

May 30, 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

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

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 | | | | |
|------------|--|---|---|---------------------------------------|-----------------------|---------------|
| | | Name of lender | Current Interest / Accrued Interest default amount (Rs. in crore) | Total Principal Amount (Rs. in crore) | Tenure | Interest Rate |
| 1 | Name of the Listed entity | Reliance Home Finance Limited | | | | |
| 2 | Date of making the disclosure | 30-May-20 | | | | |
| 3 | Nature of obligation | Term Loan / CC / WCDL | | | | |
| 4 | Date of default | 30-Apr-20 | | | | |
| 5 | Name of the Lender(s) | Refer Sr. No. 7 below | | | | |
| 6 | Current default amount (break-up of principal and interest in INR crore) | Principal - NIL Interest - Refer Sr. No. 7 below | | | | |
| 7 | Details of the obligation (total principal amount in INR crore, tenure, interest rate, | Details of the Obligation | | | | |
| | | | | | | |
| | | Andhra Bank | 0.87 | 450 | 4-5 years | 8.25% |
| | | Axis Bank | 0.31 | 60 | 3 months | 9.80% |
| | | Bank of Bahrain and Kuwait | 0.06 | 30 | 2 years | 10.55% |
| | | Bank of Baroda | 3.77 | 750 | 5 years | 9.05 - 9.70 % |
| | | Bank of India | 1.88 | 350 | 5 years | 9.15% |
| | | Canara Bank | 1.91 | 360 | Annual Review-5 years | 10-13.95% |
| | | Dena Bank (BOB) | 3.59 | 600 | 5 years | 9.20% |
| | | HDFC Bank Ltd | 0.33 | 160 | 3-5 years | 8.75% |
| ICICI Bank | 0.57 | 300 | 5 years | 10.50% | | |

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| Sr. No. | Type of disclosure | Details | | | | |
|------------|-----------------------|--|-----------|-----|-----------------------|------------|
| | | Indian Bank | 0.92 | 150 | 5 years | 9.35% |
| | | Karnataka Bank | 0.14 | 50 | 5 years | 8.75% |
| | | Punjab & Sind Bank | 3.76 | 700 | 5-7 years | 9.15-9.25% |
| | | Punjab National Bank | 0.91 | 200 | 5 years | 13.95% |
| | | State Bank of Bikaner and Jaipur (SBI) | 0.56 | 100 | 5 years | 17.00% |
| | | State Bank of Hyderabad (SBI) | 0.28 | 100 | 5 years | 17.00% |
| | | State Bank of Patiala (SBI) | 0.56 | 100 | 5 years | 17.00% |
| | | Syndicate Bank | 2.41 | 300 | 5 years | 9.80% |
| | | The Federal Bank Ltd. | 1.15 | 200 | 35 months- 3 years | 14.00% |
| | | The Jammu and Kashmir Bank Limited | 0.45 | 150 | 5 years | 9.10% |
| | | UCO Bank | 1.43 | 200 | 7 years | 8.70% |
| | | United Bank of India | 1.30 | 650 | 4-5 years | 9.05% |
| | | Vijaya Bank (BOB) | 0.64 | 125 | 1-5 years | 10-10.50% |
| | | Axis Bank | 0 (2,464) | 40 | Annual Review | 9.45% |
| | | Bank of Baroda | 0.36 | 100 | 5 years | 9.90% |
| | | Canara Bank | 0.50 | 40 | Annual Review | 13.95% |
| | | Punjab & Sind Bank | 0.79 | 100 | Annual Review | 9.15% |
| | | The Jammu and Kashmir Bank Limited | 0.48 | 50 | Annual Review | 11.10% |
| | | The Lakshmi Vilas Bank | 0.62 | 50 | Annual Review | 14.00% |
| Secured | | | | | | |

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| Sr. No. | Type of disclosure | Details |
|---------|--|---------------------|
| | secured / unsecured etc.) | |
| 8 | Total amount of outstanding borrowings from Banks / financial institutions (in INR crore) | Rs. 4,015.71 crore |
| 9 | Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore) | Rs. 12,239.71 crore |

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