

Reliance Capital—Building India’s largest financial superstore



Reliance Capital Ltd. Is a part of the Reliance Group and is one of India’s leading private sector financial services companies, and ranks among the top four 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; commercial finance; stock broking; investment banking; wealth management services; distribution of financial products; exchanges; private equity; asset reconstruction; proprietary investments and other activities in financial services.

Business mix of Reliance Capital Ltd.

Asset Management	Mutual Fund, Offshore Fund, Pension fund, Portfolio Management
Insurance	Life Insurance, General Insurance
Commercial Finance	Mortgages, Loans against Property , SME Loans, Loans for Commercial Vehicles, Loans for Construction Equipment, Auto Loans, Business Loans, Loans against Securities, Infrastructure financing
Broking and Distribution	Equities, Commodities and Derivatives, Wealth Management Services, Portfolio Management Services, Investment Banking, Foreign Exchange and Offshore Investment, Third Party Products
Other Businesses	Exchanges, Private Equity, Institutional Broking, Asset Reconstruction, Venture Capital

In six years (2005-06 to 2010-11)

- Revenues: Rs. 426 crore to Rs 5,498 crore, a 13-fold increase
- Net profits: Rs. 36 crore to Rs 291 core, an 8-fold increase
- Total assets: Rs. 2,810 crore to Rs 31,994 crore, an 11-fold increase
- Net worth: Rs.1,438 crore to Rs 7,810 crore, a 5- fold increase
- Customers: 0.6 million to 20 million, a 33 -fold increase
- Workforce: 2,317 to 22,619, an 8-fold increase

One of the top 25 most valuable companies in India

Shareholders

Reliance Group	54.1%
Foreign investors: FIIs, GDRs, NRIs, and others	22.8%
Domestic institutions/Banks/Mutual funds	4.9%
Indian public	18.2%
Total	100 %

- Market capitalization as at March 31, 2011: Rs. 14,324 crore
- Traded in the futures and options segment of National Stock Exchange of India
- Constituent of MSCI India
- Became a member of the S&P NIFTY on January 12, 2009

Reliance Mutual Fund (www.reliancemutual.com)

Reliance Mutual Fund (RMF) is India’s largest Mutual Fund, with Average Assets Under Management (AAUM) of Rs. 1,01,576 crore (US\$ 24 billion) for the quarter March 31, 2011. RMF is the first Indian

Mutual Fund to cross Rs. 1 trillion AUM mark. It has the largest customer base of over 7 million investor folios that are served from offices across 200 cities in India with over 75,000 retail touch points. RMF has 44 schemes - 21 equity oriented schemes, 20 debt oriented schemes, 2 exchange traded funds and 1 fund of funds. 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 among the top 4 private sector life insurance players in terms of individual business premium with a market share of 8.7% of the private sector. The total premium was Rs. 6,548 crore (US\$ 1.4 billion) for the year ended March 31, 2011. RLI 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. RLI offers 23 products, of which 18 are targeted at individuals and 5 at group business.

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

Reliance General Insurance is amongst the leading private sector general insurance companies in India in terms of gross written premium with a private sector market share of 9.4%. RGI insurance solutions for auto, health, home, property, travel marine, commercial and other specialty products. The Gross Written Premium for the year ended March 31, 2011 was at Rs. 1,655 crore (US\$ 418 million) with a distribution network composed of 200 branches and over 4,200 intermediaries.

Broking and distribution business ('Reliance Money') (www.reliancemoney.co.in)

Reliance Money is one of India's leading brokerage and distributor of financial products and services, providing customers with access to equities, equity options and commodities futures, mutual funds, IPOs, life and general insurance products, offshore investments, wealth management products, investment banking, gold coins and financial services like money changing and money transfer. Reliance Money has generated revenues of Rs 223 crore (US\$ 49 million) for the year ended March 31, 2011 with a pan India presence with nearly 6,200 outlets; over 6,30,000 broking accounts generating a daily average turnover of Rs. 1,400 crore.

Reliance Commercial Finance (www.reliancecommercialfinance.co.in)

Reliance Consumer Finance (RCF) is amongst the leading lenders in Indian non banking finance sector. RCF offers a wide range of products which include Home loans, Loans against property, SME loans, Commercial Vehicle loans, Loans for Construction equipment, Loans against securities and Infrastructure financing. The company has a loan book at Rs. 12,290 crore (US\$ 3 billion) as per March 31, 2011, with 1,09,833 customers across top 18 Indian metros.

Other businesses

In addition, Reliance Capital has the following business interests:

- **Reliance Equities International Private Limited (REIPL)** is the institutional stock broking subsidiary of Reliance Capital. REIPL has been set up to complement Reliance Capital's current financial services businesses

- **Reliance Asset Reconstruction** is the premier asset reconstruction company, the principal sponsor/ shareholder of which is the Reliance Group (through Reliance Capital Limited). As on March 31, 2011; the asset base was nearly Rs. 200 crore (US\$ 44 million)
- **Reliance Equity advisors**, is the Investment Manager of the Reliance Alternative Investments Fund – Private Equity Scheme 1 which is a private equity fund with the objective of raising third party sector agnostic funds in addition to sponsor contribution and make portfolio investments
- **Reliance Spot Exchange** is a new initiative of Reliance Capital in the exchange space by setting up modern exchanges, in various segments. Reliance Spot Exchange aims to bring different markets together on a national electronic platform thereby creating transparency, efficiency and infrastructure for spot markets across India
- **Reliance Venture Asset Management (RVAM)** is a venture capital arm of Reliance Group with an investment mandate to incubate or invest into high growth, new business ideas and is stage, sector and geography agnostic. As on March 31, 2011; RVAM managed assets of nearly Rs. 120 crore (US\$ 42 million)

International businesses

Reliance Capital is also spreading its presence globally with operations in Dubai, London, Singapore, and Malaysia. Reliance Capital Asset Management (UK) Plc has obtained authorization from the Financial Services Authority (FSA) to carry out financial advisory business and has recently received an in-principle approval from Dubai Financial Services Authority to set up a branch office in DIFC, Dubai to cater to the high-net-worth and institutional clients in United Arab Emirates. Reliance Asset Management (Singapore) Pte. Ltd. (RAMS) is a private limited company with limited liability and is regulated by the Monetary Authority of Singapore (MAS). RAMS holds a Capital Markets Services (CMS) license issued by MAS, for carrying out fund management activities under the Securities and Futures Act (SFA). RAMS currently manages funds in equities, fixed income, and derivatives. Currently the equity funds are India-focused and RAMS intends to expand into other regions soon.

Contact Us

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