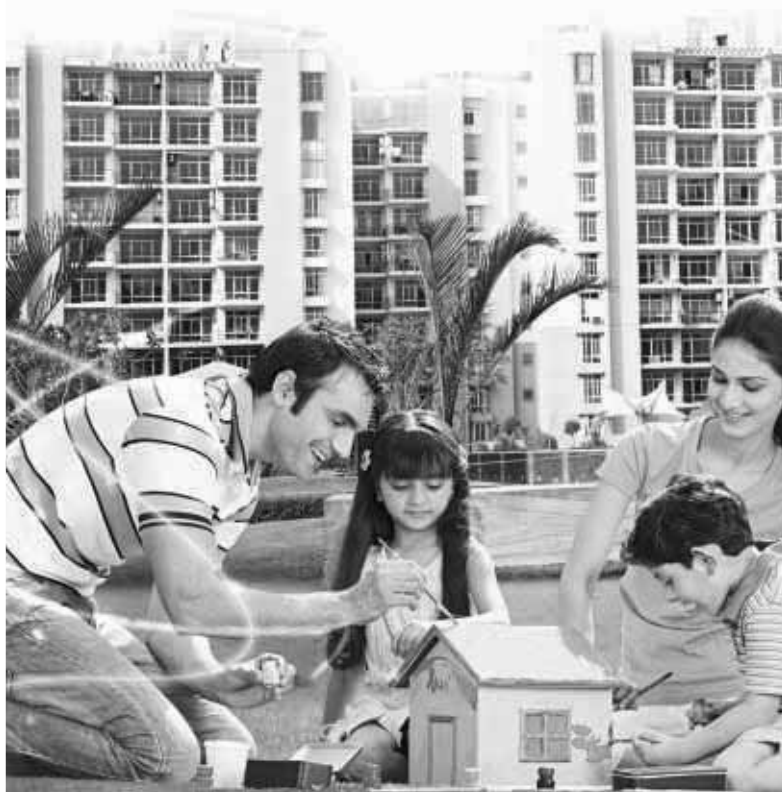


Indiabulls

Indiabulls Housing Finance Limited

ANNUAL REPORT 2013-14



SALUTING THE SPIRIT OF THE HARD-WORKING INDIAN

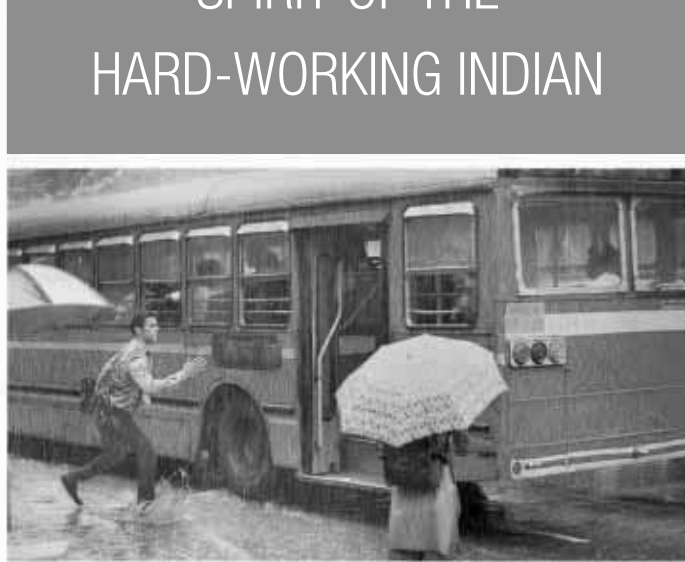
Indiabulls
HOME LOANS

Ab Ghar Aa Jao





CELEBRATING THE
SPIRIT OF THE
HARD-WORKING INDIAN





Indiabulls Home Loans welcomes you home!


We acknowledge the spirit of hard-working Indians that strive to do their best, both at their jobs and towards their families. We salute and respect this spirit with which they lead their lives.

We understand that owning a home is their dream, their goal and a source of immense pride. We partner with them in this dream and ensure they move into their own home with complete peace of mind.

Indiabulls Housing Finance Limited is dedicated to helping Indians across the country, to own a home of their own. We channel our expertise towards this objective and have emerged as India's leading and preferred Home Loan provider.

Our extensive and expanding reach, a customer focused approach, a dedicated workforce and an institutional DNA of ethical values have all come together to make purchasing and owning homes a smooth and hassle-free experience for our customers.

We thank you all for reposing your trust in us. We immensely value our relationship with you, which is both the cause for, and is at the centre of our existence.





