

**IDBI Trusteeship Services Ltd.**  
**CIN U65991MH2001GOI131154**  
**Asian Building, Ground Floor,**  
**17, R. Kamani Marg, Ballard Estate, Mumbai 400 001**

**NOTICE OF THE MEETING**  
**OF**  
**DEBENTURE HOLDERS OF THE DEBENTURES ISSUED BY**  
**RELIANCE HOME FINANCE LIMITED**  
**ON PRIVATE PLACEMENT BASIS AND THROUGH PUBLIC ISSUE**

NOTICE is hereby given that pursuant to the Order issued by the Hon'ble High Court of Judicature at Bombay dated 31<sup>st</sup> March, 2022 read with the Order dated 6<sup>th</sup> April, 2022 speaking to the minutes to the Order dated 31<sup>st</sup> March, 2022, a meeting of the debenture holders of the listed, redeemable, non-convertible debentures (hereinafter referred to as "**Debentures/NCDs**") issued on private placement basis and through public issue by Reliance Home Finance Limited ("**RHFL/Company**") will be held on Friday, 13<sup>th</sup> day of May, 2022 at 11:30 A.M. at Annasaheb Vartak Smarak Mandir (Vartak Hall), Krushnaji Waman Chitale Rd, Omkar Society, Dadar West, Dadar, Mumbai, Maharashtra 400 028, to discuss and transact the following special business :-

**Special Business:**

**1. Consideration and Approval of the Resolution Plan for Reliance Home Finance Limited alongwith the Distribution Mechanism approved by ICA lenders on 19<sup>th</sup> June, 2021.**

To consider and if thought fit, to pass the following resolution as a **Special Resolution:**

**"RESOLVED THAT** pursuant to the provisions of the Debenture Trust Deeds dated 17<sup>th</sup> September, 2012, 31<sup>st</sup> January, 2013, 2<sup>nd</sup> July, 2014, 11<sup>th</sup> August, 2016, 20<sup>th</sup> August, 2016, 10<sup>th</sup> January, 2018, 9<sup>th</sup> February, 2018 for privately placed NCD's and Debenture Trust Deeds both dated 2<sup>nd</sup> January, 2017 for public issue, entered into between Reliance Home Finance Limited ("**Company**") and IDBI Trusteeship Services Limited ("**Trustee**"), in relation to the non-convertible, redeemable debentures ("**Debentures**") issued to various investors on private placement basis and through public issue ("**Debenture Holders**") across multiple series, and subject to other applicable laws, rules, regulations, guidelines, contracts, if any, the consent and approval of the Debenture Holders be and is hereby granted to the Resolution Plan submitted by Authum Investment and Infrastructure Limited and Distribution Mechanism in full and final settlement of all dues towards Debentures, as approved with requisite majority being 75% in value and 60% in numbers by various lenders being part of the Inter-Creditor Agreement on 19<sup>th</sup> June, 2021, in terms of circular dated 7<sup>th</sup> June, 2019 issued by the Reserve Bank of India on Prudential Framework for Resolution of Stressed Assets.

**RESOLVED FURTHER THAT** in case the resolution is passed the debenture holders hereby resolve to release all the securities and perform consequential formalities for release of all the securities by the Debenture Trustee.

**RESOLVED FURTHER THAT** the Trustee, in consultation with the Company, be and is hereby authorised to do all such acts, deeds and things and execute all such documents and writings, as it may in its absolute discretion deem necessary or incidental thereto; and authorise its officials for the aforesaid purpose, as may be deemed fit to give effect to this Resolution."

**For IDBI Trusteeship Services Limited**

**Asst. Vice President**  
**Authorised Signatory**

18<sup>th</sup> April, 2022

**NOTES:**

- (1) An Explanatory Statement pursuant to Section 102(1) of the Companies Act, 2013, as amended, from time to time (the "**Act**"), relating to the Special Business to be transacted at the Meeting is annexed.
- (2) A DEBENTURE-HOLDER ENTITLED TO ATTEND AND VOTE AT THE PHYSICAL MEETING, IS ENTITLED TO APPOINT A PROXY TO VOTE IN HIS STEAD AND A PROXY NEED NOT BE A DEBENTUREHOLDER OF THE COMPANY. DEBENTURE-HOLDERS DESIROUS OF APPOINTING PROXIES ARE REQUESTED TO DELIVER DULY COMPLETED PROXY FORMS (IN THE FORM ATTACHED HERETO) TO THE DEBENTURE TRUSTEE'S REGISTERED OFFICE NOT LESS THAN FORTY-EIGHT HOURS PRIOR TO THE TIME FIXED FOR THE MEETING;
- (3) Corporate Members are required to send a scanned copy (PDF/JPG Format) of its Board or governing body resolution / authorisation, etc., authorising its representative to attend the Meeting on its behalf and to vote through remote e-voting to KFin Technologies Limited (KFinTech) the Registrar and Transfer Agent of the Company, by e-mail through its registered e-mail address to [rhfinvestor@kfintech.com](mailto:rhfinvestor@kfintech.com).
- (4) Attendance slip of the Meeting are annexed hereto.
- (5) The proxy form to be effective should be duly stamped, completed, signed and deposited at the registered Office of the Debenture Trustee, not less than 48 hours before the commencement of the Meeting.

