April 20, 2024

To
Listing Department,
National Stock Exchange of India Limited,
Exchange Plaza, 5th Floor, Plot no. C-1,
Block G, Bandra Kurla Complex, Bandra (East)
Mumbai 400051

Subject: Submission of Asset Liability Management Statements for the half year ended on March 31, 2024

Dear Sir / Madam,

Pursuant to para 9 of Chapter XVII on Listing of Commercial Paper of SEBI Operational Circular dated August 10, 2021 and amendments thereof, please find enclosed herewith Asset Liability Management Statement ('ALM') for the half year ended on March 31, 2024 submitted to National Housing Bank ('NHB').

Request you to take the same on record.

Thanking you.

For IIFL Home Finance Limited

AJAY KUMAR JAISWAL
Digitally signed by AJAY KUMAR JAISWAL
Date: 2024.04.20 15:15:24 +05'30'

Ajay Jaiswal
Company Secretary
Encl: a/a

[Amount in Lakhs (₹)]

PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Total
Column Code	**C290**	**C291**	**C292**	**C293**	**C294**	**C295**	**C296**	**C297**	**C298**	**C299**	**C300**
A. OUTFLOWS											
1. Capital Funds	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**2634.46**	**2634.46**
a) Equity capital										2634.46	**2634.46**
b) Non-redeemable or perpetual preference capital											**0.00**
c) Others											**0.00**
d) Preference capital - redeemable/non-perpetual											**0.00**
2. Reserves & surplus										642205.43	**642205.43**
3. Gifts, grants, donations & benefactions											**0.00**
4. Notes, bonds & debentures	**693.67**	**300.78**	**8188.92**	**15806.93**	**3591.87**	**7012.93**	**56704.63**	**101516.39**	**179906.80**	**91319.69**	**465042.61**
a) Plain vanilla bonds/debentures	693.67	300.78	8188.92	15806.93	3591.87	7012.93	56704.63	101516.39	179906.80	91319.69	**465042.61**
b) Bonds/debentures with embedded options (including zero-coupon/deep discount bonds)											**0.00**
c) Fixed rate notes											**0.00**
5. Deposits	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
a) Term deposits from public											**0.00**
b) Inter Corporate Deposits (ICDs)											**0.00**
c) Commercial Papers (CPs)											**0.00**
6. Borrowings	**1118.93**	**1071.99**	**5865.79**	**10156.15**	**38637.38**	**67077.66**	**128364.19**	**432327.05**	**329316.66**	**289418.19**	**1303353.99**
a) Term money borrowings	1118.93	1071.99	5865.79	10156.15	28637.38	41305.46	80870.79	290734.46	206598.22	145845.97	**812205.13**
b) Bank borrowings in the nature of WCDL, CC etc.	0.00	0.00	0.00	0.00	10000.00	2000.00	0.00	0.00	0.00	0.00	**12000.00**
c) From RBI, NHB, Govt, & others	0.00	0.00	0.00	0.00	0.00	23772.20	47493.40	141592.59	122718.44	143572.22	**479148.85**
7. Current Liabilities & provisions:	**31556.00**	**27900.00**	**32047.39**	**21639.70**	**0.00**	**1172.53**	**4735.92**	**4328.58**	**0.00**	**7652.68**	**131032.80**
a) Sundry creditors	31556.00	27900.00	32047.39	21639.70	0.00	1172.53	4735.92	4328.58	0.00	7652.68	**131032.80**
b) Expenses payable (other than interest)											**0.00**
c) Advance income received, receipts from borrowers pending adjustment											**0.00**
d) Interest payable on bonds/deposits											**0.00**
e) Provisions for NPAs											**0.00**
f) Provisions (other than for NPAs)											**0.00**
8. Contingent Liabilities	**0.00**	**0.00**	**19049.00**	**22089.00**	**2239.00**	**28562.00**	**24019.00**	**152710.00**	**77544.00**	**0.00**	**326212.00**
a) Letters of credit/guarantees											**0.00**

[Amount in Lakhs (₹)]

PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING											
RESIDUAL MATURITY	**1 day to 7 days**	**8 days to 14 days**	**15 days to 30/31 days (one month)**	**Over one month to 2 months**	**Over 2 months to 3 months**	**Over 3 months to 6 months**	**Over 6 months to 1 year**	**Over 1 year to 3 years**	**Over 3 years and upto 5 years**	**Over 5 years**	**Total**
b) Loan commitments pending disbursal (outflows)	0.00	0.00	19049.00	22089.00	2239.00	28562.00	24019.00	152710.00	77544.00	0.00	**326212.00**
c) Lines of credit committed to other institutions (outflows)											**0.00**
d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted											**0.00**
9. Others (Please specify, if any)										25000.00	**25000.00**
(A) TOTAL OUTFLOWS	**33368.60**	**29272.76**	**65151.10**	**69691.78**	**44468.25**	**103825.11**	**213823.75**	**690882.02**	**586767.46**	**1058230.45**	**2895481.29**
(A_1) CUMULATIVE OUTFLOWS	**33368.60**	**62641.37**	**127792.46**	**197484.25**	**241952.50**	**345777.61**	**559601.36**	**1250483.38**	**1837250.84**	**2895481.29**	
B. INFLOWS											
1. Cash											**0.00**
2. Remittance in transit											**0.00**
3. Balances with banks (in India only)	**36977.18**	**40000.00**	**0.00**	**1508.96**	**5000.00**	**11489.07**	**3281.49**	**8663.72**	**0.00**	**0.00**	**106920.42**
a) Current account	26977.18						464.33				**27441.51**
b) Deposit /short-term deposits	10000.00	40000.00		1508.96	5000.00	11489.07	2817.16	8663.72			**79478.91**
c) Money at call & short notice											**0.00**
4. Investments (net of provisions)	**3.48**	**3.25**	**9832.84**	**637.04**	**12.44**	**27.26**	**5508.69**	**10508.27**	**7788.46**	**24028.42**	**58350.16**
a) Mandatory investments											**0.00**
b) Non Mandatory Listed	0.00	0.00	9826.68	625.13	0.00	0.00	5451.81	10323.24	7665.00	12846.25	**46738.10**
c) Non Mandatory unlisted securities (e.g. shares, etc.)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	5.00	**5.00**
d) Non-mandatory unlisted securities having a fixed term maturity	3.48	3.25	6.17	11.92	12.44	27.26	56.87	185.03	123.46	11177.17	**11607.06**
e) Venture capital units											**0.00**
5. Advances (Performing)	**12172.80**	**11391.01**	**57793.47**	**41710.25**	**43551.09**	**95542.25**	**199862.76**	**647633.29**	**432120.79**	**749989.38**	**2291767.09**
a) Bills of exchange and promissory notes discounted & rediscounted											**0.00**
b) Term loans (only rupee loans)	12172.80	11391.01	57793.47	41710.25	43551.09	95542.25	199862.76	647633.29	432120.79	749989.38	**2291767.09**
c) Corporate loans/short term loans											**0.00**
6. Non-performing loans (May be shown net of the provisions, interest suspense held)	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**22489.16**	**22489.16**
a) Sub-standard											
i) All overdues and instalments of principal falling due during the next three years											**0.00**
ii) Entire principal amount due beyond the next three years	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	22489.16	**22489.16**
b) Doubtful and loss											

[Amount in Lakhs (₹)]

PART-1: STATEMENT OF STRUCTURAL LIQUIDITY AS ON PERIOD ENDING

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Total
i) All instalments of principal falling due during the next five years as also all overdues											**0.00**
ii) Entire principal amount due beyond the next five years											**0.00**
7. Inflows from assets on lease											**0.00**
8. fixed assets (excluding assets on lease)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	215.57	0.00	832.09	**1047.67**
9. Other assets :	**198.32**	**185.58**	**5141.00**	**2418.48**	**709.54**	**1554.75**	**9952.67**	**10551.39**	**7040.21**	**25942.85**	**63694.81**
(a) Intangible assets and items not representing cash inflows.											**0.00**
(b) Other items (such as accrued income, other receivables, staff loans, etc.)	198.32	185.58	5141.00	2418.48	709.54	1554.75	9952.67	10551.39	7040.21	25942.85	**63694.81**
c) Others (Please specify, if any)											**0.00**
10. Lines of credit committed by other institutions (inflows)	0.00	0.00	0.00	25000.00	0.00	0.00	0.00	0.00	0.00	0.00	**25000.00**
11. Bills rediscounted (inflow)											**0.00**
12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)											**0.00**
13. Others (Please specify, if any)									102500.00	223712.00	**326212.00**
(B) TOTAL INFLOWS	**49351.78**	**51579.85**	**72767.31**	**71274.73**	**49273.08**	**108613.34**	**218605.60**	**677572.24**	**549449.46**	**1046993.90**	**2895481.29**
C. Mismatch (B - A)	**15983.18**	**22307.08**	**7616.22**	**1582.94**	**4804.83**	**4788.22**	**4781.85**	**-13309.78**	**-37318.00**	**-11236.55**	**0.00**
D. Cumulative mismatch	**15983.18**	**38290.26**	**45906.48**	**47489.43**	**52294.26**	**57082.48**	**61864.33**	**48554.56**	**11236.55**	**0.00**	
E. Mismatch as % to Outflows (C as % of A)	**47.90%**	**76.20%**	**11.69%**	**2.27%**	**10.81%**	**4.61%**	**2.24%**	**-1.93%**	**-6.36%**	**-1.06%**	
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	**47.90%**	**61.13%**	**35.92%**	**24.05%**	**21.61%**	**16.51%**	**11.06%**	**3.88%**	**0.61%**	**0.00%**	

