



August 16, 2024

To,
The Manager,
Listing Department,
Wholesale Debt Market,
The National Stock Exchange of India Ltd,
Exchange Plaza, 5th Floor, Plot C/1, G Block,
Bandra-Kurla Complex, Bandra (East),
Mumbai- 400051.

Subject: Submission of Asset Liability Management Statement for the month ended June 30, 2024

Dear Sir / Madam,

Pursuant to the Chapter XVII of SEBI circular no. SEBI/HO/DDHS/P/CIR/2021/613 dated August 10, 2021, as amended from time to time, please find enclosed herewith Asset Liability Management Statement for the month ended June 30, 2024 submitted to Reserve Bank of India based on the unaudited financial results for the quarter ended June 30, 2024.

Kindly take the above on record and oblige.

Thanking you,

Yours faithfully,

For IIFL Finance Limited

Kapish Jain
Chief Financial Officer

Encl: as above

IIFL Finance Limited

CIN No.: L67100MH1995PLC093797

Corporate Office – 802, 8th Floor, Hub Town Solaris, N.S. Phadke Marg, Vijay Nagar, Andheri East, Mumbai 400069

Tel: (91-22) 6788 1000 .Fax: (91-22) 6788 1010

Regd. Office – IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B-23, Thane Industrial Area, Wagle Estate, Thane – 400604

Tel: (91-22) 41035000. Fax: (91-22) 25806654 E-mail: csteam@iifl.com Website: www.iifl.com



Reserve Bank of India

[More Options](#)

General Information

[Filing Information](#)

Statements

[DNBS4BStructuralLiquidity - Statement of Structural Liquidity](#)

[DNBS4BIRS - Statement of Interest Rate Sensitivity \(IRS\)](#)

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LEGEND

Numeric Data	
Text Block Data	
Text Data	
Dropdown Data	
No Data	
Blocked Data	
Reporting Date	
Auto Populated Value	
Formula Cell	
Master Driven Data	
Dyanamic Dropdown Data	
Free Text Data	



Filing Information

Filing Information	
	Information
Return Name	DNBS04B-Structural Liquidity & Interest Rate Sensitivity - Monthly
Return Code	R228
Name of reporting institution	IIFL Finance Limited
Bank / FI code	MUM12113
Institution Type	NBFC
Reporting frequency	Monthly
Reporting start date	01-06-2024
Reporting end date	30-06-2024
Reporting currency	INR
Reporting scale	Lakhs
Taxonomy version	1.1.0
Tool name	RBI iFile
Tool version	1.0.0
Report status	Audited
Date of Audit	06-08-2024
General remarks	

Scoping Question	
	X010
Whether NBFC Profile has been updated on website	Yes
Category Of NBFC	Non-Deposit taking Systemically Important (NDSI) NBFC
Classification of NBFC	(i) NBFC - Investment and Credit Company (NBFC-ICC) (Loan Company (LC) /Asset Finance Company (AFC) / Investment Company (IC))