- (6) Debenture-holders / proxies attending the meeting in person are requested to complete the attendance slip (in the form attached hereto) and handover the same at the Meeting.
- (7) In case of joint holders attending the Meeting, only such joint holder who is higher in the order of names will be entitled to vote at the Meeting.
- (8) All the relevant documents including Resolution Plan and Distribution Mechanism referred in this Notice and the Explanatory Statement can be accessed through Virtual Desktop Infrastructure (“VDI”) facility at:

[https://drive.google.com/drive/folders/1\\_fSdF0NdnQdr\\_DEZn6kmqWwyHO9qo3Ch?usp=sharing](https://drive.google.com/drive/folders/1_fSdF0NdnQdr_DEZn6kmqWwyHO9qo3Ch?usp=sharing)

(9) **E-Voting :**

Pursuant to the Order issued by the Hon’ble High Court of Judicature at Bombay dated 31<sup>st</sup> March, 2022 read with the Order dated 6<sup>th</sup> April, 2022 speaking to the minutes to the Order dated 31<sup>st</sup> March, 2022, the calling, conduction and voting at the Meeting of the Debenture Holders (the “Meeting”) is to be governed by the Debenture Trust Deed (DTD).

We are providing remote e-voting facility to the Debenture-Holders of the Reliance Home Finance Limited to enable them to cast their votes electronically on the items mentioned in the notice. Mr. Anil Lohia, Partner or in his absence Mr. Chandrahas Dayal, Partner, M/s. Dayal and Lohia, Chartered Accountants, have been appointed as the scrutinizer for conducting the remote e-voting process in a fair and transparent manner. E-voting is optional. The voting rights of the Debenture Holders shall be reckoned on the Debentures held by them as on 15<sup>th</sup> April, 2022 being the Cut-off date for the purpose. Debenture-Holders holding debentures either in physical or in dematerialized form, as on the Cut-off date, may cast their vote electronically. The Debenture Holders can cast their vote online.

Voting shall commence from 9:00 A.M. (IST) on Saturday, 7<sup>th</sup>, May, 2022 and will end at 5 P.M. (IST) on Thursday, 12<sup>th</sup>, May, 2022. The Debenture Holders shall refer to the detailed procedure on remote e-voting given in the e-voting instruction slip. The facility for voting shall also be available at the Physical Meeting. The e-voting module shall be disabled by Kfintech at 5:00 P.M (IST) on Thursday, 12<sup>th</sup> May, 2022. The Debenture Holders who have cast their votes by remote e-voting prior to the Meeting may also attend the Meeting, but shall not be entitled to cast their votes again at the Meeting. The results of the voting aggregated with the results of remote e-voting will be announced and displayed on the website of the Debenture Trustee as well on the website of the e-voting agency. Queries / grievances, if any, with regard to this Notice, may be addressed to the e-mail id at [rhfl.debentureholder@relianceada.com](mailto:rhfl.debentureholder@relianceada.com), [rmitra@idbitrustee.com](mailto:rmitra@idbitrustee.com) and [paridhi@idbitrustee.com](mailto:paridhi@idbitrustee.com).

**Instructions for attending the Meeting and e-voting are as follows:**

- a. E-voting facility is being offered to all Debenture Holders of the Company. A person, whose name is recorded in the Register of Debenture Holders or in the Register of Beneficial Owners (in case of electronic holding) maintained by the Depositories as on the cut-off date i.e. 15<sup>th</sup> day April, 2022 only shall be entitled to avail the facility of remote e-voting. Kfintech will be facilitating remote e-voting to enable the Debenture Holders to cast their votes electronically. Debenture Holders can cast their vote online from 9:00 A.M. (IST) on Saturday, 7<sup>th</sup>, May, 2022 and will end at 5 P.M. (IST) on Thursday, 12<sup>th</sup>, May, 2022. At the end of remote e-voting period, the facility shall be blocked.
- b. Individual demat account holders would be able to cast their vote without having to register again with the e-Voting Service Provider (ESP) thereby not only facilitating seamless authentication but also ease and convenience of participating in e-Voting process. Debenture Holders are advised to update their mobile number and e-mail ID with their DPs to access e-Voting facility.
- c. The voting rights of the Debenture Holders shall be in proportion to the value of debenture(s) held by them as on the cut-off date being 15<sup>th</sup> day of April, 2022.

