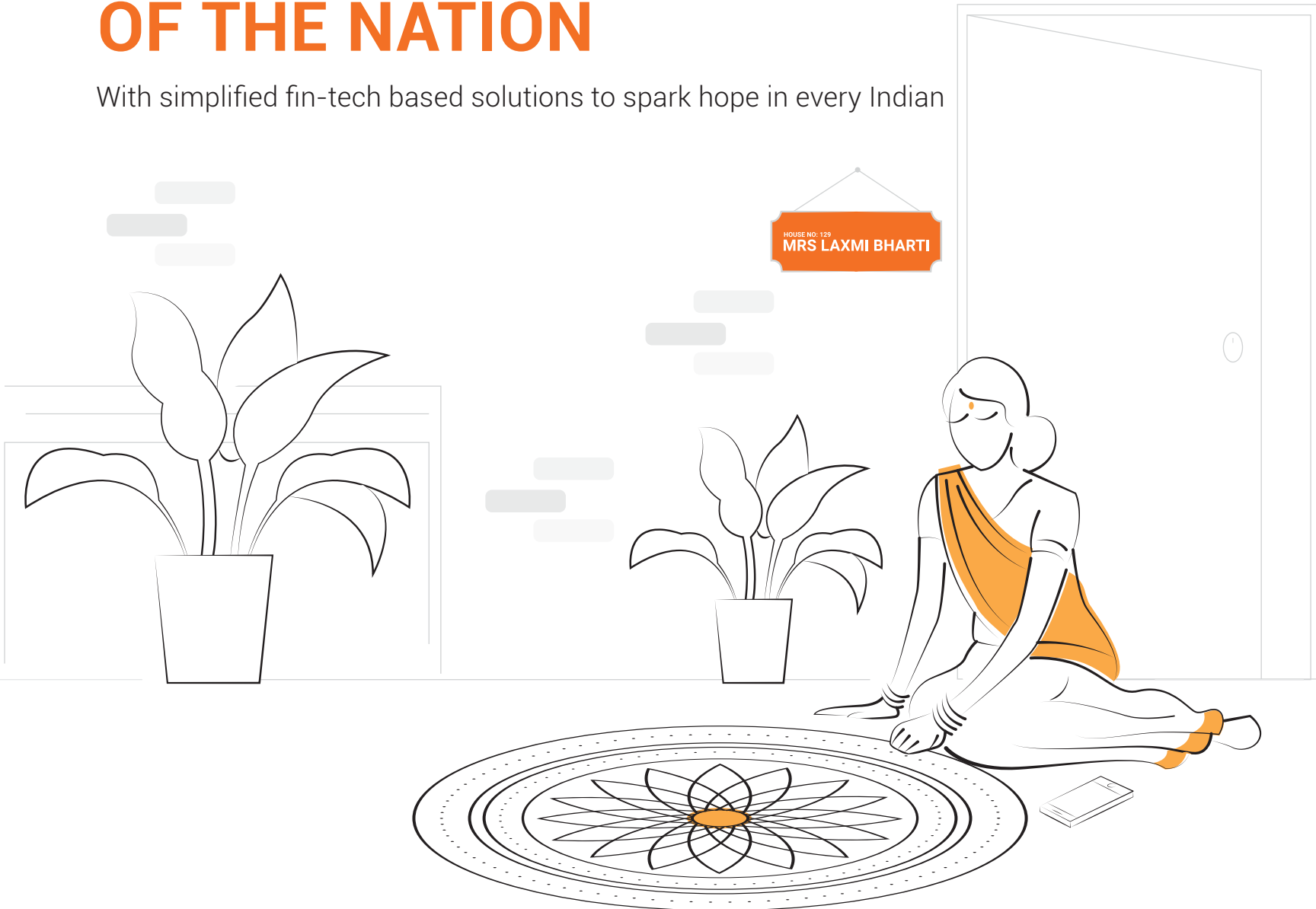


HOUSING THE DREAMS **OF THE NATION**

With simplified fin-tech based solutions to spark hope in every Indian



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PROUD HOME-OWNERS IN THE AFFORDABLE HOUSING SEGMENT RISE STEADILY

PROPELLED BY THE 'HOUSING FOR ALL' INITIATIVE & OTHER FAVOURABLE POLICIES OF THE GOVERNMENT

IIFL Home Loan aligns with the Government's vision of Housing For All by facilitating financial inclusion for the underserved communities through its extensive product portfolio. Designed to support the informal income segments, IIFL Home Loan provides home loans and secured SME loans (loan against property) to first-time homeowners and small business owners, respectively.

Incorporated in 2006 and registered with National Housing Bank (NHB) in 2009, IIFL Home Loan is devoted to providing simple financial solutions to a diverse set of consumers, bringing them closer to the possibility of being homeowners.

We offer credit facilities to a large majority of home seekers and specially focus on providing affordable financial solutions to the underserved sections of society. Our fin-tech enabled solutions, product innovation, widespread network, direct sales force, and pledge for sustainability empower us in our endeavor.

