



November 30, 2018

**Scrip Code - 535789**

**BSE Limited**

Phiroze Jeejeebhoy Towers

Dalal Street

MUMBAI – 400 001

**IBULHSGFIN/EQ**

**National Stock Exchange of India Limited**

“Exchange Plaza”, Bandra-Kurla Complex

Bandra [East]

MUMBAI – 400 051

**Dear Sirs,**

**Subject: Detailed ALM Report as on November 30, 2018**

**Please find attached the detailed ALM report of Indiabulls Housing Finance Ltd. as on November 30, 2018.**

**Kindly take the above information on record.**

**Thanking you,**

**For Indiabulls Housing Finance Limited**

**Amit Jain**

**Company Secretary**

**CC:**

**Luxembourg Stock Exchange, Luxembourg**

**Singapore Exchange Securities Trading Limited, Singapore**

## Indiabulls Housing Finance ALM Report as on November 30, 2018

*figures in ₹ Crs*

	<b>Total</b>	<b>Dec-18</b>	<b>Q4FY19</b>	<b>Q1FY20</b>	<b>Q2FY20</b>	<b>Q3FY20</b>	<b>Q4FY20</b>	<b>FY20-21</b>	<b>FY21-22</b>	<b>FY22-23</b>	<b>&gt; 5 Years</b>
Cash, Cash Equivalents and Undrawn Bank Lines	20,035	20,035	16,628	8,736	7,871	5,745	4,654	5,120	7,981	5,889	15,270
Customer Repayments	1,05,614	1,369	4,824	4,697	4,477	4,337	4,117	17,638	17,409	18,235	28,510
<b>Total Inflows [A]</b>	<b>1,25,649</b>	<b>21,404</b>	<b>21,453</b>	<b>13,433</b>	<b>12,348</b>	<b>10,082</b>	<b>8,772</b>	<b>22,757</b>	<b>25,391</b>	<b>24,124</b>	<b>43,780</b>
<i>Cumulative Total Inflows</i>		21,404	26,229	30,926	35,403	39,740	43,858	61,495	78,904	97,139	1,25,649
Borrowing Repayments	1,07,439	4,776	12,717	5,562	6,603	5,428	3,652	14,776	19,501	8,853	25,571
Equity Capital, Reserves and Surplus	17,470										17,470
<b>Total Outflows [B]</b>	<b>1,24,909</b>	<b>4,776</b>	<b>12,717</b>	<b>5,562</b>	<b>6,603</b>	<b>5,428</b>	<b>3,652</b>	<b>14,776</b>	<b>19,501</b>	<b>8,853</b>	<b>43,041</b>
<i>Cumulative Total Outflows</i>		4,776	17,493	23,055	29,658	35,086	38,738	53,514	73,015	81,869	1,24,909
<b>Net Cash [A-B]</b>		<b>16,628</b>	<b>8,736</b>	<b>7,871</b>	<b>5,745</b>	<b>4,654</b>	<b>5,120</b>	<b>7,981</b>	<b>5,889</b>	<b>15,270</b>	<b>740</b>

1. The average customer repayments for the last 4 full quarters [1st Oct 2017 to 30th Sep 2018] were ₹ 5,068 Crs per quarter

2. The outstanding 3-months CPs of the company is ₹ 7,666 Crs representing 7.1% of the total borrowings as on date. The report assumes no rollover of CPs or any other form of debt instruments/ bank lines

3. The report is a snapshot of Indiabulls Housing Finance's business from ALM perspective as on 30th November 2018

*The difference of ₹ 740 Crs arising in the report is due to the difference between 'Other Liabilities' and 'Other Assets'*