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Forward-looking statement

In this Annual Report, 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 realised, 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 materialise, 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 Khara
10. Mr. Prem Prakash Mirdha
11. Mr. Ram Kumar Sheokand
12. Mr. Joginder Singh Kataria

Statutory Auditor

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

Registered Office

M-62 & 63, First Floor,
Connaught Place,
New Delhi - 110 001
Email: helpdesk@indiabulls.com
Tel: 0124-6681199, Fax: 0124-6681240
Website: www.financial.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

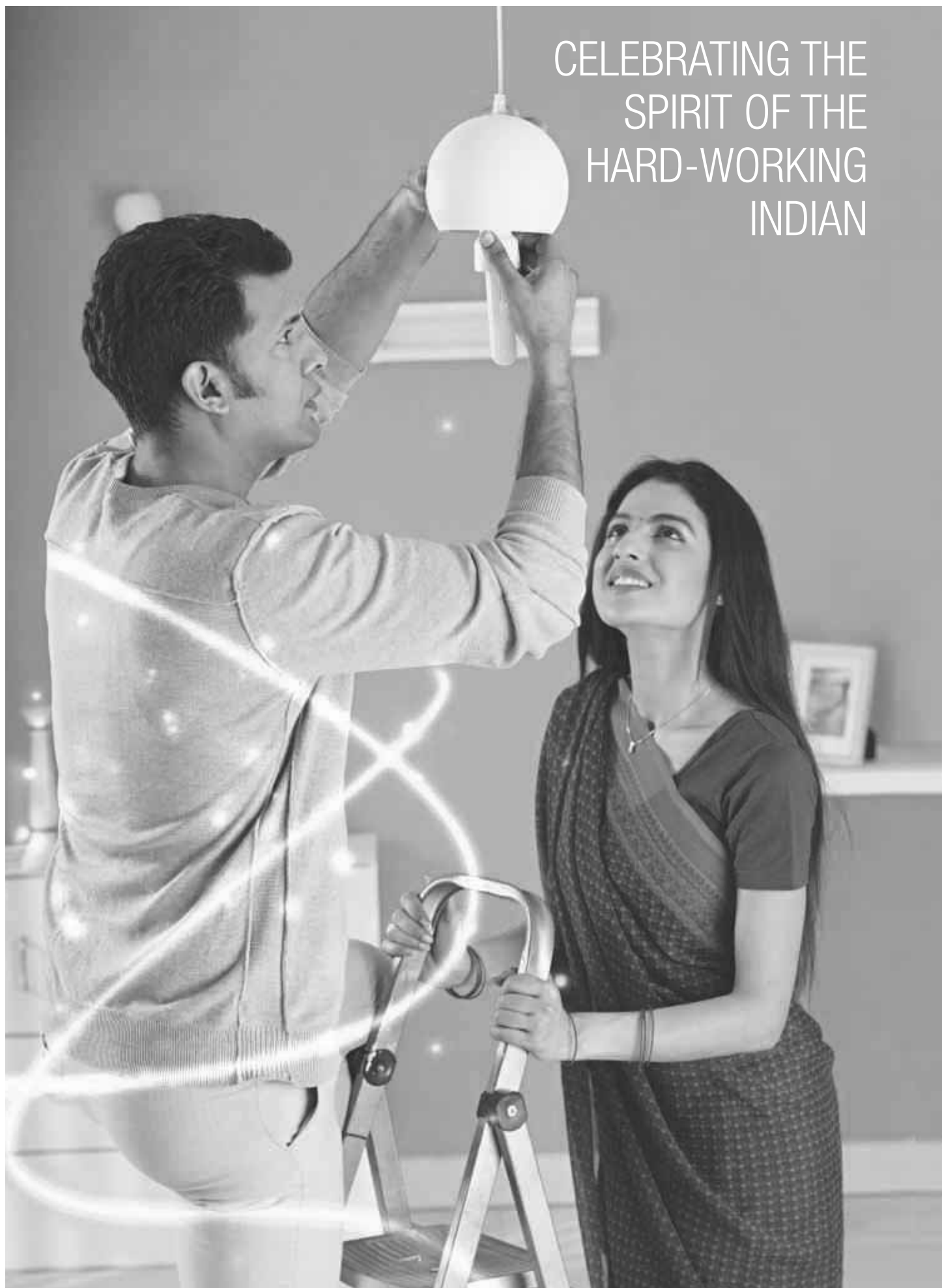
Internal Auditor

N.D. Kapur & Co.
Chartered Accountants
0-24 B, LGF, Jangpura Extension,
New Delhi - 110 014

List of Bankers

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

CELEBRATING THE
SPIRIT OF THE
HARD-WORKING
INDIAN





EXPANDING REACH, FULFILLING DREAMS

Workforce of over
4000 dedicated employees
serving more than 6,00,000
satisfied customers across
100 plus cities in India

Indiabulls Home Loans is committed to help millions of Indians realise their dream of owning a home by providing affordable housing loans.

