

May 23, 2020

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, 2020 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 May 23, 2020 are enclosed along with the audited financial results for the year ended March 31, 2020.

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
Company Secretary

Encl: a/a



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 AUDITOR'S REPORT ON AUDIT OF ANNUAL FINANCIAL RESULTS

**TO THE BOARD OF DIRECTORS OF
IIFL HOME FINANCE LIMITED**

Opinion

We have audited the Financial Results for the year ended March 31, 2020 included in the accompanying "Statement of Financial Results for the Half Year and Year Ended March 31, 2020" (refer 'Other Matters' section below) of **IIFL HOME FINANCE LIMITED** ("the Company"), ("the Statement"), being submitted by the Company pursuant to the requirements 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, the Financial Results for the year ended March 31, 2020:

- a. is presented in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended; and
- b. gives a true and fair view in conformity with the recognition and measurement principles laid down in the Indian Accounting Standards and other accounting principles generally accepted in India of the net profit and total comprehensive income and other financial information of the Company for the year then ended.

Basis for Opinion

We conducted our audit in accordance with the Standards on Auditing ("SAs") specified under Section 143(10) of the Companies Act, 2013 ("the Act"). Our responsibilities under those Standards are further described in Auditor's Responsibilities for audit of the Annual Financial Results section below. We are independent of the Company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India ("the ICAI") together with the ethical requirements that are relevant to our audit of the Financial Results for the year ended March 31, 2020 under the provisions of the Act and the Rules thereunder, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAI's Code of Ethics. We believe that the audit evidence obtained by us is sufficient and appropriate to provide a basis for our audit opinion.

Emphasis of Matter

We draw attention to Note 5 to the Statement, which fully describes that the Company has recognised impairment on financial assets to reflect the adverse business impact and uncertainties arising from the COVID 19 pandemic. Such estimates are based on current facts and circumstances and may not necessarily reflect the future uncertainties and events arising from the full impact of the COVID 19 pandemic

Our opinion is not modified in respect of this matter.



Management's Responsibilities for the Statement

This Statement, which includes the Financial Results is the responsibility of the Company's Board of Directors and has been approved by them for the issuance. The Statement has been compiled from the related audited interim condensed financial information for the year ended March 31, 2020. This responsibility includes the preparation and presentation of the Financial Results for the year ended March 31, 2020 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 ("Ind AS") 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 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 the 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 Financial Results that give a true and fair view and is free from material misstatement, whether due to fraud or error.

In preparing the 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 financial reporting process of the Company.

Auditor's Responsibilities for audit of Annual Financial Results

Our objectives are to obtain reasonable assurance about whether the Financial Results for the year ended March 31, 2020 as a whole is 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 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 this Financial Results.

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

- Identify and assess the risks of material misstatement of the 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, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.



**Deloitte
Haskins & Sells LLP**

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates made by the Board of Directors.
- Evaluate the appropriateness and reasonableness of disclosures made by the Board of Directors in terms of the requirements specified under Regulation 52 of the Listing Regulations.
- 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 ability of the Company 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 Statement 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 Annual Financial Results, including the disclosures, and whether the Annual Financial Results represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtain sufficient appropriate audit evidence regarding the Annual Financial Results of the Company to express an opinion on the Annual Financial Results.

Materiality is the magnitude of misstatements in the Annual Financial Results that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the Annual Financial Results may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the Annual Financial Results.

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.



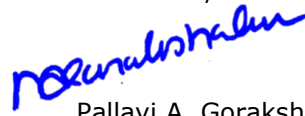
**Deloitte
Haskins & Sells LLP**

Other Matters

- The Statement includes the results for the half year ended March 31, 2020 being the balancing figure between 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 subject to limited review by us.

Our opinion on the Statement is not modified in respect of this matter.

For **DELOITTE HASKINS & SELLS LLP**
Chartered Accountants
(Firm's Registration No. 117366W/W-100018)



Pallavi A. Gorakshakar
Partner
(Membership No. 105035)
(UDIN: 20105035AAAAACL9670)

Mumbai, May 23, 2020



STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2020

(Amount in Rs. Lacs)

