

November 19, 2012


BSE Limited
Corporate Services Department
Phiroze Jeejeebhoy Towers
Dalal Street, Mumbai – 400 001

Sub: Half Yearly Communication for the period ended September 30, 2012, in Compliance with Clause 27 (b) of Debt Listing Agreement

Dear Ma'am / Sir,


With reference to the above mentioned subject, please find attached requisite details as per Annexure 1 (a) and (b) for the period ended September 30, 2012.

Counter signed by
For Axis Trustee Services Limited



Name: M. Indu Shroff
Designation: Assistant General Manager

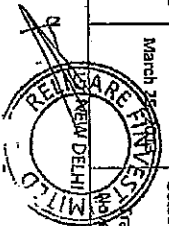
For Religare Finvest Limited



Punit Arora
Company Secretary



Amount Issued Rs.	Amount redeemed or converted Rs.	Amount outstanding Rs.	ISIN	Asset Cover Available (Rs./Cores)	Debt Equity Ratio (as on September 30, 2012)	Interest due date	Whether Interest Paid	Next Interest Payment date
2,000,000,000	1,330,000,000	670,000,000	INE958607320 Tranche II: INE958607338 Tranche III: INE958607346	100.50	5.60:1	Annually and at Maturity	Yes	November 17, 2012
1,503,000,000	-	1,503,000,000	Tranche I STRPP A: INE958607379 Tranche I STRPP B: INE958607387 Tranche I STRPP C: INE958607395 Tranche II: INE958607403	165.33	5.60:1	Annually and At maturity	Yes	September 30, 2013
800,000,000	0	800,000,000	INE958608 856	No.	5.60:1	Annually and At maturity	Yes	March 31, 2013
1,725,000,000	-	1,725,000,000	Tranche I: INE95860887 2 Tranche II: INE95860888 0	No.	5.60:1	Annually and At maturity	Yes	Tranche I: June 30, 2013 Tranche II:
271,000,000	-	271,000,000	Tranche I: INE95860898 Tranche II: INE95860899	No	5.60:1	Annually and At maturity	Yes	Tranche I: August 2, 2013 Tranche II: August 30,
1,000,000,000	-	1,000,000,000	INE958607585	110.00	5.60:1	Annually and at maturity or at the time of Put-Call option	Yes	March 31, 2012
386,000,000	-	386,000,000	Tranche I: INE958608914 Tranche II: INE958608922	No.	5.60:1	Annually and at Maturity	Yes	Tranche I: October 25, 2012 Tranche II: November 30,
339,000,000	-	339,000,000	INE958608930	No.	5.60:1	Annually and at Maturity	N.A.	December 22, 2012
7,000,000	-	7,000,000	INE958608948	No.	5.60:1	Annually and At maturity	N.A.	February 3, 2013



Credit Rating			July 26, 2013	2013		2012			
	ICRA LAA-	CARE AA-	ICRA LAA- FITCH AA- (Ind)	ICRA LAA- FITCH AA- (Ind)	ICRA LAA- FITCH AA- (Ind)	ICRA AA- FITCH AA- (Ind)	ICRA AA- FITCH AA- (Ind)	ICRA AA- FITCH AA- (Ind)	
Date and terms of issue	Date of issue: 17 Nov 2009 Issued at par Secured Rated Redeemable Non Convertible Debenture	Date of issue: 30 September 2010 Issued at par Secured Rated Redeemable Non Convertible Debenture	Date of issue: 31 March 2011 Issued at par Unsecured Rated Redeemable Subordinated Non Convertible Debenture	Date of issue: Tranche I: 30 June 2011 Tranche II: 26 July 2011 Issued at par Unsecured Rated Redeemable Sub-ordinate Non Convertible Debenture	Date of issue: Tranche I: 2 August 2011 Tranche II: 30 August 2011 Issued at par Unsecured Rated Redeemable Sub-ordinate Non Convertible Debenture	Date of issue: 26 Sep 2011 Issued at par Secured Rated Redeemable Non Convertible Debenture	Date of issue: Tranche I: October 25, 2011 Tranche II: November 30, 2011 Issued at par Unsecured Rated Redeemable Subordinated Non Convertible Debenture	Date of issue: 22 December 2011 Issued at par Unsecured Rated Redeemable Subordinated Non Convertible Debenture	Date of issue: 3 February 2012 Issued at par Unsecured Rated Redeemable Subordinated Non Convertible Debenture

Counters Signed by
For Axis Trustee Services Limited

Name: *Mishra*
Shroff



Designation: *Assistant General Manager*

For Religare Finvest Limited

Punit Arora

Company Secretary



ANNEXURE 1(b)

Amount Issued Rs.	Amount redeemed or converted Rs.	Amount outstanding Rs.	ISIN	BSE Scrip Code	Asset Cover Available (Rs. Crores)	Debt Equity Ratio (as on September 30, 2012)	Interest due date	Whether Interest Paid	Next Interest Payment date
10,000,000	1,350,000,000	1,350,000,000	Tranche I - INE958G07593	Tranche I - 947887	1.10	5.60:1	Tranche I: Annually and at maturity or at the time of Put- Call option.	N.A.	February 8, 2013
10,000,000	1,350,000,000	1,350,000,000	Tranche II: INE958G07601	Tranche II - 947888, Tranche III - 947889	168.75	5.60:1	Tranche II and III: Annually and at maturity	N.A.	June 28, 2013
10,000,000	1,350,000,000	1,350,000,000	Tranche III: INE958G07619	948072	168.75	5.60:1	Tranche III: Annually and at maturity	N.A.	June 28, 2013
650,000,000	650,000,000	650,000,000	Option A: INE958G07635	948073	71.50	5.60:1	Annually and at maturity or at the time of Put- Call option	N.A.	June 4, 2013
250,000,000	250,000,000	250,000,000	Option B: INE958G07734	948076	31.25	5.60:1	Annually and at maturity	N.A.	June 6, 2013
377,200,000	377,200,000	377,200,000	Option C: INE958G07718	948079	37.72	5.60:1	At maturity	N.A.	September 8, 2014
500,000,000	500,000,000	500,000,000		Option A - 948229, Option B - 948240, Option C - 948228	62.50	5.60:1	Annually and at maturity	N.A.	Option A: September 8, 2014; Option B: September 25, 2015; Option C: September 8, 2014
				948237					August 8, 2013



Credit Rating	ICRA AA-	ICRA A1+	ICRA AA-	ICRA A1+	ICRA A1+	pp- MID/ICRA/AA-	ICRA AA-
Date and terms of issue	February 2012 Issued at par Secured Rated Redeemable Non Convertible Debenture	June 2012 Issued at par Secured Rated Redeemable Non Convertible Debenture	29 June 2012 Issued at par Secured Rated Redeemable Non Convertible Debenture	June 2012 Issued at par Secured Rated Redeemable Non Convertible Debenture	June 2012 Issued at par Secured Rated Redeemable Non Convertible Debenture	August 2012 Secured Rated Redeemable Non Convertible Debenture	August 2012 Issued at par Secured Rated Redeemable Non Convertible Debenture

Covered & signed by
For Axis Trustee Services Limited

Mishra



Name: *Milind Shroff*

Designation: *Assistant General Manager*

For Religare Finvest Limited

[Signature]
Punit Arora



Company Secretary