

RELIANCE INCEPTUM PRIVATE LIMITED
Registered Office: 502, Plot No 91/94, Prabhat
Colony, Santa Cruz (East), Mumbai – 400 055
CIN: U74999MH2004PTC150308
Email ID: relianceinceptumpl@gmail.com

RELIANCE INNOVENTURES PRIVATE LIMITED
Registered office: 502, Plot No. 91/94, Prabhat Colony,
Santa Cruz (East), Mumbai 400 055
CIN: U73100MH2005PTC158356
Email id : relianceinnoventurespl@gmail.com

February 28, 2020

BSE Limited

Phiroze Jeejeebhoy Towers,
Dalal Street,
Mumbai - 400 001

National Stock Exchange of India Limited

Exchange Plaza, 5th Floor, Plot No. C/1, G Block,
Bandra Kurla Complex, Bandra (E),
Mumbai - 400 051

The Company Secretary

Reliance Home Finance Limited

Reliance Centre, 6th Floor, South Wing
Off. Western Express Highway
Santacruz (East)
Mumbai 400055

Dear Sir/Madam,

Subject: Disclosure in terms of Regulation 31(1) of the Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011

We enclose herewith the captioned disclosure pursuant to Regulation 31(1) of the Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011.

Kindly acknowledge receipt.

Thanking You.

Yours faithfully,

For Reliance Inceptum Private Limited


Authorised Signatory

For Reliance Innoventures Private Limited


Authorised Signatory

Encl: As above

Format for disclosure by the Promoter(s) to the stock exchanges and to the Target Company for encumbrance of shares / invocation of encumbrance/ release of encumbrance, in terms of Regulation 31(1) and 34(2) of SEBI (Substantial Acquisition of Shares and Takeovers) Regulations, 2011

Name of the Target Company (TC)	Reliance Home Finance Limited	
Names of the Stock Exchanges where the shares of the target company are listed	BSE Limited National Stock Exchange of India Limited	
Date of reporting	February 28, 2020	
Name of the promoter or PAC on whose shares encumbrance has been created/released/invoked	Reliance Inceptum Private Limited Reliance Innoventures Private Limited	

Details of the creation/release / invocation of encumbrance:													
Name of the promoter (s) or PACs with him*	Number	% of total share capital	Number	% of total share capital	Type of event (creation / release / invocation)	Date of creation/ release/ invocation of encumbrance	Type of encumbrance (pledge/ lien/ non disposal undertaking/ others)	Reason for encumbrance **	Number	% of share capital	Name of the entity in whose favor shares are encumbered ***	Post event holding of encumbered Shares {creation [(2)+(3)] / release [(2)-(3)] / invocation [(2)-(3)]}	% of total share capital
Reliance Inceptum Private Limited	37562137	7.74	22900000	4.72	Creation	February 26, 2020	Pledge	Creation of third party pledge	7789887	1.61	Trustee: Axis Trustee Services Limited. Lender/ Debenture holders: Franklin India Short Term Income Plan, Franklin India Low Duration Fund, Franklin India Credit Risk Fund, Franklin India Short Term Income Plan, Franklin India Low Duration Fund, Franklin India Credit Risk Fund	37538173	7.74
					Creation	February 26, 2020	Pledge	Creation of third party pledge	6848286	1.41	Trustee: Axis Trustee Services Limited. Lender/ Debenture holders: Franklin India Short Term Income Plan, Franklin India Low Duration Fund, Franklin India Credit Risk Fund, Franklin India Dynamic Accrual Fund, Franklin India Income Opportunities Fund		


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Details of events pertaining to encumbrance (3)											
Name of the promoter (s) or PACs with him*	Promoter holding in the target company (1)	Promoter holding already encumbered (2)	Type of event (creation / release / invocation)	Date of creation/ release/ invocation of encumbrance	Type of encumbrance (pledge/ lien/ non disposal undertaking/ others)	Reason for encumbrance **	Number	% of share capital	Name of the entity in whose favor shares encumbered ***	Post event holding of encumbered Shares {creation [(2)+(3)] / release [(2)-(3)] / invocation [(2)-(3)]}	% of total share capital
Relliance Innoventures Private Limited	576450	Nil	Creation	February 26, 2020	Pledge	Creation of third party pledge	576450	0.12	Trustee: Axis Trustee Services Limited. Lender/ Debenture holders: Franklin India Short Term Income Plan, Franklin India Low Duration Fund, Franklin India Credit Risk Fund, Franklin India Dynamic Accrual Fund, Franklin India Income Opportunities Fund	576450	0.12

