RELIANCE CAPITAL

Reliance Capital Limited
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Off Western Express Highway,
Santacruz (East), Mumbai - 400 055.

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August 22, 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.: 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 GENERAL INSURANCE REPORTED GROWTH IN PREMIUM AND PROFITABILITY IN Q1 FY19

GROSS WRITTEN PREMIUM AT RS. 1,571 CRORE (US$ 231 MILLION) - UP 23%

PROFIT AFTER TAX AT RS. 57 CRORE (US$ 8 MILLION) - UP 30%

COMBINED RATIO WAS STABLE AT 104%

INVESTMENT BOOK STOOD AT RS. 8,261 CRORE (US$ 1.2 BILLION) - UP 20%

CONTINUED EFFORTS TO GROW THE DISTRIBUTION NETWORK

Mumbai, August 22, 2018: Reliance General Insurance Company Ltd., a wholly owned subsidiary of Reliance Capital Ltd., announced its financial results for the **quarter ended June 30, 2018.** The key performance highlights are:

- **Gross Written Premium** was **Rs. 1,571 crore** (US$ 231 million) **- a YoY increase of 23%**
- **Profit After Tax** rose to **Rs. 57 crore** (US$ 8 million) **- a YoY increase of 30%**
- **Combined Ratio was stable at 104% in Q1 FY19 vs. Q1 FY18**
- **Investment Book** increased to **Rs. 8,261 crore** (US$ 1.2 billion) **- a YoY increase of 20%**
- **Online channel** registered **32% growth in gross premiums collected** during the quarter
- **Reliance General Insurance** has **8.8% market share** in the private general insurance sector

"**We have witnessed growth of 23% in Q1 FY19 (vis-à-vis industry growth of 12%). The net profit rose by 30%.**" said Mr. Rakesh Jain, ED & CEO, Reliance General Insurance Company Ltd.

About Reliance General Insurance Company Limited
www.reliancegeneral.co.in

Reliance General Insurance Company Limited (RGI), a wholly owned subsidiary of Reliance Capital Limited, offers insurance solutions for motor, health, home, property, travel, marine and other speciality products.

RGI is amongst the leading private sector general insurance companies in India with a strong distribution network of 129 branches and, one of the largest agency force of 28,224 agents across the country as on June 30, 2018.

For media queries, please contact:

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Note: *All conversions from INR to United States Dollar were made assuming the rate of Rs. 68.00 = US$ 1.00*

Disclaimer:

Reliance General Insurance Limited proposes, subject to receipt of requisite approvals, market conditions and other considerations, to make an initial public offering of its equity shares and has filed a draft red herring prospectus ("DRHP") with the Securities and Exchange Board of India ("SEBI"). The DRHP is available on SEBI website at www.sebi.gov.in as well as on the website of the book running lead managers i.e., Motilal Oswal Investment Advisors Private Limited at www.motilaloswalgroup.com, Credit Suisse Securities (India) Private Limited at www.credit-suisse.com/in/IPO/, Edelweiss Financial Services Limited at www.edelweissfin.com, UBS Securities India Private Limited at www.ubs.com/indianoffers, Haitong India Securities Private Limited at http://www.htisec.com/en-us/haitong-india, and IDBI Capital Markets & Securities Limited at www.idbicapital.com,and the websites of BSE Limited and National Stock Exchange of India Limited at www.bseindia.com and www.nseindia.com, respectively. Investors should note that investment in equity shares involves a high degree of risk and for details relating to the same, see "Risk Factors" of the RHP when available. Potential investors should not rely on the DRHP for any investment decision.

The Equity Shares offered in the Offer have not been and will not be registered under the U.S. Securities Act of 1933, as amended **("U.S. Securities Act")** or any state securities laws in the United States, and unless so registered may not be offered or sold within the United States, except pursuant to an exemption from, or in a transaction not subject to, the registration requirements of the U.S. Securities Act and applicable state securities laws. Accordingly, such Equity Shares are being offered and sold (i) outside of the United States in offshore transactions in reliance on Regulation S under the U.S. Securities Act and the applicable laws of the jurisdiction where those offers and sales occur; and (ii) to "qualified institutional buyers" (as defined in Rule 144A under the U.S. Securities Act), pursuant to the private placement exemption set out in Section 4(a) of the U.S. Securities Act.

Pursuant to Regulation 60(7) of the Securities and Exchange Board of India (Issue of Capital and Disclosure Requirements) Regulations, 2009, as amended, please refer to the financial information of Reliance General Insurance Company Limited provided below:

(Rs. in crore)

Particulars	Q1 FY2019**	FY2018**	FY2017*	FY2016*
Gross Written Premium	1,571	5,122	4,007	2,868
Profit After Tax	57	165	129	101
Share Capital	252	252	126	123
Reserves	1,211	1,154	1,122	906
Earnings Per Share (Rs.)	2.28	6.56	5.12	4.11
Dividend Per Share (Rs.)	-	0.5	-	-
Book Value per share (Rs.)	58.14	55.85	49.97	43.41
Combined ratio (%)	104	111	120	121
Investment book	8,261	7,999	6,724	5,381

** As per Restated Financial Statements included in the Draft Red Herring Prospectus of Reliance General Insurance Company Limited, dated October 9, 2017*

*** As per Audited Financials*