

July 22, 2026

The Manager,
Listing Department,
BSE Limited,
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400 001
BSE Scrip Code: 532636

The Manager,
Listing Department,
The National Stock Exchange of India Limited,
Exchange Plaza, 5th Floor, Plot C/1, G Block,
Bandra - Kurla Complex, Bandra (E),
Mumbai 400 051
NSE Symbol: IIFL

Subject: Press Release and Presentation on Unaudited Financial Results for the quarter ended June 30, 2026

Dear Sir/Madam,

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, enclosed herewith is the Press Release and Presentation to be made to the Investors/ Analysts on the Unaudited Financial Results of the Company for the quarter ended June 30, 2026, as follows:

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

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

Kindly take the above on record and oblige.

Thanking you,

For **IIFL Finance Limited**

**Samrat
Sanyal**

Digitally signed
by Samrat Sanyal
Date: 2026.07.22
15:52:42 +05'30'

Samrat Sanyal
Company Secretary & Compliance Officer
ACS – 13863
Email ID: csteam@iifl.com
Place: Mumbai

Encl: as above

CC:

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

NSE IFSC Limited
1201, Brigade International Financial Centre
12th floor, Block-14, Road 1C, Zone -1,
GIFT SEZ, Gandhinagar, Gujarat - 382355

IIFL Finance Limited

CIN No.: L67100MH1995PLC093797

Corporate Office – 802, 8th Floor, Hubtown Solaris, N.S. Phadke Marg, Vijay Nagar, Andheri East, Mumbai 400069

Tel: (91-22) 6788 1000. Fax: (91-22) 6788 1010

Regd. Office – IIFL House, Sun Infotech Park, Road No. 16V, Plot No. B-23, Thane Industrial Area, Wagle Estate, Thane – 400604

Tel: (91-22)41035000. Fax: (91-22) 25806654 E-mail: csteam@iifl.com Website: www.iifl.com

IIFL Finance Limited - Q1FY27 Results Press Release

Press Release

For immediate publication

Mumbai, India | July 22, 2026

Strong Q1FY27 Performance: PAT at ₹713 Cr, up 14% QoQ; AUM crosses ₹1.15 lakh Cr.

IIFL Finance Limited (“IIFL Finance”), a leading retail-focused NBFC, today announced its financial results for the quarter ended June 30, 2026, delivering strong growth, improved asset quality, and robust profitability.

Performance Overview

- IIFL Finance delivered a robust quarter with consistent growth across core businesses, driven by a strategic focus on secured lending, disciplined portfolio rebalancing, and improved operating efficiency
- Total income for Q1FY27 stood at ₹2,202.4 Cr, up 34% YoY, while pre-provision operating profit rose 50% YoY to ₹1,252.4 Cr. Profit before tax increased 161% YoY to ₹928.6 Cr, reflecting strong operating leverage and improved asset quality
- For Q1FY27, PAT (pre-NCI) stood at ₹713.1 Cr, marking a 160% YoY growth, highlighting the continued strength of the company’s secured lending strategy

Key Highlights

- Consolidated AUM grew to ₹1,15,523 Cr, up 7% QoQ and 38% YoY
- Profit After Tax (pre-NCI) stood at ₹713.1 Cr, up 14% QoQ and 160% YoY
- Gross NPA at 1.6% (up 9 bps QoQ)
- Net NPA at 0.8% (up 9 bps QoQ)
- Provision Coverage Ratio strengthened to 94%
- Book value at ₹333.9
- ROA at 3.1% and ROE at 19.5%
- Strong liquidity position of ₹7,148 Cr
- Computed consolidated CRAR at 24.3%

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

“Q1FY27 demonstrates that our transformation is now showing results. Return on equity annualised at 19.5% and return on assets at 3.1% mark a decisive return to best-in-class profitability, and the book is now nearly 90% secured. Gold loans have powered growth and although the pace of growth can slow down, it remains a core engine, with mortgages and secured MSME expected to gain momentum. With a robust balance sheet, an AI-led operating model and deepening bank partnerships, we are confident of delivering resilient, capital-efficient growth through FY27 while serving underserved segments across India.”

Business Segment Performance

- Gold Loans: Gold loan AUM surged to ₹58,406 Cr, up 114% YoY and 11% QoQ, emerging as the primary growth driver. Asset quality remained healthy with GNPA at 0.61%
- Home Finance: AUM stood at ₹41,540 Cr, up 4% QoQ. Asset quality remained stable with GNPA at 1.46%, reflecting continued focus on prudent underwriting
- MSME Loans: Continued shift towards secured MSME lending, with MSME AUM growing 9% QoQ to ₹10,808 Cr and disciplined reduction in unsecured exposure, leading to improved risk profile
- Microfinance: Portfolio stabilization continued with AUM at ₹9,473 Cr, up 4% QoQ, alongside improving asset quality and calibrated growth

Key Updates

- Moody's Ratings has assigned Ba3 Issuer rating and (P)Ba3 GMTN program rating to IIFL Finance Limited; outlook stable
- Raised US\$500 mn through Social Bonds Issuance proceeds which are directed to income generating loans for women, low-income and rural / semi-urban borrowers.
- Crisil ESG Ratings has assigned an ESG rating of 'Crisil ESG 66' and Core ESG rating of 'Crisil Core ESG 69' to the Company

Strategic Focus

The company continues to execute on its strategy of “Resilient, Capital-Efficient Growth” anchored on:

- Secured lending focus (Gold + Mortgages)
- Expansion in underserved MSME and Bharat segments
- AI-led operating model driving productivity and risk management
- Branch-led distribution with hyperlocal sourcing
- Co-lending partnerships enabling capital-light growth
- Strong capital efficiency through DA/PTC and co-lending

Off-book AUM continues to scale meaningfully with cumulative DA + co-lending originations of ₹1.55 lakh Cr since FY14 (through Q4FY26), with zero losses reported in co-lent portfolios.

AI Transformation

IIFL Finance is accelerating its AI-led transformation across underwriting, collections, customer engagement, and cross-sell:

- ML-led Voice AI driving significant customer win-back through targeted calling campaigns
- Grounded, multilingual 24/7 customer bot with seamless human hand-off for service queries
- AI video training launched for 50%+ of frontline staff, accelerating proficiency at scale, alongside faster credit decisions using structured discussion capture
- AI-powered gold-image fraud detection analysed over 1.5 lakh gold ornament images in Q1FY27 to focus field audits on higher-risk cases

Outlook

IIFL Finance enters the rest of FY27 with strong momentum, a robust balance sheet, and a clear strategic roadmap targeting ~25% AUM growth, ROA of 3.1-3.3%, ROE of 16-20%, and an off-book mix of 35-40% for the full year, focused on:

- Scaling secured lending franchises
- Expanding co-lending partnerships with banks
- Proposed equity raise
- Maintaining superior asset quality and capital discipline

Rs Crore	Quarter ended Jun 30, 2026	Quarter ended Jun 30, 2025	Y-o-Y	Quarter ended Mar 31, 2026	Q-o-Q
Loan AUM	1,15,523	83,889	38%	1,08,180	7%
Pre-provision operating profit*	1,252.4	836.1	50%	1,172.7	7%
Profit before tax (pre-exceptional items)	928.6	356.3	161%	832.6	12%
Profit after tax (pre-NCI ¹)	713.1	274.2	160%	623.2	14%
Return on assets	3.1%	1.6%	156 bps	3.0%	17 bps
Return on equity	19.5%	7.6%	1188 bps	17.9%	162 bps
GNPA	1.6%	2.3%	(79 bps)	1.5%	9 bps
NNPA	0.8%	1.1%	(31 bps)	0.7%	9 bps

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

¹NCI is Non-controlling interest

Leadership Update

Mr. Vikas Jain joins as Chief Financial Officer, bringing over two decades of experience across finance, treasury, capital markets, risk and investor relations in leading financial institutions. He spent over six years with the Bajaj Finserv Group, where he was part of the leadership team during a period of significant growth and operational transformation. Prior to joining the Company, he served as Group CFO at Hinduja Leyland Finance. His experience spans large-scale fund raising, balance sheet management, regulatory engagement and building high-performing finance functions, and he will play a key role in supporting the Company's next phase of growth and value creation.

Mr. Vikas Jain, CFO, IIFL Finance said:

"It is an exciting time to join IIFL Finance, and Q1FY27 reflects the strength of the platform I am stepping into - PAT up 14% QoQ and Pre-Provision Operating Profit up 7% QoQ, even as we continue to invest in growth, reflecting disciplined cost management and improving operating leverage. During the quarter,

we also strengthened our global funding franchise with a US\$500 million social bonds issuance and received a Ba3 (stable) rating from Moody's.

I look forward to building on this strong foundation and bringing continued rigour to our cost discipline and capital planning as we grow through FY27"

Awards and Recognition

- IIFL Finance received further ESG ratings upgrades/reaffirmations as of June 2026, all improved or stable versus March 2026 - Sustainalytics Risk Rating improved to 19.1 (Low Risk) from 25.9 (Medium Risk); S&P Global CSA 2025 maiden score of 46; ESG Risk.ai Rating stable at 69 (Strong); NSE Rating stable at 65 (Strong); CRISIL ESG Rating stable at 60 (Strong)
- IIFL Foundation continued its Miyawaki Plantation initiative in Udaipur, Rajasthan, planting 11,000 trees to improve biodiversity and green cover as part of ongoing environmental initiatives
- IIFL Foundation's Sakhiyon Ki Baadi program continued to benefit 18,432 girl children across 715 learning centers under CSR in aspirational districts
- IIFL Foundation provided 12,000 electrolyte ORS sachets to Mumbai Traffic Police to help prevent heat-related illnesses and dehydration during the summer months

About IIFL Finance

IIFL Finance Limited, along with its subsidiaries IIFL Home Finance and IIFL Samasta Finance, is a leading retail-focused NBFC offering diversified loan products, including home, gold, MSME, microfinance, and capital market finance. With a network of 4,937 branches, IIFL leverages a robust phygital model to serve underserved segments across India.

This document may contain certain forward looking statements based on management expectations. Actual results may vary significantly from these forward looking statements. This document does not constitute an offer to buy or sell IIFL products, services or securities. The press release, results and presentation for analysts/press for the quarter ended June 30, 2026, are available under the '[Financials](#)' section on our website www.iifl.com.

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Performance Review

Quarter ended June 2026

July 22, 2026

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IIFL FINANCE (CONSOLIDATED)

