



RELIANCE

Results for the quarter ended December 31, 2012

Investor Presentation

January 29, 2013

RELIANCE

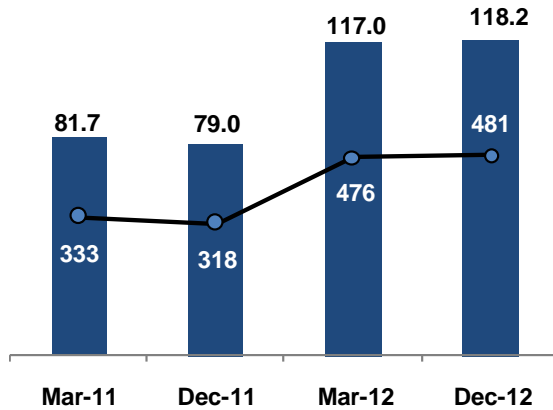


Overview - Strong Fundamentals

Networth and Book value Per Share

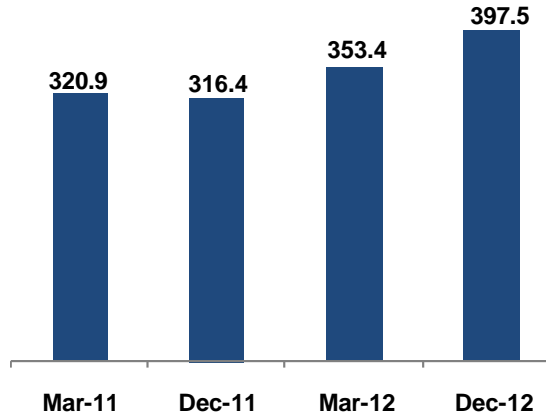
(Rs. Billion)

(Rs.)



Total Assets

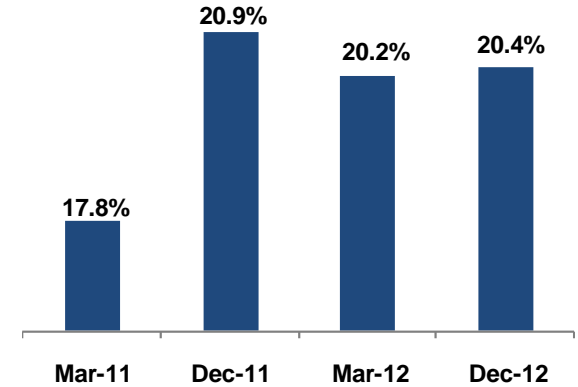
(Rs. Billion)



Capital Adequacy

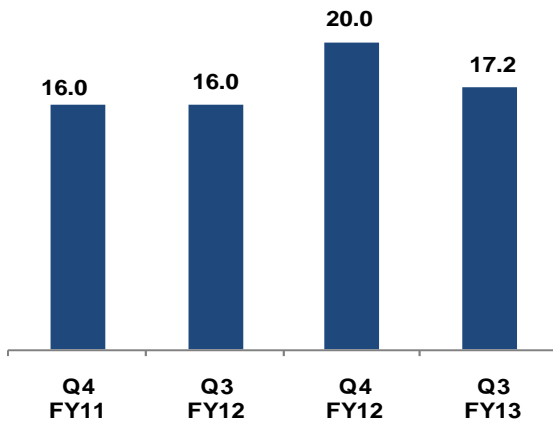
(%)

** Based on standalone financials*



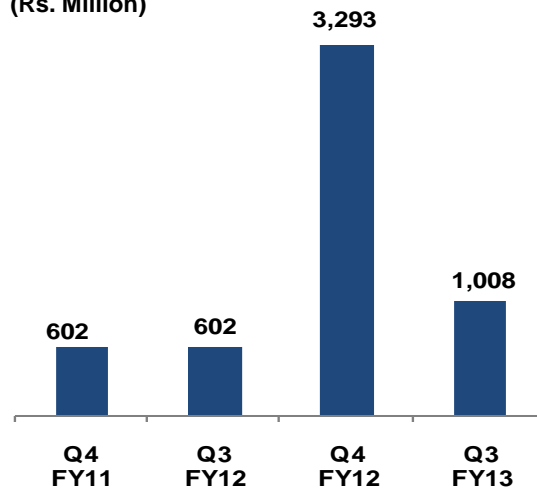
Total Income

(Rs. Billion)



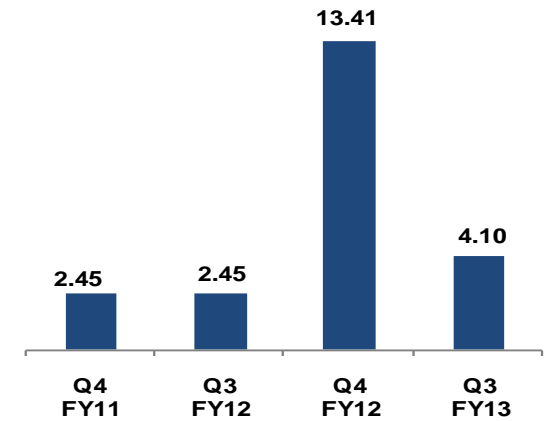
Profit After Tax

(Rs. Million)



Earnings Per Share

(Rs.)



Net debt - equity ratio: 1.65

- **CRISIL 'A1+'**

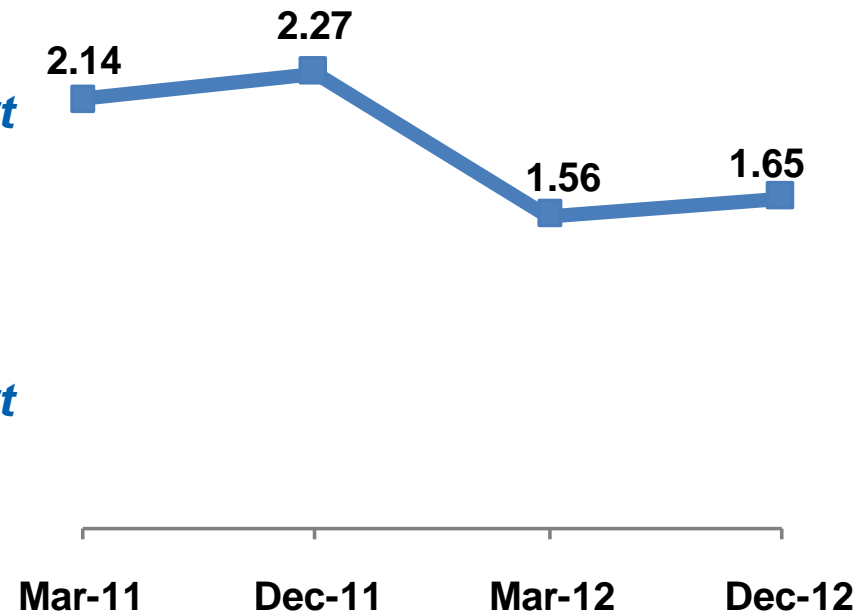
- *Highest credit rating for short term borrowing program*

