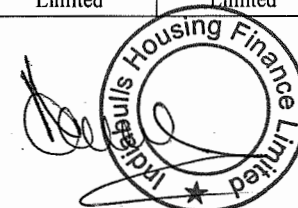


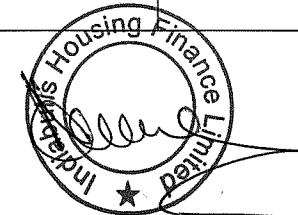
Annexure –A

S.No.	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	1,000	75218	500	61,349	1000	28437	27,100	74224
3.	Issue Price (Rs.)	10,00,000	7,52,18,000	5,00,000	6,13,49,000	10,00,000	2,84,37,000	2,71,00,000	742,24,000
4.	Nominal Value (Rs.)	10,00,000	7,52,18,000	5,00,000	6,13,49,000	10,00,000	2,84,37,000	2,71,00,000	742,24,000
5.	Paid up value (Rs.)	10,00,000	7,52,18,000	5,00,000	6,13,49,000	10,00,000	2,84,37,000	2,71,00,000	742,24,000
6.	Distinctive Numbers	1 - 1000	1 - 75218	1-500	1 - 61349	1 - 1000	1 - 28437	1 - 27100	1 - 74224
7.	ISIN Code	INE148I07PW1	INE148I07QN8	INE148I07QF4	INE148I07QG2	INE148I07QJ6	INE148I07QL2	INE148I07QH0	INE148I07QI8
8.	Coupon Rate	9.25%	9.65%	8.88%	9.25%	N.A. (Effective Yield 9.25%)	N.A. (Effective Yield 9.65%)	9.40%	9.90%
9.	Date of Allotment	09.11.2023	09.11.2023	09.11.2023	09.11.2023	09.11.2023	09.11.2023	09.11.2023	09.11.2023
10.	Interest Payment Dates	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D
11.	Date(s) of Redemption	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D
12.	Coupon Frequency	Annual	Annual	Monthly	Monthly	Cumulative	Cumulative	Annual	Annual
13.	Redemption Amount	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D
14.	Rating Agency	CRISIL Ratings Limited & ICRA Limited	CRISIL Ratings Limited & ICRA Limited	CRISIL Ratings Limited & ICRA Limited	CRISIL Ratings Limited & ICRA Limited	CRISIL Ratings Limited & ICRA Limited	CRISIL Ratings Limited & ICRA Limited	CRISIL Ratings Limited & ICRA Limited	CRISIL Ratings Limited & ICRA Limited



15.	Rating Date	September 21, 2023 & September 26, 2023	September 21, 2023 & September 26, 2023	September 21, 2023 & September 26, 2023	September 21, 2023 & September 26, 2023	September 21, 2023 & September 26, 2023	September 21, 2023 & September 26, 2023	September 21, 2023 & September 26, 2023	September 21, 2023 & September 26, 2023
16.	Credit Rating	CRISIL AA/Stable, ICRA AA/ Stable	CRISIL AA/Stable, ICRA AA/ Stable	CRISIL AA/Stable, ICRA AA/ Stable	CRISIL AA/Stable, ICRA AA/ Stable	CRISIL AA/Stable, ICRA AA/ Stable	CRISIL AA/Stable, ICRA AA/ Stable	CRISIL AA/Stable, ICRA AA/ Stable	CRISIL AA/Stable, ICRA 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.

S.No.	Debentures/ Preference Shares/ Warrants	Series V Category I, II	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	Secured Redeemable Non-Convertible Debentures
2.	No. of Securities	4,500	1,91,878	250	39,510	1000	87,824	50,000	1,53,508
3.	Issue Price (Rs.)	45,00,000	19,18,78,000	2,50,000	3,95,10,000	10,00,000	8,78,24,000	5,00,00,000	15,35,08,000
4.	Nominal Value (Rs.)	45,00,000	19,18,78,000	2,50,000	3,95,10,000	10,00,000	8,78,24,000	5,00,00,000	15,35,08,000
5.	Paid up value (Rs.)	45,00,000	19,18,78,000	2,50,000	3,95,10,000	10,00,000	8,78,24,000	5,00,00,000	15,35,08,000
6.	Distinctive Numbers	1 - 4500	1 - 191878	1 - 250	1 - 39510	1 - 1000	1 - 87824	1 - 50000	1 - 153508
7.	ISIN Code	INE148I07QM0	INE148I07QK4	INE148I07QP3	INE148I07QO6	INE148I07QQ1	INE148I07QR9	INE148I07QS7	INE148I07QT5
8.	Coupon Rate	9.02%	9.48%	N.A. (Effective Yield 9.40%)	N.A. (Effective Yield 9.90%)	09.65%	10.15%	9.25%	9.71%
9.	Date of Allotment	09.11.2023	09.11.2023	09.11.2023	09.11.2023	09.11.2023	09.11.2023	09.11.2023	09.11.2023
10.	Interest Payment Dates	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D
11.	Date(s) of Redemption	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D
12.	Coupon Frequency	Monthly	Monthly	Cumulative	Cumulative	Annual	Annual	Monthly	Monthly



13.	Redemption Amount	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D
14.	Rating Agency	CRISIL Ratings Limited & ICRA Limited	CRISIL Ratings Limited & ICRA Limited	CRISIL Ratings Limited & ICRA Limited	CRISIL Ratings Limited & ICRA Limited	CRISIL Ratings Limited & ICRA Limited	CRISIL Ratings Limited & ICRA Limited	CRISIL Ratings Limited & ICRA Limited	CRISIL Ratings Limited & ICRA Limited
15.	Rating Date	September 21, 2023 & September 26, 2023	September 21, 2023 & September 26, 2023	September 21, 2023 & September 26, 2023	September 21, 2023 & September 26, 2023	September 21, 2023 & September 26, 2023	September 21, 2023 & September 26, 2023	September 21, 2023 & September 26, 2023	September 21, 2023 & September 26, 2023
16.	Credit Rating	CRISIL AA/Stable, ICRA AA/ Stable	CRISIL AA/Stable, ICRA AA/ Stable	CRISIL AA/Stable, ICRA AA/ Stable	CRISIL AA/Stable, ICRA AA/ Stable	CRISIL AA/Stable, ICRA AA/ Stable	CRISIL AA/Stable, ICRA AA/ Stable	CRISIL AA/Stable, ICRA AA/ Stable	CRISIL AA/Stable, ICRA 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.

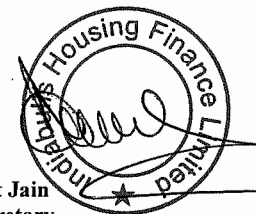
S.No.	Debentures/ Preference Shares/ Warrants	Series IX Category III, IV	Series X Category III, IV	Series XI Category I, II	Series XI Category III, IV	Series XII Category I, II	Series XII Category III, IV
1.	Security Description	Secured Redeemable Non-Convertible Debentures	Secured Redeemable Non-Convertible Debentures	Secured Redeemable Non-Convertible Debentures	Secured Redeemable Non-Convertible Debentures	Secured Redeemable Non-Convertible Debentures	Secured Redeemable Non-Convertible Debentures
2.	No. of Securities	17,664	29,867	12,000	75,056	3,100	1,41,583
3.	Issue Price (Rs.)	1,76,64,000	2,98,67,000	1,20,00,000	7,50,56,000	31,00,000	14,15,83,000
4.	Nominal Value (Rs.)	1,76,64,000	2,98,67,000	1,20,00,000	7,50,56,000	31,00,000	14,15,83,000
5.	Paid up value (Rs.)	1,76,64,000	2,98,67,000	1,20,00,000	7,50,56,000	31,00,000	14,15,83,000
6.	Distinctive Numbers	1 - 17664	1 - 29867	1 - 12000	1 - 75056	1 - 3100	1 - 141583
7.	ISIN Code	INE148I07QV1	INE148I07QX7	INE148I07QY5	INE148I07QZ2	INE148I07RA3	INE148I07RB1
8.	Coupon Rate	10.50%	10.03 %	10.25%	10.75%	9.80%	10.25%
9.	Date of Allotment	09.11.2023	09.11.2023	09.11.2023	09.11.2023	09.11.2023	09.11.2023



10.	Interest Payment Dates	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D
11.	Date(s) of Redemption	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D
12.	Coupon Frequency	Annual	Monthly	Annual	Annual	Monthly	Monthly
13.	Redemption Amount	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D	Refer Annexure D
14.	Rating Agency	CRISIL Ratings Limited & ICRA Limited	CRISIL Ratings Limited & ICRA Limited	CRISIL Ratings Limited & ICRA Limited	CRISIL Ratings Limited & ICRA Limited	CRISIL Ratings Limited & ICRA Limited	CRISIL Ratings Limited & ICRA Limited
15.	Rating Date	September 21, 2023 & September 26, 2023	September 21, 2023 & September 26, 2023	September 21, 2023 & September 26, 2023	September 21, 2023 & September 26, 2023	September 21, 2023 & September 26, 2023	September 21, 2023 & September 26, 2023
16.	Credit Rating	CRISIL AA/Stable, ICRA AA/ Stable	CRISIL AA/Stable, ICRA AA/ Stable	CRISIL AA/Stable, ICRA AA/ Stable	CRISIL AA/Stable, ICRA AA/ Stable	CRISIL AA/Stable, ICRA AA/ Stable	CRISIL AA/Stable, ICRA AA/ Stable
17.	Put/ Call Option	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.

Date: November 09, 2023

Amit Jain
Company Secretary
Indiabulls Housing Finance Limited



ANNEXURE D: ILLUSTRATIVE CASH FLOW AND DAY COUNT CONVENTION

Investors should that the below examples are solely for illustrative purposes and are not specific to the Tranche III Issue.

