

Indiabulls

Indiabulls Housing Finance Limited

Date: September 13, 2016

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 (East),
MUMBAI – 400 051

Subject: Disclosure under Regulation 30 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

Dear Sirs,

Pursuant to the above-mentioned Regulation, we wish to inform you that the Company participated in the following press and broker meetings with regard to Public Issue of Secured and Un-secured Redeemable Non-Convertible Debentures ("NCDs"):

Date	Type of Meeting	Location
September 12 th , 2016	Press Meeting	Mumbai Delhi Ahmedabad Kolkata Bengaluru
September 12 th , 2016	Broker Meeting	Ahmedabad Kolkata Bengaluru

A copy of the presentation is enclosed hereto and is also placed on the Company's website.

We request you to kindly take the same on record and acknowledge receipt.

Thank You,

Yours faithfully,

For **Indiabulls Housing Finance Limited**



Amit Jain
Company Secretary



Indiabulls Housing Finance Limited

CIN : L65922DL2005PLC136029

Corporate Office: "Indiabulls House" 448-451, Udyog Vihar, Phase-V, Gurgaon - 122016, Telephone No. : 18002007777 (Toll Free) Fax: (0124) 6681111

Registered Office: M-62 & 63, First Floor, Connaught Place, New Delhi - 110001. Tel.: (011) 30252900, Fax: (011) 30252901

E-mail : homeloans@indiabulls.com, Website: www.financial.indiabulls.com

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Indiabulls Housing Finance Limited

Public Issue of Secured and Unsecured Redeemable Non-Convertible Debentures

Issue Opens on September 15, 2016

Issue Closes on September 23, 2016*

* Allocations will be on first come first served basis

IBHFL reserves the right to close the Issue at any time prior to the Issue closing date

Disclaimer

Indiabulls Housing Finance Limited (“Company”) (CIN: L65922DL2005PLC136029), is proposing, subject to market conditions and other considerations, a public issue of secured & unsecured redeemable non-convertible debentures (“NCDs”) and has filed a Prospectus dated 9th September 2016, (Prospectus), with the Registrar of Companies, National Capital Territory of Delhi and Haryana, National Stock Exchange of India Limited, BSE Limited and the Securities and Exchange Board of India (“SEBI”) (for record purposes).

The Prospectus dated 9th September 2016 is available on our website at www.indiabullshomeloans.com on the website of stock exchanges at www.bseindia.com and www.nseindia.com, on the website of the SEBI at www.sebi.gov.in and the respective websites of the lead managers at www.yesinvest.in, www.edelweissfin.com, www.akcapindia.com, www.axisbank.com, www.iiflcap.com, www.indusind.com, www.sbicaps.com, and www.trustgroup.co.in

Investors are advised to read the Risk Factors, starting on page 12 of the Prospectus carefully before taking an investment decision in the Issue. For the purpose of taking an investment decision, the investors must rely on their own examination of the Issuer and the Issue including the risks involved. Physical copies of the abridged Prospectus containing the salient features of the Prospectus together with Application Forms may be obtained from (a) Our Company's Registered Office and Corporate Office; (b) Offices of the Lead Managers; (c) Trading Members; and (d) Designated Branches of the SCSBs.”

A Leading Housing Finance Company

Financial Highlights

	FY 15-16	FY 14-15	Growth (%)
Balance Sheet (₹ Cr)*	76,436.0	57,231.2	33.6%
Profit After Tax (₹ Cr) *	2,344.7	1,901.2	23.3%
Capital Adequacy^	20.51%	18.35%	

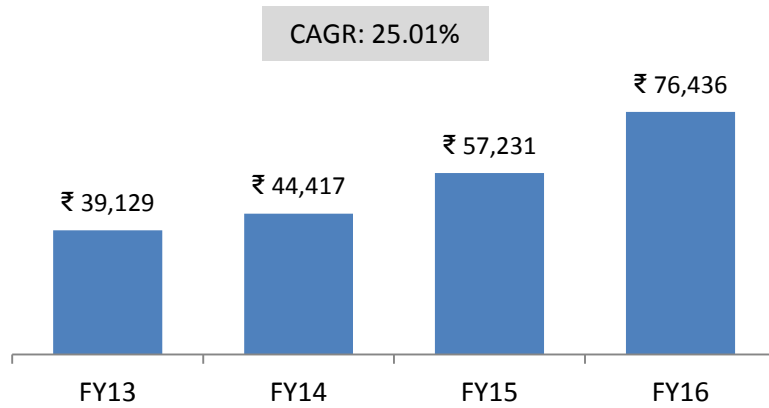
- AAA credit rating from two rating agencies: CARE AAA (triple A) by CARE and BWR AAA by Brickwork
- Offices spread across over 110 locations in India. Pan-India presence across Tier I, Tier II and Tier III cities

