

# Quarterly Performance Review

For the quarter ended December 31, 2019

## India Infoline Finance Limited

Subsidiary of IIFL Finance Limited

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January 27, 2020

**Liquidity** for well managed NBFCs has improved significantly. We raised long-term loans to the tune of ₹2,721 Cr, as against ₹403 Cr in Q1 and ₹1,723 Cr in Q2. Our exposure to commercial paper is now zero. Besides cash, bank & equivalent balance of ₹3,340 Cr, at quarter end, we have undrawn credit lines of ₹3,058 Cr. We manage our Asset Liability Mismatch diligently and conservatively, with surplus in all buckets.

**Asset quality** has improved during the quarter. GNPA stood at 2.3% and NNPA was 1.0%, down from 2.5% and 1.5% respectively in the previous quarter. We have maintained asset quality at significantly superior level than the industry, through the turbulent times. Provision coverage (incl. standard assets provision) was 95%

**Cost of funds** is easing too. On average, it was a tad lower at 9.4% during the quarter, compared to 9.5% in the previous one. Notably, NHB refinance of ₹960 Cr was repriced downward by around 2%.

**Capital Adequacy** in aggregate was 21.4% including Tier I capital of 17.9% as at quarter end, well above statutory requirement of 15% and 10% respectively.

**Loan assets AUM** grew 11% y-o-y overall and core segments growing faster at 17% y-o-y. Loan assets AUM was ₹36,015 Cr. Our loan assets are predominantly (87%) granular small loans and 44% of our portfolio is priority sector compliant for banks.

**Profits & ROE** show a healthy trend. Excluding exceptional items, Profit after tax for the nine months stood at ₹549 Cr, up 17% y-o-y. Annualized Return on Equity was 16.3% and Return on Assets was 2.3%.

## **I: Performance Overview**

<b>(i) Q3FY20 Results &amp; Business Overview</b>	<b>4</b>
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<b>(ii) Product Segments</b>	<b>21</b>
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<b>II: Awards and CSR</b>	<b>31</b>
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# India Infoline Finance – Consolidated results (as per IND AS)

Quarter ended December 31, 2019 (NBFC, HFC and MFI)

₹ Cr	Q3FY20	Q3FY19	Y-o-Y	Q2FY20	Q-o-Q	9MFY20	9MFY19	Y-o-Y
Loan book	25,901	29,018	(11%)	24,907	4%	25,901	29,018	(11%)
Commercial Vehicle Finance book	-	3,595	-	-	-	-	3,595	-
Loan book (Ex CV)	25,901	25,422	2%	24,907	4%	25,901	25,422	2%
Assigned assets*	10,114	7,072	43%	10,100	0%	10,114	7,072	43%
<b>Assets under management*</b>	<b>36,015</b>	<b>32,494</b>	<b>11%</b>	<b>35,007</b>	<b>3%</b>	<b>36,015</b>	<b>32,494</b>	<b>11%</b>
Interest income	963.9	1,100.1	(12%)	928.6	4%	2,930.7	3,277.2	(11%)
Less: Interest expense	598.2	680.2	(12%)	581.7	3%	1,795.1	1,956.1	(8%)
<b>Net Interest income on loan book</b>	<b>365.7</b>	<b>419.9</b>	<b>(13%)</b>	<b>346.9</b>	<b>5%</b>	<b>1,135.6</b>	<b>1,321.1</b>	<b>(14%)</b>
<b>Net Interest income on assigned book</b>	<b>150.0</b>	<b>68.7</b>	<b>118%</b>	<b>155.6</b>	<b>(4%)</b>	<b>424.0</b>	<b>151.8</b>	<b>179%</b>
Other income	66.9	104.8	(36%)	79.8	(16%)	230.6	259.5	(11%)
<b>Total income</b>	<b>582.6</b>	<b>593.4</b>	<b>(2%)</b>	<b>582.3</b>	<b>0%</b>	<b>1,790.2</b>	<b>1,732.4</b>	<b>3%</b>
Less: Operating expense	304.7	274.7	11%	304.6	0%	943.8	826.8	14%
Less: Loan losses & provision	34.8	150.1	(77%)	59.6	(42%)	128.1	202.2	(37%)
<b>Profit before tax</b>	<b>243.1</b>	<b>168.6</b>	<b>44%</b>	<b>218.1</b>	<b>11%</b>	<b>718.3</b>	<b>703.4</b>	<b>2%</b>
Less: Provision for tax	54.9	57.3	(4%)	32.4	69%	169.1	234.8	(28%)
<b>Profit after tax</b>	<b>188.2</b>	<b>111.3</b>	<b>69%</b>	<b>185.7</b>	<b>1%</b>	<b>549.2</b>	<b>468.6</b>	<b>17%</b>
Less: Exceptional items**	-	-		98.3		98.3		
<b>Profit after tax after exceptional items</b>	<b>188.2</b>	<b>111.3</b>	<b>69%</b>	<b>87.4</b>	<b>115%</b>	<b>450.9</b>	<b>468.6</b>	<b>(4%)</b>
Other comprehensive income	4.3	(2.8)		(12.7)		(2.5)	(3.6)	
<b>Total comprehensive income</b>	<b>192.5</b>	<b>108.5</b>	<b>77%</b>	<b>74.7</b>	<b>158%</b>	<b>448.4</b>	<b>465.0</b>	<b>(4%)</b>
<b>TCI excluding exceptional items</b>	<b>192.5</b>	<b>108.5</b>	<b>77%</b>	<b>173.0</b>	<b>11%</b>	<b>546.7</b>	<b>465.0</b>	<b>18%</b>

\*Excludes CV business AUM in Q3FY19 and 9MFY19. The business was divested in Q4FY19

# India Infoline Finance – Consolidated Balance Sheet

Quarter ended December 2019 (NBFC, HFC and MFI)

Assets (₹ Cr)		As at Dec 31 2019 Unaudited
<b>1</b>	<b>Financial Assets</b>	
(a)	Cash and Bank Balances	3,340
(b)	Receivables	143
(c)	Loan Assets	26,252
(d)	Investments	154
(e)	Other Financial assets	331
<b>2</b>	<b>Non-Financial Assets</b>	
(a)	Current & Deferred tax assets (Net)	294
(b)	Property, Equipment, Intangibles & others	634
(c)	Other non-financial assets	60
	<b>Total Assets</b>	<b>31,208</b>

Liabilities and Equity (₹ Cr)		As at Dec 31 2019 Unaudited
<b>1</b>	<b>Financial Liabilities</b>	
(a)	Payables	102
(b)	Borrowings through NCD's	7,661
(c)	Borrowings (Other than above)	16,244
(d)	Other financial Liabilities	2,291
<b>2</b>	<b>Non-Financial Liabilities</b>	135
<b>3</b>	<b>Equity</b>	4,775
	<b>Total Liabilities and Equity</b>	<b>31,208</b>

# Top-tier NBFC in India

## Company snapshot

**₹ 36,015 Cr**

Assets under Management

**87% Retail**

13% Wholesale

**2,366**

Branches

**18,309**

Employees

**17.9% / 21.4%**

Tier 1 / Total Capital Adequacy

**2.3% / 1.0%**

Gross NPAs / Net NPAs

**2.3%\***

Return on Assets  
and **16.3%\*** Return on Equity

**95%**

Provision coverage of GNPA

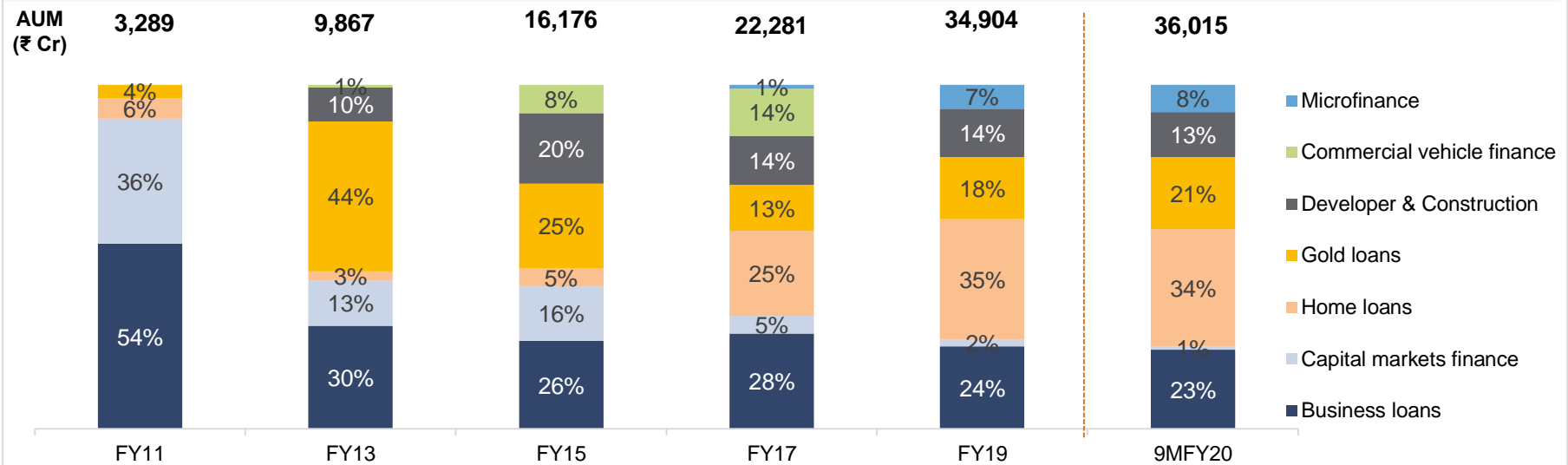
## Unique advantages of IIFL Finance

- I. Diversified and granular asset portfolio
- II. Strong asset quality maintained through cycles and across products
- III. Robust financial performance
- IV. Well-diversified funding mix
- V. Comfortable liquidity position
- VI. Widespread physical network + end-to-end digitization
- VII. Cross-sell to large retail customer base
- VIII. Strong risk management framework
- IX. Distinguished board, highly experienced senior management, and marquee investors

