

October 17, 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.
Tel No.: 2659 8235

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. Unaudited Financial Results of the Company for the Half Year ended on September 30, 2020 along with Limited Review Report of Statutory Auditors.
2. Disclosure under Regulation 52(4) of SEBI (Listing Obligation & Disclosure Requirements), Regulations, 2015.

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>

M. P. Chitale & Co.

Chartered Accountants

Hamam House, Ambalal Doshi Marg, Fort, Mumbai - 400 001 • Tel : 22651186/ 22653023 / 24 • Fax : 2265 5334 • E-mail : office@mpchitale.com

Limited Review Report on half yearly and year to date unaudited Standalone Ind AS Financial Results pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

To

The Board of Directors of

IIFL Home Finance Limited

(Formerly, India Infoline Housing Finance Ltd.)

1. We have reviewed the accompanying statement of unaudited standalone Ind AS financial results of IIFL Home Finance Limited (the "company") for the six month ended September 30, 2020 attached herewith (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 from time to time (the "Listing Regulations").
2. This Statement which is the responsibility of the company's management and approved by the Company's Board of Directors in its meeting held on October 17, 2020, has been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act 2013 as amended read with relevant rules issued thereunder and other accounting principles generally accepted in India. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review of the Statement in accordance with the Standard on Review Engagements (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement. A review of interim financial information consists of making inquiries, primarily of persons responsible for financial and accounting matters and applying analytical and other review procedures. A review is substantially less in scope than an audit conducted in accordance with Standards on Auditing and consequently does not enable us to obtain assurance that we would become aware of all significant matters that might be identified in an audit. Accordingly, we do not express an audit opinion.
4. We draw attention to Note 6 to the unaudited standalone Ind AS financial results on the possible effects of the COVID 19 Pandemic. Our conclusion is not modified in respect of this matter.



5. The comparative unaudited standalone financial results of the Company for the six month ended September 30, 2019 and the audited standalone financial results for the year ended March 31, 2020 included in this Statement had been reviewed / audited by the predecessor auditor whose reports dated October 23, 2019 and May 23, 2020 respectively expressed unmodified opinion on those unaudited standalone financial results for the six month ended September 30, 2019 and audited standalone financial results the year ended March 31, 2020. These reports have been relied upon by us for the purpose of our review of the Statement. Our opinion is not modified in respect of this matter.
6. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the accompanying Statement, prepared in accordance with the recognition and measurement principles laid down in the aforesaid Indian Accounting Standard specified under Section 133 of the Companies Act 2013 as amended, read with relevant rules issued thereunder and other accounting principles generally accepted in India, has not disclosed the information required to be disclosed in terms of the Listing Regulations, including the manner in which it is to be disclosed, or that it contains any material misstatement.

