FINANCIAL EXPRESS



This is an advertisement issued for information purpose only. Indiabulls INDIABULLS HOUSING FINANCE LIMITED HOUSING FINANCE

Our Company was incorporated as Indiabulls Housing Finance Limited under the Companies Act, 1956 on May 10, 2005, with the Registrar of Companies, National Capital Territory of Delhi and Haryana ("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 regarding changes to the name and registered office of our Company, please see "History and other Corporate Matters" on page 179 of the Shelf Prospectus.

Registered Office: M 62&63, First Floor, Connaught Place, New Delhi – 110 001, Delhi, India; Telephone No.: +91 11 4353 2950; Facsimile No.: +91 11 4353 2947;

Corporate Office: One International Centre, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013, Maharashtra, India and Indiabulls House, 448-451, Udyog Vihar, Phase-V, Gurugram - 122 016, Haryana, India; 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: Mr. Amit Kumar Jain; Telephone No.: +91 124 668 1199; Facsimile No.: +91 124 668 1199; Facs Email: mukesh.garg@indiabulls.com; Statutory Auditors: S.N. Dhawan & Co. LLP, Chartered Accountants; Address: 421, II Floor, Udyog Vihar, Phase IV, Gurugram, Haryana 122016; Telephone No.: +91 124 481 4444 Email: rahul.singhal@sndhawan.com; Contact Person: Mr. 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 11 4145 1114 Email: vk.choudhary@arorachoudhary.com; Contact Person: Vijay K Choudhary, Partner

THE ISSUE

PUBLIC ISSUE BY INDIABULLS HOUSING FINANCE LIMITED, ("COMPANY" OR "ISSUER") OF SECURED REDEEMABLE NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 EACH ("NCDs"), FOR AN AMOUNT UPTO ₹ 200 CRORES ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO ₹ 800 CRORES, AGGREGATING UP TO ₹ 1,000 CRORES ("TRANCHE I ISSUE LIMIT") ("TRANCHE I ISSUE LIMIT") ("TRANCHE I ISSUE") WHICH IS WITHIN THE SHELF LIMIT OF ₹ 2,000 CRORES AND IS BEING OFFERED BY WAY OF THE TRANCHE I PROSPECTUS DATED DECEMBER 03, 2021 CONTAINING INTER ALIA THE TERMS AND CONDITIONS OF TRANCHE I ISSUE ("TRANCHE I PROSPECTUS"), WHICH SHOULD BE READ TOGETHER WITH THE SHELF PROSPECTUS"), THE CORRIGENDUM TO THE SHELF AND TRANCHE I PROSPECTUS DATED DECEMBER 07, 2021 (the "CORRIGENDUM") AND THE ADDENDUM TO THE TRANCHE I PROSPECTUS DATED DECEMBER 16, 2021 (THE "ADDENDUM") FILED WITH THE ROC, STOCK EXCHANGES AND SECURITIES AND EXCHANGE BOARD OF INDIA ("SEBI"). THE SHELF PROSPECTUS, TRANCHE I PROSPECTUS, THE CORRIGENDUM AND THE ADDENDUM") FILED WITH THE ROC, STOCK EXCHANGES AND SECURITIES AND EXCHANGES AND SECURITIES AND EXCHANGE BOARD OF INDIA ("SEBI"). THE SHELF PROSPECTUS, TRANCHE I PROSPECTUS, THE CORRIGENDUM AND THE ADDENDUM") FILED WITH THE ROC, STOCK EXCHANGES AND SECURITIES AND EXCHANGE BOARD OF INDIA ("SEBI"). THE SHELF PROSPECTUS, TRANCHE I PROSPECTUS, THE CORRIGENDUM AND THE ADDENDUM") FILED WITH THE ROC, STOCK EXCHANGES AND SECURITIES AND EXCHANGES AND SECURITIES AND EXCHANGE BOARD OF INDIA ("SEBI"). THE SHELF PROSPECTUS, TRANCHE I PROSPECTUS, THE CORRIGENDUM AND THE ADDENDUM") FILED WITH THE ROC, STOCK EXCHANGES AND SECURITIES AND EXCHANGES AND SECURITIES AND EXCHANGE BOARD OF INDIA ("SEBI"). THE SHELF PROSPECTUS, TRANCHE I PROSPECTUS, THE CORRIGENDUM AND THE ADDENDUM") FILED WITH THE ROC, STOCK EXCHANGES AND SECURITIES AND EXCHANGES AND SECURITIES AND EXCHANGES AND SECURITIES AND EXCHANGE BOARD OF INDIA ("SEBI"). THE SHELF PROSPECTUS, TRANCHE I PROSPECTUS, THE CORRIGENDUM AND THE ADDENDUM") FILED WITH THE ROC, STOCK EXCHANGES AND SECURITIES AND SECURITIES AND EXCHANGES AND SECURITIES CONSTITUTE THE PROSPECTUS ("PROSPECTUS"). THE TRANCHE I 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.

Credit Rating: "CRISIL AA/Stable" by CRISIL Ratings Limited and "BWR AA+ /Stable" by Brickwork Ratings India Private Limited

Allotment on first come first serve basis[#]

Allotment in the public issue of debt securities shall be made on the basis of date of upload of each application into the electronic book of the stock exchanges. However, on the date of upload of each Application on the electronic platform of the Stock Exchanges, in each Portion). For further details refer section titled "Issue Related Information" on page 82 of the Tranche I Prospectus dated December 03, 2021.

TRANCHE I ISSUE OPEN

TRANCHE I ISSUE CLOSING DATE EXTENDED TO FRIDAY, DECEMBER 31, 2021*

*Pursuant to the Shelf Prospectus and the Tranche I Prospectus both dated December 03, 2021, the Corrigendum to the Shelf Prospectus dated December 07, 2021, the Addendum to the Tranche I Prospectus dated December 16, 2021, the issue opened on Thursday, December 09, 2021 and was scheduled to close on 5 p.m., Monday, December 20, 2021, with an option of extension by such period as may be decided by the Securities Issuance Committee. The Company has exercised the option of extension of the Tranche I Issue and the Securities Issuance Committee. the Tranche I Issue to Friday, December 31, 2021. In terms of the Shelf Prospectus and the Tranche I Prospectus both dated December 03, 2021, the Corrigendum to the Shelf Prospectus and the Tranche I Prospectus and the public notice for such extension of the closure of the Tranche I Issue. The Tranche I Issue shall remain open for subscription upto 5 p.m. or such time as the Stock Exchanges permit on Friday. December 31, 2021.

Kindly note, the Tranche I Issue Closing Date mentioned in any of the Issue Documents shall now be read as December 31, 2021.

All capitalised terms used in this notice shall, unless the context otherwise requires, have the meaning ascribed in the Shelf Prospectus shall be read in conjunction with this notice. The Tranche I Prospectus and other issue related documents stand amended to the extent stated hereinabove.

ADDENDUM CUM CORRIGENDUM TO THE SHELF PROSPECTUS AND TRANCHE I PROSPECTUS BOTH DATED DECEMBER 03, 2021

This addendum cum corrigendum ("Addendum cum Corrigendum") is with reference to the Shelf Prospectus and the Tranche I Prospectus both dated December 03, 2021 filed in relation to the Issue. In this regard, please note that on December 16, 2021, our Promoter, Mr. Sameer Gehlaut, through entities controlled by him, i.e. Inuus Infrastructure Private Limited and Sameer Gehlaut IBH Trust, have sold 76,15,368 and 4,73,84,632 Equity Shares respectively, aggregating to 5,50,00,000 Equity Shares which is 11.9% of issued, subscribed and paid-up share capital of our Company. The shareholding of our Promoter has consequently reduced from 21.67% to 9.77%. Accordingly, the chapter titled "MATERIAL DEVELOPMENTS" of the Shelf Prospectus and Tranche I Prospectus shall further include the following information:

"On December 16, 2021, our Promoter, Mr. Sameer Gehlaut, through entities controlled by him, i.e. Inuus Infrastructure Private Limited and Sameer Gehlaut IBH Trust, have sold 76, 15, 368 and 4, 73, 84, 632 Equity Shares, respectively, aggregating to 5, 50, 00, 000 Equity Shares which is 11.9% of issued, subscribed and paid-up share capital of our Company. The shareholding of our Promoter has consequently reduced from 21.67% to 9.77%.

