

October 25, 2022

The Manager,
Listing Department,
BSE Limited,
Phiroze Jeejeebhoy Tower,
Dalal Street,
Mumbai 400 001.
Tel No.: 22721233

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.
Tel No.: 2659 8235

Dear Sir/Madam,

Sub: - Newspaper Publication of Financial Results for the quarter ended September 30, 2022

Pursuant to the provisions of Regulation 52(8) of SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015, the statement of un-audited standalone financial results for the quarter ended September 30, 2022 of IIFL Home Finance Limited (the Company) was published in the 'Free Press Journal' and in 'Nav Shakti' on October 25, 2022 (enclosed).

Kindly take the same on record.

Thanking You,

Yours faithfully,

For IIFL Home Finance Limited



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

Encl: a/a

CC: Vistra ITCL (India) Limited
The IL&FS Financial Centre,
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CC: Catalyst Trusteeship Limited/Milestone Trusteeship Pvt. Ltd.
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SPORTS CAFE

Close friends Bhattacharya and Mishra vie for Augusta Masters berth

CHONBURI (THAILAND): Close friends Shat Mishra and Shaurya Bhattacharya, part of India's squad, will vie for a berth at the Augusta Masters when they compete at the best-known amateur event — the Asia-Pacific Amateur Championship. They flew in from Delhi to Bangkok to take part in the event, the winner of which gets a tee time at the Masters at the Augusta National, besides a start at the Open, too. Mishra, 17 and Bhattacharya, 19 are part of the seven-man Indian amateur squad which will compete this week at the Amata Spring Country Club, an hour outside Bangkok.

Pegula beats Sakkari in Mexico

MEXICO CITY: Jessica Pegula defeated Maria Sakkari 6-2, 6-3 to capture her first career WTA 1000 title at the Guadalajara Open. The 28-year-old American eliminated four Grand Slam champions en route to her second career title and the first since 2019, when she won in Washington. "I'm glad I was able to work through all the tough conditions earlier in the week and finally getting a big title to my name," Pegula said.

NBA suspends Heat's Martin, Jovic

MIAMI: Caleb Martin's scuffle with Christian Koloko will keep him out of the Miami-Toronto rematch on Monday night. Martin has been suspended for one game by the NBA, after the league determined he was the instigator in a scuffle with Koloko that spilled into the baseline seats near the Miami bench during a Heat-Raptors game on Saturday night. Also suspended: Heat rookie Nikola Jovic, who was found to have left the bench area during the incident. Koloko was fined \$15,000 for grabbing Martin during the altercation.

McIlroy wins CJ Cup to reach No 1

RIDGELAND: Rory McIlroy capped off his steady march back to No 1 in the world with an explosive burst of three birdies late in the round to hold off Kurt Kitayama and win the CJ Cup in South Carolina. Tied with Kitayama with five holes to go at Congaree, McIlroy ran off three straight birdies to seize control and finished with two bogeys, hardly enough to ruin the moment. He closed with a 4-under 67 for a one-shot victory. McIlroy, who finished at 17-under 267, won for the 23rd time on the PGA Tour and 31st time worldwide.

Boca Juniors win title in Argentina

BUENOS AIRES: Boca Juniors lifted the Argentinian title after a 2-2 draw with rival Independiente in a dramatic final round that electrified the South American nation. The club's 35th title came at its Bombonera Stadium after its bitter rival River Plate beat Racing Club, the other contender for the title, 2-1. Boca ended the tournament's 27 rounds with 52 points, two above Racing. Leandro Fernandez opened the scoring for Independiente from the spot in the 32nd minute. Boca levelled with Pol Fernandez two minutes later. Colombian striker Sebastian Villa put the hosts ahead in the 50th minute, but the visitors equalized again in the 81st minute.

