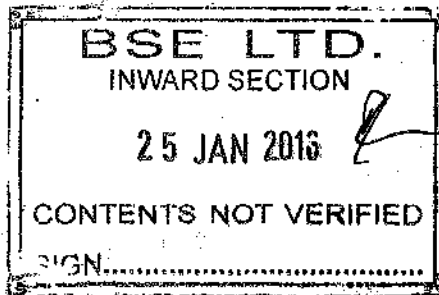


The Manager – Debt Listing
BSE Limited
25th floor, P.J.Towers
Dalal Street
Mumbai – 400 001



December 24, 2015

Dear Sirs,

Sub: Communication for the half year ended September 30, 2015
Ref: Clause 27(b) of the Listing Agreement.

In compliance with clause 27 (b) to the listing agreement dated November 28, 2012 for listing of debt securities, we hereby submit a communication for the half year ended September 30, 2015 duly counter signed by the Trustees for the respective NCDs issued.

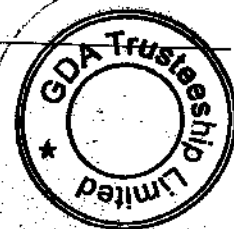
For Reliance Home Finance Limited

Authorized Signatory



For GDA Trusteeship Limited

Authorized Signatory



Encl: As below

1. Un-audited Financials for the Half Year ended September 30, 2015.
2. Interest Payment and Repayment Schedule as on September 30, 2015.

Disclaimer: The above Half Yearly Communication has been signed by the Debenture Trustee based on information / certification provided by the issuer Company.

December 24, 2015

Dear Debenture Holder,

Pursuant to provisions of the Listing Agreement executed between BSE Limited (BSE) and the Company for listing of Non – Convertible Debenture (NCDs) issued by the Company on BSE, we are providing herewith:

1. The details of Asset Cover Ratio and Debt Equity Ratio are as given:

Sr no.	Particulars	Half Year ended September 30, 2015
1	Asset Cover Ratio	Adequate Security cover as per terms of issue.
2	Debt Equity Ratio	9.63

2. The Un-audited Financial Statements of the Company for the half year ended September 30, 2015 are enclosed as 'Annexure-1'.
3. Credit Rating: The Company had been granted / re-affirmed the following Credit Ratings during the half year ended September 30, 2015 for its Long Term Borrowings by way of issue of
- (i) **Secured NCDs:**
- (a) Credit Analysis & Research Limited has assigned – CARE AA+ (CARE Double A Plus) for NCDs of the Company.
 - (b) Brickworks Limited has assigned – BWR AA+ (BWR Double A Plus) for NCDs of the Company.
- (ii) **Unsecured NCDs:**
- (a) Credit Analysis & Research Limited has assigned – CARE AA (CARE Double A Plus) for NCDs of the Company.
 - (b) Brickworks Limited has assigned – BWR AA+ (BWR Double A Plus) for NCDs of the Company.
- (iii) **Market-Linked Debentures:**
- (a) Credit Analysis & Research Limited has assigned – CARE PP-MLD AA+(CARE PP-MLD Double A Plus) for NCDs of the Company.
4. The details of interest payments for the NCDs on the respective interest payment dates are enclosed as 'Annexure-2'. There has been no defaults and principal amount are being paid on respective due dates.
5. We are enclosing a statement indicating the details of outstanding NCDs listed on BSE and coupon interest payment due dates for each of the series of NCDs as 'Annexure-2'.

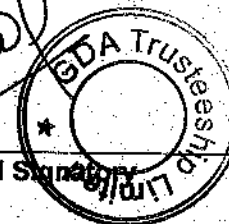
Reliance Home Finance Limited

Authorized Signatory



GDA Trusteeship Limited

Authorized Signatory



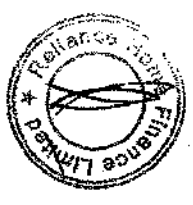
Annex - 1

RELIANCE HOME FINANCE LIMITED

BALANCE SHEET AS AT SEPTEMBER 30, 2015

Particulars	Note No.	(Rupees)		
		As at September 30, 2015	As at March 31, 2015	As at September 30, 2014
I. EQUITY AND LIABILITIES:				
1 Shareholders' Funds				
(a) Share Capital	3	658,200,000	658,200,000	658,200,000
(b) Reserves and Surplus	4	5,124,483,776	4,675,428,500	4,222,189,730
2 Non-current liabilities				
(a) Long-term borrowings	5	39,265,030,956	28,239,802,004	19,746,415,858
(b) Deferred tax liabilities (Net)	6	129,100,000	97,500,000	60,880,000
(c) Other non-current liabilities	7	28,342,450	33,696,336	-
(d) Long-term provisions	8	277,342,190	234,615,054	189,895,890
3 Current liabilities				
(a) Short-term borrowings	9	6,328,565,975	8,155,173,002	1,961,345,129
(b) Trade payables	10	-	23,182,745	205,942
(c) Other current liabilities	11	12,705,112,865	13,412,742,804	8,355,602,394
(d) Short-term provisions	12	67,454,347	43,647,015	38,694,180
TOTAL		64,583,632,559	55,573,927,460	35,212,429,123
II. ASSETS:				
1 Non-current assets				
(a) Fixed assets	13	390,541,449	394,011,439	672,638
(i) Tangible assets		417,976	518,082	-
(ii) Intangible assets		51,746,887,793	43,707,161,395	28,105,805,292
(b) Long-term loans and advances	14	539,589,865	360,491,283	598,795,605
(c) Other non-current assets	15	-	-	-
2 Current assets				
(a) Current investments	16	-	-	-
(b) Cash & bank balance	17	4,283,109,022	3,551,321,707	1,859,148,317
(c) Short-term loans and advances	18	7,144,012,539	7,143,489,412	4,346,099,642
(d) Other current assets	19	509,273,915	416,934,201	301,907,629
TOTAL		64,583,632,559	55,573,927,460	35,212,429,123

