

November 1, 2018

BSE LimitedPhiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai 400 001**BSE Scrip Code: 540709****National Stock Exchange of India Limited**Exchange Plaza, 5th Floor,
Plot No. C/1, G Block, 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, 2018**

Further to our letter dated October 24, 2018 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, 2018 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 November 1, 2018. The meeting of the Board of Directors of the Company commenced at 3:00 p.m. and concluded at 4:55 p.m.

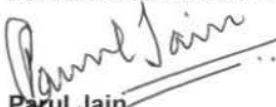
We also enclose herewith the media release of the Company for your information.

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 – 400 055T +91 22 3303 6000 / F +91 22 3303 6662, E-mail: rhfl.investor@relianceada.com, Website: www.reliancehomefinance.com**Customer Service:** T +91 22 3967 1600 / 1800-300-90909 (toll free) / E-mail: customercare@reliancehomefinance.com

Reliance Home Finance Limited
Statement of Unaudited Financial Results for the quarter and half-year ended September 30, 2018

(Rs. in crore except per share data)

Sr. No.	Particulars	Quarter Ended			Half-year Ended	
		30-Sep-18	30-Jun-18	30-Sep-17	30-Sep-18	30-Sep-17
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited
	Revenue from operations					
(i)	Interest income	433	386	391	819	748
(ii)	Fees and commission income	19	16	16	35	38
(iii)	Other operating income	7	2	1	9	5
(I)	Total Revenue from operations	459	404	408	863	791
(II)	Other Income	5	7	19	12	28
(III)	Total Income (I+II)	464	411	427	875	819
	Expenses					
(i)	Finance costs	294	263	266	557	513
(ii)	Employee benefits expenses	29	30	30	59	58
(iii)	Depreciation and amortisation (* Rs. 43,39,330)	1	1	*	2	1
(iv)	Other expenses	19	29	15	48	57
(v)	Net loss on fair value change	-	23	-	23	-
(vi)	Impairment on financial instruments	19	(7)	38	12	65
(IV)	Total Expenses	362	339	349	701	694
(V)	Profit before tax (III-IV)	102	72	78	174	125
(VI)	Tax expense					
	- Current Tax	2	2	6	4	9
	- Deferred Tax	25	22	15	47	25
(VII)	Net Profit for the period	75	48	57	123	91
(VIII)	Other comprehensive income					
	Items that will not be reclassified to profit or loss [Refer note*]	0	(0)	1	0	0
(IX)	Total comprehensive income for the period (VII+VIII)	75	48	58	123	91
(X)	Earnings per equity share face value of Rs.10 each fully paid up (not annualised)					
	(a) Basic (Rs.)**	1.55	1.00	2.27	2.54	4.21
	(b) Diluted (Rs.)**	1.55	1.00	2.27	2.54	4.21

*For quarter ended September 2018 - Rs.37,78,295, June 2018 - (Rs.23,72,373)

*For half-year ended September 2018 - Rs.14,05,922, September 2017 - (Rs.18,95,565)

** Based on weighted average No.of shares


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Reliance Home Finance Limited

Statement of Unaudited Assets and Liabilities as at September 30, 2018

(Rs. in crore)		
Sr. No.	Particulars	As at
		September 30, 2018
		Unaudited
	ASSETS	
(1)	Financial Assets	
	(a) Cash and cash equivalents	318
	(b) Bank balance other than cash and cash equivalents	67
	(c) Loans	15,237
	(d) Investments	64
	(e) Other financial assets	83
(2)	Non-financial assets	
	(a) Current tax assets (net)	39
	(b) Deferred tax assets (net)	116
	(c) Investment property	4
	(d) Property, Plant and Equipment	47
	(e) Goodwill	210
	(f) Other intangible assets	4
	(g) Other non-financial assets	116
	Total Assets	16,305
	LIABILITIES AND EQUITY	
	LIABILITIES	
(1)	Financial Liabilities	
	(a) Derivative financial instruments	8
	(b) Debt securities	6,057
	(c) Borrowings (Other than debt securities)	6,668
	(d) Subordinated liabilities	806
	(e) Other financial liabilities	517
(2)	Non-Financial Liabilities	
	(a) Provisions	9
	(b) Other non-financial liabilities	360
(3)	EQUITY	
	(a) Equity Share Capital	485
	(b) Other Equity	1,395
	Total Liabilities and Equity	16,305



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Notes:

1. The Company has adopted Indian Accounting Standards ('Ind AS') notified under Section 133 of the Companies Act, 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) (Amendment) Rules, 2016 from April 1, 2018 and the effective date of such transition is April 1, 2017. Such transition has been carried out from the erstwhile Accounting Standards notified under the Act, read with relevant rules issued thereunder and guidelines issued by the National Housing Bank ('NHB') (collectively referred to as 'the Previous GAAP'). Accordingly, the impact of transition has been recorded in the opening reserves as at April 1, 2017. These financial results (including for previous comparative periods presented) have been prepared in accordance with the recognition and measurement principles of Ind AS 34 "Interim Financial Reporting" prescribed under the Act, read with relevant Rules made thereunder.

