

April 24, 2020

**BSE Limited**

Phiroze Jeejeebhoy Towers,  
Dalal Street, Fort,  
Mumbai 400 001  
**BSE Scrip Code: 540709**

**National Stock Exchange of India Limited**

Exchange Plaza, 5<sup>th</sup> 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**

As informed earlier, kindly note that the Company has cash on hand of approx. Rs. 700 Crore in the form of investment in liquid mutual fund. 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. 420/2019.

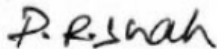
Further, as informed, the Lenders of the Company (Banks) have entered into an Inter-Creditor Agreement for arriving at the debt resolution plan in accordance with the circular dated June 7, 2019 issued by the Reserve Bank of India on Prudential Framework for Resolution of Stressed Assets.

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**



**Pinkesh R. Shah**  
**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	24-Apr-20
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-20
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. 3,985.19 crore
9	Total financial indebtedness of the listed entity including short-term and long-term debt (in INR crore)*	Rs. 12,155.68 crore

\*includes accrued interest upto March 31, 2020; and based on provisional financial statements as on March 31, 2020.


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