

Results for the year ended March 31, 2015

Investor Presentation

May 29, 2015

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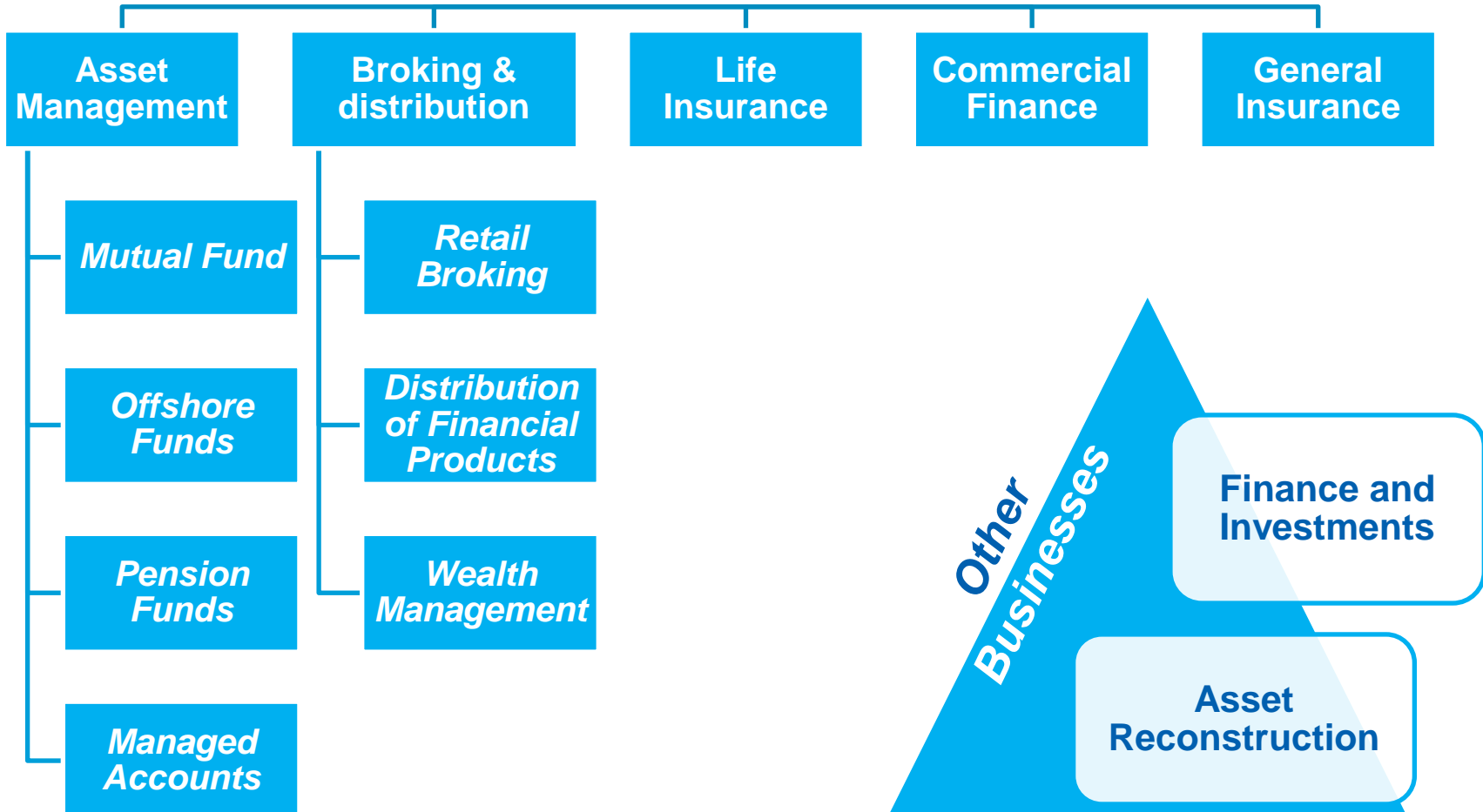
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Overview - Strong Fundamentals



Amongst India's Largest Non Banking Financial Companies

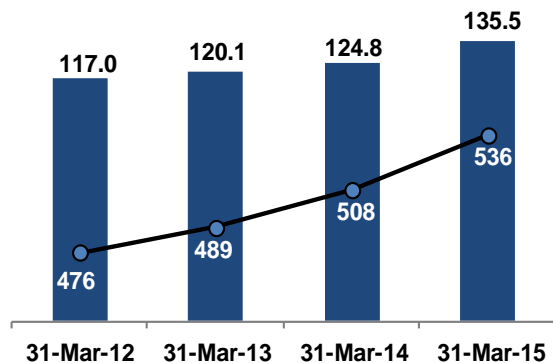
Core Businesses



Networth and Book value Per Share

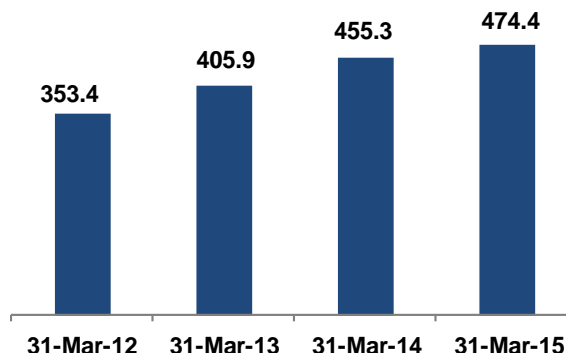
(Rs. Billion)

(Rs.)



Total Assets

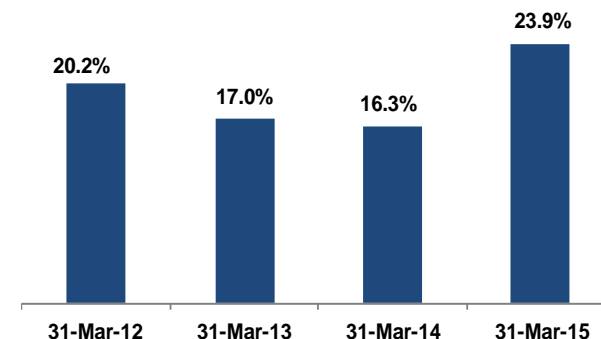
(Rs. Billion)



Capital Adequacy

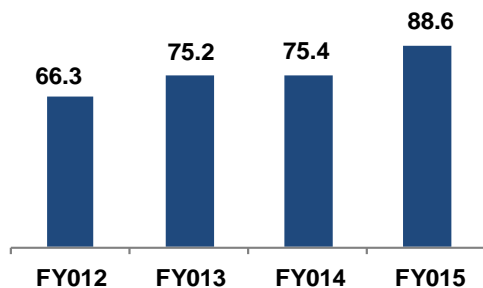
(%)

** Based on standalone financials*



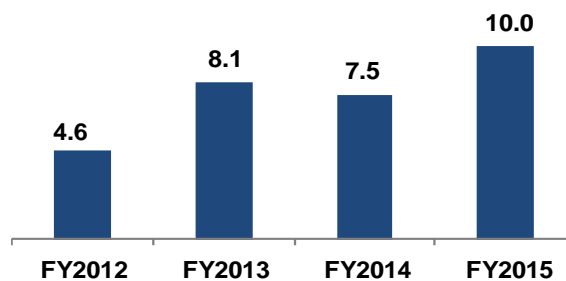
Total Income

(Rs. Billion)



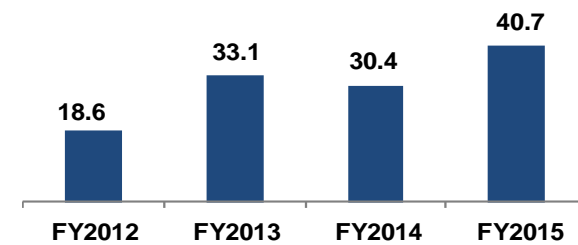
Profit After Tax

(Rs. Billion)



Earnings Per Share

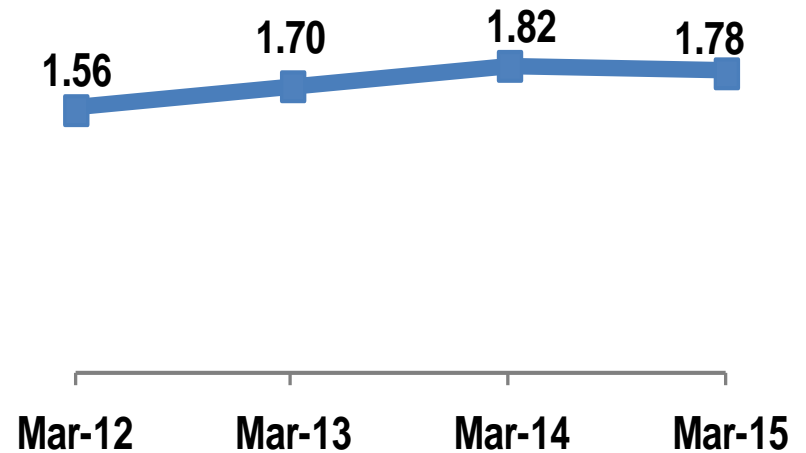
(Rs.)



