AC makers clock two-fold jump in sales in May amid scorching summer

PRESS TRUST OF INDIA
New Delhi, June 2

A BLISTERING SUMMER has led to an almost two-fold jump in sales of air-conditioners in May even as leading manufacturers have been grappling with delays in installation and replenishing inventories of hot-selling energy-efficient models.

The mercury is hovering above 45 degrees in several places including the national capital, which has been under the grip of a severe heatwave for the past few days. At the same time, AC makers are navigating exceptional demand, recording their best-ever sales in a month so far.

Leading brands like Voltas, LG, Daikin, Panasonic, and Blue Star witnessed robust sales in May and the industry expects an overall growth of 30 to 35% in 2024 compared to their sales of last year.

Voltas recorded a two-fold jump in the sales of residential AC in May and expects the positive momentum to continue in the remaining period of the April-June quarter, said its MD & CEO Pradeep Bakshi.

"As we reflect on May 2024, Voltas has a remarkable surge in sales, showcasing a stupendous volume growth of 100% compared to the same period last year. This milestone is particularly significant as May historically stands as one of the highest contributing month in the AC and cooling products industry," Bakshi said.

The Tata Group firm is optimistic about achieving 2 million units of AC sales mark within the first six months of this calendar year.

Similarly, LG Electronics India said it is witnessing an "exponential growth" in room AC business and has "surpassed the last 5 years' records with a multi-fold surge in demand".

"This year created many sales records starting from the south region and now North India. We are expecting a minimum 100% growth in north India. Similar growth trends are expected to be seen in eastern states also," said LG Electronics India Senior VP Sanjay Chitkara.

The company is "bullish on AC sales" as temperature is continuously rising, he added.

SURGING DEMAND

Top brands' growth: Voltas, LG, Daikin, Panasonic, Blue Star saw record May sales

Voltas' performance: **2 mn**
AC sales in first half of 2024

Installation delays: High sales causing installation, inventory replenishment delays

Growth projections: 30-35% overall growth anticipated in 2024

This is an advertisement issued to public for information purpose only and not a Prospectus announcement.

Indiabulls HOUSING FINANCE

(Please scan this QR code to view the Abridged Prospectus)

INDIABULLS HOUSING FINANCE LIMITED

Our Company was incorporated as Indiabulls Housing Finance Limited under the Companies Act, 1956 on May 10, 2005, in New Delhi with the Registrar of Companies, Delhi and Haryana at New Delhi (**"RoC"**) and received a certificate for commencement of business from the RoC on January 10, 2006. The CIN of our Company is L65922DL2005PLC136029. Our Company has obtained a certificate of registration dated December 28, 2005, bearing registration number 02.0063.05. from the National Housing Bank (**"NHB"**) to carry on the business of a housing finance institution without accepting public deposits in accordance with Section 29A of National Housing Bank Act, 1987. The PAN of our Company is AABCI3612A. For details of changes to the name and registered office of our Company, see *"History and other Corporate Matters"* on page 189 of the Tranche VI Prospectus.

Registered Office: 5th Floor, Building No. 27, KG Marg Connaught Place, New Delhi – 110 001, India; Telephone No.: +91 11 4353 2950; Facsimile No.: +91 11 4353 2947

Corporate Office: One International Center, Tower 1, 18th Floor, Senapati Bapat Marg, Elphinstone Road, Mumbai – 400 013, Maharashtra, India; and Plot No. 422B, Udyog Vihar, Phase-IV, Gurugram, Haryana – 122 016; **Telephone No.:** +91 22 6189 1400; **Facsimile No.:** +91 22 6189 1416; **Website:** www.indiabullshomeloans.com; **Email:** helpdesk@indiabulls.com; **Company Secretary and Compliance Officer:** Amit Kumar Jain; **Telephone No.:** +91 124 668 1199; **Facsimile No.:** +91 124 668 1240; **E-mail:** ajain@indiabulls.com; **Chief Financial Officer:** Mukesh Kumar Garg; **Telephone No.:** 0124 6681199; **Facsimile No.:** 0124 6681240; **Email:** mukesh.garg@indiabulls.com

