IIFL HOME LOAN

July 20, 2026

The Manager,
Listing Department,
The National Stock Exchange of India Limited,
Exchange Plaza, 5 Floor, Plot C/1, G Block,
Bandra - Kurla Complex,
Bandra (E), Mumbai 400 051

The Manager,
Listing Department,
BSE Limited,
Phiroze Jeejeebhoy Tower,
Dalal Street,
Mumbai 400 001

Subject: Outcome of Board Meeting: Submission of Unaudited Financial Results for the quarter ended June 30, 2026

Dear Sir/Madam,

Pursuant to the provisions of Regulation 51, 52 read with Schedule III of SEBI (Listing Obligation and Disclosure Requirements), Regulations, 2015 ("**Listing Regulations**"), we wish to inform you that the Board of Directors of the Company at its meeting held today i.e., July 20, 2026 (Monday) has *inter-alia*, considered and approved:

1. The Standalone Unaudited Financial Results of the Company for the quarter ended June 30, 2026, duly reviewed and recommended by the Audit Committee along with the Limited Review Report issued by M/s G.D. Apte & Co., Chartered Accountants and M/s Sundaram & Srinivasan, Chartered Accountants, Joint Statutory Auditors of the Company;

In this regard, the Company is submitting the following documents pertaining to the quarter ended June 30, 2026:

Sr. No.	Particulars	Annexure
1	Unaudited Standalone Financial Results along with the Limited Review Report issued by Joint Statutory Auditors of the Company.	A
2	Disclosure of ratios/equivalent financial information pursuant to Regulation 52(4) of Listing Regulations.	B
3	Security Cover Certificate from M/s G.D. Apte & Co., Chartered Accountants, one of the Joint Statutory Auditors pursuant to Regulation 54(2) and (3) of Listing Regulations.	C
4	Statement of utilisation of issue proceeds as per Regulation 52(7) of Listing Regulations and Statement of material deviation(s) in the use of issue proceeds of non-convertible debentures from the objects of the issue, pursuant to Regulation 52(7A) of Listing Regulations.	D
5	A certificate from the CFO certifying that CP proceeds are used for disclosed purposes, and adherence to other listing conditions, Regulation 10 of Chapter XVII – Listing of Commercial Paper of SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025.	E

The aforesaid documents have been uploaded on the website of the Company at https://www.iiflhomeloans.com.

We further wish to inform that the Trading Window for dealing in the securities of the Company will open for the designated persons after 48 hours from the conclusion of the Board Meeting, in terms of the Company's Code of Conduct for Prohibition of Insider Trading and the provisions of the SEBI (Prohibition of Insider Trading) Regulations, 2015 and amendments thereto.

The meeting of the Board of Directors commenced at 11:45 A.M. (IST) and concluded at 02 : 00 P.M. (IST).

Kindly take the same on record.

Thanking You,

Yours faithfully,

For IIFL Home Finance Limited

Geeta Girdher

IIFL Home Finance Limited

Geeta Girdher
Company Secretary
Membership No. A16681

CC: Vistra ITCL (India) Limited
The Qube, 6th Floor, A Wing, Hasan Pada Road, Mittal Industrial Estate, Marol, Andheri (E), Mumbai - 400059

CC: Catalyst Trusteeship Limited
Unit No. 901, 9th Floor, Tower-B, Peninsula Business Park, Senapati Bapat Marg, Lower Parel (W) - 400013

Sundaram & Srinivasan
Chartered Accountants
23, CP Ramaswamy Road,
Alwarpet,
Chennai – 600018

G D Apte & Co
Chartered Accountants
D-509, Neelkanth Business Park,
Nathani Road, Vidyavihar West,
Mumbai - 400 086.

Independent Auditor's Review Report on the Quarterly Unaudited Standalone Financial Results of the Company Pursuant to Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations")

The Board of Directors
IIFL Home Finance Limited

1. We have reviewed the accompanying statement of unaudited standalone financial results of IIFL Home Finance Limited (the "Company") for the quarter ended 30 June 2026 (the "Statement") attached herewith, being submitted by the Company pursuant to the requirements of Regulation 52 of the SEBI (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 Company's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 ("the Act"), the circulars, guidelines and directions issued by the Reserve Bank of India ('the RBI') from time to time ('the RBI guidelines'), and other accounting principles generally accepted in India and is in compliance with the presentation and disclosure requirements of Regulation 52 of the Listing Regulations. Our responsibility is to express a conclusion on the Statement based on our 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.