All Monetary Items present in this return shall be reported in ₹ Lakhs Only

Table 2. Statement of Structural Liquidity

Particulars	0 days to 7 days	8 days to 14 days	15 days to 30/31 days (One month)	Over one month and upto 2 months	Over two months and upto 3 months	Over 3 months and upto 6 months	Over 6 months and upto 1 year	Over 1 year and upto 3 years	Over 3 years and upto 5 years	Over 5 years	Total	Remarks	Actual outflow/Inflow during last 3 months, starting				
													X100	X100	X100		
A. OUTSTANDING																	
1 Capital (Inflow)	1000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,483.82			0.00	0.00	0.00	0.00
(i) Equity Capital	1000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,483.82			0.00	0.00	0.00	0.00
(ii) Preference / Non Redeemable Preference Shares	1000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,483.82			0.00	0.00	0.00	0.00
(iii) Non-Preferential / Redeemable Preference Shares	1000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(iv) Others	1000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
2 Reserves & Surplus (Inflow/Outflow/Dividend/Dividend Reserve)	1000	0.00	0.00	23.86	0.00	0.00	0.00	0.00	0.00	0.00	6,780,938.86			0.00	0.00	0.00	0.00
(i) Share Premium Account	1000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,42,000.21			0.00	0.00	0.00	0.00
(ii) General Reserves	1000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53,121.62			0.00	0.00	0.00	0.00
(iii) Statutory/Spec Reserve (Section 45-C Reserve to be shown separately below item 2(iii))	1000	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(iv) Reserve under Sec. 85-IC of the Act 1984	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,06,749.98			0.00	0.00	0.00	0.00
(v) Capital Redemption Reserve	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	23,031.14			0.00	0.00	0.00	0.00
(vi) Debenture Redemption Reserve	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,280.39			0.00	0.00	0.00	0.00
(vii) Other Capital Reserves	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,188.11			0.00	0.00	0.00	0.00
(viii) Other Reserve Reserves	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(ix) Investment Fluctuation Reserve / Investment Reserves	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(x) Resurrection Reserve (As per)	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(xi) Hed. Reserves - Investment	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(xii) Hed. Reserves - Hedged	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(xiii) Share Application Money Pending Allotment	1300	0.00	0.00	23.86	0.00	0.00	0.00	0.00	0.00	0.00	23.86			0.00	0.00	0.00	0.00
(xiv) Others (Please specify)	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,126.79			0.00	0.00	0.00	0.00
(xv) Cash Balance of profit and loss account	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,65,728.46			0.00	0.00	0.00	0.00
3 Gifts, Grants, Donations & Reserves	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
4 Bonds & Notes (Inflow)	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(i) Plain Vanilla Bonds (As per residual maturity of the	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(ii) Bonds with embedded call / put options including zero coupon / zero discount bonds (As per residual period for the earliest exercise date for the embedded option)	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(iii) Plain Vanilla Bonds	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
5 Reserves (Inflow)	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(i) Term Deposits from Public	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(ii) Others	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
6 Borrowings (Inflow/Outflow/Dividend/Dividend Reserve)	1300	2,838.28	2,675.00	11,876.32	21,734.26	47,243.31	71,863.72	1,44,805.98	6,18,438.70	1,08,183.23	2,24,131.00			1,24,113.56	555.56	49,661.00	49,661.00
(i) Bank Borrowings in the nature of Term Money Borrowing	1300	2,838.28	2,675.00	11,876.32	21,734.26	47,243.31	71,863.72	1,44,805.98	6,18,438.70	1,08,183.23	2,24,131.00			1,24,113.56	555.56	49,661.00	49,661.00
(ii) Bank Borrowings in the nature of MCLR	1300	0.00	0.00	0.00	0.00	0.00	0.00	21,108.09	1,644.13	0.00	0.00			0.00	0.00	0.00	0.00
(iii) Bank Borrowings in the nature of Cash Credit (CC)	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(iv) Bank Borrowings in the nature of Letter of Credit (LC)	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(v) Bank Borrowings in the nature of FCBs	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(vi) Other bank borrowings	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(vii) Inter Corporate Deposits (Other than Related Parties) (These being institutional / schedule deposits, that be listed as per their residual maturity)	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(viii) Deposits from Parties (Including CCB)	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(ix) Corporate Deposits	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(x) Borrowings from Central Government / State Government	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(xi) Borrowings from Public Sector Undertaking (PSU)	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(xii) Borrowing from Public Sector Undertaking (PSU)	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(xiii) Borrowing from Other Financial Institutions	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(xiv) Commercial Papers (CP)	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(xv) Other Financial Institutions	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(xvi) Non-Convertible Debentures (NCD) (As per	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(xvii) A Secured (Subscribed/Fund)	1300	0.00	0.00	2,600.00	0.00	2,500.00	14,837.97	14,632.92	99,383.32	82,227.57	88,000.00			3,22,341.71	5,000.00	0.00	0.00
(xviii) Of which - (a) Subscribed by Retail Investors	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(b) Subscribed by Banks	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(c) Subscribed by NBFCs	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(d) Subscribed by Mutual Funds	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(e) Subscribed by Insurance	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(f) Subscribed by Pension Funds	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(g) Subscribed by Other Financial Institutions	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(h) Subscribed by Insurance	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(i) Subscribed by Pension Funds	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(j) Subscribed by Other Financial Institutions	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(k) Subscribed by Insurance	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(l) Subscribed by Pension Funds	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(m) Subscribed by Other Financial Institutions	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(n) Subscribed by Insurance	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(o) Subscribed by Pension Funds	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(p) Subscribed by Other Financial Institutions	1300	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00			0.00	0.00	0.00	0.00
(q) Subscribed by																	