Sr. No.	Particulars	Half Year ended		Year Ended	
		Unaudited Mar 31, 2020	Unaudited Mar 31, 2019	Audited Mar 31, 2020	Audited Mar 31, 2019
1	Income				
(I)	Revenue from operations				
(i)	Interest Income	81,716.62	86,234.66	1,63,580.25	1,62,849.07
(ii)	Fees and commission income	2,975.07	3,409.35	6,199.45	6,875.50
(iii)	Net gain on fair value changes	808.18	1,417.85	1,723.96	2,273.91
(iv)	Net gain on derecognition of financial instruments under amortised cost category	-	2,936.02	-	1,011.41
(I)	Total Revenue from operations	85,499.87	93,997.88	1,71,503.66	1,73,009.89
(II)	Other Income	4,004.73	5,882.95	6,015.76	9,767.93
(III)	Total Income (I+II)	89,504.60	99,880.83	1,77,519.42	1,82,777.82
2	Expenses				
(i)	Finance Costs	54,036.01	58,259.60	1,08,230.37	1,10,225.48
(ii)	Net loss on derecognition of financial instruments under amortised cost category	3,441.60	-	5,873.64	-
(iii)	Impairment on financial instruments (Refer Note 5)	5,168.30	(471.97)	4,717.84	155.45
(iv)	Employee Benefits Expenses	7,936.76	10,073.00	16,963.08	18,954.88
(v)	Depreciation, amortization and impairment	414.33	123.75	889.19	227.82
(vi)	Other expenses	3,912.32	4,617.84	7,801.33	8,275.13
(IV)	Total Expenses	74,909.32	72,602.22	1,44,475.45	1,37,838.76
(V)	Profit before exceptional items and tax (III-IV)	14,595.28	27,278.61	33,043.97	44,939.06
(VI)	Exceptional Item (Note 6)	-	-	150.40	-
(VII)	Profit before tax (V-VI)	14,595.28	27,278.61	32,893.57	44,939.06
3	Tax Expense:				
(i)	Current Tax	5,095.71	8,056.00	8,551.00	14,340.00
(ii)	Deferred Tax	(1,958.10)	897.17	(1,174.26)	43.81
(iii)	Current tax expense relating to prior years	(86.33)	(11.46)	(86.33)	(84.05)
(VIII)	Total Tax Expense	3,051.28	8,941.71	7,290.41	14,299.76
(IX)	Profit before impact of change in the rate of Corporate tax on Opening Deferred Tax (VII-VIII)	11,544.00	18,336.90	25,603.16	30,639.30
(X)	Impact of change in the rate of Corporate tax on Opening Deferred Tax (Note 8)	-	-	1,110.95	-
(XI)	Profit/(loss) for the period (IX-X)	11,544.00	18,336.90	24,492.21	30,639.30
(XII)	Other Comprehensive Income				
A (i)	Items that will not be reclassified to profit or loss				
(a)	Remeasurement of defined benefit liabilities/(assets)	(31.83)	(56.52)	(55.05)	(143.47)
(ii)	Income tax relating to items that will not be reclassified to profit or loss	8.01	19.75	13.86	50.14
	Subtotal (A)	(23.82)	(36.77)	(41.19)	(93.33)
B (i)	Items that will be reclassified to profit or loss				
(a)	Cash Flow Hedge (net)	(623.00)	(2,192.06)	(435.78)	(2,452.39)
(ii)	Income tax relating to items that will be reclassified to profit or loss	156.80	1,381.29	109.68	1,472.26
	Subtotal (B)	(466.20)	(810.77)	(326.10)	(980.13)
	Other Comprehensive Income (A+B)	(490.02)	(847.54)	(367.29)	(1,073.46)
(XIII)	Total Comprehensive Income for the period	11,053.98	17,489.36	24,124.92	29,565.84
(XIV)	Earnings per equity share of face value Rs. 10 each (not annualised)				
	Basic (Rs.)	55.05	89.30	116.81	150.91
	Diluted (Rs.)	55.05	89.30	116.81	150.91

**IIFL Home Finance Limited** (Formerly known as **India Infoline Housing Finance Limited**)Corporate Identity Number: CIN: **U65993MH2006PLC166475****Corporate Office:** Plot No.98, Udyog Vihar, Phase - IV, Gurgaon - 122 015 (Haryana) • Tel : (91-124) 475 4900**Registered Office:** IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B-23, MIDC, Thane Industrial Area, Wagle Estate, Thane - 400 604

Tel : (91-22) 6788 1000 • Fax: (91-22) 6788 1010 • Email: reach@iifl.com • Website: www.iifl.com/home-loans

STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2020
Notes:
(Amount in Rs. Lacs)
1. Statement of Assets and Liabilities:

