

## TRACK RECORD OF THE PUBLIC ISSUES MANAGED BY THE MERCHANT BANKER IN THE LAST 3 FINANCIAL YEARS

### IIFL HOME FINANCE LIMITED

#### 1. Type of Issue

Public Issue by IIFL Home Finance Limited, (“Company” or “Issuer”) of Unsecured Subordinated Redeemable Non- Convertible Debentures of the face value of Rs.1,000 each, (“Unsecured NCDs”), for an amount of Rs.1,000 Million (“Base Issue Size”) with an option to retain oversubscription upto Rs 9,000 Million aggregating to Rs.10,000 Million (“Tranche I Issue Limit”) which is within the shelf limit of Rs.50,000 Million.

#### 2. Issue size (Rs crores)

The Tranche I Issue for an amount of INR 1,000 Million with an option to retain over-subscription upto INR 9,000 Million aggregating to a total of upto INR 10,000 Million. The Company had issued and allotted NCDs aggregating to Rs. 6558.23 million in the Issue.

*Source: Minutes of the Meeting between the Company, Registrar to the Issue and Lead Managers to the Issue dated August 2, 2021.*

#### 3. Rating of instrument along with name of the rating agency

Particular	Rating Agency	Rating
(i) As disclosed in the offer document	Brickworks Ratings India Private Limited	“BWR AA+/ Negative (Assigned)”
	CRISIL Limited	“CRISIL AA/ Stable”
(ii) At the end of 1 <sup>st</sup> FY ( March 31, 2022)	Brickworks Ratings India Private Limited	“BWR AA+/ Negative (Assigned)”
	CRISIL Limited	“CRISIL AA/ Stable”

(iii) At the end of 2 <sup>nd</sup> FY ( March 31, 2023)	Brickworks Ratings India Private Limited	"BWR AA+/ Negative (Assigned)"
	CRISIL Limited	"CRISIL AA/ Stable"
(iv) At the end of 3 <sup>rd</sup> FY ( March 31, 2024) *	--	--

\* Rating not disclosed as reporting for the relevant fiscal years has not been completed.

4. **Whether the security created is adequate to ensure 100% asset cover for the debt securities:** Yes\*

\* Source – Debenture Trust Deed dated August 3, 2021.

5. **Subscription level (number of times)\* :** The Issue was subscribed 6.56 times of the Base Issue Size and 0.66 times of the Tranche I Issue Size (after Considering the technical rejection cases).

\* Source – Minutes of the Meeting between the Company, Registrar to the Issue and Lead Managers to the Issue dated August 2, 2021.

6. **Financials of the issuer (as per the annual financial results submitted to stock exchanges under Section 52 of the Listing Obligation and Disclosure Requirements)**

Parameters	On Consolidated basis (Rs In Crs.)		
	1st FY (March 31, 2022)	2nd FY (March 31, 2023)#	3rd FY (March 31, 2024) *
Income from operations	2,087.12	2,581.90	NA
Net Profit for the period	593.44	768.12	NA
Paid-up equity share capital	20.97	26.34	NA
Reserves excluding revaluation reserves	2,682.72	5,527.77	NA

# Source – Audited Financial Statements for the period ended March 31, 2023

\*Financials not disclosed as reporting for the relevant fiscal years has not been completed

**7. Status of the debt securities (whether traded, delisted, suspended by any stock exchange, etc.)<sup>#</sup>**

<b>Particular</b>	
(i) At the end of 1st FY (March 31, 2022)	Listed
(ii) At the end of 2nd FY (March 31, 2023) <sup>#</sup>	Listed
(iii) At the end of 3rd FY (March 31, 2024) *	NA

<sup>#</sup> NCDs are listed on the BSE Limited and National Stock Exchange of India Limited w.e.f August 5, 2021

\* Trading status not disclosed as reporting for the relevant fiscal years has not been completed

**8. Change, if any, in directors of issuer from the disclosures in the offer document**

<b>Particular</b>	<b>Name of Director</b>	<b>Date of appointment / resignation</b>	<b>Appointment / Resignation</b>
(i) At the end of 1st FY (March 31, 2022)	Mr. Kabir Mathur	22.08.2022	Appointment
(ii) At the end of 2nd FY (March 31, 2023)	Mr. Venkataramanan Anantharaman	21.02.2023	Appointment
(iii) At the end of 3rd FY (March 31, 2024) *	NA	NA	NA

\* Changes in Directors not disclosed in the above table as reporting for the relevant fiscal years has not been completed.

**9. Status of utilization of issue proceeds**

(i) As disclosed in the offer document	The Net Proceeds raised through the Issue will be utilized for following activities in the ratio provided as below:  I. For the purpose of lending – at least 75% of the Net Proceeds of the Issue.  II. For General Corporate Purposes – up to 25% of the Net Proceeds of the Issue.
(ii) Actual utilization	Funds utilized for the purpose mentioned in the Offer Document
(iii) Reasons for deviation, if any	NA

*SE intimation dated October 21, 2021*

**10. Delay or default in payment of interest/ principal amount (Yes/ No) (If yes, further details of the same may be given)**

(i) Disclosures in the offer document on terms of issue	The Debenture Trustee will protect the interest of the NCD Holders in the event of default by the Company in regard to timely payment of interest and repayment of principal and they will take necessary action at the Company's cost. (Source: Tranche I Prospectus dated June 29, 2021)
(ii) Delay in payment from the due date	No
(iii) Reasons for delay/ non-payment, if any	--

*SE intimation dated April 11, 2023*

**11. Any other material information**

Announcement	Date
NIL	

All the above information is updated as on May 28, 2023 unless indicated otherwise.