

We owe it to you



Indiabulls
HOME LOANS

Ab Ghar Aa Jao







Thank you for reposing your trust in us

Our vision is our foundation. Our values are our pillars. And we raise not just hopes, but the promise to bring in a brighter tomorrow.

We have always strived to ensure that the interest of our key stakeholders – customers, shareholders, investors, bankers & employees are cared for. Our conscious endeavours have always remained to integrate all our business plans and activities with the core values of Customer First, Transparency & Integrity.

We have emerged as India's 2nd largest private housing finance company with over 6.44 lac happy smiles standing testimony. Our value embedded ethical practices have earned us an upgrade of our long term credit rating to 'AAA'. We have cumulatively disbursed over ₹1 lac crore and attained ₹1,901 crore of profit this financial year. We are part of the 10 highest dividend paying groups of the country.

We owe it all to you.

Our customers for choosing us as their housing finance partner, shareholders & lenders for bestowing their trust and employees for their hard work, dedication and loyalty towards the Company.

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Forward-looking statements

In this Annual Report, we have disclosed forward-looking information to enable investors to understand 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. Gagan Banga
3. Mr. Ajit Kumar Mittal
4. Mr. Ashwini Omprakash Kumar
5. Dr. Kamallesh Shailesh Chandra Chakrabarty
6. Retd. Justice Surinder Singh Nijjar
7. Retd. Justice Bisheshwar Prasad Singh
8. Mrs. Manjari Ashok Kacker
9. Retd. Brig. Labh Singh Sitara
10. Mr. Shamsheer Singh Ahlawat
11. Mr. Prem Prakash Mirdha

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.indiabullshomeloans.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
Unit: Indiabulls Housing Finance Limited
Karvy Selenium, Tower B, Plot No.31-32,
Gachibowli, Financial District,
Nanakramguda,
Hyderabad - 500032

Internal Auditor

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

List of Bankers

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





Deepening bonds & relationships

In your support lies our strength;

It is your belief that motivates us to excel;

You are our backbone that makes us stand tall;

We owe it to you all!

Pillars of strength

- Investors and shareholders - your invaluable support is what makes us worthy
- 132 strong relationships with lenders and bankers - 26 PSU Banks, 17 private and foreign banks & 89 Mutual Funds, Provident Funds, Pension Funds, Insurance Companies & others
- Workforce of over 4,800 employees with 2,200 solely dedicated for customer service & sales
- Strong relationships with developers having 3500+ pre-approved projects pan India
- A family of 6.4 lac satisfied customers

Our Growth Story

2009

- Mortgage finance focused growth plan
- Home loans to prime salaried segments
- In-house sales team ramp up to over 1,000 employees

2008

- Credit rating of AA-
- Loan book crosses ₹10,000 Cr.
- Exit from unsecured personal and business loans

2006

- Launched secured mortgage businesses

2004-05

- IPO and listing
- Multi-product lending

2000

- Started as an NBFC

2014-15

- Credit Rating upgraded to AAA
- Cumulative disbursements crosses ₹ 1,00,000 Cr.
- Balance Sheet : ₹ 57,231 Cr.
- PAT : ₹ 1,901 Cr.
- RoE : 29%

2013-14

- PAT: ₹ 1,569 Cr.,
- Balance Sheet : ₹ 44,417 Cr.
- RoE : 27%

2012-13

- Conversion to HFC
- India's 3rd largest HFC by size
- PAT: ₹ 1,266 Cr., RoE: 26%

2011-12

- Credit rating upgraded to AA+
- PAT crosses ₹ 1,000 Cr.
- Balance sheet crosses ₹ 30,000 Cr., RoE: 22%

2010-11

- Credit rating upgraded to AA
- Retail mortgage constitutes 70% of loan book
- Balance sheet crosses ₹ 20,000 Cr., RoE : 17%

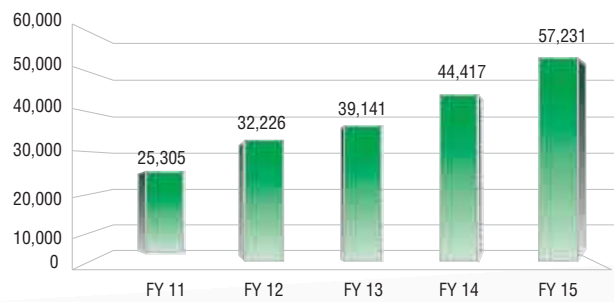
FY 2014-15: Cumulative disbursements crossed ₹ 1,00,000 Cr.

Stable, Scalable & Sustainable

Growth is one of the truest benchmarks of success. Through our journey of 15 years, our singular focus on one product, steadfast approach, strong business values and financial discipline have helped us become a name to reckon with. The one promise that we make to ourselves and our stakeholders every day is to drive growth.

Financial Highlights

Balance Sheet Size (₹ Cr.)



Assest Under Management (₹ Cr.)