SERIES I

24 Months - Annual Coupon Payment			
Company	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited
	Pre-Incentive	Post Incentive for existing investors or senior citizens	Post Incentive for existing investors and senior citizens
Face Value per NCD (in Rs.)	1000	1000	1000
Number of NCDs held (assumed)	1	1	1
Date of Allotment (assumed)*	Thursday, 9 November, 2023	Thursday, 9 November, 2023	Thursday, 9 November, 2023
Tenor	2 years	2 years	2 years
Coupon Rate for all Categories I & II	9.25%	NA	NA
Coupon Rate for all Categories III & IV	9.65%	9.90%	10.15%
Redemption Date/Maturity Date (assumed)	Sunday, 9 November, 2025	Sunday, 9 November, 2025	Sunday, 9 November, 2025
Frequency of the interest payment with specified dates	First interest on November 9, 2024 and second interest on November 9, 2025	First interest on November 9, 2024 and second interest on November 9, 2025	First interest on November 9, 2024 and second interest on November 9, 2025
Day Count Convention	Actual/Actual	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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
Deemed date of allotment	Thursday, 9 November, 2023	Thursday, 9 November, 2023		-1000	-1000	-1000	-1000
1st Coupon	Saturday, 9 November, 2024	Monday, 11 November, 2024	366	92.50	96.50	99.00	101.50



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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
2nd Coupon	Sunday, 9 November, 2025	Friday, 7 November, 2025	365	92.50	96.50	99.00	101.50
Principal / Maturity value	Sunday, 9 November, 2025	Friday, 7 November, 2025		1000	1000	1000	1000



SERIES II

24 Months - Monthly Coupon Payment

Company	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited
	Pre-Incentive	Post Incentive for existing investors or senior citizens	Post Incentive for existing investors and senior citizens
Face Value per NCD (in Rs.)	1000	1000	1000
Number of NCDs held (assumed)	1	1	1
Date of Allotment (assumed)*	Thursday, 9 November, 2023	Thursday, 9 November, 2023	Thursday, 9 November, 2023
Tenor	2 years	2 years	2 years
Coupon Rate for all Categories I & II	8.88%	NA	NA
Coupon Rate for all Categories III & IV	9.25%	9.50%	9.75%
Redemption Date/Maturity Date (assumed)	Sunday, 9 November, 2025	Sunday, 9 November, 2025	Sunday, 9 November, 2025
Frequency of the interest payment with specified dates	First interest on December 9, 2023 and subsequently on the 9th day of every month.	First interest on December 9, 2023 and subsequently on the 9th day of every month.	First interest on December 9, 2023 and subsequently on the 9th day of every month.
Day Count Convention	Actual/Actual	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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
Deemed date of allotment	Thursday, 9 November, 2023	Thursday, 9 November, 2023		-1000	-1000	-1000	-1000
1st Coupon	Saturday, 9 December, 2023	Monday, 11 December, 2023	30	7.30	7.60	7.81	8.01
2nd Coupon	Tuesday, 9 January, 2024	Tuesday, 9 January, 2024	31	7.52	7.83	8.05	8.26



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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
3rd Coupon	Friday, 9 February, 2024	Friday, 9 February, 2024	31	7.52	7.83	8.05	8.26
4th Coupon	Saturday, 9 March, 2024	Monday, 11 March, 2024	29	7.04	7.33	7.53	7.73
5th Coupon	Tuesday, 9 April, 2024	Tuesday, 9 April, 2024	31	7.52	7.83	8.05	8.26
6th Coupon	Thursday, 9 May, 2024	Thursday, 9 May, 2024	30	7.28	7.58	7.79	7.99
7th Coupon	Sunday, 9 June, 2024	Monday, 10 June, 2024	31	7.52	7.83	8.05	8.26
8th Coupon	Tuesday, 9 July, 2024	Tuesday, 9 July, 2024	30	7.28	7.58	7.79	7.99
9th Coupon	Friday, 9 August, 2024	Friday, 9 August, 2024	31	7.52	7.83	8.05	8.26
10th Coupon	Monday, 9 September, 2024	Monday, 9 September, 2024	31	7.52	7.83	8.05	8.26
11th Coupon	Wednesday, 9 October, 2024	Wednesday, 9 October, 2024	30	7.28	7.58	7.79	7.99
12th Coupon	Saturday, 9 November, 2024	Monday, 11 November, 2024	31	7.52	7.83	8.05	8.26
13th Coupon	Monday, 9 December, 2024	Monday, 9 December, 2024	30	7.28	7.58	7.79	7.99
14th Coupon	Thursday, 9 January, 2025	Thursday, 9 January, 2025	31	7.54	7.86	8.07	8.28
15th Coupon	Sunday, 9 February, 2025	Monday, 10 February, 2025	31	7.54	7.86	8.07	8.28



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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
16th Coupon	Sunday, 9 March, 2025	Monday, 10 March, 2025	28	6.81	7.10	7.29	7.48
17th Coupon	Wednesday, 9 April, 2025	Wednesday, 9 April, 2025	31	7.54	7.86	8.07	8.28
18th Coupon	Friday, 9 May, 2025	Friday, 9 May, 2025	30	7.30	7.60	7.81	8.01
19th Coupon	Monday, 9 June, 2025	Monday, 9 June, 2025	31	7.54	7.86	8.07	8.28
20th Coupon	Wednesday, 9 July, 2025	Wednesday, 9 July, 2025	30	7.30	7.60	7.81	8.01
21st Coupon	Saturday, 9 August, 2025	Monday, 11 August, 2025	31	7.54	7.86	8.07	8.28
22nd Coupon	Tuesday, 9 September, 2025	Tuesday, 9 September, 2025	31	7.54	7.86	8.07	8.28
23rd Coupon	Thursday, 9 October, 2025	Thursday, 9 October, 2025	30	7.30	7.60	7.81	8.01
24th Coupon	Sunday, 9 November, 2025	Friday, 7 November, 2025	31	7.54	7.86	8.07	8.28
Principal / Maturity value	Sunday, 9 November, 2025	Friday, 7 November, 2025		1000	1000	1000	1000

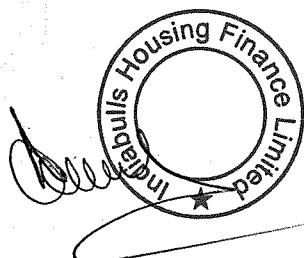


SERIES III

24 Months - Cumulative Payment

Company	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited
	Pre-Incentive	Post Incentive for existing investors or senior citizens	Post Incentive for existing investors and senior citizens
Face Value per NCD (in Rs.)	1000	1000	1000
Number of NCDs held (assumed)	1	1	1
Date of Allotment (assumed)*	Thursday, 9 November, 2023	Thursday, 9 November, 2023	Thursday, 9 November, 2023
Tenor	2 years	2 years	2 years
Coupon Rate for all Categories I & II	NA	NA	NA
Coupon Rate for all Categories III & IV	NA	NA	NA
Redemption Date/Maturity Date (assumed)	Sunday, 9 November, 2025	Sunday, 9 November, 2025	Sunday, 9 November, 2025
Frequency of the interest payment with specified dates	NA	NA	NA
Day Count Convention	Actual/Actual	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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
Deemed date of allotment	Thursday, 9 November, 2023	Thursday, 9 November, 2023		-1000.00	-1000.00	-1000.00	-1000.00
Coupon/Interest Payment	Sunday, 9 November, 2025	Friday, 7 November, 2025	731	193.85	202.65	208.20	213.65
Principal / Maturity value	Sunday, 9 November, 2025	Friday, 7 November, 2025		1000.00	1000.00	1000.00	1000.00



SERIES IV

36 Months - Annual Coupon Payment

Company	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited
	Pre-Incentive	Post Incentive for existing investors or senior citizens	Post Incentive for existing investors and senior citizens
Face Value per NCD (in Rs.)	1000	1000	1000
Number of NCDs held (assumed)	1	1	1
Date of Allotment (assumed)*	Thursday, 9 November, 2023	Thursday, 9 November, 2023	Thursday, 9 November, 2023
Tenor	3 years	3 years	3 years
Coupon Rate for all Categories I & II	9.40%	NA	NA
Coupon Rate for all Categories III & IV	9.90%	10.15%	10.40%
Redemption Date/Maturity Date (assumed)	Monday, 9 November, 2026	Monday, 9 November, 2026	Monday, 9 November, 2026
Frequency of the interest payment with specified dates	First interest on November 9, 2024, subsequently on the 9th day of November every year	First interest on November 9, 2024, subsequently on the 9th day of November every year	First interest on November 9, 2024, subsequently on the 9th day of November every year
Day Count Convention	Actual/Actual	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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
Deemed date of allotment	Thursday, 9 November, 2023	Thursday, 9 November, 2023		-1000	-1000	-1000	-1000
1st Coupon	Saturday, 9 November, 2024	Friday, 8 November, 2024	366	94.00	99.00	101.50	104.00
Principal Payment	Saturday, 9 November, 2024	Friday, 8 November, 2024		333.33	333.33	333.33	333.33



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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
2nd Coupon	Sunday, 9 November, 2025	Friday, 7 November, 2025	365	62.67	66.00	67.67	69.33
Principal Payment	Sunday, 9 November, 2025	Friday, 7 November, 2025		333.33	333.33	333.33	333.33
3rd Coupon	Monday, 9 November, 2026	Monday, 9 November, 2026	365	31.33	33.00	33.83	34.67
Principal / Maturity value	Monday, 9 November, 2026	Monday, 9 November, 2026		333.34	333.34	333.34	333.34

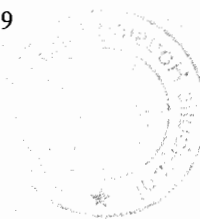


SERIES V

36 Months - Monthly Coupon Payment

Company	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited
	Pre-Incentive	Post Incentive for existing investors or senior citizens	Post Incentive for existing investors and senior citizens
Face Value per NCD (in Rs.)	1000	1000	1000
Number of NCDs held (assumed)	1	1	1
Date of Allotment (assumed)*	Thursday, 9 November, 2023	Thursday, 9 November, 2023	Thursday, 9 November, 2023
Tenor	3 years	3 years	3 years
Coupon Rate for all Categories I & II	9.02%	NA	NA
Coupon Rate for all Categories III & IV	9.48%	9.73%	9.98%
Redemption Date/Maturity Date (assumed)	Monday, 9 November, 2026	Monday, 9 November, 2026	Monday, 9 November, 2026
Frequency of the interest payment with specified dates	First interest on December 9, 2023 and subsequently on the 9th day of every month.	First interest on December 9, 2023 and subsequently on the 9th day of every month.	First interest on December 9, 2023 and subsequently on the 9th day of every month.
Day Count Convention	Actual/Actual	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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
Deemed date of allotment	Thursday, 9 November, 2023	Thursday, 9 November, 2023		-1000	-1000	-1000	-1000
1st Coupon	Saturday, 9 December, 2023	Monday, 11 December, 2023	30	7.41	7.79	8.00	8.20
2nd Coupon	Tuesday, 9 January, 2024	Tuesday, 9 January, 2024	31	7.64	8.03	8.24	8.45



