

India's leading affordable housing finance company.

We, for you.

Corporate Presentation – 9M FY25



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Agenda

1 Housing Finance Industry Landscape

2 About IIFL HFL Journey

3 Business & Financial Performance

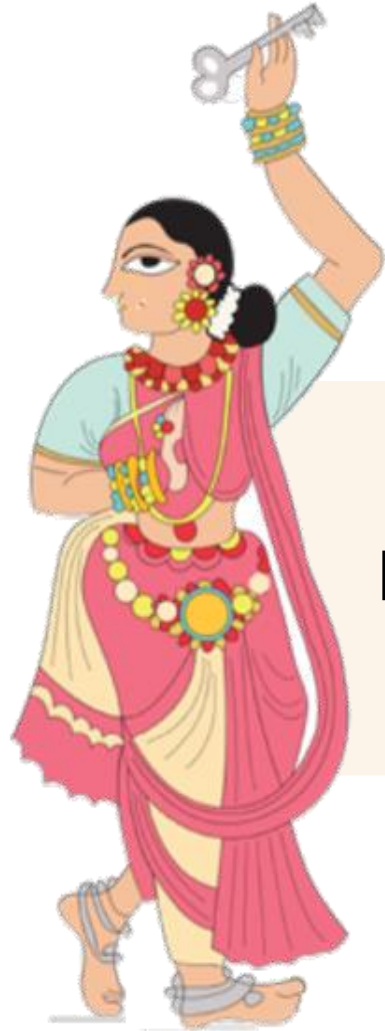
4 Social Impact & Green Housing Journey

5 ADB X IIFL HFL Technical Assistance

6 Management

7 Awards





Housing Finance Industry Landscape



Housing Finance Industry Landscape

India is going through a massive urbanization phase with approx. **11%** global urban population living in Indian cities.

~**50%** of the Indian population is estimated to be living in urban areas in a few decades - consequently increasing the demand for affordable housing in urban areas.

Need for affordable housing in India is being driven by expanding middle class.

Estimates of India's middle-class population by 'National Council of Applied Economic Research'

200 Million
by 2025

'Government of India's
Mission

Housing For All

'India Affordable Housing Market'

USD 1.8 Billion
in **2022**

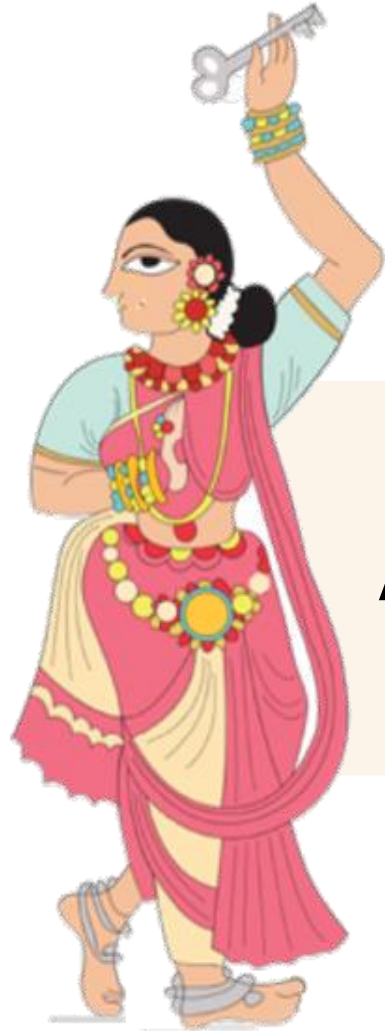
CAGR of ~20%
through **2028**

'Urban Housing Shortage in India'

