

January 22, 2026

<b>The Manager, Listing Department, BSE Limited ("BSE"), Phiroze Jeejeebhoy Towers, Dalal Street, Mumbai 400 001. BSE Scrip Code: 532636</b>	<b>The Manager, Listing Department, The National Stock Exchange of India Limited ("NSE"), Exchange Plaza, 5<sup>th</sup> Floor, Plot C/1, G Block, Bandra - Kurla Complex, Bandra (E), Mumbai 400 051. NSE Symbol: IIFL</b>
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**Subject: Press Release and Presentation on Unaudited Financial Results for the quarter and nine months ended December 31, 2025**

Dear Sir/Madam,

Pursuant to Regulation 30 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we are enclosing herewith the Press release and Presentation to be made to the Investors/Analysts on the Unaudited Financial Results of the Company for the quarter and nine months ended December 31, 2025, as follows:

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

The same has also been made available on the website of the Company at [www.iifl.com](http://www.iifl.com).

Kindly take the above on record and oblige.

Thanking you,

For **IIFL Finance Limited**

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**Samrat Sanyal**  
**Company Secretary & Compliance Officer**  
**ACS – 13863**  
**Email ID: [csteam@iifl.com](mailto:csteam@iifl.com)**  
**Place: Mumbai**

*Encl: as above*

**CC:**

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

**IIFL Finance Limited**

Press Release

For immediate publication

Mumbai, India

Jan 22, 2026

**IIFL Finance Q3FY26 Results update****Strong rebound continues with PAT at Rs. 501 Cr, up 20% q-o-q.****Significant improvement in asset quality from 2.14% to 1.60%, with exit from high-risk segments, focusing on gold and mortgages.****Interim dividend of Rs. 4 per share (200%) declared and approved by the Board.**

For the quarter ended Dec 31, 2025, IIFL Finance reported a consolidated profit after tax of Rs. 501 Cr (pre non-controlling interest) up 20% q-o-q. The company's consolidated AUM rose 9% q-o-q to ₹98,336 Cr, reflecting steady growth driven by strong growth momentum in gold loans business.

**Key Highlights**

- **Gold Loans:** Fully normalized post-embargo (Sep 2024); now making up for the highest share in the AUM mix
- **Asset Quality:** Stage 2/3 trending down; PCR 92 %
- **Portfolio Re-set:** Exited digital unsecured MSME, micro-LAP from HFC & high-risk MFI geographies
- **Financial Strength:** ROA 2.1 % | ROE 11.3 % | CRAR (Consolidated, Computed) 27.7 % | Liquidity ₹ 9,433 Cr | PAT ₹ 1,193 Cr (9M)
- **Growth Focus:** Collateral-backed retail lending – Gold, MSME Secured & Home Finance
- **Operating Model:** AI-led risk and governance systems; phygital reach of ~ 4,800 branches
- **S&P Ratings** affirmed the rating at 'B+' and revised the outlook on IIFL Finance's Long term Issuer Default Rating from **Stable to Positive**
- **Interim dividend** of ₹4 per share (200%) declared and approved by the Board

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

*"The third quarter reflects a consolidation of IIFL Finance's transformation, marking a clear shift from stabilisation to sustainable operating momentum. Disciplined portfolio re-setting continues to deliver results, with robust loan growth led by gold loans, improved asset quality, and strong capital and liquidity buffers. These gains are also reflected in higher confidence from international rating agencies, as evidenced by recent rating outlook upgrades. With risks well contained and returns improving, the foundation for scalable, high-quality growth is firmly in place. Going forward, our AI-led operating framework, phygital distribution network, and strong risk and compliance discipline will remain central to delivering consistent performance and long-term value creation"*

## Business Segment Performance

- Home Loans: AUM grew 5% YoY to ₹31,893 Cr but de-grew 0.4% QoQ; business is steady and on track to deliver as per plan
- Gold Loans: AUM surged 189% YoY and 26% QoQ to ₹43,432 Cr, demonstrating a strong momentum supported by healthy tonnage growth and stable asset quality
- MSME Loans: AUM grew 17% YoY and 4% QoQ to ₹10,081 Cr, owing to strategic re-calibration towards low risk secured lending and pullback from unsecured lending
- Microfinance: AUM stood at ₹8,360 Cr, down 19% YoY and flat QoQ, impacted by macroeconomic pressures in unsecured lending

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

*“Our Q3 performance reflects the benefits of portfolio rebalancing and tighter execution. Growth was led by gold loans, asset quality continued to improve across businesses, and capital and liquidity remained strong. With cost of funds trending down and provisioning well above regulatory requirements, we are seeing steady improvement in returns while maintaining balance sheet strength.”*

## Revision in Outlook from Stable to Positive by S&P Ratings

S&P Global Ratings (“S&P”), the credit rating agency, has revised the rating Outlook from Stable to Positive and affirmed it’s rating as 'B+' long-term and 'B' short-term issuer credit rating of IIFL Finance Limited (“the Company”). Further S&P has also affirmed it’s 'B+' long term foreign currency issue rating on the Company's outstanding U.S. dollar denominated senior secured notes.

Rs Crore	Quarter ended Dec 31, 2025	Quarter ended Dec 31, 2024	Y-o-Y	Quarter ended Sep 30, 2025	Q-o-Q
Loan AUM	98,336	71,410	38%	90,122	9%
Pre-provision operating profit*	1,075.4	534.3	101%	1,032.5	4%
Profit before tax (pre-exceptional items)	662.9	101.0	556%	556.7	19%
Profit after tax (pre-NCI <sup>1</sup> )	501.3	81.7	514%	417.9	20%
Return on assets	2.5%	0.6%	198 bps	2.2%	29 bps
Return on equity	14.3%	1.4%	1299 bps	11.9%	241 bps
GNPA	1.6%	2.4%	(82 bps)	2.1%	(54 bps)
NNPA	0.8%	1.0%	(26 bps)	1.0%	(27 bps)

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

<sup>1</sup>NCI is Non-controlling interest

## About IIFL Finance

IIFL Finance Limited, along with its subsidiaries IIFL Home Finance and IIFL Samasta Finance, is a leading retail-focused NBFC offering diversified loan products, including home, gold, MSME, microfinance, and capital market finance. With a network of 4,761 branches and a customer base of over 4.6 million, IIFL leverages a robust phygital model to serve underserved segments across India.

This document may contain certain forward looking statements based on management expectations. Actual results may vary significantly from these forward looking statements. This document does not constitute an offer to buy or sell IIFL products, services or securities. The press release, results and presentation for analysts/press for the quarter and year ended Dec 31, 2025, are available under the 'Financials' section on our website [www.iifl.com](http://www.iifl.com).

## Investor & Media Contact:

### Media Relations

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### Investor Relations

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**Performance review**  
**Quarter ended Dec, 2025**  
**(Q3FY26)**

**Bloomberg: IIFL IN**  
**January 22, 2026**

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# KEY HIGHLIGHTS



# IIFL Finance: Consistent growth with focus on asset quality

₹ Cr	Q3FY26	Q-o-Q
Loan AUM	98,336	9.1%
Gross NPA %	1.6%	(54 bps)
Net NPA %	0.8%	(27 bps)
PAT (pre NCI)	501.3	20.0%
Cost to Income %	46.4%	126 bps
Opex to AUM %	3.9%	(9 bps)
Disbursement	30,786	30.7%

- **Loan asset growth** was robust 9.1% QoQ primarily driven by gold loans.
- **Asset Quality:** All round improvement with GNPA and NNPA falling well below 2% and 1%, stage 2/3 trending down; Provision coverage at 92 %
- **Portfolio Re-set:** Exited digital unsecured MSME, micro-LAP from HFC & high-risk MFI geographies, focusing on superior asset quality.
- **Financial Strength:** ROA 2.1 % | ROE 11.3 % | CRAR 27.7 % | Liquidity ₹ 9,433 Cr | Net Gearing 3.6x | PAT ₹ 1,193.5 Cr (9M)
- **Labour Code-related** one time cost of ₹22.5 Cr, for re-measurement of gratuity and leave liabilities, taken in the quarter.
- **Operating Model:** AI-led risk and governance systems; phygital reach of ~ 4,800 branches catering 4.6 Mn customers.
- **S&P Ratings** affirmed the rating at 'B+' and revised the outlook on IIFL Finance's Long term Issuer Default Rating from **Stable to Positive**
- **Interim dividend** of ₹4 per share (200%) declared and approved by the Board

Note:

CRAR for IIFL Finance (Standalone) is 18.9%, for IIFL Home Finance 47.7% and IIFL Samasta Finance 30.0%.

CRAR for IIFL Finance (Consolidated) of 27.7% is a computed figure.



# IIFL Finance (Consolidated): Q3FY26 and 9MFY26 Results

₹ Cr	Q3FY26	Q2FY26	Q-o-Q	Q3FY25	Y-o-Y	9MFY26	9MFY25	Y-o-Y
Interest income	2,535.6	2,447.0	4%	1,942.6	31%	7,247.8	5,963.6	22%
Interest expense	(1,437.0)	(1,381.9)	4%	(995.7)	44%	(4,107.7)	(3,000.2)	37%
<b>Net interest income</b>	<b>1,098.6</b>	<b>1,065.1</b>	<b>3%</b>	<b>947.0</b>	<b>16%</b>	<b>3,140.1</b>	<b>2,963.4</b>	<b>6%</b>
Income from off-book assets	771.3	747.3	3%	190.6	305%	2,078.7	817.5	154%
Other Income	125.9	90.3	39%	144.5	(13%)	317.6	367.4	(14%)
<b>Total income</b>	<b>1,995.8</b>	<b>1,902.7</b>	<b>5%</b>	<b>1,282.0</b>	<b>56%</b>	<b>5,536.4</b>	<b>4,148.3</b>	<b>33%</b>
Operating expense	(920.4)	(870.2)	6%	(747.8)	23%	(2,592.3)	(2,226.8)	16%
<b>Pre provision operating profit</b>	<b>1,075.4</b>	<b>1,032.5</b>	<b>4%</b>	<b>534.3</b>	<b>101%</b>	<b>2,944.0</b>	<b>1,921.5</b>	<b>53%</b>
Loan losses & provision	(399.7)	(500.3)	(20%)	(491.4)	(19%)	(1,412.5)	(1,149.3)	23%
Net gain/(loss) on fair value changes	(12.8)	24.5	(152%)	58.2	(122%)	44.4	211.8	(79%)
<b>PBT (before exceptional items)</b>	<b>662.9</b>	<b>556.7</b>	<b>19%</b>	<b>101.0</b>	<b>556%</b>	<b>1,575.9</b>	<b>984.0</b>	<b>60%</b>
Exceptional items	-	-	-	-	-	-	(586.5)	-
<b>PBT (after exceptional items)</b>	<b>662.9</b>	<b>556.7</b>	<b>19%</b>	<b>101.0</b>	<b>556%</b>	<b>1,575.9</b>	<b>397.5</b>	<b>296%</b>
<b>Profit after tax (pre NCI)</b>	<b>501.3</b>	<b>417.9</b>	<b>20%</b>	<b>81.7</b>	<b>514%</b>	<b>1,193.5</b>	<b>326.8</b>	<b>265%</b>
Minority Interest	(37.0)	(41.6)	(11%)	(41.0)	(10%)	(119.5)	(155.7)	(23%)
<b>Profit after tax (post NCI)</b>	<b>464.3</b>	<b>376.3</b>	<b>23%</b>	<b>40.7</b>	<b>1041%</b>	<b>1,074.0</b>	<b>171.1</b>	<b>528%</b>
Total comprehensive income (post NCI)	468.7	372.2	26%	45.3	935%	1,065.8	169.2	530%
Book value per share (₹)	306.8	297.1	3%	281.4	9%	306.8	281.4	9%
Earnings per share (₹ basic, not annualized)	10.9	8.9	23%	1.0	1039%	25.3	5.5	359%

Note: Labour Code-related one time cost of ₹22.5 cr, for re-measurement of gratuity and leave liabilities, taken in the quarter.

# Consolidated balance sheet as at December 31, 2025

ASSETS (₹ Cr)		
<b>1</b>	<b>Financial Assets</b>	
(a)	Cash and Bank Balances	5,282
(b)	Receivables	96
(c)	Loan Assets	64,345
(d)	Investments	6,754
(e)	Other financial assets	2,312
	<b>Total Financial Assets (A)</b>	<b>78,787</b>
<b>2</b>	<b>Non-Financial Assets</b>	
(a)	Current & Deferred tax assets (Net)	609
(b)	Property, Plant and Equipment etc.	1,516
(c)	Other non-financial assets	430
	<b>Total Non-Financial Assets (B)</b>	<b>2,555</b>
<b>Total Assets (A)+(B)</b>		<b>81,342</b>

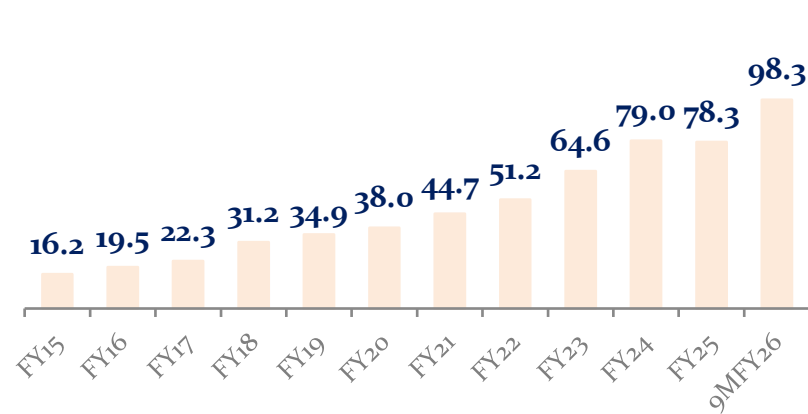
LIABILITIES AND EQUITY (₹ Cr)		
<b>1</b>	<b>Financial Liabilities</b>	
(a)	Payables	258
(b)	Borrowings	
	- Debt Securities	20,235
	- Borrowings (Other than Debt Securities)	36,136
	- Subordinated Liabilities	5,279
(c)	Other financial liabilities	3,848
	<b>Total Financial Liabilities (A)</b>	<b>65,756</b>
<b>2</b>	<b>Non-Financial Liabilities (B)</b>	<b>434</b>
<b>3</b>	<b>Equity</b>	
(a)	Equity share capital	85
(b)	Other Equity	13,288
	<b>Shareholder's Equity (C)</b>	<b>13,373</b>
	<b>Non Controlling Interest (D)</b>	<b>1,779</b>
<b>Total Liabilities and Equity (A)+(B)+(C)+(D)</b>		<b>81,342</b>

# IIFL FINANCE (CONSOLIDATED)

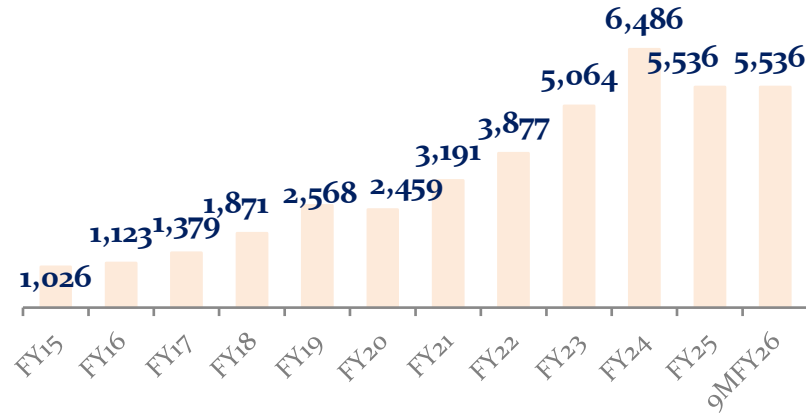


# IIFL Finance (Consolidated): Ten-year trends

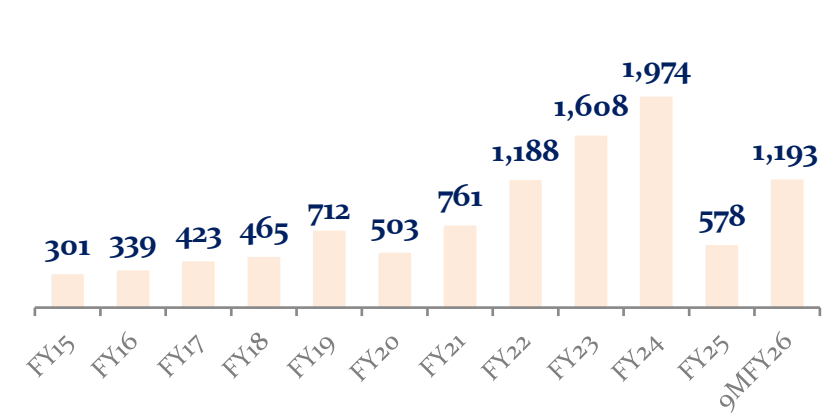
AUM (₹ '000 Cr)