We are leading the way by propagating the knowledge of sustainable affordable buildings in India through our initiatives like Kutumb, and Green Value Partnership program. Our latest contribution to the sector is the 'Building Green - Guide to Sustainable Affordable Housing'. This handbook aims to bridge the knowledge gap and explain the details of sustainable affordable development in simplified terms.

Through these and various other initiatives, we aim to achieve complete profitability by ensuring the collective growth of society, the environment, people, and organisation, using an innovation-led approach. It reinforces IIFL Home Loan as an organisation that leads by action and stays true to its commitment to a better future for all.



PRADHAN MANTRI AWAS YOJANA

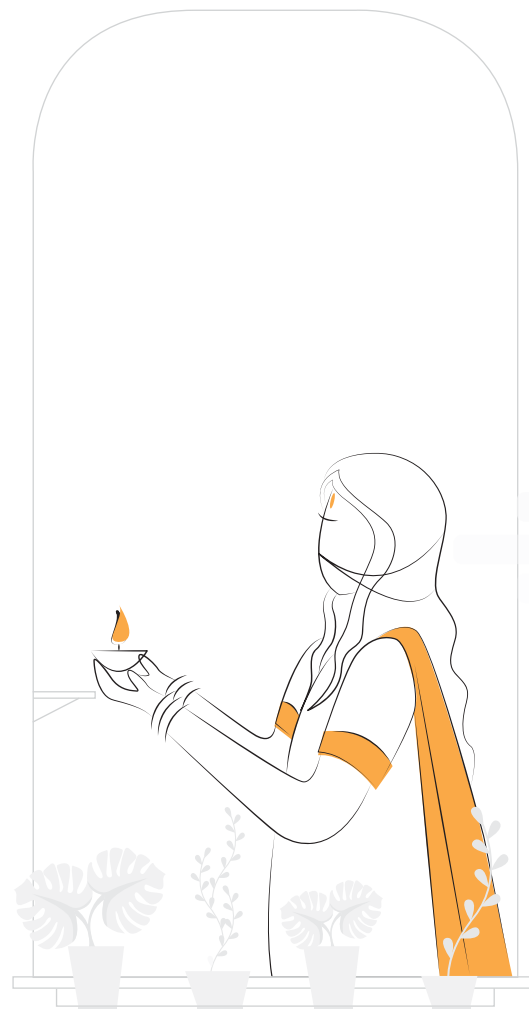
THE MISSION THAT FUELS THE DREAMS OF MILLIONS

Credit Linked Subsidy Scheme (CLSS) under Pradhan Mantri Awas Yojana is a government initiative launched by the Honourable Prime Minister on 17th June 2015. It financially supports the economically weaker sections of society taking them a step closer to owning the home they live in. This initiative aims to empower women by making it mandatory for an applicant to list a female co-owner in order to be eligible for the subsidy.



43,000+* Happy Families
Benefited with Subsidy under PMAY (U)

**Facilitated more than
Rs. 1,026 cr.*** of subsidy through
Credit Linked Subsidy Scheme
under Pradhan Mantri Awas Yojana

