Performance Review

Quarter ended June 2026

July 22, 2026

Contents | Q1FY27

IIFL FINANCE (CONSOLIDATED)

Q1FY27 Update

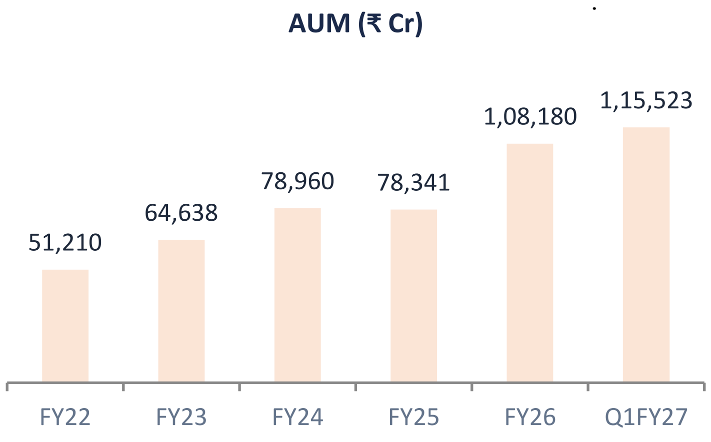
IIFL Finance (Consolidated) Q1 FY27 Performance at a Glance

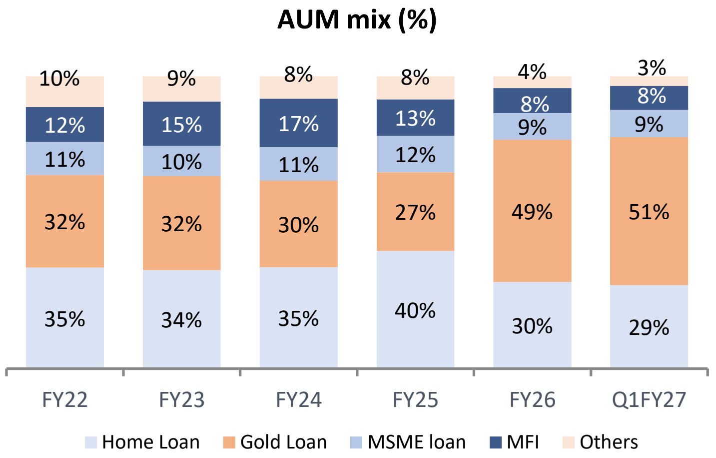
Loan AUM	PPOP	Gross NPA	Net NPA	PAT (pre NCI)	Book Value
₹1,15,523 Cr	₹1,252.4 Cr	1.6%	0.8%	₹713.1 Cr	₹ 333.9
▲ 7% QoQ	▲ 7% QoQ	▲ 9 bps	▲ 9 bps	▲ 14% QoQ	▲ 7% QoQ

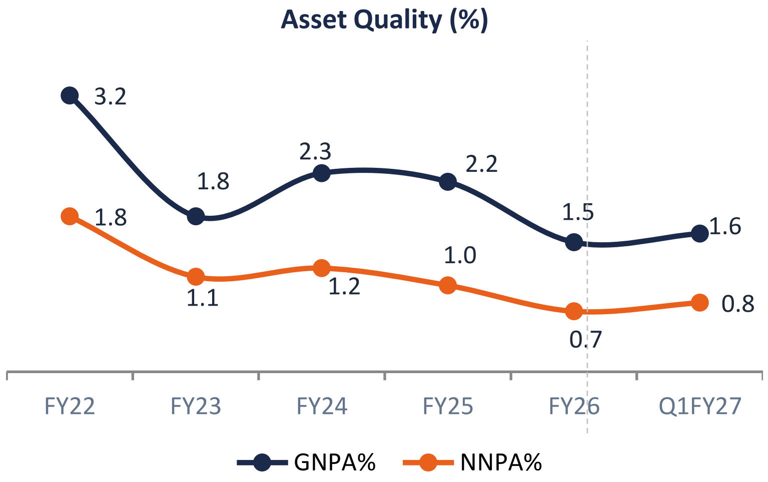
Liquidity	ROA	ROE	CRAR	Branches	EPS
₹7,148 Cr	3.1% annualized	19.5% annualized	24.3%*	4,937	₹15.9 not annualized

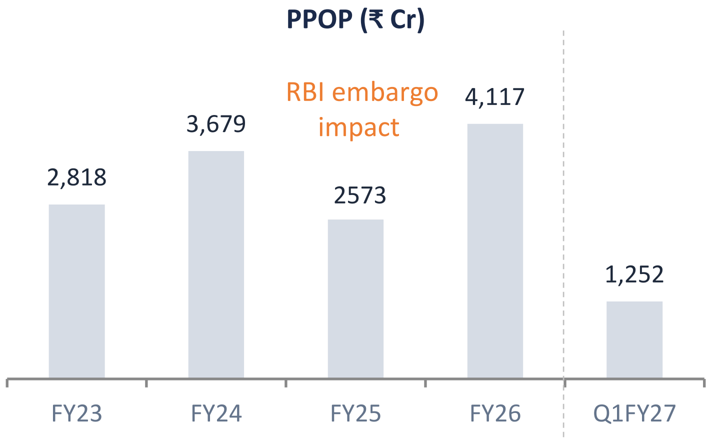
**Consolidated CRAR of 24.3% is computed. CRAR for IIFL Finance (Standalone) 17.1%, IIFL Home Finance 41.7% and IIFL Samasta Finance 24.9%*

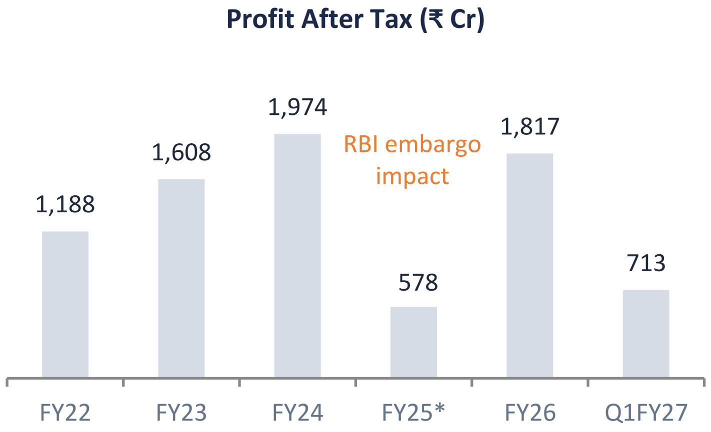
IIFL Finance (Consolidated): Key Highlights (1/2)

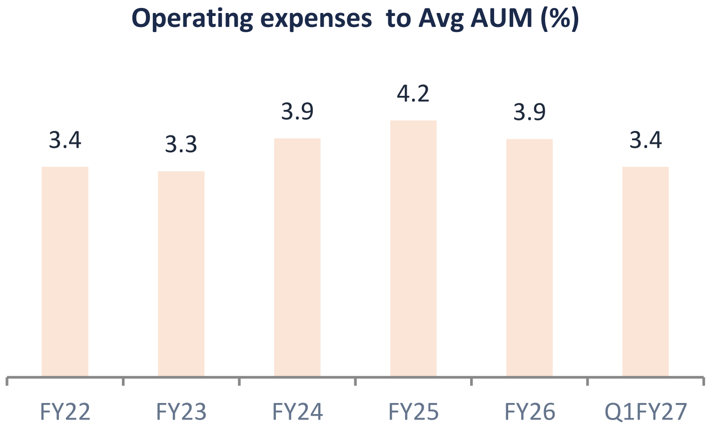






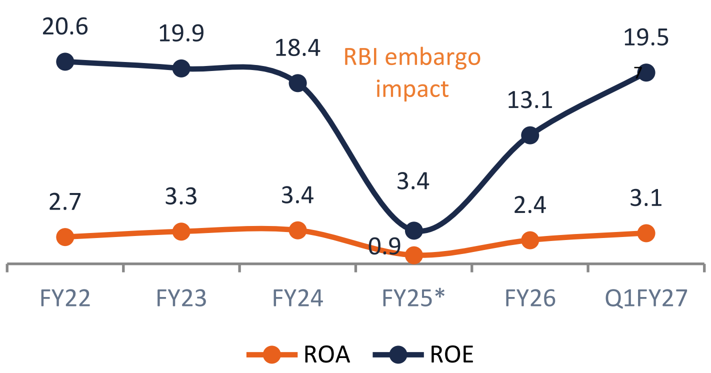




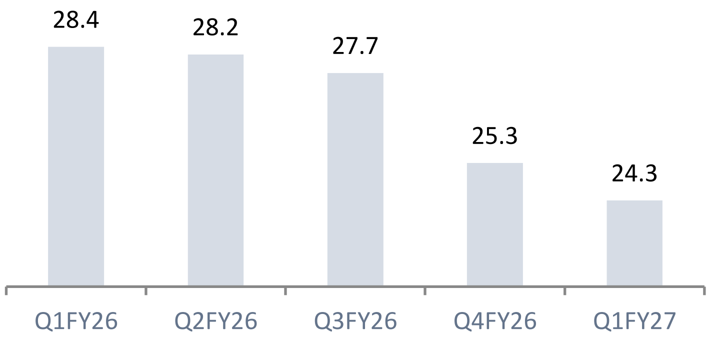


IIFL Finance (Consolidated): Key Highlights (2/2)

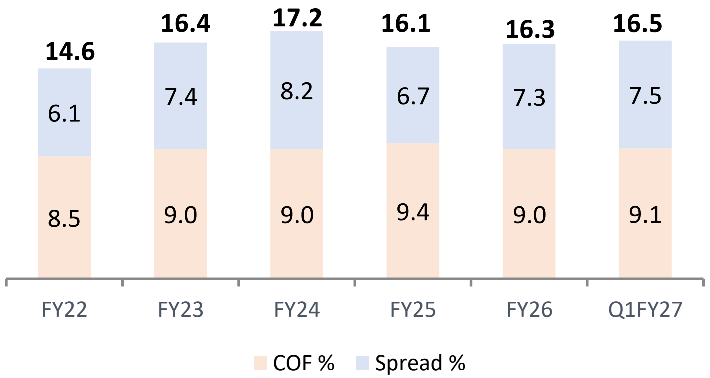
ROA / ROE (%)



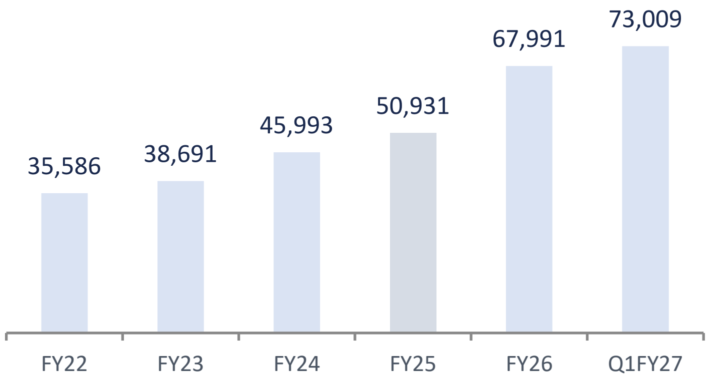
CRAR (%*)



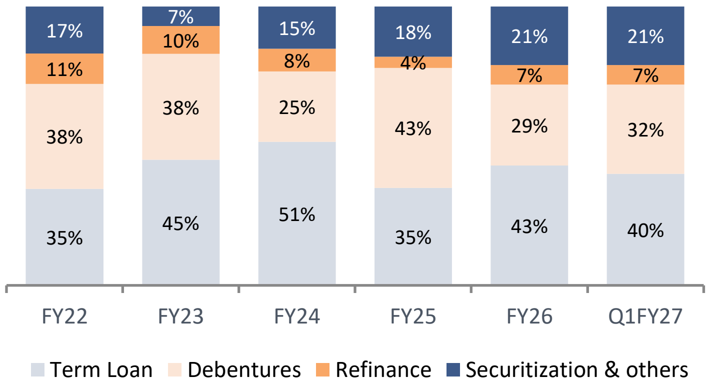
Interest Spread (%)



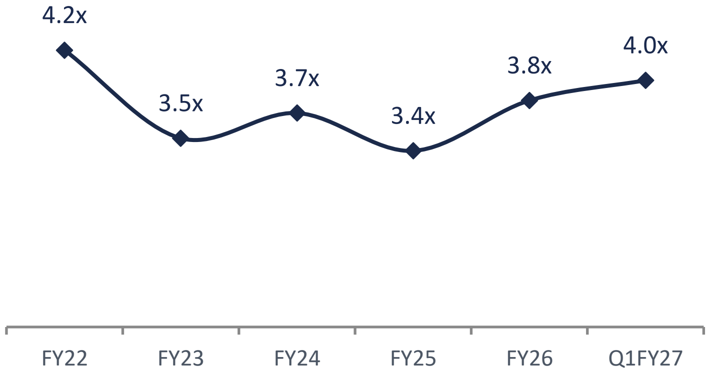
Borrowing (₹ Cr)



