6. **The amount of corporate guarantee issued by the Issuer along with name of the counterparty (like name of the subsidiary, JV entity, group Company, etc.) on behalf of whom it has been issued:** NIL

7. **Details of Commercial Paper**
Please refer Annexure VII

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

m **Details of Promoters of the Company:-**
Details of Promoter Holding in the Company as on latest quarter ended i.e. September 30, 2017
Please refer

Annexure VIII

n **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

o **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

p **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)**

SUMMARY TERM SHEET	
Particulars	**Details**
Security Name	Reliance Home Finance Limited, 0.00% p.a., April 2021 (RHFL F Series B NCD 64)
Issuer	Reliance Home Finance Limited (RHFL)
Type of Instrument	Secured, Redeemable, Non-Convertible, Debentures/NCDs (RHFL F Series B NCD 64)
Board Resolution Dated	October 30, 2017
Shareholders' General Resolution Dated	September 6, 2017
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.

SUMMARY TERM SHEET	
Particulars	**Details**
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) (Credit watch with developing implications) by CARE & BWR AA+ (Double A Plus) by Brickwork
Issue Size/ Amount which the Company intends to raise	INR 25,00,00,000/- (Rupees Twenty Five Crore only)
Option to retain oversubscription	Not Applicable
Subscription Amount	INR 25,00,00,000/- (Rupees Twenty Five 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 41 of the Information Memorandum
Tenor	1195 Days from the Deemed Date of Allotment
Redemption Date	April 06, 2021
Redemption Amount	130.4190% of Principal Amount (Face Value) i.e. (Rs. 32,60,47,500/- Rupees Thirty Two Crore Sixty Lakhs Forty Seven thousand Five Hundred only)
Redemption Premium/ Discount	30.4190% of Subscription Amount (Effective Yield as a result of such Premium is 8.45% 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

SUMMARY TERM SHEET	
Particulars	**Details**
Name and Address of the Valuer	Not Applicable
Put Date	Not Applicable
Put Price	Not Applicable
Call Date	Not Applicable
Call 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 2. Issue Closing Date 3. Pay-in Date 4. Deemed Date of Allotment	 December 28, 2017 December 28, 2017 December 28, 2017 December 28, 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 48 of the Information Memorandum
Record Date	15 days prior to each Coupon Payment / Redemption date.

SUMMARY TERM SHEET	
Particulars	**Details**
Security / Principle terms of assets charged as security	The debentures shall be secured by: 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 Panchbhatti, Station Road, Bharuch. 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 125% of the issue amount. The above mentioned security shall be shared on pari passu basis with the existing lenders / charge holders.
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	1. Debenture Trust Deed 2. Information Memorandum 3. Rating letter from CARE & Brickwork 4. Consent letter of Karvy Computershare Private Limited to act as Registrar & Transfer Agent for the proposed issue; 5. Tripartite agreement between the Company, Depositories and the Registrar and Transfer Agent; and 6. Uniform Listing Agreement with BSE Limited
Conditions Precedent to Disbursement	Not Applicable
Condition Subsequent to Disbursement	Not Applicable
Events of Default	Please refer page 54 of the Information memorandum
Provisions related to Cross Default Clause	Not Applicable
Role and Responsibilities of Debenture Trustee	Please refer page 54 of the Information memorandum
Governing Law and Jurisdiction	Please refer page 57 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
Registrar and Transfer Agents	Karvy Computershare Private Limited
Trustees	IDBI Trusteeship Services Ltd.

SUMMARY TERM SHEET	
Particulars	**Details**
Arranger	N.A.

q 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	28 December, 2017
Date of Redemption	06 April, 2021
Put Option Date	Not Applicable
Coupon Rate	0.00% p.a.
Frequency of the Interest Payment with specified dates	Not Applicable (Zero Coupon)
Day Count Convention	Actual / Actual

Cash Flows	Date (of actual payment)	No. of Days in Coupon Period	Amount in Rupees
Principal Redemption	06 April, 2021	-	6,52,095.00
Total			**6,52,095.00**

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 & SEBI Circular No.CIR/IMD/DF-1/122/2016 dated November 11, 2016.

r Issue Size

The Issue Debentures Rs. 25,00,00,000/- (Rupees Twenty Five Crore only) (For details please refer SUMMARY TERM SHEET)

s Minimum Subscription Size

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

t 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.

u 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 Extra Ordinary General Meeting of the Company held on April 25, 2017. (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 September 6, 2017. (Annexure 4)
5)	Certified true copy of the Resolution of the Board of Directors of the Company for issue of the Information Memorandum of Non-Convertible Debentures in its Meeting held on October 30, 2017. (Annexure 5)
6)	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 April 24, 2017. (Annexure 5)
7)	Financial Statements of financial year 2014-15, 2015-16 and 2016-17.
8)	Copy of consent letter of IDBI Trusteeship Services Limited to act as debenture trustee for the proposed issue.
9)	Copy of credit rating letter(s) of CARE Ratings Limited and Brickwork Ratings India Private Limited.
10)	Copy of consent letter of Karvy Computershare Private Limited to act as Registrar & Transfer Agent for the proposed issue.
11)	Copy (ies) of the Agreement(s) with Depository (ies).

v Any material event/development or change having implications on the financials/credit quality (e.g. any material regulatory proceedings against the Issuer/promoters, tax litigations resulting in material liabilities, corporate restructuring event etc) at the time of issue or subsequent to the issue which may affect the issue or the investor's decision to invest / continue to invest in the debt securities.