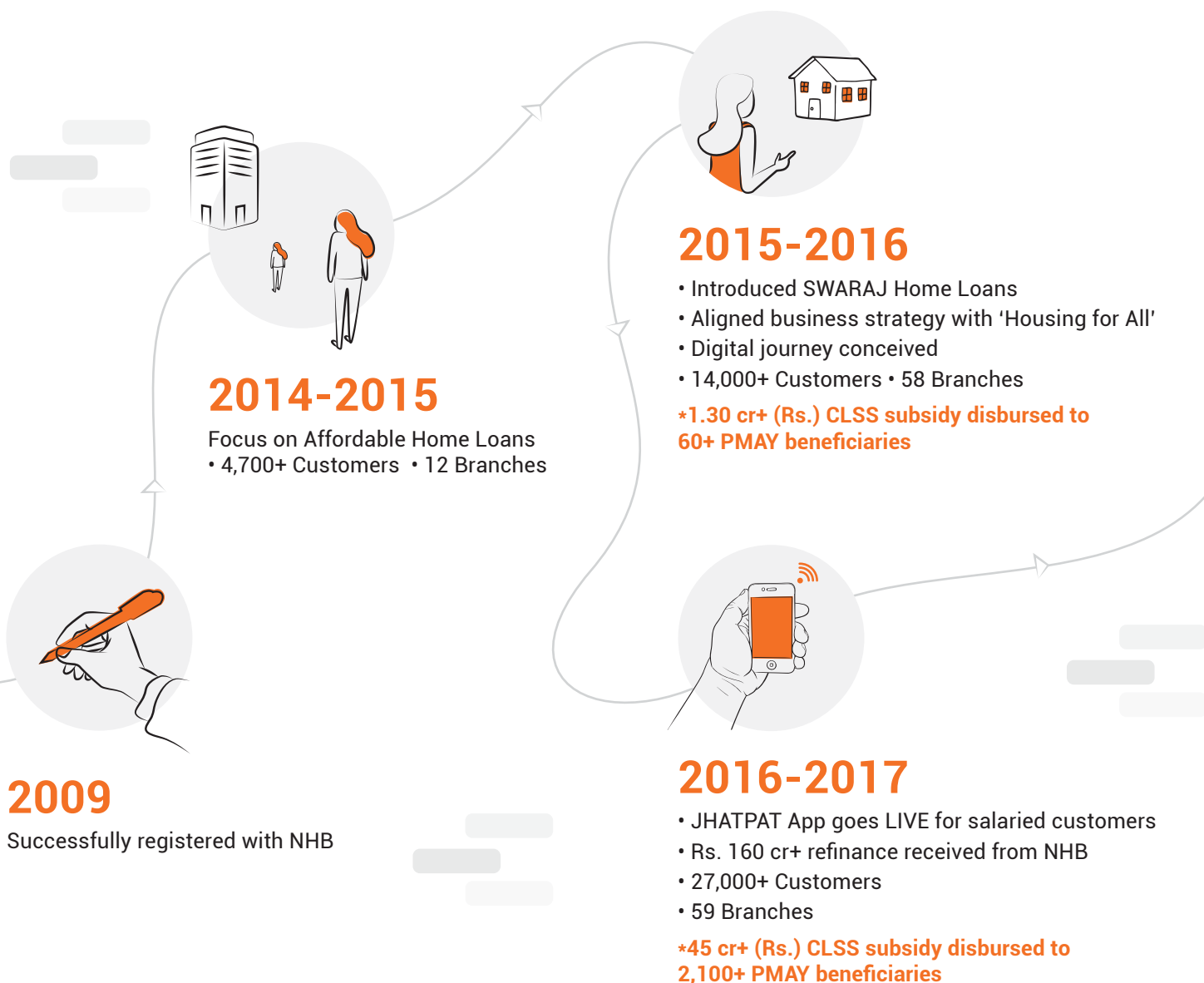


"EWS/LIG beneficiary receiving subsidy of up to 2.67 lac*
on a home loan of up to 6 lac for 20 years at an interest rate of 8.70%,
actually, gets the home loan at an effective rate of 6.79%*"

As on 31st March, 2021

A JOURNEY OF COLLECTIVE GROWTH

A peek into our progress of establishing ourselves as the leading loan provider in the affordable housing segment; by reaching out to an expanding number of CLSS beneficiaries and empowering them to revel in the pride of owning their own homes.





2017-2018

- Conceived the idea of 'Green Affordable Housing'
- Aligned the business strategy with Kutumb
- Recognised among top 3 PLI's by NHB for facilitating subsidy under PMAY (U)
- 2nd Refinance received from NHB with cumulative finance of Rs. 800 cr+
- 50,000+ Customers • 79 Branches

***260 cr+ (Rs.) CLSS subsidy disbursed to 11,000+ PMAY beneficiaries**



2019-2020

- Penetrated deep into Tier 2 & 3 markets as a part of our expansion market strategy
- Rs. 700 cr refinance from NHB, cumulative refinance of Rs. 2,525 cr
- Completed a total of 6 Chapters of Kutumb - an initiative towards green affordable housing
- Served 1,24,000+ customers with live book of 94,400+ customers
- 127 Branches (as on 31st March, 2020)

***1,000 cr+ (Rs.) CLSS subsidy disbursed to 42,500+ PMAY beneficiaries (as on September, 2020)**



2018-2019

- Best Performing Primary Lending Institution under CLSS for EWS/LIG – Second' by MoHUA
- Rs. 1,000 cr+ refinance from NHB, cumulative refinance of Rs. 1,800 cr+
- Served 1,00,000+ customers with an enduring list of 72,000+ customers
- 127 Branches

