INDEPENDENT AUDITOR'S REPORT

TO THE MEMBERS OF IIFL SAMASTA FINANCE LIMITED

Report on the Audit of the Financial Statements:

Opinion

We have audited the accompanying Financial Statements of IIFL Samasta Finance Limited, Bengaluru ("the Company"), which comprises the Balance Sheet as at March 31, 2026, the Statement of Profit and Loss (including Other Comprehensive Income), the Statement of Changes in Equity and the Statement of Cash Flows for the year then ended, and notes to the financial statements including summary of material accounting policies and other explanatory information.

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid Financial Statements give the information required by the Companies Act 2013 ("Act") in the manner so required and give a true and fair view in conformity with the Indian Accounting Standards prescribed under section 133 of the Act read with the Companies (Indian Accounting Standard) Rules, 2015, as amended ("Ind AS") and other accounting principles generally accepted in India, of the state of affairs of the Company as at March 31, 2026 and its profit, total comprehensive income, the changes in equity and its cash flows and for the year ended on that date.

Basis for Opinion

We conducted our audit of the financial statements in accordance with the Standards on Auditing specified u/s 143(10) of the Companies Act, 2013. Our responsibilities under those standards are further described in the Auditor's responsibilities for the Audit of the Financial Statements section of our report. We are Independent of the company in accordance with the Code of Ethics issued by the Institute of Chartered Accountants of India together with the ethical requirements that are relevant to our audit of the financial statements under the provisions of the Companies Act, 2013 and the Rules thereunder. and we have fulfilled our other ethical responsibilities in accordance with these requirements and ICAI's Code of Ethics.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on Financial Statements.

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Key audit matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.

We have determined the matters described below to be the key audit matters to be communicated in our audit report.

S.No	Key Audit Matters	Auditor's Response
1	**Impairment of loans (Expected Credit Losses):** Refer note 2 (c) of material accounting policies and note 40 for credit disclosures. As at 31 March 2026, the Company has total gross loan assets of Rs. 7,468.73 crores (2025: Rs. 7,186.13 crores) against which an Expected Credit Loss ('ECL') of Rs. 256.97 crores (2025 Rs. 351.33 crores) has been accrued. The ECL approach as required under Ind AS 109, Financial instruments, involves high degree of complexity and requires significant judgement of the management. The Management is required to determine the ECL that may occur over either a 12-month period or the remaining life of an asset, depending on the categorization of the individual asset. The key areas of judgment include: 1. Categorization of loans in Stage 1, 2 and 3 based on identification of: a) exposures with Significant Increase in Credit Risk (SICR) since their origination and b) Individually impaired / default exposures.	Our Audit procedures included, but were not limited to the following to assess the appropriate of management's judgement and estimates used in the impairment analysis: a) Evaluated the Company's accounting policies for estimation of expected credit loss on loan assets in accordance with the requirements of Ind AS 109, Financial Instruments. b) Obtained an understanding of the modelling techniques adopted by the Company including the key inputs and assumptions. Since modelling assumptions and parameters are based on historical data, we assessed whether historical experience was representative of current circumstances and was relevant in view of the recent impairment losses incurred within the portfolios. c) Assessed the design and implementation and tested the operating effectiveness of controls over the modelling process including governance over monitoring of the model and approval of key assumptions. d) Evaluated the appropriateness of the Company's process of determination of credit risk together with the guarantee cover in accordance with the applicable accounting

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S.No	Key Audit Matters	Auditor's Response
	2. Techniques used to determine Loss Given Default ('LGD') and Probability of Default ('PD') to calculate an ECL are based on past experience and 3. The impact of different future macroeconomic conditions and guarantee cover in the determination of ECL. These parameters are derived from the Company's internally developed statistical models, historical data and a change in such models or assumptions could have a material impact on the accompanying financial statements. These factors required the models to be reassessed based on the available information including the additional risk profiling due to the geographical, political and economic risk to measure the ECL. Management has made a number of interpretations and assumptions when designing and implementing models that are compliant with the standard. The accuracy of data flows and the implementation of related controls is critical for the integrity of the estimated impairment provisions. Considering the significance of the above matter to the financial statements and the significant auditor attention required to test such complex accounting estimates, we have identified this as a key audit matter for current year audit.	standard and the basis for classification of exposures into various stages. e) Obtained the approved policy of Board of Directors, if any, to understand the relief measures sanctioned to various class of borrowers in accordance with the directions given by the RBI and tested, on sample basis, the compliance with respect to asset classification and provisioning norms as per such directions. f) The company has an automated system of computing ECL. We have tested the system computed ECL by performing following procedures: • Evaluated management's groupings of borrowers on the basis of different product lines and customer segments with different risk characteristics. • Tested classification of loans into various categories based on their past due status and other loss indicators. On a sample basis, inspected the repayment schedule from the underlying borrower agreements and collection made on due dates; • Tested the design and operating effectiveness of key controls (including application controls) over approval, recording and monitoring. • Testing of Application controls includes testing of automated controls, reports, and system reconciliations.

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S.No	Key Audit Matters	Auditor's Response
		• Performed test of details of the input information used in ECL computation on a sample basis. • Tested the arithmetical accuracy of the computation. • Performed analytical procedures by determining various ratios or percentage-based measures to review overall reasonableness of the estimate determined by the management.

Information other than the financial statements and the auditor's report thereon

The Company's Board of directors are responsible for the preparation of other information. The other information comprises the information included in the management discussion and analysis, Board's Report including annexures to Board's Report, Business responsibility report, Corporate Governance and Shareholder's information, but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

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Management's Responsibilities for the Financial Statements:

The Company's Board of Directors is responsible for the matters stated in Section 134(5) of the Companies Act, 2013 ("the Act") with respect to the preparation of these Financial Statements that give a true and fair view of the financial position, financial performance including other comprehensive income, changes in equity and cash flows and of the Company in accordance with the Accounting principles generally accepted in India, including the Indian Accounting Standards ("Ind AS")prescribed under Section 133 of the Act 2013, read with relevant rules issued there under.

This responsibility also includes maintenance of adequate accounting records in accordance with the provisions of the Act for safeguarding the assets of the Company and for preventing and detecting frauds and other irregularities; selection and application of appropriate accounting policies; making judgments and estimates that are reasonable and prudent; and design, implementation and maintenance of adequate internal financial controls, that were operating effectively for ensuring the accuracy and completeness of the accounting records, relevant to the preparation and presentation of the Financial Statements that give a true and fair view and are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Company's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are also responsible for overseeing the company's financial reporting process.

Auditor's Responsibilities for the Audit of the Financial Statements:

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with SAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As part of an audit in accordance with SAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from

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error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.

- Obtain an understanding of internal financial controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances. Under section 143(3)(i) of the Act, we are also responsible for expressing our opinion on whether the Company has adequate internal financial controls system with reference to financial statements in place and the operating effectiveness of such controls.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management.

- Conclude on the appropriateness of management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Company's ability to continue as a going concern. If we conclude that material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the company to cease to continue as a going concern.

- Evaluate the overall presentation, structure and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and event in a manner that achieves fair presentation.

- Obtain sufficient appropriate audit evidence regarding the financial information of the company to express an opinion on the Financial Statements

Materiality is the magnitude of misstatements in the financial statements that, individually or in aggregate, makes it probable that the economic decisions of a reasonably knowledgeable user of the financial statements may be influenced. We consider quantitative materiality and qualitative factors in (i) planning the scope of our audit work and in evaluating the results of our work; and (ii) to evaluate the effect of any identified misstatements in the financial statements.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and

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other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the Financial Statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication

Report on Other Legal and Regulatory Requirements:

1. As required by the Companies (Auditor's Report) Order, 2020 ("the Order") issued by the Central Government of India in terms of sub-section (11) of Section 143 of the Act, we enclose in "Annexure A", a statement on the matters specified in Paragraphs 3 and 4 of the Order.

2. As required by Section 143 (3) of the Act, based on our audit, we report that:

a) We have sought and obtained all the information and explanations which to the best of our knowledge and belief were necessary for the purposes of our audit.

b) In our opinion, proper books of account as required by law have been kept by the Company so far as it appears from our examination of those books.

c) The Balance Sheet, the Statement of Profit and Loss including other comprehensive income, the Statement of Changes in Equity and the Statement of Cash Flows dealt with by this Report are in agreement with the relevant books of accounts.

d) In our opinion, the aforesaid Financial Statements comply with the Indian Accounting Standards specified under Section 133 of the Act, read with Companies (Indian Accounting Standards) Rules, 2015, as amended.

e) On the basis of the written representations received from the directors as on March 31, 2026 taken on record by the Board of Directors, none of the directors are disqualified as on March 31, 2026 from being appointed as a director in terms of Section 164(2) of the Act.

f) With respect to the adequacy of the internal financial controls with reference to financial statements of the Company and the operating effectiveness of such controls, refer to our separate Report in "Annexure B". Our report expresses an unmodified opinion on the adequacy and operating effectiveness of the Company's internal financial controls with reference to Financial Statements.

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g) With respect to the other matters to be included in the Auditor's Report in accordance with the requirements of Section 197(16) of the Act, as amended:
In our opinion and to the best of our information and according to the explanations given to us, the remuneration paid by the company to its directors during the year is in accordance with the provisions of Section 197 of the Act.

h) With respect to the other matters to be included in the Auditor's Report in accordance with Rule 11 of the Companies (Audit and Auditors) Rules. 2014, in our opinion and to the best of our information and according to the explanations given to us:

i. The Company does not have any pending litigations which would impact its financial position in its Financial Statements – Refer Note No.36 to the Financial Statements

ii. The company did not have any long-term contracts including derivative contracts for which there were any material foreseeable losses.

iii. There were no amounts which were required to be transferred to the Investor Education and Protection Fund by the Company.

iv.

(a) The Management has represented that, to the best of its knowledge and belief, no funds have been advanced or loaned or invested (either from borrowed funds or share premium or any other sources or kind of funds) by the Company to or in any other person or entity, including foreign entity ("Intermediaries"), with the understanding, whether recorded in writing or otherwise, that the Intermediary shall, whether, directly or indirectly lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Company ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

(b) The Management has represented, that, to the best of its knowledge and belief, no funds have been received by the Company from any person or entity, including foreign entity ("Funding Parties"), with the understanding, whether recorded in writing or otherwise, that the Company shall, whether, directly or indirectly, lend or invest in other persons or entities identified in any manner whatsoever by or on behalf of the Funding Party ("Ultimate Beneficiaries") or provide any guarantee, security or the like on behalf of the Ultimate Beneficiaries;

(c) Based on the audit procedures that have been considered reasonable and appropriate in the circumstances, nothing has come to our notice that has caused us to believe that the representations under sub-clause (i) and (ii) of Rule 11(e), as provided under (a) and (b) above, contain any material misstatement

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v. The interim dividend proposed and declared and paid by the Company during the year is in accordance with section 123 of the Act to the extent it applies to payment of dividend.

vi. Based on our examination, which included test checks, the Company has used accounting software for maintaining its books of account for the financial year ended March 31, 2026 which has a feature of recording audit trail (edit log) facility which has operated throughout the year for all relevant transactions recorded in the software. Further, during the course of our audit we did not come across any instance of the audit trail feature being tampered with. We further report that the audit trail has been preserved by the company as per the statutory requirements for record retention.

For SURI & CO.
Chartered Accountants
Firm Registration No.: 004283S

V. Natarajan

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FRN: 004283S
Bangalore
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Natarajan V
Partner
Membership No.: 223118

Place: Mumbai
Date: 23rd April,2026
UDIN:26223118RATVST5164

'Annexure –A' to the Independent Auditor's Report to the members of IIFL Samasta Finance Limited

(Referred to in paragraph 1 under 'Report on Other Legal and Regulatory Requirements' section of our report of even date to the members of IIFL Samasta Finance Limited (the "Company") for the year ended March 31, 2026)

To the best of our information and according to the explanation provided to us and given by the Company and the books and records examined by us in the normal course of audit and to the best of our knowledge and belief, we report the following:

i. According to the information and explanations given to us and based on the audit procedures performed by us, in respect of the Company's Property, Plant and Equipment and Intangible Assets, we report that:

(a)

(A) The Company has maintained proper records showing full particulars, including quantitative details and situation of Property, Plant and Equipment, and relevant details of Right of use assets and Investment Property.

(B) The Company has maintained proper records showing full particulars of intangible assets.

(b) The Company has a program of physical verification to cover all the items of Property, Plant and Equipment and relevant details of right-of-use assets which, in our opinion, is reasonable having regard to the size of the Company and the nature of its assets and business. Pursuant to the programme, the Property, Plant and Equipment were physically verified by the management during the year by the management at reasonable intervals in a phased manner and no material discrepancies were noticed on such verification.

(c) According to the information and explanation given to us, and the examination of the books and records of the company, we report that, the title deeds of immovable properties (other than the properties where the company is the lessee and the lease agreements are duly executed in favour of the lessee), are held in the name of the Company as at Balance sheet date.

(d) According to the information and explanations given to us and on the basis of our examination of the records of the Company, the Company has not revalued its Property, Plant and Equipment (including Right of Use assets) or intangible assets or both during the year.

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(e) No proceedings have been initiated during the year or are pending against the Company as at March 31, 2026 for holding any benami property under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) and rules made thereunder.

ii. The Company is not carrying on any trading or manufacturing activities and hence does not have inventories. Therefore, paragraph 3(ii) of the Order is not applicable to the Company.

iii. The Company is a Non-Banking Finance Company ('NBFC'), registered under section 45IA of the Reserve Bank of India Act, 1934 and rules made thereunder and has not made any investments other than investments in companies/ mutual funds. The Company has not provided any guarantee to companies, firms, limited liability partnerships or other parties and also has not granted loans or advances in the nature of Loans, secured or unsecured, to companies, firms, limited liability partnerships. In respect of loans or advances in the nature of Loans, secured or unsecured, granted to other parties and investments in companies/ mutual funds, we report that:

(a) The Company's principal business is to give loans. Hence, the provisions stated in paragraph 3(iii)(a) of the Order are not applicable to the Company.

(b) In our opinion, having regard to the nature of the Company's business, the investments made and the terms and conditions of the grant of all loans and advances in the nature of loans and guarantees provided are not prejudicial to the Company's interest.

(c) In respect of the aforesaid loans and advances in nature of loans, the schedule of repayment of principal and payment of interest have been stipulated by the Company. Considering that the Company is a Non-Banking Financial Company engaged in the business of granting loans in the micro finance industry, the details of the amount, due date for payment and extent of delay (that has been suggested in the Guidance Note on CARO 2020 issued by the Institute of Chartered Accountants of India for reporting under this clause) have not been detailed hereunder because it is not practicable to furnish such details owing to the voluminous nature of data generated in the normal course of the Company's business. Further, except for the instances where there are delays or defaults in repayment of principal and/ or interest and in respect of which the Company has recognised necessary provisions in accordance with the principles of Indian Accounting Standards (Ind AS) and the guidelines issued by the Reserve Bank of India ("RBI") for Income Recognition and Asset Classification, the parties are repaying the principal amounts, as stipulated, and are also regular in payment of interest, as applicable.

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(d) According to the information and explanations given to us and on the basis of our examination of the records of the Company, Rs.282.03 Crores of amount overdue for more than ninety days which are categorised as credit impaired (Stage 3). According to the information and explanations given to us by the Company, reasonable steps have been taken by the Company for recovery of the principal and interest thereon as stated in the applicable regulations and loan agreements.

(e) The Company is a Non- Banking Finance Company and its principal business is to give loans. Hence, the provisions stated in paragraph 3(iii)(e) of the Order are not applicable to the company.

(f) The Company has not granted any loans or advances in the nature of loans either repayable on demand or without specifying any terms or period of repayment during the year. Hence, reporting under clause 3(iii)(f) is not applicable.

iv. According to the information and explanations given to us and on the basis of our examination of records of the company in respect of loans given by the company, in our opinion the provisions od Section 185 of the Companies Act, 2013 have been complied with. The Company has not any guarantees or securities to parties covered under section 185 of the Act. Further, the provisions of section 186 of the Companies Act, 2013 are not applicable to the company as the company is a Non-Banking Finance Company.

v. According to the explanation and information provided to us, the Company being Non-Banking Finance Company registered with the Reserve Bank of India (the "RBI"), the provisions of Sections 73 to 76 or any other relevant provisions of the Companies Act, 2013 and the Companies (Acceptance of Deposits) Rules, 2014, as amended, are not applicable to the Company. We have been informed that no order has been passed by the Company Law Board or the National Company Law Tribunal or the Reserve Bank of India or any court or any other Tribunal in this regard.

vi. According to the information and explanations given to us, in respect of the class of industry the company falls under, the Central Government has not specified the maintenance of cost records under section 148 (1) of the Act. Therefore, the provisions of clause (vi) of the Order are not applicable to the company.

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vii.

(a) According to the information and explanations given to us and books and records verified by us, the Company is generally regular in depositing undisputed statutory dues including goods and service tax, provident fund, employees' state insurance, income-tax, sales-tax, service tax, duty of customs, duty of excise, value added tax, cess and any other statutory dues with the appropriate authorities and there are no undisputed statutory dues outstanding for a period of more than six months from the date they became payable as at the balance sheet date.

(b) According to the information and explanations given to us and books and records verified by us, there are statutory dues which have not been deposited on account of disputes.

viii. According to the information and explanation provided to us, there were no transactions relating to previously unrecorded income that have been surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961.

ix. In our Opinion and according to the information and explanation provided to us,

(a) On the basis of verification of records and according to the information and explanations given to us, the Company has not defaulted in repayment of loans or borrowings to Financial Institutions, Banks and monies raised by issue of debentures. The Company has not raised any loan from Government.

(b) The Company has not been declared wilful defaulter by any bank or financial institution or government or any government authority.

(c) According to the information and explanations provided to us, in respect of loans availed during the year, the Company has applied the loans for which the loans were obtained.

(d) On an overall examination of the financial statements of the Company, funds raised on short-term basis have, prima facie, not been used during the year for long-term purposes by the Company.

(e) According to the information and explanation provided to us and based on our examination of the records of the Company, the Company doesn't have any subsidiaries, Joint ventures or associate companies. Accordingly, reporting under clause (ix) (e) is not applicable.

(f) According to the information and explanation provided to us and based on our examination of the records of the Company, the Company doesn't have any subsidiaries, Joint ventures or associate companies. Accordingly, reporting under clause (ix) (f) is not applicable.

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x.

(a) According to the information and explanations given to us, the Company has not raised monies by way of initial public offer or further public offer during the year.

(b) The Company has not made any preferential allotment or private placement of shares or convertible debentures (fully, partially or optionally convertible) during the year. Accordingly, reporting under clause (x) (b) is not applicable.

xi. In our opinion and according to the information and explanation provided to us,

(a) No material frauds by the Company and no material fraud on the Company by its officers or employees has been noticed or reported during the year except for 1009 cases as identified by the management involving an amount of Rs.5.96 Crores in the nature of cash misappropriation, theft and robbery.

(b) No report under sub-section (12) of section 143 of the Companies Act has been filed in Form ADT-4 as prescribed under rule 13 of Companies (Audit and Auditors) Rules, 2014 with the Central Government, during the year and upto the date of this report.

(c) We have taken into consideration the whistle blower complaints received by the company during the year while determining the nature, timing and extent of audit procedures.

xii. The Company is not a Nidhi Company and hence reporting under clause (xii) of Paragraph 3 of the order is not applicable.

xiii. In our opinion based on the information and explanation given to us, all transactions with the related parties are in compliance with section 177 and 188 of the Act and the details thereof have been disclosed in the Financial Statements as required by the applicable accounting standards and the Act.

xiv.

(a) In our opinion the Company has an adequate internal audit system commensurate with the size and the nature of its business.

(b) We have considered, the internal audit reports for the year under audit, issued to the Company during the year and till date, in determining the nature, timing and extent of our audit procedures.

xv. The Company has not entered into any non-cash transactions with directors or persons connected with him and hence reporting under clause (xv) of Paragraph 3 of the Order is not applicable.

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xvi. According to the information and explanations given to us and based on the audit procedures performed by us.

(a) The company, being a Non-Banking Financial Company, is required to be registered under section 45-IA of the Reserve Bank of India Act, 1934 and has obtained a registration under section 45-IA with Reserve Bank of India Act, 1934.

(b) In our opinion, the company has conducted any Non-Banking Financial activities with a valid Certificate of Registration (CoR) from the Reserve Bank of India as per the Reserve Bank of India Act, 1934. Hence, reporting under this clause is not applicable to the company. The company has not conducted any Housing Finance activities.

(c) In our opinion, the Company is not a Core Investment Company as defined in the regulations made by Reserve Bank of India. Hence, reporting under this clause is not applicable to the company.

(d) In our opinion, there is no core investment company within the Group (as defined in the Core Investment Companies (Reserve Bank) Directions, 2016) and accordingly reporting under clause 3(xvi)(d) of the Order is not applicable.

xvii. The Company has not incurred cash losses during the financial year covered by our audit and the immediately preceding financial year.

xviii. There has been no resignation of the statutory auditors of the Company during the year and accordingly this clause is not applicable to the company.

xix. According to the information and explanations given to us and on the basis of the financial ratios, ageing and expected dates of realisation of financial assets and payment of financial liabilities, other information accompanying the financial statements and our knowledge of the Board of Directors and Management plans and based on our examination of the evidence supporting the assumptions, nothing has come to our attention, which causes us to believe that any material uncertainty exists as on the date of the audit report indicating that Company is not capable of meeting its liabilities existing at the date of balance sheet as and when they fall due within a period of one year from the balance sheet date. We, however, state that this is not an assurance as to the future viability of the Company. We further state that our reporting is based on the facts up to the date of the audit report and we neither give any guarantee nor any assurance that all liabilities falling due within a period of one year from the balance sheet date, will get discharged by the Company as and when they fall due.

xx.

(a) According to the information and explanation given to us and books and records verified by us, there are no unspent amounts towards Corporate Social Responsibility (CSR) on any other than ongoing projects at the end of the previous financial year and at the end of the

SURI & CO. FRN 004283S Bangalore 560 027 Chartered Accountants current financial year requiring a transfer to a Fund specified in Schedule VII to the Companies Act in compliance with second proviso to sub-section (5) of Section 135 of the said Act. Accordingly, reporting under clause 3(xx)(a) of the Order is not applicable for the year.

(b) The company does not have any ongoing project for CSR. Hence reporting under this clause not applicable.

xxi. As company does not have any subsidiaries, joint ventures or associates, there are no companies that are required to be included in the consolidated financial statements and hence reporting under clause 3(xxi) of the order is not applicable.

For SURI & CO.
Chartered Accountants
Firm Registration No.: 004283S

V. Natarajan

SURI & CO. FRN: 004283S Bangalore 560 027 Chartered Accountants

Natarajan V
Partner
Membership No.: 223118

Place: Mumbai
Date: 23rd April,2026
UDIN: 26223118RATVST5164

"Annexure – B" to the Independent Auditor's Report to the members of IIFL Samasta Finance Limited

(Referred to in paragraph 2(f) under 'Report on Other Legal and Regulatory Requirements' section of our report of even date)

Report on the Internal Financial Controls under Clause (i) of Sub-section 3 of Section 143 of the Companies Act, 2013:

We have audited the internal financial controls with reference to financial statements of IIFL Samasta Finance Limited ("the Company"), as of March 31, 2026 in conjunction with our audit of the Financial Statements of the Company for the year ended on that date.

Management's Responsibility for the Internal Financial Controls:

The Company's management is responsible for establishing and maintaining internal financial controls with reference to the financial statements based on the internal financial controls with reference to financial statements criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls over Financial Reporting issued by the Institute of Chartered Accountants of India. These responsibilities include the design, implementation and maintenance of adequate internal financial controls that were operating effectively for ensuring the orderly and efficient conduct of its business, including adherence to Company's policies, the safeguarding of its assets, the prevention and detection of frauds and errors, the accuracy and completeness of the accounting records, and the timely preparation of reliable financial information, as required under the Act.

Auditors' Responsibility:

Our responsibility is to express an opinion on the Company's internal financial controls with reference to financial statements based on our audit. We conducted our audit in accordance with the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting (the "Guidance Note") and the Standards on Auditing, issued by ICAI and deemed to be prescribed under section 143(10) of the Act, to the extent applicable to an audit of internal financial controls with reference to the financial statements, both applicable to an audit of Internal Financial Controls and, both issued by the Institute of Chartered Accountants of India. Those Standards and the Guidance Note require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether adequate internal financial controls with reference to financial statements was established and maintained and if such controls operated effectively in all material respects.

Our audit involves performing procedures to obtain audit evidence about the adequacy of the internal financial controls with reference to financial statements and their operating effectiveness. Our audit of internal financial controls with reference to financial statements included obtaining an understanding

SURI & CO. FRN: 004283S Bangalore 560 027 Chartered Accountants

of internal financial controls with reference to financial statements, assessing the risk that a material weakness exists, and testing and evaluating the design and operating effectiveness of internal control based on the assessed risk. The procedures selected depend on the auditor's judgement, including the assessment of the risks of material misstatement of the Financial Statements, whether due to fraud or error.

We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Company's internal financial controls with reference to financial statements.

Meaning of Internal Financial Controls with reference to Financial Statements:

A Company's internal financial controls with reference to financial statements is a process designed to provide reasonable assurance regarding the reliability of financial reporting and the preparation of Financial Statements for external purposes in accordance with generally accepted accounting principles. A Company's internal financial controls with reference to financial statements includes those policies and procedures that: -

1. Pertain to the maintenance of records that, in reasonable detail, accurately and fairly reflect the transactions and dispositions of the assets of the Company;

2. Provide reasonable assurance that transactions are recorded as necessary to permit preparation of Financial Statements in accordance with generally accepted accounting principles, and that receipts and expenditures of the Company are being made only in accordance with authorizations of management and directors of the Company; and

3. Provide reasonable assurance regarding prevention or timely detection of unauthorized acquisition, use, or disposition of the Company's assets that could have a material effect on the Financial Statements.

Inherent Limitations of Internal Financial controls with reference to Financial Statements:

Because of the inherent limitations of internal financial controls with reference to financial statements, including the possibility of collusion or improper management override of controls, material misstatements due to error or fraud may occur and not be detected. Also, projections of any evaluation of the internal financial controls with reference to financial statements to future periods are subject to the risk that the internal financial controls with reference to financial statements may become inadequate because of changes in conditions, or that the degree of compliance with the policies or procedures may deteriorate.

SURI & CO.
FRN: 004283S
Bangalore
560 027
Chartered Accountants

Opinion:

In our opinion, to the best of our information and according to the explanations given to us, the Company has, in all material respects, an adequate internal financial controls with reference to financial statements and such internal financial controls with reference to financial statements were operating effectively as at March 31, 2026, based on the internal financial controls with reference to financial statements criteria established by the Company considering the essential components of internal control stated in the Guidance Note on Audit of Internal Financial Controls Over Financial Reporting issued by the Institute of Chartered Accountants of India.

For SURI & CO.
Chartered Accountants
Firm Registration No.: 004283S

V. Natarajan

SURI & CO. FRN: 004283S Bangalore 560 027 Chartered Accountants

Natarajan V
Partner
Membership No.: 223118

Place: Mumbai
Date: 23rd April,2026
UDIN: 26223118RATVST5164

IIFL Samasta Finance Limited
CIN: U65191KA1995PLC057884
Registered Office: 110/3, Lalbagh Main Road, Krishnappa Layout, Bengaluru, Karnataka- 560027

BALANCE SHEET AS AT MARCH 31, 2026

(Amount in ₹ Cr)

Particulars	Note No.	As at March 31, 2026	As at March 31, 2025
ASSETS			
1 Financial Assets			
(a) Cash and cash equivalents	3	712.77	658.65
(b) Bank balance other than (a) above	3	705.70	658.96
(c) Derivative financial instruments	4	-	-
(d) Receivables	5		
(i)Trade receivables		27.06	3.57
(ii) Other receivables		-	-
(e) Loans	6	7,258.60	6,839.96
(f) Investments	7	842.81	717.33
(g) Other financial assets	8	340.09	167.42
2 Non-Financial Assets			
(a) Current tax assets (Net)	10	44.12	56.39
(b) Deferred tax assets (Net)	11	64.51	72.12
(c) Investment property	12	-	0.04
(d) Property, plant and equipment	13	21.36	27.16
(e) Right to use	13	7.36	9.53
(f) Capital work-in-progress		-	-
(g) Other intangible assets	14	2.26	0.76
(h) Other non-financial assets	9	10.01	13.94
Total Assets		**10,036.65**	**9,225.83**
LIABILITIES AND EQUITY			
LIABILITIES			
1 Financial Liabilities			
(a) Derivative financial instruments	4	-	-
(b) Payables			
(I)Trade Payables	15		
(i) total outstanding dues of micro enterprises and small enterprises		0.33	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		19.63	30.25
(II) Other Payables			
(i) total outstanding dues of micro enterprises and small enterprises.		-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises		-	-

IIFL Samasta Finance Limited
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Registered Office: 110/3, Lalbagh Main Road, Krishnappa Layout, Bengaluru, Karnataka- 560027

BALANCE SHEET AS AT MARCH 31, 2026

(Amount in ₹ Cr)

Particulars	Note No.	As at March 31, 2026	As at March 31, 2025
(c) Debt securities	16	2,107.71	1,179.52
(d) Borrowings (other than debt securities)	17	4,876.73	5,258.10
(e) Deposits		-	-
(f) Unsecured/ Subordinated liabilities	18	738.77	531.96
(g) Lease liability	19	8.40	11.25
(h) Other financial liabilities	20	186.30	140.38
2 Non-Financial Liabilities			
(a) Current tax liabilities (Net)	21	-	-
(b) Provisions	22	30.97	26.00
(c) Other non-financial liabilities	23	16.25	14.45
3 Equity			
(a) Equity share capital	24	668.44	668.44
(b) Other equity	25	1,383.12	1,365.48
Total Liabilities and Equity		**10,036.65**	**9,225.83**
Corporate Information and Material Accounting policies	1&2		

See accompanying notes to the financial statements

As per our attached report of even date,
For Suri & Co.,
Chartered Accountants
Firm No. 004283S

SURI & CO. FRN: 004283S Bangalore 560 027 Chartered Accountants

Natarajan V
Partner
M. No. 223118

Place: Mumbai
Date:23-04-2026

For and on behalf of the Board of Directors
of IIFL Samasta Finance Limited

IIFL Samasta Finance Ltd. Bangalore

N. Venkatesh
Managing Director
DIN : 01018821
Place: Bengaluru
Date: 23-04-2026

Dr.Govinda Rajulu Chintala
Director
DIN : 03622371
Place: Mumbai
Date: 23-04-2026

Anantha Kumar T
Chief Financial Officer

Place: Bengaluru
Date: 23-04-2026

V Abhinaya
Company Secretary
M.No. 56919
Place: Bengaluru
Date: 23-04-2026

IIFL Samasta Finance Limited
CIN: U65191KA1995PLC057884
Registered Office: 110/3, Lalbagh Main Road, Krishnappa Layout, Bengaluru, Karnataka-560027

STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED MARCH 31, 2026

(Amount in ₹ Cr)