Statutory Auditors: S.N. Dhawan & CO LLP, Chartered Accountants; **Address:** Plot No. 51-52, 2nd Floor, Sector – 18, Udyog Vihar, Phase IV, Gurugram, Haryana – 122 016; **Telephone No.:** +91 124 481 4410; **Email:** rahul.singhal@sndhawan.com; **Contact Person:** Rahul Singhal, Partner; and Arora & Choudhary Associates, Chartered Accountants; **Address:** Plot no. 8/28, W.E.A, Abdul Aziz Road, Karol Bagh, New Delhi – 110 005; **Telephone No.:** +91 011 4145 1114; **Email:** vk.choudhary@arorachoudhary.com; **Contact Person:** Vijay Kumar Choudhary, Partner;

Link to download Abridged Prospectus: https://www.indiabullshomeloans.com/uploads/news/indiabulls-tranche-vi-abridged-prospectus-0809741001715326032.pdf

THE ISSUE

PUBLIC ISSUE BY INDIABULLS HOUSING FINANCE LIMITED ("COMPANY" OR "ISSUER") OF 20,00,000 SECURED REDEEMABLE NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 EACH ("NCDs"), FOR AN AMOUNT UP TO ₹ 100 CRORES ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO ₹ 100 CRORES, AGGREGATING UP TO ₹ 200 CRORES ("TRANCHE VI ISSUE LIMIT") ("TRANCHE VI ISSUE") WHICH IS WITHIN THE SHELF LIMIT OF ₹ 2,000 CRORES AND IS BEING OFFERED BY WAY OF TRANCHE VI PROSPECTUS DATED MAY 8, 2024 CONTAINING INTER ALIA THE TERMS AND CONDITIONS OF TRANCHE VI ISSUE ("TRANCHE VI PROSPECTUS"), WHICH SHOULD BE READ TOGETHER WITH THE SHELF PROSPECTUS DATED JUNE 30, 2023 ("SHELF PROSPECTUS") FILED WITH THE ROC, STOCK EXCHANGES AND SECURITIES AND EXCHANGE BOARD OF INDIA ("SEBI"). THE SHELF PROSPECTUS AND TRANCHE VI PROSPECTUS CONSTITUTE THE PROSPECTUS ("PROSPECTUS"). THIS TRANCHE VI ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021 (THE "SEBI NCS REGULATIONS"), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER, AS AMENDED AND TO THE EXTENT NOTIFIED. THIS ISSUE IS NOT UNDERWRITTEN.

Credit Ratings: "CRISIL AA/Stable" (pronounced as CRISIL double A rating with stable outlook) by CRISIL Ratings Limited and "[ICRA]AA (Stable)" (pronounced as ICRA double A rating with a stable outlook) by ICRA Limited

Allotment on first come first serve basis#

#Allotment in the Tranche VI Issue shall be made on the basis of date of upload of each application into the electronic book of the Stock Exchanges in accordance with the SEBI Master Circular. However, in the event of oversubscription on such date, the allotments would be made to the applicants on proportionate basis. For further details, refer section titled *"Issue Related Information"* on page 382 of the Tranche VI Prospectus dated May 8, 2024.

ISSUE PROGRAMME

TRANCHE VI ISSUE OPENED ON: MONDAY, MAY 13, 2024

TRANCHE VI ISSUE CLOSED ON: MONDAY, MAY 27, 2024

OUR COMPANY IS A PROFESSIONALLY MANAGED COMPANY AND DOES NOT HAVE AN IDENTIFIABLE PROMOTER

SECOND ADDENDUM TO THE TRANCHE VI PROSPECTUS:
NOTICE TO INVESTORS AND THE SECOND ADDENDUM DATED JUNE 1, 2024 ("SECOND ADDENDUM")

