

January 16, 2025

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: Allotment of Non-Convertible Debentures

Dear Sir/ Madam,

Pursuant to Regulations 30 & 51 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we wish to inform that the Finance Committee of the Board of Directors of the Company vide Resolution dated January 16, 2025 approved allotment of: (i) 40,000 (Forty Thousand) senior, secured, rated, listed, redeemable non-convertible debentures of the face value of INR 1,00,000/- (Indian Rupees One Lakh Only) each and aggregating to INR 4,00,00,00,000/- (Indian Rupees Four Hundred Crore Only) ("**Option A Debentures**" / "**Secured Listed Rated Redeemable Non-Convertible Debentures - Series D29 Option A**"); (ii) 40,000 (Forty Thousand) senior, secured, rated, listed, redeemable non-convertible debentures of the face value of INR 1,00,000/- (Indian Rupees One Lakh Only) each and aggregating to INR 4,00,00,00,000/- (Indian Rupees Four Hundred Crore Only) ("**Option B Debentures**" / "**Secured Listed Rated Redeemable Non-Convertible Debentures - Series D29 Option B**"); and (iii) 4,000 (Four Thousand) senior, secured, rated, listed, redeemable non-convertible debentures bearing face value of INR 1,00,000/- (Indian Rupees One Lakh Only) each and aggregating to INR 40,00,00,000/- (Indian Rupees Forty Crore Only ("**Option C Debentures**" / "**Secured Listed Rated Redeemable Non-Convertible Debentures - Series D29 Option C**") along with Option A Debentures and Option B Debentures shall hereinafter be collectively referred to as "**Debentures**") under Series D29, 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/CFD-PoD-1/P/CIR/2023/123 dated July 13, 2023, is given below:

Items	Particulars		
	Option A Debentures	Option B Debentures	Option C Debentures
Type of Securities	Secured Listed Rated Redeemable Non-Convertible Debentures - Series D29 Option A	Secured Listed Rated Redeemable Non-Convertible Debentures - Series D29 Option B	Secured Listed Rated Redeemable Non-Convertible Debentures - Series D29 Option C
Type of Issuance	Private Placement	Private Placement	Private Placement
Total Number of Non-Convertible Debentures proposed to be issued or the total amount for which the non-convertible debentures will be issued	40,000 NCDs;	40,000 NCDs;	4,000 NCDs;
Size of Issue	INR 4,00,00,00,000	INR 4,00,00,00,000	INR 40,00,00,000
Proposed to be Listed	Yes	Yes	Yes

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		
	Option A Debentures	Option B Debentures	Option C Debentures
Name of Stock Exchange(s)	National Stock Exchange of India Limited	National Stock Exchange of India Limited	National Stock Exchange of India Limited
Tenure of the Instrument- Date of Allotment and Date of Maturity	418 days from the Deemed Date of Allotment Date of Allotment: January 16, 2025 Date of Maturity: March 10, 2026	428 days from the Deemed Date of Allotment Date of Allotment: January 16, 2025 Date of Maturity: March 20, 2026	459 days from the Deemed Date of Allotment Date of Allotment: January 16, 2025 Date of Maturity: April 20, 2026
Coupon/Interest	9.90% p.a.	9.90% p.a.	9.90% p.a.
Schedule of payment of Coupon/Interest and Principal	Interest: March 10, 2025 March 10, 2026 Principal: March 10, 2026	Interest: March 20 2025 March 20, 2026 Principal: March 20, 2026	Interest: January 16, 2026 April 20, 2026 Principal: April 20, 2026
Security	First ranking pari passu charge over all current, standard and performing book debts, loans and advances and current assets/ receivables of the Company arising out of the gold loans, MSME/business loans, real estate loans, capital market loans and loans against property granted by the Issuer to its customers, that are in existence as on the date hereof and that shall come into existence at any time and from time to time hereafter (except those receivables of the Company which have been exclusively charged in favour of any existing charge holders as of date of the Debenture Trust Deed and details of which are disclosed to the Debenture Trustee) such that the required Security Cover is maintained at all times during the tenor of the Debentures.		
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	Default in payment: In case of occurrence of any Event of Default (including delay in payment of interest/ coupon and/ or redemption of principal amount on the due dates), the Company shall pay additional interest at 2% (two percent) per annum over and above the Coupon Rate on: (a) the defaulted amounts, in case of a payment default; and (b) on the principal amount outstanding, in case of an Event of Default other than payment default, for the period commencing from the date of occurrence of such Event of Default and ending on the date on which such Event of Default ceases to exist or is cured to the satisfaction of the Debenture Trustee (acting on the instructions of the Debenture Holders).		

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Items	Particulars		
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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	INR 1,00,000 (Indian Rupees One Lakh only) per Debenture on Maturity i.e. March 10, 2026 and accrued interest, if any.	INR 1,00,000 (Indian Rupees One Lakh only) per Debenture on Maturity i.e. March 20, 2026 and accrued interest, if any.	INR 1,00,000 (Indian Rupees One Lakh only) per Debenture on Maturity i.e. April 20, 2026 and accrued interest, if any.

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 and Compliance Officer