All capitalised terms used in this Addendum cum Corrigendum shall, unless the context otherwise requires, have the meaning ascribed in the Shelf Prospectus and Tranche Prospectus and Prospectus and Prospectus and Prospectus and P December 16, 2021. The Shelf Prospectus and the Tranche I Prospectus shall be read in conjunction with this Addendum cum Corrigendum. The Shelf Prospectus and the Tranche I Prospectus stand amended to the extent stated hereinabove.

INFORMATION REQUIRED UNDER SECTION 30 OF COMPANIES ACT, 2013:

other Corporate Matters" on page 179 of the Shelf Prospectus and Clause III of the Memorandum of Association of our Company is a 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 document for inspection in relation to the Issue. For further details, see the section titled "Material Contracts and Documents for Inspection" on page 388 of the Shelf Prospectus and 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 142 of the Tranche I Prospectus.

LIABILITY OF MEMBERS: Limited by shares

AMOUNT OF SHARE CAPITAL OF THE COMPANY AS ON SEPTEMBER 30, 2021 : The Authorised Share Capital of the Company is ₹ 16,00,00,000 divided into 3,000,000,000 Equity Shares of ₹ 2 each and 1,000,000,000 Preference Shares of ₹ 10 each. The Issued, Subscribed and Paid-up Share Capital is ₹ 924,855,504 divided into 462,427,752 Equity Shares of ₹2 each.

NAMES OF THE SIGNATORIES AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF SHARES SUBSCRIBED FOR 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 alloted 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 alloted 1 equity share of ₹ 10 each, as nominee of Indiabulls Financial Services Limited, respectively

LISTING: The NCDs offered through the Tranche I Prospectus along 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/019/21-22 dated December 2, 2021 and NSE vide its letter no. NSE/LIST/C/2021/0855 dated December 2, 2021. For the purposes of the Issue BSE shall be the Designated Stock Exchange.

GENERAL RISKS : Investment in debt securities involve a degree of risk 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 Tranche I Issue including the risks involved in it. Specific attention of investors is invited to statement of risk factors contained under "Risk Factors" on page 20 of the Shelf Prospectus and "Material Developments" on page 229 of the Shelf Prospectus and on page 57 of the Tranche I Prospectus. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the debt securities or investor's decision to purchase such securities. The Tranche I Prospectus has not been and will not be approved by any regulatory authority in India, including SEBI, the Reserve Bank of India ("RBI"), 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 should not in any way be deemed or construed that the Offer Document has been cleared or approved by BSE 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 BSE."

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 Offer Document. 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 this 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 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. It is to be distinctly understood that the permission given by the NSE to use their network and online platform for facilitating applications for public issue of NCDs shall not in any way be deemed or construed as compliance with various statutory and other requirements by the Company, LMs etc.; are cleared or approved by NSE; nor does it warrant in any manner, 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 projects of the Issuer.

It is also to be distinctly understood that the approval given by NSEIL 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 this prospectus; nor does it warrant that the securities will be listed or will continue to be listed on NSE.

DISCLAIMER CLAUSE OF THE NHB: The Company holds a valid certificate of registration dated December 28, 2005, issued by the National Housing Bank (NHB) Under Section 29A of the National Housing Bank Act, 1987. However, the NHB does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statemets or representations made or opinion expressed by the Company and for repayment of deposits/discharge of liabilities by the Company. The investors are advised to refer to the Prospectus for the full text of the "Disclaimer Clause of the NHB."

CREDIT RATING: 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 letter bearing reference no. RL/IDHFL/278539/RBOND/0921/18340/78382001/1 dated November 08, 2021 further revalidated vide letter bearing reference number RL/IDHFL/278539/RBOND/0921/18340/78382001/2 dated November 30, 2021 and rationale dated September 24, 2021, and "BWR AA+/Stable" (pronounced as Brickwork double A plus rating with stable outlook) by Brickwork vide their letter bearing reference no. BWR/NCD/HO/CRC/HS/0332/2021-22 dated November 18, 2021 and rationale dated November 18, 2021. These ratings are not a recommendation to buy, sell or hold securities and investors should take their own decision. 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. For the rationale for these ratings, see Annexure A and B of the Tranche | Prospectus.

DISCLAIMER CLAUSE FOR CRISIL RATINGS: CRISIL Ratings Limited (CRISIL Ratings) has taken due care and caution in preparing the Material based on the information provided CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: For information on the main objects of our Company, see "History and 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 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 FOR BRICKWORK RATINGS: Brickwork Ratings India Private Limited ("BWR"), a Securities and Exchange Board of India registered Credit Rating Agency and accredited by the Reserve Bank of India, offers credit ratings of Bank Loan facilities, non-convertible / convertible / partially convertible debentures and other capital market instruments and bonds, commercial paper, perpetual bonds, asset-backed and mortgage-backed securities, partial guarantees and other structured / credit enhanced debt instruments, security receipts, securitisation products, municipal bonds, etc. (hereafter referred to as "Instruments"). BWR also rates NGOs, educational institutions, hospitals, real estate developers, urban local bodies and municipal corporations. BWR wishes to inform all persons who may come across Rating Rationales and Rating Reports provided by BWR that the ratings assigned by BWR are based on information obtained from the issuer of the instrument and other reliable sources, which in BWR's best judgement are considered reliable. The Rating Rationale / Rating Report and other rating communications are intended for the jurisdiction of India only. The reports should not be the sole or primary basis for any investment decision within the meaning of any law or regulation (including the laws and regulations applicable in Europe and also the USA). BWR also wishes to inform that access or use of the said documents does not create a client relationship between the user and BWR. The ratings assigned by BWR are only an expression of BWR's opinion on the entity / instrument and should not in any manner be construed as being a recommendation to either, purchase, hold or sell the instrument. BWR also wishes to abundantly clarify that these ratings are not to be considered as an investment advice in any jurisdiction nor are they to be used as a basis for or as an alternative to independent financial advice and judgement obtained from the user's financial advisors. BWR shall not be liable to any losses incurred by the users of these Rating Rationales, Rating Reports or its contents. BWR reserves the right to vary, modify, suspend or withdraw the ratings at any time without assigning reasons for the same. BWR's ratings reflect BWR's opinion on the day the ratings are published and

are not reflective of factual circumstances that may have arisen on a later date. BWR is not obliged to update its opinion based on any public notification, in any form or format although BWR may disseminate its opinion and analysis when deemed fit. Neither BWR nor its affiliates, third party providers, as well as the directors, officers, shareholders, employees or agents (collectively, "BWR Party") guarantee the accuracy, completeness or adequacy of the Ratings, and no BWR Party shall have any liability for any errors, omissions, or interruptions therein, regardless of the cause, or for the results obtained from the use of any part of the Rating Rationales or Rating Reports. Each BWR Party disclaims all express or implied warranties, including, but not limited to, any warranties of merchantability, suitability or fitness for a particular purpose or use. In no event shall any BWR Party be liable to any one for any direct, indirect, incidental, exemplary, compensatory, punitive, special or consequential damages, costs, expenses, legal fees, or losses (including, without limitation, lost income or lost profits and opportunity costs) in connection with any use of any part of the Rating Rationales and / or Rating Reports even if advised of the possibility of such damages. However, BWR or its associates may have other commercial transactions with the company/entity. BWR and its affiliates do not act as a fiduciary. BWR keeps certain activities of its business units separate from each other in order to preserve the independence and objectivity of the respective activity. As a result, certain business units of BWR may have information that is not available to other BWR business units. BWR has established policies and procedures to maintain the confidentiality of certain non-public information received in connection with each analytical process. BWR clarifies that it may have been paid a fee by the issuers or underwriters of the instruments, facilities, securities etc., or from obligors. BWR's public ratings and analysis are made available on its web site, www.brickworkratings.com. More detailed information may be provided for a fee. BWR's rating criteria are also generally made available without charge on BWR's website. This disclaimer forms an integral part of the Ratings Rationales / Rating Reports or other press releases, advisories, communications

issued by BWR and circulation of the ratings without this disclaimer is prohibited. BWR is bound by the code of conduct for Credit Rating Agencies issued by the Securities and Exchange Board of India and is governed by the applicable regulations issued by the Securities and Exchange Board of India as amended from time to time. AVAILABILITY OF APPLICATION FORM: Application Forms can be obtained from: Indiabulis Housing Finance Limited - Telephone No.: +91 11 4353 2950; Facsimile No.: +91 11

