

Annexure –A

B	Debentures/ Preference Shares/Warrants	Series I Category I, II	Series I Category III, IV	Series II Category I, II	Series II Category III, IV	Series III Category I, II	Series III Category III, IV	Series IV Category I, II	Series IV Category III, IV
1.	Security Description	Secured Redeemable Non- Convertible Debentures	Secured Redeemable Non- Convertible Debentures	Secured Redeemable Non- Convertible Debentures	Secured Redeemable Non- Convertible Debentures	Secured Redeemable Non- Convertible Debentures	Secured Redeemable Non- Convertible Debentures	Secured Redeemable Non- Convertible Debentures	Secured Redeemable Non- Convertible Debentures
2.	No. of Securities	4211700	156075	50	51338	20	76162	2000	674527
3.	Issue Price (Rs.)	421,17,00,000	15,60,75,000	50,000	5,13,38,000	20,000	7,61,62,000	20,00,000	67,45,27,000
4.	Nominal Value (Rs.)	421,17,00,000	15,60,75,000	50,000	5,13,38,000	20,000	7,61,62,000	20,00,000	67,45,27,000
5.	Paid up value (Rs.)	421,17,00,000	15,60,75,000	50,000	5,13,38,000	20,000	7,61,62,000	20,00,000	67,45,27,000
6.	Distinctive Numbers	1 - 4211700	1 - 156075	1 - 50	1 - 51338	1 - 20	1 - 76162	1 - 2000	1 - 674527
7.	ISIN Code	INE148I07KQ4	INE148I07KR2	INE148I07KS0	INE148I07KT8	INE148I07KU6	INE148I07KV4	INE148I07KW2	INE148I07KX0
8.	Coupon Rate	8.35%	8.75%	N.A. (Effective Yield 8.35%)	N.A. (Effective Yield 8.75%)	8.05%	8.42%	8.50%	9.0%
9.	Date of Allotment	06.01.2022	06.01.2022	06.01.2022	06.01.2022	06.01.2022	06.01.2022	06.01.2022	06.01.2022
10.	Interest Payment Dates	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A
11.	Date(s) of Redemption	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A
12.	Coupon Frequency	Annual	Annual	Cumulative	Cumulative	Monthly	Monthly	Annual	Annual

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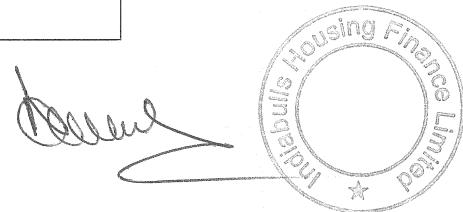


13.	Redemption Amount	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A
14.	Rating Agency	CRISIL Ratings Limited & Brickwork Ratings India Private Limited	CRISIL Ratings Limited & Brickwork Ratings India Private Limited	CRISIL Ratings Limited & Brickwork Ratings India Private Limited	CRISIL Ratings Limited & Brickwork Ratings India Private Limited	CRISIL Ratings Limited & Brickwork Ratings India Private Limited	CRISIL Ratings Limited & Brickwork Ratings India Private Limited	CRISIL Ratings Limited & Brickwork Ratings India Private Limited	CRISIL Ratings Limited & Brickwork Ratings India Private Limited
15.	Rating Date	November 08, 2021 and November 30, 2021 & November 18, 2021	November 08, 2021 and November 30, 2021 & November 18, 2021	November 08, 2021 and November 30, 2021 & November 18, 2021	November 08, 2021 and November 30, 2021 & November 18, 2021	November 08, 2021 and November 30, 2021 & November 18, 2021	November 08, 2021 and November 30, 2021 & November 18, 2021	November 08, 2021 and November 30, 2021 & November 18, 2021	November 08, 2021 and November 30, 2021 & November 18, 2021
16.	Credit Rating	CRISIL AA/ Stable, BWR AA+/ Stable	CRISIL AA/ Stable, BWR AA+/ Stable	CRISIL AA/ Stable, BWR AA+/ Stable	CRISIL AA/ Stable, BWR AA+/ Stable	CRISIL AA/ Stable, BWR AA+/ Stable	CRISIL AA/ Stable, BWR AA+/ Stable	CRISIL AA/ Stable, BWR AA+/ Stable	CRISIL AA/ Stable, BWR AA+/ Stable
17.	Put/ Call Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
18.	Remarks	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

