

8. **Details of all default/s and/or delay in payments of interest and principal of any kind of term loans, debt securities and other financial indebtedness including corporate guarantee issued by the Issuer, in the past 5 years**

Nil

**I Details of Promoters of the Company:-**

**Details of Promoter Holding in the Company as on latest quarter ended i.e. December 31, 2016**

Please refer Annexure VIII

- m **Abridged version Audited Financial Information (like Profit & Loss statement, Balance Sheet and Cash Flow statement) for at least last three years and auditor qualifications , if any.**

As per Annexure IX - IXA, IXB, IXC

- n. **Abridged version Latest Audited / Limited Review Half Yearly Financial Information (like Profit & Loss statement and Balance Sheet) and auditors qualifications, if any.**

As per Annexure X

- Details of debt securities issued and sought to be listed including face value, nature of securities mode of issue i.e. Private Placement (Summary Term Sheet / Terms of Raising of Securities)**

Security Name	Reliance Home Finance Limited, 0.00% p.a., May 2020 (RHFL F Series B NCD 58 )
Issuer	Reliance Home Finance Limited (RHFL)
Type of Instrument	Secured, Redeemable, Non-Convertible, Debentures/NCDs (RHFL F Series B NCD 58)
Board Resolution Dated	January 20, 2017
Shareholders' General Resolution Dated	August 4, 2016
Nature of Instrument	Secured
Seniority	Senior
Mode of Issue	Private Placement
Eligible Investor	As mentioned in "Category of Investors" on page 43 of the Information Memorandum.
Listing	The Issuer proposes to submit listing document of this Series Debentures/NCDs issued under this Information Memorandum on the Wholesale Debt Market ("WDM") Segment of the BSE Limited ("BSE") within 15 (fifteen) days of Date of Allotment.
Rating of the Instrument	CARE AA+ (Double A Plus) by CARE & BWR AA+ (Double A Plus) by Brickwork
Issue Size/ Amount which the Company intends to raise	INR 100,00,00,000/- (Rupees One Hundred Crore only)
Option to retain oversubscription	Not Applicable
Subscription Amount	INR 100,00,00,000/- (Rupees One Hundred Crore only)

Objects of the issue/ Purposes and Objects of the Offer	The Series Debentures / NCDs have been issued to raise resources to meet the ongoing funding requirements for the Company's business activities, for general corporate purposes and refinancing of the existing debt obligations of the Company.
Details of utilization of the Proceeds	The issue proceeds shall be utilized in accordance with the objects of the issue.
Coupon Rate	0.00% p.a.
Step Up /Step Down Coupon Rate	Not Applicable
Coupon Payment Frequency	Not Applicable (Zero Coupon)
Coupon Payment Dates	Not Applicable (Zero Coupon)
Coupon Type	Zero Coupon
Coupon Reset Process	Not Applicable
Day Count Basis	Actual / Actual
Interest on Application Money	At coupon rate from the date of credit in Company's account till the day prior to the date of allotment
Default Interest Rate	Please refer page 40 of the Information Memorandum
Tenor	1156 days from the Deemed Date of Allotment
Redemption Date	May 29, 2020
Redemption Amount	130.0500% of Principal Amount (Face Value), i.e. Rs.130,05,00,000/- (Rupees One Hundred Thirty Crore Five Lakhs only)
Redemption Premium/ Discount	30.0500% of Subscription amount (Effective Yield as a result of such Premium is 8.65% p.a.)
Issue Price per Bond/ Price of the Security & Justification	100.00% of Principal Amount (Face Value) / (the security is being issued at a Par, with the Coupon Rate and Coupon Payment Frequency as already mentioned above which is in accordance with the prevailing market conditions at the time of issue)
Discount at which security is issued and the effective yield as a result of such discount	Not Applicable
Name and Address of the Valuer	Not Applicable
Put option Date	Not Applicable
Put option Price	Not Applicable
Call Option Date	Not Applicable
Call Option Price	Not Applicable
Put Notification Time	Not Applicable
Call Notification Time	Not Applicable
Face Value	Rs.5,00,000/- each (Rupees Five Lakhs only).
Minimum Application and in multiples of Debt securities thereafter	Minimum Application of 20 Debentures and in multiples of 1 Debenture thereafter

Issue Timing/ Proposed Time Schedule	
1. Issue Opening Date	March 30, 2017
2. Issue Closing Date	March 30, 2017
3. Pay-in Date	March 30, 2017
4. Deemed Date of Allotment	March 30, 2017
	The Issue Close Date / Pay-in Date may be rescheduled, at the sole discretion of the Issuer, to a date falling not later than 07 (seven) working days from the date mentioned herein. The actual Issue Close Date / Pay-in Date shall be communicated to each investor in the Allotment Advice.
Issuance mode of the Instrument	These debentures would be issued only in Dematerialized form (Demat) through authorized DP
Trading mode of the Instrument	Demat mode only
Settlement mode of the Instrument	RTGS / NEFT / Fund Transfer to the bank details as per NSDL records.
Depository	NSDL
Business Day Convention	Please refer to the "Effect of Holidays" section on page 52 of the Information Memorandum
Record Date	15 days prior to each Coupon Payment / Redemption date.
Security/ Principle terms of assets charged as security	<p>The debentures shall be secured by:</p> <p>A. Registered Mortgage over immovable property of the Company, charged in favour of the Debenture Trustees, the description of which is as follows: Office No. 4/A, Third Floor, Shiv Complex, Near Panchbhathi, Station Road, Bharuch.</p> <p>B. Pari Passu first charge on book debts/ receivables, outstanding monies (loan book), receivable claims of the Company (both present and future) with other secured lenders, 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 the issue amount.</p> <p>The above mentioned security shall be shared on pari passu basis with the existing lenders/ charge holders.</p>
Security Cover	The Company shall maintain a minimum asset cover of 100% at all times.
Contribution being made by Promoters or directors either as part of the offer or separately in furtherance of such objects	NIL

