RELIANCE CAPITAL

Reliance Capital Limited
Reliance Centre, 6th Floor, North Wing,
Off Western Express Highway,
Santacruz (East), Mumbai - 400 055.

T +91 22 3303 1000
F +91 22 3303 6664

April 26, 2018

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.: Statement of Audited Consolidated Financial Results for the quarter and year ended March 31, 2018

Further to our letter dated April 18, 2018 and pursuant to Regulation 33 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the 'Listing Regulations'), we enclose herewith a Statement of Audited Consolidated Financial Results for the quarter and year ended March 31, 2018 alongwith the Independent Auditors' Report.

The Board has also recommended a dividend of Rs.11 (110%) per share on fully paid-up equity share of Rs.10 each.

The above financial results were approved by the Board of Directors at its meeting held on April 26, 2018. The meeting of the Board of Directors of the Company commenced at 4:00 p.m. and concluded at 6:00 p.m.

We also enclose herewith the media release of the Company for your information.

The Statement of Audited Financial Results (Standalone) for the quarter and year ended March 31, 2018 alongwith the Independent Auditors' Report follows by a separate letter.

We request you to inform your members accordingly.

Thanking you.

Yours faithfully,
for **Reliance Capital Limited**

Atul Tandon
Company Secretary & Compliance Officer

Encl.: As Above.

c.c:

National Securities Depository Limited
Trade World, 4th Floor,
Kamala Mills Compound, Senapati Bapat Marg,
Lower Parel, Mumbai 400 013

Central Depository Services (India) Limited
Unit No. A-2501, A Wing, Marathon Futurex,
25th Floor, Mafatlal Mill Compounds,
N M Joshi Marg, Lower Parel (E),
Mumbai 400 013

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Reliance Capital Limited
Statement of Consolidated Audited Financial Results for the year ended March 31, 2018

(Rs. in crore except per share data)

Sr. No.	Particulars	Quarter Ended			Year Ended	
		31-Mar-18	31-Dec-17	31-Mar-17	31-Mar-18	31-Mar-17
		Unaudited	Unaudited	Unaudited	Audited	Audited
	Revenue					
I	Revenue from operations	5 000	4 749	5 033	19 864	17 507
II	Other income	7	9	53	34	133
III	**Total revenue (I+II)**	**5 007**	**4 758**	**5 086**	**19 898**	**17 640**
IV	**Expenses**					
	Cost of materials consumed	1	-	358	213	367
	Employee benefits expense	381	314	398	1 401	1 337
	Finance cost	1 026	1 021	830	4 026	3 068
	Depreciation and amortisation expense	35	34	39	143	116
	Other expenses including Claim incurred & Premium paid	3 072	2 995	2 988	12 443	11 213
	Total expenses	**4 515**	**4 364**	**4 613**	**18 226**	**16 101**
V	**Profit before tax (III-IV)**	**492**	**394**	**473**	**1 672**	**1 539**
VI	**Tax expense**					
	(1) Current tax	0	107	65	322	344
	(2) Taxation for earlier years	11	(37)	23	(27)	7
	(3) Deferred tax	80	44	(58)	143	(58)
VII	**Profit after tax (V-VI)**	**401**	**280**	**443**	**1 234**	**1 246**
VIII	Share of minority shareholders	43	16	26	103	162
IX	**Profit after minority interest (VII-VIII)**	**358**	**264**	**417**	**1 131**	**1 084**
X	Share of profit / (loss) in associates [* Rs. 6 90 686]	70	51	*	178	2
XI	**Profit after tax (IX+X)**	**428**	**315**	**417**	**1 309**	**1 086**
XII	**Earnings per equity share face value of Rs. 10 each fully paid up (not annualised)**					
	(1) Basic (Rs.)	**17.02**	**12.41**	**16.50**	**51.81**	**42.99**
	(2) Diluted (Rs.)	**16.94**	**12.40**	**16.50**	**51.72**	**42.99**

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Chartered Accountants
FRN 304026E/E-300009
Mumbai

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MUMBAI
CHARTERED ACCOUNTANTS

RELIANCE CAPITAL

Reliance Capital Limited
Audited Consolidated Segment Reporting for the year ended March 31, 2018

(Rs. in crore)

Sr. No.	Particulars	Quarter Ended			Year Ended	
		31-Mar-18	31-Dec-17	31-Mar-17	31-Mar-18	31-Mar-17
		Unaudited	Unaudited	Unaudited	Audited	Audited
1	**Segment Revenue**					
a	Finance & Investments	719	933	768	3 242	2 084
b	Asset Management	-	-	365	365	1 308
c	General Insurance	1 316	1 290	1 032	6 043	4 906
d	Life Insurance	1 870	1 552	1 757	6 097	5 792
e	Commercial Finance	554	566	494	2 134	1 953
f	Home Finance	450	421	343	1 671	1 114
g	Others	104	77	446	551	672
	Total	**5 013**	**4 839**	**5 205**	**20 103**	**17 829**
	Inter segment	(6)	(81)	(119)	(205)	(189)
	Net Income	**5 007**	**4 758**	**5 086**	**19 898**	**17 640**
2	**Segment Results**					
a	Finance & Investments	273	220	213	849	488
b	Asset Management	-	-	119	121	450
c	General Insurance	32	25	42	145	130
d	Life Insurance	34	(14)	(61)	1	(61)
e	Commercial Finance	64	86	105	281	343
f	Home Finance	90	70	41	272	138
g	Others	(1)	7	15	3	55
	Total Segment Profit Before Tax	**492**	**394**	**474**	**1 672**	**1 543**
	Unallocated expenses (* Rs.31 08 378)	-	-	(1)	(*)	(4)
	Profit before Tax	**492**	**394**	**473**	**1 672**	**1 539**
3	**Segment Assets**					
a	Finance & Investments	38 232	38 367	35 414	38 232	35 414
b	Asset Management	-	-	612	-	612
c	General Insurance	9 423	9 005	7 700	9 423	7 700
d	Life Insurance	20 742	20 098	18 450	20 742	18 450
e	Commercial Finance	15 941	15 987	13 651	15 941	13 651
f	Home Finance	15 684	14 458	11 305	15 684	11 305
g	Others	1 140	1 150	2 674	1 140	2 674
h	Inter-Segment Elimination	(7 311)	(6 977)	(7 205)	(7 311)	(7 205)
	Total	**93 851**	**92 088**	**82 601**	**93 851**	**82 601**
4	**Segment Liabilities**					
a	Finance & Investments	22 494	22 806	20 158	22 494	20 158
b	Asset Management	-	-	179	-	179
c	General Insurance	7 997	7 631	6 452	7 997	6 452
d	Life Insurance	19 501	18 890	17 210	19 501	17 210
e	Commercial Finance	12 835	13 319	11 145	12 835	11 145
f	Home Finance	13 755	12 586	10 175	13 755	10 175
g	Others	730	739	997	730	997
h	Inter-Segment Elimination	(422)	(468)	(680)	(422)	(680)
	Total	**76 890**	**75 503**	**65 636**	**76 890**	**65 636**

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MUMBAI

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Notes:

1 In preparation of consolidated financial results:

a. More than 50% equity stake owned and/ or controlled 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 (AS-23) on Accounting for Investments in Associates in "Consolidated Financial Statements".

2 The Reliance Capital Group ("Group') has reported segment wise information as per Accounting Standard (AS-17) "Segment Reporting", in terms of Companies (Accounts) Rules, 2014. The operations of the Group are conducted through its subsidiaries. Since all the operations of the Group 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 & Investments - 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) Life Insurance - This includes the life insurance business.
e) Commercial Finance - This includes the commercial finance business.
f) Home Finance - This includes the home finance business.
g) Others - This includes other financial and allied services.

4 The Company, in terms of Para 5 of Chapter III of Master Direction - Core Investment Companies (Reserve Bank) Directions, 2016, made an application to the Reserve Bank of India for registering itself as Systemically Important Core Investment Company (CIC-ND-SI). The Company is awaiting Certificate of Registration ('CoR') CIC-ND-SI and continues to position itself as CIC-ND-SI and complies with the prudential norms applicable to CIC-ND-SI.

5 a) The Listed Secured Non-Convertible Debentures of the Company aggregating to Rs.18 211 crore as on March 31, 2018 are secured by way of first pari-passu mortgage/charge on the Company's immovable property and on present and future book debts/business receivables of the Company as specifically mentioned in the respective Trust Deeds and the asset cover thereof exceeds hundred percent of the principal amount of the said Debentures.

b) The Listed Secured Redeemable Non-Convertible Debentures of the subsidiary viz. Reliance Home Finance Limited ("Secured NCDs") amounting to Rs. 6 216 crore are secured by way of first pari-passu legal mortgage and charge over the premises situated at Bharuch and additional pari-passu charge by way of hypothecation on the present and future book debts / receivables, outstanding money (loan book), receivable claims of the subsidiary viz. Reliance Home Finance Limited with other secured lenders for an amount of Rs.5 509 crore, except those book debts and receivables charged / to be charged in favour of National Housing Bank for refinance availed / to be availed from them, of Home Finance Business subject to maintenance of minimum asset coverage of 100% of issue amount and security amounting to Rs.707 crore is provided by way of first pari-passu hypothecation charge on all present and future book debts and business receivables of Reliance Home Finance Limited's holding company viz. Reliance Capital Limited (except security created / to be created towards securing term loans and cash credit limits). Business receivables include current assets and investments.

c) The Listed Secured Non-Convertible Market Linked Debentures (MLD) of the subsidiary viz. Reliance Financial Limited aggregating to Rs. 212 crore as on March 31, 2018 are secured by way of a first ranking pari passu mortgage/charge over Reliance Financial Limited's immovable property and on the movable assets of Reliance Financial Limited as specifically mentioned in the respective Trust deeds and the asset cover thereof exceeds hundred per cent of the principal amount of the said debentures.

d) Rated, Listed, Secured, Redeemable, Non-convertible Debentures ("Secured NCDs") of the subsidiary viz. Reliance Commercial Finance Limited amounting to Rs. 2 824 crore are secured by way of a first charge & mortgage over Reliance Commercial Finance Limited's Gujarat Immovable Property and first pari-passu charge on all present and future book debts, business receivables, current assets, investments and all other assets of Reliance Commercial Finance Limited.

