



IIFL HOME LOAN

India's leading affordable housing finance company.

We, for you.

Corporate Presentation – FY25



Safe Harbour

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Agenda

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5

ADB X IIFL HFL Technical Assistance

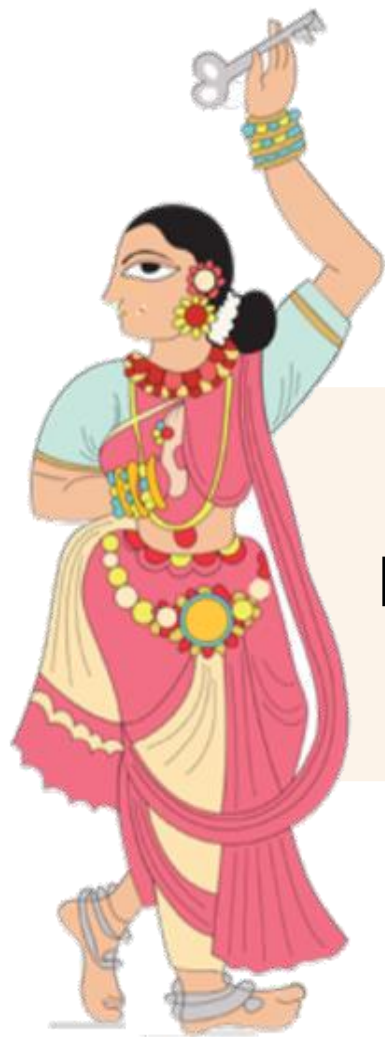
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Management

7

Awards



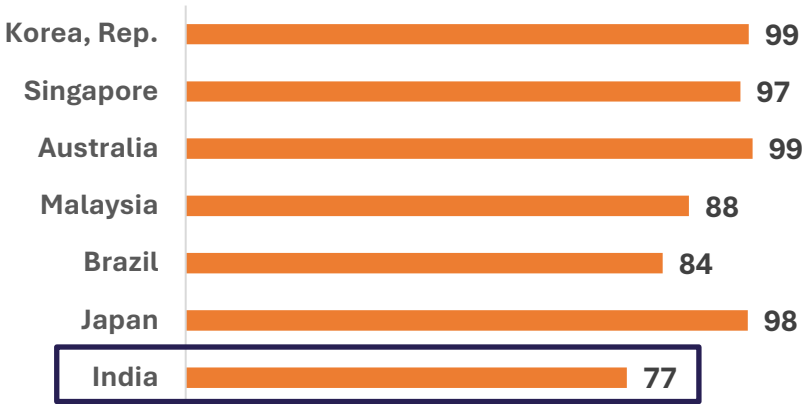


Housing Finance Industry Landscape



India's Growth Story

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

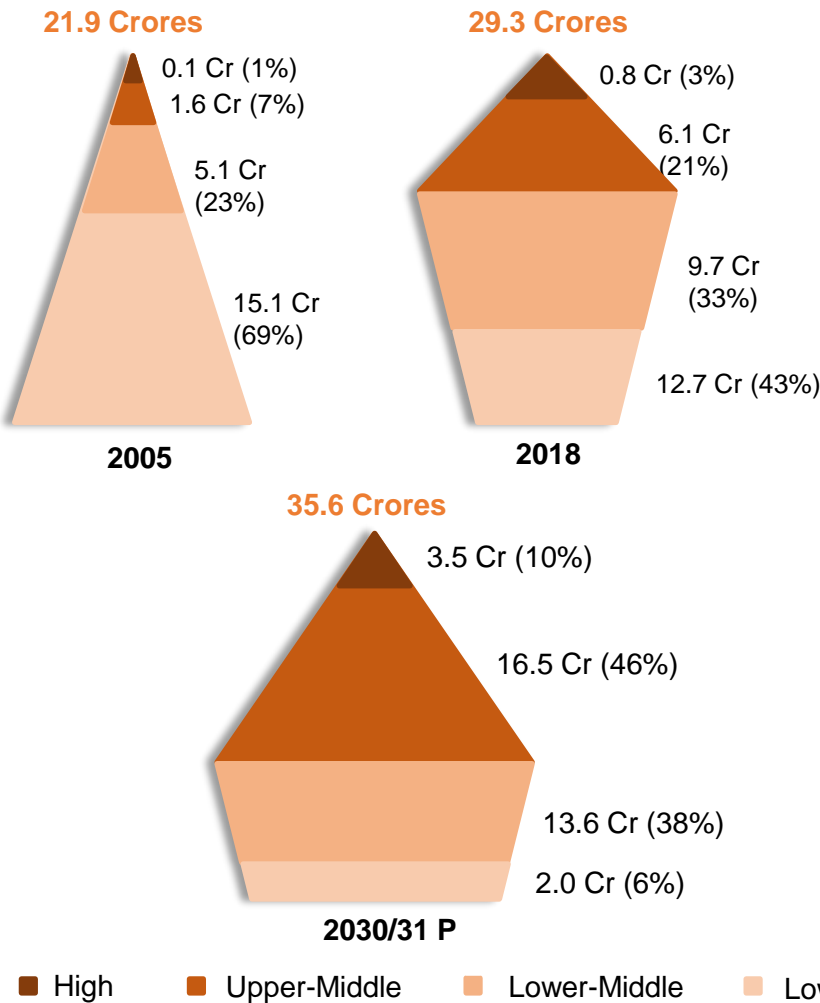
¹Green buildings occupy 7 billion+ sq ft of space in India



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 | ¹Data by Indian Green Building Council (IGBC)

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's Affordable
Housing Market'

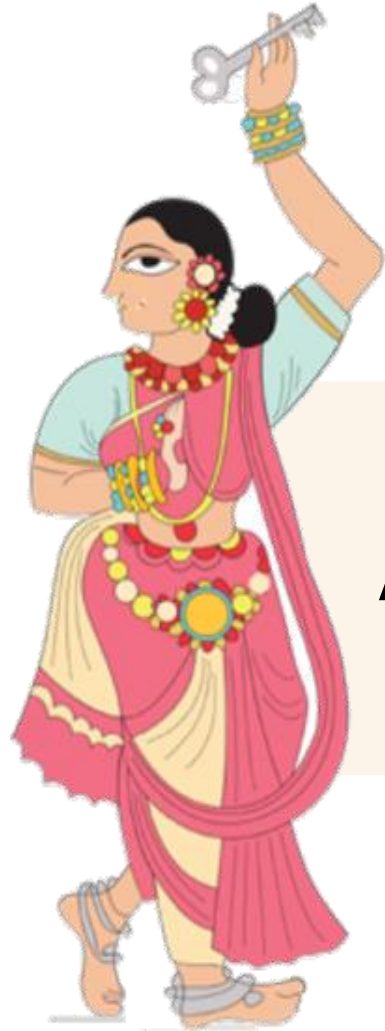
**USD 1.8 Billion
in 2022** **CAGR of ~20%
through 2028**

'Urban Housing
Shortage in India'

