

February 16, 2019

**BSE Limited**  
Phiroze Jeejeebhoy Towers  
Dalal Street, Fort,  
Mumbai 400 001  
**BSE Scrip Code: 540709**

**National Stock Exchange of India Limited**  
Exchange Plaza, 5<sup>th</sup> Floor, Plot No. C/1,  
G Block, Bandra Kurla Complex,  
Bandra (East), Mumbai 400 051  
**NSE Scrip Symbol: RHFL**

Dear Sir(s),

**Sub.: Credit Rating**

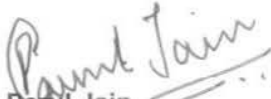
We hereby inform that the Brickwork Ratings has revised rating to AA for Company's long-term debt programme, market linked debentures, subordinated debt and non-convertible debentures (NCDs) public issue and to AA- for upper Tier-II NCDs, *inter-alia*, due to revision of rating of the parent company, Reliance Capital Limited.

The rating continues to factor experienced management in place, healthy Net Interest Margins, low GNPA levels, diversified resource profile and operational flexibility.

Kindly inform your members accordingly.

Thanking you.

Yours faithfully,  
For **Reliance Home Finance Limited**

  
**Parul Jain**

**Company Secretary & Compliance Officer**

**Reliance Home Finance Limited**

**Registered Office:** Reliance Centre, South Wing, 6<sup>th</sup> Floor, Off Western Express Highway, Santacruz (East), Mumbai – 400 055

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