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e) The Listed Secured Non-Convertible Debentures (Market Linked Debenture) of the subsidiary viz. Reliance Securities Limited aggregating to Rs. 26 crore as on March 31, 2018 secured by way of first ranking mortgage over Reliance Securities Limited's immovable property and second charge on the present and future book debts and receivables hypothecated in favour to Banks towards working capital facility of Reliance Securities Limited as specially mentioned in the Trust deed and the asset cover thereof exceeds hundred percent of the principal amount of the said debentures.

6 Disclosure under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, as certified by the management, is given in Annexure A of the consolidated financial statement.

7 The Board of Directors have recommended a dividend of 110 per cent (Rs. 11 per equity share) for the year subject to the approval of the members of the Company at the ensuing Annual General Meeting. In terms of revised Accounting Standard (AS) 4 'Contingencies and Events Occurring after the Balance sheet date' as notified by the Ministry of Corporate Affairs through Amendments to the Companies (Accounting Standards) Amendment, Rules 2016 dated March 30, 2016,the Company has not accounted for proposed dividend as a liabilities as at March 31, 2018. Accordingly, the proposed dividend of Rs.278 crore and tax thereon Rs.53 crore are not recognised as liability in the financial statements for the year ended March 31, 2018.

8 In term of SEBI Circular CIR/CFD/CMD/56/2016 dated May 27, 2016, the Company hereby declares that the auditors have issued audit report with unmodified opinion on annual audited financial results for the year ended March 31, 2018.

9 The above results were reviewed by the Audit Committee. The Board of Directors at its meeting held on April 26, 2018 approved the above results and its release.

10 The figures of the quarter ended March 31, 2018 are the balancing figures between the audited figures in respect of the full financial year and the restated year to date unaudited figures up to the third quarter of the financial year ended March 31,2018.The previous financial year/period figures have been regrouped/reclassified wherever necessary to confirm to current quarter and twelve months ended presentation .

11 The Standalone financial results of the Company for the year ended March 31, 2018 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	Year Ended
	31-Mar-18	31-Dec-17	31-Mar-17	31-Mar-18	31-Mar-17
	Unaudited	Unaudited	Unaudited	Audited	Audited
Total revenue	727	916	678	3 315	2 071
Profit before tax	242	287	212	1 054	517
Profit after tax	212	213	155	828	419

for **Reliance Capital Limited**

Jai Anmol Ambani
Executive Director

Dated: April 26, 2018

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RELIANCE CAPITAL

Reliance Capital Limited

Consolidated Statement of Assets and Liabilities

(Rs. in crore)

Sr. No.	Particulars	As at March 31, 2018	As at March 31, 2017
		Audited	Audited
A	**EQUITY AND LIABILITIES**		
1	**Shareholders' funds**		
	(a) Share capital	253	253
	(b) Reserves and surplus	14 954	15 081
	Sub-total - Shareholders' funds	**15 207**	**15 334**
2	**Minority interest**	**1 754**	**1 631**
3	**Non-current liabilities**		
	(a) Long-term borrowings	34 929	26 906
	(b) Other long-term liabilities	19 308	16 718
	(c) Long-term provisions	691	537
	Sub-total - Non-current liabilities	**54 928**	**44 161**
4	**Current liabilities**		
	(a) Short-term borrowings	3 458	6 153
	(b) Trade payables		
	- Micro, small and medium enterprises [Rs. 9 612 (Previous Year Rs. 2 57 823)]	-	-
	- Others	1 150	818
	(c) Other current liabilities	15 905	13 391
	(d) Short-term provisions	1 449	1 113
	Sub-total - Current liabilities	**21 962**	**21 475**
	TOTAL - EQUITY AND LIABILITIES	**93 851**	**82 601**
B	**ASSETS**		
1	**Non-current assets**		
	(a) Fixed assets		
	(i) Tangible assets	348	240
	(ii) Intangible assets	5 333	5 505
	(iii) Intangible assets under development	32	3
	(b) Non-current investments	34 327	30 010
	(c) Deferred tax assets(net)	57	202
	(d) Long-term loans and advances	27 468	24 955
	(e) Other non-current assets	564	717
	Sub-total - Non-current assets	**68 129**	**61 632**
2	**Current assets**		
	(a) Current investments	4 491	4 642
	(b) Inventories	3	40
	(c) Trade receivables	1 076	910
	(d) Cash & Bank balances	4 833	5 725
	(e) Short-term loans and advances	12 470	8 518
	(f) Other current assets	2 849	1 134
	Sub-total - Current assets	**25 722**	**20 969**
	TOTAL - ASSETS	**93 851**	**82 601**

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Pathak H.D. & Associates
Chartered Accountants
814-815, Tulsiani Chambers
212, Nariman Point,
Mumbai 400 021
Telephone: +91(22) 30228508
Fax: +91(22) 3021 8509

Price Waterhouse & Co Chartered Accountants LLP
Chartered Accountants
252, Veer Savarkar Marg
Shivaji Park, Dadar (West)
Mumbai- 400 028
Telephone: +91(22) 6669 1500
Fax: +91(22) 6654 7804

The Board of Directors
Reliance Capital Limited,
Reliance Centre, 6th Floor,
Off Western Express Highway,
Santacruz (East),
Mumbai -400 055.

Independent Auditor's Report on the Statement of consolidated financial results

1. We have audited the accompanying Statement containing the annual audited consolidated financial results of Reliance Capital Limited ("hereinafter referred to as the Holding Company") and its subsidiaries (the Holding Company and its subsidiaries together referred to as "the Group") and its associate companies for the year ended March 31, 2018 together with the notes thereon (hereinafter referred to as the "Statement"), which we have signed under reference to this report.

2. The Statement includes the financial results of the following entities:
List of subsidiaries:

   a) Reliance Nippon Life Asset Management Limited (ceased from July 3, 2017)
   b) Reliance Asset Management (Mauritius) Limited (ceased from July 3, 2017)
   c) Reliance Asset Management (Singapore) Pte Limited (ceased from July 3, 2017)
   d) Reliance AIF Management Company Limited (ceased from July 3, 2017)
   e) Reliance Capital Pension Fund Limited
   f) Reliance Capital Trustee Co. Limited
   g) Reliance General Insurance Company Limited
   h) Reliance Nippon Life Insurance Company Limited
   i) Reliance Commercial Finance Limited
   j) Reliance Health Insurance Limited (w.e.f. May 19, 2017)
   k) Reliance Home Finance Limited
   l) Reliance Securities Limited
   m) Reliance Wealth Management Limited
   n) Reliance Exchangenext Limited
   o) Reliance Corporate Advisory Services Limited
   p) Quant Capital Private Limited
   q) Quant Broking Private Limited
   r) Quant Securities Private Limited
   s) Quant Investment Services Private Limited
   t) Reliance Commodities Limited
   u) Reliance Financial Limited
   v) Reliance Money Precious Metals Private Limited

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w) Reliance Money Solutions Private Limited

x) Reliance Capital AIF Trustee Company Private Limited

List of Associates:

a) Ammolite Holdings Limited

b) Reliance Asset Reconstruction Company Limited

c) Indian Commodity Exchange Limited

d) Quant Commodity Broking Private Limited (ceased from November 29, 2017)

e) Reliance Nippon Life Asset Management Limited (w.e.f. July 3, 2017)

Management's Responsibility for the consolidated financial results

3. Management of the Holding Company is responsible for the preparation of the accompanying Statement. The Management is also responsible for the preparation of the annual statutory consolidated financial statements in accordance with the Accounting Standards specified under Section 133 of the Companies Act, 2013, read with relevant rules of the Companies (Accounts) Rules, 2014 (the "accounting principles generally accepted in India"), basis which the above Statement containing the annual audited consolidated financial results has been prepared. The responsibility includes the design, implementation and maintenance of internal control relevant to the preparation of the Statement that is free from material misstatement, whether due to fraud or error.

Auditors' Responsibility

4. Our responsibility is to express an opinion on the Statement based on our audit. We conducted our audit in accordance with the Standards on Auditing specified under Section 143(10) of the Companies Act, 2013 ("the Act") and other applicable authoritative pronouncements issued by the Institute of Chartered Accountants of India. Those Standards require that we comply with ethical requirements and plan and perform the audit to obtain reasonable assurance about whether the financial statements are free from material misstatement.