***386 cr+ (Rs.) CLSS subsidy disbursed to 16,500+ PMAY beneficiaries**



2020 - 2021

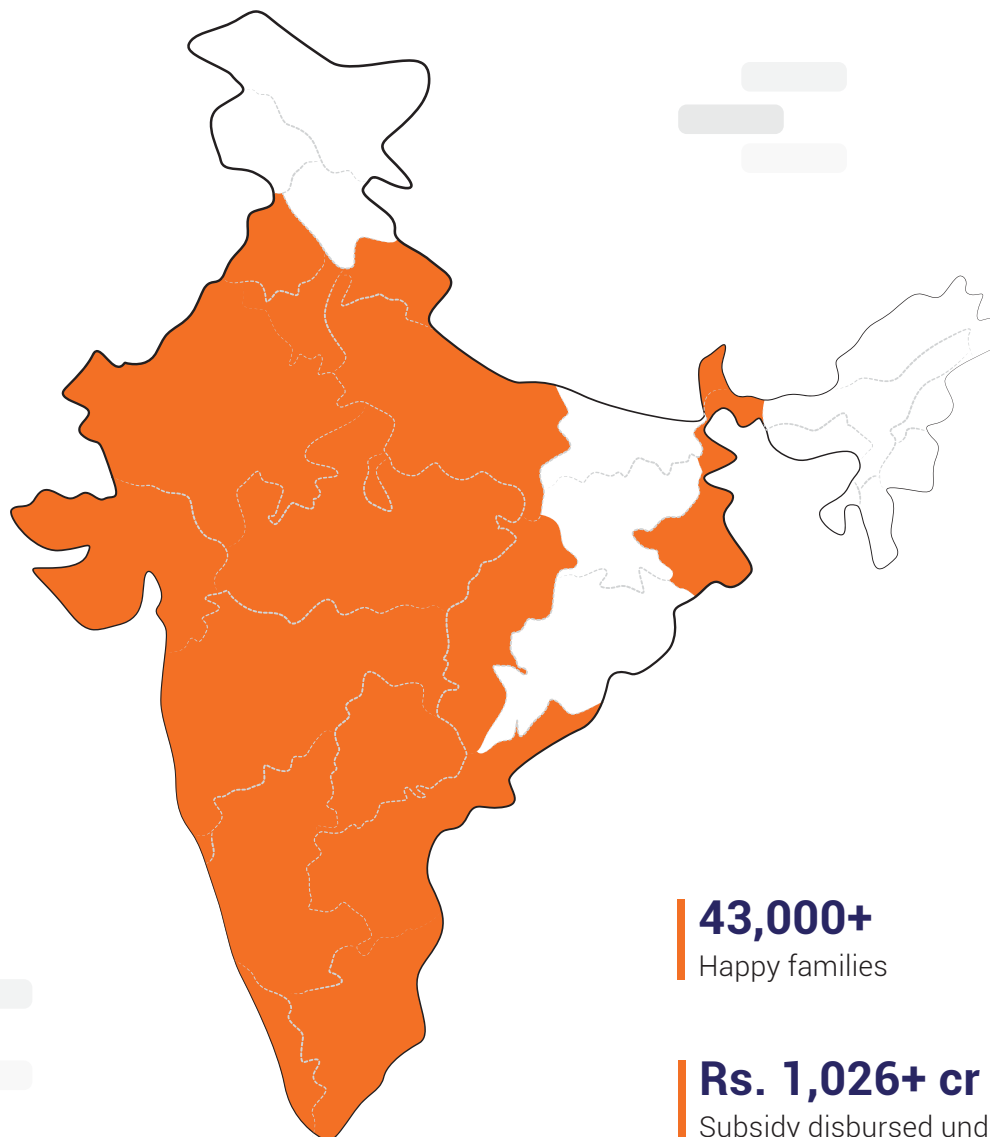
Deeper penetration through:

- Fintech enabled solutions enabling home loan approval in 25 mins* with same day* disbursal
- Unveiled a unique sustainable affordable housing development handbook, Building Green - IIFL Home Loans' Guide towards Sustainable Affordable Housing
- Served 1,25,000+ customers across India
- 125 Branches (As on March 31st March, 2021)

***1,026 cr+ (Rs.) CLSS subsidy disbursed to 43,000+ PMAY beneficiaries (as on 31st March, 2021)**

SPREADING HOPE AND SMILES ACROSS MILES

FACILITATING OUR CUSTOMERS WITH SUBSIDY UNDER PMAY(U)



43,000+
Happy families

Rs. 1,026+ cr
Subsidy disbursed under PMAY

UNLOCKING THE DREAMS OF MILLIONS

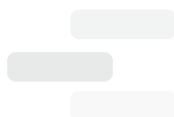
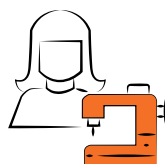


Taduka Venu Kumar
Hyderabad, Telangana

Occupation: Hotel Manager | Loan Amount: Rs. 10,02,610
Subsidy: Rs. 2,67,279



"My family and I lived in a rented house for four years, adjusting to the cramped space and the lack of basic living facilities. In 2016, we finally found the perfect house however, our savings were not enough. So we decided to opt for a home loan. Our dream started looking unachievable because of the lengthy processes and the lack of proper support from banks. Seeing my struggle, my friend recommended IIFL Home Loan, and to my surprise, they actually helped us achieve our goal. I am thankful to the team for guiding me at every step and facilitating the subsidy under Pradhan Mantri Awas Yojana that helped in the children's education and betterment of our home."



Mr. Devendrachari & Mrs. Devendrachari
Shamanur, Karnataka

Occupation: Car Driver & Tailor
Loan Amount: Rs. 9,00,000 | Subsidy: Rs. 2,67,280



"Building our own home was the dream for which my wife and I worked hard every day. She added to my limited income with her small tailoring business. Seeing both of us work tirelessly, my friend asked me to apply for a home loan at IIFL Home Loan. I was pleasantly surprised with their quick and easy process that helped us buy our own home. Considering our income segment, the team also informed us about CLSS under Pradhan Mantri Awas Yojana and guided us in availing it."



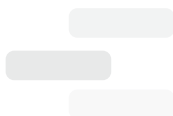
Radhe Shayam Sharma
Delhi

Occupation: Income Tax and Sales Advocate

Loan Amount: Rs. 5,89,268 | Subsidy: Rs. 1,32,184



"I lived in a rented home with my family but had to compromise on the space and find ways to deal with improper water supply and electricity. Tired of the struggle, we decided to take a home loan and fulfill our dream of owning our home. After visiting several banks and feeling unsatisfied with the process, I finally found out about IIFL Home Loan. The helpful team assisted me in getting a loan approval in 25 minutes with minimum documentation. They also facilitated the Credit Linked Subsidy under Pradhan Mantri Awas Yojana that helped me save for my family."



