



IIFL
HOME LOAN

Present



AN INITIATIVE TOWARDS GREEN AFFORDABLE HOUSING

ANDHRA PRADESH & TELANGANA

Urgent Need for
Green Affordable Housing

13th May 2022 | 09:30 am Onwards



COASTAL
EROSION



SAND
MINING



NATURAL
CALAMITIES

In collaboration with









LIVE STREAM

Hyderabad | Vijayawada | Rajahmundry | Nellore



IIFL Finance Limited (erstwhile IIFL Holdings Limited, hitherto referred to as IIFL) is one of the leading players in the financial services space in India. Together with its subsidiaries – IIFL Home Finance Limited and Samasta Microfinance Limited, it provides a diverse range of loans and mortgages. These include home loans, gold loans, business loans, loans against property, medium & small enterprise financing, micro financing, developer & construction financing and capital market financing; catering to both retail and corporate clients. The company has a nationwide presence with a thriving network of 3,119 branches across 500+ cities.

	 Branches	 Customers Served	 Clients Active
 IIFL FINANCE	3000+	65 lakh	15 lakh
 IIFL HOME LOAN	230	2.2 lakh+	1.5 lakh+
	785+	20 lakh	16.4 lakh



Incorporated in 2006 and registered in 2009 with the National Housing Bank (NHB), IIFL Home Finance Limited is a wholly-owned subsidiary of IIFL Finance Limited. The Company is one of the India's leading housing finance companies, catering mostly to first-time home buyers in lower income segments. As of December 31, 2021, IIFL HFL has served over 2,00,000 customers.

As a technology-driven housing finance player, we endeavour to make our customer experience as seamless as possible. We have made the entire life cycle of our housing loans i.e. from origination to closure, completely digitised. We have managed this through our state-of-the-art IT infrastructure which has helped in reducing costs, enabled real-time analysis of customer data, and improved our control and underwriting functions, while increasing customer reach and distribution capability.

Over
2,20,000*
Customers served

Loans to over
1,51,000
First Time Home
Buyers

Asset under
Management (AUM) of
₹23,617 Cr*

*As on March 31, 2022

Affordable and Accessible Solutions



Home Loans

We offer customised loans for buying a new home, renovation of existing home, construction on pre-owned land and purchase of land for building a house thereon. Catering to the housing finance needs of the salaried, self-employed and professionals, our Home Loan product, is designed to serve customers from the underserved category with informal income documents.

Our focus is on expanding home loans to customers in tier I suburbs, tier II and tier III cities at affordable interest rates. We are continually aligning our strategies with Government's 'Housing for All' mission through the Credit Linked Subsidy Scheme (CLSS) and catering to the needs of first-time homebuyers and woman borrowers/ co-borrowers.



Secured Business Loans

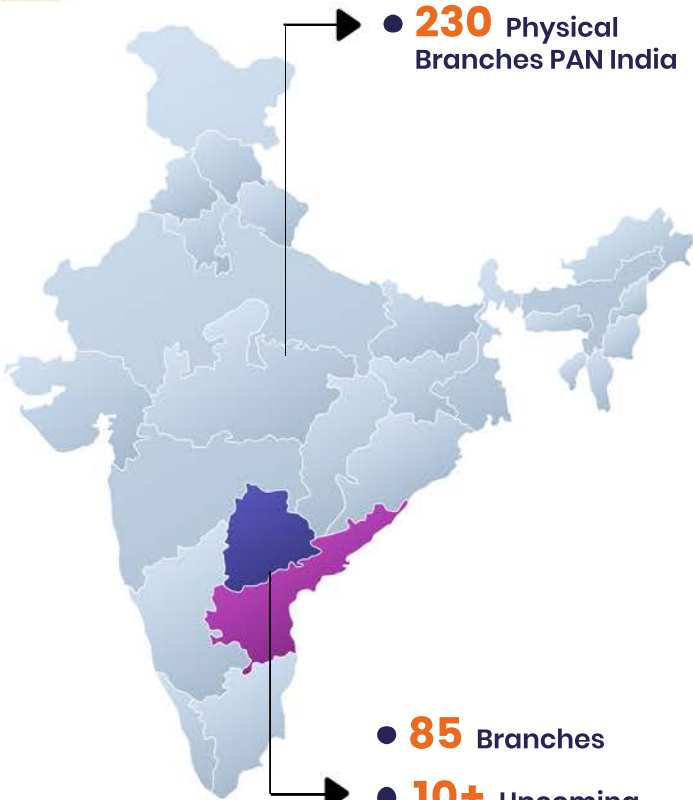
We extend Secured Business Loans to fulfil the needs of small and medium enterprises to meet the working capital requirements, business use and purchase of commercial property. These loans are backed by mortgage of residential or commercial properties. Our product provides small-ticket loan for lower-income segments such as small traders and garment shop owners, among others. We offer a maximum loan of up to ₹ 10 million with affordable interest rates and flexible repayment options.