# I. Diversified and granular asset portfolio

- diversified granular retail loans are 87% of loan assets

Diversified portfolio disperses exposure and balances cyclical vagaries



AUM (₹ Cr)	Q3FY20	Y-o-Y	Q-o-Q
Home Loans	12,354	10%	1%
Business Loans	7,965	(7%)	(2%)
Developer & Construction Finance	4,649	(6%)	(1%)
Gold Loans	7,576	41%	10%
Capital Market Finance	499	(27%)	72%
Microfinance	2,973	70%	10%
<b>Total</b>	<b>36,015</b>	<b>11%</b>	<b>3%</b>

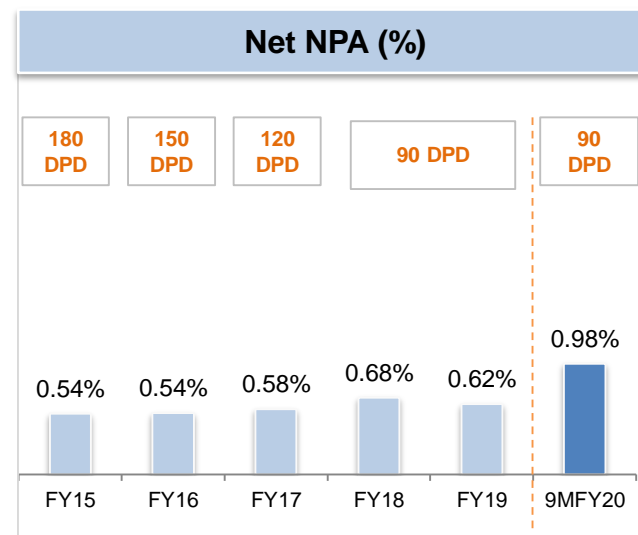
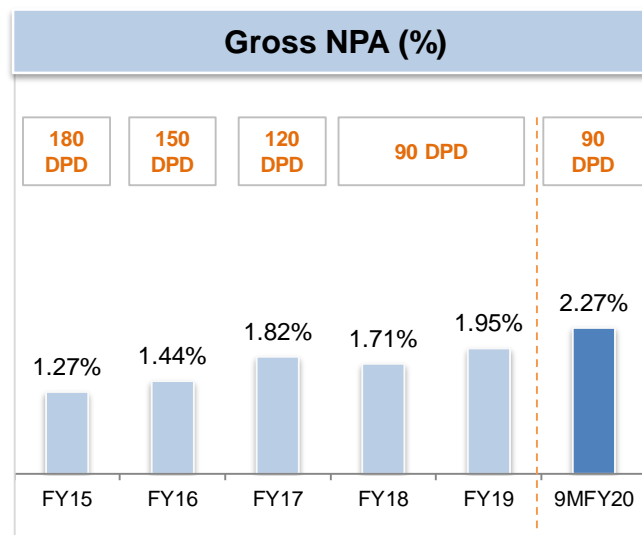
- Loan assets growth driven by small ticket gold loans, micro-finance loans and retail home loan
- On the other hand, Developer & construction finance and capital market loans have declined both on q-o-q and y-o-y basis.
- IIFL Home Finance is a leading player in affordable home loans, eligible for PMAY-CLSS subsidy

## Notes

- Business Loans includes LAP, SME, HCF and Digital Finance
- FY18 onwards numbers are as per IND AS. Prior years' numbers are as per IGAAP

## II. Strong asset quality maintained through cycles....

- GNPA as at 9MFY20, was 2.3% and NNPA was 1.0%
- Under Ind AS, provision coverage (incl. standard assets provision) on NPAs was 95%
- 87% of our loans are retail in nature; 61% of home loans, 48% of business loans and 92% of microfinance loans qualify as priority sector loans for banks
- LTV is conservative at 70% for home loans, 64% for gold loans, 49% for business loans and 47% for developer & construction loans



	% Portfolio Share	GNPA %	NNPA%	Portfolio Yield %	Portfolio average Ticket Size (₹Lakh)	LTV %
Home Loans	34%	1.4%	1.1%	11.1%	19.2	70%
Developer & Construction Finance	13%	3.8%	0.9%	16.0%	2582.5	47%
Gold Loans	21%	0.5%	0.4%	19.5%	0.5	64%
Capital Market Finance	1%	0.1%	0.0%	13.5%	97.8	41%
Business Loans	23%	4.0%	1.7%	16.9%	14.6	49%
Microfinance	8%	1.3%	0.0%	22.2%	0.2	-
<b>Total</b>	<b>100%</b>	<b>2.3%</b>	<b>1.0%</b>	<b>15.5%</b>		

Note: FY18 onwards numbers are as per IND AS. Prior years' numbers are as per IGAAP

Excluding discontinued HCF business - Overall GNPA stands at 1.98% and NNPA at 0.85%, Business Loans GNPA stands at 2.9% and NNPA at 1.2%



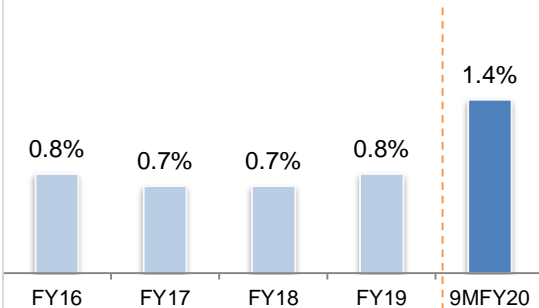
## II. ...and across products

### Credit quality has been steady across key product segments

#### Core growth segments

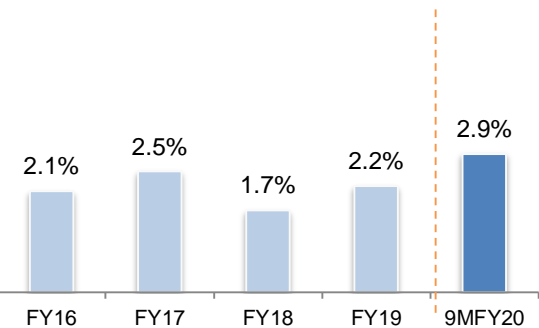
##### Home loans

##### Gross NPAs (%)



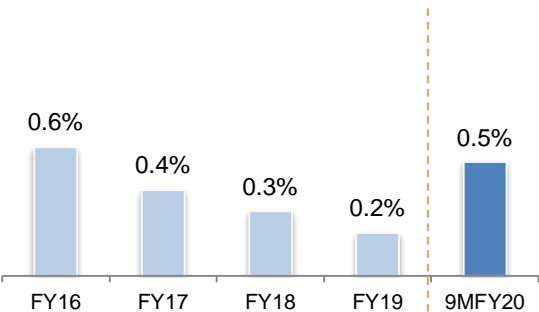
##### Business loans

##### Gross NPAs (%)



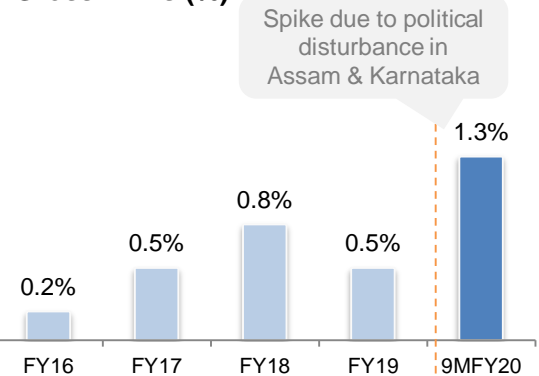
##### Gold loans

##### Gross NPAs (%)



##### Microfinance

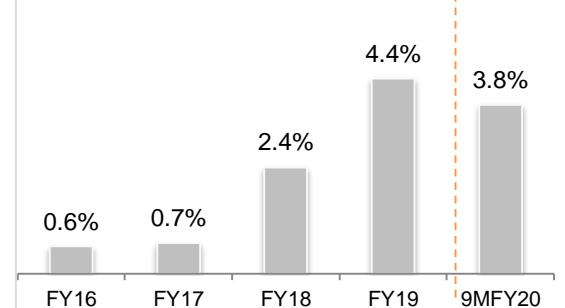
##### Gross NPAs (%)



