



DHIRAJ & DHEERAJ
CHARTERED ACCOUNTANTS

Independent Auditor's Limited Review Report on the Quarterly and Half Yearly Unaudited Financial Results of Reliance Home Finance Limited Pursuant to the Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

**Limited Review Report to
The Board of Directors
Reliance Home Finance Limited**

1. We have reviewed the accompanying statement of unaudited Ind AS financial results of Reliance Home Finance Limited ("the company") for the quarter and half year ended September 30, 2019 (the "Statement") being submitted by the company pursuant to the requirements of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 ('the Regulation') as amended, read with SEBI Circular No. CIR/CFD/CMD1/80/2019 dated July 19, 2019 ('the Circular').
2. The preparation of the Statement in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 read with Rule 3 of Companies (Indian Accounting Standards) Rules, 2015, as amended and other accounting principles generally accepted in India, read with the Circular is the responsibility of the Company's management and has been approved by the Board of Directors of the Company. Our responsibility is to express a conclusion on the Statement based on our review.
3. We conducted our review in accordance with the Standard on Review Engagements (SRE) 2410, 'Review of Interim Financial Information performed by the Independent Auditor of the Entity' issued by the Institute of Chartered Accountants of India. This standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement.
4. A review is limited primarily to inquiries with 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.
5. Basis for Qualified Conclusion

We draw attention to note 6 of the Statement with regards to the loan advanced under the 'General-Purpose Corporate Loan' product with significant deviations to certain bodies corporate including group companies and outstanding as at September 30, 2019 aggregating to Rs. 7,949.34 Crs. and secured by charge on current assets of borrowers. As stated in the said note, majority of Company's borrowers have undertaken onward lending transaction and end use of the borrowings from the Company included borrowings by or for repayment of financial obligation to some of the group companies. There has been overdue of Rs. 2880.31 Crs. (including non-performing assets of Rs 2,259.16 Crs.) of these loans as on September 30, 2019. We are not getting sufficient audit evidence to ascertain recoverability of principal and interest including time frame of recovery of overdues. The Company's exposure to the borrowers are secured against charge on current assets and is dependent on the recovery of onward lending of the borrowers which depends on external factors not wholly within control of the Company/borrower. Further we draw attention to note 3 of the Statement on the material shift in primary business of the Company from Housing Finance to Non-Housing Finance which comprise more than 50% of total loan portfolio raising concern about Company continuing as a Housing Finance Company.



6. Qualified Conclusion

Based on our review conducted as above, with the exception of the matter described in Basis for Qualified Conclusion, nothing has come to our attention that causes us to believe that the accompanying special purpose Statement of Ind AS financial results prepared in accordance with recognition and measurement principles laid down in the applicable Indian Accounting Standards (Ind AS) specified under Section 133 of the Companies Act, 2013 as amended, read with relevant rules issued thereunder and other recognised accounting practices and policies has not disclosed the information required to be disclosed in terms of the Regulation, read with the Circular, including the manner in which it is to be disclosed, or that it contains any material misstatement.

7. Emphasis of Matter

(i) Going concern

We draw attention to note 4 to the Statement regarding recent developments adversely impacting financial flexibility of the Company and resulting in delayed payment of bank borrowings obligations. The borrowing repayment fallen due and outstanding as on September 30, 2019 is Rs. 1,198 Crs. The Company's ability to meet its obligation dependent on material uncertain events including restructuring of loan portfolio and Inter Creditor Agreement for the resolution of its debt. The Company has taken steps to meet such temporary liquidity mismatch by securitization of its loan portfolio.

The Company has also engaged with all its lenders to enter into an Inter Creditor Agreement (ICA) for the resolution of its debt in accordance with circular dated June 7, 2019 issued by the Reserve Bank of India for prudential framework for resolution of stressed assets and ICA has been executed on July 6, 2019 with the majority of lenders and some of debenture holders/lenders have joined the ICA through deed of Accession subsequently. Bank of Baroda has been appointed as the lead lender for the resolution process and lead lender in consultation with the steering committee of lenders has made the appointment of professional viz resolution plan advisors, legal counsel, cash flow monitoring agency and valuation agencies for the resolution process and presently it is in various stages of due diligence. The Company is expecting of implementing its resolution plan during the FY 2019-20.