** FY2013 and FY2015 results include one-time capital gains on stake sale in RCAM*

Net debt - equity ratio: 1.78

- **CRISIL 'A1+'**
 - *Highest credit rating for short term borrowing program*
- **ICRA 'A1+'**
 - *Highest credit rating for short term borrowing program*
- **CARE 'AAA'**
 - *Highest credit rating for long term borrowing program*



Highest ratings for our borrowing programmes

SMTB acquired an initial 2.8% stake in RCAP through preferential allotment route

- ✓ SMTB invested Rs. 3.7 billion for an initial 2.8% stake in Reliance Capital (investment at Rs. 530 per share, represents premium of 11%) in Feb 2015
- ✓ Sumitomo Mitsui Trust Group is the 4th largest Japanese bank and Japan's largest financial institution managing assets of US\$ 682 billion
- ✓ SMTB and Reliance Capital will collaborate on opportunities, such as:
 - ✓ *New Banking license (subject to applicable laws)*
 - ✓ *M&A solutions to the clients of both companies*
 - ✓ *RCAP to support SMTB's customers in their supply chain financing and advisory needs in India*
 - ✓ *SMTB to provide wide range of financial and other services to the Reliance Group companies in Japan and the Asia - Pacific region*



Reliance Life Insurance



Amongst the Top 5 Private Sector Life Insurers in India

Sustained market leadership

- ✓ Ranked 5th in the private sector (in terms of Individual WRP)
 - Third largest private player in the non-bancassurance space
- ✓ 6% market share in the private sector

Strong growth momentum

- ✓ Total premium grew by 8% in FY15
 - Average ticket size was over Rs. 26,600 (+26%)

Focus on agency and proprietary channels

- ✓ Agency and Proprietary channels contribute approx. 80% of Ind. WRP
- ✓ Nationwide network with over 900 offices and over 110,000 distribution touch points

Focus on profitable business

- ✓ **NBAP margin at 27.7% - highest in the life insurance sector**
 - New Business Achieved Profit rose by 23% to Rs. 3.4 billion
- ✓ Non-par focused product strategy (68% of individual new business)

Key metrics - FY15

NB Premium: Rs. 20.7 billion

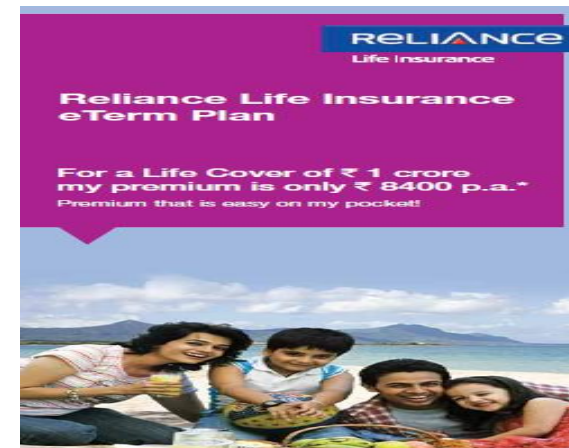
Individual WRP: Rs. 12.0 billion

Persistency: 57%

AUM: Rs. 169.3 billion

**Policies in force (individual):
3.2 million**

Solvency margin: 355%



Bancassurance open architecture may be implemented in a limited manner



Bancassurance Regulations

- *As per IRDA notification in July 2014, it became possible for Banks to become brokers*
- *RBI finalized guidelines on similar lines in January 2015*



Insurance Law (Amendment) Bill, 2015

- *Both Corporate Agents and Brokers to be recognised as Insurance Intermediaries*
- *Insurance Intermediaries can sell products of multiple insurers*



Banks, as Corporate Agents or Brokers, will partner with multiple insurers

- *Draft IRDA regulations, which could make it compulsory for banks to offer products of more than one Insurer with ceiling on business per insurer, were released recently*



Open bancassurance architecture has the potential to double the LI industry in the next 5 years

Disproportionate benefits for Reliance Life as we do not have a 'bank' partner



Potential access to 44% (bancassurance channel) of the Pvt. Life Insurance market



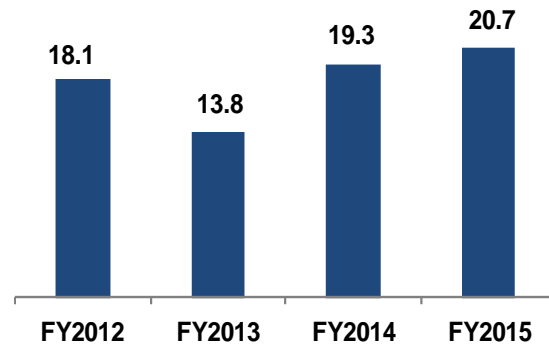
Higher business persistency



Increased urban penetration

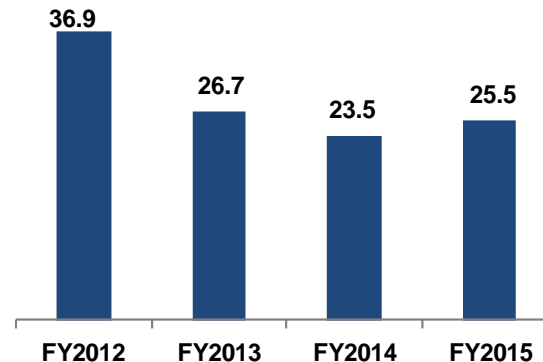
New Business Premium

(Rs. Billion)



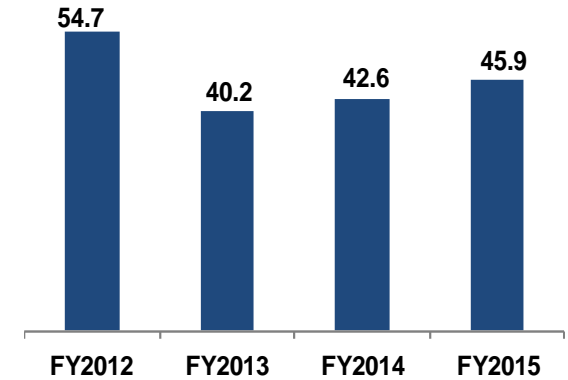
Renewal Premium

(Rs. Billion)



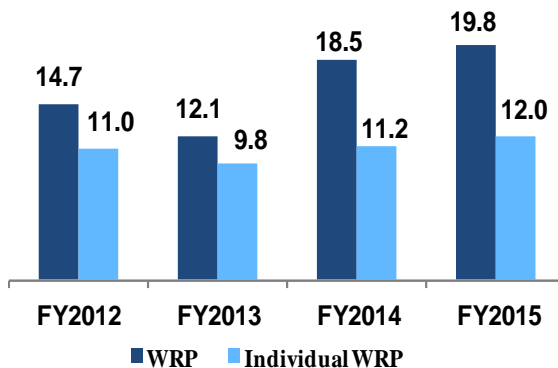
Total Premium (net of reinsurance)

(Rs. Billion)



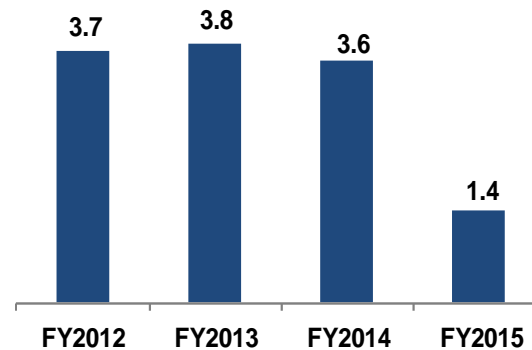
Weighted Received Premium

(Rs. Billion)



