

October 19, 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.

The Manager, Listing Department, BSE Limited, Phiroze Jeejeebhoy Tower, Dalal Street, Mumbai 400 001.

Subject: Newspaper Publication of Financial Results for the quarter ended September 30, 2023

Dear Sir/Madam,

Pursuant to the provisions of Regulation 52(8) of SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015, as amended from time to time, the statement of un - audited standalone financial results for the quarter ended September 30, 2023 of IIFL Home Finance Limited (the Company) was published in the 'Business Standard', 'Free Press Journal' and in 'Nav Shakti' on October 19, 2023 (enclosed).

Kindly take the same on record.

Thanking You,

Yours faithfully,

For IIFL Home Finance Limited

Ajay Jaiswal

Company Secretary

Email: secretarialhfc@riffhomeloans.com

Encl: a/a

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

CC: Catalyst Trusteeship Limited/Milestone Trusteeship Pvt. Ltd. Windsor, 6th floor, Office no. 604, C.S.T. Road, Kalina, Santacruz (East), Mumbai - 400098

CIN: U65993MH2006PLC166475

Regd. 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

Fax: (91-22) 2580 6654 | Website: www.iiflhomeloans.com

STATEMENT OF UN-AUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED SEPTEMBER 30, 2023

Amount in crores except otherwise stated

_	Amount in crores except otherwise stated				
sı.	Particulars	Quarter Ended	Quarter Ended	Year Ended	
SI. No.		September 30, 2023	September 30, 2022	March 31, 2023	
		Unaudited	Unaudited	Audited	
1	Total Income from Operations	797.53	665.54	2,702.47	
2	Net Profit / (Loss) for the period (before Tax, Exceptional				
	and/or Extraordinary items)	320.30	250.06	1,022.89	
3	Net Profit / (Loss) for the period before tax (after				
	Exceptional and/or Extraordinary items)	320.30	250.06	1,022.89	
4	Net Profit / (Loss) for the period after tax (after				
	Exceptional and/or Extraordinary items)	249.23	194.40	790.32	
5	Total Comprehensive Income for the period [Comprising				
	Profit / (Loss) for the period (after tax) and Other				
_	Comprehensive Income (after tax)]	248.03	193.70	801.99	
6	Paid up Equity Share Capital	26.34	26.34	26.34	
7	Reserves (excluding Revaluation Reserve)	5,998.00	5,196.30	5,526.86	
8	Securities Premium Account (included in SI. No.7-Reserves)	2,969.65	2,969.67	2,969.65	
9	Net worth	6,024.34	5,222.64	5,553.20	
10	Paid up Debt Capital / Outstanding Debt	15,566.12	14,575.52	14,953.21	
11	Outstanding Redeemable Preference Shares	-	-	-	
12	Debt Equity Ratio	2.58	2.79	2.69	
13	Earnings Per Share (of ₹10/- each) (for continuing and				
	discontinued operations) (not annualised)				
	1. Basic:	94.60	83.41	326.06	
	2. Diluted:	94.60	83.41	326.06	
14	Capital Redemption Reserve	-	-	-	
15	Debenture Redemption Reserve	-	-	-	
16	Debt Service Coverage Ratio [(PBT + Interest Expended+				
	Principal collected from customers during the year)/				
	(Interest Expended + Principal repayment of the				
	borrowings during the year)]	1.01	1.36	1.27	
17	Interest Service Coverage Ratio [(PBT + Interest				
l	Expended)/(Interest Expended)]	2.01	1.88	1.88	
Note:					

- The above is an extract of the detailed format of quarterly financial results for the quarter ended September 30, 2023 filed with the Stock Exchange under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("LODR Regulations"). The full format of the quarterly financial results are available on website of National Stock Exchange of India Limited (NSE): www.nseindia.com. BSE Limited (BSE): www.bseindia.com and can be accessed on the Company's website (URL: https://www.iiflhomeloans.com/financials)
- For the line items referred in regulation 52(4) of the LODR Regulations, pertinent disclosures have been made to National Stock Exchange of India Limited (NSE): www.nseindia.com, BSE Limited (BSE): www.bseindia.com and can be accessed on their
- respective websites The Accounting policies adopted in the preparation of the financial results are consistent with those followed in the previous
- period/year unless otherwise stated. Previous year's/periods figures have been regrouped/reclassified wherever necessary to conform to the current period's

By order of the Board For IIFL Home Finance Limited

Monu Ratra Date: October 17, 2023 Executive Director & CEO DIN: 07406284 Place: Mumbai

जाहीर सूचना

जिल्हा ठाणेच्या फ्लॅट क्र. ३०१. मोजमापित ५९३ चौ. फू., ३रा मजला, डी विंग, ओम राज वैभव सीएचएस लि., इंद्रलोक फेज - VI, मिरा भाईंदर पूर्व ४०११०५ (येथे यानंतर सदर मिळकत असे उल्लेखित) चे मालक असल्याचा दावा करत आहेत. कोणत्याही व्यक्तीं वरील सदर मिळकत किंवा त्यावरील कोणत्याही भागामध्ये विक्री, भेट भाडेपट्टा, वारसा, अदलाबदल, गहाण, प्रभार, धारणाधिकार, विश्वस्त, ताबा, सुविधाधिकार उत्तराधिकार, जप्ती किंवा अन्य कसेहीच्या मार्गे हितसंबंधांचा किंवा सदर मिळकतीसाठी मूळ नामाधिकार विलेखांचा कब्जा असल्याचा दाव करत असल्यास याद्वारे तसे लिखित स्वरूपात निम्नस्वाक्षरीकारांना खालील नमूद कार्यालयीन पत्त्यावर दाव्याच्या समर्थनार्थे सर्व पुरक दस्तावेजांसह सदर तारखेपासून ७ दिवसांच्या आत कळविणे आवश्यक आहे. कसर केल्यास, तशा दाव्याच्या कोणत्याही संदर्भाशिवाय माझे अशील येस बँक लि. यांच्या नावे गहाणाची निर्मिती केली जाईल आणि तसा दावा जर काही असल्यास तो त्यागित समजला जाईल.

वकील किरण शर्मा / लिगल सारथी. ४१८, श्रीकांत चेंबर्स, ए विंग. व्ही.एन. परव मार्ग, चेंबर, मंबई ४०० ०७१ ईमेल आयडी: kiran@legalsaarthi.com सदर दिनांक १९ ऑक्टोबर, २०२३.

PUBLIC NOTICE Public is informed at large that M/S Shrophne Plastics is a member of A-to-Z ndustrial Premises Co-operative Society id. Having address at G. K. Marg, Lower Parel, Mumbai- 400 013, in respect of unit no. 05 ('said unit') admeasuring 1198Sq.Ft and situated at Ground Floor, A to Z Industrial Estate,G. K Marg, Lower Parel Mumbai-13. The said M/S Shrophne Plastics has been allotted duplicate share certificate number 371(in lieu of original

hare certificate no. 8 which remains cancelled as per the record of the society) or 5 shares of Rs. 50/-each bearing

distinctive numbers from 36 to 40. The said M/S Shrophne Plastics has agreed to sell transfer and assign their said unit and said shares to our client. Any person having any claim demand, share, right, title or nterest in respect of the said Premises or part thereof by way of sale, agreement for sale, allotment, transfer, assignment exchange, mortgage, charge, gift, trust, nheritance, possession, occupation, enancy, sub-tenancy, lease, sub-lease, cense, care-taker basis, lien charge, trust, naintenance, easement, gift, acquisition, requisition, any encumbrance or beneficial ight interest under any trust, right of prescription or pre-emption or under any greement or other dispositioner under any suit, decree, injunction order or attachment or award passed by any Court or Authority tigation, Lis-pendens, decree orderof any adjudicating authority, exchange, partition, power of attorney, will, bequest, FSI, development rights, family arrangement ettlement, allotment or otherwise nowsoever("Claim"), is hereby requested to nake the same known in writing together vith copies of supporting documentary

evidence to the undersigned at 602, Orchid

F), Unnathi Gardens, P.K.Marg, Thane(W)

100 606 within 14 (fourteen) days from the

date hereof, failing which, it shall be

presumed that no such Claim exists or that any such claims or objections, if any, will be

onsidered to have been waived and/or

bandoned and the transaction will be completed without reference thereto

Date: 19.10.2023

Advocate High Court

विक्रीकरीता कब्जा घेण्यास मुक्त राहतील.