5. An audit involves performing procedures to obtain audit evidence about the amounts and disclosures in the Statement. The procedures selected depend on the auditors' judgment, including the assessment of the risks of material misstatement of the Statement, whether due to fraud or error. In making those risk assessments, the auditors consider internal control relevant to the entity's preparation and fair presentation of the Statement in order to design audit procedures that are appropriate in the circumstances. An audit also includes evaluating the appropriateness of accounting policies used and the reasonableness of accounting estimates made by Management, as well as evaluating the overall presentation of the Statement.

6. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion.

Opinion

7. In our opinion and to the best of our information and according to the explanations given to us:
(i) the Statement, together with the notes thereon are presented in the format prescribed under Regulation 33 and Regulation 52 of the SEBI (Listing Obligations and Disclosure Requirements) Regulations, 2015 in this regard; and

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(ii) the annual audited consolidated financial results for the year ended March 31, 2018 as set out in the Statement gives a true and fair view of the net profit and other financial information of the Group and its associate companies for the year ended March 31, 2018 in accordance with the accounting principles generally accepted in India.

Emphasis of Matter

8. We draw attention to Note No. 4 to the results which describes that the Holding Company has made an application to Reserve Bank of India ('RBI') for obtaining Certificate of Registration as a Core Investment Company ('CIC') and has taken necessary measures to comply with the prudential norms applicable to a CIC. Our opinion is not qualified in respect of this matter.

Other Matter

9. We did not audit the financial statements of thirteen subsidiaries whose financial statements reflect total assets of Rs.1,509 Crores, net assets of Rs. 1,476 crores as at March 31, 2018, total revenue of Rs. (44) Crores for the quarter ended March 31, 2018 and Rs.246 Crores for the year ended on that date, net loss of Rs. 21 Crores for the quarter ended March 31, 2018 and Rs. 58 Crores for the year ended on that date, as considered in the consolidated financial statements. The consolidated financial statements also include the Group's share of net profit of Rs. 69 Crores for the quarter ended March 31, 2018 and Rs. 288 Crores for the year ended March 31, 2018 as considered in the consolidated financial statements, in respect of three associate companies whose financial statements have not been audited by us. These financial statements have been audited by other auditors whose reports have been furnished to us by the Management, and our opinion on the consolidated financial statements insofar as it relates to the amounts and disclosures included in respect of these subsidiaries and associate companies and our report in terms of sub-section (3) of Section 143 of the Act insofar as it relates to the aforesaid subsidiaries and associates, is based solely on the reports of the other auditors.

10. We did not audit the financial statements of two subsidiaries whose financial statements reflect total assets of Rs. 30,117 Crores, net assets of Rs. 2,666 Crores as at March 31, 2018, total revenue of Rs. 3,185 Crores for the quarter ended March 31, 2018 and Rs.12,140 Crores for the year ended on that date, net profit of Rs. 80 Crores for the quarter ended March 31, 2018 and Rs.166 Crores for the year ended on that date, as considered in the consolidated financial statements. These financial statements have been audited by one of the joint auditors of the Holding Company along with other auditors as joint auditors. In respect of such subsidiaries, one of the joint auditors of Holding Company has placed reliance on reports of the other auditors.

11. We did not audit the financial statements of nine subsidiaries whose financial statements reflect total assets of Rs. 32,994 Crores, net assets of Rs. 5,381 as at March 31, 2018, total revenue of Rs. 1,101 Crores for the quarter ended March 31, 2018 and Rs.4,165 Crores for the year ended on that date, net profit of Rs.93 Crores for the quarter ended March 31, 2018 and Rs. 406 Crores for the year ended on that date, as considered in the consolidated financial statements. The consolidated financial statements also include the Group's share of net profit of Rs.1 Crores for the quarter ended March 31, 2018 and Rs. 4 Crores for the year ended March 31, 2018 as considered in the consolidated financial statements, in respect of one associate company whose financial statements have not been audited by us. These financial statements have been audited by one of the joint auditors of the Holding Company. In respect of such subsidiary subsidiaries and associate company, one of the joint auditors of Holding Company has placed reliance on reports of the other auditors.

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Mumbai

12. We did not audit the financial statements of one associate company included in the consolidated financial statements which include the Group's share of net loss of Rs. Nil for the quarter ended March 31, 2018 and Rs. 6 Crores for the year ended on that date as considered in the consolidated financial statements, whose financial statements have not been audited by us. These financial statements are unaudited and have been furnished to us by the Management and approved by respective company's Board of Directors, and our opinion on the consolidated financial statements insofar as it relates to the amounts and disclosures included in respect of this associate company and our report in terms of sub-sections (3) and (11) of Section 143 of the Act insofar as it relates to the aforesaid associate, is based solely on such unaudited financial statements. In our opinion and according to the information and explanations given to us by the Management, these financial statements are not material to the Group.
Our opinion is not qualified in respect of matter in paragraph 9, 10, 11 & 12 above.

13. The auditors of Reliance General Insurance Company Limited ('RGICL'), a subsidiary of the Company, have included the following other matter paragraph in their audit report:

    The actuarial valuation of liabilities in respect of Claims Incurred But Not Reported (IBNR) and Claims Incurred But Not Enough Reported (IBNER) is the responsibility of the Company's Appointed Actuary. The actuarial valuation of these liabilities as at March 31, 2018 has been duly certified by the Appointed Actuary and the Mentor to the Appointed Actuary. The Appointed Actuary and the Mentor to the Appointed Actuary have also certified that in their opinion, the assumptions for such valuation are in accordance with the guidelines and norms issued by IRDAI and the Institute of Actuaries of India in concurrence with the Authority. We have relied upon the Company's Appointed Actuary and Mentor to the Appointed Actuary's certificate in this regard for forming our opinion on the financial statements of the Company.

    Our opinion is not qualified in respect of this matter.

14. The auditors of Reliance Nippon Life Insurance Company Limited ('RNLICL'), a subsidiary of the Company, have included the following other matter paragraph in their audit report:

    The appointed actuary had resigned with effect from November 23, 2017. The Company has appointed Penal Actuary as per the IRDAI guideline on Transitory Provisions under (Appointed Actuary) Regulations, 2017.

    The actuarial valuation of liabilities for life policies in-force and policies where premium is discontinued is the responsibility of the Company's Penal Actuary (the "Appointed Penal Actuary"). The actuarial valuation of these liabilities as at March 31, 2018 has been duly certified by the Penal Actuary and in his opinion, the assumptions for such valuation are in accordance with the generally accepted actuarial principles and practices requirements of the Insurance Act, regulations notified by the IRDAI and Actuarial Practice Standards issued by the Institute of Actuaries of India in concurrence with the IRDAI. We have relied upon the Penal Actuary's certificate in this regard for forming our opinion on the financial statements of the Company.

    Our opinion is not qualified in respect of this matter.

15. We draw your attention to Note 10 of the Statement regarding the figures for the quarter ended March 31, 2018, which are the balancing figures between audited figures in respect of the full financial year and the published year-to-date figures upto the third quarter of the current financial year. Our opinion is not qualified in respect of this matter.

16. The Consolidated Financial Statements of the Group and its associate companies for the year and quarter ended March 31, 2017 were audited by the then Joint Statutory Auditor, B S R & Co. LLP,

PATHAK H.D. & ASSOCIATES * CHARTERED ACCOUNTANTS * MUMBAI

Price Waterhouse & Co Chartered Accountants LLP LLPIN AAC-4362 Chartered Accountants FRN 304026E/E-300009 Mumbai

Chartered Accountants and the present Joint Statutory Auditor, M/s Pathak H.D. & Associates, Chartered Accountants who issued an unmodified opinion on the consolidated financial statements and consolidated financial results vide their report dated April 27, 2017. Our opinion is not qualified in respect of this matter.

17. The Statement dealt with by this report has been prepared for the express purpose of filing with BSE Limited and National Stock Exchange of India Limited. This Statement is based on and should be read with the audited consolidated financial statements of the Group and its associates for the year ended March 31, 2018 on which we issued an unmodified audit opinion vide our report dated April 26, 2018.

Restriction on Use

18. This report is addressed to the Board of Directors of the Holding Company and has been prepared for and only for the purposes set out in paragraph 17 above. This report should not be otherwise used by any other party for any other purpose.

