

July 24, 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.: Disclosure in terms of SEBI Circular No. SEBI / HO / CFD / CMD1 / CIR / P / 2019 / 140
dated November 21, 2019**

Kindly note that the Company has net cash (incl. cash equivalent) of approx. Rs. 700 Crore in the form of investment in liquid mutual fund. However the delay in debt servicing is due to prohibition on the Company to dispose off, alienate, encumber either directly or indirectly or otherwise part with the possession of any assets, pursuant to Order dated November 20, 2019 passed by the Hon'ble Delhi High Court in the matter of OMP(I) COMM. 420/2/019.

Further, as informed earlier, the Lenders of the Company (Banks) have entered into an Inter-Creditor Agreement for arriving at the debt resolution plan in accordance with the circular dated June 7, 2019 issued by the Reserve Bank of India on Prudential Framework for Resolution of Stressed Assets.

The above has resulted in delay in debt servicing by the Company.

We enclose herewith the disclosure in terms of SEBI Circular No. SEBI / HO / CFD / CMD1 / CIR / P / 2019 / 140 dated November 21, 2019.

Thanking you.

Yours faithfully,

For **Reliance Home Finance Limited**

Vijesh B Thota
Chief Financial Officer

Reliance Home Finance Limited

Registered Office: Reliance Center, South Wing, 6th Floor, Off Western Express Highway, Santacruz (East), Mumbai - 400 055
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CIN: L67190MH2008PLC183216

A RELIANCE CAPITAL COMPANY

Disclosure in terms of SEBI Circular No. SEBI/HO/CFD/CMD1/CIR/P/2019/140 dated November 21, 2019

Sr. No.	Type of disclosure	Details
1	Name of the Listed entity	Reliance Home Finance Limited
2	Date of making the disclosure	24-Jul-20
3	Nature of obligation	Term Loan
4	Name of the Lender(s)	Dena Bank (now merged with Bank of Baroda)
5	Date of default	27-Jun-20
6	Current default amount (break-up of principal and interest in INR crore)	Principal: Rs. 80 crore Interest: Rs. 0.54 crore
7	Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured / unsecured etc.)	Principal: Rs. 400 crore, Tenure: 5 years, Interest Rate: 9.20% per annum, Secured
8	Total amount of outstanding borrowings from Banks / financial institutions (in INR crore)*	Rs. 4,063.54 crore
9	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)*	Rs. 12,362.28 crore

*includes accrued interest upto June 30, 2020

Reliance Home Finance Limited

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