

October 9, 2020

To  
Listing Department,  
National Stock Exchange of India Limited,  
Exchange Plaza, 5<sup>th</sup> Floor, Plot no. C-1,  
Block G, Bandra Kurla Complex, Bandra (East)  
Mumbai 400051

**Subject: Submission of Asset Liability Management Statements for the quarter /half year ended on September 30, 2020**

Dear Sir / Madam,

Pursuant to Para 3 of Annexure II of SEBI circular no. SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated October 22, 2019, please find enclosed herewith Asset Liability Management Statement ('ALM') for the quarter/half year ended September 30, 2020 submitted to National Housing Bank ('NHB').

Kindly acknowledge receipt.

Thanking you.

For IIFL Home Finance Limited

**Ajay Jaiswal**  
**Company Secretary**  
Encl: a/a

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**IIFL Home Finance Limited**

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

CIN No. U65993MH2006PLC166475

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

Corporate Office- Plot No.98, Udyog Vihar, Phase - IV, Gurgaon - 122015

Tel: (91-22) 2580 6654 Fax: (91-22) 3929 4000 Web Site- <http://www.iiflhomeloans.com>

| Statement of short-term dynamic liquidity as on  | 30.00  | September         | 2020.00                     |                   | Remarks |
|--|--|-------------------|-----------------------------|-------------------|---------|
| Name of the HFC :  | IIFL Home Finance Limited (Formerly known as India Infoline Housing Finance Limited) |                   |                             |                   |         |
| Return Type  | Final  |                   | (Amount in crore of rupees) |                   |         |
| <b>A. OUTFLOWS</b>   | <b>1-14 days</b>   | <b>15-28 days</b> | <b>29 days to 3 months</b>  | <b>3-6 months</b> |         |
| 1. Increase in loans and advances  | 0.00   | 0.00              | 690.00                      | 840.00            |         |
| 2. Net increase in investments   | 0.00   | 0.00              | 0.00                        | 0.00              |         |
| i. Government/approved securities  | 0.00   | 0.00              | 0.00                        | 0.00              |         |
| ii. Bonds/debentures/shares  | 0.00   | 0.00              | 0.00                        | 0.00              |         |
| iii. Others  | 0.00   | 0.00              | 0.00                        | 0.00              |         |
| 3. Net decrease in public deposits, ICDS   | 0.00   | 0.00              | 0.00                        | 0.00              |         |
| 4. Net decrease in borrowing from various sources/net increase in market lending                           | 61.50  | 36.84             | 1392.98                     | 678.66            |         |
| 5. Outflow on account of off-balance sheet items   | 0.00   | 0.00              | 60.00                       | 60.00             |         |
| 6. Other outflows  | 149.43   | 271.70            | 189.12                      | 307.31            |         |
| a) Other Outflows  | 149.43   | 271.70            | 189.12                      | 307.31            |         |
| b)   |  |                   |                             |                   |         |
| c)   |  |                   |                             |                   |         |
| d)   |  |                   |                             |                   |         |
| <b>TOTAL OUTFLOWS (A)</b>  | <b>210.93</b>  | <b>308.54</b>     | <b>2332.10</b>              | <b>1885.97</b>    |         |
| <b>B. INFLOWS</b>  |  |                   |                             |                   |         |
| 1. Net cash position   | 171.38   | 220.01            | 1427.07                     | 48.00             |         |
| 2. Net increase in deposits, ICDS  |  |                   |                             |                   |         |
| 3. Interest inflow on investments  |  |                   |                             |                   |         |
| 4. Interest inflow on performing advances  | 16.58  | 16.58             | 66.33                       | 99.50             |         |
| 5. Net increase in borrowing from various sources  |  |                   | 650.00                      | 1300.00           |         |
| 6. Inflow on account of off-balance sheet items  |  |                   |                             |                   |         |
| 7. Other inflows   | 43.37  | 101.92            | 200.00                      | 449.80            |         |
| Other inflows  | 43.37  | 101.92            | 200.00                      | 449.80            |         |
|  |  |                   |                             |                   |         |
|  |  |                   |                             |                   |         |
| <b>TOTAL INFLOWS (B)</b>   | <b>231.33</b>  | <b>338.51</b>     | <b>2343.40</b>              | <b>1897.30</b>    |         |
| <b>C. Mismatch (B-A)</b>   | <b>20.40</b>   | <b>29.97</b>      | <b>11.30</b>                | <b>11.33</b>      |         |
| <b>D. Cumulative mismatch</b>  | <b>20.40</b>   | <b>50.37</b>      | <b>61.67</b>                | <b>73.00</b>      |         |
| <b>E. C as percentage to total outflows</b>  | <b>9.67%</b>   | <b>9.71%</b>      | <b>0.48%</b>                | <b>0.60%</b>      |         |
| <b>Assumptions/Notes</b>   |  |                   |                             |                   |         |
| 1) Business growth assumption on the basis of current trend are reflected in Increase in loans & advances. |  |                   |                             |                   |         |
| 2) Borrowings to be made from various sources over the period is considered.                               |  |                   |                             |                   |         |
|  |  |                   |                             |                   |         |
|  |  |                   |                             |                   |         |
|  |  |                   |                             |                   |         |
|  |  |                   |                             |                   |         |
|  |  |                   |                             |                   |         |
|  |  |                   |                             |                   |         |

Certified that the particulars / information furnished in this return have been verified and found to be correct and complete in all respects.

Date :

Place :

X

Authorised Signatory