



November 30, 2022

Scrip Code – 535789

BSE Limited

Phiroze Jeejeebhoy Towers,
Dalal Street,
MUMBAI – 400 001

IBULHSGFIN/EQ

National Stock Exchange of India Limited

“Exchange Plaza”,
Bandra-Kurla Complex, Bandra (E).
MUMBAI – 400 051

Sub.: Voluntary creation of trustee-managed reserve fund for External Commercial Borrowings repayment

On November 14, 2022, Board of Directors of the Company authorized creation of fixed deposits (FD) or other earmarked pools of monies in a phased manner to meet repayment obligations of External Commercial Borrowings (ECBs) and Foreign Currency Convertible Bonds (FCCBs) at an appropriate time.

Indiabulls Housing Finance Limited (“**Company**”), in June 2018 and August 2018, had availed External Commercial Borrowings (ECBs) aggregating to USD 270 million, for a tenor of about 5 years, maturing on 25th August, 2023. The principal and interest portion of these ECBs is fully hedged in accordance with extant RBI guidelines for External Commercial Borrowings thereby ensuring that the outstanding ECBs are effectively a rupee liability amounting to INR 19.30 billion.

With a view to creating a reserve (“**Reserve**”) towards the scheduled redemption of the ECBs, the Company has voluntarily decided to set aside a sum equivalent to 75% of the total maturity proceeds of these ECBs, in multiple stages, as per the table given below. Total repayment of INR 19.30 billion will be made in August 2023 with INR 14.475 billion of reserve fund and INR 4.825 billion of final tranche paid by the Company in August 2023.

Due Date	% of Total Maturity	Amount
November 29, 2022 [already transferred]	25%	4.825
March 29, 2023	25%	4.825
June 29, 2023	25%	4.825
Total Reserve Fund	75%	14.475
August, 2023 [Final tranche]	25%	4.825
Total Repayment	100%	19.300

All numbers have been rounded down to three decimals

Amounts in INR billion

As a matter of proactive ALM management discipline, the Company has been adopting an approach of creating ear-marked pools of capital to meet large debt repayment outflows. In addition to the previously made Dollar Bond repayment through voluntarily created FD, this is another ALM management tool and marks another instance wherein the company has utilised its excess liquidity to repay obligations owed to its ECB lenders; the first being the INR 3.15 billion Masala Bonds that were due in February 2021 but where cash to pay the full principal and accrued interest was deposited with the trustee well ahead of scheduled repayment in November 2020 and the second being USD 350 million Dollar Bonds that were due in May 2022 but prefunded by voluntary creation of reserve fund with the trustee from August 2021 onwards.

Indiabulls Housing Finance Limited (CIN L65922DL2005PLC136029)

Corp. Off. Plot No. 422B, Udyog Vihar, Phase-IV, Gurugram, Haryana-122016. T. +91 124 668 1212 F. +91 124 668 1111

Reg. Off. 5th Floor, Building No.27, KG Marg, Connaught Place, New Delhi-01. T. +91 11 4353 2950 F. +91 11 4353 2947.

Email. homeloans@indiabulls.com Web. indiabullshomeloans.com

Indiabulls

HOUSING FINANCE

Also, as and when required and at an appropriate time, company will consider creating reserve fund for repayment of its outstanding foreign currency convertible bonds due in March 2026 and September 2026.

In order to manage its payment obligations towards Lenders and to facilitate such payments and repayments to its Lenders in a streamlined manner, the Company has setup a lender repayment trust (“Trust”). The Company, from time to time, transfers to this Trust, monies which are required for meeting the Company’s payment or repayment obligations to its Lenders, in advance of the actual due date for such payment/ repayment and has appointed IDBI Trusteeship Services Limited (“Trustee”) to act as the trustee for the same.

The Company has begun transferring [first tranche has already been transferred] the Reserve amount to the Trust as per the schedule mentioned above. The Trustee in turn will create a fixed deposit using the Reserve amount with a Scheduled Commercial Bank, and such Reserve amounts shall be utilised for repayment of ECBs in compliance with applicable laws. The Company has notified the Trustee to inform about this arrangement to the facility agent of the ECB transaction – The Bank of New York Mellon – the Trustee has already done so, and the same is attached with this intimation.

The maturity of the fixed deposits will be co-terminus with the maturity date of the ECBs. At maturity, the fixed deposit proceeds will be used to discharge the Company’s liabilities to the ECB lenders.

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 to a technology-enabled, cost-efficient, asset-light business model, with low leverage, 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.

You are requested to please take this on record.

