

RELIANCE

Reliance Home Finance Ltd.

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A Reliance Capital Company

To,
GDA Trusteeship Ltd.
GDA House, Plot No. 85, Bhusari Colony,
Paud Road, Pune – 411 038.

April 21, 2016

Dear Sir/ Madam,

**Sub: Regulation 52(5) of SEBI (Listing Obligation & Disclosure Requirements) Regulations,
2015 – Submission of Results by the Company.**

With reference to your letter reference no. DT/Half Yearly/Mar/2015-16/60 dated April 21, 2016; please find enclosed herewith information under sub-regulation (4) of Regulation 52 of SEBI (Listing Obligation & Disclosure Requirements) Regulations, 2015.

Kindly take the same on record and issue a certificate under Regulation 52 (5) of SEBI (Listing Obligation & Disclosure Requirements) Regulations, 2015 for onwards submission to the stock exchange.

Thanking You,

Yours Faithfully,
for Reliance Home Finance Limited

Amrish Shah
Authorised Signatory



Encl: A/a

Independent Auditor's Report on Statement of Financial Results, Pursuant to the Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

To Board of Directors of
Reliance Home Finance Limited

We have audited the financial results of **Reliance Home Finance Limited** ("the Company") for the year ended March 31, 2016 attached herewith, being submitted by the Company pursuant to the requirement of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015. These financial results which are responsibility of the Company's management and approved by the Board of Directors, have been prepared on the basis of related financial statements, which is in accordance with Accounting Standards, prescribed under Section 133 of the Companies Act, 2013 read Rule 7 of the Companies (Accounts) Rules, 2014 and other accounting principles generally accepted in India. Our responsibility is to express an opinion on these financial results based on our audit.

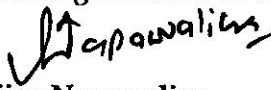
We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial results are free of material misstatement. An audit includes examining, on a test basis, evidence supporting the amounts disclosed as financial results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.

In our opinion and to the best of our information and according to the explanations given to us these financial results:

- (i) are presented in accordance with the requirements of Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 in this regard; and
- (ii) give a true and fair view in conformity with aforesaid accounting standards and other accounting principles generally accepted in India of the net profit and other financial information for the year ended March 31, 2016.

The Financial Results include the results for half year ended March 31, 2016 being the balancing figures between audited figures in respect of full financial year and published unaudited figures upto September 30, 2015 which were subjected to limited review by us.



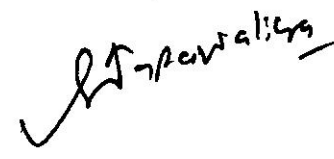
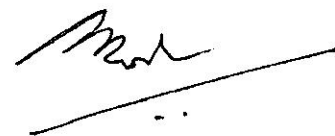
For Chaturvedi & Shah
Chartered Accountants
Firm Registration No. 101720W


Vijay Napawaliya
Partner
Membership No. 109859



Date: April 21, 2016
Place: Mumbai

FORM A (for audit report with unmodified opinion)

1.	Name of the company	Reliance Home Finance Limited
2.	Annual financial statements for the year ended	31st March 2016
3.	Type of Audit observation	Unmodified
4.	Frequency of observation	Not applicable
5.	To be signed by :- Sandip Parikh Manager	
	Amrish Shah Chief Finance Officer	
	Vijay Napawaliya Partner Membership No. 109859 For Chaturvedi & Shah Chartered Accountants Firm Registration No. 101720W	
	Padmanabh Vora Audit Committee Chairman	

Place : Mumbai

Date: April 21, 2016

STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE YEAR ENDED MARCH 31, 2016

(Rs.in Lacs)

