

## Financial Highlights - FY17, Indiabulls Group

### Indiabulls Housing Finance Ltd.

- Balance Sheet size at ₹ 1,03,705 crore
- Revenue of ₹ 11,702 crore
- NII of ₹ 4,768 crore
- PAT of ₹ 2,906 crore
- Gross NPA and Net NPA stable at 0.85% and 0.36% respectively

### Indiabulls Real Estate Ltd.

- Revenue of ₹ 2,844.3 crore
- PAT of ₹ 396.9 crore
- Total Sales of ₹ 2,537 crore

### Indiabulls Ventures Ltd.

- Revenue of ₹ 509.11 crore
- PAT of ₹ 102.25 crore



### Indiabulls Housing Finance Ltd - Included in benchmark Nifty 50 Index

IBHFL has been included in NSE's Nifty 50 index - India's benchmark stock market equity index. The Nifty 50 stocks are representative of the major sectors of the Indian economy capturing over 2/3rds of the market capitalization of the stocks listed on the NSE, India's largest stock exchange. The Nifty 50 Index has been trading since 1996 and offers investment managers exposure to the Indian market in one efficient portfolio.

## Awards and Accolades

### Indiabulls Housing Finance Ltd.



'Excellence in Home Loan Banking' awarded by MY FM (Radio Division - DB Corp Ltd - 94.3FM) in February 2017.



'Certificate for Risk Management' awarded by the Institute of Directors at the Golden Peacock Awards in February 2017.



Mr. Gagan Banga has been recognised as one of 'India's Most Valuable CEOs' by Business World magazine, March 2017 edition.



Mr. Nafees Ahmed has been recognised as one of 'India's Top 50 CIOs' by Dell EMC and CIO Association of India at India's Best CIOs Conclave in February 2017.



Recognised as one of 'India's Finest Companies of 2016' by The Financial Express in its 'fe1000 companies' annual list; published in March 2017.

### Indiabulls Real Estate Ltd.



'Luxury Project of the Year' for BLU Estate & Club, awarded by Franchise India at the 9<sup>th</sup> Annual Estate Awards in January 2017.

## Unveiling Indiabulls Group's New Logo!

**'If you will it, it is no dream'.**

The Indiabulls Group's journey over the last 16 years has been highlighted by the strong will to continuously achieve greater heights. This dynamic and confident approach has also ensured that it has made the most of each opportunity. Today, the Indiabulls Group is a market leader, a thought driver and an opinion maker in each of its business lines.

India is poised at the start of an elongated period of sustained growth. A young and aspiring population, and a responsive government will mean that there will be opportunities for limitless growth in Indiabulls Group's businesses. The employees and the leadership team at Indiabulls Group is representative of the new India. The group's modern outlook and focus on technology and customer convenience, places it well ahead of its peers, across business lines, to post sustained growth and create value for all its stakeholders.

Indiabulls' new logo conveys the group's dynamism; fresh and fearless ideas; modern outlook; and limitless & continuous growth.

# Indiabulls

**Indiabulls**  
HOUSING FINANCE

**Indiabulls**  
REAL ESTATE

**Indiabulls**  
VENTURES

## Activity Highlights: Indiabulls Foundation (IBF)

### Nutrition project for Mokhada



IBF has adopted Mokhada taluka, a district in Palghar, with an aim to curb the growing malnutrition rate in the area. As a part of its efforts, the foundation has been distributing food supplements and providing health education to women. This initiative has brought about sustainable change in the lives of more than 15,000 children, pregnant ladies and lactating mothers.

### JanSwasthya Kalyan Vahika (Mobile Medical Van) for Mumbai Police



Shri Dattatray Padsalgikar, Mumbai Police Commissioner, and Ms. Divya Gehlaut, Chairperson, Indiabulls Foundation, launched four mobile medical vans exclusively for Mumbai police and their families. The vans will provide free primary healthcare service to police officials and their families.

### Sports Excellence Programme



As part of its Sports Excellence Programme, IBF is supporting Ravi Dixit, a professional squash player, ranked third in India, by facilitating his training and nutritional requirements. Ravi is now the third sportsperson that IBF supports under this programme.

## Indiabulls Housing Finance Ltd. (IBHFL)



### CRISIL Rating Upgraded from AA+ 'Stable' to AA+ 'Positive'

CRISIL, a Standard & Poor's Company, has upgraded its rating outlook on long-term debt instruments and bank facilities of Indiabulls Housing Finance Limited (IBHFL) to 'Positive' from 'Stable'. The outlook revision reflects a steady increase in IBHFL's housing loan portfolio, its strong market position in the retail mortgage finance business and expectation of stable asset quality.



### New Brand Campaign

IBHFL launched its latest brand campaign 'Sheher Mein Apna Ghar Ho Toh' in March 2017. The campaign depicts that you begin to feel like you belong to a city once you own a home in that city. The television commercial directed by Shimit Amin has a memorable song with lyrics by Javed Akhtar, music by Shankar Mahadevan and is sung by Arijit Singh. The campaign ranked second in YouTube Leadership Board for APAC region in March 2017.