**19 Million
in 2022**

**96%
in EWS & LIG**

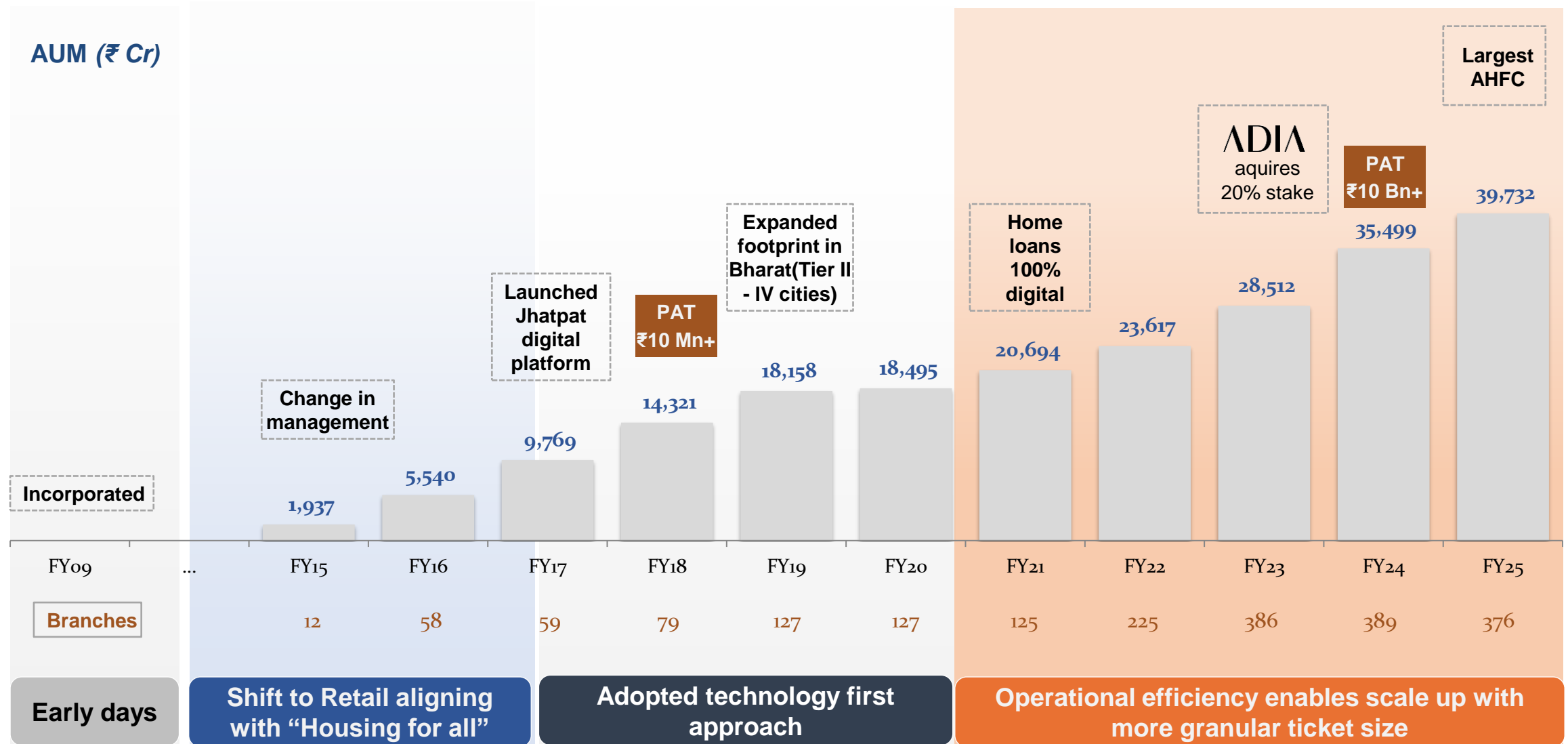
**38 Million
In 2030**



About IIFL HFL Journey

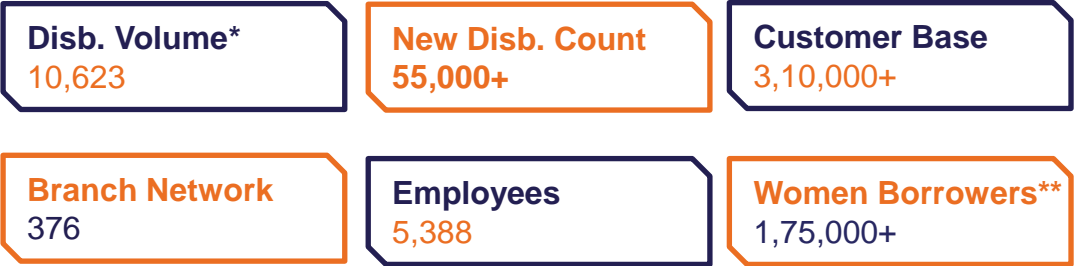
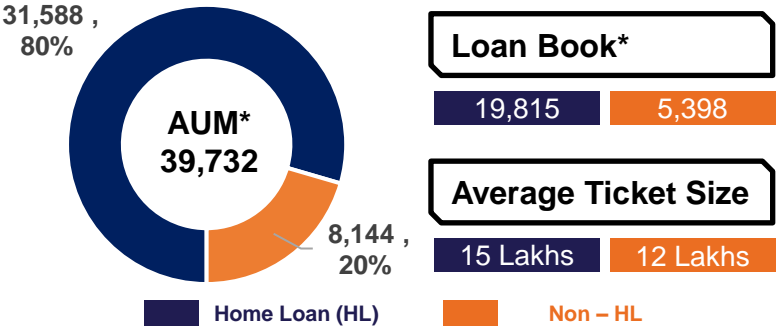


Navigating Success Over the Years

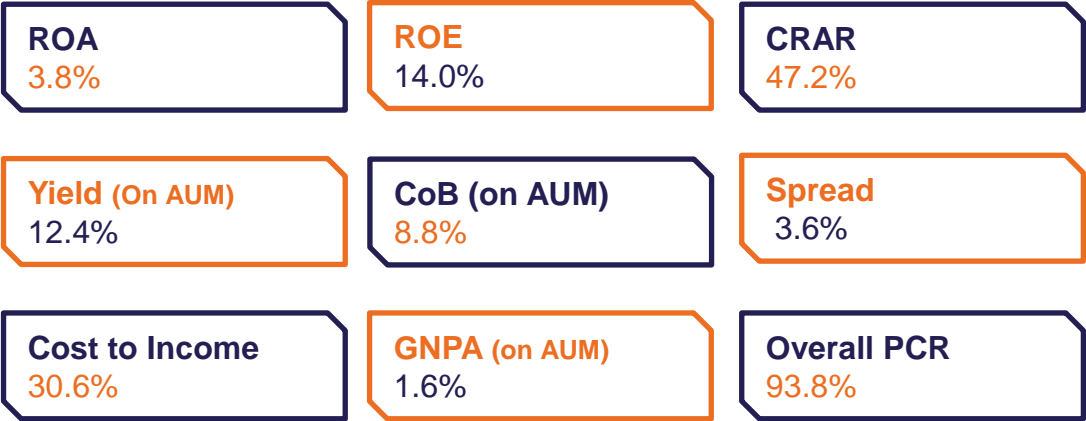
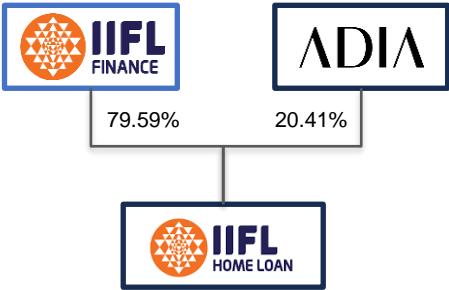


Executive Summary | FY25

Key Business Metrics

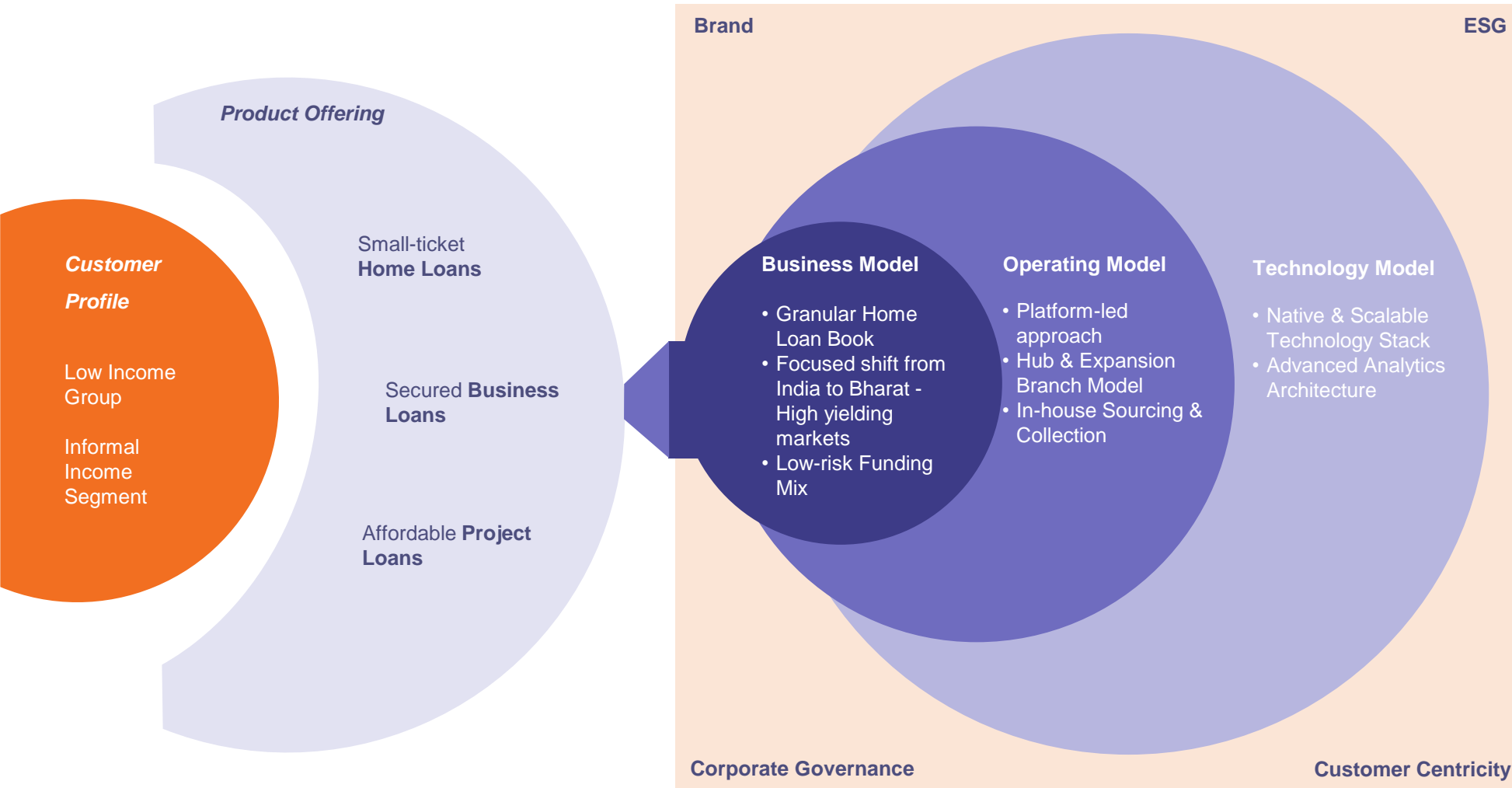


Key Financial Metrics and Share Holding Structure



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

Core Strategy



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

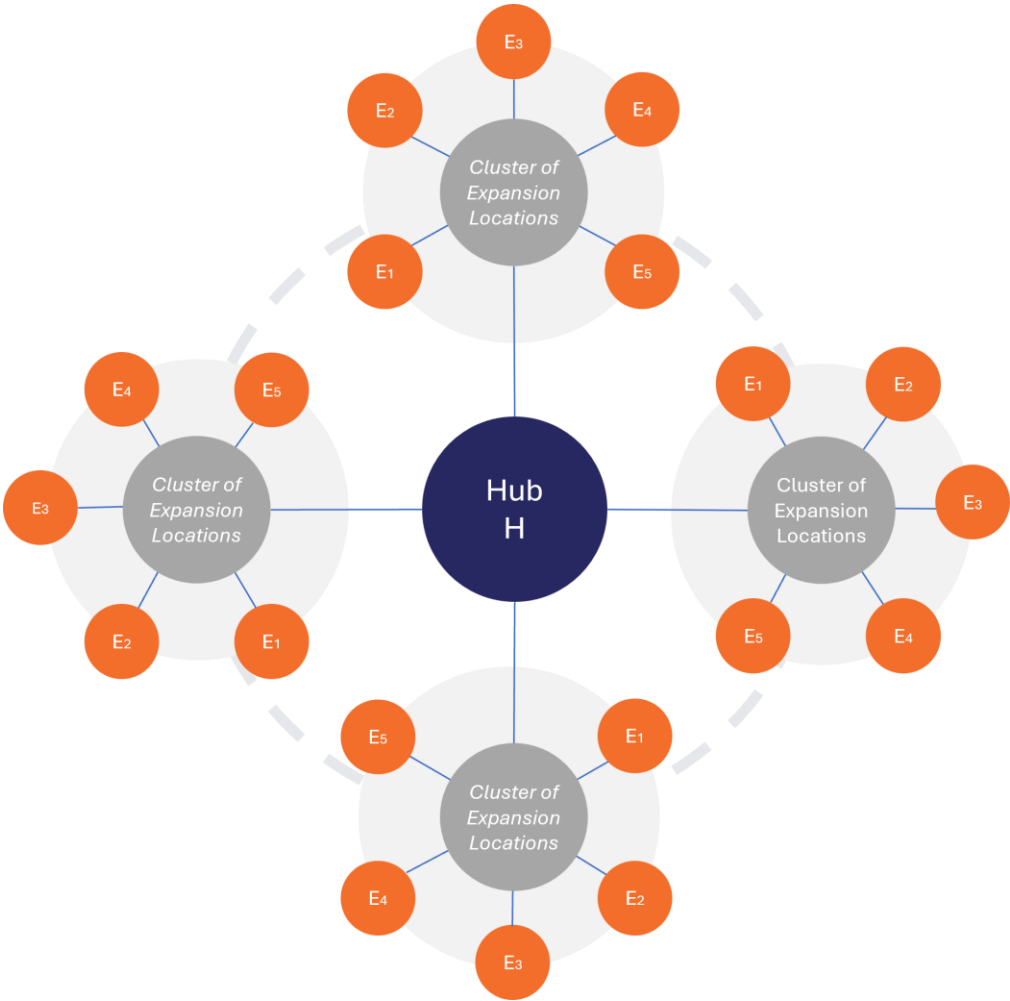
4 Cost Framework > Industry Leading Operational Efficiencies

