

Date: February 7, 2024

To,

BSE LimitedPhiroze Jeejeebhoy Tower
Dalal Street
Mumbai - 400 001

BSE Scrip Code: 535789

The National Stock Exchange of India Ltd.

Exchange Plaza, 5 Floor, Plot C/1, G Block Bandra-Kurla Complex, Bandra(E)

Mumbai - 400 051

NSE Symbol: IBULHSGFIN/EQ

Subject: Disclosure under relevant provisions of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("SEBI LODR Regulations") – Advertisement in newspaper in respect of certain matters relating to rights issue of equity shares of the Company ("Rights Issue")

Dear Sir/Madam.

Please find enclosed newspaper advertisement published today, i.e. February 7, 2024, in respect of the 'Issue Opening Today' in relation to the Rights Issue of equity shares of the Company, published in below newspapers:

- 1. Business Standard
- 2. Divya Bhaskar
- 3. Financial Express
- 4. Mint
- 5. Mumbai Samachar
- 6. The Economic Times
- 7. The Hindustan Times and
- 8. The Times of India

The copy of newspaper advertisement is also available on Company's website at https://www.indiabullshomeloans.com/investor-relations/rights-issue.

This is for dissemination on your website.

Thanking you, Yours sincerely,

For and on behalf of Indiabulls Housing Finance Limited

Amit Kumar Jain Company Secretary and Compliance Officer

CC: Singapore Exchange Securities Trading Limited, Singapore

Encl: as above

▶ RBI may Give Clarification in Paytm Case for Million of Users: Financial Services Secy ▶ Inter-Ministerial Panel on Red Sea Crisis to Meet Tomorrow: P 17

This is only an advertisement for information purposes and not for publication, distribution or release develop or indeedly quisted hide. This is not an announcement for the offer courses. All captaigned terms used and not defined herein shell have the meaning assigned to them in the letter of offer dated January 28, 2024 (the "Letter of Offer" or "LOF") field with the block Exchange earth of the first and National Stock Exchange of India Limited ("NSE" and together with BSE" and together with BSE; and the property of the second and the sec



INDIABULLS HOUSING FINANCE LIMITED

Registered Office: 5th Floor, Bulding No. 27, KG Marg Comaught Place, New Dehri-110 001, Inday Telephore No: +91 11 4533 2590 et 1, 1889 Floor, Sengara Bapat Marg, Christone Ross. Muntio—40 013, Australeithe, India and Pert No. 4228, Ulpyoy Vinar Phase-M. Cunurgam, Margana — 122 016, Telephone No. +91 22 6189 1400 et al. (1), Company Secretary and Companies Office: Feath, Telephological Ross of Margana — 122 016, Telephone No. +91 22 6189 1400 et al. (1), Company Secretary and Companies Office: Feath, Telephological Ross of Margana — 122 018, Telephone No. +91 22 6189 1400 et al. (1), Company Secretary and Companies Office: Feath, Telephological Ross of Margana — 122 018, Telephone No. +91 22 6189 1400 et al. (1), Company Secretary and Companies Office: Feath, Telephone No. +91 22 6189 1400 et al. (1), Company Secretary and Companies Office: Feath, Telephone No. +91 22 6189 1400 et al. (1), Company Secretary and Companies Office: Feath, Telephone No. +91 22 6189 1400 et al. (1), Company Secretary and Companies Office: Feath, Telephone No. +91 22 6189 1400 et al. (1), Company Secretary and Companies Office: Feath, Telephone No. +91 22 6189 1400 et al. (1), Company Secretary and Companies Office: Feath, Telephone No. +91 22 6189 1400 et al. (1), Company Secretary and Companies Office: Feath, Telephone No. +91 22 6189 1400 et al. (1), Company Secretary and Companies Office: Feath, Telephone No. +91 22 6189 1400 et al. (1), Company Secretary and Companies Office: Feath, Telephone No. +91 22 6189 1400 et al. (1), Company Secretary and Companies Office: Feath, Telephone No. +91 22 6189 1400 et al. (1), Company Secretary and Companies Office: Feath, Telephone No. +91 22 6189 1400 et al. (1), Company Secretary and Companies Office: Feath, Telephone No. +91 22 6189 1400 et al. (1), Company Secretary and Companies Office: Feath, Telephone No. +91 22 6189 1400 et al. (1), Company Secretary and Companies Office: Feath, Telephone No. +91 22 6189 1400 et al. (1), Company Secretary and Companies Office: Feath, Telephone No. +

Contact Person: Amil Kumar Jain, Company Secretary and Complaints Office: Examilar House, and Pict No. 4228, Lidying What. Phase-M. Guingram, Haryana - 122 018; Telephone No. +91 22 6189 1400

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

FOR PRIVATE CIRCLATION TO THE ELIGIBLE EQUITY SHARESHOLDERS OF MOLABULLS HOUSING FINANCE LIMITED (THE "COMPANY" OR THE "ISSUER") ONLY.

ISSUE OF UP TO 345,226.515 PARTLY PRO-UP EQUITY SHARES OF LOCADING TO THE ELIGIBLE EQUITY SHARESHOLDERS OF MOLABULLS HOUSING FINANCE LIMITED (THE "COMPANY" OR THE "ISSUER") ONLY.

ISSUE OF UP TO 345,226.515 PARTLY PRO-UP EQUITY SHARES OF LOCADING A PRECOUNT SHARESHOLDERS OF THE COMPANY "OR THE "ISSUER") ONLY.

ISSUE OF UP TO 345,226.515 PARTLY PRO-UP EQUITY SHARES OF LOCADING A PRECOUNT SHARESHOLDERS OF THE COMPANY "OR THE "ISSUER") ONLY.

ISSUE OF UP TO 345,226.515 PARTLY PRO-UP EQUITY SHARESHOLDERS OF THE COMPANY "OR THE "ISSUER") ONLY.

ISSUE OF UP TO 345,226.515 PARTLY PRO-UP EQUITY SHARESHOLDERS OF THE COMPANY "OR THE "ISSUER") ONLY.

ISSUE OF UP TO 345,226.515 PARTLY PRO-UP EQUITY SHARESHOLDERS OF THE COMPANY "OR THE "ISSUER") ONLY.

ISSUE OF UP TO 345,226.515 PARTLY PRO-UP EQUITY SHARESHOLDERS OF THE COMPANY "OR THE "ISSUER") ONLY.

ISSUE OF UP TO 345,226.515 PARTLY PRO-UP EQUITY SHARESHOLDERS OF THE COMPANY "OR THE "ISSUER") ONLY.

ISSUE OF UP TO 345,226.515 PARTLY PRO-UP EXCENSION "OR THE "ISSUER" ONLY.

ISSUE OF UP TO 345,226.515 PARTLY PRO-UP EXCENSION "OR THE "ISSUER" ONLY.

ISSUE OF UP TO 345,226.515 PARTLY PRO-UP EXCENSION "OR THE "ISSUER" ONLY.

ISSUE OF UP TO 345,226.515 PARTLY PRO-UP EXCENSION "OR THE "ISSUER" ONLY.

ISSUE OF UP TO 345,226.515 PARTLY PRO-UP EXCENSION "OR THE "ISSUER" ONLY.

ISSUE OF UP TO 345,226.515 PARTLY PRO-UP EXCENSION "OR THE "ISSUER" ONLY.

ISSUE OF UP TO 345,226.515 PARTLY PRO-UP EXCENSION "OR THE "ISSUER" ONLY.

ISSUE OF UP TO 345,226.515 PARTLY PRO-UP EXCENSION "OR THE "ISSUER" ONLY.

ISSUE OF UP TO 345,226.515 PARTLY PRO-UP EXCENSION "OR THE "ISSUER" O

RIGHTS ISSUE OPENS TODAY

LAST DATE FOR ON MARKET RENUNCIATION*

FEBRUARY 8, 2024

ISSUE CLOSES ON FEBRUARY 13, 2024**

ASBA* | Simple, Safe, Smart way of making an application - Make use of it!!! PAYMENT SCHEDULE FOR THE RIGHTS EQUITY SHARES Amount Payable per Rights Equity Share
On Application ial Calls) as may be decided by the Board / Securities Issuance and Investment Committee from time to time.

details on Payment Schedule, see "Terms of the Issue - Payment Schedule of Rights Equity Shares" on page 689 of the Letter of Offer

full the default on Peyment Schedule, see "Ferment of the State" + Peyment schedule on prints actively somers on stage order one Leseron unser.

Illies for Application in this Issue
contained with Regulation To of the SEBL COR Regulations, the ASBA Crouders, all investions desiring to make an Application in this Issue are maindatorily required to use of the SEBL COR Regulation to THE SEBL COR REG

ASSA Accounts
As

Schlas Statistics of the Stati

addressmindered translate. PAPILICATIONS SUPPORTED BY BIL COXED AMOUNT (ASSA): An investor, westing to participate in this issue through the ASSA hotility, is required to have an ASSA coasined coxer, account with SC-38s, once to making pin Applications investors covering in make an Application in this issue through ASSA process, may would the application from an alysical mode to the ASSA coasined to present the ASSA coasined to present the ASSA accounts for the ASSA accounts for the ASSA process and account with the ASSA accounts for the ASSA accounts for the Safety accounts of the ASSA accounts for account the ASSA accounts for the ASSA accounts for account the ASSA accounts for the ASSA accounts for account the ASSA accounts for account the ASSA accounts for the ASSA accounts for account the ASSA accounts for the ASSA accounts for account the ASSA accounts for the ASSA accounts for account the ASSA accounts form and the ASSA accounts for account and the ASSA accounts form and the A

provision on undirectation as in a 15.25, where delectrons model, for taking funds in the ASBA Account equivalent to the Application Monity mellinear of the Application Form as the case by the pile and the ASBA Account equivalent to the Aspiration of the ASBA Account equivalent to the Aspiration of the ASBA Account equivalent to the ASBA Account equivalent to the ASBA Account equivalent to the ASBA ACCOUNT SHARE MICHIGATION AND ASBA ACCOUNT SHARE MICHIGATION ASBA ACCOUNT SHARE MICHIGATION AND ASBA ACCOUNT SHARE MICHIGATION ASBA ACCOUNT SHARE MICHIGATION AND ASBA ACCOUNT

ted in fedian address.

Author of the Separation 78 of the SEBI COR Regulations, (investors may choose to accept the offer to participate in this issue by making plan paper Applications. Please note
SSB strail accept such applications only if all details required for making the applications are part the SEBI COR Regulations are specified in the plan paper Applications. In class where
Application Former as extendition for Applications personal registering of policy flows retirently of Policy and International Policy

availables with a service of the Application of the Project Equity Shareholder including point holders, the Same and the Project Extinguish and the Same and the Project Extinguish and the Same and the Project Equity Shareholder including point holders, in the same order and as per specimen recorder with his/hird back in Application Form for any quarpose including point holders, in the same order and as per specimen recorder with his/hird back including point holders and the Same an

gliation (Sas Advinor in execution) on unfamiliars are measure on proper for the execution of the process of the execution of the process of the execution of t

before the Sissai-Classing Dises.

OVERSEAS SIMARPHOLDERS: The distribution of the Letter of Offen, the Application Form, the Rights Entitlement Letter, any other Issuar material and the issua of the Rights Entitlement and the Rights Explish Shees on a right basis to persons in cartain jurisdictors. Persons in estendant by legal requirements presiding in those jurisdictions. Persons in some prospection for the Letter of Offen, the Arights Letter of Offen, the Aright Entitlement and Rights Entitlement and the Rights Entitlement Entitlemen

We tright Sensor and a boundary of the Company, with contract at a public offering of socialistics in the United States. Accordingly, the Issue Documents and the Application Form should not be a contract to the Company of the Compa

agreed, by according the delivery of the Latter of Other, that it is not an other all the time of subscribing for the Rights Equity Shares or the Rights Entitlements and the Rights Equity Shares in compliance with all applicable lates and regulations.

Our Company's making the listensine or sight the sistensine or sight to sistensine o

The second of the second of the second of all et a least en y Rights Equity Shares or regne convenient and out. Company and and the board of selected States.

LAST DATE FOR APPLICATION. The that date for submension of the duly distain in a Application Form or a plan page a Application in Studiesty. February 15, 2024. I.s.

LAST DATE FOR APPLICATION. The that date for submension of the duly distain in a Application form or a plan page a Application in Studiesty. February 15, 2024. I.s.

LAST DATE FOR APPLICATION. The that date for submension of the second o

Prises role into the tose Colong Dute (if Appropriate https://processing.com/proc

Eighbe Cauth Shareholders to our Company of Registers of (o) control the Gright State Institute of (ii) the covereding of the Cayle States or consistent and control states of the State Assistant and Carlos and Carlo

mains, as may be feasible.

Please not half well-be and Seasible.

Please not half well-be and Seasible.

Please not half well-be and Seasible and S

nuvama

Telephone No.: 93 12 4099 4400
Femall: Ril Indabuls-Nousing@muvama.com
Investor Grievance e-mail: customerservice.mb@muvama.com
Contact person: Manish Tejwari
Website: www.nuvama.com; SEBI Registration No.: NVM000013004

Capital

InCred Capital Wealth Portfolio Managera Private Limited 2nd Foot Ja-Wing, Kaledoolie Busines, Samshay Magar. Sainar Road. Anchen Cleat Minarch 40006 Maharashar Maria Capitalnes Not. 49 102 41611989. Tealsphone Not. 49 102 41611989. Teals R. Dichabilas bossay glipione diapstal.com Invested Grievance e-mail: customer give enne@incrediapstal.com Contact person: Riskin-Postimotal Websites venu credicaptes.com Sept Registation Not. 1880/2002/2005

▲ KFINTECH

KFin Technologies Limited (formety known as KFin Technologies Private Limited) Staffnum Tower B PRIVIO.31 and 32 Financial District. Nanakramgusta Serlingaripaally. Hyderabad-500 032 Telengana, India Telephone No. 1-31 46 9T 95 2222. Email: fillingishigkmisch com

For INDIABULLS HOUSING FINANCE LIMITED On behalf of the Board of Directors

nglior from, or in a transaction not subject to the neglistration requirements of the Securities Act and applicable state securities laws to laws of the juxed discriberation effects and sales occur. The Rights Entitlements and the Enaily Shaheemay rich berneditient of the content of the Con

'Citizen Trump' not above law: US court rules former US prez doesn't have immunity from criminal charges related to his efforts to overturn his 2020 election loss to Biden

This is only an advertisement for information purposes and not for publication, distribution or release directly or indirectly outside India. This is not an announcement for the offer document. All capitalized terms used and not defined herein shall have the meaning assigned to them in the letter of offer dated January 28, 2024 (the "Letter of Offer" or "LOF") filed with the Stock Exchanges, namely BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE" and together with BSE, "Stock Exchanges") and the Securities and Exchange Board of India ("SEBI").





INDIABULLS HOUSING FINANCE LIMIT

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. 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. For details of changes in our registered office, please see the section entitled "General Information - Changes in the registered office of our Company" on page 71 of the Letter of Offer.

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

Contact Person: Amit Kumar Jain, Company Secretary and Compliance Officer; E-mail: helpdesk@indiabulls.com; Website: www.indiabullshomeloans.com

Corporate Identity Number: L65922DL2005PLC136029

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

FOR PRIVATE CIRCULATION TO THE ELIGIBLE EQUITY SHAREHOLDERS OF INDIABULLS HOUSING FINANCE LIMITED. (THE "COMPANY" OR THE "ISSUER") ONLY

ISSUE OF UP TO 246,226,515 PARTLY PAID-UP EQUITY SHARES OF FACE VALUE OF ₹2.00 EACH OF THE COMPANY (THE "RIGHTS EQUITY SHARES") FOR CASH AT A PRICE OF ₹150.00 PER EQUITY SHARE (INCLUDING A PREMIUM OF ₹148.00 PER EQUITY SHARE) AGGREGATING TO ₹36,933.98* MILLION ON A RIGHTS BASIS TO THE ELIGIBLE EQUITY SHAREHOLDERS OF THE COMPANY IN THE RATIO OF 1 RIGHTS EQUITY SHARES FOR EVERY 2 FULLY PAID-UP EQUITY SHARES HELD BY THE ELIGIBLE EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS ON THURSDAY, FEBRUARY 1, 2024 ("RECORD DATE") (THE "ISSUE"). FOR FURTHER DETAILS, PLEASE SEE THE SECTION ENTITLED "TERMS OF THE ISSUE" ON PAGE 674 OF THE LETTER OF OFFER.

*Assuming full subscription and receipt of all Call Monies with respect to Rights Equity Shares

RIGHTS ISSUE OPENS TODAY

LAST DATE FOR ON MARKET RENUNCIATION* FEBRUARY 8, 2024

ISSUE CLOSES ON FEBRUARY 13, 2024**

*Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat accounts of the Renouncees on or prior to the Issue Closing Date

**Our Board or the Securities Issuance and Investment Committee will have the right to extend the Issue Period as it may determine from time to time but not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date). Further, no withdrawal of Application shall be permitted by any Applicant after the Issue Closing Date

ASBA* | Simple, Safe, Smart way of making an application - Make use of it!!!

ay of applying to issues by simply blocking the fund in the bank account. For further details, check section on ASBA below

PAYMENT SCHEDULE FOR THE RIGHTS EQUITY SHARES				
Amount Payable per Rights Equity Share	Face Value (₹)	Premium (₹)	Total (₹)	
On Application	0.67	49.33	50.00	
Additional Call(s) as may be decided by the Board / Securities Issuance and Investment Committee from time to time	1.33	98.67	100.00	
Total	2.00	148.00	150.00	

*For further details on Payment Schedule, see "Terms of the Issue - Payment Schedule of Rights Equity Shares" on page 689 of the Letter of Offer.

in accordance with Regulation 76 of the SEBI CDR Regulations, the ASBA Circulars, all Investors desiring to make an Application in this issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such Applications before making their Application through ASBA. For details, see "Terms of the Issue -Meling an Application through the ASBA process" on page 677 of the Letter of Offer.

