

No.CTL/DEB/17-18/Noting Certificate

October 30, 2017

To,

Reliance Home Finance Limited

Reliance Centre, 6th Floor, South Wing,

Off Western Express Highway,

Santacruz (East), Mumbai 400 055

Dear Sir,

Sub.: Certificate

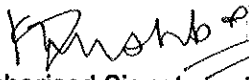
We, Catalyst Trusteeship Limited ("Debenture Trustee") hereby confirm that we have received and noted the information, as specified under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, (the "Listing Regulations"), provided to us by **Reliance Home Finance Limited** (the "Company") for the half-year ended September 30, 2017.

This Certificate is being issued pursuant to the requirements of regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

Thanking you.

Yours faithfully,

For **Catalyst Trusteeship Limited**


Authorised Signatory



Encl: Results submitted by Company



RELIANCE**HOME
FINANCE**

October 30, 2017

BSE Limited
Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400 001
BSE Scrip Code: 540709

National Stock Exchange of India Limited
5th Floor, Exchange Plaza,
Bandra Kurla Complex,
Bandra (East), Mumbai 400 051
NSE Scrip Symbol: RHFL

Dear Sir(s),

**Sub.: Statement of Unaudited Financial Results for the quarter and half-year ended
September 30, 2017**

Further to our letter dated October 21, 2017 and pursuant to Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith a Statement of Unaudited Financial Results for the quarter and half-year ended September 30, 2017 alongwith Limited Review Report submitted by the Statutory Auditors of the Company.

The above financial results were approved by the Board of Directors at its meeting held on October 30, 2017. The meeting of the Board of Directors of the Company commenced at 12:30 p.m. and concluded at 1:45 p.m.

We also enclose herewith the media release of the Company for your information.

We request you to inform your members accordingly.

Thanking you.

Yours faithfully,
For Reliance Home Finance Limited


Parul Jain

Company Secretary & Compliance Officer

Encl.: As Above.

Reliance Home Finance Limited

Registered Office: Reliance Centre, South Wing, 6th Floor,
Off Western Express Highway, Santacruz (East), Mumbai – 400055.
T +91 22 3303 6000 / F +91 22 3303 6662
Call: + 91 22 3967 1600 / 1800-300-90909 (toll free)
www.reliancehomefinance.com/customercare@reliancehomefinance.com

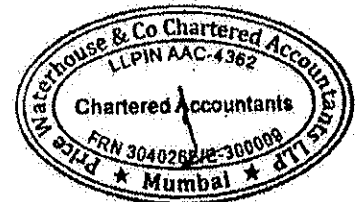
CIN: U67190MH2008PLC183216

A RELIANCE CAPITAL COMPANY

Reliance Home Finance Limited
Statement of Unaudited Financial Results for the quarter and half-year ended September 30, 2017

(Rs. in crore, except per share data)

Sr. No.	Particulars	Quarter Ended			Half-Year Ended		Year Ended
		30-Sep-17	30-Jun-17	30-Sep-16	30-Sep-17	30-Sep-16	31-Mar-17
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
	REVENUE						
I	Revenue from operations	389	383	258	772	490	1,079
II	Other income	18	10	8	28	12	66
III	Total revenue (I+II)	407	393	266	800	502	1,145
	EXPENSES						
IV	Employee benefits expense	29	29	18	58	35	94
	Finance cost	264	245	181	509	341	748
	Depreciation and amortisation expense [*Rs. 20,60,693, **Rs. 40,86,933]	11	2	*	13	**	7
	Other expenses (Net)	44	64	35	108	64	158
	Total expenses	348	340	234	688	440	1,007
V	Profit before tax (III-IV)	59	53	32	112	62	138
VI	Tax expense						
	(1) Current tax	6	4	14	10	27	-
	(2) Taxation for earlier years	-	(1)	-	(1)	(9)	(10)
	(3) Deferred tax / (credit)	12	13	(2)	25	2	(25)
VII	Profit after tax (V-VI)	41	37	20	78	42	173
VIII	Earnings per equity share face value of Rs. 10 each fully paid up (not annualised)						
	(1) Basic (Rs.)	1.59	3.22	3.09	3.61	6.36	20.45
	(2) Diluted (Rs.)	1.59	3.22	3.09	3.61	6.36	20.45


