

October 30, 2025

The Manager, Listing Department, BSE Limited ("BSE"), Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400 001. BSE Scrip Code: 532636	The Manager, Listing Department, The National Stock Exchange of India Limited ("NSE"), 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: Press Release and Presentation on Unaudited Financial Results for the quarter and half year ended September 30, 2025

Dear Sir/Madam,

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith the Press release and Presentation to be made to the Investors/Analysts on the Unaudited Financial Results of the Company for the quarter and half year ended September 30, 2025, as follows:

1. Press Release - Annexure 1
2. Investor/Analysts Presentation - Annexure 2

The same has also been made available on the website of the Company at www.iifl.com.

Kindly take the above 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

Encl: as above

CC:

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

IIFL Finance Limited

Press Release

For immediate publication

Mumbai, India

Oct 30, 2025

IIFL Finance Q2FY26 Results update**Strong rebound continues with PAT at Rs. 418 Cr, up 52% q-o-q;****Gold loans growth momentum strong, closing at Rs. 34,577 Cr recording y-o-y growth of 220%**

For the quarter ended Sept 30, 2025, IIFL Finance reported a consolidated profit after tax of Rs. 418 Cr (pre non-controlling interest) up 52% q-o-q. The company's consolidated AUM rose 7% q-o-q to ₹90,122 Cr, reflecting steady growth driven by strong growth momentum in gold loans business.

Key Highlights

- **Gold Loans:** Fully normalized post-embargo (Sep 2024); AUM at record high, yields rising, > 98 % customer retention
- **Asset Quality:** Stage 2/3 trending down; PCR 93 %
- **Portfolio Re-set:** Exited unsecured MSME, micro-LAP & high-risk MFI geographies
- **Financial Strength:** ROA 1.9 % | ROE 9.8 % | CRAR (Consolidated, Computed) 28.2 % | Liquidity ₹ 8,170 Cr | PAT ₹ 692 Cr (H1)
- **Growth Focus:** Collateral-backed retail lending – Gold, MSME Secured & Home Finance
- **Operating Model:** AI-led risk and governance systems; phygital reach of ~ 4,800 branches
- **Fitch Ratings** affirmed the rating at 'B+' and revised the outlook on IIFL Finance's Long term Issuer Default Rating from **Stable to Positive**

Mr. Nirmal Jain, Founder & Managing Director, IIFL Finance said:

"The past year has been a true test of our resilience and an affirmation of our core strengths. We faced challenges with complete transparency and used them as an opportunity to fortify every pillar of governance, compliance, and customer trust. Today, with risks well-contained, a stronger balance sheet, and renewed operational momentum, IIFL Finance stands poised at the cusp of a new growth cycle. The recent quarterly results reflect that this momentum is translating into strong operating performance. Our unwavering focus on collateral-backed retail lending, technology enablement, and execution excellence will continue to drive sustainable value creation for all stakeholders."

Business Segment Performance

- Home Loans: AUM grew 10% YoY to ₹32,034 Cr but was flat QoQ; business is steady and on track to deliver as per plan
- Gold Loans: AUM surged 220% YoY and 27% QoQ to ₹34,577 Cr, demonstrating a strong momentum supported by healthy tonnage growth and stable asset quality
- MSME Loans: AUM was in line with YoY to ₹13,474 Cr but was down 3% QoQ, owing to strategic re-calibration towards low risk secured lending and pullback from unsecured lending
- Microfinance: AUM stood at ₹8,362 Cr, down 26% YoY and 6% QoQ, impacted by macroeconomic pressures in unsecured lending

Mr. Kapish Jain, Group Chief Financial Officer, IIFL Finance said:

“Our strong rebound both in topline and bottom line continues in the current quarter as well. With strategic focus on increasing share of secured assets we recorded all time highest AUM of ₹90,122 Cr led by Gold and home loans which together account for 74% of the total AUM with stable asset quality, low LTV and healthy yields. Our strong partnership with banks has been reaping good results with share of off book touching 34% of the total AUM.”

Mr. Girish Kousgi joins IIFL Home Finance as Managing Director and Chief Executive Officer (CEO)

Mr. Kousgi is a seasoned leader in the financial sector with nearly three decades of diverse experience across banking and finance. He has deep understanding of managing assets and liabilities and expertise in mortgage, retail lending, SME and Agri business. He has dealt with broad suite of financial products like home loans, business loans, LAP, personal loans, mortgages, deposits, retail, rural products, etc. and consistently demonstrated strategic acumen in managing sales, product development, credit underwriting, risk, and operations. The marks a strategic step in strengthening IIFL Home Finance's leadership structure.

Revision in Outlook from Stable to Positive by Fitch Ratings

Fitch Ratings has affirmed IIFL Finance Limited's Long-Term Issuer Default Rating ("IDR") at 'B+' and has revised the Outlook from Stable to Positive on IDR. Further, Fitch has also affirmed the rating on Senior Secured Debt at 'B+' with a Recovery Rating of 'RR4'. In addition, Global Medium-Note programme rating has been affirmed at 'B+'.

Rs Crore	Quarter ended Sep 30, 2025	Quarter ended Sep 30, 2024	Y-o-Y	Quarter ended Jun 30, 2025	Q-o-Q
Loan AUM	90,122	66,964	35%	83,889	7%
Pre-provision operating profit*	1,032.5	747.5	38%	836.1	23%
Profit before tax (pre-exceptional items)	556.7	446.8	25%	356.3	56%
Profit after tax (pre-NCI ¹)	417.9	(93.1)	-	274.2	52%
Return on assets	2.2%	(0.7%)	-	1.6%	67 bps
Return on equity	11.9%	(5.2%)	-	7.6%	427 bps
GNPA	2.1%	2.4%	(22 bps)	2.3%	(21 bps)
NNPA	1.0%	1.1%	(4 bps)	1.1%	(11 bps)

*excluding net gain/(loss) on fair value changes

¹NCI is Non-controlling interest

About IIFL Finance

IIFL Finance Limited, along with its subsidiaries IIFL Home Finance and IIFL Samasta Finance, is a leading retail-focused NBFC offering diversified loan products, including home, gold, MSME, microfinance, and capital market finance. With a network of 4,780 branches and a customer base of over 4.6 million, IIFL leverages a robust phygital model to serve underserved segments across India.

This document may contain certain forward looking statements based on management expectations. Actual results may vary significantly from these forward looking statements. This document does not constitute an offer to buy or sell IIFL products, services or securities. The press release, results and presentation for analysts/press for the quarter and year ended Sept 30, 2025, are available under the 'Financials' section on our website www.iifl.com.

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Performance review
Quarter ended Sept, 2025
(Q2FY26)



Bloomberg: IIFL IN
October 30, 2025

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KEY HIGHLIGHTS



IIFL Finance: Quarter of Gathering Momentum (Q2 FY26)

₹ Cr	Q2FY26	Q-o-Q
Loan AUM	90,122	7.4%
Gross NPA %	2.1%	(21 bps)
Net NPA %	1.0%	(11 bps)
PAT (pre NCI)	417.9	52.4%
Cost to Income %	45.2%	(5.9%)
Opex to AUM %	4.0%	0.2%
Disbursement	23,475	21.9%

- **Gold Loans:** Fully normalized post-embargo (Sep 2024); AUM at record high, yields rising, > 98 % customer retention
- **Asset Quality:** Stage 2/3 trending down; PCR 93 %
- **Portfolio Re-set:** Exited unsecured MSME, micro-LAP & high-risk MFI geographies
- **Financial Strength:** ROA 1.9 % | ROE 9.8 % | CRAR 28.2 % | Liquidity ₹ 8,170 Cr | Net Gearing 3.6x | PAT ₹ 692 Cr (H1)
- **Growth Focus:** Collateral-backed retail lending – Gold, MSME Secured & Home Finance
- **Operating Model:** AI-led risk and governance systems; phygital reach of ~ 4,800 branches catering 4.6 Mn customers
- **Fitch Ratings** affirmed the rating at 'B+' and revised the outlook on IIFL Finance's Long term Issuer Default Rating from **Stable to Positive**

Note:

CRAR for IIFL Finance (Standalone) is 18.6%, for IIFL Home Finance 46.2% and IIFL Samasta Finance 33.4%.

CRAR for IIFL Finance (Consolidated) of 28.2% is a computed figure.

IIFL Finance (Consolidated): Q2FY26 and H1FY26 Results snapshot

₹ Cr	Q2FY26	Q1FY26	Q-o-Q	Q2FY25	Y-o-Y	H1FY26	H1FY25	Y-o-Y
Loan AUM	90,122	83,889	7%	66,964	35%	90,122	66,964	35%
IIFL Finance Standalone	40,450	33,605	20%	17,382	133%	40,450	17,382	133%
IIFL Home Finance	40,023	40,111	(0%)	37,098	8%	40,023	37,098	8%
IIFL Samasta Finance	9,650	10,173	(5%)	12,483	(23%)	9,650	12,483	(23%)
PPOP¹	1,032.5	836.1	23%	747.5	38%	1,868.6	1,387.2	35%
IIFL Finance Standalone	481.6	345.6	39%	69.8	590%	827.2	94.1	779%
IIFL Home Finance	402.1	368.3	9%	449.3	(11%)	770.4	815.3	(6%)
IIFL Samasta Finance	148.5	121.9	22%	227.9	(35%)	270.4	477.2	(43%)
PAT (pre NCI¹)	417.9	274.2	52%	(93.1)	(549%)	692.1	245.1	182%
IIFL Finance Standalone	210.7	132.8	59%	(441.3)	(148%)	343.5	(463.9)	(174%)
IIFL Home Finance	203.9	201.3	1%	312.7	(35%)	405.2	553.4	(27%)
IIFL Samasta Finance	2.9	(60.8)	(105%)	34.2	(92%)	(57.9)	153.5	(138%)

ROE²
9.8%

ROA
1.9%

Net gearing³
3.6x

Liquidity
₹ 8,170 Cr

Basic EPS
₹ 14.3

BVPS
(₹2 paid up)
₹297.1

Note: (All figures unless specified is for H1FY26)

1. PPOP: Pre-provision Operating Profit, excluding gain/(loss) on fair value changes; NCI: Non-Controlling Interest
2. Return on Equity is calculated on Profit after tax post Non-Controlling Interest for H1FY26.
3. Net gearing is calculated after reducing free cash/ liquid assets and securitized assets from the gross debt as per Ind AS accounting
4. Difference in PPOP and PAT at Consolidated level is on account of inter-company adjustments

IIFL Finance (Consolidated): Q2FY26 and H1FY26 Results

₹ Cr	Q2FY26	Q1FY26	Q-o-Q	Q2FY25	Y-o-Y	H1FY26	H1FY25	Y-o-Y
Interest income	2,447.0	2,265.2	8%	1,974.4	24%	4,712.2	4,021.0	17%
Interest expense	(1,381.9)	(1,288.8)	7%	(962.9)	44%	(2,670.7)	(2,004.5)	33%
Net interest income	1,065.1	976.5	9%	1,011.5	5%	2,041.5	2,016.5	1%
Non-fund based income	837.7	661.4	27%	468.9	79%	1,499.1	849.8	76%
Total income	1,902.7	1,637.9	16%	1,480.4	29%	3,540.6	2,866.2	24%
Operating expense	(870.2)	(801.7)	9%	(732.9)	19%	(1,671.9)	(1,479.0)	13%
Pre provision operating profit	1,032.5	836.1	23%	747.5	38%	1,868.6	1,387.2	35%
Loan losses & provision	(500.3)	(512.5)	(2%)	(406.3)	23%	(1,012.8)	(657.9)	54%
Net gain/(loss) on fair value changes	24.5	32.6	(25%)	105.7	(77%)	57.2	153.6	(63%)
PBT (before exceptional items)	556.7	356.3	56%	446.8	25%	913.0	883.0	3%
Exceptional items	-	-	-	(586.5)	-	-	(586.5)	-
PBT (after exceptional items)	556.7	356.3	56%	(139.7)	(499%)	913.0	296.5	208%
Profit after tax (pre NCI)	417.9	274.2	52%	(93.1)	(549%)	692.1	245.1	182%
Minority Interest	(41.6)	(40.8)	2%	(64.6)	(36%)	(82.4)	(114.7)	(28%)
Profit after tax (post NCI)	376.3	233.4	61%	(157.7)	339%	609.7	130.4	368%
Total comprehensive income (post NCI)	372.2	224.9	65%	(163.8)	327%	597.1	124.0	382%
Book value per share (₹)	297.1	291.6	2%	279.7	6%	297.1	279.7	6%
Earnings per share (₹ basic, not annualized)	8.9	5.5	61%	(3.7)	(338%)	14.3	3.2	352%

IIFL Finance (Consolidated): Income Analysis

₹ Cr	Q2FY26	Q1FY26	Q-o-Q	Q2FY25	Y-o-Y	H1FY26	H1FY25	Y-o-Y
Loan Book (Ind AS Balance sheet)	59,668	57,263	4%	44,527	34%	59,668	44,527	34%
Assigned assets	18,607	15,061	24%	13,948	33%	18,607	13,948	33%
Co-lending book	11,848	11,565	2%	8,489	40%	11,848	8,489	40%
Loan Assets under management	90,122	83,889	7%	66,964	35%	90,122	66,964	35%
Interest income	2,447.0	2,265.2	8%	1,974.4	24%	4,712.2	4,021.0	17%
Interest expense	(1,381.9)	(1,288.8)	7%	(962.9)	44%	(2,670.7)	(2,004.5)	33%
NII at Ind AS balance sheet loan book (A)	1,065.1	976.5	9%	1,011.5	5%	2,041.5	2,016.5	1%
Income from Assigned Assets	586.6	408.9	43%	201.9	191%	995.5	290.3	243%
Income from Co lending Assets	160.7	151.1	6%	140.0	15%	311.8	336.6	(7%)
Other Income	90.3	101.4	(11%)	127.1	(29%)	191.7	222.9	(14%)
Non-fund based income (B)	837.7	661.4	27%	468.9	79%	1,499.1	849.8	76%
Total Income (A)+(B)	1,902.7	1,637.9	16%	1,480.4	29%	3,540.6	2,866.2	24%
Fund based income	56%	60%		68%		58%	70%	
Non-fund based income	44%	40%		32%		42%	30%	

Note:

1. Co-lending includes Business Correspondence and Co-origination
2. Previous period figures have been regrouped/ reclassified to make them comparable with those of current period

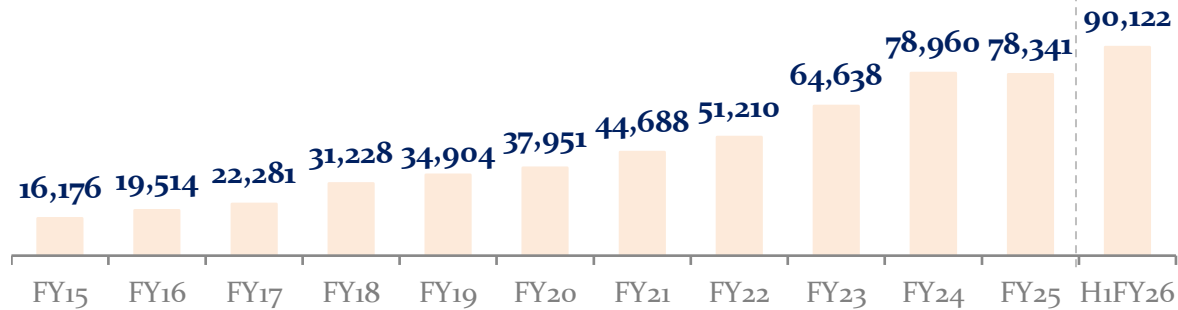
Consolidated balance sheet as at September 30, 2025

ASSETS (₹ Cr)		
1	Financial Assets	
(a)	Cash and Bank Balances	5,594
(b)	Receivables	92
(c)	Loan Assets	60,151
(d)	Investments	5,711
(e)	Other financial assets	2,023
	Total Financial Assets (A)	73,570
2	Non-Financial Assets	
(a)	Current & Deferred tax assets (Net)	604
(b)	Property, Plant and Equipment etc.	1,510
(c)	Other non-financial assets	329
	Total Non-Financial Assets (B)	2,443
Total Assets (A)+(B)		76,012