19 Million
in **2022**

96%
in **EWS & LIG**

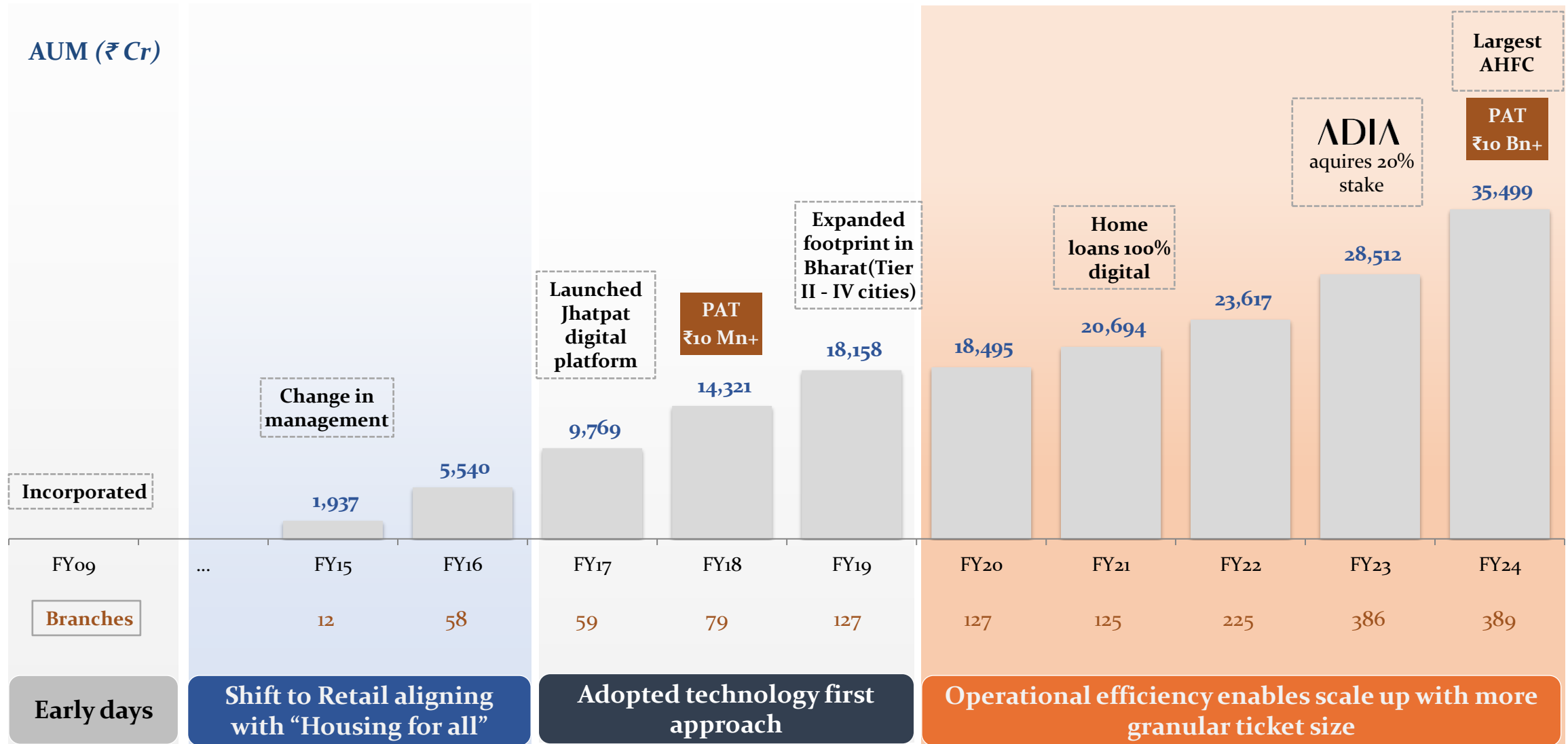
38 Million
In **2030**



About IIFL HFL Journey

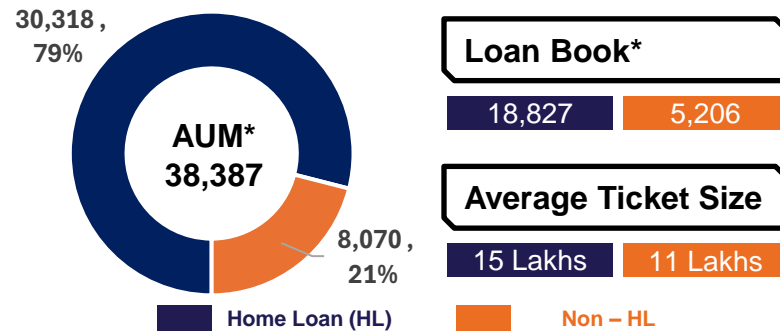


Navigating Success Over the Years

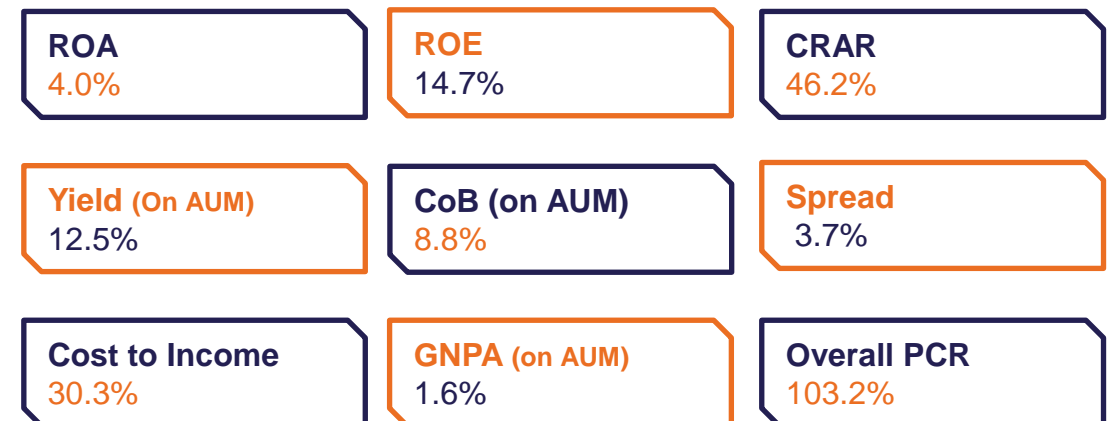


Executive Summary | 9M FY25

Key Business Metrics

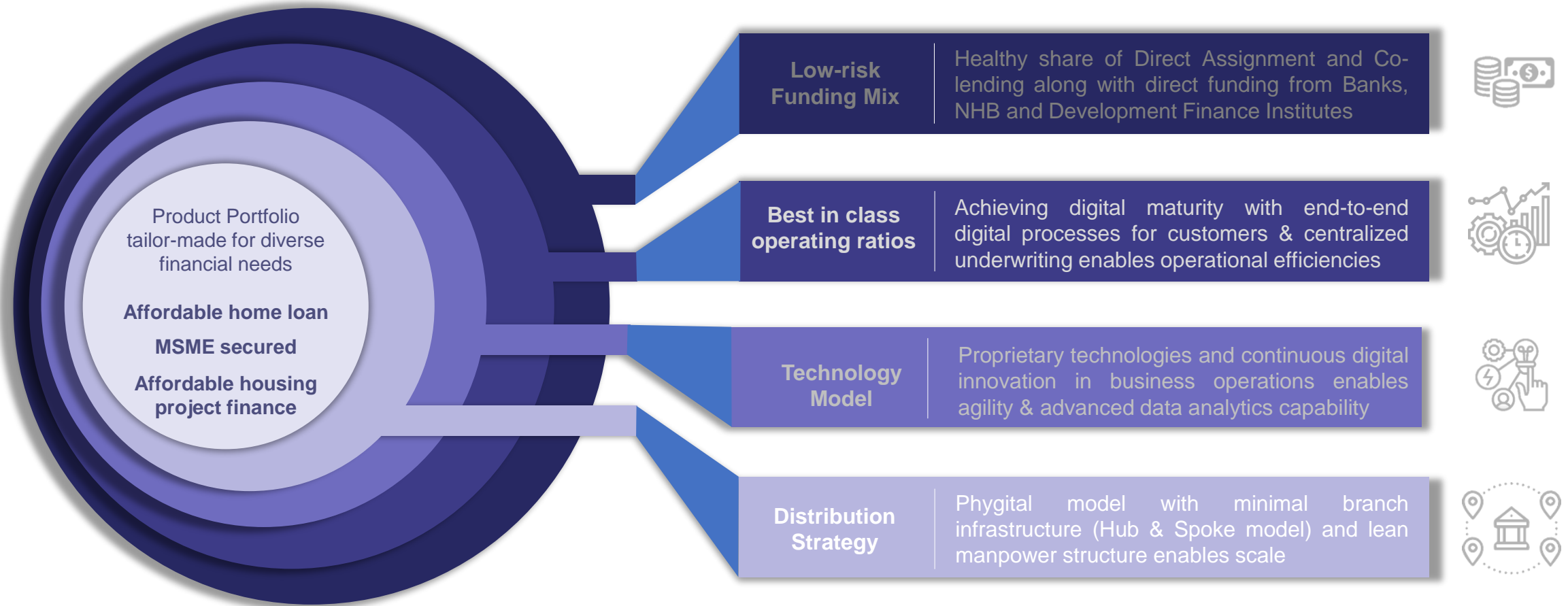


Key Financial Metrics



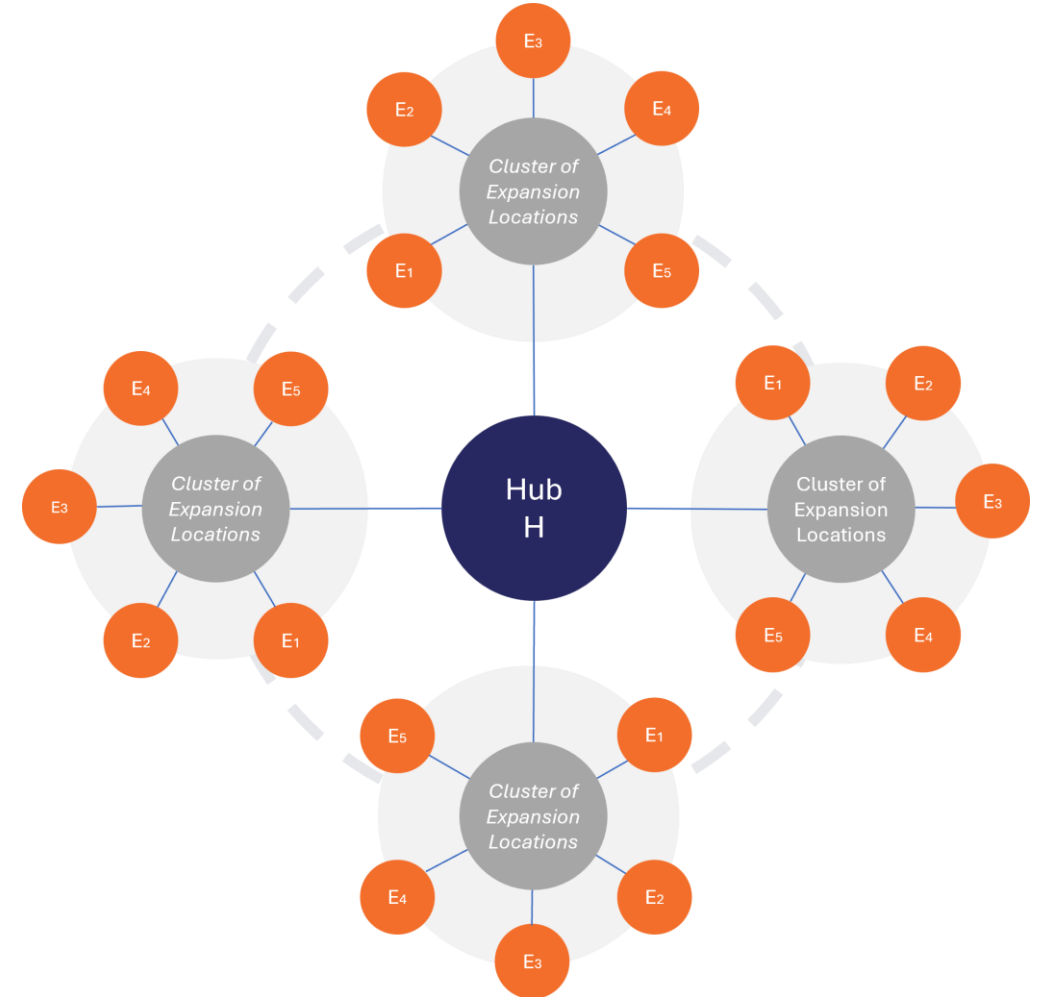
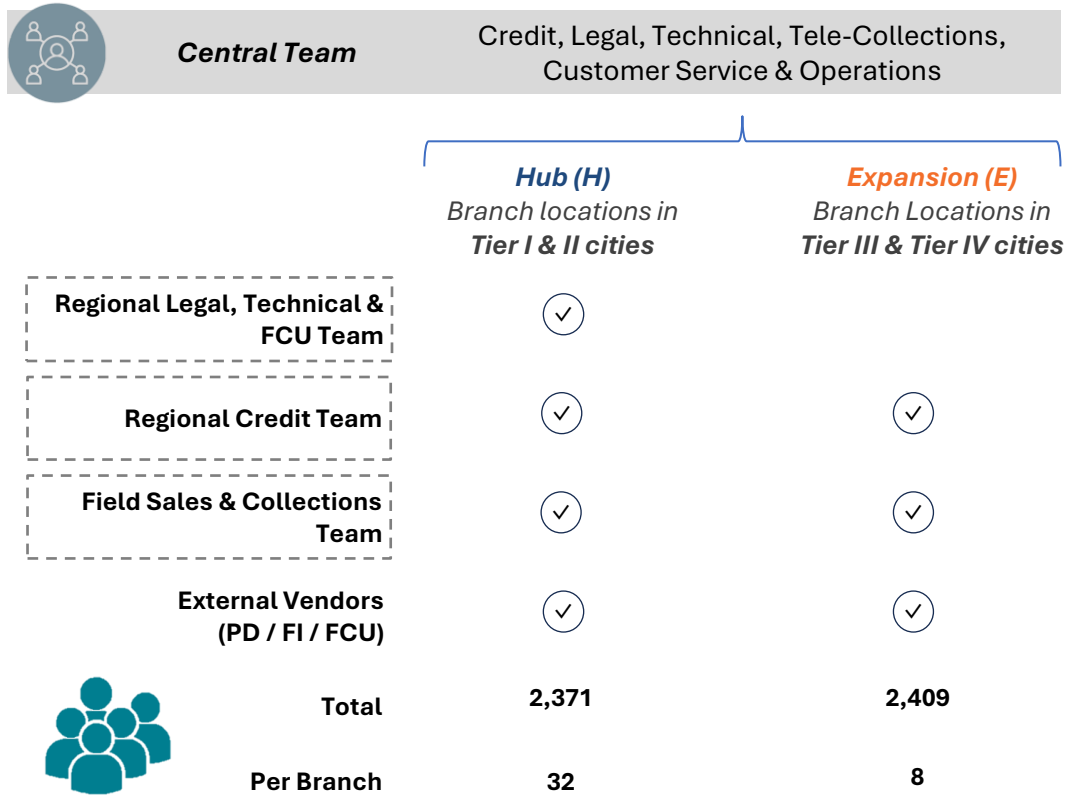
Note:
^ Y-o-Y Growth
*Amount in Cr | All the nos. / ratios on the basis of consolidated financials
** Basis property ownership

