



APPLICANT'S UNDERTAKING

I/We hereby agree and confirm that:

1. I/We have read, understood and agreed to the contents and terms and conditions of **INDIABULLS HOUSING FINANCE LIMITED's** Shelf Prospectus dated June 30, 2023, and Tranche VI Prospectus dated May 8, 2024 (collectively, the "**Prospectus**").

2. I/We hereby apply for allotment of the NCDs to me/us and the amount payable on application is remitted herewith.

3. I/We hereby agree to accept the NCDs applied for or such lesser number as may be allotted to me/us in accordance with the contents of the Prospectus subject to applicable statutory and/or regulatory requirements.

4. I/We irrevocably give my/our authority and consent to **IDBI TRUSTEESHIP SERVICES LIMITED**, (the "**Debenture Trustee**") to act as my/our trustee and for doing such acts as are necessary to carry out their duties in such capacity.

5. I am/We are Indian National(s) resident in India and I am/ we are not applying for the said NCDs as nominee(s) of any person resident outside India and/or foreign national(s).

6. The application made by me/us does not exceed the investment limit on the maximum number of NCDs which may be held by me/us under applicable statutory and/or regulatory requirements.

7. In making my/our investment decision, I/We have relied on my/our own examination of Indiabulls Housing Finance Limited and the terms of the Issue, including the merits and risks involved and my/our decision to make this application is solely based on disclosures contained in the Prospectus.

8. I/We have obtained the necessary statutory and/or regulatory permissions/approvals for applying for, subscribing to, and seeking allotment of the NCDs applied for and eligible to apply in accordance with the applicable law.

9. UPI Mechanism for Blocking Fund would be available for Retail Individual Investors, who have submitted bid for an amount not more than ₹5,00,000 in any of the bidding options in the Issue (including HUFs applying through their Karta and does not include NRIs).

Please ensure that your Bank is offering UPI facility for Public Issues

Please mention UPI ID clearly in CAPITAL LETTERS only

Ensure that the: (a) bank where the bank account linked to their UPI ID is maintained; and (b) the Mobile App and UPI handle being used for making the Bid, are listed on the website of SEBI at [www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=40](http://www.sebi.gov.in/sebiweb/other/OtherAction.do?doRecognisedFpi=yes&intmId=40)

UPI ID cannot exceed 45 characters.

Applicants using the UPI Mechanism shall ensure that details of the Bid are reviewed and verified by opening the attachment in the UPI Mandate Request and then proceed to authorise the UPI Mandate Request. For further details, see "*Issue Procedure*" on page 422 of the Tranche VI Prospectus.

10. Additional Undertaking in case of ASBA Applicants:

1) I/We hereby undertake that I/We am/are an ASBA Applicant(s) as per applicable provisions of the SEBI Regulations; 2) In accordance with ASBA process provided in the SEBI Regulations and disclosed in the Tranche VI Prospectus, I/We authorize (a) the Lead Managers, Consortium Members, Trading Members (in Specified cities only), Broker, CRTA, CDP or the SCSBs, as the case may be, to do all acts as are necessary to make the Application in the Issue, including uploading my/our application, blocking or unblocking of funds in the bank account maintained with the SCSB as specified in the Application Form or in the bank account of the Applicant linked with the UPI ID provided in the Application Form, as the case may be, transfer of funds to the Public Issue Account on receipt of instruction from the Lead Managers and Registrar to the Issue or the Sponsor Bank, as the case may be, after finalization of Basis of Allotment; and (b) the Registrar to the Issue or Sponsor Bank, as the case may be, to issue instruction to the SCSBs to unblock the funds in the specified bank account upon finalization of the Basis of Allotment. 3) In case the amount available in the specified Bank Account is insufficient as per the Application, the SCSB shall reject the Application.

11. I/We confirm that I/We shall be allocated and allotted Series IV NCDs wherein I/We have not indicated the choice of the relevant Series of NCDs.

IMPERSONATION

Attention of the Applicants is specifically drawn to the provisions of sub-section (1) of section 38 of the Companies Act, 2013, which is reproduced below:  
"Any person who: (a) makes or abets making of an application in a fictitious name to a company for acquiring, or subscribing for, its securities; or (b) makes or abets making of multiple applications to a company in different names or in different combinations of his name or surname for acquiring or subscribing for its securities; or (c) otherwise induces directly or indirectly a company to allot, or register any transfer of, securities to him, or to any other person in a fictitious name, shall be liable for action under section 447."

