FINANCIAL EXPRESS

This is an advertisement issued, pursuant to Regulation 30(1) of the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended, for information purpose only.





QR code to view the Abridged Prospectus)

INDIABULLS HOUSING FINANCE LIMITED

L65922DL2005PLC136029. Our Company has obtained a certificate of registration dated December 28, 2005, bearing registration number 02,0063.05. from the National Housing Bank ("NHB") to carry on the business of a housing finance institution without accepting public deposits in accordance with Section 29A of National Housing Bank Act, 1987. The PAN of our Company is AABCI3612A. For details of changes to the name and registered office of our Company, see "History and other Corporate Matters" on page 189 of the Tranche VI Prospectus.

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 Corporate Office: One International Center, Tower 1, 18th Floor, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013, Maharashtra, India; and Plot No. 422B, Udyog Vihar, Phase-IV, Gurugram, Haryana - 122 016; Telephone No.: +91 22 6189 1400; Facsimile No.: +91 22 6189 1416; Website: www.indiabullshomeloans.com; Email: helpdesk@indiabulls.com; Company Secretary and Compliance Officer: Amit Kumar Jain; Telephone No.: +91 124 668 1199; Facsimile No.: +91 124 668 1199; Facsimile No.: 0124 6681240; Email: mukesh.garg@indiabulls.com; Chief Financial Officer: Mukesh Kumar Garg; Telephone No.: 0124 6681199; Facsimile No.: 0124 6681240; Email: mukesh.garg@indiabulls.com; Statutory Auditors: S.N. Dhawan & CO LLP, Chartered Accountants; Address: Plot No. 51-52, 2nd Floor; Sector - 18, Udyog Vihar, Phase IV, Gurugram, Haryana - 122 016; Telephone No.: +91 124 481 4410; Email: rahul.singhal@sndhawan.com; Contact Person: Rahul Singhal, Partner; and Arora & Choudhary Associates, Chartered Accountants; Address: Plot no. 8/28, W.E.A, Abdul Aziz Road, Karol Bagh, New Delhi - 110 005; Telephone No.: +91 011 4145 1114; Email: vk.choudhary@arorachoudhary.com; Contact Person: Vijay Kumar Choudhary, Partner; Link to download Abridged Prospectus: https://www.indiabullshomeloans.com/uploads/news/indiabulls-tranche-vi-abridged-prospectus-0809741001715326032.pdf

PUBLIC ISSUE BY INDIABULLS HOUSING FINANCE LIMITED ("COMPANY" OR "ISSUER") OF 20,00,000 SECURED REDEEMABLE NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 EACH ("NCDs"), FOR AN AMOUNT UP TO ₹ 100 CRORES ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO ₹ 100 CRORES, AGGREGATING UP TO ₹ 200 CRORES ("TRANCHE VI ISSUE") WHICH IS WITHIN THE SHELF LIMIT OF ₹ 2,000 CRORES AND IS BEING OFFERED BY WAY OF TRANCHE VI PROSPECTUS DATED MAY 8, 2024 CONTAINING INTER ALIA THE TERMS AND CONDITIONS OF TRANCHE VI ISSUE ("TRANCHE VI PROSPECTUS"), WHICH SHOULD BE READ TOGETHER WITH THE SHELF PROSPECTUS") FILED WITH THE ROC, STOCK EXCHANGES AND SECURITIES AND EXCHANGE BOARD OF INDIA ("SEBI"). THE SHELF PROSPECTUS AND TRANCHE VI PROSPECTUS CONSTITUTE THE PROSPECTUS"). THIS TRANCHE VI ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021 (THE "SEBI NCS REGULATIONS"), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER, AS AMENDED AND TO THE EXTENT NOTIFIED, THIS ISSUE IS NOT UNDERWRITTEN.

Credit Ratings: "CRISIL AA/Stable" (pronounced as CRISIL double A rating with stable outlook) by CRISIL Ratings Limited and "[ICRA]AA (Stable)" (pronounced as ICRA double A rating with a stable outlook) by ICRA Limited

Allotment on first come first serve basis

"Allotment in the Tranche VI Issue shall be made on the basis of date of upload of each application into the electronic book of the Stock Exchanges in accordance with the SEBI Master Circular. However, in the event of oversubscription on such date, the allotments would be made to the applicants on proportionate basis. For further details, refer section titled "Issue Related Information" on page 382 of the Tranche VI Prospectus dated May 8, 2024

ISSUE PROGRAMME*

TRANCHE VI ISSUE OPENS ON: MONDAY, MAY 13, 2024 TRANCHE VI ISSUE CLOSES ON: MONDAY, MAY 27, 2024

Not Applicable

"The Tranche VI Issue shall remain open for subscription on Working Days from 10 a.m. to 5 p.m. during the period indicated in the Tranche VI Issue may close on such earlier date or extended date as may be decided by the Board of Directors of our Company or Securities Issuance and Investment Committee thereof, subject to compliance with Regulation 33A of the SEBI NCS Regulations and receipt of necessary approvals. In the event of an early closure or extension of the Tranche VI Issue, our Company shall ensure that notice of the same is provided to the prospective investors through an advertisement on or before such earlier or extended date of Issue closure in which pre-issue advertisement and advertisement for opening or closure of the Tranche VI Issue have been given. Applications Forms for the Tranche VI Issue Period. On the Tranche VI Issue Closing Date, the Application Forms will be accepted only between 10 a.m. to 3 p.m. (Indian Standard Time) and uploaded until 5 p.m. or such extended time as may be permitted by BSE and NSE. Further, pending mandate requests for bids placed on the last day of bidding will be validated by 5 p.m. (Indian Standard Time) on one Working Day post the Tranche VI Issue Closing Date. For further, details please refer to the section titled "Issue Related Information" on page 382 of the Tranche VI Prospectus.

OUR COMPANY IS A PROFESSIONALLY MANAGED COMPANY AND DOES NOT HAVE AN IDENTIFIABLE PROMOTER THE FOLLOWING IS A SUMMARY OF THE TERMS AND CONDITIONS OF THE NCDs TO BE ISSUED PURSUANT TO THE TRANCHE VI PROSPECTUS

Series	1	11	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		X1	100	il.
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	1 2000000	Through various modes available						ALL AND				
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 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 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	Staggered Redemption in Eight (8) annual payments of ₹ 125 each, starting from 3rd Anniversary* until Maturity
Redemption Amount (i / 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 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 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	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"	Staggered Redemption by Face Value as per "Principal Redemption Schedule and Redemption Amounts"	Staggered Redemption by Face Value as per "Principal Redemption Schedule and Redemption Amounts"	Staggered Redemption by Face Value as per "Principal Redemption Schedule and Redemption Amounts"	Staggered Redemption by Face Value as per "Principal Redemption Schedule and Redemption Amounts"	Staggered Redemption by Face Value as per "Principal Redemption Schedule and Redemption Amounts"

Put and Call Option **Our Company shall allocate and allot Series IV NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series.

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

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

For the 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. For the Series where interest is to be paid on monthly basis, relevant interest will be made at the time of redemption of the NCDs. For the Series where interest is to be paid on monthly basis, relevant interest will be made at the time of redemption of the NCDs. For the Series where interest is to be paid on monthly basis, relevant interest will be made at the time of redemption of the NCDs. be calculated from the first day of the subsequent month. For the first day of every month during the tenor of such NCDs and paid on the first day of the month next

Set out below is the principal redemption schedule and the redemption amount for the Series VII NCDs, Series XI NCDs, Series XI NCDs in relation to which the principal outstanding will be redeemed in a staggered manner: Principal Redemption Schedule and Redemption Amounts

Series	Series VII and	VIII	Series IX an	d X	Series XI and XII 120 Months		
Tenure	60 Months	S	84 Months				
	Redemption Schedule	Principal Outstanding	Redemption Schedule	Principal Outstanding	Redemption Schedule	Principal Outstanding	
Face Value	₹1,000.00	₹1,000.00	₹ 1,000.00	₹ 1,000.00	₹1,000.00	₹1,000.00	
1st Anniversary*	₹ 0.00	₹1,000.00	₹ 0.00	₹ 1,000.00	₹0.00	₹1,000.00	
2nd Anniversary*	₹0.00	₹1,000.00	₹ 0.00	₹ 1,000.00	₹0.00	₹1,000.00	
3rd Anniversary*	₹ 333.33	₹ 666.67	₹200.00	₹800.00	₹ 125,00	₹ 875.00	
4th Anniversary*	₹ 333.33	₹ 333.33	₹ 200.00	₹ 600.00	₹ 125.00	₹750.00	
5th Anniversary*	₹ 333.33	₹ 0.00	₹200.00	₹ 400.00	₹ 125.00	₹ 625.00	
6th Anniversary*	NA NA	NA NA	₹ 200.00	₹ 200.00	₹ 125.00	₹ 500.00	
7th Anniversary*	NA NA	NA NA	₹ 200.00	₹ 0.00	₹ 125.00	₹ 375.00	
8th Anniversary*	NA NA	NA NA	NA NA	NA NA	₹ 125.00	₹ 250.00	
9th Anniversary*	NA NA	NA NA	NA NA	NA NA	₹ 125.00	₹ 125.00	
10th Anniversary*	NA NA	NA NA	NA	NA NA	₹125.00	₹ 0.00	

ADDENDUM TO THE TRANCHE VI PROSPECTUS:

NOTICE TO INVESTORS AND THE ADDENDUM DATED MAY 24, 2024 ("ADDENDUM")

Applicant may note that: The Board of Directors of the Company at their Board meeting held on May 24, 2024:

1) Approved the audited standalone and consolidated financial results of the Company, for the quarter and financial year ended March 31, 2024; 2) Recommended a final dividend of ₹2/- per fully paid up equity share, translating to 100% on face value of ₹2/- per fully paid up equity share. Meeting of the Company. The dividend will be paid in proportion to the amount paid-up on Partly paid up equity shares of the Company; and 3) Approved raising of funds upto an aggregate amount of ₹3500 Crores, through the issuance of equity shares (whether fully or partly paid up) and/or any other convertible (whether optionally or compulsory) or exchangeable. securities, including but not limited to, warrants, depository receipts, FCCBs, FCEBs or any combination thereof, by way of a public or preferential offer, a private placement, follow-on public offering, rights issue, qualified institutions placement or a combination thereof, by way of a public or preferential offer, a private placement, follow-on public offering, rights issue, qualified institutions placement or a combination thereof, by way of a public or preferential offer, a private placement, follow-on public offering, rights issue, qualified institutions placement or a combination thereof, by way of a public or preferential offer, a private placement, follow-on public offering, rights issue, qualified institutions placement or a combination thereof, by way of a public or preferential offer, a private placement or a combination thereof, by way of a public or preferential offer, a private placement, follow-on public offering, rights issue, qualified institutions placement or a combination thereof, by way of a public or preferential offer, a private placement or a combination thereof, by way of a public or preferential offer, a private placement or a combination thereof, by way of a public or preferential offer, a private placement or a combination thereof, by way of a public or preferential offer, a private placement or a combination thereof or considered appropriate, subject to shareholders, statutory and/or regulatory approvals; and regulatory requirements, as applicable. The validity of such enabling authorization is twelve (12) months

The Company has intimated the outcome of the meeting of the Board of Directors of the Company to BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE") on May 24, 2024 considering the aforesaid items and the said intimation is available on the website of the Company, BSE and NSE at www.indiabullshomeloans.com, www.bseindia.com and www.nseindia.com, respectively. In case an Applicant has any queries or reservation in this regard or wishes to withdraw the Application of the Basis of Allotment. The Tranche VI Prospectus shall be read along with this Addendum, The information in this Addendum supplements the Tranche VI Prospectus, and the Abridged Pros Abridged Prospectus. Any reference to the Tranche VI Prospectus in relation to the Issue shall be deemed to include reference to this Addendum.

ASBA* | Simple, Safe, Smart way of Application!!!
Applications Supported by Blocked Amount ("ASBA") is a better way of applying to issues by simply blocking the fund in the bank account. For further details, check section on ASBA below.

Mandatory in public issues. No cheque will be accepted.

UPI - Now available in ASBA for Retail Individual Investors. Bidders are required to ensure that the bank account used for bidding is linked to their PAN

UPI is now available for Retail Individual Investors submitting bids up to an application value of ₹5,00,000, applying through Designated Intermediaries, SCBSs or through the BSE Direct App/NSEgoBiD/ Web interface of stock exchanges or any other permitted methods. For details of the ASBA and UPI Process, refer to the details given in the Application Form and also refer to the section titled "Issue Procedure' beginning on page 422 of the Tranche VI Prospectus. List of banks supporting UPI is also available on the website of SEBI at www.sebi.gov.in. HDFC Bank Limited has been appointed as Sponsor Bank for the Tranche VI Issue, in accordance with the requirement of the SEBI Master Circular dated August 10, 2021 on UPI mechanism, as amended.

TRANCHE VI PROSPECTUS.

INFORMATION REQUIRED UNDER SECTION 30 OF COMPANIES ACT, 2013:

CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: For information on the main objects of our Company, see section titled "History and Other Corporate Matters" on page 189 of the Tranche VI Prospectus and Clause III of the Memorandum of Association of our Company. The Memorandum of Association

of the Company is a document for inspection in relation to the Tranche VI Issue. For further details, see the section titled "Material Contracts and Documents for Inspection" on page 482. of the Tranche VI Prospectus. LIABILITY OF MEMBERS: Limited by shares

AMOUNT OF SHARE CAPITAL OF THE COMPANY AS AT THE DATE OF THE TRANCHE VI PROSPECTUS: The Authorised Share Capital of the Company is ₹16,00,00,00,000 divided into 3.00.00.00.000 Equity Shares of ₹2 each and 1.00.00.00.000 Preference Shares of ₹10 each. The Issued, Subscribed and Paid-up Share Capital is ₹114.98,77,823 (Not on fully diluted basis) divided into 49,24,53,029 Equity Shares of ₹2 each and 24,62,26,515 partly paid up Equity Shares having face value of ₹2 each (where the Applicants were required to pay face value of ₹0.67 per Rights Equity Share on Application and the balance face value of ₹1.33 on subsequent call(s))

NAMES OF THE SIGNATORIES AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF SHARES SUBSCRIBED BY THEM AT THE TIME OF SIGNING THE MEMORANDUM OF ASSOCIATION: Given are the names of the signatories of the Memorandum of Association of the Company and the number of equity shares subscribed of face value of ₹10 each by them at the time of signing of Memorandum of Association: Indiabulis Financial Services Limited was allotted 49,994 equity shares of ₹10 each and Mr. Rajiv Rattan, Mr. Ashok Sharma, Ms. Aneeta Nagpal, Mr. Sandeep Arora, Mr. Tejinderpal Singh Miglani and Mr. Sanjeev Ranjan were allottted 1 equity share of ₹10 each, respectively.