एय स्मॉल फायनान्स बँक लिमिटेड

शेड्युल्ड कमर्शियल बँक

नोंदणी. कार्यालय : १९-ए, धुलेश्वर गार्डन, अजमेर रोड, जयपूर-३०२००१. (सीआयएन : एल३६९११आरजे१९९६पीएलसी०११३८१)

सिक्युरिटायझेन ॲक्ट २००२ च्या कलम १३(२) अन्वये मागणी सूचना

कर्ज खाते एनपीए बनल्यामुळे प्राधिकृत अधिकाऱ्यांनी ''सिक्युरिटायझेशन ॲण्ड रिकन्स्ट्रक्शन ऑफ फायनान्शियल ॲसेटस् ॲण्ड एन्फोर्समेंट ऑफ सिक्युरिटी इंटरेस्ट ॲक्ट २००२'' च्या कलम १३(२) अन्वये कोष्टकात दिल्यानुसार कर्जदार/सह-कर्जदार/गहाणवटदार/हमीदार (एकत्रित ''कर्जदार'' असा उल्लेख) यांना ६० दिवसांची मागणी सुचना जारी केलेली आहे. सदर सुचनेनुसार जर कर्जदारांनी ६० दिवसात संपूर्ण क्कम जमा केली नाही तर खाली दिल्यानुसार गहाण मिळकती/तारण मत्तेचा लिलाव करून रक्कम वसूल करण्यात येईल, त्यामुळे तुम्ही कर्जदार यांना मागणी सूचना तारखेपासून ६० दिवसात पुढील व्याज आणि खर्चासह संपूर्ण कर्ज रक्कम जमा करण्यासाठी कळविण्यात येत आहे, अन्यथा प्राधिकृत अधिकारी सदरह अधिनियमाच्या कलम १३(४) आणि १४ च्या तरतुदीन्वये खाली दिल्यानुसार गहाण मिळकत/तारण मत्तेचा

कर्जदारांनी नोंद घ्यावी की, सदर सूचनेच्या प्राप्तीनंतर सदरह ॲक्ट, २००२ च्या कलम १३(१३) नुसार तुम्हाला तारण धनकोच्या लेखी पूर्ण सहमतीशिवाय विक्री, भाडेपट्टा किंवा अन्यथा तारण मत्तेचे हस्तांतर करण्यापासून प्रतिबंध आणि मनाई करण्यात येत आहे.

कर्जदारांचे लक्ष सिक्युरिटी इंटरेस्ट (एन्फोर्समेंट) रूल्स २००२, अधिनियमाच्या कलम १३(८) सहवाचता नियम ३(५) च्या तरतुदीकडे वेधण्यात येत आहे की, कर्जदार लिलाव सूचनेच्या प्रकाशनापूर्वी संपूर्ण थकबाकीचा भरणा करून त्यांची तारण मत्ता विमोचित करण्यासाठी हक्कदार

हमीदाराचे नाव/ कर्ज खाता क्र.	कलम १३(२) अन्वये मागणी सूचनेची तारीख आणि रक्कम	गहाण मिळकतीचे वर्णन
(कर्ज खाते क्र.) एल९००१०७०६२४६९९७२२, योगेश जयप्रकाश माहुलकर (कर्जदार), श्रीम. प्रियांका योगेश माहुलकर (सह-कर्जदार) हितेश जयप्रकाश माहुलकर (सह-कर्जदार)	०४-सप्टें-२३ र. ८,६४,३९४/- र. आठ लाख चौसष्ट हजार तीनशे चौ-याण्णव मात्र ०४-सप्टें-२३ रोजीस	मिळकत येथे स्थित:-प्लॉट क्र. १७२, नाजुल शी क्र५४डी, मौजा-राजापेठ, प्रागणे, बडनेरा, जि अमरावती, महाराष्ट्र. मोजमापित ४०८.८८ चौ.फू
(कर्ज खाते क्र.) एल९००१०६०११९११५७१६, एस ॲण्ड एस फॅशन (कर्जदार), मनोज विद्यासागर दुबे (सह-कर्जदार) सुभाष कृष्ण तांबे (सह-कर्जदार)	१३-सप्टें-२३ रु. २२,३५,९२५/- रु. बावीस लाख पस्तीस हजार नऊशे पंचवीस मात्र १२-सप्टें-२३ रोजीस	महानगरपालिका फ्लॅट क्र. ४०३, ४था मजला, दोस् रेसिडेन्सी वसई, ठाणे, महाराष्ट्र येथे स्थित मिळकत मोजमापित ५०७ चौ.यार्ड्स.
(कर्ज खाते क्र.) एल९००१०६११२१६८८२४८, एस ॲण्ड एस फॅशन द्वारा त्यांचे प्रोप्रायटर मनोज विद्यासागर दुबे (कर्जदार) मनोज विद्यासागर दुबे (सह-कर्जदार) सुभाष कृष्ण तांबे (सह-कर्जदार)	१३-सप्टें-२३ रु. २,८६,९८५/- रु. दोन लाख शहाऐंशी हजार नऊशे पंच्याऐंशी मात्र १२-सप्टें-२३ रोजीस	पलॅट क्र. ४०३, ४था मजला, दोस्ती रेसिडेन्सी, दोस कोरल क्र. ७, सर्व्हें क्र. ७२/२१, ११, १३, १, ७३/१, ६, १६, १७, १८, १९, २०, ७४/१२, १ ७४/१७+१८, ७२/१, ७३/२, ४, गाव:- बारमपु तावसई, जि. ठाणे, महाराष्ट्र येथे स्थित मिळकत मोजमापित ३६२ चौ.फूट.
(कर्ज खाते क्र.) एल९००१०७०५२५०२७६६३ आणि एल९००१०७०५३०५७८९०१, योगेश जयप्रकाश माहुलकर (कर्जदार), हितेश जयप्रकाश माहुलकर (सह-कर्जदार) श्रीम. प्रियांका योगेश माहुलकर (सह-कर्जदार)	१३-सप्टें-२३ रु. ४,२८,९९०/- रु. चार लाख अठ्ठावीस हजार नऊशे नव्वद मात्र रु. २,७४,५०८/- रु. दोन लाख चौऱ्याहत्तर हजार पाचशे आठ मात्र ११-सप्टें-२३ रोजीस	नाजुल शीट क्र. ५४-डी, प्लॉट क्र१७२, मौजा राजापेठ, प्रागणे, बडनेरा, जि. अमरावती, महाराष्ट्र रे स्थित मिळकत मोजमापित ४०८.८८ चौ.फूट.
(कर्ज खाते क्र.) एल९००१०६०७१८७९९५०, पांडुरंग कॅटरर्स द्वारा त्यांचे प्रोप्रायटर नागेश प्रल्हाद क्षीरसागर (कर्जदार), नागेश प्रल्हाद क्षीरसागर (सह-कर्जदार) संतोष परल्हाद क्षीरसागर (सह-कर्जदार) श्रीमती रेखा नागेश क्षीरसागर (सह-कर्जदार)	१३–सप्टें-२३ रु. २१,५७,४४२/- रु. एकवीस लाख सत्तावन्न हजार चारशे बेचाळीस मात्र १२–सप्टें-२३ रोजीस	सर्व्हें क्र. १०८/१, के. प्लॉट क्र०९, ए/पी अकलुज, ता. माळशिरास, जि. सोलापुर, महाराष्ट्र ये स्थित मिळकत. मोजमापित १२९८.१३ चौ.फूट
(कर्ज खाते क्र.) एल९००१०६११२१०७२३३९, पांडुरंग कॅटरर्स (कर्जदार), नागेश प्रल्हाद क्षीरसागर (सह–कर्जदार) संतोष परल्हाद क्षीरसागर (सह–कर्जदार) श्रीमती रेखा नागेश क्षीरसागर (सह–कर्जदार)	१३-सप्टें-२३ रु. २,०९,५८२/- रु. दोन लाख नऊ हजार पाचशे ब्याऐंशी मात्र २-सप्टें-२३ रोजीस	ग्रामपंचायत स.क्र. १०८, १के प्लॉट क्र. ९, ए/र्प अकलुज, ता. माळशिरास, जि. सोलापुर, महाराष्ट्र वे स्थित मिळकत. मोजमापित १२९८.१३ चौ.यार्ड र
(कर्ज खाते क्र.) एल९००१०६०१२४७९०१९५, अर्णव लॉजिस्टिक सर्व्हिसेस (कर्जदार), अमोल ज्ञानोबा भोईटे (सह-कर्जदार)	१५-सप्टें-२३ रु. ७,३१,१४५/- रु. सात लाख एकतीस हजार एकशे पंचेचाळीस मात्र १३-सप्टें-२३ रोजीस	फ्लॅट क्र. २०५, २रा मजला, बी विंग, श्रीजी पॅलेस बी, बिल्डिंग सीएचएसएल., गाव-काल्हेर, तालुक भिवंडी, जि. ठाणे, महाराष्ट्र येथे स्थित मिळकत. मोजमापित ४८५ चौ.फूट.
(कर्ज खाते क्र.) एल९००१०६०१२६३२५२११, आराध्या ब्युटी पार्लर (कर्जदार), सुनील रामचंद्र भोसले (सह-कर्जदार) अपेक्षा सुनील भोसले (सह-कर्जदार)	१५-सप्टें-२३ रु. ६,०५,७१२/- रु. सहा लाख पाच हजार सातशे बारा मात्र १२-सप्टें-२३ रोजीस	सीटीएस क्र. ७०१, मिळकत क्र. ६४१, ए/पी. तरा ता. पाटण, जि. सातारा येथे स्थित मिळकत. मोजमापित ३०.११ चौ.मीटर्स.
(कर्ज खाते क्र.) एल९००१०६०१३४३७४५२४, सुपर बेबी (कर्जदार),	१६-सप्टें-२३ रु. ३६,८०,०६८/- रु. छत्तीस लाख ऐंशी हजार अडुसष्ट मात्र १२-सप्टें-२३ रोजीस	कार्यालय गाळा, हि.क्र. २८/ए, बाजार पेठ, सीएस क्र. १३२४, १३२५, १३२७, पहिला मजल आरसीसी बिल्डिंग, ता. भिवंडी, जि. ठाणे, महाराष्ट्र

continued from previous page

BID/OFFER PROGRAMME

ANCHOR INVESTOR BIDDING DATE MONDAY, OCTOBER 23, 2023

BID/OFFER OPENS ON WEDNESDAY, OCTOBER 25, 2023

BID/OFFER CLOSES ON FRIDAY, OCTOBER 27, 2023#

*UPI mandate end time and date shall be at 5:00 p.m. on the Bid/Offer Closing Date.

