

**Indiabulls**  
**EXPRESSIONS**  
February 2017

QUARTERLY NEWSLETTER OF THE INDIABULLS GROUP

## Financial Highlights - Q3 FY17, Indiabulls Group

### Indiabulls Housing Finance Ltd.

- Balance Sheet size at Rs. 1,02,406 crore
- Revenue of Rs. 3,004 crore
- NII of Rs. 1,261 crore
- PAT of Rs. 751 crore
- Gross NPA and Net NPA lower at 0.85% and 0.36% respectively

### Indiabulls Real Estate Ltd.

- Revenue of Rs. 492.9 crore
- PAT of Rs. 58.6 crore
- New Sales of Rs. 255 crore

### Indiabulls Ventures Ltd.

- Revenue of Rs. 96.93 crore
- PAT of Rs. 10.59 crore

## Awards 2016

### Indiabulls Housing Finance Ltd.



'Best Housing Finance Company of the Year' awarded by Navabharat at the Navabharat Realty Business Achievers Awards in Mumbai, on the 24th of October, 2016.



'BFSI Digital Innovators Award' in the customer experience category, awarded by the Indian Express Group, at the BFSI Digital Innovators Award in Pune, on the 22nd of October, 2016.



'Superbrand India 2016' has recognized IBHFL as one of the leading brands in India, on the 26th of May, 2016.



'Most Promising Brand' of the year, in the housing finance category, awarded by Zee Business and This Week Group at the 2016 Leaders Awards in Mumbai, on the 22nd of July, 2016.



'Inter Corporate Cricket Tournament' won by IBHFL at the 'Karnataka Go Green Inter Corporate Cricket Tournament' on the 4th of September, 2016.

### Mr. Ashwini Kumar Hooda, DMD, Indiabulls Housing Finance Ltd.



Mr. Ashwini Kumar Hooda was felicitated with the 'Vocational Excellence Award' by The Rotary Club of Mumbai on 21st of January, 2017, for his invaluable contribution in the field of Banking and Finance.

### Indiabulls Real Estate Ltd.



Won the 'Most Trusted Real Estate Company Award' by the International Brand Consulting Corporation, USA, in Mumbai, on the 16th of October, 2016. Media Research Group conducted a rigorous research across India in more than 20 cities and among over 12,000 consumers. The findings of the research resulted in IBREL winning this recognition.

### Mr. Rohit Kachroo, CISO, Indiabulls Group



Rohit Kachroo was felicitated with 'BFSI Technology Leadership Award' at 'BFSI CTO Summit 2016' by Elets Technomedia in Mumbai, on the 23rd of August, 2016, for his contribution in the IT industry for the Banking/BFSI sector.

**Activity Highlights:****Indiabulls Foundation (IBF)****Water Wheel Drum:**

Indiabulls Foundation distributed a 'Water Wheel Drum' to provide relief to women residing in Jawahar Taluka in Palghar district. The drum is designed like a trolley bag, with a long handle, which can be easily moved around from one place to another. Using a 'water wheel drum', both men and women can now easily pull or push water from far off places, instead of women alone carrying the weight of a water-filled vessel on their head or in their hands. This initiative has successfully helped more than 750 people in remote areas.

**Green Sole:**

IBF distributed 2,700 pairs of footwear made up of refurbished soles among the villagers. The manufacturing process of new footwear leads to the carbon emission of 12150 lbs. Thus, by adopting the Green Sole initiative, IBF not only brought respite to the villagers but also contributed towards keeping the environment green.

**Jan Swasthya Kalyan Vahika (Mobile Medical Van):**

Jan Swasthya Kalyan Vahika (JSKV) is a community centric project initiated by Indiabulls Foundation with an objective of providing primary healthcare services to the under-privileged population at their doorstep. JSKV services are ongoing in Mumbai, Panvel, and Thane. To enhance the outreach, JSKV has added three more mobile vans in their fleet for Wada and Savroli regions. Through this project, more than 5,00,000 under-privileged people are diagnosed and treated annually.

**Indiabulls Housing Finance Ltd. (IBHFL)****Launched Version 2.0 of e-home loans:**

In January 2017, IBHFL launched Version 2.0 of Indiabulls e-home loans, Indiabulls first completely online home loan service which was launched in August, 2016. The Version 2.0 includes features such as: OneGo e-Sign, Unified Payment Interface, DigiLocker Integration, Offline Application Form Filling facility along with Facebook Application - 'IB Easy' & Chatbot 'IB Chat'.

**Masala Bonds:**

IBHFL is the second Housing Finance Company (HFC) and the fourth Indian corporate to issue its first overseas rupee denominated affordable housing masala bonds of Rs. 13.30 Bn. The three-year tenure rupee-denominated bonds were listed on the Singapore Exchange (SGX).

**NCD Issue:**

IBHFL received an overwhelming response for its maiden public issue of unsecured and secured NCDs in September. The issue was pre-closed on the second day of its opening and was subscribed over 2 times on the base issue of Rs 3,500 crore with bids on BSE and NSE crossing over Rs 7,200 crore.

**Indiabulls Vasai Virar Mayors Marathon (IBVMM):**

IBHFL was the title sponsor of the IBVMM, held on 11th December, 2016. The event was a great success with more than 17,000 participants. In line with its aim to promote healthy living and fitness, IBHFL encouraged more than 150 employees to participate and run in the marathon.

