IIFL HOME LOAN

India's leading affordable housing finance company

Rooted In **You**
Built For **You**

Corporate Presentation – H1 FY26

Safe Harbour

India's leading affordable housing finance company.

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Agenda

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Housing Finance Industry Landscape

India's Growth Story

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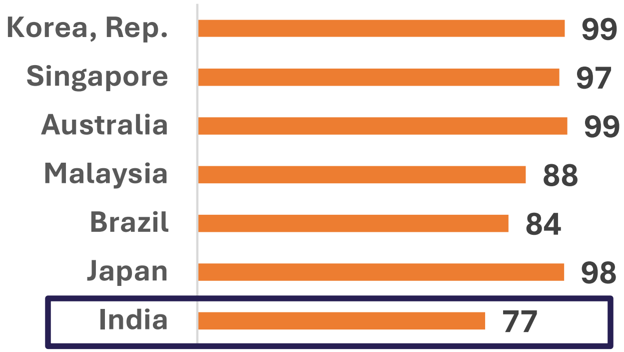
Global Financial Development Index*



India's DPI Journey

Internet Penetration
>700 million internet users
2nd Largest Market Globally

Digital Payments
UPI transactions surpassing 4 billions monthly

E-Commerce Growth
Projected to reach $200 billion by FY2026

5G Rollout
Enable innovations in sectors like IoT and AI.

Key Growth Drivers

Urbanisation
37.4% of total population residing in urban areas

Increasing Per Capita GDP
Per capita GDP growth expected at **5% CAGR** till 2026

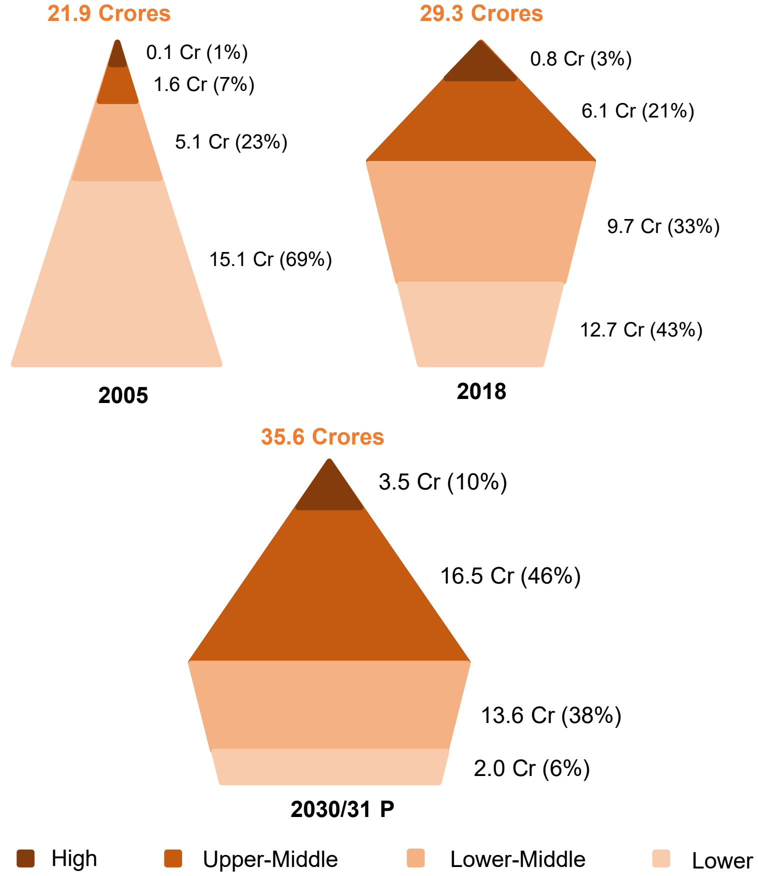
Demographic Shift
Significant increase in portion of people in age group **25-40 years**

Technological Advancements
Fintech adoption in loan system is expected to reach **50%** by 2025

Focus on Sustainability
[1]Green buildings occupy 7 billion+ sq ft of space in India

Semi-Urban & Rural Expansion
Tier 2,3 & 4 cities are under-served with estimated **37%** population increase in Tier 2 cities by 2030

Income Distribution *(No. of Households)***



*Percentage of population having access to financial services | ** No. of members in a household = 5 | [1]*Data by Indian Green Building Council (IGBC)*

Housing Finance Industry Landscape

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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's 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**

EWS – Economically Weaker Section; LIG – Low Income Group

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About IIFL HFL Journey

Navigating Success Over the Years

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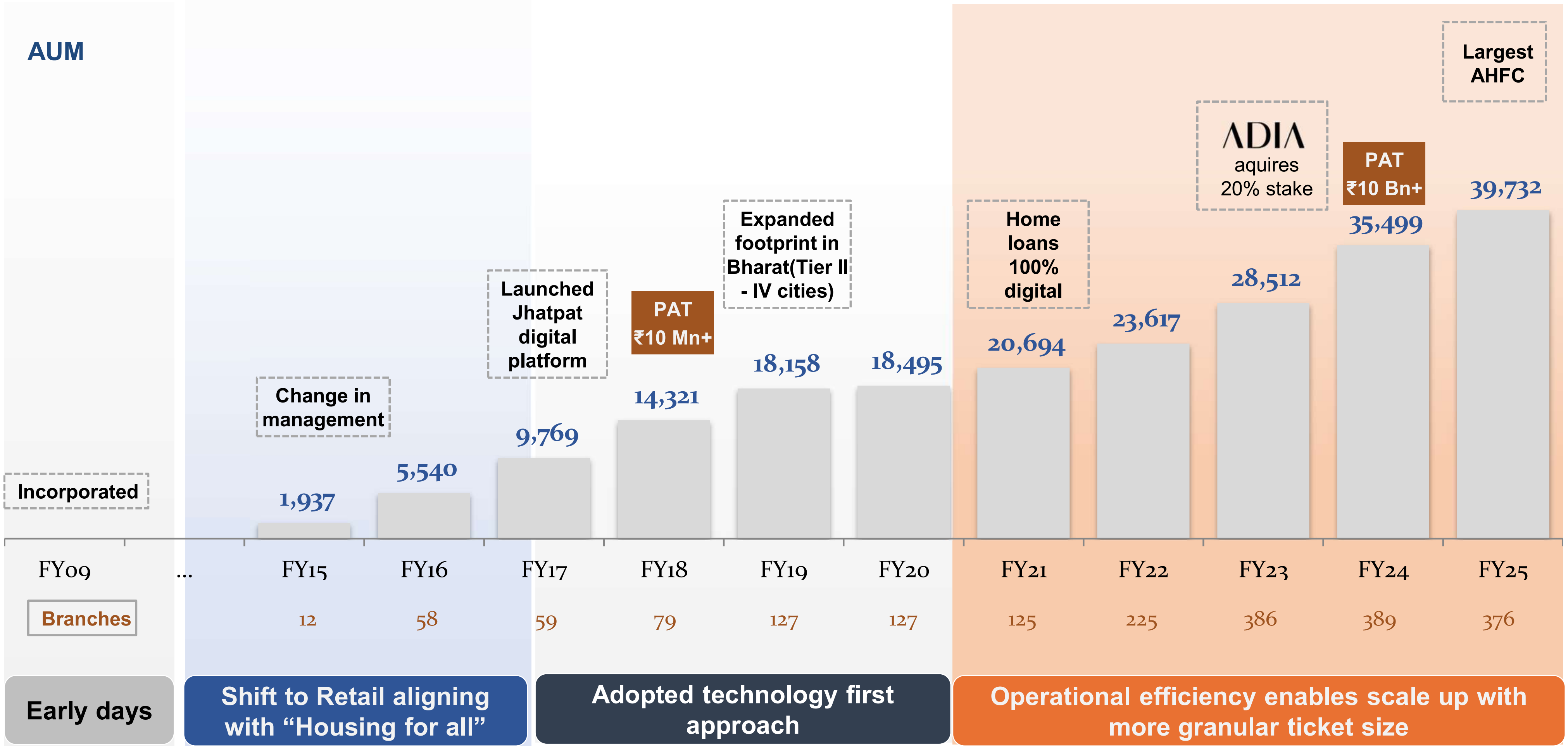