Borrowing mix (%)



Net gearing



Note: Consolidated CRAR is computed.
Borrowings is without IND-AS adjustments and includes interest accrued

IIFL Finance (Consolidated): Income Statement

₹ Cr	Q1FY27	Q4FY26	Q-o-Q%	Q1FY26	Y-o-Y%	FY26
Interest income	3,030.0	2,773.4	9%	2,265.2	34%	10,021.2
Interest expense	(1,719.5)	(1,609.6)	7%	(1,288.8)	33%	(5,717.4)
Net interest income	**1,310.5**	1,163.8	13%	976.5	34%	4,303.8
Income from Off-book assets	786.3	773.1	2%	560.0	40%	2,851.8
Other Income	105.6	153.2	(31%)	101.4	4%	470.8
Total income	**2,202.4**	2,090.0	5%	1,637.9	34%	7,626.4
Operating expense	(950.0)	(917.3)	4%	(801.7)	18%	(3,509.8)
Pre provision operating profit	**1,252.4**	1,172.7	7%	836.1	50%	4,116.7
Loan losses & provision	(294.2)	(325.7)	(10%)	(512.5)	(43%)	(1,738.2)
Net Gain/(Loss) on Fair Value Changes	(29.6)	(14.3)	---	32.6	---	30.1
Profit before tax	**928.6**	832.6	12%	356.3	161%	2,408.6
Profit after tax (pre NCI)	**713.1**	623.2	14%	274.2	160%	1,816.7
Minority Interest	(38.1)	(36.4)	5%	(40.8)	(7%)	(155.9)
Profit after tax (post NCI)	**675.0**	586.8	15%	233.4	189%	1,660.8
Total Comprehensive Income (post NCI)	**679.8**	609.9	11%	224.9	202%	1,675.7
Book value per share (₹)	333.9	318.8	5%	291.5	15%	318.8
Earnings per share (₹ basic, not annualized)	15.9	13.8	15%	5.5	189%	39.1

IIFL Finance (Consolidated): Balance Sheet

ASSETS (₹ Cr)

Financial Assets	
Cash and Bank Balances	4,891
Receivables	70
Loan Assets	76,610
Investments	5,842
Other financial assets	2,676
Total Financial Assets (A)	**90,089**
Non-Financial Assets	
Current & Deferred tax	627
PP&E	1,573
Other non-financial assets	563
Total Non-Financial Assets (B)	**2,764**
Total (A)+(B)	**92,853**

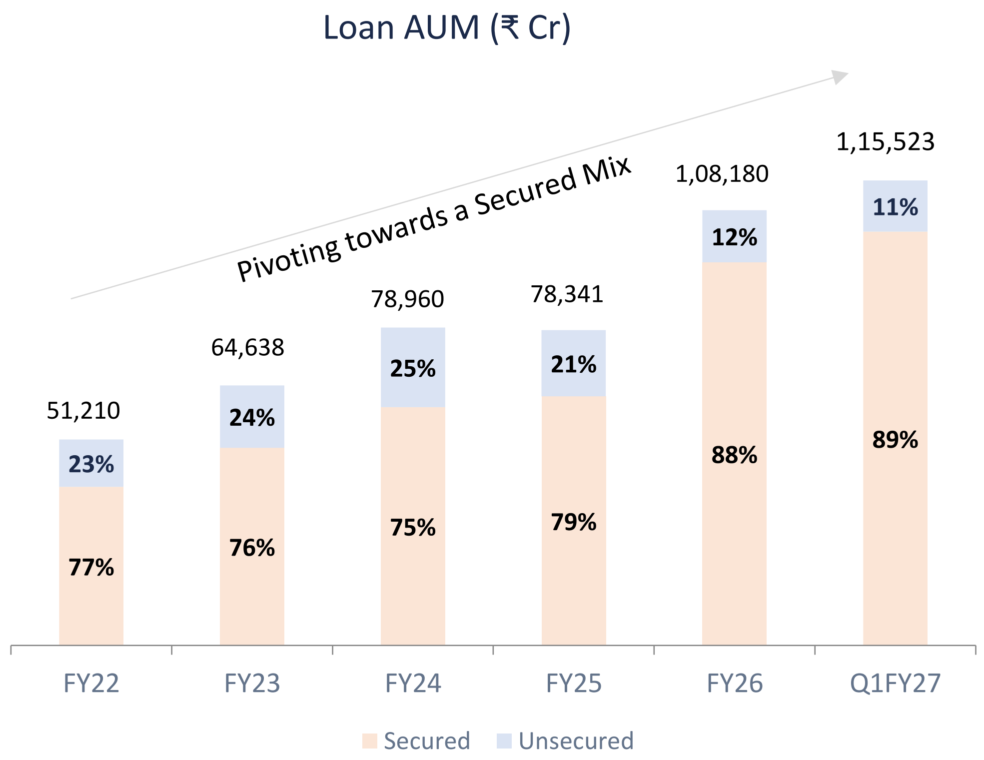
LIABILITIES & EQUITY (₹ Cr)

Financial Liabilities	
Debt Securities	24,711
Borrowings (Other)	43,824
Subordinated Liabilities	5,459
Other financial liabilities	1,500
Payables	339
Total Financial Liabilities (A)	**75,833**
Non-Financial Liabilities (B)	**652**
Equity share capital	85
Other Equity	14,538
Shareholder's Equity (C)	**14,623**
Non-Controlling Interest (D)	1,745
Total (A)+(B)+(C)+(D)	**92,853**

IIFL Finance (Consolidated): Loan Mix and Growth

Loan AUM (₹ Cr)	Q1FY27	Q4FY26	Q-o-Q%	Q1FY26	Y-o-Y%
Home Loan	33,030	32,125	3%	32,017	3%
Gold Loan	58,406	52,581	11%	27,274	114%
MSME Loan	10,808	9,916	9%	9,761	11%
a) MSME Secured	10,459	9,526	10%	8,978	17%
b) Supply chain	348	390	(11%)	783	(56%)
Microfinance	9,473	9,143	4%	8,916	6%
Core Business	1,11,717	1,03,765	8%	77,968	43%
Discontinued business*	2,507	3,082	(19%)	4,350	(42%)
Construction Real Estate	872	930	(6%)	885	(1%)
Capital market	427	403	6%	686	(38%)
Total	1,15,523	1,08,180	7%	83,889	38%

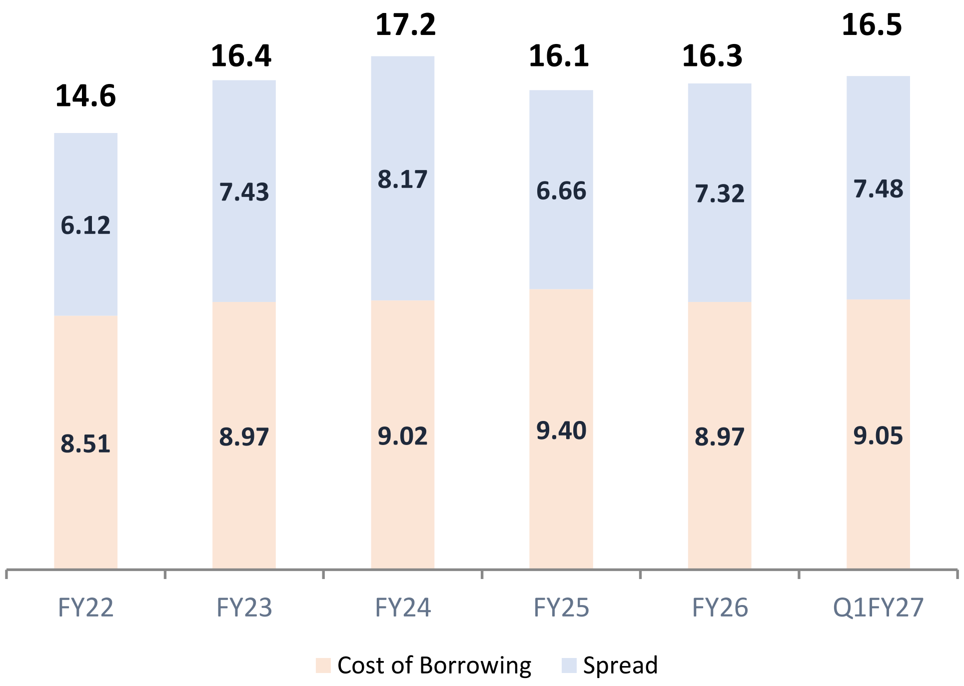
** Discontinued Business: Personal Loan and Unsecured Business Loan in IIFL Standalone Entity*



IIFL Finance (Consolidated): Yield, Cost and Margins

Yield %	Q1FY27	Q4FY26	Q-o-Q%	Q1FY26	Y-o-Y%
Home Loan	10.50%	10.55%	(0.05%)	10.89%	(0.39%)
Gold Loan	18.57%	18.12%	0.45%	18.18%	0.39%
MSME Loan	16.35%	16.73%	(0.38%)	17.91%	(1.56%)
a) MSME Secured	16.42%	16.84%	(0.42%)	18.31%	(1.89%)
b) Supply chain	14.09%	14.10%	(0.01%)	13.34%	0.75%
Microfinance	24.66%	24.54%	0.12%	24.28%	0.38%
Core Business	16.49%	16.21%	0.28%	15.85%	0.64%
Discontinued business	19.86%	20.03%	(0.17%)	20.94%	(1.08%)
CRE	15.59%	15.47%	0.12%	15.65%	(0.06%)
Capital market	11.55%	10.52%	1.03%	12.37%	(0.82%)
Total Yield	16.53%	16.29%	0.24%	16.08%	0.45%
Total Cost of Borrowing	9.05%	8.97%	0.08%	9.50%	0.45%

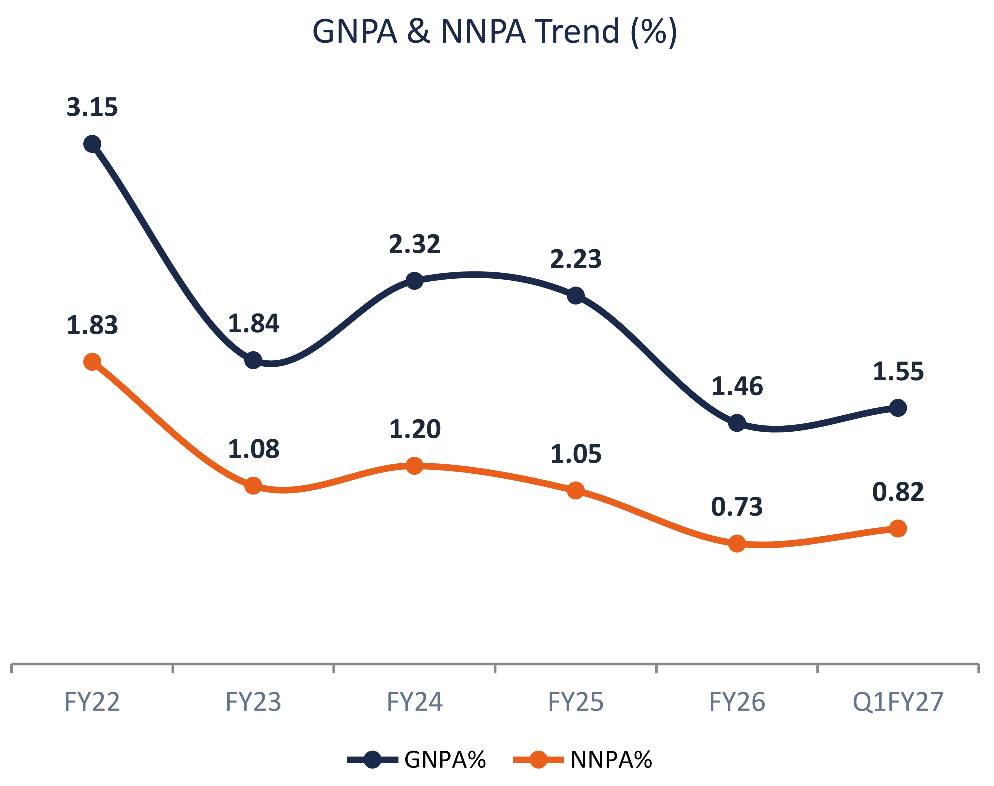
Yield, Cost of Borrowing, Spread (%)



Note: Interest Spread is calculated using end of period portfolio yield and end of period cost of borrowing.