ASBA facility: An Investor, wishing to participate in this Issue through the ASBA facility, is required to have an ASBA enabled bank account with SCSBs, prior to making the Application. Investors desiring to make an Application in this Issue through ASBA process, may submit the Application Form in physical most be the Designated Branches of the SCSB or on Infel electronic Application from pit he website of the SCSBs (if made available by such SCSB) for authorizing such SCSB to block Application Money payable on the Application in their respective ASBAAccounts.

tors applying through the ASBA facility should carefully read the provisions applicable before making their Application through the ASBA process For details, see "Terms of the Issue - Making an Application through the ASBA process" on page 677 of the Letter of Offe

ise note that subject to SCSBs complying with the requirements of SEBI Circular CIR/CFD/DIL/13/2012 dated September 25, 2012, within the periods stipulated therein, Applications may be submitted at the Designated Branches of the SCSBs.

turbe princes signated with a SEBI Circular CIRCFDIDIL/12013 dated. January 2, 2013, it is clarified that for making Applications by SCSBs on their own account using ASBA facility, each such SCSB should have a separate account in its own name with any other SEBI registered SCSB(s). Such account shall be used solely for the purpose of making an Application in this Issue and clear demarcated funds should be available in such account for such an

CREDIT OF RIGHTS ENTITLEMENTS IN DEMAT ACCOUNTS OF ELIGIBLE EQUITY SHAREHOLDERS: Pursuant to provisions of the SEBI ICDR
Regulations and the SEBI ICDR Master Circular and in terms of the Letter of Offer, the Rights Entitlements of the Eligible Equity Shareholders will be
credited in their respective demat account and shall be admitted for trading on the Stock Exchanges under the ISIN: INE 148120012 subject to requisite approvals. For details of credit of the Rights Entitlements, see "Terms of the Issue - Credit of Rights Entitlements in demat accounts of Eligible Equity Shareholders' on page 587 of the Letter of Offer. In accordance with Regulation 77A of the SEBI ICDR Regulations read with the SEBI ICDR Master

Salaminolous or page or or or in a custom or which is maccounted with regulation in Automotive Scalar Country Regulation is easily in the Scalar Country Regulation in Scalar etc., details/records confirming the legal and beneficial ownership of their respective Equity Shares) to the Company or the Registrar not later than two etc., cetais/records contiming the legal and cenerical ownership of their respective Equity Sharles) to the Company or the Hegistrar not alter than two clear Working Days prior to the Issue Closing Date, i.e., by Pebanary 9, 2024 to enable the credit of their Rights Entitlements by way of transfer from the demat suspense escrow account to their demat account at least one day before the Issue Closing Date, to enable such Eligible Equity Sharleholders to make an application in this Issue, and this communication shall serve as an intimation to such Eligible Equity Sharleholders in this regard. Such Eligible Equity Sharleholders are also requested to ensure that their demat account is active, details of which have been provided to the Company or the Registrar, to facilitate the aforementioned transfer,

APPLICATIONS SUPPORTED BY BLOCKED AMOUNT (ASBA): An Investor, wishing to participate in this Issue through the ASBA facility, is required to have an ASBA enabled bank account with SCSBs, prior to making the Application. Investors desiring to make an Application in this Issue through to have an ASBA enactive bank account with SCSBs, prior to making the Application. Investors desiring to make an Application in this Issue through ASBA process, may submit the Application Form in physical mode to the Designated Branch of the SCSB or online Federoria Application through the website of the SCSBs (if made available by such SCSB) for authorising such SCSB to block Application Money payable on the Application in their respective ASBA Accounts. For list of banks which have been notified by SEBI to act as SCSBs for the ASBA process, please refer to this playway sells govin/isob/webs/bethor/lotherAction.dor of deRecognised Figure-yes-limited*. It westers should ressure that they have correctly submitted the Application Form and have provided an authorisation to the SCSB, via the electronic mode, for blocking funds in the ASBA Account. equivalent to the Application Money mentioned in the Application Form, as the case may be, at the time of submission of the Application. For details of Designated Branches of SCSBs collecting the Application Form, please refer the above-mentioned link.

LEGIBLE EQUITY SHAREHOLDERS UNDER THE ASBA PROCESS MAY PLEASE NOTE THAT THE EQUITY SHARES UNDER THE ASBA PROCESS MAY PLEASE NOTE THAT THE EQUITY SHARES UNDER THE ASBA PROCESS CAN BE ALLOTTED ONLY IN DEMATERIALIZED FORM AND TO THE SAME DEPOSITORY ACCOUNT IN WHICH THE EQUITY SHARES ARE HELD BY SUCH ASBA APPLICANT ON THE RECORD DATE.

INVESTORS MUST ENSURE THAT THEIR PAN IS LINKED WITH AADHAAR AND THAT THEY ARE IN COMPLIANCE WITH CODT NOTIFICATION DATED FEBRUARY 13, 2020, PRESS RELEASE DATED JUNE 25, 2021 AND SEPTEMBER 17, 2021, CODT CIRCULAR NO. 7 OF 2022, DATED MARCH 30, 2022, READ WITH PRESS RELEASE DATED MARCH 28, 2023, READ WITH SUBSEQUENT CIRCULARS ISSUED IN RELATION THERETO

APPLICATION ON PLAIN PAPER: An Eligible Equity Shareholder in India who is eligible to apply under the ASBA process may make an Application to subscribe to this issue on plain paper in case of non-receipt of Application Form as detailed above and only such plain paper applications which provide all the details required in terms of Regulation 76 SEBI CDR Regulations shall be accepted by SCSBs. In source asset of non-receipt of the Application Form through physical delivery (where applicable) and the Eligible Equity Shareholder not being in a position to obtain it from any other source may From through physical delivery (where applicable) and the Engible Equity Shareholder not being in a position to obtain it from any other source may make an Application of subscribe to this issue on plain paper with the same details as per the Application From that is available on the website of the Registrar. Stock Exchanges or the Lead Manager. An Eligible Equity Shareholder shall submit the plain paper Application to the Designated Branch of the SCSB of or authorising such SCSB to block Application Money in the said bank account maintained with the same SCSB. Applications on plain paper will not be accepted from any Eligible Equity Shareholder who has not provided an Indian address.

Additionally, in terms of Regulation 78 of the SEBI ICDR Regulations, Investors may choose to accept the offer to participate in this issue by making.

Additionary, in terms to weigneation for the ECCOLON registration, investors may choose to accept the time to plant begane in this seasor by making plan paper Applications. Please note in this SCSBs shall accept such applications not not in a district required for making the application sper the SEBI ICDR Regulations are specified in the plant paper application. In cases where Multiple Application Forms are submitted for Applications pertaining to Rights Entitlements credited to the scane demant account including cases where an investor submitted application forms along with a pain paper Application, such Applications shall be liable to be rejected. Please note that in terms of Regulation 78 of the SEBI ICDR Regulations the Eligible Equity Shareholders who are making the Application on plain paper shall not be entitled to renounce their Rights Entitlements and should not utilize the Application Form for any purpose including renunciation even if it is received subsequently.

with his/her bank, must reach the office of the Designated Branch of the SCSB before the Issue Closing Date and should contain the following

1. Name of our Company, being Indiabulls Housing Finance Limited; 2. Name and address of the Eligible Equity Shareholder including joint holders (ii the same order and as per specimen recorded with our Company or the Depository); 3. Folio Number (in case of Eligible Equity Shareholders who hold Equity Shares in physical form as on Record Date)/DP and Client ID; 4. Except for Applications on behalf of the Central or State Government, the residents of Sikkim and the officials appointed by the courts, PAN of the Eligible Equity Shareholder and for each Eligible Equity Shareholder in case of joint names, irrespective of the total value of the Equity Shares applied for pursuant to this Issue; 5 Number of Equity Shares held as on Record Date; 6. Allotment option - only dematerialised form; 7. Number of Rights Equity Shares entitled to; 8. Number of Rights Equity Shares applied for within the Rights Entitlements; 9. Number of Additional Rights Equity Shares applied for, if any (applicable only if entire Rights Entitlements have been applied for); 10. Total number of Rights Equity Shares applied for; 11. Total amount paid at the rate of ₹50.00 per Rights Equity Share; 12. Details of the ASBA Account such as the SCSB account number, name, address and branch of the relevant SCSB; 13. In case of non-resident Eligible Equity Shareholders making an application with an Indian address, details of the NRE / FCNRI NRO account such as the account number, name, address and branch of the SCSB with which the account is maintained; 14. Authorisation to the Designated Branch of the SCSB to block an amount equivalent to the Application Money in the ASBA Account; 15. Signature of the Eligible Equity Shareholder (in case of joint holders, to appear in the same sequence and order as they appear in the records of the SCSB); 16 An approval obtained from any regulatory authority, if required, shall be obtained by the Eligible Equity Shareholders and a copy of such approval from any regulatory authority, as may be required shall be sent to the Registrar at: KFin Technologies Limited (formerly known as KFin Technologies Private Limited) Selenium Tower B PlotNo.31 and32 Financial District, Nanakramguda Serilingarnpally Hyderabad-500 032 Telangana, India Telephone No.: 491 40 6716 2222, E-mail: intl.rights@kfintech.com, Investor Grievance e-mail: encard.ris@kfintech.com, Contact person: M. Murali Krishna, Website: www.kfintech.com, SEBI Registration No.: INR000000221; and 17 All such Eligible Equity Shareholders shall be deemed to have made the representations, warranties and agreements set forth in "Restrictions on Purchases Resales" on page 704, and shall include the following:

"I/ We hereby make representations, warranties and agreements set forth in "Restrictions on Purchases and Resales - Representations, Warr and Agreements by Purchasers" on page 704 of the Letter of Offer.

If We acknowledge that the Company, the Lead Manager, its affiliates and others will rely upon the truth and accuracy of the re and agreements set forth therein.

In cases where Multiple Application Forms are submitted for Applications pertaining to Rights Entitlements credited to the same demat account or in demat suspense escrow account, as applicable, including cases where an Investor submits Application Forms along with a plain paper Application, such Applications shall be liable to be rejected.

Investors are requested to strictly adhere to these instructions. Failure to do so could result in an Application being rejected, with our Company, the Lead Manager and the Registrar not having any liability to the Investor. The plain paper Application format will be available on the website of the istrar at https://rights.kfintech.com.

Our Company, the Lead Manager and the Registrar shall not be responsible if the Applications are not uploaded by the SCSB or funds are not blocked ors'ASBAAccounts on or before the Issue Closing Date

OVERSEAS SHAREHOLDERS: The distribution of the Letter of Offer, the Abridged Letter of Offer, the Application Form, the Rights Entitlement Letter any other Issue material and the issue of the Rights Entitlement and the Rights Equity Shares on a rights basis to persons in certain jurisdictions outside India is restricted by legal requirements prevailing in those jurisdictions. Persons into whose possession the Letter of Offer, the Abridged Letter of Offer, the Application Form or the Rights Entitlements Letter may come, are required to inform themselves about and observe such restrictions. Our Company is making this Issue on a rights basis to the Eligible Equity Shareholders and has dispatched the Abridged Letter of Offer, the Application Form and other Issue material only to the e-mail addresses of Eligible Equity Shareholders who have provided an Indian address to our Company. Those overseas shareholders who have not updated our records with their Indian address or the address of their duly authorised representative in India, prior to the date on which we have sent an e-mail or sent a physical copy of the Letter of Offer, the Abridged Letter of Offer, the Application Form er applicable Issue materials, have not been sent any Issue materials

NO OFFER IN THE UNITED STATES

The Rights Entitlements and the Rights Equity Shares have not been and will not be registered under the United States Securities Act of 1933, as amended ("Securities Act"), or any U.S. state securities laws and may not be offered, sold, resold or otherwise transferred within the United States of America or the territories or possessions thereof (United States or U.S.), except pursuant to an exemption from, or in a transaction not subject to, the ration requirements of the Securities Act and applicable state securities laws. The Rights Entitlements and Rights Equity shares referred to in the Letter of Offer are being offered and sold outside the United States in "offshore transactions", as defined in and in reliance on Regulation S under the Securities Act to the existing Shareholders located in jurisdictions where such offer and sale of the Rights Equity Shares and / or Rights Entitlements are permitted under laws of such jurisdictions. The offering to which the Letter of Offer relates is not, and under no circumstances is to be construed as, an offering of any of the Rights Equity Shares or the Rights Entitlement for sale in the United States or as a solicitation therein of an offer to buy any of the Rights Equity Shares or Rights Entitlement. There is no intention to register any portion of the Issue or any of the securities described herein in the United States or to conduct a public offering of securities in the United States. Accordingly, the Issue Documents and the Application Form should not be forwarded to or transmitted in or into the United States at any time.

Neither our Company, nor any person acting on behalf of our Company, will accept a subscription or renunciation or purchase of the Rights Equity Shares and/or Rights Entitlements from any person, or the agent of any person, who appears to be, or who our Company, or any person acting on behalf of our Company, has reason to believe is, in the United States when the buy order is made. No Application Form should be postmarked in the United States, electronically transmitted from the United States or otherwise dispatched from the United States or from any other jurisdiction where it would be illegal to make an offer of securities under the Letter of Offer. Our Company is making this Issue on a rights basis to the Eligible Equity Shareholders and has dispatched the Letter of Offer or the Abridged Letter of Offer, the Application Form and other applicable Issue materials primarily to the e-mail addresses of the Eligible Equity Shareholders who have provided an Indian address to our Company, Any person who acquires Rights Entitlements or Rights Equity Shares will be deemed to have declared, warranted and agreed, by accepting the delivery of the Letter of Offer, that it is not and that at the time of subscribing for the Rights Equity Shares or the Rights Entitlements, it will not be, in the United States and is authorized to acquire the Rights Entitlements and the Rights Equity Shares in compliance with all applicable laws and regulations

Our Company is making the Issue on a rights basis to the Eligible Equity Shareholders and the Letter of Offer / the Abridged Letter of Offer and the Application Form have been dispatched only to the Eligible Equity Shareholders who have provided an Indian address to our Company. Any person o acquires the Rights Entitlements and the Rights Equity Shares will be deemed to have declared, represented, warranted and agreed, by accepting delivery of the Letter of Offer, that, (i) it is not and that at the time of subscribing for such Rights Equity Shares or acquiring the Rights Entitlements, it will not be, in the United States; does not have a registered address (and is not otherwise located) in the United States when the buy order is made; and

(iii) it is authorised to acquire the Rights Entitlements and the Rights Equity Shares in compliance with all applicable laws and regulati Our Company reserves the right to treat any Application Form as invalid which: (i) does not include the certification set out in the Application Form to the effect that the subscriber does not have a registered address (and is not otherwise located) in the United States and is authorised to acquire the Rights Equity Shares or the Rights Entitlement in compliance with all applicable laws and regulations; (ii) appears to us or our agents to have been executed in, electronically transmitted or dispatched from a person located in the United States; (iii) where a registered Indian address is not provided; or (iv) where our Company believes that Application Form is incomplete or acceptance of such Application Form may infringe applicable legal or regulatory requirements; and our Company shall not be bound to allot or issue any Rights Equity Shares or Rights Entitlement in respect of any such Application Form. The Rights Entitlements may not be transferred or sold to any person in the United States.

LAST DATE FOR APPLICATION: The last date for submission of the duly filled in the Application Form or a plain paper Application is Tuesday, February 13, 2024, i.e., Issue Closing Date. Our Board or any committee thereof may extend the said date for such period as it may determine from

time to time, subject to the Issue Period not exceeding 30 days from the Issue Operning Date (inclusive of the Issue Opening Date).

If the Application Form is not submitted with an SCSB, uploaded with the Stock Exchanges and the Application Money is not blocked with the SCSB, or or before the Issue Closing Date or such date as may be extended by our Board or any committee thereof, the invitation to offer contained in the Letter of Offer shall be deemed to have been declined and our Board or any committee thereof shall be at liberty to dispose of the Equity Shares hereby offered, as set out in the section entitled "Terms of the Issue-Basis of Allotment" on page 696.

Please note that on the Issue Closing Date, (i) Applications through ASBA process will be uploaded until 5.00 p.m. (Indian Standard Time) or such extended time as permitted by the Stock Exchanges.

Please ensure that the Application Form and necessary details are filled in. In place of Application number, Investors can mention the reference number of the e-mail received from Registrar informing about their Rights Entitlement or last eight digits of the demat account. Alte mention their internal reference number in place of application number.

ALLOTMENT ONLY IN DEMATERIALISED FORM: In accordance with Regulation 77A of the SEBI ICDR Regulations read with the SEBI ICDR
Master Circular, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialized form only. Prior to the issue

The Application on plain paper, duly signed by the Eligible Equity Shareholder including joint holders, in the same order and as perspecimen recorded | Opening Date, our Company shall credit the Rights Entitlements to (i) the demat accounts of the Eligible Equity Shareholders holding the Equity Shareholders holding t in dematerialised form; and (ii) a demat suspense escrow account (namely, "Indiabulis Housing Finance Limited RE Suspense Demat Account") opened by our Company, for the Eligible Equity Shareholders which would comprise Rights Entitlements relating to (a) Equity Shares held in the account of the Investor Education and Protection Fund (IEPF) authority; or (b) the demat accounts of the Eligible Equity Shareholder which are frozei or the Equity Shares which are lying in the unclaimed suspense account (including those pursuant to Regulation 39 of the SEBI LODR Regulations) odetails of which are unavailable with our Company or with the Registrar on the Record Date; or (c) Equity Shares held by Eligible Equity Shareholden holding Equity Shares in physical form as on Record Date where details of demat accounts are not provided by Fligible Equity Shareholders to our Company or Registrar, or (d) credit of the Rights Entitlements returned/reversed/failed; or (e) the ownership of the Equity Starse currently under dispute, including any court proceedings, if any. For further details, see "Terms of the Issue - Making of an Application by Eligible Equity Shareholders holding Equity Shares in physical form" on page 696 of the Letter of Offer.

PLEASE NOTE THAT THE RIGHTS ENTITLEMENT WHICH ARE NEITHER RENOUNCED NOR SUBSCRIBED BY THE INVESTORS ON OR BEFORE THE ISSUE CLOSING DATE SHALL LAPSE AND SHALL BE EXTINGUISHED AFTER THE ISSUE CLOSING DATE. THE LEAD MANAGER AND OUR COMPANY ACCEPT NO RESPONSIBILITY TO BEAR OR PAY ANY COST, APPLICABLE TAXES, CHARGES AND EXPENSES (INCLUDING BROKERAGE). AND SUCH COSTS WILL BE INCURRED SOLELY BY THE INVESTORS.

INVESTORS MAY PLEASE NOTE THAT THE RIGHTS EQUITY SHARES CAN BE TRADED ON THE STOCK DEMATERIALISED FORM.

LISTING: The existing Equity Shares of the Company are listed on BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE" and together with BSE, the "Stock Exchanges). The Company has received 'in-principle' approvals from BSE and NSE for listing the Rights Equity Shares to be allotted pursuant to the Issue through their respective letters, each dated January 19, 2024. Our Company has received trading approval from BSE and NSE for the Rights Entitlements as required under the SEBI ICDR Master Circular. For the purposes of the Issue, the Designated Stock

DISCLAIMER CLAUSE OF SEBI: Submission of Letter of Offer to SEBI should not in any way be deemed or construed that SEBI has cleared or approved the Letter of Offer. The Investors are advised to refer to the full text of the Disclaimer clause of SEBI as provided in "Other Regulatory and Statutory Disclosures - Disclaimer Clause of SEBI* on pages 667-670 of the Letter of Offer

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE should not, in anyway, be deemed or construed that the Letter of Offer has been cleared or approved by BSE; nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The investors are advised to refer to the full text of the Disclaimer clause of BSE as provided in Other Regulatory and Statutory Disclosures -Disclaimer Clause of BSE* on pages 670 and 671 of the Letter of Offer.

DISCLAIMER CLAUSE OF NSE (Designated Stock Exchange): It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the full text of the Disclaimer clause of NSE as provided in "Dther Regulator and Statutory Disclosures - Disclaimer Clause of NSE" on page 671 of the Letter of Offer

BANKER TO THE ISSUE / REFUND BANK: HDFC Bank Limited MONITORING AGENCY: CRISIL Ratings Limited

DISPATCH AND AVAILABILITY OF ISSUE MATERIALS: In accordance with the SEBI ICDR Regulations and SEBI ICDR Master Circular, the Letter of Offer, the Abridged Letter of Offer, the Application Form, the Rights Entitlement Letter and other Issue material have been sent/ dispatched only to the Eligible Equity Shareholders who have provided their Indian address to our Company and who are located in jurisdictions where the offer and sale of the Rights Entitlement or Rights Equity Shares is permitted under laws of such jurisdiction and does not result in and may not be construed as, a publi offering in such jurisdictions. In case such Eligible Equity Shareholders have provided their valid e-mail address, the Letter of Offer, the Abridged Lette of Offer, the Application Form, the Rights Entitlement Letter and other Issue material have been sent only to their valid e-mail address and in case such Eligible Equity Shareholders have not provided their e-mail address, then the Letter of Offer, the Abridged Letter of Offer, the Application Form, the Rights Entitlement Letter and other Issue material have been physically dispatched, on a reasonable effort basis, to the Indian addresses provided

Further, this Letter of Offer was sent/dispatched to the Eligible Equity Shareholders who have provided Indian address and who have made a request in this regard. In accordance with the above, the dispatch of the Abridged Letter of Offer, the Rights Entitlement Letter along with the Application Form has been completed on February 02, 2024 by the Registrar.