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Name of the promoter (s) or PACs with him*	Promoter holding in the target company (1)	Promoter holding already encumbered (2)	Details of events pertaining to encumbrance (3)						Post event holding of encumbered Shares {creation [(2)+(3)] / release [(2)-(3)] / invocation [(2)-(3)]}					
			Number	% of total share capital	Number	% of total share capital	Type of event (creation / release / invocation)	Date of creation/ release/ invocation of encumbrance		Type of encumbrance (pledge / lien/ non disposal undertaking/ others)	Reason for encumbrance **	Number	% of share capital	Name of the entity in whose favor shares encumbered ***
Smt. Tina A Ambani	263474	Nil	Nil	-	-	-	-	-	-	-	-	-	Nil	Nil
Shri Jai Anmol A Ambani	83487	Nil	Nil	-	-	-	-	-	-	-	-	-	Nil	Nil
Shri Jai Anshul A Ambani	5	Nil	Nil	-	-	-	-	-	-	-	-	-	Nil	Nil
Smt. Kokila D Ambani #	545157	Nil	Nil	-	-	-	-	-	-	-	-	-	Nil	Nil
Shri Anil D Ambani	273891	Nil	Nil	-	-	-	-	-	-	-	-	-	Nil	Nil
Reliance Infrastructure Consulting & Engineers Private Limited	11775633	2.43	8800000	-	-	-	-	-	-	-	-	-	8800000	1.81
CLE Private Limited	3250000	0.67	Nil	-	-	-	-	-	-	-	-	-	Nil	Nil
Reliance Infrastructure Management Private Limited	700000	0.14	Nil	-	-	-	-	-	-	-	-	-	Nil	Nil
Reliance Capital Limited	232369188	47.91	Nil	-	-	-	-	-	-	-	-	-	Nil	Nil

For Reliance Inceptum Private Limited


Authorised Signatory

Date: February 28, 2020
Place: Mumbai

For Reliance Innoventures Private Limited


Authorised Signatory

* The names of all the promoters, their shareholding in the target company and their pledged shareholding as on the reporting date should appear in the table irrespective of whether they are reporting on the date of event or not.
** For example, for the purpose of collateral for loans taken by the Company, personal borrowing, third party pledge, etc.
*** This would include name of both the lender and the trustee who may hold shares directly or on behalf of the lender.
It has come to the knowledge of Smt. Kokila D Ambani through reports sent by her discretionary Portfolio Manager that 17,00,000 (0.35%) equity shares of Target Company allotted in terms of the Scheme of Arrangement of Reliance Capital Limited, to her discretionary Portfolio Manager under the Portfolio Management Scheme (PMS) have been credited to a separate Demat Account specifically opened for PMS purpose as per the SEBI requirements. No voting or other rights/ interest is held on those shares, except the economic interest in PMS. This is disclosed by way of an abundant caution.

Disclosure of reasons for encumbrance

Name of listed company	:	Reliance Home Finance Limited
Name of the recognised stock exchanges where the shares of the company are listed	:	BSE Limited National Stock Exchange of India Limited
Name of the promoter(s) / PACs whose shares have been encumbered	:	Reliance Inceptum Private Limited Reliance Innoventures Private Limited
Total promoter shareholding in the listed company	:	
No. of shares -	:	287399422
% of total share capital -	:	59.25
Encumbered shares as a % of promoter shareholding	:	16.32%
Whether encumbered share is 50% or more of promoter shareholding	:	YES / NO
Whether encumbered share is 20% or more of total share capital	:	YES / NO

88-100

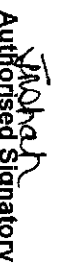
Details of all the existing events/ agreements pertaining to encumbrance: Not Applicable

Date of creation of encumbrance		
Type of encumbrance (pledge, lien, negative lien, non-disposal undertaking etc. or any other covenant, transaction, condition or arrangement in the nature of encumbrance)		
No. and % of shares encumbered	No. of shares: % of total share capital:	
Specific details about the encumbrance	Name of the entity in whose favour shares encumbered (X) Whether the entity X is a scheduled commercial bank, public financial institution, NBFC or housing finance company? If No, provide the nature of the business of the entity. Names of all other entities in the agreement Listed company and its group companies (if any) Other entities (if any) –	
Whether the encumbrance is relating to any debt instruments viz. debenture, commercial paper, certificate of deposit etc.? If yes, provide details about the instrument, including credit rating	YES / NO (if yes) 1. Name of the issuer 2. Details of the debt instrument 3. Whether the debt instrument is listed on stock exchanges? 4. Credit Rating of the debt instrument 5. ISIN of the instrument	
Security Cover / Asset Cover	Value of shares on the date of event/ agreement (A) Amount involved (against which shares have been encumbered) (B) Ratio of A / B	
End use of money	Borrowed amount to be utilized for what purpose – (a) Personal use by promoters and PACs (b) For the benefit of listed company Provide details including amount, purpose of raising money by listed company, schedule for utilization of amount, repayment schedule etc. (c) Any other reason (please specify)	
Notes:		

For Reliance Inceptum Private Limited


Anurag
Authorized Signatory

For Reliance Innoventures Private Limited


Anurag
Authorized Signatory