



**September 16, 2024**

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

**Subject: Submission of Asset Liability Management Statement for the month ended August 31, 2024**

Dear Sir/ Madam,

Pursuant to 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 August 31, 2024 submitted to Reserve Bank of India.

Kindly take the above on record and oblige.

Thanking you,

Yours faithfully,

**For IIFL Finance Limited**

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**Kapish Jain  
Chief Financial Officer**

Encl: as above

**IIFL Finance Limited**

**CIN No.: L67100MH1995PLC093797**

Corporate Office – 802, 8<sup>th</sup> 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

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# Reserve Bank of India

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## General Information

[Filing Information](#)

## Statements

[DNBS4BStructuralLiquidity - Statement of Structural Liquidity](#)

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

[AuthorisedSignatory - Authorised Signatory](#)

## 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	01-08-2024
Reporting end date	31-08-2024
Reporting currency	INR
Reporting scale	Lakhs
Taxonomy version	1.1.0
Tool name	RBI iFile
Tool version	1.0.0
Report status	Un-Audited
Date of Audit	
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)



(B) Entire principal amount due beyond the next five years	Y1550	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,033.81	1,033.81	0.00	0.00	0.00
Z. Inflow From Assets On-Loss	Y1560	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
W. Hard Assets (Excludes Assets On-Loss)	Y1570	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	55,898.77	55,898.77	0.00	0.00	0.00
X. Other Assets	Y1580	13.80	988.90	1,159.65	1,267.76	1,823.37	11,303.74	34,429.84	23,858.62	10,976.79	81,806.68	151,072.57	748.61	389.76	2,047.68
(A) Intangible assets & other non-cash flow items (As per method attached)	Y1590	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,681.86	14,365.86	16,047.72	0.00	0.00	0.00
(B) Other items (e.g. accrued income, other receivables, staff loans, etc.) (In respective maturity buckets as per the timing of the	Y1600	11.80	988.90	1,159.65	1,267.76	1,823.37	11,303.74	34,429.84	10,638.71	9,311.93	47,290.77	1,22,232.47	748.61	390.76	2,047.68
(C) Loans	Y1610	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	12,811.91	0.00	12,811.91	0.00	0.00	0.00
10. Security Finance Transactions (Subtotal)	Y1620	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
(A) Reps	Y1630	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) Reverse Reps	Y1640	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) CDO	Y1650	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) Other Finance Detail	Y1660	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
11. Inflow On Account of Self-Insured Retention (DIR) Payments	Y1670	0.00	0.00	66,769.61	0.00	0.00	0.00	0.00	55,640.42	1,298.70	0.00	1,213,579.75	18,046.81	23,193.54	52,145.31
(A) Items committed by other institutions and/or collateral	Y1680	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) Items committed by other institutions	Y1690	0.00	0.00	0.00	0.00	0.00	0.00	0.00	38,838.71	0.00	0.00	38,838.71	18,046.81	23,193.54	52,145.31
(C) Self-Insured Retention	Y1700	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) Total Available Payments (As per method attached)	Y1710	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
(A) Forward Cash Payments	Y1720	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) Contingent Payments	Y1730	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) Options Contracts	Y1740	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) Forward Rate Agreements	Y1750	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) Swaps - Currency	Y1760	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) Swaps - Interest Rate	Y1770	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) Credit Default Swaps	Y1780	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) Other Derivatives	Y1790	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) Other	Y1800	0.00	0.00	66,769.61	0.00	0.00	0.00	0.00	18,801.69	1,214.70	0.00	86,741.62	0.00	0.00	0.00
R. Total NPV(DWS) (B)	Y1810	1,50,423.12	34,851.01	2,12,782.33	1,54,944.60	1,54,173.30	1,88,172.86	1,91,641.88	6,42,556.61	97,306.25	7,07,114.56	25,11,838.91	1,40,822.35	76,725.77	1,30,160.41
(C) Minimum (B - A)	Y1820	77,537.43	20,371.38	1,55,056.71	1,18,987.11	1,20,134.88	91,272.62	22,209.88	2,11,085.21	-2,18,261.30	1,43,263.22	0.00	1,28,248.29	40,317.02	93,034.01
(D) Cumulative Breach	Y1830	77,537.43	1,07,709.01	2,62,759.72	1,81,761.81	1,69,136.71	5,91,224.11	5,70,004.41	3,03,912.21	1,43,263.22	0.00	0.00	2,18,248.29	1,40,615.11	1,28,019.84
(E) Minimum as % of Total Outflow	Y1840	235.73%	844.49%	199.58%	334.16%	331.99%	311.18%	101.99%	244.73%	-69.20%	18.86%	0.00%	866.23%	369.50%	291.77%
(F) Cumulative Breach as % of Cumulative Total Outflow	Y1850	235.73%	386.17%	327.98%	248.56%	248.52%	310.38%	155.16%	191.67%	8.62%	0.00%	0.00%	866.23%	408.79%	408.57%



