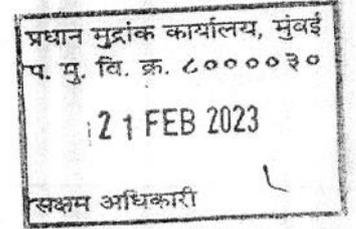




महाराष्ट्र MAHARASHTRA

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श्रीमती ए. ए. सगळे

This Non-Judicial Stamp Paper forms an integral part of the Lenders' Implementation Memorandum ^{dated March 29, 2023} entered into by and amongst Reliance Home Finance Limited, the Lenders, the Other ICA Members, Reliance Commercial Finance Limited and Authium Investments & Infrastructure Limited in relation to the Resolution Plan of Reliance Home Finance Limited.





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प्रधान मुद्रांक कार्यालय, मुंबई
प. मु. लि. क्र. ८००००३०

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सक्षम अधिकारी

श्रीमती एम. एन. सांगळे

This Non-Judicial Stamp Paper forms an integral part of the Lenders Implementation Memorandum, ^{dated March 29, 2023} entered into by and amongst Reliance Home Finance Limited, the Lenders, the Other ICA Members, Reliance Commercial Finance Limited and Authurus Investments & Infrastructure Limited in relation to the Resolution Plan of Reliance Home Finance Limited.

LENDERS IMPLEMENTATION MEMORANDUM
Dated March 29, 2023 executed at Mumbai, Maharashtra,

BETWEEN

1. **RELIANCE HOME FINANCE LIMITED**, a company incorporated under the Companies Act, 1956 having CIN L67190MH2008PLC183216 and having its registered office at The Ruby, 11th Floor, North-West Wing, Plot No. 29, Senapati Bapat Marg, Dadar (West), Mumbai – 400028, Maharashtra, India (hereinafter referred to as “**RHFL**”, which expression shall unless repugnant to the subject or context thereof, include its successors and permitted assigns);

AND

2. **THE PERSONS SET OUT IN SCHEDULE I** (hereinafter referred to as the “**Lenders**”, which expression shall unless repugnant to the context or meaning thereof, be deemed to mean and include their respective successors and assigns);

AND

3. **THE PERSONS SET OUT IN SCHEDULE V** (hereinafter referred to as the “**Other ICA Members**”, which expression shall unless repugnant to the context or meaning thereof, be deemed to mean and include their respective successors and assigns);

AND

4. **RELIANCE COMMERCIAL FINANCE LIMITED**, a company incorporated under the Companies Act, 1956 having CIN U66010MH2000PLC128301 and having its registered office at 4th Floor, D-Wing, Trade World, Kamala Mills Compound, S.B. Marg, Lower Parel Mumbai – 400 013, being a wholly owned subsidiary of the Resolution Applicant (hereinafter referred as “**RCFL**”, which expression shall unless repugnant to the context or meaning thereof, be deemed to mean and include its successors and assigns);

AND

5. **AUTHUM INVESTMENT & INFRASTRUCTURE LIMITED**, a company incorporated under the Companies Act, 1956 having CIN L51109MH1982PLC319008 and having its registered office at 707, Raheja Centre, Free Press Journal Road, Nariman Point, Mumbai – 400 021, Maharashtra, India (hereinafter referred to as the “**Resolution Applicant**” or “**RA**”, which expression shall unless repugnant to the subject or context thereof, include its successors and permitted assigns).

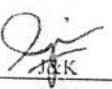
The purpose of this document (together with all Schedules hereto, this “**Lenders Implementation Memorandum**”) is to record the Implementation Confirmations and Covenants (*as defined hereinafter*) and the Implementation Actions (*as defined hereinafter*) and serve as evidence for satisfactory implementation of part of the Resolution Plan (*as defined hereinafter*).

RHFL, each Lender, each Other ICA Member, RCFL, and the Resolution Applicant are hereinafter individually referred to as a “**Party**” and collectively as the “**Parties**”.

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 PBL	 HDFC	 ICICI
 IB	 ICR	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI
 DBS	 JCF	 AXIS	 ARPP	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

BACKGROUND AND PURPOSE

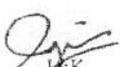
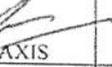
- (A) RHFL had availed various loans, facilities, and financial assistance from the Lenders, the details whereof are more particularly listed in **Schedule I** (the "Loans"). Pursuant to the grant of such Loans, various documents in connection with or pertaining to the Loans (including security created in relation to the Loans) (collectively, the "Finance Documents") were executed between *inter alia* RHFL, the Lenders or for the benefit of the Lenders. Pursuant to the Finance Documents, RHFL (and/or others) created Security Interest (*as defined hereinafter*) on assets for securing the Loan Obligations (*as defined hereinafter*), including interest amounts and other penalties, charges as may be applicable on the relevant Loans, in favour of and for the benefit of (as the case may be) the relevant Lenders in such manner and form as more particularly set out in the Finance Documents (hereinafter referred to as the "Lenders Security", and such term shall not include any third-party security(ies) (i.e. securities not provided by RHFL) provided in relation to the Loans.
- (B) RHFL had also issued debentures, the details whereof are more particularly listed in **Schedule III** (the "NCDs"/ "Debentures"). Pursuant to the issue of the Debentures, certain Debenture Trust Deeds more particularly listed in **Schedule III** (the "Debenture Trust Deeds" or "DTDs") and other financing / security and / or transaction documents referred to or executed pursuant to or in relation to the Debentures, including the DTDs (collectively, the "Debenture Documents") were executed between *inter alia* RHFL and the Debenture Trustees. The debenture trustees, as more particularly listed in **Schedule III** (the "Debenture Trustees") are acting as debenture trustees for the benefit of and on behalf of all the persons who are holding the Debentures (collectively, the "Debenture Holders"). Pursuant to the Debenture Documents, RHFL (and / or others) created Security Interest on assets for securing the Debenture Obligations (*as defined hereinafter*) including redemption and coupon payment of the Debentures, in favour of Debenture Trustees, in such manner and form as more particularly set out in the Debenture Documents (the "Debenture Security"). Certain Lenders are also Debenture Holders.
- (C) RHFL started defaulting *inter alia* in (i) timely repayment of the Loans and also servicing of interest/coupon payments to the Lenders and (ii) timely redemption of the Debentures and also servicing the coupon payments to the Debenture Holders.
- (D) The Reserve Bank of India issued a comprehensive framework for resolution of stressed assets namely RBI (Prudential Framework for Resolution of Stressed Assets) Directions, 2019 bearing number RBI/2018-19/203 DBR.No.BP.BC.45/21.04.048/2018-19 dated June 07, 2019 (the "RBI Framework"). In terms of the RBI Framework, certain Lenders and the Other ICA Members entered into an Inter Creditor Agreement dated July 06, 2019 (the "ICA") for *inter alia* working towards resolution of RHFL and implementation of a resolution plan for RHFL. Pursuant to the RBI Framework, the Lenders and the Other ICA Members undertook a fair, competitive and transparent bidding process for resolution of RHFL *inter alia* by way of sale of assets of RHFL. After completing due diligence on RHFL, the Resolution Applicant submitted a Resolution Plan dated December 10, 2020, as amended on January 29, 2021, February 18, 2021, March 06, 2021, March 10, 2021, April 16, 2021, November 18, 2022, December 12, 2022, January 24, 2023, March 09, 2023 and from time to time (collectively, the "Resolution Plan") for the resolution of RHFL by way of business transfer of RHFL, in accordance with the RBI Framework, and has been selected as the successful resolution applicant for the resolution of RHFL in accordance with the RBI Framework and the ICA. The Resolution Plan was also put to vote to all the Debenture Holders for their acceptance. The Debenture Holders (except for the Dissenting Debenture Holders (*as defined hereinafter*)) have also agreed to be bound by the Resolution Plan.

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI	
 DBS	 JCF	 AXIS	 ARPPFL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

- (E) Woori Bank, being a signatory to the ICA has already received from RHFL, all amounts that were payable to it, in full and final settlement of all loans, facilities, and financial assistance extended by Woori Bank to RHFL. Accordingly, Woori Bank has also *vide* letter dated July 17, 2019 confirmed that its loan facility is closed and fully repaid on July 16, 2019 and there is NIL outstanding.
- (F) The Other ICA Members, being Debenture Holders and parties to the ICA, are bound by the ICA, the decisions taken by parties to the ICA, and the Resolution Plan.
- (G) Always Remember Properties Pvt Ltd ("ARPPPL"), being a Lender of RHFL has also irrevocably consented to the Resolution Plan, as recorded in the order of the Hon'ble Delhi High Court dated December 21, 2022 (the "**Delhi High Court Order**") passed in the matter of *Always Remember Properties Pvt Ltd vs Reliance Home Finance Limited* [(O.M.P.(I) (COMM.) 420/2019)].
- (H) HDFC Bank, being a Lender of RHFL, has also irrevocably consented to the Resolution Plan.
- (I) The Resolution Plan, broadly envisages the following *inter alia* in relation to the resolution of RHFL in accordance with the RBI Framework:
- (i) the Resolution Applicant (either directly or through a special purpose vehicle or other entity) acquiring from RHFL and RHFL absolutely selling, transferring, assigning, conveying and delivering, together with all the rights, title, interest and obligations associated with them to the Resolution Applicant (or to a special purpose vehicle or other entity designated by the Resolution Applicant), the Transferred Business (*as defined hereinafter*), as a going concern on slump sale basis, for a lumpsum consideration without any consideration assigned to any individual assets, free of all encumbrances whatsoever,
 - (ii) RHFL transferring and conveying the Immovable Properties (*as defined hereinafter*) to the Resolution Applicant pursuant to the Conveyance Documents (*as defined hereinafter*),
 - (iii) full and final settlement of the Loan Obligations and Debenture Obligations, respectively and all dues payable to the Lenders and Debenture Holders with simultaneous relinquishment of all rights of the Lenders and Debenture Holders / Debenture Trustees,
 - (iv) release of charge on all Lenders Security and Debenture Security, and
 - (v) withdrawal of all notices, claims, proceedings, actions, etc. taken by the Lenders, Debenture Holders, and the Debenture Trustees (acting on behalf of the Debenture Holders), as the case may be, against RHFL
- (J) One of the Debenture Holders of RHFL thereafter filed Commercial Suit (L) No. 162 of 2022 in the Hon'ble Bombay High Court ("**Commercial Suit**") seeking *inter alia* specific performance of the Debenture Documents. RHFL and the Resolution Applicant filed Interim Applications in the Commercial Suit seeking *inter alia* approval of the Resolution Plan in light of the judgement of the Hon'ble Supreme Court of India in *Securities and Exchange Board of India v. Rajkumar Nagpal and Others* [2022 SCC Online SC 1119]. The Securities and Exchange Board of India ("SEBI") was impleaded as a party to an Interim Application in the Commercial Suit.