5 Scaled Liability Franchise > Asset-light Model

Distribution Strategy > Catering to Bharat with Branch-light Model

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

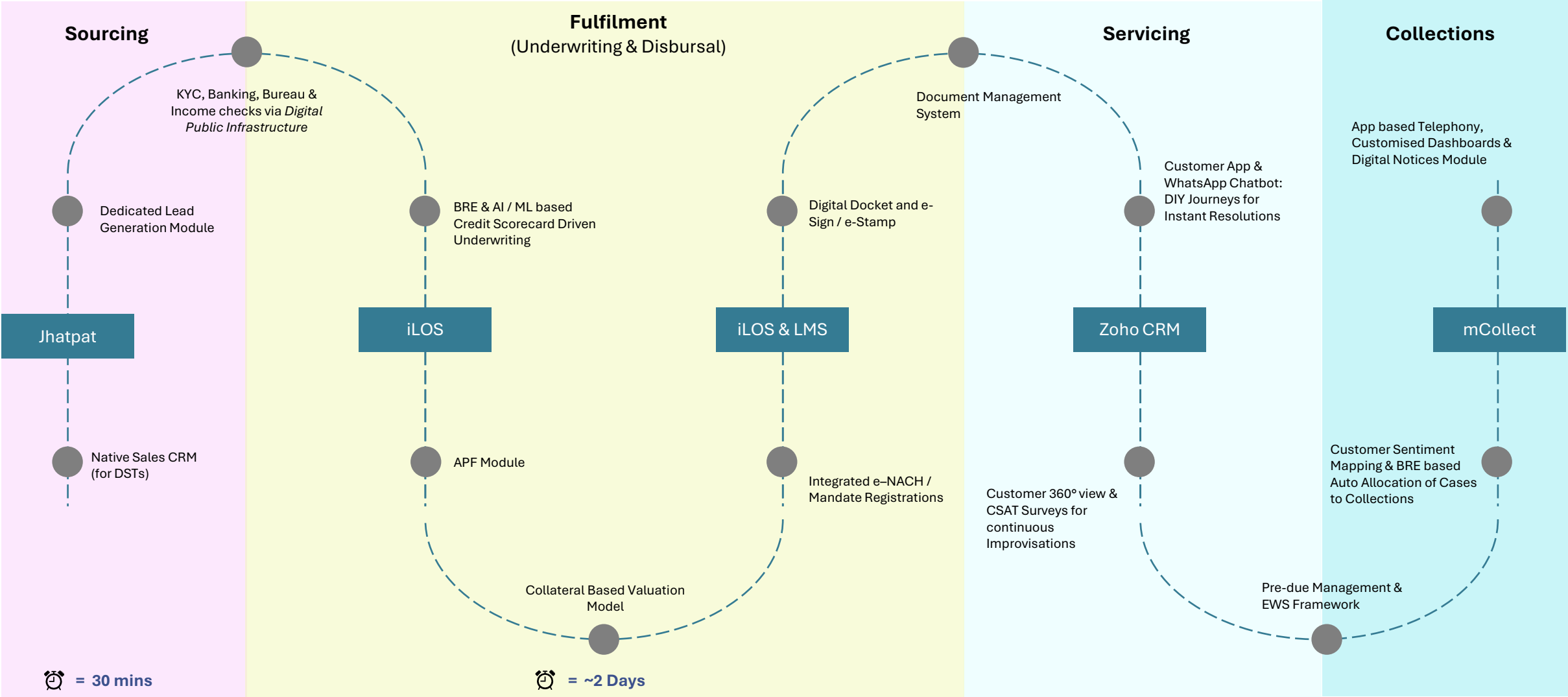
	Central Team	Credit, Legal, Technical, Tele-Collections, Customer Service & Operations	
		Hub (H) Branch locations in Tier I & II cities	Expansion (E) Branch Locations in Tier III & Tier IV cities
	Regional Legal, Technical & FCU Team	✓	
	Regional Credit Team	✓	✓
	Field Sales & Collections Team	✓	✓
	External Vendors (PD / FI / FCU)	✓	✓
	Total	2,320	2,394
	Per Branch	31	8



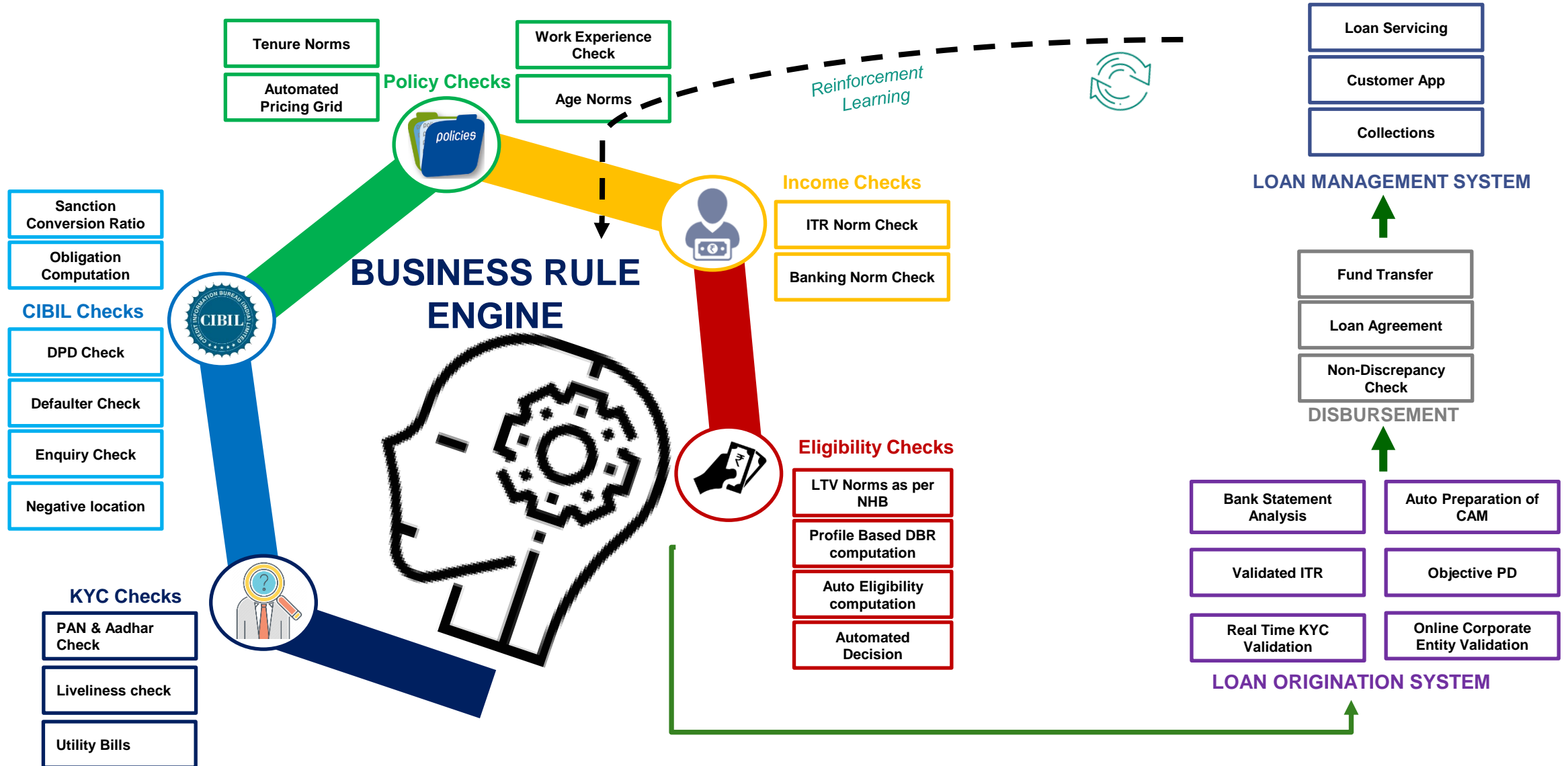
Inhouse Teams

Customer Life-cycle > End-to-End Digital Workflows

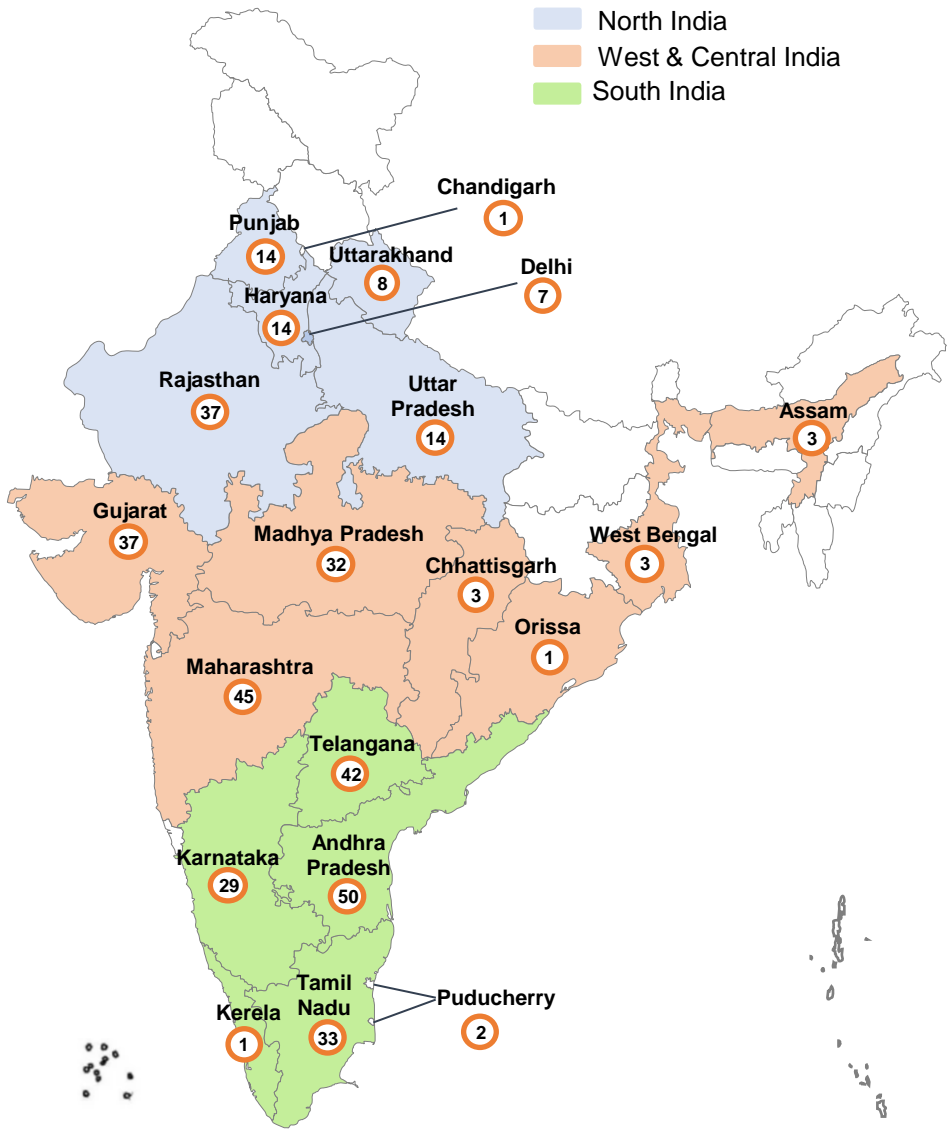
Industry leading Disbursal TAT driven by Robust & Agile Digital Platforms