Thanking you,

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

Amit Jain
Company Secretary

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

Attached:
Intimation from IDBI Trusteeship Services Limited [the Reserve Fund trustee] to The Bank of New York Mellon [Facility Agent]

Indiabulls Housing Finance Limited
Voluntary creation of reserve fund for External Commercial Borrowings repayment

November 30, 2022

To, The Bank of New York Mellon, Singapore Branch as Facility Agent

Dear Team,

Indiabulls Housing Finance Limited (“Company”), in June 2018 and August 2018, had availed External Commercial Borrowings (ECBs) aggregating to USD 270 million, for a tenor of about 5 years, maturing on 25th August, 2023. The principal and interest portion of these ECBs is fully hedged in accordance with extant RBI guidelines for External Commercial Borrowings thereby ensuring that the outstanding ECBs are effectively a rupee liability amounting to INR 19.30 billion.

We, IDBI Trusteeship Services Limited as “Trustee” to the IBHFL Lender Repayment Trust (“Trust”), would like to notify that with a view to creating a reserve towards the scheduled redemption of these ECBs (“Reserve”), the Company has decided to set aside a sum equivalent to 75% of the total repayment of these ECBs, in multiple stages, as per the table given below. Total repayment of INR 19.30 billion will be made in August 2023 with INR 14.475 billion of reserve fund and INR 4.825 billion of final tranche paid by the Company in August 2023.

Due Date	% of Total Maturity	Amount
November 29, 2022 [already transferred]	25%	4.825
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August, 2023 [Final tranche]	25%	4.825
Total Repayment	100%	19.300

All numbers have been rounded down to three decimals

Amounts in INR billion

The Company today, has transferred the first tranche of the Reserve i.e. INR 4.825 billion, to the Trust. We have in turn created a fixed deposit (“FD”) using the Reserve amount, with RBI Bank Limited, a Scheduled Commercial Bank, and such Reserve amount shall be utilised for the scheduled repayment of the ECBs in compliance with applicable laws. The maturity of the fixed deposits will be co-terminus with the repayment date of the ECBs. At maturity, the fixed deposit proceeds will be used to discharge the Company’s liabilities to the ECB lenders.

We request The Bank of New York Mellon to take this communication on record and further intimate the same to the respective ECB lenders. We further request the Bank of New York Mellon team to confirm to us on receipt of this email and also confirm once this communication is sent out to all ECB lenders.

Thanking You.

For IDBI Trusteeship Services Limited

Authorised Signatory



FIXED DEPOSIT ADVICE



Received With Thanks From :
MS. IBHFL LENDER REPAYMENT TRUST
ASIAN BUILDING GROUND FLOOR
17 R KAMANI MARG BALLARD ESTATE

MUMBAI - 400001
MAHARASHTRA
INDIA

Customer ID : 203078691
Deposit No : 709016647433
Deposit Type : Cumulative
(Interest Payout at Maturity)
Scheme Type : REINV - GEN
Branch : PAREL
Joint Holder :

Contact No : +91(0)8097474605

Nominee : Not Registered

PAN NUMBER : AABTI4877Q

Deposit Status : Fresh

Deposit Amount	500,000,000.00	Maturity Amount	522,098,426.00
Start Date	29-NOV-2022	Maturity Date	21-AUG-2023
Period of Deposit	8 Months 23 Days	Interest Rate (p.a)	6.00 %
Deposit Currency	INR	Maturity Instructions	Auto closure

Deposit Amount in words : Indian Rupee Fifty Crore Only.

Maturity Amount in words : Indian Rupee Fifty Two Crore Twenty Lakh Ninety Eight Thousand Four Hundred Twenty Six Only.

This is a computer generated advice and hence does not require a signature.

Corporate Office: RBL Bank Ltd. One Indiabulls Centre, Tower 2B, 6th Floor, 841 Senapati Bapat Marg, Lower Parel(W), Mumbai 400013, Maharashtra.

@customercare@rblbank.com ☎ +91 22 61156300 🌐 www.rblbank.com

*On pre-mature/partial withdrawal of the Fixed Deposit (FD), the interest will be calculated either as lower of the rate applicable for the period for which FD has actually remained with the bank or the contractual rate, subject to a penalty of 1%.

* RBL Bank computes interest based on the actual number of days in the year.

* Bank pays interest on quarterly basis in case of domestic and NRE/ NRO FD. If monthly interest payout is opted for, then interest payout on monthly basis will be at discounted rate.

* For FD with tenure below 181 days, interest will be calculated at maturity as simple interest.

