

**INDIABULLS HOUSING FINANCE LIMITED**  
**Public Issue of Secured, Redeemable, Non-Convertible Debentures**  
**(7<sup>th</sup> December, 2023 to 20<sup>th</sup> December, 2023)**

**Issue Size:**

Public issue by the company of 2,000,000 Secured, Redeemable Non-Convertible Debentures of Face Value of ₹ 1000 each for an amount of ₹ 100 Cr. ("base issue size") with an option to retain oversubscription up to ₹ 100 Cr. amounting to ₹ 200 Cr. ("tranche IV issue limit") ("tranche IV issue") which is within the shelf limit of ₹ 2,000 Cr. and is being offered by way of the tranche IV prospectus dated December 4, 2023.

ISSUE DETAILS	
Listing on	BSE & NSE
Issuance & Trading mode	Demat
Basis of Allotment	<b>First Come First Serve Basis</b>
Credit Rating	ICRA AA/Stable; CRISIL AA/Stable
Minimum Application	₹ 10,000/- (10 NCDs)
Registrar to the Issue	KFin Technologies Limited

**Allocation Ratio**

Category	Allocation (%)	Issue Size (Amt. in Cr.)	
		Base Issue	Total Issue
QIB Portion	30	30	60
Corporate	10	10	20
HNI	30	30	60
Retail	30	30	60
<b>Total</b>	<b>100</b>	<b>100</b>	<b>200</b>

## SPECIFIC TERMS FOR EACH SERIES OF NCDs

### ISSUE STRUCTURE

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Series	I	II	III	IV*	V	VI	VII	VIII	IX	X	XI	XII
Frequency of Interest Payment	Annual	Monthly	Cumulative	Annual	Monthly	Cumulative	Annual	Monthly	Annual	Monthly	Annual	Monthly
Minimum Application	₹ 10,000 (10 NCDs) across all Series											
Face Value/ Issue Price of NCDs (₹/NCD)	₹1,000											
In Multiples of thereafter (₹)	₹ 1,000 (1 NCD)											
Type of Instrument	Secured NCDs											
Tenor	24 Months	24 Months	24 Months	36 Months	36 Months	36 Months	60 Months	60 Months	84 Months	84 Months	120 Months	120 Months
Coupon (% per annum) for NCD Holders in Category I & II	9.25%	8.88%	NA	9.40%	9.02%	NA	9.65%	9.25%	10.00%	9.57%	10.25%	9.80%
Coupon (% per annum) for NCD Holders in Category III & IV	9.65%	9.25%	NA	9.90%	9.48%	NA	10.15%	9.71%	10.50%	10.03%	10.75%	10.25%
Effective Yield (per annum) for NCD Holders in Category I & II	9.24%	9.24%	9.25%	9.39%	9.39%	9.40%	9.64%	9.64%	9.99%	9.99%	10.24%	10.24%
Effective Yield (per annum) for NCD Holders in Category III & IV	9.64%	9.64%	9.65%	9.89%	9.89%	9.90%	10.14%	10.14%	10.49%	10.49%	10.74%	10.74%
Mode of Interest Payment	Through various modes available											
Redemption Amount (₹ / NCD) on Maturity for NCD Holders in Category I & II	₹1,000	₹1,000	₹1,193.85	₹1,000	₹1,000	₹1,309.70	Staggered Redemption in Three (3) annual payments of ₹ 333.33 each starting from 3rd Anniversary** until Maturity		Staggered Redemption in Five (5) annual payments of ₹ 200 each, starting from 3rd Anniversary** until Maturity		Staggered Redemption in Eight (8) annual payments of ₹ 125 each, starting from 3rd Anniversary** until Maturity	
Redemption Amount (₹ / NCD) on Maturity for NCD Holders in Category III & IV	₹1,000	₹1,000	₹1,202.65	₹1,000	₹1,000	₹1,327.75	Staggered Redemption in Three (3) annual payments of ₹ 333.33 each starting from 3rd Anniversary** until Maturity		Staggered Redemption in Five (5) annual payments of ₹ 200 each, starting from 3rd Anniversary** until Maturity		Staggered Redemption in Eight (8) annual payments of ₹ 125 each, starting from 3rd Anniversary** until Maturity	
Maturity (from the Deemed Date of Allotment)	24 Months	24 Months	24 Months	36 Months	36 Months	36 Months	60 Months	60 Months	84 Months	84 Months	120 Months	120 Months
Redemption Date / Redemption Schedule	24 Months	24 Months	24 Months	36 Months	36 Months	36 Months	Staggered Redemption by Face Value as per "Principal Redemption Schedule and Redemption Amounts" on pages 418 and 441 of the Tranche IV Prospectus.					
Put and Call Option	Not Applicable											
Nature of Indebtedness	Secured, Redeemable, Non-Convertible Debentures											

\* The Company shall allocate and allot Series IV NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series.

