July 22, 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	The Manager, Listing Department, India International Exchange (IFSC) Limited 1st Floor, Unit No. 101, The Signature Building No. 13B, Road 1C, Zone 1, GIFT SEZ, GIFT City, Gandhinagar, Gujarat – 382050 India INX Symbol: 500058	The Manager, Listing Department, NSE IFSC Limited Unit-1201, 12th Floor, Brigade International Financial Centre, Block-14, Road 1C, Zone 1, GIFT SEZ, GIFT City, Gandhinagar, Gujarat – 382355

Subject: Outcome of the Board Meeting held on July 22, 2026

Dear Sir/Madam,

Pursuant to Regulations 30 and 51 of the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations"), as amended from time to time, we wish to inform you that the Board of Directors of the Company at its meeting held today i.e., **Wednesday, July 22, 2026**, inter-alia, considered, noted and/or approved the following matters:

The Consolidated and Standalone Unaudited Financial Results ("Financial Results") of the Company for the quarter ended June 30, 2026. In this regard, following are enclosed:

a. The Unaudited Financial Results along with the Limited Review Report for the quarter ended June 30, 2026, as required under Regulations 33 and 52 of the Listing Regulations **(enclosed as Annexure A)**;

b. Disclosures in accordance with Regulation 52(4) of the Listing Regulations;

c. Security Cover Certificate pursuant to Regulation 54 of the Listing Regulations read with SEBI Master Circular No. SEBI/HO/DDHS-PoD-1/P/CIR/2025/117 dated August 13, 2025, as amended from time to time **(enclosed as Annexure B)**;

d. Statement of Utilization of Issue Proceeds and Statement of Deviation and Variation in use of Issue Proceeds of Non-Convertible Securities during the quarter ended June 30, 2026, pursuant to Regulation 52(7) & 52(7A) of the Listing Regulations **(enclosed as Annexure C)**;

e. Mr. Amit Sharma, Business Head– Unsecured Lending, Senior Management Personnel has decided to step down from the position of Business Head– Unsecured Lending, with effect from July 22, 2026, pursuant to internal movement within the Company **(The requisite details in terms of the SEBI Master Circular dated January 30, 2026 is enclosed as Annexure D1)**. Further, his letter in connection with stepping down from the aforesaid position is **enclosed as Annexure D2**.

The results have been uploaded on the website of the Stock Exchanges at https://www.nseindia.com and https://www.bseindia.com and on the website of the Company at http://www.iifl.com.

The Meeting of the Board of Directors commenced at 10:30 a.m. (IST) and concluded at 3.35 p.m. (IST).

Kindly take the same on record and oblige.

Thanking you,

For **IIFL Finance Limited**

Samrat Sanyal

Digitally signed by Samrat Sanyal
Date: 2026.07.22 15:36:28 +05'30'

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

Encl: as above

Sharp & Tannan Associates	G. M. Kapadia & Co.
Chartered Accountants	**Chartered Accountants**
87, Nariman Bhavan,	1007, Raheja Chambers
227, Nariman Point, Mumbai – 400 021.	213, Nariman Point, Mumbai – 400 021.

Independent Auditors' Review Report on Consolidated Unaudited Quarterly Financial Results of the Company Pursuant to the Regulation 33 and 52 of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

TO THE BOARD OF DIRECTORS OF
IIFL Finance Limited

Introduction

We have reviewed the accompanying Statement of Consolidated Unaudited Financial Results of IIFL Finance Limited ("the Parent") and its subsidiaries (the Parent and its subsidiaries together referred to as "the Group") for the quarter ended June 30, 2026 ("the Statement"), being submitted by the Parent pursuant to the requirement of Regulation 33 and 52 of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations").

This Statement, which is the responsibility of the Parent's Management and approved by the Parent's Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under section 133 of the Companies Act, 2013, and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

Scope of the Review

We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters, and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.

We also performed procedures in accordance with the circular issued by the SEBI under Regulation 33(8) of the Listing Regulations, to the extent applicable.

The Statement includes the results of the following entities:

Sr No	Name of the Entities	Relationship
1	IIFL Finance Limited	Holding Company
2	IIFL Home Finance Limited (IHFL)	Subsidiary
	IIHFL Sales Limited	Subsidiary of IHFL
3	IIFL Samasta Finance Limited	Subsidiary
4	IIFL Fintech Private Limited (formerly IIFL Open Fintech Private Limited) (IFPL)	Subsidiary
5	Xtracap Fintech Private Limited – (W.e.f. June 11, 2026)	Subsidiary of IFPL

Sharp & Tannan Associates	G. M. Kapadia & Co.
Chartered Accountants	**Chartered Accountants**
87, Nariman Bhavan,	1007, Raheja Chambers
227, Nariman Point, Mumbai – 400 021.	213, Nariman Point, Mumbai – 400 021.

Conclusion

Based on our review conducted and procedures performed as stated in paragraph above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

Other Matter

We did not review the consolidated unaudited financial results of 2 subsidiaries and standalone unaudited financial results of 1 subsidiary company included in the consolidated unaudited financial results, whose unaudited financial results reflects, total revenues of Rs. 1,585.36 crore, total net profit after tax of Rs. 246.37 crore and total comprehensive income of Rs. 280.79 crore for the quarter June 30, 2026, respectively in consolidated unaudited financial results of the Group. These unaudited financial results have been reviewed by other auditors, whose review reports have been furnished to us by the Management and our conclusion on the Statement, in so far as it relates to the amounts and disclosures included in respect of these subsidiaries is based on the review reports of the other auditors and the procedure performed by us as stated in "scope of the review" paragraph above.

Our Conclusion is not modified in respect of this matter.

