

December 29, 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 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 Pvt. Ltd. ("India Ratings and Research"), credit rating agency, has assigned rating as IND AA/Stable to Bank Loan facilities amounting to Rs. 20,000 million and Non-Convertible Debentures ("NCDs") amounting to Rs. 30,000 million.

Further, India Ratings and Research has affirmed its rating as IND AA/Stable for Bank Loan facilities amounting to Rs. 30,000 million & NCDs amounting to Rs. 22,500 million and IND AA-/Stable amounting to Rs. 3,000 million for Perpetual Debt (Tier I) Instrument of IIFL Finance Limited ("the Company").

The ratings by India Ratings and Research for the Company is hosted on their website i.e.

<https://www.indiaratings.co.in/pressrelease/80672>

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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