Reliance Home Finance Limited

Registered Office: Reliance Centre, South Wing, 6th Floor,
 Off Western Express Highway, Santacruz (East), Mumbai - 400055.
 T +91 22 3303 6000 / F +91 22 3303 6662
 Call: + 91 22 3967 1600 / 1800-300-90909 (toll free)
www.reliancehomefinance.com/customer-care@reliancehomefinance.com

CIN: U67190MH2008PLC183216

A RELIANCE CAPITAL COMPANY

Reliance Home Finance Limited

Balance Sheet

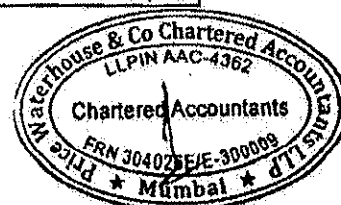
(Rs. in crore)

Sr. No.	Particulars	As at	As at
		September 30, 2017	March 31, 2017
		Unaudited	Audited
A	EQUITY AND LIABILITIES		
1	Shareholders' funds		
	(a) Share capital	516	116
	(b) Share Capital Suspense Account	-	31
	(c) Reserves and surplus	1,310	982
	Sub-total - Shareholders' funds	1,826	1,129
2	Non-current liabilities		
	(a) Long-term borrowings	7,985	7,286
	(b) Other long-term liabilities	12	6
	(c) Long-term provisions	113	93
	Sub-total - Non-current liabilities	8,110	7,385
3	Current liabilities		
	(a) Short-term borrowings	2,088	1,004
	(b) Trade payables		
	- Micro, small and medium enterprises	-	-
	- Others [*Rs. 8,03,000]	*	5
	(c) Other current liabilities	1,991	1,818
	(d) Short-term provisions	20	6
	Sub-total - Current liabilities	4,099	2,833
	TOTAL - EQUITY AND LIABILITIES	14,035	11,347
B	ASSETS		
1	Non-current assets		
	(a) Fixed assets		
	(i) Tangible assets	46	42
	(ii) Intangible assets	193	26
	(b) Non-current investments	58	53
	(c) Deferred tax assets	98	123
	(d) Long-term loans and advances	9,945	9,108
	(e) Other non-current assets	266	258
	Sub-total - Non-current assets	10,606	9,610
2	Current assets		
	(a) Current investments	200	454
	(b) Cash & Bank balances	301	253
	(c) Short-term loans and advances	2,802	947
	(d) Other current assets	126	83
	Sub-total - Current assets	3,429	1,737
	TOTAL - ASSETS	14,035	11,347

Reliance Home Finance Limited

Registered Office: Reliance Centre, South Wing, 6th Floor,
Off Western Express Highway, Santacruz (East), Mumbai - 400055.
T +91 22 3303 6000 / F +91 22 3303 6662
Call: + 91 22 3967 1600 / 1800-300-90909 (toll free)
www.reliancehomefinance.com/customercare@reliancehomefinance.com

CIN: U67190MH2008PLC183216



A RELIANCE CAPITAL COMPANY

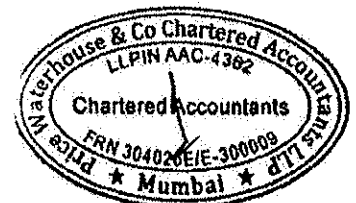
Notes:

1. There has been no material change in the accounting policies adopted during the half-year ended September 30, 2017 as compared to those followed for the year ended March 31, 2017.
2. The equity shares of the Company were listed and traded on BSE Limited and the National Stock Exchange of India Limited from September 22, 2017.
3. The Scheme of Arrangement for demerger of Real Estate Lending Business of Reliance Capital Limited (RCap) into the Company (the 'Scheme') was sanctioned by the National Company Law Tribunal, Mumbai Bench on August 10, 2017. The Scheme became effective on September 5, 2017 on filing with the Registrar of Companies, Maharashtra at Mumbai with effect from April 1, 2017 i.e. Appointed Date. Pursuant to the Scheme:
 - (a) the Company has issued and allotted 11,65,49,188 Equity Shares of Rs.10 each at a premium of Rs.22 per equity share to its holding company viz. RCap on September 4, 2017 on rights issue basis;
 - (b) the Company has issued and allotted 25,26,89,630 to the shareholders of RCap in the ratio of 1:1 on September 7, 2017; and
 - (c) the Assets and Liabilities of Rs. 663 crore and Rs. 590 crore, respectively, were transferred as on the Appointed Date and have been recorded at their respective book values. The excess of consideration paid by the Company over the net assets acquired by the Company has been accounted as Goodwill, which is being amortised over a period of ten years.
4. Figures for the year ended March 31, 2017 and quarter and six months ended September 30, 2016 doesn't include the figures of the said Real Estate Lending Business and hence not comparable.
5. Pursuant to the Scheme of Arrangement between India Debt Management Private Limited (IDMPL) and the Company and their respective shareholders, the Company has issued and allotted 3,10,35,980 8% Cumulative Non-Convertible Redeemable Preference Shares to the equity shareholders of IDMPL on August 9, 2017.
6. The Company has regrouped provisions against 'Loans and Investments' under "Long Term Provisions" which were hitherto netted off with 'Loans and Investments' balances. The previous financial year / period figures have been regrouped / reclassified wherever necessary. This change in classification has no impact on the profit of the Company for the period ended September 30, 2017 or the previous periods.
7. The Company is mainly engaged in the housing finance business and all other activities revolve around the main business of the Company. Further, all activities are conducted within India and as such there is no separate reportable segment as specified in Accounting Standard (AS-17) on 'Segment Reporting', in terms of Companies (Accounts) Rules, 2014.

Reliance Home Finance Limited

Registered Office: Reliance Centre, South Wing, 6th Floor,
Off Western Express Highway, Santacruz (East), Mumbai - 400055.
T +91 22 3303 6000 / F +91 22 3303 6662
Call: + 91 22 3967 1600 / 1800-300-90909 (toll free)
www.reliancehomefinance.com/customercare@reliancehomefinance.com

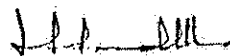
CIN: U67190MH2008PLC183216



A RELIANCE CAPITAL COMPANY

8. Listed Secured Redeemable Non-Convertible Debentures ("Secured NCDs") amounting to Rs. 3,943 crore 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 book debts / receivables, outstanding money (loan book), receivable claims of the Company with other secured lenders for an amount of Rs. 3,236 crore, 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 and security amounting to Rs.707 crore is provided by way of first pari passu hypothecation charge on all present and future book debts and business receivables of Company's holding company viz. Reliance Capital Limited (except security created / to be created towards securing term loans and cash credit limits). Business receivables includes current assets and investments.
9. Disclosures under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as certified by the management are given in Annexure A.
10. Previous Period / Year figures have been regrouped / rearranged wherever necessary.
11. The unaudited financial results for the quarter ended June 30, 2016 and half-year ended September 30, 2016 were subjected to review and unaudited financial results for the quarter ended September 30, 2016 were derived accordingly.
12. The unaudited financial results for the quarter ended June 30, 2017 were subjected to review for the purpose of consolidation with the holding company.
13. The financial results for the quarter ended September 30, 2017 of the Company have been subjected to "Limited Review" by the Statutory Auditors of the Company.
14. The above results were reviewed by the Audit Committee. The Board of Directors at its meeting held on October 30, 2017 approved the above results and its release.

For Reliance Home Finance Limited



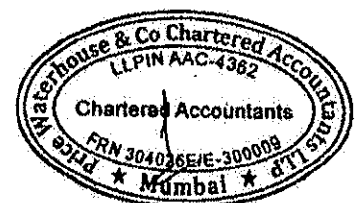
Ravindra Sudhalkar
Executive Director & CEO

Dated: October 30, 2017

Reliance Home Finance Limited

Registered Office: Reliance Centre, South Wing, 6th Floor,
Off Western Express Highway, Santacruz (East), Mumbai - 400055.
T: +91 22 3303 6000 / F: +91 22 3303 6662
Call: + 91 22 3967 1600 / 1800-300-90909 (toll free)
www.reliancehomefinance.com/customercare@reliancehomefinance.com