* Tax Deduction at Source (TDS) will be applicable as per Income Tax Rule.

* Non submission of PAN by a depositor(s) will attract higher rate of TDS as applicable.

* In case of form 15G/H is being submitted to the Bank, PAN to be mandatorily mentioned on the Form and the same should also be updated in the Bank records.

* Bank is entitled to deduct tax on your deposits. The TDS amount could be deducted either from interest component or the principal value, in case of any shortfall on account of pre-mature closure or breach of TDS threshold limits.

* The TDS amount on the accrued interest, calculated on 31st March every year, is remitted to the tax authorities on behalf of the depositor by the Bank. The interest on this TDS amount from 1st of April till maturity or compounding or the next interest payout of the deposit is adjusted from the interest/maturity proceeds.

* In case of FCNR deposits one year is defined as a period of 360 days. Interest rates offered on FCNR deposits are linked to LIBOR and hence may vary across currencies and tenures. In certain scenarios, interest rates offered may be less than the pre-mature penalty levied and hence maturity proceeds may be less than the principle as well as the accrued interest.

* In line with regulatory guidelines, no interest is paid if NRE FD pre-maturely closed within a period of 1 year.

* Maturity amount provided overleaf is subject to TDS if applicable, as per Income Tax Act from time to time.

* In certain scenarios, interest rates offered may be less than the pre-mature penalty levied and hence maturity proceeds may be less than the principle as well as the accrued interest and this will be recovered from the principal amount of the FD.

* E- Fixed Deposit advices will be sent to the registered email ID as per the Bank's records. It shall be the depositors' responsibility to update the Bank for any change in registered email ID. In case you fail to receive E- Fixed deposit advice, please contact / visit the nearest RBL Bank Branch.

* RBL Bank is the member of the Banking Codes and Standards Board of India (BCSBI), an independent body to promote a good and fair banking practices in India. Depositor(s) can review the BCSBI code of banks commitment to its depositors, on the website www.rblbank.com

* The present Fixed Deposit advice depicts the status of FD as on the date of issuance of this advice. Any person, including the depositor, relying on FD advice is required to check the current status of the deposit with the Bank, failing which Bank shall not be liable for the consequences thereof.

Discharge For Final Payment

Received payment as under

Principal

Renew the deposit (maturity value) for a period of _____ months / _____ days

Renew the principal amount for a period of _____ months / _____ days and pay interest by cheque / credit to Savings/Current A/c No.

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Interest

Renew Rs. _____ For a period of _____ months / _____ days and pay balance amount by cheque / credit of Savings / Current A/c No.

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Closure:

On closure pay the proceeds by cheque / credit to our Savings / Currents A/c No

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Closure and premature withdrawal of the deposit and Pay by cheque / credit to our Savings / Current A/c No

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Total



Signature of the Account Holder (s)
in case premature withdrawal all applicants signature required

FIXED DEPOSIT ADVICE



Received With Thanks From :
MS. IBHFL LENDER REPAYMENT TRUST
ASIAN BUILDING GROUND FLOOR
17 R KAMANI MARG BALLARD ESTATE

MUMBAI - 400001
MAHARASHTRA
INDIA

Customer ID : 203078691
Deposit No : 709016647451
Deposit Type : Cumulative
(Interest Payout at Maturity)
Scheme Type : REINV - GEN
Branch : PAREL
Joint Holder :

Contact No : +91(0)8097474605

Nominee : Not Registered

PAN NUMBER : AABTI4877Q

Deposit Status : Fresh

Deposit Amount	500,000,000.00	Maturity Amount	522,098,426.00
Start Date	29-NOV-2022	Maturity Date	21-AUG-2023
Period of Deposit	8 Months 23 Days	Interest Rate (p.a)	6.00 %
Deposit Currency	INR	Maturity Instructions	Auto closure

Deposit Amount in words : Indian Rupee Fifty Crore Only.

Maturity Amount in words : Indian Rupee Fifty Two Crore Twenty Lakh Ninety Eight Thousand Four Hundred Twenty Six Only.

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* For FD with tenure below 181 days, interest will be calculated at maturity as simple interest.

* Tax Deduction at Source (TDS) will be applicable as per Income Tax Rule.

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* In case of FCNR deposits one year is defined as a period of 360 days. Interest rates offered on FCNR deposits are linked to LIBOR and hence may vary across currencies and tenures. In certain scenarios, interest rates offered may be less than the pre-mature penalty levied and hence maturity proceeds may be less than the principle as well as the accrued interest.