Q1FY27 Update

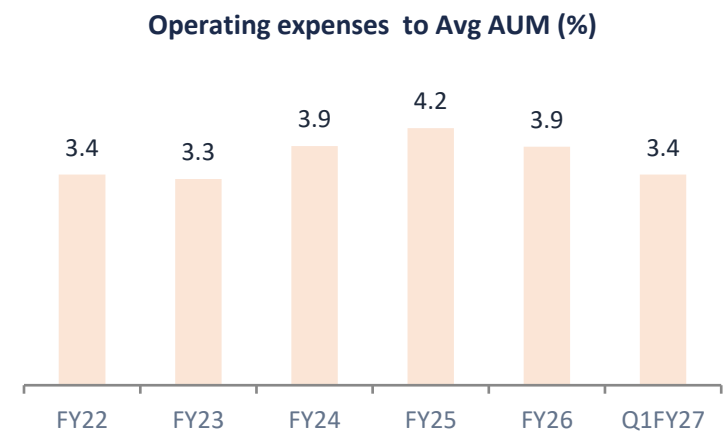
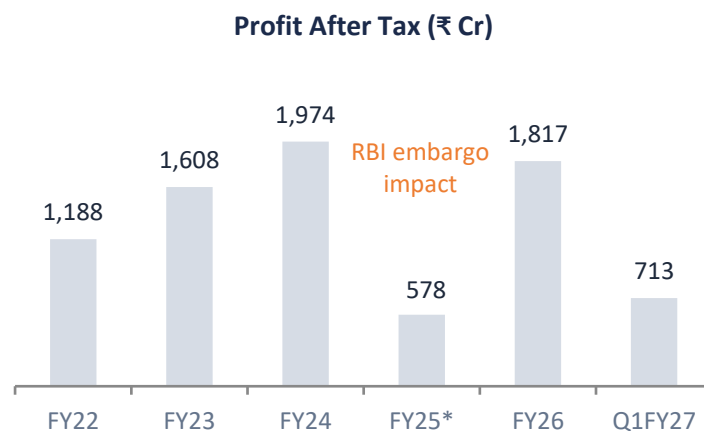
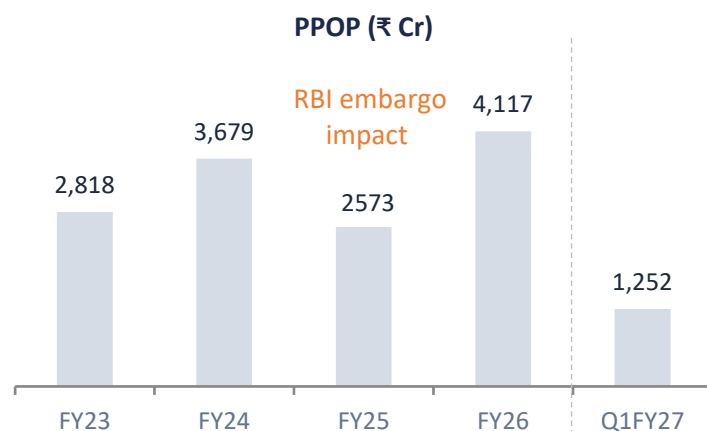
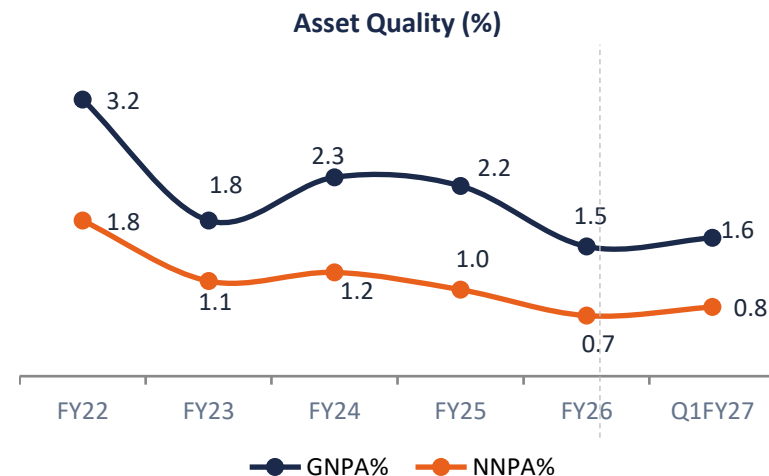
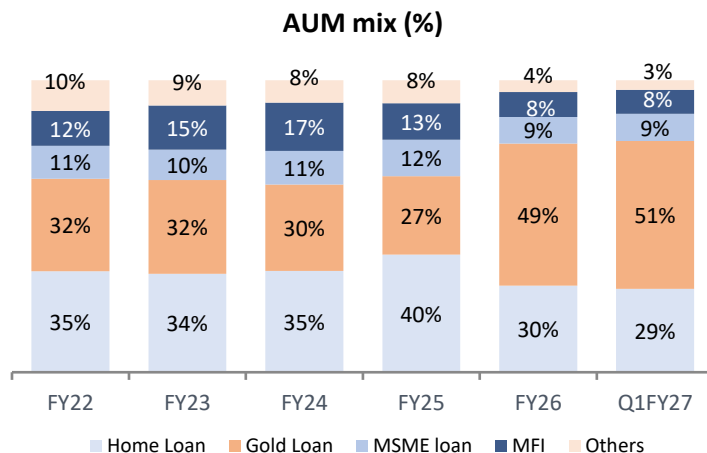
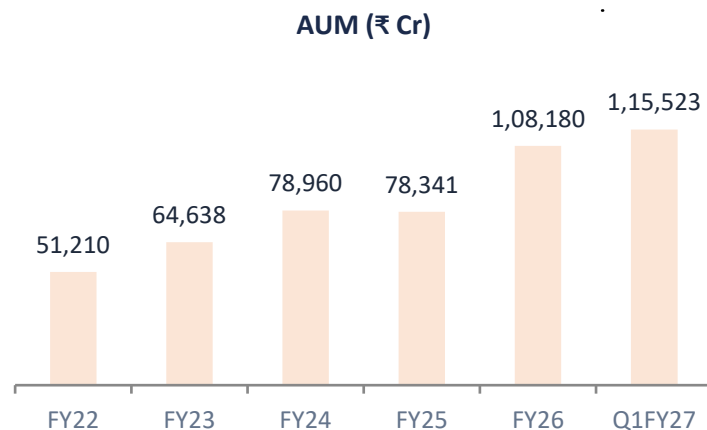
IIFL Finance (Consolidated) Q1 FY27 Performance at a Glance



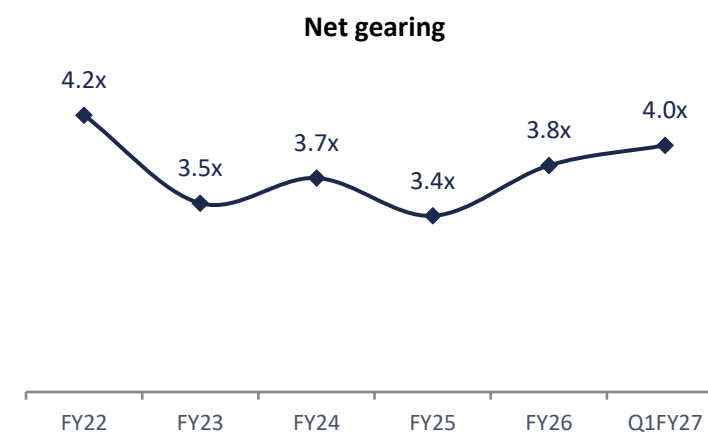
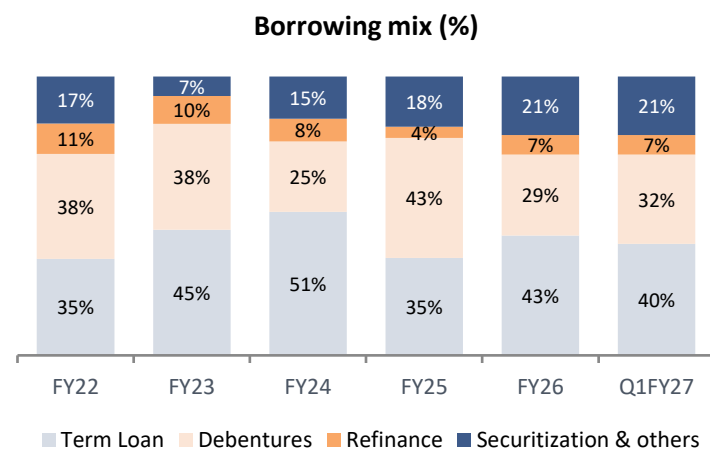
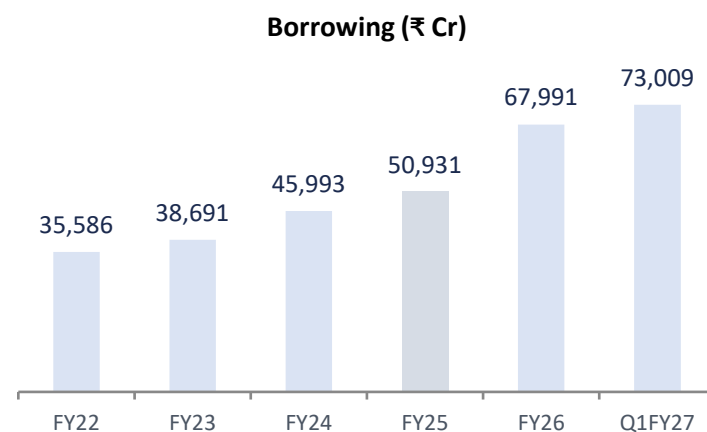
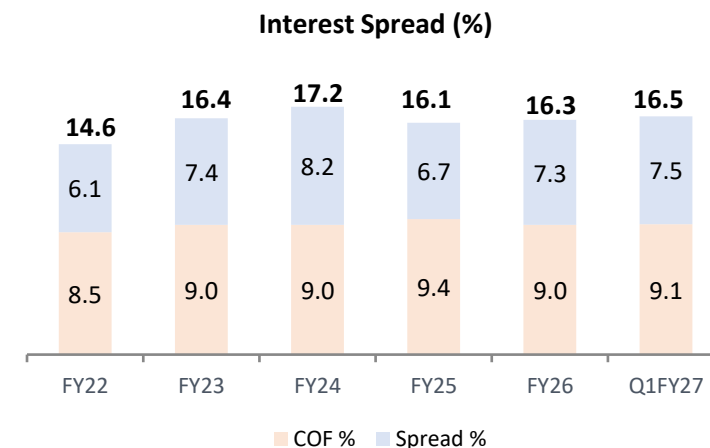
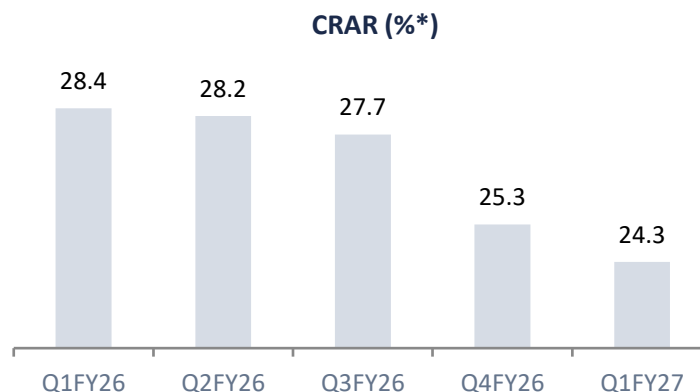
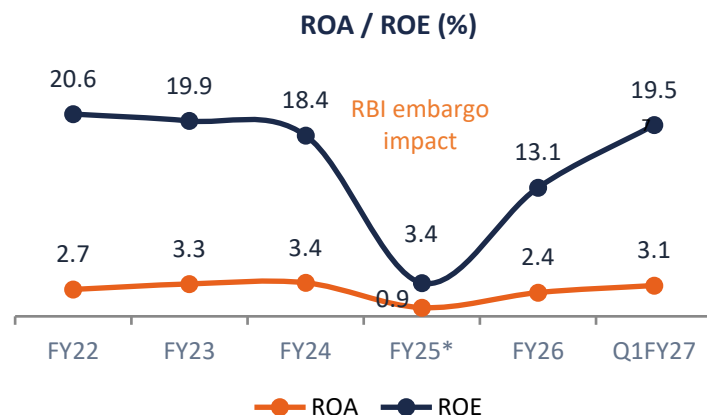
Loan AUM ₹1,15,523 Cr ▲ 7% QoQ	PPOP ₹1,252.4 Cr ▲ 7% QoQ	Gross NPA 1.6% ▲ 9 bps	Net NPA 0.8% ▲ 9 bps	PAT (pre NCI) ₹713.1 Cr ▲ 14% QoQ	Book Value ₹ 333.9 ▲ 7% QoQ
Liquidity ₹7,148 Cr	ROA 3.1%*	ROE 19.5% annualized	CRAR 24.3%*	Branches 4,937	EPS ₹15.9 not annualized

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

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



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



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

IIFL Finance (Consolidated): Income Statement



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

IIFL Finance (Consolidated): Balance Sheet



ASSETS (₹ Cr)

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

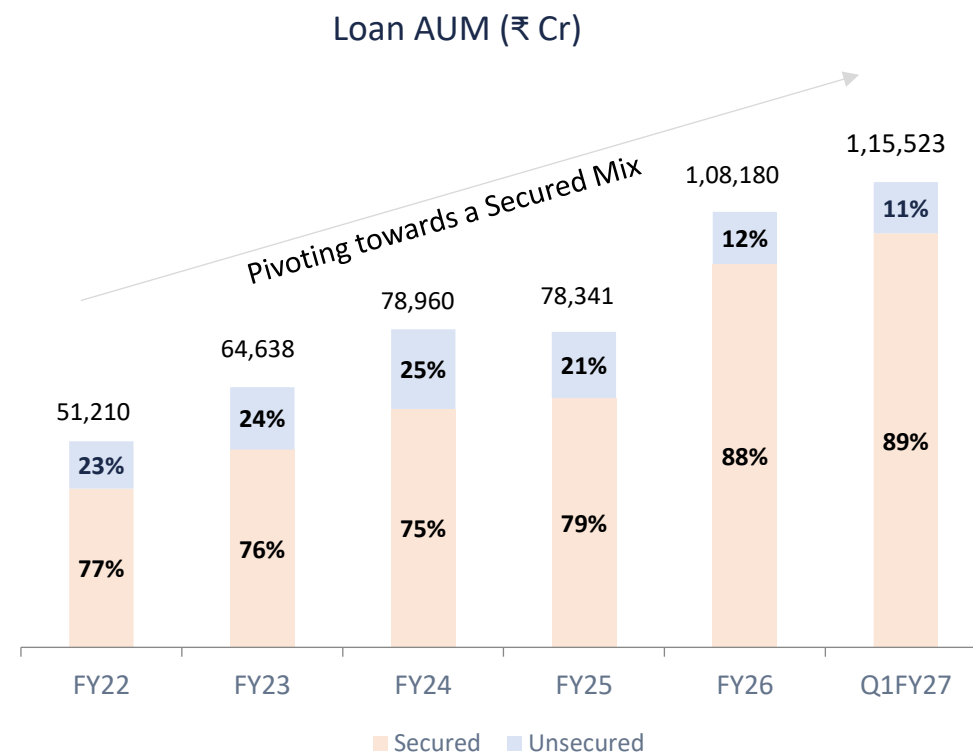
LIABILITIES & EQUITY (₹ Cr)