[Signature]



B	Debentures/ Preference Shares/ Warrants	Series V Category III, IV	Series VI Category I, II	Series VI Category III, IV	Series VII Category I, II	Series VII Category III, IV	Series VIII Category I, II	Series VIII Category III, IV
1.	Security Description	Secured Redeemable Non- Convertible Debentures	Secured Redeemable Non- Convertible Debentures	Secured Redeemable Non- Convertible Debentures	Secured Redeemable Non- Convertible Debentures	Secured Redeemable Non- Convertible Debentures	Secured Redeemable Non- Convertible Debentures	Secured Redeemable Non- Convertible Debentures
2.	No. of Securities	60804	1000	89939	2650	102356	100	100880
3.	Issue Price (Rs.)	6,08,04,000	10,00,000	8,99,39,000	26,50,000	10,23,56,000	1,00,000	10,08,80,000
4.	Nominal Value (Rs.)	6,08,04,000	10,00,000	8,99,39,000	26,50,000	10,23,56,000	1,00,000	10,08,80,000
5.	Paid up value (Rs.)	6,08,04,000	10,00,000	8,99,39,000	26,50,000	10,23,56,000	1,00,000	10,08,80,000
6.	Distinctive Numbers	1 - 60804	1 - 1000	1 - 89939	1 - 2650	1 - 102356	1 - 100	1 - 100880
7.	ISIN Code	INE148I07KY8	INE148I07KZ5	INE148I07LA6	INE148I07LB4	INE148I07LC2	INE148I07LD0	INE148I07LE8
8.	Coupon Rate	N.A. (Effective Yield 9.0%)	8.20%	8.66%	8.75%	9.25%	8.43%	8.89%
9.	Date of Allotment	06.01.2022	06.01.2022	06.01.2022	06.01.2022	06.01.2022	06.01.2022	06.01.2022
10.	Interest Payment Dates	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A
11.	Date(s) of Redemption	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A
12.	Coupon Frequency	Cumulative	Monthly	Monthly	Annual	Annual	Monthly	Monthly
13.	Redemption Amount	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A	Refer Annexure A



14.	Rating Agency	CRISIL Ratings Limited &Brickwork Ratings India Private Limited	CRISIL Ratings Limited &Brickwork Ratings India Private Limited	CRISIL Ratings Limited &Brickwork Ratings India Private Limited	CRISIL Ratings Limited &Brickwork Ratings India Private Limited	CRISIL Ratings Limited &Brickwork Ratings India Private Limited	CRISIL Ratings Limited &Brickwork Ratings India Private Limited	CRISIL Ratings Limited &Brickwork Ratings India Private Limited
15.	Rating Date	November 08, 2021 and November 30, 2021 & November 18, 2021	November 08, 2021 and November 30, 2021 & November 18, 2021	November 08, 2021 and November 30, 2021 & November 18, 2021	November 08, 2021 and November 30, 2021 & November 18, 2021	November 08, 2021 and November 30, 2021 & November 18, 2021	November 08, 2021 and November 30, 2021 & November 18, 2021	November 08, 2021 and November 30, 2021 & November 18, 2021
16.	Credit Rating	CRISIL AA/ Stable, BWR AA+/ Stable	CRISIL AA/ Stable, BWR AA+/ Stable	CRISIL AA/ Stable, BWR AA+/ Stable	CRISIL AA/ Stable, BWR AA+/ Stable	CRISIL AA/ Stable, BWR AA+/ Stable	CRISIL AA/ Stable, BWR AA+/ Stable	CRISIL AA/ Stable, BWR AA+/ Stable
17.	Put/ Call Option	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.
18.	Remarks	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.	N.A.