CIN: U67190MH2008PLC183216



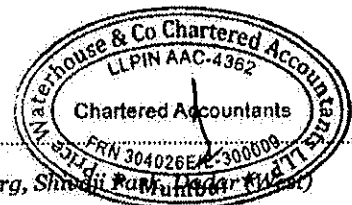
A RELIANCE CAPITAL COMPANY

Price Waterhouse & Co Chartered Accountants LLP

To,
The Board of Directors
Reliance Home Finance Limited
Reliance Centre, South Wing, 6th Floor,
Off Western Express Highway,
Santacruz (East),
Mumbai – 400 055

1. We have reviewed the unaudited financial results of Reliance Home Finance Limited (the "Company") for the quarter and the half-year ended September 30, 2017 including the period from April 1, 2017 to June 30, 2017 reviewed by the erstwhile statutory auditors vide their 'Independent Auditor's review report on Interim financial results' dated July 17, 2017 which we have relied upon, (the "results") which are included in the accompanying Statement of Unaudited Financial Results for the quarter and half year ended September 30, 2017 and the Balance Sheet as on that date together with the notes thereon (the "Statement"). The Statement has been prepared by the Company pursuant to Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "Listing Regulations, 2015"), which has been initialled by us for identification purposes. This Statement is the responsibility of the Company's Management and has been approved by the Board of Directors. Our responsibility is to issue a report on the Statement based on our review.
2. We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India and read with our comments in 5 (c) below. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement.
3. A review is limited primarily to inquiries of Company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and, accordingly, we do not express an audit opinion.
4. Based on our review conducted as above and read with our comments in 5 (c) below, nothing has come to our attention that causes us to believe that the Statement has not been prepared in all material respects in accordance with the applicable Accounting Standards prescribed under Section 133 of the Companies Act, 2013 read with Rule 7 of the Companies (Accounts) Rules, 2014 and other recognized accounting practices and policies, and has not disclosed the information required to be disclosed in terms of Regulation 33 and Regulation 52 of the Listing Regulations, 2015 including the manner in which it is to be disclosed, or that it contains any material misstatement or that it has not been prepared in accordance with the relevant prudential norms issued by the National Housing Bank in respect of income recognition, asset classification, provisioning and other related matters.
5. (a) The unaudited financial results of the Company for the half-year ended September 30, 2016 were reviewed by the erstwhile statutory auditors, who issued their unmodified conclusion, vide their report dated October 22, 2016.

(b) The financial statements of the Company for the year ended March 31, 2017 was audited by the erstwhile statutory auditors, who issued an unmodified opinion vide their report dated April 24, 2017.



Price Waterhouse & Co Chartered Accountants LLP, 252, Veer Savarkar Marg, Shreeji
Mumbai - 400 028
T: +91 (22) 66691500, F: +91 (22) 66547804 / 07

Registered office and Head office: Plot No. Y-14, Block EP, Sector V, Salt Lake Electronic Complex, Bidheri Nagar, Kolkata 700 091

Price Waterhouse & Co. (a Partnership Firm) converted into Price Waterhouse & Co Chartered Accountants LLP (a Limited Liability Partnership with LLP Identity no: LLPIN AAC-4362) with effect from July 7, 2014. Post its conversion to Price Waterhouse & Co Chartered Accountants LLP, its ICAI registration number is 304026E/E-300009 (ICAI registration number before conversion was 304026E)

Price Waterhouse & Co Chartered Accountants LLP

Reliance Home Finance Limited

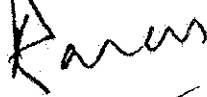
Review Report on unaudited financial result for the quarter and half-year ended September 30, 2017

Page 2 of 2

(c) The unaudited financial results of the Company for the quarter ended June 30, 2017 were subjected to review by the erstwhile statutory auditors who issued their unmodified conclusion, vide their special purpose report dated July 17, 2017 solely for the purpose of consolidation with the holding company as set out in note no. 12 to the Statement. We have not reviewed the unaudited financial results of the Company for the quarter ended September 30, 2016. Accordingly, we do not express any conclusion on the comparative figures for the quarter ended on September 30, 2016 as set out in Note no. 11 to the Statement and these figures have been furnished by the Management.

