

No. CTL/DEB/21-22/Noting Certificate/233

April 29, 2021

To Whomsoever It May Concern,

CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, Catalyst Trusteeship Limited ("**Debenture Trustee**") hereby confirm that we have received and noted the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulation, 2015 ("**Regulations**"), provided to us by **IIFL Home Finance Limited ("the Company")** for the Half year ended March 31, 2021.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For **Catalyst Trusteeship Limited**



For CATALYST TRUSTEESHIP LIMITED
Authorised Signatory

Authorised Signatory

Encl: Results submitted by Company



April 28, 2021

**The Manager,
Listing Department,
The National Stock Exchange of India Ltd.,
Exchange Plaza, 5 Floor, Plot C/1,
G Block, Bandra - Kurla Complex,
Bandra (E), Mumbai 400 051**

Dear Sir/Madam,

Sub: Compliance with Regulation 52 of SEBI (Listing Obligation & Disclosure Requirements), Regulations, 2015

Pursuant to Regulation 52 of SEBI (Listing Obligation & Disclosure Requirements), Regulations, 2015, kindly find enclosed herewith:

1. Audited Financial Results of the Company for the Half Year/ Year ended on March 31, 2021 along with Report of Statutory Auditors. – *Annexure I*
2. Disclosure under Regulation 52(4) of SEBI (Listing Obligation & Disclosure Requirements), Regulations, 2015. – *Annexure II*
3. The Company is identified as “Large Corporate Entity” in terms of SEBI Circular no. SEBI/HO/DDHS/CIR/P/2018/144 dated November 26, 2018 and the requisite disclosures made in this regard to the Stock Exchange on April 28, 2021 are enclosed along with the audited financial results for the year ended March 31, 2021.

The certificate of the Debenture Trustees as required under Regulation 52(5) of SEBI (Listing Obligation & Disclosure Requirements), Regulations, 2015 will be submitted separately in due course.

Request you to kindly take the same on your records.

Thanking you.

Yours faithfully,

for IIFL Home Finance Limited

AJAY

JAISWAL

Ajay Jaiswal

Company Secretary

Encl: a/a

Digitally signed by
AJAY JAISWAL
Date: 2021.04.28
23:08:24 +05'30'

IIFL Home Finance Limited

(Formerly known as India Infoline Housing Finance Limited)

CIN No. U65993MH2006PLC166475

Regd. Office - IIFL House, Sun Infotech Park, Road no. 16V, Plot no. B-23, MIDC Thane Industrial Area, Wagle Estate, Thane – 400604

Corporate Office- Plot No.98, Udyog Vihar, Phase - IV, Gurgaon – 122015

Tel: (91-22) 2580 6654 Fax: (91-22) 3929 4000 Web Site- <http://www.iiflhomeloans.com>

**INDEPENDENT AUDITORS' REPORT TO THE BOARD OF DIRECTORS ON
STANDALONE ANNUAL FINANCIAL RESULTS UNDER REGULATION 52 OF
THE SECURITIES AND EXCHANGE BOARD OF INDIA (LISTING OBLIGATIONS
AND DISCLOSURE REQUIREMENTS) REGULATIONS, 2015
FOR THE YEAR ENDED 31 MARCH 2021**

Report on the audit of the Standalone Annual Financial Results

Opinion

We have audited the accompanying Statement of Audited Standalone annual financial results of **IIFL Home Finance Ltd.** ("the company") for the half year and year ended March 31, 2021, attached herewith, being submitted by the company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended ("the Listing Regulations").

In our opinion and to the best of our information and according to the explanations given to us these standalone annual financial results:

- i. are presented in accordance with the requirements of Regulation 52 of the Listing Regulations in this regard; and
- ii. give a true and fair view in conformity with the recognition and measurement principles laid down in the applicable Indian Accounting Standards and other accounting principles generally accepted in India, of the net profit and other comprehensive income and other financial information for half year and year ended March 31, 2021.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("the SAs") specified under Section 143(10) of the Companies Act, 2013 ("the Act"). Our responsibilities under those Standards are further described in the Auditor's Responsibilities for the Audit of the Standalone annual financial results section of our report. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the standalone annual financial results under the provisions of the Companies Act, 2013 and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the Code of Ethics. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion on standalone annual financial results.