During the year, we offered top-up loans to our existing customers within their credit limits to support their livelihood and businesses. During the same period, we also provided loans under the Emergency Credit Line Guarantee Scheme (ECLGS) as per Government policy to the eligible customers.



Affordable Housing Project Loans

We also provide Project Loans for construction expenses of affordable housing projects, being built by reputable developers. We offer customised Project Loans of various formats to developers for the construction and development of residential and mixed-use projects. Funding under this project is prioritised to environmentally and socially sustainable projects that have Green Certification. We also have several tie-ups with developers to extend credit to property buyers under the retail home loan category.



- **230** Physical Branches PAN India

IIFL Home Loans and 'Housing for All' Vision

IIFL Home Loans achieved the milestone of facilitating over 50,000 households, with subsidy of over Rs. 1200 Crores, under the Credit Linked Subsidy Scheme (CLSS) since the launch of the scheme in June 2015; making it one of the leading financial Institutions contributing towards PMAY-U. In Financial Year 2017-18, the company was recognized as the 2nd Best Primary Lending Institution under CLSS for Economically Weaker Sections (EWS)/Lower Income Groups (LIG) scheme by the Ministry of Housing and Urban Affairs (MoHUA).

- **85** Branches

- **10+** Upcoming Branches in Tier 3 & 4 Markets



645 Beneficiary Led Housing Construction (BLC) units funded by IIFL Home Loans



Resilient and Green Affordable Housing for Economically Weaker Section (EWS) & Low Income Group (LIG)

The Asian Development Bank (ADB) and IIFL Home Finance Ltd. (IIFL HFL), a private sector housing finance company with a strategic focus on affordable housing, have collaborated through a Technical Assistance (TA) programme to support the green building ecosystem in the affordable housing sector in India. The activities included under the TA include:

- organizing knowledge events to facilitate the exchange of ideas, and increase awareness among various stakeholders regarding the climate risk mitigation and climate risk adaptation benefits, to promote adoption of green certified housing standards in the affordable housing segment
- undertaking research and innovation based initiatives across the entire value chain of climate resilient green housing including:
 - assessing current awareness of the subject by the prospective buyers and developers, and establishing a baseline of their understanding
 - formulating a unified green building ratings system to encompass tailored adaptations to the local climate zones across India
 - establishing a system to integrate green lending and climate adaptation strategies in affordable housing
- organizing training sessions for IIFL HFL's technical team, staff of state housing boards and housing developers on site risk assessment, climate adaptation measures and green certification process for climate resilient buildings.



IIFL HFL has undertaken a number of first-in-kind industry initiatives to promote green affordable housing in the country, widely through its knowledge platform **Kutumb**, which brings together all the stakeholders of the housing industry, such as the developer, policy makers, architects, academicians, green rating agencies and the financial institutes.

With a vision of sustainable living for everyone, through Kutumb, IIFL HFL strives to promote sustainable and energy efficient real estate development in the affordable housing sector, and disseminate information on resources related to financing, technical know-how on green construction and certification, and compliance with environmental and social parameters.