Siddharth Prajapati
Lucknow

Occupation: House Painter

Loan Amount: Rs. 11,09,387 | Subsidy: Rs. 2,67,280



"Owning a home became a need more than a dream for us when we had to shift to a different rented house for the 5th time. Getting tired of unnecessary landlord interventions and untimely rent hikes, we decided to apply for a home loan and buy our own home. However, due to my informal income, I couldn't get loan approval from any bank. By God's grace, I came across a friend who worked in IIFL Home Loan, and everything turned around for my family. I felt so happy and supported seeing their quick loan approval process with minimum documentation. I am thankful to the team for educating me about the subsidy under Pradhan Mantri Awas Yojana and guiding me in the availing process. Today, because of IIFL Home Loan, we have been peacefully living in our own home for 4 years."



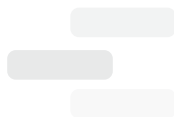
Anil Sharma
Ujjain, Madhya Pradesh

Occupation: Pandit

Loan Amount: Rs. 9,00,000 | Subsidy: Rs. 2,67,280



"I wanted to buy a home for a very long time, and after a long search, I came across IIFL Home Loan. They were very supportive throughout the process and helped me avail a loan quickly with minimum documentation. They also informed me about the subsidy under Pradhan Mantri Awas Yojana and facilitated me in the process of availing it. I am very thankful to the IIFL team for making my dream of owning a home come true."



Kamlesh Panchal
Ahmedabad

Occupation: Private Company Employee
Loan Amount: Rs. 18,00,000 | Subsidy: Rs. 2,67,280



"My wife always dreamt of us living in our own home. We had to compromise and live in a rented home because of our limited income. But when I saw the constant clogging due to rainwater creating unhygienic living conditions, along with cramped up space taking a toll on my children's health, I knew I had to do something. We applied to many banks but our application got rejected because of my income. On a friend's recommendation, I reached out to the team at IIFL Home Loan. An executive came to my home, and by using a tab, helped me quickly complete the loan availing process. Thanks to the team, I was able to provide a better and safe home to my family. They also helped me avail a subsidy under Pradhan Mantri Awas Yojana that has reduced my installment amount."



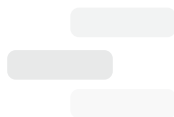
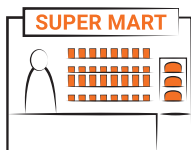
Ramakant Mohanbhai
Ahmedabad, Gujrat

Occupation: Transport Company Worker

Loan Amount: Rs. 6,90,000 | Subsidy: Rs. 2,67,280



"Owning our own home was a dream me and my wife shared, but being the sole breadwinner, we adjusted to the untimely rent hikes and the unhygienic living conditions of our rented home for 15 years. When we finally decided to get our own home, I went through a lot of struggles till I found out about IIFL Home Loan, where the team made me feel like a family. I not only availed a home loan but was also helped to gain a subsidy under Pradhan Mantri Awas Yojana. I will always be grateful to the team for taking care of my present and future."



Manoj Pralhad Keshyap
Mumbai, Maharashtra

Occupation: Shopkeeper

Loan Amount: Rs. 29,30,931 | Subsidy: Rs. 2,35,068



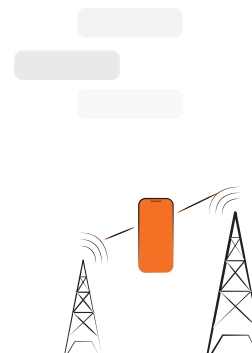
"I have been living in Mumbai with my parents and wife for a long time now. I always had a dream to own a house one day. To fulfill this dream of mine, I applied to a lot of banks for a home loan but because of document errors or other issues, my loan was cancelled every time. Seeing me struggle, my friend told me to apply to IIFL Home Loan. To my surprise they told me I will get a home loan and also get some benefits under Pradhan Mantri Awas Yojana. Within a very short span, my loan was approved and because of them, I am now staying with my family in my own house. I am really thankful to IIFL Home Loan and Pradhan Mantri Awas Yojana for helping me live my dream."