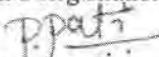
In view of steps taken by the company, statement of unaudited Ind AS financial results of the Company have been prepared by the management on a going concern basis. Our opinion is not modified in respect of this matter.

(ii) The unaudited Ind AS financial results for the quarter and half year ended September 30, 2018 included in the Statement, are based on the previously issued Ind AS financial results prepared in accordance with the Regulation and recognition and measurement principles laid down in Indian Accounting Standard 34, (Ind AS 34) "Interim Financial Reporting" prescribed under Section 133 of the Companies Act, 2013 read with Rule 3 of Companies (Indian Accounting Standards) Rules, 2015, as amended, read with the Circular, reviewed by predecessor auditors whose report for the quarter and half year ended September 30, 2018 dated November 1, 2018 furnished to us which express an unmodified conclusion on Ind AS financial results.

For **Dhiraj & Dheeraj**

Chartered Accountants

Firm's Registration Number: 102454W


Piyush Patni

Partner

Membership Number: 143869

Place: Mumbai

Date: October 22nd, 2019

UDIN : 19143869AAAACE1487



Reliance Home Finance Limited
Statement of Unaudited Financial Results for the quarter and half-year ended September 30, 2019

Sr. No.	Particulars	(Rs. in crore except per share data)					
		Quarter Ended			Half-Year Ended		Year Ended
		Sep-19 Unaudited	Jun-19 Unaudited	Sep-18 Unaudited	Sep-19 Unaudited	Sep-18 Unaudited	Mar-19 Audited
	Revenue from operations						
(i)	Interest income	334	525	433	859	819	1,932
(ii)	Fees and commission income	6	7	19	13	35	28
(iii)	Other operating income	1	1	7	2	9	26
(f)	Total Revenue from operations	341	533	459	874	863	1,986
(II)	Other Income	2	4	5	8	12	17
(III)	Total Income (i+II)	343	537	464	880	875	2,003
	Expenses						
(i)	Finance costs	313	384	294	697	580	1,322
(ii)	Employee benefits expenses	19	24	29	42	59	125
(iii)	Depreciation and amortisation	1	1	1	2	2	3
(iv)	Other expenses	26	23	19	49	48	336
(v)	Impairment on financial instruments	154	35	19	190	12	115
(IV)	Total Expenses	513	467	362	980	701	1,901
(V)	Profit before tax (III-IV)	(170)	70	102	(100)	174	102
(VI)	Tax expense						
	- Current Tax	(12)	18	2	8	4	2
	- Deferred Tax	(47)	4	25	(43)	47	32
(VII)	Net Profit for the period (V-VI)	(111)	48	75	(63)	123	68
(VIII)	Other comprehensive income						
	(i) Items that will not be reclassified to profit or loss *	0	(0)	(0)	(0)	0	(0)
	(ii) Income tax relating to items that will not be reclassified to profit or loss **	(0)	0	0	0	(0)	0
	Other comprehensive income ((i)+(ii)) ***	0	(0)	(0)	(0)	0	(0)
(IX)	Total comprehensive income for the period (VII+VIII)	(111)	48	75	(63)	123	68
(X)	Earnings per equity share face value of Rs.10 each fully paid-up (not annualised)						
	(a) Basic (Rs.) #	(2.30)	1.00	1.55	(1.29)	2.54	1.38
	(b) Diluted (Rs.) #	(2.30)	1.00	1.55	(1.29)	2.54	1.38

Based on weighted average No. of shares

* For quarter ended September 2019 - (Rs. 41,96,495), June 2019 - (Rs. 52,13,202), September 2018 - (Rs. 58,11,867) and half-year ended September 2019 - (Rs. 10,16,707), September 2018 - (Rs. 21,26,670) and Year Ended March 2019 - (Rs. 77,51,313).

