

July 28, 2020

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),

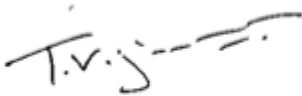
Sub.: Secretarial Compliance Report for the year ended March 31, 2020

Pursuant to Regulation 24A of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith Secretarial Compliance Report for the financial year ended March 31, 2020, issued by M/s Aashish K. Bhatt & Associates, Practicing Company Secretaries.

Thanking you.

Yours faithfully,

For Reliance Home Finance Limited



Vijesh B Thota

Chief Financial Officer

Encl.: As Above.

Reliance Home Finance Limited

Registered Office: Reliance Center, 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

CIN: L67190MH2008PLC183216

A RELIANCE CAPITAL COMPANY



AASHISH K. BHATT & ASSOCIATES

Practicing Company Secretaries

Aashish K. Bhatt
B.Com., A.C.S., PGDSL

**SECRETARIAL COMPLIANCE REPORT OF
RELIANCE HOME FINANCE LIMITED
FOR THE YEAR ENDED MARCH 31, 2020**

[Pursuant to SEBI Circular No. CIR/CFD/CMD1/27/2019 dated 08th February, 2019]

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

I have examined:

- a) all the documents and records made available to us and explanation provided by **Reliance Home Finance Limited ("the listed entity")**,
- b) the filings / submissions made by the listed entity to the stock exchanges,
- c) website of the listed entity,
- d) any other document / filing, as may be relevant, which has been relied upon to make this certification, for the year ended March 31, 2020 ("Review Period") in respect of compliance with the provisions of:
 - a) The Securities and Exchange Board of India Act, 1992 ("SEBI Act") and the Regulations, circulars, guidelines issued thereunder; and
 - b) The Securities Contracts (Regulation) Act, 1956 ("SCRA"), rules made thereunder and the Regulations, circulars, guidelines issued thereunder by the Securities and Exchange Board of India ("SEBI");

The specific Regulations, whose provisions and the circulars / guidelines issued thereunder, have been examined, include:

- a) Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "Listing Regulations");
- b) Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2018; – Not Applicable;
- c) Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011;



D / 101, Lata Annexe, Above Axis Bank, W. E. Highway, Borivali (East), Mumbai - 400 066.

Mob. : 98671 51081, 80979 85754 • Telefax : 022 2846 1715.

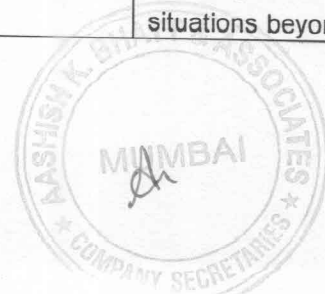
Email : mail@aashishbhatt.in • W. : www.aashishbhatt.in

- d) Securities and Exchange Board of India (Buyback of Securities) Regulations, 2018 – Not Applicable;
- e) Securities and Exchange Board of India (Share Based Employee Benefits) Regulations, 2014;
- f) Securities and Exchange Board of India (Issue and Listing of Debt Securities) Regulations, 2008;
- g) Securities and Exchange Board of India (Issue and Listing of Non-Convertible and Redeemable Preference Shares) Regulations, 2013 – Not Applicable;
- h) Securities and Exchange Board of India (Prohibition of Insider Trading) Regulations, 2015;

and circulars / guidelines issued thereunder and based on the above examination, I hereby report that, during the Review Period:

- a) The listed entity has complied with the provisions of the above Regulations and circulars / guidelines issued thereunder and in terms of Regulation 33(3)(d) of the Listing Regulation results for the financial year ended March 31, 2019 were published on August 13, 2019 and the delay was due to the situations beyond the control of the Company.
- b) The listed entity has maintained proper records under the provisions of the above Regulations and circulars / guidelines issued thereunder insofar as it appears from my examination of those records.
- c) The following are the details of actions taken against the listed entity / its promoters / directors / material subsidiaries either by SEBI or by Stock Exchanges (including under the Standard Operating Procedures issued by SEBI through various circulars) under the aforesaid Acts / Regulations and circulars / guidelines issued thereunder:

| Action taken by | Details of violation | Details of action taken | Observations / Remarks of Practicing Company Secretary |
|---|---|--|---|
| BSE Limited (BSE) and National Stock Exchange of India Limited (NSE) (the "Exchange") | One time delay in submission of financial results for the year ended March 31, 2019, due to situations beyond the control of the Company. | Pursuant to SEBI Circular no. SEBI / HO / CFD / CMD / CIR / P / 2018 / 77 dated May 3, 2018, the Exchanges imposed a fine of Rs. 60,000 for delay of 12 days and waived off the penalty for 63 days due to | One-time Delay in submission of Financial Results for the year ended March 31, 2019, to respective stock exchanges due to situations beyond the |



| Action taken by | Details of violation | Details of action taken | Observations / Remarks of Practicing Company Secretary |
|-----------------|----------------------|---|---|
| | | situations beyond the control of the Company. | control of the Company and the Company has paid the fine as imposed by BSE and NSE. |

d) The listed entity has taken the following actions to comply with observations made in previous reports:

| Sr. No. | Observations of the Practicing Company Secretary in the previous reports | Observations made in the secretarial compliance report for the year ended March 31, 2019 | Actions taken by the listed entity, if any | Comments of the Practicing Company Secretary on the actions taken by the listed entity |
|---------|--|--|--|--|
| 1. | Nil | Nil | Nil | Nil |

On account of pandemic "COVID 2019" and nationwide lockdown imposed by governments, the audit process has been modified, wherein certain documents / records etc. were verified in electronic mode and have relied on the representations received from the Company for its accuracy and authenticity.

For Aashish K. Bhatt & Associates
Company Secretaries



Aashish Bhatt

Aashish Bhatt
Proprietor

ACS No.: 19639, COP No.: 7023
UDIN: A019639B000217540

Place: Mumbai
Date: 08.05.2020