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 JEK	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI
 DBS	 JCF	 AXIS	 ARPPPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

- (K) The outcome of certain Interim Applications in the Commercial Suit ultimately resulted into the Resolution Applicant and RHFL preferring Civil Appeal No. 1581 of 2023 and Civil Appeal No. 1582 of 2023 before the Hon'ble Supreme Court of India ("Supreme Court Proceedings"). The Hon'ble Supreme Court of India by its judgement dated March 03, 2023 ("SC Order") *inter alia* exercised its power under Article 142 of the Constitution of India and allowed the Resolution Plan to proceed and permitted the implementation of the Resolution Plan, and directed the Resolution Applicant to make payments under the Resolution Plan by March 31, 2023. Per the direction of the Hon'ble Supreme Court of India, the Dissenting Debenture Holders (*as defined hereinafter*) have the option to either accept the terms of the Resolution Plan or stand outside the Resolution Plan and pursue other legal means to recover their dues.
- (L) In terms of the Resolution Plan, the Resolution Applicant has designated RCFL (being the wholly owned subsidiary of the Resolution Applicant) as the entity / special purpose vehicle for acquiring the Transferred Business, which has been duly accepted by all Parties. The Resolution Applicant and RCFL suffer no disqualifications under Section 29A of the IBC to implement the Resolution Plan.
- (M) The Parties have agreed that the following will amount to full and final implementation of the Resolution Plan:
- (i) Closing (as defined hereinafter) under the BTA (*as defined hereinafter*) having occurred to the satisfaction of RCFL,
 - (ii) the Parties entering into this Lenders Implementation Memorandum,
 - (iii) RHFL, RCFL, the Resolution Applicant, and the Debenture Trustees entering into the Debenture Trustees Implementation Memorandum (*as defined hereinafter*) and
 - (iv) Execution of the Conveyance Documents.
- (N) In fulfilment of its obligations under the Resolution Plan, the Resolution Applicant has entered into the BTA through RCFL and paid and deposited an aggregate amount of INR 1,80,00,00,000 (Rupees One Hundred and Eighty Crores) to RHFL, as full, sufficient, and adequate consideration for the sale, transfer, assignment, conveyance and delivery of the Transferred Business to RCFL in accordance with the BTA and the other Transaction Documents, on a lumpsum basis without any consideration assigned to any individual assets (the "Purchase Consideration").
- (O) The total financial proposal under the Resolution Plan is an amount of INR 3,351 crores ("Total Resolution Amount"). The Total Resolution Amount includes the Purchase Consideration and the amounts paid / payable under the Conveyance Documents. Out of the Total Resolution Amount, the Lenders have been paid an amount of INR 17,30,47,87,133 as per their entitlement under the Resolution Plan in the proportion set out in Schedule I of this Lenders Implementation Memorandum towards discharge of the Loan Obligations and Debenture Obligations. Out of the Total Resolution Amount, the Other ICA Members have been paid an amount of INR 3,88,36,58,584 as per their entitlement under the Resolution Plan in accordance with Schedule V to this Implementation Memorandum, towards discharge of their Debenture Obligations.

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI	
 DBS	 JCF	 AXIS	 ARPPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

- (P) Basis the SC Order and discussions between the Parties, the Parties have decided to implement the Resolution Plan and have mutually agreed to enter into this Lenders Implementation Memorandum to record the Implementation Confirmations and Covenants (*as defined hereinafter*) and the Implementation Actions (*as defined hereinafter*) for implementation of the Resolution Plan.

Therefore, the Parties have executed the following Lenders Implementation Memorandum.

1. DESIGNATION

This Lenders Implementation Memorandum shall record the Implementation Confirmations and Covenants (*as defined hereinafter*) and the Implementation Actions (*as defined hereinafter*) and serve as evidence for satisfactory implementation of part of the Resolution Plan.

2. PLACE, ATTENDANCE, AUTHORITY

For the purpose of executing this Lenders Implementation Memorandum, the individuals listed in **Schedule II** representing the Parties attended Sofitel Hotel, Bandra Kurla Complex, Mumbai 400051 on March 29, 2023.

3. DEFINITIONS AND INTERPRETATION

- 3.1 Definitions. As used in this Lenders Implementation Memorandum, the following terms have the meaning as indicated below. Unless contrary to the context or meaning thereof, all capitalized terms not defined in this Clause 3.1 or elsewhere in this Lenders Implementation Memorandum shall have the meaning as assigned to such terms under the relevant provisions of the BTA.

3.1.1 "Arbitration Amount" shall have the meaning as ascribed to the term in Clause 4.11

3.1.2 "Assets" in relation to RHFL, means and includes assets and properties of every kind, nature, character and description (whether immovable, movable, tangible, intangible, absolute, accrued, fixed, current, capital or otherwise) as operated, hired, rented, owned, licensed or leased by a Person from time to time, including cash, cash equivalents, receivables, loan book, securities, investments, accounts and notes, real estate, plant and machinery, equipment, intellectual property, raw materials, inventory, furniture, fixtures and insurance, including all those assets which are written off or provided for by RHFL and whether or not appearing in the books of RHFL, but excluding the HFC License.

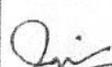
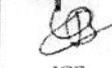
3.1.3 "Assumed Liabilities" shall have the meaning ascribed to the term in the BTA.

3.1.4 "BTA" means the Agreement to Transfer Business dated March 29, 2023 entered into between RHFL (as seller) and RCFL (as buyer) *inter alia* recording the terms of sale, transfer, assignment, conveyance and delivery of the Transferred Business for implementation of the Resolution Plan.

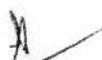
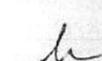
3.1.5 "Claims" shall have the meaning as ascribed to the term in Clause 4.2.2.

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 J&K	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI
 DBS	 JCF	 AXIS	 ARPPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

- 3.1.6 "Closing" means the completion of all the closing actions in accordance with the terms and conditions of the BTA, pursuant to which the Transferred Business and the Transferred Assets shall vest in RCFL unconditionally and irrevocably.
- 3.1.7 "Closing Date" means a date as notified by RCFL to RHFL for achieving Closing under the BTA.
- 3.1.8 "Conveyance Deed 1" means the duly stamped deed of conveyance to be entered into between RHFL (as seller) and the RA (as buyer) for sale, conveyance, assignment, and transfer to the RA, free and clear of all liens, claims, and encumbrances of any nature, the Immovable Property 1.
- 3.1.9 "Conveyance Deed 2" means the duly stamped deed of conveyance to be entered into between RHFL (as seller) and the RA (as buyer) for sale, conveyance, assignment, and transfer to the RA, free and clear of all liens, claims, and encumbrances of any nature, the Immovable Property 2.
- 3.1.10 "Conveyance Deed 3" means the duly stamped deed of conveyance to be entered into between RHFL (as seller) and the RA (as buyer) for sale, conveyance, assignment, and transfer to the RA, free and clear of all liens, claims, and encumbrances of any nature, the Immovable Property 3.
- 3.1.11 "Conveyance Documents" means, collectively, Conveyance Deed 1, Conveyance Deed 2, and Conveyance Deed 3.
- 3.1.12 "Credit Enhancement FD" means the fixed deposit(s) of RHFL created pursuant to the First Loss Credit Default Agreements, as detailed in Schedule VI.
- 3.1.13 "Customers" shall have the meaning as ascribed to the term in the BTA.
- 3.1.14 "Debentures" or "NCDs" shall have the meaning as ascribed to the term in Recital B.
- 3.1.15 "Debentures Trust Deeds" or "DTDs" shall have the meaning as ascribed to the term in Recital B.
- 3.1.16 "Debentures Documents" shall have the meaning as ascribed to the term in Recital B.
- 3.1.17 "Debenture Obligations" means all obligations towards or for the benefit of the Debenture Holders or the Debenture Trustees in any of the Debenture Documents, including the obligation to pay the principal amount of the Debentures, redemption amounts, coupon or interest, default interest, further interest, redemption premium, cost and any other amounts payable by RHFL to the Debenture Trustees and/or the Debenture Holders under the Debenture Documents.
- 3.1.18 "Debenture Security" shall have the meaning as ascribed to the term in Recital B.
- 3.1.19 "Debenture Trustees Implementation Memorandum" means the debenture trustees implementation memorandum entered into on or about the date of this Implementation Memorandum by and between RHFL, RCFL, the Resolution Applicant, and the Debenture Trustees to *inter alia* record the Implementation Confirmations and Covenants (*as defined thereunder*), the Implementation Actions (*as defined thereunder*) and serve as evidence for satisfactory implementation of part of the Resolution Plan.

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI	
 DBS	 JCF	 AXIS	 ARPP	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NTA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

- 3.1.20 "Dissenting Debenture Holders" means the Debenture Holders who have dissented to the Resolution Plan, as specifically identified in the Debenture Trustees Implementation Memorandum.
- 3.1.21 "Dissenting Debenture Holders Documents" means the (i) letter dated March 28, 2023 issued by RCFL to IDBI Trusteeship Services Limited and RHFL, and signed in confirmation and acceptance by IDBI Trusteeship Services Limited, RHFL, and the Resolution Applicant, (ii) fixed deposit opened by RCFL for the benefit of Dissenting Debenture Holders which is lien marked to IDBI Trusteeship Services Limited, (iii) the Debenture Trustees Implementation Memorandum and (iv) such other documents entered into in connection with the rights of Dissenting Debenture Holders, as designated by RCFL.
- 3.1.22 "Encumbrance" means and includes any mortgage, pledge, equitable interest, assignment by way of security, hypothecation, right of first refusal, pre-emptive right, claim (including adverse claims), Security Interest, assessed and un-assessed tax dues, title defect, option, charge, including restriction on use, transfer, exercise of any other attribute of ownership any arrangement for the purpose of, or which has the effect of, granting security, or any agreement, whether conditional or otherwise, to create any of the same or which may have a similar effect.
- 3.1.23 "Escrow Account" means the escrow account opened by RCFL with the Escrow Bank in terms of the Escrow Agreement.
- 3.1.24 "Escrow Bank" means Bank of Baroda or such other bank acceptable to RCFL.
- 3.1.25 "Escrow Agreement" means the escrow agreement dated on or about the date of the BTA, entered into by and amongst RHFL, the Escrow Bank, and RCFL for the purpose of *inter alia* transferring to RCFL any monies / payments received by RHFL in respect of the Transferred Assets or the Transferred Business after the Closing Date.
- 3.1.26 "Finance Documents" shall have the meaning as ascribed to the term in Recital A.
- 3.1.27 "First Loss Credit Default Agreements" means the First Loss Credit Facility Agreements entered into by RHFL from time to time as a first loss credit facility provider and / or for providing a credit enhancement of a first loss credit facility and all related transaction documents.
- 3.1.28 "General POA" means the General Power of Attorney entered into / to be entered into by RHFL (and / or its authorized representatives) in favour of RCFL (and / or its authorized representatives) *inter alia* appointing RCFL (and / or its authorized representatives) to be its lawful attorney and to take all actions in connection with the Transferred Business after the Closing Date.
- 3.1.29 "Goodwill" means the goodwill of RHFL purchased / to be purchased by RCFL under the BTA, which relates to the purchase of or the right to use any licenses, franchises or any other business or commercial rights, including but not limited to customer and supplier relationships, customer lists and other rights of a similar nature owned by or licensed to RHFL, which is, directly or indirectly, connected with or related to the Transferred Business, but excluding the HFC License.

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 J&K	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI
 DBS	 JCF	 AXIS	 ARPPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 KIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

- 3.1.30 "Government Authority" means any government authority, tax authority, government department, agency of government, regulatory body, stock exchange, statutory body, commission, or public body or public authority, or any municipality, district or other sub-division thereof.
- 3.1.31 "HFC License" shall mean the certificate of registration consequent to change of name, bearing no. 07.0101.12 dated July 16, 2012 granted to RHFL and original certificate of registration no. 02.0069.09 dated January 06, 2009, granted by the National Housing Bank to carry out business as a housing finance company.
- 3.1.32 "ICA" shall have the meaning as ascribed to the term in Recital D.
- 3.1.33 "Immovable Property 1" means the immovable property / premises owned by RHFL on freehold basis, being office premises located at The Ruby, 11th Floor, North-West wing, Plot No.29, Senapati Bapat Marg, Dadar, Mumbai-400028.
- 3.1.34 "Immovable Property 2" means the immovable property / premises owned by RHFL on freehold basis, being office premises located at Bharuch, located at Office-4A, 3rd Floor, Shiv Complex, Paanch Batti, Bharuch.
- 3.1.35 "Immovable Property 3" means the immovable property / premises owned by RHFL on freehold basis, being office premises located at RKay Mall, 2nd Floor, Plot No 48, Panchwati, Udaipur (Outlet Nos. 201,202,216,217,218,219).
- 3.1.36 "Immovable Properties" means Immovable Property 1, Immovable Property 2, and Immovable Property 3.
- 3.1.37 "Implementation Actions" shall have the meaning as ascribed to the term in Clause 5.
- 3.1.38 "Implementation Confirmations and Covenants" shall have the meaning as ascribed to the term in Clause 4.
- 3.1.39 "INR" and "Rs." means Indian National Rupees, the legal currency of the Republic of India.
- 3.1.40 "Law" or "Applicable Law" means and includes all applicable statutes, enactments, acts of legislature or parliament, laws, ordinances, rules, regulations, notifications, guidelines, policies, directions, directives, awards, decrees and orders of any Government Authority.
- 3.1.41 "Lenders" means the Persons set out in Schedule I, which expression shall, unless repugnant to the context or meaning thereof, be deemed to mean and include their successors and permitted assigns.
- 3.1.42 "Loan Obligations" all obligations towards or for the benefit of the Lenders in any of the Finance Documents, including the obligation to pay the principal amount of the Loans, coupon or interest, default interest, further interest, redemption premium, cost and any other amounts payable by RHFL under or pursuant to or in relation to any of the Finance Documents.
- 3.1.43 "Lenders Security" shall have the meaning as ascribed to the term in Recital A.

