

Reliance Capital—Building India’s largest financial superstore



Reliance Capital Ltd., part of the Reliance Anil Dhirubhai Ambani Group. Reliance Capital is one of India’s leading and fastest growing private sector financial services companies, and ranks among the top three private sector financial services and banking groups, in terms of net worth. Reliance Capital has interests in asset management and mutual funds, life and general insurance, private equity and proprietary investments, stock broking, depository services, distribution of financial products, consumer finance and other activities in financial services.

Business mix of Reliance Capital Ltd.

Asset Management	Mutual Fund, Portfolio Management, Offshore Fund
Insurance	Life Insurance, General Insurance
Consumer Finance	Mortgages, Personal Loans, Vehicle Loans, Business Loans
Broking and Distribution	Stocks Commodities and Derivatives, Foreign Exchange and Offshore Investment, Third Party Products, Over the Counter Services
Other Businesses	Asset Reconstruction, Institutional Broking, Private Equity

In four years (2005-06 to 2008-09)

- Revenues: Rs. 426 crore to Rs 5,976 crore, a 14-fold increase
- Net profits: Rs. 36 crore to Rs 1,016 core, a 28-fold increase
- Total assets: Rs. 2,810 crore to Rs 24,260 crore, an 9-fold increase
- Net worth: Rs.1, 438 crore to Rs 7,491 crore, a 5- fold increase
- Customers: 0.6 million to 15 million, a 25-fold increase
- Workforce: 2,317 to 25,258, an 11-fold increase

One of the top 25 most valuable companies in India Shareholders

Reliance Anil Dhirubhai Ambani Group	53.5 %
Foreign investors: FIIs, GDRs, NRIs, and others	21.6 %
Domestic institutions/Banks/Mutual funds	4.1 %
Indian public	20.8 %
Total	100 %

- Market capitalization as on May 26, 2009: Rs. 20,992 crore
- Traded in the futures and options segment of National Stock Exchange of India
- Constituent of MSCI India
- Became a member of the NSE NIFTY on January 12, 2009

Reliance Mutual Fund (www.reliancemutual.com)

Reliance Mutual Fund (RMF) is one of India’s leading Mutual Funds, with Average Assets Under Management (AAUM) of Rs. 80,963 crore (AAUM for March 31, 2009). RMF is the first Indian Mutual Fund to cross Rs. 1 trillion AUM mark. It has the largest customer base of 7.2 million customers who are served from offices across 341 locations in India. RMF has 38 schemes-16 equity oriented schemes, 20 debt oriented schemes and 2 exchange traded schemes. Reliance Mutual Fund constantly endeavors to launch innovative products and customer service initiatives to increase value to investors.

Reliance Life Insurance (www.reliancelife.com)

Reliance Life Insurance (RLI) is amongst the fastest growing life insurance companies in India. In less than four years of starting operations, RLI has become one of the top four life insurers in the private sector - growing at upwards of 100 % annually. Reliance Life Insurance offers products that fulfill savings and protection needs of millions of Indians. RLI is the only life insurance player in India to be certified with ISO 2000 9001 for all its processes and first life insurance company to introduce OTC process. The products—27 Individual products and 8 group products

Reliance General Insurance (www.reliancegeneral.co.in)

Reliance General Insurance is one of the fastest growing private sector general insurance companies in India and offers a range of products for the corporate and individual customers. Reliance General Insurance currently offers over 95 insurance products including Health, Home, Motor, Travel, Fire, Engineering, Marine, Liability, and Aviation. RGI stands amongst the top three private sector general insurance companies in India, with a market share of 6.3%. The Gross Written Premium for the year ended March 31, 2009 was at Rs. 19.1 billion with a distribution network composed of 200 branches and over 7,700 intermediaries.

Reliance Money (www.reliancemoney.co.in)

Reliance Money has emerged as India's largest broker and distributor of financial products and services. Reliance Money is a comprehensive electronic transaction platform offering a wide range of asset classes. Its endeavour is to change the way India transacts in financial markets and avails financial services. Reliance Money has 10,350 outlets in over 5,165 locations with 3.3 million customers, 1 million broking agents generating a daily average turnover of Rs. 15 billion.

Reliance Consumer Finance (www.relianceconsumerfinance.co.in)

Reliance Consumer Finance (RCF) marks the entry of Reliance Capital into the fast expanding consumer finance segment. With a wide range of products which includes personal loans, vehicle loans (car and commercial), home loans, loans against property and SME loans, this business will strengthen the presence of Reliance Capital in the retail finance segment. The company has a loan book Rs.85.8 billion approx. as per March 31, 2009, with 119,759 customers spread and 23 locations. Reliance Consumer Finance has received approvals from RBI and National Housing Bank to set up separate subsidiaries for Home and Consumer Finance

In addition, Reliance Capital has three other domestic businesses: Reliance Capital Services, which is a distribution-channel for all financial products targeting the 150 million existing customers of the Anil Dhirubhai Ambani Group. Reliance Equity International is into institutional broking. Reliance Asset Reconstruction is the premier asset reconstruction company, the principal sponsor / shareholder of which is the Reliance ADA group (through Reliance Capital Limited). Reliance Capital is also spreading its presence globally with operations in Dubai, London, Singapore, and Malaysia.

Contact Us

Reliance Capital, 2nd Floor, 570, Rectifier House, Naigaum Cross Road, Next to Royal Industrial Estate Wadala, Mumbai 400031, Tel: +91 22 30479800, website: www.reliancecapital.co.in

Media Queries

Mr. Sanjiv Sinha

e-mail: sanjiv.sinha@relianceada.com

Ms. Tamanna Khanna

e-mail: tamanna.khanna@relianceada.com