IIFL HOME LOAN

April 28, 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 Audited Financial Results for the Quarter and Financial Year ended March 31, 2026

Dear Sir/Madam,

Pursuant to the provisions of Regulation 51, 52 read with Schedule III of SEBI (Listing Obligation & Disclosure Requirements), Regulations, 2015 ("**Listing Regulations**"), we wish to inform you that the Board of Directors of the Company in their meeting commenced on April 27, 2026 and concluded on April 28, 2026 *inter- alia*, considered and approved the following on April 28, 2026:

1. The Standalone and Consolidated Audited Financial Results of the Company for the quarter and financial year ended March 31, 2026, duly reviewed and recommended by the Audit Committee along with the Auditors' Report issued by M/s S.R. Batliboi & Associates LLP, 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 and financial year ended March 31, 2026:

Sr. No.	Particulars	Annexure
1	Audited Consolidated Financial Results (including Profit & Loss statement, Statement of Assets and Liabilities and Cash Flow statement) along with the Audit Report issued by Joint Statutory Auditors of the Company.	A
2	Audited Standalone Financial Results (including Profit & Loss statement, Statement of Assets and Liabilities and Cash Flow statement) along with the Audit Report issued by Joint Statutory Auditors of the Company.	B
3	Declaration for Unmodified Opinion in terms of Regulation 52(3)(a) of the Listing Regulations.	C
4	Disclosure of ratios/equivalent financial information pursuant to Regulation 52(4) of Listing Regulations.	D
5	Security Cover Certificate from M/s Sundaram & Srinivasan, Chartered Accountants, one of the Joint Statutory Auditors pursuant to Regulation 54(2) and (3) of Listing Regulations.	E
6	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.	F

IIFL HOME FINANCE LIMITED

7	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.	G
8	Large Corporate Disclosure for the financial year ended March 31, 2026	H

2. The Board of Directors of the Company, on the recommendation of Audit Committee, has approved the appointment of M/s. G. D. Apte & Co., Chartered Accountants (Firm Registration Number: 100515W) as one of the Joint Statutory Auditors of the Company for a period of 3 (three) consecutive years effective from the conclusion of 20th AGM up to the conclusion of 23rd AGM of the Company, subject to the approval of the Members of the Company, in order to fill in vacancy caused by completion of tenure of M/s. S.R. Batliboi & Associates LLP, Chartered Accountants (Firm Registration Number 101049W/E300004) as a Joint Statutory Auditor at the said 20th AGM of the Company.

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 03:15 P.M. (IST) on April 27, 2026 and concluded at 03:30 P.M. (IST) on April 28, 2026.

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

S. R. Batliboi & Associates LLP
Chartered Accountants
67, Institutional Area,
Sector 44, Gurugram – 122003
Haryana, India

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

Independent Auditors' Report on the Annual Consolidated Financial Results of the Company Pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

To
The Board of Directors of
IIFL Home Finance Limited,

Report on the audit of the Consolidated Financial Results

Opinion

We have audited the accompanying statement of consolidated financial results of **IIFL Home Finance Limited** ("Holding Company") and its subsidiary (the Holding Company and its subsidiary together referred to as "the Group"), for the year ended March 31, 2026 ("Statement"), attached herewith, being submitted by the Holding Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us and based on the consideration of the report of the other auditors on separate audited financial statements/financial results/financial information of the subsidiary, the Statement:

i. includes the results of the following entities;

S. No.	Name of the Entity	Relationship
1	IIFL Home Finance Limited	Holding Company
2	IIHFL Sales Limited	Subsidiary

ii. are presented in accordance with the requirements of the Listing Regulations in this regard; and
iii. gives a true and fair view in conformity with the applicable accounting standards, and other accounting principles generally accepted in India, of the consolidated net profit and other comprehensive income and other financial information of the Group for the year ended March 31, 2026.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs), as specified under Section 143(10) of the Companies Act, 2013, as amended ("the Act"). Our responsibilities under those Standards are further described in the "Auditors' Responsibilities for the Audit of the Consolidated Financial Results" section of our report. We are independent of the Group in accordance with the 'Code of Ethics' issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us and other auditors in terms of their reports referred to in "Other Matter" paragraph below, is sufficient and appropriate to provide a basis for our opinion

Management's Responsibilities for the Consolidated Financial Results

The Statement has been prepared on the basis of the consolidated annual financial statements. The Holding Company's Board of Directors are responsible for the preparation and presentation of the Statement that give a true and fair view of the net profit and other comprehensive income and other financial information of the Group in accordance with the applicable accounting standards prescribed

S.R. BATLIBOI & ASSOCIATES LLP

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

under section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. The respective Board of Directors of the companies included in the Group are responsible for maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of their respective companies and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error, which have been used for the purpose of preparation of the Statement by the Directors of the Holding Company, as aforesaid.

In preparing the Statement, the respective Board of Directors of the companies included in the Group are responsible for assessing the ability of their respective companies to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Group or to cease operations, or has no realistic alternative but to do so.
The respective Board of Directors of the companies included in the Group are also responsible for overseeing the financial reporting process of their respective companies.

Auditors' Responsibilities for the Audit of the Consolidated Financial Results

Our objectives are to obtain reasonable assurance about whether the Statement as a whole is free from material misstatement, whether due to fraud or error, and to issue an auditors' report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of the Statement. As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the ability of the Group to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the Statement or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Group to cease to continue as a going concern.

S. R. BATLIBOI & ASSOCIATES LLP ★

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

- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the financial results/financial information of the entities within the Group of which we are the independent auditors to express an opinion on the Statement. We are responsible for the direction, supervision and performance of the audit of the financial information of such entities included in the Statement of which we are the independent auditors. For the other entities included in the Statement, which have been audited by other auditors, such other auditors remain responsible for the direction, supervision and performance of the audits carried out by them. We remain solely responsible for our audit opinion.