LISTING: The NCDs offered through the Tranche VI Prospectus read together with the Shelf Prospectus are proposed to be listed on BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE" along with BSE, the "Stock Exchanges"). Our Company has received an 'in-principle' approval from BSE vide its letter no. DCS/BM/PI-BOND/004/23-24 dated June 28, 2023 and NSE vide its letter no. NSE/LIST/D/2023/0148 dated June 28, 2023. For the purposes of the Issue BSE shall be the Designated Stock Exchange.

GENERAL RISKS: Investment in non-convertible securities is risky, and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must rely on their examination of the issue including the risk involved in it. Specific attention of investors is invited to statement of risk factors contained under "Risk Factors" and "Material Developments" on pages 20 and 234 of the Tranche VI Prospectus. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the nonconvertible securities or investor's decision to purchase such securities. The Prospectus has not been and will not be approved by any regulatory authority in India, including SEBI, the Reserve Bank of India ("RBI"), the NHB, RoC or any stock exchange in India nor do they guarantee the accuracy or adequacy of this document.

DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the Offer Document has been cleared or approved by BSE Limited nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to the Draft Offer Document/Offer Document for the full text of the "Disclaimer Clause of BSE Limited."

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Offer Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to the Prospectus for the full text of the "Disclaimer Clause of NSE."

NCD ALLOTMENT WILL BE MADE IN DEMATERIALISED FORM ONLY. ALLOTMENT IN CONSULTATION WITH THE LEAD MANAGERS AND THE DESIGNATED STOCK DISCLAIMER CLAUSE OF USE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the BSE to use their network and software of the EXCHANGE SHALL BE MADE ON THE BASIS OF THE DATE OF UPLOAD OF EACH APPLICATION INTO THE ELECTRONIC PLATFORM OF THE STOCK EXCHANGES, IN Online system should not in any way be deemed or construed as compliance with various statutory requirement approved by the Exchange; nor does it any manner warrant, certify or EACH PROPORTION SUBJECT TO THE ALLOCATION RATIO INDICATED AT THE SECTION TITLED "ISSUE PROCEDURE - BASIS OF ALLOTMENT" AT PAGE 449 OF THE endorse the correctness or completeness of any of the statutory and other requirements; nor does it take any responsibility for the financial or other soundness of the Company, its promoters, its management or any scheme or project of the Company. It is also to be distinctly understood that the approval given by the Exchange is only to use the software for participating in system of making application process.

> DISCLAIMER CLAUSE OF USE OF NSE ELECTRONIC PLATFORM: It is distinctly understood by the Issuer that the permission given by NSE to use their Infrastructure should not in any way be deemed or construed as that the compliance with various statutory and other requirements by Indiabulls Housing Finance Limited, BRLM, etc. are cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements nor does it take any responsibility for the financial or other soundness of the Issuer, its promoters, its management or any scheme or project of the Issuer.

> It is also distinctly understood that the approval given by NSE should not in any way be deemed or construed that the prospectus has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of the prospectus; nor does it warrant that the securities will be listed or will continue to be listed on the Exchange DISCLAIMER CLAUSE OF THE NHB: The Company has obtained a certificate of registration dated December 28, 2005 issued by the National Housing Bank under Section 29A of the

> National Housing Bank Act, 1987. However, a copy of the Tranche VI Prospectus has not been filed with or submitted to the NHB. It is distinctly understood that the Draft Shelf Prospectus, Shelf Prospectus and the Tranche VI Prospectus should not in any way be deemed or construed to be approved or vetted by the NHB. The NHB does not accept any responsibility or guarantee about the present position as to the financial soundness of the Issuer or for the correctness of any of the statements or representations made or opinions expressed by the Issuer and for discharge of liability by the Issuer. By issuing the aforesaid certificate of registration dated December 28, 2005 to the Issuer, the NHB neither accepts any responsibility nor guarantee for the payment of any amount due to any investor in respect of the Proposed NCDs Issue.

> CREDIT RATINGS: The NCDs proposed to be issued under this Issue have been rated "CRISIL AA/Stable" (pronounced as CRISIL double A rating with stable outlook) by CRISIL Ratings Limited vide their letter dated November 6, 2023, read with rationale dated November 3, 2023, and credit bulletins dated December 6, 2023, January 31, 2024 and April 26. 2024, and "[ICRA]AA (Stable)" (pronounced as ICRA double A rating with a stable outlook) by ICRA Limited vide their letters dated December 29, 2023, read with rationale dated December 29, 2023. For the rationale and press release for these ratings, see "General Information", Annexure A and Annexure B of the Tranche VI Prospectus. These ratings are not a recommendation to buy, sell or hold securities and investors should take their own decision. Securities with this rating are considered to have high degree of safety regarding timely servicing of financial obligations. Such securities carry very low credit risk. These ratings are subject to suspension, revision or withdrawal at any time by the assigning rating agencies and should be evaluated independently of any other ratings.

> DISCLAIMER CLAUSE FOR CRISIL RATINGS LIMITED: CRISIL Ratings Limited (CRISIL Ratings) has taken due care and caution in preparing the Material based on the information provided by its client and / or obtained by CRISIL Ratings from sources which it considers reliable (Information). A rating by CRISIL Ratings reflects its current opinion on the likelihood of timely payment of the obligations under the rated instrument and does not constitute an audit of the rated entity by CRISIL Ratings. CRISIL Ratings does not guarantee the completeness or accuracy of the information on which the rating is based. A rating by CRISIL Ratings is not a recommendation to buy, sell, or hold the rated instrument; it does not comment on the market price or suitability for a particular investor. The Rating is not a recommendation to invest / disinvest in any entity covered in the Material and no part of the Material should be construed as an expert advice or investment advice or any form of investment banking within the meaning of any law or regulation. CRISIL Ratings especially states that it has no liability whatsoever to the subscribers / users / transmitters/ distributors of the Material. Without limiting the generality of the foregoing, nothing in the Material is to be construed as CRISIL Ratings providing or intending to provide any services in jurisdictions where CRISIL Ratings does not have the necessary permission and/or registration to carry out its business activities in this regard. Indiabulls Housing Finance Limited will be responsible for ensuring compliances and consequences of non-compliances for use of the Material or part thereof outside India. Current rating status and CRISIL Ratings' rating criteria are available without charge to the public on the website, www.crisil.com. For the latest rating information on any instrument of any company rated by CRISIL Ratings, please contact Customer Service Helpdesk at 1800-267-1301.

Continued on next page.



financialexp.epapr.in





FINANCIAL EXPRESS

..continued from previous page.

DISCLAIMER CLAUSE OF ICRA LIMITED: ICRA ratings are subject to a process UPI Investor making an application in the Issue can also make bid through online (app / web) interface/ platform of the BSE i.e. "BSE Direct" and of NSE i.e. "NSE goBID". Further, BSE of surveillance, which may lead to revision in ratings. An ICRA rating is a symbolic indicator of ICRA's current opinion on the relative capability of the issuer concerned to timely service. Direct platform can be accessed at https://www.bsedirect.com and NSE goBID at www.nseindiaipo.com or can be accessed through mobile app. Further, Application Forms will also be debts and obligations, with reference to the instrument rated. Please visit our website www.icra.in or contact any ICRA office for the latest information on ICRA ratings outstanding. All provided to Designated Intermediaries at their request information contained herein has been obtained by ICRA from sources believed by it to be accurate and reliable, including the rated issuer. ICRA however has not conducted any audit of the rated issuer or of the information provided by it. While reasonable care has been taken to ensure that the information herein is true, such information is provided 'as is' without any warranty of any kind, and ICRA in particular, makes no representation or warranty, express or implied, as to the accuracy, timeliness or completeness of any such information. Also, ICRA or any of its group companies may have provided services other than rating to the issuer rated. All information contained herein must be construed solely as statements of opinion, and ICRA shall not be liable for any losses incurred by users from any use of this publication or its contents.

AVAILABILITY OF APPLICATION FORM: Application Forms can be obtained from: Indiabulis Housing Finance Limited - Telephone No.: +91 11 4353 2950; Facsimile No.: +91 11 4353 2947; Lead Managers; Nuvama Wealth Management Limited (formerly known as Edelweiss Securities Limited) - Telephone No.: +91 22 4009 4400; Elara Capital (India) Private Limited - Telephone No.: +91 22 6164 8599 and Trust Investment Advisors Private Limited, Telephone No.: +91 22 4084 5000 and the offices of Consortium Members, Trading Members, Designated Intermediary(ies) and Designated Branches of the SCSBs. Electronic Application Forms will be available on the websites of the SCSBs that permit

AVAILABILITY OF SHELF PROSPECTUS AND TRANCHE VI PROSPECTUS: Investors are advised to refer to the Tranche VI Prospectus and the "Risk Factors" on page 20 of the Tranche VI Prospectus, before applying to the Tranche VI Issue. Physical copy of the Tranche VI Prospectus may be obtained from the Registered Office of the Company and the Lead Managers. Full copies of the Tranche VI Prospectus will also be available on the website of the Issuer at www.indiabullshomeloans.com, of the Lead Managers at www.nuvama.com, www.elaracapital.com and www.trustgroup.in, of BSE at www.bseindia.com, of NSE at www.nseindia.com and of SEBI at www.sebi.gov.in.

PUBLIC ISSUE ACCOUNT BANK, SPONSOR BANK AND REFUND BANK; HDFC Bank Limited.

CONSORTIUM MEMBERS: Nuvama Wealth and Investment Limited (formerly known as Edelweiss Broking Limited), Elara Securities (India) Private Limited, Trust Financial Consultancy Services Private Limited and Trust Securities Services Private Limited.

Note: All Capitalised terms used herein and not specifically defined shall have same meaning as ascribed in the Prospectus.

submission of ASBA Application electronically. Application Forms may be downloaded from the websites of Stock Exchanges, Lead Managers and Consortium Members. Additionally, For further details, please refer the Shelf Prospectus and the Tranche VI Prospectus.

DEBENTURE TRUSTEE**

LEAD MANAGERS TO THE ISSUE

NUVAMA WEALTH MANAGEMENT LIMITED (formerly known as Edelweiss Securities Limited)* 801-804, Wing A, Building No 3, Inspire BKC, G Block, Bandra Kurla Complex, Bandra East, Mumbai - 400 051

Telephone No.: +91 22 4009 4400 Email: ibhfl.ncd@nuvama.com Contact Person: Salli Dave

nuvama

ElaraCapital ELARA CAPITAL (INDIA) PRIVATE LIMITED

One International Center, Tower 3, 21st Floor, Senapati Bapat Marq, Elphinstone Road West, Mumbai - 400 013 Telephone No.: +91 22 6164 8599

Email: ihfl.ncd@elaracapital.com Contact Person: Astha Daga

TRUST

TRUST INVESTMENT ADVISORS PRIVATE LIMITED 109/110, Balarama, Bandra Kurla Complex, Bandra East,

Mumbai - 400 051 Telephone No.: +91 22 4084 5000

Email: ihfl.ncd@trustgroup.in Contact Person: Hani Jalan

(T) IDBI trustee

IDBI TRUSTEESHIP SERVICES LIMITED Universal Insurance Building, Ground Floor, Sir P.M. Road, Mumbai - 400 001, Maharashtra, India Telephone No.: +91 22 4080 7073

Email: itsl@idbitrustee.com/ashishnaik@idbitrustee.com Investor Grievance Email: response@idbitrustee.com Contact Person: Ashish Naik Website: www.idbitrustee.com

KFINTECH

KFIN TECHNOLOGIES LIMITED (formerly known as KFIN Technologies Private Limited) Selenium Tower B, Plot No - 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad Rangareddi, 500 032, Telangana, India

REGISTRAR TO THE ISSUE

Telephone No.: +91 40 6716 2222 Facsimile No.: +91 40 6716 1563 Email: ibhl.ncdipo@kfintech.com Website: www.kfintech.com

COMPANY SECRETARY AND COMPLIANCE OFFICER

Amit Kumar Jain

Company Secretary and Compliance Officer

Plot No. 422B, Udyog Vihar, Phase-IV, Gurugram, Haryana - 122 016; Telephone No.: 0124 6681199; Facsimile No.: 0124 6681240; Email: ajain@indiabulls.com

Investors may contact the Registrar to the Issue or the Company Secretary and Compliance Officer in case of any pre-issue or post Issue related issues such as non-receipt of Allotment advice, demat credit, refund orders, non-receipt of Debenture Certificates, transfers, or interest on application amount etc.

**IDBI Trusteeship Services Limited under Regulation 8 of SEBI NCS Regulations has by its letter dated June 19, 2023 has given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in Offer Document and in all the subsequent periodical communications sent to the holders of the Debentures issued pursuant to the Tranche VI Issue. For further details, please see Annexure C of the Tranche VI Prospectus.

Pursuant to order passed by NCLT, Mumbai dated April 27, 2023, the merchant banking business of Edelweiss Financial Services Limited and therefore the said merchant banking business is part of Nuvama Wealth Management Limited. For further details please see "General Information" on page 70 of the Tranche VI Prospectus. Copies of the Tranche VI Prospectus read together with the Shelf Prospectus have been filed with the Registrar of Companies Act, 2013, along with the endorsed/certified copies of all requisite documents. For further details, please see "Material Contracts and Documents for Inspection" on

page 482 of the Tranche VI Prospectus. Disclaimer: INDIABULLS HOUSING FINANCE LIMITED, subject to market conditions and other considerations is proposing a public issue of secured redeemable non-convertible debentures of face value of ₹1,000 each and has filed the Shelf Prospectus dated June 30, 2023, and Tranche VI Prospectus dated May 08, 2024 with the Registrar of Companies, Delhi and Haryana, at New Delhi (the "RoC"), National Stock Exchange of India Limited, BSE Limited and SEBI. The Prospectus is available on the website of the www.indiabullshomeloans.com; on the website of the stock exchanges at www.indiabullshomeloans.com; on the website of the lead

managers at www.nuvama.com, www.elaracapital.com and www.trustgroup.in. Investors proposing to participate in the Tranche VI Issue, should invest only on the basis of the information contained in the Prospectus. Investors should note that investment in this public issue of NCDs involves a high degree of risk and for details relating to the same, please refer to Tranche VI Prospectus and the section on "Risk Factors" beginning on page 20 of the Tranche VI Prospectus.

