

April 24, 2018

BSE Limited

Phiroze 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 Audited Financial Results for the quarter and year ended March 31, 2018

Further to our letter dated April 16, 2018 and pursuant to Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "Listing Regulations"), we enclose herewith a Statement of Audited Financial Results for the quarter and year ended March 31, 2018 alongwith the Independent Auditors' Report.

The Board has also recommended a dividend of Re.1 (10%) per share on fully paid-up equity share of Rs.10 each.

The above financial results were approved by the Board of Directors at its meeting held on April 24, 2018. The meeting of the Board of Directors of the Company commenced at 11:30 a.m. and concluded at 1:45 p.m.

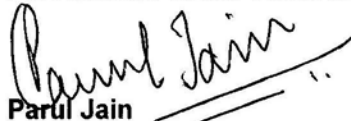
We also enclose herewith the media release of the Company for your information.

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 – 400 055**T** +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

CIN: L67190MH2008PLC183216

A RELIANCE CAPITAL COMPANY

Reliance Home Finance Limited
Statement of Audited Financial Results for the quarter and year ended March 31, 2018

(Rs. in crore except per share data)

Sr. No.	Particulars	Quarter Ended			Year Ended	
		31-Mar-18	31-Dec-17	31-Mar-17	31-Mar-18	31-Mar-17
		Unaudited	Unaudited	Unaudited	Audited	Audited
	Revenue					
I	Revenue from operations	433	401	328	1,603	1,074
II	Other income	17	20	46	68	71
III	Total revenue (I+II)	450	421	374	1,671	1,145
	Expenses					
IV	Employee benefits expense	33	27	37	118	94
	Finance cost	262	266	228	1,037	748
	Depreciation and amortisation expense	6	7	6	26	7
	Other expenses	59	51	62	218	158
V	Total expenses	360	351	333	1,399	1,007
VI	Profit before tax (III-V)	90	70	41	272	138
VII	Tax expense					
	(1) Current tax	5	6	(42)	21	-
	(2) Taxation for earlier years	-	(37)	(2)	(38)	(10)
	(3) Deferred tax	28	55	(23)	108	(25)
VIII	Profit after tax (VI-VII)	57	46	108	181	173
IX	Earnings per equity share face value of Rs.10 each fully paid up (not annualised)					
	(1) Basic (Rs.)	1.16	0.96	9.32	5.57	20.45
	(2) Diluted (Rs.)	1.16	0.96	9.32	5.55	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/customercare@reliancehomefinance.com

CIN: U67190MH2008PLC183216

A RELIANCE CAPITAL COMPANY

Reliance Home Finance Limited

Statement of Assets and Liabilities

(Rs. in crore)

Sr. No.	Particulars	As at March 31, 2018	As at March 31, 2017
		Audited	Audited
A	EQUITY AND LIABILITIES		
1	Shareholders' funds		
	(a) Share capital	516	116
	(b) Share capital suspense account	-	31
	(c) Reserves and surplus	1,413	982
	Sub-total - Shareholders' funds	1,929	1,129
2	Non-Current liabilities		
	(a) Long-term borrowings	10,454	7,278
	(b) Other long-term liabilities	51	17
	(c) Long-term provisions	118	93
	Sub-total - Non-current liabilities	10,623	7,388
3	Current liabilities		
	(a) Short-term borrowings	1,090	1,004
	(b) Trade payables		
	- Micro, small and medium enterprises	-	-
	- Others	4	5
	(c) Other current liabilities	2,013	1,815
	(d) Short-term provisions	25	6
	Sub-total - Current liabilities	3,132	2,830
	TOTAL - EQUITY AND LIABILITIES	15,684	11,347
B	ASSETS		
1	Non-current assets		
	(a) Fixed assets		
	(i) Tangible assets	48	42
	(ii) Intangible assets	182	26
	(b) Non-current investments	97	53
	(c) Deferred tax asset	15	123
	(d) Long-term loans and advances	12,165	9,108
	(e) Other non-current assets	237	258
	Sub-total - Non-current assets	12,744	9,610
2	Current assets		
	(a) Current investments *(Rs.7,56,634)	*	454
	(b) Cash & Bank balances	110	253
	(c) Short-term loans and advances	2,654	947
	(d) Other current assets	176	83
	Sub-total - Current assets	2,940	1,737
	TOTAL - ASSETS	15,684	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



Notes:

1. There has been no material change in the accounting policies adopted during the quarter and year ended March 31, 2018 as compared to those followed for the year ended March 31, 2017.
2. 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.
3. Listed Secured Redeemable Non-Convertible Debentures ("Secured NCDs") amounting to Rs.6,216 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.5,509 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 include current assets and investments.
4. The Board of Directors have recommended a dividend of 10 per cent (Re.1 per equity share) and a pro-rata dividend of 8 per cent (Rs.0.80 per preference share) for the financial year 2017-18 subject to the approval of the members of the Company at the ensuing Annual General Meeting. In terms of the revised Accounting Standard (AS) 4 'Contingencies and Events Occurring after the Balance Sheet date' as notified by the Ministry of Corporate Affairs through Amendments to the Companies (Accounting Standards) Amendments, Rules 2016 dated March 30, 2016, the Company has not accounted for proposed dividend as a liability as at March 31, 2018. Accordingly, the proposed dividend on equity shares of Rs.48.51 crore and tax thereon Rs.9.87 crore and Rs.1.60 crore on preference shares are not recognised as liability in the financial statements for the year ended March 31, 2018.
5. 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 in Annexure A.
6. Figures for the year ended March 31, 2017 doesn't include the figures of the Real Estate Lending Business demerged from Reliance Capital Limited pursuant to the Scheme of Arrangement effective from April 1, 2017 i.e. the Appointed Date and hence not comparable.

**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

7. Figures of the quarter ended March 31, 2018 are the balancing figures between the audited figures in respect of the full financial year and the published year to date figures up to the third quarter of the current financial year. The previous year / period figures have been regrouped / rearranged wherever necessary to confirm to current quarter and twelve months ended presentation.
8. Figures for the corresponding quarter ended March 31, 2017 have been incorporated in the said financial results to provide comparatives about corresponding quarter ended March 31, 2018 and the same is neither audited nor reviewed by the Statutory Auditors of the Company.
9. The unmodified opinion on audited financial results for the year ended March 31, 2017 have been issued by the then statutory auditors of the Company.
10. In terms of SEBI Circular CIR/CFD/CMD/56/2016 dated May 27, 2016, the Company hereby declares that the auditors have issued audit report with unmodified opinion on annual audited financial results for the year ended March 31, 2018.
11. The above results were reviewed by the Audit Committee. The Board of Directors at its meeting held on April 24, 2018 approved the above results and its release.

For **Reliance Home Finance Limited**



Ravindra Sudhalkar
Executive Director & CEO

Dated: April 24, 2018



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: 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

Price Waterhouse & Co Chartered Accountants LLP

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

Independent Auditor's Report on the Statement of financial results

1. We have audited the accompanying Statement containing the annual audited financial results of Reliance Home Finance Limited (the "Company") for the year ended March 31, 2018 together with the notes thereon (hereinafter referred to as the "Statement"), which we have signed under reference to this report.

Management's Responsibility for the financial results

2. Management is responsible for the preparation of the accompanying Statement. The Management is also responsible for the preparation of the annual statutory financial statements in accordance with the Accounting Standards specified under Section 133 of the Companies Act, 2013 read with Rule 7 of the Companies (Accounts) Rules, 2014 (the "accounting principles generally accepted in India"), basis which the above Statement containing the annual audited financial results has been prepared. The responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the Statement that is free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

3. Our responsibility is to express an opinion on the Statement based on our audit. We conducted our audit in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 ("the Act") and other applicable authoritative pronouncements issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.
4. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Statement. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the Statement, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the entity's preparation and fair presentation of the Statement in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by Management, as well as evaluating the overall presentation of the Statement.
5. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

6. In our opinion and to the best of our information and according to the explanations given to us:
 - (i) the Statement, together with the notes thereon are presented in the format prescribed under Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 in this regard; and

Price Waterhouse & Co Chartered Accountants LLP, 252, Veer Savarkar Marg, Shree Park, Dadar (West),
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, 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)



Price Waterhouse & Co Chartered Accountants LLP

Reliance Home Finance Limited
Report on Audited Financial Results for the year ended March 31, 2018
Page 2 of 2

- (ii) the Annual audited financial results for the year ended March 31, 2018 as set out in the Statement gives a true and fair view of the net profit and other financial information of the Company for the year ended March 31, 2018 in accordance with the accounting principles generally accepted in India.

Other Matter

7. We draw your attention to Note 7 of the Statement regarding the figures for the quarter ended March 31, 2018, which are the balancing figures between audited figures in respect of the full financial year and the published year-to-date figures upto the third quarter of the current financial year.
8. The Company had prepared the Financial Results and Financial Statements for the year ended March 31, 2017 in accordance with the Accounting Standards specified under Section 133 of the Companies Act, 2013 read with Rule 7 of the Companies (Accounts) Rules, 2014, which were audited by another firm of chartered accountants, who vide their report dated April 24, 2017 issued unmodified opinion on those Financial Results and financial statements respectively.
9. We were neither engaged to review, nor have we reviewed the financial information for quarter ended March 31, 2017 and accordingly, we do not express any opinion thereon. As set out in Note 8 to the Statement, these figures have been furnished by the Management.

Our opinion is not qualified in respect of matters stated in Paragraph 7, 8 and 9 above.