- **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
- Retail Gold Fund is amongst the market leaders with a share of 25% in Gold Fund category
- Continues to have the highest no. of SIPs and STPs in the industry
- Retail debt forms 33% of overall debt AUMs
- Raised over US\$400 million in Q3 through offshore funds to invest in domestic debt products
- Launched the PMS Yield Maximizer Fund (high revenue fund)
- 43 schemes - 21 equity, 19 debt, 2 ETFs and 1 Fund of Funds
- Wide distribution network - 215 customer touch points across India

enrich your investments with vision

An earning member of my family

RELIANCE Mutual Fund
Anil Dhirubhai Ambani Group

Reliance Vision Fund
An Open-ended Equity Growth

SIP

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.reliancecmutual.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

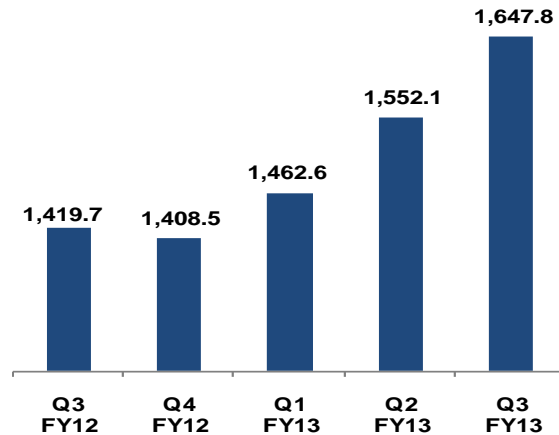
■ No Locker ■ No Jeweller ■ No Wealth Tax

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.

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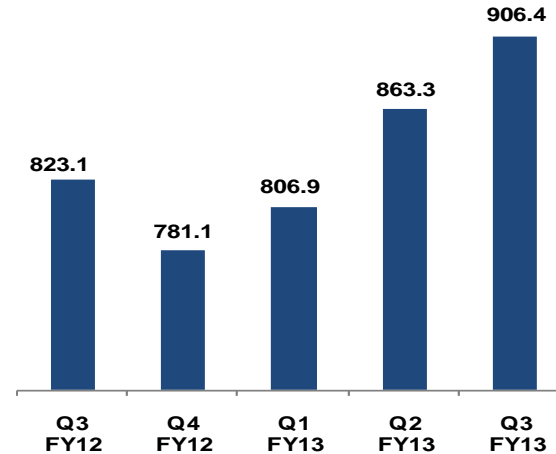
Average Assets under Management

(Rs. Billion)



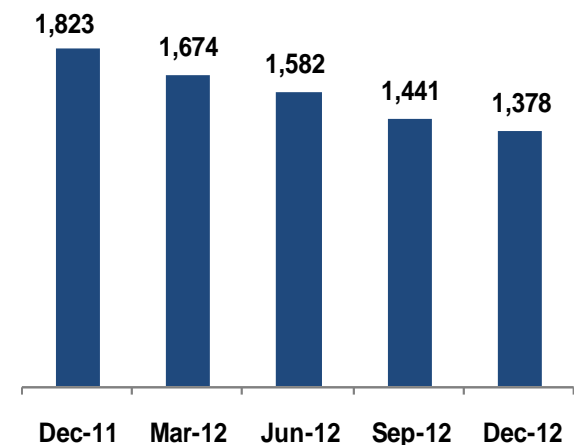
Average Mutual Fund AUMs

(Rs. Billion)



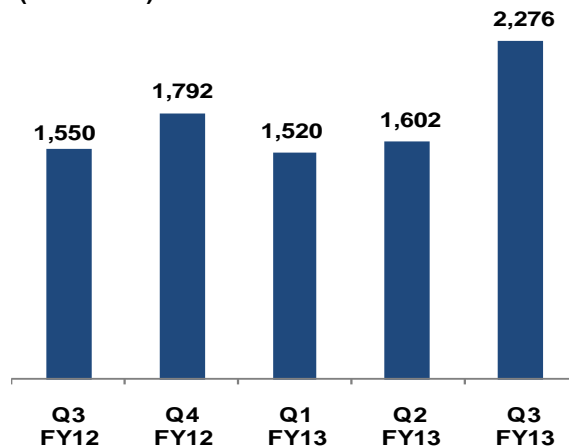
No. of SIP and STPs

(in '000s)



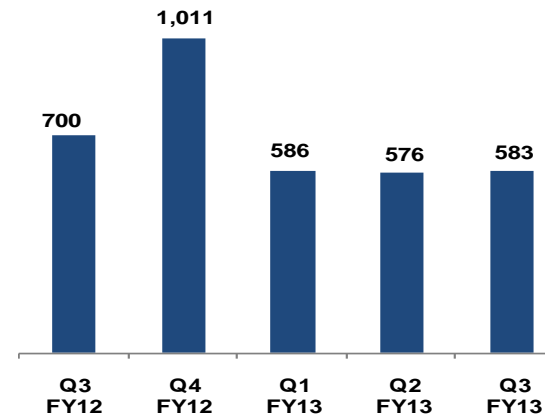
Total Income

(Rs. Million)



Profit Before Tax

(Rs. Million)





Reliance Life Insurance

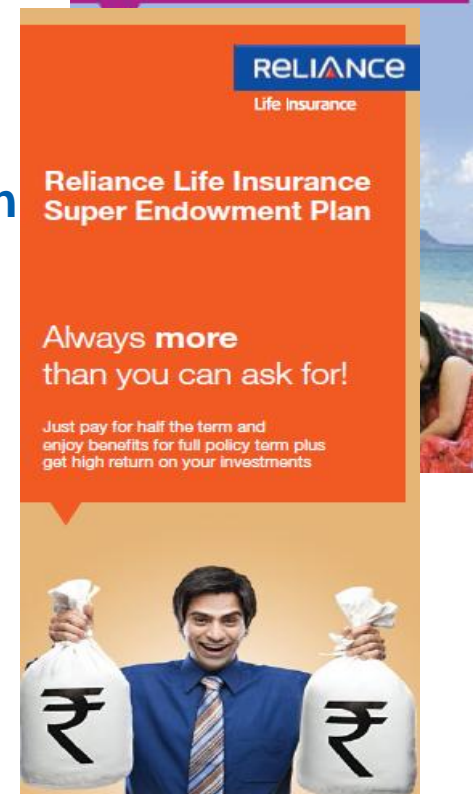
- Leading player in the private sector life insurance sphere
- Wide distribution network across India with 1,230 offices and over 109,000 agents
- Brickworks Ratings reaffirmed the AAA^{efs} rating, indicating the highest degree of Enterprise-wide Risk Management Capabilities and Financial Strength
- Launched two new products - Reliance Life e-Term Plan and Reliance Life Insurance Super Endowment Plan
- Distribution channel initiatives:
 - Face-to-Face Channel
 - Life Plaza
 - Career Agent model
- Q3 persistency maintained at 54%



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

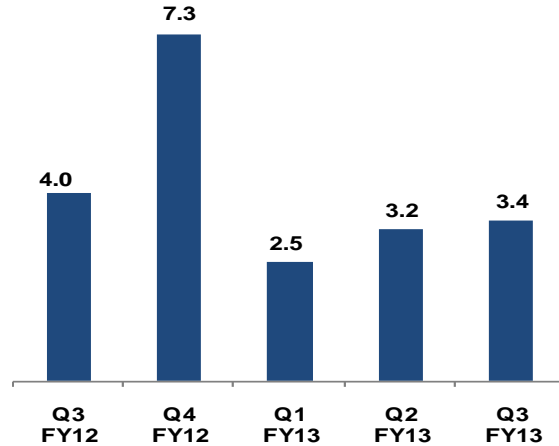
Always **more**
than you can ask for!