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

IIFL Finance (Consolidated): Loan Mix and Growth

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

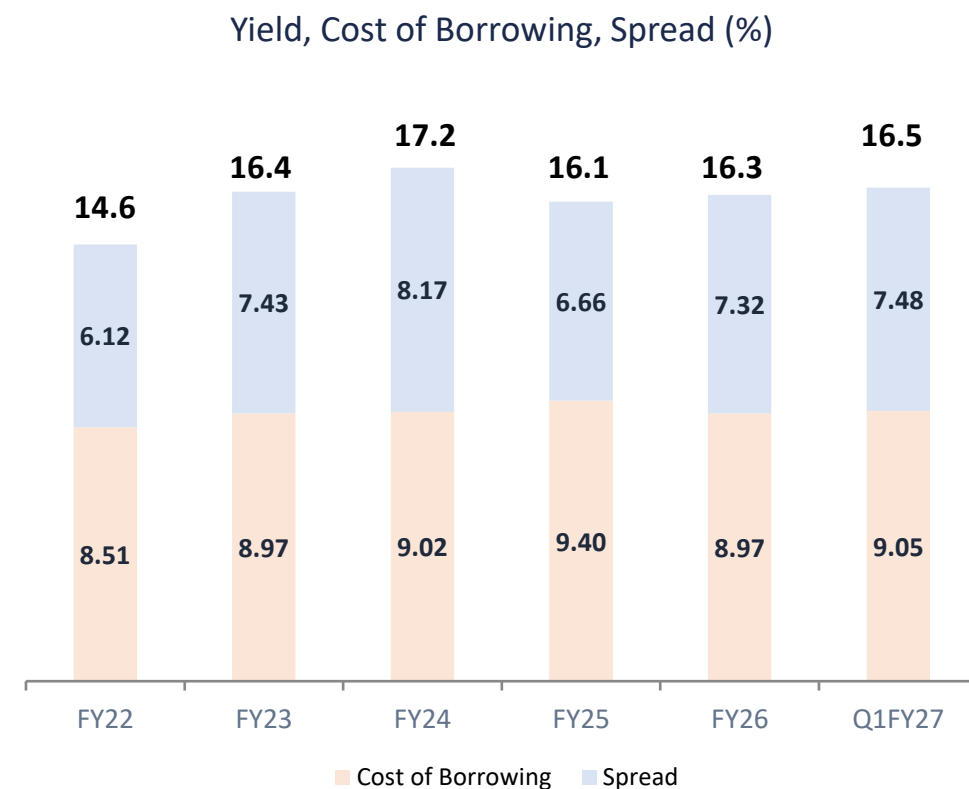
* Discontinued Business: Personal Loan and Unsecured Business Loan in IIFL Standalone Entity



IIFL Finance (Consolidated): Yield, Cost and Margins



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

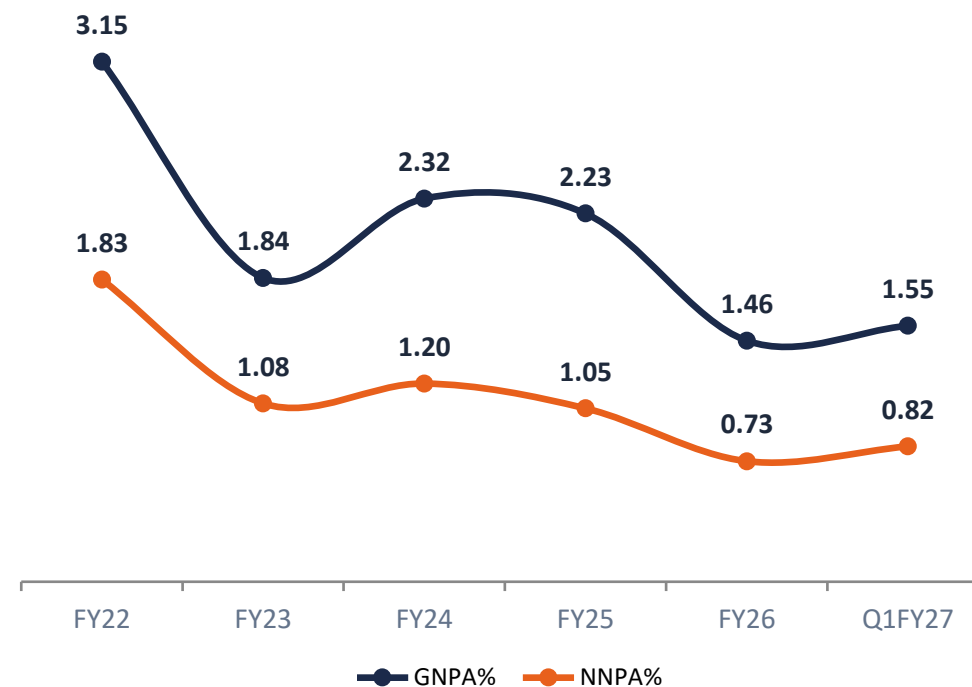


Note: Interest Spread is calculated using end of period portfolio yield and end of period cost of borrowing.

IIFL Finance (Consolidated): Asset Quality

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

GNPA & NNPA Trend (%)



As at Q1FY27, the Provision Coverage was 94%

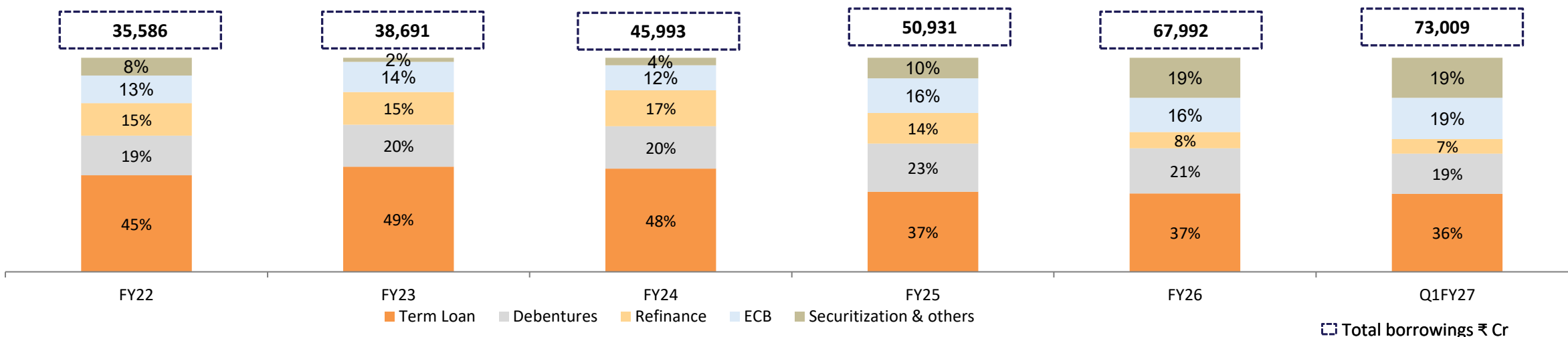
IIFL Finance (Consolidated): Asset Quality & Provisioning



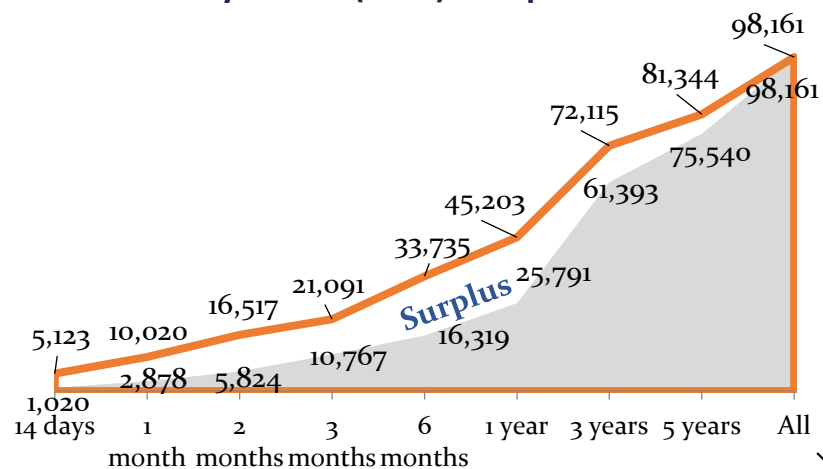
Loan Book (₹ Cr)	0 dpd	1-30	31-90	90+	Total	S1 Prov%	S2 Prov%	S3 Prov%	RBI	ECL
Home Loan	92.8%	3.1%	3.1%	1.0%	21,465	0.4%	3.7%	35.8%	105.5	180.9
Gold Loan	91.1%	4.5%	3.8%	0.6%	34,993	0.6%	0.8%	15.9%	171.3	244.2
MSME Loan	85.6%	5.9%	4.8%	3.7%	7,777	1.3%	8.8%	41.7%	87.7	245.4
<i>a) MSME Secured</i>	85.6%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

IIFL Finance (Consolidated): Liquidity and Funding

Diversified Borrowing Mix (Outstanding On-Book exposure)

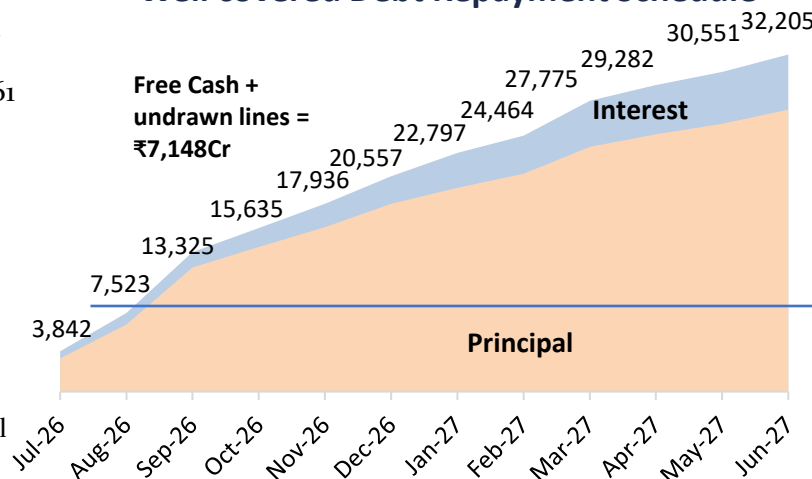


Asset Liability Match (ALM) - Surplus across all buckets



Borrowings is without IND-AS adjustments and includes interest accrued

Well covered Debt Repayment Schedule



Equity raise approval

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

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



144A / Reg S off GMTN

Listed on India INX & NSE IX

SPO Provider: Sustainable Fitch

US\$500mn

ISSUANCE IN JUNE 2026

Over US\$1.8bn

ORDERBOOK

~3.76x

OVERSUBSCRIBED

Regions participated

Asia 33%

Europe & Middle East 31%

USA/Canada 36%

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

Eligible Social Loans — Access to Essential Services

Financing & Financial Inclusion

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

Employment Generation

Promoting entrepreneurship among women borrowers and small-business livelihoods.

