

February 26, 2021

**BSE Limited**

Phiroze Jeejeebhoy Towers  
Dalal Street, Fort,  
Mumbai 400 001

**BSE Scrip Code: 540709****National Stock Exchange of India Limited**

Exchange Plaza, 5<sup>th</sup> 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, liquid mutual fund investments, fixed deposits etc.) of more than Rs. 1500 crore. 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**



**Parul Jain**

**Company Secretary & Compliance Officer**

Encl.: As Above.

**Reliance Home Finance Limited**

**Registered Office:** The Ruby, 11<sup>th</sup> Floor, North-West Wing, Plot No. 29, Senapati Bapat Marg, Dadar (West), Mumbai 400 028  
T +91 22 6838 8100 / F +91 22 6838 8360, E-mail: rhfl.investor@relianceada.com, Website: www.reliancehomefinance.com

**Customer Service:** T +91 22 4741 6400 / E-mail: customercare@reliancehomefinance.com

**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	26-Feb-21				
3	Nature of obligation	Term Loan / CC / WCDL				
4	Date of default	31-Jan-21				
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,	Name of lender	Current Interest / Accrued Interest default amount (Rs. in crore)	Details of the Obligation		
				Total Principal Amount (Rs. in crore)	Tenure	Interest Rate
		Andhra Bank	0.90	450	4-5 years	8.25%
		Axis Bank	0.32	60	3 months	9.80%
		Bank of Bahrain and Kuwait	0.07	30	2 years	10.55%
		Bank of Baroda	3.90	750	5 years	9.05 - 9.70 %
		Bank of India	1.94	350	5 years	9.15%
		Canara Bank	1.98	360	Annual Review-5 years	10-13.95%
		Dena Bank (BOB)	3.72	600	5 years	9.20%
		HDFC Bank Ltd	0.35	160	3-5 years	8.75%
ICICI Bank	0.59	300	5 years	10.50%		

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Sr. No.	Type of disclosure	Details				
		Indian Bank	0.95	150	5 years	9.35%
		Karnataka Bank	0.15	50	5 years	8.75%
		Punjab & Sind Bank	3.90	700	5-7 years	9.15-9.25%
		Punjab National Bank	0.95	200	5 years	13.95%
		State Bank of Bikaner and Jaipur (SBI)	0.58	100	5 years	17.00%
		State Bank of Hyderabad (SBI)	0.29	100	5 years	17.00%
		State Bank of Patiala (SBI)	0.58	100	5 years	17.00%
		Syndicate Bank	2.50	300	5 years	9.80%
		The Federal Bank Ltd.	1.19	200	35 months-3 years	14.00%
		The Jammu and Kashmir Bank Limited	0.46	150	5 years	9.10%
		UCO Bank	1.48	200	7 years	8.70%
		United Bank of India	1.35	650	4-5 years	9.05%
		Vijaya Bank (BOB)	0.66	125	1-5 years	10-10.50%
		Axis Bank	0 (2,553)	40	Annual Review	9.45%
		Bank of Baroda	0.75	100	5 years	9.90%
		Canara Bank	0.58	40	Annual Review	13.95%
		Punjab & Sind Bank	0.89	100	Annual Review	9.15%
		The Jammu and Kashmir Bank Limited	0.54	50	Annual Review	11.10%
		The Lakshmi Vilas Bank	0.71	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. 4,329.32 crore
9	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	Rs. 13,047.59 crore

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