* Consolidated basis

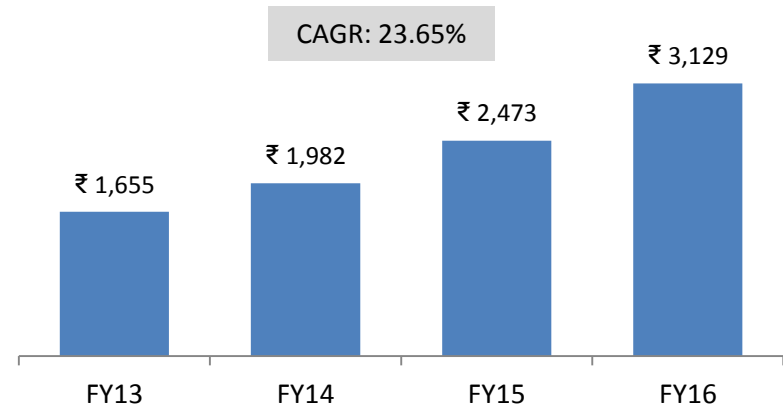
^ Standalone basis

Growth Track Record

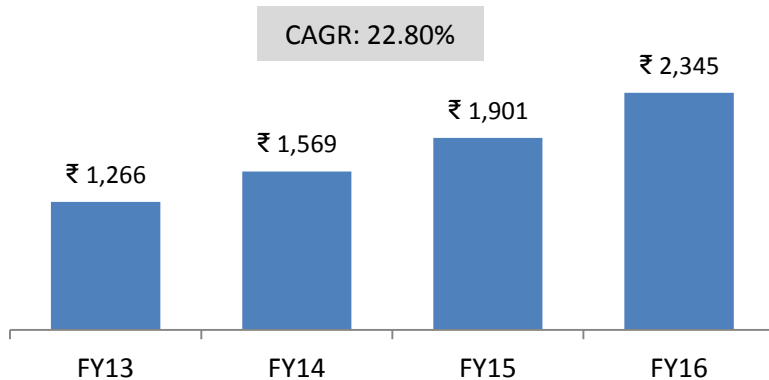
Balance Sheet Size (Rs. Cr)



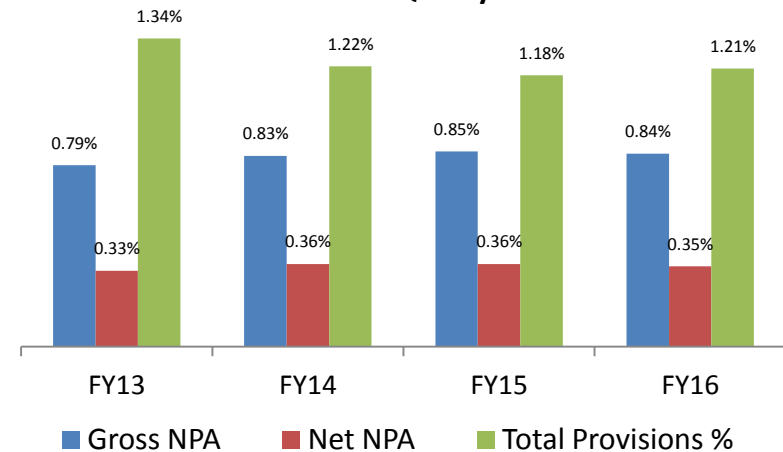
Profit Before Tax (Rs. Cr)



Profit After Tax (Rs. Cr)



Asset Quality



Key Performance Metrics

- **Growth:** All key financial parameters growing by between 20% and 25%
 - Balance sheet CAGR* : 25%
 - Profit after tax CAGR* : 23%
- **Asset Quality:** Gross NPAs have remained between 70 and 90 bps and Net NPAs between 30 and 50 bps
 - Gross NPA* is 0.84% and Net NPA* is 0.36% at the end of June 2016
- **Capitalization and Leverage:** Capital adequacy (CRAR) has remained above 18% and net leverage below 7x times
 - Capital adequacy[^] is 20.51% and Net leverage* is 4.6x at the end of June 2016
- **Liquidity:** Cash and liquid assets of over 20% of loan book has been maintained
 - Indiabulls Housing Finance Ltd. (IBHFL) had Rs. 15,335 Cr of cash and liquid assets* at end of June 2016