Socioeconomic Advancement

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

Water & Sanitation Access

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

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

FY27 STRATEGY

Resilient, Capital-Efficient Growth

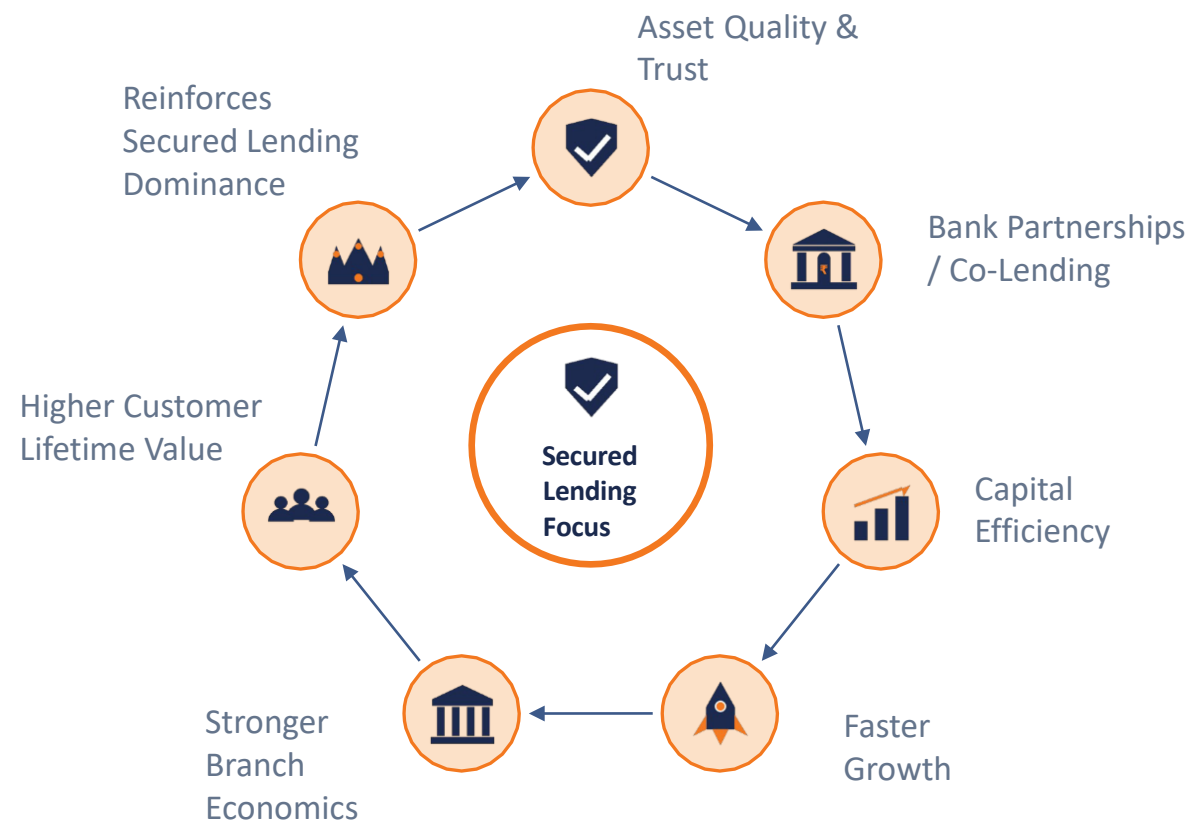
FY27 Strategy: Resilient, Capital-Efficient Growth

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

Our 6 Strategic Pillars

- 1 Secured Portfolio Anchor**
Gold Loans + Mortgages (HL/LAP)
→ Lower risk, stable growth, superior asset quality
- 2 Bharat + MSME Flywheel**
Unbanked MSMEs + households
→ Lifetime journey: **Gold** → **MSME** → **Mortgage**
- 3 AI-Led Operating Model**
Underwriting | Fraud | Collections | Cross-sell
→ Lower credit cost + higher productivity
- 4 Branch-Led Distribution Engine**
Multi-product hubs with hyperlocal sourcing
→ Higher per-branch AUM & profitability
- 5 Co-Lending as Core Engine**
Bank partnerships at scale
→ Capital-light growth + liquidity comfort + risk sharing
- 6 Capital Efficiency Discipline**
DA / PTC / Co-lending mix
→ Optimised RWA / CRAR + strong liquidity

Strategy Flywheel



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

FY Strategy: Co-lending a Key Growth Driver

₹1,15,523 Cr

Consolidated AUM

₹ 40,531 Cr

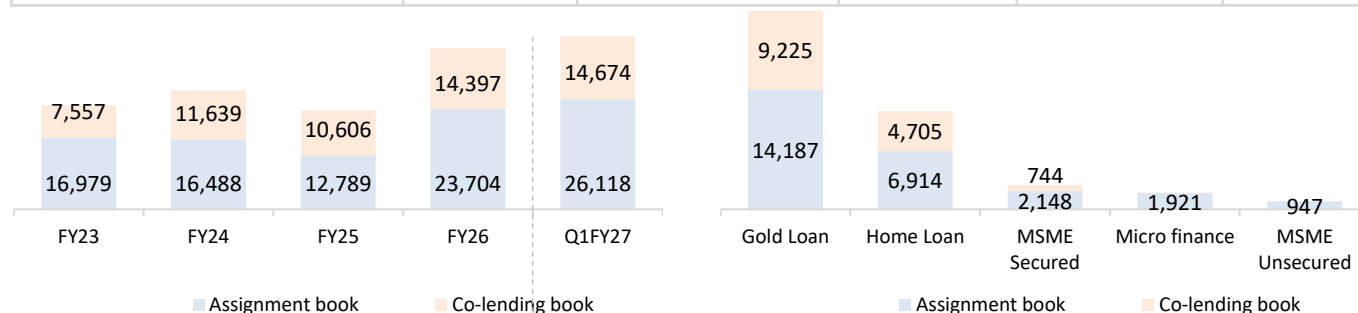
Off-book AUM (35%)

15

Active bank
co-lending partners

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

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



Note: Co-lending includes Co-origination

RBI Co-Lending Directions, 2025 | Key Changes

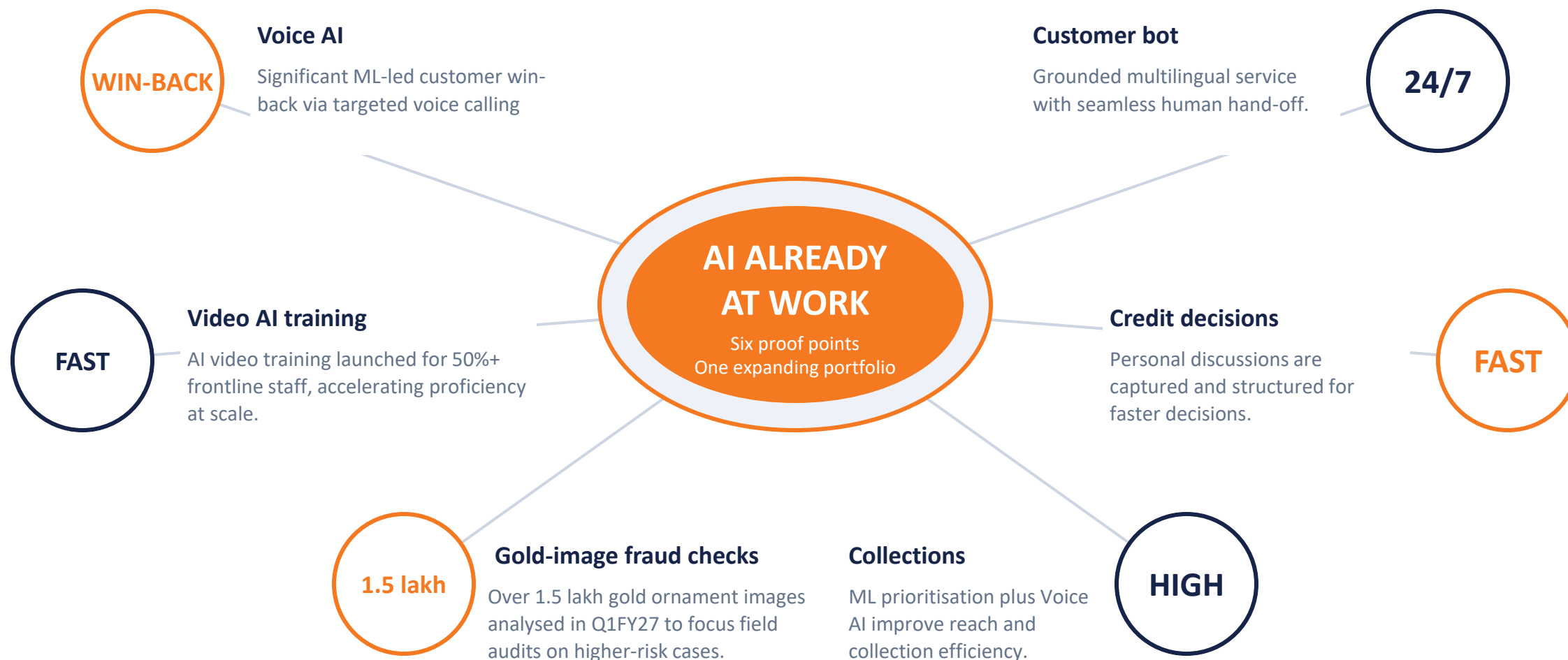
- ✓ Gold co-lending re-established under RBI CLM-1 + CAM; 5 partners live and ₹4,000 Cr fresh lines operational in Q1 FY27
- ✓ Sanctioned limits of ₹14,630 Cr (₹5,105 Cr added in last two quarters); ~₹3,400 Cr ready to deploy immediately

IIFL is well prepared - pioneer status

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

FY27 Strategy: AI Started Delivering Impact

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



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

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

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

PROJECT PACE — THREE VALUE POOLS



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



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

Intelligent orchestration layer One Knowledge Orchestration layer routes intent across Voice, WhatsApp, Video and Web & App — multi-model, grounded, with PII redaction and human hand-off.	Built in-house, no lock-in In-house AI CoE with a build-plus-buy, open-architecture approach — IIFL owns the layer and continuously optimises models.	Governed and secure Robust governance spanning InfoSec, data privacy and continuous model-risk monitoring across every use case.
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Indicative opportunity ranges, pre-baseline and not financial guidance. Net savings are finance-certified with no double-counting.

Financial Targets: FY27 & 3-Year Plan



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

FY27 TARGETS

~25% AUM Growth	1.5-1.7% Credit Costs	3.1–3.3% ROA	16–20% ROE Equity raise amount will have impact	35–40% Off-Book Loan Assets
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3-YEAR PLAN (FY28–FY29)

~20% AUM CAGR	1.0–1.2% Credit Costs	3.6–3.8% ROA	18–20% ROE	~40% Off-Book Loan Assets
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These targets are forward-looking statements based on current assumptions, are subject to risks, uncertainties, and factors beyond management's control.

IIFL FINANCE (STANDALONE)

Q1FY27 Update

IIFL Finance (Standalone): Q1FY27 Performance Summary



Loan AUM ₹63,170 Cr ▲ 10% QoQ	Secured AUM 95%	PPOP ₹810.2 Cr ▲ 18% QoQ*	Gross NPA 1.3% ▲ 12 bps	Yield 18.5% ▲ 39 bps QoQ	Spread 9.1% ▲ 28 bps QoQ
Customers 23.2 lakh	Opex to avg AUM 3.3%	ROE 24.6%	Branches 3,049	Avg ticket size ₹1.04 Lakh	

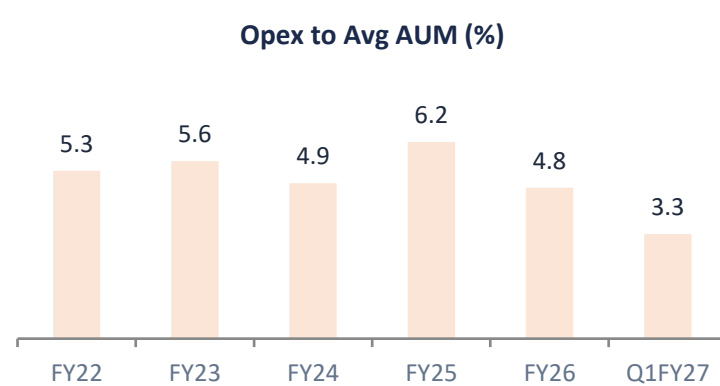
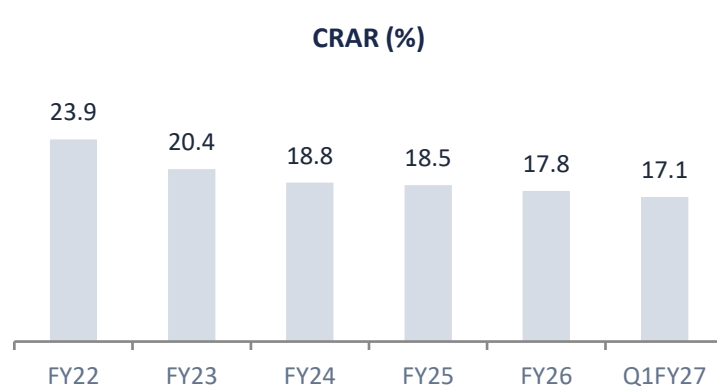
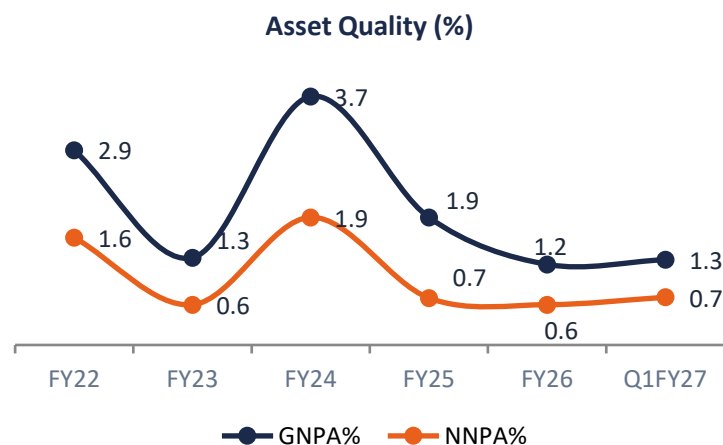
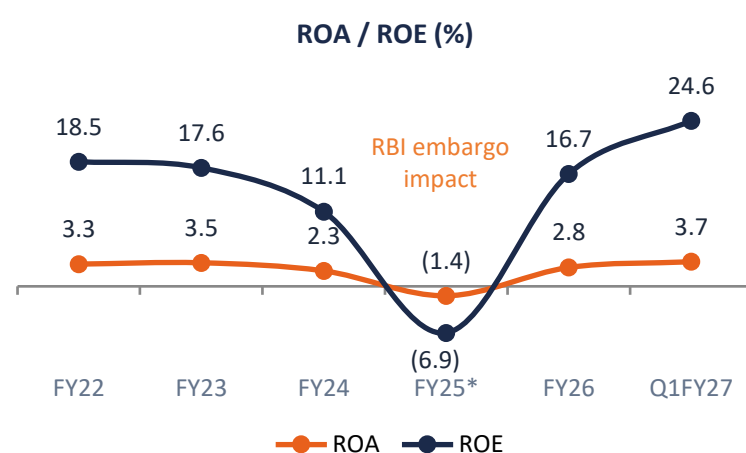
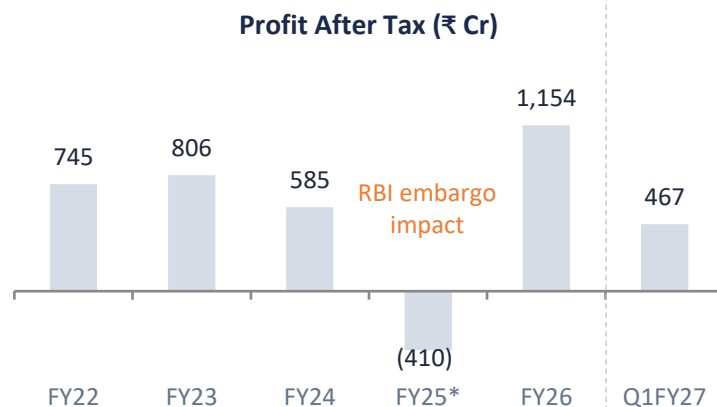
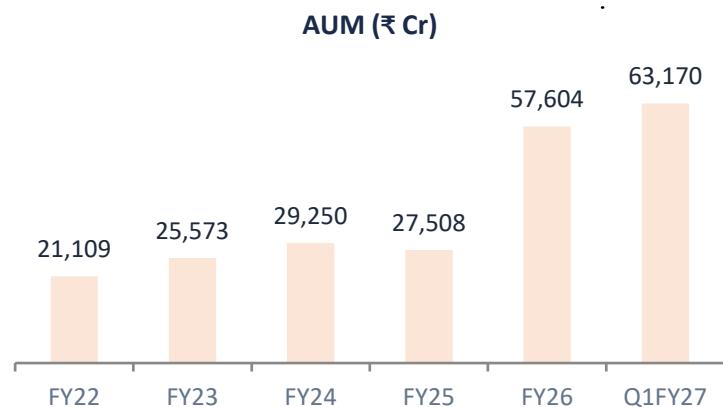
Note: Adjusted for dividends from subsidiaries in Q4FY2026