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



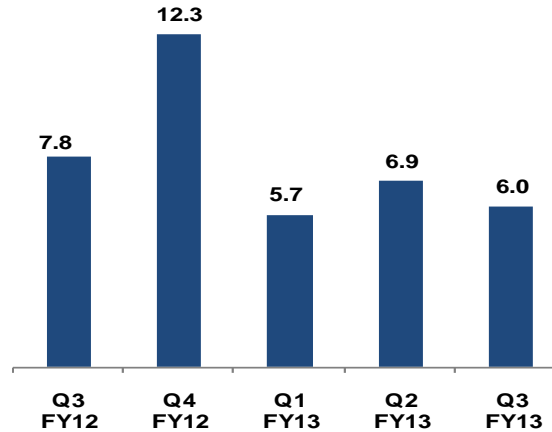
New Business Premium

(Rs. Billion)



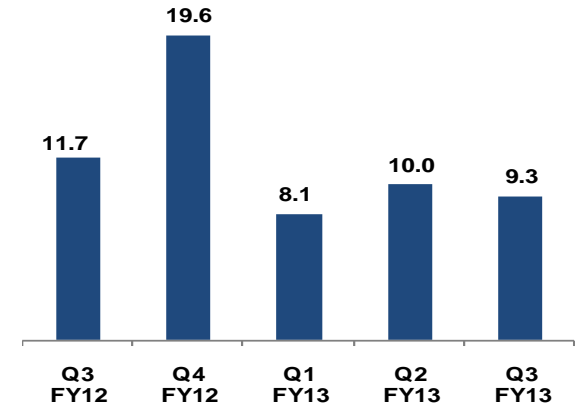
Renewal Premium

(Rs. Billion)



Total Premium (net of reinsurance)

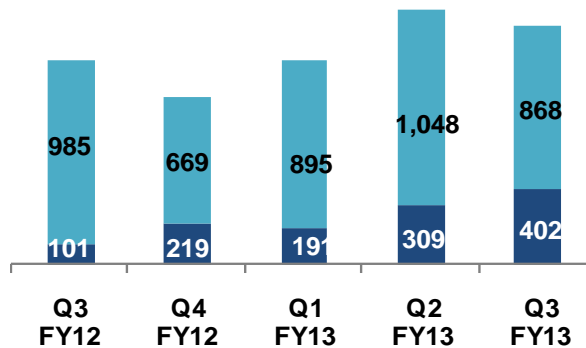
(Rs. Billion)



Profit Before Tax

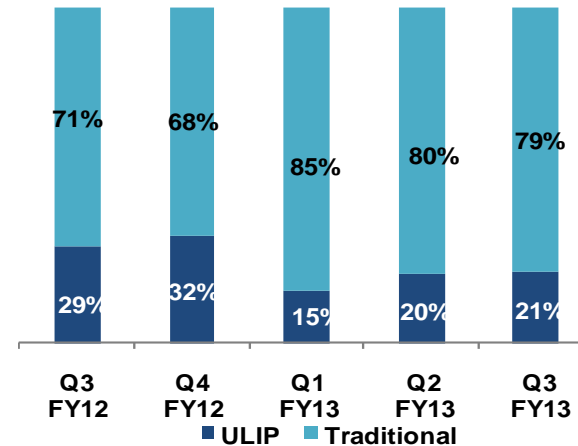
(Rs. Million)

- Surplus from Profit / Loss
- Surplus in Non-Participating Business

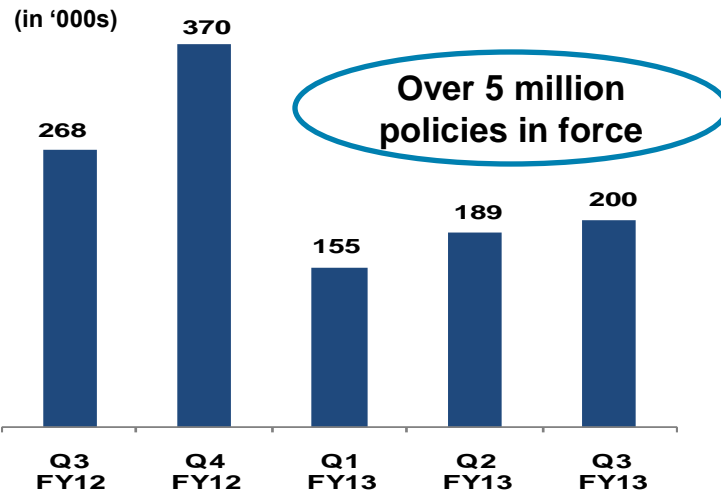


Business Mix (Individual)

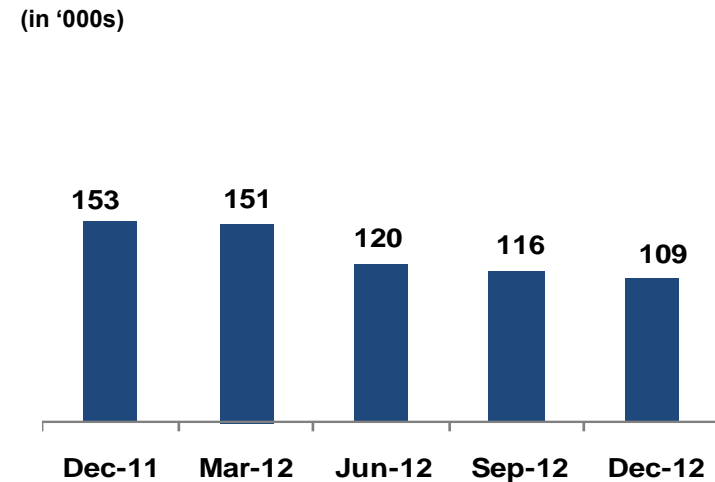
(%)