#### Synergistic segments

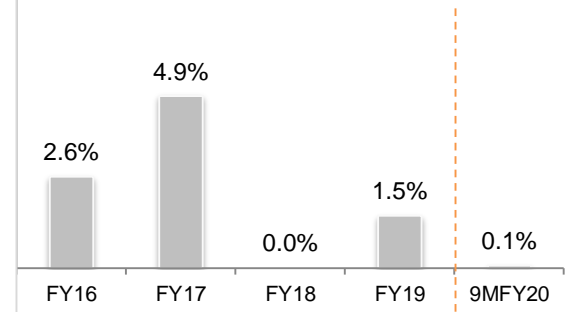
##### Developer & Construction finance

##### Gross NPAs (%)



##### Capital markets finance

##### Gross NPAs (%)



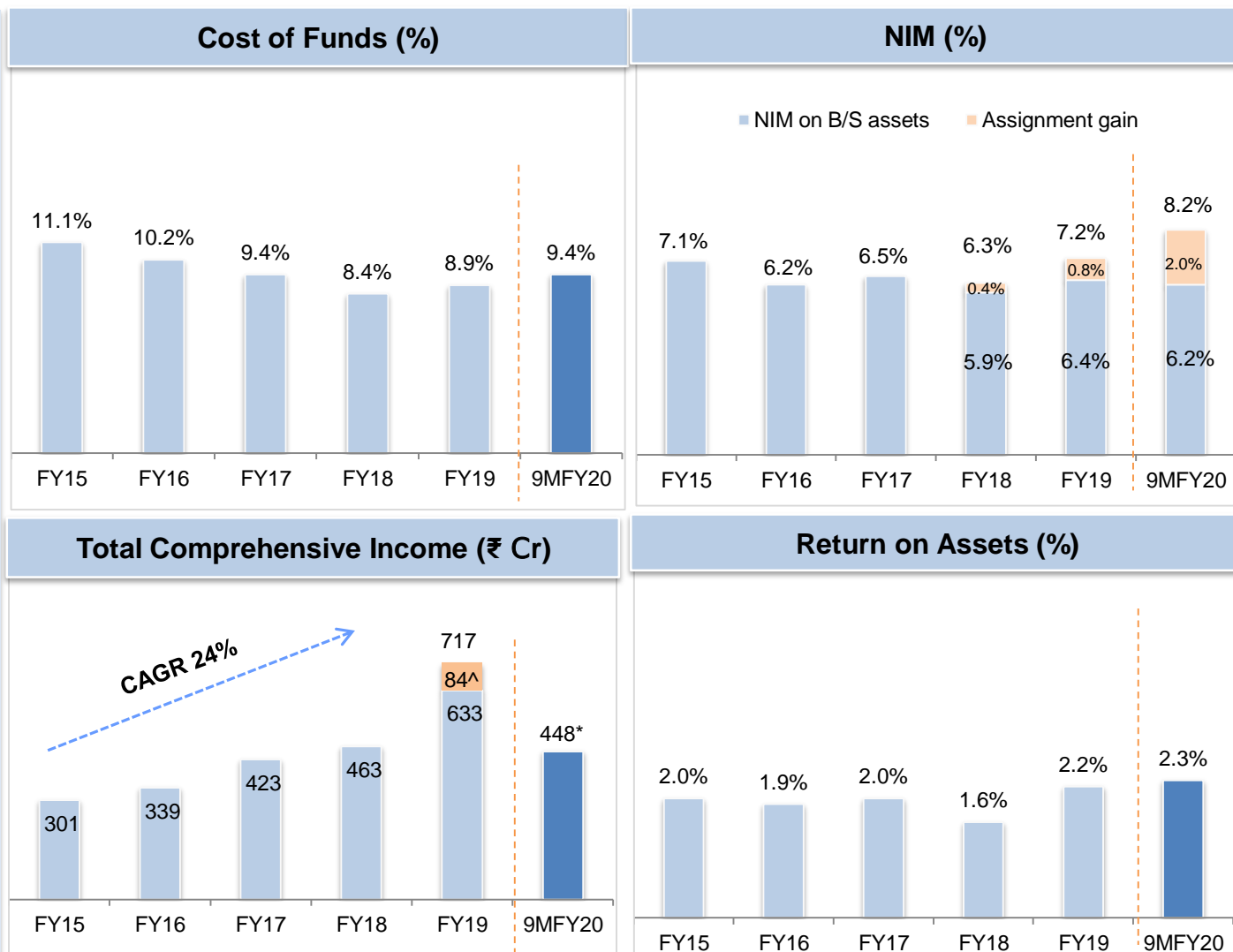
Note:

(i) Gross NPAs for FY18 onwards are as per IndAS (include securitized assets); other numbers are as per IGAAP

(ii) Business Loans excludes discontinued HCF business

### III. Robust financial performance

- Average cost of borrowing fell by 9 bps q-o-q and rose by 39 bps y-o-y
- NIM for 9MFY20 stood at 8.2%
- Annualised ROE was 16.3% and ROA was 2.3% for 9MFY20 (excluding impact of exceptional items)
- Capital adequacy at 21.4%, well above the minimum requirement
- Tier I Capital Adequacy Ratio stands at 17.9% against minimum requirement of 10%

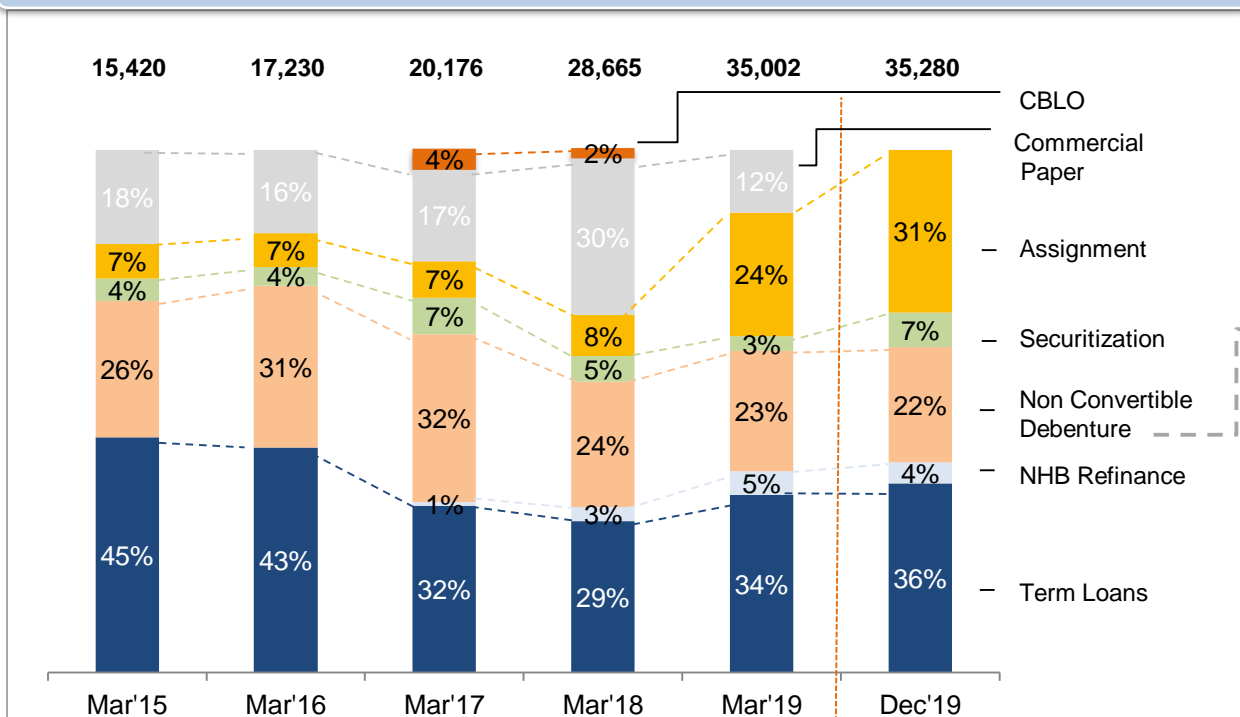


- Note: FY18 onwards numbers are as per IND AS. Prior years' numbers are as per IGAAP
- ^ Exceptional items : gain on slump sale of CV business (₹94 Cr net of tax) and goodwill write off (Rs10.7 Cr)
- \* Includes One time impact of reversal of deferred tax asset of ₹98.3 Cr. TCI excluding exceptional items is ₹547 Cr

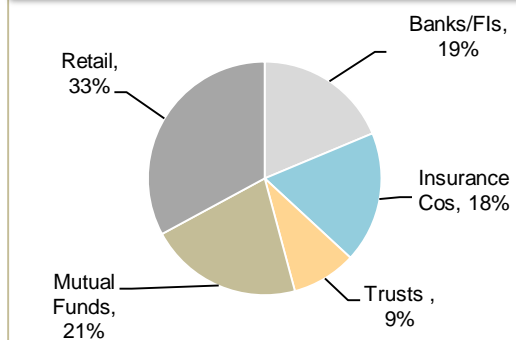
## IV. Well diversified funding mix

Resource profile is well diversified, with increasing share of assigned assets and bank loans

Split of funding (₹ Cr)



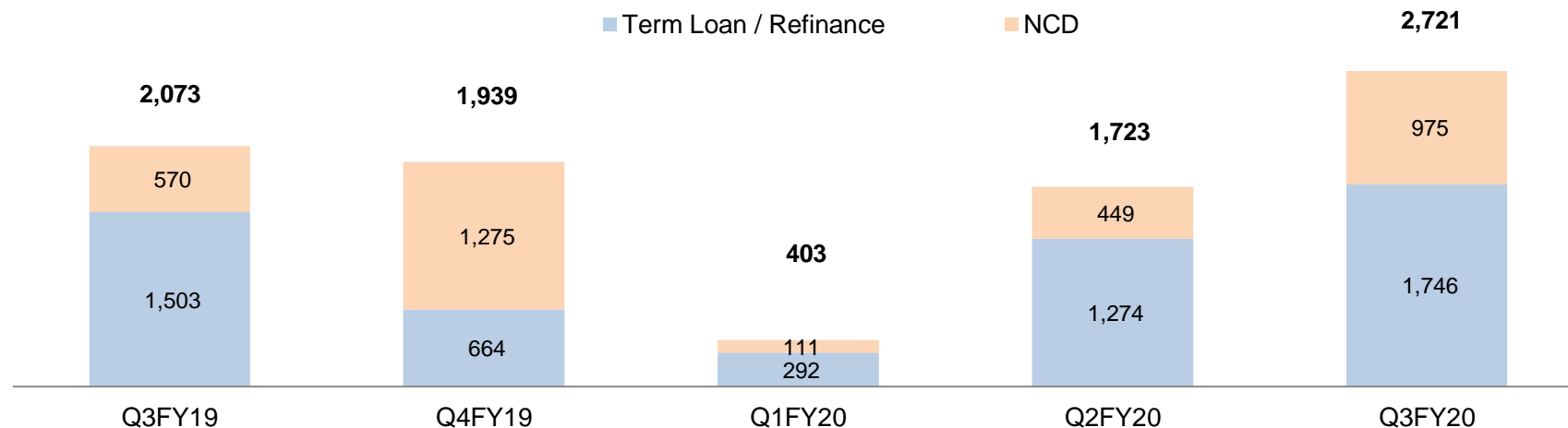
NCD Investor Categorisation (%)