** For quarter ended September 2019 - (Rs. 14,66,255), June 2019 - (Rs. 16,21,493) September 2018 - (Rs. 20,33,572) and half-year ended September 2019 - (Rs. 3,55,237), September 2018 - (Rs. 7,23,748) and Year ended March 2019 - (Rs. 27,08,619).

*** For quarter ended September 2019 - (Rs. 27,30,240), June 2019 - (Rs. 33,91,709), September 2018 - (Rs. 37,79,295) and half-year ended September 2019 - (Rs. 6,61,470), September 2018 - (Rs. 14,04,922) and Year ended March 2019 - (Rs. 50,42,684).



Reliance Home Finance Limited

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Reliance Home Finance Limited
Statement of Unaudited Assets and Liabilities as at September 30, 2019

Particulars	(Rs. in crore)	
	As at Sept 30, 2019	As at March 31, 2019
	Unaudited	Audited
ASSETS		
Financial Assets		
(a) Cash and cash equivalents	176	106
(b) Bank balance other than (a) above	487	487
(c) Derivative financial instruments	-	-
(d) Receivables		
(i) Trade Receivables	-	-
(ii) Other Receivables	-	-
(e) Loans	13,989	16,251
(f) Investments	205	93
(g) Other Financial Assets	698	587
Sub-total - Financial Assets	15,555	17,524
Non-Financial Assets		
(a) Current tax assets (Net)	77	52
(b) Deferred tax assets (Net)	204	155
(c) Investment property	4	4
(d) Property, plant and equipment	46	48
(e) Intangible assets under development	*	*
(f) Goodwill	210	210
(g) Other intangible assets	3	4
(h) Other non-financial assets	192	128
Sub-total - Non-Financial Assets	736	601
Total Assets	16,291	18,125
LIABILITIES AND EQUITY		
LIABILITIES		
Financial liabilities		
(a) Derivative financial instruments	10	1
(b) Payables		
(i) Trade Payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	-	-
(ii) Other Payables		
(i) total outstanding dues of micro enterprises and small enterprises	-	-
(ii) total outstanding dues of creditors other than micro enterprises and small enterprises	-	6
(c) Debt Securities	5,955	6,065
(d) Borrowings (Other than Debt Securities)	7,019	8,820
(e) Subordinated Liabilities	795	794
(f) Other financial liabilities	642	479
Sub-total - Financial Liabilities	14,421	16,185
Non-financial Liabilities		
(a) Provisions	13	25
(b) Other non-financial liabilities	75	73
Sub-total - Non-Financial Liabilities	88	98
Total Liabilities	14,509	16,283
EQUITY		
(a) Equity Share Capital	485	485
(b) Other Equity	1,297	1,357
Equity attributable to owners of the Company	1,782	1,842
Total Equity	1,782	1,842
Total Liabilities and Equity	16,291	18,125

* September 2019 - Rs. 39,07,466, March 2019 - Rs. 15,93,000.



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Reliance Home Finance Limited
Statement of Cash Flows for the Half-year ended September 30, 2019

(Rs. in crore)