For INDIABULLS HOUSING FINANCE LIMITED

Mr. Gagan Banga Vice Chairman, Managing Director and CEO = DIN: 00010894

CLASSIFIEDS

Place: Mumbai Date: May 24, 2024

BUSINESS

BUSINESS OFFERS

Enhance your Prosperity and Attract Wealth with Lakshmi Kubera Incense Powder . All Pooja items Available. Ph. 9994037121

0050242684-1

"IMPORTANT"

Whilst care is taken prior to acceptance of advertising copy, it is not possible to verify its contents. The Indian Express (P. Limited cannot be held responsible for such contents, nor for any loss or damage incurred as a result of transactions with companies, associations or individuals advertising in its newspapers or Publications. We therefore recommend that readers make necessary inquiries before sending any monies or entering into any agreements with advertisers or otherwise acting on an advertisement in any manner whatsoever.

For Advertising in

TENDER PAGES Contact

JITENDRA PATIL

Mobile No.: 9029012015 Landline No.:

67440215

9 9

FORM NO. 14 [See Regulation 33(2)]

By Regd. A/D, Dasti failing which by Publication OFFICE OF THE RECOVERY OFFICER - I/II DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3)

1st Floor, MTNL Telephone Exchange Building, Sector-30 A, Vashi, Navi Mumbai -400703

DEMAND NOTICE

NOTICE UNDER SECTIONS 25 TO 28 OF THE RECOVERY OF DEBTS & BANKRUPTCY ACT, 1993 AND RULE 2 OF SECOND SCHEDULE TO THE INCOME TAX ACT, 1961. RP NO. 1 OF 2024

> INDIAN BANK VS

M/S. MEHEKK IMPEX & ANR.

CD 1. M/S MEHEKK IMPEX RESIDINGAT: - GALANO, 35, ANZ INDUSTRIAL ESTATE, NEAR AGARWAL HOSPITAL GOLANI NAKA, VALIV, VASAI EAST, PALGHAR, MAHARASHTRA-401208.

ALSO AT: - 108/109, A & B TARA INDUSTRIAL ESTATE, OPPOSITE FIZA HOTEL, NEAR AGARWAL HOSPITAL, VASAI EAST, PALGHAR, MAHARASHTRA - 401208. CD 2. MR. MUNISH MEDHOK

(PROP. M/S MEHEKK IMPEX)

RESIDING AT: 406/A, WONDER RESIDENCY, FATHERWADI, VASAI (EAST) DISTRICT PALGHAR, MAHARASHTRA - 401208.

. This is to notify that as per the Recovery Certificate issued in pursuance of orders passed by the Presiding Officer, DEBTS RECOVERY TRIBUNAL MUMBAI (DRT 3) in OA/601/2019 an amount of Rs. 24,89,379.00/- (Rupees Twenty Four Lakh Eighty Nine Thousand Three Hundred Seventy Nine Only) along with pendent lite and future interest and costs has become due against you (Jointly and severally),

2. You are hereby directed to pay the above sum within 15 days of the receipts of the notice, failing which the recovery shall be made in accordance with the Recovery of Debts Due to Banks and Financial Institutions Act, 1993 and Rules there under. You are hereby ordered to declare on an affidavit the particulars of your assets on or

pefore the next date of hearing. You are hereby ordered to appear before the undersigned on 4/4/24 at 02.30 p.m.

for further proceedings. In addition to the sum aforesaid, you will also be liable to pay:

(a) Such interests as is payable for the period commencing immediately after this notice of the certificate / execution proceedings.

(b) All costs, charges and expenses incurred in respect of the service of this notice and warrants and other processes and all other proceedings taken for recovering the amount due. Given under my hand and the seal of the Tribunal, on this date: 5/2/24



Recovery Officer -DEBTS RECOVERY TRIBUNAL MUMBAI (DRT :

(RATNESH KUMAR)



Total Revenue

Rs.15,111 Laks

ARROW GREENTECH LIMITED

Regd. Office: 1/F Laxmi Industrial Estate, New Link Road, Andheri (West), Mumbai - 400053. Tel: 022 4974 3759 CIN: L21010MH1992PLC069281

> YoY +36%

EBITDA Rs.4,634 +97%

YoY

PAT Rs.4,933

YoY

+139%

STATEMENT OF AUDITED STANDALONE & CONSOLIDATED FINANCIAL RESULTS FOR THE QUARTER AND YEAR ENDED March 31, 2024 (Rs. In 'lacs) (Except EPS) Consolidated **Standalone**

No.	Particulars		Quarter ended		Financial Y	ear Ended		Quarter ended	d l	Financial Y	ear Ended
140.		31.03.2024	31.12.2023	31.03.2023	31.03.2024	31.03.2023	31.03.2024	31.12.2023	31.03.2023	31.03.2024	31.03.2023
1	Total income from operations	4,974	2,578	4,894	13,785	10,962	5,130	2,555	4,939	15,111	11,112
2	Net Profit / (Loss) for the period (before tax, Exceptional and/or Extraordinary Items)	2,066	864	1,862	5,235	2,660	1,409	573	1,767	4,066	1,803
3	Net Profit / (Loss) for the period after tax (after Exceptional and/or Extraordinary Items)	1,589	707	1,328	3,930	1,888	1,003	488	1,281	2,933	1,226
4	Total Comprehensive Income for the period [Comprising Profit / (Loss) for the period (after tax) and Other Comprehensive Income)	1,588	705	1,319	3,922	1,880	978	585	1,402	3,000	1,268
5	Equity Share Capital	1,509	1,509	1,509	1,509	1,509	1,509	1,509	1,509	1,509	1,509
6	Other Equity excluding revaluation reserves				11,079	7,306				11,177	8,311
7	Earnings Per Share (before extraordinary items) (of Rs.10/- each)										
	Basic / Diluted :(in Rs.)	10.53	4.68	9.14	26.05	13.09	6.72	3.25	8.86	19.56	8.52
8	Earnings Per Share (after extraordinary items) (of Rs.10/- each)			ĺ							
	Basic / Diluted :(in Rs.)	10.53	4.68	9.14	26.05	13.09	6.72	3.25	8.86	19.56	8.52

Notes:

Sr.

- The above results have been reviewed by the Audit Committee and taken on record in the meeting of Board of Directors held on May 25, 2024 and also audited by the Statutory Auditors.
- The above is an extract of the detailed format of Quarterly/Annual Financial Results filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing and Other Disclosure Requirements) Regulations, 2015. The full format of the Quarterly/Year ended Financial Results are available on the Stock Exchange websites. (www.bseindia.com and www.nseindia.com)
 - The Board of Directors have recommended a dividend of Rs.2/- per Equity Share of Rs.10/- each (20%) for the year ended 31st March, 2024, which is subject to approval of shareholder's in ensuing Annual General Meeting.

By order of the Board of Directors

Place: Mumbai Date: May 25, 2024 For Arrow Greentech Ltd.

Shilpan Patel Chairman & Managing Director

Invitation for submission of a Scheme of Compromise or Arrangement under Section 230 of the Companies Act, 2013 for Awate Engineering Private Limited (In Liquidation)

Registered Office: Block D, Plot 62, MIDC Ranjangaon Area,

Tal. Shirur, Pune - 412210 CIN: U27106PN2008PTC132238 Take Notice for Invitation for submission of a Scheme of Compromise or Arrangement under Section 230 of the Companies Act, 2013 for Awate Engineering Private Limited (presently in

Liquidation under the Insolvency & Bankruptcy Code, 2016) from its Members or any Class of them, its Creditors or any Class of them. Awate Engineering Private Limited ("the company") was incorporated on 13/06/2008. It is engaged in manufacturing of sheet metal components and tabular assembly required for automobile and Engineering industry.

Interested Members of the company or any Class of them, its Creditors or any Class of them, who are eligible under the Companies Act 2013, the Insolvency & Bankruptcy Code, 2016 and any other applicable laws, may submit a Scheme of Compromise or Arrangement to the undersigned by both, email and by way of a sealed envelope, at the email id and address nentioned below

Email id: liquidation.awate@gmail.com Address:

A Fanendra H Munot, Liquidator of Awate Engineering Private Limited FHM Consulting Group Office No. 601, Kotibhaskar Business Court, Opp. Karishma Society,

G. A. Kulkarni Path, Kothrud, Pune 41 1038 The Scheme should be submitted latest by Monday, 24th June 2024. For the Process

memorandum, kindly send an email on liquidation.awate@gmail.com SD/-CA Fanendra H Munot

Date: 25/05/2024

Liquidator In the matter of Awate Engineering Private Limited IP Registration Number: IBBI/IPA-001/IP-P00515/2017-2018/10916

AFA valid upto October 2024 (Acting on and behalf of corporate debtor without any personal liability) Office No : 7378559292

Yaan Enterprises Limited

(Formerly known as 'CROWN TOURS LIMITED') Regd. Office:- Shop-10, PL-22 Lakhanis Dolphin, SEC-13, New Panvel Navi Mumbai, Raigath, Maharashtra-410206

CIN: L63040MH1989PL, Website: www.yaanenterprises.com. e-mail: finance@yaanenterprises.com. Statement of Audited Financial Results for the Quarter and Year ended 31st March, 2024

(Rs. in Lakh Standalone Quarter Ended Year Ended Year Ended **Particulars** 31/03/2023 31/03/2024 31/12/2023 31/03/2023 31/03/2024

(Audited) (Unaudited) (Audited) (Audited) (Audited) 192.87 254.06 115.48 502.99 246.77 Total income from operations (net) Net Profit / (Loss) for the period (before tax, 33.51 29.44 4.06 67.51 6.87 Exceptional Item Net Profit / (Loss) for the period After 67.51 33.51 29.44 4.06 6.87 Exceptional Item (before Tax) Net Profit / (Loss) for the period After Tax 25.17 21.63 4.45 49.03 6.30 (after Exceptional items) 49.03 Total Comprehensive Income for the period 25.17 21.63 4,45 6.30 (Comprising profit/ (loss) and other Comprehensive Income for the period 310.00 310.00 310.00 310.00 310.00 Equity Share Capital Other Equity (excluding Revaluation Reserve) 100.91 of previous year Earnings Per Share (of Rs. 10 /- each) (for continuing and Discounted operations)

Diluted Notes:

PLACE: MUMBAI

DATE: 25.05.2024

The above is an extract of the detailed format of Quarterly financial results for the quarter and Year ended 31st March 2024 filed with the Stock Exchanges under Regulation 33 of the SEBI (Listing Obligations and Disclosures Requirements) Regulations, 2015. The full format of the aforesaid Quarterly Audited Financial Results is available on the Stock Exchange website of BSE at www.bseindia.com and Company's website at www.yaanenterprises.com.

0.81

Yaan Enterprises Limited Formerly Known as 'Crown Tours Limited RANJITH SOMAN Managing Director DIN: 01714430

0.70

0.14

0.14

0.20

0.20

1.58

For and on Behalf of the Board of

finance

INCRED FINANCIAL SERVICES LIMITED Registered office at: - Unit No. 1203, 12th floor, B Wing, The Capital, Plot No. C - 70, G Block,

Bandra - Kurla Complex, Bandra East, Mumbai - 400 051. SALE OF FINANCIAL ASSET BY INCRED FINANCIAL SERVICES LIMITED

(FORMERLY KNOWN AS KKR INDIA FINANCIAL SERVICES LIMITED) IN ACCORDANCE WITH THE RESERVE BANK OF INDIA (TRANSFER OF LOAN EXPOSURES) DIRECTIONS, 2021, AS AMENDED FROM TIME TO TIME (RBI DIRECTIONS)

financial institutions for acquisition of the term loan of INR 85,00,00,000/- (Indian Rupees Eighty Five Crore only) sanctioned/disbursed by Incred Financial Services Limited (formerly known as KKR India Financial Services Limited) (IFSL) to Brassco Engineering Limited (Financial Asset). The sale is proposed to be conducted by way of the 'Swiss challenge method' in accordance with the RBI Directions, based on an

existing offer received by IFSL from an eligible entity (Initial Bidder) for the acquisition of the Financial Asset. The Initial Bidder shall

have a right to match the highest offer, if any, made by the counter bidders pursuant to the bid process in accordance with the RBI

Expressions of interest are invited from eligible banks/asset reconstruction companies/non-banking financial companies and

The sale of the Financial Asset by IFSL to the successful bidder shall be on an "AS-IS-WHERE-IS AND WHATEVER-THERE-IS BASIS* and without any recourse to IFSL. IFSL will not assume any operational, legal and/or any other type of risk associated with the Financial Asset.

The counter bidders will be required to inter alia submit: (i) a duly signed expression of interest; (ii) a duly signed and stamped copy of the non-disclosure undertaking; and (iii) a duly signed and stamped affidavit in relation to Section 29A of the Insolvency and Bankruptcy Code, 2016, in the prescribed formats, on or before the cut-off date and time (i.e., 29 May 2024, on or before 5.00 pm IST) (EOI Submission Date). In addition to the above, the eligible counter bidders will also be required to deposit the earnest money (EMD) with IFSL at the time of submission of the expression of interest on or before the EOI Submission Date.

Account name	Total outstanding amount as on 30 April 2024	Base bid	First challenger bid	EMD amount
Brassco Engineering Limited	INR 244,31,64,450/-	INR 29,75,00,000/- (i.e., 100% on upfront cash basis)	(i.e. 10% minimum mark-up over the base	INR 6,00,00,000/- (in the form of a demand draft drawn in favour of Incred Financial Services Limited, payable at Mumbai).

praktan.ayachit@incred.com, to the attention of Mr. Praktan Ayachit. Further, for submission of the aforementioned documents, the counter bidders should send an e-mail to praktan ayachit@incred.com, to the attention of Mr. Praktan Ayachit. The counter bidders will be required to comply with all applicable laws, including, without limitation, the RBI Directions and should be eligible to acquire the Financial Asset in accordance with the RBI Directions. No request for modification or withdrawal of a bid by a counter bidder once made, shall be entertained by IFSL.

