

NAME OF THE ISSUE: IIFL Home Finance Limited

- 1. Type of Issue:** Public Issue by IIFL Home 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 up to Rs. 9,000 Million aggregating to Rs.10,000 Million (“Tranche I Issue”) which is within the shelf limit of Rs. 50,000 Million.
- 2. Issue size (Rs crore):** INR 1,000 Million with an option to retain over-subscription up to INR 9,000 Million aggregating to a total of up to INR 10,000 Million *

* The Company raised INR 655.82 crores

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 |
| | CRISIL Limited | CRISIL AA/Stable |
| (ii) At the end of 1 st FY (March 31, 2022)* | | |
| (iii) At the end of 2 nd FY (March 31, 2023)* | | |
| (iv) At the end of 3 rd 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 cum Mortgage 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 Overall 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 Clause 29 of the listing agreement r debt securities):

(On Standalone basis) (Rs In Crore)

| Parameters | 1st FY (March 31, 2022)* | 2nd FY (March 31, 2023)* | 3rd FY (March 31, 2024)* |
|-----------------------------------------|--------------------------|--------------------------|--------------------------|
| Income from operations | NA | NA | NA |
| Net Profit for the period | NA | NA | NA |
| Paid-up equity share capital | NA | NA | NA |
| Reserves excluding revaluation reserves | NA | NA | NA |

#Source: Annual Report

*Financials not disclosed as reporting for the relevant fiscal years has not been completed / not publicly available

7. Status of the debt securities (whether traded, delisted, suspended by any stock exchange, etc.):#

| Particular | |
|-----------------------------------------------|----|
| (i) At the end of 1st FY (March 31, 2022) * | NA |
| (ii) At the end of 2nd FY (March 31, 2023) * | NA |
| (iii) At the end of 3rd FY (March 31, 2024) * | NA |

NCDs are listed on the BSE Limited and National Stock Exchange of w.e.f. August 9, 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:

| Particular | Name of Director | Appointment / Resignation |
|-----------------------------------------------|------------------|---------------------------|
| (i) At the end of 1st FY (March 31, 2022) * | NA | NA |
| (ii) At the end of 2nd FY (March 31, 2023)* | NA | NA |
| (iii) At the end of 3rd FY (March 31, 2024) * | 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 onward lending and for repayment of interest and principal of existing loans – 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 | Not Available |
| (iii) Reasons for deviation, if any | Not Available |

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 us in regard to timely payment of interest and repayment of principal and they will take necessary action at our cost. |
| (ii) Delay in payment from the due date | No |
| (iii) Reasons for delay/ non- payment, if any | -- |

11. Any other material information:

| Announcement | Date |
|---------------------|-------------|
| - | - |

Source- Stock Exchange filings

For further updates and information, please refer stock exchange website i.e. www.bseindia.com