November 13, 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 Ltd.,** **Exchange Plaza, 5th Floor, Plot C/1, G Block,** **Bandra - Kurla Complex, Bandra (E),** **Mumbai 400 051.** **NSE Symbol: IIFL**

Subject: Affirmation of Credit Ratings by India Ratings and Research Private Limited

Dear Sir/ Madam,

Pursuant to the 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 India Ratings and Research Private Limited ("**India Ratings**"), the credit rating agency, has affirmed its rating as IND AA/Stable for Non-Convertible Debentures ("**NCDs**"), Subordinated debt and Bank Loan Facilities and IND AA-/Stable for Perpetual Debt (Tier I Instrument) of IIFL Finance Limited ("**the Company**").

Furthermore, India Ratings has affirmed its rating as IND AA/Stable for NCDs of IIFL Home Finance Limited ("**HFC**"), a material subsidiary of the Company.

Additionally, India Ratings has affirmed its rating as IND AA/Stable for NCDs of IIFL Samasta Finance Limited ("**Samasta**"), a material subsidiary of the Company.

The ratings by India Ratings for the Company, HFC and Samasta are hosted on their website i.e.

IIFL Finance Limited:
https://www.indiaratings.co.in/pressrelease/39mfo2suz83z2wsneilcjzl0/iiflfinance

IIFL Home Finance Limited:
https://www.indiaratings.co.in/pressrelease/86700

IIFL Samasta Finance Limited:
https://www.indiaratings.co.in/pressrelease/1npj3d6e5il5d2tfvh5oy782/iiflsamastafinance

Kindly take the same on record and oblige.

Thanking you,

For **IIFL Finance Limited**

SAMRAT SANYAL
Digitally signed by SAMRAT SANYAL
Date: 2026.11.13 14:42:39 +05'30'

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

CC:

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1st Floor, Unit No. 101, The Signature,
Building No. 13B, Road 1C, Zone 1,
GIFT SEZ, GIFT City, Gandhinagar, Gujarat,
India – 382050

NSE IFSC Limited
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