IIFL Finance (Consolidated): Asset Quality

GNPA %	Q1FY27	Q4FY26	Q-o-Q%	Q1FY26	Y-o-Y%
Home Loan	1.02%	0.81%	0.21%	1.74%	(0.72%)
Gold Loan	0.61%	0.35%	0.26%	0.18%	0.43%
MSME Loan	3.67%	3.65%	0.02%	4.53%	(0.86%)
a) MSME Secured	3.69%	3.62%	0.07%	4.77%	(1.08%)
b) Supply chain	3.18%	4.11%	(0.93%)	2.68%	0.50%
Microfinance	3.39%	3.87%	(0.49%)	4.68%	(1.29%)
Core Business	1.36%	1.21%	0.15%	1.98%	(0.62%)
Discontinued business	8.88%	8.75%	0.13%	7.06%	1.82%
CRE	2.29%	0.49%	1.80%	1.70%	0.59%
Capital market	0.00%	0.00%	0.00%	0.00%	0.00%
Total	1.55%	1.46%	0.09%	2.34%	(0.79%)



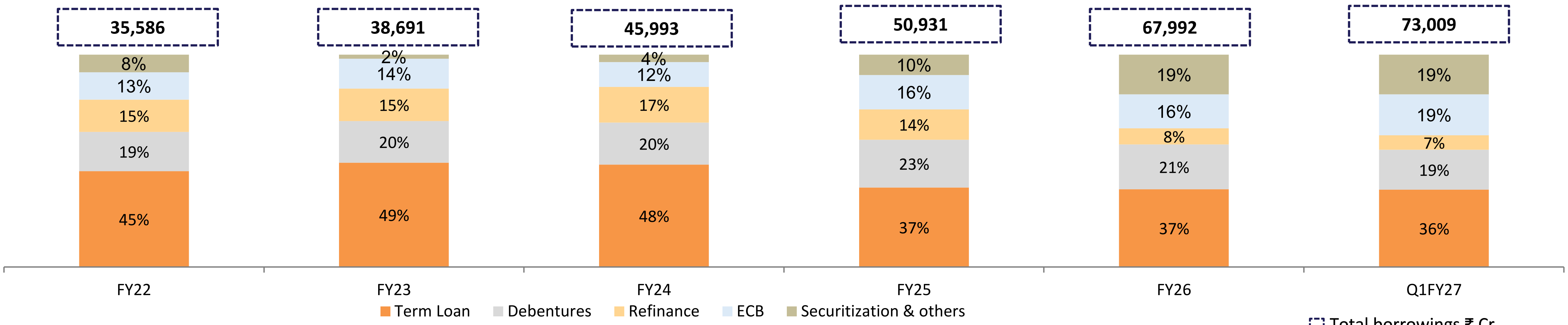
As at Q1FY27, the Provision Coverage was 94%

IIFL Finance (Consolidated): Asset Quality & Provisioning

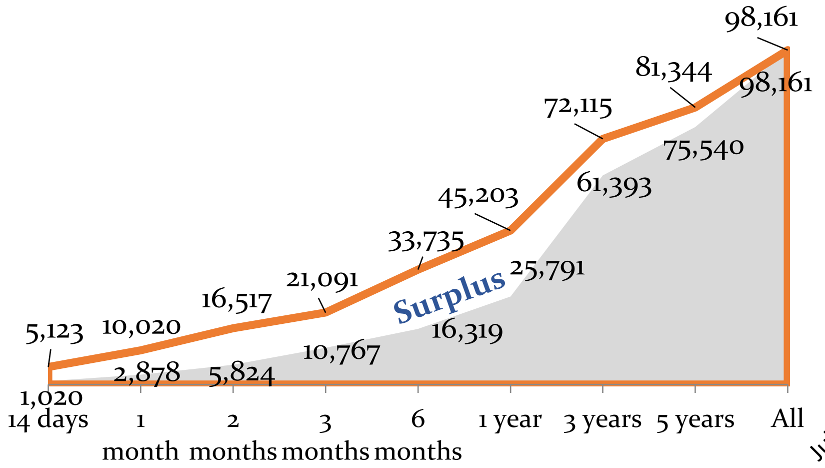
Loan Book (₹ Cr)	0 dpd	1-30	31-90	90+	Total	S1 Prov%	S2 Prov%	S3 Prov%	RBI	ECL
Home Loan	92.8%	3.1%	3.1%	1.0%	21,465	0.4%	3.7%	35.8%	105.5	180.9
Gold Loan	91.1%	4.5%	3.8%	0.6%	34,993	0.6%	0.8%	15.9%	171.3	244.2
MSME Loan	85.6%	5.9%	4.8%	3.7%	7,777	1.3%	8.8%	41.7%	87.7	245.4
a) MSME Secured	85.6%	5.8%	4.9%	3.7%	7,429	1.3%	9.0%	40.5%	85.2	233.6
b) Supply chain	85.3%	9.0%	2.4%	3.2%	348	1.2%	1.7%	69.7%	2.5	11.8
Microfinance	95.6%	0.5%	0.6%	3.4%	7,563	0.9%	17.6%	70.5%	152.7	250.3
Core Business	91.5%	3.8%	3.4%	1.4%	71,799	0.6%	3.1%	42.3%	517.2	920.8
CRE	80.0%	7.9%	9.8%	2.3%	872	0.5%	1.8%	100.0%	26.1	25.7
MSME Unsecured	84.8%	2.8%	3.6%	8.8%	1,869	0.4%	21.1%	69.6%	26.8	135.2
Capital Market	100.0%	0.0%	0.0%	0.0%	427	0.4%	0.0%	0.0%	1.7	1.9
Personal Loan	71.4%	6.0%	8.5%	14.1%	25	2.8%	17.3%	91.1%	0.5	4.1
Total	91.2%	3.8%	3.4%	1.6%	74,992	0.6%	3.5%	47.3%	571.8	1,087.6

IIFL Finance (Consolidated): Liquidity and Funding

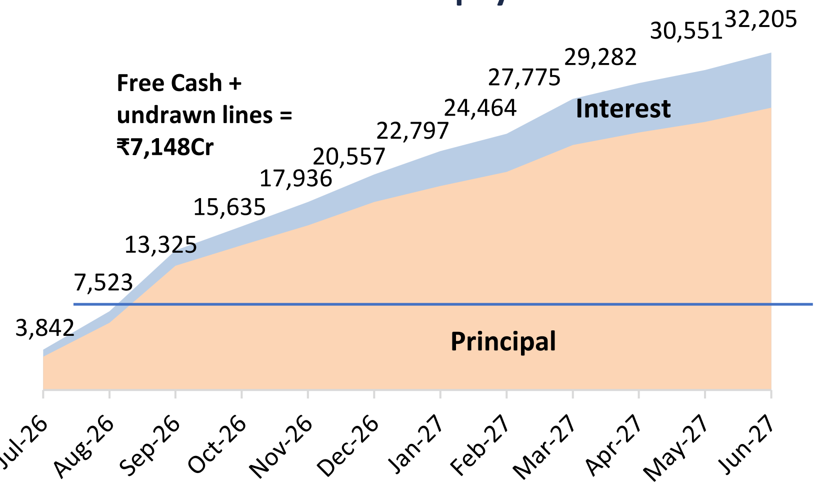
Diversified Borrowing Mix (Outstanding On-Book exposure)



Asset Liability Match (ALM) - Surplus across all buckets



Well covered Debt Repayment Schedule



Equity raise approval

The Board has proposed an enabling resolution, for shareholders' approval by way of a Special Resolution at the AGM on 24 July 2026, to raise equity capital through one or more permitted routes, including QIP, FPO, preferential issue, rights issue or other equity-linked instruments; to strengthen the Company's capital position, and support future growth. The timing, structure and size of the issuance will be determined by the Board based on business needs and prevailing market conditions.

Borrowings is without IND-AS adjustments and includes interest accrued

IIFL Finance (Standalone): US$500 mn Social Bonds Issuance

IIFL FINANCE

144A / Reg S off GMTN	Listed on India INX & NSE IX	SPO Provider: Sustainable Fitch
US$500mn ISSUANCE IN JUNE 2026	**Over US$1.8bn** ORDERBOOK	**~3.76x** OVERSUBSCRIBED

Regions participated			
Regions participated	**Asia 33%**	**Europe & Middle East 31%**	**USA/Canada 36%**

IIFL Finance assigned Ba3 (stable) ratings by Moody's

Eligible Social Loans — Access to Essential Services

Financing & Financial Inclusion

Affordable gold, MSME and microfinance loans for under-banked, under-served borrowers.

Employment Generation

Promoting entrepreneurship among women borrowers and small-business livelihoods.

Socioeconomic Advancement

Reaching new-to-credit, rural and semi-urban customers and marginalised communities.

Water & Sanitation Access

SAJAL loans financing household tap-water connections and toilet construction.

Use of Proceeds — aligned with ICMA Social Bond Principles 2023 & LMA Social Loan Principles 2023; proceeds directed to income generating loans for women, low-income and rural / semi-urban borrowers.

FY27 STRATEGY

Resilient, Capital-Efficient Growth

FY27 Strategy: Resilient, Capital-Efficient Growth

Focussing on secured priority sector lending for superior asset quality and bank partnerships

Our 6 Strategic Pillars

1. **Secured Portfolio Anchor**
   Gold Loans + Mortgages (HL/LAP)
   → Lower risk, stable growth, superior asset quality

2. **Bharat + MSME Flywheel**
   Unbanked MSMEs + households
   → Lifetime journey: **Gold → MSME → Mortgage**

3. **AI-Led Operating Model**
   Underwriting | Fraud | Collections | Cross-sell
   → Lower credit cost + higher productivity

4. **Branch-Led Distribution Engine**
   Multi-product hubs with hyperlocal sourcing
   → Higher per-branch AUM & profitability

5. **Co-Lending as Core Engine**
   Bank partnerships at scale
   → Capital-light growth + liquidity comfort + risk sharing

6. **Capital Efficiency Discipline**
   DA / PTC / Co-lending mix
   → Optimised RWA / CRAR + strong liquidity

Strategy Flywheel

Focused | Capital-Efficient | Financial Inclusion | Risk Mitigation | Sustained Growth

FY Strategy: Co-lending a Key Growth Driver

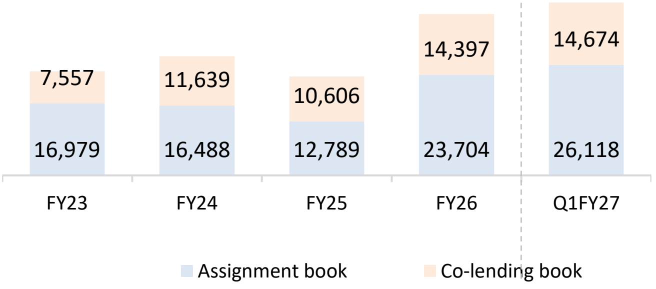
₹1,15,523 Cr
Consolidated AUM

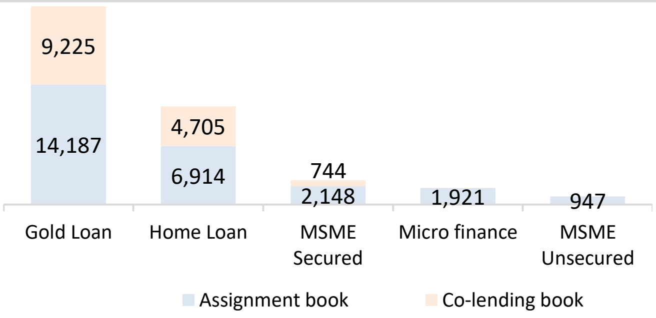
₹ 40,531 Cr
Off-book AUM (35%)

15
Active bank
co-lending partners

Off-book mix across IIFL businesses (% of AUM, Q1FY27)

Entity (Product)	AUM (₹ Cr)	Off-book (₹ Cr)	Off-book %	DA (₹ Cr)	Co-lending (₹ Cr)
IIFL Finance Standalone (Gold + MSME)	63,170	23,316	37%	15,295	9,225
IIFL Home Finance (Home Loan + LAP)	41,540	14,349	35%	8,901	5,448
IIFL Samasta (Microfinance)	10,813	2,866	27%	1,921	1
Total	**1,15,523**	**40,531**	**35%**	**26,118**	**14,674**





Note: Co-lending includes Co-origination

RBI Co-Lending Directions, 2025 | Key Changes

- ✓ Gold co-lending re-established under RBI CLM-1 + CAM; 5 partners live and ₹4,000 Cr fresh lines operational in Q1 FY27
- ✓ Sanctioned limits of ₹14,630 Cr (₹5,105 Cr added in last two quarters); ~₹3,400 Cr ready to deploy immediately

IIFL is well prepared - pioneer status

- ✓ ₹1.55 lakh Cr cumulative DA + co-lending originated FY14-Q4FY26; zero losses in co-lent portfolio
- ✓ Tech stack ready: iLOS/LMS, escrow agent infra, 15-day book transfer SOP, near-real-time NPA mirroring
- ✓ Diversified product partnerships — Gold, Home, MSME, MFI; flexibility on PSL & non-PSL post Jan'26

FY27 Strategy: AI Started Delivering Impact

The portfolio spans growth, frontline capability, risk, collections, credit and customer service.

AI ALREADY AT WORK

Six proof points
One expanding portfolio

WIN-BACK

Voice AI

Significant ML-led customer win-back via targeted voice calling

24/7

Customer bot

Grounded multilingual service with seamless human hand-off.

FAST

Video AI training

AI video training launched for 50%+ frontline staff, accelerating proficiency at scale.

FAST

Credit decisions

Personal discussions are captured and structured for faster decisions.