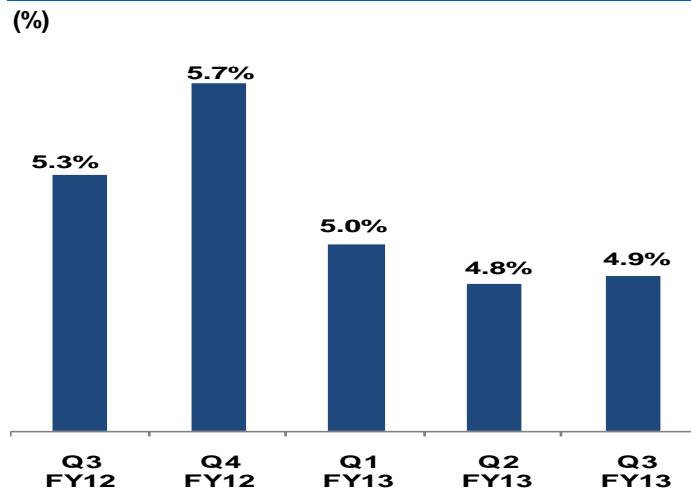
No. of individual policies sold



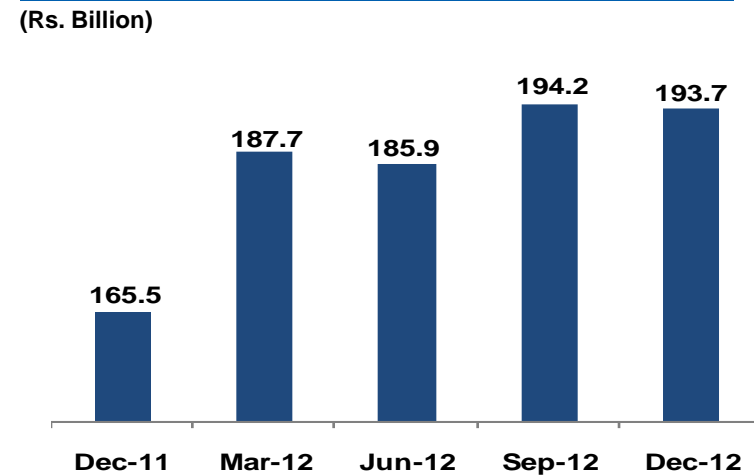
Agency Force



Private Sector Market Share



Funds under Management





Reliance Commercial Finance

- Amongst the leading lenders in the Indian NBFC sector
- Continued focus on asset-backed lending and productive asset creation
- Nearly 100% of book secured
- Securitised loans of Rs. 10 billion during the quarter
- Over 72,400 customers across 18 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**.



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

► Finance offerings tailored for the individual needs of

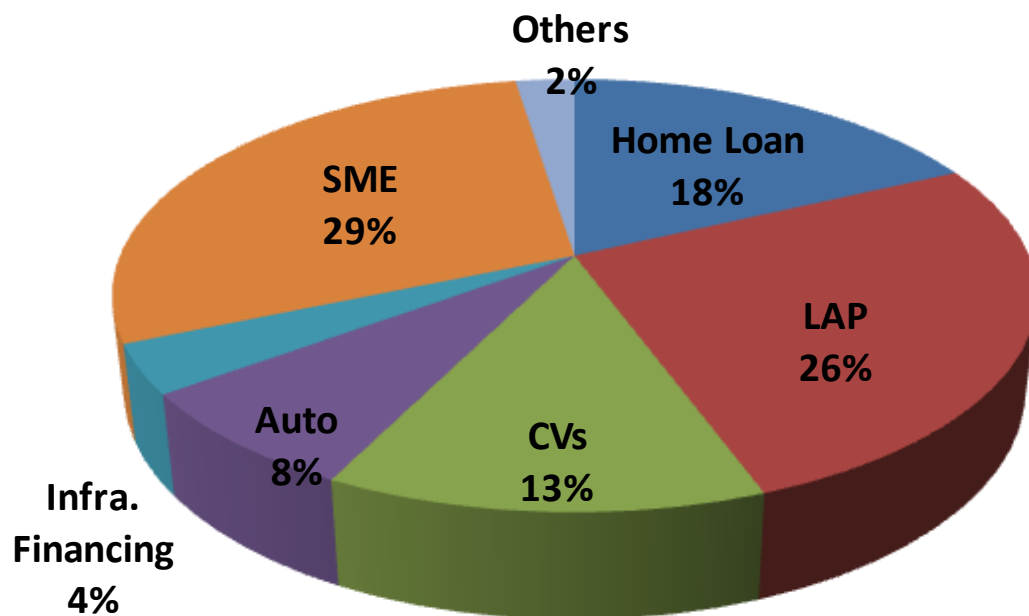
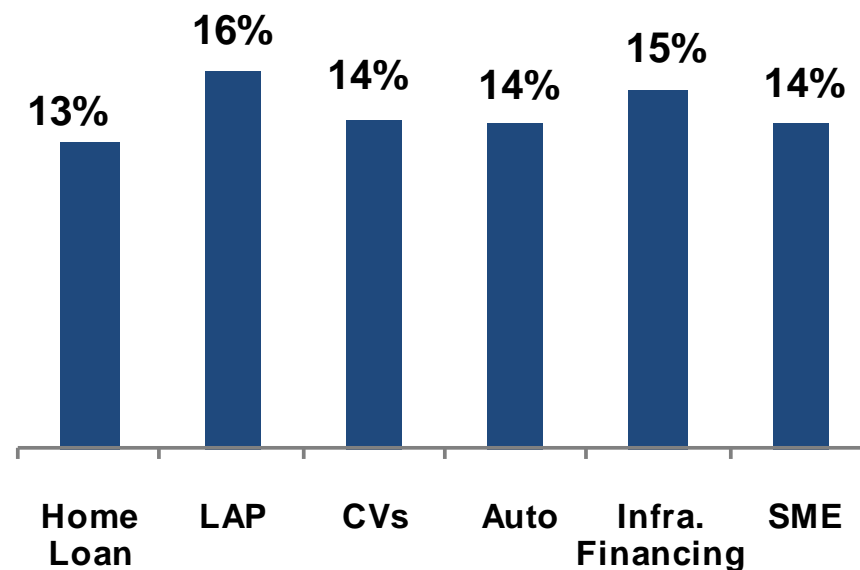
RELIANCE
Home Finance

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

SMS HOME to 55454*

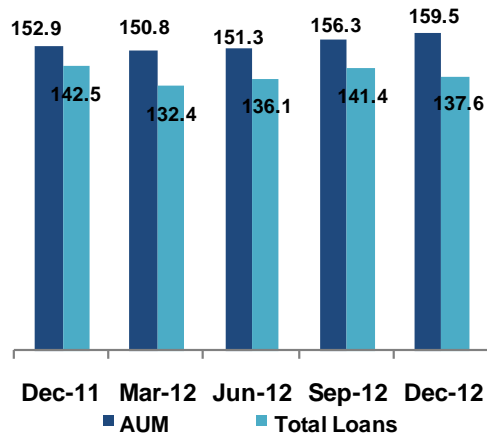


SMS charges as applicable. All loans will be at the sole discretion of Reliance Home Finance Ltd. conditions apply.

Portfolio Composition**Segmental Yields**

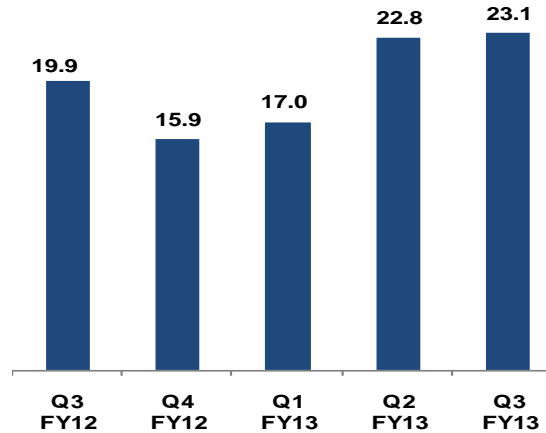
AUM and Total Loan Portfolio

(Rs. Billion)



Disbursements

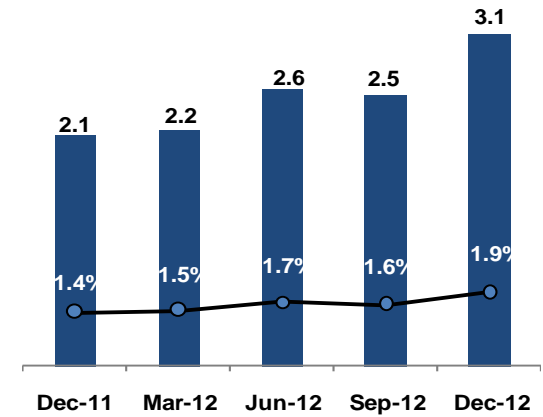
(Rs. Billion)