See accompanying notes to the financial statements 1-24



RELIANCE HOME FINANCE LIMITED

STATEMENT OF PROFIT AND LOSS FOR THE PERIOD ENDED SEPTEMBER 30, 2015

Particulars	Note No.	Upto Sep-15		(Rupees)
		2014-15	Upto Sep-14	
REVENUE				
(I) Revenue from operation	20	3,736,420,720	5,009,492,739	2,197,021,559
(II) Other Income	21	94,942,448	116,549,352	96,820,437
(III) TOTAL REVENUE (I+II)		3,831,363,168	5,126,042,091	2,293,841,996
EXPENSES				
Employee Benefits expense	22	299,815,137	348,374,046	185,646,012
Finance Cost	23	2,522,805,467	3,166,988,367	1,516,750,716
Depreciation and Amortisation	13	3,570,096	312,567	187,250
Other expenses	24	316,867,192	551,279,831	228,549,507
(IV) TOTAL EXPENSES		3,143,057,892	4,066,954,811	1,931,133,485
(V) PROFIT BEFORE TAX (III-IV)		688,305,276	1,059,087,280	362,708,511
TAX EXPENSE:				
Current Tax	20	207,650,000	325,250,000	118,730,000
Income tax for Earlier Year				
Deferred Tax		31,600,000	43,205,000	6,585,000
(VI) PROFIT AFTER TAX (V-VI)		449,055,276	690,632,280	237,393,511

See accompanying notes to the financial statements 1-24



1. **Background**
 Reliance Home Finance Limited (the Company) is registered with National Housing Bank as housing finance company (HFC), without accepting public deposits, as defined under section 29A of the National Housing Bank Act, 1987. The Company is principally engaged in housing finance business.
2. **Significant Accounting Policies**
 - a. **Basis of Preparation of Financial Statements**
 The financial statements have been prepared and presented under the historical cost convention on the accrual basis of accounting. They are in conformity with the accounting principles generally accepted in India (GAAP), and comply with the Accounting Standards notified by the Companies (Accounting Standards) Rules, 2006, specified under Section 133 of the Act, read with Rule 7 of the Companies (Accounts) Rules, 2014 and relevant provisions of the Companies Act, 2013 (the "Act"), the National Housing Bank Act, 1987 and the Housing Finance Companies (NHFC) Directions, 2010 as amended from time to time.
 - b. **Use of Estimates**
 The preparation of financial statements requires estimates and assumptions to be made that affect the reported amount of assets and liabilities and disclosure of contingent liabilities on the date of the financial statements and the reported amount of revenues and expenses during the reporting period. Difference between the actual results and estimates are recognized in the period in which the results are known/materialised.
 - c. **Revenue Recognition**
 - i) **Interest Income**
 Repayment of housing loans is generally by way of Equated Monthly Installments (EMI) comprising of principal and interest. Necessary appropriation is made out of these EMI collections to Res, charges and additional interest income on delayed EMI/Pre-EMI are recognized on receipt basis.
 - ii) **Dividend Income**
 Dividend income is recognized when the right to receive payment is established.
 - iii) **Loan Processing Fee Income**
 Loan processing fee income is accounted for upfront as and when it becomes due.
 - iv) **Income from assignment/ securitization**
 In case of assignment / securitization of loans, the assets are derecognized when all the rights, title, future receivables and interest thereof along with all the risks and rewards of ownership are transferred to the purchasers of assigned/ securitised loans. The profit if any, as reduced by the estimated provision for loss/ expenses and incidental expenses related to the transaction, is recognised as gain or loss arising on assignment / securitization on a monthly basis.
 - v) **Other Income**
 In other cases, income is recognized when there is no significant uncertainty as to determination and realization.
 - d. **Fixed Asset**
 Fixed Assets are stated at cost of acquisition less accumulated depreciation and Impairment loss, if any. Cost includes all expenses incidental to the acquisition of the fixed assets.
 - e. **Intangible Assets**
 Intangible Assets are recognised where it is probable that the future economic benefit attributable to the assets will flow to the Company and its cost can be reliably measured. Intangible assets are stated at cost of acquisition less accumulated amortisation.



- f Depreciation/Amortisation
 Depreciation on tangible assets is provided in accordance with the provisions of Schedule II of the Companies Act, 2013. Tangible assets are depreciated on straight line basis method over the useful life of assets, as prescribed in Part C of Schedule II of the Companies Act, 2013.
 Intangible assets comprise, computer software are amortised on straight line basis over the useful life of the software up to a maximum of five years commencing from the month in which such software is first installed.
- g Loan origination / acquisition cost
 All direct cost incurred for the loan origination is amortised over the tenure of the loan.
- h Investments
 Investments are classified into current investments and long-term investments. In accordance with the Guidelines issued by National Housing Bank (NHB), current investments are carried at lower of cost and fair value and long term investments are carried at cost. However, provision is made to recognize decline other than temporary in the carrying amount of long term investments. Unquoted investments in the units of Mutual Funds in nature of current investment are valued at lower of cost or Net Asset Value declared by Mutual Funds in respect of each particular scheme.
- i Discount on Commercial Papers
 The difference between the acquisition cost and the redemption value of commercial papers is apportioned on time basis and recognized as discount expense.
- j Provision for Standard Assets, Non Performing Assets (NPA) & Doubtful Debts
 Provisions on Standard Assets, Non Performing Assets (NPA) & Doubtful Debts are made in accordance with the Prudential Norms as per Housing Finance Companies (NHB) Directions, 2010.
- k Securitised Assets
 Derecognition of Securitised assets in the books of the Company, recognition of gain or loss arising on Securitisation and accounting for credit enhancement provided by the Company is based on the Guidance Note on Accounting for Securitisation issued by the Institute of Chartered Accountants of India.
- l Market Link Debentures
 The Company has issued certain market link non-convertible debentures (MLD), the rate of interest which is linked to performance of specified indices over the period of the debentures. The Company hedges its interest rate risk on MLD by taking positions in future & options based on specified indices. Any gain/loss on these hedge positions are netted against with interest expense on MLD and resultant 'net loss' is recognised in Statement of Profit and Loss immediately, however 'net gain' if any, is ignored.
- m Employee Benefits
- i) Provident fund
 Contributions payable to the recognized provident fund, which is a defined contribution scheme, are charged to the Statement of Profit and Loss.
- ii) Gratuity
 The Company's gratuity benefit scheme is a defined benefit plan. The Company's net obligation in respect of the gratuity benefit scheme is calculated by estimating the amount of future benefit that employees have earned in the return for their service in the current and prior periods; that benefit is discounted to determine its present value, and the fair value of any plan assets, if any, is deducted.
 The present value of the obligation under such defined benefit plan is determined based on actuarial valuation using the Projected unit Credit Method, which recognises each period of service as giving rise to additional unit of employee benefit entitlement and measures each unit separately to build up the final obligation.
 The obligation is measured at the present value of the estimated future cash flows. The discount rates used for determining the present value of the obligation under defined benefit plan, are based on the market yields on Government securities as on the balance sheet date.
 Actuarial gains and losses are recognised immediately in the Statement of Profit and Loss.



ii) Leave Encashment

Leave encashment which is a defined benefit, is accrued for based on an actuarial valuation at the balance sheet date carried out by an independent actuary.