₹ in Crore

Executive Summary | H1 FY26

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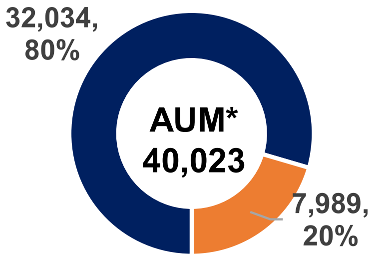
Key Business Metrics



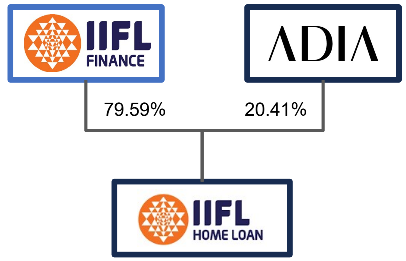
Home Loan (HL) | Non – HL

	Home Loan (HL)	Non – HL
Loan Book*	20,309	5,010
Average Ticket Size	16 Lakhs	13 Lakhs

Disb. Volume* 4,071	New Disb. Count 15,500+	Customer Base 2,95,000+
Branch Network 317	Employees 4,676	Women Borrowers** 1,80,000+

Key Financial Metrics and Share Holding Structure

PAT* 405



ROA 2.9%	ROE 10.6%	CRAR 46.8%
Yield (On AUM) 12.0%	CoB (on AUM) 8.5%	Spread 3.5%
Cost to Income 27.6%	GNPA (on AUM) 2.3%	Overall PCR 76.0%

Note:
**All the nos. / ratios on the basis of consolidated financials*
*** Basis property ownership*

₹ in Crore

Core Strategy

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Customer Profile

- Low Income Group
- Informal Income Segment

Product Offering

- Small-ticket **Home Loans**
- Secured **Business Loans**
- Affordable **Project Loans**

Brand | ESG

Business Model
- Granular Home Loan Book
- Focused shift from India to Bharat - High yielding markets
- Low-risk Funding Mix

Operating Model
- Platform-led approach
- Hub & Expansion Branch Model
- In-house Sourcing & Collection

Technology Model
- Native & Scalable Technology Stack
- Advanced Analytics Architecture

Corporate Governance | Customer Centricity

Built a strong moat in India's Mortgage Lending Space

1. **Customer Life-cycle >** ***End-to-end Digital Workflows***
2. **Centralized Underwriting >** ***Technology Driven Risk Assessment***
3. **Distribution Strategy >** ***Branch-light Model***
4. **Cost Framework >** ***Industry Leading Operational Efficiencies***
5. **Scaled Liability Franchise >** ***Asset-light Model***

Distribution Strategy > Catering to Bharat with Branch-light Model

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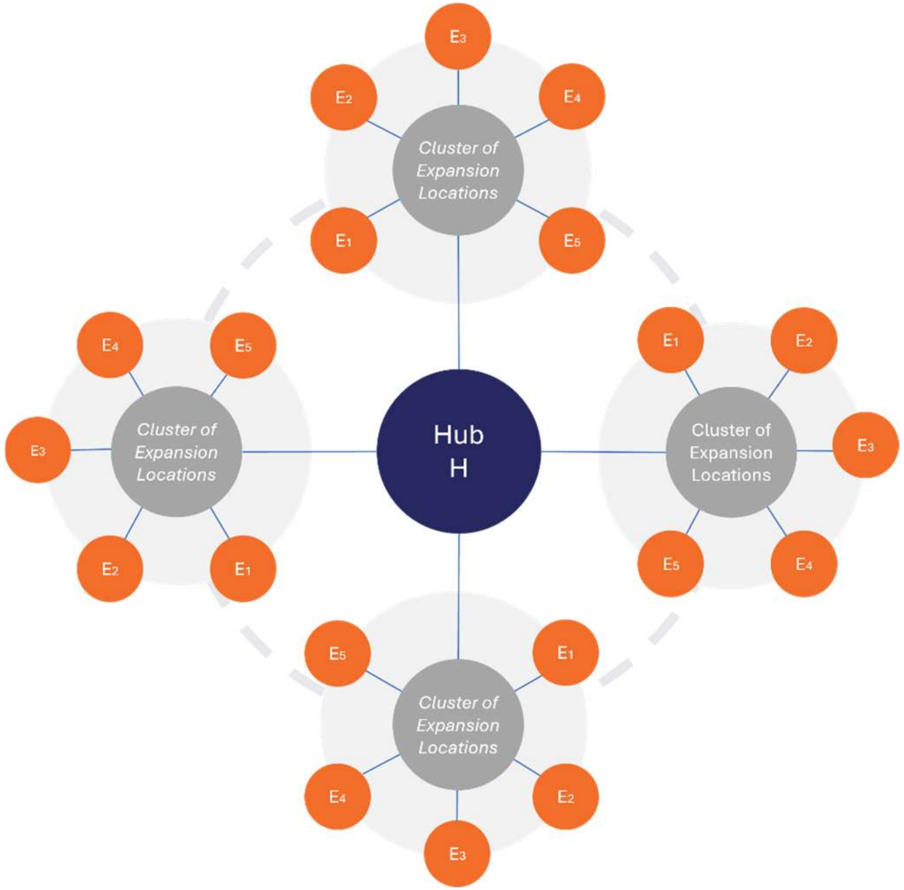
Hub & Expansion Branch Model with lean branch structure supported by centrally driven ecosystem

	Hub (H)	Expansion (E)
Central Team	Credit, Legal, Technical, Tele-Collections, Customer Service & Operations	
	Branch locations in Tier I & II cities	*Branch Locations in Tier II & Tier III cities*
Regional Legal, Technical & FCU Team	✓	
Regional Credit Team	✓	✓
Field Sales & Collections Team	✓	✓
External Vendors (PD / FI / FCU)	✓	✓
Total	**2,303**	**1,694**
Per Branch	**32**	**7**

Inhouse Teams



Customer Life-cycle

> End-to-End Digital Workflows

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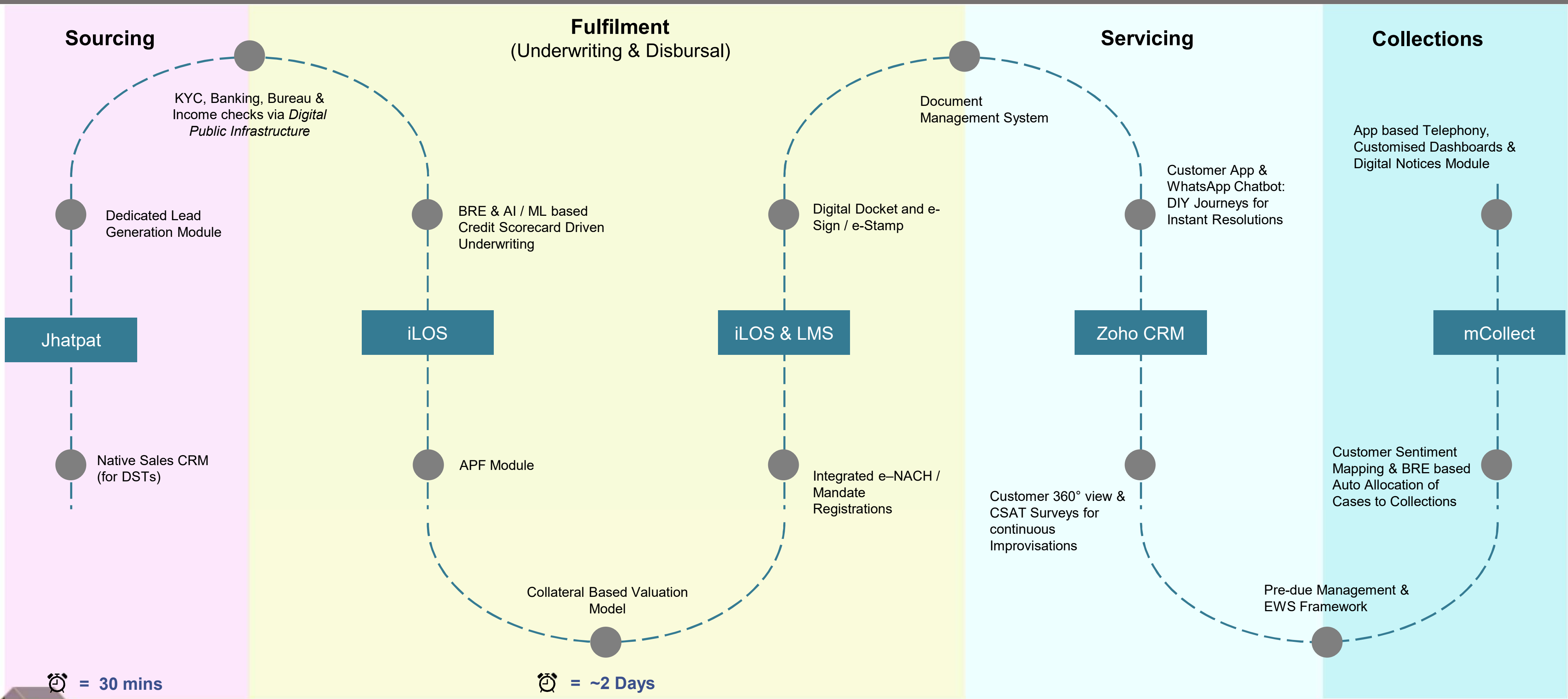
Industry leading Disbursal TAT driven by Robust & Agile Digital Platforms