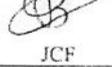
 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI	
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- 3.1.44 "Obligor" means any and all Persons to whom RHFL has extended a loan, facility, credit, whether secured or unsecured, and any and all Persons, whether or not such Person is a borrower, who have provided any security / Security Interest or has undertaken any other obligation in connection with such loan, facility, and credit.
- 3.1.45 "Obligor Legal Proceedings" means and includes all litigation, legal proceedings, causes of actions, claims, notices, actions, instituted or commenced by RHFL against any Obligor.
- 3.1.46 "Pass Through Certificates" or "PTCs" mean the pass through certificates issued in connection with the First Loss Credit Default Agreements.
- 3.1.47 "Person" means any person or entity, whether an individual, sole proprietor, body corporate, company, trustee, corporation, limited liability company, general partnership, limited partnership, trust, unincorporated organization, firm, joint venture, Government Authority or any other juristic or legal entity.
- 3.1.48 "Purchase Consideration" shall have the meaning as ascribed to the term in Recital K.
- 3.1.49 "Resolution Plan" shall have the meaning as ascribed to the term in Recital D.
- 3.1.50 "RBI Framework" shall have the meaning as ascribed to the term in Recital D.
- 3.1.51 "RHFL Limited Financial Statement" means the limited financial statement of the Transferred Business prepared by RHFL, in English, in accordance with IND-AS as applied on a consistent basis, reflecting *inter alia* the Transferred Assets, Assumed Liabilities, Account Receivables of the Transferred Business as on March 28, 2023 as certified by RHFL.
- 3.1.52 "RHFL Existing Bank Accounts" means the bank accounts held by or in the name of RHFL, having the details listed in Schedule IV.
- 3.1.53 "RHFL Expense Bank Account" means the bank account of RHFL having the following particulars:

Name of Bank	Bank of Baroda
Branch	Mid Corporate, Bandra, Mumbai
Name of Bank Account	Reliance Home Finance Limited
Account No.	29100200000435
IFSC Code	BARB0MIDBDR

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 EBL	 HDFC	 ICICI
 IB	 KSK	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI
 DBS	 JCF	 AXIS	 ARPPPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

- 3.1.54 "Security Interest" means any mortgage, charge (whether fixed or floating), pledge, lien, hypothecation, guarantee, assignment, deed of trust, title retention, security interest or other encumbrance of any kind securing, or conferring any priority of payment in respect of, any obligation of any Person, including any right granted by a transaction which, in legal terms, is not the granting of security but which has an economic or financial effect similar to the granting of security under Applicable Law, non-disposal or any similar negative undertakings or security net arrangement, any proxy, power of attorney, voting trust agreement, interest, option, right of first offer, refusal or transfer restriction in favour of any Person, and any adverse claim as to title, possession or use.
- 3.1.55 "Standing Instructions" shall have the meaning as ascribed to the term in Clause 4.6.
- 3.1.56 "Taxes" or "Tax" or "Taxation" where the context requires) means all, central, state local, foreign and other taxes (and in particular income, excise, sales, withholding, payroll-related and property taxes, goods and services tax, stamp duties, withholding, import duties, export duties and any dividend distribution tax), including the imposition of any tax or impost, whether general or local or special, and 'tax' shall be construed to include all forms of taxation as applicable in India, whether direct or indirect and whether levied by reference to income, profits, net wealth, asset values, turnover, added value or other reference, Government Authority impositions, duties, levies, cesses of any kind whenever and wherever imposed (whether imposed by way of a withholding or deduction for or on account of tax or otherwise) and in respect of any Person and all penalties, charges, costs, cost compounding charges, additions and interest relating thereto.
- 3.1.57 "Third Party Assets Contracts" means any and all agreements entered into by RHFL with any Lenders for direct assignment or for RHFL acting as a servicing or collection agent in respect of transactions such as securitisation or lending arrangements or under which RHFL is holding or entitled to 20% (twenty per cent) or less of the entire pooled assets as minimum retention requirement (MRR).
- 3.1.58 "Transaction Documents" means this Lenders Implementation Memorandum, the Debenture Trustees Implementation Memorandum, the BTA, the Escrow Agreement, the deed(s) of assignments (pursuant to the BTA), the Conveyance Documents, the General POA, and such other agreements or documents, as designated by RCFL, executed in connection with and for effecting the transfer of the Transferred Business from RHFL to RCFL or for implementation of the Resolution Plan.
- 3.1.59 "Transferred Assets" means the Transferred Assets – Accounts Receivables, Transferred Assets – Investments, Transferred Assets – Movables, and Transferred Assets – Others.

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 KBL	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI
 DBS	 JCF	 AXIS	 ARPP	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

- 3.1.60 "Transferred Assets – Accounts Receivables" means the entire loan book of RHFL, right, title, and interest to all monies and amounts which are, may be, or become receivable or recoverable, including all those assets which are written off or provided for by RHFL and whether or not appearing in the books of RHFL (including any interest, penalties, fees, etc. thereon) by RHFL from the Customers or Obligors, which may be in any form including but not limited to cheques (regardless of whether they are pre-dated or post-dated), promissory notes, whether current or non-current, including any value added taxes or similar Taxes levied on such receivables, or on any such receivables and any security or collateral related thereto, all file documentation related to such receivables, including invoices, documents, communications and correspondence submitted to or received from Customers related to such receivables which relate to the Transferred Business, the right, title, and interest in each of the documents pertaining to any such monies or amounts and also all claims, causes of action, notices, actions, Obligor Legal Proceedings, in relation to each of the above, as detailed in the BTA.
- 3.1.61 "Transferred Assets – Investments" means, in relation to RHFL, all right, title, and interest in any and all direct or indirect investments or beneficial ownership interest, whether by means of purchase or other acquisition of equity or debt or other securities, pass through certificates, fixed deposits, security receipts, deposits, capital contribution, equity or debt participation, cash or cash equivalents, or interest in any other Person, the right, title, and interest in each of the documents pertaining to any such assets and also all claims, causes of action, notices, actions, in relation to each of the above, as detailed in the BTA.
- 3.1.62 "Transferred Assets – Movables" means, in relation to RHFL, all right, title, and interest in any and all machinery, tools, vehicles, supplies, computers, computer systems, accessories, chargers, equipment, office equipment, furniture, fixtures, other infrastructure, and all other movable assets of RHFL, all necessary passcodes, passwords, login credentials and keys to operate such assets, the right, title, and interest in each of the documents pertaining to any such assets and also all claims, causes of action, notices, actions, in relation to each of the above, as detailed in the BTA.
- 3.1.63 "Transferred Assets – Others" means, in relation to RHFL, all the Assets, whether or not appearing in the RHFL Limited Financial Statement, except: (i) Transferred Assets – Accounts Receivables, (ii) Transferred Assets – Investments, (iii) Transferred Assets – Movables, (iv) Immovable Properties, including but not limited to the Goodwill, as detailed in the BTA.
- 3.1.64 "Transferred Agreements" shall have the meaning as ascribed to the term in the BTA.
- 3.1.65 "Transferred Business" or "Transferred Undertaking" means the entire business undertaking of RHFL comprising of *inter alia* the Transferred Assets, the Transferred Agreements, and the Assumed Liabilities.

4. IMPLEMENTATION CONFIRMATIONS AND COVENANTS

As an acknowledgement of implementation of the Resolution Plan (collectively, the "Implementation Confirmations and Covenants"):

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 JKK	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI
 DBS	 JCF	 AXIS	 ARPPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

4.1 The Lenders hereby confirm having received an aggregate amount of Rs. 17,30,47,87,133 in full satisfaction of all amounts payable to them under the Resolution Plan, in full and final settlement of all their debts, from the cash balances of RHFL, as per the distribution schedule set out in **Schedule I** hereto and no further amounts are payable under the Resolution Plan by the Resolution Applicant or RCFL.

4.2 Notwithstanding anything contained in the Finance Documents or otherwise, each Lender hereby:

4.2.1 confirms that it has no dues from RHFL, RCFL, and the Resolution Applicant (as the case may be) whether under the Resolution Plan, the Loans, or the Finance Documents, and all obligations in connection with or relating to the Loans, the Finance Documents and the Resolution Plan stand fully and finally settled, discharged, satisfied and cease to exist,

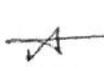
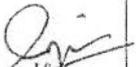
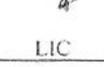
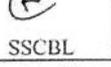
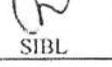
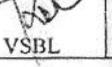
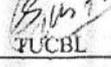
4.2.2 releases, discharges and waives for all purposes, absolutely and forever, any and all rights (whether contractual or otherwise), benefits, claims, demands, damages, losses, liabilities, costs, expenses, interests, actions or causes of action or proceedings (in law or in equity), of any nature whatsoever, whether alleged or otherwise, known or unknown, fixed or contingent, direct or indirect, that it has or may have against RHFL, RCFL, the Resolution Applicant or any person claiming through or under any of them, in connection with or arising out of the Loans, the Finance Documents, the Resolution Plan or otherwise ("Claims"),

4.2.3 confirms that it has no Claims against RHFL RCFL, the Resolution Applicant and any and all Persons claiming through or under any of them in connection with or relating to the Loans, the Finance Documents, and the Resolution Plan, as the case may be,

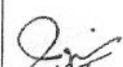
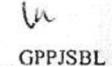
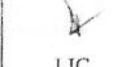
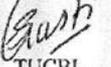
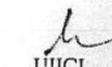
4.2.4 confirms that all Encumbrances created or existing over the assets of RHFL created in connection with or relating to the Loans and the Finance Documents (including the Lenders Security) that was provided by RHFL stands released, renounced, and relinquished, absolutely and forever, and

4.2.5 withdraws and undertakes to do all acts, deeds, matters, and things, and execute such further documents and papers as may be required for the purpose of withdrawing all dispute notices, legal proceedings, and enforcement actions filed by or instituted by it against RHFL, and persons claiming through or under any of them (as the case may be), before any Court, arbitral tribunal, other tribunal, government authority, or any other person under any Applicable Law within a period of 15 (fifteen) days from the date of this Lenders Implementation Memorandum or such other extended period acceptable to RCFL and Resolution Applicant, and hereby undertakes to take all actions necessary and execute all such documents, letters, and agreements necessary to effectuate such withdrawal. RHFL agrees to extend reasonable assistance and cooperation as may be required by the Lenders in this regard.

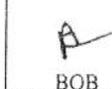
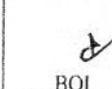
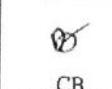
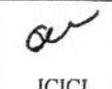
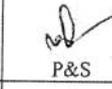
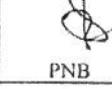
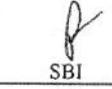
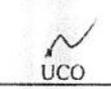
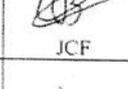
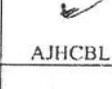
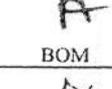
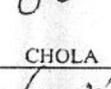
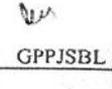
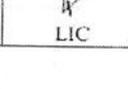
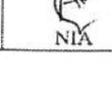
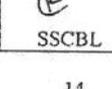
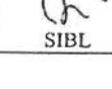
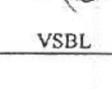
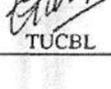
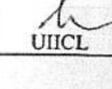
It is clarified that nothing contained in this Clause 4.2 shall be construed as a waiver by the Lenders of their obligations to continue applicable proceedings against RHFL's promoters / directors, as may be required under Applicable Law. Further provided that it is clarified amongst the Lenders and Other ICA Members that nothing contained herein shall be construed as a waiver by any of the Lenders and Other ICA Members against their, or prejudice their claims against each other, in relation to the Arbitration Amount. Also, this does not prejudice the confirmations provided by RHFL to the Lenders and the Other ICA Members in clause 4.12.

