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“IF MONEY IS YOUR HOPE FOR INDEPENDENCE YOU WILL NEVER HAVE IT. THE ONLY REAL SECURITY THAT A MAN WILL HAVE IN THIS WORLD IS A RESERVE OF KNOWLEDGE, EXPERIENCE AND ABILITY.”

”

– Henry Ford



KNOWLEDGE @ IIFL.

Catalyst. Enricher. Hedge.
For the benefit of more than one million IIFL customers.

Snapshot

IIFL – THE ONE-STOP FINANCIAL SERVICES SHOP.



- The IIFL Group is a leading player in the Indian financial services space.
- IIFL offers advice and execution platforms across the entire range of financial services – equities, derivatives, currencies, commodities, wealth and asset management, life insurance mobilisation, investment banking and credit. Founded in 1995 as an independent business research and knowledge provider, IIFL has evolved into a one-stop financial services solutions provider.
- IIFL enjoys a pan-India presence through over 2,300 business locations in 450 cities and towns. Its global footprint extends across Dubai, New York and Singapore.
- IIFL is registered with the BSE and the NSE for securities trading (cash and derivatives segment), with

MCX/SX and NSE for currency derivatives segment, with MCX, NCDEX and DGCX for commodities trading and with CDSL and NSDL as depository participants. It is also registered as a Category I merchant banker and as a portfolio manager with SEBI. Its equity shares are listed on the Bombay Stock Exchange (BSE) and the National Stock Exchange (NSE).

■ IIFL Securities Pte Ltd is registered with the Monetary Authority of Singapore (MAS) for dealing in securities and corporate finance and notified for research activities. It has received in principle approval as trading member and CDP clearing member from Singapore Exchange (SGX). Setting up trading infrastructure and systems for commencement of

operations and final approval from SGX are under progress. IIFL Capital Pte Ltd. is notified with MAS for business of fund management and as financial adviser.

■ IIFL's subsidiary in Sri Lanka, IIFL Securities Ceylon (Pvt) Ltd., has received an in-principle membership of the Colombo Stock Exchange.

■ India Infoline Commodities DMCC regulated by DGCX and DMCC and is engaged in Commodity broking business in Dubai.

■ IIFL subsidiaries – India Infoline Investment Services and Moneyline Credit Limited – are registered with the RBI as non-deposit taking, non-banking finance companies. India Infoline Housing Finance Ltd, the housing finance arm, is registered with the National Housing Bank.

MILESTONES.

Incorporated as an independent equity research and consulting firm with clients comprising leading FIIs, banks, consulting firms and corporates

1995

Restructured the business model to embrace the internet; launched **www.indiainfoline.com** and mobilised capital from reputed private equity investors

1999

Commenced the distribution of personal financial products; launched online equity trading; entered life insurance distribution as corporate agent; acknowledged by *Forbes* as 'Best of the Web' and '...must read for investors'

2000

Acquired a commodities broking license; launched Portfolio Management Service

2004

Listed on the Indian stock markets

2005

Acquired membership of DGCX; launched investment banking services

2006

Launched a proprietary trading platform, the Trader Terminal; inducted an institutional equities team; raised over US\$ 300 mn in the group; launched the consumer finance business under the 'Moneyline' brand. IIFL's US-based subsidiary acquired registration as FII from SEBI and commenced global advisory business.

2007

Launched wealth management services under the 'IIFL Wealth' brand; received the insurance broking license from IRDA; received 'Best broker- India' award from *FinanceAsia*; and 'Most Improved Brokerage- India' award from *Asiamoney*.

2008

Received registration for a housing finance company from the National Housing Bank; recognised as 'Fastest growing Equity Broking House - Large firms' in India by Dun & Bradstreet; received in-principle approval to sponsor a mutual fund

2009

IIFL Securities Pte. Ltd. (Singapore), received in-principle approval from the Singapore Stock Exchange, IIFL Securities Ceylon (Pvt) Ltd. (Sri Lanka), received in-principle approval for membership of the Colombo Stock Exchange for stock broking

2010

VISION

To become the Most Respected Company in the financial services space



OUR STRATEGY.

