

December 05, 2024

**The Manager,
Listing Department,
BSE Limited,
Phiroze Jeejeebhoy Tower,
Dalal Street,
Mumbai 400 001**

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

Dear Sir/Ma'am,

Subject: Intimation under Regulation 51(2) and 62(2) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 – Statutory Advertisement cum Corrigendum and Press Release for Public Issue of Non-Convertible Debentures.

The Company is proposing to issue NCDs of face value of Rs.1,000 in accordance with Securities and Exchange Board of India (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended from time to time (the “SEBI NCS Regulations”), the applicable provisions of the Companies Act, 2013, as amended from time to time, and rules made thereunder the SEBI Circular no. SEBI/HO/DDHS-PoD1/P/CIR/2023/109 dated August 10, 2021, as amended (“SEBI Master Circular”).

The Issue opens for subscription on Friday, December 6, 2024 and is scheduled to close on Thursday, December 19, 2024*.

**The Tranche I Issue shall remain open for subscription on Working Days from 10:00 a.m. to 5:00 p.m. (Indian Standard Time) during the period as indicated in this Tranche I Prospectus. Our Company may, in consultation with the Lead Managers, consider closing the Tranche I Issue on such earlier date or extended date (subject to a minimum period of two working days and a maximum period of ten working days from the date of opening of this Tranche I Issue and subject to not exceeding thirty days from filing this Tranche I Prospectus with ROC including any extensions), as may be decided by the Board of Directors of our Company or Finance Committee thereof, subject to relevant approvals, in accordance with Regulation 33A of the SEBI NCS Regulations. In the event of an early closure or extension of the Tranche I Issue, our Company shall ensure that notice of the same is provided to the prospective investors through an advertisement in all the newspapers or electronic modes such as online newspapers or website of the issuer or the stock exchange in which pre-issue advertisement for opening of the Tranche I Issue has been given on or before such earlier or initial date of Tranche I Issue closure. On the Tranche I Issue Closing Date, the Application Forms will be accepted only between 10:00 a.m. and 3:00 p.m. (Indian Standard Time) and uploaded until 5:00 p.m. (Indian Standard Time) or such extended time as may be permitted by the Stock Exchange. Further, pending mandate requests for bids placed on the last day of bidding will be validated by 5:00 p.m. (Indian Standard Time). on one Working Day post the Tranche I Issue Closing Date.*

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



In accordance with the provision of and requirement under Section 30 of the Companies Act, 2013 read with Regulation 30(1) of the SEBI NCS Regulations, the Company has published statutory advertisement dated December 4, 2024 in national daily newspaper with wide circulation being Financial Express , Jansatta and Loksatta on December 05, 2024 which contain the disclosures as per Schedule V of the SEBI NCS Regulations (“**Statutory Advertisement**”) and has also issued a corrigendum notice to the Tranche I Prospectus dated December 05, 2024 (“**Corrigendum**”) published along with the Statutory Advertisement. Statutory Advertisement and Corrigendum together referred as (“**Statutory advertisement cum Corrigendum**”).

The Company has issued a press release dated December 05, 2024 (“**Press Release**”).

The Tranche I Prospectus dated November 27, 2024 (“**Tranche I Prospectus**”) filed with RoC, Stock Exchanges and SEBI should be read along with the Corrigendum. Please note that the Tranche I Prospectus shall stand amended only to the extent mentioned in the Corrigendum. Copies of the Statutory advertisement cum Corrigendum and Press Release are annexed herewith as **Annexure A**.

Capitalized terms not defined herein shall have the same meaning as assigned to such terms in the Tranche I Prospectus read with Corrigendum.

The above is for your information, records and dissemination please.

Thanking You,

Yours Faithfully,
For **IIFL Home Finance Limited**



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


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



(Please scan this QR code to
access the prospectus)

This is an advertisement issued, pursuant to Regulation 30(1) of the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended, for information purpose only

IIFL HOME FINANCE LIMITED



IIFL Home Finance Limited (the “Company” or “Issuer”) was incorporated at Mumbai on December 26, 2006 with the name India Infoline Housing Finance Limited under the provisions of the Companies Act, 1956. The name of our Company was changed to **IIFL Home Finance Limited** pursuant to a fresh certificate of incorporation dated on May 2, 2018 issued by the Registrar of Companies, Maharashtra, Mumbai. Our Company is registered with the National Housing Bank (“NHB”) as housing finance company vide registration no. 09.0175.18 dated September 14, 2018. For more information about our Company including details regarding changes in Registered Office, please see “History and Main Objects” on page 143 of the Shelf Prospectus and “General Information” on page 21 of this Tranche I Prospectus.

Registered Office: IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B-23, MIDC Thane Industrial Area, Wagle Estate, Thane – 400 604, Maharashtra, India;

Corporate Office: Plot No. 98, Udyog Vihar Phase – IV, Gurgaon – 122015, Haryana, India; **Tel:** +91 124 4754 600 | **CIN:** U65993MH2006PLC166475; **PAN:** AABC16154K; **Website:** www.iiflhomeloans.com; **Email:** hfcinvestors@iiflhomeloans.com

Company Secretary and Compliance Officer: Ajay Jaiswal; **Tel:** 0124 4780964; **Email:** hfcinvestors@iiflhomeloans.com | **Chief Financial Officer:** Gaurav Seth; **Tel:** + 91 124 4754 600; **Email:** iihf.accounts@iiflhomeloans.com

Link to Download Abridged Prospectus: www.iiflhomeloans.com/abridged-prospectus-2024

OUR PROMOTER: IIFL Finance Limited; **Tel:** +91 22 6788 1000; **Email id:** governance@iifl.com. For further details see “Our Promoters” on page 165 of the Shelf Prospectus.

THE ISSUE

PUBLIC ISSUE BY THE COMPANY OF UPTO 50,00,000 SECURED, RATED, LISTED, REDEEMABLE, NON-CONVERTIBLE DEBENTURES OF FACE VALUE 1,000 EACH (“NCDs” OR “DEBENTURES”), AMOUNTING UP TO ₹ 100 CRORE (“BASE ISSUE SIZE”) WITH AN OPTION TO RETAIN OVER SUBSCRIPTION OF UPTO ₹ 400 CRORE (“GREEN SHOE OPTION”) AGGREGATING UP TO ₹ 500 CRORE (“TRANCHE I ISSUE SIZE” OR “TRANCHE I ISSUE”). THE TRANCHE I ISSUE SIZE IS WITHIN THE SHELF LIMIT OF ₹ 3,000 CRORE AND IS BEING OFFERED BY WAY OF THIS TRANCHE I PROSPECTUS DATED NOVEMBER 27, 2024 CONTAINING INTER ALIA THE TERMS AND CONDITIONS OF TRANCHE I ISSUE (“TRANCHE I PROSPECTUS”), WHICH SHOULD BE READ TOGETHER WITH THE SHELF PROSPECTUS DATED NOVEMBER 27, 2024 (“SHELF PROSPECTUS”) FILED WITH THE ROC, STOCK EXCHANGES AND SEBI. THE SHELF PROSPECTUS AND THIS TRANCHE I PROSPECTUS CONSTITUTES THE PROSPECTUS. THE ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON - CONVERTIBLE SECURITIES) REGULATIONS, 2021, AS AMENDED (THE “SEBI NCS REGULATIONS”), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER AS AMENDED (THE “COMPANIES ACT, 2013”) TO THE EXTENT NOTIFIED AND THE SEBI MASTER CIRCULAR, AS AMENDED FROM TIME TO TIME. THE ISSUE IS NOT UNDERWRITTEN.

CREDIT RATING: ‘CRISIL AA/STABLE’ BY CRISIL RATINGS LIMITED, ‘IND AA/STABLE’ BY INDIA RATINGS & RESEARCH PVT. LTD.					Allotment on First come first serve basis#				
#Allotment in this Issue is required to be made on the basis of date of upload of each application into the electronic book of the Stock Exchange. However, from the date of over subscription and thereafter, the allotments will be made to the applicants on proportionate basis. For further details, refer section titled ‘Issue Related Information’ on page 112 of Tranche I Prospectus.									

ISSUE PROGRAMME***	TRANCHE I ISSUE OPENS ON: FRIDAY, DECEMBER 6, 2024 TRANCHE I ISSUE CLOSURES ON: THURSDAY, DECEMBER 19, 2024									
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***The Tranche I Issue shall remain open for subscription on Working Days from 10:00 a.m. to 5:00 p.m. (Indian Standard Time) during the period as indicated in this Tranche I Prospectus. Our Company may, in consultation with the Lead Managers, consider closing the Tranche I Issue on such earlier date or extended date (subject to a minimum period of two working days and a maximum period of ten working days from the date of opening of this Tranche I Issue and subject to not exceeding thirty days from filing this Tranche I Prospectus with ROC including any extensions), as may be decided by the Board of Directors of our Company or Finance Committee thereof, subject to relevant approvals, in accordance with Regulation 33A of the SEBI NCS Regulations. In the event of an early closure or extension of the Tranche I Issue, our Company shall ensure that notice of the same is provided to the prospective investors through an advertisement in all the newspapers or electronic modes such as online newspapers or website of the issuer or the stock exchange in which pre-issue advertisement for opening of the Tranche I Issue has been given on or before such earlier or initial date of Tranche I Issue closure. On the Tranche I Issue Closing Date, the Application Forms will be accepted only between 10:00 a.m. and 3:00 p.m. (Indian Standard Time) and uploaded until 5:00 p.m. (Indian Standard Time) or such extended time as may be permitted by the Stock Exchange. Further, pending mandate requests for bids placed on the last day of bidding will be validated by 5:00 p.m. (Indian Standard Time), on one Working Day post the Tranche I Issue Closing Date. For further details please refer to the section titled “General Information” on page 21 of this Tranche I Prospectus.