Differentiated Underwriting using Multi-dimensional Risk Models



Distribution Strategy > Deep pan-India footprint



376

Branches

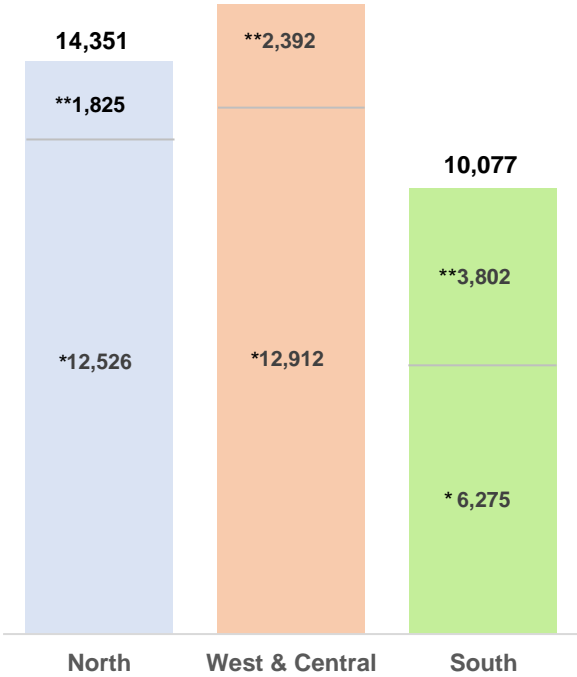
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States & UTs

State Wise Portfolio Break-up			
State	Hub Branches #	Expansion Branches #	FY25
Delhi NCR	7	0	8,828
Rajasthan	5	32	2,434
PCH	7	22	2,214
UP & UK	7	15	876
Maharashtra	16	29	7,752
Gujarat	5	32	3,419
MPCG	5	30	3,191
WB, Orissa & Assam	4	3	941
Telangana	7	35	3,707
AP	2	48	2,619
Karnataka	2	27	2,523
TN & Kerala	9	27	1,228
Total	76	300	39,732

Assets Under Management
(AUM)

15,303

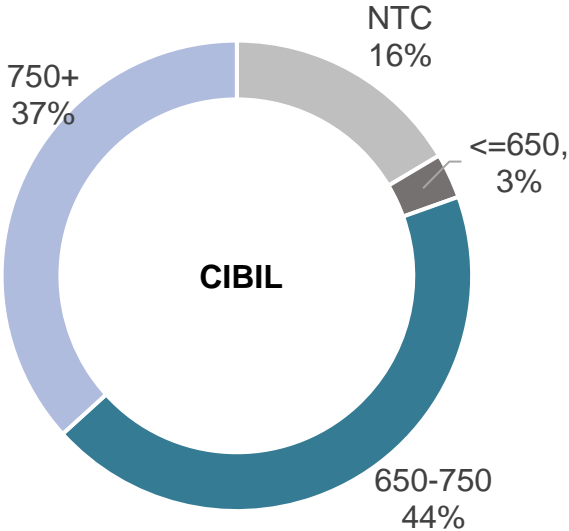
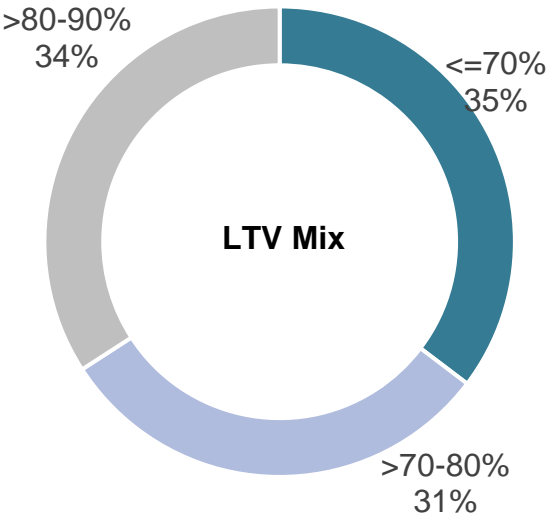
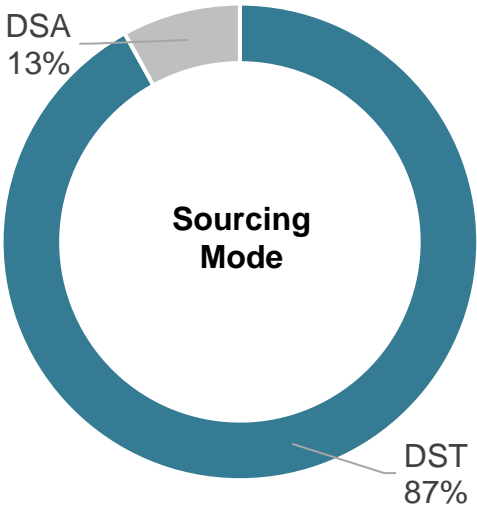
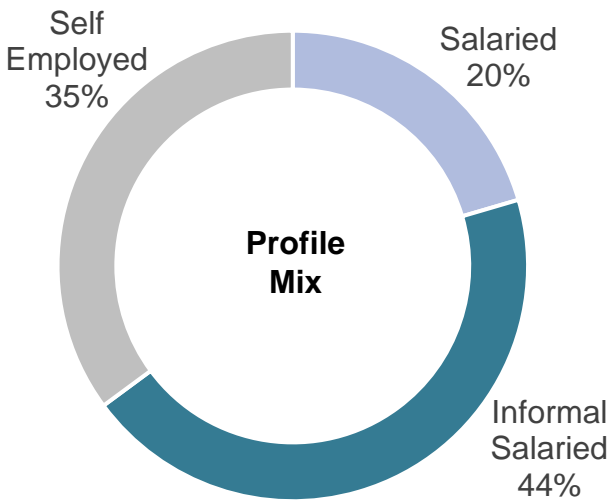


- Our AUM is evenly distributed across different zones, hereby, de-risking our portfolio from being geographical concentrated
- Increasing contribution from Expansion Branches is helping us penetrate deeper in Tier III & IV cities - playing a key role in driving growth and profitability

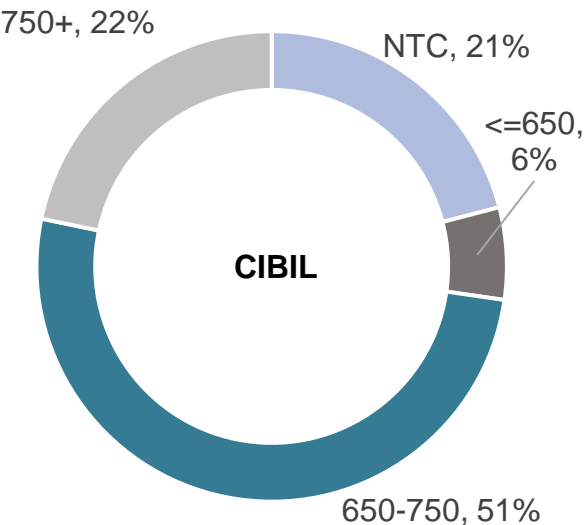
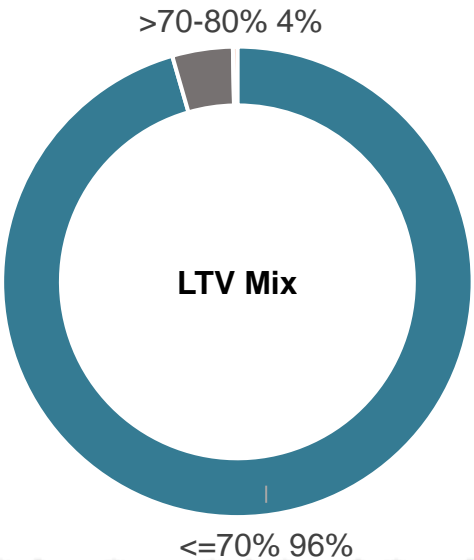
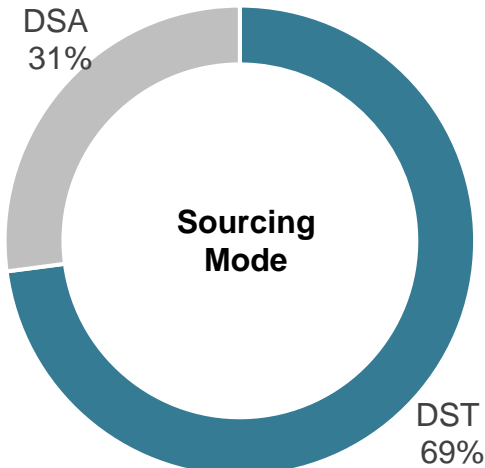
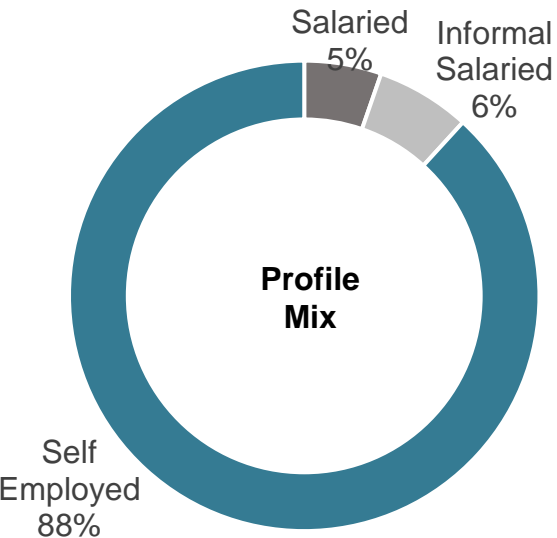
* AUM of Hub Branches | ** AUM of Expansion Branches
All Numbers are in INR Cr., unless otherwise specified

