                              | 0.00                             | 0.00                             | 0.00                           | 0.00                          | 0.00                                 | 0.00                | 45.05                | <b>45.05</b>    |
| <b>5. Advances (Performing)</b>                                                                                                                          | <b>27944.92</b>        | <b>0.00</b>              | <b>0.00</b>                              | <b>0.00</b>                       | <b>0.00</b>                      | <b>0.00</b>                      | <b>0.00</b>                    | <b>0.00</b>                   | <b>0.00</b>                          | <b>0.00</b>         | <b>336.41</b>        | <b>28281.32</b> |
| a) Bills of exchange and promissory notes discounted & rediscounted                                                                                      | 0.00                   | 0.00                     | 0.00                                     | 0.00                              | 0.00                             | 0.00                             | 0.00                           | 0.00                          | 0.00                                 | 0.00                |                      | <b>0.00</b>     |
| <b>b) Term loans (only rupee loans)</b>                                                                                                                  |                        |                          |                                          |                                   |                                  |                                  |                                |                               |                                      |                     |                      |                 |
| i) Fixed Rate                                                                                                                                            |                        |                          |                                          |                                   |                                  |                                  |                                |                               |                                      |                     |                      | <b>0.00</b>     |
| ii) Floating Rate                                                                                                                                        | 27287.14               | 0.00                     | 0.00                                     | 0.00                              | 0.00                             | 0.00                             | 0.00                           | 0.00                          | 0.00                                 | 0.00                | 336.41               | <b>27623.54</b> |
| c) Corporate loans/short term loans                                                                                                                      | 657.78                 | 0.00                     | 0.00                                     | 0.00                              | 0.00                             | 0.00                             | 0.00                           | 0.00                          | 0.00                                 | 0.00                |                      | <b>657.78</b>   |
| <b>6. Non-performing loans (May be shown net of the provisions, interest suspense and claims received from ECGC)</b>                                     | <b>0.00</b>            | <b>0.00</b>              | <b>0.00</b>                              | <b>0.00</b>                       | <b>0.00</b>                      | <b>0.00</b>                      | <b>0.00</b>                    | <b>0.00</b>                   | <b>34.04</b>                         | <b>212.11</b>       | <b>0.00</b>          | <b>246.15</b>   |
| <b>a) Sub-standard</b>                                                                                                                                   |                        |                          |                                          |                                   |                                  |                                  |                                |                               |                                      |                     |                      |                 |
| i) All overdues and instalments of principal falling due during the next three years                                                                     | 0.00                   | 0.00                     | 0.00                                     | 0.00                              | 0.00                             | 0.00                             | 0.00                           | 0.00                          | 34.04                                | 0.00                | 0.00                 | <b>34.04</b>    |

**[Amount in Crore (₹) except otherwise stated]**

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