

**MEDIA RELEASE**

**FY18 TOTAL INCOME OF RS. 19,898 CRORE (US\$ 3.1 BILLION) - UP 13%**

**FY18 NET PROFIT ROSE TO RS. 1,309 CRORE (US\$ 201 MILLION) - UP 21%**

**DOUBLE DIGIT GROWTH IN PROFITABILITY OF CORE BUSINESSES**

**NET WORTH AT RS. 16,605 CRORE (US\$ 2.6 BILLION)**

**BOOK VALUE WAS AT RS. 657 PER SHARE AT THE END OF FY18**

**TOTAL ASSETS OF RS. 93,851 CRORE (US\$ 14.4 BILLION) - AN INCREASE OF 14%**

**PROPOSED DIVIDEND INCREASED TO RS. 11 PER SHARE**

**BUSINESSES - FY18 HIGHLIGHTS**

**RELIANCE NIPPON LIFE ASSET MANAGEMENT (RNAM) IS INDIA'S LARGEST ASSET  
MANAGER WITH AUM OF RS. 3,96,370 CRORE (US\$ 61.0 BILLION) - UP 13%**

**RNAM PBT AT RS. 726 CRORE (US\$ 112 MILLION) - UP 25%**

**RELIANCE COMMERCIAL FINANCE - OUTSTANDING LOAN BOOK AT  
RS. 13,674 CRORE (US\$ 2.1 BILLION) - UP 10%**

**RELIANCE COMMERCIAL FINANCE - GROSS NPA RATIO IMPROVED TO 2.6% VIS-À-VIS  
3.7% IN MARCH 2017**

**RELIANCE HOME FINANCE - ASSETS UNDER MANAGEMENT AT RS. 16,379 CRORE  
(US\$ 2.5 BILLION) - UP 47%**

**RELIANCE HOME FINANCE - PBT AT RS. 272 CRORE (US\$ 42 MILLION) - UP 97%**

**RELIANCE GENERAL INSURANCE - GROSS WRITTEN PREMIUM AT  
RS. 5,122 CRORE (US\$ 788 MILLION) - UP 28%**

**RELIANCE GENERAL INSURANCE - PAT AT RS. 165 CRORE  
(US\$ 25 MILLION) - UP 27%**

**RELIANCE NIPPON LIFE INSURANCE - VALUE OF NEW BUSINESS AT  
RS. 289 CRORE (US\$ 44 MILLION) - UP 46%**

**RNLI - 13<sup>th</sup> MONTH PERSISTENCY ROSE TO 72% AS AGAINST 65% IN MARCH 2017**

**RNLI - EMBEDDED VALUE AT RS. 3,220 CRORE (US\$ 495 MILLION) - UP 6%**

**BROKING AND DISTRIBUTION - PBT AT RS. 49 CRORE (US\$ 8 MILLION) - UP 19%**

**Mumbai, April 26, 2018:** Reliance Capital Limited (RCL) today announced its financial results for the year ended March 31, 2018. The performance highlights are:

**Consolidated results - year ended March 31, 2018**

- **FY18 Total income of Rs. 19,898 crore (US\$ 3.1 billion), as against Rs. 17,640 crore in the corresponding previous year - an increase of 13%**
- **FY18 Net profit at Rs. 1,309 crore (US\$ 201 million) - an increase of 21%**
- **FY18 Earnings per share of Rs. 51.8 (US\$ 0.80)**

**Net Worth:**

As on March 31, 2018, the **net worth** of the Company was **Rs. 16,605 crore (US\$ 2.6 billion)**.

**Credit Rating:**

As on March 31, 2018, the Company had a **net debt equity ratio of 2.48**. It continues to enjoy the **highest rating of 'A1+' by ICRA** for its short term borrowing program, and **'CARE AA+' by CARE** for its long term borrowing program.

**Operational Review:**

As on March 31, 2018, the **total assets of the Company stood at Rs. 93,851 crore (US\$ 14.4 billion) - an increase of 14%**.