* In line with regulatory guidelines, no interest is paid if NRE FD pre-maturely closed within a period of 1 year.

* Maturity amount provided overleaf is subject to TDS if applicable, as per Income Tax Act from time to time.

* In certain scenarios, interest rates offered may be less than the pre-mature penalty levied and hence maturity proceeds may be less than the principle as well as the accrued interest and this will be recovered from the principal amount of the FD.

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Discharge For Final Payment

Received payment as under

Principal

Renew the deposit (maturity value) for a period of _____ months / _____ days

Renew the principal amount for a period of _____ months / _____ days and pay interest by cheque / credit to Savings/Current A/c No.

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Interest

Renew Rs. _____ For a period of _____ months / _____ days and pay balance amount by cheque / credit of Savings / Current A/c No.

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Closure:

On closure pay the proceeds by cheque / credit to our Savings / Currents A/c No

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Closure and premature withdrawal of the deposit and Pay by cheque / credit to our Savings / Current A/c No

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Total



Signature of the Account Holder (s)
in case premature withdrawal all applicants signature required

FIXED DEPOSIT ADVICE



Received With Thanks From :

MS. IBHFL LENDER REPAYMENT TRUST
ASIAN BUILDING GROUND FLOOR
17 R KAMANI MARG BALLARD ESTATE

MUMBAI - 400001
MAHARASHTRA
INDIA

Customer ID : 203078691
Deposit No : 709016647558
Deposit Type : Cumulative
(Interest Payout at Maturity)
Scheme Type : REINV - GEN
Branch : PAREL
Joint Holder :

Contact No : +91(0)8097474605

Nominee : Not Registered

PAN NUMBER : AABTI4877Q

Deposit Status : Fresh

Deposit Amount	500,000,000.00	Maturity Amount	522,098,426.00
Start Date	29-NOV-2022	Maturity Date	21-AUG-2023
Period of Deposit	8 Months 23 Days	Interest Rate (p.a)	6.00 %
Deposit Currency	INR	Maturity Instructions	Auto closure

Deposit Amount in words : Indian Rupee Fifty Crore Only.

Maturity Amount in words : Indian Rupee Fifty Two Crore Twenty Lakh Ninety Eight Thousand Four Hundred Twenty Six Only.

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* The TDS amount on the accrued interest, calculated on 31st March every year, is remitted to the tax authorities on behalf of the depositor by the Bank. The interest on this TDS amount from 1st of April till maturity or compounding or the next interest payout of the deposit is adjusted from the interest/maturity proceeds.

* In case of FCNR deposits one year is defined as a period of 360 days. Interest rates offered on FCNR deposits are linked to LIBOR and hence may vary across currencies and tenures. In certain scenarios, interest rates offered may be less than the pre-mature penalty levied and hence maturity proceeds may be less than the principle as well as the accrued interest.

* In line with regulatory guidelines, no interest is paid if NRE FD pre-maturely closed within a period of 1 year.

* Maturity amount provided overleaf is subject to TDS if applicable, as per Income Tax Act from time to time.

* In certain scenarios, interest rates offered may be less than the pre-mature penalty levied and hence maturity proceeds may be less than the principle as well as the accrued interest and this will be recovered from the principal amount of the FD.

* E- Fixed Deposit advices will be sent to the registered email ID as per the Bank's records. It shall be the depositors' responsibility to update the Bank for any change in registered email ID. In case you fail to receive E- Fixed deposit advice, please contact / visit the nearest RBL Bank Branch.

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Discharge For Final Payment

Received payment as under

Principal

Interest

Total

Instruction Regarding Disposal of the Proceeds

Renewal:

Renew the deposit (maturity value) for a period of _____ months / _____ days

Renew the principal amount for a period of _____ months / _____ days and pay interest by cheque / credit to Savings/Current A/c No.

Renew Rs. _____ For a period of _____ months / _____ days and pay balance amount by cheque / credit of Savings / Current A/c No.