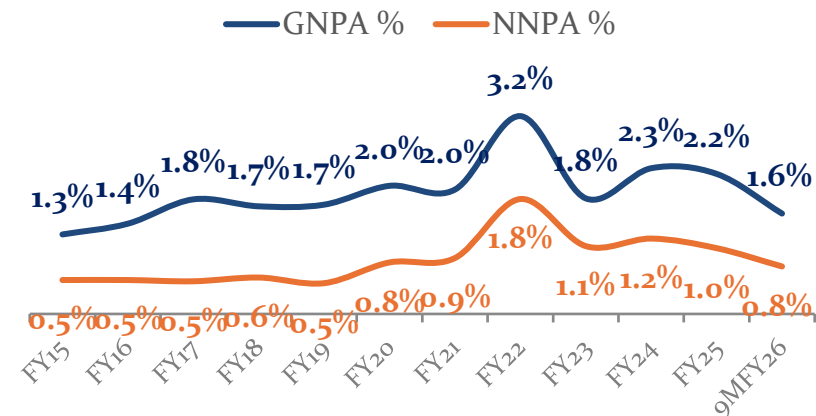
Income (₹ Cr)



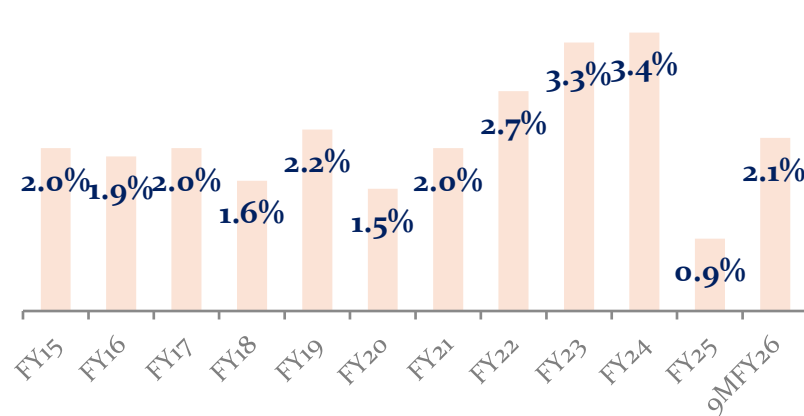
PAT (₹ Cr)



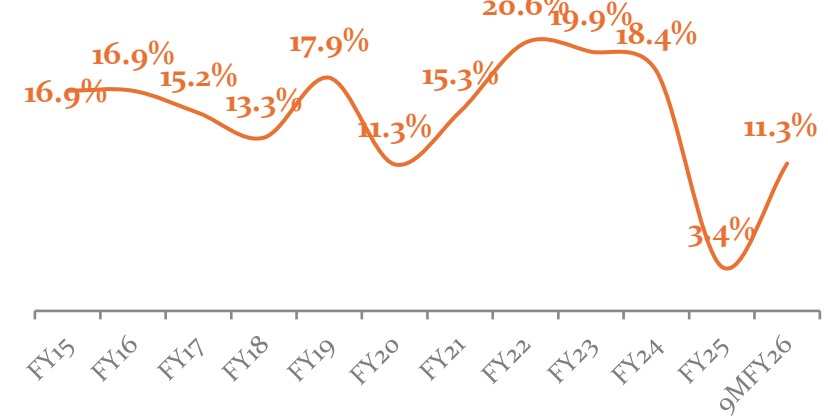
Asset quality



Return on assets

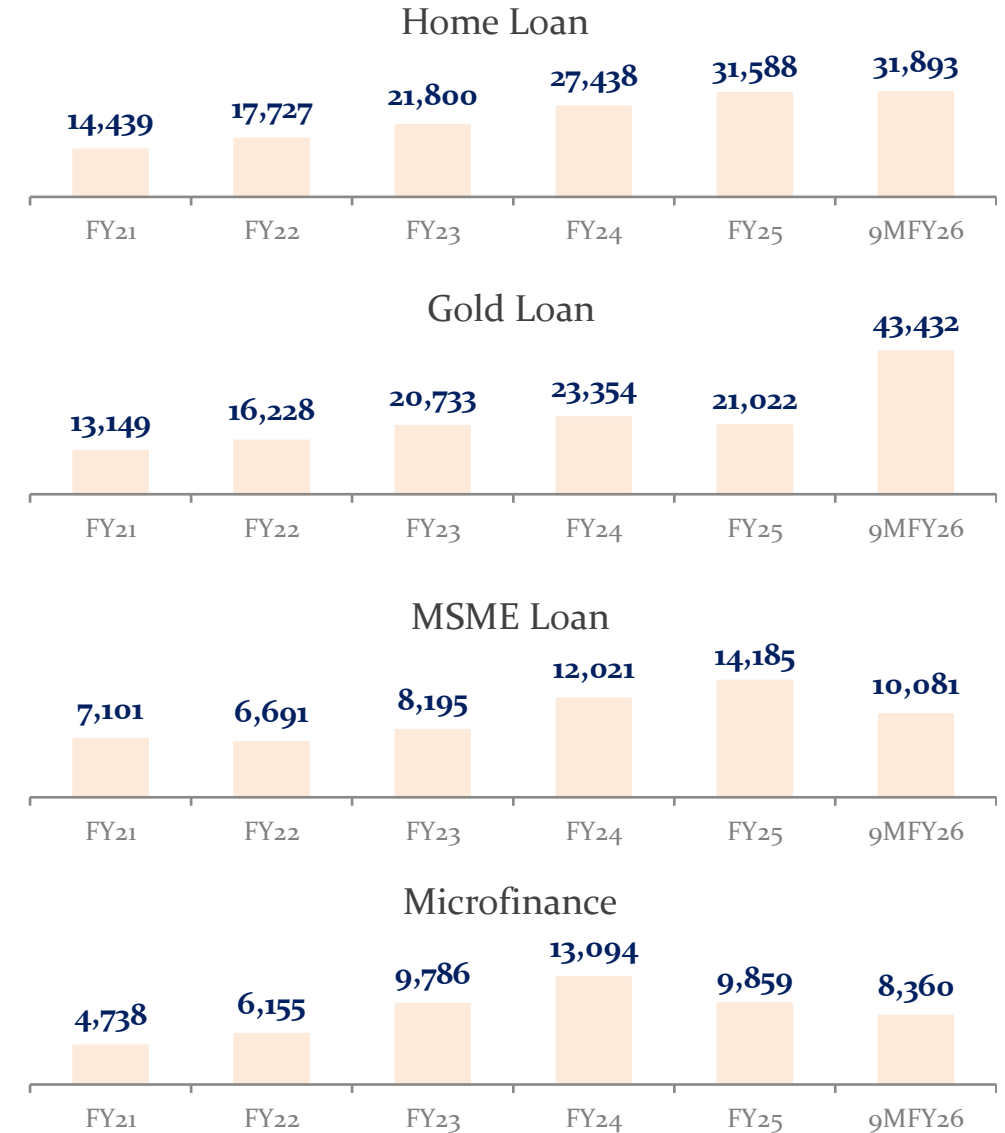


Return on equity



## Consistent loan asset growth, mix dominated by gold and mortgages

Loan AUM (₹ Cr)	Q3FY26	Q2FY26	QoQ %	Q3FY25	YoY %
Home Loan	31,893	32,034	0%	30,318	5%
Gold Loan	43,432	34,577	26%	15,044	189%
MSME loan	10,081	9,671	4%	8,597	17%
a) MSME Secured	7,560	6,981	8%	6,100	24%
b) MSME Unsecured	2,096	2,149	(2%)	1,794	17%
c) Supply chain finance	425	541	(21%)	702	(39%)
Microfinance	8,360	8,362	0%	10,339	(19%)
<b>Core Business</b>	<b>93,767</b>	<b>84,644</b>	<b>11%</b>	<b>64,297</b>	<b>46%</b>
Discontinued business <sup>1</sup>	3,086	3,924	(21%)	5,639	(45%)
CRE	947	942	1%	883	7%
Capital market finance	535	613	(13%)	591	(10%)
<b>Total</b>	<b>98,336</b>	<b>90,122</b>	<b>9%</b>	<b>71,410</b>	<b>38%</b>



Note:

1. Discontinued business includes Micro LAP under HFC, Digital / MFI sourced loans and personal loans from the Standalone entity



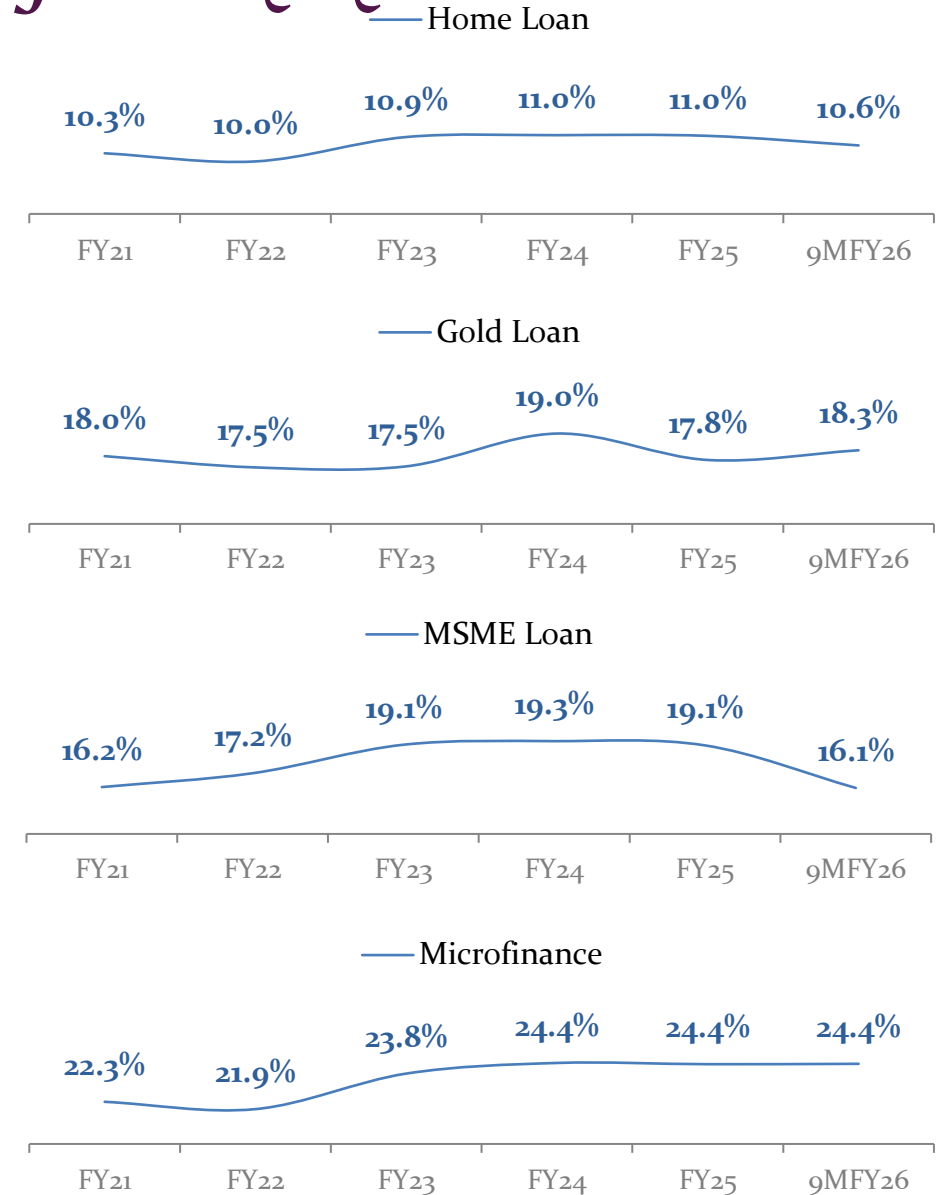
# Overall yield maintained ~16%, Cost of borrowing down QoQ

Yield %	Q3FY26	Q2FY26	QoQ %	Q3FY25	YoY %
Home Loan	10.61%	10.75%	(0.14%)	11.03%	(0.42%)
Gold Loan	18.26%	18.56%	(0.30%)	17.59%	0.67%
MSME loan	16.14%	16.38%	(0.24%)	16.61%	(0.46%)
a) MSME Secured	15.82%	16.13%	(0.31%)	16.60%	(0.79%)
b) MSME Unsecured	17.75%	17.82%	(0.07%)	17.99%	(0.24%)
c) Supply chain finance	14.08%	13.94%	0.14%	13.07%	1.01%
Microfinance	24.37%	24.33%	0.04%	24.46%	(0.09%)
<b>Core Business</b>	<b>15.98%</b>	<b>15.92%</b>	<b>0.05%</b>	<b>15.47%</b>	<b>0.50%</b>
Discontinued business <sup>1</sup>	23.72%	23.88%	(0.16%)	24.00%	(0.28%)
CRE	15.60%	15.64%	(0.04%)	15.88%	-0.28%
Capital market finance	12.00%	12.02%	(0.02%)	11.98%	0.02%
<b>Total</b>	<b>16.19%</b>	<b>16.24%</b>	<b>(0.05%)</b>	<b>16.12%</b>	<b>0.07%</b>

%	Q3FY26	Q2FY26	QoQ %	Q3FY25	YoY %
<b>Cost of borrowing</b>	<b>9.28%</b>	<b>9.38%</b>	<b>(0.10%)</b>	<b>9.15%</b>	<b>0.13%</b>

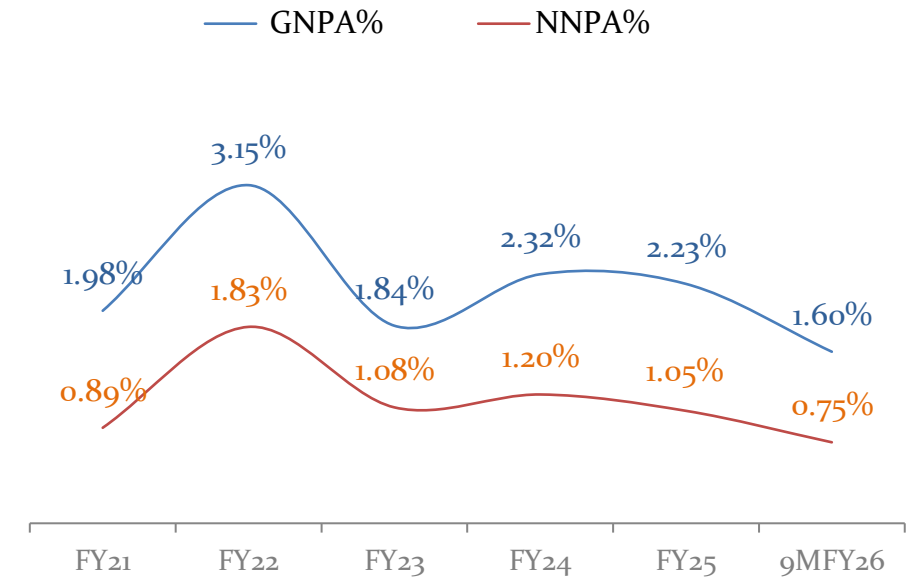
Note:

1. Discontinued business includes Micro LAP under HFC, Digital / MFI sourced loans and personal loans from the Standalone entity



## Significant improvement in asset quality, with exit from high-risk segments, focusing on gold and mortgages

GNPA %	Q3FY26	Q2FY26	QoQ	Q3FY25	YoY
Home Loan	0.51%	1.40%	(0.89%)	1.29%	(0.78%)
Gold Loan	0.36%	0.12%	0.25%	0.66%	(0.29%)
MSME Loan	4.92%	5.93%	(1.01%)	3.99%	0.93%
a) MSME Secured	3.24%	5.25%	(2.02%)	4.05%	(0.81%)
- Micro LAP <sup>2</sup> (discontinued)	9.99%	20.45%	(10.46%)	5.34%	4.64%
- Other LAP	2.62%	2.20%	0.42%	3.60%	(0.98%)
b) MSME Unsecured	8.81%	7.51%	1.30%	4.32%	4.49%
- Digital/MFI sourced (discontinued)	13.87%	11.12%	2.75%	4.59%	9.28%
- Unsecured business loans	3.79%	3.49%	0.30%	3.96%	(0.17%)
c) Supply Chain Finance	2.63%	2.82%	(0.19%)	0.83%	1.80%
Microfinance	4.93%	5.03%	(0.10%)	5.07%	(0.14%)
<b>Core Business</b>	<b>1.57%</b>	<b>2.12%</b>	<b>(0.55%)</b>	<b>2.40%</b>	<b>(0.83%)</b>
CRE	3.24%	2.96%	0.28%	2.04%	1.21%
Capital Market	0.00%	0.00%	0.00%	0.00%	0.00%
Personal Loan	12.93%	13.52%	(0.59%)	10.11%	2.82%
<b>Total</b>	<b>1.60%</b>	<b>2.14%</b>	<b>(0.54%)</b>	<b>2.42%</b>	<b>(0.82%)</b>