Particulars	Note No.	Year ended March 31, 2026	Year ended March 31, 2025
Revenue from operations			
(a) Interest Income	26	1,802.49	2,223.71
(b) Fees and commission Income	27	252.81	275.77
(c) Net gain on derecognition of financial instruments under amortised cost category	28	153.24	-
(I) Total Revenue from operations		**2,208.54**	**2,499.48**
(II) Other Income	29	56.04	75.63
(III) Total Income (I+II)		**2,264.58**	**2,575.11**
Expenses			
(a) Finance costs	30	767.38	832.08
(b) Net loss on derecognition of financial instruments under amortised cost category	31	-	52.25
(c) Impairment on financial instruments	32	565.68	767.17
(d) Employee benefits expenses	33	634.64	660.16
(e) Depreciation, amortization and impairment	12, 13, 14	16.45	19.96
(f) Others expenses	34	254.36	227.84
(IV) Total Expenses		**2,238.51**	**2,559.46**
(V) Profit before exceptional items & tax (III-IV)		**26.07**	**15.65**
(VI) Exceptional items			-
(VII) Profit before tax		**26.07**	**15.65**
(VIII) Tax expense:			
(1) Current tax	35	(2.91)	27.39
(2) Deferred tax		7.68	(32.14)
Total Tax Expense (1+2+3)		**4.77**	**(4.75)**
(IX) Profit for the year (VII-VIII)		**21.30**	**20.40**
(X) Profit/(loss) from discontinued operations		-	-

SURI & CO. FRN 004283S Bangalore Chartered Accountants

IIFL Samasta Finance Ltd. Bangalore

IIFL Samasta Finance Limited
CIN: U65191KA1995PLC057884
Registered Office: 110/3, Lalbagh Main Road, Krishnappa Layout, Bengaluru, Karnataka-560027

STATEMENT OF PROFIT AND LOSS FOR THE YEAR ENDED MARCH 31, 2026

(Amount in ₹ Cr)

Particulars	Note No.	Year ended March 31, 2026	Year ended March 31, 2025
(XI) Other Comprehensive Income			
(A) (i) Items that will not be reclassified to profit or loss			
(a) Remeasurement of defined benefit obligation		(0.29)	(0.26)
(ii) Income tax relating to items that will not be reclassified to profit or loss		0.07	0.07
Subtotal (A)		(0.22)	(0.20)
(B) (i) Items that will be reclassified to profit or loss		-	-
(ii) Income tax relating to items that will be reclassified to profit or loss		-	-
Subtotal (B)		-	-
Other Comprehensive Income /(Loss) (A) + (B)		(0.22)	(0.20)
(XII) Total Comprehensive Income for the year (Comprising profit and other comprehensive Income/(Loss) for the year) (IX+XI)		**21.08**	**20.20**
(XIII) Earnings per equity share (Face value of Rs.10 each)	37		
Basic (Rs.)		0.32	0.31
Diluted (Rs.)		0.31	0.30
Corporate information and material Accounting Policies	1&2		

See accompanying notes to the financial statements

As per our attached report of even date.
For Suri & Co.,
Chartered Accountants
Firm No. 004283S

Natarajan V
Partner
M. No. 223118

Place: Mumbai
Date:23-04-2026

For and on behalf of the Board of Directors
of IIFL Samasta Finance Limited

N. Venkatesh
Managing Director
DIN : 01018821
Place: Bengaluru
Date:23-04-2026

Dr.Govinda Rajulu Chintala
Director
DIN : 03622371
Place: Mumbai
Date:23-04-2026

Anantha Kumar T
Chief Financial Officer

Place: Bengaluru
Date:23-04-2026

V Abhinaya
Company Secretary
M.No. 56919
Place: Bengaluru
Date: 23-04-2026

SURI & CO. FRN: 004283S Bangalore 560 027 Chartered Accountants

IIFL Samasta Finance Ltd. Bangalore

IIFL Samasta Finance Limited
CIN: U65191KA1995PLC057884
Registered Office: 110/3, Lalbagh Main Road, Krishnappa Layout, Bengaluru, Karnataka- 560027
STATEMENT OF CHANGES IN EQUITY

(a) Equity Share Capital

Particulars	Note No	As at March 31, 2025
		Amount in ₹
Balance as at April 1, 2024	24	668.44
Changes due to prior period errors		-
Restated balance as at April 1, 2024		668.44
Changes in equity share capital during the year		
-Issue of shares during the year		-
- Buy back of shares		-
Balance as at March 31, 2025		**668.44**

Particulars	Note No	As at March 31, 2026
		Amount in ₹
Balance as at April 1, 2025	24	668.44
Changes due to prior period errors		-
Restated balance as at April 1, 2025		668.44
Changes in equity share capital during the year		
-Issue of shares during the year		-
- Buy back of shares		-
Balance as at March 31, 2026		**668.44**

SURI & CO. Chartered Accountants FRN 004283S Bangalore 560027

IIFL Samasta Finance Ltd. Bangalore

IIFL Samasta Finance Limited
CIN: U65191KA1995PLC057884
Registered Office: 110/3, Lalbagh Main Road, Krishnappa Layout, Bengaluru, Karnataka- 560027
STATEMENT OF CHANGES IN EQUITY

Particulars	Note No	Attributable to the Owners							Total
		Securities Premium Reserve	General Reserve	Special Reserve Pursuant to Section 45 IC of Reserve Bank of India Act, 1934 (Refer note 25.3)	Capital Reserve (Refer note 25.2)	Retained Earnings	Stock Compensation Reserve	Re-measurement of Actuarial Gains and Losses	
Opening Balance as on 1st April ,2025		484.06	0.19	186.74	0.25	691.75	6.91	(4.42)	1,365.48
Changes in accounting policy/prior period errors		-	-	-	-	-	-	-	-
Restated balance at the beginning of the reporting period		484.06	0.19	186.74	0.25	691.75	6.91	(4.42)	1,365.48
Add: Transaction during the year									
Total Comprehensive Income for the year	25	-	-	-	-	21.30		(0.22)	21.08
Transfer to General Reserve on account of forfeiture of ESOPs			0.73				(0.73)		-
Additions		-		4.22	-	(4.22)	3.24	-	3.24
Sub Total		484.06	0.92	190.96	0.25	708.83	9.42	(4.64)	1,389.80
Interim Dividend		-		-	-	(6.68)	-	-	(6.68)
Closing Balance as on 31st March,2026		484.06	0.92	190.96	0.25	702.15	9.42	(4.64)	1,383.12

SURI & CO. Chartered Accountants FRN: 004283S Bangalore 560027

IIFL Samasta Finance Ltd, Bangalore

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STATEMENT OF CHANGES IN EQUITY

Particulars	Note No	Attributable to the Owners							Total
		Securities Premium Reserve	General Reserve	Special Reserve Pursuant to Section 45 IC of Reserve Bank of India Act, 1934 (Refer note 25.3)	Capital Reserve (Refer note 25.2)	Retained Earnings	Stock Compensation Reserve	Re-measurement of Actuarial Gains and Losses	
Opening Balance as on 1st April ,2024		484.06	-	182.70	0.25	675.38	3.11	(4.22)	1,341.28
Changes in accounting policy/prior period errors		-	-	-	-	-			-
Restated balance at the beginning of the reporting period		484.06	-	182.70	0.25	675.38	3.11	(4.22)	1,341.28
Add Transaction during the year									
Total Comprehensive Income for the year	25	-	-	-	-	20.40		(0.20)	20.20
Dividends		-	-	-	-	-			-
Transfer to General Reserve on account of forfeiture of ESOPs			0.19				(0.19)		-
Additions		-		4.04	-	(4.04)	3.99	-	4.00
Sub Total		484.06	0.19	186.74	0.25	691.74	6.91	(4.42)	1,365.48
Interim Dividend / Final Dividend		-		-	-	-	-	-	-
Closing Balance as on 31st March,2025		484.06	0.19	186.74	0.25	691.75	6.91	(4.42)	1,365.48

See accompanying notes to the financial statements
As per our attached report of even date.
For Suri & Co.,
Chartered Accountants
Firm No. 004283S

Natarajan V
Partner
M. No. 223118

Place: Mumbai
Date:23-04-2026

For and on behalf of the Board of Directors
of IIFL Samasta Finance Limited

N. Venkatesh
Managing Director
DIN : 01018821
Place: Bengaluru
Date:23-04-2026

Dr.Govinda Rajulu Chintala
Director
DIN : 03622371
Place: Mumbai
Date:23-04-2026

Anantha Kumar T
Chief Financial Officer

Place: Bengaluru
Date:23-04-2026

V Abhinaya
Company Secretary
M.No. 56919

Place: Bengaluru
Date: 23-04-2026

IIFL Samasta Finance Limited
CIN: U65191KA1995PLC057884
Registered Office: 110/3, Lalbagh Main Road,Krishnappa Layout, Bengaluru, Karnataka- 560027

CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2026

(Amount in ₹ Cr)

Sl. No.	Particulars	Year ended March 31, 2026	Year ended March 31, 2025
1	**Cash flows from operating activities**		
	Net profit before tax	**26.07**	**15.65**
	Adjustments for:		
	Employee share based payment expenses	3.24	3.99
	Depreciation and amortization	16.45	19.96
	Net (gain) / loss on derecognition of financial instruments under amortised cost category	(153.24)	52.25
	Income from government securities	(18.45)	(30.52)
	Profit on sale of investment	(33.65)	(41.52)
	Dividend income	(0.04)	(0.13)
	Loss/(Profit) on sale of property, plant and equipment	0.02	(0.02)
	Impairment on financial instruments	565.68	767.17
	Interest income on loans	(1,802.49)	(2,223.71)
	Finance costs	767.38	832.08
	Interest received on loan	1,712.13	2,173.33
	Finance costs paid	(740.39)	(947.93)
	Operating profit before working capital changes	**342.71**	**620.61**
	Working capital changes:		
	(Increase)/ Decrease in trade receivables	(23.49)	37.38
	Decrease in inventories		
	(Increase) / Decrease in loans	(942.64)	1,820.29
	(Increase) / Decrease in Other assets	(59.33)	(10.66)
	Increase / (Decrease) in Other liabilities	49.81	(162.22)
	Increase / (Decrease) in trade payables	(10.29)	4.35
	Increase / (Decrease) in provisions	4.67	4.62
	Changes in working capital	**(981.26)**	**1,693.76**
	Operating profit after working capital changes	**(638.55)**	**2,314.37**
	Income taxes paid	15.18	(80.77)
	Net cash generated from/(used in) operating activities (A)	**(623.37)**	**2,233.60**
2	**Cash flows from investing activities**		
	Purchase of property, plant and equipment	(8.28)	(15.24)
	Proceeds from sale of property, plant and equipment	0.14	0.26
	Purchase of investments	(84,082.37)	(1,18,501.52)
	Sale of investments	84,087.47	1,18,392.98
	Dividend income	0.04	0.13
	Interest income on government securities	15.59	30.52
	(Increase)/Decrease in fixed deposit - lien marked	(46.74)	(207.98)
	Investment in PTC security receipts	-	(2.72)

SURI & CO. Chartered Accountants FRN 004283S Bangalore 560027

IIFL Samasta Finance Ltd. Bangalore

IIFL Samasta Finance Limited
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CASH FLOW STATEMENT FOR THE YEAR ENDED MARCH 31, 2026

(Amount in ₹ Cr)

Sl. No.	Particulars	Year ended March 31, 2026	Year ended March 31, 2025
	Investment in ARC security receipts	(148.44)	(217.38)
	Proceeds from ARC security receipts	51.46	23.38
	Interest received on fixed deposit	47.43	28.41
	Net cash generated from/(used in) investing activities (B)	**(83.69)**	**(469.17)**
3	**Cash flows from financing activities**		
	Proceeds from issuance of share capital		-
	Proceeds from debt securities, borrowings and subordinated liabilities	6,057.93	4,166.00
	Repayment from debt securities, borrowings and subordinated liabilities	(5,284.27)	(6,088.46)
	Dividends paid	(6.68)	-
	Payment of lease liabilities	(5.80)	(5.77)
	Net cash generated from/(used in) financing activities (C)	**761.18**	**(1,928.23)**
4	**Net increase/(decrease) in cash and cash equivalents(A+B+C)**	**54.12**	**(163.80)**
5	**Cash and cash equivalents at beginning of the year**	**658.65**	**822.45**
6	**Cash and cash equivalents at end of the year**	**712.77**	**658.65**

See accompanying notes to the financial statements
As per our attached report of even date.

For Suri & Co.,
Chartered Accountants
Firm No. 004283S

SURI & CO. FRN: 004283S Bangalore 560 027 Chartered Accountants

Natarajan V
Partner
M. No. 223118

For and on behalf of the Board of Directors
of IIFL Samasta Finance Limited

IIFL Samasta Finance Ltd. Bangalore

N. Venkatesh
Managing Director
DIN : 01018821
Place: Bengaluru
Date:23-04-2026

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Director
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Place: Mumbai
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Anantha Kumar T
Chief Financial Officer

V Abhinaya
Company Secretary
M.No. 56919

Place: Mumbai
Date:23-04-2026

Place: Bengaluru
Date:23-04-2026

Place: Bengaluru
Date: 23-04-2026

IIFL Samasta Finance Limited
CIN: U65191KA1995PLC057884
Registered Office: 110/3, Lalbagh Main Road,Krishnappa Layout, Bengaluru, Karnataka- 560027

Note 1. Corporate Information:

IIFL Samasta Finance Limited has its registered office at Bangalore, India and was Incorporated under the Provisions of Companies Act,1956. The company has obtained certificate of registration from RBI dated 05-09-2013. The Company is categorised as systematically important Non Banking Finance (non - deposit accepting or holding) Company - Micro Finance Institution (NBFC MFI) under the provisions of RBI Act 1934. The Company is engaged in providing micro finance services to women who are enrolled as members and organized as Joint Liability Group ('JLG'), Small business loans and loans against property. The Company is a subsidiary of IIFL Finance Limited. The Company's debts are listed at NSE. The financial statements of the company for the year ended March 31, 2026 were approved by the Board of Directors on 23rd April'26.

Note 2. Material Accounting Policies And Key Accounting Estimates And Judgements

a) Basis of Preparation of financial statements:

The financial statements of the Company have been prepared in accordance with Indian Accounting Standards (Ind AS) as per the Companies (Indian Accounting Standards) Rules, 2015 (as amended from time to time) and notified under Section 133 of the Companies Act, 2013 ("the Act").

The financial statements have been prepared on a historical cost basis, except for certain financial instruments that are measured at fair values at the end of each reporting period. The financial statements are presented in Indian Rupees and all values are rounded to the nearest crore, except when otherwise indicated. These financial statements have been prepared on a going concern basis.

The company has followed statutory requirements, circulars and guidelines issued by the Reserve Bank of India(RBI) for Non- Banking Financial Companies (NBFC), time to time

b) Presentation of financial statements:

The Company generally reports financial assets and financial liabilities on a gross basis in the balance sheet. They are offset and reported net only when Ind AS specifically permits the same or it has an unconditional legally enforceable right to offset the recognised amounts without being contingent on a future event. Similarly, the Company offsets incomes and expenses and reports the same on a net basis when permitted by Ind AS specifically.

c) Historical cost convention:

The financial statements have been prepared on a historical cost basis, except for the following:

1) certain financial assets and liabilities (including derivative instruments) are measured at fair value as stated in notes;
2) defined benefit plans – plan assets measured at fair value.

d) Use of estimates and Critical Estimates and judgements

The preparation of financial statements requires management to make certain estimates and assumptions that affect the amounts reported in the financial statements and notes thereto. The management believes that these estimates and assumptions are reasonable and prudent. However, actual results could differ from these estimates. Any revision to accounting estimates is recognized prospectively in the current and future period.

This note provides an overview of the areas that involved a higher degree of judgment or complexity, and of items which are more likely to be materially adjusted due to estimates and assumptions turning out to be different than those originally assessed. Detailed information about each of these estimates and judgments is included in the relevant notes together with information about the basis of calculation for each affected line item in the financial statements.

The areas involving critical estimates are:
i) Determining inputs into the ECL measurement model - (Refer Note h)
ii) Estimation of defined benefit obligation - (Refer Note q)
iii) Provision for tax expenses
iv) Useful life of property plant and equipment and intangible assets

The areas involving critical judgements are:
i)Classification of financial assets : Assessment of the business model within which the assets are held and assessment of whether the contractual terms of the financial asset are Solely Payment of Principal and Interest (SPPI) on the principal amount outstanding.
ii) Derecognition of financial assets and securitization.
iii) Categorisation of loan portfolios

e) Non Financial Assets:

Measurement

i) Property, plant and equipment (PPE)
Initial Recognition and measurement: PPE are stated at cost (including incidental expenses directly attributable to bringing the asset to its working condition for its intended use) less accumulated depreciation and impairment losses, if any. Cost comprises the purchase price and any attributable cost of bringing the asset to its working condition for its intended use. Subsequent expenditure related to PPE is capitalized only when it is probable that future economic benefits associated with these will flow to the Company and the cost of item can be measured reliably. Other repairs and maintenance costs are expensed off as and when incurred.

ii) Intangible Asset
Intangible assets acquired separately are measured on initial recognition at cost. Following initial recognition, intangible assets with finite useful life are carried at cost less accumulated amortization and accumulated impairment loss, if any.

iii) Investment Property
Investment Property are measured on initial recognition at cost. Transaction costs are included in the initial measurement. The cost of a purchased investment property comprises its purchase price and any directly attributable expenditure. Directly attributable expenditure includes, for example, professional fees for legal services, property transfer taxes and other transaction costs. Following initial recognition, an entity shall measure all of its investment properties in accordance with as per Ind AS 40 requirement for cost model.

SURI & CO. FRN: 004283S Bangalore 560027 Chartered Accountants

IIFL Samasta Finance Ltd. Bangalore

Depreciation/ Amortisation

Depreciation on each item of PPE and Investment Property is provided using the Straight-Line Method based on the useful lives of the assets as estimated by the management and is charged to the Statement of Profit and Loss. The estimate of the useful life of the assets has been assessed based on the nature of the asset, the usage of the asset, expected physical wear and tear, the operating conditions of the asset, anticipated technological changes, manufacturers warranties and maintenance support, etc. Freehold land is not depreciated.

Intangible Assets with finite lives are amortized on a Straight Line basis over the estimated useful economic life and is recognized in the Statement of Profit and Loss.

Property, plant and equipment costing less than Rs 5000 per unit are fully depreciated in the year of purchase.

Depreciation/ Amortisation on PPE, Investment Property and Intangible Assets added or disposed off during the year is calculated on pro- rata basis with reference to the date of addition or deletion.

Estimated useful life of the assets is as under:

Class of assets	Useful life in years
Buildings *	20
Furniture and fixtures	5
Office equipment *	3-5
Air Conditioner*	5
Electrical Equipment	5
Vehicles *	5
Computers *	3
Software *	3

Leasehold improvement is amortised on a straight line basis over the primary period of lease.

* For these class of assets, based on internal assessment and independent technical evaluation carried out by external valuers the management believes that the useful lives as given above best represent the period over which management expects to use these assets. Hence the useful lives for these assets is different from the useful lives as prescribed under Part C of Schedule II of the Companies Act 2013.

Derecognition

The carrying amount of an item of PPE, Investment Property and Intangible Asset is derecognized (eliminated from the balance sheet) on disposal or when no future economic benefits are expected from its use or disposal. The gain or loss arising from the de-recognition of an item of property, plant and equipment is measured as the difference between the net disposal proceeds and the carrying amount of the item and is recognized in the Statement of Profit and Loss when the item is derecognized.

f) Impairment of Non Financial Assets

Assets that are subject to depreciation and amortization are reviewed for impairment, whenever events or changes in circumstances indicate that carrying amount may not be recoverable. Such circumstances include, though are not limited to, significant or sustained decline in revenues or earnings and material adverse changes in the economic environment.

The Company assesses at each reporting date whether there is an indication that an asset may be impaired. If any indication exists, or when annual impairment testing for an asset is required, the Company estimates the asset's recoverable amount.

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An impairment loss is recognized whenever the carrying amount of an asset or its Cash Generating Unit (CGU) exceeds its recoverable amount. The recoverable amount of an asset is the greater of its fair value less cost to sell and value in use. To calculate value in use, the estimated future cash flows are discounted to their present value using a pre-tax discount rate that reflects current market rates and the risk specific to the asset. For an asset that does not generate largely independent cash inflows, the recoverable amount is determined for the CGU to which the asset belongs. Fair value less cost to sell is the best estimate of the amount obtainable from the sale of an asset in an arm's length transaction between knowledgeable, willing parties, less the cost of disposal. Impairment losses, if any, are recognized in the Statement of Profit and Loss and included in depreciation and amortization expenses.

Impairment losses are reversed in the Statement of Profit and Loss only to the extent that the asset's carrying amount does not exceed the carrying amount that would have been determined if no impairment loss had previously been recognized.

g) Financial Instruments:
A financial instrument is any contract that gives rise to a financial asset of one entity and a financial liability or equity instrument of another entity.

h) Financial Assets

Initial recognition and measurement:
Financial Assets are initially recognised on the trade date. i.e, when it becomes party to the contractual provisions of the instrument.

All financial assets (not measured subsequently at fair value through profit or loss) are recognised initially at fair value plus transaction costs that are attributable to the acquisition of the financial assets.

However, trade receivables that do not contain a significant financing component are measured at transaction price.

Classification/Subsequent measurement:
For subsequent measurement, the company classifies a financial asset in accordance with the below criteria:

i. The company's business model for managing the financial asset and
ii. The contractual cash flow characteristics of the financial asset.

Business Model Assessment
The Company makes an assessment of the objective of a business model in which an asset is held at a portfolio level because this best reflects the way the business is managed and information is provided to management.

Assessment of whether contractual cash flows are solely payments of principal and interest
For the purpose of this assessment, 'principal' is defined as the fair value of the financial asset on initial recognition. 'Interest' is defined as consideration for the time value of money and for the credit risk associated with the principal amount outstanding during a particular period of time and for other basic lending risks and costs, as well as profit margin.
In assessing whether the contractual cash flows are SPPI, the Company considers the contractual terms of the instrument. This includes assessing whether the financial asset contains a contractual term that could change the timing or amount of contractual cash flows such that it would not meet this condition.

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Based on the above criteria, the company classifies and subsequently measures its financial assets into the following categories:

i. Financial assets measured at amortized cost

ii. Financial assets measured at Fair Value Through Other Comprehensive Income (FVTOCI)

iii. Financial assets measured at Fair Value Through Profit or Loss (FVTPL)

i. Financial assets measured at amortized cost

A financial asset is measured at the amortized cost if both the following conditions are met:

a) The company's business model objective for managing the financial asset is to hold financial assets in order to collect contractual cash flows, and

b) The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

This category applies to cash and bank balances, trade receivables, loans, investments and other financial assets of the company. Such financial assets are subsequently measured at amortized cost using the effective interest method less impairment.

Amortised cost is calculated by taking into account fees (such as processing fee) or costs that are an integral part of the EIR.

ii. Financial assets measured at FVTOCI

A financial asset is measured at FVTOCI if both of the following conditions are met:

a) The company's business model objective for managing the financial asset is achieved both by collecting contractual cash flows and selling the financial assets, and

b) The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

For the above category, income by way of interest and dividend, provision for impairment are recognized in profit or loss and changes in fair value (other than on account of above income or expense) are recognized in other comprehensive income and accumulated in other equity.

On derecognition of debt instruments, the cumulative gain or loss previously accumulated in other equity is reclassified to Statement of Profit and Loss. Interest earned while holding FVTOCI debt instruments is recognised as interest income using EIR method.

iii. Financial assets measured at FVTPL

A financial asset is measured at FVTPL unless it is measured at amortized cost or at FVTOCI as explained above. This is a residual category applied to all other investments of the company excluding investments in subsidiaries and associate. Such financial assets are subsequently measured at fair value at each reporting date. Fair value changes are recognized in the Statement of Profit and Loss.

Reclassifications

Financial Assets are reclassified only if the entity's business model objective for its financial assets changes so its previous model assessment would no longer apply.

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Derecognition:

A financial asset (or, where applicable, a part of a financial asset or part of a group of similar financial assets) is derecognized (i.e. removed from the company's Balance Sheet) when any of the following occurs:

i. The contractual rights to receive cash flows from the financial asset expires;

ii. The company transfers its contractual rights to receive cash flows of the financial asset and has substantially transferred all the risks and rewards of ownership of the financial asset;

iii. The company retains the contractual rights to receive cash flows but assumes a contractual obligation to pay the cash flows in full without material delay to one or more recipients under a 'pass-through' arrangement (thereby substantially transferring all the risks and rewards of ownership of the financial asset);

iv. The company neither transfers nor retains, substantially all risk and rewards of ownership, and does not retain control over the financial asset.

In cases where company has neither transferred nor retained substantially all of the risks and rewards of the financial asset, but retains control of the financial asset, the company continues to recognize such financial asset to the extent of its continuing involvement in the financial asset. In that case, the company also recognizes an associated liability. The financial asset and the associated liability are measured on a basis that reflects the rights and obligations that the company has retained.

On Derecognition of a financial asset in its entirety, (except as mentioned in ii above for financial assets measured at FVTOCI), the difference between the carrying amount and the consideration received is recognized in the Statement of Profit and Loss.

Impairment of financial assets:

The Company recognizes loss allowance for Expected Credit Loss "ECL" on the following financials instruments that are not measured at FVTPL :

i) Loans

ii) Trade Receivables

i)Loans

Overview

The Company measures loss allowances at an amount equal to lifetime ECL, except for financial instruments whose credit risk has not increased significantly since initial recognition, for which a 12-month ECL is computed.

Life-time ECL is based on the result from all possible default events over the expected life of the financial instrument.

12-month ECL is based on the result from default events on a financial instrument that are possible within the 12 months after the reporting date.

The assessment of whether lifetime ECL should be recognised is based on significant increases in the likelihood or risk of a default occurring since initial recognition. The impairment methodology applied depends on whether there has been a significant increase in credit risk.

Both Life time ECL and 12 month ECL are calculated on a collective basis for identified homogenous pool of loans.The company categorises loan assets into stages based on the Days Past Due status:

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Stage	Past Due	ECL	Regulatory Standards
Stage 1	0-30 Days Past Due	12 Month ECL	Equivalent to standard assets as per RBI
Stage 2	31-90 Days Past Due	Life time ECL	
Stage 3	Above 90 Days Past Due	Life time ECL	Equivalent to NPA assets as per RBI

ECL consists of three key components: Probability of Default (PD), Exposure at Default (EAD) and Loss given default (LGD). ECL is calculated by multiplying them.The maximum period for which the credit losses are determined is the expected life of a financial instrument.The mechanics of the ECL method are summarised below:

Stage 1: The 12mECL is calculated as the portion of LTECLs that represent the ECLs that result from default events on a financial instrument that are possible within the 12 months after the reporting date. The Company calculates the 12mECL allowance based on the expectation of a default occurring in the 12 months following the reporting date. These expected 12-month default probabilities are applied to an EAD and multiplied by the expected LGD.

Stage 2: When a loan has shown a significant increase in credit risk since origination, the Company records an allowance for the LTECLs. The mechanics are similar to those explained above, but PDs and LGDs are estimated over the lifetime of the instrument.

Stage 3: For loans considered credit-impaired, the Company recognizes the lifetime expected credit losses for these loans. The method is similar to that for Stage 2 assets, with the PD set at 100%.

Measurement of ECL

ECL are a probability-weighted estimate of credit losses. They are measured as follows :

a)Financial assets that are not credit-impaired at the reporting date: As the present value of all cash shortfalls (i.e. the difference between the cash flows due to the Company in accordance with the contract and the cash flows that the Company expects to receive);
b)Financial assets that are credit-impaired at the reporting date: As the difference between the gross carrying amount and the present value of estimated future cash flows.

ii)Trade Receivables

For trade receivables, the Company applies the simplified approach which requires life-time ECL to be recognised from initial recognition of the receivables.

Presentation of allowance for ECL in the statement of financial position
Loss allowances for ECL are presented in the statement of financial position for financial assets measured at amortised cost as a deduction from the gross carrying amount of the assets.

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Write off

Financial assets are written off when there is no reasonable expectation of recovering in its entirety or a portion thereof. This is generally the case when the Company determines that the borrower does not have assets or sources of income that could generate sufficient cash flows to repay the amounts subject to the write-off. This assessment is carried out at the individual asset level.

Financial assets that are written off could still be subject to recovery activities in order to comply with the Company's procedures for recovery of amounts due. Any subsequent recoveries are credited to statement of profit and Loss.

i) Financial Liabilities

Initial recognition and measurement:

The company recognizes a financial liability in its Balance Sheet when it becomes party to the contractual provisions of the instrument. Having regards to the terms and structure of issuance, Financial Liabilities are categorized as follows (i) recognized at amortised costs (ii) recognized at fair value through profit and loss (FVTPL) (iii) where there is an embedded derivative as part of the financial liability, such embedded derivative is separated and recorded at fair value and the remaining component is categorized as on amortised costs.

Subsequent measurement:

(i) All financial liabilities of the company categorized as at amortized cost are subsequently measured using the effective interest method. This category includes trade and other payables, loans and borrowings including Bank overdraft.

(ii) All financial liabilities of the company categorized at fair value are subsequently measured at fair value through profit and loss statement.

(iii) For derivatives embedded in the liability, the embedded derivative is subsequently measured at fair value through profit and loss and the liability is subsequently measured at amortised cost using the effective interest method.

Derecognition: A financial liability is derecognized when the obligation under the liability is discharged or cancelled or expires.

j) Derivative Financial Instruments

Derivatives Financial Contracts are initially recognised at fair value on the date a derivative contract is entered into and are subsequently re-measured to their fair value at the end of each reporting period.

k) Offsetting Financial Instruments

Financial assets and liabilities are offset and the net amount is reported in the balance sheet where there is a legally enforceable right to offset the recognised amounts and there is an intention to settle on a net basis or realise the asset and settle the liability simultaneously.

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l) Fair Value

Fair value is the price that would be received to sell an asset or paid to transfer a liability in an orderly transaction between market participants at the measurement date. The fair value measurement is based on the presumption that the transaction to sell the asset or transfer the liability takes place either:

i. In the principal market for the asset or liability, or
ii. In the absence of a principal market, in the most advantages market for the asset or liability.

All assets and liabilities for which fair value is measured or disclosed in the financial statements are categorized within the fair value hierarchy that categorizes into three levels, described as follows, the inputs to valuation techniques used to measure value. The fair value hierarchy gives the highest priority to quoted prices in active markets for identical assets or liabilities (Level 1 inputs) and the lowest priority to unobservable inputs (Level 3 inputs).

Level 1 — quoted (unadjusted) market prices in active markets for identical assets or liabilities
Level 2 — inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly.
Level 3 —inputs that are unobservable for the asset or liability
For assets and liabilities that are recognized in the financial statements at fair value on a recurring basis, the company determines whether transfers have occurred between levels in the hierarchy by re-assessing categorization at the end of each reporting period and discloses the same.

m) Functional Currency

i) Functional and presentation currencies:

Items included in the financial statements are measured using the currency of the primary economic environment in which the Company operates ('the functional currency'). i.e. in Indian rupees (INR) and all values are rounded off to nearest Rupees except where otherwise indicated.

ii) Transactions and balances

Foreign currency transactions are translated into functional currency using exchange rates at the date of transaction. Foreign currency monetary items are reported using the exchange rate prevailing at the close of the period. Exchange differences arising on the settlement of monetary items or on the restatement of Company's monetary items at rates different from those at which they were initially recorded during the period, or reported in previous financial statements, are recognised as income or as expenses in the period in which they arise.

n) Revenue Recognition

i) Interest and processing fee income on loans

Interest and processing fee income is recorded on accrual basis using the effective interest rate (EIR) method. EIR is the rate that exactly discounts the estimated future cash payments or receipts over the expected life of the financial instrument or a shorter period, where appropriate, to the gross carrying amount of the financial asset taking into account all contractual terms of the financial instrument. Additional interest/overdue interest/penal charges, if any, are recognised only when it is reasonable certain that the ultimate collection will be made.

For financial assets that are not Purchases Originally Credit Impaired "POCI" but have subsequently became credit-impaired (or 'stage-3'), the Company records interest income on actual receipt basis.