Sr. No.	Particulars	As at 31 Mar 2020	As at 31 Mar 2019
	ASSETS		
(1)	Financial Assets		
(a)	Cash and cash equivalents	92,516.67	80,684.17
(b)	Bank Balance other than (a) above	35,566.34	19,689.41
(c)	Receivables		
	(i) Trade Receivables	1,815.99	2,682.78
	(ii) Other Receivables	-	-
(d)	Loans (Note 9)	12,94,567.49	13,41,746.94
(e)	Investments	3,785.20	-
(f)	Other Financial assets	12,561.40	11,395.34
(2)	Non-financial Assets		
(a)	Current tax assets (Net)	1,280.45	1,411.53
(b)	Deferred tax Assets (Net)	3,366.04	3,200.76
(c)	Property, Plant and Equipment	487.19	463.68
(d)	Right of use assets (Note 7)	2,383.53	-
(e)	Other Intangible assets	29.37	32.84
(f)	Other non-financial assets	1,347.25	293.95
	Total Assets	14,49,706.92	14,61,601.40
	LIABILITIES AND EQUITY		
(1)	Financial Liabilities		
(a)	Derivative financial instruments	1,502.72	4,213.20
(b)	Trade Payables		
	(i) Trade Payables	-	-
	(ii) total outstanding dues of micro enterprises and small enterprises	-	-
	(iii) total outstanding dues of creditors other than micro enterprises and small enterprises	2,704.94	4,378.05
	(iv) Other Payables	-	-
	(v) total outstanding dues of micro enterprises and small enterprises	-	-
	(vi) total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
(c)	Finance Lease Obligation (Note 7)	2,534.88	-
(d)	Debt Securities	2,06,398.22	2,81,885.50
(e)	Borrowings (Other than Debt Securities)	9,43,709.18	8,51,783.40
(f)	Subordinated Liabilities	43,894.13	63,772.36
(g)	Other financial Liabilities	64,306.69	86,819.45
(2)	Non-financial Liabilities		
(a)	Current tax liabilities (Net)	761.45	2,428.40
(b)	Provisions	1,785.81	1,668.43
(c)	Other non-financial liabilities	2,107.48	4,984.38
(3)	Equity		
(a)	Equity and Share Capital	2,096.82	2,096.82
(b)	Other Equity	1,77,904.60	1,57,571.41
	Total Liabilities and Equity	14,49,706.92	14,61,601.40


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- 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 May 23, 2020 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, 2020 and half year ended March 31, 2019 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 The Company's main business is Financing and Investing activities. All other activities revolve around the main business. Further all activities are carried out within India. As such there are no separate reportable segments as per the Indian Accounting Standard 108 (IND AS) on Operating Segment.
- 5 The outbreak of Covid-19 pandemic across the globe & India has contributed to a significant decline and volatility in the global and Indian financial markets and slowdown in the economic activities. The RBI has issued guidelines relating to COVID-19 Regulatory Package dated March 27, 2020 and April 17, 2020 and in accordance therewith, the Company has provided a moratorium of three months on the payment of instalments falling due between March 1, 2020 and May 31, 2020 to eligible borrowers. For all such loan asset accounts classified as standard and overdue as on February 29, 2020, where the moratorium is granted, the asset classification, both as per the NHB's Income Recognition and Asset Classification norms and for determining the staging of such assets to determine the expected credit loss allowance as per the model approved by the Board of Directors of the Company, will remain at a standstill during the moratorium period (i.e. the number of days past due shall exclude the moratorium period for the purposes of asset classification). On May 22, 2020, the RBI has extended the Moratorium Period by further three months.