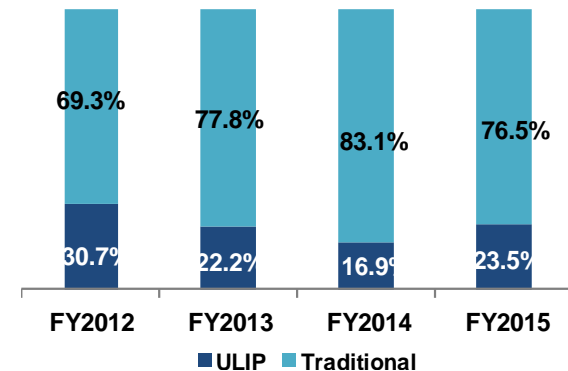
Profit Before Tax

(Rs. Billion)



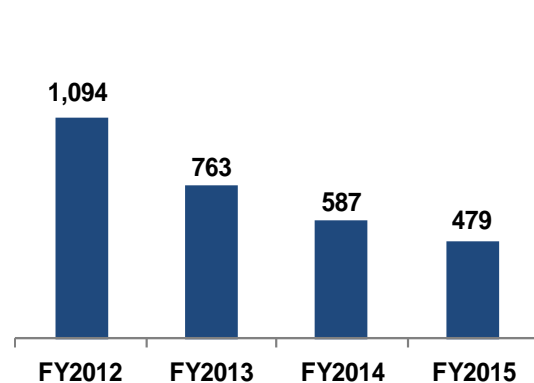
Business Mix

(%)



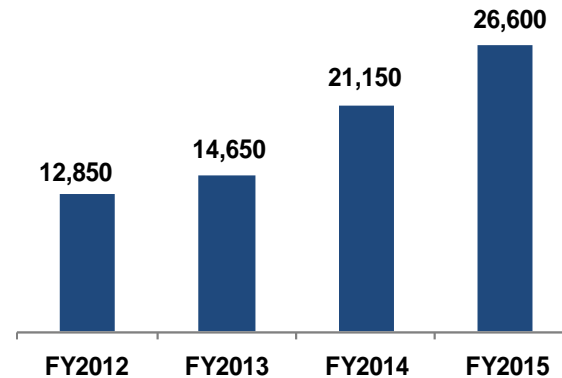
No. of individual policies sold

(in '000s)



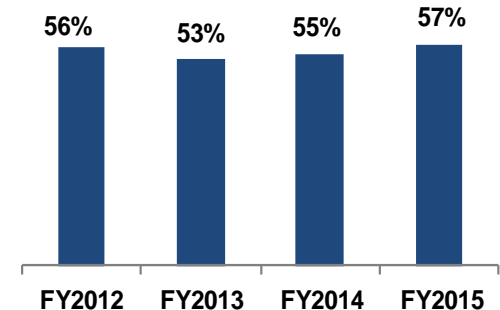
Average Ticket size (approx.)

(Rs.)



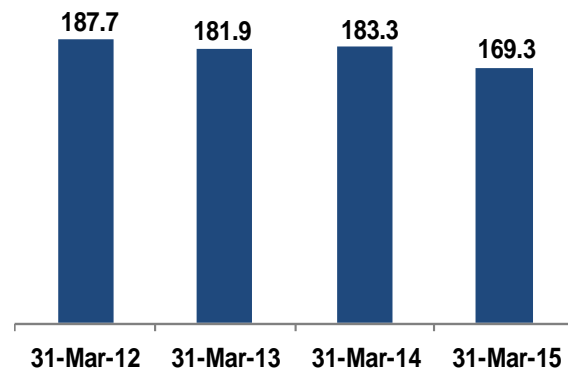
Persistency

(%)



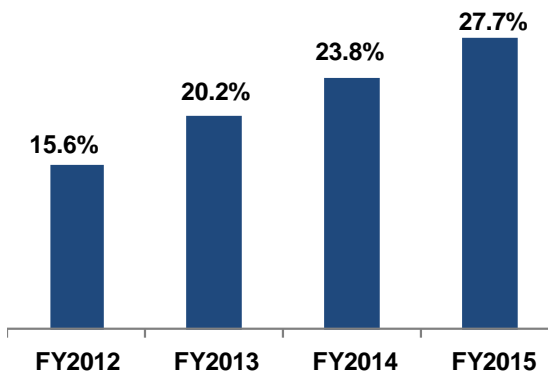
Funds under Management

(Rs. Billion)



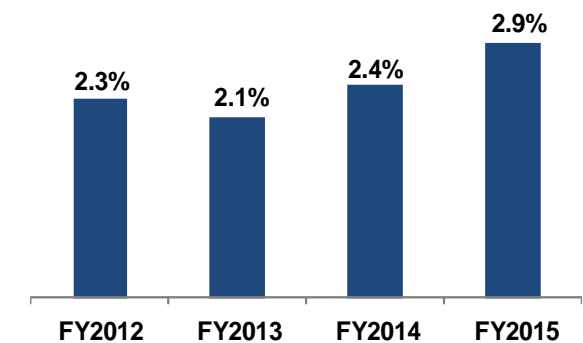
NBAP Margin

(%)



Industry Market Share*

(%)



* On the basis of Individual WRP

A modern living room with a white sofa, a coffee table, and large windows. The room is bright and airy, with a white rug and a wooden floor. A large blue arrow points from the text to the right.

Reliance General Insurance

Amongst the Top 5 private Sector General Insurance Companies in India

Market leadership

- ✓ Ranked 5th in the private sector (in terms of Gross Premium)
- ✓ 8% market share in the private sector

Continued emphasis on robust business model

- ✓ No. of policies sold rose to 4.4 million in FY15 (+18%)
 - Manual cover-notes reduced from 8% in FY14 to 5% in FY15

Building efficient and nationwide distribution footprint

- ✓ Wide network of over 125 branches
- ✓ Intermediaries rose to over 17,200

Focus on profitable business

- ✓ Emphasis on commercial lines and individual health segments
- ✓ Return on equity increased from 8% in FY14 to 9% in FY15

Key metrics - FY15

GWP: Rs. 27.5 billion

Investments: Rs. 50.5 billion

PBT : Rs. 814 million

Combined ratio: 121%

RoE: 9%



Did you know?
Depreciation of your car is proportional to its age

Age	Depreciation Rate
Less than 6 months	5%
6 months to 1 year	15%
1 to 2 year	20%
2 to 3 year	30%

RELIANCE
General Insurance

Now Get a Complete Claim with your Car Insurance
No Depreciation. No Deduction

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- Visit www.reliancegeneral.co.in
- Call 1800 3002 8282 (toll free) or 022 3989 8282 (charges apply)

For more details on risk factors, terms & conditions please refer sales brochure carefully before concluding sale. Insurance is the subject matter of solicitation. Reliance General Insurance Co. Ltd.

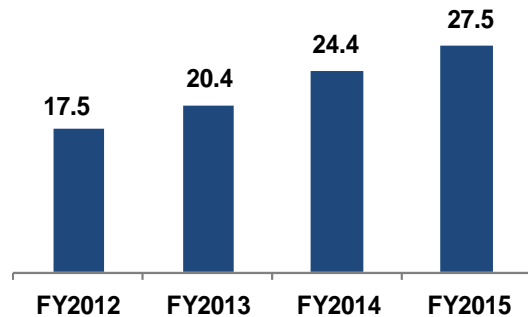
Key changes in the proposed Road Transport & Safety Bill 2015 (Motor TP business)

Current Legislation	Proposed	Benefits
No time limitation for claim intimation to the Insurer	Introduction of limitation of one year for filing claim	<ul style="list-style-type: none"> Currently, average time for claims intimation is approx. 3 years Settle liabilities in a faster manner and reduce claims frequency Significant positive impact on the claims ratio of this class of business
No upper cap on liabilities	Structured compensation proposed	<ul style="list-style-type: none"> Significant reduction in the claims ratio
No severe penal provisions for uninsured vehicles	Severe punishment and heavy penalties included	<ul style="list-style-type: none"> 40% Vehicles are uninsured Improved penetration and potential for higher growth
-	Compulsory investigation by authorities on all aspects of compensation to victims	<ul style="list-style-type: none"> Fraud deterrent
-	Specific exclusion of liability to unauthorised passengers	<ul style="list-style-type: none"> Reduction in the claims ratio

Since Motor 3rd Party insurance is 33% of our business, gains will be disproportionate