6 Gross Non-Performing Loans (GNPL)												
Y1800	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40,096.26	2,496.61	42,592.87 0
6 Substandard												
(a) All over due and instalments of principal falling due during the next three years (in the 3 to 5 year time bucket)	Y1500	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40,096.26	497.98	40,594.24 0
(b) Entire principal amount due beyond the next three years	Y1520	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40,096.26	497.78	40,594.04 0
(6) Doubtful and loss												
(a) All instalments of principal falling due during the next five years or else of over due (in the over 5 years time bucket)	Y1540	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,135.26	1,135.26 0	0.00
(b) Entire principal amount due beyond the next five years	Y1560	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	863.17	863.17 0	0.00
7 Inflow From Assets On Lease												
(a) Inflow From Assets On Lease	Y1580	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Inflow From Assets On Lease	Y1570	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55,568.20	55,568.20 0	0.00
8 Other Assets												
(a) Intangible assets & other non-cash flow items (in the Over 5 year time bucket)	Y1590	10.37	933.91	1,007.34	2,000.37	1,776.96	81,053.96	30,009.86	23,608.14	23,384.39	82,754.01	2,32,124.11 0
(b) Other Items (e.g. accrued income, other receivables, staff loans, etc.) (in respective maturity buckets as per the timing of the I/Others)	Y1600	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	16,099.99	14,132.85	30,172.84 0
9 Security Finance Transactions (Lease)												
(a) Lease	Y1630	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(b) Reverse Repo	Y1640	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(c) CMO	Y1650	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Others (Please Specify)	Y1660	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
11 Inflow On Account of Off Balance Sheet (OBS) Exposure (Institution)												
(a) Lines of credit committed by other institution	Y1670	0.00	0.00	85,375.00	0.00	0.00	0.00	0.00	85,375.00	1,287.88	86,662.88	1,27,621.81 0
(b) Lines of credit committed by other institution	Y1680	0.00	0.00	0.00	0.00	0.00	0.00	0.00	40,736.17	0.00	40,736.17 0	14,001.20
(c) Other Disputed Assets (Institutional)	Y1710	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(d) Disputed Assets (Institutional)	Y1720	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(e) Disputed Assets (Institutional)	Y1730	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(f) Disputed Assets (Institutional)	Y1740	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(g) Disputed Assets (Institutional)	Y1750	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(h) Disputed Assets (Institutional)	Y1760	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(i) Disputed Assets (Institutional)	Y1770	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(j) Disputed Assets (Institutional)	Y1780	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
(k) Disputed Assets (Institutional)	Y1790	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00
12 Other Outflow												
(a) Other Outflow	Y1800	0.00	0.00	85,375.00	0.00	0.00	0.00	0.00	35,423.41	1,287.88	36,885.38 0	0.00
B. TOTAL INFLOWS (B)												
(a) Inflow (b) All	Y1810	1,85,311.76	48,747.43	2,20,373.54	1,40,316.96	1,44,500.82	2,42,395.74	2,65,703.02	6,37,271.51	91,649.64	7,07,896.16	26,85,364.58 0
(b) Inflow (b) All	Y1820	1,72,998.58	41,501.89	2,12,123.68	1,30,885.37	1,37,338.32	2,46,993.44	2,72,734.95	2,28,844.33	-2,27,617.13	-1,44,791.67	0.00
C. Cumulative Month												
(a) Cumulative Month	Y1830	1,23,998.61	2,41,906.76	3,67,333.67	5,08,198.44	6,53,536.76	8,08,930.20	9,78,295.15	1,17,408.42	1,44,791.67	0.00	0.00
(b) Cumulative Month	Y1840	1,09,433%	172.79%	49.28%	33.71%	45.78%	154.08%	14.00%	-28.89%	-71.99%	-16.98%	0.00%
D. Cumulative Month as % of Cumulative Total Outflow												
(a) Cumulative Month	Y1850	1,09,433%	104.01%	170.69%	255.39%	156.29%	155.74%	102.20%	24.61%	7.90%	0.00%	0.00%



Authorised Signatory - Authorised Signatory

Table 1: Authorised Signatory		
Particulars		Value
		X010
Name of the Person Filing the Return	Y010	Shivalingam Pillai
Designation	Y020	Chief Compliance Officer
Office No. (with STD Code)	Y030	02267881095
Mobile No.	Y040	9967540421
Email Id	Y050	nbfccompliance@iifl.com
Date	Y060	12-08-2024
Place	Y070	Mumbai
<p>1. All values must be reported in Rs lakh. 2. Enter all dates in dd-mm-yyyy format. 3. Please ensure that the financial information furnished in the various sheets of this return are correct and reflecting the true picture of the business operations of the NBFC, if found otherwise, the concerned NBFC would be liable for penal action under the provisions of RBI Act.</p>		

Action taken on filling | Action taken on filling



no-reply-cims via NBFC Compliance <nbfccompliance@iifl.com> •

Tue, 13 Aug 2024 7:16:34 AM +0530

To "nbfccompliance" <nbfccompliance@iifl.com>

Reply-... "no-reply-cims" <no-reply-cims@rbi.org.in>

Action taken on filling

Filing No	10337550
Return Name	DNBS04B-Structural Liquidity & Interest Rate Sensitivity - Monthly
Return Code	R228
Entity Code	MUM12113
Entity Name	IIFL Finance Limited
Reporting Period	01-06-2024 TO 30-06-2024
Return Property	Audited
Uploaded On	12-Aug-2024 20:48:08 PM
Uploaded By	MUM12113_AD1
Filing Status	Successfully Submitted

Thanks & Regards

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