[Amount in Lakhs (₹)]

PART-2: STATEMENT OF INTEREST RATE SENSITIVITY

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
Column Code	**C301**	**C302**	**C303**	**C304**	**C305**	**C306**	**C307**	**C308**	**C309**	**C310**	**C311**	**C312**
A. OUTFLOWS												
1. Capital Funds	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**2634.46**	**2634.46**
a) Equity capital											2634.46	**2634.46**
b) Non-redeemable or perpetual preference capital												**0.00**
c) Others												**0.00**
d) Preference capital - redeemable/non-perpetual												**0.00**
2. Reserves & surplus												**0.00**
3. Gifts, grants, donations & benefactions											642205.43	**642205.43**
4. Notes, bonds & debentures	**693.67**	**300.78**	**8188.92**	**15806.93**	**3591.87**	**7012.93**	**56704.63**	**101516.39**	**179906.80**	**91319.69**	**0.00**	**465042.61**
a) Floating rate												**0.00**
b) Fixed rate (plain vanilla) including zero coupons	693.67	300.78	8188.92	15806.93	3591.87	7012.93	56704.63	101516.39	179906.80	91319.69		**465042.61**
c) Instruments with embedded options												**0.00**
5. Deposits/Borrowings	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
a) Deposits												
i) Fixed rate												**0.00**
ii) Floating rate												**0.00**
b) ICDs												**0.00**
6. Borrowings	**23542.00**	**1000.00**	**48948.28**	**12150.13**	**142780.95**	**297439.57**	**239211.29**	**233072.16**	**143423.06**	**161787.02**	**0.00**	**1303354.45**
a) Term money borrowings	23542.00	1000.00	48948.28	12150.13	132780.95	271667.37	191717.89	91479.57	20704.61	18214.81		**812205.60**
b) Bank borrowings in the nature of WCDL, CC etc.	0.00	0.00	0.00	0.00	10000.00	2000.00	0.00	0.00	0.00	0.00		**12000.00**
c) From RBI, NHB, Govt.	0.00	0.00	0.00	0.00	0.00	23772.20	47493.40	141592.59	122718.44	143572.22		**479148.85**
d) From Others												
i) Fixed rate												**0.00**
ii) Floating rate												**0.00**
7. Current Liabilities & provisions:	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**261.11**	**0.00**	**6568.36**	**124203.33**	**131032.80**
a) Sundry creditors	0.00	0.00	0.00	0.00	0.00	0.00	0.00	261.11	0.00	6568.36	124203.33	**131032.80**
b) Expenses payable												**0.00**
c) Swap adjustment a/c.												**0.00**
d) Advance income received/receipts from borrowers pending adjustment												**0.00**
e) Interest payable on bonds/deposits												**0.00**
f) Provisions												**0.00**
8. Repos/ bills rediscounted/forex swaps (Sell / Buy)												**0.00**
9. Contingent Liabilities	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**
a) Letters of credit/guarantees												**0.00**

[Amount in Lakhs (₹)]