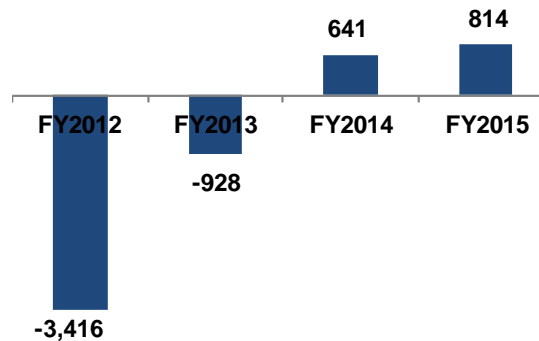
Gross Written Premium

(Rs. Billion)



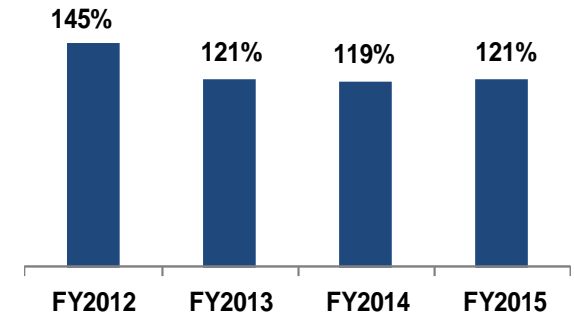
Profit Before Tax

(Rs. Million)

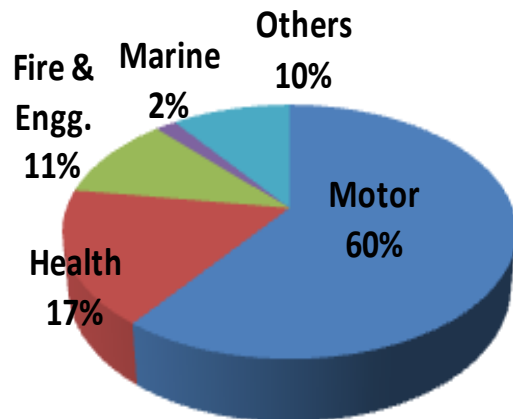


Combined Ratio

(%)

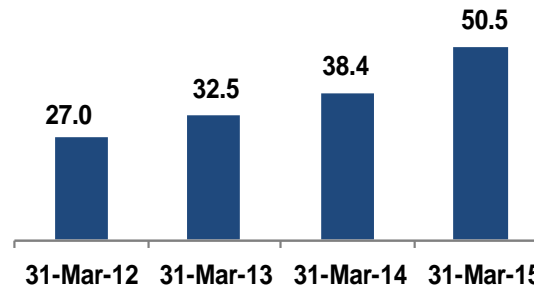


Business mix



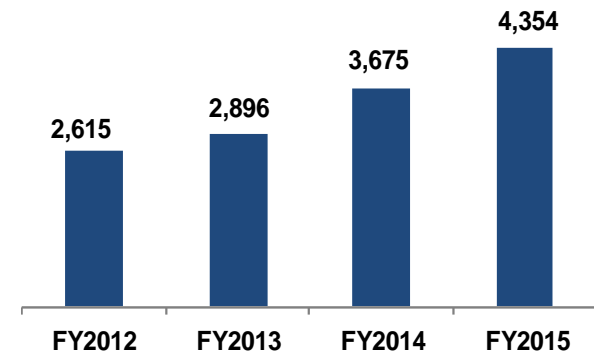
Investment Book

(Rs. Billion)



No. of policies issued

(in '000s)





Reliance Commercial Finance



A leading financier in the SME segment

Focus on profitable business

- ✓ NIM at 5.9%; return on equity at 16%
- ✓ Highest-ever disbursements at Rs. 104.4 billion (+7%)
- ✓ Securitised loans of Rs. 34.4 billion in the year (+24%)

High quality portfolio through robust credit appraisal and risk management practices

- ✓ Strong underwriting processes - six levels of underwriting hierarchy
- ✓ Cash-flow based lending vs. Asset-backed lending
- ✓ Risk management through robust risk management framework, and use of technology and automation
- ✓ Gross NPAs declined from 2.5% as on Dec 2014 to 2.2% as on Mar 2015

Building efficient and nationwide distribution footprint

- ✓ Present in 44 cities
- ✓ Over 5,000 distribution partners across the country
- ✓ Caters to over 69,400 customers

Key metrics - FY15

Total income: Rs. 23.6 billion


PBT : Rs. 4.4 billion

AUM: Rs. 199.2 billion

Gross NPAs: 2.2% (90-day DPD)

RELIANCE
Commercial Finance

Take your business to greater heights with tailor-made Reliance SME Loans.



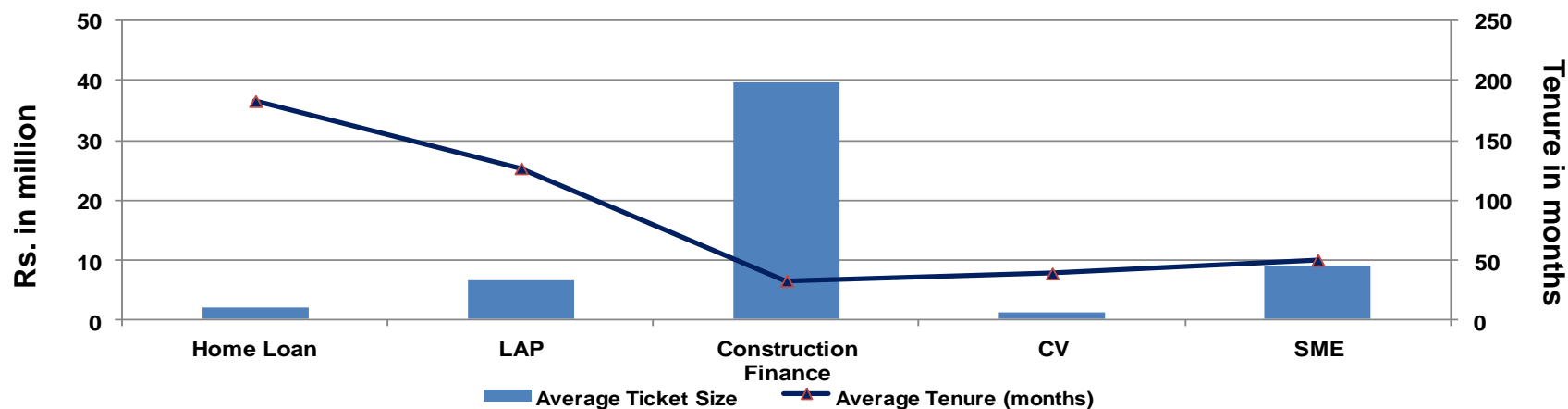
- Finance offerings tailored for the individual needs of various industries
- Instant loan processing at competitive rates
- Flexible loan tenure and easy repayment options
- Waiver of secondary collateral on loans up to ₹ 1 crore*

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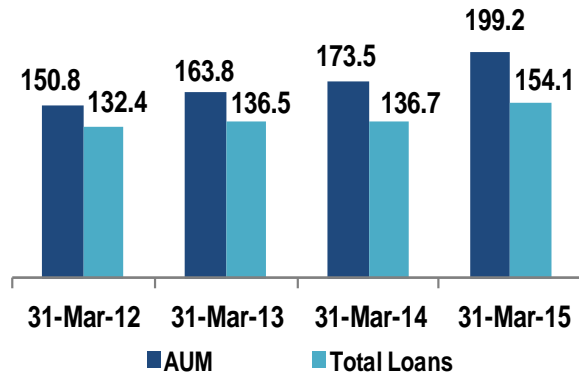
(As on Mar 2015)

Segment	Focus Area for growth	LTV	Share in total	Avg. Yield
Home Loan	Self Employed / Affordable Housing in Tier I & II cities	56%	19%	12.9%
LAP	Self employed / SMEs	46%	20%	15.4%
Construction Finance	Developer Financing	30%	11%	18.4%
Commercial Vehicles	Small operators / FTBs / Agriculturists	85%	12%	16.2%
SME	Cluster-based growth approach	74%	26%	15.4%



