



IIFL
HOME LOAN



REBUILDING GREEN AND AFFORDABLE KARNATAKA









BENGALURU | MYSURU

OCTOBER 13th, 2022 | 10 A.M. Onwards





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	285**	2.2 lakh+	1.5 lakh+
	785+	20 lakh+	16.4 lakh

*As on March 31, 2022



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
2,40,000*
Customers served

Loans to Over
165,000+**
First Time Home
Buyers

Asset under
Management (AUM) of
₹ 24,554 Cr*

**As on July 2022.

***As on June 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.

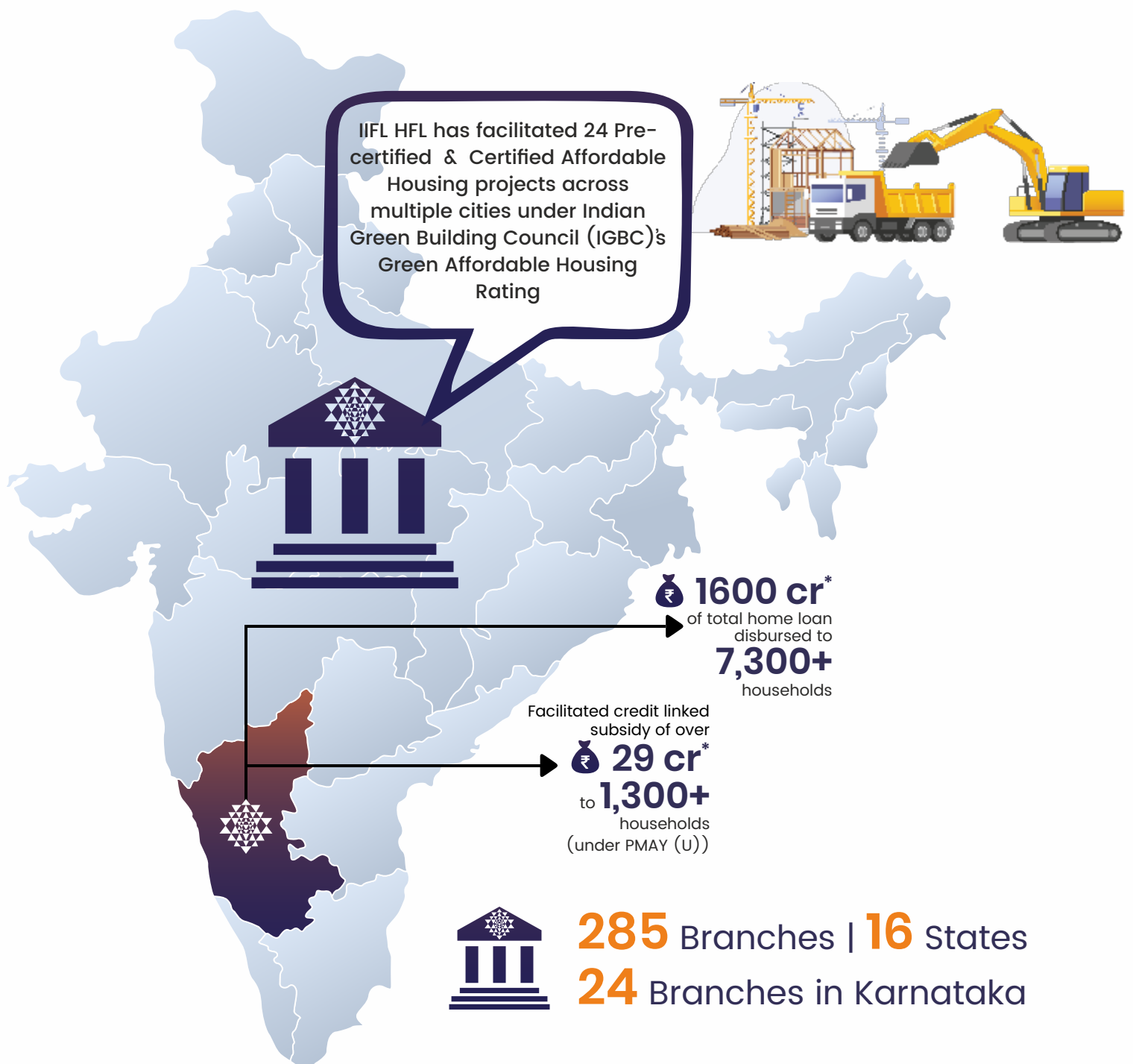


Affordable Housing Project Loans

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.

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).



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 (CARBSE)
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 developers 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
INDORE
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 2021



9th CHAPTER
ANDHRA PRADESH
& TELANGANA
13th May 2022



10th CHAPTER
NEW DELHI
23rd - 24th August 2022



11th CHAPTER
KOLKATA
14th September 2022



12th CHAPTER
BENGALURU-MYSURU
13th October 2022



13th CHAPTER
MUMBAI
October 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, ABD*

“ 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, Andhra Pradesh, Telangana



180+
Developers



345+
Participants



4
Cities



16
Experts

REBUILDING GREEN AND AFFORDABLE KARNATAKA

Around 50 per cent of residential complexes (with more than 500 dwelling units/flats) in the tech capital, Bengaluru, have achieved a high level of efficiency in using energy, water and other resources on their premises and cut down pollution by incorporating green architecture practices, revealed a study by Karnataka State Pollution Control Board (KSPCB) and Environmental Management and Policy Research Institute (EMPRI)¹. But the city, and largely the state, a large issue with the use of concrete. While the concrete can resist nature for decades, events like the annual floods have become all the more severe because concrete streets cannot soak up the rain like a floodplain, and stormwater drains, etc². With the issue of stringent compliance for small and affordable developers³, Bengaluru faces challenges of bad urban planning, i.e. nasty traffic, crater-abundant roads, toxic lakes, rising pollution levels, disproportionate land to population ratio³, and cities like Mysuru face Sand shortages.