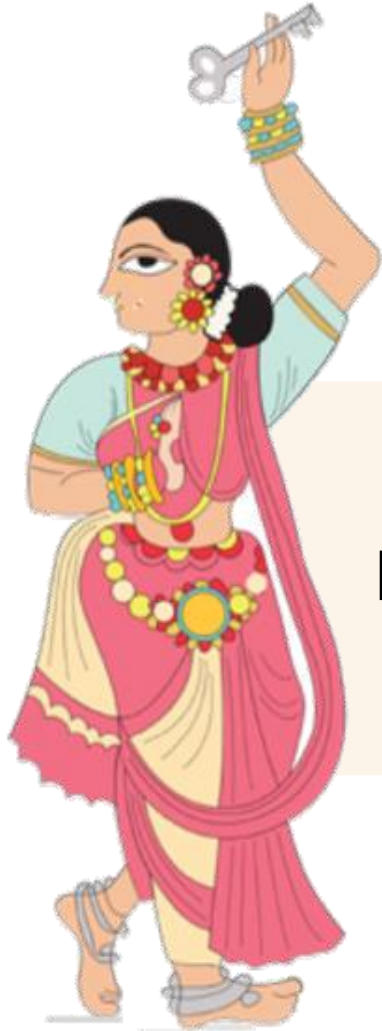
Customer & Portfolio Demographics

Home Loan



LAP



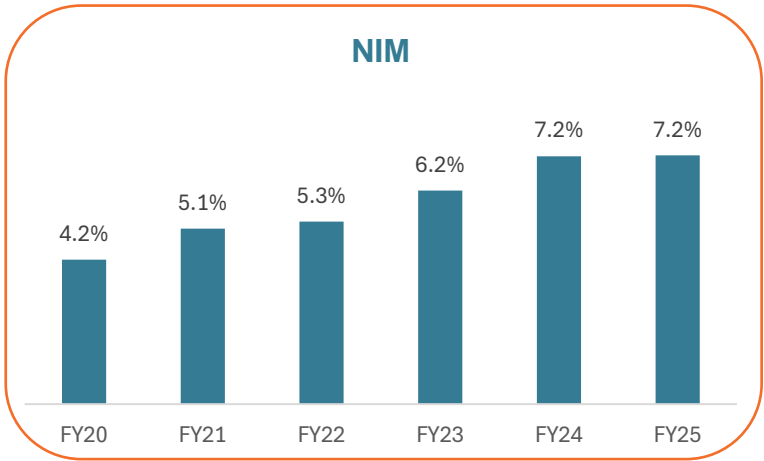


Business & Financial Performance

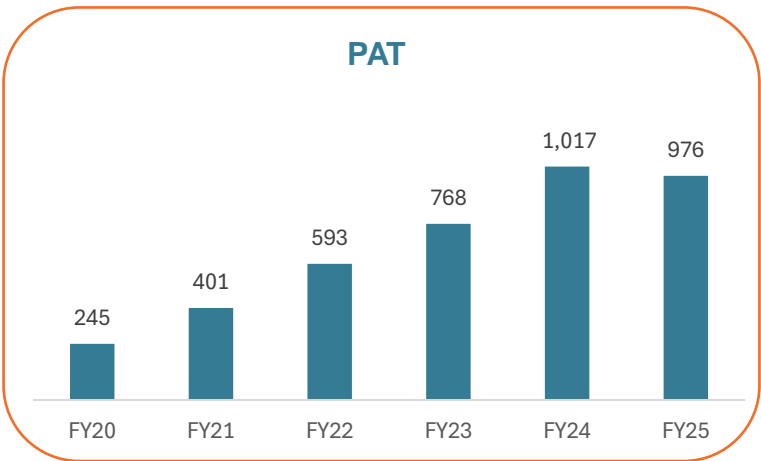


Key Financial Ratios

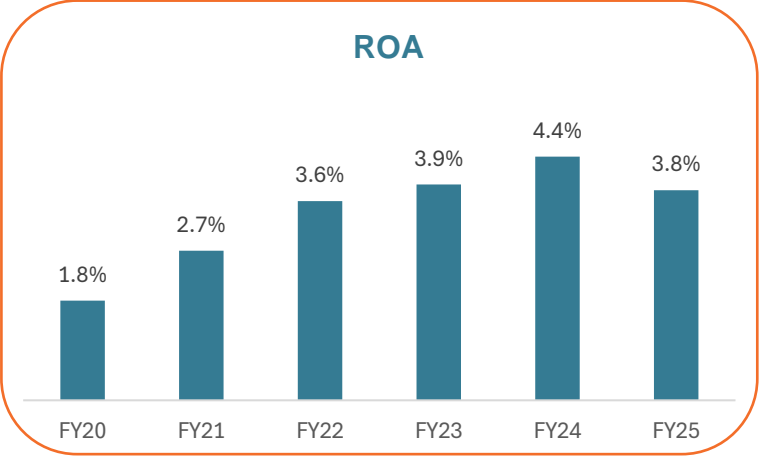
NIM



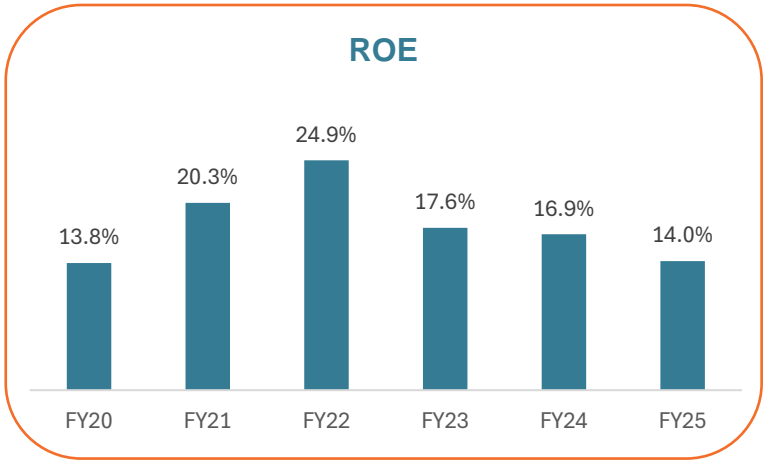
PAT



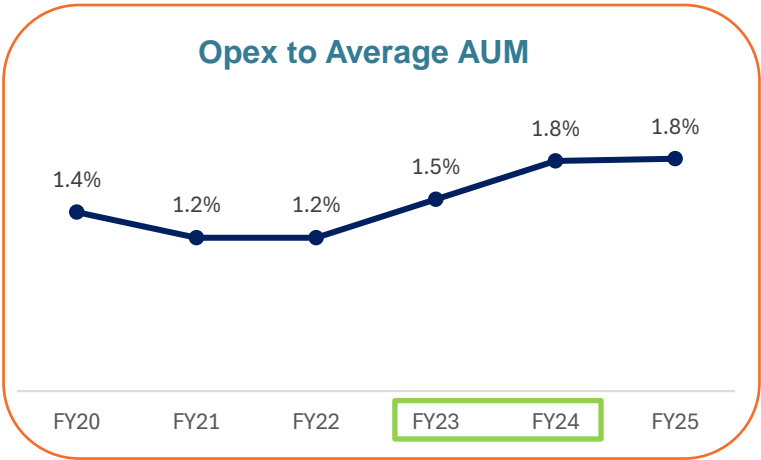
ROA



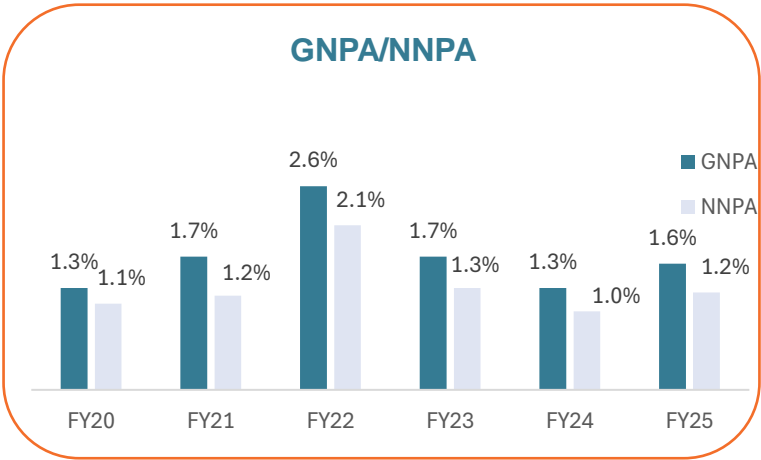
ROE



Opex to Average AUM



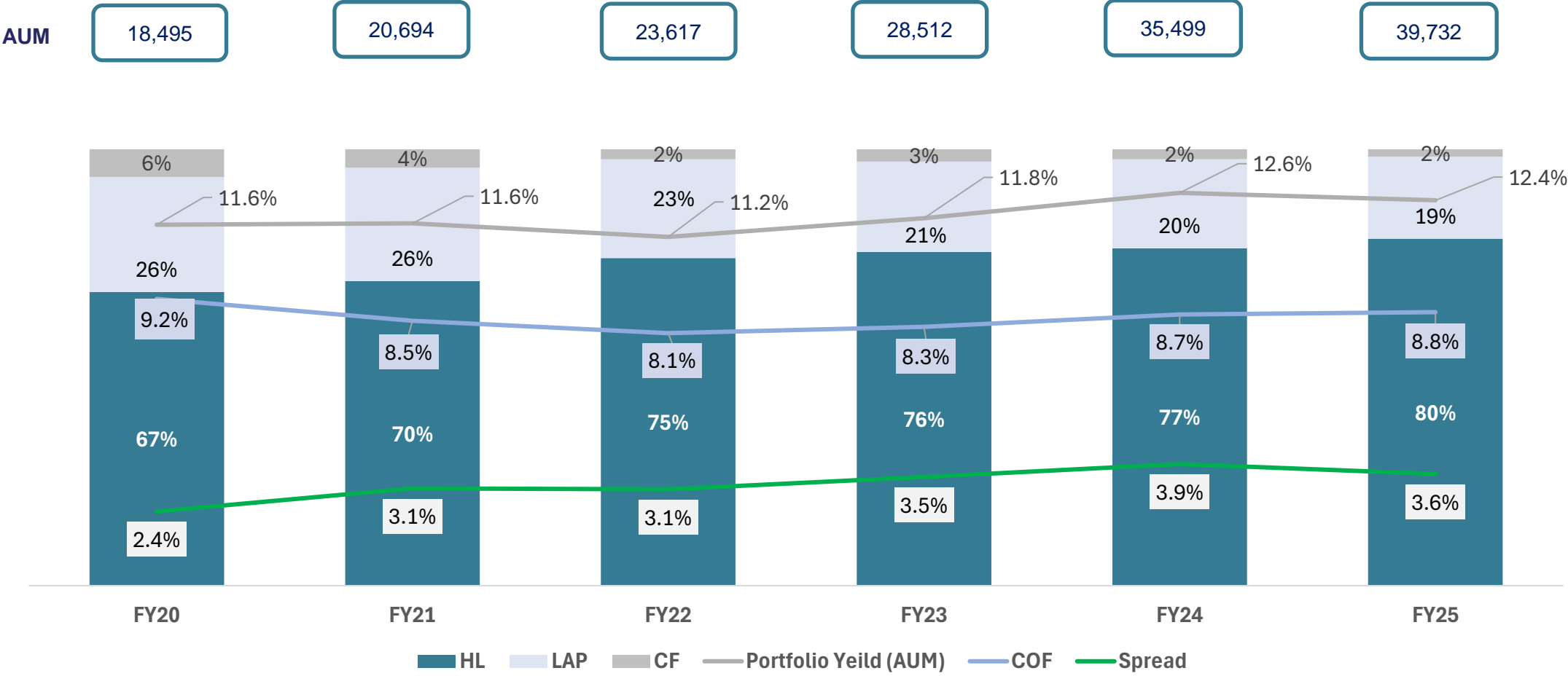