In case of joint holders, the Debenture Holder whose name appears as the first holder in the order of names as per the Register of Debenture Holders of the Company will be entitled to vote at the Meeting.

- d. Any person holding debentures in physical form and non-individual Debenture Holders, who become a member of the Company after sending of the Notice and hold debentures as of the cut-off date, may obtain the login ID and password by sending a request to Kfintech at [praveendmr@kfintech.com](mailto:praveendmr@kfintech.com). However, if he/she is already registered with KFintech for remote e-Voting, then he/she can use his/her existing User ID and password for casting the e-vote.

**e. The details of the process and manner for remote e-Voting and e-Meeting are explained herein below:**

- 1 Access to Depositories e-Voting system in case of individual debenture holders holding debentures in demat mode.
- 2 Access to KFintech e-Voting system in case of debenture holders holding debentures in physical form and non-individual debenture holders in demat mode.
- 3 Access to join virtual meetings (e-Meeting) of the Company on KFintech system to participate in e-Meeting.

**1: Access to Depositories e-Voting system in case of individual debenture holders holding debentures in demat mode**

**Login method for remote e-Voting for Individual debenture holders holding securities in demat mode.**

Type of debenture holders	Login Method
Individual debenture holders holding securities in demat mode with <b>NSDL</b>	<p><b>1. User already registered for IDeAS facility:</b></p> <ul style="list-style-type: none"> <li>i. Visit URL: <a href="https://eservices.nSDL.com">https://eservices.nSDL.com</a></li> <li>ii. Click on the “Beneficial Owner” icon under “Login” under ‘IDeAS’ section.</li> <li>iii. On the new page, enter User ID and Password. Post successful authentication, click on “Access to e-Voting”</li> <li>iv. Click on company name or ESP and you will be re-directed to the ESP’s website for casting the vote during the remote e-Voting period.</li> </ul> <p><b>2. User not registered for IDeAS e-Services</b></p> <ul style="list-style-type: none"> <li>i. To register click on link : <a href="https://eservices.nSDL.com">https://eservices.nSDL.com</a></li> <li>ii. Select “Register Online for IDeAS” or click at <a href="https://eservices.nSDL.com/SecureWeb/IdeasDirectReg.jsp">https://eservices.nSDL.com/SecureWeb/IdeasDirectReg.jsp</a></li> <li>iii. Proceed with completing the required fields.</li> <li>iv. Follow steps given in points 1</li> </ul> <p><b>3. Alternatively by directly accessing the e-Voting website of NSDL</b></p> <p>Open URL: <a href="https://www.evoting.nSDL.com/">https://www.evoting.nSDL.com/</a></p> <ul style="list-style-type: none"> <li>i. Click on the icon “Login” which is available under ‘Shareholder/Member’ section.</li> <li>ii. A new screen will open. You will have to enter your User ID (i.e. your sixteen digit demat account number held with NSDL), Password / OTP and a Verification Code as shown on the screen.</li> <li>iii. Post successful authentication, you will be requested to select the name of the Company and the ESP, i.e. KFintech.</li> <li>iv. On successful selection, you will be redirected to KFintech e-Voting page for casting your vote during the remote e-Voting period.</li> </ul>
Individual debenture holders holding securities in demat mode with <b>CDSL</b>	<p><b>1. Existing user who have opted for Easi / Easiest</b></p> <ul style="list-style-type: none"> <li>i. Visit URL: <a href="https://web.cdslindia.com/myeasi/home/login">https://web.cdslindia.com/myeasi/home/login</a> or URL: <a href="http://www.cdslindia.com">www.cdslindia.com</a></li> <li>ii. Click on New System Myeasi</li> <li>iii. Login with your registered user id and password.</li> <li>iv. The user will see the e-Voting Menu. The Menu will have links of ESP i.e. KFintech e-Voting portal.</li> <li>v. Click on e-Voting service provider name to cast your vote.</li> </ul> <p><b>2. User not registered for Easi / Easiest</b></p> <ul style="list-style-type: none"> <li>i. Option to register is available at <a href="https://web.cdslindia.com/myeasi/Registration/EasiRegistration">https://web.cdslindia.com/myeasi/Registration/EasiRegistration</a></li> <li>ii. Proceed with completing the required fields.</li> <li>iii. Follow the steps given in point 1.</li> </ul> <p><b>3. Alternatively, by directly accessing the e-Voting website of CDSL</b></p> <ul style="list-style-type: none"> <li>i. Visit URL: <a href="http://www.cdslindia.com">www.cdslindia.com</a></li> <li>ii. Provide your demat Account Number and PAN No.</li> <li>iii. System will authenticate user by sending OTP on registered Mobile &amp; Email as recorded in the demat Account.</li> <li>iv. After successful authentication, user will be provided with the link for the respective ESP i.e. <b>KFintech</b> where the e- Voting is in progress.</li> </ul>
Individual debenture holder login through their demat accounts / Website of Depository Participant	<ul style="list-style-type: none"> <li>i) You can also login using the login credentials of your demat account through your DP registered with NSDL /CDSL for e-Voting facility.</li> <li>ii) Once logged-in, you will be able to see e-Voting option. Once you click on e-Voting option, you will be redirected to NSDL / CDSL Depository site after successful authentication, wherein you can see e-Voting feature.</li> <li>iii) Click on options available against company name or ESP – <b>KFintech</b> and you will be redirected to e-Voting website of <b>KFintech</b> for casting your vote during the remote e-Voting period without any further authentication.</li> </ul>