Built A Strong Moat In India's Mortgage Lending Space



Distribution Strategy > Catering to Bharat with Branch-light Model

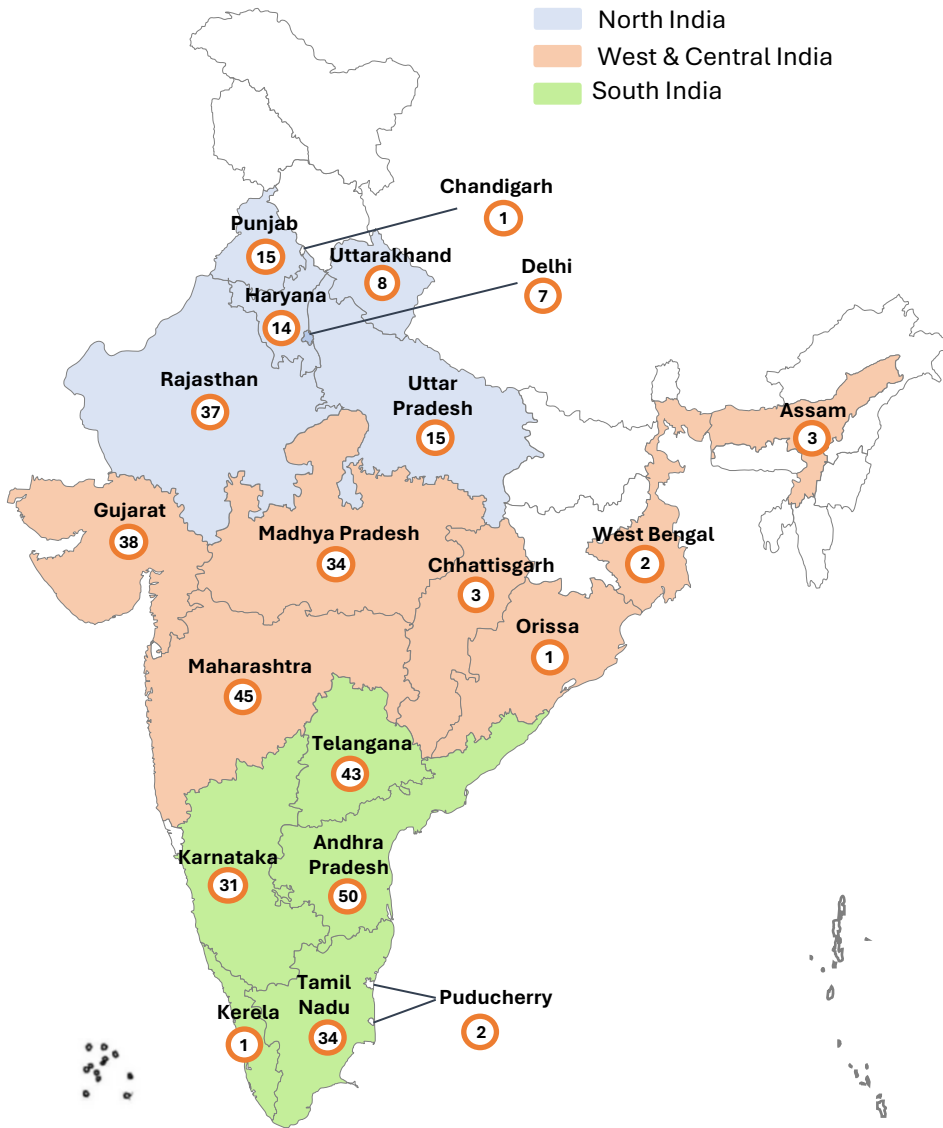
Hub & Expansion Branch Model with lean branch structure supported by centrally driven ecosystem



Inhouse Teams



Distribution Strategy > Deep pan-India footprint



384

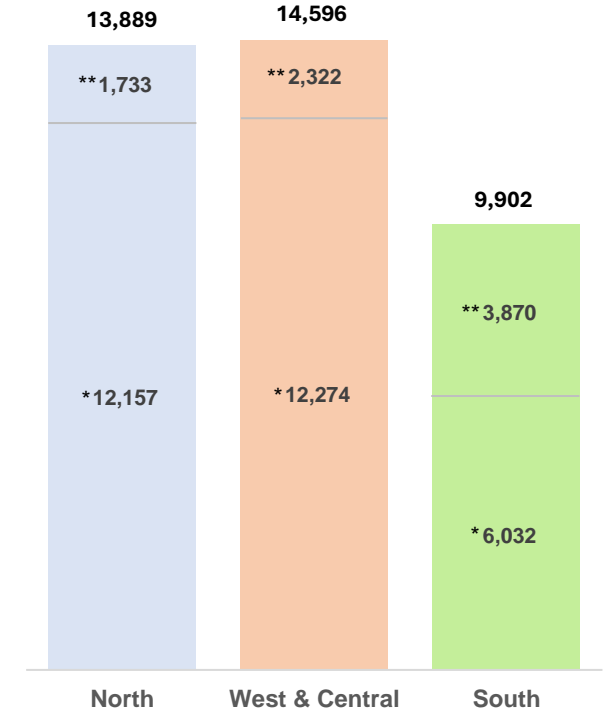
Branches

20

States & UTs

State Wise Portfolio Break-up			
State	Hub Branches #	Expansion Branches #	9M FY25
NCR	7	0	8,669
Rajasthan	5	32	2,289
PCH	7	23	2,107
UP & UK	7	16	824
Maharashtra	15	30	7,351
Gujarat	5	33	3,323
MPCG	5	32	3,021
WB, Orissa & Assam	3	3	901
Telangana	7	36	3,579
AP	2	48	2,654
Karnataka	2	29	2,500
TN & Kerala	9	28	1,170
Total	74	310	38,387

Assets Under Management (AUM)



💡 Our AUM is evenly distributed across different zones, hereby, de-risking our portfolio from being geographical concentrated

💡 Increasing contribution from Expansion Branches is helping us penetrate deeper in Tier III & IV cities - playing a key role in driving growth and profitability

* AUM of Hub Branches | ** AUM of Expansion Branches

All Numbers are in INR Cr., unless otherwise specified

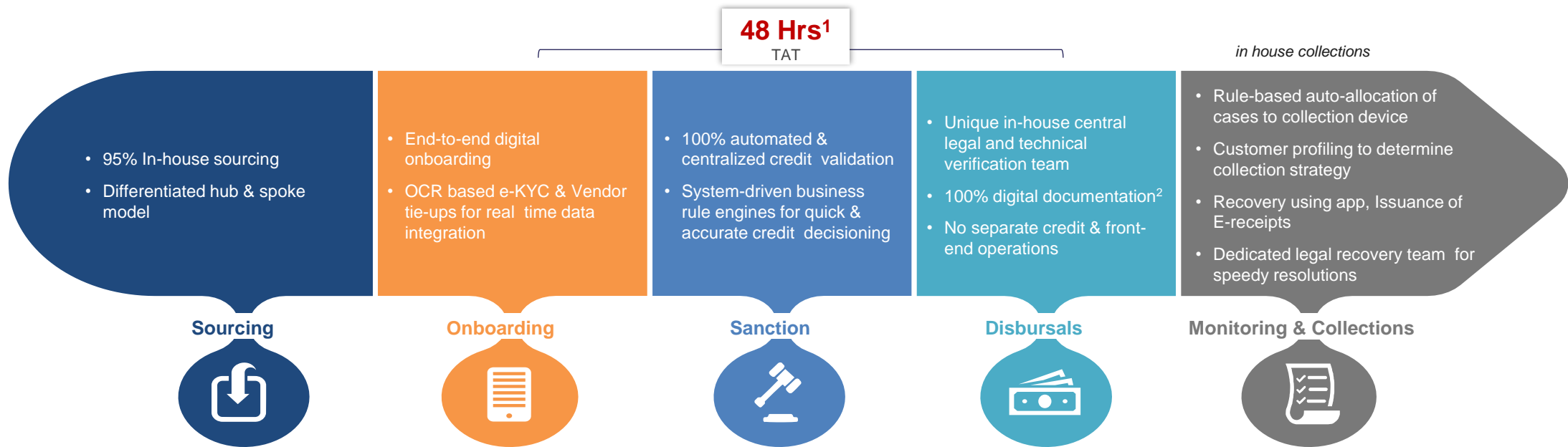
All Numbers are calculated as on 9M FY25, unless otherwise specified

