MEDIA RELEASE

Q4 FY15 NET PROFIT OF RS. 407 CRORE (US$ 65 MILLION) - AN INCREASE OF 53%

Q4 FY15 TOTAL INCOME OF RS. 2,527 CRORE (US$ 406 MILLION) - UP 37%

FY15 NET PROFIT OF RS. 1,001 CRORE (US$ 164 MILLION) - AN INCREASE OF 34%

FY15 TOTAL INCOME OF RS. 8,861 CRORE (US$ 1.5 BILLION) - UP 17%

NET WORTH OF RS. 13,547 CRORE (US$ 2.2 BILLION) - AN INCREASE OF 9%

BOOK VALUE INCREASED TO RS. 536 PER SHARE AT THE END OF FY15

TOTAL ASSETS OF RS. 47,440 CRORE (US$ 7.6 BILLION) - AN INCREASE OF 4%

SUMITOMO MITSUI TRUST BANK INVESTED RS. 371 CRORE (US$ 58 MILLION) AND ACQUIRED 2.8% STAKE IN RELIANCE CAPITAL THROUGH PREFERENTIAL ALLOTMENT ROUTE IN MARCH 2015

NIPPON LIFE ACQUIRED 9% STAKE IN RELIANCE CAPITAL ASSET MANAGEMENT FOR RS. 657 CRORE (US$ 108 MILLION) AND RAISED STAKE TO 35% IN FEB 2015

PROPOSED DIVIDEND OF RS. 9.00 PER SHARE

BUSINESSES

RCAM MANAGES RS. 2,44,649 CRORE (US$ 39.3 BILLION) ACROSS MUTUAL FUNDS, PENSION FUNDS, MANAGED ACCOUNTS AND OFFSHORE FUNDS

RELIANCE MUTUAL FUND AAUM RS. 1,37,124 CRORE (US$ 22.0 BILLION) - UP 32%

RCAM FY15 PROFIT AT RS. 455 CRORE (US$ 74 MILLION) - UP 29%

RELIANCE COMMERCIAL FINANCE - ASSETS UNDER MANAGEMENT AT RS. 19,923 CRORE (US$ 3.2 BILLION) - UP 15%

RELIANCE COMMERCIAL FINANCE - NET INTEREST MARGIN IMPROVED TO 5.9% AS AGAINST 5.5% IN FY14

RELIANCE COMMERCIAL FINANCE - PROFIT AT RS. 441 CRORE (US$ 72 MILLION) - UP 3%

RELIANCE LIFE INSURANCE - TOTAL PREMIUM OF RS. 4,592 CRORE (US$ 752 MILLION) - UP 8%

RELIANCE LIFE INSURANCE - NEW BUSINESS PREMIUM AT RS. 2,070 CRORE (US$ 339 MILLION) - UP 7%

RELIANCE LIFE INSURANCE - NBAP MARGIN AT 27.7% AS AGAINST 23.8% IN FY14 - HIGHEST IN THE LIFE INSURANCE SECTOR

RELIANCE LIFE INSURANCE - NET PROFIT AT RS. 135 CRORE (US$ 22 MILLION)

RELIANCE GENERAL INSURANCE - GROSS WRITTEN PREMIUM AT RS. 2,753 CRORE (US$ 451 MILLION) - UP 13%

RELIANCE GENERAL INSURANCE - NET PROFIT AT RS. 81 CRORE (US$ 13 MILLION) - UP 27%

Mumbai, May 29, 2015: Reliance Capital Limited (RCL) today announced its financial results for the year and quarter ended March 31, 2015. The performance highlights are:

Consolidated results - Year and Quarter ended March 31, 2015

- **FY15 Total income** of **Rs. 8,861 crore (US$ 1.5 billion)**, as against **Rs. 7,544 crore** in the corresponding previous period - **an increase of 17%**

  Q4 FY15 Total income of **Rs. 2,527 crore (US$ 406 million)**, as against **Rs. 1,848 crore** in the corresponding previous period - **an increase of 37%**