PART-2: STATEMENT OF INTEREST RATE SENSITIVITY

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
b) Loan commitments pending disbursal (outflows)												**0.00**
c) Lines of credit committed to other institutions (outflows)												**0.00**
d) Outflows on account of forward exchange contracts, rupee/dollar swap & bills rediscounted												**0.00**
10. Others (Please specify, if any)												**0.00**
(A) TOTAL OUTFLOWS	**24235.67**	**1300.78**	**57137.19**	**27957.05**	**146372.82**	**304452.50**	**295915.92**	**334849.67**	**323329.86**	**259675.07**	**769043.23**	**2544269.76**
(A-1) CUMULATIVE OUTFLOWS	**24235.67**	**25536.45**	**82673.64**	**110630.69**	**257003.51**	**561456.01**	**857371.93**	**1192221.60**	**1515551.46**	**1775226.53**	**2544269.76**	
B. INFLOWS												
1. Cash												**0.00**
2. Remittance in transit												**0.00**
3. Balances with banks (in India only)	**10000.25**	**50000.00**	**0.00**	**1508.96**	**0.00**	**6489.07**	**2817.16**	**8663.72**	**0.00**	**0.00**	**27441.51**	**106920.67**
a) Current account											27441.51	**27441.51**
b) Deposit /short-term deposits	10000.25	50000.00	0.00	1508.96	0.00	6489.07	2817.16	8663.72	0.00	0.00		**79479.16**
c) Money at call & short notice												**0.00**
4. Investments (net of provisions)	**657.07**	**0.00**	**0.00**	**625.13**	**0.00**	**0.00**	**5041.50**	**10323.24**	**7665.00**	**12846.25**	**21192.00**	**58350.18**
a) Fixed income securities (e.g. govt. securities, zero coupon bonds, bonds, debentures, cumulative, non-cumulative, redeemable preference shares, etc.)	657.07	0.00	0.00	625.13	0.00	0.00	5041.50	10323.24	7665.00	12846.25	21187.00	**58345.18**
b) Floating rate securities												**0.00**
c) Equity shares, convertible preference shares, shares of subsidiaries/joint ventures, venture capital units.											5.00	**5.00**
5. Advances (Performing)	**2127876.72**	**355.05**	**2078.34**	**2077.58**	**6966.38**	**24262.44**	**64467.73**	**38908.29**	**0.00**	**0.00**	**24813.68**	**2291806.21**
a) Bills of exchange and promissory notes discounted & rediscounted												**0.00**
b) Term loans (only rupee loans)												
i) Fixed Rate												**0.00**
ii) Floating Rate	2127876.72	355.05	2078.34	2077.58	6966.38	24262.44	64467.73	38908.29	0.00	0.00	24813.68	**2291806.21**
c) Corporate loans/short term loans												**0.00**
6. Non-performing loans (May be shown net of the provisions, interest suspense and claims received from ECGC)	**18965.46**	**1.43**	**79.59**	**113.32**	**134.04**	**644.19**	**1804.43**	**746.69**	**0.00**	**0.00**	**0.00**	**22489.16**
a) Sub-standard												
i) All overdues and instalments of principal falling due during the next three years												**0.00**
ii) Entire principal amount due beyond the next three years	18965.46	1.43	79.59	113.32	134.04	644.19	1804.43	746.69	0.00	0.00	0.00	**22489.16**

[Amount in Lakhs (₹)]

PART-2: STATEMENT OF INTEREST RATE SENSITIVITY

RESIDUAL MATURITY	1 day to 7 days	8 days to 14 days	15 days to 30/31 days (one month)	Over one month to 2 months	Over 2 months to 3 months	Over 3 months to 6 months	Over 6 months to 1 year	Over 1 year to 3 years	Over 3 years and upto 5 years	Over 5 years	Non-sensitive	Total
b) Doubtful and loss												
i) All instalments of principal falling due during the next five years as also all overdues												**0.00**
ii) Entire principal amount due beyond the next five years												**0.00**
7. Inflows from assets on lease												**0.00**
8. fixed assets (excluding assets on lease)	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	1047.67	**1047.67**
9. Other assets :	**37469.67**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**0.00**	**26186.21**	**63655.88**
(a) Intangible assets and items not representing cash inflows.												**0.00**
(b) Other items (such as accrued income, other receivables, staff loans, etc.)	37469.67	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	0.00	26186.21	**63655.88**
c) Others (Please specify, if any)												**0.00**
10. Lines of credit committed by other institutions (inflows)												**0.00**
11. Bills rediscounted (inflow)												**0.00**
12. Inflows on account of forward exchange contracts, dollar/rupee swaps (sell/buy)												**0.00**
13. Others (Please specify, if any)												**0.00**
(B) TOTAL INFLOWS	**2194969.17**	**50356.48**	**2157.93**	**4324.98**	**7100.41**	**31395.70**	**74130.82**	**58641.94**	**7665.00**	**12846.25**	**100681.06**	**2544269.76**
C. Mismatch (B - A)	**2170733.49**	**49055.71**	**-54979.26**	**-23632.07**	**-139272.40**	**-273056.80**	**-221785.10**	**-276207.72**	**-315664.86**	**-246828.82**	**-668362.17**	**0.00**
D. Cumulative mismatch	**2170733.49**	**2219789.20**	**2164809.94**	**2141177.87**	**2001905.47**	**1728848.67**	**1507063.57**	**1230855.85**	**915190.99**	**668362.17**	**0.00**	
E. Mismatch as % to Outflows (C as % of A)	**8956.77%**	**3771.27%**	**-96.22%**	**-84.53%**	**-95.15%**	**-89.69%**	**-74.95%**	**-82.49%**	**-97.63%**	**-95.05%**	**-86.91%**	
F. Cumulative Mismatch as % to Cumulative Outflows (D as % to A1)	**8956.77%**	**8692.63%**	**2618.50%**	**1935.43%**	**778.94%**	**307.92%**	**175.78%**	**103.24%**	**60.39%**	**37.65%**	**0.00%**	