Gross NPLs

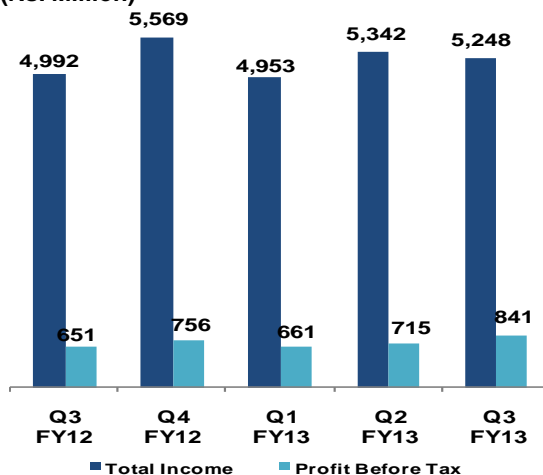
(Rs. Billion)

(%)



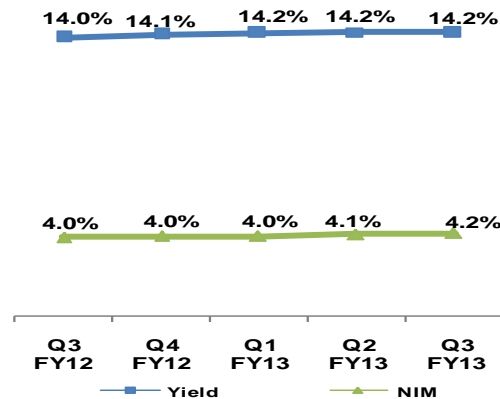
Total Income and Profit Before Tax

(Rs. Million)



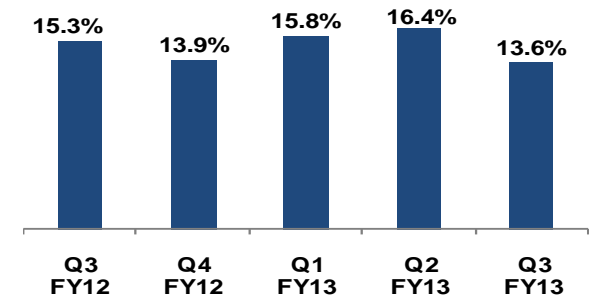
Yield and Net Interest Margin (%)

(%)



Cost-to-income ratio

(%)





Reliance General Insurance

- Leading private sector General Insurer with 7% market share (as on Dec 31, 2012)
- Over 0.7 million policies sold in Q3 (+15%)
- Wide network of 126 branches and over 9,900 intermediaries (1,323 agents added in Q3)
- GWP from commercial lines of business continued to grow to Rs. 879 million
- Gross Premium from online sales rose by 73% during the quarter
- Motor segment: issuance of E-cover notes increased to 85% (43% in Q3 FY12)
- Reduction in combined ratios across key segments

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

RELIANCE
General Insurance

Reliance HealthWise Policy

Reliance Critical Illness Policy

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 an instant quote and the **BEST DEAL**
SMS 'travel' to 55454 or visit www.reliancegeneral.co.in
or Call 1800 3002 8282 (toll free) or 022 3999 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

Motor

Travel

Home

Reliance HealthWise Policy

Reliance Private Car Package Policy

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Reliance Householder's Package Policy

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

For More Details:

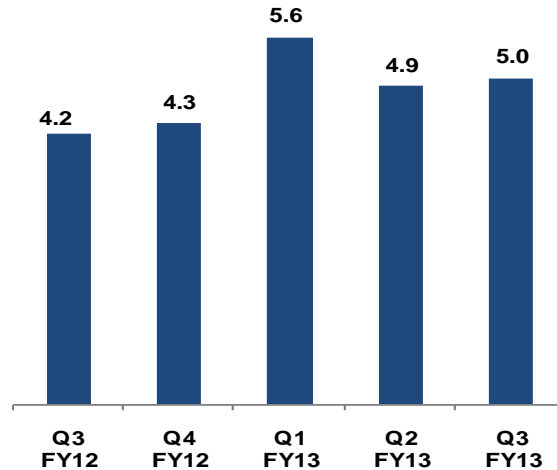
- SMS 'Motor NIL' to 55454
- Visit www.reliancegeneral.co.in
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For more details on risk factors, terms & conditions please refer sales brochure carefully before concluding sale. Insurance is the subject matter of solicitation. Reliance General Insurance Co. Ltd.

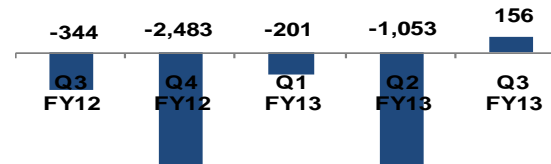
Gross Written Premium

(Rs. Billion)



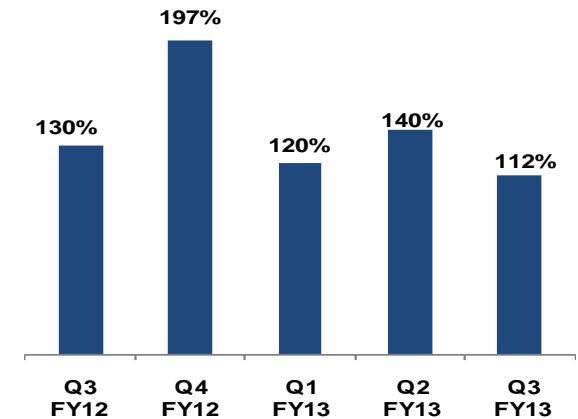
Profit Before Tax

(Rs. Million)

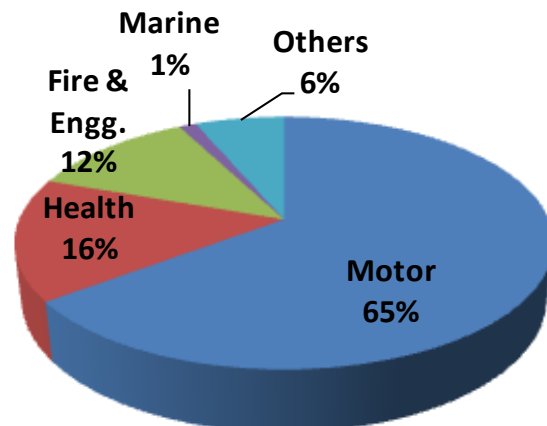


Combined Ratio

(%)