If no expression of interest is received by IFSL, on or before the EOI Submission Date, the counter bid process for the sale of the Financial Asset shall terminate with immediate effect, without any further action.

IFSL reserves the sole right; (i) to deny participation to any person in the bid process, and also to reject any bids (including bids, which don't comply with the process requirements); and (ii) to suspend, terminate or modify the bid process and/or modify its terms without providing any reasons or incurring any liability whatsoever.

The suspension, termination or modification of the bid process and/or its terms may not necessarily be carried out through another

newspaper/media advertisement. Therefore, the interested bidders are requested to regularly visit IFSL's website to keep themselves updated on the suspension, termination or modification of the bid process and/or its terms (if any) by IFSL. IFSL reserves the right to not consummate the sale of the Financial Asset at any stage, without assigning any reasons whatsoever.

Further, the decision of IFSL in relation to any matter relating to the sale of the Financial Asset shall be final and binding on all bidders.







financialexpress.com



This is an advertisement issued, pursuant to Regulation 30(1) of the SEBI (Issue and Listing of Non-Convertible Securities) Regulations, 2021, as amended, for information purpose only.





QR code to view the Abridged Prospectus)

INDIABULLS HOUSING FINANCE LIMITED

L65922DL2005PLC136029. Our Company has obtained a certificate of registration dated December 28, 2005, bearing registration number 02.0063.05. from the National Housing Bank ("NHB") to carry on the business of a housing finance institution without accepting public deposits in accordance with Section 29A of National Housing Bank Act, 1987. The PAN of our Company is AABCI3612A. For details of changes to the name and registered office of our Company, see "History and other Corporate Matters" on page 189 of the Tranche VI Prospectus. 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

Corporate Office: One International Center, Tower 1, 18th Floor, Senapati Bapat Marg, Elphinstone Road, Mumbai - 400 013, Maharashtra, India; and Plot No. 422B, Udyog Vihar, Phase-IV, Gurugram, Haryana - 122 016; Telephone No.: +91 22 6189 1400; Facsimile No.: +91 22 6189 1416; Website: www.indiabullshomeloans.com; Email: helpdesk@indiabulls.com; Company Secretary and Compliance Officer: Mukesh Kumar Garg; Telephone No.: +91 124 668 1199; Facsimile No.: +91 124 668 1240; E-mail: ajain@indiabulls.com; Chief Financial Officer: Mukesh Kumar Garg; Telephone No.: +91 124 668 1199; Facsimile No.: +91 124 668 1240; E-mail: mukesh garg@indiabulls.com; Chief Financial Officer: Mukesh Kumar Garg; Telephone No.: +91 124 668 1199; Facsimile No.: +91 124 668 1240; E-mail: mukesh garg@indiabulls.com; Chief Financial Officer: Mukesh Kumar Garg; Telephone No.: +91 124 668 1199; Facsimile No.: +91 124 668 1240; E-mail: mukesh garg@indiabulls.com; Chief Financial Officer: Mukesh Kumar Garg; Telephone No.: +91 124 668 1199; Facsimile No.: +91 124 Statutory Auditors: S.N. Dhawan & CO LLP, Chartered Accountants; Address: Plot No. 51-52, 2nd Floor, Sector - 18, Udyog Vihar, Phase IV, Gurugram, Haryana - 122 016; Telephone No.: +91 124 481 4410; Email: rahul.singhal@sndhawan.com; Contact Person: Rahul Singhal, Partner; and Arora & Choudhary Associates, Chartered Accountants; Address: Plot no. 8/28, W.E.A. Abdul Aziz Road, Karol Bagh, New Delhi - 110 005; Telephone No.: +91 011 4145 1114; Email: vk.choudhary@arorachoudhary.com; Contact Person: Vijay Kumar Choudhary. Partner; Link to download Abridged Prospectus: https://www.indiabullshomeloans.com/uploads/news/indiabulls-tranche-vi-abridged-prospectus-0809741001715326032.pdf

THE ISSUE

PUBLIC ISSUE BY INDIABULLS HOUSING FINANCE LIMITED ("COMPANY" OR "ISSUER") OF 20,00,000 SECURED REDEEMABLE NON-CONVERTIBLE DEBENTURES OF FACE VALUE OF ₹ 1,000 EACH ("NCDs"), FOR AN AMOUNT UP TO ₹ 100 CRORES ("BASE ISSUE SIZE") WITH AN OPTION TO RETAIN OVERSUBSCRIPTION UP TO ₹ 100 CRORES, AGGREGATING UP TO ₹ 200 CRORES ("TRANCHE VI ISSUE LIMIT") ("TRANCHE VI ISSUE") WHICH IS WITHIN THE SHELF LIMIT OF ₹ 2,000 CRORES AND IS BEING OFFERED BY WAY OF TRANCHE VI PROSPECTUS DATED MAY 8, 2024 CONTAINING INTER ALIA THE TERMS AND CONDITIONS OF TRANCHE VI ISSUE ("TRANCHE VI PROSPECTUS"), WHICH SHOULD BE READ TOGETHER WITH THE SHELF PROSPECTUS DATED JUNE 30, 2023 ("SHELF PROSPECTUS") FILED WITH THE ROC, STOCK EXCHANGES AND SECURITIES AND EXCHANGE BOARD OF INDIA ("SEBI"). THE SHELF PROSPECTUS AND TRANCHE VI PROSPECTUS ("PROSPECTUS"). THIS TRANCHE VI ISSUE IS BEING MADE PURSUANT TO THE PROVISIONS OF SECURITIES AND EXCHANGE BOARD OF INDIA (ISSUE AND LISTING OF NON-CONVERTIBLE SECURITIES) REGULATIONS, 2021 (THE "SEBI NCS REGULATIONS"), THE COMPANIES ACT, 2013 AND RULES MADE THEREUNDER, AS AMENDED AND TO THE EXTENT NOTIFIED. THIS ISSUE IS NOT UNDERWRITTEN.

Credit Ratings: "CRISIL AA/Stable" (pronounced as CRISIL double A rating with stable outlook) by CRISIL Ratings Limited and "[ICRA]AA (Stable)" (pronounced as ICRA double A rating with a stable outlook) by ICRA Limited

THE FOLLOWING IS A SUMMARY OF THE TERMS AND CONDITIONS OF THE NCDs TO BE ISSUED PURSUANT TO THE TRANCHE VI PROSPECTUS

Allotment on first come first serve basis*

"Allotment in the Tranche VI Issue shall be made on the basis of date of upload of each application into the electronic book of the Stock Exchanges in accordance with the SEBI Master Circular. However, in the event of oversubscription on such date, the allotments would be made to the applicants on proportionate basis. For further details, refer section titled "Issue Related Information" on page 382 of the Tranche VI Prospectus dated May 8, 2024.

ISSUE PROGRAMME*

TRANCHE VI ISSUE OPENS ON: MONDAY, MAY 13, 2024 TRANCHE VI ISSUE CLOSES ON: MONDAY, MAY 27, 2024

*The Tranche VI Issue shall remain open for subscription on Working Days from 10 a.m. to 5 p.m. during the period indicated in the Tranche VI Issue may be decided by the Board of Directors of our Company or Securities Issuance and Investment Committee thereof, subject to compliance with Regulation 33A of the SEBI NCS Regulations and receipt of necessary approvals. In the event of an early closure or extension of the Tranche VI Issue, our Company shall ensure that notice of the same is provided to the prospective investors through an advertisement on or before such earlier or extended date of Issue closure in which pre-issue advertisement and advertisement for opening or closure of the Tranche VI Issue Period. On the Tranche VI Issue Closing Date, the Application and SE, on Working Days, during the Tranche VI Issue Period. On the Tranche VI Issue Closing Date, the Application Forms will be accepted only between 10 a.m. to 3 p.m. (Indian Standard Time) and uploaded until 5 p.m. or such extended time as may be permitted by BSE and NSE. Further, pending mandate requests for bids placed on the last day of bidding will be validated by 5 p.m. (Indian Standard Time) on one Working Day post the Tranche VI Issue Closing Date. For further details please refer to the section titled "Issue Related Information" on page 382 of the Tranche VI Prospectus.

OUR COMPANY IS A PROFESSIONALLY MANAGED COMPANY AND DOES NOT HAVE AN IDENTIFIABLE PROMOTER

Series	1	11	III	IV**	٧	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	E_0.0000000	110/250X560 II	A SURISINIPURO A	-contro-un	711 5-X000004N	₹ 10	,000 (10 NCDs) across all	Series	A 0-5004554	171 1004000000	A - 19920907115	trii nadootireesse :
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 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 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	D. J. 1004 10000	Through various modes available								THE AMERICAN INC.		
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 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 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	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 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 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	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"	Staggered Redemption by Face Value as per "Principal Redemption Schedule and Redemption Amounts"	Staggered Redemption by Face Value as per "Principal Redemption Schedule and Redemption Amounts"	Staggered Redemption by Face Value as per "Principal Redemption Schedule and Redemption Amounts"	Staggered Redemption by Face Value as per "Principal Redemption Schedule and Redemption Amounts"	Staggered Redemption by Face Value as per "Principal Redemption Schedule and Redemption Amounts"
Put and Call Option			1		77	iii.	Not Applicable			12 - 11	E - 1872	27 - 100-1

Put and Call Option **Our Company shall allocate and allot Series IV NCDs wherein the Applicants have not indicated the choice of the relevant NCD Series.

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

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

For the 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. For the Series where interest is to be paid on monthly basis, relevant interest will be made at the time of redemption of the NCDs. For the Series where interest is to be paid on monthly basis, relevant interest will be calculated from the first day of the subsequent month will be clubbed and paid on the first day of the month will be clubbed and paid on the first day of the month next to that subsequent month.

Set out below is the principal redemption schedule and the redemption amount for the Series XI NCDs, Series XI Principal Redemption Schedule and Redemption Amounts

Series	Series VII and	VIII	Series IX an	d X	Series XI and XII		
Tenure	60 Months		84 Months		120 Months		
	Redemption Schedule	Principal Outstanding	Redemption Schedule	Principal Outstanding	Redemption Schedule	Principal Outstanding	
Face Value	₹ 1,000.00	₹ 1,000.00	₹ 1,000.00	₹ 1,000.00	₹1,000.00	₹ 1,000.00	
1st Anniversary*	₹0.00	₹1,000.00	₹0.00	₹1,000.00	₹0.00	₹ 1,000.00	
2nd Anniversary*	₹ 0.00	₹ 1,000.00	₹ 0.00	₹ 1,000.00	₹ 0.00	₹ 1,000.00	
3rd Anniversary*	₹ 333.33	₹ 666.67	₹ 200.00	₹ 800.00	₹ 125.00	₹ 875.00	
4th Anniversary*	₹ 333.33	₹ 333.33	₹ 200.00	₹ 600.00	₹ 125.00	₹ 750.00	
5th Anniversary*	₹ 333.33	₹0.00	₹200.00	₹ 400,00	₹ 125.00	₹ 625.00	
6th Anniversary*	NA NA	NA NA	₹ 200.00	₹ 200.00	₹ 125.00	₹ 500.00	
7th Anniversary*	NA NA	NA.	₹ 200.00	₹0.00	₹ 125.00	₹ 375.00	
8th Anniversary*	NA NA	NA NA	NA NA	NA NA	₹ 125.00	₹ 250.00	
9th Anniversary*	NA NA	NA NA	NA NA	NA NA	₹ 125.00	₹ 125.00	
10th Anniversary*	NA NA	NA NA	NA NA	NA NA	₹ 125.00	₹0.00	

ADDENDUM TO THE TRANCHE VI PROSPECTUS: NOTICE TO INVESTORS AND THE ADDENDUM DATED MAY 24, 2024 ("ADDENDUM")

Applicant may note that: The Board of Directors of the Company at their Board meeting held on May 24, 2024:

 Approved the audited standalone and consolidated financial results of the Company, for the quarter and financial year ended March 31, 2024; 2) Recommended a final dividend of ₹2/- per fully paid up equity share, translating to 100% on face value of ₹2 each, for the financial year 2023-24, subject to the approval by the shareholders in the next Annual General Meeting of the Company. The dividend will be paid in proportion to the amount paid-up on Partly paid up equity shares (whether fully or partly paid up) and/or any other convertible (whether optionally or compulsory) or exchangeable securities, including but not limited to, warrants, depository receipts, FCCBs, FCEBs or any combination thereof, by way of a public or preferential offer, a private placement, follow-on public offering, rights issue, qualified institutions placement or a combination thereof, by way of a public or preferential offer, a private placement, follow-on public offering, rights issue, qualified institutions placement or a combination thereof, by way of a public or preferential offer, a private placement, follow-on public offering, rights issue, qualified institutions placement or a combination thereof, by way of a public or preferential offer, a private placement, follow-on public offering, rights issue, qualified institutions placement or a combination thereof, by way of a public or preferential offer, a private placement or a combination thereof, by way of a public or preferential offer, a private placement or a combination thereof, by way of a public or preferential offer, a private placement or a combination thereof, by way of a public or preferential offer, a private placement or a combination thereof, by way of a public or preferential offer, a private placement or a combination thereof, by way of a public or preferential offer, a private placement or a combination thereof, by way of a public or preferential offer, a private placement or a combination thereof, by way of a public or preferential offer, a private placement of a public or preferential offer, a private placement of a public or preferential offer, a private placement of a public or preferential offer, a private placement of a public or preferential offer, a private placement of a public or preferential offer, a private placement of a public or preferential offer placement of a public or pref considered appropriate, subject to shareholders, statutory and/or regulatory approvals; and regulatory requirements, as applicable. The validity of such enabling authorization is twelve (12) months

The Company has intimated the outcome of the meeting of the Board of Directors of the Company to BSE Limited ("BSE") and National Stock Exchange of India Limited ("BSE") and National Stock Ex www.nseindia.com, respectively. In case an Applicant has any queries or reservation in this regard or wishes to withdrawal request to the Registrar to the Issue prior to the finalization of the Basis of Allotment. The Tranche VI Prospectus shall be read along with this Addendum. The information in this Addendum supplements the Tranche VI Prospectus, and the Abridged Pros Abridged Prospectus. Any reference to the Tranche VI Prospectus in relation to the Issue shall be deemed to include reference to this Addendum.