1.5 lakh

Gold-image fraud checks

Over 1.5 lakh gold ornament images analysed in Q1FY27 to focus field audits on higher-risk cases.

HIGH

Collections

ML prioritisation plus Voice AI improve reach and collection efficiency.

Going live by Sep 2026: an AI Branch Manager copilot for frontline teams and always-on video-analysis credit audit.

FY27 Strategy: Estimated Impact of AI Projects Over 2-3 years

Project PACE targets three value pools; Project AI Connect runs them on one orchestration layer with no vendor lock-in.

PROJECT PACE — THREE VALUE POOLS

15–25% ↑
People productivity
frontline output per FTE;
20–35% in support functions

8–20% ↓
Operating cost
reduction across targeted
processes and workflows

10–40%
Loss prevention
lower fraud, leakage and
error across the book

HOW WE GET THERE — A DISCIPLINED, FINANCE-CERTIFIED PATH

1 Baseline → 2 Blueprint → 3 Pilot → 4 Scale

PROJECT AI CONNECT — ONE PLATFORM, IN-HOUSE, NO LOCK-IN

Intelligent orchestration layer

One Knowledge Orchestration layer routes intent across Voice, WhatsApp, Video and Web & App — multi-model, grounded, with PII redaction and human hand-off.

Built in-house, no lock-in

In-house AI CoE with a build-plus-buy, open-architecture approach — IIFL owns the layer and continuously optimises models.

Governed and secure

Robust governance spanning InfoSec, data privacy and continuous model-risk monitoring across every use case.

Indicative opportunity ranges, pre-baseline and not financial guidance. Net savings are finance-certified with no double-counting.

Financial Targets: FY27 & 3-Year Plan

IIFL FINANCE

Near-term FY27 targets alongside the medium-term (FY28–FY29) trajectory across key performance metrics

FY27 TARGETS

~25%	1.5-1.7%	3.1–3.3%	16–20%	35–40%
AUM Growth	Credit Costs	ROA	ROE Equity raise amount will have impact	Off-Book Loan Assets

3-YEAR PLAN (FY28–FY29)

~20%	1.0–1.2%	3.6–3.8%	18–20%	~40%
AUM CAGR	Credit Costs	ROA	ROE	Off-Book Loan Assets

These targets are forward-looking statements based on current assumptions, are subject to risks, uncertainties, and factors beyond management's control.

IIFL FINANCE (STANDALONE)

Q1FY27 Update

IIFL Finance (Standalone): Q1FY27 Performance Summary

Loan AUM
₹63,170 Cr
▲ 10% QoQ

Secured AUM
95%

PPOP
₹810.2 Cr
▲ 18% QoQ*

Gross NPA
1.3%
▲ 12 bps

Yield
18.5%
▲ 39 bps QoQ

Spread
9.1%
▲ 28 bps QoQ

Customers
23.2 lakh

Opex to avg AUM
3.3%

ROE
24.6% annualized

Branches
3,049

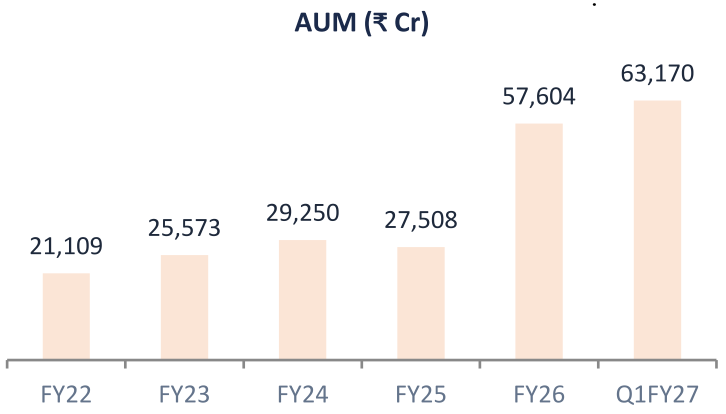
Avg ticket size
₹1.04 Lakh

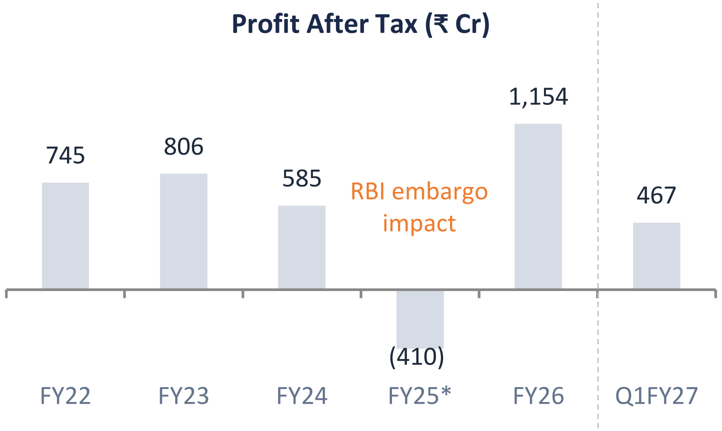
Note: Adjusted for dividends from subsidiaries in Q4FY2026

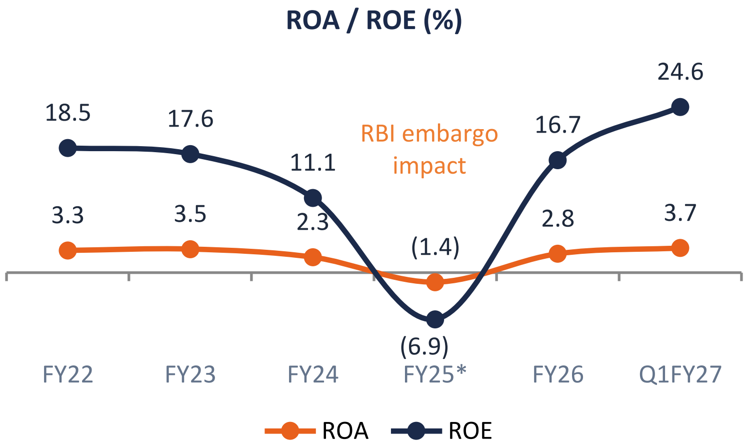
IIFL Finance (Standalone): Financial Performance

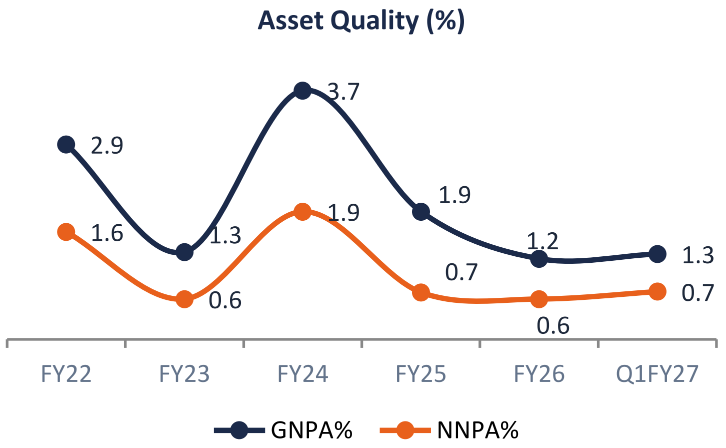
₹ Cr	Q1FY27	Q4FY26	Q-o-Q	Q1FY26	Y-o-Y	FY26
Interest income	1,729.7	1,578.4	10%	1,079.4	60%	5,305.0
Interest expense	(1,036.8)	(984.9)	5%	(701.4)	48%	(3,273.3)
Net interest income	**692.9**	593.5	17%	378.0	83%	2,031.7
Income from off-book	579.0	543.2	7%	344.3	68%	1,880.2
Other Income	35.9	43.1	(17%)	46.6	(23%)	159.9
Dividend Income	0.0	122.0	(100%)	0.0	0%	122.0
Total income	**1,307.8**	1,301.8	0%	768.9	70%	4,193.8
Operating expense	(497.6)	(495.7)	0%	(423.3)	18%	(1,961.9)
PPOP	**810.2**	806.1	1%	345.6	134%	2,231.9
Loan losses & provision	(154.0)	(143.0)	8%	(182.5)	(16%)	(705.6)
Net gain/(loss) on FV	(51.3)	(21.8)	-	15.3	-	(20.2)
PBT	**604.9**	641.3	(6%)	178.3	239%	1,506.1
PBT (Before Dividend)	**604.9**	519.3	16%	178.3	239%	1,384.10
Profit after tax	**467.1**	508.9	(8%)	132.8	252%	1,153.5

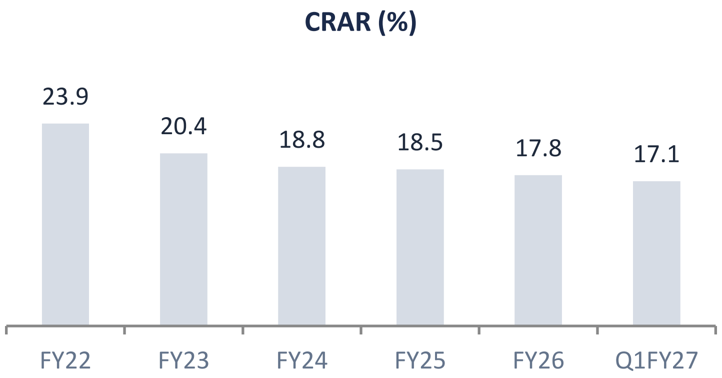
IIFL Finance (Standalone): Key Highlights (1/2)

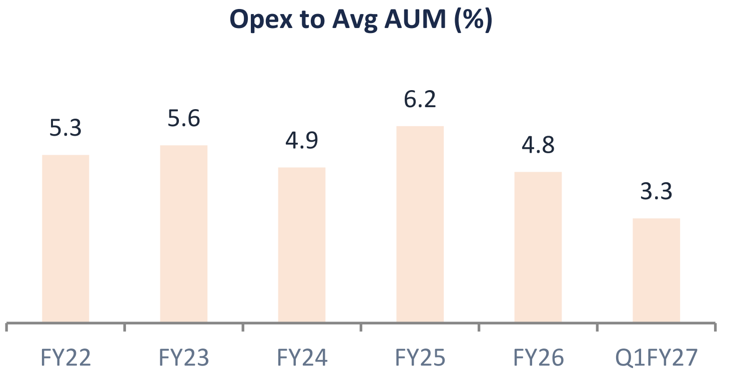






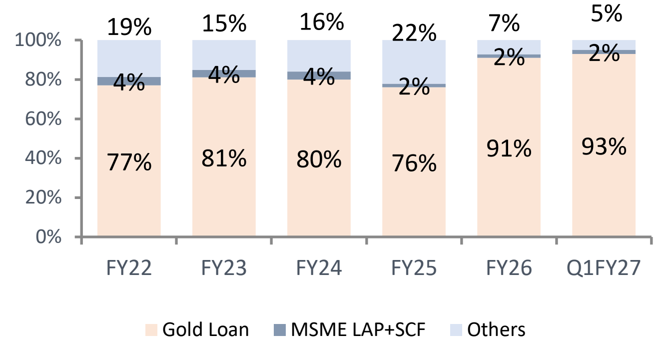




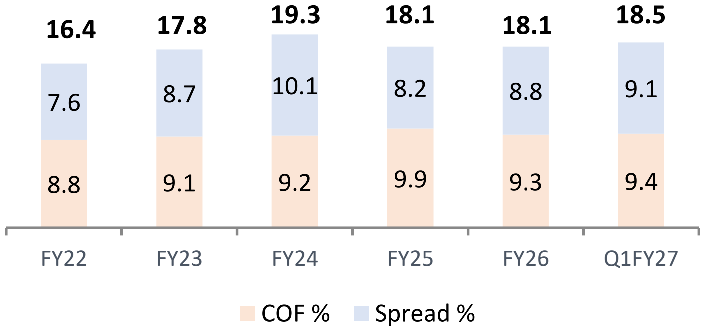


IIFL Finance (Standalone): Key Highlights (2/2)

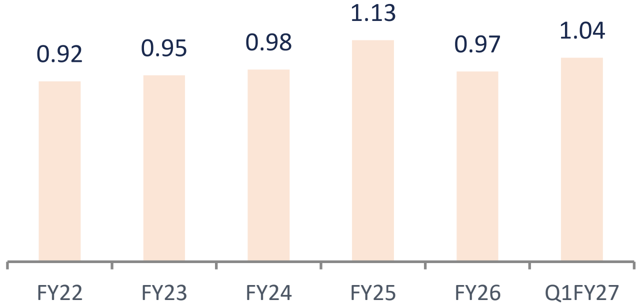
AUM mix (%)



