



RELIANCE

Results for the year ended March 31, 2013

Investor Presentation

May 16, 2013

RELIANCE

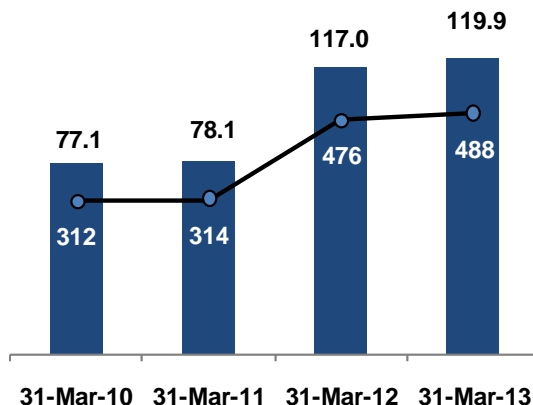


Overview - Strong Fundamentals

Networth and Book value Per Share

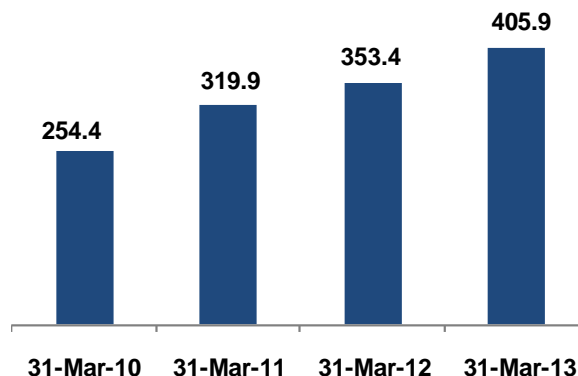
(Rs. Billion)

(Rs.)



Total Assets

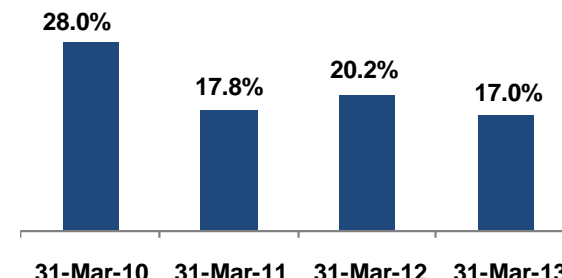
(Rs. Billion)



Capital Adequacy

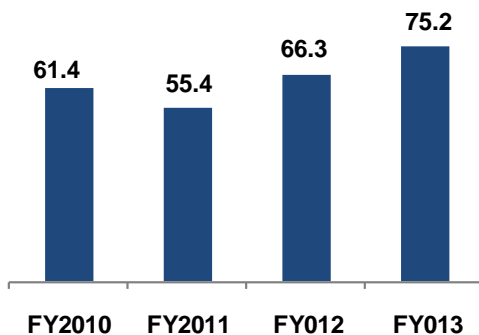
(%)

** Based on standalone financials*



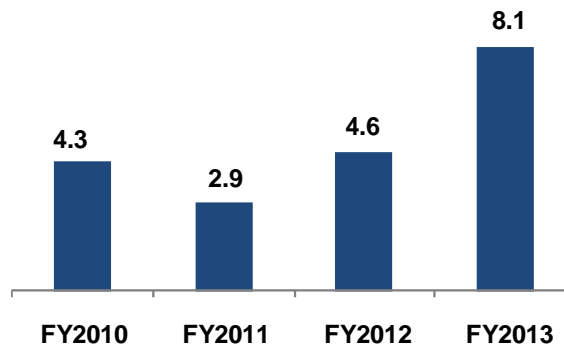
Total Income

(Rs. Billion)



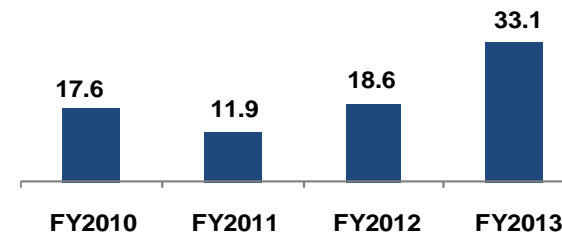
Profit After Tax

(Rs. Billion)



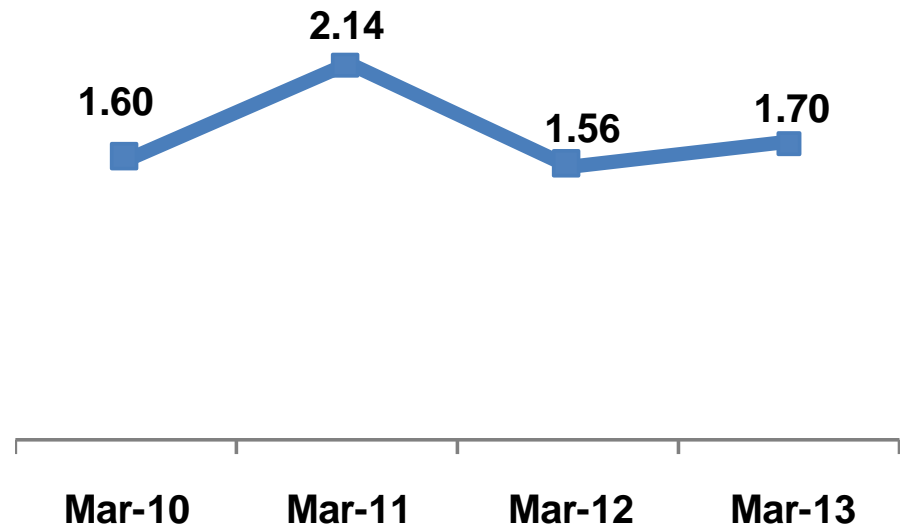
Earnings Per Share

(Rs.)



Net debt-equity ratio: 1.70

- **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*



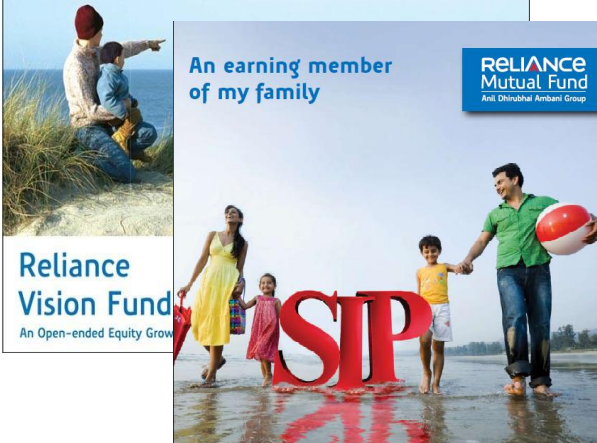
Well capitalized to address future growth opportunities



Reliance Capital Asset Management

- Amongst the top 2 Mutual Funds in India
- RMF's schemes formed 30% of the Top performing 10 Equity schemes (Rs. 10 billion & above) in FY13
- Retail debt forms 40% of overall debt AUMs
- Retail Gold Fund is amongst the market leaders with a share of 24% in Gold Fund category
- Continues to have the highest no. of SIPs and STPs in the industry
- Over \$600m raised through offshore funds in FY13
- 49 schemes - 22 equity, 23 debt, 3 ETFs and 1 Fund of Funds
- Wide distribution network - over 200 customer touch points and 40,000 empanelled distributors

enrich your investments with vision



Reliance Vision Fund
An Open-ended Equity Growth

An earning member of my family

RELIANCE Mutual Fund
Airtel, Dthoukhal, Ambani Group

Behind every dream of yours, is a special person who works hard to achieve it. Reliance Systematic Investment Plan (SIP) is a part of your family that helps fulfill your aspirations, thereby making every moment of your life worthwhile. With Reliance SIP, you can make small yet regular investments which go a long way in creating wealth over a period of time.