## V. Comfortable liquidity position

-availability of long term funding has improved significantly

### Incremental long term funding (₹ Cr)



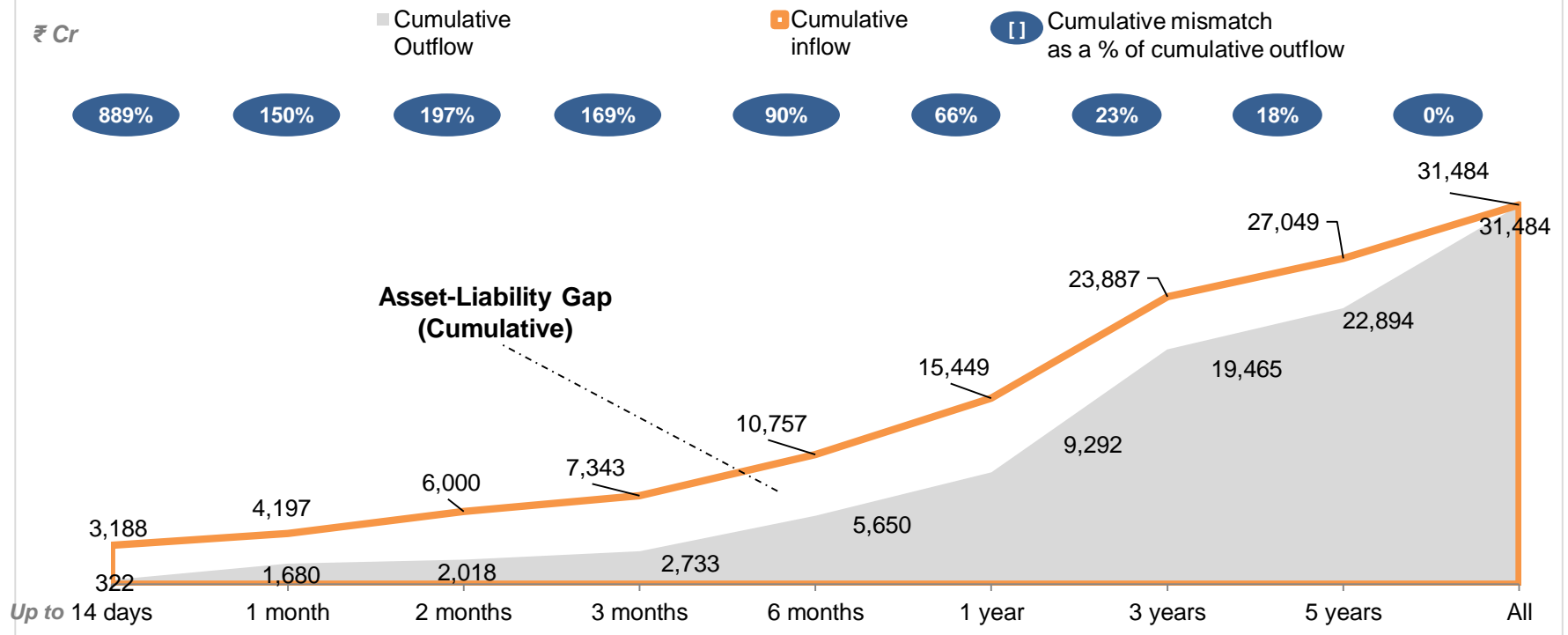
### During the quarter :

#### IIFL continued to maintain long-term rating of AA (Stable) from CRISIL

- Raised ₹2,721 Cr through term loans and NCDs from banks, development institutions, insurance companies etc.
- Securitized/ assigned loans of ₹ 2,381 Cr (₹3,721 Cr in Q2 and ₹4,595 Cr in Q1)
- Outstanding NHB refinance of ₹ 960 Cr was repriced downward by around 2%

## V. Comfortable liquidity position -surplus in all buckets

### Positive ALM mismatch across all buckets



- Conservative approach to liquidity, keeping a margin of safety (surplus)
- Shorter maturity assets enable easier matching of liabilities

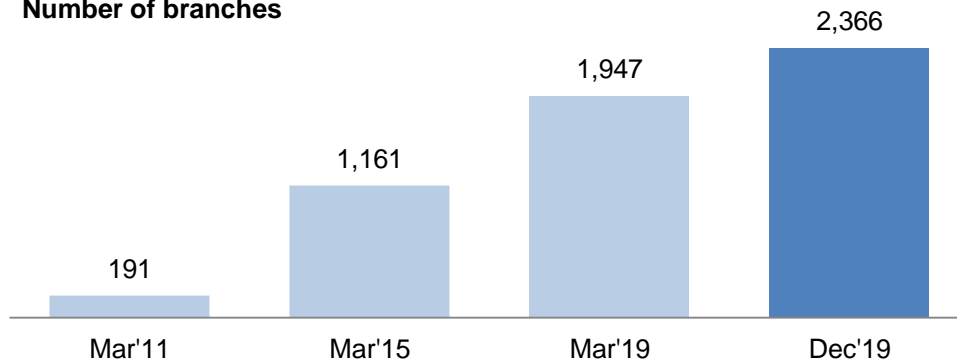
Committed credit lines from banks and institutions of ₹3,058 Cr were available as on December 31, 2019

## VI. Widespread physical network

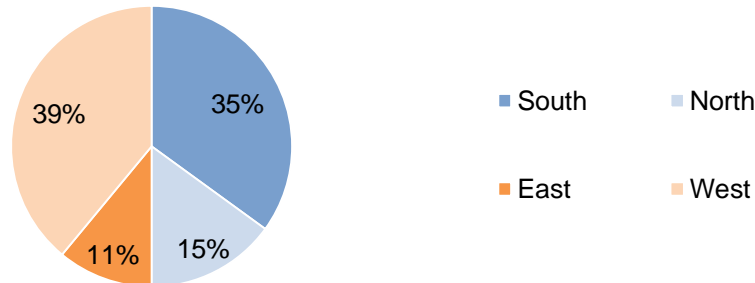
85% of branches are in Tier 2 and Tier 3 locations

Wide spread network across 25 states and over 600 locations

Number of branches



Regional split of branches



- Branches are strategically located in business districts in small towns/cities offering a significant opportunity for IIFL Finance to capture the credit market in these locations

## VI. End-to-end digitization through multiple innovations

### SOURCING



- **Propensity-based targeting** built on machine learning model
- Leads generated are communicated to individual **branches to generate action**
- **High conversions:** More than 15x of natural response rate

### ONBOARDING



- **Tablet based on-boarding** processes for home loans, business loans and gold loans
- **eKYC** and **eSign** capabilities, supported by automated eligibility checks, help in reducing operating costs and turnaround times

### CREDIT UNDERWRITING



- **Analytical algorithms** to support faster credit decisions through online bank statement analysis, connected score cards and automatic policy checks
- Loan sanctioned within minutes, resulting in **reduced turnaround times** and better service

### DISBURSAL



- **Online fulfilment** process (cashless) for quick disbursement
- Final documents scanned, uploaded and stored in a **centralized online repository** for reference and audit

### COLLECTION, MONITORING AND SERVICE

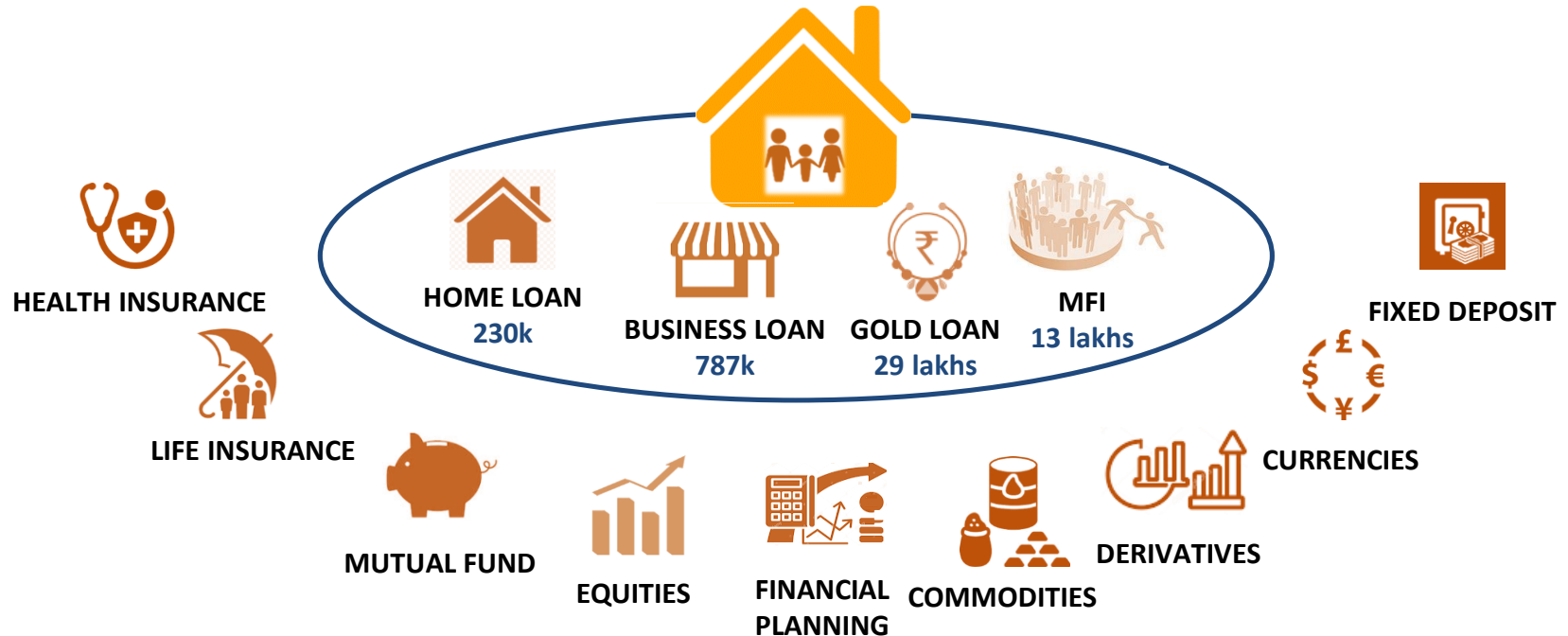


- **Automated collection** management enabling paperless receipts
- **Early warning triggers** for identifying stressed accounts

CUSTOMER REFERENCES

## VII. Cross-sell to large retail customer base

One stop shop for retail customers, building relationship for life



In-house expertise to capture the cross-sell opportunity

- Under penetration of financial products in Tier 2 and 3 locations
- Fee income generation by being distribution partner for investment and insurance products