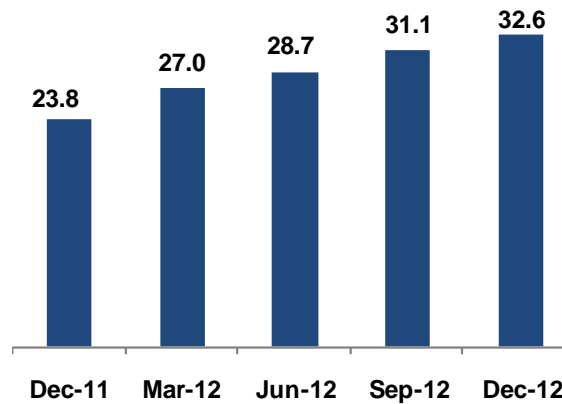


Business mix



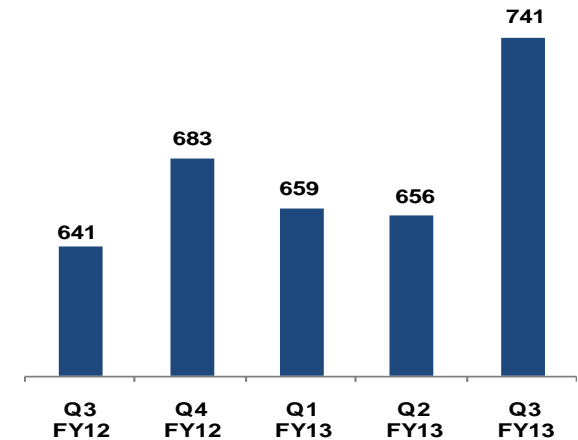
Investment Book

(Rs. Billion)



No. of policies issued

(in '000s)





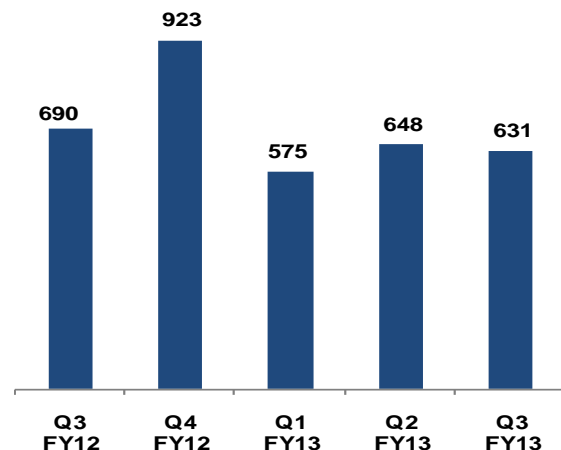
Broking and Distribution businesses

- Broking business consists of :
 - Reliance Securities (2nd largest broker in the retail segment), and Quant Securities that focuses on the wholesale clientele
- One of the largest private sector partners for Western Union Money Transfer in India
- 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
- Business Correspondent for State Bank of India and Yes Bank
- Launched MyGold Plan, in association with World Gold Council
- Pan India presence with over 6,350 outlets



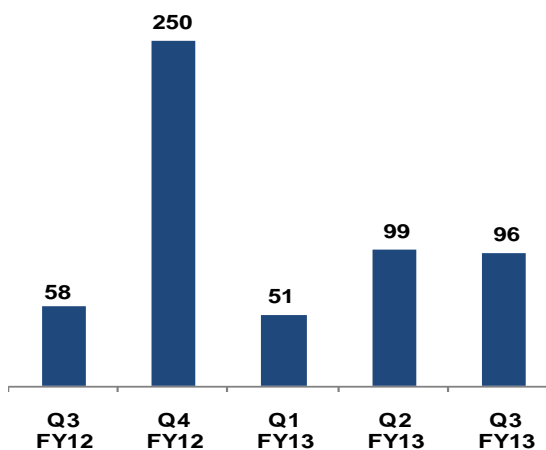
Total income

(Rs. Million)



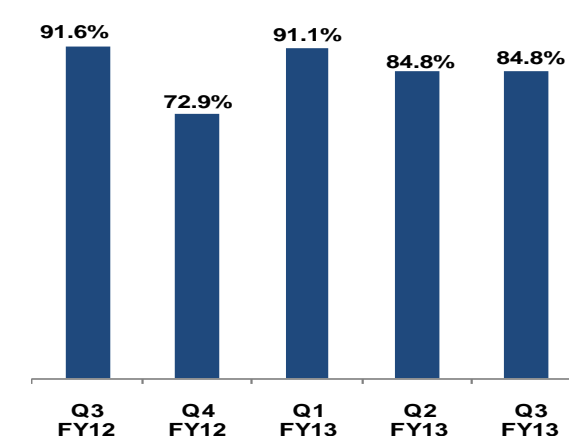
Profit Before Tax

(Rs. Million)



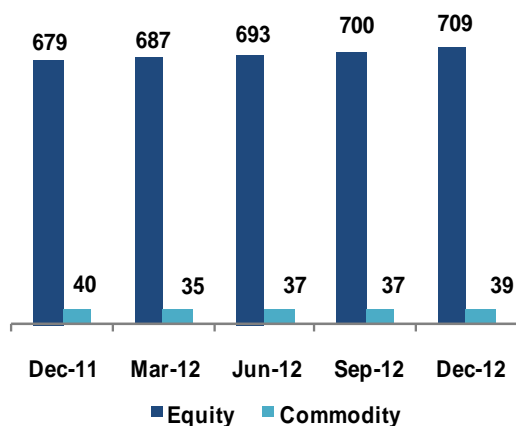
Cost-to-income ratio

(%)



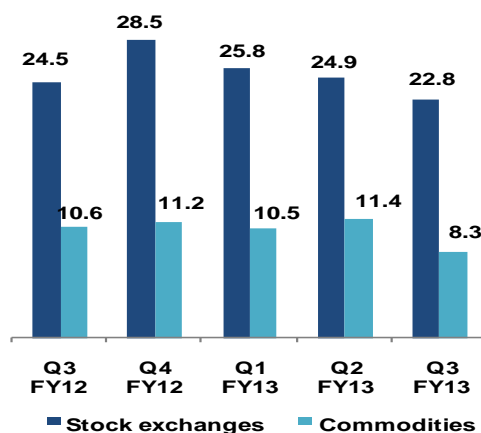
Equity and Commodity Broking Accounts

(in '000s)



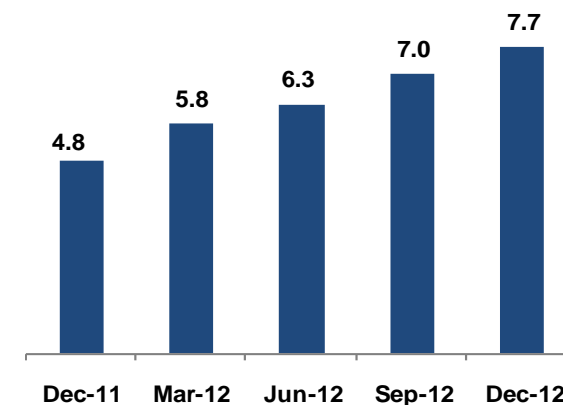
Average Daily Turnover (Stock exchanges and Commodities)

(Rs. Billion)



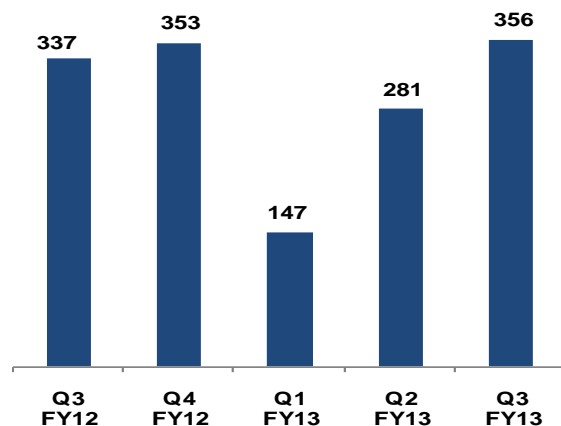
Wealth Management AUM

(Rs. Billion)