Tenure (Days/Months)	24 Months			36 months		60 months		84 months	
Nature Series	I	II	III	IV*	Secured V	VI	VII	VIII	IX
Frequency of Interest Payment	Annual	NA	Monthly	Annual	NA	Monthly	Annual	NA	Annual
Minimum Application	10 NCDs (₹ 10,000) (across all Series of NCDs) in multiples of 1 NCD after minimum lot size								
In multiples, of	₹ 1,000								
Issue Price of NCDs (₹/NCD)	₹ 1,000								
Face Value of NCDs (₹/NCD)	Through Various Series available								
Mode of Interest Payment/Redemption	Fixed								
Coupon rate % Per Annum	8.85%	NA	8.65%	9.00%	NA	8.90%	9.25%	NA	9.25%
Effective Yield % Per Annum	8.85%	8.85%	9.00%	9.00%	9.00%	9.27%	9.25%	9.25%	9.25%
Redemption Amount of ₹ 1,000	₹ 1,000	₹ 1,184.85	₹ 1,000	₹ 1,000	₹ 1,295.20	₹ 1,000	₹ 1,000	₹ 1,557	₹ 1,000
Coupon Type	Not Applicable								
Put and Call Option	The date on which the Board of Directors or the Finance Committee approves the Allotment of the NCDs for the relevant Tranche Issue or such date as may be determined by the Board of Directors thereof and notified to the Designated Stock Exchange. The actual Allotment of NCDs may take place on a date other than the Deemed Date of Allotment. All benefits relating to the NCDs including interest on NCDs shall be available to the Debenture Holders from the Deemed Date of Allotment.								
Deemed Date of Allotment									

ASBA*

Simple, Safe, Smart way of Application!!!

*Applications Supported by Blocked Amount (“ASBA”) is a better way of applying to issues by simply blocking the fund in the bank account. For further details, check section on ASBA.

Mandatory in public issues from October 01, 2018. No cheque will be accepted.



UPI Now available in ASBA for Retail Individual Investors. Bidders are required to ensure that the bank account used for bidding is linked to their PAN

UPI-Now available in ASBA for Retail Individual Investors. Investors bidding using the UPI Mechanism are required to ensure that they use only their own bank account linked UPI ID to make an application in the Issue and for submitting bids upto an application value 5,00,000, applying through Designated Intermediaries, SCSBs or through the BSE Direct App/NSEgoBID/Web interface of stock exchanges or any other permitted methods. For details of the ASBA and UPI Process, refer to details given in the Application Form and also refer to the section “Issue Procedure” beginning on page 112 of Tranche I Prospectus. List of banks supporting UPI is also available on the website of SEBI at www.sebi.gov.in, HDFC Bank Limited has been appointed as Sponsor Bank for the Tranche I Issue, in accordance with the requirement of the SEBI Master Circular dated May 22 2024 as amended.

*Our Company shall allocate and allot Series IV NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series.

- With respect to Series where interest is to be paid on an annual basis, relevant interest will be paid on each anniversary of the Deemed Date of Allotment on the facevalue of the NCDs. The last interest payment under annual Series will be made at the time of redemption of the NCDs.
- With respect to Series where interest is to be paid on monthly basis, relevant interest will be paid on the first date of every month on the face value of the NCDs. The last interest payment under monthly Series will be made at the time of redemption of the NCDs. For the first interest payment for NCDs under the monthly options, interest from the Deemed Date of Allotment till the last day of the subsequent month will be clubbed and paid on the first day of the month next to that subsequent month.
- Subject to applicable tax deducted at source, if any.

NCD ALLOTMENT WILL BE MADE IN DEMATERIALIZED FORM ONLY. ALLOTMENT IN CONSULTATION WITH THE LEAD MANAGERS AND THE DESIGNATED STOCK EXCHANGE SHALL BE MADE ON THE BASIS OF THE DATE OF UPLOAD OF EACH APPLICATION INTO THE ELECTRONIC PLATFORM OF THE STOCK EXCHANGES, IN EACH PROPORTION SUBJECT TO THE ALLOCATION RATIO HOWEVER FROM THE DATE OF OVER SUBSCRIPTION AND THEREAFTER, THE ALLOTMENT SHALL BE MADE TO THE APPLICANTS ON PROPORTIONATE BASIS AS INDICATED AT THE SECTION TITLED “ISSUE PROCEDURE - BASIS OF ALLOTMENT AT PAGE 169 OF TRANCHE I PROSPECTUS.

INFORMATION REQUIRED UNDER SECTION 30 OF COMPANIES ACT, 2013:

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: For information on the main objects of our Company, see “History and Main Objects” on page 143 of the Shelf Prospectus and Clause III of the Memorandum of Associations of our company. The Memorandum of Association of the Company is a document for inspection in relation to Tranche I Issue. For details regarding the Material Contracts and Documents for inspection, see the section titled “Material Contracts and Documents for Inspection” on page 173 of the Tranche I Prospectus.

LIABILITY OF MEMBERS: Limited by shares.

AMOUNT OF SHARE CAPITAL OF THE COMPANY AND CAPITAL STRUCTURE AS ON SEPTEMBER 30, 2024: The Authorised Share Capital of the Company is ₹ 152,00,00,000 divided into 15,20,00,000 Equity Shares of ₹ 10 each. The Issued, Subscribed and Paid-Up Share Capital is ₹ 26,34,46,380 divided into 2,63,44,638 Equity Shares of face value ₹ 10 each. For information on the shared capital of our Company, see “Capital Structure” on Page 67 of the Shelf Prospectus.

NAMES OF THE SIGNATORIES AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF SHARES SUBSCRIBED BY THEM AT THE TIME OF SIGNING THE MEMORANDUM OF ASSOCIATION: Given are the names of the signatories of the Memorandum of Association of the Company and the number of the equity shares subscribed of the face value ₹ 10 each by them at the time of signing of Memorandum of Association. India Infoline Limited was allotted 19,99,400 equity shares of ₹ 10 each and Mr. Chintan Modi, Mr. Harshad Apte, Mr. R. Mohan, Mr. Anshu Agarwal, Mr. Nimish Mehta and Mr. Kapil Krishnan as nominees of India Infoline Limited were allotted 100 equity shares each at the time of incorporation of the Company aggregating to 20,00,000 equity shares of face value of ₹ 10 each.

LISTING (“NSE” and “BSE” or “Stock Exchange”): Our Company has received an in-principle approval from BSE vide its letter no. DCS/HB/PI-BOND/23/24-25 dated October 14, 2024 and NSE vide its letter no. NSE/LIST/D/2024/0320 dated October 11, 2024. NSE shall be the Designated Stock Exchange for the Issue.

GENERAL RISKS: Investment in non-convertible securities is risky and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their own examination of the Issuer and the Issue, including the risks involved in it. Specific attention of the Investors is invited to the chapters “Risk Factors” on page 22 of the Shelf Prospectus and “Material Developments” on page 46 of this Tranche I Prospectus, respectively, before making an investment in such Tranche I Issue. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor’s decision to purchase such securities. This Tranche I Prospectus has not been and will not be approved by any regulatory authority in India, including the Securities and Exchange Board of India (“SEBI”), the Reserve Bank of India (“RBI”), any registrar of companies or any Stock Exchanges in India nor do they guarantee the accuracy or adequacy of this document.

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE should not in anyway be deemed or construed that the Offer Document has been cleared or approved by BSE nor does it certify the correctness or completeness of any of the contents of the Prospectus. The investors are advised to refer to the offer document/draft offer document for the full text of the disclaimer clause of the BSE.

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in anyway be deemed or construed that the Draft Offer Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to the Prospectus for the full text of the “Disclaimer Clause of NSE.”

DISCLAIMER CLAUSE OF USE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the BSE to use their network and software of the Online system should not in any way be deemed or construed as compliance with various statutory requirements approved by the Exchange, nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements; nor does it take any responsibility for the financial or other soundness of the Company, its promoters, its management or any scheme or project of the Company. It is also to be distinctly understood that the approval given by the Exchange is only to use the software for participating in system of making application process.

DISCLAIMER CLAUSE OF USE OF NSE ELECTRONIC PLATFORM: It is also to be distinctly understood that the approval given by the Exchange is only to use the software for participating in system of making application process. It is to be distinctly understood that the permission given by the NSE to use their network and online platform for facilitating applications for public issue of NCDs shall not in any way be deemed or construed as compliance with various statutory and other requirements by the Company, LMs, etc., are cleared or approved by NSE, nor does it warrant in any manner, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements nor does it take any responsibility for the financial or other soundness of the Issuer, its promoters, its management or any scheme or projects of the Issuer. It is also to be distinctly understood that the approval given by NSE should not in anyway be deemed or construed that the prospectus has been cleared or approved by NSE, nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of the Prospectus; nor does it warrant that the securities will be listed or will continue to be listed on NSE.

CREDIT RATING: The NCDs proposed to be issued under this Issue have been rated “CRISIL AA/Stable (pronounced as CRISIL, double A rating with Stable outlook)” for an amount of ₹ 3,000 Crore by CRISIL, vide their rating letter dated September 30, 2024, revaluated vide letter dated November 21, 2024 read with the rating rationale dated September 30, 2024 and updated rating rationale as on November 26, 2024 and “IND AA/Stable” for an amount of ₹ 3,000 Crore by India Ratings vide their rating letter dated September 9, 2024 revaluated vide letter dated November 25, 2024 read with rating rationale dated September 9, 2024 and updated rationale dated November 14, 2024.








NOTICE TO INVESTORS: CORRIGENDUM NOTICE TO THE TRANCHE I PROSPECTUS DATED NOVEMBER 27, 2024 ISSUED TO THE PUBLIC (“CORRIGENDUM”)

This Corrigendum should be read along with the Tranche I Prospectus dated November 27, 2024 (“Tranche I Prospectus”) filed with the Registrar of Companies, Mumbai, Maharashtra (“RoC”), Stock Exchanges and SEBI. All capitalized terms used in this notice shall unless the context otherwise requires, have the meanings ascribed in the Tranche I Prospectus. Investors may please note the following amendment to the Tranche I Prospectus:

- The following paragraph B – Rating Covenants, under the head ‘Key covenants of this Tranche I Issue’ in the section titled ‘Issue Structure’, on page 119 of the Tranche I Prospectus, shall stand deleted.
B. Rating Covenants
Company to ensure that the Credit Rating of the NCDs should not fall below two notches from current Credit Rating provided by the Rating Agencies;”

Accordingly, the references to ‘Rating Covenants’ in the Tranche I Prospectus stand deleted pursuant to this Corrigendum.