Investors can access this Letter of Offer, the Abridged Letter of Offer and the Application Form (provided that the Eligible Equity Shareholder is eligible ribe for the Rights Equity Shares under applica

(i) our Company at www.indiabullshomeloans.com; (iii) the Registrar at https://rights.kfintech.com; (iii) the Lead Manager, i.e., Nuvama Wealth Management Limited (formerly known as Edelweiss Securities Limited) at https://www.nuvarna.com/; and inCred Capital Wealth Portfolio Managen Private Limited at www.incredequities.com (iv) the Stock Exchanges at www.bseindia.com and www.nseindia.com.

To update the respective Indian addresses/e-mail addresses/phone or mobile numbers in the records maintained by the Registrar or by our Company Eligible Equity Shareholders should visit https://rights.klintech.com. Eligible Equity Shareholders can also obtain the details of their respective Rights Entitlements from the website of the Registrar (i.e., https://rights.kfintech.com) by entering their DP ID and Client ID or Folio Number (for Eligible Equity Shareholders who hold Equity Shares in physical form as on Record Date) and PAN. The link for the same shall also be available on the website of our Company (i.e., www.indiabullshomeloans.com)

Further, our Company along with the Lead Manager will undertake all adequate steps to reach out the Eligible Equity Shareholders who have their Indian address through other means, as may be feasibl

Please note that neither our Company nor the Registrar nor the Lead Manager shall be responsible for not sending the physical copies of Issue Materials, including this Letter of Offer, the Abridged Letter of Offer, the Rights Entitlement Letter and the Application Form or delay in the receipt of this Letter of Offer, the Abridged Letter of Offer, the Rights Entitlement Letter, the Application Form or other Issue Materials attributable to non-availability of the e-mail addresses of Eligible Equity Shareholders or electronic transmission delays or failures, or if the Application Forms or the Rights Entitlement Letters are delayed or misplaced in the transit

The distribution of the Letter of Offer. Abridged Letter of Offer, the Rights Entitlement Letter and the issue of Rights Equity Shares on a rights basis to persons in certain jurisdictions outside India is restricted by legal requirements prevailing in those jurisdictions. No action has been, or will be, taken to permit this Issue in any jurisdiction where action would be required for that purpose, except that this Letter of Offer is being filed with SEBI and the Stock Exchanges. Accordingly, the Rights Entitlements and Rights Equity Shares may not be offered or sold, directly or indirectly, and the Letter of Offer, the Abridged Letter of Offer, the Rights Entitlement Letter, the Application Form or any Issue related materials or advertisements in connection with this Issue may not be distributed, in any jurisdiction, except in accordance with and as permitted under the legal requirements applicable in such jurisdiction. Receipt of this Letter of Offer, the Abridged Letter of Offer, the Rights Entitlement Letter or the Application Form (including by way of electronic means) will not constitute an offer, invitation to or solicitation by anyone in any jurisdiction or in any circumstances in which such an offer, invitation or solicitation is unlawful or not authorised or to any person to whom it is unlawful to make such an offer, invitation or solicitation. In those circumstances, this Letter of Offer, the Abridged Letter of Offer, the Rights Entitlement Letter or the Application Form must be treated as sent for information only and should not be acted upon for making an Application and should not be copied or re-distributed.

Accordingly, persons receiving a copy of the Letter of Offer, the Abridged Letter of Offer, the Rights Entitlement Letter or the Application Form should not, in connection with the issue of the Rights Equity Shares or the Rights Entitlements, distribute or send the Letter of Offer, the Abridged Letter of Offer, the Rights Entitlement Letter or the Application Form in or into any jurisdiction where to do so, would, or might, contravene local securities laws or regulations or would subject our Company or its affiliates or the Lead Manager or their respective affiliates to any filing or registration requirement (other than in India). If the Letter of Offer, the Abridged Letter of Offer, the Rights Entitlement Letter or the Application Form is received by any person in any such jurisdiction, or by their agent or nominee, they must not seek to make an Application or acquire the Rights Entitlements referred to in the Lette of Offer, the Abridged Letter of Offer, the Rights Entitlement Letter or the Application Form. Any person who makes an application to acquire Rights Entitlements and the Rights Equity Shares offered in the Issue will be deemed to have declared, represented and warranted that such person is authorized to acquire the Rights Entitlements and the Rights Equity Shares in compliance with all applicable laws and regulations prevailing in such erson's jurisdiction and India, without requirement for our Company or our affiliates or the Lead Manager or their resp or registration (other than in India).

Our Company is undertaking this Issue on a rights basis to the Eligible Equity Shareholders and has sent the Letter of Offer, the Abridged Letter of Offer the Application Form and other applicable Issue Materials primarily to email addresses of Eligible Equity Shareholders who have provided a valid email ses and an Indian address to our Company

The Letter of Offer will be provided, primarily through e-mail, by the Registrar on behalf of our Company or the Lead Manager to the Eligible Equity Shareholders who have provided their Indian addresses to our Company and who make a request in this regard

The Letter of Offer is also available on the website of SEBI at www.sebi.gov.in.

nuvama

NUVAMA WEALTH MANAGEMENT LIMITED y known as Edelweiss Securities Lim 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

nail: Rl.IndiabulisHousing@nuvama.com restor Grievance e-mail: customerservice.mb@nuvama.com Contact person: Manish Tejy

Website: www.nuvama.com; SEBI Registration No.: INM000013004 | SEBI Registration No.: INM000012865

InCred Capital

InCred Capital Wealth Portfolio Managers Private Limited 2nd Floor, B-Wing, Kaledonia Building, Sambhaji Nagar, Sahar Road Andheri (East) Mumbai-400069 Maharashtra, India

Telephone No.: +91 022 41611596 E-mail: Rl.IndiabullsHousing@incredcapital.com Investor Grievance e-mail: customer.grievance@in Contact person: Rakesh Postandel

ite: www.incredequities.com

KFINTECH

(formerly known as KFin Technologies Private Limited) Selenium Tower B PlotNo.31 and32 Financial District, Nanakramguda Serilingampally, Hyderabad–500 032 Telangana, India Telephone No.: +91 40 67 16 2222 E-mail: ihfl.rights@kfintech.com

Investor Grievance e-mail: einward.ris@kfintech.com Contact person: M. Murali Krishna; Website: www.kfintech.com SEBI Registration No.: INR000000221

Amit Kumar Jain
Plot No. 422B, Udyog Vihar, Phase-IV, Gurugram – 122 016, Haryana, India; Telephone No.: 0124 6681199 Email: ibsecretarial@indiabulls.com

Intensity may contact the Register to the Issue and Share Transfer Agent or our Company Secretary and Complance Officer for any pre-Issue or post-base related manniers. Any glownous relating to the ASSIs process may be addressed to the Register. Intensity of the Assistance of th

For INDIABULLS HOUSING FINANCE LIMITED

On behalf of the Board of Din

Company Secretary and Compliance Officer

Place : Mumbai

INDIABULIS HOUSING FINANCE LIMITED is proposing, subject to market conditions and other considerations, a rights issue of its Equity Shares and has in this regard filed a Letter of Offer dated January 28, 2024 with BSE, the designated stock exchange, NSE and SEBI. The Letter of Offer is available on the website of SEBI at www.sebi.gov.in, National Stook Exchange of India Limited at www.nseindia.com, BSE Limited at www.bseindia.com, the website of the Lead Manager to the Issue, i.e., Nurama Wealth Management Limited at www.nurama.com and inCred Capital Wealth Portfolio Managers
Private Limited at www.incredequities.com, website of the Company at www.indiabullshomeloans.com and website of the Registrar at www.kintech.com. Investors should note that investment in equity shares involves a degree of risk and for details relating to the same, please see the section entitled "Risk Factors' on page 21 of the LOF

reactors on page 21 or the CUP.

Rights Entitlements and the Rights Equity Shares have not been and will not be registered under Securities Act and may not be offered, sold, resold or otherwise transferred within the United States, except pursuant to a an exemption from, or in a transaction not subject to the registered under requirements of the Securities Act and applicable state securities laws. Accordingly, the Rights Entitlements and the Rights Equity Shares are only being offered and sold outside the United States in 'offshore transactions' as defined in and in reliance on Regulation S under the Securities Act. The offsings to which the Letter of offered resold, pledged or otherwise transactions' as defined in and in reliance on Regulation S under the Securities Act. The offsings to which the Letter of offered reliance in the Court of the Securities and the Court of the Securi



This is only an advertisement for information purposes and not for publication, distribution or release directly or indirectly outside India. This is not an announcement for the offer document. All capitalized terms used and not defined herein shall have the meaning assigned to them in the letter of offer dated January 28, 2024 (the "Letter of Offer" or "LOF") filed with the Stock Exchanges, namely BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE" and together with BSE, "Stock Exchanges") and the Securities and Exchange Board of India ("SEBI").





ABULLS HOUSING FINANCE LI

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 Harvana at New Delhi ("RoC") and received a certificate for commencement of business from the RoC on January 10, 2006. 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. For details of changes in our registered office, please see the section entitled "General Information - Changes in the registered office of our Company" on page 71 of the Letter of Offer.

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

Contact Person: Amit Kumar Jain, Company Secretary and Compliance Officer;; E-mail: helpdesk@indiabulls.com; Website: www.indiabullshomeloans.com

Corporate Identity Number: L65922DL2005PLC136029 **OUR COMPANY IS A PROFESSIONALLY MANAGED COMPANY AND DOES NOT HAVE AN IDENTIFIABLE PROMOTER**

FOR PRIVATE CIRCULATION TO THE ELIGIBLE EQUITY SHAREHOLDERS OF INDIABULLS HOUSING FINANCE LIMITED (THE "COMPANY" OR THE "ISSUER") ONLY

ISSUE OF UP TO 246,226,515 PARTLY PAID-UP EQUITY SHARES OF FACE VALUE OF ₹2.00 EACH OF THE COMPANY (THE "RIGHTS EQUITY SHARES") FOR CASH AT A PRICE OF ₹150.00 PER EQUITY SHARE (INCLUDING A PREMIUM OF ₹148.00 PER EQUITY SHARE) AGGREGATING TO ₹36,933.98* MILLION ON A RIGHTS BASIS TO THE ELIGIBLE EQUITY SHAREHOLDERS OF THE COMPANY IN THE RATIO OF 1 RIGHTS EQUITY SHARES FOR EVERY 2 FULLY PAID-UP EQUITY SHARES HELD BY THE ELIGIBLE EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS ON THURSDAY, FEBRUARY 1, 2024 ("RECORD DATE") (THE "ISSUE"). FOR FURTHER DETAILS, PLEASE SEE THE SECTION ENTITLED "TERMS OF THE ISSUE" ON PAGE 674 OF THE LETTER OF OFFER.

* Assuming full subscription and receipt of all Call Monies with respect to Rights Equity Shares

RIGHTS ISSUE OPENS TODAY

LAST DATE FOR ON MARKET RENUNCIATION* FEBRUARY 8, 2024

ISSUE CLOSES ON FEBRUARY 13, 2024**

*Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat accounts of the Renouncees on or prior to the Issue Closing Date.

**Our Board or the Securities Issuance and Investment Committee will have the right to extend the Issue Period as it may determine from time to time but not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date). Further, no withdrawal of Application shall be permitted by any Applicant after the Issue Closing Date.

ASBA* | Simple, Safe, Smart way of making an application - Make use of it!!!

PAYMENT SCHEDULE FOR THE RIGHTS EQUITY SHARES			
Amount Payable per Rights Equity Share	Face Value (₹)	Premium (₹)	Total (₹)
On Application	0.67	49.33	50.00
Additional Call(s) as may be decided by the Board / Securities Issuance and Investment Committee from time to time	1.33	98.67	100.00
Total	2.00	148.00	150.00

*For further details on Payment Schedule, see "Terms of the Issue - Payment Schedule of Rights Equity Shares" on page 689 of the Letter of Offer.

Facilities for Application in this Issue

reanises for Application in use issue
In accordance with Regulation 76 of the SEBI ICOR Regulations, the ASBA Circulars, all Investors dealring to make an Application in this
issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such Applications
before making their Application through ASBA. For details, see "Terms of the Issue-Making an Application through the ASBA process" on page 677 of the Letter of Offer.

ASBA facility. An Investor, wishing to participate in this issue through the ASBA facility, is required to have an ASBA enabled bank account with SCSBs, prior to making the Application. Investors desiring to make an Application in this issue through ASBA process, may submit the Application Form in physical mode to the Designated Branches of the SCSB or online/ electronic Application through the website of the SCSBs (if made available by such SCSB) for sutherizing such SCSB to block Application Monray payable on the Application in their respective ASBA Accounts.

rivestors applying through the ASBA facility should carefully read the provisions applicable before making their Application through the ASBA process. For details, see "Terms of the Issue - Making an Application through the ASBA process" on page 677 of the Letter of Offer.

Please note that subject to SCSBs complying with the requirements of SEBI Circular CIRCFDIDIL/13/2012 dated September 25, 2012, within the periods stipulated therein, Applications may be submitted at the Designated Branches of the SCSBs.

time belows separated unitering, populations using be submitted as the obserged selected or the School Applications by SCSBs on their own account using ASBA facility, each such SCSB should have a separate account using ASBA facility, each such SCSB should have a separate account in list own name with any other SEBI registered SCSB(s). Such account shall be used solely for the purpose of making an Application in this issue and clear demandated funds should be evailable in such account for such an

CREDIT OF RIGHTS ENTITLEMENTS IN DEMATACCOUNTS OF ELIGIBLE EQUITY SHAREHOLDERS: Pursuant to provisions of the SEBI ICDR CREDIT OF RIGHTS ENTITLEMENTS IN DEMATACCOUNTS OF ELIGIBLE EQUITY SHAREHOLDERS: Pursuant to provisions of the SEBI ICDN
Regulations and the SEBI ICDN Measter Cruziar and in terms of the Letter of Cffr. the Rights in Critimens to the Eligible Equity Shareholders will be
credited in their respective damat account and shall be admitted for broding on the Stock Exchanges under the ISIN: INE148(20012 subject to requisite
approvals. For details of credit of the Rights Entitlements, see "Terms of the Issue". Credit of Rights Entitlements in demate accounts of Eligible Equity
Shareholders' on page 687 of the Later of offer. In accordance with Regulation 77A of the SEBI COR Regulations read with the SEBI ICDR Master
Circular, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematarialized form only.

Eligible Equity Shareholders are requested to provide relevant details (such as copies of self-attested PAN and client master sheet of demat account Largette cuping or seemboars and or operated by provide intervine undestigations as continuation of the seemboars and or operated and period of continuation of the co Equity Shareholders are also requested to ensure that their demat account is active, details of which have been provided to the Company or the Registrar, to facilitate the aforementioned transfer.

APPLICATIONS SUPPLIED BY ESCOREDAMONY (ASBAS): In Investory investing paramippes in rise issue proting in Asbas danily, is required to have an ASBA enceit an enabled bank occount with SCSBa, price to making the Application. Investor seed seeiing to make an Application in their issue through ASBA process, may submit the Application or in physical mode to the Designated Branch of this SCSB or or nine / electronic Application through the websits of the SCSBs (if made evisible by such SCSB) by such as SCSB is block as SCSBs in the ASBA process, please refer to the first which have been notified by SEBI to act as SCSBs for the ASBA process, please refer to the properties of the ASBA process, please refer to the process of the ASBA process, please refer to the process of the ASBA process, please refer to the process of the ASBA process, please refer to the process of the ASBA process, please refer to the process of the ASBA process. The ASBA process of the ASBA process of the ASBA process of the ASBA process. The ASBA process of the ASBA process of the ASBA process of the ASBA process of the ASBA process. equivalent to the Application Money mentioned in the Application Form, as the case may be, at the time of submission of the Application. For details on Designated Branches of SCSBs collecting the Application Form, please refer the above-mentioned link.

ELIGIBLE EQUITY SHAREHOLDERS UNDER THE ASBA PROCESS MAY PLEASE NOTE THAT THE EQUITY SHARES UNDER THE ASBA PROCESS CAN BE ALLOTTED ONLY IN DEMATERIALIZED FORM AND TO THE SAME DEPOSITORY ACCOUNT IN WHICH THE EQUITY SHARES ARE HELD BY SUCH ASBA APPLICANT ON THE RECORD DATE.

INVESTORS MUST ENSURE THAT THEIR PAIN IS LINKED WITH AADHAAR AND THAT THEY ARE IN COMPLIANCE WITH CBDT NOTIFICATION DATED FEBRUARY 13, 2020, PRESS RELEASE DATED JUNE 25, 2021 AND SEPTEMBER 17, 2021, CBDT CIRCULAR NO. 7 OF 2022, DATED MARCH 30, 2022, READ WITH PRESS RELEASE DATED MARCH 28, 2023, READ WITH SUBSEQUENT CIRCULARS ISSUED IN RELATION THERETO.

APPLICATION ON PLAIN PAPER: An Eligible Equity Shareholder in India who is eligible to apply under the ASBA process may make an Application to APPLICATION ON PLAIN PAPEE: An Eligible Equity Shareholder in India who is eligible to apply under the ASBA process may make an Application to subscribe to this issue on plain paper incess of mon-resident of Application From a detailed above and only such plain paper applications within provide all the detailer required in terms of Regulation 78 of SEBI ICDR Regulations shall be accepted by SCSBs. In such cases of non-receipt of the Application From through physical delivery (where applicable) and the Eligible Equity Shareholder not being in a position to obtain it from any other source may make an Application to subscribe to this issue on plain paper with the same details as per the Application From that is available on the website of the Registers, Stock Exchanges or the Lead Manager. An Eligible Equity Shareholder shall submit the plain paper Application to be Designated Branch of the SCSB for outbridges and submit of the plain paper Application to the Designated Branch of the SCSB for outbridges and the SCSB for outbridges with the SCSB for outbridge with the scale of the SCSB for outbridge with the scale of the SCSB for outbridge to provide an incline and draws.

will not except the many or injude court shareholder from the provided an interest accurate.

Additionally, in term of Regulation 78 of the SEBI (LOR Regulations, Investors may choose to accept the offer to participate in this issue by making plain paper applications. Presses note that SCSBs shall accept such applications only if all details required for making the application as por the SEB (CDR Regulations are specified in the plain paper application. In cases where Multiple Application Forms are submitted for Applications pertaining the Rights Entitlements credited to the same derivat account including cases where an investor submits Application Forms along with a plain paper Application, such Applications shall be liable to teresched. Please note that in terms of Regulation 7 of the SEBI (CDR Regulations the Eligible Cquit Shareholders who are making the Application on pain paper shall not be entitled to renouse their Rights Entitlements and should not utilize the Application Form for any purpose including renunciation even if it is received subsequently.