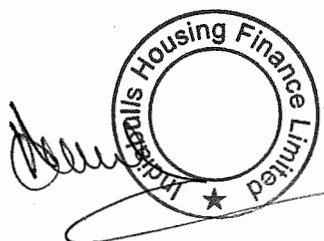
Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Coupon For Categories I & II of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
3rd Coupon	Friday, 9 February, 2024	Friday, 9 February, 2024	31	7.64	8.03	8.24	8.45
4th Coupon	Saturday, 9 March, 2024	Monday, 11 March, 2024	29	7.15	7.51	7.71	7.91
5th Coupon	Tuesday, 9 April, 2024	Tuesday, 9 April, 2024	31	7.64	8.03	8.24	8.45
6th Coupon	Thursday, 9 May, 2024	Thursday, 9 May, 2024	30	7.39	7.77	7.98	8.18
7th Coupon	Sunday, 9 June, 2024	Monday, 10 June, 2024	31	7.64	8.03	8.24	8.45
8th Coupon	Tuesday, 9 July, 2024	Tuesday, 9 July, 2024	30	7.39	7.77	7.98	8.18
9th Coupon	Friday, 9 August, 2024	Friday, 9 August, 2024	31	7.64	8.03	8.24	8.45
10th Coupon	Monday, 9 September, 2024	Monday, 9 September, 2024	31	7.64	8.03	8.24	8.45
11th Coupon	Wednesday, 9 October, 2024	Wednesday, 9 October, 2024	30	7.39	7.77	7.98	8.18
12th Coupon	Saturday, 9 November, 2024	Friday, 8 November, 2024	31	7.64	8.03	8.24	8.45
Principal Payment	Saturday, 9 November, 2024	Friday, 8 November, 2024		333.33	333.33	333.33	333.33
13th Coupon	Monday, 9 December, 2024	Monday, 9 December, 2024	30	4.93	5.18	5.32	8.18
14th Coupon	Thursday, 9 January, 2025	Thursday, 9 January, 2025	31	5.11	5.37	5.51	5.65



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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
15th Coupon	Sunday, 9 February, 2025	Monday, 10 February, 2025	31	5.11	5.37	5.51	5.65
16th Coupon	Sunday, 9 March, 2025	Monday, 10 March, 2025	28	4.61	4.85	4.98	5.10
17th Coupon	Wednesday, 9 April, 2025	Wednesday, 9 April, 2025	31	5.11	5.37	5.51	5.65
18th Coupon	Friday, 9 May, 2025	Friday, 9 May, 2025	30	4.94	5.19	5.33	5.47
19th Coupon	Monday, 9 June, 2025	Monday, 9 June, 2025	31	5.11	5.37	5.51	5.65
20th Coupon	Wednesday, 9 July, 2025	Wednesday, 9 July, 2025	30	4.94	5.19	5.33	5.47
21st Coupon	Saturday, 9 August, 2025	Monday, 11 August, 2025	31	5.11	5.37	5.51	5.65
22nd Coupon	Tuesday, 9 September, 2025	Tuesday, 9 September, 2025	31	5.11	5.37	5.51	5.65
23rd Coupon	Thursday, 9 October, 2025	Thursday, 9 October, 2025	30	4.94	5.19	5.33	5.47
24th Coupon	Sunday, 9 November, 2025	Friday, 7 November, 2025	31	5.11	5.37	5.51	5.65
Principal Payment	Sunday, 9 November, 2025	Friday, 7 November, 2025		333.33	333.33	333.33	333.33
25th Coupon	Tuesday, 9 December, 2025	Tuesday, 9 December, 2025	30	2.47	2.60	2.67	2.73
26th Coupon	Friday, 9 January, 2026	Friday, 9 January, 2026	31	2.55	2.68	2.75	2.83



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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
27th Coupon	Monday, 9 February, 2026	Monday, 9 February, 2026	31	2.55	2.68	2.75	2.83
28th Coupon	Monday, 9 March, 2026	Monday, 9 March, 2026	28	2.31	2.42	2.49	2.55
29th Coupon	Thursday, 9 April, 2026	Thursday, 9 April, 2026	31	2.55	2.68	2.75	2.83
30th Coupon	Saturday, 9 May, 2026	Monday, 11 May, 2026	30	2.47	2.60	2.67	2.73
31st Coupon	Tuesday, 9 June, 2026	Tuesday, 9 June, 2026	31	2.55	2.68	2.75	2.83
32nd Coupon	Thursday, 9 July, 2026	Thursday, 9 July, 2026	30	2.47	2.60	2.67	2.73
33rd Coupon	Sunday, 9 August, 2026	Monday, 10 August, 2026	31	2.55	2.68	2.75	2.83
34th Coupon	Wednesday, 9 September, 2026	Wednesday, 9 September, 2026	31	2.55	2.68	2.75	2.83
35th Coupon	Friday, 9 October, 2026	Friday, 9 October, 2026	30	2.47	2.60	2.67	2.73
36th Coupon	Monday, 9 November, 2026	Monday, 9 November, 2026	31	2.55	2.68	2.75	2.83
Principal / Maturity value	Monday, 9 November, 2026	Monday, 9 November, 2026		333.34	333.34	333.34	333.34

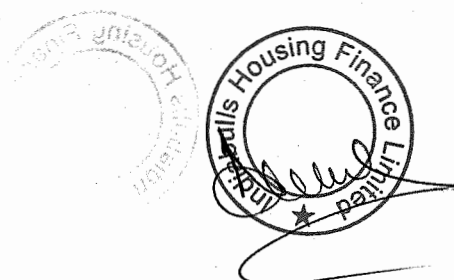


SERIES VI

36 Months - Cumulative Payment

Company	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited
	Pre-Incentive	Post Incentive for existing investors or senior citizens	Post Incentive for existing investors and senior citizens
Face Value per NCD (in Rs.)	1000	1000	1000
Number of NCDs held (assumed)	1	1	1
Date of Allotment (assumed)*	Thursday, 9 November, 2023	Thursday, 9 November, 2023	Thursday, 9 November, 2023
Tenor	3 Years	3 Years	3 Years
Coupon Rate for all Categories I & II	NA	NA	NA
Coupon Rate for all Categories III & IV	NA	NA	NA
Redemption Date/Maturity Date (assumed)	Monday, 9 November, 2026	Monday, 9 November, 2026	Monday, 9 November, 2026
Frequency of the interest payment with specified dates	NA	NA	NA
Day Count Convention	Actual/Actual	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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
Deemed date of allotment	Thursday, 9 November, 2023	Thursday, 9 November, 2023		-1000.00	-1000.00	-1000.00	-1000.00
Coupon/Interest Payment	Monday, 9 November, 2026	Monday, 9 November, 2026	1096	309.70	327.75	336.85	346.00
Principal / Maturity value	Monday, 9 November, 2026	Monday, 9 November, 2026		1000.00	1000.00	1000.00	1000.00

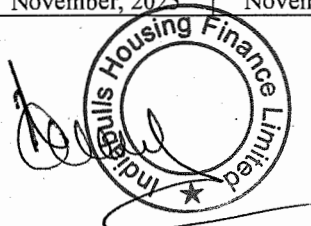


SERIES VII

60 Months - Annual Coupon Payment

Company	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited
	Pre-Incentive	Post Incentive for existing investors or senior citizens	Post Incentive for existing investors and senior citizens
Face Value per NCD (in Rs.)	1000	1000	1000
Number of NCDs held (assumed)	1	1	1
Date of Allotment (assumed)*	Thursday, 9 November, 2023	Thursday, 9 November, 2023	Thursday, 9 November, 2023
Tenor	5 years	5 years	5 years
Coupon Rate for all Categories I & II	9.65%	NA	NA
Coupon Rate for all Categories III & IV	10.15%	10.40%	10.65%
Redemption Date/Maturity Date (assumed)	Thursday, 9 November, 2028	Thursday, 9 November, 2028	Thursday, 9 November, 2028
Frequency of the interest payment with specified dates	First interest on November 9, 2024, subsequently on the 9th day of November every year	First interest on November 9, 2024, subsequently on the 9th day of November every year	First interest on November 9, 2024, subsequently on the 9th day of November every year
Day Count Convention	Actual/Actual	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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
Deemed date of allotment	Thursday, 9 November, 2023	Thursday, 9 November, 2023		-1000	-1000	-1000	-1000
1st Coupon	Saturday, 9 November, 2024	Friday, 8 November, 2024	366	96.50	101.50	104.00	106.50
Principal Payment	Saturday, 9 November, 2024	Friday, 8 November, 2024		200.00	200.00	200.00	200.00
2nd Coupon	Sunday, 9 November, 2025	Friday, 7 November, 2025	365	77.20	81.20	83.20	85.20



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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
Principal Payment	Sunday, 9 November, 2025	Friday, 7 November, 2025		200.00	200.00	200.00	200.00
3rd Coupon	Monday, 9 November, 2026	Monday, 9 November, 2026	365	57.90	60.90	62.40	63.90
Principal Payment	Monday, 9 November, 2026	Monday, 9 November, 2026		200.00	200.00	200.00	200.00
4th Coupon	Tuesday, 9 November, 2027	Tuesday, 9 November, 2027	365	38.60	40.60	41.60	42.60
Principal Payment	Tuesday, 9 November, 2027	Tuesday, 9 November, 2027		200.00	200.00	200.00	200.00
5th Coupon	Thursday, 9 November, 2028	Thursday, 9 November, 2028	366	19.30	20.30	20.80	21.30
Principal / Maturity value	Thursday, 9 November, 2028	Thursday, 9 November, 2028		200	200	200	200



