

TRANSCRIPT OF 18TH ANNUAL GENERAL MEETING**OF****IIFL HOME FINANCE LIMITED****HELD ON THURSDAY, JUNE 20, 2024, AT 4:00 P.M.****THROUGH****VIDEO CONFERENCE (VC)/ OTHER AUDIO-VISUAL MEANS (OAVM)**

Welcome Speech by Mr. Ajay Jaiswal, Company Secretary	
Mr. Ajay Jaiswal	<p>Dear Members, A very Good afternoon to all.</p> <p>I, Ajay Jaiswal, Company Secretary of IIFL Home Finance Limited welcome all the members to the 18th Annual General Meeting (AGM) of your Company which is being held through video conferencing.</p> <p>This meeting has been called at shorter notice through video conferencing (“VC”) and other audio visual means (“OAVM”) in accordance with the applicable provisions of the Companies Act, 2013 and rules made thereunder read with General Circulars issued by the Ministry of Corporate Affairs (“MCA”) and circulars issued by Securities Exchange Board of India (“SEBI”).</p> <p>The link for the VC or OAVM has been provided to the shareholders via email.</p> <p>Before we start the proceedings of this meeting, I would like to introduce the Board Members and Auditors present.</p> <p>Mr. S. Sridhar chairman of the Company is not present to chair this Meeting due to his pre-occupation. Hence, pursuant to applicable provisions of secretarial standards and Companies Act, 2013, the Directors present at the Meeting shall elect one of themselves to be the Chairman of the Meeting.</p> <p>In view of the same requesting to the Directors present to accord their approval to elect Mr. Mathew Joseph, Independent Director and Chairman of the Audit & Risk Management Committee, to chair this Meeting as a chairman.</p> <p>Mr. Ramesh Gupta, Partner of M/s Suresh Surana & Associates LLP and Mr. Kapil Sharma, Director of M/s S.R. Batliboi & Associates, LLP, Statutory Auditors of the Company and Mr. Sachin Khurana, Partner of M/s RMG & Associates, Practicing Company Secretaries, Secretarial Auditor of the Company are also present in this Meeting.</p> <p>With this, I now hand over the proceedings to Mr. Mathew Joseph, Independent Director of the Company . Thank you</p>
Mr. Mathew Joseph	<p>Good Afternoon everyone,</p> <p>I, Mathew Joseph, Independent Director of the Company attending this meeting from Chennai.</p>

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

	<p>I would like to welcome all the Members to the 18th Annual General Meeting of the Company. I hope that all the Members are safe and are in good health.</p> <p>We have the requisite quorum present through video conferencing to conduct the proceedings of this meeting. The quorum being present, I call this meeting to order.</p> <p>Now I would like to request Mr. Ajay Jaiswal, Company Secretary of the Company to provide general instructions to the members regarding participation in this meeting.</p>
<p>Mr. Ajay Jaiswal</p>	<p>Thank You Sir.</p> <p>I will take you through certain points:</p> <ol style="list-style-type: none"> a) The notice of the AGM was sent to the members on their registered email address on June 13, 2024. b) As the AGM is being held through VC or OAVM mode, the facility for appointment of proxies by the members is not applicable. However, body corporates are entitled to appoint authorized representatives to attend the AGM through VC/OAVM mode and participate and cast their votes. c) The notice of the AGM along with the Annual Report has been uploaded on the website of the Company i.e. www.iiflhomeloans.com and the website of the stock exchanges i.e. www.bseindia.com and www.nseindia.com. Thus, the company has indeed made all required measures and put its best efforts to enable the members to participate in this AGM through VC or OAVM. d) The register of directors, KMPs and their shareholding, register of contracts and arrangements in which Directors are interested, have been made available for inspection by the members. Members seeking to inspect such documents can send an email to secretarialhfc@iiflhomeloans.com. <p>Now I request Mr. Mathew Joseph, chairman of the Meeting to continue with the proceedings of this AGM.</p>
<p>Mr. Mathew Joseph</p>	<p>Thank You Ajay.</p> <p>Dear Members,</p> <p>Notice convening the 18th Annual General meeting of the company along with the Audited Financial Statements and Boards' Report has already been circulated to the members through electronic mode. I seek your permission to take this as read.</p> <p>I would further like to apprise all that there are no qualifications, observations or comments in the Auditors' report and Secretarial Audit Report for the FY 2023-24.</p> <p>The AGM is being held through video conferencing and the resolution mentioned in Notice, are required to put to vote through proposing or seconding of the resolution. Members may cast their votes after the agendas are announced through show of</p>