WHAT'S ON

CRICKET

ICC Men's T20 World Cup

16.30: Australia vs Sri Lanka, Live on Star Sports 2 & Star Sports 2 HD

Barcelona on brink of exit

Poor group stage campaign leaves La Liga club in dire straits

AP / London

The Champions League enters the next-to-last round of games, with five teams — Real Madrid, Bayern Munich, Manchester City, Napoli and Club Brugge — already qualified for the last 16.

Spanish teams' woes

While Real Madrid have advanced with two games to spare, the other Spanish teams — Barcelona, Atletico Madrid and Sevilla — face elimination after poor group-stage campaigns. Barcelona and Sevilla are in the toughest situations. Atletico, who hosts Bayer Leverkusen on Wednesday, can go through with two victories to close out Group 'B'. Barcelona may play their home match



Paris Saint-Germain's Lionel Messi showcases his skills during a training session on the eve of their first round Group 'H' match against Maccabi Haifa

PIC: AFP

against Bayern Munich on Wednesday knowing they are already out of contention in Group 'C' if Inter Milan defeat last-place Viktoria Plzen at home in the earlier game.

Chelsea's upturn

Back-to-back wins over AC Milan have lifted Chelsea from the bottom of Group E to the top. The two-time

champions still have work to do to qualify, though. Just three points separate the four teams in the group as Chelsea head to second-place Salzburg on Tuesday and Milan travels to Dinamo Zagreb. The loser of the game in Zagreb will likely be knocked out of contention. If it's a draw, the winner of the Salzburg-Chelsea game will advance.

Osimhen scores late as Napoli beat Roma for 11th straight win

UNRULY BEHAVIOUR

AP / Rome

Jose Mourinho's physical Roma came closer than most teams have to keeping high-scoring Napoli out of the net.

In the end, though, Napoli's vast array of talented forwards again proved too much to handle.

Victor Osimhen scored 10 minutes from time and Serie A leaders Napoli won 1-0 at the Stadio Olimpico on Sunday to match a club record with their 11th consecutive victory across all competitions.

And what a goal it was. Osimhen collected a ball over the top, muscled his way past Roma's imposing center back Chris Smalling and unleashed a low shot into the far side of the net from an almost impossible angle on the right flank.

"Roma gave us a tough time but we showed that Napoli are



AS Roma's Gianluca Mancini (right) reacts next to Napoli's Victor Osimhen, who scored the winner for Jose Mourinho's team on Sunday night

PIC: AFP

tough to beat," Osimhen said. Napoli again moved three points clear of defending champions AC Milan, who beat Silvio Berlusconi's Monza on Saturday. Roma remained fifth.

"I feel a sense of injustice and embrace my players, because they did everything possible and I think they did enough to avoid defeat," Mourinho said.

Salzburg are looking to advance to the round of 16 for the second straight year, whereas Chelsea haven't failed to advance from the group stage since the 2012-13 season — when they were the defending champion.

Even if Chelsea loses in Austria, the team will get another chance to qualify when Dinamo visits Stamford Bridge in the final round. Of the other English teams, Tottenham lead another tight group — Group D — and will advance if they beat Sporting at home on Wednesday, while Liverpool only need a point at Ajax on Wednesday to go through

Unbeaten PSG

Lionel Messi looks to maintain his stellar form for Paris Saint-Germain, who remain unbeaten this season and will seal a place in the last 16 with a home win against last-place Maccabi Haifa in Group 'H' on Tuesday. Even a draw at Parc des Princes is enough if Juventus do not win away to Benfica.



Barcelona's Pedri challenges Athletic Bilbao's Yeray Alvarez (left) during their La Liga match at the Camp Nou Stadium

PIC: AFP

Atletico Madrid beat Betis

IANS / Madrid

FC Barcelona remain three points behind Real Madrid at the top of La Liga after a 4-0 win at home to Athletic Bilbao on Sunday night.

One of Barca's best performances of the season coincided with Bilbao's worst as Barca led 3-0 at the break thanks to Ousmane Dembele's 12th-minute header, followed by Sergi Roberto's 18th-minute shot, which took a slight deflection to lift it over Athletic keeper Unai Simon.

