

LETTER OF OFFER

PART I

Proposed DATE OF ISSUE : September 11, 2019

CREDIT RATING : ICRA A1+ Issued by: ICRA

DATE OF RATING : August 19, 2019

VALIDITY : August 27, 2020

FOR AMOUNT : Rs 3000 Crores

CREDIT RATING : CRISIL A1+ Issued by: CRISIL

DATE OF RATING : August 28, 2019

VALIDITY : 1 Year

FOR AMOUNT : Rs 5500 Crores

CONDITIONS (if any) : Stand Alone Basis

Exact purpose Of Issue of CP : Onward Lending

CREDIT SUPPORT (if any) : None

DESCRIPTION OF INSTRUMENT : Commercial Paper

AMOUNT : Rs 15,00,00,000/- (Rupees Fifteen Crore Only)

ISSUED BY : IIFL Wealth Finance Limited

IN FAVOUR OF : OPEN FINANCIAL TECHNOLOGIES PVT LTD

Net Worth Of Guarantor Company : NA

Names of Companies to which Guarantor has issued similar Guarantee : NA

Extent of the Guarantee offered by the Guarantor Company : NA

Conditions under which the Guarantee will be invoked : NA

Details of Current Tranche :

ISIN	AMOUNT (Rs. in Crores)	MATURITY DATE	CURRENT CREDIT RATING	VALIDITY PERIOD OF RATING	CRA
INE248U14HF2	15	09-03-2020	A1+	1 Year	ICRA & CRISIL

ISSUING AND PAYING AGENT : HDFC Bank Limited

Market Conventions: : FIMDA Conventions

CP Borrowing Limit : Rs. 9500 Crores

Supported Board Resolution Dated : July 19, 2018

Total O/S Excl. Current Issue : Rs. 377.30 Cr Under CP Rating Rs.3000 Cr

Details Of Outstanding Cps, Other Debt Instruments And Bank Fund Based Facilities : As per Annexure 1

END USE OF FUNDS : Primary purpose is onward lending, investment, working capital requirements and any other general corporate purposes.

* Issuer's liability under the CP will continue beyond due date, in case the CP is not redeemed on due date, even if the CP in demat form is extinguished on due date

Name and Address of issuer : IIFL Wealth Finance Limited, Mumbai - 400021

Line of Business : Non Banking Finance Institution

Chief Executive : Mr Niraj Murarka (President)

GROUP AFFILIATION (if any) : India Infoline Limited

FINANCIAL SUMMARY	31-Mar-19	31-Mar-18	31-Mar-17
EQUITY	3,05,49,38,030	2,62,44,97,330	2,62,44,97,330
NET WORTH	19,06,88,24,759	12,19,90,21,977	10,76,57,54,768
INVESTMENT IN Subsidiary / Affiliate Companies			0
TOTAL DEBT OUTSTANDING			
-SHORT TERM (< 1 YEAR)	15,18,69,05,538	43,69,75,40,013	32,65,06,49,987
-OTHER DEBT	47,57,25,75,501	23,09,63,00,000	19,81,86,00,001
GROSS INCOME	7,09,70,37,474	7,70,35,39,273	4,59,33,15,360
OPERATING PROFIT (PBITD)	6,95,16,80,220	7,25,04,19,392	4,05,53,47,841
GROSS PROFIT (PBTD)	2,73,13,72,325	1,92,29,07,461	1,71,48,45,450
NET PROFIT (POST TAX)	1,81,50,85,442	1,43,35,99,534	1,12,81,49,315

Audit Qualifications (If Any) : None

Material Litigation, If Any: : None

Regulatory Strictures, If Any : None

Details Of Default Of Cps, including Technical Delay In Redemption Or Any Other Borrowings For Past 3 Years : Nil

For IIFL Wealth Finance Limited

AUTHORISED SIGNATORY



Offer Date: September 5, 2019

Original/ Authenticated copy of Any document related to above information will be made available to the investor on request

