RELIANCE

Reliance Capital Limited

Statement of Consolidated Unaudited Financial Results for the quarter ended June 30, 2015

PART I (Rs. in crore except per share data)

Sr. No.	Particulars	Quarter Ended			Year Ended
		30-Jun-15	31-Mar-15	30-Jun-14	31-Mar-15
		Unaudited	Unaudited	Unaudited	Audited
1	**Income from operations**				
	(a) Income from operations	2 417	2 437	2 115	8 661
	(b) Other operating income	33	32	23	126
	Total income from operations (net)	**2 450**	**2 469**	**2 138**	**8 787**
2	**Expenses**				
	(a) Cost of materials consumed	-	-	-	-
	(b) Purchases of stock-in-trade	-	-	-	-
	(c) Changes in inventories of finished goods,work-in-progress and stock-in-trade	-	-	-	-
	(d) Employee benefits expense	186	191	166	693
	(e) Depreciation and amortisation expense	17	23	14	68
	(f) Claims Incurred (Net)	434	438	414	1 804
	(g) Premium paid on Reinsurance Ceded	280	194	255	845
	(h) Other expenses	575	521	452	1 578
	Total expenses	**1 492**	**1 367**	**1 301**	**4 988**
3	**Profit from Operations before other income, finance costs and exceptional items (1-2)**	**958**	**1 102**	**837**	**3 799**
4	Other Income	7	58	6	74
5	**Profit / (Loss) from ordinary activities before finance costs and exceptional items (3 + 4)**	**965**	**1 160**	**843**	**3 873**
6	Finance costs	685	632	684	2 642
7	**Profit / (Loss) from ordinary activities after finance costs but before exceptional items (5 - 6)**	**280**	**528**	**159**	**1 231**
8	Exceptional items	-	-	-	-
9	**Profit / (Loss) from ordinary activities before Tax (7-8)**	**280**	**528**	**159**	**1 231**
10	Tax expense (Net)	59	95	28	224
11	**Net Profit (+) / Loss (-) from ordinary activities after tax (9-10)**	**221**	**433**	**131**	**1 007**
12	Extraordinary Items	-	-	-	-
13	**Net Profit / (Loss) for the period (11-12)**	**221**	**433**	**131**	**1 007**
14	Share of profit / (loss) of associates	19	14	18	79
15	Minority interest	(39)	(40)	(23)	(130)
16	Profit /(Loss) on sale of subsidiaries /associates	-	-	38	45
17	**Net Profit / (Loss) after taxes, minority interest and share of profit / (loss) of associates (13 + 14 +15+16)**	**201**	**407**	**164**	**1 001**
18	Paid-up equity share capital (Face vallue of Rs. 10 each)	253	253	244	253
19	Reserves excluding revaluation reserves as per balance sheet of previous accounting year				13 071
20	**Earnings Per Share of Rs. 10 each (not annualised)**				
	i. **Before extraordinary items**				
	(a) Basic	7.94	16.50	6.66	40.69
	(b) Diluted	7.94	16.50	6.66	40.69
	ii. **After extraordinary items**				
	(a) Basic	7.94	16.50	6.66	40.69
	(b) Diluted	7.94	16.50	6.66	40.69

RELIANCE

PART II					
Sr. No.	Particulars	Quarter Ended			Year Ended
		30-Jun-15	31-Mar-15	30-Jun-14	31-Mar-15
A	**PARTICULARS OF SHAREHOLDING**				
1	Public shareholding				
	- Number of shares	11 96 50 497	11 96 50 497	11 26 50 497	11 96 50 497
	- Percentage of shareholding	47.36%	47.36%	45.86%	47.36%
2	Promoter and Promoter Group Shareholding				
	a) Pledged / Encumbered				
	- Number of shares	4 40 00 000	4 40 00 000	-	4 40 00 000
	- Percentage of shares (as a % of the total shareholding of promoter and promoter group)	33.09%	33.09%	-	33.09%
	- Percentage of shares (as a % of the total share capital of the Company)	17.42%	17.42%	-	17.42%
	b) Non encumbered				
	- Number of Shares	8 89 82 303	8 89 82 303	13 29 82 303	8 89 82 303
	- Percentage of shares (as a % of the total shareholding of promoter and promoter group)	66.91%	66.91%	100.00%	66.91%
	- Percentage of shares (as a % of the total share capital of the Company)	35.22%	35.22%	54.14%	35.22%