SERIES VIII

60 Months - Monthly Coupon Payment

Company	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited
	Pre-Incentive	Post Incentive for existing investors or senior citizens	Post Incentive for existing investors and senior citizens
Face Value per NCD (in Rs.)	1000	1000	1000
Number of NCDs held (assumed)	1	1	1
Date of Allotment (assumed)*	Thursday, 9 November, 2023	Thursday, 9 November, 2023	Thursday, 9 November, 2023
Tenor	5 years	5 years	5 years
Coupon Rate for all Categories I & II	9.25%	NA	NA
Coupon Rate for all Categories III & IV	9.71%	9.96%	10.21%
Redemption Date/Maturity Date (assumed)	Thursday, 9 November, 2028	Thursday, 9 November, 2028	Thursday, 9 November, 2028
Frequency of the interest payment with specified dates	First interest on December 9, 2023 and subsequently on the 9th day of every month.	First interest on December 9, 2023 and subsequently on the 9th day of every month.	First interest on December 9, 2023 and subsequently on the 9th day of every month.
Day Count Convention	Actual/Actual	Actual/Actual	Actual/Actual

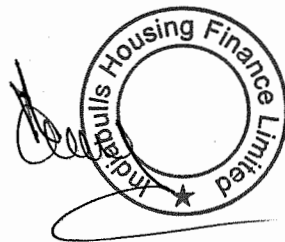
Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Coupon For Categories I & II of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
Deemed date of allotment	Thursday, 9 November, 2023	Thursday, 9 November, 2023		-1000	-1000	-1000	-1000
1st Coupon	Saturday, 9 December, 2023	Monday, 11 December, 2023	30	7.60	7.98	8.19	8.39
2nd Coupon	Tuesday, 9 January, 2024	Tuesday, 9 January, 2024	31	7.83	8.22	8.44	8.65



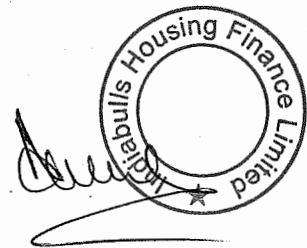
Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Coupon For Categories I & II of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
3rd Coupon	Friday, 9 February, 2024	Friday, 9 February, 2024	31	7.83	8.22	8.44	8.44
4th Coupon	Saturday, 9 March, 2024	Monday, 11 March, 2024	29	7.33	7.69	7.89	8.44
5th Coupon	Tuesday, 9 April, 2024	Tuesday, 9 April, 2024	31	7.83	8.22	8.44	7.89
6th Coupon	Thursday, 9 May, 2024	Thursday, 9 May, 2024	30	7.58	7.96	8.16	8.16
7th Coupon	Sunday, 9 June, 2024	Monday, 10 June, 2024	31	7.83	8.22	8.44	8.71
8th Coupon	Tuesday, 9 July, 2024	Tuesday, 9 July, 2024	30	7.58	7.96	8.16	7.89
9th Coupon	Friday, 9 August, 2024	Friday, 9 August, 2024	31	7.83	8.22	8.44	8.44
10th Coupon	Monday, 9 September, 2024	Monday, 9 September, 2024	31	7.83	8.22	8.44	8.44
11th Coupon	Wednesday, 9 October, 2024	Wednesday, 9 October, 2024	30	7.58	7.96	8.16	8.16
12th Coupon	Saturday, 9 November, 2024	Friday, 8 November, 2024	31	7.83	8.22	8.44	8.16
Principal Payment	Saturday, 9 November, 2024	Friday, 8 November, 2024		200.00	200.00	200.00	200.00
13th Coupon	Monday, 9 December, 2024	Monday, 9 December, 2024	30	6.07	6.37	6.53	6.75
14th Coupon	Thursday, 9 January, 2025	Thursday, 9 January, 2025	31	6.28	6.60	6.77	6.94



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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
15th Coupon	Sunday, 9 February, 2025	Monday, 10 February, 2025	31	6.28	6.60	6.77	6.94
16th Coupon	Sunday, 9 March, 2025	Monday, 10 March, 2025	28	5.68	5.96	6.11	6.27
17th Coupon	Wednesday, 9 April, 2025	Wednesday, 9 April, 2025	31	6.28	6.60	6.77	6.94
18th Coupon	Friday, 9 May, 2025	Friday, 9 May, 2025	30	6.08	6.38	6.55	6.71
19th Coupon	Monday, 9 June, 2025	Monday, 9 June, 2025	31	6.28	6.60	6.77	6.94
20th Coupon	Wednesday, 9 July, 2025	Wednesday, 9 July, 2025	30	6.08	6.38	6.55	6.71
21st Coupon	Saturday, 9 August, 2025	Monday, 11 August, 2025	31	6.28	6.60	6.77	6.94
22nd Coupon	Tuesday, 9 September, 2025	Tuesday, 9 September, 2025	31	6.28	6.60	6.77	6.94
23rd Coupon	Thursday, 9 October, 2025	Thursday, 9 October, 2025	30	6.08	6.38	6.55	6.71
24th Coupon	Sunday, 9 November, 2025	Friday, 7 November, 2025	31	6.28	6.60	6.77	6.94
Principal Payment	Sunday, 9 November, 2025	Friday, 7 November, 2025		200.00	200.00	200.00	200.00
25th Coupon	Tuesday, 9 December, 2025	Tuesday, 9 December, 2025	30	4.56	4.79	4.91	5.04
26th Coupon	Friday, 9 January, 2026	Friday, 9 January, 2026	31	4.71	4.95	5.08	5.20



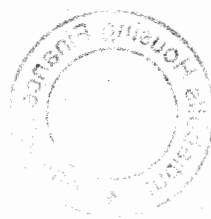
Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Coupon For Categories I & II of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
27th Coupon	Monday, 9 February, 2026	Monday, 9 February, 2026	31	4.71	4.95	5.08	5.20
28th Coupon	Monday, 9 March, 2026	Monday, 9 March, 2026	28	4.26	4.47	4.58	4.70
29th Coupon	Thursday, 9 April, 2026	Thursday, 9 April, 2026	31	4.71	4.95	5.08	5.20
30th Coupon	Saturday, 9 May, 2026	Monday, 11 May, 2026	30	4.56	4.79	4.91	5.04
31st Coupon	Tuesday, 9 June, 2026	Tuesday, 9 June, 2026	31	4.71	4.95	5.08	5.20
32nd Coupon	Thursday, 9 July, 2026	Thursday, 9 July, 2026	30	4.56	4.79	4.91	5.04
33rd Coupon	Sunday, 9 August, 2026	Monday, 10 August, 2026	31	4.71	4.95	5.08	5.20
34th Coupon	Wednesday, 9 September, 2026	Wednesday, 9 September, 2026	31	4.71	4.95	5.08	5.20
35th Coupon	Friday, 9 October, 2026	Friday, 9 October, 2026	30	4.56	4.79	4.91	5.04
36th Coupon	Monday, 9 November, 2026	Monday, 9 November, 2026	31	4.71	4.95	5.08	5.20
Principal Payment	Monday, 9 November, 2026	Monday, 9 November, 2026		200.00	200.00	200.00	200.00
37th Coupon	Wednesday, 9 December, 2026	Wednesday, 9 December, 2026	30	3.04	3.19	3.27	3.36
38th Coupon	Saturday, 9 January, 2027	Monday, 11	31	3.14	3.30	3.38	3.47



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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
		January, 2027					
39th Coupon	Tuesday, 9 February, 2027	Tuesday, 9 February, 2027	31	3.14	3.30	3.38	3.47
40th Coupon	Tuesday, 9 March, 2027	Tuesday, 9 March, 2027	28	2.84	2.98	3.06	3.13
41st Coupon	Friday, 9 April, 2027	Friday, 9 April, 2027	31	3.14	3.30	3.38	3.47
42nd Coupon	Sunday, 9 May, 2027	Monday, 10 May, 2027	30	3.04	3.19	3.27	3.36
43rd Coupon	Wednesday, 9 June, 2027	Wednesday, 9 June, 2027	31	3.14	3.30	3.38	3.47
44th Coupon	Friday, 9 July, 2027	Friday, 9 July, 2027	30	3.04	3.19	3.27	3.36
45th Coupon	Monday, 9 August, 2027	Monday, 9 August, 2027	31	3.14	3.30	3.38	3.47
46th Coupon	Thursday, 9 September, 2027	Thursday, 9 September, 2027	31	3.14	3.30	3.38	3.47
47th Coupon	Saturday, 9 October, 2027	Monday, 11 October, 2027	30	3.04	3.19	3.27	3.36
48th Coupon	Tuesday, 9 November, 2027	Tuesday, 9 November, 2027	31	3.14	3.30	3.38	3.47
Principal Payment	Tuesday, 9 November, 2027	Tuesday, 9 November, 2027		200.00	200.00	200.00	200.00
49th Coupon	Thursday, 9 December, 2027	Thursday, 9 December, 2027	30	1.52	1.60	1.64	1.68



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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
50th Coupon	Sunday, 9 January, 2028	Monday, 10 January, 2028	31	1.57	1.64	1.69	1.69
51st Coupon	Wednesday, 9 February, 2028	Wednesday, 9 February, 2028	31	1.57	1.64	1.69	1.69
52nd Coupon	Thursday, 9 March, 2028	Thursday, 9 March, 2028	29	1.47	1.54	1.58	1.58
53rd Coupon	Sunday, 9 April, 2028	Monday, 10 April, 2028	31	1.57	1.64	1.69	1.69
54th Coupon	Tuesday, 9 May, 2028	Tuesday, 9 May, 2028	30	1.52	1.59	1.63	1.63
55th Coupon	Friday, 9 June, 2028	Friday, 9 June, 2028	31	1.57	1.64	1.69	1.69
56th Coupon	Sunday, 9 July, 2028	Monday, 10 July, 2028	30	1.52	1.59	1.63	1.63
57th Coupon	Wednesday, 9 August, 2028	Wednesday, 9 August, 2028	31	1.57	1.64	1.69	1.69
58th Coupon	Saturday, 9 September, 2028	Monday, 11 September, 2028	31	1.57	1.64	1.69	1.69
59th Coupon	Monday, 9 October, 2028	Monday, 9 October, 2028	30	1.52	1.59	1.63	1.63
60th Coupon	Thursday, 9 November, 2028	Thursday, 9 November, 2028	31	1.57	1.64	1.69	1.69
Principal / Maturity value	Thursday, 9 November, 2028	Thursday, 9 November, 2028		200	200	200	200



