

Annexure 3
Name of the Corporate Debtor: Reliance Home Finance Limited
Date of commencement of CIRP: 16-09-2025
List of Creditors as on: 21-01-2026

List of Secured Financial Creditors (other than Financial Creditors belonging to any class of Creditors)

(Amount in ₹)

SL. No.	Name of creditor	Details of claim received		Details of claim admitted						Amount of contingent claim	Amount of any mutual dues, that may be setoff	Amount of claim not admitted	Amount of claim under verification	Remarks, if any	
		Date of receipt	Amount claimed	Amount of claim admitted	Nature of claim	Amount covered by security interest	Amount covered by guarantee	Whether related party?	% of voting share in CoC						
1	Shruti Rajendrakumar Bhatia	24-09-25	74,756	-	Debenture Holder	-	-	No	-	-	-	74,756	-		
2	Sangita Singh & Abhay Singh	26-09-25	37,000	-	Debenture Holder	-	-	No	-	-	-	37,000	-		
3	Jamnadas Dwarkadas Bhatia (deceased) Neena Bhatia	26-09-25	81,000	-	Debenture Holder	-	-	No	-	-	-	81,000	-		
4	P S Ganesh	27-09-25	72,400	-	Debenture Holder	-	-	No	-	-	-	72,400	-		
5	Charan Jeet Bhatiani	27-09-25	26,700	-	Debenture Holder	-	-	No	-	-	-	26,700	-		
6	Patrick J. D'souza	27-09-25	47,591	-	Debenture Holder	-	-	No	-	-	-	47,591	-		
7	Hardik Vimal K. Ashar	28-09-25	1,000,000	-	Debenture Holder	-	-	No	-	-	-	1,000,000	-		
8	Anil Shankar	28-09-25	37,825	-	Debenture Holder	-	-	No	-	-	-	37,825	-		
9	VimalKumar K. Ashar	28-09-25	1,000,000	-	Debenture Holder	-	-	No	-	-	-	1,000,000	-		
10	Neha Raval	29-09-25	47,591	-	Debenture Holder	-	-	No	-	-	-	47,591	-		
11	Karmaja Vaibhav Trivedi	29-09-25	47,591	-	Debenture Holder	-	-	No	-	-	-	47,591	-		
12	Ashok Jashvantray Trivedi	29-09-25	47,591	-	Debenture Holder	-	-	No	-	-	-	47,591	-		
13	Tapas Sengupta	29-09-25	335,705	-	Debenture Holder	-	-	No	-	-	-	335,705	-		
14	Rajshekar Srinivasan Tengar Deenture Holder	29-09-25	57,694	-	Debenture Holder	-	-	No	-	-	-	57,694	-		
15	Anupam Jain	29-09-25	39,610	-	Debenture Holder	-	-	No	-	-	-	39,610	-		
16	Bijal Kapadia	29-09-25	45,000	-	Debenture Holder	-	-	No	-	-	-	45,000	-		
17	Ajay Kapadia	29-09-25	45,000	-	Debenture Holder	-	-	No	-	-	-	45,000	-		
18	Mahendra Kapadia	29-09-25	45,000	-	Debenture Holder	-	-	No	-	-	-	45,000	-		
19	Sagar Kapadia	29-09-25	84,761	-	Debenture Holder	-	-	No	-	-	-	84,761	-		
20	Dipali Sanjay Shah	29-09-25	46,725	-	Debenture Holder	-	-	No	-	-	-	46,725	-		
21	Bharti Arvind Shah	29-09-25	46,725	-	Debenture Holder	-	-	No	-	-	-	46,725	-		
22	Sanjay A Shah HUF	29-09-25	46,725	-	Debenture Holder	-	-	No	-	-	-	46,725	-		
23	Arvind Shah HUF	29-09-25	46,725	-	Debenture Holder	-	-	No	-	-	-	46,725	-		
24	Hemant Agrawal	29-09-25	446,000	-	Debenture Holder	-	-	No	-	-	-	446,000	-		
25	Sanjay Shah	29-09-25	46,725	-	Debenture Holder	-	-	No	-	-	-	46,725	-		
26	Seema Vimal Ashar	29-09-25	10,400,000	-	Debenture Holder	-	-	No	-	-	-	10,400,000	-		
27	Alpa Nayak	29-09-25	1,794,200	-	Debenture Holder	-	-	No	-	-	-	1,794,200	-		
28	Raghvansh Gaurav	29-09-25	925,984	-	Debenture Holder	-	-	No	-	-	-	925,984	-		
29	Arun Saxena	29-09-25	917,087	-	Debenture Holder	-	-	No	-	-	-	917,087	-		
30	Arun Saxena on behalf of Late Uma saxena	29-09-25	219,506	-	Debenture Holder	-	-	No	-	-	-	219,506	-		
31	Harpreet Singh Brar	29-09-25	253,400	-	Debenture Holder	-	-	No	-	-	-	253,400	-		