Technology Model



Tech-enabled Approach & Deep Focus on Process Differentiation Lends Significant Competitive Advantage

Automation of critical processes has enabled visible differentiation vs. peers

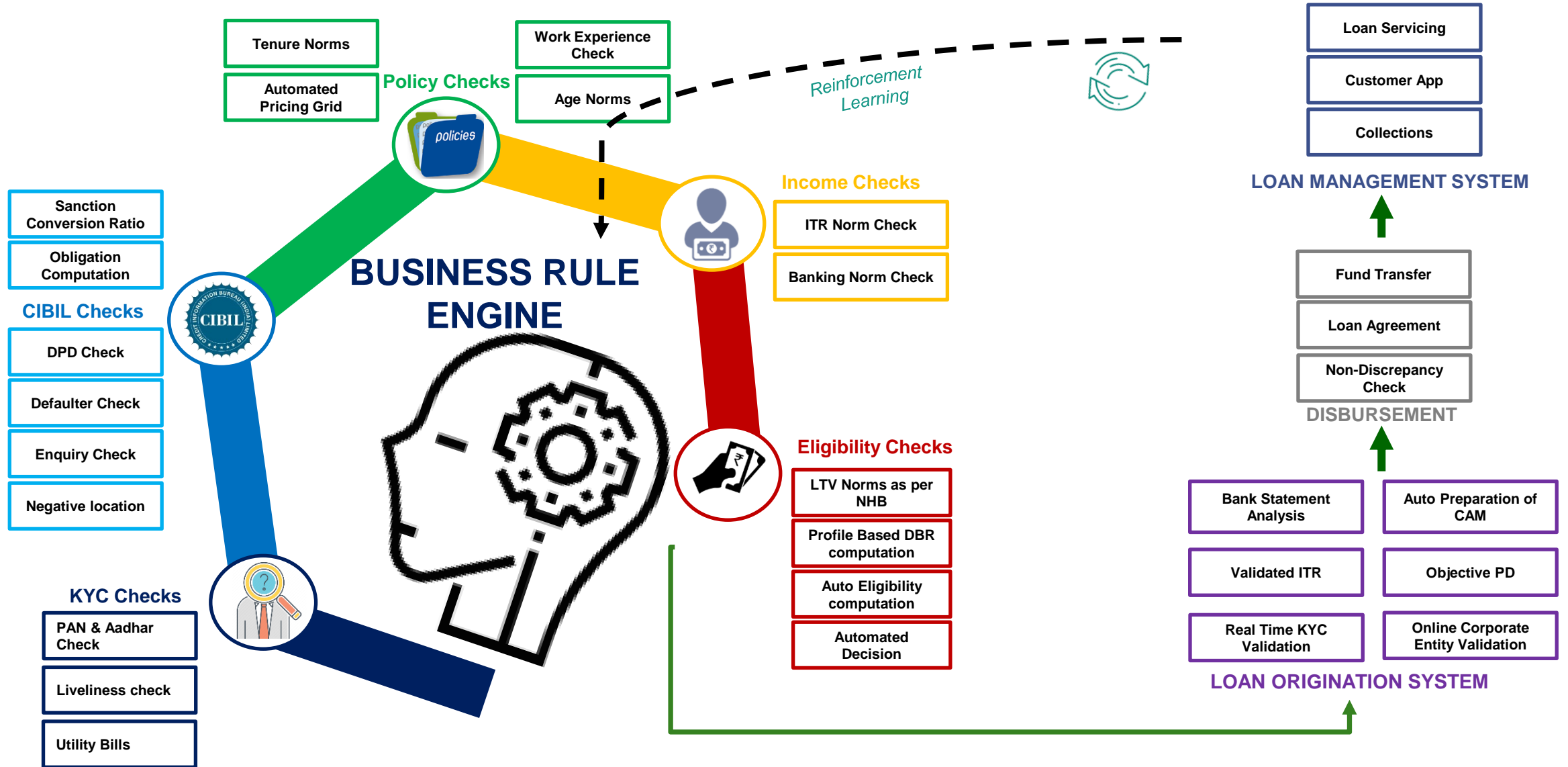


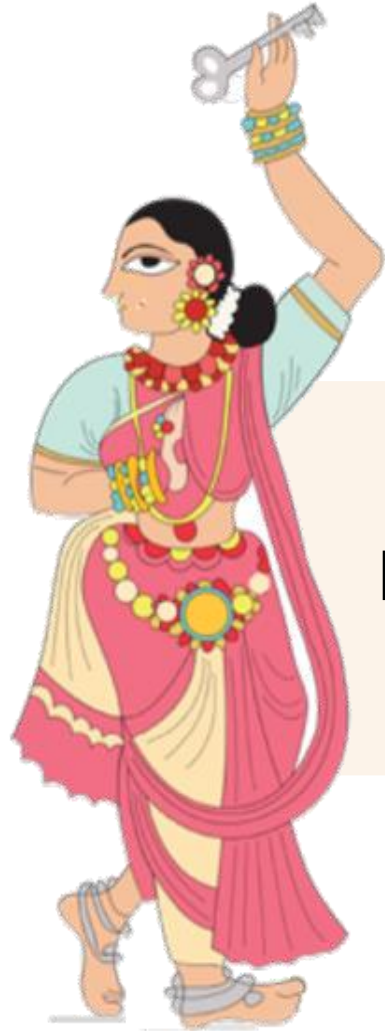
Agile tech competencies enable rapid scaling-up, mitigate risks & undertake faster decisions with reduced TAT

Note: Process flow for HL only; 1In an optimal scenario when all customer records/ documentation are available and processed digitally; TAT calculated from the time customer formally interacts with IIFL HFL representative and is onboarded till the time legal and technical is completed and file is ready for disbursal; 2Excluding Loan agreement and property papers