Differentiated Underwriting using Multi-dimensional Risk Models

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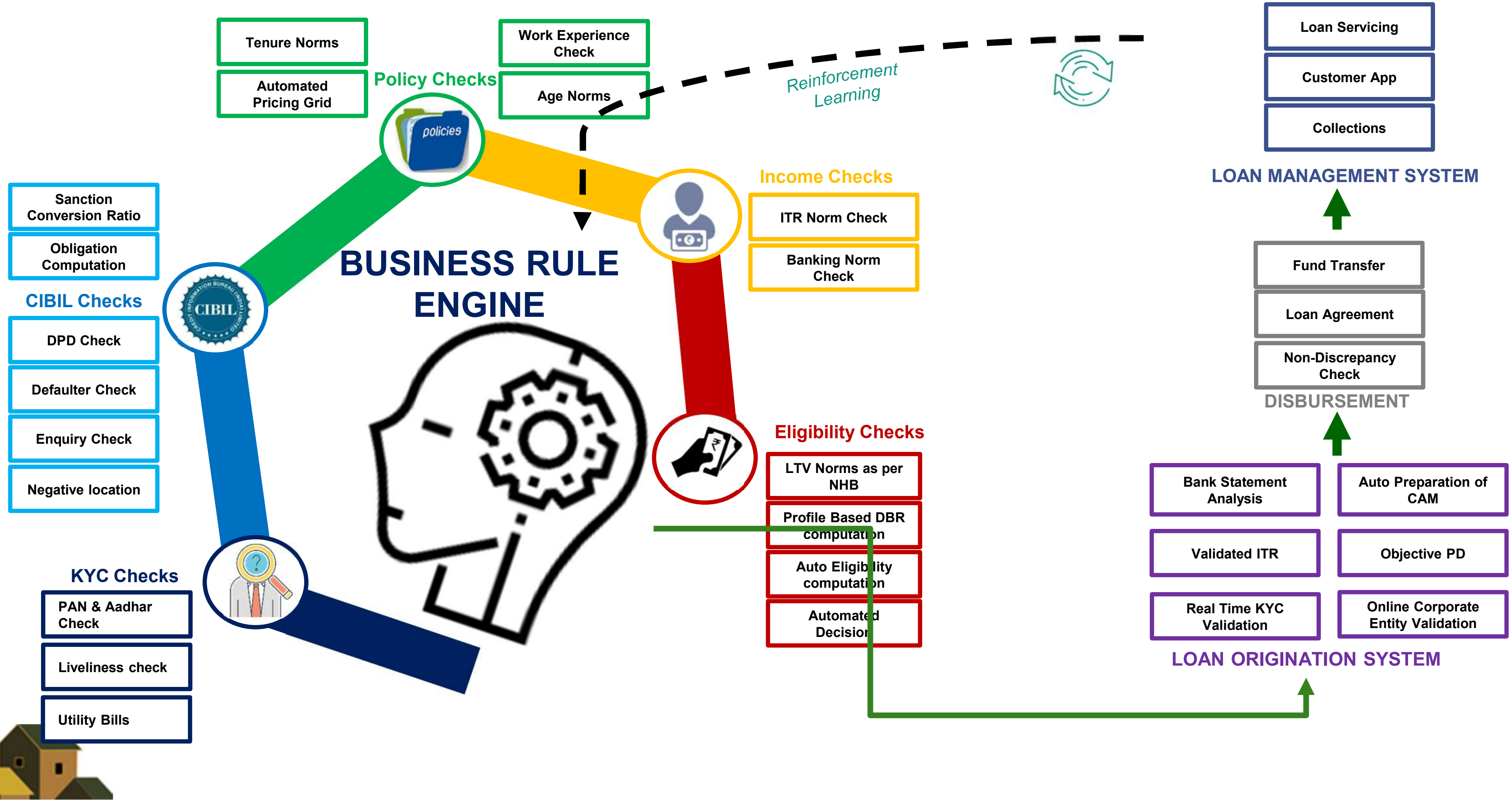

Distribution Strategy > Deep pan-India footprint

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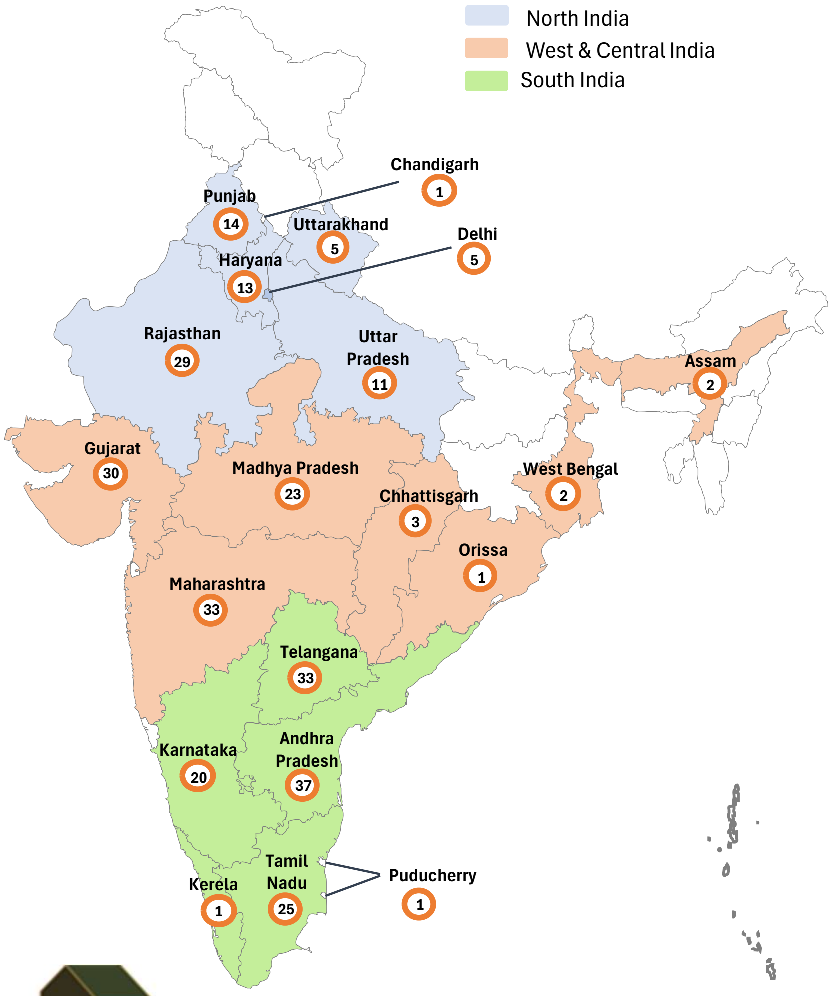