We communicate with those charged with governance of the Holding Company and such other entities included in the Statement of which we are the independent auditors regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit. We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Other Matter

The accompanying Statement includes the audited financial results and other financial information, in respect of 1 subsidiary, whose financial results include total assets of Rs. 33.58 Cr as at March 31, 2026, total revenues of Rs. 32.53 Cr, total net profit/(loss) after tax of Rs. 1.56 Cr, total comprehensive income/(loss) of Rs. 2.00 Cr, for the year ended March 31, 2026, and net cash inflows/(outflows) of Rs. 4.78 Cr for the year ended March 31, 2026, as considered in the Statement which have been audited by one of the joint auditors of the Company i.e. Sundaram & Srinivasan and whose report on the financial results of this entity have been furnished to other Joint auditors i.e. S.R. Batliboi & Associates LLP by the Management and their opinion on the Statement in so far as it relates to the amounts and disclosures included in respect of this subsidiary is based solely on the reports of one of the joint auditors i.e. Sundaram & Srinivasan and the procedures performed by us as stated in paragraph above.

Our opinion on the Statement is not modified in respect of the above matter with respect to our reliance on the work done and report of the above auditor.

For S.R. Batliboi & Associates LLP
Chartered Accountants
ICAI Firm registration number: 101049W/E300004

S.R. BATLIBOI & ASSOCIATES LLP

per Amit Kabra
Partner
Membership No.: 094533

UDIN: 26094533TZZXYB9164

Place: Mumbai
Date: April 28, 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: 26238820YNVSPJ3119

Place: Mumbai
Date: April 28, 2026

STATEMENT OF AUDITED CONSOLIDATED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2026

₹ in crores except otherwise stated

Sr. No.	Particulars	Year Ended March 31, 2026 Audited	Year Ended March 31, 2025 Audited
	Revenue from operations		
(i)	Interest income	3,390.81	3,286.78
(ii)	Fees and commission income	255.90	285.82
(iii)	Net gain on fair value changes	-	15.38
(iv)	Net gain on derecognition of financial instruments under FVTOCI	182.42	118.80
(I)	**Total Revenue from operations**	**3,829.13**	**3,706.78**
(II)	Other income	0.01	8.66
(III)	**Total Income (I+II)**	**3,829.14**	**3,715.44**
	Expenses		
(i)	Finance costs	1,719.48	1,512.45
(ii)	Net loss on fair value changes	3.07	-
(iii)	Impairment on financial instruments	466.93	274.36
(iv)	Employee benefits expenses	399.73	456.93
(v)	Depreciation, amortization and impairment	31.01	31.60
(vi)	Other expenses	211.81	185.09
(IV)	**Total Expenses**	**2,832.03**	**2,460.43**
(V)	**Profit before tax (III-IV)**	**997.11**	**1,255.01**
	Tax Expense:		
(i)	Current tax	151.80	261.55
(ii)	Deferred tax	82.28	24.07
(iii)	Adjustment of tax relating to earlier years	(0.33)	(7.11)
(VI)	**Total Tax Expense**	**233.75**	**278.51**
(VII)	**Profit for the year (V-VI)**	**763.36**	**976.50**
(VIII)	**Other Comprehensive Income**		
	A (i) Items that will not be reclassified to profit or loss		
	Remeasurement gain/ (loss) of defined benefit liabilities/(assets)	1.71	(0.92)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	(0.43)	0.23
	Subtotal (A)	**1.28**	**(0.69)**
	B (i) Items that will be reclassified to profit or loss		
	(a) Net movement on effective portion of cash flow hedge	8.65	(6.45)
	(b) Fair value of loans carried at fair value through other comprehensive income	(7.41)	(6.01)
	(ii) Income tax relating to items that will be reclassified to profit or loss	(0.31)	3.14
	Subtotal (B)	**0.93**	**(9.32)**
	Other Comprehensive Income (A+B)	**2.21**	**(10.01)**
(IX)	**Total Comprehensive Income for the year (VII+VIII)**	**765.57**	**966.48**
	Profit for the year attributable to:		
	Shareholders of the company	763.36	976.50
	Non controlling interest	-	-
	Other Comprehensive Income for the year attributable to:		
	Shareholders of the company	2.21	(10.01)
	Non controlling interest	-	-
	Total Comprehensive Income for the year attributable to:		
	Shareholders of the company	765.57	966.48
	Non controlling interest	-	-
(X)	**Earnings per equity share of face value ₹ 10 each**		
	Basic (₹)	**289.76**	**370.66**
	Diluted (₹)	**287.37**	**366.15**

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IIFL HOME FINANCE LIMITED

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Notes:

1. Consolidated statement of Assets and Liabilities as at March 31, 2026:

₹ in crores

Sr. No.	Particulars	As at March 31, 2026 Audited	As at March 31, 2025 Audited
	ASSETS		
(1)	**Financial Assets**		
(a)	Cash and cash equivalents	1,292.83	879.12
(b)	Bank balance other than (a) above	1,674.70	598.57
(c)	Derivative financial instruments	316.30	-
(d)	Receivables		
	(i) Trade receivables	54.05	54.58
(e)	Loans	25,516.76	25,657.30
(f)	Investments	1,525.95	355.43
(g)	Other financial assets	859.92	610.01
(2)	**Non-financial Assets**		
(a)	Current tax assets (net)	59.52	63.39
(b)	Deferred tax assets (net)	4.67	15.25
(c)	Investment property	1.88	2.02
(d)	Property, plant and equipment	6.46	6.36
(e)	Right of use assets	88.04	96.62
(f)	Other intangible assets	0.43	0.65
(g)	Intangible asset under development	-	0.10
(h)	Other non-financial assets	21.71	12.17
(i)	Assets held for sale	23.90	-
	Total Assets	**31,447.12**	**28,351.57**
	LIABILITIES AND EQUITY		
(1)	**Financial Liabilities**		
(a)	Derivative financial instruments	-	16.23
(b)	Payables		
	Trade payables		
	(i) total outstanding dues of micro enterprises and small enterprises	13.53	8.11
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	55.93	53.70
(c)	Lease liabilities	96.49	102.81
(d)	Debt securities	3,255.29	4,232.72
(e)	Borrowings (Other than debt securities)	18,608.56	14,502.57
(f)	Subordinated liabilities	848.82	839.00
(g)	Other financial liabilities	302.27	965.86
(2)	**Non-financial liabilities**		
(a)	Current tax liabilities (net)	3.34	-
(b)	Provisions	33.28	33.23
(c)	Deferred tax liabilities (net)	72.45	-
(d)	Other non-financial liabilities	102.34	134.89
(3)	**Equity**		
(a)	Equity share capital	26.34	26.34
(b)	Other equity	8,028.48	7,436.11
	Total Liabilities and Equity	**31,447.12**	**28,351.57**