**Important note:** Members who are unable to retrieve User ID / Password are advised to use Forgot user ID and Forgot Password option available at respective websites.

Helpdesk for Individual Debenture Holders holding securities in demat mode for any technical issues related to login through Depository i.e. NSDL and CDSL.

Login type	Helpdesk details
Securities held with NSDL	Please contact NSDL helpdesk by sending a request at or call at toll free no.: <a href="mailto:evoting@nsdl.co.in">evoting@nsdl.co.in</a> 1800 1020 990 and 1800 22 44 30
Securities held with CDSL	Please contact CDSL helpdesk by sending a request at or contact <a href="mailto:evoting@cdslindia.com">helpdesk.evoting@cdslindia.com</a> at 022- 23058738 or 022-23058542-43

**2 Access to KFintech e-Voting system in case of debenture holders holding debentures in physical form and non-individual debenture holders in demat mode.**

**Login method for e-Voting for debenture holders holding debentures in physical form and non-individual debenture holders in demat mode.**

(A) Members whose email IDs are registered with the Company/ DPs, will receive an email from KFintech which will include details of E-Voting Event Number (EVEN), USER ID and password. They will have to follow the following process:

- i. Launch internet browser by typing the URL: <https://emeetings.kfintech.com/>
- ii. Enter the login credentials (i.e. User ID and password). In case of physical folio, User ID will be EVEN (E-Voting Event Number) xxxx, followed by folio number. In case of Demat account, User ID will be your DP ID and Client ID. However, if you are already registered with KFintech for e-voting, you can use your existing User ID and password for casting the vote.
- iii. After entering these details appropriately, click on “LOGIN”.
- iv. You will now reach password change Menu wherein you are required to mandatorily change your password. The new password shall comprise of minimum 8 characters with at least one upper case (A- Z), one lower case (a-z), one numeric value (0-9) and a special character (@, #, \$, etc.). The system will prompt you to change your password and update your contact details like mobile number, email ID, etc. on first login. You may also enter a secret question and answer of your choice to retrieve your password in case you forget it. It is strongly recommended that you do not share your password with any other person and that you take utmost care to keep your password confidential.
- v. You need to login again with the new credentials.
- vi. On successful login, the system will prompt you to select the “EVEN” i.e., “Reliance Home Finance Limited – Debenture Holders Meeting” and click on “Submit”
- vii. On the voting page, number of debenture(s) (which represents the total value) as on the Cut-off Date under “FOR/AGAINST”. You may also choose the option ABSTAIN. If the member does not indicate either “FOR” or “AGAINST” it will be treated as “ABSTAIN” and the debentures held will not be counted under either head.
- viii. Voting has to be done for each item of the notice separately. In case you do not desire to cast your vote on any specific item, it will be treated as abstained.
- ix. You may then cast your vote by selecting an appropriate option and click on “Submit”.
- x. A confirmation box will be displayed. Click “OK” to confirm else “CANCEL” to modify. Once you have voted on the resolution(s), you will not be allowed to modify your vote. During the voting period, members can login any number of times till they have voted on the Resolution(s).
- xi. Corporate/Institutional Members (i.e. other than Individuals, HUF, NRI, etc.) are also required to send scanned certified true copy (PDF Format) of the Board Resolution/Authority Letter etc., authorizing its representative to attend the Meeting through VC / OAVM on its behalf and to cast its vote through remote e-voting together with attested specimen signature(s) of the duly authorized representative(s), to the Scrutinizer’s email id [scrutinizeragl@gmail.com](mailto:scrutinizeragl@gmail.com) with a copy marked to [evoting@kfintech.com](mailto:evoting@kfintech.com). The scanned image of the above-mentioned documents should be in the naming format “Corporate Name\_Even No.”

(B) Members whose email IDs are not registered with the Company/DPs, and consequently the Notice of Meeting and e-voting instructions cannot be serviced, will have to follow the following process:

- i. Temporarily get their email address and mobile number provided with KFintech, by sending an e-mail to [evoting@kfintech.com](mailto:evoting@kfintech.com).