IIFL HFL, along with ADB, present to you Kutumb ‘**Rebuilding Green and Affordable Karnataka**’ in Bengaluru, and Mysuru. The objective of this session is to promotion of Green Affordable Housing in India, engaging with developers, architects, rating agencies and local influencers and establish better understanding of green design, rating and financing options available.



BENGALURU | MYSURU



October
13th, 2022



10:00 AM
Onwards

Title	Speaker
Introduction & Welcome Notes	Kranth Namala (Zonal Sales Head, IIFL Home Finance Ltd.) Vinay Bunkar (Zonal Sales Manager, IIFL Home Finance Ltd.)
How to Design Climate Resilient Affordable Housing	Ar. Ashok B Lall (Principal, Ashok B. Lall Architects New Delhi)
Why should we get a Project Green Certified	Chitra Vishwanath (Architect and Managing Director, BIOME Environment Solutions)
What are the Financing Options Available for Developers	Priya Sunder (Senior Investment Officer, Asian Development Bank) Bobby Thomas (National Business Manager - Construction Finance, IIFL Home Finance Ltd.)
How Building Green Saves Cost and Energy	Somashekar MG (Chairman & MD, PG Setty Group) Santhosh Ramkumar (Lead - Green Value Partnership, IIFL Home Finance Ltd.)

Sources :

- [1. http://timesofindia.indiatimes.com/articleshow/91800176.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst](http://timesofindia.indiatimes.com/articleshow/91800176.cms?utm_source=contentofinterest&utm_medium=text&utm_campaign=cppst)
- [2. https://www.deccanherald.com/opinion/in-perspective/bengaluru-s-concrete-problem-1118483.html](https://www.deccanherald.com/opinion/in-perspective/bengaluru-s-concrete-problem-1118483.html)
- [3. https://www.99acres.com/articles/small-scale-developers-current-challenges-and-survival-strategies.html](https://www.99acres.com/articles/small-scale-developers-current-challenges-and-survival-strategies.html)
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- [5. https://www.thehindu.com/news/national/karnataka/sand-shortage-hits-mysore-construction-industry/article6426979.ece](https://www.thehindu.com/news/national/karnataka/sand-shortage-hits-mysore-construction-industry/article6426979.ece)

Green Building Masters



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.

Priya Sunder

Senior Investment Officer, ADB

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).



Chitra Vishwanath

Principal Architect & Managing Director, BIOME Environment Solutions

Vishwanath is an alumnus of CEPT University, Ahmedabad and started architectural practice in 1990 working with a diverse set of project portfolio in India and Africa. Having over 2 decades of experience in ecology and sustainable built practices, she has been actively involved in more than 500 projects in construction of buildings of all sizes, water harvesting, sanitation measures, and eco-friendly materials with relevance to the site ecology. Her design approach focuses primarily on social responsibility, integrated water management, ecology, energy, and their intersection with architecture thus creating an eco-friendly way of living with nature.

Somashekar MG

Chairman & MD, PG Setty Group

A civil engineer with nearly four decades of experience in the field of construction technology, he is also the Chairman of Indian Green Building Council (IGBC) Mysore chapter and is passionate on implementing sustainable measures in his housing projects to improve the living standards of the economically weaker sections. His company PG Setty is recognised as one of India's leading technology-based construction companies among the eight companies identified in team. He is also an awardee of the Prime Minister's award for implementation of the best cost-effective housing technology in India for the project at Mysore for slum dwellers.



Santhosh Ramkumar

Lead - Green Value Partner, IIFL Home Finance Ltd.

Alcove Realty has been bestowed with the coveted 'Best Affordable EWS/LIG Housing Project in the state of West Bengal' award recently at the "PMAY - Empowering India Awards 2022". Alcove New Kolkata Prayag is a one-of-a-kind residential living experience located on the banks of the river Ganges with state-of-the-art amenities. It has been designed by the legendary architect Mr. Hafeez Contractor. It is the 1st affordable housing project in Eastern India to get Platinum rated Green Building certified by IGBC.

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, through its GVP team, 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.

Over
12,079 Tonnes
of CO₂e/year savings

Over
758 ML/Day
of water savings

More than
13,129
MWH/Year
of energy savings

26 Projects
green pre-certified/
certified projects



DISHA is a series of community engagement and activation at select (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'



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 complimented 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'

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



Kutumb: Bengaluru & Mysuru



Bengaluru

150 Affordable Housing Developers

20 Architects, Consultants, Academicians and Industry Experts including rating agencies such as IGBC, GRIHA Ministries and Government Institutions such as RERA, AUDA, ITPI etc.

20 from NGOs, Marketing bodies, and others

30 Architectural Students International DFIs and Financial Institutions such as ADB, Proparco etc.



Kutumb 'REBUILDING GREEN AND AFFORDABLE KARNATAKA' will be a hybrid event where the expert speakers will address the audience physically from Hyderabad. The event will be live streamed at Bengaluru & Mysuru 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 Sustainability Report 2021-22



IIFL HFL's Guide to Sustainable Affordable Housing

iiflhomeloans.com/kutumb

Register Now

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