For M. P. Chitale & Co.
Chartered Accountants
Firm Regn. No.101851W



Harnish Shah
Partner
Membership No.: 145160
UDIN: 20145160AAAAAR2103



Place: Mumbai
Date: October 17, 2020

STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2020

Amount in lakhs

Sr. No.	Particulars	Half year ended		Year Ended
		Unaudited Sep 30, 2020	Unaudited Sep 30, 2019	Audited Mar 31, 2020
1	Income			
(I)	Revenue from operations			
(i)	Interest Income	87,461.32	81,863.63	1,63,580.25
(ii)	Dividend Income	5.66	-	-
(iii)	Fees and commission income	2,519.57	3,224.37	6,199.45
(iv)	Net gain on fair value changes	1,472.57	915.79	1,723.96
(v)	Net gain on derecognition of financial instruments under amortised cost category	6,274.02	-	-
(iv)	Sale of Services	-	-	-
(viii)	Others	-	-	-
(I)	Total Revenue from operations	97,733.14	86,003.79	1,71,503.66
(II)	Other Income	2,920.09	2,011.03	6,015.76
(III)	Total Income (I+II)	1,00,653.23	88,014.82	1,77,519.42
2	Expenses			
(i)	Finance Costs	53,224.36	54,194.36	1,08,230.37
(ii)	Net loss on derecognition of financial instruments under amortised cost category	-	2,432.04	5,873.64
(iii)	Impairment on financial instruments	15,558.55	(450.46)	4,717.84
(iv)	Employee Benefits Expenses	7,505.17	9,026.31	16,963.08
(v)	Depreciation, amortization and impairment	434.30	474.86	889.19
(vi)	Other expenses	2,626.35	3,889.01	7,801.33
(IV)	Total Expenses	79,348.73	69,566.12	1,44,475.45
(V)	Profit before exceptional items and tax (III-IV)	21,304.50	18,448.70	33,043.97
(VI)	Exceptional Item	-	150.40	150.40
(VII)	Profit before tax (V-VI)	21,304.50	18,298.30	32,893.57
3	Tax Expense:			
(i)	Current Tax	6,250.00	3,455.29	8,551.00
(ii)	Deferred Tax	(1,670.45)	783.84	(1,174.26)
(iii)	Current tax expense relating to prior years	-	-	(86.33)
(VIII)	Total Tax Expense	4,579.55	4,239.13	7,290.41
(IX)	Profit before impact of change in the rate of Corporate tax on Opening Deferred Tax (VII-VIII)	16,724.95	14,059.17	25,603.16
(X)	Impact of change in the rate of Corporate tax on Opening Deferred Tax	-	1,110.95	1,110.95
(XI)	Profit for the period (VII-VIII)	16,724.95	12,948.22	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)	48.84	(23.22)	(55.05)
(ii)	Income tax relating to items that will not be reclassified to profit or loss	(12.29)	5.84	13.86
	Subtotal (A)	36.55	(17.38)	(41.19)
B (i)	Items that will be reclassified to profit or loss			
(a)	Cash Flow Hedge (net)	(836.51)	187.22	(435.78)
(ii)	Income tax relating to items that will be reclassified to profit or loss	210.53	(47.12)	109.68
	Subtotal (B)	(625.98)	140.10	(326.10)
	Other Comprehensive Income (A+B)	(589.43)	122.72	(367.29)
(XIII)	Total Comprehensive Income for the period	16,135.52	13,070.94	24,124.92
(XIV)	Earnings per equity share of face value Rs. 10 each (not annualised)			
	Basic (Rs.)	79.76	61.75	116.81
	Diluted (Rs.)	79.76	61.75	116.81


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 UNAUDITED FINANCIAL RESULTS FOR THE HALF YEAR ENDED SEPTEMBER 30, 2020

Notes:

Amount in lakhs

1. Statement of Assets and Liabilities:

Sr. No.	Particulars	Unaudited As at 30 Sep 2020	Audited As at 31 Mar 2020
	ASSETS		
(1)	Financial Assets		
(a)	Cash and cash equivalents	1,77,540.53	92,516.67
(b)	Bank Balance other than (a) above	21,253.70	35,566.34
(c)	Receivables		
(i)	Trade Receivables	1,642.13	1,816.30
(ii)	Other Receivables	-	-
(d)	Loans	12,76,593.33	12,94,567.49
(e)	Investments	15,331.26	3,785.20
(f)	Other Financial assets	18,868.02	12,561.40
(2)	Non-financial Assets		
(a)	Current tax assets (Net)	558.18	1,280.45
(b)	Deferred tax Assets (Net)	5,434.57	3,366.04
(c)	Property, Plant and Equipment	354.03	487.19
(d)	Right of use assets	1,934.97	2,383.53
(e)	Other Intangible assets	20.21	29.37
(f)	Other non-financial assets	1,402.10	1,472.76
	Total Assets	15,20,933.03	14,49,832.74
	LIABILITIES AND EQUITY		
(1)	Financial Liabilities		
(a)	Derivative financial instruments	3,133.27	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	5,218.06	4,024.41
(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	2,126.48	2,534.88
(d)	Debt Securities	2,83,866.47	2,36,676.09
(e)	Borrowings (Other than Debt Securities)	9,39,919.96	9,47,445.45
(f)	Subordinated Liabilities	47,468.06	47,487.47
(g)	Other financial Liabilities	29,610.94	26,506.59
(2)	Non-financial liabilities		
(a)	Current tax liabilities (Net)	3,839.51	761.45
(b)	Provisions	887.27	784.78
(c)	Other non-financial liabilities	8,726.07	2,107.48
(3)	Equity		
(a)	Equity and Share Capital	2,096.82	2,096.82
(b)	Other Equity	1,94,040.12	1,77,904.60
	Total Liabilities and Equity	15,20,933.03	14,49,832.74



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- 2 The above un-audited financial results for the half year ended September 30, 2020, have been reviewed by the Audit Committee and subsequently approved by the Board of Directors of the Company at its Meeting held on October 17, 2020. The Statutory Auditors have carried out the Limited review of the aforesaid results and have issued an unmodified report.
- 3 These unaudited financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standards 34 – Interim Financial Reporting (“Ind AS 34”) prescribed under section 133 of the Companies Act, 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India.
- 4 The unaudited 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
- 5 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.
- 6 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 installments 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 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 extended the Moratorium Period by further three months up to August 31, 2020.