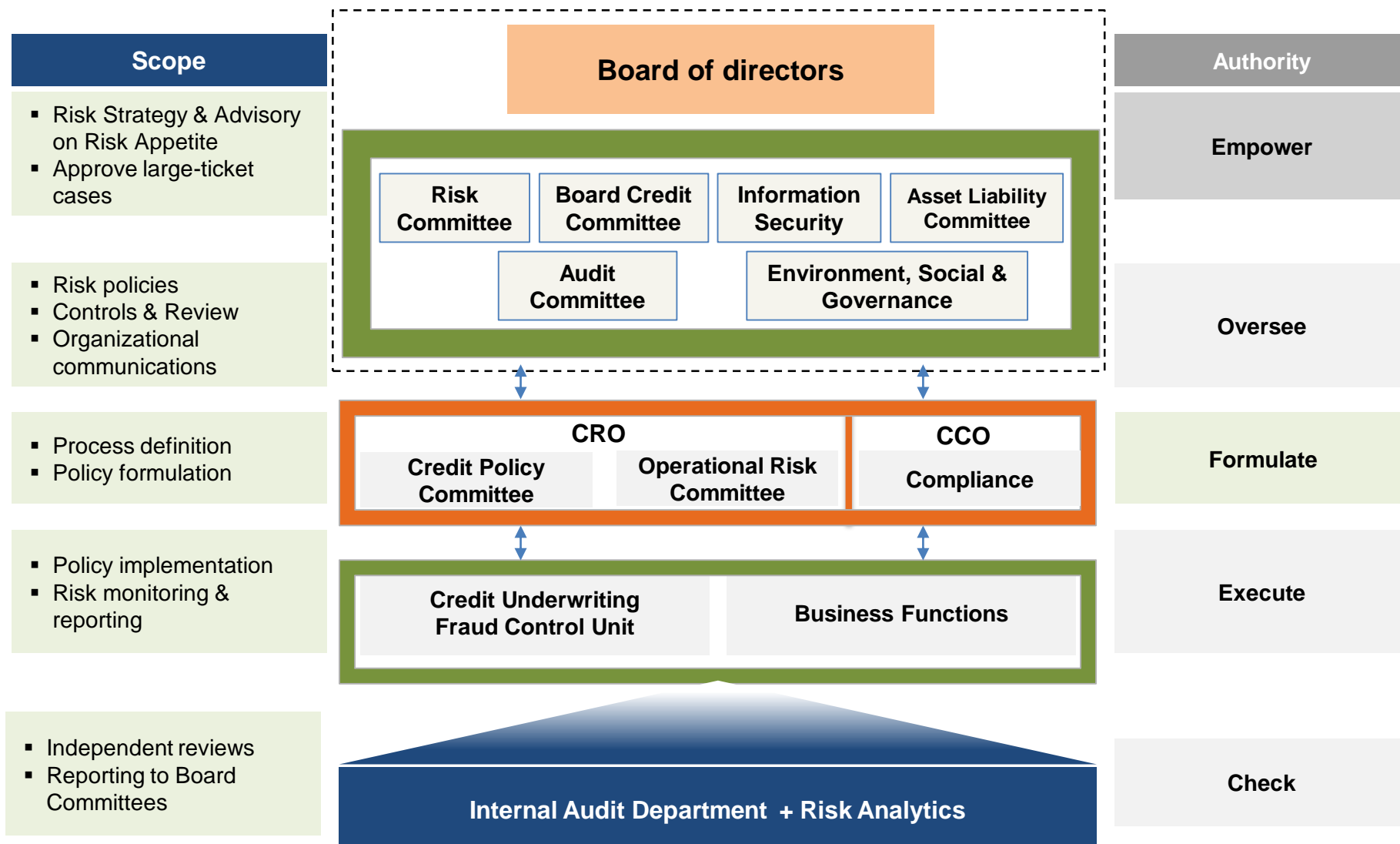
Benefit from operating leverage

- Branch set-up necessary for gold loans to store pledged gold
- Gold loan being a core product in physical branches pays off for most fixed overheads, enabling additional products to be launched at minimal cost



# VIII. Strong risk management framework

## Multi-level risk governance for efficient monitoring and control of product and entity level risks



# IX. Distinguished Board of Directors

## India Infoline Finance– Board of Directors



**V. K. Chopra, Chairman**

- Chartered Accountant and Former Whole-Time Member, SEBI
- Former Chairman & MD - Corporation Bank and SIDBI



**Nirmal Jain, Whole-time Director**

- MBA from IIM Ahmedabad, rank-holder CA and Cost Accountant. Worked with Unilever for 5 years
- Founded and led IIFL since 1995



**R Venkataraman, Non Executive Director**

- MBA from IIM Bangalore, B-Tech from IIT Kharagpur
- Worked with ICICI Bank, Barclays, GE Capital
- Co-founder of IIFL



**Nagarajan Srinivasan, Non Executive Director**

- Head of South Asia, CDC Advisers
- More than 30 years of investing and financial services experience



**Nilesh Vikamsey, Independent Director**

- Senior Partner at Khimji Kunverji & Co
- Past President of The Institute of Chartered Accountants of India



**Geeta Mathur, Independent Director**

- Co-chair for the India Chapter of Women Corporate Directors Foundation
- Chartered Accountant with over 20 years of experience as a Finance professional



**Sumit Bali, Executive Director & CEO**

- MBA from IIM Ahmedabad
- More than 24 years of banking experience, including heading the retail asset portfolio of Kotak Mahindra Bank

## IX. Management team with rich domain experience

### India Infoline Finance

Chief Executive Officer	Sumit Bali
Chief Financial Officer	Prabodh Agrawal
Chief Risk Officer	Anujeet Kudva
Compliance Officer	Gajendra Thakur
Treasurer	B.S. Amarnath

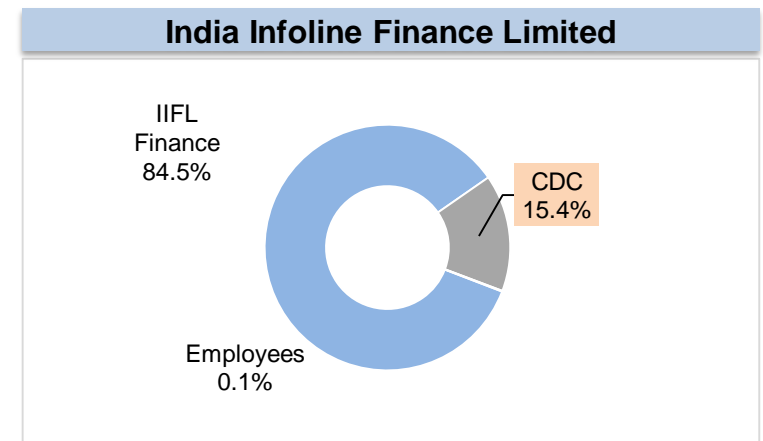
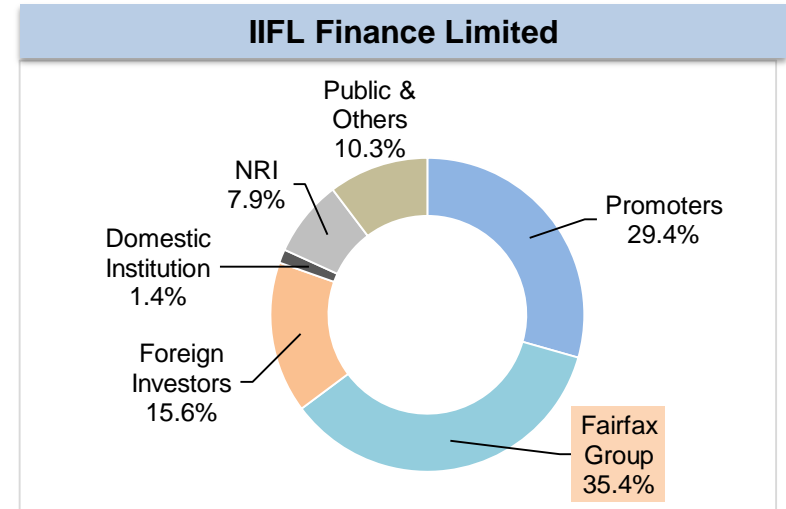
### IIFL Home Finance

Chief Executive Officer	Monu Ratra
Chief Financial Officer	Amit Gupta
Chief Risk Officer	Sanjeev Shrivastav
Treasurer	Govind Modani

### Samasta Microfinance

Chief Executive Officer	N. Venkatesh
Chief Financial Officer	Anantha Kumar
Chief Risk Officer	Sabari Krishna

## IX. Marquee investors



Note: Shareholding pattern as at December 31, 2019

## **I: Performance Overview**

**(i) Q3FY20 Results & Business Overview**







**(ii) Product Segments**

## **II: Awards and CSR**

# Our Product Portfolio

As on December 31, 2019

Strategic focus on segments that are core strengths and have *inter se* synergies

		AUM (₹ Cr)	Target customers	Unique features
CORE GROWTH SEGMENTS	 HOME	12,354	<ul style="list-style-type: none"> <li>Salaried / Self-employed individuals</li> </ul>	<ul style="list-style-type: none"> <li>Focused on affordable and non-metro housing segments</li> <li>Leverages underwriting skills developed over time</li> </ul>
	 BUSINESS	7,965	<ul style="list-style-type: none"> <li>Medium, Small and Micro Enterprises</li> </ul>	<ul style="list-style-type: none"> <li>Predominantly lending to business owners backed by cash flows and collateral</li> </ul>
	 GOLD	7,576	<ul style="list-style-type: none"> <li>Individuals</li> </ul>	<ul style="list-style-type: none"> <li>Small-ticket loans with very low delinquencies</li> <li>Competitive advantage over peers given the vast branch network and segment experience</li> </ul>
	 MICROFINANCE	2,973	<ul style="list-style-type: none"> <li>Rural self-employed women</li> </ul>	<ul style="list-style-type: none"> <li>High-yielding granular portfolio dominated by Self Help Groups (SHGs) of women for income generating activities</li> <li>Presence across 16 states</li> </ul>
SYNERGISTIC SEGMENTS	 DEVELOPER & CONSTRUCTION	4,649	<ul style="list-style-type: none"> <li>Developers</li> </ul>	<ul style="list-style-type: none"> <li>Lending to residential projects and developers with a focus on affordable housing</li> </ul>
	 CAPITAL MARKETS	499	<ul style="list-style-type: none"> <li>Individuals / HNIs</li> </ul>	<ul style="list-style-type: none"> <li>Lending to HNIs, corporates, private trusts, etc. looking to monetize their investments to raise capital</li> </ul>

Core growth segments account for around 86% of assets under management

# Home loans – Product overview

## Product offering

- Affordable home loan
- Non-metro housing loan
- For home purchase, home renovation, home construction and plot purchase

## Customer segments

- Affordable home loan: Salaried and self employed segment wherein household income is below ₹75k pm and are buying properties in the range of ₹ 30 to 50 Lakh
- Non-metro housing loan: Salaried (mostly blue collar jobs) and self employed who have a micro business. Here household income is below ₹ 40k pm and buying properties in the range of ₹ 10 to 30 Lakh