Particulars	As at	As at
	Sep 30, 2019	Sep 30, 2018
	Unaudited	Unaudited
CASH FLOW FROM OPERATING ACTIVITIES :		
Profit/(Loss) before tax:	(100)	174
Adjustments :		
Depreciation and amortisation	2	2
Allowance for investments, doubtful debts, deposits, receivables etc.		
Expected Credit Loss	113	(57)
Other comprehensive income *(Rs. 10,16,707) **(Rs. 21,28,670)	*	**
Provision on repossessed asset	12	11
Bad debts written off	77	(3)
Investments written off	-	72
Discount on commercial papers	32	28
Amortised brokerage commission term loan	5	5
Amortised guarantee commission *(Rs. 34,33,534)	-	*
Provision for leave encashment *(Rs. 23,37,116)	*	-
Provision for gratuity	(1)	1
Provision on other expenses	2	-
Interest on Preference shares capital classified as liabilities	1	1
Interest Income	(435)	17
Interest expenses on PTC	126	-
ESOP expenses	3	-
Interest on investment	(3)	(3)
Interest on NCD secured	533	546
Legal and professional fees *(Rs. 44,28,108), **(Rs. 28,98,169)	*	**
Profit on sale of investments (net)	(3)	(10)
Operating profit before working capital changes (A)	364	784
Adjustments for (increase)/ decrease in operating assets:		
Fixed deposits with banks *(Rs. 28,11,693)	*	(1)
Loans and other financial assets	2,275	(813)
Adjustments for increase/ (decrease) in operating liabilities		
Trade payables	(23)	(4)
Other non-financial liabilities	1	227
Provisions	(2)	(23)
Other financial liabilities	163	24
Cash generated from operations (B)	2,778	194
Less - Income taxes paid (net of refunds) (C)	9	19
Net cash inflow / (outflow) from operating activities (D)=(A)+(B)+(C)	2,769	175
CASH FLOW FROM INVESTING ACTIVITIES :		
Interest received on investments *(Rs. 44,23,562)	3	*
Purchase of investment measured at FVTPL	(188)	(8)
Purchase of investment measured at amortised cost	(3)	(9)
Sale of investment measured at FVTPL	52	11
Purchase of property, plant and equipments *(Rs. 7,33,395)	*	(2)
Net cash inflow / (outflow) from investing activities (E)	(116)	(8)
CASH FLOW FROM FINANCING ACTIVITIES :		
MLD Hedge position	(4)	8
Debt securities issued	65	137
Debt securities repaid	(189)	(39)
Proceeds from borrowings other than debt securities	1,406	1,930
Repayment from borrowings other than debt securities	(3,188)	(1,389)
Fair valuation changes in MLD	(40)	(11)
Proceeds / (Repayments) from subordinated liabilities	-	(5)
Interest and processing fees paid	(865)	(567)
Discount on commercial papers	32	28
Net cash inflow / (outflow) from financing activities (F)	(2,583)	92
NET INCREASE/(DECREASE) IN CASH AND BANK BALANCES (G)=(D)+(E)+(F)	70	259
Add - Cash and cash equivalents at beginning of the year (H)	106	59
Cash and cash equivalents at end of the half-year (I)=(G)+(H)	176	318



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Notes:

1. The financial results have been prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard 34 - Interim Financial Reporting, notified under Section 133 of the Companies Act, 2013 read with (the 'Act') Companies (Indian Accounting Standards) Rules, 2015, as amended from time to time, and other accounting principles generally accepted in India. Any guidance / clarifications / directions issued by NHB or other regulators are adopted / implemented as and when issued / applicable.
2. The financial results of the Company for the quarter and half-year ended September 30, 2019 have been subjected to limited review by the Statutory Auditors of the Company.
3. 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 per the Ind AS 108 "Operating Segments" specified under Section 133 of the Act. The proportion of non-housing loan is more than the proportion of housing loan. The Company is in the process of increasing the housing loan portfolio and is confident of the achieving the same in due course.
4. Since the last financial year, due to sudden adverse developments in the financial sector, all categories of lenders in India (including Banks, Mutual Funds, etc.) have put near complete freeze on additional lending to Non-Banking Financial Companies (NBFCs) and Housing Finance Companies (HFCs) and have been insisting for reducing the existing level of borrowings which has severely impacted the financial flexibility of majority of NBFCs & HFCs.

These developments have also adversely impacted our Company resulting into temporary liquidity mismatch. The Company has taken steps to meet such temporary liquidity mismatch by securitisation of its loan portfolio. The Company has also engaged with all its lenders to enter into an Inter-Creditor Agreement (ICA) for the resolution of its debt in accordance with the circular dated June 7, 2019 issued by the Reserve Bank of India on Prudential Framework for Resolution of Stressed Assets. Majority of our lenders have already entered into the ICA with Bank of Baroda acting as the lead lender. The lenders at the steering committee meeting have appointed the resolution advisors, cashflow monitoring agency, forensic auditor, valuers and legal counsel. The Company is confident of implementing its Resolution Plan during FY 2019-20. In view of the steps taken by the Company, the accounts of the Company have been prepared on Going Concern Basis.