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 re-assessed the impact of COVID-19 on recoverability of loan asset and reworked probability of default in Expected Credit Loss Model to factor in such impact and recognised additional provision for impairment of loans for the half year ended September 30, 2020 of Rs. 14,070.45 lakhs. (This is in addition to Rs. 5,366.38 lakhs provided till March 31, 2020).

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 un drawn 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.

- 7 Previous year's/periods figures have been regrouped / reclassified wherever necessary



By order of the Board
For IIFL Home Finance Limited

Date: 17-Oct-20

Place: Gurugram

Monu Ratna
Executive Director & CEO
DIN: 07406284

IIFL Home Finance Limited (Formerly known as **India Infoline Housing Finance Limited**)

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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				CARE AA, CRISIL AA, ICRA AA, BWR AA+	
b	Debt - equity ratio				6.42	
S. No.	ISIN	Asset Cover available	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 (next 6 months) (In Rs.)
1	INE477L07701	1 time	04-Nov-19	Paid	03-Nov-20	44,50,000.00
2	INE477L08089	NA	27-Jul-20	Paid	27-Jul-21	6,63,75,000.00
3	INE477L08097	NA	27-Jul-20	Paid	27-Jul-21	8,93,00,000.00
4	INE477L07800	1 time	N.A.	-	Apr 6, 2021	No interest applicable, Amount redeemable at maturity
5	INE477L07818	1 time	Mar 14, 2020	Paid	Oct 5, 2020	67,90,62,500.00
6	INE477L07826	1 time	N.A.	-	Apr 30, 2021	No interest applicable, Amount redeemable at maturity
7	INE477L08105	NA	Feb 28, 2020	Paid	Feb 28, 2021	90,50,000.00
8	INE477L08030	NA	Mar 31, 2020	Paid	Mar 31, 2021	1,78,50,000.00
9	INE477L08048	NA	Mar 31, 2020	Paid	Mar 31, 2021	1,05,00,000.00
10	INE477L08055	NA	Mar 31, 2020	Paid	Mar 31, 2021	93,00,000.00
11	INE477L08063	NA	Mar 31, 2020	Paid	Mar 31, 2021	93,00,000.00
12	INE477L08071	NA	Mar 31, 2020	Paid	Mar 31, 2021	1,39,50,000.00
13	INE477L07834/I NE477L07AC2	1 time	May 15, 2020	Paid	Nov 15, 2020	32,94,00,000.00
14	INE477L07842	1 time	-	-	May 25, 2021	No interest applicable, Amount redeemable at maturity
15	INE477L08113	NA	Jun 18, 2020	Paid	Jun 18, 2021	3,94,00,000.00
16	INE477L07859	1 time	Jun 28, 2020	Paid	Jun 28, 2021	19,40,00,000.00
17	INE477L07867	1 time	-	-	May 19, 2021	No interest applicable, Amount redeemable at maturity
18	INE477L07875	1 time	-	-	Aug 5, 2021	No interest applicable, Amount redeemable at maturity

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19	INE477L08121	NA	Jul 13, 2020	Paid	Jul 13, 2021	2,95,50,000.00
20	INE477L07883	1 time	-	-	Jul 26, 2021	No interest applicable, Amount redeemable at maturity
21	INE477L07891	1 time	-	-	Jul 15, 2021	No interest applicable, Amount redeemable at maturity
22	INE477L07909	1 time	Jul 24, 2020	Paid	Jul 24, 2021	4,69,00,000.00
23	INE477L08139	NA	-	-	Aug 11, 2028	No interest applicable, Amount redeemable at maturity
24	INE477L07917	1 time	-	-	Aug 11, 2021	No interest applicable, Amount redeemable at maturity
25	INE477L07933	1 time	-	-	Apr 21, 2022	No interest applicable, Amount redeemable at maturity
26	INE477L07941	1 time	-	-	Apr 4, 2022	No interest applicable, Amount redeemable at maturity
27	INE477L07958	1 time	-	-	Sept 29, 2022	No interest applicable, Amount redeemable at maturity
28	INE477L07966	1 time	-	-	Oct 26, 2021	No interest applicable, Amount redeemable at maturity
29	INE477L07974	1 time	May 20, 2020	Paid	Nov 20, 2020	52,46,75,000.00
30	INE477L07982	1 time	Dec 20, 2019	Paid	Dec 21, 2020	1,54,95,000.00
31	INE477L07990	1 time	-	-	Apr 25, 2024	No interest applicable, Amount redeemable at maturity
32	INE477L07AA6	1 time	Mar 20, 2020	Paid	Mar 22, 2021	1,50,75,000.00
33	INE477L07AB4	1 time	-	-	Jun 27, 2024	No interest applicable, Amount redeemable at maturity
34	INE477L07AD0	1.25 times	July 3, 2020	Paid	Oct 5, 2020	6,88,50,000.00
35	INE477L07AE8	1.25 times	-	-	Aug 19, 2021	10,00,00,000.00
36	INE477L14FM6	NA	-	-	Nov 5, 2020	10,00,00,00,000.00
e	Debt Service Coverage ratio			0.63		
f	Interest Service Coverage ratio			1.42		
g	Outstanding redeemable preference shares			-		