There is no material event/development having an implication on the financial/credit quality. There are no litigations by or against the Company whose likely outcome will have a material adverse effect on the operations of the Company. Further, there are no outstanding litigations or defaults which pertain to matters which are likely to affect the operations and finances of the Company including disputed tax liabilities, prosecution under any enactment in respect of Schedule XIII of the Companies Act. There are no penalties that have been imposed on the Company by any statutory authority.

w Particulars of any outstanding ~~borrowings taken~~/debt securities issued ~~where taken/issued (i) for consideration other than cash, whether in whole or part~~ (ii) at a ~~premium or~~ discount, ~~or (iii) in pursuance of an option.~~

Please refer Annexure V

x An undertaking that the Issuer shall use a common form of transfer.

Please refer to the 'GENERAL TERMS AND CONDITIONS'.

y **Redemption amount, period of maturity, yield on redemption.**

The details of redemption amount, maturity period and yield on redemption are given in the 'Summary Term Sheet'.

z **Information relating to terms of offer or purchase.**

Please refer 'Summary Term Sheet' and 'GENERAL TERMS AND CONDITIONS'.

aa **The discount at which such offer is made and the effective price for the investor as a result of such discount.**

Please refer Summary Term Sheet.

ab **Servicing behavior on existing debt securities, payment of due interest on due dates on term loans and debt securities.**

The payment of interest & repayment of principal is made on the respective due dates.

ac **That the permission/consent from the prior creditor for a *pari-passu* charge being created in favor of the trustees to the proposed issue has been obtained.**

In relation to Debentures which are secured, the security will be shared on a *pari-passu* basis with existing lenders / charge holders. The Company is entitled to further borrow without any prior consent from the existing lenders / charge holders till the standard security cover is maintained. The Company informs the existing lenders and trustees for the holders of debentures who hold charge on the Company's properties every 180 days by circulating *par-passu* letters notifying charge held by all borrowers.

ad **The names of the debenture trustee(s) shall be mentioned with a statement to the effect that debenture trustee(s) has given his consent to the issuer for his appointment under regulation 4(4) and also in all the subsequent periodical communications sent to the holders of debt securities.**

The Debenture trustee for the proposed issuances will be IDBI TRUSTEESHIP SERVICES LIMTIED. The Company has obtained consent from IDBI TRUSTEESHIP SERVICES LIMITED to act in relation to the proposed issuances. The copy of the consent letter from the Debenture Trustee has been annexed at Annexure 3.

ae **The detailed rating rationale(s) adopted (not older than one year on the date of opening of the issue)/credit rating letter issued (not older than one month on the date of opening of the issue) by the rating agencies shall be disclosed.**

CARE Ratings Limited ("CARE") having its registered office at 4th Floor, Godrej Coliseum, Somaiya Hospital Road Off Eastern Express Highway, Sion (East), Mumbai 400 022, Ph :(91 22) 6754 3456, Fax : (91 22) 6754 3457, has assigned CARE AA+ (Pronounced CARE Double A Plus) ratings to the debentures.

Please refer Credit Rating Letter from CARE, attached as Annexure 1 for rating rational adopted by CARE.

Brickwork Ratings India Private Limited having its corporate office at 3rd Floor, Raj Alkaa Park, 29/3 & 32/2, Kalena Agrahara, Bannerghatta Road, Bengaluru 560 076 has assigned BWR AA+ (Pronounced BWR Double A Plus) rating to these debentures.

Please refer Credit Rating Letter from Brickwork Ratings India Private Limited., attached as Annexure 2 for rating rational adopted by BRICKWORK RATINGS.

af **Names of all the recognized stock exchanges where the debt securities are proposed to be listed clearly indicating the designated stock exchange and also whether in principle approval from the recognized stock exchange has been obtained.**

The Debentures are proposed to be listed on the designated stock exchange i.e. Wholesale Debt Market (WDM) segment of BSE Limited.

ag **Payment and invocation details if the security is backed by a guarantee or letter of comfort or any other document / letter with similar intent.**

Not Applicable

ah **Security creation**

The Security has been created / to be created vide Debenture Trust Deed executed / to be executed between the IDBI Trustee and the Company, for allotment of the debentures as per each issue under this Information Memorandum.

In case of delay in execution of Trust Deed and charge documents (where applicable), the Company will refund the subscription with agreed rate of interest or will pay penal interest of at least 2% p.a. over the coupon rate (if applicable as per the Summary Term Sheet) till these conditions are complied with at the option of the investor.

ai **Default in payment**

In case of default in payment of Interest and/or principal redemption on the due, additional interest of at least @ 2% p.a. over the coupon rate (if applicable as per the Summary Term Sheet) will be payable by the Company for the defaulting period.

aj **Delay in listing**

In case of delay in listing of the debt securities beyond 20 days from the deemed date of allotment, the Company will pay penal interest of at least 1% p.a. over the coupon rate (if applicable as per the Summary Term Sheet) from the expiry of 30 days from the deemed date of allotment till the listing of such debt securities to the investor. The investor should make the necessary claim on the Company for the same.