May 5, 2016

The Manager, Listing Department, BSE Limited, Phiroze Jeejeebhoy Tower, Dalal Street, Mumbai 400 001. Tel no.: 22721233 Fax No.: 22723719/ 22723121/ 22722037/ 22722041/ 22722061 BSE Scrip Code: 532636	The Manager, Listing Department, The National Stock Exchange of India Ltd., Exchange Plaza, 5 Floor, Plot C/1, G Block, Bandra - Kurla Complex, Bandra (E), Mumbai 400 051. Tel No.: 2659 8235 Fax No.: 26598237/ 26598238 NSE Symbol; IIFL

Dear Sir,

Sub: Press Release and presentation on Audited Financial Results

We enclose herewith the press release and presentation on the Audited Financial Results of the Company for the year ended March 31, 2016.

1. Press Release issued by the Company on the Audited Financial Results – Annexure 1.

2. Presentation on Audited Financial Results- Annexure 2.

Kindly take above on record and oblige.

Thanking You,
Yours faithfully,

For **IIFL Holdings Limited**

IIFL HOLDINGS LIMITED

Gajendra Thakur
Company Secretary & Compliance Officer
Place: Mumbai

Encl: as above
Email Id: csteam@indiainfoline.com

IIFL Holdings Limited[1]

Press Release
For immediate publication

Mumbai, India
May 5, 2016

IIFL Consolidated FY16 Profit after Tax at ₹511.2 Cr, up 14% y-o-y; Income at ₹3,995.4 Cr, up 12% y-o-y; ROE at 18.7%

- For the financial year ended March 31, 2016, consolidated income stood at ₹3,995.4 Cr, up 12% year-on-year (y-o-y) with Profit after Tax (PAT) at ₹511.2 Cr, up 14% y-o-y
- For the quarter ended March 31, 2016, consolidated income stood at ₹1,111.8 Cr, up 10% y-o-y and PAT at ₹136.5 Cr, up 4% y-o-y

Summary: Consolidated – FY16

₹ Crores	Financial year ended Mar 31, 2016	Financial year ended Mar 31, 2015	Y-O-Y
Income	3,995.4	3,563.7	12%
Profit Before Tax	842.3	723.9	16%
Profit After Tax	511.2	447.3	14%

Summary: Consolidated – Q4FY16

₹ Crores	Quarter ended Mar 31, 2016	Quarter ended Mar 31, 2015	Y-O-Y	Quarter ended Dec 31, 2015	Q-O-Q
Income	1,111.8	1,012.9	10%	994.0	12%
Profit Before Tax	239.1	226.4	6%	199.2	20%
Profit After Tax	136.5	131.7	4%	126.7	8%

[1] Formerly India Infoline Limited

Mr Nirmal Jain, Chairman, IIFL Holdings Ltd., commented on the financial results, *"We achieved a healthy 14% y-o-y growth in full year FY16 net profits, with ROE of 18.7% and ROA of 2.4%. Our NBFC and Wealth businesses delivered robust growth, while Capital Market activities declined due to adverse market conditions. In our NBFC, we continue to re-balance our portfolio towards superior asset quality by growing retail mortgages, CV and SME loans. This is expected to enhance our risk adjusted returns over the next one-two years."*

NBFC operations

Q4FY16 PAT was ₹95.0 Cr, up 18% y-o-y, while full year FY16 PAT was ₹338.7 Cr, up 12% y-o-y. NBFC's ROE[2] for FY16 stood at 16.9% and ROA was 1.8%.

Loan book, predominantly retail, showed a steady increase of 21% y-o-y to ₹17,770 Cr with total Assets under Management (AuM) at ₹19,514 Cr, up 21% y-o-y for the year ended March 31, 2016. This growth was driven by retail mortgage, commercial vehicle (CV) and medical equipment loans. The share of retail mortgages in the overall loan book has been rising steadily. Retail mortgage loans, at ₹7,241 Cr, constitute 41% of the loan book and registered 89% y-o-y growth. Commercial vehicle loans increased 93% y-o-y to ₹1,694 Cr. On the other hand, there was a decline in loan book of large mortgages and gold and capital market related loans grew in single digits. This is part of a conscious strategy to de-risk our loan book and make it more retail focused.

Asset quality: Gross NPAs and Net NPA ratios have fallen to 1.44% and 0.54% respectively as on March 31, 2016 versus 1.56% and 0.61% in the previous quarter. Against gross NPA of ₹255.4 Cr, specific provisions stand at ₹159.1 Cr. Besides this, provision of ₹70.1 Cr has been made for standard assets as per statutory requirements. Total provision coverage (including standard asset provision) stands at 89.7% of Gross NPAs. NIM for the quarter stood at 6.2%.

Capital adequacy: Total CAR of 17.7% including Tier I capital of 11.7%.

[2] *ROE = PAT ÷ Average Net-worth (excluding Preference capital)*

Wealth operations

Q4FY16 PAT was ₹46.2 Cr, up 28% y-o-y, while full year FY16 PAT was ₹169.4 Cr, up 52% y-o-y. Total assets under advice, distribution and management grew 12% y-o-y ₹79,413 Cr.

IIFL Wealth is the fastest growing Wealth Management Company in India with presence across 22 major countries and Indian cities.

Capital market activities

Capital market income was ₹134.2 Cr in Q4FY16, up 3% y-o-y. The average daily equity market turnover was at ₹7,152 cr, down by 10% y-o-y versus 6% y-o-y fall in the exchange turnover.

IIFL Markets continues to be the highest rated mobile trading app on Android and IOS. Since February 2015, the app has seen over 500,000 downloads and over 13,500 users on Google Play Store have accorded it a rating of 4.4 out of 5, best amongst the peer group.

During the quarter, IIFL's investment banking division closed 3 transactions including ₹ 649.6 Cr IPO of HealthCare Global Enterprises, ₹410.2 Cr IPO of Precision Camshafts and ₹291.8 Cr pre-IPO placement of Ujjivan Financial Services. During FY16, the team has completed 10 transactions and expanded the product range outside conventional ECM products.

Strategic investment by General Atlantic

- The acquisition of equity stake by General Atlantic (GA), a leading global growth equity firm, in IIFL Wealth Management Ltd has been fully completed. GA has invested the following amounts:
    - ₹904 Cr through a combination of fresh equity shares and exercise of warrants
    - ₹159 Cr worth equity shares from IIFL Wealth employees in a secondary transaction
    - Current shareholding pattern : IIFL Holdings - 60.8%, GA - 24.4%, Employees - 14.8%
- Post conversion of all ESOPs, on fully diluted basis, the shareholding pattern will be as follows: IIFL Holdings 53.9%, GA 21.6% and IIFL Wealth employees 24.5%.

IIFL Wealth Finance Ltd

- IIFL Wealth Finance, a wholly-owned NBFC subsidiary of IIFL Wealth, commenced operations in February 2016 with equity share capital of ₹900 Cr.
- IIFL Wealth Finance will focus on capital market related lending to its HNI clientele.

Awards and Accolades received during the quarter

- '**India's Most Trusted Financial Service Brand (Non-Bank)**' by the Brand Trust Report India Study 2016. This is an intensive survey covering 20,000 brands across the country.
- Winner at Euromoney Private Banking and Wealth Management Survey, 2016 in the following categories:
    - **The Best Private Banking Services Overall, India**
    - **The Best Family Office Services, India**
    - **The Best Research and Asset Allocation Advice, India**
- Winner at World Quality Congress: Stars of the Industry in the category of '**Best Customer Service in Financial sector**'.
- '**Most accurate predictor of Sensex closing levels in 2015**' by Bloomberg Poll.
- Dr. Sarika Kulkarni, CEO of IIFL Foundation, was presented with the prestigious '**100 Most Impactful CSR Leaders Award (Global Listing)**'at World CSR Day.

Corporate Social Responsibility – Activities undertaken during Q4FY16

Sustainable livelihood – IIFL's activities in Jawhar, the cluster of three adopted villages in Palghar district of Maharashtra, are as follows:

- Installed 100 library kits in 100 class rooms in 22 schools in the adopted villages of Jawhar. Over 5000 children will directly benefit from the initiative.
- Started on a mission of making the adopted villages in Jawhar open defecation free. About 100 toilets would be installed in 32 hamlets over the next two months. These toilets had to be specially customised as there are no sewage lines and water is limited.

- Check dams built in adopted village of Jawhar, Maharashtra have resulted in year round availability of water supporting agri-based activities, additional income generation opportunities through horticulture and reduced migration.

Health

- IIFL Foundation supported an eye camp at Barsana where over 10,000 people checked their eyes and over 2000 free eye surgeries were performed.

Economic empowerment of women:

- Donated Braille machines to all-girls blind school.

Library kit for tribal schools

Donated Braille machines for girl students

100 toilets in adopted village

Eye camp in Barsana

Check dams in Jawhar, Maharashtra - Year round availability of water and supporting agri-based income generation opportunities

About IIFL

IIFL Holdings Ltd (NSE: IIFL, BSE: 532636) is a leading player in the Indian financial services space. IIFL is engaged in the business of financing, asset and wealth management, capital markets and financial products distribution, investment banking, institutional equities and realty services through its various subsidiaries.

IIFL Holdings Ltd with a consolidated net-worth of nearly ₹3,000 crores as of March 31, 2016, is headquartered in Mumbai with overseas offices in London, New York, Geneva, Hong Kong, Dubai, Singapore and Mauritius. Started as a research firm in 1995, IIFL is a first generation venture. Today, IIFL is a diversified financial services group offering gamut of services to more than 3 million customers across various business segments and is continuously building on its strengths to deliver excellent service to its expanding customer base.

