MEDIA RELEASE

Q1 FY16 NET PROFIT OF RS. 201 CRORE (US$ 32 MILLION) - AN INCREASE OF 23%

Q1 FY16 TOTAL INCOME OF RS. 2,457 CRORE (US$ 387 MILLION) - UP 15%

NET WORTH OF RS. 13,867 CRORE (US$ 2.2 BILLION) - AN INCREASE OF 10%

BOOK VALUE INCREASED TO RS. 549 PER SHARE AT THE END OF Q1 FY16

TOTAL ASSETS OF RS. 49,406 CRORE (US$ 7.8 BILLION) - AN INCREASE OF 8%

BUSINESSES

RCAM MANAGES RS. 2,43,162 CRORE (US$ 38.3 BILLION) ACROSS MUTUAL FUNDS, PENSION FUNDS, MANAGED ACCOUNTS AND OFFSHORE FUNDS

RELIANCE MUTUAL FUND AAUM RS. 1,44,693 CRORE (US$ 22.8 BILLION) - UP 28%

RCAM Q1 FY16 PROFIT AT RS. 108 CRORE (US$ 17 MILLION) - UP 21%

RELIANCE COMMERCIAL FINANCE - ASSETS UNDER MANAGEMENT AT RS. 20,318 CRORE (US$ 3.2 BILLION) - UP 16%

RELIANCE COMMERCIAL FINANCE - PROFIT AT RS. 80 CRORE (US$ 13 MILLION)

RELIANCE LIFE INSURANCE - TOTAL PREMIUM OF RS. 746 CRORE (US$ 118 MILLION)

RELIANCE LIFE INSURANCE - NEW BUSINESS PREMIUM AT RS. 301 CRORE (US$ 47 MILLION)

RELIANCE LIFE INSURANCE - NET PROFIT AT RS. 35 CRORE (US$ 6 MILLION) - UP 2%

RELIANCE GENERAL INSURANCE - GROSS WRITTEN PREMIUM AT RS. 863 CRORE (US$ 136 MILLION) - UP 10%

RELIANCE GENERAL INSURANCE - NET PROFIT AT RS. 30 CRORE (US$ 5 MILLION) - UP 22%

Mumbai, August 14, 2015: Reliance Capital Limited (RCL) today announced its financial results for the quarter ended June 30, 2015. The performance highlights are:

Consolidated results - Quarter ended June 30, 2015

- **Q1 FY16 Total income** of **Rs. 2,457 crore (US$ 387 million)**, as against **Rs. 2,144 crore** in the corresponding previous period - **an increase of 15%**
- **Q1 FY16 Net profit** of **Rs. 201 crore (US$ 32 million)**, as against **Rs. 164 crore** in the corresponding previous period - **an increase of 23%**
- **Q1 FY16 Earnings per share** of **Rs. 7.9 (US$ 0.13)**

Net Worth:

As on June 30, 2015, the **net worth** of the Company stood at **Rs. 13,867 crore (US$ 2.2 billion) - an increase of 10%.**

Credit Rating:

The Company had a net debt equity ratio of 1.79 as on June 30, 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 June 30, 2015, the **total assets of the Company stood at Rs. 49,406 crore (US$ 7.8 billion) - an increase of 8%.**

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. 2,43,162 crore (US$ 38.3 billion)** as on June 30, 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 11.8**%**
- RMF's **average assets under management** (AAUM), for the quarter ended June 30, 2015, were **Rs. 1,44,693 crore (US$ 22.8 billion)** - **a YoY increase of 28%**
- RMF had a wide distribution network with nearly **170 branches and more than 46,400 empanelled distributors** across India, as on June 30, 2015
- As on June 30, 2015, there were total **71 schemes** comprising **29** equity oriented schemes, **33** debt oriented schemes, **8** exchange traded funds and **1** Fund of funds

- RCAM's **income from its operations was Rs. 312 crore (US$ 49 million)** for the quarter ended June 30, 2015 - **a YoY increase of 51%**

- The **profit before tax of RCAM was Rs. 108 crore (US$ 17 million)** for the quarter ended June 30, 2015 - **a YoY increase of 21%**

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 June 30, 2015, **100% of the loan book was secured**