For Sharp & Tannan Associates
Chartered Accountants
ICAI Firm Reg. No. 109983W
By the hand of

Sharp & Tannan Associates ICAI Regn. No. 109983W Chartered Accountants

Parthiv S. Desai
Partner
Membership No. 042624

Place: Mumbai
Date: July 22, 2026
UDIN: 26042624ZIYJCX9739

For G. M. Kapadia & Co.
Chartered Accountants
ICAI Firm Reg. No. 104767W
By the hand of

G. M. KAPADIA & CO. MUMBAI Chartered Accountants

Atul Shah
Partner
Membership No. 039569

Place: Mumbai
Date: July 22, 2026
UDIN: 26039569UDHVBP2303

IIFL Finance Limited
CIN: L67100MH1995PLC093797
Regd. office - IIFL house, Sun infotech park, Road no. 16V, Plot no. B-23, Thane industrial estate, Wagle estate, Thane - 400604
Statement of unaudited consolidated financial results for the quarter ended June 30, 2026

(₹ in crore)

Sr. no.	Particulars	Quarter ended			Year ended
		June 30, 2026	March 31, 2026	June 30, 2025	March 31, 2026
		Unaudited	Audited (see note 10)	Unaudited	Audited
1	**Income**				
	Revenue from operations				
(i)	Interest income	3,723.37	3,330.04	2,583.49	11,753.72
(ii)	Dividend income ^	0.00	0.00	-	0.00
(iii)	Fees and commission income	120.86	157.08	107.50	498.09
(iv)	Net gain on fair value changes	-	-	32.65	30.07
(v)	Net gain on derecognition of financial instruments under FVTOCI category	74.92	205.38	229.19	1,068.92
(I)	**Total revenue from operations**	**3,919.15**	**3,692.50**	**2,952.83**	**13,350.80**
(II)	**Other income**	**2.73**	**7.17**	**6.47**	**23.03**
(III)	**Total income (I+II)**	**3,921.88**	**3,699.67**	**2,959.30**	**13,373.83**
2	**Expense**				
(i)	Finance cost	1,719.47	1,609.63	1,288.80	5,717.37
(ii)	Net loss on fair value changes	29.59	14.33	-	-
(iii)	Impairment on financial instruments	294.19	325.71	512.46	1,738.19
(iv)	Employee benefits expenses	599.44	542.04	495.51	2,110.51
(v)	Depreciation, amortisation and impairment	62.90	63.61	47.01	210.62
(vi)	Other expenses	287.65	311.69	259.21	1,188.56
(IV)	**Total expenses**	**2,993.24**	**2,867.01**	**2,602.99**	**10,965.25**
(V)	**Profit before tax (III-IV)**	**928.64**	**832.66**	**356.31**	**2,408.58**
3	**Tax expense**				
(i)	Current tax	308.22	200.54	68.03	395.89
(ii)	Deferred tax	(92.71)	12.08	14.11	195.83
(iii)	Current tax expense relating to prior period/ year	-	(3.22)	-	0.16
(VI)	**Total tax expense**	**215.51**	**209.40**	**82.14**	**591.88**
(VII)	**Net profit after tax (V-VI)**	**713.13**	**623.26**	**274.17**	**1,816.70**
	Attributable to				
(i)	Owners of the Company	675.07	586.84	233.35	1,660.80
(ii)	Non-controlling interest	38.06	36.42	40.82	155.90
4	**Other comprehensive income/ (loss)**				
	A (i) Items that will not be reclassified to profit or loss				
	(a) Remeasurement of defined benefit liability/ (asset)	(5.68)	(0.08)	0.69	(7.80)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	1.43	0.02	(0.17)	1.96
	Subtotal (A)	**(4.25)**	**(0.06)**	**0.52**	**(5.84)**
	B (i) Items that will be reclassified to profit or loss				
	(a) Cash flow hedge (net)	23.31	39.21	(13.92)	35.76
	(b) Others	(1.80)	(4.76)	0.39	(7.41)
	(ii) Income tax relating to items that will be reclassified to profit or loss	(5.41)	(8.67)	3.41	(7.14)
	Subtotal (B)	**16.10**	**25.78**	**(10.12)**	**21.21**
(VIII)	**Other comprehensive income/ (loss) (A+B)**	**11.85**	**25.72**	**(9.60)**	**15.37**
(IX)	**Total comprehensive income for the period/ year (VII+VIII)**	**724.98**	**648.98**	**264.57**	**1,832.07**
	Attributable to				
(i)	Owners of the Company	679.76	609.95	224.95	1,675.72
(ii)	Non-controlling interest	45.22	39.03	39.62	156.35
	Paid up equity share capital (face value of ₹ 2 each)	85.06	85.06	84.99	85.06
	Other equity				13,834.90
	Non-controlling interest				1,699.13
5	**Total equity**				**15,619.09**
6	**Earnings per share**				
	Basic (₹) *	**15.87**	**13.80**	**5.49**	**39.07**
	Diluted (₹) *	**15.78**	**13.72**	**5.45**	**38.75**

Notes:
^ Amounts less than ₹ 0.01 crore are shown as ₹ 0.00 crore.
* Quarter ended numbers are not annualised.

Sharp & Tannan Associates ICAI Regn. No. 109983W Chartered Accountants

G. M. Kapadia & Co. MUMBAI Chartered Accountants

For IIFL Finance Limited

IIFL FINANCE LIMITED

Date : July 22, 2026
Place : Mumbai

Nirmal Jain
Managing Director
DIN: 00010535

IIFL FINANCE LIMITED
CIN : L67100MH1995PLC093797
Regd. Office:- IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B-23, Thane Industrial Estate, Wagle Estate, Thane – 400604

1. The above consolidated financial results for the quarter ended June 30, 2026, have been reviewed and recommended by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on July 22, 2026. The Joint Statutory Auditors of the Company have carried out a limited review of the aforesaid results and have issued an unmodified conclusion.

2. These consolidated financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards 34 "Interim Financial reporting" ("Ind AS 34") as prescribed under Section 133 of the Companies Act, 2013 read with relevant Rules issued there under and other accounting principles generally accepted in India and in accordance with the requirements of Regulation 33 and 52 of the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

3. The above consolidated financial results of the group include standalone financial results of the holding company, consolidated financial results of two subsidiaries and standalone financial results of one subsidiary.

4. During the quarter ended June 30, 2026, the Company allotted 35,412 equity shares (previous quarter: 61,648) having face value of ₹ 2/- each on exercise of stock options under the Employee Stock Option Scheme(s).

5. The Group's main business is financing and investing activities. All other activities revolve around the main business. Further all activities are carried out within India. As such there are no separate reportable segments as per the Indian Accounting Standard (Ind AS) 108 on Operating Segment.