Differentiated underwriting using multi-dimensional risk models

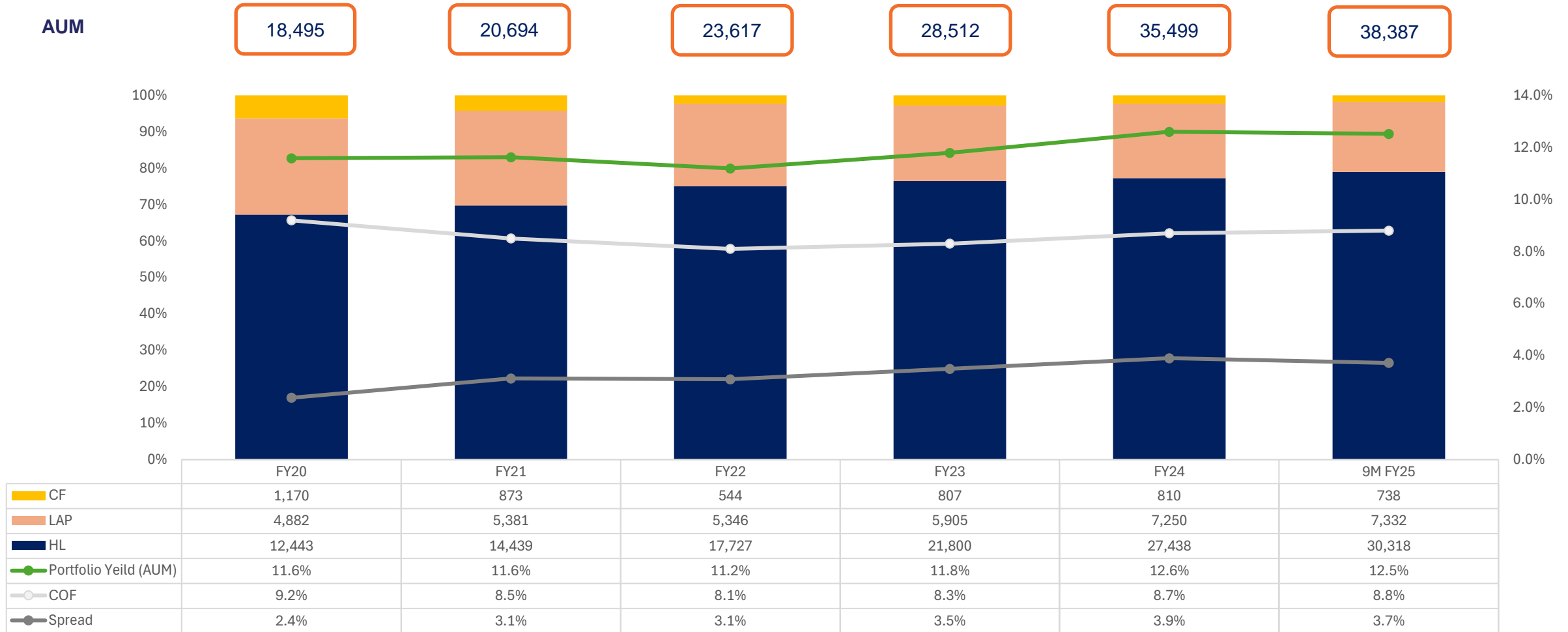




Business & Financial Performance

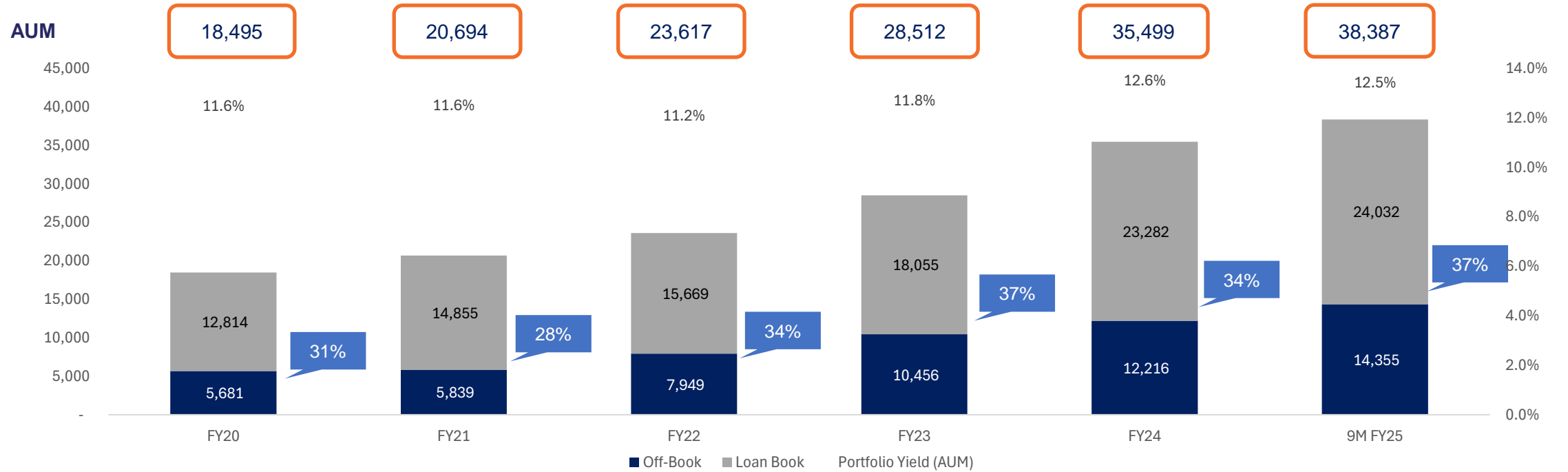


AUM Mix & Yield



Note:
Amount in Cr | All the nos. / ratios on the basis of consolidated financials

Portfolio (On-book / Off-book)



Note:
Amount in Cr | All the nos. / ratios on the basis of consolidated financials

Liability Management

Strong Liability Franchise



38

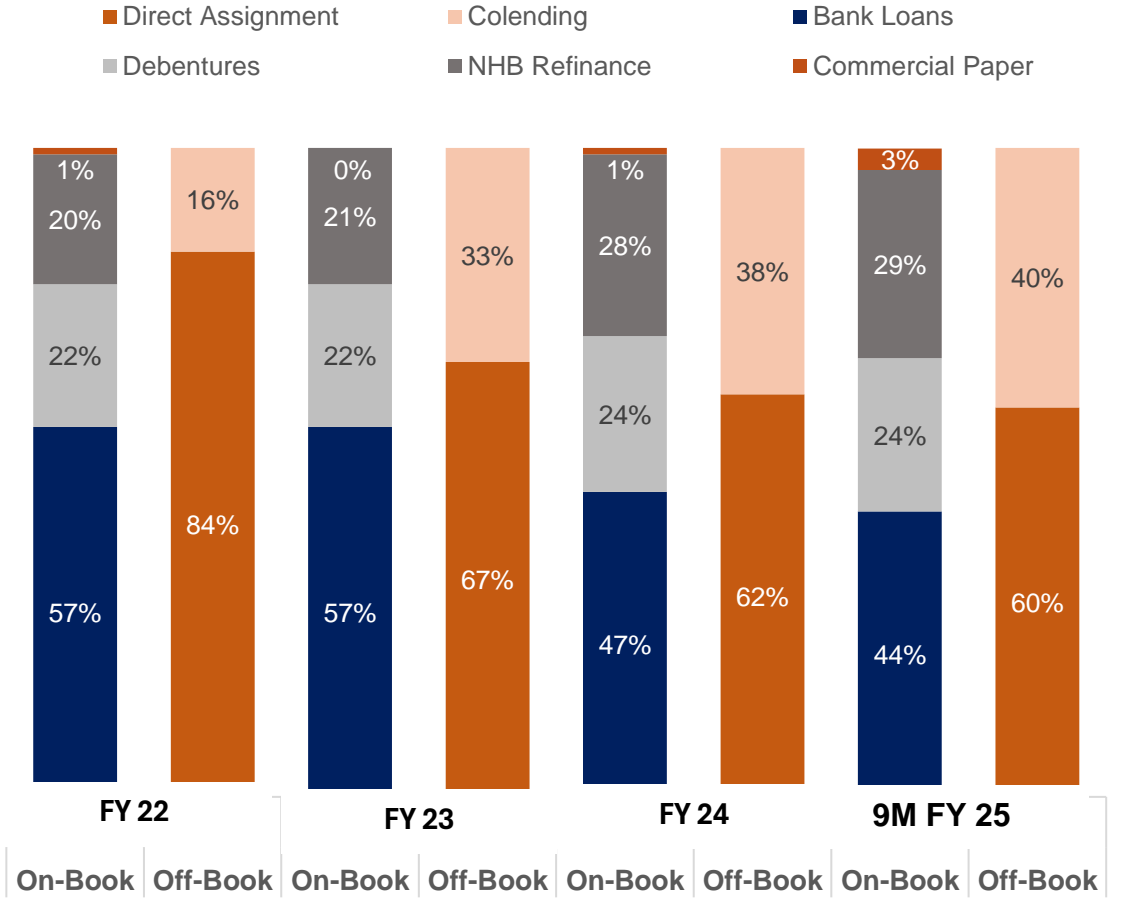
Lender Relationships

MF, NBFC, FI & Others

Public Banks

Private Banks

Diversified Funding Profile and Lender Base



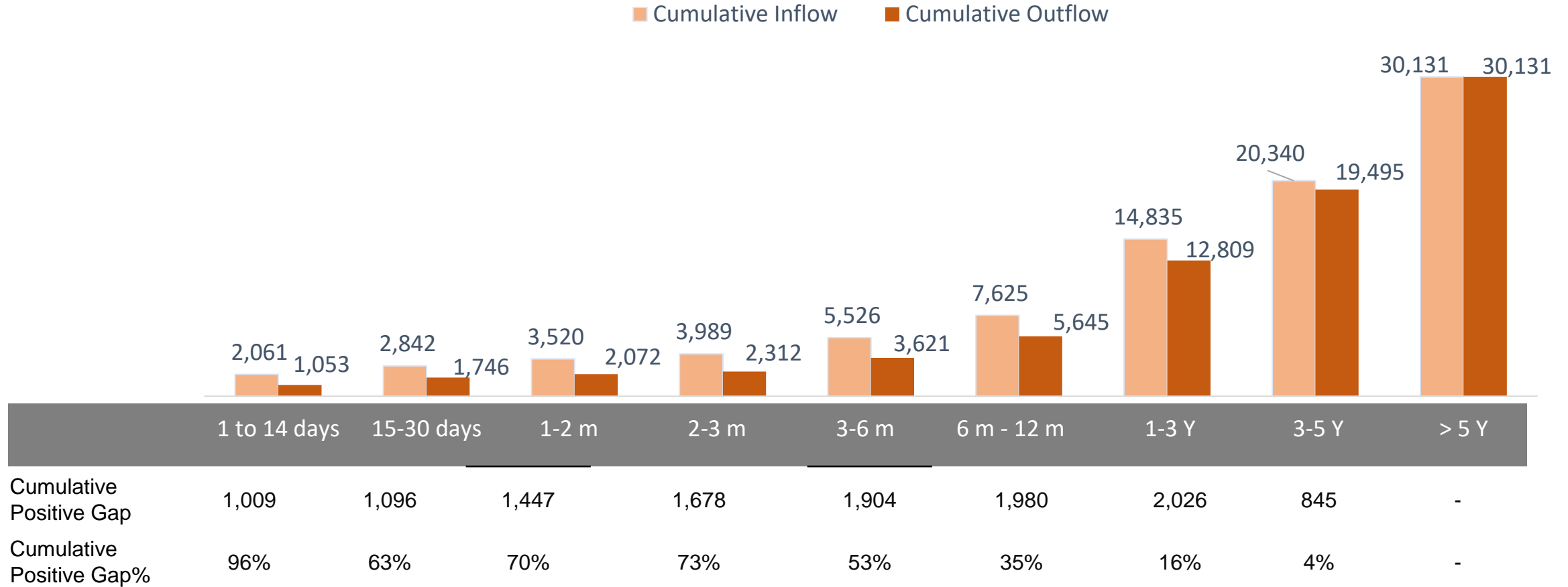
Key Lenders



ALM statement and Liquidity

Structural Liquidity Statement as on December 31, 2024

Liquidity as on December 31, stood at ₹ 2,417 crore in form of cash, cash equivalents and undrawn bank lines