THE EQUITY SHARES OF OUR COMPANY WILL GET LISTED ON MAIN BOARD PLATFORM OF BSE AND NSE

In case of any revision to the Price Band, the Bid/Offer Period will be extended by at least three additional Working Days after such revision in the Price Band, subject to the Bid/Offer Period not exceeding 10 Working Days. In cases of force majeure, banking strike or similar circumstances, our Company in consultation with the Book Running Lead Managers, for reasons to be recorded in writing, extend the Bid / Offer Period for a minimum of three Working Days, subject to the Bid/Offer Period not exceeding 10 Working Days. Any revision in the Price Band and the revised Bid/Offer Period, if applicable, will be widely disseminated by notification to the Stock Exchanges, by issuing a public notice, and also by indicating the change on the respective websites of the Book Running Lead Managers and at the terminals of the Syndicate Member and by intimation to the Designated Intermediaries and the Sponsor Bank, as applicable

This is an Offer in terms of Rule 19(2)(b) of the Securities Contracts (Regulation) Rules, 1957, as amended ("SCRR"), read with Regulation 31 of the SEBI ICDR Regulations. The Offer is being made through the Book Building Process in terms of Regulation 6(1) of the SEBI ICDR Regulations, wherein not more than 50% of the Offer shall be available for allocation on a proportionate basis to Qualified Institutional Buyers ("QIBs") (the "QIB Portion"), provided that our Company in consultation with the Book Running Lead Managers, may allocate up to 60% of the QIB Portion to Anchor Investors on a discretionary basis, out of which one-third shall be reserved for domestic Mutual Funds only, subject to valid Bids being received from domestic Mutual Funds at or above the Anchor Investor Allocation Price, in accordance with the SEBI ICDR Regulations (the "Anchor Investor Portion"). In the event of undersubscription, or non-allocation in the Anchor Investor Portion, the balance Equity Shares shall be added to the Net QIB Portion. Further, 5% of the Net QIB Portion shall be available for allocation on a proportionate basis to Mutual Funds only, and the remainder of the Net QIB Portion shall be available for allocation on a proportionate basis to all QIB Bidders, including Mutual Funds, subject to valid Bids being received at or above the Offer Price. However, if the aggregate demand from Mutual Funds is less than 5% of the QIB Portion, the balance Equity Shares available for allocation in the Mutual Fund Portion will be added to the remaining Net QIB Portion for proportionate allocation to QIBs. Further, not less than 15% of the Offer shall be available for allocation to Non-Institutional Bidders ("Non-Institutional Portion") of which one-third of the Non-Institutional Portion shall be available for allocation to Bidders with an application size between ₹200,000 to ₹1,000,000 and two-thirds of the Non-Institutional Portion shall be available for allocation to Bidders with an application size of more than ₹ 1,000,000 and under-subscription in either of these two sub-categories of Non-Institutional Portion may be allocated to Bidders in the other sub-category of Non-Institutional Portion, subject to valid Bids being received at or above the Offer Price and not less than 35% of the Offer shall be available for allocation to Retail Individual Bidders in accordance with the SEBI ICDR Regulations, subject to valid Bids being received from them at or above the Offer Price, All potential Bidders (except Anchor Investors) are mandatorily required to participate in the Offer through the Application Supported by Blocked Amount ("ASBA") process by providing details of their respective ASBA accounts and UPI ID in case of UPI Bidders, as applicable, pursuant to which their corresponding Bid Amount will be blocked by the Self Certified Syndicate Banks ("SCSBs") or by the Sponsor Bank under the UPI Mechanism, as the case may be, to the extent of the respective Bid Amounts. Anchor Investors are not permitted to participate in the Offer through the ASBA Process. For further details, see "Offer Procedure" on page 337 of the RHP.

Bidders/Applicants should ensure that DP ID. PAN and the Client ID and UPI ID (for UPI Bidders bidding through UPI Mechanism) are correctly filled in the Bid cum Application Form. The DP ID, PAN and Client ID provided in the Bid cum Application Form should match with the DP ID, PAN, Client ID and UPI ID available (for UPI Bidders bidding through the UPI Mechanism) in the Depository database, otherwise, the Bid cum Application Form is liable to be rejected. Bidders/Applicants should ensure that the beneficiary account provided in the Bid cum Application Form is active. Bidders/Applicants should note that on the basis of the PAN, DP ID, Client ID and UPI ID (for RIBs and NIIs bidding through the UPI mechanism) as provided in the Bid cum Application Form, the Bidder/Applicant may be deemed to have authorized the Depositories to provide to the Registrar to the Offer, any requested Demographic Details of the Bidder/Applicant as available on the records of the depositories. These Demographic Details may be used, among other things, for giving Allotment Advice or unblocking of ASBA Account or for other correspondence(s) related to the Offer. Bidders/Applicants are advised to update any changes to their Demographic Details as available in the records of the Depository Participant to ensure accuracy of records. Any delay resulting from failure to update the Demographic Details would be at the Bidders/Applicants' sole risk.

Investors must ensure that their PAN is linked with Aadhaar and are in compliance with the notification issued by Central Board of Direct Taxes notification dated February 13, 2020 and read with press releases dated June 25, 2021, September 17, 2021 and March 28, 2023 and any subsequent press releases in this regard. CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF OUR COMPANY AS REGARDS ITS OBJECTS: For information on the main objects of our Company, investors are requested to see "History and Certain Corporate Matters" beginning on page 171 of the RHP. The Memorandum of Association of our Company is a material document for inspection in

relation to the Offer. For further details, see "Material Contracts and Documents for Inspection" beginning on page 380 of the RHP. LIABILITY OF THE MEMBERS OF OUR COMPANY: Limited by shares.

AMOUNT OF SHARE CAPITAL OF OUR COMPANY AND CAPITAL STRUCTURE: As on the date of the RHP, the authorised share capital of our Company is ₹ 450,000,000 divided into 225,000,000 Equity Shares of face value of ₹2 each and ₹20,000,000 divided into 2,000,000 Preference Shares of face value of ₹10 each. The issued, subscribed and paid-up Equity share capital of our Company is ₹346,930,850 divided into 173,465,425 Equity Shares of face value of ₹2 each and ₹15,000,000 divided into 1,500,000 Preference Shares of the company is ₹346,930,850 divided into 173,465,425 Equity Shares of the company is ₹346,930,850 divided into 1,500,000 Preference Shares of the company is ₹346,930,850 divided into 173,465,425 Equity Shares of the company is ₹346,930,850 divided into 173,465,425 Equity Shares of the company is ₹346,930,850 divided into 173,465,425 Equity Shares of the company is ₹346,930,850 divided into 173,465,425 Equity Shares of the company is ₹346,930,850 divided into 173,465,425 Equity Shares of the company is ₹346,930,850 divided into 173,465,425 Equity Shares of the company is ₹346,930,850 divided into 173,465,425 Equity Shares of the company is ₹346,930,850 divided into 173,465,425 Equity Shares of the company is ₹346,930,850 divided into 173,465,425 Equity Shares of the company is ₹346,930,850 divided into 173,465,425 Equity Shares of the company is ₹346,930,850 divided into 173,465,425 Equity Shares of the company is ₹346,930,850 divided into 173,465,425 Equity Shares of the company is ₹346,930,850 divided into 173,465,425 Equity Shares of the company is ₹346,930,850 divided into 173,465,425 Equity Shares of the company is ₹346,930,850 divided into 173,465,425 Equity Shares of the company is ₹346,930 divided into 173,465,425 Equity Shares of the company is ₹346,930 divided into 173,465,425 Equity Shares of the company is ₹346,930 divided into 173,465,425 Equity Shares of the company is ₹346,930 divided into 173,465,425 Equity Shares of the company is ₹346,930 divided into 173,465,425 Equity Shares of the company is ₹346,930 divided into 173,465,425 Equity Shares of the company is ₹346,930 divided into 173,465,425 equity Shares of the company is ₹346,930 divided into 173,465,425 equity Shares of the company is ₹346,930 divided into 173,465,425 equity Shares of the company is ₹346,930 divided into 173,465,425 equity Shares of the company is ₹3

face value of ₹10 each. For details of the capital structure of our Company, see "Capital Structure" beginning on page 78 of the RHP. NAMES OF THE INITIAL SIGNATORIES TO THE MEMORANDUM OF ASSOCIATION OF OUR COMPANY AND THE NUMBER OF EQUITY SHARES SUBSCRIBED BY THEM: The names of the initial signatories of the Memorandum of Association of our Company along with their allotment are: Allotment of 50 equity shares to Trilokinath Sharma and 50 equity shares to Trshares to Somprakash Garg. For details of the share capital history and capital structure of our Company see "Capital Structure" beginning on page 78 of the RHP.