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(Amount in ₹)

SL No.	Name of creditor	Details of claim received		Details of claim admitted						Amount of contingent claim	Amount of any mutual dues, that may be setoff	Amount of claim not admitted	Amount of claim under verification	Remarks, if any	
		Date of receipt	Amount claimed	Amount of claim admitted	Nature of claim	Amount covered by security interest	Amount covered by guarantee	Whether related party?	% of voting share in CoC						
32	Rashmi Mohota	29-09-25	150,000	-	Debenture Holder	-	-	No	-	-	-	150,000	-		Please refer note
33	Hotchand Hariram Gurbani	30-09-25	30,000	-	Debenture Holder	-	-	No	-	-	-	30,000	-		
34	Gunjan Raizada	30-09-25	590,857	-	Debenture Holder	-	-	No	-	-	-	590,857	-		
35	Dixita Soni	30-09-25	128,832	-	Debenture Holder	-	-	No	-	-	-	128,832	-		
36	Laxmikant Soni	30-09-25	155,916	-	Debenture Holder	-	-	No	-	-	-	155,916	-		
37	Rohtash Agarwal	30-09-25	70,511	-	Debenture Holder	-	-	No	-	-	-	70,511	-		
38	Mahendra Kapadia HUF	30-09-25	117,295	-	Debenture Holder	-	-	No	-	-	-	117,295	-		
39	Aditya Dilip Thakur	30-09-25	500,000	-	Debenture Holder	-	-	No	-	-	-	500,000	-		
40	Shobha Thakur	30-09-25	500,000	-	Debenture Holder	-	-	No	-	-	-	500,000	-		
41	Dilip Thakur	30-09-25	700,000	-	Debenture Holder	-	-	No	-	-	-	700,000	-		
42	Sanjay Gupta	30-09-25	235,781	-	Debenture Holder	-	-	No	-	-	-	235,781	-		
43	Sanjay Gupta HUF	30-09-25	238,125	-	Debenture Holder	-	-	No	-	-	-	238,125	-		
44	Sameer Tekhedar	30-09-25	192,150	-	Debenture Holder	-	-	No	-	-	-	192,150	-		
45	Asha Gupta	30-09-25	55,625	-	Debenture Holder	-	-	No	-	-	-	55,625	-		
46	Sheetal B Mehta	30-09-25	2,410,000	-	Bond Holder	-	-	No	-	-	-	2,410,000	-		
47	Bhavesh Mehta	30-09-25	2,410,000	-	Bond Holder	-	-	No	-	-	-	2,410,000	-		
48	Dept Johri	30-09-25	542,946	-	Debenture Holder	-	-	No	-	-	-	542,946	-		
49	Shubhra Johari	30-09-25	861,956	-	Debenture Holder	-	-	No	-	-	-	861,956	-		
50	Manisha Rohtagi	30-09-25	56,563	-	Debenture Holder	-	-	No	-	-	-	56,563	-		
51	Deepak Johri	30-09-25	723,724	-	Debenture Holder	-	-	No	-	-	-	723,724	-		
52	Arun Kumar Jain HUF	30-09-25	128,100	-	Debenture Holder	-	-	No	-	-	-	128,100	-		
53	Anish Johri	30-09-25	728,889	-	Debenture Holder	-	-	No	-	-	-	728,889	-		
54	Deepak Johri HUF	30-09-25	723,724	-	Debenture Holder	-	-	No	-	-	-	723,724	-		
55	Shakti Vijay Steel Transforms Pvt Ltd	30-09-25	716,032	-	Debenture Holder	-	-	No	-	-	-	716,032	-		
56	Ishita Johri	30-09-25	723,724	-	Debenture Holder	-	-	No	-	-	-	723,724	-		
57	Suvrat Ranka	30-09-25	577,969	-	Debenture Holder	-	-	No	-	-	-	577,969	-		
58	Arun Kumar Jain	30-09-25	145,688	-	Debenture Holder	-	-	No	-	-	-	145,688	-		
59	Kshama Jain	30-09-25	145,688	-	Debenture Holder	-	-	No	-	-	-	145,688	-		
60	Rashmi Chintan Parikh	30-09-25	930,690	-	Debenture Holder	-	-	No	-	-	-	930,690	-		
61	Chintan Parikh	30-09-25	53,444	-	Debenture Holder	-	-	No	-	-	-	53,444	-		
62	Chintan Parikh HUF	30-09-25	60,340	-	Debenture Holder	-	-	No	-	-	-	60,340	-		
63	Urmil Vipul Shah	30-09-25	240,513	-	Debenture Holder	-	-	No	-	-	-	240,513	-		

