

April 21, 2022

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

**Subject: Submission of Asset Liability Management Statements for the half year ended on March 31, 2022**

Dear Sir / Madam,

Pursuant to Para 3 of Annexure II of SEBI circular no. SEBI/HO/DDHS/DDHS/CIR/P/2019/115 dated October 22, 2019, please find enclosed herewith Asset Liability Management Statement ('ALM') for the half year ended March 31, 2022 submitted to National Housing Bank ('NHB').

Kindly acknowledge receipt.

Thanking you.

For **IIFL Home Finance Limited**

**Ajay Jaiswal**  
**Company Secretary**  
Encl: a/a

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**IIFL Home Finance Limited**

*(Formerly known as India Infoline Housing Finance Limited)*

CIN No. U65993MH2006PLC166475

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

Corporate Office- Plot No.98, Udyog Vihar, Phase - IV, Gurgaon - 122015

Tel: (91-22) 2580 6654 Fax: (91-22) 3929 4000 Web Site- <http://www.iiflhomeloans.com>





**Part-3A: Exposure to Real Estate Sector**

| Sr.No. | Category   | Item Code   | Current year       | Validation       | Item Code   | Previous Year      | Validation                 |
|--------|--|-------------|--------------------|------------------|-------------|--------------------|----------------------------|
| a)     | <b>Direct exposure</b>   |             |                    |                  |             |                    |                            |
| (i)    | <b>Residential Mortgages -</b><br>Lending fully secured by mortgages on residential property that is or will be occupied by the borrower or that is rented. (Individual housing loans up to Rs.15 lakh may be shown separately)  |             |                    |                  |             |                    |                            |
| 1      | More than 15 lakh  | C111        | 817735.61          | <=>0             | P111        | 864420.47          | <=>0                       |
| 2      | Less than 15 lakh  | C112        | 629638.56          | <=>0             | P112        | 507428.08          | <=>0                       |
|        | <b>Sub Total</b>   | <b>C110</b> | <b>1446374.166</b> | <b>C111+C112</b> | <b>P110</b> | <b>1371848.554</b> | <b>P111+P112</b>           |
| (ii)   | <b>Commercial Real Estate -</b><br>Lending secured by mortgages on commercial real estates (office buildings, retail space, multipurpose commercial premises, multi-family residential buildings, multi-tenanted commercial premises, industrial or warehouse space, hotels, land acquisition, development & construction etc.). Exposure would also include non-fund based (NFB) limits |             |                    |                  |             |                    |                            |
| (iii)  | <b>Investments in Mortgage Backed Securities (MBS) and other securitised exposures -</b>   |             |                    |                  |             |                    |                            |
| 1      | Residential  | C113        | 120505.96          | <=>0             | P113        | 113646.77          | <=>0                       |
| 2      | Commercial Real Estate   | C114        | 1259.72            | <=>0             | P114        | 1259.72            | <=>0                       |
|        | <b>Sub Total</b>   | <b>C115</b> | <b>1259.72094</b>  | <b>C114+C115</b> | <b>P115</b> | <b>1259.72094</b>  | <b>P114+P115</b>           |
| b)     | <b>Indirect Exposure</b><br>Fund based and non-fund based exposure on NHB and HFCs   |             |                    |                  |             |                    |                            |
|        |  | C121        |                    | <=>0             | P121        | 0.00               | <=>0                       |
|        | <b>Total</b>   | <b>C130</b> | <b>1568139.251</b> | <b>C113</b>      | <b>P130</b> | <b>1486755.041</b> | <b>P110+P120+P121+P113</b> |

**Part-3B: Maturity pattern of certain items of assets and liabilities**

| Sr. No.           | Item                         | Item code  | Validations        | 1 to 7 days    | 8 to 14 days   | 15 days to 30/31 days (one month) | Over one month to 2 months | Over 2 months upto 3 months | Over 3 months to 6 months | Over 6 months to 1 year | Over 1 year to 3 years | Over 3 years to 5 years | Over 5 years     | Total             | Validation                      |
|-------------------|------------------------------|------------|--------------------|----------------|----------------|-----------------------------------|----------------------------|-----------------------------|---------------------------|-------------------------|------------------------|-------------------------|------------------|-------------------|---------------------------------|
| Column Field code |                              |            |                    | C01            | C02            | C03                               | C04                        | C05                         | C06                       | C07                     | C08                    | C09                     | C10              | C11               |                                 |
|                   | <b>Liabilities</b>           |            |                    |                |                |                                   |                            |                             |                           |                         |                        |                         |                  |                   |                                 |
| 1                 | Deposits                     | 131        | <=>0               |                |                |                                   |                            |                             |                           |                         |                        |                         |                  | 0.00              | 131C01+---+131C10=131C11        |
| 2                 | Borrowings                   | 132        | <=>0               | 4218.53        | 229.62         | 7799.24                           | 16604.65                   | 48700.20                    | 81171.96                  | 135576.29               | 406420.48              | 231407.67               | 450374.37        | 1378054.86        | 132C01+---+132C10=132C11        |
| 3                 | Foreign Currency liabilities | 133        | <=>0               |                |                |                                   |                            |                             |                           |                         | 37883.40               |                         |                  | 37883.40          | 133C01+---+133C10=133C11        |
| 4                 | <b>Total</b>                 | <b>140</b> | <b>131+132+133</b> | <b>4218.53</b> | <b>229.62</b>  | <b>7799.24</b>                    | <b>16604.65</b>            | <b>48700.20</b>             | <b>81171.96</b>           | <b>135576.29</b>        | <b>406420.48</b>       | <b>231407.67</b>        | <b>450374.37</b> | <b>1378054.86</b> | <b>140C01+---+140C10=140C11</b> |
|                   | <b>Assets</b>                |            |                    |                |                |                                   |                            |                             |                           |                         |                        |                         |                  |                   |                                 |
| 5                 | Advances                     | 141        | <=>0               | 5486.54        | 5486.54        | 9926.95                           | 20322.52                   | 36017.92                    | 70246.63                  | 96793.15                | 412278.58              | 288015.97               | 568462.24        | 1502063.96        | 141C01+---+141C10=141C11        |
| 6                 | Investments                  | 142        | <=>0               |                |                |                                   |                            |                             |                           |                         | 14400.00               | 0.00                    | 22967.26         | 37367.26          | 142C01+---+142C10=142C11        |
| 7                 | Foreign Currency assets      | 143        | <=>0               |                |                |                                   |                            |                             |                           |                         |                        |                         |                  | 0.00              | 143C01+---+143C10=143C11        |
| 8                 | <b>Total</b>                 | <b>150</b> | <b>141+142+143</b> | <b>5486.54</b> | <b>5486.54</b> | <b>9926.95</b>                    | <b>20322.52</b>            | <b>36017.92</b>             | <b>70246.63</b>           | <b>96793.15</b>         | <b>426678.58</b>       | <b>288015.97</b>        | <b>591429.49</b> | <b>1539431.21</b> | <b>150C01+---+150C10=150C11</b> |

## COMPANY'S CERTIFICATE

Authorised Official's Certificate:

1. Certified that the directions prescribed by RBI are being compiled with.
2. Further certified that the particulars / information furnished in this return have been verified and found to be correct and complete in all respects.

|                           |            |
|---------------------------|------------|
| <b>Date: (DD-MM-YYYY)</b> | 21-04-2022 |
| <b>Place:</b>             | Gurgaon    |

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**DIGITAL SIGNATURE**

**NAME:** Ajay Jaiswal

**DESIGNATION:** Head - Compliance