

RHFL/BSE/03/2019-20

May 29, 2019

BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street
Mumbai- 400001

Kind Attn: Listing Department

Dear Sir,

Sub: Outcome of Board Meeting

Audited Financial results of the Company for the year ended 31 March 2019 (Regulations 33 and 52 of the SEBI (Listing Obligations & Disclosure Requirements) Regulations, 2015)

We are pleased to inform you that at the meeting of the Board of Directors of the Company held today i.e. May 29, 2019, the Board has approved the Audited Financial Results of the Company for the quarter and financial year ended March 31, 2019, in terms of Regulation 33 and 52 of Listing Regulations.

In reference to the above, we submit the following documents:

- Statement of Standalone and Consolidated Audited Financial Results of the Company for the quarter and financial year ended 31/03/2019, duly signed by the Managing Director of the Company (Annexure-1).
- Auditor's Report on the Standalone and Consolidated Audited Financial Results issued by the Statutory Auditors of the Company (Annexure -2).
- Declaration on Audit Report with unmodified opinion [Reg.33(3)(d)] (Annexure -3).
- Statement indicating 'no deviations' in the use of proceeds of issue of non-convertible debentures (Reg.52(7) (Annexure -4).
- Additional Information in compliance with Chapter V of LODR Regulations, 2015 [Reg.52(4)] (Annexure -5).



- Certificate u/r 52(5) of the Regulations by M/s. Catalyst Trusteeship Limited., the Debenture Trustee of the Company for the half year ended 31/03/2019 (Annexure-6)

This may please be treated as compliance made under Regulations 30, 33 and 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

Pursuant to Regulation 57(2) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, we hereby confirm that all documents and intimations required to be submitted to the Debenture Trustees in terms of Debenture Trust Deed and Securities and Exchange Board of India (Issue and Listing of Debt Securities) Regulations, 2008, have been complied with for the year ended 31 March 2019.

The Board has recommended dividend of Rs.2.50 per equity share of Rs. 10 each to the shareholders of the Company for the financial year 2018-19, subject to the approval of the shareholders at the ensuing Annual General Meeting of the Company.

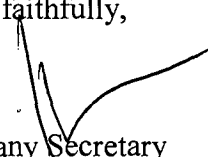
The meeting of the Board of Directors commenced at 3 P.M and concluded at 6.55 P.M.

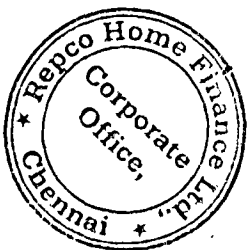
The intimation letter along with annexures will be made available on the Company's website www.repcohome.com today.

The above intimation may please be taken on record.

Thanking you,

Yours faithfully,


Company Secretary



REPCO HOME FINANCE LIMITED

CIN- L65922TN2000PLC044655

Registered Office: Repco Tower, No. 33, North Usman Road, T. Nagar, Chennai 600 017

Corporate office: Third Floor, Alexander Square, Old No.34 & 35, New No.2, Sardar Patel Road, Guindy, Chennai – 600032

Ph: (044) - 42106650 Fax: (044) – 42106651; E-mail: cs@repcohome.com

Website: www.repcohome.com

STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED MARCH 31, 2019

(Rs in crores)