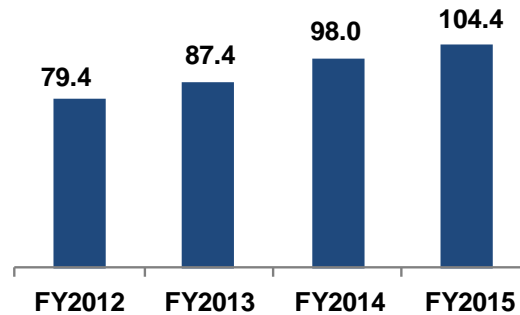
AUM and Total Loan Portfolio

(Rs. Billion)



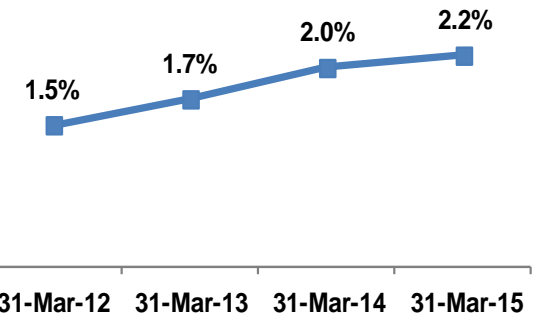
Disbursements

(Rs. Billion)



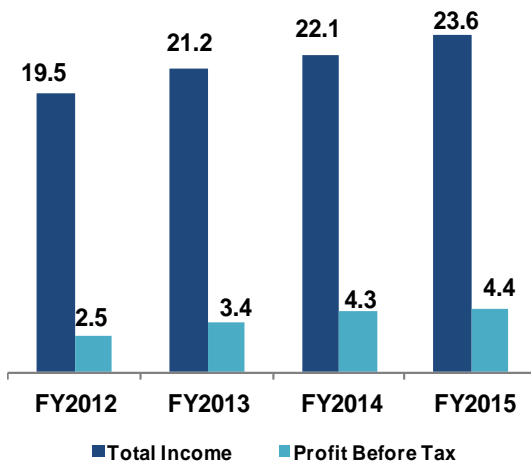
Gross NPLs

(%)



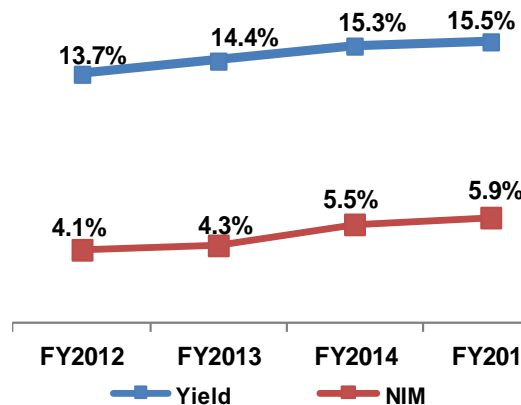
Total Income and Profit Before Tax

(Rs. Billion)



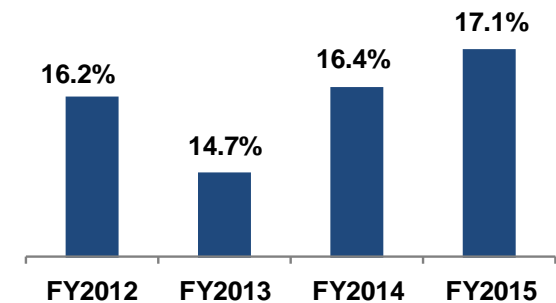
Yield and Net Interest Margin

(%)



Cost-to-income ratio

(%)



A man with dark hair and glasses, wearing a dark suit and a light blue shirt, is sitting at a desk. He has his hand to his chin in a thoughtful pose. In the foreground, there are five piggy banks of different colors: light green, purple, white, yellow, and pink. The pink piggy bank is the largest and has floral and fruit patterns. A large blue arrow points from the text box towards the piggy banks.

Reliance Capital Asset Management

Amongst the Top 3 Mutual Funds in the country

Sustained market leadership

- ✓ Mutual Fund industry - 11.5% market share
- ✓ Amongst the Top 3 players in the equity segment

Continued focus on improving realisations

- ✓ PBT margin improved from 45% in FY14 to 48% in FY15
- ✓ Profit before tax rose by 29%; Return on equity at 27% (FY14 - 21%)

Diversified AUM base; continued retail focus

- ✓ Highest AUM in B15 category amongst private sector AMCs
- ✓ Equity AAUMs comprised of 33% of the overall AAUMs (Q4 FY14 - 24%)
- ✓ Retail assets grew by 95% (industry growth at 51%)

Building efficient and nationwide footprint

- ✓ 170 customer touch points and over 45,600 empanelled distributors

Key metrics - FY15

Average AUM: Rs. 2.4 trillion

Average MF AUM:
Rs. 1.4 trillion

Total Income: Rs. 9.6 billion

Profit before tax: Rs. 4.5 billion

enrich your investments with vision



Reliance
Vision Fund

An Open-ended Equity Growth Scheme

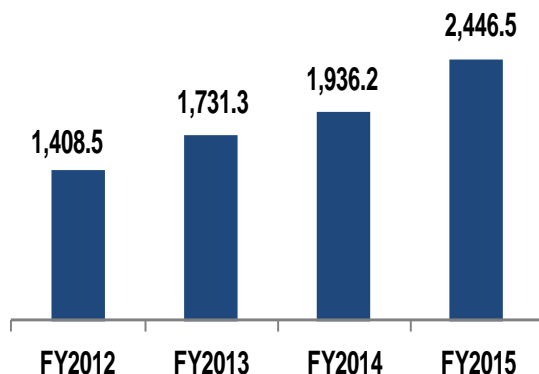


Nippon Life to increase its stake from 26% to 49% in RCAM

- ✔ Nippon Life invested Rs. 6.6 billion for additional 9% stake in the first tranche to reach 35%
- ✔ Valued RCAM at approx. Rs. 73.0 billion - largest valuation accorded to a domestic MF till date
- ✔ The transaction was concluded in February 2015
- ✔ Option to increase its stake further by an additional 14% in tranches
- ✔ Nippon Life Insurance is the 7th largest life insurer in the world and the largest private life insurer in Asia and Japan; manages assets of approx. US\$ 500 billion

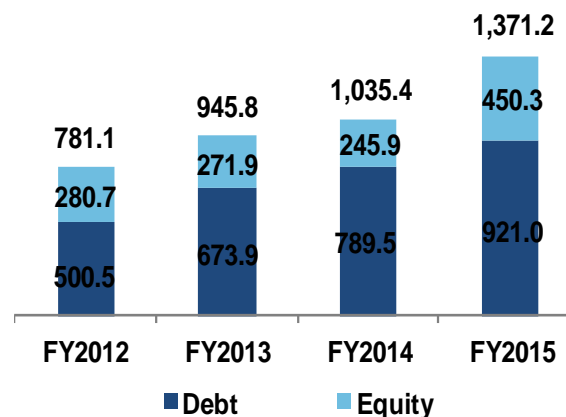
Average Assets under Management

(Rs. Billion)



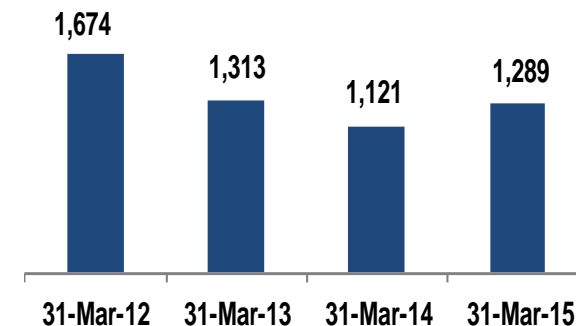
Average Mutual Fund AUMs*

(Rs. Billion)



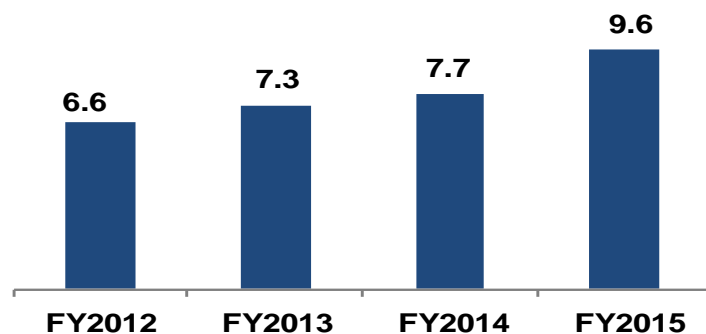
No. of SIPs and STPs

(In '000s)