For **Pathak H.D. & Associates**
Chartered Accountants
ICAI Firm's Registration No: 107783W

Parimal Kumar Jha

Parimal Kumar Jha
Partner
Membership No: 124262

Mumbai
April 26, 2018

For **Price Waterhouse & Co Chartered Accountants LLP**
Chartered Accountants
ICAI Firm's Registration No: 304026E/E-300009

Vivek Prasad

Vivek Prasad
Partner
Membership No:104941

Mumbai
April 26, 2018

PATHAK H.D. & ASSOCIATES * CHARTERED ACCOUNTANTS * MUMBAI

RELIANCE CAPITAL

Annexure - A

Disclosures pursuant to Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the six months ended March 31, 2018

1. **Credit Rating**

Reliance Capital Limited

Particulars	Rating Agency	Rating
Long Term Debt Programme	CARE Ratings	CARE AA+ (Double A Plus) (Credit watch with developing implications)
Principal Protected Market Linked Debentures	CARE Ratings	CARE PP-MLD AA+ (PP-MLD Double A Plus) (Credit watch with developing implications)
Subordinated Tier II NCD	Brickwork Ratings	BWR AAA, Outlook: Stable
Secured NCD	Brickwork Ratings	BWR AAA, Outlook: Stable
Subordinated Debt	CARE Ratings	CARE AA+ (Double A Plus) (Credit watch with developing implications)
Short Term Debt Programme	ICRA Credit Rating	[ICRA] A1+

Reliance Home Finance Limited

Particulars	Rating Agency	Rating
A. NCDs issued on Private Placement basis		
Long Term Debt Programme	CARE Ratings	CARE AA+ Credit watch with developing implications
Long Term Secured NCD	Brickwork Ratings	BWR AA+, Outlook: Stable
Long Term Unsecured Upper Tier II NCD	Brickwork Ratings	BWR AA, Outlook: Stable
Subordinated Debt	CARE Ratings	CARE AA+ Credit watch with developing implications
Unsecured Subordinated Tier II NCD	Brickwork Ratings	BWR AA+, Outlook: Stable
Upper Tier II Bonds - Pvt. Placement	CARE Ratings	CARE AA Credit watch with developing implications

Reliance Capital Limited

Particulars	Rating Agency	Rating
A. NCDs issued on Private Placement basis		
Principal Protected Market Linked Debentures	CARE Ratings	CARE PP MLD AA+ Credit watch with developing implications
Principal Protected Market Linked Debentures	Brickwork Ratings	BWR PP-MLD AA+ Outlook: Stable
B. NCDs issued through Public Issue		
Non-Convertible Debentures - Public Issue	CARE Ratings	CARE AA+ Credit watch with developing implications
Long Term Secured NCD - Public Issue	Brickwork Ratings	BWR AA+, Outlook: Stable
Upper Tier II Bonds - Public Issue	CARE Ratings	CARE AA Credit watch with developing implications
Public Issue of Long Term Unsecured Upper Tier II NCD	Brickwork Ratings	BWR AA, Outlook: Stable

Reliance Financial Limited

Particulars	Rating Agency	Rating
Non Convertible Debentures	CARE Ratings	CARE AA (SO); Credit watch with developing implications
Market Linked Debentures	CARE Ratings	CARE PP-MLD AA (SO); Credit watch with developing implications

Reliance Capital Limited

Reliance General Insurance Company Limited

Particulars	Rating Agency	Rating
Long Term Unsecured Subordinated NCD	Brickwork Ratings	BWR AA, Outlook: Stable
Subordinated Debt	CARE Ratings	CARE AA; Stable (Double A; Outlook: Stable)

Reliance Commercial Finance Limited

Particulars	Name of the Rating Agency	Rating
Non-Convertible Debentures	CARE Ratings Limited (formerly Credit Analysis and Research Limited)	CARE AA+ (Credit watch with developing implications)
Long Term Debt Programme	CARE Ratings Limited (formerly Credit Analysis and Research Limited)	CARE AA+ (Credit watch with developing implications)
Market Linked Debentures	CARE Ratings Limited (formerly Credit Analysis and Research Limited)	CARE PP MLD AA+ (Credit watch with developing implications)
Subordinated Debt	CARE Ratings Limited (formerly Credit Analysis and Research Limited)	CARE AA+ (Credit watch with developing implications)
Secured NCD	Brickwork Ratings India Private Limited	BWR AA+ (Outlook: Stable)
Subordinated Debt	Brickwork Ratings India Private Limited	BWR AA+ (Outlook: Stable)

Reliance Securities Limited

Particulars	Rating Agency	Rating
Market Linked Debentures	CARE Ratings	CARE PP-MLD AA (SO); Credit watch with developing implications

2. **Debt Equity Ratio**

Debt Equity Ratio of the Group as on March 31, 2018 is 2.79 as per Consolidated Financials.

Reliance Capital Limited

RELIANCE CAPITAL

3. **Previous due date for the payment of Principal / Interest** - Interest and Principal have been paid on due dates.

Reliance Capital Limited

Sr. No.	ISIN	Series Id	From (1-10-2017 to 31-03-2018)	
			Interest	Principal
1	INE013A07U88	953399	3-Oct-17	3-Oct-17
2	INE013A07RW0	948751	6-Oct-17	6-Oct-17
3	INE013A07RX8	948752	6-Oct-17	6-Oct-17
4	INE013A073G1	955097	6-Oct-17	-
5	INE013A078B1	954387	9-Oct-17	9-Oct-17
6	INE013A074G9	955106	10-Oct-17	-
7	INE013A07OO4	947992	12-Oct-17	-
8	INE013A075G6	955114	16-Oct-17	-
9	INE013A07G11	951054	16-Oct-17	-
10	INE013A077G2	955115	17-Oct-17	-
11	INE013A078G0	955116	17-Oct-17	-
12	INE013A076G4	955098	18-Oct-17	-
13	INE013A079G8	955144	21-Oct-17	-
14	INE013A07Q19	952915	21-Oct-17	-
15	INE013A07Q27	952916	21-Oct-17	-
16	INE013A07A33	950229	23-Oct-17	-
17	INE013A07OS5	947994	23-Oct-17	-
18	INE013A07Q43	952909	23-Oct-17	-
19	INE013A07Q50	952910	23-Oct-17	-
20	INE013A08150	947811	24-Oct-17	-
21	INE013A076C3	954509	25-Oct-17	25-Oct-17
22	INE013A076O8	956780	30-Oct-17	-
23	INE013A07H36	951177	31-Oct-17	31-Oct-17
24	INE013A07SK3	948754	2-Nov-17	-
25	INE013A073H9	955207	2-Nov-17	-
26	INE013A074H7	955208	2-Nov-17	-
27	INE013A075H4	955209	2-Nov-17	-
28	INE013A076H2	955210	2-Nov-17	-
29	INE013A07SJ5	948753	3-Nov-17	3-Nov-17
30	INE013A078H8	955247	7-Nov-17	-
31	INE013A07SN7	948755	9-Nov-17	9-Nov-17
32	INE013A07V04	953454	10-Nov-17	10-Nov-17
33	INE013A071I1	955274	15-Nov-17	-
34	INE013A07M96	952068	-	26-Oct-17

Reliance Capital Limited

RELIANCE CAPITAL

Sr. No.	ISIN	Series Id	From (1-10-2017 to 31-03-2018)	
			Interest	Principal
35	INE013A07I01	951248	20-Nov-17	-
36	INE013A08317	949669	27-Nov-17	-
37	INE013A07Z67	954097	27-Nov-17	27-Nov-17
38	INE013A07NU3	947798	30-Nov-17	-
39	INE013A073A4	954179	7-Dec-17	7-Dec-17
40	INE013A08325	949719	11-Dec-17	-
41	INE013A07S41	953117	11-Dec-17	-
42	INE013A07TA2	948621	13-Dec-17	-
43	INE013A072E8	954914	14-Dec-17	14-Dec-17
44	INE013A07TC8	948666	15-Dec-17	15-Dec-17
45	INE013A07TD6	948667	1-Nov-17	1-Nov-17
46	INE013A07YF1	949729	20-Dec-17	-
47	INE013A07NY5	947801	21-Dec-17	-
48	INE013A08168	947812	26-Dec-17	-
49	INE013A07TF1	948691	28-Dec-17	28-Dec-17
50	INE013A08176	947813	28-Dec-17	-
51	INE013A070F9	955017	29-Dec-17	29-Dec-17
52	INE013A071G5	955083	29-Dec-17	29-Dec-17
53	INE013A079H6	955246	29-Dec-17	29-Dec-17
54	INE013A075B7	954325	1-Jan-18	1-Jan-18
55	INE013A08184	947814	2-Jan-18	-
56	INE013A08333	949783	2-Jan-18	-
57	INE013A07U05	953214	5-Jan-18	5-Jan-18
58	INE013A08341	949797	8-Jan-18	-
59	INE013A07C49	950802	8-Jan-18	8-Jan-18
60	INE013A07C80	950848	10-Jan-18	10-Jan-18
61	INE013A07D22	950843	12-Jan-18	12-Jan-18
62	INE013A08358	949798	15-Jan-18	-
63	INE013A074C8	954424	15-Jan-18	15-Jan-18
64	INE013A07TN5	948805	24-Jan-18	-
65	INE013A07TO3	948806	24-Jan-18	24-Jan-18
66	INE013A07B24	950649	29-Jan-18	29-Jan-18
67	INE013A07TV8	948821	31-Jan-18	-
68	INE013A07F12	951030	2-Feb-18	2-Feb-18
69	INE013A070K9	955559	5-Feb-18	5-Feb-18
70	INE013A072L3	955748	9-Feb-18	-
71	INE013A070I3	955261	9-Feb-18	9-Feb-18
72	INE013A07NF4	947495	12-Feb-18	12-Feb-18
73	INE013A070D4	954693	12-Feb-18	-

