

January 28, 2026

The Manager, Listing Department, BSE Limited, Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400 001. BSE Scrip Code: 532636	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. NSE Symbol: IIFL
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Subject: Reaffirmation of Credit Ratings by CRISIL Ratings Limited

Dear Sir/ Madam,

Pursuant to provisions of Regulations 30 and 51 read with Schedule III of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (as amended from time to time), we hereby inform you that CRISIL Ratings Limited ("CRISIL"), the credit rating agency, has reaffirmed it's rating as CRISIL AA/Stable for Bank Loan Facilities & Non-Convertible Debentures ("NCDs"), CRISIL PPMLD AA/Stable for Long Term Principal Protected Market Linked Debentures, CRISIL AA-/Stable for Perpetual Bonds and CRISIL A1+ for Commercial Paper of IIFL Finance Limited ("the Company").

Further, CRISIL has reaffirmed it's rating as CRISIL AA-/Stable for Bank Loan Facilities & NCDs, CRISIL PPMLD AA-/Stable for Long Term Principal Protected Market Linked Debentures and CRISIL A1+ for Commercial Paper of IIFL Samasta Finance Limited ("Samasta"), a material subsidiary of the Company.

The ratings by CRISIL for the Company and Samasta is hosted on their website i.e.

IIFL Finance Limited:

https://www.crisilratings.com/mnt/winshare/Ratings/RatingList/RatingDocs/IIFLFinanceLimited_January%2027_%202026_RR_387837.html

IIFL Samasta Finance Limited:

https://www.crisilratings.com/mnt/winshare/Ratings/RatingList/RatingDocs/IIFLSamastaFinanceLimited_January%2027_%202026_RR_387707.html

Kindly take the same on record and oblige.

Thanking you,

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

IIFL Finance Limited

CIN No.: L67100MH1995PLC093797

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