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

**Group Companies:**

**Reliance Nippon Life Asset Management (RNAM)**

- RNAM is India's largest asset manager, with **assets under management (AUM), as on March 31, 2018, at Rs. 3,96,370 crore (US\$ 61.0 billion) - a YoY increase of 13%**
- For the quarter ended March 31, 2018, the **income from its operations was Rs. 514 crore (US\$ 79 million) - a YoY increase of 26%**
- For the year ended March 31, 2018, the **income from its operations was Rs. 1,815 crore (US\$ 279 million) - a YoY increase of 26%**
- For the quarter ended March 31, 2018, **profit before tax was Rs. 210 crore (US\$ 32 million) - a YoY increase of 31%**
- For the year ended March 31, 2018, the **profit before tax was Rs. 726 crore (US\$ 112 million) - a YoY increase of 25%**
- As on March 31, 2018, Reliance Mutual Fund had a wide distribution network across **282 locations and over 65,300 empanelled distributors** across India

### Reliance Commercial Finance (“Reliance Money”)

- Reliance Money is amongst the leading SME lenders in the Indian non banking finance space, with a focus on transforming itself into a diversified and new-age finance solutions provider, both in the commercial and consumer finance space
- Reliance Money offers a wide range of products which include SME Loans, Microfinance, Loans Against Property, Infrastructure Finance, Agriculture Loans, Supply Chain Finance, Two-wheeler Financing and Used Car Loans
- As on March 31, 2018, the assets under management (including securitized portfolio) was **Rs. 16,475 crore (US\$ 2.5 billion)**
- As on March 31, 2018, the outstanding **loan book** was **Rs. 13,674 crore (US\$ 2.1 billion) - a YoY increase of 10%**. This loan book is spread **across 51,400 customers** from top **39** Indian cities
- For the quarter ended March 31, 2018, the **total income** was **Rs. 554 crore (US\$ 85 million) - a YoY increase of 12%**
- For the year ended March 31, 2018, the **total income** was **Rs. 2,134 crore (US\$ 328 million) - a YoY increase of 9%**
- For the quarter ended March 31, 2018, **PBT** was **Rs. 64 crore (US\$ 10 million)**
- For the year ended March 31, 2018, **PBT** was **Rs. 281 crore (US\$ 43 million)**
- As on March 31, 2018, the **gross NPA ratio improved to 2.6%** as against 3.7% as on March 31, 2017
- In FY18, **retail disbursements**, in the two-wheeler, personal loans and used car segments, **were Rs. 276 crore (US\$ 42 million)**

### Reliance Home Finance

- Reliance Home Finance (RHF) provides a wide range of loan solutions like **Home Loans, Affordable Housing Loans, Construction finance and LAP**. RHF also provides property solutions' services that help customers find their dream homes / property, along with financing
- For the year ended March 31, 2018, the **disbursements** were **Rs. 8,695 crore (US\$ 1.3 billion) - a YoY increase of 19%**
- As on March 31, 2018, the **assets under management** (including securitized portfolio) was **Rs. 16,379 crore (US\$ 2.5 billion) - a YoY increase of 47%**
- As on March 31, 2018, the **outstanding loan book** was **Rs. 14,655 crore (US\$ 2.3 billion) - a YoY increase of 47%**. 100% of the loan book continued to be secured. This loan book is spread **across 45,000 customers** from top **54** Indian cities
- For the quarter ended March 31, 2018, the **total income** was **Rs. 450 crore (US\$ 69 million) - a YoY increase of 20%**
- For the year ended March 31, 2018, the **total income** was **Rs. 1,671 crore (US\$ 257 million) - a YoY increase of 46%**

- For the quarter ended March 31, 2018, the **profit before tax** was **Rs. 90 crore (US\$ 14 million) - a YoY increase of 116%**
- For the year ended March 31, 2018, the **profit before tax** was **Rs. 272 crore (US\$ 42 million) - a YoY increase of 97%**