4353 2947; Lead Managers : Edelweiss Financial Services Limited - Telephone No.: +91 22 4086 3535; Facsimile No.: +91 22 4086 3610; IIFL Securities Limited - Telephone No.: +91 22 4646 4600; Facsimile No.: +91 22 2493 1073; Trust Investment Advisors Private Limited - Telephone No.: +91 22 4084 5000; Facsimile No.: +91 22 4084 5066 and the offices of Consortium Members, Trading Members, Designated Intermediary(ies) and Designated Branches of the SCSBs. Electronic Application Forms will be available on the websites of the SCSBs that permit submission of ASBA Application electronically. Application Forms may be downloaded from the websites of Stock Exchanges, Lead Managers and Consortium Members. Additionally, UPI Investor making an application in the Issue can also make bid through online (app / web) interface/ platform of the BSE i.e. "BSE Direct" and of NSE i.e "NSE goBID". Further, BSE Direct platform can be accessed at https://www.bsedirect.com and NSE goBID at www.nseindiaipo.com or can be accessed through mobile app. Further, Application Forms will also be provided to Designated Intermediaries at their request

AVAILABILITY OF SHELF PROSPECTUS AND TRANCHE I PROSPECTUS : Investors are advised to refer to the Shelf Prospectus and Tranche I Prospectus and the Risk Factors on page 20 of the Shelf Prospectus, before applying to the Issue. Physical copy of the Shelf Prospectus and Tranche I Prospectus may be obtained from the Registered Office of the Company and the Lead Managers. Full copies of the Shelf Prospectus and Tranche I Prospectus will also be available on the website of the Issuer at www.indiabullshomeloans.com, of the Lead Managers at www.edelweissfin.com, www.iiflcap.com and www.trustgroup.in of BSE at www.bseindia.com, of NSE at www.nseindia.com and of SEBI at www.sebi.gov.in. PUBLIC ISSUE ACCOUNT BANK, SPONSOR BANK AND REFUND BANK: HDFC Bank Limited.

CONSORTIUM MEMBERS: Edelweiss Broking Limited; IIFL Securities Limited; Trust Securities Services Private Limited and Trust Financial Consultancy Services Private Limited Note: All Capitalised terms used herein and not specifically defined shall have same meaning as ascribed in the Shelf Prospectus and/or Tranche I Prospectus . For further details please refer Shelf Prospectus and Tranche I Prospectus, both dated December 03, 2021.

	LEAD MANAGERS TO THE ISSUE		DEBENTURE TRUSTEE**		
Edelweiss Financial Services Limited Edelweiss Financial Services Limited Edelweiss House, Off CST Road, Kalina Mumbai - 400 098, Maharashtra, India Telephone No.: +91 22 4086 3535; Facsimile No.: +91 22 4086 3610 Email: ibhfl.ncd@edelweissfin.com Investor Grievance Email: customerservice.mb@edelweissfin.com Website: www.edelweissfin.com; Contact Person: Mr. Lokesh Singhi Compliance Officer: Ms. Bhavana Kapadia SEBI Registration No.: INM0000010650; CIN: L99999MH1995PLC094641	IFL Securities Limited 10th Floor, IIFL Centre, Kamala City, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013, Maharashtra, India Telephone No.: +91 22 4646 4600 Facsimile No.: +91 22 2493 1073; Email: ibhfl.ncd2021@iiflcap.com Investor Grievance Email: ig.ib@iiflcap.com; Website: www.iiflcap.com Contact Person: Devendra Maydeo / Nishita Mody Compliance Officer: Pawan Jain; SEBI Registration No.: INM000010940 CIN: L99999MH1996PLC132983	Trust Investment Advisors Private Limited 109/110, Balarama, Bandra Kurla Complex, Bandra (E) Mumbai – 400 051, Maharashtra, India; Telephone No.: +91 22 4084 5000 Facsimile No.: +91 22 4084 5066; Email: ihfl.ncd@trustgroup.in Investor Grievance Email: customercare@trustgroup.in Website: www.trustgroup.in; Contact Person: Ms. Hani Jalan Compliance Officer: Mr. Brijmohan Bohra; SEBI Registration No.: INM000011120 CIN: U67190MH2006PTC162464	IDBI trusteeship Services Ltd IDBI Trusteeship Services Ltd IDBI Trusteeship Services Limited Asian Building, 17, R. Kamani Marg, Ballard Estate, Mumbai – 400 001, Maharashtra, India; Telephone No.: +91 22 4080 7018 Facsimile No.: +91 22 6631 1776; Email: anjalee@idbitrustee.com Investor Grievance Email: response@idbitrustee.com Website: www.idbitrustee.com; Contact Person: Anjalee Athalye Compliance Officer: Jatin Bhat SEBI Registration No.: IND000000460		
CREDIT RATING AGENCIES		REGISTRAR TO THE ISSUE	COMPANY SECRETARY AND COMPLIANCE OFFICER		
Brickwork Brickwork Ratings India Private Limited 3rd Floor, Raj Alkaa Park, Kalena Agrahara, BG Road, Bangalore – 560076, Kamataka, India; Telephone: +91 80 4040 9940	CRISIL An 55P Global Company CRISIL Ratings Limited (a subsidiary of CRISIL Limited) CRISIL House, Central Avenue, Hiranandani Business Park, Powai, Mumbai – 400076, Maharashtra, India	KFINTECH KFin Technologies Private Limited Selenium Tower B, Plot No – 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad Rangareddi, Telangana– 500 032	Mr. Amit Kumar Jain Indiabulls Housing Finance Limited Indiabulls House, 448-451, Udyog Vihar, Phase-V, Gurugram – 122 016 Haryana, India Telephone No.: 0124 6681199; Facsimile No.: 0124 6681240 Email: ajain@indiabulls.com; Website: www.indiabullshomeloans.com		
Email: CO@brickworkratings.com Website: www.brickworkratings.com Contact Person: Mr. Ajanth Kumar SEBI Registration No: IN/CRA/005/2008; CIN: U67190KA2007PTC043591	Telephone: +91 22 3342 3000 Email: crisilratingdesk@crisil.com; Website: www.crisil.com/ratings Contact Person: Krishnan Sitaraman SEBI Registration No: IN/CRA/001/1999; CIN: U67100MH2019PLC326247	Telephone No.: +91 40 6716 2222; Facsimile No.: +91 40 2343 1551 Toll free number: 18003094001; Email: ibhl.ncdipo@kfintech.com Investor Grievance Email: einward.ris@kfintech.com Website: www.kfintech.com; Contact Person: Mr. M Murali Krishna SEBI Registration Number: INR000000221; CIN: U72400TG2017PTC117649	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.		

1DBI Trusteeship Services Limited under regulation 8 of SEBI NCS Regulations has by its letter dated November 24, 2021 has given its consent for its name to be included in Offer Documents and in all the subsequent periodical communications sent to the holders of the NCDs issued pursuant to this Tranche I Issue. For further details, please see Annexure C of the Tranche I Prospectus.

