

September 29, 2020**Bank of Baroda**

Corporate Financial Services Branch
3rd Floor, 10/12, Mumbai Samachar Marg,
Fort, Mumbai - 400001

(Lead Bank to the consortium of Lenders of RHFL)**Dear Sir,**

Subject: Unsecured Debentures (NCDs) issued by Reliance Home Finance Ltd. ("Company") under the Debenture Trust Deed dated 05.06.2015 ("DTD") bearing INE217K08131, INE217K08149, INE217K08156, INE217K08164, INE217K08172, INE217K08180, INE217K08198, INE217K08206, INE217K08214, ISIN INE217K08222, INE217K08230

1. We, **Catalyst Trusteeship Limited** write to you in our capacity as Debenture Trustee in respect of captioned NCDs.
2. In response to Catalyst letter dated August 24, 2020, requesting to invoke provision of IBC, RBI has vide its letter no. DOR.NBFC.(HFC)No.34/27.01.013/20-21 dated September 08, 2020 informed us that the Lenders of RHFL have taken the resolution process forward under the 'Prudential Framework for Resolution of Stressed Assets' and that it does not intend to intervene in the process.
3. We understand that few debenture holders have joined ICA. Please therefore, inform the details of debenture holders under above ISINs who have joined ICA.
4. We therefore request you to provide brief details of the proceedings so far and keep us informed in the matter. Meanwhile, please note that any resolution plan without considering the dues of the debentures mentioned above and affecting the interest of the debenture holders will not be binding on the debenture holders / debenture trustee.

Yours faithfully,

For **Catalyst Trusteeship Limited**
Authorized Signatory

Copy to:

Mr. Mohmmmed Majidullah,
Asstt. General Manager,
Reserve Bank of India,
Dept. of Regulation, Central Office,
2nd floor, Fort, Mumbai-400001

With a request to please give necessary instructions of Bank of Baroda to provide details and also to keep us informed of developments of the matter.