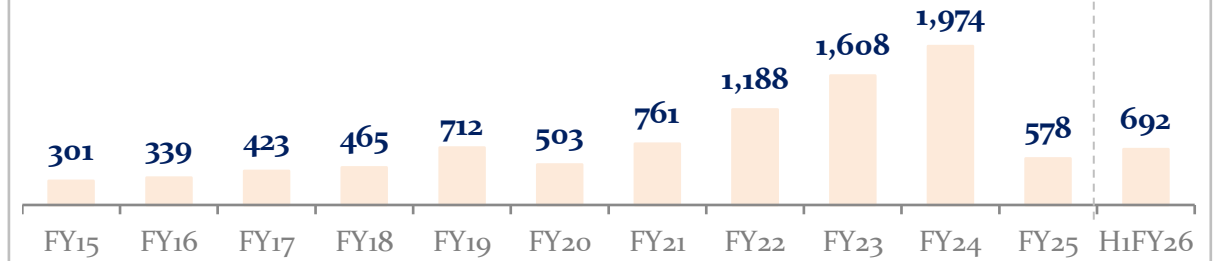
LIABILITIES AND EQUITY (₹ Cr)		
1	Financial Liabilities	
(a)	Payables	265
(b)	Borrowings	
	- Debt Securities	19,655
	- Borrowings (Other than Debt Securities)	34,201
	- Subordinated Liabilities	4,356
(c)	Other financial liabilities	2,554
	Total Financial Liabilities (A)	61,030
2	Non-Financial Liabilities (B)	351
3	Equity	
(a)	Equity share capital	85
(b)	Other Equity	12,885
	Shareholder's Equity (C)	12,970
	Non Controlling Interest (D)	1,662
Total Liabilities and Equity (A)+(B)+(C)+(D)		76,012

IIFL Finance (Consolidated): Key highlights

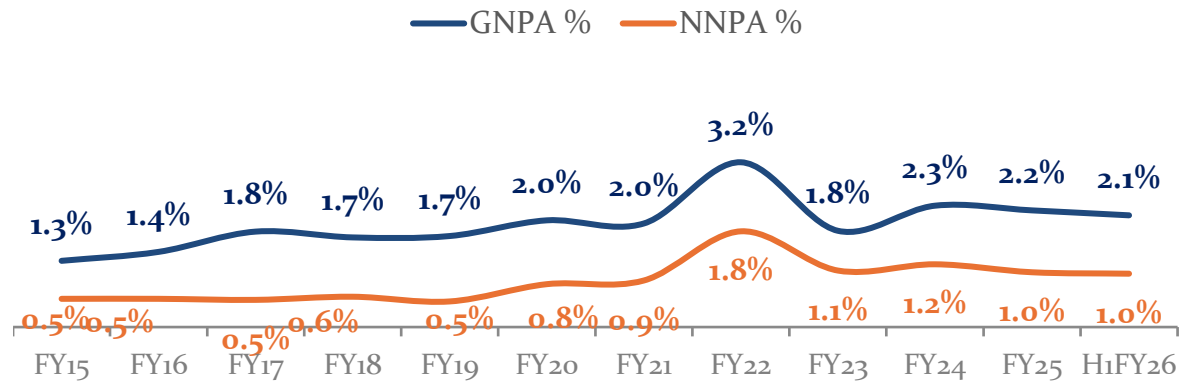
AUM (₹ Cr)



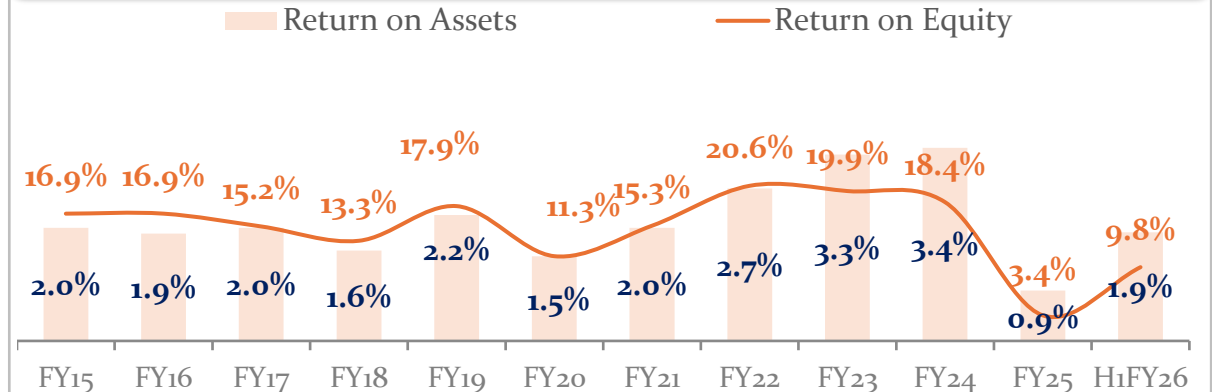
Profit after tax² (₹ Cr)



Asset quality



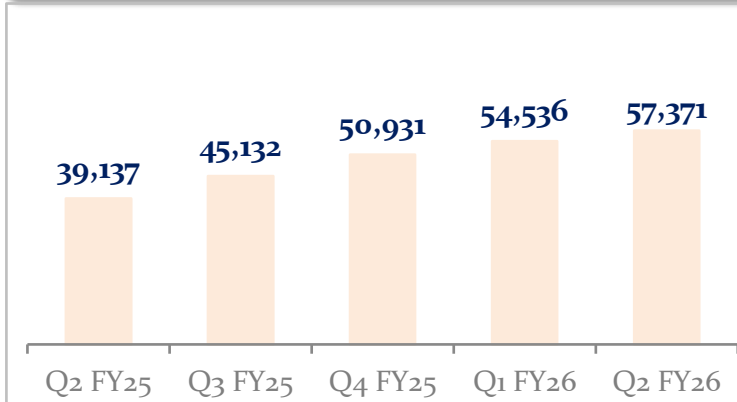
Return on assets/equity



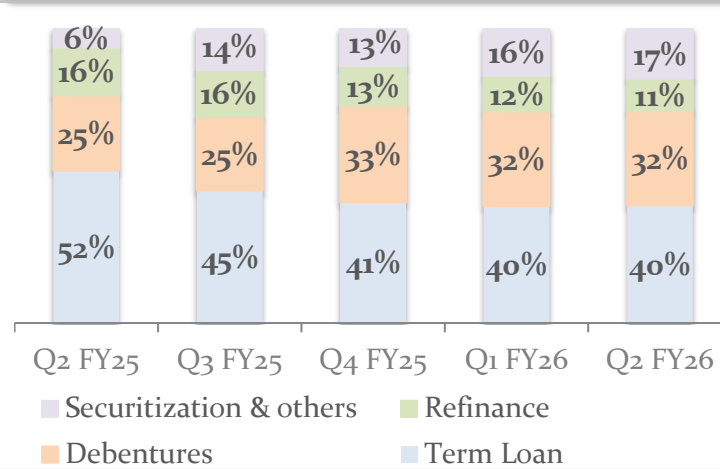
Note: 1. Previous period figures have been regrouped/ reclassified to make them comparable with those of current period
 2. Interest Spread is calculated using End of period portfolio yield and COF

IIFL Finance (Consolidated): Funding mix

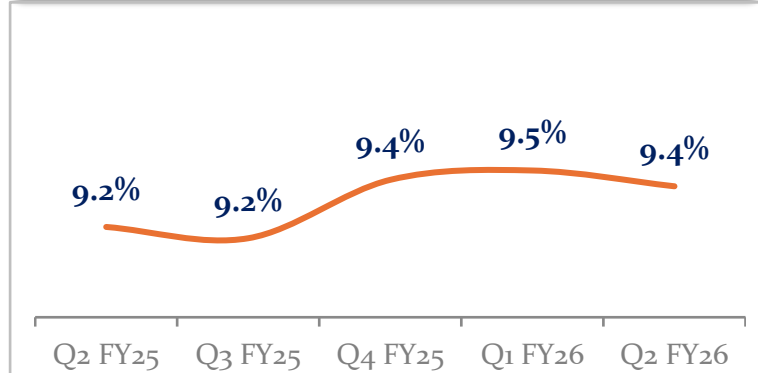
Borrowing (₹ Cr)



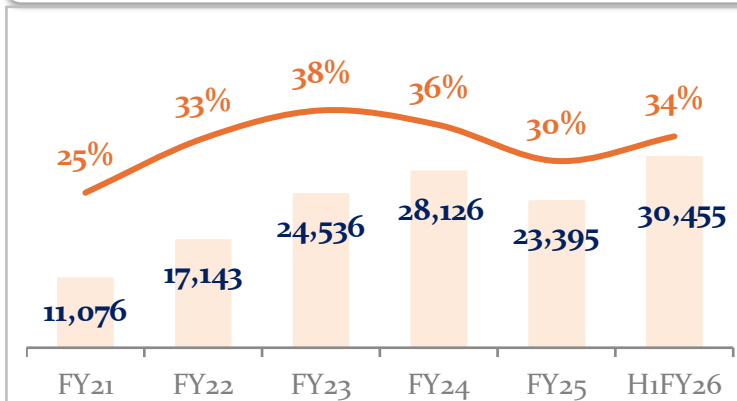
Borrowing mix



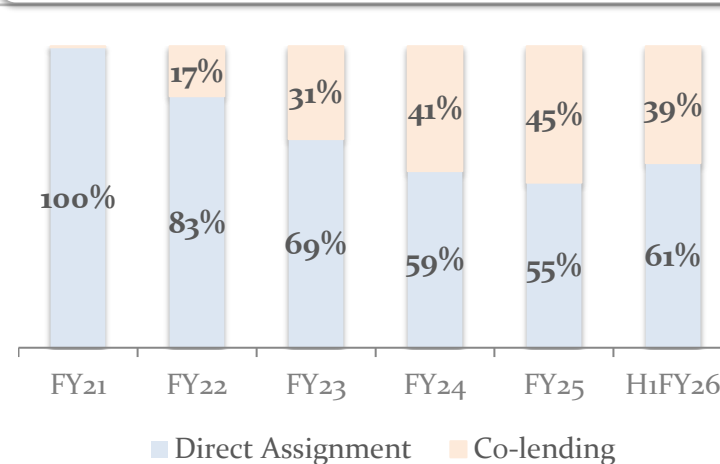
Average Cost of borrowing



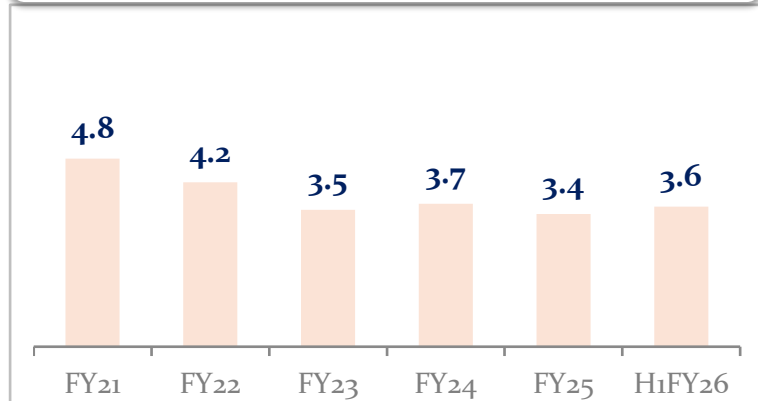
Off-book (₹ Cr, as % of AUM)



Off-book mix



Net gearing

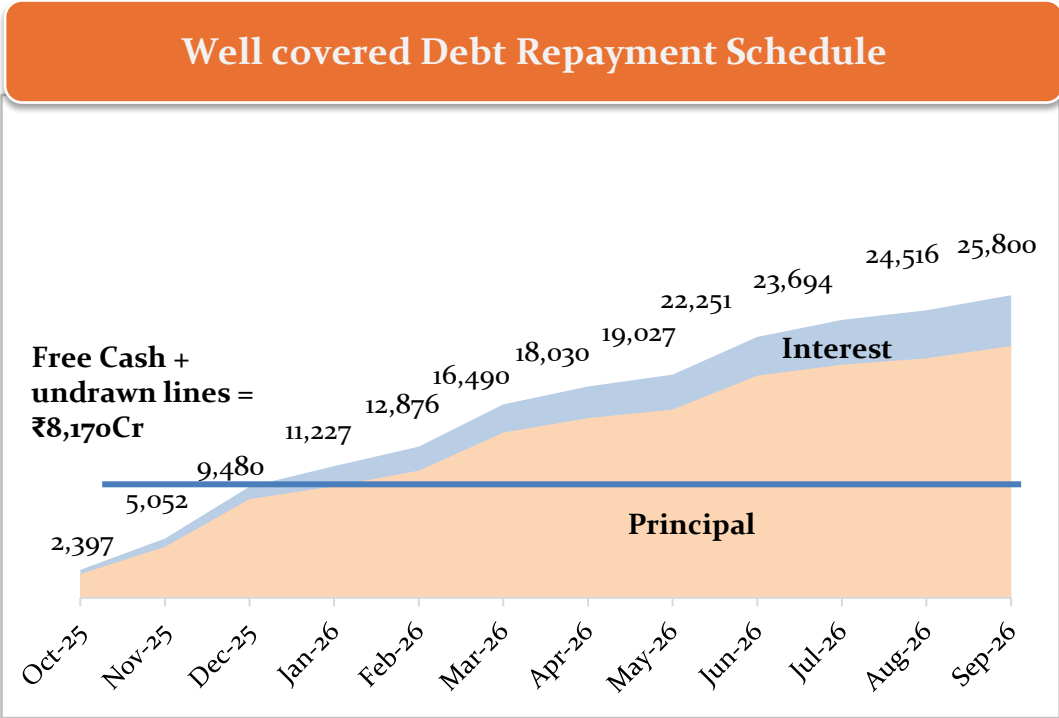
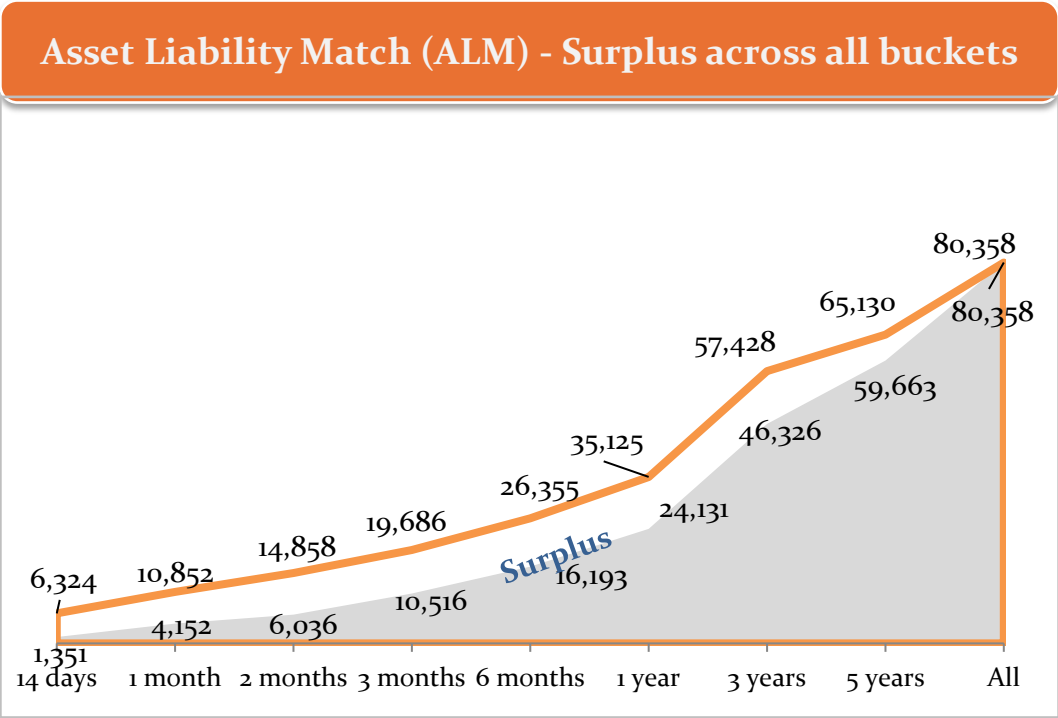


Note:

1. Net gearing is calculated after reducing free cash/ liquid assets and securitized assets from the gross debt as per Ind AS accounting
2. Co-lending includes Business Correspondence and Co-origination
3. Borrowings is without IND AS adjustment and includes accrued interest

Adequate liquidity, well covered to meet obligations and sustain growth

(₹ Cr)