Business strategy

- Continuously assimilate, analyse and apply knowledge to power superior financial decisions
- Focus on core competence in financial services
- Derisk through multiple products and diverse revenue streams

Customer strategy

- Enhance customer retention through quality research and service
- Efficiently deploy cutting-edge technology
- Create a wide, multi-modal network to serve customers at one stop

People strategy

- Attract exceptionally talented and driven people
- Ensure a conducive environment
- Share ownership liberally

IIFL SERVICE. SOMETHING FOR EVERYONE.

CUSTOMER SEGMENTS

RETAIL

- Equities
- Mutual funds
- Credit
- Insurance
- Commodities
- Currencies

CORPORATE

- Investment banking
- Corporate debt
- Mergers and acquisitions

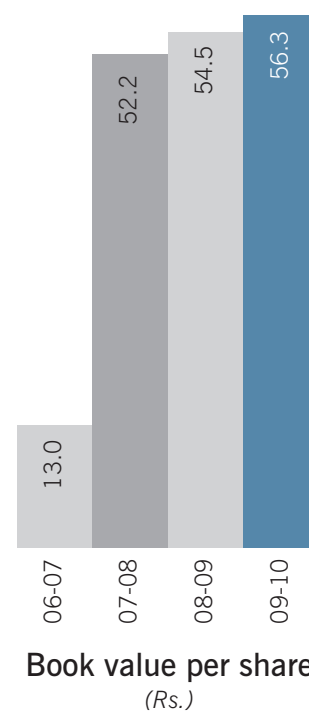
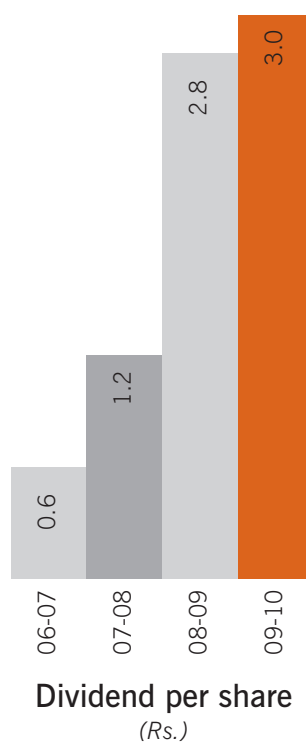
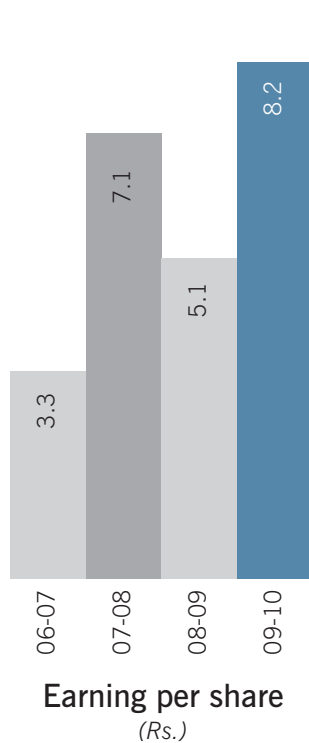
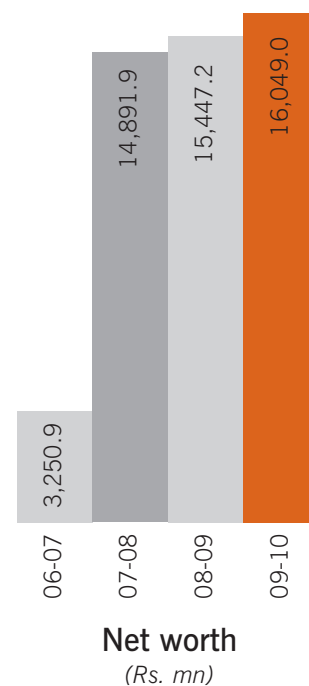
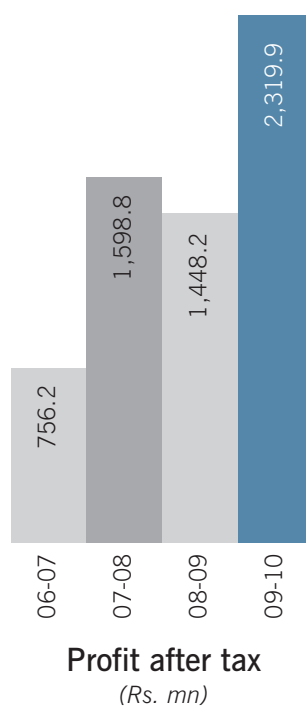
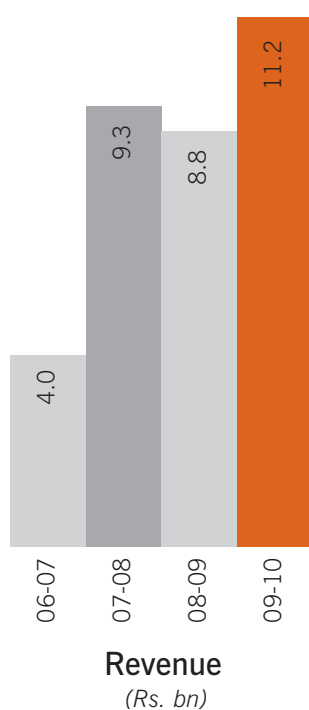
AFFLUENT