Emphasis of Matter

We draw attention to Note 5 to the standalone annual financial results on the possible effects of the COVID 19 Pandemic.

Our opinion is not modified in respect of this matter.



Management's and Board of Directors' Responsibilities for the Standalone Annual Financial Results

These standalone annual financial results have been prepared on the basis of the standalone annual financial statements.

The Company's Board of Directors are responsible for the preparation of these financial results that give a true and fair view of the net profit and other comprehensive income and other financial information in accordance with the recognition and measurement principles laid down in the Indian Accounting Standards prescribed under Section 133 of the Act read with relevant rules issued thereunder and other accounting principles generally accepted in India and in compliance with Regulation 52 of the Listing Regulations. This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding of the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the standalone annual financial results that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the standalone annual financial results, the Board of Directors are responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the Board of Directors either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the Company's financial reporting process.

Auditor's Responsibilities for the Audit of the Standalone Annual Financial Results

Our objectives are to obtain reasonable assurance about whether the standalone annual financial results as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these standalone annual financial results.



As part of an audit in accordance with the SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the standalone annual financial results, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under Section 143(3)(i) of the Act, we are also responsible for expressing our opinion through a separate report on the complete set of financial statements on whether the Company has adequate internal financial controls with reference to financial statements in place and operating effectiveness of such controls.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the Board of Directors in the standalone annual financial results.
- Conclude on the appropriateness of the Board of Directors' use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the standalone annual financial results or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Company to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the standalone annual financial results, including the disclosures, and whether the standalone annual financial results represent the underlying transactions and events in a manner that achieves fair presentation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.



Other Matters

- a. The standalone annual financial results include the results for the half year ended March 31, 2021 and those of the corresponding previous half year ended March 31, 2020 being the balancing figure between the audited figures in respect of the full financial year and the published audited year-to-date figures up to the half year ended September 30, 2020 and September 30, 2019 respectively
- b. These standalone annual financial results include the standalone annual financial results in respect of the year and half year ended March 31, 2020 which were audited by other auditors who expressed an unmodified opinion on those financial statements vide their report dated 05th June 2020 on those standalone annual financial results.

Our opinion is not modified in respect of these matters.

For M. P. Chitale & Co.