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ii) Assignment transaction

Income from assignment transactions i.e. present value of excess interest spread is recognised when the related loan assets are de-recognised. The Company considers direct Assignment or transfer of loan assets as one of the alternative mode or source of fund raising. Income from assignment transactions i.e. present value of excess interest spread is recognised when the related loan assets are de-recognised.

iii) Other revenue from operation:

Commission income that are not integral part of the effective interest rate on the financial asset are recognized as the performance obligation is are performed. There is no significant financing component in the consideration.

The Company also distributes insurance policies during the course of lending business. Distribution income is earned by selling such products of other entities under distribution arrangements. The income so earned is recognised on successful sales on behalf of other entities subject to there being no significant uncertainty of its recovery.

iv) Other Income:

Dividend income is recognized when the right to receive income is established.
All other income is recognized on an accrual basis, when there is no uncertainty in the ultimate realization / collection.

o) Taxes on Income

Current income tax assets and liabilities are measured at the amount expected to be recovered from or paid to the taxation authorities in accordance with Income tax Act, 1961. The tax rates and tax laws used to compute the amount are those that are enacted or substantively enacted, at the reporting date. Current income tax relating to items recognised outside the statement profit or loss is recognised outside the statement profit or loss (either in other comprehensive income or in equity).

Deferred tax is provided using balance sheet approach on temproary differences between the tax bases of assets and liabilities and their carrying amounts for financial reporting purpose at the reporting date.

Deferred tax assets are recognised for all deductible temporary differences, the carry forward of unused tax credits and any unused tax losses. Deferred tax assets are recognised to the extent that it is probable that taxable profit will be available against which the deductible temporary differences, the carry forward of unused tax credits and unused tax losses can be utilised.
The carrying amount of deferred tax assets is reviewed at each reporting date and reduced to the extent that it is no longer probable that sufficient taxable profit will be available to allow all or part of the deferred tax asset to be utilised. Unrecognised deferred tax assets are re-assessed at each reporting date and are recognised to the extent that it has become probable that future taxable profits will allow the deferred tax asset to be recovered. Deferred tax assets and liabilities are measured at the tax rates that are expected to apply in the year when the asset is realised or the liability is settled, based on tax rates (and tax laws) that have been enacted or substantively enacted at the reporting date.

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Presentation of current and deferred tax:

Current and deferred tax are recognized as income or an expense in the Statement of Profit and Loss, except when they relate to items that are recognized in Other Comprehensive Income, in which case, the current and deferred tax income/expense are recognized in Other Comprehensive Income.

The company offsets current tax assets and current tax liabilities, where it has a legally enforceable right to set off the recognized amounts and where it intends either to settle on a net basis, or to realize the asset and settle the liability simultaneously. In case of deferred tax assets and deferred tax liabilities, the same are offset if the company has a legally enforceable right to set off corresponding current tax assets against current tax liabilities and the deferred tax assets and deferred tax liabilities relate to income taxes levied by the same tax authority on the company.

p) Provisions and Contingent Liabilities and Assets

Provisions are recognised when the company has a present obligation (legal or constructive) as a result of past events and it is probable that an outflow of resources embodying economic benefits will be required to settle the obligation and a reliable estimate can be made of the amount of obligation.
If the effect of time value of money is material, provisions are discounted using a current pre-tax rate that reflects, when appropriate , the risks specific to the liability.When discounting is used, the increase in the provision due to passage of time is recognised as finance cost.

A contingent liability is a possible obligation that arises from past events whose existence will be confirmed by the occurrence or non-occurrence of one or more uncertain future events beyond the control of the Company or a present obligation that is not recognised because it is not probable that an outflow of resources will be required to settle the obligation. A contingent liability also arises in extremely rare cases where there is a liability that cannot be recognised because it cannot be measured reliably. The Company does not recognise a contingent liability but discloses its existence in the financial statements.
Contingent assets are neither recognised nor disclosed in the financial statements

q) Cash and Cash Equivalents

Cash and cash equivalents comprise cash and cheques in hand, bank balances, demand deposits with banks where the original maturity is three months or less and other short term highly liquid investments.

r) Employee Benefits

I. Short term employee benefits

The company provides short term employee benefits i.e., expected to be settled wholly before twelve months after the end of the reporting period such as salaries, wages , bonus, short term compensated absences are recognised as expense in the period in which the employee renders related services.

II. Defined contribution plans:

Defined contribution plans are post-employment benefit plans (such as Provident Fund) under which the company pays fixed contributions into respective funds and will have no legal or constructive obligation to pay further contributions. The company's contributions to defined contribution plans are recognised in the Statement of Profit and Loss in the financial year to which they relate.

III. Defined benefit plans:

Gratuity is post employment benefit and is in the nature of Defined Benefit Plan. The present value of the obligations under defined benefit plans is determined based on actuarial valuation using the Projected Unit Credit Method.

The obligation is measured at the present value of the estimated future cash flows using a discount rate based on the market yield on government securities of a maturity period equivalent to the weighted average maturity profile of the defined benefit obligations at the Balance Sheet date.

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Re-measurement, comprising actuarial gains and losses, the return on plan assets (excluding amounts included in net interest on the net defined benefit liability or asset) and any change in the effect of asset ceiling (if applicable) is recognized in other comprehensive income and is reflected in retained earnings and the same is not eligible to be reclassified to profit or loss.

Defined benefit costs comprising net interest expenses, current service cost, past service cost and gains or losses on settlements are recognised in the Statement of Profit and Loss as employee benefits expense. Gains or losses on settlement of any defined benefit plan are recognised when the settlement occurs. Past service cost is recognised as expense at the earlier of the plan amendment or curtailment and when the company recognises related restructuring costs or termination benefits. In case of funded plans, the fair value of the plan assets is reduced from the gross obligation under the defined benefit plans to recognise the obligation on a net basis.

The liabilities for earned leave are not expected to be settled wholly within 12 months after the end of the period in which the employees render the related service. They are therefore measured as the present value of the expected future payments to be made in respect of services provided by employee up to the end of reporting period using the projected unit credit method and is recognized in a similar manner as in the case of defined benefit plans. The benefits are discounted using the market yields at the end of the reporting period that have terms approximating to the terms of the related obligation. Re-measurements as a result of experience adjustments and changes in actuarial assumptions are recognised in the Statement of Profit and Loss.

Long term employee benefit costs comprising current service cost and gains or losses on curtailments and settlements, re-measurements including actuarial gains and losses are recognised in the Statement of Profit and Loss.

IV. Share based payments:

The Company has formulated an Employees Stock Option Plan as per provisions of Companies Act 2013. The fair value of options granted
under Employee Stock Option Plan is recognised as an employee benefits expense with a corresponding increase in other equity. The total expense is recognised over the vesting period, which is the period over which all of the specified vesting conditions are to be satisfied. At the end of each period, the entity revises its estimates of the number of options that are expected to vest based on the service conditions. It recognises the impact of the revision to original estimates, if any, in Statement of Profit and Loss, with a corresponding adjustment to equity.

s) Segment Reporting

The Company operates in a single business segment i.e. lending to members, having similar risk and returns for the purpose of IND AS 108 on 'Operating Segments'. The Company operates in a single geographical segment i.e. domestic.

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t) Leases

The Company's lease asset classes primarily consist of leases for buildings. The Company, at the inception of a contract, assesses whether the contract is a lease or not lease. A contract is, or contains, a lease if the contract conveys the right to control the use of an identified asset for a time in exchange for a consideration. This policy has been applied to contracts existing and entered into on or after April 1, 2019.

The Company recognises a right-of-use asset and a lease liability at the lease commencement date. The right-of-use asset is initially measured at cost, which comprises the initial amount of the lease liability adjusted for any lease payments made at or before the commencement date, plus any initial direct costs incurred and an estimate of costs to dismantle and remove the underlying asset or to restore the underlying asset or the site on which it is located, less any lease incentives received.

The right-of-use asset is subsequently depreciated using the straight-line method from the commencement date to the end of the lease term.

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the Company's incremental borrowing rate. It is remeasured when there is a change in future lease payments arising from a change in an index or rate, if there is a change in the Company's estimate of the amount expected to be payable under a residual value guarantee, or if the Company changes its assessment of whether it will exercise a purchase, extension or termination option. When the lease liability is remeasured in this way, a corresponding adjustment is made to the carrying amount of the right-of-use asset, or is recorded in the Statement of Profit and Loss if the carrying amount of the right-of-use asset has been reduced to zero.

The Company has elected not to recognise right-of-use assets and lease liabilities for short-term leases that have a lease term of 12 months or less. The Company recognises the lease payments associated with these leases as an expense over the lease term.

u)Earnings Per Share

Basic earnings per share is calculated by dividing the net profit or loss for the period attributable to equity shareholders (after deducting attributable taxes) by the weighted average number of equity shares outstanding during the period. For the purpose of calculating diluted earnings per share, the net profit or loss (interest and other finance cost associated) for the period attributable to equity shareholders and the weighted average number of shares outstanding during the period are adjusted for the effects of all dilutive potential equity shares.

v)Events after reporting date

Where events occurring after the balance sheet date provide evidence of conditions that existed at the end of the reporting period, the impact of such events is adjusted
within the financial statements. Otherwise, events after the balance sheet date of material size or nature are only disclosed.

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IIFL Samasta Finance Limited
CIN: U65191KA1995PLC057884
Registered Office: 110/3, Lalbagh Main Road,Krishnappa Layout, Bengaluru, Karnataka- 560027
Notes forming part of Financial Statements for the year ended March 31, 2026
(All amounts are stated in crores unless otherwise stated)

Note 3. Cash and cash equivalents*

Particulars	As at March 31, 2026	As at March 31, 2025
Cash and cash equivalents		
Cash on hand	1.57	1.45
Balance with banks		
-In current accounts and Overdraft accounts	626.20	407.20
Bank deposit with original maturity of less than 3 months	85.00	250.00
Cash and Cash Equivalents	**712.77**	**658.65**

*There are no repatriation restrictions with regard to cash and cash equivalents as at the end of the reporting period and previous year

Out of the Bank deposits shown above:

Particulars	As at March 31, 2026	As at March 31, 2025
Lien marked *	-	-
Other deposits	85.00	250.00
Total	**85.00**	**250.00**

*Deposits have been placed with certain banks as cash collateral against term loans and working capital.

Particulars	As at March 31, 2026	As at March 31, 2025
Other bank balances		
In Fixed deposit with bank (original maturity upto 12 months)	112.49	178.30
In Fixed deposit with bank (original maturity more than 12 months)	593.22	480.66
Total	**705.70**	**658.96**

Out of the fixed deposits with bank shown above:

Particulars	As at March 31, 2026	As at March 31, 2025
Lien marked *	703.70	648.96
Other deposits	-	10.00
Total	**703.70**	**658.96**

*Deposits have been placed with certain banks as cash collateral against term loans and working capital.

Particulars	As at March 31, 2026	As at March 31, 2025
Cash and Cash Equivalents (As per Ind AS 7 Statement of Cash Flows)		
Cash on hand	1.57	1.45
Balance with Banks		-
-In current accounts and overdraft accounts	626.20	407.20
-Bank deposit with original maturity of less than 3 months	85.00	250.00
Less: Cash Credit / Overdraft facilities (Refer Note no 17)	-	-
Cash and cash equivalents (As per Ind AS 7 Statement of Cash Flows) (A)	**712.77**	**658.65**

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IIFL Samasta Finance Limited
CIN: U65191KA1995PLC057884
Registered Office: 110/3, Lalbagh Main Road,Krishnappa Layout, Bengaluru, Karnataka- 560027
Notes forming part of Financial Statements for the year ended March 31, 2026
(All amounts are stated in crores unless otherwise stated)

Note 4. Derivative Financial Instruments

Particulars	As at March 31, 2026			As at March 31, 2025		
	Nominal Amount	Fair Value - Assets	Fair Value - Liabilities	Nominal Amount	Fair Value - Assets	Fair Value - Liabilities
(i)Currency derivatives	-	-	-	-	-	-
(ii)Interest rate derivatives	-	-	-	-	-	-
(iii)Credit derivatives	-	-	-	-	-	-
(iv)Equity linked derivatives	-	-	-	-	-	-
(v)Other derivatives	-	-	-	-	-	-
Total	-	-	-	-	-	-

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(All amounts are stated in crores unless otherwise stated)

Note 5. Receivables

Particulars	As at March 31, 2026	As at March 31, 2025
Trade Receivables##		
Receivables considered good - Unsecured	27.07	3.57
Total - Gross	**27.07**	**3.57**
Less: Impairment loss allowance#	(0.01)	(0.00)
Total - Net	**27.06**	**3.57**

Amount is below the round off norm adopted by the company.
Refer Note 38

The Company follows simplified method of estimation of expected credit loss and hence information required under Part (C) (i) is not furnished.

5.1 Trade Receivables ageing schedule as on March 31, 2026

Particulars	Outstanding for following periods from due date of payment						
	Not due@	Less than 6 months	6 months - 1 year	1-2 years	2-3 years	More than 3 years	Total
Undisputed trade receivables – considered good	27.04	-	0.02	-	-	-	27.07
Undisputed trade receivables – which have significant increase in credit risk	-	-	-	-	-	-	-
Undisputed trade receivables – credit impaired	-	-	-	-	-	-	-
Disputed trade receivables – considered good	-	-	-	-	-	-	-
Disputed trade receivables – which have significant increase in credit risk	-	-	-	-	-	-	-
Disputed trade receivables – credit impaired	-	-	-	-	-	-	-
Total	**27.04**	**-**	**0.02**	**-**	**-**	**-**	**27.07**

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5.2 Trade Receivables ageing schedule as on March 31, 2025

Particulars	Outstanding for following periods from due date of payment						
	Not due@	Less than 6 months	6 months - 1 year	1-2 years	2-3 years	More than 3 years	Total
Undisputed trade receivables – considered good	3.50	0.02	0.06	-	-	-	3.57
Undisputed trade receivables – which have significant increase in credit risk	-	-	-	-	-	-	-
Undisputed trade receivables – credit impaired	-	-	-	-	-	-	-
Disputed trade receivables – considered good	-	-	-	-	-	-	-
Disputed trade receivables – which have significant increase in credit risk	-	-	-	-	-	-	-
Disputed trade receivables – credit impaired	-	-	-	-	-	-	-
Total	**3.50**	**0.02**	**0.06**	-	-	-	**3.57**

@ Includes unbilled revenue of Rs. 11.22 (PY Rs. 2.92)

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Note 6. Loans

Particulars	As at March 31, 2026		As at March 31, 2025	
	Amortised cost	Total	Amortised cost	Total
Loans				
(A)				
Term Loans	7,468.73	7,468.73	7,186.13	7,186.13
Inter Corporate Deposit to Holding Company*	-	-	-	-
Unamortized processing fee	(62.93)	(62.93)	(51.11)	(51.11)
Accrued Interest but not due	109.77	109.77	56.28	56.28
Total (A) -Gross	**7,515.57**	**7,515.57**	**7,191.29**	**7,191.29**
Less: Impairment loss allowance (including ECL on Stage 3 of Rs. 197.90 P.Y. Rs.238.88)	(256.97)	(256.97)	(351.33)	(351.33)
Total (A) - Net	**7,258.60**	**7,258.60**	**6,839.96**	**6,839.96**
(B)				
(i) Secured by tangible assets	324.05	324.05	158.93	158.93
Less: Impairment loss allowance (including ECL on Stage 3 of Rs.2.54 P.Y. Rs.0.36)**	(5.11)	(5.11)	(1.45)	(1.45)
Total (i)	**318.94**	**318.94**	**157.48**	**157.48**
(ii) Covered by Government Guarantee	3,712.02	3,712.02	-	-
Less : Impairment loss allowance (Including ECL on Stage 3 of Rs. 52.52 PY: Nil)	(82.51)	(82.51)	-	-
Total (ii)	**3,629.51**	**3,629.51**	-	-
iii) Unsecured	3,479.50	3,479.50	7,032.36	7,032.36
Less : Impairment loss allowance (Including ECL on Stage 3 of Rs. 142.84 PY Rs. 238.52)	(169.35)	(169.35)	(349.88)	(349.88)
Total (iii)	**3,310.15**	**3,310.15**	**6,682.48**	**6,682.48**
Total (B)-Net	**7,258.60**	**7,258.60**	**6,839.96**	**6,839.96**

*** Refer Note 38**

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Note 6. Loans

(C)				
Particulars	**As at March 31, 2026**		**As at March 31, 2025**	
	Amortised cost	**Total**	**Amortised cost**	**Total**
(I) Loans in India				
(i) Public Sector	-		-	-
(ii) Others				
Joint Liability Group	6,738.20	6,738.20	6,893.64	6,893.64
Small Business Loans	453.32	453.32	138.72	138.72
Loan Against Property	324.05	324.05	158.93	158.93
Inter Corporate Deposit to Holding Company	-	-	-	-
Less: Impairment loss allowance (including ECL on Stage 3 of Rs.197.90 P.Y. Rs.238.88)	(256.97)	(256.97)	(351.33)	(351.33)
Total(C) (I)-Net	**7,258.60**	**7,258.60**	**6,839.96**	**6,839.96**
(II)Loans outside India	-	-	-	-
Less: Impairment loss allowance	-	-	-	-
Total (C) (II)- Net	-	-	-	-
Total C(I) and C(II)	**7,258.60**	**7,258.60**	**6,839.96**	**6,839.96**

**Benefit of collateral has not been considered in secured portfolio due to insufficient historical data. The same will be considered in future periods.

6.1	**Particulars**	**As at 31 March 2026**	**As at 31 March 2025**
	The loan receivables reflected above excludes microfinance loans assigned to a third party on direct assignment in accordance with RBI Guidelines which qualify for derecognition as per Ind AS 109. The amounts given are net of minimum retention retained in the books:	1,882.13	1,452.37

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Note 6. Loans

6.2	Particulars	As at 31 March 2026	As at 31 March 2025
	Provisions as per RBI Prudential Norms	(150.37)	(100.32)
	Provisions as per ECL model under Ind AS 109	(256.97)	(351.33)
	Amount recorded in the books	**(256.97)**	**(351.33)**

6.3 Reconciliation of impairment allowance on Loans #

Particulars	Amount
Impairment allowance as at 31 March 2024	**286.44**
Add: Impairment allowance provided in statement of profit & loss	770.59
Less: Impairment allowance utilised for writing off loss assets	(705.70)
Impairment allowance as at 31 March 2025	**351.33**
Add: Impairment allowance provided in statement of profit & loss	566.98
Less: Impairment allowance utilised for writing off loss assets	(661.34)
Impairment allowance as at 31 March 2026	**256.97**

Reconciliation table does not include ECL provision on other receivables (Refer Note no.8).

6.4 The Company has not given any loans or advances to directors, promoters, key managerial person, senior officers and related parties either repayable on demand or without any terms of repayment.

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Note 7. Investments

Particulars	As at March 31, 2026			As at March 31, 2025		
	At Fair Value through profit or loss	Others *	Total	At Fair Value through profit or loss	Others *	Total
(A)						
Equity instruments				-	-	-
Alpha Microfinance Consultants Private Limited (CY: NIL, PY: 50,000 Equity Shares of Rs. 10 each) #	-	-	-	-	0.05	0.05
(B)						-
Investments in Mutual funds	-	-	-	50.05	-	50.05
Investments in Government securities**	-	378.55	378.55	-	299.96	299.96
Investment in equity tranche of trust@	-	2.72	2.72		2.72	2.72
Investments in Security receipts	461.53	-	461.53	364.55	-	364.55
Total – Gross (A+B)	**461.53**	**381.27**	**842.81**	**414.60**	**302.73**	**717.33**
i) Investments outside India		-	-		-	-
ii) Investments in India	461.53	381.27	842.81	414.60	302.73	717.33
Unquoted equity instruments/tranche in India	-	2.72	2.72	-	2.77	2.77
Unquoted mutual funds		-	-	50.05	-	50.05
Other than equity instruments	461.53	378.55	840.08	364.55	299.96	664.50
Total	**461.53**	**381.27**	**842.81**	**414.60**	**302.73**	**717.33**
Less: Allowance for Impairment Loss (C)	-	-	-	-	-	-
Total- Net (D) = (A+B)-(C)	**461.53**	**381.27**	**842.81**	**414.60**	**302.73**	**717.33**

* The Company has carried investment in equity shares at cost.

** Investment in Government securities are carried at amortised cost

@ The company has carried the investment in equity tranche at cost

\# During the year the company has sold the equity shares for consideration of Rs 0.05

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Note 8. Other financial assets

Particulars	As at March 31, 2026		As at March 31, 2025	
Accrued interest but not due on fixed deposits		8.24		6.99
Accrued interest on Government securities		3.10		0.24
Advances to employees (Unsecured, Considered doubtful)	0.21		0.35	
Less:Impairment loss allowance #	0.00	0.21	0.00	0.35
Security deposits (Unsecured,considered doubtful)	12.13		13.65	
Less: Impairment loss allowance#	0.00	12.13	0.00	13.65
Interest Strip Asset on Assignment (Unsecured, considered good)		261.88		108.64
Interest paid in advance		-		0.05
Receivables from business correspondents				
- Unsecured , Considered good		-		34.28
Receivable from assignment of portfolio				-
- Unsecured , Considered good		52.53		
Other Receivables	3.87		6.40	
Less:Impairment loss allowance	(1.88)	1.99	(3.18)	3.22
Total		**340.09**		**167.42**

Amount is below the round off norm adopted by the company.

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Note 9. Other Non Financial Assets

Particulars	As at March 31, 2026	As at March 31, 2025
Prepaid expenses	10.00	10.49
Other assets	0.01	3.45
Total	**10.01**	**13.94**

Note 10. Current Tax Assets (net)

Particulars	As at March 31, 2026	As at March 31, 2025
Tax payments pending adjustment	44.12	83.21
Provision for Taxation	-	(26.82)
Total (Net)	**44.12**	**56.39**

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Note 11. Deferred Tax Assets (net)

Significant components of deferred tax assets and liabilities for the year ended March 31, 2026 are as follows:

Particulars	Opening balance	(Charged) / Recognised in Profit or Loss	Recognised in other equity	Recognised in OCI	Closing balance
Deferred tax assets:					
Business loss carry forwards	-	62.50	-	-	62.50
Impairment loss allowance	87.20	(22.05)	-	-	65.14
Compensated absences and retirement benefits	6.55	1.18	-	0.07	7.80
Unamortized processing fees income	12.86	2.97	-	-	15.84
Lease liability	0.44	(0.17)		-	0.27
Total deferred tax assets	**107.05**	**44.43**	**-**	**0.07**	**151.56**
Deferred tax liabilities:					
Property, plant and equipment	5.64	0.61			6.25
Prepaid expenses	(13.09)	(14.10)			(27.19)
Interest strip asset on assignment	(27.35)	(38.57)			(65.92)
Derivative financial instruments	-				-
Income on security deposit	(0.13)	(0.05)			(0.18)
Total Deferred tax liabilities	**(34.93)**	**(52.11)**	**-**	**-**	**(87.04)**
Deferred tax assets	**72.12**	**(7.68)**	**-**	**0.07**	**64.51**

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Note 11. Deferred Tax Assets (net)

Significant components of deferred tax assets and liabilities for the year ended March 31, 2025 are as follows:

Particulars	Opening balance	(Charged) / Recognised in Profit or Loss	Recognised in other equity	Recognised in OCI	Closing balance
Deferred Tax Assets:					
Impairment loss allowance	66.39	20.81	-	-	87.20
Compensated absences and retirement benefits	5.32	1.16	-	0.07	6.55
Unamortized processing fees income	21.24	(8.38)	-		12.86
Lease liability	0.38	0.05		-	0.44
Total Deferred tax assets	**93.33**	**13.65**	-	**0.07**	**107.06**
Deferred tax liabilities:			-		
Property, plant and equipment	4.32	1.32	-	-	5.64
Prepaid expenses	(17.15)	4.07	-	-	(13.09)
Interest strip asset on assignment	(40.50)	13.15	-	-	(27.35)
Derivative financial instruments	-	-	-	-	-
Income on security deposit	(0.09)	(0.05)	-	-	(0.13)
Total Deferred tax liabilities	**(53.42)**	**18.49**	-	-	**(34.93)**
Deferred tax assets	**39.91**	**32.14**	-	**0.07**	**72.12**

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Note 12. Investment Property

Particulars	Land	Building	Total
Cost or Valuation as at April 1, 2025	**0.01**	**0.05**	**0.06**
Additions	-		-
Deductions /adjustments during the year *	**(0.01)**	**(0.05)**	**(0.06)**
As at March 31, 2026	-	-	**0.00**
Depreciation			
As at April 1, 2025	-	**0.02**	**0.02**
Depreciation for the year	-	-	-
Deductions/adjustments during the year*	-	**(0.02)**	**(0.02)**
Up to March 31, 2026	-	-	-
Net block as at March 31, 2026	-	-	-

* Asset transferred to Property Plant and Equipment during the year.
Values are rounded off to nearest Rupees except where otherwise indicated

Particulars	Land	Building	Total
Cost or Valuation as at April 1, 2024	**0.01**	**0.05**	**0.06**
Additions	-	-	-
Deductions /adjustments during the year	-	-	-
As at March 31, 2025	**0.01**	**0.05**	**0.06**
Depreciation			
As at April 1, 2024	-	0.01	0.01
Depreciation for the year	-	0.01	0.01
Deductions/Adjustments during the year	-	-	-
Up to March 31, 2025	-	**0.02**	**0.02**
Net block as at March 31, 2025	**0.01**	**0.03**	**0.04**

i) There are no direct expenses incurred towards above investment property.
ii) The investment property is given as security against non - convertible debentures.
iii) There are no contractual obligation existed as on 31st March 2026 in connection to purchase, construct or develop investment property.
iv) The title deed of the above property is held in the name of the Company.
v) The Fair Valuation of the property is not done since the value of the property is immaterial.

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Note 13. Property plant and equipment

Particulars	Land	Buildings	Leasehold Improvement	Furniture & fixtures	Office equipment	Electrical equipment	Air conditioner	Computers	Vehicles	Right to Use*	Total
Cost as at April 1, 2025	-	-	-	19.15	32.57	4.14	1.04	29.62	0.43	22.94	109.89
Additions	-	-	1.54	0.61	1.74	0.18	-	1.81	-	1.83	7.71
Deductions/Adjustments**	0.01	0.03	-	(0.36)	(0.41)	(0.16)	(0.02)	(0.03)	-	-	(0.93)
As at March 31, 2026	0.01	0.03	1.54	19.40	33.90	4.16	1.02	31.40	0.43	24.77	116.67
Depreciation											-
As at April 1, 2025	-	-	-	17.08	15.43	2.29	0.59	23.98	0.42	13.41	73.20
Depreciation for the year #	-	-	0.30	1.21	5.62	0.64	0.15	3.64	-	4.00	15.55
Deductions/Adjustments	-	-	-	(0.35)	(0.31)	(0.13)	(0.01)	(0.02)	-	-	(0.82)
As at March 31, 2026	-	-	0.30	17.94	20.74	2.80	0.73	27.60	0.42	17.41	87.94
Net Block as at March 31, 2026	0.01	0.03	1.24	1.46	13.16	1.37	0.29	3.81	0.01	7.36	28.72

Particulars	Land	Buildings	Leasehold Improvement	Furniture & fixtures	Office equipment	Electrical equipment	Air conditioner	Computers	Vehicles	Right to Use*	Total
Cost as at April 1, 2024	-	-	-	18.89	23.76	3.93	1.03	31.95	0.43	23.59	103.58
Additions	-	-	-	0.92	9.58	0.38	0.04	3.10	-	-	14.02
Deductions/Adjustments	-	-	-	(0.66)	(0.77)	(0.17)	(0.03)	(5.43)	-	(0.65)	(7.71)
As at March 31, 2025	-	-	-	19.15	32.57	4.14	1.04	29.62	0.43	22.94	109.89
Depreciation											-
As at April 1, 2024	-	-	-	16.12	8.83	1.78	0.43	23.95	0.42	8.98	60.51
Depreciation for the year #	-			1.61	7.23	0.67	0.16	5.41	-	4.42	19.50
Deductions/Adjustments	-	-	-	(0.64)	(0.63)	(0.16)	(0.01)	(5.37)	-	-	(6.81)
As at March 31, 2025	-	-	-	17.08	15.43	2.29	0.59	23.98	0.42	13.41	73.19
Net Block as at March 31, 2025	-	-	-	2.07	17.14	1.85	0.45	5.64	0.01	9.53	36.69

*Right to use represent Lease asset
**Asset transferred from investment property during the year.
Values are rounded off to nearest Rupees except where otherwise indicated

i) The above Land and Building is given as security against non - convertible debentures.
ii) There are no contractual obligation existed as on 31st March 2026 in connection to purchase, construct or development of Property Plant and Equipment.
iii) The title deed of the above Property Plant and Equipment is held in the name of the Company.

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Note 14. Intangible Assets (Other than internally generated)

Particulars	Software
Cost as at April 1, 2025	**1.98**
Additions	2.39
Deductions /Adjustments during the year	-
As at March 31, 2026	**4.38**
Amortization	
As at April 1, 2025	**1.22**
Amortization for the year	0.90
Deductions/Adjustments during the year	-
As at March 31, 2026	**2.12**
Net block as at March 31, 2026	**2.26**

Particulars	Software
Cost as at April 1, 2024	**0.76**
Additions	1.22
Deductions /Adjustments during the year	-
As at March 31, 2025	**1.98**
Amortization	
As at April 1, 2024	**0.76**
Amortization for the year	0.46
Deductions/Adjustments during the year	
As at March 31, 2025	**1.22**
Net block as at March 31, 2025	**0.76**

14.1 There are no intangible assets under development.

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Note 15. Trade Payables

Particulars	As at March 31, 2026	As at March 31, 2025
(1) Trade Payables		
-(i)Total outstanding dues of micro enterprises and small enterprises (Refer note 15.1) *	0.33	-
-(ii)Total outstanding dues of creditors other than micro enterprises and small enterprises	19.63	30.25
Total	**19.96**	**30.25**

* Dues to micro and small enterprises have been determined to the extent such parties have been identified on the basis of information collected by the Management. There are no interest due or outstanding on the same.