This Second Addendum is with reference to the Tranche VI prospectus dated May 8, 2024 read with Addendum to the Tranche VI Prospectus dated May 24, 2024 (the "**Addendum**", and together with Tranche VI prospectus dated May 8, 2024, the "**Tranche VI Prospectus**") filed by Indiabulls Housing Finance Limited (the "**Company**") with the Registrar of Companies, Delhi and Haryana at New Delhi and submitted to the National Stock Exchange of India Limited (the "**NSE**"), the BSE Limited (the "**BSE**") and the Securities and Exchange Board of India (the "**SEBI**") for the Tranche VI issue (the "**Tranche VI Issue**"). In this regard, please note the following:

The Tranche VI Prospectus filed by the Company had CRISIL Ratings Limited ("**CRISIL**") and ICRA Limited ("**ICRA**") as the Credit Rating Agencies for the Tranche VI Issue. The credit ratings for the non-convertible debentures as disclosed in the Tranche VI Prospectus were "**CRISIL AA/Stable**" (pronounced as CRISIL double A rating with stable outlook) by CRISIL vide their letter bearing reference number RL/IDHFL/330534/RBOND/1123/72689/78382001 dated November 6, 2023, read with rationale dated November 3, 2023 and credit bulletins dated December 6, 2023, January 31, 2024 and April 26, 2024, and "**[ICRA]AA (Stable)**" (pronounced as ICRA double A rating with a stable outlook) by ICRA Limited vide their letter bearing reference number ICRA/Indiabulls Housing Finance Limited/29122023/06 dated December 29, 2023, read with rationale dated December 29, 2023.

CRISIL vide its letter dated May 31, 2024 has issued a new rating rationale for the non-convertible debentures issued under the Tranche VI Issue. The rating rationale dated May 31, 2024 is available on https://www.crisilratings.com/mnt/winshare/Ratings/RatingList/RatingDocs/IndiabullsHousingFinanceLimited_May%2031_%202024_RR_345311.html. Additionally, CRISIL vide its letter bearing reference number RL/IDHFL/345311/RBOND/0524/89801/78382001 dated May 31, 2024 has reaffirmed the rating of the non-convertible debentures issued under the Tranche VI Issue as "**[CRISIL AA/Stable]**" (pronounced as CRISIL double A rating with stable outlook). This rating is not a recommendation to buy, sell or hold securities and investors should take their own decision. The ratings are subject to suspension, revision or withdrawal at any time by the assigning rating agencies and should be evaluated independently of any other ratings.

Subsequent to this Second Addendum, the credit rating rationale by CRISIL for the non-convertible debentures proposed to be issued under the Tranche VI Issue from the date of this Second Addendum stands revised to the rating rationale dated May 31, 2024. Additionally, the credit rating by CRISIL with the credit rating of "**CRISIL AA/Stable**" (pronounced as CRISIL double A rating with stable outlook) shall also include the reference to the revalidation letter bearing reference number RL/IDHFL/345311/RBOND/0524/89801/78382001 dated May 31, 2024 along with rating letter dated November 6, 2023.

All capitalised terms used under this Second Addendum shall, unless the context otherwise requires, have the meaning ascribed in the Tranche VI Prospectus. The Tranche VI Prospectus (including the cover page, annexure A starting on page 486 and sections *"Risk Factors"*, *"General Information"* and *"Material Contracts and Documents for Inspection"* beginning on pages 20, 70 and 482, respectively, of the Tranche VI Prospectus), the Abridged Prospectus and all the Tranche VI Issue related transaction documents and all other communications issued by the Company up to the date of this Second Addendum in relation to the Tranche VI Issue (excluding the Tranche I Prospectus dated June 30, 2023, Tranche II Prospectus dated August 31, 2023, Tranche III Prospectus dated October 13, 2023, Tranche IV Prospectus dated December 4, 2023 and Tranche V Prospectus dated February 27, 2024 and issue related documents thereto) stands amended to the extent stated herein above and shall be read in conjunction with this Second Addendum and any reference to the Tranche VI Prospectus shall be deemed to include reference to this Second Addendum.

ASBA* | **Simple, Safe, Smart way of Application!!!** | ***Applications Supported by Blocked Amount ("ASBA") is a better way of applying to issues by simply blocking the fund in the bank account. For further details, check section on ASBA below.**
Mandatory in public issues. No cheque will be accepted.