The employees of the Company are entitled for compensated absence. The employees can carry forward a portion of the unutilised accrued leave balance and utilise it in future periods. The Company records an obligation for compensated absences in the period in which the employee renders the service that increases the entitlement. The Company measures the expected cost of compensated absence as the amount that the Company expects to pay as a result of the unused entitlement that has accumulated at the balance sheet date.

n Borrowing costs

Borrowing costs, which are directly attributable to the acquisition / construction of fixed assets, till the time such assets are ready for intended use, are capitalised as part of the cost of the assets. Other borrowing costs are recognised as an expense in the year in which they are incurred. Brokerage costs directly attributable to a borrowing are expensed over the tenure of the borrowing.

o Guarantee Fees

Mortgage guarantee fees, which are directly attributable to the loans guaranteed are expensed based on the principal outstanding at the end of the period.

p Earnings per share

The basic earnings per share is computed by dividing the net profit / (loss) attributable to the equity shareholders for the period by the weighted average number of equity shares outstanding during the reporting period. The number of shares used in computing diluted earnings per share comprises the weighted average number of shares considered for deriving earnings per share, and also the number of equity shares, which could have been issued on the conversion of all dilutive potential shares. In computing dilutive earnings per share, only potential equity shares that are dilutive and that reduce profit / (loss) per share are included.

q Provision for Current Tax and Deferred Tax

Income tax expense comprises current tax (ie. amount of tax for the period determined in accordance with the income tax law) and deferred tax charge or credit (reflecting the tax effects of timing differences between accounting income and taxable income for the period).

The deferred tax charge or credit and the corresponding deferred tax liabilities or assets are recognized using the tax rates that have been enacted or substantively enacted by the balance sheet date. Deferred tax assets are recognised only to the extent there is reasonable certainty that the assets can be realised in future; however, where there is unabsorbed depreciation or carried forward loss under taxation laws, deferred tax assets are recognised only if there is virtual certainty of realisation of such assets. Deferred tax assets are reviewed as at each balance sheet date and written down or written up to reflect the amount that is reasonably / virtually certain (as the case may be) to be realised.

r Impairment of Assets

The Company assesses at each balance sheet date whether there is any indication that an asset may be impaired, if such condition exists an asset is treated as impaired, when carrying cost of assets exceeds its recoverable amount. An impairment loss is charged to the Statement of Profit and Loss in the year in which an asset is identified as impaired. The impairment loss recognised in prior accounting periods is reversed if there has been a change in the estimate of the recoverable amount is treated as impaired, when carrying cost of assets exceeds its recoverable amount.

s Provisions, Contingent Liabilities and Contingent Assets

Provisions involving substantial degree of estimation in measurement are recognized when there is a present obligation as a result of past events and it is probable that there will be outflow of resources. Contingent Liabilities are not recognized but are disclosed in the notes. Contingent Assets are neither recognized nor disclosed in the financial statements.



NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED SEPTEMBER 30, 2015

3. Share Capital

(Rupees)

	As at September 30, 2015		As at March 31, 2015		As at September 30, 2014	
	No of Shares	Amount in Rs.	No of Shares	Amount in Rs.	No of Shares	Amount in Rs.
a) Authorised: Equity Shares of Rs. 10 each		750,000,000		750,000,000		750,000,000
5,00,00,000 Preference Shares of Rs. 10 each		500,000,000		500,000,000		500,000,000
b) Issued, subscribed & Fully paid up		1,250,000,000		1,250,000,000		1,250,000,000
6,58,20,000 Equity Shares of Rs. 10 each		658,200,000		658,200,000		658,200,000
		658,200,000		658,200,000		658,200,000
c) Par Value per Share Equity		Amount in Rs. 10		Amount in Rs. 10		Amount in Rs. 10

d) Reconciliation of issued, subscribed and fully paid up Share Capital	As at September 30, 2015		As at March 31, 2015		As at September 30, 2014	
	No of Shares	Amount in Rs.	No of Shares	Amount in Rs.	No of Shares	Amount in Rs.
Equity Shares						
Opening Balance	65,820,000	658,200,000	65,820,000	658,200,000	65,820,000	658,200,000
Addition during the year	-	-	-	-	-	-
Reduction during the year	-	-	-	-	-	-
Closing Balance	65,820,000	658,200,000	65,820,000	658,200,000	65,820,000	658,200,000

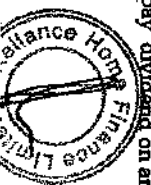
e) Rights, Preferences and Restrictions :

1 Voting Rights :

In case of equity Shares w.e.f. April 1, 2011, all the equity share holders of the Company have voting rights only and no rights toward dividend. In the event of liquidation of the Company, the holders of equity shares will be entitled to receive any of the remaining assets of the Company, after distribution of all preferential amounts. The distribution will be in proportion to the number of equity shares held by the shareholders.

2 Dividends :

The Company has amended its Articles of Association effective from April 1, 2011 to insert a new Article 5A to the effect that the Company shall not declare and / or pay dividend on any of its Share Capital.



