

**FORM NO. MGT – 9
EXTRACT OF ANNUAL RETURN**

as on the financial year ended March 31, 2018

[Pursuant to Section 92(3) of the Companies Act, 2013 and Rule 12(1) of the Companies
(Management and Administration) Rules, 2014]

I. REGISTRATION AND OTHER DETAILS

- | | |
|--|--|
| i) CIN | L67190MH2008PLC183216 |
| ii) Registration Date | June 5, 2008 |
| iii) Name of the Company | Reliance Home Finance Limited |
| iv) Category / Sub-Category of the Company | Public Company / Housing Finance Company (HFC) |
| v) Address of the Registered Office and contact details | Reliance Centre, 6 th Floor, South Wing, Off Western Express Highway, Santacruz (East), Mumbai 400 055
Tel. : +91 22 4303 6000, Fax: +91 22 2610 3299
E-mail: rhfl.investor@relianceada.com
Website: www.reliancehomefinance.com |
| vi) Whether listed company | Yes |
| vii) Name, address and contact details of Registrar and Transfer Agent, if any | Karvy Fintech Private Limited*
Karvy Selenium Tower – B, Plot No. 31 & 32
Survey No. 116/22, 115/24, 115/25
Financial District, Nanakramguda
Hyderabad 500 032
Toll free no.: 1800 4250 999
Tel : +91 40 6716 1500, Fax : +91 40 6716 1791
E-mail : rhflinvestor@karvy.com
Website: www.karvyfintech.com |

* Karvy Computershare Private Limited (KCPL), the erstwhile Registrar and Transfer Agent of the Company has transferred its operations to Karvy Fintech Private Limited (KFPL), with effect from November 17, 2018, pursuant to a composite Scheme of Arrangement and Amalgamation, *inter-alia*, between KCPL and KFPL.

II. PRINCIPAL BUSINESS ACTIVITIES OF THE COMPANY

All the Business Activities contributing 10 per cent or more of the total turnover of the Company shall be stated:

Sl. No.	Name and Description of main Products / Services	NIC Code of the Product / Service	% to total turnover of the Company
1.	Loans & Mortgages	6492	99.17

III. PARTICULARS OF HOLDING, SUBSIDIARY AND ASSOCIATE COMPANIES

Sr. No.	Name and address of the Company	CIN / GLN	Holding / Subsidiary / Associate	% of shares held	Applicable Section
1.	Reliance Capital Limited	L65910MH1986PLC165645	Holding*	47.91	2(46) 2(87)

*Reliance Capital Limited (RCap) the Promoter of the Company holds 47.91 per cent of the total paid-up equity share capital of the Company and controls the Company pursuant to a voting agreement with other Promoter Group entities namely Reliance Inceptum Private Limited and Reliance Infrastructure Consulting and Engineers Private Limited (which in the aggregate hold 25.76 per cent of the total paid-up equity share capital of the Company) and the Company is a subsidiary of RCap in terms of Section 2(87) of the Companies Act, 2013.

IV. SHAREHOLDING PATTERN (Equity Share Capital Breakup as percentage of Total Equity)
i) Category wise Shareholding

Category of Shareholders	No. of Shares held at the beginning of the year (April 1, 2018)				No. of Shares held at the end of the year (March 31, 2019)				% Change during the year
	Demat	Physical	Total	% of Total Shares	Demat	Physical	Total	% of Total Shares	
A. Promoters									
(1) Indian									
a) Individual/HUF	11 66 014	-	11 66 014	0.24	11 66 014	-	11 66 014	0.24	0.00
b) Central Govt.	-	-	-	-	-	-	-	-	-
c) State Govt.(s)	-	-	-	-	-	-	-	-	-
d) Bodies Corporate	36 25 85 477	-	36 25 85 477	74.75	36 18 85 477	-	36 18 85 477	74.61	-0.14
e) Banks / FI	-	-	-	-	-	-	-	-	-
f) Any Other	-	-	-	-	-	-	-	-	-
Sub-Total (A)(1):	36 37 51 491	-	36 37 51 491	74.99	36 30 51 491	-	36 30 51 491	74.85	-0.14