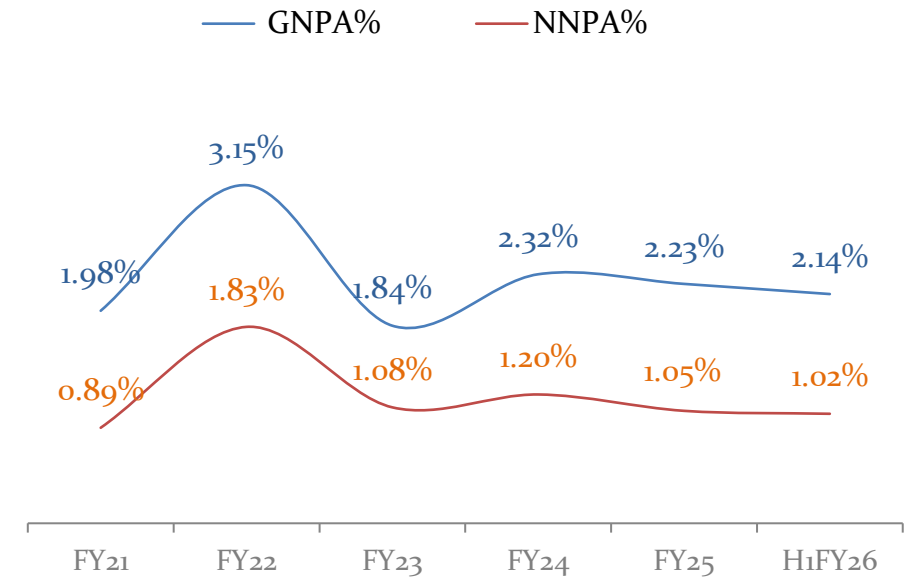


Over the last 5 years, we have made strategic shifts to focus on providing retail, secured credit to small businesses and homes

Loan AUM (₹ Cr)	FY21	Q2FY26	Mix% FY21	Mix% Q2FY26	Q2FY26	Q1FY26	Q2FY25	QoQ %	YoY %	Yield
Home Loan	14,439	32,034	32%	36%	32,034	32,017	29,116	0%	10%	10.75%
Gold Loan	13,149	34,577	29%	38%	34,577	27,274	10,797	27%	220%	18.56%
MSME loan	7,101	13,474	16%	15%	13,474	13,939	13,455	(3%)	0%	18.50%
a) MSME Secured	5,597	8,999	13%	10%	8,999	8,978	8,544	0%	5%	17.89%
- Micro LAP	-	2,018	-	2%	2,018	2,298	2,714	(12%)	(26%)	24.00%
- Other LAP	5,597	6,981	13%	8%	6,981	6,680	5,830	4%	20%	16.12%
b) MSME Unsecured	1,504	3,934	3%	4%	3,934	4,178	4,306	(6%)	(9%)	20.51%
- Digital (discontinued)	1,504	1,785	3%	2%	1,785	2,074	2,791	(14%)	(36%)	23.75%
- Unsecured business loans	-	2,149	-	2%	2,149	2,104	1,515	2%	42%	17.82%
c) Supply chain finance	-	541	0%	1%	541	783	605	(31%)	(10%)	13.94%
Microfinance	4,738	8,362	11%	9%	8,362	8,916	11,311	(6%)	(26%)	24.33%
Core Business	39,427	88,447	88%	98%	88,447	82,145	64,678	8%	37%	16.27%
Construction & Real Estate Finance	4,235	942	10%	1%	942	885	1,440	6%	(35%)	15.64%
Capital market finance	663	613	1%	1%	613	686	379	(11%)	62%	12.02%
Personal loan	364	121	1%	0%	121	172	467	(30%)	(74%)	24.24%
Total	44,688	90,122			90,122	83,889	66,964	7%	35%	16.24%

NPAs impacted by macro trends in microfinance, unsecured lending and small-ticket LAP

GNPA %	Q2FY26	Q1FY26	QoQ	Q2FY25	YoY
Home Loan	1.40%	1.74%	(0.34%)	1.25%	0.15%
Gold Loan	0.12%	0.18%	(0.07%)	2.40%	(2.28%)
MSME Loan	5.93%	5.42%	0.52%	3.10%	2.84%
a) MSME Secured	5.25%	4.77%	0.48%	3.52%	1.74%
- Micro LAP (discontinued)	20.45%	14.86%	5.59%	5.81%	14.64%
- Other LAP	2.20%	1.75%	0.45%	2.06%	0.13%
b) MSME Unsecured	7.51%	6.85%	0.66%	2.95%	4.56%
- Digital/MFI sourced (discontinued)	11.12%	10.64%	0.49%	3.86%	7.26%
- Unsecured business loans	3.49%	1.72%	1.77%	0.51%	2.98%
c) Supply Chain Finance	2.82%	2.68%	0.14%	0.40%	2.42%
Microfinance	5.03%	4.68%	0.35%	3.43%	1.60%
Core Business	2.12%	2.35%	(0.23%)	2.31%	(0.19%)
CRE	2.96%	1.72%	1.25%	1.47%	1.49%
Capital Market	0.00%	0.00%	0.00%	0.00%	0.00%
Personal Loan	13.52%	12.47%	1.05%	10.92%	2.60%
Total	2.14%	2.34%	(0.21%)	2.35%	(0.22%)



➤ Provision coverage at **93%**

Note:

1. ₹1,005 Cr of MSME Secured sourced by IIFL Samasta and ₹257 Cr of Unsecured MSME sourced by IIFL Samasta is booked under sourcing arrangement in IIFL Finance

NPAs provision is well above RBI requirement

Loan book (₹ Cr)	Stage 1		Stage 2	Stage 3	Total	Provision %			Provision	
	o dpd	1-30 dpd	31-90 dpd	90+ dpd		Stage 1	Stage 2	Stage 3	As per RBI	As per ECL
Home Loan	90.4%	3.2%	4.9%	1.4%	20,309	0.4%	6.6%	33.6%	114	229
Gold Loan	95.7%	2.3%	1.9%	0.1%	21,171	0.6%	1.1%	42.9%	94	133
MSME Loan	80.9%	5.3%	7.8%	5.9%	9,974	0.6%	8.7%	50.8%	126	416
a) MSME Secured	77.3%	6.5%	11.0%	5.3%	5,833	0.8%	9.6%	32.8%	75	202
b) MSME Unsecured	86.3%	2.7%	3.5%	7.5%	3,599	0.1%	5.3%	70.1%	43	200
c) Supply chain finance	83.4%	10.6%	3.2%	2.8%	541	0.5%	0.6%	70.6%	4	14
Microfinance	91.6%	1.4%	2.0%	5.0%	6,538	0.9%	22.6%	72.1%	141	322
Core business	90.9%	3.0%	4.0%	2.1%	57,992	0.5%	7.3%	52.3%	475	1,101
CRE	83.7%	10.8%	2.6%	3.0%	942	0.6%	4.6%	51.6%	11	21
Capital Market	99.7%	0.3%	0.0%	0.0%	613	0.5%	0.0%	0.0%	2	3
Personal Loan	72.9%	7.1%	6.5%	13.5%	121	2.8%	22.5%	88.1%	2	19
Total	90.8%	3.1%	3.9%	2.1%	59,668	0.5%	7.3%	52.8%	486	1,143

Note:

1. CRE: Construction & Real Estate Finance
2. Personal loan has been discontinued

IIFL FINANCE (STANDALONE)



IIFL Finance (Standalone): Q2FY26 and H1FY26 Results

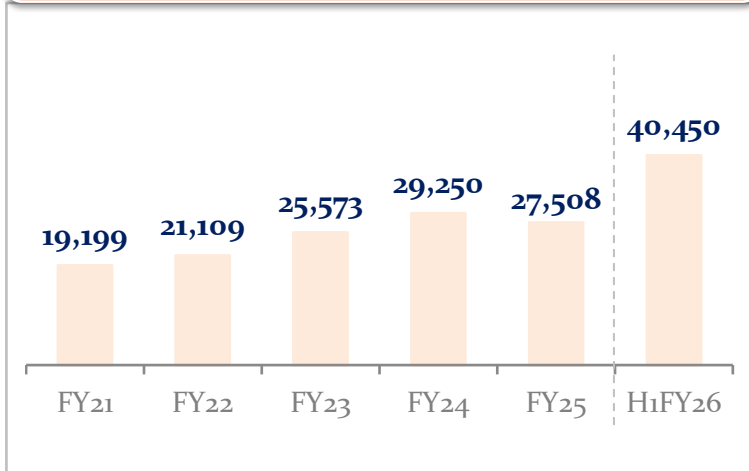
₹ Cr	Q2FY26	Q1FY26	Q-o-Q	Q2FY25	Y-o-Y	H1FY26	H1FY25	Y-o-Y
Interest income	1,256.6	1,079.4	16%	672.2	87%	2,336.0	1,342.9	74%
Interest expense	(758.4)	(701.4)	8%	(387.1)	96%	(1,459.8)	(824.5)	77%
Net interest income	498.2	378.0	32%	285.1	75%	876.2	518.3	69%
Income from off-book assets	467.8	344.3	36%	67.0	599%	812.1	171.3	374%
Other Income	29.1	46.6	(37%)	51.3	(43%)	75.7	93.0	(19%)
Total income	995.2	768.9	29%	403.4	147%	1,764.0	782.6	125%
Operating expense	(513.6)	(423.3)	21%	(333.6)	54%	(936.9)	(688.5)	36%
Pre provision operating profit	481.6	345.6	39%	69.8	590%	827.2	94.1	779%
Loan losses & provision	(211.6)	(182.5)	16%	(154.7)	37%	(394.1)	(242.1)	63%
Net gain/(loss) on fair value changes	13.5	15.3	(11%)	80.7	(83%)	28.8	112.6	(74%)
Profit before tax & exceptional items	283.5	178.3	59%	(4.3)	-	461.9	(35.4)	-
Exceptional items	-	-	-	(586.5)	-	-	(586.5)	-
Profit before tax	283.5	178.3	59%	(590.8)	-	461.9	(621.9)	-
Profit after tax	210.7	132.8	59%	(441.3)	(148%)	343.5	(463.9)	-

Note:

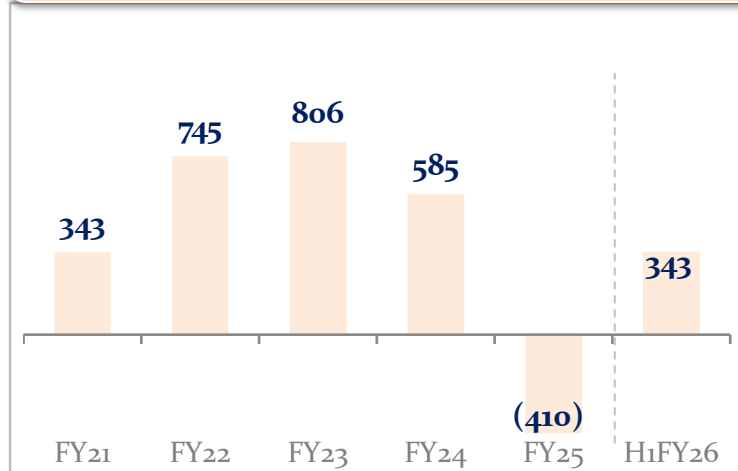
- Figures have been regrouped as per IIFL Finance Consol Financials
- Previous period figures have been regrouped/ reclassified to make them comparable with those of current period

IIFL Finance (Standalone): Key highlights

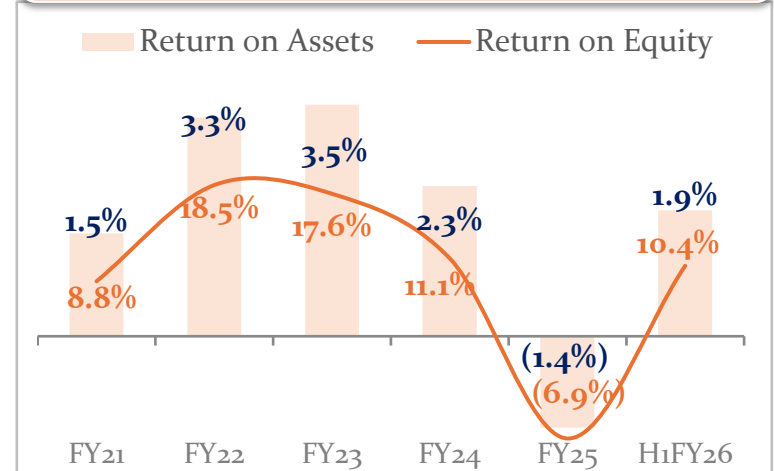
AUM (₹ Cr)



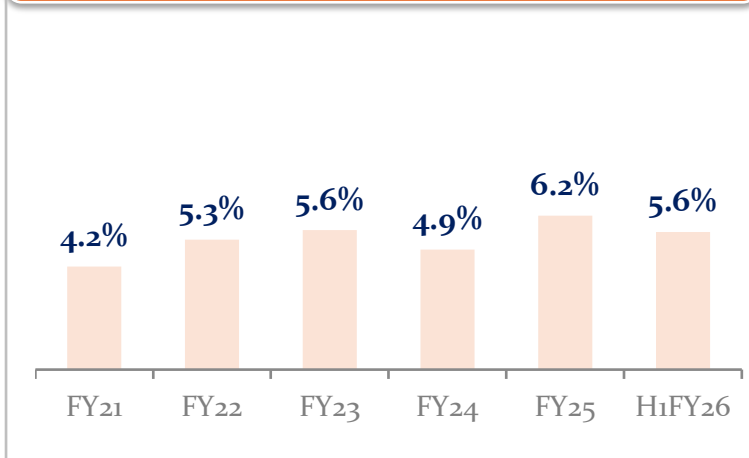
Profit after tax² (₹ Cr)



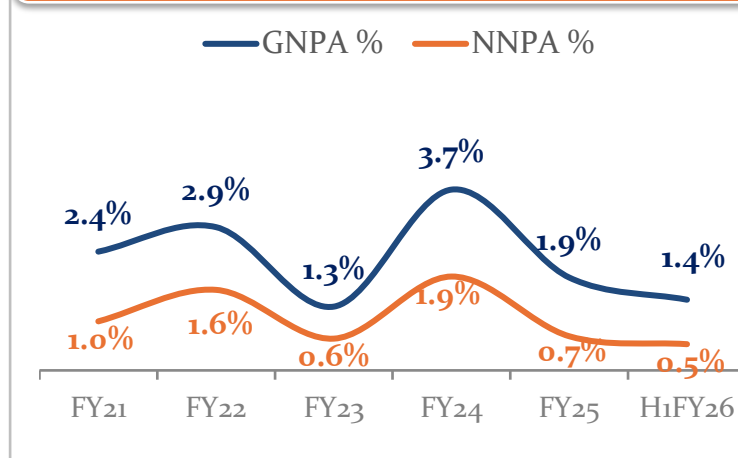
Return on assets/equity



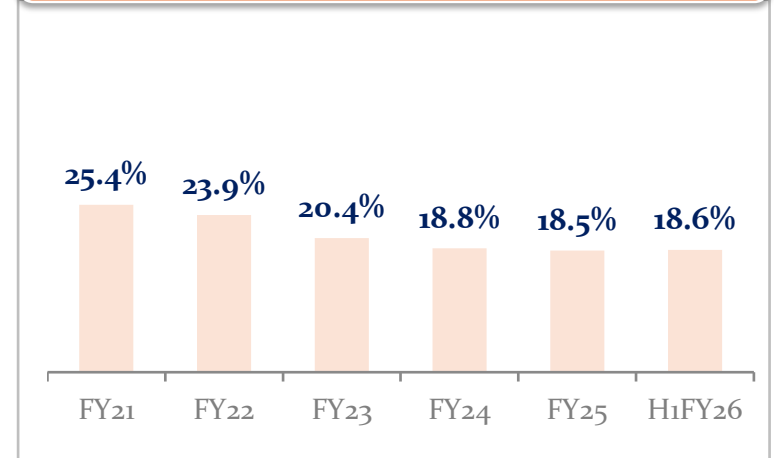
Operating expenses to Avg AUM



Asset quality



CRAR



Note:

1. Previous period figures have been regrouped/ reclassified to make them comparable with those of current period.

IIFL Finance (Standalone): Key business units

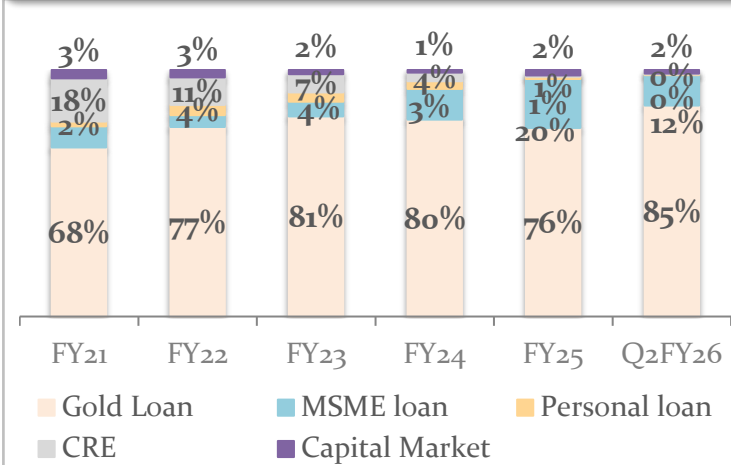
Loan AUM (₹ Cr)	FY21	FY22	FY23	FY24	FY25	Q2FY25	Q1FY26	Q2FY26	QoQ %	YoY %	Yield	ATS (₹ lakhs)
Gold loan	13,149	16,228	20,733	23,354	21,022	10,797	27,274	34,577	27%	220%	18.56%	0.84
MSME loan	1,662	1,016	1,524	3,653	5,479	5,088	5,332	4,983	(7%)	(2%)	18.64%	9.86
a) MSME Secured	158	56	35	275	266	177	370	508	37%	186%	14.65%	196
b) MSME Unsecured	1,504	960	1,482	2,969	4,444	4,306	4,178	3,934	(6%)	(9%)	20.51%	9.05
c) Supply Chain Finance	-	1	8	410	769	605	783	541	(31%)	(10%)	13.94%	8.55
Core business	14,811	17,244	22,258	27,007	26,501	15,885	32,605	39,560	21%	149%	18.37%	0.97
CRE	3,362	2,355	1,887	1,047	159	651	141	157	11%	(76%)	17.73%	1671
Capital market finance	663	642	442	308	609	379	686	613	(11%)	62%	12.02%	712.35
Personal loan	364	868	987	888	239	467	172	121	(30%)	(74%)	24.24%	1.60
Total	19,199	21,109	25,573	29,250	27,508	17,382	33,605	40,450	20%	133%	18.55%	0.99

Note:

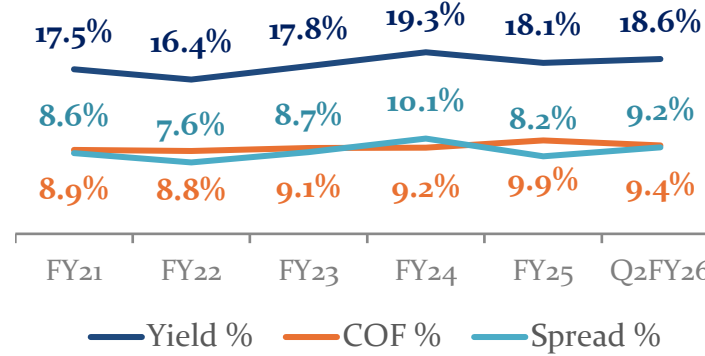
1. Yield is end of period portfolio yield, ATS is Portfolio average ticket size
2. Figures are as of Sept 30, 2025 unless specified

IIFL Finance (Standalone): Business update

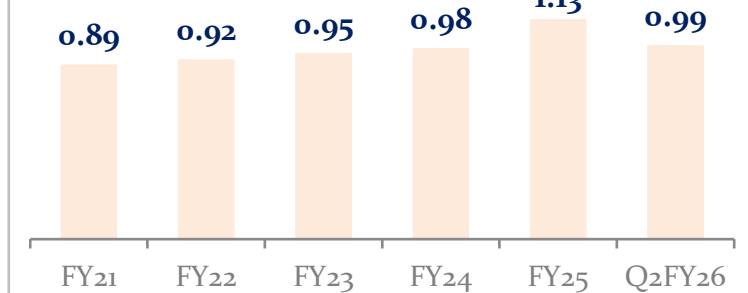
AUM mix



Interest Spread



Average ticket size¹ (₹ lakhs)



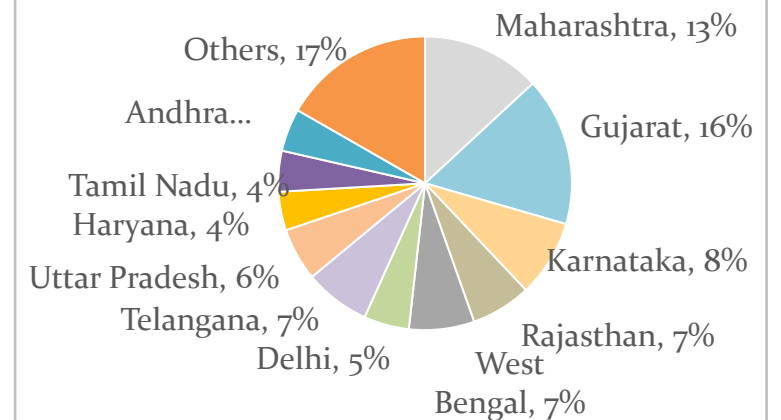
Active customers (lakhs)



Branches



AUM distribution



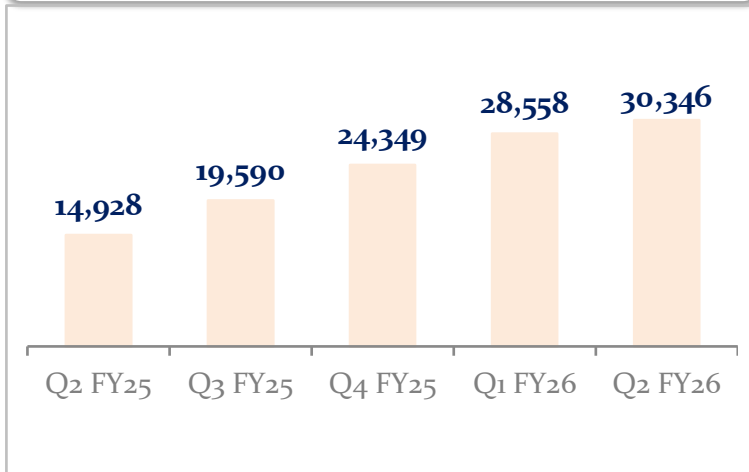
Note: 1. ATS is Portfolio average ticket size

2. Interest Spread is calculated using End of period portfolio yield and COF

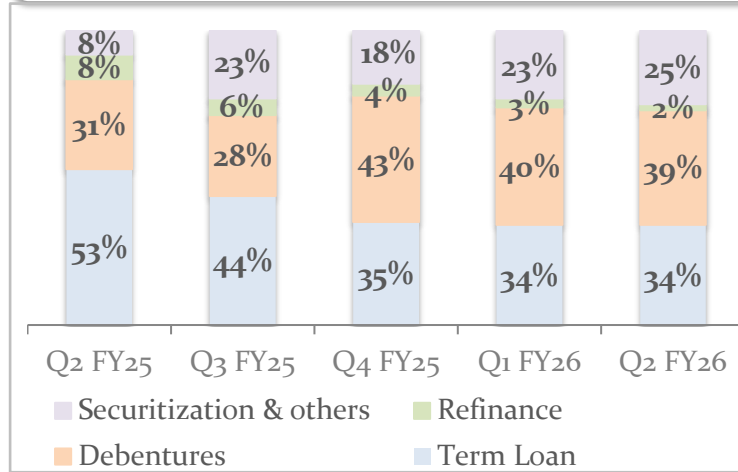
3. Figures are as of Sept 30, 2025 unless specified

IIFL Finance (Standalone): Funding mix

Borrowing (₹ Cr)

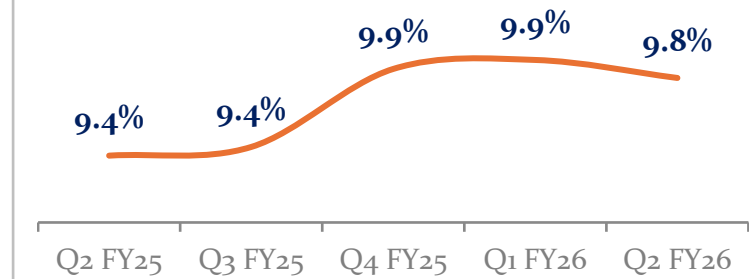


Borrowing mix

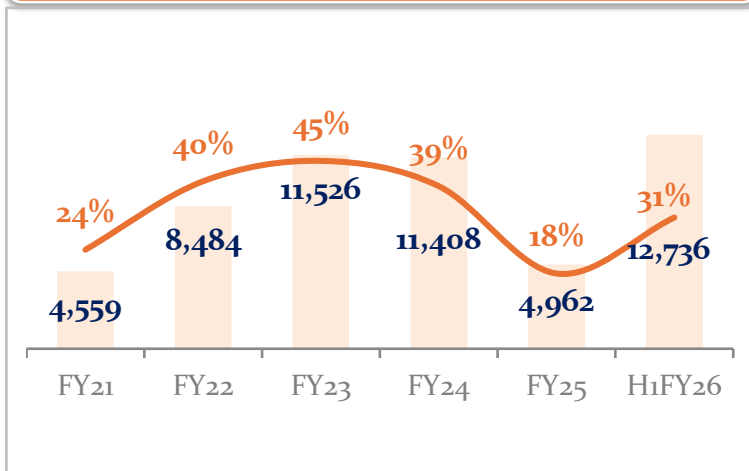


Average Cost of borrowing

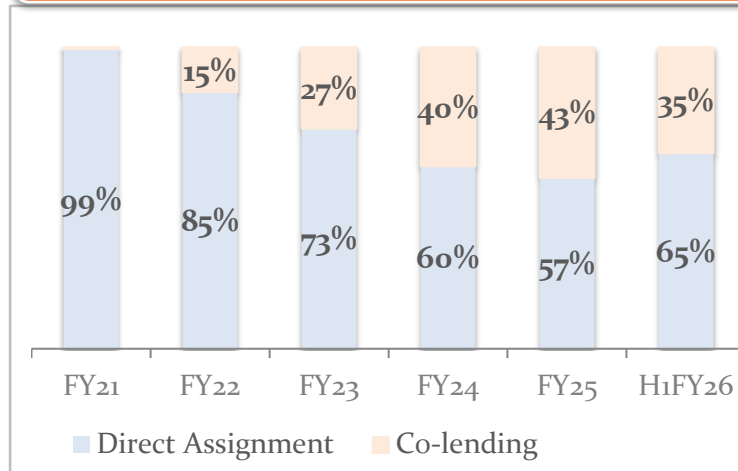
Rating: **AA/Stable** by CRISIL, & India Ratings, **AA/Negative** by ICRA, **AA+/Stable** by Brickwork, **B+/Stable** by S&P Global and **B+/Positive** by Fitch



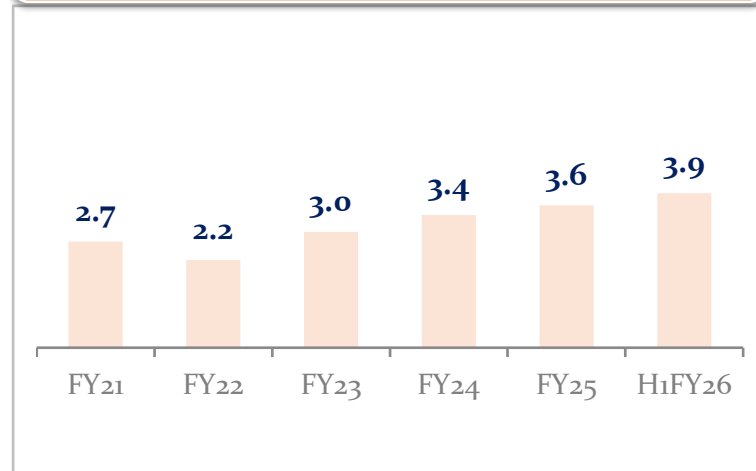
Off-book (₹ Cr, as % of AUM)



Off-book mix



Net gearing



Note:

1. Net gearing is calculated after reducing free cash/ liquid assets and securitized assets from the gross debt as per Ind AS accounting
2. Co-lending includes Business Correspondence and Co-origination
3. Borrowing is without IndAS adjustment and includes accrued interest

IIFL HOME FINANCE



IIFL Home Finance: Q2FY26 and H1FY26 Results

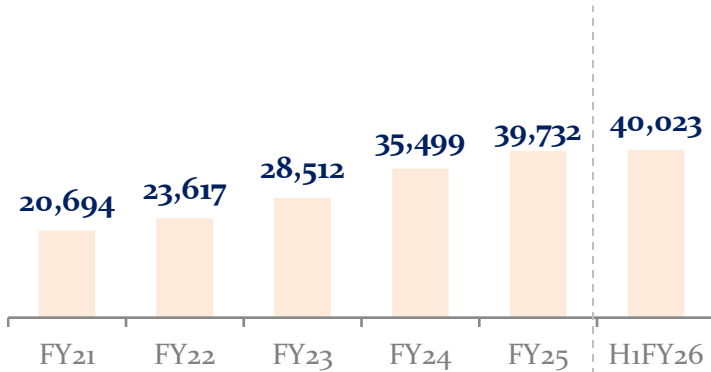
₹ Cr	Q2FY26	Q1FY26	Q-o-Q	Q2FY25	Y-o-Y	H1FY26	H1FY25	Y-o-Y
Interest income	745.6	730.2	2%	699.9	7%	1,475.8	1,427.3	3%
Interest expense	(436.5)	(419.3)	4%	(360.2)	21%	(855.7)	(730.5)	17%
Net interest income	309.2	310.9	(1%)	339.7	(9%)	620.1	696.8	(11%)
Income from off-book assets	184.8	170.4	8%	215.5	(14%)	355.2	344.4	3%
Other Income	41.1	48.2	(15%)	64.6	(36%)	89.3	107.4	(17%)
Total income	535.1	529.5	1%	619.8	(14%)	1064.6	1,148.6	(7%)
Operating expense	(133.0)	(161.2)	(17%)	(170.5)	(22%)	(294.2)	(333.3)	(12%)
Pre provision operating profit	402.1	368.3	9%	449.3	(11%)	770.4	815.3	(6%)
Loan losses & provision	(131.0)	(114.9)	14%	(47.5)	176%	(245.9)	(101.3)	143%
Net gain/(loss) on fair value changes	(3.2)	4.3	-	4.7	(169%)	1.1	4.2	(74%)
Profit before tax	267.8	257.7	4%	406.5	(34%)	525.6	718.2	(27%)
Profit after tax (Pre NCI)	203.9	201.3	1%	312.7	(35%)	405.2	553.4	(27%)

Note:

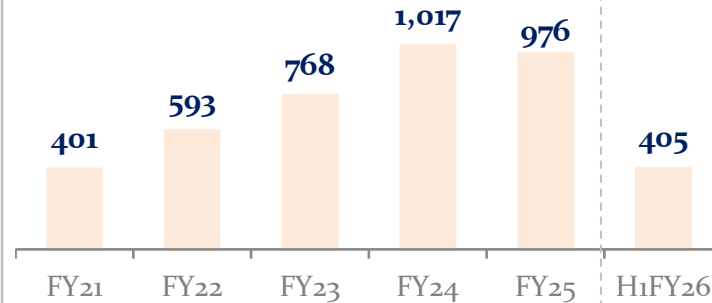
- Figures have been regrouped as per IIFL Finance Consol Financials
- Previous period figures have been regrouped/ reclassified to make them comparable with those of current period

IIFL Home Finance: Key highlights

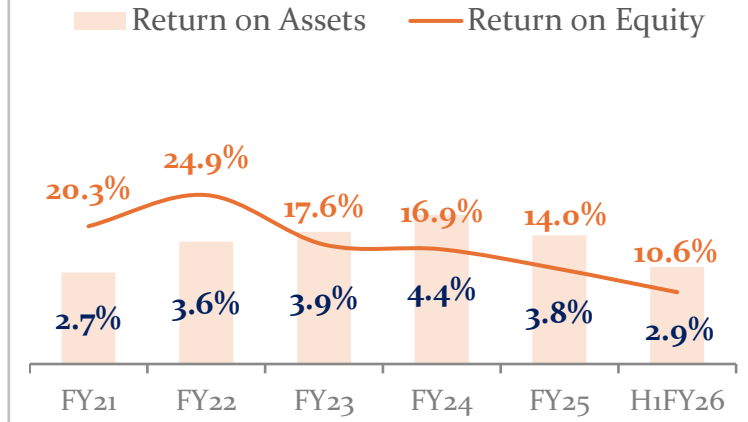
AUM (₹ Cr)