IIFL was recognised as '**India's Most Trusted Financial Service Brand (Non-Bank)**' by the Brand Trust Report India Study, 2016. IIFL won '**The Best Private Banking Services Overall, India**' award at Euromoney Private Banking and Wealth Management Survey, 2016. IIFL has been listed as the **top securities trading firm in India in Fortune 500** India list, 2014. IIFL received the '**Best Broker of the year Award**' (for contribution to broking in India) at India's Best Market Analyst Awards 2014 organized by Zee Business. IIFL Group bagged 'Best HR Strategy in Line With Business' and '**Best Use of Technology for Recruiting**' at Global Talent Acquisition & 9TH RASBIC Awards 2015 organized by World HRD Congress. IIFL received **India's Most Promising Brand** 2014 award at WCRC Global India Excellence Summit in London.

This document may contain certain forward looking statements based on management expectations. Actual results may vary significantly from these forward looking statements. This document does not constitute an offer to buy or sell IIFL products, services or securities. The press release, results and presentation for analysts/press for the quarter ended March 31, 2016, are available under the 'Investor Relations' section on our website www.indiainfoline.com.

IIFL/ India Infoline refer to IIFL Holdings Ltd and its group companies.

For further details please contact:

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Sourav Mishra
Mobile: +91 (99) 2028-5887
Email: sourav.mishra@indiainfoline.com

IIFL Holdings Limited

Performance Review

January - March 2016 (Q4FY16)

May 5, 2016

www.indiainfoline.com

I: IIFL Group Performance review

II: Business review

NBFC operations

Wealth management operations

Capital market & other activities

III: Corporate Social Responsibility

Annexure I: Corporate overview

Annexure II: Industry update

IIFL Group Performance Summary

Year/Quarter ended March 2016

Consolidated IIFL Group performance

- FY16 Income at ₹3,995.4 Cr, up 12% y-o-y; Profit after tax at ₹511.2 Cr, up 14% y-o-y
- Q4FY16 Income at ₹1,111.8 Cr, up 10% y-o-y; Profit after tax at ₹136.5 Cr, up 4% y-o-y

Consolidated business-wise performance

- NBFC Operations: FY16 PAT was at ₹338.7 Cr, up 12% y-o-y
- Wealth operations: FY16 PAT was at ₹169.4 Cr, up 52% y-o-y
- Capital market activities: FY16 capital market income was at ₹439.7 Cr, down 2% y-o-y. Average daily equity market turnover was at ₹7,152 Cr, down by 10% y-o-y

FY16 ROE
18.7%

Aggregate loan book
₹17,770 Cr
up 21% y-o-y

Total wealth assets
~₹80,000 Cr
up 12% y-o-y

IIFL Group Consolidated Results

Year/Quarter ended March 2016

	Full Year Trend		
₹ Cr	FY16	FY15	Y-o-Y
Fund Based activities	2,869.1	2,520.8	14%
Financial Products distribution	674.9	582.7	16%
Capital Market activities	439.7	447.6	(2%)
Other income	11.7	12.7	(8%)
Total Income	**3,995.4**	**3,563.7**	**12%**
Operating cost	280.5	317.4	(12%)
Employee cost	704.5	604.9	16%
Other expenses	422.0	424.5	(1%)
EBITDA	**2,588.4**	**2,216.9**	**17%**
Interest	1,680.0	1,433.8	17%
Depreciation and amortization	66.1	59.2	12%
Profit before tax	**842.3**	**723.9**	**16%**
Provision for taxation	287.8	247.5	16%
Profit after tax before minority	**554.5**	**476.4**	**16%**
Minority Interest {includes profit / (loss) of associates}	43.3	29.1	50%
Profit after tax	**511.2**	**447.3**	**14%**

IIFL Group Consolidated Results

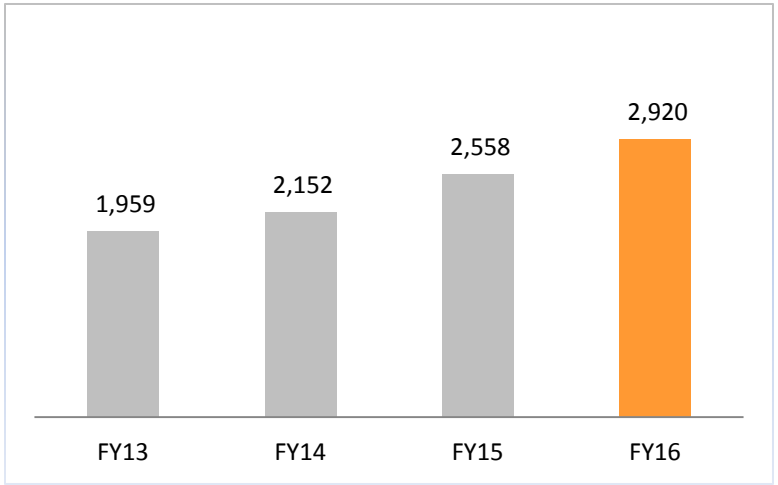
Year/Quarter ended March 2016

	Quarterly Trend				
₹ Cr	Q4FY16	Q4FY15	Y-o-Y	Q3FY16	Q-o-Q
Fund Based activities	775.3	667.2	16%	704.7	10%
Financial Products distribution	199.3	208.7	(4%)	197.7	1%
Capital Market activities	134.2	129.7	3%	88.8	51%
Other income	3.0	7.3	(60%)	2.8	6%
Total Income	**1,111.8**	**1,012.9**	**10%**	**994.0**	**12%**
Operating cost	88.9	103.0	(14%)	74.2	20%
Employee cost	193.5	155.3	25%	175.2	10%
Other expenses	123.4	127.8	(3%)	99.5	24%
EBITDA	**706.0**	**626.8**	**13%**	**645.1**	**9%**
Interest	450.6	384.7	17%	429.0	5%
Depreciation and amortization	16.3	15.8	3%	16.9	(4%)
Profit before tax	**239.1**	**226.4**	**6%**	**199.2**	**20%**
Provision for taxation	89.3	84.1	6%	62.0	44%
Profit after tax before minority	**149.8**	**142.2**	**5%**	**137.2**	**9%**
Minority Interest {includes profit / (loss) of associates}	13.3	10.5	26%	10.5	21%
Profit after tax	**136.5**	**131.7**	**4%**	**126.7**	**8%**

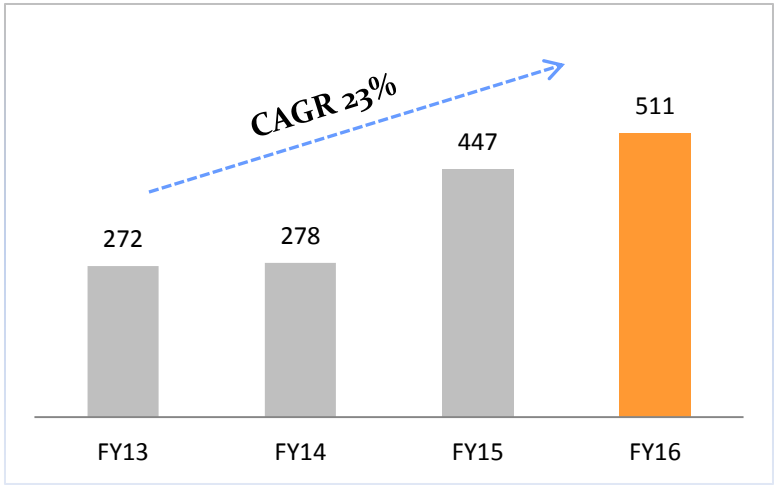
IIFL Group Consolidated Results – Annual Trend

Year/Quarter ended March 2016

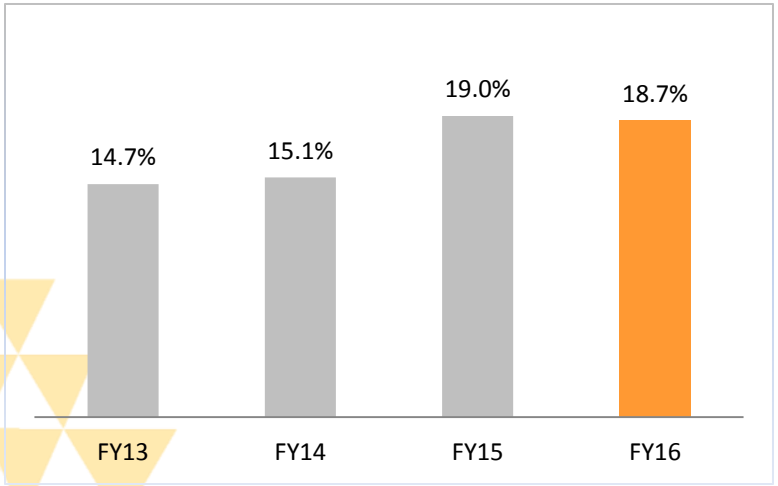
Net-worth ₹ Cr



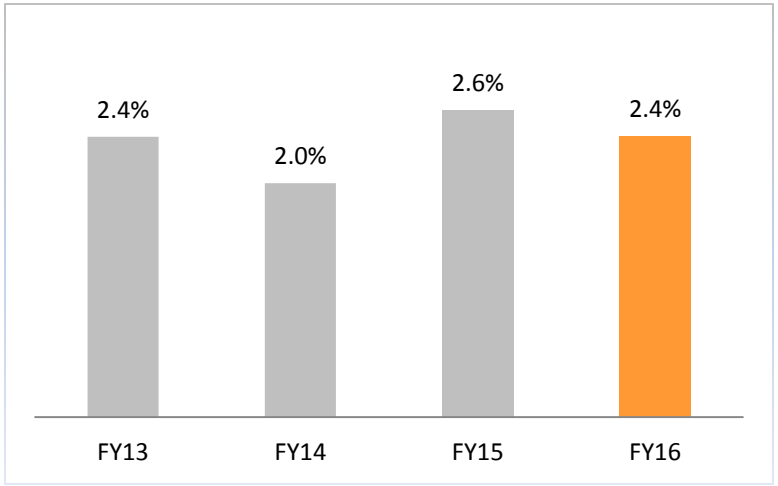
PAT ₹ Cr



ROE (%)