GNPA/NNPA



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

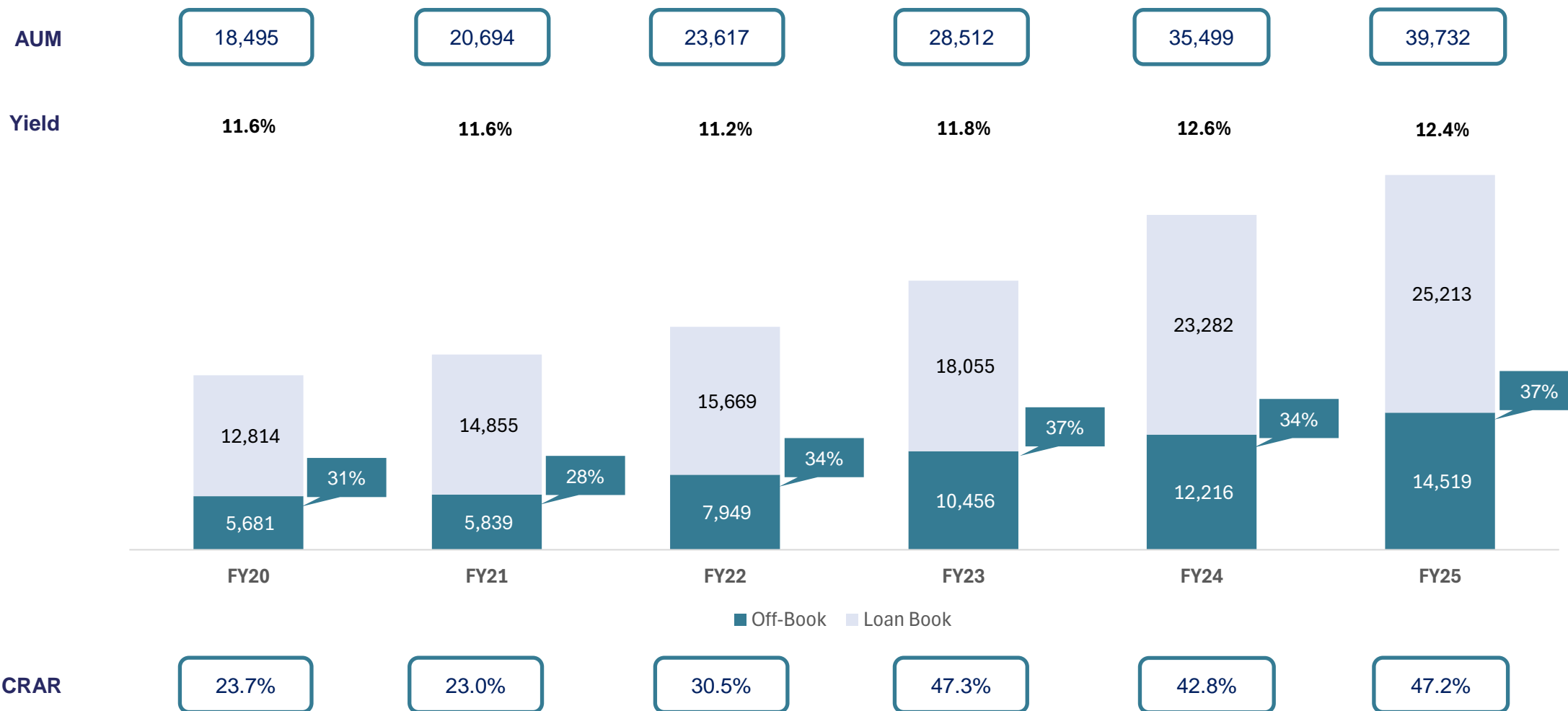
Note: Amount in Cr | All the nos. / ratios on the basis of consolidated financials
GNPA/NNPA nos are reported on AUM

AUM Mix & Yield



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

Portfolio (On-book / Off-book)

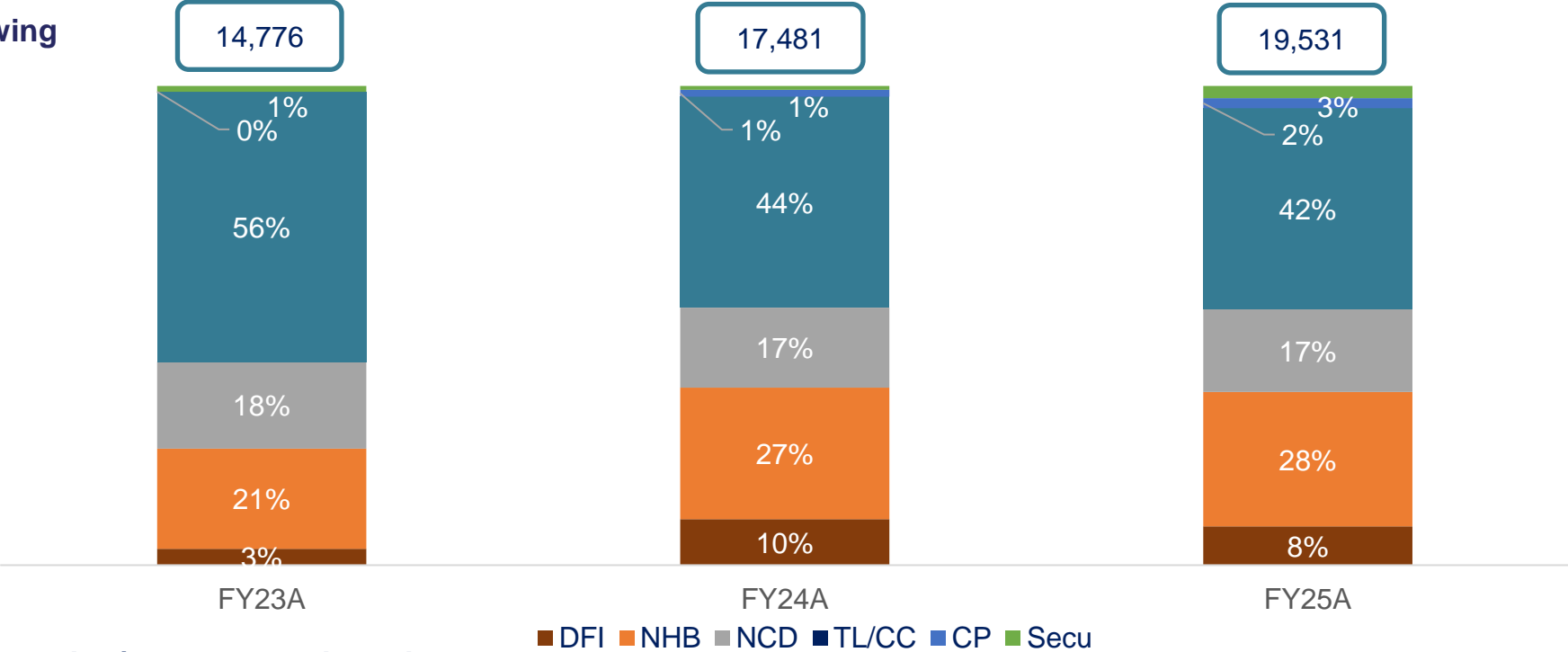


Note:
Amount in Cr | All the nos. / ratios on the basis of consolidated financials