6. The Income-tax Department conducted a search under Section 132 of the Income-tax Act, 1961 (the Act) at the registered office and certain other premises of IIFL Finance Limited (the Holding Company) and IIFL Home Finance Limited (the Subsidiary Company) in January 2025. On receipt of notice under Section 158BC of the Act, the Holding and Subsidiary Company filed return for the block period from April 01, 2018 to February 03, 2025 on December 3, 2025. Without prejudice to its rights and contentions, the Holding Company offered income of ₹ 2.35 crore on ad-hoc basis on account of potential additions / disallowances relating to legal claim of expenses / allowances made earlier and has paid taxes aggregating to ₹ 1.47 crore. The Holding Company has received assessment order u/s 158BC(1)(c) of the Act dated May 12,2026 wherein tax demand of ₹ 475.56 crore has been raised. The Holding Company believes that there are adequate factual and legal grounds to substantiate its position in appeals against the said order. The Holding Company has already filed appeal against the said order with the relevant authority. Further, the Holding Company has filed penalty abeyance, stay of demand and other applications which are pending before income tax authorities. In respect of Subsidiary Company, the assessment proceedings are currently in progress, and the Subsidiary Company continues to extend full cooperation to the Income-tax authorities. The Subsidiary Company has not received any orders / demand notices till date. The Management, after considering all available records and facts, is of the view that there would not be any material adverse impact on the financial position of the Holding Company and the Subsidiary Company and hence no material adjustments are required to be made in the financial results of the Holding Company and the Subsidiary Company.

7. The Secured Non-Convertible Debentures are secured by way of a first pari passu charge on receivables of the group, both present and future, book debts, loans and advances and current assets of the group, except those receivables present and/or future specifically and exclusively charged in favor of certain existing charge holders and specified immovable property such that a security cover of 100% or higher (up to 125%) as per the terms of the offer document is maintained till the time of maturity.

Sharp & Tannan Associates ICAI Regn. No. 109983W Chartered Accountants

G. M. KAPADIA & CO. MUMBAI Chartered Accountants

IIFL FINANCE LIMITED

8. During the Quarter ended June 30, 2026, The Finance Committee of Holding Company, vide its resolution dated June 03, 2026, approved pricing of 7.60% p.a. Fixed Rate, Senior, Secured Notes due 2029 ("Notes"), issued under Regulations and/or Rule 144A of the U.S. Securities Act of 1933 as part of the USD 1,000,000,000 Global Medium Term Note Programme, updated by the Holding Company by way of offering circular dated May 25, 2026. Accordingly, on June 10, 2026, the Holding Company raised USD 500,000,000 through issuance of said Notes. The Notes are listed on India International Exchange (IFSC) Limited and NSE IFSC Limited.

9. Disclosure in compliance with Regulation 52(4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 is attached as **Annexure 1**.

10. The figures for the quarter ended March 31, 2026, are the balancing figures between audited figures in respect of the year ended March 31, 2026, and the unaudited figures of nine months ended December 31, 2025.

11. Previous period/ year figures have been regrouped/ reclassified to make them comparable with those of the current period.

By order of the Board
For **IIFL Finance Limited**

Sharp & Tannan Associates ICAI Regn. No. 109983W Chartered Accountants

G. M. Kapadia & Co. MUMBAI Chartered Accountants

IIFL Finance Limited

Nirmal Jain
Managing Director
DIN: 00010535

Date: July 22,2026
Place: Mumbai

Annexure 1

Disclosure in compliance with Regulations 52(4) of of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, for the quarter ended June 30 2026.

Sr. no	Particulars	Ratios
1)	Debt - equity ratio[1]	4.52
2)	Debt service coverage ratio[2]	Not Applicable
3)	Interest service coverage ratio[2]	Not Applicable
4)	Outstanding redeemable preference shares (quantity)	NIL
5)	Outstanding redeemable preference share (₹ in crore)	NIL
6)	Capital redemption reserve (₹ in crore)	230.11
7)	Debenture redemption reserve (₹ in crore)	12.80
8)	Net worth (₹ in crore)[3]	14,200.45
9)	Net profit after tax (₹ in crore) (before non contolling interest)	713.13
10)	Earning per share: (in ₹) (not annualised)	
	a) Basic	15.87
	b) Diluted	15.78
11)	Current ratio[2]	Not Applicable
12)	Long term debt to working capital[2]	Not Applicable
13)	Bad debts to accounts receivable ratio[2]	Not Applicable
14)	Current liability ratio[2]	Not Applicable
15)	Total debt to total asset ratio[4]	0.80
16)	Debtor turnover ratio[2]	Not Applicable
17)	Inventory turnover ratio[2]	Not Applicable
18)	Operating margin[5]	31.20%
19)	Net profit margin[6]	18.18%
20)	Sector specific ratio	
	a) GNPA %	1.55%
	b) NNPA %	0.82%
	c) Specific provision coverage ratio[7]	47.30%

Notes:

1) Debt-equity ratio = Total borrowing/ total equity
2) The Company is registered under the Reserve Bank of India Act, 1934 as Non-Banking Financial Company, hence these ratios are not applicable.
3) Networth means share capital plus reserves less miscellaneous expenditure to the extent not written off.
4) Total debt to total asset = Total borrowing/ total asset.
5) Operating margin = Operating profit/ total revenue
6) Net profit margin = Net profit after tax/ total income
7) Specific provision coverage = Stage 3 ECL provision/ gross non performing advances (GNPA)

Sharp & Tannan Associates ICAI Regn. No. 109983W Chartered Accountants

G. M. KAPADIA & CO. MUMBAI Chartered Accountants

IIFL FINANCE LIMITED

Sharp & Tannan Associates	G. M. Kapadia & Co.
Chartered Accountants	**Chartered Accountants**
87, Nariman Bhavan,	1007, Raheja Chambers
227, Nariman Point, Mumbai – 400 021.	213, Nariman Point, Mumbai – 400 021.

Independent Auditors' Review Report on Standalone Unaudited Quarterly Financial Results of the Company pursuant to the Regulation 33 and 52 of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015

TO THE BOARD OF DIRECTORS OF
IIFL Finance Limited

Introduction

We have reviewed the accompanying statement of standalone unaudited financial results of IIFL Finance Limited ("the Company") for the quarter ended June 30, 2026 ("the Statement"), being submitted by the Company pursuant to the requirement of Regulation 33 and 52 of the Securities Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended ("the Listing Regulations").