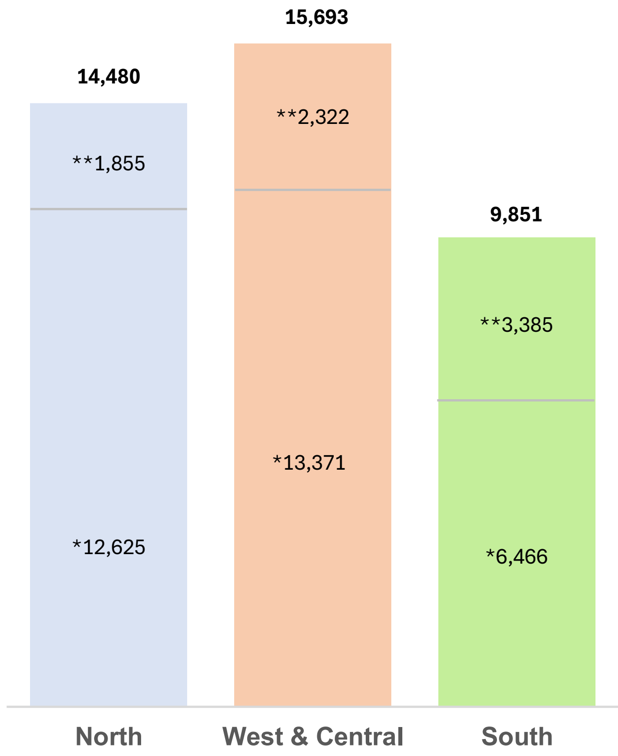
288 Business Branches

20 States & UTs

State Wise Portfolio Break-up			
State	Hub Branches	Expansion Branches	Q2 FY26
Delhi NCR	5	0	8,747
Rajasthan	6	23	2,557
PCH	8	20	2,239
UP & UK	6	10	937
Maharashtra	16	17	8,004
Gujarat	5	25	3,424
MPCG	5	21	3,312
WB, Orissa & Assam	3	2	953
Telangana	7	26	3,778
AP	2	35	2,317
Karnataka	1	19	2,519
TN & Kerala	7	19	1,237
Total	**71**	**217**	**40,023**

The above count excludes the Head Office (HO) and branches that operate exclusively for collection activities. Total branches are 317.

Assets Under Management (AUM)



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

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

₹ in Crore

Product Offering

Granular Product Portfolio with Customised Solutions for both Salaried & Self-employed

	Description	AUM Composition	Average Ticket Size*	Tenure
Housing Loan	*Loans to fund purchase, construction and renovation of homes esp. for EWS and LIG*	**80%**	₹ 15.7 Lakhs	Upto 25 years
Secured Business Loans	*Secure Business Loans for small and medium businesses to meet working capital requirements & for business expansion*	**18%**	₹ 12.7 Lakhs	Upto 12 years
Project Finance	*Loans to fund construction projects, such as residential, commercial, or infrastructure development*	**2%**	₹ 6.39 Cr	Upto 5 years

~20% of our Customers are New to Credit

80%+ of HL Customers belongs to customers from EWS and LIG category

*All Numbers are as on H1 FY26, unless otherwise specified | *ATS is calculated on portfolio*

Customer & Portfolio Demographics

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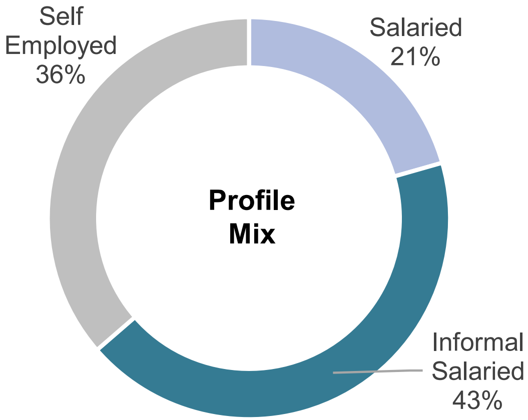
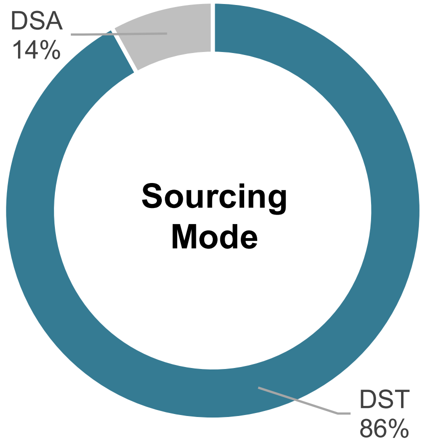
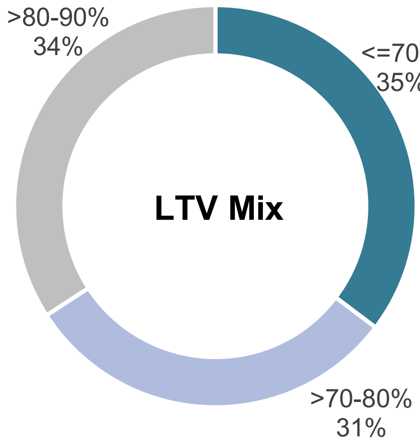
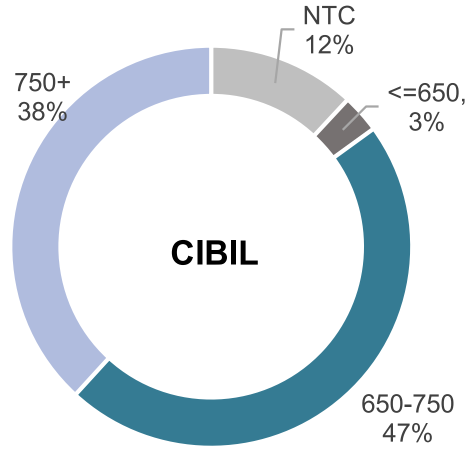
Home Loan

