

CREDIT RATING OBTAINED BY IIFL HOME FINANCE LIMITED

Credit Rating Agency	Instruments	Ratings
CARE Ratings	Non – Convertible Debentures (NCD)	CARE AA; Stable
ICRA Limited	Commercial Paper Program	[ICRA]A1+ reaffirmed
	Non-convertible Debenture Program	[ICRA]AA/Reaffirmed Stable
	Subordinated Debt program	[ICRA]AA/Reaffirmed Stable
	Long Term Fund Based Bank Lines Program	[ICRA]AA/Reaffirmed Stable
	Long term principal protected market linked debenture program	PP-MLD[ICRA]AA/ Reaffirmed Stable
CRISIL Limited	Total Bank Loan Facilities Rated	CRISIL AA/Stable reaffirmed
	Long Term Principal Protected Market Linked Debentures	CRISIL PP-MLD AAr/ Stable reaffirmed
	Principal Protected Market Linked Non-Convertible Subordinated Debentures	CRISIL PP-MLD AAr/ Stable reaffirmed
	Non Convertible Debentures	CRISIL AA/Stable reaffirmed
	Commercial Paper	CRISIL A1+ reaffirmed
Brickwork Ratings	Secured NCD	BWR AA+/Negative Reaffirmed
	Unsecured Subordinated NCDs	BWR AA+/Negative Reaffirmed
	NCDs	BWR AA+/Negative Reaffirmed