Disclaimer: INDIABULLS HOUSING FINANCE LIMITED ("Company"), subject to market conditions and other considerations is proposing a public issue of ₹1,000 each ("NCDs"), and has filed the Shelf Prospectus dated December 03, 2021, the Tranche I Prospectus dated December 03, 2021, the Corrigendum dated December 07, 2021 and the Addendum to the Tranche I Prospectus dated December 16, 2021 (collectively "Prospectus") with the Registrar of Companies, National Stock Exchange of India Limited, BSE Limited and SEBI. The Prospectus is available on the Company's website www.indiabullshomeloans.com; on the website of the stock exchanges www.nseindia.com, www.iiflcap.com and www.trustgroup.in. Investors proposing to participate in the Tranche I 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 I Prospectus dated December 03, 2021 and the section on "Risk Factors" beginning on page 20 of the Shelf Prospectus dated December 03, 2021.

For INDIABULLS HOUSING FINANCE LIMITED

Sd/-Mr. Gagan Banga Vice Chairman, Managing Director and CEO DIN: 00010894

Place : Mumbai Date : December 18, 2021.









जनसत्ता. 20 दिसंबर. 2021 13

NAGPUR HOUSING AND AREA DEVELOPMENT ROARD NAGPL

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Starton / Sum (a) start (b) start (c) start (c	▲ इलाहाबाद ALL जबकि, अधोहस्ताक्षरी, प्राधिकृत अधिकारी, इ हित का प्रवर्तन अधिनियम, 2002 (2002 क अधीन प्रदत्त शक्तियों के प्रयोग में उधारकर्ता प्राप्ति की तिथि से 60 दिनों के भीतर पुनसंद	LLAHABAD किब्जा सूचना (अचल ो, इंडियन बैंक (पूर्ववर्ती इलाहाबाद बैंक) वित्तीय आस्तियों का प्रतिभूति का 54 के अधीन और धारा 13(12) तथा सपठित प्रतिभूति हित (प्रव) कर्ता / जमानतकर्ता का विवरण नीचे दिये गये कोलम में सूचना में उल्लि संदत्त करने के लिए बुलाते हुए एक मॉग देय सूचना दिनांक को जारी बि	छ सम्पतित के लिए) तिकरण और पुनर्गठन तथा प्रतिभूति प्रवर्तन) नियम 2002 के नियम 3 के लेलखित रकम को कथित सूचना की किया ।	Whilst care is taken prior to acceptance of advertising copy, it is not possible to verify its contents. The Indian	Dev 256 The	evelopment Board Nagpur, Gruha Nirman B 564939. It is not necessary for bidder to regist ne eligibility criteria is as per PWD Govt. circula	enders in form B-1 Agr Bhavan, Opp.Deshpan stered with state PWD Ilar no. Sankirna-2017/	reement are invit nde Hall, Civil Li D/CPWD/MES/ /C.R.121 (part+	ted by the Execution ines, Nagpur-440 MHADA/CIDCO or II) Building 2.	ve Engineer, Divi 001. Phone No. rany other Govt.	vision no. I, Nagpur I 0. 0712-2560649 & 1. agency/organizatio	& Fax no. 0712- tion undertaking.
3/2 3/2 4 5 6 7 8 3/2 1 2 3 4 5 6 7 8 3/2 1/2 1/2 3 4 5 6 7 8 3/2 1/2 1/2 3 4 5 6 7 8 3/2 1/2 1/2 3 4 5 6 7 8 3/2 1/2 1/2 3 4 5 6 7 8 3/2 1/2 <t< th=""><th colspan="3">उधारकर्ता / जमानतकर्ता द्वारा राशि का पुनर्भुगतान करने में असफल रहने पर, प्रतिभूत हित (प्रवर्तन) नियम, 2002 की धारा 8 के साथ पठित अधिनियम की धारा 13 की उपधारा (4) के अंतर्गत प्रदत्त शक्तियों का प्रयोग करते हुए एतदद्वारा उधारकर्ता और आम लोगों को यह नोटिंस दिया</th><th>held responsible for such</th><th></th><th></th><th></th><th>completion</th><th>Document</th><th></th><th>Opening</th></t<>	उधारकर्ता / जमानतकर्ता द्वारा राशि का पुनर्भुगतान करने में असफल रहने पर, प्रतिभूत हित (प्रवर्तन) नियम, 2002 की धारा 8 के साथ पठित अधिनियम की धारा 13 की उपधारा (4) के अंतर्गत प्रदत्त शक्तियों का प्रयोग करते हुए एतदद्वारा उधारकर्ता और आम लोगों को यह नोटिंस दिया			held responsible for such				completion	Document		Opening	
ऋणी / गारंदर का नाम व पता षंधक समसि का विवरण मांग नेटिस की तिथि बकाय चशि बकाया associations or individuals advertising in its newspapers or Publications. We therefore recommend that readers और 573/2. जागृति विहार, मेरव ₹ (Including 41,97,42,435/- (Excluding GST) ₹ (Including 5,99,000/- Including Monsoon) Including GST 15:00 Hrs 17/07/2 (1) श्री शाशांक मान पुत्र श्री स्रंगा संच्या कराम सिवा रखेला :373/2. जागृति विहार, मेरव जावासीय संपत्ति मंग, बी-20, बीजक (128 वर्ग गज यानि 17:02) 28.08.2021 क 3162245.00 (यथारिथति (यथारिथति (यथारिथति क 3162245.00 (यथारिथति (यथारिथति 6 Months Rs. 2360/- (17/12/21 17/07/2 और 573/2. जागृति विहार, मेरव वर्ग मेट, 'दर्श तीन पें तर, संचर योव. रविषय' देश'', दे कर के मीना क उत्तर स्वर संच्या कर मान पंत्र 28. के ततिवि क करवा नोदिय (वथारिथति (यथारिथति 13:00 Hrs 17/07/2 (1) श्री आशाभ सिसाविदा पुत्र स्वर्गीय योव. रविष'' देश'', दे की (मी) क जत्त रवि कर संचरा संच्या कर मान योव. रविष'' देश'', देश'', संचर'', वी'', नंव'', देश'', संचर'', वी'', नंव'', देश'', संचर'', वी'', नंव'', वी'', वी''', वी''', वी'', वी''', वी''', वी'', वी''',	कोई संव्यवहार इंडियन बैंक (पूर्ववर्ती इल	इलाहाबाद बैंक) के प्रभार के अधीन होगा । उधारकर्ता / गारंटीकर	कर्ता का ध्यान प्रतिभूत आस्तियों के	damage incurred as a result of	1		3	4				8
(1) All tells of the dati flack till tells of	ऋणी / गारंटर का नाम व पता	बंधक सम्पत्ति का विवरण	मांग नोटिस की तिथि वकाया राशि	advertising in its newspapers		existing road at Special Planning	THE REPORT OF A	¢ 5,99,000/-			To 14/01/22	17/01/22 13:00 Hrs
(1) 射 副訳割审 株式信在狙 項索 在4相相 制 用答案 (秋葉 中面中 नंबर 29, 前方吹 106.20 年村 用之て、秋田 花っ、虹市 「市市 であて、29, 前方吹 106.20 年村 用之て、秋田 花っ、秋田 花っ、秋田 花っ、大田 花っ、竹花で、12 年前で、10, (2011) 本の町 一前で、20, 四日 前方 一前、口袋 4, 市市 であて、20, 2021) 水田 不可 であって、15.85 和こて、立 8, 単木杭 秋己 福岡市 一, 口袋 市市 一, 口袋 4, 単木杭 秋己 福岡市 一, 口袋 4, 単木町 一, 二 24, 単木杭 秋己 福岡市 一, 口袋 4, 単木町 一, 二 24, 単木杭 秋己 福岡市 一, 口袋 4, 単木町 一, 二 24, 単木町 一, 二 24, 単木杭 秋己 福岡市 一, 口袋 4, 単木町 一, 二 24, 単木町 秋田 本の), 二 24, 単木町 本の), 二 24, 単木町 秋田 本の), 二 24, 単木町 本の), 二 24, 単木町 本の), 二 24, 単木町 秋田 本の), 二 24, 単木町 秋田 本の), 二 24, 単木町 秋田 本の), 二 24, 単木町 本の, 二 24, 単木町 本の), 二 24, 単木町 本の, 四 24, 田田 本の, 四 24, 田田 本の, 四 24, 田田 本の, 四 24, 田 本の,	पाल मान, बी–20, कीर्ति पैलेस, मेरठ और 573/2, जागृति विहार, मेरठ	वर्ग मीटर, खसरा संख्या 6378 स्थित कीर्ति पैलेस कॉलोनी, मेरठ शहर, सीमायें:पूर्व: 50 फीट/प्लॉट नंबर बी-21, पश्चिम: 50 फीट/प्लॉट नंबर बी-19, उत्तर: 23 फीट/रास्ता 7.5 मीटर चौड़ा, दक्षिण: 23 फीट/अन्य की भूमि।	त्व कब्जा नोटिस (यथास्थिति 50 की तारीख 21.08.2021) टर 15.12.2021 + ब्याज + अन्य खर्चे	recommend that readers make necessary inquiries		Providing new Express Feeder from 33/11 KV Sidur substation for existing 11 KV HT connection at village		₹ 1,50,000/-	(Including	Including	17/12/21 15:00 Hrs To 14/01/22	17/01/22 15:00 Hrs
	श्री महिंद्र सिंह मकान नंबर 29, सनराइज एन्क्लेव, एकता नगर, रुड़की रोड, मेरठ	 एन्क्लेब, ग्राम पिलना, तहसील और जिला मेरठ, सीमायें: पूर्व: 6. ७ मीटर/ग्रीन सिटी कॉलोनी, पश्चिम: 6.7 मीटर/12 मीटर चौड़ी सडक, उत्तर: 15.85 मीटर/प्लॉट नं. 30 (आशीष बंसल), दक्षिण: 	ज 24.09.2021 रू 1291807.00 6. कब्जा नोटिस (यथास्थिति डी की तारीख 25.09.2021) ण: 15.12.2021 + ब्याज	entering into any agreements with advertisers or otherwise acting on an advertisement in	D/C S Dn-III Divsion-Chandrapur. The detail tender notice and all other details are available on portal https://mahaetenders.gov.in for e-tender on dt. 17/12/2021. Contractor is required to get enrolled on the portal and get empanelled in relevant sub protal. The registered contractor has to obtain the Digital Certificate.							
	दिनांक- 18.12.2021	स्थान -मेरठ	प्राधिकृत अधिकारी		IL				Nagpu			

