

August 28, 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, liquid mutual fund investments, fixed deposits etc.) of more than Rs. 800 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
42. 423
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				
1	Name of the Listed entity	Reliance Home Finance Limited				
2	Date of making the disclosure	28-August-20				
3	Nature of obligation	Term Loan / CC / WCDL				
4	Date of default	31-July-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,	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	3.89	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)	3.71	600	5 years	9.20%
HDFC Bank Ltd	0.35	160	3-5 years	8.75%		

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Sr. No.	Type of disclosure	Details				
		ICICI Bank	0.59	300	5 years	10.50%
		Indian Bank	0.95	150	5 years	9.35%
		Karnataka Bank	0.15	50	5 years	8.75%
		Punjab & Sind Bank	3.89	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	2.49	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	1.47	200	7 years	8.70%
		United Bank of India	1.34	650	4-5 years	9.05%
		Vijaya Bank (BOB)	0.66	125	1-5 years	10-10.50%
		Axis Bank	0 (2,546)	40	Annual Review	9.45%
		Bank of Baroda	0.75	100	5 years	9.90%
		Canara Bank	0.54	40	Annual Review	13.95%
		Punjab & Sind Bank	0.84	100	Annual Review	9.15%
		The Jammu and Kashmir Bank Limited	0.51	50	Annual Review	11.10%
		The Lakshmi Vilas Bank	0.66	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. 4,096.06 crore
9	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	Rs. 12,484.90 crore

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