Robert Lewandowski added a third in the 22nd minute and Bilbao weren't helped by Ander Herrera limping off injured.

Herrera's replacement Dani Garcia also had to go off injured in what was a relatively tepid second half which saw Ferran Torres score Barca's fourth following a pass from Dembele.

Atletico Madrid moved to third after a 2-1 win away to Real Betis thanks to two goals from Antoine Griezmann.



Max Verstappen negotiates a turn during the US Grand Prix at Circuit of The Americas, in Austin, Texas on Sunday

PIC: AFP

Verstappen gets record-tying 13th win at US Grand Prix

FORMULA ONE

AP / Austin

Max Verstappen and Red Bull started the United States Grand Prix determined to honor the memory of founder and team owner Dietrich Mateschitz and the racing powerhouse he built.

Driver and team both delivered, overcoming self-inflicted race drama to chase down Mercedes's Lewis Hamilton to win ON Sunday.

"I think this is a race he would have loved to see," Verstappen said of the victory that came a day after the team announced Mateschitz, the Austrian billionaire co-founder of the Red Bull energy drinks global empire, had died at

age 78. The Red Bull team was told shortly before Saturday's qualifying that Mateschitz had died, and Verstappen vowed he'd give everything to get the win to honor him.

"The only thing we could do today," Verstappen said, "was win."

Still, seeing the checkered flag was a relief. Verstappen's race was nearly undone when a rare slow pit stop — 11 seconds

lost to a tricky change of the front left tire — dropped him out of the lead and well behind Hamilton.

"Beautiful," Verstappen said over team radio.

He then chased down last season's championship rival and passed him on lap 50 of 56. Verstappen had to hold off the pestering Hamilton through the final laps, and both drivers were warned not to exceed track limits that would draw a penalty.

Louis van Gaal back in charge of Netherlands



AP / Amsterdam

Eight years after taking the Netherlands to the semifinals in Brazil, Louis van Gaal is back for another shot at bringing home his nation's first World Cup title.

Van Gaal's tactical ability and leadership will be essential for a team that failed to reach the quarter-finals at last year's European Championship under his predecessor, Frank de Boer.

The Netherlands, three times a World Cup runner-up, are in Group 'A' with hosts Qatar, Ecuador and Senegal.

The team is unbeaten in



15 matches since the 71-year-old Van Gaal took over for the third time after De Boer quit, twice beating Belgium on their way to qualifying for the Final Four of the Nations League.

Van Gaal's success in steering the Dutch team out of the doldrums comes despite him revealing in April that he was being treated for an aggressive

form of prostate cancer.

The 71-year-old coach brings a wealth of experience, having led a young Ajax team to Champions League victory in 1995 and managed major clubs including Barcelona, Bayern Munich and Manchester United.

The defining moment of Van Gaal's storied coaching career was his call to bring on reserve goalkeep-

er Tim Krul in the last minute of extra time in the 2014 World Cup quarter-finals against Costa Rica with the score at 0-0.

Krul saved two penalties in a 4-3 shootout victory that sent the Netherlands to the semifinals.

Formation

The debate rages among Dutch fans at every major tournament about whether or not the Netherlands will play their preferred formation of four defenders, three midfielders and three forwards.

Abandoning that 4-3-3 set-up was part of the reason that De Boer fell out of favour at Euro 2020, but don't expect Van Gaal to immediately jump back to the system that is drummed into Dutch football players from the youngest youth squads right up to the Ajax team.



class of 2022 do have, however, is recent experience of going deep at major tournaments. So, for England winger Raheem Sterling, it's a time to keep a cool head while fans and sections of the media are losing their.

"We are always under that pressure to win, and this small loss of form is not something we need to panic about," Sterling said.

England ready for World Cup test but doubts persist

AP / London

The semifinals of the World Cup in 2018. The final of the European Championship in 2021.

England have been trending in the right direction at major football tournaments after decades of underperformance by the nation which invented the game.

