

November 28, 2024

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| <b>The Manager,<br/>Listing Department,<br/>BSE Limited,<br/>Phiroze Jeejeebhoy Towers,<br/>Dalal Street,<br/>Mumbai 400 001.<br/>BSE Scrip Code: 532636</b> | <b>The Manager,<br/>Listing Department,<br/>The National Stock Exchange of India Ltd.,<br/>Exchange Plaza, 5<sup>th</sup> Floor, Plot C/1, G Block,<br/>Bandra - Kurla Complex, Bandra (E),<br/>Mumbai 400 051.<br/>NSE Symbol: IIFL</b> |
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**Subject: Intimation w.r.t. proposed public issue of Secured, Rated, Listed, Redeemable, Non-Convertible Debentures (“NCDs”) by IIFL Home Finance Limited (“Material Subsidiary”).**

Dear Sir/ Madam,

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (“Listing Regulations”) (as amended from time to time), we wish to inform you that IIFL Home Finance Limited (“HFC”), a Material Subsidiary, has informed IIFL Finance Limited (“the Company”) that HFC has filed a Tranche I Prospectus (“Prospectus”) with the Registrar of Companies, for the public issue of NCDs of the face value of ₹1,000 each, for an amount up to ₹ 100 crore (“Base Issue Size”) with an option to retain over subscription up to ₹ 400 crore, aggregating to ₹ 500 crore, which is within the shelf limit of ₹ 3,000 crores.

The Tranche I Issue will open for subscription for a period as prescribed in the Prospectus.

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 as **Annexure A**.

Kindly take above on record and oblige.

**Thanking you,**

For **IIFL Finance Limited**

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**Samrat Sanyal**  
**Company Secretary & Compliance Officer**  
**Email Id: [csteam@iifl.com](mailto:csteam@iifl.com)**  
**Place: Mumbai**

Encl: a/a

**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](mailto:csteam@iifl.com) Website: [www.iifl.com](http://www.iifl.com)

**Annexure A**

Details as required under Regulation 30 read with Schedule III of the Listing Regulations and SEBI Circular No. SEBI/HO/CFD/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023:

|  |   |
|--|---|
| <b>type of securities proposed to be issued (viz. equity shares, convertibles etc.);</b>   | Secured, Rated, Listed, Redeemable, Non-Convertible Debentures.   |
| <b>type of issuance (further public offering, rights issue, depository receipts (ADR/GDR), qualified institutions placement, preferential allotment etc.);</b> | Public Issue.   |
| <b>total number of securities proposed to be issued or the total amount for which the securities will be issued (approximately);</b>                           | 50,00,000   |
| <b>size of the issue;</b>  | ₹ 100 crore (“Base Issue Size”) with an option to retain oversubscription upto ₹ 400 crore, aggregating upto ₹ 500 crore.   |
| <b>whether proposed to be listed? If yes, name of the stock exchange(s);</b>   | Yes<br>National Stock Exchange of India Limited and BSE Limited   |
| <b>tenure of the instrument - date of allotment and date of maturity;</b>  | As per Annexure 1   |
| <b>coupon/interest offered, schedule of payment of coupon/interest and principal;</b>  | As per Annexure 1   |
| <b>charge/security, if any, created over the assets;</b>   | The principal amount of the NCDs to be issued in terms of the Shelf Prospectus and Tranche I Prospectus together with all interest due and payable on the NCDs, thereof shall be by way of first <i>pari-passu</i> / specified charge by way of hypothecation of identified book debts of the HFC, created in favor of the Debenture Trustee, as specifically set out in and fully described in the Debenture Trust Deed, such that a security cover to the extent of 1.0 times of the outstanding principal amounts and interest thereon is maintained at all times until the Maturity Date. |
| <b>special right/interest/privileges attached to the instrument and changes thereof;</b>   | NA  |
| <b>delay in payment of interest / principal amount for a period of more than three months from the due date or default in payment of interest / principal;</b> | In case of default in payment of interest and/or principal redemption on the due dates, additional interest of at least 2% p.a. over the coupon rate shall be payable by our Company for the defaulting period (ii) In case of delay in listing of the debt securities beyond the stipulated, our Company shall pay penal   |

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|   |   |
|---|---|
|   | interest of at least 1% p.a. over the coupon rate from the deemed date of allotment till the listing of such debt securities to the investor. |
| <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> | NA  |
| <b>details of redemption of preference shares indicating the manner of redemption (whether out of profits or out of fresh issue) and debentures;</b>  | NA  |

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**Annexure 1**
**Details of the proposed issuance of NCDs**

| Series   | I                                    | II         | III       | IV**      | V          | VI        | VII       | VIII       | IX        |
|--|--------------------------------------|------------|-----------|-----------|------------|-----------|-----------|------------|-----------|
| Frequency of Interest Payment  | Annual                               | NA         | Monthly   | Annual    | NA         | Monthly   | Annual    | NA         | Annual    |
| Minimum Application  | ₹ 10,000 (10 NCDs) across all Series |            |           |           |            |           |           |            |           |
| Face Value/ Issue Price of NCDs (₹/ NCD)                                 | ₹ 1,000                              |            |           |           |            |           |           |            |           |
| In Multiples of thereafter (₹)   | ₹ 1,000 (1 NCD)                      |            |           |           |            |           |           |            |           |
| Tenor  | 24 months                            | 24 months  | 36 months | 36 months | 36 months  | 60 months | 60 months | 60 months  | 84 months |
| Coupon (% per annum) for NCD Holders in Category I, II, III & IV         | 8.85%                                | NA         | 8.65%     | 9.00%     | NA         | 8.90%     | 9.25%     | NA         | 9.25%     |
| Effective Yield (per annum) for NCD Holders in Category I, II, III & IV  | 8.85%                                | 8.85%      | 9.00%     | 9.00%     | 9.00%      | 9.27%     | 9.25%     | 9.25%      | 9.25%     |
| Mode of Interest Payment   | Through various modes available      |            |           |           |            |           |           |            |           |
| Amount (₹ / NCD) on Maturity for NCD Holders in Category I, II, III & IV | ₹ 1,000                              | ₹ 1,184.85 | ₹ 1,000   | ₹ 1,000   | ₹ 1,295.20 | ₹ 1,000   | ₹ 1,000   | ₹ 1,557.00 | ₹ 1,000   |
| Maturity / Redemption Date (Months from the Deemed Date of Allotment)    | 24 months                            | 24 months  | 36 months | 36 months | 36 months  | 60 months | 60 months | 60 months  | 84 months |
| Put and Call Option  | NA                                   |            |           |           |            |           |           |            |           |

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