Members are requested to follow the process as guided to capture the email address and mobile number for sending the soft copy of the notice and e-voting instructions along with the User ID and Password. In case of any queries, member may write to [inward.ris@kfintech.com](mailto:inward.ris@kfintech.com).

- ii. Alternatively, member may send an e-mail request at the email id [einward.ris@kfintech.com](mailto:einward.ris@kfintech.com) along with scanned copy of the signed request letter providing the email address, mobile number, self-attested PAN copy and Client Master copy in case of electronic folio and copy of debenture certificate in case of physical folio for sending the Notice of Meeting and the e-voting instructions.
- iii. After receiving the e-voting instructions, please follow all steps above to cast your vote by electronic means.

### **3 Access to join virtual meetings (e-Meeting) of the Company on KFintech system to participate in e-Meeting**

#### **Instructions for all the debenture holders for attending the Meeting of the Company through VC/ OAVM.**

- i. Member will be provided with a facility to attend the Meeting through VC / OAVM platform provided by KFintech. Members may access the same at <https://emeetings.kfintech.com/> by using the e-voting login credentials provided in the email received from the Company/KFintech. After logging in, click on the Video Conference tab and select the EVEN of the Company. Click on the video symbol and accept the meeting etiquettes to join the meeting. Please note that the members who do not have the User ID and Password for e-Voting or have forgotten the User ID and Password may retrieve the same by following the remote e-Voting instructions mentioned above.
- ii. Facility for joining Meeting though VC/ OAVM shall open at least 15 minutes before the time scheduled for the Meeting.
- iii. Members are encouraged to join the Meeting through Laptops / Desktops with Google Chrome (preferred browser), Safari, Internet Explorer, Microsoft Edge, Mozilla Firefox 22.
- iv. Members will be required to grant access to the webcam to enable VC / OAVM. Further, Members connecting from Mobile Devices or Tablets or through Laptop connecting via Mobile Hotspot may experience Audio/Video loss due to fluctuation in their respective network. It is therefore recommended to use Stable Wi-Fi or LAN Connection to mitigate any kind of aforesaid difficulties.
- v. As the Meeting is being conducted through physical and VC / OAVM, for the smooth conduct of proceedings of the Meeting, Debenture Holders are encouraged to express their views / send their queries in advance mentioning their name, demat account number / folio number, email id, mobile number at :: KFintech eVoting System - Login :: Questions /queries received by the Company till 12<sup>th</sup> day May, 2022 (3.00 P.M. IST) shall only be considered and responded during the Meeting.
- vi. A member can opt for only single mode of voting i.e., through remote e-voting. If a member casts votes by both modes i.e. physical & evoting, then voting done through remote e-voting shall prevail and vote at the Meeting shall be treated as invalid. Once the vote on a resolution(s) is cast by the member, the member shall not be allowed to change it subsequently.
- vii. The members who wish to speak during the meeting may register themselves as speakers for the Meeting to express their views. They can visit and login through the user id and password provided in the mail received from KFintech. On successful login, select 'Speaker Registration' which will be opened during the period starting from 20<sup>th</sup> day, April, 2022 (9.00 A.M. IST) up to 9<sup>th</sup> day, May, 2022 (5.00 P.M. IST). The Company reserves the right to restrict the speakers at the Meeting to only those members who have registered themselves, depending on the availability of time for the Meeting.
- viii. In case of any query and/or grievance, in respect of voting by electronic means, members may refer to the Help & Frequently Asked Questions (FAQs) and E-voting user manual available at the download section of <https://evoting.kfintech.com> (KFintech Website) or at [evoting@kfintech.com](mailto:evoting@kfintech.com) or call KFintech's toll free no. 1-800-309-4001.
- ix. In case a person has become a member of the Company after dispatch of Meeting Notice but on or before the cut-off date for E-voting, he/she may obtain the User ID and Password in the manner as mentioned below:
  - i. If the mobile number of the member is registered against Folio No./ DP ID Client ID, the member may send SMS: MYEPWD <space> E-Voting Event Number + Folio No. or DP ID Client ID to 9212993399
    - 1. Example for NSDL:  
MYEPWD <SPACE> IN12345612345678
    - 2. Example for CDSL:  
MYEPWD <SPACE> 1402345612345678
    - 3. Example for Physical:  
MYEPWD <SPACE> XXXX1234567890

- ii. If e-mail address or mobile number of the member is registered against Folio No. / DP ID Client ID, then on the home page of <https://evoting.kfintech.com/>, the member may click “Forgot Password” and enter Folio No. or DP ID Client ID and PAN to generate a password.
- iii. Members who may require any technical assistance or support before or during the Meeting are requested to contact KFintech at toll free number 1-800-309-4001 or write to them at [evoting@kfintech.com](mailto:evoting@kfintech.com).

