

**Indiabulls**  
**e-XPRESSIONS**  
June 2016

QUARTERLY NEWSLETTER OF THE INDIABULLS GROUP

## Financial Highlights - FY16, Indiabulls Group

### Indiabulls Housing Finance Ltd.

- Balance Sheet size at Rs. 76, 436 crore
- Revenue of Rs. 9,225.6 crore
- NII of Rs. 3,793.5 crore
- PAT of Rs. 2,344.7 crore
- EPS of Rs. 59.84
- Gross NPA and Net NPA stable at 0.84% and 0.35% respectively

### Indiabulls Real Estate Ltd.

- Revenue of Rs. 2,785.9 crore
- PAT of Rs. 339.2 crore
- Total Sales of Rs. 2,919 crore

### Indiabulls Ventures Ltd.

- Revenue of Rs. 409.63 crore
- PAT of Rs. 73.84 crore

## Awards 2016

### Indiabulls Real Estate Ltd.



February 2016 - IBREL won two awards, namely the Residential Property of the Year for Blu Estate and Club Developer of the Year in the Luxury sector at the ABP News Awards 2016.

### Indiabulls Housing Finance Ltd.



February 2016 - Award for 'Excellence in Home Loan Banking' at the 'MY FM Stars of the Industry Awards' organised by the World HRD Congress.



March 2016 - Award for 'Best Housing Finance Company in Punjab' by the Emerging India Group and SMBC Insight News Channel.



March 2016 - Award for 'Housing Finance Company of the Year' at the '30th National Real Estate Awards' organised by The Accommodation Times.

## The Economic Times - Inspiring Business Leaders of India 2016



Mr. Gagan Banga, Vice Chairman & Managing Director, IBHFL was felicitated with the 'Inspiring Business Leaders of India Award, 2016' by The Economic Times on 31st March 2016. The Economic Times brought together stalwarts of the business landscape to celebrate the definitive business leaders of the country and had them share their journey, vision, mission and achievements.

### Indiabulls Foundation



The Indiabulls Foundation was awarded the 'Lions CSR Precious Award' for outstanding community contribution, influence and impact for the upliftment of the rural & urban poor by the Lions Clubs International Foundation, held at Hotel Sahara Star, Mumbai, on 23rd January 2016.

## Global Warming!!! Reducing Your Carbon Footprint Benefits You and the Environment

The earth is warming up and there is now an overwhelming consensus that it is actually happening and is human-induced. With global warming on the increase and species and their habitats on the decrease, chances for ecosystems to adapt naturally are fast diminishing. You may be aware that climate change is one of the greatest threats facing the planet. Around the globe, seasons are shifting, temperatures are climbing and sea levels are rising. To ensure that we do not damage our planet beyond any hope, we too must do our bit. While many of us do so at home, we must continue to do the same at work too!

### *8 small changes in your daily work routine which will benefit you and the environment!*



Drive to work only if necessary. Buses, taxis and carpooling get you to work on time too.



Switching lights off or unplugging your charger when not in use can save both power and money.



Avoid paper wastage by printing. If necessary, insist on printing on both sides of a paper.



Utilise your office stationery to the fullest before casting them away.



If you wish to, you can recycle many things to have more utility than you think they have. For eg. use the blank side of printed papers for notes.



You can conduct meetings over conference calls or Skype rather than travelling long distances and wasting your time, energy and fuel.



You can choose to eliminate using paper cups, glasses & plates and switch to reusable cutlery.



Ask for only as much water as you will drink.

*This earth belongs to us all. Let us all help save it!*

## Group Updates

### Indiabulls Group signs MOU to invest Rs. 25,000 crore in Haryana



Indiabulls Group has signed an MOU with the Haryana state government making an in-principle commitment to invest Rs. 25,000 crore in the state over the next seven years by way of direct lending through home loans as well as indirect lending to the developers of various projects, particularly in the affordable housing segment.

