

February 24, 2023

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

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.

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	24-Feb-23				
3.	Nature of obligation	Term Loan / Cash Credit (CC) / Working Capital Demand Loan (WC DL)				
4.	Date of default	31-Jan-23				
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 (BOB)	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%

Reliance Home Finance Limited
Registered & Corporate 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: rhfi.investor@relianceada.com, Website: www.reliancehomefinance.com

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

Sr. No.	Type of disclosure	Details				
		Dena Bank (now 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%
		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 (now State Bank of India) (SBI)	0.58	100	5 years	17.00%
		State Bank of Hyderabad (now SBI)	0.29	100	5 years	17.00%
		State Bank of Patiala (now SBI)	0.58	100	5 years	17.00%
		Syndicate Bank (now Canara Bank)	2.50	300	5 years	9.80%
		Federal Bank Ltd.	1.19	200	35 months-3 years	14.00%
		Jammu and Kashmir Bank Limited	0.46	150	5 years	9.10%
		UCO Bank	1.48	200	7 years	8.70%

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Sr. No.	Type of disclosure	Details				
		United Bank of India	1.35	650	4-5 years	9.05%
		Vijaya Bank (now BOB)	0.66	125	1-5 years	10-10.50%
		Axis Bank	0 (2,553)	40	Annual Review	9.45%
		Bank of Baroda	0.76	100	5 years	9.90%
		Canara Bank	0.81	40	Annual Review	13.95%
		Punjab & Sind Bank	1.09	100	Annual Review	9.15%
		Jammu and Kashmir Bank Limited	0.67	50	Annual Review	11.10%
		The Lakshmi Vilas Bank	0.93	50	Annual Review	14.00%
	secured / unsecured etc.)	Secured				
8.	Total amount of outstanding borrowings from Banks / financial institutions (in INR crore)	Rs. 5,184.58 crore				
9.	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)	Rs. 15,068.81 crore				