

October 23, 2019

BSE LimitedPhiroze Jeejeebhoy Towers,
Dalal Street, Fort,
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.: Certificate

Further to our letter dated October 22, 2019 and in terms of Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose the certificate(s) from Debenture Trustee(s) viz. IDBI Trusteeship Services Limited and Catalyst Trusteeship Limited for the half-year ended September 30, 2019.

Thanking you.

Yours faithfully,

For **Reliance Home Finance Limited****Ravindra Sudhalkar****Executive Director & CEO**

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 4303 6000 / F +91 22 4303 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

8526/ITSL/OPR/2019-20

Date: 23rd October, 2019

To,
Reliance Home Finance Limited
Reliance Centre, 6th Floor, South Wing,
Off Western Express Highway,
Santacruz (East), Mumbai 400 055

Kind Attn: Ms. Parul Jain

Dear Sir / Madam,

Ref: **Certificate u/r 52(5) of SEBI (Listing Obligations & disclosure Requirements) Regulations, 2015, for Debentures Issue by Reliance Home Finance Limited., for the half year ended 30th September, 2019**

We are acting in capacity of Debenture Trustee for Non-Convertible Debentures issued by Reliance Home Finance Ltd ("the Company").

With reference to the above, we are in receipt of your communication dated 23rd October, 2019 for submission of half yearly Financial Results to the Stock Exchange.

Pursuant to Regulation 52(5) of SEBI (Listing Obligation & Disclosure Requirements), "**We hereby certify that we have taken note of the contents of the reports submitted to us by the company under Regulation 52 (4) of Securities and Exchange Board of India (Listing Obligation & Disclosure Requirements), Regulations, 2015 for the half year ended 30th September, 2019, without verification**".

This certificate has been signed based on the documents provided by the Company.

Thanking you.

Yours faithfully,

For IDBI Trusteeship Services Limited


Authorised Signatory



October 23, 2019

To,
Reliance Home Finance Limited
Reliance Centre, 6th Floor, South Wing,
Off Western Express Highway,
Santacruz (East), Mumbai 400 055

Dear Sir / Madam,

Sub.: Certificate

We are acting in capacity of Debenture Trustee for Non-Convertible Debentures issued by Reliance Home Finance Limited (the "Company").

Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "Listing Regulations"), we hereby certify that we have noted the contents of the following:

1. Disclosure pursuant to Regulation 52(4) of the Listing Regulations for the six months ended September 30, 2019 (Annexure A); and
2. Statement of Unaudited Financial Results for the quarter and half-year ended September 30, 2019.

This certificate has been signed based on the documents provided by the Company.

Thanking you.

Yours faithfully,

For **Catalyst Trusteeship Limited**

Authorised Signatory