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IIFL HOME FINANCE LIMITED

2. Consolidated statement of Cash Flow for the year ended March 31, 2026

₹ in crores

Particulars	Year ended March 31, 2026	Year ended March 31, 2025
	Audited	Audited
Cash Flow from Operating Activities		
Profit before tax	**997.11**	**1,255.01**
Adjustments for:		
Depreciation and amortization	31.01	31.60
Impairment on financial instruments	(140.60)	61.86
Finance costs	1,719.48	1,512.45
Interest income	(3,369.42)	(3,283.02)
Net (gain)/loss on derecognition of financial instruments	(182.42)	(115.93)
Net (gain)/loss on fair value changes	3.07	(15.38)
Net (gain)/loss on sale of assets	0.04	(0.04)
Interest paid on borrowings, debt securities and subordinated liabilities	(1,701.23)	(1,629.66)
(Gain)/loss on termination of leases	(0.57)	(1.11)
Interest received	3,324.86	3,204.64
Employee share based payment expenses	(21.83)	57.92
Operating Profit before Working Capital changes	**659.50**	**1,078.34**
Changes in Working Capital:		
(Increase)/decrease in Other Financial assets	(68.00)	(5.84)
(Increase)/decrease in Trade Receivables	(0.60)	(12.49)
(Increase)/decrease in Other non-financial assets	(8.60)	(4.10)
(Increase)/decrease in Assets held for sale	(23.90)	-
(Increase)/decrease in Balances with banks - Lien marked	(0.14)	(2.57)
(Increase)/decrease in Loans	296.82	(2,543.94)
Increase/(decrease) in Trade Payables	7.80	(0.92)
Increase/(decrease) in Other financial liabilities	(664.49)	(88.58)
Increase/(decrease) in Other non-financial liabilities	(31.67)	34.80
Increase/(decrease) in Provisions	1.76	1.27
Operating Profit/(Loss) after Working Capital changes	**168.48**	**(1,544.03)**
Direct Taxes Paid (net)	(144.26)	(302.12)
Net cash generated from/(used in) Operating Activities (A)	**24.22**	**(1,846.15)**
Cash flow from Investing Activities		
Purchase of property, plant and equipment (including intangible assets)	(4.46)	(4.45)
Sale of property, plant and equipment	0.43	0.92
Investment in Fixed deposits	(3,380.13)	(2,798.32)
Proceeds from redemption of Fixed deposits	2,346.99	2,508.96
Purchase of investments	(2,833.82)	(4,844.00)
Proceeds from sale of investments	1,581.67	5,082.87
Net Cash generated from / (used) in Investing Activities (B)	**(2,289.32)**	**(54.02)**
Cash flow from Financing Activities		
Dividend paid	(144.90)	-
Proceeds from borrowings	7,534.41	7,306.50
Repayment of borrowings	(3,697.00)	(5,824.34)
Proceeds from issue of debt securities	350.00	1,330.35
Repayment of debt securities	(1,323.38)	(656.40)
Repayment of subordinated liabilities	-	(126.30)
Payment of interest on lease liabilities	(9.69)	(7.43)
Principal payment of lease liabilities	(30.63)	(24.35)
Payment of interest on borrowings	-	(0.46)
Net Cash generated from / (used in) Financing Activities (C)	**2,678.81**	**1,997.57**
Net increase in cash and cash equivalents (A+B+C)	**413.71**	**97.41**
Cash and cash equivalents as at the beginning of the year	879.12	781.71
Cash and cash equivalents as at the end of the year	**1,292.83**	**879.12**

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BATLIBOI & ASSOCIATES

IIFL HOME FINANCE LIMITED

3 The above audited consolidated financial results of IIFL Home Finance Limited (the "Company"), and IIHFL Sales Limited (the "Subsidiary"), (the Company and its subsidiary together referred to as the "Group") for the year ended March 31, 2026, have been reviewed by the Audit Committee and subsequently, approved by the Board of Directors of the Company at their respective meetings held on April 28, 2026. The Joint statutory auditors have carried out the audit of aforesaid results and have issued unmodified opinion.

4 The above audited consolidatd financial results have been prepared in accordance with the requirements of Regulation 52 of the Securities Exchange Board of India (SEBI) (Listing Obligation 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 ("NHB"), Reserve Bank of India ("RBI") or other regulators are implemented as and when they are issued/applicable.

5 The Group'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 Group 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'.

6 On November 21, 2025, the Government of India notified provisions of the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020 and the Occupational Safety, Health and Working Conditions Code, 2020, ('Labour Codes') which consolidated twenty nine existing labour laws into a unified framework governing employee benefits during employment and post employment. The Labour Codes, amongst other things introduces changes, including a uniform definition of wages and enhanced benefits relating to leave. As at March 31, 2026, the Company has estimated the incremental financial implications of ₹ 4.25 crores as increase in employee benefit expense and the same has been recognized during the year ended March 31, 2026.

The Company will continue to monitor the developments and will give appropriate impact, including implementation of structural changes in the forthcoming periods once the rules under the new Code are notified.

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

8 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 March 31, 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.

9 Pursuant to the advisory issued by the National Housing Bank (NHB), the Company reviewed its accounting policy for crediting customer payments to ensure that customer accounts are credited only upon bank realisation of funds and not on a cheque-receipt basis. The Company's existing accounting treatment has now been aligned with the NHB advisory and, accordingly, there is no financial or operational impact for the year ended March 31, 2026. Accordingly, NPA levels as on March 31, 2025 were re-assessed (GNPA ₹645.85 crore; NNPA ₹498.62 crore) from earlier reported (GNPA ₹ 457.74 crore; NNPA ₹ 310.51 crore).

10 During the year ended March 31, 2025, the Company has issued and alloted Non-Convertible Debentures by way of Public Issue amounting to ₹ 380.35 crores.

11 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.

12 The Board of Directors at its meeting held on January 20, 2026 has declared an interim dividend of ₹ 55 per equity share (face value of ₹ 10 each) (March 31, 2025 : Nil). The record date for the payment was January 16, 2026.