Closure:

On closure pay the proceeds by cheque / credit to our Savings / Currents A/c No

Closure and premature withdrawal of the deposit and Pay by cheque / credit to our Savings / Current A/c No



Signature of the Account Holder (s)
 # in case premature withdrawal all applicants signature required

FIXED DEPOSIT ADVICE



Received With Thanks From :
MS. IBHFL LENDER REPAYMENT TRUST
ASIAN BUILDING GROUND FLOOR
17 R KAMANI MARG BALLARD ESTATE

MUMBAI - 400001
MAHARASHTRA
INDIA

Customer ID : 203078691
Deposit No : 709016647567
Deposit Type : Cumulative
(Interest Payout at Maturity)
Scheme Type : REINV - GEN
Branch : PAREL
Joint Holder :

Contact No : +91(0)8097474605

Nominee : Not Registered

PAN NUMBER : AABTI4877Q

Deposit Status : Fresh

Deposit Amount	500,000,000.00	Maturity Amount	522,098,426.00
Start Date	29-NOV-2022	Maturity Date	21-AUG-2023
Period of Deposit	8 Months 23 Days	Interest Rate (p.a)	6.00 %
Deposit Currency	INR	Maturity Instructions	Auto closure

Deposit Amount in words : Indian Rupee Fifty Crore Only.

Maturity Amount in words : Indian Rupee Fifty Two Crore Twenty Lakh Ninety Eight Thousand Four Hundred Twenty Six Only.

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* In line with regulatory guidelines, no interest is paid if NRE FD pre-maturely closed within a period of 1 year.
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Discharge For Final Payment

Received payment as under

Principal

Interest

Total

Instruction Regarding Disposal of the Proceeds

Renewal:

Renew the deposit (maturity value) for a period of _____ months / _____ days

Renew the principal amount for a period of _____ months / _____ days and pay interest by cheque / credit to Savings/Current A/c No.

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Renew Rs. _____ For a period of _____ months / _____ days and pay balance amount by cheque / credit of Savings / Current A/c No.

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Closure:

On closure pay the proceeds by cheque / credit to our Savings / Currents A/c No

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Closure and premature withdrawal of the deposit and Pay by cheque / credit to our Savings / Current A/c No

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Signature of the Account Holder (s)
in case premature withdrawal all applicants signature required

FIXED DEPOSIT ADVICE



Received With Thanks From :

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ASIAN BUILDING GROUND FLOOR
17 R KAMANI MARG BALLARD ESTATE

MUMBAI - 400001
MAHARASHTRA
INDIA

Customer ID : 203078691
Deposit No : 709016647628
Deposit Type : Cumulative
(Interest Payout at Maturity)
Scheme Type : REINV - GEN
Branch : PAREL
Joint Holder :

Contact No : +91(0)8097474605

Nominee : Not Registered

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Start Date	29-NOV-2022	Maturity Date	21-AUG-2023
Period of Deposit	8 Months 23 Days	Interest Rate (p.a)	6.00 %
Deposit Currency	INR	Maturity Instructions	Auto closure

Deposit Amount in words : Indian Rupee Fifty Crore Only.

Maturity Amount in words : Indian Rupee Fifty Two Crore Twenty Lakh Ninety Eight Thousand Four Hundred Twenty Six Only.

This is a computer generated advice and hence does not require a signature.

Corporate Office: RBL Bank Ltd. One Indiabulls Centre, Tower 2B, 6th Floor, 841 Senapati Bapat Marg, Lower Parel(W), Mumbai 400013, Maharashtra.

@customercare@rblbank.com ☎ +91 22 61156300 🌐 www.rblbank.com

*On pre-mature/partial withdrawal of the Fixed Deposit (FD), the interest will be calculated either as lower of the rate applicable for the period for which FD has actually remained with the bank or the contractual rate, subject to a penalty of 1%.

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Discharge For Final Payment

Received payment as under

Principal

Renew the deposit (maturity value) for a period of _____ months / _____ days

Renew the principal amount for a period of _____ months / _____ days and pay interest by cheque / credit to Savings/Current A/c No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Interest

Renew Rs. _____ For a period of _____ months / _____ days and pay balance amount by cheque / credit of Savings / Current A/c No.

Closure:

On closure pay the proceeds by cheque / credit to our Savings / Currents A/c No

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Total

Closure and premature withdrawal of the deposit and Pay by cheque / credit to our Savings / Current A/c No

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--



Signature of the Account Holder (s)
in case premature withdrawal all applicants signature required

FIXED DEPOSIT ADVICE



Received With Thanks From :

MS. IBHFL LENDER REPAYMENT TRUST
ASIAN BUILDING GROUND FLOOR
17 R KAMANI MARG BALLARD ESTATE

MUMBAI - 400001
MAHARASHTRA
INDIA

Customer ID : 203078691
Deposit No : 709016647637
Deposit Type : Cumulative
(Interest Payout at Maturity)
Scheme Type : REINV - GEN
Branch : PAREL
Joint Holder :

Contact No : +91(0)8097474605

Nominee : Not Registered

PAN NUMBER : AABTI4877Q

Deposit Status : Fresh

Deposit Amount	500,000,000.00	Maturity Amount	522,098,426.00
Start Date	29-NOV-2022	Maturity Date	21-AUG-2023
Period of Deposit	8 Months 23 Days	Interest Rate (p.a)	6.00 %
Deposit Currency	INR	Maturity Instructions	Auto closure

Deposit Amount in words : Indian Rupee Fifty Crore Only.