➤ Provision coverage at **92%**

Note:

1. ₹934 Cr of MSME Secured sourced by IIFL Samasta and ₹237 Cr of Unsecured MSME sourced by IIFL Samasta is booked under sourcing arrangement in IIFL Finance

## Keeping loan losses provisions, well above RBI requirement

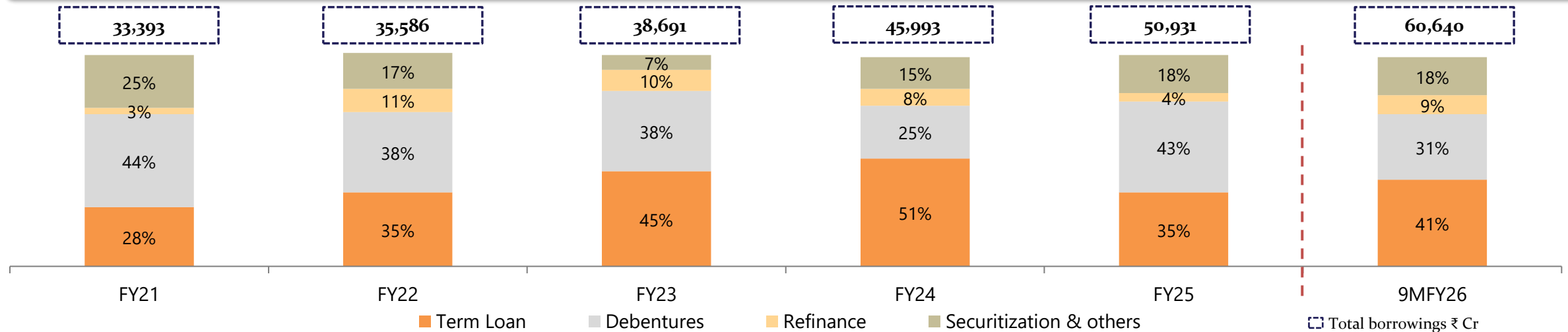
Loan book (₹ Cr)	Stage 1		Stage 2	Stage 3	Total	Provision %			Provision	
	0 dpd	1-30 dpd	31-90 dpd	90+ dpd		Stage 1	Stage 2	Stage 3	As per RBI	As per ECL
Home Loan	93.2%	2.9%	3.4%	0.5%	19,941	0.3%	3.0%	35.3%	82	122
Gold Loan	96.5%	1.6%	1.6%	0.4%	26,435	0.5%	1.0%	19.1%	123	157
MSME Loan	85.0%	5.0%	5.1%	4.9%	9,432	0.7%	6.2%	50.4%	101	325
a) MSME Secured	85.7%	5.6%	5.5%	3.2%	6,102	1.0%	7.6%	33.0%	59	146
b) MSME Unsecured	85.4%	2.6%	3.2%	8.8%	2,905	0.2%	4.1%	62.9%	39	169
c) Supply chain finance	71.6%	13.3%	12.4%	2.6%	425	0.5%	0.5%	72.2%	3	10
Microfinance	92.9%	0.7%	1.5%	4.9%	6,417	0.7%	18.6%	72.2%	159	291
<b>Core business</b>	<b>93.3%</b>	<b>2.4%</b>	<b>2.7%</b>	<b>1.6%</b>	<b>62,225</b>	<b>0.5%</b>	<b>4.2%</b>	<b>52.8%</b>	<b>465</b>	<b>895</b>
CRE	80.1%	9.6%	7.0%	3.2%	947	0.6%	3.3%	54.8%	13	24
Capital Market	92.4%	0.0%	7.6%	0.0%	535	0.5%	2.0%	0.0%	2	3
Personal Loan	73.8%	6.8%	6.5%	12.9%	79	1.9%	22.5%	87.4%	1	11
<b>Total</b>	<b>93.1%</b>	<b>2.5%</b>	<b>2.8%</b>	<b>1.6%</b>	<b>63,786</b>	<b>0.5%</b>	<b>4.2%</b>	<b>53.2%</b>	<b>481</b>	<b>933</b>

Note:

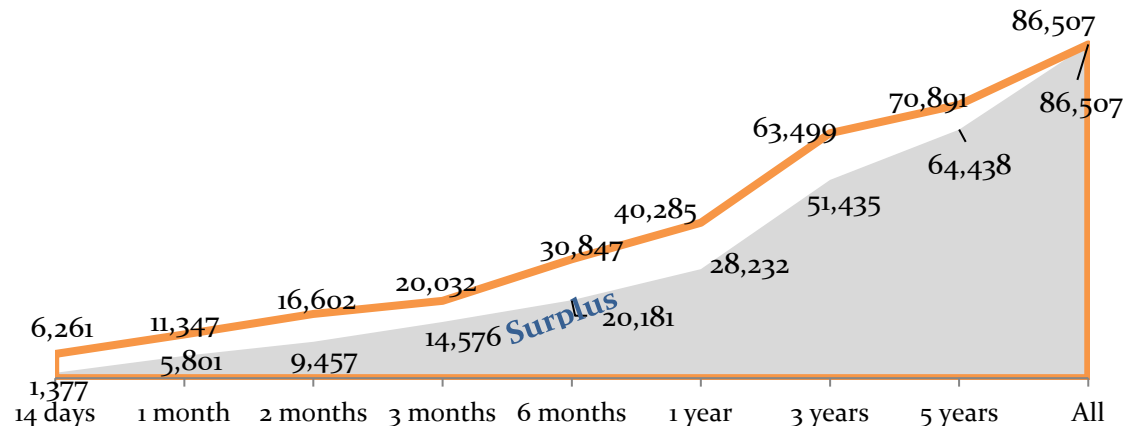
1. CRE: Construction & Real Estate Finance
2. Personal loan has been discontinued

# Strong liquidity, cushion across liability life cycle, diversifying funding sources

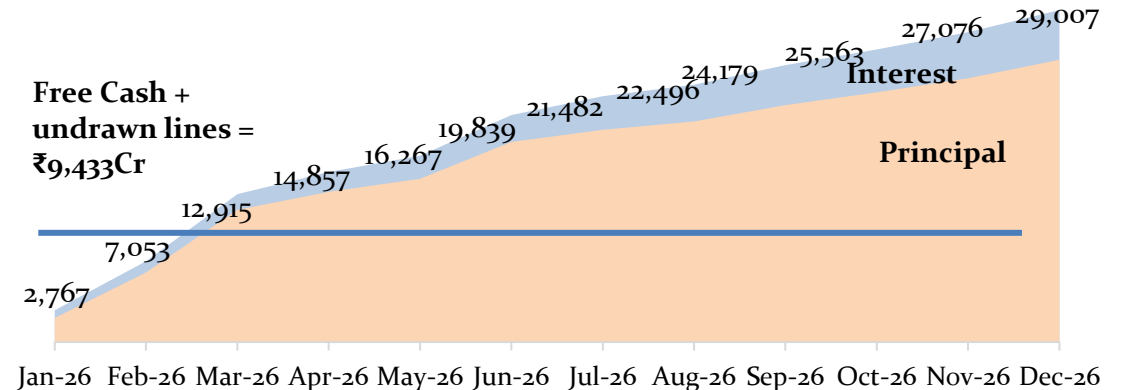
## Diversified Borrowing Mix (Outstanding On-Book exposure)



## Asset Liability Match (ALM) - Surplus across all buckets



## Well covered Debt Repayment Schedule



Note: All figures in ₹ Cr, Borrowings is without IND AS adjustment and includes accrued interest

# IIFL FINANCE (STANDALONE)





## IIFL Finance (Standalone): Q3FY26 and 9MFY26 Results

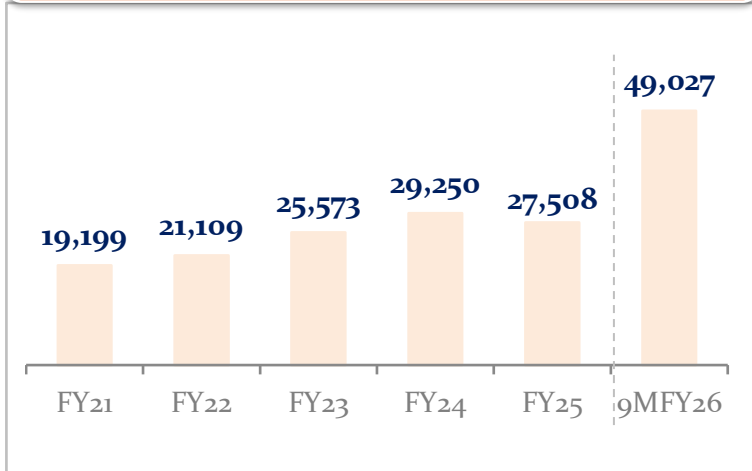
₹ Cr	Q3FY26	Q2FY26	Q-o-Q	Q3FY25	Y-o-Y	9MFY26	9MFY25	Y-o-Y
Interest income	1,390.5	1,256.6	11%	742.6	87%	3,726.5	2,085.4	79%
Interest expense	(828.6)	(758.4)	9%	(432.5)	92%	(2,288.4)	(1,257.1)	82%
<b>Net interest income</b>	<b>561.9</b>	<b>498.2</b>	<b>13%</b>	<b>310.0</b>	<b>81%</b>	<b>1,438.1</b>	<b>828.3</b>	<b>74%</b>
Income from off-book assets	525.0	467.8	12%	45.4	1056%	1,337.1	216.7	517%
Other Income	41.1	29.1	41%	41.0	0%	116.8	134.0	(13%)
<b>Total income</b>	<b>1,128.0</b>	<b>995.2</b>	<b>13%</b>	<b>396.5</b>	<b>184%</b>	<b>2,892.0</b>	<b>1,179.1</b>	<b>145%</b>
Operating expense	(529.3)	(513.6)	3%	(344.8)	54%	(1,466.2)	(1,033.3)	42%
<b>Pre provision operating profit</b>	<b>598.6</b>	<b>481.6</b>	<b>24%</b>	<b>51.7</b>	<b>1058%</b>	<b>1,425.8</b>	<b>145.8</b>	<b>878%</b>
Loan losses & provision	(168.5)	(211.6)	(20%)	(59.8)	182%	(562.6)	(301.9)	86%
Net gain/(loss) on fair value changes	(27.3)	13.5	(301%)	29.1	(194)%	1.5	141.7	(99%)
<b>Profit before tax &amp; exceptional items</b>	<b>402.9</b>	<b>283.5</b>	<b>42%</b>	<b>21.0</b>	<b>1822%</b>	<b>864.8</b>	<b>(14.5)</b>	<b>(6078%)</b>
Exceptional items	-	-	-	-	-	-	(586.5)	-
<b>Profit before tax</b>	<b>402.9</b>	<b>283.5</b>	<b>42%</b>	<b>21.0</b>	<b>1822%</b>	<b>864.8</b>	<b>(601.0)</b>	<b>(244%)</b>
<b>Profit after tax</b>	<b>301.1</b>	<b>210.7</b>	<b>43%</b>	<b>16.0</b>	<b>1788%</b>	<b>644.6</b>	<b>(448.0)</b>	<b>(244%)</b>

Note:

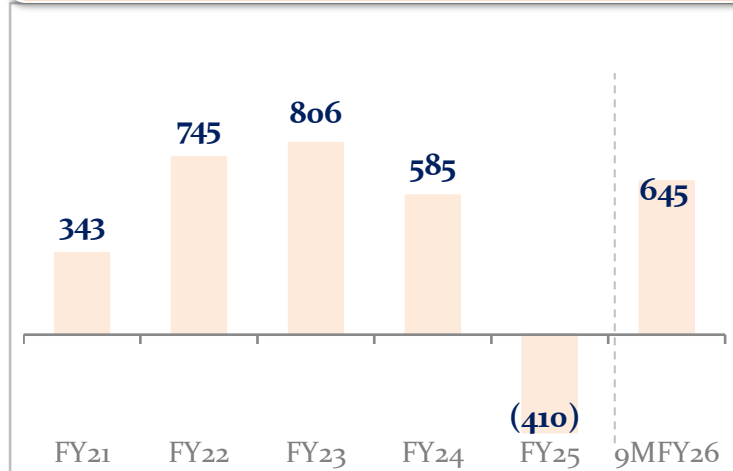
- Figures have been regrouped as per IIFL Finance Consol Financials
- Previous period figures have been regrouped/ reclassified to make them comparable with those of current period

# IIFL Finance (Standalone): Key highlights

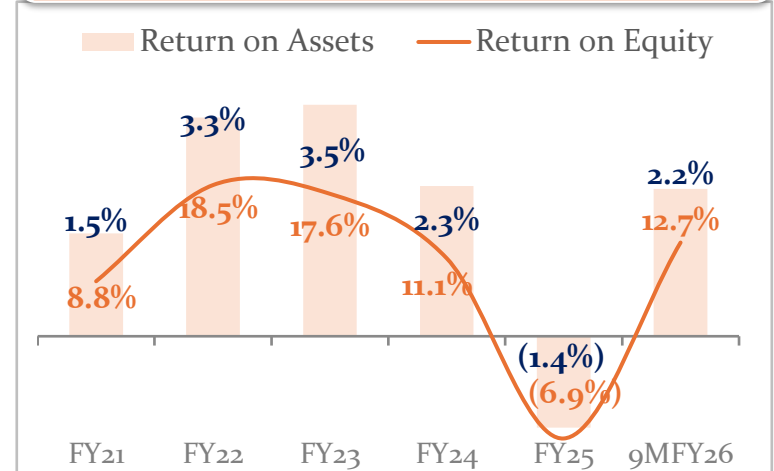
**AUM (₹ Cr)**



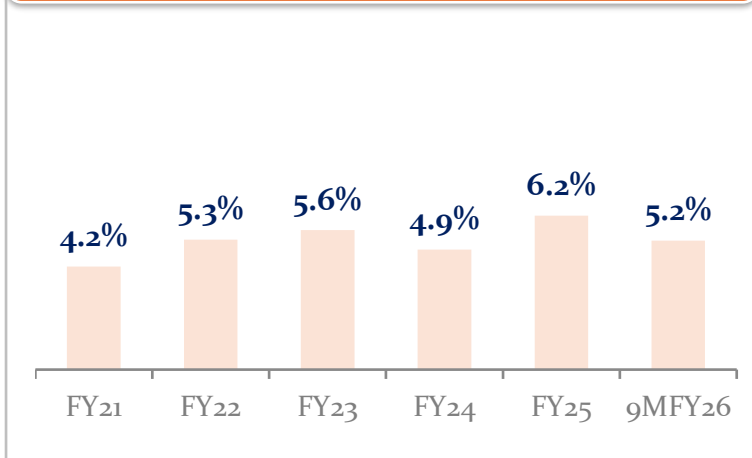
**Profit after tax<sup>2</sup> (₹ Cr)**



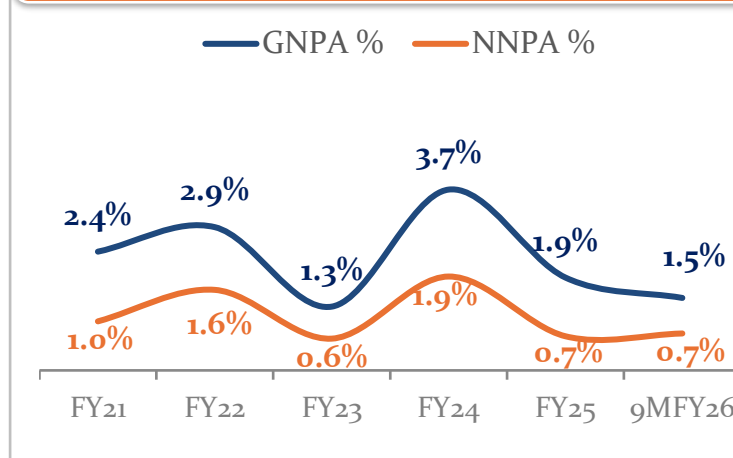
**Return on assets/equity**



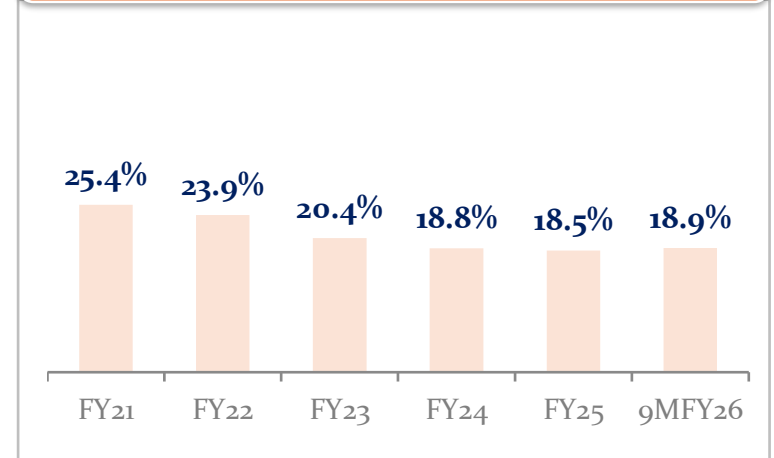
**Operating expenses to Avg AUM**



**Asset quality**



**CRAR**



Note:

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

# IIFL Finance (Standalone): Key business units

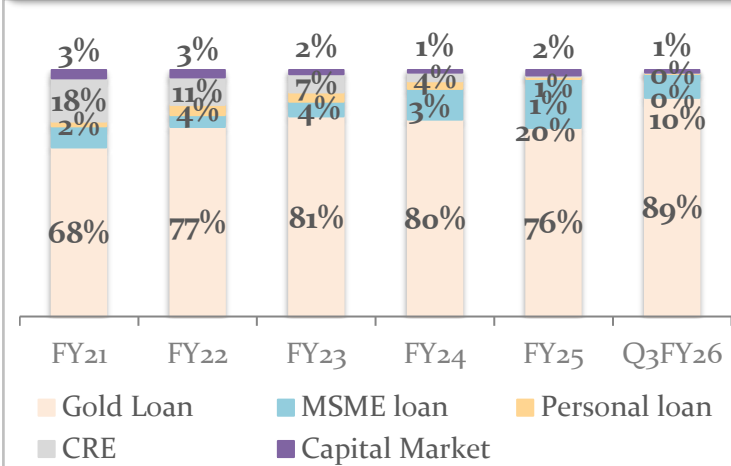
Loan AUM (₹ Cr)	FY21	FY22	FY23	FY24	FY25	Q3FY25	Q2FY26	Q3FY26	QoQ %	YoY %	Yield	ATS (₹ lakhs)
Gold loan	13,149	16,228	20,733	23,354	21,022	15,044	34,577	43,432	26%	189%	18.26%	0.82
MSME loan	1,662	1,016	1,524	3,653	5,479	5,355	4,983	4,826	(3%)	(10%)	18.56%	10.96
a) MSME Secured	158	56	35	275	266	176	508	839	65%	376%	14.01%	212
b) MSME Unsecured	1,504	960	1,482	2,969	4,444	4,477	3,934	3,561	(9%)	(20%)	20.17%	9.64
c) Supply Chain Finance	-	1	8	410	769	702	541	425	(21%)	(39%)	14.08%	6.20
<b>Core business</b>	<b>14,811</b>	<b>17,244</b>	<b>22,258</b>	<b>27,007</b>	<b>26,501</b>	<b>20,399</b>	<b>39,560</b>	<b>48,258</b>	<b>22%</b>	<b>137%</b>	<b>18.29%</b>	<b>0.93</b>
CRE	3,362	2,355	1,887	1,047	159	145	157	155	(1%)	7%	15.60%	1954
Capital market finance	663	642	442	308	609	591	613	535	(13%)	(10%)	12.00%	1091
Personal loan	364	868	987	888	239	332	121	79	(35%)	(76%)	24.10%	1.66
<b>Total</b>	<b>19,199</b>	<b>21,109</b>	<b>25,573</b>	<b>29,250</b>	<b>27,508</b>	<b>21,467</b>	<b>40,450</b>	<b>49,027</b>	<b>21%</b>	<b>128%</b>	<b>18.23%</b>	<b>0.94</b>
Security Receipts	-	445	1,049	2,911	3,524	3,575	3,557	3,070	(14%)	(14%)		

Note:

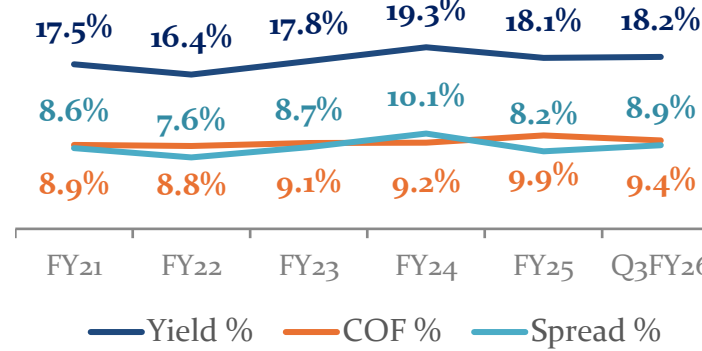
1. Yield is end of period portfolio yield, ATS is Portfolio average ticket size
2. Figures are as of Dec 31, 2025 unless specified

# IIFL Finance (Standalone): Business update

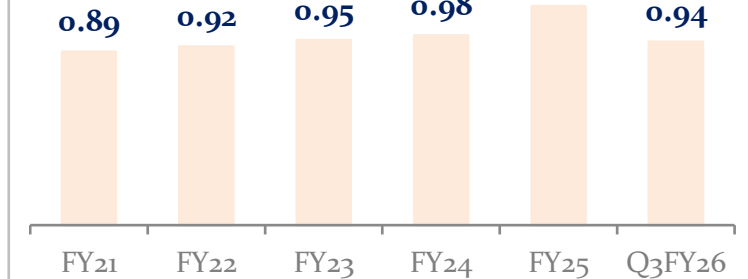
### AUM mix



### Interest Spread



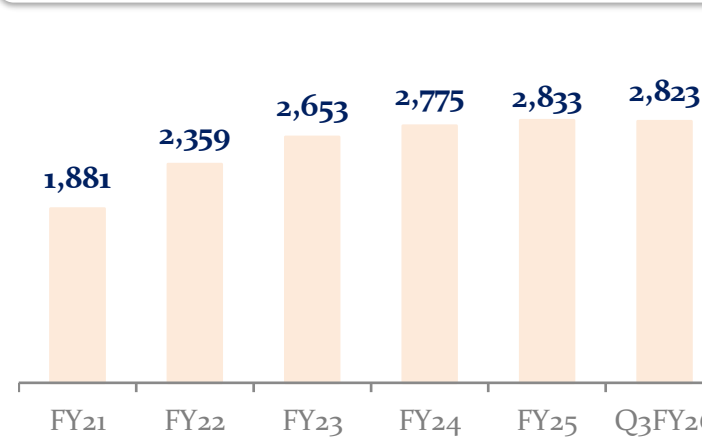
### Average ticket size<sup>1</sup> (₹ lakhs)



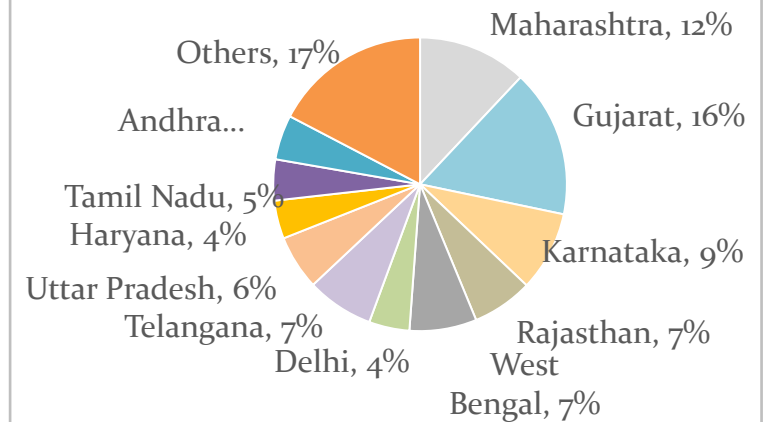
### Active customers (lakhs)



### Branches



### AUM distribution



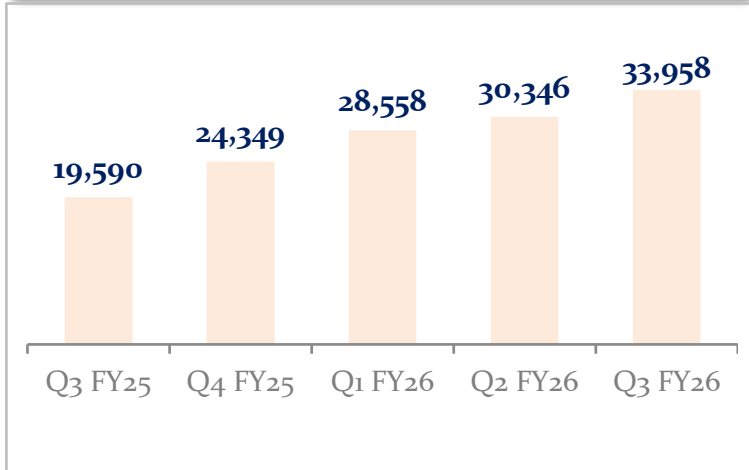
Note: 1. ATS is Portfolio average ticket size

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

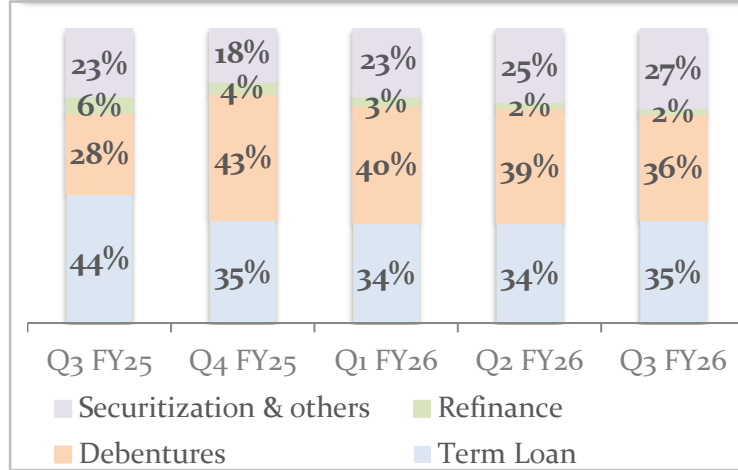
3. Figures are as of Dec 31, 2025 unless specified

# IIFL Finance (Standalone): Funding mix

## Borrowing (₹ Cr)

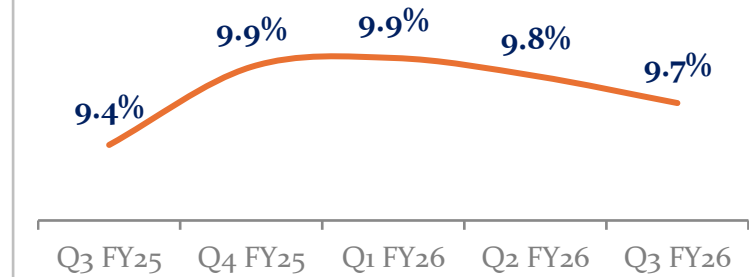


## Borrowing mix

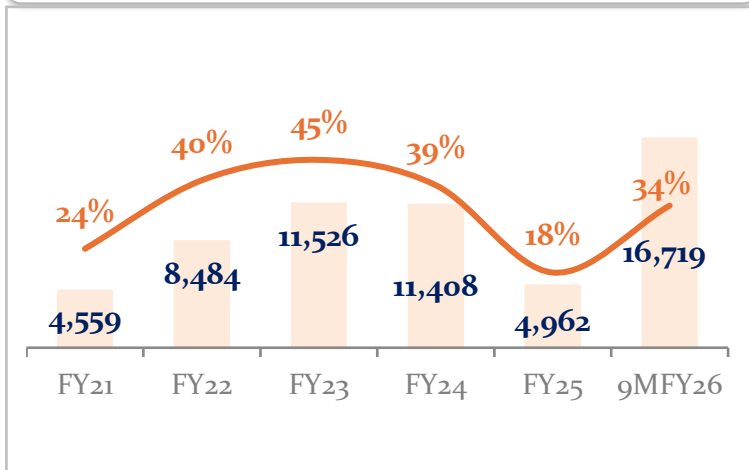


## Average Cost of borrowing

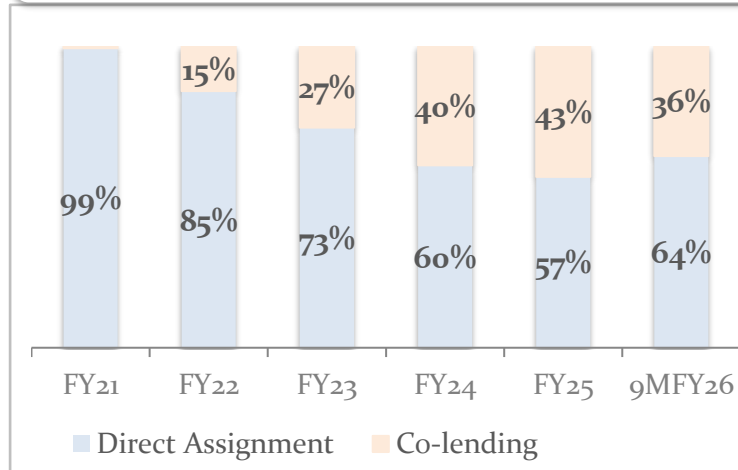
Rating: **AA/Stable** by CRISIL, & India Ratings, **AA/Negative** by ICRA, **AA+/Stable** by Brickwork, **B+/Positive** by S&P Global and Fitch



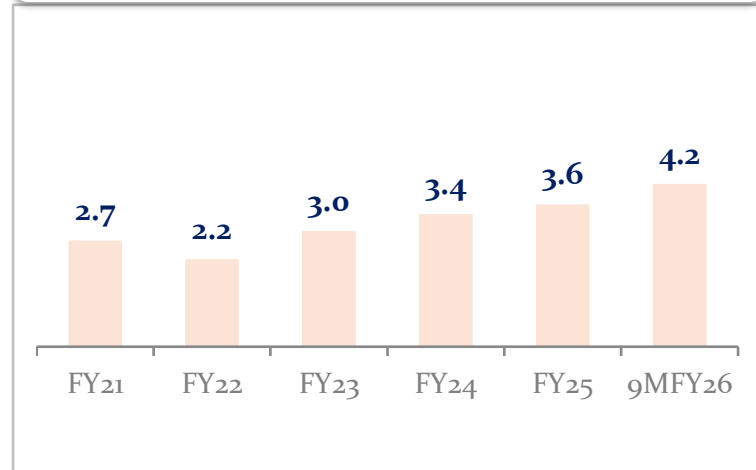
## Off-book (₹ Cr, as % of AUM)



## Off-book mix



## Net gearing



Note:

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



**IIFL HOME FINANCE**



# IIFL Home Finance: Q3FY26 and 9MFY26 Results

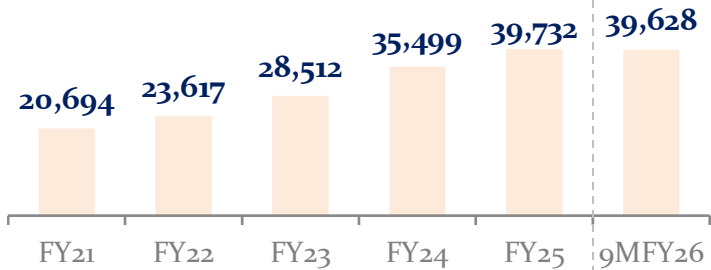
₹ Cr	Q3FY26	Q2FY26	Q-o-Q	Q3FY25	Y-o-Y	9MFY26	9MFY25	Y-o-Y
Interest income	717.8	745.6	(4%)	696.9	3%	2,193.6	2,122.4	3%
Interest expense	(428.5)	(436.5)	(2%)	(377.6)	13%	(1,284.2)	(1,108.1)	16%
<b>Net interest income</b>	<b>289.3</b>	<b>309.2</b>	<b>(6%)</b>	<b>319.3</b>	<b>(9%)</b>	<b>909.4</b>	<b>1,014.3</b>	<b>(10%)</b>
Income from off-book assets	185.7	184.8	1%	119.8	55%	540.9	466.0	16%
Other Income	56.6	41.1	38%	70.9	(20%)	145.9	178.3	(18%)
<b>Total income</b>	<b>531.7</b>	<b>535.1</b>	<b>(1%)</b>	<b>510.0</b>	<b>4%</b>	<b>1,596.3</b>	<b>1,658.7</b>	<b>(4%)</b>
Operating expense	(168.7)	(133.0)	27%	(172.9)	(2%)	(462.9)	(506.2)	(9%)
<b>Pre provision operating profit</b>	<b>362.9</b>	<b>402.1</b>	<b>(10%)</b>	<b>337.1</b>	<b>8%</b>	<b>1,133.3</b>	<b>1,152.4</b>	<b>(2%)</b>
Loan losses & provision	(130.5)	(131.0)	(0%)	(82.6)	58%	(376.4)	(183.9)	105%
Net gain/(loss) on fair value changes	1.2	(3.2)	(137%)	6.6	(82%)	2.3	10.8	(79%)
<b>Profit before tax</b>	<b>233.6</b>	<b>267.8</b>	<b>(13%)</b>	<b>261.2</b>	<b>(11%)</b>	<b>759.2</b>	<b>979.3</b>	<b>(22%)</b>
<b>Profit after tax (Pre NCI)</b>	<b>181.1</b>	<b>203.9</b>	<b>(11%)</b>	<b>200.3</b>	<b>(10%)</b>	<b>586.3</b>	<b>753.7</b>	<b>(22%)</b>