**IIM Trainings:**

Senior leadership team at IBHFL consisting of zonal business heads, cluster business heads, and marketing and mortgage heads, attended training sessions at the Indian Institute of Management in Bangalore and Ahmedabad. The topics of the sessions included Sales Force Performance, Digital and Social Media Strategies and Credit Appraisal.

**Family Holiday:**

In October 2016, IBHFL organised an international family holiday for 30 senior management personnel and their families in London. Through this initiative, families got an opportunity to know and interact with each other on a personal level.

## Eat Smart. Work Smart. Live Smart

Eating is an important activity of daily living. However, eating right is equally important, since, what you eat affects not only your health but also every aspect of your life. People who eat healthy meals and exercise on a regular basis have better energy levels, higher productivity, and better lifestyles.

Our food determines how we look, act, and feel. The type of food that we eat, its quality, and quantity, determine our physiological and psychological well-being. Thus, to lead a happy life, we require to not only Work Smart but also Eat Smart.

### Must-have foods in your diet

#### Boost Your Energy



**Brown Rice:** Rich in manganese. Helps you maintain high energy all day.

**Sweet Potato:** High in carbohydrates, vitamin A and C. Reduces midday fatigue.

**Apples:** High in fiber, they take longer to digest, so you don't feel hungry.

#### Higher Immunity



**Yogurt:** Probiotics in yogurt keep the intestinal tract free of disease-causing germs.

**Oats & Barley:** Boosts immunity, heals wounds and helps antibiotics work better.

**Garlic:** Contains allicin. Fights infection and bacteria.

#### Brain Health



**Walnuts:** Rich in vitamin E. Lowers cholesterol and boosts the brain function.

**Eggs:** Rich in choline. Maintains memory and communication between brain cells.

**Blueberries:** Protects the brain from oxidative stress.

#### Reduce Stress



**Avocado:** Rich in magnesium. Known stress-fighter and natural muscle relaxant.

**Broccoli:** Contains vitamin B and folic acid. Reduces stress and anxiety.

**Dark Chocolate:** Reduces stress hormones.

#### Good Looks



**Spinach:** Contains vital vitamins and minerals. Important for the skin and hair.

**Pomegranates:** Contains vitamin C. Prevents fine lines, wrinkles, and dryness.

**Salmon:** Contains omega 3s. Results in glowing skin and shiny hair.

#### Reduce Weight



**Leafy vegetables:** Low in calories and high in fiber, Facilitates weight reduction.

**Green Tea:** Helps you lose the abdominal fat.

**Beans and Legumes:** High in protein and fiber. Make you feel full.

#### Water



It is recommended to drink at least two liters of water every day. Water helps in maximizing your physical performance, prevents and treats headaches, treats kidney stones, reduces weight, relieves constipation, and prevents hangovers.

## Group Updates

### Group Mediclaim Policy



Indiabulls Group has tied up with United India Insurance Company for Group Mediclaim Policy. Through this policy, employees and their dependants (Spouse, and 2 Children up to 23 years of age) can avail cashless cover of up to INR 2.5 lakh in all major hospitals in their respective cities, for the period 1st of April, 2016, to the 31st of March, 2017.

## Know Your Management



**Mr. Nafees Ahmed**  
Group CIO

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

My father has been my only idol through the ages. His determination and commitment gave me and my siblings the best education and opportunities in life and is the reason behind everything I have achieved.

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

My children and I are lucky to have my wife as the constant in our lives. Without her there would be no balance. She understands me the most, and supports every endeavour of mine as if it is her own.

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

Everything one achieves is built on hardwork put in by many people. Fortunate to lead a talented team, I would love to be remembered as someone who has helped empower them and made a positive impression on their lives. I hope they can someday smile fondly at our time together.

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

I took to cycling 4 years back to keep fit and spend quality time with my son. It grew on me and led me to test newer limits. From having just started cycling, in just one year I found myself in a cycling event wherein I rode 300km in around 15 hours!

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

The launch of Indiabulls e-Home Loans will always be a cherished memory. Gagan's vision, support and belief in the concept and us, helped us break the status quo and introduce a first of its kind completely online home loan.

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

I love Mauritius because of the natural beauty and adventure sports on offer.

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

My ideal holiday would be with my family catching a movie or cycling and ending the day with a nice family dinner.



## Family Corner

### '555 km-Manali to Leh on a bicycle'

**Kedar Gogate, Senior Architect, Planning & Design, IBREL.**

Every time I go on solo cycling expeditions, I learn something new. However, this time, it was a life changing experience, since, I was on the highest bicycle ride in the world and had successfully covered a distance of 555 km in just 7 days, from Manali to Leh. Riding on the terrain with the Indus flowing on my left and tall mountains on the right; witnessing small villages, historical monasteries, varied cultures and communities, I reached Leh as a completely different person. I realized that in our day-to-day life, we are highly dependent on people and materialistic things around us. But a solo trip makes us independent as we learn to tackle the many challenging situations on our own. Solo travelling has empowered me to appreciate the small things in life. It has made me stronger, has increased my self-esteem, and has helped me set bigger goals in life. It has made me feel free.



## Quiz: February'17 Edition

### Theme: Cricket

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

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 improve what you wish to read here @ Expressions.

## Previous Quiz Answer - June'16 Edition

1. How many squares are there in this picture?



Ans - 40 Squares



### Winners

- Shakti Bedi - Sr. Manager (Finance & Accounts), IBREL, Mumbai.
- Ravi Yadav - Management Trainee; IBHFL, Mumbai.