UPI UNIFIED PAYMENTS INTERFACE

UPI - Now available in ASBA for Retail Individual Investors. Bidders are required to ensure that the bank account used for bidding is linked to their PAN

UPI is now available for Retail Individual Investors submitting bids up to an application value of ₹5,00,000, applying through Designated Intermediaries, SCBSs or through the BSE Direct App/NSEgoBID/ Web interface of stock exchanges or any other permitted methods. For details of the ASBA and UPI Process, refer to the details given in the Application Form and also refer to the section titled *"Issue Procedure"* beginning on page 422 of the Tranche VI Prospectus. List of banks supporting UPI is also available on the website of SEBI at www.sebi.gov.in. HDFC Bank Limited has been appointed as Sponsor Bank for the Tranche VI Issue, in accordance with the requirement of the SEBI Master Circular dated August 10, 2021 on UPI mechanism, as amended.

NCD ALLOTMENT WILL BE MADE IN DEMATERIALISED FORM ONLY. ALLOTMENT IN CONSULTATION WITH THE LEAD MANAGERS AND THE DESIGNATED STOCK EXCHANGE SHALL BE MADE ON THE BASIS OF THE DATE OF UPLOAD OF EACH APPLICATION INTO THE ELECTRONIC PLATFORM OF THE STOCK EXCHANGES, IN EACH PROPORTION SUBJECT TO THE ALLOCATION RATIO INDICATED AT THE SECTION TITLED "*ISSUE PROCEDURE – BASIS OF ALLOTMENT*" AT PAGE 449 OF THE TRANCHE VI PROSPECTUS.

INFORMATION REQUIRED UNDER SECTION 30 OF COMPANIES ACT, 2013:

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: For information on the main objects of our Company, see section titled *"History and Other Corporate Matters"* on page 189 of the Tranche VI Prospectus and Clause III of the Memorandum of Association of our Company. The Memorandum of Association of the Company is a document for inspection in relation to the Tranche VI Issue. For further details, see the section titled "*Material Contracts and Documents for Inspection*" on page 482 of the Tranche VI Prospectus.

LIABILITY OF MEMBERS: Limited by shares

AMOUNT OF SHARE CAPITAL OF THE COMPANY AS AT THE DATE OF THE TRANCHE VI PROSPECTUS: The Authorised Share Capital of the Company is ₹16,00,00,00,000 divided into 3,00,00,00,000 Equity Shares of ₹2 each and 1,00,00,00,000 Preference Shares of ₹10 each. The Issued, Subscribed and Paid-up Share Capital is ₹114,98,77,823 (Not on fully diluted basis) divided into 49,24,53,029 Equity Shares of ₹2 each and 24,62,26,515 partly paid up Equity Shares having face value of ₹2 each (where the Applicants were required to pay face value of ₹ 0.67 per Rights Equity Share on Application and the balance face value of ₹1.33 on subsequent call(s))

NAMES OF THE SIGNATORIES AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF SHARES SUBSCRIBED BY THEM AT THE TIME OF SIGNING THE MEMORANDUM OF ASSOCIATION: Given are the names of the signatories of the Memorandum of Association of the Company and the number of equity shares subscribed of face value of ₹10 each by them at the time of signing of Memorandum of Association: Indiabulls Financial Services Limited was allotted 49,994 equity shares of ₹10 each and Mr. Rajiv Rattan, Mr. Ashok Sharma, Ms. Aneeta Nagpal, Mr. Sandeep Arora, Mr. Tejinderpal Singh Miglani and Mr. Sanjeev Ranjan were allottted 1 equity share of ₹10 each, respectively.

LISTING: The NCDs offered through the Tranche VI Prospectus read together with the Shelf Prospectus are proposed to be listed on BSE Limited (**"BSE"**) and National Stock Exchange of India Limited (**"NSE"** along with BSE, the **"Stock Exchanges"**). Our Company has received an 'in-principle' approval from BSE vide its letter no. DCS/BM/PI-BOND/004/23-24 dated June 28, 2023 and NSE vide its letter no. NSE/LIST/D/2023/0148 dated June 28, 2023. For the purposes of the Issue BSE shall be the Designated Stock Exchange.

