

India Infoline Housing Finance Limited – Non Convertible Debentures

Issue Highlights

The Current interest rate levels offer a great opportunity for investors to lock in higher accruals. These bonds represent one of the better options to execute the same, particularly for investors looking to lock yields in the short term.

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| Issue opens | Monday, Dec 12th, 2013 |
| Issue closes | Monday, Dec 20th, 2013 (First come First serve) |
| Issue Price | 1000 per Bond |
| Face Value | 1000 per Bond |

| Risk Profile | Product Type | Rating | Recommendation | 5 Year |
|--------------|--------------|--------|----------------|--|
| Medium Risk | NCDs / Bonds | AA- | Retail Option | 11.52% coupon paid monthly (effective yield: 12.15%) |

NRI cannot apply for this issue

INVESTMENT STRATEGY

We recommend individuals to invest in retail option as yield is much higher than current fixed deposit rates (8.0%-9.5%)

ISSUER BRIEF

India Infoline Housing Finance Ltd. (IIFHL) is a wholly owned subsidiary of India Infoline Finance Limited. It is a housing finance company that caters to a vast segment of retail and corporate customers through its loan offering - this includes both Home Loans and Loans against Property, with the key focus area being housing loans to individuals against the security of residential collaterals.

Credit rating of Issuer: AA- rated (stable outlook) by CARE Ratings.

| Particulars | As on March 31, 2013 | As on March 31, 2012 | As on March 31, 2011 |
|-----------------|----------------------|----------------------|----------------------|
| PBT (INR Lacs.) | 1964 | 634 | 909 |
| PAT (INR Lacs.) | 1397 | 359 | 642 |

COMPARISON OF VARIOUS DEBT INVESTMENTS:

| Parameters | IIFHL NCDs | Bank FDs | Postal Schemes |
|----------------------|--|--|----------------|
| Risk | Low Risk | Low Risk | Risk - Free |
| Liquidity | Listed, tradable | Not tradable, penal interest if liquidated earlier than maturity | Not Liquid |
| Pre-Tax Yield% | 11.52% monthly coupon | 8.0%-9.5% | 8.5%-9.00% |
| Capital Appreciation | Possible - Linked with interest movement | Nil | Nil |

HOW TO INVEST:

Please mail us your interest / query on info@rupeevest.com or call us @7406998067 / 9874691177.

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