The Application on plain paper, duly signed by the Eligible Equity Shareholder including joint holders, in the same order and as per specimen recor with his/her benit, must reach the office of the Designated Branch of the SCSB before the Issue Closing Date and should contain the follow

Name of our Company, being Indiabulis Housing Finance Limited; 2 Name and eddress of the Eligible Equity Shareholder including joint holders (in the same order and as perspecimen recorded with our Company or the Depository); 3-Poilo Number (in case of Eligible Equity Shareholders who hold Equity Shareholders and as perspecimen recorded with our Company or the Depository); 3-Poilo Number (in case of Eligible Equity Shareholders who hold Equity Shareholder and for each Eligible Equity Shareholder in Case of the Central or State Government, the residents of Sidkim and the officials appointed by the courts, PNN of the Eligible Equity Shareholder and for each Eligible Equity Shareholder in case of joint names, irrespective of the total value of the Equity Shares applied for pursuant to this Issue; 5. Number of Equity Shares held as on Record Date; 6. Alcohem toptom — only demanterialized form; 7 Number of Rights Equity Shares entitled to; 8 Number of Acidition Brights Equity Shares applied for within the Rights Entitlements have been applied for; 10. Total number of Rights Equity Shares applied for if any (applicable only if entire Rights Entitlements have been applied for); 10. Total number of Rights Equity Shares applied for; 11. Total amount paid at the rate of \$50.00 per Rights Equity Share; 12. Details of the ASBA Accounts such as the SCSB account number, neme, address and branch of the relevant \$50.58; 13. In case of non-resident Eligibils Equity Shareholders amaking an application with an Indian endorse, details of the NRE/FCNN RNA account acuts as the account number, neme, address and branch of the SCSB with which the account is maintained; 14. Authorisation to the Designated Branch of the SCSB to block an amount equivilent to the Application Money in the ASBAAccount; 15. Signature of the Rights Equity Shareholders, account accou Allotment option - only dematerialised form; 7. Number of Rights Equity Shares entitled to; 8. Number of Rights Equity Shares applied for within the les" on page 704, and shall include the following:

"U We hereby make representations, warranties and agreements and Agreements by Purchasers" on page 704 of the Letter of Offer.

I/We acknowledge that the Company, the Lead Manager, its affiliates and others will rely upon the truth and accuracy of the repr ements set forth therein

an organism as ectors in recent.

In cases where Miliple Application Forms are submitted for Applications pertaining to Rights Entitlements credited to the same denset account or in denset suspense secrow account, as applicable, including cases where an investor submits Application Forms along with a plain paper Application, such Application shall be liable to be rejected.

stors are requested to strictly athere to these instructions. Failure to do so could result in an Application being rejected, with our Company, the Manager and the Registrar not having any liability to the investor. The plain paper Application format will be available on the website of the strar at https://rights.id/intech.com.

Our Company, the Lead Manager and the Registrar shall not be responsible if the Applications are not uploaded by the SCSB or funds are not blocked ors' ASBA Accounts on or before the Issue Closing Date.

OVERSEAS SHAREHOLDERS: The distribution of the Letter of Offer, the Abridged Letter of Offer, the Application Form, the Rights Entitle OVERSEAS SHAMEHOLDERS: The distribution of the Letter of Offer, the Abridged Letter of Offer, the Application Form, the Rights Entitlement Letter, any other Issue material and the issue of the Rights Entitlement and the Rights Equity Sharee on a right is basis to person in cartain jurtediction outside india is restricted by logal requirements prevailing in those jurisdictions. Persons into whose possession the Letter of Offer, the Abridged Letter of Offer, the Application Form or the Rights Entitlements Letter may come, are required to inform themselves about and observe such restrictions. Our Company is making this lesson on a right basis to the Eligible Equity Shareholders and has despetched the Abridged Letter of Offer, the Application Form and other issue material only to the o-mail addresses of Eligible Equity Shareholders who have provided an Indian address to our Company. Those oversease shareholders who have have provided an Indian address to our Company. Those oversease shareholders who have we eart an email of several pulsaciation copy of the Letter of Offer, the Abridged Letter of Offer, the Application Form and other applicable Issue materials, have not been sent any issue materials.

NO OFFER IN THE UNITED STATES

The Rights Entitlements and the Rights Equity Shares have not been and will not be negletered under the United States Securities Act of 1933, as amended ("Securities Act"), or any U.S. state securities laws end may not be offered, sold, resold or otherwise transferred within the United States of America or the territories or possessions thereof (United States or U.S.), except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and applicable state securities laws. The Rights Entitlements and Rights Equity shares referred to in the Letter of Offer are being offered and sold outside the United States in "offshore transactions", as defined in and, in reliance on Regulation Stunder the Letter of Offer are being offered and sold outside the United States in "Ombrore transactions", as defined in and in relatince on Regulation Studied Sourcifies Act to the existing Shareholders located in justications where such offer and sale of the Rights Equity Shares and for Rights Editions are permitted under laws of such jurisdictions. The coffering to which the Letter of Offer relates in not, and under no circumstances is to be construed, an offering of any Offer Rights Equity Shares or the Rights Editions. Entitionering the Letter of Offer relates in the United States or as a solicitation therein of an offer to one structure, and relating the Capital States or the Rights Editions and the structure of the States of the Rights Editions and the structure of the States of the Rights Editions of the Righ

be forwarded to or transmitted in or into the United States et eny time.

Neither our Company, nor any person acting on behalf of our Company, will accept a subscription or renunciation or purchase of the Rights Equity Shares and or Rights Entitlements from any person, or the agent of any person, who appears to be, or who our Company, or any person acting on behalf of our Company, has reason to believe is, in the United States when the buy order is made. No Application From should be postmarried in the United States, electrorically transmitted from the United States or otherwise dispatched from the United States or otherwise dispatched from the United States or from any other justification where it would be illegal to make an orther of securities under the Letter of Office. Our Company is making this issue on a rights besis to the Eligible Equity Shareholders who have provided an Indian address to our Company. Any person who acquires Rights to the Eligible Equity Shareholders who have provided an Indian address to our Company. Any person who acquires Rights to extend the state of the Company of the Letter of Office or the very decident of the Company of the Letter of Office or the decident of warmend end argency by accepting the delenty or other than the contraction of the Rights Equity Shares or the Rights Equity Shares and recutations. acquire the Rights Entitlements and the Rights Equity Shares in compliance with all applicable laws and regulation

acquire the rights Entitlements and the Rights Equity Shares in compliance with all application leaves and regulations.

Our Company is making the Issue on a rights basis to the Eligible Equity Shareholders and he Letter of Offer if the Abridged Letter of Offer and the Application Form have been dispetched only to the Eligible Equity Shareholders who have provided an Indian address to our Company, Any person who acquires the Rights Entitlements and the Rights Esculpty Sharea will be deemed to have dedered, represented, warmanted and agreed, by accepting the delivery of the Letter of Offer, that, (i) is not and that of the limit of subscribing for such Rights Equity Sharea will be deemed to have dedered, represented, warmanted and agreed, by accepting the delivery of the Letter of Offer, that, (ii) is not and that of the limit of subscribing the such in the United States, does not have a registreat address (and is not otherwise located) in the United States, does not have a registreat address (and is not otherwise located) in the United States, does not have a registreat address (and is not otherwise located) in the United States, does not have a registreat address (and is not otherwise located) in the United States, does not have a registreat and address (and is not otherwise located) in the United States, does not have a registreat in medy and (iii) it is authorised to acquire the Rights Edition ments and the Rights Equity Shares in compliance with all applicable laws and regulations.

(iii) it as automose to acquire air ognic Evidenment and one regime capity Senters in compliance with an application seguations.

Our Company reserves the right to breat any Application Forms alrivated which, (ii) does not include the certification set out in the Application Form to the effect that the subscriber does not have a registered address (and is not otherwise located) in the United States and is authorised to acquire the Rights Entitement in compliance with all applicable laws and regulations; (ii) appears to us or our agents to have been axecuted in, electronically transmitted or dispatched from a person located in the United States; (iii) where a registered indian address is not provided, or (iv) where our Company believes that Application Form is incomplete or acceptance of such Application Form may infining asplicable legal or regulatory requirements; and our Company shall not be bound to allor is sue any Rights Equily Shares or Rights Entitlement in respect of any such Application Form. The Rights Entitlement in vespect of any such Application.

LAST DATE FOR APPLICATION: The last date for submission of the duly filled in the Application Form or a plain paper Appli

LAST DATE FOR APPLICATION: The last date for submission of the duly filled in the Application Form or a plain paper Application is Tuesday. February 13, 20% i.e., issues Colsing Date. Our Board or any committee thereor imay extend the acid date for sub-period as it may determine from time to time, subject to the Issue Period not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date). If the Application Form is not submitted with an SCSB, uploaded with the Sluck Exchanges and the Application Money is not blocked with the SCSB, on or before the Issue Coloring Date or such date are may be extended by our Board or any committee thereof, the invitation to filler contained in the Latter of Offer shall be deemed to have been declined and our Board or any committee thereof the little days of the Equity Shares hereby offered, as set out in the section entitled "Terms of the Issue - Basis of Allotment" on page 696.

Please note that on the Issue Closing Date, (i) Applications through ASBA process will be uploaded until 5.00 p.m. (Indian Standard Time) or such extended time as nermitted by the Stock Excha

extended unless per mises by a reconstruction of the reference number of the contract of the reference number of the e-mail received from Registrar informing about their Rights Entitlement or last eight digits of the demat account. Alternatively, SCSBs may mention their internal reference number in place of application number.

mention their internal reference number in place of application number.

ALLOTMENT ONLY IN DEMATERIALISED FORM: In accordance with Regulation 77A of the SEBI ICDR Regulations read with the SEBI ICDR Master Circuits, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialized form only. Prior to the issue Opening Date, our Company shall credit the Rights Entitlements to (the demate accounts of the Eligible Equity Shares continued form; and (i) a dematerialized form; and (ii) a demater suspense excount (namely, "inclidualis Housing Finance Limited RE Suspense Demater Account") opened by our Company, for the Eligible Equity Shares had on the account of the Investor Education and Protection Fund (IEPF) authority; or (b) the demate accounts of the Eligible Equity Shares had in the account of the Investor Education and Protection Fund (IEPF) authority; or (b) the demate accounts of the Eligible Equity Sharesholders with the Equity in the undefined suspense account (including those pursuant in Regulations) or the SEBI LODR Regulations) or details of which are unavailable with our Company or with the Registers on the Record Date; or (c) Equity Shares held by Eligible Equity Shareholders in the Caustine Caust obligate (in the contraction with our companies) of the first page of the first page

PLEASE NOTE THAT THE RIGHTS ENTITLEMENT WHICH ARE NEITHER RENOUNCED NOR SUBSCRIBED BY THE INVESTORS ON OR BEFORE THE ISSUE CLOSING DATE SHALL LAPSE AND SHALL BE EXTINGUISHED AFTER THE ISSUE CLOSING DATE. THE LEAD MANAGER AND OUR COMPANY ACCEPT NO RESPONSIBILITY TO BEAR OR PAY ANY COST, APPLICABLE TAXES, CHARGES AND EXPENSES (INC.) LIDING BROKERAGE), AND SUCH COSTS WILL BE INCURRED SOLELY BY THE INVESTORS

INVESTORS MAY PLEASE NOTE THAT THE RIGHTS EQUITY SHARES CAN BE TRADED ON THE STOCK EXCHANGES ONLY IN DEMATERIALISED FORM.

LETING: The existing Equity Shares of the Company are listed on BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE" and topether with BSE, the "Stock Exchanges). The Company has received "in-principle" approvals from BSE and MSE for Ising the Rights Equity Shares to be allotted pursuant to the Issuer through their respective letters, each detail armary 19, 2026. Our Company has received trading approved from BSE and MSE for the Rights Entitlements as required under the SEBI ICDR Meater Circular. For the purposes of the Issue, the Designated Stock

DISCLAIMER CLAUSE OF SEBI: Submission of Letter of Offer to SEBI should not in any way be deemed or construed that SEBI has cleared or approved the Letter of Offer. The Investors are advised to refer to the full text of the Disclaimer clause of SEBI as provided in "Other Regulatory and s Letter of Offer. The Investors are advised to refer to the full text of the Disclaim isclosures - Disclaimer Clause of SEBI' on pages 667-670 of the Letter of Offer

DISCLAIMER CLAUSE OF BSE: it is to be distinctly understood that the parmisston given by BSE should not, in anyway, be deemed or construed that the Letter of Offer has been cleared or approved by BSE; nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the full text of the Disclaimer clause of BSE as provided in "Other Regulatory and Statutory Disclosures-Disclaimer Clause of BSE" on pages 670 and 671 of the Letter of Offer.

DISCLAIMER CLAUSE OF NSE (Designated Stock Exchange): It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The investors are advised to refer to the full back of the Disclaimer clause of NSE as provided in "Other Regulatory and Statutory Disclosures - Disclaimer Clause of NSE" on page 671 of the Letter of Offer.

BANKER TO THE ISSUE / REFUND BANK: HDFC Bank Limited

BANKER TO THE ISSUE / RECTURE MARKE THE CEBTIS. Immitted

MONITORING AGENCY: CRISIL Railings Limited

DISPATCH AND AVAILABILITY OF ISSUE MATERIALS: In accordance with the SEBI ICOR Regulations and SEBI ICOR Master Circular; the Letter
of Offer, the Abridged Letter of Offer, the Application Form, the Riphis Entitlement Letter and other issue material have been servid dispetched only to the
Islighbe Equity Shareholders who have provided their Indian address to our Company and who are located in jurisdictions where the offer and sale of
the Rights Entitlement or Rights Equity Shareholders who are to such jurisdiction and does not result in and may not be construed as, a public
offering in such jurisdictions. In case such Eligible Equity Shareholders have provided their valid or -mail address, the Lotter of Offer, the Abridgae Letter

Offer the Abrid of Offer, the Application Form, the Rights Entitlement Letter and other Issue material have been sent only to their valid e-mail addr. Eligible Equity Shareholders have not provided their e-mall address, then the Letter of Offer, the Abridged Letter of Offer, the Application Form, the ent Letter and other is ue material hava been physically disp

Further, this Letter of Offer was sent/ dispatched to the Eligible Equity Shareholders who have provided Indian address and who have made a request In this regard. In accordance with the above, the dispatch of the Abridged Letter of Offer, the Rights Entitlement Letter alongwith the Application Form has been completed on February 02, 2024 by the Registrar.

ons can access this Letter of Offer, the Abridged Letter of Offer and the Application Form (provided that the Eligible Equity Shareholder is eligible scribe for the Rights Equity Shares under applicable laws) on the websites of:

to autocrotic for the rights Legally Shares under applicable sews) on the eveloties or:

(i) our Company of www.indsublishinderiosers.com; (ii) the Registers at Holland; (infriedr.com; (ii) the Lead Manager, i.e., Nurvana Wealth
Management Limited (formetry known as Editivisias Securities Limited) at https://www.nurvama.com; and InCred Capital Wealth Portfulio Managers
Private Limited at www.incredequities.com (iv) the Stock Exchanges at www.besindis.com and www.neeindia.com.

To update the respective Inden addressest-mell ediffessest/phone or mobile numbers in the records meinterind by the Registers or by our Company,
Eligible Equity Shareholders should visit https://ights.kfinisch.com. Eligible Equity Shareholders can also obtain the details of the respective Rights to
Entitionants from the website of the Registers (i.e., https://ights.kfinisch.com. Plo pland ficient to Pol on Mureture (Teiglible Equity
Shareholders who hold Equity Shares in physical form as on Record Dale) and PAN. The link for the same shall also be available on the website of the Registers (i.e., https://jobs.kfinisch.com. Company (i.e., www.indiabulishomelo s.com).

Further, our Company along with the Lead Manager will undertake all adequate steps to reach out the Eligible Equily Sha their Indian address through other means, as may be feesible.

Please note that neither our Company nor the Registrar nor the Lead Manager shall be responsible for not sending the physical copies of Issue Materials, including this Letter of Offer, the Abridged Letter of Offer, the Rights Entitlement Letter and the Application From or delay in the receipt of this Letter of Offer, the Abridged Letter of Offer, the Rights Entitlement Letter, the Application From or other issue Materials attributable to non-evaluability of the -mail addresses of Eligible Equity Shameholdeer or electronic transmission delay or failures, or the Application From or the Rights Entitlement or the Rights Entitlement and the Rights Entitlement or the Rights Entitlement and the Rights the e-mail addresses of Eligible Equity Sharel Letters are delayed or misplaced in the transit.

The distribution of the Letter of Offer, Abridged Letter of Offer, the Rights Entitlement Letter and the issue of Rights Equity Shares on a rights basis to The distribution of the Letter of Offer, Abridged Latter of Offer, the Rights Entitlement Letter and the issue of Rights Equity Shares on a rights basis to persons in certain jurisdictions, so closed in bell a restricted by legal requirements prevailing in those jurisdictions. No soon has been, or with 5 ERI and the Stack persons in certain prevailing in those jurisdictions. No soon this size in any jurisdiction where action would be required for that prupose, except that this Letter of Offer is being filled with SERI and the Stack Exchanges. Accordingly, the Rights Entitlements and Rights Equity Shares may not be offered or sold, directly or indirectly, and the Letter of Offer, the Alpridged Latter of Offer, the Rights Entitiesment Letter, the Application From or any issue related materials or orderressments in connection with this issue may not be distributed, in any jurisdiction, except in accordance with and as permitted under the legal requirements applicable in such jurisdiction. Record of this Letter of Offer, the Alpridge Latter of Offer, the Pittighs Entitiesment Letter or the Application From (including by very of electronic meens) will not constitute an offer, invitation or solicitation by anyone in any jurisdiction or in any circumstances in which such an offer, invitation or solicitation is unlawful to make such an offer, invitation or solicitation. In those circumstances, this Letter of Offer, the Abridged Letter of Offer, the Rights Entitlement Letter or the Application From must be treated as sent for information one of such solicit and solicitations and solicities and Information only and should not be acted upon for making an Application and should not be copied or re-distributed.

Information only and should not be acted upon for making am Application and should not be copied or re-distributed.

Accordingly, persons receiving a copy of the letter of Offer, the Abridged Letter of Offer, the Rights Entitlement Letter or the Application Form should not, in connection with the issue of the Rights Equity Shares or the Rights Entitlements, distribute or send the Letter of Offer, the Abridged Letter of Offer, the Rights Entitlement Letter or the Application Form in or into any jurisdiction where to do so, would, or might, contrivene to call securities lewer or regulations or would subject our Company or its affiliates or the Letter Memper or their response effiliates to any fling or registration or would subject our Company or its affiliates or the Letter of Memper or their response effiliates to any fling or registration or was presented in a supplication from a productive the Rights Entitlement Letter or the Application or their productive to the Letter of Offer, the Abridged Letter of Offer, the Abridged Letter of Offer, the Rights Entitlement Letter or the Application Form is received by any person in the Letter of Offer, the Abridged Letter of Offer, the Rights Entitlement Letter or the Application from whom the Application is acquire to the Application from the Applic or registration (other than in India).