LISTING: The Equity Shares, once offered through the RHP are proposed to be listed on the Stock Exchanges. Our Company has received 'in-principle' approvals from the NSE and the BSE for the listing of the Equity Shares pursuant to letters dated November 15, 2022 and November 16, 2022, respectively. For the purposes of the Offer, the Designated Stock Exchange shall be NSE. A signed copy of the RHP has been filed in accordance with Section 32 of the Companies Act, 2013 and the Prospectus shall be filed with the RoC in accordance with the Companies Act, 2013. For further details of the material contracts and documents available for inspection from the date of the RHP until the Bid/ Offer Closing Date, see "Material Contracts and Documents for Inspection" on page 380 of the RHP.

DISCLAIMER CLAUSE OF SECURITIES AND EXCHANGE BOARD OF INDIA ("SEBI"): SEBI only gives its observations on the offer documents and this does not constitute approval of either the Offer or the specified securities stated in the Offer Document. The investors are advised to refer to pages 311 of the RHP for the full text of the disclaimer clause of SEBI. DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the RHP has been cleared or approved by BSE Limited nor does it certify the correctness or completeness of any of the contents of the RHP. The investors are advised to refer to the pages 317 of the RHP

for the full text of the disclaimer clause of BSE. DISCLAIMER CLAUSE OF NSE (the Designated Stock Exchange): It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Offer Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to page 318 of the RHP for the full text of the disclaimer clause of NSE.

GENERAL RISKS: Investments in equity and equity-related securities involve a degree of risk and investors should not invest any funds in the Offer unless they can afford to take the risk of losing their entire investment. Investors are advised to read the risk factors carefully before taking an investment decision in the Offer. For taking an investment decision, investors must rely on their own examination of our Company and the Offer, including the risks involved. The Equity Shares in the Offer have not been recommended or approved by the SEBI, nor does SEBI guarantee the accuracy or adequacy of the contents of the RHP. Specific attention of the investors is invited to "Risk Factors" on page 28 of the RHP.

ASBA* Simple, Safe, Smart way of Application!!!

*Applications Supported by Blocked Amount ("ASBA") is a better way of applying to offers by simply blocking the fund in the bank account. For further details, check section on ASBA. Mandatory in public issues. No cheque will be accepted.

UPI-Now available in ASBA for Retail Individual Investors and Non Institutional Investor applying in public issues where the application amount is up to ₹ 500,000, applying through Registered Brokers, Syndicate, CDPs & RTAs. Retail Individual Investors and Non-Institutional Investors also have the option to submit the application directly to the ASBA Bank (SCSBs) or to use the facility of linked online trading, demat and bank account. Investors are required to ensure that the bank account used for INITIFED PAYMENTS INTERFACE bidding is linked to their PAN. Bidders must ensure that their PAN is linked with Aadhaar and are in compliance with CBDT notification dated February 13, 2020 and press release dated June 25, 2021 read with press release dated September 17, 2021.

ASBA has to be availed by all the investors except Anchor Investors. UPI may be availed by (i) Retail Individual Investors in the Retail Portion; (ii) Non-Institutional Investors with an application size of up to ₹500,000 in the Non-Institutional Portion. For details on the ASBA and UPI process, please refer to the details given in the Bid Cum Application Form and abridged prospectus and also please refer to the section "Offer Procedure" on page 331 of the RHP. The process is also available on the website of Association of Investment Bankers of India ("AIBI") and Stock Exchanges and in the General Information Document. The Bid Cum Application Form and the Abridged Prospectus can be downloaded from the websites of BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE", and together with BSE, the "Stock Exchanges") and can be obtained from the list of banks that is displayed on the website of SEBI at www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmld=35 and https://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmld=43, respectively as updated from time to time. For the list of UPI apps and banks live on IPO, please refer to the link: www.sebi.gov.in. UPI Bidders Bidding using the UPI Mechanism may apply through the SCSBs and mobile applications whose names appear on the website of SEBI, as updated from time to time. ICICI Bank Limited and Kotak Mahindra Bank Limited have been appointed as the Sponsor Banks for the Offer, in accordance with the requirements of SEBI circular dated November 1, 2018 as amended. For Offer related queries, please contact the Book Running Lead Managers ("BRLMs") on their respective email IDs as mentioned below. For UPI related queries, investors can contact NPCI at the toll free number: 18001201740 and mail Id: ipo.upi@npci.org.in.



Kotak Mahindra Capital Company Limited 27 BKC, 1st Floor, Plot No. C – 27, "G" Block, 27 BKC, 1st Floor, Plot No. C – 27, "G" Block, Bandra Kurla Complex, Bandra (East), Mumbai 400051 Maharashtra, India. Telephone: +91 (22) 4336 0000 Email: bluejet.ipo@kotak.com Website: https://investmentbank.kotak.com Investor Grievance ID: kmccredressal@kotak.com Contact Person: Ganesh Rane

I ICICI Securities

SEBI Registration No.: INM000011179

ICICI Securities Limited ICICI Venture House, Appasaheb Marathe Marg, Prabhadevi, Mumbai - 400025 Maharashtra, India **Telephone:** +91 (22) 6807 7100 E-mail: bluejet.ipo@icicisecurities.com Website: www.icicisecurities.com Investor Grievance ID: customercare@icicisecurities.com Contact person: Gauray Mittal / Ashik Joisar

BOOK RUNNING LEAD MANAGERS

J.P.Morgan

J.P. Morgan India Private Limited J.P. Morgan Tower, Off C.S.T. Road Kalina, Santacruz (East), Mumbai 400 098, Maharashtra, India Telephone: +91 (22) 6157 3000 Email: bluejet_IPO@jpmorgan.com Website: www.jpmipl.com Investor Grievance ID: investorsmb.jpmipl@jpmorgan.com Contact person: Nidhi Wangnoo/Aanchal Mittal SEBI Registration No.: INM000002970

REGISTRAR TO THE OFFER **LINK**Intime

Link Intime India Private Limited C-101, 247 Park, 1st Floor, L.B.S. Marg, Vikhroli (West), Mumbai 400 083, Maharashtra Telephone: +91 (22) 4918 6200 E-mail: bluejet.ipo@linkintime.co.in Website: www.linkintime.co.in Investor grievance e-mail: bluejet.ipo@linkintime.co.in Contact person: Shanti Gopalkrishnan

COMPANY SECRETARY AND COMPLIANCE OFFICER

BLUE JET HEALTHCARE LIMITED 701, 702, 7th Floor, Bhumirai Costarica, Sector 18, Sanpada, Navi Mumbai, Thane – 400 705, Maharashtra, India E-mail: companysecretary@bluejethealthcare.com Website: www.bluejethealthcare.com.

Investors can contact the Company Secretary and Compliance Officer, the Book Running Lead Managers or the Registrar to the Offer in case of any pre-Offer or post-Offer related problems, such as non-receipt of letters of Allotment, non-credit of Allotted Equity Shares in the respective beneficiary account, non-receipt of refund orders or non-receipt of funds by electronic mode.

AVAILABILITY OF THE RHP: Investors are advised to refer to the RHP and the "Risk Factors" beginning on page 28 of the RHP has HDFC Securities Limited; IJFL Securities Limited; Jobanputra Fiscal Services Private Limited; Keynote Capitals Limited; KyMC Capital Market Services Limited; LKP Securities Limited; Inventure Growth & Securities Ltd.; Motilal Oswal Securities Limited; Nirmal Bang Securities Pvt. Ltd.; Nuvama Wealth and Investment Limited (Edelweiss Broking Limited); Prabhudas Liladhar Pvt Ltd.; Pravin Ratilal Share & Stock Brokers Limited; RR Equity Brokers Private Limited; SBlcap Securities Limited; Sharekhan Ltd.; SMC Global Securities Ltd.; Systematix Shares and Stocks (India) Limited; Trade Bulls Securities (P) Ltd.; Way2wealth brokers Pvt Ltd. and YES Securities (India) Limited.

https://investmentbank.kotak.com, ICICI Securities Limited at www.icicisecurities.com and J.P. Morgan India Private Limited at www.jpmipl.com and the websites of the Stock Exchanges, for BSE at www.bseindia.com and for NSE at www.nseindia.com. PUBLIC OFFER BANK: ICICI Bank Limited, I ESCROW COLLECTION BANK: Kotak Mahindra Bank Limited AVAILABILITY OF BID CUM APPLICATION FORM: Bid cum Application Form can be obtained from the Registered Office of our Company, BLUE JET HEALTHCARE LIMITED: Telephone: +91 (22) 6989 1200; BRLMs: Kotak Mahindra Capital Company Limited, Telephone: +91 (22) 4336 0000; ICICI Securities Limited, Telephone: +91 (22) 6807 7100 and J.P.

been made available on the website of SEBI at www.sebi.gov.in and is available on the websites of the BRLMs, Kotak Mahindra Capital Company Limited at

Morgan India Private Limited, Telephone: +91 (22) 6157 3000 and Syndicate Member: Kotak Securities Limited, Telephone: +91 22 6218 5410 and at selected locations of Sub-Syndicate Members (as given below), Registered Brokers, SCSBs, Designated RTA Locations and Designated CDP Locations for participating in the Offer. Bid cum Application Forms will also be available on the websites of the Stock Exchanges at www.bseindia.com and www.nseindia.com and at all the Designated Branches of SCSBs, the list of which is available on the websites of the Stock Exchanges and SEBI.