- **FY15 Net profit** of **Rs. 1,001 crore (US$ 164 million)**, as against **Rs. 747 crore** in the corresponding previous period - **an increase of 34%**

  Q4 FY15 Net profit of **Rs. 407 crore (US$ 65 million)**, as against **Rs. 267 crore** in the corresponding previous period - **an increase of 53%**

- **FY15 Earnings per share** of **Rs. 40.7 (US$ 0.67)**

Net Worth:

As on March 31, 2015, **the net worth** of the Company stood at **Rs. 13,547 crore (US$ 2.2 billion) - an increase of 9%.**

Credit Rating:

The Company had a net debt equity ratio of 1.78 as on March 31, 2015. It continues to enjoy the **highest** ratings **of 'A1+' by ICRA and CRISIL**, for its short term borrowing program and **'CARE AAA' by CARE** for its long term borrowing program.

Operational Review:

As on March 31, 2015, the **total assets of the Company stood at Rs. 47,440 crore (US$ 7.6 billion) - an increase of 4%.**

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

Group Companies:

Reliance Capital Asset Management
Reliance Mutual Fund

- Reliance Capital Asset Management (RCAM) managed **Rs. 2,44,649 crore (US$ 39.3 billion)** as on March 31, 2015, across mutual funds, pension funds, managed accounts and offshore funds

- **Reliance Mutual Fund** (RMF) is amongst the top mutual funds in India, in terms of AUM, with **market share** of 11.5**%**

- RMF's **average assets under management** (AAUM), for the quarter ended March 31, 2015, were **Rs. 1,37,124 crore (US$ 22.0 billion)** - **a YoY increase of 32%**

- RMF had a wide distribution network with **170 branches and more than 45,600 empanelled distributors** across India, as on March 31, 2015

- As on March 31, 2015, there were total **66 schemes** comprising **26** equity oriented schemes, **32** debt oriented schemes, **7** exchange traded funds and **1** Fund of funds

- RCAM's **income from its operations was Rs. 955 crore (US$ 156 million)** for the year ended March 31, 2015 - **a YoY increase of 23%**

- The **profit before tax of RCAM was Rs. 455 crore (US$ 74 million)** for the year ended March 31, 2015 - **a YoY increase of 29%**

Reliance Commercial Finance

- Reliance Commercial Finance (RCF) offers a wide range of products which includes SME loans, Commercial vehicle loans, Infrastructure financing and, caters to the mortgage sector through Reliance Home Finance Limited (RHFL), a 100% subsidiary of Reliance Capital

- RCF is amongst the leading SME lenders in the Indian non banking finance space. The focus in this business continues to be on asset backed lending and productive asset creation. As on March 31, 2015, **100% of the loan book was secured**

- The **disbursements** for the year ended March 31, 2015, **were Rs. 10,442 crore (US$ 1.7 billion) - a YoY increase of 7%.** It includes **RHFL's disbursements of Rs. 3,600 crore (US$ 589 million) - a YoY increase of 75%**

- As on March 31, 2015, the assets under management (including securitized portfolio) was **Rs. 19,923 crore (US$ 3.2 billion)** - **a YoY increase of 15%.** It includes **RHFL's AUM of Rs. 5,771 crore (US$ 922 million) - a YoY increase of 54%**

- The outstanding **loan book** as on March 31, 2015, rose to **Rs. 15,409 crore (US$ 2.5 billion)** - **a YoY increase of 13%**. This loan book is spread **across 69,400 customers** from top **44** Indian cities

- During the year, RCF securitised loans of over **Rs. 3,400 crore (US$ 563 million) - a YoY increase of 24%**

- The total income for the year ended March 31, 2015, was **Rs. 2,361 crore (US$ 386 million) - a YoY increase of 7%**

- The **net interest margin** for the year ended March 31, 2015, **was 5.9%, as against 5.5%** for the corresponding previous period

- RCF achieved a **profit before tax** of **Rs. 441 crore (US$ 72 million)** for the year **- a YoY increase of 3%.** It includes **RHFL's profit of Rs. 106 crore (US$ 17 million) - a YoY increase of 60%**

