

April 23, 2021

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. 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, 11th 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	23-Apr-21
3	Nature of obligation	Term Loan
4	Name of the Lender(s)	Canara Bank and Dena Bank (now merged with Bank of Baroda)
5	Date of default	28-Mar-21
6	Current default amount (break-up of principal and interest in INR crore)	Principal – Canara Bank : Rs. 75 crore, Dena Bank : Rs. 40 crore Interest – Canara Bank : Rs. 0.58 crore, Dena Bank : Rs. 0.28 crore
7	Details of the obligation (total principal amount in INR crore, tenure, interest rate, secured / unsecured etc.)	Principal – Canara Bank : Rs. 300 crore, Dena Bank : Rs. 200 crore; Tenure – Canara Bank : 5 years, Dena Bank : 5 years; Interest Rate – Canara Bank : 10.00% p.a., Dena Bank : 9.20% p.a.; Secured
8	Total amount of outstanding borrowings from Banks / financial institutions (in INR crore)*	Rs. 4,392.64 crore
9	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)*	Rs. 13,216.39 crore

*includes accrued interest upto March 31, 2021;
provisional

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