SUB-SYNDICATE MEMBERS: Amrapali Capital & Finance Services Ltd.: Anand Rathi Share & Stock Brokers Ltd.: Axis Capital Limited: Centrum Broking Limited: Centrum Wealth Management Ltd.; Choice Equity Broking Private Limited; DB(International) Stock Brokers Ltd.; Eureka Stock & Share Broking Services Ltd.; Finwizard Technology Private Limited;

Place: Mumbai Date: October 18, 2023

REFUND BANK: Kotak Mahindra Bank Limited. | SPONSOR BANKS: ICICI Bank Limited and Kotak Mahindra Bank Limited

UPI: UPI Bidders can also Bid through UPI Mechanism All capitalised terms used herein and not specifically defined shall have the same meaning as ascribed to them in the RHP.

For BLUE JET HEALTHCARE LIMITED On behalf of the Board of Directors

Sweta Poddar

Company Secretary and Compliance Officer

available on the website of the SEBI at www.sebi.gov.in as well as on the website of the BRLMs i.e., Kotak Mahindra Capital Company Limited at www.icicisecurities.com and J.P. Morgan India Private Limited at www.jpmipl.com, the website of the NSE at www.nseindia.com and the website of the BRLMs i.e., Kotak Mahindra Capital Company Limited at www.icicisecurities.com and J.P. Morgan India Private Limited at www.jpmipl.com, the website of the NSE at www.nseindia.com and the website of the BRLMs i.e., Kotak Mahindra Capital Company Limited at www.icicisecurities.com and J.P. Morgan India Private Limited at www.jpmipl.com, the website of the NSE at www.nseindia.com and the website of the SEI at www.icicisecurities.com and J.P. Morgan India Private Limited at www.jpmipl.com, the website of the NSE at www.nseindia.com and the website of the SEI at www.icicisecurities.com and J.P. Morgan India Private Limited at www.jpmipl.com, the website of the SEI at www.icicisecurities.com and J.P. Morgan India Private Limited at www.jpmipl.com, the website of the SEI at www.icicisecurities.com and J.P. Morgan India Private Limited at www.

www.bseindia.com and the website of the Company at www.bluejethealthcare.com. Any potential investors should not rely on the DRHP for making any investment in equity shares involves a high degree of risk and for details relating to such risks, please see the section titled "Risk Factors" beginning on page 28 of the RHP. Potential investors should not rely on the DRHP for making any investment decision but can only rely on the information included in the Red Herring Prospectus. The Equity Shares offered in the Offer have not been and will not be registered under the U.S. Securities Act of 1933, as amended ("U.S. Securities Act"), or any state law of the United States and, unless so registered, may not be offered or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and applicable state securities laws. Accordingly, the Equity Shares are being offered and sold (i) within the United States only to persons reasonably believed to be "qualified institutional buyers" (as defined in Rule 144A under the U.S. Securities Act) under Section 4(a) of the U.S. Securities Act, and (ii) outside the United States in "offshore

BLUE JET HEALTHCARE LIMITED is proposing, subject to receipt of requisite approvals, market conditions and other considerations, to make an initial public offer of its Equity Shares and has filed a draft red herring prospectus dated October 17, 2023 with the RoC. The RHP is made

transactions" as defined in and in compliance with Regulation S under the U.S. Securities Act and the applicable laws of the jurisdiction where those offers and sales are made. There will be no public offering of the Equity Shares in the United States CONCEPT 30, 516 accidents took place in the coastal district, leaving 420 people seriously wounded and 191 with minor injuries. The busy Mumbai-Goa highway saw 60 deaths in 145 accidents, which also left 157 seriously injured.



MUMBAI 9

Saviour 2 For Hanging Garden

Guardian minister for city Deepak Kesarkar says he has discussed the reservoir reconstruction with the CM; calls for reaudit of the project and says they will not move an inch without a fresh report

After guardian minister (suburbs) Mangal Prabhat Lodha, city guardian minister Deepak Kesarkar has entered the fray over the issue of Malabar Hill reservoir. Kesarkar has directed the civic authorities to reaudit the project and check if the reservoir can do with repairs instead of reconstruction. He also assured the residents that the work currently being carried out will be halted until a fresh report is presented.

Local residents met Kesarkar on Wednesday to discuss the issue. The minister said, "I have already discussed the matter with Chief Minister Eknath Shinde. There may be several gardens in the city, but the Hanging Garden is iconic. We will consult a few experts to know if the reservoir work can be carried out without demolishing the garden.'

Kesarkar said there is an option to increase the reservoir capacity near the post office in the area. He said it was constructed in the British era. "At that time, construction of



overhead reservoirs was a very costly affair, but now many new technologies are available. We need to check if we have any other option other than reconstruction," said Kesarkar while talking to the media after the meeting with the residents. He said formal directions will be issued to the BMC to stop work and reaudit the tank. "We will also try to find alternate sites to

augment its storage," he said. Lodha, who is an MLA from the Malabar Hill constituency, has already taken up the issue and conducted a public hearing last month. The BMC has undertaken the

reconstruction of the 136 year-old Malabar Hill reservoir to increase its capacity

from 147.78 million litres to

191 million litres for water

supply to south Mumbai. More than 389 trees on the earmarked plot will be hacked for the project. Residents have requested to scrap the proposal and find an alternative location for the new tank. Also, a core committee of residents has been formed to suggest alternate locations. For now, the proposal has been sent back to the water supply department of the BMC to verify that the trees

I have already discussed the matter with Chief Minister Eknath Shinde.



be several gardens in the city, but the Hanging Garden is iconic. We will consult a few experts to know if the reservoir work can be carried out without demolishing the garden.

There is an option to increase the reservoir capacity near the post office in the area It was constructed in the British era. At that time. construction of overhead reservoirs was a very costly affair, but now many new technologies are available. We need to check if we have any other option other than reconstruction.

> Deepak Kesarkar Guardian Minister (City)

De novo status for JJ School of Art

MUSAB QAZI / MUMBAI

Sir JJ School of Art, along with two of its adjoining institutes, may finally get the de novo deemed university status. The decision is likely to be announced today (October 19) by Union education minister Dharmendra Pradhan, who will visit the 166year-old institute to unveil the foundation stone. The education ministry, though, is yet to release the notifica-

The de novo category is awarded to institutions devoted to innovations in

teaching and research in unique and emerging areas of knowledge. With the Centre's approval in place, Sir JJ School of Art, Architecture and Design will become the state's only government-run

colleges and speak at the event, which will also have Chief Minister Eknath Shinde, two deputy CMs, school and higher education

Union Minister for Education Dharmendra Pradhan likely to announce the status today

deemed-to-be university and one among the handful with the de novo tag across the country.

Lying scruffy for a long time, the institutes' heritage campus in Fort is being

ministers and the legislative assembly speaker in attendance.

decked up in anticipation.

Pradhan will visit the three

The process to merge the country's oldest art college with the adjoining Sir JJ College of Architecture and Sir

JJ Institute of Applied Art into a university has been in the works for the last several years. A proposal to do so was submitted by the state to the University Grants Commission (UGC) in March 2020, following which the apex higher education body issued a letter of intent in October 2021, asking the state to fulfil around nine conditions for the de-novo status.

In June, Maharashtra cabinet gave its approval for moving ahead with the plan and also pledged an annual grant of Rs50 crore to the proposed university.

Freeway-Grant Rd link tender cancelled

SHEFALI PARAB-PANDIT

The BMC's plans to construct a 5.6km elevated road connecting Eastern Freeway with Grant Road has hit a roadblock. Due to technical issues, the civic body will have to first take an NOC from the Central Railway (CR) and the Mumbai Port Trust (MPT). As a result, the tendering process has been cancelled and will be re-tendered later.

Motorists headed towards eastern suburbs from south Mumbai areas such as Grant Road, Nana Chowk, Nepean Sea Road, Pedder Road and Tardeo usually take 30-50 minutes during peak hours. The new flyover will cut travel time to six minutes. The BMC invited a tender for the project in February. After extending it for seven months, the BMC received a response from five bidders.

An official said alignment issues were raised by the CR "Moreover, prospective bidders raised several queries regarding the flyover design, estimated cost, tender conditions in the pre-bid meeting," he said. There was no response from additional municipal commissioner P Velrasu despite repeated attempts.

Centrally procured uniforms for 50 lakh

Scout and Guide uniform with shoulder stripes, double pockets

Classes 1-8 across state-run schools

students

Idea mooted in May 2023; too late for current year

Sky-blue shirt and dark blue shorts or trousers: top-skirt or salwar-kameez

two uniforms.

turing the uniforms. Howev-

er, the government asked the

schools to standardise the de-

sign and colour of one of the

forms should be from a stan-

been criticised by education-

ists who believe that it will

lead to corruption and take

away the autonomy of

"We think that school uni-

help groups to sew uniforms

Procurement of entire fabric from a single vendor through competitive bidding

'No admission without caste validity certificate'

URVI MAHAJANI / MUMBAI

An 18-year-old is likely to lose a year after the Bombay High Court refused to reinstate his admission, which was cancelled as he failed to submit a caste validity certificate on time due to a delay by the Caste Scrutiny Committee.

