

MEDIA RELEASE

RELIANCE HOME FINANCE REPORTS STRONG GROWTH IN LENDING AND PROFITABILITY IN Q2FY18

PROFIT AFTER TAX AT RS. 41 CRORE (US\$ 6 MILLION) - UP 100%

TOTAL INCOME AT RS. 407 CRORE (US\$ 63 MILLION) - UP 53%

ASSETS UNDER MANAGEMENT AT RS. 14,119 CRORE (US\$ 2.2 BILLION) - UP 53%

DISBURSEMENTS AT RS. 2,003 CRORE (US\$ 308 MILLION) - UP 26%

NET INTEREST MARGIN ROSE FROM 3.3% IN Q2FY17 TO 3.9% IN Q2FY18

GROSS NPAs IMPROVED FROM 1.2% TO 0.8% AS ON SEPT 2017

LISTING OF RELIANCE HOME FINANCE SUCCESSFULLY COMPLETED IN SEPT 2017

Mumbai, October 30, 2017: Reliance Home Finance Ltd. (RHFL), a subsidiary of Reliance Capital Ltd., announced its financial results for the **quarter ended September 30, 2017**. The key performance highlights are:

- **Profit after Tax** was **Rs. 41 crore (US\$ 6 million)** - a YoY increase **100%**
- **Total income** was **Rs. 407 crore (US\$ 63 million)** - a YoY increase **53%**
- **Cost-to-income ratio improved** from 52% in Q2FY17 to **39% in Q2FY18**
- **Disbursements** were **Rs. 2,003 crore (US\$ 308 million)** - a YoY increase of **26%**
- As on September 30, 2017, the **assets under management** stood at **Rs. 14,119 crore (US\$ 2.2 billion)** - a YoY increase of **53%**. The assets are spread across more than 100 locations
- **Gross NPA ratio improved from 1.2% to 0.8%** as on September 30, 2017

Reliance Home Finance Ltd. was independently listed on stock exchanges on September 22, 2017. As part of the listing, nearly one million shareholders of Reliance Capital were allotted One Share free of cost in Reliance Home Finance for every One Share held in Reliance Capital.

“We expect to **grow our loan book at an accelerated pace, higher than the industry growth**, primarily driven by the **affordable housing segment which has shown tremendous growth potential**. We will continue to strengthen our distribution capabilities through presence in more than 100 locations, as well as growth in the online channel, to cater to the extremely large untapped market”, said **Mr. Ravindra Sudhalkar, ED & CEO, Reliance Home Finance**.

Shareholding Pattern as on September 30, 2017:

Category	No. of Shares	Shareholding
Promoters	36,37,51,491	75.0%
Foreign Investors - FIIs, NRIs and others	4,81,94,878	9.9%
Domestic institutions / Banks / Mutual Funds	1,92,48,137	4.0%
Indian Public and others	5,38,64,312	11.1%
Total - 9.3 lakh shareholders	48,50,58,818	100.0%

About Reliance Home Finance Limited

www.reliancehomefinance.com

Reliance Home Finance Limited (RHFL) provides a wide range of solutions like Home loans, Affordable housing loans, LAP and Construction Finance. The Company also provides property solutions' services that help customers find their dream homes/property, along with financing.

The Company has a strong distribution network with more than 100 locations, through a "hub and spoke" model, across the country, serving over 38,000 client accounts.

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About Reliance Capital Limited

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 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, 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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