

**IIFL FINANCE LIMITED**  
***Public Issue of Secured, Rated, Listed, Redeemable, Non-Convertible Debentures***  
***(4<sup>th</sup> December, 2023 to 15<sup>th</sup> December, 2023)***

**Issue Size:**

Public issue by the company of face value ₹ 1,000 each for an amount of **Base Issue size of ₹ 200 Cr.** with a green shoe up to **₹ 800 Cr.** aggregating to **₹ 1,000 Cr.** ("Tranche I Issue Size") OR ("Tranche I issue") which is within the shelf limit of ₹ 2,000 Cr.

ISSUE DETAILS	
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 ; ICRA AA+/Stable
Minimum Application	₹ 10,000/- (10 NCDs) & in multiples of 1 NCD
Registrar to the Issue	Link Intime India Private Limited

**Allocation Ratio**

Category	Allocation (%)	Issue Size (Amt. in Cr.)	
		Base Issue	Tranche I Issue Size
QIB Portion	10	20	100
Corporate	10	20	100
HNI	40	80	400
Retail	40	80	400
<b>Total</b>	<b>100</b>	<b>200</b>	<b>1,000</b>

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

Series	I	II	III*	IV	V	VI
Frequency of Interest Payment	Monthly	Annual	Monthly	Annual	Monthly	Annual
Tenor	24 Months	24 Months	36 Months	36 Months	60 Months	60 Months
Face Value	₹1,000					
Coupon (% p.a.) for NCD Holders in all categories	9.21%	9.60%	9.57%	10.00%	10.03%	10.50%
Effective Yield (% p.a.) for NCD Holders in all categories	9.59%	9.59%	9.99%	9.99%	10.49%	10.49%
Amount (₹/NCD) on Maturity for NCD Holders	₹ 1,000	₹1,000	₹ 1,000	₹ 1,000	₹ 1,000	₹ 1,000
Maturity / Redemption Date (Months from the Deemed Date of Allotment)	24 Months	24 Months	36 Months	36 Months	60 Months	60 Months
Nature of indebtedness	SECURED, RATED, LISTED, REDEEMABLE NON-CONVERTIBLE DEBENTURES					
Put & Call Option	NA					

***\*The Company shall allocate and allot Series III NCDs (III option) wherein the Applicants have not indicated the choice of the relevant NCD Series***

- With respect to Series I, III and V, where interest is to be paid on a monthly basis, relevant interest will be paid on the first date of every month on the face value of the NCDs. For the first interest payment for NCDs under the monthly series, interest from the Deemed Date of Allotment till the last day of the subsequent month will be clubbed and paid on the first day of the month next to that subsequent month. The last interest payment under monthly Series will be made at the time of redemption of NCDs.
- With respect to Series II, IV and VI, where interest is to be paid on 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 NCDs.
- Please see "Annexure C" on page 147 of Tranche I Prospectus, for details pertaining to the cash flows of the Company in accordance with the SEBI Master Circular.
- Subject to applicable tax deducted at source. For further details, please see the section entitled "Statement of Possible Tax Benefits" on page 32 of the Tranche I Prospectus.
- Applicants are advised to ensure that they have obtained the necessary statutory and/or regulatory permissions/consents/approvals in connection with applying for, subscribing to, or seeking Allotment of NCDs pursuant to the Tranche I Issue.

For further details, see "Issue Procedure" and "Terms of Issue" on page 106 and 87 of the Tranche I Prospectus.

***For more details, Please Contact:***

**WEALTH MANAGEMENT TEAM**

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