Note:

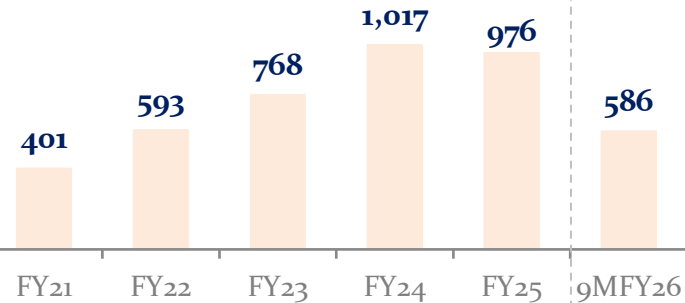
- Figures have been regrouped as per IIFL Finance Consol Financials
- Previous period figures have been regrouped/ reclassified to make them comparable with those of current period

# IIFL Home Finance: Key highlights

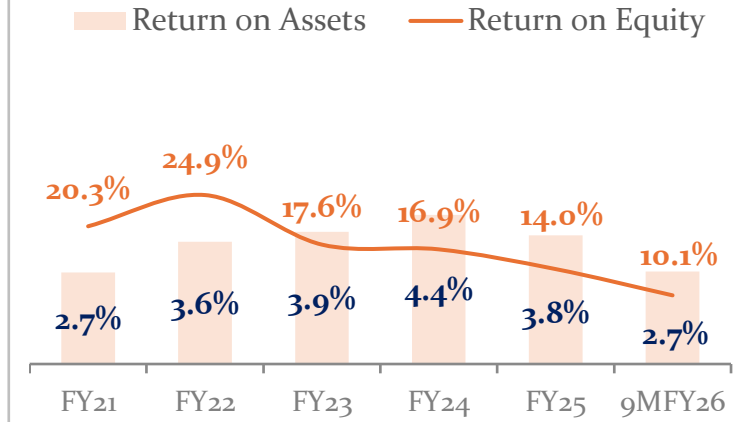
AUM (₹ Cr)



Profit after tax (₹ Cr)



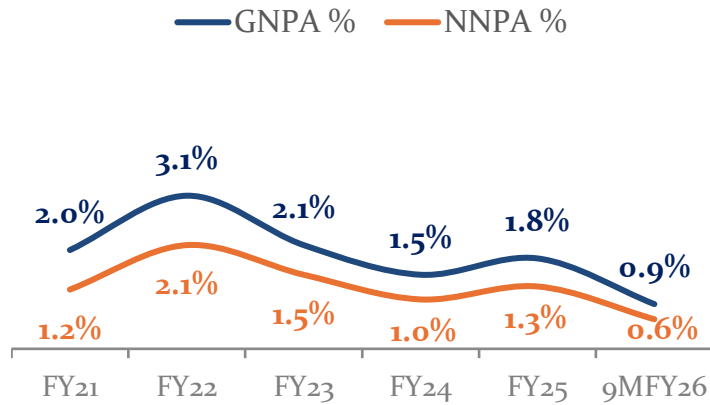
Return on assets/equity



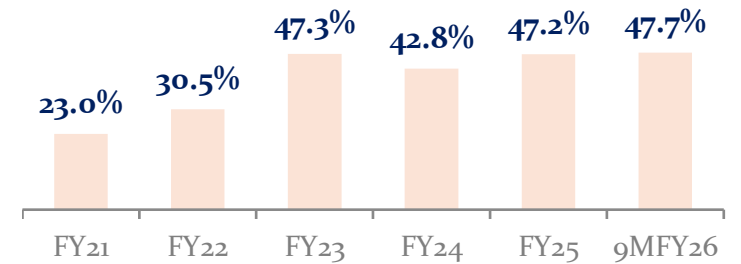
Operating expenses to Avg AUM



Asset quality



CRAR



Note:

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

# IIFL Home Finance: Key business units

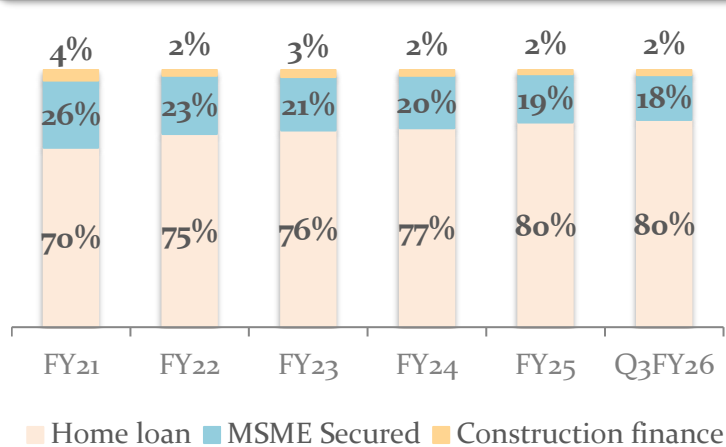
Loan AUM (₹ Cr)	FY21	FY22	FY23	FY24	FY25	Q3FY25	Q2FY26	Q3FY26	QoQ %	YoY %	Yield <sup>1</sup>	ATS (₹ lakhs)
Affordable home loan	14,439	17,727	21,800	27,438	31,588	30,318	32,034	31,893	(0%)	5%	10.61%	□□□□□
MSME secured loan	5,381	5,346	5,905	7,250	7,464	7,332	7,203	6,942	(4%)	(5%)	16.53%	□□□□□
Affordable housing project finance	873	544	807	810	680	738	786	792	1%	7%	15.19%	□□2□□□
<b>Total</b>	<b>20,694</b>	<b>23,617</b>	<b>28,512</b>	<b>35,499</b>	<b>39,732</b>	<b>38,387</b>	<b>40,023</b>	<b>39,628</b>	<b>(1%)</b>	<b>3%</b>	<b>11.74%</b>	<b>16.50</b>

Note:

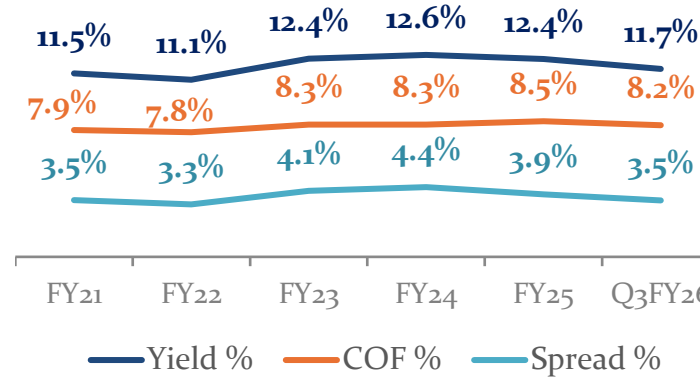
1. Yield is end of period portfolio yield, ATS is Portfolio average ticket size
2. Figures are as of Dec 31, 2025 unless specified

# IIFL Home Finance: Business update

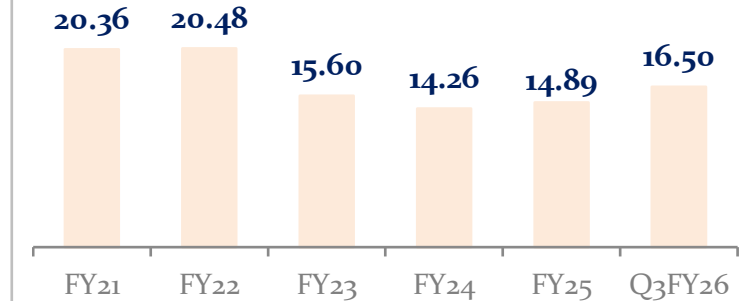
## AUM mix



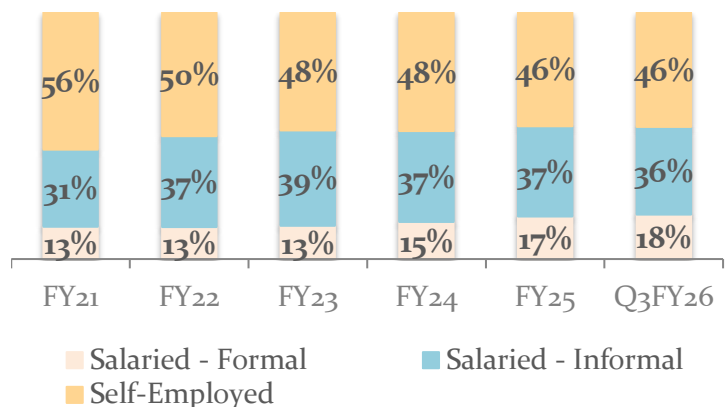
## Interest Spread



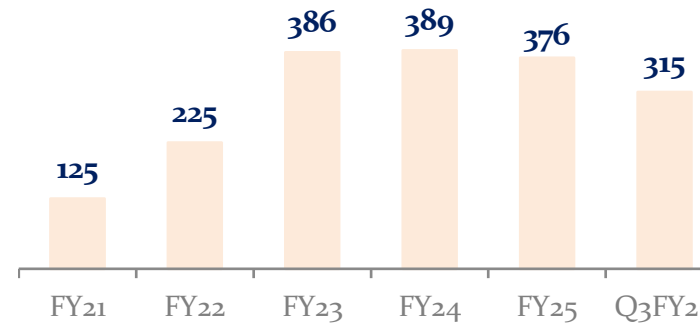
## Average ticket size<sup>1</sup> (₹ lakhs)



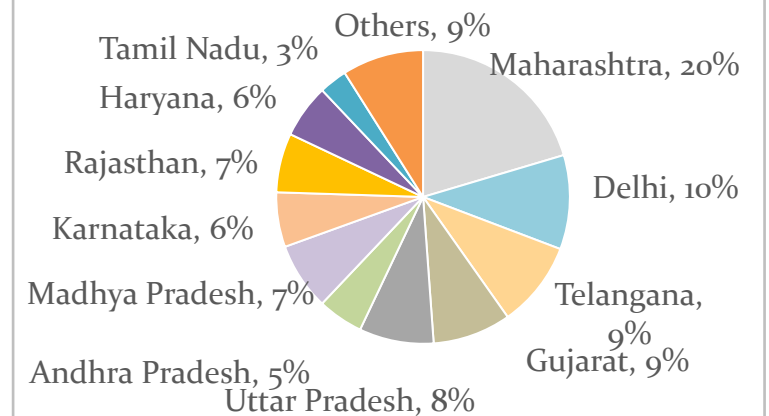
## Customer mix



## Branches



## AUM distribution

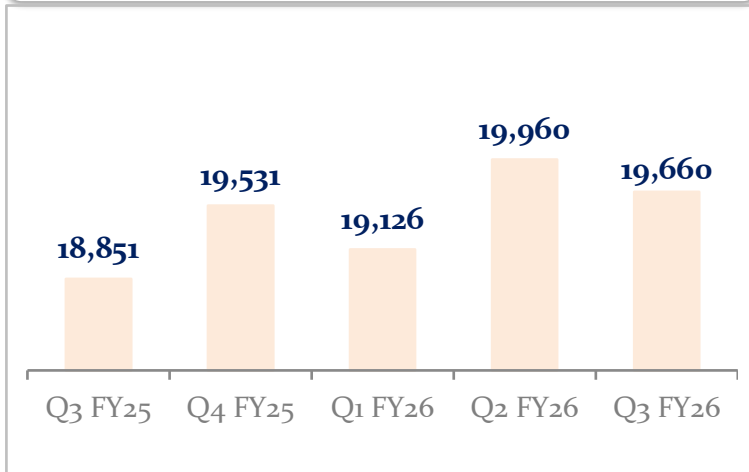


Note: 1. ATS is Portfolio average ticket size, 2. Figures are as of Dec 31, 2025 unless specified, 3. Salaried Formal includes customers with household income >50k per month/ >6 lakhs p.a. & Salaried Informal includes customers with household income <=50k per month/ <=6 lakhs p.a. 4. Spread is calculated using End of period portfolio yield and COF

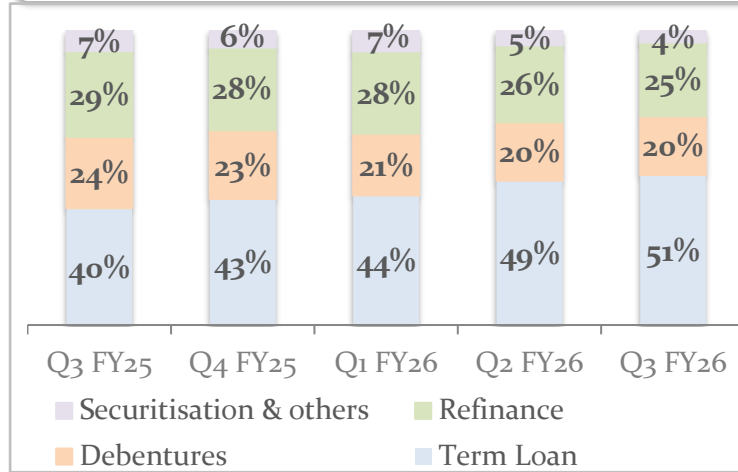


# IIFL Home Finance: Funding mix

## Borrowing (₹ Cr)

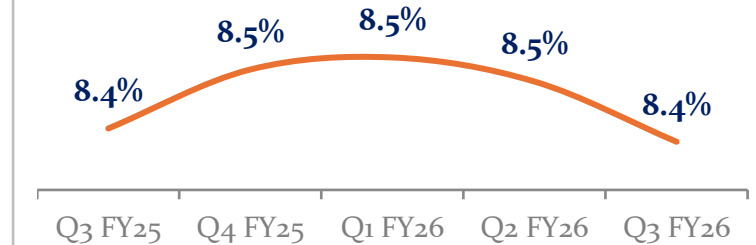


## Borrowing mix

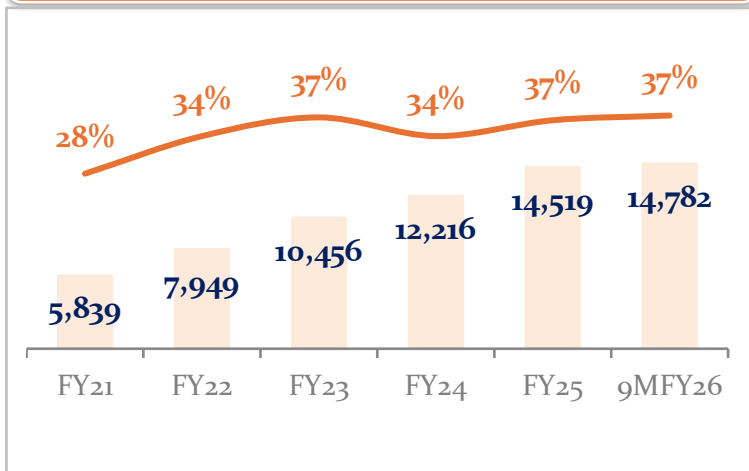


## Average Cost of borrowing

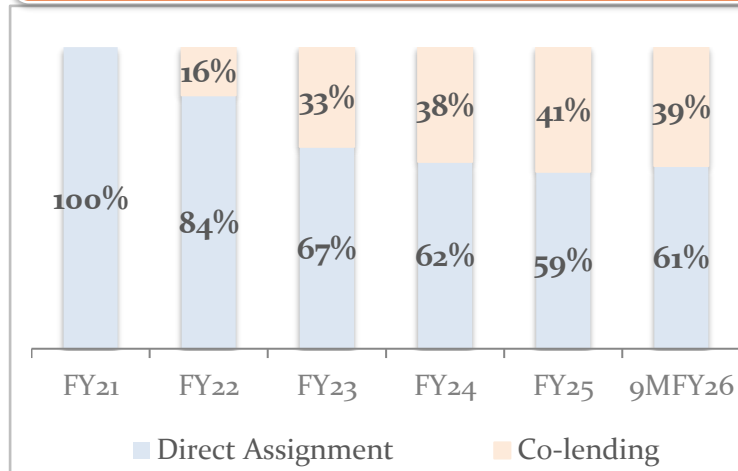
Rating: AA/Stable by CRISIL, & India Rating, AA/Negative by ICRA, AA+/Stable by Brickwork