RELIANCE HOME FINANCE LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED SEPTEMBER 30, 2015

9 - Shares held by holding company i.e. Reliance Capital Limited including jointly held

Equity Shares	%	As at September 30, 2015		As at March 31, 2015		As at September 30, 2014	
		No of Shares	Amount in Rs.	No of Shares	Amount in Rs.	No of Shares	Amount in Rs.
Reliance Capital Limited	100%	65,819,980	658,199,800	65,819,980	658,199,800	65,819,980	658,199,800
Reliance Capital Ltd. and its nominees	0%	20	200	20	200	20	200
Total	100%	65,820,000	658,200,000	65,820,000	658,200,000	65,820,000	658,200,000

4. Reserves and Surplus (Rupees)

	As at September 30, 2015		As at March 31, 2015		As at September 30, 2014	
a) Statutory Reserve (As per Section 29C of the National Housing Bank Act, 1987) Special Reserve Fund #						
Opening Balance as per Last Balance sheet	425,797,466		287,671,010		287,671,010	
Add: Transfer from Surplus in Statement of Profit & Loss	-		138,126,456		-	
		425,797,466		425,797,466		287,671,010
b) Securities Premium Account As Per Last Balance Sheet						
Opening Balance as per Last Balance Sheet		2,551,800,000		2,551,800,000		2,551,800,000
c) Surplus in Statement of Profit & Loss As Per Last Balance Sheet						
Opening Balance as per Last Balance Sheet	1,697,831,034		1,145,325,210		1,145,325,210	
Add: Transfer from Statement of Profit & Loss	449,055,276		690,632,280		237,393,511	
Less: Transfer to Special Reserve Fund	-		138,126,456		-	
		2,146,886,310		1,697,831,034		1,382,718,721
		5,124,483,776		4,675,428,500		4,222,189,730



RELIANCE HOME FINANCE LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED SEPTEMBER 30, 2015

#In terms of requirement of NHB's Circular No. NHB(ND)/DRS/Pol.Circular 61/2013-14 dated April 17,2014 following information on Reserve Fund under section 29C of the National Housing Bank Act, 1987 is provided.

Particulars	As at		As at	
	September 30, 2015	March 31, 2015	September 30, 2014	September 30, 2014
Balance at the beginning of the year				
a) Statutory reserve u/s. 29C of the NHB Act, 1987	425,797,466	287,671,010	287,671,010	287,671,010
b) Amount of Special Reserve u/s. 36(1)(viii) of the Income tax Act, 1961 taken into account for the purpose of Statutory Reserve u/s 29C of the NHB Act, 1987	-	-	-	-
Addition / Appropriation / Withdrawal during the year				
Add :				
a) Amount transferred u/s 29C of the NHB Act, 1987			139,126,456	-
b) Amount of Special Reserve u/s 36(1)(viii) of the Income Tax Act,1961 taken into account for the purpose of Statutory Reserve u/s. 29C of the NHB Act, 1987			-	-
Less :				
a) Amount appropriated from Statutory Reserve u/s 29C of the NHB Act, 1987			-	-
b) Amount withdrawn from Special Reserve u/s 36(1)(viii) of the Income Tax Act, 1961 which has been taken into account for the purpose of provision u/s 29C of the NHB Act, 1987			-	-
Balance at the end of the year				
a) Statutory Reserve u/s 29C of the NHB Act, 1987		139,126,456		
b) Amount of Special Reserve u/s 36(1)(viii) of the Income Tax Act, 1961 taken into account for the purpose of Statutory Reserve u/s 29C of the NHB Act, 1987	425,797,466	425,797,466	-	287,671,010
	<u>425,797,466</u>	<u>425,797,466</u>	<u>287,671,010</u>	<u>287,671,010</u>

Note : The special reserve created as per Section 29 C of the NHB Act, 1987, qualifies for deduction as specified u/s 36 (1) (viii) of the Income Tax Act, 1961 and accordingly Company has been availing tax benefits for such transfers.



RELANCE HOME FINANCE LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED SEPTEMBER 30, 2015

5. Long-term borrowings	As at			(Rupees)
	September 30, 2015	March 31, 2015	September 30, 2014	
Non convertible Debentures				
Secured	3,380,515,473	3,000,204,880	2,694,698,390	
Unsecured (Subordinated Tier II Series)	2,550,000,000	1,480,000,000	1,480,000,000	
Term Loans from Banks				
Secured	33,334,515,483	23,759,597,124	15,571,717,468	
	<u>39,265,030,956</u>	<u>26,239,802,004</u>	<u>19,746,415,858</u>	
6. Deferred Tax Liabilities	As at			(Rupees)
Particulars	September 30, 2015	March 31, 2015	September 30, 2014	
Deferred tax Liability disclosed in the Balance Sheet comprises the following:				
a) Deferred Tax Liability Related to Fixed Assets	12,124,483	6,833,338	(18,000)	
Unamortised Expenditure	151,344,767	121,620,090	86,563,912	
Special Reserve Fund	125,924,104	107,201,940	84,387,014	
Total	<u>289,393,354</u>	<u>235,655,368</u>	<u>170,932,926</u>	
b) Deferred Tax Asset				
Disallowance under the Income Tax Act, 1961	(5,426,835)	(983,392)	(1,792,613)	
Provision for NPA/diminution in the value of Assets	(154,866,519)	(137,471,976)	(108,260,313)	
Total	<u>(160,293,354)</u>	<u>(138,455,368)</u>	<u>(110,052,926)</u>	
Net Deferred Tax Liabilities/(Assets) (a) - (b)	<u>129,100,000</u>	<u>97,500,000</u>	<u>60,880,000</u>	
7. Other non-current liabilities	As at			(Rupees)
	September 30, 2015	March 31, 2015	September 30, 2014	
a) Collateral deposit from customers	28,342,450	33,453,548	-	
b) Interest accrued and not due on borrowings	-	182,788	-	
	<u>28,342,450</u>	<u>33,636,336</u>	<u>-</u>	



RELIANCE HOME FINANCE LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED SEPTEMBER 30, 2015

	As at		
	September 30, 2015	March 31, 2015	September 30, 2014
8. Long Term Provisions			
a) Provision for Employees Benefits	5,233,093	2,770,371	2,509,284
Leave Encashment			
b) Provision for Standard Assets	272,109,097	231,844,683	166,386,606
	<u>277,342,190</u>	<u>234,615,054</u>	<u>168,895,890</u>
9. Short-term borrowings			
	As at	As at	As at
	September 30, 2015	March 31, 2015	September 30, 2014
a) From Banks			
Cash Credit facilities - Secured (Refer Note 1 below)	1,990,571,118	960,764,860	690,711,802
From Others			
Commercial Papers - Unsecured	4,337,994,857	7,194,408,142	1,270,633,327
	<u>6,328,565,975</u>	<u>8,155,173,002</u>	<u>1,961,345,129</u>

Notes:

1 Cash credit referred above are secured by part passu first charge on all standard assets portfolio of present and future book debts, receivable, bills, claims and loan assets of the Company against security not exceeding Rs. 2,200,000,000 (Previous year Rs.1,100,000,000).