SUNDARAM & SRINIVASAN ★ CHARTERED ACCOUNTANTS ★ New No:4, Old No:23, CPR Road, Chennai 600 018.

G D APTE & CO ★ Chartered Accountants ★

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 ('Ind AS') specified under Section 133 of the Companies Act, 2013, as amended, read with relevant rules issued thereunder 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.

5. The comparative financial information of the Company for the corresponding quarter ended 30 June 2025, included in these standalone financial results, were reviewed by one of the joint auditors i.e. Sundaram & Srinivasan jointly with S.R. Batliboi & Associates LLP (predecessor joint auditors) who expressed unmodified conclusion on those financial information on 25 July 2025.

6. The comparative financial information of the Company for the comparative quarter and year ended 31 March 2026, included in these standalone financial results, were audited by one of the joint auditors i.e. Sundaram & Srinivasan jointly with S.R. Batliboi & Associates LLP (predecessor joint auditors) who expressed unmodified opinion on those financial information on 28 April 2026.

For Sundaram & Srinivasan
Chartered Accountants
ICAI Firm registration number: 004207S

SUNDARAM & SRINIVASAN New No:4, Old No:23, CPR Road, Chennai 600 018. CHARTERED ACCOUNTANTS

S Ramkumar
Partner
Membership No.: 238820
UDIN: 26238820ECSWXN8504

Place: Mumbai
Date: 20 July 2026

For G D Apte & Co
Chartered Accountants
ICAI Firm registration number: 100515W

G D APTE & CO Chartered Accountants

Chetan R Sapre
Partner
Membership No.: 116952
UDIN: 26116952ECPMKJ9018

Place: Mumbai
Date: 20 July 2026

IIFL HOME LOAN

STATEMENT OF UNAUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED JUNE 30, 2026

₹ in crores except otherwise stated

Sr no.	Particulars	Quarter Ended			Year Ended
		June 30, 2026	March 31, 2026	June 30, 2025	March 31, 2026
		Unaudited	Audited (Refer note 1)	Unaudited	Audited
	Revenue from operations				
(i)	Interest income	904.68	844.17	847.66	3,369.28
(ii)	Fees and commission income	50.57	78.62	58.40	255.90
(iii)	Net gain on fair value changes	7.12	-	4.32	-
(iv)	Net gain on derecognition of financial instruments under FVTOCI	23.61	24.72	38.24	182.42
(I)	**Total Revenue from operations**	**985.98**	**947.51**	**948.62**	**3,807.60**
(II)	Other income#	2.01	0.00	0.00	0.01
(III)	**Total Income (I+II)**	**987.99**	**947.51**	**948.62**	**3,807.61**
	Expenses				
(i)	Finance costs	476.95	434.85	418.47	1,717.28
(ii)	Net loss on fair value changes	-	5.34	-	3.07
(iii)	Impairment on financial instruments	79.30	90.55	114.87	466.93
(iv)	Employee benefits expenses	129.79	101.99	96.67	382.61
(v)	Depreciation, amortization and impairment	5.45	5.31	5.39	21.21
(vi)	Other expenses	59.18	72.92	60.32	242.42
(IV)	**Total Expenses**	**750.67**	**710.96**	**695.72**	**2,833.52**
(V)	**Profit before tax (III-IV)**	**237.32**	**236.55**	**252.90**	**974.09**
	Tax Expense:				
(i)	Current tax	67.72	60.80	67.95	151.80
(ii)	Deferred tax	(14.60)	(0.03)	(12.73)	76.48
(iii)	Adjustment of tax relating to earlier years	-	-	-	-
(VI)	**Total Tax Expense**	**53.12**	**60.77**	**55.22**	**228.28**
(VII)	**Profit for the periods/year (V-VI)**	**184.20**	**175.78**	**197.68**	**745.81**
(VIII)	**Other Comprehensive Income**				
	A (i) Items that will not be reclassified to profit or loss				
	Remeasurement gain/ (loss) of defined benefit liabilities/(assets)	(0.46)	(0.05)	0.34	1.12
	(ii) Income tax relating to items that will not be reclassified to profit or loss	0.12	0.01	(0.09)	(0.28)
	Subtotal (A)	**(0.34)**	**(0.04)**	**0.25**	**0.84**
	B (i) Items that will be reclassified to profit or loss				
	(a) Net movement on effective portion of cash flow hedge	49.13	21.76	(8.67)	8.65
	(b) Fair value of loans carried at fair value through other comprehensive income	(1.80)	(4.76)	0.39	(7.41)
	(ii) Income tax relating to items that will be reclassified to profit or loss	(11.91)	(4.28)	2.08	(0.31)
	Subtotal (B)	**35.42**	**12.72**	**(6.20)**	**0.93**
	Other Comprehensive Income (A+B)	**35.08**	**12.68**	**(5.95)**	**1.77**
(IX)	**Total Comprehensive Income for the periods/year (VII + VIII)**	**219.28**	**188.46**	**191.73**	**747.58**
(X)	**Earnings per equity share of face value ₹ 10 each***				
	Basic (₹)	**69.92**	**66.72**	**75.04**	**283.10**
	Diluted (₹)	**69.25**	**66.28**	**74.12**	**280.77**

