

December 30, 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: Intimation of Allotment of Non-Convertible Debentures on Private Placement basis

Dear Sir/Madam,

Pursuant to Regulations 30 & 51 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, ("**Listing Regulations**") and in reference to our earlier intimation dated December 22, 2025, we wish to inform that the Finance Committee of the Board of Directors of the Company vide Resolution dated December 30, 2025, approved allotment of (i) 30,000 (Thirty Thousand) Subordinated, Unsecured, Listed, Rated, Redeemable Non-Convertible Debentures of the face value of INR 1,00,000/- (Indian Rupees One Lakh Only) each and aggregating to INR 3,00,00,00,000/- (Indian Rupees Three Hundred Crores Only) under Series D35 ("**Option A-I Debentures**"); (ii) 40,000 (Forty Thousand) Subordinated, Unsecured, Listed, Rated, 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 Crores Only) under Series D35 ("**Option A-II Debentures**"); and (iii) 100 (One Hundred) Perpetual, Unsecured, Listed, Rated Non-Convertible Debentures of the face value of INR 1,00,00,000/- (Indian Rupees One Crore Only) each and aggregating to INR 1,00,00,00,000/- (Indian Rupees One Hundred Crore Only) under Series PDI-2 ("**Option B Debentures**"), hereinafter be collectively referred to as "**Debentures**", 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, is given below:

Items	Particulars		
	Option A Debentures		Option B Debentures
	A-I	A-II	
Type of Securities	Subordinated Unsecured Listed Rated Redeemable Non-Convertible Debentures - Series D35 Option A-I	Subordinated Unsecured Listed Rated Redeemable Non-Convertible Debentures - Series D35 Option A-II	Perpetual Unsecured Listed Rated Non- Convertible Debentures - Series PDI-2 Option B
Type of Issuance	Private Placement	Private Placement	Private Placement
Total Number of Non-Convertible Debentures	30,000	40,000	100
Size of Issue	INR 3,00,00,00,000	INR 4,00,00,00,000	INR 1,00,00,00,000
Proposed to be Listed	Yes	Yes	Yes
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	7 years from the Deemed Date of Allotment	10 years from the Deemed Date of Allotment	Perpetual

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
	A-I	A-II	
Allotment and Date of Maturity	Date of Allotment: December 30, 2025 Date of Maturity: December 30, 2032	Date of Allotment: December 30, 2025 Date of Maturity: December 30, 2035	Date of Allotment: December 30, 2025 Date of Maturity: Not applicable since Option B Debentures 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	9.25% p.a.	9.30% p.a.	9.90% p.a.
Schedule of payment of Coupon/Interest and Principal	Interest: Monthly on 30 th of every month (28 th /29 th in case of February) commencing from January 30, 2026 Principal: December 30, 2032	Interest: December 30, 2026 December 30, 2027 December 30, 2028 December 30, 2029 December 30, 2030 December 30, 2031 December 30, 2032 December 30, 2033 December 30, 2034 December 30, 2035 Principal: December 30, 2035	Interest: December 30, 2026 December 30, 2027 December 30, 2028 December 30, 2029 December 30, 2030 December 30, 2031 December 30, 2032 December 30, 2033 December 30, 2034 December 30, 2035* *Assuming the call option is exercised subject to receipt of regulatory approvals for exercise of call option. Principal: Not applicable since Option B Debentures 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.
Charge/Security, if any, created over the assets	Not Applicable		
Special right/interest/privileges attached to the Non-	Not Applicable		

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Items	Particulars		
	Option A Debentures		Option B Debentures
	A-I	A-II	
Convertible Debentures and charges thereof			
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 occurrence of any Event 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 and above the Coupon Rate for the period from the date of occurrence of such Event of Default until 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).		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 at 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	INR 1,00,000 (Indian Rupees One Lakh) per Debenture on Maturity i.e., December 30, 2032 and accrued interest, if any.	INR 1,00,000 (Indian Rupees One Lakh) per Debenture on Maturity i.e., December 30, 2035 and accrued interest, if any.	Not applicable since Option B Debentures 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



CC:

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

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