ADB and IIFL HFL Technical Assistance



	Activity 1 Promotional Activities	Activity 2 Capacity Building	Activity 3 Research & Innovation
Consultant	Gravity Concepts	CEPT Research and Development Foundation (CRDF) - Center for Urban Planning and Policy (CUPP)	CEPT Research and Development Foundation (CRDF) - Center for Advanced Research in Building Science and Energy
Scope	Organize knowledge programmes to increase awareness about climate risk mitigation and adaptation benefits among affordable housing developers and other stakeholders to promote adoption of green certified housing standards; outcomes to include 6 regional Kutumbs, 2 national and 1 international thought leadership events, 20+ community engagement events	Organize training sessions for IIFL HFL's technical team, staff of state housing boards and housing developer's staff on-site risk assessment, climate adaptation measures, gender mainstreaming, green certification process, and climate resilient buildings; outcomes to include minimum 3 knowledge products, trainings for minimum 35 entities across institution types	Assess current awareness of prospective stakeholders; formulate a unified ratings system with tailored adaptations to climate zones across India; establish an affordable housing focussed system integrating green lending and climate adaptation strategies; outcomes to include strategies and guidelines to support gender sensitivity, climate resilience, affordable housing
Impact	Awareness generation , propagation of IIFL HFL's initiatives around the country and the larger South Asian region	Improved technical know how about resiliency, climate adaptation, green building, gender sensitivity amongst IIFL HFL's staff, Green Value Partners, other government bodies, clients and developers	Incubation of local existing climate positive technologies and construction techniques, their implementation and related skill building; localized, contextual solutions to India's challenges

- First such private sector agreement by ADB in the country
- Compliments IIFL HFL in fostering a green building ecosystem in the affordable housing sector
- Integrated green lending and sustainable development

KUTUMB: THE JOURNEY SO FAR



1st CHAPTER
AHMEDABAD
8th June 2018



2nd CHAPTER
INDOR
17th September 2018



3rd CHAPTER
PUNE
8th February 2019



4th CHAPTER
BANGALORE
6th June 2019



5th CHAPTER
HYDERABAD
6th December 2019



6th CHAPTER
WEBISODES & PODCASTS
Aug - Sep 2020



7th CHAPTER
DELHI
14th December 2021



8th CHAPTER
AHMEDABAD-BHUJ-SURAT
5th April 2022

“ Building climate - resilient and sustainable communities begins with each green home, particularly for lower income groups that are highly vulnerable to climate change impacts, IIFL is our partner in broadening the scope of green affordable housing in India. ”



Susan Oslen
Senior Investment Specialist
for South Asia, ADB*

“ Kutumb means family and through Kutumb we are trying to bring all stakeholders together, i.e. developers, home buyers, Government agencies, relevant institutions and the regulator to discuss how to make green affordable housing in India. ”



Nirmal Jain
Founder & Chairman
IIFL Group

ADB and IIFL HFL's Kutumbs at New Delhi & Gujarat



180+
Developers



345+
Participants



4
Cities



16
Experts

Andhra Pradesh and Telangana: Urgent Need for Green Affordable Housing

The upcoming Kutumb event titled 'Andhra Pradesh & Telangana: Urgent Need for Green Affordable Housing' will focus on transforming the affordable housing sector by encouraging the right mindset in the developer, and empowering action and planning towards a sustainable ecosystem. The event will be hosted in Hyderabad, with live streaming in the cities of Vizag, Vijayawada, Rajahmundry and Nellore. The event will also be hosted live on our social media platforms.

GREEN BUILDING MASTERS

SESSION I: Building Climate Resilient Green Housing



Ar. Ashok B Lall
Principal Architect,
Ashok B. Lall
Architects

Being committed to an architectural practice based on the principles of environmental sustainability and social responsibility, Ashok B Lall has been engaged in architectural education since 1990 and has developed curricula and teaching methods to address environmental issues. His current interest is in developing strategies for sustainable urban development in the context of rapid urbanization.

SESSION II: How to get Green Certification?



S Karthikeyan
Principal
Counsellor,
CII - IGBC

Karthikeyan has rich experience in energy efficiency in industrial sectors like Power Plants, Data Centres and Buildings. At present, he is leading services for Green Buildings, GreenPro and energy efficiency services and has been instrumental in developing many of the IGBC rating systems including IGBC Green Data Center rating system. He has also worked on projects such as energy efficiency in Indian Data Centres and development of Standard on net Zero Energy Buildings.

SESSION III: What are the Financing Options Available?



Monu Ratra
ED & CEO,
IIFL Home Finance Ltd.