Chartered Accountants

Firm Regn. No.101851W



Harnish Shah

Partner

Membership No.: 145160

UDIN: 21145160AAAAAG2122

Place: Mumbai

Date: April 28, 2021

STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2021

Amount in lakhs

Sr. No.	Particulars	Half Year ended		Year Ended	
		Unaudited Mar 31, 2021	Unaudited Mar 31, 2020	Audited Mar 31, 2021	Audited Mar 31, 2020
1	Income				
(I)	Revenue from operations				
(i)	Interest Income	90,405.03	81,839.42	1,77,866.35	1,63,703.06
(ii)	Dividend Income	401.48	-	407.14	-
(iii)	Fees and commission income	3,954.22	2,975.07	6,473.79	6,199.45
(iv)	Net gain on fair value changes	363.06	1,119.46	1,850.13	2,035.25
(v)	Net gain on derecognition of financial instruments under amortised cost category	2,723.71	265.26	9,099.25	2,348.58
(I)	Total Revenue from operations	97,847.50	86,199.21	1,95,696.66	1,74,286.34
(II)	Other Income	8,158.30	4,004.73	11,078.39	6,015.76
(III)	Total Income (I+II)	1,06,005.80	90,203.94	2,06,775.05	1,80,302.10
2	Expenses				
(i)	Finance Costs	52,088.48	54,470.09	1,05,327.34	1,08,664.46
(ii)	Net loss on modification of financial instruments under amortised cost category	732.73	-	732.73	-
(iii)	Impairment on financial instruments, including write-offs	11,508.65	8,875.15	27,168.73	12,940.07
(iv)	Employee Benefits Expenses	8,339.15	7,936.76	15,844.32	16,963.08
(v)	Depreciation, amortization and impairment	379.99	414.33	814.29	889.19
(vi)	Other expenses	3,262.96	3,912.33	5,889.31	7,801.33
(IV)	Total Expenses	76,311.96	75,608.66	1,55,776.72	1,47,258.13
(V)	Profit before exceptional items and tax (III-IV)	29,693.84	14,595.28	50,998.33	33,043.97
(VI)	Exceptional Item	-	-	-	150.40
(VII)	Profit before tax (V-VI)	29,693.84	14,595.28	50,998.33	32,893.57
3	Tax Expense:				
(i)	Current Tax	7,943.27	5,095.71	14,193.27	8,551.00
(ii)	Deferred Tax	(1,643.70)	(1,958.10)	(3,314.15)	(1,174.26)
(iii)	Tax of earlier years	9.68	(86.33)	9.68	(86.33)
(VIII)	Total Tax Expense	6,309.25	3,051.28	10,888.80	7,290.41
(IX)	Profit before impact of change in the rate of Corporate tax on Opening Deferred Tax (VII-VIII)	23,384.59	11,544.00	40,109.53	25,603.16
(X)	Impact of change in the rate of Corporate tax on Opening Deferred Tax	-	-	-	1,110.95
(XI)	Profit for the period (VII-VIII)	23,384.59	11,544.00	40,109.53	24,492.21
(XII)	Other Comprehensive Income				
A (i)	Items that will not be reclassified to profit or loss				
(a)	Remeasurement of defined benefit liabilities/(assets)	106.92	(31.83)	155.76	(55.05)
(ii)	Income tax relating to items that will not be reclassified to profit or loss	(26.91)	8.01	(39.20)	13.86
Subtotal (A)		80.01	(23.82)	116.56	(41.19)
B (i)	Items that will be reclassified to profit or loss				
(a)	Cash Flow Hedge (net)	358.99	(623.00)	(477.51)	(435.78)
(b)	Fair value of loans carried at FVTOCI	(76.45)	-	(76.45)	-
(ii)	Income tax relating to items that will be reclassified to profit or loss	(71.11)	156.80	139.42	109.68
Subtotal (B)		211.43	(466.20)	(414.54)	(326.10)
Other Comprehensive Income (A+B)		291.44	(490.02)	(297.98)	(367.29)
(XIII)	Total Comprehensive Income for the period	23,676.03	11,053.98	39,811.55	24,124.92
(XIV)	Earnings per equity share of face value Rs. 10 each (not annualised)				
Basic (Rs.)		111.52	55.05	191.29	116.81
Diluted (Rs.)		111.52	55.05	191.29	116.81



Notes:

Amount in lakhs

1. Statement of Assets and Liabilities:

Sr. No.	Particulars	Audited As at 31 Mar 2021	Audited As at 31 Mar 2020
	ASSETS		
(1) Financial Assets			
(a)	Cash and cash equivalents	41,232.76	92,516.67
(b)	Bank Balance other than (a) above	44,374.02	35,566.34
(c)	Receivables		
(i)	Trade Receivables	3,082.26	1,816.30
(d)	Loans	14,56,492.27	12,93,732.07
(e)	Investments	16,721.98	5,340.87
(f)	Other Financial assets	23,378.49	13,757.81
(2) Non-financial Assets			
(a)	Current tax assets (Net)	1,435.74	1,280.45
(b)	Deferred tax Assets (Net)	7,017.13	3,366.04
(c)	Investment Property	700.46	1,118.34
(d)	Property, Plant and Equipment	248.36	487.19
(e)	Right of use assets	1,316.79	2,383.52
(f)	Other Intangible assets	12.60	29.37
(g)	Other non-financial assets	373.56	354.42
(h)	Assets held for sale	1,394.64	-
	Total Assets	15,97,781.06	14,51,749.39
	LIABILITIES AND EQUITY		
(1) Financial Liabilities			
(a)	Derivative financial instruments	2,920.83	1,502.72
(b)	Trade Payables		
(I)	Trade Payables		
(i)	total outstanding dues of micro enterprises and small enterprises	-	-
(ii)	total outstanding dues of creditors other than micro enterprises and small enterprises	3,515.85	2,907.36
(II)	Other Payables		
(i)	total outstanding dues of micro enterprises and small enterprises	-	-
(ii)	total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
(c)	Finance Lease Obligation	1,490.30	2,534.88
(d)	Debt Securities	2,10,274.98	2,36,676.09
(e)	Borrowings (Other than Debt Securities)	10,47,082.16	9,50,341.78
(f)	Subordinated Liabilities	43,667.31	47,487.47
(g)	Other financial Liabilities	58,538.87	25,827.72
(2) Non-financial liabilities			
(a)	Current tax liabilities (Net)	3,125.92	761.45
(b)	Provisions	1,257.81	1,601.02
(c)	Other non-financial liabilities	11,336.10	2,107.48
(3) Equity			
(a)	Equity and Share Capital	2,096.82	2,096.82
(b)	Other Equity	2,12,474.11	1,77,904.60
	Total Liabilities and Equity	15,97,781.06	14,51,749.39