**AUM**  
₹ 12,354 Crore

**Gross /Net NPA**  
1.4% / 1.1%

**Onboarding Average Ticket Size**  
₹ 15 Lakhs

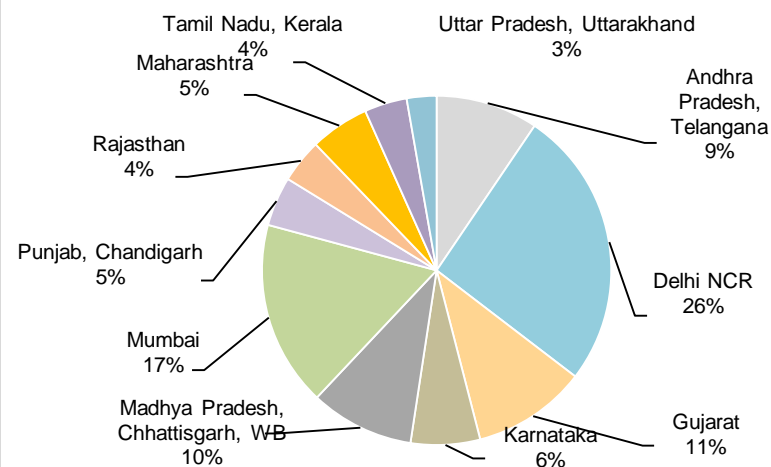
**LTV**  
70%

**Tenor**  
19 years

## Key differentiators and controls

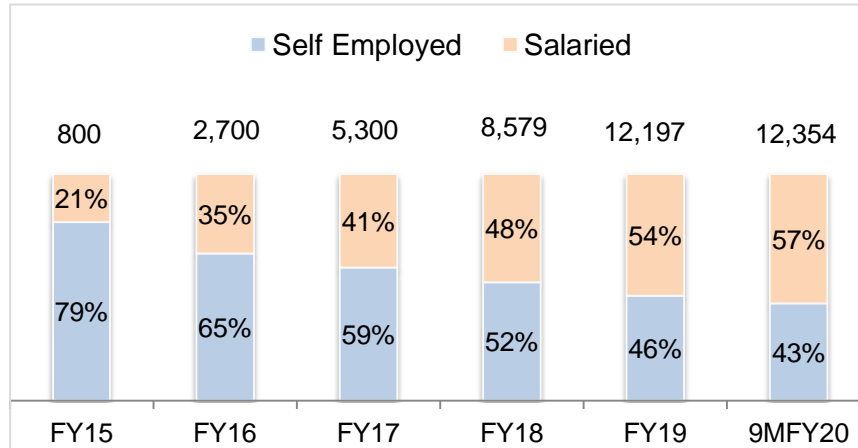
- ✓ Primary focus on affordable and non-metro housing finance to customer segments across Tier-1 suburbs, Tier- II and Tier- III cities
- ✓ Business strategy aligned with government mission of “Housing for All “ through CLSS subsidy
- ✓ ₹ 796 Cr of subsidy received under Credit-linked Subsidy Scheme, which has benefitted ~34,000 customers

## Distribution of AUM as at December 31, 2019

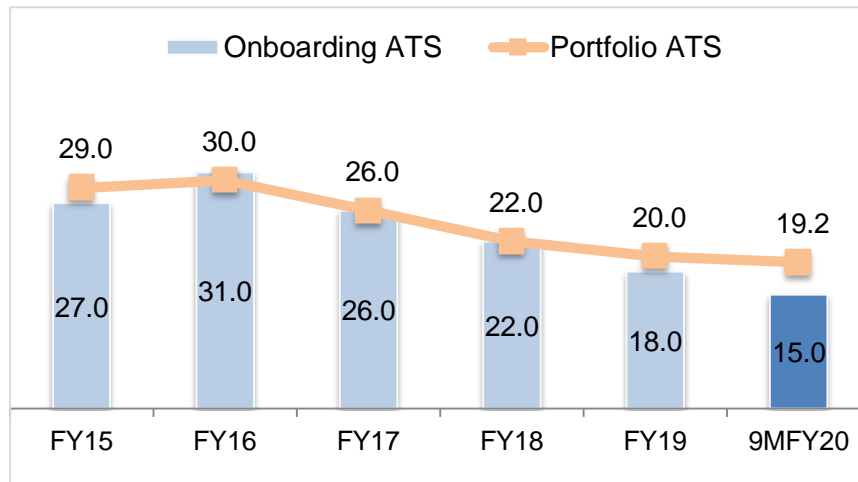


# Home loans – Financial overview

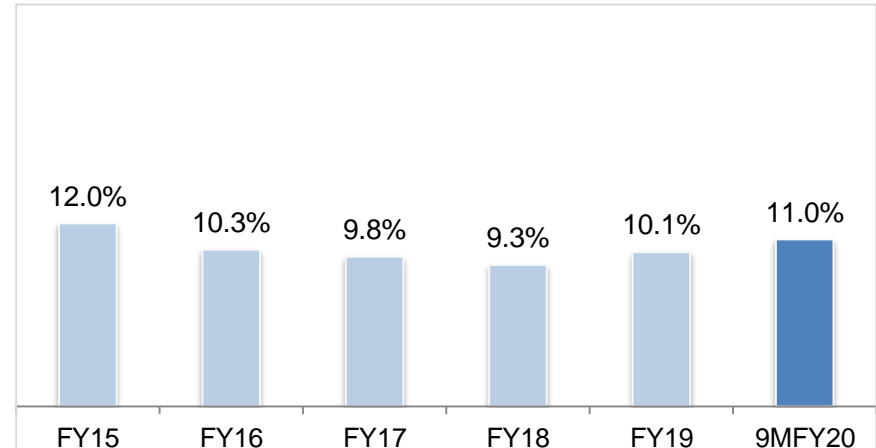
## Assets Under Management (₹ Crore)



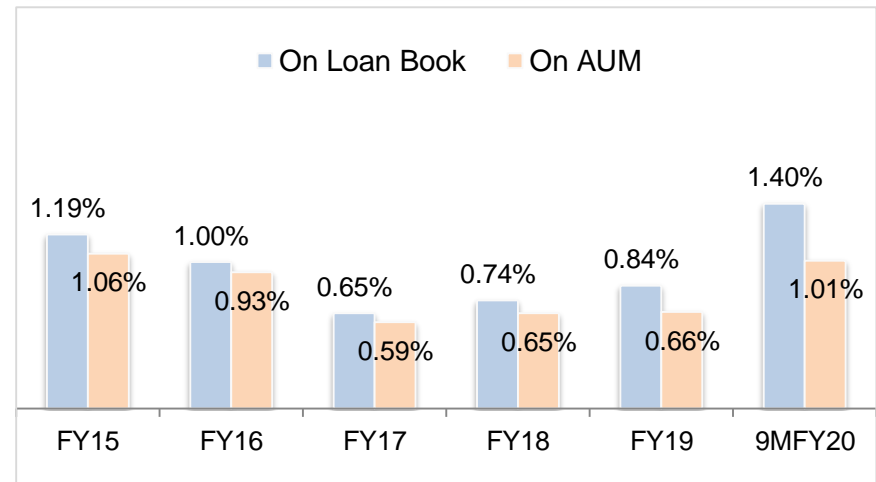
## Average Ticket Size (₹ Lakhs)



## Boarding Yield (%)



## Gross NPAs (%)



# Business loans – Product overview

## Product offering

- For business loans backed by cash flows
- Collateral must for loans of more than ₹ 50 Lakh; LTV up to 70%

## Customer segments

- MSME customers having established business performance
- Lending to manufacturing, trading and service sectors for working capital and business expansion

**AUM**  
₹ 7,965 Crore

**Gross/Net NPA\***  
2.9% / 1.2%

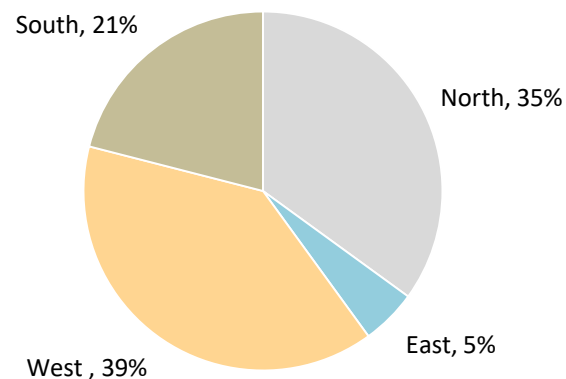
**Onboarding  
Average Ticket Size**  
₹ 15 Lakh

**Tenor**  
Upto 12 years

## Key differentiators and controls

- ✓ Varied products – small ticket Insta loans, cash flow backed business loans and Loans against Property
- ✓ Focus on balancing prudent credit underwriting with instant in-principal decisioning and automated disbursements based on analytical scorecards
- ✓ Strong collections and portfolio monitoring based on risk events and triggers