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Note 15. Trade Payables

15.1 Disclosure under The Micro, Small and Medium Enterprises Development Act, 2006

The following disclosure is made as per the requirement under the Micro, Small and Medium Enterprises Development Act, 2016 (MSMED) on the basis of confirmations sought from suppliers on registration with the specified authority under MSMED:

Particulars	As at March 31, 2026	As at March 31, 2025
a)The principal and the interest due thereon remaining unpaid as at 31st March:	0.33	-
Principal*		
Interest*		
b)The amount of interest paid by the group in terms of section 16 of the Micro, Small and Medium Enterprises Development Act, 2006 along with the amount of the payment made to the supplier beyond the appointed day during the year ending 31st March		
Principal*		
Interest*	-	-
c)The amount of interest due and payable for the period of delay in making payment (which have been paid but beyond the appointed day during the year) but without adding the interest specified under the Micro, Small and Medium EnterprisesDevelopment Act, 2006.	-	-
d)The amount of interest accrued and remaining unpaid at the end of the reporting year ended 31st March	-	-
e) The amount of further interest remaining due and payable even in the succeeding years, until such date when the interest dues as above are actually paid to the small enterprise for the purpose of disallowance as a deductible expenditure under section 23 of the Micro, Small and Medium Enterprises Development Act, 2006	-	-

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Note 15. Trade Payables

15.2 Trade Payables Ageing Schedule
As at March 31, 2026

Particulars	Outstanding for following periods from due date of payment					Total
	Not due	Less than 1 year	1-2 years	2-3 years	More than 3 years	
(i) MSME	-	0.33	-	-	-	0.33
(ii) Others	15.45	4.17	-	-	-	19.63
(iii) Disputed dues – MSME		-	-	-	-	-
(iv) Disputed dues - Others		-	-	-	-	-
Total	**15.45**	**4.51**	-	-	-	19.96

As at March 31, 2025

Particulars	Outstanding for following periods from due date of payment					Total
	Not due	Less than 1 year	1-2 years	2-3 years	More than 3 years	
(i) MSME		-	-	-	-	-
(ii) Others	23.63	6.62	-	-	-	30.25
(iii) Disputed dues – MSME		-	-	-	-	-
(iv) Disputed dues - Others		-	-	-	-	-
Total	**23.63**	**6.62**	-	-	-	**30.25**

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IIFL Samasta Finance Ltd. Bangalore

IIFL Samasta Finance Limited
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Note 16. Debt Securities

Particulars	As at March 31, 2026		As at March 31, 2025	
	At Amortised Cost	Total	At Amortised Cost	Total
Secured				
Secured Non Convertible Debentures	1,883.69	1,883.69	1,040.11	1,040.11
Less : Derivative financial liability	-	-	-	-
Less : Unamortised debenture issue expenses	(44.22)	(44.22)	(19.91)	-19.91
Interest accrued on debt securities	26.30	26.30	25.85	25.85
Unsecured Non Convertible Debentures	165.00	165.00	65.00	65.00
Less : Derivative financial liability				
Less : Unamortised debenture issue expenses	(11.17)	(11.17)	(3.82)	(3.82)
Interest Accrued on unsecured debt securities	10.95	10.95	0.07	0.07
Total	**2,030.55**	**2,030.55**	**1,107.30**	**1,107.30**
Commercial Paper - Unsecured	80.00	80.00	75.00	75.00
Less : Unexpired Discount on commercial paper	(2.83)	(2.83)	(2.78)	(2.78)
Total	**77.17**	**77.17**	**72.22**	**72.22**
Total	**2,107.71**	**2,107.71**	**1,179.52**	**1,179.52**
Debt Securities in India	2,107.71	2,107.71	1,179.52	1,179.52
Debt Securities outside India	-	-	-	-
Total	**2,107.71**	**2,107.71**	**1,179.52**	**1,179.52**

(a) These Non convertible debentures are secured by way of first pari-passu charge on Property Plant and Equipment, book debts, loans and advances including receivables other than those specifically charged.

16.1 Details of commercial paper - Unsecured

Particulars	Tenor	Interest Rate (%)	As at March 31, 2026	As at March 31, 2025
INE413U14273	364 Days	9.95%	-	50.00
INE413U14299	182 Days	9.60%	-	25.00
INE413U14349	181 Days	8.85%	25.00	-
INE413U14331	365 Days	8.75%	25.00	-
INE413U14323	181 Days	9.00%	30.00	-
Total			**80.00**	**75.00**

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Note 16. Debt Securities

(i) Details of commercial paper issued/repaid during the current year ended 31 March 2026

Particulars	Tenor	Interest Rate (%)	Date of Transaction	Redemption Date
INE413U14349	181 Days	8.85%	17-Feb-26	17-Aug-26
INE413U14331	365 Days	8.75%	10-Feb-26	10-Feb-27
INE413U14307	181 Days	9.20%	01-Aug-25	29-Jan-26
INE413U14315	90 Days	8.75%	08-Aug-25	06-Nov-25
INE413U14323	181 Days	9.00%	13-Nov-25	13-May-26
INE413U14273	364 Days	9.95%	17-Sep-24	16-Sep-25
INE413U14299	182 Days	9.60%	20-Jan-25	21-Jul-25

(ii) Details of commercial paper issued/repaid during the current year ended 31 March 2025

Particulars	Tenor	Interest Rate (%)	Date of Transaction	Redemption Date
INE413U14257	180 Days	9.65%	14-May-24	11-Nov-24
INE413U14265	31 Days	8.00%	27-May-24	27-Jun-24
INE413U14273	364 Days	9.95%	17-Sep-24	16-Sep-25
INE413U14281	90 Days	9.00%	18-Dec-24	19-Mar-25
INE413U14299	182 Days	9.60%	20-Jan-25	21-Jul-25
INE413U14224	180 Days	9.85%	27-Oct-23	24-Apr-24
INE413U14216	180 Days	9.85%	12-Oct-23	09-Apr-24
INE413U14190	365 Days	9.95%	10-Aug-23	09-Aug-24
INE413U14240	91 Days	9.00%	05-Mar-24	04-Jun-24

16.2 The funds received through above borrowings have been utilised for the purpose, it is generated.

16.3 All the charges against the receivable has been registered with the ROC and there are no charges which are to be registered as on March 31, 2026.

16.4 During the year, the Company has submitted quarterly statement of book debts with all the lenders and the value of book debts statement submitted is as per the books of accounts.

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16.5 Debt securities-Secured

Particulars	As at March 31, 2026	As at March 31, 2025	Date of borrowing	Repayment start date	Maturity date	Term of Repayment	ROI
INE413U07350 - NCD	10.00	30.00	30-09-2024	30-10-2024	30-09-2026	Monthly instalments	9.50%
INE413U07368 - NCD	28.12	65.62	31-12-2024	31-01-2025	31-12-2026	Monthly instalments	9.50%
INE413U07384 - NCD	37.50	75.00	05-02-2025	05-05-2025	05-02-2027	Quarterly instalments	9.50%
INE413U07400 - NCD	50.00	-	19-06-2025	19-07-2025	19-06-2027	Monthly instalments	9.50%
INE413U07244 - Public Issuance - NCD - Series I	-	49.57	21-12-2023	21-12-2025	21-12-2025	Principal Payable on maturity	9.21%
INE413U07228 - Public Issuance - NCD - Series II	-	116.84	21-12-2023	21-12-2025	21-12-2025	Principal Payable on maturity	9.60%
INE413U07285 - Public Issuance II - Series I	6.20	6.20	21-06-2024	21-06-2026	21-06-2026	Principal Payable on maturity	9.20%
INE413U07335 - Public Issuance II - Series II	77.60	77.60	21-06-2024	21-06-2026	21-06-2026	Principal Payable on maturity	9.60%
INE413U07210 - NCD	80.00	80.00	26-05-2023	26-11-2026	26-11-2026	Principal Payable on maturity	10.00%
INE413U07236 - Public Issuance - NCD - Series III	34.05	34.05	21-12-2023	21-12-2026	21-12-2026	Principal Payable on maturity	9.57%
INE413U07277 - Public Issuance - NCD - Series IV	73.45	73.45	21-12-2023	21-12-2026	21-12-2026	Principal Payable on maturity	10.00%
INE413U07392 - NCD	50.00	-	22-04-2025	22-04-2027	22-04-2027	Principal Payable on maturity	9.50%
INE413U07327 - Public Issuance II - Series III	13.14	13.14	21-06-2024	21-06-2027	21-06-2027	Principal Payable on maturity	9.57%
INE413U07293 - Public Issuance II - Series IV	14.72	14.72	21-06-2024	21-06-2027	21-06-2027	Principal Payable on maturity	10.00%

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16.5 Debt securities-Secured

Particulars	As at March 31, 2026	As at March 31, 2025	Date of borrowing	Repayment start date	Maturity date	Term of Repayment	ROI
INE413U07426 - NCD	100.00	-	23-07-2025	23-07-2027	23-07-2027	Principal Payable on maturity	9.50%
INE413U07426 - NCD *	200.00	-	31-07-2025	23-07-2027	23-07-2027	Principal Payable on maturity	9.50%
INE413U07343 - NCD	66.60	66.60	30-08-2024	30-08-2027	30-08-2027	Principal Payable on maturity	9.24%
INE413U07376 - NCD	30.00	30.00	28-01-2025	28-01-2028	28-01-2028	Principal Payable on maturity	9.70%
INE413U07459 - NCD	130.00	-	12-02-2026	12-02-2028	12-02-2028	Principal Payable on maturity	9.20%
INE413U07418 - NCD	200.00	-	16-07-2025	16-07-2028	16-07-2028	Principal Payable on maturity	9.75%
INE413U07434 - NCD	100.00	-	12-09-2025	12-09-2028	12-09-2028	Principal Payable on maturity	9.65%
INE413U07269 - Public Issuance - NCD - Series V	80.39	80.39	21-12-2023	21-12-2028	21-12-2028	Principal Payable on maturity	10.03%
INE413U07251 - Public Issuance - NCD - Series VI	157.72	157.72	21-12-2023	21-12-2028	21-12-2028	Principal Payable on maturity	10.50%
INE413U07442 - NCD	100.00	-	24-12-2025	24-12-2028	24-12-2028	Principal Payable on maturity	9.25%
INE413U07442 - NCD *	75.00	-	29-01-2026	24-12-2028	24-12-2028	Principal Payable on maturity	9.25%
INE413U07301 - Public Issuance II - Series V	54.32	54.32	21-06-2024	21-06-2029	21-06-2029	Principal Payable on maturity	10.03%
INE413U07319 - Public Issuance II - Series VI	14.87	14.87	21-06-2024	21-06-2029	21-06-2029	Principal Payable on maturity	10.50%
INE413U07467 - NCD	100.00	-	12-02-2026	12-08-2029	12-08-2029	Principal Payable on maturity	9.25%
Total	**1,883.69**	**1,040.11**					

* Re-Issue of ISIN.

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16.5 Debt securities-Secured

16.6 Debt Securities-Unsecured Non-convertible debentures

Particulars	As at March 31, 2026	As at March 31, 2025	Borrowing Date	Repayment start date	Maturity date
INE413U08135 - NCD	5.00	25.00	28-06-2024	28-07-2024	28-06-2026
INE413U08143 - NCD	40.00	40.00	28-03-2025	28-03-2028	28-03-2028
INE413U08150 - NCD	70.00	-	09-04-2025	09-04-2028	09-04-2028
INE413U08168 - NCD	25.00	-	05-06-2025	05-06-2035	05-06-2035
INE413U08168 - NCD *	25.00	-	08-07-2025	05-06-2035	05-06-2035
Total	**165.00**	**65.00**			

* Re-Issue of ISIN.

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Note 17. Borrowings (Other than debt securities)

Particulars	As at March 31, 2026		As at March 31, 2025	
	At Amortised Cost	Total	At Amortised Cost	Total
(a)Term Loans				
-(i) From Banks	2,841.45	2,841.45	3,085.41	3,085.41
-(ii) From Other Parties	935.19	935.19	1,364.41	1,364.41
Unamortised processing fees	(24.71)	(24.71)	(19.85)	(19.85)
Interest accrued on borrowings	6.48	6.48	7.28	7.28
Payment pending adjustment (Refer Note 17.7)	(4.17)	(4.17)	(12.50)	(12.50)
	3,754.24	**3,754.24**	**4,424.75**	**4,424.75**
(b) Other Loans				
Cash Credit / Overdraft facilities	-	-	-	-
Securitisation	1,118.24	1,118.24	829.98	829.98
Interest Accrued on securitisation	4.24	4.24	3.37	3.37
	1,122.49	**1,122.49**	**833.35**	**833.35**
Total	**4,876.73**	**4,876.73**	**5,258.10**	**5,258.10**
Borrowings in India	4,876.73	4,876.73	5,258.10	5,258.10
Borrowings outside India	-	-	-	-
Total	**4,876.73**	**4,876.73**	**5,258.10**	**5,258.10**

17.1 Security given for Term Loans from Banks and Others

Particulars	As at March 31, 2026	As at March 31, 2025
(a) Deposits with Banks & Others	91.78	240.03
(b) Deposits with NBFCs	-	-
Total	**91.78**	**240.03**

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Note 17. Borrowings (Other than debt securities)

17.2 Security given for PTC from Banks and Others

Particulars	As at March 31, 2026	As at March 31, 2025
(a) Deposits with Banks & Others	198.81	77.62
(b) Deposits with NBFCs	-	-
Total	**198.81**	**77.62**

17.3 Security towards Overdraft from Banks and Others

Particulars	As at March 31, 2026	As at March 31, 2025
(a) Deposits with Banks & Others	408.52	304.88
(b) Deposits with NBFCs	-	-
Total	**408.52**	**304.88**

17.4 The funds received through above borrowings have been utilised for the purpose, it is generated.

17.5 All the charges against the receivable has been registered with the ROC and there are no charges which are to be registered as on March 31, 2026.

17.6 During the year, the Company has submitted quarterly statement of book debts with all the lenders and the value of book debts statement submitted is as per the books of accounts.

17.7 Payment pending adjustment represent the payment made before the due date of Rs 4.17 (PY Rs. 12.50) for the term loan to IDBI Bank Limited, pending to be appropriated and hence disclosed separately.

17.8 The company does not have a call option with respect to unsecured subordinated non-convertible debentures.

17.9 Period and amount of default - Nil (PY-Nil)

17.10 No borrowings have been guaranteed by Directors or others

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17.9 Loan from Banks

Particulars	As at March 31, 2026	As at March 31, 2025	Loan taken	Repayment start date	Maturity date
Axis Bank Limited	-	45.31	31-08-23	30-11-23	10-08-25
Axis Bank Limited	-	13.63	13-09-23	15-12-23	15-09-25
Axis Bank Limited	-	15.88	31-10-23	31-01-24	31-10-25
Axis Bank Limited	-	94.99	20-02-24	20-05-24	20-02-26
Bandhan Bank Limited	50.00	91.67	30-09-24	31-12-24	01-10-27
Bandhan Bank Limited	62.50	-	30-06-25	01-10-25	30-06-27
Bank of Baroda	-	30.00	28-02-23	31-08-23	30-11-25
Bank of Baroda	12.13	30.31	18-12-23	31-03-24	30-11-26
Bank of Baroda	36.37	90.91	08-01-24	31-03-24	30-11-26
Bank of Baroda	12.12	30.30	18-12-23	31-03-24	30-11-26
Bank of Baroda	12.13	30.31	18-12-23	31-03-24	30-11-26
Bank Of India	52.90	86.15	22-10-24	30-11-24	22-10-27
Bank of Maharashtra	-	27.27	31-12-22	28-06-23	28-12-25
Bank of Maharashtra	45.45	81.82	29-06-24	29-12-24	29-06-27
Bank of Maharashtra	45.45	81.82	29-06-24	29-12-24	29-06-27
Bank of Maharashtra	180.83	250.00	27-03-25	27-09-25	27-03-28
DBS Bank Limited	-	37.50	21-09-23	21-01-24	21-12-25
DBS Bank Limited	-	45.83	30-11-23	30-03-24	28-02-26
DCB Bank Limited	-	4.15	27-03-23	30-06-23	31-05-25
DCB Bank Limited	70.80	-	23-07-25	30-09-25	31-08-27
Dhanlakshmi Bank Limited	5.00	15	08-05-23	08-11-23	08-08-26
Federal Bank	-	12.53	26-09-23	26-10-23	26-09-25
Federal Bank	43.75	-	29-12-25	29-01-26	29-12-27
HDFC Bank Limited	-	11.67	10-07-23	10-08-23	09-07-25
HDFC Bank Limited	-	17.50	31-10-23	30-11-23	31-10-25
The Hongkong and Shanghai Banking Corporation Limited	-	8.75	17-02-23	17-03-23	17-05-25
The Hongkong and Shanghai Banking Corporation Limited	-	6.25	05-06-23	05-07-23	05-06-25
The Hongkong and Shanghai Banking Corporation Limited	-	3.75	05-06-23	05-07-23	05-06-25
The Hongkong and Shanghai Banking Corporation Limited	-	6.25	05-06-23	05-07-23	05-06-25
The Hongkong and Shanghai Banking Corporation Limited	-	14.00	05-06-23	05-07-23	05-06-25
The Hongkong and Shanghai Banking Corporation Limited	-	6.13	07-09-23	07-10-23	07-09-25
The Hongkong and Shanghai Banking Corporation Limited	-	8.25	25-09-23	25-10-23	25-09-25

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17.9 Loan from Banks

Particulars	As at March 31, 2026	As at March 31, 2025	Loan taken	Repayment start date	Maturity date
The Hongkong and Shanghai Banking Corporation Limited	-	9.37	26-12-23	26-01-24	26-12-25
The Hongkong and Shanghai Banking Corporation Limited	-	14.48	06-02-24	06-03-24	06-02-26
The Hongkong and Shanghai Banking Corporation Limited	-	19.02	29-02-24	31-03-24	27-03-26
The Hongkong and Shanghai Banking Corporation Limited	-	12.15	29-02-24	31-03-24	27-03-26
The Hongkong and Shanghai Banking Corporation Limited	6.92	27.67	25-07-24	25-08-24	25-07-26
The Hongkong and Shanghai Banking Corporation Limited	100.00	-	21-07-25	21-08-25	21-07-27
The Hongkong and Shanghai Banking Corporation Limited	35.00	-	12-12-25	12-01-26	28-12-27
The Hongkong and Shanghai Banking Corporation Limited	57.50	-	27-02-26	27-03-26	27-02-28
ICBC Bank Ltd	46.67	73.33	28-02-25	31-03-25	28-02-28
ICICI Bank Limited	-	1.09	19-04-23	10-07-23	10-04-25
ICICI Bank Limited	-	2.09	30-05-23	10-08-23	10-05-25
ICICI Bank Limited	-	3.00	26-06-23	08-09-23	10-06-25
ICICI Bank Limited	-	4.00	20-07-23	10-10-23	10-07-25
ICICI Bank Limited	-	5.23	22-08-23	10-11-23	10-08-25
ICICI Bank Limited	-	34.91	25-09-23	10-12-23	10-09-25
ICICI Bank Limited	-	12.00	27-09-23	10-12-23	10-09-25
ICICI Bank Limited	-	17.09	29-11-23	10-02-24	10-11-25
ICICI Bank Limited	-	28.64	22-01-24	10-04-24	20-01-26
ICICI Bank Limited	-	16.50	28-02-24	10-05-24	10-02-26
ICICI Bank Limited	300.00	-	20-02-26	10-06-26	19-02-28
IDBI Bank Limited	-	25.00	22-06-23	01-10-23	01-09-25
IDBI Bank Limited	87.49	-	29-09-25	01-01-26	01-12-27
IDFC First Bank Limited	-	68.75	20-02-24	20-03-24	20-02-26
IDFC First Bank Limited	114.58	239.58	25-02-25	25-03-25	25-02-27
IDFC First Bank Limited	311.11	-	25-11-25	25-12-25	25-11-28
Indian Overseas Bank	-	8.33	30-03-22	31-12-22	30-09-25
Indian Overseas Bank	-	4.17	30-04-22	31-12-22	30-09-25
Indian Overseas Bank	66.64	100.00	30-12-24	30-06-25	31-03-28
Jana Small Finance Bank Limited	-	11.46	18-07-23	03-09-23	03-08-25
Jana Small Finance Bank Limited	1.67	21.67	29-03-24	03-05-24	03-04-26
Karnataka Bank Limited	30.00	70.00	21-12-23	21-08-24	21-11-26
Karur Vysya Bank	-	3.78	30-08-22	31-12-22	31-08-25

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17.9 Loan from Banks

Particulars	As at March 31, 2026	As at March 31, 2025	Loan taken	Repayment start date	Maturity date
Karur Vysya Bank	-	18.18	08-03-23	31-07-23	31-03-26
Karur Vysya Bank	15.90	34.09	15-02-24	30-06-24	15-02-27
Karur Vysya Bank	50.00	-	27-03-26	30-04-26	27-03-29
Kookmin Bank	-	35.00	17-02-23	17-05-24	17-02-26
Kotak Mahindra Bank Ltd.	50.00	-	25-03-26	25-04-26	25-03-28
Odisha Gramya Bank	-	93.68	29-09-23	31-01-24	31-12-25
Punjab & Sind Bank	68.18	-	12-09-25	31-03-26	30-09-28
RBL Bank Limited	-	1.05	29-05-23	29-08-23	29-05-25
RBL Bank Limited	-	1.05	29-05-23	29-08-23	29-05-25
RBL Bank Limited	-	0.68	30-06-23	30-09-23	30-06-25
RBL Bank Limited	-	0.68	30-06-23	30-09-23	30-06-25
RBL Bank Limited	-	16.36	30-12-23	30-03-24	30-12-25
RBL Bank Limited	-	25.00	31-01-24	30-04-24	31-01-26
RBL Bank Limited	8.18	40.91	14-06-24	14-09-24	14-06-26
RBL Bank Limited	12.27	36.82	23-09-24	23-12-24	23-09-26
RBL Bank Limited	90.91	-	26-11-25	26-02-26	26-11-27
RBL Bank Limited	47.73	-	15-12-25	15-03-26	15-12-27
Standard Chartered Bank Limited	-	1.79	09-05-23	09-08-23	08-05-25
Standard Chartered Bank Limited	-	1.79	19-05-23	18-08-23	16-05-25
Standard Chartered Bank Limited	-	4.00	14-08-23	18-11-23	14-08-25
Standard Chartered Bank Limited	-	13.93	11-09-23	11-12-23	10-09-25
Standard Chartered Bank Limited	-	13.44	16-01-24	15-07-24	15-01-26
Standard Chartered Bank Limited	9.13	27.40	15-05-24	16-11-24	15-05-26
Standard Chartered Bank Limited	0.45	1.34	08-07-24	08-01-25	08-07-26
Standard Chartered Bank Limited	5.95	17.85	23-08-24	21-02-25	21-08-26
Standard Chartered Bank Limited	10.65	21.30	14-11-24	14-05-25	13-11-26
Standard Chartered Bank Limited	9.44	18.88	01-01-25	01-07-25	01-01-27
Standard Chartered Bank Limited	16.08	32.15	17-01-25	31-07-25	15-01-27
Standard Chartered Bank Limited	25.00	75.00	08-07-24	03-10-25	08-07-26
Standard Chartered Bank Limited	16.41	-	02-04-25	03-10-25	02-04-27
Standard Chartered Bank Limited	12.93	-	20-05-25	20-11-25	20-05-27
Standard Chartered Bank Limited	27.75	-	14-07-25	14-01-26	14-07-27
Standard Chartered Bank Limited	21.60	-	15-09-25	16-03-26	15-09-27
Standard Chartered Bank Limited	46.07	-	19-01-26	20-07-26	19-01-28
Standard Chartered Bank Limited	24.24	-	25-11-25	26-06-26	25-11-27
State Bank (Mauritius) Limited	-	9.50	31-05-23	30-11-23	31-08-25
State Bank (Mauritius) Limited	-	7.12	25-09-23	25-03-24	25-12-25
State Bank (Mauritius) Limited	8.00	24.00	22-04-24	23-10-24	22-07-26
State Bank (Mauritius) Limited	4.25	12.75	30-05-24	30-11-24	29-08-26
State Bank (Mauritius) Limited	9.37	21.87	13-09-24	13-03-25	13-12-26

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17.9 Loan from Banks

Particulars	As at March 31, 2026	As at March 31, 2025	Loan taken	Repayment start date	Maturity date
State Bank (Mauritius) Limited	11.25	18.00	28-01-25	31-07-25	28-04-27
State Bank (Mauritius) Limited	15.00	-	26-05-25	26-11-25	25-08-27
State Bank (Mauritius) Limited	21.87	-	18-09-25	31-01-26	18-12-27
State Bank (Mauritius) Limited	25.00	-	31-12-25	30-04-26	31-03-28
State Bank (Mauritius) Limited	35.00	-	05-01-26	05-05-26	05-04-28
State Bank Of India	-	238.02	26-02-24	26-05-24	26-02-26
Suryoday Small Finance Bank Limited	-	5.97	30-01-23	05-02-23	05-03-26
Suryoday Small Finance Bank Limited	50.00	-	25-03-26	05-05-26	25-03-28
Union Bank of India	-	10.57	23-01-23	30-06-23	31-12-25
Union Bank of India	-	22.18	14-12-23	31-03-24	31-03-26
Utkarsh Small Finance Bank	-	10.21	31-10-23	25-11-23	25-10-25
Utkarsh Small Finance Bank	35.00	-	30-12-25	25-01-26	30-12-27
Woori Bank	-	4.35	31-08-23	31-10-23	31-08-25
Woori Bank	-	14.78	04-03-24	31-03-24	05-03-26
YES Bank Limited	-	22.50	21-12-23	21-01-24	21-12-25
YES Bank Limited	-	25.00	31-01-24	29-02-24	31-01-26
YES Bank Limited	-	75.00	05-03-24	05-04-24	06-03-26
YES Bank Limited	87.50	-	31-12-25	31-01-26	31-12-27
YES Bank Limited	183.33	-	30-01-26	28-02-26	30-01-28
Total	**2,841.45**	**3,085.41**			

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17.10 Loan from others

Particulars	March 31, 2026	March 31, 2025	Start date	Repayment date	Maturity date
Aditya Birla Finance Limited	-	0.97	27-03-2023	05-05-2023	05-04-2025
Bajaj Finance Limited	-	10.42	24-07-2023	05-09-2023	24-07-2025
Hero Fin Corp Limited	-	1.11	30-03-2023	03-05-2023	03-04-2025
Hero Fin Corp Limited	27.03	76.94	30-08-2024	03-10-2024	03-09-2026
Hinduja Leyland Finance Limited	-	13.53	22-09-2023	22-10-2023	22-09-2025
Hinduja Leyland Finance Limited	6.86	32.51	29-06-2024	29-07-2024	29-06-2026
Kisetsu Saison Finance (India) Private Limited	-	18.75	28-11-2023	15-02-2024	15-11-2025
Kisetsu Saison Finance (India) Private Limited	-	9.00	30-01-2024	15-04-2024	15-01-2026
Kisetsu Saison Finance (India) Private Limited	5.63	28.13	26-06-2024	15-09-2024	15-06-2026
Kisetsu Saison Finance (India) Private Limited	25.00	50.00	07-03-2025	15-05-2025	15-02-2027
Kisetsu Saison Finance (India) Private Limited	41.25	-	24-09-2025	15-12-2025	24-09-2027
Kisetsu Saison Finance (India) Private Limited	55.00	-	26-02-2026	15-06-2026	26-02-2028
Maanaveeya Development & Finance Pvt.Ltd	29.17	45.83	26-12-2024	26-03-2025	26-12-2027
Maanaveeya Development & Finance Pvt.Ltd	43.75	-	03-12-2025	03-01-2026	03-12-2027
MAS Financial Services Ltd.	43.75	-	01-01-2026	23-01-2026	01-01-2028
Micro Units Development & Refinance Agency Ltd (MUDRA)	-	45.35	31-01-2023	10-05-2023	10-01-2026
Micro Units Development & Refinance Agency Ltd (MUDRA)	150.00	150.00	12-03-2024	11-12-2026	11-12-2026
Nabkisan Finance Limited	-	14.29	10-01-2024	01-08-2024	01-02-2026
Nabkisan Finance Limited	41.36	65.00	29-11-2024	31-05-2025	01-12-2027
Nabkisan Finance Limited	50.00	-	23-01-2026	01-08-2026	23-01-2029
NABARD	-	12.00	18-02-2021	30-06-2021	31-03-2026
NABARD	18.00	42.00	29-03-2022	30-06-2022	31-12-2026

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17.10 Loan from others

Particulars	March 31, 2026	March 31, 2025	Start date	Repayment date	Maturity date
NABARD	-	54.00	20-02-2023	30-06-2023	31-12-2025
NABARD	31.50	157.50	07-09-2023	31-12-2023	30-06-2026
Northern Arc Capital Ltd.	37.91	-	31-12-2025	05-02-2026	31-12-2027
Piramal Enterprises Ltd.	-	9.38	26-05-2023	05-07-2023	25-05-2025
Piramal Enterprises Ltd.	-	27.50	31-01-2024	05-03-2024	30-01-2026
Piramal Enterprises Ltd.	59.38	-	30-09-2025	05-11-2025	30-09-2027
Piramal Enterprises Ltd.	65.00	-	27-03-2026	05-05-2026	27-03-2028
SIDBI	-	66.50	30-09-2022	10-03-2023	10-08-2025
SIDBI	50.00	170.00	27-09-2023	10-03-2024	10-08-2026
SIDBI	18.27	38.31	26-03-2024	10-09-2024	10-02-2027
SIDBI	116.12	150.00	28-03-2025	10-09-2025	10-03-2028
Sundaram Finance Ltd.	-	17.83	07-11-2023	03-12-2023	03-11-2025
Sundaram Finance Ltd.	20.22	57.56	25-09-2024	17-10-2024	17-09-2026
Total	**935.19**	**1,364.41**			

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Samasta Finance Ltd.
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IIFL

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Note 18. Unsecured/Subordinated Liabilities

Subordinated Non-Convertible Debentures

Particulars	As at March 31, 2026		As at March 31, 2025	
	At Amortised Cost	Total	At Amortised Cost	Total
Unsecured Non convertible debentures - Sub Debt	732.00	732.00	522.00	522.00
Less : Derivative Financial Liability	-	-	-	-
Less : Debenture Issue Expenses	(41.69)	(41.69)	(24.07)	(24.07)
Interest Accrued on subordinated liabilities	48.46	48.46	34.03	34.03
Total	**738.77**	**738.77**	**531.96**	**531.96**
Subordinated Liabilities in India	738.77	738.77	531.96	531.96
Subordinated Liabilities outside India	-	-	-	-
Total	**738.77**	**738.77**	**531.96**	**531.96**
Total	**738.77**	**738.77**	**531.96**	**531.96**

18.1 The funds received through above borrowings have been utilised for the purpose, it is generated.

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18.2 Loan from Other Parties- Unsecured Subordinated Non Convertible Debentures

Particulars	March 31, 2026	March 31, 2025	Borrowing Date	Repayment start date	Maturity date
INE413U08044 - NCD	150.00	150.00	19-08-2022	19-07-2028	19-07-2028
INE413U08077 - NCD	25.00	25.00	02-02-2023	02-04-2029	02-04-2029
INE413U08127- NCD	97.00	97.00	07-03-2024	07-02-2030	07-02-2030
INE413U08093 - NCD	150.00	150.00	18-05-2023	18-05-2030	18-05-2030
INE413U08101 - NCD	100.00	100.00	13-06-2023	13-06-2030	13-06-2030
INE413U08176- NCD	60.00	-	18-08-2025	20-08-2035	20-08-2035
INE413U08176- NCD*	50.00	-	22-08-2025	20-08-2035	20-08-2035
INE413U08184- NCD	100.00	-	26-09-2025	26-09-2035	26-09-2035
Total	**732.00**	**522.00**			

** Re-Issue of ISIN.*

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Note 19. Lease liability

Particulars	As at March 31, 2026	As at March 31, 2025
Lease liability	8.40	11.25
Total	**8.40**	**11.25**

Note 20. Other financial liabilities

Particulars	As at March 31, 2026	As at March 31, 2025
Employee benefits payable	12.22	15.66
Payable to assignee	131.56	108.57
Payable borrowers/ ARC's	13.19	12.92
Payable towards BC	22.08	-
Other payables	7.25	3.23
Total	**186.30**	**140.38**

Note 21. Current tax liabilities (net)

Particulars	As at March 31, 2026	As at March 31, 2025
Provision for Taxation	-	-
Total	-	-

Note 22. Provisions:

Particulars	As at March 31, 2026	As at March 31, 2025
Employee benefits		
- Leave encashment (Refer note 33.2)	11.76	12.38
- Gratuity (Refer note 33.1)	19.21	13.62
Total	**30.97**	**26.00**

Note 23. Other Non Financial Liabilities:

Particulars	As at March 31, 2026	As at March 31, 2025
Statutory dues	15.00	13.10
Income received in advance	1.25	1.35
Total	**16.25**	**14.45**

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Note 24. Equity Share Capital

Equity Share Capital:

(a) The Authorised, Issued, Subscribed and fully paid up share capital comprises of equity shares having a par value of ₹ 10/- as follows:

Particulars	As at March 31, 2026		As at March 31, 2025	
	No. of shares	Amount in ₹ Cr	No. of shares	Amount in ₹ Cr
Authorised Share Capital				
(a) Equity Shares of ₹10 each	99,80,00,000	998.00	99,80,00,000	998.00
(b) Preference Shares of ₹10 each	20,00,000	2.00	20,00,000	2.00
(Out of 20,00,000 shares 1,45,000 are Redeemable Non Convertible Preference Shares of ₹10 each)				
Issued , Subscribed and Paid Up:				
Equity Shares of ₹10 each fully paid	66,84,37,352	668.44	66,84,37,352	668.44

(b) Reconciliation of the Equity Shares outstanding at the beginning and at the end of the reporting period.