IIFL Finance (Standalone): Financial Performance



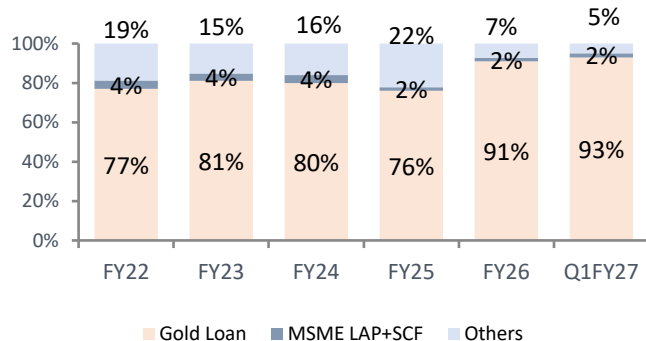
₹ Cr	Q1FY27	Q4FY26	Q-o-Q	Q1FY26	Y-o-Y	FY26
Interest income	1,729.7	1,578.4	10%	1,079.4	60%	5,305.0
Interest expense	(1,036.8)	(984.9)	5%	(701.4)	48%	(3,273.3)
Net interest income	692.9	593.5	17%	378.0	83%	2,031.7
Income from off-book	579.0	543.2	7%	344.3	68%	1,880.2
Other Income	35.9	43.1	(17%)	46.6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

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

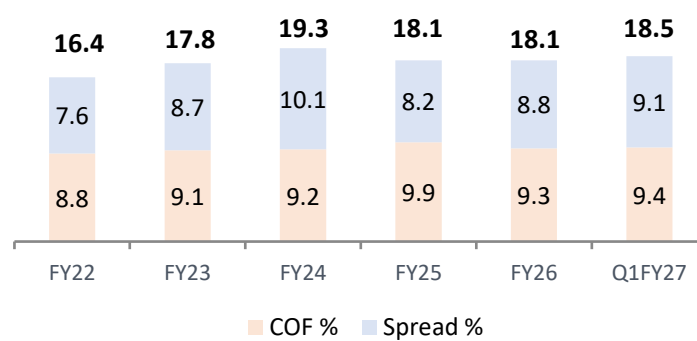


IIFL Finance (Standalone): Key Highlights (2/2)

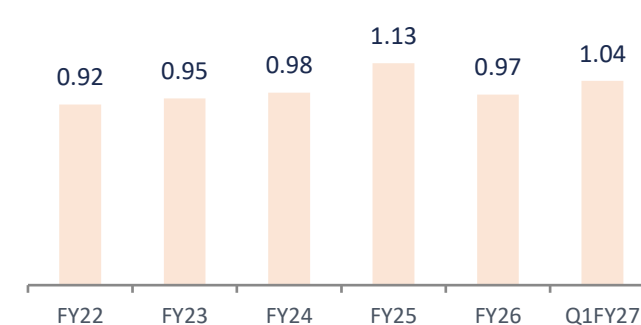
AUM mix (%)



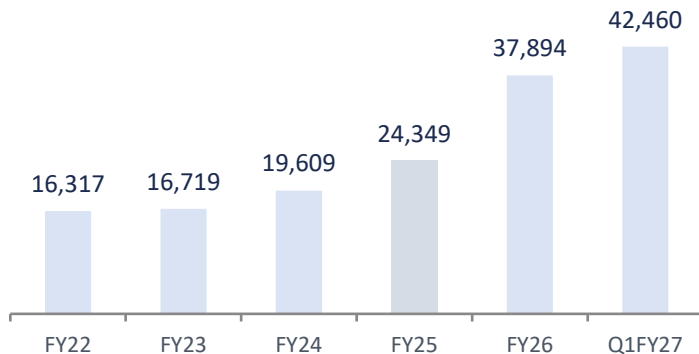
Interest Spread (%)



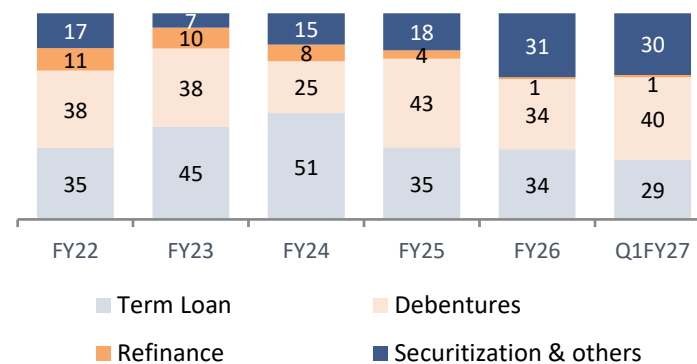
Average ticket size (₹ lakhs)



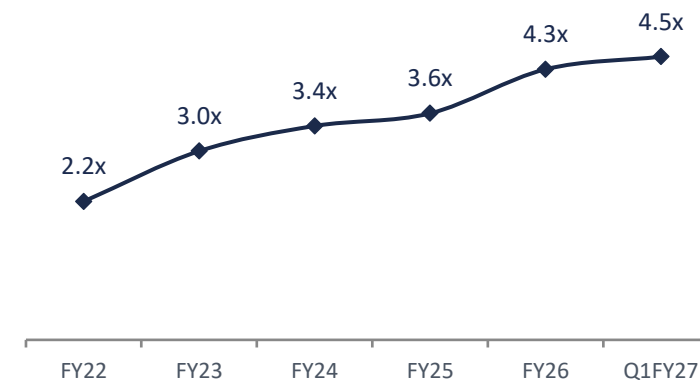
Borrowing (₹ Cr)



Borrowing mix (%)



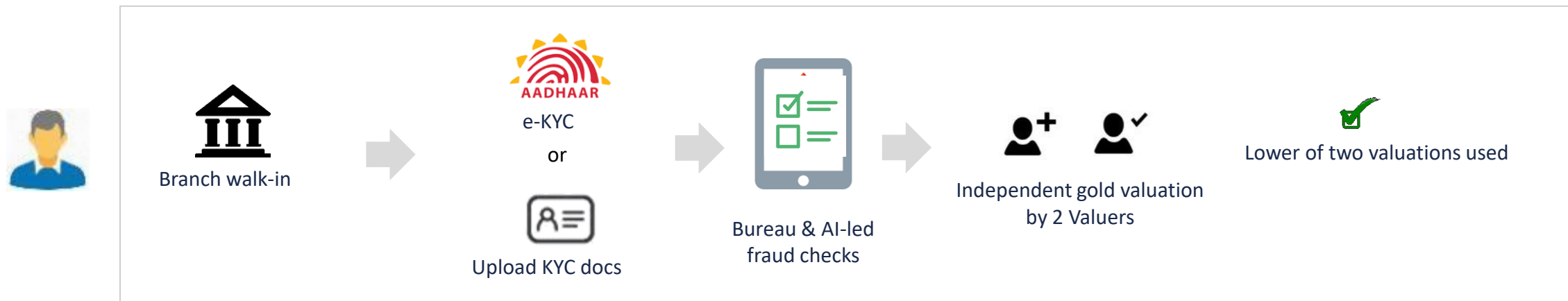
Net gearing



Borrowings is without IND-AS adjustments and includes interest accrued

IIFL Finance (Standalone): Gold Loan Risk Management

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



Branch Security

Physical guards & IP-camera surveillance

Real-time central monitoring & controlled vault access

Insurance

OTP-based vault opening
Cellular vaults & auto-hooters

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

Audit



Day end Analytics based red flags investigated by Offsite Audit team



Scheduled & Surprise audits by internal /third party audit team - Purity verification of near 100% packets

Storage – Gold and Documents



Gold is stored in vaults in a tamper proof packet Loan account number is mentioned on the packet



AI led image fraud detection: Flags potential fraud, duplicate pledging, quality mismatches and suspicious patterns

IIFL Finance (Standalone): Loan Mix and Growth



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

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

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

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

Secured MSME (LAP) ₹ 1,312 Cr

ATS: ₹232.0L | Yield: 14.20%

Focus on mid-sized MSMEs in emerging markets

Supply Chain Finance ₹348 Cr

ATS: ₹25.5L | Yield: 14.09%

Slowed down, given current market outlook

NON-CORE | ₹3,104 Cr | 4.9 % of Total

CRE ₹169 Cr

Winding down

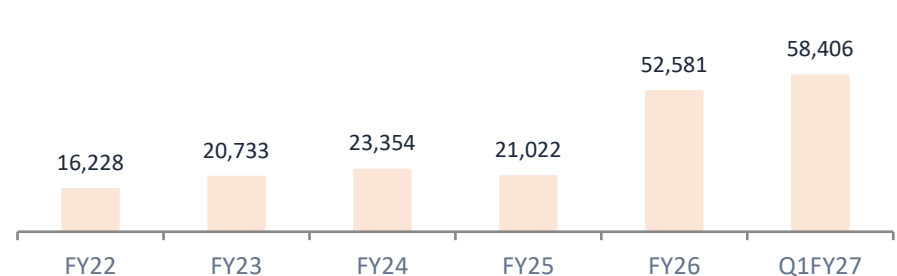
Capital Market ₹427 Cr

Synergistic business

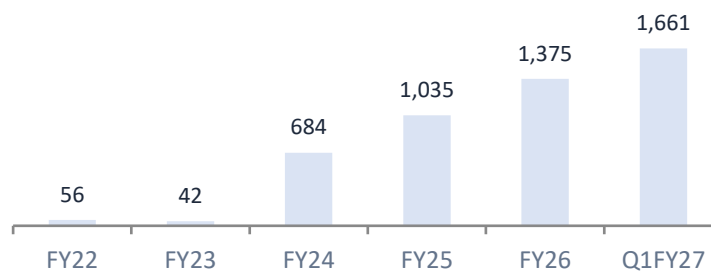
Discontinued business ₹2,507 Cr

Digital, Personal loan, Unsecured BL

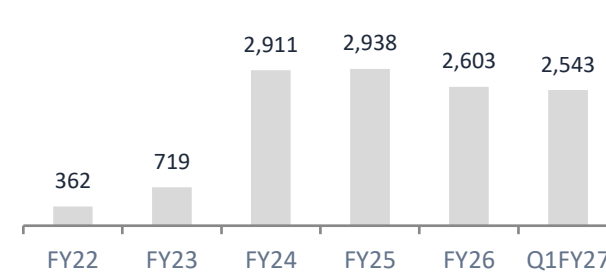
Gold Loan AUM (₹ Cr)