\*\* Of the Deemed Date of Allotment

Category III and IV of Investors in the proposed Tranche IV Issue who are also holders of NCD(s)/bond(s) previously issued by our Company, and/or our Subsidiaries as the case may be, and/or are equity shareholder(s) of Indiabulls Housing Finance Limited as the case may be ("Primary Holder(s)") on the working Friday preceding the Deemed Date of Allotment and applying in Series I, Series II, Series IV, Series V, Series VII, VIII, IX, X, XI and/or Series XII shall be eligible for additional incentive of 0.25% p.a. provided the NCDs issued under the proposed Tranche IV Issue are held by the investors on the relevant Record Date applicable for payment of respective coupons, in respect of Series I, Series II, Series IV, Series V, Series VII, Series VIII, Series IX, Series X, Series XI and/or Series XII.

Category III and IV of Investors in the proposed Tranche IV Issue who are also Primary Holder(s) on the working Friday preceding the Deemed Date of Allotment applying in Series III and/or VI, the maturity amount at redemption along with the additional yield would be ₹ 1,208.20 per NCD and/or ₹ 1,336.85 per NCD, respectively provided the NCDs issued under the proposed Tranche IV Issue are held by the investors on the relevant Record Date applicable for redemption in respect of Series III and/or Series VI.

The initial allottees under Category III and Category IV in the proposed Tranche IV Issue who are Senior Citizens as on the Deemed Date of Allotment shall be eligible for additional incentive of 0.25% p.a. provided the NCDs issued under the Tranche IV Issue are continued to be held by such investors under Category III and Category IV on the relevant Record Date for the relevant Interest Payment date for Series I, Series II, Series IV, Series V, Series VII, Series VIII, Series IX, Series X, Series XI and/or Series XII. Accordingly, the amount payable on redemption to such Senior Citizens for NCDs under series III and Series VI is ₹ 1,208.20 and ₹ 1,336.85 per NCD, respectively.

The initial allottees under Category III and Category IV in the proposed Tranche IV Issue who are Senior Citizens as on the Deemed Date of Allotment and also are Primary Holders shall be eligible for total additional incentive of 0.50% p.a. (which includes the incentive of 0.25% as mentioned in above paragraph) provided the NCDs issued under the Tranche IV Issue are continued to be held by such investors under Category III and Category IV on the relevant Record Date for the relevant Interest Payment date for Series I, Series II, Series IV, Series V, Series VII, Series VIII, Series IX, Series X, Series XI and/or Series XII. Accordingly, the amount payable on redemption to such Senior Citizens for NCDs under series III and Series VI is ₹ 1,213.65 and ₹ 1,346.00 per NCD, respectively.

The additional incentive will be maximum of 0.25% p.a. for Category III and IV Investors in the proposed Tranche IV Issue, who are also Primary Holder(s) on the working Friday preceding the Deemed Date of Allotment or Senior Citizens as on the Deemed Date of Allotment.

The additional incentive will be maximum of 0.50% p.a. for Category III and IV Investors in the proposed Tranche IV Issue, who are also Primary Holder(s) on the working Friday preceding the Deemed Date of Allotment and Senior Citizens as on the Deemed Date of Allotment.

On any relevant Record Date, the Registrar and/or our Company shall determine the list of the holder(s) of the Tranche IV Issue and identify such Investors/ NCD Holders, (based on their DP identification and /or PAN and/or entries in the Register of NCD Holders) and make the requisite payment of additional incentive.

The additional incentive will be given only on the NCDs allotted in the Tranche IV Issue i.e., to the Primary Holder(s) and / or to Senior Citizens. In case if any NCD is bought/acquired from secondary market or from open market, additional incentive will not be paid on such bought/acquired NCD.

In case the Primary Holder(s) and / or Senior Citizens sells/ gifts/ transfer any NCDs allotted in the Tranche IV Issue, additional incentive will not be paid on such sold/ gifted/ transferred NCD except in case where NCDs are transferred to the joint holder/nominee in case of death of the Primary Holder.

[For more information, please refer Issue Prospectus: \(SEBI | Indiabulls Housing Finance Limited - Tranche IV Prospectus\)](#)

**For more details, Please Contact:**

**WEALTH MANAGEMENT TEAM**

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