

Subject: Intimation / communication in respect of deduction of Tax at Source (TDS)

Dear Investor,

Greetings from IIFL Home Finance Limited!!

This is to inform you that the interest payment on your Debentures has been due to be paid on October 01, 2025 and this is to note that interest payment on listed debentures will attract TDS under Section 393 of the Act.

Tax is required to be deducted at Source (TDS) on the interest payable to bondholders as per prescribed rates. The TDS rate may vary depending upon the availability of valid PAN, residential status, category of Bondholder, etc. and is subject to provision of requisite documents / declarations received by us. The rate of TDS, applicability of exemption (if any) along with documents required for various categories of bondholders is enumerated below –

A. Resident Bondholders:

Sr. No.	Particulars	Rate	Documents required
1.	Valid PAN updated with RTA / Depository Participant	10%	Bondholders can update valid PAN with the Depository Participant by submitting the copy of PAN / Email ID / Mobile Number before the record date so that TDS will be deducted at 10% (where applicable). Note - No deduction of tax would be made if the total interest income paid to a resident member during F.Y. is less than Rs. 10,000/- Once the limit exceeds, Company is liable to deduct TDS retrospectively.
2.	No / Invalid PAN with RTA / Depository Participant	20%	NA
3.	Availability of lower/nil tax deduction certificate issued by Income Tax Department u/s 395 of the IT Act	Rate specified in Lower tax withholding certificate obtained from Income Tax Department	<ul style="list-style-type: none"> Self-attested copy of PAN card Copy of lower tax withholding certificate obtained from Income Tax Department

IIFL Home Finance Limited

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Registered Office: IIFL House, Sun Infotech Park, Road No. 16V Plot No. B-23, MIDC, Thane Industrial Area, Wagle Estate, Thane- 400604, Maharashtra

Tel: (91-124) 478 0900 • **Email:** secretarialhfc@iiflhomeloans.com • **Website:** iiflhomeloans.com

4.	Any Person other than Firm & Company furnishing Form 121-	NIL	<ul style="list-style-type: none"> • Self-attested copy of PAN card • Declaration in Form No. 121 (applicable to an all person other than Firm & Company), fulfilling prescribed conditions. • This form can be submitted only in case the bondholder's tax on estimated total income for Tax Year 2026-27 is Nil • Refer https://iifl.taxosmart.com/assets/pdf/Annexure-1Form121.pdf for format of Form No.121
5.	Bondholder covered exempted u/s 393 of the Act such as Government, RBI, Mutual Funds Specified in Schedule VII, corporations established by or under Central Act whose income is exempt from Income Tax.	NIL	<ul style="list-style-type: none"> • Self-attested copy of PAN card • Self-declaration along with the registration certificate substantiating applicability of exemption under section 393 of the IT Act.
6.	Category I and II Alternative Investment Fund (AIF) Category III AIF	NIL 10%	<ul style="list-style-type: none"> • Self-attested copy of PAN card • Self-declaration that the person is covered by Notification No. 51/2015 dated 25th June 2015 and established as Category I or Category II AIF under the SEBI or IFSCA regulations along with registration certificate issued by SEBI/IFSCA. • This rate will be applicable for Category III AIF if the interest amount exceeds Rs. 10,000 in F.Y.

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7.	Any other entity exempt from withholding tax under the provisions of section 393 of the IT Act (including those mentioned in Circular No. 18/2017 issued by CBDT)	NIL	<ul style="list-style-type: none"> • Self-attested copy of PAN card • Self-declaration that the person is covered under the provisions of section 393 of the IT Act (except for individual Sikkimese resident) • Submit declaration in case of individual Sikkimese resident. Adequate documentary evidence, substantiating the type of the entity. • Copy of the lower tax withholding certificate obtained from Income Tax Department (except those covered by Circular 18/2017)
8.	Insurance Companies	Nil	<ul style="list-style-type: none"> • Declaration that it is an Insurance company as specified under section 393 of the Act. • Self-attested copy of certificate of registration with IRDAI. • Self-attested copy of PAN card.

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B. Non-Resident Bondholders:

Sr. No.	Category	Withholding tax rate	Declaration / documents required
1	Non-resident Bondholders other than Foreign Company , tax residents of Notified Jurisdictional Area, Foreign Institutional Investors (FII) , Foreign Portfolio Investors (FPI)	Section 393 - 30%* (plus applicable surcharge and cess) or Rate as per tax treaty whichever is beneficial for such non-resident	To avail beneficial rate of tax treaty following tax documents would be required: 1. Self-attested copy of PAN card (if available) 2. Copy of Tax Residency certificate (“TRC”) issued by revenue authority of country of residence of Bondholder for the Calendar Year 2026/ tax year 2026-2027 (covering the period from April 1, 2026 to March 31, 2027) 3. Self-attested copy of Form 41 submitted at Income Tax Portal if all the details required in this form are not mentioned in the TRC 4. Self-declaration for non-existence of permanent establishment / fixed base / business connection in India, place of effective management, beneficial ownership and eligibility to avail tax treaty benefit [on bondholder’s letterhead] (Note: Application of beneficial Tax Treaty Rate shall depend upon the completeness and satisfactory review by us, of the documents submitted by the non-resident Bondholders. In case the documents are found to be incomplete, we reserve the right to not consider the tax rate prescribed under the tax treaty).