* **Earnings per equity share not annualised for the quarters.**

\# **0.00 denotes amount less than ₹ 50,000**

SUNDARAM & SRINIVASAN CHARTERED ACCOUNTANTS New No:4, Old No.23, CPR Road, Chennai 600 018.

G D APTE & CO Chartered Accountants GDA

IIFL HOME FINANCE LIMITED

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Notes:

1 The above unaudited standalone financial results for the quarter ended June 30, 2026, have been reviewed and recommended by the Audit Committee and subsequently approved by the Board of Directors of the Company at their respective meetings held on July 20, 2026. The Joint Statutory Auditors have carried out the limited review of the aforesaid results and have issued an unmodified conclusion.

The figures for the quarter ended March 31, 2026 are the balancing figures between audited figures in respect of the year ended March 31, 2026 and unaudited figures in respect of the nine months ended December 31, 2025.

2 The above unaudited standalone financial results have been prepared in accordance with the requirements of Regulation 52 of the Securities Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended, and Indian Accounting Standards notified under Companies (Indian Accounting Standard) Rules, 2015, as amended prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Any application/guidance/clarification/directions issued by National Housing Bank, Reserve Bank of India or other regulators are implemented as and when they are issued/applicable.

3 The Company's main business is financing by way of loans for the purchase or construction of residential houses, loans against property and construction of real estate and certain other purposes, in India. All other activities of the Company revolve around the main business. As such, there are no separate reportable segments, as per the Indian Accounting Standard (Ind AS) 108 on 'Operating Segments'.

4 Information as required by Regulation 52(4) of the Securities Exchange Board of India (SEBI) (Listing Obligations and Disclosure Requirements) Regulations, 2015 is attached as Annexure I to these unaudited standalone financial results.

5 Pursuant to Regulation 54 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, all Secured Non-Convertible Debentures (NCDs) issued by the Company and outstanding as on June 30, 2026 are fully secured by first pari passu charge created on the receivables of the Company, both present and future, book debts, loans and advances and current assets of the Company and specified immovable property. Accordingly, the Company is maintaining asset cover of 1x or such higher asset cover required as per the terms of offer document/Information Memorandum.