Particulars	As at March 31, 2026		As at March 31, 2025	
	No. of shares	Amount in ₹	No. of shares	Amount in ₹
At the beginning of the year	66,84,37,352	668.44	66,84,37,352	668.44
Add: Issued during the year	-	-	-	-
Outstanding at the end of the year	**66,84,37,352**	**668.44**	**66,84,37,352**	**668.44**

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Note 24. Equity Share Capital

(c) Details of Equity Shareholders holding more than 5% shares and details of shares held by the Holding Company:

Particulars	As at March 31, 2026		As at March 31, 2025	
	No. of shares	% of holding	No. of shares	% of holding
Equity shares of ₹10 each fully paid				
IIFL Finance Limited	66,55,10,372	99.56%	66,55,10,372	99.56%

(d) Details of Equity Shares held by promoters at the end of the year

As at March 31, 2026

Promoter Name	No. of shares at the beginning of the year	Changes during the year	No. of shares at the end of the year	% of Total shares	% change during the year
IIFL Finance Limited	66,55,10,372	-	66,55,10,372	99.56%	-
Narayanaswamy Venkatesh	23,88,777	-	23,88,777	0.36%	-
Shivaprakash Deviah	3,45,000	-	3,45,000	0.05%	-

As at March 31, 2025

Promoter Name	No. of shares at the beginning of the year	Changes during the year	No. of shares at the end of the year	% of Total shares	% change during the year
IIFL Finance Limited	66,55,10,372	-	66,55,10,372	99.56%	-
Narayanaswamy Venkatesh	23,88,777	-	23,88,777	0.36%	-
Shivaprakash Deviah	3,45,000	-	3,45,000	0.05%	-

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Note 24. Equity Share Capital

(e) Terms/rights attached to equity shares:

Particulars	As at March 31, 2026	As at March 31, 2025
i) shares reserved for issue under options and contracts/ commitments for the sale of	-	-
ii) The aggregate value of calls unpaid (including directors and officers of company	-	-
iii) Shares forefeited	-	-

iv)The Company has only one class of equity shares having at face value of ₹10/- per share. Each holder of equity shares is entitled to one vote per share. The Company declares and pays dividends in Indian rupees.

In the event of liquidation of the Company, the holders of equity shares will be entitled to receive any of the remaining assets of the Company after distribution of all preferential amounts. However, no such preferential amount exists currently. The distribution will be in proportion to the number of equity shares held by the shareholders.

(f) During the previous five years the company has not bought back its shares.

(g) During the previous five years the company has not alloted any shares as fully paid up pursuant to contract without payment being received in cash.

(h) During the previous five years the company has not alloted any shares as fully paid up by way of bonus shares.

(i) The Company's capital management is intended to create value for shareholders. The assessment of Capital level and requirements are assessed having regard to long-and short term strategies of the Company and regulatory capital requirements of its businesses and constituent entities.

(j) Statement of changes in equity share capital

Particulars	Balance at the beginning of the reporting period	Changes in equity share capital during the year	Balance at the end of the reporting period
As at March 31, 2026	668.44	-	668.44
As at March 31, 2025	668.44	-	668.44

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Note 25. Other Equity

Particulars	Attributable to the Owners							Total
	Securities Premium Reserve	General Reserve	Special Reserve Pursuant to Section 45 IC of Reserve Bank of India Act, 1934	Capital Reserve	Retained Earnings	Stock Compensation Reserve	Re-measurement of Actuarial Gains and Losses	
Opening Balance as on April 1,2025	484.06	0.19	186.74	0.25	691.74	6.91	(4.42)	1,365.48
Changes in accounting policy/prior period errors	-	-	-	-	-			-
Total Comprehensive Income for the year	-	-	-	-	21.30	-	(0.22)	21.08
Transfer to General Reserve on account of forfeiture of ESOPs	-	0.73	-	-	-	(0.73)	-	-
Additions		-	4.22	-	(4.22)	3.24	-	3.24
Sub Total	484.06	0.92	190.95	0.25	708.82	9.42	(4.64)	1,389.80
Interim Dividend / Final Dividend	-		-	-	(6.68)	-	-	(6.68)
Closing Balance as on March 31,2026	484.06	0.92	190.95	0.25	702.14	9.42	(4.64)	1,383.12

Particulars	Attributable to the Owners							Total
	Securities Premium Reserve	General Reserve	Special Reserve Pursuant to Section 45 IC of Reserve Bank of India Act, 1934*	Capital Reserve	Retained Earnings	Stock Compensation Reserve	Re-measurement of Actuarial Gains and Losses	
Opening Balance as on April 1,2024	484.06	-	182.70	0.25	675.38	3.11	(4.22)	1,341.28
Total Comprehensive Income for the year	-	-	-	-	20.40	-	(0.20)	20.20
Transfer to General Reserve on account of forfeiture of ESOPs	-	0.19	-	-	-	(0.19)	-	-
Additions	-		4.04	-	(4.04)	3.99	-	3.99
Sub Total	484.06	0.19	186.74	0.25	691.74	6.91	(4.42)	1,365.49
Interim Dividend / Final Dividend	-		-	-	-	-	-	-
Closing Balance as on March 31,2025	484.06	0.19	186.74	0.25	691.74	6.91	(4.42)	1,365.48

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Note 25. Other Equity

Nature and purpose of reserve
25.1 Securities Premium
Securities premium is used to record the premium on issue of shares. The reserve can be utilised in accordance with the provisions of the Companies Act, 2013.

25.2 Capital Reserve
Capital reserve is created on account of Composite Scheme of Arrangement.
25.3 Statutory reserve (As required by Sec 45-IC of Reserve Bank of India Act, 1934)
As per section 45-IC of the Reserve Bank of India Act, 1934, the company is required to create a reserve fund at a rate of 20% of the net profit after tax of the company every year. Considering the proft after tax for the year ended 31st March 2026, ₹ 4.22 (P.Y.₹ 4.04) being 20% of the profit after taxes for the year has been transferred from the Statement of Profit and Loss to Special Reserve.

25.4 Stock Compensation Reserve
The share option outstanding account is used to recognise the grant date fair value of option issued to employees under employee stock option scheme.
25.5 Retained Earnings
Retained earnings are the profits that the Company has earned till date, less any transfers to statutory reserve, general reserve or any other such other appropriations to specific reserves.

25.6 Dividend
The Board of Directors has approved interim dividend of Rs. 6.68 crores during the financial year:

Particulars	Year ended March 31,2026	Year ended March 31,2025
Cash dividends on equity shares declared and paid:		
Final dividend	-	-
Interim dividend	6.68	
During the year ended on March 31, 2026: ₹6.68 [₹ 0.10 per share] of ₹10 each (March 31, 2025: Nil [Nil per share] of ₹10 each)		
Total	**6.68**	-

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Note 26. Interest Income

Particulars	Year ended March 31,2026			Year ended March 31,2025		
	On financial assets measured at fair value through OCI	On financial assets measured at amortised Cost	On financial assets classified at fair value through profit or loss	On financial assets measured at fair value through OCI	On financial assets measured at amortised Cost	On Financial Assets classified at fair value through profit or loss
Interest on loans	-	1,753.81	-	-	2,189.39	-
Interest on deposits with banks	-	48.69	-	-	34.32	-
Total	-	**1,802.49**	-	-	**2,223.71**	-

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Note 27. Fee and Commission Income

Particulars	Year ended March 31 2026	Year ended March 31 2025
	On Financial Assets measured at Amortised Cost	On Financial Assets measured at Amortised Cost
Referal fees and distribution income	2.02	12.84
Income from business correspondents	162.15	232.66
Commission income	78.84	25.56
Documentation and other charges	9.80	4.71
Total	**252.81**	**275.77**

Disaggregation of revenue

Particulars	Year ended March 31 2026	Year ended March 31 2025
(A) Type of services		
Referal fees and distribution income	2.02	12.84
Income from business correspondents	162.15	232.66
Commission income	78.84	25.56
Documentation and other charges	9.80	4.71
Total	**252.81**	**275.77**

(B) Geographical markets

Particulars	Year ended March 31 2026	Year ended March 31 2025
India	252.81	275.77
Outside India	-	-
Total	**252.81**	**275.77**

(C) Timing of revenue recognition

Particulars	Year ended March 31 2026	Year ended March 31 2025
Services transferred at a point in time	**252.81**	**275.77**
Services transferred over time	-	-
Total	**252.81**	**275.77**

Note 28. Net gain on derecognition of financial instruments under amortised cost category :

Particulars	Year ended March 31 2026	Year ended March 31 2025
Net gain on derecognition of loan under amortised cost (net of amortisation of interest strip on assignment)	153.24	-
Total	**153.24**	-

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IIFL Samasta Finance Limited
CIN: U65191KA1995PLC057884
Registered Office: 110/3, Lalbagh Main Road,Krishnappa Layout, Bengaluru, Karnataka- 560027
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Note 29. Other Income

Particulars	Year ended March 31,2026		Year ended March 31,2025	
Interest on income tax refund		3.13		0.69
Net gain on fair value instruments at fair value through profit and loss				
(i) on trading investments portfolio				
(a) Realised	33.65		41.47	
(b) Unrealised	-	33.65	0.05	41.52
Interest Income on government securities		18.45		30.53
Dividend Income		0.04		0.13
Miscellaneous Income		0.78		2.77
Total		**56.04**		**75.63**

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Note 30. Finance costs

Particulars	Year ended March 31, 2026		Year ended March 31, 2025	
	On financial liabilities measured at fair value through profit or loss	On financial liabilities measured at amortised cost	On financial liabilities measured at fair value through profit or loss	On financial liabilities measured at amortised cost
Interest on debt securities	-	232.91	-	111.61
Interest on subordinated liabilities	-	88.58	-	67.80
Interest on borrowings	-	382.17	-	592.02
Discount on commercial paper	-	5.90	-	8.53
Amortisation of processing fees on borrowings	-	50.57	-	44.79
Amortisation of debenture issue expenses	-	5.42	-	5.30
Other borrowing cost	-	0.67	-	0.51
Other interest expense				
- Interest on lease liabilities	-	1.17	-	1.52
Total	-	**767.38**	-	**832.08**

Note 31. Net loss on derecognition of financial instruments under amortised cost category

Particulars	Year ended March 31, 2026	Year ended March 31, 2025
Amortisation of interest strip on assignment (net off net gain on derecognition of loans under amortised cost)	-	52.25
Total	-	**52.25**

Note 32. Impairment on financial instruments

Particulars	Year ended March 31, 2026		Year ended March 31, 2025	
	On Financial instruments measured at fair value through OCI	On Financial instruments measured at Amortised Cost	On Financial instruments measured at fair value through OCI	On Financial instruments measured at Amortised Cost
Bad Debts Written off	-	661.34		705.70
Loans - Expected Credit Loss	-	(95.67)	-	61.47
Total	-	**565.68**	-	**767.17**

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Note 33. Employee benefit expenses

Particulars	Year Ended March 31, 2026	Year Ended March 31, 2025
Salaries, wages ,bonus and other allowances	560.44	580.42
Contribution to provident and other funds	41.39	43.82
Compensated leave absences	3.31	7.13
Gratuity	5.86	4.63
Share based payments to employees	3.24	3.99
Staff welfare expenses	20.40	20.17
Total	**634.64**	**660.16**

Note 34. Other expenses

Particulars	Year Ended March 31, 2026	Year Ended March 31, 2025
Rent expenses under operating lease	39.22	37.22
Insurance (includes Credit Guarantee insurance)	49.35	11.38
Rates and taxes	1.43	1.27
Bank charges	14.10	23.36
Repairs and maintenance	13.40	14.33
Electricity	4.89	4.73
Communication costs	7.49	6.89
Printing and stationery	2.91	4.41
Postage and courier	0.98	1.43
Payment to auditors		
(i) As auditors	0.24	0.24
(ii) For other services	0.05	0.02
(iii) Out of pocket expenses	0.05	0.02
Legal and professional charges	26.46	22.95
Software charges/ Technology cost	30.26	31.25
Travelling and conveyance	56.25	61.57
Miscellaneous expenses	7.28	6.76
Total	**254.36**	**227.83**

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33.1 Employee benefits

Defined benefit plan

The Company provides for the gratuity, a defined benefit retirement plan covering qualifying employees. Employees who are in continous service for a period of 5 years are eligible for gratuity. The amount of gratuity payable on retirement/termination is the employees last drawn basic salary per month computed proportionately for 15 days salary multiplied by the number of years of service subject to maximum benefit of Rs 0.20. The Company has funded gratuity plan and makes contibutions to Gratuityscheme administered by the insurance company through its Gratuity Fund.

Qualitative Disclosures

The entity has a defined benefit gratuity plan in India (funded). The entity's defined benefit gratuity plan is a final salary plan for employees, which requires contributions to be made to a separately administered fund. The fund is managed by a trust which is governed by the Board of Trustees. The Board of Trustees are responsible for the administration of the plan assets and for the definition of the investment strategy.

Risks associated with defined benefit plan :Gratuity is a defined benefit plan and entity is exposed to the

Inflation Risk: The present value of the defined benefit plan liability is calculated by reference to the future salaries of members. As such, an increase in the salary of the members more than assumed level will increase the plan's liability.

Interest rate risk: A fall in the discount rate which is linked to the Government Securities rate will increase the present value of the liability requiring higher provision. A fall in the discount rate generally increases the mark to market value of the assets depending on the duration of asset.

Investment Risk: The present value of the defined benefit plan liability is calculated using a discount rate which is determined by reference to market yields at the end of the reporting period on government bonds. If the return on plan asset is below this rate, it will create a plan deficit. Currently, for the plan in India, it has a relatively balanced mix of investments in government securities, and other debt instruments.

Asset Liability Matching Risk: The plan faces the ALM risk as to the matching cash flow. Since the plan is invested in lines of Rule 101 of Income Tax Rules, 1962, this generally reduces ALM risk.

Mortality risk: Since the benefits under the plan is not payable for life time and payable till retirement age only, plan does not have any longevity risk.

Concentration Risk: Plan is having a concentration risk as all the assets are invested with the insurance entity and a default will wipe out all the assets. Although probability of this is very less as insurance companies have to follow regulatory guidelines.

Code on Social Security: On November 21, 2025, the Government of India notified the four Labour Codes - the Code on Wages, 2019, the Industrial Relations Code, 2020, the Code on Social Security, 2020, and the Occupational Safety, Health and Working Conditions Code, 2020 - consolidating 29 existing labour laws. The company has assessed the impact of these changes to the extent applicable and in the opinion of the management, provision of Rs 0.82 Crores has been created during the year ended March 31, 2026 towards estimated impact of these changes. The Company continues to monitor the finalisation of Central / State Rules and clarifications from the Government on other aspects of the Labour Code and would provide appropriate accouning effect on the basis of such developments as needed.

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Details of defined benefit plan of gratuity are given below:

Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
i) Changes in the Present Value of Obligation (PVO)		
As at the beginning of the year	**16.19**	**13.04**
Interest Cost	1.09	0.93
Current service cost	4.12	3.73
Past service cost - (vested benefits)	0.82	-
Liability Transferred In/ Acquisitions		-
Benefits paid	(2.35)	(1.77)
Actuarial (Gains)/Losses on Obligations - Due to change in demographic assumptions	(1.03)	-
Actuarial (Gains)/Losses on Obligations - Due to change in financial assumptions	(0.54)	(0.86)
Actuarial (Gains)/Losses on Obligations - Due to experience adjustment	1.91	1.12
PVO as at the end of the year	**20.23**	**16.19**

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ii) Changes in the Fair Value of Plan Assets

Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
Fair value of plan assets as at the beginning of the year	**2.57**	**0.37**
Interest Income	0.17	0.03
Contributions by the Employer	0.57	3.95
Benefits paid from the Fund	(2.35)	(1.77)
Return on Plan Assets, Excluding Interest Income	0.05	(0.01)
Fair value of plan assets as at the end of the year	**1.02**	**2.57**
iii) Amount recognized in the Balance Sheet and Related Analysis		
Present value of benefit obligation at the end of the year	(20.23)	(16.19)
Fair value of plan assets at the end of the year	1.02	2.57
Funded Status - Deficit	(19.21)	(13.62)
Net liability recognized in the balance sheet	**(19.21)**	**(13.62)**
iv) Net interest cost for current year		
Present value of benefit obligation at the beginning of the year	16.19	13.04
Fair value of plan assets at the beginning of the year	(2.57)	(0.37)
Net liability at the beginning of the year	**13.62**	**12.68**
Interest Cost	1.09	0.93
Interest Income	(0.17)	(0.03)
Net interest cost for the year	**0.92**	**0.91**
v) Expenses recognized in the Statement of Profit or Loss for Current year		
Current service cost	4.12	3.73
Net Interest Cost	0.92	0.91
Past Service Cost-Recognized	0.82	-
Expenses recognized in the statement of profit and loss	**5.86**	**4.63**
vi) Expenses Recognized in the Other Comprehensive Income (OCI) for Current year		
Actuarial (Gains)/Losses on obligation for the year	0.35	0.26
Return on Plan Assets, Excluding Interest Income	(0.05)	0.01
Change in Asset Ceiling		
Net Expense For the Period Recognized in OCI	**0.29**	**0.26**

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Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
vii) Principal Actuarial Assumptions (Expressed as weighted averages)		
Discount Rate	7.06%	6.72%
Salary escalation rate	7.00%	7.00%
Attrition rate	For service 4 years and below: 40%p.a For service 5 years and above: 10% p.a	For service 4 years and below: 35%p.a For service 5 years and above: 10% p.a
Mortality Rate	Indian Assured Lives Mortality (2012-14) Ultimate	Indian Assured Lives Mortality (2012-14) Ultimate
Expected rate of return on Plan Assets	7.06%	6.72%
Funds managed by insurer for funded gratuity plan	100.00%	100.00%

Sensitivity Analysis

Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
Projected Benefit Obligation on Current Assumptions	20.23	16.19
Delta Effect of +1% Change in Rate of Discounting	(1.46)	(1.23)
Delta Effect of -1% Change in Rate of Discounting	1.63	1.36
Delta Effect of +1% Change in Rate of Salary Increase	1.78	1.48
Delta Effect of -1% Change in Rate of Salary Increase	(1.52)	(1.27)
Delta Effect of +1% Change in Rate of Employee Turnover	(0.12)	(0.17)
Delta Effect of -1% Change in Rate of Employee Turnover	0.18	0.21

The sensitivity analysis have been determined based on reasonably possible changes of the respective assumptions occurring at the end of the reporting period, while holding all other assumptions constant.
The sensitivity analysis presented above may not be representative of the actual change in the Defined Benefit Obligation as it is unlikely that the change in assumptions would occur in isolation of one another as some of the assumptions may be correlated.
Furthermore, in presenting the above sensitivity analysis, the present value of the Defined Benefit Obligation has been calculated using the projected unit credit method at the end of the reporting period, which is the same method as applied in calculating the Defined Benefit Obligation as recognised in the balance sheet.
There was no change in the methods and assumptions used in preparing the sensitivity analysis from prior years.

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Expected Contribution Amount For Next Year (12 Months) is Rs. 2 as per current budget estimated by company.

The expected maturity analysis of undiscounted gratuity is as follows:

Projected Benefits Payable in future years from the date of reporting	For the year ended March 31, 2026	For the year ended March 31, 2025
1st Following Year	1.91	1.37
2nd Following Year	1.85	1.22
3rd Following Year	1.82	1.46
4th Following Year	1.86	1.50
5th Following Year	1.84	1.47
Sum of Years 6 to 10	8.28	6.55
Sum of Years 11 and above	23.33	18.68

33.2 Leave Encashment

Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
Projected Benefit obligation	11.76	12.38
Expense recognised in the Statement of P&L	3.31	7.13
Discount rate	6.89%	6.59%
Salary Escalation rate	7%	7%
Attrition rate		
	For service 4 years and below: 40%p.a For service 5 years and above: 10% p.a	For service 4 years and below: 35%p.a For service 5 years and above: 10% p.a
Mortality rate During the Employment	Indian Assured Lives Mortality (2012-14) Ultimate	Indian Assured Lives Mortality (2012-14) Ultimate

33.3 Defined Contribution Plans:

The Company has recognised the following amounts as an expense and included in the Employee Benefit Expenses.

Particulars	For the year ended March 31, 2026	For the year ended March 31, 2025
Contribution to provident fund	34.41	35.77
Contribution to employee state insurance scheme	6.88	7.99
Contribution to labour welfare fund	0.10	0.06
Total	**41.39**	**43.82**

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Note 35. Income taxes

Amounts recognised in statement of profit and loss

Particulars	Year ended March 31,2026	Year ended March 31,2025
Current tax		
(i) Current year	-	26.82
(ii) Earlier year	(2.91)	0.57
Deferred tax		
(i) Current year	7.68	(32.14)
(ii) Earlier year	-	-

Amounts recognised in Other Comprehensive Income

Particulars	Year ended March 31,2026			Year ended March 31,2025		
	Before tax	Tax expense	Net of tax	Before tax	Tax expense	Net of tax
Items that will not be reclassified to profit or loss						
Remeasurements of defined benefit liability (asset)	(0.29)	0.07	(0.22)	(0.26)	0.07	(0.20)

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Note 35. Income taxes

Reconciliation of effective tax rate:

Particulars	Year ended March 31,2026 (Rate)	Year ended March 31,2026 (Amount)Rs.	Year ended March 31,2026 (Amount)Rs.	Year ended March 31,2025 (Rate)	Year ended March 31,2025 (Amount)Rs.	Year ended March 31,2025 (Amount)Rs.
Profit before tax			26.07			15.64
Tax using the Bank's domestic tax rate	25.17%		6.56	25.17%		3.94
Tax effect of:						
Non-deductible		5.54	1.39		9.76	2.46
Changes in the Estimates Taxes to previous year		-	(2.91)		-	0.57
Deductible Income		-	-		(46.31)	(11.66)
Others		(1.09)	(0.27)		(0.22)	(0.06)
Total income tax expense reported in statement of Profit and Loss		**4.45**	**4.77**			**(4.75)**

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Note 36. Capital, Other Commitments and Contingent Liabilities at Balance Sheet date:

Particulars	As at March 31,2026	As at March March 31,2025
Contingent Liabilities and Commitments(to the extent not provided for)		
Claims against the company not acknowledged as debt	-	-
Guarantee excluding finance guarantee	-	-
Other money for which a company is contingently liable	-	-
Total	-	-
Commitments:		
Estimated amount of contracts remaining to be executed on capital account and not provided for	1.28	1.69
Other Commitments	-	-
Total	1.28	1.69

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Note 37. Earnings Per Share:

Basic and Diluted Earnings Per Share ["EPS"] computed in accordance with Indian Accounting Standard - 33 "Earnings per share".

Particulars		Year ended March 31,2026	Year ended March 31,2025
Face value of equity shares in ₹ fully paid up		668.44	668.44
BASIC			
Profit after tax as per Statement of Profit and Loss (Total operations)	A	21.30	20.40
Profit after tax (after minority)as per Statement of Profit and Loss from Continuing Operations	B	21.30	20.40
Weighted Average Number of Equity Shares Outstanding	C	66,84,37,352	66,84,37,352
Basic EPS (In ₹) (i) Total operations	**A/C**	**0.32**	**0.31**
(ii)Continuing operations	**B/C**	**0.32**	**0.31**
DILUTED			
Weighted Average Number of Equity Shares for computation of basic EPS		66,84,37,352	66,84,37,352
Add: Potential Equity Shares on Account conversion of Employees Stock Options.		1,26,18,809	1,10,49,888
Weighted Average Number of Equity shares for computation of diluted EPS.	D	68,10,56,161	67,94,87,240
Diluted EPS (In ₹) (i)Total operations	**A/D**	**0.31**	**0.30**
(ii)Continuing operations	**B/D**	**0.31**	**0.30**
Nominal value per share		10.00	10.00

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Note 38. Related Party Disclosures as per Indian Accounting Standard – 24 "Related Party Disclosure" for the year ended March 31, 2026

(a) Name of the related parties with whom transactions have been entered during the year and description of relationship:

Nature of Relationship	Name of the Related Party
Holding Company	IIFL Finance Limited
Subsidiary Company	-
Group company	IIFL Home Finance Limited IIFL Fintech Private Limited
Others	1.IIFL Capital Services Limited 2.Livlong Protection And Wellness Solutions Limited 3. 360 One Distribution Services Limited (Ernstwhile IIFL Wealth Distribution Services Limited)# 4. 360 One Wam Limited (Erstwhile IIFL Wealth Management Limited)# # The said companies have ceased to be a related party with effect from 11 July 2024."
Key Management Personnel	Mr. N. Venkatesh, Managing Director
	Mr. D. Shivaprakash, Whole time Director *(resigned w.e.f 01 Dec 2025)*
	Mr. Anantha Kumar T, Chief Financial Officer
	Mrs. Abhinaya V, Company Secretary *(appointed w.e.f 23 May 2025)*
Non Executive Director	Mr. Venkataraman Rajamani , Non Executive Director Mr. D. Shivaprakash, Non Executive Director *(change of designation from Whole Time Director to Non-Executive Director w.e.f 01 Dec 2025*) and upto 20th April, 2026
Independent Directors	Mr. Govinda Rajulu Chintala, Independent Director
	Mr. Nihar Niranjan Jambusaria - Independent Director
	Mr. Kalengada Mandanna Nanaiah, Independent Director
	Mrs. Sistla Uma Shanmukhi - Independent Director
Relative of the director	Mrs.Vidhya Anand
	Mrs. Anitha Shivanna
	Mrs.Prema Narayanswamy
	Mr. Tarun Anand

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Note 38. Related Party Disclosures as per Indian Accounting Standard – 24 "Related Party Disclosure" for the year ended March 31, 2026

(b) Disclosure of transactions and outstanding balances with related parties

Nature of Transaction @	FY 25-26	FY 24-25
Service Fee on Business Correspondents- Income		
IIFL Finance Limited	160.08	231.79
Referral Fees/ Marketing Support Income		
Livlong Protection And Wellness Solutions Limited	0.11	0.08
Assignment of Loans		
Direct Assignment Purchased - IIFL Finance Limited	829.68	-
Direct Assignment Sold - IIFL Finance Limited	42.18	-
Interest Expense		
Direct Assignment Sold - IIFL Finance Limited**	2.16	-
360 One Wam Limited (Erstwhile IIFL Wealth Management Limited)	-	0.01
Interest Income		
Inter Corporate Deposit Interest - IIFL Finance Limited	18.34	13.75
Direct Assignment Purchased - IIFL Finance Limited**	44.07	-
Dividend Paid		
IIFL Finance Limited	6.66	-
Narayanaswamy Venkatesh	0.02	-
Shivaprakash Deviah*	-	-
Anitha Shivanna*	-	-
Prema Narayanaswamy*	-	-
Tarun Anand*	-	-
Vidhya Anand*	-	-
Redemption of MLD		
360 One Wam Limited (Erstwhile IIFL Wealth Management Limited)	-	2.04
Brokerage Expense/Other Expense		
IIFL Capital Services Limited (Ernstwhile IIFL Securities Limited)	-	1.61
360 One Distribution Services Limited (Ernstwhile IIFL Wealth Distribution Services Limited)	-	0.11

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Note 38. Related Party Disclosures as per Indian Accounting Standard – 24 "Related Party Disclosure" for the year ended March 31, 2026

Nature of Transaction @	FY 25-26	FY 24-25
Reimbursement of Expenses		
IIFL Finance Limited	0.80	0.01
Inter Corporate Deposit/ Cash Credit Facility Given		
Inter Corporate Deposit Given to IIFL Finance Limited	1,500.00	735.00
Inter Corporate Deposit Repaid by IIFL Finance Limited	1,500.00	735.00
Inter Corporate Deposit Given to IIFL Capital Services Limited	100.00	-
Inter Corporate Deposit Repaid by IIFL Capital Services Limited	100.00	-
Rental Payment		
Vidhya Anand	0.09	-
Security Deposit Paid		
Vidhya Anand	0.07	-
Remuneration to Key Managerial Personnel		
Sitting Fees paid	0.56	0.39
Short term Employee benefit	7.22	5.18
Other Long Term Employee benefit	0.20	-
Others (Commission)	0.37	0.23
Outstanding Balance		
Sundry Receivable/(Payable)- IIFL Finance Limited (after TDS deduction)	9.78	(0.06)
Receivable from DA Purchased - IIFL Finance Limited**	308.17	-
Receivable/ (Payable) for DA Sold - IIFL Finance Limited**	32.85	-
Livlong Protection And Wellness Solutions Limited	-	0.02

*Amount is below the round off norm adopted by the company.
**Amount includes accrued interest
@ Excludes transactions of pass through in nature

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Note 39. Maturity Analysis of assets and liabilities as at March 31,2026

Particulars	March 31, 2026	Current	Non Current
ASSETS			
1 Financial Assets			
(a) Cash and cash equivalents	712.77	712.77	-
(b) Bank Balance other than (a) above	705.70	112.49	593.22
(c) Derivative financial instruments	-		-
(d) Receivables			-
Trade Receivables	27.06	27.06	-
(e) Loans	7,258.60	3,653.89	3,604.71
(f) Investments	842.81	378.55	464.25
(g) Other Financial assets	340.09	250.74	89.35
2 Non-financial Assets			-
(a) Current tax assets (Net)	44.12	44.12	-
(b) Deferred tax Assets (Net)	64.51	-	64.51
(c) Investment Property	-	-	-
(d) Property, Plant and Equipment	21.36	-	21.36
(e) Right to Use	7.36	-	7.36
(f) Capital work-in-progress	-	-	-
(g) Other Intangible assets	2.26	-	2.26
(h) Other non-financial assets	10.01	9.81	0.21
Total Assets	**10,036.65**	**5,189.41**	**4,847.24**
LIABILITIES AND EQUITY			
LIABILITIES			
1 Financial Liabilities			
(a) Derivative financial instruments		-	-
(b) Payables			
(I)Trade Payables			
(i) total outstanding dues of micro enterprises and small enterprises	0.33	0.33	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	19.63	19.63	-
(c) Debt Securities	2,107.71	522.99	1,584.72
(d) Borrowings (Other than Debt Securities)	4,876.73	3,273.95	1,602.77
(e) Unsecured/ Subordinated Liabilities	738.77	48.46	690.31
(f) Lease Liability	8.40	3.30	5.10
(g) Other financial liabilities	186.30	186.30	-

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Registered Office: 110/3, Lalbagh Main Road,Krishnappa Layout, Bengaluru, Karnataka- 560027
Notes forming part of Financial Statements for the year ended March 31, 2026
(All amounts are stated in crores unless otherwise stated)

Particulars	March 31, 2026	Current	Non Current
2 Non-Financial Liabilities		-	-
(a) Current tax liabilities (Net)	-	-	-
(b) Provisions	30.97	6.17	24.79
(c) Other non-financial liabilities	16.25	16.25	0.00
3 Equity			-
(a) Equity Share capital	668.44	-	668.44
(b) Other Equity	1,383.12	-	1,383.12
Total Liabilities and Equity	**10,036.65**	**4,077.39**	**5,959.26**

Maturity Analysis of assets and liabilities as at March 31,2025

Particulars	March 31, 2025	Current	Non Current
ASSETS			
1 Financial Assets			
(a) Cash and cash equivalents	658.65	658.65	-
(b) Bank Balance other than (a) above	658.96	178.30	480.66
(c) Derivative financial instruments	-	-	-
(d) Receivables		-	-
Trade Receivables	3.57	3.57	-
(e) Loans	6,839.96	4,574.90	2,265.06
(f) Investments	717.33	350.01	367.32
(g) Other Financial assets	167.42	141.62	25.80
2 Non-financial Assets			
(a) Current tax assets (Net)	56.39	56.39	-
(b) Deferred tax Assets (Net)	72.12	-	72.12
(c) Investment Property	0.04	-	0.04
(d) Property, Plant and Equipment	27.16	-	27.16
(e) Right to Use	9.53	-	9.53
(f) Capital work-in-progress	-	-	-
(g) Other Intangible assets	0.76	-	0.76
(h) Other non-financial assets	13.94	13.94	0.00
Total Assets	**9,225.83**	**5,977.37**	**3,248.46**

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Particulars	March 31, 2025	Current	Non Current
LIABILITIES AND EQUITY			
LIABILITIES			
1 Financial Liabilities			
(a) Derivative financial instruments	-	-	-
(b) Payables			
(I)Trade Payables			
(i) total outstanding dues of micro enterprises and small enterprises	-	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	30.25	30.25	-
(c) Debt Securities	1,179.52	366.32	813.20
(d) Borrowings (Other than Debt Securities)	5,258.10	3,725.97	1,532.13
(e) Unsecured/ Subordinated Liabilities	531.96	28.82	503.14
(f) Lease Liabilities	11.25	3.79	7.46
(g) Other financial liabilities	140.38	140.38	-
			-
2 Non-Financial Liabilities			-
(a) Current tax liabilities (Net)	-	-	-
(b) Provisions	26.00	5.63	20.37
(c) Other non-financial liabilities	14.45	14.45	-
			-
3 Equity			-
(a) Equity Share capital	668.44	-	668.44
(b) Other Equity	1,365.48	-	1,365.48
Total Liabilities and Equity	**9,225.83**	**4,315.61**	**4,910.23**

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Note 40. Financial Risk Management

Market Risk is the risk that the fair value or the future cash flows of a financial instrument will fluctuate because of changes in market factor. Such changes in the values of financial instruments may result from changes in the interest rates, credit, liquidity, and other market changes. The Company is exposed to two types of market risk as follows:

c) Interest rate risk exposure

The exposure of the Company's borrowing to interest rate changes at the end of the reporting period are as follows:

Particulars	31-03-2026	31-03-2025
Variable rate borrowings	3,065.16	3,373.48
Fixed Rate of Borrowings	4,690.41	3,608.43
Total	**7,755.57**	**6,981.91**

As at the end of the reporting period, the Company had the following variable rate borrowings outstanding:

Particulars	31-03-2026			31-03-2025		
	Weighted Average Interest Rate	Balance	% of total loans	Weighted Average Interest Rate	Balance	% of total loans
Bank Loans	10.30%	3,065.16	39.52%	10.58%	3,373.48	48.32%

Sensitivity

Profit or loss is sensitive to higher/lower interest expense from borrowings as a result of changes in interest rates. Other components of equity change as a result of an increase/decrease in the fair value of the cash flow hedges related to borrowings.

