TRACK RECORD OF THE PUBLIC ISSUES MANAGED BY THE MERCHANT BANKER

Name of the Issue: IIFL HOME FINANCE LIMITED
Tranche I Issue Opening Date: December 06, 2024

1.	**Type of Issue**	**PUBLIC ISSUE BY IIFL HOME FINANCE LIMITED ("COMPANY" OR "ISSUER") OF UPTO 50,00,000 SECURED, RATED, LISTED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE ₹ 1,000 EACH ("NCDs" OR "DEBENTURES"), AMOUNTING UP TO ₹ 100 CRORE ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION OF UPTO ₹ 400 CRORE ("GREEN SHOE OPTION") AGGREGATING UP TO ₹ 500 CRORE ("TRANCHE I ISSUE SIZE" OR "TRANCHE I ISSUE"). THE TRANCHE I ISSUE SIZE IS WITHIN THE SHELF LIMIT OF ₹ 3,000 CRORE AND IS BEING OFFERED BY WAY OF THE TRANCHE I PROSPECTUS DATED NOVEMBER 27, 2024 CONTAINING INTER ALIA THE TERMS AND CONDITIONS OF TRANCHE I ISSUE WHICH SHOULD BE READ TOGETHER WITH THE CORRIGENDUM NOTICE TO THE TRANCHE I PROSPECTUS DATED DECEMBER 04, 2024 (COLLECTIVELY THE "TRANCHE I PROSPECTUS") AND THE SHELF PROSPECTUS DATED NOVEMBER 27, 2024 ("SHELF PROSPECTUS") FILED WITH THE ROC, STOCK EXCHANGES AND SEBI. THE SHELF PROSPECTUS AND THIS TRANCHE I PROSPECTUS CONSTITUTES THE PROSPECTUS.**
2.	**Issue Size (₹ in Crores)**	Tranche I Issue is for secured, rated, listed, redeemable NCDs with a Base Issue size of an amount ₹ 100 Crores, with an option to retain oversubscription up to ₹ 400 Crores, aggregating up to ₹ 500 Crores ("Tranche I Issue Limit"). The Company had issued and allotted 38,03,495 NCDs aggregating to ₹ 3,80,34,95,000 in the Issue. (Source: Minutes of the Meeting between the Company, Registrar to the Issue and Lead Managers to the Issue dated December 26, 2024)
3.	**Rating of instrument along with name of the rating agency**	

	Particular	**Rating Agency**	**Rating**
	(i) As disclosed in the offer document	CRISIL Limited India Ratings & Research Limited	"CRISIL AA/ Stable" "IND AA/Stable"
	(ii) At the end of 1st FY (March 31, 2025)	CRISIL Limited India Ratings & Research Limited	"CRISIL AA/ Stable" "IND AA/Stable"
	(iii) At the end of 2nd FY (March 31, 2026)	Crisil Ratings Limited India Ratings & Research Limited	"CRISIL AA/ Stable" "IND AA/Stable"
	(iv) At the end of 3rd FY (March 31, 2027)*	-	-
	* Rating not disclosed as reporting for the relevant fiscal years has not been published.		

4.	**Whether the security created is adequate to ensure 100% asset cover for the debt securities**	Yes (Source: Debenture Trust cum Hypothecation Deed dated December 26, 2024)		
5.	**Subscription level (number of times)** If the issue was undersubscribed, please clarify how the funds were arranged.	The Tranche I Issue was subscribed to the extent 3.80 times of the Base Issue Size and 0.76 times of the Tranche I Issue Size after considering not banked and technical rejection cases. (Source: Minutes of the meeting dated December 26, 2024 between the Company, Lead Managers and the Registrar to the Issue)		
6.	**Financials of the issuer (as per the annual financial results submitted to stock exchanges under Regulation 52 (2) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**			
				On Standalone Basis (₹ in Crores)
	Parameters	**1st FY (March 31, 2025)**	**2nd FY (March 31, 2026)**	**3rd FY (March 31, 2027)***
	Income from operations	3702.90	3369.28	NA
	Net Profit for the period	995.15	745.81	NA
	Paid-up equity share capital	26.34	26.34	NA
	Reserves excluding revaluation reserves	7463.97	8038.34	NA
	*Financials not disclosed as reporting for the relevant fiscal years has not been completed by the issuer.			
7.	**Status of the debt securities (whether traded, delisted, suspended by any stock exchange, etc.)#**			
	(i) At the end of 1st FY (March 31, 2025)	Traded		
	(ii) At the end of 2nd FY (March 31, 2026)	Traded		
	(iii) At the end of 3rd FY (March 31, 2027)*	NA		
	# NCDs are listed on the BSE Limited (BSE) and National Stock Exchange of India Limited (NSE) w.e.f. December 30, 2024. * Trading status not disclosed as reporting for the relevant fiscal years have not been completed.			
8.	**Change, if any, in directors of issuer from the disclosures in the offer document**			
	Particular	**Name of Director**	**Appointment/Resignation**	**Date of Change**
	(i) At the end of 1st FY (March 31, 2025)	Nil	Nil	Nil
	(ii) At the end of 2nd FY (March 31, 2026)	Nil	Nil	Nil
	(iii) At the end of 3rd FY (March 31, 2027)*	NA	NA	NA
	* Changes in Directors not disclosed in the above table as the relevant fiscal years have not been completed.			
9.	**Status of utilization of issue proceeds (as submitted to stock exchanges under Regulation 52 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**			