ROA (%)



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India Infoline Finance – Consolidated Performance

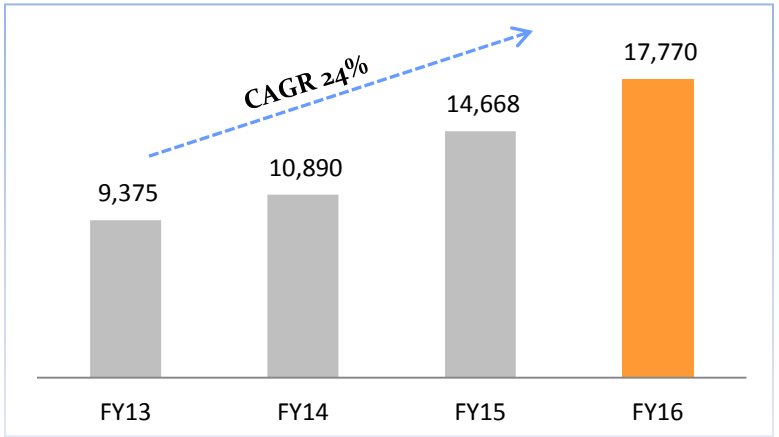
Year/Quarter ended March 2016

	Full Year Trend			Quarterly Trend				
₹ Cr	FY16	FY15	Y-o-Y	Q4FY16	Q4FY15	Y-o-Y	Q3FY16	Q-o-Q
Loan book	17,769.5	14,668.0	21%	17,769.5	14,668.0	21%	17,266.4	3%
Securitised assets	1,744.9	1507.7	16%	1,744.9	1507.7	16%	1,132.2	54%
Assets under management	**19,514.4**	**16,175.7**	**21%**	**19,514.4**	**16,175.7**	**21%**	**18,398.6**	**6%**
Total interest income	2,594.7	2,317.5	12%	694.3	609.3	14%	663.5	5%
Interest expense	1,609.1	1,385.6	16%	433.1	369.7	17%	409.4	6%
Net interest income	985.6	931.9	6%	261.3	239.6	9%	254.1	3%
Other income	170.7	93.6	82%	46.3	43.1	7%	43.7	6%
Total income	**1,156.3**	**1,025.5**	**13%**	**307.5**	**282.7**	**9%**	**297.8**	**3%**
Operating expense	526.8	469.1	12%	134.3	118.8	13%	131.7	2%
Loan losses & provision	108.7	104.9	4%	25.9	41.3	(37%)	29.6	(12%)
Profit before tax	**520.9**	**451.5**	**15%**	**147.4**	**122.6**	**20%**	**136.5**	**8%**
Profit after tax	**338.7**	**301.2**	**12%**	**95.0**	**80.2**	**18%**	**89.1**	**7%**

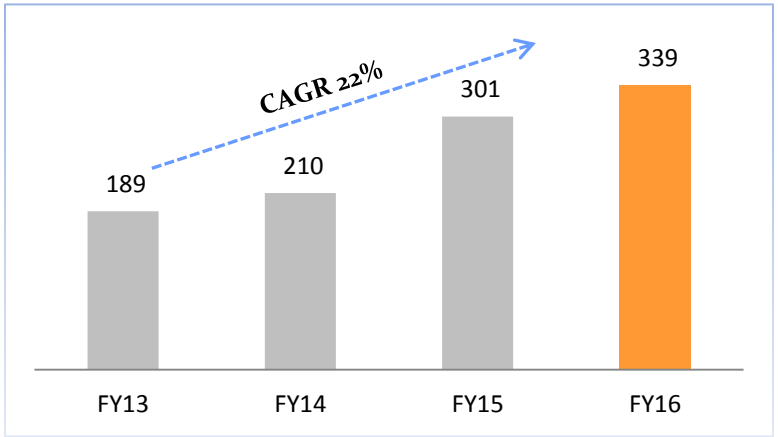
India Infoline Finance – Annual Trend

Year/Quarter ended March 2016

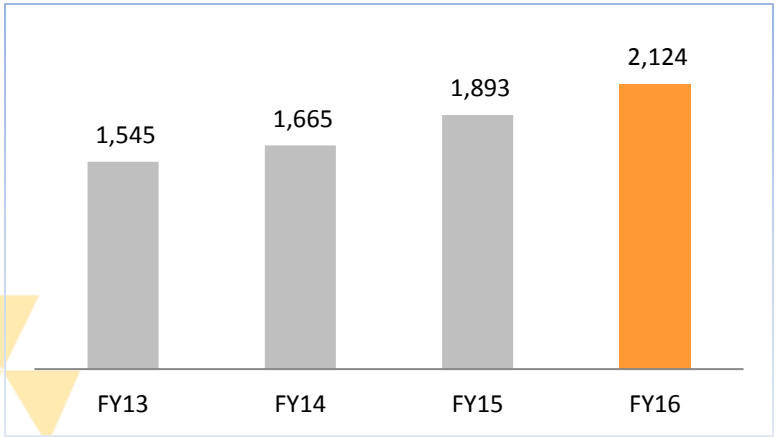
Loan book ₹ Cr



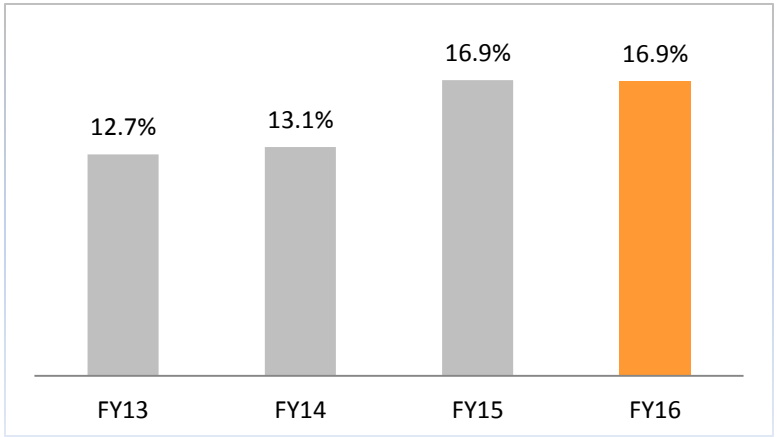
PAT ₹ Cr



Net-worth* ₹ Cr



ROE (%)



**Excluding preference share capital*

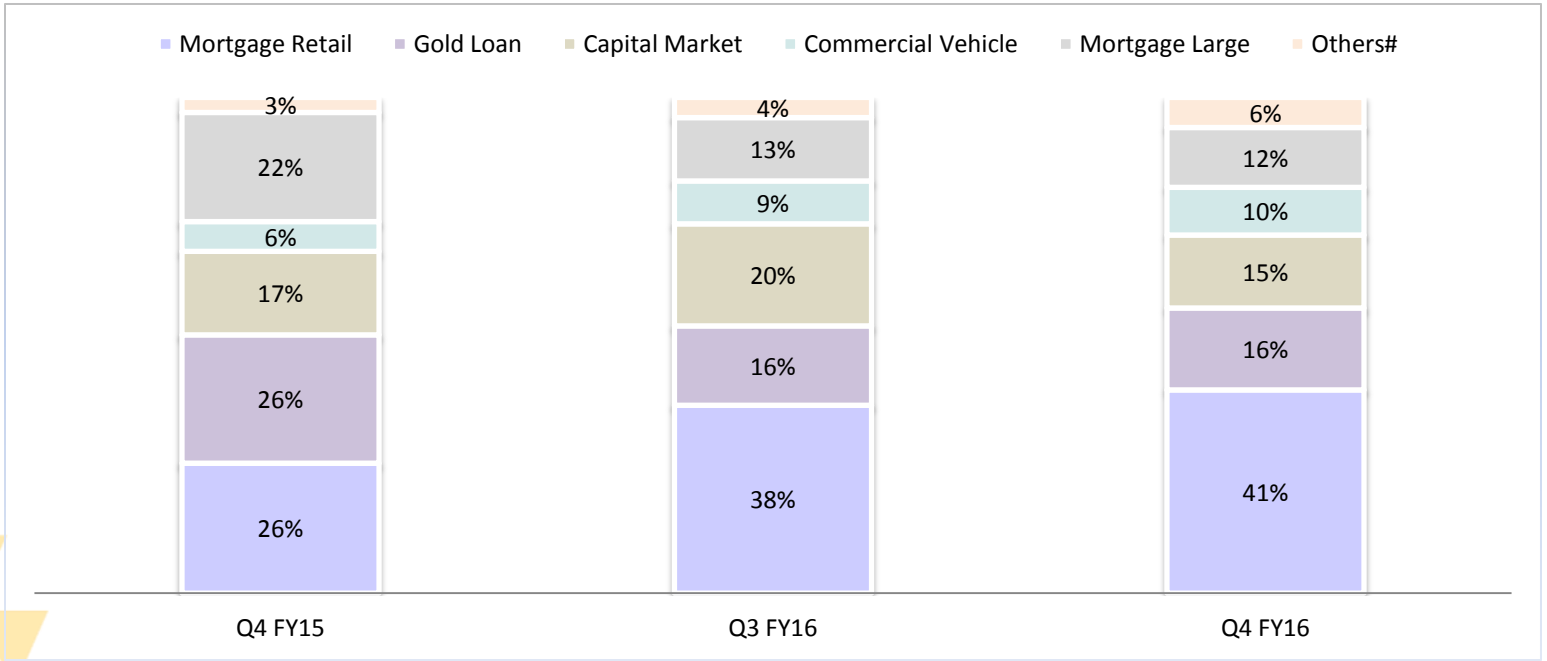
NBFC Performance Highlights

Year/Quarter ended March 2016

Consolidated loan book

- Aggregate loan book grew 21% y-o-y to ₹17,770 Cr, total AuM grew 21% y-o-y to ₹19,514 Cr
- Retail mortgage book has grown to ₹7,241.4 Cr, up 89% y-o-y and 12% q-o-q
- Total mortgage book has increased to ₹9,373.8 Cr, up 33% y-o-y and 8% q-o-q