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2	Non-Resident Bondholders who are tax residents of Notified Jurisdictional Area as defined u/s 176 of the Act	30%	NA
3	Non-resident investors being Foreign Institutional Investors (FII) and Foreign Portfolio Investors (FPI)	<p>Section 393 - 20%*(plus applicable surcharge and cess)</p> <p>Or</p> <p>Rate as per tax treaty whichever is beneficial for such FPI/FII</p>	<p>To avail beneficial rate of tax treaty following tax documents would be required:</p> <ol style="list-style-type: none"> 1. Self-attested copy of PAN card (if available) 2. Copy of Tax Residency certificate ("TRC") issued by revenue authority of country of residence of Bondholder for the Calendar Year 2026/ financial year 2026-2027 (covering the period from April 1, 2026 to March 31, 2027) 3. Self-attested copy of Form 41 submitted at Income Tax Portal if all the details required in this form are not mentioned in the TRC. 4. Self-declaration for non-existence of permanent establishment / fixed base / business connection in India, place of effective management, beneficial ownership and eligibility to avail tax treaty benefit [on bondholder's letterhead] <p>(Note: Application of beneficial Tax Treaty Rate shall depend upon the completeness and satisfactory review by us, of the documents submitted by the non-resident Bondholders. In case the documents are found to be incomplete, we reserve the right to not consider the tax rate prescribed under the tax treaty).</p>

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4	Non-resident Foreign company having Permanent Establishment in India	35% (plus applicable surcharge and cess)	Self-attested copy of PAN Card
5	Availability of Lower/NIL tax deduction certificate issued by Income Tax Department u/s 395 of the IT Act 2025	Rate specified in Lower tax withholding certificate obtained from Income Tax Department	Copy of the lower tax withholding certificate obtained from Income Tax Department

*Lower TDS rate of 5% prescribed under section 393 of Act, will only be applicable in respect of interest payable on rupee denominated bond before 1st July, 2023, subject to fulfilment of other conditions prescribed under the section. For interest payments on or after 01st July 2023, the withholding shall be as per section 393.

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Notes:

- a. The aforesaid requisite documents as applicable to your case can be uploaded on the link <https://iifl.taxosmart.com/HomeLoan.jsp> on or **before Wednesday, September 24, 2025** or any other date to be specified by us as Record Date when such date is finalized. Where copies of the documents are required, such copies should be self-attested by the bondholder or its authorized signatory. **Please note that once the documents have been submitted & received by us are verified & confirmation has been given for its acceptance for a particular Financial Year, you are not required to submit the documents again for the said Financial Year.**
- b. Please note that all forms/ declarations submitted are valid for the Financial Year for which it has been issued. Hence, you are requested to submit appropriate forms for Tax Year 2026-27. The documents furnished by the bondholders (such as Form 121, TRC, Form 41, Self-Attested Declaration, etc.) shall be subject to review and examination by the us / RTA before granting any beneficial rate or NIL Rate. We reserves the right to reject the documents in case of any discrepancies or the documents are found to be incomplete. In such cases, we reserves the rights to rely on its independent assessment and deduct tax at higher rates as per applicable provisions.
- c. Further as per Section 262 of the Income Tax Act, every person who has been allotted a PAN and who is eligible to obtain Aadhar, shall be required to link the PAN with Aadhar. In case of failure to comply to this, the PAN allotted shall be deemed to be invalid/ inoperative and he shall be liable to all consequences under the Act and tax shall be deducted at higher rates as prescribed under the Act.
- d. In case of tax deducted at a higher rate, the bondholder shall have the option to file return of income and claim appropriate refund from the Income Tax Authority. No claim shall lie against us for the taxes deducted.
- e. In the event of any income tax demand (including interest, penalty, etc.) arising from any misrepresentation, inaccuracy or omission of information provided by the Bondholder, the bondholder will be responsible to indemnify us and also, provide us with all information / documents and co-operation in any tax proceedings.
- f. In case interest income is assessable in the hands of person other than member, then declaration (<https://iifl.taxosmart.com/assets/pdf/Annexure-6Rule203.pdf>) needs to be provided by member for the same as per Rule 203 of the Income Tax Rules, 2026.
- g. TDS certificate shall be dispatched to respective bondholders post payment of the interest. However bondholders may download the tax credit statement from the Income Tax Department's website <https://incometaxindiaefiling.gov.in> (refer to Form 168).

This Communication is not exhaustive and does not purport to be a complete analysis or listing of all potential tax consequences in the matter of interest payment on Bonds. Bondholders should consult their tax advisors for requisite action to be taken by them.

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*The TAN of IIFL Home Finance Limited has been updated to **PNEI12718G**. Request you to use the updated TAN for the purpose of availing TDS exemption benefit.*

Thanking you and assuring you of our best services.

Yours faithfully,
IIFL Home Finance Limited
Corporate Secretarial Team

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