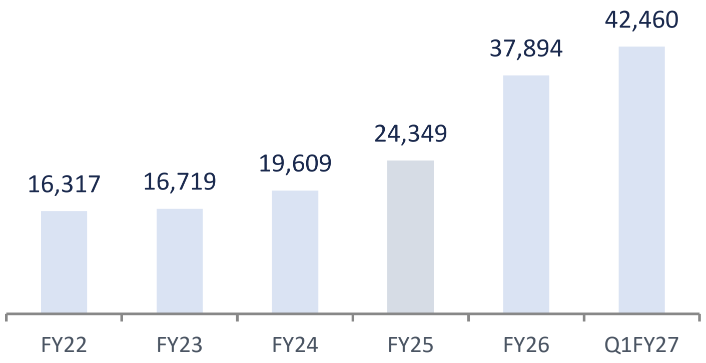
Interest Spread (%)



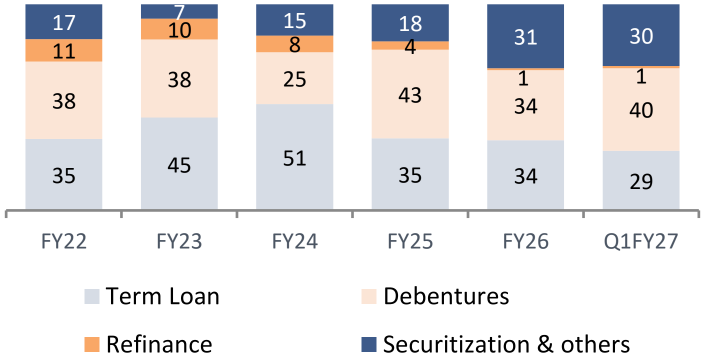
Average ticket size (₹ lakhs)



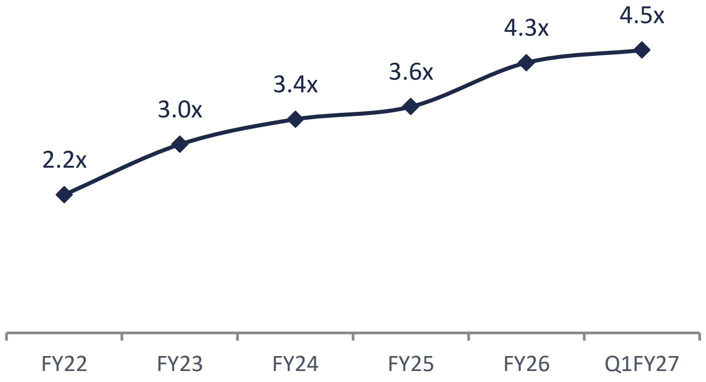
Borrowing (₹ Cr)



Borrowing mix (%)



Net gearing



Borrowings is without IND-AS adjustments and includes interest accrued

IIFL Finance (Standalone): Gold Loan Risk Management

On-boarding: Fraud checks, Bureau Checks, Lower of two independent valuations

Branch walk-in → e-KYC or Upload KYC docs → Bureau & AI-led fraud checks → Independent gold valuation by 2 Valuers → Lower of two valuations used

Branch Security

- Physical guards & IP-camera surveillance
- Real-time central monitoring & controlled vault access
- OTP-based vault opening Cellular vaults & auto-hooters

Insurance

- Adequate Insurance — gold & cash in vault & transit; GPS trackers

Audit

- Day end Analytics based red flags investigated by Offsite Audit team
- Scheduled & Surprise audits by internal /third party audit team - Purity verification of near 100% packets

Storage – Gold and Documents

- Gold is stored in vaults in a tamper proof packet Loan account number is mentioned on the packet
- AI led image fraud detection: Flags potential fraud, duplicate pledging, quality mismatches and suspicious patterns

IIFL Finance (Standalone): Loan Mix and Growth

GOLD LOAN | ₹58,406 Cr | 92.5% of Total

ATS	₹1.2L
Yield	18.57%
LTV	70%
Gold Tonnage	64.3 MT

- *Opened 113 new branches*
- *3.5L new customers added in Q1 FY27*

MSME LOAN | ₹ 1,661Cr | 2.6 % of Total

Secured MSME (LAP) **₹ 1,312 Cr**

ATS: ₹232.0L | Yield: 14.20%

Focus on mid-sized MSMEs in emerging markets

Supply Chain Finance **₹348 Cr**

ATS: ₹25.5L | Yield: 14.09%

Slowed down, given current market outlook

NON-CORE | ₹3,104 Cr | 4.9 % of Total

CRE **₹169 Cr**

Winding down

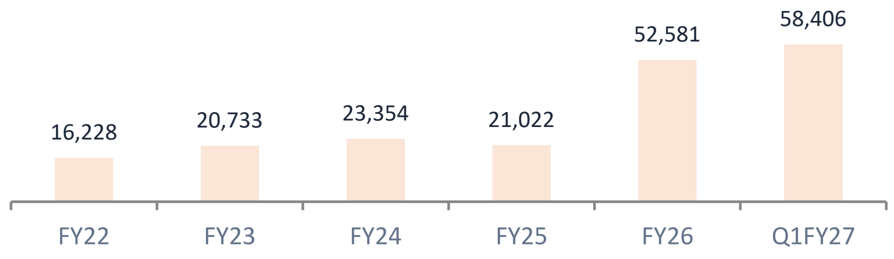
Capital Market **₹427 Cr**

Synergistic business

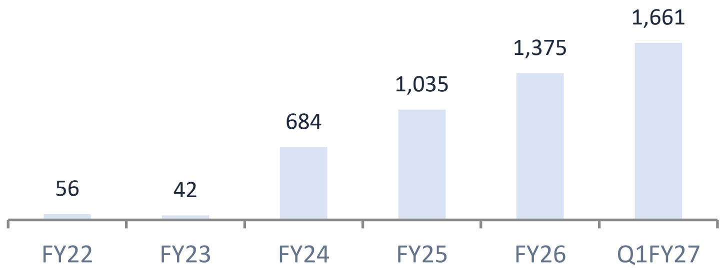
Discontinued business **₹2,507 Cr**

Digital, Personal loan, Unsecured BL

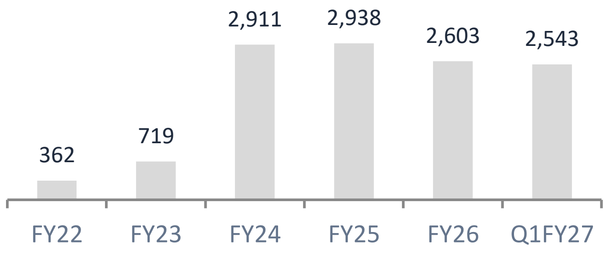
Gold Loan AUM (₹ Cr)



MSME Loan AUM (₹ Cr)



Security Receipts* (₹ Cr)



* *Net of provisions*

IIFL HOME FINANCE

Q1FY27 Update

IIFL Home Finance: Q1FY27 Performance Summary

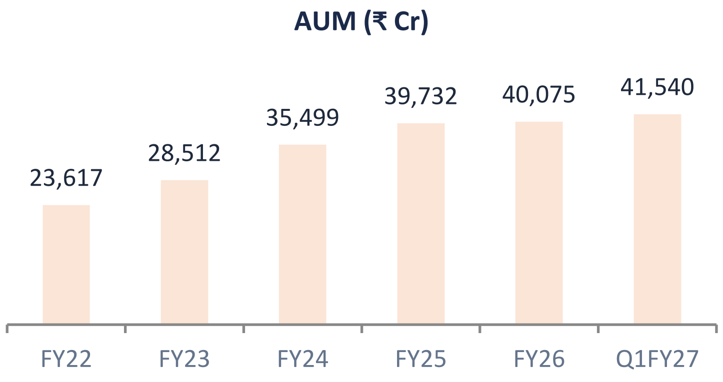
AUM	PPOP	GNPA	Incremental Yield	PAT (Pre NCI)
₹41,540 Cr	₹311.3 Cr	1.46%	11.5%	₹185.5 Cr
▲ 4% QoQ	▼ 7% QoQ	▲ 24 bps QoQ	▲ 45 bps QoQ	▲ 5% QoQ

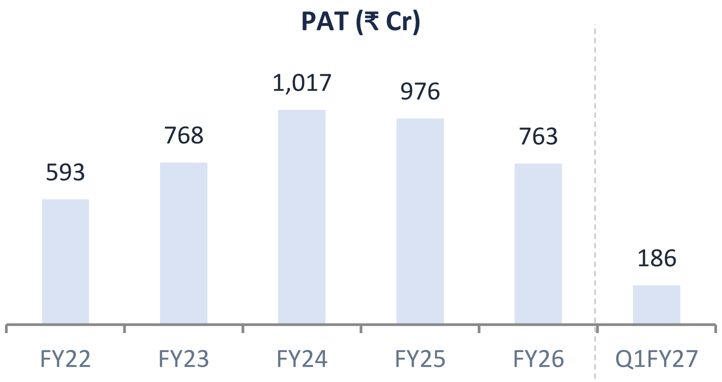
Disbursements	DSA Sourcing	Home Loan Share	Credit Cost	Branches
₹3,175 Cr ▲ 39% QoQ	36%	79.5%	₹79 Cr	311

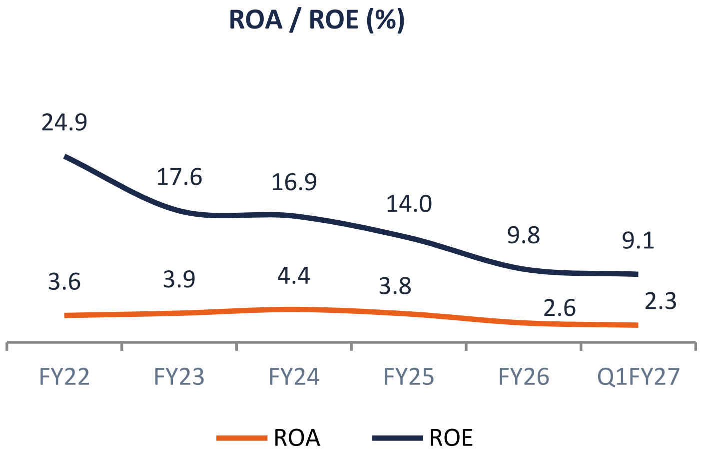
IIFL Home Finance: Financial Performance

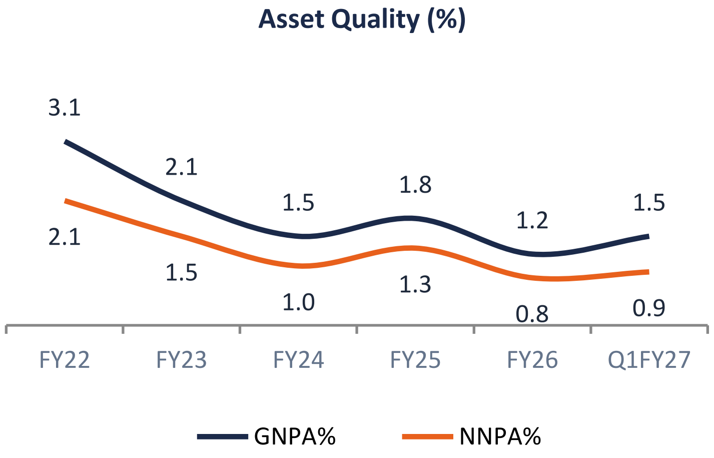
₹ Cr	Q1FY27	Q4FY26	Q-o-Q	Q1FY26	Y-o-Y	FY26
Interest income	787.8	727.1	8%	730.2	8%	2,920.7
Interest expense	(477.3)	(435.2)	(10%)	(419.3)	(14%)	(1,719.5)
Net interest income	**310.6**	291.8	6%	310.9	0%	1,201.2
Income from off-book	155.8	151.0	3%	170.4	(9%)	692.0
Other Income	38.5	70.5	(45%)	48.2	(20%)	216.5
Total income	**504.9**	513.4	(2%)	529.5	(5%)	2,109.6
Operating expense	(193.6)	(179.6)	8%	(161.2)	20%	(642.5)
PPOP	**311.3**	333.8	(7%)	368.3	(15%)	1,467.1
Loan losses & provision	(79.3)	(90.5)	(12%)	(114.9)	(31%)	(4,66.9)
Net Gain/(Loss) on Fair Value Changes	7.1	(5.3)	-	4.3	-	(3.1)
PBT	**239.1**	237.9	1%	257.7	(7%)	997.1
PAT (Pre NCI)	**185.5**	177.1	5%	201.3	(8%)	763.4

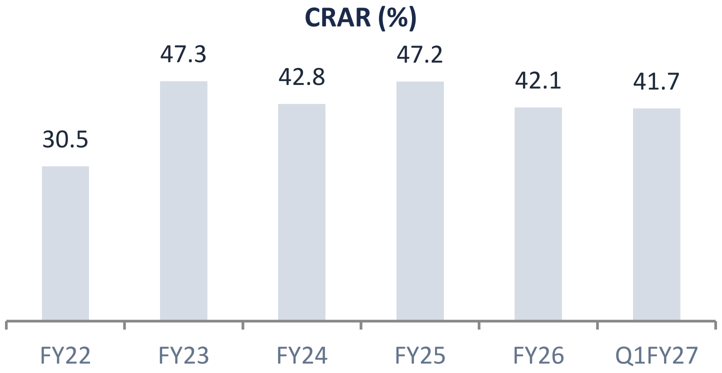
IIFL Home Finance: Key Highlights (1/2)