Particulars	Impact on profit after tax		Impact on other components of equity	
	31-03-2026	31-03-2025	31-03-2026	31-03-2025
Interest rates – increase by 30 basis points	6.88	13.20	Nil	Nil
Interest rates – decrease by 30 basis points	(6.88)	(13.20)	Nil	Nil

d) Price Risk Exposure

The Company's exposure to assets having price risk is as under

Particulars	Equity Shares (Other than Subsidiary)	Mutual Funds
Market Value as on 31.03.2026	-	-
Market Value as on 31.03.2025	0.05	50.05

To manage its price risk arising from investments in equity securities, the Company diversifies its portfolio. Diversification of the portfolio is done in accordance with the limits set by the Company.

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(All amounts are stated in crores unless otherwise stated)

Note 40. Financial Risk Management

Sensitivity

The table below summarises the impact of increases/decreases of the index on the Company's equity and profit for the period. The analysis is based on the assumption that the equity index had increased by 5% or decreased by 5% with all other variables held constant, and that all the Company's equity instruments moved in line with

Particulars	Impact on profit after tax		Impact on other components of equity	
	31-03-2026	31-03-2025	31-03-2026	31-03-2025
Increase by 5%	-	3.25	Nil	Nil
Decrease by 5%	-	(3.25)	Nil	Nil

e) Foreign Currency Risk Exposure

The Company is not exposed to foreign currency fluctuation risk.

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IIFL Samasta Finance Ltd. Bangalore

(All amounts are stated in crores unless otherwise stated)

Note 40. Financial Risk Management

a) Credit Risk

Credit Risk refers to the risk that a counterparty will default on its contractual obligations resulting in financial loss to the company. The company. has adopted a policy of only dealing with

creditworthy counterparties and obtaining sufficient collateral, where appropriate, as a means of mitigating the risk of financial loss from defaults. The exposure is continuously monitored.

Trade Receivables and Other financial assets

Credit risk with respect to trade receivables and other financial assets are extremely low. Trade receivables are primarily from other services provided, historically company has not suffered any defaults. Based on the credit assessment the historical trend of low default is expected to continue. Hence the Company has taken a provision of 0.02% on Trade Receivables and other financial assets except Insurance Receivable and FLDG balance.

Loans

The following table sets out information about credit quality of loan assets measured at amortised cost based on Number of Days past due information. The amount represents gross carrying amount.

Particulars	As at March 31,2026	As at March 31,2025
Gross Carrying value of loan Assets		
Stage-1 (Less than 30 Days)	7,241.38	6,683.55
Stage-2 (30-90 Days)	55.09	220.19
Stage-3 (More than 90 Days)	282.03	338.67
Total Gross Carrying value on Reporting Date^	**7,578.50**	**7,242.40**

^ Includes accrued interest

Credit Quality

Financial services business has a comprehensive framework for monitoring credit quality of its retail and other loans based on days past due monitoring. Repayment by individual customers and portfolio is tracked regularly and required steps for recovery is taken through follow ups and legal recourse.

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Note 40. Financial Risk Management

Inputs considered in the ECL model

In assessing the impairment of loans assets under Expected Credit Loss (ECL) Model, the loan assets have been segmented into three stages.
The three stages reflect the general pattern of credit deterioration of a financial instrument. The differences in accounting between stages relate to the recognition of expected credit losses and the calculation and presentation of interest revenue.
The company categorises loan assets into stages based on the Days Past Due status:
i) Stage 1: up to 30 Days Past Due
ii) Stage 2: 31-90 Days Past Due
iii) Stage 3: More than 90 Days Past Due

Definition of Default

The default definition used is consistent with the one used for regulatory purposes and is defined as 90 days past due (DPD) for any facility or tagging the facility as "impaired" for internal credit management purposes.

Estimation Technique

Exposure at default (EAD) is the maximum exposure as on the date of provision which includes both principal outstanding and interest. Interest is the total of interest outstanding and interest accrued but not due.Interest is not considered for stage 3 portfolio.

Loss given default (LGD) estimates the normalized loss which company incurs post customer default. It is computed through recovery observed in delinquent accounts over a period of time. It is always expressed as % of outstanding amount and not in count. LGD is common for all three stages and is based on loss in past portfolio.

Effective Interest rate (EIR) is the rate that discounts estimated future cash flows through the expected life of financial instrument.
Probability of default (PD) is the likelihood that customer will default on loan in time horizon. 12-month flow-rate model has been used to calculate historical Probability of Default rates. Macroeconomic factors have been used to derive forward looking default rates.

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Note 40. Financial Risk Management

Assessment of significant increase in credit risk

When determining whether the risk of default has increased significantly since initial recognition, the financial services business considers both quantitative and qualitative information and analysis based on the business historical experience, including forward-looking information. The financial services business considers reasonable and supportable information that is relevant and available without undue cost and effort.

The financial services business uses the number of days past due to classify a financial instrument in low credit risk category and to determine significant increase in credit risk in retail. As a backstop, the financial services business considers that a significant increase in credit risk occurs no later than when an asset is more than 30 days past due.

At initial recognition, allowance is required for expected credit losses ('ECL') resulting from default events that are possible within the next 12 months ('12-month ECL'). In the event of a significant increase in credit risk, allowance (or provision) is required for ECL resulting from all possible default events over the expected life of the financial instrument ('lifetime ECL').

Impairment loss

The expected credit loss allowance provision is determined as follows:

Particulars	Stage 1	Stage 2	Stage 3	Total
Gross Balance as at 31-03-2026	7,241.38	55.09	282.03	7,578.50
Expected Credit Loss*	50.35	8.72	197.90	256.97
Expected Credit Loss Rate	0.70%	15.83%	70.17%	3.39%
Net of Impairment Provision	**7,191.03**	**46.37**	**84.13**	**7,321.53**

Particulars	Stage 1	Stage 2	Stage 3	Total
Gross Balance as at 31-03-2025	6,683.55	220.19	338.67	7,242.40
Expected Credit Loss*	71.27	41.19	238.88	351.33
Expected Credit Loss Rate	1.07%	18.71%	70.53%	4.85%
Net of Impairment Provision	**6,612.28**	**179.00**	**99.79**	**6,891.07**

* includes provision on loan book and accrued interest

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(All amounts are stated in crores unless otherwise stated)

Note 40. Financial Risk Management

The following tables show reconciliations from the opening to the closing balance of the loss allowance by class of financial instrument.

Reconciliation of loss allowance	Financial Assets where loss allowance measured at 12-month ECL		Financial assets for which credit risk has increased significantly and credit not impaired		Financial assets for which credit risk has increased significantly and credit impaired		Total	
	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest
Opening ECL April 1,2025	**70.78**	**0.49**	**39.16**	**2.03**	**238.88**	-	**348.82**	**2.51**
Incremental loans disbursed in FY 25-26	41.68	0.66	8.21	0.44	180.01		229.91	1.10
Loans closed/written off during the year	(33.07)	(0.24)	(34.37)	(1.58)	(217.73)		(285.18)	(1.82)
Stage same in both years- change in provisioning	(25.79)	(0.15)	(0.09)	(0.25)	(2.36)		(28.24)	(0.40)
Movement of stages due to asset reclassification	(3.98)	(0.02)	(4.63)	(0.18)	(0.90)		(9.51)	(0.21)
Closing ECL March 31,2026	**49.62**	**0.74**	**8.27**	**0.45**	**197.90**	-	**255.80**	**1.17**

Reconciliation of loss allowance	Financial Assets where loss allowance measured at 12-month ECL		Financial assets for which credit risk has increased significantly and credit not impaired		Financial assets for which credit risk has increased significantly and credit impaired		Total	
	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest
Opening ECL April 1,2024	**115.63**	**0.86**	**16.36**	**0.75**	**152.84**	-	**284.83**	**1.61**
Incremental loans disbursed in FY 24-25	43.73	0.28	39.11	2.03	230.18		313.02	2.31
Loans closed/written off during the year	(29.29)	(0.20)	(15.55)	(0.73)	(141.27)		(186.11)	(0.94)
Stage same in both years- change in provisioning	(48.05)	(0.37)	(0.07)	(0.00)	(2.24)		(50.35)	(0.38)
Movement of stages due to asset reclassification	(11.25)	(0.08)	(0.69)	(0.03)	(0.64)		(12.58)	(0.11)
Closing ECL March 31,2025	**70.78**	**0.49**	**39.16**	**2.03**	**238.88**	-	**348.82**	**2.51**

The following tables show reconciliations from the opening to the closing balance of the exposure at default (EAD) (Principal & Interest) by class of financial instrument.

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Note 40. Financial Risk Management

Reconciliation of Exposure at default	Financial Assets where loss allowance measured at 12-month ECL		Financial assets for which credit risk has increased significantly and credit not impaired		Financial assets for which credit risk has increased significantly and credit impaired		Total	
	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest
Opening EAD 01-04-2025	**6,638.12**	**45.42**	**209.34**	**10.86**	**338.67**	**-**	**7,186.13**	**56.28**
Incremental loans disbursed in FY 25-26	5,994.14	94.28	51.90	2.78	256.53		6,302.57	97.06
Loans closed/written off during the year	(3,101.83)	(20.75)	(183.73)	(9.83)	(308.68)		(3,594.24)	(30.59)
Stage same in both years- change in provisioning	(2,022.10)	(9.03)	(0.45)	(0.02)	(3.21)		(2,025.76)	(9.05)
Movement of stages due to asset reclassification	(373.91)	(2.96)	(24.78)	(0.98)	(1.28)		(399.96)	(3.94)
Closing EAD 31-03-2026	**7,134.42**	**106.95**	**52.28**	**2.81**	**282.03**	**-**	**7,468.73**	**109.77**

Reconciliation of Exposure at default	Financial Assets where loss allowance measured at 12-month ECL		Financial assets for which credit risk has increased significantly and credit not impaired		Financial assets for which credit risk has increased significantly and credit impaired		Total	
	Principal	Interest	Principal	Interest	Principal	Interest	Principal	Interest
Opening EAD 01-04-2024	**9,444.81**	**69.92**	**78.68**	**3.60**	**185.21**	**-**	**9,708.70**	**73.52**
Incremental loans disbursed in FY 24-25	4,100.54	26.94	62.58	10.83	52.92		4,216.04	37.77
Loans closed/written off during the year	(2,392.13)	(16.55)	(74.79)	(3.42)	(171.90)		(2,638.82)	(19.97)
Stage same in both years- change in provisioning	(3,596.83)	(28.18)	(0.29)	(0.01)	(0.91)		(3,598.04)	(28.19)
Movement of stages due to asset reclassification	(918.26)	(6.70)	143.15	(0.15)	273.35		(501.76)	(6.85)
Closing EAD 31-03-2025	**6,638.12**	**45.42**	**209.34**	**10.86**	**338.67**	**-**	**7,186.12**	**56.28**

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(All amounts are stated in crores unless otherwise stated)

Note 40. Financial Risk Management

b) Liquidity risk

(i) Financing arrangements
The company had access to the following undrawn borrowing facilities at the end of the reporting period:

Particulars	As at March 31, 2026	As at March 31, 2025
Floating rate		
Expiring within one year	100.00	829.11
Expiring beyond one year	-	-
Total	**100.00**	**829.11**

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Note 40. Financial Risk Management

(ii) Maturities of financial liabilities

The tables below analyse the company's financial liabilities into relevant maturity groupings based on their contractual maturities for:

1. All non-derivative financial liabilities
2. Net and gross settled derivative financial instruments for which the contractual maturities are essential for an understanding of the timing of the cash flows.
3. The amounts disclosed in the table are the contractual undiscounted cash flows. Balances due within 12 months equal their carrying balances as the impact of discounting is not significant.

Contractual maturities of financial liabilities - 31-03-2026	Less than 3 months	3 to 6 months	6 months to 1 year	Between 1 and 5 years	More than 5 years
Non-derivatives					
Borrowings					
-Term Loans - Banks	425.90	480.40	783.80	1,125.01	-
-Term Loans - Others	188.92	138.96	332.71	278.54	-
-Commercial Paper	29.70	24.20	23.26	-	-
-NCD-Secured	136.67	33.75	259.46	1,435.89	-
-NCD-Unsecured	15.91	-	0.04	98.83	50.00
- Sub debt	26.16	21.86	0.44	480.31	210.00
-Cash Credit/Overdraft	-	-	-	-	-
-Securitization	367.07	306.58	249.61	199.23	-
Trade payables	19.96				
Other financial liabilities	186.30	-	-	-	-
Lease Liability	1.07	0.98	1.97	5.55	-
Total non-derivative liabilities	**1,397.66**	**1,006.73**	**1,651.29**	**3,623.36**	**260.00**
Derivative liabilities					
Embedded Derivative	-	-	-	-	-
Total derivative liabilities	-	-	-	-	-

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Note 40. Financial Risk Management

Contractual maturities of financial liabilities - 31-03-2025	Less than 3 months	3 to 6 months	6 months to 1 year	Between 1 and 5 years	More than 5 years
Non-derivatives					
Borrowings					
-Term Loans - Banks	664.38	667.64	857.96	870.35	-
-Term Loans - Others	246.69	225.58	352.99	539.15	-
-Commercial Paper	-	72.22	-	-	-
-NCD-Secured	36.07	20.67	219.06	770.25	-
-NCD-Unsecured	4.36	4.60	9.34	42.95	-
- Sub debt	21.88	6.94	-	253.78	249.36
-Cash Credit/Overdraft	-	-	-	-	-
-Secutization	139.10	197.34	374.30	122.63	-
Trade payables	30.25				
Other financial liabilities	108.57	-	31.81		
Lease Liability	0.94	0.96	1.89	7.46	-
Total non-derivative liabilities	**1,252.24**	**1,195.93**	**1,847.36**	**2,606.57**	**249.36**
Derivative liabilities					
Embedded Derivative	-	-	-	-	-
Total derivative liabilities	-	-	-	-	-

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Note 41. Corporate Social Responsibility

During the year, the Company incurred an aggregate amount of ₹5.54 Cr (P.Y. ₹ 5.83 Cr) towards corporate social responsibility in compliance of Section 135 of Companies Act 2013 read with relevant schedule and rules made thereunder. The details of CSR Spend are given below:

Particulars	Year ended March 31,2026	Year ended March 31,2025
(a) Gross amount required to be spent by the company during the year	5.54	5.83
(b) Excess/(Shortfall) amount spent in previous financial year carried forward	(0.56)	0.44
(c) Net amount required to be spent during the year (a-b)	6.10	5.39
(d) Amount spent during the year	6.10	
(i) Construction/acquisition of any asset	-	-
(ii) On purpose other than (i) above	6.10	4.83
(e) Excess/(Shortfall) at the end of the year (d-c)	-	(0.56)
(f) Total of previous year shortfall	0.56	
(g) Reason for shortfall	There is no shortfall as on reporting period	
(h) Nature of CSR activities,	The company implements CSR initiatives to promote rural healthcare through mobile medical units, enhance women's livelihoods via skill training and enterprise development, support environmental sustainability through solar lighting and water body restoration, improve livestock productivity through cattle health services, and contribute to education and disaster relief efforts.	
(i) Details of related party transactions	-	-
(j) Provision made during the year	-	0.56

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Note 41. Corporate Social Responsibility

Details of Ongoing Project

Opening Balance		Amount required to be spent during the year	Amount spent during the year		Closing Balance	
Within Company	In Separate CSR Unspent a/c		From Company's Bank A/c	From Separate CSR Unspent A/c	With Company	In Separate CSR Unspent a/c
-	0.56	6.10	5.54	0.56	-	-

Details of Unspent amount

(Rs in Crores)

Opening Balance	Amount deposited in Specified Fund of Sch. VII within 6 months	Amount required to be spent during the year	Amount spent during the year	Closing Balance
0.56	-	6.10	6.10	-

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Note 42. Additional Information

a) Asset Classification & Provisioning:
As per MCA press release no 11/10/2009 CL - V dated 18th Jan 2016, the company adopted Ind AS notified under Sec 133 of CA 2013, from 01st April 2018. Pursuant to which the company has made provision for loss as per ECL under Ind As 109, Financial Instruments. Consequently the provision for loss is not on the basis of the Prudential Norms of the Reserve Bank of India.

b) Disclosure Pursuant to RBI (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28th, 2025

i) Capital to risk Assets ratio (CRAR) (computed as per the method prescribed by RBI)

Particulars	As on 31.03.2026	As on 31.03.2025
	₹	₹
Tier I Capital	1,378.90	1,677.07
Tier II Capital	381.57	411.87
Total Capital Funds	**1,760.47**	**2,088.94**
Total Risk Weighted Assets	**6,633.20**	**6,451.19**
CRAR - Tier I Capital (%)	20.79%	26.00%
CRAR - Tier II Capital (%)	5.75%	6.38%
CRAR (%)	**26.54%**	**32.38%**

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ii) Exposure to Real Estate Sector (Direct & Indirect Exposure) – Nil (PY: Nil)

iii) Amount of Subordinated Debt raised as Tier II Capital – Rs. 210 (PY: Rs.NIL)

iv) Exposure to Capital Markets –Nil

v) Details of Single Borrower Limit (SGL)/Group Borrower Limit (GBL) exceeded by the NBFC

During the year ended March 31, 2026 and previous year ended March 31, 2025, the Company's credit exposures to single borrowers and group borrowers were within the limits prescribed under extant RBI guidelines.

vi) Ratings assigned during the year	As on 31.03.2026	As on 31.03.2025
a) MFI Grading	CRISIL M1C1	CRISIL M1C1
b) Bank loan rating	CRISIL AA-/ Stable	CRISIL AA-/ Stable
c) NCD rating-	IND AA/ Stable IVR AA/ Stable CRISIL AA-/ Stable ACUITE AA-/ Stable	IND AA/ Stable IVR AA/ Stable CRISIL AA-/ Stable ACUITE AA-/ Stable

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vi) Ratings assigned during the year	As on 31.03.2026	As on 31.03.2025
d) MLD rating	CRISIL PP-MLD AA-/ Stable	CRISIL PP-MLD AA-/ Stable
e) CP rating-	CRISIL A1+ ACUITE A1+	CRISIL A1+ ACUITE A1+

vii) **Maturity Pattern of Assets and Liabilities**

Maturity pattern of certain items of assets and liabilities as on March 31 2026

Particulars	Liabilities					Assets		
	Borrowings from Banks	Borrowings from NBFC/FI	NCD-Secured	NCD-Unsecured/commercial paper	Securitisation Liability	Advances (Loan portfolio outstanding)	FD with Banks (Free of Lien)	Investments
Up to one month	101.55	35.33	8.13	1.67	125.40	291.38	87.00	378.55
Over one month to 2 months	126.59	51.31	17.50	31.67	119.32	276.13	-	-
Over 2 months up to 3 months	200.17	98.33	91.93	1.67	118.11	311.28	-	-
Over 3 months up to 6 months	480.40	138.96	33.74	25.00	306.58	899.81	-	-
Over 6 months to 1 year	783.80	332.71	252.28	25.00	249.61	1,765.52	-	-
Over 1 year to 3 years	1,148.94	278.54	1,310.92	260.00	199.23	3,437.50	-	464.25
Over 3 years to 5 years	-	-	169.20	372.00	-	397.98	-	-
Over 5 years	-	-	-	260.00	-	89.12	-	-
Total	**2,841.45**	**935.19**	**1,883.69**	**977.00**	**1,118.24**	**7,468.73**	**87.00**	**842.81**

Maturity pattern of certain items of assets and liabilities as on March 31 2025

Particulars	Liabilities					Assets		
	Borrowings from Banks	Borrowings from NBFC/FI	NCD-Secured	Unsecured-NCD/Commercial Paper	Securitisation Liability	Advances (Loan portfolio outstanding)	FD with Banks (Free of Lien)	Investments
Up to one month	193.02	58.47	4.79	1.67	8.36	420.36	250.00	350.01
Over one month to 2 months	237.71	66.34	14.17	1.67	62.10	418.23	-	-
Over 2 months up to 3 months	245.60	121.88	4.79	1.67	65.26	389.51	-	-
Over 3 months up to 6 months	672.08	225.58	23.75	80.00	197.34	1,210.75	-	-
Over 6 months to 1 year	862.93	352.99	213.92	10.00	374.30	2,112.14	10.00	-
Over 1 year to 3 years	874.08	539.15	471.39	45.00	122.62	2,544.33	-	367.27
Over 3 years to 5 years	-	-	307.30	272.00	-	51.15	-	-
Over 5 years	-	-	-	250.00	-	39.65	-	0.05
Total	**3,085.41**	**1,364.41**	**1,040.11**	**662.00**	**829.98**	**7,186.13**	**260.00**	**717.33**

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IIFL Samasta Finance Ltd. Bangalore

IIFL Samasta Finance Limited
CIN: U65191KA1995PLC057884
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Notes forming part of Financial Statements for the year ended March 31, 2026
(All amounts are stated in crores unless otherwise stated)

Note 43. Disclosure Pursuant to RBI (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28th, 2025

Sl No.	Particulars	As at March 31, 2026		As at March 31, 2025	
		Amount Outstanding	Amount Overdue	Amount Outstanding	Amount Overdue
	LIABILITIES	(₹)	(₹)	(₹)	(₹)
1	**Loan and Advances availed by the NBFC inclusive of Interest accrued thereon but not paid:**				
A	Debentures	-	-	-	-
	- Secured	1,909.99	-	1,065.96	-
	- Unsecured	956.41	-	621.10	-
	(Other than falling the meaning of Public Deposits)	-	-	-	-
B	Deferred Credits	-	-	-	-
C	Term Loan	3,783.11	-	4,457.10	-
D	Securitisation	1,122.49	-	833.50	
E	Inter-corporate Loans & Borrowings	-	-	-	-
F	Commercial Paper	80.00	-	75.00	-
G	Public Deposits	-	-	-	-
H	Other Loans – Vehicle Loan	-	-	-	-
	Other Loans – Non Convertible Debentures	-	-	-	-

Sl No.	Particulars	Amount Outstanding	Amount Outstanding
		As at March 31, 2026	As at March 31, 2025
2	**Break-up of (1) (g) above (Outstanding public deposits inclusive of interest accrued thereon but not paid)**		
	(a) In the form of Unsecured debentures	-	-
	(b) In the form of partly secured debentures i.e. debentures where there is a shortfall in the value of security	-	-
	(c) Other Public Deposit	-	-
	Assets		
3	**Break-up of Loans & Advances including Bills Receivables [Other than those included in (4) below]**		
	(a) Secured	324.05	158.93
	(b) Covered by Government Guarantee	3,712.02	-
	(c) Unsecured	3,479.50	7,032.36
4	**Breakup of Leased and Stock on Hire and other Assets counting towards Asset Financing Activities**		
(i)	Lease assets including Lease rentals under sundry debtors:		
	(a) Finance Lease	-	-
	(b) Operating Lease	-	-
(ii)	Stock on Hire including Hire Charges under sundry debtors:		
	(a) Assets on Hire	-	-
	(b) Repossessed Assets	-	-
(iii)	Other Loans counting towards Asset Financing		
	(a) Loans where assets have been repossessed	-	-
	(b) Loans other than (a) above	-	-

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Note 43. Disclosure Pursuant to RBI (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28th, 2025

Sl No.	Particulars	Amount Outstanding As at March 31, 2026	Amount Outstanding As at March 31, 2025
5	**Break-up of Investments Current Investments**		
I	**Quoted:**		
(i)	Shares: (a) Equity	-	-
	(b) Preference	-	-
(ii)	Debentures and Bonds	-	-
(iii)	Units of Mutual Funds	-	50.05
(iv)	Government Securities	378.55	299.96
(v)	Others	-	-
II	**Unquoted:**		
(i)	Shares: (a) Equity	-	-
	(b) Preference	-	-
(ii)	Debentures and Bonds	-	-
(iii)	Units of Mutual Funds		
(iv)	Government Securities	-	-
(v)	Others	-	-
	Long term Investments		
I	**Quoted:**		
(i)	Shares: (a) Equity	-	-
	(b) Preference	-	-
(ii)	Debentures and Bonds	-	-
(iii)	Units of Mutual Funds	-	-
(iv)	Government Securities	-	-
(v)	Others		-
II	**Unquoted:**		
(i)	Shares: (a) Equity	-	0.05
	(b) Preference	-	-
(ii)	Debentures and Bonds	-	-
(iii)	Units of Mutual Funds	-	-
(iv)	Government Securities	-	-
(v)	Others	464.26	367.27

6. Borrower Group wise classification of Assets Financed as in (3) and (4) above

Sl No.	Particulars	As at 31st March 2026 Amount in (₹) (Gross of Provisions) Secured	Unsecured	Total
1	Related Parties			
	(a)Subsidiaries	-	-	-
	(b) Companies in the same group	-	-	-
	(c) Other Related Parties	-	-	-
2	Other than related parties	324.05	3,479.50	3,803.55
	Total	324.05	3,479.50	3,803.55

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Note 43. Disclosure Pursuant to RBI (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28th, 2025

Sl No.	Particulars	As at 31st March 2025		
		Amount in (₹) (Gross of Provisions)		
		Secured	Unsecured	Total
1	Related Parties			
	(a)Subsidiaries	-	-	-
	(b) Companies in the same group	-	-	-
	(c) Other Related Parties	-	-	-
2	Other than related parties	158.93	7,032.36	7,191.29
	Total	**158.93**	**7,032.36**	**7,191.29**

7. Investor Group-wise classification of all investments (Current and Long Term) in Share and Securities (both Quoted and Unquoted) as at 31.03.2026

Sl No.	Category	Market Value / Breakup value or Fair Value or Net Assets Value	Book Value (₹)
1	Related Parties		
	(a)Subsidiaries	-	-
	(b) Companies in the same group	-	-
	(c) Other Related Parties	-	-
2	Other than related parties	842.81	842.81
	Total	842.81	842.81

Investor Group-wise classification of all investments (Current and Long Term) in Share and Securities (both Quoted and Unquoted) as at 31.03.2025

Sl No.	Category	Market Value / Breakup value or Fair Value or Net Assets Value	Book Value (₹)
1	Related Parties		
	(a)Subsidiaries	-	-
	(b) Companies in the same group	-	-
	(c) Other Related Parties	-	-
2	Other than related parties	717.33	717.33
	Total	717.33	717.33

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Note 43. Disclosure Pursuant to RBI (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28th, 2025

8. Other Information (Rs in Crores)

Particulars		As on March 31, 2026	As on March 31, 2025
		Amount	Amount
(i)	Gross Non - Performing Assets		
	(a) Related Parties	-	-
	(b) Other than Related Parties	282.03	338.67
(ii)	Net Non - Performing Assets		
	(a) Related Parties	-	-
	(b) Other than Related Parties	84.13	99.79
(iii)	Assets acquired in Satisfaction of Debt	-	-

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IIFL Samasta Finance Ltd. Bangalore

Note 44. Additional Information -Others

44.1 **Unsecured advances:**
The Company has not given any Loans and advances against intangible securities during the year (PY:Nil)

44.2 **Penalty imposed by RBI and other regulators:**
There are no penalty imposed by the RBI and other Regulators during the financial year ended 31, March 2026

44.3 **Drawdown from reserves:**
There has been no drawdown from reserves during the year ended March 31, 2026 (PY: Nil)

44.4 **Overseas assets:**
The Company does not have any subsidiary / Joint venture abroad.(PY:Nil)

44.5 **Loan against security of gold:**
The Company has not disbursed any loan against security of gold during the year ended March 31, 2026 (PY: Nil)

44.6 **Intra group exposures:**
The Company has not given advances to Group companies during the year other than Inter Corporate Deposit for the financial year ended March 31,2026. (Refer Note 38)

44.7 **Unhedged foreign currency exposure:**
The Company has no unhedged foreign currency exposure as on March 31, 2026 (PY: Nil)

44.8 **Divergence in Asset classification and provisioning:**
There is no Divergence assessed by Reserve Bank of India.