No cumulative mismatch in any bucket

Credit Rating

Long-term Ratings*

CRISIL, Ind Rating

ICRA, BWR

CRISIL AA/ Stable
IND AA/ RWN

ICRA AA/ Stable
BWR AA+/ Negative

*Long-term rated instruments includes Bank Facilities, NCD and Subordinated Debt

Short-term Ratings**

CRISIL Ratings

ICRA Ratings

A1+

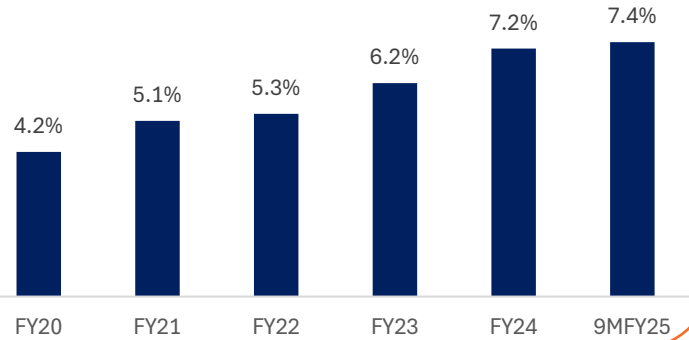
A1+

**Short-term rated instrument includes Commercial Paper

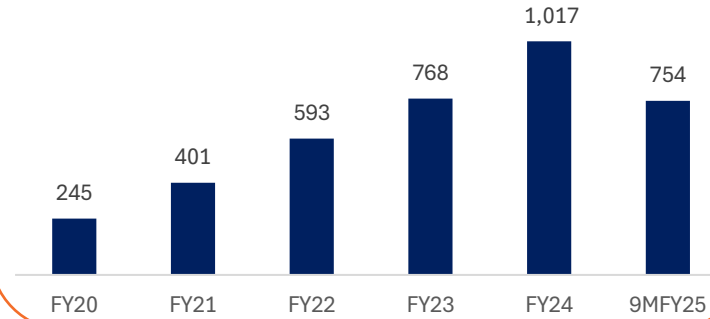


Key Financial Ratios

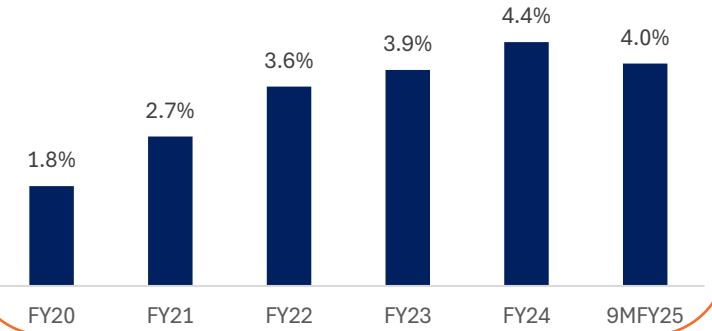
NIM



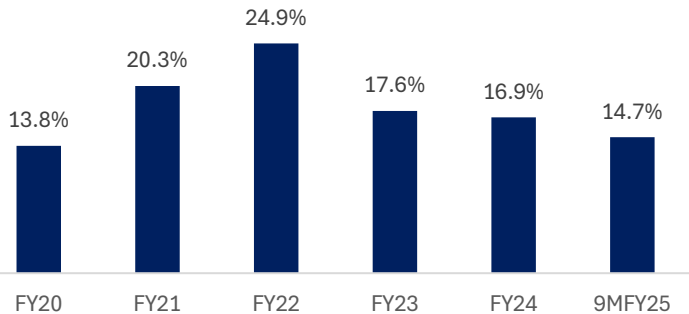
PAT



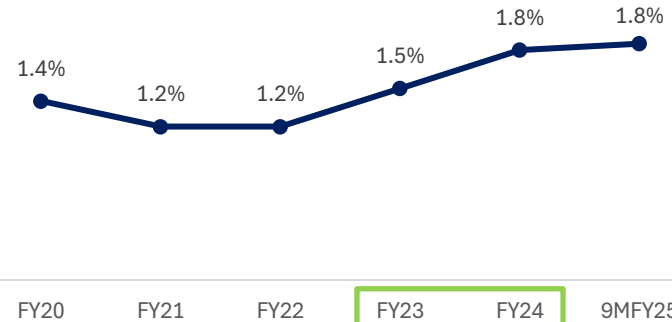
ROA



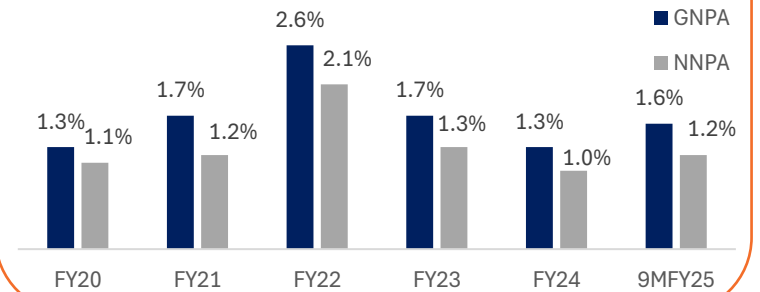
ROE



Opex to Average AUM

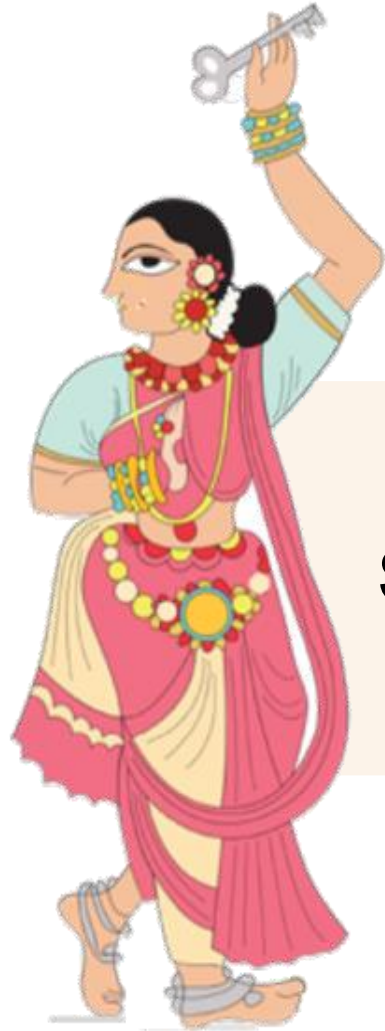


GNPA/NNPA



Investments being made towards future proofing - Branch expansion and addition of manpower