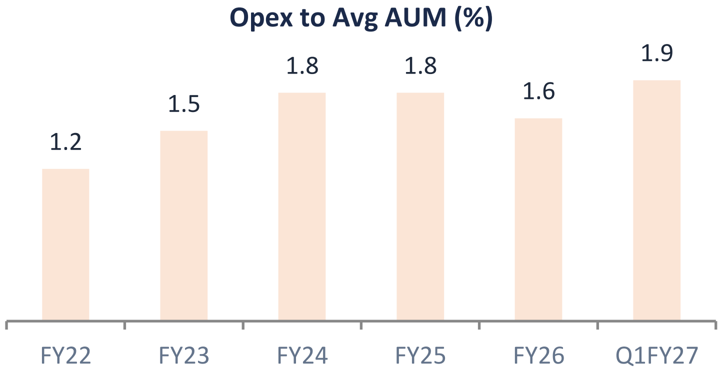




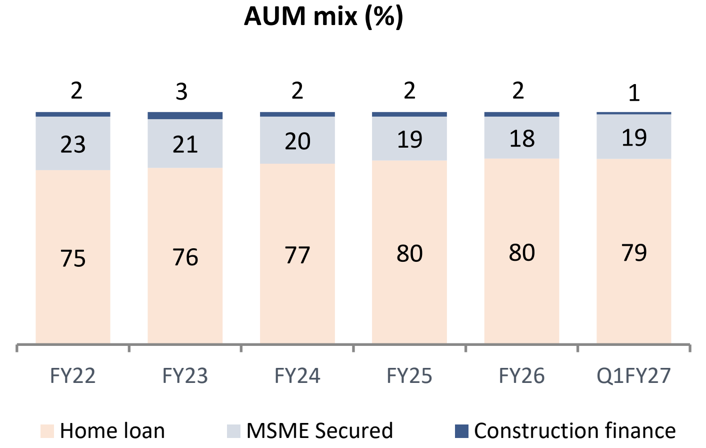


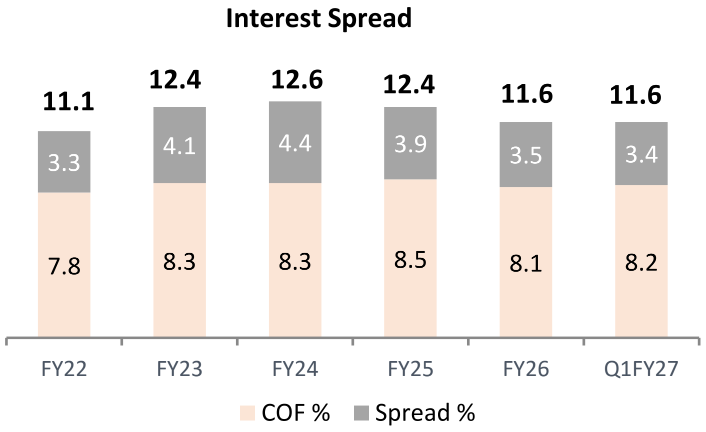


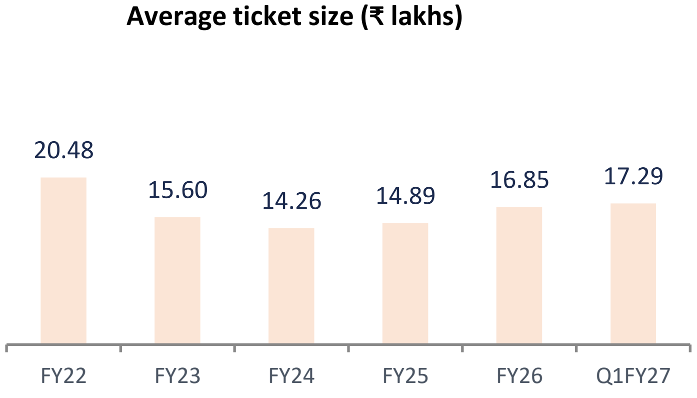


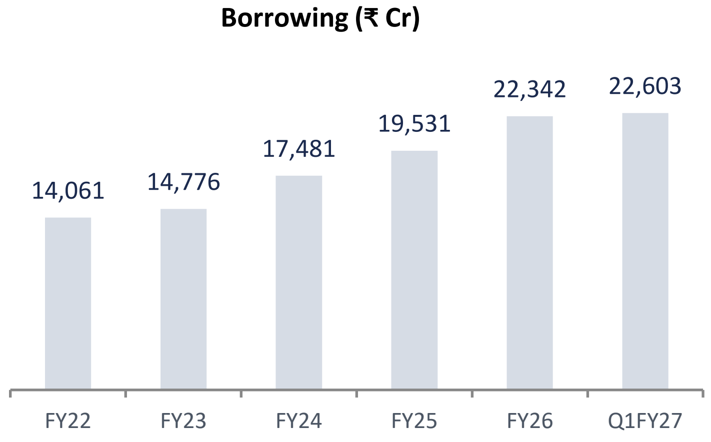


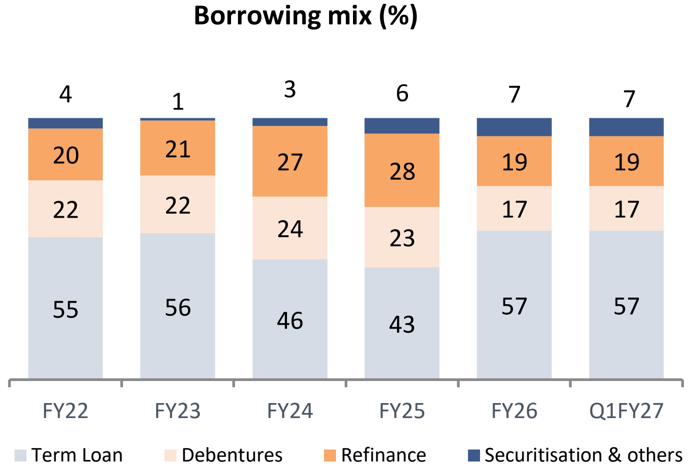
IIFL Home Finance: Key Highlights (2/2)

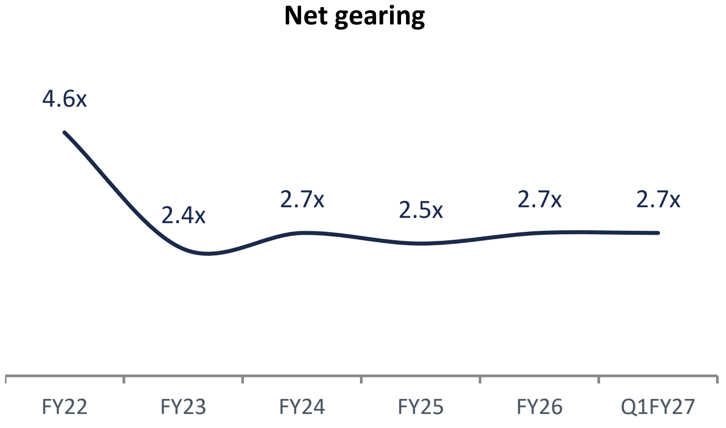












Borrowings is without IND-AS adjustments and includes interest accrued

IIFL Home Finance: Loan Mix and Growth

IIFL FINANCE

HOME LOAN | ₹33,030 Cr | 79.5% of total

ATS	₹16.62 Lakhs
Yield	10.50%
Tenor	Upto 25 years

- *Loans to fund purchase, construction and renovation of homes esp. for EWS and LIG*

MSME SECURED (LAP) | ₹7,807 Cr | 18.8% of total

ATS	₹17.66 Lakhs
Yield	15.76%
Tenor	Upto 15 years

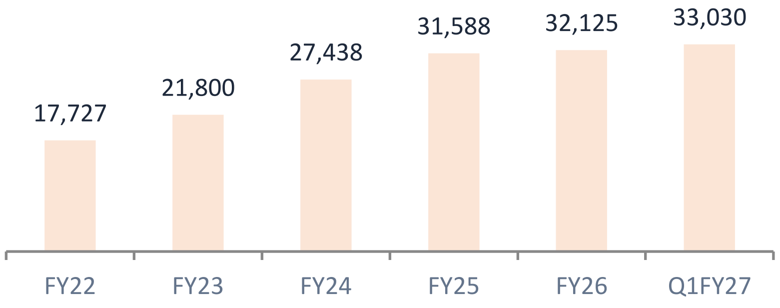
- *Secure Business Loans for small businesses to meet working capital requirements & for business expansion*

AFFORDABLE PROJ FINANCE | ₹703 Cr | 1.7% of total

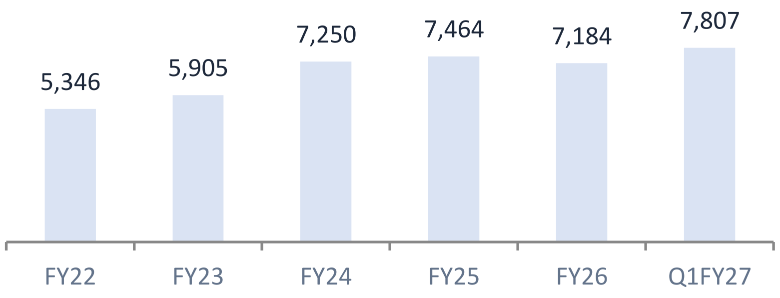
ATS	₹730.29 Lakhs
Yield	15.07%
Disbursal Tenor	Upto 5 years

- *Loans to fund construction projects, such as residential, commercial, or infrastructure development*

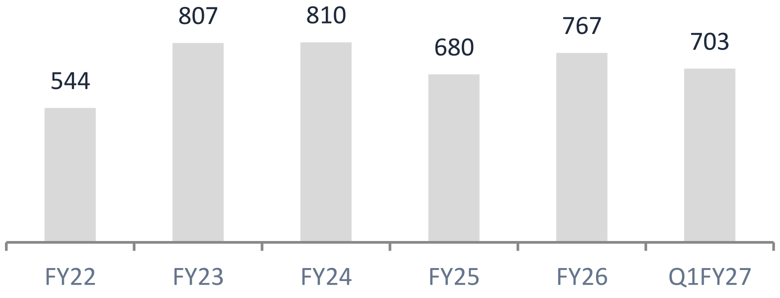
AUM Trend (₹ Cr)



AUM Trend (₹ Cr)



AUM Trend (₹ Cr)



IIFL SAMASTA FINANCE

Q1FY27 Update

IIFL Samasta Finance: Q1FY27 Performance Summary

IIFL FINANCE

Disbursements	AUM	GNPA	NNPA	PAT
₹1,966 Cr	₹10,813 Cr	3.3%	1.0%	₹61 Cr
▼ 28.1% QoQ ▲53.4% YoY	▲ 3.0% QoQ	▼ 50 bps QoQ	▼ 16 bps QoQ	▲1% QoQ

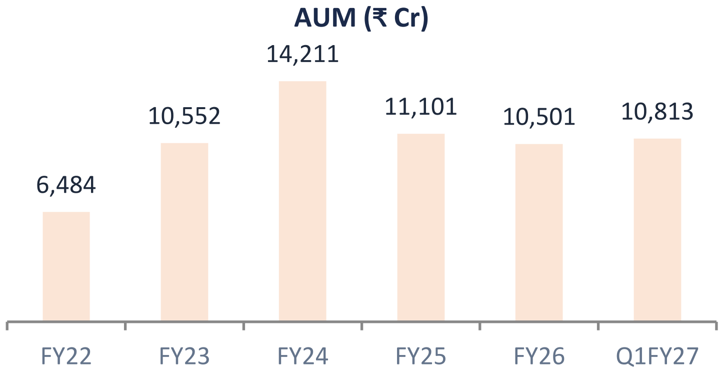
Customers	CRAR	ROE	Branches	Avg ticket size
₹21.3 lakh	24.9%	12.6% annualized	1,615	₹ 0.69 Lakh

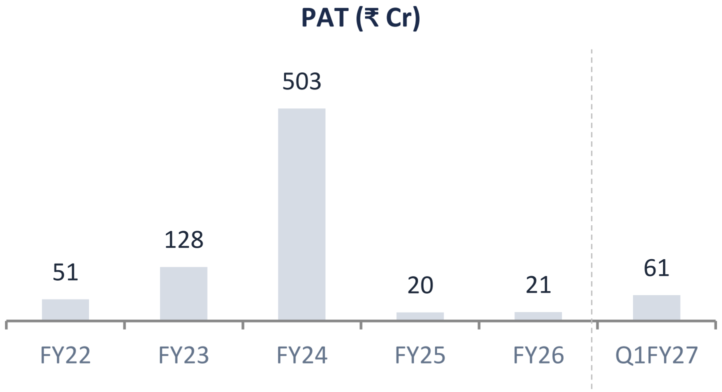
IIFL Samasta Finance: Financial Performance