Reliance Capital Limited

RELIANCE CAPITAL

Sr. No.	ISIN	Series Id	From (1-10-2017 to 31-03-2018)	
			Interest	Principal
74	INE013A073L1	955755	14-Feb-18	-
75	INE013A074L9	955756	14-Feb-18	-
76	INE013A07V46	953488	17-Feb-18	-
77	INE013A075D3	954753	22-Feb-18	-
78	INE013A07QX0	948503	21-Feb-18	-
79	INE013A07D48	950845	21-Feb-18	21-Feb-18
80	INE013A072D0	954777	23-Feb-18	23-Feb-18
81	INE013A073D8	954778	23-Feb-18	23-Feb-18
82	INE013A077D9	954794	26-Feb-18	26-Feb-18
83	INE013A078D7	954790	27-Feb-18	27-Feb-18
84	INE013A08192	948668	28-Feb-18	-
85	INE013A07L89	951763	1-Mar-18	1-Mar-18
86	INE013A08200	948669	5-Mar-18	-
87	INE013A07H02	951147	5-Mar-18	5-Mar-18
88	INE013A076J8	955409	6-Mar-18	6-Mar-18
89	INE013A072M1	955896	8-Mar-18	-
90	INE013A073M9	955897	12-Mar-18	-
91	INE013A07C98	950849	12-Mar-18	12-Mar-18
92	INE013A075E1	954950	16-Mar-18	16-Mar-18
93	INE013A07W11	953642	17-Mar-18	-
94	INE013A07UW4	948989	17-Mar-18	17-Mar-18
95	INE013A08366	951822	19-Mar-18	-
96	INE013A08275	949018	19-Mar-18	-
97	INE013A077F4	955075	19-Mar-18	19-Mar-18
98	INE013A08218	948670	21-Mar-18	-
99	INE013A07UY0	949019	22-Mar-18	-
100	INE013A07W37	953671	22-Mar-18	-
101	INE013A07W29	953692	23-Mar-18	-
102	INE013A07H51	951176	23-Mar-18	23-Mar-18
103	INE013A07M13	951795	28-Mar-18	28-Mar-18
104	INE013A08283	949030	28-Mar-18	-
105	INE013A07W60	95`3719	28-Mar-18	-
106	INE013A072F5	955019	28-Mar-18	28-Mar-18
107	INE013A075M4	956139	31-Mar-18	-
108	INE013A07E47	950981	31-Mar-18	31-Mar-18
109	INE013A072K5	955582	3-Oct-17	3-Oct-17
110	INE013A072G3	955084	26-Oct-17	26-Oct-17
111	INE013A077E7	955014	26-Oct-17	26-Oct-17
112	INE013A074F1	955070	28-Nov-17	28-Nov-17

Reliance Capital Limited

Sr. No.	ISIN	Series Id	From (1-10-2017 to 31-03-2018)	
			Interest	Principal
113	INE013A077J6	955486	25-Jan-18	25-Jan-18
114	INE013A079J2	955524	25-Jan-18	25-Jan-18
115	INE013A073I7	955325	31-Jan-18	31-Jan-18
116	INE013A074K1	955635	22-Feb-18	22-Feb-18
117	INE013A078K2	955729	26-Feb-18	26-Feb-18
118	INE013A075I2	955341	15-Mar-18	15-Mar-18
119	INE013A076I0	955362	16-Mar-18	16-Mar-18
120	INE013A077I8	955363	16-Mar-18	16-Mar-18
121	INE013A07K98	951660	22-Mar-18	22-Mar-18

Reliance Home Finance Limited

Sr. No.	ISIN	Series Id	From (1-10-2017 to 31-03-2018)	
			Interest	Principal
1	INE217K07919	955107	03-Oct-17	-
2	INE217K07927	955109	04-Oct-17	-
3	INE217K08057	948592	04-Oct-17	-
4	INE217K08065	948593	10-Oct-17	-
5	INE217K08065	948593	10-Oct-17	-
6	INE217K07737	953844	11-Oct-17	-
7	INE217K07281	951118	16-Oct-17	-
8	INE217K07943	955122	17-Oct-17	-
9	INE217K08073	948594	18-Oct-17	-
10	INE217K07752	953902	26-Oct-17	-
11	INE217K07950	955172	26-Oct-17	-
12	INE217K07117	949171	27-Oct-17	-
13	INE217K07968	955206	27-Oct-17	-
14	INE217K07497	953003	30-Oct-17	-
15	INE217K07976	955221	02-Nov-17	-
16	INE217K07778	953968	06-Nov-17	-
18	INE217K07257	950261	15-Nov-17	-
19	INE217K08248	955335	23-Nov-17	-
20	INE217K08255	955336	27-Nov-17	-
21	INE217K07026	948579	24-Nov-17	24-Nov-17
22	INE217K08081	948595	27-Nov-17	-
23	INE217K08263	955432	07-Dec-17	-
24	INE217K07034	948637	11-Dec-17	-
25	INE217K07521	953149	15-Dec-17	-
27	INE217K07828	954288	26-Dec-17	-

Reliance Capital Limited

RELIANCE CAPITAL

Sr. No.	ISIN	Series Id	From (1-10-2017 to 31-03-2018)	
			Interest	Principal
28	INE217K07836	954289	26-Dec-17	-
29	INE217K07042	948690	03-Jan-18	03-Jan-18
30	INE217K07208	949370	05-Jan-18	-
31	INE217K07208	949370	05-Jan-18	-
32	INE217K07059	948721	08-Jan-18	08-Jan-18
33	INE217K07869	954460	20-Jan-18	-
34	INE217K08222	953287	22-Jan-18	-
35	INE217K07216	949402	29-Jan-18	-
37	INE217K08107	948850	07-Feb-18	-
38	INE217K08230	953471	12-Feb-18	-
39	INE217K07646	953636	08-Mar-18	-
40	INE217K07661	953689	16-Mar-18	-
41	INE217K07430	952864	22-Mar-18	-
42	INE217K07323	951929	27-Mar-18	-
43	INE217K07315	951894	26-Mar-18	-
44	INE217K07240	950105	28-Mar-18	-
45	INE217K07604	953523	N.A.	06-Oct-17
46	INE217K07711	953799	N.A.	06-Oct-17
47	INE217K07463	952943	N.A.	16-Oct-17
48	INE217K07489	952979	N.A.	23-Oct-17
49	INE217K07638	953632	N.A.	26-Oct-17
50	INE217K07745	953860	N.A.	20-Jan-18
51	INE217K07471	952980	N.A.	23-Jan-18
52	INE217K07455	952944	N.A.	11-Jan-18
53	INE217K07935	955110	N.A.	26-Oct-17
54	INE217K07AR2	956290	08-Nov-17	-
55	INE217K07158	949267	04-Dec-17	-
56	INE217K07AB6	935902	03-Jan-18	-
57	INE217K07AC4	935904	03-Jan-18	-
58	INE217K07AD2	935906	03-Jan-18	-
59	INE217K07AE0	935908	03-Jan-18	-
60	INE217K07AF7	935910	03-Jan-18	-
61	INE217K07AG5	935912	03-Jan-18	-
62	INE217K08271	935914	03-Jan-18	-
63	INE217K08289	935916	03-Jan-18	-

Reliance Capital Limited

RELIANCE CAPITAL

Reliance Financial Limited

Sl. No.	ISIN	Series Id	From (1-10-2017 to 31-03-2018)	
			Interest	Principal along with Interest
1	INE504L07348	954636	N.A.	12-Oct-17
2	INE504L07264	954410	N.A.	16-Oct-17
3	INE504L07355	954637	N.A.	13-Nov-17
4	INE504L07520	955155	N.A.	27-Nov-17
5	INE504L07801	955417	N.A.	07-Dec-17
6	INE504L07140	954125	N.A.	08-Dec-17
7	INE504L07363	954638	N.A.	12-Dec-17
8	INE504L07AE9	956035	N.A.	15-Dec-17
9	INE504L07629	955347	N.A.	26-Dec-17
10	INE504L07694	955374	N.A.	28-Dec-17
11	INE504L07579	955245	N.A.	28-Dec-17
12	INE504L07702	955382	N.A.	28-Dec-17
13	INE504L07710	955384	N.A.	28-Dec-17
14	INE504L07371	954639	N.A.	12-Jan-18
15	INE504L07843	955463	N.A.	15-Jan-18
16	INE504L07272	954411	N.A.	15-Jan-18
17	INE504L07819	955438	N.A.	15-Jan-18
18	INE504L07850	955464	N.A.	25-Jan-18
19	INE504L07884	955467	N.A.	29-Jan-18
20	INE504L07595	955280	N.A.	01-Feb-18
21	INE504L07660	955351	N.A.	05-Feb-18
22	INE504L07389	954640	N.A.	12-Feb-18
23	INE504L07561	955225	N.A.	12-Feb-18
24	INE504L07504	955078	N.A.	12-Feb-18
25	INE504L07512	955080	N.A.	12-Feb-18
26	INE504L07785	955407	N.A.	28-Feb-18
27	INE504L07769	955405	N.A.	06-Mar-18
28	INE504L07462	954887	N.A.	15-Mar-18
29	INE504L07AE9	956035	N.A.	20-Mar-18
30	INE504L07397	954697	N.A.	22-Mar-18

