

IIFL FINANCE LIMITED

Public Issue of Secured, Rated, Listed, Redeemable, Non-Convertible Debentures (7th April, 2025 to 23rd April, 2025)

Issue Size:

Public issue by the company of up to 50,00,000 secured, rated, listed, redeemable, nonconvertible debentures of face value ₹ 1,000 each for an amount of **Base Issue size up to ₹ 100 Cr.** with an option to retain over subscription of up to **₹ 400 Cr.** (Green Shoe Option) aggregating up to **₹ 500 Cr.** ("Tranche I Issue Size or "Tranche I issue). The tranche I issue is within the shelf limit of ₹ 2,500 Cr. and is being offered by way of the tranche I prospectus dated March 29, 2025.

ISSUE DETAILS	
Listing on	BSE & NSE
Issuance & Trading mode	Dematerialised form only.
Basis of Allotment	First Come First Serve Basis
Credit Rating	CRISIL AA/Stable; ICRA AA/ Stable
Minimum Application	₹ 10,000/- (10 NCDs) & in multiples of 1 NCD
Registrar to the Issue	MUFG INTIME INDIA PRIVATE LIMITED (formerly known as Link Intime India Private Limited)

Allocation Ratio

Category	Allocation (%)	Issue Size (Amt. in Cr.)	
		Base Issue	Tranche I Issue Size
QIB Portion	20	20	100
Corporate	20	20	100
HNI	30	30	150
Retail	30	30	150
Total	100	100	500

SPECIFIC TERMS FOR EACH SERIES OF NCDs

Series	I	II	III	IV	V	VI*	VII	VIII	IX
Frequency of Interest Payment	Annual	Cumulative	Annual	Cumulative	Monthly	Annual	Cumulative	Monthly	Annual
Tenor	15 Months	15 Months	24 Months	24 Months	36 Months	36 Months	36 Months	60 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	9.00%	NA	9.30%	NA	9.35%	9.75%	NA	9.60%	10.25%
Effective Yield (% p. a.)	9.06%	9.00%	9.30%	9.30%	9.76%	9.74%	9.75%	10.03%	10.24%
Amount (₹/NCD) on Maturity for NCD Holders	₹ 1,000	₹ 1,113.67	₹ 1,000	₹ 1,194.65	₹ 1,000	₹ 1,000	₹ 1,322.28	₹ 1,000	₹ 1,000
Maturity / Redemption Date (Months from the Deemed Date of Allotment)	15 Months	15 Months	24 Months	24 Months	36 Months	36 Months	36 Months	60 Months	60 Months
Mode of Interest Payment	Through various modes available								
Put & Call Option	NA								

*The Company shall allocate and allot Series VI 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 the last day of the subsequent month will be clubbed and paid on the first day of the month next to that subsequent month.
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://storage.googleapis.com/iifl-finance-storage/files/2025-03/IIFL_Finance_Limited-Tranche_I_Prospectus_29_March_2025\(Unsigned\).pdf](https://storage.googleapis.com/iifl-finance-storage/files/2025-03/IIFL_Finance_Limited-Tranche_I_Prospectus_29_March_2025(Unsigned).pdf)

For more details, Please Contact:

WEALTH MANAGEMENT TEAM

Manan Divan – 022 40936091 / 9819819979, Ashish Machhar- 022-40936015 / 9820384685,

Sahil Shah – 022 40936044 / 9664683205, Parita Shah – 022-40936066 / 8850079173,

Rajuddin Shaikh – 40936090/ 9819510825

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