These financial results have been drawn up on the basis of Ind AS accounting standards as applicable to the Company as at September 30, 2018 based on MCA Notification G.S.R. 111 (E), G.S.R.365(E) and G.S.R.903(E) dated February 16, 2015, March 30, 2016 and September 20, 2018, respectively. 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, 2018 are prepared in accordance with the Ind AS and have been subjected to limited review by Statutory Auditors of the Company. The Ind AS compliant corresponding figures for the previous period have not been subjected to review by Statutory Auditors. However, the management has exercised necessary due diligence to ensure that financial results provide a true and fair view of its affairs.
3. As required by paragraph 32 of Ind AS 101, net profit reconciliation between figures reported, net of tax, under previous GAAP and Ind AS is given below:

(Rs. in crore)		
Ind AS impact on current and previous year profits	Half-year ended Sep. 30, 2017	Quarter ended Sep. 30, 2017
Net profit as per Previous GAAP (Indian GAAP)	78	41
Add / (Less): Adjustments as per Ind AS:		
Effective Interest Rate (EIR) for financial assets and liabilities recognised at amortised cost/net interest on credit impaired loans	(11)	4
Excess Interest Spread gain on assignment transactions	26	12
Expected Credit Loss provision	(14)	(7)
Reclassification of actuarial gains and losses on employee defined benefit plans to other comprehensive income (* Rs.30,06,832)	*	(1)

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Ind AS impact on current and previous year profits	Half-year ended Sep. 30, 2017	Quarter ended Sep. 30, 2017
Tax adjustments including reversal of Deferred Tax Liability on Special Reserve [Sec. 36(1)(viii)] (*Rs.6,01,258)	*	(3)
Reversal of Goodwill Amortisation	11	12
Other Adjustment	1	(1)
Net profit After Tax as per Ind AS	91	57
Other Comprehensive Income (net of tax) (* Rs.19,56,124)	*	1
Total Comprehensive Income (net of tax) as per Ind AS	91	58

4. 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.
5. The Board of Directors of the Company at their meeting held on October 28, 2016 had considered and approved a Scheme of Arrangement between the Company and its holding company viz. Reliance Capital Limited ("the Demerged Company" or "RCap") and their respective Shareholders and Creditors. The Scheme of Arrangement under Sections 391 to 394 of the Companies Act, 1956 (the 'Scheme') for demerger of Real Estate Lending Business of RCap into the Company had been sanctioned by the National Company Law Tribunal, Mumbai Bench vide Order dated August 10, 2017. The Scheme has become effective on September 5, 2017 upon filing with the Registrar of Companies, Maharashtra at Mumbai with effect from April 1, 2017 i.e. Appointed Date.
- Pursuant to the Scheme of Demerger, the Company had received Total Assets of Rs.664 crore and Total Liabilities of Rs.590 crore. The Company had issued shares of Rs.253 crore to the shareholders for RCap as consideration for demerger. The difference between net assets transferred and purchase consideration was recognised as goodwill of Rs.179 crore in the books of the Company in F.Y. 2017-18.
6. The Listed Secured Redeemable Non-Convertible Debentures ("Secured NCDs") of the Company aggregating to Rs.6,078 crore as on September 30, 2018 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.5,371 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

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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.

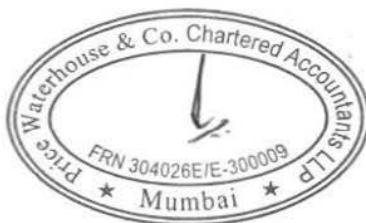
7. Disclosure under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as certified by the management, is given as Annexure A.
8. Previous period figures have been regrouped / rearranged wherever necessary.
9. The statement does not include Ind AS compliant statement of results and statement of assets and liabilities for the previous year as the same is not mandatory as per SEBI's circular dated July 5, 2016.
10. The above results were reviewed by the Audit Committee. The Board of Directors at its meeting held on November 1, 2018 approved the above results and its release.