Reliance General Insurance Company Limited - None

Reliance Capital Limited

RELIANCE CAPITAL

Reliance Commercial Finance Limited

Sr. No.	ISIN	Series ID	From (1-10- 2017 to 31-03-2018)	
			Interest	Principal
1.	INE126D07016	956340	15-Nov-17	-
2.	INE126D07024	956344	16-Nov-17	-
3.	INE126D07032	956374	18-Nov-17	-
4.	INE126D07040	956371	23-Nov-17	-
5.	INE126D07057	956820	21-Feb-18	-
6.	INE126D08014	956926	20-Mar-18	-
7.	INE126D07081	957259	26-Feb-18	-
8.	INE126D07099	957260	26-Mar-18	-

Reliance Securities Limited – None

4. **Next due date for the payment of interest / principal along with amount of Interest**

Reliance Capital Limited

Sr. No.	ISIN	Series Id	From (1-04-2018 to 30-09-2018)	
			Interest	Principal
1	INE013A078F2	955077	4-Apr-18	4-Apr-18
2	INE013A07E54	950982	5-Apr-18	5-Apr-18
3	INE013A075M4	956139	5-Apr-18	5-Apr-18
4	INE013A07E70	951032	6-Apr-18	6-Apr-18
5	INE013A07OO4	947992	12-Apr-18	-
6	INE013A07VO9	949106	17-Apr-18	17-Apr-18
7	INE013A08291	949105	17-Apr-18	-
8	INE013A07J42	951401	17-Apr-18	17-Apr-18
9	INE013A077M0	956193	18-Apr-18	-
10	INE013A08226	948743	20-Apr-18	-
11	INE013A07X44	953859	20-Apr-18	-
12	INE013A076F6	955073	20-Apr-18	20-Apr-18
13	INE013A07F87	951059	20-Apr-18	20-Apr-18
14	INE013A07A33	950229	22-Apr-18	-
15	INE013A07VP6	949107	23-Apr-18	23-Apr-18
16	INE013A07OS5	947994	23-Apr-18	23-Apr-18
17	INE013A07G45	951061	23-Apr-18	23-Apr-18
18	INE013A07M05	951794	24-Apr-18	24-Apr-18
19	INE013A07Y19	953911	30-Apr-18	-

Reliance Capital Limited

RELIANCE CAPITAL

Sr. No.	ISIN	Series Id	From (1-04-2018 to 30-09-2018)	
			Interest	Principal
20	INE013A07J83	951481	30-Apr-18	30-Apr-18
21	INE013A07X85	953931	30-Apr-18	30-Apr-18
22	INE013A07Y27	953970	6-May-18	-
23	INE013A07Y35	953971	6-May-18	-
24	INE013A07OZ0	948051	16-May-18	-
25	INE013A07Y43	953972	18-May-18	18-May-18
26	INE013A078N6	956359	18-May-18	-
27	INE013A07K15	951536	18-May-18	18-May-18
28	INE013A08093	947509	21-May-18	21-May-18
29	INE013A08101	947508	21-May-18	-
30	INE013A073O5	956643	22-May-18	22-May-18
31	INE013A07WB4	949236	24-May-18	-
32	INE013A08234	948744	25-May-18	-
33	INE013A08317	949669	25-May-18	-
34	INE013A07WG3	949237	27-May-18	27-May-18
35	INE013A07NU3	947798	30-May-18	-
36	INE013A07Z91	954121	1-Jun-18	1-Jun-18
37	INE013A071A8	954132	2-Jun-18	-
38	INE013A07K80	951659	5-Jun-18	5-Jun-18
39	INE013A072A6	954140	6-Jun-18	-
40	INE013A075A9	954151	11-Jun-18	-
41	INE013A076A7	954153	11-Jun-18	-
42	INE013A08242	948746	13-Jun-18	-
43	INE013A07L14	951696	19-Jun-18	19-Jun-18
44	INE013A07PP8	948061	20-Jun-18	-
45	INE013A07PR4	948062	21-Jun-18	-
46	INE013A077A5	954279	22-Jun-18	22-Jun-18
47	INE013A08309	949319	25-Jun-18	-
48	INE013A078A3	954281	25-Jun-18	-
49	INE013A079A1	954282	25-Jun-18	-
50	INE013A07O03	952365	29-Jun-18	-
51	INE013A08259	948747	29-Jun-18	-
52	INE013A08333	949783	2-Jul-18	-
53	INE013A07L63	951741	2-Jul-18	2-Jul-18
54	INE013A07U70	953396	5-Jul-18	5-Jul-18
55	INE013A075L6	955794	6-Jul-18	6-Jul-18
56	INE013A07W94	953809	6-Jul-18	6-Jul-18
57	INE013A070C6	954429	13-Jul-18	-
58	INE013A08119	947510	14-Jul-18	-

Reliance Capital Limited

RELIANCE CAPITAL

Sr. No.	ISIN	Series Id	From (1-04-2018 to 30-09-2018)	
			Interest	Principal
59	INE013A075C5	954499	22-Jul-18	-
60	INE013A073K3	955634	23-Jul-18	23-Jul-18
61	INE013A07QJ9	948497	31-Jul-18	-
62	INE013A077C1	954578	2-Aug-18	-
63	INE013A07A66	950619	4-Aug-18	-
64	INE013A07O60	952561	3-Aug-18	3-Aug-18
65	INE013A07QQ4	948494	8-Aug-18	-
66	INE013A08127	947511	12-Aug-18	12-Aug-18
67	INE013A08135	947512	12-Aug-18	-
68	INE013A070D4	954693	12-Aug-18	-
69	INE013A07O94	952601	13-Aug-18	13-Aug-18
70	INE013A075N2	956354	16-Aug-18	16-Aug-18
71	INE013A07L22	951697	16-Aug-18	16-Aug-18
72	INE013A07M21	951820	16-Aug-18	16-Aug-18
73	INE013A07QY8	948486	17-Aug-18	-
74	INE013A078O4	956816	18-Sep-18	18-Sep-18
75	INE013A07QX0	948503	21-Aug-18	-
76	INE013A07WU4	949431	21-Aug-18	-
77	INE013A075D3	954753	22-Aug-18	-
78	INE013A074D6	954779	23-Aug-18	23-Aug-18
79	INE013A07RA6	948485	31-Aug-18	-
80	INE013A079D5	954853	9-Sep-18	-
81	INE013A070E2	954855	9-Sep-18	-
82	INE013A071E0	954856	9-Sep-18	-
83	INE013A07C56	950853	11-Sep-18	-
84	INE013A073E6	954918	14-Sep-18	14-Sep-18
85	INE013A074E4	954919	14-Sep-18	14-Sep-18
86	INE013A078C90	954557	17-Sep-18	17-Sep-18
87	INE013A07Q43	952909	24-Sep-18	24-Sep-18
88	INE013A07Q50	952910	24-Sep-18	24-Sep-18
89	INE013A08267	948748	27-Sep-18	-
90	INE013A07RT6	948478	28-Sep-18	-
91	INE013A076L4	955834	28-Sep-18	28-Sep-18
92	INE013A076N0	956355	28-Sep-18	28-Sep-18
93	INE013A077N8	956356	28-Sep-18	28-Sep-18
94	INE013A08143	947513	30-Sep-18	-
95	INE013A073F3	955035	30-Sep-18	-

Reliance Capital Limited

RELIANCE CAPITAL

Reliance Home Finance Limited

Sr. No.	ISIN	Series Id	From (1-04-2018 to 30-09-2018)	
			Interest	Principal
1	INE217K07927	955109	04-Apr-18	-
2	INE217K08065	948593	10-Apr-18	-
3	INE217K07737	953844	11-Apr-18	-
4	INE217K08073	948594	18-Apr-18	-
5	INE217K07752	953902	26-Apr-18	-
6	INE217K07117	949171	27-Apr-18	-
7	INE217K07497	953003	28-Apr-18	-
8	INE217K07778	953968	06-May-18	-
9	INE217K07AS0	956289	09-May-18	-
10	INE217K07AR2	956290	08-May-18	-
11	INE217K08115	949239	14-May-18	-
12	INE217K07257	950261	15-May-18	-
13	INE217K07786	954033	18-May-18	-
14	INE217K08081	948595	26-May-18	-
15	INE217K08123	949246	29-May-18	-
16	INE217K08131	952261	09-Jun-18	-
17	INE217K07034	948637	11-Jun-18	-
18	INE217K08149	952270	12-Jun-18	-
19	INE217K08156	952271	15-Jun-18	-
20	INE217K07273	950356	19-Jun-18	-
21	INE217K07836	954289	24-Jun-18	-
22	INE217K07828	954288	24-Jun-18	-
23	INE217K07265	950374	27-Jun-18	-
24	INE217K08164	952339	29-Jun-18	-
25	INE217K08172	952338	01-Jul-18	-
26	INE217K08180	952378	03-Jul-18	
27	INE217K07208	949370	05-Jul-18	-
28	INE217K07869	954460	20-Jul-18	-
29	INE217K07877	954497	22-Jul-18	-
30	INE217K07216	949402	26-Jul-18	-
31	INE217K07885	954550	27-Jul-18	-
32	INE217K07893	954702	12-Aug-18	-
33	INE217K08198	952687	21-Aug-18	-
34	INE217K08206	952740	24-Aug-18	-
35	INE217K07AU6	956829	30-Aug-18	-
36	INE217K08214	952854	15-Sep-18	-
37	INE217K08040	948591	18-Sep-18	-

