

- Type of Issue:** Public Issue By Reliance Home Finance Limited (the “Company” or the “Issuer”) Of secured redeemable non convertible debentures (“Secured NCDs”) of face value of Rs. 1,000/- each aggregating up to Rs. 3,000 crore and un-secured redeemable non convertible subordinated (Upper Tier II) debentures (“Un-Secured NCDs”) of face value of Rs. 1,000/- each aggregating up to Rs. 500 crore (“Shelf Limit”)(“Tranche – I Issue”). The base issue size of the public issue is Rs. 1,000 crore with an option to retain oversubscription up to Rs. 2,500 crore aggregating to Shelf Limit. The Secured NCDs and Un-Secured NCDs are together referred to as the NCDs.
- Issue size (INR crore):** Rs. 1,000 crores with an option to retain oversubscription upto Rs. 2,500 crores aggregating upto Rs. 3,500 crores. The Issuer has issued and allotted NCDs aggregating to Rs. 3,053.9834 crore in the Tranche - I Issue.*
**Source: Minutes of the Meeting between the Company; the Lead Managers; and the Registrar dated January 02, 2017*
- Rating of instrument alongwith name of the rating agency:**

Particulars	Rating Agency	Rating
i. as disclosed in the offer document	CARE Limited	Secured NCDs: ‘CARE AA+, Stable’ Un-Secured NCDs: ‘CARE AA; Stable’
	Brickwork Ratings India Private Limited	Secured NCDs: BWR AA+ Outlook: Stable Un-Secured NCDs: BWR AA Outlook: Stable
ii. at the end of 1st FY (March 31, 2017)#	CARE Limited	Secured NCDs: ‘CARE AA+’ Un-Secured NCDs: ‘CARE AA’
	Brickwork Ratings India Private Limited	Secured NCDs: BWR AA+ Un-Secured NCDs: BWR AA
iii. at the end of 2nd FY (March 31, 2018)#	CARE Limited	Secured NCDs: ‘CARE AA+’ Un-Secured NCDs: ‘CARE AA’
	Brickwork Ratings India Private Limited	Secured NCDs: BWR AA+ Un-Secured NCDs: BWR AA
iv. at the end of 3rd FY (March 31, 2019)*	Not Applicable	Not Applicable

Source: Stock Exchange intimation dated April 24, 2017 and April 24, 2018

* Rating not disclosed as reporting for the relevant fiscal years has not been completed

- Whether the security created is adequate to ensure 100% asset cover for the debt securities (See Regulation 26 (6) of SEBI (Issue and Listing of Debt Securities) Regulations, 2008):** Yes (for Secured NCDs)*
** Source: Stock Exchange intimation dated October 30, 2017 and April 24, 2018*
- Subscription level (number of times):** After considering cheque return and technical rejection cases, the Issue was subscribed 3.0540 times of the Base Issue Size and 0.8726 times of the Tranche - I Issue Size.*
** Source: Minutes of the Meeting between the Company; the Lead Managers; and the Registrar dated January 02, 2017*
- Financials of the Issuer (as per the annual financial results submitted to stock exchanges under Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015**

(Consolidated)

(Rs. In Crores)

Parameters	1st FY (March 31, 2017)#	2nd FY (March 31, 2018)#	3rd FY (March 31, 2019)*
Income from operations	1,078.57	1,603	Not Applicable
Net Profit for the period	1,72.59	181	Not Applicable
Paid-up equity share capital	115.82	516	Not Applicable
Reserves excluding revaluation reserves	982.73	1,413	Not Applicable

Source: Stock Exchange intimation dated April 24, 2017 and April 24, 2018

* Financials not disclosed as reporting for the relevant fiscal years has not been completed

7. Status of the debt securities (whether traded, delisted, suspended by any stock exchange, etc.)#

Particulars	Status
i. at the end of 1st FY (March 31, 2017)	Traded
ii. at the end of 2nd FY (March 31, 2018)	Traded
iii. at the end of 3rd FY (March 31, 2019)*	Not Applicable

NCDs are listed on both BSE Limited ("BSE") and National Stock Exchange of India Limited ("NSE")

* Trading status not disclosed as reporting for the relevant fiscal years has not been completed

8. Change in Directors of issuer from the disclosures in the offer document:

Particulars	Name of the Director	Date	Appointed / Resigned
i. at the end of 1st FY (March 31, 2017)	Soumen Ghosh	March 31, 2017	Resigned
ii. at the end of 2nd FY (March 31, 2018)	Ravindra Sudhalkar	April 24, 2017	Appointed
	Amit Bapna	April 24, 2017	Appointed
	K.V. Shrinivasan	April 24, 2017	Resigned
iii. at the end of 3rd FY (March 31, 2019)*	Not Applicable	Not Applicable	Not Applicable

* Changes in directors not disclosed as reporting for relevant fiscal years has not been completed.

9. Status of utilization of issue proceeds (as submitted to stock exchanges under Regulation 52(7) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015)

- i. **as disclosed in the offer document:** The Net Proceeds raised through this Issue will be utilised for following activities in the ratio provided as below:-
 1. For the purpose of onward lending, financing, and for repayment of interest and principal of existing borrowings of the Company – At least 75% of amount proposed to be financed from Net Proceeds
 2. General Corporate Purposes - Maximum of up to 25% of amount proposed to be financed from Net Proceeds
- ii. **Actual utilization:** The proceeds have been utilized as per the Objects of the Issue as stated in the Prospectus.^
 ^ Source – Stock Exchange intimation dated April 24, 2017
- iii. **Reasons for deviations, if any:** Not Applicable

10. Delay or default in payment of interest/ principal amount (See Regulation 23 (5) of the SEBI (Issue and Listing of Debt Securities) Regulations, 2008 and Regulation 52(4) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 (Yes/ No) (If yes, further details of the same may be given).

- i. **Disclosures in the offer document in terms of issue:** The Debenture Trustee will protect the interest of the NCD Holders in the event of default by us in regard to timely payment of interest and repayment of principal and they will take necessary action at our cost.*
 * Source: Tranche - I Prospectus dated December 15, 2016
- ii. **Delay in payment from the due date:** No^
 ^Source: Stock Exchange Filings
- iii. **Reasons for delay/ non-payment, if any:** Not Applicable

11. Any other Material Information:

Announcement	Date
The Company informed the Stock Exchange about the following changes in the Board of Directors of the Company with effect from April 24, 2017: 1. Shri Ravindra Sudhalkar - Appointed as an Executive Director & CEO 2. Shri Amit Bapna - Appointed as a Director 3. Shri K V Srinivasan - Ceased to be a Director	April 24, 2017
Listing of equity shares of the Company	September 22, 2017
Approved an issuance of secured redeemable non-convertible debentures ("NCDs") for an amount aggregating up to Rs. 2,000 crores, along with up to 7.5 crore warrants, with a right exercisable by the warrant holder to exchange each warrant with one Equity Share of the Company at a later date, by way of a Qualified Institutional Placement ("QIP")	December 11, 2017
The Board of Directors of the Company at its meeting held on April 24, 2018, has appointed Shri Jai Anmol Anil Ambani as a Director of the Company	April 25, 2018

Source: Stock Exchange Filings