

Q2 FY15 Financial Highlights, Indiabulls Group

Indiabulls Housing Finance Ltd.

- PAT up 21% at Rs. 448.3 crore
- Loan Asset Book at Rs. 45,026.8 crore
- Gross NPA at 0.85% & Net NPA at 0.34%
- Ratings upgraded to 'AAA' by CARE & Brickworks and 'AA+' by ICRA & CRISIL
- Interim Dividend of Rs. 9/- per equity share, paid

Indiabulls Real Estate Ltd.

- Total revenue up by Rs. 130 crore
- Completed acquisition of 22 Hanover Square, London
- Retained A+ rating for long term debt and A1+ rating for short term debt
- Received ratings of B+, B1 and B+ from International Rating Agencies; S&P, Moody's and Fitch respectively

Indiabulls Securities Ltd.

- PAT up 26.68% at Rs. 30 crore
- CRISIL has reassigned the highest broker grading BQ-1
- Interim Dividend of Re. 1/- per equity share, paid

Activity Highlights, Indiabulls Foundation

JanSwasthaya Kalyan Vahika Program for the underprivileged



Indiabulls Foundation has assigned 4 JanSwasthaya Kalyan vans in Mumbai and 2 vans in Panvel region to provide free primary health care services to the under-privileged. Each of these vans cater to approximately 22 to 23 locations per week and diagnoses approximately 70 to 100 patients per day. Through this service, Indiabulls Foundation has been able to help more than 39,000 patients since the inception of the project earlier this year.

Higher Education Scholarship Program availed by 100 students



Indiabulls Foundation has offered scholarships to deserving students from economically challenged families to pursue their higher education and launch a sustainable career in the field of Engineering, Medicine, Law, IT and Management or any other stream of their choice. Indiabulls Foundation Scholarship covers all the expenses of the entire course. In the first year of the program, 100 deserving students have been provided scholarships for their complete course.

Nutrition Program for 6000 children



Indiabulls Foundation provides nutrition supplements to more than 6,000 underprivileged and malnourished children in Mumbai, Thane and Raigarh districts. These include children from tribal areas, slum areas, orphanages, rehabilitation centres and street children. This nutritional supplement improves the child's immune system and helps in preventing and combating malnutrition. The supplement is prepared by well-trained Self Help Group of Women. Thus, this initiative not only provides nutrition but also empowers women.

Kashmir Flood Relief Program



Indiabulls Foundation reached out to more than 10,000 people who were stranded in areas like Srinagar, Argutnu, Kelam in Kashmir which were devastated by the floods in mid October, 2014. Indiabulls Foundation ensured timely relief to the flood affected people by providing them with nutritional supplements.

Unveiling the 6 Artistic Installations at Indiabulls Finance Centre and One Indiabulls Centre, Mumbai

Art forms an integral part of life. At Indiabulls Finance Centre and One Indiabulls Centre, art installations by acclaimed international artists have been strategically positioned. These installations are not only thought provoking but also inspiring. Here is what each of these installations symbolize:



Leap of Faith:

Artist - Lorenzo Quinn

Life can be represented through its three pillars: Stone, Wood and Faith. The Past is set in stone, the Present is being carved out of wood, and the Future is an empty glass to be filled with our accomplished dreams.



The Force of Nature II:

Artist - Lorenzo Quinn

The artist created this sculpture dedicated to Mother Nature after witnessing nature's fury through hurricanes and storms as a reminder that humans are not supreme beings.

Search for Enlightenment:

Artist - Simon Gudgeon

It depicts two large human heads of a man and woman with their faces raised to the sky in contemplation - trying to embody the narrowness of consciousness, vastness of time and transience of humanity.



Love:

Artist - Lorenzo Quinn

The installation captures the emotion of love that grows day by day, a continuous stream of emotions which endure through time. It is an all encompassing circle of emotions where one gives and receives plentifully.



Pro Terra et Natura:

Artist - Wu Ching Ju

It represents the gentle spirits of Mother Earth and of Nature. It captures serenity, hope and harmony that draws on the artist's lifetime love of nature; conveying purity, innocence and vulnerability.



Hand of God:

Artist - Lorenzo Quinn

The sculpture depicts a story where man asks God as to why was he left alone during the lows in his life. God smiles and replies that during man's toughest times, it was God who carried him in His arms.



Indiabulls Housing Finance Limited



CARE has upgraded its rating on the long-term debt instruments of Indiabulls Housing Finance Ltd (IBHFL) to 'CARE AAA' from 'CARE AA+' on 21st August 2014. Instruments with this rating are considered to have the highest degree of safety regarding timely servicing of financial obligations and lowest credit risk. In the past three months, the company has been upgraded by four credit rating agencies; CARE, CRISIL, ICRA and Brickwork.



Indiabulls Housing Finance Ltd (IBHFL) received the prestigious Presidential award for the Fastest Growing Housing Finance Company of the Year (2014) at the NAREDCO, 12th National Convention & Real Estate Award function held in New Delhi on 12th September' 2014.



IBHFL corporate cricket team, Bangalore was crowned as the CHAMPIONS in the BLE SUPER Series tournament. It is the third straight tournament that the team has won this year.