Particulars	Standalone					Consolidated	
	Quarter Ended		Year Ended			Year Ended	
	31.03.2019	31.12.2018	31.03.2018	31.03.2019	31.03.2018	31.03.2019	31.03.2018
	Audited	Unaudited	Audited	Audited	Audited	Audited	Audited
1 Revenue from Operations							
(a) Interest income	300.37	298.16	268.70	1,163.37	1,085.06	1,163.37	1,085.06
(b) Other loan related income	7.34	5.59	6.07	25.88	22.13	25.88	22.13
Total Revenue from Operations	307.71	303.75	274.77	1,189.25	1,107.19	1,189.25	1,107.19
2 Other Income	0.35	0.17	0.23	5.92	2.87	5.92	2.87
3 Total Income (1+2)	308.06	303.92	275.00	1,195.17	1,110.06	1,195.17	1,110.06
4 Expenditure							
(a) Finance Cost	191.35	184.75	161.25	719.95	648.91	719.95	648.91
(b) Employees Benefit Expenses	17.05	14.72	12.14	58.52	49.45	58.52	49.45
(c) Depreciation and Amortisation	1.31	1.21	0.78	5.03	3.09	5.03	3.09
(d) Other Expenditure	9.32	9.35	8.71	34.87	26.43	34.87	26.43
(e) Provisions / Bad Debts Written off	(2.42)	18.19	40.38	16.98	74.83	16.98	74.83
Total Expenditure	216.61	228.22	223.26	835.35	802.71	835.35	802.71
5 Profit before tax (3-4)	91.45	75.70	51.74	359.82	307.35	359.82	307.35
6 Tax expense							
Current Tax	22.77	24.70	24.94	101.69	102.38	101.69	102.38
Deferred Tax	17.16	(4.64)	(5.79)	23.49	3.97	23.49	3.97
Total tax expense	39.93	20.06	19.15	125.18	106.35	125.18	106.35
7 Net profit for the period / year (5-6)	51.52	55.64	32.59	234.64	201.00	234.64	201.00
8 Share of profit from associate	-	-	-	-	-	14.42	9.29
9 Profit after tax and share of profit from Associate (7+8)	51.52	55.64	32.59	234.64	201.00	249.06	210.29
10 Other comprehensive income							
Items that will not be reclassified to statement of profit or loss (Net of Tax)	0.32	0.18	0.06	0.84	0.23	0.84	0.23
Other comprehensive income net of tax	0.32	0.18	0.06	0.84	0.23	0.84	0.23
11 Total comprehensive income for the period (9+10)	51.84	55.82	32.65	235.48	201.23	249.90	210.52
12 Paid up share capital (face value of Rs. 10)	62.56	62.56	62.56	62.56	62.56	62.56	62.56
13 Other Equity	-	-	-	1,464.82	1,245.89	1,494.51	1,263.42
14 Earnings Per Share (EPS) (of Rs. 10 each) (not annualised for quarter)							
a) Basic (Rs)	8.24	8.92	5.21	37.51	32.13	39.81	33.61
b) Diluted (Rs)	8.24	8.92	5.21	37.51	32.13	39.81	33.61



REPCO HOME FINANCE LIMITED

NOTES TO THE STATEMENT OF AUDITED FINANCIAL RESULTS FOR THE QUARTER / YEAR ENDED MARCH 31, 2019

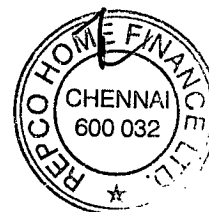
Note 1: Standalone and consolidated Balance sheet

(Rs in crore)

S.No	Particulars	Standalone		Consolidated	
		As at March 31, 2019	As at March 31, 2018	As at March 31, 2019	As at March 31, 2018
		Audited	Audited	Audited	Audited
I	Assets				
	Financial assets				
	Cash and cash equivalents	57.50	25.84	57.50	25.84
	Bank balance other than cash and cash equivalents	0.10	0.06	0.10	0.06
	Loans	10,837.93	9,649.17	10,837.93	9,649.17
	Other Financial assets	14.26	8.34	14.26	8.34
	Investment in associate	22.00	15.60	51.68	33.13
	Non-financial assets				
	Property, plant and equipment	13.61	12.30	13.61	12.30
	Other intangible assets	1.91	1.20	1.91	1.20
	Other non-financial assets	9.66	18.44	9.66	18.44
	Total Assets	10,956.97	9,730.95	10,986.65	9,748.48
II	Liabilities and equity				
	Financial liabilities				
	Debt securities	825.40	2,134.30	825.40	2,134.30
	Borrowings (other than debt securities)	8,452.01	6,000.01	8,452.01	6,000.01
	Other financial liabilities	88.21	247.40	88.21	247.40
	Non-financial liabilities				
	Provisions	11.98	12.75	11.98	12.75
	Deferred tax liabilities (net)	51.99	28.04	51.99	28.04
	Total liabilities	9,429.59	8,422.50	9,429.59	8,422.50
III	Equity				
	Equity share capital	62.56	62.56	62.56	62.56
	Other equity	1,464.82	1,245.89	1,494.50	1,263.42
	Total equity	1,527.38	1,308.45	1,557.06	1,325.98
	Total liabilities and equity	10,956.97	9,730.95	10,986.65	9,748.48

2) The standalone and consolidated financial results of Repco Home Finance Limited ('RHFL', 'the Company') for the quarter/year ended March 31, 2019 have been reviewed by the Audit Committee and subsequently approved at the meeting of the Board of Directors held on May 29, 2019.

