RELIANCE CAPITAL

Reliance Capital Limited
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July 19, 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 HOME FINANCE REPORTS SIGNIFICANT IMPROVEMENT IN SCALE AND FINANCIAL PERFORMANCE FOR Q1FY18

58% GROWTH IN TOTAL INCOME AT RS. 374 CRORE (US$ 58 MILLION)

PROFIT BEFORE TAX AT RS. 45 CRORE (US$ 7 MILLION) - UP 50%

ASSETS UNDER MANAGEMENT AT RS. 13,022 CRORE (US$ 2.0 BILLION) - UP 58%

NET INTEREST MARGIN ROSE FROM 3.2% IN Q1FY17 TO 3.9% IN Q1FY18

DISBURSEMENTS AT RS. 2,655 CRORE (US$ 408 MILLION) - UP 68%

GROSS NPAs STABLE AT 0.8% (ON 90 DPD BASIS)

RELIANCE HOME FINANCE IS THE FIRST HOUSING FINANCE COMPANY TO MAKE AADHAR MANDATORY FOR AVAILING A HOUSING LOAN

SCHEME FOR DEMERGER AND LISTING OF RELIANCE HOME FINANCE ON TRACK

ALL SHAREHOLDERS OF RELIANCE CAPITAL TO RECEIVE ONE FREE SHARE OF RELIANCE HOME FINANCE FOR EVERY ONE SHARE HELD IN RELIANCE CAPITAL

Mumbai, July 19, 2017: Reliance Home Finance Ltd. (RHFL), a subsidiary of Reliance Capital Ltd., announced its financial results for the **quarter ended June 30, 2017**. The key performance highlights are:

- **Total income** was **Rs. 374 crore (US$ 58 million) - a YoY increase 58%**
- **Profit before Tax** was **Rs. 45 crore (US$ 7 million) - a YoY increase 50%**
- **Disbursements** were **Rs. 2,655 crore (US$ 408 million) - a YoY increase of 68%**
- As on June 30, 2017, the **assets under management** stood at **Rs. 13,022 (US$ 2.0 billion) - a YoY increase of 58%.** The assets are spread across more than 100 locations.
- Gross NPA ratio was stable at 0.8% as on June 30, 2017 (on 90 dpd basis)

Reliance Home Finance Ltd. is on track to be independently listed on stock exchanges within the next few months.

As part of the listing proposal, nearly one million shareholders of Reliance Capital will be allotted One Share free of cost in Reliance Home Finance for every One Share held in Reliance Capital. The proposal is expected to unlock substantial value for all existing shareholders.

Reliance Capital will hold a 51 per cent stake in Reliance Home Finance, and the Company will be adequately capitalised to grow the lending book multi-fold in the next 18 months.

“We expect robust growth in the loan book, superior to the industry growth rates, driven by the affordable housing and LAP segments. We will further strengthen our distribution capabilities through presence in more than 100 locations, growth in the online channel, and a strong technology backbone, to make our offerings accessible to the extremely large untapped market”, said **Mr. Ravindra Sudhalkar, ED & CEO, Reliance Home Finance.**

About Reliance Home Finance Limited
www.reliancehomefinance.com

Reliance Home Finance Limited (RHFL), a 100% subsidiary of Reliance Capital Limited, provides a wide range of solutions like home loans, LAP, Construction finance, and Affordable housing loans.

The Company also provides property solutions' services that help customers find their dream homes/property, along with financing. The Company has a strong distribution network with over 1,750 distributors serving over 36,000 customers across more than 100 locations, through a "hub and spoke" model, across the country.

/RelianceHF @RelianceHF

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 Nifty Midcap 50 and 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 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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