Our conclusion is not qualified in respect of these matters.

For Price Waterhouse & Co Chartered Accountants LLP
Firm Registration Number: 304026E/E300009
Chartered Accountants



Russell I Parera
Partner
Membership Number: 42190

Mumbai
October 30, 2017

Disclosures pursuant to Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the six months ended September 30, 2017

1. Credit Rating

Particulars	Rating Agency	Rating
A. NCDs issued on Private Placement basis		
Long Term Debt Programme	CARE Ratings	CARE AA+ Credit watch with developing implications
Long Term Secured NCD	Brickwork Ratings	BWR AA+, Outlook: Stable
Long Term Unsecured Upper Tier II NCD	Brickwork Ratings	BWR AA, Outlook: Stable
Subordinated Debt	CARE Ratings	CARE AA+ Credit watch with developing implications
Unsecured Subordinated Tier II NCD	Brickwork Ratings	BWR AA+, Outlook: Stable
Upper Tier II Bonds - Pvt. Issue	CARE Ratings	CARE AA Credit watch with developing implications
Principal Protected Market Linked Debentures	CARE Ratings	CARE PP-MLD AA+ Credit watch with developing implications
B. NCDs issued through Public Issue		
Non-Convertible Debentures - Public Issue	CARE Ratings	CARE AA+ Credit watch with developing implications
Long Term Secured NCD - Public Issue	Brickwork Ratings	BWR AA+, Outlook: Stable
Upper Tier II Bonds - Public Issue	CARE Ratings	CARE AA Credit watch with developing implications
Public Issue of Long Term Unsecured Upper Tier II NCD	Brickwork Ratings	BWR AA, Outlook: Stable

2. Debt Equity Ratio

Debt Equity Ratio of the Company as on September 30, 2017 is 6.86 as per Unaudited Financials of the Company.

Reliance Home Finance Limited
Registered Office: Reliance Centre, South Wing, 6th Floor,
Off Western Express Highway, Santacruz (East), Mumbai - 400055.
T +91 22 3303 6000 / F +91 22 3303 6662
Call: + 91 22 3967 1600 / 1800-300-90909 (toll free)
www.reliancehomefinance.com/customer-care@reliancehomefinance.com

CIN: U67190MH2008PLC183216



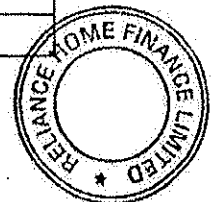
3. Previous due date for the payment of Interest / Principal – Interest and Principal have been paid on due dates.

Sr. No.	ISIN	Series Id	From (01-04-2017 to 30-09-2017)	
			Interest	Principal
1	INE217K07927	955109	04-Apr-17	-
2	INE217K08065	948593	10-Apr-17	-
3	INE217K08065	948593	10-Apr-17	-
4	INE217K07737	953844	11-Apr-17	-
5	INE217K08073	948594	18-Apr-17	-
6	INE217K07752	953902	26-Apr-17	-
7	INE217K07117	949171	27-Apr-17	-
8	INE217K07497	953003	28-Apr-17	-
9	INE217K07125	949172	29-Apr-17	-
10	INE217K07778	953968	06-May-17	-
11	INE217K08115	949239	14-May-17	-
12	INE217K07257	950261	15-May-17	-
13	INE217K07786	954033	18-May-17	-
14	INE217K07026	948579	26-May-17	-
15	INE217K08081	948595	26-May-17	-
16	INE217K08123	949246	29-May-17	-
17	INE217K07141	949266	03-Jun-17	-
18	INE217K07141	949266	03-Jun-17	-
19	INE217K07141	949266	03-Jun-17	-
20	INE217K07158	949267	04-Jun-17	-
21	INE217K07166	949268	07-Jun-17	-
22	INE217K07166	949268	07-Jun-17	-
23	INE217K08131	952261	09-Jun-17	-
24	INE217K08131	952261	09-Jun-17	-
25	INE217K07174	949269	10-Jun-17	-
26	INE217K07034	948637	11-Jun-17	-
27	INE217K08149	952270	12-Jun-17	-
28	INE217K07182	949315	13-Jun-17	-
29	INE217K08156	952271	15-Jun-17	-
30	INE217K07190	949316	19-Jun-17	-
31	INE217K07273	950356	19-Jun-17	-
32	INE217K07828	954288	24-Jun-17	-
33	INE217K07836	954289	24-Jun-17	-
34	INE217K07265	950374	27-Jun-17	-
35	INE217K08164	952339	29-Jun-17	-