RELIANCE HOME FINANCE LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED SEPTEMBER 30, 2015

10. Trade Payables	(Rupees)		
	As at September 30, 2015	As at March 31, 2015	As at September 30, 2014
Due to Micro, Medium & Small	-	-	-
Due to Others	-	23,182,745	205,942
Due to Related Party	-	-	-
	-	<u>23,182,745</u>	<u>205,942</u>

Note:

The management has identified enterprises which has provided goods and services to the Company and which qualify under the definition of Medium, Micro and small enterprises, as defined under Micro, Small and Medium Enterprises Development Act, 2006. At any point of time during the year there is no liability due for payment to such micro, small and medium enterprises.

11. Other Current Liabilities	(Rupees)		
	As at September 30, 2015	As at March 31, 2015	As at September 30, 2014
a) Current maturities of long term debts - Secured			
(i) Non convertible Debentures	1,000,654,156	1,263,000,000	500,000,000
(ii) Term Loans from Banks	9,087,600,000	6,561,100,000	6,095,600,000
Interest accrued and not due on borrowings	234,960,931	262,059,774	161,690,205
Advance from Customers	156,439,610	96,871,547	129,870,584
Payable under Securitisation / Assignment (Net)	192,482,275	284,892,457	238,882,029
Temporary Book Overdraft	1,910,436,851	4,876,238,001	1,142,958,113
Other Payables (Refer Note 1 below)	122,519,042	68,581,025	86,601,463
	<u>12,705,112,865</u>	<u>13,412,742,804</u>	<u>8,355,602,393</u>

Notes:

1 Other Payables includes TDS, statutory payments and other liabilities.

12. Short Term Provisions	(Rupees)		
	As at September 30, 2015	As at March 31, 2015	As at September 30, 2014
a) Provision for Employees Benefits	85,199	71,143	71,124
Leave Encashment	1,03,62,578	-	26,14,264
Gratuity	42,118,076	43,575,872	30,979,918
b) Provision for Standard Assets	14,888,494	-	5,028,874
c) Provision for Income Tax (Net)	<u>67,454,347</u>	<u>43,647,015</u>	<u>38,694,180</u>



RELIANCE HOME FINANCE LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED SEPTEMBER 30, 2015

Note "13"
Fixed Assets

Sr. No.		Gross Block				Depreciation				Net Block	
		As at April, 1 2015	Addition	Deletion	As at September 30, 2015	As at April, 1 2015	Depreciation	Upto September 30, 2015	As at September 30, 2015	As at March 31, 2015	
(i)	Tangible Assets										
1	Office Equipments	244,300	-	-	244,300	-	-	244,300	-	9,225	
2	Office Buildings	394,047,400	-	-	394,047,400	3,456,264	3,515,904	390,531,496	580,085	580,085	
3	Data Processing Machineries	109,708	-	-	109,708	13,725	99,755	9,953	56,471	56,471	
	Total	394,401,408	-	-	394,401,408	3,469,990	3,859,959	390,541,449	645,781	645,781	
	Previous Year	1,019,208	393,382,200	-	394,401,408	16,542	389,969	394,011,439			

(ii)	Intangible Assets									
	Computer Software	8,509,647	-	-	8,509,647	100,106	8,091,671	417,976	518,082	518,082
	Total	8,509,647	-	-	8,509,647	100,106	8,091,671	417,976	518,082	518,082
	Previous Year	7,909,647	600,000	-	8,509,647	296,025	7,991,565	518,082		

Note :
1 In respect of Intangible Assets :
a) It is other than internally generated.



RELIANCE HOME FINANCE LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED SEPTEMBER 30, 2015

14. Long Term Loans and Advances

(Rupees)

	As at September 30, 2015	As at March 31, 2015	As at September 30, 2014
a) Security Deposits (Unsecured)	600,042	600,042	600,042
b) Loans (Secured)			
(i) Considered Good			
Housing loans:			
Individuals	22,865,622,148	21,463,582,819	16,155,375,002
Others	2,520,050,872	8,041,212,409	6,056,160,210
Officer of the Company (Refer Note 1 below)	14,373,325	-	-
Commercial loans	25,400,046,345	29,504,795,228	22,211,535,211
(ii) Considered Doubtful	25,881,367,292	13,785,040,629	5,401,780,922
Housing loans:			
Individuals	346,665,629	420,245,435	472,050,947
Others	25,829,485	25,303,620	10,382,279
Less: Provision for NPA & Doubtful Debts	372,495,114	445,549,055	482,433,226
Commercial loans	87,223,223	99,232,346	97,516,831
Less: Provision for NPA & Doubtful Debts	176,322,165	53,260,844	67,970,734
Less: Provision for NPA & Doubtful Debts	31,875,681	11,959,929	11,030,860
Installments Due (Secured) Considered doubtful	144,446,484	41,300,915	56,999,874
Principal Overdue	49,117,292	32,688,429	62,624,996
Less: Provision for NPA & Doubtful Debts	14,161,553	9,746,326	12,592,148
d) Balance with Service Tax Authorities	34,955,739	22,942,103	50,032,848
e) Taxes paid [Net off Income Tax Provision Rs. 81,14,50,000 (Previous Year Rs. Nil)]	-	4,401,622	-
	1,764,087	-	-
	<u>51,746,687,793</u>	<u>43,707,161,335</u>	<u>28,105,805,292</u>

Note:

1 Loan to the officers of the company was disbursed prior to appointment as a officers of the company and no further disbursements have been made post their appointment.