Maturity Amount in words : Indian Rupee Fifty Two Crore Twenty Lakh Ninety Eight Thousand Four Hundred Twenty Six Only.

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Discharge For Final Payment

Received payment as under

Principal

Interest

Total

Instruction Regarding Disposal of the Proceeds

Renewal:

Renew the deposit (maturity value) for a period of _____ months / _____ days

Renew the principal amount for a period of _____ months / _____ days and pay interest by cheque / credit to Savings/Current A/c No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Renew Rs. _____ For a period of _____ months / _____ days and pay balance amount by cheque / credit of Savings / Current A/c No.

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Closure:

On closure pay the proceeds by cheque / credit to our Savings / Currents A/c No

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Closure and premature withdrawal of the deposit and Pay by cheque / credit to our Savings / Current A/c No

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--



Signature of the Account Holder (s)
in case premature withdrawal all applicants signature required

FIXED DEPOSIT ADVICE



Received With Thanks From :
MS. IBHFL LENDER REPAYMENT TRUST
ASIAN BUILDING GROUND FLOOR
17 R KAMANI MARG BALLARD ESTATE

MUMBAI - 400001
MAHARASHTRA
INDIA

Customer ID : 203078691
Deposit No : 709016647682
Deposit Type : Cumulative
(Interest Payout at Maturity)
Scheme Type : REINV - GEN
Branch : PAREL
Joint Holder :

Contact No : +91(0)8097474605

Nominee : Not Registered

PAN NUMBER : AABTI4877Q

Deposit Status : Fresh

Deposit Amount	500,000,000.00	Maturity Amount	522,098,426.00
Start Date	29-NOV-2022	Maturity Date	21-AUG-2023
Period of Deposit	8 Months 23 Days	Interest Rate (p.a)	6.00 %
Deposit Currency	INR	Maturity Instructions	Auto closure

Deposit Amount in words : Indian Rupee Fifty Crore Only.

Maturity Amount in words : Indian Rupee Fifty Two Crore Twenty Lakh Ninety Eight Thousand Four Hundred Twenty Six Only.

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- * In line with regulatory guidelines, no interest is paid if NRE FD pre-maturely closed within a period of 1 year.
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- * In certain scenarios, interest rates offered may be less than the pre-mature penalty levied and hence maturity proceeds may be less than the principle as well as the accrued interest and this will be recovered from the principal amount of the FD.
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Discharge For Final Payment

Received payment as under

Principal	[]	<input type="checkbox"/>
Interest	[]	<input type="checkbox"/>
Total	[]	

Instruction Regarding Disposal of the Proceeds

Renewal:

Renew the deposit (maturity value) for a period of _____ months / _____ days

Renew the principal amount for a period of _____ months / _____ days and pay interest by cheque / credit to Savings/Current A/c No.

[] []

Renew Rs. _____ For a period of _____ months / _____ days and pay balance amount by cheque / credit of Savings / Current A/c No.

[] []

Closure:

On closure pay the proceeds by cheque / credit to our Savings / Currents A/c No

[] []

Closure and premature withdrawal of the deposit and Pay by cheque / credit to our Savings / Current A/c No

[] []



Signature of the Account Holder (s)
in case premature withdrawal all applicants signature required

FIXED DEPOSIT ADVICE



Received With Thanks From :
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ASIAN BUILDING GROUND FLOOR
17 R KAMANI MARG BALLARD ESTATE

MUMBAI - 400001
MAHARASHTRA
INDIA

Customer ID : 203078691
Deposit No : 709016647734
Deposit Type : Cumulative
(Interest Payout at Maturity)
Scheme Type : REINV - GEN
Branch : PAREL
Joint Holder :

Contact No : +91(0)8097474605

Nominee : Not Registered

PAN NUMBER : AABTI4877Q

Deposit Status : Fresh

Deposit Amount	500,000,000.00	Maturity Amount	522,098,426.00
Start Date	29-NOV-2022	Maturity Date	21-AUG-2023
Period of Deposit	8 Months 23 Days	Interest Rate (p.a)	6.00 %
Deposit Currency	INR	Maturity Instructions	Auto closure

Deposit Amount in words : Indian Rupee Fifty Crore Only.