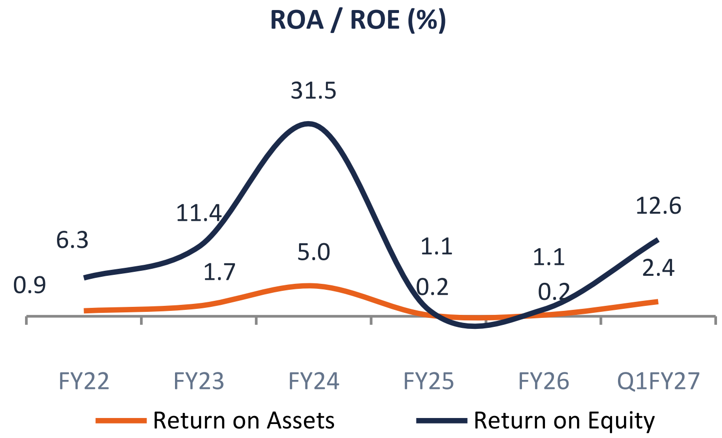
IIFL FINANCE

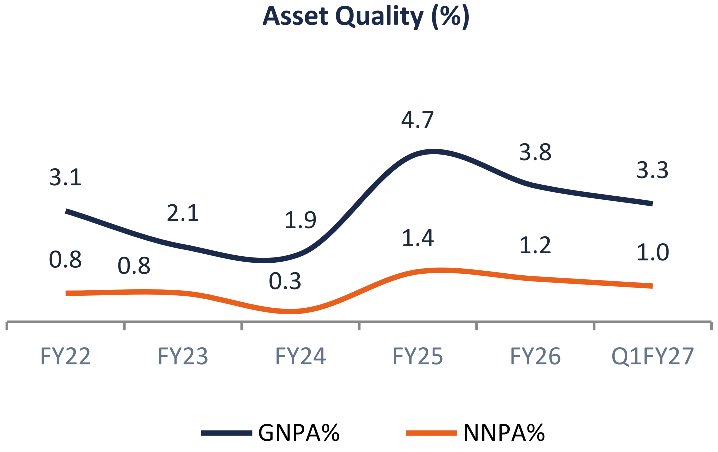
₹ Cr	Q1FY27	Q4FY26	Q-o-Q	Q1FY26	Y-o-Y	FY26
Interest income	488.2	442.9	10%	423.6	15%	1,674.0
Interest expense	(208.2)	(196.4)	(6%)	(185.7)	(12%)	(767.4)
Net interest income	**280.0**	246.5	14%	237.9	18%	906.6
Income from off-book	51.9	81.1	(36%)	45.4	14%	281.8
Other Income	57.0	70.7	(19%)	56.1	2%	256.7
Total income	**388.9**	398.2	(2%)	339.4	15%	1,445.0
Operating expense	(257.3)	(242.0)	(6%)	(217.5)	(18%)	(905.4)
PPOP	**131.5**	156.2	(16%)	121.9	8%	539.6
Loan losses & provision	(60.9)	(92.1)	(34%)	(215.1)	(72%)	(565.7)
Net Gain/(Loss) on Fair Value Changes	14.6	12.6	-	12.3	-	52.1
PBT	**85.3**	76.6	11%	(80.9)	(205%)	26.1
PAT (Pre NCI)	**61.2**	60.6	1%	(60.8)	(201%)	21.3

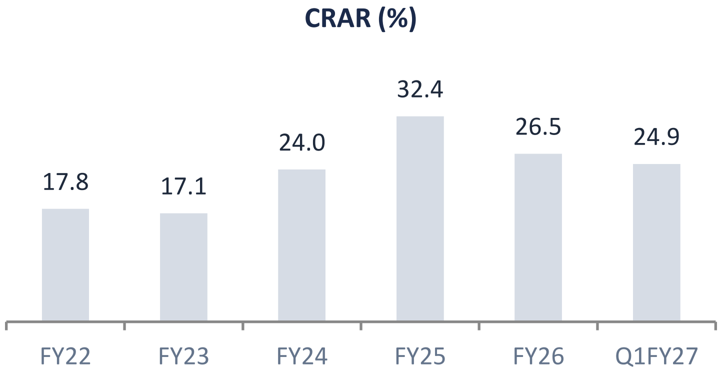
IIFL Samasta Finance: Key Highlights (1/2)

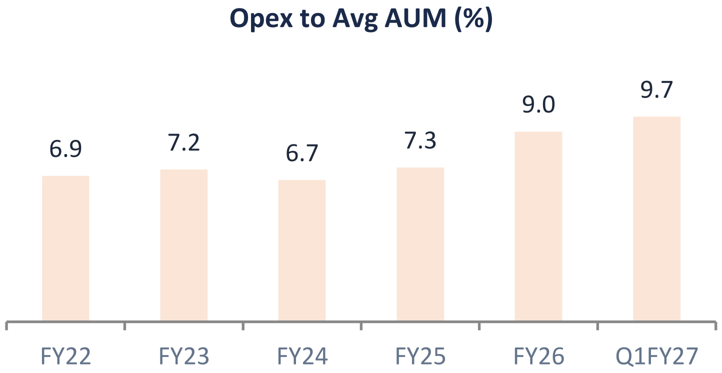






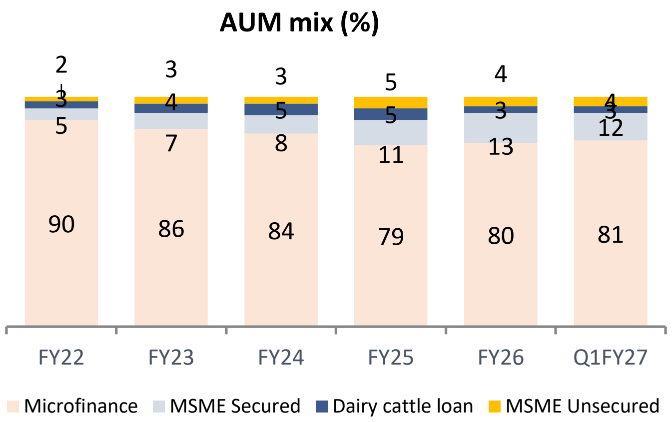


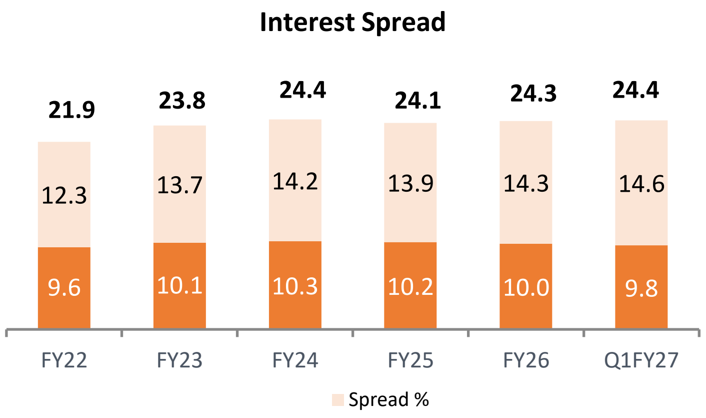


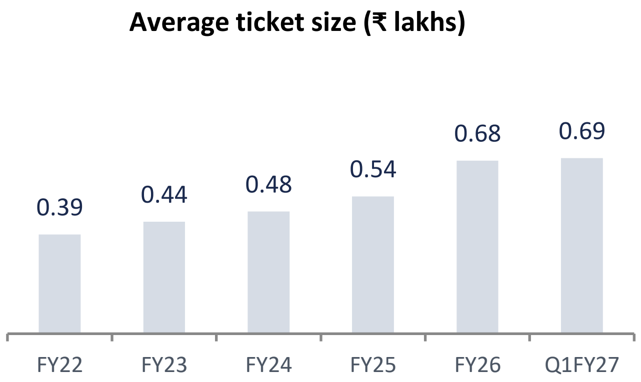


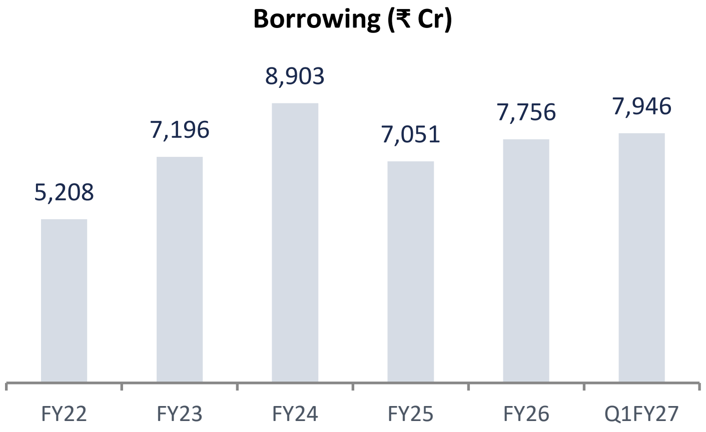
IIFL Samasta Finance: Key Highlights (2/2)

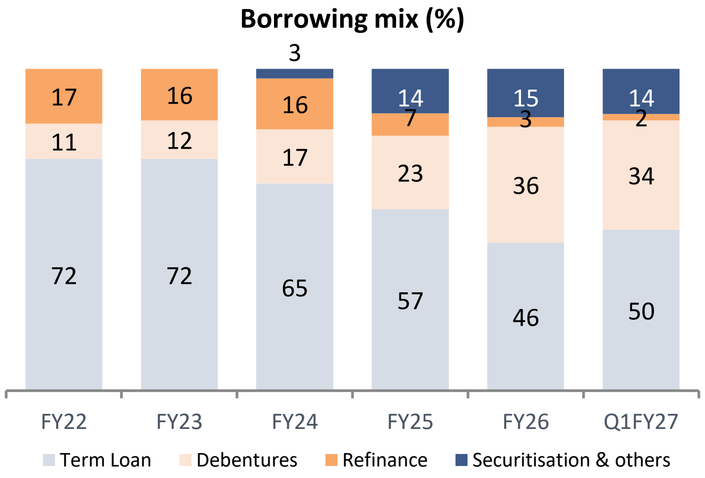
IIFL FINANCE

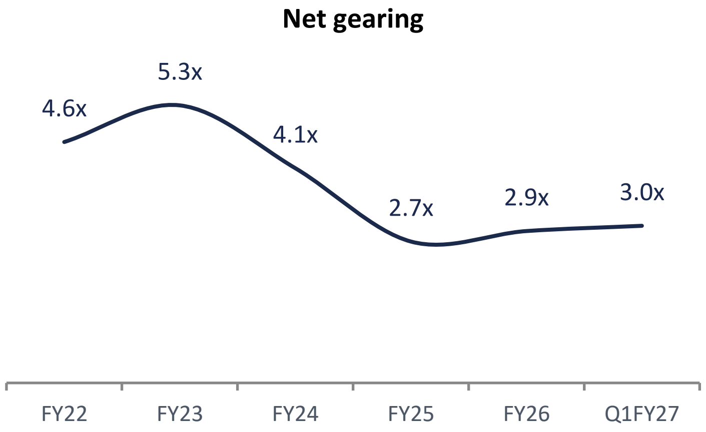












Borrowings is without IND-AS adjustments and includes interest accrued

IIFL Samasta Finance: Loan Mix and Growth

IIFL FINANCE

GROUP LOANS (MFI) | ₹8,721 Cr | 81% of Total

ATS	₹0.60L
Yield	24.59%
CGMFU Cover	65% of book

- *Disbursals made in Q1FY27 will be covered under CGMFU in Q2 2027*

MSME LOAN | ₹1,744 Cr | 16% of Total

Secured MSME (LAP) ₹1,340 Cr

ATS: ₹4.81L | Yield: 22.47%

For graduating MFI customers

Unsecured MSME Loan ₹404 Cr

ATS: ₹2.24L | Yield: 26.67%

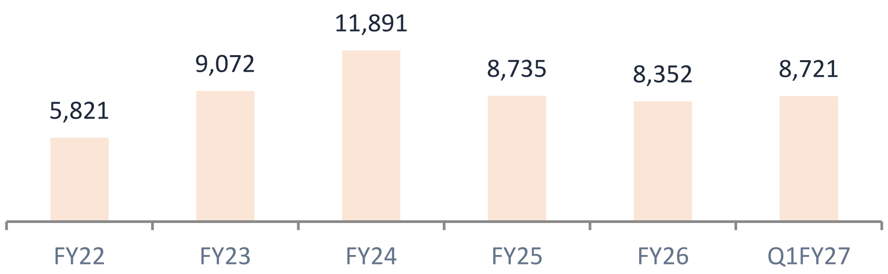
All incremental under CGFMU

DAIRY LOAN | ₹348 Cr | 3% of Total

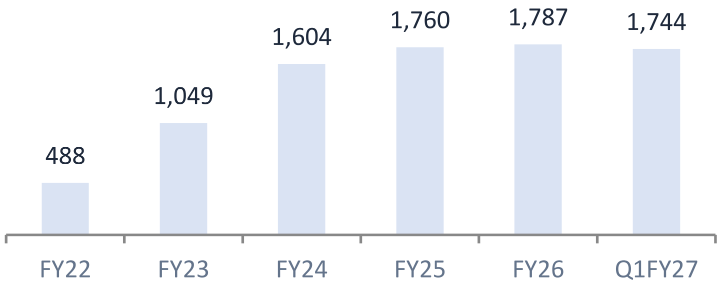
ATS	₹0.68L
Yield	24.8%

- *Small-ticket loans for income generation*

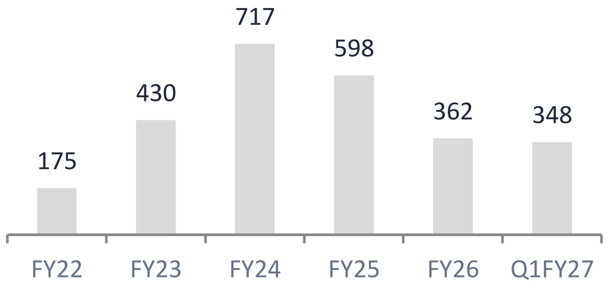
MFI Loan AUM (₹ Cr)