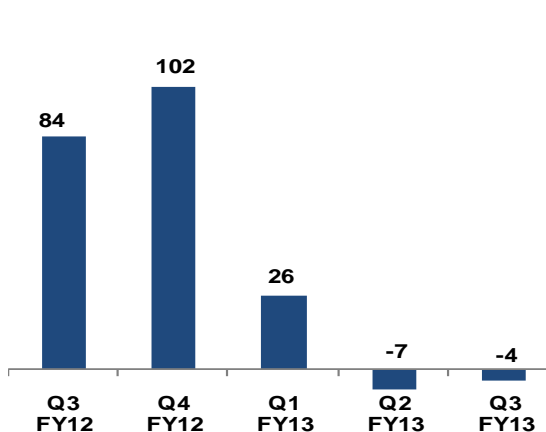
Total income

(Rs. Million)



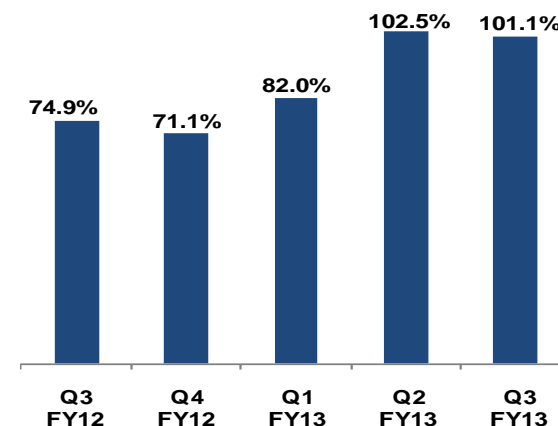
Profit Before Tax

(Rs. Million)



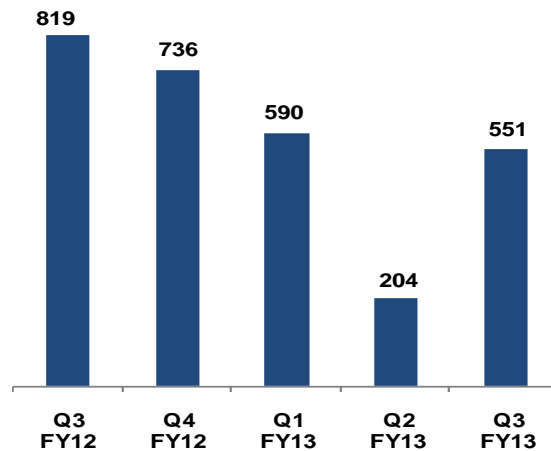
Cost-to-income ratio

(%)



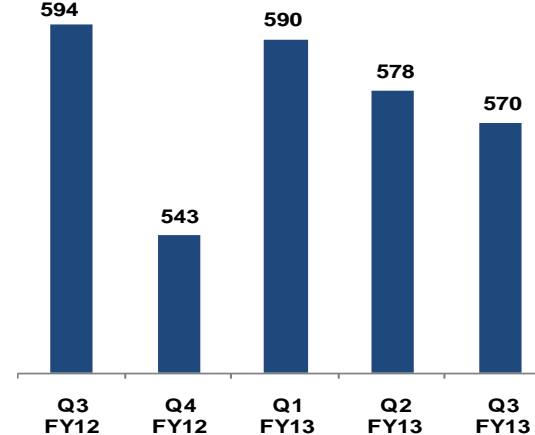
Gold Coin Distribution

(In kgs.)



Money Transfer Transactions

(In '000s)



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 in line with expectations

Reliance Venture Asset Management

- Venture capital arm of the 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 December 31, 2012, managed assets of Rs. 2.0 billion

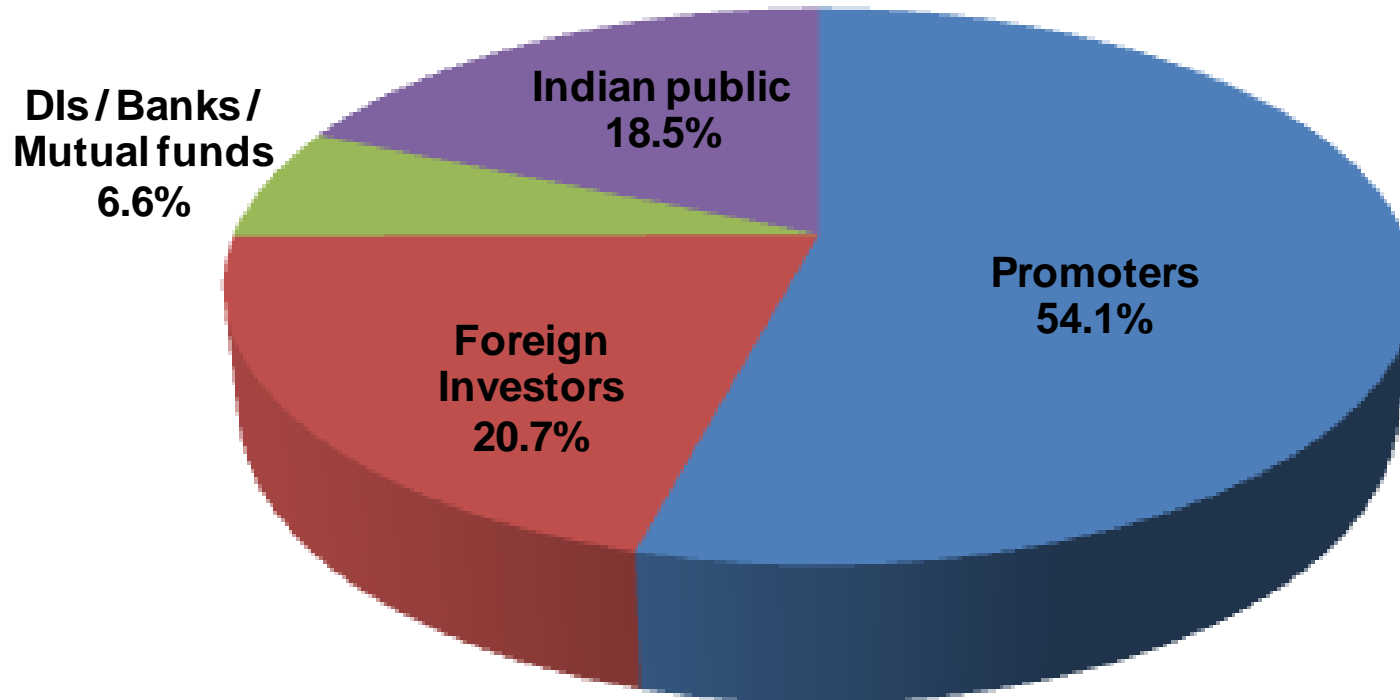
Reliance Asset Reconstruction

- Acquiring, managing and resolving distressed assets
- As on December 31, 2012, managed assets of Rs. 607 million

Reliance ExchangeNext (R Next)