Date: January 7, 2022

Amit Jain

Amit Jain
Company Secretary
Indiabulls Housing Finance Limited



Indiabulls HOUSING FINANCE

ILLUSTRATIVE CASH FLOW AND DAY COUNT CONVENTION

Series I

2 Years - Annual Coupon Payment

Company	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited
	Pre-Incentive	Post Incentive
Face Value per NCD (in Rs.)	1000	1000
Number of NCDs held (assumed)	1	1
Date of Allotment (assumed)*	Thursday, 6 January, 2022	Thursday, 6 January, 2022
Tenor	2 years	2 years
Coupon Rate for all Categories I & II	8.35%	NA
Coupon Rate for all Categories III & IV	8.75%	9.00%
Redemption Date/Maturity Date (assumed)	Friday, 5 January, 2024	Friday, 5 January, 2024
Frequency of the interest payment with specified dates	First interest on January 6, 2023 and second interest on January 5, 2024	First interest on January 6, 2023 and second interest on January 5, 2024
Day Count Convention	Actual/Actual	Actual/Actual

Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Coupon For Categories I & II of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV of Investors (in Rs.) (Post-Incentive)
Deemed date of allotment	Thursday, 6 January, 2022	Thursday, 6 January, 2022		-1000	-1000	-1000
1st Coupon	Friday, 6 January, 2023	Friday, 6 January, 2023	365	83.50	87.50	90.00
2nd Coupon	Saturday, 6 January, 2024	Friday, 5 January, 2024	365	83.50	87.50	90.00
Principal / Maturity value	Saturday, 6 January, 2024	Friday, 5 January, 2024		1000	1000	1000



Series II

2 Years - Cumulative Payment

Company	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited
	Pre-Incentive	Post-Incentive
Face Value per NCD (in Rs.)	1000	1000
Number of NCDs held (assumed)	1	1
Date of Allotment (assumed)*	Thursday, 6 January, 2022	Thursday, 6 January, 2022
Tenor	2 years	2 years
Coupon Rate for all Categories I & II	NA	NA
Coupon Rate for all Categories III & IV	NA	NA
Redemption Date/Maturity Date (assumed)	Friday, 5 January, 2024	Friday, 5 January, 2024
Frequency of the interest payment with specified dates	NA	NA
Day Count Convention	Actual/Actual	Actual/Actual

Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Coupon For Categories I & II of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV of Investors (in Rs.) (Post-Incentive)
Deemed date of allotment	Thursday, 6 January, 2022	Thursday, 6 January, 2022		-1000.00	-1000.00	-1000.00
Coupon/Interest Payment	Saturday, 6 January, 2024	Friday, 5 January, 2024	730	174.00	182.70	188.10
Principal / Maturity value	Saturday, 6 January, 2024	Friday, 5 January, 2024		1000.00	1000.00	1000.00

Series III

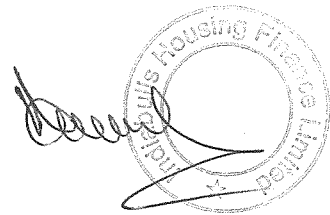
2 Years - Monthly Coupon Payment

Company	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited
	Pre-Incentive	Post-Incentive
Face Value per NCD (in Rs.)	1000	1000
Number of NCDs held (assumed)	1	1
Date of Allotment (assumed)*	Thursday, 6 January, 2022	Thursday, 6 January, 2022
Tenor	2 years	2 years
Coupon Rate for all Categories I & II	8.05%	NA
Coupon Rate for all Categories III & IV	8.42%	8.67%
Redemption Date/Maturity Date (assumed)	Friday, 5 January, 2024	Friday, 5 January, 2024
Frequency of the interest payment with specified dates	First interest on February 6, 2022 and subsequently on the 6th day of every month	First interest on February 6, 2022 and subsequently on the 6th day of every month
Day Count Convention	Actual/Actual	Actual/Actual

Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Coupon For Categories I & II of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV of Investors (in Rs.) (Post-Incentive)
Deemed date of allotment	Thursday, 6 January, 2022	Thursday, 6 January, 2022		-1000	-1000	-1000
1st Coupon	Sunday, 6 February, 2022	Monday, 7 February, 2022	31	6.84	7.15	7.36
2nd Coupon	Sunday, 6 March, 2022	Monday, 7 March, 2022	28	6.18	6.46	6.65
3rd Coupon	Wednesday, 6 April, 2022	Wednesday, 6 April, 2022	31	6.84	7.15	7.36
4th Coupon	Friday, 6 May, 2022	Friday, 6 May, 2022	30	6.62	6.92	7.13
5th Coupon	Monday, 6 June, 2022	Monday, 6 June, 2022	31	6.84	7.15	7.36
6th Coupon	Wednesday, 6 July, 2022	Wednesday, 6 July, 2022	30	6.62	6.92	7.13
7th Coupon	Saturday, 6 August, 2022	Monday, 8 August, 2022	31	6.84	7.15	7.36
8th Coupon	Tuesday, 6 September, 2022	Tuesday, 6 September, 2022	31	6.84	7.15	7.36
9th Coupon	Thursday, 6 October, 2022	Thursday, 6 October, 2022	30	6.62	6.92	7.13
10th Coupon	Sunday, 6 November, 2022	Monday, 7 November, 2022	31	6.84	7.15	7.36
11th Coupon	Tuesday, 6 December, 2022	Tuesday, 6 December, 2022	30	6.62	6.92	7.13
12th Coupon	Friday, 6 January, 2023	Friday, 6 January, 2023	31	6.84	7.15	7.36
13th Coupon	Monday, 6 February, 2023	Monday, 6 February, 2023	31	6.84	7.15	7.36