This Statement, which is the responsibility of the Company's Management and approved by the Board of Directors, has been prepared in accordance with the recognition and measurement principles laid down in the Indian Accounting Standard 34 "Interim Financial Reporting" ("Ind AS 34"), prescribed under Section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.

Scope of the Review

We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410 "Review of Interim Financial Information Performed by the Independent Auditor of the Entity", issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the financial statements are free of material misstatement. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.

Sharp & Tannan Associates ICAI Regn. No. 109983W Chartered Accountants

G. M. Kapadia & Co. MUMBAI Chartered Accountants

Sharp & Tannan Associates Chartered Accountants 87, Nariman Bhavan, 227, Nariman Point, Mumbai – 400 021.	G. M. Kapadia & Co. Chartered Accountants 1007, Raheja Chambers 213, Nariman Point, Mumbai – 400 021.

Conclusion

Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement of standalone unaudited financial results prepared in accordance with applicable accounting standards and other recognized accounting practices and policies has not disclosed the information required to be disclosed in terms of the Listing Regulations including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the Reserve Bank of India in respect of income recognition, asset classification, provisioning and other related matters.

For Sharp & Tannan Associates
Chartered Accountants
ICAI Firm Reg. No. 109983W
By the hand of

Sharp & Tannan Associates ICAI Regn. No. 109983W Chartered Accountants

Parthiv S. Desai
Partner
Membership No. 042624

Place: Mumbai
Date: July 22, 2026
UDIN: 26042624ZPJOIR2191

For G. M. Kapadia & Co.
Chartered Accountants
ICAI Firm Reg. No. 104767W
By the hand of

G. M. KAPADIA & CO. MUMBAI Chartered Accountants

Atul Shah
Partner
Membership No. 039569

Place: Mumbai
Date: July 22, 2026
UDIN: 26039569RLIIBN9013

IIFL Finance Limited
CIN: L67100MH1995PLC093797
Regd. office - IIFL house, Sun infotech park, Road no. 16V, Plot no. B-23, Thane industrial estate, Wagle estate, Thane - 400604
Statement of unaudited standalone financial results for the quarter ended June 30, 2026

(₹ in crore)

Sr. no.	Particulars	Quarter ended			Year ended
		June 30, 2026	March 31, 2026	June 30, 2025	March 31, 2026
		Unaudited	Audited (see note 13)	Unaudited	Audited
1	**Income**				
	Revenue from operations				
(i)	Interest income	2,261.52	1,977.44	1,248.56	6,438.86
(ii)	Dividend income ^	0.00	121.98	-	121.98
(iii)	Fees and commission income	39.34	42.32	42.57	151.69
(iv)	Net gain on fair value changes	-	-	15.26	-
(v)	Net gain on derecognition of financial instruments under FVTOCI category	43.23	141.21	172.78	735.41
(I)	**Total revenue from operations**	**2,344.09**	**2,282.95**	**1,479.17**	**7,447.94**
(II)	**Other income**	**0.46**	**3.76**	**6.39**	**19.17**
(III)	**Total income (I+II)**	**2,344.55**	**2,286.71**	**1,485.56**	**7,467.11**
2	**Expense**				
(i)	Finance cost	1,036.76	984.91	701.42	3,273.29
(ii)	Net loss on fair value changes	51.34	21.80	-	20.25
(iii)	Impairment on financial instruments	153.98	143.01	182.50	705.59
(iv)	Employee benefits expenses	283.63	271.84	232.20	1,076.06
(v)	Depreciation, amortisation and impairment	51.46	51.75	34.46	163.14
(vi)	Other expenses	162.49	172.10	156.63	722.69
(IV)	**Total expenses**	**1,739.66**	**1,645.41**	**1,307.21**	**5,961.02**
(V)	**Profit before tax (III-IV)**	**604.89**	**641.30**	**178.35**	**1,506.09**
3	**Tax expense**				
(i)	Current tax	238.55	139.74	-	243.28
(ii)	Deferred tax	(100.77)	(7.34)	45.58	105.89
(iii)	Current tax expense relating to prior period/ year	-	-	-	3.40
(VI)	**Total tax expense**	**137.78**	**132.40**	**45.58**	**352.57**
(VII)	**Net profit after tax (V-VI)**	**467.11**	**508.90**	**132.77**	**1,153.52**
4	**Other comprehensive income/ (loss)**				
	A (i) Items that will not be reclassified to profit or loss				
	- Remeasurement of defined benefit liability/ (asset)	(4.35)	(0.13)	(0.16)	(9.22)
	(ii) Income tax relating to items that will not be reclassified to profit or loss	1.10	0.03	0.04	2.32
	Subtotal (A)	**(3.25)**	**(0.10)**	**(0.12)**	**(6.90)**
	B (i) Items that will be reclassified to profit or loss				
	- Cash flow hedge (net)	(25.82)	17.45	(5.25)	27.11
	(ii) Income tax relating to items that will be reclassified to profit or loss	6.50	(4.39)	1.32	(6.82)
	Subtotal (B)	**(19.32)**	**13.06**	**(3.93)**	**20.29**
(VIII)	**Other comprehensive income/ (loss) (A+B)**	**(22.57)**	**12.96**	**(4.05)**	**13.39**
(IX)	**Total comprehensive income for the period/ year (VII+VIII)**	**444.54**	**521.86**	**128.72**	**1,166.91**
	Paid up equity share capital (face value of ₹ 2 each)	85.06	85.06	84.99	85.06
	Other equity				7,475.65
5	**Total equity**				**7,560.71**
6	**Earnings per share**				
	Basic (₹) *	**10.98**	**11.97**	**3.13**	**27.14**
	Diluted (₹) *	**10.92**	**11.90**	**3.10**	**26.91**

Notes:
^ Amounts less than ₹ 0.01 crore are shown as ₹ 0.00 crore.
* Quarter ended numbers are not annualised.