IIFL Home Finance Limited
(Formerly known as India Infoline Housing Finance Limited)
CIN No. U65993MH2006PLC166475

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Corporate Office- Plot No.98, Udyog Vihar, Phase - IV, Gurgaon - 122015
Tel: (91-22) 2580 6654 Fax: (91-22) 3929 4000 Web Site- <http://www.iiflhomeloans.com>

- 2 The above audited financial results of the Company have been reviewed by the Audit Committee and subsequently approved by the Board of Directors of the Company at its Meeting held on April 28, 2021 and have been subjected to audit by the statutory auditors of the Company on which the auditors have expressed an unmodified opinion.

The Statement includes the results for the half year ended March 31, 2021 and half year ended March 31, 2020 being the balancing figure between the audited figures in respect of the full financial year and the published year to date figures up to the half year of the current financial year which were subjected to limited review.
- 3 The audited financial results have been prepared in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations 2015 as modified by Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016 read with CIR/IMD/DFI/69/2016 dated August 10, 2016
- 4 Operating segments are reported in a manner consistent with the internal reporting provided to the Chief Operating Decision Maker (CODM). CODM is responsible for allocating the resources, assessing the financial performance and position of the Company and makes strategic decision.
- 5 The Covid-19 pandemic has impacted most economies and banking systems globally, including India. The nation-wide lockdown in April-May 2020 substantially impacted economic activity. The easing of lockdown measures subsequently led to gradual improvement in economic activity and progress towards normalcy. These developments resulted in regulatory measures like moratorium on payment of dues and standstill in asset classification to mitigate the economic consequences on borrow etc. It also resulted in increase in provisioning reflecting higher actual and expected additions to non-performing loans following the cessation of moratorium and asset classification standstill. The current second wave of Covid-19 pandemic, where the number of new cases has increased significantly in India, has resulted in re-imposition of localised/regional lockdown measures in various parts of the country. The impact of the second wave on the Company's results remains uncertain and dependent on future developments, which are often outside of the Company's control and accordingly, actuals may differ from the estimates used in the preparation of the financial statements on the reporting date.

The impact, including credit quality and provision, of the Covid-19 pandemic, on company, is uncertain and will depend on the spread of Covid-19, the effectiveness of current and future steps taken by the governments and central bank to mitigate the economic impact, steps taken by the company and the time it takes for economic activities to return to pre-pandemic levels. The Companies capital and liquidity position is strong.

The Supreme Court, in a writ petition, through its interim order dated September 3, 2020 had directed that accounts which were not declared as NPA till August 31, 2020 shall not be declared as NPA till further orders. Pursuant to the Supreme Court's final order in Q4-2021 and the related RBI notification issued on April 7, 2021, the Company has classified these borrower accounts as per the extant IRAC Norms.
- 6 In accordance with RBI notification dated April 7, 2021, the Company is required to refund/adjust 'interest on interest' to borrowers. As required by the RBI notification, the methodology for calculation of such interest on interest has recently been circulated by the Indian Banks' Association. The Company is in the process of suitably implementing this methodology. At March 31, 2021 the Company has created a liability towards estimated interest relief and reduced the same from the interest income.
- 7 The Board of Directors declared interim dividend of Rs. 25 per equity share on January 23, 2021.
- 8 Previous year's/periods figures have been regrouped / reclassified wherever necessary

By order of the Board
For IIFL Home Finance Limited



Date: 28-Apr-21

Place: Gurugram



Manu Batra
Executive Director & CEO
DIN: 07406284

Initial Disclosure as a Large Corporate Entity - Annexure A

Sr. No.	Particulars	Details
1	Name of the Company	IIFL Home Finance Limited
2	CIN	U65993MH2006PLC166475
3	Outstanding Borrowing of the Company (As on March 31, 2021) in Rs. Crs	Rs. 12,690.47 Cr*
4	Highest Credit Rating during the previous FY along with the name of the Credit Rating Agency	BWR AA+ /Negative
	Name of the Stock Exchange in which fine shall be paid in case of shortfall in the required borrowing under the Framework	National Stock Exchange of India Ltd.