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h	Debenture Redemption Reserve	-
i	Net worth	Rs. 1,94,540.95 Lacs
j	Net profit after tax	Rs. 16,724.95 Lacs
k	Earnings per share	79.76

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October 19, 2020

To,
Mr. Ajay Jaiswal
Company Secretary,
IIFL Home Finance Limited
(Formerly known as India Infoline Housing Finance Limited),
IIFL House, Sun Infotech Park, ,
Road no. 16V, Plot no. B-23, ,
MIDC Thane Industrial Area, ,
Wagle Estate, Thane – 400604

Dear Sir,

Sub: Certificate of Debenture Trustee under Regulation 52(5) of SEBI (LODR) Regulations, 2015 for September 30, 2020.

In compliance of the requirements of Chapter V, Regulation 52, Sub – Regulation (4) and (5) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 for Non – Convertible Debt Securities we would like to state as under:

We, Vistra ITCL (India) Limited, are acting as a Debenture Trustee for the Secured, Listed, Redeemable, Non-Convertible Debenture issue aggregating to Rs. 5000 crores (Rs.500 crores + Rs.1000 crores + Rs.1000 crores + Rs.1000 crores + Rs. 1500 crores) of IIFL Home Finance Limited (Formerly known as India Infoline Housing Finance Limited) (**‘Company’**).

With reference to above, we have received the following documents and have noted its contents without verification.

1. Disclosure under Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015 dated October 17, 2020.
2. Unaudited Financial Results of the Company for the Half Year ended on September 30, 2020 along with Limited Review Report of Statutory Auditors

This certificate has been signed and issued by us based on documents (mentioned above) submitted by you.

Thanking you.

Yours sincerely,
Vistra ITCL (India) Limited



Authorized Signatory
Place: Mumbai

Registered office:

The IL&FS Financial Centre,
Plot C- 22, G Block, 7th Floor
Bandra Kurla Complex, Bandra (East),
Mumbai 400051

Tel +91 22 2659 3535

Fax: +912226533297

Limited

Email: mumbai@vistra.com

www.vistraitcl.com

(CIN):U66020MH1995PLC095507

Vistra ITCL (India)

Corporate Identity Number

Date: 19th October, 2020

To,
IIFL Home Finance Limited
IIFL House, Sun Infotech Park,
Road No. 16V, Plot No. B-23,
MIDC Thane Industrial Area,
Wagle Estate, Thane- 400604

Sub: NOTING CERTIFICATE

We refer to your letter dated October 17, 2020 forwarding therewith Unaudited financial results for the half year ended 30th September, 2020 for below mentioned Unsecured Redeemable Non-Convertible Debentures to be submitted to Stock Exchange as per regulation 52(4) of SEBI (Listing Obligation and Disclosure Requirement) Regulation, 2015 and requesting us to issue Noting Certificate for the same as per regulation 52(5) of SEBI (LODR) Regulation, 2015.

Sr. No.	Transaction
1.	Unsecured, Redeemable Non Convertible Debentures aggregating to Rs. 100 crores
2.	Unsecured, Redeemable Non Convertible Debentures aggregating to Rs. 200 crores
3.	Unsecured, Redeemable Non Convertible Debentures aggregating to Rs. 500 crores

As requested, we hereby certify that we have taken note of the contents submitted by you.

For Milestone Trusteeship Services Private Limited


Authorized Signatory



No. CTL/DEB/20-21/Noting Certificate/2710

October 22nd, 2020

To Whomsoever It May Concern,

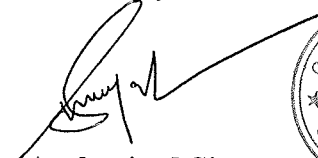
CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[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 September 30, 2020.

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


Authorised Signatory



Encl: Results submitted by Company