Deadlines are a matter of policy and the court could only direct authorities to relax it when necessary to protect fundamental rights or rectify illegalities, reasoned a division bench of Justices Sunil Shukre and Firdosh Pooniwalla, adding that there was no such necessity in the present case.

"It would be not appropriate on the part of this court to direct the authorities to restore the admission of the petitioner on the ground that there was no fault on his part

in submitting the certificate on or before the last date fixed for that purpose," the bench

The bench further said that deadlines are sacrosanct in nature, otherwise it would disturb the entire admission

"If there is any delay at the beginning of the academic year, it would necessarily adversely affect the quality of education. These reasons would show the sacrosanct nature of various cut-off dates and timelines prescribed for completion of the admission process,"

judges noted. The judges noted that although the Caste Certificate Rules (2012) prescribe a timeframe, they do not specify any consequence if not adhered

The court said, "Rules

nowhere say that if the claim of caste certificate is not decided within the prescribed time of 45 days, it shall be deemed to be issued.'

The HC was hearing a petition by Bhushan Chaudhari who had been admitted to Sir JJ School of Arts on a reserved seat with the condition that he must produce a Caste Validity Certificate on or before August 14. As he failed to produce the certificate within the specified time frame, his admission was cancelled.

His advocate Shrirang Katneshwarkar argued that there was no delay on Chaudhari's part. He had applied for the same in November 2022. He was issued a certificate on August 16, two days after the deadline for submission.

Emphasising the sanctity of the deadlines, the court said the admission process must proceed smoothly and should not be hindered by delays in document submissions. The admission process involves multiple stages, each of which must be completed within the prescribed time limit to ensure the orderly functioning of the academic

Deadlines "have their own sanctity and the rationale is that the admission process must go on smoothly and must not be hindered and otherwise, the schedule of whole academic year of students will go haywire in the sense that there would be no finality attached the admission of students", the judges underlined.

"In the result, we find that there is no merit in the petition," the judges said while dismissing the petition.

Next year: One State One Uniform

Instead of paying ₹600 for two school uniforms to each student, Maharashtra to standardise fabric vendor and style attire across state-run schools; women's self-help groups to sew dresses

MUSAB QAZI / MUMBAI

The Maharashtra government will implement its plan of a common uniform for all primary grade students across state-run schools from 2024-25 academic year. The plan was to be implemented from the current academic year but didn't take off.

Under this plan, the government will centrally procure uniforms for around 50 lakh students of Classes 1-8. Each student will get two uniforms comprising a sky-blue shirt and dark blue shorts or trousers for boys and a topskirt or a salwar-kameez of similar colour pattern for girls. One of the uniforms, which is to be worn for Scout and Guide hours, will also have shoulder stripes and double pockets.

The 'one state, one uniform' initiative will replace the current practice of providing Rs600 each year for every student to school management committees (SMCs) of respective schools, which get them stitched locally.

While the state had come up with the idea in May this year, it was unable to implement it in the current academic year due to opposition from private vendors, who

had already begun manufac-

schools and students in deciding their own uniforms. "At a time when students are being given a choice to decide their own curriculum, it's

preposterous to not give them

a choice on what to wear. The

government should have bet-

dard company and that stuter priorities," said an educadents get them on the first tion expert. In December 2016, the state school day itself," said Ranjit Singh Deol, principal secrehad briefly switched to the tary with the school educa-Benefit Transfer (DBT) mechanism, where tion department. The state will procure the the money for uniforms was entire fabric from a single deposited directly into the vendor through competitive students' bank accounts. However, the decision was bidding and plans to employ women's self help groups from across the state to sew the dresses. The move has

withdrawn in 2018, after the government realised that applying various charges on beneficiaries' accounts. which is making it difficult for them to access the

L&T Infra Credit Limited

(formerly known as L&T Infra Debt Fund Limited) (A Subsidiary of L&T Finance Holdings Limited)

Registered Office: Plot No. 177, CTS No. 6970-6971, Vidhyanagari Marg Road, Kalina, Santacruz (East), Mumbai 400 098 CIN: L67100MH2013PLC241104. T +91 22 6212 5500. F +91 22 6212 5553

E-mail ID: investorgrievances@ltfs.com Website: www.ltfs.com



STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED SEPTEMBER 30, 2023

[₹				
Particulars			Year ended	
	September 30, 2023	September 30, 2022	March 31, 2023	
	(Unaudited)	(Unaudited)	(Audited)	
Total income from operations	116.39	177.08	685.47	
Net profit/(loss) for the period/year (before tax, exceptional and/or extraordinary items)	13.63	14.21	55.67	
Net profit/(loss) for the period/year before tax (after exceptional and/or extraordinary items)	13.63	14.21	(181.33)	
Net profit/(loss) for the period/year after tax (after exceptional and/or extraordinary items)	10.20	7.37	(147.02)	
Total comprehensive income for the period/year [comprising profit for the period/year (after	10.06	7.90	(148.94)	
tax) and other comprehensive income (after tax)]				
Paid up equity share capital	571.63	490.18	571.63	
Reserves (excluding revaluation reserve and capital redemption reserve)	833.35	770.04	770.86	
Securities Premium Account	272.29	133.83	272.29	
Networth	1,404.29	1,259.53	1,342.19	
Paid up debt capital/outstanding debt	4,400.11	7,382.33	5,347.02	
Outstanding redeemable preference shares	-	244.53	-	
Debt equity ratio	3.13	5.86	3.98	
Earnings per equity share (of ₹ 10/- each) (for continuing and discontinued operations)				
(i) Basic EPS (₹) (*not annualised)	*0.18	*0.15	(2.89)	
(ii) Diluted EPS (₹) (*not annualised)	*0.18	*0.15	(2.89)	
Capital redemption reserve	68.85	68.85	68.85	
Debenture redemption reserve	-	-	-	
Debt service coverage ratio	NA	NA	NA	
Interest service coverage ratio	NA	NA	NA	
	Total income from operations Net profit/(loss) for the period/year (before tax, exceptional and/or extraordinary items) Net profit/(loss) for the period/year before tax (after exceptional and/or extraordinary items) Net profit/(loss) for the period/year after tax (after exceptional and/or extraordinary items) Total comprehensive income for the period/year [comprising profit for the period/year (after tax) and other comprehensive income (after tax)] Paid up equity share capital Reserves (excluding revaluation reserve and capital redemption reserve) Securities Premium Account Net worth Paid up debt capital/outstanding debt Outstanding redeemable preference shares Debt equity ratio Earnings per equity share (of ₹ 10/- each) (for continuing and discontinued operations) (i) Basic EPS (₹) (* not annualised) (ii) Diluted EPS (₹) (* not annualised) Capital redemption reserve Debenture redemption reserve	Particulars September 30, 2023 (Unaudited) Total income from operations Net profit/(loss) for the period/year (before tax, exceptional and/or extraordinary items) Net profit/(loss) for the period/year before tax (after exceptional and/or extraordinary items) Net profit/(loss) for the period/year after tax (after exceptional and/or extraordinary items) Net profit/(loss) for the period/year after tax (after exceptional and/or extraordinary items) 10.20 Total comprehensive income for the period/year [comprising profit for the period/year (after tax) and other comprehensive income (after tax)] Paid up equity share capital Reserves (excluding revaluation reserve and capital redemption reserve) 833.35 Securities Premium Account Net worth 1,404.29 Paid up debt capital/outstanding debt 0utstanding redeemable preference shares - Debt equity ratio Earnings per equity share (of ₹ 10/- each) (for continuing and discontinued operations) (i) Basic EPS (₹) (*not annualised) *0.18 (ii) Diluted EPS (₹) (*not annualised) Capital redemption reserve Debenture redemption reserve Debt service coverage ratio	Total income from operations116.39177.08Net profit/(loss) for the period/year (before tax, exceptional and/or extraordinary items)13.6314.21Net profit/(loss) for the period/year before tax (after exceptional and/or extraordinary items)13.6314.21Net profit/(loss) for the period/year before tax (after exceptional and/or extraordinary items)10.207.37Total comprehensive income for the period/year [comprising profit for the period/year (after10.067.90tax) and other comprehensive income (after tax)]571.63490.18Paid up equity share capital571.63490.18Reserves (excluding revaluation reserve and capital redemption reserve)833.35770.04Securities PremiumAccount272.29133.83Net worth1,404.291,259.53Paid up debt capital/outstanding debt4,400.117,382.33Outstanding redeemable preference shares-244.53Debt equity ratio3.135.86Earnings per equity share (of ₹ 10/- each) (for continuing and discontinued operations)*0.18*0.15(i) Basic EPS (₹) (*not annualised)*0.18*0.15Gij Diluted EPS (₹) (*not annualised)*0.18*0.15Capital redemption reserve68.8568.85Debenture redemption reserveDebt service coverage ratioNANA	

Notes:

- 1 These financial results have been reviewed by the Audit Committee and approved by the Board of Directors at its meeting held on October 18, 2023. The Statutory Auditor of the Company have carried out a Limited Review of the aforesaid results.
- 2 The above is an extract of the detailed format of quarterly financial results filed with the National Stock Exchange of India Limited and BSF Limited ("Stock Exchanges") under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. The full format of the quarterly financial results are available on the website of the Stock Exchanges i.e. www.nseindia.com and www.bseindia.com and on the website of the Company i.e. https://www.ltfs.com/infra-credit.
- 3 For the other items referred in regulation 52 (4) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the pertinent disclosures have been made to the Stock Exchanges and can be accessed on the website of the Stock Exchanges i.e. www.nseindia.com and www.bseindia.com and on the website of the Company i.e. https://www.ltfs.com/infra-credit.
- 4 These financial results have been prepared in accordance with the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended.