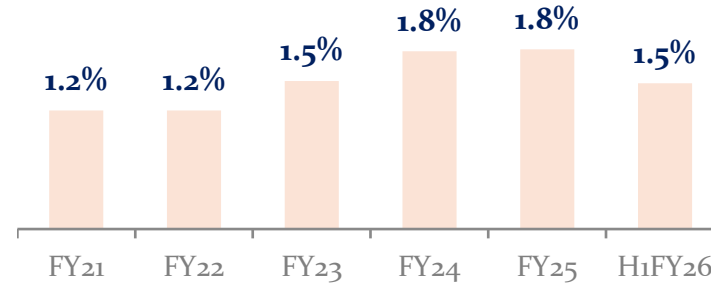
Profit after tax (₹ Cr)



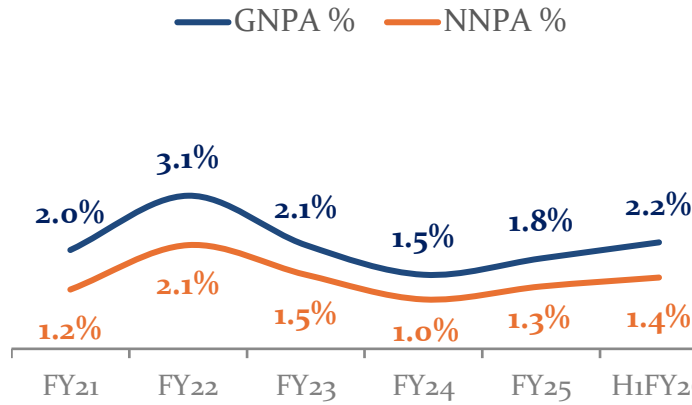
Return on assets/equity



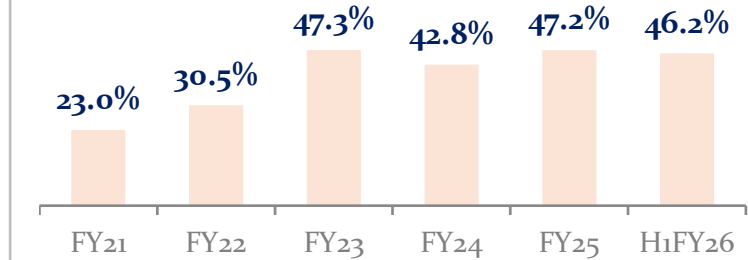
Operating expenses to Avg AUM



Asset quality



CRAR



Note:

1. GNPA nos from FY22 onwards are reported after considering the impact of RBI circular

IIFL Home Finance: Key business units

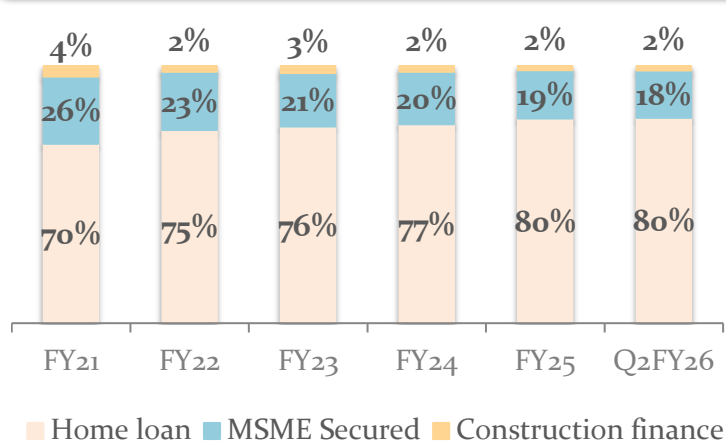
Loan AUM (₹ Cr)	FY21	FY22	FY23	FY24	FY25	Q2FY25	Q1FY26	Q2FY26	QoQ %	YoY %	Yield'	ATS (₹ lakhs)
Affordable home loan	14,439	17,727	21,800	27,438	31,588	29,116	32,017	32,034	0%	10%	10.75%	15.72
MSME secured loan	5,381	5,346	5,905	7,250	7,464	7,194	7,350	7,203	(2%)	0%	17.29%	12.70
Affordable housing project finance	873	544	807	810	680	788	744	786	6%	(0%)	15.22%	638.58
Total	20,694	23,617	28,512	35,499	39,732	37,098	40,111	40,023	0%	8%	12.01%	15.51

Note:

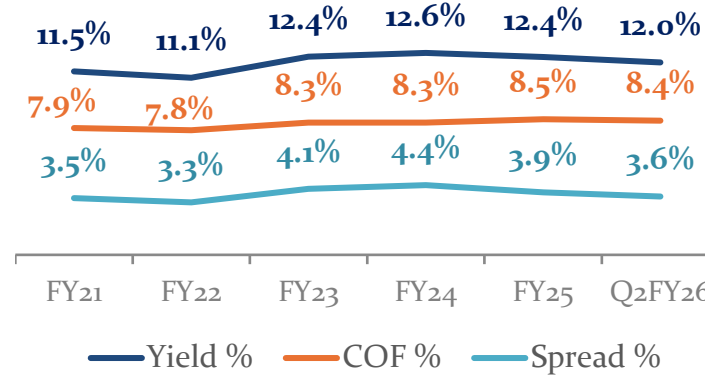
1. Yield is end of period portfolio yield, ATS is Portfolio average ticket size
2. Figures are as of Sept 30, 2025 unless specified

IIFL Home Finance: Business update

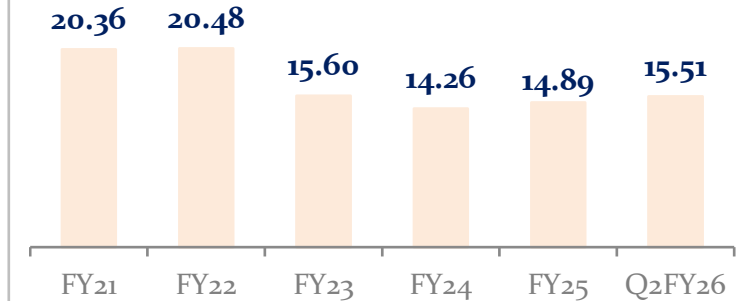
AUM mix



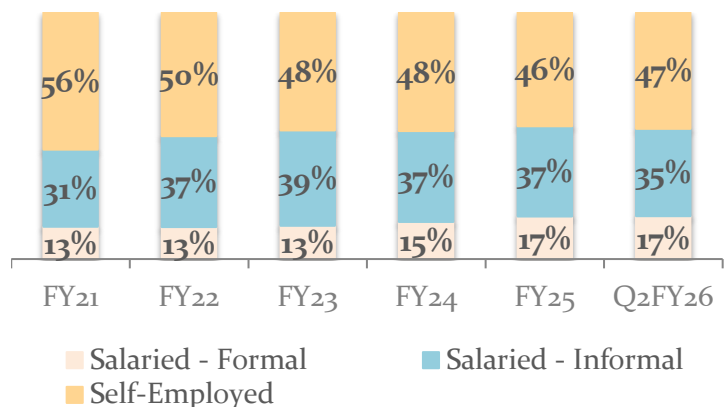
Interest Spread



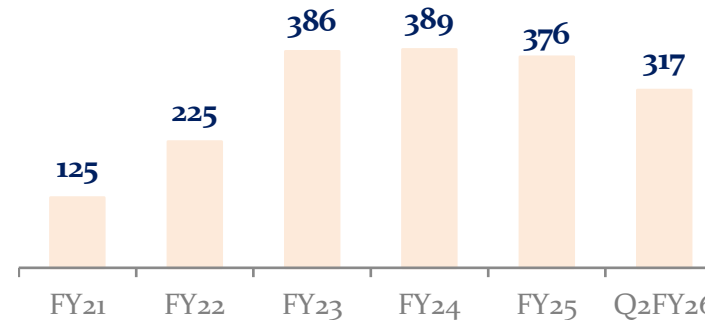
Average ticket size¹ (₹ lakhs)



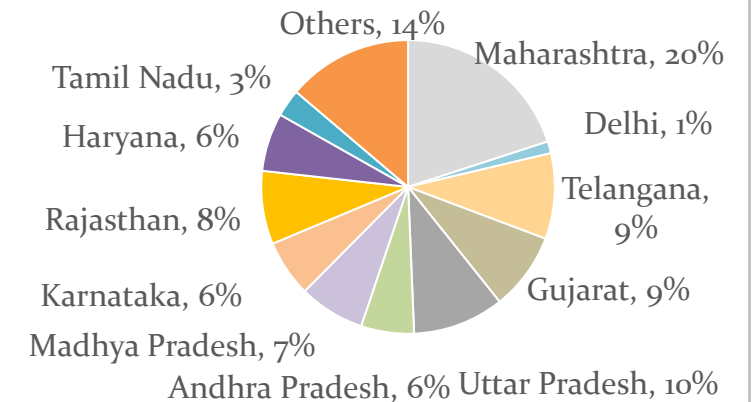
Customer mix



Branches



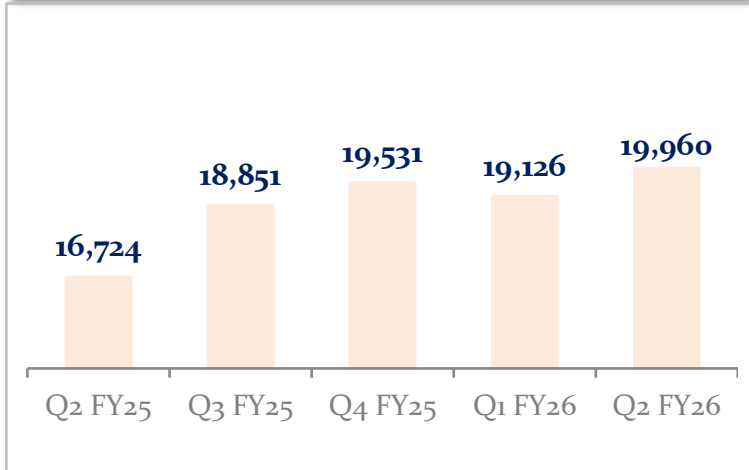
AUM distribution



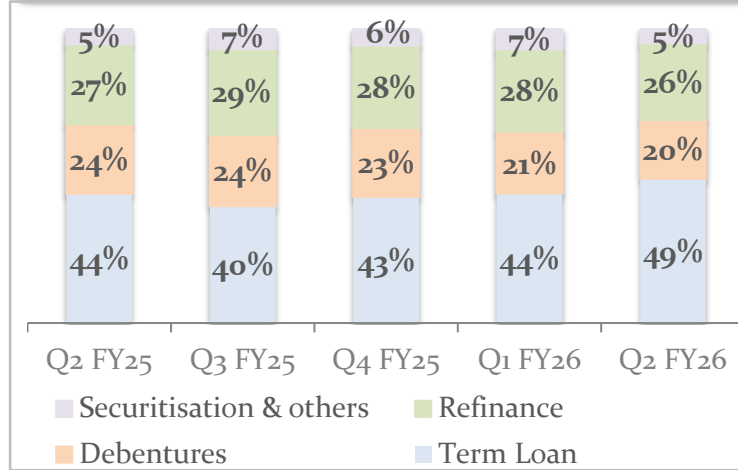
Note: 1. ATS is Portfolio average ticket size, 2. Figures are as of Sept 30, 2025 unless specified, 3. Salaried Formal includes customers with household income >50k per month/ >6 lakhs p.a. & Salaried Informal includes customers with household income <=50k per month/ <=6 lakhs p.a. 4. Spread is calculated using End of period portfolio yield and COF

IIFL Home Finance: Funding mix

Borrowing (₹ Cr)

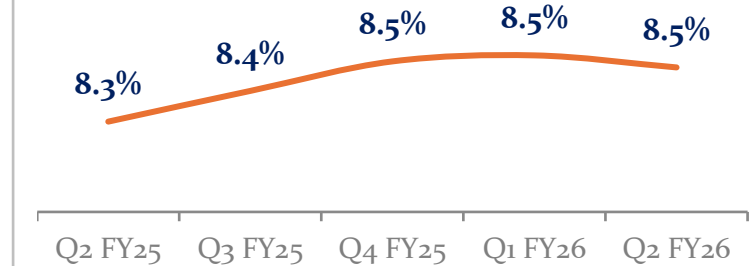


Borrowing mix

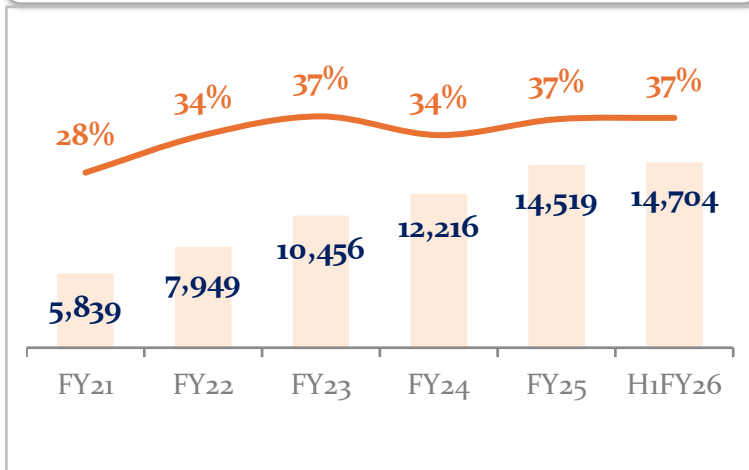


Average Cost of borrowing

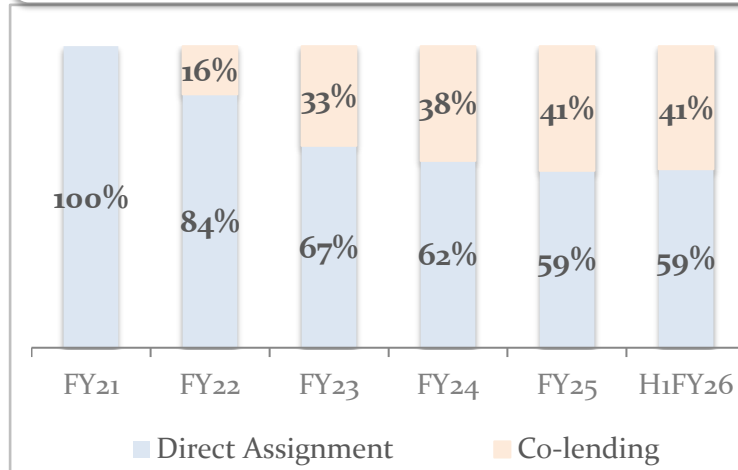
Rating: AA/Stable by CRISIL, & India Rating, AA/Negative by ICRA, AA+/Stable by Brickwork



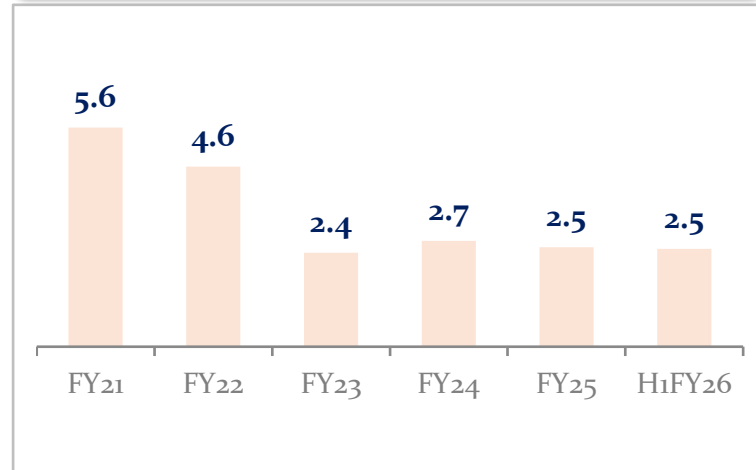
Off-book (₹ Cr, as % of AUM)



Off-book mix



Net gearing¹



Note:

1. Net gearing is calculated after reducing free cash/ liquid assets and securitized assets from the gross debt as per Ind AS accounting
2. Co-lending includes Business Correspondence and Co-origination
3. Borrowing is without Ind AS adjustment and includes accrued interest