Simple, Safe, Smart way of Application!!!

Mandatory in public issues. No cheque will be accepted.

"Applications Supported by Blocked Amount ("ASBA") is a better way of applying to issues by simply blocking the fund in the bank account. For further details, check section on ASBA below.

of the Tranche VI Prospectus.

UPI - Now available in ASBA for Retail Individual Investors. Bidders are required to ensure that the bank account used for bidding is linked to their PAN

UPI is now available for Retail Individual Investors submitting bids up to an application value of ₹5,00,000, applying through Designated Intermediaries, SCBSs or through the BSE Direct App/NSEgoBID/ Web interface of stock exchanges or any other permitted methods. For details of the ASBA and UPI Process, refer to the details given in the Application Form and also refer to the section titled "Issue Procedure' beginning on page 422 of the Tranche VI Prospectus. List of banks supporting UPI is also available on the website of SEBI at www.sebi.gov.in. HDFC Bank Limited has been appointed as Sponsor Bank for the Tranche VI Issue, in accordance with the requirement of the SEBI Master Circular dated August 10, 2021 on UPI mechanism, as amended.

NCD ALLOTMENT WILL BE MADE IN DEMATERIALISED FORM ONLY. ALLOTMENT IN CONSULTATION WITH THE LEAD MANAGERS AND THE DESIGNATED STOCK DISCLAIMER CLAUSE OF USE OF BSE ELECTRONIC PLATFORM: It is to be distinctly understood that the permission given by the BSE to use their network and software of the EXCHANGE SHALL BE MADE ON THE BASIS OF THE DATE OF UPLOAD OF EACH APPLICATION INTO THE ELECTRONIC PLATFORM OF THE STOCK EXCHANGES, IN Online system should not in any way be deemed or construed as compliance with various statutory requirement approved by the Exchange; nor does it any manner warrant, certify or EACH PROPORTION SUBJECT TO THE ALLOCATION RATIO INDICATED AT THE SECTION TITLED "ISSUE PROCEDURE - BASIS OF ALLOTMENT" AT PAGE 449 OF THE endorse the correctness or completeness of any of the compliance with the statutory and other requirements; nor does it take any responsibility for the financial or other soundness of

the Company, its promoters, its management or any scheme or project of the Company. It is also to be distinctly understood that the approval given by the Exchange is only to use the software for participating in system of making application process.

TRANCHE VI PROSPECTUS. INFORMATION REQUIRED UNDER SECTION 30 OF COMPANIES ACT, 2013: CONTENTS OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AS REGARDS ITS OBJECTS: For information on the main objects of our Company, see section titled

DISCLAIMER CLAUSE OF USE OF NSE ELECTRONIC PLATFORM: It is distinctly understood by the Issuer that the permission given by NSE to use their Infrastructure should not in "History and Other Corporate Matters" on page 189 of the Tranche VI Prospectus and Clause III of the Memorandum of Association any way be deemed or construed as that the compliance with various statutory and other requirements by Indiabulls Housing Finance Limited, BRLM, etc. are cleared or approved by of the Company is a document for inspection in relation to the Tranche VI Issue. For further details, see the section titled "Material Contracts and Documents for Inspection" on page 482. NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the compliance with the statutory and other requirements nor does it take any

Offer Document/Offer Document for the full text of the "Disclaimer Clause of BSE Limited."

responsibility for the financial or other soundness of the Issuer, its promoters, its management or any scheme or project of the Issuer. It is also distinctly understood that the approval given by NSE should not in any way be deemed or construed that the prospectus has been cleared or approved by NSE; nor does it in any manner warrant, certify or endorse the correctness or completeness of any of the contents of the prospectus; nor does it warrant that the securities will be listed or will continue to be

LIABILITY OF MEMBERS: Limited by shares AMOUNT OF SHARE CAPITAL OF THE COMPANY AS AT THE DATE OF THE TRANCHE VI PROSPECTUS: The Authorised Share Capital of the Company is ₹16,00,00,000.000 divided into 3,00,00,00,000 Equity Shares of ₹2 each and 1,00,00,000 Preference Shares of ₹10 each. The Issued, Subscribed and Paid-up Share Capital is ₹114,98,77,823 (Not required to pay face value of ₹ 0.67 per Rights Equity Share on Application and the balance face value of ₹ 1.33 on subsequent call(s))

on fully diluted basis) divided into 49,24,53,029 Equity Shares of ₹2 each and 24,62,26,515 partly paid up Equity Shares having face value of ₹2 each (where the Applicants were National Housing Bank Act, 1987. However, a copy of the Tranche VI Prospectus has not been filed with or submitted to the NHB. It is distinctly understood that the Draft Shelf Prospectus, Shelf Prospectus and the Tranche VI Prospectus should not in any way be deemed or construed to be approved or vetted by the NHB. The NHB does not accept any

responsibility or guarantee about the present position as to the financial soundness of the Issuer or for the correctness of any of the statements or representations made or opinions

NAMES OF THE SIGNATORIES AT THE TIME OF SIGNING OF THE MEMORANDUM OF ASSOCIATION OF THE COMPANY AND THE NUMBER OF SHARES SUBSCRIBED BY THEM AT THE TIME OF SIGNING THE MEMORANDUM OF ASSOCIATION: Given are the names of the signatories of the Memorandum of Association of the Company and the number of equity shares subscribed of face value of ₹10 each by them at the time of signing of Memorandum of Association: Indiabulls Financial Services Limited was allotted 49,994 equity shares of ₹10 each and Mr. Rajiv Rattan, Mr. Ashok Sharma, Ms. Aneeta Nagpal, Mr. Sandeep Arora, Mr. Teiinderpal Singh Miglani and Mr. Sanjeev Ranjan were allottted 1 equity share of ₹10 each, respectively. LISTING: The NCDs offered through the Tranche VI Prospectus read together with the Shelf Prospectus are proposed to be listed on BSE Limited ("BSE") and

National Stock Exchange of India Limited ("NSE" along with BSE, the "Stock Exchanges"). Our Company has received an 'in-principle' approval from BSE vide its letter no.

expressed by the Issuer and for discharge of liability by the Issuer. By issuing the aforesaid certificate of registration dated December 28, 2005 to the Issuer, the NHB neither accepts any responsibility nor guarantee for the payment of any amount due to any investor in respect of the Proposed NCDs Issue. CREDIT RATINGS: The NCDs proposed to be issued under this Issue have been rated "CRISIL AA/Stable" (pronounced as CRISIL double A rating with stable outlook) by CRISIL Ratings Limited vide their letter dated November 6, 2023, read with rationale dated November 3, 2023, and credit bulletins dated December 6, 2023, January 31, 2024 and April 26, 2024, and "fICRA]AA (Stable)" (pronounced as ICRA double A rating with a stable outlook) by ICRA Limited vide their letters dated December 29, 2023, read with rationale dated December 29, 2023. For the rationale and press release for these ratings, see "General Information", Annexure A and Annexure B of the Tranche VI Prospectus. These ratings are not a

DCS/BM/PI-BOND/004/23-24 dated June 28, 2023 and NSE vide its letter no. NSE/LIST/D/2023/0148 dated June 28, 2023. For the purposes of the Issue BSE shall be the Designated GENERAL RISKS: Investment in non-convertible securities is risky, and investors should not invest any funds in such securities unless they can afford to take the risk attached to such investments. Investors are advised to take an informed decision and to read the risk factors carefully before investing in this offering. For taking an investment decision, investors must

recommendation to buy, sell or hold securities and investors should take their own decision. Securities with this rating are considered to have high degree of safety regarding timely servicing of financial obligations. Such securities carry very low credit risk. These ratings are subject to suspension, revision or withdrawal at any time by the assigning rating agencies and should be evaluated independently of any other ratings. DISCLAIMER CLAUSE FOR CRISIL RATINGS LIMITED: CRISIL Ratings Limited (CRISIL Ratings) has taken due care and caution in preparing the Material based on the information provided by its client and / or obtained by CRISIL Ratings from sources which it considers reliable (Information), A rating by CRISIL Ratings reflects its current opinion on the likelihood of

rely on their examination of the issue including the risk involved in it. Specific attention of investors is invited to statement of risk factors contained under "Risk Factors" and "Material Developments" on pages 20 and 234 of the Tranche VI Prospectus. These risks are not, and are not intended to be, a complete list of all risks and considerations relevant to the nonconvertible securities or investor's decision to purchase such securities. The Prospectus has not been and will not be approved by any regulatory authority in India, including SEBI, the Reserve Bank of India ("RBI"), the NHB, RoC or any stock exchange in India nor do they guarantee the accuracy or adequacy of this document. DISCLAIMER CLAUSE OF BSE: It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the Offer Document has

imply payment of the obligations under the rated instrument and does not constitute an audit of the rated entity by CRISIL Ratings. CRISIL Ratings does not guarantee the completeness or accuracy of the information on which the rating is based. A rating by CRISIL Ratings is not a recommendation to buy, sell, or hold the rated instrument; it does not comment on the market price or suitability for a particular investor. The Rating is not a recommendation to invest / disinvest in any entity covered in the Material and no part of the Material should be construed as an expert advice or investment advice or any form of investment banking within the meaning of any law or regulation. CRISIL Ratings especially states that it has no liability whatsoever to the subscribers / users / transmitters/ distributors of the Material. Without limiting the generality of the foregoing, nothing in the Material is to be construed as CRISIL Ratings providing or intending to provide any services in jurisdictions where CRISIL Ratings does not have the necessary permission and/or registration to carry out its business activities in this regard. Indiabulls Housing Finance Limited will be responsible for ensuring compliances and consequences of non-compliances for use of the Material

DISCLAIMER CLAUSE OF NSE: It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Offer Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to the Prospectus for the or part thereof outside India. Current rating status and CRISIL Ratings' rating criteria are available without charge to the public on the website, www.crisil.com. For the latest rating full text of the "Disclaimer Clause of NSE." information on any instrument of any company rated by CRISIL Ratings, please contact Customer Service Helpdesk at 1800-267-1301.

been cleared or approved by BSE Limited nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to the Draft

Continued on next page.

www.readwhere.com

जनसता

27 मई, 2024

.. continued from previous page.

DISCLAIMER CLAUSE OF ICRA LIMITED: ICRA ratings should not be treated as recommendation to buy, sell or hold the rated debt instruments. ICRA ratings are subject to a process. UPI Investor making an application in the Issue can also make bid through online (app / web) interface/ platform of the BSE i.e. "BSE Direct" and of NSE i.e. "NSE goBID". Further, BSE of surveillance, which may lead to revision in ratings. An ICRA rating is a symbolic indicator of ICRA's current opinion on the relative capability of the issuer concerned to timely service. Direct platform can be accessed at https://www.bsedirect.com and NSE goBID at www.nseindiaipo.com or can be accessed through mobile app. Further, Application Forms will also be debts and obligations, with reference to the instrument rated. Please visit our website www.icra.in or contact any ICRA office for the latest information on ICRA ratings outstanding. All provided to Designated Intermediaries at their request information contained herein has been obtained by ICRA from sources believed by it to be accurate and reliable, including the rated issuer. ICRA however has not conducted any audit

AVAILABILITY OF SHELF PROSPECTUS AND TRANCHE VI PROSPECTUS and the "Risk Factors" on page 20 of the of the rated issuer or of the information provided by it. While reasonable care has been taken to ensure that the information herein is true, such information provided 'as is' without any Tranche VI Prospectus, before applying to the Tranche VI Prospec warranty of any kind, and ICRA in particular, makes no representation or warranty, express or implied, as to the accuracy, timeliness or completeness of any such information. Also, Managers, Full copies of the Tranche VI Prospectus will also be available on the website of the Issuer at www.indiabullshomeloans.com, of the Lead Managers at www.nuvama.com, ICRA or any of its group companies may have provided services other than rating to the issuer rated. All information contained herein must be construed solely as statements of opinion, and ICRA shall not be liable for any losses incurred by users from any use of this publication or its contents.

AVAILABILITY OF APPLICATION FORM: Application Forms can be obtained from: Indiabulls Housing Finance Limited - Telephone No.: +91 11 4353 2950; Facsimile No.: +91 11 4353 2947; Lead Managers: Nuvama Wealth Management Limited (formerly known as Edelweiss Securities Limited) - Telephone No.: +91 22 4009 4400; Elara Capital (India) Private Limited - Telephone No.: +91 22 6164 8599 and Trust Investment Advisors Private Limited, Telephone No.: +91 22 4084 5000 and the offices of Consortium Members, Trading Members, Designated Intermediary(ies) and Designated Branches of the SCSBs. Electronic Application Forms will be available on the websites of the SCSBs that permit. Note: All Capitalised terms used herein and not specifically defined shall have same meaning as ascribed in the Prospectus. submission of ASBA Application electronically. Application Forms may be downloaded from the websites of Stock Exchanges, Lead Managers and Consortium Members. Additionally, For further details, please refer the Shelf Prospectus and the Tranche VI Prospectus.

Mumbai - 400 013

LEAD MANAGERS TO THE ISSUE

Telephone No.: +91 22 6164 8599

Email: ihfl.ncd@elaracapital.com

Contact Person: Astha Daga

ELARA CAPITAL (INDIA) PRIVATE LIMITED

One International Center, Tower 3, 21st Floor,

Senapati Bapat Marg, Elphinstone Road West,

ElaraCapital

www.elaracapital.com and www.trustgroup.in, of BSE at www.bseindia.com, of NSE at www.nseindia.com and of SEBI at www.sebi.gov.in.

PUBLIC ISSUE ACCOUNT BANK, SPONSOR BANK AND REFUND BANK: HDFC Bank Limited.

DEBENTURE TRUSTEE**

Universal Insurance Building, Ground Floor, Sir P.M. Road,

Email: itsl@idbitrustee.com/ashishnaik@idbitrustee.com

Investor Grievance Email: response@idbitrustee.com

(i) IDBI trustee

1081 Trustaeship Services Ltd.

IDBI TRUSTEESHIP SERVICES LIMITED

Mumbai - 400 001, Maharashtra, India

Telephone No.: +91 22 4080 7073

Contact Person: Ashish Naik

CONSORTIUM MEMBERS: Nuvama Wealth and Investment Limited (formerly known as Edelweiss Broking Limited), Elara Securities (India) Private Limited, Trust Financial Consultancy Services Private Limited and Trust Securities Services Private Limited.