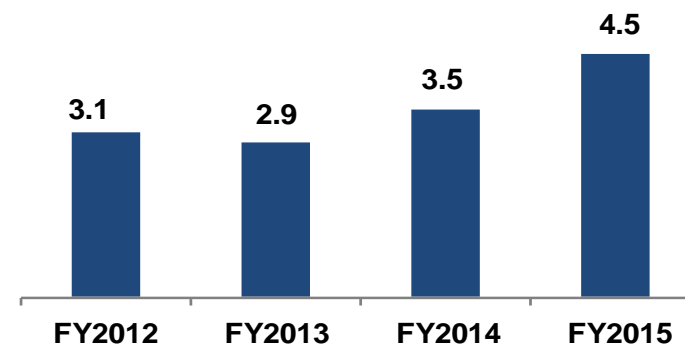
Total Income

(Rs. Billion)



Profit Before Tax

(Rs. Billion)



* average assets under management for the quarter ended March 31



Broking and Distribution businesses

Retail Broking

- ## Wealth Management

- ## Distribution

- ## Key metrics - FY15

- **Equity:** over 750,900
- **Commodity:** approx. 54,600

- **Equities: Rs. 17.3 billion**
- **Commodities: Rs. 2.9 billion**

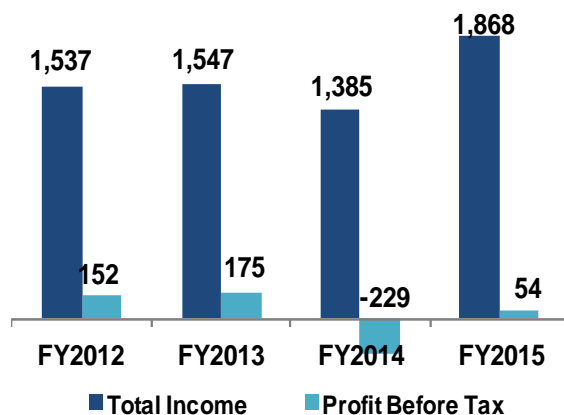
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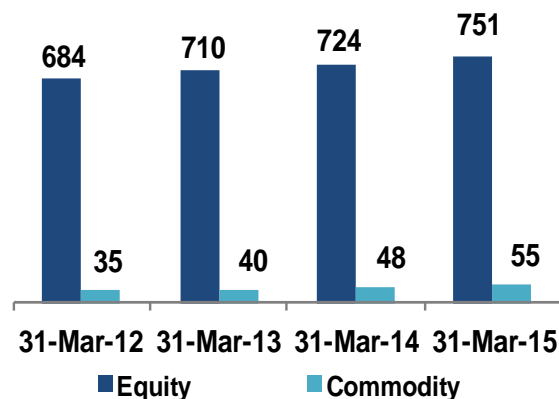
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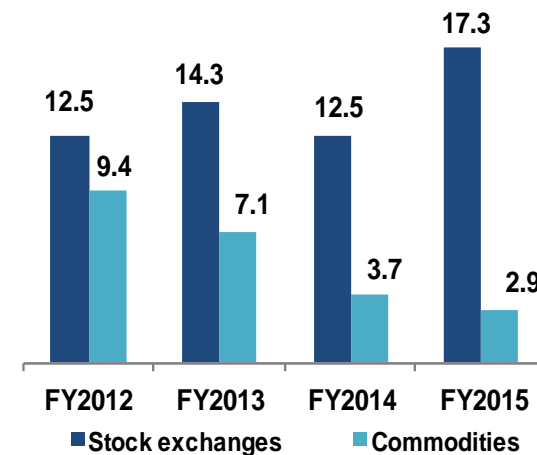
Broking
Total income & Profit Before Tax
(Rs. Million)



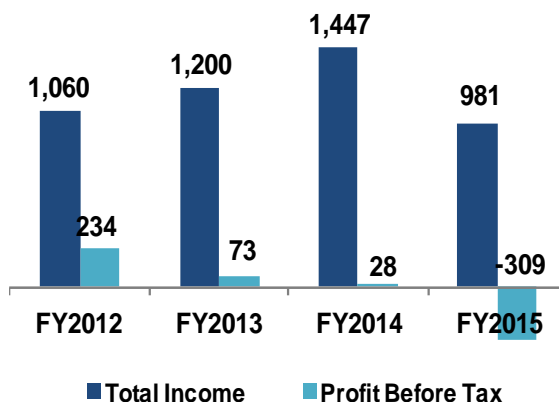
Equity and Commodity
Broking Accounts
(in '000s)



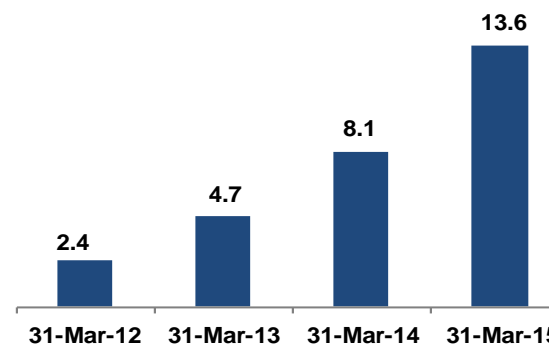
Average Daily Turnover
(Stock exchanges and Commodities)
(Rs. Billion)



Distribution
Total Income & Profit Before Tax
(Rs. Million)



Wealth Management AUM
(Rs. Billion)





Reliance Asset Reconstruction



Amongst the largest ARCs in the non-corporate segment

Business philosophy

- ✓ Reliance ARC is in the business of acquisition, management and resolution of distressed debt / assets
- ✓ Emphasis on bilateral deals with banks and works with the management of the NPA company for facilitating time-bound solutions

Financial summary

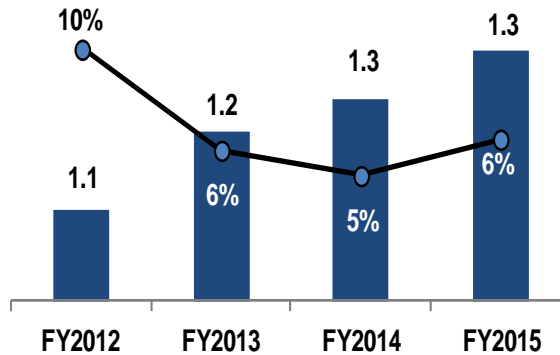
- ✓ AUM increased to Rs. 10.9 billion (+59%); 96% of the AUM has a value at or above face value
- ✓ Operating revenue at Rs. 196 million (+181%)
- ✓ Profit before tax rose to Rs. 121 million (+18%); return on equity of 6.2% in FY15

Conservative pricing strategy and an efficient recovery mechanism

- ✓ Focus on distressed assets in the SME and retail segments
- ✓ Total resolutions amounted to Rs. 2.4 billion (FY14 - Rs. 650 million)

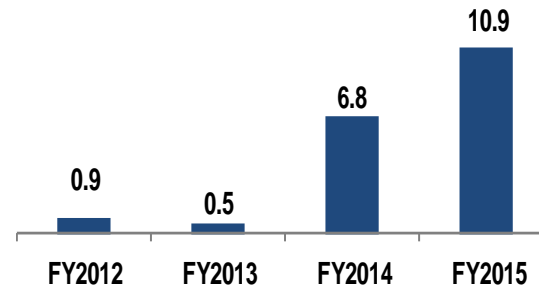
Networth and RoE

(Rs. Billion) (%)



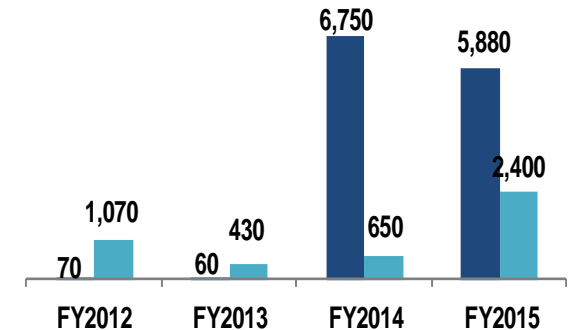
Assets under Management

(Rs. Billion)



