

November 14, 2025

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
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Subject: Assignment and/or Affirmation of Credit Ratings by India Ratings and Research Pvt Ltd

Dear Sir/ Madam,

Pursuant to provisions of Regulations 30 and 51 read with Schedule III of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended from time to time), we hereby inform you that India Ratings and Research Pvt Ltd ("India Ratings and Research"), the credit rating agency, has affirmed its rating as IND AA/Stable for Non-Convertible Debentures ("NCDs") and IND AA-/Stable for Perpetual Debt (Tier I) Instrument ("PDI") and has assigned rating as IND AA/Stable to NCDs amounting to Rs. 20,000 million and Bank Loan facilities amounting to Rs. 30,000 million of IIFL Finance Limited ("the Company").

Further, India Ratings and Research has affirmed its rating as IND AA/Stable for NCDs and has assigned rating as IND AA/Stable for NCDs amounting to Rs. 10,000 million of IIFL Samasta Finance Limited ("Samasta"), a material subsidiary of the Company.

Furthermore, India Ratings and Research has affirmed its rating as IND AA/Stable for NCDs amounting to Rs. 30,000 million of IIFL Home Finance Limited ("HFC"), a material subsidiary of the Company.

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

IIFL Finance Limited

<https://www.indiaratings.co.in/pressrelease/79951>

IIFL Samasta Finance Limited

<https://www.indiaratings.co.in/pressrelease/79953>

IIFL Home Finance Limited

<https://www.indiaratings.co.in/pressrelease/79952>

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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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, Wagale Estate, Thane – 400604

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