We confirm that we are a Large Corporate Entity as per the applicability criteria given under the SEBI circular SEBI/HO/DDHS/CIR/P/2018/144 dated November 26, 2018.

*The outstanding borrowing of the Company as on March 31, 2021 is on provisional and unaudited basis.



Ajay Jaiswal
Designation: Company Secretary
Contact Details: 8588833639
Date: April 28, 2021



Amit Gupta
Designation: Chief Financial Officer
Contact Details: 9810101294
Date: April 28, 2021

IIFL Home Finance Limited

(Formerly known as India Infoline Housing Finance Limited)

CIN No. U65993MH2006PLC166475

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Annual Disclosure to be made by an entity identified as a LC

Sr. No.	Particulars	Details
1	Name of the Company	IIFL Home Finance Limited
2	CIN	U65993MH2006PLC166475
3	Report filed for FY	2020-21
4	Details of the borrowings (all figures in Rs crore)	Rs. in Crore
	i. Incremental borrowing done in FY (a)	Rs. 4,714 Cr
	ii. Mandatory borrowing to be done through issuance of debt securities (b) = (25% of a)	Rs. 1,178.50 Cr
	iii. Actual borrowings done through debt securities in FY (c)	Rs. 462 Cr
	iv. Shortfall in the mandatory borrowing through debt securities, if any (d) = (b) - (c) {If the calculated value is zero or negative, write "nil"}	Rs. 716.50 Cr
	v. Reasons for short fall, if any, in mandatory borrowings through debt securities	Company has not been able to fully achieved borrowing target of debt security due to higher cost expectation & lower appetite among investors

*the details of incremental borrowings are on provisional and unaudited basis



Ajay Jaiswal
Designation: Company Secretary
Contact Details: 8588833639
Date: April 28, 2021



Amit Gupta
Designation: Chief Financial Officer
Contact Details: 9810101294
Date: April 28, 2021