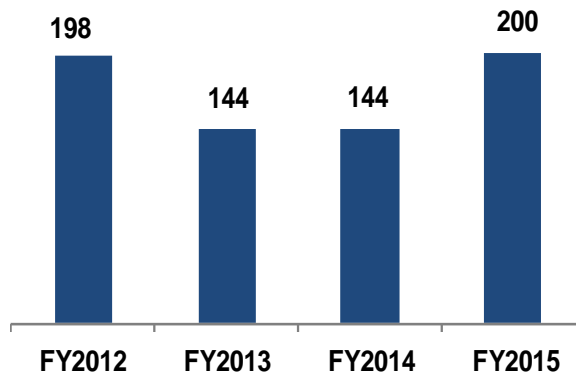
Acquisitions and Resolutions

(Rs. Million)



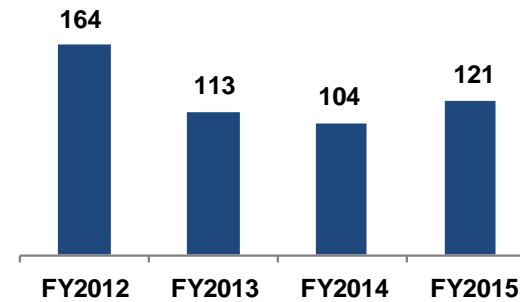
Total Income

(Rs. Million)

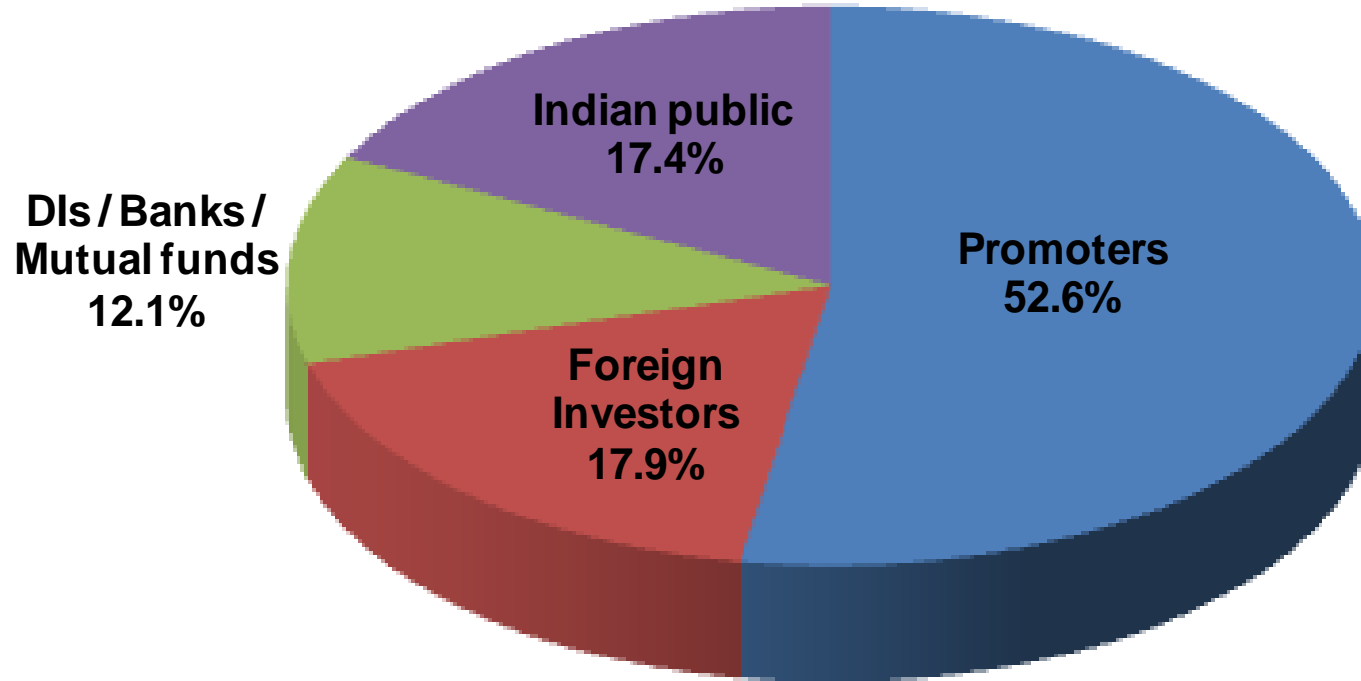


Profit Before Tax

(Rs. Million)



(As on March 31, 2015)



- 1 million retail shareholders
- Constituent of CNX Nifty Junior and MSCI India
- Traded in futures & options segment

Thank you



Annexure

Balance Sheet

(Rs. Million)	Mar 31, 2015	Mar 31, 2014	Mar 31, 2013	Mar 31, 2012
Capital	2,532	2,445	2,462	2,462
Reserves	137,403	126,904	122,410	116,526
Borrowings	261,388	255,766	225,097	195,899
Other Liabilities	73,079	70,162	55,917	38,544
Total	474,401	455,277	405,881	353,430
Cash / bank balance	16,240	26,629	15,822	11,251
Investments	158,819	161,577	150,860	147,597
Loans	267,905	224,618	202,126	168,674
Fixed assets	5,316	4,831	4,378	2,811
Other Assets	26,121	37,621	32,695	23,097
Total	474,401	455,277	405,881	353,430
Tier I *	19.1%	12.2%	13.0%	18.0%
Tier II *	4.8%	4.1%	3.9%	2.2%
Capital Adequacy *	23.9%	16.3%	17.0%	20.2%

* Based on standalone financials

Funding Profile

(Rs. Million)	Mar 31, 2015	Mar 31, 2014	Mar 31, 2013	Mar 31, 2012
Bank Loans	107,329	106,393	113,727	104,861
Commercial Papers	36,499	48,604	36,732	29,322
NCDs	116,272	100,278	74,534	61,167
Others	1,288	491	104	550
Total	261,388	255,766	225,097	195,899

Profit & Loss statement

(Rs. Million)	Q4 FY15	Q4 FY14	Q3 FY15	FY 2015	FY 2014
Interest Income	9,960	9,468	9,461	38,847	36,814
Capital Gains / Dividend	4,133	(135)	1,194	7,053	1,521
Premium Earned	6,632	5,483	6,558	27,501	24,372
Mgmt. & Advisory Fee	2,596	1,659	2,274	8,687	6,991
Brokerage & Comm.	614	699	738	3,032	2,664
Other Income	1,339	1,301	830	3,487	3,079
Total Income	25,274	18,475	21,055	88,608	75,441
Interest & Fin. Charges	6,315	6,279	6,667	26,423	25,011
Other Expenses	13,675	8,986	11,579	49,875	41,960
Total Expenses	19,990	15,265	18,245	76,298	66,971
Profit before tax	5,284	3,210	2,810	12,310	8,470
Net profit after tax	4,068	2,667	2,132	10,011	7,465

Profit & Loss statement

(Rs. Million)	Q4 FY15	Q4 FY14	Q3 FY15	FY 2015	FY 2014
First year premium	4,623	4,886	4,118	19,711	18,363
Single premium	350	214	203	986	977
Total New business premium	4,973	5,100	4,321	20,697	19,340
Renewal Premium	8,846	7,968	6,245	25,514	23,494
Total premium (net of reinsurance)	13,734	12,988	10,520	45,917	42,567
Profit before tax	87*	1,396*	395	1,352*	3,589*
Total funds under management	169,274	183,278	185,995	169,274	183,278

* Includes policyholders' surplus transferred to shareholders' account

Profit & Loss statement

(Rs. Million)	Q4 FY15	Q4 FY14	Q3 FY15	FY 2015	FY 2014
Gross Written Premium	6,604	5,528	6,580	27,530	24,417
Profit / (loss) before tax	178	272	145	814	641
Investment book	50,483	38,427	49,397	50,483	38,427
Combined ratio	124%	119%	126%	121%	119%
No. of policies issued (in million)	1.0	1.0	1.2	4.4	3.7

Profit & Loss statement

(Rs. Million)	Q4 FY15	Q4 FY14	Q3 FY15	FY 2015	FY 2014
Disbursements	34,123	37,205	23,505	104,422	98,039
Net Interest Income	2,462	1,993	1,930	8,044	7,069
Total Income	6,432	5,705	5,765	23,609	22,100
Interest expenses	3,471	3,287	3,419	13,909	13,308
Other expenses	1,225	1,013	892	4,047	3,619
Provisions	227	(106)	348	1,247	877
Profit before tax	1,509	1,511	1,107	4,406	4,295

