RELIANCE CAPITAL

Reliance Capital Limited
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October 29, 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 NIPPON LIFE INSURANCE REPORTED STRONG PERSISTENCY AND PREMIUM GROWTH IN Q2 FY19

13th MONTH PERSISTENCY ROSE FROM 68% TO 74% IN SEPTEMBER 2018

INDIVIDUAL WEIGHTED RECEIVED PREMIUM AT RS. 222 CRORE (US$ 32 MILLION) - UP 35%

TOTAL PREMIUM (NET OF REINSURANCE) AT RS. 1,042 CRORE (US$ 149 MILLION) - UP 8%

AVERAGE TICKET SIZE IMPROVED TO OVER RS. 41,600 - UP 28%

ASSETS UNDER MANAGEMENT AT RS. 19,612 CRORE (US$ 2.8 BILLION) - UP 9%

WIDE DISTRIBUTION NETWORK WITH APPROX. 750 BRANCHES AND OVER 59,800 ACTIVE ADVISORS ACROSS INDIA

Mumbai, October 29, 2018: Reliance Nippon Life Insurance Company Ltd., a subsidiary of Reliance Capital Ltd., announced its financial results for the **quarter ended September 30, 2018**. The key performance highlights are:

- **Total premium increased to Rs. 1,042 crore** (US$ 149 million) **- a YoY increase of 8%**
- **Renewal premium rose to Rs. 792 crore** (US$ 113 million) **- a YoY increase of 4%**
- **Individual WRP** was **Rs. 222 crore** (US$ 32 million) **- a YoY increase of 35%**
- **The business made a marginal profit in Q2 FY19** vis-à-vis a loss in Q2 FY18
- As on September 30, 2018, **assets under management** stood at **Rs. 19,612 crores** (US$ 2.8 billion) **- a YoY increase of 9%**
- As on September 30, 2018, there were **approx. 3 million policies in force** with a **total sum assured of over Rs. 71,100 crore**

"Several of our **digital-led initiatives** from the last year are now showing positive momentum with a **sharp rise in Individual WRP** and **constantly improving 13th month persistency**. Our objective is to **continue being invested in digital,** while **maximizing value** for our customers, distributors and employees", said **Mr. Ashish Vohra, ED & CEO, Reliance Nippon Life Insurance Co. Ltd.**

About Reliance Nippon Life Insurance
http://www.reliancenipponlife.com

Reliance Nippon Life Insurance Company is amongst the leading private sector life insurance companies in India in terms of individual WRP (weighted received premium) and new business WRP. The company is one of the largest non-bank supported private life insurers with over 10 million policyholders, a strong distribution network of approx. 750 branches and over 59,800 active advisors as on September 30, 2018. The company's individual Claim Settlement Ratio, at 96.75% as on September 30, 2018, is amongst the best in the industry. The digital log-ins for the company stands at 71% as of September 30, 2018 as against 47% same time last year, clearly indicating the heavy digitisation focus.

The company's vision is "To be a company people are proud of, trust in and grow with; providing financial independence to every life we touch." With this in mind, Reliance Nippon Life caters to five distinct segments, namely Protection, Child, Retirement, Saving & Investment, and Health; for individuals as well as Groups/Corporate entities.

/RelianceNipponLifeInsurance @relnipponlife

For any other queries, please contact:

Customer Care Number: 1800-102-1010
Email: rnlife.customerservice@relianceada.com

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.

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