Change in portfolio mix^



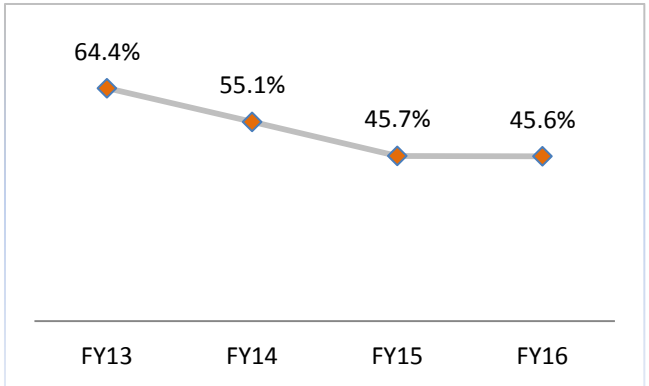
^Excluding securitized assets
#Others include Medical equipment finance, SME business loans

NBFC Performance Highlights

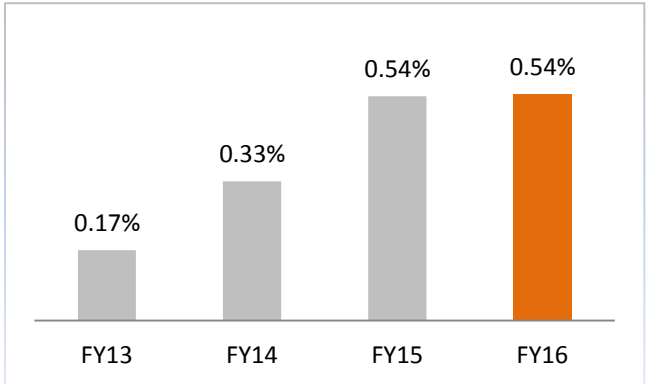
Year/Quarter ended March 2016

Operating parameters	FY15	FY16
Yield on assets (%)	17.0	15.3
Cost of funds (%)	11.1	10.2
NIM (%)	7.1	6.2
Cost to Income (%)	45.7	45.6
GNPA (%)	1.3	1.4
NNPA (%)	0.5	0.5
Provision coverage (including standard asset provision)	87.2	89.7
CRAR^ (%)	18.0	17.7
Tier I^ (%)	11.3	11.7
ROE* (%)	16.9	16.9
ROA (%)	2.0	1.8

Cost to Income (%)



Net NPA (%)



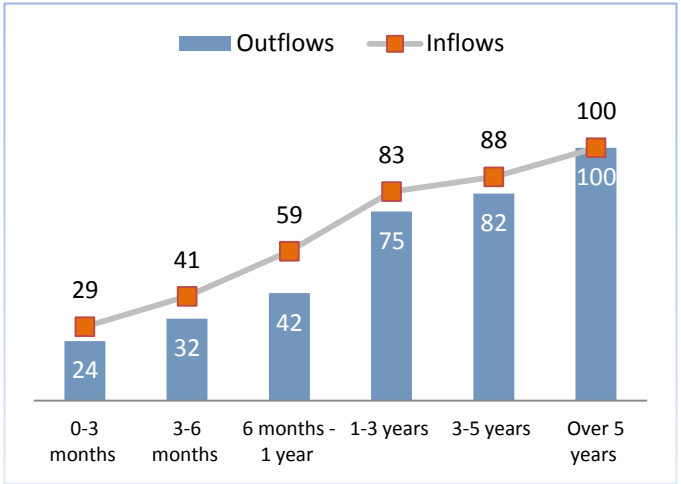
^NBFC standalone
** ROE = PAT ÷ Avg NW (excl Pref Capital)*

Asset Liability profile for NBFC

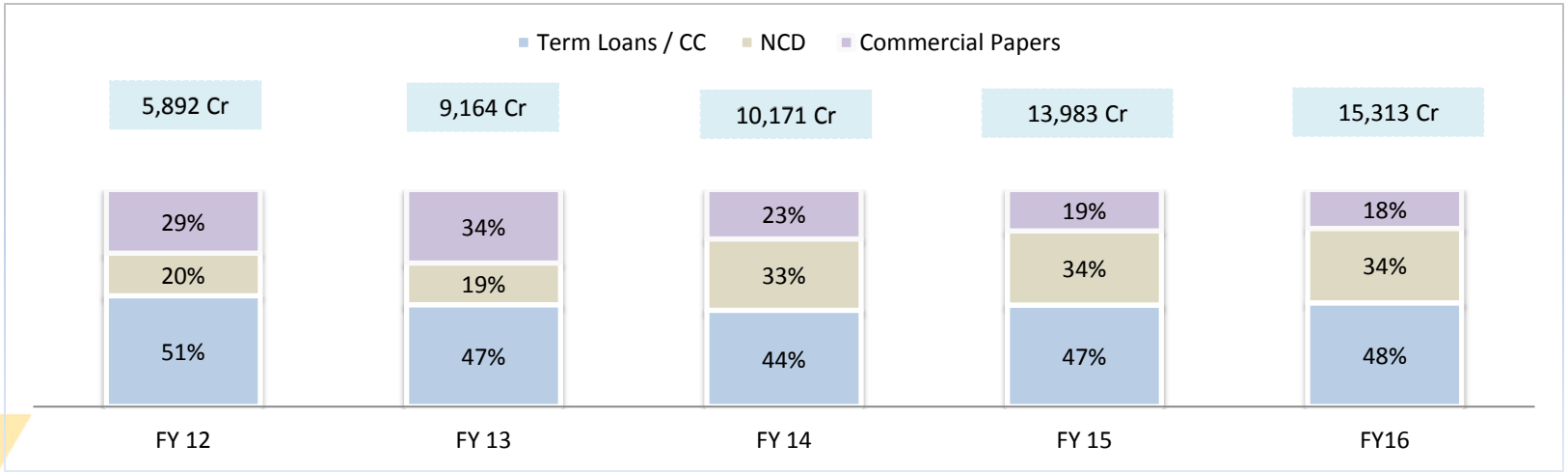
Year/Quarter ended March 2016

- Dependence on short-term sources of borrowing reduced in line with asset mix
- Borrowing sources are a diversified mix including banks, mutual funds, insurance companies and public
- A Board level Asset Liability Committee meets periodically to review asset liability management (ALM)

ALM (%) *



Borrowing profile (Consol) (%)



*Standalone

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Annexure II: Industry update

IIFL Wealth – Consolidated Results

Year/Quarter ended March 2016

	Full Year Trend			Quarterly Trend				
₹ Cr	FY16	FY15	Y-o-Y	Q4FY16	Q4FY15	Y-o-Y	Q3FY16	Q-o-Q
Income from operations	564.9	451.8	25%	174.1	155.8	12%	146.8	19%
Other income	26.0	5.5	372%	1.0	1.6	(38%)	13.0	(93%)
Total Income	**590.9**	**457.3**	**29%**	**175.1**	**157.4**	**11%**	**159.8**	**10%**
Employee cost	177.0	125.7	41%	59.4	40.2	48%	44.8	33%
Admin and other expenses	163.3	156.3	4%	52.2	60.7	(14%)	53.2	(2%)
EBITDA	**250.6**	**175.3**	**43%**	**63.5**	**56.5**	**13%**	**61.8**	**3%**
Interest	20.9	9.8	114%	3.7	3.4	8%	4.3	(14%)
Depreciation and amortization	3.3	1.3	146%	1.1	0.6	88%	0.8	36%
Profit before tax	**226.4**	**164.2**	**38%**	**58.7**	**52.5**	**12%**	**56.7**	**4%**
Provision for taxation	57.0	52.7	8%	12.5	16.2	(23%)	11.8	6%
Profit after tax	**169.4**	**111.5**	**52%**	**46.2**	**36.3**	**28%**	**44.9**	**3%**