### Women's Day Celebration

International Women's Day was celebrated across all IBHFL's offices and branches with much zest, gaiety and fervour. To commemorate the day, various additional benefits for women employees, such as maternity leave extension and free health check-up cards, were announced.



### 1st Runner-Up, Urban Stampede

IBHFL came in second in the Corporate Relay at the Urban Stampede held on 5<sup>th</sup> March, 2017 in Mumbai. The team comprised of Mr. Ashwini Hooda, Mr. Vijay Nehra, Mr. Amit Makkar and Mr. Vishant Krishnan who completed the 20km run in 85 minutes. More than 42 teams from IBHFL participated in the relay.



### Winners, ICICI Lombard Premier Partner League

IBHFL's Mumbai Football Team won the ICICI Lombard Premier Partner League by defeating Edelweiss Financial Services in the finals by 2-1. Mr. Vendang Mhatre was awarded the 'Golden Shoe- Man of the tournament' for having scored 8 goals in the tournament.

## Indiabulls Ventures Ltd. (IBVL)



### Winners of 'Red Carpet CEO Club' contest

IBVL rewarded the first 50 qualifiers of the 'Red Carpet CEO Club' contest by flying them to Dubai for 4 days. The 'Red Carpet CEO Club' is an incentive program that recognises the efforts and achievements of IBVL's sales personnel.



### Project Sampark

Sampark is an internal communications' forum through which employees can give suggestions and highlight issues. The feedback is structured into various categories and an implementation plan is devised based on relevance and urgency. IBVL successfully implemented the suggestions gathered during Phase-1 of the initiative. This initiative is aimed at developing healthier business and people practices in the organisation.

## IBHFL Senior Management Conclave 2017

This year, the Senior Management Team Conclave was held in Copenhagen, Demark. Mr. Gagan Banga addressed the team on the goals, challenges and the way forward for the coming year. He also felicitated outstanding performers for the year 2016-17. Here are the winners of the 'SMT Conclave Awards 2017'.

**Chairman's Award** - Ashish Kumar Jain, Bhavik Rajendra Shah, Piyush Patni, Prabin Pradhan, Sameer Juneja and Vikas Gupta.

**Young Turk Award** - Amit A. Mutha, Isu Mittal, Maitri Anilkumar Patel, Manoj Kumar, Pankaj Kumar, Sumit Bedi, Viren H. Prajapati and Vivekravichandra Aningi.

**Par Excellence Team** - HandSighting Team, Legal Team (Commercial Credit), NCR – 2 Team, NCR - 3 Team, Retail Construction Finance Team - Mumbai and Treasury Team.

**Par Excellence Individual** - Gaurav Dhall, Harshil Gyandev Suvarnkar, Hilton Dominic Rebairo, Manish K. Srivasta, Mohit Murlidhar Sahu, Pravin Bhosle, Ripu Daman Sharma, Sitanshu Sekhar Biswal, Sivadurga Pavankumar Dasari and Sonu Bharia.

**Platinum Service Award** - Arti Gupta, Monica Monga, Santosh Muguttrao Khopade and Saurav Agarwal.

**EVA Award (Economic Value Award)** - Ankit Banga, Gaurav Agarwal, Gujarat - 1 Credit Team, Mumbai - Credit Team and Patil Vishal Prem.

**E-knowvator** - Gurgaon Branch, Harshita Tripathi, M. M. S. Imran Hussain Choudhury and Noida 2 Branch.



## Talent Corner

**Vikas Purohit, Branch Credit Manager, IBHFL**

**'The pen is mightier than the sword'**

Vikas has a flair for writing and has been doing so since his school days. He began by writing poems on social issues, reciting them to his family and at school & college functions. In 2013, at the age of 21, he published his first book of poems titled "Ek Maru Ek Lakh Banu Main" and followed this up in 2016 with his second book titled "Badalte Ahsaas"- a collection of short stories. He strongly believes that it is essential to pen one's thoughts on social issues as it raises awareness amongst people about dangers of social backwardness. His passion to write is fuelled by an aim to leave behind something that inspires others.



## Quiz: May'17 Edition

**Theme: Riddles**

1. What building has the most stories?
2. What is always coming, but never arrives?
3. What is put on a table, cut, but never eaten?

Please send in your responses to [expressions@indiabulls.com](mailto:expressions@indiabulls.com). The first two correct entries will be featured in our next edition.

## Feedback & Suggestions

We look forward to your support and encouragement. Write to us at [expressions@indiabulls.com](mailto:expressions@indiabulls.com).

## Previous Quiz Answers - Feb'17 Edition

1. Who bowled the first ball of the inaugural World Cup match?  
**Ans - Madan Lal**
2. Against which country has India scored their lowest total in the World Cup?  
**Ans - Australia**
3. Kevin O'Brien scored the fastest World Cup hundred - off how many balls?  
**Ans - 50 balls**



## Winners

- Aditya Bhat - Branch Credit Manager; IBHFL, Mangalore.
- Bhushan Bhoir - Sr. HR Executive; IBREL, Mumbai.