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI	
 DBS	 JCF	 AXIS	 ARPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

- 4.3 Notwithstanding anything contained in the Finance Documents or otherwise, each Lender hereby grants its irrevocable and unconditional consent and no objection for implementation of the Resolution Plan in accordance with the terms thereof, and execution and performance of definitive documents (including BTA) in connection therewith. The Lenders hereby confirm that they have received a copy of the BTA. RCFL and the RA confirm that there are no obligations on the Lenders in the BTA.
- 4.4 Notwithstanding anything contained in the Finance Documents, the First Loss Credit Default Agreements or otherwise, each Lender that is holding any PTCs hereby grants its irrevocable and unconditional consent and no-objection for (i) assignment / novation of the First Loss Credit Default Agreements and RCFL being entitled to all rights, titles, and interests of RHFL under the First Loss Credit Default Agreements and the First Loss Credit Default Agreements continuing on the same terms and conditions as were prevailing prior to the Lenders Implementation Memorandum, (ii) RCFL being entitled to any and all monies received or receivable by RHFL, if any, under or in connection with the Credit Enhancement FD and the First Loss Default Agreements, as the case may be, (iii) redemption of the Credit Enhancement FD and the proceeds thereof being transferred to RCFL (under the Standing Instructions or otherwise), and (iv) RCFL simultaneously creating a fixed deposit on the same terms and conditions of the Credit Enhancement FD as were prevailing prior to the date of this Lenders Implementation Memorandum. RHFL and RCFL confirm that they will execute necessary documents for assignment / novation of the First Loss Credit Default Agreements, to the end and intent that RCFL shall be entitled to all the rights, titles, and interests of RCFL under the First Loss Credit Default Agreements, on the same terms and conditions (including the identity and terms of the collection and servicing agent(s)) as were prevailing prior to the Lenders Implementation Memorandum.
- 4.5 Notwithstanding anything contained in the Finance Documents, the Third Party Assets Contracts or otherwise, each Lender that is a party to any Third Party Assets Contracts, hereby grants its irrevocable and unconditional consent and no-objection for RCFL being entitled to all rights, titles, and interests of RHFL under the Third Party Assets Contracts and the Third Party Assets Contracts continuing on the same terms and conditions as were prevailing prior to the Lenders Implementation Memorandum.
- 4.6 RHFL has issued and delivered irrevocable and unconditional standing instructions to all banks with which the RHFL Existing Bank Accounts are held, instructing such banks to transfer any amounts credited in RHFL Existing Bank Accounts to the Escrow Account (or any other bank account, as required by RCFL in writing), immediately and in any event, within a period of one day from the date of deposit of such amount in the relevant RHFL Existing Bank Account (the "Standing Instructions"), and delivered a copy of such issued Standing Instructions to RCFL.
- 4.7 Each Lender with which RCFL has any of the RHFL Existing Bank Accounts hereby confirms on receiving or if already received the Standing Instructions and that, it shall follow the Standing Instructions, without any demur, unless otherwise instructed by RCFL or the RA in writing.

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 I&K	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI
 DBS	 JCF	 AXIS	 ARPPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

- 4.8 RHFL confirms that there are no other RHFL Existing Bank Accounts which has been frozen by any of the Lenders. Each Lender (except HDFC Bank Limited) hereby confirms that it has de-frozen all bank accounts of RHFL maintained with it, if any, and confirms that there is no restriction on transferability and payment of any amounts from the RHFL Existing Bank Accounts, save and except for the Standing Instructions, pursuant to which, all amounts deposited in the bank accounts of RHFL maintained with it shall be transferred to the Escrow Account (or any other bank account, as required by RCFL in writing), without any action required by RHFL or RCFL. HDFC Bank Limited confirms that it shall (i) de-freeze all bank accounts of RHFL maintained with it, within a period of 7 days from the date of this Lenders Implementation Memorandum, and (ii) upon de-freezing such bank accounts, remit all amounts from such bank accounts to the account designated by RCFL or the RA.
- 4.9 Having regard to the transfer of Transferred Business pursuant to the BTA and the issued Standing Instructions, RHFL hereby covenants and confirms that: (i) save and except for the RHFL Existing Bank Accounts and the RHFL Expense Bank Account, it does not have any other bank account, and (ii) on and from the date of this Lenders Implementation Memorandum, it shall not open any bank account, without the written consent of RCFL or the RA.
- 4.10 Axis Bank Limited, being one of the Lenders and signatories to the ICA, has already appropriated and received an amount of approx. Rs. 65,00,00,000 from the cash flows / balances of RHFL. In addition, Axis Bank Limited has been paid an amount of INR 2,50,00,000 (Rupees Two Crores Fifty Lakh). Axis Bank Limited hereby confirms that no further amount is payable to Axis Bank Limited under the Resolution Plan or otherwise and all obligations of RHFL, RCFL, and the RA (as the case may be) towards Axis Bank Limited stand fully and finally settled and Axis Bank Limited has no claims against RHFL, RCFL, and the RA (as the case may be).
- 4.11 HDFC Bank Limited, being one of the Lenders, confirms that it has already received (by way of auto debit in the system) an amount of INR 7,51,96,750 (Rupees Seven Crores Fifty One Lakh Ninety Six Thousand Seven Hundred and Fifty) from the cash flows / balances of RHFL from its entitlement under the Resolution Plan, which forms part of the Total Resolution Amount.

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI	
 DBS	 JCF	 AXIS	 ARPPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

4.12 The Delhi High Court *vide* the Delhi High Court Order directed RHFL to: (i) pay an amount of INR 46,00,00,000 directly from its cash flows to ARPPL; and (ii) deposit an amount of INR 154,00,00,000 ("Arbitration Amount") in the Delhi High Court. Accordingly, ARPPL and RHFL confirm that RHFL has paid an amount of Rs. 46,00,00,000 to ARPPL and deposited the Arbitration Amount with the Delhi High Court, in full and final settlement of all claims and debts of ARPPL against RHFL, which Lenders and other ICA Members will not claim back. RHFL admits to the claim of INR 200 crores and shall in this regard take all steps necessary before the Arbitral Tribunal to bring the matter to close in favour of ARPPL in accordance with Delhi HC Order. RHFL shall not claim back the INR 200 crores or any part thereof. Each of the Lenders acknowledge, confirm and accept that notwithstanding anything contained in the Resolution Plan or otherwise, the Total Resolution Amount and the aggregate settlement amount paid to the Lenders under the Resolution Plan and this Lenders Implementation Memorandum is net of the amount of the Rs. 200 Crores paid / deposited by RHFL in accordance with the Delhi High Court Order and the amount of Rs. 200 Crores paid / deposited by RHFL is deemed to be a payment made to the creditors of RHFL and forms part of the Total Resolution Amount. ARPPL confirms that it has no further right or claim to any amounts payable under any of the Loans and discharges RHFL from all obligations, including but not limited to any obligations or undertakings provided in relation to the Loans, absolutely and forever, save to the extent set out under the Delhi High Court Order. Further, RHFL waives all right, title and interest in the Arbitration Amount and all such amount shall accrue to the benefit of the Lenders and the Debenture Holders (except the retail debenture holders who have received their entire principal outstanding amount) in terms of the arbitration award. Further, the Lenders, and RHFL agree that ARPPL may file an application before the Delhi High Court for releasing an amount of up to INR 9,41,15,724 out of its entitled amount under the Resolution Plan, and for approving the distribution mechanism *inter se* between the Lender, which the Lenders will not claim back. It is clarified amongst the Lenders and Other ICA Members that nothing contained herein shall be construed as a waiver by any of the Lenders and Other ICA Members against their, or prejudice their claims against each other, in relation to the Arbitration Amount.

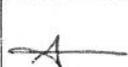
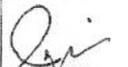
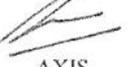
4.13 RA / RCFL shall submit to the Lenders evidence of infusion of INR 100,00,00,000 (Rupees One Hundred Crores) (in one or more tranches) in RCFL for day to day business activities, working capital requirements, operational and business expenses, as the case may be, of the business of RCFL as acquired from RHFL.

5. IMPLEMENTATION ACTIONS

The Parties agree and confirm that post entering into this Lenders Implementation Memorandum, the Resolution Plan shall automatically (and without any further action required by any Person) stand fully and finally implemented upon completion / fulfilment of the following actions (collectively, the "Implementation Actions"):

- 5.1 Closing under the BTA shall have occurred to the satisfaction of RCFL,
- 5.2 Signing of the Debenture Trustees Implementation Memorandum, and
- 5.3 Execution of the Conveyance Documents.

6. OTHER CONFIRMATIONS AND COVENANTS

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 J&K	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI
 DBS	 JCF	 AXIS	 ARPPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

- 6.1 The Lenders shall do all acts, deeds, matters, and things, and execute such further documents and papers as may be required for the purpose of withdrawing all dispute notices, legal proceedings, and enforcement actions filed by or instituted by it against RHFL, and persons claiming through or under any of them (as the case may be), before any Court, arbitral tribunal, other tribunal, government authority, or any other person under any Applicable Law, within a period of 15 (fifteen) days from the date of this Lenders Implementation Memorandum or such other extended period acceptable to RCFL. RHFL agrees to extend reasonable assistance and cooperation as may be required by the Lenders in this regard.
- 6.2 The Lenders confirm that (a) neither any red-flag classification nor fraud classification nor wilful defaulter, nor any similar classifications in any manner affect the transfer of the Transferred Business, and (b) upon transfer of the Transferred Assets, none of the Transferred Assets shall be subjected to any such classification. The Lenders shall do all acts, deeds, matters, and things, and execute such further documents and papers as may be required for the purpose of removal of such classifications as applicable, including from the database of CIBIL, CRILIC and all other credit information companies, in the event there is any effect, direct or indirect, on the transfer of the Transferred Business or Transferred Assets pursuant to such classification. It is clarified that nothing contained in this Clause 4.2 shall be construed as a waiver by the Lenders of their obligations to continue applicable proceedings against RHFL, RHFL's promoters / directors, as may be required under Applicable Law.
- 6.3 RHFL undertakes that it shall file Form CHG-4 with the Registrar of Companies and file all necessary documents (and take necessary actions) with CERSAI and other Government Authorities as may be required by RCFL, to register satisfaction of all charges held by the Lenders. Such forms for satisfaction shall be filed by RHFL within a period of 30 (thirty) days from the date of this Lenders Implementation Memorandum. The Lenders agree to extend reasonable assistance and cooperation as may be required by RHFL in this regard.
- 6.4 For abundant caution, it is clarified that full and final implementation of the Resolution Plan shall not prejudice the obligations of the Parties (as applicable) under this Clause 6 or elsewhere in this Lenders Implementation Memorandum that by their nature are required to be fulfilled post the implementation of the Resolution Plan.