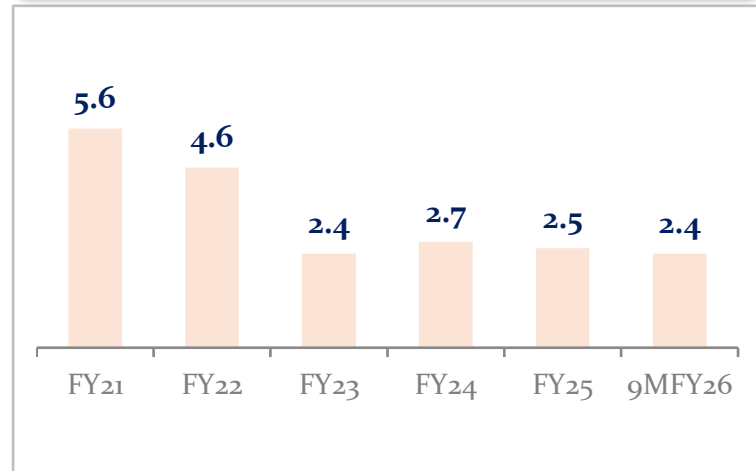
## Off-book (₹ Cr, as % of AUM)



## Off-book mix



## Net gearing<sup>1</sup>



Note:

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

# IIFL SAMASTA FINANCE



# IIFL Samasta Finance: Q3FY26 and 9MFY26 Results

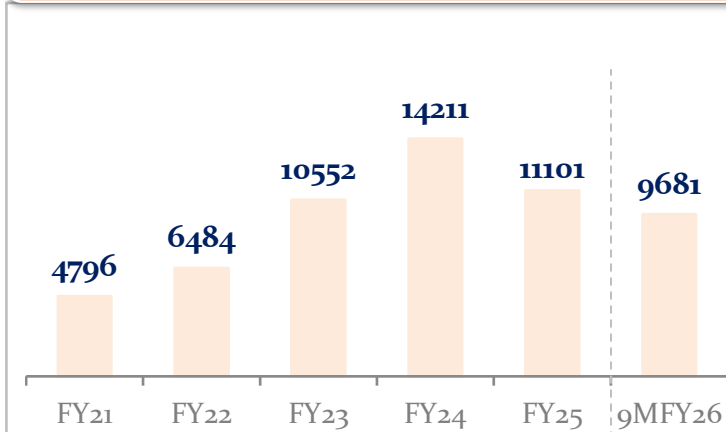
₹ Cr	Q3FY26	Q2FY26	Q-o-Q	Q3FY25	Y-o-Y	9MFY26	9MFY25	Y-o-Y
Interest income	402.6	404.9	(1%)	470.7	(14%)	1,231.1	1,598.2	(23%)
Interest expense	(192.6)	(192.7)	0%	(197.6)	(3%)	(571.0)	(649.1)	(12%)
<b>Net interest income</b>	<b>210.0</b>	<b>212.1</b>	<b>(1%)</b>	<b>273.1</b>	<b>(23%)</b>	<b>660.1</b>	<b>949.1</b>	<b>(30%)</b>
Income from off-book assets	60.6	94.7	(36%)	25.4	139%	200.7	134.8	49%
Other Income	64.7	65.2	(1%)	75.9	(15%)	186.0	223.3	(17%)
<b>Total income</b>	<b>335.4</b>	<b>372.0</b>	<b>(10%)</b>	<b>374.4</b>	<b>(10%)</b>	<b>1,046.8</b>	<b>1,307.2</b>	<b>(20%)</b>
Operating expense	(222.3)	(223.5)	(1%)	(229.8)	(3%)	(663.4)	(685.4)	(3%)
<b>Pre provision operating profit</b>	<b>113.0</b>	<b>148.5</b>	<b>(24%)</b>	<b>144.6</b>	<b>(22%)</b>	<b>383.4</b>	<b>621.8</b>	<b>(38%)</b>
Loan losses & provision	(100.7)	(157.7)	(36%)	(349.0)	(71%)	(473.5)	(663.5)	(29%)
Net gain/(loss) on fair value changes	13.3	14.0	(5%)	21.3	(37%)	39.5	55.9	(29%)
<b>Profit before tax</b>	<b>25.7</b>	<b>4.7</b>	<b>447%</b>	<b>(183.1)</b>	<b>(114%)</b>	<b>(50.6)</b>	<b>14.2</b>	<b>(456%)</b>
<b>Profit after tax (Pre NCI)</b>	<b>18.6</b>	<b>2.9</b>	<b>541%</b>	<b>(136.0)</b>	<b>(114%)</b>	<b>(39.3)</b>	<b>17.4</b>	<b>(326%)</b>

Note:

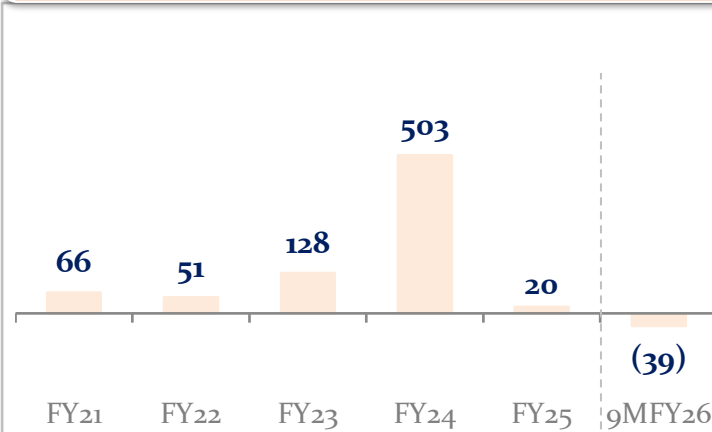
- Figures have been regrouped as per IIFL Finance Consol Financials
- Previous period figures have been regrouped/ reclassified to make them comparable with those of current period

# IIFL Samasta Finance: Key highlights

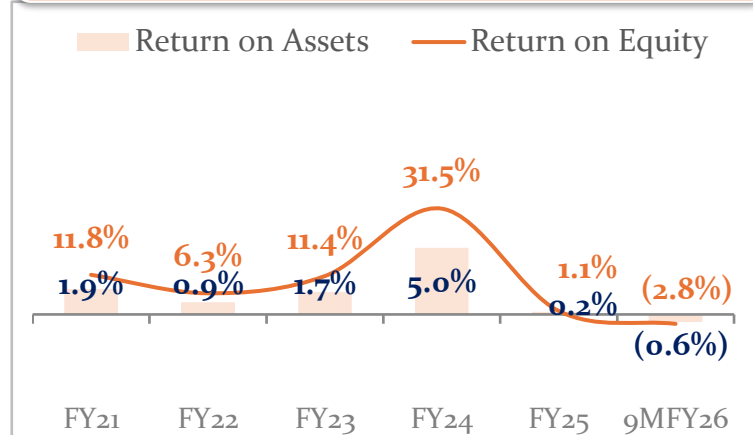
### AUM (₹ Cr)



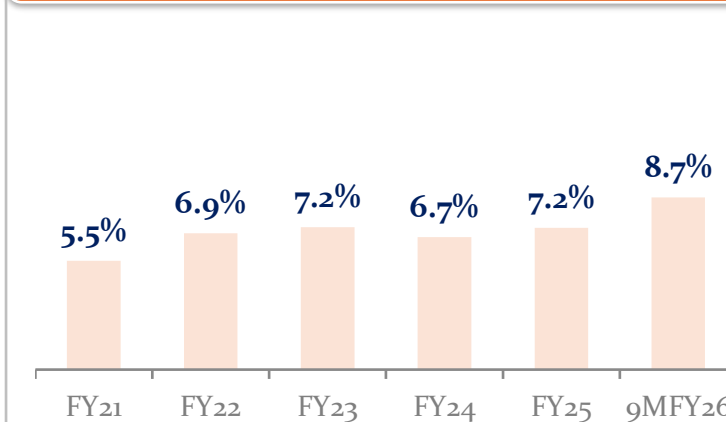
### Profit after tax (₹ Cr)



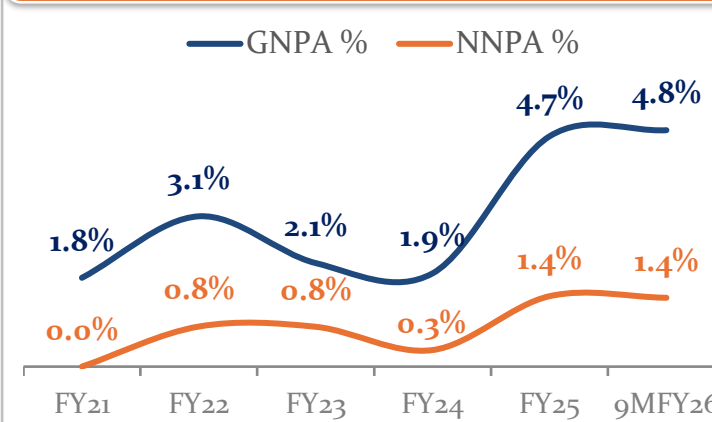
### Return on assets/equity



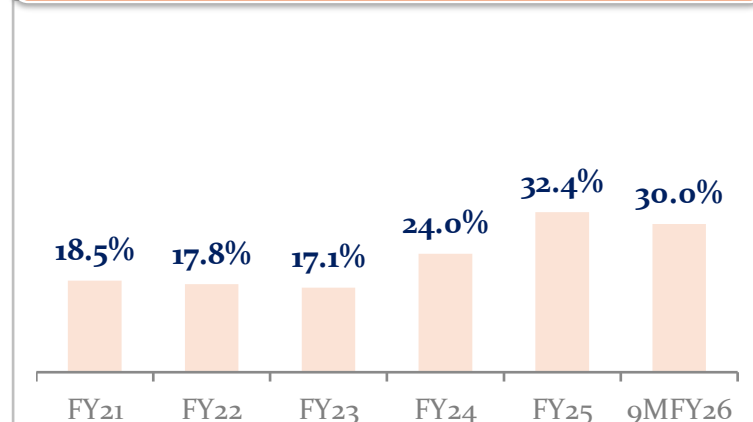
### Operating expenses to Avg AUM \*



### Asset quality



### CRAR



Note:

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

## IIFL Samasta Finance: Key business units

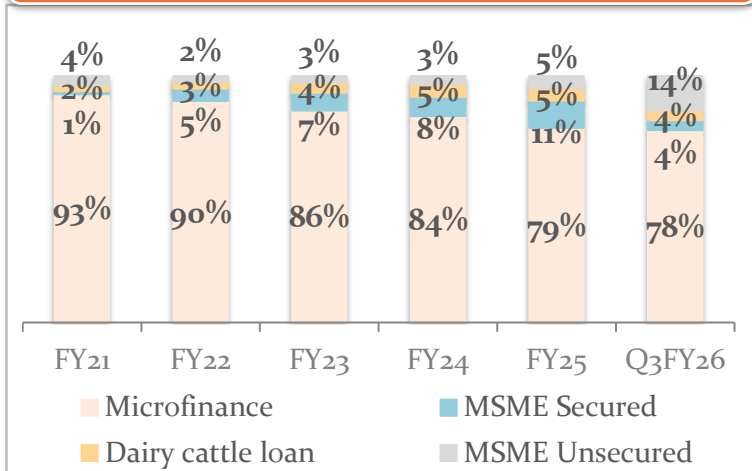
Loan AUM (₹ Cr)	FY21	FY22	FY23	FY24	FY25	Q3FY25	Q2FY26	Q3FY26	QoQ %	YoY %	Yield <sup>1</sup>	ATS <sup>1</sup> (₹ lakhs)
Microfinance	4,440	5,821	9,072	11,891	8,758	9167	7473	7,583	1%	(17%)	24.25%	0.55
MSME Secured	58	329	767	1,118	1,242	1217	1287	1,321	3%	9%	22.51%	4.77
Dairy cattle loan	105	175	430	717	598	660	448	386	(14%)	(42%)	24.55%	0.67
MSME Unsecured	193	159	283	486	503	511	442	392	(11%)	(23%)	26.55%	2.17
<b>Total</b>	<b>4,796</b>	<b>6,484</b>	<b>10,552</b>	<b>14,211</b>	<b>11,101</b>	<b>11,556</b>	<b>9,650</b>	<b>9,681</b>	<b>0%</b>	<b>(16%)</b>	<b>24.13%</b>	<b>0.63</b>

Note:

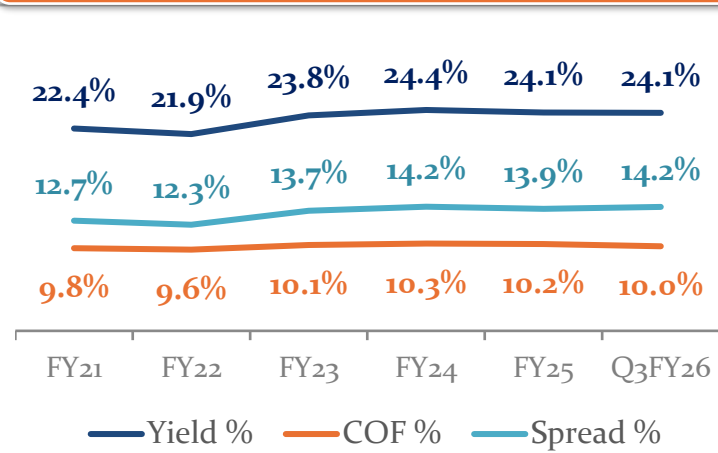
1. Yield is end of period portfolio yield, ATS is Portfolio average ticket size
2. Figures are as of Dec 31, 2025 unless specified

# IIFL Samasta Finance: Business update

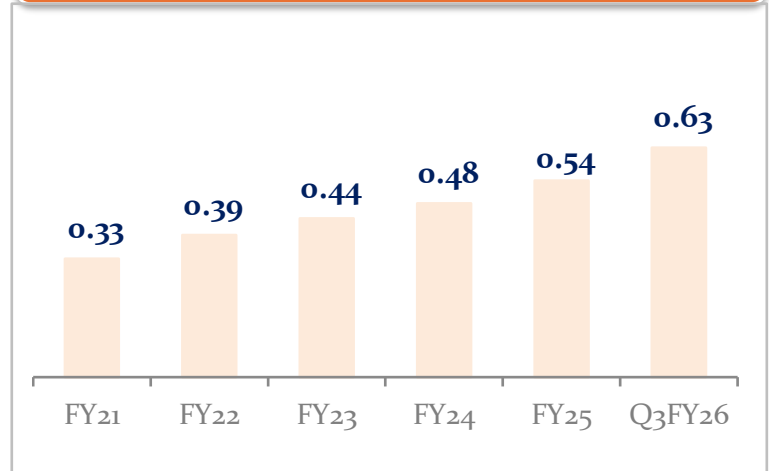
## AUM mix



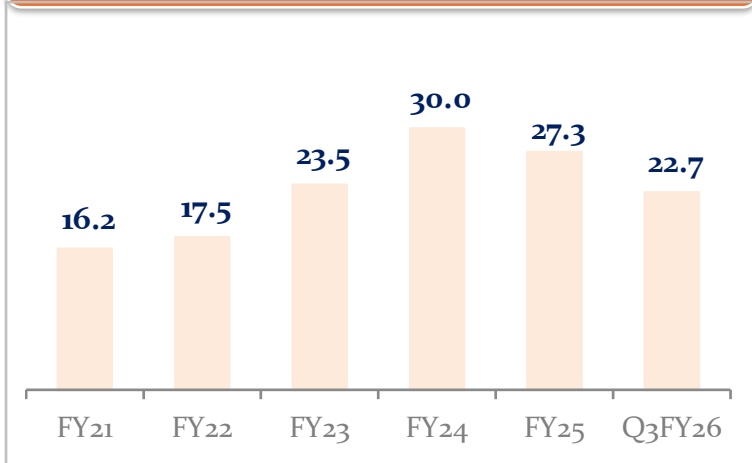
## Interest Spread<sup>1</sup>



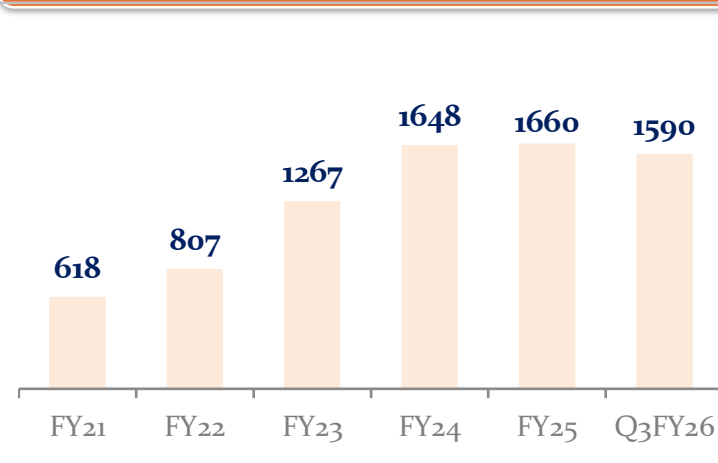
## Average ticket size<sup>1</sup> (₹ lakhs)