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Details of Secured Non Convertible Debentures under Regulation 52(4) of SEBI (Listing Obligation and Disclosure Requirements), Regulations, 2015						
S. No.	Particulars			Disclosure		
A	Credit rating and change in credit rating			ICRA AA, CARE AA, CRISIL AA, Brickwork AA+ CRISIL - Change of outlook - AA(Negative) to AA(Stable)		
B	Debt - equity ratio			5.98		
C	Previous/next due dates for payment of interest/principal amount					
S. No.	ISIN	Previous Due Date for payment of Interest/repayment of principal amount and whether the same has been paid or not	Confirmation whether the Previous Payment of Interest/Principal has been paid or not	Next Due date for payment of Interest/repayment of principal amount	Interest Amount/Redemption Amount payable in Rs.	Asset Cover Available (times the outstanding principal amount)
1	INE477L07701	03-Nov-20	Paid	03-Nov-21	44,50,000.00	1 Time
2	INE477L08089	27-Jul-20	Paid	27-Jul-21	6,63,75,000.00	NA
3	INE477L08097	27-Jul-20	Paid	27-Jul-21	4,46,50,000.00	NA
4	INE477L07800	Apr 6, 2021	Paid	-	-	1 Time
5	INE477L07818	Oct 5, 2020	Paid	-	-	NA
6	INE477L07826	N.A.	-	Apr 30, 2021	68,82,22,579.20	1 Time
7	INE477L08105	Feb 28, 2021	Paid	Feb 28, 2022	90,50,000.00	NA
8	INE477L08030	Mar 31, 2021	Paid	Jul 26, 2021	17,57,21,780.82	NA
9	INE477L08048	Mar 31, 2021	Paid	Aug 10, 2021	10,37,97,260.27	NA
10	INE477L08055	Mar 31, 2021	Paid	Jan 25, 2022	10,76,43,800.00	NA
11	INE477L08063	Mar 31, 2021	Paid	Feb 11, 2022	10,80,77,000.00	NA
12	INE477L08071	Mar 31, 2021	Paid	Mar 31, 2022	1,39,50,000.00	NA
13	INE477L07834 /INE477L07AC 2	Nov 15, 2020	Paid	May 15, 2021	31,31,43,800.00	1 Time
14	INE477L07842	-	-	May 25, 2021	33,57,09,722.14	1 Time
15	INE477L08113	Jun 18, 2020	Paid	Jun 18, 2021	3,94,00,000.00	NA
16	INE477L07859	Jun 28, 2020	Paid	Jun 28, 2021	2,18,12,50,000.00	1 Time
17	INE477L07867	-	-	May 19, 2021	64,56,89,571.03	1 Time
18	INE477L07875	-	-	Aug 5, 2021	32,90,06,430.58	1 Time
19	INE477L08121	Jul 13, 2020	Paid	Jul 13, 2021	2,95,50,000.00	
20	INE477L07883	-	-	Jul 26, 2021	3,07,49,86,975.41	1 Time
21	INE477L07891	-	-	Jul 15, 2021	31,31,96,414.16	1 Time
22	INE477L07909	Jul 24, 2020	Paid	Jul 24, 2021	4,69,00,000.00	1 time
23	INE477L08139	-	-	Aug 11, 2028	No interest applicable, Amount redeemable at maturity	NA
24	INE477L07917	-	-	Aug 11, 2021	1,26,30,48,790.98	1 Time
25	INE477L07933	-	-	Apr 21, 2022	No interest applicable, Amount redeemable at maturity	1 Time

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26	INE477L07941	-	-	Apr 4, 2022	No interest applicable, Amount redeemable at maturity	1 Time
27	INE477L07958	-	-	Sept 29, 2022	No interest applicable, Amount redeemable at maturity	1 Time
28	INE477L07966	-	-	Oct 26, 2021	No interest applicable, Amount redeemable at maturity	1 Time
29	INE477L07982	Dec 21, 2020	Paid	Dec 20, 2021	1,54,95,000.00	1 Time
30	INE477L07990	-	-	Apr 25, 2024	No interest applicable, Amount redeemable at maturity	1 Time
31	INE477L07AA6	Mar 22, 2021	Paid	Mar 22, 2022	1,50,75,000.00	1 Time
32	INE477L07AB4	-	-	Jun 27, 2024	No interest applicable, Amount redeemable at maturity	1 Time
33	INE477L07AD0	Jan 4, 2021 April 3, 2021	Paid	July 3, 2021	6,88,50,000.00	1.25 Times
34	INE477L07AE8	-	-	Aug 19, 2021	10,00,00,000.00	1.25 Times
35	INE477L07AF5	-	-	Nov 12, 2021	26,07,00,000.00	1.25 Times
36	INE477L07AG3	-	-	Feb 11, 2022	1,54,80,000.00	1 Time
37	INE477L07AH1	-	-	Mar 12, 2022	1,63,78,000.00	1 Time
D	Debt Service Coverage ratio			0.85		
E	Interest Service Coverage ratio			1.51		
F	Outstanding redeemable preference shares			-		
G	Debenture Redemption Reserve			Nil		
H	Net worth			2124.34 crs		
I	Net profit after tax			401.10 crs		
J	Earnings per share			191.29		

for IIFL Home Finance Limited

AJAY JAISWAL
Digitally signed
by AJAY JAISWAL
Date: 2021.04.28
23:05:40 +05'30'

Ajay Jaiswal
Company Secretary

IIFL Home Finance Limited

(Formerly known as India Infoline Housing Finance Limited)

CIN No. U65993MH2006PLC166475

Regd. Office - IIFL House, Sun Infotech Park, Road no. 16V, Plot no. B-23, MIDC Thane Industrial Area, Wagle Estate, Thane - 400604

Corporate Office- Plot No.98, Udyog Vihar, Phase - IV, Gurgaon - 122015

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