Our Company is undertaking this Issue on a rights basis to the Eligible Equity Shareholders and has sent the Letter of Offer, the Abridged Letter of Offer, tion Form and other applicable Issue Materials primarily to email addresses of Eligible Equity Sh s and an Indian address to our Company

The Letter of Offer will be provided, primarily through e-mail, by the Registrar on behalf of our Company or the Lead Manager to the Eligible Equity Shareholders who have provided their Indian addresses to our Company and who make a request in this regard.

The Letter of Offer is also available on the website of SEBI at www.sebi.gov.in.



in Cred Capital Wealth Portfolio Managers Private Limit 2nd Floor, B-Wing, Kaledonia Building, Sambhaji Nagar, Si Andheri (East) Mumbai-400069 Maharashtra, India Telephone No.: +91 022 41611596

E-mail: RI.IndiabullsHousing@incredcapital.com Investor Grievance e-mail: customer.grievence@incredcapital.com Contact person: Rakesh Postandel

nuvama.com; SEB! Registration No.: INM000013004

KFINTECH

KFIn Technologies Limited (format) known as KFIn Technologies Private Limited) Selenium Tower B ProtNo.31 and32 Financial District, Nanekramguds Serfingampally, Hyderabad–500 032 Telangana, I Telephone No. 1914 06 5716 222 E-mail: infl.rights@klintech.com Investor Grieversce e-mail: einerund.rs@klintech.com Contact person. M. Murail Kristner, Website: www.klintech.com SEBI Registration No.: INR000000221

Amit Kumar Jain

Amir kumar Jain
Pito No. 4229, Udyog Vihar, Phase-IV, Gurugram – 122 016,
Haryana, India; Telephona No.: 0124 6661189
Email: ibsecretarist@indlebulis.com

Inventors may contact the Registrar to the Issue and Share Transfer Agent or Company, Secretary and Compliance Officer for any pre-Issue or post-lesse and matters. All previous existing to the SSS process may be addressed to the Registrar matters, and previous existing to the SSS process may be addressed to the Registrar promisers, and existing the second process of the second process of the second process numbers, is entitle address of the social frest holder. Sich complex, sentil number of Application Form or denial accoust, number of Rights Equily Shreen applied for, and tolocked, SSSA account number and the Designated Starch of the SCSB where Application Form or the pilot process procession, as the case may be use schriftles. represents runns, or the prein paper appresions, as the Case may be, was the Investors along with a pholocopy of the acknowledgement slip. For a ASBA process, see "*Terms of the Issue*" on page 674 of the LOF.

For INDIABULLS HOUSING FINANCE LIMITED

On behalf of the Board of Directors

Company Secretary and Compliance Officer

Date: February 06, 2024

nuvama

NUVAMA WEALTH MANAGEMENT I IMITED

Telephone No.: +91 22 4009 4400 E-mail: Rl.IndiabullaHousing@nuvama.com

tor Grievance e-mail: custom act person: Manish Tejwani

(formerly known as Edelweiss Securities Limited) 801-804, Wing A, Bullding No 3, Inspire BKC, G Blo ชบา-ชบ4, Wing A, Building No 3, Inspire BKC, G Block, Bandra Kurla Complex, Bandre East, Mumbal – 400 051

INDIABULIS HOUSING FINANCE LIMITED is proposing, subject to market conditions and other considerations, a rights issue of its Equity Shares and has in this regard filed a Lalter of Offer dated January 28, 2024 with ISSE, the designated stock exchange, NSE and SEBI. The Letter of Offer is available on the websited SEBI at twee websited or SEBI at twee websited and the Lead Manager to the Issue, i.e., Navene Westi Management Limited as www.nurea.com and in Cred Capital Westi Portion Manager Private Limited of www.nureaccept.com, website of the Company at www.nichiabulistionnesions.com and vebsite of the Register at www.nureaccept.com in credit Company at www.nichiabulistionnesions.com and vebsited for the Register at www.nureaccept.com in credit Company at www.nichiabulistionnesions.com and vebsite of the Register at www.nureaccept.com in credit Company at www.nichiabulistionnesions.com and vebsite of the neglister at www.nureaccept.com in credit Company at www.nichiabulistionnesions.com and vebsite of the neglister at www.nureaccept.com in credit Company at www.nichiabulistionnesions.com and vebsite of the neglister at www.nureaccept.com in credit Company at www.nichiabulistionnesions.com and vebsite of the neglister at www.nureaccept.com in credit Company at www.nichiabulistionnesions.com and vebsite of the neglister at www.nureaccept.com in credit Company at www.nichiabulistionnesions.com and vebsite of the neglister at www.nureaccept.com in credit Company at www.nichiabulistionnesions.com and vebsite of the neglister at www.nureaccept.com in credit Company at www.nureaccept.com and vebsite of the neglister at www.nureaccept.com in credit Company at www.nur

Factors 'on page 21 of the LOF.

Business Standa Standa







This is only an advertisement for information purposes and not for publication, clair button or release checkly or indirectly outside India. This is not an amount owner for the offer document. All capitalized to block businesses, namely 85°C Limited 1982°) and hydrony Stock Euchange of India Limited (NeW and topoline with 85°C, Wood Euchanges) and the Securities and Euchanous Board of India 19828°C.





INDIABULLS HOUSING FINANCE LIMITED

RIGHTS ISSUE OPENS TODAY

LAST DATE FOR ON MARKET RENUNCIATION* FEBRUARY 8, 2024

ASBA* Simple, Safe, Smart way of making an application - Make use of Rill.

PAYMENT SCHEDULE FOR THE NIGHTS EQUITY SHARES				
Amount Payable per Rights Equity Share	Face Value (C)	Fremlum (₹)	Total (7)	
On Application	0.67	49.33	50.00	
Additional Cali(a) as may be decided by the Board / Securities leavance and investment Committee from time to time	1.33	98.67	100.00	
Total	2.00	146.00	150.00	

COM I MANUFACION TO THE AMERICAN MOTIVE OF THE APPLICATION OF THE COMMON THE COMMON OF THE AMERICAN COMMON OF THE COMMON OF THE COMMON OF THE AMERICAN COMMON OF THE COMMO

ISSUE CLOSES ON**
FEBRUARY 13, 2024

nuvama

....

....

0

.... 0 This is only an advertisement for information perposes and not for publication, distribution or release directly or indirectly outside india. This is not an announcement for the offer document. All capitalizes terms used an Stock Exchanges, names in SEE Limited (1886) and logistics with ISEE, 3 took Exchanges, and the Securities and Exchange Pound in India (1866).



Indiabuls HOUSING FINANCE

INDIABULLS HOUSING FINANCE LIMITED

OUR COMPANY IS A PROFESSIONALLY MANAGED COMPANY AND DOES NOT HAVE AN IDENTIFIABLE PROMOTER ATE CIRCULATION TO THE ELIGIBLE EQUITY SHAREHOLDERS OF INDIABULLS HOUSING FINANCE LIMITED (THE "COMPANY" OR THE "ISSUER") ONLY

SUE OF UP TO 246.22% 519 PARTLY PAD-UP EQUITY SHARES OF FACE MALLE OF 72% DECLINED LAND LAND HE COMPANY THE "RIGHT'S COUNTY SHARES FIG. OF SHARE AN ARRIGE OF THIS GOVERNMENT OF THE CONTROL OF THE SHARE AND ARRIGE OF THE COMPANY THE "RIGHT'S COUNTY SHARES FOR EVERY 2 PULLY PAD-UP EQUITY SHARES FOR EVERY 2 PULLY PAD-UP EQUITY SHARES FOR EVERY 2 PULLY PAD-UP EQUITY SHARES HELD OF THE COUNTY SHARES OF THE COMPANY IN THE ROOT OF THE COUNTY SHARES FOR EVERY 2 PULLY PAD-UP EQUITY SHARES HELD OF THE COUNTY SHARES OF THE COMPANY THE SHARE THE COUNTY SHARES FOR EVERY 2 PULLY PAD-UP EQUITY SHARES HELD OF THE COUNTY SHARES FOR EVERY 2 PULLY PAD-UP EQUITY SHARES HELD OF THE COUNTY SHARES FOR EVERY 2 PULLY PAD-UP EQUITY SHARES HELD OF THE COUNTY SHARES FOR EVERY 2 PULLY PAD-UP EQUITY SHARES FOR EVERY 2 PULLY 2

RIGHTS ISSUE OPENS TODAY

LAST DATE FOR ON MARKET RENUNCIATION* **FEBRUARY 8, 2024**

ISSUE CLOSES ON** FEBRUARY 13, 2024

ASBA* | Simple, Safe, Smart way of making an application - Make use of it!!!

PAYMENT SCHEDULE FOR THE RIGHTS EQUITY SHARES nal Cat(s) as may be decided by the Board / Securities Issuance and Investment Committee from time to time

processing the ASSA being should see fully made the proclaims application from resting their AssAs being should see fully made the proclaims application from the process of the application from the ASSA process. For others, we "formed of the application from the ASSA process." In a "formed of the application from the ASSAs process." The application from the ASSAs process. For others, we "formed of the application from the ASSAs process." In the application of the ASSAs process. For others, we have the application from the ASSAs process. For other application in the application in the application in the application from the ASSAs process.

us create assignment accountment of the control of

SIBLE EQUITY SHAREHOLDERS UNDER THE ASBA PROCESS MAY PLEASE NOTE THAT THE EQUITY SHARES UNDER THE ASBA PROCESS CAN BE ALLOTTED Y IN DEMATERIALIZED FORM AND TO THE SAME DEPOSITORY ACCOUNT IN WHICH THE EQUITY SHARES ARE HELD BY SUCH ASBA APPLICANT ON THE

ELIGIBLE ÉQUITY SHAREHOLDERS UNDER THE ASIA PROCESS MAY ELISE NOTE THAT THE EQUITY SHARES AND LOOP THE ASIA THEORY PROCESS CAN BE ALL DISTORTION OF THE RECORDATE.

RECORDATE

R

Tellimentins and This Rights Spain, before leave in observable and will not be registered under this United States Southflaw Act of 1825. as artered by "Securities Act" in Part of Counties leave and many to the Before State of Counties and the Part of Counties and the Pa

Signal, Standtokkers and inscriptationer this Later of Office of the Ameliginal Letties of Office of the Application Firm and interruptional programs of the dependence of the Engine Equity Standtokkers and inscriptationer the Later of Office of the Ameliginal Letties of Office of the Application Firm and interruptional programs of the Interruption Conference of the Inte

regular orienting about field Projects. Entillement of less legit digits of the dental account in Neurosianous, such movement to company and the project of the project of

AWESTORS.

WINESTORS MAY PLEASE NOTE THAT THE RICHTS EQUITY SHARES CAN BE TRADED ON THE STOCK EXCHANGES ONLY IN DEMATERIALISED FORM.

USTING: The existing Equity Shapes of the Commany are inselled on ISS Limited (1985) and National Stock Existings on Indicating the Indicating Stock Existings on Indicating the Indicating Stock Indicating on Indicating Stock Indicating on Indicating Stock Indicating on Indicating Stock Indicating on Indicating Stock Indicating In

SET GIV daffie Letter of Chie.

DISCLAMER CLAUSE OF BSE. It is to be definedly subvisible of their permison given by 355 biodifiers, in any purpose of the control of the c

If the rest of the

applicable from and regulationed promising or such passions; purisdiction and leafur, without regulationed reference for configuration of the many interests of the configuration of the many facilities of the configuration of the many facilities of the configuration of the many facilities of the configuration of the configu

REGISTRAR TO THE ISSUE

LEAD MANAGER nuvama

NUVAMA WEALTH MANAGEMENT LIMITED (Formerly known as Existences Securities Limited)

all fligh Wing A Bussings for 1 ingere 64C. It Black
Security Auto Complex, Bardle 1564, Minhelle 44(3) 05E
Telephone No. 1911.24 (0) 24 (4)
Frank III. An Infelhalist Lessing (Province) are comlevested of Greence - Amelia Codominimentation (Table). Inventional
Interests of Greence - Amelia Codominimentation (Table).

rson: Mannin Tejwani www.nuyama.com. SEBI Registration No.: INN000013004

InCred Capital

InCred Capital Wealth Portfolio Meaagurs Private Limited 2nd Plore, B-Virra, Kaleshina Booking, Sambayi Mange, Sahar Rose Andrew Earni Meant-OCOM Meananthin, Indian Emiliar H. Indianal Planta Sambayi Capital E-walti-P. Indianal Planta Sambayi Capital Sambayi Capital E-walti-P. Indianal Planta Sambayi Capital Sambayi Capital Indianal Sambayi Capital Planta Sambayi Capital Contact gravium Robert Planta Sambayi Capital Websited www.indianal.

KFINTECH

KFin Technologies Limited (formerly known as KFin Technol Setenium Tower B PlotNo.31 and

COMPANY SECRETARY AND COMPLIANCE OFFICER

Data Entermary 26, 2004

MICRADIAL SHOWS FRANCE LIMITED is proposing, suspect to marked contilions and other considerations, angite to mark of continues and other considerations. A night to make it is recommended by the second of the continues of the continues and the marked by the continues of the continues of

-

This is only an advertisement for information purposes and not for publication, distribution or release directly or indirectly outside India. This is not an announcement for the offer document. All capitalized terms used and not defined herein shall have the meaning assigned to them in the letter of offer dated January 28, 2024 (the "Letter of Offer" or "LOF") filed with the Stock Exchanges, namely BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE" and together with BSE, "Stock Exchanges") and the Securities and Exchange Board of India ("SEBI").





INDIABULLS HOUSING FINANCE LIMIT

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. 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. For details of changes in our registered office, please see the section entitled "General Information – Changes in the registered office of our Company" on page 71 of the Letter of Offer.

Registered Office: 5th Floor, Building No. 27, KG Marg Connaught Place, New Delhi – 110 011, India; Telephone No.: +91 11 4353 2950
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

Contact Person: Amit Kumar Jain, Company Secretary and Compliance Officer; E-mail: helpdesk@indiabulls.com; Website: www.indiabullshomeloans.com

Corporate Identify Number: L65922DL2005PLC136029

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

FOR PRIVATE CIRCULATION TO THE ELIGIBLE EQUITY SHAREHOLDERS OF INDIABULLS HOUSING FINANCE LIMITED (THE "COMPANY" OR THE "ISSUER") ONLY

ISSUE OF UP TO 246,226,515 PARTLY PAID-UP EQUITY SHARES OF FACE VALUE OF ₹2.00 EACH OF THE COMPANY (THE "RIGHTS EQUITY SHARES") FOR CASH AT A PRICE OF ₹150.00 PER EQUITY SHARE (INCLUDING A PREMIUM OF ₹148.00 PER EQUITY SHARE) AGGREGATING TO ₹36,933.98* MILLION ON A RIGHTS BASIS TO THE ELIGIBLE EQUITY SHAREHOLDERS OF THE COMPANY IN THE RATIO OF 1 RIGHTS EQUITY SHARES FOR EVERY 2 FULLY PAID-UP EQUITY SHARES HELD BY THE ELIGIBLE EQUITY SHAREHOLDERS ON THE RECORD DATE, THAT IS ON THURSDAY, FEBRUARY 1, 2024 ("RECORD DATE") (THE "ISSUE"). FOR FURTHER DETAILS, PLEASE SEE THE SECTION ENTITLED "TERMS OF THE ISSUE" ON PAGE 674 OF THE LETTER OF OFFER,

* Assuming full subscription and receipt of all Call Monies with respect to Rights Equity Shares

RIGHTS ISSUE OPENS TODAY

LAST DATE FOR ON MARKET RENUNCIATION* FEBRUARY 8, 2024

ISSUE CLOSES ON FEBRUARY 13, 2024**

*Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat accounts of the Renouncees on or prior to the Issue Closing Date.

**Our Board or the Securities Issuance and Investment Committee will have the right to extend the Issue Period as it may determine from time to time but not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date). Further, no withdrawal of Application shall be permitted by any Applicant after the Issue Closing Date.

ASBA* | Simple, Safe, Smart way of making an application - Make use of it!!!

ies by simply blocking the fund in the bank account. For further details, check section on ASBA belo

PAYMENT SCHEDULE FOR THE RIGHTS EQUITY SHARES				
Amount Payable per Rights Equity Share	Face Value (₹)	Premium (₹)	Total (₹)	
On Application	0.67	49,33	50.00	
Additional Call(s) as may be decided by the Board / Securities Issuance and Investment Committee from time to time	1.33	98.67	100.00	
Total	2.00	148.00	150.00	

*Forfurther details on Payment Schedule, see "Terms of the Issue - Payment Schedule of Rights Equity Shares" on page 689 of the Letter of Offer.

with Regulation 75 of the SEBI ICOR Regulations, the ASBA Circulars, all Investors destring to make an Application in this ndatority required to use the ASBA process. Investors should carefully read the provisions applicable to such Applications g their Application through ASBA. For details, see "Terms of the Issue - Making an Application through the ASBA process" on

ASBA facility: An Investor, wishing to participate in this Issue through the ASBA facility, is required to have an ASBA encided bank account with SCSBs, prior to making the Application. Investors desiring to make an Application in this issue through ASBA process, may submit the Application Form in physical mode in the Designated Ismanhae of the ASCBs or claims desirating logification through the vestal and the ASBA face as reliable by such SCSB) for authorizing such SCSB to block Application Monay payable on the Application in their respective ASBA accounts.

investors applying through the ASBA facility should carefully read the provisions applicable before making their Application through the ASBA process

Treased appraign closely and the Issue-Maching an Application through the ASAA process" on page 677 of the Letter of Office.

Please note that subject to SCSBe complying with the requirements of SEBI Circular CIRCFDIDIL/13/2012 dated Septe the pariods stipulated therein, Applications may be submitted at the Designated Branches of the SCSBe.

turber, in terms of the SEBI Circular CIRCPDIDLI/2013 dated January 2, 2013, it is darlied that for making Applications by SCSBs on their own account using ASRA facility, each such SCSB should have a separate account in its own name with any other SEBI registered SCSB(s). Such account stable be used solely for the purpose of making an Application in this issue and deer demarcated funds should be available in such account for such an Application.

CREDIT OF RIGHTS ENTITLEMENTS IN DEMAT ACCOUNTS OF ELIGIBLE EQUITY SHAREHOLDERS: Pursuant to provisions of the SEBI ICDR EDIT OF RIGHTS ENTITLEMENTS IN DEMAT ACCOUNTS OF CHISILIE LEQUITY PARKEHOLDERS: Pursuant to provisions of the SESHILLOR luttlefors and the SESI ICOR Measter Chical and in terms of the Letter of Offer, the Rights Entitlements of the Eligible Equity Share-holders will littled in their respective demat ecocurst and shall be admitted for trading on the Stock Exchanges under the ISIN: INE148/20012 subject to requisite reveals. For details of credit of the Rights Entitlements, see "Terms of the Issue" - Credit of Rights Entitlements in demat accounts of Eligible Equity reveals. For details of resolution of Officer in accordance with Regulation 774 of the SEIL ICOR Regulations read with the SEIL ICOR Master user, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialized form only.