**After the agenda items have been discussed, the Chairman of the Meeting will order voting in respect the items on the agenda, Debenture-holders attending the meeting and who have not cast their vote by remote e-voting shall be able to exercise their voting right at the physical meeting. Voting will be conducted and supervised under Scrutinizer appointed for the purpose. After conclusion of the Voting, the Chairman will declare the meeting as closed.**

- (10) Debenture Holders are requested to update their email id’s with the Registrar & Transfer Agent to have them access to the meeting link to be sent before the meeting.
- (11) The Results of the voting aggregated with the results of remote e-voting will be announced and displayed on the Website of the Debenture Trustee as well on the website of the e-voting agency.

**EXPLANATORY STATEMENT****Pursuant to Section 102(1) of the Companies Act, 2013 to the Notice dated April 18th, 2022****Item No. 1:**

Reliance Home Finance Limited (“**Company/RHFL**”) has issued non-convertible, redeemable debentures (“**Debentures**”) to various investors (“**Debenture Holders**”) on private placement basis and through public issue across multiple series, in terms of various Debenture Trust Deed(s) entered into between the Company and IDBI Trusteeship Services Limited (“**IDBI**” / “**Trustee**”) (“**DTDs**”), as per details given below:

**A. Secured Non – Convertible Debentures:**

<b>Sr. No.</b>	<b>Debenture Trust Deed dated</b>	<b>ISIN</b>	<b>Issue Amount (₹ in Crore)</b>
1	31-Jan-13	INE217K07034	1
		INE217K07117	1
		INE217K07208	30
		INE217K07216	15
		INE217K07240	2
		INE217K07257	15
2	02-Jul-14	INE217K07281	10
		INE217K07315	15
		INE217K07323	20
		INE217K07430	15
		INE217K07497	20
		INE217K07521	25
		INE217K07646	50
		INE217K07653	1
		INE217K07661	10
		INE217K07679	12
		INE217K07729	14
		INE217K07737	40
		INE217K07752	25
		INE217K07778	15
		INE217K07786	25
		INE217K07828	25
		INE217K07836	30
		INE217K07877	50
INE217K07901	5		
INE217K07927	10		
3	20-Aug-16	INE217K07919	30
		INE217K07943	25
		INE217K07950	20
		INE217K07968	20
		INE217K07984	3
		INE217K07992	5
		INE217K07AA8	3
		INE217K07AH3	3
INE217K07AI1	100		

<b>Sr. No.</b>	<b>Debenture Trust Deed dated</b>	<b>ISIN</b>	<b>Issue Amount (₹ in Crore)</b>
4	10-Jan-18	INE217K07AJ9	100
		INE217K07AK7	2
		INE217K07AM3	10
		INE217K07AO9	4
		INE217K07AP6	2
		INE217K07AR2	20
		INE217K07AS0	20
		INE217K07AT8	44
		INE217K07AU6	25
		INE217K07AV4	20
		INE217K07AY8	43
		INE217K07AZ5	25
		INE217K07BA6	30
		INE217K07BB4	23
		INE217K07BC2	14
		INE217K07BD0	19
		INE217K07BG3	44
		INE217K07BH1	14
		INE217K07BI9	400
5	09-Feb-18	INE217K07BE8	800
6	20-Aug-16	INE217K07AW2	374.2
7	10-Jan-18	INE217K07AW2	125.8
		INE217K07AX0	500
8	02-Jan-17	INE217K07AB6	812
		INE217K07AC4	1055
		INE217K07AD2	166
		INE217K07AE0	334
		INE217K07AF7	13
		INE217K07AG5	239

**B. Unsecured Non – Convertible Debentures:**

<b>Sr. No.</b>	<b>Debenture Trust Deed dated</b>	<b>ISINs</b>	<b>Issue Amount (₹ in Crore)</b>
1	02-Jan-17	INE217K08271	250
		INE217K08289	186
2	17-Sep-12	INE217K08016	6
		INE217K08024	15
		INE217K08032	20
		INE217K08040	2
		INE217K08057	15
		INE217K08065	30
		INE217K08073	10
		INE217K08081	5
		INE217K08107	15
		INE217K08123	25
		3	11-Aug-16
INE217K08255	50		
INE217K08263	10		

The lenders of RHFL led by Bank of Baroda had signed an Inter-Creditor Agreement (“ICA”) to arrive at a debt resolution plan in accordance with the circular dated 7<sup>th</sup> June, 2019 issued by the Reserve Bank of India on Prudential Framework for Resolution of Stressed Assets.

To facilitate the voting process, the Resolution Advisors had circulated the final bids and the requisite material to all the ICA Lenders. The voting lines had been opened from 10:00 p.m. IST on 31<sup>st</sup> May, 2021 till 5:00 p.m. IST on 15<sup>th</sup> June, 2021 and further extended till 5:00 p.m. IST on 19<sup>th</sup> June, 2021.