RELIANCE HOME FINANCE LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED SEPTEMBER 30, 2015

15. Other Non Current Assets	As at		As at		As at	
	September 30, 2015	March 31, 2015	September 30, 2014	September 30, 2014	September 30, 2014	(Rupees)
a) Receivable from Trustee under Securitisation (Secured)	54,897,932	46,794,023	39,068,003			
b) Fixed Deposits with banks (Maturity > 12 Months) (Kept as credit enhancement towards Securitisation/direct Assignment)	96,513,600	-	333,036,896			
c) Unamortised Expenditure (Unsecured)						
(i) Unamortised DSA Commission	246,969,432	184,770,698	184,770,698			
Add: Incurred during the Year	113,122,826	134,875,669	37,607,866			
Less: Amortised during the year	47,759,704	72,676,935	38,282,848			
	312,332,554	246,969,432	189,095,716			
Less: to be amortised over the next one year (Refer Note 19 (b))	30,334,080	26,606,117	18,725,636			
	281,998,474	220,363,315	170,370,079			
(ii) Unamortised Brokerage on Borrowing	65,667,712	68,887,445	68,887,445			
Add: Incurred during the Year	3,18,50,675	87,47,347	25,77,200			
Less: Amortised during the year	6,804,740	11,967,080	5,885,715			
	90,713,647	65,667,712	65,578,930			
Less: to be amortised over the next one year (Refer Note 19(b))	14,923,544	11,375,751	11,473,267			
	75,790,103	54,291,961	54,105,663			
(iii) Unamortised Mortgage guarantee fees	38,323,927	40,321,927	-			
Add: Incurred during the Year	4,058,618	1,998,000	-			
Less: Amortised during the year	34,265,309	38,323,927	-			
Less: to be amortised over the next one year (Refer Note 19(b))	8,117,236	1,618,100	-			
	26,148,073	36,705,827	-			
d) Prepaid Expenses (Unsecured)	4,241,683	2,336,157	2,214,963			
	<u>539,589,865</u>	<u>360,431,283</u>	<u>598,795,605</u>			



NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED SEPTEMBER 30, 2015

16. Current Investments

(Rupees)

	Face Value / Issue Price	Quantity		Value	
		As at September 30, 2015	As at March 31, 2015	As at September 30, 2014	As at September 30, 2014
Other Investments - Unquoted, fully paid-up Units of Mutual Funds					
Indiabulls Liquid Fund Direct Growth					

Notes:

1 The aggregate value of investments:

	As at September 30, 2015		As at March 31, 2015		As at September 30, 2014	
	Book Value	Market Value	Book Value	Market Value	Book Value	Market Value
Quoted	-	-	-	-	-	-
Unquoted	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-

2 The aggregate Provision for diminution in the value of investments:

	As at September 30, 2015		As at March 31, 2015		As at September 30, 2014	
	Quoted	Unquoted	Quoted	Unquoted	Quoted	Unquoted
Quoted	-	-	-	-	-	-
Unquoted	-	-	-	-	-	-
TOTAL	-	-	-	-	-	-

3 Basis of Valuation

	As at September 30, 2015 at cost	As at March 31, 2015 at cost	As at September 30, 2014 at cost

4 The market value mentioned above is based on the NAV provided by the respective mutual funds



RELIANCE HOME FINANCE LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED SEPTEMBER 30, 2015

	As at		
	September 30, 2015	March 31, 2015	September 30, 2014
17. Cash & Bank Balance			
Cash & Cash equivalents			
Balance with Banks in Current Accounts	3,919,242,469	3,151,253,423	1,791,709,293
Balance with the Scheduled Banks - in Fixed Deposits	536,114	217,788	668,13,600
Cash on hand			625,424
Other Bank Balances	3,919,778,583	3,151,471,211	1,859,148,317
Fixed Deposits with banks (Maturity < 12 Months) (Kept as credit enhancement towards Securitisation/direct Assignment)	339,330,439	399,850,496	-
	339,330,439	399,850,496	-
	4,253,109,022	3,551,321,707	1,859,148,317
18. Short-term loans and advances			
	As at	As at	As at
	September 30, 2015	March 31, 2015	September 30, 2014
a) Loans repayments within next 12 months (Secured)			
Considered Good			
Housing loans :			
Individuals	961,612,711	728,182,171	599,557,928
Others	3,816,713,478	3,869,771,663	3,079,770,759
Officer of the Company	784,927		
Commercial loans			
Installments Due (Secured) Considered good	497,91,11,117	459,79,53,834	367,93,28,687
Prepaid expenses (Unsecured)	2,120,931,911	2,452,856,690	486,517,235
Sundry Advances (Unsecured)	231,908,113	88,326,171	175,336,138
	2,233,888	1,137,669	1,696,030
	9,828,110	3,215,048	3,221,553
	7,144,012,539	7,143,489,412	4,346,099,642

(Rupees)



RELIANCE HOME FINANCE LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED SEPTEMBER 30, 2015

19. Other Current Assets	As at		As at		As at		(Rupees)
	September 30, 2015	September 30, 2015	March 31, 2015	March 31, 2015	September 30, 2014	September 30, 2014	
a) Interest Accrued on							
Fixed Deposits	1,374,645		987,480		4,215,392		
Loans and advances	430,523,020		372,984,345		266,098,082		
b) Unamortised Expenditure		431,897,665		373,971,824		270,313,474	
DSA Commission	30,334,080		26,606,117		18,725,636		
Brokerage on Borrowing	14,923,544		11,375,751		11,473,267		
Unamortised Expenses - Others					1,395,252		
Mortgage guarantee fees	8,117,236		1,618,100		-		
		53,374,860		39,599,968		31,594,155	
c) Mark-to-Market Margin		21,920,348		3,362,409		-	
Equity Index Futures		2,081,042					
d) Advance from Vendor		509,273,915		416,934,201		301,907,629	
							(Rupees)
20. Revenue from operation		Upto Sep-15		2014-15		Upto Sep-14	
a) Interest income							
Interest on:							
Housing and Other Loans	3,462,860,381		4,379,146,732		1,977,362,208		
Fixed Deposit	19,052,980		38,872,510		20,500,360		
Bonds	14,710,489		-		-		
Long term investments							
		3,496,624,450		4,418,019,242		1,997,862,568	
b) Other Financial income							
Processing Fee Income	183,451,628		434,206,831		114,585,478		
Foreclosure & Other Operating Charges	70,507,549		160,338,244		78,991,032		
Brokerage Commission on property solution	14,615,491		67,525,615		29,502,429		
Less : Service Tax Recovered	268,574,668		662,070,689		223,078,940		
	32,982,854		71,516,721		24,539,478		
		235,591,814		590,553,968		198,539,462	
c) Bad Debts Recovered		4,204,456		919,529		619,529	
		3,736,420,720		5,009,492,739		2,197,021,559	



RELIANCE HOME FINANCE LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED SEPTEMBER 30, 2015