Reliance Capital Limited

RELIANCE CAPITAL

Sr. No.	ISIN	Series Id	From (1-04-2018 to 30-09-2018)	
			Interest	Principal
38	INE217K08016	948588	18-Sep-18	-
39	INE217K08024	948589	21-Sep-18	-
40	INE217K07430	952864	22-Sep-18	-
41	INE217K08032	948590	24-Sep-18	-
42	INE217K07315	951894	26-Sep-18	-
43	INE217K07240	950105	28-Sep-18	-
44	INE217K07125	949172	29-Apr-18	29-Apr-18
45	INE217K07133	949211	N.A.	04-May-18
46	INE217K07612	953634	N.A.	31-May-18
47	INE217K07141	949266	03-Jun-18	03-Jun-18
48	INE217K07158	949267	04-Jun-18	04-Jun-18
49	INE217K07166	949268	07-Jun-18	07-Jun-18
50	INE217K07174	949269	10-Jun-18	10-Jun-18
51	INE217K07182	949315	13-Jun-18	13-Jun-18
52	INE217K07190	949316	19-Jun-18	19-Jun-18
53	INE217K07620	953633	N.A.	01-Jul-18
54	INE217K07695	953801	N.A.	02-Jul-18
55	INE217K07398	952400	N.A.	06-Jul-18
56	INE217K07687	953802	N.A.	30-Jul-18
57	INE217K07760	953936	N.A.	29-Aug-18

Reliance Financial Limited

Sr. No.	ISIN	Series Id	From (1.04.2018 to 30.09.2018)	
			Interest	Principal along with Interest
1	INE504L07314	954636	N.A.	03-Apr-18
2	INE504L07793	954410	N.A.	13-Jun-18
3	INE504L07827	954637	N.A.	18-Jun-18
4	INE504L07090	955155	N.A.	22-Jun-18
5	INE504L07108	954125	N.A.	29-Jun-18
6	INE504L07199	954638	N.A.	29-Jun-18
7	INE504L07AC3	955347	N.A.	29-Jun-18
8	INE504L07AD1	955374	N.A.	02-Jul-18
9	INE504L07AG4	954639	N.A.	13-Jul-18
10	INE504L07983	954411	N.A.	27-Jul-18
11	INE504L07074	955463	N.A.	10-Aug-18
12	INE504L07AB5	955438	N.A.	10-Aug-18
13	INE504L07322	954640	N.A.	04-Sep-18

Reliance Capital Limited

Sr. No.	ISIN	Series Id	From (1.04.2018 to 30.09.2018)	
			Interest	Principal along with Interest
14	INE504L07884	955225	N.A.	21-Sep-18
All the above are Market Linked Debentures, where the coupon is linked to the performance of the reference index / stock concerned. Accordingly, the coupon amount is calculated and paid along with the principal amount.				

Reliance General Insurance Company Limited

Sr. No.	ISIN	Series Id	From (1-4-2018 to 30-09-2018)	
			Interest	Principal
1	INE124D08019	954712	16-Aug-18	-

Reliance Commercial Finance Limited

Sr. No.	ISIN	Series ID	From (1-04- 2018 to 30-09-2018)	
			Interest	Principal
1.	INE126D08022	957059	6-Apr-2018	-
2.	INE126D07107	957681	20-Apr-2018	-
3.	INE126D08030	957151	9-May-2018	-
4.	INE126D08048	957152	9-May-2018	-
5.	INE126D07016	956340	15-May-2018	-
6.	INE126D07024	956344	16-May-2018	-
7.	INE126D07032	956374	18-May-2018	-
8.	INE126D07040	956371	23-May-2018	-
9.	INE126D07115	957710	15-June-2018	-
10.	INE126D07057	956820	21-Aug-2018	-
11.	INE126D08014	956926	20-Sep-2018	-

Reliance Securities Limited – None

5. **Outstanding redeemable preference shares:**

Reliance Capital Limited - Nil

Reliance Home Finance Limited

Rs.31 crore (3,10,35,980 shares of face value of Rs.10 each)

Reliance Capital Limited

Reliance Financial Limited

No. of Preference Shares outstanding: 16,105
Amount: Rs. 16.11 crore

Reliance General Insurance Company Limited – Nil

Reliance Commercial Finance Limited

Rs. 400.14 crore (40,00,00,000 shares of face value of Rs. 10 each and 13,79,857 shares of face value Re. 1 each)

Reliance Securities Limited

No. of Preference Shares outstanding: Nil
Amount: Nil

6. **Debenture Redemption Reserve (DRR):**

Reliance Capital Limited

No DRR is required in respect of privately placed debentures in terms of Rule 18(7)(b)(ii) of Companies (Share Capital and Debenture) Rules, 2014.

Reliance Home Finance Limited

i. No DRR is required in respect of privately placed debentures in terms of Rule 18(7)(b)(ii) of the Companies (Share Capital and Debentures) Rules, 2014.
ii. DRR in respect of debentures issued through public issue is Rs.243 crore.

Reliance Financial Limited

No DRR is required in respect of privately placed debentures in terms of Rule 18(7)(b)(ii) of Companies (Share Capital and Debenture) Rules, 2014.

Reliance General Insurance Company Limited

During the year, the company has created Debenture Redemption Reserve (DRR) in accordance with IRDA circular no. IRDA/F&A/OFC/01/2014-15/115 for Rs. 12.78 out of which Rs. 6.39 thousand pertaining to FY 2016-17.

Reliance Capital Limited

RELIANCE CAPITAL

Reliance Commercial Finance Limited

No DRR is required in respect of privately placed debentures in terms of Rule 18(7)(b)(ii) of the Companies (Share Capital and Debenture) Rules, 2014.

Reliance Securities Limited

DRR: Rs. 2.757 crore.

7. **Net Worth:** Rs. 16 605 crore

8. **Net Profit After Tax:** Rs. 1 309 crore

9. **Earnings Per Share:** Rs. 51.81 per share

Reliance Capital Limited

MEDIA RELEASE

FY18 TOTAL INCOME OF RS. 19,898 CRORE (US$ 3.1 BILLION) - UP 13%

FY18 NET PROFIT ROSE TO RS. 1,309 CRORE (US$ 201 MILLION) - UP 21%

DOUBLE DIGIT GROWTH IN PROFITABILITY OF CORE BUSINESSES

NET WORTH AT RS. 16,605 CRORE (US$ 2.6 BILLION)

BOOK VALUE WAS AT RS. 657 PER SHARE AT THE END OF FY18

TOTAL ASSETS OF RS. 93,851 CRORE (US$ 14.4 BILLION) - AN INCREASE OF 14%

PROPOSED DIVIDEND INCREASED TO RS. 11 PER SHARE

BUSINESSES - FY18 HIGHLIGHTS

RELIANCE NIPPON LIFE ASSET MANAGEMENT (RNAM) IS INDIA'S LARGEST ASSET MANAGER WITH AUM OF RS. 3,96,370 CRORE (US$ 61.0 BILLION) - UP 13%

RNAM PBT AT RS. 726 CRORE (US$ 112 MILLION) - UP 25%

RELIANCE COMMERCIAL FINANCE - OUTSTANDING LOAN BOOK AT RS. 13,674 CRORE (US$ 2.1 BILLION) - UP 10%

RELIANCE COMMERCIAL FINANCE - GROSS NPA RATIO IMPROVED TO 2.6% VIS-À-VIS 3.7% IN MARCH 2017

RELIANCE HOME FINANCE - ASSETS UNDER MANAGEMENT AT RS. 16,379 CRORE (US$ 2.5 BILLION) - UP 47%

RELIANCE HOME FINANCE - PBT AT RS. 272 CRORE (US$ 42 MILLION) - UP 97%

RELIANCE GENERAL INSURANCE - GROSS WRITTEN PREMIUM AT RS. 5,122 CRORE (US$ 788 MILLION) - UP 28%

RELIANCE GENERAL INSURANCE - PAT AT RS. 165 CRORE (US$ 25 MILLION) - UP 27%

RELIANCE NIPPON LIFE INSURANCE - VALUE OF NEW BUSINESS AT RS. 289 CRORE (US$ 44 MILLION) - UP 46%

RNLI - 13th MONTH PERSISTENCY ROSE TO 72% AS AGAINST 65% IN MARCH 2017

RNLI - EMBEDDED VALUE AT RS. 3,220 CRORE (US$ 495 MILLION) - UP 6%

BROKING AND DISTRIBUTION - PBT AT RS. 49 CRORE (US$ 8 MILLION) - UP 19%

Mumbai, April 26, 2018: Reliance Capital Limited (RCL) today announced its financial results for the year ended March 31, 2018. The performance highlights are:

Consolidated results - year ended March 31, 2018

- **FY18 Total income** of **Rs. 19,898 crore (US$ 3.1 billion)**, as against **Rs. 17,640 crore** in the corresponding previous year - **an increase of 13%**
- **FY18 Net profit** at **Rs. 1,309 crore (US$ 201 million)** - **an increase of 21%**
- **FY18 Earnings per share** of **Rs. 51.8 (US$ 0.80)**

Net Worth:

As on March 31, 2018, the **net worth** of the Company was **Rs. 16,605 crore (US$ 2.6 billion)**.

Credit Rating:

As on March 31, 2018, the Company had a **net debt equity ratio of 2.48**. It continues to enjoy the **highest** rating **of 'A1+' by ICRA** for its short term borrowing program, and **'CARE AA+' by CARE** for its long term borrowing program.

