

November 17, 2020

To,  
Mr. Vimal Khandwala  
Managing Director,  
KIFS Housing Finance Limited  
(Formerly known as KIFS Housing Finance Private Limited)  
B-81, Pariseema Complex, C. G. Road, Ellisbridge,  
Ahmedabad 380006

Dear Sir,

**Sub: Certificate of Debenture Trustee under Regulation 52(5) of SEBI (LODR) Regulations, 2015 for September 30, 2020.**

In compliance of the requirements of Chapter V, Regulation 52, Sub – Regulation (4) and (5) of SEBI (Listing Obligation and Disclosure Requirements) Regulations, 2015 for Non – Convertible Debt Securities we would like to state as under:

We, Vistra ITCL (India) Limited, are acting as a Debenture Trustee for the Secured, Listed, Redeemable, Non-Convertible Debentures raised to Rs. 37.50 Crores of KIFS Housing Finance Limited (**\*Company\***).

With reference to above, we have received the Financials results for the half year ended September 30, 2020 along with Disclosure under Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 and have noted its contents.

This certificate has been signed and issued by us based on documents (mentioned above) provided by you.

Thanking You

Sincerely,

**For Vistra ITCL (India) Limited**



**Authorized Signatory**

**Place: Mumbai**

Registered office:

The IL&FS Financial Centre,  
Plot C- 22, G Block, 7th Floor  
Bandra Kurla Complex, Bandra (East),  
Mumbai 400051

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Fax: +912226533297  
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**Vistra ITCL (India) Limited**

Corporate Identity Number (CIN):U66020MH1995PLC095507