



MEDIA RELEASE

Q1 FY17 TOTAL INCOME OF RS. 3,663 CRORE (US\$ 547 MILLION) - UP 48%

Q1 FY17 NET PROFIT AT RS. 207 CRORE (US\$ 31 MILLION) - UP 3%

Q1 FY17 NET PROFIT ROSE BY 33% (EXCLUDING IMPACT OF DIVIDEND FROM RELIANCE NIPPON LIFE INSURANCE)

NET WORTH OF RS. 15,634 CRORE (US\$ 2.3 BILLION) - AN INCREASE OF 13%

BOOK VALUE INCREASED TO RS. 619 PER SHARE AT THE END OF Q1 FY17

TOTAL ASSETS OF RS. 69,356 CRORE (US\$ 10.4 BILLION) - AN INCREASE OF 40%

BUSINESSES

RELIANCE COMMERCIAL FINANCE - ASSETS UNDER MANAGEMENT AT RS. 16,451 CRORE (US\$ 2.5 BILLION) - UP 17%

RELIANCE COMMERCIAL FINANCE - PBT AT RS. 57 CRORE (US\$ 9 MILLION) - UP 36%

RELIANCE HOME FINANCE - ASSETS UNDER MANAGEMENT AT RS. 8,259 CRORE (US\$ 1.2 BILLION) - UP 32%

RELIANCE HOME FINANCE - PBT AT RS. 30 CRORE (US\$ 4 MILLION)

RELIANCE NIPPON LIFE ASSET MANAGEMENT (RNLAM) MANAGES RS. 3,00,183 CRORE (US\$ 44.8 BILLION) ACROSS MUTUAL FUNDS, PENSION FUNDS, MANAGED ACCOUNTS AND OFFSHORE FUNDS

RELIANCE MUTUAL FUND AAUM RS. 1,67,009 CRORE (US\$ 24.9 BILLION) - UP 15%

RNLAM PBT AT RS. 122 CRORE (US\$ 18 MILLION) - UP 13%

RELIANCE NIPPON LIFE INSURANCE - TOTAL PREMIUM OF RS. 650 CRORE (US\$ 97 MILLION)

RELIANCE NIPPON LIFE INSURANCE - RENEWAL PREMIUM AT RS. 472 CRORE (US\$ 70 MILLION) - UP 4%

RELIANCE GENERAL INSURANCE - GROSS WRITTEN PREMIUM AT RS. 908 CRORE (US\$ 136 MILLION) - UP 5%

RELIANCE GENERAL INSURANCE - NET PROFIT AT RS. 36 CRORE (US\$ 5 MILLION) - UP 23%

BROKING AND DISTRIBUTION - BREAK EVEN QUARTER

Mumbai, August 13, 2016: Reliance Capital Limited (RCL) today announced its financial results for the quarter ended June 30, 2016. The performance highlights are:



Consolidated results - Quarter ended June 30, 2016

- **Q1 FY17 Total income of Rs. 3,663 crore (US\$ 547 million)**, as against **Rs. 2,470 crore** in the corresponding previous period - **an increase of 48%**
- **Q1 FY17 Net profit of Rs. 207 crore (US\$ 31 million)**, as against **Rs. 201 crore** in the corresponding previous period - **an increase of 3%**
- **Q1 FY17 Earnings per share of Rs. 8.2 (US\$ 0.12)**

Net Worth:

As on June 30, 2016, the **net worth** of the Company stood at **Rs. 15,634 crore (US\$ 2.3 billion)** - **an increase of 13%**.

Credit Rating:

The Company had a **net debt equity ratio of 1.68** as on June 30, 2016. It continues to enjoy the **highest ratings of 'A1+' by ICRA** for its short term borrowing program and **'CARE AAA' by CARE** for its long term borrowing program.

Operational Review:

As on June 30, 2016, the **total assets of the Company stood at Rs. 69,356 crore (US\$ 10.4 billion)** - **an increase of 40%**.

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

Group Companies:

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. As on June 30, 2016, **100% of the loan book was secured**
- The **disbursements** for the quarter ended June 30, 2016, **were Rs. 1,655 crore (US\$ 247 million)** - **a YoY increase of 10%**
- As on June 30, 2016, the assets under management (including securitized portfolio) was **Rs. 16,451 crore (US\$ 2.5 billion)** - **a YoY increase of 17%**
- The outstanding **loan book** as on June 30, 2016, was **Rs. 12,272 crore (US\$ 1.8 billion)** - **a YoY increase of 20%**. This loan book is spread **across 52,000 customers** from top **44 Indian cities**
- The **gross NPA ratio** improved **from 3.7% to 3.4%** as on June 30, 2016 (**on 90 dpd basis**)



- The total income for the quarter ended June 30, 2016, was **Rs. 485 crore (US\$ 72 million)** - a YoY increase of 14%
- The **net interest margin** rose from **6.0% to 6.8%** for the quarter ended June 30, 2016
- The **profit before tax** for the quarter was **Rs. 57 crore (US\$ 9 million)** - a YoY increase of 36%

