RELIANCE CAPITAL

Reliance Capital Limited
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Santacruz (East), Mumbai - 400 055.

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November 1, 2017

BSE Limited
Phiroze Jeejeebhoy Towers
Dalal Street, Fort,
Mumbai 400 001
BSE Scrip Code: 500111

National Stock Exchange of India Limited
Exchange Plaza, 5th Floor,
Plot No. C/1, G Block,
Bandra Kurla Complex,
Bandra (East),Mumbai 400 051
NSE Scrip Symbol: RELCAPITAL

Dear Sir(s),

Sub.: MEDIA RELEASE

We enclose herewith the media release which is self-explanatory.

Kindly inform your members accordingly.

Thanking you.

Yours faithfully,
For **Reliance Capital Limited**

Atul Tandon
Company Secretary & Compliance Officer

Encl: as above.

MEDIA RELEASE

RELIANCE COMMERCIAL FINANCE LIMITED REPORTS IMPROVED PROFITABILITY AT RS. 92 CRORE (US$ 14 MILLION) IN Q2FY18

TOTAL DISBURSEMENTS STOOD AT RS. 1,606 CRORE (US$ 247 MILLION) WITH SME SEGMENT AUM GROWING BY 33%

OUTSTANDING LOAN BOOK AT RS. 12,653 CRORE (US$ 1.9 BILLION) - UP 12%

NET INTEREST MARGIN WAS STABLE AT 5.5% IN Q2FY18

GROSS NPA RATIO REMAINED STABLE AT 4.1% AS ON SEPT 2017

INITIATED DIVERSIFICATION INTO RETAIL BUSINESS WITH LAUNCH OF TWO WHEELER FINANCING

Mumbai, November 1, 2017: Reliance Commercial Finance Ltd. (RCFL), a subsidiary of Reliance Capital Ltd., announced its financial results for the **quarter ended September 30, 2017**. The key performance highlights are:

- **Total Income** was **Rs. 502 crore (US$ 77 million) - a YoY increase of 2%**
- **Profit before tax** was **Rs. 92 crore (US$ 14 million) - a YoY increase of 7%**
- As on September 30, 2017, **outstanding loan book** was **Rs. 12,653 crore (US$ 1.9 billion) - a YoY increase of 12%**. The loan book is spread across 43,000 customers in nearly 40 Indian cities
- The **Assets under Management (AUM)** stood at **Rs. 16,281 crores (US$ 2.5 billion) - a YoY increase of 3%**
- As on September 30, 2017, **gross NPA ratio was at 4.1% (on 90 dpd basis)**

"We have made strong progress in Q2, beginning with re-balancing the portfolio in line with our long term strategy. We continue to see good traction in SME loan growth. Launch of digital lending platform for Two Wheeler loans is a significant step in our retail lending foray", said **Mr. Devang Mody, ED & CEO, Reliance Commercial Finance Ltd.**

About Reliance Commercial Finance
www.reliancecommercialfinance.com

Reliance Commercial Finance (RCF)), a 100% subsidiary of Reliance Capital Limited, offers a wide range of products which include SME loans, Loans against property (LAP), Infrastructure financing, Agriculture loans and Supply chain financing.

RCF is amongst the leading SME lenders in the Indian non banking finance space. The focus in this business continues to be on asset backed lending and productive asset creation. The business has an extensive geographical footprint of approx. 40 branches and 90 customer touch points across India.

About Reliance Capital Limited
www.reliancecapital.co.in

Reliance Capital Limited, a part of the Reliance Group, is one of India's leading private sector financial services companies. It ranks amongst the top private sector financial services and banking groups, in terms of net worth. The Company is a constituent of MSCI Global Small Cap Index.

Reliance Group is amongst India's leading business houses with over 250 million customers. The Group has a strong presence across a wide array of high growth consumer-facing businesses of financial services, telecom, energy, power, infrastructure, and Defence.

Reliance Capital has interests in asset management and mutual funds; life, health and general insurance; commercial and home finance; stock broking; wealth management services; distribution of financial products; asset reconstruction; proprietary investments and other activities in financial services.

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New product queries: 18002103030.
Existing loan queries: 022-39484900, 044-30787400
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