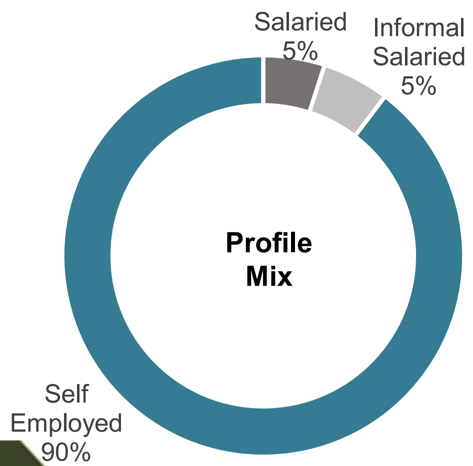


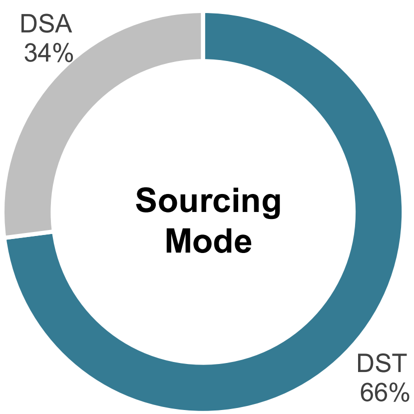


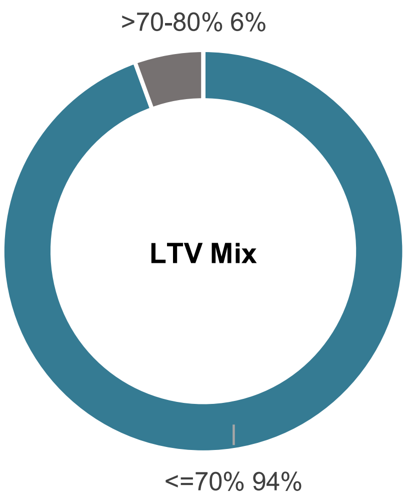


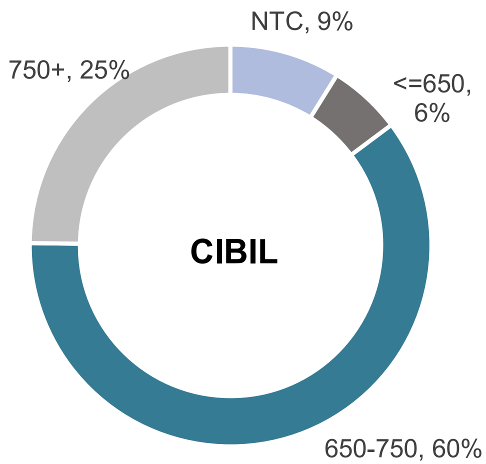


LAP









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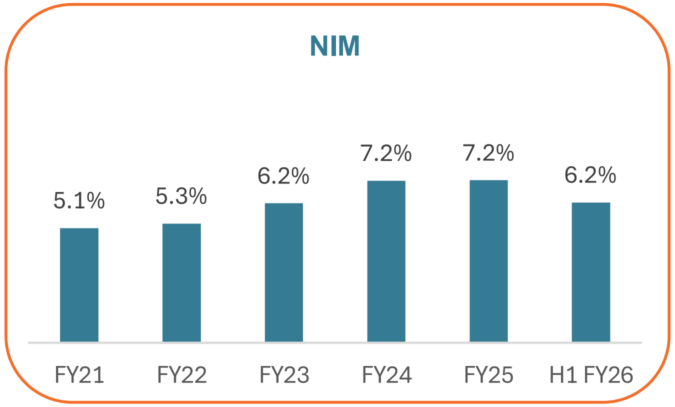
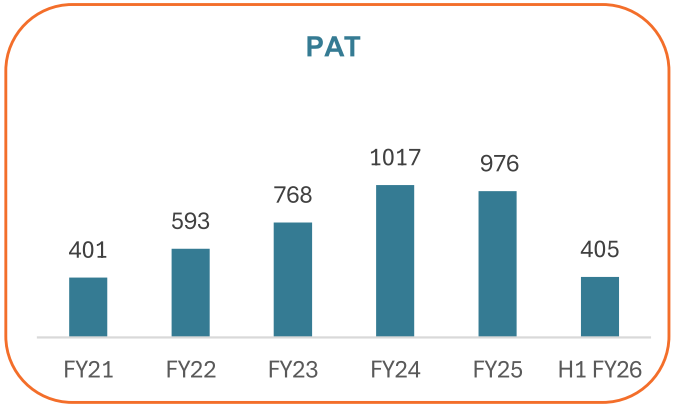
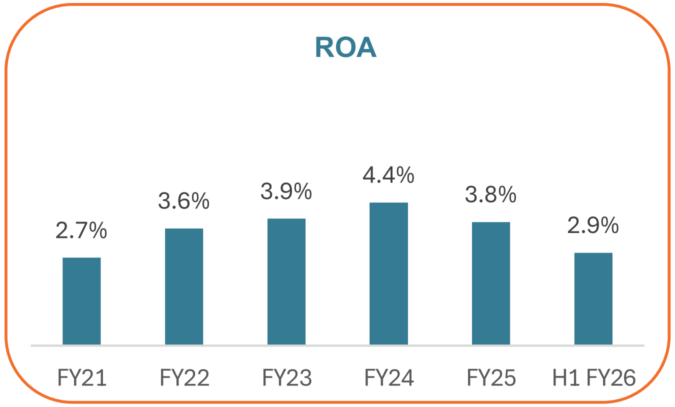
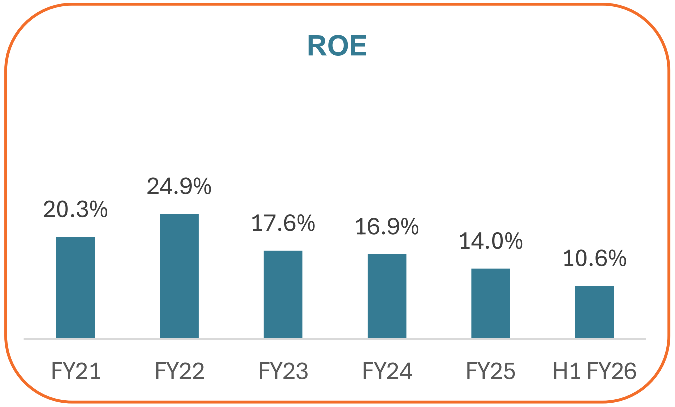
Business & Financial Performance

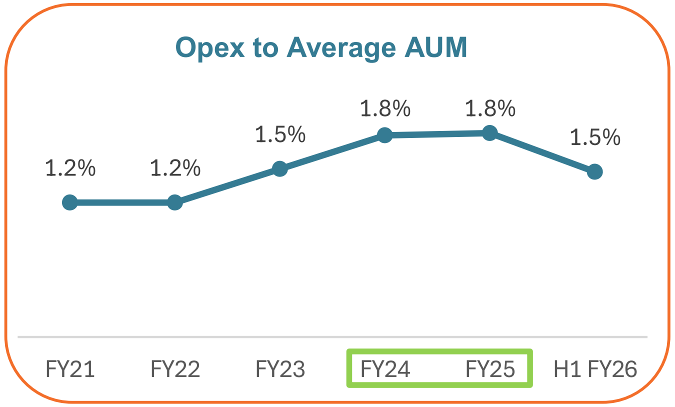
Key Financial Ratios

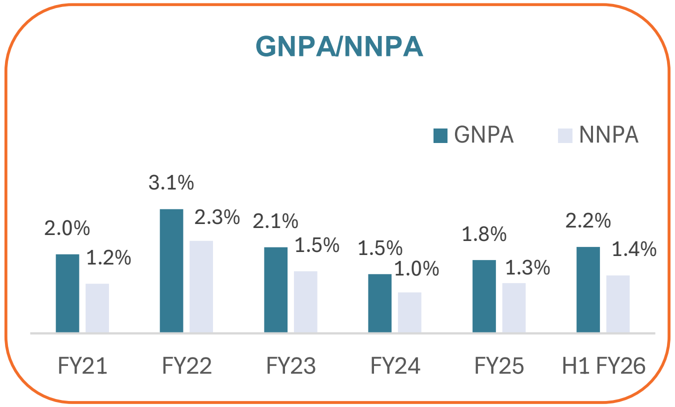












Investments being made towards future proofing - Branch expansion and addition of manpower

Note: All the nos. / ratios on the basis of consolidated financials
GNPA/NNPA nos are reported on Loan Book

₹ in Crore

AUM Mix & Yield

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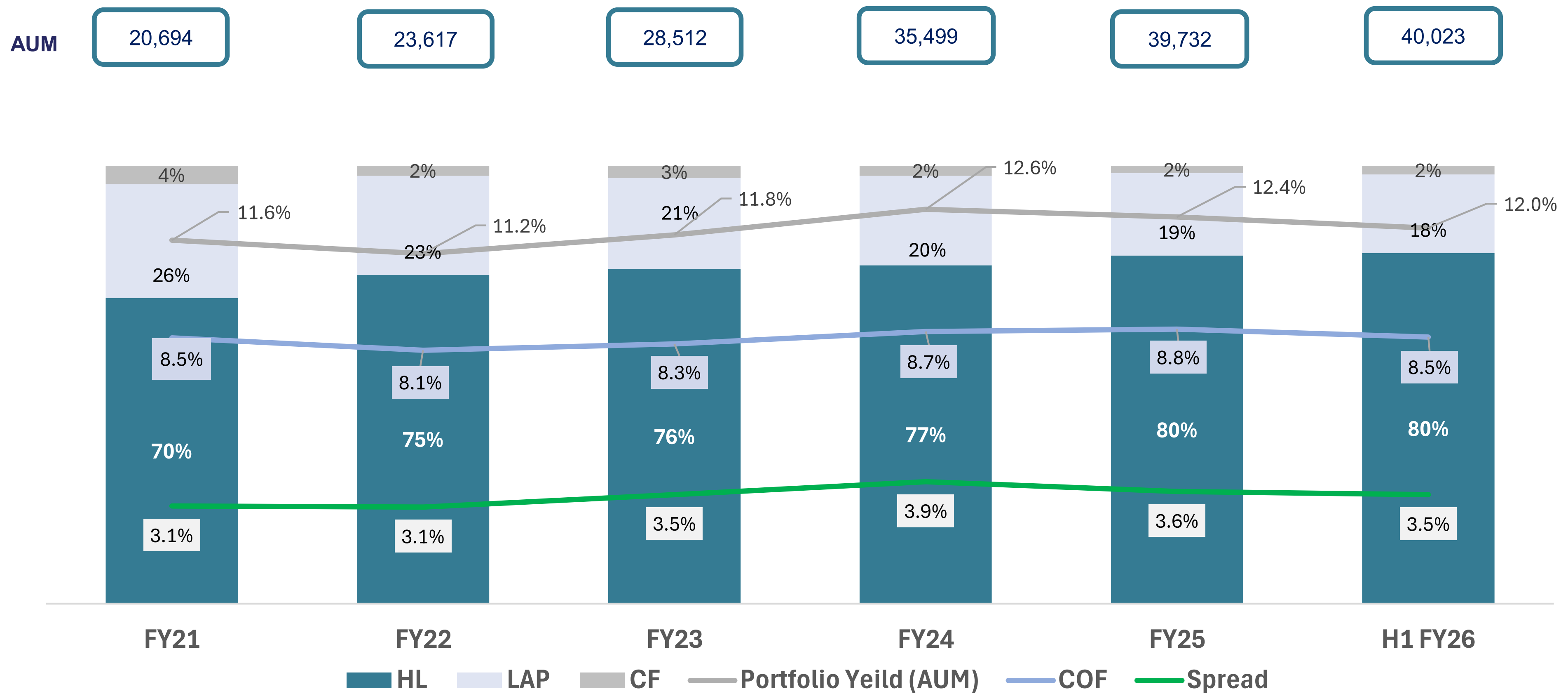

