

MEDIA RELEASE

Q4 FY17 TOTAL INCOME OF RS. 5,086 CRORE (US\$ 783 MILLION) - UP 80%

Q4 FY17 NET PROFIT ROSE TO RS. 460 CRORE (US\$ 71 MILLION) - UP 11%
(PRIOR TO STRENGTHENING OF RESERVES IN RELIANCE GENERAL INSURANCE AND,
DESPITE SIGNIFICANTLY LOWER CAPITAL GAINS IN THIS QUARTER VS. Q4 FY16)

DOUBLE DIGIT GROWTH IN PROFITABILITY OF CORE BUSINESSES, SUCH AS
ASSET MANAGEMENT, GENERAL INSURANCE, COMMERCIAL & HOME FINANCE
AND BROKING & DISTRIBUTION

NET WORTH OF RS. 16,548 CRORE (US\$ 2.5 BILLION) - AN INCREASE OF 8%

BOOK VALUE INCREASED TO RS. 655 PER SHARE AT THE END OF FY17

TOTAL ASSETS OF RS. 82,209 CRORE (US\$ 12.6 BILLION) - AN INCREASE OF 22%

PROPOSED DIVIDEND INCREASED TO RS. 10.50 PER SHARE

BUSINESSES - Q4 FY17 HIGHLIGHTS

RELIANCE NIPPON LIFE ASSET MANAGEMENT (RNLAM) IS INDIA'S LARGEST
ASSET MANAGER WITH AUM OF RS. 3,58,059 CRORE (US\$ 55.1 BILLION) - UP 25%

RNLAM PBT AT RS. 160 CRORE (US\$ 25 MILLION) - UP 21%

RELIANCE COMMERCIAL FINANCE - ASSETS UNDER MANAGEMENT AT
RS. 16,759 CRORE (US\$ 2.6 BILLION) - UP 11%

RELIANCE COMMERCIAL FINANCE - PBT AT RS. 131 CRORE (US\$ 20 MILLION) - UP 9%

RELIANCE HOME FINANCE - ASSETS UNDER MANAGEMENT AT RS. 11,174 CRORE
(US\$ 1.7 BILLION) - UP 52%

RELIANCE HOME FINANCE - PAT AT RS. 108 CRORE (US\$ 17 MILLION) - UP 429%

RELIANCE GENERAL INSURANCE - GROSS WRITTEN PREMIUM AT
RS. 792 CRORE (US\$ 122 MILLION) - UP 19%

RELIANCE GENERAL INSURANCE - NET PROFIT AT RS. 42 CRORE
(US\$ 7 MILLION) - UP 75%

RELIANCE NIPPON LIFE INSURANCE - EMBEDDED VALUE AT RS. 3,040 CRORE
(US\$ 468 MILLION) - UP 11%

BROKING AND DISTRIBUTION - TURNAROUND IN OPERATIONS COMPLETED -
PBT AT RS. 7 CRORE (US\$ 1 MILLION)

Mumbai, April 27, 2017: Reliance Capital Limited (RCL) today announced its financial results for the quarter ended March 31, 2017. The performance highlights are:

Consolidated results - Quarter ended March 31, 2017

- **Q4 FY17 Total income of Rs. 5,086 crore (US\$ 783 million)**, as against **Rs. 2,828 crore** in the corresponding previous period - **an increase of 80%**
- **Q4 FY17 Net profit at Rs. 460 crore (US\$ 71 million)** (prior to strengthening of reserves in Reliance General Insurance and, despite significantly lower capital gains in this quarter vs. Q4 FY16) - **an increase of 11%**
- **Q4 FY17 Net profit at Rs. 417 crore (US\$ 64 million)** (post strengthening of reserves by Rs. 43 crore in Reliance General Insurance and, despite significantly lower capital gains in this quarter vs. Q4 FY16)
- **Q4 FY17 Earnings per share of Rs. 16.5 (US\$ 0.25)**

Net Worth:

As on March 31, 2017, the **net worth** of the Company stood at **Rs. 16,548 crore (US\$ 2.5 billion)** - **an increase of 8%**.