## Distribution of AUM as at December 31, 2019

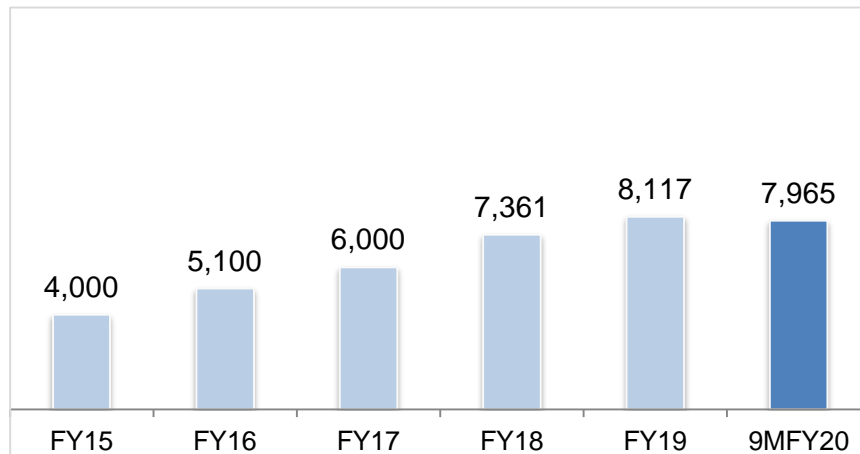


\*Excluding discontinued HCF portfolio

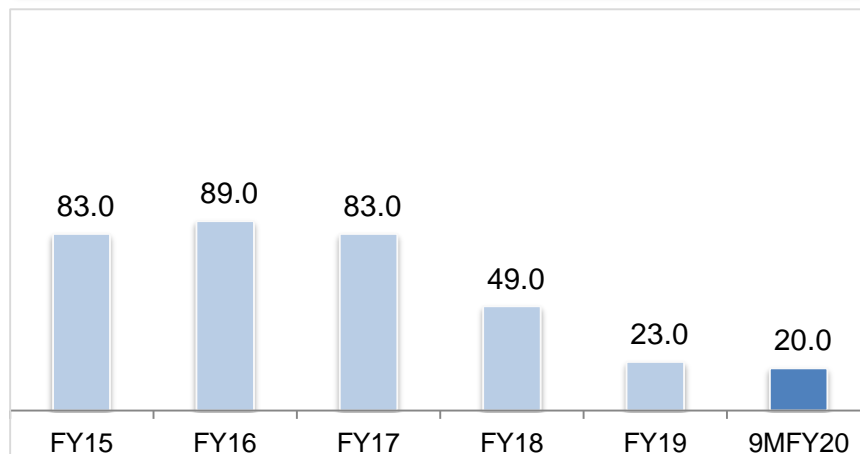


# Business loans – Financial overview

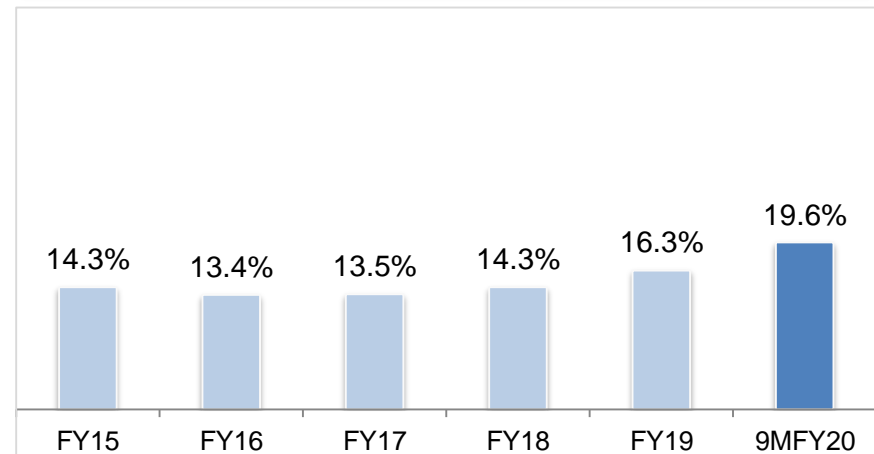
### Assets Under Management (₹ Crore)



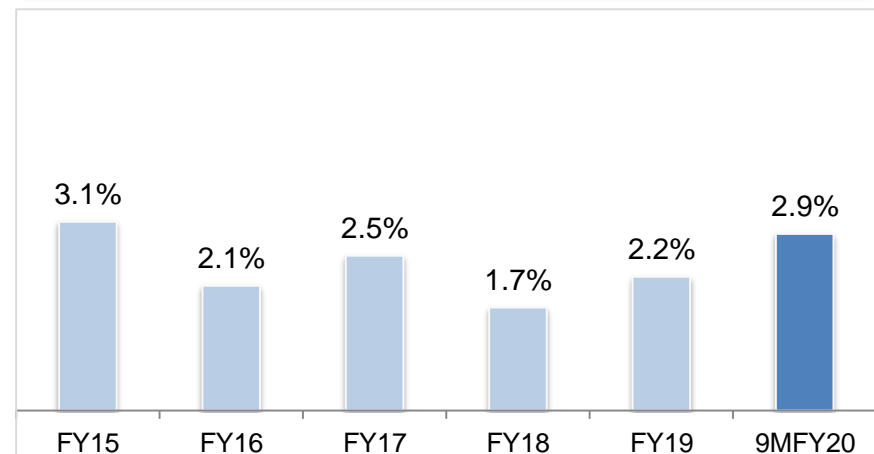
### Onboarding Average Ticket Size (₹ Lakhs)



### Boarding Yield (%)



### Gross NPAs (%)



# Gold loans – Product overview

## Product offering

- Loan against jewellery provided for personal & business use;
- On-boarding LTV < 70%

## Customer segments

- Salaried, self-employed and MSME businesses
- 70% are repeat customers

**AUM**  
₹ 7,576 Crore

**Gross/Net NPA**  
0.5% / 0.4%

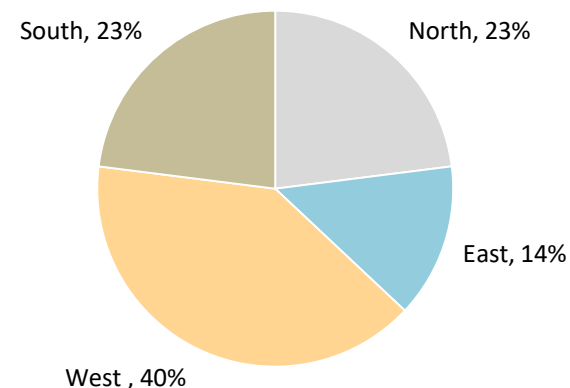
**Onboarding  
Average Ticket Size**  
₹ 0.5 Lakhs

**Tenor**  
~1 year

## Key differentiators and controls

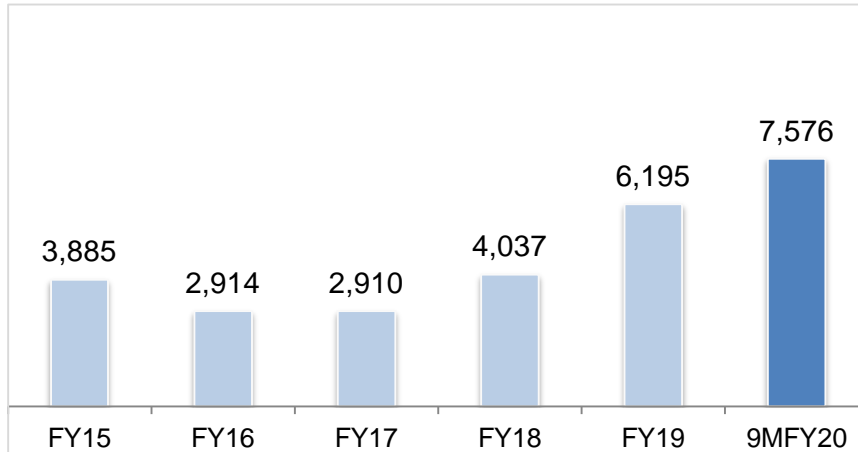
- ✓ Sourcing through sales executives in 600+ cities across 25 states
- ✓ In-house loan origination tablet application equipped to screen customers for earlier defaults, frauds and negative customer lists
- ✓ Strong emphasis on Collections and Resolution resulting in negligible losses
- ✓ Strong emphasis on Collections and Resolution resulting in negligible losses
- ✓ Robust credit writing policies manifested in low auction-to-book ratio (~0.3% as of Q3FY20)

## Distribution of AUM as at December 31, 2019

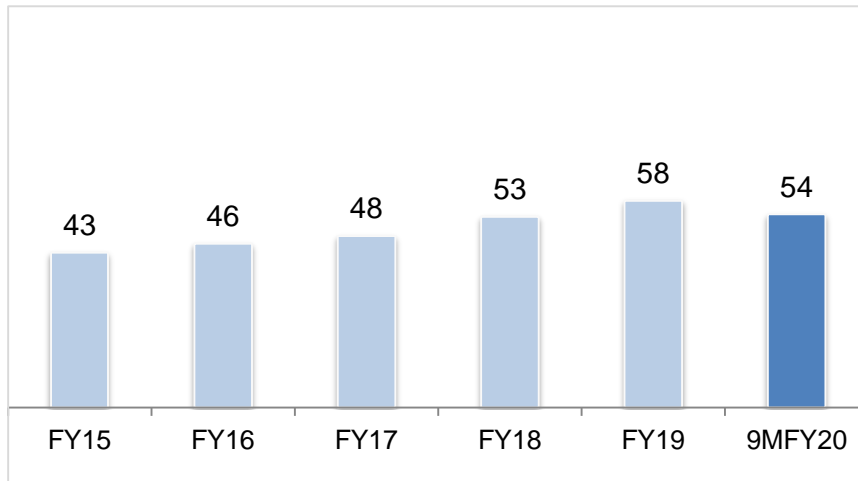


# Gold loans – Financial overview

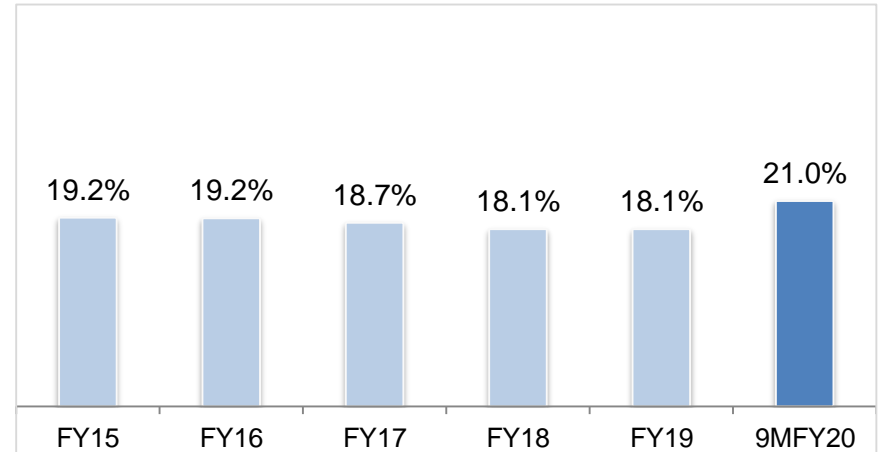
**Assets Under Management (₹ Crore)**



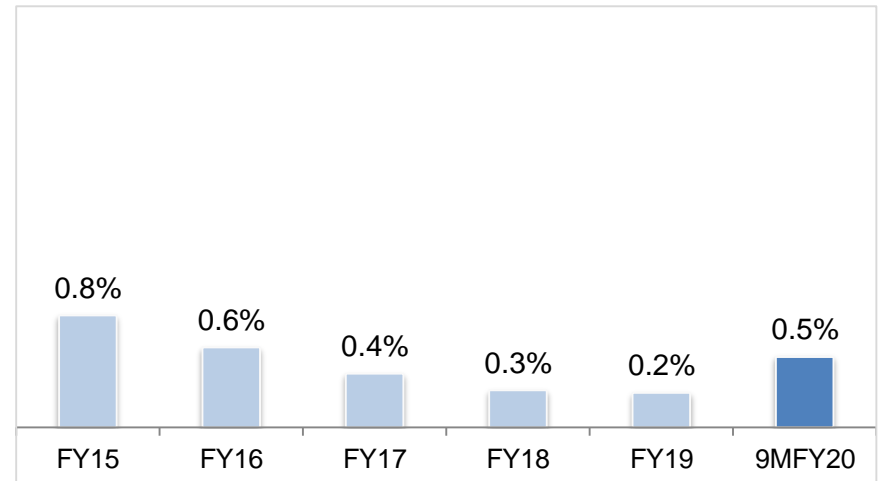
**Onboarding Average Ticket Size (₹ '000s)**