ISSUE RELATED INFORMATION FOR FILLING THE APPLICATION FORM

INVESTOR CATEGORIES:

| Category I (Institutional Investors)   | Sub-category code |
|--|-------------------|
| Public financial institutions, scheduled commercial banks, Indian multilateral and bilateral development financial institution which are authorised to invest in the NCDs;   | 10                |
| Provident funds with minimum corpus of 25 crores, and pension funds with minimum corpus of ₹25 crores registered with the Pension Fund Regulatory and Development Authority, which are authorised to invest in the NCDs; | 11                |
| Alternative Investment Funds, subject to investment conditions applicable to them under the Securities and Exchange Board of India (Alternative Investment Funds) Regulations, 2012 as amended;                          | 12                |
| Resident Venture Capital Funds registered with SEBI;   | 13                |
| Insurance Companies registered with IRDA;  | 14                |
| State industrial development corporations;   | 15                |
| Insurance funds set up and managed by the army, navy, or air force of the Union of India;  | 16                |
| Insurance funds set up and managed by the Department of Posts, India;  | 17                |
| National Investment Fund set up by resolution no. F. No. 2/3/2005-DDII dated November 23, 2005 of the Government of India published in the Gazette of India;   | 18                |
| Systemically Important Non-Banking Financial Company, a nonbanking financial company registered with the Reserve Bank of India; and  | 19                |
| Mutual Funds registered with SEBI;   | 20                |

| Category II (Non-Institutional Investors)  | Sub-category code |
|--|-------------------|
| Companies within the meaning of section 2(20) of the Companies Act, 2013;  | 21                |
| Statutory bodies/ corporations and societies registered under the applicable laws in India and authorised to invest in the NCDs;   | 22                |
| Co-operative banks and regional rural banks  | 23                |
| Public/private charitable/ religious trusts which are authorised to invest in the NCDs;  | 24                |
| Scientific and/or industrial research organisations, which are authorised to invest in the NCDs;   | 25                |
| Partnership firms in the name of the partners;   | 26                |
| Limited liability partnerships formed and registered under the provisions of the Limited Liability Partnership Act, 2008 (No. 6 of 2009);  | 27                |
| Association of Persons; and  | 28                |
| Any other incorporated and/ or unincorporated body of persons.   | 29                |
| Category III ("High Networth Individuals")/("HNIs")  |                   |
| High Net-worth individuals which include Resident Indian individuals or Hindu Undivided Families through the Karta applying for an amount aggregating to above ₹10 Lakh across all Series of NCDs in Issue   | 31                |
| Category IV ("Retail Individual Investors")/("RIIs")   |                   |
| Resident Indian individuals or HUFs applying through the Karta, for NCDs for an amount aggregating up to and including ₹10 Lakh, across all Series of NCDs in the Tranche VI Issue and shall include Retail Individual Investors, who have submitted bid for an amount not more than ₹5,00,000, or any other investment limit, as applicable and prescribed by SEBI from time to time, in any of the bidding options in the Tranche VI Issue (including HUFs applying through their Karta and does not include NRIs) through UPI Mechanism | 41                |

The specific terms of each instrument are set out below:

| ISSUE STRUCTURE  |   |           |            |           |           |            |   |  |   |           |            |            |  |  |  |  |  |  |  |  |
|--|---|-----------|------------|-----------|-----------|------------|---|--|---|-----------|------------|------------|--|--|--|--|--|--|--|--|
| Series   | I   | II        | III        | IV**      | V         | VI         | VII   | VIII   | IX  | X         | XI         | XII        |  |  |  |  |  |  |  |  |
| Frequency of Interest Payment  | Annual  | Monthly   | Cumulative | Annual    | Monthly   | Cumulative | Annual  | Monthly  | Annual  | Monthly   | Annual     | Monthly    |  |  |  |  |  |  |  |  |
| Minimum Application  | ₹ 10,000 (10 NCDs) across all Series            |           |            |           |           |            |   |  |   |           |            |            |  |  |  |  |  |  |  |  |
| Face Value/ Issue Price of NCDs (₹/ NCD)                                     | ₹1,000  |           |            |           |           |            |   |  |   |           |            |            |  |  |  |  |  |  |  |  |
| In Multiples of thereafter (₹)   | ₹ 1,000 (1 NCD)                                 |           |            |           |           |            |   |  |   |           |            |            |  |  |  |  |  |  |  |  |
| Type of Instrument   | Secured NCDs                                    |           |            |           |           |            |   |  |   |           |            |            |  |  |  |  |  |  |  |  |
| Tenor  | 24 Months                                       | 24 Months | 24 Months  | 36 Months | 36 Months | 36 Months  | 60 Months   | 60 Months  | 84 Months   | 84 Months | 120 Months | 120 Months |  |  |  |  |  |  |  |  |
| Coupon (% per annum) for NCD Holders in Category I & II                      | 9.25%   | 8.88%     | NA         | 9.40%     | 9.02%     | NA         | 9.65%   | 9.25%  | 10.00%  | 9.57%     | 10.25%     | 9.80%      |  |  |  |  |  |  |  |  |
| Coupon (% per annum) for NCD Holders in Category III & IV                    | 9.65%   | 9.25%     | NA         | 9.90%     | 9.48%     | NA         | 10.15%  | 9.71%  | 10.50%  | 10.03%    | 10.75%     | 10.25%     |  |  |  |  |  |  |  |  |
| Effective Yield (per annum) for NCD Holders in Category I & II               | 9.25%   | 9.25%     | 9.25%      | 9.40%     | 9.40%     | 9.40%      | 9.65%   | 9.65%  | 10.00%  | 10.00%    | 10.25%     | 10.24%     |  |  |  |  |  |  |  |  |
| Effective Yield (per annum) for NCD Holders in Category III & IV             | 9.65%   | 9.65%     | 9.65%      | 9.90%     | 9.90%     | 9.90%      | 10.15%  | 10.15%   | 10.50%  | 10.50%    | 10.74%     | 10.75%     |  |  |  |  |  |  |  |  |
| Mode of Interest Payment   | Through various modes available                 |           |            |           |           |            |   |  |   |           |            |            |  |  |  |  |  |  |  |  |
| Redemption Amount (₹ / NCD) on Maturity for NCD Holders in Category I & II   | ₹1,000  | ₹1,000    | ₹1,193.56  | ₹1,000    | ₹1,000    | ₹1,309.34  | Staggered Redemption in Three (3) annual payments of ₹333.33 each starting from 3rd Anniversary* until Maturity                             | Staggered Redemption in Five (5) annual payments of ₹200 each, starting from 3rd Anniversary* until Maturity | Staggered Redemption in Eight (8) annual payments of ₹125 each, starting from 3rd Anniversary* until Maturity |           |            |            |  |  |  |  |  |  |  |  |
| Redemption Amount (₹ / NCD) on Maturity for NCD Holders in Category III & IV | ₹1,000  | ₹1,000    | ₹1,202.32  | ₹1,000    | ₹1,000    | ₹1,327.38  | Staggered Redemption in Three (3) annual payments of ₹333.33 each starting from 3rd Anniversary* until Maturity                             | Staggered Redemption in Five (5) annual payments of ₹200 each, starting from 3rd Anniversary* until Maturity | Staggered Redemption in Eight (8) annual payments of ₹125 each, starting from 3rd Anniversary* until Maturity |           |            |            |  |  |  |  |  |  |  |  |
| Maturity (from the Deemed Date of Allotment)                                 | 24 Months                                       | 24 Months | 24 Months  | 36 Months | 36 Months | 36 Months  | 60 Months   | 60 Months  | 84 Months   | 84 Months | 120 Months | 120 Months |  |  |  |  |  |  |  |  |
| Redemption Date / Redemption Schedule  | 24 Months                                       | 24 Months | 24 Months  | 36 Months | 36 Months | 36 Months  | Staggered Redemption by Face Value as per "Principal Redemption Schedule and Redemption Amounts" on pages 395 of the Tranche VI Prospectus. |  |   |           |            |            |  |  |  |  |  |  |  |  |
| Put and Call Option  | Not Applicable                                  |           |            |           |           |            |   |  |   |           |            |            |  |  |  |  |  |  |  |  |
| Nature of Indebtedness   | Secured, Redeemable, Non-Convertible Debentures |           |            |           |           |            |   |  |   |           |            |            |  |  |  |  |  |  |  |  |

\*\* The Company shall allocate and allot Series IV NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series.