6 Details of loans not in default and stressed loans transferred during the quarter ended June 30, 2026 pursuant to the Reserve Bank of India Circular RBI/DOR/2025-26/359 DOR.ACC.REC.No.278/21.04.018/2025-26 under the Reserve Bank of India (Non-Banking Financial Companies - Financial Statements Presentation and Disclosure) Directions 2025, as amended, dated November 28, 2025 on Transfer of Loan Exposures are given below:

i^. Details of loans transferred/acquired through assignment in respect of loans not in default during the quarter ended June 30, 2026

Particulars	Transferred	Acquired
Count of loan assigned	1,281	-
Amount of loan assigned (₹ in crores)	485.74	-
Retention of beneficial economic interest (MRR)	10.00%	-
Weighted average maturity [Residual Maturity] (Months)	199.48	-
Weighted average holding period (Months)	14.61	-
Coverage of tangible security	100%	-
Rating-wise distribution of rated loans	Unrated	-

^There are no instances of transfer of loans where the entity has agreed to replace loans transferred to transferee(s) or pay damages arising out of any representation or warranty.

ii. The Company has not transferred any NPA/SMA during the quarter ended June 30, 2026:

iii. The Company has not acquired any Stressed loans or Special Mention Account during the quarter ended June 30, 2026.

SUNDARAM & SRINIVASAN CHARTERED ACCOUNTANTS New No:4, Old No:23, CPR Road, Chennai 600 018.

G D APTE & CO Chartered Accountants GDA

IIFL HOME FINANCE LIMITED

7 Details of ratings on Security Receipts outstanding as on June 30, 2026 are given below:

Rating*	Trust name	Rating Agency	Recovery Rating	Gross Value of Outstanding security receipts (₹ in crores)
RR2	Arcil-Trust-2026-010	India Ratings & Research	More than 75% and up to 100%	117.00
RR2	Arcil-Trust-2026-015	India Ratings & Research	More than 75% and up to 100%	425.78
RR2	Phoenix Trust-FY26-14	India Ratings & Research	More than 75% and up to 100%	284.75
Total				**827.53**

*Recovery rating is as assigned by external rating agency.

8 In accordance with the Reserve Bank of India Circular RBI/DOR/2025-26/357 DOR.STR.REC.276/21.04.048/2025-26 under the Non-Banking Financial Companies - Resolution of Stressed Assets Directions 2025 dated November 28, 2025, no resolution plans have been implemented during the quarter ended June 30, 2026 in projects financed on or after October 01, 2025. Hence, no disclosure is required pertaining to projects financed under the Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025.

9 On January 28, 2025, the Income-tax Department ("the Department") conducted a search and seizure operation under Section 132 of the Income-tax Act, 1961, at the Company's registered office and at the residences of certain key managerial personnel of the IIFL Group.

In the course of the proceedings, certain legal and factual matters were examined, and the Company fully cooperated by furnishing the requisite information and documentary evidence as sought from time to time. Pursuant thereto, a notice under Section 158BC was issued, requiring filing of income-tax returns for the block period from April 01, 2018 to February 03, 2025. The Company filed return in Form ITR-B on December 3, 2025.

The post-search assessment proceedings are currently in progress, and the Company continues to extend full cooperation to the Income-tax authorities. The Company has not received any orders/ demand notices till date.

The Management, after considering all available records and facts, is of the view that there is no material adverse impact on the financial position of the Company and no material adjustments are required to be made in the financial statements of the Company.

10 The Company has not entered into any new co-lending arrangements during the quarter ended June 30, 2026 as mentioned under Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025 read with Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025.

11 Previous year's/periods figures have been regrouped / reclassified wherever necessary to conform to the current period's presentation.

IIFL HOME FINANCE LIMITED

By order of the Board
For IIFL Home Finance Limited

K S Giri

Girish Kousgi
Managing Director & CEO
DIN : 08524205

Date: July 20, 2026
Place: Mumbai

SUNDARAM & SRINIVASAN ★ CHARTERED ACCOUNTANTS ★ New No: 4, Old No: 23, CPR Road, Chennai 600 018.

