

### IIFL FINANCE LIMITED

**Public Issue of Secured, Rated, Listed, Redeemable, Non-Convertible Debentures**  
**(17<sup>th</sup> February, 2026 to 4<sup>th</sup> March, 2026)**

#### **Issue Size:**

Public issue by the company of up to 2,00,00,000 secured, rated, listed, redeemable, nonconvertible debentures of face value ₹ 1,000 each for an amount of **Base Issue size up to ₹ 500 Cr.** with an option to retain over subscription of up ₹ **1,500 Cr.** (Green Shoe Option) aggregating up to ₹ **2,000 Cr.** ("Tranche I Issue Size or "Tranche I issue). The tranche I issue is within the shelf limit of ₹ 2,000 Cr. and is being offered by way of the tranche I prospectus dated February 12, 2026.

<b>ISSUE DETAILS</b>	
Listing on	BSE & NSE
Issuance & Trading mode	Dematerialised form only.
Basis of Allotment	<b>First Come First Serve Basis</b>
Credit Rating	CRISIL AA/Stable; BWR AA/ Stable
Minimum Application	₹ 10,000/- (10 NCDs) & in multiples of 1 NCD
Registrar to the Issue	<b>MUFG INTIME INDIA PRIVATE LIMITED</b>

#### **Allocation Ratio**

Category	Allocation (%)	<b>Issue Size (Amt. in Cr.)</b>	
		<b>Base Issue</b>	<b>Tranche I Issue Size</b>
QIB Portion	20	100	400
Corporate	30	150	600
HNI	35	175	700
Retail	15	75	300
<b>Total</b>	<b>100</b>	<b>500</b>	<b>2,000</b>

## **SPECIFIC TERMS FOR EACH SERIES OF NCDs**

Series	I	II	III	IV	V*	VI	VII	VIII	IX
Frequency of Interest Payment	Monthly	Monthly	Monthly	Annual	Annual	Annual	Cumulative	Cumulative	Cumulative
Tenor	24 Months	36 Months	60 Months	24 Months	36 Months	60 Months	24 Months	36 Months	60 Months
Face Value	₹1,000								
Nature of Indebtedness	Secured Redeemable NCDs								
Coupon (% p.a.) for NCD Holders in all categories I,II, III & IV	<b>8.37%</b>	<b>8.52%</b>	<b>8.65%</b>	<b>8.70%</b>	<b>8.85%</b>	<b>9.00%</b>	NA	NA	NA
Effective Yield (% p. a.)	<b>8.70%</b>	<b>8.85%</b>	<b>9.00%</b>	<b>8.69%</b>	<b>8.84%</b>	<b>8.99%</b>	<b>8.70%</b>	<b>8.85%</b>	<b>9.00%</b>
Amount (₹/NCD) on Maturity for NCD Holders	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,181.85	₹ 1,290.00	₹ 1,539.00
Maturity / Redemption Date (Months from the Deemed Date of Allotment)	24 Months	36 Months	60 Months	24 Months	36 Months	60 Months	24 Months	36 Months	60 Months
Mode of Interest Payment	Through various modes available								
Put & Call Option	NA								

\*The Company shall allocate and allot Series V NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series.

Note:

1. With respect to Series where interest is to be paid on an annual basis, relevant interest will be paid on each anniversary of the Deemed Date of Allotment on the face value of the NCDs. The last interest payment under annual Series will be made at the time of redemption of the NCDs.
2. With respect to Series where interest is to be paid on monthly basis, relevant interest will be paid on the first date of every month on the face value of the NCDs. The last interest payment under monthly Series will be made at the time of redemption of the NCDs. For the first interest payment for NCDs under the monthly options, interest from the Deemed Date of Allotment till March 31, 2026 will be paid on April 1, 2026.
- 3 Subject to applicable tax deducted at source, if any.
4. Please refer to Annexure C of the Tranche I Prospectus for details pertaining to the cash flows of the Company in accordance with the SEBI NCS Master Circular.

**For more details, please refer offer document:**

<https://www.iifl.com/finance/iifl-finance-limited-tranche-i-prospectus-2026>

**For more details, Please Contact:**

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