Category of Shareholders	No. of Shares held at the beginning of the year (April 1, 2018)				No. of Shares held at the end of the year (March 31, 2019)				% Change during the year
	Demat	Physical	Total	% of Total Shares	Demat	Physical	Total	% of Total Shares	
(2) Foreign									
a) NRIs - Individuals	-	-	-	-	-	-	-	-	-
b) Other - Individuals	-	-	-	-	-	-	-	-	-
c) Bodies Corporate	-	-	-	-	-	-	-	-	-
d) Banks / FI	-	-	-	-	-	-	-	-	-
e) Any Other....	-	-	-	-	-	-	-	-	-
Sub-Total (A)(2):	-	-	-	-	-	-	-	-	-
Total Shareholding of Promoters (A) = (A)(1)+(A)(2)	36 37 51 491	-	36 37 51 491	74.99	36 30 51 491	-	36 30 51 491	74.85	-0.14
B. Public Shareholding									
(1) Institutions									
a) Mutual Funds	1 52 29 356	22 763	1 52 52 119	3.14	1 53 89 218	22 758	1 54 11 976	3.18	0.03
b) Banks / FI	247 012	14 189	261 201	0.05	497 961	14 189	512 150	0.11	0.05
c) Central Govt.	32 713	40 144	72 857	0.02	32 713	40 138	72 851	0.02	0.00
d) State Govt(s)	-	-	-	-	-	-	-	-	-
e) Venture Capital Funds	-	-	-	-	-	-	-	-	-
f) Insurance Companies	1 08 42 189	143	1 08 42 332	2.24	86 67 011	143	86 67 154	1.79	-0.45
g) FIIs/FPIs	2 90 05 686	-	2 90 05 686	5.98	2 74 36 341	-	2 74 36 341	5.66	-0.32
h) Foreign Venture Capital Funds	-	-	-	-	-	-	-	-	-
i) Any Other....	7 818	5 745	13 563	0.00	952	5 730	6 682	0.00	0.00
Sub-Total (B)(1):	5 53 64 774	82 984	5 54 47 758	11.43	5 20 24 196	82 958	5 21 07 154	10.74	-0.69
(2) Non-Institutions									
a) Bodies Corporate									
i) Indian	1 10 33 590	77 367	1 11 10 957	2.29	1 07 96 549	76 944	1 08 73 493	2.24	-0.05
ii) Overseas	4 572	1 503	6 075	0.00	4 572	1 503	6 075	0.00	0.00
b) Individuals									
i. Individual shareholders holding nominal share capital up to ₹1 lac	3 89 72 399	41 45 488	4 31 17 887	8.89	4 07 55 577	38 43 738	4 45 99 315	9.19	0.31
ii. Individual shareholders holding nominal share capital in excess of ₹1 lac	91 62 289	22 500	91 84 789	1.89	1 13 04 109	22 500	1 13 26 609	2.34	0.44
c) Others (specify)									
i) NRI	22 86 616	153 245	24 39 861	0.50	29 50 801	143 880	30 94 681	0.64	0.13
Sub-Total(B)(2):	6 14 59 466	44 00 103	6 58 59 569	13.58	6 58 11 608	40 88 565	6 99 00 173	14.41	0.83
Total Public Shareholding (B)=(B)(1)+(B)(2)	11 68 24 240	44 83 087	12 13 07 327	25.01	11 78 35 804	41 71 523	12 20 07 327	25.15	0.14
C. Shares held by Custodian for GDRs & ADRs	-	-	-	-	-	-	-	-	-
Grand Total (A+B+C)	48 05 75 731	44 83 087	48 50 58 818	100.00	48 08 87 295	41 71 523	48 50 58 818	100.00	0.00
ii) Shareholding of Promoters (*)									
Sl. No.	Shareholder's Name	Shareholding at the beginning of the year			Shareholding at the end of the year			% change in shareholding during the year	
		No. of Shares	% of total Shares of the Company	% of Shares Pledged / encumbered to total shares	No. of Shares	% of total Shares of the Company	% of Shares Pledged / encumbered to total shares (**)		
1.	Reliance Capital Limited	23 23 69 188	47.91	-	23 23 69 188	47.91	0.00	-	
2.	Reliance Inceptum Private Limited	9 77 14 206	20.14	11.06	9 77 14 206	20.14	18.79	-	
3.	Reliance Infrastructure Consulting & Engineers Private Limited	2 79 75 633	5.77	5.15	2 72 75 633	5.62	5.01	-0.14	
4.	Crest Logistics and Engineers Private Limited	32 50 000	0.67	-	32 50 000	0.67	-	-	
5.	Reliance Infrastructure Management Private Limited	700 000	0.14	-	700 000	0.14	-	-	