Eligible Equity Shareholders are requested to provide relevant details (such as copies of self-attested PAN and client ma etc., details/records confirming the legal and beneficial ownership of their respective Equity Shares) to the Company or the details/records confirming the legisla mobile beneficial commanilip of their respective Equity Shares) to the Company or the Registrar not later than two wire Working Days prior to the issue Cosing Date, i.e., by February 9, 2024 to enable the credit of their Rights Eritlements by way of transfer from two mark superses example we account to their chematic scount at least one of experience of the size of confirming the size of the size olders are also requested to ensure that their demat account is active, details of which have been provided to the Company or the

APPLICATIONS OF PORTED BY BLOCKED AMOUNT (ASBA): An investor, wishing to participate in this issue through the ASBA lecility, is required to have an ASBA excited bank account with SCSBs, prior to making the Application. Investors destring to make an Application in this issue through ASBA process, may submit the Application Form in physical mode to the Designated Branch of the SCSB or online / electronic Application through the ASBA process, may submit the Application Form in physical mode to the Designated Branch of the SCSB or online / electronic-popilication through the website of the SCSB (or made evaluable by such SCSB) for unthorsing such SCSB to look Application Monorpy speking on the Application through their respective ASBA Accounts. For list of banks which have been notified by SEBI to act as SCSBs for the ASBA process, please refer to https://www.sebi.gov/inbet/beach/other/Chien-Acide of Ordercognised Fini-pessitiminted*A. Investors should ensure that they have correctly submitted the Application Form and have provided an authorisation to the SCSB, with the electronic mode, for blocking funds in the ASBA to account equivalent to the Application Form and have provided an submission to the SCSB, with the electronic mode, for blocking funds in the ASBA to account equivalent to the Application Form, as the case may be, at the time of submission of the Application. For details on Designated Branches of SCSBs collecting the Application Form, please refer the above-mentioned link

Designation of the control of scalar animal periods of the control of the control

INVESTORS MUST ENQUIRE THAT THEIR PAN IS LINKED WITH ADMARA AND THAT THEY ARE IN COMPLIANCE WITH CBDT NOTIFICATION DATED FEBRUARY 13, 2020, PRESS RELEASE DATED JUNE 25, 2021 AND SEPTEMBER 17, 2021, CBDT CIRCULAR NO. 7 OF 2022, DATED MARCH 30, 2022, READ WITH PRESS RELEASE DATED MARCH 28, 2023, READ WITH SUBSEQUENT CIRCULARS ISSUED IN RELATION THERETO.

APPLICATION ON PLAIN PAPER: An Eligible Equity Sharsholder in India who is eligible to apply under the ASBA process may make an Application to subscribe to this issue on plain poper in case of non-receipt of Application Form as detabled above and only such plain poper applications which provide all the details required in tarms of Ragulation 78 of SEBI ICDR Ragulations shall be eccepted by SCSBs. In each cases of non-receipt of the Application Form through physical delivery (where explicately and the Eligible Equity Sharnholder not being in a position to obtain them any other source may make an Application to subscribe to this lease on plain paper with the same details as per the Application. Form that is evaluable on the website of the Registrar, Stock Exchanges or the Lead Manager. An Eligible Equity Sharnholder shall submit the plain paper Application for the SCSB in a submit the plain paper Application for the SCSB in Education (and the scribe and the scriber of the SCSB in Education Money in the said behavior and with the same SCSB. Applications on plain paper will not be eccepted from any Eligible Equity Shareholder who has not provided an Indian address.

will not on screptus from any regious cuting visitantionor with one not not not make the offer to participate in this leave by me plain paper Applications. Please may be seen a Regulation 17 of the SEBI ICOR Regulations, investion may choose be accept the offer to participate in this leave by me plain paper Applications. Please note that SCSBs shall accept such applications only if all offeits required for making the application as per the SCCRR Regulations are specified in the plain paper application. In cases where Multiple Application Forms are submitted for Applications pertain Rights Entitlements credited to the same demait account including cases where an investor submits Application Forms along with a plain p Application, such Applications shall be liable to be rejected. Please note that in terms of Regulation 78 of the SEBI ICOR Regulations the Eligible El Shareholders who are making the Application on pickin paper shall not be entitled to renurnos their Rights Entitlements and should not utilize Application Form for any purpose including renundation even if it is received authorequently.

The Application on plain paper, duly signed by the Eligible Equity Shareholder Induding Joint holders, in the same order and as per specimen recorder with his/her benk, must reach the office of the Designated Branch of the SCSB before the Issue Closing Date and should contain the following

with hisher bonk, must reach the office of the Designated Branch of the SCSB before the Issue Closing Date and should contein the following particulars:

1. Name of our Company, being Indiabilate Housing Finance Limited; 2. Name and address of the Eligible Equity Shareholder including link holders fin he aeme order and as per specimen necorded with our Company or the Despository); 3. Folio Number (in case of Eligible Equity Shareholders who hold Equity Shareholders and the Central or State Government, the readents of Station and the Official supported by the occurry. ANA of the Eligible Equity Shareholders and be read the Central or State Government, the readents of Station and the Official supported by the occurry. ANA of the Eligible Equity Shareholders and be read Figure Equity Shareholders and be readents of Station and the Official supported by the country of the Equity Shareholders and be readents of Station and Station an

"I/ We hereby make representations, warranties and agreements and Agreements by Purchasers' on page 704 of the Latter of Offer. nts set forth in "Restrictions on Purchases and Re

If We ecknowledge that the Company, the Leed Manager, its affiliates and others will rely upon the truth and accuracy of the

in agreements sector unrema.

Greek Applications perfaining the Entitlements credited to the same demet according to Rights Entitlements credited to the same demet according to the same demet accord

tors are requested to strictly achieve to these instructions. Failure to do so could result in an Application being rejected, with our Company, the Manager, and the Segisters not having any liability to the investor. The plain paper Application format will be available on the website of the tear at https://rights.ktmisch.com.

Our Company, the Lead Manager and the Registrer shall not be responsible if the Applications are not uploaded by the SCSB or funds are not blocks in the Impestors ASBAAccounts on or before the Issue Closing Date.

in the investors' ASBAAccounts on or before the issue Gosing Date.

OVERSEAS ANEARCHOLORS: The identification of the Leibur Colffer, the Andrigged Leitur of Offer, the Application Form, the Rights Entitiement Leiter, any other issue material and the issue of the Rights Entitlement and the Rights Equity Shares on a rights basis to personal in certain jurisdictions outside india is restricted by piese requirements prevailing in those jurisdictions. Persons this whose possessation the Leitur of Offer, the Andrigad Letter of Offer, the Application Form or the Rights Entitlements Leitur may come, are required to inform themselves about and observe such restrictance. Our Company is making this issue on a rights basis to the Eligible Equity Shareholders and has dispatched the Andrigad Letter of Offer, the Application Form and other issue material enty to the e-mail addresses of Eligible Equity Shareholders has here provided an indian address to company. Those oversees shareholders who have not updated our records with their Indian address or the address of their duty authorised representative in India, prior to be debt on which we have sent an e-mail or sent a physical copy of the Letter of Offer, the Abridged Letter of Offer, the Application Form and other applicable listue materials.

NO OFFER IN THE UNITED STATES

The Rights Entitiements and the Rights Equity Shares have not been and will not be registered under the United States Securities Act of 1933, es The Rights Entitiements and the Rights Equity Shares have not been and will not be registered under the United States Socialises Act of 1933, as emended ("Securities Act"), or any U. S. states socialises laws and may not be direct, good, readid or otherwise transferred within the United States of America or the Intrinsic or possessions thereof (United States or U.S.), except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and applicable estate securities laws. The Rights Entitlements and Rights Equity shares enferred to in the Letter of Offer a seberal general end and countries Act and subject to the existing Shareholders located in jurisdictions where such offer and sale of the Rights Equity Shares and or Rights Entitlements are permitted under laws of States and Shareholders in Cartifornia (in the Countries Act to the existing Shareholders located in jurisdictions where such offer and sale of the Rights Equity Shares and or Rights Entitlement. In cash of the Rights Equity Shares and or Rights Entitlement in cash of the Rights Equity Shares and or Rights Entitlement in cash of the Rights Equity Shares and or Rights Entitlement in cash of the Rights Equity Shares and or Rights Entitlement in cash of the Rights Equity Shares and or Rights Entitlement in the Rights Entitlement in cash of the Rights Equity Shares and or Rights Entitlement in the Rights Entitlement in cash of the Rights Equity Shares and Rights Replication from an analysis of the Rights Equity Shares and Rights Replication from an analysis of the Rights Equity Shares and Rights Replication from an analysis of the Rights Equity Shares and Rights Replication from an analysis of the Rights Equity Shares and Rights Replication from an analysis of the Rights Equity Shares and Rights Replication from an analysis of the Rights Equity Shares and Rights Replication from an analysis of the Rights Equity Shares and Rights Replication from an analysis of the Rights Equity Shares and Rights

be borwarded to or transmitted in or into the United States et any time.

Neither our Company, nor any person acting in orbifal of our Company, will accept a subscription or renunciation or purchase of the Rights Equity.

Shares and/or Rights Entitlements from any person, or the agent of any person, who appears to be, or who our Company, or any person acting on behalf of our Company, has reason to believe is, in the United States when the buy order is made. No Application Form should be postmarted in the United States or ethorised states and special seguity of the or any order practical disease or denies adjustable of the United States or them any other practical wave to be lieged to make a orthor of securities under the Letter of Offer. Our Company is meking the lase or a right besid to the Eligible Equity Shareholders who have provided an Indian address to our Company, Any person who acquires Rights Entitlements or Rights Equity Shareholders who have provided an Indian address to our Company. Any person who acquires Rights Entitlements or Rights Equity Shareholders who have provided an Indian address to our Company. Any person who acquires Rights Entitlements are the first of subscribing for the Rights Equity Shareholders who they the Entitlement will not be undersooned to have declared, warranted and agreed, by scapping the delivery of the Latter of Offer, that it is not adulted that their of states and its advisorable to acquire the Rights Equity Shares or the Rights Entities exist. When Entitlements are disclosed in the Rights Equity Shares in complience with all applicable levels and requisitors.

Company. In another the leaven, or richts has at its the Ficilities Equity Shareholders and the Letter of Offer in the Abridged Letter of Offer and the

acquire the Rights Entitlements and the Rights Equity Shares in compliance with all applicable leave and regulations.

Our Company is making the issue on a rights beats to the Eligible Equity Shareshidors and the Lotter of Offer / the Abridgad Lotter of Offer and the Application from have been dispatched only to the Eligible Equity Shareswill be deemed to have declared, represented, warranted and agreed, by accepting the adherence of the Lotter of Offer, and the Application Full the Company is a single Equity Shares will be deemed to have declared, represented, warranted and agreed, by accepting the adherence of the Lotter of Offer, and the Lotter of Offer, and the Lotter of Offer, and the Intellments and the Rights Equity Shares will be deemed to have declared, represented, warranted and agreed, by accepting the Rights Equity Shares in the Equity Shares in Equ

LAST DATE FOR APPLICATION. The last date for winnission of the other gradient in the Application Form or a plain paper Application is Tuesday, February 13, 2024. Le., Issue Closing Date, Our Board or any committee thereof may action the said date for such particle at may detarmine from time to time, subject to the issue Period not accessing 30 days from the Issue Opening Date (inclusives of the Issue Opening Date). If the Application Form is not submitted with me SCSB, updated with the SLOSE by committee the Issue Opening Date or such date as may be extended by our Board or any committee thereof, the invitation to offer contained in the Letter of Offer shall be deemed to have been declined and our Board or any committee thereof, the invitation to offer contained in the Letter of Offer shall be deemed to have been declined and our Doard or any committee thereof, the invitation to offer contained in the Letter of Offer shall be deemed to have been declined and our Doard or any committee thereof shall be at liberty to dispose of the Equity Shares hereby offered, as set out in the section entitled "Terms of the issue -Basis of Allotment" on page 986.

Please note that on the Issue Closing Date, (i) Applications through ASBA process will be uploaded until 5.00 p.m. (Indian Standard Time) or such extended time as permitted by the Slock Exchanges.

notified by primitively and share Account of the second state of Application number, investors can mention in personal received from Registrar Informing about their Rights Entitlement or leat eight digits of the demat account. Alternating information in their internal reference number in place of application number.

ALLOTMENT ONLY IN DEMATERALISED FORM: In accordance with Regulation 77A of the SEBI ICDR Regulations read with the SEBI ICDR Master Crossler, the credit of Rights Entition and Allotment (Fights Equity Shares shall be made in demandatellated form only. Prior to the Issue Copening Date, our Company shall credit the Rights Entitionents to (i) the demand accounts of the Eligible Equity Sharesholds form; and (ii) a demand suspense escrow account (namely, "Indibibility Indibibility Indib ALLOTMENT ONLY IN DEMATERIALISED FORM: In accordance with Regulation 77A of the SEBI ICDR Regulations read with the SEBI ICDR

BEFORE THE ISSUE CLOSING DATE SHALL LAPSE AND SHALL BE EXTINGUISHED AFTER THE ISSUE CLOSING DATE. THE LEAD MANAGER AND OUR COMPANY ACCEPT NO RESPONSIBILITY TO BEAR OR PAY ANY COST, APPLICABLE TAXES, CHARGES AND EXPENSES (INCLUDING BROKERAGE), AND SUCH COSTS WILL BE INCURRED SOLELY BY THE INVESTORS.

INVESTORS MAY PLEASE NOTE THAT THE RIGHTS EQUITY SHARES CAN BE TRADED ON THE STOCK EXCHANGES ONLY IN DEMATERIAL ISED FORM.

DEBNOT TO THE CONTROL OF THE COMPANY AT THE COMPANY

DISCLAIMER CLAUSE OF SEBI: Submission of Letter of Offer to SEBI should not in any way be deemed or construed that SEBI has dea approved the Letter of Offer. The Investors are advised to refer to the full text of the Disclaimer clause of SEBI as provided in "Other Regulator Statutory Disclosures - Disclaimer Clause of SEBI" on pages 667-670 of the Letter of Offer.

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE should not, in anyway, be deemed or construed that the Letter of Office has been cleared or approved by BSE; nor does it certify the correctness or completeness of any of the contents of the Letter of Office. The Investors are existed to refer to the full stat of the Disclaimer clause of BSE as provided in "Other Regulatory and Statutory Disclosures - Disclaimer Clause of BSE on pages 670 and 671 of the Letter of Office.

Discussion of values or basic on pages or want or in a research or the design of the d

SANKER TO THE ISSUE / REFUND BANK; HDFC Bank Limited

BANKER TO THE ISSUE, I NET UND SARKE THE DESTRUCTIONS

MONITORING ADMICY CRISIS EXPRING Limited

DISPATCH AND AVAILABILITY OF ISSUE MATERIALS: In accordance with the SEBI ICDR Regulations and SEBI ICDR Mester Circular, the Letter of Offer, the Abridged Letter of Offer, the Aprillation Form, the Rights Emitterment Letter and other issue material have been sent dispatched only to the Eighbe Equity Shareholders who have provided their inflate address to use Company and who are located in jurisdictions where the offer and sale of the Rights Entitlement or Rights Equity Shares is permitted under less of such jurisdictions and does not result in and may not be construed as, a public orienting in such jurisdictions. In case such Eligible Equity Shares is Networked their valid e-mail address, the Letter off-Offer, the Admiraged Letter of Offer, the Admiraged Letter of Offer the Admiraged Letter offer the Admiraged Letter offer the Admiraged Letter offer Eligible Equity Shareholders have not provided their e-mail address, then the Letter of Offer, the Abridged Letter of Offer, the Rights Entitlement Letter and other issue material have been physically dispatched, on a reasonable effort beets, to the ind ed Letter of Offer, the Applicati

Further, this Letter of Offer was sent/ dispatched to the Eligible Equity Shareholders who have provided Indian address and who have made a request in this regard. In accordance with the above, the dispatch of the Abridged Letter of Offer, the Rights Entitiement Letter alongwith the Application Form have been completed on February 02, 2045 by the Registers.

as been improved in the Letter of Offer, the Abridged Letter of Offer and the Application Form (provided that the Eligible Equity Shesucarbo for the Rights Equity Sh

to substance by the region of the London Processes and a replaced review of the Register of the High-Pick Althech.com; (II) the Lond Manager, Le., Nuvama Weelth Management Limited (formed) known as Edelwise Sociation Limited at https://www.nuvama.com/, and InCred Capital Wealth Portfolio Managers Phrivate Limited at www.incredequities.com (iv) the Stock Exchanges of www.bseindia.com and www.nseindia.com.
To update the respective Indian addresses/or mail addresses/beno or mobile numbers in the necords meintained by the Register or by our Company, Eligible Equity Shareholders about Veit https://iplus.frinch.com. Eligible Equity Shareholders ach also obtain the details of their respective Rights.
Eligible Equity Shareholders about Veit https://iplus.frinch.com.Eligible Equity Shareholders (rool Number (or Eligible Equity Shareholders via Nool Equity Shareholders and shareholders with the Shareholders of the Rights (and the Rights Shareholders with hold Equity Shares in physical form as on Rocord Data) and PAN. The link for the same shall also be available on the website of the Same Company (i.e., www.indiabullshomeloans.com).

ruther, our Company along with the Lead Manager will undertake all adequate steps to reach out the Eligible Equity Si helr Indian address through other means, as may be feasible.

Please note that neither our Company nor the Register nor the Lead Manager shall be responsible for not sending the physical copies of issue Materials, including this Letter of Office the Abridged Letter of Office, the Rights Entitlement Letter and the Application Form or delay in the receipt of this Letter of Office, the Abridged Letter of Office, the Rights Entitlement Letter, the Application Form or other issue Materials attributable to non-availability of the e-mail address of Biglible Entitle Start Shareholders or electronic transmission delays or failures, or if the Application Forms or the Rights Entitlement Letters are delayed or misplaced in the transit.

Letters are delayed or mispiaced in the transit.

The distribution of the Letter of One, Androgod Letter of Offer, the Rights Entitiament Letter and the issue of Rights Equily Shares on a rights basis to persona in oratin jurisdictions outside indies is restricted by legal requirements prevailing in those jurisdictions. No action has been, or will be, taken to persona in cartain jurisdictions outside indies is restricted by legal requirements prevailing in those jurisdictions. No action has been, or will be, taken to permit this issue in any jurisdiction where action would be or equivalent for the purpose, except that this Latter of Offer is being filled with SEBs and the SBock Exchanges. Accordingly, the Rights Entitlements are Rights Equipy Shares may not be offered or acid, directly or indirectly, and the Latter of Offer, the Rights Entitlement Letter or the Rights Entitlement is connection with this issue may not be distributed, in any jurisdiction, except in accordance with end as permitted under the legal requirements applicable in such jurisdiction. Receipt of this Letter of Offer, the Rights Entitlement Letter or the Application Form (including by way of excitoring the result of the Control of the Rights Entitlement Letter or the Application in the reconstruction or solicitation is unleaved to reduce the reconstruction or solicitation is unleaved to the control of the Rights Entitlement Letter or the Application from most accordance and the control of the Application from the control of the Rights Entitlement Letter or the Application from must be treated as eart for information only and should not be acted upon for making an Application and should not be copied or re-distributed.

registration (other than in India).

Our Company is undertaking this issue on a rights basis to the Eligible Equity Shareholders and has sent the Letter of Offer, the Abridged Letter of Offer, the Application Form and other applicable issue Materials primarily to email addresses of Eligible Equity Shareholders who have provided a valid email es to our Compa

The Lutter of Offier will be provided, primarily through e-mail, by the Registrar on behalf of our Company or the Leed Manager to the Eligible Equity Shareholders who have provided their Indian addresses to our Company and who make a request in this regard.

The Letter of Offer is also available on the website of SEBI at www.sebi.gov.in.