14th Coupon	Monday, 6 March, 2023	Monday, 6 March, 2023	28	6.18	6.46	6.65
15th Coupon	Thursday, 6 April, 2023	Thursday, 6 April, 2023	31	6.84	7.15	7.36
16th Coupon	Saturday, 6 May, 2023	Monday, 8 May, 2023	30	6.62	6.92	7.13
17th Coupon	Tuesday, 6 June, 2023	Tuesday, 6 June, 2023	31	6.84	7.15	7.36
18th Coupon	Thursday, 6 July, 2023	Thursday, 6 July, 2023	30	6.62	6.92	7.13
19th Coupon	Sunday, 6 August, 2023	Monday, 7 August, 2023	31	6.84	7.15	7.36
20th Coupon	Wednesday, 6 September, 2023	Wednesday, 6 September, 2023	31	6.84	7.15	7.36
21st Coupon	Friday, 6 October, 2023	Friday, 6 October, 2023	30	6.62	6.92	7.13
22nd Coupon	Monday, 6 November, 2023	Monday, 6 November, 2023	31	6.84	7.15	7.36
23rd Coupon	Wednesday, 6 December, 2023	Wednesday, 6 December, 2023	30	6.62	6.92	7.13
24th Coupon	Saturday, 6 January, 2024	Friday, 5 January, 2024	31	6.84	7.15	7.36
Principal / Maturity value	Saturday, 6 January, 2024	Friday, 5 January, 2024		1000	1000	1000



Indus Housing Finance Limited

Series IV

3 Years - Annual Coupon Payment

Company	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited
	Pre-Incentive	Post Incentive
Face Value per NCD (in Rs.)	1000	1000
Number of NCDs held (assumed)	1	1
Date of Allotment (assumed)*	Thursday, 6 January, 2022	Thursday, 6 January, 2022
Tenor	3 years	3 years
Coupon Rate for all Categories I & II	8.50%	NA
Coupon Rate for all Categories III & IV	9.00%	9.25%
Redemption Date/Maturity Date (assumed)	Monday, 6 January, 2025	Monday, 6 January, 2025
Frequency of the interest payment with specified dates	First interest on January 6, 2023, subsequently on the 6th day of January every year	First interest on January 6, 2023, subsequently on the 6th day of January every year
Day Count Convention	Actual/Actual	Actual/Actual

Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Coupon For Categories I & II of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV of Investors (in Rs.) (Post-Incentive)
Deemed date of allotment	Thursday, 6 January, 2022	Thursday, 6 January, 2022		-1000	-1000	-1000
1st Coupon	Friday, 6 January, 2023	Friday, 6 January, 2023	365	85.00	90.00	92.50
2nd Coupon	Saturday, 6 January, 2024	Monday, 8 January, 2024	365	85.00	90.00	92.50
3rd Coupon	Monday, 6 January, 2025	Monday, 6 January, 2025	366	85.00	90.00	92.50
Principal / Maturity value	Monday, 6 January, 2025	Monday, 6 January, 2025		1000	1000	1000



Series V

3 Years - Cumulative Payment

Company	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited
	Pre-Incentive	Post-Incentive
Face Value per NCD (in Rs.)	1000	1000
Number of NCDs held (assumed)	1	1
Date of Allotment (assumed)*	Thursday, 6 January, 2022	Thursday, 6 January, 2022
Tenor	3 Years	3 Years
Coupon Rate for all Categories I & II	NA	NA
Coupon Rate for all Categories III & IV	NA	NA
Redemption Date/Maturity Date (assumed)	Monday, 6 January, 2025	Monday, 6 January, 2025
Frequency of the interest payment with specified dates	NA	NA
Day Count Convention	Actual/Actual	Actual/Actual

Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Coupon For Categories I & II of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV of Investors (in Rs.) (Post-Incentive)
Deemed date of allotment	Thursday, 6 January, 2022	Thursday, 6 January, 2022		-1000.00	-1000.00	-1000.00
Coupon/Interest Payment	Monday, 6 January, 2025	Monday, 6 January, 2025	1096	277.60	295.35	304.30
Principal / Maturity value	Monday, 6 January, 2025	Monday, 6 January, 2025		1000.00	1000.00	1000.00



Series VI

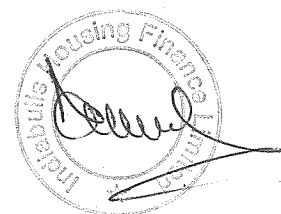
3 Years - Monthly Coupon Payment

Company	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited
	Pre-Incentive	Post-Incentive
Face Value per NCD (in Rs.)	1000	1000
Number of NCDs held (assumed)	1	1
Date of Allotment (assumed)*	Thursday, 6 January, 2022	Thursday, 6 January, 2022
Tenor	3 years	3 years
Coupon Rate for all Categories I & II	8.20%	NA
Coupon Rate for all Categories III & IV	8.66%	8.91%
Redemption Date/Maturity Date (assumed)	Monday, 6 January, 2025	Monday, 6 January, 2025
Frequency of the interest payment with specified dates	First interest on February 6, 2022 and subsequently on the 6th day of every month.	First interest on February 6, 2022 and subsequently on the 6th day of every month.
Day Count Convention	Actual/Actual	Actual/Actual

Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Coupon For Categories I & II of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV of Investors (in Rs.) (Post-Incentive)
Deemed date of allotment	Thursday, 6 January, 2022	Thursday, 6 January, 2022		-1000	-1000	-1000
1st Coupon	Sunday, 6 February, 2022	Monday, 7 February, 2022	31	6.96	7.36	7.57
2nd Coupon	Sunday, 6 March, 2022	Monday, 7 March, 2022	28	6.29	6.64	6.84
3rd Coupon	Wednesday, 6 April, 2022	Wednesday, 6 April, 2022	31	6.96	7.36	7.57
4th Coupon	Friday, 6 May, 2022	Friday, 6 May, 2022	30	6.74	7.12	7.32
5th Coupon	Monday, 6 June, 2022	Monday, 6 June, 2022	31	6.96	7.36	7.57
6th Coupon	Wednesday, 6 July, 2022	Wednesday, 6 July, 2022	30	6.74	7.12	7.32
7th Coupon	Saturday, 6 August, 2022	Monday, 8 August, 2022	31	6.96	7.36	7.57
8th Coupon	Tuesday, 6 September, 2022	Tuesday, 6 September, 2022	31	6.96	7.36	7.57
9th Coupon	Thursday, 6 October, 2022	Thursday, 6 October, 2022	30	6.74	7.12	7.32
10th Coupon	Sunday, 6 November, 2022	Monday, 7 November, 2022	31	6.96	7.36	7.57
11th Coupon	Tuesday, 6 December, 2022	Tuesday, 6 December, 2022	30	6.74	7.12	7.32
12th Coupon	Friday, 6 January, 2023	Friday, 6 January, 2023	31	6.96	7.36	7.57