G D APTE & CO ★ Chartered Accountants ★ GDA

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Annexure I

Sr no.	Ratio	Quarter Ended			Year Ended
		June 30, 2026 Unaudited	March 31, 2026 Audited	June 30, 2025 Unaudited	March 31, 2026 Audited
a	Debt-equity ratio (in-times)	2.78	2.82	2.51	2.82
b	Debt service coverage ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable
c	Interest service coverage ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable
d	Outstanding redeemable preference shares (quantity and value)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
e	Capital redemption reserve/Debenture redemption reserve	Not Applicable	Not Applicable	Not Applicable	Not Applicable
f	Net worth (in crores)	8,294.95	8,064.68	7,685.12	8,064.68
g	Net profit after tax (in crores)	184.20	175.78	197.68	745.81
h	Earnings per share*				
	a. Basic	69.92	66.72	75.04	283.10
	b. Diluted	69.25	66.28	74.12	280.77
i	Current ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable
j	Long term debt to working capital	Not Applicable	Not Applicable	Not Applicable	Not Applicable
k	Bad debts to Account receivable ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable
l	Current liability ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable
m	Debtors turnover	Not Applicable	Not Applicable	Not Applicable	Not Applicable
n	Inventory turnover	Not Applicable	Not Applicable	Not Applicable	Not Applicable
o	Operating margin (%)	Not Applicable	Not Applicable	Not Applicable	Not Applicable
p	Total debts to total assets (%)	72.57%	72.23%	69.08%	72.23%
q	Net profit margin (%)	18.64%	18.55%	20.84%	19.59%
r	Sector specific equivalent ratios, as applicable.				
	i. Gross stage 3 loan assets ratio (%)	1.46%	1.22%	2.34%	1.22%
	ii. Net stage 3 loan assets ratio (%)	0.94%	0.80%	1.59%	0.80%
	iii. Provision coverage ratio (%)	35.45%	34.62%	32.49%	34.62%

Ratio / disclosures mentioned in b, c, d, e, i, j, k, l, m, n, o are not applicable / not relevant to the Company, and hence not disclosed.

Formulae for Computation of ratios are as follows:

(a) Debt equity ratio is (Debt Securities + Borrowings (Other than Debt Securities) + Subordinated liabilities) / Net worth

(f) Net worth is equal to Equity Share Capital + Other Equity

(p) Total debts to total assets (%) = (Debt Securities + Borrowings (Other than Debt Securities) + Subordinated liabilities) / Total Assets

(q) Net profit margin (%) = (Profit for the period/year)/ Total Income

(r) (i) Gross stage 3 loan assets ratio# (%) = Gross stage 3 loan assets principal outstanding / Total loan assets principal outstanding

(r) (ii) Net stage 3 loan assets ratio# (%) = Gross stage 3 loan assets principal outstanding less ECL on gross stage 3 loan assets principal outstanding / Total loan assets principal outstanding less ECL on gross stage 3 loan assets principal outstanding

(r) (iii) Provision coverage ratio# = ECL on gross stage 3 loan assets principal outstanding / gross stage 3 loan assets principal outstanding

* Earnings per equity share not annualised for the quarters.

\# Gross stage 3 loans asset ratio represents the Gross non-performing loans determined pursuant to the Reserve Bank of India circular RBI/DOR/2025-26/352 DOR.STR.REC.271/21.04.048/2025-26 under the Reserve Bank of India (Non-Banking Financial Companies - Transfer and Distribution of Credit Risk) Directions, 2025 dated November 28, 2025.

SUNDARAM & SRINIVASAN CHARTERED ACCOUNTANTS New No:4, Old No:23, CPR Road, Chennai 600 018.

G D APTE & CO Chartered Accountants GDA

IIFL HOME FINANCE LIMITED

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
Tel: (91-124) 478 0900 • website: iiflhomeloans.com

G D Apte & Co
Chartered Accountants

To
The Board of Directors
IIFL Home Finance Limited
IIFL House, Sun Infotech Park,
MIDC Thane Industrial Area,
Wagle Estate, Thane 400604

Independent Auditor's Certificate on the Statement of maintenance of security cover and compliance with covenants in respect of Secured / Unsecured, Rated, Listed / Unlisted Non-Convertible Redeemable Debentures for the quarter ended as at June 30, 2026

1) This Certificate is issued in accordance with the terms of our engagement letter dated July 2, 2026, with IIFL Home Finance Limited ('the Company').