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
- The **disbursements** for the quarter ended June 30, 2016, were **Rs. 1,579 crore (US\$ 236 million)** - a YoY increase of 54%
- As on June 30, 2016, the **assets under management** (including securitized portfolio) was **Rs. 8,259 crore (US\$ 1.2 billion)** - a YoY increase of 32%
- The **outstanding loan book** as on June 30, 2016, was **Rs. 7,750 crore (US\$ 1.2 billion)** - a YoY increase of 40%. As on June 30, 2016, **100% of the loan book was secured**. This loan book is spread across **20,400 customers** from top **43** Indian cities
- The **gross NPA ratio** was stable at **1.0%** as on June 30, 2016 (**on 90 dpd basis**)
- The total income for the quarter ended June 30, 2016, was **Rs. 236 crore (US\$ 35 million)** - a YoY increase of 28%
- The **profit before tax** for the quarter was **Rs. 30 crore (US\$ 4 million)**

Reliance Nippon Life Asset Management Reliance Mutual Fund

- Reliance Nippon Life Asset Management (RNLAM) managed **Rs. 3,00,183 crore (US\$ 44.8 billion)** as on June 30, 2016, across mutual funds, pension funds, managed accounts, offshore funds and alternative investment funds
- **Reliance Mutual Fund (RMF)** is amongst the top mutual funds in India, in terms of AAUM, with **market share** of 11.6%
- RMF's **average assets under management (AAUM)**, for the quarter ended June 30, 2016, were **Rs. 1,67,009 crore (US\$ 24.9 billion)** - a YoY increase of 15%
- RMF had a wide distribution network with nearly **170 branches and more than 49,000 empanelled distributors** across India, as on June 30, 2016
- As on June 30, 2016, there were total **244 schemes** comprising **34** equity oriented schemes, **201** debt oriented schemes, **8** exchange traded funds and **1** Fund of funds
- RNLAM's **income from its operations** was **Rs. 311 crore (US\$ 46 million)** for the quarter ended June 30, 2016
- The **profit before tax of RNLAM** was **Rs. 122 crore (US\$ 18 million)** for the quarter ended June 30, 2016 - a YoY increase of 13%



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 (as on June 30, 2016)
- The **New Business Premium** was **Rs. 183 crore (US\$ 27 million)** for the quarter ended June 30, 2016
- The **Renewal Premium** was **Rs. 472 crore (US\$ 70 million)** for the quarter ended June 30, 2016 - a **YoY increase of 4%**
- The **Total Premium (net of reinsurance)** was **Rs. 650 crore (US\$ 97 million)** for the quarter ended June 30, 2016
- The business made a marginal profit in the quarter ended June 30, 2016
- The **total funds under management** as on June 30, 2016, **stood at Rs. 15,818 crore (US\$ 2.4 billion)**
- As on June 30, 2016, **the distribution network** stood at over **800 offices and approx. 77,000 active advisors** across India

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 8%**, in terms of gross premium, of the private sector general insurance industry
- The **Gross Written Premium** for the quarter ended June 30, 2016, was **Rs. 908 crore (US\$ 136 million)** - a **YoY increase of 5%**
- The **profit** for the quarter ended June 30, 2016, was **Rs. 36 crore (US\$ 5 million)** - a **YoY increase of 23%**
- At the end of June 30, 2016, the **investment book** stood at **Rs. 5,669 crore (US\$ 846 million)** - a **YoY increase of 9%**
- The **net worth** of the business was **Rs. 1,146 crore (US\$ 171 million)** - a **YoY increase of 10%**
- RGI had a **distribution network of over 125 branches and 21,500 agents**, as on June 30, 2016

Broking and Distribution businesses

- The Broking segment, **one of the leading retail broking houses in India**, provides a varied customer base with access to equities, equity options, wealth management solutions and mutual funds



- 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 over 160 branches**
- In **equity broking**, as on June 30, 2016, there were over **7,80,750 broking accounts**, **an increase of 3%**, with an **average daily equities turnover of approx. Rs. 2,450 crore (US\$ 365 million) - a YoY increase of 31%**
- In **commodity broking**, as on June 30, 2016, the **commodity broking accounts rose by 10%** to over **65,750**, with **average daily commodities turnover of over Rs. 360 crore (US\$ 54 million) - a YoY increase of 33%**
- In **wealth management**, the **AUMs** as on June 30, 2016, increased to **Rs. 2,763 crore (US\$ 412 million) - a YoY increase of 66%**
- The business had **revenues of Rs. 54 crore (US\$ 8 million)** for the quarter ended June 30, 2016
- The business made a marginal profit for the quarter ended June 30, 2016

Shareholding Pattern as on June 30, 2016:

Category	No. of Shares	Shareholding
Promoters	13,13,82,303	52.0%
Foreign Investors - FIIs, NRIs and others	4,22,53,322	16.7%
Domestic institutions / Banks / Mutual Funds	3,07,56,166	12.2%
Indian Public and others	4,82,41,009	19.1%
TOTAL - 10 lakh shareholders	252,632,800	100.0%

Background

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 CNX 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 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.