

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

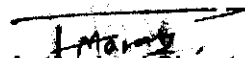
We enclose herewith the captioned disclosure pursuant to Regulation 31(1) of the Securities and Exchange Board of India (Substantial Acquisition of Shares and Takeovers) Regulations, 2011.

Kindly acknowledge receipt.

Thanking You.

Yours faithfully,

For Reliance Inceptum Private Limited


Authorised Signatory

For Reliance Innoventures Private Limited


Authorised Signatory

Encl: As above

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

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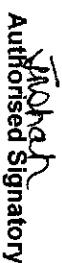
Details of all the existing events/ agreements pertaining to encumbrance: Not Applicable

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


Authorised Signatory

For Reliance Innoventures Private Limited


Authorised Signatory

Date: February 28, 2020

Place: Mumbai