The above change should be read in conjunction with the Tranche I Prospectus. The information in this Corrigendum supplements the Tranche I Prospectus and updates the information in the Tranche I Prospectus, as applicable. All references to the Tranche I Prospectus shall also include this Corrigendum.

LEAD MANAGERS TO THE ISSUE	REGISTRAR TO THE ISSUE	DEBENTURE TRUSTEE	CREDIT RATING AGENCIES	JOINT STATUTORY AUDITORS	COMPANY SECRETARY AND COMPLIANCE OFFICER		
 <p>TRUST INVESTMENT ADVISORS PRIVATE LIMITED 109/110, Balarama, Bandra Kurla Complex, Bandra East, Mumbai – 400 051 Tel: +91 22 4084 5000 Email: iiflhomefinance.ncd@trustgroup.in Website: www.trustgroup.in Contact Person: Hani Jaiswal</p>	 <p>IIFL CAPITAL SERVICES LIMITED (FORMERLY KNOWN AS IIFL SECURITIES LIMITED) 24th Floor, One Lodha Place, Senapati Bapat Marg, Lower Parel (West) Mumbai – 400 013, Maharashtra, India Tel: +91 22 4646 4728 Email: iiflhome.ncd@iiflcap.com Website: www.iiflcap.com Contact Person: Yogesh Malpani</p>	 <p>LINK INTIME INDIA PRIVATE LIMITED C-101, 247 Park, L.B.S. Marg, Vikhroli West, Mumbai – 400 083 Tel: +91 810 811 4949 Fax: +91 22 4918 6060 Email: iiflhomefinance.ncd2024@linkintime.co.in Investor Grievance Email: iiflhome.ncd2024@linkintime.co.in Website: www.linkintime.co.in Contact Person: Shanti Gopalkrishnan</p>	 <p>CATALYST TRUSTEESHIP LIMITED** Registered Office: GDA House, Plot No. 85, Bhusan Colony (Right), Paud Road, Pune – 411 038 Corporate Office: Unit No-901, 9th Floor, Tower- B, Peninsula Business Park, Senapati Bapat Marg, Lower Parel (W), Mumbai – 400013 Tel: +91 22 4922 0555 Email: ComplianceCTL@Mumbai@ctltrustee.com Website: www.catalysttrustee.com Contact Person: Umesh Salvi</p>	 <p>CRISIL RATINGS LIMITED CRISIL House, Central Avenue, Hiranandani Business Park, Powai, Mumbai – 400 076 Tel: +91 22 3442 3000 Email: crisilratingsdesk@crisil.com Website: www.crisilratings.com Contact Person: Ajit Veloni</p>	 <p>INDIA RATINGS AND RESEARCH PRIVATE LIMITED Woodhardt Tower, West Wing, Level 4 Bandra-Kurla Complex, Bandra, Mumbai - 400 051 Tel: +91 22 – 4000 1700 Email: info@rr@indiaratings.co.in Website: www.indiaratings.co.in Contact Person: Ismail Ahmed</p>	 <p>S.R. Batliboi & Associates LLP, Chartered Accountants 67, Institutional Area, Sector 44, Gurugram, Haryana - 122003 Tel: +91 124 681 6000 Email: srba@srb.in Firm Registration Number: 101049W/E300004</p> <p>M/s Sundaram & Srinivasan, Chartered Accountants New No. 4, Old No. 23, C P Ramaswamy Road, Alwarpet, Chennai- 600 018 Tel: +91 44 2498 8762 Email: ramkumar@sundaramandsrinivasan.com Firm Registration Number: 004207S</p>	<p>Ajay Jaiswal, Company Secretary and Compliance Officer Tel: 0124 4780964 Email: hfcinvestors@iiflhomeloans.com</p> <p>Investor may contact the registrar to the issue or the Company Secretary in case of any pre-issue or post-issue related issues such as non- receipt of Allotment advice, Demat credit or allotted NCDs, refund orders, transfers, or interest on application amount, etc;</p>

Disclaimer of the Issuer: IIFL HOME FINANCE LIMITED (“Company”), subject to market conditions, and other considerations, is proposing a public issue of secured, rated, listed, redeemable, non-convertible debentures and has filed Shelf Prospectus dated November 27, 2024, (“Shelf Prospectus”) and Tranche I Prospectus dated November 27, 2024 (“Tranche I Prospectus”) (collectively the “Prospectus”) with the Registrar of Companies, Maharashtra at Mumbai, BSE Limited (“BSE”), National Stock Exchange of India Limited (“NSE”) (collectively, “Stock Exchanges”) and Securities and Exchange Board of India (“SEBI”). The Prospectus is available on the website of the Company at www.iiflhomeloans.com, on the website of BSE at www.bseindia.com, on the website of NSE at www.nseindia.com, on the website of the lead managers at www.trustgroup.in and www.iiflcap.com, and on the website of SEBI at www.sebi.gov.in. Investors proposing to participate in the Issue should invest only on the basis of the information contained in the Shelf Prospectus and Tranche I Prospectus. Investors should note that investment in the NCDs involves a high degree of risk and for details in relation to the same, refer to the Tranche I Prospectus, including the sections titled “Risk Factors” on page 22 of Shelf Prospectus and “Material Developments” on page 200 of the Shelf Prospectus. Capitalized terms not defined herein shall have the same meaning as assigned to such terms in the Shelf Prospectus and Tranche I Prospectus dated November 27, 2024.

On Behalf of IIFL Home Finance Limited
SD/
Monu Ratra
Executive Director & Chief Executive Officer
(DIN: 07406284)

Place : Mumbai
Date : December 04, 2024

financialexp.eapapr.in

New Delhi



(Please scan the QR code to
visit the prospectus)

This is an advertisement issued, pursuant to Regulation 30(1) of the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended, for information purpose only

IIFL HOME FINANCE LIMITED



IIFL Home Finance Limited (the “Company” or “Issuer”) was incorporated at Mumbai on December 26, 2006 with the name India Infoline Housing Finance Limited under the provisions of the Companies Act, 1956. The name of our Company was changed to **IIFL Home Finance Limited** pursuant to a fresh certificate of incorporation dated on May 2, 2018 issued by the Registrar of Companies, Maharashtra, Mumbai. Our Company is registered with the National Housing Bank (“NHB”) as housing finance company vide registration no. 09.0175.18 dated September 14, 2018. For more information about our Company including details regarding changes in Registered Office, please see “History and Main Objects” on page 143 of the Shelf Prospectus and “General Information” on page 21 of this Tranche I Prospectus.

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Corporate Office: Plot No. 98, Udyog Vihar Phase – IV, Gurgaon – 122015, Haryana, India; **Tel:** +91 124 4754 600 | **CIN:** U65993MH2006PLC166475; **PAN:** AABC161 54K; **Website:** www.iiflhomeloans.com; **Email:** hfcinvestors@iiflhomeloans.com

Company Secretary and Compliance Officer: Ajay Jaiswal; **Tel.:** 0124 4780964; **Email:** hfcinvestors@iiflhomeloans.com | **Chief Financial Officer:** Gaurav Seth; **Tel:** + 91 124 4754 600; **Email:** iihf.accounts@iiflhomeloans.com

Link to Download Abridged Prospectus: www.iiflhomeloans.com/abridged-prospectus-2024

OUR PROMOTER: IIFL Finance Limited; **Tel:** +91 22 6788 1000; **Email id:** governance@iifl.com. For further details see “Our Promoters” on page 165 of the Shelf Prospectus.

THE ISSUE

PUBLIC ISSUE BY THE COMPANY OF UPTO 50,00,000 SECURED, RATED, LISTED, REDEEMABLE, NON- CONVERTIBLE DEBENTURES OF FACE VALUE 1,000 EACH (“NCDs” OR “DEBENTURES”), AMOUNTING UP TO ₹ 100 CRORE (“BASE ISSUE SIZE”) WITH AN OPTION TO RETAIN OVER SUBSCRIPTION OF UPTO ₹ 400 CRORE (“GREEN SHOE OPTION”) AGGREGATING UP TO ₹ 500 CRORE (“TRANCHE I ISSUE SIZE” OR “TRANCHE I ISSUE”). THE TRANCHE I ISSUE SIZE IS WITHIN THE SHELF LIMIT OF ₹ 3,000 CRORE AND IS BEING OFFERED BY WAY OF THIS TRANCHE I PROSPECTUS DATED NOVEMBER 27, 2024 CONTAINING INTER ALIA THE TERMS AND CONDITIONS OF TRANCHE I ISSUE (“TRANCHE I PROSPECTUS”), WHICH SHOULD BE READ TOGETHER WITH THE SHELF PROSPECTUS DATED NOVEMBER 27, 2024 (“SHELF PROSPECTUS”) FILED WITH THE ROC, STOCK EXCHANGES AND SEBI. THE SHELF PROSPECTUS AND THIS TRANCHE I PROSPECTUS CONSTITUTES THE PROSPECTUS. THE ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF THE SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON - CONVERTIBLE SECURITIES) REGULATIONS, 2021, AS AMENDED (THE “SEBI NCS REGULATIONS”), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER AS AMENDED (THE “COMPANIES ACT, 2013”) TO THE EXTENT NOTIFIED AND THE SEBI MASTER CIRCULAR, AS AMENDED FROM TIME TO TIME. THE ISSUE IS NOT UNDERWRITTEN.

CREDIT RATING: “CRISIL AA/STABLE” BY CRISIL RATINGS LIMITED, “IND AA/STABLE” BY INDIA RATINGS & RESEARCH PVT. LTD.