Maturity Amount in words : Indian Rupee Fifty Two Crore Twenty Lakh Ninety Eight Thousand Four Hundred Twenty Six Only.

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Discharge For Final Payment

Received payment as under

Principal

Renew the deposit (maturity value) for a period of _____ months / _____ days

Renew the principal amount for a period of _____ months / _____ days and pay interest by cheque / credit to Savings/Current A/c No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Interest

Renew Rs. _____ For a period of _____ months / _____ days and pay balance amount by cheque / credit of Savings / Current A/c No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Closure:

On closure pay the proceeds by cheque / credit to our Savings / Currents A/c No

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Total

Closure and premature withdrawal of the deposit and Pay by cheque / credit to our Savings / Current A/c No

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--



Signature of the Account Holder (s)
in case premature withdrawal all applicants signature required

FIXED DEPOSIT ADVICE



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ASIAN BUILDING GROUND FLOOR
17 R KAMANI MARG BALLARD ESTATE

MUMBAI - 400001
MAHARASHTRA
INDIA

Customer ID : 203078691
Deposit No : 709016647761
Deposit Type : Cumulative
(Interest Payout at Maturity)
Scheme Type : REINV - GEN
Branch : PAREL
Joint Holder :

Contact No : +91(0)8097474605

Nominee : Not Registered

PAN NUMBER : AABTI4877Q

Deposit Status : Fresh

Deposit Amount	500,000,000.00	Maturity Amount	522,098,426.00
Start Date	29-NOV-2022	Maturity Date	21-AUG-2023
Period of Deposit	8 Months 23 Days	Interest Rate (p.a)	6.00 %
Deposit Currency	INR	Maturity Instructions	Auto closure

Deposit Amount in words : Indian Rupee Fifty Crore Only.

Maturity Amount in words : Indian Rupee Fifty Two Crore Twenty Lakh Ninety Eight Thousand Four Hundred Twenty Six Only.

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Received payment as under

Principal

Renew the deposit (maturity value) for a period of _____ months / _____ days

Renew the principal amount for a period of _____ months / _____ days and pay interest by cheque / credit to Savings/Current A/c No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Interest

Renew Rs. _____ For a period of _____ months / _____ days and pay balance amount by cheque / credit of Savings / Current A/c No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Closure:

On closure pay the proceeds by cheque / credit to our Savings / Currents A/c No

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Total

Closure and premature withdrawal of the deposit and Pay by cheque / credit to our Savings / Current A/c No

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--



Signature of the Account Holder (s)
in case premature withdrawal all applicants signature required

FIXED DEPOSIT ADVICE



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MUMBAI - 400001
MAHARASHTRA
INDIA

Customer ID : 203078691
Deposit No : 709016647886
Deposit Type : Cumulative
(Interest Payout at Maturity)
Scheme Type : REINV - GEN
Branch : PAREL
Joint Holder :

Contact No : +91(0)8097474605

Nominee : Not Registered

PAN NUMBER : AABTI4877Q

Deposit Status : Fresh

Deposit Amount	250,000,000.00	Maturity Amount	261,049,213.00
Start Date	29-NOV-2022	Maturity Date	21-AUG-2023
Period of Deposit	8 Months 23 Days	Interest Rate (p.a)	6.00 %
Deposit Currency	INR	Maturity Instructions	Auto closure

Deposit Amount in words : Indian Rupee Twenty Five Crore Only.

Maturity Amount in words : Indian Rupee Twenty Six Crore Ten Lakh Forty Nine Thousand Two Hundred Thirteen Only.

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* E- Fixed Deposit advices will be sent to the registered email ID as per the Bank's records. It shall be the depositors' responsibility to update the Bank for any change in registered email ID. In case you fail to receive E- Fixed deposit advice, please contact / visit the nearest RBL Bank Branch.

* RBL Bank is the member of the Banking Codes and Standards Board of India (BCSBI), an independent body to promote a good and fair banking practices in India. Depositor(s) can review the BCSBI code of banks commitment to its depositors, on the website www.rblbank.com

* The present Fixed Deposit advice depicts the status of FD as on the date of issuance of this advice. Any person, including the depositor, relying on FD advice is required to check the current status of the deposit with the Bank, failing which Bank shall not be liable for the consequences thereof.

Discharge For Final Payment

Received payment as under

Principal

Renew the deposit (maturity value) for a period of _____ months / _____ days

Renew the principal amount for a period of _____ months / _____ days and pay interest by cheque / credit to Savings/Current A/c No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Interest

Renew Rs. _____ For a period of _____ months / _____ days and pay balance amount by cheque / credit of Savings / Current A/c No.

