

September 30, 2025

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| 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, 5th Floor, Plot C/1, G Block, Bandra - Kurla Complex, Bandra (E), Mumbai 400 051. |
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Sub: Intimation of Allotment of Perpetual Debt Instruments on Private Placement basis

Dear Sir/ Madam,

Pursuant to Regulations 30 and 51 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Listing Regulations") and in reference to our earlier intimations dated September 03, 2025 and September 25, 2025 for issuance of Perpetual Debt Instruments, we wish to inform that the Finance Committee of the Board of Directors of the Company vide Resolution dated September 30, 2025, approved an allotment of 500 (Five Hundred) Perpetual, Unsecured, Listed, Rated, Debentures in the nature of Non-Convertible Debentures ("NCDs") of the face value of INR 1,00,00,000/- (Indian Rupees One Crore Only) each and aggregating to INR 5,00,00,00,000/- (Indian Rupees Five Hundred Crores Only), in dematerialised form and on private placement basis.

The details as required under Regulation 30 of the Listing Regulations read with SEBI Circular No. SEBI/HO/CFD/PoD2/CIR/P/0155 dated November 11, 2024, are given below:

| Items | Particulars |
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| Type of Securities | Perpetual Unsecured Listed Rated Debentures in the nature of Non-Convertible Debentures-Series PDI-1 FY 2026 |
| Type of Issuance | Private Placement |
| Total Number of Non-Convertible Debentures | 500 |
| Size of Issue | INR 5,00,00,00,000 |
| Proposed to be Listed | Yes |
| Name of Stock Exchange(s) | National Stock Exchange of India Limited |
| Tenure of the Instrument- Date of Allotment and Date of Maturity | Perpetual Date of Allotment: September 30, 2025 Date of Maturity: Not applicable since NCDs are perpetual in nature, subject to the exercise of any call option by the Company after expiry of at least 10 (ten) years from the deemed date of allotment and with the prior approval of RBI. |
| Coupon/Interest | 9.90% |
| Schedule of payment of Coupon/Interest and Principal | Interest: September 30, 2026 September 30, 2027 September 30, 2028 September 30, 2029 September 30, 2030 September 30, 2031 September 30, 2032 September 30, 2033 September 30, 2034 September 30, 2035* |

IIFL Finance Limited

CIN No.: L67100MH1995PLC093797

Corporate Office – 802, 8th Floor, Hub Town Solaris, N.S. Phadke Marg, Vijay Nagar, Andheri East, Mumbai 400069

Tel: (91-22) 6788 1000 .Fax: (91-22) 6788 1010

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

Tel: (91-22) 41035000. Fax: (91-22) 25806654 E-mail: csteam@iifl.com Website: www.iifl.com

| Items | Particulars |
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| | <p><i>* Assuming the call option is exercised subject to receipt of regulatory approvals for exercise of call option.</i></p> <p>Principal: Not applicable since NCDs are perpetual in nature, subject to the exercise of any call option by the Company after expiry of at least 10 (ten) years from the deemed date of allotment and with the prior approval of RBI.</p> |
| Charge/Security, if any, created over the assets | Not Applicable |
| Special right/interest/privileges attached to the Non-Convertible Debentures and charges thereof | Not Applicable |
| Delay in payment of interest/principal amount for a period of more than three months from due date or default in payment of interest / principal | In case of default (including delay) in payment of interest/ coupon and/ or redemption of principal on the due dates, the Company shall pay additional interest @ 2% p.a. over the coupon rate for defaulting period. |
| Details of any letter or comments regarding payment/non-payment of interest, principal on due dates, or any other matter concerning the security and/ or the assets along with its comments thereon, if any | Not Applicable |
| Details of redemption of debentures | Not applicable since NCDs are perpetual in nature, subject to the exercise of any call option by the Company after expiry of at least 10 (ten) years from the deemed date of allotment and with the prior approval of RBI. |

This intimation is also uploaded on the website of the Company at www.iifl.com.

Request you to kindly take the above information on your record and disseminate the same on your website.

Thanking you,

Yours faithfully,

For IIFL Finance Limited

Samrat Sanyal
Company Secretary & Compliance Officer
ACS-13863
Email Id: csteam@iifl.com
Place: Mumbai

CC:
India International Exchange (IFSC) Limited
The Signature, Building No. 13B, GIFT SEZ,
GIFT City, Gandhinagar, Gujarat - 382355