7. OTHER ICA MEMBERS

As an acknowledgement of implementation of the Resolution Plan, notwithstanding anything contained in the Debenture Documents or otherwise, each Lender who is also a Debenture Holder (in its capacity as a Debenture Holder) and each Other ICA Member hereby:

- 7.1 confirms having received all amounts payable to it under the Resolution Plan, in full and final settlement of all its debts, from the cash balances of RHFL, and that no further amounts are payable to it under the Resolution Plan by the Resolution Applicant or RCFL,
- 7.2 confirms that it has no dues from RHFL, RCFL, and the Resolution Applicant (as the case may be),

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 JAK	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI
 DBS	 JCF	 AXIS	 ARPPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

- 7.3 releases, discharges, and waives, for all purposes, absolutely and forever, any and all rights (whether contractual or otherwise), benefits, claims, demands, damages, losses, liabilities, costs, expenses, interests, actions or causes of action or proceedings (in law or in equity), of any nature whatsoever, whether alleged or otherwise, known or unknown, fixed or contingent, direct or indirect, that it has or may have against RHFL, RCFL, the Resolution Applicant or any person claiming through or under any of them, in connection with or arising out of the Debentures, the Debenture Documents, the Resolution Plan or otherwise,
- 7.4 confirms that it has no claims against RHFL, RCFL, the Resolution Applicant and any and all Persons claiming through or under any of them in connection with the Debentures, the Debenture Documents, and the Resolution Plan, as the case may be,
- 7.5 grants its irrevocable and unconditional consent and no objection for implementation of the Resolution Plan in accordance with the terms thereof, and execution and performance of definitive documents (including BTA) in connection therewith. The Other ICA Members hereby confirm that they have received a copy of the BTA. RCFL and the RA confirm that there are no obligations on the Other ICA Members in the BTA.

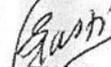
It is clarified that nothing contained in this Clause 7 shall be construed as a waiver by the Lenders who are also Debenture Holders and the Other ICA Members of their obligations to continue applicable proceedings against RHFL's promoters / directors, as may be required under Applicable Law.

8. DISSENTING DEBENTURE HOLDERS

RHFL confirms that the Dissenting Debenture Holders have a right to stand outside the Resolution Plan and pursue other legal remedies to recover their entitled dues, including in accordance with the Dissenting Debenture Holders Documents, in accordance with the SC Order.

9. NO CLAIMS OF THE LENDERS

- 9.1 The Lenders hereby release, renounce, relinquish, grant, reconvey, transfer, assure, assign and disclaim, absolutely and forever, on an unconditional and irrevocable basis, their rights, charges, titles, and interests in the Lenders Security (that was provided by RHFL to secure the repayment of the Loans and Loan Obligations), in favour of RHFL, to have and to hold the same as absolute owner of the said Lenders Security exclusively together with ways, liberties, privileges, easements and appurtenances belonging or appertaining thereto, and any other rights, benefits and privileges directly and/or indirectly attached to the Lenders Security, absolutely to the intent and purpose that the Lenders' right, charge, title and interest in the Lenders Security shall hereafter vest in and belong absolutely to RHFL to the exclusion of all the Lenders and all persons claiming under them.
- 9.2 Each of the respective Lenders hereby agree, declare and accept on behalf of itself that it has discharged RHFL from all obligations, including but not limited to the guarantees and undertakings provided in relation to the Loans, absolutely and forever, each as provided by RHFL only.

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 J&K	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI
 DBS	 JCF	 AXIS	 ARPPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

9.3 Each of the Lenders hereby confirm and acknowledge that they shall have no claim of any nature whatsoever in relation to the Loans against RHFL, and the Lenders hereby agree and confirm and undertake to that they irrevocably and unconditionally release, terminate, waive and discharge for all purposes, any and all of their rights (whether contractual or otherwise), benefits, claims, demands, damages, losses, liabilities, costs, expenses, interests, actions or causes of action or proceedings (in law or in equity), of any nature whatsoever, whether known or unknown, fixed or contingent, direct or indirect, that the Lenders may have against RHFL under the Loans, and the same hereby stand fully and finally settled.

10. NO TRANSFER OF LICENSE OF RHFL

10.1 Since RCFL is already registered as a non-banking financial company with the Reserve Bank of India and is engaged in the business of *inter alia* financial services, it does not require the HFC License of RHFL to continue the Transferred Business without interruption.

10.2 RHFL hereby undertakes and agrees to surrender its HFC License to the Reserve Bank of India / National Housing Bank, within a period of 1 (one) year from the date of this Lenders Implementation Memorandum, or such other extended date as may be required by the Lenders. Neither RCFL, nor RA shall have any rights over the HFC License. RHFL undertakes that the HFC License shall not be transferred to any person. Notwithstanding anything contained in the Resolution Plan or this Lenders Implementation Memorandum, if the HFC License is transferred to any entity, the proceeds from such sale of HFC License shall be accrued and paid to the financial creditors (except the retail debenture holders who have received their entire principal outstanding amount) of RHFL by RHFL.

11. INTER- CREDITOR DISPUTES

11.1 The Lenders undertake and confirm that RCFL, the Resolution Applicant and/or RHFL shall not be liable in any manner whatsoever in the event of any dispute between any of the Lenders, including for any consequences arising therefrom.

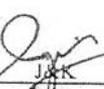
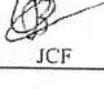
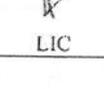
11.2 In case of any proceedings, legal action, litigation, claims, disputes are brought by any creditor pertaining to distribution of monies under the Resolution Plan or this Lenders Implementation Memorandum, the Lenders shall solely be liable for the same.

11.3 If the Resolution Plan implementation is set aside / stayed by any court of competent jurisdiction or any regulator for any reason whatsoever, then the Lenders undertake to return to RCFL an amount equivalent to the Purchase Consideration within 7 business days of demand by RCFL / the Resolution Applicant.

12. FURTHER ASSURANCE

The Parties shall do or cause to be done such acts, deeds, matters and things and execute such further documents and papers as may be required to give effect to the terms of this Lenders Implementation Memorandum and for implementation of the Resolution Plan.

13. OVERRIDING EFFECT

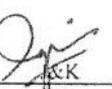
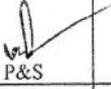
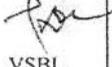
 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 JAK	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI
 DBS	 JCF	 AXIS	 ARPPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

The Parties confirm and acknowledge that this Lenders Implementation Memorandum shall have overriding effect on all Finance Documents and also to the extent of any inconsistency between any Finance Document and this Lenders Implementation Memorandum, the terms of this Lenders Implementation Memorandum shall prevail.

14. The Parties confirm the sufficiency and receipt of adequate consideration for the purpose of entering into this Lenders Implementation Memorandum.
15. Each Party (other than RCFL and RA) hereby warrants and confirms to RCFL and RA that it has the power and the authority to enter into and perform and comply with its obligations under this Lenders Implementation Memorandum and to implement the Resolution Plan and all approvals and authorisations for execution and performance of this Lenders Implementation Memorandum and implementation of the Resolution Plan are valid and subsisting.
16. **COUNTERPART**

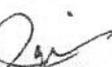
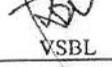
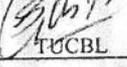
This Lenders Implementation Memorandum so agreed and executed, may be executed in one or more counterparts, all of which together shall constitute a single instrument.

[Signature pages follow]

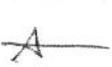
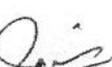
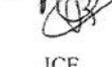
 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 KBL	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI
 DBS	 JCF	 AXIS	 ARPPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

**SCHEDULE I
LENDERS AND LOANS**

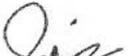
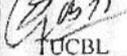
Sr. No.	Name and Particulars of Lenders	Particulars of Loans (Total Outstanding Amounts) (in INR)	Amount paid under the Resolution Plan in connection with Loans (in INR) (A)	Particulars of the Debentures (Total Outstanding Amounts) (in INR)	Amount paid under the Resolution Plan in connection with Debentures (in INR) (B)	Total Amount paid under the Resolution Plan (in INR) (A+B)
1	Axis Bank Limited	2,23,92,00,000	-	-	-	-
2	Bank of Baroda	11,37,96,00,000	3,15,28,07,649	-	-	3,15,28,07,649
3	Bank of India	2,50,00,00,000	69,26,44,656	-	-	69,26,44,656
4	Canara Bank	5,49,62,00,000	1,52,27,65,422	1,05,00,00,000	29,09,10,755	1,81,36,76,178
5	Federal Bank	1,00,00,00,000	27,70,57,862	-	-	27,70,57,862
6	ICICI Bank Limited	65,98,00,000	18,28,02,778	-	-	18,28,02,778
7	Indian Bank	1,20,00,00,000	33,24,69,435	-	-	33,24,69,435
8	Jammu & Kashmir Bank Limited	1,09,78,00,000	30,41,54,121	-	-	30,41,54,121
9	Karnataka Bank Limited	20,00,00,000	5,54,11,572	10,00,00,000	2,77,05,786	8,31,17,359
10	DBS Bank India Limited (formerly	49,80,00,000	13,79,74,815	-	-	13,79,74,815

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 J&K	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI
 DBS	 JCF	 AXIS	 ARPPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

Sr. No.	Name and Particulars of Lenders	Particulars of Loans (Total Outstanding Amounts) (in INR)	Amount paid under the Resolution Plan in connection with Loans (in INR) (A)	Particulars of the Debentures (Total Outstanding Amounts) (in INR)	Amount paid under the Resolution Plan in connection with Debentures (in INR) (B)	Total Amount paid under the Resolution Plan (in INR) (A+B)
	Laxmi Vilas Bank)					
11	Prudent ARC Limited	7,50,00,000	2,07,79,340	-	-	2,07,79,340
12	Punjab & Sindh Bank	5,99,90,00,000	1,66,20,70,116	-	-	1,66,20,70,116
13	Punjab National Bank	2,55,00,00,000	70,64,97,549	25,00,00,000	6,92,64,466	77,57,62,014
14	State Bank of India	1,00,00,00,000	27,70,57,862	-	-	27,70,57,862
15	UCO Bank	2,00,00,00,000	55,41,15,724	75,00,00,000	20,77,93,397	76,19,09,121
16	Union Bank of India	1,33,33,00,000	36,94,01,248	1,00,00,00,000	23,89,62,406	60,83,63,654
18	J C Flowers Asset Reconstruction Private Limited	5,25,00,00,000	1,09,09,15,333	9,93,50,00,000	2,75,25,69,861	3,84,34,85,194
19	HDFC Bank Limited	46,67,00,000	12,93,02,904	90,00,00,000	24,93,52,076	37,86,54,980
20	Always Remember	2,00,00,00,000	2,00,00,00,000	-	-	2,00,00,00,000

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI	
 DBS	 JCF	 AXIS	 ARPPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

Sr. No.	Name and Particulars of Lenders	Particulars of Loans (Total Outstanding Amounts) (in INR)	Amount paid under the Resolution Plan in connection with Loans (in INR) (A)	Particulars of the Debentures (Total Outstanding Amounts) (in INR)	Amount paid under the Resolution Plan in connection with Debentures (in INR) (B)	Total Amount paid under the Resolution Plan (in INR) (A+B)
	Properties Private Limited					
	Total	46,94,46,00,000	13,46,82,28,386	13,98,50,00,000	3,83,65,58,747	17,30,47,87,133

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI	
 DBS	 JCF	 AXIS	 ARPPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

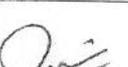
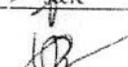
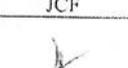
SCHEDULE II
REPRESENTATIVES OF THE PARTIES ATTENDING THE EXECUTION MEETING

Sr. No.	Name of the Party	Particulars of Representative(s)
1.	Reliance Home Finance Limited (RHFL)	Name & Designation: PRASHANT UTKE JA CEO
2.	Reliance Commercial Finance Limited (RCFL)	Name & Designation: Amit Dangri Director
3.	Aulhum Investment & Infrastructure Limited (RA)	Name & Designation: SANJAY DANGI DIRECTOR
4.	Bank of Baroda (BOB)	Name & Designation: Amarendra Mishra Asst General Manager
5.	Bank of India (BOI)	Name & Designation: Anup Kumar Sharma AGM
6.	Canara Bank (CB)	Name & Designation: S. DHARANI BASKAR CHIEF MANAGER
7.	Federal Bank Limited (FBL)	Name & Designation: KEVIN CHERIAN AUP and Division Head
8.	HDFC Bank Limited (HDFC)	Name & Designation: Manish Nyati Deputy Vice President
9.	ICICI Bank Limited (ICICI)	Name & Designation: Niranjam Kamath Regional Head - NBFC
10.	Indian Bank (IB)	Name & Designation: SUDHANSHU MUNSHI ASST. GENERAL MANAGER

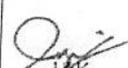
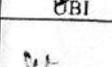
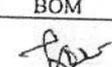
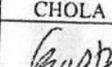
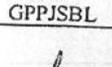
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 IB	 KCK	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI
 DBS	 JCF	 AXIS	 ARPPPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

Sr. No.	Name of the Party	Particulars of Representative(s)
11.	Jammu & Kashmir Bank Limited (J&K)	Name & Designation: Ajay Singh Dalmora Chief Manager.
12.	Karnataka Bank Limited (KBL)	Name & Designation: SANTOSH KUMAR Asst. General Manager.
13.	Prudent ARC Limited (i.e. Bank of Bahrain and Kuwait) (PARCL)	Name & Designation: SIMRAN WADHWANI SENIOR MANAGER
14.	Punjab & Sind Bank (P&S)	Name & Designation: M. KENNEDY SINGH. CHIEF MANAGER.
15.	Punjab National Bank (PNB)	Name & Designation: SUBHRASIT MISHRA Chief Manager
16.	State Bank of India (SBI)	Name & Designation: Manish Ranjan Chief Manager
17.	UCO Bank (UCO)	Name & Designation: RAJESH KUMAR ALM
18.	Union Bank of India (UBI)	Name & Designation: Dharamcharan Chief Manager.
19.	DBS Bank India Limited (formerly, Lakshmi Vilas Bank) (DBS)	Name & Designation: NITIN PARMAR Sr. VICE PRESIDENT
20.	J. C. Flowers Asset Reconstruction Private Limited (JCF)	Name & Designation: BHAVYA UDANI ASSOCIATE
21.	Axis Bank Limited (AXIS)	Name & Designation: TAJINDER AADRA V.P.