The ICA Lenders convened their meeting on 19<sup>th</sup> June, 2021. As per the voting results, the resolution plan submitted by Authum Investment and Infrastructure Limited ("**Authum**"), was declared as the successful resolution plan ("**Resolution Plan**").

Bank of Baroda, the Lead Bank informed the Company and the Trustee regarding the approval of the Resolution Plan by the ICA Lenders vide their e-mail dated 19<sup>th</sup> June, 2021, with a request to circulate the same to the Debenture Holders so as to obtain their approval.

The Debenture Holders can access the details of the Resolution Plan and Distribution Mechanism available through Virtual Desktop Infrastructure ("VDI") facility at : [https://drive.google.com/drive/folders/1\\_fSdFONdnOdrDEZn6kmqWwyHO9qo3Ch?usp=sharing](https://drive.google.com/drive/folders/1_fSdFONdnOdrDEZn6kmqWwyHO9qo3Ch?usp=sharing)

Further, one of the terms of the EOI cum Bids was that the consent of lenders other than ICA Lenders such as debenture holders, mutual funds etc. ("**Non-ICA Lenders**") would be required for successful implementation of Resolution Plan.

Thus, the consent / approval of the Debenture Holders (which consent / approval on being obtained from the requisite majority under the DTDs, shall be binding on all debenture holders) is hereby sought on the Resolution Plan as approved by the ICA Lenders as a full and final settlement of all dues against the Debentures as set out at Item No. 1 of the Notice herein.

Pursuant to the Order issued by the Hon'ble High Court of Judicature at Bombay dated 31st March, 2022 read with the Order dated 6th April, 2022 speaking to the minutes to the Order dated 31st March, 2022, the calling, conduction and voting at the Meeting of the Debenture Holders (the "Meeting") is to be governed by the Debenture Trust Deed (DTD).

As per the terms of the DTD(s), the Debenture Holders can provide their assent to the resolution proposed in the Notice by passing Special Resolution (i.e. three fourth majority).

IDBI Trusteeship Services Ltd. or its Directors are interested in the agenda item only to the extent being the Trustee for the debentures held by the Debenture Holders.

Accordingly, the Special Resolution set out at Item No. 1 of the accompanying notice for approval of the Debenture Holders.

**IDBI Trusteeship Services Ltd.**  
**Asian Building, Ground Floor,**  
**17, R. Kamani Marg, Ballard Estate, Mumbai- 400 001**

**Proxy Form**  
**Form No. MGT-11**

**[Pursuant to Section 105 (6) of the Companies Act, 2013 and Rule 19(3) of the Companies (Management and Administration) Rules, 2014]**

**Re: Reliance Home Finance Limited (Company)**

Name of the Debenture-holder(s):

Registered Address:

E-mail Id:

Regd. Folio No.:

\*DP ID /Client Id:

(\* Applicable for Debenture Holder(s) holding debenture(s) in electronic form)

I/We, \_\_\_\_\_ of \_\_\_\_\_ the undersigned being debenture-holders of the above Company, hereby appoint \_\_\_\_\_ of \_\_\_\_\_ as my/our proxy to attend and vote (on a poll) for me/us and on my/our behalf at the meeting of Debenture-holders of the Company to be held on Friday, May 13, 2022 at 11:30 a.m. at Annasaheb Vartak Smarak Mandir (Vartak Hall), Krushnaji Waman Chitale Rd, Omkar Society, Dadar West, Dadar, Mumbai, Maharashtra 400 028 and at any adjournment thereof in respect of such resolution as are deemed fit by the debenture holders on the agenda items as contained in the notice of the meeting of the Debenture holders.

Signed this.....day of .....2022

(Affix ₹1 /-  
Revenue  
Stamp)

Signature of Debenture-holder

Signature of Proxy holder(s)

**Notes to proxy form:-**

1. This proxy form to be effective should be duly stamped, completed, signed and deposited at the registered Office of the Debenture Trustee, not less than 48 hours before the commencement of the Meeting;
2. A Proxy need not be a Debenture Holder of the Company;
3. In case of joint holders, the signature of any one holder will be sufficient, but names of all the joint holders should be stated;
4. This Form of Proxy confers authority to demand or join in demanding a poll;
5. An instrument of Proxy duly filled in, stamped and signed is valid only for the meeting to which it relates including any adjournment thereof;
6. An instrument of Proxy is valid only if it is properly stamped. Unstamped or inadequately stamped proxies or proxies upon which the stamps have not been cancelled are invalid;
7. The Proxy-holder should prove his identity at the time of attending the meeting.