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		Date of receipt	Amount claimed	Amount of claim admitted	Nature of claim	Amount covered by security interest	Amount covered by guarantee	Whether related party?	% of voting share in CoC						
64	Riya Vipul Shah	30-09-25	198,888	-	Debenture Holder	-	-	No	-	-	-	198,888	-		
65	Deepa Vipul Shah	30-09-25	198,888	-	Debenture Holder	-	-	No	-	-	-	198,888	-		
66	Kusum Jayantilal Shah	30-09-25	298,333	-	Debenture Holder	-	-	No	-	-	-	298,333	-		
67	Vipul Jayantilal Shah	30-09-25	176,616	-	Debenture Holder	-	-	No	-	-	-	176,616	-		
68	Vipul Shah HUF	30-09-25	198,888	-	Debenture Holder	-	-	No	-	-	-	198,888	-		
69	Varsha Jitendrakumar Parikh	30-09-25	930,690	-	Debenture Holder	-	-	No	-	-	-	930,690	-		
70	Keshavlal Vishnudas Gujarathi	30-09-25	804,300	-	Debenture Holder	-	-	No	-	-	-	804,300	-		
71	Shashank Hirawat	30-09-25	721,175	-	Debenture Holder	-	-	No	-	-	-	721,175	-		
72	Shobha K Guajrathi	30-09-25	947,925	-	Debenture Holder	-	-	No	-	-	-	947,925	-		
73	Ashwin Hirawat	30-09-25	721,175	-	Debenture Holder	-	-	No	-	-	-	721,175	-		
74	Kumar Mangalam Jugalkishor Moondra	30-09-25	484,600	-	Debenture Holder	-	-	No	-	-	-	484,600	-		
75	Padam devi Hirawat	30-09-25	725,790	-	Debenture Holder	-	-	No	-	-	-	725,790	-		
76	Shikha Moondra	30-09-25	492,100	-	Debenture Holder	-	-	No	-	-	-	492,100	-		
77	Sarita Naik	30-09-25	70,000	-	Debenture Holder	-	-	No	-	-	-	70,000	-		
78	Tubhyam Jain	30-09-25	145,688	-	Debenture Holder	-	-	No	-	-	-	145,688	-		
79	Jethmal Jain	30-09-25	145,688	-	Debenture Holder	-	-	No	-	-	-	145,688	-		
80	Aashraya Jain	30-09-25	145,688	-	Debenture Holder	-	-	No	-	-	-	145,688	-		
81	Bhagvatbhai Nayak	04-09-25	73,200	-	Debenture Holder	-	-	No	-	-	-	73,200	-		
82	Dakshaben Nayak	04-09-25	73,200	-	Debenture Holder	-	-	No	-	-	-	73,200	-		
83	Rishabh gupta	30-09-25	27,813	-	Debenture Holder	-	-	No	-	-	-	27,813	-		
84	Kalpana Trivedi	29-09-25	47,591	-	Debenture Holder	-	-	No	-	-	-	47,591	-		
85	Vijay Rajyaguru	29-09-25	47,591	-	Debenture Holder	-	-	No	-	-	-	47,591	-		
86	Kusumber Rajyaguru	29-09-25	47,591	-	Debenture Holder	-	-	No	-	-	-	47,591	-		
87	Benaben Rajyaguru	29-09-25	47,591	-	Debenture Holder	-	-	No	-	-	-	47,591	-		
88	Mrudulaben Rajyaguru	29-09-25	47,591	-	Debenture Holder	-	-	No	-	-	-	47,591	-		
89	Yogendra Rajyaguru	29-09-25	47,591	-	Debenture Holder	-	-	No	-	-	-	47,591	-		
90	Shobhana Agrawal	30-09-25	558,500	-	Debenture Holder	-	-	No	-	-	-	558,500	-		
91	Madhu Agarwal	30-09-25	70,511	-	Debenture Holder	-	-	No	-	-	-	70,511	-		
92	Punjab and Sind Bank	03-12-25	8,783,682,244	-	Term Loan	-	-	No	-	-	-	8,783,682,244	-		
93	Union Bank of India	09-12-25	1,772,210,150	-	Term Loan	-	-	No	-	-	-	1,772,210,150	-		
Total			10,598,595,294.96	-		-	-		0.00%	-	-	10,598,595,294.96	-		