Leading wealth manager in India

Year/Quarter ended March 2016

FASTEST

Growing Wealth Management Company in India

$ 12 BILLION

Assets under advice, distribution and custody

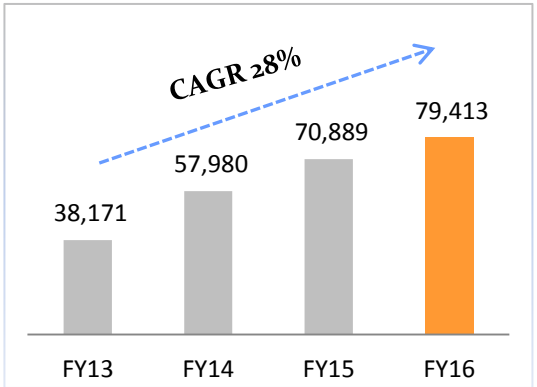
22 OFFICES

Presence across Major Countries and Indian Cities

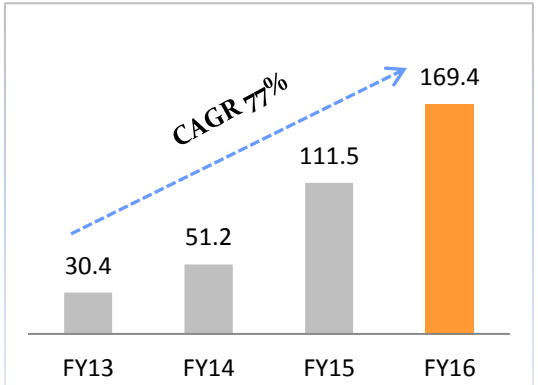
- IIFL Wealth Management offers advisory, wealth structuring solutions, asset management and distribution services
- General Atlantic, leading private equity firm, has made strategic investment in IIFL Wealth to become a minority shareholder
- Winner at Euromoney Private Banking and Wealth Management Survey, 2016
  - The Best Private Banking Services Overall, India
  - The Best Family Office Services, India
  - The Best Research and Asset Allocation Advice, India

IIFL Wealth Key Financials

Total Assets (₹ Cr)



PAT (₹ Cr)



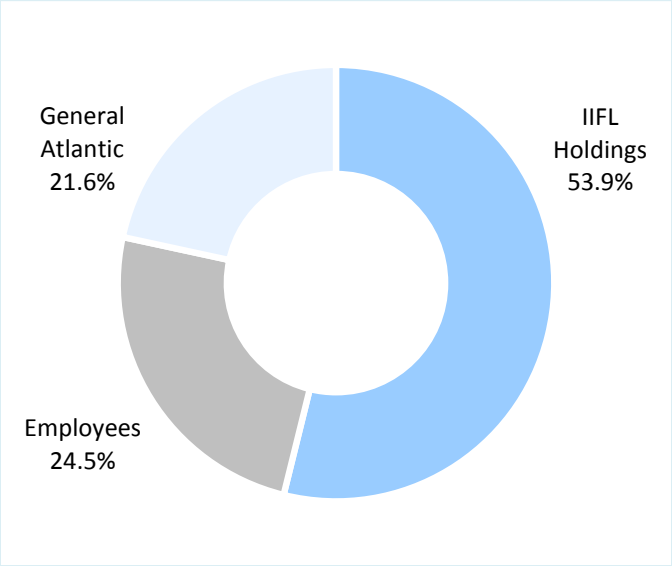
Strategic investment by General Atlantic

Year/Quarter ended March 2016

Transaction details

- The acquisition of equity stake by General Atlantic Singapore Fund Pte Ltd [GA] in IIFL Wealth has been fully completed
- GA has invested the following amounts:
  - ₹904 Cr through a combination of fresh equity shares and exercise of warrants
  - ₹159 Cr worth equity shares from IIFL Wealth employees in a secondary transaction
  - GA will hold 21.6% of equity capital on a fully diluted basis (assuming full conversion of outstanding ESOPs)

Shareholding pattern* (%)



- ₹900 Cr has been invested into the share capital of IIFL Wealth's wholly-owned NBFC subsidiary, IIFL Wealth Finance Ltd
- IIFL Wealth Finance will focus on capital market related lending to its HNI clientele. During the year, it commenced operations and had assets of ₹900 Cr as at March 31, 2016

*Post conversion of all ESOPs (fully diluted basis)
Current shareholding pattern : IIFL Holdings 60.8%, GA 24.4%, Employees 14.8%

I: IIFL Group Performance review

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Annexure I: Corporate overview

Annexure II: Industry update

Leading broking house in India

Financial Advisory & Broking

- Equity, commodities, currency broking
- Coverage of 500+ stocks
- Top rated mobile trading platform, 'IIFL Markets'
- Wide network - retail branches, franchisees, sub-brokers and online platform

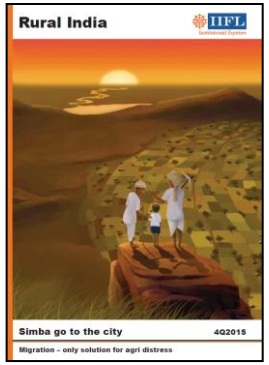
Institutional Research Investment Banking

- Pedigreed institutional equities team comprising 25 analysts and 180+ stocks under coverage
- Known for market leading distribution franchise across every investor segment
- Block placements in excess of US$ 10bn in the past 36 months

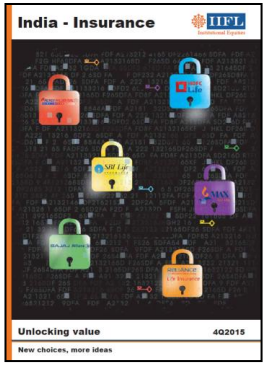
Financial Product Distribution

- Amongst the top 6 Mutual Fund distributors in the country
- Leading non-bank distributor for life insurance in the country
- Online interface and mobile application to learn, compare and buy products from different manufacturers

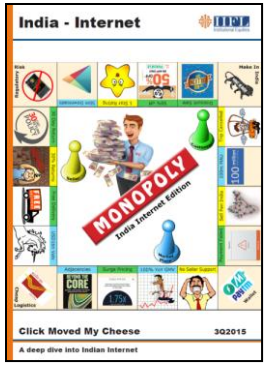
Well-known for research



A deep dive into rural economy



Life insurers which are likely to create value for their parent entities.



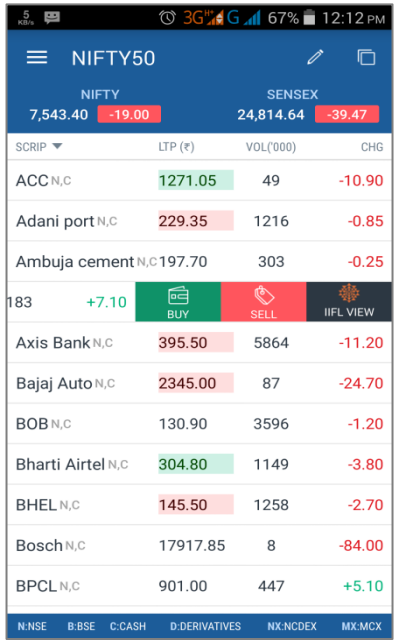
Forecasting e-tail market

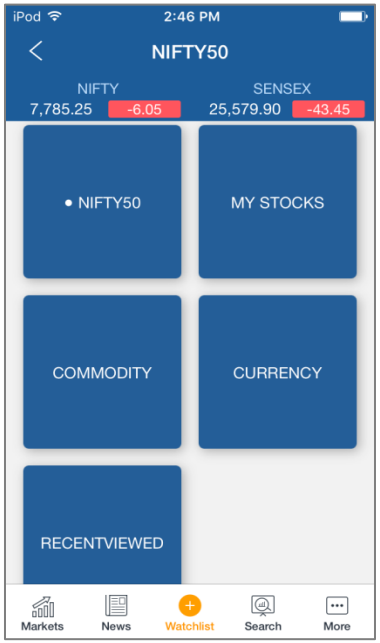
Impact on Indian FMCG companies due to Patanjali

Digitisation and innovation in retail operations

Retail broking : Mass customised service with thrust on digital channel

- **IIFL Markets** continues to be the highest rated mobile trading app on Android and IOS. Over 13,500 users on Google Play Store have accorded it a rating of 4.4, the best in the peer group.
- Paperless, Aadhar based eKYC process for instant account opening
- DIY based transactions through mobile have gone up 8x in the past one year and now form 15-25% of total transactions
- Data Analytics being developed to satisfy each customer's need differently
- 'Single Click' response feature integrated with CRM to send accurate responses to clients with attachments in fraction of a second
- Algorithms based sample calling for trade verification and early warning system for fraud detection





500,000+ downloads on Android (Feb 2015 – Mar 2016)

IIFL MARKETS

Available on

Investment Banking – Strong momentum continues

Year/Quarter ended March 2016

- Completed 10 transactions and expanded the product range outside conventional ECM products
- During Q4FY16, IIFL closed 3 transactions including:
  - ₹ 6,496 million IPO of HealthCare Global Enterprises
  - ₹ 4,102 million IPO of Precision Camshafts
  - ₹ 2,918 million pre-IPO placement in Ujjivan Financial Services
  - 1 DRHP was filed (in business services)

₹ 833Mn (Jan 2016) Deepak Nitrite Limited Qualified Institutions Placement	₹ 1,150Mn (Dec, Oct 2015) Astra Microwave Products Qualified Institutions Placement, NCD and Secondary Placement	₹ 204Mn[1] (Feb 2016) MosChip Semiconductor Technology Ltd. Open Offer	₹ 2,918Mn (Feb 2016) Ujjivan Financial Services Pre-IPO	₹ 6,496Mn (March 2016) HealthCare Global Enterprises IPO
₹ 9,450Mn (May 2015) Glenmark Pharmaceuticals Preferential Placement	₹ 1,075Mn (June 2015) Talwalkars Better Value Qualified Institutions Placements	₹ 4,000Mn (Jun 2015) Manpasand Beverages Initial Public Offering	₹ 4,102Mn (Feb 2016) Precision Camshafts Ltd. Initial Public Offering	₹ 2,732Mn (Aug 2015) Power Mech Projects Initial Public Offering

1. Ongoing transaction

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Driving social responsibility

Sustainable livelihood

Check dams built in adopted village of Jawhar, Maharashtra

- Year round availability of water supporting agri-based activities.
- Additional income through Horticulture.
- Reduced migration.