Credit Rating:

As on March 31, 2017, the Company had a **net debt equity ratio of 1.88**. 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, 2017, the **total assets of the Company** stood at **Rs. 82,209 crore (US\$ 12.6 billion)** - **an increase of 22%**.

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

Group Companies:

Reliance Nippon Life Asset Management

- RNLAM is India's largest asset manager, with **assets under management (AUM)**, as on March 31, 2017, at **Rs. 3,58,059 crore (US\$ 55.1 billion)** - **a YoY increase of 25%**
- For the quarter ended March 31, 2017, the **income from its operations** was **Rs. 406 crore (US\$ 62 million)** - **a YoY increase of 17%**
- For the year ended March 31, 2017, the **income from its operations** was **Rs. 1,436 crore (US\$ 221 million)** - **a YoY increase of 9%**
- For the quarter ended March 31, 2017, **profit before tax** was **Rs. 160 crore (US\$ 25 million)** - **a YoY increase of 21%**

- For the year ended March 31, 2017, the **profit before tax was Rs. 581 crore (US\$ 89 million) - a YoY increase of 16%**
- As on March 31, 2017, Reliance Mutual Fund had a wide distribution network with over **160 branches and approx. 54,200 empanelled distributors** across India

Reliance Commercial Finance

- Reliance Commercial Finance (RCF) offers a wide range of products which include SME loans, Loans against property (LAP), Infrastructure financing, Agriculture loans and Supply chain financing
- RCF is amongst the leading SME lenders in the Indian non banking finance space. The focus in this business continues to be on asset backed lending and productive asset creation
- For the year ended March 31, 2017, the **disbursements were Rs. 8,827 crore (US\$ 1.4 billion) - a YoY increase of 8%**
- As on March 31, 2017, the assets under management (including securitized portfolio) was **Rs. 16,759 crore (US\$ 2.6 billion) - a YoY increase of 11%**
- As on March 31, 2017, the outstanding **loan book was Rs. 12,436 crore (US\$ 1.9 billion) - a YoY increase of 14%**. This loan book is spread **across 49,400 customers** from top **44** Indian cities
- For the quarter ended March 31, 2017, the **total income was Rs. 490 crore (US\$ 75 million)**
- For the year ended March 31, 2017, the **total income was Rs. 1,953 crore (US\$ 301 million) - a YoY increase of 6%**
- For the quarter ended March 31, 2017, the **profit before tax was Rs. 131 crore (US\$ 20 million) - a YoY increase of 9%**
- For the year ended March 31, 2017, the **profit before tax was Rs. 343 crore (US\$ 53 million) - a YoY increase of 10%**

Reliance Home Finance

- **Reliance Home Finance Limited (RHFL)**, a 100% subsidiary of Reliance Capital, provides a wide range of loan solutions like **home loans, LAP, Construction finance, flexi LAP, and Affordable housing**. RHFL also provides property solutions' services that help customers find their dream homes / property, along with financing
- For the year ended March 31, 2017, the **disbursements were Rs. 7,333 crore (US\$ 1.1 billion) - a YoY increase of 87%**
- As on March 31, 2017, the **assets under management** (including securitized portfolio) was **Rs. 11,174 crore (US\$ 1.7 billion) - a YoY increase of 52%**
- As on March 31, 2017, the **outstanding loan book was Rs. 9,983 crore (US\$ 1.5 billion) - a YoY increase of 47%**. 100% of the loan book continued to be secured. This loan book is spread **across 33,300 customers** from top **43** Indian cities

- For the quarter ended March 31, 2017, the **total income** was **Rs. 343 crore (US\$ 53 million) - a YoY increase of 54%**
- For the year ended March 31, 2017, the **total income** was **Rs. 1,114 crore (US\$ 171 million) - a YoY increase of 37%**
- For the quarter ended March 31, 2017, the **profit after tax** was **Rs. 108 crore (US\$ 17 million) - a YoY increase of 429%**
- For the year ended March 31, 2017, the **profit after tax** was **Rs. 173 crore (US\$ 27 million) - a YoY increase of 99%**