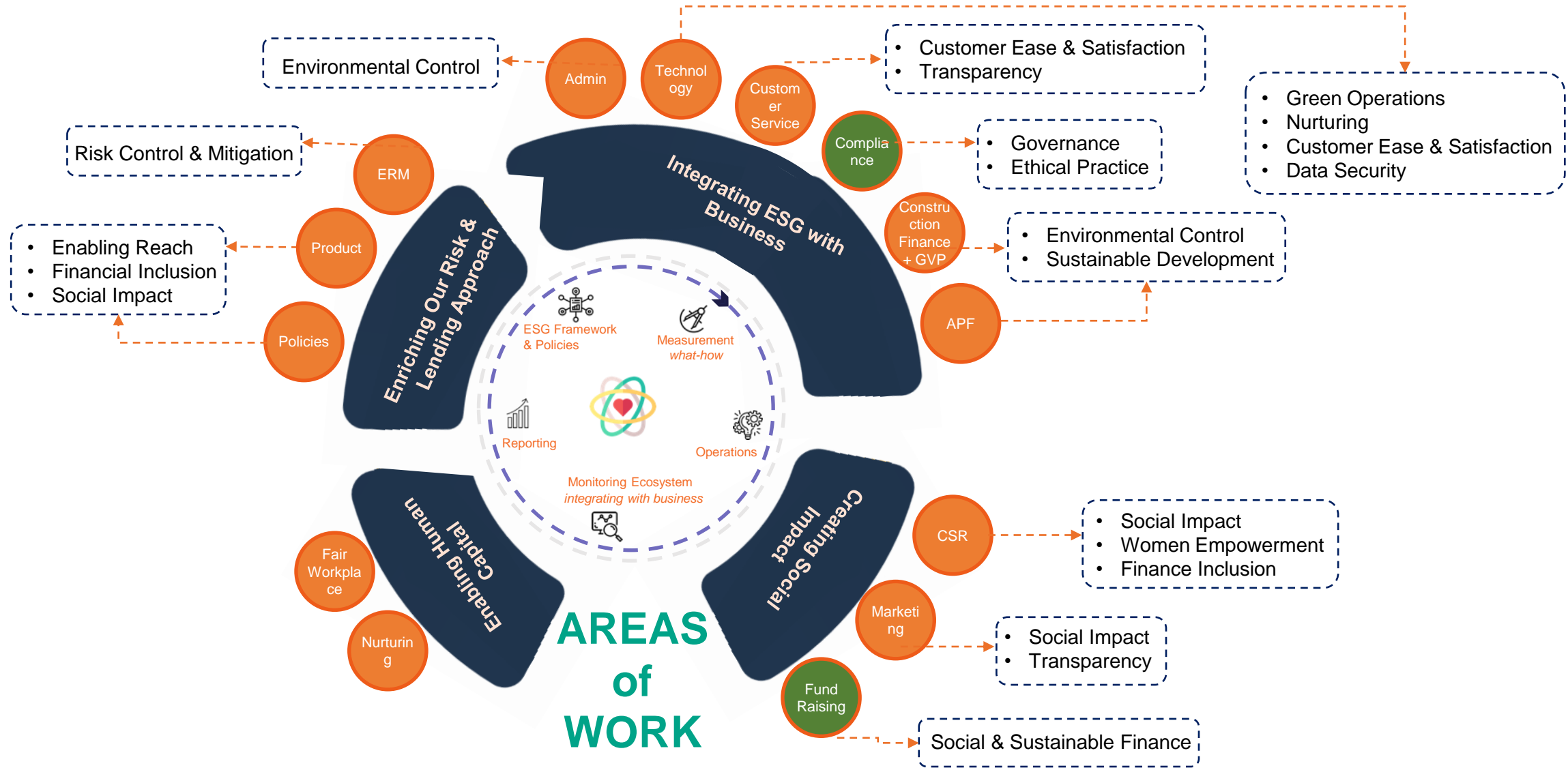
Note: Amount in Cr | All the nos. / ratios on the basis of consolidated financials
GNPA/NNPA nos are reported on AUM



Social Impact & Green Housing Journey



ESG Core at IIFL HFL



IIFL HFL's Green Affordable Housing Initiative



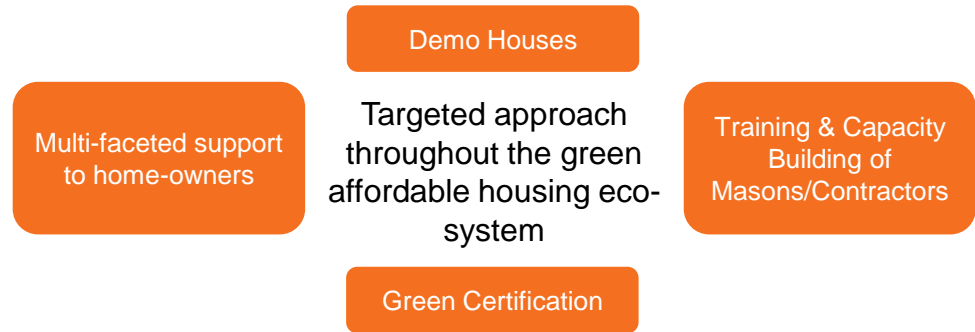
Kutumb app -Re-launching the new version - August 23rd.



The second version of the handbook provides comprehensive guidance for homeowners, contractors, and small developers in Tier 2 and Tier 3 Indian cities. It focuses on environmentally sound design, construction techniques, and materials for low-rise dwelling units, emphasizing passive design principles and energy-water conservation. The goal is to empower stakeholders to adopt sustainable practices and innovate in constructing residential buildings up to G+3 levels on plots of up to 500 sq.m, drawing inspiration from regional climatic considerations and exemplar projects.



A summary and knowledge document of the recently concluded Technical Assistance Programme was collated in a book format. The same will be launched at the ADB office in August 2024 tentatively, followed by promotion on various platforms.



The ecosystem for green self-built homes requires intervention across the value chain of the building and construction industry and its stakeholders. The key driver in this chain remains the customer/end consumer, whose choices and knowledge dictate the direction for building materials and green measures (if any). This activity aims to pilot a successful owner-driven green home construction program, influencing and informing the end consumer on best practices for sustainable and low-carbon growth.

First batch of 10 houses is being reviewed by IFC before they send it to third party for certification.



Fly ash wall manufacturing unit Site for demo house



Refer to Annexure 1 for anticipated impact

The ecosystem for green self built homes requires intervention across the value chain of building and construction industry and its stakeholders. The key driver in this chain remains the customer / end customer, whose choices and knowledge dictate the direction for building materials, green measures (if any). This activity aims to pilot a successful owner driven green home construction program , aiming to influence and inform the end consumer on best practices, for sustainable and low carbon growth. These model houses will enabling climate resilient shelter, water resource revival, disaster preparedness, etc.



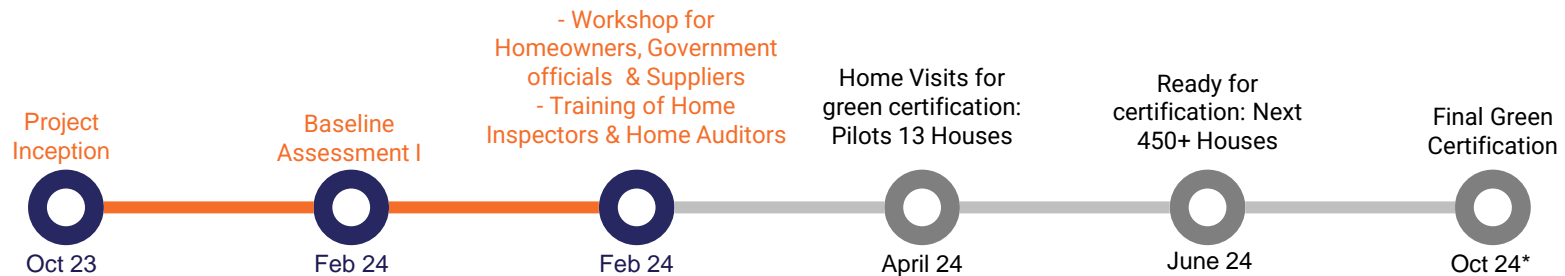
Site Identified at Guntur

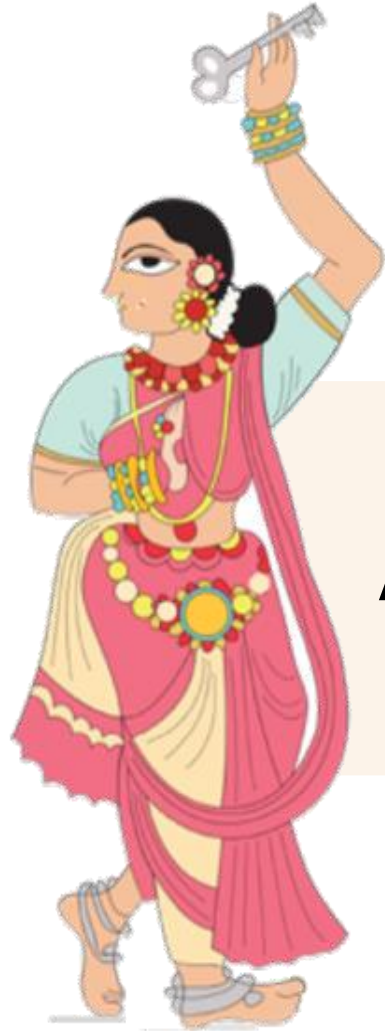


Trainings of Contractors and Masons



Fly Ash Brick Manufacturing Unit





ADB X IIFL HFL Technical Assistance



Technical Assistance from ADB



For the implementation of the TA titled '**Resilient and Green Affordable Housing for EWS and LIG categories in India**', ADB appointed consultants to work with IIFL HFL, fostering a green building ecosystem in the affordable housing sector

ADB **IIFL HOME LOAN** कुटुम्ब

Taking Green Affordable Housing across India and around the world

3200+ Participants 130+ Experts speaks 15+ Chapters

[Know More](#)

The graphic features an illustration of a green landscape with wind turbines, solar panels, and modern buildings under a blue sky with clouds.



PROMOTION & PROPAGATION

Awareness generation, propagation of IIFL HFL's initiatives around the country and the larger South Asian region

- 9 Kutumb platforms inclusive of 1 international knowledge sharing session at Dhaka, Bangladesh
- 20 Disha, sustainable living activations, across country at EWS/LIG RWAs
- Market research study '**Understanding Perception of Indian Customers Towards Sustainable Living**'
- Resources, Whitepapers, Blogs, Policy Level Discussions, etc.

