

Indiabulls

Indiabulls Housing Finance Limited

Annual Report 2012-13



There's no place like home

Indiabulls
HOME LOANS

Ab Ghar Aa Jao



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Forward looking statement

In this Annual Report, Figures for the year ended March 31, 2012 (as given in the Management reports) relate to Indiabulls Financial Services Limited ("IBFSL", the erstwhile holding company of the Company) as a consolidated entity before its merger with the Company, under the Scheme during the Financial Year ending 31st March, 2013. These figures are given for the sake of comparison only. We have disclosed forward-looking information to enable investors to comprehend our prospects and take investment decisions. This report and other statements - written and oral – that we periodically make contain forward-looking statements that set out anticipated results based on the management's plans and assumptions. We have tried wherever possible to identify such statements by using words such as 'anticipate', 'estimate', 'expects', 'projects', 'intends', 'plans', 'believes', and words of similar substance in connection with any discussion of future performance. We cannot guarantee that these forward-looking statements will be realized, although we believe we have been prudent in assumptions. The achievements of results are subject to risks, uncertainties, and even inaccurate assumptions. Should known or unknown risks or uncertainties materialize, or should underlying assumptions prove inaccurate, actual results could vary materially from those anticipated, estimated, or projected. Readers should keep this in mind. We undertake no obligation to publically update any forward looking statements, whether as a result of new information, future events or otherwise.

Corporate Information

Board of Directors

1. Mr. Sameer Gehlaut
2. Mr. Rajiv Rattan
3. Mr. Saurabh Kumar Mittal
4. Mr. Gagan Banga
5. Mr. Ajit Kumar Mittal
6. Mr. Ashwini Omprakash Kumar
7. Mr. Aishwarya Katoch
8. Mr. Shamsheer Singh Ahlawat
9. Mr. Karan Singh Khera
10. Mr. Prem Prakash Mirdha
11. Mr. Ram Kumar Sheokand
12. Mr. Joginder Singh Kataria

Statutory Auditor

Deloitte Haskins & Sells
Chartered Accountants
Indiabulls Finance Centre, Tower 3,
32nd Floor, Elphinstone Mill Compound,
Senapati Bapat Marg, Elphinstone (W),
Mumbai - 400 013

Registered Office

F-60, Malhotra Building,
2nd Floor, Connaught Place,
New Delhi-110001, India
Website: www.indiabulls.com

Corporate Offices

Indiabulls House, Indiabulls Finance Centre,
Senapati Bapat Marg, Elphinstone Road,
Mumbai-400 013

Indiabulls House, 448-451,
Udyog Vihar, Phase-V, Gurgaon-122 016

Company Secretary

Mr. Amit Jain

Registrar & Transfer Agent

Karvy Computershare Private Limited
Plot No. 17 to 24, Vittal Rao Nagar,
Madhyapur, Hyderabad-500 081

Internal Auditor

N.D. Kapur & Co.
Chartered Accountants
2-A, Shankar Market, Connaught Place,
New Delhi-110 001

List of Bankers

Allahabad Bank	IndusInd Bank Ltd.
Andhra Bank	ING Vysya Bank Ltd.
Axis Bank Ltd.	Karnataka Bank
Bank of Baroda	Kotak Mahindra Bank
Bank of India	Oriental Bank of Commerce
Bank of Maharashtra	Punjab & Sind Bank
Barclays Bank	Punjab National Bank
Canara Bank	Standard Chartered Bank
Central Bank of India	State Bank of Bikaner & Jaipur
Citibank N.A.	State Bank of Hyderabad
Corporation Bank	State Bank of India
DBS Bank	State Bank of Mysore
Dena Bank	State Bank of Patiala
Deutsche Bank	State Bank of Travancore
Dhanlaxmi Bank Ltd.	Syndicate Bank
HDFC Bank Ltd.	The Ratnakar Bank Ltd.
ICICI Bank Ltd.	UCO Bank
IDBI Bank Ltd.	Vijaya Bank
Indian Bank	Yes Bank Ltd.
Indian Overseas Bank	

Your home is the foundation that's built
on your father's values.

It is the door that opens to your
mother's embrace.

The walls that echo your wife's laughter.

The window that looks at your
children playing.

Your home is where your heart will
always be.

There's no place like home.

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Indiabulls Housing Finance is committed to the belief that there's no place like home. That's why we make it our mission to strive towards helping families in India in our own way to own a home of their own. The journey started in 2000 as a wholly owned subsidiary of Indiabulls Financial Services, one of India's leading non-banking finance companies providing Home Loans, Commercial Vehicle Loans, and Business Loans.

In 2013, in keeping with Indiabulls Financial Services' long-term commitment to the housing finance business, the Company reverse merged with its housing finance subsidiary, Indiabulls Housing Finance Ltd. In just over 13 years it has emerged as one of India's Leading Home Loan Providers.

We believe a home is so special because of the strong values that keep families under one roof, like our own set of values of Transparency, Fair Play and Professionalism. We inculcate these in our people and make every effort to integrate these into the systems and processes of our company. The result is a professional yet humane approach to bridge the huge gap for affordable housing in India.



Affordable homes for India

India's expanding economy, rapid urbanization and rise in disposable incomes has resulted in an increasing number of aspiring middle class Indians who long for a home. We address this growing need through affordable housing that can make a difference to the middle classes of India.

We are focused on offering loans at competitive rates, especially loan amounts of up to Rs. 25 Lakhs and our interest rates are specially flagged for the masses. We empower our customer with an extended tenure of up to 30 years to enable him to manage his EMI, and we also offer flexi options of repayment suitable to the needs of our customers. Over the years we have assisted nearly one Lakh customers to own a home of their own. And this is just the beginning. We will work hard to open the door for millions more, to buy their dream homes, as we move on.



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