SERIES IX

84 Months - Annual Coupon Payment

Company	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited
	Pre-Incentive	Post Incentive for existing investors or senior citizens	Post Incentive for existing investors and senior citizens
Face Value per NCD (in Rs.)	1000	1000	1000
Number of NCDs held (assumed)	1	1	1
Date of Allotment (assumed)*	Thursday, 9 November, 2023	Thursday, 9 November, 2023	Thursday, 9 November, 2023
Tenor	7 years	7 years	7 years
Coupon Rate for all Categories I & II	10.00%	NA	NA
Coupon Rate for all Categories III & IV	10.50%	10.75%	11.00%
Redemption Date/Maturity Date (assumed)	Saturday, 9 November, 2030	Saturday, 9 November, 2030	Saturday, 9 November, 2030
Frequency of the interest payment with specified dates	First interest on November 9, 2024, subsequently on the 9th day of November every year	First interest on November 9, 2024, subsequently on the 9th day of November every year	First interest on November 9, 2024, subsequently on the 9th day of November every year
Day Count Convention	Actual/Actual	Actual/Actual	Actual/Actual

Cash Flow	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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
Deemed date of allotment	Thursday, 9 November, 2023	Thursday, 9 November, 2023		-1000	-1000	-1000	-1000
1st Coupon	Saturday, 9 November, 2024	Friday, 8 November, 2024	366	100.00	105.00	107.50	110.00
Principal Payment	Saturday, 9 November, 2024	Friday, 8 November, 2024		142.86	142.86	142.86	142.86
2nd Coupon	Sunday, 9 November, 2025	Friday, 7 November, 2025	365	85.71	90.00	92.14	94.29



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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
Principal Payment	Sunday, 9 November, 2025	Friday, 7 November, 2025		142.86	142.86	142.86	142.86
3rd Coupon	Monday, 9 November, 2026	Monday, 9 November, 2026	365	71.43	75.00	76.79	78.57
Principal Payment	Monday, 9 November, 2026	Monday, 9 November, 2026		142.86	142.86	142.86	142.86
4th Coupon	Tuesday, 9 November, 2027	Tuesday, 9 November, 2027	365	57.14	60.00	61.43	62.86
Principal Payment	Tuesday, 9 November, 2027	Tuesday, 9 November, 2027		142.86	142.86	142.86	142.86
5th Coupon	Thursday, 9 November, 2028	Thursday, 9 November, 2028	366	42.86	45.00	46.07	47.27
Principal Payment	Thursday, 9 November, 2028	Thursday, 9 November, 2028		142.86	142.86	142.86	142.86
6th Coupon	Friday, 9 November, 2029	Friday, 9 November, 2029	365	28.57	30.00	30.71	31.43
Principal Payment	Friday, 9 November, 2029	Friday, 9 November, 2029		142.86	142.86	142.86	142.86
7th Coupon	Saturday, 9 November, 2030	Friday, 8 November, 2030	365	14.28	15.00	15.36	15.71
Principal Payment	Saturday, 9 November, 2030	Friday, 8 November, 2030		142.84	142.84	142.84	142.84



SERIES X

84 Months - Monthly Coupon Payment

Company	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited
	Pre-Incentive	Post Incentive for existing investors or senior citizens	Post Incentive for existing investors and senior citizens
Face Value per NCD (in Rs.)	1000	1000	1000
Number of NCDs held (assumed)	1	1	1
Date of Allotment (assumed)*	Thursday, 9 November, 2023	Thursday, 9 November, 2023	Thursday, 9 November, 2023
Tenor	7 years	7 years	7 years
Coupon Rate for all Categories I & II	9.57%	NA	NA
Coupon Rate for all Categories III & IV	10.03%	10.28%	10.53%
Redemption Date/Maturity Date (assumed)	Saturday, 9 November, 2030	Saturday, 9 November, 2030	Saturday, 9 November, 2030
Frequency of the interest payment with specified dates	First interest on December 9, 2023 and subsequently on the 9th day of every month.	First interest on December 9, 2023 and subsequently on the 9th day of every month.	First interest on December 9, 2023 and subsequently on the 9th day of every month.
Day Count Convention	Actual/Actual	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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
Deemed date of allotment	Thursday, 9 November, 2023	Thursday, 9 November, 2023		-1000	-1000	-1000	-1000
1st Coupon	Saturday, 9 December, 2023	Monday, 11 December, 2023	30	7.86	8.24	8.45	8.65
2nd Coupon	Tuesday, 9 January, 2024	Tuesday, 9 January, 2024	31	8.10	8.49	8.70	8.92



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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
3rd Coupon	Friday, 9 February, 2024	Friday, 9 February, 2024	31	8.10	8.49	8.70	8.92
4th Coupon	Saturday, 9 March, 2024	Monday, 11 March, 2024	29	7.58	7.94	8.14	8.34
5th Coupon	Tuesday, 9 April, 2024	Tuesday, 9 April, 2024	31	8.10	8.49	8.70	8.92
6th Coupon	Thursday, 9 May, 2024	Thursday, 9 May, 2024	30	7.84	8.22	8.42	8.63
7th Coupon	Sunday, 9 June, 2024	Monday, 10 June, 2024	31	8.10	8.49	8.70	8.92
8th Coupon	Tuesday, 9 July, 2024	Tuesday, 9 July, 2024	30	7.84	8.22	8.42	8.63
9th Coupon	Friday, 9 August, 2024	Friday, 9 August, 2024	31	8.10	8.49	8.70	8.92
10th Coupon	Monday, 9 September, 2024	Monday, 9 September, 2024	31	8.10	8.49	8.70	8.92
11th Coupon	Wednesday, 9 October, 2024	Wednesday, 9 October, 2024	30	7.84	8.22	8.42	8.63
12th Coupon	Saturday, 9 November, 2024	Friday, 8 November, 2024	31	8.10	8.49	8.70	8.92
Principal Payment	Saturday, 9 November, 2024	Friday, 8 November, 2024		142.86	142.86	142.86	142.86
13th Coupon	Monday, 9 December, 2024	Monday, 9 December, 2024	30	6.72	7.04	7.22	8.63
14th Coupon	Thursday, 9 January, 2025	Thursday, 9 January, 2025	31	6.97	7.30	7.48	7.66



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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
15th Coupon	Sunday, 9 February, 2025	Monday, 10 February, 2025	31	6.97	7.30	7.48	7.66
16th Coupon	Sunday, 9 March, 2025	Monday, 10 March, 2025	28	6.29	6.59	6.76	6.92
17th Coupon	Wednesday, 9 April, 2025	Wednesday, 9 April, 2025	31	6.97	7.30	7.48	7.66
18th Coupon	Friday, 9 May, 2025	Friday, 9 May, 2025	30	6.74	7.06	7.24	7.42
19th Coupon	Monday, 9 June, 2025	Monday, 9 June, 2025	31	6.97	7.30	7.48	7.66
20th Coupon	Wednesday, 9 July, 2025	Wednesday, 9 July, 2025	30	6.74	7.06	7.24	7.42
21st Coupon	Saturday, 9 August, 2025	Monday, 11 August, 2025	31	6.97	7.30	7.48	7.66
22nd Coupon	Tuesday, 9 September, 2025	Tuesday, 9 September, 2025	31	6.97	7.30	7.48	7.66
23rd Coupon	Thursday, 9 October, 2025	Thursday, 9 October, 2025	30	6.74	7.06	7.24	7.42
24th Coupon	Sunday, 9 November, 2025	Friday, 7 November, 2025	31	6.97	7.30	7.48	7.66
Principal Payment	Sunday, 9 November, 2025	Friday, 7 November, 2025		142.86	142.86	142.86	142.86
25th Coupon	Tuesday, 9 December, 2025	Tuesday, 9 December, 2025	30	5.62	5.89	6.03	6.18
26th Coupon	Friday, 9 January, 2026	Friday, 9 January, 2026	31	5.81	6.08	6.23	7.61



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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
27th Coupon	Monday, 9 February, 2026	Monday, 9 February, 2026	31	5.81	6.08	6.23	7.59
28th Coupon	Monday, 9 March, 2026	Monday, 9 March, 2026	28	5.24	5.49	5.63	6.86
29th Coupon	Thursday, 9 April, 2026	Thursday, 9 April, 2026	31	5.81	6.08	6.23	7.60
30th Coupon	Saturday, 9 May, 2026	Monday, 11 May, 2026	30	5.62	5.89	6.03	7.35
31st Coupon	Tuesday, 9 June, 2026	Tuesday, 9 June, 2026	31	5.81	6.08	6.23	7.60
32nd Coupon	Thursday, 9 July, 2026	Thursday, 9 July, 2026	30	5.62	5.89	6.03	7.35
33rd Coupon	Sunday, 9 August, 2026	Monday, 10 August, 2026	31	5.81	6.08	6.23	7.60
34th Coupon	Wednesday, 9 September, 2026	Wednesday, 9 September, 2026	31	5.81	6.08	6.23	7.59
35th Coupon	Friday, 9 October, 2026	Friday, 9 October, 2026	30	5.62	5.89	6.03	7.35
36th Coupon	Monday, 9 November, 2026	Monday, 9 November, 2026	31	5.81	6.08	6.23	7.60
Principal Payment	Monday, 9 November, 2026	Monday, 9 November, 2026		142.86	142.86	142.86	142.86
37th Coupon	Wednesday, 9 December, 2026	Wednesday, 9 December, 2026	30	4.49	4.71	4.83	4.94
38th Coupon	Saturday, 9 January, 2027	Monday, 11	31	4.64	4.87	4.99	5.11