\* Of Deemed Date from Allotment

1. With respect to Series where interest is to be paid on an annual basis, relevant interest will be paid on each anniversary of the Deemed Date of Allotment on the face value of the NCDs. The last interest payment under annual Series will be made at the time of redemption of the NCDs.

2. With respect to Series where interest is to be paid on monthly basis, relevant interest will be paid on the first date of every subsequent month on the face value of the NCDs. The last interest payment under monthly Series will be made at the time of redemption of the NCDs.

3. Subject to applicable tax deducted at source, if any.

4. Please refer to Annexure D of the Prospectus for details pertaining to the cash flows of the Company in accordance with the SEBI NCS Master Circular.

Note:

a. Basis of Allotment : For details, please refer to page no. 42 of the Abridged Prospectus.

b. For grounds for Technical Rejection, please refer to page no. 40 of the Abridged Prospectus.

c. If the Deemed Date of Allotment undergoes a change, the coupon payment dates, redemption dates, redemption amounts and other cash flow workings shall be changed accordingly.

For further information, please refer to section titled "Issue Related Information" on page no. 382 of the Tranche VI Prospectus.  
For further details, please refer to the Shelf Prospectus dated June 30, 2023 and Tranche VI Prospectus dated May 8, 2024.  
All capitalized terms not specifically defined herein shall have the meaning given to such term in the Shelf Prospectus dated June 30, 2023 and Tranche VI Prospectus dated May 8, 2024.

TEAR HERE

Applicants may contact the Registrar to the Issue in case of any pre-Issue or post-Issue related problems (non-receipt of Allotment Advice, refunds or credit of NCDs).

In case of ASBA Application submitted to the SCSBs, the Applicants should contact Registrar to the Issue with copy to the relevant SCSB.

In case of queries related to upload of ASBA Applications submitted to the Lead Managers / Consortium Members / Trading Members / CRTA / CDP / SCSB, Applicants should contact the relevant Lead Managers / Trading Members/ CRTA / CDP / SCSB.

The grievance arising out of Applications for NCD's made through Trading Members may be addressed directly to Stock Exchanges.

COMPANY CONTACT DETAILS

INDIABULLS HOUSING FINANCE LIMITED  
Corporate Identity Number: L65922DL2005PLC136029  
Registered Office: 5th Floor, Building No. 27, KG Marg Connaught Place, New Delhi – 110 001, India;  
Telephone No.: +91 11 4353 2950; Facsimile No.: +91 11 4353 2947  
Website: [www.indiabullshomeloans.com](http://www.indiabullshomeloans.com)  
Email: [helpdesk@indiabulls.com](mailto:helpdesk@indiabulls.com)  
Company Secretary and Compliance Officer: Amit Kumar Jain  
Telephone No.: +91 124 668 1199; Facsimile No.: +91 124 668 1240;  
E-mail: [ajain@indiabulls.com](mailto:ajain@indiabulls.com)

REGISTRAR CONTACT DETAILS

KFIN Technologies Limited (formerly known as KFIN Technologies Private Limited)  
Corporate Identity Number : L72400TG2017PLC117649  
Selenium Tower B, Plot No – 31 and 32, Financial District, Nanakramguda, Serilingampally, Hyderabad Rangareddi - 500 032, Telangana, India.  
Tel: +91 40 6716 2222 Facsimile No.: +91 40 6716 1563  
Toll free number: 18003094001  
Email: [ihbl.ncdp0@kfintech.com](mailto:ihbl.ncdp0@kfintech.com)  
Investor Grievance Email: [einward.ris@kfintech.com](mailto:einward.ris@kfintech.com)  
Website: [www.kfintech.com](http://www.kfintech.com) Contact Person: Mr. M Murali Krishna  
SEBI Registration Number: INR000000221

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INDIABULLS HOUSING FINANCE LIMITED