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5. The Listed Secured Redeemable Non-Convertible Debentures ("Secured NCDs") of the Company aggregating to Rs. 5,967 crore as on September 30, 2019 are secured by way of first pari-passu legal mortgage and charge on the Company's immovable property and additional pari-passu charge by way of hypothecation on present and future book debts / receivables, outstanding money (loan book), receivable claims of the Company with other secured lenders for an amount of Rs.5,260 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 hundred per cent 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 include current assets and investments.
6. The Company had advanced loans under the 'General Purpose Corporate Loan' product to certain bodies corporate including some of the group companies. All the lending transactions undertaken by the Company are in the ordinary course of business, the terms of which are at arms' length basis and the same do not constitute transactions with related parties. However, the Company's borrowers in some cases have undertaken onward lending transactions and it is noticed that the end use of the borrowings from the Company included borrowings by or repayment of financial obligations to some of the group companies.
7. Previous period figures have been regrouped / rearranged wherever necessary.
8. The above results were reviewed by the Audit Committee. The Board of Directors at its meeting held on October 22, 2019 approved the above results and its release.

For Reliance Home Finance Limited



Ravindra Sudhalkar

Executive Director & CEO

Dated: October 22, 2019



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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, 2019

1. Credit Rating

Particulars	Rating Agency	Rating
A. NCDs issued on Private Placement basis		
Long Term Debt Programme	CARE Ratings	CARE D*
Long Term Secured NCD	Brickwork Ratings	BWR D**
Long Term Unsecured Upper Tier II NCD	Brickwork Ratings	BWR D**
Subordinated Debt	CARE Ratings	CARE D*
Unsecured Subordinated Tier II NCD	Brickwork Ratings	BWR D**
Upper Tier II Bonds - Pvt. Placement	CARE Ratings	CARE D*
Principal Protected Market Linked Debentures	CARE Ratings	CARE PP MLD D*
Principal Protected Market Linked Debentures	Brickwork Ratings	BWR PP-MLD D**
B. NCDs issued through Public Issue		
Non-Convertible Debentures - Public Issue	CARE Ratings	CARE D*
Long Term Secured NCD - Public Issue	Brickwork Ratings	BWR D**
Upper Tier II Bonds - Public Issue	CARE Ratings	CARE D*
Public Issue of Long Term Unsecured Upper Tier II NCD	Brickwork Ratings	BWR D**

*revised rating to D for Company's long-term debt programme, market linked debentures, subordinated debt, NCDs public issue and upper Tier-II NCDs on September 12, 2019; and

**revised rating to D for Company's long-term debt programme, market linked debentures, subordinated debt and NCDs public issue and upper Tier-II NCDs on September 18, 2019.

2. Debt Equity Ratio

Debt Equity Ratio of the Company as on September 30, 2019 is 6.31 as per Unaudited Financial Results of the Company.



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Sr. No.	ISIN	Series Id	From (1-04-2019 to 30-09-2019)	
			Interest	Principal
37	INE217K07430	952864	23-Sep-19	-
38	INE217K08032	948590	24-Sep-19	-
39	INE217K07315	951894	26-Sep-19	-
40	INE217K07240	950105	01-Oct-19	-
41	INE217K07679*	953804	01-Oct-19	-
42	INE217K07AL5	956169	N.A.	29-Apr-19
43	INE217K07554	953328	N.A.	22-May-19
44	INE217K07273	950356	19-Jun-19	19-Jun-19
45	INE217K07265	950374	27-Jun-19	27-Jun-19
46	INE217K07AN1	956192	N.A.	11-Jul-19
47	INE217K07869	954460	19-Jul-19	19-Jul-19
48	INE217K07885	954550	26-Jul-19	26-Jul-19
49	INE217K07703	953794	N.A.	30-Jul-19
50	INE217K07893	954702	12-Aug-19	12-Aug-19

* The Lenders of the Company (Banks) have entered into an Inter-Creditor Agreement for arriving at the debt resolution plan in accordance with the circular dated June 7, 2019 issued by the Reserve Bank of India on Prudential Framework for Resolution of Stressed Assets. The Company has been directed by the lenders led by the Lead Bank to keep servicing only the interest obligation across all lenders. Debt servicing towards principal repayment irrespective of type of facility is to be made on parity.