3) The Company has adopted Indian Accounting Standards ('Ind AS') notified under Section 133 of the Companies Act 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 from April 01, 2018 and the effective date of such transition is April 01, 2017. Such transition has been carried out from the erstwhile Accounting Standards notified under the Act, read with relevant rules issued thereunder and guidelines issued by the National Housing Bank ('NHB') (Collectively referred to as 'the Previous GAAP'). Accordingly, the impact of transition has been recorded in the opening reserves as at April 01, 2017. The corresponding figures presented in these results have been prepared on the basis of the previously published results under previous GAAP for the relevant periods, re-stated to Ind AS.



4) Consequent to transition from the previous GAAP to Ind AS, the reconciliation of profit as regard to material items is provided as below for the previous quarter/ year. In accordance with the requirement of paragraph 32 of Ind AS 101-First time adoption of Ind AS.

Particulars	Standalone		Consolidation
	Quarter ended March 31, 2018 (Audited)	Year ended March 31, 2018 (Audited)	Year ended March 31, 2018 (Audited)
Net Profit after tax as reported under Indian GAAP	56.62	206.13	215.33
Impact on account of fair valuation of financial instruments (Provision) /Reversal of expected credit loss	0.01 (26.06)	0.04 (7.83)	0.04 (7.83)
Impact on account accounting based on of effective interest rate on borrowings	(0.26)	(0.56)	(0.56)
Impact on account accounting based on of effective interest rate of advances	9.42	3.09	3.09
Interest income recognised as per Ind AS 109	(17.89)	(1.32)	(1.32)
Actuarial gain / loss on employee benefits plans recognised under Other	(0.47)	(0.36)	(0.36)
Tax effect on the above adjustments	11.22	1.81	1.81
Share of profit from associate	-	-	0.09
Net Profit after tax as per Ind-AS	32.59	201.00	210.29
Other Comprehensive income as per Ind-AS	0.08	0.36	0.36
Tax effect on the above adjustments	(0.02)	(0.13)	(0.13)
Total Comprehensive Income as per Ind-AS	32.65	201.23	210.52

Particulars	Standalone	Consolidated
	Year ended March 31, 2018 (Audited)	Year ended March 31, 2018 (Audited)
Reserve as reported under Indian GAAP	1,265.72	1,284.99
Impact on account of fair valuation of financial instruments (Provision) /Reversal of expected credit loss	0.03 19.30	0.03 19.30
Impact on account accounting based on of effective interest rate on borrowings	0.63	0.63
Impact on account accounting based on of effective interest rate of advances	(82.97)	(82.97)
Interest income recognised as per Ind AS 109	21.50	21.50
Actuarial gain / loss on employee benefits plans recognised under Other Comprehensive Income	(0.36)	(0.36)
Tax effect on the above adjustments	22.04	22.04
Share of profit from associate	-	(1.74)
Reserve as per Ind-AS	1,245.89	1,263.42

5) The Company's main business is to provide loans for purchase or construction of residential houses. All other activities of the Company revolve around the main business. The Chief Operating Decision Maker as defined under Ind-AS 108, regularly evaluates the loan portfolio as a whole. Accordingly, as such, there are no separate reportable segments, as per Ind AS 108 "Operating Segments" specified under section 133 of the Companies Act, 2013.

6) As per Regulation 33 (3) (b) (i) of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, the consolidated financial results have been presented only for the year ended March 31, 2019 and March 31, 2018. The above consolidated financial results includes the results of an associate, Repco Micro Finance Limited.

7) The Board has recommended a dividend of Rs. 2.50 per equity share of Rs 10 each subject to approval of shareholders.

8) The figures for the quarter ended March 31, 2019 and March 31, 2018 are the balancing figures between the audited figures in respect of the full financial year and the adjusted (refer note 3) published unaudited year-to-date figures up to the third quarter of the respective financial year which was subjected to limited review.

9) Figures for the prior year / period have been regrouped and / or reclassified wherever considered necessary.