So, are England on the path to finally capturing their first international men's title since the World Cup in 1966?

Results suggest no.

Senegal have high hopes

AP / Dakar (Senegal)

Senegal have way more than just Sadio Mane. Armed with players from across Europe's top leagues, the current Senegal team is, for many, the best from Africa ever to go to a World Cup. That has raised hopes that Senegal can

provide the continent with its first World Cup semifinalist. Mane is clearly the biggest star and leads from the front, but goalkeeper Edouard Mendy, defender Kalidou Koulibaly, midfielders Idrissa Gueye and Cheikhou Kouyate, and forward Ismaila Sarr show Senegal have high quality throughout and go to Qatar having already partly delivered on their promise by winning their first African Cup of Nations title in February.



Sadio Mane

PIC: TWITTER



IIFL HOME LOAN

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STATEMENT OF UNAUDITED FINANCIAL RESULTS FOR THE QUARTER ENDED SEPTEMBER 30, 2022

Amount in ₹lakhs

S. No.	Particulars	Quarter Ended 30.09.2022	Quarter Ended 30.09.2021	Year Ended 31.03.2022
		Unaudited	Unaudited	Audited
1	Total Income from Operations	67,393.49	55,780.18	2,22,144.04
2	Net Profit / (Loss) for the period (before Tax, Exceptional and/or Extraordinary items)	25,006.69	19,710.63	74,596.30
3	Net Profit / (Loss) for the period before tax (after Exceptional and/or Extraordinary items)	25,006.69	19,710.63	74,596.30
4	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary items)	19,440.22	15,343.99	57,799.50
5	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income (after tax)]	19,370.88	14,932.19	59,789.94
6	Paid up Equity Share Capital	2,634.46	2,096.82	2,096.82
7	Reserves (excluding Revaluation Reserve)	5,19,629.54	2,41,083.84	2,65,973.59
8	Securities Premium Account (included in Sl. No.7-Reserves)	2,96,966.67	79,915.68	79,915.68
9	Net worth	5,22,264.00	2,43,180.66	2,68,070.41
10	Paid up Debt Capital / Outstanding Debt	14,57,551.59	13,06,395.46	14,22,060.69
11	Outstanding Redeemable Preference Shares	-	-	-
12	Debt Equity Ratio	2.79	5.37	5.30
13	Earnings Per Share (of Rs. 10/- each) (for continuing and discontinued operations) (not annualised)			
	1. Basic:	83.41	73.18	275.65
	2. Diluted:	83.41	73.18	275.65
14	Capital Redemption Reserve	-	-	-
15	Debenture Redemption Reserve	-	-	-
16	Debt Service Coverage Ratio [(PBT + Interest Expended+ Principal collected from customers during the year)/(Interest Expended + Principal repayment of the borrowings during the year)]	1.36	0.70	0.94
17	Interest Service Coverage Ratio [(PBT + Interest Expended)/(Interest Expended)]	1.88	1.77	1.73

Notes:

- The above is an extract of the detailed format of quarterly financial results for the quarter ended September 30, 2022 filed with the Stock Exchange under Regulation 52 of the Listing Regulations. The full format of the quarterly financial results are available on website of National Stock Exchange of India Limited (NSE): www.nseindia.com, BSE Limited (BSE): www.bseindia.com and can be accessed on the Company's website (www.iiflhomeloans.com/financials).
- For the line items referred in regulation 52(4) of the Listing Regulations, pertinent disclosures have been made to National Stock Exchange of India Limited (NSE): www.nseindia.com, BSE Limited (BSE): www.bseindia.com and can be accessed on their respective websites.
- The Accounting policies adopted in the preparation of the financial results are consistent with those followed in the previous period/year unless otherwise stated.
- Previous year's/periods figures have been regrouped / reclassified wherever necessary to conform to the current period's presentation.

By order of the Board
For IIFL Home Finance Limited

Date: October 21, 2022
Place: Gurugram

Monu Ratna
Executive Director & CEO
DIN: 07406284