For IIFL Finance Limited

Sharp & Tannan Associates ICAI Regn. No. 109983W Chartered Accountants

G. M. Kapadia & Co. MUMBAI Chartered Accountants

IIFL Finance Limited

Nirmal Jain
Managing Director
DIN: 00010535

Date : July 22, 2026
Place : Mumbai

IIFL FINANCE LIMITED
CIN : L67100MH1995PLC093797
Regd. Office:- IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B-23, Thane Industrial Estate, Wagle Estate, Thane – 400604

1. The above standalone financial results for the quarter ended June 30, 2026, have been reviewed and recommended by the Audit Committee and approved by the Board of Directors of the Company at its meeting held on July 22, 2026. The Joint Statutory Auditors of the Company have carried out a limited review of the aforesaid results and have issued an unmodified conclusion.

2. These standalone financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 "Interim Financial reporting" ("Ind AS 34") as prescribed under Section 133 of the Companies Act, 2013 read with relevant Rules issued there under, RBI Guidelines and other accounting principles generally accepted in India and in accordance with the requirements of Regulation 33 and 52 of the Securities and Exchange Board of India ("SEBI") (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

3. During the quarter ended June 30, 2026, the Company allotted 35,412 equity shares (previous quarter:61,648) having face value of ₹ 2/- each on exercise of stock options under the Employee Stock Option Scheme(s).

4. The Company's main business is financing and investing activities. All other activities revolve around the main business. Further all activities are carried out within India. As such there are no separate reportable segments as per Indian Accounting Standard (Ind AS) 108 on operating segments.

5. The Company is a Non-Banking Financial Company registered with the RBI and is classified as a NBFC-Middle Layer (NBFC-ML) in accordance with the RBI (NBFC - Scale Based Regulation) Directions 2023.

6. The Income-tax Department had conducted a search under Section 132 of the Income-tax Act, 1961(the Act) at the registered office and certain other premises of the Company in January 2025. On receipt of notice under Section 158BC of the Act, the Company filed return for the block period from April 01, 2018 to February 03, 2025 on December 3, 2025. Without prejudice to its rights and contentions, the Company offered additional income of ₹ 2.35 crore on ad-hoc basis on account of potential additions / disallowances relating to legal claim of expenses / allowances made earlier and has paid taxes aggregating to ₹ 1.47 crore. The Company has received assessment order u/s 158BC(1)(c) of the Act dated May 12, 2026 wherein tax demand of ₹ 475.56 crore has been raised. The Company believes that there are adequate factual and legal grounds to substantiate its position in appeals against the said order. The Company has already filed appeal against the said order with the relevant authority. Further, the Company has filed penalty abeyance, stay of demand and other applications which are pending before income tax authorities. Management, after considering all available records and facts, is of the view that there would not be any material adverse impact on the financial position of the Company and hence no material adjustments are required to be made in the financial results of the Company.

7. Disclosures as per the notification no. RBI/DOR/2025-26/334 DOR.ACCREC.No.253/21.04.018/2025-26 dated 28 November 2025 Reserve Bank of India (Nonbanking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 relating to the total amount of loans not in default / stressed loans transferred and acquired to / from other entities:

    a) The Company has not acquired any loans, not in default, during the quarter ended June 30, 2026.

    b) The Company has not acquired any stressed loans during the quarter ended June 30, 2026.

    c) The Company has not transferred any stressed loans during the quarter ended June 30, 2026.

Sharp & Tannan Associates Chartered Accountants ICAI Regn. No. 109983W

G. M. Kapadia & Co. Mumbai Chartered Accountants

IIFL Finance Limited

d) Details of loans transferred which were not in default during the quarter ended June 30, 2026:

Particulars	**Direct Assignment**	**PTC**
Count of loan accounts assigned	1,99,424	1,34,868
Amount of loan accounts assigned (₹ in crore)	4,802.33	1,956.44
Weighted average maturity (in months)	15.20	20.49
Weighted average holding period (in months)	3.44	3.76
Retention of beneficial economic interest	9.76%	8.46%
Coverage of tangible security coverage	100%	100%
Rating-wise distribution of rated loans	Unrated	Rated
Break-up of loans transferred / acquired through assignment / novation and loan participation	Direct Assignment deals	Securitization deals
Instances where we have agreed to replace loans transferred to transferee(s) or pay damages arising out of any representation or warranty	Nil	Nil

e) Details on recovery ratings assigned for Security Receipts (SR) as on June 30, 2026:

Recovery Rating^	**Anticipated recovery as per recovery rating**	**Outstanding face value (₹ in crore)**
RR3	50% - 75%	73.59
RR2	75% - 100%	1,038.33
RR1	100% - 150%	1,790.18
Unrated*		37.00
Total		**2,939.10**

^Recovery rating is assigned by external rating agency.

*Pursuant to regulatory norms, the ARC shall obtain an initial rating of SRs from an approved credit rating agency within a period of six months from the date of acquisition of assets by it.

8. The Secured Non-Convertible Debentures are secured by way of a first pari passu charge on receivables of the Company, both present and future, book debts, loans and advances and current assets of the Company, except those receivables present and/or future specifically and exclusively charged in favor of certain existing charge holders and specified immovable property such that a security cover of 100% or higher (up to 125%) as per the terms of the offer document is maintained till the time of maturity.

9. During the Quarter ended June 30, 2026, The Finance Committee, vide its resolution dated June 03, 2026, approved pricing of 7.60% p.a. Fixed Rate, Senior, Secured Notes due 2029 ("Notes"), issued under Regulations and/or Rule 144A of the U.S. Securities Act of 1933 as part of the USD 1,000,000,000 Global Medium Term Note Programme, updated by the Company by way of offering circular dated May 25, 2026.

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IIFL Finance Limited

Accordingly, on June 10, 2026, the Company raised USD 500,000,000 through issuance of said Notes. The Notes are listed on India International Exchange (IFSC) Limited and NSE IFSC Limited.

10. Disclosure on Co-Lending Arrangements as per Reserve Bank of India (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 (Updated as on April 1, 2026):

Particulars	**Amount (₹ in Crore)**
1. Total outstanding loans under co-lending	11,531.19
2. Share retained by the Company (%)	20%
3. Share retained by Partner RE (%)	80%
4. Performance of total outstanding loans under co-lending	
A. Standard (%)	99.85%
B. NPA (%)	0.15%
5. Number of active co-lending partners	12
6. Weighted average rate of interest	20.07%
7. Product and sector in which co-lending is done	Gold (Retail)
8. Service fee income	3.79
9. DLG exposure outstanding	NA

11. Disclosures on the details of project finance during the quarter ended June 30, 2026 as required by Reserve Bank of India (Non-Banking Financial Companies - Financial Statements: Presentation and Disclosures) Directions, 2025 (Disclosures are made as per Ind AS financial statements except otherwise stated) Notification No. RBI/DOR/2025-26/359 Master Direction DOR.ACC.REC.No.278/21.04.018/2025-26 dated November 28, 2025.