2) We, G D Apte & Co, Chartered Accountants are one of the Joint Statutory Auditors of the Company, have been requested by the management to certify the Book Value of Assets and liabilities of the company contained in the Statement of Security Cover for the quarter ended as at June 30, 2026 (herein referred together as "the Statement").

   The Statement is prepared by the Company from the unaudited books of account and other relevant records for the quarter ended June 30, 2026 pursuant to the requirements of Master Circular no. SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025 issued by the Securities and Exchange Board of India in terms of Regulation 54 read with regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations mid Disclosure Requirements) Regulations, 2015 (hereinafter referred together as "the SEBI Regulations") as amended from time to time, for the purpose of onward submission to Debenture Trustees of the Listed Non-Convertible Debentures and Stock Exchange as on and for the quarter ended as at June 30, 2026. The responsibility for compiling the information contained in the Statement is of the Management of the Company and the same is initialled by us for identification purposes only.

Management Responsibility

3) The preparation and presentation of the Statement along with Annexure is the responsibility of the Management, including the preparation and maintenance of all accounting and other relevant supporting records and documents. This responsibility includes the design, implementation and maintenance of internal control relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation; making estimates that are reasonable in circumstances.

4) The management is also responsible for ensuring that the Company complies with all the relevant requirements of the SEBI Regulations and for providing all relevant information to the Debenture Trustees and for complying with the Covenants as prescribed in the terms of the

G D APTE & CO
GDA
Chartered Accountants

Mumbai: D-509, Neelkanth Business Park, Nathani Road, Vidyavihar West, Mumbai – 400086
Phone: +91 22 3512 3184; Email: sapre.chetan@gdaca.com.
Pune: GDA House, Plot No. 85, Bhusari Colony (Right), Paud Road, Pune – 411 038,
Phone: +91 20 6680 7200; Email: audit@gdaca.com.

issue / Offer Document / Information Memorandum / Debenture Trust Deed as at June 30, 2026.

Auditor's Responsibility

5) Pursuant to the requirements of the SEBI Regulations, our responsibility for the purpose of this certificate is to provide a limited assurance on whether the book values of assets of the Company as considered in the Statement, for computation of security cover for the quarter ended June 30, 2026 have been accurately extracted from the unaudited books of accounts of the company during the quarter ended as at June 30, 2026 had complied in all material aspects And has complied with the covenants of the debentures.

6) Our engagement involves performing procedures to obtain sufficient appropriate evidence to provide limited assurance on the Statement as mentioned in the Paragraph 5 above. The procedure performed vary in nature and timing from, and are less in extent than for, reasonable assurance engagements. Consequently, the level of assurance obtained in a limited assurance engagement is lower than the assurance that would have been obtained has a reasonable assurance engagement been performed.

Auditor's Methodology

7) We have performed the following procedures:

    a. Traced the amounts in the Statement, in relation to the computation of Security cover, to the unaudited books of accounts of the Company as at and for the quarter ended June 30, 2026.
    b. Ensured arithmetical accuracy of the computation of security cover in the Statement.
    c. Reviewed the terms of Issue / Offer Document / Information Memorandum / Debenture Trust Deed to understand the nature of charge (viz. exclusive charge or pari-passu charge) of the assets of the Company.
    d. Checked the compliance with the financial covenants stated in the Debenture Trust Deed on a test check basis.
    e. Made necessary inquiries with the management and obtained relevant representations in respect of matters relating to the Statement.

8) We conducted our examination of the statement on a test check basis in accordance with Guidance Note on Reports or Certificates for Special Purposes (Revised 2016) 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.

9) 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 Services Engagements issued by the ICAI.

G D APTE & CO * Chartered Accountants * GDA

Conclusion

10) Based on our examination as above in Para 7 and according to the information, explanation and representations given to us by the management, nothing has come to our attention that causes us to believe that:
    a. the book value as contained in the Statement of Security Cover have not been accurately extracted and ascertained from the unaudited books of accounts of the company for the quarter ended as at June 30, 2026, or that the computation thereof is arithmetically inaccurate.
    b. the company, during the quarter ended June 30, 2026, has not complied, in all material respects, with the financial covenants in respect of the listed Non-Convertible Debentures of the company outstanding as at June 30, 2026.