Transaction Documents	<ol style="list-style-type: none"> <li>1. Debenture Trust Deed</li> <li>2. Information Memorandum</li> <li>3. Rating letter from CARE &amp; Brickwork</li> <li>4. Consent letter of Karvy Computershare Private Limited to act as Registrar &amp; Transfer Agent for the proposed issue;</li> <li>5. Tripartite agreement between the Company, NSDL and the Registrar and Transfer Agent;</li> <li>6. Uniform Listing Agreement with BSE Limited.</li> </ol>
Conditions Precedent to Disbursement	Not Applicable
Condition Subsequent to Disbursement	Not Applicable
Events of Default	Please refer page 53 of the Information memorandum
Provisions related to Cross Default Clause	Not Applicable
Role and Responsibilities of Debenture Trustee	Please refer page 53 of the Information memorandum
Governing Law and Jurisdiction	Please refer page 56 of the Information memorandum
Payment Details	Settlement Bank : HDFC Bank Ltd. Branch : Fort Account No. : 00600310039306 Account Name : Reliance Home Finance Ltd. NCD A/c RTGS / IFSC Code : HDFC0000060
Registrars and Transfer Agents	Karvy Computershare Private Limited
Trustees	IDBI Trusteeship Services Ltd.
Arranger	N.A.

**p. Illustration of Bond Cash Flows (to be disclosed in Information Memorandum as per SEBI Circular CIR/IMD/DF/18/2013 dated October 29, 2013):**

Illustration of Bond Cash Flows to be shown in Information Memorandum	
Company	Reliance Home Finance Limited
Face Value (per security)	Rs.5,00,000/-
Issue Date/Date of Allotment	March 30, 2017
Date of Redemption	May 29, 2020
Put Option Date	Not Applicable
Coupon Rate	0.00% p.a.
Frequency of the Interest Payment with specified dates	Not Applicable (Zero Coupon)
Put option Price	Not Applicable
Day Count Convention	Actual/ Actual

Cash Flows	Date (of actual payment)	No. of Days in Coupon Period	Amount (in Rupees)
Principal Redemption	Monday, May 29, 2020		6,50,250.00
<b>Total</b>			<b>6,50,250.00</b>

Note: (i) Payment dates are subject to change as per holidays declared in that particular year. Payment convention to be followed as per SEBI Circular CIR/IMD/DF/18/2013 dated October 29, 2013.

**q Issue Size**

The Issue Debentures Rs. 100,00,00,000/- (Rupees One Hundred Crore only) (For details please refer SUMMARY TERM SHEET)

**r Minimum Subscription Size**

The minimum subscription size for this Issue is Rs.1 Crore and in multiples of Rs. 5 lakhs thereafter.

**s Utilisation of Issue Proceeds / Objects of the issue**

The NCDs have been issued to raise resources to meet the ongoing funding requirements for the Company's business activities, for general corporate purposes and refinancing of the existing debt obligations of the Company. The issue proceeds shall be utilized for the said purpose.

**t A statement containing particulars of the dates of, and parties to all material contracts, agreements involving financial obligations of the Issuer.**

By very nature of its business, the Company is involved in large number of transactions involving financial obligations and, therefore it may not be possible to furnish details of all material contracts and agreements involving financial obligations of the Company. However, the contracts/documents referred below (not being contracts entered into in the ordinary course of the business carried on by the Company) which are or may be deemed to be material, have been entered into by the Company. Copies of these contracts /documents shall be available for inspection at the registered office of the Company between 10.00 a.m. and 5.00 p.m. on all days except Saturdays, Sundays and public holidays.

Sr. No.	Material contracts / documents
1)	Memorandum and Articles of Association of the Company.
2)	Certificate of Registration issued by National Housing Bank under Section 29A of the National Housing Bank Act, 1987.
3)	Certified copy of the Resolution under Section 180(1)(c) of the Companies Act, 2013, passed by the Members in the Annual General Meeting of the Company held on August 4, 2016. (Annexure 4)
4)	Certified copy of the Resolution under Sections 42, 71 of the Companies Act, 2013 passed by the Members of the Company on August 4, 2016. (Annexure 4)
5)	Certified copy of the Resolution under Section 179(3)(d) of the Companies Act, 2013 passed by the Board of Directors of the Company on June 20, 2016. (Annexure 5 )
6)	Financial Statements of financial year 2013-14, 2014-15 and 2015-16. ( Annexure 6)
7)	Copy of consent letter of IDBI Trusteeship Services Limited to act as debenture trustee for the proposed issue.
8)	Copy of credit rating letter along with credit rationale of Credit Analysis & Research Limited and Brickwork Ratings India Private Limited. (Annexure 1 & Annexure 2 )
9)	Copy of consent letter of Karvy Computershare Private Limited to act as Registrar & Transfer Agent for the proposed issue.
10)	Copy (ies) of the Agreement(s) with Depository (ies).