This is an advertisement issued for information purpose only. Indiabulls INDIABULLS HOUSING FINANCE LIMITED HOUSING FINANCE

Our Company was incorporated as Indiabulls Housing Finance Limited under the Companies Act, 1956 on May 10, 2005, with the Registrar of Companies, National Capital Territory of Delhi and Haryana ("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 regarding changes to the name and registered office of our Company, please see "History and other Corporate Matters" on page 179 of the Shelf Prospectus.

Registered Office: M 62&63, First Floor, Connaught Place, New Delhi – 110 001, Delhi, India; Telephone No.: +91 11 4353 2950; Facsimile No.: +91 11 4353 2947;

Corporate Office: One International Centre, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013, Maharashtra, India and Indiabulls House, 448-451, Udyog Vihar, Phase-V, Gurugram - 122 016, Haryana, India; 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: Mr. Amit Kumar Jain; Telephone No.: +91 124 668 1199; Facsimile No.: +91 124 668 1240; E-mail: ajain@indiabulls.com; Chief Financial Officer: Mr. Mukesh Kumar Garg; Telephone No.: 0124 6681199; Facsimile No.: +91 124 668 1240; E-mail: ajain@indiabulls.com; Chief Financial Officer: Mr. Mukesh Kumar Garg; Telephone No.: 0124 6681199; Facsimile No.: 0124 6681240; E-mail: ajain@indiabulls.com; Chief Financial Officer: Mr. Mukesh Kumar Garg; Telephone No.: 0124 6681199; Facsimile No.: 0124 6681240; E-mail: ajain@indiabulls.com; Chief Financial Officer: Mr. Mukesh Kumar Garg; Telephone No.: 0124 6681199; Facsimile No.: 0124 6681240; E-mail: ajain@indiabulls.com; Chief Financial Officer: Mr. Mukesh Kumar Garg; Telephone No.: 0124 6681199; Facsimile No.: 0124 6681240; E-mail: ajain@indiabulls.com; Chief Financial Officer: Mr. Mukesh Kumar Garg; Telephone No.: 0124 6681199; Facsimile No.: 0124 6681240; E-mail: ajain@indiabulls.com; Chief Financial Officer: Mr. Mukesh Kumar Garg; Telephone No.: 0124 6681199; Facsimile No.: 0124 6681240; E-mail: ajain@indiabulls.com; Chief Financial Officer: Mr. Mukesh Kumar Garg; Telephone No.: 0124 6681199; Facsimile No.: 0124 6681240; E-mail: ajain@indiabulls.com; Chief Financial Officer: Mr. Mukesh Kumar Garg; Telephone No.: 0124 6681199; Facsimile No.: 0124 6681240; E-mail: ajain@indiabulls.com; Chief Financial Officer: Mr. Mukesh Kumar Garg; Telephone No.: 0124 6681199; Facsimile No.: 0124 6681240; E-mail: ajain@indiabulls.com; Chief Financial Officer: Mr. Mukesh Kumar Garg; Telephone No.: 0124 6681199; Facsimile No.: 0124 6681240; E-mail: ajain@indiabulls.com; Chief Financial Officer: Mr. Mukesh Kumar Garg; Telephone No.: 0124 6681199; Facsimile No.: 0124 6681240; E-mail: ajain@indiabulls.com; Chief Financial Officer: Mr. Mukesh Kumar Garg; Telephone No.: 0124 6681240; E-mail: ajain@indiabulls.com; Chief Financial Officer: Mr. Mukesh Kumar Garg; Telephone No.: 0124 6681240; E-mail: ajain@indiabulls.com; Chief Email: mukesh.garg@indiabulls.com; Statutory Auditors: S.N. Dhawan & Co. LLP, Chartered Accountants; Address: 421, II Floor, Udyog Vihar, Phase IV, Gurugram, Haryana 122016; Telephone No.: +91 124 481 4444 Email: rahul.singhal@sndhawan.com; Contact Person: Mr. 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 11 4145 1114 Email: vk.choudhary@arorachoudhary.com; Contact Person: Vijay K Choudhary, Partner