Reliance Home Finance Limited

Registered Office: Reliance Centre, South Wing, 6th floor,
Off Western Express Highway, Santacruz (East), Mumbai – 400055.
T +91 22 3303 6000 / F +91 22 3303 6662
Call: + 91 22 3967 1600 / 1800-300-90909 (toll free)
www.reliancehomefinance.com/customer-care@reliancehomefinance.com

CIN: U67190MH2008PLC183216



A RELIANCE CAPITAL COMPANY

Sr. No.	ISIN	Series Id	From (01-04-2017 to 30-09-2017)	
			Interest	Principal
36	INE217K08172	952338	01-Jul-17	-
37	INE217K07042	948690	03-Jul-17	-
38	INE217K08180	952378	03-Jul-17	-
39	INE217K07208	949370	05-Jul-17	-
40	INE217K07208	949370	05-Jul-17	-
41	INE217K07059	948721	08-Jul-17	-
42	INE217K07869	954460	20-Jul-17	-
43	INE217K07877	954497	22-Jul-17	-
44	INE217K07216	949402	26-Jul-17	-
45	INE217K07885	954550	27-Jul-17	-
46	INE217K07893	954702	12-Aug-17	-
47	INE217K08198	952687	21-Aug-17	-
48	INE217K08206	952740	24-Aug-17	-
49	INE217K08214	952854	15-Sep-17	-
50	INE217K08016	948588	18-Sep-17	-
51	INE217K08016	948588	18-Sep-17	-
52	INE217K08040	948591	18-Sep-17	-
53	INE217K08024	948589	21-Sep-17	-
54	INE217K07430	952864	22-Sep-17	-
55	INE217K08032	948590	24-Sep-17	-
56	INE217K08032	948590	24-Sep-17	-
57	INE217K07315	951894	26-Sep-17	-
58	INE217K07240	950105	28-Sep-17	-
59	INE217K07372	952336	N.A.	03-Apr-17
60	INE217K07364	952337	N.A.	03-Jul-17
61	INE217K07406	952420	N.A.	13-Jul-17
62	INE217K07414	952575	N.A.	02-Aug-17
63	INE217K07422	952751	N.A.	28-Aug-17
64	INE217K07844	954308	N.A.	28-Aug-17
65	INE217K07547	953219	N.A.	31-Aug-17

4. Next due date for the payment of Interest / Principal along with amount of Interest

Sr. No.	ISIN	Series Id	From (1-10-2017 to 31-03-2018)	
			Interest	Principal
1	INE217K07919	955107	03-Oct-17	-
2	INE217K07927	955109	04-Oct-17	-
3	INE217K08057	948592	04-Oct-17	-

Reliance Home Finance Limited

Registered Office: Reliance Centre, South Wing, 6th Floor,
Off Western Express Highway, Santacruz (East), Mumbai - 400055.
T: +91 22 3303 6000 / F: +91 22 3303 6662
Call: + 91 22 3967 1600 / 1800-300-90909 (toll free)
www.reliancehomefinance.com/customercare@reliancehomefinance.com