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

By order of the Board
For IIFL Home Finance Limited

K S Girish

Girish Kousgi
Managing Director & CEO
DIN : 08524205

Date: April 28, 2026
Place: Mumbai

IIFL HOME FINANCE LIMITED

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

S.R. BATLIBOI & ASSOCIATES LLP

IIFL HOME LOAN

Annexure I

Sr no.	Ratio	Year Ended	
		March 31, 2026	March 31, 2025
a	Debt-equity ratio (in-times)	2.82	2.62
b	Debt service coverage ratio	Not Applicable	Not Applicable
c	Interest service coverage ratio	Not Applicable	Not Applicable
d	Outstanding redeemable preference shares (quantity and value)	Not Applicable	Not Applicable
e	Capital redemption reserve/Debenture redemption reserve	Not Applicable	Not Applicable
f	Net worth (in crores)	8,054.82	7,462.45
g	Net profit after tax (in crores)	763.36	976.50
h	Earnings per share		
	a. Basic	289.76	370.66
	b. Diluted	287.37	366.15
i	Current ratio	Not Applicable	Not Applicable
j	Long term debt to working capital	Not Applicable	Not Applicable
k	Bad debts to Account receivable ratio (not annualised)	Not Applicable	Not Applicable
l	Current liability ratio	Not Applicable	Not Applicable
m	Debtors turnover	Not Applicable	Not Applicable
n	Inventory turnover	Not Applicable	Not Applicable
o	Operating margin (%)	Not Applicable	Not Applicable
p	Total debts to total assets (%)	72.22%	69.04%
q	Net profit margin (%)	19.94%	26.28%
r	Sector specific equivalent ratios, as applicable.		
	i. Gross Stage 3 ratio (%)	1.22%	1.83%
	ii. Net Stage 3 ratio (%)	0.80%	1.25%
	iii. Provision coverage ratio (%)	34.62%	31.90%

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) / Networth

(f) Networth 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

\# 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.

S.R. BATLIBOI & ASSOCIATES LLP

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

IIFL HOME FINANCE LIMITED

S. R. Batliboi & Associates LLP
Chartered Accountants
67, Institutional Area,
Sector 44, Gurugram – 122003
Haryana, India

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

Independent Auditors' Report on the Quarterly and Year to Date Audited Standalone Financial Results of the Company Pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
The Board of Directors of
IIFL Home Finance Limited

Report on the audit of the Standalone Financial Results

Opinion

We have audited the accompanying statement of quarterly and year to date standalone financial results of IIFL Home Finance Limited (the "Company") for the quarter ended March 31, 2026 and for the year ended March 31, 2026 ("Statement"), attached herewith, being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us, the Statement:

i. is presented in accordance with the requirements of the Listing Regulations in this regard; and
ii. gives a true and fair view in conformity with the applicable accounting standards and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information of the Company for the quarter ended March 31, 2026 and for the year ended March 31, 2026.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing (SAs) specified under section 143(10) of the Companies Act, 2013, as amended ("the Act"). Our responsibilities under those Standards are further described in the "Auditors' Responsibilities for the Audit of the Standalone Financial Results" section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our opinion.

Management's Responsibilities for the Standalone Financial Results

The Statement has been prepared on the basis of the standalone annual financial statements. The Board of Directors of the Company are responsible for the preparation and presentation of the Statement that gives a true and fair view of the net profit and other comprehensive income of the Company and other financial information in accordance with the applicable accounting standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and the design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness

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of the accounting records, relevant to the preparation and presentation of the Statement that give a true and fair view and are free from material misstatement, whether due to fraud or error.

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

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditors' Responsibilities for the Audit of the Standalone Financial Results

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

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

- Identify and assess the risks of material misstatement of the Statement, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the company has adequate internal financial controls with reference to financial statements in place and the operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditors' report to the related disclosures in the financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditors' report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the Statement, including the disclosures, and whether the Statement represents the underlying transactions and events in a manner that achieves fair presentation.

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

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other

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Other Matters

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

For S.R. Batliboi & Associates LLP
Chartered Accountants
ICAI Firm registration number: 101049W/E300004

per Amit Kabra
Partner
Membership No.: 094533
UDIN: 26094533CZGBAT6793

Place: Mumbai
Date: April 28, 2026

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

S Ramkumar
Partner
Membership No.: 238820
UDIN: 26238820NORLVG4528

Place: Mumbai
Date: April 28, 2026

IIFL HOME LOAN

STATEMENT OF AUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED MARCH 31, 2026

₹ in crores except otherwise stated

Sr. No.	Particulars	Quarter Ended			Year Ended	
		March 31, 2026	December 31, 2025	March 31, 2025	March 31, 2026	March 31, 2025
		Audited (Refer note 3)	Unaudited	Audited (Refer note 3)	Audited	Audited
	Revenue from operations					
(i)	Interest income	844.17	833.67	848.81	3,369.28	3,283.26
(ii)	Fees and commission income	78.62	63.62	84.28	255.90	285.46
(iii)	Net gain on fair value changes	-	1.20	4.58	-	15.38
(iv)	Net gain on derecognition of financial instruments under FVTOCI	24.72	58.85	-	182.42	118.80
(I)	**Total Revenue from operations**	**947.51**	**957.34**	**937.67**	**3,807.60**	**3,702.90**
(II)#	Other income	0.00	0.00	0.00	0.01	8.66
(III)	**Total Income (I+II)**	**947.51**	**957.34**	**937.67**	**3,807.61**	**3,711.56**
	Expenses					
(i)	Finance costs	434.85	428.06	403.76	1,717.28	1,510.47
(ii)	Net loss on fair value changes	5.34	-	-	3.07	-
(iii)	Net loss on derecognition of financial instruments under FVTOCI	-	-	1.14	-	-
(iv)	Impairment on financial instruments	90.55	130.51	90.39	466.93	274.36
(v)	Employee benefits expenses	101.99	116.77	96.07	382.61	426.12
(vi)	Depreciation, amortization and impairment	5.31	5.19	4.74	21.21	18.75
(vii)	Other expenses	72.92	47.41	67.37	242.42	202.02
(IV)	**Total Expenses**	**710.96**	**727.94**	**663.47**	**2,833.52**	**2,431.72**
(V)	**Profit before tax (III-IV)**	**236.55**	**229.40**	**274.20**	**974.09**	**1,279.84**
	Tax Expense:					
(i)	Current tax	60.80	(8.17)	58.35	151.80	261.55
(ii)	Deferred tax	(0.03)	59.64	1.14	76.48	30.25
(iii)	Adjustment of tax relating to earlier years	-	-	(7.11)	-	(7.11)
(VI)	**Total Tax Expense**	**60.77**	**51.47**	**52.38**	**228.28**	**284.69**
(VII)	**Profit for the periods/year (V-VI)**	**175.78**	**177.93**	**221.82**	**745.81**	**995.15**
(VIII)#	**Other Comprehensive Income**					
	A (i) Items that will not be reclassified to profit or loss					
	Remeasurement gain/ (loss) of defined benefit liabilities/(assets)	(0.05)	0.18	(0.01)	1.12	(1.13)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	0.01	(0.05)	0.00	(0.28)	0.28
	Subtotal (A)	**(0.04)**	**0.13**	**(0.01)**	**0.84**	**(0.85)**
	B (i) Items that will be reclassified to profit or loss					
	(a) Net movement on effective portion of cash flow hedge	21.76	8.84	(4.34)	8.65	(6.45)
	(b) Fair value of loans carried at fair value through other comprehensive income	(4.76)	(1.74)	2.54	(7.41)	(6.01)
	(ii) Income tax relating to items that will be reclassified to profit or loss	(4.28)	(1.79)	0.45	(0.31)	3.14
	Subtotal (B)	**12.72**	**5.31**	**(1.35)**	**0.93**	**(9.32)**
	Other Comprehensive Income (A+B)	**12.68**	**5.44**	**(1.36)**	**1.77**	**(10.17)**
(IX)	**Total Comprehensive Income for the periods/year (VII + VIII)**	**188.46**	**183.37**	**220.46**	**747.58**	**984.98**
(X)*	**Earnings per equity share of face value ₹ 10 each**					
	Basic (₹)	**66.72**	**67.54**	**84.20**	**283.10**	**377.74**
	Diluted (₹)	**66.28**	**67.05**	**83.20**	**280.77**	**373.14**