I FAD MANAGER



NUVAMA WEALTH MANAGEMENT LIMITED (Krandy Krona as Edalwelss Sourlies Limited)
801-804, Wing A, Building No 3, Inspire BKC, G Block,
Bandre Kurle Complex, Bandre East, Mumbai – 400 051
Telephore No.: 91 02 4009 440
E-mail: R.I.Indigbuile-lousing@nuverna.com e-mail: Numerous de mail: customerservice.mb@nuvarna.com Contact person: Manish Tejwani Webalts: www.nuvarna.com; SEBI Registration No.: INM000013004

InCred Capital Wealth Portfolio Managers Private Limited 2nd Floor, B-Wing, Kaledonia Building, Sembheji Neger, Seher I Andheri (East) Mumbai-140069 Maherestra, India Telaphore No.: 491 (02.416115) E-mall: Ri.Indiabullel-kousing@incredcapital.com

Investor Grievance e-mail: customer.or Contact person: Rakesh Postandel Webelts: www.incredequities.com SEBI Registration No.: INM000012863

KFINTECH

KFin Technologies Limited (formety known as KFin Technologies Private Limited) (formety known as KFin Technologies Private Limited) Selenium Tower B PlotNo.31 and32 Financial District, Nanshrumguda Seriingampally, Hyderabad-500 032 Telangana, i Telephone No.: +91 40 6176 2222 Finali: hit high Selegidintiech.com Investor Grievunca e-mail: einwent, disglidintisch.com Contact premor. M. Murali Kristne, Webeite: www.kfintach.com SEBI Registration No.: INR000000221

Amr. Numer Juln. Plot No. 4228, Udyog Viner, Phase-IV, Gurugram – 122 016, Haryane, India; Telephone No.: 0124 6881199 Email: Ibsecretaria@indiabulis.com

use, Austri-Account number and the Designated Branch of the SCSB will loadion Forms, or the pilain paper application, as the case may be, was sub-invisitors along with a photocopy of the acknowledgement alip. For datal Aprocess, see "Tarms of the Sexus" on page 674 of the LOF.

For INDIABULLS HOUSING FINANCE LIMITED

On behalf of the Board of Direct

Company Secretary and Compliance Officer

Date: February 06, 2024

INDIABULLS HOUSING FINANCE LIMITED is proposing, subject to market conditions and other considerations, a rights issue of its Equity Shares and has in this regard filled a Letter of Offer dated. Junuary 28, 2024 with BSE, the designated stock exchange, NSE and SEBI. The Letter of Offer is evaluable on the vesteble of SEBI at wave webbil, pour language and the Carbange of India Limited at www.newlind.com, and selected or the Lead Manager to the Issue, i.e., Nivernal Vestal's Managers and India Limited at www.newlind.com, and include Capital Vestal's Protect in Managers and India Capital Vestal's India Capital Vestal's Register at www.limitech.com, investors should not be their resemble think and for death of India of the Analysis and the Capital Vestal's and for death of India of the Capital Vestal's and offer death of India of I

Facusto or judge 2 of our beginning to the Rights Equity Shares have not been and will not be registrated under Securities Act and may not be offered, sold, resold or otherwise trensferred within the United States, except pursuant to an examption from, or in a transaction not subject to the registration requirements of the Securities Act and applicable is state securities laws. Accordingly, the Rights Entitlements and the Rights Equity Shares are only being offered and sold outside the United States in Offshore transactions' as defined in and in reliance on Regulation S under the Securities Act. The Offshore transactions' as defined in and in reliance on Regulation S under the Securities Act. The Offshore transactions' and the securities and th



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 ("RoC") and received a certificate for commencement of business from the RoC on January 10, 2006. 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. For details of changes in our registered office, please see the section entitled "General Information — Changes in the registered office of our Company" on page 71 of the Letter of Offer.

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

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 Contact Person: Amit Kumar Jain, Company Secretary and Compliance Officer; E-mail: helpdesk@indiabulls.com; Website: www.indiabullshomeloans.com; Corporate Identity Number: L65922DL2005PLC136029

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

FOR PRIVATE CIRCULATION TO THE ELIGIBLE EQUITY SHAREHOLDERS OF INDIABULLS HOUSING FINANCE LIMITED (THE "COMPANY" OR THE "ISSUER") ONLY ISSUE OF UP TO 246,226,515 PARTLY PAID-UP EQUITY SHARES OF FACE VALUE OF ₹2.00 EACH OF THE COMPANY (THE "RIGHTS BASIS TO THE ELIGIBLE EQUITY SHAREHOLDERS OF THE COMPANY IN THE RATIO OF 1 RIGHTS EQUITY SHARES FOR EVERY 2 FULLY PAID-UP EQUITY SHARES HELD BY THE ELIGIBLE EQUITY SHAREHOLDERS ON THE RECORD DATE; THAT IS ON THURSDAY, FEBRUARY 1, 2024 ("RECORD DATE") (THE "ISSUE"). FOR FURTHER DETAILS, PLEASE SEE THE SECTION ENTITLED "TERMS OF THE ISSUE" ON PAGE 674 OF THE LETTER OF OFFER

RIGHTS ISSUE OPENS TODAY

LAST DATE FOR ON MARKET RENUNCIATION* FEBRUARY 8, 2024

ISSUE CLOSES ON FEBRUARY 13, 2024**

SAMACHAR

IMBAI

₹

*Eligible Equity Shareholders are requested to ensure that renunciation through off-market transfer is completed in such a manner that the Rights Entitlements are credited to the demat accounts of the Renouncees on or prior to the Issue Closing Date.

*Our Board or the Securities Issuance and Investment Committee will have the right to extend the Issue Period as it may determine from time to time but not exceeding 30 days from the Issue Opening Date). Further, no withdrawal of Application shall be permitted by any Applicant after the Issue Closing Date

ASBA* | Simple, Safe, Smart way of making an application - Make use of it!!! *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. PAYMENT SCHEDULE FOR THE RIGHTS EQUITY SHARES Face Value (₹) Amount Payable per Rights Equity Share Total (₹) On Application 0.67 49.33 50.00 Additional Call(s) as may be decided by the Board / Securities Issuance and Investment Committee from time to time 98.67 100.00

For further details on Payment Schedule, see "Terms of the Issue - Payment Schedule of Rights Equity Shares" on page 689 of the Letter of Offer

*Assuming full subscription and receipt of all Call Monies with respect to Rights Equity Shares

Facilities for Application in this Issue

In accordance with Regulation 76 of the SEBI ICDR Regulations, the ASBA Circulars, all Investors desiring to make an Application in this Issue are mandatorily required to use the ASBA process. Investors should carefully read the provisions applicable to such Applications before making their Application through ASBA. For details, see "Terms of the Issue - Making an Application through the ASBA process" on page 677 of the Letter of Offer.

ASBA facility: An Investor, wishing to participate in this Issue through the ASBA facility, is required to have an ASBA enabled bank account with SCSBs, prior to making the Application. Investors desiring to make an Application in this Issue through ASBA process, may submit the Application Form in physical mode to the Designated Branches of the SCSB or online/ electronic Application through the website of the SCSBs (if made available by such SCSB) for authorizing such SCSB to block Application Money payable on the Application in their respective ASBAAccounts. Investors applying through the ASBA facility should carefully read the provisions applicable before making their Application through the ASBA process. For details, see "Terms of the

Issue - Making an Application through the ASBA process" on page 677 of the Letter of Offer. Please note that subject to SCSBs complying with the requirements of SEBI Circular CIR/CFD/DIL/13/2012 dated September 25, 2012, within the periods stipulated

therein, Applications may be submitted at the Designated Branches of the SCSBs. Further, in terms of the SEBI Circular CIR/CFD/DIL/1/2013 dated January 2, 2013, it is clarified that for making Applications by SCSBs on their own account using ASBA facility, each

such SCSB should have a separate account in its own name with any other SEBI registered SCSB(s). Such account shall be used solely for the purpose of making an Application in this Issue and clear demarcated funds should be available in such account for such an Application. CREDIT OF RIGHTS ENTITLEMENTS IN DEMAT ACCOUNTS OF ELIGIBLE EQUITY SHAREHOLDERS: Pursuant to provisions of the SEBI ICDR Regulations and the SEBI ICDR

Master Circular and in terms of the Letter of Offer, the Rights Entitlements of the Eligible Equity Shareholders will be credited in their respective demat account and shall be admitted for trading on the Stock Exchanges under the ISIN: INE148 20012 subject to requisite approvals. For details of credit of the Rights Entitlements, see "Terms of the Issue - Credit of Rights Entitlements in demat accounts of Eligible Equity Shareholders" on page 687 of the Letter of Offer. In accordance with Regulation 77A of the SEBI ICDR Regulations read with the SEBI ICDR Master Circular, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialized form only.

Eligible Equity Shareholders are requested to provide relevant details (such as copies of self-attested PAN and client master sheet of demat account etc., details/ records confirming the legal and beneficial ownership of their respective Equity Shares) to the Company or the Registrar not later than two clear Working Days prior to the Issue Closing Date, i.e., by February 9, 2024 to enable the credit of their Rights Entitlements by way of transfer from the demat suspense escrow account to their demat account at least one day before the Issue Closing Date, to enable such Eligible Equity Shareholders to make an application in this Issue, and this communication shall serve as an intimation to such Eligible Equity Shareholders in this regard. Such Eligible Equity Shareholders are also requested to ensure that their demat account is active, details of which have been provided to the Company or the Registrar. to facilitate the aforementioned transfer.

APPLICATIONS SUPPORTED BY BLOCKED AMOUNT (ASBA): An Investor, wishing to participate in this Issue through the ASBA facility, is required to have an ASBA enabled bank account with SCSBs, prior to making the Application. Investors desiring to make an Application in this Issue through ASBA process, may submit the Application Form in physical mode to the Designated Branch of the SCSB or online / electronic Application through the website of the SCSBs (if made available by such SCSB) for authorising such SCSB to block Application Money payable on the Application in their respective ASBA Accounts. For list of banks which have been notified by SEBI to act as SCSBs for the ASBA process, please refer to https://www.sebi.gov.in/sebiweb/other/OtherAction.do? doRecognised Fpi=yes&intmld=34. Investors should ensure that they have correctly submitted the Application Form and have provided an authorisation to the SCSB, via the electronic mode, for blocking funds in the ASBAAccount equivalent to the Application Money mentioned in the Application Form, as the case may be, at the time of submission of the Application. For details on Designated Branches of SCSBs collecting the Application Form, please refer the above-mentioned link

ELIGIBLE EQUITY SHAREHOLDERS UNDER THE ASBA PROCESS MAY PLEASE NOTE THAT THE EQUITY SHARES UNDER THE ASBA PROCESS CAN BE ALLOTTED ONLY IN DEMATERIALIZED FORM AND TO THE SAME DEPOSITORY ACCOUNT IN WHICH THE EQUITY SHARES ARE HELD BY SUCH ASBA APPLICANT ON THE

INVESTORS MUST ENSURE THAT THEIR PAN IS LINKED WITH AADHAAR AND THAT THEY ARE IN COMPLIANCE WITH CBDT NOTIFICATION DATED FEBRUARY 13, 2020, PRESS RELEASE DATED JUNE 25, 2021 AND SEPTEMBER 17, 2021, CBDT CIRCULAR NO. 7 OF 2022, DATED MARCH 30, 2022, READ WITH PRESS RELEASE DATED MARCH 28, 2023, READ WITH SUBSEQUENT CIRCULARS ISSUED IN RELATION THERETO.

APPLICATION ON PLAIN PAPER: An Eligible Equity Shareholder in India who is eligible to apply under the ASBA process may make an Application to subscribe to this Issue on plain paper in case of non-receipt of Application Form as detailed above and only such plain paper applications which provide all the details required in terms of Regulation 78 of SEBI ICDR Regulations shall be accepted by SCSBs. In such cases of non-receipt of the Application Form through physical delivery (where applicable) and the Eligible Equity Shareholder not being in a position to obtain it from any other source may make an Application to subscribe to this Issue on plain paper with the same details as per the Application Form that is available on the website of the Registrar, Stock Exchanges or the Lead Manager. An Eligible Equity Shareholder shall submit the plain paper Application to the Designated Branch of the SCSB for authorising such SCSB to block Application Money in the said bank account maintained with the same SCSB. Applications on plain paper will not be accepted from any Eligible

Equity Shareholder who has not provided an Indian address. Additionally, in terms of Regulation 78 of the SEBI ICDR Regulations, Investors may choose to accept the offer to participate in this Issue by making plain paper Applications. Please note that SCSBs shall accept such applications only if all details required for making the application as per the SEBI ICDR Regulations are specified in the plain paper application. In cases where Multiple Application Forms are submitted for Applications pertaining to Rights Entitlements credited to the same demat account including cases where an Investor submits Application Forms along with a plain paper Application, such Applications shall be liable to be rejected. Please note that in terms of Regulation 78 of the SEBI ICDR Regulations the Eligible Equity Shareholders who are making the Application on plain paper shall not be entitled to renounce their Rights Entitlements and should not utilize the Application Form for any purpose including renunciation even if it is received subsequently.

The Application on plain paper, duly signed by the Eligible Equity Shareholder including joint holders, in the same order and as per specimen recorded with his/her bank, must reach the office of the Designated Branch of the SCSB before the Issue Closing Date and should contain the following particulars:

1. Name of our Company, being Indiabulls Housing Finance Limited; 2. Name and address of the Eligible Equity Shareholder including joint holders (in the same order and as per ecorded with our Company or the Depository): 3. Folio Number (in case of Eligible Equity Shareholders who hold Equity Shares in physical form as on Record Date)/DP and Client ID; 4. Except for Applications on behalf of the Central or State Government, the residents of Sikkim and the officials appointed by the courts, PAN of the Eligible Equity Shareholder and for each Eligible Equity Shareholder in case of joint names, irrespective of the total value of the Equity Shares applied for pursuant to this Issue; 5. Number of Equity Shares held as on Record Date; 6. Allotment option - only demalerialised form; 7. Number of Rights Equity Shares entitled to; 8. Number of Rights Equity Shares applied for within the Rights Entitlements; 9. Number of Additional Rights Equity Shares applied for, if any (applicable only if entire Rights Entitlements have been applied for); 10. Total number of Rights Equity Shares applied for; 11. Total amount paid at the rate of ₹50.00 per Rights Equity Share; 12. Details of the ASBA Account such as the SCSB account number, name, address and branch of the relevant SCSB; 13. In case of non-resident Eligible Equity Shareholders making an application with an Indian address, details of the NRE / FCNR/ NRO account such as the account number, name, address and branch of the SCSB with which the account is maintained; 14. Authorisation to the Designated Branch of the SCSB to block an amount equivalent to the Application Money in the ASBAAccount; 15. Signature of the Eligible Equity Shareholder (in case of joint holders, to appear in the same sequence and order as they appear in the records of the SCSB); 16. An approval obtained from any regulatory authority, if required, shall be obtained by the Eligible Equity Shareholders and a copy of such approval from any regulatory authority, as may be required shall be sent to the Registrar at: KFin Technologies Limited (formerly known as KFin Technologies Private Limited) Selenium Tower B PlotNo.31 and 32 Financial District, Nanakramguda Serilingampally, Hyderabad-500 032 Telangana, India Telephone No.: +91 40 6716 2222, E-mail: ihfl.rights@kfintech.com, Investor Grievance e-mail: einward.ris@kfintech.com, Contact person: M. Murali Krishna, Website: www.kfintech.com, SEBI Registration No.: INR000000221; and 17.All such Eligible Equity Shareholders shall be deemed to have made the representations, warranties and agreements set forth in "Restrictions on Purchases and Resales" on page 704, and shall include the following:

"I/ We hereby make representations, warranties and agreements set forth in "Restrictions on Purchases and Resales - Representations, Warranties and Agreements by Purchasers' on page 704 of the Letter of Offer.

If We acknowledge that the Company, the Lead Manager, its affiliates and others will rely upon the truth and accuracy of the representations, warranties and agreements set forth In cases where Multiple Application Forms are submitted for Applications pertaining to Rights Entitlements credited to the same demat account or in demat suspense escrow account

as applicable, including cases where an Investor submits Application Forms along with a plain paper Application, such Applications shall be liable to be rejected Investors are requested to strictly adhere to these instructions. Failure to do so could result in an Application being rejected, with our Company, the Lead Manager and the Registrar not having any liability to the Investor. The plain paper Application format will be available on the website of the Registrar at https://rights.kfintech.com.

Our Company, the Lead Manager and the Registrar shall not be responsible if the Applications are not uploaded by the SCSB or funds are not blocked in the Investors' ASBAAccounts

OVERSEAS SHAREHOLDERS: The distribution of the Letter of Offer, the Abridged Letter of Offer, the Application Form, the Rights Entitlement Letter, any other Issue material and the issue of the Rights Entitlement and the Rights Equity Shares on a rights basis to persons in certain jurisdictions outside India is restricted by legal requirements prevailing in those jurisdictions. Persons into whose possession the Letter of Offer, the Abridged Letter of Offer, the Application Form or the Rights Entitlements Letter may come, are required to inform themselves about and observe such restrictions. Our Company is making this Issue on a rights basis to the Eligible Equity Shareholders and has dispatched the Abridged Letter of Offer, the Application Form and other Issue material only to the e-mail addresses of Eligible Equity Shareholders who have provided an Indian address to our Company. Those overseas shareholders who have not updated our records with their Indian address or the address of their duly authorised representative in India, prior to the date on which we have

sent an e-mail or sent a physical copy of the Letter of Offer, the Abridged Letter of Offer, the Application Form and other applicable Issue materials, have not been sent any Issue

NO OFFER IN THE UNITED STATES

~nuvama

Telephone No.: +91 22 4009 4400

Contact person: Manish Tejwani

Place: Mumbal

Date: February 06, 2024

E-mail: Rl.IndiabullsHousing@nuvama.com

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

Investor Grievance e-mail: customerservice.mb@nuvama.com

Website: www.nuvama.com; SEBI Registration No.: INM000013004

The Rights Entitlements and the Rights Equity Shares have not been and will not be registered under the United States Securities Act of 1933, as amended ("Securities Act"), or any U.S. state securities laws and may not be offered, sold, resold or otherwise transferred within the United States of America or the territories or possessions thereof (United States or U.S.), except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the Securities Act and applicable state securities laws. The Rights Entitlements and Rights Equity shares referred to in the Letter of Offer are being offered and sold outside the United States in "offshore transactions", as defined in and in reliance on Regulation S under the Securities Act to the existing Shareholders located in jurisdictions where such offer and sale of the Rights Equity Shares and / or Rights Entitlements are permitted under laws of such jurisdictions. The offering to which the Letter of Offer relates is not, and under no circumstances is to be construed as, an offering of any of the Rights Equity Shares or the Rights Entitlement for sale in the United States or as a solicitation therein of an offer to buy any of the Rights Equity Shares or Rights Entitlement. There is no intention to register any portion of the Issue or any of the securities described herein in the United States or to conduct a public offering of securities in the United States. Accordingly, the Issue Documents and the Application Form should not be forwarded to or transmitted in or into the United States at any time.