- R Next acquired 26% stake, as anchor investor, in Indian Commodity Exchange Ltd. (ICEX), a screen based online derivative exchange for commodities
 - *ICEX offers products, both in the metals as well as the agriculture space*

(As on December 31, 2012)



- 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



Profit & Loss statement

(Rs. Crore)	Q3 FY13	Q3 FY12	Change (y-o-y)	Q2 FY13	Change (q-o-q)	FY 2012
Interest Income	8,345	6,574	27%	7,713	8%	28,217
Capital Gains / Dividend	729	1,940	(62)%	9,171	(92)%	7,935
Premium Earned	5,079	4,672	9%	4,938	3%	19,343
Mgmt. & Advisory Fee	2,063	1,362	51%	1,453	42%	6,138
Brokerage & Comm.	503	586	(14)%	565	(11)%	2,093
Other Income	440	864	(49)%	534	(16)%	2,543
Total Income	17,158	15,998	7%	24,373	(30)%	66,269
Interest & Fin. Charges	5,956	5,892	1%	5,802	3%	22,501
Other Expenses	9,789	9,073	8%	13,140	(26)%	38,576
Total Expenses	15,745	14,964	5%	18,942	(17)%	61,076
Profit before tax	1,413	1,034	37%	5,428	(74)%	5,192
Profit after tax	1,010	602	68%	4,018	(75)%	3,295

Profit & Loss statement

(Rs. Million)	Q3 FY13	Q3 FY12	Change (y-o-y)	Q2 FY13	Change (q-o-q)	FY 2012
Income	2,276	1,550	47%	1,602	42%	6,647
Expenses	1,693	849	99%	1,025	65%	3,571
Profit before tax	583	700	(17)%	576	1%	3,076

(Rs. Million)	Dec 31, 2012	Sept 30, 2012	Dec 31, 2011	Mar 31, 2012
Debt	589,462	560,905	524,672	473,949
Equity	286,492	273,373	273,034	280,663
Gold	30,405	28,990	25,352	26,506
Managed Accounts	15,920	14,120	12,571	14,565
Pension Funds	667,510	641,570	571,017	594,587
Hedge Funds	58,060	33,186	13,083	18,263
Total AAUM	1,647,848	1,552,145	1,419,728	1,408,533

Profit & Loss statement

(Rs. Million)	Q3 FY13	Q3 FY12	Change (y-o-y)	Q2 FY13	Change (q-o-q)	FY 2012
First year premium	2,860	3,125	(8)%	2,871	-	14,364
Single premium	531	851	(38)%	343	54%	3,729
Total New business premium	3,391	3,976	(15)%	3,214	5%	18,093
Renewal Premium	5,963	7,804	(24)%	6,926	(14)%	36,883
Total premium (net of reinsurance)	9,302	11,732	(21)%	10,030	(7)%	54,702
Profit before tax	402	101	296%	309	30%	3,726
Total funds under management	193,659	165,549	17%	194,172	-	187,666
Capital infused	-	3,000	-	-	-	3,000

Profit & Loss statement

(Rs. Million)	Q3 FY13	Q3 FY12	Change (y-o-y)	Q2 FY13	Change (q-o-q)	FY 2012
Disbursements	23,124	19,916	16%	22,823	1%	79,373
Net Interest Income	1,432	1,242	15%	1,376	4%	5,104
Total Income	5,248	4,992	5%	5,342	(2)%	19,450
Interest expenses	3,553	3,491	2%	3,465	3%	12,801
Other expenses	716	764	(6)%	875	(18)%	3,150
Provisions	139	86	62%	286	(51)%	963
Profit before tax	841	651	29%	715	18%	2,537

Profit & Loss statement

(Rs. Million)	Q3 FY13	Q3 FY12	Change (y-o-y)	Q2 FY13	Change (q-o-q)	FY 2012
Gross Written Premium	5,027	4,163	21%	4,898	3%	17,479
Profit / (loss) before tax	156	(344)	-	(1,053)	-	(3,416)
Investment book	32,550	23,807	37%	31,064	5%	27,021
Combined ratio	112%	130%	-	140%	-	145%
No. of policies issued (in '000s)	741	641	15%	656	13%	2,615

Profit & Loss - Broking

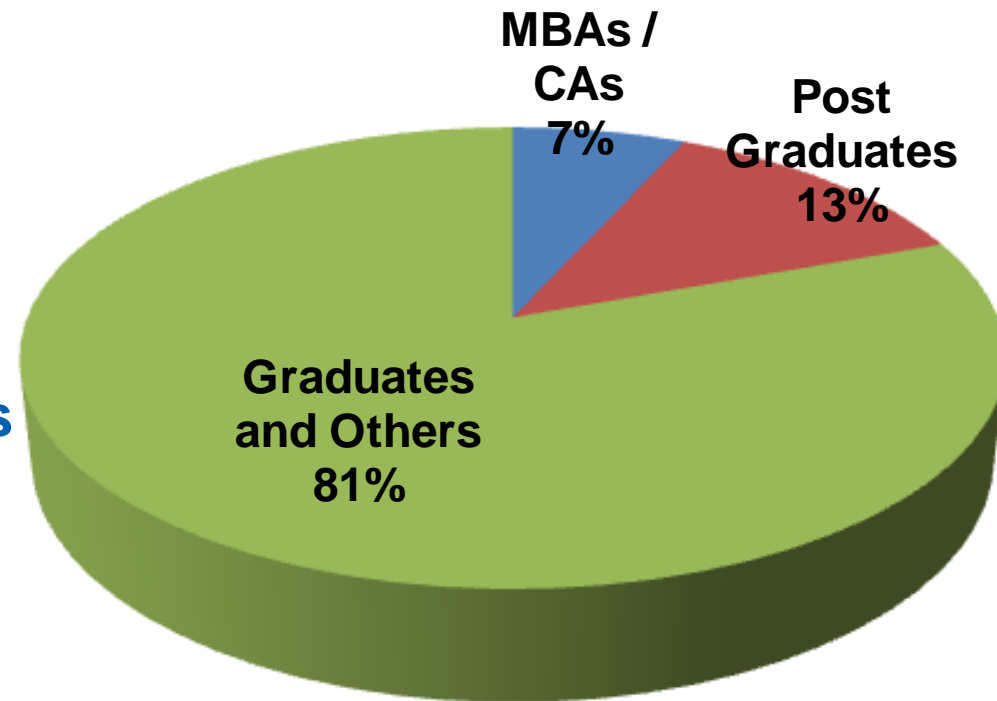
(Rs. Million)	Q3 FY13	Q3 FY12	Change (y-o-y)	Q2 FY13	Change (q-o-q)	FY 2012
Total Income	631	690	(8)%	648	(3)%	2,749
Total expenses	536	632	(15)%	549	(2)%	2,430
Profit before tax	96	58	65%	99	(3)%	320

Profit & Loss - Distribution

(Rs. Million)	Q3 FY13	Q3 FY12	Change (y-o-y)	Q2 FY13	Change (q-o-q)	FY 2012
Total Income	356	337	6%	281	27%	1,060
Total expenses	360	252	43%	298	25%	826
Profit before tax	(4)	84	-	(7)	-	234

- 17,598 employees
- 77% in Customer Facing roles
- Young workforce
- Nearly 20% Post Graduates and Professionals
- Over 2,000 women employees

Qualification profile



Young & vibrant workforce - average age of 33 years