GENERAL RISKS : Investment in non-convertible securities is risky, and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their examination of the issue including the risk involved in it. Specific attention of investors is invited to statement of risk factors contained under *"Risk Factors"* and *"Material Developments"* on pages 20 and 234 of the Tranche VI Prospectus. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the non-convertible securities or investor's decision to purchase such securities. The Prospectus has not been and will not be approved by any regulatory authority in India, including SEBI, the Reserve Bank of India (**"RBI"**), the NHB, RoC or any stock exchange in India nor do they guarantee the accuracy or adequacy of this document.

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the Offer Document has been cleared or approved by BSE Limited nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to the Draft Offer Document/Offer Document for the full text of the "Disclaimer Clause of BSE Limited."

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Offer Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to the Prospectus for the full text of the "Disclaimer Clause of NSE."

DISCLAIMER CLAUSE OF USE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the BSE to use their network and software of the Online system should not in any way be deemed or construed as compliance with various statutory requirement approved by the Exchange; nor does it any manner warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements; nor does it take any responsibility for the financial or other soundness of the Company, its promoters, its management or any scheme or project of the Company. It is also to be distinctly understood that the approval given by the Exchange is only to use the software for participating in system of making application process.

DISCLAIMER CLAUSE OF USE OF NSE ELECTRONIC PLATFORM: It is distinctly understood by the Issuer that the permission given by NSE to use their Infrastructure should not in any way be deemed or construed as that the compliance with various statutory and other requirements by Indiabulls Housing Finance Limited, BRLM, etc. are cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements nor does it take any responsibility for the financial or other soundness of the Issuer, its promoters, its management or any scheme or project of the Issuer.

It is also distinctly understood that the approval given by NSE should not in any way be deemed or construed that the prospectus has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of the prospectus; nor does it warrant that the securities will be listed or will continue to be listed on the Exchange.

DISCLAIMER CLAUSE OF THE NHB: The Company has obtained a certificate of registration dated December 28, 2005 issued by the National Housing Bank under Section 29A of the National Housing Bank Act, 1987. However, a copy of the Tranche VI Prospectus has not been filed with or submitted to the NHB. It is distinctly understood that the Draft Shelf Prospectus, Shelf Prospectus and the Tranche VI Prospectus should not in any way be deemed or construed to be approved or vetted by the NHB. The NHB does not accept any responsibility or guarantee about the present position as to the financial soundness of the Issuer or for the correctness of any of the statements or representations made or opinions expressed by the Issuer and for discharge of liability by the Issuer. By issuing the aforesaid certificate of registration dated December 28, 2005 to the Issuer, the NHB neither accepts any responsibility nor guarantee for the payment of any amount due to any investor in respect of the Proposed NCDs Issue.

CREDIT RATINGS: The NCDs proposed to be issued under this Issue have been rated "CRISIL AA/Stable" (pronounced as CRISIL double A rating with stable outlook) by CRISIL Ratings Limited *vide* their letters dated November 6, 2023, May 31, 2024 read with rationale dated November 3, 2023 and May 31, 2024 and credit bulletins dated December 6, 2023, January 31, 2024 and April 26, 2024 and "[ICRA]AA (Stable)" (pronounced as ICRA double A rating with a stable outlook) by ICRA Limited *vide* their letters dated December 29, 2023, read with rationale dated December 29, 2023. For the rationale and press release for these ratings, see *"General Information"*, Annexure A and Annexure B of the Tranche VI Prospectus and https://www.crisilratings.com/mnt/winshare/Ratings/RatingList/RatingDocs/IndiabullsHousingFinanceLimited_May%2031_%202024_RR_345311.html. These ratings are not a recommendation to buy, sell or hold securities and investors should take their own decision. Securities with this rating are considered to have high degree of safety regarding timely servicing of financial obligations. Such securities carry very low credit risk. These ratings are subject to suspension, revision or withdrawal at any time by the assigning rating agencies and should be evaluated independently of any other ratings.