### 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 7.7%**, in terms of gross premium, of the private sector general insurance industry (for the year ended March 31, 2018)
- For the quarter ended March 31, 2018, the **Gross Written Premium** was **Rs. 1,081 crore (US\$ 166 million) - a YoY increase of 37%**
- For the year ended March 31, 2018, the **Gross Written Premium** was **Rs. 5,122 crore (US\$ 788 million) - a YoY increase of 28%**
- For the quarter ended March 31, 2018, the **profit** was **Rs. 46 crore (US\$ 7 million) - a YoY increase of 8%**
- For the year ended March 31, 2018, the **profit** was **Rs. 165 crore (US\$ 25 million) - a YoY increase of 27%**
- As on March 31, 2018, the **investment book** stood at **Rs. 7,999 crore (US\$ 1.2 billion) - a YoY increase of 19%**
- The **net worth** was **Rs. 1,405 crore (US\$ 216 million) - a YoY increase of 12%**
- As on March 31, 2018, RGI had a **distribution network of 128 branches** and approx. **27,900 agents**

### Reliance Nippon Life Insurance

- Reliance Nippon Life Insurance (RNLI) is amongst the **leading private sector life insurance companies in terms of new business premium** with a **market share of 2%** of the private sector life insurance industry (for the year ended March 31, 2018)
- For the year ended March 31, 2018, the **New Business Premium** was **Rs. 916 crore (US\$ 141 million)**
- For the year ended March 31, 2018, the **Renewal Premium** was **Rs. 3,154 crore (US\$ 485 million) - a YoY increase of 6%**
- For the year ended March 31, 2018, the **Total Premium (net of reinsurance)** increased to **Rs. 4,042 crore (US\$ 622 million)**
- For the year ended March 31, 2018, the **Value of New Business (VoNB)** was at **Rs. 289 crore (US\$ 44 million) - a YoY increase of 46%**

- For the year ended March 31, 2018, the **New Business Achieved Profit (NBAP) margin was at 37.7% - highest in the Life Insurance sector**
- The **13<sup>th</sup> month persistency** improved to **72% as on March 31, 2018**, as against 65% as on March 31, 2017
- As on March 31, 2018, the **Embedded Value** of the business was **Rs. 3,220 crore (US\$ 495 million) - a YoY increase of 6%**
- As on March 31, 2018, the **total funds under management** stood at **Rs. 19,096 crore (US\$ 2.9 billion) - a YoY increase of 11%**
- As on March 31, 2018, the **distribution network** stood at approx. **750 offices and over 65,000 active advisors** across India

### Broking and Distribution businesses

- Reliance Securities, **one of the leading retail broking houses in India**, provides a varied customer base with access to equities, equity options and wealth management solutions
- The Distribution business is a **comprehensive financial services and solutions provider**, assisting customers with access to mutual funds, insurance products and other financial products, and has a **pan India presence with approx. 100 branches**
- In **equity broking**, as on March 31, 2018, there were over **8,55,600 broking accounts, an increase of 7%**, with an **average daily stock exchange turnover** of approx. **Rs. 5,335 crore (US\$ 821 million) - a YoY increase of 44%**
- In **commodity broking**, as on March 31, 2018, the **commodity broking accounts rose by 27%** to approx. **1,02,000**, with **average daily commodities turnover** of over **Rs. 300 crore (US\$ 46 million) - a YoY increase of 23%**
- As on March 31, 2018, **wealth management AUMs** increased to **Rs. 6,060 crore (US\$ 932 million) - a YoY increase of 47%**
- For the quarter ended March 31, 2018, the **total income** was **Rs. 101 crore (US\$ 16 million) - a YoY increase of 8%**
- For the year ended March 31, 2018, the **total income** was **Rs. 350 crore (US\$ 54 million) - a YoY increase of 13%**
- For the quarter ended March 31, 2018, the **profit before tax** was **Rs. 16 crore (US\$ 2 million) - a YoY increase of 134%**
- For the year ended March 31, 2018, the **profit before tax** was **Rs. 49 crore (US\$ 8 million) - a YoY increase of 19%**

### Shareholding Pattern as on March 31, 2018:

Category	No. of Shares	Shareholding
Promoters	13,13,82,303	52.0%
Foreign Investors - FIIs, NRIs and others	4,27,64,306	16.9%
Domestic institutions / Banks / Mutual Funds	3,17,65,623	12.6%
Indian Public and others	4,67,92,450	18.5%
<b>TOTAL - 7.7 lakh shareholders</b>	<b>25,27,04,682</b>	<b>100.0%</b>

**About Reliance Capital**

[www.reliancecapital.co.in](http://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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