



## Reliance Home Finance Limited Public NCD Issue.

### TERM SHEET

Issuer	Reliance Home Finance Limited.
Issue size	Up to the Shelf Limit, i.e. an amount up to Rs 3,000 Crores for Secured NCDs and up to Rs 500 Crores for Un-Secured NCDs aggregating up to Rs 3,500 Crores
Issue Opening Date	Thursday, 22 <sup>nd</sup> of December, 2016.
Issue Closing Date	Friday, 06 <sup>th</sup> of January, 2017.
Face Value	Rs. 1,000 each per NCD (For all options of NCDs)
Minimum application	Rs. 10,000/- or 10 NCDs.
In multiples of	One NCD (Rs. 1,000/-)
Listing	BSE & NSE.
Mode of Issuance*	Physical & D-Mat Both.
Trading	In dematerialized Form Only
Depositories	NSDL and CDSL.
Credit Rating	"CARE AA+" by CARE and "BWR AA+, Outlook: Stable" by Brickwork.
Basis of allotment	First Come first serve basis across all categories.( under the Issue will be on a date priority basis except on the day of oversubscription, if any, where the Allotment will be proportionate)
Interest on application	The Company shall pay interest on application amount against which NCDs are allotted to the Applicants, other than to ASBA Applicants, subject to deduction of income tax under the provisions of the Income Tax Act, 1961, as amended, as applicable, from the date of realization of the cheque(s)/demand draft(s) up to one day prior to the Deemed Date of Allotment at the rate of 8% p.a.
Interest on refund – Non ASBA application	At the rate of 5.50% p.a. on all valid applications.
Put and Call Option	There are no put options available for Secured NCDs and Un-Secured NCDs. There is no call option available for Secured NCDs, In case of Un-Secured NCDs, call option may be exercised only after 10 years from the deemed date of allotment, with the prior approval of NHB and in terms of SEBI Debt Regulations. For details please refer to "Terms of the Issue - Put/ Call Option in relation to Un-Secured NCD Holders".
Deemed Date of Allotment	The date on which the Board or a duly authorized committee approves the Allotment of NCDs. All benefits relating to the NCDs including interest on NCDs shall be available to Investors from the Deemed Date of Allotment. The actual allotment of NCDs may take place on a date other than the Deemed Date of Allotment.
Nature of Indebtedness	Secured & Un-secured Redeemable Non-Convertible Debentures in the nature of Subordinated Debt and eligible for inclusion as Upper Tier II capital.

\* In terms of Regulation 4(2)(d) of the SEBI Debt Regulations, our Company will undertake this public issue of the NCDs in dematerialized form. However, our Company has applied to SEBI on 8 July 2016 to exempt our Company from the aforementioned requirements and issue the NCDs in physical form, in terms of section 8(1) of the Depositories Act. However, trading in NCDs shall be compulsorily in dematerialized form.

#### Category Wise Issue Allocation:-

Category - I (QIB)	Category - II (Corporate)	Category – III (HNI)	Category- IV (Retail)
Up to 30% of Overall Issue Size*	Up to 10% of Overall Issue Size*	Up to 30% of Overall Issue Size*	Up to 30% of Overall Issue Size*
Rs. 1,050 Crores.	Rs. 350 Crores.	Rs. 1,050 Crores.	Rs. 1,050 Crores.

\*on first come first serve basis to be determined on the basis of the bid uploads made with the scheduled Stock Exchanges.

### Final Terms of the Issue of secured NCD's:-

Options	I	II	III	IV
Frequency of Interest Payment	Annual			
Nature of Instrument	Secured	Secured	Secured	Un-Secured
Minimum Application	Rs.10,000 (10 NCDs) (for all options of NCDs, taken collectively)			
Issue Price / Face Value (Rs./ NCD)	Rs. 1,000/-			
Tenor from Deemed Date of Allotment	3 yrs	5 yrs	10 yrs	15 yrs
Coupon % for Category I & II	8.70%	8.90%	9.00%	9.25%*
Coupon % for Category III & IV	8.90%	9.05%	9.15%	9.40%*
Effective Yield for Category I & II	8.70%	8.90%	9.00%	9.25%
Effective Yield for Category III & IV	8.90%	9.05%	9.15%	9.40%
Redemption Amount	Rs.1000/-			

\* In the event, the company does not exercise the call option, a step-up of 25 bps above coupon after 10 years from Deemed Date of Allotment shall be payable on every subsequent coupon payment date.

### Who can apply:-

#### Category I:

- Public financial institutions, scheduled commercial banks, and Indian multilateral and bilateral development financial institution which are authorised to invest in the NCDs;
- Provident funds & pension funds with minimum corpus of Rs. 2,500.00 lacs, superannuation funds and gratuity funds, which are authorised to invest in the NCDs;
- Venture Capital Fund/Alternative Investment Funds, subject to investment conditions applicable to them under the Securities and Exchange Board of India (Alternative Investment Funds) Regulations, 2012;
- Insurance Companies registered with IRDA;
- State Industrial Development Corporations;
- Insurance funds set up and managed by the army, navy, or air force of the Union of India;
- Insurance funds set up and managed by the Department of Posts, the Union of India;
- National Investment Fund; set up by resolution no. F. No. 2/3/2005- DDII dated November 23, 2005 of the Government of India published in the Gazette of India; and
- Mutual Funds, Registered With SEBI.

#### Category II:

- Companies within the meaning of section 2(20) of the Companies Act, 2013; cooperative banks and societies registered under the applicable laws in India and authorised to invest in the NCDs;
- Statutory Bodies/Corporations.
- Regional Rural Banks.
- Public/ private charitable/ religious trusts which are authorised to invest in the NCDs;
- Scientific and/or industrial research organisations, which are authorised to invest in the NCDs;
- Partnership firms in the name of the partners;
- Limited Liability Partnerships formed and registered under the provisions of the Limited Liability Partnership Act, 2008 (No. 6 of 2009);
- Association of Persons; and
- Any other incorporated and/ or unincorporated body of persons.

**Category III:**

- Resident Indian individuals; and
- Hindu Undivided Families through the Karta, applying for an amount aggregating to above Rs 10 lacs across all series of NCDs in the Issue.

**Category IV:**

- Resident Indian individuals; and
- Hindu Undivided Families through the Karta, applying for an amount aggregating up to & including Rs 10 lacs across all series of NCDs in Issue.

***With reference to the SEBI Circular dated 27th July 2012 - All Debt issue applications must be bidded before getting submitted with the collecting bankers. Kindly ensure to bid applications at RR offices before banking. RR will not be responsible for any non allotment of applications banked without bidding.***