	<p>hands.</p> <p>With this now, I proceed with the agenda as per the notice of AGM dated June 07, 2024.</p>
Agenda Item No. 1	<p>(a) To consider and adopt the Audited Standalone Financial Statement of the Company for the Financial Year ended 31st March 2024, Auditors Report thereon together with Report of the Board of Directors.</p> <p>(b) To consider and adopt the Audited Consolidated Financial Statements of the Company for the Financial Year ended 31st March 2024 and Auditors Report thereon..</p> <p>May I request the members to propose and second the resolution.</p> <p>Mr. Gaurav Seth: I propose the resolution.</p> <p>Mr. Ajay Jaiswal: I second the resolution.</p> <p>(Voting by Members by show of hands)</p> <p>Voting Results to be concluded by the Chairman: Requisite voting is received in favour of the agenda and resolution is passed as Ordinary Resolution.</p>
Agenda Item No. 2	<p>To confirm Interim Equity dividend declared during Financial Year 2023-24.</p> <p>May I request the members to propose and second the resolution.</p> <p>Mr. Gaurav Seth: I propose the resolution.</p> <p>Ms. Abhishikta Munjal: I second the resolution.</p> <p>(Voting by Members by show of hands)</p> <p>Voting Results to be concluded by the Chairman: Requisite voting is received in favour of the agenda and resolution is passed as Ordinary Resolution.</p>
Agenda Item No. 3	<p>To appoint a Director in place of Mr. Nirmal Jain, Director (DIN: 00010535), who retires by rotation and being eligible, offers himself for re-appointment.</p> <p>May I request the members to propose and second the resolution.</p> <p>Mr. Govind Modani: I propose the resolution.</p> <p>Mr. Akshay Satasiya: I second the resolution.</p> <p>(Voting by Members by show of hands)</p> <p>Voting Results to be concluded by the Chairman: Requisite voting is received in favour of the agenda and resolution is passed as Ordinary Resolution.</p>

Agenda Item No. 4	<p>To appoint Joint Statutory Auditors of the company and to fix their remuneration.</p> <p>May I request the members to propose and second the resolution.</p> <p>Mr. Gaurav Seth: I propose the resolution.</p> <p>Mr. Akshay Satasiya: I second the resolution.</p> <p>(Voting by Members by show of hands)</p> <p>Voting Results to be concluded by the Chairman: Requisite voting is received in favour of the agenda and resolution is passed as Ordinary Resolution.</p>
Agenda Item No. 5	<p>To approve the appointment of Mr. Ramakrishnan Subramanian (DIN: 02192747) as Independent Director of the Company</p> <p>May I request the members to propose and second the resolution.</p> <p>Mr. Ajay Jaiswal: I propose the resolution.</p> <p>Mr. Gaurav Seth: I second the resolution.</p> <p>(Voting by Members by show of hands)</p> <p>Voting Results to be concluded by the Chairman: Requisite voting is received in favour of the agenda and resolution is passed as Special Resolution.</p>
Agenda Item No. 6	<p>To approve the appointment of Mr. Srinivasan Sridhar (DIN: 00004272) as Non – Executive Director of the Company</p> <p>May I request the members to propose and second the resolution.</p> <p>Mr. Ajay Jaiswal: I propose the resolution.</p> <p>Mr. Gaurav Seth: I second the resolution.</p> <p>(Voting by Members by show of hands)</p> <p>Voting Results to be concluded by the Chairman: Requisite voting is received in favour of the agenda and resolution is passed as Ordinary Resolution.</p>
Agenda Item No. 7	<p>To consider & approve the payment of Commission to Non-Executive Directors of the Company for the subsequent five years i.e., FY 2024-25 to FY 2028-29</p> <p>May I request the members to propose and second the resolution.</p> <p>Mr. Akshay Satasiya: I propose the resolution.</p> <p>Ms. Abhishikta Munjal: I second the resolution.</p>