Allotment on First come first serve basis#

#Allotment in this Issue is required to be made on the basis of date of upload of each application into the electronic book of the Stock Exchange. However, from the date of over subscription and thereafter, the allotments will be made to the applicants on proportionate basis. For further details, refer section titled ‘Issue Related Information’ on page 112 of Tranche I Prospectus.

ISSUE PROGRAMME***

TRANCHE I ISSUE OPENS ON: FRIDAY, DECEMBER 6, 2024 | TRANCHE I ISSUE CLOSES ON: THURSDAY, DECEMBER 19, 2024

***The Tranche I Issue shall remain open for subscription on Working Days from 10:00 a.m. to 5:00 p.m. (Indian Standard Time) during the period as indicated in this Tranche I Prospectus. Our Company may, in consultation with the Lead Managers, consider closing the Tranche I Issue on such earlier date or extended date (subject to a minimum period of two working days and a maximum period of ten working days from the date of opening of this Tranche I Issue and subject to not exceeding thirty days from filing this Tranche I Prospectus with ROC including any extensions), as may be decided by the Board of Directors of our Company or Finance Committee thereof, subject to relevant approvals, in accordance with Regulation 33A of the SEBI NCS Regulations. In the event of an early closure or extension of the Tranche I Issue, our Company shall ensure that notice of the same is provided to the prospective investors through an advertisement in all the newspapers or electronic modes such as online newspapers or website of the issuer or the stock exchange in which pre-issue advertisement for opening of the Tranche I Issue has been given on or before such earlier or initial date of Tranche I Issue closure. On the Tranche I Issue Closing Date, the Application Forms will be accepted only between 10:00 a.m. and 3:00 p.m. (Indian Standard Time) and uploaded until 5:00 p.m. (Indian Standard Time) or such extended time as may be permitted by the Stock Exchange. Further, pending mandate requests for bids placed on the last day of bidding will be validated by 5:00 p.m. (Indian Standard Time) on one Working Day post the Tranche I Issue Closing Date. For further details please refer to the section titled “General Information” on page 21 of this Tranche I Prospectus.

Tenure (Days/Months)	24 Months		36 months			60 months			84 months
Nature									
Series	I	II	III	IV*	V	VI	VII	VIII	IX
Frequency of Interest Payment	Annual	NA	Monthly	Annual	NA	Monthly	Annual	NA	Annual
Minimum Application	10 NCDs (₹10,000) (across all Series of NCDs)								
In multiples, of	in multiples of 1 NCD after minimum lot size								
Issue Price of NCDs (₹/NCD)	₹1,000								
Face Value of NCDs (₹/NCD)	₹1,000								
Mode of Interest Payment/Redemption	Through Various Series available								
Coupon rate % Per Annum	8.85%	NA	8.65%	9.00%	NA	8.90%	9.25%	NA	9.25%
Effective Yield % Per Annum	8.85%	8.85%	9.00%	9.00%	9.00%	9.27%	9.25%	9.25%	9.25%
Redemption Amount of ₹1,000	₹1,000	₹1,184.85	₹1,000	₹1,000	₹1,295.20	₹1,000	₹1,000	₹1,557	₹1,000
Coupon Type	Fixed								
Put and Call Option	Not Applicable								
Deemed Date of Allotment	The date on which the Board of Directors or the Finance Committee approves the Allotment of the NCDs for the relevant Tranche Issue or such date as may be determined by the Board of Directors thereof and notified to the Designated Stock Exchange. The actual Allotment of NCDs may take place on a date other than the Deemed Date of Allotment. All benefits relating to the NCDs including interest on NCDs shall be available to the Debenture Holders from the Deemed Date of Allotment.								

ASBA*
Simple, Safe, Smart way of Application!!!

*Applications Supported by Blocked Amount (“ASBA”) is a better way of applying to issues by simply blocking the fund in the bank account. For further details, check section on ASBA.

Mandatory in public Issues from October 01, 2018. No cheque will be accepted.

UPI
UPI-Now available in ASBA for Retail Individual Investors. Bidders are required to ensure that the bank account used for bidding is linked to their PAN

UPI-Now available in ASBA for Retail Individual Investors. Investors bidding using the UPI Mechanism are required to ensure that they use only their own bank account linked UPI ID to make an application in the Issue and for submitting bids upto an application value 5,00,000, applying through Designated Intermediaries, SCSBs or through the BSE Direct App/NSEgoBID/Web Interface of stock exchanges or any other permitted methods. For details of the ASBA and UPI Process, refer to details given in the Application Form and also refer to the section ‘Issue Procedure’ beginning on page 112 of Tranche I Prospectus. List of banks supporting UPI is also available on the website of SEBI at www.sebi.gov.in, HDFC Bank Limited has been appointed as Sponsor Bank for the Tranche I Issue, in accordance with the requirement of the SEBI Master Circular dated May 22 2024 as amended.

*Our Company shall allocate and allot Series IV NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series.

- With respect to Series where interest is to be paid on an annual basis, relevant interest will be paid on each anniversary of the Deemed Date of Allotment on the facevalue of the NCDs. The last interest payment under annual Series will be made at the time of redemption of the NCDs.
- With respect to Series where interest is to be paid on monthly basis, relevant interest will be paid on the first date of every month on the face value of the NCDs. The last interest payment under monthly Series will be made at the time of redemption of the NCDs. For the first interest payment for NCDs under the monthly options, interest from the Deemed Date of Allotment till the last day of the subsequent month will be clubbed and paid on the first day of the month next to that subsequent month.
- Subject to applicable tax deducted at source, if any.

NCD ALLOTMENT WILL BE MADE IN DEMATERIALIZED FORM ONLY. ALLOTMENT IN CONSULTATION WITH THE LEAD MANAGERS AND THE DESIGNATED STOCK EXCHANGE SHALL BE MADE ON THE BASIS OF THE DATE OF UPLOAD OF EACH APPLICATION INTO THE ELECTRONIC PLATFORM OF THE STOCK EXCHANGES, IN EACH PROPORTION SUBJECT TO THE ALLOCATION RATIO HOWEVER FROM THE DATE OF OVER SUBSCRIPTION AND THEREAFTER, THE ALLOTMENT SHALL BE MADE TO THE APPLICANTS ON PROPORTIONATE BASIS AS INDICATED AT THE SECTION TITLED “ISSUE PROCEDURE - BASIS OF ALLOTMENT AT PAGE 169 OF TRANCHE I PROSPECTUS.

INFORMATION REQUIRED UNDER SECTION 30 OF COMPANIES ACT, 2013:

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: For information on the main objects of our Company, see “History and Main Objects” on page 143 of the Shelf Prospectus and Clause III of the Memorandum of Associations of our company. The Memorandum of Association of the Company is a document for inspection in relation to Tranche I Issue. For details regarding the Material Contracts and Documents for Inspection, see the section titled “Material Contracts and Documents for Inspection” on page 173 of the Tranche I Prospectus.

LIABILITY OF MEMBERS: Limited by shares.

AMOUNT OF SHARE CAPITAL OF THE COMPANY AND CAPITAL STRUCTURE AS ON SEPTEMBER 30, 2024: The Authorised Share Capital of the Company is ₹152,00,00,000 divided into 15,20,00,000 Equity Shares of ₹10 each. The Issued, Subscribed and Paid-Up Share Capital is ₹26,34,46,380 divided into 2,63,44,638 Equity Shares of face value ₹10 each. For information on the shared capital of our Company, see “Capital Structure” on Page 67 of the Shelf Prospectus.

NAMES OF THE SIGNATORIES AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF SHARES SUBSCRIBED BY THEM AT THE TIME OF SIGNING THE MEMORANDUM OF ASSOCIATION: Given are the names of the signatories of the Memorandum of Association of the Company and the number of the equity shares subscribed of the face value ₹10 each by them at the time of signing of Memorandum of Association. India Infoline Limited was allotted 19,99,40,000 equity shares of ₹10 each and Mr. Chintan Modi, Mr. Harshad Apté, Mr. R. Mohan, Mr. Anshu Agarwal, Mr. Nimish Mehta and Mr. Kapil Krishan as nominees of India Infoline Limited were allotted 100 equity shares each at the time of incorporation of the Company aggregating to 20,00,000 equity shares of face value of ₹10 each.

LISTING: The NCDs offered through this Shelf Prospectus and relevant Tranche Prospectus are proposed to be listed on National Stock Exchange of India Limited and BSE Limited (“NSE” and “BSE” or “Stock Exchange”). Our Company has received an ‘in-principle’ approval from BSE vide its letter no. DCS/HB/PI-BOND/23/24-25 dated October 14, 2024 and NSE vide its letter no. NSE/LIST/D/2024/0320 dated October 11, 2024. NSE shall be the Designated Stock Exchange for the Issue.

GENERAL RISKS: Investment in non-convertible securities is risky, and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their own examination of the Issuer and the Issue, including the risks involved in it. Specific attention of the investors is invited to the chapters “Risk Factors” on page 22 of the Shelf Prospectus and “Material Developments” on page 46 of this Tranche I Prospectus, respectively, before making an investment in such Tranche I Issue. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor’s decision to purchase such securities. This Tranche I Prospectus has not been and will not be approved by any regulatory authority in India, including the Securities and Exchange Board of India (“SEBI”), the Reserve Bank of India (“RBI”), any registrar of companies or any Stock Exchanges in India nor do they guarantee the accuracy or adequacy of this document.

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE should not in anyway be deemed or construed that the Offer Document has been cleared or approved by BSE nor does it certify the correctness or completeness of any of the contents of the Prospectus. The investors are advised to refer to the offer document/draft offer document for the full text of the disclaimer clause of the BSE.

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Draft Offer Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to the Prospectus for the full text of the “Disclaimer Clause of NSE.”

DISCLAIMER CLAUSE OF USE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the BSE to use their network and software of the Online system should not in any way be deemed or construed as compliance with various statutory requirements approved by the Exchange; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements; nor does it take any responsibility for the financial or other soundness of the Company, its promoters, its management or any scheme or project of the Company. It is also to be distinctly understood that the approval given by the Exchange is only to use the software for participating in system of making application process.