Sr. No.	Name of the Party	Particulars of Representative(s)
22.	Always Remember Properties Private Limited (ARPPPL)	Name & Designation: SHUSHIL KAWAT AUTHORISED SIGNATORY AGM - FINANCE
23.	Ambarnath Jai-Hind Co-Operative Bank Limited (AJHCBL)	Name & Designation: medha P. mandekar Investment manager.
24.	Arvind Sahakari Bank Limited (ASBL)	Name & Designation: Nitesh Ramgopal Pipalwa Manager.
25.	Bank of Maharashtra (BOM)	Name & Designation: Abhishek Chaudhary Dy. hon. Manager
26.	Cholamandalam MS General Insurance Company Limited (CHOLA)	Name & Designation: CTAURAV SANGHAVZ HEAD - FIXED INCOME
27.	Gopinath Patil Parsik Janata Sahakari Bank Limited (GPPJSBL)	Name & Designation: Vimesh R. Bhargava Manager Investment
28.	IDFC First Bank Limited (IDFC)	Name & Designation: Apurva Kumar Shah Sr. Relationship Manager
29.	Life Insurance Corporation of India (LIC)	Name & Designation: Ranjana, Dy. Secretary (INVT-40)
30.	National Bank for Agriculture and Rural Development (NABARD)	Name & Designation: KALINARADU JAGADEESH DGM
31.	New India Assurance Company Limited (NIA)	Name & Designation: AJAY KUMAR ANARWAL MANAGER.
32.	Sree Subramanyeswara Co Operative Bank Limited (SSCBL)	Name & Designation: K. KRISHNA BAH Dy. General Manager

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 J&K	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI
 DBS	 JCF	 AXIS	 ARPPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

Sr. No.	Name of the Party	Particulars of Representative(s)
33.	South Indian Bank Limited (SIBL)	Name & Designation: Taruna Behari AGM
34.	The Vishweshwar Sahakari Bank Limited (VSBL)	Name & Designation: Ketan Prasad Limaye Dy. manager
35.	Tirupati Urban Co-Operative Bank Limited (TUCBL)	Name & Designation: Smita Subhash Gosti Sr. Officer
36.	United India Insurance Company Limited (UIICL)	Name & Designation: SUBODH SHARMA Regional Manager

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 J&K	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 OBI
 DBS	 JCF	 AXIS	 ARPPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

**SCHEDULE III
DEBENTURE TRUSTEES AND DEBENTURES**

Date of DTD	Particular of the Debentures
September 17,2012	Debenture Trustee: IDBI Trusteeship Services Limited Nature: Unsecured, Rated, redeemable and non-convertible debentures of face value Rs. 10,00,000 (Rupees Ten Lakh) each. Principal Outstanding: Rs. 1,43,00,00,000 (Rupees One Hundred Crore and Forty Three Lakhs)
January 31,2013	Debenture Trustee: IDBI Trusteeship Services Limited Nature: Secured, redeemable and non-convertible debentures of face value Rs. 10,00,000 (Rupees Ten Lakh) each Principal Outstanding: 63,70,00,000 (Rupees Sixty-Three Crores and Seventy Lakhs)
July 02, 2014	Debenture Trustee: IDBI Trusteeship Services Limited Nature: Secured, rated, listed, redeemable and non-convertible debentures of face value Rs. 5,00,000 (Rupees Five Lakh) each. Principal Outstanding: Rs. 4,17,00,00,000 (Rupees Six Hundred and Fifty Crores)
June 05, 2015	Debenture Trustee: Catalyst Trusteeship Limited Nature: Unsecured, Rated, redeemable and non-convertible debentures of face value Rs. 5,00,000 (Rupees Five Lakh) each
August 11, 2016	Debenture Trustee: IDBI Trusteeship Services Limited Nature: Unsecured, Rated, redeemable and non-convertible debentures of face value Rs. 5,00,000 (Rupees Five Lakh) each. Principal Outstanding: Rs. 65,00,00,000 (Rupees Sixty Five Crores)
August 20, 2016	Debenture Trustee: IDBI Trusteeship Services Limited Nature: Secured, rated, listed, redeemable and non-convertible debentures. Total Principal Outstanding: Rs. 2,09,00,00,000(Rupees Two Hundred and Nine Crores)

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 J&K	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI
 DBS	 JCF	 AXIS	 ARPPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

Date of DTD	Particular of the Debentures
January 02, 2017	<p>Debenture Trustee: IDBI Trusteeship Services Limited</p> <p>Nature: Secured, redeemable, non-convertible debentures of face value of Rs. 1,000 (Rupees One Thousand) each</p> <p>Total Principal Outstanding (Secured) : 26,18,27,41,000 (Rupees Two Thousand Six Hundred Eighteen Crores Twenty Seven Lakhs and Forty One Thousand)</p>
January 02, 2017	<p>Debenture Trustee: IDBI Trusteeship Services Limited</p> <p>Nature: Unsecured, redeemable, non-convertible debentures of face value Rs. 1,000 (Rupees One Thousand each).</p> <p>Total Principal Outstanding (Unsecured) : Rs. 4,35,70,95,000 (Rupees Four Hundred Thirty Five Crores Seventy Lakhs and Ninety Five Thousand)</p>
January 10, 2018	<p>IDBI Trusteeship Services Limited</p> <p>Nature: Secured, rated, listed, redeemable and non-convertible debentures.</p> <p>Total Principal Outstanding: Rs. 8,58,70,00,000 (Rupees Eight Hundred Fifty Eight Crores and Seventy Lakhs)</p>
February 09, 2018	<p>IDBI Trusteeship Services Limited</p> <p>Nature: Secured, rated, listed, redeemable and non-convertible debentures.</p> <p>Total Principal Outstanding: Rs. 8,00,00,00,000 (Rupees Eight Hundred Crores)</p>

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 J&K	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 OBI
 DBS	 JCF	 AXIS	 ARPPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

**SCHEDULE IV
RHFL EXISTING BANK ACCOUNTS**

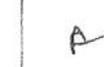
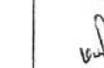
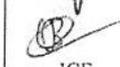
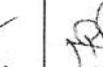
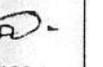
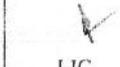
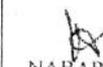
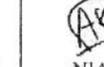
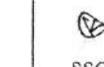
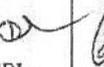
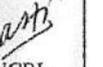
Sr. No.	Name of Bank	Name of Bank Account	Account No.
1.	Axis Bank Limited	Reliance Home Finance Limited	911020038140304
2.	Axis Bank Limited	Reliance Home Finance Limited	911020038138411
3.	Axis Bank Limited	Reliance Home Finance Limited	911020040061224
4.	Axis Bank Limited	Reliance Home Finance Limited	911020044449677
5.	Axis Bank Limited	Reliance Home Finance Limited	911020044459331
6.	Axis Bank Limited	Reliance Home Finance Limited	911020044459852
7.	Axis Bank Limited	Reliance Home Finance Limited	911020044461130
8.	Axis Bank Limited	Reliance Home Finance Limited	911020044444915
9.	Axis Bank Limited	Reliance Home Finance Limited	911020044458121
10.	Axis Bank Limited	Reliance Home Finance Limited	911020044473175
11.	Axis Bank Limited	Reliance Home Finance Limited	911020044458277
12.	Axis Bank Limited	Reliance Home Finance Limited	911020044442427
13.	Axis Bank Limited	Reliance Home Finance Limited	911020044432815
14.	Axis Bank Limited	Reliance Home Finance Limited	911020044456617
15.	Axis Bank Limited	Reliance Home Finance Limited	911020044445510
16.	Axis Bank Limited	Reliance Home Finance Limited	911020044445675
17.	Axis Bank Limited	Reliance Home Finance Limited	911020044850271
18.	Axis Bank Limited	Reliance Home Finance Limited	911020044508444
19.	Axis Bank Limited	Reliance Home Finance Limited	911020044456060
20.	Axis Bank Limited	Reliance Home Finance Limited	911020044457098
21.	Axis Bank Limited	Reliance Home Finance Limited	911020044426412
22.	Axis Bank Limited	Reliance Home Finance Limited	911020044427099
23.	Axis Bank Limited	Reliance Home Finance Limited	911020044533497
24.	Axis Bank Limited	Reliance Home Finance Limited	911020044442605
25.	Axis Bank Limited	Reliance Home Finance Limited	911020044453333
26.	Axis Bank Limited	Reliance Home Finance Limited	911020044454912
27.	Axis Bank Limited	Reliance Home Finance Limited	912020038702462
28.	Axis Bank Limited	Reliance Home Finance Limited	913020026542684
29.	Axis Bank Limited	Reliance Home Finance Limited	913020026543357
30.	Axis Bank Limited	Reliance Home Finance Limited	913020026543551
31.	Axis Bank Limited	Reliance Home Finance Limited	913020026538436
32.	Axis Bank Limited	Reliance Home Finance Limited	913020026540455
33.	Axis Bank Limited	Reliance Home Finance Limited	913020026538818
34.	Axis Bank Limited	Reliance Home Finance Limited	913020026541270
35.	Axis Bank Limited	Reliance Home Finance Limited	913020026541063
36.	Axis Bank Limited	Reliance Home Finance Limited	913020026544334
37.	Axis Bank Limited	Reliance Home Finance Limited	913020026543001
38.	Axis Bank Limited	Reliance Home Finance Limited	913020026543742
39.	Axis Bank Limited	Reliance Home Finance Limited	913020026543218

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 J&K	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI
 DBS	 JCF	 AXIS	 ARPPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