Note:
All the nos. / ratios on the basis of consolidated financials

₹ in Crore

Portfolio (On-book / Off-book)

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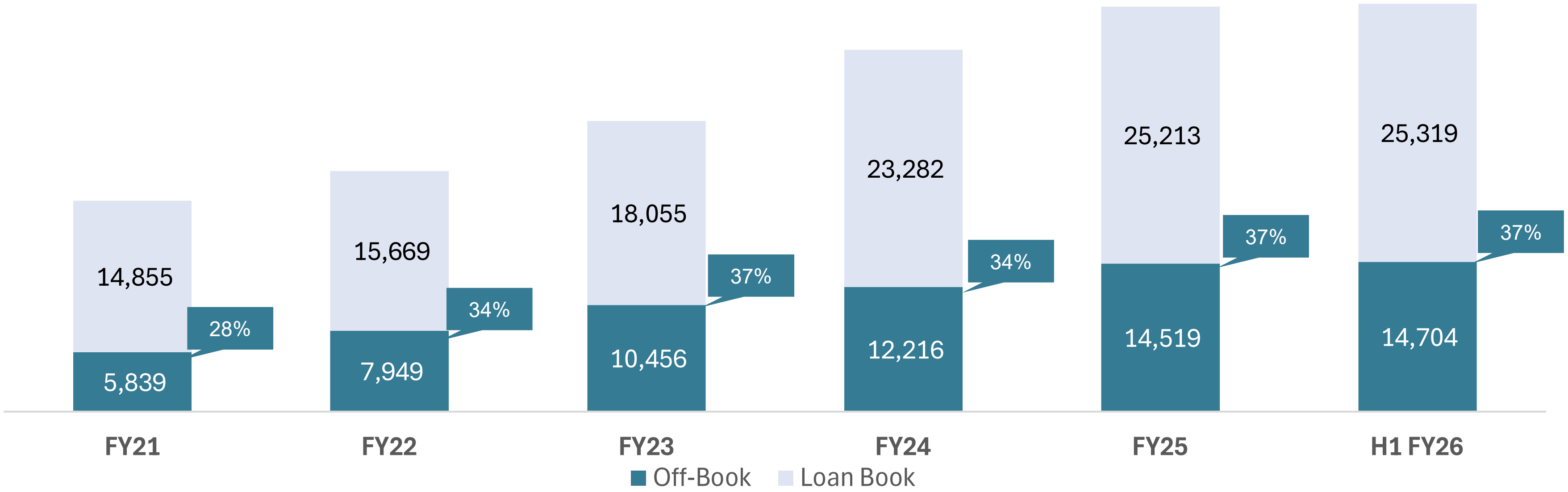
	FY21	FY22	FY23	FY24	FY25	H1 FY26
AUM	20,694	23,617	28,512	35,499	39,732	40,023
Yield	11.6%	11.2%	11.8%	12.6%	12.4%	12.0%
CRAR	23.0%	30.5%	47.3%	42.8%	47.2%	46.8%

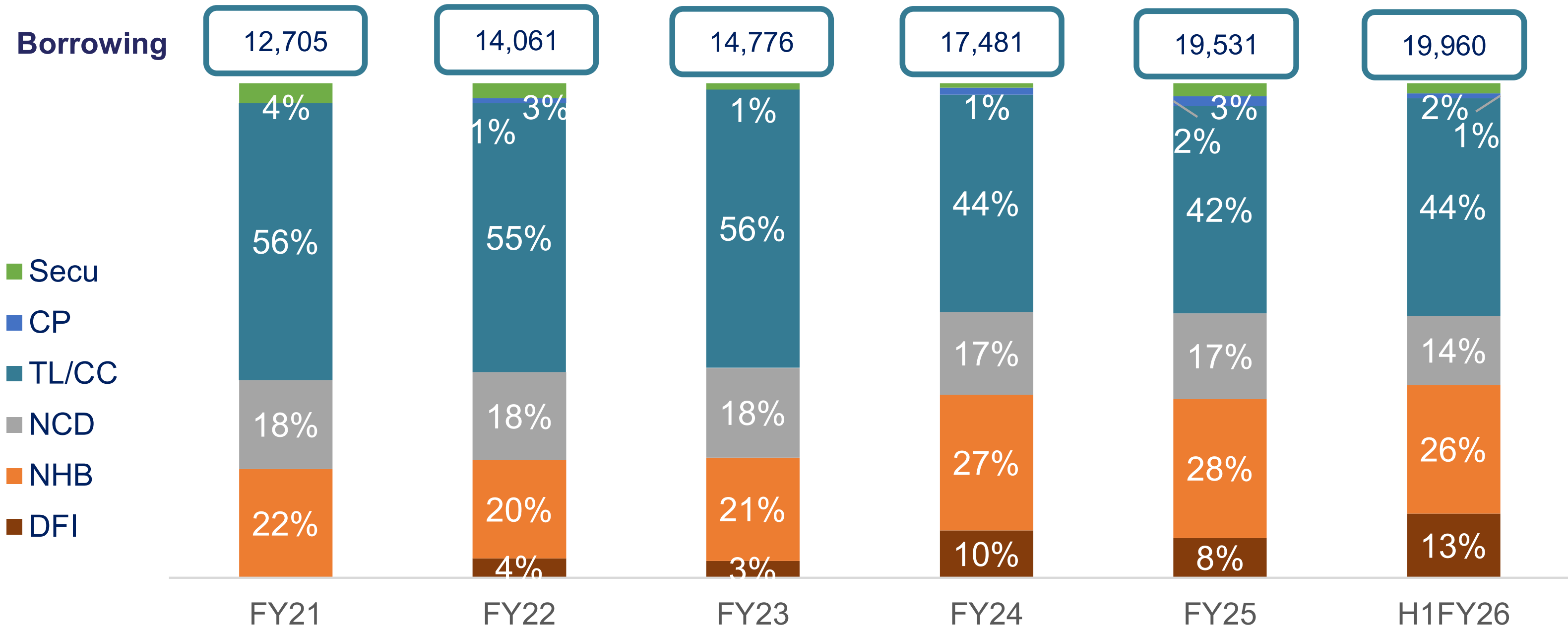


Note:
All the nos. / ratios on the basis of consolidated financials

₹ in Crore

Liability Management

Strong Liability Franchise



- Diversified Liability Mix
- Liability Light Model
- Competitive Cost

- **Long Term Rating**
  CRISIL AA/ Stable
  ICRA AA/ Stable
  IND AA/ Stable
  BWR AA+/ Stable
- **Short Term Rating**
  CRISIL A1+
  ICRA A1+

