

February 16, 2019

IDBI Trusteeship Services Limited

Asian Building, Ground Floor, 17, Kamani Marg, Ballard Estate, Mumbai 400 001

Dear Sir(s),

Catalyst Trusteeship Limited

Office No. 83 - 87, 8th Floor, 'B' Wing, Mittal Tower, Nariman Point, Mumbai 400 021

Sub.: Credit Rating

We hereby enclose the intimation submitted to the Stock Exchanges regarding revision of credit rating.

Kindly acknowledge receipt.

Thanking you.

Yours faithfully,

For Reliance Home Finance Limited

Company Secretary & Compliance Officer

Encl.: As Above.



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, 5th 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

Company Secretary & Compliance Officer