THE ISSUE

PUBLIC ISSUE BY INDIABULLS HOUSING FINANCE LIMITED, ("COMPANY" OR "ISSUER") OF SECURED REDEEMABLE NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 EACH ("NCDs"), FOR AN AMOUNT UPTO ₹ 200 CRORES ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO ₹ 800 CRORES, AGGREGATING UP TO ₹ 1,000 CRORES ("TRANCHE I ISSUE LIMIT") ("TRANCHE I ISSUE") WHICH IS WITHIN THE SHELF LIMIT OF ₹ 2,000 CRORES AND IS BEING OFFERED BY WAY OF THE TRANCHE I PROSPECTUS DATED DECEMBER 03, 2021 CONTAINING INTER ALIA THE TERMS AND CONDITIONS OF TRANCHE I ISSUE ("TRANCHE I PROSPECTUS"), WHICH SHOULD BE READ TOGETHER WITH THE SHELF PROSPECTUS"), THE CORRIGENDUM TO THE SHELF AND TRANCHE I PROSPECTUS DATED DECEMBER 07, 2021 (the "CORRIGENDUM") AND THE ADDENDUM TO THE TRANCHE I PROSPECTUS DATED DECEMBER 16, 2021 (THE "ADDENDUM") FILED WITH THE ROC, STOCK EXCHANGE BOARD OF INDIA ("SEBI"). THE SHELF PROSPECTUS, TRANCHE I PROSPECTUS, THE CORRIGENDUM AND THE ADDENDUM") FILED WITH THE ROC, STOCK EXCHANGE BOARD OF INDIA ("SEBI"). THE SHELF PROSPECTUS, TRANCHE I PROSPECTUS, THE CORRIGENDUM AND THE ADDENDUM") FILED WITH THE ROC, STOCK EXCHANGE BOARD OF INDIA ("SEBI"). THE SHELF PROSPECTUS, TRANCHE I PROSPECTUS, THE CORRIGENDUM AND THE ADDENDUM") FILED WITH THE ROC, STOCK EXCHANGE BOARD OF INDIA ("SEBI"). THE SHELF PROSPECTUS, TRANCHE I PROSPECTUS, THE CORRIGENDUM AND THE ADDENDUM") FILED WITH THE ROC, STOCK EXCHANGE BOARD OF INDIA ("SEBI"). THE SHELF PROSPECTUS, TRANCHE I PROSPECTUS, THE CORRIGENDUM AND THE ADDENDUM") FILED WITH THE ROC, STOCK EXCHANGE BOARD OF INDIA ("SEBI"). THE SHELF PROSPECTUS, TRANCHE I PROSPECTUS, THE CORRIGENDUM AND THE ADDENDUM") FILED WITH THE ROC, STOCK EXCHANGE BOARD OF INDIA ("SEBI"). THE SHELF PROSPECTUS, TRANCHE I PROSPECTUS, THE CORRIGENDUM AND THE ADDENDUM") FILED WITH THE ROC, STOCK EXCHANGE BOARD OF INDIA ("SEBI"). THE SHELF PROSPECTUS, TRANCHE I PROSPECTUS, THE CORRIGENDUM AND THE ADDENDUM") FILED WITH THE ROC, STOCK EXCHANGE BOARD OF INDIA ("SEBI"). THE SHELF PROSPECTUS, TRANCHE I PROSPECTUS, THE CORRIGENDUM AND THE ADDENDUM") FILED WITH THE ROC, STOCK EXCHANGE BOARD OF INDIA ("SEBI"). CONSTITUTE THE PROSPECTUS ("PROSPECTUS"). THE TRANCHE I 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.

Credit Rating: "CRISIL AA/Stable" by CRISIL Ratings Limited and "BWR AA+ /Stable" by Brickwork Ratings India Private Limited

Allotment on first come first serve basis

Allotment in the public issue of debt securities shall be made on the basis of date of upload of each application into the electronic book of the stock exchanges. However, on the date of upload of each Application on the electronic platform of the Stock Exchanges, in each Portion). For further details refer section titled "Issue Related Information" on page 82 of the Tranche I Prospectus dated December 03, 2021.

TRANCHE I ISSUE OPEN

TRANCHE I ISSUE CLOSING DATE EXTENDED TO FRIDAY, DECEMBER 31, 2021*

*Pursuant to the Shelf Prospectus and the Tranche I Prospectus both dated December 03, 2021, the Corrigendum to the Shelf Prospectus dated December 07, 2021, the Addendum to the Tranche I Prospectus dated December 16, 2021, the issue opened on Thursday. December 09, 2021 and was scheduled to close on 5 p.m., Monday, December 20, 2021, with an option of extension by such period as may be decided by the Securities Issuance Committee Issuance Committee has vide its resolution dated December 18, 2021, decided to extend the closure of the Tranche I Issue to Friday, December 31, 2021. In terms of the Shelf Prospectus and the Tranche I Prospectus both dated December 03, 2021, the Corrigendum to the Shelf Prospectus and the Tranche I Prospectus and the public notice for such extension of the closure of the Tranche I Issue. The Tranche I Issue shall remain open for subscription upto 5 p.m. or such time as the Stock Exchanges permit on Friday, December 31, 2021.

Kindly note, the Tranche I Issue Closing Date mentioned in any of the Issue Documents shall now be read as December 31, 2021.

All capitalised terms used in this notice shall, unless the context otherwise requires, have the meaning ascribed in the Shelf Prospectus shall be read in conjunction with this notice. The Tranche I Prospectus and other issue related documents stand amended to the extent stated hereinabove.

ADDENDUM CUM CORRIGENDUM TO THE SHELF PROSPECTUS AND TRANCHE I PROSPECTUS BOTH DATED DECEMBER 03, 2021

This addendum cum corrigendum ("Addendum cum Corrigendum") is with reference to the Shelf Prospectus and the Tranche I Prospectus both dated December 03, 2021 filed in relation to the Issue. In this regard, please note that on December 16, 2021, our Promoter, Mr. Sameer Gehlaut, through entities controlled by him, i.e. Inuus Infrastructure Private Limited and Sameer Gehlaut IBH Trust, have sold 76, 15, 368 and 4, 73, 84, 632 Equity Shares respectively, aggregating to 5, 50, 00, 000 Equity Shares and paid-up share capital of our Company. The shareholding of our Promoter has consequently reduced from 21.67% to 9.77%. Accordingly, the chapter titled "MATERIAL DEVELOPMENTS" of the Shelf Prospectus and Tranche I Prospectus shall further include the following information:

*On December 16, 2021, our Promoter, Mr. Sameer Gehlaut, through entities controlled by him, i.e. Inuus Infrastructure Private Limited and 4,73,84,632 Equity Shares, respectively, aggregating to 5,50,00,000 Equity Shares which is 11.9% of issued, subscribed and paid-up share capital of our Company. The shareholding of our Promoter has consequently reduced from 21.67% to 9.77%.

All capitalised terms used in this Addendum cum Corrigendum shall, unless the context otherwise requires, have the meaning ascribed in the Shelf Prospectus and Tranche Prospectus I dated December 07, 2021, the Addendum to the Tranche I Prospectus dated December 16, 2021. The Shelf Prospectus and the Tranche I Prospectus shall be read in conjunction with this Addendum cum Corrigendum. The Shelf Prospectus and the Tranche I Prospectus stand amended to the extent stated hereinabove.

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 "History and 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 other Corporate Matters" on page 179 of the Shelf Prospectus and Clause III of the Memorandum of Association of our Company. The Memorandum of Association of our Company is a 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 document for inspection in relation to the Issue. For further details, see the section titled "Material Contracts and Documents for Inspection" on page 388 of the Shelf Prospectus and 142 of the Tranche I Prospectus.

LIABILITY OF MEMBERS: Limited by shares

AMOUNT OF SHARE CAPITAL OF THE COMPANY AS ON SEPTEMBER 30, 2021 : The Authorised Share Capital of the Company is ₹ 16,00,00,000 divided into 3,000,000,000 Equity Shares of ₹ 2 each and 1,000,000,000 Preference Shares of ₹ 10 each. The Issued, Subscribed and Paid-up Share Capital is ₹ 924,855,504 divided into 462,427,752 Equity Shares of ₹2 each.

NAMES OF THE SIGNATORIES AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF SHARES SUBSCRIBED FOR 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 alloted 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 alloted 1 equity share of ₹ 10 each, as nominee of Indiabulls Financial Services Limited, respectively.

LISTING: The NCDs offered through the Tranche I Prospectus along 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/019/21-22 dated December 2, 2021 and NSE vide its letter no. NSE/LIST/C/2021/0855 dated December 2, 2021. For the purposes of the Issue BSE shall be the Designated Stock Exchange.