In assessing the recoverability of loans, receivables, and investments, the Company has considered both internal and external sources of information, including credit reports, economic forecasts and industry reports up to the date of approval of these financial results. Accordingly, the Company has recognised an additional impairment of loans of Rs. 5,366.38 lakhs. Based on current indicators of future economic conditions, the Company expects to recover the carrying amount of these assets. In addition, while assessing the liquidity situation, the Company has taken into consideration certain assumptions with respect to repayments of loan assets, sale of loan assets and undrawn committed lines of credit, based on its past experience which have been adjusted for the current events. Given the uncertainty over the potential macro-economic condition, the ultimate outcome of impact of the said global health pandemic may be different from those estimated as on the date of approval of these financial results. The Company will continue to monitor any material changes to the future economic conditions. The Company has developed estimates and applied management overlays for the purpose of determination of the provision for impairment of financial assets and any changes in the estimates arising from the future events will be recognised in the respective period.
- 6 During the year ended March 31, 2020, the Company has purchased mortgage loan portfolio from India Infoline Finance Limited (then holding Company of the Company) w.e.f. June 30, 2019. India Infoline Finance Limited merged into the ultimate holding Company IIFL Finance Limited (Formerly known as IIFL Holdings Limited) w.e.f. March 30, 2020. Day one loss on recognition aggregating to Rs. 150.40 lakhs has been disclosed as an exceptional item.
- 7 The Company has adopted Ind AS 116 – "Leases" with effect from April 01, 2019 and applied the standard to its leases retrospectively. In accordance with the requirements of the standard, the lease liability at the present value of remaining lease payments at the date of initial application i.e. April 01, 2019 amounting to Rs. 2,589.13 lakhs has been recognised and "Right of use assets" has been recognised at an amount equal to the "Lease liability" as at that date. In the Statement of Profit and Loss for the current period, the nature of expenses in respect of leases has changed from lease rent in previous periods to depreciation cost for "Right of use lease assets" and interest accrued on "Lease liability". The Company has not restated the comparative information in this respect.
- 8 The recently promulgated Taxation Laws (Amendment) Ordinance 2009 has inserted section 115BAA in the Income Tax Act 1961 providing existing domestic companies with an option to pay tax at concessional rate of 22% plus applicable surcharge & cess. The reduced tax rates come with the consequential surrender of specified deductions & incentives. The option needs to be exercised within the prescribed time for filing the return of income under section 139(1) of the Income tax Act 1961 for assessment year (AY) 20-21 or subsequent AYs. Once exercised, such an option cannot be withdrawn for the same or subsequent AYs.

These financial results are prepared on the basis that the Company would avail the option to pay income tax at the lower rate. Consequently, the opening deferred tax assets (net) has been measured at the lower rate, with a one-time corresponding charges of Rs. 1,110.95 lakhs to the Statement of Profit & Loss.
- 9 During the year ended March 31, 2020, the Company entered into a Direct Assignment Deal under 'Partial Credit Guarantee offered by Government of India (GoI) to Public Sector Banks (PSBs) for purchasing high-rated pooled assets from financially sound Non-Banking Financial Companies (NBFCs)/Housing Finance Companies (HFCs)' amounting to Rs. 58,336.40 lakhs. The said deal has been derecognised in accordance with the RBI guidelines.
- 10 The Board of Directors declared interim dividend of Rs. 15 per equity share on March 9, 2020, through resolution passed by circulation.
- 11 Previous year's/periods figures have been regrouped / reclassified wherever necessary



Date: 23-May-20

Place: Gurgaon



By order of the Board
For IIFL Home Finance Limited

Monu Ratna
Executive Director & CEO
DIN: 07406284

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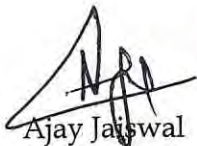
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Initial Disclosure as a Large Corporate Entity - Annexure A

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, 2020) in Rs. Crs	10,942.6
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, 2020 is on provisional and unaudited basis.



Ajay Jaiswal
 Designation: Company Secretary
 Contact Details: 8588833639
 Date: May 23, 2020




Amit Gupta
 Designation: Chief Financial Officer
 Contact Details: 9810101294
 Date: May 23, 2020



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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	2019-20
4	Details of the borrowings (all figures in Rs crore)	Rs. in Crore
	i. Incremental borrowing done in FY (a)	2,675
	ii. Mandatory borrowing to be done through issuance of debt securities (b) = (25% of a)	668.75
	iii. Actual borrowings done through debt securities in FY (c)	300
	iv. Shortfall in the mandatory borrowing through debt securities, if any (d) = (b) - (c) {If the calculated value is zero or negative, write "nil"}	368.75
	v. Reasons for short fall, if any, in mandatory borrowings through debt securities	Company has not 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: May 23, 2020