	(i) As disclosed in the offer document	The Net Proceeds raised through the Tranche I Issue will be utilized for: i. For the purpose of onward lending, financing / refinancing the existing indebtedness of our Company, and/or debt servicing (payment of interest and/or repayment / prepayment of interest and principal of existing borrowings of our Company)* - at least 75% of the Net Proceeds of the Issue. ii. For General Corporate Purposes** – Maximum of up to 25% of the Net Proceeds of the Issue. *The Company will not utilise the proceeds of the Tranche I Issue towards payment of prepayment penalty, if any **The Net Proceeds will be first utilized towards the Objects mentioned above. The balance is proposed to be utilized for general corporate purposes, subject to such utilization not exceeding 25% of the amount raised in the Tranche I Issue, in compliance with the SEBI NCS Regulations.
	(ii) Actual utilization	The Company has utilized the proceeds of Tranche I Issue as mentioned in Tranche I Prospectus dated November 27, 2024 and there have been no deviation in utilization of the proceeds.
	(iii) Reasons for deviation, if any	NA
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 our cost. (Source: Tranche I Prospectus dated November 27, 2024)
	(ii) Delay in payment from the due date	NA
	(iii) Reasons for delay/ non-payment, if any	NA
11.	**Any other material information**	-
	Date	**Announcements**
	February 04, 2025	Approval of appointment of Mr. Pradeep Kumar Rangi as Chief Risk Officer of the Company for a period of 3 years w.e.f. February 03, 2025 Source: https://www.bseindia.com/xml-data/corpfiling/AttachHis/3209cce1-7c6d-478e-bb94-3e28f6479c73.pdf
	February 10, 2025	Appointment of Mr. Sumit Jhunjhunwala as Chief Financial Officer (Key Managerial Personnel) of IIFL Home Finance Limited ("the Company") as recommended by the Nomination and Remuneration Committee and based

		on the approval of Audit Committee of the Company w.e.f. February 12, 2025. Consequently, the office of Mr. Gaurav Seth as Chief Financial Officer shall stand demitted w.e.f. the closure of business hours on February 11, 2025 Source: https://storage.googleapis.com/iifl-hfc storage/files/investor/corporate_announcement/Appointment%20of%20CFO.pdf
	February 10, 2025	Outcome of Board meeting dated February 10, 2025: i. Unaudited Standalone Financial Results along with Limited review report for the Quarter ended on December 31, 2024 under Regulation 52 of the SEBI (Listing Obligation & Disclosure requirements), Regulations, 2015. ii. Raising funds through issuance of Non-Convertible Securities in Financial year 2025-2026. Source: https://storage.googleapis.com/iifl-hfc-storage/files/investor/corporate_announcement/Outcome%20of%20the%20Board%20Meeting%20-%20February%2010%2C2025.pdf
	May 6, 2025	Outcome of the Board Meeting held on May 06, 2025: I. The Standalone & Consolidated Audited Financial Results along with the annual Audit Report for the quarter and year ended on March 31, 2025 in terms of Regulation 52 of the SEBI (Listing Obligation & Disclosure Requirements), Regulations, 2015. II. Raising funds through issuance of Secured Redeemable Non-Convertible Debentures in one or more tranches by way of Public Issue in financial year 2025-2026. III. The Board has recommended the appointment of M/s. RMG & Associates, Company Secretaries as Secretarial Auditors (Firm Registration No.: P2001DE016100) of the Company for a period of 5 years from the financial year 2025-26 till FY 2029-30 subject to the approval of the shareholders. Source: https://storage.googleapis.com/iifl-hfc-storage/files/investor/corporate_announcement/Board%20Meeting%20Outcome_0.pdf
	May 6, 2025	Disclosure to be made by an entity identified as Large Corporate