205 well-appointed branches spread across over 100 towns and cities in India are accessible and customer-centered, offering convenient Home Loan services.

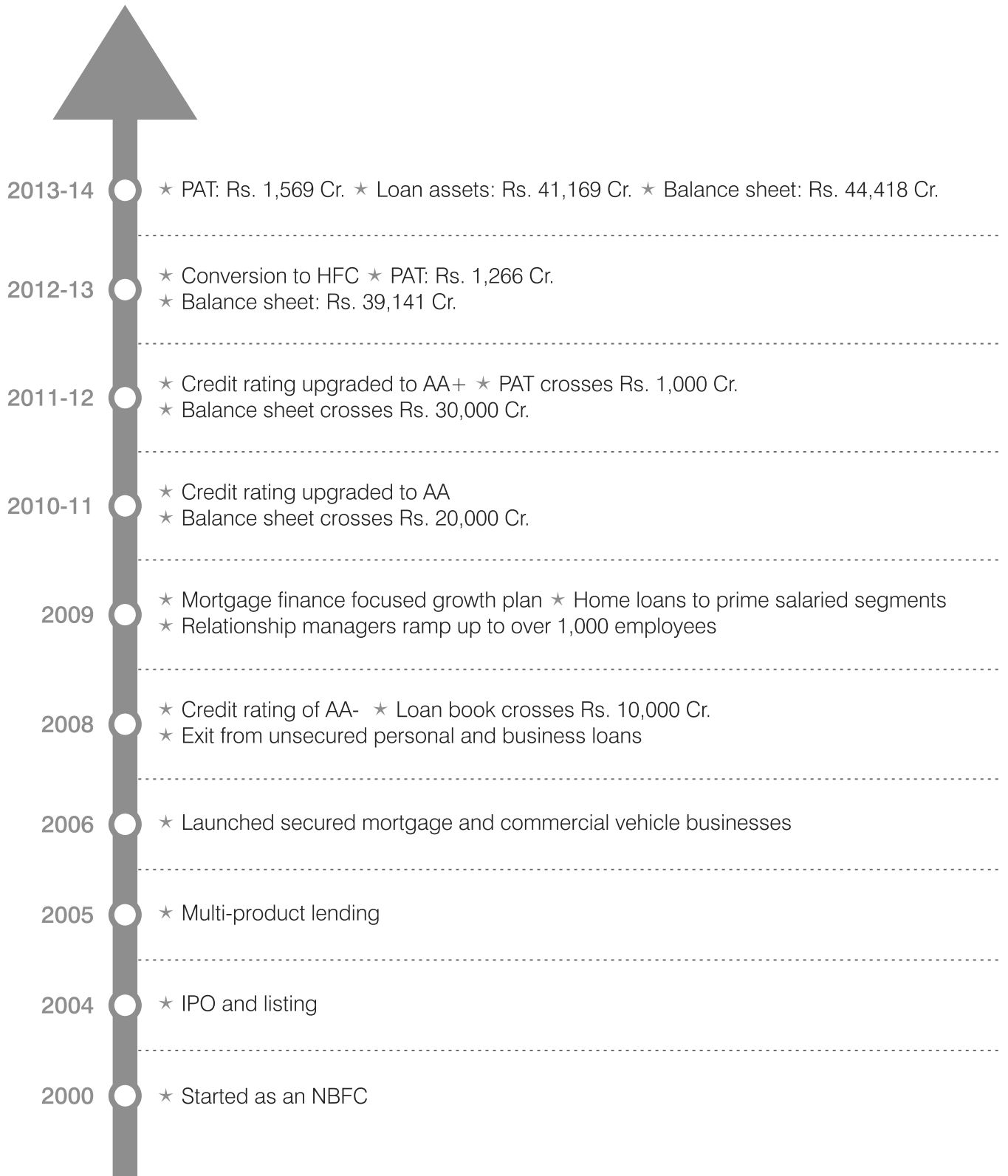
With overseas branches in Dubai and London, we cater to the housing finance needs of Non-Resident Indians (NRIs) as well.

We reach out to our customers offering personalised services and home purchase counselling through our well-trained, in-house Direct Sales Team (DST) as well as through tie-ups with Direct Sales Associates (DSAs) across the country.

For quick and hassle-free Home Loan approvals, Indiabulls Home Loans has more than 3000 pre-approved projects across the country.



THE GROWTH STORY





COUNTRY-WIDE REACH



CELEBRATING THE
SPIRIT OF THE
HARD-WORKING
INDIAN