1. Interest Earned (a+b+c+d)	38,772	24,274	73,739	44,180
(a) Interest on Housing & Other Loans	38,061	24,090	72,690	43,791
(b) Income on investments	522	-	669	-
(c) Interest on balances with Reserve Bank of India and other inter bank funds	-	-	-	-
(d) Others	189	184	380	389
2. Other Income	4,416	4,049	7,764	7,080
3. Total Income (1+2)	43,188	28,323	81,503	51,260
4. Interest Expended	22,298	14,944	47,457	29,785
5. Operating Expenses (i)+(ii)+(iii)+(iv)+(v)	13,436	5,603	19,165	9,993
(i) Employees cost	4,104	1,628	7,102	3,484
(ii) Marketing cost	726	535	1,366	1,178
(iii) Amortised DSA Commission	582	394	1,060	727
(iv) Legal and Professional fees	411	650	991	650
(v) Other operating expenses	7,613	2,396	8,646	3,954
6. Total Expenditure (4+5) excluding provisions and contingencies	35,734	20,547	66,622	39,778
7. Operating Profit before Provisions and Contingencies (3-6)	7,454	7,776	14,880	11,482
8. Provisions (other than tax) and Contingencies	667	812	1,211	891
9. Exceptional Items	-	-	-	-
10. Profit (+)/ Loss (-) from Ordinary Activities before tax (7-8-9)	6,787	6,964	13,669	10,591
11. Tax expense (Including Deferred Tax)	2,602	2,432	4,995	3,685
12. Net Profit(+)/ Loss(-) from Ordinary Activities after tax (10-11)	4,185	4,532	8,674	6,906
13. Extraordinary items (net of tax expense)	-	-	-	-
14. Net Profit (+)/ Loss (-) for the period (12-13)	4,185	4,532	8,674	6,906
15. Paid-up equity share capital (face value of Rs.10/-)	6,582	6,582	6,582	6,582
16. Reserves excluding Revaluation Reserves			55,430	46,754
17. Analytical Ratios				
(i) Capital Adequacy Ratio	16.34%	15.17%	16.34%	15.17%
(ii) Earnings Per Share (EPS)(Not Annualised) (In Rupees)	6.29	6.89	13.18	10.49
18) NPA Ratios				
a) Gross/Net NPA				
(i) Gross NPA	6,561	5,315	6,561	5,315
(ii) Net NPA	5,010	4,106	5,010	4,106
b) % of Gross/Net NPA				
(i) % of Gross NPA/ Gross Loans & Advances	0.97%	1.04%	0.97%	1.04%
(ii) % of Net NPA/ Net Loans & Advances	0.74%	0.81%	0.74%	0.81%
c) Return on Assets [PBT/Total Assets]	1.78%	1.91%	1.78%	1.91%

Notes:

- The figures of the six months period ended March 31, 2016 are the balancing figures between the audited figures in respect of the full financial year and the published year to date figures up to six months period ended September 30, 2015 of the current financial year. The previous financial year/period figures have been regrouped/reclassified wherever necessary to confirm to current six months and twelve months ended presentation.
- The Company is mainly engaged in the housing finance business, all other activities revolve around the main business of the Company and as such there is no separate reportable segment as specified in Accounting Standard (AS-17) on "Segment Reporting".
- The above results were reviewed by the Audit Committee. The Board of Directors at its meeting held on April 21, 2016 approved the above results and its release.
- Secured Non convertible Debentures amounting to Rs. 53,629 lacs are secured by way of first pari passu legal mortgage and charge over the premises situated at Bharuch and additional pari passu charge by way of hypothecation on the present and future books debts/receivables, outstanding money (loan book), receivable claims of the Company with other secured lenders, except those book debts and receivables charged/ to be charged in favour of National Housing Bank for refinance availed/ to be availed from them, of Home Finance Business subject to maintenance of minimum asset coverage of 100% of issue amount.



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5 Additional information as per Para 52 (3) of Chapter V of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015

a) Credit rating

Nature of Rating	Rating
Short Term Debt Programme	[ICRA]A1+
Short Term Debt Programme	CRISIL A1+
Long Term Secured NCD Issue	BWR AA+
Tier II Unsecured Debt	BWR AA+
Long Term Debt Programme	CARE AA+
Tier II Unsecured Debt	CARE AA
Market linked Debentures	CARE PP-MLD AA+