Place : Chennai
Date : May 29, 2019



On behalf of the Board of Directors
Repco Home Finance Ltd.,

Yashpal Gupta
(Yashpal Gupta)
Managing Director and CEO



S.R. BATLIBOI & ASSOCIATES LLP

Chartered Accountants

6th Floor - "A" Block
Tidel Park, No. 4
Rajiv Gandhi Salai
Taramani, Chennai - 600 113, India
Tel : +91 44 6117 9000

Auditor's Report On Standalone Quarterly and Year to Date Financial Results pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

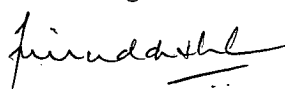
To
**Board of Directors of
Repc Home Finance Limited**

1. We have audited the accompanying Statement of standalone Ind AS financial results of Repco Home Finance Limited (the "Company") for the quarter and the year ended March 31, 2019 (the "Statement"), attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Regulations"), read with SEBI Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016 (the "Circular"). The standalone Ind AS financial results for the quarter and year ended March 31, 2019 have been prepared on the basis of the unaudited standalone Ind AS financial results for the nine-month period ended December 31, 2018, the audited annual standalone Ind AS financial statements as at and for the year ended March 31, 2019, and the relevant requirements of the Regulation and the Circular, which are the responsibility of the Company's management and have been approved by the Board of Directors of the Company. Our responsibility is to express an opinion on these standalone financial results based on our review of the standalone Ind AS financial results for the nine-month period ended December 31, 2018, which was prepared in accordance with the recognition and measurement principles laid down in Indian Accounting Standard (Ind AS) 34, Interim Financial Reporting, specified under Section 133 of the Companies Act 2013 read with relevant rules issued thereunder and other accounting principles generally accepted in India; our audit of the annual standalone Ind AS financial statements as at and for the year ended March 31, 2019; and the relevant requirements of the Regulations and the Circular.
2. We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial results are free of material misstatement(s). An audit includes examining, on a test basis, evidence supporting the amounts disclosed as financial results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.
3. In our opinion and to the best of our information and according to the explanations given to us, these quarterly standalone Ind AS financial results as well as the year to date results:
 - i. are presented in accordance with the requirements of the Regulation read with the Circular, in this regard; and
 - ii. give a true and fair view of the total comprehensive income comprising net profit and other comprehensive income, and other financial information, for the quarter ended March 31, 2019 and for the year ended March 31, 2019.
4. Further, read with paragraph 1 above, we report that the figures for the quarter ended March 31, 2019 represent the derived figures between the audited figures in respect of the financial year ended March 31, 2019 and the published year-to-date figures up to December 31, 2018, being the date of the end of the third quarter of the current financial year, which were subjected to a limited review as stated in paragraph 1 above, as required under the Regulations and the Circular.

For S.R. BATLIBOI & ASSOCIATES LLP

Chartered Accountants

ICAI Firm Registration Number: 101049W/E300004



per **Aniruddh Sankaran**

Partner

Membership No.: 211107

Place: Chennai

Date: May 29, 2019




Auditor's Report On Consolidated Financial Results Pursuant to Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended

To
Board of Directors of
Recco Home Finance Limited

1. We have audited the accompanying Statement of consolidated financial results of Recco Home Finance Limited (the "Company"), comprising its associate (together, the "Group"), for the year ended March 31, 2019 (the "Statement"), attached herewith, being submitted by the Company pursuant to the requirement of Regulation 33 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015, as amended (the "Regulations"), read with SEBI Circular No. CIR/CFD/FAC/62/2016 dated July 5, 2016 (the "Circular"). The consolidated financial results for the year ended March 31, 2019 have been prepared on the basis of the audited annual consolidated Ind AS financial statements as at and for the year ended March 31, 2019 and the relevant requirements of the Regulations and the Circular, which are the responsibility of the Company's management and have been approved by the Board of Directors of the Company. Our responsibility is to express an opinion on these consolidated financial results based on our audit of the annual consolidated Ind AS financial statements as at and for the year ended March 31, 2019 which was prepared in accordance with the applicable accounting standards and other accounting principles generally accepted in India and the relevant requirements of the Regulations and the Circular.
2. We conducted our audit in accordance with the auditing standards generally accepted in India. Those standards require that we plan and perform the audit to obtain reasonable assurance about whether the financial results are free of material misstatement(s). An audit includes examining, on a test basis, evidence supporting the amounts disclosed as financial results. An audit also includes assessing the accounting principles used and significant estimates made by management. We believe that our audit provides a reasonable basis for our opinion.
3. In our opinion and to the best of our information and according to the explanations given to us and based on the consideration of the reports of other auditors on separate financial statements and the other financial information of associate, these consolidated financial results for the year:
 - i. include the results of Recco Micro Finance Limited, an associate company;
 - ii. are presented in accordance with the requirements of the Regulations read with the Circular, in this regard; and
 - iii. give a true and fair view of the total comprehensive income comprising consolidated net profit and other comprehensive income, and other financial information for the consolidated results for the year ended March 31, 2019.
4. We did not audit the financial statements and other financial information, in respect of the associate, whose Ind AS financial statements include net profit Rs.1,441.65 lakhs for the year ended on that date. These Ind AS financial statements and other financial information have been audited by other auditors, which financial statements, other financial information and auditor's reports have been furnished to us by the management. Our opinion, in so far as it relates to the affairs of that associate, is based solely on the report of such other auditor. Our opinion is not modified in respect of this matter.