Reliance Systematic Investment Plan (SIP)

MY SIP MY FAMILY


Invest Online
www.reliancemutual.com

RELIANCE Mutual Fund

This Akshaya Tritiya, turn your savings into pure gold

India's first fund with SIP in Gold starting @ Rs.100 p.m.

Invest in



RELIANCE GOLD SAVINGS FUND

Invest Online

AFFORDABLE | SAFER | CONVENIENT
An open ended Fund of Fund Scheme

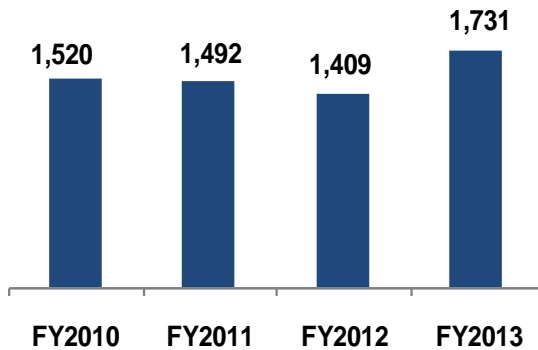
▪ No Locker ▪ No Jeweller ▪ No Wealth Tax

The investment will be subject to the recurring expenses of the scheme, in addition to the expenses of underlying Scheme. Subject to terms of storage.

facebook Linked in rediff.com twitter

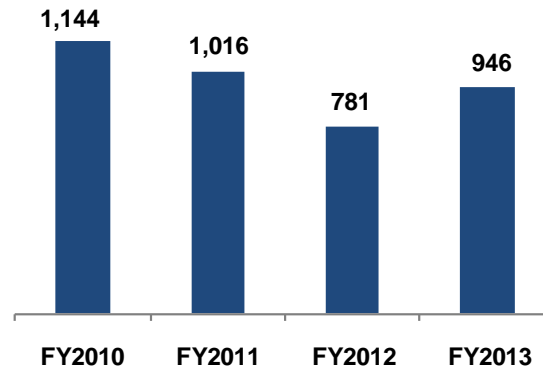
Average Assets under Management

(Rs. Billion)



Average Mutual Fund AUMs*

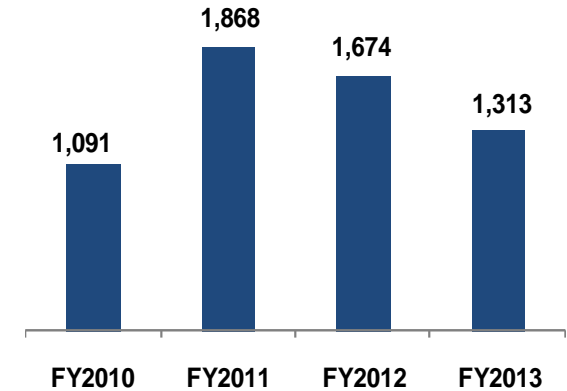
(Rs. Billion)



* Average AUM for the last quarter of the financial year

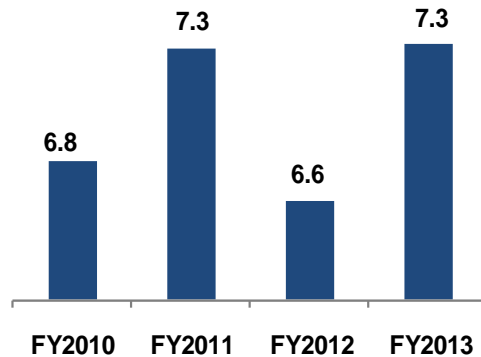
No. of SIP and STPs

(in '000s)



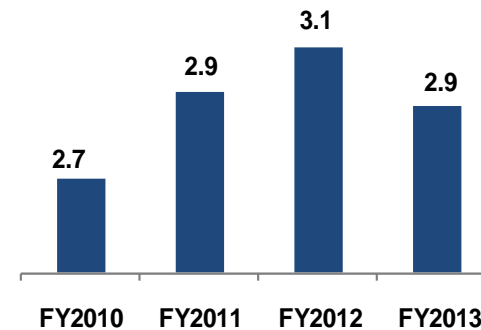
Total Income

(Rs. Billion)



Profit Before Tax

(Rs. Billion)





Reliance Life Insurance

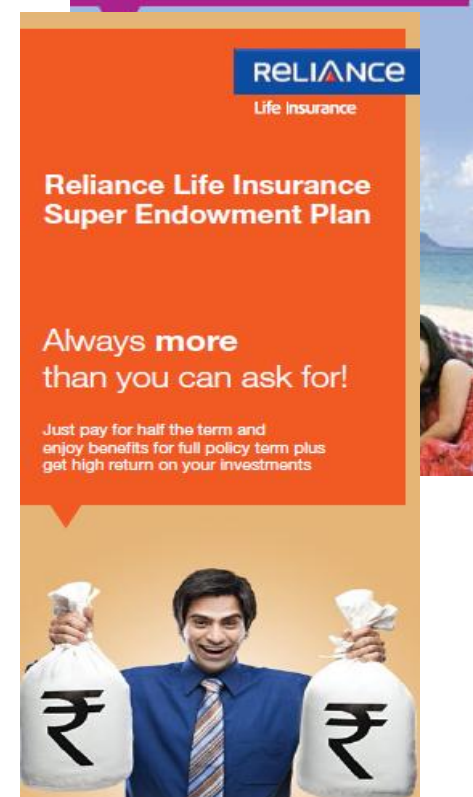
- Leading player in the private sector life insurance sphere
- Wide distribution network across India with 1,230 offices and over 124,000 agents
- FY13 NBAP margin at 20.2% (15.6% in FY12)
- Average ticket size rose by 14% in FY13
- Launched four new products in Q4:
 - *Health Plans: Care For You Advantage Plan, Easy Care Fixed Benefit Plan*
 - *ULIP (Pension): Smart Pension Plan*
 - *Traditional (non-par): Smart Maturity Benefit Plan*
- Continued emphasis on the Distribution initiatives



RELIANCE
Life Insurance

**Reliance Life Insurance
eTerm Plan**

For a Life Cover of ₹ 1 crore
my premium is only ₹ 8400 p.a.*
Premium that is easy on my pocket!




RELIANCE
Life Insurance

**Reliance Life Insurance
Super Endowment Plan**

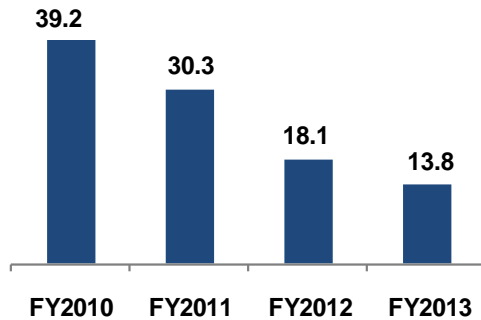
Always **more**
than you can ask for!