MSME Loan AUM (₹ Cr)



Security Receipts* (₹ Cr)



* Net of provisions

IIFL HOME FINANCE

Q1FY27 Update

IIFL Home Finance: Q1FY27 Performance Summary



AUM

₹41,540 Cr

▲ 4% QoQ

PPOP

₹311.3 Cr

▼ 7% QoQ

GNPA

1.46%

▲ 24 bps QoQ

Incremental Yield

11.5%

▲ 45 bps QoQ

PAT (Pre NCI)

₹185.5 Cr

▲ 5% QoQ

Disbursements

₹3,175 Cr

▲ 39% QoQ

DSA Sourcing

36%

Home Loan Share

79.5%

Credit Cost

₹79 Cr

Branches

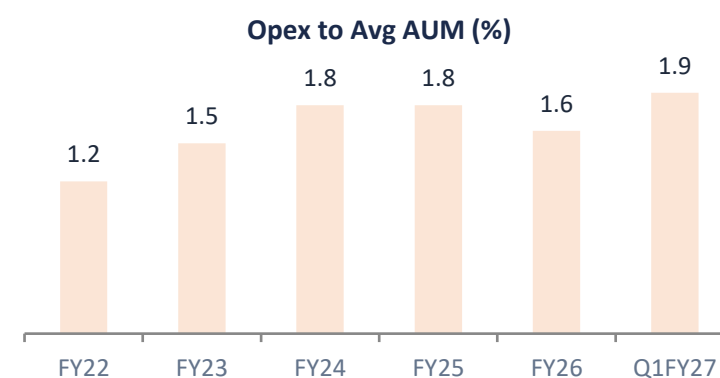
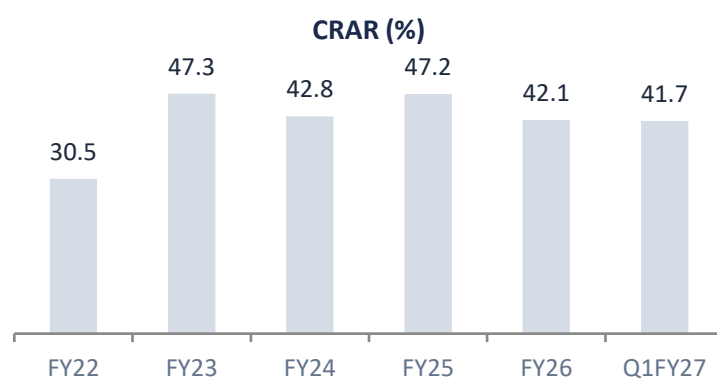
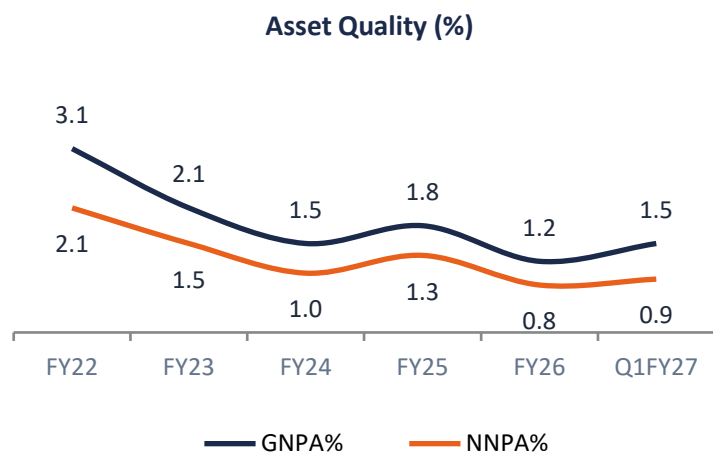
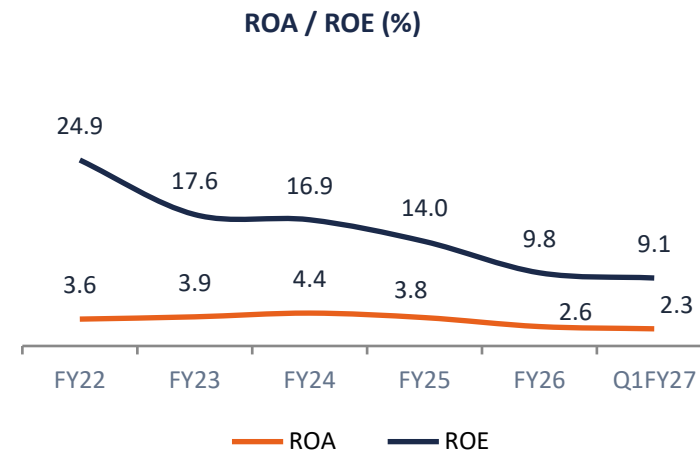
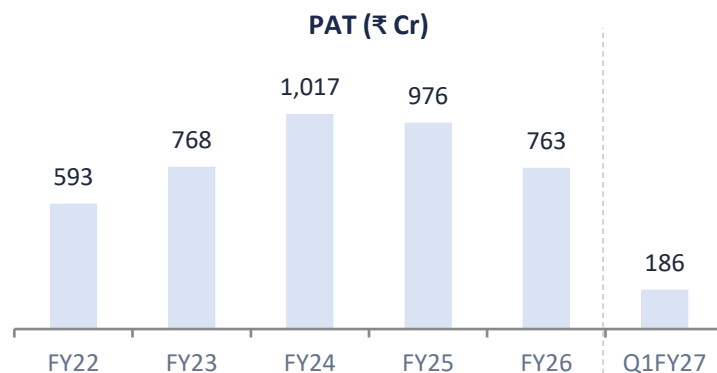
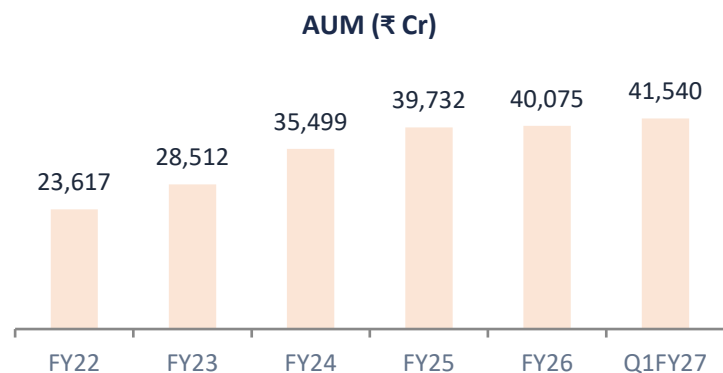
311

IIFL Home Finance: Financial Performance



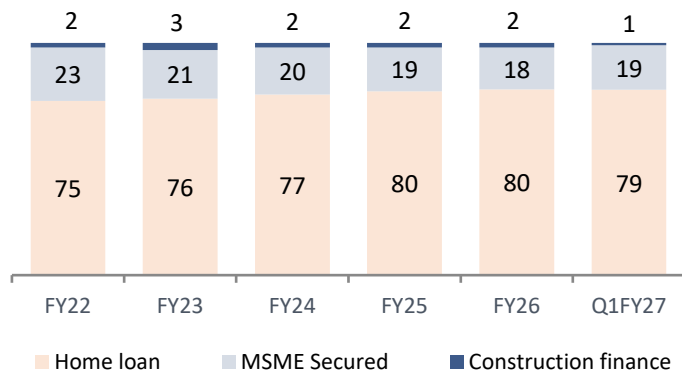
₹ Cr	Q1FY27	Q4FY26	Q-o-Q	Q1FY26	Y-o-Y	FY26
Interest income	787.8	727.1	8%	730.2	8%	2,920.7
Interest expense	(477.3)	(435.2)	(10%)	(419.3)	(14%)	(1,719.5)
Net interest income	310.6	291.8	6%	310.9	0%	1,201.2
Income from off-book	155.8	151.0	3%	170.4	(9%)	692.0
Other Income	38.5	70.5	(45%)	48.2	(20%)	216.5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

IIFL Home Finance: Key Highlights (1/2)

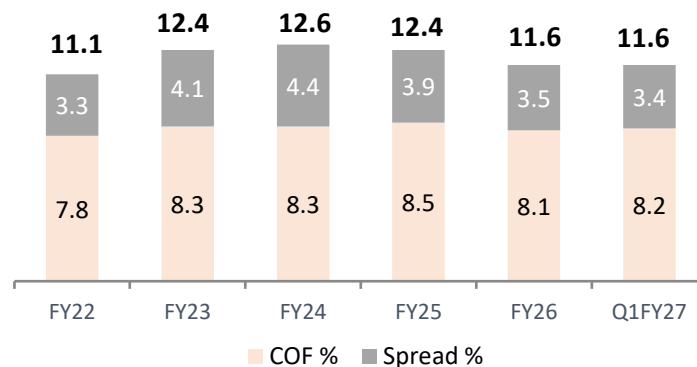


IIFL Home Finance: Key Highlights (2/2)

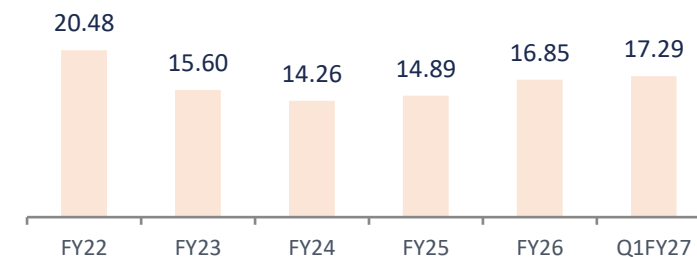
AUM mix (%)



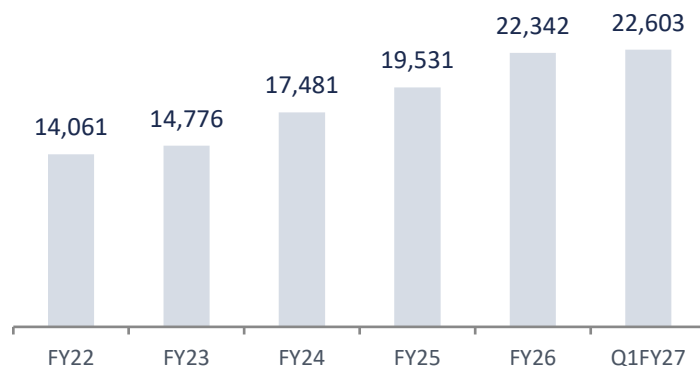
Interest Spread



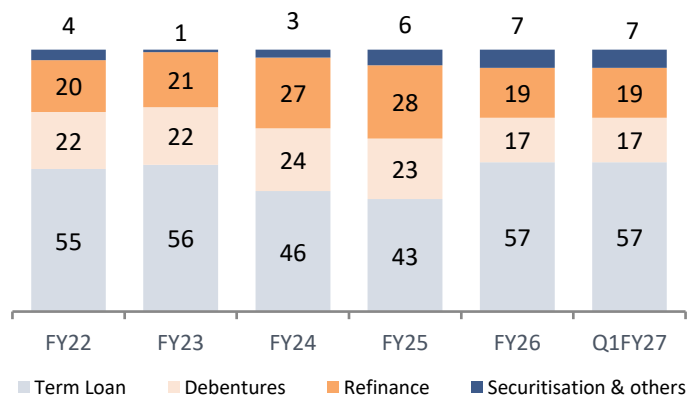
Average ticket size (₹ lakhs)



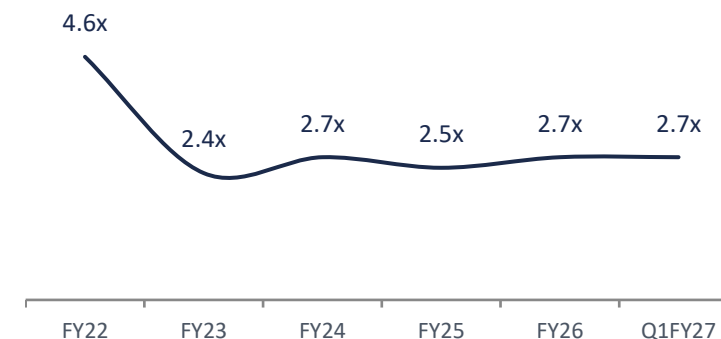
Borrowing (₹ Cr)



Borrowing mix (%)