Sr. No.	Particulars	Quarter Ended 30-Jun-15
B	**INVESTOR COMPLAINTS**	
	Pending at the beginning of the quarter	Nil
	Received during the quarter	12
	Disposed of during the quarter	12
	Remaining unresolved at the end of the quarter	Nil

RELIANCE

Reliance Capital Limited

Unaudited Consolidated segment reporting for the quarter ended June 30, 2015

(Rs. in crore)

Sr. No.	Particulars	Quarter Ended			Year Ended
		30-Jun-15	31-Mar-15	30-Jun-14	31-Mar-15
		Unaudited	Unaudited	Unaudited	Audited
1	**Segment Revenue**				
a	Finance & Investments	468	763	415	2 047
b	Asset Management	293	251	179	849
c	General Insurance	1 029	839	931	3 389
d	Commercial Finance	608	643	562	2 361
e	Others	72	56	78	299
	Total	**2 470**	**2 552**	**2 165**	**8 945**
	Inter segment	13	25	21	84
	Net Sales	**2 457**	**2 527**	**2 144**	**8 861**
2	**Segment Results**				
a	Finance & Investments	95	284	(7)	422
b	Asset Management	88	101	61	343
c	General Insurance	30	18	24	81
d	Commercial Finance	80	151	84	441
e	Others	(12)	(25)	(3)	(54)
	Total Segment Profit Before Tax	**281**	**529**	**159**	**1 233**
	Unallocated expenses (*** Rs. 44 71 847)	(1)	(1)	(***)	(2)
	Profit before Tax	**280**	**528**	**159**	**1 231**
3	**Capital Employed**				
a	Finance & Investments	12 495	12 312	11 697	12 312
b	Asset Management	392	255	79	255
c	General Insurance	958	928	871	928
d	Commercial Finance	2 273	2 402	2 387	2 402
e	Others	467	456	549	456
f	Inter-Segment Elimination	(2 277)	(2 360)	(2 490)	(2 360)
	Total	**14 308**	**13 993**	**13 093**	**13 993**

Notes :

1. In preparation of consolidated financial results:

a. More than 50% equity stake owned Subsidiaries are consolidated in accordance with the Accounting Standard (AS 21) on "Consolidated Financial Statements".

b. 50% or less equity stake owned in Associates in which the Company has significant influence are accounted under the equity method in accordance with the Accounting Standard on Accounting for Investments in Associates (AS 23) in "Consolidated Financial Statements".

c. The Consolidated financials result should be read in conjuction with notes to the separate financials results.

2. The Company has reported segmentwise information as per Accounting Standard (AS 17) "Segment Reporting", in terms of Companies (Accounting Standards) Rules, 2006. The operations of the Company are conducted through its subsidiaries. Since all the operations of the Company are conducted largely within India, there is no separate reportable geographical segment.

3. The reportable segments of Reliance Capital Group are further described below:

a) Finance & Investment - This includes the corporate lending and investment activities.

b) Asset Management - This includes the asset management activities including Mutual Fund and Portfolio Management Services.

c) General Insurance - This includes the general insurance business.

d) Commercial Finance - This includes the commercial finance and home finance business.

e) Others - This includes other financial and allied services.

RELIANCE

4. The figures in respect of the results for preceding quarter ended March 31, 2015 are the balancing figures between audited figures in respect of the full financial year ended March 31, 2015 and published year to date figures upto the third quarter ended December 31, 2014, in the financial year ended March 31, 2015. Previous Period / Year figures have been regrouped / rearranged wherever necessary.

5. The above results were reviewed by the Audit Committee. The Board of Directors at its meeting held on August 14, 2015 approved the above results and its release.

6. The Standalone financial results of the Company for the quarter ended June 30, 2015 are available on the Company's website (www.reliancecapital.co.in) and on the website of BSE (www.bseindia.com) and NSE (www.nseindia.com). Key standalone financial information is given below :

(Rs. in crore)

Particulars	Quarter Ended			Year Ended
	30-Jun-15	31-Mar-15	30-Jun-14	31-Mar-15
	Unaudited	Unaudited	Unaudited	Audited
Total Operating Income	934	1 345	923	3 948
Profit before tax	197	532	130	844
Profit after tax	175	481	132	757

for **Reliance Capital Limited**

Anil D. Ambani
Chairman

Date : August 14, 2015