b) Debt-Equity ratio as on March 31, 2016	11.48
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c) Debenture redemption reserve	Nil
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d) Net worth as on March 31, 2016	Rs. 57,049.74 Lacs
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ISIN	Previous Due Dates for payment of #		Next Due Date for payment of			
	Interest	Principal	Interest Due Date	Interest Amount	Principal Due Date	Principal Amount
	INE217K07091	4-Apr-15	4-Apr-15	-	-	-
INE217K07109	29-Apr-14	29-Apr-14	-	-	-	-
INE217K07117	27-Apr-15	-	27-Apr-16	5	27-Apr-25	100
INE217K07125	29-Apr-15	-	29-Apr-16	97	29-Apr-18	1,000
INE217K07133	-	-	4-May-18	153	4-May-18	847
INE217K07141	3-Jun-15	-	3-Jun-16	93	3-Jun-18	1,000
INE217K07141	3-Jun-15	-	3-Jun-16	93	3-Jun-18	1,000
INE217K07141	3-Jun-15	-	3-Jun-16	93	3-Jun-18	1,000
INE217K07158	4-Jun-15	-	4-Jun-16	23	4-Jun-18	500
INE217K07166	7-Jun-15	-	7-Jun-16	46	7-Jun-18	500
INE217K07166	7-Jun-15	-	7-Jun-16	46	7-Jun-18	1,000
INE217K07174	10-Jun-15	-	10-Jun-16	46	10-Jun-18	500
INE217K07182	13-Jun-15	-	13-Jun-16	46	13-Jun-18	500
INE217K07190	19-Jun-15	-	19-Jun-16	93	19-Jun-18	1,000
INE217K07208	5-Jul-15	-	5-Jul-16	116	5-Jul-23	2,500
INE217K07208	5-Jul-15	-	5-Jul-16	116	5-Jul-23	500
INE217K07216	26-Jul-15	-	26-Jul-16	71	26-Jul-23	1,500
INE217K07224	-	-	22-Aug-16	15	22-Aug-16	395
INE217K07232	31-Jul-15	-	31-Jul-16	49	31-Jan-17	1,000
INE217K07232	31-Jul-15	-	31-Jul-16	49	31-Jan-17	500
INE217K07240	28-Sep-15	-	28-Sep-16	8	28-Mar-24	170
INE217K07257	15-May-15	-	15-May-16	73	15-May-24	1,500
INE217K07273	19-Jun-15	-	19-Jun-16	98	19-Jun-19	1,000
INE217K07265	27-Jun-15	-	27-Jun-16	49	27-Jun-19	500
INE217K07026	26-May-15	-	26-May-16	100	26-Nov-17	2,000
INE217K07281	16-Oct-15	-	16-Oct-16	98	16-Oct-19	1,000
INE217K07299	30-Nov-15	30-Nov-15	-	-	-	-
INE217K07315	26-Sep-15	-	26-Sep-16	68	26-Mar-20	1,500
INE217K07323	28-Mar-16	-	27-Mar-17	182	25-Mar-22	2,000
INE217K07349	-	-	3-Oct-16	13	3-Oct-16	302
INE217K07349	-	-	27-Jan-17	48	3-Oct-16	325
INE217K07430	22-Mar-16	-	22-Sep-16	69	22-Sep-25	1,500
INE217K07497	-	-	28-Apr-16	89	28-Oct-22	2,000
INE217K07505	-	-	21-Mar-17	93	21-Mar-17	750
INE217K07521	-	-	15-Dec-16	220	15-Dec-20	2,500
INE217K07034	11-Jun-15	-	11-Jun-16	5	8-Dec-22	100
INE217K07646	-	-	8-Mar-17	449	8-Mar-21	5,000
INE217K07661	-	-	16-Mar-17	90	16-Mar-21	1,000
INE217K07042	3-Jul-15	-	3-Jul-16	75	3-Jan-18	1,500
INE217K07059	8-Jul-15	-	8-Jul-16	124	8-Jan-18	2,500
INE217K07067	5-Feb-16	5-Feb-16	-	-	-	-
INE217K07075	3-Apr-14	3-Apr-14	-	-	-	-
INE217K07083	4-Apr-15	-	4-Apr-16	24	4-Apr-16	500
INE217K07018	5-Nov-15	5-Nov-15	-	-	-	-
INE217K08016	18-Sep-15	-	18-Sep-16	11	18-Sep-22	100
INE217K08016	18-Sep-15	-	18-Sep-16	53	18-Sep-22	500
INE217K08024	21-Sep-15	-	21-Sep-16	156	21-Sep-22	1,500
INE217K08032	24-Sep-15	-	24-Sep-16	52	24-Sep-22	500
INE217K08032	24-Sep-15	-	24-Sep-16	156	24-Sep-22	1,500
INE217K08040	18-Sep-15	-	18-Sep-16	21	18-Sep-22	200
INE217K08057	4-Oct-15	-	4-Oct-16	156	4-Oct-22	1,500
INE217K08065	10-Apr-15	-	10-Apr-16	103	10-Oct-22	2,000
INE217K08065	10-Apr-15	-	10-Apr-16	103	10-Oct-22	1,000
INE217K08073	18-Apr-15	-	18-Apr-16	52	18-Oct-22	1,000