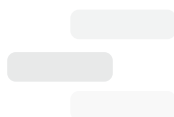
Anurag Jaiswal
Mumbai, Maharashtra

Occupation: Businessmen-Telecommunication

Loan Amount: Rs. 52,04,612 | Subsidy: Rs. 2,35,068



"I lived with my wife and children in a rented flat for over 15 years. Being the sole breadwinner of the family in a city like Mumbai, my limited income could only manage certain accommodations. However, after facing persistent problems with electricity, water, cramped space, and having to compromise on the neighbourhood, we decided to buy our home. We reached out to many banks for a home loan but faced constant rejections. Then, on the recommendation of a friend, we reached out to IIFL Home Loan. With their support, we were able to move out of the rented space and move into our very own home"



Mr. Shivji Jagdish Sharma
Ahmedabad

Occupation: Salesman

Loan Amount: Rs. 10,83,071 | Subsidy: Rs. 2,67,280



"Shivji is a salesman living with his two daughters. They used to live in a rented accommodation in a lower-class society. The unsafe and compromised environment of that society left Shivji constantly worried about how he was raising his children. For long, he wanted to move into a secured and permanent accommodation just for the safety of his daughters. And so, Shivji reached out to various housing finance companies before his application got approved by IIFL Home Loan. Shivji, with the help of IIFL Home Loan, easily secured a subsidy on his loan amount under the Pradhan Mantri Awas Yojana. Soon thereafter, Shivji moved to his secured haven with IIFL Home Loan's easy documentation and fast-loan disbursement. Today, he is proud of the fact that his daughters can move about freely and enjoy a better-quality life within the four walls that they call home."



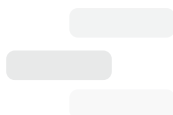
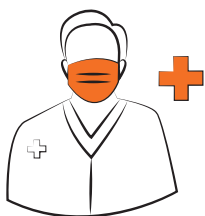
Mrs. Harika Kurnala
Hyderabad

Occupation: General store running from home
Loan Amount: Rs. 9,84,541 | Subsidy: Rs. 2,67,280



Mrs. Harika Kurnala lives in Hyderabad with her family of three. She operates a general store and her husband works as an accountant. Harika and her husband were struggling to make ends meet and could barely manage to feed their family. Both of them only wished to educate their daughter to give her a better life. They always dreamt of buying a home. However, they never took it seriously for they believed it to be a tedious process. They thought they would have to go from one housing finance company to another while collecting and collating pile of documents for submission. This belief made them think they would never own a house. They had even approached multiple banks in the past but could never start the process due to one reason or another.

Finally, when they came to know about Pradhan Mantri Awas Yojana - Urban (PMAY (U)) from local body campaigns, they approached an executive from IIFL Home Finance Limited and inquired details. The executive helped them with details of the scheme. The documents were submitted, and upon successful verification, their loan was sanctioned. They were also able to reap benefits of reduced EMI through Credit Linked Subsidy Scheme (CLSS) under PMAY (U). Today, Mrs. Kurnala and her family happily live with dignity in their own home. They are also able to now focus on saving for their daughter's future.



Neeraj Tripathi
Indore

Occupation: Nurse
Loan Amount: Rs. 17,16,000 | Subsidy: Rs. 2,67,280



"I'm very, very thankful to our honourable Prime Minister of India, Narendra Modi and to IIFL Home Loan for helping me avail subsidies under Pradhan Mantri Awas Yojana. Thanks to this scheme, my family and I have been able to move out of a rented home with damp walls and poor hygiene. We are now proud homeowners, which has always been a dream we aspired to achieve. It would not have been possible without IIFL Home Loan and I am grateful for their support."

SECURED SME LOAN (LOAN AGAINST PROPERTY)

SOWING SEEDS OF HOPE FOR SMALL, MICRO, AND MEDIUM ENTERPRISES (SME)

A tailor-made product to help SME and small business owners grow, secured SME Loan provides loans against mortgage of immovable property for expansion and to meet other personal or business needs.



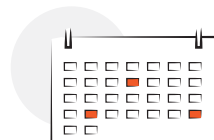
Designed for SMEs and small set-up businesses like grocery stores, mobile stores, restaurants, and more



Offers security to business owners



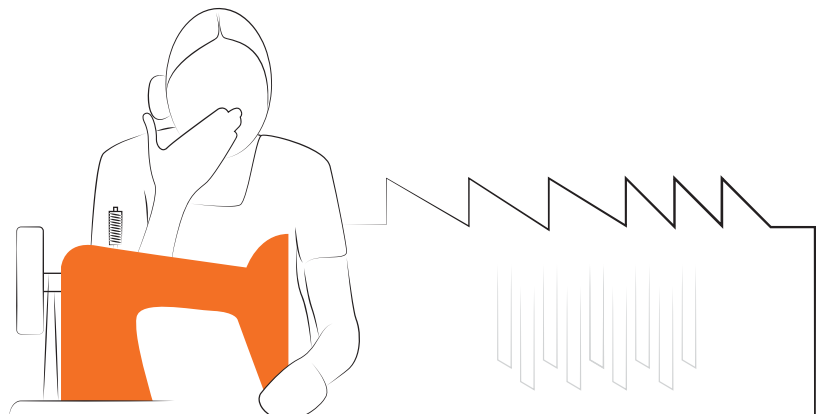
Maximum loan of up to **Rs. 35 lacs**



Maximum repayment tenure of **10 years**



Flexible repayment options



QUICK AND EASY HOME LOAN APPROVALS

MAKING DREAMS COME TRUE IN UNDER 25 MINUTES

IIFL Home Loan offers a unique, express customer on-boarding and loan approvals in real-time. This is done through an app that is equipped with all the tools required for a soft sanction. Thus, approvals that once took days can be carried out within twenty-five minutes.