DISCLAIMER CLAUSE FOR CRISIL RATINGS LIMITED: CRISIL Ratings Limited (CRISIL Ratings) has taken due care and caution in preparing the Material based on the information provided by its client and / or obtained by CRISIL Ratings from sources which it considers reliable (Information). A rating by CRISIL Ratings reflects its current opinion on the likelihood of timely payment of the obligations under the rated instrument and does not constitute an audit of the rated entity by CRISIL Ratings. CRISIL Ratings does not guarantee the completeness or accuracy of the information on which the rating is based. A rating by CRISIL Ratings is not a recommendation to buy, sell, or hold the rated instrument; it does not comment on the market price or suitability for a particular investor. The Rating is not a recommendation to invest / disinvest in any entity covered in the Material and no part of the Material should be construed as an expert advice or investment advice or any form of investment banking within the meaning of any law or regulation. CRISIL Ratings especially states that it has no liability whatsoever to the subscribers / users / transmitters/ distributors of the Material. Without limiting the generality of the foregoing, nothing in the Material is to be construed as CRISIL Ratings providing or intending to provide any services in jurisdictions where CRISIL Ratings does not have the necessary permission and/or registration to carry out its business activities in this regard. Indiabulls Housing Finance Limited will be responsible for ensuring compliances and consequences of non-compliances for use of the Material or part thereof outside India. Current rating status and CRISIL Ratings' rating criteria are available without charge to the public on the website, www.crisil.com. For the latest rating information on any instrument of any company rated by CRISIL Ratings, please contact Customer Service Helpdesk at 1800- 267-1301.

DISCLAIMER CLAUSE OF ICRA LIMITED: ICRA ratings should not be treated as recommendation to buy, sell or hold the rated debt instruments. ICRA ratings are subject to a process of surveillance, which may lead to revision in ratings. An ICRA rating is a symbolic indicator of ICRA's current opinion on the relative capability of the issuer concerned to timely service debts and obligations, with reference to the instrument rated. Please visit our website www.icra.in or contact any ICRA office for the latest information on ICRA ratings outstanding. All information contained herein has been obtained by ICRA from sources believed by it to be accurate and reliable, including the rated issuer. ICRA however has not conducted any audit of the rated issuer or of the information provided by it. While reasonable care has been taken to ensure that the information herein is true, such information is provided 'as is' without any warranty of any kind, and ICRA in particular, makes no representation or warranty, express or implied, as to the accuracy, timeliness or completeness of any such information. Also, ICRA or any of its group companies may have provided services other than rating to the issuer rated. All information contained herein must be construed solely as statements of opinion, and ICRA shall not be liable for any losses incurred by users from any use of this publication or its contents.

PUBLIC ISSUE ACCOUNT BANK, SPONSOR BANK AND REFUND BANK: HDFC Bank Limited.

CONSORTIUM MEMBERS: Nuvama Wealth and Investment Limited *(formerly known as Edelweiss Broking Limited)*, Elara Securities (India) Private Limited, Trust Financial Consultancy Services Private Limited and Trust Securities Services Private Limited.

Note: All Capitalised terms used herein and not specifically defined shall have same meaning as ascribed in the Prospectus.

For further details, please refer the Shelf Prospectus and the Tranche VI Prospectus.

LEAD MANAGERS TO THE ISSUE

nuvama

NUVAMA WEALTH MANAGEMENT LIMITED
(formerly known as Edelweiss Securities Limited)#
801-804, Wing A, Building No 3, Inspire BKC, G Block, Bandra Kurla Complex, Bandra East, Mumbai – 400 051
Telephone No.: +91 22 4009 4400
Email: ibhfl.ncd@nuvama.com
Contact Person: Saili Dave

ElaraCapital

ELARA CAPITAL (INDIA) PRIVATE LIMITED
One International Center, Tower 3, 21st Floor, Senapati Bapat Marg, Elphinstone Road West, Mumbai – 400 013
Telephone No.: +91 22 6164 8599
Email: ihfl.ncd@elaracapital.com
Contact Person: Astha Daga

TRUST

TRUST INVESTMENT ADVISORS PRIVATE LIMITED
109/110, Balarama, Bandra Kurla Complex, Bandra East, Mumbai – 400 051
Telephone No.: +91 22 4084 5000
Email: ihfl.ncd@trustgroup.in
Contact Person: Hani Jalan