Net gearing



Borrowings is without IND-AS adjustments and includes interest accrued

IIFL Home Finance: Loan Mix and Growth

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

ATS ₹16.62 Lakhs
Yield 10.50%
Tenor Upto 25 years

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

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

ATS ₹17.66 Lakhs
Yield 15.76%
Tenor Upto 15 years

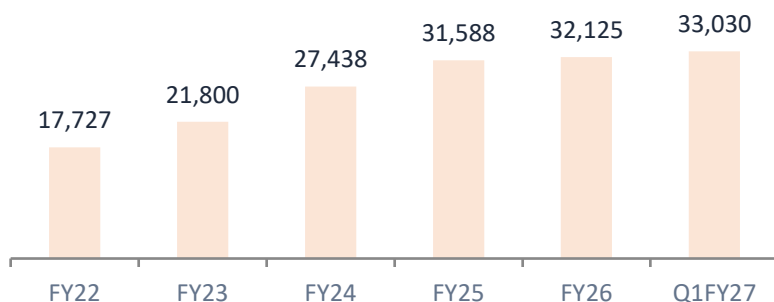
- Secure Business Loans for small businesses to meet working capital requirements & for business expansion

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

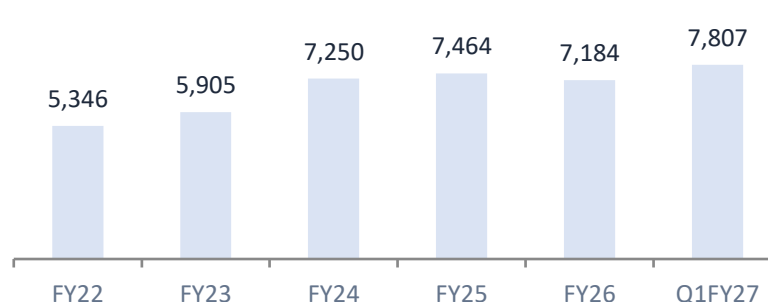
ATS ₹730.29 Lakhs
Yield 15.07%
Disbursal Tenor Upto 5 years

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

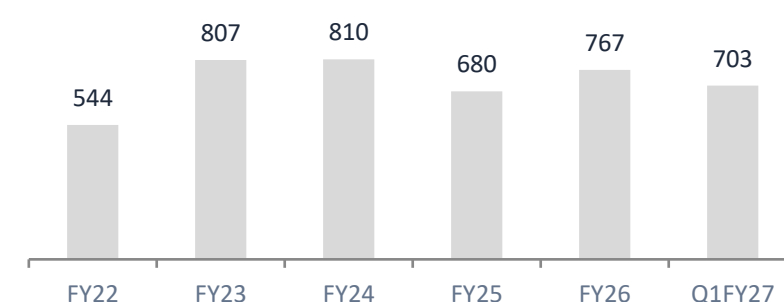
AUM Trend (₹ Cr)



AUM Trend (₹ Cr)



AUM Trend (₹ Cr)



IIFL SAMASTA FINANCE

Q1FY27 Update

IIFL Samasta Finance: Q1FY27 Performance Summary



Disbursements

₹1,966 Cr

▼ 28.1% QoQ ▲ 53.4% YoY

AUM

₹10,813 Cr

▲ 3.0% QoQ

GNPA

3.3%

▼ 50 bps QoQ

NNPA

1.0%

▼ 16 bps QoQ

PAT

₹61 Cr

▲ 1% QoQ

Customers

₹21.3 lakh

CRAR

24.9%

ROE

12.6%

Branches

1,615

Avg ticket size

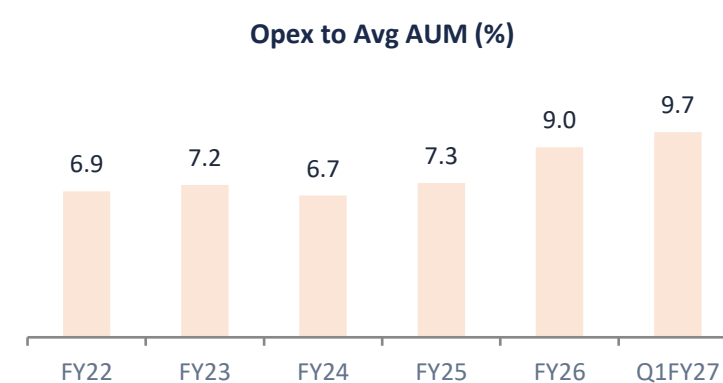
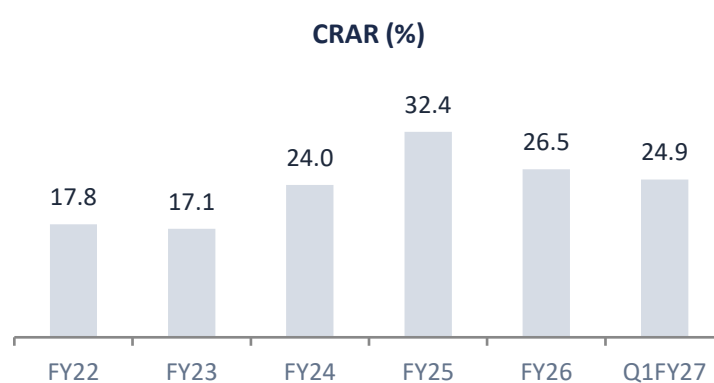
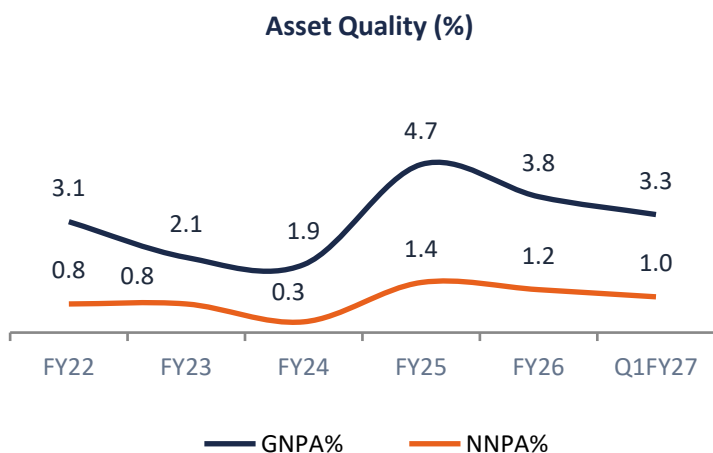
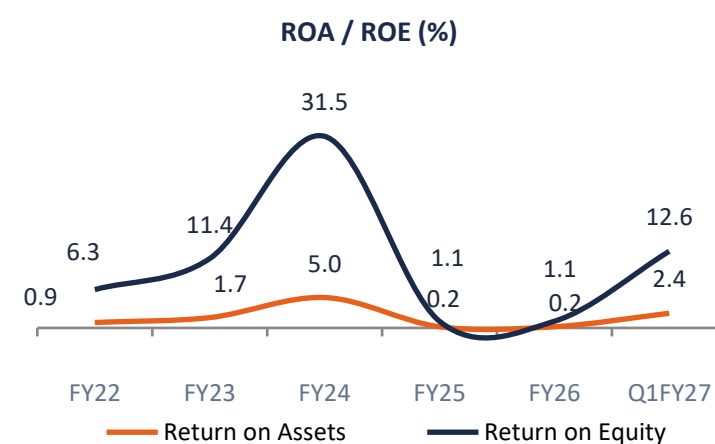
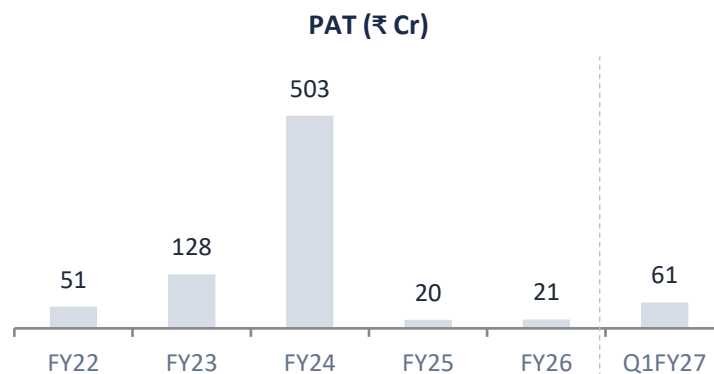
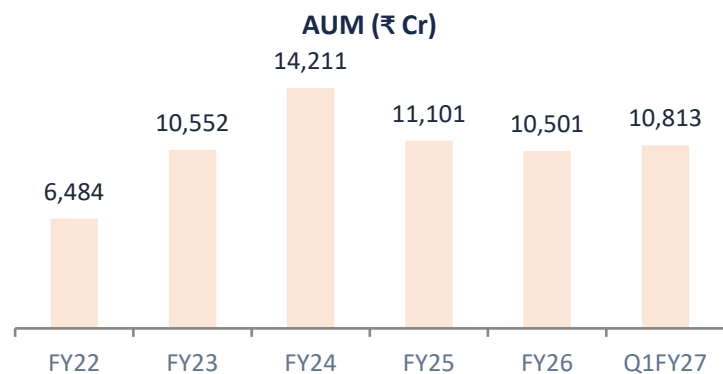
₹ 0.69 Lakh

IIFL Samasta Finance: Financial Performance



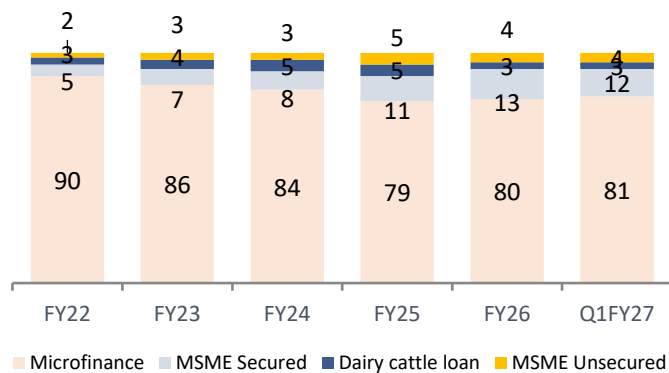
₹ Cr	Q1FY27	Q4FY26	Q-o-Q	Q1FY26	Y-o-Y	FY26
Interest income	488.2	442.9	10%	423.6	15%	1,674.0
Interest expense	(208.2)	(196.4)	(6%)	(185.7)	(12%)	(767.4)
Net interest income	280.0	246.5	14%	237.9	18%	906.6
Income from off-book	51.9	81.1	(36%)	45.4	14%	281.8
Other Income	57.0	70.7	(19%)	56.1	2%	256.7
Total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

IIFL Samasta Finance: Key Highlights (1/2)

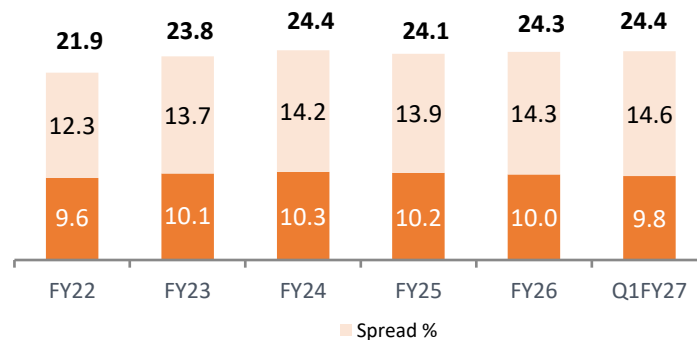


IIFL Samasta Finance: Key Highlights (2/2)

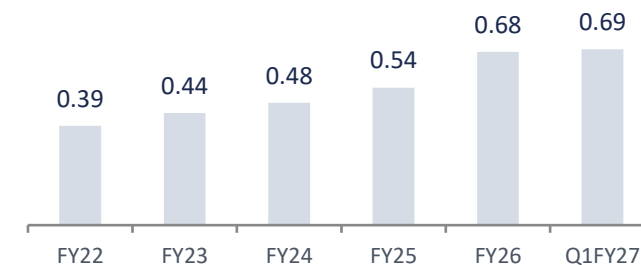
AUM mix (%)



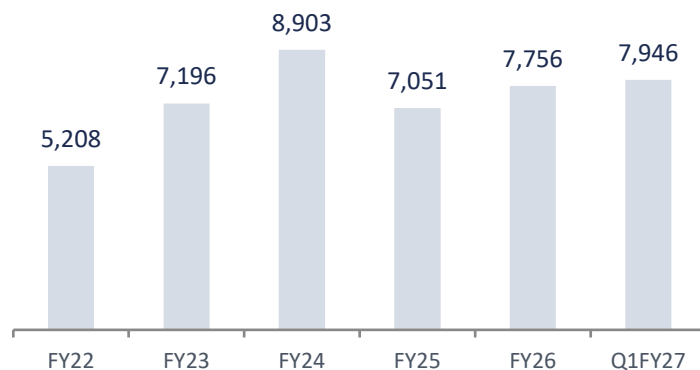
Interest Spread



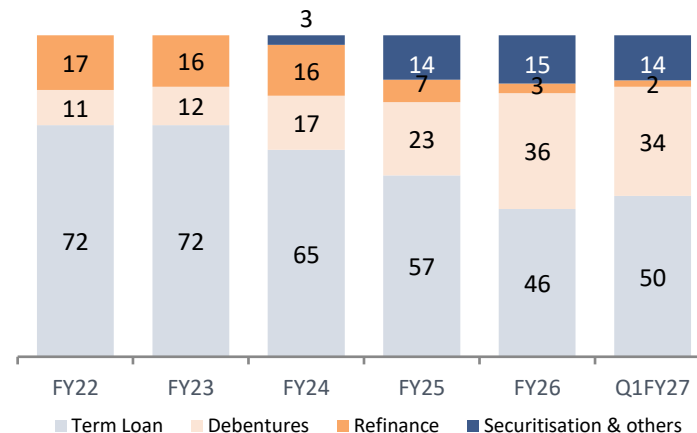
Average ticket size (₹ lakhs)