DISCLAIMER CLAUSE OF USE OF NSE ELECTRONIC PLATFORM: It is also to be distinctly understood that the approval given by the Exchange is only to use the software for participating in system of making application process. It is to be distinctly understood that the permission given by the NSE to use their network and online platform for facilitating applications for public issue of NCDs shall not in any way be deemed or construed as compliance with various statutory and other requirements by the Company, LMs, etc.; are cleared or approved by NSE; nor does it warrant in any manner, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements nor does it take any responsibility for the financial or other soundness of the Issuer, its promoters, its management or any scheme or projects of the Issuer. It is also to be distinctly understood that the approval given by NSE should not in anyway be deemed or construed that the prospectus has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of the Prospectus; nor does it warrant that the securities will be listed or will continue to be listed on NSE.

CREDIT RATING: The NCDs proposed to be issued under this Issue have been rated “CRISIL AA/Stable (pronounced as CRISIL double A rating with Stable outlook)” for an amount of ₹3,000 Crore by CRISIL vide their rating letter dated September 30, 2024, revaluated vide rating letter dated November 21, 2024 read with the rating rationale dated September 30, 2024 and updated rating rationale as on November 26, 2024 and “IND AA/Stable” for an amount of ₹3,000 Crore by India Ratings vide their rating letter dated September 9, 2024 revaluated vide letter dated November 25, 2024 read with rating rationale dated September 9, 2024 and updated rationale dated November 14, 2024.

NOTICE TO INVESTORS: CORRIGENDUM NOTICE TO THE TRANCHE I PROSPECTUS DATED NOVEMBER 27, 2024 ISSUED TO THE PUBLIC (“CORRIGENDUM”)

This Corrigendum should be read along with the Tranche I Prospectus dated November 27, 2024 (“Tranche I Prospectus”) filed with the Registrar of Companies, Mumbai, Maharashtra (“RoC”), Stock Exchanges and SEBI. All capitalized terms used in this notice shall unless the context otherwise requires, have the meanings ascribed in the Tranche I Prospectus. Investors may please note the following amendment to the Tranche I Prospectus:

- The following paragraph B - Rating Covenants, under the head ‘Key covenants of this Tranche I Issue’ in the section titled ‘Issue Structure’, on page 119 of the Tranche I Prospectus, shall stand deleted.

***B. Rating Covenants**
Company to ensure that the Credit Rating of the NCDs should not fall below two notches from current Credit Rating provided by the Rating Agencies.”

Accordingly, the references to ‘Rating Covenants’ in the Tranche I Prospectus stand deleted pursuant to this Corrigendum.

The above change should be read in conjunction with the Tranche I Prospectus. The information in this Corrigendum supplements the Tranche I Prospectus and updates the information in the Tranche I Prospectus, as applicable. All references to the Tranche I Prospectus shall also include this Corrigendum.

LEAD MANAGERS TO THE ISSUE		REGISTRAR TO THE ISSUE		DEBENTURE TRUSTEE		CREDIT RATING AGENCIES		JOINT STATUTORY AUDITORS		COMPANY SECRETARY AND COMPLIANCE OFFICER					
 TRUST		 IIFL CAPITAL		 LINK Intime		 CATALYST		 CRISIL Ratings		 India Ratings & Research					
TRUST INVESTMENT ADVISORS PRIVATE LIMITED 109/110, Balarama, Bandra Kurla Complex, Bandra East, Mumbai – 400 051 Tel.: +91 22 4084 5000 Email: iiflhomefinance.ncd@trustgroup.in Website: www.trustgroup.in Contact Person: Hani Jalan		IIFL CAPITAL SERVICES LIMITED (FORMERLY KNOWN AS IIFL SECURITIES LIMITED)* 24th Floor, One Lodha Place, Senapati Bapat Marg, Lower Parel (West), Mumbai – 400 013, Maharashtra, India Tel: +91 22 4646 4728 Email: iiflhome.ncd@iiflcap.com Website: www.iiflcap.com Contact Person: Yogesh Malpani		LINK INTIME INDIA PRIVATE LIMITED C- 101, 247 Park, L.B.S. Marg, Vikhroli West, Mumbai – 400 083 Tel: +91 810 811 4949 Fax: +91 22 4918 6060 Email: iiflhomefinance.ncd2024@linkintime.co.in Investor Grievance Email: iiflhomefinance.ncd2024@linkintime.co.in Website: www.linkintime.co.in Contact Person: Shanti Gopalakrishnan		CATALYST TRUSTEESHIP LIMITED** Registered Office: GDA House, Plot No. 85, Bhusari Colony (Right), Paud Road, Pune – 411038 Corporate Office: Unit No-901, 9th Floor, Tower-B, Peninsula Business Park, Senapati Bapat Marg, Lower Parel (W), Mumbai – 400013 Tel.: +91 22 4922 0555 Email: ComplianceCTL-Mumbai@ctrustee.com Website: www.catalysttrustee.com Contact Person: Umesh Salvi		CRISIL RATINGS LIMITED CRISIL House, Central Avenue, Hiranandani Business Park, Powai, Mumbai – 400 076 Tel: +91 22 3342 3000 Email: crisilratingsdesk@crisil.com Website: www.crisilratings.com Contact Person: Ajit Veloni		INDIA RATINGS AND RESEARCH PRIVATE LIMITED Wockhardt Tower, West Wing, Level 4 Bandra-Kurla Complex, Bandra, Mumbai – 400 051 Tel: +91 22 – 4000 1700 Email: info@irratings.co.in Website: www.indiaratings.co.in Contact Person: Ismail Ahmed		S.R. Batliboi & Associates LLP, Chartered Accountants 67, Institutional Area, Sector 44, Gurgaon, Haryana – 122003 Tel: +91 124 681 6000 Email: srba@srbi.in Firm Registration Number: 101049W/ES00004 M/s Sundaram & Srinivasan, Chartered Accountants New No. 4, Old No. 23, C P Ramaswamy Road, Alwarpet, Chennai- 600 018 Tel: +91 44 2498 8762 Email: ramkumar@sundaramandsrinivasan.com Firm Registration Number: 0042075		Ajay Jaiswal, Company Secretary and Compliance Officer Tel.: 0124 4780964 Email: hfcinvestors@iiflhomeloans.com Investor may contact the registrar to the issue or the Company Secretary in case of any pre-issue or post-issue related issues such as non-receipt of Allotment advice, Demat credit or allotted NCDs, refund orders, transfers, or interest on application amount, etc.	

Disclaimer of the Issuer: IIFL HOME FINANCE LIMITED (“Company”), subject to market conditions, and other considerations, is proposing a public issue of secured, rated, listed, redeemable, non-convertible debentures and has filed Shelf Prospectus dated November 27, 2024, (“Shelf Prospectus”) and Tranche I Prospectus dated November 27, 2024 (“Tranche I Prospectus”) (collectively the “Prospectus”) with the Registrar of Companies, Maharashtra at Mumbai, BSE Limited (“BSE”), National Stock Exchange of India Limited (“NSE”) (collectively “Stock Exchanges”) and Securities and Exchange Board of India (“SEBI”). The Prospectus is available on the website of the Company at www.iiflhomeloans.com, on the website of BSE at www.bseindia.com, on the website of NSE at www.nseindia.com, on the website of the lead managers at www.trustgroup.in and www.iiflcap.com, and on the website of SEBI at www.sebi.gov.in. Investors proposing to participate in the Issue should invest only on the basis of the information contained in the Shelf Prospectus and Tranche I Prospectus. Investors should note that investment in the NCDs involves a high degree of risk and for details in relation to the same, refer to the Tranche I Prospectus, including the sections titled “Risk Factors” on page 22 of the Shelf Prospectus and “Material Developments” on page 200 of the Shelf Prospectus. Capitalised terms not defined herein shall have the same meaning as assigned to such terms in the Shelf Prospectus and Tranche I Prospectus dated November 27, 2024.

On Behalf of IIFL Home Finance Limited
SD/-
Monu Ratna
Executive Director & Chief Executive Officer
(DIN: 07406284)

Place : Mumbai
Date : December 04, 2024



(Release only after this QR code is
viewed in this Tranche I
Prospectus)

This is an advertisement issued, pursuant to Regulation 30(1) of the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended, for information purpose only

IIFL HOME FINANCE LIMITED



IIFL Home Finance Limited (the “Company” or “Issuer”) was incorporated at Mumbai on December 26, 2006 with the name India Infoline Housing Finance Limited under the provisions of the Companies Act, 1956. The name of our Company was changed to **IIFL Home Finance Limited** pursuant to a fresh certificate of incorporation dated on May 2, 2018 issued by the Registrar of Companies, Maharashtra, Mumbai. Our Company is registered with the National Housing Bank (“NHB”) as housing finance company vide registration no. 09.0175.18 dated September 14, 2018. For more information about our Company including details regarding changes in Registered Office, please see “History and Main Objects” on page 143 of the Shelf Prospectus and “General Information” on page 21 of this Tranche I Prospectus.

Registered Office: IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B-23, MIDC Thane Industrial Area, Wagle Estate, Thane – 400 604, Maharashtra, India;

Corporate Office: Plot No. 98, Udyog Vihar Phase – IV, Gurgaon – 122015, Haryana, India; **Tel:** +91 124 4754 600 | **CIN:** U65993MH2006PLC166475; **PAN:** AABCI6154K; **Website:** www.iiflhomeloans.com; **Email:** hfcinvestors@iiflhomeloans.com

Company Secretary and Compliance Officer: Ajay Jaiswal; **Tel.:** 0124 4780964; **Email:** hfcinvestors@iiflhomeloans.com | **Chief Financial Officer:** Gaurav Seth; **Tel:** + 91 124 4754 600; **Email:** iihfl.accounts@iiflhomeloans.com

Link to Download Abridged Prospectus: www.iiflhomeloans.com/abridged-prospectus-2024

OUR PROMOTER: IIFL Finance Limited; **Tel:** +91 22 6788 1000; **Email id:** governance@iifl.com. For further details see “Our Promoters” on page 165 of the Shelf Prospectus.