Just pay for half the term and
enjoy benefits for full policy term plus
get high return on your investments



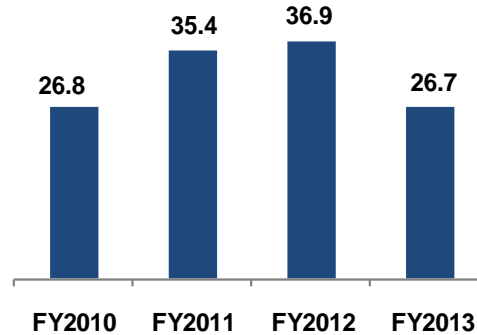
New Business Premium

(Rs. Billion)



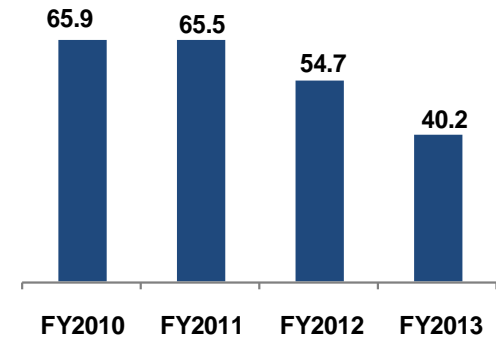
Renewal Premium

(Rs. Billion)



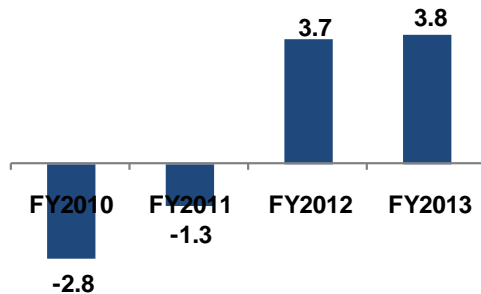
Total Premium (net of reinsurance)

(Rs. Billion)



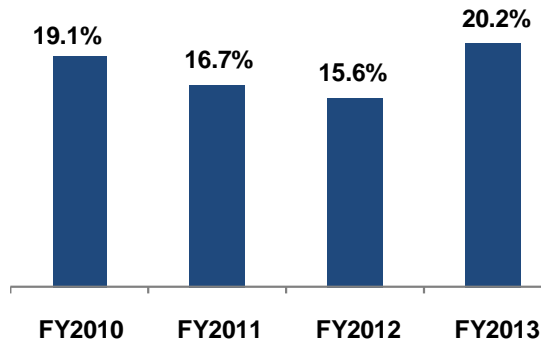
Profit Before Tax

(Rs. Billion)



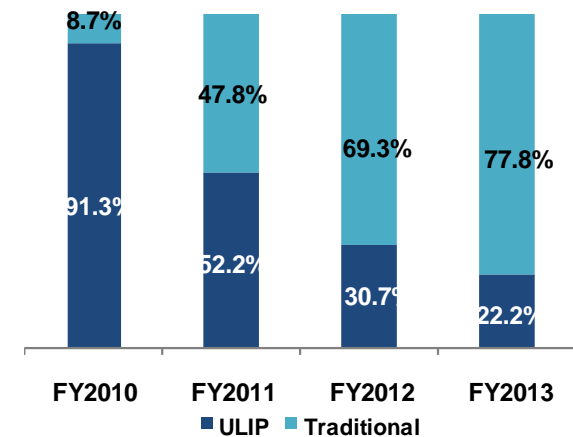
NBAP Margin

(%)



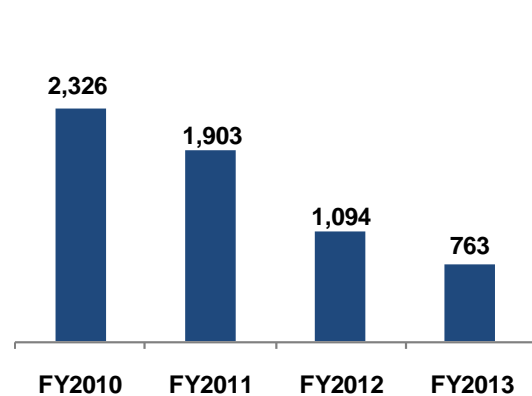
Business Mix

(%)

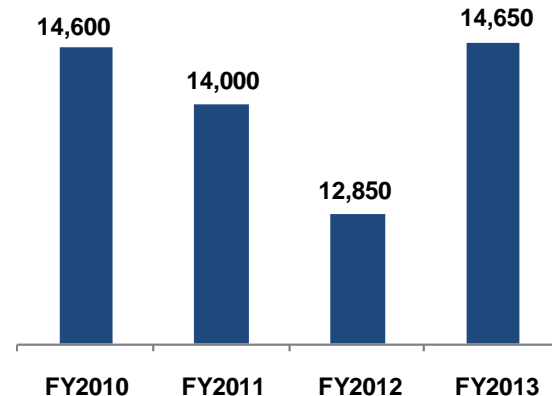


No. of individual policies sold

(in '000s)

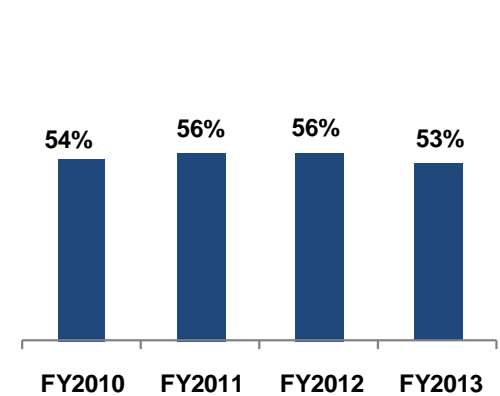


Average Ticket size



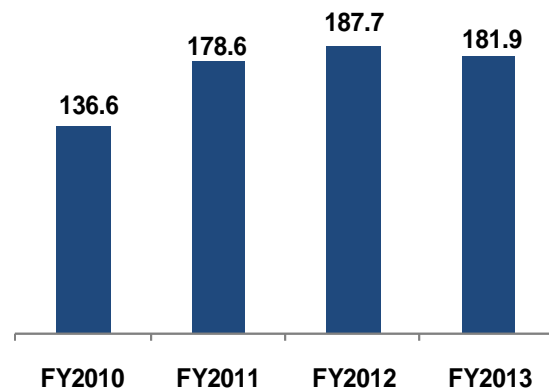
Persistency

(%)



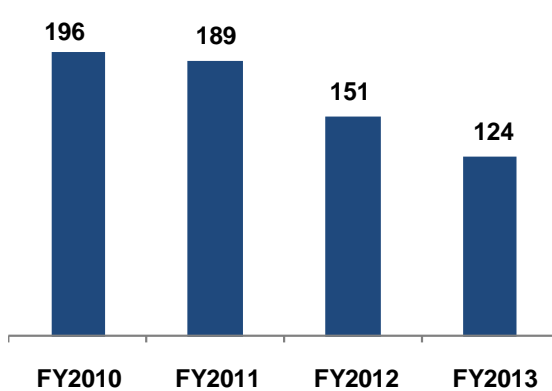
Funds under Management

(Rs. Billion)



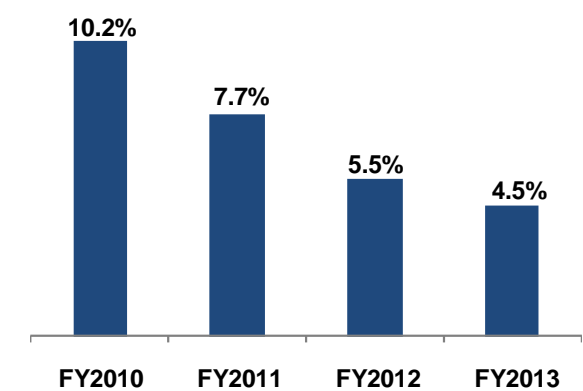
Agency Force

(in '000s)



Private Sector Market Share

(%)





Reliance Commercial Finance

- Amongst the leading lenders in the Indian NBFC sector
- Continued focus on asset-backed lending and productive asset creation
- 100% of the loan book is secured
- Securitised loans of Rs. 22 billion during FY13 - an increase of 68%
- Approx. 74,000 customers across 20 locations in India

RELIANCE
Property Solutions

Buy, Sell and Lease with tailor-made **Reliance Property Solutions**.

