

May 15, 2024

To,
The Manager,
Listing Department
National Stock Exchange of India Ltd.
Exchange Plaza, 5 Floor, Plot C/1, G Block,
Bandra - Kurla Complex,
Bandra (E), Mumbai 400 051.

Subject: Intimation for exercise of Call option and Record Date

Dear Sir/Madam,

Pursuant to the provisions of Regulation 51 of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, ("the Listing Regulations") read with Regulation 15 of Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 and any other provision as may be applicable, we hereby enclose the copy of the notice sent to the eligible debenture holders regarding the Company's intent to exercise the Call Option of the following Non-Convertible Debenture bearing the ISIN (as mentioned below):

S. No.	ISIN	Description of Securities
1.	INE477L08139	Unsecured Redeemable Non-Convertible Subordinated Debentures IIFL MLD-2028 Series UA3. Date of Maturity - 11/08/2028

Further, pursuant to Regulation 60(2) of the Listing Regulations, we hereby inform you that the Company has fixed record date for the purpose of redemption of the said NCDs pursuant to the exercise of the call option by the Company, as per the terms of the issue of NCDs. The details of the NCDs and the record date are as follows:

Sr. No.	Security Description	ISIN	Record Date	Date of Redemption (by way of exercise call option)
1.	Unsecured Redeemable Non-Convertible Subordinated Debentures	INE477L08139	May 27, 2024	June 12, 2024

The redemption of NCDs will be in accordance with the provisions of the Issuance documents.

The copy of the notice sent to the eligible debenture holders can also be accessed on the website of the Company, i.e. <https://www.iiflhomeloans.com/corporate-announcement>

Kindly take the same on record and oblige.

Thanking You,

Yours faithfully,
For IIFL Home Finance Limited

Ajay Jaiswal
Company Secretary
Email id: secretarialhfc@iiflhomeloans.com

IIFL Home Finance Limited

Corporate Identity Number: U65993MH2006PLC166475

Corporate Office: Plot No. 98, Udyog Vihar, Phase -IV, Gurgaon - 122015 (Haryana)

Registered Office: IIFL House, Sun Infotech Park, Road No. 16V Plot No. B-23, MIDC, Thane Industrial Area, Wagle Estate, Thane- 400604

Tel: (91-124) 478 0900 • Email: secretarialhfc@iiflhomeloans.com • Website: iiflhomeloans.com

Notice

To,

Eligible Debenture Holder(s),

Catalyst Trusteeship Limited,
GDA House, First Floor, Plot No. 85, Bhusari
Colony (Right), Kothrud, Pune- 411038.
("Debenture Trustee")

Link Intime India Private Limited,
C 101, 247 Park, LBS Marg,
Vikhroli (West), Mumbai- 400083
("Registrar and Transfer Agent")

Subject: Exercise of Call Option in respect of Unsecured Redeemable Non-Convertible Subordinated Debentures- Series UA3 ("NCDs") issued by the IIFL Home Finance Limited ("the Company")

Dear Sir / Madam,

This Notice is pursuant to terms of the offer document(s) and call option to be exercised by the Company for ISIN (as mentioned below) on the call option date captured herein below. This Call Option Notice is being issued pursuant to and in accordance with Regulation 15 of the Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021 (as amended from time to time).

The details of the call option are as under:

ISIN	Description of securities	Face Value per NCD	Scheduled Redemption Date	Call Option date	Record date	Tentative Redemption Amount* per NCD
INE477L08139	Unsecured Redeemable Non-Convertible Subordinated Debentures-Series UA3	Rs. 10,00,000	August 11, 2028	June 12, 2024	May 27, 2024	Rs. 16,99,130.21

**Call Option price will be paid along with the necessary accrued interest together called as "Redemption amount", if any, as on the date of exercise of the call option. Redemption amount shall be adjusted for applicable taxes, if any.*

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In terms of the offer document for the aforesaid NCDs, the Company has an option to exercise the “Call Option” on or after May 14, 2024. Please note that it is mandatory for the debenture holders to offer their Debentures pursuant to this Call Option.

In view of the above, we wish to inform you that the Company has decided to exercise the “Call Option” and redeem the NCDs in full on June 12, 2024, along with final interest due.

The Record date for the purpose of payment of redemption proceeds on Debentures has been fixed as May 27, 2024. The date of redemption / repayment has been fixed as June 12, 2024. The debenture holders holding such NCDs as on the Record date in the records of Depository(ies) shall be eligible for the redemption amount (“Eligible Debenture Holders”).

The redemption amount shall be paid on Wednesday, June 12, 2024 to eligible debenture holders by crediting such redemption amount to the Bank account appearing in the demat account of respective eligible debenture holders.

The Company shall extinguish all NCDs fully after the payment of redemption amount. No claim shall arise against the Company after the redemption amounts are paid.

Yours Sincerely,

For IIFL Home Finance Limited

Ajay Jaiswal
Company Secretary
Email: secretarialhfc@iiflhomeloans.com

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