	2014-15		2014-15	
	Upto Sep-15	Upto Sep-14	Upto Sep-15	Upto Sep-14
21. Other Income				
a) Profit on Sale of Current Investments (Net)	94,823,191	115,454,143	96,489,745	117,842
b) Interest on income tax refund	-	233,329	861,880	212,849
c) Miscellaneous income	119,257	861,880	96,820,437	96,820,437
d) Credit Balance / Excess Provision Written Back	94,942,448	116,549,352	185,646,012	185,646,012
22. Employee Benefits Expense				
Payments to and Provision for Employees				
- Salary & Bonus etc.	275,603,067	323,977,491	174,779,634	174,779,634
- Contribution to Provident fund and other Funds	19,263,656	18,706,198	8,412,756	8,412,756
- Staff Welfare & other amenities	4,948,414	5,690,358	2,453,622	2,453,622
	<u>299,815,137</u>	<u>348,374,046</u>	<u>185,646,012</u>	<u>185,646,012</u>
23. Finance Cost				
a) Interest Expense				
Term Loan From Banks	1,881,572,282	2,485,974,942	1,254,559,107	1,254,559,107
Cash credit from Banks	7,317,515	11,612,172	2,396,580	2,396,580
Non Convertible Debentures	288,775,290	479,421,682	226,255,196	226,255,196
Body Corporates	569,260	1,274,478	713,486	713,486
Other Borrowing Cost	2,178,234,346	2,978,483,273	1,483,924,367	1,483,924,367
Amortised Brokerage (Refer Note 15 (c)(ii))	6,804,740	11,967,080	5,885,715	5,885,715
Discount on Commercial Paper	337,626,215	176,329,214	26,810,199	26,810,199
Processing Charges	140,166	208,800	130,834	130,834
	<u>344,571,121</u>	<u>198,505,093</u>	<u>32,626,348</u>	<u>32,626,348</u>
	<u>2,522,805,467</u>	<u>3,166,988,367</u>	<u>1,516,750,716</u>	<u>1,516,750,716</u>



RELIANCE HOME FINANCE LIMITED

NOTES TO THE FINANCIAL STATEMENTS FOR THE PERIOD ENDED SEPTEMBER 30, 2015

24. Administration & Other Charges	Upto Sep-15	2014-15	Upto Sep-14	(Rupees)
Auditor's Remuneration	500,000	800,000	400,000	
Bad Debts Written Off	7,560,122	45,905,071	22,460,510	
Bank Charges	2,204,703	2,987,322	1,517,730	
Credit Cost	2,439,117	9,599,276	6,612,279	
Collection Cost	6,732,842	9,120,609	4,037,627	
Corporate Social Responsibility Expenditures	-	9,800,000	-	
Directors' Sitting Fees	1,024,576	1,231,688	254,832	
Amortised DSA Commission (Refer Note 15 (c)(i))	47,759,704	72,676,935	33,282,848	
Amortised Guarantee Commission (Refer Note 15 (c)(ii))	4,058,618	1,998,000	-	
Infrastructure Cost #	19,210,800	38,224,800	19,112,400	
Legal & Professional Fees	57,962,859	62,976,298	26,854,624	
Marketing Expenses	63,951,344	117,783,162	64,257,190	
Management Expenses	16,050,000	31,854,000	15,927,000	
Miscellaneous Expenses	6,041,377	20,920,875	8,702,717	
Postage, Telegram & Telephone	1,188,161	695,672	646,406	
Provision for Standard Asset	38,806,618	77,841,181	-	
Provision for NPA & Doubtful Debts	15,626,593	11,252,675	8,086,153	
Printing and Stationary	1,267,914	2,527,307	1,158,044	
Rates and Taxes	4,525,263	5,831,913	3,519,499	
Repairs & Maintenance-Others	4,514,749	2,502,683	1,127,716	
Travel & Conveyance	15,641,833	24,750,364	10,791,930	
	<u>516,867,192</u>	<u>551,279,831</u>	<u>228,549,507</u>	

Note:

According to the agreement entered into by the Company with its holding company i.e. Reliance Capital Limited for utilizing their office premises including all other amenities, infrastructure and employees at various locations of the Company.





9	INE217K07091	RHFL F Series B 10	5.00	5-Apr-13	Yearly	4-Apr-16	Matured	4-Apr-15
---	--------------	--------------------	------	----------	--------	----------	---------	----------