### Indiabulls 15 year Anniversary celebrations



Indiabulls celebrated its 15th anniversary in February by hosting a dinner at the Indiabulls BLU Estate and Club, Mumbai. The senior management of the company, leading businessmen, clients, investors, analysts and respected media personnel from across the country attended the occasion. The occasion was a grand success thanks to the time taken out by the many well-wishers of the group.

## Activity Highlights:

### Indiabulls Foundation (IBF)

#### Renewable Energy:



The Indiabulls Foundation recently installed a Hybrid Energy System (including 4 solar panels and 2 wind turbines) at the Parali Ashram School which has close to 600 students. The school which is located in the tribal belts of Palghar district was facing severe electricity shortages ranging from hours to weeks at times. The initiative ensured continuous supply of electricity to the school. The success has encouraged IBF to extend this initiative to 4 more ashram schools recently.

#### Encouraging Athletes:



Indiabulls Foundation is determined to provide world class training facilities to deserving athletes in India to help them improve their performance. Recently, IBF extended its helping hand to Ms. Bhakti Ajit Ambre who has been a professional athlete in powerlifting for the last 15 years and Mr. Ravi Dixit who is a professional squash player and is ranked #3 in India. IBF hopes to encourage more such athletes.

#### Chennai Relief:



The Indiabulls Foundation mobilized a quick strategy to provide relief and aid for the victims of the Chennai floods. A team headed by Mr. C. Sivamani focused on two villages, Perumbakkam and Jalladampet, for the distribution of relief materials. Almost 1500 families were tended to with food and nutrition of upto 5kg per family.

### Indiabulls Housing Finance Ltd. (IBHFL)

#### Annual Meets:

The Senior Management Team Conclave was held in Athens, Greece in April 2016. Mr. Gagan Banga addressed the team on the goals, challenges and the way forward for the upcoming year. Select employees were awarded the Chairman's Award and the Young Turk's Award for their outstanding contribution to the company during the year. This was followed by the Zonal Meets in Goa for the Western and Southern zones, Jaipur for the North and Darjeeling for the East.

## Marathons



**Mumbai:** Runners for Life organized the Puma Urban Stampede on 6th March 2016. 11 teams from IBHFL participated in the corporate relay. The team comprising of Mr. Gagan Banga, Mr. Ashwini Kumar Hooda, Mr. Vijay Nehra and Mr. Vijay Babbar were the winners of the Corporate Relay by completing 20km in less than 1 hour 25 minutes.



The Standard Chartered Mumbai Marathon also saw very healthy participation with notable performances by Mr. Gagan Banga (3 hours 47 minutes), Mr. Vijay Nehra, Head – Risk, IBHFL (4 hours 57 minutes), Mr. Vijay Babbar, DMD, IBVL (4 hours 45 minutes) in the full marathon and Mr. Ripudaman Bandral, EVP Mortgages, IBHFL (2 hours 52 minutes) in the half marathon.



**Delhi & Jaipur:** The group also saw active participation by employees at the Delhi Airtel Half Marathon and Jaipur Dream Run. The Delhi Airtel Half Marathon witnessed remarkable performances by Mr. Vijay Babar, DMD, IBVL, who completed the run in (1 hour 47 minutes) along with Mr. Shankar Nanchahal, SVP Sales, IBVL (2 hours 20 minutes), Mr. Abhishek Upadhyay, SVP Sales, IBVL (2 hours 20 minutes) and Mr. Kunal Nagpal, EVP Sales, IBVL (1 hour 57 minutes).



**Ambala:** IBHFL co-hosted the Ambala Marathon along with the Commissioner of Police, Panchkula & Ambala to raise awareness for Women's Safety - 'Stop Violence against Women and Girls' on 10th December 2015. This initiative saw participation of more than 45,000 people and received an overwhelming response from local and neighboring cities.