MSME Loan AUM (₹ Cr)



Dairy Cattle Loan AUM (₹ Cr)



CORPORATE INFORMATION

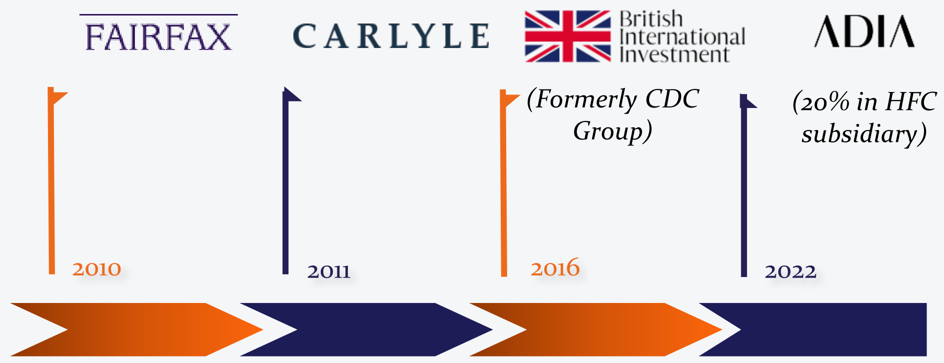
Group Structure, Strategy & Governance

IIFL Finance: Group Structure and Ownership

IIFL Finance *(Listed)*

- ~ 80% → **IIFL Home Finance**
  - Home Loan
  - Secured MSME, CRE
- **IIFL Finance**
  - Gold Loan
  - Secured MSME Loan
- ~ 100% → **IIFL Samasta Finance**
  - Microfinance
  - Other Retail

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



Shareholding Pattern	% holding
Promoters	24.8
Institutional Investors	46.5
Fairfax	15.2
Bank Muscat India Fund	3.3
Abakkus	2.9
Theleme	2.7
Vanguard	2.2
Bavaria Industries AG	1.9
Alliance Bernstein	1.3
Blackrock	1.3
Whiteoak	1.3
Ellipsis Partners	1.0
Public & Others	28.7

As of June 30, 2026

Distinguished Board of Directors in the Company & its Subsidiaries

IIFL FINANCE

B. P. Kanungo
Chairman & Independent Director

Former Dy Governor, RBI

Gopalakrishnan Soundarajan
Non-Executive Director

Fairfax Nominee

Srinivasan Sridhar
Chairman & Non-Executive Director

Former Chairman, NHB

Govinda Rajulu Chintala
Chairman & Independent Director

Former Chairman, NABARD

Nirmal Jain*
Managing Director

Founder, IIFL Group

R Venkataraman*
Joint Managing Director

Co- founder, IIFL Group

Ramakrishnan Subramanian*
Independent Director

Former CEO, Shriram Capital

Kabir Mathur
Nominee Director

ADIA Nominee

Girish Kousgi
Managing Director & CEO

CEO, IIFL Home Finance

N Venkatesh
Managing Director

MD, IIFL Samasta Finance

Bijou Kurien
Independent Director

Former COO, Titan

Vinod Padikkal
Nominee Director

ADIA Nominee

Mohua Mukherjee
Independent Director

Former World Bank Consultant

Nihar Niranjan Jambusaria*
Independent Director

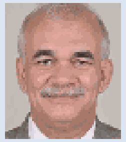
Former President, ICAI

T S Ramakrishnan
Non-Executive Nominee Director

LIC Nominee

Venkataramanan Anantharaman
Independent Director

Former Corporate Finance Head, Standard Chartered



Mathew Joseph
Independent Director

Former CRO, HDFC Limited

Kalengada Mandanna Nanaiah
Independent Director

Former MD, Equifax

Nirma Bhandari
Independent Director

Partner, ANB Global

M. V. Bhanumathi
Independent Director

Former Director General, Income Tax, Mumbai

Mohan Sekhar
Independent Director

ED, Accenture

Sistla Uma Shanmukhi
Independent Director

Former MD & CEO, SBI-SG

IIFL Finance Board
IIFL Home Finance Board
IIFL Samasta Finance Board

**Denotes common directors on the board of parent and subsidiaries*

An Experienced Senior Management with Strong Credentials

IIFL FINANCE

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

Girish Kousgi
MD & CEO, IIFL Home Finance
MBA, BCom

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

N Venkatesh
MD, IIFL Samasta Finance
Leadership program in Microfinance at Harvard

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

Vikas Jain
Chief Financial Officer
CA, CISA,CISM, PMP

Experience of 21+ years
Hinduja Leyland Finance, Bajaj Finance, Bajaj Housing Finance, PWC

Shivalingam Pillai
Chief Compliance Officer
CA, CWA, CS

Experience of 25+ years
Mahindra Finance, HDFC Sales

Mayank Sharma
Business Head – Gold
MBA, Leadership programs from IIMC, ISB

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

Rahul Sanklecha
Chief Risk Officer
FRM, MBA, BE

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

Kirti Timmanagoudar
Head – Strategy & IR
MBA - TAPMI

Experience of 25+ years
Brick Eagle, 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

Govind Modani
Head, Treasury
CA, BCom

Experience of 18+ years in Finance
Diversified experience in Treasury Products

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

Vinay Agrarwal
Business Head, MSME
CA

20+ years of experience in building and scaling retail lending and distribution-led businesses

ESG at IIFL Finance: Strategy & Performance

IIFL FINANCE

Embedding sustainability into the core of business — recognised by external ratings

Environmental
Climate-conscious operations

- ISO 14001:2015 certified for 3 large branches (Mumbai, Thane, Bangalore)
- Rainwater harvesting reused ~21 lakh litres in monsoon 2025
- IoT-based energy monitoring system deployed at large office
- Miyawaki Plantation in Udaipur,Rajasthan

Social
Inclusive growth + community

- CSR in aspirational districts: Baran, Sirohi, Jaisalmer, Baramulla, Kupwara
- Sakhiyon Ki Baadi- 715 learning centers benefiting 18,432 girl children
- Provided 12,000 electrolyte ORS sachets to the Mumbai Traffic to help prevent heat-related illnesses and dehydration during the summer months.

Governance
Strong oversight & transparency

- Board-level ESG Committee oversees and approves all ESG initiatives
- Sustainability Report aligned with GRI Standards 2021 + IFRS SDS
- First year of external BRSR Core assurance — no major observations (TUV India)
- MD chairs FICCI NBFC Committee — sector advocacy & policy engagement

External ESG Ratings & Recognition

As at June 2026 | All ratings improved or stable vs March 2026 | Reflects strengthened governance, disclosures, and ESG integration

Sustainalytics Risk Rating	S&P Global CSA 2025	ESG Risk.ai	NSE	CRISIL
19.1 (25.9 earlier)	46	69 (69 earlier)	65 (65 earlier)	60 (60 earlier)
Medium Risk → Low Risk	Maiden participation	Rating: Strong	Rating: Strong	Rating: Strong

Environmental & Social: Action on the Ground

Resource efficiency in operations + targeted community impact in aspirational districts

Environmental Initiatives

Miyawaki Plantation

IIFL Foundation is undertaking the plantation of 11,000 trees under the "IIFL Foundation–Udaipur Bharat Vann Project" in Udaipur, Rajasthan, using the Miyawaki Methodology. The proposed initiative aims to improve local biodiversity, increase green cover, and contribute to environmental restoration by developing a dense, self-sustaining native forest ecosystem.

Expected project impact

- Long term carbon capture and climate resilience
- Biodiversity revival
- Model for scalable urban greening projects
- Improve air & soil quality
- Habitat creation for birds ,insects and small animals

Social Initiatives — IIFL Foundation

CSR in Aspirational Districts (Government-identified)

Rajasthan- Baran, Jaisalmer, Sirohi

Jammu & Kashmir- Baramulla, Kupwara

Prominent CSR Projects (FY26) — Beneficiaries

Project	Beneficiaries
Sakhiyon Ki Baadi — girls' education, Rajasthan	18,432
Solar Barricades for Police- Jaipur & Udaipur, Rajasthan	Community at large
Project Heat-shield- Electrolytes for traffic police- Mumbai Maharashtra	850
Training in Banking and Finance for youth- Mumbai, Maharashtra	30
Vocational Training for Govt. School Students- Kamrup, Assam	248
Scholarship for Under Graduate Students- IIT Bombay, Maharashtra	75
Administrative Support to School - Mumbai Maharashtra	120
Training in Beauty and Wellness- Baramulla, Jammmu & Kashmir	120

Governance, Disclosures & External Recognition

Strong board oversight, audited disclosures, and sector leadership

Board-Level ESG Committee

Oversees and approves all ESG initiatives. ESG function undergoes annual internal audit in addition to external assurance of the Sustainability Report.

First Year of External BRSR Assurance

Reasonable Assurance for BRSR Core (ISAE 3000 Revised, ISAE 3410) by **TUV India.** FY26 assurance completed with no major observations; full-year underway.

Globally Aligned Disclosures

Among the few Indian companies preparing Sustainability Report per GRI Standards 2021 (in accordance) and aligned with relevant sections of IFRS Sustainability Disclosure Standards.

Policy Architecture Strengthened (FY26)

Enhanced transparency, governance

Public Disclosure

4-5 key policies (IT policy, HR handbook, etc.) moved from internal to public domain on website

New Policies Adopted

Tax Policy and Human Rights Policy adopted with Board approval

ABAC Policy Refresh

Anti-Bribery and Anti-Corruption Policy modified and re-approved by the Board

Industry Leadership

Mr. Nirmal Jain, Founder & MD of IIFL Finance, chairs the **FICCI NBFC Committee** — driving sector advocacy on credit delivery to unbanked / underbanked populations, diversified funding access, and bank-NBFC co-lending.

Environment, Social & Governance - Social

CSR projects continue with creative use of technology

Banking and Finance Course for Marginalized Youth -Maharashtra

- Training program 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 program.
- The course equips the students to develop and master
- - Customer Services Skills
- - Sales and marketing skills
- - Communication and interpersonal skills

- Guest lectures by experienced professionals from the banking and financial services industry, providing practical insights into current industry trends and career opportunities.

- Industry-recognized certification upon successful completion of the program.

Support to Tattva University- Maharashtra

- Supporting the construction of Tattva University a greenfield, value-based, multi disciplinary, research oriented deemed to be university in Maharashtra rooted in Jain and Indian knowledge system

- The University is being developed on the Maldunge land, where construction work has already commenced. The Company has applied for approval from the University Grants Commission (UGC) for establishment of the University. A team of experienced architects and distinguished research advisors has been appointed to design the campus and guide its academic and research vision. The university is progressing steadily towards becoming a world-class institution for higher education and innovation.

Training in Banking and Finance for Youth

Tattva University Layout

Reconciliation: Consolidated Results with Group Entities

Q1FY27 (₹ Cr)	Standalone	Home Finance	Samasta	Intergroup & Other Subsidiaries	Consolidated
Interest income	1,729.7	787.8	488.2	24.3	3,030.0
Interest expense	(1,036.8)	(477.3)	(208.2)	2.8	(1,719.5)
NII	**692.9**	**310.6**	**280.0**	**27.1**	**1,310.5**
Non-fund income	614.9	194.3	108.9	(26.2)	891.9
Total income	**1,307.8**	**504.9**	**388.9**	**0.9**	**2,202.4**
Operating expense	(497.6)	(193.6)	(257.3)	(1.5)	(950.0)
PPOP	**810.2**	**311.3**	**131.5**	**(0.6)**	**1,252.4**
Loan losses	(154.0)	(79.3)	(60.9)	-	(294.2)
Core PBT	**656.2**	**232.0**	**70.6**	**(0.6)**	**958.2**
FV changes	(51.3)	7.1	14.6	-	(29.6)
PBT	**604.9**	**239.1**	**85.3**	**(0.6)**	**928.6**
PAT (pre NCI)	467.1	185.5	61.2	(0.7)	713.1

Thank You

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