**Boarding Yield (%)**



**Gross NPAs (%)**



# Microfinance – Product overview

## Product offering

- Small-ticket loans for purpose of income generation activities

## Customer segments

- Target segment is rural and semi-urban self-employed women formed into joint liability groups

AUM

₹ 2,973 Crore

Gross/Net NPAs

1.3% / 0.0%

States

17

Total Customers

13 Lakh

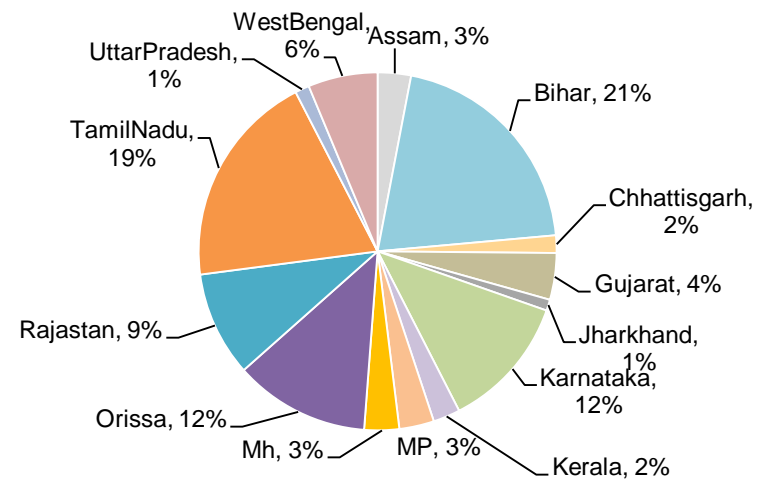
Tenor

~2 years

## Key differentiators and controls

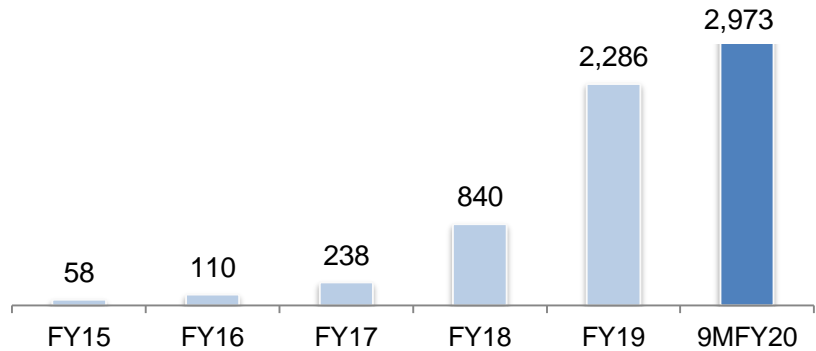
- ✓ Extensive presence in 17 states, 233 districts
- ✓ Strong emphasis on training and awareness of all customers detailing end use of funds, timely repayment and emphasis on joint liability
- ✓ Customer base likely to graduate to larger ticket-sized loans, like gold loans and affordable housing loans
- ✓ 100% credit-linked insurance coverage

## Distribution of AUM as at December 31, 2019

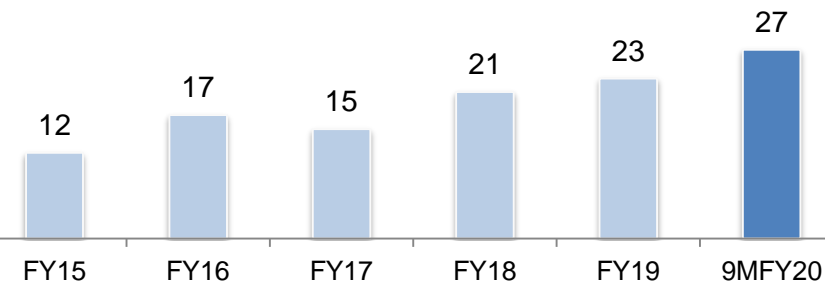


# Microfinance – Financial overview

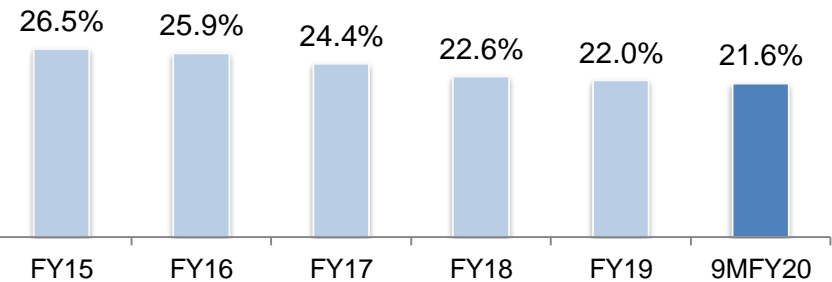
**Assets Under Management (₹ Crore)**



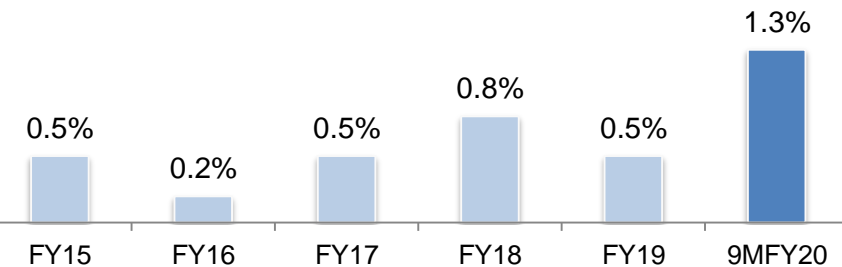
**Onboarding Average Ticket Size (₹ '000s)**



**Boarding Yield (%)**



**Gross NPAs (%)**



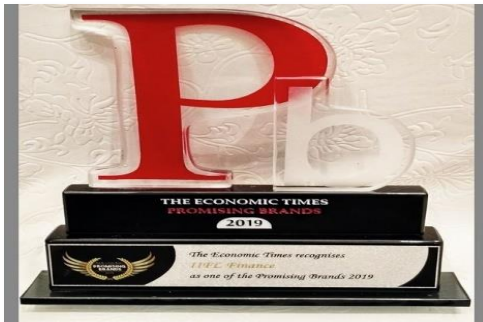
## **I: Performance Overview**

### **(i) Q3FY20 Results & Business Overview**

### **(ii) Product Segments**

## **II: Awards and CSR**

IIFL Finance is now **The Economic Times most Promising Brand in BFSI segment**



IIFL Finance Limited' has been awarded the '**Golden Peacock Award for Risk Management**' for 2019



ET Now & Broadcast One recognised IIFL Group as **"Disruptors" in the financial services industry**

IIFL Finance won the **"Best Fintech NBFC of the Year Award"** at the India NBFC Excellence Awards 2019 presented by INDIA NBFC SUMMIT & AWARDS 2019



IIFL Finance has been awarded as a **"Great Place to Work"** certification from March 2019 to February 2020



Samasta Microfinance won **"Order of Merit Award"** by Skoch Group in the Swasth Bharat 2019 category for its work with the Financial Literacy Centres



IIFL Home Finance was awarded **"Best Affordable Housing Finance Company of the Year Award"** at ABP News BFSI Awards 2018



# Corporate Social Responsibility

## Self Defence Training – Sakhiyon ki Badi (Rajasthan)

IIFL Foundation directly connected with over 1000 women and over 28,000 younger girls, across 9 districts of Rajasthan to empower women to protect themselves through self defense. We introduced sessions on 'Self Defence Training' for our Dakshas (Teachers) administered by trained professionals and especially through female instructors.



## Chouras – Medical Camp for Children

IIFL Foundation runs a 'learning centre cum crèche' known as 'Chouras' for children of construction workers at two of the sites of India Infoline Housing Finance – Greater Noida (UP) & Kamshet (Maharashtra). Chouras runs from 9:00 am to 5:30 pm each day and provides basic functional literacy & nutritional meal to the children. Also, a Health check-up camp was organised at Chouras (Greater Noida) where 92 children underwent health check-ups.



## Sakhiyon ki Badi – Children's week celebration

Under IIFL foundation's 'Sakhiyon ki Badi' initiative that aims at Eradicating Girl Child Illiteracy in Rajasthan, we promoted awareness on 'Child Rights' to the community through an interactive program. Interactive activities such as Baal Samvaad (A Dialogue) & Nukkad Natak (Skit) drew children and elders together, and also Drawing Exhibition, Bicycle Race and Kabaddi were organised. A health check-up camp (Poshan) was added to have checked physical wellbeing of the community members.



## River Rejuvenation -Wadhona Nulla Recharge

IIFL Foundation took up the charge to rejuvenate the Wadhona Nulla and its tributaries in Arvi taluka, by partnering with the Govt. of Maharashtra. The work aims to improve existing groundwater conditions and to promote sustainable management of groundwater resources by artificial recharge methodology. In the period spanning from March to August 2019, approx. 6,470 mtrs of work area was covered contributing to an overall magnitude of 82,242 mtrs.





**Thank you**

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