The application has been programmed to analyse the data that has been entered into the system, along with the CIBIL score of the applicant, to decide if the necessary criteria has been met. If so, a loan is sanctioned and approved in real-time.

Embracing of technology to turn dreams into quick realities



Centralised loan
processing system



Customer onboarding
application



Enables instant decision
on home loans



Easy online
processing

Benefits



Home Loan approvals
within 25 mins*



100% online processing
of loan applications



Standardised business
rule engines



Easy verification through
integrated data population



Real-time access to the applicants'
digital documents

POSITIVE CHANGE FOR A BRIGHTER TOMORROW

Paving the roadmap for Complete Profitability in alignment with ESG Initiatives & Sustainable Development Goals (SDGs)

IIFL Home Loan anticipates accomplishing remarkable yet sustainable development in the industry.
An ambition that can be achieved by setting higher benchmarks and envisioning Complete Profitability.

What is Complete Profitability?

As a reflection of the 'Impact' created through the initiatives driven by IIFL Home Loan; 'Complete Profitability' is in our DNA to drive growth through four pillars of success: Employees, Organisation, Society & Environment.



Complete Profitability



Employees



Organisation



Society



Environment

ESG - Environmental, Social and Governance Impact

ENVIRONMENTAL

- KUTUMB: An platform for knowledge sharing on sustainable affordable housing
- Digital Process
- Green Communication

SOCIAL

- Financial Inclusion
- First House - Housing for All
- Affordable Housing
- Women Empowerment
- Diversity at Workplace
- Employee Health and Safety
- CSR Activities

GOVERNANCE

- POSH
- CMG
- Ethics & Integrity
- Anti-Corruption Policy
- Customer Satisfaction
- Independent Board and Audit
- Committee Structure
- Whistleblower Mechanism

STEPPING TOWARDS NEW POSSIBILITIES

WITH THE 4 SUSTAINABLE DEVELOPMENT GOALS

In alignment with UN's SDGs—IIFL Home Loan is fostering its pledge for sustainability—and instilling 'Complete Profitability' in its business model



INDUSTRY, INNOVATION AND INFRASTRUCTURE

- Provided **1,18,000+** loans to first-time homeowners
- Funded **1,01,000+** affordable housing units
- Greater access to finance in Tier 2 & suburban markets
- In-house home loan platform permitting greater penetration for Housing for All
- End-to-end support & free consultation on green building development



REDUCED INEQUALITIES

- **38,500+** active loans to informal income segment
- **71,500+** loans disbursed to women owners/co-owners
- Learning center cum crèche facilities for **100+** families of construction workers
- AI chatbot for transparency & engagement between employees & management
- Introduction of paternity leaves



SUSTAINABLE CITIES AND COMMUNITIES

- Facilitated **43,000+** PMAY beneficiary families with **Rs. 1,026 cr+** subsidy
- **12,000+** approved affordable housing projects



CLIMATE ACTION

- Construction of **2,000+** green dwelling units
- **1,165 tonnes/year** of reduction in CO₂ emission
- **99,092 kilolitres/year** water savings
- **75-80% diversion** of waste to landfill
- **1,600+** participants, **800+** developers, and **36+** experts engaged through Kutumb

Data as on 31st March, 2021

ABOUT KUTUMB



Kutumb - an initiative towards green affordable housing, is a revolutionary platform that collaborates with all stakeholders of sustainable and affordable housing in India. It encourages them to move from conventional to sustainable methods of housing development.



6 Chapters



Over 30
Experts



1,600+
Participants



Over 800
Developers



8,000+
families impacted

Know about our Green Value Partners

GREEN VALUE PARTNER
CONCEPTION TO CERTIFICATION

Our 'Green Value Partners' have been trained to offer hand-held guidance to developers in India. They assist them through every step of the journey from conception to certification of a green building project.

Our footprints in creating a sustainable ecosystem through green value partnership program



11 Pre-Certified
Green Projects



5542 MWh/Year
of energy saved



5099 CO₂/Year
Reduction for pollution
control



3,20,000 KL/Year
of Water Savings

Data as on 31st March, 2021

BUILDING GREEN

GUIDE TO SUSTAINABLE AFFORDABLE HOUSING

A Handbook That Builds A Pathway To Sustainable Growth With Green Affordable Housing

With the launch of this book, we aim to provide insights into the design and construction of projects that will enable a green rating. This guide has been created using simple terms that are easy to comprehend by all.

It has been curated in association with the environmentally sustainable architect and industry leader in advocating environmental responsibility and propagating greenways.