- The **disbursements** for the quarter ended June 30, 2015, **were Rs. 2,532 crore (US$ 399 million) - a YoY increase of 24%.** It includes **RHFL's disbursements of Rs. 1,027 crore (US$ 162 million) - a YoY increase of 169%**

- As on June 30, 2015, the assets under management (including securitized portfolio) was **Rs. 20,318 crore (US$ 3.2 billion)** - **a YoY increase of 16%.** It includes **RHFL's AUM of Rs. 6,235 crore (US$ 982 million) - a YoY increase of 61%**

- The outstanding **loan book** as on June 30, 2015, was **Rs. 15,775 crore (US$ 2.5 billion) - a YoY increase of 13%.** This loan book is spread **across 70,600 customers** from top **44** Indian cities

- During the quarter, RCF securitised loans of over **Rs. 767 crore (US$ 121 million) - a YoY increase of 85%**

- The total income for the quarter ended June 30, 2015, was **Rs. 608 crore (US$ 96 million) - a YoY increase of 8%.** It includes **RHFL's income of Rs. 184 crore (US$ 29 million) - a YoY increase of 60%**

- The **net interest margin** for the quarter ended June 30, 2015, was **5.4%**

- RCF achieved a **profit before tax** of **Rs. 80 crore (US$ 13 million)** for the quarter**.** It includes **RHFL's profit of Rs. 38 crore (US$ 6 million) - a YoY increase of 145%**

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 4%** of the private sector life insurance industry (as on June 30, 2015)

- The **New Business Premium** was **Rs. 301 crore (US$ 47 million)** for the quarter ended June 30, 2015

- The **Renewal Premium** was **Rs. 451 crore (US$ 71 million)** for the quarter ended June 30, 2015 - **a YoY increase of 8%**

- The **Total Premium (net of reinsurance)** was **Rs. 746 crore (US$ 118 million)** for the quarter ended June 30, 2015

- RLI achieved a **profit of Rs. 35 crore (US$ 6 million)** for the quarter ended June 30, 2015 - **a YoY increase of 2%**. The declared results of Reliance Capital include consolidation of 48% stake in Reliance Life Insurance

- The **total funds under management** as on June 30, 2015, **stood at Rs. 15,906 crore (US$ 2.5 billion)**

- As on June 30, 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 9%**, in terms of gross premium, of the Indian private sector general insurance industry

- The **Gross Written Premium** for the quarter ended June 30, 2015, was **Rs. 863 crore (US$ 136 million)** - **a YoY increase of 10%**

- The **profit** for the quarter ended June 30, 2015, was **Rs. 30 crore (US$ 5 million) - a YoY increase of 22%**

- RGI **sold nearly 9 lakh policies** during the quarter

- At the end of June 30, 2015, the **investment book** stood at **Rs. 5,194 crore (US$ 818 million) - a YoY increase of 16%**

- The **total capital invested** in the business, is **Rs. 1,837 crore (US$ 289 million)**

- RGI had a **distribution network of over 125 branches** and nearly **18,000 intermediaries**, as on June 30, 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 June 30, 2015, there were over **7,58,600 broking accounts, an increase of 4%,** with an **average daily equities turnover of over Rs. 1,800 crore (US$ 293 million) - a YoY increase of 14%**

- In **commodity broking,** as on June 30, 2015, the **commodity broking accounts rose by 24%** to nearly **60,000**, with **average daily commodities turnover at Rs. 275 crore (US$ 43 million)**

- In **wealth management**, the **AUMs** as on June 30, 2015, increased to over **Rs. 1,660 crore (US$ 263 million) - a YoY increase of 102%**

- The business had **revenues** of **Rs. 42 crore (US$ 7 million)** for the quarter ended June 30, 2015 **- a YoY increase of 8%**

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 nearly **150 branches**

- The business generated **revenues** of **Rs. 13 crore (US$ 2 million)** for the quarter ended June 30, 2015

Shareholding Pattern as on June 30, 2015:

Category	No. of Shares	Shareholding
Promoters	132,982,303	52.6%
Foreign Investors - FIIs, NRIs and others	41,431,411	16.4%
Domestic institutions / Banks / Mutual Funds	32,820,029	13.0%
Indian Public	45,399,057	18.0%
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 250 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.