13th Coupon	Monday, 6 February, 2023	Monday, 6 February, 2023	31	6.96	7.36	7.57
14th Coupon	Monday, 6 March, 2023	Monday, 6 March, 2023	28	6.29	6.64	6.84
15th Coupon	Thursday, 6 April, 2023	Thursday, 6 April, 2023	31	6.96	7.36	7.57
16th Coupon	Saturday, 6 May, 2023	Monday, 8 May, 2023	30	6.74	7.12	7.32
17th Coupon	Tuesday, 6 June, 2023	Tuesday, 6 June, 2023	31	6.96	7.36	7.57
18th Coupon	Thursday, 6 July, 2023	Thursday, 6 July, 2023	30	6.74	7.12	7.32
19th Coupon	Sunday, 6 August, 2023	Monday, 7 August, 2023	31	6.96	7.36	7.57
20th Coupon	Wednesday, 6 September, 2023	Wednesday, 6 September, 2023	31	6.96	7.36	7.57
21st Coupon	Friday, 6 October, 2023	Friday, 6 October, 2023	30	6.74	7.12	7.32
22nd Coupon	Monday, 6 November, 2023	Monday, 6 November, 2023	31	6.96	7.36	7.57
23rd Coupon	Wednesday, 6 December, 2023	Wednesday, 6 December, 2023	30	6.74	7.12	7.32
24th Coupon	Saturday, 6 January, 2024	Monday, 8 January, 2024	31	6.96	7.36	7.57
25th Coupon	Tuesday, 6 February, 2024	Tuesday, 6 February, 2024	31	6.95	7.33	7.55
26th Coupon	Wednesday, 6 March, 2024	Wednesday, 6 March, 2024	29	6.50	6.86	7.06
27th Coupon	Saturday, 6 April, 2024	Monday, 8 April, 2024	31	6.95	7.33	7.55
28th Coupon	Monday, 6 May, 2024	Monday, 6 May, 2024	30	6.72	7.10	7.30
29th Coupon	Thursday, 6 June, 2024	Thursday, 6 June, 2024	31	6.95	7.33	7.55
30th Coupon	Saturday, 6 July, 2024	Monday, 8 July, 2024	30	6.72	7.10	7.30
31st Coupon	Tuesday, 6 August, 2024	Tuesday, 6 August, 2024	31	6.95	7.33	7.55
32nd Coupon	Friday, 6 September, 2024	Friday, 6 September, 2024	31	6.95	7.33	7.55
33rd Coupon	Sunday, 6 October, 2024	Monday, 7 October, 2024	30	6.72	7.10	7.30
34th Coupon	Wednesday, 6 November, 2024	Wednesday, 6 November, 2024	31	6.95	7.33	7.55
35th Coupon	Friday, 6 December, 2024	Friday, 6 December, 2024	30	6.72	7.10	7.30
36th Coupon	Monday, 6 January, 2025	Monday, 6 January, 2025	31	6.95	7.33	7.55
Principal / Maturity value	Monday, 6 January, 2025	Monday, 6 January, 2025		1000	1000	1000



Series VII

5 Years - Annual Coupon Payment

Company	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited
	Pre-Incentive	Post Incentive
Face Value per NCD (in Rs.)	1000	1000
Number of NCDs held (assumed)	1	1
Date of Allotment (assumed)*	Thursday, 6 January, 2022	Thursday, 6 January, 2022
Tenor	5 years	5 years
Coupon Rate for all Categories I & II	8.75%	NA
Coupon Rate for all Categories III & IV	9.25%	9.50%
Redemption Date/Maturity Date (assumed)	Wednesday, 6 January, 2027	Wednesday, 6 January, 2027
Frequency of the interest payment with specified dates	First interest on January 6, 2023, subsequently on the 6th day of January every year	First interest on January 6, 2023, subsequently on the 6th day of January every year
Day Count Convention	Actual/Actual	Actual/Actual

Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Coupon For Categories I & II of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV of Investors (in Rs.) (Post-Incentive)
Deemed date of allotment	Thursday, 6 January, 2022	Thursday, 6 January, 2022		-1000	-1000	-1000
1st Coupon	Friday, 6 January, 2023	Friday, 6 January, 2023	365	87.50	92.50	95.00
2nd Coupon	Saturday, 6 January, 2024	Monday, 8 January, 2024	365	87.50	92.50	95.00
3rd Coupon	Monday, 6 January, 2025	Monday, 6 January, 2025	366	87.50	92.50	95.00
4th Coupon	Tuesday, 6 January, 2026	Tuesday, 6 January, 2026	365	87.50	92.50	95.00
5th Coupon	Wednesday, 6 January, 2027	Wednesday, 6 January, 2027	365	87.50	92.50	95.00
Principal / Maturity value	Wednesday, 6 January, 2027	Wednesday, 6 January, 2027		1000	1000	1000