SMS PROP to 55454*



RELIANCE
Commercial Finance

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



► Finance offerings tailored for the individual needs of

RELIANCE
Commercial Finance

Unlock the full potential of your property with tailor-made **Reliance Loans Against Property**.



► Loans for business expansion or other purposes against your residential / commercial property.
► Repay the loan amount in simple EMIs on chosen tenure
► Insurance options at attractive premium

SMS LAP to 55454*
www.reliancecfc.com

RELIANCE
Home Finance

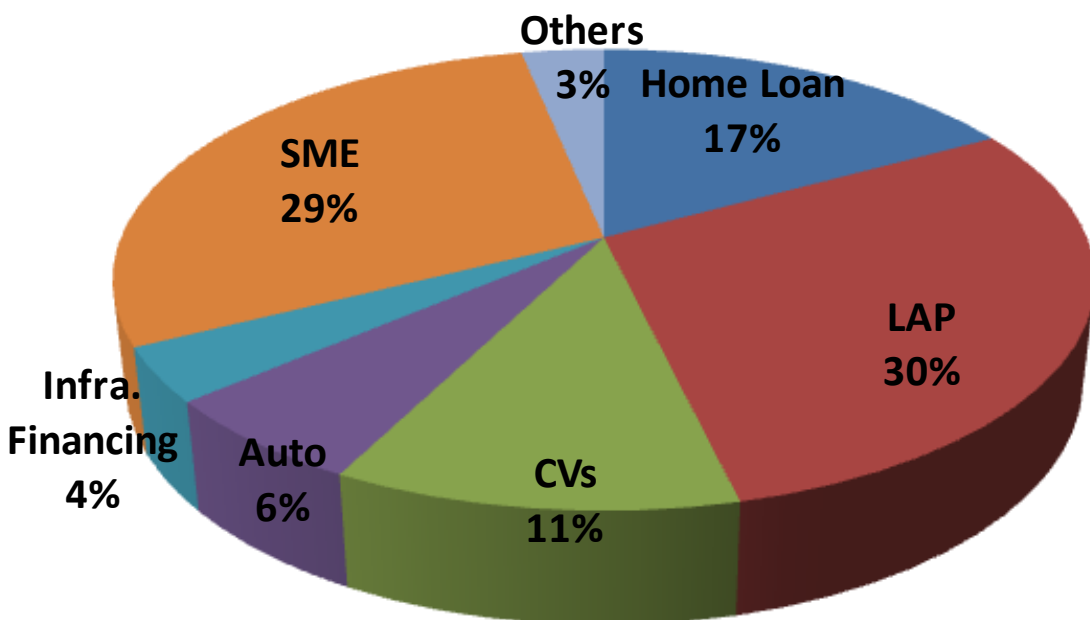
Own your dream home with tailor-made **Reliance Home Loans**.

SMS HOME to 55454*

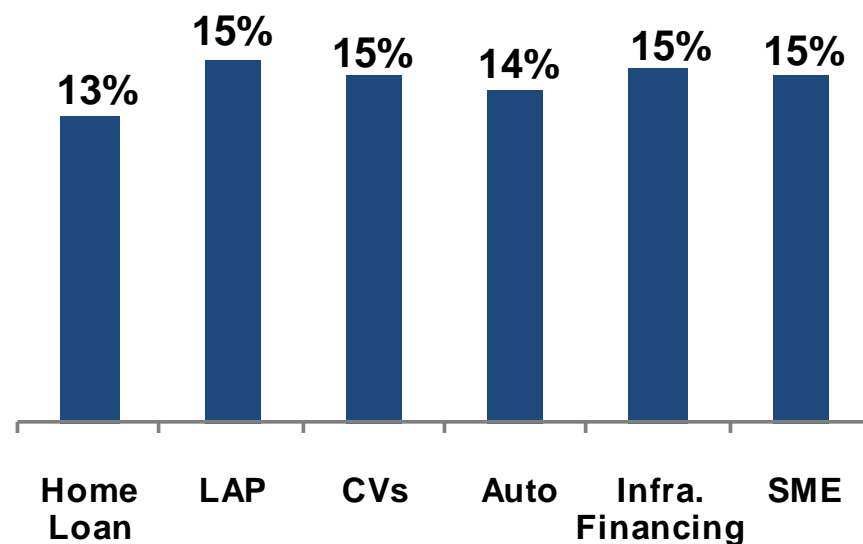


SMS charges as applicable. All loans will be at the sole discretion of Reliance Home Finance Ltd. conditions apply

Portfolio Composition

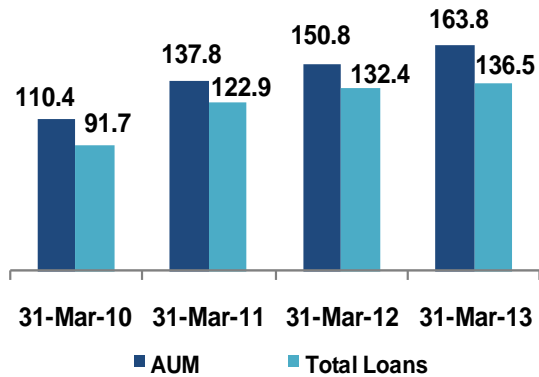


Segmental Yields



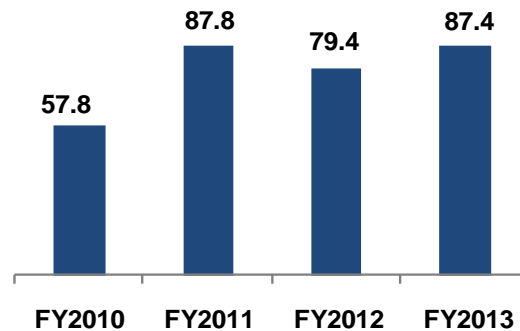
AUM and Total Loan Portfolio

(Rs. Billion)



Disbursements

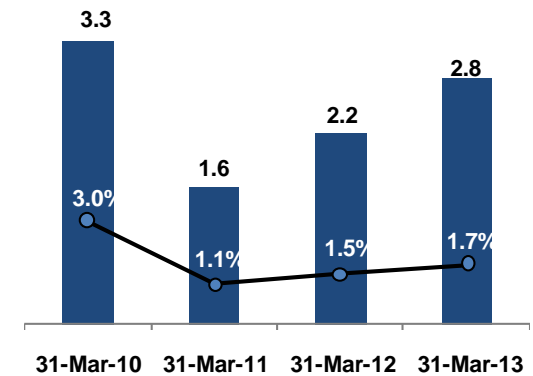
(Rs. Billion)