		Source: https://storage.googleapis.com/iifl-hfc-storage/files/investor/corporate_announcement/Large%20Corporate%20Disclosure.pdf
	May 28, 2025	Appointment of Mrs. Melattur Viswanathan Bhanumathi (DIN: 10172983) as an Additional Director (Non-Executive & Independent) on the Board of the Company w.e.f. May 28, 2025 for a term of up to 5 consecutive years, subject to the approval of members in the ensuing General Meeting, for appointment as an Independent Director Source: https://storage.googleapis.com/iifl-hfc-storage/files/investor/corporate_announcement/Appointment%20of%20ID_Regulation%2051.pdf
	May 30, 2025	Annual Secretarial Compliance Report for the financial year ended March 31, 2025 in accordance with the provisions of Regulation 24A read with Regulation 62M of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 Source: https://storage.googleapis.com/iifl-hfc-storage/files/investor/corporate_announcement/Regulation24Asigned.pdf
	June 18, 2025	Based on the recommendations of the Nomination and Remuneration Committee, at its Meeting held today i.e. June 18, 2025 has approved the appointment of Mrs. Geeta Girdher (ACS16681) as the Company Secretary and Compliance Officer (Key Managerial Personnel) of the Company effective from June 18, 2025. Source: https://storage.googleapis.com/iifl-hfc-storage/files/investor/corporate_announcement/Change%20in%20KMP_Company%20Secretary.pdf
	June 20, 2025	Brickwork Ratings India Private Limited ("BWR"), the credit rating agency, has reaffirmed its rating as BWR AA+/Stable and revised the outlook from Negative to Stable for Non-convertible Debentures (NCDs) and unsecured subordinated NCDs of the Company. Source: https://storage.googleapis.com/iifl-hfc-storage/files/investor/corporate_announcement/Revision%20in%20Credit%20Rating%20signed.pdf
	July 25, 2025	Outcome of the Board Meeting held on July 25, 2025:

		1. The Standalone Un-audited Financial Results along with the Limited Review Report issued by M/s S.R. Batliboi & Associates LLP, Chartered Accountants and M/s Sundaram & Srinivasan, Chartered Accountants, Joint Statutory Auditors of the Company for the quarter ended June 30, 2025. 2. The Board has approved the appointment of M/s. RMG & Associates, Company Secretaries as Secretarial Auditors (Firm Registration No.: P2001DE016100) of the Company for the financial year 2025-26. Source: https://storage.googleapis.com/iifl-hfc-storage/files/investor/corporate_announcement/Outcome%20of%20Board%20Meeting.pdf
	August 04, 2025	The Finance Committee of the Board of Directors of the Company on August 04, 2025, has approved the allotment of 10,000 (Ten Thousand) Secured, Rated, Listed, Redeemable Non-Convertible Debentures having face value of INR 1,00,000/- (Indian Rupees One Lakh Only) each and aggregating to INR 100,00,00,000/- (Indian Rupees One Hundred Crore Only) under Series E1 FY 2025-26, in dematerialised form and on private placement basis. Source: https://storage.googleapis.com/iifl-hfc storage/files/investor/corporate_announcement/AllotmentofNCDssigned.pdf
	September 25, 2025	ICRA Limited (ICRA), the credit rating agency, has assigned /reaffirmed the rating and revised the outlook (Stable to Negative) as [ICRA]AA (Negative) for Non- Convertible Debentures (NCDs), Subordinated Debt, Long Term Bank Lines, LT- Market Linked Debentures and Commercial Papers of the company. Source: https://www.bseindia.com/xml-data/corpfiling/AttachHis/7898af92-abea-4de3-9f9d-3f996fcffe8d.pdf
	October 08, 2025	Outcome of Board Meeting held on October 08, 2025 to approve the following- 1. Appointment of Mr. Girish Kousgi as Managing Director and Chief Executive Officer 2. Appointment of Mr. Tushar Kotecha as Chief Financial Officer Source: https://www.bseindia.com/xml-data/corpfiling/AttachHis/c0d7a18b-ffb6-4591-8fdd-0a8e685ae61c.pdf
	October 17, 2025	Quarterly Corporate Governance Report for the quarter ended September 30, 2025 Source: https://www.bseindia.com/xml-data/corpfiling/AttachHis/1a4d335a-23b3-4b39-bce4-a16a389fd2e9.pdf