REGISTRAR TO THE ISSUE

▲ KFINTECH

KFIN TECHNOLOGIES LIMITED (formerly known as KFIN Technologies Private Limited) Selenium Tower B, Plot No - 31 & 32, Financial District, Nanakramguda, Serilingampally, Hyderabad Rangareddi, 500 032, Telangana, India

Telephone No.: +91 40 6716 2222 Facsimile No.: +91 40 6716 1563 Email: ibhl.ncdipo@kfintech.com Website: www.kfintech.com

Contact Person: Hani Jalan Website: www.idbitrustee.com COMPANY SECRETARY AND COMPLIANCE OFFICER

TRUST

Mumbai - 400 051

Telephone No.: +91 22 4084 5000

Email: ihfl.ncd@trustgroup.in

TRUST INVESTMENT ADVISORS PRIVATE LIMITED

109/110, Balarama, Bandra Kurla Complex, Bandra East,

Amit Kumar Jain

nuvama

Telephone No.: +91 22 4009 4400

Email: ibhfl.ncd@nuvama.com

Contact Person: Sail Dave

NUVAMA WEALTH MANAGEMENT LIMITED

(formerly known as Edelweiss Securities Limited)"

801-804, Wing A. Building No 3, Inspire BKC, G Block,

Bandra Kurla Complex, Bandra East, Mumbai - 400 051

Investors may contact the Registrar to the Issue or the Company Secretary and Compliance Officer in case of any pre-issue or post Issue related issues such as non-receipt Company Secretary and Compliance Officer of Allotment advice, demat credit, refund orders, non-receipt of Debenture Certificates, transfers, or interest on application amount etc. Plot No. 422B, Udyog Vihar, Phase-IV, Gurugram, Haryana - 122 016; Telephone No.: 0124 6681199; Facsimile No.: 0124 6681240; Email: ajain@indiabulls.com

"IDBI Trusteeship Services Limited under Regulation 8 of SEBI NCS Regulations has by its letter dated June 19, 2023 has given its consent for its appointment as Debenture Trustee to the Issue and for its name to be included in Offer Document and in all the subsequent periodical communications sent to the holders of the Debenture Sissued pursuant to the Tranche VI

Issue. For further details, please see Annexure C of the Tranche VI Prospectus, "Pursuant to order passed by NCLT, Mumbai dated April 27, 2023, the merchant banking business of Edelweiss Financial Services Limited has demerged and transferred to Nuvama Wealth Management Limited. For further details please see "General Information" on page 70 of the Tranche VI Prospectus.

Copies of the Tranche VI Prospectus read together with the Shelf Prospectus have been filed with the Registrar of Companies, Delhi and Haryana at New Delhi, in terms of section 26 and 31 of the Companies Act, 2013, along with the endorsed/certified copies of all requisite documents. For further details, please see "Material Contracts and Documents for Inspection" on page 482 of the Tranche VI Prospectus.

Disclaimer: INDIABULLS HOUSING FINANCE LIMITED, subject to market conditions and other considerations is proposing a public issue of secured redeemable non-convertible debentures of face value of ₹1,000 each and has filed the Shelf Prospectus dated June 30, 2023, and Tranche VI Prospectus dated May 08, 2024 with the Registrar of Companies, Delhi and Haryana, at New Delhi (the "RoC"), National Stock Exchange of India Limited, BSE Limited and SEBI. The Prospectus is available on the Company's website of SEBI at www.nseindia.com; on the website of the lead managers at www.nuvama.com, www.elaracapital.com and www.trustgroup.in, Investors proposing to participate in the Tranche VI Issue, should invest only on the basis of the information contained in the Prospectus. Investors proposing to participate in the Tranche VI Issue, should note that investment in this public issue of NCDs involves a high degree of risk and for details relating to the same, please refer to Tranche VI Prospectus and the section on "Risk Factors" beginning on page 20 of the Tranche VI Prospectus.

For INDIABULLS HOUSING FINANCE LIMITED

Mr. Gagan Banga Vice Chairman, Managing Director and CEO DIN: 00010894

Place: Mumbai Date : May 24, 2024

चोलामंडलम इंवेस्टमेंट एण्ड फाइनेंस कंपनी लिमिटेड

निगमित कार्यालय : चोला क्रेस्ट, सुपर बी, सी54 एवं सी55, 4, थिरू वि का इंडस्ट्रियल एस्टेट, गिंडी, चेब्नई - 600 032, तमिलनाडू

वित्तीय परिसंपत्तियों के प्रतिभृतिकरण एवं पुनर्निर्माण तथा प्रतिभृति हित प्रवर्तन अधिनियम 2002 (''अधिनियम'') तथा प्रतिभृति हित (प्रवर्तन) नियमावली 2002 (''तिरामावली'') के पावधानों के अंवर्गत

अधोहस्ताक्षरकर्ता ने चोलामंडलम इंवेस्टमेंट एण्ड फाइनेंस कंपनी लिमिटेड (प्रतिभूत ऋणदाता) के प्राधिकृत अधिकारी के रूप में अधिनियम के अंतर्गत तथा नियम 3 के साथ पठित अधिनियम की धारा 13(12) के अंतर्गत प्रदत्त शक्तियों के प्रयोगांतर्गत अधिनियम की धारा 13(2) के अंतर्गत मांग सूचना(यें) निर्गत की थीं, जिनमें नेम्नलिखित उधारकर्ता(ओं) को संबंधित सूचना(ओं) में उल्लिखित राशि का, उक्त सूचना की प्राप्ति की तिथि से 60 दिवसों के अंदर प्रतिभुगतान करने को कहा गया था। अधोहस्ताक्षरकर्ता सकारण मानते हैं कि उधारकर्ता(गण) मांग सूचनायें प्राप्त करने के दायित्व की अनदेखी कर रहे हैं, अतएव सूचना उन्हें प्राप्त हो तथा वे उस में वर्णित आवश्यकताओं की समय पर पूर्ति करें इस उद्देश्यार्थ सूचना को नियमावली के अनुसार स्थान-स्थान पर चिपकाया जा रहा है तथा उसका प्रकाशन किया जा रहा है। मांग सूचना(ओं) की विषयवस्तु का यहां निम्न तालिका में सार प्रस्तुत है :--

क्र. सं.	उधारकर्ता/ओं तथा सह-उधारकर्ता/ओं के नाम तथा पते		मांग सूचना की तिथि तथा बकाया राशि	संपत्ति / प्रतिश्रूत परिसंपत्ति का विवरण
L	ऋण खाता सं.(सख्यायें) : LAP1FZD000082049 1. श्री / श्रीमती घन पाल 2. श्री / श्रीमती घन पाल 3. श्री / श्रीमती सिवन कुमार सभी यहां के निवासी हैं :- 2746, वार्ड नं. 8, बोहरा कॉलोनी, मालपुरा इंडस्ट्रियल एरिया, मंदिर के समीप, धारूहेड़ा—123 110, हरियाणा; अन्य पता यहां पर भी : गाता सं. 74, नेहा गेस्ट हाउस, विजेंद्र कॉलोनी, मेहराबाद, शिकोहाबाद, फिरोजाबाद, उत्तर प्रदेश—283 135	2.	22-05-2024 रु. 23,10,785/- (रुपये तेईस लाख दस हजार सात सौ पिचासी मात्र) 21-05-2024 के अनुसार	आवासीय गृह के समस्त वह भाग तथा अंश, कुल क्षेत्रफल: 1421 वर्ग फुट अर्थात् 132.06 वर्ग मीटर पर निर्मित, वार्ड नं. 20, मोहल्ला विजेंद्र कॉलोनी, खसरा सं. 74, मौजा मेहराबाद, तहसील: शिकोहाबाद, जनपद फिरोजाबाद, उत्तर प्रदेश— 283 135 में स्थित तथा निम्नानुसार परिसीमित है:— पूर्व— राकेश कुमार का भूखंड, पश्चिम— सड़क 18 फुट चौड़ी, उत्तर— विक्रेता की शेष भूमि, दक्षिण— ममता देवी का भूखंड।

एतदद्वारा उधारकर्ता(ओं) को सलाह दी जाती है कि वे इस प्रकाशन की तिथि से 60 दिनों के अंदर मांग सूचना(ओं) का अनुपालन करें और लागू ब्याज, अतिरिक्त ब्याज, बाउंस शुल्क, लागत और भुगतान की वसूली होने की तिथि तक नियत व्ययों के साथ मांग सूचनाओं में तथा यहां इसमें ऊपर उल्लिखित मांग राशि का भुगतान करें। उधारकर्ता(गण) ध्यान दें कि **चोलामंडलम इन्वेस्टमेंट एंड फाइनेंस कंपनी लिमिटेड** एक प्रतिभूत ऋणदाता है और उधारकर्ता(ओं) द्वारा प्राप्त ऋण सुविधा अचल संपत्ति / संपत्तियों के विरुद्ध एक प्रतिभत ऋण है. जो कि उधारकर्ता(ओं) द्वारा बंधकक प्रतिभत परिसंपत्ति(यों) के रूप में है। यदि उधारकर्ता(गण) निर्धारित समयावधि में अपनी देनदारियों को पूरा करने में विफल रहते हैं, तो प्रतिभूत ऋणदाता अधिनियम की धारा 13(4) धारा के अंतर्गत सभी अधिकारों का प्रयोग करने को प्राधिकृत होंगे, जिन अधिकारों में प्रतिभूत परिसंपत्तियों को विक्रय अथवाँ अधिनियम के माध्यम से या अधिनियम और उसके नियमों के तहत उपलब्ध किसी अन्य उपाय का उपयोग करके हस्तांतरित करने और भगतान प्राप्त करने का अधिकार सम्मिलित है किंतु अधिकार यहीं तक सीमित नहीं है। प्रतिभृत ऋणदाता को विक्रय या हस्तांतरण का अधिकार प्रवर्तित करने से पहले प्रतिभूत परिसंपत्ति(यों) को एटैच करने और / याँ सील करने का भी अधिकार है। प्रतिभूत परिसंपत्ति(यों) के विक्रय के बाद, प्रतिभूत ऋणदाता को उस स्थिति में शेष बकाया राशि की वसूली के लिए अलग से कानूनी कार्यवाही शुरू करने का भी अधिकार है, यदि बंधककृत संपत्तियों का मूल्य प्रतिभूत ऋणदाता को भुगतानयोग्य देयराशियों की पूर्ति करने के लिए अपर्याप्त है। यह उपाय किसी अन्य कानून के अंतर्गत प्रतिभूत ऋणदाता के पास उपलब्ध अन्य सभी उपायों के अतिरिक्त और स्वतंत्र उपाय है।

उधारकर्ता(ओं) का ध्यान प्रतिभूत परिसंपत्तियों को ऋणमुक्त करने के लिये उपलब्ध समय के संबंध में अधिनियम की धारा 13(8) की ओर, और आगे अधिनियम की धारा 13(13) की ओर आकृष्ट किया जाता है, जिसके आधार पर उधारकर्ता(ओं) को प्रतिभूत ऋणदाता की पूर्व लिखित सहमति प्राप्त किये बिना, प्रतिभूत परिसंपत्ति(यों) का निस्तारण करने या संव्यवहार करने अथवा किसी भी प्रतिभूत परिसंपत्ति(यों) का विक्रय, पट्टा के माध्यम से अथवा अन्यथा (व्यवसाय के सामान्य व्यवसायक्रम के इतर) स्थानांतरित करने से प्रतिबंधित 🖊 निषद्ध किया जाता है तथा उपरोक्त का अनुपालन न करना उक्त अधिनियम की धारा 29 के अंतर्गत दंडनीय अपराध है। मांग सूचना की प्रति अधोहस्ताक्षरकर्ता के पास उपलब्ध है और उधारकर्ता(गण), यदि वे चाहें, तो किसी भी कार्य दिवस पर सामान्य कार्यालय समयावधि मे

स्थान : फिरोजाबाद, उत्तर प्रदेश दिनांक : 22-05-2024

प्राधिकृत अधिकारी कृते चोलामंडलम इंवेस्टमेंट एण्ड फाइनेंस कंपनी लिमिटेड

Piramal



चोलामंडलम इन्वेस्टमेंट ऐण्ड फायनेंस कम्पनी लिमिटेड

कार्पोरेट कार्यालय: "चोला क्रेस्ट", सी 54 एवं 55, सुपर बी-4, थिरू वी का इंडस्ट्रियल एस्टेट, गिन्डी, चेन्नई-600032, भारत शाखा कार्यालय : प्रथम एवं द्वितीय तल, प्लॉट नंबर 6, मेन पुसा रोड, करोल बाग, नई दिल्ली-110005 कॉन्टेक्ट नंबर : श्री विनय कुमार गौतम - मोबाइल नंबर 8287233717

अचल सम्पत्तियों की बिक्री के लिए ई-नीलामी बिक्री सूचना

वित्तीय आस्तियों का प्रतिभूतिकरण और पुनर्निर्माण तथा प्रतिभूति हित प्रवर्तन अधिनियम, 2002 के साथ पठित प्रतिभूति हित (प्रवर्तन) नियमावली, 2002 के नियम 9(1) के परंतुक के तहत अचल आस्तियों की बिक्री के लिए ई-नीलामी बिक्री सचना।

एतदृद्वारा सर्वसाधारण को और विशेष रूप से कर्जदार/सह–कर्जदार/बंधकदता(ओं) को सूचना दी जाती है कि प्रतिभूत लेनदार के पास बंधक निम्नवर्णित अचल सम्पत्तियां, जिनका सां. केतिक / भौतिक कब्जा चोलामंडलम इन्वेस्टमेंट ऐण्ड फायनैंस कम्पनी लिमिटेड इसमें आगे चोलामंडलम इन्वेस्टमेंट ऐण्ड फायनैंस कम्पनी लिमिटेड कही जाएगी, के प्राधिकत अधिकारी द्वारा लिया जा चुका है। प्रतिभृत आस्तियां "जैसा है जहां है", "जो है जैसा है" तथा "जो भी है वहां हे" आधार पर ई—नीलामी के माध्यम से बेची जाएंगी।