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

Table 3: Statement of Interest Rate Sensitivity (IRS)

Particulars	0 day to 7 days	8 days to 14 days	15 days to 30/71 days	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	Non sensitive	Total
	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020	2020
<b>A. LIABILITIES (CONTINUED)</b>												
<b>1. Capital (continued)</b>												
(i) Equity	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,488.84
(ii) Retained earnings	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,488.84
(iii) Non-current preference shares	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,280.31
(iv) Current preference shares	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,188.53
(v) Other (Share Premium, etc.)	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	6,207.99
<b>2. Reserves &amp; surplus (including provisions for contingencies)</b>	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,113.12
(i) Share Premium Account	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	53,202.24
(ii) General Reserves	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,06,749.58
(iii) Statutory/Regulatory Reserves (Section 45-IC reserve to be shown separately below item no. (iv))	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	2,820.31
(iv) Reserves under Sec 45-IC of IBC Act 1994	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,188.53
(v) Capital Redemption Reserve	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,280.31
(vi) Debenture Redemption Reserve	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	8,188.53
(vii) Other Capital Reserves	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,06,749.58
(viii) Other Reserve Reserves	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,06,749.58
(ix) Investment/Restructuring Investment Reserves	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,06,749.58
(x) Revaluation Reserves	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,06,749.58
(xi) Bank Reserves - Provision	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,06,749.58
(xii) Bank Reserves - Capital Assets	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,06,749.58
(xiii) Share Application Money Pending Allotment	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,06,749.58
(xiv) Other (Share Premium, etc.)	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,06,749.58
(v) Allotment of profit and loss account	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,06,749.58
<b>3. Other assets, liabilities &amp; net worth (including net assets)</b>	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,06,749.58
(i) Trade receivables	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,06,749.58
(ii) Trade payables	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,06,749.58
(iii) Other receivables	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,06,749.58
(iv) Other payables	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,06,749.58
(v) Other (Share Premium, etc.)	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,06,749.58
<b>4. Bonds &amp; Notes (cont.)</b>												
(i) Floating rate instruments	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,06,749.58
(ii) Fixed rate instruments	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,06,749.58
(iii) Other (Share Premium, etc.)	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,06,749.58
<b>5. Deposits</b>												
(i) Term Deposits/Fixed Deposits from public	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,06,749.58
(ii) Floating rate	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,06,749.58
(iii) Other (Share Premium, etc.)	1512	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1,06,749.58
<b>6. Borrowings (including provisions for contingencies)</b>	1512	30,944.44	15,972.22	15,972.22	15,972.22	15,972.22	15,972.22	15,972.22	15,972.22	15,972.22	15,972.22	15,972.22
(i) Bank Borrowings	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(ii) Bank Borrowings in the nature of Term money borrowings	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(iii) Floating rate	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(iv) Fixed rate	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(v) Bank Borrowings in the nature of WCD	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(vi) Floating rate	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(vii) Fixed rate	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(viii) Bank Borrowings in the nature of Cash Credits (CC)	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(ix) Floating rate	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(x) Fixed rate	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(xi) Bank Borrowings in the nature of Letter of Credit (LC)	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(xii) Floating rate	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(xiii) Fixed rate	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(xiv) Bank Borrowings in the nature of Letter of Credit (LC)	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(xv) Floating rate	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(xvi) Fixed rate	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(xvii) Bank Borrowings in the nature of ECLs	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(xviii) Floating rate	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(xix) Fixed rate	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(xx) Inter Corporate Debt (other than related parties)	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(xxi) Floating rate	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(xxii) Fixed rate	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(xxiii) Lease from Related Parties (including ICDL)	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(xxiv) Floating rate	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(xxv) Fixed rate	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(xxvi) Corporate Debt	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(xxvii) Floating rate	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(xxviii) Fixed rate	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(xxix) Commercial Paper	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(xxx) Floating rate	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(xxxi) Fixed rate	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(xxxi) Floating rate	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(xxxi) Fixed rate	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(xxxi) Floating rate	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(xxxi) Fixed rate	1512	9,444.44	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22	4,722.22
(xxxi) Floating rate	1512	9,444.44										





## AuthorisedSignatory - 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	15-09-2024
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** no-reply-cims@rbi.org.in <no-reply-cims@rbi.org.in>

Sun, 15 Sep 2024 4:08:36 PM +0530

To "pooja.modkale" <pooja.modkale@iifl.com>

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Action taken on filling

Filing No	10370922
Return Name	DNBS04B-Structural Liquidity & Interest Rate Sensitivity - Monthly
Return Code	R228
Entity Code	MUM12113
Entity Name	IIFL Finance Limited
Reporting Period	01-08-2024 TO 31-08-2024
Return Property	Un-Audited
Uploaded On	15-Sep-2024 11:09:47 AM
Uploaded By	MUM12113_AD2
Filing Status	Successfully Submitted

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**Thanks & Regards**

**CIMS | Data Reporting And Management**

<https://cims.rbi.org.in>

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