

## DISCLAIMERS

\*For further details refer to section titled “Issue Related Information” on page 383 of the Tranche V Prospectus dated February 27, 2024.

\*\*\*Allotment in the public issue of debt securities should be made on the basis of date of upload of each application into the electronic book of the stock exchange. However, on the date of oversubscription and thereafter, the allotments should be made to the applicants on proportionate basis.

\*\*The Tranche V Issue shall remain open for subscription on Working Days from 10 a.m. to 5 p.m. during the period indicated in the Tranche V Prospectus, except that the Tranche V Issue may close on such earlier date or extended date as may be decided by the Board of Directors of the 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 V Issue, the 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 V Issue have been given. Applications Forms for the Tranche V Issue will be accepted only from 10:00 a.m. to 5:00 p.m. or such extended time as may be permitted by BSE and NSE, on Working Days, during the Tranche V Issue Period. On the Tranche V 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 V Issue Closing Date. For further details please refer to the section titled “Issue Related Information” on page 383 of the Tranche V Prospectus

### DISCLAIMER

Indiabulls Housing Finance Limited (“**Company**”), subject to market conditions, and other considerations, is proposing a public issue of secured redeemable non-convertible debentures (“**NCDs**”) and has filed Tranche V prospectus dated February 27, 2024 (“**Tranche V Prospectus**”) which should be read together with the Shelf Prospectus dated June 30, 2023 (the “**Shelf Prospectus**”) (together with the Tranche V Prospectus, the “**Prospectus**”) with the Registrar of Companies, Delhi and Haryana at New Delhi (“**RoC**”), BSE Limited (“**BSE**”), National Stock Exchange of India Limited (“**NSE**”) (“**NSE**” along with “**BSE**”, the Stock Exchanges) and Securities and Exchange Board of India (“**SEBI**”). The Tranche V Prospectus is available on the website of the Company at [www.indiabullshomeloans.com](http://www.indiabullshomeloans.com), on the website of BSE at [www.bseindia.com](http://www.bseindia.com), on the website of NSE at [www.nseindia.com](http://www.nseindia.com), on the website of the lead managers at [www.nuvama.com](http://www.nuvama.com), [www.claracapital.com](http://www.claracapital.com), [www.trustgroup.in](http://www.trustgroup.in) and on the website of SEBI at [www.sebi.gov.in](http://www.sebi.gov.in). Investors proposing to participate in the Issue should invest only on the basis of the information contained in the Tranche V Prospectus. Investors should note that investment in the NCDs involves a high degree of risk and for details in relation to the same, refer to the Tranche V Prospectus, including the section titled “Risk Factors” and “Material Developments” beginning on page 20 and 237 respectively of the Tranche V Prospectus.

Capitalised terms not defined herein shall have the same meaning as assigned to such terms in the Tranche V Prospectus dated February 27, 2024

**DISCLAIMER:** Investors proposing to participate in the Issue should note that investment in the NCDs involves a high degree of risk and for details in relation to the same, refer to the Tranche V Prospectus dated February 27, 2024, including the sections titled “Risk Factors” and “Material Developments” beginning on pages 20 and 237 respectively of the Tranche V Prospectus. The Issuer and the Lead Managers accept no responsibility for statements made otherwise than in the Tranche V Prospectus or in the advertisement or any other material issued by or at the instance of the Company and that anyone placing reliance on any other source of information would be doing so at their own risk.

**DISCLAIMER CLAUSE OF BSE:** It is to be distinctly understood that the permission given by BSE should not in anyway be deemed or construed that the Tranche V Prospectus has been cleared or approved by BSE nor does it certify the correctness or completeness of any of the contents of the Tranche V Prospectus. The investors are advised to refer to the Tranche V Prospectus for the full text of the disclaimer clause of the BSE.

**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 Tranche V Prospectus for the full text of the “Disclaimer Clause of NSE.”

**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 Online system should not in any way be deemed or construed as compliance with various statutory requirements approved by the Exchange; 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 Company, its promoters, its management or any scheme or project of the Company.

**DISCLAIMER CLAUSE OF USE OF NSE ELECTRONIC PLATFORM:** 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. It is to be distinctly understood that the permission given by the NSE to use their network and online platform for facilitating applications for public issue of NCDs shall not in any way be deemed or construed as compliance with various statutory and other requirements by the Company, LMs etc.; are cleared or approved by NSE; nor does it warrant in any manner, 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 projects of the Issuer. It is also to be 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 NSE

#### **DISCLAIMER STATEMENT OF CRISIL**

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#### **Disclaimer Statement of ICRA Limited**

ICRA Ratings (ICRA) should not be treated as recommendation to buy, sell or hold the rated debt instruments. ICRA Ratings are subject to a process of surveillance, which may lead to revision in ratings. An ICRA Ratings is a symbolic indicator of ICRA’s current opinion on the relative capability of the issuer concerned to timely service debts and obligations, with reference to the instrument rated. Please visit the website [www.icra.in](http://www.icra.in) or contact any ICRA Ratings office for the latest information on ICRA Ratings outstanding. All information contained herein has been obtained by ICRA Ratings from sources believed by it to be accurate and reliable, including the rated issuer. ICRA Ratings however has not

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**DISCLAIMER CLAUSE OF NHB**

The NHB does not accept any responsibility or guarantee about the present position as to the financial soundness of the Company or for the correctness of any of the statements or representations made or opinions expressed by the Company and for repayment of deposits/ discharge of liability by the Company.