

Date: December 21, 2022

**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

**Sub: Intimation about pre-mature redemption (buyback) of Secured, Redeemable, Non-Convertible Debentures issued by Indiabulls Housing Finance Limited (‘the Company’)**

Dear Sir / Madam,

We wish to inform you that, the Company has redeemed (bought back) Secured, Redeemable, Non-Convertible Debentures of face value INR 10,00,000/- each (hereinafter the “NCDs”) issued by the Company, as per details mentioned below:-

S. No.	ISIN No.	Details of NCDs issued by the Company	Listed on	Credit Ratings	Details of Current NCDs redeemed (bought back)	No of NCDs shall remain outstanding and tradable at the Exchange
1	INE148I07IN5	10,000	Wholesale Debt Market (WDM) segment of NSE & BSE	Crisil & ICRA AA/Stable	9,993.00	7.00

Company will continue to undertake such steps of proactive ALM management utilizing its strong capital and liquidity position to provide comfort and confidence to its lenders. Company has re-aligned itself to a technology-enabled, cost-efficient, asset-light business model, with low leverage, and yet providing base for steady profit growth and high-teen RoEs. Company continues its focus on maintaining a fortress balance sheet through the pillars of strong capital adequacy, high provisions, and high liquidity buffer. For the quarter ended September 30, 2022, at a consolidated level, the Company’s capital adequacy was 34%, with a net gearing of 2.5x. The Company carried provisions of 3.0% of the loan book and 2.6x of regulatory requirement.

The Company has duly intimated the Debenture Trustee in this behalf.

You are requested to take the above information on record.

Thanking you,

Yours truly,  
For **Indiabulls Housing Finance Limited**

**Amit Jain**  
Company Secretary