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%**, in terms of gross premium, of the private sector general insurance industry (for the year ended March 31, 2017)
- For the quarter ended March 31, 2017, the **Gross Written Premium** was **Rs. 792 crore (US\$ 122 million) - a YoY increase of 19%**
- For the year ended March 31, 2017, the **Gross Written Premium** was **Rs. 4,007 crore (US\$ 616 million) - a YoY increase of 40%**
- For the quarter ended March 31, 2017, the **profit** was **Rs. 42 crore (US\$ 7 million) - a YoY increase of 75%**
- For the year ended March 31, 2017, the **profit** was **Rs. 130 crore (US\$ 20 million) - a YoY increase of 32%**
- As on March 31, 2017, the **investment book** stood at **Rs. 6,724 crore (US\$ 1.0 billion) - a YoY increase of 25%**
- The **net worth** was **Rs. 1,257 crore (US\$ 193 million) - a YoY increase of 14%**
- As on March 31, 2017, RGI had a **distribution network of 129 branches** and over **24,500 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, 2017)
- For the year ended March 31, 2017, the **New Business Premium** was **Rs. 1,052 crore (US\$ 162 million)**
- For the year ended March 31, 2017, the **Renewal Premium** was **Rs. 2,975 crore (US\$ 458 million) - a YoY increase of 5%**
- For the year ended March 31, 2017, the **Total Premium (net of reinsurance)** was **Rs. 3,999 crore (US\$ 615 million)**

- For the year ended March 31, 2017, the **NBAP margin was at 26.8% - highest in the Life Insurance sector**
- The **13th month persistency** improved to **65% as on March 31, 2017**, as against 60% as on March 31, 2016
- As on March 31, 2017, the **Embedded Value** of the business was **Rs. 3,040 crore (US\$ 468 million) - a YoY increase of 11%**
- As on March 31, 2017, the **total funds under management** stood at **Rs. 17,253 crore (US\$ 2.7 billion) - a YoY increase of 8%**
- As on March 31, 2017, the **distribution network** stood at approx. **750 offices and over 75,600 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, **with a pan India presence with approx. 80 branches**
- In **equity broking**, as on March 31, 2017, there were over **8,00,500 broking accounts, an increase of 3%**, with an **average daily equities turnover** of approx. **Rs. 2,800 crore (US\$ 430 million) - a YoY increase of 48%**
- In **commodity broking**, as on March 31, 2017, the **commodity broking accounts rose by 25%** to over **80,400**, with **average daily commodities turnover** of over **Rs. 330 crore (US\$ 52 million)**
- As on March 31, 2017, **wealth management AUMs** increased to **Rs. 4,129 crore (US\$ 635 million) - a YoY increase of 62%**
- For the quarter ended March 31, 2017, the **total income** was **Rs. 94 crore (US\$ 14 million) - a YoY increase of 75%**
- For the year ended March 31, 2017, the **total income** was **Rs. 308 crore (US\$ 47 million) - a YoY increase of 22%**
- For the quarter ended March 31, 2017, the **profit** was **Rs. 7 crore (US\$ 1 million)**
- For the year ended March 31, 2017, the **profit** was **Rs. 42 crore (US\$ 6 million)**

Shareholding Pattern as on March 31, 2017:

Category	No. of Shares	Shareholding
Promoters	1313,82,303	52.0%
Foreign Investors - FIIs, NRIs and others	472,85,801	18.7%
Domestic institutions / Banks / Mutual Funds	306,67,367	12.1%
Indian Public and others	432,97,329	17.1%
TOTAL - 9.5 lakh shareholders	252,632,800	100.0%

About Reliance Capital

www.reliancecapital.co.in

Reliance Capital, 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 Nifty Midcap 50 and 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, general and health 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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