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Minimum Application	10 NCDs (₹ 10,000) (across all Series of NCDs) in multiples of 1 NCD after minimum lot size								
In multiples, of									
Issue Price of NCDs (₹/NCD)	₹ 1,000								
Face Value of NCDs (₹/NCD)	₹ 1,000								
Mode of Interest Payment/Redemption	Through Various Series available								
Coupon rate % Per Annum	8.85%	NA	8.65%	9.00%	NA	8.90%	9.25%	NA	9.25%
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ASBA*

Simple, Safe, Smart way of Application!!!

*Applications Supported by Blocked Amount (“ASBA”) is a better way of applying to issues by simply blocking the fund in the bank account For further details, check section on ASBA.

Mandatory in public Issues from October 01, 2018. No cheque will be accepted.



UPI-Now available in ASBA for Retail Individual Investors. Bidders are required to ensure that the bank account used for bidding is linked to their PAN

UPI-Now available in ASBA for Retail Individual Investors. Investors bidding using the UPI Mechanism are required to ensure that they use only their own bank account linked UPI ID to make an application in the issue and for submitting bids upto an application value 5,00,000, applying through Designated Intermediaries, SCSSs or through the BSE Direct App/NSegoBID/ Web interface of stock exchanges or any other permitted methods. For details of the ASBA and UPI Process, refer to details given in the Application Form and also refer to the section ‘Issue Procedure’ beginning on page 112 of Tranche I Prospectus. List of banks supporting UPI is also available on the website of SEBI at www.sebi.gov.in, HDFC Bank Limited has been appointed as Sponsor Bank for the Tranche I Issue, in accordance with the requirement of the SEBI Master Circular dated May 22 2024 as amended.

*Our Company shall allocate and allot Series IV NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series.

- With respect to Series where interest is to be paid on an annual basis, relevant interest will be paid on each anniversary of the Deemed Date of Allotment on the facevalue of the NCDs. The last interest payment under annual Series will be made at the time of redemption of the NCDs.
- With respect to Series where interest is to be paid on monthly basis, relevant interest will be paid on the first date of every month on the face value of the NCDs. The last interest payment under monthly Series will be made at the time of redemption of the NCDs. For the first interest payment for NCDs under the monthly options, interest from the Deemed Date of Allotment till the last day of the subsequent month will be clubbed and paid on the first day of the month next to that subsequent month.
- Subject to applicable tax deducted at source, if any.

NCD ALLOTMENT WILL BE MADE IN DEMATERIALIZED FORM ONLY. ALLOTMENT IN CONSULTATION WITH THE LEAD MANAGERS AND THE DESIGNATED STOCK EXCHANGE SHALL BE MADE ON THE BASIS OF THE DATE OF UPLOAD OF EACH APPLICATION INTO THE ELECTRONIC PLATFORM OF THE STOCK EXCHANGES, IN EACH PROPORTION SUBJECT TO THE ALLOCATION RATIO HOWEVER FROM THE DATE OF OVER SUBSCRIPTION AND THEREAFTER, THE ALLOTMENT SHALL BE MADE TO THE APPLICANTS ON PROPORTIONATE BASIS AS INDICATED AT THE SECTION TITLED ‘ISSUE PROCEDURE - BASIS OF ALLOTMENT AT PAGE 169 OF TRANCHE I PROSPECTUS.

INFORMATION REQUIRED UNDER SECTION 30 OF COMPANIES ACT, 2013:

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: For information on the main objects of our Company, see “History and Main Objects” on page 143 of the Shelf Prospectus and Clause III of the Memorandum of Associations of our company. The Memorandum of Association of the Company is a document for inspection in relation to Tranche I Issue. For details regarding the Material Contracts and Documents for inspection, see the section titled “Material Contracts and Documents for Inspection” on page 173 of the Tranche I Prospectus.

LIABILITIES OF MEMBERS: Limited by shares.

AMOUNT OF SHARE CAPITAL OF THE COMPANY AND CAPITAL STRUCTURE AS ON SEPTEMBER 30, 2024: The Authorised Share Capital of the Company is ₹ 152,00,00,000 divided into 15,20,00,000 Equity Shares of ₹ 10 each. The Issued, Subscribed and Paid-Up Share Capital is ₹ 26,34,46,380 divided into 2,63,44,638 Equity Shares of face value ₹ 10 each. For information on the shared capital of our Company, see “Capital Structure” on Page 67 of the Shelf Prospectus.

NAMES OF THE SIGNATORIES AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF SHARES SUBSCRIBED BY THEM AT THE TIME OF SIGNING THE MEMORANDUM OF ASSOCIATION: Given are the names of the signatories of the Memorandum of Association of the Company and the number of the equity shares subscribed of the face value ₹ 10 each by them at the time of signing of Memorandum of Association. India Infoline Limited was allotted 19,99,400 equity shares of ₹ 10 each and Mr. Chintan Modi, Mr. Harshad Apte, Mr. R. Mohan, Mr. Anshu Agarwal, Mr. Nimish Mehta and Mr. Kapil Krishan as nominees of India Infoline Limited were allotted 100 equity shares each at the time of incorporation of the Company aggregating to 20,00,000 equity shares of face value of ₹ 10 each.

LISTING: The NCDs offered through this Shelf Prospectus and relevant Tranche Prospectus are proposed to be listed on National Stock Exchange of India Limited and BSE Limited (“NSE” and “BSE” or “Stock Exchange”). Our Company has received an ‘in-principle’ approval from BSE vide its letter no. DCS/HB/PI-BOND/23/24-25 dated October 14, 2024 and NSE vide its letter no. NSE/LIST/D/2024/0320 dated October 11, 2024. NSE shall be the Designated Stock Exchange for the Issue.

GENERAL RISKS: Investment in non-convertible securities is risky, and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their own examination of the Issuer and the Issue, including the risks involved in it. Specific attention of the Investors is invited to the chapters “Risk Factors” on page 22 of the Shelf Prospectus and “Material Developments” on page 46 of this Tranche I Prospectus, respectively, before making an investment in such Tranche I Issue. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor’s decision to purchase such securities. This Tranche I Prospectus has not been and will not be approved by any regulatory authority in India, including the Securities and Exchange Board of India (“SEBI”), the Reserve Bank of India (“RBI”), any registrar of companies or any Stock Exchanges in India nor do they guarantee the accuracy or adequacy of this document.

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE should not in anyway be deemed or construed that the Offer Document has been cleared or approved by BSE nor does it certify the correctness or completeness of any of the contents of the Prospectus. The investors are advised to refer to the offer document/draft offer document for the full text of the disclaimer clause of the BSE.

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Draft Offer Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to the Prospectus for the full text of the “Disclaimer Clause of NSE.”

DISCLAIMER CLAUSE OF USE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the BSE to use their network and software of the Online system should not in any way be deemed or construed as compliance with various statutory requirements approved by the Exchange; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements; nor does it take any responsibility for the financial or other soundness of the Company, its promoters, its management or any scheme or project of the Company. It is also to be distinctly understood that the approval given by the Exchange is only to use the software for participating in system of making application process.

DISCLAIMER CLAUSE OF USE OF NSE ELECTRONIC PLATFORM: It is also to be distinctly understood that the approval given by the Exchange is only to use the software for participating in system of making application process. It is to be distinctly understood that the permission given by the NSE to use their network and online platform for facilitating applications for public issue of NCDs shall not in any way be deemed or construed as compliance with various statutory and other requirements by the Company, LMs, etc.; are cleared or approved by NSE, nor does it warrant in any manner, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements nor does it take any responsibility for the financial or other soundness of the Issuer, its promoters, its management or any scheme or projects of the Issuer. It is also to be distinctly understood that the approval given by NSE should not in anyway be deemed or construed that the prospectus has been cleared or approved by NSE, nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of the Prospectus; nor does it warrant that the securities will be listed or will continue to be listed on NSE.

CREDIT RATING: The NCDs proposed to be issued under this Issue have been rated “CRISIL AA/STable (pronounced as CRISIL double A rating with Stable outlook)” for an amount of ₹ 3,000 Crore by CRISIL vide their rating letter dated September 30, 2024, revaluated vide letter dated November 21, 2024 read with the rating rationale dated September 30, 2024 and updated rating rationale as on November 26, 2024 and “IND AA/STable” for an amount of ₹ 3,000 Crore by India Ratings vide their rating letter dated September 9, 2024 revaluated vide letter dated November 25, 2024 read with rating rationale dated September 9, 2024 and updated rationale dated November 14, 2024.

NOTICE TO INVESTORS: CORRIGENDUM NOTICE TO THE TRANCHE I PROSPECTUS DATED NOVEMBER 27, 2024 ISSUED TO THE PUBLIC (“CORRIGENDUM”)

This Corrigendum should be read along with the Tranche I Prospectus dated November 27, 2024 (“Tranche I Prospectus”) filed with the Registrar of Companies, Mumbai, Maharashtra (“RoC”), Stock Exchanges and SEBI. All capitalized terms used in this notice shall unless the context otherwise requires, have the meanings ascribed in the Tranche I Prospectus. Investors may please note the following amendment to the Tranche I Prospectus:

- The following paragraph B - Rating Covenants, under the head ‘Key covenants of this Tranche I Issue’ in the section titled “Issue Structure”, on page 119 of the Tranche I Prospectus, shall stand deleted.

‘B. Rating Covenants
Company to ensure that the Credit Rating of the NCDs should not fall below two notches from current Credit Rating provided by the Rating Agencies.’

Accordingly, the references to ‘Rating Covenants’ in the Tranche I Prospectus stand deleted pursuant to this Corrigendum.

The above change should be read in conjunction with the Tranche I Prospectus. The information in this Corrigendum supplements the Tranche I Prospectus and updates the information in the Tranche I Prospectus, as applicable. All references to the Tranche I Prospectus shall also include this Corrigendum.