Profit & Loss statement

(Rs. Million)	Q4 FY15	Q4 FY14	Q3 FY15	FY 2015	FY 2014
Income	2,752	1,884	2,495	9,551	7,749
Expenses	1,490	644	1,235	5,002	4,228
Profit before tax	1,262	1,241	1,260	4,550	3,521

(Rs. Billion)	Mar 31, 2015	Mar 31, 2014	Mar 31, 2013	Mar 31, 2012
Debt	905.7	767.2	644.7	473.9
Equity	450.3	245.9	271.9	280.7
Gold	15.3	22.3	29.3	26.5
Managed Accounts	15.6	15.1	14.7	14.6
Pension Funds	993.9	836.0	707.6	594.6
Offshore Funds	60.4	49.7	63.2	18.3
Alternative Invst. Fund	5.3	-	-	-
Total AAUM	2,446.5	1,936.2	1,731.3	1,408.5

Profit & Loss - Broking

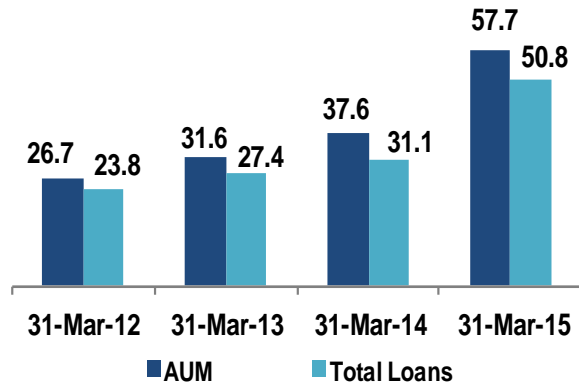
(Rs. Million)	Q4 FY15	Q4 FY14	Q3 FY15	FY 2015	FY 2014
Total Income	520	343	502	1,868	1,385
Total expenses	544	555	497	1,814	1,614
Profit before tax	(23)	(212)	5	54	(229)

Profit & Loss - Distribution

(Rs. Million)	Q4 FY15	Q4 FY14	Q3 FY15	FY 2015	FY 2014
Total Income	236	438	229	981	1,447
Total expenses	374	367	336	1,290	1,419
Profit before tax	(138)	71	(107)	(309)	28

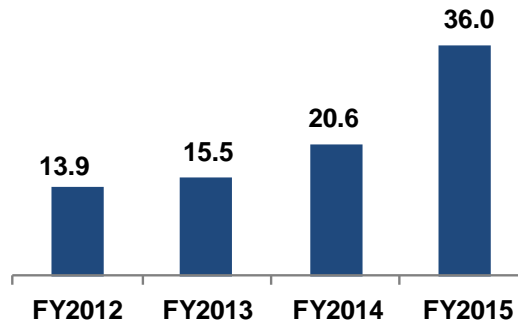
AUM and Total Loan Portfolio

(Rs. Billion)



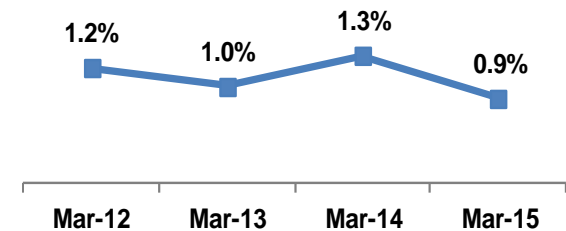
Disbursements

(Rs. Billion)



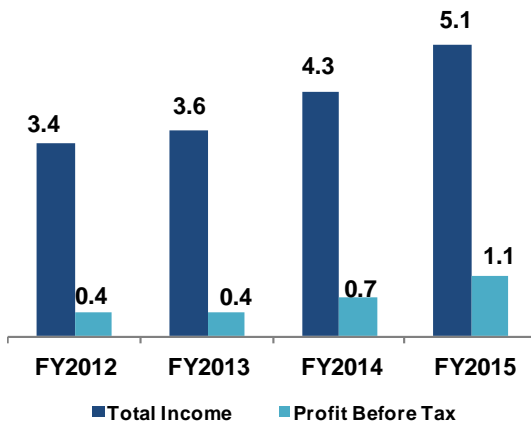
Gross NPLs

(%)



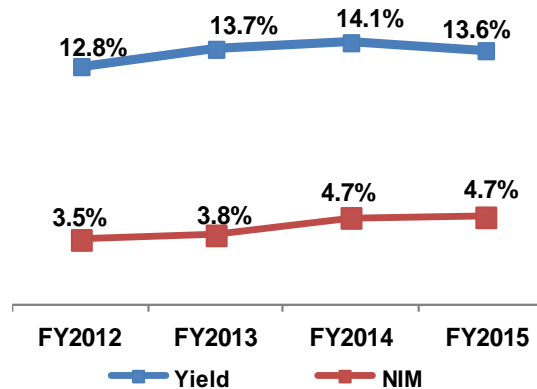
Total Income and Profit Before Tax

(Rs. Billion)

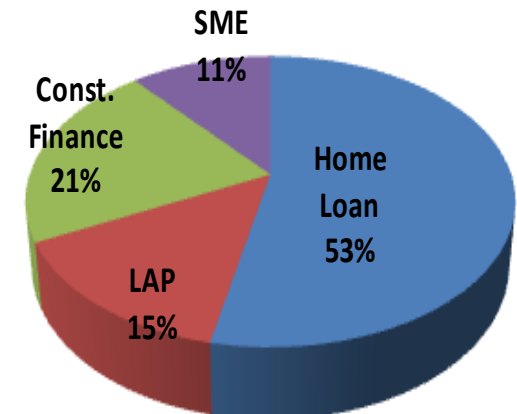


Yield and Net Interest Margin

(%)



Business Mix

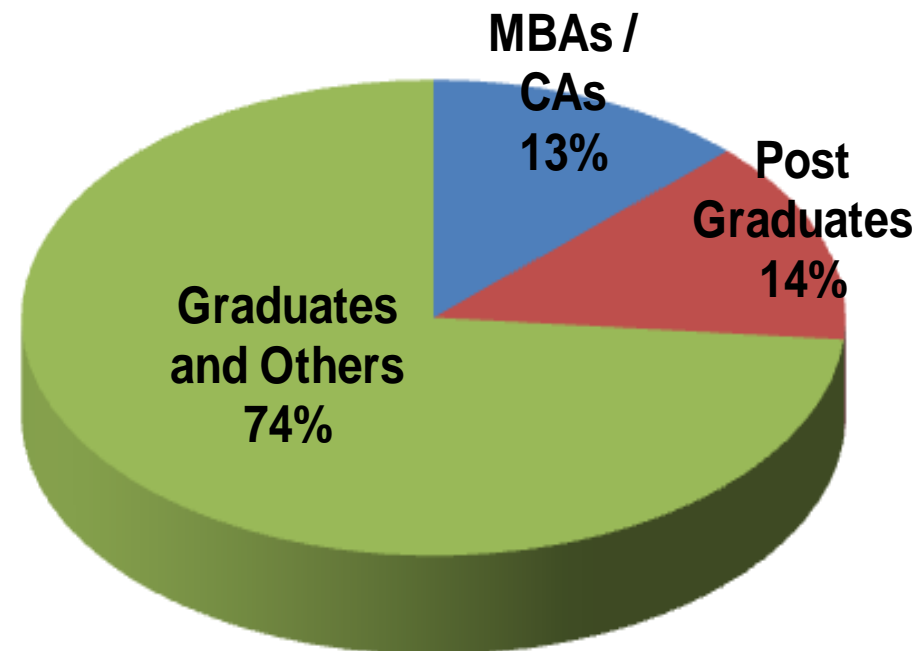


Profit & Loss statement

(Rs. Million)	Q4 FY15	Q4 FY14	Q3 FY15	FY 2015	FY 2014
Disbursements	20,151	5,205	7,981	36,004	20,557
Net Interest Income	538	387	326	1,456	1,260
Total Income	1,653	1,180	1,179	5,126	4,297
Interest expenses	898	722	753	3,167	2,770
Other expenses	229	245	168	765	728
Provisions	91	2	13	135	139
Profit before tax	434	210	245	1,059	660

- Over 18,600 employees
- 78% in Customer Facing roles
- Young workforce
- Post Graduates and Professionals form over 26% of the total workforce
- Over 2,100 women employees

Qualification profile



Young & vibrant workforce - average age of 33 years