For Reliance Home Finance Limited



Ravindra Sudhalkar
Executive Director & CEO

Dated: November 1, 2018



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Price Waterhouse & Co Chartered Accountants LLP

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

1. We have reviewed the unaudited financial results of Reliance Home Finance Limited (the "Company") for the quarter ended September 30, 2018 which are included in the accompanying Statement of Unaudited Financial Results for the quarter and half year ended September 30, 2018 and the Statement of Unaudited Assets and Liabilities 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 Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "Listing Regulations, 2015") and SEBI Circular dated July 5, 2016, which has been initialled by us for identification purposes. The Statement is the responsibility of the Company's management and has been approved by the Board of Directors. Further, the Management is also responsible to ensure that the accounting policies used in preparation of this Statement are consistent with those used in the preparation of the Company's opening unaudited Balance Sheet as at April 01, 2017 prepared in accordance with the Companies (Indian Accounting Standards) Rules, 2015 (Ind AS) prescribed under Section 133 of the Companies Act, 2013 and other recognised accounting practices and policies. 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. 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, 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 Ind AS and other recognised 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 and SEBI circular dated July 5, 2016, including the manner in which it is to be disclosed, or that it contains any material misstatement.
5. We draw attention to:
 - a. Note 1 to the Statement which states that the Company has adopted Ind AS for the financial year commencing from April 1, 2018, and accordingly, the Statement has been prepared by the Company's Management in compliance with Ind AS.
 - b. We were neither engaged to review, nor have we reviewed the comparative figures including the reconciliation to the Total Comprehensive Income for the quarter ended on September 30, 2017 and for the half year ended on September 30, 2017 and accordingly, we do not express any conclusion on the results in the Statement for the quarter ended September 30, 2017 and for the half year ended September 30, 2017. As set out in Note 2 to the Statement, these figures have been furnished by the Management.

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Registered office and Head office: Plot No. Y-14, Block EP, Sector V, Salt Lake Electronic Complex, Bidhan 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).



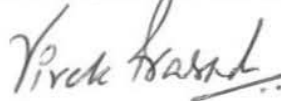
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Reliance Home Finance Limited
Review Report on financial results
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- c. Note 5 to the Statement in respect of the Scheme of Arrangement (Scheme) pursuant to which goodwill amounting to Rs. 179 crores has been recognized. The Company has applied the accounting treatment as prescribed in the Scheme approved by the National Company Law Tribunal, Mumbai Bench, vide its order dated August 10, 2017.

Our conclusion is not modified in respect of these matters.

For Price Waterhouse & Co Chartered Accountants LLP
Firm Registration Number: 304026E/E-300009



Vivek Prasad
Partner
Membership Number: 104941

Place: Mumbai
Date: November 01, 2018

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, 2018

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. Placement	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
Principal Protected Market Linked Debentures	Brickwork Ratings	BWR PP-MLD AA+ Outlook: Stable
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

* revised rating by one notch to AA w.e.f. October 8, 2018

**revised rating by one notch to AA- w.e.f. October 8, 2018

2. Debt Equity Ratio

Debt Equity Ratio of the Company as on September 30, 2018 is 7.50 as per Unaudited Financial Results of the Company.



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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 (1-04-2018 to 30-09-2018)	
			Interest	Principal
1	INE217K07927	955109	04-Apr-18	-
2	INE217K08065	948593	10-Apr-18	-
3	INE217K07737	953844	11-Apr-18	-
4	INE217K08073	948594	18-Apr-18	-
5	INE217K07752	953902	26-Apr-18	-
6	INE217K07117	949171	27-Apr-18	-
7	INE217K07497	953003	30-Apr-18	-
8	INE217K07778	953968	07-May-18	-
9	INE217K07AS0	956289	09-May-18	-
10	INE217K07AR2	956290	08-May-18	-
11	INE217K08115	949239	14-May-18	-
12	INE217K07257	950261	15-May-18	-
13	INE217K07786	954033	18-May-18	-
14	INE217K08081	948595	28-May-18	-
15	INE217K08123	949246	29-May-18	-
16	INE217K08131	952261	11-Jun-18	-
17	INE217K07034	948637	11-Jun-18	-
18	INE217K08149	952270	12-Jun-18	-
19	INE217K08156	952271	15-Jun-18	-
20	INE217K07273	950356	19-Jun-18	-
21	INE217K07836	954289	24-Jun-18	-
22	INE217K07828	954288	24-Jun-18	-
23	INE217K07265	950374	27-Jun-18	-
24	INE217K07BF5	957821	28-Jun-18	-
25	INE217K08164	952339	29-Jun-18	-
26	INE217K08172	952338	02-Jul-18	-
27	INE217K08180	952378	03-Jul-18	-
28	INE217K07208	949370	05-Jul-18	-
29	INE217K07869	954460	20-Jul-18	-
30	INE217K07877	954497	22-Jul-18	-
31	INE217K07216	949402	26-Jul-18	-
32	INE217K07885	954550	27-Jul-18	-
33	INE217K07893	954702	13-Aug-18	-
34	INE217K08198	952687	21-Aug-18	-
35	INE217K08206	952740	24-Aug-18	-
36	INE217K07AU6	956829	30-Aug-18	-