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

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

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IIFL HOME FINANCE LIMITED ★

IIFL HOME LOAN

Notes:

1. Standalone statement of Assets and Liabilities as at March 31, 2026:

₹ in crores

Sr. No.	Particulars	As at March 31, 2026 Audited	As at March 31, 2025 Audited
	ASSETS		
(1)	**Financial Assets**		
(a)	Cash and cash equivalents	1,283.51	874.58
(b)	Bank balance other than (a) above	1,674.70	598.57
(c)	Derivative financial instruments	316.30	-
(d)	Receivables		
	(i) Trade receivables	54.05	54.58
(e)	Loans	25,522.53	25,684.46
(f)	Investments	1,546.00	375.48
(g)	Other financial assets	858.25	607.83
(2)	**Non-financial Assets**		
(a)	Current tax assets (net)	58.74	60.91
(b)	Deferred tax assets (net)	-	4.63
(c)	Investment property	1.88	2.02
(d)	Property, plant and equipment	6.44	6.28
(e)	Right of use assets	76.60	69.58
(f)	Other intangible assets	0.43	0.65
(g)	Intangible asset under development	-	0.10
(h)	Other non-financial assets	20.72	12.12
(i)	Assets held for sale	23.90	-
	Total Assets	**31,444.05**	**28,351.79**
	LIABILITIES AND EQUITY		
(1)	**Financial Liabilities**		
(a)	Derivative financial instruments	-	16.23
(b)	Payables		
	Trade payables		
	(i) total outstanding dues of micro enterprises and small enterprises	12.02	8.11
	(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	58.19	58.27
(c)	Lease liabilities	83.76	73.38
(d)	Debt securities	3,255.29	4,232.72
(e)	Borrowings (other than debt securities)	18,608.56	14,502.57
(f)	Subordinated liabilities	848.82	839.00
(g)	Other financial liabilities	301.95	965.52
(2)	**Non-financial liabilities**		
(a)	Current tax liabilities (net)	3.34	-
(b)	Provisions	33.15	32.17
(c)	Deferred tax liabilities (net)	72.45	-
(d)	Other non-financial liabilities	101.84	133.51
(3)	**Equity**		
(a)	Equity share capital	26.34	26.34
(b)	Other equity	8,038.34	7,463.97
	Total Liabilities and Equity	**31,444.05**	**28,351.79**

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IIFL HOME FINANCE LIMITED

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2. Standalone statement of Cash Flows for the year ended March 31, 2026

₹ in crores

Particulars	Year ended March 31, 2026	Year ended March 31, 2025
	Audited	Audited
Cash Flows from Operating Activities		
Profit before tax	**974.09**	**1,279.84**
Adjustments for:		
Depreciation and amortization	21.21	18.75
Impairment on financial instruments	(140.60)	61.86
Finance costs	1,717.28	1,510.47
Interest income	(3,369.28)	(3,283.26)
Net (gain)/loss on derecognition of financial instruments	(182.42)	(115.93)
Net (gain)/loss on fair value changes	3.07	(15.38)
Net (gain)/loss on sale of assets	0.04	(0.04)
Interest paid on borrowings, debt securities and subordinated liabilities	(1,701.23)	(1,629.67)
(Gain)/loss on termination of leases	(0.27)	(0.85)
Interest received	3,324.86	3,204.64
Employee share based payment expenses	(21.83)	57.92
Operating Profit before Working Capital changes	**624.92**	**1,088.35**
Changes in Working Capital:		
(Increase)/decrease in Other financial assets	(68.80)	(6.07)
(Increase)/decrease in Trade receivables	0.62	(6.70)
(Increase)/decrease in Other non-financial assets	(8.60)	(4.47)
(Increase)/decrease in Assets held for sale	(23.90)	-
(Increase)/decrease in Balances with banks - lien marked	(0.14)	(2.57)
(Increase)/decrease in Loans	318.20	(2,544.73)
Increase/(decrease) in Trade payables	3.83	(5.43)
Increase/(decrease) in Other financial liabilities	(663.56)	(88.58)
Increase/(decrease) in Other non-financial liabilities	(31.67)	34.40
Increase/(decrease) in Provisions	2.09	1.01
Operating Profit/(Loss) after Working Capital changes	**152.99**	**(1,534.79)**
Direct Taxes Paid (net)	(146.29)	(301.41)
Net cash generated from/(used in) Operating Activities (A)	**6.70**	**(1,836.20)**
Cash flow from Investing Activities		
Purchase of property, plant and equipment (including intangible assets)	(4.46)	(4.44)
Proceeds from sale of property, plant and equipment	0.43	0.91
Investment in Fixed deposits	(3,380.13)	(2,798.32)
Proceeds from redemption of Fixed deposits	2,346.99	2,508.96
Purchase of investments	(2,833.82)	(4,864.00)
Proceeds from sale of investments	1,581.67	5,082.87
Net Cash generated from / (used) in Investing Activities (B)	**(2,289.32)**	**(74.02)**
Cash flow from Financing Activities		
Dividend paid	(144.90)	-
Proceeds from borrowings	7,534.41	7,306.50
Repayment of borrowings	(3,697.00)	(5,824.34)
Proceeds from issue of debt securities	350.00	1,330.35
Repayment of debt securities	(1,323.38)	(656.40)
Repayment of subordinated liabilities	-	(126.30)
Payment of interest on lease liabilities	(7.50)	(5.44)
Principal payment of lease liabilities	(20.08)	(10.72)
Net Cash generated from /(used in) Financing Activities (C)	**2,691.55**	**2,013.65**
Net increase/(decrease) in cash and cash equivalents (A+B+C)	**408.93**	**103.43**
Cash and cash equivalents as at the beginning of the year	874.58	771.15
Cash and cash equivalents as at the end of the year	**1,283.51**	**874.58**