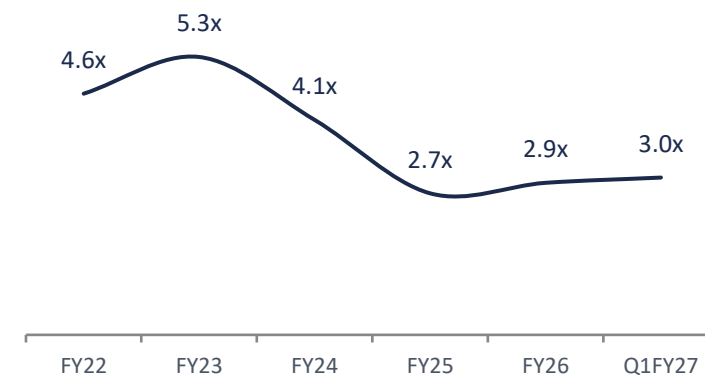
Borrowing (₹ Cr)



Borrowing mix (%)



Net gearing



Borrowings is without IND-AS adjustments and includes interest accrued

IIFL Samasta Finance: Loan Mix and Growth



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

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

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

MSME LOAN | ₹1,744 Cr | 16% of Total

Secured MSME (LAP)	₹1,340 Cr
ATS: ₹4.81L Yield: 22.47%	
For graduating MFI customers	

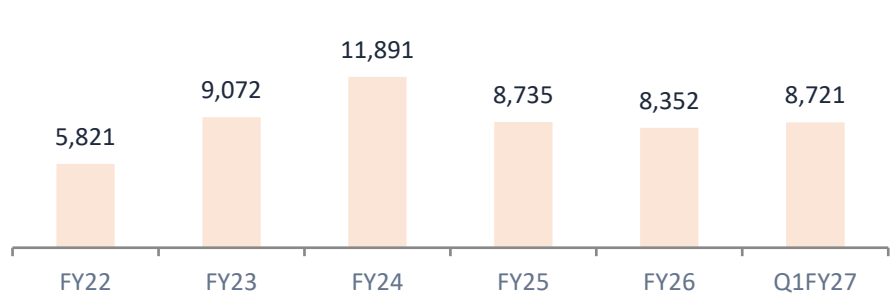
Unsecured MSME Loan	₹404 Cr
ATS: ₹2.24L Yield: 26.67%	
All incremental under CGFMU	

DAIRY LOAN | ₹348 Cr | 3% of Total

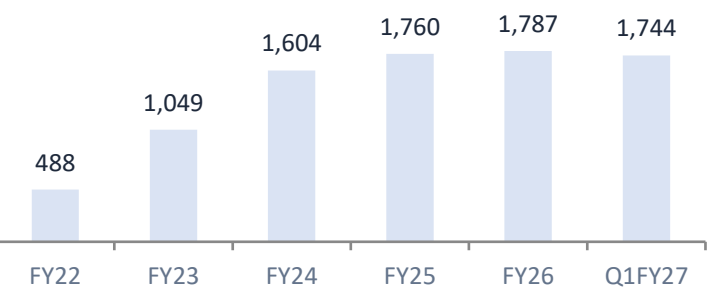
ATS	₹0.68L
Yield	24.8%

- Small-ticket loans for income generation

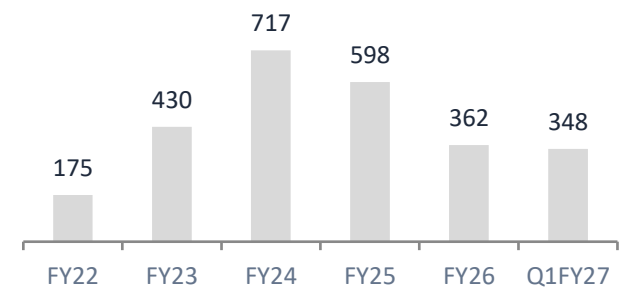
MFI Loan AUM (₹ Cr)



MSME Loan AUM (₹ Cr)



Dairy Cattle Loan AUM (₹ Cr)



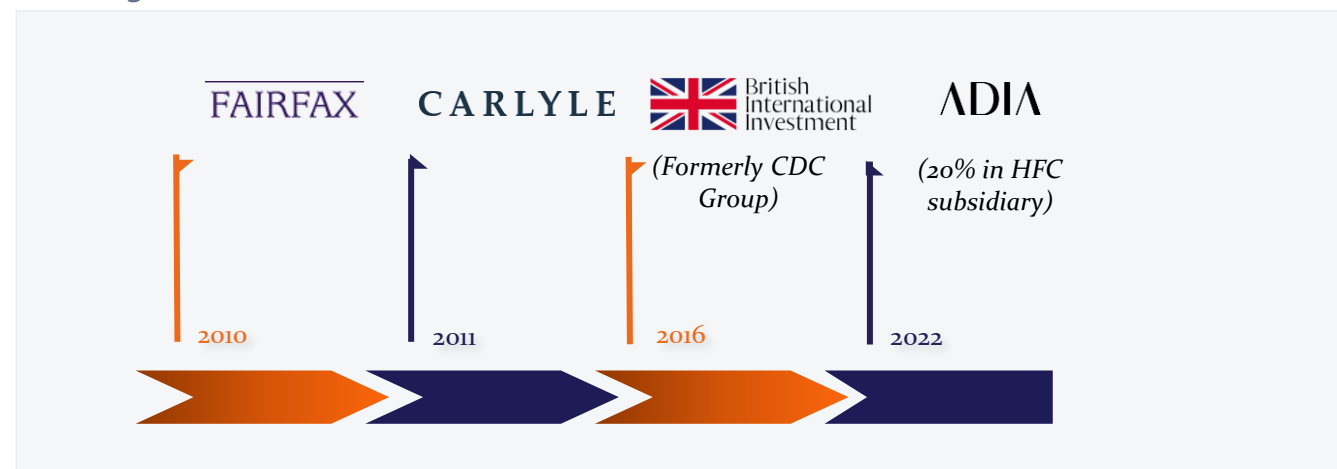
CORPORATE INFORMATION

Group Structure, Strategy & Governance

IIFL Finance: Group Structure and Ownership



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



Shareholding Pattern	% holding
Promoters	24.8
Institutional Investors	46.5
Fairfax	15.2
Bank Muscat India Fund	3.3
Theleme	2.7
Abakkus	2.7
Vanguard	2.2
Bavaria Industries AG	1.3
Whiteoak MF	1.2
Blackrock	1.0
Franklin MF	0.9
Habrok	0.9
Alliance Bernstein	0.9
Public & Others	28.7

As of June 30, 2026

Distinguished Board of Directors in the Company & its Subsidiaries



B. P. Kanungo
Chairman & Independent Director

Former Dy Governor, RBI



Gopalakrishnan Soundarajan
Non-Executive Director

Fairfax Nominee



Srinivasan Sridhar
Chairman & Non-Executive Director

Former Chairman, NHB



Govinda Rajulu Chintala
Chairman & Independent Director

Former Chairman, NABARD



Nirmal Jain*
Managing Director

Founder, IIFL Group



Ramakrishnan Subramanian*
Independent Director

Former CEO, Shriram Capital



Kabir Mathur
Nominee Director

ADIA Nominee



Girish Kousgi
Managing Director & CEO

CEO, IIFL Home Finance



N Venkatesh
Managing Director

MD, IIFL Samasta Finance



R Venkataraman*
Joint Managing Director

Co-founder, IIFL Group



Bijou Kurien
Independent Director

Former COO, Titan



Vinod Padikkal
Nominee Director

ADIA Nominee



Mohua Mukherjee
Independent Director

Former World Bank Consultant



Nihar Niranjana Jambusaria*
Independent Director

Former President, ICAI



T S Ramakrishnan
Non-Executive Nominee Director

LIC Nominee



Venkataramanan Anantharaman
Independent Director

Former Corporate Finance Head, Standard Chartered



Mathew Joseph
Independent Director

Former CRO, HDFC Limited



Kalengada Mandanna Nanaiah
Independent Director

Former MD, Equifax



Nirma Bhandari
Independent Director

Partner, ANB Global



M. V. Bhanumathi
Independent Director

Former Director General, Income Tax, Mumbai



Mohan Sekhar
Independent Director

ED, Accenture



Sistla Uma Shanmukhi
Independent Director

Former MD & CEO, SBI-SG

IIFL Finance Board

IIFL Home Finance Board

IIFL Samasta Finance Board

An Experienced Senior Management with Strong Credentials



Nirmal Jain
Managing Director
PGDM-IIMA, CA, CWA

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



R Venkataraman
Joint Managing Director
PGDM-IIMB, BE – IIT,
Kharapur

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



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

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



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

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



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

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



Shivalingam Pillai
Chief Compliance Officer
CA, CWA, CS

Experience of 25+ years
Mahindra Finance, HDFC Sales



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

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



Rahul Sanklecha
Chief Risk Officer
FRM, MBA, BE

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



Kirti Timmanagoudar
Head – Strategy & IR
MBA - TAPMI

Experience of 25+ years
Brick Eagle, Frost & Sullivan, Geojit, First
Global



Gaurav Sharma
Chief Technology Officer
BE – IIT, Roorkee

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



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

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



Govind Modani
Head, Treasury
CA, BCom

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



K S Praveen
Head – Audit Assurance
MS, Kings College,
London, MBA, CAIIB

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



Binay Mishra
Head – Legal
Law

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



Samrat Sanyal
Company Secretary &
Compliance Officer
BCom (Honors), CS

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



Vinay Agrarwal
Business Head, MSME
CA

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

ESG at IIFL Finance: Strategy & Performance

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



Environmental

Climate-conscious operations

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



Social

Inclusive growth + community

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



Governance

Strong oversight & transparency

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

External ESG Ratings & Recognition

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

Sustainalytics Risk Rating

19.1 (25.9 earlier)

Medium Risk → Low Risk

S&P Global CSA 2025

46

Maiden participation

ESG Risk.ai

69 (69 earlier)

Rating: Strong

NSE

65 (65 earlier)

Rating: Strong

CRISIL

60 (60 earlier)

Rating: Strong

Environmental & Social: Action on the Ground

Resource efficiency in operations + targeted community impact in aspirational districts



Environmental Initiatives

Miyawaki Plantation

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

Expected project impact

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



Social Initiatives — IIFL Foundation

CSR in Aspirational Districts (Government-identified)

Rajasthan- Baran, Jaisalmer, Sirohi

Jammu & Kashmir- Baramulla, Kupwara

Prominent CSR Projects (FY26) — Beneficiaries

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

Governance, Disclosures & External Recognition

Strong board oversight, audited disclosures, and sector leadership



Board-Level ESG Committee

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



First Year of External BRSR Assurance

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



Globally Aligned Disclosures

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

Policy Architecture Strengthened (FY26)

Enhanced transparency, governance

Public Disclosure

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

New Policies Adopted

Tax Policy and Human Rights Policy adopted with Board approval

ABAC Policy Refresh

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

Industry Leadership



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

CSR projects continue with creative use of technology

Banking and Finance Course for Marginalized Youth -Maharashtra

- Training program in Banking and Finance for youths from lower income groups (underprivileged), building their skills to embark a career in the respective sector, through course curated by industry veterans. Students pursuing Bachelors Degree in Commerce, qualify to enroll in this program.
- The course equips the students to develop and master
 - - Customer Services Skills
 - - Sales and marketing skills
 - - Communication and interpersonal skills
- Guest lectures by experienced professionals from the banking and financial services industry, providing practical insights into current industry trends and career opportunities.
- Industry-recognized certification upon successful completion of the program.

Support to Tattva University- Maharashtra

- Supporting the construction of Tattva University a greenfield, value-based, multi disciplinary, research oriented deemed to be university in Maharashtra rooted in Jain and Indian knowledge system
- The University is being developed on the Maldunge land, where construction work has already commenced. The Company has applied for approval from the University Grants Commission (UGC) for establishment of the University. A team of experienced architects and distinguished research advisors has been appointed to design the campus and guide its academic and research vision. The university is progressing steadily towards becoming a world-class institution for higher education and innovation.



Training in Banking and Finance for Youth



Tattva University Layout

Reconciliation: Consolidated Results with Group Entities

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

Thank You

Published July 2026

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Regd. Off: IIFL House, Sun Infotech Park, Road No. 16V, Plot No.B-23, Thane – 400604.

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