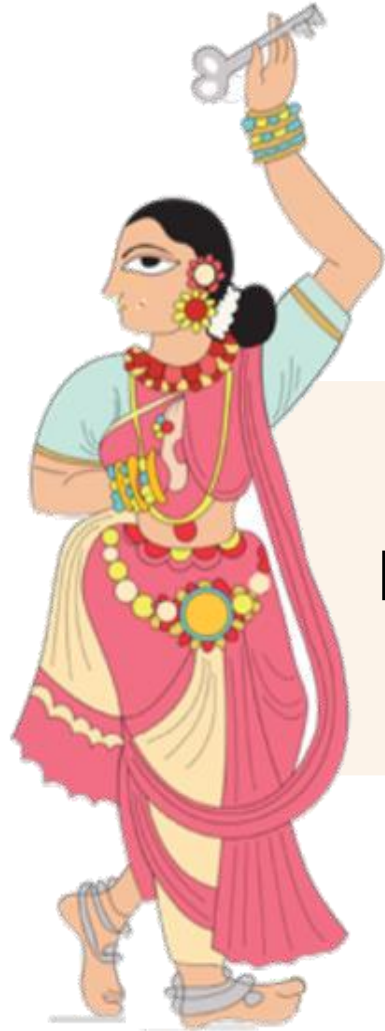
CAPACITY BUILDING

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



RESEARCH & INNOVATION

Incubation of local existing climate positive technologies and construction techniques, their implementation and related skill building; localized, contextual solutions to India's challenges

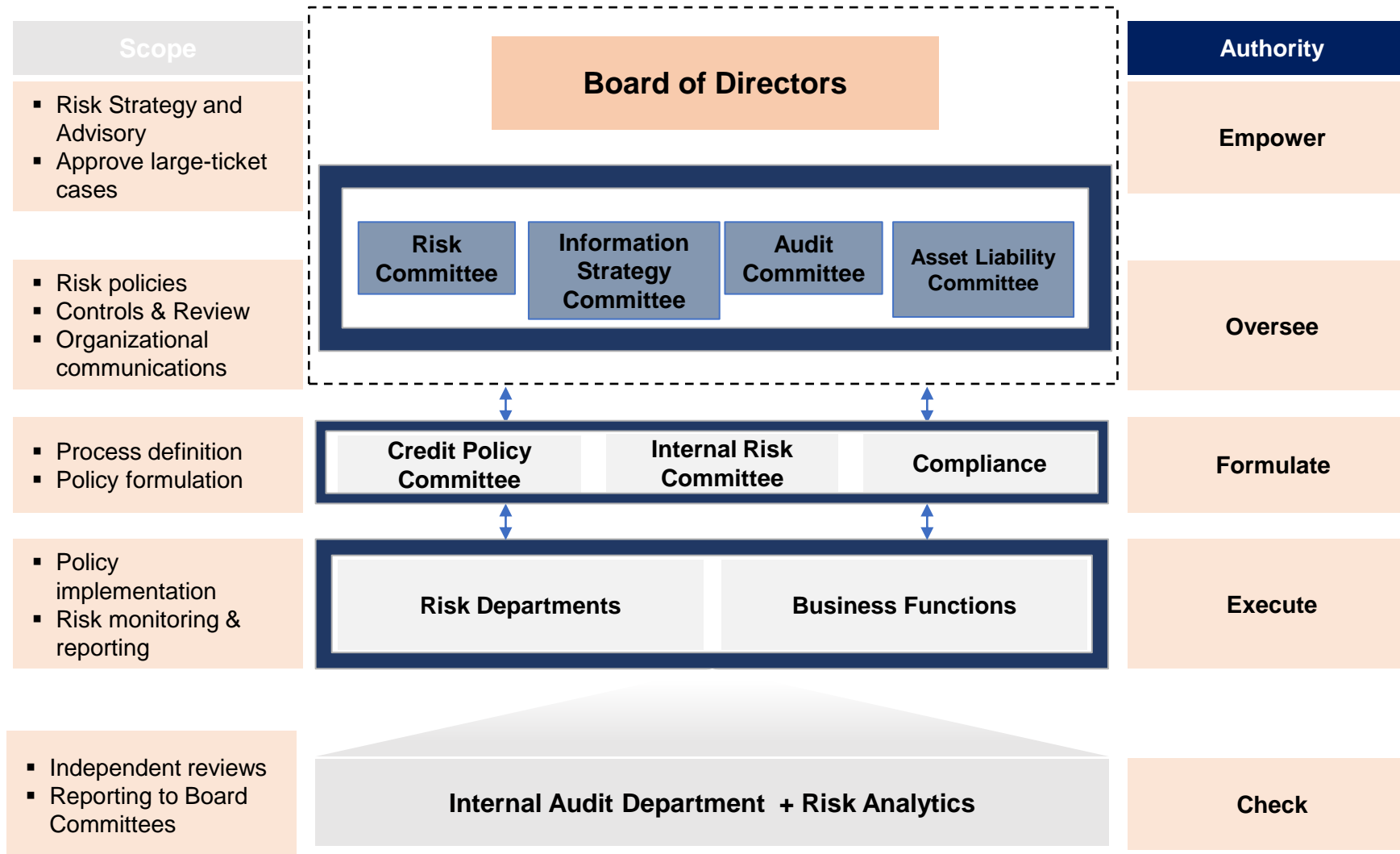


Management



Robust Governance Framework

Multi-level risk governance for efficient monitoring and control of product and entity level risks



BOARD OF DIRECTORS



S. Sridhar
Chairman & Non-Executive Director



Nirmal Jain
Non-Executive Director



R. Venkataraman
Non-Executive Director



Ramakrishnan
Subramanian
Independent Director



Mohua Mukherjee
Independent Director



Venkataramanan
Anantharaman
Independent Director



Mathew Joseph
Independent Director



Kabir Mathur
Nominee Director



Mohan Sekhar
Independent Director



Monu Ratra
Executive Director & CEO

MANAGEMENT



Monu Ratra
Executive Director & CEO



Gaurav Seth
Chief Financial Officer

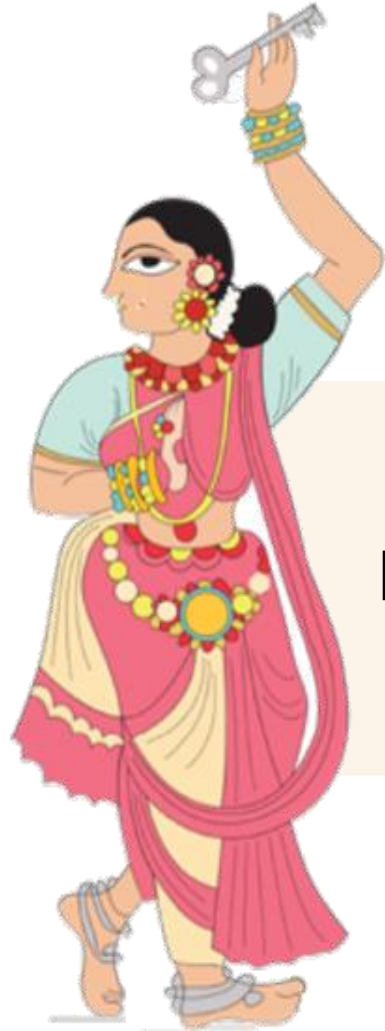


Abhishikta Munjal
Chief Risk Officer



Ajay Jaiswal
Chief Operating Officer





Recognition



Recognition



**LACP 2022/23 Vision Awards
Integrated Annual Report (2022-23)**
Date: 2024-02-19



**Dun & Bradstreet BFSI Summit 2024
India Leading Housing Finance
Company**
Date : 2024-02-10



**Inkspell 7th Annual Drivers of Digital
2022
Best Financial Innovation**
Date: 2023-05-05



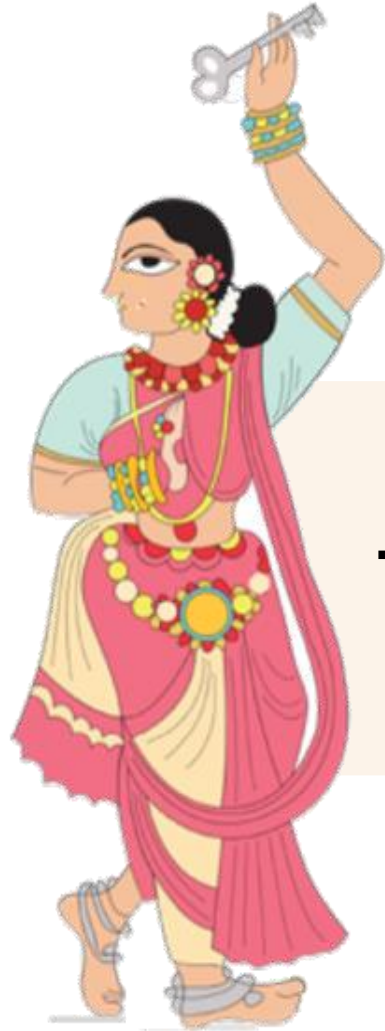
**7th Elets NBFC 100 Leaders of Excellence
Award**
**Excellence In Risk Management to IIFL
Home Finance**
Date: 2024-11-21



Indian CSR Awards by Brand Honchos
She Creates - CSR Initiative of IIFL Home Finance
Date : 2024-11-29



Indian CSR Awards 2024
Best 3 Women Support Initiative of Year



Thank You