Liability Management

Strong Liability Franchise

Borrowing



- Diversified Liability Mix
- Liability Light Model
- Competitive Cost

Long Term Rating

CRISIL AA/ Stable
ICRA AA/ Stable
IND AA/ Stable
BWR AA+/ Negative

Short Term Rating

CRISIL A1+
ICRA A1+

Our Banking/ Lender Relationship

₹ in Crore

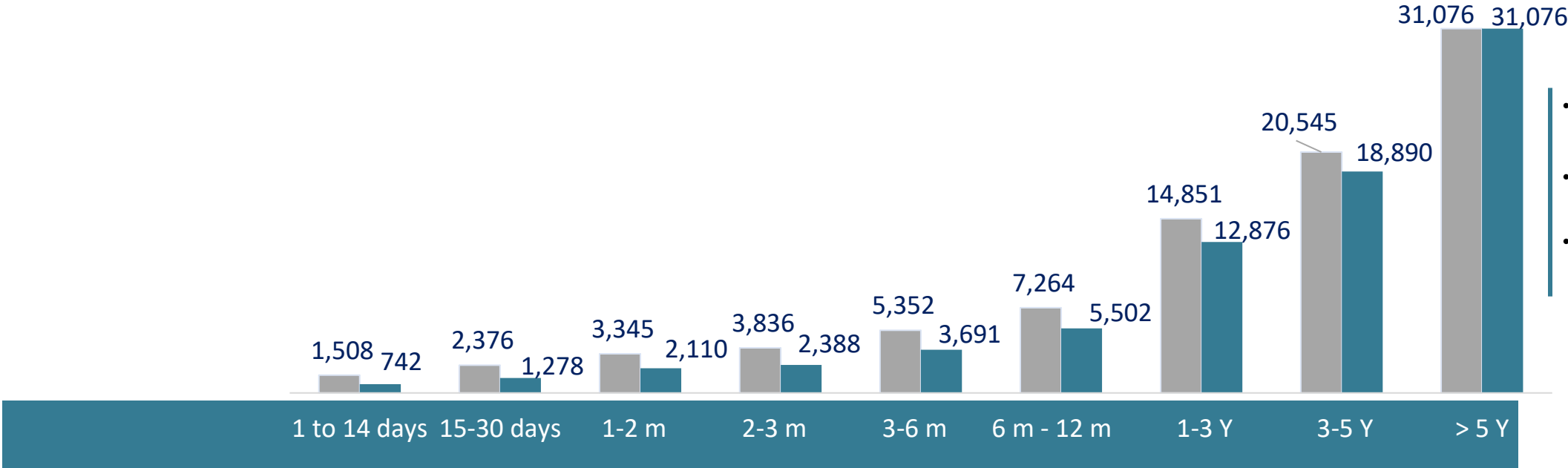
Public Sector Bank	State Bank of India	Central Bank of India	Private Sector Bank	HDFC Bank	DBS Bank	DFI/ FI. / Insurance/ MF/ Other	National Housing Board (NHB)	ICICI Prudential AMC
	Canara Bank	Union Bank of India		ICICI Bank	South Indian Bank		Development Finance Corporation (DFC)	Go- Digit
	Bank of Baroda	Indian Bank		Kotak Bank	Bandhan Bank		Asian Development Bank (ADB)	Nippon AMC
	Bank of India	Indian Overseas Bank		RBL Bank	IDBI Bank		International Finance Corporation (IFC)	HDFC Life
	Punjab & Sindh Bank	UCO Bank		Shinhan Bank			Life Insurance Corporation & LIC Housing	Bajaj Finance Ltd
	Bank of Maharashtra			DCB Bank			Bajaj Allianz General & Life Insurance	Tata AIG
	Punjab National Bank			Standard Chartered Bank			ICICI Pru Life. & ICICI Lombard	Max Life Insurance

ALM statement and Liquidity

Structural Liquidity Statement as on March 31, 2025

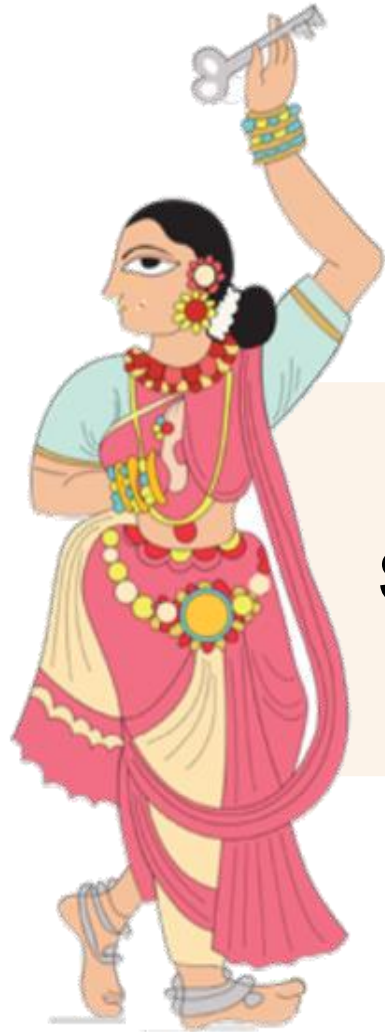
Liquidity as on March 31, stood at ₹ 2,444 crore in form of cash, cash equivalents and undrawn bank lines

Cumulative Inflow Cumulative Outflow



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

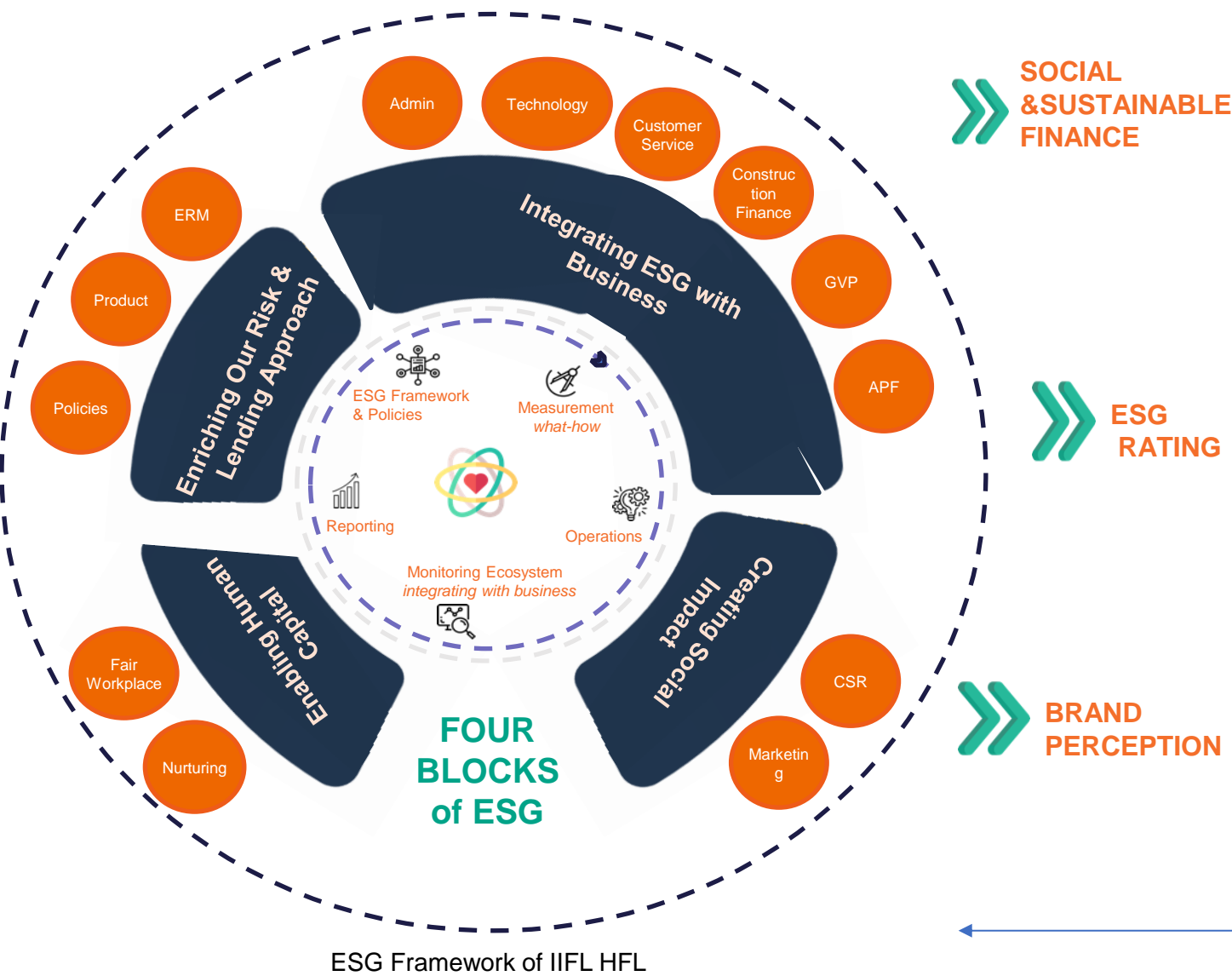
Cumulative Positive Gap	766	1097	1,235	1,448	1,661	1,763	1,975	1,654	0
Cumulative GAP %	103%	86%	59%	61%	45%	32%	15%	9%	0%



Social Impact & Green Housing Journey



ESG at IIFL HFL



- 15% more women borrowers
 - 8% more EWS/LIG Customers
 - 14.65% more first time home borrowers
 - 60% less water usage, 20% less waste generated
- (All data is YOY)

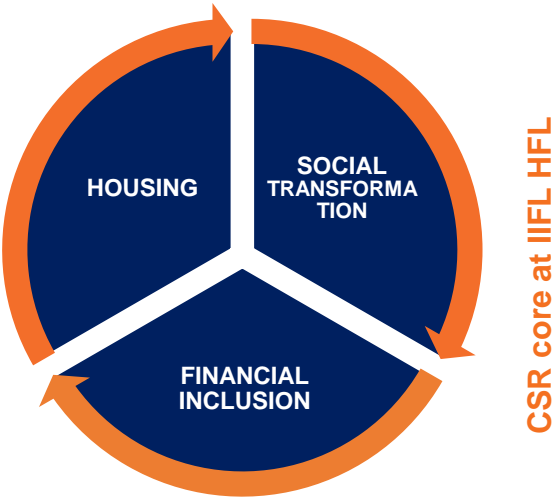
Positive ratings as per industry benchmark	
S&P CSA	32 (financial sector average of 27)
CRISIL ESG Rating	60 Adequate and LOW RISK
Sustainalytics	17 Low Risk

IIFL Home Loans - Excellence in ESG Leadership in BFSI - 9th Elets BFSI CXO Awards

Indian CSR Awards by Brand Honchos - She Creates - CSR Initiative of IIFL Home Finance

7th Elets NBFC 100 Leaders of Excellence Award - Excellence In Risk Management to IIFL Home Finance

CSR at IIFL HFL



IMPACT

- Green Handbook
- ESG Progressive Evaluation
- Kutumb App
- Humara Kutumb
- Research & Innovation
- Demo Houses
- Green Value Partners

- ESG Evaluation Tool deployed to assess builder sites
- Kutumb Pro App launched
- Demo house in progress in Vijayawada
- 28,872 green units funded**
- 22,278 MWh energy saved through GVP initiatives*
- 20,496 tCO₂e/year GHG offset via green construction practices*