Sr. No.	Name of Bank	Name of Bank Account	Account No.
40.	Axis Bank Limited	Reliance Home Finance Limited	913020026540646
41.	Axis Bank Limited	Reliance Home Finance Limited	913020026540772
42.	Axis Bank Limited	Reliance Home Finance Limited	913020026540824
43.	Axis Bank Limited	Reliance Home Finance Limited	913020026543988
44.	Axis Bank Limited	Reliance Home Finance Limited	913020026540536
45.	Axis Bank Limited	Reliance Home Finance Limited	913020026540947
46.	Axis Bank Limited	Reliance Home Finance Limited	913020026543645
47.	Axis Bank Limited	Reliance Home Finance Limited	913020029548586
48.	Axis Bank Limited	Reliance Home Finance Limited	911020055769670
49.	Axis Bank Limited	Reliance Home Finance Limited	913020001113450
50.	Bank of Baroda	Reliance Home Finance Limited	29100200000433
51.	Bank of Baroda	Reliance Home Finance Limited	29100200000438
52.	Bank of Baroda	Reliance Home Finance Limited	24750200005994
53.	Bank of Baroda	Reliance Home Finance Limited	29100200000434
54.	Bank of Baroda	Reliance Home Finance Limited	29100200000436
55.	Bank of Baroda	Reliance Home Finance Limited	29100200000437
56.	Bank of India	Reliance Home Finance Limited	605920110000214
57.	Canara Bank (Erstwhile Syndicate Bank)	Reliance Home Finance Limited	50371010010182
58.	Canara Bank (Erstwhile Syndicate Bank)	Reliance Home Finance Limited	50373170000164
59.	HDFC Bank Limited	Reliance Home Finance Limited	00600310016779
60.	HDFC Bank Limited	Reliance Home Finance Limited	00600310022433
61.	HDFC Bank Limited	Reliance Home Finance Limited	00600310022398
62.	HDFC Bank Limited	Reliance Home Finance Limited	00030310012513
63.	HDFC Bank Limited	Reliance Home Finance Limited	00210310003889
64.	HDFC Bank Limited	Reliance Home Finance Limited	00200310001279
65.	HDFC Bank Limited	Reliance Home Finance Limited	00140310005787
66.	HDFC Bank Limited	Reliance Home Finance Limited	00070310004117
67.	HDFC Bank Limited	Reliance Home Finance Limited	00090310004023
68.	HDFC Bank Limited	Reliance Home Finance Limited	00600310022752
69.	HDFC Bank Limited	Reliance Home Finance Limited	01520310000552
70.	HDFC Bank Limited	Reliance Home Finance Limited	00540310001068
71.	HDFC Bank Limited	Reliance Home Finance Limited	01020310000684
72.	HDFC Bank Limited	Reliance Home Finance Limited	01090310000321
73.	HDFC Bank Limited	Reliance Home Finance Limited	00600310036179
74.	HDFC Bank Limited	Reliance Home Finance Limited	01780310000164
75.	HDFC Bank Limited	Reliance Home Finance Limited	00600310028150
76.	HDFC Bank Limited	Reliance Home Finance Limited	00310310001044
77.	HDFC Bank Limited	Reliance Home Finance Limited	00060310003527
78.	HDFC Bank Limited	Reliance Home Finance Limited	00330310000995
79.	HDFC Bank Limited	Reliance Home Finance Limited	00040310007480
80.	HDFC Bank Limited	Reliance Home Finance Limited	03870310000070

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 K&K	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI
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 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

Sr. No.	Name of Bank	Name of Bank Account	Account No.
81.	HDFC Bank Limited	Reliance Home Finance Limited	00670310000492
82.	HDFC Bank Limited	Reliance Home Finance Limited	00350310001274
83.	HDFC Bank Limited	Reliance Home Finance Limited	01010310000320
84.	HDFC Bank Limited	Reliance Home Finance Limited	00600310032801
85.	HDFC Bank Limited	Reliance Home Finance Limited	00360310000792
86.	HDFC Bank Limited	Reliance Home Finance Limited	00600310034997
87.	HDFC Bank Limited	Reliance Home Finance Limited	00600310036128
88.	HDFC Bank Limited	Reliance Home Finance Limited	00600310023115
89.	HDFC Bank Limited	Reliance Home Finance Limited	00340310001809
90.	HDFC Bank Limited	Reliance Home Finance Limited	00600310039306
91.	HDFC Bank Limited	Reliance Home Finance Limited	00600310022347
92.	HDFC Bank Limited	Reliance Home Finance Limited	01220310000644
93.	HDFC Bank Limited	Reliance Home Finance Limited	00600310026371
94.	HDFC Bank Limited	Reliance Home Finance Limited	00600310028133
95.	HDFC Bank Limited	Reliance Home Finance Limited	00600310028297
96.	HDFC Bank Limited	Reliance Home Finance Limited	00600310028305
97.	HDFC Bank Limited	Reliance Home Finance Limited	00600310028322
98.	HDFC Bank Limited	Reliance Home Finance Limited	00600310028349
99.	HDFC Bank Limited	Reliance Home Finance Limited	00600310032855
100.	HDFC Bank Limited	Reliance Home Finance Limited	00600310032811
101.	HDFC Bank Limited	Reliance Home Finance Limited	00600310032889
102.	HDFC Bank Limited	Reliance Home Finance Limited	00600310032872
103.	HDFC Bank Limited	Reliance Home Finance Limited	00600310032862
104.	HDFC Bank Limited	Reliance Home Finance Limited	00600310032845
105.	HDFC Bank Limited	Reliance Home Finance Limited	00600310032838
106.	HDFC Bank Limited	Reliance Home Finance Limited	00600310035117
107.	HDFC Bank Limited	Reliance Home Finance Limited	00600310035072
108.	HDFC Bank Limited	Reliance Home Finance Limited	00600310035306
109.	HDFC Bank Limited	Reliance Home Finance Limited	02210310000152
110.	HDFC Bank Limited	Reliance Home Finance Limited	00600310037603
111.	HDFC Bank Limited	Reliance Home Finance Limited	00600310032828
112.	HDFC Bank Limited	Reliance Home Finance Limited	50200022642241
113.	HDFC Bank Limited	Reliance Home Finance Limited	50200004745191
114.	HDFC Bank Limited	Reliance Home Finance Limited	05400310000312
115.	ICICI Bank Limited	Reliance Home Finance Limited	039305010070
116.	ICICI Bank Limited	Reliance Home Finance Limited	039305003236
117.	ICICI Bank Limited	Reliance Home Finance Limited	039305009784
118.	IDFC First Bank Limited	Reliance Home Finance Limited	10001442999
119.	Karnataka Bank Limited	Reliance Home Finance Limited	0792000150473301
120.	Punjab & Sind Bank	Reliance Home Finance Limited	03851100105879
121.	Punjab National Bank	Reliance Home Finance Limited	1988002100192810
122.	Union Bank of India (erstwhile Andhra Bank)	Reliance Home Finance Limited	040211100001820

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 J&K	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI
 DBS	 JCF	 AXIS	 ARPPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

Sr. No.	Name of Bank	Name of Bank Account	Account No.
123.	Union Bank of India (erstwhile Andhra Bank)	Reliance Home Finance Limited	040211100001556
124.	YES Bank Limited	Reliance Home Finance Limited	000185700002739
125.	YES Bank Limited	Reliance Home Finance Limited	000185700002554
126.	YES Bank Limited	Reliance Home Finance Limited	000185700000100

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 JAK	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI
 DBS	 JCF	 AXIS	 ARPPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPP/SBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

**SCHEDULE V
OTHER ICA MEMBERS**

Sr. No.	Name and Particulars of Other ICA Members	Particulars of the Debentures (Total Outstanding Amounts) (in INR)	Total Amount paid under the Resolution Plan (in INR)
1.	Ambarnath Jai Hind Co Operative Bank Limited	50,00,000	13,85,289
2.	Arvind Sahakari Bank Limited	2,00,00,000	55,41,157
3.	Bank of Maharashtra	25,00,00,000	6,23,38,019
4.	Cholamandalam MS General Insurance Company Limited	20,00,00,000	5,54,11,572
5.	Gopinath Patil Parsik Janata Sahakari Bank Limited	5,00,00,000	1,03,89,670
6.	IDFC First Bank Limited	2,15,00,00,000	59,56,74,404
7.	Life Insurance Corporation of India	8,00,00,00,000	2,21,64,62,898
8.	NABARD	80,00,00,000	22,16,46,290
9.	New India Assurance	1,15,00,00,000	31,86,16,542
10.	Sree Subramanyeswara Coop Bank Limited	2,00,00,000	55,41,157
11.	South Indian Bank Limited	10,00,00,000	2,77,05,786
12.	The Vishweshwar Sahakari Bank Limited	1,00,00,000	27,70,579
13.	Tirupati Urban Co Op Bank Limited	5,00,00,000	1,03,89,670
14.	United India Insurance Company Limited	1,50,00,00,000	34,97,85,551
	TOTAL	14,30,50,00,000	3,88,36,58,584

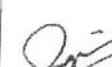
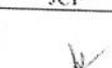
 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI	
 DBS	 JCF	 AXIS	 ARPPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

**SCHEDULE VI
CREDIT ENHANCEMENT FD**

Sr. No.	Deal No.	Current Investor	Credit Enhancement	Account No	Bank	Amount
1)	135	ICICI Bank Limited	Fixed Deposit - RHFL	2625300045696	DCB Bank Limited	5,01,00,000.00
2)	40	ICICI Bank Limited	Fixed Deposit - RHFL	10005277962	IDFC First Bank Limited	1,01,00,000.00
3)	40	ICICI Bank Limited	Fixed Deposit - RHFL	10005277871	IDFC First Bank Limited	4,24,90,000.00
4)	129	ICICI Bank Limited	Fixed Deposit - RHFL	02625300047001	DCB Bank Limited	5,00,50,000.00
5)	129	ICICI Bank Limited	Fixed Deposit - RHFL	02625300044244	DCB Bank Limited	1,00,13,185.00
6)	129	ICICI Bank Limited	Fixed Deposit - RHFL	02625300041627	DCB Bank Limited	24,23,630.00
7)	129	ICICI Bank Limited	Fixed Deposit - RHFL	02625300045553	DCB Bank Limited	1,00,13,185.00
8)	135	ICICI Bank Limited	Fixed Deposit - RHFL	02625300043078	DCB Bank Limited	30,00,000.00
9)	135	ICICI Bank Limited	Fixed Deposit - RHFL	02625300043050	DCB Bank Limited	98,00,000.00
10)	135	ICICI Bank Limited	Fixed Deposit - RHFL	02625300043069	DCB Bank Limited	98,00,000.00
11)	136	IDFC First Bank Limited	Fixed Deposit - RHFL	10004024014	IDFC First Bank Limited	5,00,00,000.00
12)	136	IDFC First Bank Limited	Fixed Deposit - RHFL	10004022460	IDFC First Bank Limited	5,12,15,000.00
13)	157	ICICI Bank Limited	Fixed Deposit - RHFL	039310035570	ICICI Bank Limited	20,00,00,000.00
14)	157	ICICI Bank Limited	Fixed Deposit - RHFL	039310035571	ICICI Bank Limited	15,00,00,000.00
15)	157	ICICI Bank Limited	Fixed Deposit - RHFL	039310035572	ICICI Bank Limited	1,68,90,558.00
16)	157	ICICI Bank Limited	Fixed Deposit - RHFL	039310036439	ICICI Bank Limited	98,547.00

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 J&K	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI
 DBS	 JCF	 AXIS	 ARPPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

Sr. No.	Deal No.	Current Investor	Credit Enhancement	Account No	Bank	Amount
17)	158	Yes Bank Limited	Fixed Deposit - RHFL	000140300297984	YES Bank Limited	25,05,00,000.00
18)	158	Yes Bank Limited	Fixed Deposit - RHFL	000140300297974	YES Bank Limited	25,05,00,000.00
19)	158	Yes Bank Limited	Fixed Deposit - RHFL	000140300297994	YES Bank Limited	25,05,00,000.00
20)	158	Yes Bank Limited	Fixed Deposit - RHFL	000140300298055	YES Bank Limited	5,05,00,000.00
21)	158	Yes Bank Limited	Fixed Deposit - RHFL	000140300298015	YES Bank Limited	5,05,00,000.00
22)	158	Yes Bank Limited	Fixed Deposit - RHFL	000140300298035	YES Bank Limited	5,05,00,000.00
23)	158	Yes Bank Limited	Fixed Deposit - RHFL	000140300298025	YES Bank Limited	5,05,00,000.00
24)	158	Yes Bank Limited	Fixed Deposit - RHFL	000140300298065	YES Bank Limited	1,51,61,068.00
25)	159	Yes Bank Limited	Fixed Deposit - RHFL	000140300298005	YES Bank Limited	25,05,00,000.00
26)	159	Yes Bank Limited	Fixed Deposit - RHFL	000140300297964	YES Bank Limited	25,05,00,000.00
27)	159	Yes Bank Limited	Fixed Deposit - RHFL	000140300298045	YES Bank Limited	5,05,00,000.00
28)	159	Yes Bank Limited	Fixed Deposit - RHFL	000140300298075	YES Bank Limited	1,93,00,000.00
29)	162	ICICI Bank Limited	Fixed Deposit - RHFL	039310035756	ICICI Bank Limited	30,00,00,000.00
30)	162	ICICI Bank Limited	Fixed Deposit - RHFL	039310035757	ICICI Bank Limited	3,90,48,145.74
31)	164	ICICI Bank Limited	Fixed Deposit - RHFL	039310036722	ICICI Bank Limited	17,428.00
32)	164	ICICI Bank Limited	Fixed Deposit - RHFL	039310036007	ICICI Bank Limited	5,90,87,659.00
33)	164	ICICI Bank Limited	Fixed Deposit - RHFL	039310036006	ICICI Bank Limited	8,88,99,494.00