10. The Statement dealt with by this report has been prepared for the express purpose of filing with BSE Limited and National Stock Exchange of India Limited. This Statement is based on and should be read with the audited financial statements of the company for the year ended March 31, 2018 on which we issued an unmodified audit opinion vide our report dated April 24, 2018.

Restriction on Use

11. This report is addressed to the Board of Directors of the Company and has been prepared for and only for the purposes set out in paragraph 10 above. This report should not be otherwise used by any other party for any other purpose.

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



Vivek Prasad
Partner
Membership Number: 104941

Mumbai
April 24, 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 March 31, 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

2. Debt Equity Ratio

Debt Equity Ratio of the Company as on March 31, 2018 is 7.55 as per Audited Financials of the Company.



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: 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

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 (1-10-2017 to 31-03-2018)	
			Interest	Principal
1	INE217K07919	955107	03-Oct-17	-
2	INE217K07927	955109	04-Oct-17	-
3	INE217K08057	948592	04-Oct-17	-
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	30-Oct-17	-
15	INE217K07976	955221	02-Nov-17	-
16	INE217K07778	953968	06-Nov-17	-
18	INE217K07257	950261	15-Nov-17	-
19	INE217K08248	955335	23-Nov-17	-
20	INE217K08255	955336	27-Nov-17	-
21	INE217K07026	948579	24-Nov-17	24-Nov-17
22	INE217K08081	948595	27-Nov-17	-
23	INE217K08263	955432	07-Dec-17	-
24	INE217K07034	948637	11-Dec-17	-
25	INE217K07521	953149	15-Dec-17	-
27	INE217K07828	954288	26-Dec-17	-
28	INE217K07836	954289	26-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	22-Jan-18	-
35	INE217K07216	949402	29-Jan-18	-
37	INE217K08107	948850	07-Feb-18	-
38	INE217K08230	953471	12-Feb-18	-
39	INE217K07646	953636	08-Mar-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: 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



Sr. No.	ISIN	Series Id	From (1-10-2017 to 31-03-2018)	
			Interest	Principal
40	INE217K07661	953689	16-Mar-18	-
41	INE217K07430	952864	22-Mar-18	-
42	INE217K07323	951929	27-Mar-18	-
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.	26-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
53	INE217K07935	955110	N.A.	26-Oct-17
54	INE217K07AR2	956290	08-Nov-17	-
55	INE217K07158	949267	04-Dec-17	-
56	INE217K07AB6	935902	03-Jan-18	-
57	INE217K07AC4	935904	03-Jan-18	-
58	INE217K07AD2	935906	03-Jan-18	-
59	INE217K07AE0	935908	03-Jan-18	-
60	INE217K07AF7	935910	03-Jan-18	-
61	INE217K07AG5	935912	03-Jan-18	-
62	INE217K08271	935914	03-Jan-18	-
63	INE217K08289	935916	03-Jan-18	-

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

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	28-Apr-18	-
8	INE217K07778	953968	06-May-18	-
9	INE217K07AS0	956289	09-May-18	-
10	INE217K07AR2	956290	08-May-18	-
11	INE217K08115	949239	14-May-18	-

Reliance Home Finance Limited

Registered Office: Reliance Centre, South Wing, 6th Floor, Off Western Express Highway, Santacruz (East), Mumbai – 400 052
T +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

CIN: L67190MH2008PLC183216

A RELIANCE CAPITAL COMPANY



Sr. No.	ISIN	Series Id	From (1-04-2018 to 30-09-2018)	
			Interest	Principal
12	INE217K07257	950261	15-May-18	-
13	INE217K07786	954033	18-May-18	-
14	INE217K08081	948595	26-May-18	-
15	INE217K08123	949246	29-May-18	-
16	INE217K08131	952261	09-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	INE217K08164	952339	29-Jun-18	-
25	INE217K08172	952338	01-Jul-18	-
26	INE217K08180	952378	03-Jul-18	-
27	INE217K07208	949370	05-Jul-18	-
28	INE217K07869	954460	20-Jul-18	-
29	INE217K07877	954497	22-Jul-18	-
30	INE217K07216	949402	26-Jul-18	-
31	INE217K07885	954550	27-Jul-18	-
32	INE217K07893	954702	12-Aug-18	-
33	INE217K08198	952687	21-Aug-18	-
34	INE217K08206	952740	24-Aug-18	-
35	INE217K07AU6	956829	30-Aug-18	-
36	INE217K08214	952854	15-Sep-18	-
37	INE217K08040	948591	18-Sep-18	-
38	INE217K08016	948588	18-Sep-18	-
39	INE217K08024	948589	21-Sep-18	-
40	INE217K07430	952864	22-Sep-18	-
41	INE217K08032	948590	24-Sep-18	-
42	INE217K07315	951894	26-Sep-18	-
43	INE217K07240	950105	28-Sep-18	-
44	INE217K07125	949172	29-Apr-18	29-Apr-18
45	INE217K07133	949211	N.A.	04-May-18
46	INE217K07612	953634	N.A.	31-May-18
47	INE217K07141	949266	03-Jun-18	03-Jun-18
48	INE217K07158	949267	04-Jun-18	04-Jun-18
49	INE217K07166	949268	07-Jun-18	07-Jun-18
50	INE217K07174	949269	10-Jun-18	10-Jun-18
51	INE217K07182	949315	13-Jun-18	13-Jun-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: 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