IIFL SAMASTA FINANCE



IIFL Samasta Finance: Q2FY26 and H1FY26 Results

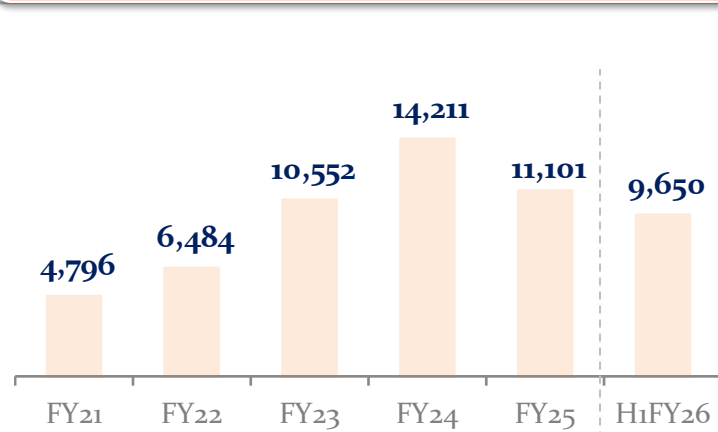
₹ Cr	Q2FY26	Q1FY26	Q-o-Q	Q2FY25	Y-o-Y	H1FY26	H1FY25	Y-o-Y
Interest income	404.9	423.6	(4%)	543.3	(25%)	828.5	1,127.5	(27%)
Interest expense	(192.7)	(185.7)	4%	(216.6)	(11%)	(378.4)	(451.5)	(16%)
Net interest income	212.1	237.9	(11%)	326.8	(35%)	450.1	676.1	(33%)
Income from off-book assets	94.7	45.3	109%	59.4	59%	140.1	109.4	28%
Other Income	65.2	56.2	16%	70.0	(7%)	121.3	147.3	(18%)
Total income	372.0	339.4	10%	456.2	(18%)	711.4	932.8	(24%)
Operating expense	(223.5)	(217.5)	3%	(228.3)	(2%)	(441.1)	(455.6)	(3%)
Pre provision operating profit	148.5	121.9	22%	227.9	(35%)	270.4	477.2	(43%)
Loan losses & provision	(157.7)	(215.1)	(27%)	(204.1)	(23%)	(372.8)	(314.5)	19%
Net gain/(loss) on fair value changes	14.0	12.3	14%	19.1	(27%)	26.2	34.6	(24%)
Profit before tax	4.7	(80.9)	-	42.9	(89%)	(76.2)	197.3	-
Profit after tax (Pre NCI)	2.9	(60.8)	-	34.2	(92%)	(57.9)	153.5	-

Note:

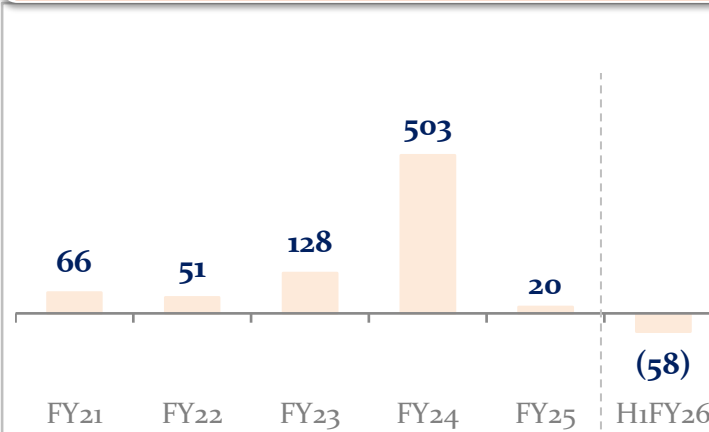
- Figures have been regrouped as per IIFL Finance Consol Financials
- Previous period figures have been regrouped/ reclassified to make them comparable with those of current period

IIFL Samasta Finance: Key highlights

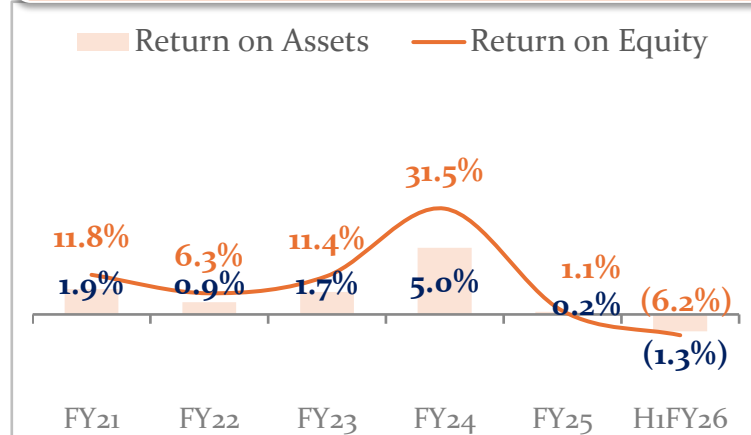
AUM (₹ Cr)



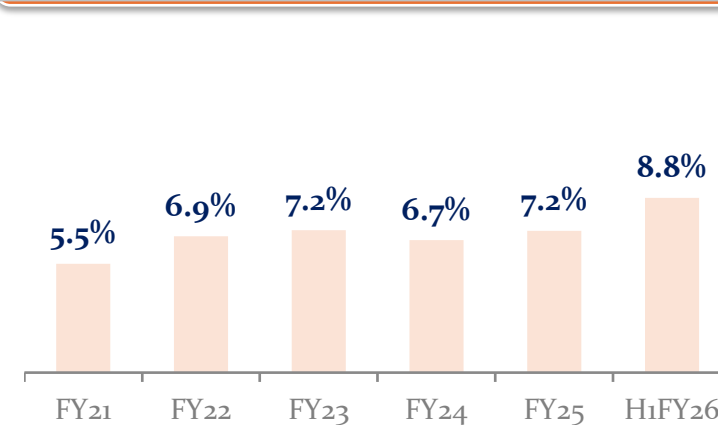
Profit after tax (₹ Cr)



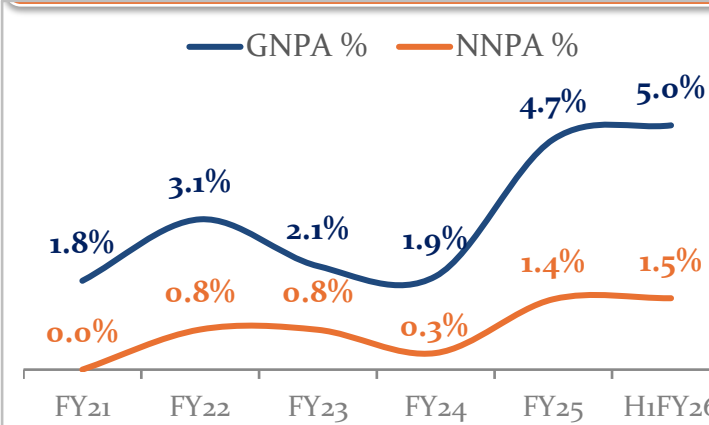
Return on assets/equity



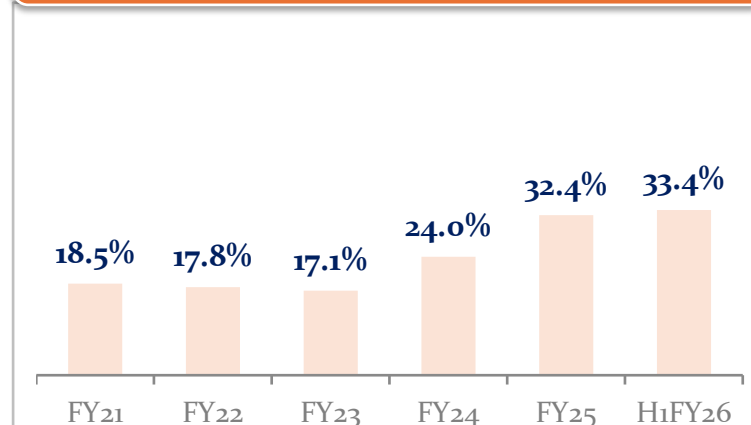
Operating expenses to Avg AUM *



Asset quality



CRAR



Note:

1. Previous period figures have been regrouped/ reclassified to make them comparable with those of current period. Income is net of Interest Expense

IIFL Samasta Finance: Key business units

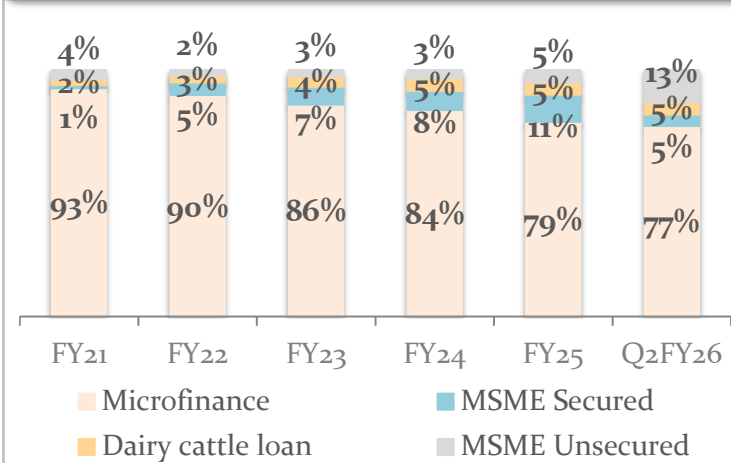
Loan AUM (₹ Cr)	FY21	FY22	FY23	FY24	FY25	Q2FY25	Q1FY26	Q2FY26	QoQ %	YoY %	Yield ¹	ATS ¹ (₹ lakhs)
Microfinance	4,440	5,821	9,072	11,891	8,758	10,112	7,870	7,473	(5%)	(26%)	24.20%	0.52
MSME Secured	58	329	767	1,118	1,242	1,172	1,257	1,287	2%	10%	22.55%	4.74
Dairy cattle loan	105	175	430	717	598	692	553	448	(19%)	(35%)	24.40%	0.66
MSME Unsecured	193	159	283	486	503	506	493	442	(10%)	(13%)	26.38%	2.10
Total	4,796	6,484	10,552	14,211	11,101	12,483	10,173	9,650	(5%)	(23%)	24.09%	0.59

Note:

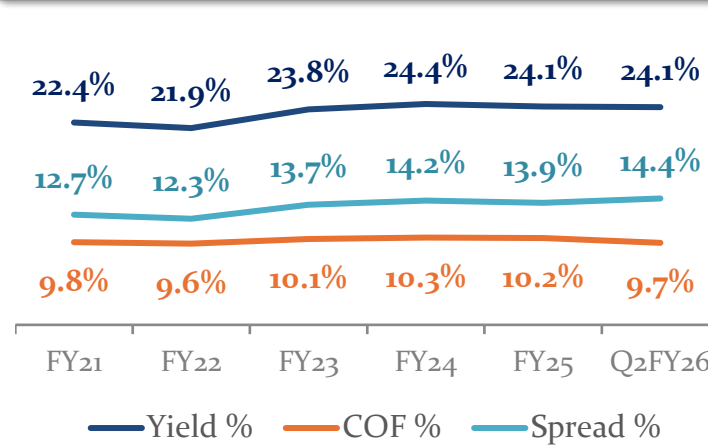
1. Yield is end of period portfolio yield, ATS is Portfolio average ticket size
2. Figures are as of Sept 30, 2025 unless specified

IIFL Samasta Finance: Business update

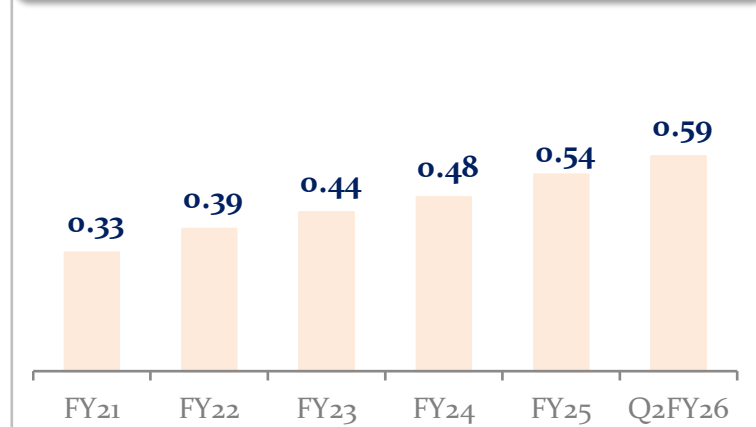
AUM mix



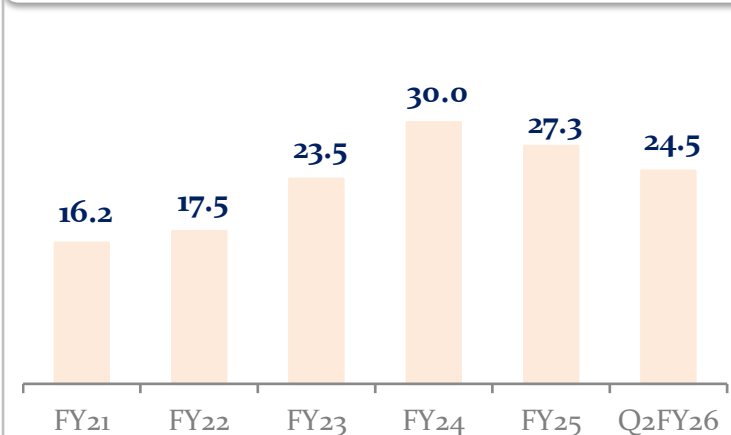
Interest Spread¹



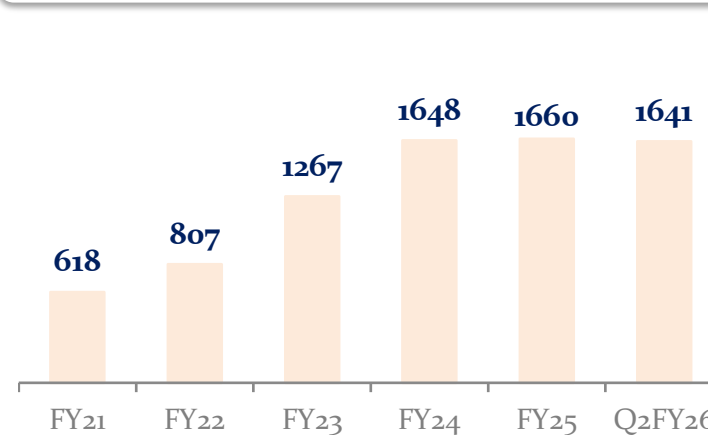
Average ticket size¹ (₹ lakhs)



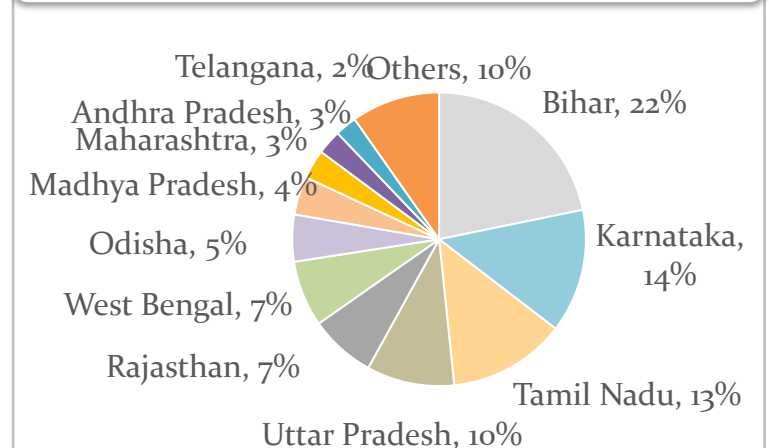
Active customers (lakhs)



Branches*



AUM distribution

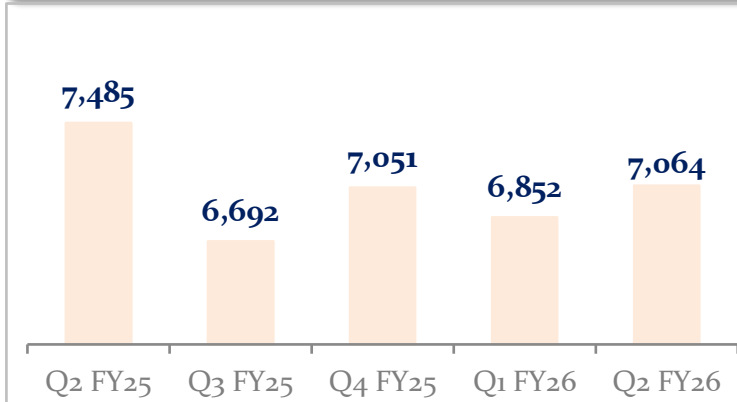


Note:

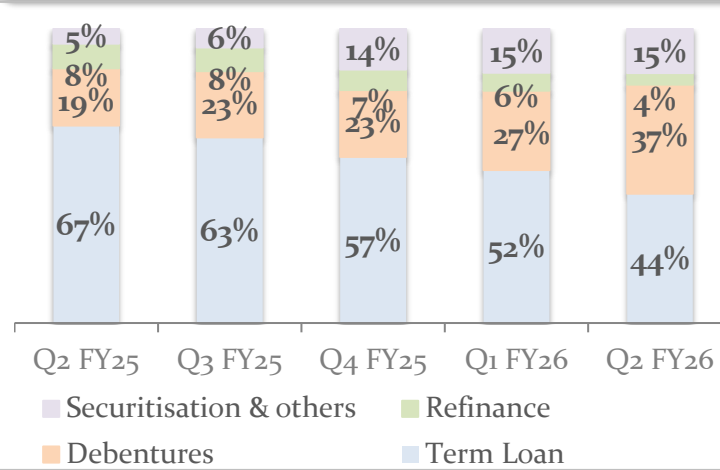
- Interest Spread is calculated using End of period portfolio yield and COF, ATS is Portfolio average ticket size
- Figures are as of Sept 30, 2025 unless specified

IIFL Samasta Finance: Funding mix

Borrowing (₹ Cr)

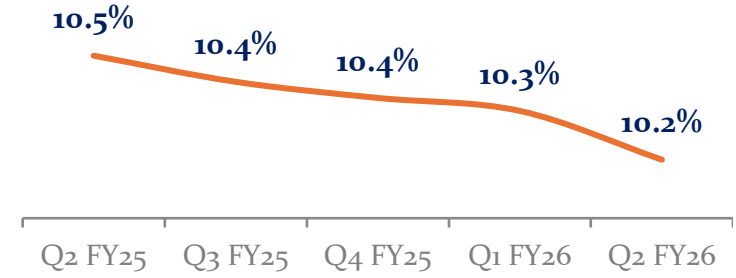


Borrowing mix

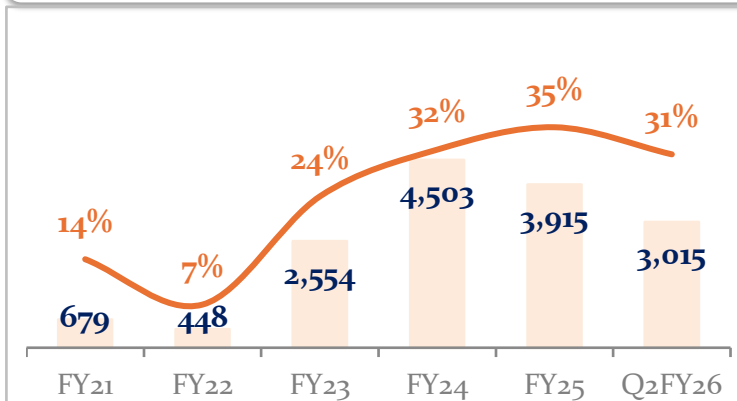


Average Cost of borrowing

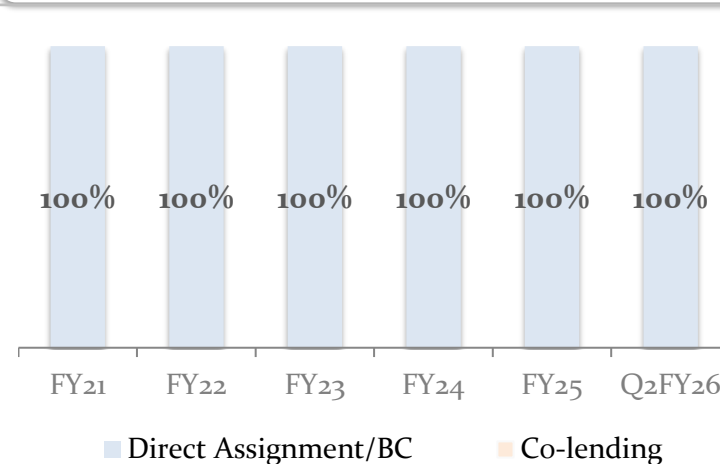
Rating: **AA-/Stable** by CRISIL & India Rating **AA-/Stable** by ACUITE



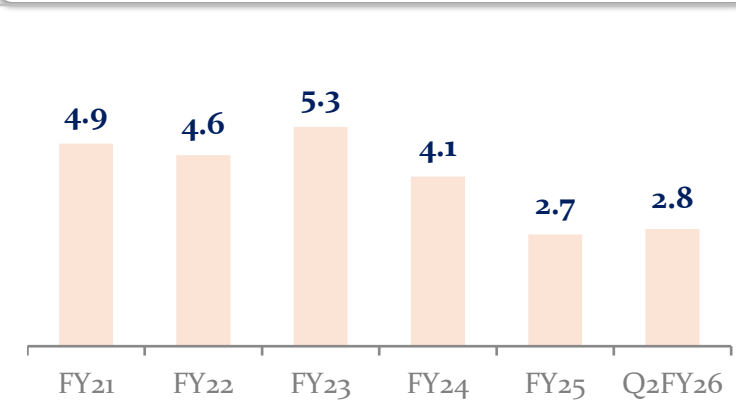
Off-book (₹ Cr, as % of AUM)



Off-book mix



Net gearing

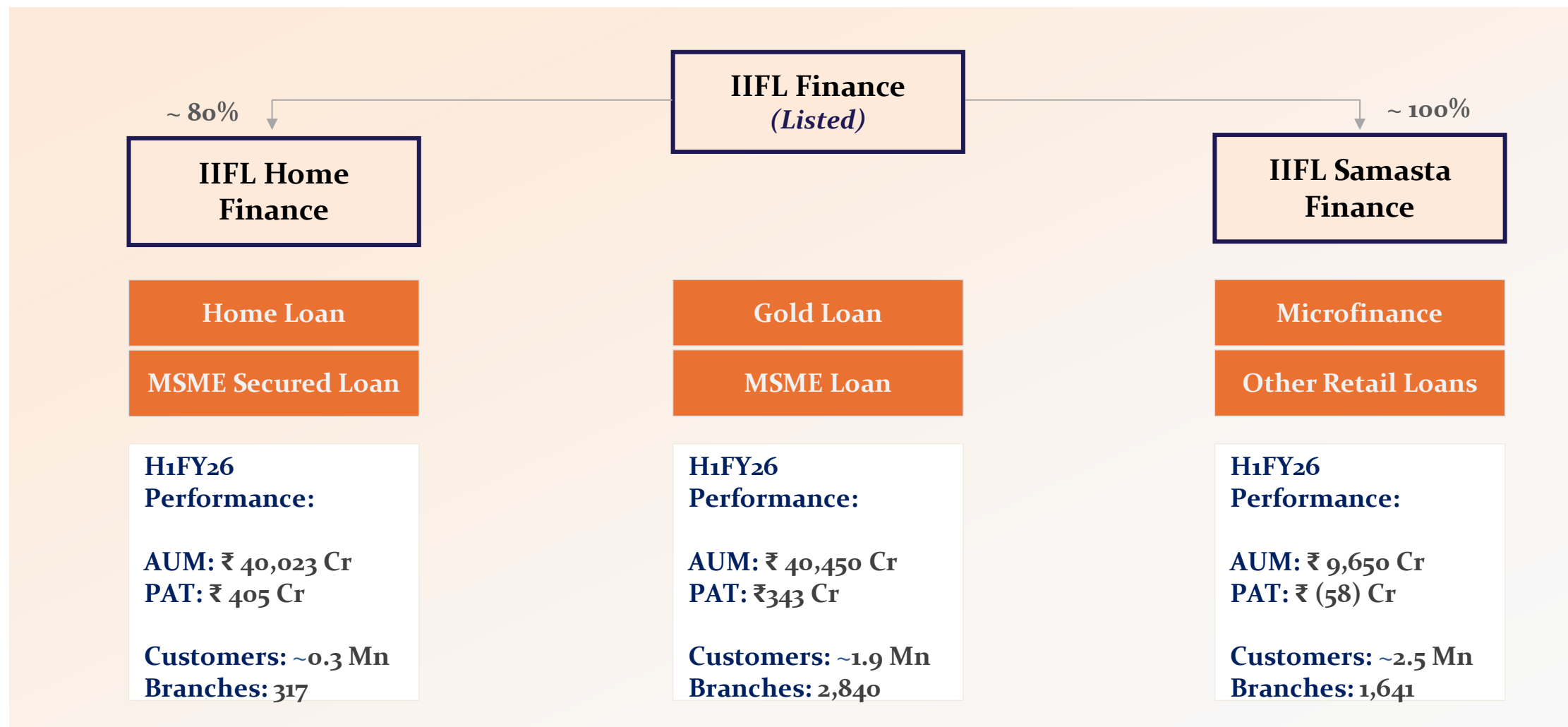


Note:

1. Net gearing is calculated after reducing free cash/ liquid assets and securitized assets from the gross debt as per Ind AS accounting
2. Co-lending includes Co-origination

CORPORATE INFORMATION

IIFL Finance is listed holding NBFC with 2 major subsidiaries for housing & Micro-finance



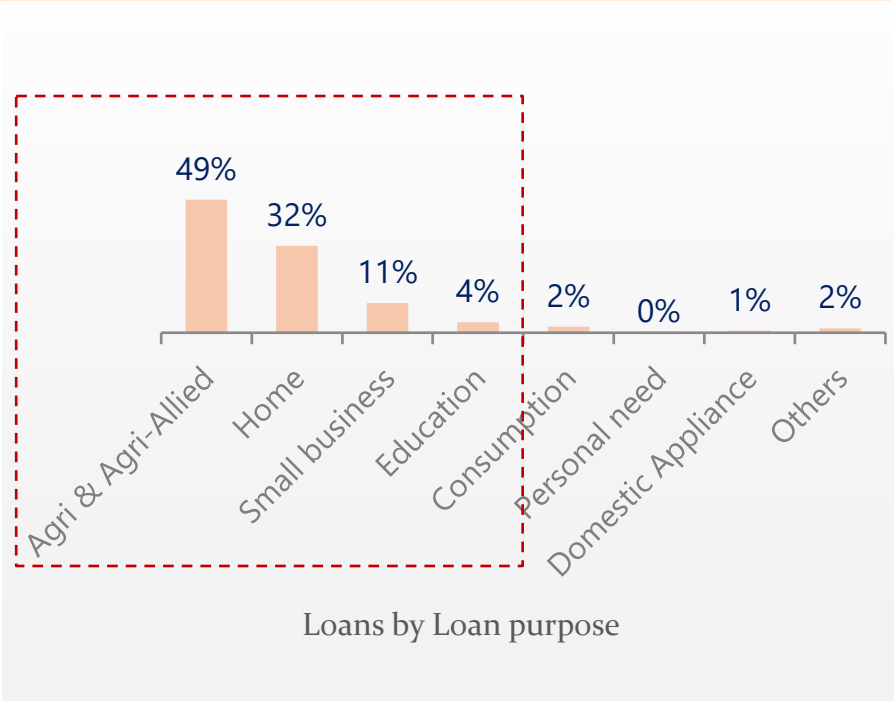
Note:

1. PAT is Profit after tax before Non-Controlling Interest for H1FY26

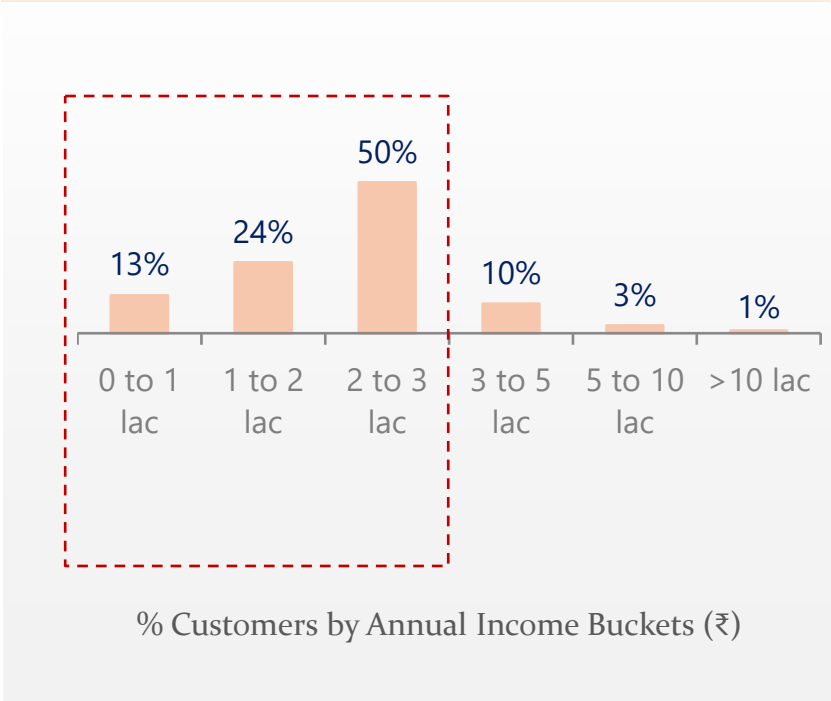
Serving Bharat: Productive Lending to Low-Income & Underserved Segments

**IIFL FINANCE**

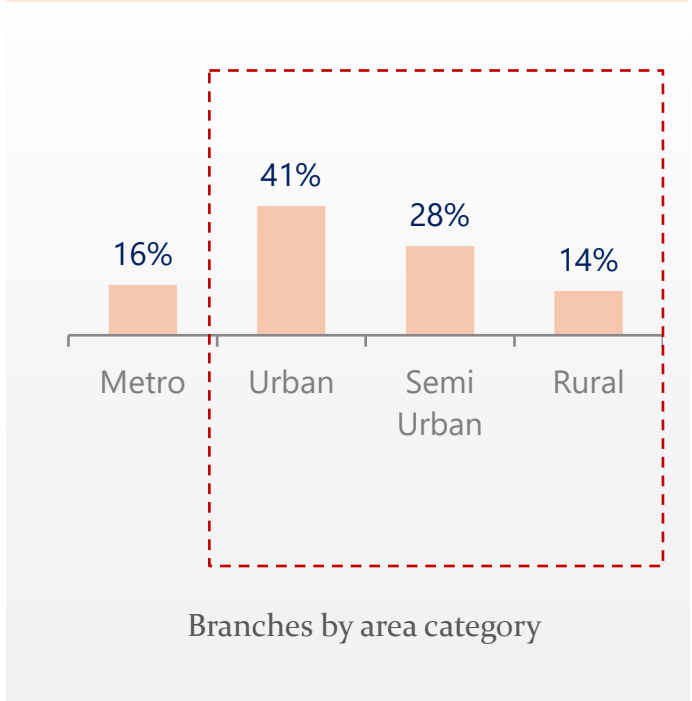
95%
loans are for productive purposes



86%
customers are from economically weaker section



84%
branches in non-metro areas to cater to the underserved



Note:
Figures as on Sept 30, 2025
Data is consolidated for IIFL Finance, IIFL Home Finance and IIFL Samasta Finance

Strategy focused on collateral-backed, high-growth retail lending

Uniquely Positioned for High-ROE, Scalable Growth in Retail Lending

Business Model

Focused on collateral-backed and cash flow-based retail loans across high-growth, resilient segments

Phygital

A robust network of ~4,800 branches powering origination, collection, and secure gold storage - integrated with advanced digital platforms that enhance cost efficiency, customer engagement, and credit underwriting.

Two-pronged strategy



Partnerships

Strategic alliances with banks to source high-quality retail and PSL loans, complemented by fintech collaborations that accelerate customer acquisition and deliver superior user experiences.