GENERAL RISKS : Investment in debt securities involve a degree of risk 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 Tranche I Issue including the risks involved in it. Specific attention of investors is invited to statement of risk factors contained under "Risk Factors" on page 20 of the Shelf Prospectus and "Material Developments" on page 229 of the Shelf Prospectus and on page 57 of the Tranche I Prospectus. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the debt securities or investor's decision to purchase such securities. The Tranche I Prospectus has not been and will not be approved by any regulatory authority in India, including SEBI, the Reserve Bank of India ("RBI"), 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 should not in any way be deemed or construed that the Offer Document has been cleared or approved by BSE 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 BSE."

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 Offer Document 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 this 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 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. It is to be distinctly understood that the permission given by the NSE to use their network and online platform for facilitating applications for public issue of NCDs shall not in any way be deemed or construed as compliance with various statutory and other requirements by the Company, LMs etc.; are cleared or approved by NSE; nor does it warrant in any manner, 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 projects of the Issuer.

It is also to be distinctly understood that the approval given by NSEIL 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 this prospectus; nor does it warrant that the securities will be listed or will continue to be listed on NSE.

DISCLAIMER CLAUSE OF THE NHB: The Company holds a valid certificate of registration dated December 28, 2005, issued by the National Housing Bank (NHB) Under Section 29A of the National Housing Bank Act, 1987. However, the NHB does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statemets or representations made or opinion expressed by the Company and for repayment of deposits/discharge of liabilities by the Company. The investors are advised to refer to the Prospectus for the full text of the "Disclaimer Clause of the NHB."

CREDIT RATING: 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 letter bearing reference no. RL/IDHFL/278539/RBOND/0921/18340/78382001/1 dated November 08, 2021 further revalidated vide letter bearing reference number RL/IDHFL/278539/RBOND/0921/18340/78382001/2 dated November 30, 2021 and rationale dated September 24, 2021, and "BWR AA+/Stable" (pronounced as Brickwork double A plus rating with stable outlook) by Brickwork vide their letter bearing reference no. BWR/NCD/HO/CRC/HS/0332/2021-22 dated November 18. 2021 and rationale dated November 18, 2021. These ratings are not a recommendation to buy, sell or hold securities and investors should take their own decision. 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. For the rationale for these ratings, see Annexure A and B of the Tranche I Prospectus.

DISCLAIMER CLAUSE FOR CRISIL RATINGS: CRISIL Ratings Limited (CRISIL Ratings) has taken due care and caution in preparing the Material based on the information provided 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 FOR BRICKWORK RATINGS: Brickwork Ratings India Private Limited ("BWR"), a Securities and Exchange Board of India registered Credit Rating Agency and accredited by the Reserve Bank of India, offers credit ratings of Bank Loan facilities, non-convertible / convertible / partially convertible debentures and other capital market instruments and bonds, commercial paper, perpetual bonds, asset-backed and mortgage-backed securities, partial guarantees and other structured / credit enhanced debt instruments, security receipts, securitisation products, municipal bonds, etc. (hereafter referred to as "Instruments"). BWR also rates NGOs, educational institutions, hospitals, real estate developers, urban local bodies and municipal corporations. BWR wishes to inform all persons who may come across Rating Rationales and Rating Reports provided by BWR. that the ratings assigned by BWR are based on information obtained from the issuer of the instrument and other reliable sources, which in BWR's best judgement are considered

reliable. The Rating Rationale / Rating Report and other rating communications are intended for the jurisdiction of India only. The reports should not be the sole or primary basis for any investment decision within the meaning of any law or regulation (including the laws and regulations applicable in Europe and also the USA). BWR also wishes to inform that access or use of the said documents does not create a client relationship between the user and BWR. The ratings assigned by BWR are only an expression of BWR's opinion on the entity / instrument and should not in any manner be construed as being a recommendation to either, purchase, hold or sell the instrument. BWR also wishes to abundantly clarify that these ratings are not to be considered as an investment advice in any jurisdiction nor are they to be used as a basis for or as an alternative to independent financial advice and judgement obtained from the user's financial advisors. BWR shall not be liable to any losses incurred by the users of these Rating Rationales, Rating Reports or its contents. BWR reserves the right to vary, modify, suspend or withdraw the ratings at any time without assigning reasons for the same. BWR's ratings reflect BWR's opinion on the day the ratings are published and are not reflective of factual circumstances that may have arisen on a later date. BWR is not obliged to update its opinion based on any public notification, in any form or format although BWR may disseminate its opinion and analysis when deemed fit. Neither BWR nor its affiliates, third party providers, as well as the directors, officers, shareholders, employees or agents (collectively, "BWR Party") guarantee the accuracy, completeness or adeguacy of the Ratings, and no BWR Party shall have any liability for any errors, omissions, or interruptions therein, regardless of the cause, or for the results obtained from the use of any part of the Rating Rationales or Rating Reports. Each BWR Party disclaims all express or implied warranties, including, but not limited to, any warranties of merchantability, suitability or fitness for a particular purpose or use. In no event shall any BWR Party be liable to any one for any direct, indirect, incidental, exemplary, compensatory, punitive, special or consequential damages, costs, expenses, legal fees, or losses (including, without limitation, lost income or lost profits and opportunity costs) in connection with any use of any part of the Rating Rationales and / or Rating Reports even if advised of the possibility of such damages. However, BWR or its associates may have other commercial transactions with the company/entity. BWR and its affiliates do not act as a fiduciary. BWR keeps certain activities of its business units separate from each other in order to preserve the independence and objectivity of the respective activity. As a result, certain business units of BWR may have information that is not available to other BWR business units. BWR has established policies and procedures to maintain the confidentiality of certain non-public information received in connection with each analytical process. BWR clarifies that it may have been paid a fee by the issuers or underwriters of the instruments, facilities, securities etc., or from obligors. BWR's public

ratings and analysis are made available on its web site, www.brickworkratings.com. More detailed information may be provided for a fee. BWR's rating criteria are also generally made. available without charge on BWR's website. This disclaimer forms an integral part of the Ratings Rationales / Rating Reports or other press releases, advisories, communications issued by BWR and circulation of the ratings without this disclaimer is prohibited. BWR is bound by the code of conduct for Credit Rating Agencies issued by the Securities and Exchange Board of India and is governed by the applicable regulations issued by the Securities and Exchange Board of India as amended from time to time.

AVAILABILITY OF APPLICATION FORM: Application Forms can be obtained from: Indiabulls Housing Finance Limited - Telephone No.: +91 11 4353 2950; Facsimile No.: +91 11 4353 2947; Lead Managers : Edelweiss Financial Services Limited - Telephone No.: +91 22 4086 3535; Facsimile No.: +91 22 4086 3610; IIFL Securities Limited - Telephone No.: +91 22 4646 4600; Facsimile No.: +91 22 2493 1073; Trust Investment Advisors Private Limited - Telephone No.: +91 22 4084 5000; Facsimile No.: +91 22 4084 5066 and the offices of Consortium Members, Trading Members, Designated Intermediary(ies) and Designated Branches of the SCSBs. Electronic Application Forms will be available on the websites of the SCSBs that permit submission of ASBA Application electronically. Application Forms may be downloaded from the websites of Stock Exchanges, Lead Managers and Consortium Members. Additionally, UPI Investor making an application in the Issue can also make bid through online (app / web) interface/ platform of the BSE i.e. "BSE Direct" and of NSE i.e "NSE goBID". Further, BSE Direct platform can be accessed at https://www.bsedirect.com and NSE goBID at www.nseindiaipo.com or can be accessed through mobile app. Further, Application Forms will also be provided to Designated Intermediaries at their request

AVAILABILITY OF SHELF PROSPECTUS AND TRANCHE I PROSPECTUS : Investors are advised to refer to the Shelf Prospectus and Tranche I Prospectus and the Risk Factors on

page 20 of the Shelf Prospectus, before applying to the Issue. Physical copy of the Shelf Prospectus and Tranche I Prospectus may be obtained from the Registered Office of the Company and the Lead Managers. Full copies of the Shelf Prospectus and Tranche I Prospectus will also be available on the website of the Issuer at www.indiabullshomeloans.com, of the Lead Managers at www.edelweissfin.com, www.iiflcap.com and www.trustgroup.in of BSE at www.bseindia.com, of NSE at www.nseindia.com and of SEBI at www.sebi.gov.in. PUBLIC ISSUE ACCOUNT BANK, SPONSOR BANK AND REFUND BANK: HDFC Bank Limited.