Gross NPLs

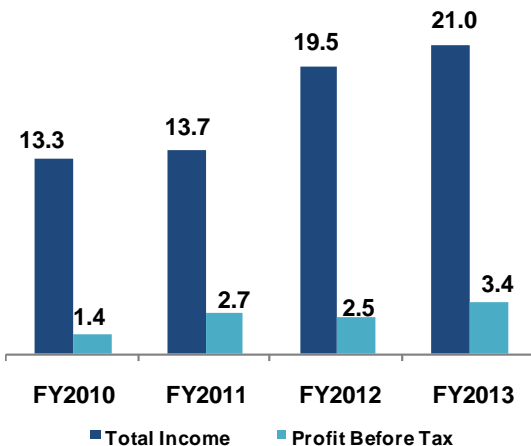
(Rs. Billion)

(%)



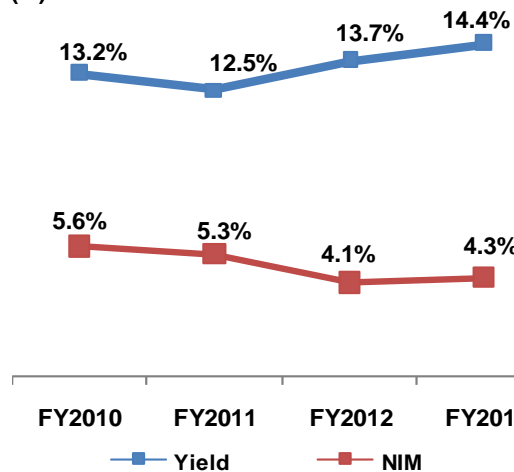
Total Income and Profit Before Tax

(Rs. Billion)



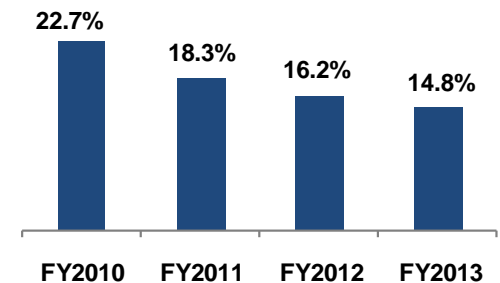
Yield and Net Interest Margin

(%)



Cost-to-income ratio

(%)





Reliance General Insurance

- Leading private sector General Insurer with over 7% market share (as on March 2013)
- No. of policies sold rose to 3 million in FY13 (+9%)
 - *Manual cover-notes for motor policies reduced to 10% in Q4 (51% in Q4 FY12)*
- 16% increase in GWP after a gap of four years
 - *GWP from commercial lines of business grew to Rs. 3.9 billion in FY13 (+23%)*
- RGIC reported profit for the 2nd consecutive quarter
- Decline in combined ratio to 121% (145% in FY12)
 - *16% reduction in claims ratio and 8% in expense & commission ratio*
- Investment book grew by 20%
- Exceptional provisioning on account of third party motor claims reserves: Rs. 1.3 billion
- Wide network of 126 branches and nearly 10,700 intermediaries

Save Tax & Secure Health
Save upto Rs 4635 /-^(Section 80D)

RELIANCE
General Insurance

Reliance HealthWise Policy
• No medical test up to 45 years
• No waiting period

Reliance Critical Illness Policy
• Coverage on 10 critical illness / surgeries
• No medical test up to 45 years
• Waiting period between 5 to 20 years
• No premium payment, No claim payment
• Lump sum payment on benefit basis

RELIANCE
General Insurance

Reliance Travel Care Insurance Policy
Making journeys safer

• Custom made Plans are available for you to choose from with maximum coverage and minimal paper work
• Comprehensive Coverage through various unique benefits like Compassionate Visit, Loss of Passport, Delay of Checked Baggage, Trip Delay, Trip Cancellation, Missed Connection, Financial Emergency Assistance etc.
• Automatic extension of policy in case of Medical Emergency & Evacuation (upto 30 days) and Delay of Common Carrier (up to 7 days) beyond Policy Expiry

To get and instant quote and the **BEST DEAL**
SMS 'Travel' to 85454 or visit www.reliancegeneral.co.in
or Call 1800 3002 8282 (toll free) or 022 3989 8282 (charges apply)

Think of Insurance Think of us!

RELIANCE
General Insurance

Buy & Renew policies online
at www.reliancegeneral.co.in
and protect what you value

Health
Reliance HealthWise Policy

Motor
Reliance Private Car Package Policy

Travel
Reliance Travel Care Insurance Policy

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Reliance Householder's Package Policy

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

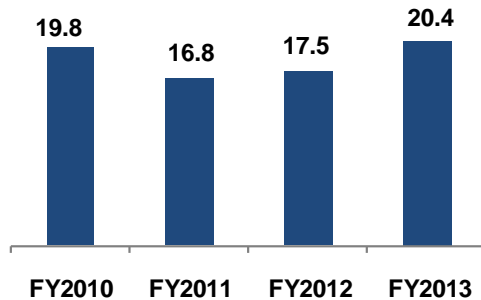
For More Details: • SMS 'Motor NIL' to 85454
• Visit www.reliance
• Call 1800 3002 8282 or 022 3989 8282

• 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.

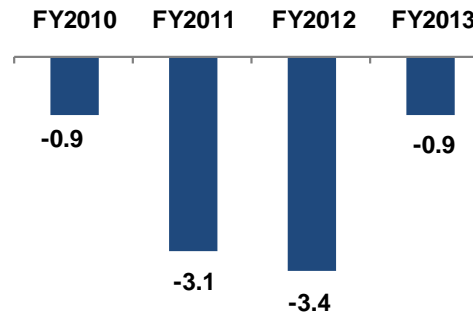
Gross Written Premium

(Rs. Billion)



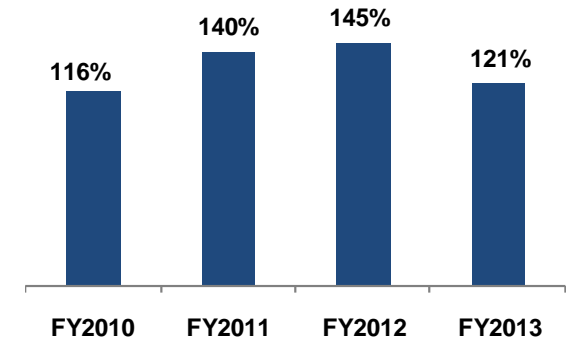
Profit Before Tax

(Rs. Billion)

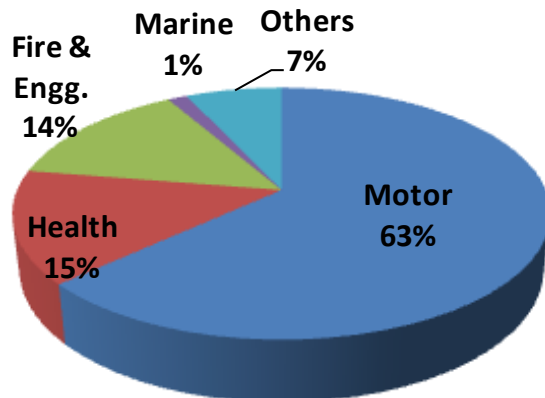


Combined Ratio

(%)