For S.R. BATLIBOI & ASSOCIATES LLP
Chartered Accountants
ICAI Firm Registration Number: 101049W/E300004


per Aniruddh Sankaran
Partner
Membership No.: 211107

Place: Chennai
Date: May 29, 2019





REPCO HOME FINANCE LIMITED.
(Promoted by Repco Bank-Govt. of India Enterprise)
CIN : L6592TN2000PLC044655

**DECLARATION IN RESPECT OF AUDIT REPORT WITH UNMODIFIED
OPINION FOR THE FINANCIAL YEAR ENDED MARCH 31, 2019**

This is to confirm that M/s. S.R. Batliboi & Associates LLP, Statutory Auditors of the Company have issued Audit Reports with unmodified opinion in respect of both Standalone and Consolidated Financial Results for financial year ended March 31, 2019.

This declaration is provided pursuant to Regulation 33 and 52 of SEBI (Listing Obligations and Disclosure Requirements), Regulations, 2015.

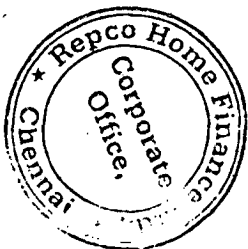
For Repco Home Finance Ltd.,

A handwritten signature in black ink, appearing to be "T. Karunakaran", written over a horizontal line.

Chief Financial Officer

Place: Chennai

Date: 29/05/2019



Corporate Office : 3rd Floor, Alexander Square, New No : 2 (Old No. 34 & 35) Sardar Patel Road, Guindy, Chennai - 600 032.

Phone : 044 - 42106650 Fax : 044 - 42106651 E-mail : co@repcohome.com, www.repcohome.com

Registered Office : 'REPCO TOWER', No : 33, North Usman Road, T.Nagar, Chennai - 600 017. Phone : 044-28340715 / 4037 / 2845

Annexure-4



REPCO HOME FINANCE LIMITED.
(Promoted by Repco Bank-Govt. of India Enterprise)
CIN : L6592TN2000PLC044655

**STATEMENT INDICATING 'NO DEVIATIONS' IN THE USE OF PROCEEDS OF
ISSUE OF NON-CONVERTIBLE DEBENTURES DURING THE HALF YEAR
ENDED MARCH 31,2019**

This is to confirm that, during the half year ended 31/03/2019, there were no deviations in the use of proceeds of issue of Non-convertible debentures, from the objects stated in the offer document.

This statement is provided pursuant to Regulation 52 (7) of SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015.

For Repco Home Finance Ltd.,

A handwritten signature in black ink, appearing to be "T. Karunakaran", written over a horizontal line.

T. Karunakaran

Chief Financial Officer

Place: Chennai

Date: 29/05/2019



Corporate Office : 3rd Floor, Alexander Square, New No : 2 (Old No. 34 & 35) Sardar Patel Road, Guindy, Chennai - 600 032.
Phone : 044 - 42106650 Fax : 044 - 42106651 E-mail : co@repcohome.com, www.repcohome.com
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REPCO HOME FINANCE LIMITED.
(Promoted by Repco Bank-Govt. of India Enterprise)
CIN : L6592TN2000PLC044655

REPCO HOME FINANCE LIMITED
Audited Financial Results for the half year ended March 31, 2019

Additional Information in compliance with Chapter V (Obligations of Listed Entity which has listed its Non-Convertible Debt Securities) of SEBI (LODR) Regulations,2015

