

December 03, 2024

<b>The Manager, Listing Department, BSE Limited, Phiroze Jeejeebhoy Tower, Dalal Street, Mumbai 400 001.</b>	<b>The Manager, Listing Department, The National Stock Exchange of India Ltd., Exchange Plaza, 5<sup>th</sup> Floor, Plot C/1, G Block, Bandra - Kurla Complex, Bandra (E), Mumbai 400 051.</b>
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**Sub: Allotment of Non-Convertible Debentures**

Dear Sir/ Madam,

This is with the reference to our earlier intimation dated November 26, 2024 with respect to approval of terms and conditions for issuance of Non-Convertible Debentures (“NCDs”) on private placement basis by the Finance Committee (“the Committee”) of the Board of Directors, pursuant to Regulations 30 & 51 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”), we wish to inform that the Committee vide Resolution dated December 03, 2024 has approved allotment of 60,000 (Sixty Thousand) NCDs namely secured, listed, rated, redeemable Non-Convertible Debentures – Series D27 of Face Value of INR 1,00,000/- (Indian Rupees One Lakh only) each, for cash at par, aggregating to INR 600,00,00,000/- (Indian Rupees Six Hundred Crore only) on Private Placement Basis.

The details as required under Regulation 30 of the Listing Regulations read with SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023, is given below:

Items	Particulars
<b>Type of Securities</b>	Secured, Listed, Rated, Redeemable Non-Convertible Debentures
<b>Type of Issuance</b>	Private Placement
<b>Total Number of Non-Convertible Debentures</b>	60,000
<b>Size of Issue</b>	INR 600,00,00,000/- (Indian Rupees Six Hundred Crores only)
<b>Proposed to be Listed</b>	Yes
<b>Name of Stock Exchange(s)</b>	National Stock Exchange of India Limited
<b>Tenure of the Instrument- Date of Allotment and Date of Maturity</b>	2 years  <b>Date of allotment:</b> December 03, 2024 <b>Date of maturity:</b> December 03, 2026
<b>Coupon/Interest</b>	9.80% p.a.
<b>Schedule of payment of Coupon/Interest and Principal</b>	<b>Interest:</b>  March 04, 2025 June 03, 2025 September 02, 2025 December 03, 2025 March 04, 2026

IIFL Finance Limited

CIN No.: L67100MH1995PLC093797

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

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

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

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

Items	Particulars
	June 03, 2026 September 02, 2026 December 03, 2026  <b>Principal:</b>  December 03, 2026
<b>Security</b>	First ranking pari passu charge over all current, standard and performing book debts, loans and advances and current assets/receivables of the Company arising out of the gold loans, MSME/business loans, real estate loans, capital market loans and loans against property granted by the Issuer to its customers, that are in existence as on the date hereof and that shall come into existence at any time and from time to time hereafter (except those receivables of the Company which have been exclusively charged in favour of any existing charge holders as of date of the Debenture Trust Deed and details of which are disclosed to the Debenture Trustee) such that the required Security Cover is maintained at all times during the tenor of the Debentures.
<b>Special right/interest/privileges attached to the Non-Convertible Debentures and changes thereof.</b>	As set out under the relevant Key Information Document.
<b>Delay in payment of interest/principal amount for a period of more than three months from due date or default in payment of interest / principal</b>	In case of occurrence of any Event of Default (including delay in payment of Coupon and/ or redemption of Principal Amount on the Due Date), the Company shall pay additional interest at 2% (two percent) per annum over and above the applicable Coupon Rate on: <ul style="list-style-type: none"> <li>(a) the defaulted amounts, in case of a payment default; and</li> <li>(b) on the Principal Amount outstanding on the Debentures,</li> </ul> In case of an Event of Default other than payment default, for the period commencing from the date of occurrence of such Event of Default and ending on the date on which such Event of Default ceases to exist or is cured to the satisfaction of the Debenture Trustee (acting on the instructions of the Debenture Holders).  In the event that the relevant Tranche of Debentures are not listed within 3 (three) Business Days from the Issue Closing Date for such specific Tranche, or such other extended period available under Applicable Law,

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Items	Particulars
	<p>additional interest of 1% (one percent) per annum over and above the Coupon Rate shall be payable on the outstanding Principal Amount on the Debentures for the delayed period.</p> <p>In case of delay in execution of the Debenture Trust Deed within the timeline prescribed by the SEBI, the Issuer shall pay penal interest at the rate of 2% (two percent) per annum over and above the Coupon Rate on the outstanding Principal Amount on the Debentures for the delayed period.</p>
<b>Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and /or the assets along with its comments thereon, if any</b>	Not Applicable
<b>Details of redemption of debentures</b>	INR 1,00,000/- (Indian Rupees One Lakh only) per Debenture on maturity i.e. December 03, 2026 and accrued interest, if any.

This intimation is also uploaded on the website of the Company at [www.iifl.com](http://www.iifl.com).

Request you to kindly take the above information on your record and disseminate the same on your website.

Thanking you,

Yours faithfully,

For **IIFL Finance Limited**

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**Samrat Sanyal**  
**Company Secretary and Compliance Officer**

**IIFL Finance Limited**

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