## Kudos!



#### Mr. Hiral Thaker, Sales Officer, Indiabulls Housing Finance Ltd.

Mr. Hiral Thaker was honoured with the prestigious 'Sardar Patel Senior Award' by the Sports Minister Mr. Nanubhai Vakani on 15th February 2016. Acknowledging his performances in the 9th Asian Softball Championship in Japan, 2012 and in the 6th Interzone Championship in 2014, the Gujarat State Government felicitated him with this honour. The Sardar Patel Awards are given by the Gujarat Government to sportspersons who perform exceptionally in state/national/international events.

## Know Your Management



**Mr. Ripudaman Bandral**  
EVP Mortgages, IBHFL

**1. Who has been your idol and why?**

My Idol has not been an individual but an institution – the INDIAN ARMY because of their camaraderie, bonding, sense of duty and their love for the nation before anything else.

**2. One thing that keeps you intact and helps you manage work at all times (work life balance)?**

Unconditional love and support from my family and the encouragement and support from colleagues are what keep me going.

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

Someone who led from the front, was trustworthy and lived his life with honesty and integrity.

**4. What is the most valuable memento/award that you have received and why is it very close to you?**

My half marathon medal. Although I wish to be fit, I have never been able to follow a regular regime of exercise and running. Ever since I have joined Indiabulls, I have been lucky enough to be inspired and motivated by our MD to run and have been participating in the half marathon every year now.

**5. Share one experience at Indiabulls which you will cherish forever?**

It is very difficult to find one experience as there are many in my last 6 years with Indiabulls. However, helping make my dream home in Mumbai a reality is the most cherished experience and would have not been possible without Indiabulls.

**6. Which is your favourite vacation place and why?**

Goa - experiencing serenity while watching your kids play at the beach while you take a stroll or read a book rejuvenates me for oncoming challenges.

**7. How would you spend a free day/holiday?**

A game with both my kids (tennis or X box), a movie with my better half and finally reading a book before hitting the bed.



## Family Corner

**A Pleasant Surprise!**

“My wife, Archana Sethi, and I have been married for 18 years. We have a beautiful daughter who is 14 years old. Since my daughter wanted to learn painting, my wife decided to enroll in the Bama Academy of Fine Arts along with her. To my surprise, my wife turned out to be a great artist. She has taken to realistic paintings as a genre and has also published a few of her water colour paintings in a book recently. Her paintings are a reflection of her experiences, and what she is as a person. This brilliance has seen her win many national and international awards. I hope that she embraces this passion and continues to scale greater heights.” **Shashi Sethi, Chief General Manager, Mortgages - IBHFL**



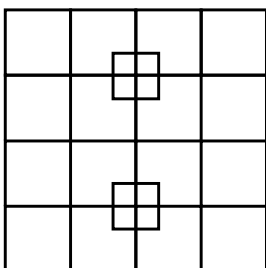
**5 Star Achievements!**

“My son, Nabhya, has made us very proud parents by receiving 5 awards in a row in the academic year 2015-16. At 3 and a half years, a student in nursery, Nabhya has won in competitions such as dance, dandiya raas, fancy dress and English & Hindi recitations. Nabhya has shown that he has multiple talents across spheres and we look forward to seeing him grow to his truest potential.” **Saurabh Tambi, Marketing - IBHFL**



**Quiz: June'16 Edition**

**How many squares are there in this picture?**



**Previous Quiz Answers - Jan'16 Edition**

- Which Hindu month is Diwali observed in?  
Ans - Ashwin.
- The Night before Eid is called?  
Ans – Chaand Raat.
- In what town was Jesus born?  
Ans - Bethlehem.



**Winners**

- Kripal Dhyani - Sr. Officer (Operations); IBHFL, Haldwani.

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 hope to continue this momentum with your support and encouragement. Write to us at [expression@indiabulls.com](mailto:expression@indiabulls.com) for us to continuously improve on what you wish to read here @ e-Xpressions.