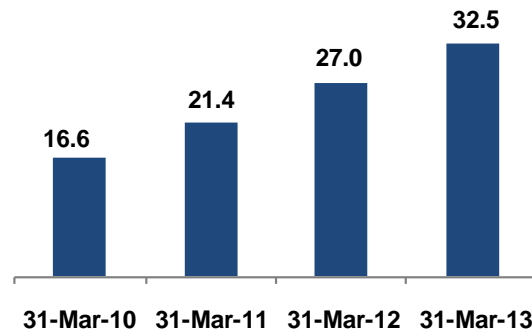


Business mix



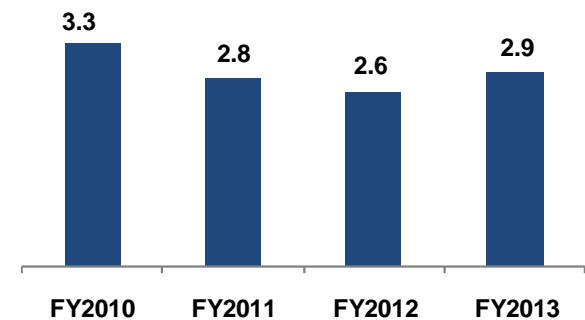
Investment Book

(Rs. Billion)



No. of policies issued

(in Million)





Broking and Distribution businesses

- Wealth Management AUMs rose by 77% in FY13
- One of the largest private sector partners for Western Union Money Transfer in India
- Business Correspondent for SBI and Yes Bank
- Exclusive tie-up with India Post to sell gold coins through its network
 - *Launched Reliance Pure Gold campaign in over 1,200 India Post outlets*
 - *Gold sales rose by 123% in FY13*
- Launched MyGold Plan, in association with World Gold Council
- Pan India presence with over 6,200 outlets
- FY13 Distribution PBT declined due to investment in FoS (rose by 1,350) & physical outlets (150+) to strengthen the sales network

CALL YOUR L ABROAD FOR

Amazing Offer! Isn't it. Just walk-in to our branch and tell them how much you love to transfer money abroad.

- Offer for all walk-in at Reliance Money Exchange
- 2 min per call
- One call per transaction per month
- Limited period offer

WESTERN UNION
MONEY TRANSFER

Now buy gold coin of any denomination at your nearest post office from 9th Aug. 2010 to 9th Sept. 2010 and get a chance to win upto 50gms' Gold Coins

6 Decade of money exchange

HURRY! Rush to your nearest Post Office.

MY GOLD PLAN
TM

GOLD, EVERYDAY.

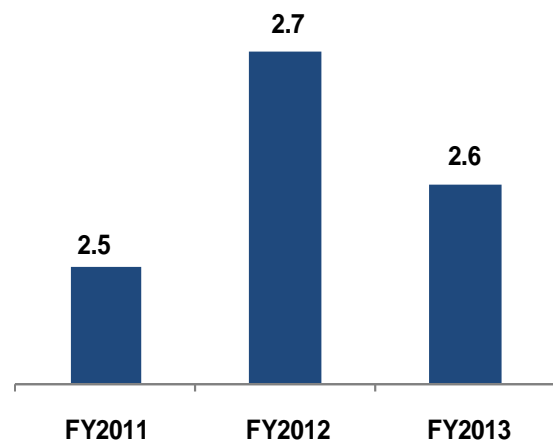
ASSURED 24 KARAT GOLD
INSTANTLY CONVERTS CASH INTO GOLD
AVERAGES THE FLUCTUATING GOLD PRICES

RELIANCE Money

www.reliancecmgp.com SMS RELIANCE to 53636

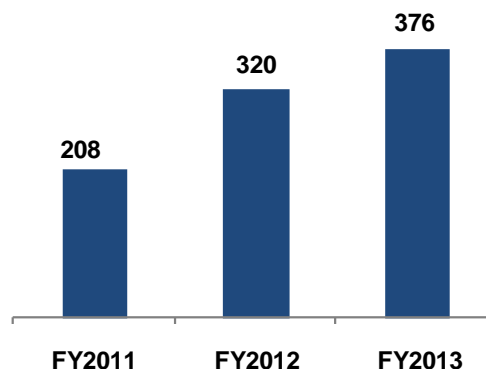
Total income

(Rs. Billion)



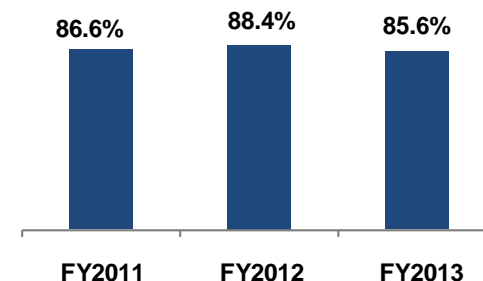
Profit Before Tax

(Rs. Million)



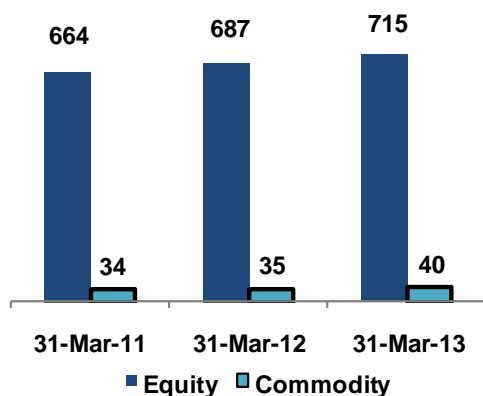
Cost-to-income ratio

(%)



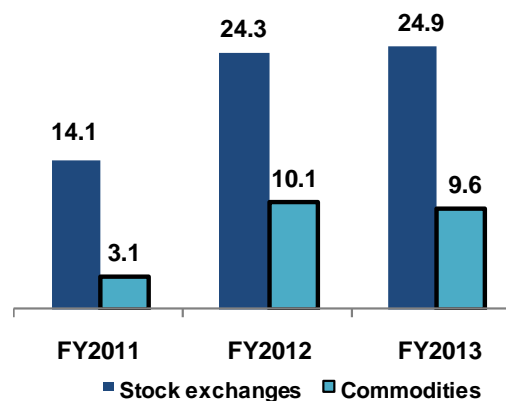
Equity and Commodity Broking Accounts

(in '000s)



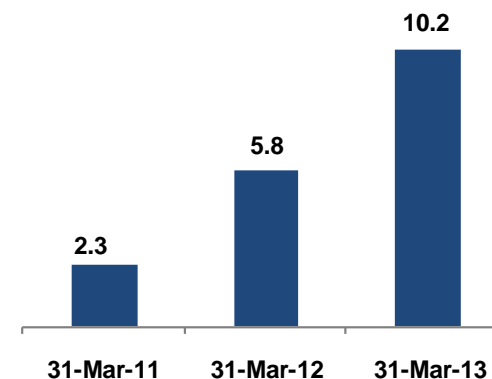
Average Daily Turnover (Stock exchanges and Commodities)

(Rs. Billion)



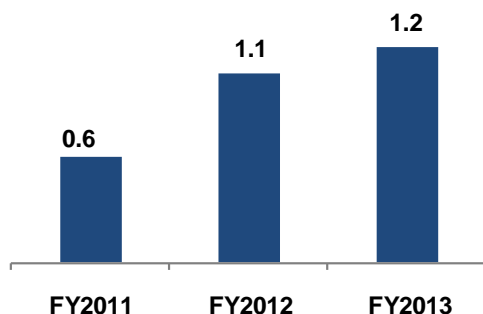
Wealth Management AUM

(Rs. Billion)