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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
		January, 2027					
39th Coupon	Tuesday, 9 February, 2027	Tuesday, 9 February, 2027	31	4.64	4.87	4.99	5.11
40th Coupon	Tuesday, 9 March, 2027	Tuesday, 9 March, 2027	28	4.19	4.40	4.50	4.61
41st Coupon	Friday, 9 April, 2027	Friday, 9 April, 2027	31	4.64	4.87	4.99	5.11
42nd Coupon	Sunday, 9 May, 2027	Monday, 10 May, 2027	30	4.49	4.71	4.83	4.94
43rd Coupon	Wednesday, 9 June, 2027	Wednesday, 9 June, 2027	31	4.64	4.87	4.99	5.11
44th Coupon	Friday, 9 July, 2027	Friday, 9 July, 2027	30	4.49	4.71	4.83	4.94
45th Coupon	Monday, 9 August, 2027	Monday, 9 August, 2027	31	4.64	4.87	4.99	5.11
46th Coupon	Thursday, 9 September, 2027	Thursday, 9 September, 2027	31	4.64	4.87	4.99	5.11
47th Coupon	Saturday, 9 October, 2027	Monday, 11 October, 2027	30	4.49	4.71	4.83	4.94
48th Coupon	Tuesday, 9 November, 2027	Tuesday, 9 November, 2027	31	4.64	4.87	4.99	5.11
Principal Payment	Tuesday, 9 November, 2027	Tuesday, 9 November, 2027		142.86	142.86	142.86	142.86
49th Coupon	Thursday, 9 December, 2027	Thursday, 9 December, 2027	30	3.37	3.53	3.62	3.71



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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
50th Coupon	Sunday, 9 January, 2028	Monday, 10 January, 2028	31	3.47	3.64	3.73	3.94
51st Coupon	Wednesday, 9 February, 2028	Wednesday, 9 February, 2028	31	3.47	3.64	3.73	3.70
52nd Coupon	Thursday, 9 March, 2028	Thursday, 9 March, 2028	29	3.25	3.40	3.49	3.57
53rd Coupon	Sunday, 9 April, 2028	Monday, 10 April, 2028	31	3.47	3.64	3.73	3.94
54th Coupon	Tuesday, 9 May, 2028	Tuesday, 9 May, 2028	30	3.36	3.52	3.61	3.57
55th Coupon	Friday, 9 June, 2028	Friday, 9 June, 2028	31	3.47	3.64	3.73	3.82
56th Coupon	Sunday, 9 July, 2028	Monday, 10 July, 2028	30	3.36	3.52	3.61	3.82
57th Coupon	Wednesday, 9 August, 2028	Wednesday, 9 August, 2028	31	3.47	3.64	3.73	3.70
58th Coupon	Saturday, 9 September, 2028	Monday, 11 September, 2028	31	3.47	3.64	3.73	4.07
59th Coupon	Monday, 9 October, 2028	Monday, 9 October, 2028	30	3.36	3.52	3.61	3.45
60th Coupon	Thursday, 9 November, 2028	Thursday, 9 November, 2028	31	3.47	3.64	3.73	3.82
Principal Payment	Thursday, 9 November, 2028	Thursday, 9 November, 2028		142.86	142.86	142.86	142.86



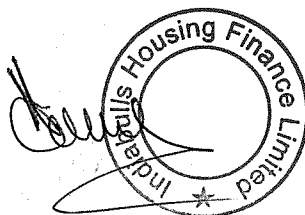
Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Coupon For Categories I & II of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
61st Coupon	Saturday, 9 December, 2028	Monday, 11 December, 2028	30	2.24	2.35	2.41	2.47
62nd Coupon	Tuesday, 9 January, 2029	Tuesday, 9 January, 2029	31	2.32	2.43	2.49	2.55
63rd Coupon	Friday, 9 February, 2029	Friday, 9 February, 2029	31	2.32	2.43	2.49	2.55
64th Coupon	Friday, 9 March, 2029	Friday, 9 March, 2029	28	2.10	2.20	2.25	2.31
65th Coupon	Monday, 9 April, 2029	Monday, 9 April, 2029	31	2.32	2.43	2.49	2.55
66th Coupon	Wednesday, 9 May, 2029	Wednesday, 9 May, 2029	30	2.25	2.35	2.41	2.47
67th Coupon	Saturday, 9 June, 2029	Monday, 11 June, 2029	31	2.32	2.43	2.49	2.55
68th Coupon	Monday, 9 July, 2029	Monday, 9 July, 2029	30	2.25	2.35	2.41	2.47
69th Coupon	Thursday, 9 August, 2029	Thursday, 9 August, 2029	31	2.32	2.43	2.49	2.55
70th Coupon	Sunday, 9 September, 2029	Monday, 10 September, 2029	31	2.32	2.43	2.49	2.55
71st Coupon	Tuesday, 9 October, 2029	Tuesday, 9 October, 2029	30	2.25	2.35	2.41	2.47
72nd Coupon	Friday, 9 November, 2029	Friday, 9 November, 2029	31	2.32	2.43	2.49	2.55
Principal Payment	Friday, 9 November, 2029	Friday, 9 November, 2029		142.86	142.86	142.86	142.86



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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
73rd Coupon	Sunday, 9 December, 2029	Monday, 10 December, 2029	30	1.12	1.18	1.21	1.24
74th Coupon	Wednesday, 9 January, 2030	Wednesday, 9 January, 2030	31	1.16	1.22	1.25	1.28
75th Coupon	Saturday, 9 February, 2030	Monday, 11 February, 2030	31	1.16	1.22	1.25	1.28
76th Coupon	Saturday, 9 March, 2030	Monday, 11 March, 2030	28	1.05	1.10	1.13	1.15
77th Coupon	Tuesday, 9 April, 2030	Tuesday, 9 April, 2030	31	1.16	1.22	1.25	1.28
78th Coupon	Thursday, 9 May, 2030	Thursday, 9 May, 2030	30	1.12	1.18	1.21	1.24
79th Coupon	Sunday, 9 June, 2030	Monday, 10 June, 2030	31	1.16	1.22	1.25	1.28
80th Coupon	Tuesday, 9 July, 2030	Tuesday, 9 July, 2030	30	1.12	1.18	1.21	1.24
81st Coupon	Friday, 9 August, 2030	Friday, 9 August, 2030	31	1.16	1.22	1.25	1.28
82nd Coupon	Monday, 9 September, 2030	Monday, 9 September, 2030	31	1.16	1.22	1.25	1.28
83rd Coupon	Wednesday, 9 October, 2030	Wednesday, 9 October, 2030	30	1.12	1.18	1.21	1.24
84th Coupon	Saturday, 9 November, 2030	Friday, 8 November, 2030	31	1.16	1.22	1.25	1.28



Cash Flow	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 for existing Investors or junior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and junior citizens (in Rs.) (Post-Incentive)
Principal / Maturity value	Saturday, 9 November, 2010	Friday, 8 November, 2010		142.86	142.86	142.86	142.86



SERIES XI

120 Months - Annual Coupon Payment

Company	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited
	Pre-Incentive	Post Incentive for existing investors or senior citizens	Post Incentive for existing investors and senior citizens
Face Value per NCD (in Rs.)	1000	1000	1000
Number of NCDs held (assumed)	1	1	1
Date of Allotment (assumed)*	Thursday, 9 November, 2023	Thursday, 9 November, 2023	Thursday, 9 November, 2023
Tenor	10 years	10 years	10 years
Coupon Rate for all Categories I & II	10.25%	NA	NA
Coupon Rate for all Categories III & IV	10.75%	11.00%	11.25%
Redemption Date/Maturity Date (assumed)	Wednesday, 9 November, 2033	Wednesday, 9 November, 2033	Wednesday, 9 November, 2033
Frequency of the interest payment with specified dates	First interest on November 9, 2024, subsequently on the 9th day of November every year	First interest on November 9, 2024, subsequently on the 9th day of November every year	First interest on November 9, 2024, subsequently on the 9th day of November every year
Day Count Convention	Actual/Actual	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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
Deemed date of allotment	Thursday, 9 November, 2023	Thursday, 9 November, 2023		-1000	-1000	-1000	-1000
1st Coupon	Saturday, 9 November, 2024	Friday, 8 November, 2024	366	102.50	107.50	110.00	112.50
Principal Payment	Saturday, 9 November, 2024	Friday, 8 November, 2024		100.00	100.00	100.00	100.00



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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
2nd Coupon	Sunday, 9 November, 2025	Friday, 7 November, 2025	365	92.25	96.75	99.00	101.25
Principal Payment	Sunday, 9 November, 2025	Friday, 7 November, 2025		100.00	100.00	100.00	100.00
3rd Coupon	Monday, 9 November, 2026	Monday, 9 November, 2026	365	82.00	86.00	88.00	90.00
Principal Payment	Monday, 9 November, 2026	Monday, 9 November, 2026		100.00	100.00	100.00	100.00
4th Coupon	Tuesday, 9 November, 2027	Tuesday, 9 November, 2027	365	71.75	75.25	77.00	78.75
Principal Payment	Tuesday, 9 November, 2027	Tuesday, 9 November, 2027		100.00	100.00	100.00	100.00
5th Coupon	Thursday, 9 November, 2028	Thursday, 9 November, 2028	366	61.50	64.50	66.00	67.68
Principal Payment	Thursday, 9 November, 2028	Thursday, 9 November, 2028		100.00	100.00	100.00	100.00
6th Coupon	Friday, 9 November, 2029	Friday, 9 November, 2029	365	51.25	53.75	55.00	56.25
Principal Payment	Friday, 9 November, 2029	Friday, 9 November, 2029		100.00	100.00	100.00	100.00
7th Coupon	Saturday, 9 November, 2030	Friday, 8 November, 2030	365	41.00	43.00	44.00	45.00
Principal Payment	Saturday, 9 November, 2030	Friday, 8 November, 2030		100.00	100.00	100.00	100.00
8th Coupon	Sunday, 9 November, 2031	Friday, 7 November, 2031	365	30.75	32.25	33.00	33.75
Principal Payment	Sunday, 9 November, 2031	Friday, 7 November, 2031		100.00	100.00	100.00	100.00
9th Coupon	Tuesday, 9 November, 2032	Tuesday, 9 November, 2032	366	20.50	21.50	22.00	22.56
Principal Payment	Tuesday, 9 November, 2032	Tuesday, 9 November, 2032		100.00	100.00	100.00	100.00
10th Coupon	Wednesday, 9 November, 2033	Wednesday, 9 November, 2033	365	10.25	10.75	11.00	11.25
Principal Payment	Wednesday, 9 November, 2033	Wednesday, 9 November, 2033		100.00	100.00	100.00	100.00