Sl. No.	Shareholder's Name	Shareholding at the beginning of the year			Shareholding at the end of the year			% change in shareholding during the year
		No. of Shares	% of total Shares of the Company	% of Shares Pledged / encumbered to total shares	No. of Shares	% of total Shares of the Company	% of Shares Pledged / encumbered to total shares (**)	
6.	Reliance Innoventures Private Limited	576 450	0.12	-	576 450	0.12	-	-
7.	Smt. Kokila D. Ambani (***)	545 157	0.11	-	545 157	0.11	-	-
8.	Mr. Anil D. Ambani	273 891	0.06	-	273 891	0.06	-	-
9.	Ms. Tina A. Ambani	263 474	0.05	-	263 474	0.05	-	-
10.	Mr. Jai Anmol A. Ambani	83 487	0.02	-	83 487	0.02	-	-
11.	Mr. Jai Anshul A. Ambani	5	0.00	0	5	0.00	0.00	0.00
	Total	36 37 51 491	74.99	16.21	36 30 51 491	74.85	23.80	-0.14

(*) Shareholders listed above are promoters as per disclosure received under Regulation 30(2) of the SEBI (Substantial Acquisition of Shares and Takeovers) Regulations 2011, as on March 31, 2019.

(**) The term encumbrance has the same meaning as assigned to it in Regulation 28(3) of the SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011.

(***) As per disclosure, pursuant to Regulation 30(2) of the SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011 received from the Promoters alongwith Persons Acting in Concert, 17,00,000 (0.35 per cent) equity shares of the Company were allotted, in terms of the Scheme of Arrangement, to discretionary Portfolio Manager of Smt. Kokila D. Ambani under the Portfolio Management Scheme (PMS). The same have been credited to a separate Demat Account specifically opened for PMS purpose as per the SEBI requirements. No voting or other rights / interest is held on those shares, except the economic interest in PMS. This is disclosed by way of an abundant caution.

iii) Change in Promoters' Shareholding (please specify, if there is no change)

Sl. No.	Shareholder's Name	Shareholding at the beginning of the year		Cumulative Shareholding during the year	
		No. of Shares	% of total shares of the Company	No. of Shares	% of total shares of the Company
1.	At the beginning of the year	36 37 51 491	74.99		
2.	Date wise Increase / Decrease in Promoters Shareholding during the year specifying the reasons for increase / decrease (e.g. allotment / transfer / bonus / sweat equity etc.):	#	#	#	#
3.	At the end of the year	36 30 51 491	74.85		

Date wise Increase / Decrease in Promoters Shareholding during the year specifying the reasons for increase / decrease (e.g. allotment / transfer / bonus / sweat equity etc.)