*The reported number are for the FY2024-25 ** Cumulative



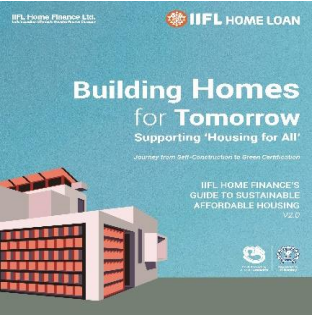
1 KEY INITIATIVE

HUMARA KUTUMB

30 Self-construction homes
green certified in FY24-25.
250+ Homeowners onboarded.

2 KEY INITIATIVE

BUILDING HOMES FOR TOMORROW GREEN HANDBOOK VOL. 2



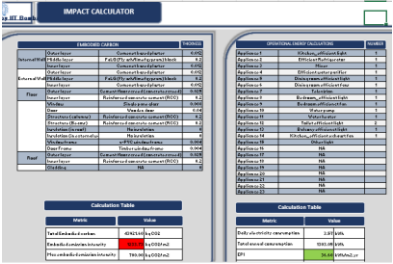
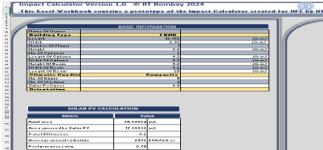
The Green handbook Vol. 2 was released on
17th April 2025, after the end of Q4

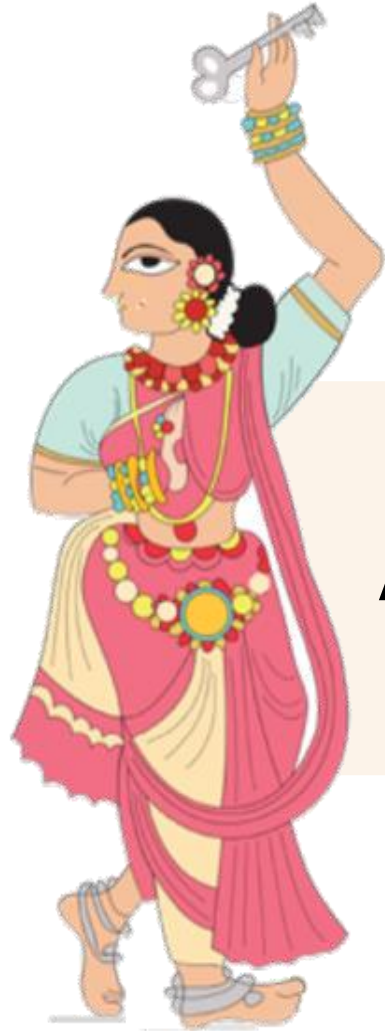
3 KEY INITIATIVE

IMPACT CALCULATOR

- ✓ The Impact Calculator is a digital tool to assess the climate impact and sustainability performance
- ✓ It enables climate risk assessment, tracks portfolio-wide metrics like energy savings and GHG reduction and supports ESG-aligned reporting

Built in collaboration
with
IIT Bombay





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



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.

CAPACITY BUILDING

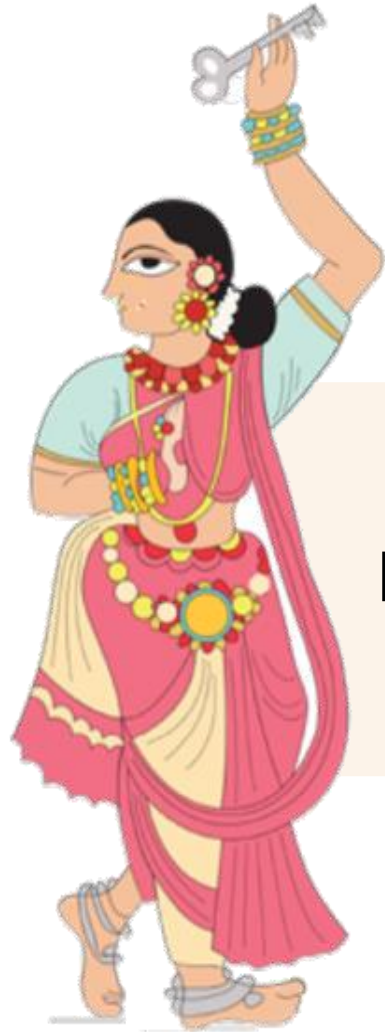
Improved technical know how about resiliency, climate adaptation, green building, gender sensitivity amongst IIFL HFL's staff, Green Value Partners, other government bodies, clients, and developers



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



Management



Robust Governance Framework

Corporate Governance

1

The Board comprises ten members: one- Executive Director and Nine Non-Executive Directors, including one Nominee Director, five Independent Directors, including one Woman Director.

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 subcommittee "Risk Management Committee".

Board of Directors

Board Level Committees

Audit Committee	Nomination & Remuneration Committee	Risk Management Committee	Asset Liability Management Committee	IT Strategy Committee	CSR & Sustainability Committee	Stakeholders Relationship Committee
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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
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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 approved 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



S. Sridhar (Chairman & Non-Executive Director)

- ❖ Former Chairman, **NHB and Central Bank of India**
- ❖ Was associated with the EXIM as executive director



Nirmal Jain (Non-Executive Director)

- ❖ **Founded & led IIFL** since 1995
- ❖ MD of IIFL Finance, parent company



R. Venkataraman (Non-Executive Director)

- ❖ **Co-founder of IIFL** and Joint MD of IIFL Finance
- ❖ Held senior positions at **ICICI and GE Capital** prior to IIFL



Kabir Mathur (Nominee Director)

- ❖ Head of Asia Pacific within the Private Equities Department of **ADIA**
- ❖ Was associated with **KKR, TPG Capital, Citigroup/Salomon Smith Barney**



Monu Ratra (Executive Director & CEO)

- ❖ Mortgage experience of nearly 2 decades
- ❖ Worked with **HDFC Ltd, ICICI Bank & Indiabulls Housing Finance**



Venkataramanan Anantharaman (Independent Director)

- ❖ Chairman of **Transunion CIBIL**, board member at **The Indian Hotels Company, Axis AMC, Ecom Express**
- ❖ Ex-senior advisor to **British International Investment**



Mathew Joseph (Independent Director)

- ❖ Member of Executive Management and Chief Risk Officer with **HDFC**
- ❖ Director in **Tamil Nadu Urban Infrastructure Financial Services, Tamil Nadu Urban Infrastructure Trustee Co, Veritas Finance**
- ❖ Consultant with **World Bank**
- ❖ Advisor in **Lok Capital**, an Impact Fund



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)

- ❖ Economist, Project Manager & India solar energy Team leader at **World Bank**
- ❖ Worked at **International Star Alliance** & advisor to **India Smart Grid Forum**
- ❖ VP, Corp Finance at **Citibank & ABN AMRO**



Mohan Shekhar (Independent Director)

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

Strong Management Depth

2510



Monu Ratra
Executive Director & CEO
Qualification : Qualified Architect & MBA
Experience: HDFC, ICICI, Indiabulls Housing Finance

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Sumit Jhunjunwala
Chief Financial Officer
Qualification : CA
Experience: Poonawalla Fincorp, Srei Equipment Finance, ICICI Bank, Spandana Sphoorty Financial, Airtel

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

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

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Richa Bhardwaj
Chief Compliance Officer
Qualification : M.Sc.
Experience: SBI Card, GE Capital

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Amit Senger
Head of Sales
Qualification : M.Com
Experience: Indiabulls Housing Finance

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

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

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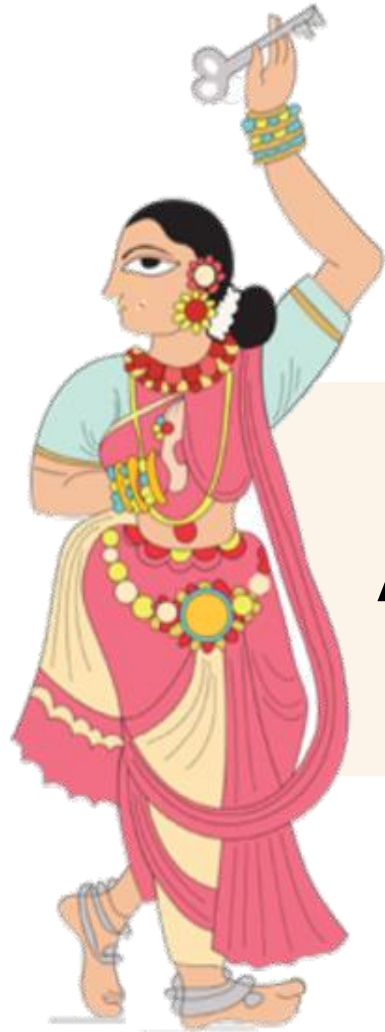
Rachit Gehani
Chief Technology Officer
Qualification : MBA
Experience: SOTC Travel, Deloitte, S&P Capital IQ



Total years of experience



Years with IIFL Home Finance



Awards



Awards



IIFL Home Loans- Excellence in ESG Leadership in BFSI
9th Elets BFSI CXO Awards



IIFL Home Loans
Great Place To Work Certified



Indian CSR Awards by Branch Honchos
She Creates- CSR Initiative of IIFL Home Finance



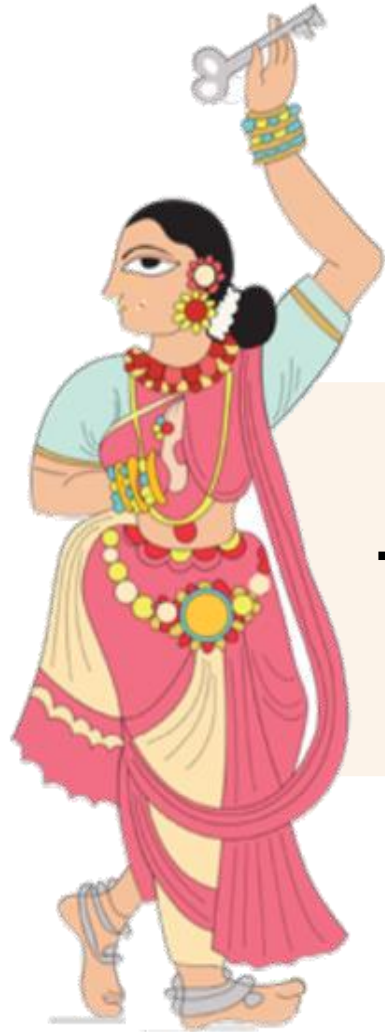
Bharose Ki Keemat: D2C Marketing Campaign
ASSOCHAM Branding & Marketing Awards 2025



Bharose Ki Keemat- Best Video Content in a Digital
Experience Marketing Campaign
Videa Awards and Summit 2025

Notes





Thank You