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IIFL Samasta Finance Ltd. Bangalore

(All amounts are stated in crores unless otherwise stated)

44.9 **Provisions and Contigencies**

Particulars	As at March 31,2026	As at March 31,2025
Impairment of financial instruments		
- Provision for Stage 1 & 2	59.07	112.45
- Provision for Stage 3	197.90	238.88
Provision for income tax	-	40.59
Provision for gratuity	19.21	13.62
Provision for leave encashment and availment	11.76	12.38
Total	**287.94**	**417.92**

44.10 **Concentration of advances, exposures and NPAs**

Particulars	As at March 31,2026	As at March 31,2025
Concentration of advances		
Total advances to twenty largest borrowers	4.97	4.47
% of advances to twenty largest borrower to total advances	0.07%	0.06%
Concentration of exposures		
Total exposures to twenty largest borrowers/customers	4.97	4.47
% of exposure to twenty largest borrower to total exposure	0.07%	0.06%
Concentration of NPA's		
Total exposure to top 4 NPA accounts	0.60	0.28

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44.11 **Details of resolution plans implemented under the resolution Framework for Covid-19 related stress as per RBI circular dated August 6, 2020 (Resolution Framework 1.0) and May 05, 2021 (Resolution Framework 2.0) as at March 31, 2026:**

Reporting as on March 31, 2026

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at Sep 30,2025	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year*	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at March 31,2026*
Personal Loans	0.02	0.02	-	0.01	-
Corporate persons					
Of which MSMEs					
Others					
Total	**0.02**	**0.02**	**0.00**	**0.01**	**0.00**

* Rounded off as per company norms

As at March 31, 2025

Type of borrower	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at Sep 30,2024	Of (A), aggregate debt that slipped into NPA during the half-year	Of (A) amount written off during the half-year	Of (A) amount paid by the borrowers during the half-year	Exposure to accounts classified as Standard consequent to implementation of resolution plan – Position as at March 31,2026
Personal Loans	0.21	0.04	0.01	0.10	0.06
Corporate persons					
Of which MSMEs					
Others					
Total	**0.21**	**0.04**	**0.01**	**0.10**	**0.06**

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Note 45. Securitization / Assignment of Loans

During the year the Company has sold loans through direct Securitization / assignments. The information on direct assignment activity of the Company as an Originator / Assignor is as shown below:

Particulars	Year ended March 31 2026 (₹.)	Year ended March 31 2025 (₹.)
Total number of loans securitized / assigned		
a.Through Direct assignment	694495 No.s	565194 No.s
b. Through Pass through Certificates	370692 No.s	338400 No.s
Total	**1065187 No.s**	**903594 No.s**
Total book value of loans securitized / assigned		
a.Through Direct assignment	2,604.01	2,086.83
b. Through Pass through Certificates	1,691.59	1,236.98
Total	**4,295.59**	**3,323.81**
Sale consideration received for loans securitized / assigned		
a.Through Direct assignment	2,326.23	1,878.15
b. Through Pass through Certificates	1,526.69	1,117.99
Total	**3,852.93**	**2,996.14**
MFI Loans Subordinated as Credit Enhancement on Assets Derecognised		
a.Through Direct assignment	-	-
b. Through Pass through Certificates	-	-
Total		
Balance of loans assigned / securitized as at the balance sheet date		
a.Through Direct assignment	1,882.13	1,452.37
b. Through Pass through Certificates	1,290.93	947.49
Total	**3,173.06**	**2,399.86**
Cash collateral provided and outstanding as at the balance sheet date		
a.Through Direct assignment	-	-
b. Through Pass through Certificates	193.23	77.62
Total	**193.23**	**77.62**

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IIFL Samasta Finance Ltd. Bangalore

Disclosure Pursuant to RBI (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated Novemeber 28th, 2025

Sl No.	Particulars	For the year ended 31,2026 (₹)	For the year ended 31,2025 (₹)
1	No. of SPVs sponsored by the NBFC for Securitization transactions		
	a.Through Direct assignment	13.00	12.00
	b. Through Pass through Certificates	13.00	11.00
	Total	**26.00**	**23.00**
2	Total amount of securitized assets as per the books of the SPVs sponsored by the Company		
	a.Through Direct assignment	2,604.01	2,086.83
	b. Through Pass through Certificates	1,691.59	1,236.98
	Total	**4,295.59**	**3,323.81**
3	Total amount of exposures retained by the Company to comply with MRR as on the date of balance sheet	-	-
	i) Off-Balance Sheet exposures		
	a) First Loss	-	-
	b) Others	-	-
	ii) On-Balance Sheet exposures		
	a) First Loss (in the form of Fixed Deposit)	193.23	77.62
	b) Others Equity Tranche	2.72	2.72
4	Amount of exposures to securitization transactions other than MRR		

Sl No.	Particulars	For the year ended 31,2026 (₹)	For the year ended 31,2025 (₹)
	i) Off-Balance Sheet exposures	-	-
	a) Exposure to own securitization		
	First Loss	-	-
	Others	-	-
	b) Exposure to third party securitization transaction		
	First Loss	-	-
	Others	-	-
	ii) On-Balance Sheet exposures		
	a) Exposure to own securitization		
	First Loss	-	-
	Others	-	-
	b) Exposure to third party securitization transaction		
	First Loss	-	-
	Others	237.19	116.40

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Note 45a. Acquisition of Loans through Direct Assignment

During the year the Company has acquired loans through direct assignments. The information on direct assignment activity of the Company as an Originator / Assignor is as shown below:

Particulars	Year ended March 31 2026 (₹.)	Year ended March 31 2025 (₹.)
Total number of loans acquired		
a.Through Direct assignment	230503 No.s	-
b. Through Pass through Certificates	-	-
Total	**230503 No.s**	-
Total book value of loans acquired		
a.Through Direct assignment	829.68	-
b. Through Pass through Certificates	-	-
Total	**829.68**	**-**
Purchase consideration for loans acquired		
a.Through Direct assignment	829.68	-
b. Through Pass through Certificates	-	-
Total	**829.68**	-
Balance of loans acquired as at the balance sheet date		
a.Through Direct assignment	231.69	-
b. Through Pass through Certificates	-	-
Total	**231.69**	-

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Note 46. Disclosure Pursuant to RBI (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28th, 2025

Asset Classification as per RBI Norms for the year ended 31st March 2026

MFI loan book

Asset Classification as per RBI Norms	Asset Classification as per IND AS 109	Gross Carrying Amount as per IND AS 109	Loss Allowances (Provisions) as required under IND AS 109@	Net Carrying Amount	Provisions required as per IRACP Norms	Difference between IND AS 109 provisions & IRACP Norms
1	2	3	4	5	6	7= 4-6
Performing Assets						
Standard	Stage 1	5,891.80	40.97	5,850.83	23.57	17.41
	Stage 2	41.01	6.49	34.52	0.16	6.33
Subtotal		**5,932.82**	**47.46**	**5,885.35**	**23.73**	**23.73**
Non Performing Assets (NPA)						
Substandard	Stage 3	210.55	147.74	62.81	84.89	62.85
Doubtful- upto 1 Year	Stage 3	13.11	9.20	3.91	12.46	(3.26)
1 to 3 Years	Stage 3	5.68	3.99	1.70	5.67	(1.68)
More than 3 Years	Stage 3	0.08	0.06	0.02	0.08	(0.02)
Subtotal for Doubtful		**229.42**	**160.98**	**68.44**	**103.09**	**57.88**
Loss	Stage 3	-	-	-	-	-
Subtotal for NPA						
Other Items such as guarantees,L	Stage 1	-	-	-	-	-
	Stage 2	-	-	-	-	-
	Stage 3	-	-	-	-	-
Subtotal		-	-	-	-	-
Total	**Stage 1**	**5,891.80**	**40.97**	**5,850.83**	**23.57**	**17.41**
	Stage 2	**41.01**	**6.49**	**34.52**	**0.16**	**6.33**
	Stage 3	**229.42**	**160.98**	**68.44**	**103.09**	**57.88**
	Total	**6,162.23**	**208.44**	**5,953.79**	**126.82**	**81.61**

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Non - MFI loan book

Asset Classification as per RBI Norms	Asset Classification as per IND AS 109	Gross Carrying Amount as per IND AS 109	Loss Allowances (Provisions) as required under IND AS 109	Net Carrying Amount	Provisions required as per IRACP Norms	Difference between IND AS 109 provisions & IRACP Norms
1	2	3	4	5	6	7= 4-6
Performing Assets						
Standard	Stage 1	1,242.62	8.65	1,233.97	4.97	3.68
	Stage 2	11.27	1.78	9.49	0.05	1.74
Subtotal		**1,253.89**	**10.43**	**1,243.46**	**5.02**	**5.42**
Non Performing Assets (NPA)						
Substandard	Stage 3	49.21	34.53	14.68	15.30	19.24
Doubtful- upto 1 Year	Stage 3	2.99	2.10	0.89	2.84	(0.74)
1 to 3 Years	Stage 3	0.41	0.29	0.12	0.40	(0.11)
More than 3 Years	Stage 3	0.00	0.00	0.00	0.00	(0.00)
Subtotal for Doubtful		**52.61**	**36.92**	**15.69**	**18.53**	**18.39**
Loss	Stage 3	-	-	-	-	-
Subtotal for NPA						
Other Items such as guarantees,L	Stage 1	-	-	-	-	-
	Stage 2	-	-	-	-	-
	Stage 3	-	-	-	-	-
Subtotal		-	-	-	-	-
Total	**Stage 1**	**1,242.62**	**8.65**	**1,233.97**	**4.97**	**3.68**
	Stage 2	**11.27**	**1.78**	**9.49**	**0.05**	**1.74**
	Stage 3	**52.61**	**36.92**	**15.69**	**18.53**	**18.39**
	Total	**1,306.50**	**47.35**	**1,259.16**	**23.55**	**23.81**

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Asset Classification as per RBI Norms for the year ended 31st March 2025						
MFI loan book						
Asset Classification as per RBI Norms	**Asset Classification as per IND AS 109**	**Gross Carrying Amount as per IND AS 109**	**Loss Allowances (Provisions) as required under IND AS 109**	**Net Carrying Amount**	**Provisions required as per IRACP Norms**	**Difference between IND AS 109 provisions & IRACP Norms**
1	2	3	4	5	6	7= 4-6
Performing Assets						
Standard	Stage 1	6,300.21	67.18	6,233.03	25.20	41.98
	Stage 2	192.97	36.10	156.87	0.77	35.32
Subtotal		**6,493.18**	**103.28**	**6,389.91**	**25.97**	**77.30**
Non Performing Assets (NPA)						
Substandard	Stage 3	318.13	224.39	93.74	68.51	155.89
Doubtful- upto 1 Year	Stage 3	8.11	5.72	2.39	1.75	3.98
1 to 3 Years	Stage 3	2.53	1.78	0.74	0.54	1.24
More than 3 Years	Stage 3	0.20	0.14	0.06	0.04	0.10
Subtotal for Doubtful		**328.97**	**232.04**	**96.94**	**70.84**	**161.20**
Loss	Stage 3	-	-	-	-	-
Subtotal for NPA						
Other Items such as guarantees,l	Stage 1	-	-	-	-	-
	Stage 2	-	-	-	-	-
	Stage 3	-	-	-	-	-
Subtotal		-	-	-	-	-
Total	**Stage 1**	**6,300.21**	**67.18**	**6,233.03**	**25.20**	**41.98**
	Stage 2	**192.97**	**36.10**	**156.87**	**0.77**	**35.32**
	Stage 3	**328.97**	**232.04**	**96.94**	**70.84**	**161.20**
	Total	**6,822.15**	**335.31**	**6,486.84**	**96.81**	**238.50**

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IIFL Samasta Finance Ltd. Bangalore

IIFL Samasta Finance Limited
CIN: U65191KA1995PLC057884
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Non - MFI loan book

Asset Classification as per RBI Norms	Asset Classification as per IND AS 109	Gross Carrying Amount as per IND AS 109	Loss Allowances (Provisions) as required under IND AS 109	Net Carrying Amount	Provisions required as per IRACP Norms	Difference between IND AS 109 provisions & IRACP Norms
1	2	3	4	5	6	7= 4-6
Performing Assets						
Standard	Stage 1	337.91	3.60	334.30	1.35	2.25
	Stage 2	16.37	3.06	13.31	0.07	3.00
Subtotal		**354.28**	**6.67**	**347.61**	**1.42**	**5.25**
Non Performing Assets (NPA)						
Substandard	Stage 3	9.05	6.39	2.67	1.95	4.44
Doubtful- upto 1 Year	Stage 3	0.63	0.45	0.19	0.14	0.31
1 to 3 Years	Stage 3	0.01	0.01	0.00	0.00	0.01
More than 3 Years	Stage 3	0.00	0.00	0.00	0.00	0.00
Subtotal for Doubtful		**9.70**	**6.84**	**2.86**	**2.09**	**4.75**
Loss	Stage 3	-	-	-	-	-
Subtotal for NPA						
Other Items such as guarantees,l	Stage 1	-	-	-	-	-
	Stage 2	-	-	-	-	-
	Stage 3	-	-	-	-	-
Subtotal		-	-	-	-	-
Total	**Stage 1**	**337.91**	**3.60**	**334.30**	**1.35**	**2.25**
	Stage 2	**16.37**	**3.06**	**13.31**	**0.07**	**3.00**
	Stage 3	**9.70**	**6.84**	**2.86**	**2.09**	**4.75**
	Total	**363.98**	**13.51**	**350.47**	**3.51**	**10.00**

@ Excluding loss allowance of accrued interest.

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Note 47. Disclosure Pursuant to RBI (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28th, 2025

(i) Funding concentration based on significant counterparty (both deposits and borrowings):

As at March 31, 2026

Number of Significant Counterparties	Amount	% of Total Deposits	% of Total Liabilities
32	6,507.51	Not Applicable	81.50%

As at March 31, 2025

Number of Significant Counterparties	Amount	% of Total Deposits	"% of Total Liabilities"
36	6,007.68	Not Applicable	83.53%

(ii) Top 20 large deposits (amount in lakhs and % of total deposits) - Not applicable

(iii) Top 10 borrowings

Particulars	As at March 31, 2026		As at March 31, 2025	
	Amount	% of total Borrowings	Amount	% of total Borrowings
Top 10 Borrowings	3,731.37	48.11%	3,182.96	45.59%

(iv) Funding concentration based on significant instrument / product

Name of the instrument/product	As at March 31, 2026		As at March 31, 2025	
	Amount	% of total Liabilities	Amount	% of total Liabilities
Borrowings (other than debt securities)	3,776.64	47.30%	4,449.82	61.87%
Debt securities	2,128.69	26.66%	1,180.11	16.41%
Subordinated liabilities	732.00	9.17%	522.00	7.26%
Securitisation	1,118.24	14.00%	829.98	11.54%

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(All amounts are stated in crores unless otherwise stated)

Notes: A "significant instrument/product" is defined as a single instrument/product of group of similar instruments/products which in aggregate amount to more than 1% of the NBFC-NDSI's, NBFC-Ds total liabilities and 10% for other non-deposit taking NBFCs.

Total Liabilities has been computed as Total Assets less Equity share capital less Reserve & Surplus and computed basis extant regulatory ALM guidelines

(v) Stock Ratio

Particulars	As at March 31, 2026	As at March 31, 2025
Commercial papers as a % of total liabilities	1.00%	1.04%
Commercial papers as a % of total assets	0.80%	0.81%
Non-convertible debentures (original maturity of less than one year) as a % of total liabilities	0.00%	0.00%
Non-convertible debentures (original maturity of less than one year) as a % of total assets	0.00%	0.00%
Other short-term liabilities as a % of total liabilities	50.06%	58.75%
Other short-term liabilities as a % of total assets	39.83%	45.80%

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(vi) Institutional set-up for Liquidity Risk Management

The Board of Directors of the Company has an overall responsibility and oversight for the management of all the risks, including liquidity risk, to which the Company is exposed to in the course of conducting its business. The Board approves the governance structure, policies, strategy and the risk limits for the management of liquidity risk. The Board of Directors approves the constitution of the Risk Management Committee (RMC) for the effective supervision, evaluation, monitoring and review of various aspects and types of risks, including liquidity risk, faced by the Company. The meetings of RMC are held at quarterly interval. Further, the Board of Directors also approves constitution of Asset Liability Committee (ALCO), which functions as the strategic decision making body for the asset-liability management of the Company from risk-return perspective and within the risk appetite and guard-rails approved by the Board. The main objective of ALCO is to assist the Board and RMC in effective discharge of the responsibilities of asset liability management, market risk management, liquidity and interest rate risk management and also to ensure adherence to risk tolerance/limits set up by the Board. ALCO provides guidance and directions in terms of interest rate, liquidity, funding sources, and investment of surplus funds. ALCO meetings are held once in a month or more frequently as warranted from time to time. The minutes of ALCO meetings are placed before the RMC and the Board of Directors in its next meeting for its perusal/ approval/ ratification.

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Note 48. Disclosure Pursuant to RBI (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28th, 2025

Particulars	Q1 FY 25-26		Q2 FY 25-26		Q3 FY 25-26		Q4 FY 25-26	
	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets								
Cash and bank balances	19.99	19.99	23.91	23.91	16.70	16.70	30.27	30.27
Investment in Govt. Securities	317.31	317.31	305.15	305.15	361.59	361.59	365.76	365.76
Common Equity Shares not issued by a bank/financial institution	-	-	0.08	0.04	0.07	0.04	-	-
Total	**337.30**	**337.30**	**329.14**	**329.10**	**378.36**	**378.33**	**396.03**	**396.03**
Cash Outflows								
Unsecured wholesale funding	12.64	14.54	28.66	32.96	9.58	11.02	12.44	14.30
Secured wholesale funding	619.94	712.93	568.12	653.34	640.60	736.69	548.26	630.50
Additional requirements, of which								
Outflows related to derivative exposures and other collateral requirements	-	-	-	-	-	-	-	-
Outflows related to loss of funding of debt products	-	-	-	-	-	-	-	-
Credit and liquidity facilities	-	-	-	-	-	-	-	-
Other contractual funding obligations	33.70	38.76	133.13	153.09	82.76	95.17	45.74	52.60
Other contingent funding obligations								
Total	**666.28**	**766.23**	**729.90**	**839.39**	**732.94**	**842.88**	**606.44**	**697.40**
Cash Inflows								
Secured lending	1,245.99	934.49	1,456.42	1,092.32	1,265.80	949.35	1,257.78	943.34
Inflows from fully performing exposures	574.46	430.85	357.74	268.30	159.48	119.61	1,032.59	774.44
Other cash inflows								
Total	**1,820.45**	**1,365.34**	**1,814.16**	**1,360.62**	**1,425.28**	**1,068.96**	**2,290.37**	**1,717.78**

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Note 48. Disclosure Pursuant to RBI (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28th, 2025

Particulars	Q1 FY 24-25		Q2 FY 24-25		Q3 FY 24-25		Q4 FY 24-25	
	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)	Total Unweighted Value (average)	Total Weighted Value (average)
High Quality Liquid Assets								
Cash and bank balances	45.89	45.89	29.56	29.56	22.22	22.22	42.21	42.21
Investment in Govt. Securities	469.39	469.39	540.53	540.53	479.22	479.22	373.51	373.51
Common Equity Shares not issued by a bank/financial institution	-	-	-	-	0.47	0.24	-	-
Total	**515.28**	**515.28**	**570.09**	**570.09**	**501.91**	**501.67**	**415.72**	**415.72**
Cash Outflows								
Unsecured wholesale funding	113.06	130.02	30.93	35.57	16.63	19.12	22.09	25.41
Secured wholesale funding	836.09	961.51	789.51	907.94	768.77	884.08	701.20	806.38
Additional requirements, of which								
Outflows related to derivative exposures and other collateral requirements							-	-
Outflows related to loss of funding of debt products							-	-
Credit and liquidity facilities							-	-
Other contractual funding obligations	75.15	86.42	123.82	142.39	34.90	40.13	39.68	45.64
Other contingent funding obligations	-	-	-	-	-	-	-	-
Total	**1,024.30**	**1,177.94**	**944.26**	**1,085.90**	**820.30**	**943.34**	**762.98**	**877.43**
Cash Inflows								
Secured lending	-	-	-	-	-	-	-	-
Inflows from fully performing exposures	1,196.40	897.30	1,195.95	896.96	1,435.44	1,076.58	1,271.04	953.28
Other cash inflows	286.44	214.83	410.88	308.16	618.34	463.75	555.26	416.45
Total	**1,482.84**	**1,112.13**	**1,606.83**	**1,205.12**	**2,053.78**	**1,540.34**	**1,826.31**	**1,369.73**

(All amounts are stated in crores unless otherwise stated)

Note 48. Disclosure Pursuant to RBI (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28th, 2025

Liquidity coverage ratio

Particulars	Q1 FY 25-26	Q2 FY 25-26	Q3 FY 25-26	Q4 FY 25-26
Total high quality liquid assets (a)	337.30	329.10	378.33	396.03
Total net cash outflows (b) (Refer, note below)	191.56	209.85	210.72	174.35
Liquidity coverage ratio (a)/(b)	176.08%	156.83%	179.54%	227.15%

Note Total net cash outflows over the next 30 days = Stressed Outflows - Minimum of (Stressed Inflows; 75% of Stressed Outflows).

Liquidity coverage ratio

Particulars	Q1 FY 24-25	Q2 FY 24-25	Q3 FY 24-25	Q4 FY 24-25
Total high quality liquid assets (a)	515.28	570.09	501.67	415.72
Total net cash outflows (b) (Refer, note below)	294.49	271.48	235.84	219.36
Liquidity coverage ratio (a)/(b)	174.98%	210.00%	212.72%	189.52%

Note Total net cash outflows over the next 30 days = Stressed Outflows - Minimum of (Stressed Inflows; 75% of Stressed Outflows).

Qualitative disclosures

The Reserve Bank of India has prescribed monitoring of sufficiency of NBFC's liquid assets pursuant to RBI/2019-20/88 DOR.NBFC (PD) CC. No.102/03.10.001/2019-20 dated 04 November 2019. The Liquidity Coverage Ratio (LCR) is aimed at measuring and promoting short-term resilience of NBFCs to potential liquidity disruptions by ensuring maintenance of sufficient high quality liquid assets (HQLAs) to survive an acute stress scenario lasting for 30 days.

The ratio comprises of high quality liquid assets (HQLAs) as numerator and net cash outflows in 30 days as denominator. Cash outflows are calculated by multiplying the outstanding balances of various categories or types of liabilities by 1.15 times and cash inflows are calculated by multiplying the outstanding balances of various categories of contractual receivables by 0.75 times.
The weighted cash outflows are primarily driven by secured and unsecured from banks, financial institutions , non-convertible debentures and securitization/direct assignment transactions. The weighted cash inflows are primarily driven by unsecured micro loans and secured loans to MSME and individuals.
The Company has implemented the LCR framework and has consistently maintained LCR well above the regulatory threshold.

For the quarter ending 31 March 2026, the average Liquidity Coverage Ratio (LCR) was 227.15%, surpassing the regulatory minimum of 100.00%.

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Note 49. Disclosure Pursuant to RBI (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28th, 2025:
Related Party Disclosure

Related Party	Parent (as per ownership or control)		Subsidiaries		Associates/Joint Ventures		Key Management Personnel		Relatives of Key Management Personnel		Others^		Total	
	FY 2025-26	FY 2024-25	FY 2025-26	FY 2024-25	FY 2025-26	FY 2024-25	FY 2025-26	FY 2024-25	FY 2025-26	FY 2024-25	FY 2025-26	FY 2024-25	FY 2025-26	FY 2024-25
Borrowings	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Placement of Deposits	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Advances	1,500.00	735.00	-	-	-	-	-	-	-	-	100.00	-	**1,600.00**	**735.00**
Investments	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Issue of Share Capital (including Securities Premium)	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Purchase of Fixed/Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sale of Fixed/Other Assets	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Interest Paid on Direct Assignment Sold	2.16	-	-	-	-	-	-	-	-	-	-	0.01	**2.16**	**0.01**
Interest Received-Inter Corporate Deposit Interest#	18.34	13.75	-	-	-	-	-	-	-	-	-	-	**18.34**	**13.75**
Interest Direct Assignment Purchased Others	44.07	-	-	-	-	-	-	-	-	-	-	-	**44.07**	-
Service fee on business# correspondence Income	160.08	231.79	-	-	-	-	-	-	-	-	-	-	**160.08**	**231.79**
Dividend Paid#	6.66	-	-	-	-	-	0.02	-	-	-	-	-	**6.68**	-
Remuneration to KMP	-	-	-	-	-	-	7.42	5.18	-	-	-	-	**7.42**	**5.18**
Sitting fees paid	-	-	-	-	-	-	0.56	0.39	-	-	-	-	**0.56**	**0.39**
Others	0.80	0.01	-	-	-	-	0.37	0.23	0.16	-	0.11	3.84	**1.44**	**4.07**
Assignment Purchased	829.68												**829.68**	-
Assignment Sold	42.18												**42.18**	-
Maximum Amt Outstanding during the year.	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Sundry Payable	-	0.06	-	-	-	-	-	-	-	-	-	0.02	-	**0.08**
Sundy Receivable	9.78	-	-	-	-	-	-	-	-	-	-	-	**9.78**	-
Receivable from DA Purchased	308.17	-	-	-	-	-	-	-	-	-	-	-	**308.17**	-
Receivable/ (Payable) for DA Sold	32.85	-	-	-	-	-	-	-	-	-	-	-	**32.85**	-

The amount is below the round off norm adopted by the company

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Note 50. Disclosure Pursuant to RBI (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28th, 2025:

Sectoral Exposure

Sectors	FY 2025-26			FY 2024-25		
	Total Exposure (includes on balance sheet and off balance sheet exposure)	Gross NPA	Percentage of Gross NPA to Total Exposure in that sector	Total Exposure (includes on balance sheet and off balance sheet exposure)	Gross NPA	Percentage of Gross NPA to Total Exposure in that sector
1. Agriculture & Allied Activities	5,976.78	209.49	3.51%	5,462.04	239.71	4.39%
2. Industry	-	-	-	-	-	-
3. Services						
(i) Other services (Micro activities and Essential Services)	1,162.39	65.45	5.63%	1,509.58	92.61	6.13%
Total of services	**1,162.39**	**65.45**	**5.63%**	**1,509.58**	**92.61**	**6.13%**
4. Personal loans						
(i) Vehicle Loan	6.41	1.10	17.18%	6.65	0.01	0.17%
(ii) Product Loan	2.23	0.90	40.49%	50.46	5.82	11.54%
Total of Personal Loans	**8.64**	**2.01**	**23.21%**	**57.11**	**5.83**	**10.21%**
5. Others, if any						
(i) Loan Against Property	320.94	5.08	1.58%	157.39	0.52	0.33%
Total	**7,468.73**	**282.03**	**3.78%**	**7,186.13**	**338.67**	**4.71%**

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Note 51. Leases

The Company has adopted Ind AS 116 'Leases' with the date of initial application being April 1, 2019. Ind AS 116 replaces Ind AS 17 – Leases and related interpretation and guidance. The Company did not have contract qualifying as Lease as on April 1, 2019 except short term leases which are exempted from the application of Ind AS 116.

Impact of adoption of Ind AS 116 on the statement of profit and loss

Particulars	Year ended March 31, 2026	Year ended March 31, 2025
Interest on lease liabilities	1.17	1.52
Income recognised- Security deposit	0.22	0.18
Depreciation on Right to Use	4.00	4.42
Total cash outflow for leases	5.33	5.29
Lease expense on Low Value Assets / Short term assets	39.68	37.67

Impact of adoption of Ind AS 116 on the Balance Sheet

Particulars	As at March 31, 2026	As at March 31, 2025
Right to Use Asset	7.36	9.53
Lease Liability	8.40	11.25

Maturity analysis of Lease Liabilities (valued on undiscounted basis)

Particulars	As at March 31, 2026	As at March 31, 2025
Year 1	4.02	4.79
Year 2	3.79	3.74
Year 3	1.59	4.02
Year 4	0.17	1.24
Year 5	-	0.46
More than 5 years	-	-

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Note 52. Employee Stock Option Plan

1. The Company's Employee Stock Option Plan - 2023 ("ESOP Plan") provide for the grant of stock options to eligible employees. The ESOPs are administered through Direct route by the company. The company transfers share to the eligible employees upon exercise of the options by such employees.

2. The Company had an ESOP scheme called ESOP Plan 2023. The ESOP plan 2023 came into force on March 24, 2023.

3. During the financial year 2022-23, the Company has introduced a new stock option scheme namely "ESOS 2023" effective from March 24, 2023. The grant price shall be as decided by the Nomination and Remuneration Committee ('N&RC') of the Company. The number of options and terms could vary at the discretion of the N&RC.

4. The total number of Employee Stock Options to be granted, which shall not exceed 5% of the Paid up share Capital of the Company, as expanded from time to time, comprising 3,34,21,867 (Three Crores Thirty Four Lakhs Twenty One Thousand Eight Hundred and Sixty Seven) Options which shall be convertible into equal number of Shares.

The Company has established share option plans that entitle the employees of the Company to purchase the shares of the Company. Under these plans, holders of the vested options are entitled to purchase shares at the exercise price of the shares determined at the respective date of grant of options.

Summary of Employee stock options granted under the plan:

Particulars	Grant	Grant Date	Exercise Price	ESOPs Granted	Number of ESOPs as on 31-3-2025	Granted during the year	Forfeited during the year	Number of ESOPs as on 31-3-2026	Exercisable as on 31-03-26	Vesting period	Vesting Conditions
ESOP Scheme 2023	Grant I	31-03-2023	20.96	84,41,758	58,49,479	-	10,19,435	48,30,044		3 Years	20%,40% and 40% vests every year subject to continuance of services.
ESOP Scheme 2023	Grant II	21-07-2023	23.38	8,17,662	4,92,409	-	2,56,644	2,35,765			
ESOP Scheme 2023	Grant III	15-01-2024	26.74	60,37,500	47,08,000	-	14,11,000	32,97,000			
ESOP Scheme 2025	Grant IV	02-05-2025	31.30	62,71,000	-	62,71,000	20,15,000	42,56,000			
Total				**2,15,67,920**	**1,10,49,888**	**62,71,000**	**47,02,079**	**1,26,18,809**	-		

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Note 52. Employee Stock Option Plan
Measurement of fair values

The fair value of the employee share options has been measured using Black-Scholes Option pricing model. For ESOP granted till previous year(s) fair value of each ESOP will remain same as per grant date fair value as determined earlier at time of Grant of options. For Modified options (if any), incremental fair value is calculated on date of modification.

The Fair value (Cost of ESOP) of Equity-settled share-based payment are tabulated below:

As at 31 March 2026

Grant Date	Number of ESOPs granted	Number of ESOPs outstanding on 31-03-2026	Fair Value of Vesting Tranche 1	Fair Value of Vesting Tranche 2	Fair Value of Vesting Tranche 3
31-03-2023	84,41,758	48,30,044	6.77	8.35	9.61
21-07-2023	8,17,662	2,35,765	7.54	9.28	10.69
15-01-2024	60,37,500	32,97,000	8.62	10.61	12.21
02-05-2025	62,71,000	42,56,000	9.98	12.24	14.06

As on 31 March 2025

Grant Date	Number of ESOPs granted	Number of ESOPs outstanding on 31-03-2025	Fair Value of Vesting Tranche 1	Fair Value of Vesting Tranche 2	Fair Value of Vesting Tranche 3
31-03-2023	84,41,758	58,49,479	6.77	8.35	9.61
21-07-2023	8,17,662	4,92,409	7.54	9.28	10.69
15-01-2024	60,37,500	47,08,000	8.62	10.61	12.21

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(All amounts are stated in crores unless otherwise stated)

Note 52. Employee Stock Option Plan

Table showing weighted average exercise prices of options

Particulars	Financial Year 2025-26	Financial Year 2024-25
Grant Date	21-Jul-23	21-Jul-23
	2-May-25	15-Jan-24
Option Price Model	Black Scholes Method	Black Scholes Method
Exercise Price	23.38 - 31.30	23.38 - 26.74
Share Price on Grant Date	23.38 - 31.50	23.38 - 26.74
Expected Volatility	50%	50%
Expected time to exercise shares	2 to 4 years	2 to 4 years
Risk-free rate of return	6.08% - 6.17%	7.13% - 7.21%
Dividend Yield	0.50%	0.50%
Fair Value of ESOP at Grant Date	9.98 - 14.06	7.54 - 12.21
Weighted Average Fair Value of ESOP at Grant Date	12.52	10.69
Method used to determine expected volatility	The expected volatility is based on similar listed companies in finance sector.	The expected volatility is based on similar listed companies in finance sector.