	<p>(Voting by Members by show of hands)</p> <p>Voting Results to be concluded by the Chairman: Requisite voting is received in favour of the agenda and resolution is passed as Special Resolution.</p>
Agenda Item No. 8	<p>To approve existing as well as new material related party transactions with IIFL Finance Limited (including its Subsidiaries and Associates)</p> <p>May I request the members to propose and second the resolution.</p> <p>Mr. Gaurav Seth: I propose the resolution.</p> <p>Mr. Govind Modani: I second the resolution.</p> <p>(Voting by Members by show of hands)</p> <p>Voting Results to be concluded by the Chairman: Requisite voting is received in favour of the agenda and resolution is passed as Ordinary Resolution.</p>
Agenda Item No. 9	<p>To approve existing as well as new material related party transactions with IIFL Samasta Finance Limited</p> <p>May I request the members to propose and second the resolution.</p> <p>Mr. Gaurav Seth: I propose the resolution.</p> <p>Mr. Govind Modani: I second the resolution.</p> <p>(Voting by Members by show of hands)</p> <p>Voting Results to be concluded by the Chairman: Requisite voting is received in favour of the agenda and resolution is passed as Ordinary Resolution.</p>
Agenda Item No. 10	<p>To approve existing as well as new material related party transactions with IIFL Securities Limited (including its Subsidiaries and Associates)</p> <p>May I request the members to propose and second the resolution.</p> <p>Mr. Gaurav Seth: I propose the resolution.</p> <p>Mr. Akshay Satasiya: I second the resolution.</p> <p>(Voting by Members by show of hands)</p> <p>Voting Results to be concluded by the Chairman: Requisite voting is received in favour of the agenda and resolution is passed as Ordinary Resolution.</p>
Agenda Item No. 11	<p>To approve existing as well as new material related party transactions with 360 One WAM Limited (including its Subsidiaries and Associates)</p>

IIFL Home Finance Limited

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	<p>May I request the members to propose and second the resolution.</p> <p>Mr. Gaurav Seth: I propose the resolution.</p> <p>Mr. Akshay Satasiya: I second the resolution.</p> <p>(Voting by Members by show of hands)</p> <p>Voting Results to be concluded by the Chairman: Requisite voting is received in favour of the agenda and resolution is passed as Ordinary Resolution.</p>
Agenda Item No. 12	<p>To approve existing as well as new material related party transactions with 5paisa Capital Limited (including Subsidiaries and Associates)</p> <p>May I request the members to propose and second the resolution.</p> <p>Mr. Akshay Satasiya: I propose the resolution.</p> <p>Mr. Govind Modani: I second the resolution.</p> <p>(Voting by Members by show of hands)</p> <p>Voting Results to be concluded by the Chairman: Requisite voting is received in favour of the agenda and resolution is passed as Ordinary Resolution.</p>
	<p>I would like to inform that all the agenda items of the notice of AGM were transacted and approved by the members with requisite majority. Quorum was present throughout the meeting.</p> <p>Lastly, I would like to thank all the Members, Directors and other stakeholders for taking their time to join this meeting through VC or OAVM. I also thank the entire team in ensuring the conduct of this AGM seamlessly. I thank all my colleagues on the board. I now declare that the meeting is concluded. With your consent, I and other members of the Board, would like to leave the meeting and request all the members to stay safe and healthy. We look forward to see you all in the next General Meeting.</p> <p>Thank you very much.</p>
Mr. Ajay Jaiswal	<p>I would like to place on record vote of thanks to the Chairman of the Meeting and thank all of you for attending the AGM.</p> <p>Thank you and have a great day ahead.</p>