(in ₹ crore)

Sr. No.	**Description**	**Number of accounts**	**Total outstanding**
1	Projects under implementation accounts at the beginning of the quarter	1	15.00
2	Projects under implementation accounts sanctioned during the quarter	1	48.73
3	Projects under implementation accounts where DCCO has been achieved during the quarter	-	-
4	Projects under implementation accounts at the end of the quarter. (1+2-3)	2	63.73
5	Out of '4' – accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
5.1	Out of '5' – accounts in respect of which Resolution plan has been implemented.	-	-

Sharp & Tannan Associates ICAI Regn. No. 109983W Chartered Accountants

G. M. KAPADIA & CO. MUMBAI Chartered Accountants

IIFL FINANCE LIMITED

Sr. No.	Description	Number of accounts	Total outstanding
5.2	Out of '5' – accounts in respect of which Resolution plan is under implementation.	-	-
5.3	Out of '5' – accounts in respect of which Resolution plan has failed.	-	-
6	Out of '5', accounts in respect of which resolution process involving extension in original / extended DCCO, as the case may be, has been invoked due to change in scope and size of the project.	-	-
7	Out of '5', account in respect of which cost overrun associated with extension in original / extended DCCO, as the case may be, was funded	-	-
7.1	Out of '7', accounts where SBCF was sanctioned during financial closure and renewed continuously	-	-
7.2	Out of '7', accounts where SBCF was not pre-sanctioned or renewed continuously	-	-
8	Out of '4' – accounts in respect of which resolution process not involving extension in original / extended DCCO, as the case may be, has been invoked.	-	-
8.1	Out of '8' – accounts in respect of which Resolution plan has been implemented.	-	-
8.2	Out of '8' – accounts in respect of which Resolution plan is under implementation.	-	-
8.3	Out of '8' – accounts in respect of which Resolution plan has failed.	-	-

12. Disclosure in compliance with Regulation 52(4) of the SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 is attached as **Annexure 1**.

13. The figures for the quarter ended March 31, 2026, are the balancing figures between audited figures in respect of the year ended March 31, 2026, and the unaudited figures of nine months ended December 31, 2025.

14. Previous period/ year figures have been regrouped/ reclassified to make them comparable with those of the current period.

By order of the Board
For **IIFL Finance Limited**

Sharp & Tannan Associates Chartered Accountants ICAI Regn. No. 109983W

G. M. Kapadia & Co. Chartered Accountants MUMBAI

IIFL Finance Limited

Nirmal Jain
Managing Director
DIN: 00010535

Date: July 22,2026
Place: Mumbai

Annexure 1

Disclosure in compliance with Regulations 52(4) of of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 as amended, for the quarter ended June 30 2026.

Sr. No.	Particulars	Ratios
1)	Debt - equity ratio[1]	5.37
2)	Debt service coverage ratio[2]	Not applicable
3)	Interest service coverage ratio[2]	Not applicable
4)	Outstanding redeemable preference shares (quantity)	NIL
5)	Outstanding redeemable preference shares (₹ in crore)	NIL
6)	Capital redemption reserve (₹ in crore)	230.11
7)	Debenture redemption reserve (₹ in crore)	12.80
8)	Net worth (₹ in crore)[3]	7,813.73
9)	Net profit/ (loss) after tax (₹ in crore)	467.11
10)	Earning per share: (in ₹) (not annualised)	
	a) Basic	10.98
	b) Diluted	10.92
11)	Current ratio[2]	Not applicable
12)	Long term debt to working capital[2]	Not applicable
13)	Bad debt to accounts receivable ratio[2]	Not applicable
14)	Current liability ratio[2]	Not applicable
15)	Total debt to total asset ratio[4]	0.81
16)	Debtor turnover ratio[2]	Not applicable
17)	Inventory turnover ratio[2]	Not applicable
18)	Operating margin[5]	32.37%
19)	Net profit margin[6]	19.92%
20)	Sector specific ratio	
	a) GNPA %	1.27%
	b) NNPA %	0.71%
	c) Specific provision coverage ratio[7]	44.79%
21)	Capital to risk-weighted assets ratio (CRAR)	17.07%
	Tier I CRAR	12.24%
	Tier II CRAR	4.83%
22)	Liquidity coverage ratio for the quarter ended	220.12%

Notes:

1) Debt-equity ratio = Total borrowing/ total equity
2) The Company is registered under the Reserve Bank of India Act, 1934 as Non-Banking Financial Company, hence these ratios are not applicable.
3) Networth means share capital plus reserves less miscellaneous expenditure to the extent not written off.
4) Total debt to total asset = Total borrowing/ total asset.
5) Operating margin = Operating profit/ total revenue
6) Net profit margin = Net profit after tax/ total income
7) Specific provision coverage = Stage 3 ECL provision/ gross non performing advances (GNPA)

Sharp & Tannan Associates Regn. No. 109983W Chartered Accountants

G. M. Kapadia & Co. MUMBAI Chartered Accountants

IIFL Finance Limited

G. M. KAPADIA & CO.
(REGISTERED)
CHARTERED ACCOUNTANTS
1007, RAHEJA CHAMBERS, 213, NARIMAN POINT, MUMBAI 400 021. INDIA
PHONE : (91-22) 6611 6611 FAX : (91-22) 6611 6600

To
The Board of Directors of
IIFL Finance Limited
Mumbai.

Independent Auditor's Certificate on maintenance of security cover and compliance with the covenants as per the Offer Document / Information Memorandum / General Information Document / Key Information Document / Debenture Trust Deed pursuant to Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015.