In line with the "Clean India Drive" launched by the Honourable Prime Minister on 2nd October 2014, IBHFL organised a cleanliness drive across all its branches. The employees participated in the cleanliness drive with enthusiasm and not only ensured that their own desks were spick and span but also that the overall branches and surrounding areas were clean.



The Punjab FCU team was invited by the Punjab Police Academy [Phillaur] in August 2014 to conduct a workshop on fraud control measures adopted at IBHFL to mitigate frauds. Members of the Punjab Cyber Crime Investigation team also participated in the training session.



Aawas 2014 – Mumbai, a budget property exhibition for salaried segment was organized by Indiabulls Housing Finance Limited on the 16th and 17th September 2014 at Indiabulls Finance Centre and One Indiabulls Centre. The exhibition showcased homes within the range of 25 to 30 lakhs by 15 leading developers from the Mumbai Suburbs.



The Elphinstone branch of IBHFL topped the PAN India branches to achieve a record performance as a Branch for Highest in Handover Disbursals, Highest in Loan Against Property [LAP] Disbursals and Highest in Direct Sales Team LAP Disbursals for the month of September 2014.

Indiabulls Securities Limited



Indiabulls Distribution Services Ltd (IDSL) launched the Red Carpet CEO Club 2014 that seeks to reward winners at an international platform.

The company also participated in property exhibitions organised by Hindustan Times & MCHI.

Know Your Management



Mr. Akshay Gupta,
CEO

Indiabulls Asset Management Ltd.

Questions:

1. Who has been your idol and why?

It's tough to pick one idol since I admire numerous people for their qualities and skills. From the political and social sphere, Mr. Martin Luther King comes immediately for his contribution in combating evils like inequality, racism and poverty. In a short lifespan, he generated maximum impact triggering global protests on abolishing all forms of inequality. From a business stand-point, I admire Mr. N R Narayana Murthy, Founder- Infosys, for creating a world-class institution from scratch, which has become the cornerstone model of win-win for all stakeholders.

2. One thing that keeps you intact and helps you manage work at all times?

Playing with my sons, listening to Ghazals and support of my colleagues helps me manage workload and stress.

3. How do you wish to be remembered by your colleagues?

Someone, who gave a 100% always for the benefit of all colleagues concerned. Someone, who made a tangible difference to their professional lives.

4. What is the most valuable memento /award that you have received & why is it so close to you?

Receiving the 2005 and 2006 Best AMC awards while at Prudential ICICI AMC were perhaps the most cherished moments of my career.

5. Share one experience at Indiabulls that will be cherished by you forever?

Just the sheer platform that has been created in less than 15 years delights me. Actually I am not surprised as I still remember Mr. Sameer Gehlaut's statement 14 years back – "To become a Bill Gates, you cannot waste your time on small issues, think and act big".

6. Which is your favourite vacation place and why?

It's GOA – Beaches, resorts, water-sports, accessibility, affordability, food, drinks and above all ranks, high on pro-tourism initiatives.

7. On Sunday's I prefer.....?

To recharge myself, catch a wink, watch a play or a movie, cricket with my elder son and table tennis with the younger one. Not all activities on one Sunday and not in any particular order.



Kudos!



Mr. Goldy Aggarwal,
IBSL, Chief Branch Manager, Chandigarh;
Represented our country in the Roller Inline Hockey 2014 World Championship held in Toulouse (France). India was ranked 17th out of the 24 participating teams.



Mr. Hemendra Gogate,
IBREL, Collections Team;

Is part of "Tarun Turka Mhatare Arka", a comedy Marathi play which completed 5000 shows recently. It was written & directed by Prof. Madhukar Toradmal.

We would be glad to feature you in this section. Kindly send us your achievements / extra - curricular activities at expressions@indiabulls.com.

Quiz: December'14 Edition

1. Bhai Dooj (Bhau Bij) celebrated by the Hindus on the last day of Diwali is also called as Yamadwitheya or Yamadvitiya. Why is it called so?
2. How many days does the event of Muharram last? What is the last day called?
3. People decorate eggs on Easter as a sign of rejoicing. What is the significance of eggs on this special day?

Please send in your responses to expressions@indiabulls.com, the first two correct answers shall be featured in our next edition.

Previous Quiz Answers – August'14 Edition

1. Who was the only woman Finance Minister of India who presented the Budget?
Ans - Indira Gandhi
2. Who presented the first budget of Independent India on November 26, 1947?
Ans - R.K. Shanmukham Chetty
3. To maintain the secrecy of Budget, the officials who are involved in the making of the Budget are kept in complete isolation in the Finance Ministry for one week before the budget. Name the ceremony which initiates this process?
Ans - The Halwa Ceremony



Winners

- Rithesh Kumar Salian, IBREL; Mumbai
- Pankaj Bajaj, IBHFL; Chandigarh

Feedback & Suggestions

We hope to sustain this momentum with your support and encouragement. Write to us at expressions@indiabulls.com for us to continuously keep improving on what you wish to read here @ e-Xpressions.