Ashok B. Lall

Principal, Ashok B. Lall Architects,
Co-Author, Building Green Handbook



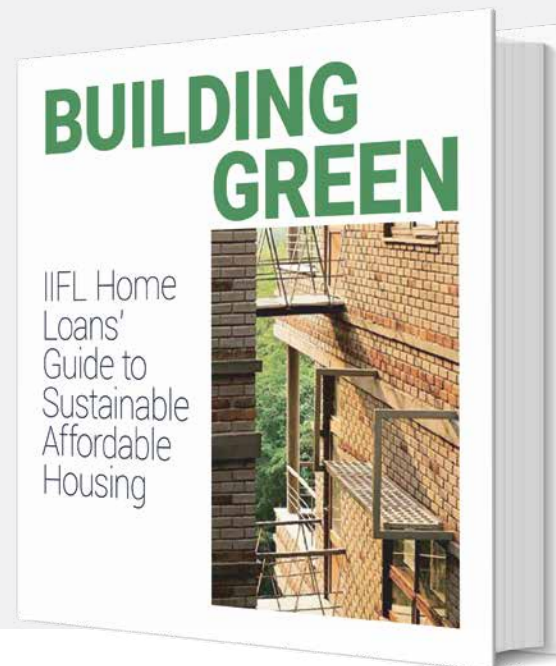
S. K. Hota

Managing Director,
National Housing Bank

The growing population and rampant migration to cities have contributed to unsustainable building practices. The continuum of the process has resulted in alarming climate change. Globally, nearly 30-40% of the natural resources were used by the construction industry.

To combat the rising demand for housing and depletion of natural resources, we need a shift to sustainable, affordable construction and housing. Our handbook enables building this ecosystem by assisting every stakeholder in the process.

In addition to helping developers, this handbook would be an extremely useful tool for architects, construction engineers and homeowners. We hope it serves as a force multiplier in our efforts to mitigate the environmental impact of construction in India.



The launch also featured expert panelists and industry leaders, who gave comprehensive knowledge on policy, regulations, capacity enhancement, and green certification for building an ecosystem for sustainable affordable housing.

PANEL DISCUSSION 1 : POLICY, REGULATIONS & GLOBAL EXPECTATIONS ON INDIAN GREEN & SUSTAINABLE TAXONOMY



Nirmal Jain
Founder,
IIFL Finance Ltd.



S. K. Hota
Managing Director,
National Housing
Bank



V. Suresh
Chairman,
IGBC



N. Srinivasan
Managing Director &
Head of South Asia,
CDC



S. Sridhar
Chairman,
IIFL Home Finance
Limited



Sean Kidney
CEO,
Climate Bonds
Initiatives

Summary

It's not the property loan, but the individual home loan that increases the housing stock. New policies and regulations must be brought in when it comes to affordable sustainable housing in India. On the sustainable front, there should be a greater realisation, beyond the government, especially given the fact that India is the third-largest emitter of greenhouse gases in the world. Climate and green cuts across various sectors, affordable housing, food, and agriculture, healthcare, etc. The sustainability of our society, economy, the ecosystem is a complex thing with built environments being at the center of the solutions. The path ahead is to take green and collate all the resources necessary to make the desired changes happen.

PANEL DISCUSSION 2 : UNDERSTANDING THE GAPS & STRATEGISING FOR KNOWLEDGE SHARING, CAPACITY BUILDING, GREEN CERTIFICATION & MATERIAL INNOVATION IN SUSTAINABLE AFFORDABLE HOUSING



Ashok B Lall
Principal Architect,
AB Lall



Susan Olsen
Senior Specialist, Private Sector
Financial Institutions, South Asia,
ADB



Neha Kumar
India Representative,
Climate Bonds Initiatives



Sejal Patel
Professor & Chair, Housing,
Faculty of Planning,
CEPT University

Summary

The leadership and vision within the sustainable development sector needs to be replicated and scaled, to build confidence and help with on-ground implementation. This becomes possible once Housing Finance Companies take up a leadership role in the field of sustainability, enabling more stakeholders to offer end-to-end solutions. Green building and technologies need to be made more affordable and accessible, especially to the EWS and LIG segments by re-aligning policies. The disjuncts in sustainable affordable housing such as the town planning policies, current developer practices and alignment of redundant solutions need to be highlighted and addressed. Lastly, a taxonomic approach is required to create a uniform language around sustainable affordable development, enabling implementation with government anchoring.

RELIEF EFFORTS DURING THE GLOBAL PANDEMIC

PROVIDING ESSENTIAL CARE KITS AND EDUCATION TO HELP FLATTEN THE CURVE

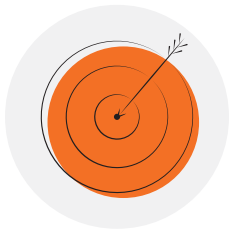
Responding to the COVID-19 pandemic, a relief programme was created to provide immediate support to migrant construction workers.



Personal Care Kits

To help flatten the curve, workers on site were offered personal care kits which contained

- Dry Rations
- Masks
- Sanitizers
- Soap



The Objective

- To provide essential supplies to the workers and their families
- To share knowledge on preventive measures to be taken on the site
- To create awareness among female workers on the importance of menstrual hygiene
- To educate children on the site using interactive games



Lives Impacted

- **800+** workers benefited from the personal care kits
- Programmes conducted across **4 major cities**
Delhi | Ahmedabad | Bangalore | Hyderabad
- **100+** women benefited from the menstrual hygiene sessions



SCAN



Prelude



YouTube Recording

Building Green Handbook

FOLLOW US ON



VISIT US ON

IIFLHOMELOANS.COM