एतदद्वारा सर्वसाधारण को सूचना दी जाती है कि हम ई-नीलामी का संचालन वेबसाइट https://chola-lap.procure247.com/ एवं www.cholamandalam.com/news/ auction-notices के माध्यम से करेंगे।

क्र. सं.	खाता संख्या तथा कर्जदार, सह-कर्जदार, बंधकदाताओं का नाम	धारा 13(2) के तहत मांग सूचना की तिथि एवं राशि	सम्पत्ति/सम्पत्तियों का वर्णन	सुरिक्षत मूल्य, धरोहर राशि जमा एवं बोली वृद्धि राशि (रू. में)	ई-नीलामी की तिथि एवं समय, ईएमडी जमा की अंतिम तिथि, निरीक्षण की तिथि
1.	ऋण खाता सं. X0HEEDL00001483234 एवं X0HEEDL00001483281 1. मोहित कपूर , मकान नंबर 1/9922, गली नंबर 3एच, वेस्ट गोरख पार्क, शाहदरा, नई दिल्ली—110032 2. कीर्ति कपूर , मकान नंबर 1/9922, गली नंबर 3एच, वेस्ट गोरख पार्क, शाहदरा, नई दिल्ली—110032	29–11–2021 रू. 1,00,65,131.87 / – कब्जा का प्रकार भौतिक	सम्पत्ति के सभी अंश एवं खंड : सम्पत्ति ग्राम सिकदरपुर, आबादी गली नंबर 13, राम नगर, लोनी रोड, शाहदरा, दिल्ली—32 में खसरा नंबर 790/396 के अंश रूप पुराना प्लॉट नंबर 39—ए क्षेत्रफल परिमाप 127.92 वर्ग मीटर यानी 153 वर्ग गज पर निर्मित सम्पत्ति सं. 1/2866—बी का अधिकार नहीं, साइट पर निर्मित इसके सम्पूर्ण स्त्र्या फिटिंग्स तथा सभी कॉमन गैलरी कॉमन पैसेर ऐंट्रेंस, कॉमन लिफ्ट और उसके नीचे भूमि के यथ अवियोजनीय स्वामित्व अधिकारों सहित।	रू. 38,00,000 / – रू. 3,80,000 / – रू. 50,000 / – द्वितीय तल, छत और टेरेस के ट्रक्चर तथा इसके सभी फिक्सचर्स ज स्टिल्ट में कॉमन पार्किंग, कॉमन	14-06-2024 पूर्वा. 11.00 बजे से अप. 01.00 बजे तक 13-06-2024 पूर्वा. 10.00 बजे से अप. 05.00 बजे तक भेंट के निर्धारित समयानुसार

आईओएन—नोटिसेज। विस्तृत विवरण, सहायता, प्रक्रिया और ई—नीलामी पर ऑनलाइन प्रशिक्षण के लिए संभावित बोलीदाता सम्पर्क करें (— 81240 00030/6374845616, ई-मेल आईडी : CholaAuctionLAP@chola.murugappa.com, Ms.procure247, (सम्पर्क व्यक्ति : वासु पटेल : 9510974587

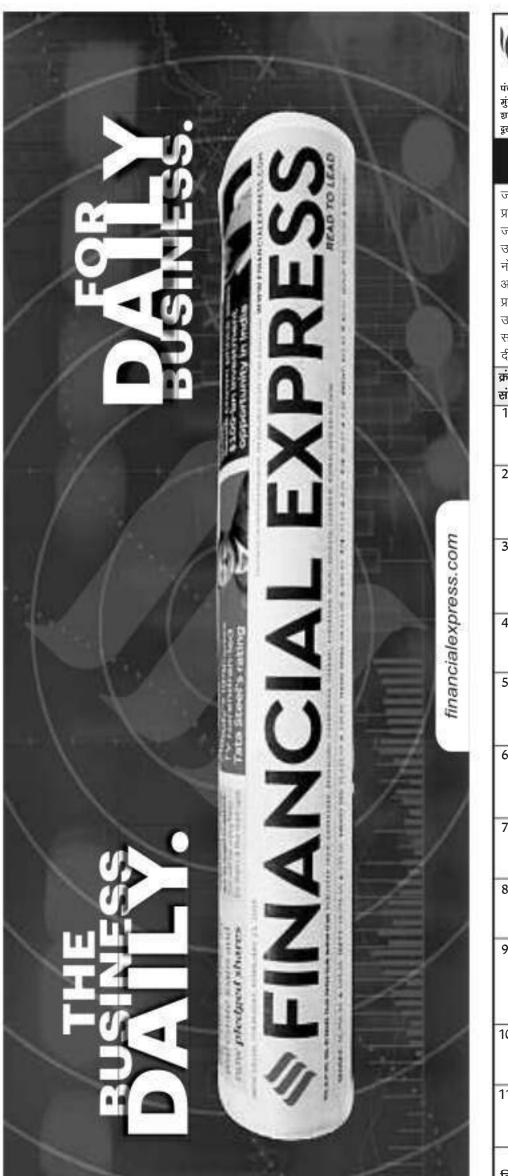
ई—नीलामी में भाग लेने के लिए नियम और शर्तों के बारे में अतिरिक्त विवरण के लिए कृपया https://chola-lap.procure247.com/ एवं https://cholamandalam.com/auction-notice देखें।

दिनांकः 27.05.2024

यह सूचना प्रतिभृति हित (प्रवर्तन) नियमावली, 2002 के नियम 9(1) के तहत बिक्री के संबंध में 15 दिन का कानूनी नोटिस भी है

स्थान : दिल्ली, एनसीआर दिनांक : 27-05-2024

हस्ता./- प्राधिकृत अधिकारी, चोलामंडलम इन्वेस्टमेंट ऐण्ड फायनैंस कम्पनी लिमिटेड



पीरामल कैपिटल एंड हाउसिंग फाइनेंस लिमिटेड

(पर्व में दीवान हाउसिंग फाइनेंस कॉर्पेरिशन लिमिटेड के नाम से जाना जाता था) सीआईएनः L65910MH1984PLCO32639

पंजीकृत कार्यालयः यूनिट नंबर-601, 6वीं मंजिल, पीरामल अमीति बिल्डिंग, पीरामल अगस्त्य कॉर्पोरेट पार्क, कमानी जंक्शन, सामने फायर स्टेशन, एलबीएस मार्ग, क्रिया (पश्चिम), मुंबई - 400070 टी: 91 22 3802 4000

राखा कार्यालयः यूनिट नंबर 01 और 09, ग्राउंड फ्लोर, जीडी-आईटीएल नॉर्थ एक्स टॉवर, प्लॉट नंबर ए-9, नेताजी सुभाष प्लेस, नई दिल्ली-110034 और प्लॉट नंबर-6, ब्लॉक-ए दूसरी मंजिल, सेक्टर 2, नोएडा - 201301

कब्जा नोटिस सुरक्षा हित (प्रवर्तन) नियम, 2002 और परिशिष्ट-IV के नियम 8-(1) के अनुसार अचल संपत्ति के लिए

जबिक, अधोहस्ताक्षरी वित्तीय संपत्तियों के प्रतिभूतिकरण और पुनर्निर्माण और सुरक्षा हित प्रवर्तन अधिनियम 2002 के तहत और धारा 13(12) के तहत प्रदत्त शक्तियों का प्रयोग करते हुए **पीरामल कैपिटल एंड हाउसिंग फाइनेंस लिमिटेड** (पूर्व में दीवान **हाउसिंग फाइनेंस कॉर्पोरेशन लिमिटेड** के रूप में जाना जाता था) का प्राधिकृत अधिकारी के रूप में सुरक्षा हित (प्रवर्तन) नियम 2002 के नियम 3 के साथ कंपनी के अधिकृत अधिकारी द्वारा नीचे उल्लिखित उधारकर्ता / गारंटर को उक्त नोटिस की प्राप्ति की तारीख से 60 दिनों के भीतर नोटिस में उल्लिखित राशि चुकाने के लिए एक डिमांड नोटिस जारी किया गया था। उधारकर्ता द्वारा राशि चुकाने में विफल रहने पर, ऋणीध्गारंटर(ओं) और आम जनता को नोटिस दिया जाता है कि अधोहस्ताक्षरी ने उक्त अधिनियम की धारा 13 की उप धारा (4) को सुरक्षा हित प्रवर्तन नियम, 2002 के नियम 8 के साथ के तहत प्रदत्त शक्तियों का प्रयोग करते हुए नीचे वर्णित संपत्ति पर कब्जा कर लिया है। सुरक्षित संपत्तियों को भुनाने के लिएउधारकर्ता का ध्यान अधिनियम की धारा 13 की उपधारा (8) के प्रावधानों की ओर आकर्षित किया जाता है। विशेष रूप से उधारकर्ता और सामान्य रूप से जनता को आगाह किया जाता है कि वे संपत्ति के साथ लेनदेन न करें और संपत्ति के साथ कोई भी लेनदेन एक राशि के लिए पीरामल कैपिटल एंड हाउसिंग फाइनेंस लिमिटेड (पूर्व में दीवान **हाउसिंग फाइनेंस कॉर्पोरेशन लिमिटेड** के रूप में जाना जाता था) जैसा कि नीचे ब्याज सहित बताया गया है के शल्क के अधीन होगा।

क्रं. सं.	उधारकर्ता (ओं) / गारंटर (ओं), का नाम	सुरिक्षत संपत्ति (अचल संपत्ति) का विवरण	मांग सूचना की तारीख और राशि	कब्जा की तिथि
1		संपत्ति के सभी भाग और पार्सल – मकान नंबर: 67,		1.0
_	(ऋण कोड संख्या—09600000069), (नई दिल्ली— पश्चिम—शाखा), अंजू रंगीला (उधारकर्ता) / अनिल रंगीला, दीना नाथ रंगीला (सह—उधारकर्ता)	ब्लॉक—ई, एन.एच.—1, एनआईटी फरीदाबाद फरीदाबाद फरीदाबाद हरियाणाः— 121001	(पांच लाख चौहत्तर हजार चार सौ पांच रुपये मात्र)	(प्रतीकात्मक)
2	(ऋण कोड संख्या—1900001995), (राज नगर— शाखा), देवेन्द्र कुमार (उधारकर्ता) नीरेन्द्र कुमार (सह—उधारकर्ता)	संपत्ति के सभी भाग और पार्सल – फ्लैट संख्या– एफ–2, प्लॉट संख्या–36, प्रथम तल आरएचएस, खसरा नंबर – 736 ग्राम भरमपुर भोपुरा लोनी, गाजियाबाद गाजियाबाद, यूपी गाजियाबाद उत्तर प्रदेश :– 201001	25/02/2023 को रु. 1195580/— (ग्यारह लाख पंचानबे हजार पांच सौ अस्सी रूपये मात्र)	
3	(ऋण कोड संख्या—200एन0डी37459), (नोएडा — सेक्टर 2—शाखा), प्रवेश रोहिल्ला (उधारकर्ता) / (सह—उधारकर्ता)	संपत्ति के सभी भाग और पार्सल — एच / पलैट संख्या 0104, मंजिल संख्या प्रथम, प्लॉट नं. जीएच—02, टावर सुकरात 2, सुपरटेक सीजर, सेक्टर ओमीक्रॉन— 1, ग्रेटर नोएडा ग्रेटर नोएडा उत्तर प्रदेशः — 201301	03/01/2024 को रु. 1183745 72/— (ग्यारह लाख तिरासी हजार सात सौ पैंतालीस बहत्तर पैसे मात्र)	22 / 05 / 2024 (प्रतीकात्मक)
4	(ऋण कोड संख्या—27900001232), (नोएडा — सेक्टर 2—शाखा), विमला वर्मा (उधारकर्ता)/ जुगमेंद्र वर्मा (सह—उधारकर्ता)	संपत्ति के सभी भाग और पार्सल – फ्लैट संख्या एस–1, छत के साथ दूसरी मंजिल, दाहिनी ओर, एल ब्लॉक, प्लॉट नंबर एल– 81, सेक्टर 12, प्रताप विहार, गाजियाबाद गाजियाबाद उत्तर प्रदेशः – 201009	20 / 12 / 2023 को रु. 500262 / — (पांच लाख दो सौ बासठ रूपये मात्र)	
5	(ऋण कोड संख्या—27900001508), (ग्रेटर नोएडा—शाखा), गिरीश करगेती (उधारकर्ता)/ तुलसी देवी (सह—उधारकर्ता)	संपत्ति के सभी भाग और पार्सल—प्लॉट नंबर—बीबी— 7, एफ.एफ, आरएचएस प्लॉट नं.—बी —276, केएच—नंबर— 1240 / 832, गली नंबर—03, कुमाऊं चौराहा, पश्चिम विनोदनगर, गांव—मंडावली फाजलपुर, शांडारा, दिल्ली नई दिल्लीः —110092	27 / 11 / 2023 को रू. 2143785 / — (इक्कीस लाख तैंतालीस हजार सात सौ पचासी रूपये मात्र)	(प्रतीकात्मक)
6	(ऋण कोड संख्या—14600001759), (मेरठ—शाखा), दीपांशु मलिक (उधारकर्ता) / सीमा रानी (सह—उधारकर्ता)	संपत्ति के सभी भाग और पार्सल — प्लॉट संख्या 33 और 34 और 35 का हिस्सा, मोहल्ला गुलशन विहार, एक्सटेंशन (गीता एन्क्लेव) ग्राम—सहावली मुजफ्फरनगर, ऊपर मुजफ्फरनगर उत्तर प्रदेशः — 251003	29/05/2023 को रु. 541083/— (पांच लाख इकतालीस हजार तिरासी रूपये मात्र)	23 / 05 / 2024 (प्रतीकात्मक)
7	(ऋण कोड संख्या—23400002665), (आगरा शाखा), मोहम्मद यूनुस (उधारकर्ता) / शन्नो (सह—उधारकर्ता)	संपत्ति के सभी भाग और पार्सल— पुराने खेत संख्या 500 मील और नए खेत पर घर। नंबर 953के स्थित — मंजुरगढ़ी परगना और तेह। कोइल अलीगढ अलीगढ उत्तर प्रदेश :— 202001	20/12/2023 को रु. 1354807/— (तेरह लाख चौवन हजार आठ सौ सात रूपये मात्र)	
8	(ऋण कोड संख्या—1900000832), (राज नगर— शाखा), मनीषा धवन (उधारकर्ता)/ अनिल धवन (सह—उधारकर्ता)	संपत्ति के सभी भाग और पार्सल – फ्लैट संख्या पी– 1002, 10वीं मंजिल, पर्ल एसजी ग्रैंड राजनगर एक्सटेंशन एनएच58 गाजियाबाद गाजियाबाद उत्तर प्रदेश:– 201012	27 / 10 / 2023 को रु. 3269233 / — (बत्तीस लाख उनसठ हजार दो सौ तैंतीस रूपये मात्र)	
9	(ऋण कोड संख्या—एम0033315), (दिल्ली—शाखा), नरेंद्र (उधारकती) / विजय वती (सह—उधारकती)	संपत्ति के सभी भाग और पार्सल — पताः खसरा नंबर 1239 मिन ग्राम बहेटा हाजीपुर गाजियाबाद रति राम		
10	(ऋण कोड संख्या—P0006595), (दिल्ली शाखा—शाखा), देवेंदर पंवार (उधारकर्ता) /(सह—उधारकर्ता)	संपत्ति के सभी भाग और पार्सल — दूसरी और तीसरी मंजिल प्रोप संख्या 94/3 खसरा संख्या 798६508 दिल्ली110049	17/08/2023 को रु. 1,052,938.00/— (दस लाख बावन हजार नौ सौ अड़तीस मात्र)	
11	(ऋण कोड संख्या—19700041253), (गुड़गांव — सोहना रोड—शाखा), आलोक नागपुरे (उधारकती) /विजय कुमार नागपुरे (सह—उधारकती)	संपत्ति के सभी भाग और पार्सल — प्लॉट नंबर 127 दूसरी मंजिल स्प्रिंगवुड एन्क्लेव वेव सिटी एनएच —24 गाजियाबाद गाजियाबाद उत्तर प्रदेश :— 201302	27 / 11 / 2023 को रु. 654187 / — (छः लाख चौवन हजार एक सौ सत्तासी रूपये मात्र)	
टिल		7	(प्राधिकृत अधिकारी) गिरामल कैपिटल एंड हाउसिंग फाइंट	जेंस लिभिटेट