Economic Impact

- 40 farmers planted mogra as a third crop for the first time in their lives.
- With an average monthly income of ₹8,000 the lives of these 2,000 people has changed for good.

Health

- IIFL supported an eye camp at Barsana where over 10,000 people checked their eyes and over 2,000 free eye surgeries were performed.

- About 100 toilets (specially customised as there are no sewage lines and water is limited) would be installed in 32 hamlets in Jawhar over the next two months.

Education

- IIFL installed 100 library kits in 100 class rooms in 22 schools in the adopted villages of Jawhar. Over 5,000 children will directly benefit from the initiative.

- Donated Braille machines to a girls blind school in Mumbai.

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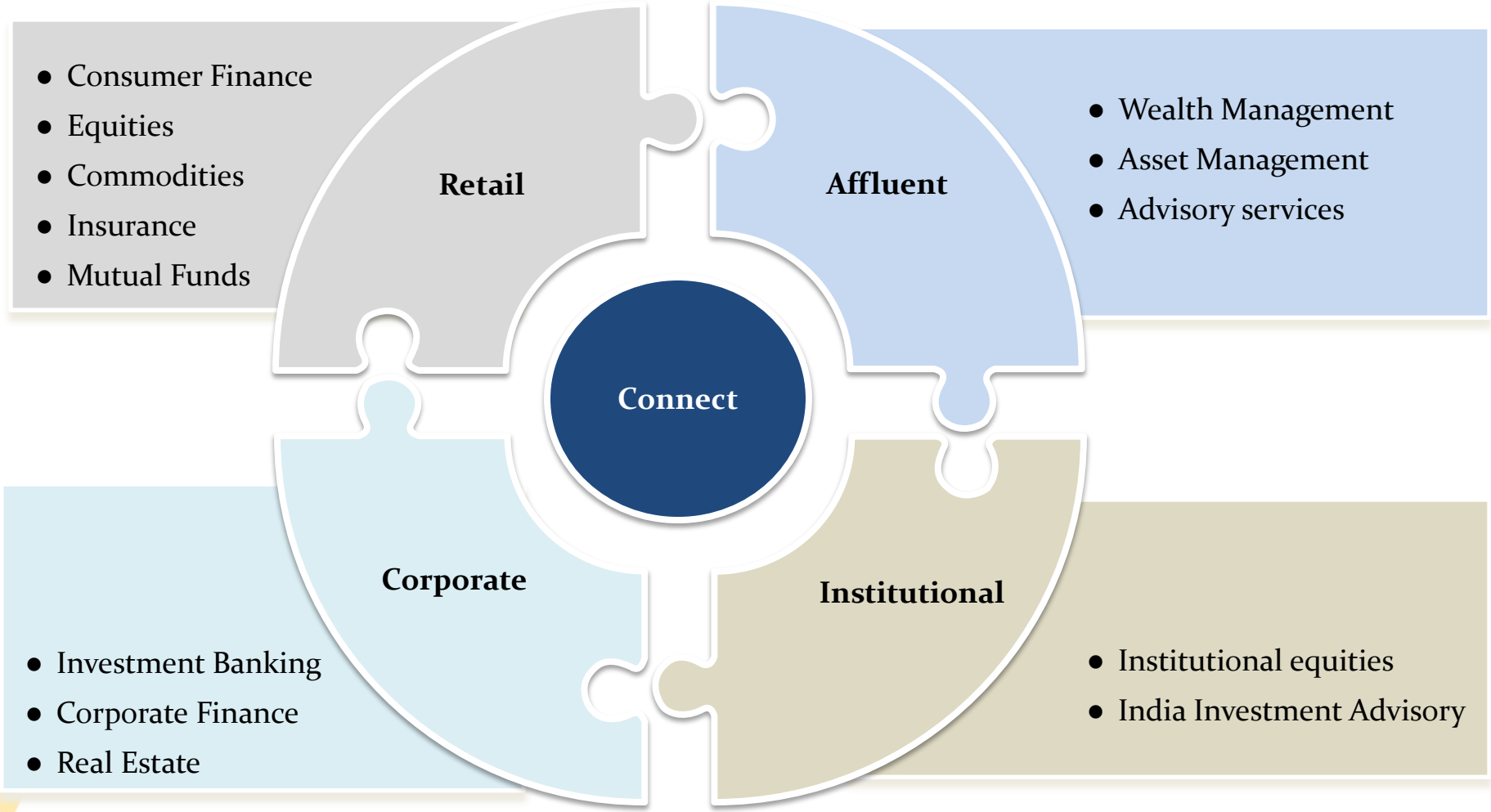
Our service offerings are across customer segments



Vision

"To become the Most Respected Company in the financial services space"

1 Business Strategy

- Continuously assimilate, analyse and apply knowledge to power superior financial decisions
- Focus on core competence in financial services
- Ensure de-risked business through multiple products and diverse revenue streams

2 Customer Strategy

- Drive stickiness through high quality research & service
- Maintain cutting-edge proprietary technology
- Wide, multi-modal network serving as one-stop shop to customers

3 People Strategy

- Attract exceptionally talented and driven people
- Ensure conducive meritorious environment
- Liberal ownership-sharing

Competitive advantage due to management depth and distribution reach

How we differentiate ourselves

Management strength

- Promoted by first generation entrepreneurs
- Highly qualified and experienced management team
- Employee ownership mindset

Tradition of disruptive innovation

- Digitisation in all aspects of business – platform, process and product
- Focus on improving customer response time and operating efficacy

IIFL Group

Reach

- Close to 2,500 business locations across India
- Overseas offices in New York, London, Geneva, Dubai, Mauritius, Singapore, Hong Kong
- Customer base of over 3mn

De-risked model

- Multiple revenue streams
- Good mix of fee and funding income
- Cater to retail, affluent and institutional customer segments

Board and governance structure

IIFL Holdings – Board of Directors

Nirmal Jain, Executive Chairman
- MBA from IIM Ahmedabad, rank-holder CA and Cost Accountant
- Founded and led IIFL since 1995

R Venkataraman, Managing Director
- MBA from IIM Bangalore, B-Tech from IIT Kharagpur
- Co-promoted IIFL in 1999

Nilesh Vikamsey, Independent Director
- Senior Partner at Khimji Kunverji & Co

A K Purwar, Independent Director
- Former Chairman, State Bank of India

C Ratnaswami, Non-Executive Director
- MD of Hamblin Watsa, subsidiary of Fairfax

S Narayan, Independent Director
- Former finance secretary, former economic advisor to Prime Minister

Kranti Sinha, Independent Director
- Former CEO of LIC Housing Finance

Geeta Mathur, Independent Director
- CFO of Helpage India

IIFL Group's Advisory Board

Ashok Jha
- Former Finance Secretary, Government of India

Keki Dadiseth
- Former Director, Unilever Plc.

Keki Mistry
- Vice Chairman and Chief Executive Officer of HDFC

S Sundaresan
- An eminent Corporate Lawyer

Sat Pal Khattar
- Singapore based eminent Lawyer and Investor

S Venkatachalam
- Non Executive Chairman, Oracle Financial Services

NBFC

V. K. Chopra
- Chairman, India Infoline Finance Ltd
- Former Whole-Time Member, SEBI

S. Sridhar
- Chairman, India Infoline Housing Finance Ltd
- Former Chairman, NHB

Management depth

All business leaders have equity ownership and led banks & NBFCs in the past

- Team with impeccable academic and professional credentials
- Average experience of 15-20 yrs in banks, NBFCs
- Liberal employee ownership
- Open door, transparent and performance oriented culture
- Significant management depth at tier 2, 3 level

Management Team

Chairman	**Nirmal Jain**	**Managing Director**	**R. Venkataraman**
Financing	Rajashree Nambiar	Finance	Prabodh Agrawal
Housing Finance	Monu Ratra	Compliance	R. Mohan
Wealth Management	Karan Bhagat	Risk	Rakesh Mital
Offshore Asset Management	Amit Shah	Strategy	Aniruddha Dange
Institutional Equities	H. Nemkumar	Human Capital	Anand Mathur
Investment Banking	Nipun Goel	Treasury	B.S. Amarnath
PMS & Retail Broking	Prasanth Prabhakaran	Internal Audit	Narendra Jain
Realty Services	Balaji Raghavan	Marketing	Arun Malkani
International Operations	Bharat Parajia	Administration	Apoorva Tiwari

IIFL's brand and credibility are substantiated by multiple awards in all lines of business

Nirmal Jain, Chairman, IIFL receiving the 'Best Broker' award at Zee Business Award, 2014

Nirmal Jain, Chairman and R Venkataraman, MD, IIFL receiving the 'India's Most Promising' brand 2014 from Lord Swaraj Paul held at London

