



Indiabulls Consumer Finance Limited (BWR AA+|CARE AA STABLE) to open Public Issue of Secured NCDs of ₹ 250 crore

- With a green shoe option of ₹ 2,750 crore

Mumbai, February 04, 2019: Indiabulls Consumer Finance Limited (IBCFL), 100% subsidiary of Indiabulls Ventures Limited (IBVL) is opening a public issue of Secured Non-Convertible Debentures (NCDs) with a base issue size of ₹ 250 crore and an option to retain oversubscription of another ₹ 2,750 crore which is within the shelf limit of ₹ 3,000 crore on February 04, 2019. Allotment in the issue is on a first come first serve basis.

IBCFL is a non-deposit taking NBFC registered with the RBI and the NCDs proposed to be issued under this issue have been rated AA+ by Brickwork Ratings and AA STABLE by CARE.

The NCD issue will have options of 26 months, 38 months, and 60 months maturities with an attractive coupon rate of up to 11.00% p.a., the minimum application size will be ₹ 10,000/-. These NCDs are proposed to be listed on both BSE and the NSE. For listed NCDs there is no TDS applicable when investors subscribe to them in Demat form.

Edelweiss Financial Services Limited, A. K. Capital Services Limited, Axis Bank Limited and Trust Investment Advisors Private Limited are the Lead Managers to the issue.

IDBI Trusteeship Services Limited is the Debenture Trustee, while Karvy Fintech Private Limited is the Registrar to the Issue.

Detailed Issue Structure

Series	I*	II	III	IV	V	VI	VII	VIII
Frequency of Interest Payment	Annual	Cumulative	Monthly	Annual	Cumulative	Monthly	Annual	Cumulative
Minimum Application	₹ 10,000 (10 NCDs) across all series							
Face Value/Issue Price of NCDs	₹ 1,000							

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(₹/NCD)								
In Multiples of thereafter (₹)	₹ 1,000/- (1 NCD)							
Tenure	26 months	26 months	38 months	38 months	38 months	60 months	60 months	60 months
Coupon (% per annum) for NCD Holders in Category I, II, III & IV	10.75%	NA	10.40%	10.90%	NA	10.50%	11%	NA
Effective Yield (% per annum) for NCD Holders in Category I, II, III & IV	10.75%	10.75%	10.90%	10.91%	10.90%	11.01%	10.99%	11%
Mode of Interest Payment	Through various mode available							
Amount (₹/NCD) on Maturity for NCD Holders in Category I, II, III & IV	₹ 1,000	₹ 1,248.02	₹ 1,000	₹ 1,000	₹ 1,388.30	₹ 1,000	₹ 1,000	₹ 1,686.26
Put and Call Option	NA	NA	NA	NA	NA	NA	NA	NA

Disclaimer:

*Allotment in the public issue of debt securities should be made on the basis of date of upload of each application into the electronic book of stock exchange. However on the date of oversubscription, the allotment should be made to the applicant on proportionate basis. The Tranche I Issue shall remain open for subscription on Working Days from 10 a.m. to 5 p.m. during the period indicated in the Tranche I Prospectus, except that the Issue may close on such earlier date or extended date as may be decided by the Board of Directors of our Company or Bond Issue Committee thereof. In the event of an early closure or extension of the Issue, our Company shall ensure that notice of the same is provided to the prospective investors through an advertisement in a daily national newspaper with wide circulation on or before such earlier or extended date of Issue closure. Applications Forms for the Issue will be accepted only from 10:00 a.m. to 5:00 p.m. or such extended time as

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may be permitted by BSE and NSE, on Working Days, during the Issue Period. On the Issue Closing Date, the Application Forms will be accepted only between 10 a.m. and 3 p.m. (Indian Standard Time) and uploaded until 5 p.m. or such extended time as may be permitted by BSE and NSE.

** For further details refer Shelf Prospectus dated January 30, 2019 and Tranche I Prospectus dated January 30, 2019.

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In case of partnership/proprietary concerns, the rating/outlook assigned by CARE is based on the capital deployed by the partners/ proprietor and the financial strength of the firm at present. The rating/outlook may undergo change in case of withdrawal of capital or the unsecured loans brought in by the partners/ proprietors in addition to the financial performance and other relevant factors.

DISCLAIMER: Indiabulls Consumer Finance Limited, is proposing, subject to market conditions and other considerations, a public issue of its secured and redeemable non-convertible debentures and has filed the Shelf Prospectus dated January 30, 2019 and the Tranche I Prospectus dated January 30, 2019, with the Registrar of Companies, National Capital Territory of Delhi and Haryana, the BSE Limited, the National Stock Exchange of India Limited, and the Securities and Exchange Board of India ("SEBI") (for record purposes). All investors proposing to participate in the public issue of NCDs by Indiabulls Consumer Finance Limited should invest only on the basis of information contained in the Shelf Prospectus dated January 30, 2019 and the Tranche I Prospectus dated January 30, 2019. The Shelf Prospectus and the Tranche I Prospectus are available on the website of Company's website, stock exchange, SEBI, Lead Managers to the Issue. For the purpose of taking an investment decision, the investors must rely on their own examination of the Issuer and the Issue including the risks involved. Investors are advised to read the Risk Factors, starting on page 15 of the Shelf Prospectus carefully before taking an investment decision in the Issue.

For further information please contact:

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