- Wealth management
- Advisory
- Financing

INSTITUTIONAL

- Institutional equities
- Derivatives

INVESTING IN KNOWLEDGE WITH GROWING RETURNS.*



*Numbers calculated are after minority interest

THIS IS WHAT WE ACHIEVED IN 2009-10.

Financial

Revenues grew
28.1%
from Rs. 8.8 bn
in 2008-09 to
Rs. 11.2 bn
in 2009-10

EBIDTA grew
49.6%
from Rs. 2.9 bn
in 2008-09
to Rs. 4.4 bn
in 2009-10

Profit after tax grew
60.2%
from Rs. 1.4 bn
in 2008-09
to Rs. 2.3 bn
in 2009-10

Business

- Increased average daily trading volumes during the year to Rs. 35 billion, up 57% on a year-on year basis.
- Sole book-running lead manager for Cox & Kings (Rs. 6.1 bn) and Talwalkars (Rs. 744.4 mn)
- Scaled up Wealth management business with assets under advice have crossed Rs. 50 bn

- Financing book grew to Rs. 16.3 bn
- Received an in-principle approval for securities trading and clearing membership from the Singapore Exchange for IIFL Securities Pte Ltd, our Singapore-based subsidiary.

Customer engagement

- Conducted our first Global Investors' Conference – 'Enterprising India' – in Mumbai, drawing the participation of

more than 450 fund managers, more than 70 corporates as well as world-renowned economists and thought leaders.

Corporate

- Changed Group identity from India Infoline to IIFL.
- Bought out the stake of a private equity partner in the Credit and finance and Insurance distribution businesses.

Awards



Received BQ1 broker grading from CRISIL, reflecting a superior quality of operations and services.



Chairman Nirmal Jain ranked second among 'India's Most Valuable CEOs' by *Businessworld* in November 2009.



Rated by *AsiaMoney* in 2009 among the country's top three brokerages.



Awarded at the 'India's best market analysts awards – 2009' by Zee Business for being the best in the 'Oil and Gas' and 'Commodities' sectors and finalists in the 'Banking' and 'IT' sectors.

IIFL. GLOBAL PRESENCE.