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

S.R. BATLIBOI & ASSOCIATES LLP

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

IIFL HOME LOAN

3 The above audited standalone financial results for the quarter and year ended March 31, 2026, have been reviewed by the Audit Committee and subsequently, approved by the Board of Directors of the Company at their respective Meetings held on April 28, 2026. The Joint Statutory Auditors have carried out the audit of the aforesaid results and have issued an unmodified opinion.

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.

The figures for the quarter ended March 31, 2025 are the balancing figures between audited figures in respect of the year ended March 31, 2025 and unaudited figures in respect of the nine months ended December 31, 2024.

4 The above audited standalone financial results have been prepared in accordance with the requirements of Regulation 52 of the Securities Exchange Board of India (SEBI) (Listing Obligation 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 ("NHB"), Reserve Bank of India ("RBI") or other regulators are implemented as and when they are issued/applicable.

5 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'.

6 On November 21, 2025, the Government of India notified provisions of the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020 and the Occupational Safety, Health and Working Conditions Code, 2020, ('Labour Codes') which consolidated twenty nine existing labour laws into a unified framework governing employee benefits during employment and post employment. The Labour Codes, amongst other things introduces changes, including a uniform definition of wages and enhanced benefits relating to leave. As at March 31, 2026, the Company has estimated the incremental financial implications of ₹ 4.23 crores as increase in employee benefit expense and the same has been recognized during the year ended March 31, 2026.

The Company will continue to monitor the developments and will give appropriate impact, including implementation of structural changes in the forthcoming periods once the rules under the new Code are notified.

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

8 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 March 31, 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.

9 Details of loans not in default and stressed loans transferred during the year ended March 31, 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 Statement 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 year ended March 31, 2026

Particulars	Transferred	Acquired
Count of loan assigned	16,028	-
Amount of loan assigned (₹ in crores)	2,701.37	-
Retention of beneficial economic interest (MRR)	11.98%	-
Weighted average maturity [Residual Maturity] (Months)	182.63	-
Weighted average holding period (Months)	14.30	-
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. Details of NPA/SMA transferred during the year ended March 31, 2026:

Particulars	To ARCs		To permitted transferees		To other transferees	
	NPA*	SMA#	NPA	SMA	NPA	SMA
Number of accounts	26,674	4,630	-	-	-	-
Aggregate principal outstanding of loans transferred (₹ in crores)	1,394.33	265.96	-	-	-	-
Weighted average residual tenor of the loans transferred (in years)	11.45	12.13	-	-	-	-
Net book value of loans transferred (at the time of transfer) (₹ in crores)	1,048.87	243.74	-	-	-	-
Aggregate consideration (₹ in crores)	960.14	202.01	-	-	-	-
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-	-	-	-

* Including write off loan amounting to ₹ 55.11 crores. NPA Classification is based on status as on cut-off date.
# SMA Classification is based on status as on cut-off date.

The ARC transaction was structured for a consideration of ₹ 1,162.15 crores comprising of cash consideration of ₹ 296.84 crores and security receipts amounting to ₹ 865.31 crores.

iii. The Company has not acquired any Stressed loans or Special Mention Account during the year ended March 31, 2026.

10 Details of ratings on Security Receipts outstanding as on March 31, 2026 are given below:

₹ in crores

Rating	Trust name	Rating Agency	Recovery Rating^	Gross Value of Outstanding security receipts
RR2*	Arcil-Trust-2026-010	India Ratings & Research	More than 75% and upto 100%	117.46
Unrated#				724.23
Total				841.69

*Recovery rating is as assigned by external rating agency.

#Pursuant to the Reserve Bank of India circular RBI/DoR/2025-26/374 DoR.FIN.REC.No.293/26.03.001/2025-26 under the Reserve Bank of India (Asset Reconstruction Companies) Directions, 2025, dated November 28, 2025, as amended, the ARC shall obtain initial rating of security receipts from an approved credit rating agency within a period of six months from the date of acquisition of assets by it. The security receipts issued to the Company by the Asset Reconstruction Company (ARC) towards consideration for transfer of stressed loans have not been rated by the ARC since the prescribed time of six months has not been elapsed from the date of acquisition of loans by the ARC.

^Recovery Rating is based on cut off date i.e., February 28, 2026.

11 Disclosure pertaining to Resolution Framework for COVID-19-related Stress and resolution Framework - 2.0: Resolution of Covid-19 related stress of Individuals and Small Businesses to read with Reserve Bank of India (Non Banking Financial Companies - Resolution of Stressed Assets) Directions, 2025, RBI/DOR/2025-26/357. DOR.STR.REC.276/21.04.048/2025-26, dated November 28, 2025.

₹ in crores

Type of borrower	(A) Exposure to accounts classified as Standard consequent to implementation of resolution plan at September 30, 2025	(B) of (A), aggregate debt that slipped into NPA during the half year ended	(C) of (A) amount written off during the half year ended	(D) of (A) amount paid by the borrowers during the half year ended	(E) Exposure to accounts classified as standard consequent to implementation of resolution plan at March 31, 2026
Personal Loans	109.10	1.46	10.29	5.22	92.13
Corporate persons	-	-	-	-	-
Of which MSMEs					
Others	43.97	0.73	4.85	4.05	34.34
Total	153.07	2.19	15.14	9.27	126.47

12 During the year ended March 31, 2025, the Company has acquired 5,00,000 equity shares of a face value of ₹ 10 each, at a premium of ₹ 390 per share, aggregating to ₹ 20 Crores, on a rights issue basis of IIHFL Sales Limited (subsidiary).

