

October 17, 2023

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

The Manager,
Listing Department,
BSE Limited,
Phiroze Jeejeebhoy Tower,
Dalal Street,
Mumbai 400 001.
Tel No.: 22721233

Subject: Security Cover Certificate for the quarter ended September 30, 2023

Dear Sir/Madam,

Pursuant to Regulation 54 of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and in compliance with the SEBI circular SEBI/HO/MIRSD/MIRSD_CRADT/CIR/P/2022/67 dated May 19, 2022, we hereby submit the security cover for the quarter ended September 30, 2023.

Kindly take the above information on your records.

Yours sincerely,
For IIFL Home Finance Limited

Ajay Jaiswal
Company Secretary
Email: secretarialhfc@iiflhomeloans.com

Encl: as mentioned above

IIFL Home Finance Limited

Corporate Identity Number: U65993MH2006PLC166475

Corporate Office: Plot No. 98, Udyog Vihar, Phase –IV, Gurgaon – 122015 (Haryana)

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

Tel: (91-124) 478 0900 • **Email:** secretarialhfc@iiflhomeloans.com • **Website:** iiflhomeloans.com

Statement on Security cover as on September 30, 2023

Column A	Column B	Column C	Column D	Column E	Column F	Column G	Column H	Column I	Column J	Column K	Column L	Column M	Column N	Column O	
Particulars	Description of asset for which this certificate relate	Exclusive Charge	Exclusive Charge	Pari- Passu Charge	Pari- Passu Charge	Pari- Passu Charge	Assets not offered as Security	Elimination (amount in negative)	Total C to H)	Market Value for Assets charged on Exclusive basis	Related to only those items covered by this certificate				
		Debt for which this certificate being issued	Other Secured Debt	Debt for which this certificate being issued	Assets shared by pari passu debt holder (includes debt for which this certificate is issued & other debt with pari passu charge)**	Other assets on which there is pari- Passu charge (excluding items covered in column F)	Assets not offered as Security	debt amount considered more than once (due to exclusive plus pari passu charge)	Market Value for Assets charged on Exclusive basis		Carrying /Book value for exclusive charge assets where market value is not applicable (For Eg. Bank Balance, DSR market value is not applicable)	Market Value for Pari passu charge Assets/Relating to Column F	Carrying value/book value for pari passu charge assets where market value is not ascertainable (For Eg. Bank Balance, DSR market value is not applicable)*	Total Value*(K+L+M+N)	
		Book Value	Book Value	Yes/ No	Book Value	Book Value									
		This column shall include book value of assets having exclusive charge and outstanding book value of debt for which this certificate is issued		this column shall include book value of assets having exclusive charge and outstanding book value of all corresponding debt other than column C.		This column shall include debt for which this certificate is issued having any pari passu charge - Mention Yes, else No.		This column shall include a) book value of assets having pari-passu charge b) outstanding book value of debt for which this certificate is issued and c). other debt sharing pari- passu charge along with debt for which certificate is issued.		This column shall include all those assets which are not charged and shall include all unsecured borrowings including subordinated debt and shall include only those assets which are paid-for		in order to match the liability amount with financials, it is necessary to eliminate the debt which has been counted more than once (included under exclusive charge column as also under pari passu). On the assets side, there shall not be elimination as there is no over/under		Assets which are considered at Market Value like Land, Building, Residential/ Commercial Real Estate to be stated at Market Value. Other assets having charge to be stated at book value/Carrying Value	
ASSETS															
Property, Plant and Equipment	Hypothecated Property			Yes		0.09		8.03		8.12			0.09	0.09	
Capital Work-in-Progress															
Right of Use Assets								34.01		34.01					
Gondwill															
Intangible Assets								0.46		0.46					
Intangible Assets under Development								0.29		0.29					
Investments	Investment in Bonds, Equity Shares and AIFs (Refer Note 1)			Yes	1,078.76			11.66		1,090.42					
Loans	Loans to customers (Refer Note 1 and 2)	5,517.43	Yes	14,101.35			372.72			19,991.50			3,842.39	3,842.39	
Inventories															
Trade Receivables	Trade Receivables		Yes	52.34			0.29			52.63					
Cash and Cash Equivalents	Cash and Cash Equivalents (Refer Note 4)		Yes	53.95						53.95					
Bank Balances other than Cash and Cash Equivalents	Balances with bank Lien marked and Fixed deposits	101.55	Yes	28.20			163.72			293.47					
Others	Other receivables		Yes	2.42			520.70			523.12					
Total		5,618.98		15,317.11			1,111.88			22,047.97			3,842.48	3,842.48	
LIABILITIES															
Debt securities to which this certificate pertains	Secured NCDs (Refer note 3)		Yes	3,406.50						3,406.50					
Other debt sharing pari-passu charge with above debt			No	7,317.01						7,317.01					
Other Debt															
Subordinated debt							1,006.21			1,006.21					
Borrowings		3,836.39								3,836.39					
Bank															
Debt Securities															
Others															
Trade payables							53.98			53.98					
Lease Liabilities							35.92			35.92					
Provisions							20.89			20.89					
Others							346.73			346.73					
Total		3,836.39		10,723.51			1,463.73			16,023.63					
Cover on Book Value**															
Cover on Market Value															
			Pari-Passu Security Cover Ratio			1.43									
			Exclusive Security Cover Ratio			NA									

*The Company has considered the carrying value (before netting off impairment loss allowance) for this certificate
 **Asset cover ratio is calculated only for debt for which this certificate is issued
 ***The total assets considered for pari passu charge is calculated based on asset cover requirement as per respective borrowing documents
 1. All Loans assets and Investments mentioned above in Column F are standard assets
 2. Loans referred in Column F includes principal outstanding, interest receivable and adjustments deducted for provision for expected credit loss
 3. Debt Securities to which this certificate pertains includes Principal Outstanding, Interest Accrued and EIR adjustment, if any
 4. Cash and Cash equivalents is net of overdraft amounting to Rs. 852.98 Crore

For IIFL Home Finance Limited
 Govind Modani
 (Vice President - Treasury)