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CIN: L67190MH2008PLC183216

A RELIANCE CAPITAL COMPANY



Sr. No.	ISIN	Series Id	From (1-04-2018 to 30-09-2018)	
			Interest	Principal
37	INE217K08214	952854	15-Sep-18	-
38	INE217K08040	948591	18-Sep-18	-
39	INE217K08016	948588	18-Sep-18	-
40	INE217K08024	948589	21-Sep-18	-
41	INE217K07430	952864	22-Sep-18	-
42	INE217K08032	948590	24-Sep-18	-
43	INE217K07315	951894	26-Sep-18	-
44	INE217K07240	950105	28-Sep-18	-
45	INE217K07125	949172	27-Apr-18	27-Apr-18
46	INE217K07133	949211	N.A.	04-May-18
47	INE217K07AQ4	956284	N.A.	24-May-18
48	INE217K07612	953634	N.A.	31-May-18
49	INE217K07141	949266	01-Jun-18	01-Jun-18
50	INE217K07158	949267	04-Jun-18	04-Jun-18
51	INE217K07976	955221	04-Jun-18	04-Jun-18
52	INE217K07166	949268	07-Jun-18	07-Jun-18
53	INE217K07174	949269	08-Jun-18	08-Jun-18
54	INE217K07182	949315	13-Jun-18	13-Jun-18
55	INE217K07190	949316	19-Jun-18	19-Jun-18
56	INE217K07620	953633	N.A.	30-Jun-18
57	INE217K07695	953801	N.A.	02-Jul-18
58	INE217K07398	952400	N.A.	06-Jul-18
59	INE217K07687	953802	N.A.	30-Jul-18
60	INE217K07760	953936	N.A.	29-Aug-18

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

Sr. No.	ISIN	Series Id	From (1-10-2018 to 31-03-2019)	
			Interest	Principal
1	INE217K07919	955107	03-Oct-18	-
2	INE217K08057	948592	04-Oct-18	-
3	INE217K07927	955109	04-Oct-18	-
4	INE217K08065	948593	10-Oct-18	-
5	INE217K07737	953844	11-Oct-18	-
6	INE217K07AW2	957092	13-Oct-18	-
7	INE217K07AX0	957091	13-Oct-18	-
8	INE217K07281	951118	16-Oct-18	-
9	INE217K07943	955122	17-Oct-18	-
10	INE217K08073	948594	18-Oct-18	-
11	INE217K07752	953902	26-Oct-18	-


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CIN: L67190MH2008PLC183216

A RELIANCE CAPITAL COMPANY

Sr. No.	ISIN	Series Id	From (1-10-2018 to 31-03-2019)	
			Interest	Principal
12	INE217K07950	955172	26-Oct-18	-
13	INE217K07117	949171	27-Oct-18	-
14	INE217K07968	955206	27-Oct-18	-
15	INE217K07497	953003	28-Oct-18	-
16	INE217K07778	953968	06-Nov-18	-
17	INE217K07AR2	956290	08-Nov-18	-
18	INE217K07257	950261	15-Nov-18	-
19	INE217K08248	955335	23-Nov-18	-
20	INE217K08255	955336	25-Nov-18	-
21	INE217K08081	948595	26-Nov-18	-
22	INE217K08263	955432	07-Dec-18	-
23	INE217K07034	948637	11-Dec-18	-
24	INE217K07521	953149	15-Dec-18	-
25	INE217K07828	954288	24-Dec-18	-
26	INE217K07836	954289	24-Dec-18	-
27	INE217K07AB6	935902	03-Jan-19	-
28	INE217K07AC4	935904	03-Jan-19	-
29	INE217K07AD2	935906	03-Jan-19	-
30	INE217K07AE0	935908	03-Jan-19	-
31	INE217K07AF7	935910	03-Jan-19	-
32	INE217K07AG5	935912	03-Jan-19	-
33	INE217K08271	935914	03-Jan-19	-
34	INE217K08289	935916	03-Jan-19	-
35	INE217K07208	949370	05-Jan-19	-
36	INE217K07BA6	957389	10-Jan-19	-
37	INE217K08230	953471	10-Feb-19	-
38	INE217K07869	954460	20-Jan-19	-
39	INE217K08222	953287	21-Jan-19	-
40	INE217K07216	949402	26-Jan-19	-
41	INE217K08107	948850	07-Feb-19	-
42	INE217K07646	953636	08-Mar-19	-
43	INE217K07BE8	957706	09-Mar-19	-
44	INE217K07661	953689	16-Mar-19	-
45	INE217K07430	952864	22-Mar-19	-
46	INE217K07315	951894	26-Mar-19	-
47	INE217K07240	950105	28-Mar-19	-
48	INE217K07323	951929	27-Mar-19	-
49	INE217K07794	954128	N.A.	01-Oct-18
50	INE217K08115	949239	12-Nov-18	12-Nov-18