	October 28, 2025	Outcome of Board Meeting held on October 28, 2025 to approve the Unaudited Standalone Financial Results along with Limited review report for the Quarter and half year ended on September 30, 2025 Source: https://www.bseindia.com/xml-data/corpfiling/AttachHis/62264537-5130-4c04-89bf-b9d1868190c2.pdf
	January 20, 2026	Outcome of Board Meeting held on January 20, 2026 to approve the Unaudited Standalone Financial Results along with Limited review report for the Quarter and nine months ended December 31, 2025. Source: https://www.bseindia.com/xml-data/corpfiling/AttachHis/579316a3-5a98-433f-b0df-3f77acb1eafc.pdf
	January 21, 2026	Proceedings of the Thirty Third Extra-Ordinary General Meeting ("EGM") held on January 20, 2026 approving Appointment of Mr. Girish Kousgi (DIN: 08524205) as Managing Director and Chief Executive Officer of the Company. Source: https://www.bseindia.com/xml-data/corpfiling/AttachHis/e9b6eaf3-34df-42e0-8b56-95bc81fb01a7.pdf
	March 25, 2026	Proceedings of the Thirty Fourth Extra-Ordinary General Meeting of the Company held on Wednesday, March 25, 2026, to approve Amendment of Articles of Association of the Company. Source: https://www.bseindia.com/xml-data/corpfiling/AttachHis/13adb4bf-f882-4b47-b421-e3587f5169ef.pdf
	April 28, 2026	Outcome of Board Meeting approving Audited Financial Results for the Quarter and Financial Year ended March 31, 2026. Source: https://www.bseindia.com/xml-data/corpfiling/AttachHis/936def8f-c099-4e87-b2d7-cc10edf466e3.pdf
	May 13, 2026	Intimation of appointment of Mr. Vinod Padikkal (DIN: 07765484) as an Additional Director in the capacity of Non-Executive Nominee Director of the Company with effect from May 12, 2026. Source: https://www.bseindia.com/xml-data/corpfiling/AttachHis/52ecadb9-0105-49ff-9e03-7d3a4fecc11c.pdf
	June 25, 2026	Outcome of Twentieth Annual General Meeting held on June 25, 2026 approving following- 1. The Standalone & Consolidated Audited Financial Results along with the annual Audit Report for the quarter and year ended on March 31, 2026 2. Re-appointment of Mr. Venkataraman Rajamani, Director (DIN:00011919), who retires by rotation and

		being eligible, offers himself for re-appointment. 3. appointment M/s. G.D. Apte & Co., Chartered Accountants (Firm Registration No. 100515W) as Joint Statutory Auditors of the Company. 4. Appointment of Mr. Vinod Padikkal (DIN: 07765484) as Non-Executive Nominee Director of the Company. 5. Approval of the issuance of Non-Convertible Debentures for an amount not exceeding INR 4,000 Crore on private placement basis. Source: https://www.bseindia.com/xml-data/corpfiling/AttachHis/aae24e81-5826-455f-b53e-a265f81deb84.pdf
	July 20, 2026	Outcome of Board Meeting held on July 20, 2026 to approve the Unaudited Standalone Financial Results along with Limited review report for the Quarter ended June 30, 2026. Source: https://www.bseindia.com/xml-data/corpfiling/AttachHis/eb0340a4-8019-4784-9d04-8a3fb4d71ea8.pdf
	October 14, 2026	Outcome of Board Meeting held on October 14, 2026 to approve the Unaudited Standalone Financial Results along with Limited review report for the Quarter and half year ended on September 30, 2026 Source: https://www.bseindia.com/xml-data/corpfiling/AttachHis/6c05ebae-4cb2-4aeb-a1a3-0c77847b6a2b.pdf

All the above information is updated as on November 15, 2026 unless indicated otherwise.