Our Competitive Moat

Deep
Management
Expertise

Strong Balance
Sheet &
Financials

Rigorous Risk,
Compliance &
Control

Trusted Brand &
Market
Leadership

Operational
Excellence &
technology
leadership

MSME Lending is the new growth engine

Tapping India's vast MSME potential with Scalable, Digital Lending

Market Opportunity

- MSME sector: **₹20-25 lakh crore** of unmet credit demand
- 80%+ of MSMEs remain outside formal credit—huge growth runway
- Government initiatives (e.g., Credit Guarantee schemes) and robust digital infrastructure provide strong momentum



IIFL Strengths

- Group-wide network of **4780 branches** ensures deep market penetration
- Digital and AI-powered underwriting engines and early warning systems drive superior asset quality
- Loans qualify for PSL, enabling strong bank partnerships and co-lending opportunities

Robust Compliance, Risk & Governance Framework

Our Commitment to Strong Governance & Regulatory Compliance



Fully compliant with RBI Scale-Based Regulations (SBR) for Upper Layer NBFCs



Dedicated Chief Compliance Officer and Internal Audit reporting directly to the Board



Independent Board Committees for Audit, Risk, Nomination & Remuneration, and CSR



Automated rule-based compliance engine across ~4,800 branches



Quarterly stress-testing and scenario analysis across key portfolios



Monthly monitoring of early warning signals (EWS) and collection trends



Whistleblower Policy, Vigilance Mechanism, and Anti-Corruption Code in place

Distinguished board of directors in the company & its subsidiaries



Nirmal Jain*
Managing Director

Founder, IIFL Group



R Venkataraman*
Joint Managing Director

Co- founder, IIFL Group



Gopalakrishnan Soundarajan
Non-Executive Director

Fairfax Nominee



Ramakrishnan Subramanian*
Independent Director

Former CEO, Shriram Capital



Bijou Kurien
Independent Director

Former COO, Titan



T S Ramakrishnan
Non-Executive Nominee Director

LIC Nominee



Nirma Bhandari
Independent Director

Partner, ANB Global



B. P. Kanungo
Independent Director

Former Deputy Governor, RBI



Nihar Niranjn Jambusaria*
Independent Director

Former President, ICAI



Kabir Mathur
Nominee Director

ADIA Nominee



Venkataramanan Anantharaman
Independent Director

Former Corporate Finance Head, Standard Chartered



M. V. Bhanumathi
Independent Director

Former Director General, Income Tax, Mumbai



Srinivasan Sridhar
Chairman & Non-Executive Director

Former Chairman, NHB



Girish Kousgi
Managing Director

CEO, IIFL Home Finance



Mohua Mukherjee
Independent Director

Former World Bank Consultant



Mathew Joseph
Independent Director

Former CRO, HDFC Limited



Mohan Sekhar
Independent Director

ED, Accenture



Govinda Rajulu Chintala
Chairman & Independent Director

Former Chairman, NABARD



Kalengada Mandanna Nanaiah
Independent Director

Former MD, Equifax



Sistla Uma Shanmukhi
Independent Director

Former MD & CEO, SBI-SG



N Venkatesh
Managing Director

MD, IIFL Samasta Finance



Shivaprakash Deviah
Whole-time Director

CIO, IIFL Samasta Finance

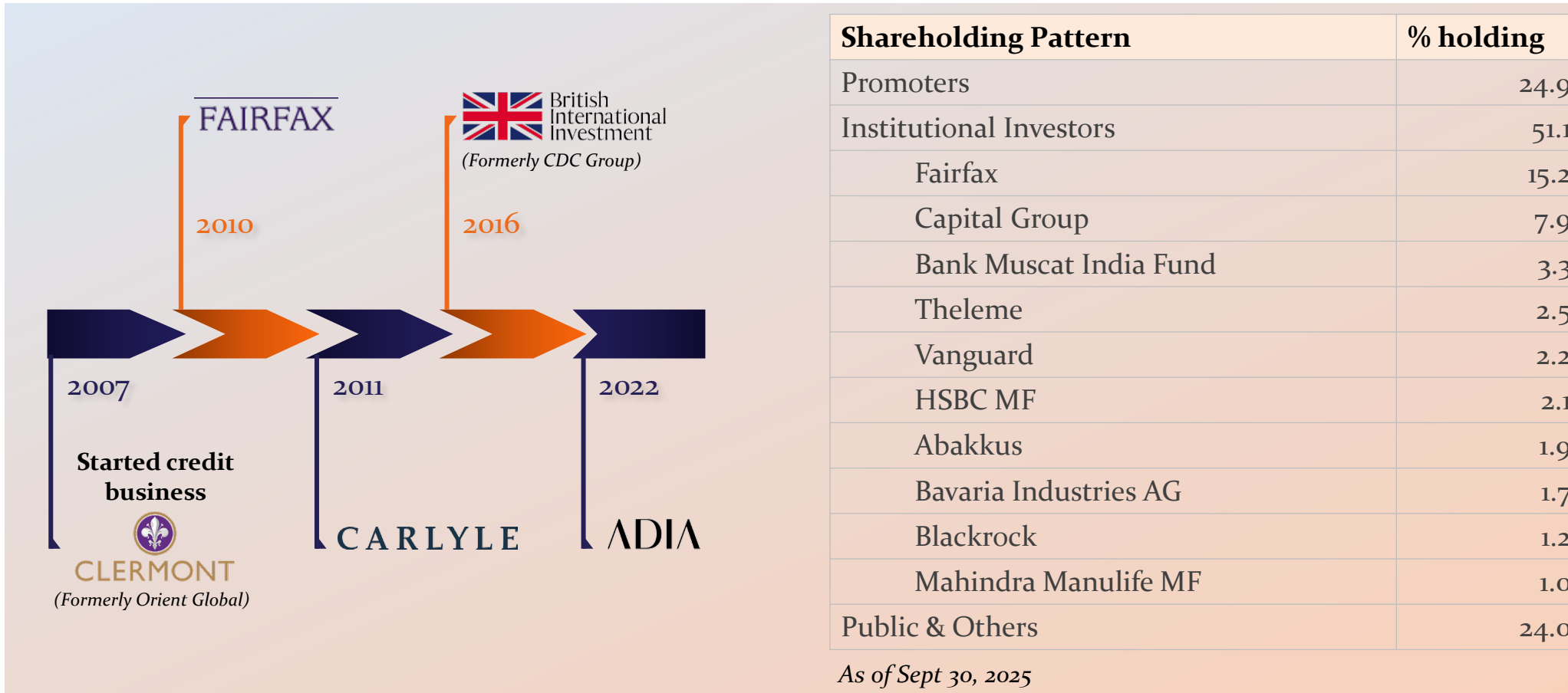
*Denotes common directors on the board of parent and subsidiaries

IIFL Finance Board

IIFL Home Finance Board

IIFL Samasta Finance Board

Since inception, marquee global investors have reposed faith in our business & management



An experienced senior management with strong credentials



Nirmal Jain

Managing Director
PGDM-IIMA, CA, CWA

Founded and led IIFL since 1995.
Worked with Unilever for 5 years



R Venkataraman

Joint Managing Director
PGDM-IIMB, BE – IIT,
Kharagpur

Co-founder of IIFL.
Worked with ICICI Bank, Barclays



Kapish Jain

Group Chief Financial Officer
CA, CWA, CS

Experience of 25+ years
PNB Housing, AU, ICICI Pru Life, Deutsche Bank



Girish Kousgi

MD & CEO, IIFL
Home Finance
MBA, BCom

Experience of 25+ years
PNB Housing, Can Fin Homes,
Tata Capital, IDFC Bank, ICICI Bank



Pranav Dholakia

Business Head - CRE
MBA, CA

Experience of 25+ years
Edelweiss Financial Services



N Venkatesh

MD, IIFL Samasta Finance
Leadership program in
Microfinance at Harvard

Experience of 25+ years
Founder, Samasta Microfinance prior to
acquisition by IIFL



Manish Mayank

Business Head – Gold Loans
BE, MBA

Experience of 20+ years in BFSI working
with ICICI Bank, HDFC Bank, Axis Bank,
Kotak Mahindra Bank & Muthoot Fincorp



Rahul Sanklecha

Chief Risk Officer
FRM, MBA, BE

16+ years of credit & policy experience
Poonawalla Fincorp, Lendingkart, ICRA



Mayank Sharma

Chief AI & Innovation Officer
MBA, Leadership programs
from IIMC, ISB

Experience of 23+ years in wealth
management, broking, insurance and
lending in IIFL Group of companies



Kirti Timmanagoudar

Head - Co lending &
Strategic Alliances
MBA

Experience of 23+ years
Co-founder & Partner, BrickEagle
Frost & Sullivan, Geojit, First Global



Gaurav Sharma

Chief Technology Officer
BE – IIT, Roorkee

Experience of 29+ years
L&T Finance, MaxLife Insurance, TCS
(Founding TCS Bancs member)



Preeti Kannan

Chief Human Resource Officer
MBA-HR, MS-Psychotherapy &
Counselling

Experience of 26+ years
Kotak Bank, Bajaj Finance, Fujitsu, Oracle,
Mindtree



Shivalingam Pillai

Chief Compliance Officer
CA, CWA, CS

Experience of 25+ years
Mahindra Finance, HDFC Sales



K S Praveen

Head – Audit Assurance
MS, Kings College,
London, MBA, CAIIB

Experience of 22 years with 19+ years
serving RBI and a brief stint with Bank of
England in Insurance Supervision



Binay Mishra

Head – Legal
Law

Experience of 21 years in Legal and
Regulatory working with Srei ICICI Bank,
Citibank N.A., Axis Bank, Reliance Capital



Samrat Sanyal

Company Secretary &
Compliance Officer
BCom (Honors), CS

Has previously worked with Bank of
America group, Motilal Oswal group, Birla
group, TIL group and Martin Burn

Adopting environmentally conscious solutions in our business initiatives as well



Pioneered **Green Building** concept in partnership with housing developers through "**Kutumb**" platform. It provides industry experts and housing developers, a platform to promote sustainable infrastructure.



IIFL has signed a **US\$ 68 million** loan with Asian Development Bank (ADB) to improve **funding** to **affordable green housing** for **lower-income groups** in India. **80%** will be earmarked for **women borrowers** and **20%** for **green-certified homes**.



Received **Gold Level LEED Certification** for our owned office in Gurugram.

Adopted renewable energy in our Hubtown office, Mumbai through Tata Green Tariff scheme (since January 2023).

Installed solar panels in our Gurugram office.



Installed rainwater harvesting system in our Registered office building during the year.

Started recycling waste water as flush water & in watering plants in this office

Installed sensors in taps to regulate water consumption in restrooms



Adopted access-based printing, default printing on both sides of the paper across all our offices and branches.

Installed paper shredder machines across large offices and also engaged with vendors for safe disposal of waste paper.



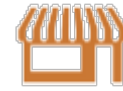
We measure our waste generation and aim to strengthen our waste management initiatives. **Dry and wet waste** is picked up by local municipal bodies. **E-waste** is given to authorized vendors for **recycling**.

IIFL is firmly committed to support economic activity and financial inclusion through its loan offerings while adapting to changes in the external environment



GOLD LOAN

- **76%** of the branches are located in non-metros, semi-urban and rural areas



BUSINESS LOAN

- **91.28%** of the Unsecured MSME digital loans given are of less than ₹ 1 Million



HOME LOAN

- **73,000+** families benefitted under CLSS and 1750+ Cr. subsidy provided till date
- **1,64,267+** loans given to the informal segment
- **96%** loans given to female borrowers/ co-borrowers
- **3,09,251+** first time home buyers



MICRO-FINANCE

- Small-ticket loans for purpose of income generation activities
- **24.47 lakhs+** families benefitted in **22** states & UT with financial intervention
- **50,908+** dairy farmers supported through **8** cattle health centers in **2** States.

CSR projects continue with creative use of technology

Skill Development Training in 'Chef Trade' (Commis Chef) for 120 Youths – Kashmir

- The programme aims to provide skill training to 120 economically disadvantaged Kashmiri youths, allowing them an opportunity to embark a career in Food and beverage (Restaurant & Hospitality) sector
- The candidates are complete the course with assessment by Tata Strive, with a team from Vivanta by Taj facilitating the practical exam on-site.
- The Programme is implemented with support of the **Indian Army's 41 Rashtriya Rifles (RR) and Maratha Light Infantry (LI) in Kupwara, an aspirational district.**

Home-Stay Host Training – Arunachal Pradesh

- A skill building programme for youths in the Tezu block of Lohit district, to up skill 120 youths to setup Home-stays and promote tourism in their village
- The programme is supported by the National Cadet Corp (NCC) - India, under the Ministry of Defence and REACHA (Implementing agency), supported by Lohitpur Brigade and Dao Division.
- The program helps to transform lives of underprivileged youths by providing comprehensive training in homestay hospitality management to provide livelihood and help promote tourism in Tezu, District – Lohit.
- In alignment with Hon. PM Shri Narendra Modi's and MDoNER's vision for Northeast development. (Ministry of Development of North Eastern Region, GoI)

Supporting Education of children and Youths – Maharashtra

- A training programme in **Banking and Finance** for youths from lower income groups (underprivileged), building their skills to embark a career in the respective sector, through course curated by industry veterans. Students pursuing Bachelors Degree in Commerce, qualify to enroll in this programme.
- Support to **Primary section** of a school to educate children from marginalized communities (slum), so that they do not dropout of school, due to financial constraints. Students progress to the secondary section, which runs in the same premise and receives aid from BMC.
- Support to a **Shelter Home** (Boys) to provide the primary needs of housing, food, clothing, medical and place of safety to children in distress, and those who lack social and economic assistance.

Sakhiyon ki Baadi – Rajasthan

- IIFL Foundation's flagship program – Sakhiyon Ki Baadi (SKB), is dedicated to provide foundational literacy and numeracy to out-of-school girls in Rajasthan and facilitate their progression at government schools
- Each centre operates for 4 hours a day and 6 six days of a week and learning happens through interactive sessions by adopting play- way method, music, drama and exposure to the field
- The programme greatly benefits girls from the indigenous tribal communities viz. *Bhils, Gameti, Kalbeliya, Rebari, Meena and Garasiya.*, who happen to be the first generation to attain formal education



Skill development training in 'Chef Trade' - Kashmir



Exposure visit undertaken by Home-stay Host Training Prog. students – Arunachal Pradesh



Sakhiyon ki Baadi – Rajasthan

Establishing vision, mission and values and determining, reviewing the goals and policies of the Company from time to time

Promote **sound corporate governance** practices, ethical standards, and compliance with the laws of the land.

Disclose our strategy, key targets and goals to all **key stakeholder groups** (internal and external) and report our progress annually.

Incorporate ESG aspects into our **policies and practices**, assess our performance through a robust internal ESG governance structure

Corporate policies and guidelines: Board Diversity Policy, Whistle Blower Policy, CSR Policy, Interest Rate Policy, Grievance Redressal Policy, etc.

Business ethics and compliance: Anti-Corruption Policy, Vigilance Policy & Code of Conduct.

Corporate governance and **ethical business** conduct are one of the fundamental pillars of a successful business. We strive to maintain the **highest standards of business ethics**.

Reconciliation of reported consolidated results with group entities

Q2FY26 (₹ Cr)	IIFL Finance Standalone	IIFL Home Finance*	IIFL Samasta Finance	Intergroup adjustments	IIFL Finance Consolidated
Interest income	1,256.6	745.6	404.9	39.9	2,447.0
Interest expense	(758.4)	(436.5)	(192.7)	5.7	(1,381.9)
Net interest income	498.2	309.2	212.1	45.6	1,065.1
Non-fund based income	497.0	225.9	159.9	(45.1)	837.7
Total income	995.2	535.1	372.0	0.5	1,902.7
Operating expense	(513.6)	(133.0)	(223.5)	(0.1)	(870.2)
Pre provision operating profit	481.6	402.1	148.5	0.4	1,032.5
Loan losses & provision	(211.6)	(131.0)	(157.7)	-	(500.3)
Core profit before tax	270.0	271.1	(9.3)	0.4	532.2
Net gain/(loss) on fair value changes	13.5	(3.2)	14.0	0.3	24.5
Profit before tax	283.5	267.8	4.7	0.7	556.7
Profit after tax (pre NCI)	210.7	203.9	2.9	0.5	417.9

Note:

1. *for Consolidated entity
2. Quarter results for the period ended Sept 30, 2025
3. Intergroup adjustments includes IIFL Fintech Private Limited

Data reported across previous quarters is now continued to be reported in a Data Book, maintained in an excel format on our website. The Link for the data book is hosted below.

[Click here to download databook](#)

Thank you

Published in Oct 2025

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