SERIES XII

120 Months - Monthly Coupon Payment

Company	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited	Indiabulls Housing Finance Limited
	Pre-Incentive	Post Incentive for existing investors or senior citizens	Post Incentive for existing investors and senior citizens
Face Value per NCD (in Rs.)	1000	1000	1000
Number of NCDs held (assumed)	1	1	1
Date of Allotment (assumed)*	Thursday, 9 November, 2023	Thursday, 9 November, 2023	Thursday, 9 November, 2023
Tenor	10 years	10 years	10 years
Coupon Rate for all Categories I & II	9.80%	NA	NA
Coupon Rate for all Categories III & IV	10.25%	10.50%	10.75%
Redemption Date/Maturity Date (assumed)	Wednesday, 9 November, 2033	Wednesday, 9 November, 2033	Wednesday, 9 November, 2033
Frequency of the interest payment with specified dates	First interest on December 9, 2023 and subsequently on the 9th day of every month.	First interest on December 9, 2023 and subsequently on the 9th day of every month.	First interest on December 9, 2023 and subsequently on the 9th day of every month.
Day Count Convention	Actual/Actual	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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
Deemed date of allotment	Thursday, 9 November, 2023	Thursday, 9 November, 2023		-1000	-1000	-1000	-1000
1st Coupon	Saturday, 9 December, 2023	Monday, 11 December, 2023	30	8.05	8.43	8.63	8.84
2nd Coupon	Tuesday, 9 January, 2024	Tuesday, 9 January, 2024	31	8.30	8.69	8.90	9.11



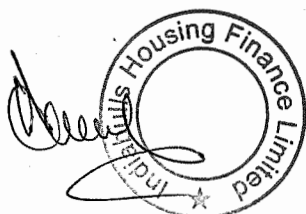
Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Coupon For Categories I & II of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
3rd Coupon	Friday, 9 February, 2024	Friday, 9 February, 2024	31	8.30	8.69	8.90	9.11
4th Coupon	Saturday, 9 March, 2024	Monday, 11 March, 2024	29	7.76	8.12	8.32	8.52
5th Coupon	Tuesday, 9 April, 2024	Tuesday, 9 April, 2024	31	8.30	8.69	8.90	9.11
6th Coupon	Thursday, 9 May, 2024	Thursday, 9 May, 2024	30	8.03	8.40	8.61	8.81
7th Coupon	Sunday, 9 June, 2024	Monday, 10 June, 2024	31	8.30	8.69	8.90	9.11
8th Coupon	Tuesday, 9 July, 2024	Tuesday, 9 July, 2024	30	8.03	8.40	8.61	8.81
9th Coupon	Friday, 9 August, 2024	Friday, 9 August, 2024	31	8.30	8.69	8.90	9.11
10th Coupon	Monday, 9 September, 2024	Monday, 9 September, 2024	31	8.30	8.69	8.90	9.11
11th Coupon	Wednesday, 9 October, 2024	Wednesday, 9 October, 2024	30	8.03	8.40	8.61	8.81
12th Coupon	Saturday, 9 November, 2024	Friday, 8 November, 2024	31	8.30	8.69	8.90	9.11
Principal Payment	Saturday, 9 November, 2024	Friday, 8 November, 2024		100.00	100.00	100.00	100.00
16th Coupon	Monday, 9 December, 2024	Monday, 9 December, 2024	30	7.23	7.56	7.75	7.93
14th Coupon	Thursday, 9 January, 2025	Thursday, 9 January, 2025	31	7.49	7.84	8.03	8.22



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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
15th Coupon	Sunday, 9 February, 2025	Monday, 10 February, 2025	31	7.49	7.84	8.03	8.22
16th Coupon	Sunday, 9 March, 2025	Monday, 10 March, 2025	28	6.76	7.08	7.25	7.42
17th Coupon	Wednesday, 9 April, 2025	Wednesday, 9 April, 2025	31	7.49	7.84	8.03	8.22
18th Coupon	Friday, 9 May, 2025	Friday, 9 May, 2025	30	7.25	7.59	7.77	7.96
19th Coupon	Monday, 9 June, 2025	Monday, 9 June, 2025	31	7.49	7.84	8.03	8.22
20th Coupon	Wednesday, 9 July, 2025	Wednesday, 9 July, 2025	30	7.25	7.59	7.77	7.96
21st Coupon	Saturday, 9 August, 2025	Monday, 11 August, 2025	31	7.49	7.84	8.03	8.22
22nd Coupon	Tuesday, 9 September, 2025	Tuesday, 9 September, 2025	31	7.49	7.84	8.03	8.22
23rd Coupon	Thursday, 9 October, 2025	Thursday, 9 October, 2025	30	7.25	7.59	7.77	7.96
24th Coupon	Sunday, 9 November, 2025	Friday, 7 November, 2025	31	7.49	7.84	8.03	8.22
Principal Payment	Sunday, 9 November, 2025	Friday, 7 November, 2025		100.00	100.00	100.00	100.00
25th Coupon	Tuesday, 9 December, 2025	Tuesday, 9 December, 2025	30	6.44	6.74	6.91	7.07
26th Coupon	Friday, 9 January, 2026	Friday, 9 January, 2026	31	6.66	6.97	7.14	7.31



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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
27th Coupon	Monday, 9 February, 2026	Monday, 9 February, 2026	31	6.66	6.97	7.14	7.31
28th Coupon	Monday, 9 March, 2026	Monday, 9 March, 2026	28	6.01	6.29	6.45	6.60
29th Coupon	Thursday, 9 April, 2026	Thursday, 9 April, 2026	31	6.66	6.97	7.14	7.31
30th Coupon	Saturday, 9 May, 2026	Monday, 11 May, 2026	30	6.44	6.74	6.91	7.07
31st Coupon	Tuesday, 9 June, 2026	Tuesday, 9 June, 2026	31	6.66	6.97	7.14	7.31
32nd Coupon	Thursday, 9 July, 2026	Thursday, 9 July, 2026	30	6.44	6.74	6.91	7.07
33rd Coupon	Sunday, 9 August, 2026	Monday, 10 August, 2026	31	6.66	6.97	7.14	7.31
34th Coupon	Wednesday, 9 September, 2026	Wednesday, 9 September, 2026	31	6.66	6.97	7.14	7.31
35th Coupon	Friday, 9 October, 2026	Friday, 9 October, 2026	30	6.44	6.74	6.91	7.07
36th Coupon	Monday, 9 November, 2026	Monday, 9 November, 2026	31	6.66	6.97	7.14	7.31
Principal Payment	Monday, 9 November, 2026	Monday, 9 November, 2026		100.00	100.00	100.00	100.00
37th Coupon	Wednesday, 9 December, 2026	Wednesday, 9 December, 2026	30	5.64	5.90	6.04	6.19
38th Coupon	Saturday, 9 January, 2027	Monday, 11	31	5.83	6.10	6.24	6.39



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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
		January, 2027					
39th Coupon	Tuesday, 9 February, 2027	Tuesday, 9 February, 2027	31	5.83	6.10	6.24	6.39
40th Coupon	Tuesday, 9 March, 2027	Tuesday, 9 March, 2027	28	5.26	5.51	5.64	5.77
41st Coupon	Friday, 9 April, 2027	Friday, 9 April, 2027	31	5.83	6.10	6.24	6.39
42nd Coupon	Sunday, 9 May, 2027	Monday, 10 May, 2027	30	5.64	5.90	6.04	6.19
43rd Coupon	Wednesday, 9 June, 2027	Wednesday, 9 June, 2027	31	5.83	6.10	6.24	6.39
44th Coupon	Friday, 9 July, 2027	Friday, 9 July, 2027	30	5.64	5.90	6.04	6.19
45th Coupon	Monday, 9 August, 2027	Monday, 9 August, 2027	31	5.83	6.10	6.24	6.39
46th Coupon	Thursday, 9 September, 2027	Thursday, 9 September, 2027	31	5.83	6.10	6.24	6.39
47th Coupon	Saturday, 9 October, 2027	Monday, 11 October, 2027	30	5.64	5.90	6.04	6.19
48th Coupon	Tuesday, 9 November, 2027	Tuesday, 9 November, 2027	31	5.83	6.10	6.24	6.39
Principal Payment	Tuesday, 9 November, 2027	Tuesday, 9 November, 2027		100.00	100.00	100.00	100.00
49th Coupon	Thursday, 9 December, 2027	Thursday, 9 December, 2027	30	4.83	5.06	5.18	5.30