(Rs. in Lacs)

e) Details of listed Debentures



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(Rs. in Lacs)

ISIN	Previous Due Dates for payment of #		Next Due Date for payment of			
	Interest	Principal	Interest Due Date	Interest Amount	Principal Due Date	Principal Amount
INE217K08081	26-May-15	-	26-May-16	26	26-Nov-22	500
INE217K08107	7-Feb-16	-	7-Feb-17	150	7-Feb-23	1,500
INE217K08115	14-May-15	-	14-May-16	48	12-Nov-18	500
INE217K08123	29-May-15	-	29-May-16	238	29-May-23	2,500
INE217K08131	-	-	9-Jun-16	95	9-Jun-25	1,000
INE217K08131	-	-	9-Jun-16	95	9-Jun-25	1,000
INE217K08149	-	-	12-Jun-16	95	12-Jun-25	1,000
INE217K08156	-	-	15-Jun-16	95	13-Jun-25	1,000
INE217K08164	-	-	29-Jun-16	95.00	29-Jun-25	1,000
INE217K08172	-	-	1-Jul-16	95.00	1-Jul-25	1,000
INE217K08180	-	-	3-Jul-16	185.00	3-Jul-25	2,000
INE217K08198	-	-	21-Aug-16	95.00	21-Aug-25	1,000
INE217K08206	-	-	24-Aug-16	64.75	23-Aug-25	700
INE217K08214	-	-	15-Sep-16	94.24	15-Sep-22	1,000
INE217K08222	-	-	21-Jan-17	135.74	21-Jan-26	1,500
INE217K08230	-	-	10-Feb-17	27.00	10-Feb-26	300
INE217K07331	31-Mar-16	31-Mar-16	-	-	-	-
INE217K07307	-	-	6-Feb-17	-	6-Feb-17	500
INE217K07356	-	-	26-Jun-17	-	26-Jun-17	530
INE217K07372	-	-	26-Jun-17	-	26-Jun-17	230
INE217K07364	-	-	26-Jun-17	-	26-Jun-17	530
INE217K07398	-	-	6-Jul-18	-	6-Jul-18	500
INE217K07406	-	-	13-Jul-17	-	13-Jul-17	165
INE217K07414	-	-	2-Aug-17	-	2-Aug-17	175
INE217K07422	-	-	2-Aug-17	-	2-Aug-17	270
INE217K07448	-	-	30-Jun-17	-	30-Jun-17	103
INE217K07455	-	-	11-Jan-18	-	11-Jan-18	382
INE217K07463	-	-	11-Jan-18	-	11-Jan-18	125
INE217K07489	-	-	23-Jan-18	-	23-Jan-18	125
INE217K07471	-	-	23-Jan-18	-	23-Jan-18	150
INE217K07513	-	-	21-Nov-17	-	21-Nov-17	100
INE217K07539	-	-	17-Mar-17	-	17-Mar-17	200
INE217K07547	-	-	31-Aug-17	-	31-Aug-17	125
INE217K07554	-	-	22-May-19	-	22-May-19	630
INE217K07562	-	-	31-Jan-18	-	31-Jan-18	135
INE217K07570	-	-	31-Jan-18	-	31-Jan-18	54
INE217K07588	-	-	31-Jan-18	-	31-Jan-18	119
INE217K07596	-	-	12-Mar-18	-	12-Mar-18	275
INE217K07604	-	-	16-Oct-17	-	16-Oct-17	1,000
INE217K07612	-	-	28-May-18	-	28-May-18	381
INE217K07620	-	-	28-May-18	-	28-May-18	125
INE217K07638	-	-	28-May-18	-	28-May-18	200
INE217K07653	-	-	9-Sep-19	-	9-Sep-19	101
INE217K07679	-	-	30-Sep-19	-	30-Sep-19	1,200
INE217K07687	-	-	30-Sep-19	-	30-Sep-19	170
INE217K07695	-	-	30-Sep-19	-	30-Sep-19	490
INE217K07703	-	-	30-Sep-19	-	30-Sep-19	50
INE217K07711	-	-	1-Oct-19	-	1-Oct-19	1,500

Market Linked
Debentures

All payments have been made on the respective due dates

For Reliance Home Finance Limited

Sandip Parikh
Manager

Place: Mumbai
Date: April 21, 2016