Ranked 286 in FORTUNE 500 India List - 2015, up from 2014 rank of 338

Best Customer Service in Financial Sector by World Quality Congress

No. 1 in Financial Services category as per Brand Trust Report 2016

Euromoney 'Best Private Banking Services Overall - India, 2016'

Best Private Bank- India by The Asset Triple A Private Banking, 2015

Most accurate predictor of Sensex closing levels in 2015

Winner at the IPRCCA 2015 for the 'Most Innovative use of social media' category

www.indiainfoline.com won Best Website in the Banking & Investment category

100 Most Impactful CSR Leaders Award (Global Listing)

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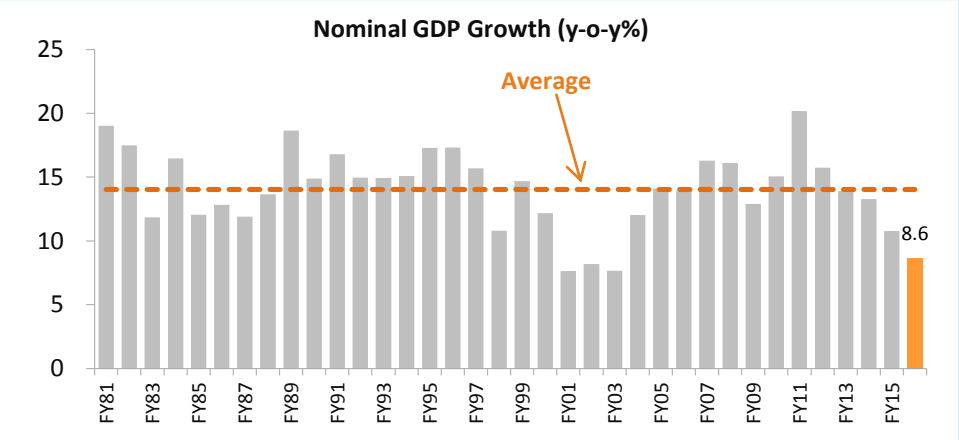
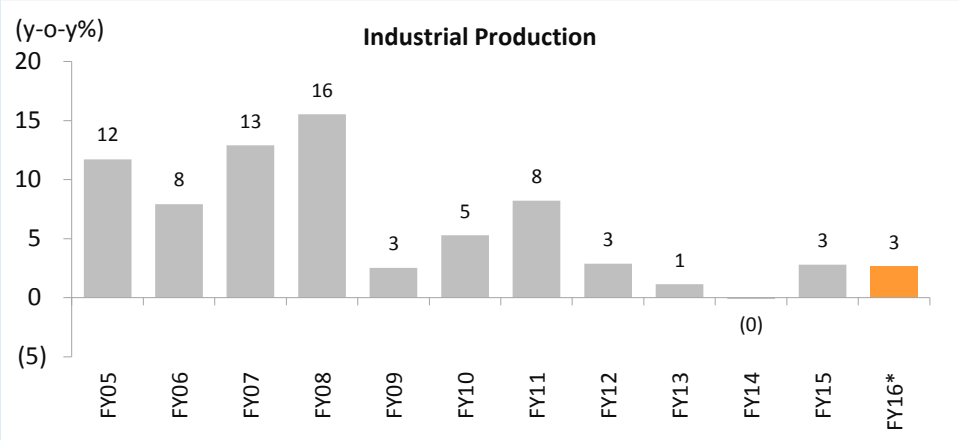
Macro-economic environment

India's nominal GDP growth declined to three and half decades low



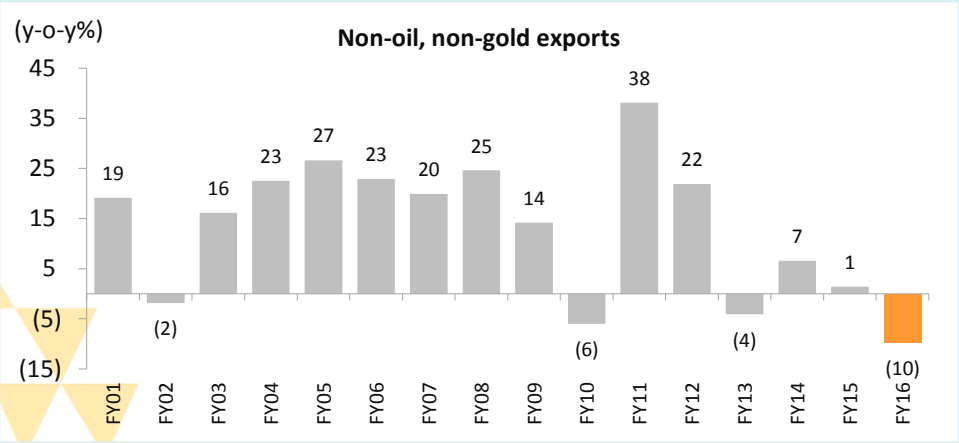
Source: CEIC, IIFL Research. FY12-FY16 data based on new GDP data series

Moderate pick-up in IIP growth



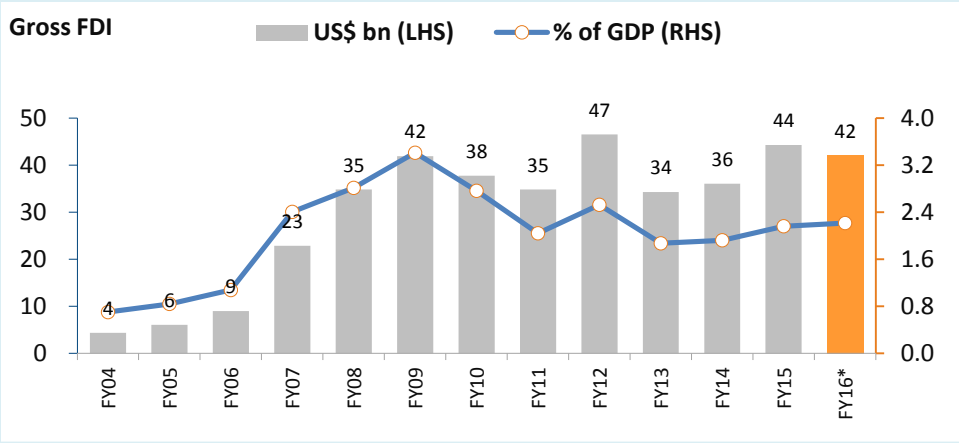
*Source: CEIC, IIFL Research. *FY16 growth based on data for the period of Apr-Feb*

Non-oil, non-gold exports have collapsed to a 15-year low



Source: RBI, IIFL Research

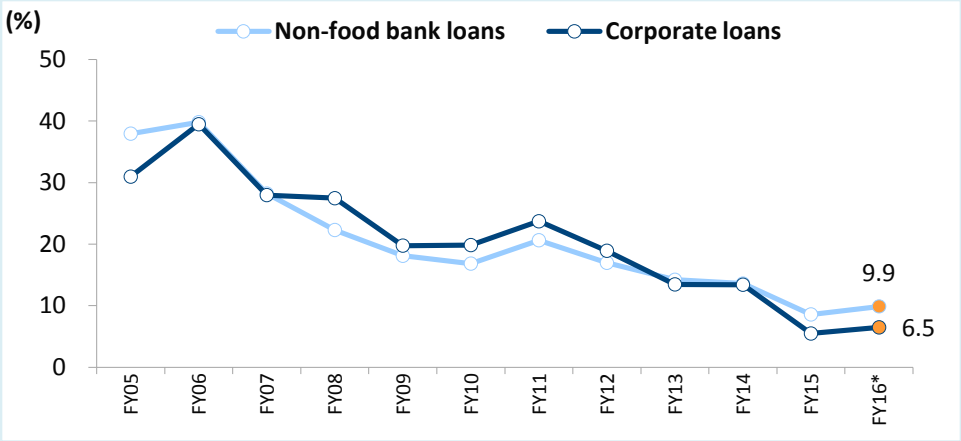
Gross FDI inflows into India have remained buoyant