जेएम फाइनेंशियल एसेट रिकंस्ट्रक्शन कंपनी लिमिटेड A JM FINANCIAL

कॉर्पोरेट पहचान संख्याः U67190MH2007PLC74287 पंजीकृत कार्यालयः 7वीं मंजिल, सेनर्जी, अप्पासाहेब मराठे मार्ग, प्रभादेवी, मुंबई 400025 टी: +91 22 6630 3030 एफ: +911 22 6630 3223 www. Jmfinancialarc.com

परिशिष्ट IV कब्जा नोटिस (अचल संपत्ति के लिए) जबिक, पीरामल कैपिटल एंड हाउसिंग फाइनेंस लिमिटेड (तत्कालीन दीवान हाउसिंग फाइनेंस कॉर्पोरेशन लिमिटेड) के प्राधिकृत अधिकारी के रूप में वित्तीय परिसंपत्तियों के

प्रतिभूतिकरण और पुनर्निर्माण और सुरक्षा हित प्रवर्तन अधिनियम 2002 के तहत और नियम के साथ पठित धारा 13(12) के तहत प्रदत्त शक्तियों का प्रयोग करते हुए सुरक्षा हित (प्रवर्तन) नियम 2002 के 3 ने एक डिमांड नोटिस जारी किया, जिसमें उधारकर्ता, सह-उधारकर्ता, गारंटर को नोटिस में उल्लिखित राशि को संविदात्मक दर पर ब्याज के साथ उक्त नोटिस की प्राप्ति की तारीख से 60 दिनों के भीतर भूगतान की तारीख तक देय व्यय, लागत, शुल्क आदि चुकाने के लिए कहा गया था इसके बाद, पिरामल कैपिटल एंड हाउसिंग फाइनेंस लिमिटेड (तत्कालीन दीवान हाउसिंग फाइनेंस कॉर्पोरेशन लिमिटेड) ने उधारकर्ता से संबंधित वित्तीय संपत्तियों को अंतर्निहित सुरक्षा हित के साथ–साथ सर्भ अधिकार, शीर्षक और ब्याज के साथ जेएम फाइनेशियल एसेट रिकंस्ट्रक्शन के पक्ष में सौंप दिया। कंपनी लिमिटेड, 29 मार्च, 2023 के एक असाइनमेंट समझौते (इसके बाद इसे असाइनमेंट एग्रीमेंट' के रूप में संदर्भित) के तहत सरफेसी अधिनियम के प्रावधानों के तहत अरन्या–टूस्ट (इसके बाद 'जेएमएफएआरसी' के रूप में संदर्भित) के टूस्टी के रू में कार्य कर रही है। उधारकर्ता द्वारा राशि चुकाने में विफल रहने पर, उधारकर्ता(कों), सह–उधारकर्ता(ओं), गारंटर(ओं) और आम जनता को नोटिस दिया जाता है वि जेएमएफएआरसी के अधिकृत अधिकारी होने के नाते अधोहस्ताक्षरी ने कब्जा कर लिया है नीचे वर्णित संपत्ति, सुरक्षा हित प्रवर्तन नियम, 2002 के नियम 8 के साथ पठित उक्त अधिनियम की धारा 13 की उप–धारा (4) के तहत उसे प्रदत्त शक्तियों का प्रयोग करते हुए। विशेष रूप से उधारकर्ता और सामान्य रूप से जनता एतद्दवारा चेतावनी दी जाती है कि संपत्ति का लेन–देन न करें और संपत्ति के साथ कोई भी लेन–देन नीचे उल्लिखित राशि के लिए जेएमएफएआरसी के शुल्क के अधीन होगा और पुनर्भुगतान की तारीख

क्रां. सं.	उधारकर्ता, सह-उधारकर्ता, गारंटर का नाम	सुरिक्षित संपत्ति (अचल संपत्ति) का विवरण	मांग सूचना की तारीख और एनपीए की तारीख के साथ राशि	कब्जा की तिथि
1	(ऋण कोड संख्या—198पीटीएम31493), (दिल्ली —पीतमपुरा—शाखा), अनिल कुमार गुप्ता (उधारकर्ता) / (सह—उधारकर्ता)	संपत्ति के सभी भाग एवं पार्सल— एच/फ्लैट नं.एफ— 906, फ्लोर नं. 9वां, वर्ल्ड रेजीडेंसी, इंदारापुरम, गाजियाबाद गाजियाबाद गाजियाबाद उत्तर प्रदेश:— 201001	18/10/2023 को रुपये 9031300/— (रुपए नब्बे लाख इकतीस हजार तीन सौ मात्र) एनपीए 31/07/2021	24/05/202 ⁴ (प्रतीकात्मक
2	(ऋण कोड संख्या—2740000030), (भिवाड़ी— शाखा), भारली अग्रवाल (उधारकर्ता) /मनोज अग्रवाल (सह—उधारकर्ता)		18/10/2023 को रु. 1940958/— (रुपए उन्नीस लाख चालीस हजार नौ सौ अनटावन मात्र) एनपीए 12/11/2021	23/05/2024 (प्रतीकात्मक
3	(ऋण कोड संख्या—274000000891), (भिवाड़ी—शाखा), अंकित गुप्ता (उधारकर्ता) / लक्ष्मी देवी (सह—उधारकर्ता)	संपत्ति के सभी भाग और पार्सल-4103, दूसरी मंजिल ब्लॉक-सी आरएलएफ द पार्क भिवाड़ी अलवर राजस्थान:-301019	2989014/— (रुपए उनतीस लाख उनासी हजार चौदह मात्र) एनपीए 30/09/2020	22/05/2024 (प्रतीकात्मक
4	(ऋण कोड संख्या—11900003081), (नोएडा—शाखा), वीरेंद्र सिंह (उधारकर्ता) / मंजू बाला (सह—उधारकर्ता)	संपत्ति के सभी भाग और पार्सल – फ्लैट नंबर– डी– 406, चौथी मंजिल, विंग– डी एमभीएल इंडेहोम्स, अलवर बाई पास भिवाड़ी भिवाड़ी अलवर राजस्थान :– 301019	29 / 08 / 2023 के 3021528 (तीस लाख इक्कीस हजार पांच सौ अहाईस रुपये मात्र) एनपीए 09 / 07 / 2021	23/05/2024 (प्रतीकात्मक
5	(ऋण कोड संख्या—071000000884), (रैवाड़ी— शाखा), मोहम्मद उस्मान (उधारकर्ता) / सलमा बेगम (सह—उधारकर्ता)	संपत्ति के सभी भाग और पार्सल – फ्लैट नंबर 403 चौथी मंजिल टॉवर इक्सिया डी टेरा फ्लोर्स टेरासिटी अलवर बाईपास रोड भिवाड़ी अलवर अलवर राजस्थानः – 301019	01/11/2023 को रुपये 1977804/— (उन्नीस लाख सतहत्तर हजार आठ सौ चार रूपये मात्र) एनपीए 06/05/2019	22/05/2024 (प्रतीकात्मक
6	(ऋण कोड संख्या—274000000389), (भिवाड़ी—शाखा), अमित कुमार (उधारकर्ता) / सोनिया (सह—उधारकर्ता)	संपत्ति के सभी भाग और पार्सल— यूनिट नंबर सी 52, पीयूष सिटी, भिवाड़ी अलवर राजस्थानः — 301019	01/11/2023 को रुपये 2417812/— (रुपये चौबीस लाख सत्रह हजार आठ सौ बारह मात्र) एनपीए 31/05/2021	22/05/2024 (प्रतीकात्मक
7	(ऋण कोड संख्या—14600001965), (मेरठ—शाखा), अंकित शर्मा (उधारकर्ता) / संगीता (सह—उधारकर्ता)	संपत्ति के सभी भाग और पार्सल – प्लॉट संख्या डी–174, सेक्टर – 4–सी, पॉकेट – डी , शताब्दी नगर मेरठ मेरठ मेरठ उत्तर प्रदेश –250004	01/11/2023 को रुपये 1349719/- (तेरह लाख उनचास हजार सात सौ उन्नीस रूपये मात्र) एनपीए 30/09/2020	22/05/2024 (प्रतीकात्मक
8	(ऋण कोड संख्या—23400003594), (आगरा—शाखा), सतेंद्र सिंह (उधारकर्ता) / सुंदर लाल (सह—उधारकर्ता)	संपत्ति के सभी भाग और पार्सल — प्लॉट संख्या—59, वेक शारदा विहार नई आबादी, चरण—1, मौजा बोदला मौजा बोदला, आगरा आगरा उत्तर प्रदेश :— 282007	01/11/2023 को रु. 1037035/— (रुपए दस लाख सैंतीस हजार पैंतीस मात्र) एनपीए 04/07/2019	20/05/202 (प्रतीकात्मक
9	(ऋण कोड संख्या—131000000125), (नोएडा 1 राजेंद्र प्लेस—शाखा), मार्टो, कुमार गुप्ता (उधारकर्ता) /गरिमा गुप्ता (सह—उधारकर्ता)	संपत्ति के सभी भाग और पार्सल – इकाई संख्या–1018 टावर 02 10वीं मंजिल आई एल डी स्पायर ग्रीन्स सेक्टर–37सी गुड़गांव गुड़गांव हरियाणा :– 122001	4073193 / — (चालीस लाख तिहत्तर	23/05/202 ⁴ (प्रतीकात्मक
10	(ऋण कोड संख्या—11900001589), (नोएडा—शाखा), संजना कपूर (उधारकर्ता) / मनोज कुमार दीक्षित (सह—उधारकर्ता)	संपत्ति के सभी भाग और पार्सल — फ्लैट नंबर— ई जी04 जीएफ रेजिजोन रेजीडेंसी मयूर विहार देहरादून देहरादून उत्तरांचल :— 248001	18/10/2023 को रुपये 7102345/– (इकहत्तर लाख दो हजार तीन सौ पैंतालीस रूपये मात्र) एनपीए 04/07/2017	23/05/2024 (प्रतीकात्मक
11	(ऋण कोड संख्या—13300000402), (कैनॉट प्लेस—शाखा), मोहम्मद नदीम (उधारकर्ता) ⁄तलत परवीन (सह—उधारकर्ता)	संपत्ति के सभी भाग और पार्सल — फ्लैट नंबर 2101 21वीं मंजिल टॉवर 2 घर 02 अरन्या सेक्टर 119 नोएडा गौतमबुध नगर उत्तर प्रदेश :— 201301	18/10/2023 को रु. 7675012/- (छहत्तर लाख पचहत्तर हजार बारह रूपये मात्र) एनपीए 04/12/2018	22/05/202 (प्रतीकात्मक
12	(ऋण कोड संख्या—274000000692), (भिवाड़ी—शाखा), विकास यादव (उधारकर्ता) / पूनम (सह—उधारकर्ता)	संपत्ति के सभी भाग और पार्सल – इकाई संख्या 306, ब्लॉक जे, शुभ गृह नीमराणा, अलवर नीन्नराणा अलवर राजस्थानः – 301701	01/11/2023 के रूपये 184633/ (रुपए एक लाख चौरासी हजार छह सौ तैंतीस मात्र) एनपीए 30/06/2021	22/05/202 (प्रतीकात्मक
13	(ऋण कोड संख्या—14600002014), (मेरठ—शाखा), आस मोहम्मद (उधारकर्ता) / शमशीदा शैफी (सह—उधारकर्ता)	संपत्ति के सभी भाग और पार्सल— फ्लैट नंबर— एफ—1 (बाएं तरफ) ग्राउंड फ्लोर प्लॉट नंबर .— ए—98, इंद्रप्रस्थ एस्टेट फेज—1, गांव पिलाना सोफीपुर रूड़की रोड मेरठ मेरठ उत्तर प्रदेश :— 250001	01/11/2023 को रुपये 3170697/— (रुपए इकतीस लाख सत्तर हजार छह सौ सत्तानवे मात्र) एनपीए 10/03/2021	24/05/202 (प्रतीकात्मक

जेएम फाइनेंशियल एसेट रिकंस्ट्रक्शन कंपनी लिमिटेड, अरन्या - ट्रस्ट के ट्रस्टी के रूप में कार्य कर रही है