13 During the year ended March 31, 2025, the Company has issued and alloted Non-Convertible Debentures by way of Public Issue amounting to ₹ 380.35 crores.

14 The Board of Directors at its meeting held on January 20, 2026 has declared an interim dividend of ₹ 55 per equity share (face value of ₹ 10 each). The record date for the payment was January 16, 2026.

15 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 year ended March 31, 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.

16 Pursuant to the advisory issued by the National Housing Bank (NHB), the Company reviewed its accounting policy for crediting customer payments to ensure that customer accounts are credited only upon bank realisation of funds and not on a cheque-receipt basis. The Company's existing accounting treatment has now been aligned with the NHB advisory and, accordingly, there is no financial or operational impact for the year ended March 31, 2026. Accordingly, NPA levels as on March 31, 2025 were re-assessed (GNPA ₹ 645.85 crores; NNPA ₹498.62 crores) from earlier reported (GNPA ₹ 457.74 crores; NNPA ₹ 310.51 crores).

17 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.

IIFL HOME LOAN

18 The Company has not entered into any new co-lending arrangements during the quarter ended 31 March 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.

19 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 Girish

Date: April 28, 2026
Place: Mumbai

Girish Kousgi
Managing Director & CEO
DIN : 08524205

S.R. BATLIBOI & ASSOCIATES LLP

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

IIFL HOME LOAN

Annexure I

Sr no.	Ratio	Quarter Ended			Year Ended	
		March 31, 2026	December 31, 2025	March 31, 2025	March 31, 2026	March 31, 2025
a	Debt-equity ratio (in-times)	2.82	2.49	2.61	2.82	2.61
b	Debt service coverage ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
c	Interest service coverage ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
d	Outstanding redeemable preference shares (quantity and value)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
e	Capital redemption reserve/Debenture redemption reserve	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
f	Net worth (in crores)	8,064.68	8,015.56	7,490.31	8,064.68	7,490.31
g	Net profit after tax (in crores)	175.78	177.93	221.82	745.81	995.15
h	Earnings per share*					
	a. Basic	66.72	67.54	84.20	283.10	377.74
	b. Diluted	66.28	67.05	83.20	280.77	373.14
i	Current ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
j	Long term debt to working capital	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
k	Bad debts to Account receivable ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
l	Current liability ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
m	Debtors turnover	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
n	Inventory turnover	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
o	Operating margin (%)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
p	Total debts to total assets (%)	72.23%	68.59%	69.04%	72.23%	69.04%
q	Net profit margin (%)	18.55%	18.59%	23.66%	19.59%	26.81%
r	Sector specific equivalent ratios, as applicable.					
	i. Gross stage 3 loan assets ratio (%)	1.22%	0.91%	1.83%	1.22%	1.83%
	ii. Net stage 3 loan assets ratio (%)	0.80%	0.60%	1.25%	0.80%	1.25%
	iii. Provision coverage ratio (%)	34.62%	34.06%	31.90%	34.62%	31.90%

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) / Networth

(f) Networth 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 outstand 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.

S.R. BATLIBOI & ASSOCIATES

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

IIFL HOME FINANCE LIMITED

IIFL HOME LOAN

April 28, 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: Declaration of unmodified opinion in terms of Regulation 52(3)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sir/Madam,

Pursuant to the provisions of Regulation 52(3)(a) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended from time to time, we declare that M/s S.R. Batliboi & Associates LLP, Chartered Accountants and M/s Sundaram & Srinivasan, Chartered Accountants, Joint Statutory Auditors of the Company have submitted the Audit Report for Standalone and Consolidated Annual Audited Financial Results of the Company for the quarter and year ended 31 March 2026 with unmodified opinion.

This is for your information and records.

Yours faithfully,

For IIFL Home Finance Limited

Tushar Kotecha
Chief Financial Officer

ANNEXURE - D

IIFL HOME LOAN

Annexure I

Sr no.	Ratio	Quarter Ended			Year Ended	
		March 31, 2026	December 31, 2025	March 31, 2025	March 31, 2026	March 31, 2025
a	Debt-equity ratio (in-times)	2.82	2.49	2.61	2.82	2.61
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c	Interest service coverage ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
d	Outstanding redeemable preference shares (quantity and value)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
e	Capital redemption reserve/Debenture redemption reserve	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
f	Net worth (in crores)	8,064.68	8,015.56	7,490.31	8,064.68	7,490.31
g	Net profit after tax (in crores)	175.78	177.93	221.82	745.81	995.15
h	Earnings per share*					
	a. Basic	66.72	67.54	84.20	283.10	377.74
	b. Diluted	66.28	67.05	83.20	280.77	373.14
i	Current ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
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l	Current liability ratio	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
m	Debtors turnover	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
n	Inventory turnover	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
o	Operating margin (%)	Not Applicable	Not Applicable	Not Applicable	Not Applicable	Not Applicable
p	Total debts to total assets (%)	72.23%	68.59%	69.04%	72.23%	69.04%
q	Net profit margin (%)	18.55%	18.59%	23.66%	19.59%	26.81%
r	Sector specific equivalent ratios, as applicable.					
	i. Gross stage 3 loan assets ratio (%)	1.22%	0.91%	1.83%	1.22%	1.83%
	ii. Net stage 3 loan assets ratio (%)	0.80%	0.60%	1.25%	0.80%	1.25%
	iii. Provision coverage ratio (%)	34.62%	34.06%	31.90%	34.62%	31.90%

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) / Networth

(f) Networth is equal to Equity Share Capital + Other Equity

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(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 outstand 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.

S.R. BATLIBOI & ASSOCIATES

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

IIFL HOME FINANCE LIMITED

ANNEXURE - E

Sundaram & Srinivasan
CHARTERED ACCOUNTANTS
CA INDIA

Offices : Chennai - Mumbai - Bangaluru - Madurai

New No.4, Old No. 23,
C.P. Ramaswamy Road
Alwarpet, Chennai - 600 018

Telephone 2498 8762, 2498 8463, 4210 6952

E-Mail : sundaramandsrinivasan1948@gmail.com
yessendes@sundaramandsrinivasan.com
Website : www.sundaramandsrinivasan.com

Date ....