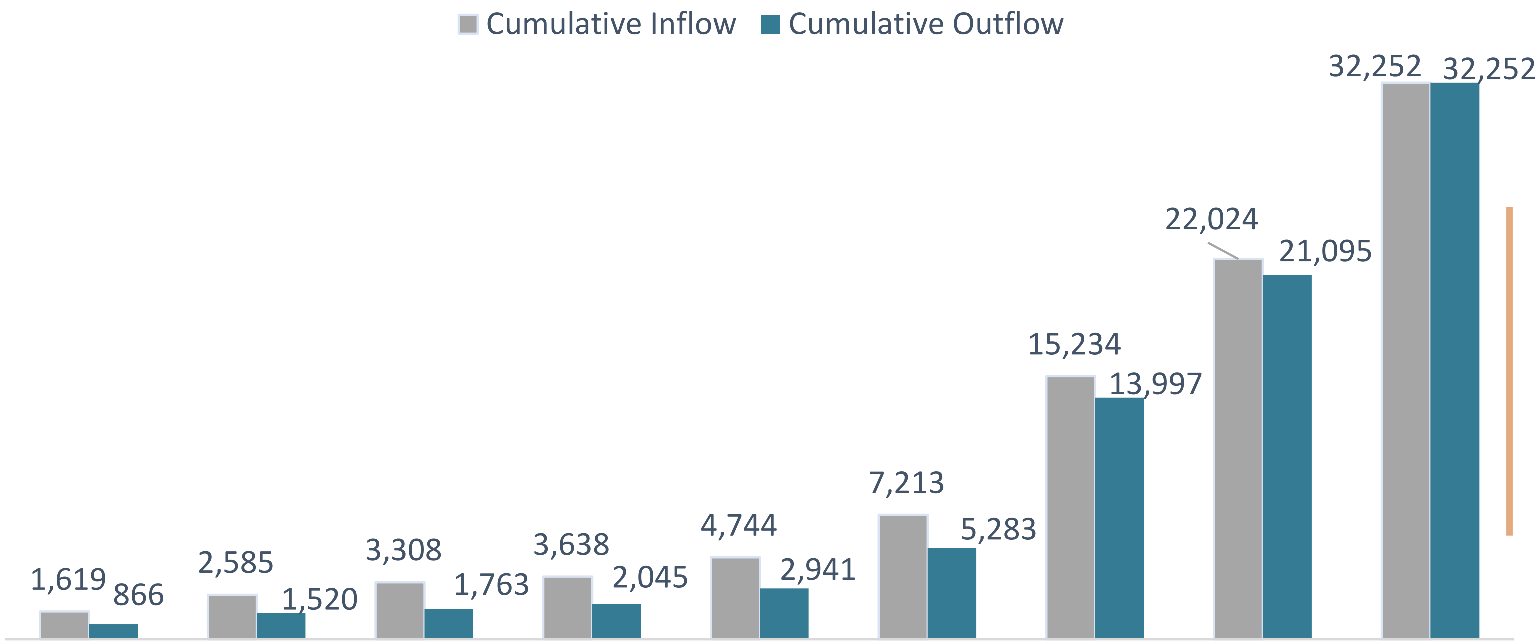
Our Banking/ Lender Relationship

₹ in Crore

Public Sector Bank	State Bank of India	Central Bank of India	**Private Sector Bank**	HDFC Bank	DBS Bank	**DFI/ FI / Insurance/ MF/ Other**	National Housing Board (NHB)	ONE97 Comm.
	Canara Bank	Union Bank of India		ICICI Bank	South Indian Bank		Development Finance Corporation (DFC)	ICICI Pru Life. & Home
	Bank of Baroda	Indian Bank		Kotak Bank	Bandhan Bank		Asian Development Bank (ADB)	Bajaj Finance Ltd
	Bank of India	Indian Overseas Bank		RBL Bank	IDBI Bank		International Finance Corporation (IFC)	Bajaj Housing Finance
	Punjab & Sindh Bank	Punjab National Bank		Shinhan Bank	Qatar National Bank		Life Insurance Corporation & LIC Housing	Tata AIG
	Bank of Maharashtra			Standard Chartered	DCB Bank		Bajaj Allianz General & Life Insurance	Max Life Insurance
							Asian Infrastructure Investment Bank	Aaditya Birla Housing

ALM – Statement of Structural Liquidity

Liquidity as on Sep 30, stood at ₹ 3,069 crore in form of cash, cash equivalents and undrawn bank lines



	1 to 14 days	15-30 days	1-2 m	2-3 m	3-6 m	6 m - 12 m	1-3 Y	3-5 Y	> 5 Y
Cumulative Positive Gap	753	1,065	1,545	1,593	1,803	1,930	1,237	929	0
Cumulative GAP %	87%	70%	88%	78%	61%	37%	9%	4%	0%

- **Robust ALM Profile**
- **Sufficient Liquidity Buffer**
- **Cumulative positive flow across all the time bucket**

₹ in Crore

Social Impact & Green Housing Journey

ESG at IIFL HFL

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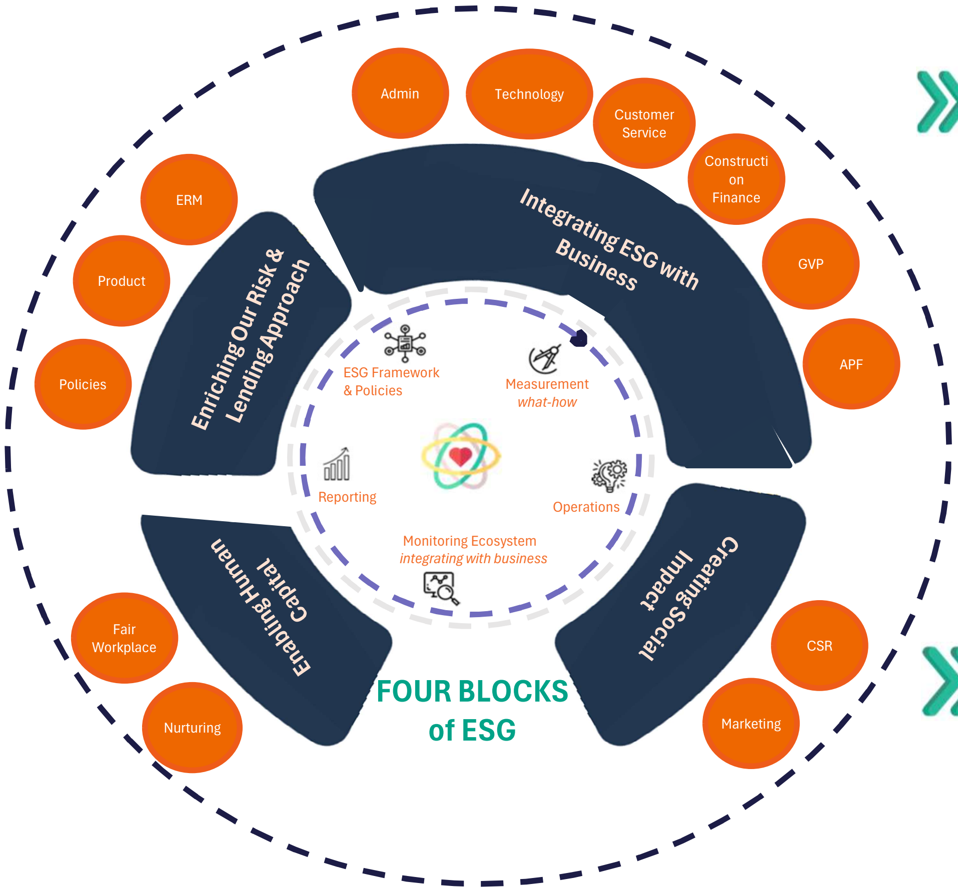


ESG Framework of IIFL HFL

SOCIAL &SUSTAINABLE FINANCE

ESG RATING

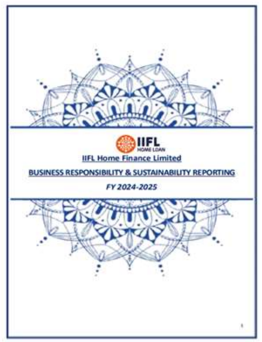
BRAND PERCEPTION

- **15%** more women borrowers
- **8%** more EWS/LIG Customers
- **14.65%** more first time home borrowers
- **Scope 3 Emissions calculated 1st time -** 1,652.33 tCO2e
- **ESG queries** from potential investors addressed

Positive ratings as per industry benchmark	
S&P CSA	**32** (financial sector average of 27)
CRISIL ESG Rating	**60** Adequate and LOW RISK

Published Sustainability Report and BRSR

SR FY 25



BRSR FY 25

Impact Areas

CSR at IIFL HFL

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CSR core at IIFL HFL

1 HUMARA KUTUMB

HUMARA कुटुम्ब
करें ग्रीन भारत में गृह प्रवेश

160 Self Built Homes Green Certified

2 BUILDING HOMES FOR TOMORROW

GREEN HANDBOOK VOL. 2

The Green handbook Vol. 2 was released IN Q1 on 17th April 2025,
Vernaculars in 5 regional languages are ready to be released.