Restriction on use

11) This certificate is issued for the purpose of onward submission by the Company to the NSE Limited, BSE Limited and its Debenture Trustees pursuant to the SEBI Regulations and should not be used, referred to or distributed for any other purpose or by any person other than the addressees of this report. Accordingly, we do not accept or assume any liability or any duty of care for any other purpose or to any other person to whom this certificate is shown or into whose hands it may come without our prior consent in writing.

For G D Apte & Co
Chartered Accountants
Firm Registration No: 100515W

G D APTE & CO ★ Chartered Accountants ★

Chetan R. Sapre
Partner
Membership No: 116952
UDIN: 26116952IYZCCO3377
Place: Mumbai
Date: July 20, 2026

Statement on Security cover as on June 30, 2026

IIFL HOME LOAN

₹ in crores except otherwise stated

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	Value (in Rs.)	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 (excludin g items covered in coloumn 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								
			This column shall include book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued	this column shall include book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.	This column shall include debt for which this certificate is issued having any pari passu charge - Mention Yes, else No.	This column shall include a) book value of assets having pari-passu charge b) outstanding book value of debt for which this certificate is issued and c). other debt sharing pari- passu charge along with debt for which certificate is issued.	This column shall include book value of all other assets having pari passu charge and outstanding book value of corresponding debt.	This column shall include all those assets which are not charged and shall include all unsecured borrowings including subordinated debt and shall include only those assets which are paid-for	In order to match the liability amount with financials, it is necessary to eliminate the debt which has been counted more than once (included under exclusive charge column as also under pari passu). On the assets side, there shall not be elimination as there is no overlap				Assets which are considered at Market Value like Land, Building, Residential/ Commercial Real Estate to be stated at Market Value. Other assets having charge to be stated at book value / Carrying Value.		
ASSETS															
Property, Plant and Equipment	6,51,65,676.26	Hypothecated Property			Yes	8,57,413		6,43,08,263		6,51,65,676				8,57,413	8,57,413
Capital Work-in- Progress	(0)							(0)		(0)				-	-
Right of Use Assets	74,84,61,474							74,84,61,474		74,84,61,474				-	-
Goodwill	-									-				-	-
Intangible Assets	32,69,897							32,69,897		32,69,897				-	-
Intangible Assets under Development										-				-	-
Investments	13,80,17,30,447	Investment In Gsec, Bonds and AIFs (Refer Note 1)		-	Yes	13,35,12,30,447		45,05,00,000		13,80,17,30,447				-	-
Loans	2,76,94,16,20,202	Loans to customers (Refer Note 1 and 2)		67,41,65,02,902	Yes	2,05,56,86,94,371		3,95,64,22,929		2,76,94,16,20,202				33,84,39,31,378	33,84,39,31,378
Inventories	-									-				-	-
Trade Receivables	31,08,12,892	Trade Receivables			Yes	31,08,12,892		-		31,08,12,892				-	-
Cash and Cash Equivalents	1,57,38,57,167	Cash and Cash Equivalents (Refer Note 4)		30,00,00,000	Yes	-		1,27,38,57,167		1,57,38,57,167				-	-
Bank Balances other than Cash and Cash Equivalents	18,13,45,56,988	Balances with bank Lien marked and Fixed deposits		17,79,40,21,754	Yes	-		34,05,35,234		18,13,45,56,988				-	-
Others	11,60,98,18,095	Other receivables			Yes	23,89,91,400		11,37,08,26,695		11,60,98,18,095				-	-
Total	**3,23,18,92,92,837**		-	**85,51,05,24,656**		**2,19,47,05,86,523**	-	**18,20,81,81,658**	-	**3,23,18,92,92,837**		-	-	**33,84,47,88,791**	**33,84,47,88,791**
LIABILITIES															
Debt securities to which this certificate pertains		Secured NCDs (Refer note 3)			Yes	30,99,94,89,612				30,99,94,89,612					
Other debt sharing pari-passu charge with above debt					No	1,25,13,01,01,542				1,25,13,01,01,542					
Other Debt										-					
Subordinated debt	8,56,38,22,856							8,56,38,22,856		8,56,38,22,856					
										-					
Borrowings	1,85,60,57,96,206			51,91,18,71,808						51,91,18,71,808					
Bank										-					
Debt Securities	36,42,20,31,529							5,42,25,41,917		5,42,25,41,917					
Others										-					
Trade payables	77,86,31,845							77,86,31,845		77,86,31,845					
Lease Liabilities	81,75,32,874							81,75,32,874		81,75,32,874					
Provisions	5,75,87,63,525							5,75,87,63,525		5,75,87,63,525					
Others	2,29,32,42,450			-				2,29,32,42,450		2,29,32,42,450					
Total	**2,40,23,98,21,285**		-	**51,91,18,71,808**	-	**1,56,12,95,91,154**	-	**23,63,45,35,467**	-	**2,31,67,59,98,429**	-	-	-	-	-
Cover on Book Value**															
Cover on Market Value															
			Pari-Passu Security Cover Ratio			**1.41**									
			Exclusive Security Cover Ratio			**NA**									