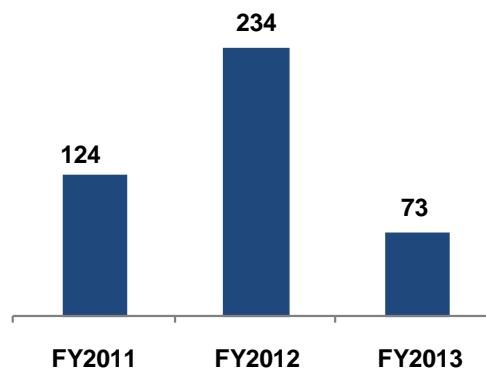
Total income

(Rs. Billion)



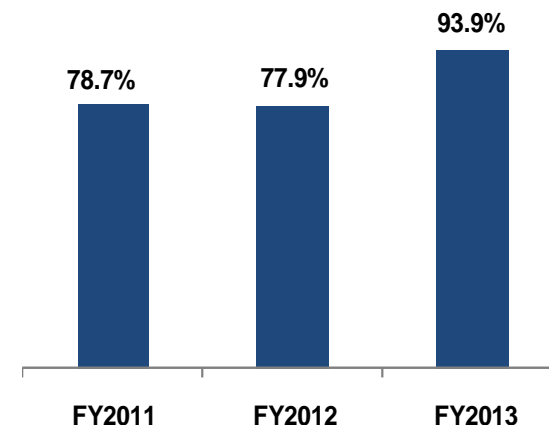
Profit Before Tax

(Rs. Million)



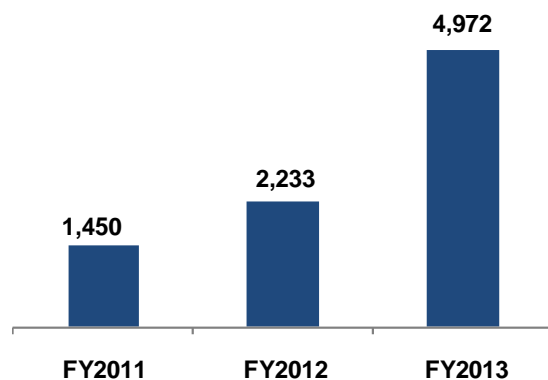
Cost-to-income ratio

(%)



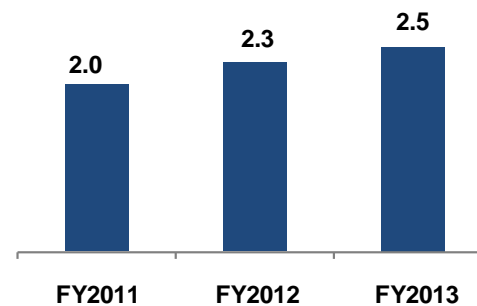
Gold Coin Distribution

(In kgs.)



Money Transfer Transactions

(In Million)



Other Businesses



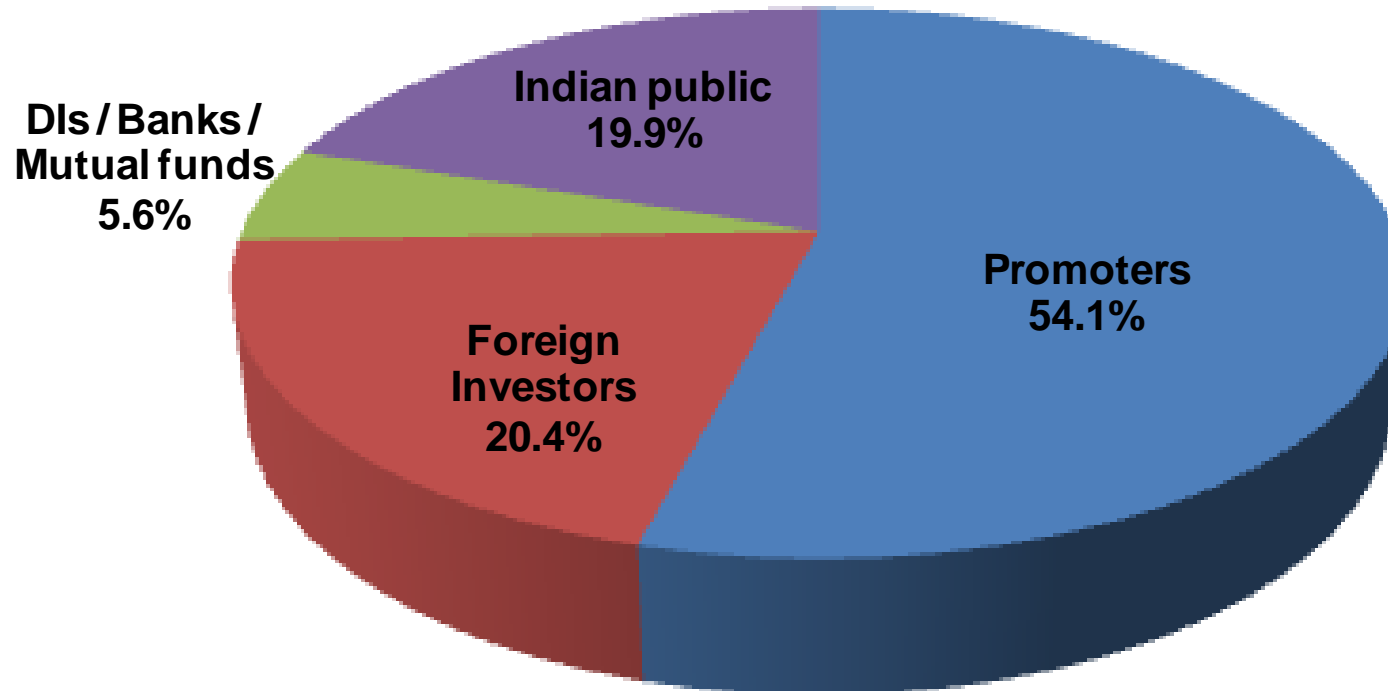
Reliance Equity Advisors (REAL)

- **Manages a private equity fund, the Reliance Alternative Investments Fund - Private Equity Scheme I; committed investments aggregating to approx. 75% of the fund size**
 - **Fund's existing investments are closely monitored on an ongoing basis, and continue to perform at or above expectations**
-

Reliance Asset Reconstruction

- **Acquiring, managing and resolving distressed debt / assets**
- **The business also focuses on bilateral deals with banks and works with the management of the NPA company for facilitating time bound solutions**
- **As on March 31, 2013, managed assets of over Rs. 0.5 billion**

(As on March 31, 2013)



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

25
YEARS
OF TRUST

ReLIANCE

Thank you

ReLIANCE

Annexure



Balance Sheet

(Rs. Million)	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013
Capital	2,462	2,462	2,462	2,462
Reserves	75,516	77,066	116,526	122,410
Borrowings	146,863	203,745	195,899	225,097
Other Liabilities	36,350	37,600	38,544	55,913
Total	261,190	320,872	353,430	405,881
Cash / bank balance	8,645	16,343	11,251	15,822
Investments	113,406	123,017	147,597	150,860
Loans	125,639	157,406	168,674	202,126
Fixed assets	2,585	2,142	2,811	4,408
Other Assets	10,915	21,964	23,097	32,665
Total	261,190	320,872	353,430	405,881
Tier I *	28.0%	17.7%	18.0%	13.0%
Tier II *	-	0.2%	2.2%	3.9%
Capital Adequacy *	28.0%	17.8%	20.2%	17.0%