LEAD MANAGERS TO THE ISSUE		REGISTRAR TO THE ISSUE	DEBENTURE TRUSTEE	CREDIT RATING AGENCIES		JOINT STATUTORY AUDITORS	COMPANY SECRETARY AND COMPLIANCE OFFICER
 TRUST INVESTMENT ADVISORS PRIVATE LIMITED 109/110, Balarama, Bandra Kurla Complex, Bandra East, Mumbai – 400 051 Tel.: +91 22 4084 5000 Email: iiflhomefinance.ncd@trustgroup.in Website: www.trustgroup.in Contact Person: Hani Jalan	 IIFL CAPITAL SERVICES LIMITED (FORMERLY KNOWN AS IIFL SECURITIES LIMITED)* 24th Floor, One Lodha Place, Senapati Bapat Marg, Lower Parel (West), Mumbai – 400 013, Maharashtra, India Tel: +91 22 4646 4728 Email: iiflhome.ncd@iiflcap.com Website: www.iiflcap.com Contact Person: Yogesh Malpani	 LINK INTIME INDIA PRIVATE LIMITED C- 101, 247 Park, L.B.S. Marg, Vikhroli West, Mumbai – 400 083 Tel: +91 810 811 4949 Fax: +91 22 4918 6060 Email: iiflhomefinance.ncd2024@linkintime.co.in Investor Grievance Email: iiflhomefinance.ncd2024@linkintime.co.in Website: www.linkintime.co.in Contact Person: Shanti Gopalkrishnan	 CATALYST TRUSTEESHIP LIMITED** Registered Office: GDA House, Plot No. 85, Bhusari Colony (Right), Paud Road, Pune – 411038 Corporate Office: Unit No-901, 9th Floor, Tower-B, Peninsula Business Park, Senapati Bapat Marg, Lower Parel (W), Mumbai – 400013 Tel.: +91 22 4922 0555 Email: ComplianceCTL-Mumbai@ctttrustee.com Website: www.catalysttrustee.com Contact Person: Umesh Salvi	 CRISIL RATINGS LIMITED CRISIL House, Central Avenue, Hiranandani Business Park, Powai, Mumbai – 400 076 Tel: +91 22 3342 3000 Email: crisilratingsdesk@crisil.com Website: www.crisilratings.com Contact Person: Ajit Velonie	 INDIA RATINGS AND RESEARCH PRIVATE LIMITED Wockhardt Tower, West Wing, Level 4 Bandra-Kurla Complex, Bandra, Mumbai - 400 051 Tel: +91 22 – 4000 1700 Email: info@rr@indiaratings.co.in Website: www.indiaratings.co.in Contact Person: Ismail Ahmed	S.R. Batliboi & Associates LLP, Chartered Accountants 67, Institutional Area, Sector 44, Gurgaon, Haryana - 122003 Tel: +91 124 681 6000 Email: srba@srbl.in Fire Registration Number: 101049W/E300004 M/s Sundaram & Srinivasan, Chartered Accountants New No. 4, Old No. 23, C P Ramaswamy Road, Alwarpet, Chennai- 600 018 Tel: +91 44 2498 8762 Email: ramkumar@sundaramandsrinivasan.com Firm Registration Number: 004207S	Ajay Jaiswal, Company Secretary and Compliance Officer Tel.: 0124 4780964 Email: hfcinvestors@iiflhomeloans.com Investor may contact the registrar to the issue or the Company Secretary in case of any pre-issue or post-issue related issues such as non-receipt of Allotment advice, Demat credit or allotted NCDs, refund orders, transfers, or interest on application amount, etc.

Disclaimer of the Issuer: IIFL HOME FINANCE LIMITED (“Company”), subject to market conditions, and other considerations, is proposing a public issue of secured, rated, listed, redeemable, non-convertible debentures and has filed Shelf Prospectus dated November 27, 2024, (“Shelf Prospectus”) and Tranche I Prospectus dated November 27, 2024 (“Tranche I Prospectus”) (collectively the “Prospectus”) with the Registrar of Companies, Maharashtra at Mumbai, BSE Limited (“BSE”), National Stock Exchange of India Limited (“NSE”) (collectively, “Stock Exchanges”) and Securities and Exchange Board of India (“SEBI”). The Prospectus is available on the website of the Company at www.iiflhomeloans.com, on the website of BSE at www.bseindia.com, on the website of NSE at www.nseindia.com, on the website of the lead managers at www.trustgroup.in and www.iiflcap.com, and on the website of SEBI at www.sebi.gov.in. Investors proposing to participate in the Issue should invest only on the basis of the information contained in the Shelf Prospectus and Tranche I Prospectus. Investors should note that investment in the NCDs involves a high degree of risk and for details in relation to the same, refer to the Tranche I Prospectus, including the sections titled “Risk Factors” on page 22 of Shelf Prospectus and “Material Developments” on page 200 of the Shelf Prospectus. Capitalised terms not defined herein shall have the same meaning as assigned to such terms in the Shelf Prospectus and Tranche I Prospectus dated November 27, 2024.

Place : Mumbai
Date : December 04, 2024

On Behalf of IIFL Home Finance Limited
SD/-
Monu Ratra
Executive Director & Chief Executive Officer
(DIN: 07406284)



IIFL Home Finance Limited to raise up to ₹ 100 crore with an option to retain oversubscription of up to ₹ 400 crore aggregating up to ₹ 500 crore through Tranche I Prospectus dated November 27, 2024[#]

Tranche I Issue Opens on December 6, 2024 and closes on December 19, 2024***

Coupon Rate Upto 9.25% p.a.; Effective Yield Up to 9.27% p.a.**

- Public issue of secured, rated, listed, redeemable non-convertible debentures (“NCDs”) of face value and Issue price of ₹ 1,000 each
- The Tranche I Issue includes a base Issue size of ₹ 100 crores with an option to retain oversubscription up to ₹ 400 crores aggregating up to ₹ 500 crores; within a shelf limit of ₹ 3,000 crore
- NCDs proposed to be issued pursuant to the Tranche I Issue are rated as “CRISIL AA/Stable” by CRISIL Ratings Limited and “IND AA/Stable” by India Ratings and Research Private Limited
- Tenor options: 24 months, 36 months, 60 months & 84 months with monthly and annual coupon payment options
- Coupon rate up to 9.25% p.a.** and Effective Yield up to 9.27% p.a.**
- Allotment on first-come-first-serve basis[§]
- The NCDs are proposed to be listed on BSE Limited (“BSE”) and National Stock Exchange of India Limited (“NSE”). NSE Limited is the designated stock exchange for the Tranche I Issue.

Mumbai, 5th December 2024: IIFL Home Finance Ltd (“IIFL HFL”) has announced its public issue of secured, rated, listed redeemable non-convertible debentures of the face value of ₹ 1,000 each (“NCDs”) with a base Issue size of ₹ 100 crores with an option to retain any oversubscription up to ₹ 400 crores, aggregating up to ₹ 500 crores, which is within the shelf limit of ₹ 3000 crore (“Tranche I Issue”). The Tranche I Issue opens on Friday, December 6, 2024 and closes on Thursday, December 19, 2024 with an option of early closure in compliance with SEBI NCS Regulations.

The NCDs are proposed to be listed on BSE and NSE (“NSE” together with BSE, the “Stock Exchanges”) NSE shall be the Designated Stock Exchange for the Tranche I Issue. The NCDs have been rated as “CRISIL AA/Stable” by CRISIL Ratings Limited and “IND AA/Stable” by India Ratings and Research Private Limited.

The Tranche I Issue offers various series of NCDs for subscription with coupon rates ranging from 8.85% per annum to 9.25% per annum. The NCDs under the Tranche I Issue are being offered with maturity/ tenor options of 24 months, 36 months, 60 months and 84 Months with monthly and annual coupon payments options across series I, II, III, IV, V, VI, VII, VIII and IX. Effective yield (per annum) for the NCD holders in all categories of Investors ranges from 8.85% per annum to 9.27% per annum.

Net proceeds of the Tranche I Issue, after meeting the expenditures of and related to the Tranche I Issue, at least 75% shall be utilised for the purpose of onward lending, financing / refinancing the existing indebtedness of the Company, and/or debt servicing payment of interest and/or repayment / prepayment of interest and principal of existing borrowings of the Company and maximum up to 25% for general corporate purposes.



The terms of each series of NCDs offered under the Tranche I Issue are set out below:

Particulars	Series I	Series II	Series III	Series IV*	Series V	Series VI	Series VII	Series VIII	Series IX
Frequency of Interest Payment	Annual	NA	Monthly	Annual	NA	Monthly	Annual	NA	Annual
Nature	Secured								
Tenor	24 months		36 months			60 months			84 months
Coupon Rate	8.85%	NA	8.65%	9.00%	NA	8.90%	9.25%	NA	9.25%
Effective Yield (% per Annum)	8.85%	8.85%	9.00%	9.00%	9.00%	9.27%	9.25%	9.25%	9.25%
Amount on Maturity	₹1,000	₹1,184.85	₹1,000	₹1,000	₹1,295.20	₹1,000	₹1,000	₹1,557	₹1,000

**Our Company shall allocate and allot Series IV NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series.*

1. With respect to Series where interest is to be paid on an annual basis, relevant interest will be paid on each anniversary of the Deemed Date of Allotment on the face value of the NCDs. The last interest payment under annual Series will be made at the time of redemption of the NCDs.
2. With respect to Series where interest is to be paid on monthly basis, relevant interest will be paid on the first date of every month on the face value of the NCDs. The last interest payment under monthly Series will be made at the time of redemption of the NCDs. For the first interest payment for NCDs under the monthly options, interest from the Deemed Date of Allotment till the last day of the subsequent month will be clubbed and paid on the first day of the month next to that subsequent month.
3. Subject to applicable tax deducted at source, if any.
4. Please refer to Annexure C of Tranche I Prospectus for details pertaining to the cash flows of the Company in accordance with the SEBI NCS Master Circular
5. For the Series where interest is to be paid on an annual basis, relevant interest will be paid on each anniversary of the Deemed Date of Allotment on the face value of the NCDs. The last interest payment under annual Series will be made at the time of redemption of the NCDs. For the Series where interest is to be paid on monthly basis, relevant interest will be calculated from the first day till the last date of every month during the tenor of such NCDs and paid on the first day of every subsequent month. For the first interest payment for NCDs under the monthly options, interest from the Deemed Date of Allotment till the last day of the subsequent month will be clubbed and paid on the first day of the month next to that subsequent month.