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 and Year ended as at March 31, 2026

1) This Certificate is issued in accordance with the terms of our engagement letter dated June 26, 2024, with IIFL Home Finance Limited ('the Company').

2) We, Sundaram & Srinivasan, 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 and year ended as at March 31, 2026 (herein referred together as "the Statement").

   The Statement is prepared by the Company from the Audited Standalone Financial Results books of account and other relevant records for the quarter and year ended March 31, 2026 and documents maintained by the Company as at March 31, 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 submission to Debenture Trustees of the Listed Non-Convertible Debentures and Stock Exchange as on and for the quarter and year ended as at March 31, 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 of the Statement from the Audited Standalone Financial Information for the quarter and year ended March 31, 2026, 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

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

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 issue / Offer Document / Information Memorandum / Debenture Trust Deed.

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 and year ended March 31, 2026 have been accurately extracted from the Audited Standalone Financial Results of the company during the quarter and year ended as at March 31, 2026 had complied in all material aspects, the financial covenants in respect of Non-Convertible Debentures of the company outstanding as on March 31, 2026 as mentioned in the Statement.

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.

7) Accordingly, we have per formed the following procedures:

    a. Traced the amounts in the Statement, in relation to the computation of Security cover, to the Audited Standalone Financial Results of the Company as at and for the quarter ended and year ended March 31, 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. On a test check basis, checked the compliance with the financial covenants stated in the Debenture Trust Deed
    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

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

Financial Information and Other Assurance and Related Services Engagements issued by the ICAI

Opinion

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 Audited Standalone Financial Results of the company for the quarter ended and year ended as at March 31, 2026, or that the computation thereof is arithmetically inaccurate.
    b. the company, during the quarter and year ended March 31, 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 March 31, 2026

Restriction on use

11) This certificate is issued for the purpose of submission by the Company to the National stock exchange of India 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 Sundaram and Srinivasan
Chartered Accountants
Firm Registration No.: 004207S

S Ramkumar
Partner
M. No.: 238820

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

UDIN: **26238820SIVGZY4154**

Place: Mumbai
Date: April 28, 2026

Statement on Security cover as on March 31, 2026

IIFL HOME LOAN

₹ 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
Particulars			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				
	Value (₹ in crores)	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	6.44	Hypothecated Property			Yes	0.09		6.35		6.44				0.09	0.09
Capital Work-in- Progress	-0.00							-0.00		-0.00				-	-
Right of Use Assets	76.60							76.60		76.60				-	-
Goodwill	-									-				-	-
Intangible Assets	0.43							0.43		0.43				-	-
Intangible Assets under Development										-				-	-
Investments	1,546.00	Investment In Gsec, Bonds and AIFs			Yes	1,400.96		45.05		1,446.01				-	-
Loans	25,961.18	Loans to customers		6,889.86	Yes	18,760.76		310.56		25,961.18				3,389.24	3,389.24
Inventories	-									-				-	-
Trade Receivables	54.05	Trade Receivables			Yes	54.05		-		54.05				-	-
Cash and Cash Equivalents	1,283.51	Cash and Cash Equivalents			Yes	-		51.51		51.51				-	-
Bank Balances other than Cash and Cash Equivalents	1,674.70	Balances with bank Lien marked and Fixed deposits		1,604.65	Yes	9.00		61.04		1,674.70				-	-
Others	1,279.80	Other receivables		-	Yes	26.35		1,253.45		1,279.80				-	-
Total	**31,882.69**		-	**8,494.52**		**20,251.20**	-	**1,804.99**	-	**30,550.70**	-	-	-	**3,389.33**	**3,389.33**
LIABILITIES															
Debt securities to which this certificate pertains		Secured NCDs			Yes	3,107.16				3,107.16					
Other debt sharing pari-passu charge with above debt					No	12,596.99				12,596.99					
Other Debt										-					
Subordinated debt	848.82							848.82		848.82					
										-					
Borrowings	18,608.56			5,162.74						5,162.74					
Bank										-					
Debt Securities	3,255.29							148.13		148.13					
Others										-					
Trade payables	70.21							70.21		70.21					
Lease Liabilities	83.76							83.76		83.76					
Provisions	471.79							471.79		471.79					
Others	479.57							295.60		295.60					
Total	**23,818.01**	-	-	**5,162.74**	-	**15,704.15**	-	**1,918.32**	-	**22,785.21**	-	-	-	-	-
Cover on Book Value**															
Cover on Market Value															
			Pari-Passu Security Cover Ratio			1.29									
			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

SUNDARAM & SRINIVASAN
New No:4,
Old No:23,
CHARTERED ACCOUNTANTS

For IIFL Home Finance Limited

Tushar Kotecha
Chief Financial Officer

IIFL HOME FINANCE LIMITED

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 March 31, 2026									

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

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 March 31, 2026
Amount raised	Nil
Report filed for quarter ended	March 31, 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 March 31, 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 LOAN

Certificate on utilization of Commercial Papers ("CP") proceeds and adherence to other listing conditions for CP issued during the quarter ended March 31, 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 March 31, 2026, are as follows:

Issue Date of CP	ISIN Code	Maturity Value of CP (Rs. In Crores)	Units	Maturity Date of CP
None	Not Applicable	Nil	Nil	Not Applicable

For IIFL Home Finance Limited

IIFL Home Finance Limited

Tushar Kotecha
Chief Financial Officer

ANNEXURE - H

For IIFL Home Finance Limited
Qualified Borrowings at the end of the financial year FY 25-26

Company Name	Financial From	Financial To	Outstanding Qualified Borrowings at the start of the financial year (Rs. In Crores)	Outstanding Qualified Borrowings at the end of the financial year (Rs. In Crores)	Highest Credit rating of the Company (highest in case of multiple ratings) ("AA"/"AA+"/"AAA")	Incremental borrowing done during the year (qualified borrowings) (Rs. In Crores)	Borrowings by way of issuance of debt securities during the year (Rs. In Crores) for FY 2025-26	Borrowings by way of issuance of debt securities during the year (Rs. In Crores) for FY 2024-25	Borrowings by way of issuance of debt securities during the year (Rs. In Crores) for FY 2023-24
IIFL Home Finance Limited	April 01, 2025	March 31, 2026	18,524.97	17,953.90	AA/Stable	3,460.00	200.00	930.35	1,140.00

IIFL HOME FINANCE LIMITED