DEBENTURE TRUSTEE**

IDBI trustee
IDBI Trusteeship Services Ltd

IDBI TRUSTEESHIP SERVICES LIMITED
Universal Insurance Building, Ground Floor, Sir P.M. Road, Mumbai – 400 001, Maharashtra, India
Telephone No.: +91 22 4080 7073
Email: itsl@idbitrustee.com/ashishnaik@idbitrustee.com
Investor Grievance Email: response@idbitrustee.com
Contact Person: Ashish Naik
Website: www.idbitrustee.com

REGISTRAR TO THE ISSUE

KFINTECH

KFIN TECHNOLOGIES LIMITED (formerly known as KFIN Technologies Private Limited)
Selenium Tower B, Plot No – 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad Rangareddi, 500 032, Telangana, India
Telephone No.: +91 40 6716 2222
Facsimile No.: +91 40 6716 1563
Email: ibhl.ncdipo@kfintech.com
Website: www.kfintech.com

COMPANY SECRETARY AND COMPLIANCE OFFICER

Amit Kumar Jain
Company Secretary and Compliance Officer
Plot No. 422B, Udyog Vihar, Phase-IV, Gurugram, Haryana – 122 016; **Telephone No.:** 0124 6681199; **Facsimile No.:** 0124 6681240; **Email:** ajain@indiabulls.com

Investors may contact the Registrar to the Issue or the Company Secretary and Compliance Officer in case of any pre-issue or post Issue related issues such as non-receipt of Allotment advice, demat credit, refund orders, non-receipt of Debenture Certificates, transfers, or interest on application amount etc.

***IDBI Trusteeship Services Limited under Regulation 8 of SEBI NCS Regulations has by its letter dated June 19, 2023 has given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in Offer Document and in all the subsequent periodical communications sent to the holders of the Debentures issued pursuant to the Tranche VI Issue. For further details, please see Annexure C of the Tranche VI Prospectus.*

#Pursuant to order passed by NCLT, Mumbai dated April 27, 2023, the merchant banking business of Edelweiss Financial Services Limited has demerged and transferred to Nuvama Wealth Management Limited and therefore the said merchant banking business is part of Nuvama Wealth Management Limited. For further details please see "General Information" on page 70 of the Tranche VI Prospectus.

Copies of the Tranche VI Prospectus read together with the Shelf Prospectus have been filed with the Registrar of Companies, Delhi and Haryana at New Delhi, in terms of section 26 and 31 of the Companies Act, 2013, along with the endorsed/certified copies of all requisite documents. For further details, please see "Material Contracts and Documents for Inspection" on page 482 of the Tranche VI Prospectus.

Disclaimer: INDIABULLS HOUSING FINANCE LIMITED, subject to market conditions and other considerations is proposing a public issue of secured redeemable non-convertible debentures of face value of ₹1,000 each and has filed the Shelf Prospectus dated June 30, 2023, and Tranche VI Prospectus dated May 08, 2024 with the Registrar of Companies, Delhi and Haryana, at New Delhi (the **"RoC"**), National Stock Exchange of India Limited, BSE Limited and SEBI. The Prospectus is available on the Company's website at www.indiabullshomeloans.com; on the website of the stock exchanges at www.nseindia.com and www.bseindia.com; on the website of SEBI at www.sebi.gov.in and the respective websites of the lead managers at www.nuvama.com, www.elaracapital.com and www.trustgroup.in. Investors proposing to participate in the Tranche VI Issue, should invest only on the basis of the information contained in the Prospectus. Investors should note that investment in this public issue of NCDs involves a high degree of risk and for details relating to the same, please refer to Tranche VI Prospectus and the section on "*Risk Factors*" beginning on page 20 of the Tranche VI Prospectus.

Place : Mumbai
Date : June 1, 2024

For **INDIABULLS HOUSING FINANCE LIMITED**
Sd/-
Mr. Gagan Banga
Vice Chairman, Managing Director and CEO
DIN: 00010894

CONCEPT