Trust Investment Advisors Private Limited and IIFL Capital Services Limited (Formerly Known as IIFL Securities Limited)* are the Lead Managers to the Issue. Catalyst Trusteeship Limited is the Debenture Trustee to the Issue and LINK Intime India Private Limited is the Registrar to the Tranche I Issue.

**IIFL Capital Services Limited (formerly known as IIFL Securities Limited) is deemed to be an associate of the Issuer as per the Securities and Exchange Board of India (Merchant Bankers) Regulations, 1992, as amended (Merchant Bankers Regulations). Further, in compliance with the provisions of Regulation 21A and explanation to Regulation 21A of the Merchant Bankers Regulations, IIFL Capital Services Limited (formerly known as IIFL Securities Limited) would be involved only in marketing of the Issue and as per Regulation 25 (3) of SEBI NCS Regulations shall not issue a due diligence certificate.*

[#] The Tranche I Prospectus dated November 27, 2024 shall be read in conjunction with the statutory advertisement cum corrigendum notice to the Tranche I Prospectus dated December 4, 2024 (together, referred to as the “**Tranche I Prospectus**”)



About IIFL Home Finance:

IIFL Home Finance is technology driven retail focused housing finance company with the primary focus on providing loans to first time home buyers in the economically weaker sections (“EWS”) and low-income group (“LIG”) group. We provide loans to customer in the suburbs of Tier 1 cities and Tier 2 cities and to customers residing in Tier 3 and Tier 4 cities in India where the collateral is the existing or self-occupied residential property. The Company serves salaried and self-employed customers which account for 53.18% and 46.82% of our AUM as at September 30, 2024, respectively. We have served over 4,27,048 customers as of September 30, 2024.

The Company offer customers a range of mortgage-related loan products, including (i) housing loans, for purchase of ready built residential units, under construction property by approved builders, self-construction, home improvement on pre-owned property and purchase of land for construction of residential property; (ii) secured business loans, for primarily meeting working capital requirement, business use and purchase of commercial property; and (iii) affordable housing project loans, to meet construction expenses of affordable housing projects of reputed developers. Housing loans, secured business loans and affordable housing project loans contribute 77.30%, 20.42% and 2.28% of our AUM, as at March 31, 2024, respectively and 78.48%, 19.40% and 2.12% of our AUM, as at September 30, 2024, respectively. As on September 30, 2024, the housing loan and secured business loans have an average loan-to-value of 71.30% and 47.05%, respectively, at the time of sanctioning of the loans. The average ticket size of housing loans secured business loans and affordable housing project loans was ₹ 0.16 crores, ₹0.10 crores and ₹7.02 crores, respectively, as at September 30, 2024.

Company's AUM has grown at a CAGR of 22.60% from ₹23,617.37 crores as at March 31, 2022 to ₹35,498.55 crores, as at March 31, 2024. As on September 30, 2024, our AUM stands at ₹ 37,098.39 crores. As at March 31, 2024 and September 30, 2024, our Gross NPA expressed as a percentage of our AUM was 1.32% and 1.45%, respectively, and our Net NPA expressed as a percentage of our AUM was 1.02% and 1.14%, respectively. We have a widespread network of 387 branches in 18 states and 2 union territory as at September 30, 2024. Our focus states include Delhi NCR, Gujarat, Andhra Pradesh, Telangana, Madhya Pradesh, Karnataka, Rajasthan, Maharashtra and Tamil Nadu.

As a technology driven housing finance Company, the Company endeavours to make customer experience as seamless as possible. The approach has always been digital first and have made the entire life cycle of housing loans i.e., from origination to closure, completely digitised. The Company have also adopted technology in all our other business processes including customer service, collections, underwriting and monitoring asset quality. With strong in-house digital capabilities and efficient processes across business functions, we provide enhanced customer experience, enhanced transparency and sustainable growth.

DISCLAIMERS:

******For further details refer to section titled “Issue Related Information” on page 112 of the Tranche I Prospectus dated November 27, 2024

*****Allotment in the public issue of debt securities should be made on the basis of date of upload of each application into the electronic book of the stock exchange. However, on the date of oversubscription and thereafter, the allotments should be made to the applicants on proportionate basis.

*******The Tranche I Issue shall remain open for subscription on Working Days from 10:00 a.m. to 5:00 p.m. (Indian Standard Time) during the period as indicated in the Tranche I Prospectus. Our Company may, in consultation with the Lead Managers, consider closing the Tranche I Issue on such earlier date or extended date (subject to a minimum period of two working days and a maximum period of ten working days from the date of opening of the Tranche I Issue and subject to not exceeding thirty days from filing the Tranche I Prospectus with ROC including any extensions), as may be decided by the Board of Directors of our Company or Finance Committee thereof, subject to relevant approvals, in accordance with Regulation 33A of the SEBI NCS Regulations. In the event of an early closure or extension of the Tranche I Issue, our Company shall ensure that notice of the same is provided to the prospective investors through an advertisement in all the newspapers or electronic modes such as online newspapers or website of the issuer or the stock exchange



in which pre-issue advertisement for opening of the Tranche I Issue has been given on or before such earlier or initial date of Tranche I Issue closure. On the Tranche I Issue Closing Date, the Application Forms will be accepted only between 10:00 a.m. and 3:00 p.m. (Indian Standard Time) and uploaded until 5:00 p.m. (Indian Standard Time) or such extended time as may be permitted by the Stock Exchange. Further, pending mandate requests for bids placed on the last day of bidding will be validated by 5:00 p.m. (Indian Standard Time) on one Working Day post the Tranche I Issue Closing Date. For further details please refer to the section titled "General Information" on page 21 of the Tranche I Prospectus.

IIFL Home Finance Limited ("**Company**"), subject to market conditions, and other considerations, is proposing a public issue of secured, rated, listed, redeemable, non-convertible debentures and has filed Shelf Prospectus dated November 27, 2024, ("**Shelf Prospectus**") and Tranche I Prospectus dated November 27, 2024 ("**Tranche I Prospectus**") (collectively the "**Prospectus**") with the Registrar of Companies, Maharashtra at Mumbai, BSE Limited ("**BSE**"), National Stock Exchange of India Limited ("**NSE**") (collectively, "**Stock Exchanges**") and Securities and Exchange Board of India ("**SEBI**"). The Tranche I Prospectus dated November 27, 2024 shall be read in conjunction with the statutory advertisement cum corrigendum notice to the Tranche I Prospectus dated December 4, 2024 (together, referred to as the "**Tranche I Prospectus**")

The Prospectus is available on the website of the Company at www.iiflhomeloans.com, on the website of BSE at www.bseindia.com, on the website of NSE at www.nseindia.com, on the website of the lead managers at www.trustgroup.in and www.iiflcap.com, and on the website of SEBI at www.sebi.gov.in. Investors proposing to participate in the Issue should invest only on the basis of the information contained in the Shelf Prospectus and Tranche I Prospectus. Investors should note that investment in the NCDs involves a high degree of risk and for details in relation to the same, refer to the Tranche I Prospectus, including the sections titled "Risk Factors" on page 22 of Shelf Prospectus and "Material Developments" on page 200 of the Shelf Prospectus. Capitalised terms not defined herein shall have the same meaning as assigned to such terms in the Shelf Prospectus and Tranche I Prospectus dated November 27, 2024.

DISCLAIMER

Investors proposing to participate in the Tranche I Issue should note that investment in the NCDs involves a high degree of risk and for details in relation to the same, refer to the Shelf Prospectus dated November 27, 2024, ("**Shelf Prospectus**"), and Tranche I Prospectus dated November 27, 2024 ("**Tranche I Prospectus**") (collectively the "**Prospectus**"), including the sections titled "Risk Factors" and "Material Developments" beginning on pages 22 and 200 respectively of the Shelf Prospectus. The Issuer and the Lead Managers accept no responsibility for statements made otherwise than in the Prospectus, or in the advertisement or any other material issued by or at the instance of the Company and that anyone placing reliance on any other source of information would be doing so at their own risk.

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE should not in anyway be deemed or construed that the Offer Document has been cleared or approved by BSE nor does it certify the correctness or completeness of any of the contents of the Prospectus. The investors are advised to refer to the offer document/draft offer document for the full text of the disclaimer clause of the BSE.

DISCLAIMER CLAUSE OF USE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the BSE to use their network and software of the Online system should not in any way be deemed or construed as compliance with various statutory requirements approved by the Exchange; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements; nor does it take any responsibility for the financial or other soundness of the Company, its promoters, its management or any scheme or project of the Company. It is also to be distinctly understood that the approval given by the Exchange is only to use the software for participating in system of making application process.

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Draft Offer Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to the Prospectus for the full text of the "Disclaimer Clause of NSE."

DISCLAIMER CLAUSE OF USE OF NSE ELECTRONIC PLATFORM: It is also to be distinctly understood that the approval given by the Exchange is only to use the software for participating in system of making application process. It is to be distinctly understood that the permission given by the NSE to use their network and online platform for facilitating applications for public issue of NCDs shall not in any way be deemed or construed as compliance with various statutory and other requirements by the Company, LMs etc.; are cleared or approved by NSE; nor does it warrant in any manner, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements nor does it take any responsibility for the financial or other soundness of the Issuer, its promoters, its management or any scheme or projects of the Issuer. It is also to be distinctly understood that the approval given by NSE should not in any way be deemed or construed that the prospectus has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of the Prospectus; nor does it warrant that the securities will be listed or will continue to be listed on NSE.

DISCLAIMER STATEMENT OF CRISIL:

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