1. As required by Regulation 54 read with Regulation 56(1)(d) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 and relevant provisions of the Securities and Exchange Board of India (Issue and Listing of Non–Convertible Securities) Regulations, 2021 (collectively referred to as the "SEBI Regulations") as amended from time to time, **IIFL Finance Limited** ("the Company") desires a certificate regarding maintenance of security cover as per the terms of Offer Document(s) / Information Memorandum(s) / General Information Document / Key Information Document(s) / Debenture Trust Deed(s) (collectively referred to as the "Offer Documents"), in the form of book debts / receivables on the amounts due and payable to all secured lenders in respect of listed debt securities ("Secured Lenders") issued by the Company and compliance with financial & other covenants of the Offer Documents in respect of listed debt securities as on June 30, 2026.

2. This certificate is required by the Company also for the purpose of submission to the Debenture Trustee of the Company to ensure compliance with the SEBI Regulations and SEBI Master Circular SEBI/HO/DDHS-PoD-1/P/CIR/2025/117dated August 13, 2025 (the "Master Circular") in respect of its listed non-convertible debt securities as on June 30, 2026.

Management's Responsibility

3. The Management of the Company is responsible for preparation of the attached Annexure-I (the "Statement") from the Unaudited Standalone Financial Statements, books of accounts and other relevant documents of the Company as at and for the quarter ended June 30, 2026, and also, responsible for maintenance of all accounting and other relevant records and supporting documents. This responsibility includes the designing, implementation and maintenance of internal controls relevant to the preparation and presentation of the Statement and applying an appropriate basis of preparation and making estimates that are reasonable in the circumstances.

   The management is also responsible for:

   a. ensuring maintenance of the security cover available for debenture holders is more than the cover required as per the Offer Documents in respect of listed debt securities;

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MUMBAI DELHI-NCR CHENNAI BENGALURU HYDERABAD JAIPUR

b. accurate computation of security cover available for debenture holders based on the unaudited Standalone Financial Statements of the Company as at and for the quarter ended June 30, 2026;

c. compliance with the financial & other covenants of the Offer Documents in respect of listed debt securities; and

d. ensuring compliance with the SEBI Regulations and the Master Circular as stated in para 2 above.

The attached Statement is certified by the head of treasury of the Company. We have stamped and initialled the attached Statement for identification purposes.

4. The management is responsible to ensure that all the information provided to us for the purposes of this certificate are true, complete and correct in all respect and are not misleading in any manner.

Auditor's Responsibility for the Statement

5. Based on our examination of the security cover available for Secured Lenders, which has been prepared from the unaudited Standalone Financial Statements as at and for the quarter ended June 30, 2026, and relevant records of the Company, our responsibility is to provide limited assurance that security cover available for Secured Lenders has been maintained by the Company in accordance with the Offer Documents in respect of listed debt securities.

   Further, basis our examination, our responsibility is to provide limited assurance that prima facie the Company has complied with the financial & other covenants mentioned in the Offer Documents in respect of listed debt securities.

6. The procedure performed in limited assurance engagement vary in nature and timing from and are less in extent than for, reasonable assurance engagement and consequently, the level of assurance obtained in a limited assurance engagement is substantially lower than the assurance that would have been obtained had a reasonable assurance engagement been performed. We have performed the following procedures in relation to the Statement:

   i. Obtained and verified the particulars in the Statement as per the per the Offer Documents in respect of listed debt securities on sample basis.

   ii. Verified the particulars in the Statement on sample basis from the unaudited Financial Statements prepared by the Management, books of accounts and other relevant documents and records submitted to us by the Company.

   iii. Examined the arithmetical accuracy of the computation of the security cover indicated in the Statement.

   iv. Verified on test check basis the compliance with the financial covenants for the quarter ended June 30, 2026; and

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v. Performed inquiries with the Management and obtained necessary Representation from the Management with respect to the matters stated in the Statement.

7. We conducted our examination in accordance with the Guidance Note on Reports or Certificates for Special Purposes ("the Guidance Note") and Standards on Auditing issued by the Institute of Chartered Accountants of India. The Guidance Note requires that we comply with the ethical requirements of the Code of Ethics issued by the ICAI.

8. We have complied with the relevant applicable requirements of the Standard on Quality Control (SQC) – 1, Quality Control for Firms that Perform Audits and Reviews of Historical Financial Information, and Other Assurance and Related Service Engagements.

Conclusion

9. Based on our examination as mentioned above and according to the information and explanations given to us, nothing has come to our attention that causes us to believe that:

   a. The computation of security cover available for Secured Lenders contained in the Statement is not in agreement with the unaudited Standalone Financial Statements for the quarter ended and as at June 30, 2026 and other relevant records and documents maintained by the Company;

   b. Security cover available for Secured Lenders is not 100 percent or more than the cover required as per the Offer Documents in respect of listed debt securities; and

   c. The Company has not complied with the financial of the Offer Documents in respect of listed debt securities.

Restriction on use

10. This Certificate has been issued at the specific request of the Company pursuant to the requirements of the SEBI Regulations for onward submission to the Debenture Trustees. It should not be used by any other person or for any other purpose. Accordingly, we do not accept or assume any liability or any duty of care or for any other purpose or to any other party to whom it is shown or into whose hands it may come without our prior consent in writing.