**IDBI Trusteeship Services Ltd.  
Asian Building, Ground Floor,  
17, R. Kamani Marg, Ballard Estate, Mumbai- 400 001**

**ATTENDANCE SLIP - MEETING OF THE DEBENTURE-HOLDERS of Reliance Home Finance Limited**

1	Name(s) of Debenture-holders (in Block Letter(s))	
2	Registered Address of the Debenture -holder	
3	Name of Proxy holder(if applicable)	
4	Registered Folio No./DP ID and Client ID No.(Applicable to holders holding debentures in dematerialized form)	
5	Number of debentures held	

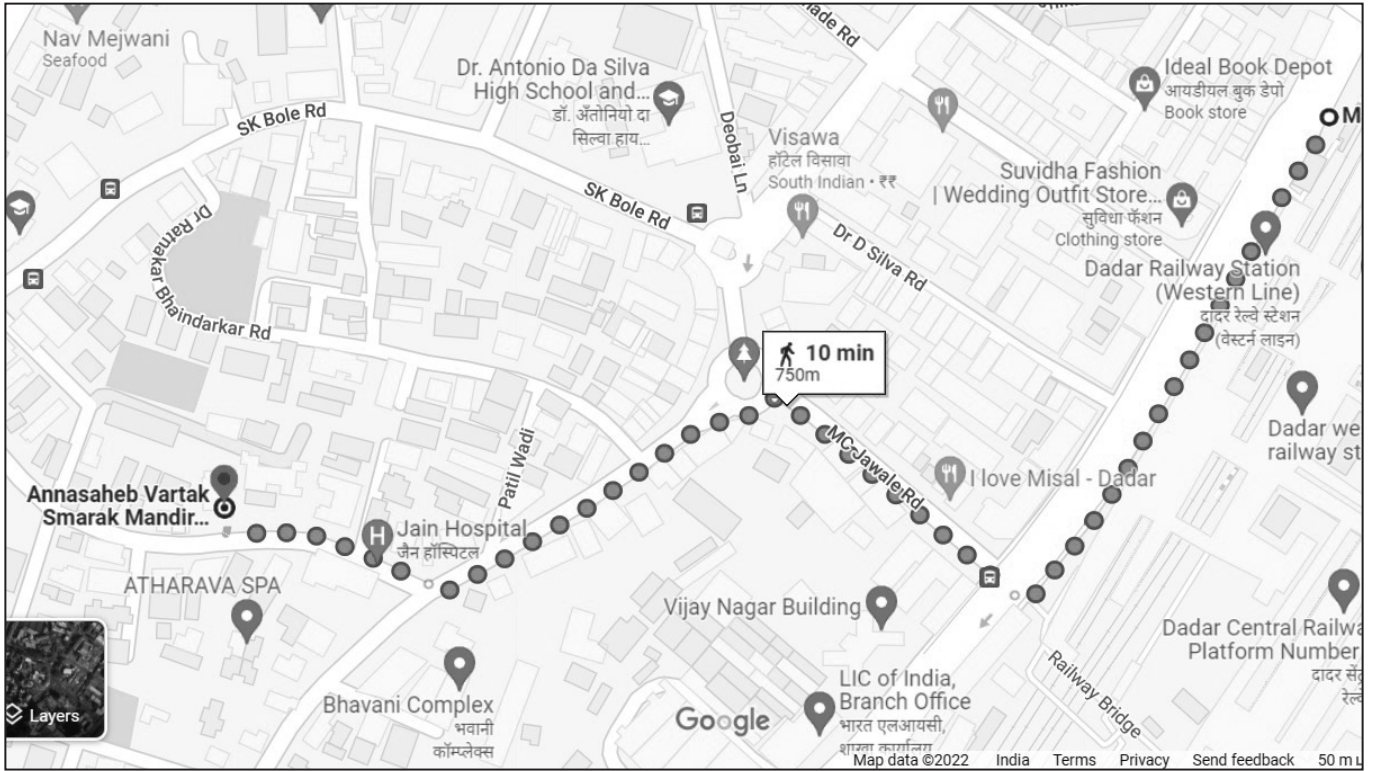
I certify that I am a Debenture-holder/Proxy for the Debenture-holder of the Reliance Home Finance Limited (Company). I hereby record my presence at the meeting of the Debenture-holders of the Company held on Friday, 13th May, 2022 at 11:30 a.m. at Annasaheb Vartak Smarak Mandir (Vartak Hall), Krushnaji Waman Chitale Rd, Omkar Society, Dadar West, Dadar, Mumbai, Maharashtra 400 028.

**Signature of Debenture holder(s)/Proxy**

Note: Please complete this and hand it over at the entrance of the hall.

## Route Map to the Meeting Venue

**Annasaheb Vartak Smarak Mandir (Vartak Hall), Krushnaji Waman Chitale Rd, Omkar Society, Dadar West, Dadar, Mumbai, Maharashtra 400 028**



Landmark : Tatyasaheb Churi Boys Hostel

Distance from Dadar Station : 0.9 km