

Tax Policy

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Reviewed By:	VP - Taxation
Approved By:	Board of Directors
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IIFL Finance Limited

Overview

IIFL Finance Limited (“IIFL” or “the Company”) is a diversified financial services organization dedicated to delivering innovative and inclusive financial solutions. Our commitment extends to supporting the economic advancement of communities we serve through responsible financial practices.

Purpose & Scope

This Tax Policy articulates IIFL’s principles and approach towards managing tax obligations responsibly, ethically, and transparently. It ensures that tax practices align with the company’s strategic goals while upholding full compliance with applicable tax regulations. This policy is relevant to all companies and business units forming part of the IIFL Finance Limited. It covers all tax categories across jurisdictions, including but not limited to corporate income tax, Goods and Services Tax (GST), withholding taxes, and transfer pricing regulations.

Governance Structure

The Board of Directors endorses this Tax Policy and oversees its implementation. The Finance and Accounts function is charged with executing the policy and monitoring ongoing tax compliance and reporting. Complex or high-risk tax matters are escalated to senior leadership and the Board for review and decision-making.

Commitment to Compliance

IIFL adheres strictly to the tax laws and regulatory frameworks governing its operations. This includes timely and accurate filing of returns, payment of tax liabilities, and maintenance of documentation. The company ensures it has the necessary resources and expertise, including external advisors, when necessary, to sustain compliance and meet regulatory expectations.

Approach to Tax Planning

Our tax planning framework is grounded in transparency, legality, and alignment with IIFL’s overall business objectives. Transfer pricing policies are followed to ensure intra-group transactions reflect fair market value. Where available, legitimate tax incentives and reliefs are utilized in accordance with the intent of the law.

Managing Tax Risks

IIFL deploys a robust framework for identifying, evaluating, and mitigating tax risks. Internal controls and procedures are designed to promote accuracy in tax reporting and provide clarity on tax positions. When faced with uncertainties, we rely on expert legal and tax counsel to validate our approach and safeguard the company’s interests.

Engagement with Stakeholders

We foster transparent and constructive communication with key stakeholders, including tax authorities, investors, shareholders, and other relevant parties. IIFL aims to build trust through openness on tax matters and proactive dialogue where appropriate.

Transparency and Reporting

IIFL commits to transparent tax disclosures in financial reports and regulatory filings. We maintain cooperative and timely engagement with tax authorities during audits and inquiries, ensuring professionalism and full disclosure.

Policy Review

The Tax Policy is subject to periodic review, at least annually, to reflect changes in tax laws, regulatory trends, and business strategies. This review process ensures ongoing relevance and effectiveness of our tax governance.

Conclusion

IIFL Finance Limited's Tax Policy embodies our dedication to ethical tax conduct, compliance excellence, and transparency. Through disciplined governance and proactive management, we align our tax practices with both regulatory standards and long-term business value creation.