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 JCB	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI
 DBS	 JCF	 AXIS	 ARPPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

Sr. No.	Deal No.	Current Investor	Credit Enhancement	Account No	Bank	Amount
34)	168	ICICI Bank Limited	Fixed Deposit - RHFL	039310039531	ICICI Bank Limited	2,13,971.00
35)	168	ICICI Bank Limited	Fixed Deposit - RHFL	039310036263	ICICI Bank Limited	15,00,00,000.00
36)	168	ICICI Bank Limited	Fixed Deposit - RHFL	039310037412	ICICI Bank Limited	1,07,150.00
37)	168	ICICI Bank Limited	Fixed Deposit - RHFL	039310036264	ICICI Bank Limited	2,73,35,736.90
38)	169	ICICI Bank Limited	Fixed Deposit - RHFL	39310039530	ICICI Bank Limited	18,135.00
39)	169	ICICI Bank Limited	Fixed Deposit - RHFL	039310036261	ICICI Bank Limited	8,00,00,000.00
40)	169	ICICI Bank Limited	Fixed Deposit - RHFL	039310037413	ICICI Bank Limited	61,032.00
41)	169	ICICI Bank Limited	Fixed Deposit - RHFL	039310037671	ICICI Bank Limited	1,47,420.00
42)	169	ICICI Bank Limited	Fixed Deposit - RHFL	039310036262	ICICI Bank Limited	2,18,81,549.00
43)	174	Yes Bank Limited	Fixed Deposit - RHFL	000140300275967	YES Bank Limited	5,05,00,000.00
44)	174	Yes Bank Limited	Fixed Deposit - RHFL	000140300275977	YES Bank Limited	5,05,00,000.00
45)	174	Yes Bank Limited	Fixed Deposit - RHFL	000140300275987	YES Bank Limited	5,05,00,000.00
46)	174	Yes Bank Limited	Fixed Deposit - RHFL	000140300275997	YES Bank Limited	5,05,00,000.00
47)	174	Yes Bank Limited	Fixed Deposit - RHFL	000140300276008	YES Bank Limited	5,05,00,000.00
48)	174	Yes Bank Limited	Fixed Deposit - RHFL	000140300276018	YES Bank Limited	5,05,00,000.00
49)	174	Yes Bank Limited	Fixed Deposit - RHFL	000140300276028	YES Bank Limited	5,05,00,000.00
50)	174	Yes Bank Limited	Fixed Deposit - RHFL	000140300276038	YES Bank Limited	75,07,041.00

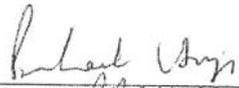
 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI	
 DBS	 JCF	 AXIS	 ARPPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 NIA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

Sr. No.	Deal No.	Current Investor	Credit Enhancement	Account No	Bank	Amount
51)	174	Yes Bank Limited	Fixed Deposit - RHFL	000140300239993	YES Bank Limited	1,84,19,353.00
52)	171	Kotak Mahindra Bank Limited	Fixed Deposit - Trust	5447684882	Kotak Mahindra Bank Limited	25,45,95,515.00
53)	171	Kotak Mahindra Bank Limited	Fixed Deposit - Trust	5447684899	Kotak Mahindra Bank Limited	54,42,279.91
54)	171	Kotak Mahindra Bank Limited	Fixed Deposit - Trust	5447911780	Kotak Mahindra Bank Limited	2,57,720.00
55)	172	Kotak Mahindra Bank Limited	Fixed Deposit - Trust	5447684851	Kotak Mahindra Bank Limited	27,09,91,466.00
56)	172	Kotak Mahindra Bank Limited	Fixed Deposit - Trust	5447684868	Kotak Mahindra Bank Limited	43,50,784.10
57)	172	Kotak Mahindra Bank Limited	Fixed Deposit - Trust	5447998873	Kotak Mahindra Bank Limited	6,49,215.90
58)	173	Capri Global & Capri Global Housing	Mutual Fund	419235484974	Nippon India Liquid Fund	56,47,37,344.73

 RHFL	 RCFL	 RA	 BOB	 BOI	 CB	 FBL	 HDFC	 ICICI
 IB	 JCK	 KBL	 PARCL	 P&S	 PNB	 SBI	 UCO	 UBI
 DBS	 JCF	 AXIS	 ARPPL	 AJHCBL	 ASBL	 BOM	 CHOLA	 GPPJSBL
 IDFC	 LIC	 NABARD	 MA	 SSCBL	 SIBL	 VSBL	 TUCBL	 UIICL

THE PARTIES HERETO HAVE CAUSED THIS LENDERS IMPLEMENTATION MEMORANDUM TO BE DULY EXECUTED AND DELIVERED BY THEIR DULY AUTHORISED REPRESENTATIVES ON THE DAY AND YEAR FIRST ABOVE WRITTEN.

SIGNED AND DELIVERED by Reliance Home Finance Limited


Name: PRASHANT UTKAR
Designation: CEO



SIGNED AND DELIVERED by Reliance Commercial Finance Limited


Name: Amit Durg
Designation: Director



SIGNED AND DELIVERED by Authum Investment & Infrastructure Limited


Name: SANJAY DANGI
Designation: DIRECTOR



SIGNED AND DELIVERED by Bank of Baroda


Name: Amarendra Mishra
Designation: Asstt General Manager



SIGNED AND DELIVERED by Bank of India


Name: Anup Kumar Sharma
Designation: AGM



SIGNED AND DELIVERED by Canara Bank


Name: S. DHARAM BASKAR
Designation: CHIEF MANAGER



SIGNED AND DELIVERED by Federal Bank Limited

[Handwritten Signature]

Name: *Neeraj Chavhan*
Designation: *AVP and Division Head*



SIGNED AND DELIVERED by HDFC Bank Limited

[Handwritten Signature]



Name: *Manish Dyale*
Designation: *Deputy Vice President*

SIGNED AND DELIVERED by ICICI Bank Limited

[Handwritten Signature]



Name: *Niranjana Kanyala*
Designation: *Regional Head*

SIGNED AND DELIVERED by Indian Bank

[Handwritten Signature]



Name: *SUDHANSHU MUNSAL*
Designation: *ASST. GENERAL MANAGER*

SIGNED AND DELIVERED by Jammu & Kashmir Bank Limited

[Handwritten Signature]



Name: *Arjun Singh Rathore*
Designation: *Chief Manager*

SIGNED AND DELIVERED by Karnataka Bank Limited

[Handwritten Signature]



Name: *SANTHOSH KUMAR*
Designation: *Asst. General Manager*

SIGNED AND DELIVERED by Prudent ARC Limited

Simran Wadhvani

Name: SIMRAN WADHWANI
Designation: SENIOR MANAGER



SIGNED AND DELIVERED by Punjab & Sind Bank

M. K. Singh

Name: M. KENNEDI SINGH
Designation: CHIEF MANAGER



SIGNED AND DELIVERED by Punjab National Bank

Sushrajit Mishra

Name: SUBHRAJIT MISHRA
Designation: Chief manager



SIGNED AND DELIVERED by State Bank of India

Manish Ranjan

Name: Manish Ranjan
Designation: Chief Manager



SIGNED AND DELIVERED by UCO Bank

Rajesh Kumar

Name: RAJESH KUMAR
Designation: A GM



SIGNED AND DELIVERED by Union Bank of India

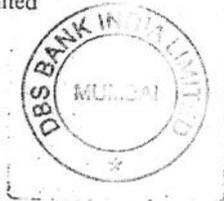
Dhyaneshwar Ram

Name: Dhyaneshwar Ram
Designation: chief manager



SIGNED AND DELIVERED by DBS Bank India Limited

Nitinnar



Name: NITIN PARMAR
Designation: Sr. VICE PRESIDENT

SIGNED AND DELIVERED by J. C. Flowers Asset Reconstruction Private Limited

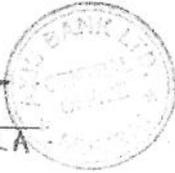
JB



Name: BHAVYA UDANI
Designation: ASSOCIATE

SIGNED AND DELIVERED by Axis Bank Limited

Tajinder Arora



Name: TAJINDER ARORA
Designation: V.P.

SIGNED AND DELIVERED by Ambarnath Jai-Hind Co-operative Bank .
Always Remember Properties Private Limited

For Ambarnath Jai-Hind Co-op. Bank Ltd., Ambarnath

M. P. Mandekar



Name: medha P mandekar
Designation: Investment Manager

SIGNED AND DELIVERED by Ambarnath Jai-Hind Co-operative Bank
Limited ALWAYS REMEMBER PROPERTIES PVT LTD.

Rawat



Name: SHUBHAM RAWAT
Designation: AGM- FINANCE

SIGNED AND DELIVERED by Arvind Sahakari Bank Limited

M. D. Patil



Name: Nitish Ramkrishna Patil
Designation: Manager

SIGNED AND DELIVERED by Bank of Maharashtra

Amruty

Name: Ashish Chavhan
Designation: Dy. Gen. Manager



SIGNED AND DELIVERED by Cholamandalam MS General Insurance Company Limited

Chandrasekhar

Name: UTARAV SANGHAVZ
Designation: HEAD FIXED INCOME



SIGNED AND DELIVERED by Gopinath Patil Parsik Janata Sahakari Bank Limited

W. S.

Name: W. S. & Sharda
Designation: Manager Investment



SIGNED AND DELIVERED by IDFC First Bank Limited

Apurva Shah

Name: Apurva Kunder Shah
Designation: Sr. Relationship Manager



SIGNED AND DELIVERED by Life Insurance Corporation of India

L. Anjana

Name: L. Anjana
Designation: Dy. Secretary (INVT-MO)



SIGNED AND DELIVERED by National Bank for Agriculture and Rural Development

K. Jagadeesh

Name: KALIVARAO JAGADEESH
Designation: DM



SIGNED AND DELIVERED by New India Assurance Company Limited

A. Rajan

Name: AJAY KUMAR ARWAL
Designation: MANAGER



SIGNED AND DELIVERED by Sree Subramanyeswara Co Operative Bank Limited

K.N. Krishnaiah SETHI

Name: K.N. KRISHNAIAH SETHI
Designation: General Manager



SIGNED AND DELIVERED by South Indian Bank Limited

Tamara Behani

Name: Tamara Behani
Designation: AGM



SIGNED AND DELIVERED by The Vishweshwar Sahakari Bank Limited

Keeton Prasad Limaye

Name: Keeton Prasad Limaye
Designation: dy. manager



SIGNED AND DELIVERED by Tirupati Urban Co-operative Bank Limited

Smita Subhash Gosti

Name: Smita Subhash Gosti
Designation: Sr. officer



SIGNED AND DELIVERED by United India Insurance Company Limited

SUBODH SHARMA

Name: Subodh Sharma
Designation: Regional Manager
सुबोध शर्मा
SUBODH SHARMA
क्षेत्रीय प्रबन्धक
Regional Manager



Signature Page to the Lenders Implementation Memorandum dated March 29, 2023, entered into between inter alia Reliance Home Finance Limited, Reliance Commercial Finance Limited and Authum Investment & Infrastructure Limited.

