

February 12, 2026

The Manager, Listing Department, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400 001. BSE Scrip Code: 532636	The Manager, Listing Department, The National Stock Exchange of India Limited, Exchange Plaza, 5th Floor, Plot C/1, G Block, Bandra - Kurla Complex, Bandra (E), Mumbai 400 051. NSE Symbol: IIFL
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Subject: Assignment and/or Reaffirmation of Credit Ratings by ICRA Limited and Crisil Ratings Limited

Dear Sir/ Madam,

Pursuant to provisions of Regulations 30 and 51 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended from time to time), we hereby inform you that ICRA Limited ("ICRA"), the credit rating agency, has reaffirmed its rating as [ICRA]AA (Negative) for the Non-Convertible Debentures ("NCDs"), Subordinated Debt Programme & Long-Term Bank Lines and [ICRA]A1+ for Commercial Paper Programme of IIFL Finance Limited ("the Company").

Further, ICRA has reaffirmed its rating as [ICRA]AA (Negative) for NCDs Programme, Subordinated Debt Programme and Long-term Bank Lines, PP-MLD[ICRA]AA (Negative) for LT – Market linked Debenture and [ICRA]A1+ for Commercial Paper Programme of IIFL Home Finance Limited ("HFC"), a material subsidiary of the Company.

Further, CRISIL Ratings Limited ("CRISIL"), the credit rating agency, has assigned AA/Stable to NCDs amounting to Rs.2,000 Crore and reaffirmed its rating as CRISIL AA/Stable for Bank Loan Facilities & NCDs, CRISIL PPMLD AA/Stable for Long Term Principal Protected Market Linked Debentures, CRISIL AA-/Stable for Perpetual Bonds and CRISIL A1+ for Commercial Paper of the Company.

The ratings by ICRA for the Company and HFC are hosted on their website i.e.

IIFL Finance Limited:

<https://www.icra.in/Rationale/ShowRationaleReport?Id=140856>

IIFL Home Finance Limited:

<https://www.icra.in/Rationale/ShowRationaleReport?Id=140854>

The ratings by CRISIL for the Company is hosted on their website i.e.

https://www.crisil.com/mnt/winshare/Ratings/RatingList/RatingDocs/IIFLFinanceLimited_February%2011_%202025_RR_362955.html

Kindly take the same on record and oblige.

Thanking you,

For IIFL Finance Limited

Samrat Sanyal
Company Secretary & Compliance Officer
ACS-13863
Email Id: csteam@iifl.com
Place: Mumbai

CC:

India International Exchange (IFSC) Limited
The Signature, Building No. 13B, GIFT SEZ,
GIFT City, Gandhinagar, Gujarat - 382355

IIFL Finance Limited

CIN No.: L67100MH1995PLC093797

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