3 AWARENESS ON PMAY 2.0

An awareness workshop was organized in Ahmedabad, Gujarat. The event aimed to raise awareness about PMAY 2.0 and promote affordable housing among EWS and LIG beneficiaries. The programme brought together beneficiaries, government representatives, and officials from IIFL Home Finance to facilitate knowledge sharing and recognize the efforts towards enabling formal homeownership.

4 FLOOD RELIEF IN PUNJAB

A humanitarian initiative by IIFL Home Finance to extend timely assistance to flood-affected communities in Punjab.

The support included providing essential relief materials such as food kits and hygiene supplies. Implemented through NGO partner Khalsa Aid, the initiative ensured quick and need-based aid for families impacted by the disaster.

ADB X IIFL HFL Technical Assistance

Technical Assistance from ADB

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ADB X IIFL HOME LOAN

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

BENORI

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.

CRDF | CEPT UNIVERSITY
CUPP | CENTER FOR URBAN PLANNING AND POLICY

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

CARBSE CENTER FOR ADVANCED RESEARCH IN BUILDING SCIENCE AND ENERGY

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

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Management

Robust Governance Framework

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Corporate Governance

1 The Board comprises eleven members:
- 1- MD & CEO
- 6- Independent Directors including 2 Women Directors
- 1 – Nominee Directors
- 3 – Non – Executive Directors

2 Independent Directors representation in all Board Committees

3 Highly experienced Board & Management Team with diverse background

4 Company's risk management framework is driven by its Board and its sub committee "Risk Management Committee".

Board of Directors

Board Level Committees

Audit Committee	Nomination and Remuneration Committee	Risk Management Committee	Asset Liability Management Committee	IT Strategy Committe e	CSR & Sustainability Committee	Stakeholders Relationship Committee	Wilful Defaulter Review Committee

Management Level Committees

Internal ALCO	IT Steering Committee	Information Security Committee	Willful Defaulter Identification Committee	Special Committee for monitoring and follow-up of the Fraud

RISK FUNCTION
- Chief Risk Officer reports to Risk Management Committee
- Board approved Risk Management Policy & Framework
- Early warning signals
- ICAAP
- Stress testing

COMPLIANCE FUNCTION
- Chief Compliance Officer reports to Audit Committee
- Focus on RBI/ NHB and SEBI Compliances
- Board approves regulatory policies
- Periodic compliance testing
- Regular Reporting and update to the Audit Committee

INTERNAL AUDIT FUNCTION
- Internal Auditor reports to Audit Committee
- Independent Function
- Risk based Internal Audit
- Regular Branch Audit
- Process Audit

Distinguished Board of Directors

SrinivasanSridhar, Chairman & Non-Executive Director

- He was associated with the Export Import Bank of India as executive director.
- Former Chairman of NHB and Central Bank of India

Nirmal Jain, Non -Executive Director

- Founded & led IIFL since 1995
- Chairman of IIFL Finance, our parent company
- MBA from IIM Ahmedabad, rank-holder CA and Cost Accountant

Rajamani Venkataraman, Non-Executive Director

- Co-founder of IIFL and MD of IIFL Finance
- Held senior positions at ICICI and GE Capital prior to IIFL
- B.Tech from IIT, Kharagpur & MBA from IIM, Bangalore

Girish Kousgi, Managing Director & CEO

- He is a seasoned leader with nearly three decades of experience in mortgage, retail lending, SME and Agri business.
- Served as MD & CEO of PNB Housing Finance and Can Fin Homes, and held senior roles at Tata Capital, IDFC Bank, and ICICI Bank.

Ramakrishnan Subramanian, Independent Director

- Served several leading banks, FIs in leadership roles since 1990 in India and Abroad
- Senior Advisor & Nominee Director & a Strategic Consultant with leading Private equity, Venture Capital, Fintechs.

Mohua Mukherjee, Independent Director

- Headed the Corporate Finance department at Citibank and at ABN AMRO Bank Nairobi, Kenya
- Master's Degree in Economics and an MBA in International Finance from Boston University

MV Bhanumathi, (Additional) Independent Director

- Served as the co-chairperson of the Asia Pacific Regional Review Group for Anti-Money Laundering and Counter-Financing of Terrorism of the FATF.
- Retired as the Director General of Income Tax – Investigation – Income Tax Department

Venkataraman Anantharaman, Independent Director

- Led corporate and investment banking teams in leading international institutions, including Standard Chartered Bank, Credit Suisse, Deutsche Bank, and Bank of America.

Kabir Mathur, Nominee Director

- Head of Asia Pacific within the Private Equities Department of the Abu Dhabi Investment Authority (ADIA).
- Prior associations include Kohlberg Kravis Roberts & Co (KKR), TPG Capital, Investment Banking Division

Mathew Joseph, Independent Director

- Former Member of Core Committees of the Corporation.
- Member of the ICAI
- Over 35 years' experience with India's Largest HFC

Mohan Sekhar, Independent Director

- Was associated with Accenture, Igate, Collabera & Cap Gemini
- Was associated in advisory roles with startup ecosystems

Strong Management Depth

IIFL HOME LOAN
India's leading affordable housing finance company.

30

Girish Kousgi
MD & CEO
Qualification: MBA
Experience: PNB Housing Finance, Can Fin Homes, Tata Capital, IDFC Bank, ICIC Bank, Reliance Capital, HDFC

25 | 0.1

Tushar Kotecha
Chief Financial Officer
Qualification: MBA, CA
Experience: WeRize, Edelweiss Housing Finance, ABHFL, Aditya Birla Sun Life Insurance, WNS Global Service, Accenture India

26 | 0.2

Ajay Sachdewa
Group Chief Business Officer
Qualification: MBA
Experience: HDFC Limited, HDFC Sales, Axis Bank

21 | 0.9

Pradeep Rangi
Chief Risk Officer
Qualification: CA
Experience: Airtel Payment Bank, Standard Chartered Bank, HPCL

22 | 0.2

Aarti Marwaha
Chief Human Resource Officer
Qualification: MBA-HR
Experience: Devyani, Walmart

23 | 10.5

Ajay Jaiswal
Chief Operating Officer
Qualification: CS, LLB, MBA
Experience: Edelweiss Housing Finance, Deutsche Postbank Home Finance

23 | 9

Mohit Kumar
Head of Credit
Qualification: CA
Experience: IDBI Bank, ICICI Bank

27 | 10.5

Iqbal Farooqui
Head of Collections
Qualification: MBA
Experience: Tata Teleservices, HDFC Bank, ICICI Bank, GE Lighting India Ltd.

20 | 0.1

Ruchika Bhagat
Chief Product & Policy Officer
Qualification: MBA
Experience: Axis Bank, Citibank

x *Total years of experience* x *Years with IIFL Home Finance*

Awards

Awards

IIFL HOME LOAN
India's leading affordable housing finance company.

Most Effective use of Celebrity/Influencer Marketing

Pitch Finovate Awards 2025

Date : 2025-09-24

Best BTL Marketing Campaign - Bharose Ki Keemat

Unlocked Awards 2025

Date: 2025-09-19

Excellence in Customer Service

Elets BFSI Game Changer Awards 2025

Date : 2025-08-23

Notes

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THANK YOU