Operational Review:

As on March 31, 2018, the **total assets of the Company stood at Rs. 93,851 crore (US$ 14.4 billion) - an increase of 14%.**

The Company has **not raised any fixed deposits** from the public.

Group Companies:

Reliance Nippon Life Asset Management (RNAM)

- RNAM is India's largest asset manager, with **assets under management** (AUM), as on March 31, 2018, at **Rs. 3,96,370 crore (US$ 61.0 billion)** - **a YoY increase of 13%**
- For the quarter ended March 31, 2018, the **income from its operations** was **Rs. 514 crore (US$ 79 million)** - **a YoY increase of 26%**
- For the year ended March 31, 2018, the **income from its operations was Rs. 1,815 crore (US$ 279 million)** - **a YoY increase of 26%**
- For the quarter ended March 31, 2018, **profit before tax was Rs. 210 crore (US$ 32 million)** - **a YoY increase of 31%**
- For the year ended March 31, 2018, the **profit before tax was Rs. 726 crore (US$ 112 million)** - **a YoY increase of 25%**
- As on March 31, 2018, Reliance Mutual Fund had a wide distribution network across **282 locations and over 65,300 empanelled distributors** across India

Reliance Commercial Finance ("Reliance Money")

- Reliance Money is amongst the leading SME lenders in the Indian non banking finance space, with a focus on transforming itself into a diversified and new-age finance solutions provider, both in the commercial and consumer finance space

- Reliance Money offers a wide range of products which include SME Loans, Microfinance, Loans Against Property, Infrastructure Finance, Agriculture Loans, Supply Chain Finance, Two-wheeler Financing and Used Car Loans

- As on March 31, 2018, the assets under management (including securitized portfolio) was **Rs. 16,475 crore (US$ 2.5 billion)**

- As on March 31, 2018, the outstanding **loan book** was **Rs. 13,674 crore (US$ 2.1 billion) - a YoY increase of 10%.** This loan book is spread **across 51,400 customers** from top **39** Indian cities

- For the quarter ended March 31, 2018, the **total income** was **Rs. 554 crore (US$ 85 million)** - **a YoY increase of 12%**

- For the year ended March 31, 2018, the **total income** was **Rs. 2,134 crore (US$ 328 million)** - **a YoY increase of 9%**

- For the quarter ended March 31, 2018, **PBT** was **Rs. 64 crore (US$ 10 million)**

- For the year ended March 31, 2018, **PBT** was **Rs. 281 crore (US$ 43 million)**

- As on March 31, 2018, the **gross NPA ratio improved to 2.6%** as against 3.7% as on March 31, 2017

- In FY18, **retail disbursements,** in the two-wheeler, personal loans and used car segments, **were Rs. 276 crore (US$ 42 million)**

Reliance Home Finance

- Reliance Home Finance (RHF) provides a wide range of loan solutions like **Home Loans, Affordable Housing Loans, Construction finance and LAP**. RHFL also provides property solutions' services that help customers find their dream homes / property, along with financing

- For the year ended March 31, 2018, the **disbursements** were **Rs. 8,695 crore (US$ 1.3 billion) - a YoY increase of 19%**

- As on March 31, 2018, the **assets under management** (including securitized portfolio) was **Rs. 16,379 crore (US$ 2.5 billion)** - **a YoY increase of 47%**

- As on March 31, 2018, the **outstanding loan book** was **Rs. 14,655 crore (US$ 2.3 billion) - a YoY increase of 47%.** 100% of the loan book continued to be secured. This loan book is spread **across 45,000 customers** from top **54** Indian cities

- For the quarter ended March 31, 2018, the **total income** was **Rs. 450 crore (US$ 69 million) - a YoY increase of 20%**

- For the year ended March 31, 2018, the **total income** was **Rs. 1,671 crore (US$ 257 million) - a YoY increase of 46%**

- For the quarter ended March 31, 2018, the **profit before tax** was **Rs. 90 crore (US$ 14 million) - a YoY increase of 116%**

- For the year ended March 31, 2018, the **profit before tax** was **Rs. 272 crore (US$ 42 million) - a YoY increase of 97%**

Reliance General Insurance

- Reliance General Insurance (RGI) offers insurance solutions for auto, health, home, property, travel, marine, commercial and other speciality products

- RGI is amongst the leading private sector general insurance companies in India. It has a **private sector market share of 7.7%**, in terms of gross premium, of the private sector general insurance industry (for the year ended March 31, 2018)

- For the quarter ended March 31, 2018, the **Gross Written Premium was Rs. 1,081 crore (US$ 166 million) - a YoY increase of 37%**

- For the year ended March 31, 2018, the **Gross Written Premium** was **Rs. 5,122 crore (US$ 788 million)** - **a YoY increase of 28%**

- For the quarter ended March 31, 2018, the **profit** was **Rs. 46 crore (US$ 7 million) - a YoY increase of 8%**

- For the year ended March 31, 2018, the **profit** was **Rs. 165 crore (US$ 25 million) - a YoY increase of 27%**

- As on March 31, 2018, the **investment book** stood at **Rs. 7,999 crore (US$ 1.2 billion) - a YoY increase of 19%**

- The **net worth** was **Rs. 1,405 crore (US$ 216 million) - a YoY increase of 12%**

- As on March 31, 2018, RGI had a **distribution network of 128 branches** and approx. **27,900 agents**

Reliance Nippon Life Insurance

- Reliance Nippon Life Insurance (RNLI) is amongst the **leading private sector life insurance companies in terms of new business premium** with a **market share of 2%** of the private sector life insurance industry (for the year ended March 31, 2018)

- For the year ended March 31, 2018, the **New Business Premium** was **Rs. 916 crore (US$ 141 million)**

- For the year ended March 31, 2018, the **Renewal Premium** was **Rs. 3,154 crore (US$ 485 million)** - **a YoY increase of 6%**

- For the year ended March 31, 2018, the **Total Premium (net of reinsurance)** increased to **Rs. 4,042 crore (US$ 622 million)**

- For the year ended March 31, 2018, the **Value of New Business (VoNB)** was at **Rs. 289 crore (US$ 44 million)** - **a YoY increase of 46%**

- For the year ended March 31, 2018, the **New Business Achieved Profit (NBAP) margin was at 37.7%** - **highest in the Life Insurance sector**

- The **13th month persistency** improved to **72% as on March 31, 2018**, as against 65% as on March 31, 2017

- As on March 31, 2018, the **Embedded Value** of the business was **Rs. 3,220 crore (US$ 495 million)** - **a YoY increase of 6%**

- As on March 31, 2018, the **total funds under management** stood at **Rs. 19,096 crore (US$ 2.9 billion)** - **a YoY increase of 11%**

- As on March 31, 2018, **the distribution network** stood at approx. **750 offices and over 65,000 active advisors** across India

Broking and Distribution businesses

- Reliance Securities, **one of the leading retail broking houses in India**, provides a varied customer base with access to equities, equity options and wealth management solutions

- The Distribution business is a **comprehensive financial services and solutions provider**, assisting customers with access to mutual funds, insurance products and other financial products, and has **a pan India presence with approx. 100 branches**

- In **equity broking**, as on March 31, 2018, there were over **8,55,600 broking accounts, an increase of 7%,** with an **average daily stock exchange turnover** of approx. **Rs. 5,335 crore (US$ 821 million) - a YoY increase of 44%**

- In **commodity broking,** as on March 31, 2018, the **commodity broking accounts rose by 27%** to approx. **1,02,000**, with **average daily commodities turnover of over Rs. 300 crore (US$ 46 million) - a YoY increase of 23%**

- As on March 31, 2018, **wealth management AUMs** increased to **Rs. 6,060 crore (US$ 932 million) - a YoY increase of 47%**

- For the quarter ended March 31, 2018, the **total income** was **Rs. 101 crore (US$ 16 million) - a YoY increase of 8%**

- For the year ended March 31, 2018, the **total income** was **Rs. 350 crore (US$ 54 million) - a YoY increase of 13%**

- For the quarter ended March 31, 2018, the **profit before tax** was **Rs. 16 crore (US$ 2 million) - a YoY increase of 134%**

- For the year ended March 31, 2018, the **profit before tax** was **Rs. 49 crore (US$ 8 million) - a YoY increase of 19%**

Shareholding Pattern as on March 31, 2018:

Category	No. of Shares	Shareholding
Promoters	13,13,82,303	52.0%
Foreign Investors - FIIs, NRIs and others	4,27,64,306	16.9%
Domestic institutions / Banks / Mutual Funds	3,17,65,623	12.6%
Indian Public and others	4,67,92,450	18.5%
TOTAL - 7.7 lakh shareholders	**25,27,04,682**	**100.0%**

About Reliance Capital
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 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.

For media queries, please contact:

Arijit De	Arijit.De@relianceada.com	+91 8291112119

/RelianceCapital	@RelianceCapital
/RelianceMutualFund	@Reliance_MF
/RelianceCF	@RelianceCF
/RelianceHF	@RelianceHF
/RelianceGeneralIN	@RelianceGenIn
/RelianceNipponLifeInsurance	@relnipponlife
/RelianceSecuritiesLimited	@RSecurities