Amit Gupta

Designation: Chief Financial Officer

Contact Details: 9810101294

Date: May 23, 2020



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Annexure II

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				CARE AA, CRISIL AA, ICRA AA, BWR AA+	
b	Asset Cover available				1.25 times	
c	Debt - equity ratio				6.71	
d	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 on 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 (next 6 months) Amount in Rs.
	1	INE477L07677	20-Apr-20	Paid	-	-
	2	INE477L07701	04-Nov-19	Paid	03-Nov-20	44,50,000.00
	3	INE477L07727	N.A.	-	12-May-20	85,03,16,195.17
	4	INE477L07735	07-Apr-20	Paid	-	-
	5	INE477L07743	12-Nov-19	Paid	-	-
	6	INE477L07750	N.A.	-	12-May-20	23,38,09,468.21
	7	INE477L07768	N.A.	-	17-Aug-20	1,45,95,32,369.34
	8	INE477L08089	29-Jul-19	Paid	27-Jul-20	6,63,75,000.00
	9	INE477L08097	29-Jul-19	Paid	27-Jul-20	8,93,00,000.00
	10	INE477L07784	21-Nov-19	Paid	-	-
	11	INE477L07800	N.A.	-	Apr 6, 2021	No interest applicable, Amount redeemable at maturity
	12	INE477L07818	Mar 14, 2020	Paid	Oct 5, 2020	67,90,62,500.00
	13	INE477L07826	N.A.	-	Apr 30, 2021	No interest applicable, Amount redeemable at maturity
	14	INE477L08105	Feb 28, 2020	Paid	Feb 28, 2021	90,50,000.00
	15	INE477L08030	Mar 31, 2020	Paid	Mar 31, 2021	1,78,50,000.00
	16	INE477L08048	Mar 31, 2020	Paid	Mar 31, 2021	1,05,00,000.00
	17	INE477L08055	Mar 31, 2020	Paid	Mar 31, 2021	93,00,000.00
	18	INE477L08063	Mar 31, 2020	Paid	Mar 31, 2021	93,00,000.00
	19	INE477L08071	Mar 31, 2020	Paid	Mar 31, 2021	1,39,50,000.00
	20	INE477L07834/INF477L07AC2	Nov 15, 2019	Paid	May 15, 2020	32,92,68,082.19

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

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	21	INE477L07842	-	-	May 25, 2021	No interest applicable, Amount redeemable at maturity
	22	INE477L08113	Jun 18, 2019	Paid	Jun 18, 2020	3,94,00,000.00
	23	INE477L07859	Jun 28, 2019	-	Jun 28, 2020	18,40,00,000.00
	24	INE477L07867	-	-	May 19, 2021	No interest applicable, Amount redeemable at maturity
	25	INE477L07875	-	-	Aug 5, 2021	No interest applicable, Amount redeemable at maturity
	26	INE477L08121	Jul 15, 2019	Paid	Jul 13, 2020	2,95,50,000.00
	27	INE477L07883	-	-	Jul 26, 2021	No interest applicable, Amount redeemable at maturity
	28	INE477L07891	-	-	Jul 15, 2021	No interest applicable, Amount redeemable at maturity
	29	INE477L07909	Jul 24, 2019	Paid	Jul 24, 2020	4,69,00,000.00
	30	INE477L08139	-	-	Aug 11, 2028	No interest applicable, Amount redeemable at maturity
	31	INE477L07917	-	-	Aug 11, 2021	No interest applicable, Amount redeemable at maturity
	32	INE477L07925	Apr 6, 2020	Paid	-	-
	33	INE477L07933	-	-	Apr 21, 2022	No interest applicable, Amount redeemable at maturity
	34	INE477L07941	-	-	Apr 4, 2022	No interest applicable, Amount redeemable at maturity
	35	INE477L07958	-	-	Sept 29, 2022	No interest applicable, Amount redeemable at maturity
	36	INE477L08014	Mar 31, 2020	Paid	-	-
	37	INE477L08022	Mar 31, 2020	Paid	-	-

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	38	INE477L07966	-	-	Oct 26, 2021	No interest applicable, Amount redeemable at maturity
	39	INE477L07974	May 20, 2019	Paid	May 20, 2020	2,48,77,810.00
	40	INE477L07982	Dec 20, 2019	Paid	Dec 21, 2020	1,54,95,000.00
	41	INE477L07990	-	-	Apr 25, 2024	No interest applicable, Amount redeemable at maturity
	42	INE477L07AA6	Mar 20, 2020	Paid	Mar 22, 2021	1,50,75,000.00
	43	INE477L07AB4	-	-	Jun 27, 2024	No interest applicable, Amount redeemable at maturity
	44	INE477L07AD0	Apr 3, 2020	Paid	July 3, 2020	6,88,50,000.00
e	Debt Service Coverage ratio					0.92
f	Interest Service Coverage ratio					1.32
g	Outstanding redeemable preference shares					-
h	Debenture Redemption Reserve					-
i	Net worth					Rs. 1,77,961.62 Lacs
j	Net profit after tax					Rs. 24,492.23 Lacs
k	Earning per share					116.81

for IIFL Home Finance Limited

Ajay Jaiswal
Company Secretary**IIFL Home Finance Limited***(Formerly known as India Infoline Housing Finance Limited)*

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