- a) Credit rating and change in credit rating (if any); CARE AA and ICRA AA-
- b) Asset cover available, in case of non-convertible debt securities : 1.04 times (average)
- c) Debt-equity ratio: 6.44
- d) Previous due date for the payment of interest / dividend for non-convertible redeemable preference shares / repayment of principal of non-convertible preference shares / non-convertible debt securities and whether the same has been paid or not; and, as per Annexure A
- e) Next due date for the payment of interest / dividend of non-convertible preference shares / principal along with the amount of interest / dividend of non-convertible preference shares payable and the redemption amount; as per Annexure B
- f) Debt service coverage ratio: 0.79
- g) Interest service coverage ratio: 1.53
- h) Debenture redemption reserve (If applicable); **Not applicable***
- i) Net worth: Rs.1441.49 crore
- j) Net profit after tax: Rs. 234.64 crore
- k) Earnings per share: Rs.37.51

*As per Companies Act,2013 and Rule 18(7)(b) (ii) of Companies(Share Capital and Debenture) Rules, 2014, made there under, Housing Finance Companies registered with the National Housing Bank are exempted from creating a Debenture Redemption Reserve in respect of privately placed debentures, due to which ORR is not applicable to the Company.

Thanking you,
For Repco Home Finance Ltd.


Company Secretary
Encl. Annexure A to C



Corporate Office: 3rd Floor, Alexander Square, New No : 2 (Old No. 34 & 35) Sardar Patel Road, Guindy, Chennai - 600 032.
Phone : 044 - 42106650 Fax : 044 - 42106651 E-mail : co@repcohome.com, www.repcohome.com
Registered Office: 'REPCO TOWER', No : 33, North Usman Road, T.Nagar, Chennai - 600 017. Phone : 044-28340715 / 4037 / 2845

ANNEXURE A

Details of redemption & payment of interest during last half year ending 31.03.2019:

Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)	Actual date of payment
Series 1/2016	Interest	15/03/2019	1,89,66,646	15/03/2019
Series 1/2016	Principal	15/03/2019	35,00,00,000	15/03/2019
Series 2/2016	Interest	12/03/2019	5,84,34,000	12/03/2019
Series 2/2016	Principal	12/03/2019	25,00,00,000	12/03/2019
Series 3/2016	Interest	05/10/2018	8,50,00,000	05/10/2018
Series 1/2017	Interest	19/11/2018	110,979,726	19/11/2018

ANNEXURE B

Details of redemption & interest due in the next half-year i.e. 01.04.2019 to 30.09.2019:

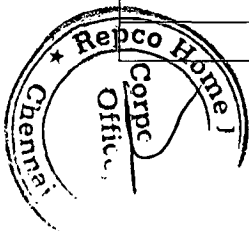
Series / Tranche	Type (Principal / Interest)	Due date of payment	Amount (Rs.)
Series 1/2017	Interest	20/05/2019	1,09,180,055
Series 2/2017	Interest	15/06/2019	8,25,00,000
Series 2/2017	Interest	03/07/2019	8,20,00,000
Series 1/2016	Interest	23/07/2019	9,28,59,315
Series 1/2016	Principal	23/07/2019	35,00,00,000
Series 4/2017	Interest	05/08/2019	14,49,00,000
Series 1/2016	Interest	05/08/2019	1,34,25,000
Series 1/2016	Principal	05/08/2019	15,00,00,000
Series 2/2016	Interest	12/09/2019	6,58,50,000
Series 2/2016	Principal	12/09/2019	25,00,00,000

Company does not expect default in payment of principal / interest due in next half year

ANNEXURE C

Details of Debenture Redemption Reserve (If applicable): Not applicable

Series / Tranche	Amount of issue Rs. (In Cr.)	DRR required to be created Rs. (In Cr.)	DRR created upto 31.03.2019 Rs. (In Cr.)	Funds invested for debentures maturing during the year



CERTIFICATE FOR RECEIPT AND NOTING OF INFORMATION

[Pursuant to Regulation 52(5) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015]

We, **Catalyst Trusteeship Limited** ("Debenture Trustee") hereby confirm that we have received and noted (without independent verification thereof) the information, as specified under regulation 52(4) of Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 ("Regulations"), provided to us by **Recco Home Finance Limited** ("the Company") for the Half year ended on March 31, 2019.

This Certificate is being issued pursuant to the requirements of Regulation 52(5) of the aforesaid Regulations, for onward submission to Stock Exchange(s) by the Company.

For Catalyst Trusteeship Limited
 (Formerly GDA Trusteeship Limited)



Authorized Signatory

Date: May 29, 2019

