

MEDIA RELEASE - Q2 FY19

RELIANCE HOME FINANCE REPORTS CONSISTENT GROWTH IN PROFITABILITY

PROFIT BEFORE TAX AT RS. 102 CRORE (US\$ 15 MILLION) - UP 30%

ASSETS UNDER MANAGEMENT AT RS. 16,464 CRORE (US\$ 2.4 BILLION) - UP 17%

DISBURSEMENTS FOR THE QUARTER AT RS. 2,582 CRORE (US\$ 369 MILLION) - UP 29%

CAPITAL ADEQUACY RATIO WAS AT 20% WITH TIER I CAPITAL AT 13.1%

GROSS NPA RATIO REMAINED STABLE AT 0.8% AS ON SEPTEMBER 2018

Mumbai, November 1, 2018: Reliance Home Finance Ltd. (RHFL), a subsidiary of Reliance Capital Ltd., announced its financial results for the **quarter ended September 30, 2018**. The key highlights are:

- For Q2 FY19, the **Total Income** was **Rs. 464 crore (US\$ 66 million)**
- Network expanded to **58 cities** catering to approx. **140 locations**

“**Q2 FY19 has been a stable quarter while the liquidity scenario remains under watch.** RHFL’s focus remains towards increasing the profitability of the business, driven by our focus on assessing the risk appropriately while keeping the delinquencies in control, enabling a quality growth in the book size, thus ensuring robust future profitability”, said **Mr. Ravindra Sudhalkar, ED & CEO, Reliance Home Finance.**

Shareholding Pattern as on September 30, 2018:

Category	No. of Shares	Shareholding
Promoters	36,37,51,491	74.99%
Foreign Investors - FIIs, NRIs and others	2,84,92,717	5.87%
Domestic institutions / Banks / Mutual Funds	2,81,03,366	5.79%
Indian Public and others	6,47,11,244	13.34%
Total - 8.7 lakh shareholders	48,50,58,818	100.00%

About Reliance Home Finance Limited

www.reliancehomefinance.com

Reliance Home Finance Limited (RHFL) (BSE:540709, NSE:RHFLEQ), part of Reliance Capital, is one of the country’s leading private sector Home Loan Companies, incorporated in the year 2008.

RHFL provides a wide range of solutions like Home Loans, Affordable Housing loans, LAP and Construction Finance. The Company also provides property services that help customers find their dream homes / properties.

As on March 31, 2018, RHFL had a Net Worth of Rs. 1,744 crore (US\$ 256 million) and Assets Under Management of more than Rs. 16,000 crore (US\$ 2.4 billion).

The Company has a strong distribution network with approx. 140 locations, through a “hub and spoke” model, across the country.

For more information visit www.reliancehomefinance.com

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For New Loans & Service Queries, please contact:

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About Reliance Capital

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 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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