* Consolidated basis

[^] Standalone basis

Key Financials

Parameters (Consolidated basis unless otherwise stated)	As on and for the period (values in Rs Cr)		
	FY2016	FY2015	FY2014
Net Worth	10,627	6,565	5,639
Long term Borrowings*	46,774	35,626	26,392
Short-term borrowings	14,311	11,861	9,147
Total Loan Assets	68,683	52,235	41,169
Total Revenue	9,226	7,252	5,892
Interest Income (Including Treasury Income)	8,765	6,912	5,657
Interest Expense	4,971	3,944	3,282
Provisioning & Write-offs (net of recoveries)	507	300	230
Profit After Tax (PAT)	2,345	1,901	1,569
Gross NPA (%)	0.8%	0.8%	0.8%
Net NPA (%)	0.3%	0.4%	0.4%
Total Capital Adequacy Ratio (%) - Standalone	20.51%	18.35%	19.14%
Tier I Capital Adequacy Ratio (%) - Standalone	17.86%	15.24%	15.05%

* Includes Current Maturities of Long Term Borrowings

NCD Issue

Key Features of the Issue

Instruments	<ul style="list-style-type: none"> Secured Redeemable Non-Convertible Debentures Unsecured Redeemable Non-Convertible Debentures
Issue Size	<ul style="list-style-type: none"> Base Issue of upto Rs 3,500 crore with an option to retain oversubscription up to Rs 3,500 crore for issuance of additional NCDs aggregating upto Rs 7,000 Crore
Coupon	<ul style="list-style-type: none"> HNI/Retail: Ranging from 8.65% p.a. to 9.15% p.a. with additional coupon of 0.10% for senior citizens in Retail category QIB/Corporate: Ranging from 8.55% to 9.00% p.a.
Tenor and Frequency	<ul style="list-style-type: none"> NCD's with tenor options of 3 years, 5 years and 10 years Coupon payment options are Monthly, Annual and Cumulative
Credit Rating	<ul style="list-style-type: none"> Highest credit rating of "CARE AAA (Triple A)" by CARE and "BWR AAA (Stable)" by Brickwork
Listing	<ul style="list-style-type: none"> NCDs to be listed on both stock exchanges: BSE and NSE
Taxation	<ul style="list-style-type: none"> No TDS is applicable for NCDs applied in dematerialized mode

Eligible Investors

<p>Category 1: Institutional Investors</p>	<ul style="list-style-type: none"> • Public financial institutions, scheduled commercial banks, Indian multilateral and bilateral development financial institution which are authorised to invest in the NCDs; • Provident funds, pension funds, superannuation funds and gratuity funds, which are authorised to invest in the NCDs • Venture Capital Funds/ Alternative Investment Fund registered with SEBI • Insurance Companies registered with IRDA • State industrial development corporations • Insurance funds set up and managed by the army, navy, or air force of the Union of India • Insurance funds set up and managed by the Department of Posts, the Union of India • National Investment Fund set up by resolution no. F. No. 2/3/2005-DDII dated November 23, 2005 of the Government of India published in the Gazette of India • Mutual Funds
<p>Category 2: Non Institutional Investors</p>	<ul style="list-style-type: none"> • Companies within the meaning of section 2(20) of the Companies Act, 2013; co-operative banks, and societies registered under the applicable laws in India and authorised to invest in the NCDs • Statutory Bodies/Corporations • Regional Rural Banks • Public/private charitable/ religious trusts which are authorised to invest in the NCDs • Scientific and/or industrial research organisations, which are authorised to invest in the NCDs • Partnership firms in the name of the partners • Limited liability partnerships formed and registered under the provisions of the Limited Liability Partnership Act, 2008 (No. 6 of 2009) • Association of Persons • Any other incorporated and/ or unincorporated body of persons
<p>Category 3: High Net-worth Individual Investors (“HNIs”)</p>	<ul style="list-style-type: none"> • Resident Indian individuals and Hindu Undivided Families through the Karta applying for an amount aggregating to above Rs.1 million across all series of NCDs
<p>Category 4: Retail Individual Investors</p>	<ul style="list-style-type: none"> • Resident Indian individuals and Hindu Undivided Families through the Karta applying for an amount aggregating up to and including Rs.1 million across all series of NCDs