 $5 \quad \text{Previous period/year figures have been regrouped/reclassified to make them comparable with those of current period.}$

For and on behalf of the Board of Directors of L&T Infra Credit Limited (formerly known as L&T Infra Debt Fund Limited)

Sd/

Rupa Rege Nitsure (DIN: 07503719)



Regd. Office - IJFL House, Sun Infotech Park, Road No. 16V, Plot No. B-23, MIDC, Thane Industrial Area,

Wagle Estate, Thane-400604 . Tel: (91-124) 478 0900 Fax: (91-22) 2580 6654 | Website: www.iiflhomeloans.com

STATEMENT OF UN-AUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED SEPTEMBER 30, 2023

Amount in crores except otherwise stated

		Quarter Ended	Quarter Ended	Year Ended
SI. No.	Particulars	September 30, 2023	September 30, 2022	March 31, 2023
NO.		Unaudited	Unaudited	Audited
1	Total Income from Operations	797.53	665.54	2,702.47
2	Net Profit / (Loss) for the period (before Tax, Exceptional			
!	and/or Extraordinary items)	320.30	250.06	1,022.89
3	Net Profit / (Loss) for the period before tax (after			
	Exceptional and/or Extraordinary items)	320.30	250.06	1,022.89
4	Net Profit / (Loss) for the period after tax (after			
	Exceptional and/or Extraordinary items)	249.23	194.40	790.32
5	Total Comprehensive Income for the period [Comprising			
!	Profit / (Loss) for the period (after tax) and Other			
	Comprehensive Income (after tax)]	248.03	193.70	801.99
6	Paid up Equity Share Capital	26.34	26.34	26.34
7	Reserves (excluding Revaluation Reserve)	5,998.00	5,196.30	5,526.86
8	Securities Premium Account (included in SI. No.7-Reserves)	2,969.65	2,969.67	2,969.65
9	Net worth	6,024.34	5,222.64	5,553.20
10	Paid up Debt Capital / Outstanding Debt	15,566.12	14,575.52	14,953.21
11	Outstanding Redeemable Preference Shares			
12	Debt Equity Ratio	2.58	2.79	2.69
13	Earnings Per Share (of ₹10/- each) (for continuing and			
!	discontinued operations) (not annualised)			[
	1. Basic:	94.60	83.41	326.06
	2. Diluted:	94.60	83.41	326.06
14	Capital Redemption Reserve		-	-
15	Debenture Redemption Reserve	_	-	
16	Debt Service Coverage Ratio [(PBT + Interest Expended+			
!	Principal collected from customers during the year)/			[
!	(Interest Expended + Principal repayment of the			
	borrowings during the year)]	1.01	1.36	1.27
17	Interest Service Coverage Ratio [(PBT + Interest			
	Expended)/(Interest Expended)]	2.01	1.88	1.88
Note:				

- The above is an extract of the detailed format of quarterly financial results for the quarter ended September 30, 2023 filed with the Stock Exchange under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("LODR Regulations"). The full format of the quarterly financial results are available on website of National Stock Exchange of India Limited (NSE): www.nseindia.com, BSE Limited (BSE): www.bseindia.com and can be accessed on the Company's website (URL: https://www.iiflhomeloans.com/financials)
- For the line items referred in regulation 52(4) of the LODR Regulations, pertinent disclosures have been made to National Stock Exchange of India Limited (NSE): www.nseindia.com, BSE Limited (BSE): www.bseindia.com and can be accessed on their respective websites.
- The Accounting policies adopted in the preparation of the financial results are consistent with those followed in the previous period/year unless otherwise stated. 4. Previous year's/periods figures have been regrouped/reclassified wherever necessary to conform to the current period's

By order of the Board For IIFL Home Finance Limited

Date: October 17, 2023 Place: Mumbai

Place: Mumbai Date: October 18, 2023

Monu Ratra Executive Director & CEO DIN: 07406284

Shares of Bajaj Finance fall Health covers for NRIs: Check 3%, margins may contract geographical limit, sum insured

NIKITA VASHISHT New Delhi, 18 October

nvestors booked profit in the shares of Bajaj Finance after the nonbanking financial company's (NBFC's) management indi-

cated another 25-30 basis points (bps) of net interest margin (NIM) contraction in the second half of the current financial year (H2FY24). The shares settled as the top laggard on the benchmarks on Wednesday, falling

2.9 per cent on the National Stock Exchange (NSE). By comparison, the 50-share Nifty ended 0.7 per cent lower. The stock declined 2.72 per cent to end the day at ₹7,871.10 on the BSE.

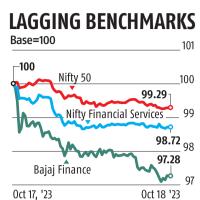
During the NBFC's post Q2FY24 earnings conference call, the management of Bajaj Finance said the cost of funds would continue its upward trajectory before plateauing in Q4FY24. Increasing CoF and stagnant yields will take a toll on margins over the next couple of quarters.

"That said, operating leverage kicking in will partially offset impact of margin compression," it said.

During the recently concluded quarter, Bajaj Finance saw 29-bps year-onyear (Y-o-Y) and 11 bp quarteron-quarter (Q-o-Q) decline in NIM to 10.5 per cent.

Its earnings are largely inline with estimates with net profit rising 28 per cent Y-o-Y to ₹3.551 crore, net interest income (NII) growing 26 per cent Y-o-Y to ₹8,845 crore, total customer franchise rising 22 per cent Y-o-Y to 77 million, new loan bookings growing 26 per cent Y-o-Y to 8.5 million, and total asset under management (AUM) swelling 33 per cent Y-o-Y to ₹2.9 trillion.





HOW KEY BROKERAGES REACTED

JEFFERIES BUY

₹9,470 While the

management has guided that margins may see another 25-30bp

compression in H2FY24. potentially denting top line in the coming quarters, we believe BAF has levers to slow opex growth (55 per cent is variable) to mitigate impact on profit / return

on assets (RoA).

The NBFC's loan book composition, contraction in NIM, and slightly higher credit costs (1.54 per cent) are negative for the NBFC MOTILAL OSWAL Customer acquisitions **FINANCIAL**

SERVICES BUY Target price: ₹9,600

The ₹10,000-crore capital

raise will fortify the capital

position and enable BAF to

scale up new product lines.

and deliver robust growth

over the medium term. The

capital raise will make BAF

prepared to steer superior

growth amid increasing

competitive intensity.

JM FINANCIAL BUY Target price: ₹9,500

Bajaj Finance's leadership execution capabilities

and capital growth primes it to drive growth. We

estimate AUM CAGR of 29 per cent over FY23-25E

with average RoA/RoE of 4.7 per cent/ 22.7 per

cent, respectively, over FY24-FY25E.

and new loan trajectory momentum will get stronger with the digital ecosystem in place. Key monitorables for FY24 would be the evolution

GOLDMAN SACHS SELL Target price: ₹7,205

of its payments landscape, and the degree to which the NIM compression can be offset with operating leverage, resulting in cost ratios' contraction.

HDFC SECURITIES (ADD) SECURITIES (BUY) Target price: ₹8.870 Target price: ₹9,425

The increasing scale of operations, concomitant with rising competitive intensity, is likely to translate into a slower pace of AUM growth (sub-25 per cent) over the medium term.

KOTAK INSTITUTIONAL EQUITIES



The rating reflects the risk of Bajaj's eventual transition to a bank. Bajaj Finance will need to deliver 21 per cent growth (₹2X system growth) in the high-growth phase (FY2026-35E) to reflect the current market price. This will translate to 8 per cent interest income market share, i.e., similar to the current share of ICICI Bank.

Currency fluctuations could affect value of premiums and claims

BINDISHA SARANG

Agrowing number of non-resident Indians (NRIs) is choosing to purchase health insurance policies for themselves and their dependants in India. A recent study by PolicyBazaar found that about 71 per cent of the 3 000 respondents had bought a policy in India.

The primary driver is lower cost. Says Siddharth Singhal, business head, health insurance, PolicyBazaar: "Medical treatments are much more affordable in India. A heart bypass surgery, for instance, costs about \$5.500 in India. significantly less than the \$13,000 in the UAE and \$123,000 in the United States. This affordability leads to lower insurance premiums."

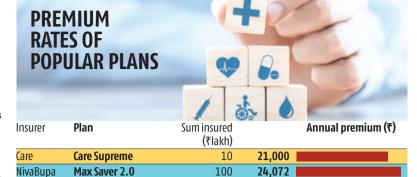
Covered during visits to India

Purchasing a health policy in India carries several other advantages. Says Bhaskar Nerurkar, head, health administration team, Bajaj Allianz General Insurance: "NRIs tend to be familiar with the Indian healthcare system. Also, health insurance in India provides coverage during visits to the country. This is particularly valuable to NRIs who

MONEY travel to India frequently." Many policies nowadays offer international coverage. Says Nerurkar: "Many comprehensive health insurance policies available in India provide seamless cover for planned as well as emergency treatment availed from health care providers internationally (outside India) and domestically."