*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

G D APTE & CO * Chartered Accountants *

IIFL HOME FINANCE LIMITED

For IIFL Home Finance Limited

Tushar Kotecha
Chief Financial Officer

IIFL HOME LOAN

Annexure A

Statement of utilization of issue proceeds:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised	Funds utilized	Any deviation (Yes/ No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
Not Applicable as no Non-Convertible Debentures issued during the quarter ended June 30, 2026									

For IIFL Home Finance Limited

Tushar Kotecha
Chief Financial Officer

IIFL Home Finance Limited

IIFL HOME LOAN

Annexure B

Statement of deviation/variation in use of Issue proceeds:

Particulars	Remarks
Name of listed entity	IIFL Home Finance Limited
Mode of fund raising	Not Applicable
Type of instrument	Not Applicable
Date of raising funds	Not Applicable as no Non-Convertible Debentures issued during the quarter ended June 30, 2026
Amount raised	Nil
Report filed for quarter ended	June 30, 2026
Is there a deviation/ variation in use of funds raised?	Not Applicable
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	Not Applicable
If yes, details of the approval so required?	Not Applicable
Date of approval	Not Applicable
Explanation for the deviation/ variation	Not Applicable
Comments of the audit committee after review	Not Applicable
Comments of the auditors, if any	Not Applicable

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	Fund Utilised	Amount of deviation /Variation for the quarter according to applicable object (in Rs. Crore and in %)	Remarks if any
Not Applicable as no Non-Convertible Debentures issued during the quarter ended June 30, 2026						

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 Home Finance Limited

Tushar Kotecha
Chief Financial Officer

IIFL Home Finance Limited

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 • **Website:** www.iiflhomeloans.com

IIFL HOME LOAN

Certificate on utilization of Commercial Papers ("CP") proceeds and adherence to other listing conditions for CP issued during the quarter ended June 30, 2026

Pursuant to Regulation 10, Part III of Chapter XVII of SEBI Master Circular SEBI/HO/DDHS/DDHS-PoD/P/CIR/2025/0000000137 dated October 15, 2025, as amended from time to time, we hereby certify that CP proceeds were used as disclosed in the Disclosure Document. We further certify that we had adhered to the other listing conditions of the said circular as amended from time to time.

List of CP issued and listed on NSE during the quarter ended June 30, 2026, are as follows:

Issue Date of CP	ISIN Code	Maturity Value of CP (Rs. In Crore)	Units	Maturity Date of CP
07-May-26	INE477L14FV7	200	4,000	15-Sep-26
12-May-26	INE477L14FW5	200	4,000	11-Aug-26
10-Jun-26	INE477L14FX3	150	3,000	09-Sep-26
Total		**550**		

For IIFL Home Finance Limited

IIFL Home Finance Limited

Tushar Kotecha
Chief Financial Officer

IIFL Home Finance Limited
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Corporate Office: Plot No. 98, Udyog Vihar, Phase –IV, Gurgaon – 122015 (Haryana)
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