An architect (BArch) and a post graduate in management, Monu has over 22 years of experience in leading business growth across leading banks and NBFCs such as HDFC Ltd., ICICI Bank and India Bulls Housing Finance. He aims to build IIFL Home Finance into a fintech, green affordable housing finance company that believes in impact creation, financial and socially. He is the pioneer of KUTUMB, IIFL HFL's flagship green building platform. Under his leadership, IIFL HFL (one of the largest growing AUMs in the industry) has become a large scale HFC in the housing industry, trying to resolve the housing problem in the country, by focusing on affordable housing.

With over 15 years of experience in the financial services industry, Priya is currently working as a Senior Investment Officer with the Asian Development Bank's private sector operations division. She is responsible for originating and structuring debt and equity transactions in the financial institutions sector across South Asia. Prior to joining ADB, she has worked with various organizations including India Ratings (Fitch Group), CRISIL (GR&A) and Avendus Securities. She holds a B.Tech from IIT, Madras and MBA from IIM, Calcutta and is a Chartered Financial Analyst(USA).



Priya Sunder
Senior Investment
Officer,
ADB

SESSION IV: Building Green Saves Cost and Energy



Medapati
Vishnuvardhan
Reddy
CEO & Director,
Tranquillo
Holdings and
Projects Pvt. Ltd.

With his strong entrepreneurial skills coupled with great understanding of world-class construction techniques, Vishnu plays an important role in shaping up Tranquillo as the next best building company in Hyderabad. A Bachelor of Architecture from the esteemed Woodbury University, California, he is currently among the top-architects of Hyderabad and has rich experience in the famed Gruen Associates, Los Angeles with exposure to world architecture coupled with delivering projects with unprecedented finesse.

An Environmental Engineer with a post graduate in Environmental Dynamics and Climate Change from Swansea University, Wales, United Kingdom, Santhosh was a key member in the development of environmental safeguards, benchmarks and guidelines for green buildings under the Affordable Housing, Existing Buildings and V.2019 rating variants of GRIHA. At IIFL HFL, he drives the Green Value Partnership team which handholds the developers towards green certification.



Santhosh
Ramkumar
Lead - Green Value
Partner,
IIFL Home Finance Ltd.

Kutumb: Hyderabad, Vijaywada, Rajahmundry & Nellore



Hyderabad

150 Affordable Housing Developers
20 from NGOs, Marketing bodies, and others

20 Architects, Consultants, Academicians and Industry Experts including rating agencies such as IGBC, GRIHA Ministries and Government Institutions such as RERA, AUDA, ITPI etc.
30 Architectural Students International DFIs and Financial Institutions such as ADB, Proparco etc.

Vijaywada



Rajahmundry **20**

Nellore **20**

Affordable Housing Developers



Kutumb 'Andhra Pradesh and Telangana: Urgent Need for Green Affordable Housing' will be a hybrid event where the expert speakers will address the audience physically from Hyderabad. The event will be live streamed at Vijaywada, Rajahmundry & Nellore with a parallel interactive screening. The event will be also telecasted live on social media platforms.



An ESG Initiative Towards Green Affordable Housing



IIFL HFL's First Sustainability Report



IIFL HFL's Guide to Sustainable Affordable Housing

iiflhomeloans.com/kutumb

Register Now

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IIFL Home Loans and UN Sustainable Development Goals

IIFL Home Finance Ltd. supports all 17 Sustainable Goals, as defined by the UN. The company also, specifically, aligns itself with 4 sustainable goals.



- **1,41,500+** loans to first-time home buyers till date
- **1,18,500+** affordable housing units funded across India through Home Loans
- Greater access to finance in Tier-2 and sub-urban markets using Fintech solutions
- Providing end-to-end support and no cost consultation on green building methodologies via our Green Value Partner (GVP) model



- **56,000+** loans to informal income segment
- **88,000+** Home Loans disbursed to women borrowers/co-borrowers
- **50+** families of construction workers benefited through learning centre-cum-creche facilities at sites
- AI chatboat to facilitate transparency & engagement between employees & senior management
- Introduction of paternity leaves