Sl. No.	Shareholder's Name	Shareholding at the beginning of the year (April 1, 2018)		Increase / Decrease in shareholding*	Cumulative Shareholding during the year (March 31, 2019)	
		No. of Shares	% of total shares of the Company		No. of Shares	% of total shares of the Company
1.	Reliance Infrastructure Consulting & Engineers Private Limited	2 79 75 633	5.77	(700 000)	2 72 75 633	5.62

*Invocation of pledge on February 6, 2019.

iv) Shareholding Pattern of top ten Shareholders (Other than Directors, Promoters and Holders of GDRs and ADRs)

Sl. No.	For Each of the Top 10 Shareholders	Shareholding at the beginning of the year (April 1, 2018)		Increase / Decrease	Shareholding at the end of the year (March 31, 2019)	
		No. of Shares	% to total shares of the Company		No. of Shares	% to total shares of the Company
1.	Life Insurance Corporation of India	1 05 12 297	2.17	(20 25 178)	84 87 119	1.75
2.	Aditya Birla Sun Life Trustee Private Limited	73 49 071	1.52	971 929	83 21 000	1.72
3.	Aviator Global Investment Fund	80 00 000	1.65	-	80 00 000	1.65
4.	Reliance Capital Trustee Co. Ltd.	78 78 924	1.62	(812 067)	70 66 857	1.46
5.	National Westminster Bank Plc as Trustee of The Jupiter India Fund	31 48 099	0.65	91 447	32 39 546	0.67

Sl. No.	For Each of the Top 10 Shareholders	Shareholding at the beginning of the year (April 1, 2018)		Increase / Decrease No. of Shares	Shareholding at the end of the year (March 31, 2019)	
		No. of Shares	% to total shares of the Company		No. of Shares	% to total shares of the Company
6.	Vanguard Emerging Markets Stock Index Fund, A Series of Vanguard International Equity Index Funds	23 88 370	0.49	-	23 88 370	0.49
7.	Valiant Mauritius Partners Offshore Limited	20 64 005	0.43	136 864	22 00 869	0.45
8.	Government Pension Fund Global	23 313	0.00	18 51 719	18 75 032	0.39
9.	Dimensional Emerging Markets Value Fund	17 66 396	0.36	-	17 66 396	0.36
10.	Vanguard Total International Stock Index Fund	15 77 613	0.33	-	15 77 613	0.33
11.	Valiant Mauritius Partners Limited	13 91 657	0.29	(136 864)	12 54 793	0.26

Note: The date wise increase or decrease in shareholding of the top ten shareholders is attached as Annexure - 1.

v) Shareholding of Directors and Key Managerial Personnel (KMP)

- Mr. Ravindra Sudhalkar, Executive Director & CEO and Mr. Amit Bapna, Director holds 1 share and 8,180 shares, respectively, at the beginning and end of the year.
- Mr. Anmol Ambani, Director holds 83,487 shares at the beginning and end of the year.
- Ms. Parul Jain, Company Secretary & Compliance Officer holds 2 shares at the beginning and end of the year.
- None of the other Directors / KMPs held any share in the Company.

V. INDEBTEDNESS

Indebtedness of the Company including interest outstanding / accrued but not due for payment. (₹ in crore)

	Secured Loans excluding deposits	Unsecured Loans	Deposits	Total Indebtedness
Indebtedness at the beginning of the financial year				
i. Principal Amount	11 760.55	1 289.88	-	13 050.43
ii. Interest due but not paid	-	-	-	-
iii. Interest accrued but not due	169.94	73.18	-	243.12
Total (i+ii+iii)	11 930.49	1 363.06	-	1 3293.55
Change in Indebtedness during the financial year				
Additions	1 396.22	3 547.27	-	4 943.49
Reduction	(2 140.83)	(3 375.55)	-	(5 516.38)
Net Change	(744.61)	171.72	-	(572.89)
Indebtedness at the end of the financial year				
i. Principal Amount	11 028.07	1 462.37	-	12 490.44
ii. Interest due but not paid	-	-	-	-
iii. Interest accrued but not due	162.88	20.29	-	183.17
Total (i+ii+iii)	11 190.96	1 482.66	-	12 673.62

VI. REMUNERATION OF DIRECTORS AND KEY MANAGERIAL PERSONNEL

(A) Remuneration to Managing Director, Whole-time Directors and / or Manager: (₹ in lakh)