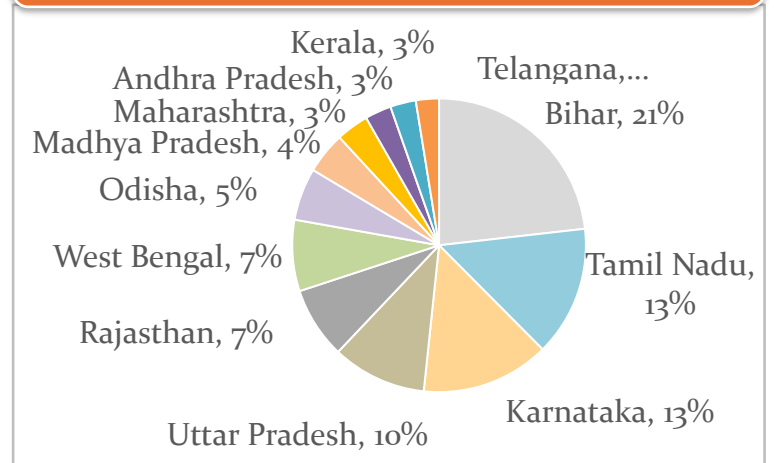
## Active customers (lakhs)



## Branches\*



## AUM distribution

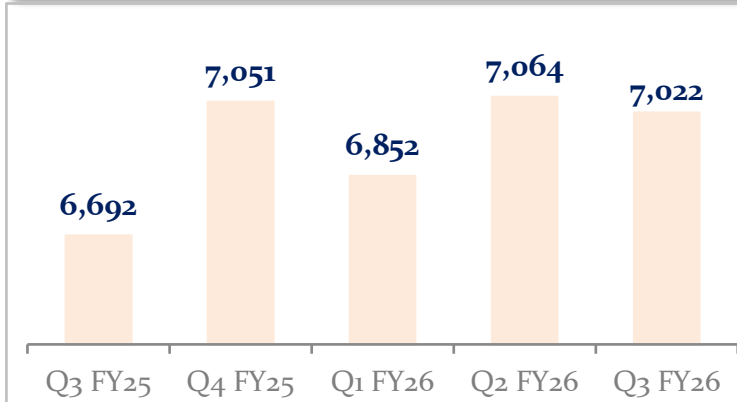


- Note:
- Interest Spread is calculated using End of period portfolio yield and COF, ATS is Portfolio average ticket size
  - Figures are as of Dec 31, 2025 unless specified

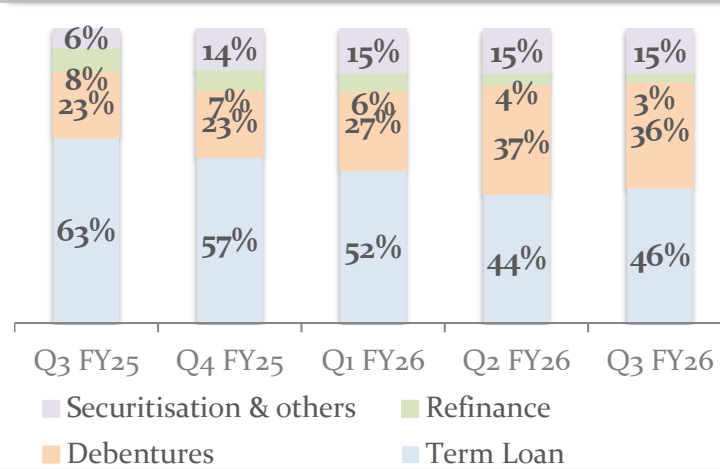


# IIFL Samasta Finance: Funding mix

## Borrowing (₹ Cr)

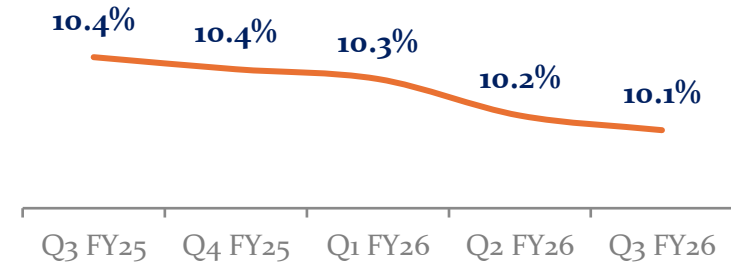


## Borrowing mix

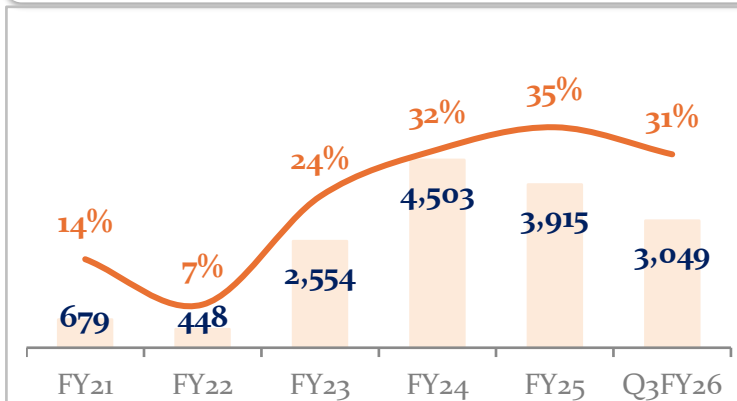


## Average Cost of borrowing

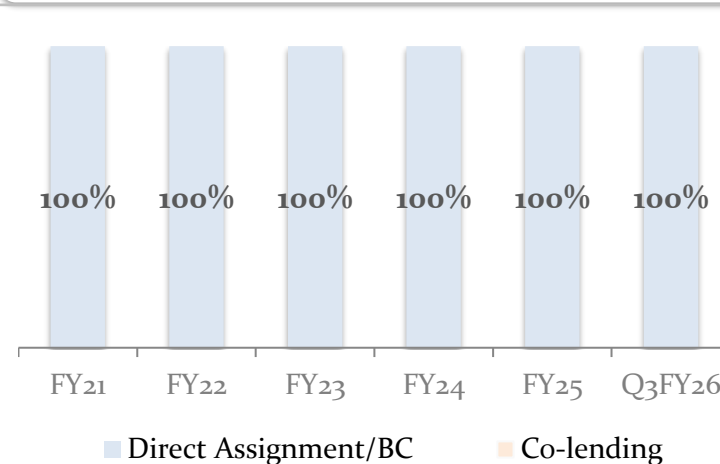
Rating: **AA-/Stable** by CRISIL & India Rating **AA-/Stable** by ACUITE



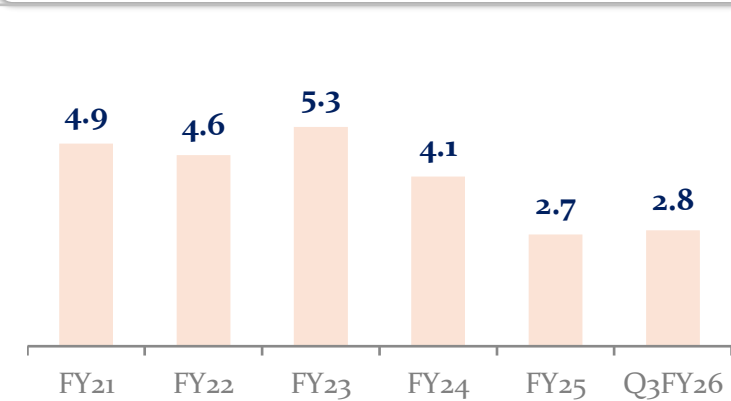
## Off-book (₹ Cr, as % of AUM)



## Off-book mix



## Net gearing



Note:

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

# Microfinance | Successfully Navigating Industry Stress

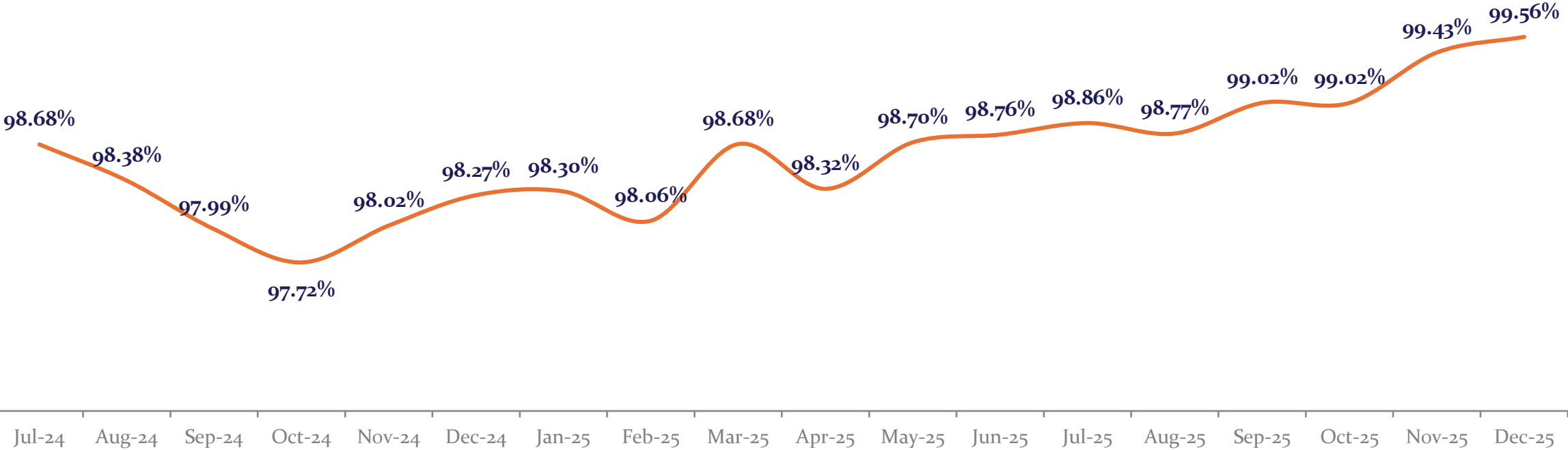
**Focused recovery in stressed MFI regions; capped exposure  $\leq 3$  lenders**

**Dedicated collection team strengthened**

**CGFMU cover now ~65% of MFI book**

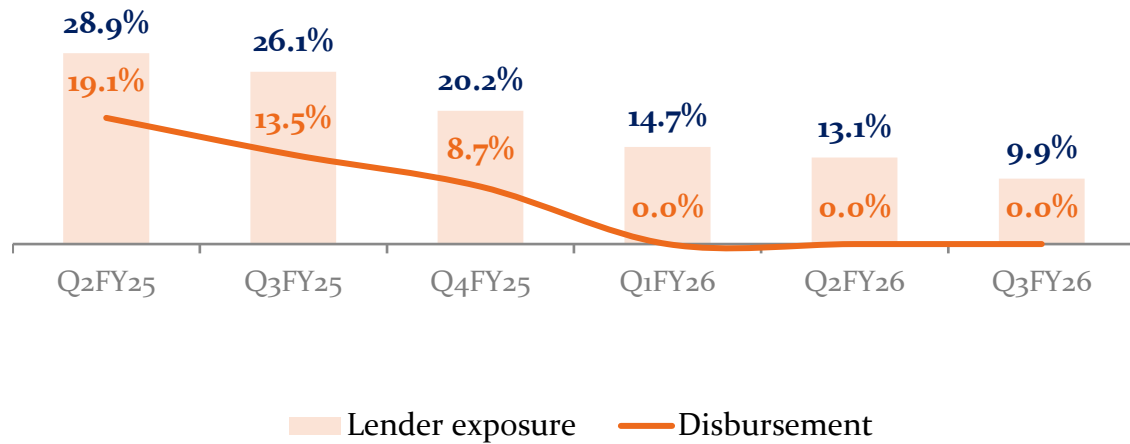
**Samasta collection efficiency improving, outperforming industry**