For G. M. Kapadia & Co.
Chartered Accountants
ICAI Firm Reg. No. 104767W

G. M. KAPADIA & CO. MUMBAI Chartered Accountants

Atul Shah
Partner
Membership No. 039569
UDIN: 26039569YMUXZO2317

Place: Mumbai
Dated this 22nd day of July 2026

Statement

INR in Crores

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O
		Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	(Total C to H)	Related to only those items covered by this certificate				
Particulars	Description of asset for which this certificate relate	Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari passu charge***	Other assets on which there is pari- Passu charge (excluding items covered in coloumn F		debt amount considered more than once (due to exclusive plus pari passu charge)		Market Value for Assets charged on Exclusive basis	Carrying /book value for exclusive charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)	Market Value for Pari passu charge Assetsviii Relating to Column F	Carrying value/book value for pari passu charge assets where market value is not ascertainable or applicable (For Eg. Bank Balance, DSRA market value is not applicable)*	Total Value(=K+L+M+N)
		Book Value	Book Value	Yes/ No	Book Value	Book Value								
ASSETS									-				-	-
Property, Plant and Equipment	Hypothecated Property		-		0.00		160.53		160.53				0.00	0.00
Capital Work-in- Progress			-		-		8.24		8.24				-	-
Right of Use Assets			-		-		367.79		367.79				-	-
Goodwill			-		-		-		-				-	-
Intangible Assets			-		-		3.77		3.77				-	-
Intangible Assets under Development			-		-		0.29		0.29				-	-
Investments	The receivables of the Company, book debts, loans and advances and current assets of the Company		-	Yes	3,683.16		2,513.47		6,196.63				3,683.16	3,683.16
Loans			7,004.70	Yes	34,797.42		506.32		42,308.44				34,797.42	34,797.42
Inventories			-		-		-		-				-	-
Trade Receivables			-	Yes	11.94		6.51		18.45				11.94	11.94
Cash and Cash Equivalents			-	Yes	929.56		-		929.56				929.56	929.56
Bank Balances other than Cash and Cash Equivalents			517.20		38.89		209.76		765.85				38.89	38.89
Others			-	Yes	1,117.14		2,037.71		3,154.85				1,117.14	1,117.14
Total		-	**7,521.90**		**40,578.11**	-	**5,814.39**	-	**53,914.40**				**40,578.11**	**40,578.11**
LIABILITIES														
Debt securities to which this certificate pertains				Yes	5,037.46		-		5,037.46					
Other debt sharing pari-passu charge with above debt				No	21,790.35		-		21,790.35					
					-		-		-					
Other Debt					-		-		-					
Subordinated debt					-		3,850.61		3,850.61					
Borrowings					-		-		-					
Bank			7,147.00		-		-		7,147.00					
Debt Securities			-		-		5,209.94		5,209.94					
Others			-		-		-		-					
Trade payables			-		-		226.52		226.52					
Lease Liabilities			-		-		441.80		441.80					
Provisions			-		-		1,110.82		1,110.82					
Others			-		-		1,083.16		1,083.16					
Total	-	-	**7,147.00**		**26,827.81**	-	**11,922.85**	-	**45,897.66**					
Cover on Book Value**														
Cover on Market Value														
				Pari-Passu Security Cover Ratio	1.51									

**The receivables of the Company are non trading book where loans are in the nature of held to maturity and created with a sole objective of collecting principal and interest. The Company has considered the carrying value (before netting off impairment loss allowance) for this certificate*

***Asset cover ratio is calculated only for debt for which this certificate is issued*

****The total assets considered for pari passu charge is calculated based on asset cover requirement as per respective borrowing documents*

SIGNED FOR IDENTIFICATION BY [signature]
G. M. KAPADIA & CO.
MUMBAI

For IIFL Finance Limited

[signature]

Govind Modani
Head - Treasury

IIFL FINANCE

IIFL FINANCE

Annexure C

Statement of utilization of issue proceeds:

Name of the Issuer	ISIN	Mode of Fund Raising (Public issues/ Private placement)	Type of instrument	Date of raising funds	Amount Raised (INR in Crores)	Funds utilized (INR in Crores)	Any deviation (Yes/No)	If 8 is Yes, then specify the purpose of for which the funds were utilized	Remarks, if any
1	2	3	4	5	6	7	8	9	10
IIFL Finance Limited	INE530B08250	Private Placement	Non-Convertible Debentures	29-05-2026	100.00	100.00	No	NA	NA

For **IIFL Finance Limited**

Samrat Sanyal
Company Secretary & Compliance Officer

Place: Mumbai
Date: July 22, 2026

IIFL FINANCE

Statement of deviation/variation in use of issue proceeds:

Particulars	**Remarks**
Name of listed entity	IIFL Finance Limited
Mode of fund raising	Public Issue / Private Placement
Type of instrument	Non-Convertible Securities
Date of raising funds	Please refer Statement of utilization of issue proceeds given above
Amount raised	Please refer Statement of utilization of issue proceeds given above
Report filed for the quarter ended	June 30, 2026
Is there a deviation/ variation in use of funds raised?	No
Whether any approval is required to vary the objects of the issue stated in the prospectus/ offer document?	NA
If yes, details of the approval so required?	NA
Date of approval	NA
Explanation for the deviation/ variation	NA
Comments of the audit committee after review	NA
Comments of the auditors, if any	NA

Objects for which funds have been raised and where there has been a deviation/ variation, in the following table:

Original object	**Modified object, if any**	**Original allocation**	**Modified allocation, if any**	**Funds utilised**	**Amount of deviation/ variation for the quarter according to applicable object (in Rs. crore and in %)**	**Remarks, if any**
There has been no deviation / variation in the use of funds raised. Hence, not applicable.						

Deviation could mean:

a. Deviation in the objects or purposes for which the funds have been raised.
b. Deviation in the amount of funds actually utilized as against what was originally disclosed.

For **IIFL Finance Limited**

IIFL Finance Ltd.

Samrat Sanyal
Company Secretary & Compliance Officer

Place: Mumbai
Date: July 22, 2026

IIFL Finance Limited
CIN No.: L67100MH1995PLC093797
Corporate Office – 802, 8th Floor, Hubtown 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

Annexure D1

Details as required under Regulation 30 read with Schedule III of the Listing Regulations and SEBI Master Circular No. HO/49/14/14(7)2025-CFD-POD2/I/3762/2026 dated January 30, 2026

Sr. No.	Particulars	Details
a)	Reason for change viz. ~~appointment, re-appointment, resignation, removal, death or~~ otherwise	Stepping down from the position of Business Head - Unsecured Lending of the Company effective July 22, 2026, as a part of internal movement and transitioning into another role within the Company.
b)	Date of ~~appointment / re-appointment /~~ cessation (as applicable) ~~& term of appointment/re-appointment~~	July 22, 2026
c)	Brief profile (in case of appointment)	Not Applicable
d)	Disclosure of relationships between directors (in case of appointment of a director)	Not Applicable

IIFL Finance Limited
CIN No.: L67100MH1995PLC093797
Corporate Office – 802, 8th 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

Annexure D2

July 22, 2026

To,
The Board of Directors
IIFL Finance Limited

Dear Sir(s)/Madam,

I, Amit Sharma, hereby step down from my current position as Business Head – Unsecured Lending, Senior Management Personnel of IIFL Finance Limited (the "Company") with effect from July 22, 2026 as a part of internal movement that necessitates my transition into another role within the Company.

Request you to kindly take note of the same.

Thanking you,

Sharma

Amit Sharma