CIN: U67190MH2008PLC163216



Sr. No.	ISIN	Series Id	From (1-10-2017 to 31-03-2018)	
			Interest	Principal
4	INE217K08065	948593	10-Oct-17	-
5	INE217K08065	948593	10-Oct-17	-
6	INE217K07737	953844	11-Oct-17	-
7	INE217K07281	951118	16-Oct-17	-
8	INE217K07943	955122	17-Oct-17	-
9	INE217K08073	948594	18-Oct-17	-
10	INE217K07752	953902	26-Oct-17	-
11	INE217K07950	955172	26-Oct-17	-
12	INE217K07117	949171	27-Oct-17	-
13	INE217K07968	955206	27-Oct-17	-
14	INE217K07497	953003	28-Oct-17	-
15	INE217K07976	955221	02-Nov-17	-
16	INE217K07778	953968	06-Nov-17	-
17	INE217K07AS0	956289	08-Nov-17	-
18	INE217K07257	950261	15-Nov-17	-
19	INE217K08248	955335	23-Nov-17	-
20	INE217K08255	955336	25-Nov-17	-
21	INE217K07026	948579	26-Nov-17	26-Nov-17
22	INE217K08081	948595	26-Nov-17	-
23	INE217K08263	955432	07-Dec-17	-
24	INE217K07034	948637	11-Dec-17	-
25	INE217K07521	953149	15-Dec-17	-
26	INE217K07190	949316	19-Dec-17	-
27	INE217K07828	954288	24-Dec-17	-
28	INE217K07836	954289	24-Dec-17	-
29	INE217K07042	948690	03-Jan-18	03-Jan-18
30	INE217K07208	949370	05-Jan-18	-
31	INE217K07208	949370	05-Jan-18	-
32	INE217K07059	948721	08-Jan-18	08-Jan-18
33	INE217K07869	954460	20-Jan-18	-
34	INE217K08222	953287	21-Jan-18	-
35	INE217K07216	949402	26-Jan-18	-
36	INE217K07497	953003	28-Jan-18	-
37	INE217K08107	948850	07-Feb-18	-
38	INE217K08230	953471	10-Feb-18	-
39	INE217K07646	953636	08-Mar-18	-
40	INE217K07661	953689	16-Mar-18	-
41	INE217K07430	952864	22-Mar-18	-
42	INE217K07323	951929	25-Mar-18	-

Reliance Home Finance Limited
Registered Office: Reliance Centre, South Wing, 6th Floor,

Off Western Express Highway, Santacruz (East), Mumbai - 400055.

T +91 22 3303 6000 / F +91 22 3303 6662

Call: + 91 22 3967 1600 / 1800-300-90909 (toll free)

www.reliancehomefinance.com/customercare@reliancehomefinance.com

CIN: U67190MH2008PLC183216



Sr. No.	ISIN	Series Id	From (1-10-2017 to 31-03-2018)	
			Interest	Principal
43	INE217K07315	951894	26-Mar-18	-
44	INE217K07240	950105	28-Mar-18	-
45	INE217K07604	953523	N.A.	06-Oct-17
46	INE217K07711	953799	N.A.	06-Oct-17
47	INE217K07463	952943	N.A.	16-Oct-17
48	INE217K07489	952979	N.A.	23-Oct-17
49	INE217K07638	953632	N.A.	29-Oct-17
50	INE217K07745	953860	N.A.	20-Jan-18
51	INE217K07471	952980	N.A.	23-Jan-18
52	INE217K07455	952944	N.A.	11-Jan-18

5. Outstanding redeemable preference shares: Rs. 31 crore (3,10,35,980 shares of face value of Rs. 10 each)

6. Debenture Redemption Reserve (DRR):

- i. No DRR is required in respect of privately placed debentures in terms of Rule 18(7)(b)(ii) of the Companies (Share Capital and Debentures) Rules, 2014.
- ii. DRR in respect of debentures issued through public issue is Rs. 146 crore.

7. Net Worth: Rs. 1,692 crore

8. Net Profit After Tax: Rs. 78 crore

9. Earnings Per Share: Rs. 3.61 per share



Reliance Home Finance Limited

Registered Office: Reliance Centre, South Wing, 6th Floor,
Off Western Express Highway, Santacruz (East), Mumbai - 400055.