*Source: CMIE, Bloomberg, IIFL Research. *FY16 data is for Apr-Feb period*

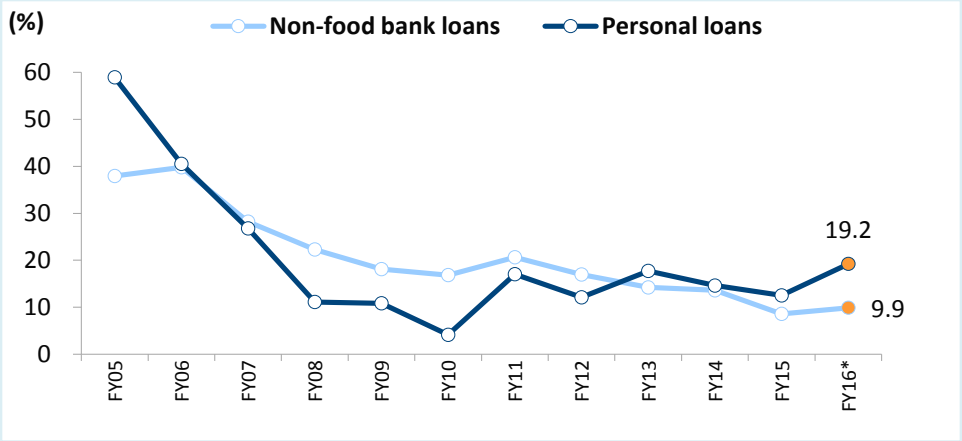
Credit and Finance

Bank loan growth is at multi-year low; corporate loan growth is even weaker



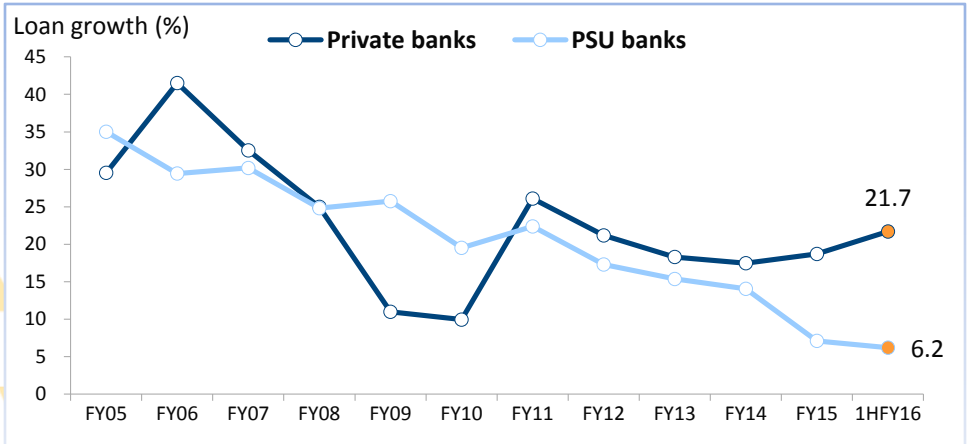
*Source: RBI, IIFL Research. *FY16 growth based on data for the period of Apr-Feb*

Growth in personal loans has been higher than total bank loan growth for past four years



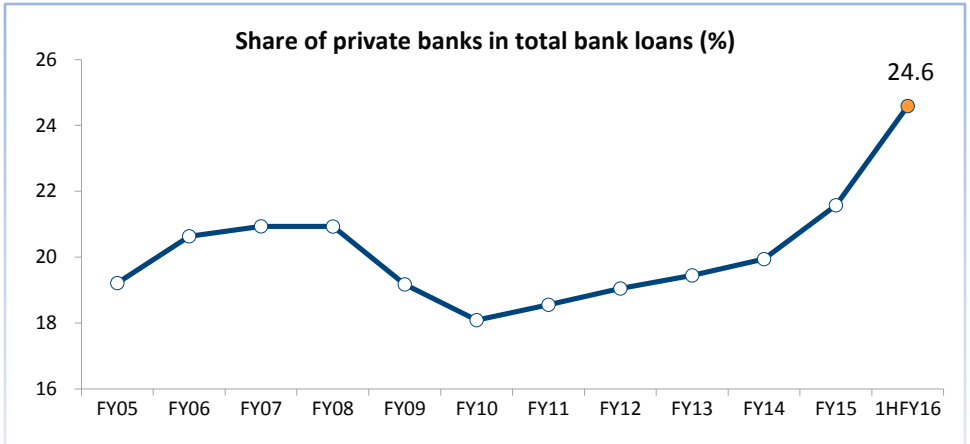
*Source: RBI, IIFL Research. *FY16 growth based on data for the period of Apr-Feb*

Loan growth for private and PSU banks - huge divergence



Source: RBI, IIFL Research. 1HFY16 growth calculated on y-o-y basis

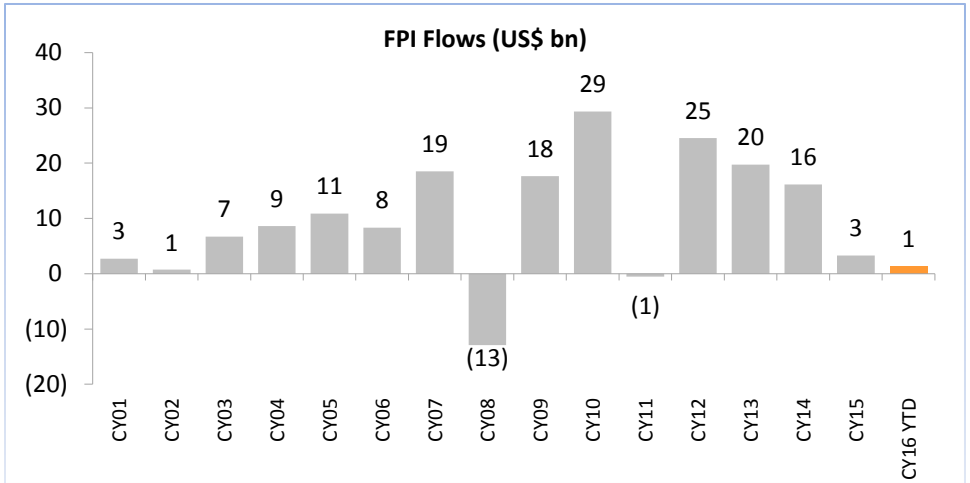
Significant market share gain for private banks, esp. in last two yrs



Source: RBI, IIFL Research

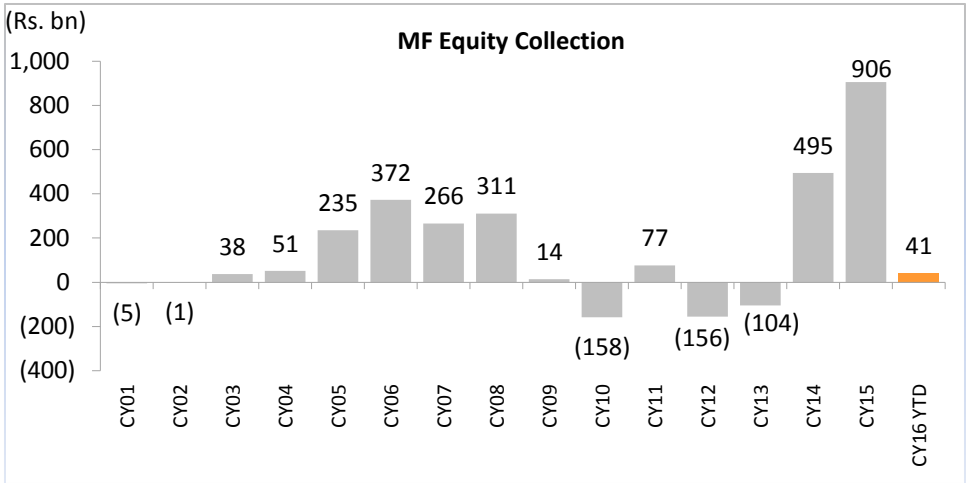
Markets

FPI inflows have picked up in March-April 2016



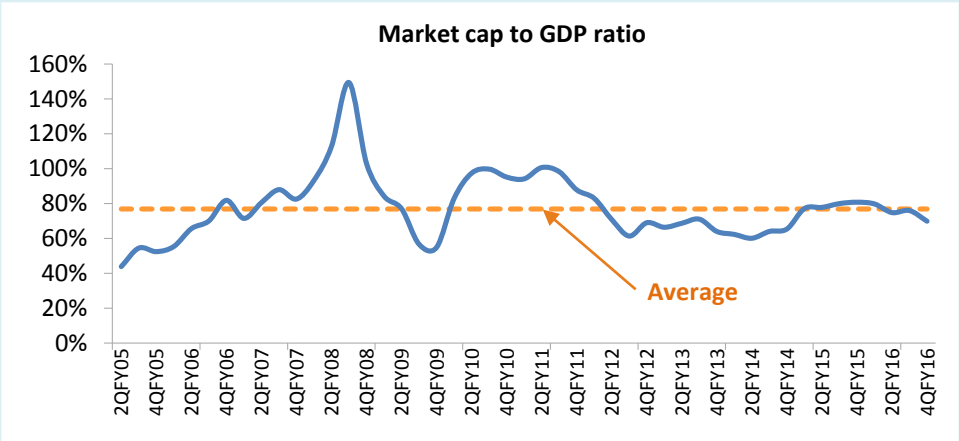
Source: Bloomberg, IIFL Research

Net inflows into domestic equity MFs have tapered off in 2016



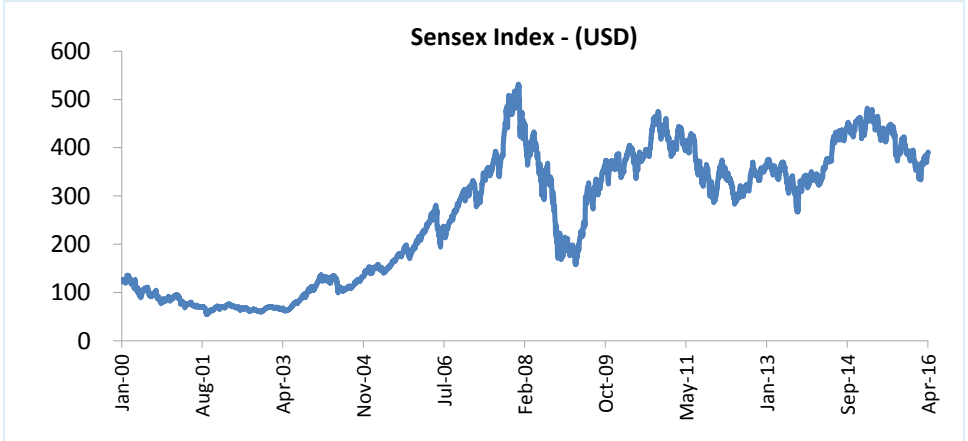
Source: AMFI, IIFL Research

India's market cap to GDP ratio is slightly below long-term average



Source: Bloomberg, IIFL Research

BSE Sensex in USD terms - currently at the same level as July 2007



Source: Bloomberg

Thank you

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