Sr. No.	ISIN	Series Id	From (1-04-2018 to 30-09-2018)	
			Interest	Principal
52	INE217K07190	949316	19-Jun-18	19-Jun-18
53	INE217K07620	953633	N.A.	01-Jul-18
54	INE217K07695	953801	N.A.	02-Jul-18
55	INE217K07398	952400	N.A.	06-Jul-18
56	INE217K07687	953802	N.A.	30-Jul-18
57	INE217K07760	953936	N.A.	29-Aug-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):

- 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.
- DRR in respect of debentures issued through public issue is Rs.243 crore.

7. Net Worth: Rs.1,746 crore

8. Net Profit After Tax: Rs.181 crore

9. Earnings Per Share: Rs.5.57 per share



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: 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

MEDIA RELEASE

RELIANCE HOME FINANCE REPORTS STRONG GROWTH IN ASSETS AND PROFITABILITY

Q4 FY18 TOTAL INCOME AT RS. 450 CRORE (US\$ 69 MILLION) - UP 20%

Q4 FY18 PROFIT BEFORE TAX AT RS. 90 CRORE (US\$ 14 MILLION) - UP 116%

FY18 TOTAL INCOME AT RS. 1,671 CRORE (US\$ 257 MILLION) - UP 46%

FY18 PROFIT BEFORE TAX AT RS. 272 CRORE (US\$ 42 MILLION) - UP 97%

ASSETS UNDER MANAGEMENT AT RS. 16,379 CRORE (US\$ 2.5 BILLION) - UP 47%

FY18 DISBURSEMENTS AT RS. 8,695 CRORE (US\$ 1.3 BILLION) - UP 19%

FY18 NET INTEREST MARGIN ROSE FROM 3.4% IN FY17 TO 3.9% IN FY18

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

PROPOSED DIVIDEND OF RS. 1 PER SHARE

Mumbai, April 24, 2018: Reliance Home Finance Ltd. (RHFL), a subsidiary of Reliance Capital Ltd., announced its financial results for the **year ended March 31, 2018**. The key highlights are:

- As on March 31, 2018, the **assets under management** stood at **Rs. 16,379 crore (US\$ 2.5 billion)** - a **YoY increase of 47%**.
- For the year ended March 31, 2018, **disbursements** were **Rs. 8,695 crore (US\$ 1.3 billion)** - a **YoY increase of 19%**
- For the year ended March 31, 2018, **total income** was **Rs. 1,671 crore (US\$ 257 million)** - a **YoY increase of 46%**
- For the year ended March 31, 2018, **Profit before Tax** was **Rs. 272 crore (US\$ 42 million)** - a **YoY increase of 97%**
- **Cost-to-income ratio improved** to **38%** in FY18 **vis-à-vis** 55% in FY17
- **Gross NPA ratio** remained stable at **0.8%** as on March 31, 2018
- Network expanded to **54 cities** catering to **125 locations**, with **over 45,000 client accounts**

"FY18 has been a great year. RHFL grew at a faster pace than the industry, and significantly improved profits, driven by our continued focus on operating efficiencies and, emphasis on self-employed customers and affordable housing, both of which have a very high growth potential", said Mr. Ravindra Sudhalkar, ED & CEO, Reliance Home Finance.

Shareholding Pattern as on March 31, 2018:

Category	No. of Shares	Shareholding
Promoters	36,37,51,491	75.0%
Foreign Investors - FIIs, NRIs and others	3,14,59,110	6.5%
Domestic institutions / Banks / Mutual Funds	2,63,55,652	5.4%
Indian Public and others	6,34,92,565	13.1%
Total - 8.9 lakh shareholders	48,50,58,818	100.0%

About Reliance Home Finance Limited

www.reliancehomefinance.com

Reliance Home Finance Limited (RHF) (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. The Company's equity shares got listed on Indian Stock Exchanges from September 22, 2017.

RHF 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 125 locations, through a "hub and spoke" model, across the country, serving over 45,000 client accounts. For more information visit www.reliancehomefinance.com



For media queries, please contact:

Garima Kapoor	Garima.Kapoor@relianceada.com	+91 9313783128
Arijit De	Arijit.De@relianceada.com	+91 8291112119

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.