**MFI zero bucket collection efficiencies on an improving trend**

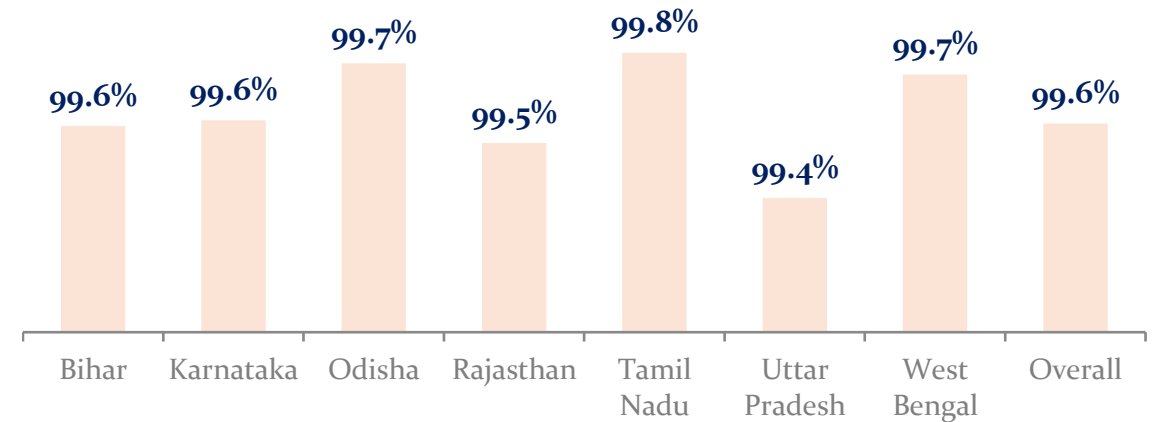


# Microfinance | Structural improvement with reduced lender exposure and improvement in collection across states

**Lender exposure (Samasta + 3 or more lenders)**

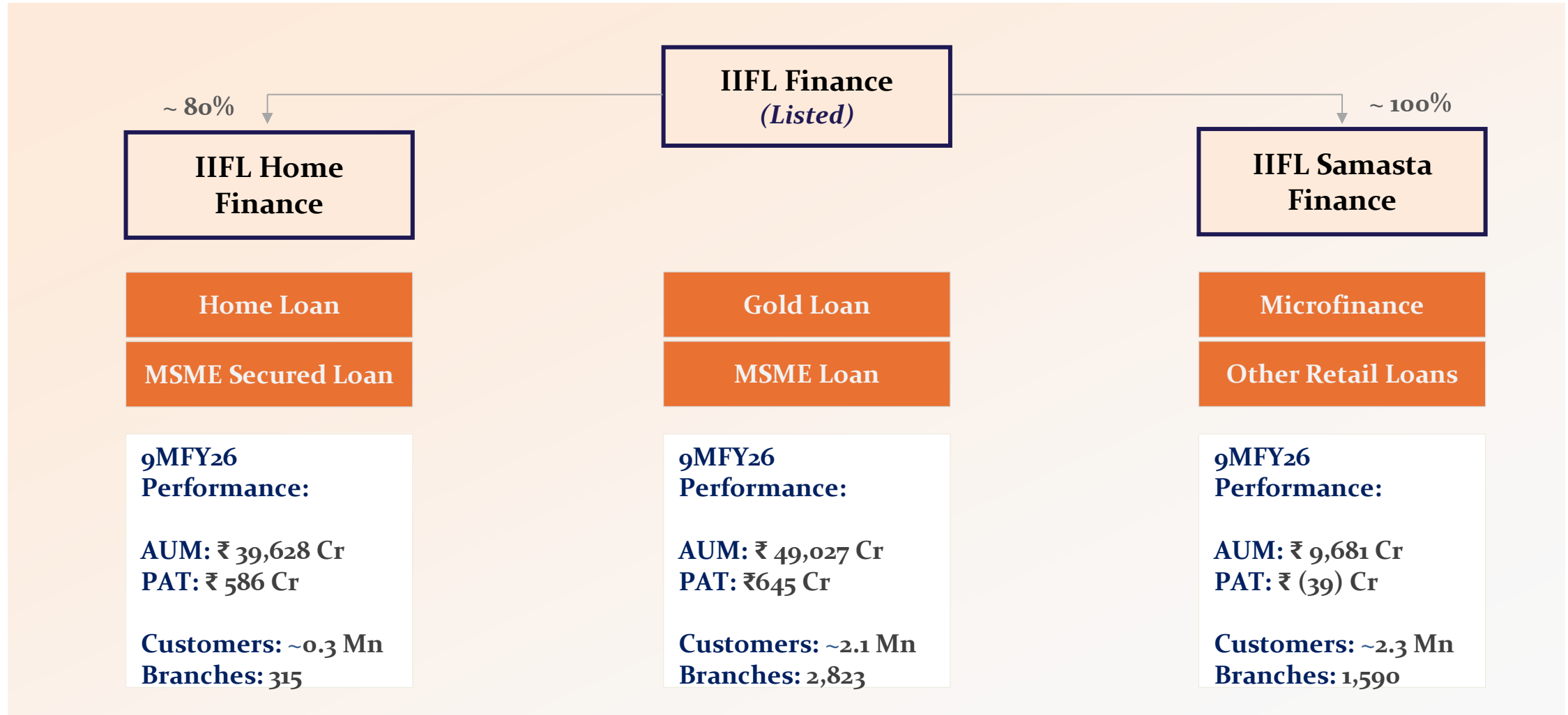


**o-dpd Collection efficiency %**



# **CORPORATE INFORMATION**

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

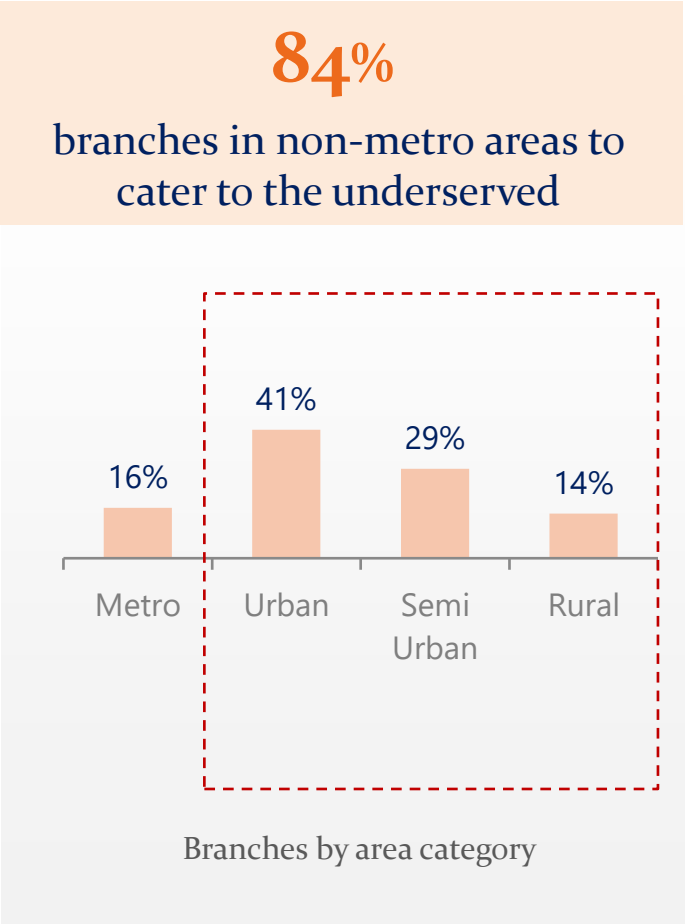
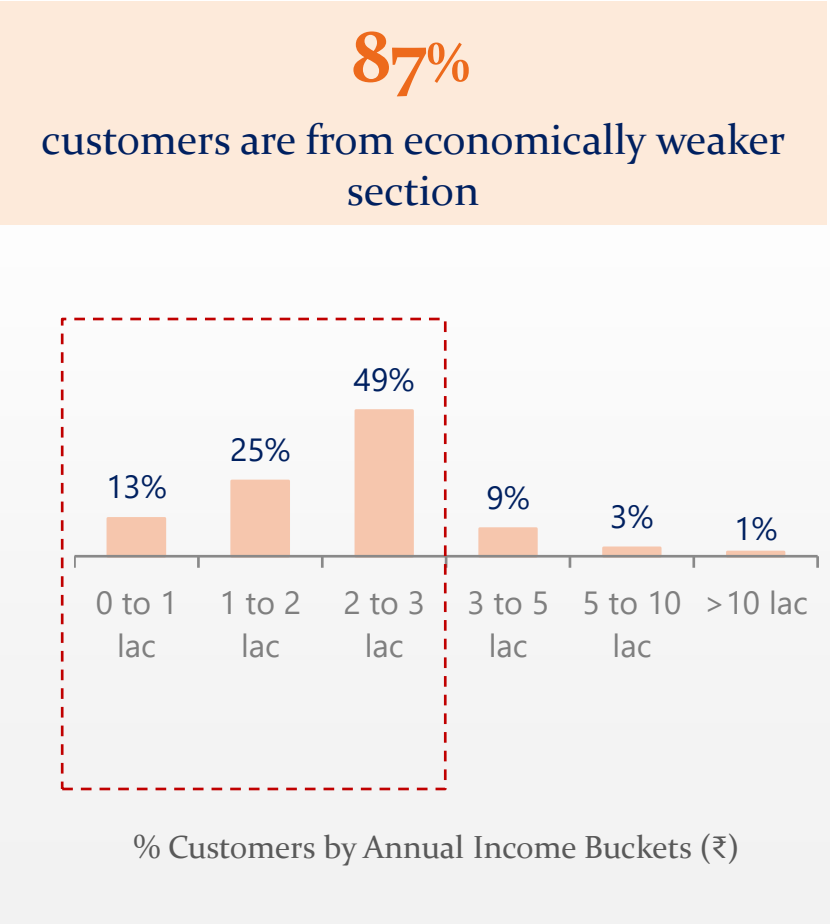


Note:

1. PAT is Profit after tax before Non-Controlling Interest for 9MFY26

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

**IIFL FINANCE**



Note:  
Figures as on Dec 31, 2025  
Data is consolidated for IIFL Finance, IIFL Home Finance and IIFL Samasta Finance



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

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

### Business Model

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

#### Phygital

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

#### Two-pronged strategy



#### Partnerships

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

### Our Competitive Moat

Deep  
Management  
Expertise

Strong Balance  
Sheet &  
Financials

Rigorous Risk,  
Compliance &  
Control

Trusted Brand &  
Market  
Leadership

Operational  
Excellence &  
technology  
leadership

# *MSME Lending is the new growth engine*

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

### Market Opportunity

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



### IIFL Strengths

- Group-wide network of **4761 branches** ensures deep market penetration
- Digital and AI-powered underwriting engines and early warning systems drive superior asset quality
- Loans qualify for PSL, enabling strong bank partnerships and co-lending opportunities

# Robust Compliance, Risk & Governance Framework

## Our Commitment to Strong Governance & Regulatory Compliance



Fully compliant with RBI Scale-Based Regulations (SBR)



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



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



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



Quarterly stress-testing and scenario analysis across key portfolios



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



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

# Distinguished board of directors in the company & its subsidiaries



**Nirmal Jain\***  
Managing Director

**Founder, IIFL Group**



**R Venkataraman\***  
Joint Managing Director

**Co- founder, IIFL Group**



**Gopalakrishnan Soundarajan**  
Non-Executive Director

**Fairfax Nominee**



**Ramakrishnan Subramanian\***  
Independent Director

**Former CEO, Shriram Capital**



**Bijou Kurien**  
Independent Director

**Former COO, Titan**



**T S Ramakrishnan**  
Non-Executive Nominee Director

**LIC Nominee**



**Nirma Bhandari**  
Independent Director

**Partner, ANB Global**



**B. P. Kanungo**  
Chairperson & Independent Director

**Former Deputy Governor, RBI**



**Nihar Niranjn Jambusaria\***  
Independent Director

**Former President, ICAI**



**Kabir Mathur**  
Nominee Director

**ADIA Nominee**



**Venkataramanan Anantharaman**  
Independent Director

**Former Corporate Finance Head, Standard Chartered**



**M. V. Bhanumathi**  
Independent Director

**Former Director General, Income Tax, Mumbai**



**Srinivasan Sridhar**  
Chairman & Non-Executive Director

**Former Chairman, NHB**



**Girish Kousgi**  
Managing Director & CEO

**CEO, IIFL Home Finance**



**Mohua Mukherjee**  
Independent Director

**Former World Bank Consultant**



**Mathew Joseph**  
Independent Director

**Former CRO, HDFC Limited**



**Mohan Sekhar**  
Independent Director

**ED, Accenture**



**Govinda Rajulu Chintala**  
Chairman & Independent Director

**Former Chairman, NABARD**



**Kalengada Mandanna Nanaiah**  
Independent Director

**Former MD, Equifax**



**Sistla Uma Shanmukhi**  
Independent Director

**Former MD & CEO, SBI-SG**



**N Venkatesh**  
Managing Director

**MD, IIFL Samasta Finance**



**Shivaprakash Deviah**  
Non-Executive Director

**CIO, IIFL Samasta Finance**

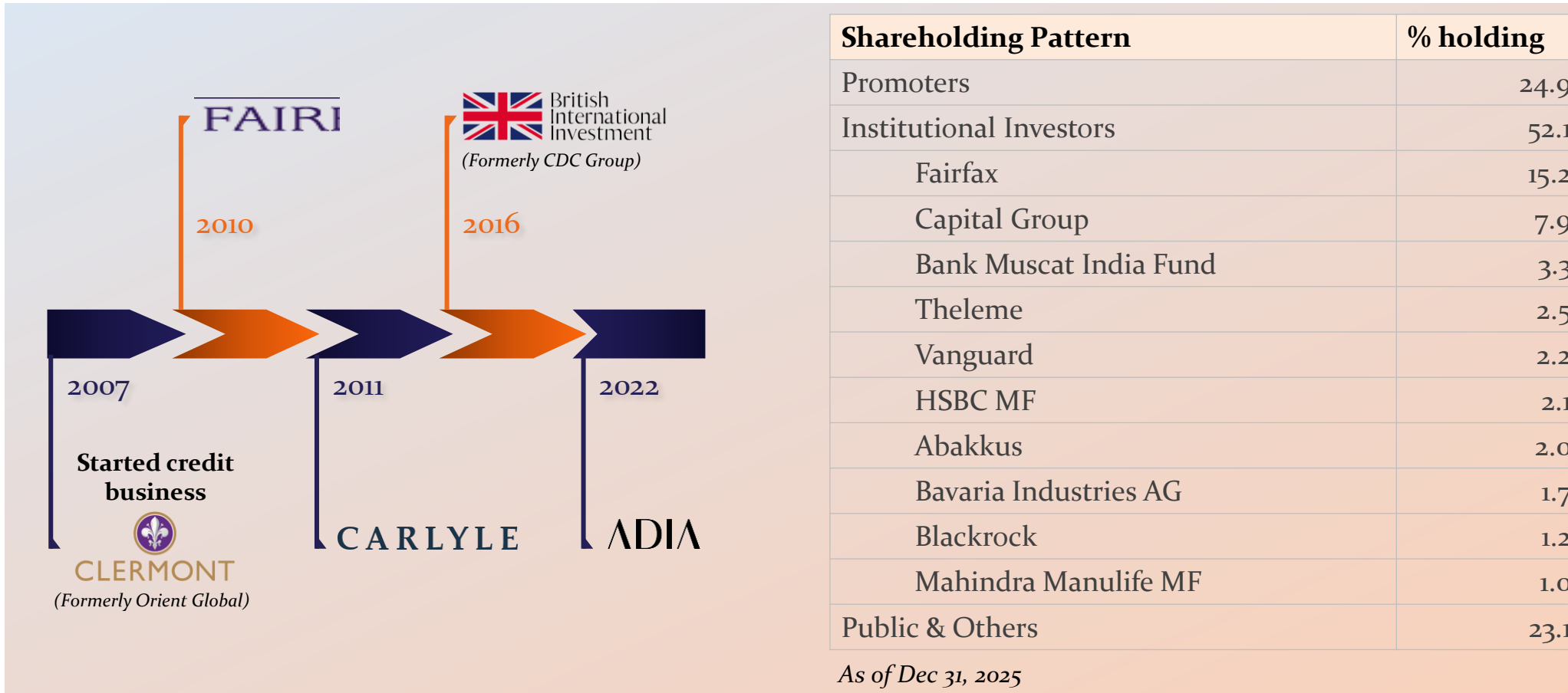
\*Denotes common directors on the board of parent and subsidiaries

**IIFL Finance Board**

**IIFL Home Finance Board**

**IIFL Samasta Finance Board**

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



# An experienced senior management with strong credentials



## **Nirmal Jain**

Managing Director  
PGDM-IIMA, CA, CWA

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



## **R Venkataraman**

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

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



## **Kapish Jain**

Group Chief Financial Officer  
CA, CWA, CS

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



## **Girish Kousgi**

MD & CEO, IIFL  
Home Finance  
MBA, BCom

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



## **Pranav Dholakia**

Head - CRE  
MBA, CA

Experience of 25+ years  
Edelweiss Financial Services



## **N Venkatesh**

MD, IIFL Samasta Finance  
Leadership program in  
Microfinance at Harvard

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



## **Manish Mayank**

Business Head – Gold Loans  
BE, MBA

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



## **Rahul Sanklecha**

Chief Risk Officer  
FRM, MBA, BE

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



## **Mayank Sharma**

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

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



## **Kirti Timmanagoudar**

Head - Co lending &  
Strategic Alliances  
MBA

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



## **Gaurav Sharma**

Chief Technology Officer  
BE – IIT, Roorkee

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



## **Preeti Kannan**

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

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



## **Shivalingam Pillai**

Chief Compliance Officer  
CA, CWA, CS

Experience of 25+ years  
Mahindra Finance, HDFC Sales



## **K S Praveen**

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

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



## **Binay Mishra**

Head – Legal  
Law

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



## **Samrat Sanyal**

Company Secretary &  
Compliance Officer  
BCom (Honors), CS

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



## Adopting environmentally conscious solutions in our business initiatives as well



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



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



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

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

Installed solar panels in our Gurugram office.



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

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

Installed sensors in taps to regulate water consumption in restrooms



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

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



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

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



## GOLD LOAN

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



## BUSINESS LOAN

- **85.94%** of the Unsecured MSME digital loans given are of less than ₹ 1 Million



## HOME LOAN

- **73,000+** families benefitted under CLSS and 1750+ Cr. subsidy provided till date
- **1,66,237+** loans given to the informal segment
- **96%** loans given to female borrowers/ co-borrowers
- **3,15,066+** first time home buyers



## MICRO-FINANCE

- Small-ticket loans for purpose of income generation activities
- **22.67 lakhs+** families benefitted in **22** states & UT with financial intervention
- **53,033+** dairy farmers supported through **8** cattle health centers in **2** States.

## CSR projects continue with creative use of technology

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

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

### Home-Stay Host Training – Arunachal Pradesh

- With success in 2024, IIFL Foundation will sustain the skill building programme in 2025, in the Tezu block of Lohit district, training 120 youths to setup Home-stays.
- The programme is supported by the National Cadet Corp (NCC) - India, under the Ministry of Defence and REACHA (Implementing agency), supported by Lohitpur Brigade and Dao Division.
- The program aims to transform lives of underprivileged youths by providing comprehensive training in homestay hospitality management to provide livelihood and help promote tourism in Tezu, District – Lohit.
- In alignment with Hon. PM Shri Narendra Modi's and MDoNER's vision for Northeast development. (Ministry of Development of North Eastern Region, GoI)

### Supporting Education of children and Youths - Maharashtra

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

### Sakhiyon ki Baadi – Rajasthan

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



Skill development training in 'Chef Trade' - Kashmir



Home-stay Host Training – Arunachal Pradesh



Support to Primary Section of School – 45  
Maharashtra

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

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

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

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

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

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

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

# Reconciliation of reported consolidated results with group entities

Q3FY26 (₹ Cr)	IIFL Finance Standalone	IIFL Home Finance*	IIFL Samasta Finance	Intergroup adjustments	IIFL Finance Consolidated
Interest income	1,390.5	717.8	402.6	24.7	2,535.6
Interest expense	(828.6)	(428.5)	(192.6)	12.6	(1,437.0)
<b>Net interest income</b>	<b>561.9</b>	<b>289.3</b>	<b>210.0</b>	<b>37.3</b>	<b>1,098.6</b>
Non-fund based income	566.0	242.4	125.3	(36.5)	897.2
<b>Total income</b>	<b>1,128.0</b>	<b>531.7</b>	<b>335.4</b>	<b>0.8</b>	<b>1,995.8</b>
Operating expense	(529.3)	(168.7)	(222.3)	(0.0)	(920.4)
<b>Pre provision operating profit</b>	<b>598.6</b>	<b>362.9</b>	<b>113.0</b>	<b>0.7</b>	<b>1,075.4</b>
Loan losses & provision	(168.5)	(130.5)	(100.7)	-	(399.7)
<b>Core profit before tax</b>	<b>430.2</b>	<b>232.4</b>	<b>12.4</b>	<b>0.7</b>	<b>675.7</b>
Net gain/(loss) on fair value changes	(27.3)	1.2	13.3	-	(12.8)
<b>Profit before tax</b>	<b>402.9</b>	<b>233.6</b>	<b>25.7</b>	<b>0.7</b>	<b>662.9</b>
<b>Profit after tax (pre NCI)</b>	<b>301.1</b>	<b>181.1</b>	<b>18.6</b>	<b>0.5</b>	<b>501.3</b>

Note:

1. \*for Consolidated entity
2. Quarter results for the period ended Dec 31, 2025
3. Intergroup adjustments includes IIFL Fintech Private Limited

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

[Click here to download databook](#)



**Thank you**

Published in Jan 2026

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