- Facilitated **53,000+** beneficiary families with over **₹1,274 cr+** billion of Credit Linked Subsidy Scheme (CLSS) under Pradhan Mantri Awas Yojana - Housing for All
- **10,700+** approved affordable housing facility
- **12,700+** Home Loans disbursed in backward markets/locations, contributing towards 'Housing for All' mission
- Collaborating with various state governments to advocate housing financing for economically weaker section (EWS)



- Construction of **15,000+** green dwelling units- reducing **9,400 tons/year** of carbon dioxide emission and saving more than 59 mega liters/year of water
- Launched virtual E-Kutumb. Kutumb - a platform to create awareness of affordable green building and its impact on climate change

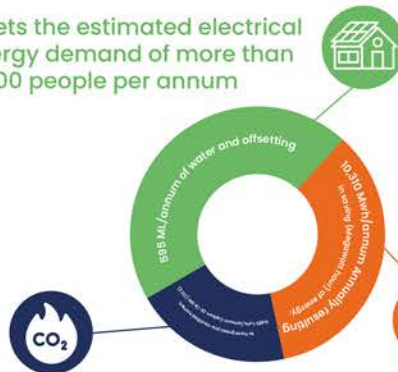
GREEN VALUE PARTNER

CONCEPTION TO CERTIFICATION

IIFL HFL Green Value Partners (GVPs) provide end-to-end assistance (hand holding) to the developers and work along with them throughout a projects life-cycle, from concepts to completion, ensuring successful realization of the intended projects vision and efficiencies. GVPs also ensure that all criteria are understood in depth and met in order to successfully achieve a Green Building Certification.

IIFL HFL GVPs have facilitated pre-certification of 19 green projects till 31st December 2021, and have enabled 151,07 families to have green pre-certified homes, annually resulting in savings.

Meets the estimated electrical energy demand of more than 4,500 people per annum



Meets the estimated drinking more than 12,100 people per annum.

Offsets the estimated global warming impact of more than 5,300 people per annum



DISHA is a series of community engagement and activation at selected (preferably Green Certified) EWS/LIG societies. These engagements are with the aim to influence the children and women of the EWS/LIG households to adopt sustainable ways of living, contributing towards climate change control, water & energy preservation.



NGO Led Sustainable Living Workshop

Asian Development Bank & IIFL Home Loans sustainable activations 'DISHA'



ADB & IIFL Home Loans' launch Pankh; De Unke Sapno Ko Udaan

Learning centers for children, fostering active story based learning in children to develop precognitive, pre-reading and pre-writing skills to ensure a seamless continuum from non-formal early learning to formal learning system. These schools will be complemented by:

- Awareness Programme on Health & Hygiene for Women
- Awareness Programme on Behavioral Change in Men
- Awareness and Counseling for parents/community on 'Safety at Construction Sites'



IIFL Home Finance aims to establish learning centres

The Impact We Are Creating

Environment and Sustainability

The construction sector is responsible for 40% of total global energy consumption from buildings and 15% of total CO₂ emissions. Aiming to discuss and disseminate knowledge on 'Climate Resilient & Green Affordable Housing in India' focussing on affordable, low-carbon, and resilient homes, ADB and IIFL HFL have been putting noteworthy efforts to build an ecosystem to foster sustainable and affordable housing in India through the 'Kutumb' initiative and Green Value Partnership (GVP). Thus contributing directly to GOI's commitments for the country at COP26 in Glasgow last year of reduction in projected carbon emissions by 1 billion tonnes by 2030, reduction in carbon intensity of economy by 45% by 2030, and achieving Net Zero by 2070.



GREEN VALUE PARTNER
CONCEPTION TO CERTIFICATION

Contribution towards Economy

One of the fastest growing and sustainable home finance companies of 'Digital India', IIFL HFL already crossed its Assets Under Management (AUM) of **₹ 23,617 Cr** as on March 31st 2022, with home loans contributing towards almost three-fourths of it.

The company already has over 85 branches, as on date, and plans to double its branches with focus on tier 3 and tier 4 locations by the end of this financial year.



In the states of Andhra Pradesh & Telangana, IIFL HFL has disbursed over **₹ 2,484 crore** already. The company has plans of significant expansion by increasing the disbursement in Andhra Pradesh & Telangana to **₹ 7,200 crore** by year 2025, resulting in direct positive impact to the state's GDP and resulting in extensive job