Repayment of NCDs as on September 30, 2015

1	INE217K07018	RHFL F Series B 02	5.00	25-Oct-12	Yearly	5-Nov-14		5-Nov-15
2	INE217K07026	RHFL F Series B 03	20.00	26-Nov-12	Half yearly	26-May-15		26-Nov-15
3	INE217K07034	RHFL F Series B 04	1.00	8-Dec-12	Half yearly	11-Jun-15		11-Dec-15
4	INE217K07042	RHFL F Series B 05	15.00	3-Jan-13	Half yearly	3-Jul-15		3-Jan-18
5	INE217K07059	RHFL F Series B 06	25.00	8-Jan-13	Half yearly	8-Jan-15		8-Jan-18
6	INE217K07067	RHFL F Series B 07	15.00	6-Feb-13	Yearly	6-Feb-15		6-Feb-18
7	INE217K07083	RHFL F Series B 08	5.00	22-Mar-13	Half yearly	4-Apr-15		4-Apr-18
8	INE217K07109	RHFL F Series B 11	5.00	12-Apr-13	Zero Coupon	-		29-Apr-14
9	INE217K07125	RHFL F Series B 12	1.00	27-Apr-13	Half yearly	27-Oct-15		27-Apr-25
10	INE217K07156	RHFL F Series B 13	10.00	28-Apr-13	Yearly	28-Apr-15		29-Apr-18
11	INE217K07133	RHFL F Series B 14	10.00	7-May-13	Zero Coupon	-		4-May-18
12	INE217K07141	RHFL F Series B 15	30.00	31-May-13	Yearly	3-Jun-15		3-Jun-18
13	INE217K07158	RHFL F Series B 16	5.00	4-Jun-13	Yearly	4-Jun-15		4-Jun-18
14	INE217K07166	RHFL F Series B 17	15.00	7-Jun-13	Yearly	7-Jun-15		7-Jun-18
15	INE217K07174	RHFL F Series B 18	5.00	7-Jun-13	Yearly	10-Jun-15		10-Jun-18
16	INE217K07182	RHFL F Series B 19	5.00	13-Jun-13	Yearly	13-Jun-15		13-Jun-18
17	INE217K07190	RHFL F Series B 20	10.00	19-Jun-13	Yearly	19-Jun-15		19-Jun-18
18	INE217K07208	RHFL F Series B 21-22	30.00	5-Jul-13	Half yearly	5-Jul-15		5-Jul-23
19	INE217K07216	RHFL F Series B 23	15.00	26-Jul-13	Half yearly	26-Jul-15		26-Jul-23
20	INE217K07224	RHFL F Series B 24	4.10	2-Sep-13	Zero Coupon	-		22-Aug-16
21	INE217K07232	RHFL F Series B 25	15.00	24-Jan-14	Half yearly	31-Jan-15		31-Jan-17
22	INE217K07240	RHFL F Series B 26	1.70	25-Mar-14	Half yearly	28-Mar-15		28-Mar-24
23	INE217K07257	RHFL F Series B 27	15.00	15-May-14	Half yearly	15-May-15		15-May-24
24	INE217K07273	RHFL F Series B 28A	10.00	19-Jun-14	Yearly	19-Jun-15		19-Jun-18
25	INE217K07266	RHFL F Series B 28B	5.00	27-Jun-14	Yearly	27-Jun-15		27-Jun-18
26	INE217K07281	RHFL F Series B 30	10.00	10-Oct-14	Yearly	18-Oct-15		18-Oct-19
27	INE217K07289	RHFL F Series B 31	56.30	21-Nov-14	Maturity	-		30-Nov-15
28	INE217K07323	RHFL F Series B 32	15.00	27-Mar-15	Half yearly	28-Mar-15		28-Mar-20
29	INE217K07325	RHFL F Series B 33	20.00	27-Mar-15	Yearly	27-Mar-15		25-Mar-22
30	INE217K07307	RHFL M/01	5.00	5-Feb-15	Maturity	-		6-Feb-17
31	INE217K08016	RHFL F Series T 01	1.00	13-Sep-12	Yearly	18-Sep-15		18-Sep-22
32	INE217K08016	RHFL F Series T 02	5.00	13-Sep-12	Yearly	18-Sep-15		18-Sep-22
33	INE217K08024	RHFL F Series T 03	15.00	21-Sep-12	Yearly	21-Sep-15		21-Sep-22
34	INE217K08032	RHFL F Series T 04	15.00	24-Sep-12	Yearly	24-Sep-15		24-Sep-22
35	INE217K08032	RHFL F Series T 05	5.00	24-Sep-12	Yearly	24-Sep-15		24-Sep-22
36	INE217K08040	RHFL F Series T 06	2.00	27-Sep-12	Yearly	18-Sep-15		18-Sep-22
37	INE217K08057	RHFL F Series T 07	15.00	4-Oct-12	Yearly	4-Oct-14		4-Oct-22
38	INE217K08055	RHFL F Series T 08	20.00	10-Oct-12	Half yearly	10-Oct-15		10-Oct-22
39	INE217K08055	RHFL F Series T 09	10.00	10-Oct-12	Half yearly	10-Oct-15		10-Oct-22
40	INE217K08073	RHFL F Series T 10	10.00	18-Oct-12	Half yearly	18-Apr-15		18-Oct-22
41	INE217K08081	RHFL F Series T 11	5.00	21-Nov-12	Half yearly	26-May-15		26-Nov-22
42	INE217K08107	RHFL F Series T 12	15.00	7-Feb-13	Yearly	7-Feb-14		7-Feb-23
43	INE217K08123	RHFL F Series T 13	5.00	14-May-13	Yearly	14-May-15		14-May-23
44	INE217K08123	RHFL F Series T 14	25.00	29-May-13	Yearly	29-May-15		29-May-23
45	INE217K07321	RHFL M/02	15.00	6-Apr-15	Maturity	-		11-Apr-16
46	INE217K07349	RHFL F Series B NCD 34	3.15	20-Apr-15	Zero Coupon	-		03-Oct-16
47	INE217K07358	RHFL M/03	5.30	24-Jun-15	Maturity	-		28-Jun-17
48	INE217K07354	RHFL M/04 TYP I	5.30	30-Jun-15	Maturity	-		03-Jul-17
49	INE217K07372	RHFL M/04 TYP II	2.35	30-Jun-15	Maturity	-		03-Jul-17
50	INE217K07380	RHFL F Series B NCD 35	3.25	1-Jul-15	Zero Coupon	-		27-Jan-17
51	INE217K07398	RHFL M/05	5.00	8-Jul-15	Maturity	-		08-Jul-18
52	INE217K07406	RHFL M/06	1.65	10-Jul-15	Maturity	-		13-Jul-17
53	INE217K07414	RHFL M/07	1.75	30-Jul-15	Maturity	-		27-Aug-17
54	INE217K07422	RHFL M/08	2.70	27-Aug-15	Maturity	-		22-Sep-25
55	INE217K07430	RHFL F Series B NCD 36	15.00	22-Sep-15	Quarterly	22-Dec-15		22-Sep-25
56	INE217K07448	RHFL M/10	1.05	24-Sep-15	Maturity	-		30-Jun-17
57	INE217K08131	RHFL F Series T NCD 15(1)	10.00	8-Jun-15	Yearly	8-Jun-16		09-Jun-25
58	INE217K08131	RHFL F Series T NCD 15(1)	10.00	8-Jun-15	Yearly	8-Jun-16		09-Jun-25
59	INE217K08149	RHFL F Series T NCD-16	10.00	12-Jun-15	Yearly	12-Jun-16		12-Jun-25
60	INE217K08156	RHFL F Series T NCD-17	10.00	15-Jun-15	Yearly	15-Jun-16		13-Jun-25
61	INE217K08164	RHFL F Series T NCD-18	10.00	29-Jun-15	Yearly	29-Jun-16		29-Jun-25
62	INE217K08172	RHFL F Series T NCD 19	10.00	1-Jul-15	Yearly	1-Jul-16		01-Jul-25
63	INE217K08180	RHFL F Series T NCD 20	20.00	3-Jul-15	Yearly	3-Jul-16		03-Jul-25
64	INE217K08198	RHFL F Series T NCD 21	10.00	21-Aug-15	Yearly	21-Aug-16		23-Aug-25
65	INE217K08206	RHFL F Series T NCD 22	7.00	24-Aug-15	Yearly	24-Aug-16		24-Aug-25
66	INE217K08214	RHFL F Series T NCD 23	10.00	18-Sep-15	Yearly	18-Sep-16		18-Sep-22

Interest Repayment Schedule as on September 30, 2015