Reliance Home Finance Limited

Registered Office: Reliance Centre, South Wing, 6th Floor, Off Western Express Highway, Santacruz (East), Mumbai – 400 055

T +91 22 3303 6000 / F +91 22 3303 6662, E-mail: rhfi.investor@relianceada.com, Website: www.reliancehomefinance.com

Customer Service: T +91 22 3967 1600 / 1800-300-90909 (toll free) / E-mail: customercare@reliancehomefinance.com

CIN: L67190MH2008PLC183216

A RELIANCE CAPITAL COMPANY

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.340 crore.
7. **Net Worth:** Rs.1,811 crore
8. **Net Profit After Tax:** Rs.123 crore
9. **Earnings Per Share:** Rs.2.54 per share



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MEDIA RELEASE - Q2 FY19

RELIANCE HOME FINANCE REPORTS CONSISTENT GROWTH IN PROFITABILITY

PROFIT BEFORE TAX AT RS. 102 CRORE (US\$ 15 MILLION) - UP 30%

ASSETS UNDER MANAGEMENT AT RS. 16,464 CRORE (US\$ 2.4 BILLION) - UP 17%

DISBURSEMENTS FOR THE QUARTER AT RS. 2,582 (US\$ 369 MILLION) - UP 29%

CAPITAL ADEQUACY RATIO WAS AT 20% WITH TIER I CAPITAL AT 13.1%

GROSS NPA RATIO REMAINED STABLE AT 0.8% AS ON SEPTEMBER 2018

Mumbai, November 1, 2018: Reliance Home Finance Ltd. (RHFL), a subsidiary of Reliance Capital Ltd., announced its financial results for the **quarter ended September 30, 2018**. The key highlights are:

- For the Q2 FY19, the **Total Income** was **Rs. 464 crore (US\$ 66 million)**
- Network expanded to **58 cities** catering to approx. **140 locations**

“Q2 FY19 has been a stable quarter while the liquidity scenario remains under watch. RHFL’s focus remains towards increasing the profitability of the business, driven by our focus on assessing the risk appropriately while keeping the delinquencies in control, enabling a quality growth in the book size, thus ensuring robust future profitability”, said **Mr. Ravindra Sudhalkar, ED & CEO, Reliance Home Finance**.

Shareholding Pattern as on September 30, 2018:

Category	No. of Shares	Shareholding
Promoters	36,37,51,491	74.99%
Foreign Investors - FIIs, NRIs and others	2,84,92,717	5.87%
Domestic institutions / Banks / Mutual Funds	2,81,03,366	5.79%
Indian Public and others	6,47,11,244	13.34%
Total - 8.7 lakh shareholders	48,50,58,818	100.00%

About Reliance Home Finance Limited

www.reliancehomefinance.com

Reliance Home Finance Limited (RHFL) (BSE:540709, NSE:RHFLEQ), part of Reliance Capital, is one of the country’s leading private sector Home Loan Companies, incorporated in the year 2008.

RHFL provides a wide range of solutions like Home Loans, Affordable Housing loans, LAP and Construction Finance. The Company also provides property services that help customers find their dream homes / properties.

As on March 31, 2018, RHFL had a Net Worth of Rs. 1,744 crore (US\$ 256 million) and Assets Under Management of more than Rs. 16,000 crore (US\$ 2.4 billion).

The Company has a strong distribution network with approx. 140 locations, through a “hub and spoke” model, across the country.

For more information visit www.reliancehomefinance.com

 /RelianceHF

 @RelianceHF

For New Loans & Service Queries, please contact:

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

Email: customercare@reliancehomefinance.com

About Reliance Capital

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 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.

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