Sr. No.	Particulars of Remuneration	Mr. Ravindra Sudhalkar (Executive Director & CEO)
1	Gross Salary	
	a) Salary as per provisions contained in section 17(1) of the Income-tax Act, 1961	512.86
	b) Value of perquisites u/s 17(2) Income-tax Act, 1961	6.99
	c) Profits in lieu of salary under section 17(3) Income-tax Act, 1961	-
2	Stock Option (Number of Options)	16 23 864 Options
3	Sweat Equity	-
4	Commission	-
	- as % of profit	
	- others, specify	
5	Others, please specify	-
	Total (A)	519.85
	Ceiling as per the Act	556.30

(B) Remuneration to other Directors:

(₹ in lakh)

Sr. No.	Particulars of Remuneration	Name of Director			Total Amount
		Mr. Padmanabh Vora	Ms. Deena Mehta*	Lt Gen Syed Ata Hasnain (Retd)	
1.	Independent Directors				
	• Fee for attending board/ committee meetings	11.20	6.80	4.80	22.80
	• Commission	-	-	-	-
	• Others, please specify	-	-	-	-
	Total (1)	11.20	6.80	4.80	22.80
2.	Other Non-Executive Directors				
	• Fee for attending board/ committee meetings	7.60	2.00		9.60
	• Commission	-			-
	• Others, please specify	-			-
	Total (2)	7.60	2.00		9.60
	Total (B) = (1 + 2)				32.40
	Total Managerial Remuneration (A+B)				
	Overall Ceiling as per the Act				556.30

*Ceased with effect from March 30, 2019

(C) Remuneration to key managerial personnel other than MD / Manager / WTD:

(₹ in lakh)

Sr. No.	Particulars of Remuneration	Key Managerial Personnel	
		Mr. Pinkesh R. Shah* Chief Financial Officer	Ms. Parul Jain Company Secretary & Compliance Officer
1	Gross Salary		
a)	Salary as per provisions contained in section 17(1) of the Income-tax Act, 1961	69.56	30.56
b)	Value of perquisites u/s 17(2) Income-tax Act, 1961	3.96	1.34
c)	Profits in lieu of salary under section 17(3) Income- tax Act, 1961	-	-
2	Stock Option (Number of Options)	87 508 Options	93 676 Options
3	Sweat Equity	-	-
4	Commission	-	-
	- as % of profit	-	-
	Others, specify	5.72	1.60
	Total	79.24	33.50

*Appointed with effect from August 7, 2018

VII. PENALTIES / PUNISHMENT / COMPOUNDING OF OFFENCES:

There were no penalties, punishment or compounding offences to the Company, directors and other officers of the Company during the year ended March 31, 2019.

Shareholding Pattern of top ten Shareholders (Other than Directors, Promoters and Holders of GDRs and ADRs)