Neither our Company, nor any person acting on behalf of our Company, will accept a subscription or renunciation or purchase of the Rights Equity Shares and/or Rights Entitler from any person, or the agent of any person, who appears to be, or who our Company, or any person acting on behalf of our Company, has reason to believe is, in the United States when the buy order is made. No Application Form should be postmarked in the United States, electronically transmitted from the United States or otherwise dispatched from the United States or from any other jurisdiction where it would be illegal to make an offer of securities under the Letter of Offer. Our Company is making this Issue on a rights basis to the Eligible

Equity Shareholders and has dispatched the Letter of Offer or the Abridged Letter of Offer, the Application Form and other applicable Issue materials primarily to the e-mail addresses of the Eligible Equity Shareholders who have provided an Indian address to our Company. Any person who acquires Rights Entitlements or Rights Equity Shares will be deemed to have declared, warranted and agreed, by accepting the delivery of the Letter of Offer, that it is not and that at the time of subscribing for the Rights Equity Shares or the Rights Entitlements, it will not be, in the United States and is authorized to acquire the Rights Entitlements and the Rights Equity Shares in compliance with all applicable laws and regulations. Our Company is making the Issue on a rights basis to the Eligible Equity Shareholders and the Letter of Offer / the Abridged Letter of Offer and the Application Form have been dispatched only to the Eligible Equity Shareholders who have provided an Indian address to our Company. Any person who acquires the Rights Entitlements and the Rights Equity Shares will be deemed to have declared, represented, warranted and agreed, by accepting the delivery of the Letter of Offer, that, (i) it is not and that at the time of subscribing for such Rights Equity Shares or acquiring the Rights Entitlements, it will not be, in the United States; does not have a registered address (and is not otherwise located) in the United States when the buy order is made; and (iii) it is authorised to acquire the Rights Entitlements and the Rights Equity Shares in compliance with all applicable laws and regulations.

Our Company reserves the right to treat any Application Form as invalid which; (i) does not include the certification set out in the Application Form to the effect that the subscriber does not have a registered address (and is not otherwise located) in the United States and is authorised to acquire the Rights Equity Shares or the Rights Entitlement in compliance with all applicable laws and regulations; (ii) appears to us or our agents to have been executed in, electronically transmitted or dispatched from a person located in the United States; (iii) where a registered Indian address is not provided; or (iv) where our Company believes that Application Form is incomplete or acceptance of such Application Form may infringe applicable legal or regulatory requirements; and our Company shall not be bound to allot or issue any Rights Equity Shares or Rights Entitlement in respect of any such Application Form. The Rights Entitlements may not be transferred or sold to any person in the United States.

LAST DATE FOR APPLICATION: The last date for submission of the duly filled in the Application Form or a plain paper Application is Tuesday, February 13, 2024.. i.e., Issue Closing Date. Our Board or any committee thereof may extend the said date for such period as it may determine from time to time, subject to the Issue Period not exceeding 30 days from the Issue Opening Date (inclusive of the Issue Opening Date).

If the Application Form is not submitted with an SCSB, uploaded with the Stock Exchanges and the Application Money is not blocked with the SCSB, on or before the Issue Closing Date or such date as may be extended by our Board or any committee thereof, the invitation to offer contained in the Letter of Offer shall be deemed to have been declined and our Board or any committee thereof shall be at liberty to dispose of the Equity Shares hereby offered, as set out in the section entitled "Terms of the Issue - Basis of Allotment" on page 696.

Please note that on the Issue Closing Date, (i) Applications through ASBA process will be uploaded until 5.00 p.m. (Indian Standard Time) or such extended time as permitted by the Stock Exchanges

Please ensure that the Application Form and necessary details are filled in. In place of Application number, Investors can mention the reference number of the e-mail received from Registrar informing about their Rights Entitlement or last eight digits of the demat account. Alternatively, SCSBs may mention their internal reference number in place of application

ALLOTMENT ONLY IN DEMATERIALISED FORM: In accordance with Regulation 77A of the SEBI ICDR Regulations read with the SEBI ICDR Master Circular, the credit of Rights Entitlements and Allotment of Rights Equity Shares shall be made in dematerialized form only. Prior to the Issue Opening Date, our Company shall credit the Rights Entitlements to (i) the demat accounts of the Eligible Equity Shareholders holding the Equity Shares in dematerialised form; and (ii) a demat suspense escrow account (namely, "Indiabulls Housing Finance Limited RE Suspense Demat Account") opened by our Company, for the Eligible Equity Shareholders which would comprise Rights Entitlements relating to (a) Equity Shares held in the account of the Investor Education and Protection Fund (IEPF) authority; or (b) the demat accounts of the Eligible Equity Shareholder which are frozen or the Equity Shareholder. which are lying in the unclaimed suspense account (including those pursuant to Regulation 39 of the SEBI LODR Regulations) or details of which are unavailable with our Company or with the Registrar on the Record Date; or (c) Equity Shares held by Eligible Equity Shareholders holding Equity Shares in physical form as on Record Date where details of demat accounts are not provided by Eligible Equity Shareholders to our Company or Registrar; or (d) credit of the Rights Entitlements returned/reversed/failed; or (e) the ownership of the Equity Shares currently under dispute, including any court proceedings, if any. For further details, see "Terms of the Issue - Making of an Application by Eligible Equity

Shareholders holding Equity Shares in physical form" on page 696 of the Letter of Offer. PLEASE NOTE THAT THE RIGHTS ENTITLEMENT WHICH ARE NEITHER RENOUNCED NOR SUBSCRIBED BY THE INVESTORS ON OR BEFORE THE ISSUE CLOSING DATE SHALL LAPSE AND SHALL BE EXTINGUISHED AFTER THE ISSUE CLOSING DATE. THE LEAD MANAGER AND OUR COMPANY ACCEPT NO RESPONSIBILITY TO BEAR OR PAY ANY COST, APPLICABLE TAXES, CHARGES AND EXPENSES (INCLUDING BROKERAGE), AND SUCH COSTS WILL BE INCURRED SOLELY BY THE

INVESTORS MAY PLEASE NOTE THAT THE RIGHTS EQUITY SHARES CAN BE TRADED ON THE STOCK EXCHANGES ONLY IN DEMATERIALISED FORM LISTING: The existing Equity Shares of the Company are listed on BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE" and together with BSE, the "Stock Exchanges). The Company has received "in-principle" approvals from BSE and NSE for listing the Rights Equity Shares to be allotted pursuant to the Issue through their respective letters, each dated January 19, 2024. Our Company has received trading approval from BSE and NSE for the Rights Entitlements as required under the SEBI ICDR Master Circular. For the purposes of the Issue, the Designated Stock Exchange is NSE.

DISCLAIMER CLAUSE OF SEBI: Submission of Letter of Offer to SEBI should not in any way be deemed or construed that SEBI has cleared or approved the Letter of Offer. The Investors are advised to refer to the full text of the Disclaimer clause of SEBI as provided in "Other Regulatory and Statutory Disclosures - Disclaimer Clause of SEBI" on pages 667-670 of the Letter of Offer

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE should not, in anyway, be deemed or construed that the Letter of Offer has been cleared or approved by BSE; nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the full text of the Disclaimer clause of BSE as provided in *Other Regulatory and Statutory Disclosures - Disclaimer Clause of BSE* on pages 670 and 671 of the Letter of Offer.

DISCLAIMER CLAUSE OF NSE (Designated Stock Exchange): It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Letter of Offer has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Letter of Offer. The Investors are advised to refer to the full text of the Disclaimer clause of NSE as provided in "Other Regulatory and Statutory Disclosures - Disclaimer Clause of NSE" on page 671 of the Letter of Offer. BANKER TO THE ISSUE / REFUND BANK: HDFC Bank Limited

DISPATCH AND AVAILABILITY OF ISSUE MATERIALS: In accordance with the SEBI ICDR Regulations and SEBI ICDR Master Circular, the Letter of Offer, the Abridged Letter of Offer, the Application Form, the Rights Entitlement Letter and other Issue material have been sent/dispatched only to the Eligible Equity Shareholders who have provided their Indian address to our Company and who are located in jurisdictions where the offer and sale of the Rights Entitlement or Rights Equity Shares is permitted under laws of such jurisdiction and does not result in and may not be construed as, a public offering in such jurisdictions. In case such Eligible Equity Shareholders have provided their valid e-mail address, the Letter of Offer, the Abridged Letter of Offer, the Application Form, the Rights Entitlement Letter and other Issue material have been sent only to their valid e-mail address and in case such Eligible Equity Shareholders have not provided their e-mail address, then the Letter of Offer, the Abridged Letter of Offer, the Application Form, the Rights Entitlement Letter and other material have been physically dispatched, on a reasonable effort basis, to the Indian addresses provided by them

Further, this Letter of Offer was sent/dispatched to the Eligible Equity Shareholders who have provided Indian address and who have made a request in this regard. In accordance with the above, the dispatch of the Abridged Letter of Offer, the Rights Entitlement Letter alongwith the Application Form has been completed on February 02, 2024 by the Registrar. Investors can access this Letter of Offer, the Abridged Letter of Offer and the Application Form (provided that the Eligible Equity Shareholder is eligible to subscribe for the Rights Equity Shares under applicable laws) on the websites of

(i) our Company at www.indiabullshomeloans.com; (ii) the Registrar at https://rights.kfintech.com; (iii) the Lead Manager, i.e., Nuvama Wealth Management Limited (formerly known as Edelweiss Securities Limited) at https://www.nuvama.com/; and InCred Capital Wealth Portfolio Managers Private Limited at www.incredequities.com (iv) the Stock Exchanges at www.bseindia.com and www.nseindia.com. To update the respective Indian addresses/e-mail addresses/phone or mobile numbers in the records maintained by the Registrar or by our Company, Eligible Equity Shareholders should visit https://rights.kfintech.com. Eligible Equity Shareholders can also obtain the details of their respective Rights Entitlements from the website of the Registrar (i.e.,

https://rights.kfintech.com) by entering their DP ID and Client ID or Folio Number (for Eligible Equity Shareholders who hold Equity Shares in physical form as on Record Date) and PAN. The link for the same shall also be available on the website of our Company (i.e., www.indiabullshomeloans.com). Further, our Company along with the Lead Manager will undertake all adequate steps to reach out the Eligible Equity Shareholders who have provided their Indian address through other means, as may be feasible.

Please note that neither our Company nor the Registrar nor the Lead Manager shall be responsible for not sending the physical copies of Issue Materials, including this Letter of Offer, the Abridged Letter of Offer, the Rights Entitlement Letter and the Application Form or delay in the receipt of this Letter of Offer, the Abridged Letter of Offer, the Rights Entitlement Letter, the Application Form or other Issue Materials attributable to non-availability of the e-mail addresses of Eligible Equity Shereholders or electronic transmission delays or failures, or if the Application Forms or the Rights Entitlement Letters are delayed or misplaced in the transit.

The distribution of the Letter of Offer, Abridged Letter of Offer, the Rights Entitlement Letter and the issue of Rights Equity Shares on a rights basis to persons in certain jurisdictions outside India is restricted by legal requirements prevailing in those jurisdictions. No action has been, or will be, taken to permit this Issue in any jurisdiction where action would be required for that purpose, except that this Letter of Offer is being filed with SEBI and the Stock Exchanges. Accordingly, the Rights Entitlements and Rights Equity Shares may not be offered or sold, directly or indirectly, and the Letter of Offer, the Abridged Letter of Offer, the Rights Entitlement Letter, the Application Form or any Issue related materials or advertisements in connection with this Issue may not be distributed, in any jurisdiction, except in accordance with and as permitted under the legal requirements applicable in such jurisdiction. Receipt of this Letter of Offer, the Abridged Letter of Offer, the Rights Entitlement Letter or the Application Form (including by way of electronic means) will not constitute an offer, invitation to or solicitation by anyone in any jurisdiction or in any circumstances in which such an offer, invitation or solicitation is unlawful or not authorised or to any person to whom it is unlawful to make such an offer, invitation or solicitation. In those circumstances, this Letter of Offer, the Abridged Letter of Offer, the Rights Entitlement Letter or the Application Form must be treated as sent for information only and should not be acted upon for making an Application and should not be copied or re-distributed.

Accordingly, persons receiving a copy of the Letter of Offer, the Abridged Letter of Offer, the Rights Entitlement Letter or the Application Form should not, in connection with the issue of the Rights Equity Shares or the Rights Entitlements, distribute or send the Letter of Offer, the Abridged Letter of Offer, the Rights Entitlement Letter or the Application Form in or into any jurisdiction where to do so, would, or might, contravene local securities laws or regulations or would subject our Company or its affiliates or the Lead Manager or their respective affiliates to any filing or registration requirement (other than in India). If the Letter of Offer, the Abridged Letter of Offer, the Rights Entitlement Letter or the Application Form is received by any person in any such jurisdiction, or by their agent or nominee, they must not seek to make an Application or acquire the Rights Entitlements referred to in the Letter of Offer, the Abridged Letter of Offer, the Rights Entitlement Letter or the Application Form. Any person who makes an application to acquire Rights Entitlements and the Rights Equity Shares offered in the Issue will be deemed to have declared, represented and warranted that such person is authorized to acquire the Rights Entitlements and the Rights Equity Shares in compliance with all applicable laws and regulations prevailing in such person's jurisdiction and India, without requirement for our Company or our affiliates or the Lead Manager or their respective affiliates to make any filing or registration (other than in India).

Our Company is undertaking this Issue on a rights basis to the Eligible Equity Shareholders and has sent the Letter of Offer, the Abridged Letter of Offer, the Application Form and other applicable Issue Materials primarily to email addresses of Eligible Equity Shareholders who have provided a valid email addresses and an Indian addresses to our Company. The Letter of Offer will be provided, primarily through e-mail, by the Registrar on behalf of our Company or the Lead Manager to the Eligible Equity Shareholders who have provided

their Indian addresses to our Company and who make a request in this regard The Letter of Offer is also available on the website of SEBI at www.sebi.gov.in.

LEAD MANAGE InCred Capital

SEBI Registration No.: INM000012865

InCred Capital Wealth Portfolio Managers Private Limited 2nd Floor, B-Wing, Kaledonia Building, Sambhaji Nagar, Sahar Road, Andheri (East) Mumbai-400069 Maharashtra, India Telephone No.: +91 022 41611596

E-mail: RI.IndiabullsHousing@incredcapital.com Investor Grievance e-mail: customer.grievance@incredcapital.com Contact person: Rakesh Postandel Website: www.incredequities.com

KFINTECH

KFin Technologies Limited (formerly known as KFin Technologies Private Limited) Selenium Tower B PlotNo.31 and32 Financial District, Nanakramguda Serilingampally, Hyderabad-500 032 Telangana, India Telephone No.: +91 40 6716 2222 E-mail: ihfl.rights@kfintech.com

Investor Grievance e-mail: einward.ris@kfintech.com Contact person: M. Murali Krishna; Website; www.kfintech.com SEBI Registration No.: INR000000221

COMPANY SECRETARY AND COMPLIANCE OFFICER Amit Kumar Jain

Plot No. 422B, Udyog Vihar, Phase-IV, Gurugram - 122 016, Haryana, India; Telephone No.: 0124 6681199 Email: ibsecretarial@indiabulls.com Investors may contact the Registrar to the Issue and Share Transfer Agent or our Company

Secretary and Compliance Officer for any pre-Issue or post-Issue related matters. All grievances relating to the ASBA process may be addressed to the Registrar, with a copy to the SCSB giving full details such as name, address of the Applicant, contact number(s), e-mail address of the sole/ first holder, folio number, serial number of the Application Form or demat account, number of Rights Equity Shares applied for, amount blocked, ASBA Account number and the Designated Branch of the SCSB where the Application Forms, or the plain paper application, as the case may be, was submitted by the Investors along with a photocopy of the acknowled For details on the ASBA process, see "Terms of the Issue" on page 674 of the LOF.

For INDIABULLS HOUSING FINANCE LIMITED

On behalf of the Board of Directors

Amit Kumar Jain

Company Secretary and Compliance Officer

INDIABULLS HOUSING FINANCE LIMITED is proposing, subject to market conditions and other considerations, a rights issue of its Equity Shares and has in this regard filed a Letter of Offer dated January 28, 2024 with BSE, the designated stock exchange, NSE and SEBI. The Letter of Offer is available on the website of SEBI at www.sebi.gov.in, National Stock Exchange of India Limited at www.nseindia.com, BSE Limited at www.bseindia.com, the website of the Campany at www.indiabullshomeloans.com and InCred Capital Wealth Portfolio Managers Private Limited at www.incredequities.com, website of the Company at www.indiabullshomeloans.com and website of the Registrar at www.kfintech.com. Investors should note that investment in equity shares involves a degree of risk and for details relating to the same, please see the section entitled "Risk Factors" on page 21 of the LOF.

The Rights Entitlements and the Rights Equity Shares have not been and will not be registered under Securities Act and applicable state securities laws. Accordingly, the Rights Entitlements and the Rights Equity Shares are only being offered and sold outside the United States in "offshore transactions" as defined in and in reliance on Regulation S under the Securities Act and the applicable laws of the jurisdiction where those offers and sales occur. The Rights Entitlements and the Equity Shares may not be re-offered, resold, pledged or otherwise transferred except in "offshore transactions" as defined in and in reliance on Regulation S under the Securities Act. The offering of any Rights Entitlement for sale in the United States or as a solicitation therein of an offer to buy any of the Rights Equity Shares or Rights Entitlement. There is no intention to register any portion of the Issue or any of the States or to conduct a public offering of securities in the United States. Accordingly, the Issue Documents and the Application Form should not be forwarded to or transmitted in or into the United States at any time. CONCEPT This is only an advantagement for information purposes and ration profits and incompanies and ration profits by all and extended this or in the account of the book and the profits of the companies and rational stock European a





INDIABULLS HOUSING FINANCE LIMITED

Registered Gibbs or in the common was not to accommand with a common was not to accommand with a common was not to accommand the common was not to accommand with a common was not to accommand was not to ac

RIGHTS ISSUE OPENS TODAY

LAST DATE FOR ON MARKET RENUNCIATION*

ISSUE CLOSES ON" **FEBRUARY 13, 2024**

FEBRUARY B, 2024

ASBA * | Simple, Safe, Bunart way of making an application - Make use of it!!

PAYNEYT SCHEDULE FOR THE RIGHTS EQUITY SHARES

Signer Manufacture and the second of the sec

BERTH COTE OF COTE COLD APPLICABLE TO AREA CONTROLS AND EXPENSES INJURIED BERCHMONE BECAUTE COLD TO WILL BE INCOME.

WHEN STORS MAY PER AREA MOST THAT THE REGISTION SCHOOL SCHOO

667 Bit Ond busined Offer.

IDDLAMBER CLASE OF BREE! Is to be defined, independed that the permission given by BBE should not, in anyway, be deemed up consuled that the Lecture of a sproveding BBE, not been contributed from the contributed of the turber of Offer, The Investors are advised to which contributed the turber of Offer, The Investors are advised to which contributed the contributed of the turber of Offer, The Investors are advised to which contributed the contributed of the turber of Offer, The Investors are advised to which the contributed of the Contributed Contri

nuvama

THORNOLL WHAT IN AN AND CREATER INCOME. WHAT IN AN AND CREATER INCOME. WHEN AND CREATER IN AN AND CREATER IN AN

KFINTECH

KFin Tectmologies Limitori dameny brane as KFin Technologies Print Stientum Towe 6 Pictho 31 ans 22 Pinare Hanksranguis Saringanguis, Haberback Talaphone No.; 491 40 6718 2222 Embeding Timburge and Pinare Com-lineator Sintuance and Lebrary Lingle

