Series VIII

5 Years - Monthly Coupon Payment

Company	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited
	Pre-Incentive	Post-Incentive
Face Value per NCD (in Rs.)	1000	1000
Number of NCDs held (assumed)	1	1
Date of Allotment (assumed)*	Thursday, 6 January, 2022	Thursday, 6 January, 2022
Tenor	5 years	5 years
Coupon Rate for all Categories I & II	8.43%	NA
Coupon Rate for all Categories III & IV	8.89%	9.14%
Redemption Date/Maturity Date (assumed)	Wednesday, 6 January, 2027	Wednesday, 6 January, 2027
Frequency of the interest payment with specified dates	First interest on February 6, 2022 and subsequently on the 6th day of every month	First interest on February 6, 2022 and subsequently on the 6th day of every month
Day Count Convention	Actual/Actual	Actual/Actual

Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Coupon For Categories I & II of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV of Investors (in Rs.) (Post-Incentive)
Deemed date of allotment	Thursday, 6 January, 2022	Thursday, 6 January, 2022		-1000	-1000	-1000
1st Coupon	Sunday, 6 February, 2022	Monday, 7 February, 2022	31	7.16	7.55	7.76
2nd Coupon	Sunday, 6 March, 2022	Monday, 7 March, 2022	28	6.47	6.82	7.01
3rd Coupon	Wednesday, 6 April, 2022	Wednesday, 6 April, 2022	31	7.16	7.55	7.76
4th Coupon	Friday, 6 May, 2022	Friday, 6 May, 2022	30	6.93	7.31	7.51
5th Coupon	Monday, 6 June, 2022	Monday, 6 June, 2022	31	7.16	7.55	7.76
6th Coupon	Wednesday, 6 July, 2022	Wednesday, 6 July, 2022	30	6.93	7.31	7.51
7th Coupon	Saturday, 6 August, 2022	Monday, 8 August, 2022	31	7.16	7.55	7.76
8th Coupon	Tuesday, 6 September, 2022	Tuesday, 6 September, 2022	31	7.16	7.55	7.76
9th Coupon	Thursday, 6 October, 2022	Thursday, 6 October, 2022	30	6.93	7.31	7.51
10th Coupon	Sunday, 6 November, 2022	Monday, 7 November, 2022	31	7.16	7.55	7.76
11th Coupon	Tuesday, 6 December, 2022	Tuesday, 6 December, 2022	30	6.93	7.31	7.51
12th Coupon	Friday, 6 January, 2023	Friday, 6 January, 2023	31	7.16	7.55	7.76



13th Coupon	Monday, 6 February, 2023	Monday, 6 February, 2023	31	7.16	7.55	7.76
14th Coupon	Monday, 6 March, 2023	Monday, 6 March, 2023	28	6.47	6.82	7.01
15th Coupon	Thursday, 6 April, 2023	Thursday, 6 April, 2023	31	7.16	7.55	7.76
16th Coupon	Saturday, 6 May, 2023	Monday, 8 May, 2023	30	6.93	7.31	7.51
17th Coupon	Tuesday, 6 June, 2023	Tuesday, 6 June, 2023	31	7.16	7.55	7.76
18th Coupon	Thursday, 6 July, 2023	Thursday, 6 July, 2023	30	6.93	7.31	7.51
19th Coupon	Sunday, 6 August, 2023	Monday, 7 August, 2023	31	7.16	7.55	7.76
20th Coupon	Wednesday, 6 September, 2023	Wednesday, 6 September, 2023	31	7.16	7.55	7.76
21st Coupon	Friday, 6 October, 2023	Friday, 6 October, 2023	30	6.93	7.31	7.51
22nd Coupon	Monday, 6 November, 2023	Monday, 6 November, 2023	31	7.16	7.55	7.76
23rd Coupon	Wednesday, 6 December, 2023	Wednesday, 6 December, 2023	30	6.93	7.31	7.51
24th Coupon	Saturday, 6 January, 2024	Monday, 8 January, 2024	31	7.16	7.55	7.76
25th Coupon	Tuesday, 6 February, 2024	Tuesday, 6 February, 2024	31	7.14	7.53	7.74
26th Coupon	Wednesday, 6 March, 2024	Wednesday, 6 March, 2024	29	6.68	7.04	7.24
27th Coupon	Saturday, 6 April, 2024	Monday, 8 April, 2024	31	7.14	7.53	7.74
28th Coupon	Monday, 6 May, 2024	Monday, 6 May, 2024	30	6.91	7.29	7.49
29th Coupon	Thursday, 6 June, 2024	Thursday, 6 June, 2024	31	7.14	7.53	7.74
30th Coupon	Saturday, 6 July, 2024	Monday, 8 July, 2024	30	6.91	7.29	7.49
31st Coupon	Tuesday, 6 August, 2024	Tuesday, 6 August, 2024	31	7.14	7.53	7.74
32nd Coupon	Friday, 6 September, 2024	Friday, 6 September, 2024	31	7.14	7.53	7.74
33rd Coupon	Sunday, 6 October, 2024	Monday, 7 October, 2024	30	6.91	7.29	7.49
34th Coupon	Wednesday, 6 November, 2024	Wednesday, 6 November, 2024	31	7.14	7.53	7.74
35th Coupon	Friday, 6 December, 2024	Friday, 6 December, 2024	30	6.91	7.29	7.49
36th Coupon	Monday, 6 January, 2025	Monday, 6 January, 2025	31	7.14	7.53	7.74
37th Coupon	Thursday, 6 February, 2025	Thursday, 6 February, 2025	31	7.16	7.55	7.76
38th Coupon	Thursday, 6 March, 2025	Thursday, 6 March, 2025	28	6.47	6.82	7.01
39th Coupon	Sunday, 6 April, 2025	Monday, 7 April, 2025	31	7.16	7.55	7.76
40th Coupon	Tuesday, 6 May, 2025	Tuesday, 6 May, 2025	30	6.93	7.31	7.51