Sl. No.	Name	Shareholding		Date	Increase/ Decrease in shareholding	Reason	Cumulative shareholding	
		No. of Shares at the beginning (01-04-18)/ end of the year (31-03-19)	% of total shares of the Company				No. of Shares	% of total shares of the Company
1.	Life Insurance Corporation of India	1 05 12 297	2.17	01-Apr-2018	-		1 05 12 297	2.17
				06-Apr-2018	(450)	Sale	1 05 11 847	2.17
				11-May-2018	450	Purchase	1 05 12 297	2.17
				15-Feb-2019	(581 323)	Sale	99 30 974	2.05
				22-Feb-2019	(345 202)	Sale	95 85 772	1.98
				01-Mar-2019	(214 951)	Sale	93 70 821	1.93
				08-Mar-2019	(146 922)	Sale	92 23 899	1.90
				15-Mar-2019	(530 386)	Sale	86 93 513	1.79
				22-Mar-2019	(178 027)	Sale	85 15 486	1.76
				29-Mar-2019	(28 367)	Sale	84 87 119	1.75
		84 87 119	1.75	31-Mar-2019	-	84 87 119	1.75	
2.	Aditya Birla Sun Life Trustee Private Limited	73 49 071	1.52	01-Apr-2018	-		73 49 071	1.52
				06-Apr-2018	300 000	Purchase	76 49 071	1.58
				13-Apr-2018	500 000	Purchase	81 49 071	1.68
				25-May-2018	71 000	Purchase	82 20 071	1.69
				08-Jun-2018	100 000	Purchase	83 20 071	1.72
				10-Aug-2018	929	Purchase	83 21 000	1.72
				83 21 000	1.72	31-Mar-2019	-	83 21 000
3.	Aviator Global Investment Fund	80 00 000	1.65	01-Apr-2018	-		80 00 000	1.65
		80 00 000	1.65	31-Mar-2019	-		80 00 000	1.65
4.	Reliance Capital Trustee Co. Ltd.	78 78 924	1.62	01-Apr-2018	-		78 78 924	1.62
				15-Jun-2018	214 000	Purchase	80 92 924	1.67
				22-Jun-2018	674 000	Purchase	87 66 924	1.81
				09-Nov-2018	450 000	Purchase	92 16 924	1.90
				16-Nov-2018	760 000	Purchase	99 76 924	2.06
				14-Dec-2018	(26 590)	Sale	99 50 334	2.05
				21-Dec-2018	(598 614)	Sale	93 51 720	1.93
				28-Dec-2018	(44 401)	Sale	93 07 319	1.92
				04-Jan-2019	(70 475)	Sale	92 36 844	1.90
				11-Jan-2019	(31 327)	Sale	92 05 517	1.90
				18-Jan-2019	(222 660)	Sale	89 82 857	1.85
				01-Feb-2019	(1916 000)	Sale	70 66 857	1.46
				31-Mar-2019	-		70 66 857	1.46
5.	National Westminster Bank Plc as Trustee of The Jupiter India Fund	31 48 099	0.65	01-Apr-2018	-		31 48 099	0.65
				06-Apr-2018	35 910	Purchase	31 84 009	0.66
				16-Nov-2018	55 537	Purchase	32 39 546	0.67
				31-Mar-2019	-		32 39 546	0.67
		32 39 546	0.67					

Shareholding Pattern of top ten Shareholders (Other than Directors, Promoters and Holders of GDRs and ADRs)

Sl. No.	Name	Shareholding		Date	Increase/ Decrease in shareholding	Reason	Cumulative shareholding	
		No. of Shares at the beginning (01-04-18)/ end of the year (31-03-19)	% of total shares of the Company				No. of Shares	% of total shares of the Company
6.	Vanguard Emerging Markets Stock Index Fund, A Series of Vanguard International Equity Index Funds	23 88 370	0.49	01-Apr-2018	-		23 88 370	0.49
		23 88 370	0.49	31-Mar-2019	-		23 88 370	0.49
7.	Valiant Mauritius Partners Offshore Limited	20 64 005	0.43	01-Apr-2018	-		20 64 005	0.43
		22 00 869	0.45	08-Feb-2019	136 864	Purchase	22 00 869	0.45
				31-Mar-2019	-		22 00 869	0.45
8.	Government Pension Fund Global	23 313	0.00	01-Apr-2018	-		23 313	0.00
		18 75 032	0.39	06-Apr-2018	-21 966	Sale	1 347	0.00
				13-Apr-2018	-1 347	Sale	-	0.00
				1-Feb-2019	1 875 032	Purchase	18 75 032	0.39
				31-Mar-2019	-		18 75 032	0.39
9.	Dimensional Emerging Markets Value Fund	17 66 396	0.36	01-Apr-2018	-		17 66 396	0.36
		17 66 396	0.36	31-Mar-2019	-		17 66 396	0.36
10.	Vanguard Total International Stock Index Fund	15 77 613	0.33	01-Apr-2018	-		15 77 613	0.33
		15 77 613	0.33	31-Mar-2019	-		15 77 613	0.33
11.	Valiant Mauritius Partners Limited	13 91 657	0.29	01-Apr-2018	-		13 91 657	0.29
		12 54 793	0.26	08-Feb-2019	-136 864	Sale	12 54 793	0.26
				31-Mar-2019	-		12 54 793	0.26