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Closure:

On closure pay the proceeds by cheque / credit to our Savings / Currents A/c No

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--

Total

Closure and premature withdrawal of the deposit and Pay by cheque / credit to our Savings / Current A/c No

--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--	--



Signature of the Account Holder (s)
in case premature withdrawal all applicants signature required

FIXED DEPOSIT ADVICE



Received With Thanks From :
MS. IBHFL LENDER REPAYMENT TRUST
ASIAN BUILDING GROUND FLOOR
17 R KAMANI MARG BALLARD ESTATE

MUMBAI - 400001
MAHARASHTRA
INDIA

Customer ID : 203078691
Deposit No : 709016647947
Deposit Type : Cumulative
(Interest Payout at Maturity)
Scheme Type : REINV - GEN
Branch : PAREL
Joint Holder :

Contact No : +91(0)8097474605

Nominee : Not Registered

PAN NUMBER : AABTI4877Q

Deposit Status : Fresh

Deposit Amount	75,000,000.00	Maturity Amount	78,314,764.00
Start Date	29-NOV-2022	Maturity Date	21-AUG-2023
Period of Deposit	8 Months 23 Days	Interest Rate (p.a)	6.00 %
Deposit Currency	INR	Maturity Instructions	Auto closure

Deposit Amount in words : Indian Rupee Seven Crore Fifty Lakh Only.

Maturity Amount in words : Indian Rupee Seven Crore Eighty Three Lakh Fourteen Thousand Seven Hundred Sixty Four Only.

This is a computer generated advice and hence does not require a signature.

Corporate Office: RBL Bank Ltd. One Indiabulls Centre, Tower 2B, 6th Floor, 841 Senapati Bapat Marg, Lower Parel(W), Mumbai 400013, Maharashtra.

@customercare@rblbank.com ☎ +91 22 61156300 🌐 www.rblbank.com

*On pre-mature/partial withdrawal of the Fixed Deposit (FD), the interest will be calculated either as lower of the rate applicable for the period for which FD has actually remained with the bank or the contractual rate, subject to a penalty of 1%.

* RBL Bank computes interest based on the actual number of days in the year.

* Bank pays interest on quarterly basis in case of domestic and NRE/ NRO FD. If monthly interest payout is opted for, then interest payout on monthly basis will be at discounted rate.

* For FD with tenure below 181 days, interest will be calculated at maturity as simple interest.

* Tax Deduction at Source (TDS) will be applicable as per Income Tax Rule.

* Non submission of PAN by a depositor(s) will attract higher rate of TDS as applicable.

* In case of form 15G/H is being submitted to the Bank, PAN to be mandatorily mentioned on the Form and the same should also be updated in the Bank records.

* Bank is entitled to deduct tax on your deposits. The TDS amount could be deducted either from interest component or the principal value, in case of any shortfall on account of pre-mature closure or breach of TDS threshold limits.

* The TDS amount on the accrued interest, calculated on 31st March every year, is remitted to the tax authorities on behalf of the depositor by the Bank. The interest on this TDS amount from 1st of April till maturity or compounding or the next interest payout of the deposit is adjusted from the interest/maturity proceeds.

* In case of FCNR deposits one year is defined as a period of 360 days. Interest rates offered on FCNR deposits are linked to LIBOR and hence may vary across currencies and tenures. In certain scenarios, interest rates offered may be less than the pre-mature penalty levied and hence maturity proceeds may be less than the principle as well as the accrued interest.

* In line with regulatory guidelines, no interest is paid if NRE FD pre-maturely closed within a period of 1 year.

* Maturity amount provided overleaf is subject to TDS if applicable, as per Income Tax Act from time to time.

* In certain scenarios, interest rates offered may be less than the pre-mature penalty levied and hence maturity proceeds may be less than the principle as well as the accrued interest and this will be recovered from the principal amount of the FD.

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Discharge For Final Payment

Received payment as under

Principal

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Renew the principal amount for a period of _____months / _____days and pay interest by cheque / credit to Savings/Current A/c No.

Interest

Renew Rs._____For a period of _____months / _____ days and pay balance amount by cheque / credit of Savings / Current A/c No.

Closure:

On closure pay the proceeds by cheque / credit to our Savings / Currents A/c No

Total

Closure and premature withdrawal of the deposit and Pay by cheque / credit to our Savings / Current A/c No



Signature of the Account Holder (s)
in case premature withdrawal all applicants signature required