CONSORTIUM MEMBERS: Edelweiss Broking Limited; IIFL Securities Limited; Trust Securities Services Private Limited and Trust Financial Consultancy Services Private Limited; Note: All Capitalised terms used herein and not specifically defined shall have same meaning as ascribed in the Shelf Prospectus and/or Tranche I Prospectus. For further details please refer Shelf Prospectus and Tranche I Prospectus, both dated December 03, 2021

	LEAD MANAGERS TO THE ISSUE		DEBENTURE TRUSTEE**
Edelweiss Financial Services Limited Edelweiss Financial Services Limited Edelweiss House, Off CST Road, Kalina Mumbai - 400 098, Maharashtra, India Telephone No.: +91 22 4086 3535; Facsimile No.: +91 22 4086 3610 Email: ibhfl.ncd@edelweissfin.com Investor Grievance Email: customerservice.mb@edelweissfin.com Website: www.edelweissfin.com; Contact Person: Mr. Lokesh Singhi Compliance Officer: Ms. Bhavana Kapadia SEBI Registration No.: INM0000010650; CIN: L99999MH1995PLC094641	IFL Securities Limited 10th Floor, IIFL Centre, Kamala City, Senapati Bapat Marg, Lower Parel (West), Mumbai - 400 013, Maharashtra, India Telephone No.: +91 22 4646 4600 Facsimile No.: +91 22 2493 1073; Email: ibhfl.ncd2021@iiflcap.com Investor Grievance Email: ig.ib@iiflcap.com; Website: www.iiflcap.com Contact Person: Devendra Maydeo / Nishita Mody Compliance Officer: Pawan Jain; SEBI Registration No.: INM000010940 CIN: L99999MH1996PLC132983	Trust Investment Advisors Private Limited 109/110, Balarama, Bandra Kurla Complex, Bandra (E) Mumbai – 400 051, Maharashtra, India; Telephone No.: +91 22 4084 5000 Facsimile No.: +91 22 4084 5066; Email: ihfl.ncd@trustgroup.in Investor Grievance Email: customercare@trustgroup.in Website: www.trustgroup.in; Contact Person: Ms. Hani Jalan Compliance Officer: Mr. Brijmohan Bohra; SEBI Registration No.: INM000011120 CIN: U67190MH2006PTC162464 REGISTRAR TO THE ISSUE	IDBI trusteeship Services Ltd IDBI Trusteeship Services Ltd IDBI Trusteeship Services Limited Asian Building, 17, R. Kamani Marg, Ballard Estate, Mumbai – 400 001, Maharashtra, India; Telephone No.: +91 22 4080 7018 Facsimile No.: +91 22 6631 1776; Email: anjalee@idbitrustee.com Investor Grievance Email: response@idbitrustee.com Website: www.idbitrustee.com; Contact Person: Anjalee Athalye Compliance Officer: Jatin Bhat SEBI Registration No.: IND000000460
CREDIT R	CREDIT RATING AGENCIES		COMPANY SECRETARY AND COMPLIANCE OFFICER
Brickwork Ratings India Private Limited 3rd Floor, Raj Alkaa Park, Kalena Agrahara, BG Road, Bangalore – 560076, Karnataka, India; Telephone: +91 80 4040 9940 Email: CO@brickworkratings.com Website: www.brickworkratings.com Contact Person: Mr. Ajanth Kumar SEBI Registration No: IN/CRA/005/2008; CIN: U67190KA2007PTC043591	CRISIL An ISBP Glabel Company CRISIL Ratings Limited (a subsidiary of CRISIL Limited) CRISIL House, Central Avenue, Hiranandani Business Park, Powai, Mumbai – 400076, Maharashtra, India Telephone: +91 22 3342 3000 Email: crisilratingdesk@crisil.com; Website: www.crisil.com/ratings Contact Person: Krishnan Sitaraman SEBI Registration No: IN/CRA/001/1999; CIN: U67100MH2019PLC326247	KFin Technologies Private Limited Selenium Tower B, Plot No – 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad Rangareddi, Telangana– 500 032 Telephone No.: +91 40 6716 2222; Facsimile No.: +91 40 2343 1551 Toll free number: 18003094001; Email: ibhl.ncdipo@kfintech.com Investor Grievance Email: einward.ris@kfintech.com Website: www.kfintech.com; Contact Person: Mr. M Murali Krishna SEBI Registration Number: INR000000221; CIN: U72400TG2017PTC117649	Mr. Amit Kumar Jain Indiabulls Housing Finance Limited Indiabulls House, 448-451, Udyog Vihar, Phase-V, Gurugram – 122 016 Haryana, India Telephone No.: 0124 6681199; Facsimile No.: 0124 6681240 Email: ajain@indiabulls.com; Website: www.indiabullshomeloans.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 regulations be of SEBI NCS Regulations has by its letter dated November 24, 2021 has given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in Offer Documents and in all the subsequent periodical communications sent to the NCDs issued pursuant to this Tranche I Issue. For further details, please see Annexure C of the Tranche I Prospectus.

Disclaimer: INDIABULLS HOUSING FINANCE LIMITED ("Company"), 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 ("NCDs"), and has filed the Shelf Prospectus dated December 03, 2021, the Tranche I Prospectus dated December 03, 2021, the Corrigendum dated December 07, 2021 and the Addendum to the Tranche I Prospectus ated December 16, 2021 (collectively "Prospectus") with the Registrar of Companies, National Stock Exchange of India Limited, BSE Limited and SEBI. The Prospectus is available on the Company's website www.indiabullshomeloans.com; on the website of SEBI at www.sebi.gov.in and the respective websites of the lead managers at www.sebi.gov.in and the respective websites of the lead managers at www.sebi.gov.in and the respective websites of the lead managers at www.sebi.gov.in and the respective websites of the lead managers at www.sebi.gov.in and the respective websites of the lead managers at www.sebi.gov.in and the respective websites of the lead managers at www.sebi.gov.in and the respective websites of the lead managers at www.sebi.gov.in and the respective websites of the lead managers at www.sebi.gov.in and the respective websites of the lead managers at www.sebi.gov.in and the respective websites of the lead managers at www.sebi.gov.in and the respective websites of the lead managers at www.sebi.gov.in and the respective websites of the lead managers at www.sebi.gov.in and the respective websites of the lead managers at www.sebi.gov.in and the respective websites of the lead managers at www.sebi.gov.in and the respective websites of the lead managers at www.sebi.gov.in and the respective websites of the lead managers at www.sebi.gov.in and the respective websites of the lead managers at www.sebi.gov.in and the respective websites of the lead managers at www.sebi.gov.in and the respective websites of the lead managers at www.sebi.gov.in and the respective websites of the lead managers at www.sebi.gov.in and the respective websites of the lead managers at www.sebi.gov.in and the respective websites of the lead managers at www.sebi.gov.in and the respective websites of the lead managers at www.sebi.gov.in and the respective websites of the lead managers at www.sebi.gov.in and the respective websites of the lead managers at www.sebi.gov.in and the respective websites of the lead managers at www.sebi.gov.in and the respective websites of the lead managers at www.sebi.gov.in and the respective websites of the lead managers at www.sebi.gov.in and the respective websites of the lead managers at wwww.sebi.gov.in an 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 I Prospectus dated December 03, 2021 and the section on "Risk Factors" beginning on page 20 of the Shelf Prospectus dated December 03, 2021.

For INDIABULLS HOUSING FINANCE LIMITED

Sd/-Mr. Gagan Banga Vice Chairman, Managing Director and CEO z DIN: 00010894

Place : Mumbai Date : December 18, 2021.

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