* Based on standalone financials

Funding Profile

(Rs. Million)	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013
Bank Loans	56,153	102,142	104,861	113,727
Commercial Papers	51,623	44,613	29,322	36,732
NCDs	38,821	56,450	61,167	74,534
Others	267	541	550	104
Total	146,863	203,746	195,899	225,097

Profit & Loss statement

(Rs. Million)	Q4 FY13	Q4 FY12	Q3 FY13	FY 2013	FY 2012
Interest Income	8,567	7,567	8,345	32,067	28,217
Capital Gains / Dividend	504	4,527	729	11,588	7,935
Premium Earned	4,936	4,765	5,079	20,733	19,343
Mgmt. & Advisory Fee	1,672	1,801	2,063	6,416	6,138
Brokerage & Comm.	544	454	503	2,208	2,093
Other Income	685	503	440	2,174	2,543
Total Income	16,907	19,619	17,158	75,186	66,269
Interest & Fin. Charges	5,987	5,646	5,956	23,430	22,501
Other Expenses	10,209	11,162	9,789	43,453	38,576
Total Expenses	16,196	16,808	15,745	66,883	61,076
Profit before tax	711	2,811	1,413	8,303	5,192
Net profit after tax	2,654	3,293	1,008	8,119	4,578

Profit & Loss statement

(Rs. Million)	Q4 FY13	Q4 FY12	Q3 FY13	FY 2013	FY 2012
Income	1,949	1,792	2,276	7,346	6,647
Expenses	798	781	1,693	4,450	3,571
Profit before tax	1,151	1,011	583	2,896	3,076

(Rs. Billion)	Mar 31, 2010	Mar 31, 2011	Mar 31, 2012	Mar 31, 2013
Debt	778.7	677.0	473.9	644.7
Equity	365.5	334.4	280.7	271.9
Gold	-	4.3	26.5	29.3
Managed Accounts	17.7	19.4	14.6	14.7
Pension Funds	348.4	444.5	594.6	707.6
Hedge Funds	9.6	12.1	18.3	63.2
Total AAUM	1,519.9	1,491.7	1,408.5	1,731.3

Profit & Loss statement

(Rs. Million)	Q4 FY13	Q4 FY12	Q3 FY13	FY 2013	FY 2012
First year premium	3,932	5,868	2,860	11,884	14,364
Single premium	724	1,476	531	1,882	3,729
Total New business premium	4,655	7,343	3,391	13,766	18,093
Renewal Premium	8,147	12,318	5,963	26,688	36,883
Total premium (net of reinsurance)	12,719	19,587	9,302	40,153	54,702
Profit before tax	2,902*	3,463*	402	3,804*	3,726*
Total funds under management	181,894	187,666	193,659	181,894	187,666
Capital infused	-	-	-	-	3,000

* Including policyholder's surplus transferred to shareholders' account

Profit & Loss statement

(Rs. Million)	Q4 FY13	Q4 FY12	Q3 FY13	FY 2013	FY 2012
Disbursements	24,476	15,913	23,124	87,446	79,373
Net Interest Income	1,696	1,333	1,432	5,865	5,104
Total Income	5,431	5,570	5,248	20,974	19,450
Total expenses	735	772	716	3,110	3,150
Interest expenses	3,408	3,495	3,553	13,778	12,801
Provisions	85	547	139	666	963
Profit before tax	1,203	756	841	3,420	2,537

Profit & Loss statement

(Rs. Million)	Q4 FY13	Q4 FY12	Q3 FY13	FY 2013	FY 2012
Gross Written Premium	4,866	4,326	4,963	20,362	17,479
Profit / (loss) before tax	170	(2,483)	156	(928)	(3,416)
Investment book	32,525	27,021	32,550	32,525	27,021
Combined ratio	115%	197%	112%	121%	145%
No. of policies issued (in million)	0.8	0.7	0.7	2.9	2.6
Capital Infusion	-	2,520	-	1,550	4,430

Profit & Loss - Broking

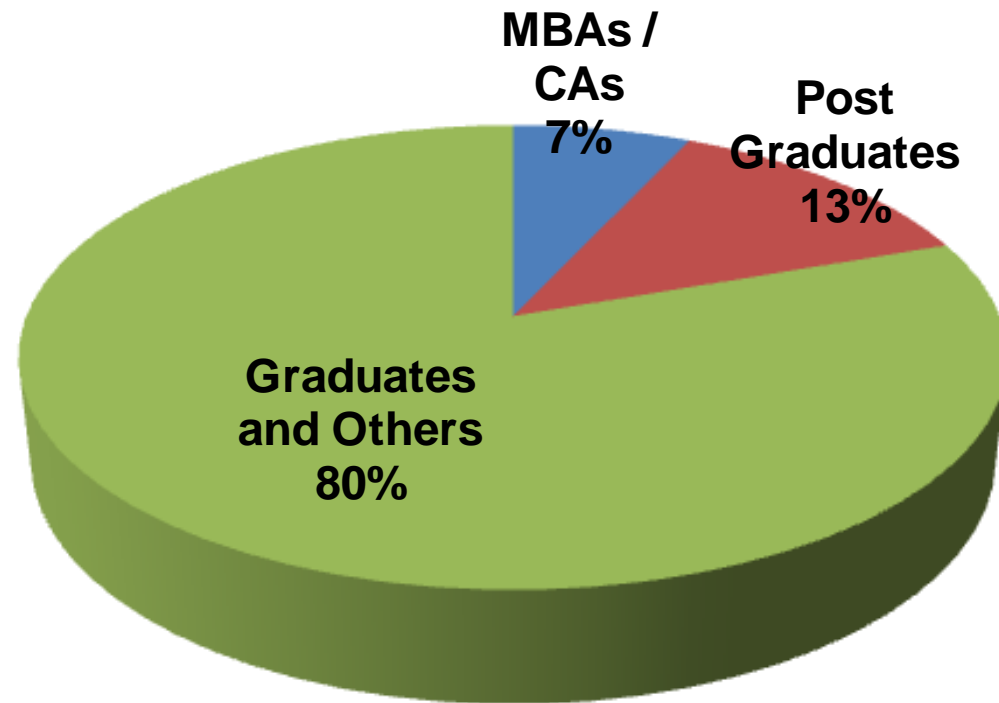
(Rs. Million)	Q4 FY13	Q4 FY12	Q3 FY13	FY 2013	FY 2012
Total Income	756	923	631	2,610	2,749
Total expenses	625	673	536	2,234	2,430
Profit before tax	131	250	96	376	320

Profit & Loss - Distribution

(Rs. Million)	Q4 FY13	Q4 FY12	Q3 FY13	FY 2013	FY 2012
Total Income	415	353	356	1,200	1,060
Total expenses	357	251	360	1,127	826
Profit before tax	58	102	(4)	73	234

- **Approx. 18,700 employees**
- **~80% in Customer Facing roles**
- **Young workforce**
- **Post Graduates and Professionals form 20% of the total workforce**
- **Over 2,000 women employees**

Qualification profile



Young & vibrant workforce - average age of 35 years