Specific Terms for each Series of Secured NCDs

Series	I	II	III	IV	V	VI	VII
Interest Type	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed	Fixed
Interest reset process	NA	NA	NA	NA	NA	NA	NA
Frequency of Interest Payment	Annual	Cumulative	Annual	Cumulative	Monthly	Annual	Cumulative
Minimum Application (Rs)	Rs 10,000 (10 NCDs) across all Series collectively						
In multiples of (Rs)	Rs 1,000 (1 NCD)						
Face Value of NCDs (Rs/ NCD)	Rs 1,000						
Issue Price (Rs/NCD)	Rs 1,000						
Mode of Interest Payment	Through Various Options						
Tenor	3 Years	3 Years	5 Years	5 Years	10 Years	10 Years	10 Years
Coupon Rate(%) for Category I & Category II Investors	8.55%	NA	8.75%	NA	8.51%	8.85%	NA
Coupon Rate(%) for Category III Investors	8.65%	NA	8.90%	NA	8.65%	9.00%	NA
Coupon Rate(%) for Category IV Investors	8.70%	NA	8.90%	NA	8.65%	9.00%	NA
Effective Yield (per annum) for Category-I and Category-II Investors	8.55%	8.55%	8.75%	8.75%	8.85%	8.85%	8.85%
Effective Yield (per annum) for Category-III Investors	8.65%	8.65%	8.90%	8.90%	9.00%	9.00%	9.00%
Effective Yield (per annum) for Category-IV Investors	8.70%	8.70%	8.90%	8.90%	9.00%	9.00%	9.00%
Redemption Date (Years from the Deemed Date of Allotment)	3 Years	3 Years	5 Years	5 Years	10 Years	10 Years	10 Years
Redemption Amount For NCD holders in the Category I and the Category II	Rs. 1,000	Rs. 1,278.47	Rs. 1,000	Rs. 1,521.41	Rs. 1,000	Rs. 1,000	Rs. 2,336.07
Redemption Amount For NCD holders in the Category III	Rs. 1,000	Rs. 1,282.11	Rs. 1,000	Rs. 1,531.93	Rs. 1,000	Rs. 1,000	Rs. 2,368.48
Redemption Amount For NCD holders in the Category IV	Rs. 1,000	Rs. 1,283.78	Rs. 1,000	Rs. 1,531.93	Rs. 1,000	Rs. 1,000	Rs. 2,368.48

*Our Company shall allocate series VI NCDs wherein the Applicants have not indicated their choice of the relevant NCD series

Specific terms for Unsecured NCDs

Series	VIII	IX	X
Interest Type	Fixed	Fixed	Fixed
Interest reset process	NA	NA	NA
Frequency of Interest Payment	Monthly	Annual	Cumulative
Minimum Application (Rs)	Rs 10,000 (10 NCDs) across all Series collectively		
In multiples of (Rs)	Rs 1,000 (1 NCD)		
Face Value of NCDs (Rs/ NCD)	Rs 1,000		
Issue Price (Rs/NCD)	Rs 1,000		
Mode of Interest Payment	Through Various Options		
Tenor	10 Years		
Coupon Rate(%) for Category I & Category II Investors	8.65%	9.00%	NA
Coupon Rate(%) for Category-III and Category-IV Investors	8.79%	9.15%	NA
Effective Yield (per annum) for Category-I and Category-II Investors	9.00%	9.00%	9.00%
Effective Yield (per annum) for Category-III and Category-IV Investors	9.15%	9.15%	9.15%
Redemption Date (Years from the Deemed Date of Allotment)	10 Years		
Redemption Amount For NCD holders in the Category I and the Category II	Rs. 1,000	Rs. 1,000	Rs. 2,368.48
Redemption Amount For NCD holders in the Category III and the Category IV	Rs. 1,000	Rs. 1,000	Rs. 2,401.30

**Our Company shall allocate series IX NCDs wherein the Applicants have not indicated their choice of the relevant NCD series*

***Unsecured NCDs offered under the Issue will be in the nature of subordinated debt. Therefore, in accordance with the Housing Finance Companies (NHB) Directions, 2010, notification No. NHB.HFC.DIR.1/CMD/2010, as amended from time to time, Unsecured NCDs will be subordinated to the claims of other creditors and are free from restrictive clauses and are not redeemable at the instance of the debenture holder or without the consent of the supervisory authority of the HFC.*

Investor Category/ Allocation Ratio

Investor Category/Allocation Ratio

Type of Investor	Category	Allocation Ratio	Priority in case of undersubscription in any Investor Category(ies)
Institutional Investors	Category I Investors	20%	4th
Non Institutional Investors	Category II Investors	20%	3rd
High Net Worth Individuals	Category III Investors	30%	2nd
Retail Individual Investors	Category IV Investors	30%	1st

Intermediaries to the Issue

Lead Managers



YES Securities (India) Limited



IIFL Holdings Limited



Edelweiss Financial Services Limited



IndusInd Bank Limited



A. K. Capital Services Limited



SBI Capital Markets Limited



Axis Bank Limited



Trust Investment Advisors Private Limited

Registrar



Karvy Computershare Private Limited

Debenture Trustee



IDBI Trusteeship Services Limited

Thank You