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

Sr. No.	ISIN	Series Id	From (1-10-2019 to 31-03-2020)	
			Interest	Principal
1.	INE217K08057	948592	04-Oct-19	-
2.	INE217K07927	955109	04-Oct-19	-
3.	INE217K08065	948593	10-Oct-19	-
4.	INE217K07737	953844	11-Oct-19	-
5.	INE217K07AW2	957092	14-Oct-19	-
6.	INE217K07AX0	957091	14-Oct-19	-
7.	INE217K08073	948594	18-Oct-19	-
8.	INE217K07752	953902	26-Oct-19	-
9.	INE217K07950	955172	26-Oct-19	-
10.	INE217K07968	955206	28-Oct-19	-
11.	INE217K07497	953003	28-Oct-19	-
12.	INE217K07117	949171	27-Oct-19	-
13.	INE217K07778	953968	06-Nov-19	-
14.	INE217K07AR2	956290	08-Nov-19	-



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Sr. No.	ISIN	Series Id	From (1-10-2019 to 31-03-2020)	
			Interest	Principal
15.	INE217K07257	950261	15-Nov-19	-
16.	INE217K08248	955335	23-Nov-19	-
17.	INE217K08255	955336	25-Nov-19	-
18.	INE217K08081	948595	26-Nov-19	-
19.	INE217K08263	955432	07-Dec-19	-
20.	INE217K07034	948637	11-Dec-19	-
21.	INE217K07521	953149	16-Dec-19	-
22.	INE217K07828	954288	24-Dec-19	-
23.	INE217K07836	954289	24-Dec-19	-
24.	INE217K07AD2	935906	03-Jan-20	-
25.	INE217K07AE0	935908	03-Jan-20	-
26.	INE217K07AF7	935910	03-Jan-20	-
27.	INE217K07AG5	935912	03-Jan-20	-
28.	INE217K08271	935914	03-Jan-20	-
29.	INE217K08289	935916	03-Jan-20	-
30.	INE217K07208	949370	05-Jan-20	-
31.	INE217K07BA6	957389	10-Jan-20	-
32.	INE217K08230	953471	10-Feb-20	-
33.	INE217K07869	954460	20-Jan-20	-
34.	INE217K08222	953287	21-Jan-20	-
35.	INE217K07216	949402	26-Jan-20	-
36.	INE217K08107	948850	07-Feb-20	-
37.	INE217K07646	953636	09-Mar-20	-
38.	INE217K07BE8	957706	09-Mar-20	-
39.	INE217K07661	953689	16-Mar-20	-
40.	INE217K07430	952864	23-Mar-20	-
41.	INE217K07240	950105	28-Mar-20	-
42.	INE217K07323	951929	27-Mar-20	-
43.	INE217K07919	955107	03-Oct-19	03-Oct-19
44.	INE217K07281	951118	16-Oct-19	16-Oct-19
45.	INE217K07943	955122	17-Oct-19	17-Oct-19
46.	INE217K07AB6	935902	03-Jan-20	03-Jan-20
47.	INE217K07AC4	935904	03-Jan-20	03-Jan-20
48.	INE217K07315	951894	26-Mar-20	26-Mar-20

5. Outstanding redeemable preference shares: Rs. 31.03 crore (3,10,35,980 shares of face value of Rs. 10 each)



Reliance Home Finance Limited

Registered Office: Registrar Office, South Wing, 4th Floor, GIFT (Gurgaon) Express Highway, Sector 43, Gurgaon, Haryana - 122002

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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. 436.71 crore. However, the Company is yet to deposit a sum equivalent to 15% of the amount of debentures maturing during the year ending on March 31, 2020.

7. **Net Worth as on September 30, 2019:** Rs. 1,750.83 crore

8. **Net Loss After Tax for the half year ended September 30, 2019:** Rs. 63 crore

9. **Earnings Per Share as on September 30, 2019:** (Rs. 1.29) per share

**Reliance Home Finance Limited**

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