

Reliance Home Finance Limited

Public issue of

- ▶ Secured Redeemable NCDs
- ▶ Un-Secured Redeemable NCDs

CREDIT RATING

Secured Redeemable NCDs - CARE AA+:
Stable (Double A Plus, Outlook: Stable by CARE) &
BWR AA+ (Pronounced BWR Double A Plus),
Outlook: Stable by Brickwork

Un-Secured Redeemable NCDs - CARE AA:
Stable (Double A, Outlook: Stable) &
BWR AA (Pronounced BWR Double A), Outlook: Stable

Interest rate up to

9.40%**

for 15 years under Series IV NCDs
(For Individual Investors)

ISSUE OPENS ON: DECEMBER 22, 2016

ISSUE CLOSES ON: JANUARY 6, 2017##

Allotment on first-come, first-served basis#



Home Finance

FEATURES

- ▶ Effective yield from 8.70% to 9.40% for various Series of NCDs
- ▶ Interest Option: Annual
- ▶ Secured NCDs Tenure: 3 years, 5 years, 10 years
- ▶ Un-Secured NCDs Tenure: 15 years**
- ▶ Minimum Application Size: ₹10,000/- collectively Across All Series*
- ▶ No TDS Applicable for NCDs in Demat Form
- ▶ Option to Hold NCDs in Physical Form

** The company may exercise call option on Un-Secured NCDs after expiry of 10 years from the deemed date of allotment. In the event the company does not exercise the call option, a step-up of 25 bps above coupon shall be payable on every subsequent coupon payment date.

Determined on the basis of the date of Application on the electronic bidding platform of Stock Exchanges. Allotment on day of oversubscription shall be on proportionate basis.

* For Category III, the minimum application size is more than ₹10 lakhs.

With an option to close earlier.

Disclaimer: Reliance Home Finance Limited, subject to market conditions and other considerations, is proposing a public issue of Secured Redeemable Non-Convertible Debentures ('Secured NCDs') and Un-Secured Redeemable Non-Convertible Debentures in the nature of Subordinated Debt, eligible for inclusion as Upper Tier II capital (Un-Secured NCDs together with Secured NCDs are hereinafter referred to as 'NCDs') has filed the Shelf Prospectus dated December 15th, 2016 ('Shelf Prospectus') and Tranche 1 Prospectus dated December 5th, 2016 ('Tranche 1 Prospectus') with the Registrar of Companies, Maharashtra at Mumbai, National Stock Exchange of India Limited ('NSE'), BSE Limited ('BSE') and SEBI (for record purposes). The Shelf Prospectus and Tranche 1 Prospectus are available on our website at www.reliancehomefinance.com, on the website of the stock exchanges at www.nseindia.com and www.bseindia.com and the respective websites of the lead managers at www.edelweissfin.com, www.akcapindia.com, www.axisbank.com, www.trustgroup.in and www.yesinvest.in. Investors proposing to participate in the Issue should invest only on the basis of information contained in the Shelf Prospectus and Tranche 1 Prospectus. Investors should note that investment in NCDs involves a high degree of risk and for details relating to the same, please refer to the Shelf Prospectus, including the section 'Risk Factors' beginning on page 11 of the Shelf Prospectus.

"It is to be distinctly understood that the permission given by NSE should not in any way be deemed or construed that the Offer Document has been cleared or approved by NSE nor does it certify the correctness or completeness of any of the contents of the Offer Document. The investors are advised to refer to the Shelf Prospectus for the full text of the Disclaimer Clause of NSE."

"It is to be distinctly understood that the permission given by BSE Limited should not in any way be deemed or construed that the Prospectus has been cleared or approved by BSE Limited nor does it certify the correctness or completeness of any of the contents of the Prospectus. The investors are advised to refer to the Shelf Prospectus for the full text of the Disclaimer clause of the BSE Limited."

The company is having a valid Certificate of Registration dated January 6th, 2009 issued by the National Housing Bank ('NHB') under Section 29A of the National Housing Bank Act, 1987. However, the NHB does not accept any responsibility or guarantee about the present position as to the financial soundness of the company or for the correctness of any of the statements or representations made or opinions expressed by the company and for repayment of deposits/discharge of liabilities by the company.