

Date: January 07, 2019

National Stock Exchange of India Limited
Wholesale Debt Market Segment
"Exchange Plaza", Bandra-Kurla Complex,
Bandra (East),
Mumbai – 400051

BSE Limited
Wholesale Debt Market Segment
1st Floor, P.J. Towers
Dalal Street,
Mumbai-400001

Dear Sirs,

Subject: Intimation under SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

In accordance with SEBI (Listing Obligations and Disclosure Requirement) Regulations, 2015, kindly take the below information on record:

1. As at December 31, 2018 the Company holds cash and cash equivalents of ₹ 20,285 crores (USD 2.9 bn)
2. Additionally, as at December 31, 2018 the Company had undrawn bank lines of ₹ 5,950 crores (USD 850 mn)
3. In line with Company's strategy of keeping 3 month CP to less than 5% of its total borrowings, the Company achieved its goal by bringing down 3 month CP borrowings to ₹ 4,670 crores (USD 665 mn) as at December 31, 2018 representing only 4% of the total borrowings of the Company. The Company's borrowing program during last quarter included 33 financial institutions
4. During the quarter ended December 31, 2018, the Company assigned (sold down) loans on a net-basis amounting to ₹ 12,055 crores (USD 1.7 bn). With this the loans assigned on a net-basis in the current financial year amounts to ₹ 16,252 crores (USD 2.3 bn) compared to loans assigned on a net-basis amounting to ₹ 9,187 crores (USD 1.3 bn) during the last financial year
5. The Company's net-worth as at 31st December 2018 is over ₹ 17,700 crores (USD 2.5 bn) representing net gearing of less than 5 times. The Company has a well matched ALM profile for various time periods. Going forward, as a voluntary disclosure, the detailed ALM on per quarter basis for the following 10 years will be produced as a part of the earnings update along with the financial results every quarter

Thanking You,

For Indiabulls Housing Finance Limited



Amit Jain
Company Secretary

CC:

National Housing Bank (Department of Regulation & Supervision), New Delhi

Luxembourg Stock Exchange, Luxembourg
Singapore Exchange Securities Trading Limited, Singapore