IIFL Wealth Finance Limited									
CP o/s as on 06 September 2019									
Sr. No.	ISIN No:	Rating	Rating Agency	Rated Amount(in crores)	Issue Date	Repayment date	Issue Amount	Maturity Value	IPA
1	INE248U14GC1	A1+	ICRA & CRISIL	5500/5500	16-Nov-18	11-Nov-19	1,69,15,086.50	1,85,00,000.00	HDFC Bank Ltd
2	INE248U14GC1	A1+	ICRA & CRISIL	5500/5500	16-Nov-18	11-Nov-19	3,10,87,186.00	3,40,00,000.00	HDFC Bank Ltd
3	INE248U14GC1	A1+	ICRA & CRISIL	5500/5500	16-Nov-18	11-Nov-19	3,10,87,186.00	3,40,00,000.00	HDFC Bank Ltd
4	INE248U14GC1	A1+	ICRA & CRISIL	5500/5500	16-Nov-18	11-Nov-19	2,01,15,238.00	2,20,00,000.00	HDFC Bank Ltd
5	INE248U14GI6	A1+	ICRA & CRISIL	5500/5500	03-Jan-19	02-Jan-20	91,34,59,000.00	1,00,00,00,000.00	HDFC Bank Ltd
6	INE248U14GI6	A1+	ICRA & CRISIL	5500/5500	03-Jan-19	02-Jan-20	91,34,59,000.00	1,00,00,00,000.00	HDFC Bank Ltd
7	INE248U14GQ1	A1+	ICRA & CRISIL	3000/5500	23-Apr-19	18-Oct-19	5,78,14,920.00	6,00,00,000.00	HDFC Bank Ltd
8	INE248U14GS7	A1+	ICRA & CRISIL	3000/5500	17-May-19	15-May-20	4,60,92,850.00	5,00,00,000.00	HDFC Bank Ltd
9	INE248U14GV1	A1+	ICRA & CRISIL	3000/5500	14-Jun-19	12-Sep-19	3,92,49,960.00	4,00,00,000.00	HDFC Bank Ltd
10	INE248U14GW9	A1+	ICRA & CRISIL	3000/5500	14-Jun-19	11-Dec-19	3,84,81,800.00	4,00,00,000.00	HDFC Bank Ltd
11	INE248U14GZ2	A1+	ICRA & CRISIL	3000/5500	12-Jul-19	13-May-20	4,67,65,500.00	5,00,00,000.00	HDFC Bank Ltd
12	INE248U14GY5	A1+	ICRA & CRISIL	3000/5500	12-Jul-19	10-Jul-20	4,60,92,850.00	5,00,00,000.00	HDFC Bank Ltd
13	INE248U14HA3	A1+	ICRA & CRISIL	3000/5500	31-Jul-19	29-Oct-19	5,40,01,365.00	5,50,00,000.00	HDFC Bank Ltd
14	INE248U14HA3	A1+	ICRA & CRISIL	3000/5500	31-Jul-19	29-Oct-19	5,40,01,365.00	5,50,00,000.00	HDFC Bank Ltd
15	INE248U14HA3	A1+	ICRA & CRISIL	3000/5500	31-Jul-19	29-Oct-19	5,40,01,365.00	5,50,00,000.00	HDFC Bank Ltd
16	INE248U14HA3	A1+	ICRA & CRISIL	3000/5500	31-Jul-19	29-Oct-19	5,40,01,365.00	5,50,00,000.00	HDFC Bank Ltd
17	INE248U14HB1	A1+	ICRA & CRISIL	3000/5500	02-Aug-19	30-Oct-19	5,35,21,234.50	5,45,00,000.00	HDFC Bank Ltd
18	INE248U14HB1	A1+	ICRA & CRISIL	3000/5500	01-Aug-19	30-Oct-19	4,90,92,150.00	5,00,00,000.00	HDFC Bank Ltd
19	INE248U14HE5	A1+	ICRA & CRISIL	3000/5500	22-Aug-19	18-Feb-20	4,81,59,400.00	5,00,00,000.00	HDFC Bank Ltd
20	INE248U14GV1	A1+	ICRA & CRISIL	3000/5500	23-Aug-19	12-Sep-19	99,57,44,000.00	1,00,00,00,000.00	HDFC Bank Ltd
TOTAL								3,77,30,00,000.00	

IIFL Wealth Finance Limited				
Bank Fund based facilities from Bank/ Financial Institutions:-				
S.No.	Name of Bank	Nature of Facility	Limit (in crores)	Asset Classification
1	HDFC Bank	Cash Credit/ WCDL	200.00	Standard
2	ICICI Bank	Term Loan/ WCDL	200.00	Standard
TOTAL			400.00	



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