Reliance Life Insurance

- Reliance Life Insurance (RLI) is amongst the **leading private sector life insurance companies in terms of new business premium** with a **market share of 6%** of the private sector life insurance industry (as on March 31, 2015)

- The **New Business Premium** was **Rs. 2,070 crore (US$ 339 million)** for the year ended March 31, 2015 - **a YoY increase of 7%**

- The **Renewal Premium** was **Rs. 2,551 crore (US$ 418 million)** for the year ended March 31, 2015 - **a YoY increase of 9%**

- The **Total Premium (net of reinsurance)** was **Rs. 4,592 crore (US$ 752 million)** for the year ended March 31, 2015 - **a YoY increase of 8%**

- The **NBAP margin was at 27.7% for the year ended March 31, 2015** - as against 23.8% in the corresponding previous period

- RLI achieved a **profit of Rs. 135 crore (US$ 22 million)** for the year ended March 31, 2015. The declared results of Reliance Capital include consolidation of 48% stake in Reliance Life Insurance

- The **total funds under management** as on March 31, 2015, **stood at Rs. 16,927 crore (US$ 2.7 billion)**

- As on March 31, 2015, **the distribution network** stood at nearly **900 offices**

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 8%**, in terms of gross written premium, of the Indian private sector general insurance industry

- The **Gross Written Premium** for the year ended March 31, 2015, was **Rs. 2,753 crore (US$ 451 million)** - **a YoY increase of 13%**

- The **profit for the year was Rs. 81 crore (US$ 13 million) - a YoY increase of 27%**

- RGI **sold nearly 44 lakh policies** during the year - **a YoY increase of 18%**

- At the end of March 31, 2015, the **investment book** stood at **Rs. 5,048 crore (US$ 806 million) - a YoY increase of 31%**

- The **total capital invested** in the business, is **Rs. 1,837 crore (US$ 293 million)**

- RGI had a **distribution network of over 125 branches** and over **17,200 intermediaries**, as on March 31, 2015

Broking businesses

- Reliance Capital's broking business, one of the leading retail broking houses in India, provides a varied customer base with access to equities, equity options, wealth management solutions and mutual funds

- The key focus is on the business verticals of equity and commodity broking, and wealth management

- In **equity broking**, as on March 31, 2015, there were nearly **7,51,000 broking accounts, an increase of 4%,** with an **average daily equities turnover of over Rs. 1,700 crore (US$ 283 million) - a YoY increase of 39%**

- In **commodity broking,** as on March 31, 2015, the **commodity broking accounts rose by 14%** to nearly **54,600**, with **average daily commodities turnover at Rs. 288 crore (US$ 47 million)**

- The business had **revenues** of **Rs. 187 crore (US$ 31 million)** for the year ended March 31, 2015 **- a YoY increase of 35%**

- The **profit before tax was Rs. 5 crore** for the year ended March 31, 2015

Distribution business

- The distribution business of Reliance Capital, branded as 'Reliance Money' is a comprehensive financial services and solutions provider, providing customers with access to mutual funds, insurance products and other financial products

- Reliance Money is amongst the **leading domestic distributors of financial products** with a pan India presence with over **170 branches**

- In **wealth management**, the **AUMs** as on March 31, 2015, increased to over **Rs. 1,360 crore (US$ 218 million) - a YoY increase of 69%**

- The business generated **revenues** of **Rs. 98 crore (US$ 16 million)** for the year ended March 31, 2015

Shareholding Pattern as on March 31, 2015:

Category	No. of Shares	Shareholding
Promoters	132,982,303	52.6%
Foreign Investors - FIIs, NRIs and others	45,111,118	17.9%
Domestic institutions / Banks / Mutual Funds	30,541,530	12.1%
Indian Public	43,997,849	17.4%
TOTAL - 1.0 million shareholders	**252,632,800**	**100.0%**

Background

Reliance Capital, 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 CNX Nifty Junior and MSCI Global Small Cap Index.

Reliance Group is amongst India's leading business houses with over 230 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.