Table Showing options movement during year:

Particulars	31-Mar-2026	31-Mar-2025
Outstanding at the beginning of the year	1,10,49,888	1,37,52,747
Granted during the year	62,71,000	0
Forfeited during the year	47,02,079	27,02,859
Expired during the year	0	0
Exercised during the year	0	0
Outstanding at the end of the year	1,26,18,809	1,10,49,888
Exercisable at the end of the year	50,17,685	22,09,978

Table showing Weighted-average exercise prices of options (amount in INR)

Particulars	31-Mar-2026	31-Mar-2025
Outstanding at the beginning of the year	23.53	23.62
Granted during the year	31.30	N.A.
Forfeited during the year	27.26	24.01
Expired during the year	N.A.	N.A.
Exercised during the year	N.A.	N.A.
Outstanding at the end of the year	26.00	23.53
Exercisable at the end of the year	23.31	23.53

(All amounts are stated in crores unless otherwise stated)

Note 52. Employee Stock Option Plan

Table Showing Stock Options outstanding at the end of period

Particulars	31-Mar-2026	31-Mar-2025
Exercise Price (INR)		
Grant Date: 31-03-2023	20.96	20.96
Grant Date: 21-07-2023	23.38	23.38
Grant Date: 15-01-2024	26.74	26.74
Grant Date: 02-05-2025	31.30	-
Weighted average remaining contractual life (Years)		
Grant Date: 31-03-2023	2.20	3.20
Grant Date: 21-07-2023	2.51	3.51
Grant Date: 15-01-2024	3.00	4.00
Grant Date: 02-05-2025	4.29	-

No ESOP exercised during the year.

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Note 52. Employee Stock Option Plan

Total Expense recognised in FY 2025-26 is as follows:

Grant Date	Number of ESOPs outstanding on 31-03-2026	Opening ESOP O/s Reserve Balance as of 01-Apr-2025	Total Expense Charged in P&L for FY 2025-26	Transfer to General Reserve for Vested Forfeited for FY 2025-26	Closing ESOP O/s Reserve Balance as of 31- Mar-2026
31-03-2023	48,30,044	4.02	0.44	(0.35)	4.12
21-07-2023	2,35,765	0.32	(0.01)	(0.10)	0.21
15-01-2024	32,97,000	2.56	0.74	(0.29)	3.01
02-05-2025	42,56,000	-	2.07	-	2.07
Total	**1,26,18,809**	**6.90**	**3.24**	**(0.73)**	**9.41**

Total Expense recognised in FY 2024-25 is as follows:

Grant Date	Number of ESOPs outstanding on 31-03-2025	Opening ESOP O/s Reserve Balance as of 01-Apr-2024	Total Expense Charged in P&L for FY 2024-25	Transfer to General Reserve for Vested Forfeited for FY 2024-25	Closing ESOP O/s Reserve Balance as of 31- Mar-2025
31-03-2023	58,49,479	2.43	1.74	(0.14)	4.02
21-07-2023	4,92,409	0.21	0.12	(0.01)	0.32
15-01-2024	47,08,000	0.47	2.13	(0.04)	2.56
Total	**1,10,49,888**	**3.11**	**3.99**	**(0.19)**	**6.90**

Table Showing movement of ESOP Outstanding Reserve:

Particulars	Financial Year 2025-26	Financial Year 2024-25
Opening ESOP Outstanding Reserve Balance	6.90	3.11
Expense Recognised/ (Reversed) during the year	3.24	3.99
Transfer to general reserve for vested forfeited	(0.73)	(0.19)
Closing ESOP Outstanding Reserve Balance	**9.41**	**6.90**

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(All amounts are stated in crores unless otherwise stated)

Note 53. Fair value measurements

Accounting classification and fair values:

Carrying amounts and fair values of financial assets and financial liabilities, including their levels in the fair value hierarchy, are presented below. It does not include the fair value information for financial assets and financial liabilities not measured at fair value if the carrying amount is a reasonable approximation of fair value.

Fair value hierarchy

Level 1 - Quoted prices (unadjusted) in active markets for identical assets or liabilities.

Level 2 - Inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly (i.e.,as prices) or indirectly (i.e., derived from prices).

Level 3 - Inputs for the assets or liabilities that are not based on observable market data (unobservable inputs).

Financial assets and liabilities measured at fair value - recurring fair value measurements -As at March 31, 2026	Level 1	Level 2	Level 3	Total	Carrying cost
Financial assets					
Derivative Financial Instruments	-	-	-	-	-
Investments	-	-	-	-	-
(i) Mutual Funds	-	-	-	-	-
(ii) Government Securities	-	-	-	-	-
(iii) Debt Securities	-	-	-	-	-
(iv) Equity	-	-	-	-	-
(v) Security Receipts	461.53			461.53	461.53
Total financial assets	**461.53**	-	-	**461.53**	**461.53**
Financial liabilities					
Derivative Financial Instruments	-	-	-	-	-
Total financial liabilities	-	-	-	-	-

Financial assets and liabilities measured at fair value - recurring fair value measurements -As at March 31, 2025	Level 1	Level 2	Level 3	Total	Carrying cost
Financial assets					
Derivative Financial Instruments	-	-	-	-	-
Investments	-	-	-	-	-
(i) Mutual Funds	50.05	-	-	50.05	50.05
(ii) Government Securities	-	-	-	-	-
(iii) Debt Securities	-	-	-	-	-
(iv) Equity	-	-	-	-	-
(v) Security Receipts	364.55			364.55	364.55
Total financial assets	**414.60**	-	-	**414.60**	**414.60**
Financial liabilities					
Derivative Financial Instruments	-	-	-	-	-
Total financial liabilities	-	-	-	-	-

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IIFL Samasta Finance Limited
CIN: U65191KA1995PLC057884
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Note 53. Fair value measurements

Assets and liabilities which are measured at amortised cost for which fair values are disclosed - As at March 31, 2026	Level 1	Level 2	Level 3	Total	Carrying cost
Financial assets					
Cash and cash equivalents	-	-	-	-	712.77
Bank Balance other than included above	-	-	-	-	705.70
Receivables				-	-
(i) Trade Receivables	-	-	27.06	27.06	27.06
Loans	-	-	7,258.60	7,258.60	7,258.60
Investment in Equity	-	-	-	-	-
Investment in equity tranche of trust			2.72	2.72	2.72
Investment in Government Securities			378.55	378.55	378.55
Other Financial assets	-	-	340.09	340.09	340.09
Total financial assets	-	-	**8,007.02**	**8,007.02**	**9,425.49**
Financial Liabilities					
Trade Payables	-	-	19.96	19.96	19.96
Debt Securities	-	-	2,107.71	2,107.71	2,107.71
Borrowings (Other than Debt Securities)	-	-	4,876.73	4,876.73	4,876.73
Subordinated Liabilities	-	-	-	-	738.77
Lease Liability	-	-	8.40	8.40	8.40
Other financial liabilities	-	-	186.30	186.30	186.30
Total financial liabilities	-	-	**7,199.10**	**7,199.10**	**7,937.87**

Assets and liabilities which are measured at amortised cost for which fair values are disclosed - As at March 31, 2025	Level 1	Level 2	Level 3	Total	Carrying cost
Financial assets					
Cash and cash equivalents	-	-	-	-	658.65
Bank Balance other than included above	-	-	-	-	658.96
Receivables				-	-
(i) Trade Receivables	-	-	3.57	3.57	3.57
Loans	-	-	6,839.96	6,839.96	6,839.96
Investment in Equity	-	-	0.05	0.05	0.05
Investment in Security Receipts			2.72	2.72	2.72
Investment in Government Securities			299.96	299.96	299.96
Other Financial assets	-	-	167.42	167.42	167.42
Total financial assets	-	-	**7,313.68**	**7,313.68**	**8,631.29**

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(All amounts are stated in crores unless otherwise stated)

Note 53. Fair value measurements

Assets and liabilities which are measured at amortised cost for which fair values are disclosed - As at March 31, 2025	Level 1	Level 2	Level 3	Total	Carrying cost
Financial Liabilities					
Trade Payables	-	-	30.25	30.25	30.25
Debt Securities	-	-	-	-	1,179.52
Borrowings (Other than Debt Securities)	-	-	5,258.10	5,258.10	5,258.10
Subordinated Liabilities	-	-	-	-	531.96
Lease Liability	-	-	11.25	11.25	11.25
Other financial liabilities	-	-	140.38	140.38	140.38
Total financial liabilities	-	-	**5,439.98**	**5,439.98**	**7,151.46**

Note: The carrying amounts of cash and cash equivalents, bank balances other than cash and cash equivalents, other financial assets and payables are considered to be the same as their fair values, due to their short-term nature.

Valuation methodologies of financial instruments not measured at fair value:

Below are the methodologies and assumptions used to determine fair values for the above financial instruments which are not recorded and measured at fair value in the Company's financial Statements. These fair values were calculated for disclosure purposes only. The below methodologies and assumptions relate only to the instruments in the above tables.

Loans (measured at amortised cost):

Fair values of Loans measured at amortised cost have been measured based on a discounted cash flow model of the contractual cash flows of solely payment of principal and interest. The significant unobservable input is the discount rate, determined using the recent lending rate of the Company.

Financial liabilities measured at amortised cost:

The fair value of fixed rate borrowings is determined by discounting expected future contractual cash flows using current market interest rate being charged for new borrowings. The fair value of floating rate borrowing is deemed to equal its carrying value.

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Note 54. Disclosure Pursuant to RBI (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28th, 2025

Movement of Non Performing Assets (NPA)

Sl.No	Particulars	March 31, 2026	March 31, 2025
(i)	**Net NPAs to Net Advances (%)**		
(ii)	**Movement of NPAs (Gross)**		
	a) Opening balance	338.67	185.21
	b) Addition during the year	256.54	326.27
	c) Reduction during the year	313.18	172.81
	d) Closing balance	**282.03**	**338.67**
(iii)	**Movement of Net NPAs**		
	a) Opening balance	99.79	32.37
	b) Addition during the year	76.53	96.09
	c) Reduction during the year	92.19	28.67
	d) Closing balance	**84.13**	**99.79**
(iv)	**Movement of provision for NPAs (excluding provision on standard assets)**		
	a) Opening balance	238.88	152.84
	b) Provision made during the year	180.01	230.18
	c) Write off / write-back of excess provisions	220.99	144.14
	d) Closing balance	**197.90**	**238.88**

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Note 55. Details of terms of repayment - Term loans from banks and others

As at 31st March 2026

Type of instrument / institution	Frequency of Repayment	Original maturity of loan	Interest Range	Due within 1 year		Due within 1-2 year		Due within 2-3 year		Due within 3-4 year		Due within 4-5 year		Over 5 years	
				No. of Instalments	Amount	No. of Instalments	Amount	No. of Instalments	Amount	No. of Instalments	Amount	No. of Instalments	Amount	No. of Instalments	Amount
Debentures	Monthly	1-3 years	09.00%-10.00%	30	83.12	3	10.00	-	-	-	-	-	-	-	-
	Quarterly	1-3 years	09.00%-10.00%	4	37.50	-	-	-	-	-	-	-	-	-	-
	Bullet	1-3 years	7.00%-9.00%	1	16.65	1	49.95	-	-	-	-	-	-	-	-
			9.00%-10.00%	4	191.30	8	577.87	5	545.00	-	-	-	-	-	-
		Above 3 Years	9.00%-10.00%	1	80.00	-	-	-	-	1	100.00	-	-	5	260.00
			10.00%-11.00%	-	-	-	-	2	238.10	3	166.20	2	250.00	-	-
			11.00%-12.00%	-	-	-	-	2	150.00	1	25.00	-	-	-	-
Term Loans-Banks	Monthly	1-3 years	9.00%-10.00%	121	425.10	88	287.51	13	18.06	-	-	-	-	-	-
			10.00%-11.00%	173	563.95	90	289.92	11	82.58	-	-	-	-	-	-
		Above 3 Years	10.00%-11.00%	4	33.36	3	25.02	1	8.26	-	-	-	-	-	-
	Quarterly	1-3 years	9.00%-10.00%	8	176.67	7	170.00	-	-	-	-	-	-	-	-
			10.00%-11.00%	29	168.40	8	50.38	-	-	-	-	-	-	-	-
			11.00%-12.00%	7	128.41	6	114.92	-	-	-	-	-	-	-	-
		Above 3 Years	10.00%-11.00%	6	32.28	3	20.46	3	20.44	-	-	-	-	-	-
	Half-yearly	1-3 years	10.00%-11.00%	22	164.32	8	61.39	-	-	-	-	-	-	-	-
Term Loans-Financial Institutions	Monthly	1-3 years	9.00%-10.00%	28	88.10	10	18.08	-	-	-	-	-	-	-	-
			10.00%-11.00%	75	239.29	52	162.41	1	2.71	-	-	-	-	-	-
			11.00%-12.00%	3	6.86	-	-	-	-	-	-	-	-	-	-
	-Quarterly	1-3 years	10.00%-11.00%	11	68.64	10	59.43	4	18.18	-	-	-	-	-	-
			11.00%-12.00%	6	62.13	-	-	-	-	-	-	-	-	-	-
		Above 3 Years	9.00%-10.00%	3	18.00	-	-	-	-	-	-	-	-	-	-
			10.00%-11.00%	4	23.64	3	17.73	-	-	-	-	-	-	-	-
	Bullet	1-3 years	7.00%-8.00%	1	150.00	-	-	-	-	-	-	-	-	-	-
Others	Monthly	1-3 years	8.00%-11.00%	16	919.02	7	199.23	-	-	-	-	-	-	-	-
	Bullet	0-1 years	7.00%-9.00%	3	80.00	-	-	-	-	-	-	-	-	-	-
				560	**3,756.74**	**307**	**2,114.30**	**42**	**1,083.33**	**5**	**291.20**	**2**	**250.00**	**5**	**260.00**

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Note 55. Details of terms of repayment - Term loans from banks and others

As at 31st March 2025

Type of instrument / institution	Frequency of Repayment	Original maturity of loan	Interest Range	Due within 1 year		Due within 1-2 year		Due within 2-3 year		Due within 3-4 year		Due within 4-5 year		Over 5 years	
				No. of Instalments	Amount	No. of Instalments	Amount	No. of Instalments	Amount	No. of Instalments	Amount	No. of Instalments	Amount	No. of Instalments	Amount
Debentures	Monthly	1-3 years	09.00%-10.00%	24	57.50	15	38.12	-	-	-	-	-	-	-	-
			10.00%-11.00%	12	20.00	3	5.00	-	-	-	-	-	-	-	-
	Quarterly	1-3 years	09.00%-10.00%	4	37.50	4	37.50	-	-	-	-	-	-	-	-
	Bullet	1-3 years	7.00%-9.00%	-	-	1	16.65	1	49.95	-	-	-	-	-	-
			9.00%-10.00%	2	166.42	2	83.80	2	43.14	-	-	-	-	-	-
			10.00%-11.00%	-	-	-	-	1	14.72	-	-	-	-	-	-
		Above 3 Years	9.00%-10.00%	-	-	1	34.05	1	40.00	-	-	-	-	-	-
			10.00%-11.00%	-	-	2	153.45	-	-	2	238.10	3	166.20	-	-
			11.00%-12.00%	-	-	-	-	-	-	2	150.00	1	25.00	2	250.00
Term Loans-Banks	Monthly	1-3 years	9.00%-10.00%	17	31.46	1	1.67	-	-	-	-	-	-	-	-
			10.00%-11.00%	385	1,367.75	68	247.94	7	19.67	-	-	-	-	-	-
			11.00%-12.00%	46	131.63	-	-	-	-	-	-	-	-	-	-
		Above 3 Years	09.00%-10.00%	5	3.78	-	-	-	-	-	-	-	-	-	-
			10.00%-11.00%	24	36.36	11	15.91	-	-	-	-	-	-	-	-
			11.00%-12.00%	12	5.97	-	-	-	-	-	-	-	-	-	-
	Quarterly	1-3 years	9.00%-10.00%	7	56.67	4	26.67	3	20.00	-	-	-	-	-	-
			10.00%-11.00%	48	254.66	22	133.39	3	20.36	-	-	-	-	-	-
			11.00%-12.00%	3	68.18	4	90.91	4	90.90	-	-	-	-	-	-
		Above 3 Years	9.00%-10.00%	4	12.50	-	-	-	-	-	-	-	-	-	-
			10.00%-11.00%	16	111.69	10	71.69	7	58.28	-	-	-	-	-	-
	Half-yearly	1-3 years	10.00%-11.00%	16	130.67	10	76.70	-	-	-	-	-	-	-	-
Term Loans-Financial Institutions	Monthly	1-3 years	7.00%-10.00%	10	45.35	-	-	-	-	-	-	-	-	-	-
			10.00%-11.00%	79	377.89	29	155.33	12	58.04	-	-	-	-	-	-
			11.00%-12.00%	16	36.14	3	6.86	-	-	-	-	-	-	-	-
		Above 3 Years	10.00%-11.00%	12	20.04	11	18.27	-	-	-	-	-	-	-	-
	Quarterly	1-3 years	10.00%-11.00%	15	58.70	4	16.67	3	12.50	-	-	-	-	-	-

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Note 55. Details of terms of repayment - Term loans from banks and others

Type of instrument / institution	Frequency of Repayment	Original maturity of loan	Interest Range	Due within 1 year		Due within 1-2 year		Due within 2-3 year		Due within 3-4 year		Due within 4-5 year		Over 5 years	
				No. of Instalments	Amount	No. of Instalments	Amount	No. of Instalments	Amount	No. of Instalments	Amount	No. of Instalments	Amount	No. of Instalments	Amount
Term Loans- Financial Institutions	Quarterly	1-3 years	11.00%-12.00%	15	227.50	6	62.13	-	-	-	-	-	-	-	-
		Above 3 Years	8.00%-9.00%	4	12.00	-	-	-	-	-	-	-	-	-	-
			9.00%-10.00%	4	24.00	3	18.00	-	-	-	-	-	-	-	-
			10.00%-11.00%	4	23.64	4	23.64	3	17.73	-	-	-	-	-	-
	Bullet	1-3 years	7.00%-8.00%	-	-	1	150.00	-	-	-	-	-	-	-	-
Others	Monthly	1-3 years	9.00%-10.00%	1	707.36	13	122.62	-	-	-	-	-	-	-	-
			10.00%-11.00%	-	-		-	-	-	-	-	-	-	-	-
			11.00%-13.00%	-	-		-	-	-	-	-	-	-	-	-
	Bullet	0-1 years	9.00%-10.00%	2	75.00	-	-	-	-	-	-	-	-	-	-
				787	4,100.37	232	1,606.95	47	445.29	4	388.10	4	191.20	2	250.00

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Note 56. Disclosure Pursuant to RBI (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28th, 2025: Asset Liability Management

Maturity Pattern of certain items of Assets and Liabilities as at 31 March 2026:

Particulars	1 to 7 days	8 days to 14 days	15 days to 31 days	Over 1 month upto 2 months	Over 2 months upto 3 months	Over 3 months upto 6 months	Over 6 months & upto 1 year	Over 1 year & upto 3 years	Over 3 years & upto 5 years	Over 5 years	Total
Liabilities											
Borrowings from Banks, Financial institution and NBFCs	23.26	20.90	92.72	177.90	298.51	619.36	1,116.51	1,427.48	-	-	3,776.64
Market Borrowings	-	-	9.79	49.17	93.60	58.75	277.27	1,570.92	541.20	260.00	2,860.69
Securitisation	-	103.14	22.26	119.32	118.11	306.58	249.61	199.23	-	-	1,118.24
Total	**23.26**	**124.04**	**124.77**	**346.39**	**510.21**	**984.69**	**1,643.39**	**3,197.62**	**541.20**	**260.00**	**7,755.57**
Assets											-
Advances	98.54	101.97	90.87	276.13	311.28	899.81	1,765.52	3,437.51	397.98	89.12	7,468.73
Investments	378.55	-	-	-	-	-	-	464.25	-	-	842.80
Total	**477.09**	**101.97**	**90.87**	**276.13**	**311.28**	**899.81**	**1,765.52**	**3,901.77**	**397.98**	**89.12**	**8,311.53**

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IIFL Samasta Finance Ltd. Bangalore

IIFL Samasta Finance Limited
CIN: U65191KA1995PLC057884
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Note 56. Disclosure Pursuant to RBI (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28th, 2025: Asset Liability Management

Maturity Pattern of certain items of Assets and Liabilities as at 31 March 2025:

Particulars	1 to 7 days	8 days to 14 days	15 days to 31 days	Over 1 month upto 2 months	Over 2 months upto 3 months	Over 3 months upto 6 months	Over 6 months & upto 1 year	Over 1 year & upto 3 years	Over 3 years & upto 5 years	Over 5 years	Total
Liabilities											
Borrowings from Banks, Financial institution and NBFCs	52.10	63.79	135.58	304.06	367.47	897.66	1,215.92	1,413.23	-	-	4,449.82
Market Borrowings	-	-	6.46	15.83	6.46	103.75	223.92	516.39	579.30	250.00	1,702.11
Securitisation	-	5.27	3.09	62.10	65.26	197.34	374.30	122.62	-	-	829.98
Total	**52.10**	**69.07**	**145.13**	**381.99**	**439.20**	**1,198.75**	**1,814.13**	**2,052.24**	**579.30**	**250.00**	**6,981.91**
Assets											-
Advances	89.15	105.97	225.24	418.23	389.51	1,210.75	2,112.14	2,544.33	51.15	39.65	7,186.13
Investments	350.01	-	-	-	-	-	-	367.27	-	0.05	717.33
Total	**439.16**	**105.97**	**225.24**	**418.23**	**389.51**	**1,210.75**	**2,112.14**	**2,911.60**	**51.15**	**39.70**	**7,903.45**

Note: All borrowings are disclosed based on the contractual maturities since loan covenant breaches, if any have been waived off by the lenders.

Capital Management

The Company manages capital risk in order to maximize shareholders' profit by maintaining sound/optimal capital structure. For the purpose of the Company's capital management, capital includes equity share capital and other equity. Debt includes term loans from banks, NBFC and debentures net of cash and bank balances. The Company monitors capital on the basis of the following gearing ratio. There is no change in the overall capital risk management strategy of the Company compared to last year.

Particulars	As at Mar'26	As at Mar'25
Borrowings	7,755.57	6,981.91
Cash and bank balance	1,418.47	1,317.61
Net Debt (A)	6,337.10	5,664.30
Equity share capital	668.44	668.44
Other equity	1,251.33	1,287.34
Total Equity (B)	1,919.76	1,955.77
Net Debt to Equity Ratio	3.30	2.90

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Note 57. Analytical ratios

Ratio	Numerator	Denominator	As at 31 March 2026	As at 31 March 2025	% Change	Reason for variance
			Ratio	Ratio		
Capital to Risk Weighted Assets Ratio (CRAR)	Total Capital Funds	Total Risk Weighted Assets	26.54%	32.38%	-18.04%	Reduction in Total Capital Funds in FY26
Tier I CRAR	Tier I capital	Total Risk Weighted Assets	20.79%	26.00%	-20.03%	Reduction in Total Capital Funds in FY26
Tier II CRAR	Tier II capital	Total Risk Weighted Assets	5.75%	6.38%	-9.90%	Reduction in Total Capital Funds in FY26
Liquidity Coverage Ratio*	High Quality Liquid Assets	Total Net Cash Outflows	227.15%	189.52%	19.85%	In FY26 higher liquidity is maintained compared to previous year

*LCR mentioned above is calculated as on 31st March of the respective year

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Note 58. Other Disclosures

58.1 No Benami Property is held by the Company and/or there are no proceedings that have been initiated or pending against the Company for holding any benami property under the Benami Transactions (Prohibition) Act, 1988 (45 of 1988) andrules made thereunder.

58.2 The Company has reviewed transactions to identify if there are any transactions with struck off companies. To the extent information is available on struck off companies, there are no transactions with struck off companies.

58.3 The Company has not traded or invested in Crypto currency or Virtual Currency during the current financial year and previous year.

58.4 There are no transactions which have not been recorded in the books of accounts and has been surrendered or disclosed as income during the year in the tax assessments under the Income Tax Act, 1961. Also, there are no previously unrecorded income and related assets.

58.5 There is no separate reportable segment as per Ind AS 108 on 'Operating Segments' in respect of the Company. The Company operates in single segment only. There are no operations outside India and hence there is no external revenue or assets which require disclosure. No revenue from transactions with a single external customer amounted to 10% or more of the Company's total revenue in year ended March 31, 2026 and March 31, 2025.

58.6 There are no instances where revenue recognition has been postponed pending the resolution of significant uncertainities.

58.7 The Company has not taken any funds from any entity or person on account of or to meet the obligations of its subsidiaries.

58.8 The Company has not been declared as wilful defaulter by the Bank or Financial Institution or other lender.

58.9 There are no amounts due and outstanding to be credited to the Investor Education and Protection Fund under Section 125 of the Companies Act, 2013 as at March 31, 2026.

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Note 59. Disclosure Pursuant to RBI (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28th, 2025: Asset Liability Management

Details of Financial Assets sold to Securitisation/Reconctruction Company for reconstruction

The details of stressed loan transferred during the year ended March'2026 to ARCs are given below:

Particulars	NPA*	SMA	Write Off
No. of Accounts	2,90,722	-	10,789
Aggregate principal outstanding of loans transferred	710.56	-	25.28
Weighted average residual tenor of the loans transferred (in years)	0.62	-	0.26
Net book value of loans transferred (at the time of transfer) (Rs.in crores)	207.19		-
Aggregate consideration (including interest) (Rs.in crores)	176.00		
Additional consideration realized in respect of accounts transferred in earlier years	-	-	-
Investment in security Receipts	148.44		

The company has not acquired any stressed loan during the year ended Mar 31, 2026

** The classification is based on the status of the accounts as on the date of identification by the ARC.*

The details of stressed loan transferred during the year ended March'2025 to ARCs are given below:

Particulars	NPA	SMA	Write Off
No. of Accounts	1,15,951	284	1,23,615
Aggregate principal outstanding of loans transferred	313.88	1.28	339.04
Weighted average residual tenor of the loans	0.81	1.08	0.17
Net book value of loans transferred (at the time of	38.04	0.94	-
Aggregate consideration (including interest) (Rs.in crores)	140.00		
Additional consideration realized in respect of	-	-	-

The Company has reversed Rs. 276.18 Cr provision on account of the sale of stressed loans.

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Note 60. Disclosures of frauds reported during the year vide RBI/DNBS/2016-17/49 Master Direction DNBS. PPD.01/66.15.001/2016-17 dated on September 29, 2016

Particulars	Less than ₹ 1 Lakh		₹ 1 - 5 Lakhs		₹. 5 - 25 Lakhs		₹. 25.00 L & Above		Total	
	No. of Accounts	Value	No. of Accounts	Value	No. of Accounts	Value	No. of Accounts	Value	No. of Accounts	Value
		₹.		₹		₹		₹		₹
A) Person involved										
Staff	866	2.94	135	2.50	8	0.52	-	-	1009	5.96
Customer									0	-
Staff and Customer									0	-
Total	**866**	**2.94**	**135.00**	**2.50**	**8.00**	**0.52**	**-**	**-**	**1009**	**5.96**
B) Type of fraud										
Misappropriation and criminal breach of trust	866	2.94	135	2.50	8	0.52	-	-	1009	5.96
Fraudulent encashment / Manipulation of books of Accounts									0	-
Unauthorized credit facility extended									0	-
Cheating and forgery									0	-
Total	**866**	**2.94**	**135**	**2.50**	**8**	**0.52**	**-**	**-**	**1009**	**5.96**

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Note 61. Disclosure Pursuant to RBI (Non-Banking Financial Companies – Financial Statements: Presentation and Disclosures) Directions, 2025 dated November 28th, 2025

Summary information on complaints received by the NBFC's from customers and from the office of the Ombudsman

Particulars	As at 31 March 2026	As at 31 March 2025
Complaints received by the NBFC from its customers		
1. Number of complaints pending at beginning of the year	38	278
2. Number of complaints received during the year	3,304	6,661
3. Number of complaints disposed during the year	3,284	6,901
3.1 Of which, number of complaints rejected by the Company	69	6
4. Number of complaints pending at the end of the year	58	38
Maintainable complaints received by the Company from Office of Ombudsman		
5. Number of maintainable complaints received by the Company from Office of Ombudsman	95	49
5.1 Of 5, number of complaints resolved in favour of the Company by Office of Ombudsman	95	49
5.2 Of 5, number of complaints resolved through	-	-
5.3 Of 5, number of complaints resolved after passing of Awards by Office of Ombudsman against the NBFC	-	-
6. Number of Awards unimplemented within the stipulated time (other than those	-	-

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IIFL Samasta Finance Ltd. Bangalore

(All amounts are stated in crores unless otherwise stated)

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
Current Year					
Disbursement	2	257	-82%	2	-
Loan Repayment	5	591	12%	18	-
Insurance	5	947	-53%	9	-
Credit Bureau related	14	783	-51%	12	-
Staff Misbehaviour	8	257	-33%	8	-
Contact details related	4	435	100%	7	-
Others	-	34	-88%	2	-
Total	**38**	**3,304**	**-50%**	**58**	-

SURI & CO. Chartered Accountants FRN 004283S Bangalore 560 027

IIFL Samasta Finance Ltd. Bangalore

(All amounts are stated in crores unless otherwise stated)

Previous Year

Grounds of complaints, (i.e. complaints relating to)	Number of complaints pending at the beginning of the year	Number of complaints received during the year	% increase/ decrease in the number of complaints received over the previous year	Number of complaints pending at the end of the year	Of 5, number of complaints pending beyond 30 days
Disbursement	64	1,396	-44%	2	-
Loan Repayment	11	528	120%	5	2
Insurance	77	2,022	-2%	5	-
Credit Bureau related	25	1,605	-2%	14	1
Staff Misbehaviour	41	381	37%	8	-
Others	60	275	-57%	-	-
Total	**278**	**6,661**	**-9%**	**38**	**3**

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IIFL Samasta Finance Ltd. Bangalore

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Details of registration with financial regulators

Regulator	Registration No
Ministry of Company Affairs	U65191KA1995PLC057884
Reserve Bank of India	B-02-00250

Accompanying notes are an integral part of these financial statements
As per our attached report of even date.
For Suri & Co.,
Chartered Accountants
Firm No. 004283S

Natarajan V
Partner
M. No. 223118

SURI & CO. FRN: 004283S Bangalore 560 027 Chartered Accountants

Place: Mumbai
Date:23-04-2026

For and on behalf of the Board of Directors
of IIFL Samasta Finance Limited

IIFL Samasta Finance Ltd. Bangalore

N. Venkatesh
Managing Director
DIN : 01018821
Place: Bengaluru
Date: 23-04-2026

Dr.Govinda Rajulu Chintala
Director
DIN : 03622371
Place: Mumbai
Date: 23-04-2026

Anantha Kumar T
Chief Financial Officer

Place: Bengaluru
Date: 23-04-2026

V Abhinaya
Company Secretary
M.No. 56919
Place: Bengaluru
Date: 23-04-2026