	2025	2025				
41st Coupon	Friday, 6 June, 2025	Friday, 6 June, 2025	31	7.16	7.55	7.76
42nd Coupon	Sunday, 6 July, 2025	Monday, 7 July, 2025	30	6.93	7.31	7.51
43rd Coupon	Wednesday, 6 August, 2025	Wednesday, 6 August, 2025	31	7.16	7.55	7.76
44th Coupon	Saturday, 6 September, 2025	Monday, 8 September, 2025	31	7.16	7.55	7.76
45th Coupon	Monday, 6 October, 2025	Monday, 6 October, 2025	30	6.93	7.31	7.51
46th Coupon	Thursday, 6 November, 2025	Thursday, 6 November, 2025	31	7.16	7.55	7.76
47th Coupon	Saturday, 6 December, 2025	Monday, 8 December, 2025	30	6.93	7.31	7.51
48th Coupon	Tuesday, 6 January, 2026	Tuesday, 6 January, 2026	31	7.16	7.55	7.76
49th Coupon	Friday, 6 February, 2026	Friday, 6 February, 2026	31	7.16	7.55	7.76
50th Coupon	Friday, 6 March, 2026	Friday, 6 March, 2026	28	6.47	6.82	7.01
51st Coupon	Monday, 6 April, 2026	Monday, 6 April, 2026	31	7.16	7.55	7.76
52nd Coupon	Wednesday, 6 May, 2026	Wednesday, 6 May, 2026	30	6.93	7.31	7.51
53rd Coupon	Saturday, 6 June, 2026	Monday, 8 June, 2026	31	7.16	7.55	7.76
54th Coupon	Monday, 6 July, 2026	Monday, 6 July, 2026	30	6.93	7.31	7.51
55th Coupon	Thursday, 6 August, 2026	Thursday, 6 August, 2026	31	7.16	7.55	7.76
56th Coupon	Sunday, 6 September, 2026	Monday, 7 September, 2026	31	7.16	7.55	7.76
57th Coupon	Tuesday, 6 October, 2026	Tuesday, 6 October, 2026	30	6.93	7.31	7.51
58th Coupon	Friday, 6 November, 2026	Friday, 6 November, 2026	31	7.16	7.55	7.76
59th Coupon	Sunday, 6 December, 2026	Monday, 7 December, 2026	30	6.93	7.31	7.51
60th Coupon	Wednesday, 6 January, 2027	Wednesday, 6 January, 2027	31	7.16	7.55	7.76
Principal / Maturity value	Wednesday, 6 January, 2027	Wednesday, 6 January, 2027		1000	1000	1000

Assumptions:

1. The Deemed Date of Allotment is assumed to be Thursday, 6 January, 2022. If the Deemed Date of Allotment undergoes a change, the coupon payments dates, redemption dates, redemption amount and other cash flow workings shall be changed accordingly.
2. Interest/Principal payable during the years 2024 and 2028 being leap years, have been calculated for 366 days.
3. In the event, the interest / pay-out of total coupon / redemption amount is a fraction and not an integer, such amount will be rounded off to the nearest integer.