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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
50th Coupon	Sunday, 9 January, 2028	Monday, 10 January, 2028	31	4.98	5.21	5.34	5.47
51st Coupon	Wednesday, 9 February, 2028	Wednesday, 9 February, 2028	31	4.98	5.21	5.34	5.47
52nd Coupon	Thursday, 9 March, 2028	Thursday, 9 March, 2028	29	4.66	4.87	4.99	5.11
53rd Coupon	Sunday, 9 April, 2028	Monday, 10 April, 2028	31	4.98	5.21	5.34	5.47
54th Coupon	Tuesday, 9 May, 2028	Tuesday, 9 May, 2028	30	4.82	5.04	5.17	5.29
55th Coupon	Friday, 9 June, 2028	Friday, 9 June, 2028	31	4.98	5.21	5.34	5.47
56th Coupon	Sunday, 9 July, 2028	Monday, 10 July, 2028	30	4.82	5.04	5.17	5.29
57th Coupon	Wednesday, 9 August, 2028	Wednesday, 9 August, 2028	31	4.98	5.21	5.34	5.47
58th Coupon	Saturday, 9 September, 2028	Monday, 11 September, 2028	31	4.98	5.21	5.34	5.47
59th Coupon	Monday, 9 October, 2028	Monday, 9 October, 2028	30	4.82	5.04	5.17	5.29
60th Coupon	Thursday, 9 November, 2028	Thursday, 9 November, 2028	31	4.98	5.21	5.34	5.47
Principal Payment	Thursday, 9 November, 2028	Thursday, 9 November, 2028		100.00	100.00	100.00	100.00



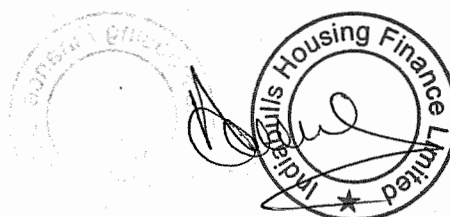
Cash Flows	Due Date	Date of Payment	No. of days in Coupon Period	Coupon For Categories I & II of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV of Investors (in Rs.) (Pre-Incentive)	Coupon For Categories III & IV for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
61st Coupon	Saturday, 9 December, 2028	Monday, 11 December, 2028	30	4.02	4.20	4.30	4.41
62nd Coupon	Tuesday, 9 January, 2029	Tuesday, 9 January, 2029	31	4.16	4.35	4.46	4.57
63rd Coupon	Friday, 9 February, 2029	Friday, 9 February, 2029	31	4.16	4.35	4.46	4.57
64th Coupon	Friday, 9 March, 2029	Friday, 9 March, 2029	28	3.76	3.93	4.03	4.12
65th Coupon	Monday, 9 April, 2029	Monday, 9 April, 2029	31	4.16	4.35	4.46	4.57
66th Coupon	Wednesday, 9 May, 2029	Wednesday, 9 May, 2029	30	4.03	4.21	4.32	4.42
67th Coupon	Saturday, 9 June, 2029	Monday, 11 June, 2029	31	4.16	4.35	4.46	4.57
68th Coupon	Monday, 9 July, 2029	Monday, 9 July, 2029	30	4.03	4.21	4.32	4.42
69th Coupon	Thursday, 9 August, 2029	Thursday, 9 August, 2029	31	4.16	4.35	4.46	4.57
70th Coupon	Sunday, 9 September, 2029	Monday, 10 September, 2029	31	4.16	4.35	4.46	4.57
71st Coupon	Tuesday, 9 October, 2029	Tuesday, 9 October, 2029	30	4.03	4.21	4.32	4.42
72nd Coupon	Friday, 9 November, 2029	Friday, 9 November, 2029	31	4.16	4.35	4.46	4.57
Principal Payment	Friday, 9 November, 2029	Friday, 9 November, 2029		100.00	100.00	100.00	100.00



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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
73rd Coupon	Sunday, 9 December, 2029	Monday, 10 December, 2029	30	3.22	3.37	3.45	3.54
74th Coupon	Wednesday, 9 January, 2030	Wednesday, 9 January, 2030	31	3.33	3.48	3.57	3.65
75th Coupon	Saturday, 9 February, 2030	Monday, 11 February, 2030	31	3.33	3.48	3.57	3.65
76th Coupon	Saturday, 9 March, 2030	Monday, 11 March, 2030	28	3.01	3.15	3.22	3.30
77th Coupon	Tuesday, 9 April, 2030	Tuesday, 9 April, 2030	31	3.33	3.48	3.57	3.65
78th Coupon	Thursday, 9 May, 2030	Thursday, 9 May, 2030	30	3.22	3.37	3.45	3.54
79th Coupon	Sunday, 9 June, 2030	Monday, 10 June, 2030	31	3.33	3.48	3.57	3.65
80th Coupon	Tuesday, 9 July, 2030	Tuesday, 9 July, 2030	30	3.22	3.37	3.45	3.54
81st Coupon	Friday, 9 August, 2030	Friday, 9 August, 2030	31	3.33	3.48	3.57	3.65
82nd Coupon	Monday, 9 September, 2030	Monday, 9 September, 2030	31	3.33	3.48	3.57	3.65
83rd Coupon	Wednesday, 9 October, 2030	Wednesday, 9 October, 2030	30	3.22	3.37	3.45	3.54
84th Coupon	Saturday, 9 November, 2030	Friday, 8 November, 2030	31	3.33	3.48	3.57	3.65



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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
Principal Payment	Saturday, 9 November, 2030	Friday, 8 November, 2030		100.00	100.00	100.00	100.00
85th Coupon	Monday, 9 December, 2030	Monday, 9 December, 2030	30	2.42	2.53	2.59	2.65
86th Coupon	Thursday, 9 January, 2031	Thursday, 9 January, 2031	31	2.50	2.61	2.68	2.74
87th Coupon	Sunday, 9 February, 2031	Monday, 10 February, 2031	31	2.50	2.61	2.68	2.74
88th Coupon	Sunday, 9 March, 2031	Monday, 10 March, 2031	28	2.25	2.36	2.42	2.47
89th Coupon	Wednesday, 9 April, 2031	Wednesday, 9 April, 2031	31	2.50	2.61	2.68	2.74
90th Coupon	Friday, 9 May, 2031	Friday, 9 May, 2031	30	2.42	2.53	2.59	2.65
91st Coupon	Monday, 9 June, 2031	Monday, 9 June, 2031	31	2.50	2.61	2.68	2.74
92nd Coupon	Wednesday, 9 July, 2031	Wednesday, 9 July, 2031	30	2.42	2.53	2.59	2.65
93rd Coupon	Saturday, 9 August, 2031	Monday, 11 August, 2031	31	2.50	2.61	2.68	2.74
94th Coupon	Tuesday, 9 September, 2031	Tuesday, 9 September, 2031	31	2.50	2.61	2.68	2.74
95th Coupon	Thursday, 9 October, 2031	Thursday, 9 October, 2031	30	2.42	2.53	2.59	2.65
96th Coupon	Sunday, 9 November, 2031	Friday, 7 November, 2031	31	2.50	2.61	2.68	2.74



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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
Principal Payment	Sunday, 9 November, 2031	Friday, 7 November, 2031		100.00	100.00	100.00	100.00
97th Coupon	Tuesday, 9 December, 2031	Tuesday, 9 December, 2031	30	1.61	1.69	1.73	1.77
98th Coupon	Friday, 9 January, 2032	Friday, 9 January, 2032	31	1.66	1.74	1.78	1.82
99th Coupon	Monday, 9 February, 2032	Monday, 9 February, 2032	31	1.66	1.74	1.78	1.82
100th Coupon	Tuesday, 9 March, 2032	Tuesday, 9 March, 2032	29	1.55	1.62	1.66	1.70
101st Coupon	Friday, 9 April, 2032	Friday, 9 April, 2032	31	1.66	1.74	1.78	1.82
102nd Coupon	Sunday, 9 May, 2032	Monday, 10 May, 2032	30	1.61	1.68	1.72	1.76
103rd Coupon	Wednesday, 9 June, 2032	Wednesday, 9 June, 2032	31	1.66	1.74	1.78	1.82
104th Coupon	Friday, 9 July, 2032	Friday, 9 July, 2032	30	1.61	1.68	1.72	1.76
105th Coupon	Monday, 9 August, 2032	Monday, 9 August, 2032	31	1.66	1.74	1.78	1.82
106th Coupon	Thursday, 9 September, 2032	Thursday, 9 September, 2032	31	1.66	1.74	1.78	1.82
107th Coupon	Saturday, 9 October, 2032	Monday, 11 October, 2032	30	1.61	1.68	1.72	1.76
108th Coupon	Tuesday, 9 November, 2032	Tuesday, 9 November, 2032	31	1.66	1.74	1.78	1.82



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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
Principal Payment	Tuesday, 9 November, 2032	Tuesday, 9 November, 2032		100.00	100.00	100.00	100.00
109th Coupon	Thursday, 9 December, 2032	Thursday, 9 December, 2032	30	0.80	0.84	0.86	0.88
110th Coupon	Sunday, 9 January, 2033	Monday, 10 January, 2033	31	0.83	0.87	0.89	0.91
111th Coupon	Wednesday, 9 February, 2033	Wednesday, 9 February, 2033	31	0.83	0.87	0.89	0.91
112th Coupon	Wednesday, 9 March, 2033	Wednesday, 9 March, 2033	28	0.75	0.79	0.81	0.82
113th Coupon	Saturday, 9 April, 2033	Monday, 11 April, 2033	31	0.83	0.87	0.89	0.91
114th Coupon	Monday, 9 May, 2033	Monday, 9 May, 2033	30	0.81	0.84	0.86	0.88
115th Coupon	Thursday, 9 June, 2033	Thursday, 9 June, 2033	31	0.83	0.87	0.89	0.91
116th Coupon	Saturday, 9 July, 2033	Monday, 11 July, 2033	30	0.81	0.84	0.86	0.88
117th Coupon	Tuesday, 9 August, 2033	Tuesday, 9 August, 2033	31	0.83	0.87	0.89	0.91
118th Coupon	Friday, 9 September, 2033	Friday, 9 September, 2033	31	0.83	0.87	0.89	0.91
119th Coupon	Sunday, 9 October, 2033	Monday, 10 October, 2033	30	0.81	0.84	0.86	0.88



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 for existing Investors or senior citizens (in Rs.) (Post-Incentive)	Coupon For Categories III & IV for existing Investors and senior citizens (in Rs.) (Post-Incentive)
120th Coupon	Wednesday, 9 November, 2033	Wednesday, 9 November, 2033	31	0.83	0.87	0.89	0.91
Principal / Maturity value	Wednesday, 9 November, 2033	Wednesday, 9 November, 2033		100.00	100.00	100.00	100.00