Usually, policies have a pre-existing disease waiting period of four years. Says Singhal: "Several Indian health insurance plans now provide coverage for pre-existing conditions from day one." In most cases, insurers don't ask for a preissuance health check-up. A tele-underwriting call suffices even in cases where the customer has pre-existing ailments.

Owning a policy in their country of residence is not a barrier to purchasing



Family floater of three where the husband is 40, wife is 38 and child is 12, living in Delhi (plans sold to residents

10(5+5)

10

10

one in India. Says Naval Goel, chief executive officer and founder of PolicyX.com: "Even if the NRI has a health policy in his or her country of residence, they can buy a separate health plan in India for themselves, their parents.

ReAssure 2.0 Platinum

Star Comprehensive

Optima Secure

NivaBupa

YOUR

Particulars

Total Income from Operations

spouse, and children.' $NRIs\,can\,claim\,a\,refund\,on$ the 18 per cent good and service

tax(GST) paid on their Indian health insurance plan (to avoid double taxation). Says Apaar Kasliwal, executive director, PolicyBoss: "NRIs can also avail of tax benefits on

Section 80D of the Income-Tax (I-T) Act." If the policy covers the NRI and their wife and children, they can claim a deduction up to ₹25.000 on the premiums paid in a year.

the premium paid under

Says Raghavendra Rao, chief distribution officer, Future Generali India Insurance Company Ltd: "For parents aged above 60 years, NRIs can claim benefits up to ₹50,000 on the premiums paid.

Beware currency risk

Currency risk is something NRIs need to face. Fluctuations in exchange rates can impact premiums and claims.

Health insurance providers usually offer only a limited sum insured to NRIs, as they are considered risky. Says Goel: "These policies often come with a set

sum insured as the insurer will not be

able to cross-verify the authenticity of the claim once the policyholder leaves the country." These policies may have geographical limits. Adds Rao: "A policy bought in India may not provide coverage outside the country."

Check scope of coverage

24,313

24,352

25,382

NRIs must check the policy coverage and benefits, and the network hospitals where cashless treatment is available. The policy's geographical scope must be understood. NRI buyers must also check the waiting periods, sub-limits and caps, the claims process, and exclusions. Says Goel: "If their current travel cover offers health coverage in India, they need not buy an extra health plan unless they soon plan to move to India permanently."

If status changes

The NRI status is usually not permanent and can change to resident Indian (RI) or non-citizen. Says Nerurkar: "If an NRI's status changes to RI or non-citizen, they must promptly communicate this to their insurer. Depending on their policy's terms and conditions, adjustments may be necessary." The NRI may need to transition to a different policy or insurer. Adds Nerurkar: "This can involve changes in premiums, coverage, and eligibility for certain benefits."

Sometimes, according to him, insurers may choose not to renew the policy or may terminate it when the status changes to non-citizen.

National Bank for Financing Infrastructure and Development

(A Developmental Financial Institution established by an Act of Parliament, The National Bank for Financing Infrastructure and Development Act, 2021)

Office: Swavalamban Bhavan, C -11, G-Block, Bandra-Kurla Complex, Bandra (East), Mumbai - 400051 Tel: (022) 69479539; Website: www.nabfid.org

UNAUDITED FINANCIAL RESULTS FOR QUARTER AND HALF YEAR ENDED SEPTEMBER 30, 2023

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		Quarter Ended		Half Year Ended		Year Ended	
Sr. No.	PARTICULARS	30.09.2023 (Reviewed)	30.09.2022 (Reviewed)	30.09.2023 (Reviewed)	30.09.2022 (Reviewed)	31.03.2023 (Audited)	
1	Total Income from Operations	633.67	255.75	1,065.63	467.58	1,127.06	
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/ or Extraordinary items)	422.15	249.34	782.37	441.14	1,046.39	
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	422.15	249.34	782.37	441.14	1,046.39	
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	422.15	249.34	782.37	441.14	1,046.39	
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	Refer Note 4					
6	Paid up Equity Share Capital	20,000.00	20,000.00	20,000.00	20,000.00	20,000.00	
7	Reserves (excluding Revaluation Reserves and including Grant received from Gol)	7,439.05	5,682.28	7,439.05	5,682.28	6,461.13	
8	Securities Premium Account	Nil	Nil	Nil	Nil	Nil	
9	Net worth	27,431.68	25,682.28	27,431.68	25,682.28	26,460.89	
10	Paid up Debt Capital/ Outstanding Debt	9,936.96	Nil	9,936.96	Nil	800.48	
11	Outstanding Redeemable Preference Shares	Nil	Nil	Nil	Nil	Ni	
12	Debt Equity Ratio	0.36	NA	0.36	NA	0.03	
13	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations)						
	Basic/Diluted	0.21	0.12	0.39	0.22	0.52	
14	Capital Redemption Reserve	NA	NA	NA	NA	NA	
15	Debenture Redemption Reserve	NA	NA	NA	NA	NA	
16	Debt Service Coverage Ratio	NA	NA	NA	NA	NA	
17	Interest Service Coverage Ratio	2.34	NA	3.64	NA	318.08	

NOTE:-

Place : Mumbai

Date: October 18, 2023

- The above is an extract of the detailed format of Quarterly Financial Results filed with the Stock Exchanges under Regulation 52 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly Financial Results are available on the websites of the Stock Exchange(s) and the listed entity (www.bseindia.com, www.nseindia.com and www.nabfid.org).
- The above Financial Results have been reviewed by Audit Committee and approved by the Board of Directors at its meeting held on October 17, 2023. The Statutory Auditor of NaBFID have carried out Limited Review of the aforesaid results.
- For the other line items applicable to Regulation 52(4) of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015, pertinent disclosures have been made to Stock Exchanges (i.e. BSE and NSE) and can be accessed on the website of the stock exchanges (www.bseindia.com and www.nseindia.com).
- Information relating to Total Comprehensive Income and Other Comprehensive Income is not furnished as Ind AS is not yet made applicable.
- Central Board of Direct Taxes, Ministry of Finance vide its notification dated April 18, 2022 has notified NaBFID for the purposes of Section 10(48D) of Income Tax Act, 1961 which has the effect of granting exemption from Income Tax for a period of ten consecutive assessment years beginning from assessment year 2022-23. Accordingly, no provision is required to be made for income tax obligations
- 6 Figures of the previous periods have been regrouped/reclassified wherever considered necessary to conform to current period classification.

For and on behalf of the Board of Directors

Raikiran Rai G. **Managing Director**

IIFL HOME LOAN **IIFL Home Finance Limited**

CIN: U65993MH2006PLC166475

Regd. 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

Fax: (91-22) 2580 6654 | Website: www.iiflhomeloans.com

STATEMENT OF UN-AUDITED STANDALONE FINANCIAL RESULTS FOR THE QUARTER ENDED SEPTEMBER 30, 2023 Amount in crores except otherwise stated

> Quarter Ended Quarter Ended September 30, 2023 | September 30, 2022 | March 31, 2023 Unaudited Unaudited Audited 320.30 250.06 1,022.89 320.30 250.06 1,022.89

Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items) Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items) Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items) 249.23 194.40 790.32 Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other 248.03 193.70 801.99 Comprehensive Income (after tax)] 26.34 Paid up Equity Share Capital 26.34 26.34 Reserves (excluding Revaluation Reserve) 5,998.00 5,196.30 5,526.86 Securities Premium Account (included in SI. No.7-Reserves) 2,969.65 2,969.67 2,969.65 6,024.34 5,222.64 5,553.20 Net worth Paid up Debt Capital / Outstanding Debt 15,566.12 14,575.52 14,953.21 Outstanding Redeemable Preference Shares 2.79 **Debt Equity Ratio** 2.58 2.69 Earnings Per Share (of ₹10/- each) (for continuing and discontinued operations) (not annualised) 94.60 83.41 326.06 2. Diluted: 94.60 326.06 Capital Redemption Reserve Debenture Redemption Reserve Debt Service Coverage Ratio [(PBT + Interest Expended+ Principal collected from customers during the year)/ (Interest Expended + Principal repayment of the borrowings during the year)] 1.27 Interest Service Coverage Ratio [(PBT + Interest

Note:

SI. No.

- The above is an extract of the detailed format of quarterly financial results for the quarter ended September 30, 2023 filed with the Stock Exchange under Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("LODR Regulations"). The full format of the quarterly financial results are available on website of National Stock Exchange of India Limited (NSE): www.nseindia.com, BSE Limited (BSE): www.bseindia.com and can be accessed on the Company's website
- (URL: https://www.iiflhomeloans.com/financials) For the line items referred in regulation 52(4) of the LODR Regulations, pertinent disclosures have been made to National Stock Exchange of India Limited (NSE): www.nseindia.com, BSE Limited (BSE): www.bseindia.com and can be accessed on their respective websites.
- The Accounting policies adopted in the preparation of the financial results are consistent with those followed in the previous period/year unless otherwise stated.

Previous year's/periods figures have been regrouped/reclassified wherever necessary to conform to the current period's By order of the Board

> For IIFL Home Finance Limited Monu Ratra Executive Director & CEO DIN: 07406284

1.88

Date: October 17, 2023 Place: Mumbai



Expended)/(Interest Expended)]



2.01