T +91 22 3303 6000 / F +91 22 3303 6662

Call: + 91 22 3967 1600 / 1800-300-90909 (toll free)

www.reliancehomefinance.com/customercore@reliancehomefinance.com

CIN: U67190MH2008PLC183216

A RELIANCE CAPITAL COMPANY

MEDIA RELEASE

RELIANCE HOME FINANCE REPORTS STRONG GROWTH IN LENDING AND PROFITABILITY IN Q2FY18

PROFIT AFTER TAX AT RS. 41 CRORE (US\$ 6 MILLION) - UP 100%

TOTAL INCOME AT RS. 407 CRORE (US\$ 63 MILLION) - UP 53%

ASSETS UNDER MANAGEMENT AT RS. 14,119 CRORE (US\$ 2.2 BILLION) - UP 53%

DISBURSEMENTS AT RS. 2,003 CRORE (US\$ 308 MILLION) - UP 26%

NET INTEREST MARGIN ROSE FROM 3.3% IN Q2FY17 TO 3.9% IN Q2FY18

GROSS NPAs IMPROVED FROM 1.2% TO 0.8% AS ON SEPT 2017

LISTING OF RELIANCE HOME FINANCE SUCCESSFULLY COMPLETED IN SEPT 2017

Mumbai, October 30, 2017: Reliance Home Finance Ltd. (RHFL), a subsidiary of Reliance Capital Ltd., announced its financial results for the quarter ended September 30, 2017. The key performance highlights are:

- **Profit after Tax was Rs. 41 crore (US\$ 6 million) - a YoY increase 100%**
- **Total income was Rs. 407 crore (US\$ 63 million) - a YoY increase 53%**
- **Cost-to-income ratio improved from 52% in Q2FY17 to 39% in Q2FY18**
- **Disbursements were Rs. 2,003 crore (US\$ 308 million) - a YoY increase of 26%**
- **As on September 30, 2017, the assets under management stood at Rs. 14,119 crore (US\$ 2.2 billion) - a YoY increase of 53%. The assets are spread across more than 100 locations**
- **Gross NPA ratio improved from 1.2% to 0.8% as on September 30, 2017**

Reliance Home Finance Ltd. was independently listed on stock exchanges on September 22, 2017. As part of the listing, nearly one million shareholders of Reliance Capital were allotted One Share free of cost in Reliance Home Finance for every One Share held in Reliance Capital.

"We expect to grow our loan book at an accelerated pace, higher than the industry growth, primarily driven by the affordable housing segment which has shown tremendous growth potential. We will continue to strengthen our distribution capabilities through presence in more than 100 locations, as well as growth in the online channel, to cater to the extremely large untapped market", said **Mr. Ravindra Sudhalkar, ED & CEO, Reliance Home Finance.**

Shareholding Pattern as on September 30, 2017:

Category	No. of Shares	Shareholding
Promoters	36,37,51,491	75.0%
Foreign Investors - FIIs, NRIs and others	4,81,94,878	9.9%
Domestic institutions / Banks / Mutual Funds	1,92,48,137	4.0%
Indian Public and others	5,38,64,312	11.1%
Total - 9.3 lakh shareholders	48,50,58,818	100.0%



About Reliance Home Finance Limited
www.reliancehomefinance.com

Reliance Home Finance Limited (RHFL) provides a wide range of solutions like Home loans, Affordable housing loans, LAP and Construction Finance. The Company also provides property solutions' services that help customers find their dream homes/property, along with financing.

The Company has a strong distribution network with more than 100 locations, through a "hub and spoke" model, across the country, serving over 38,000 client accounts.

/RelianceHF

@RelianceHF

About Reliance Capital Limited
www.reliancecapital.co.in

Reliance Capital Limited, a part of the Reliance Group, is one of India's leading private sector financial services companies. It ranks amongst the top private sector financial services and banking groups, in terms of net worth. The Company is a constituent of MSCI Global Small Cap Index.

Reliance Group is amongst India's leading business houses with over 250 million customers. The Group has a strong presence across a wide array of high growth consumer-facing businesses of financial services, telecom, energy, power, infrastructure, and Defence.

Reliance Capital has interests in asset management and mutual funds; life, health and general insurance; commercial and home finance; stock broking; wealth management services; distribution of financial products; asset reconstruction; proprietary investments and other activities in financial services.

/RelianceCapital

@RelianceCapital

For media queries, please contact:

Garima Kapoor	Garima.Kapoor@relianceada.com	+91 9910104284
Shirley C. D'silva	Shirley.Dsilva@relianceada.com	+91 9870060007

For New Loans & Service Queries, please contact :

Customer Care Number: 1800-300-90909 (Toll Free) / 022-39671600

Email: customercare@reliancehomefinance.com