Claim rejected based on
Lender Implementation
Memorandum dues are
already settled as per the
memorandum.

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(Amount in ₹)

SL. No.	Name of creditor	Details of claim received		Details of claim admitted						Amount of contingent claim	Amount of any mutual dues, that may be setoff	Amount of claim not admitted	Amount of claim under verification	Remarks, if any
		Date of receipt	Amount claimed	Amount of claim admitted	Nature of claim	Amount covered by security interest	Amount covered by guarantee	Whether related party?	% of voting share in CoC					

Note: THE CREDITORS ARE HEREBY INFORMED THAT:

1. In pursuance of Section 15(1)(c), Regulations 6(2)(c) and 12(1), regulations 12(2) and regulation 13 of CIRP Regulations, 2016, the claimants can submit their claims within 14 days of commencement of CIRP, upto 90th days of commencement of CIRP and also till up to seven days before the date of meeting of creditors for voting on the resolution plan or the initiation of liquidation, as the case may be, respectively.
2. The Resolution Professional and his team is diligently verifying the claims on a daily basis as per regulation 13 and 14 of CIRP Regulations, 2016. However, certain claims have been provisionally admitted based on the records submitted by the claimants. These claims remain subject to further verification upon receipt of the complete books of accounts and records maintained by the Corporate Debtor, that is awaited from the Ex-management of the Corporate Debtor.
3. It is important to note that the submission and verification of claims is an ongoing process. Given the significant volume of emails and documents pertaining to the claims filed against the Corporate Debtor, there might be some delays in the collation and review of claims. This is a procedural aspect that will be addressed in due course of time.
4. The Resolution Professional assures all stakeholders that the claims are being continuously verified, and the updated list of claims will be uploaded frequently to maintain transparency and compliance with the regulatory requirements.
5. It is further requested that if any creditors who don't find their names in the present list, may further send a reminder email at the process email id (cirp.rhfl@yahoo.com), to follow-up on their claim for quick actions.

The claims received from the above mentioned 91 debenture holders have not been admitted as their dues have already been fully and finally settled in accordance with the Resolution Plan submitted by Authum Investment and Infrastructure Limited, which was duly approved by the Hon'ble Supreme Court of India vide order dated March 3, 2023 and further by the Hon'ble National Company Law Tribunal, Mumbai Bench vide order dated January 9, 2024 in Company Petition No. CP/1447/(B)/2020.