

Reliance Capital - Building India's largest financial superstore



Reliance Capital, a constituent of CNX Nifty Junior and MSCI Global Small Cap Index, is a part of the Reliance Group. It is amongst India's leading and most valuable financial services companies in the private sector. Reliance Capital has interests in asset management and mutual funds; life and general insurance; commercial finance; equities and commodities broking; wealth management services; distribution of financial products; asset reconstruction; proprietary investments and other activities in financial services.

Business mix of Reliance Capital Ltd.

Asset Management	Mutual Fund, Pension Fund, Portfolio Management, Offshore Fund, Alternative Investment Fund
Insurance	Life Insurance, General Insurance
Consumer Finance & Home Finance	Mortgages, Loans against Property, SME Loans, Loans for Vehicles, Loans for Construction Equipment, Business Loans, Infrastructure financing
Broking and Distribution	Equities, Commodities and Derivatives, Wealth Management Services, Portfolio Management Services, Financial Products
Other Businesses	Asset Reconstruction

In eight years (2005-06 to 2014-15)

- Revenues: Rs. 426 crore to Rs. 8,861 crore, an 21-fold increase
- Net profits: Rs. 36 crore to Rs. 1,001 crore, a 28-fold increase
- Total assets: Rs. 2,810 crore to Rs. 47,440 crore, a 17-fold increase
- Net worth: Rs. 1,438 crore to Rs. 13,547 crore, an 9-fold increase
- Customers: 0.6 million to over 20 million, a 35-fold increase
- Workforce: 2,317 to 18,600, a 8-fold increase

One of the top 25 most valuable companies in India Shareholding pattern

Reliance Anil Dhirubhai Ambani Group	52.6%
Foreign investors: FIIs, GDRs, NRIs, and others	17.9%
Domestic institutions/Banks/Mutual funds	12.1%
Indian public	17.4%
Total	100.0%

- Market capitalization as at March 31, 2015: Rs. 10,726 crore
- Traded in the futures and options segment of National Stock Exchange of India
- Constituent of MSCI Global Small Cap Index and CNX Junior Nifty

Reliance Mutual Fund (www.reliancemutual.com)

Reliance Mutual Fund (RMF) is amongst India's top two Mutual Funds, with Average Assets under Management (AAUM) of Rs. 137,124 crore (US\$ 22 billion) for March 31, 2015. RMF is the first Indian Mutual Fund to have crossed the Rs. 1 trillion AUM mark. It has the largest customer base of over 5 million investor folios that are served from offices spread over 170 locations in India with over 45,600

distributors. RMF has 66 schemes - 26 equity oriented schemes, 32 debt oriented schemes, 7 exchange traded funds and 1 funds-of-funds. Reliance Mutual Fund constantly endeavors to launch innovative products and customer service initiatives to increase value to investors.

Reliance Life Insurance (www.reliancelife.com)

Reliance Life Insurance (RLI) is among the top private sector life insurance players in terms of new business premium with a market share of 5.9% of the private sector. The total premium was Rs. 4,592 crore (US\$ 751 million) for the year ended March 31, 2015. RLI offers products that fulfill savings and protection needs of millions of Indians. RLI is the only life insurance player in India to be certified with ISO 2000 9001 for all its processes and first life insurance company to introduce OTC process. RLI offers 27 products, of which 18 are targeted at individuals and 9 at group business.

Reliance General Insurance (www.reliancegeneral.co.in)

Reliance General Insurance is one of the top five private sector general insurance companies in India in terms of gross written premium with a private market share of 7.7%. RGI offers insurance solutions for auto, health, home, property, travel, marine, commercial and other specialty products. The Gross Written Premium for the year ended March 31, 2015 was at Rs. 2,753 crore (US\$ 451 million) with a distribution network composed of over 125 branches and 17,200 intermediaries.

Reliance Commercial Finance (www.reliancecommercialfinance.com)

Reliance Consumer Finance (RCF) is amongst the leading lenders in SME segment. RCF offers a wide range of products which include Home loans, Loans against property, SME loans, Vehicle loans, Loans for construction equipment and Infrastructure financing. The company has a loan book at Rs. 15,409 crore (US\$ 2 billion) as on March 31, 2015, with over 69,000 customers across top 44 Indian metros.

Reliance Broking & Distribution business (Reliance Money) (<http://www.rsec.co.in/>)

Reliance Money is one of India's leading brokerage and distributor of financial products and services, providing customers with access to equities, equity options and commodities futures, mutual funds, IPOs, life and general insurance products, offshore investments, wealth management products, investment banking, gold coins and financial services like money changing and money transfer. Reliance Money has generated revenues of Rs. 285 crore (US\$ 47 million) for the year ended March 31, 2015 with a pan India presence with over 5,600 outlets; nearly 8,00,000 broking accounts generating a daily average turnover of approx. Rs. 2,100 crore.

Other businesses

In addition, Reliance Capital has the following business interests:

- **Reliance Asset Reconstruction** is the premier asset reconstruction company, the principal sponsor/ shareholder of which is the Reliance ADA group (through Reliance Capital Limited). As on March 31, 2015, the asset base was over Rs. 1,088 crore (US\$ 174 million)

International businesses

Reliance Asset Management (Singapore) Pte. Ltd. (RAMS) is a private limited company with limited liability and is regulated by the Monetary Authority of Singapore (MAS). RAMS holds a Capital Markets Services (CMS) license issued by MAS, for carrying out fund management activities under the Securities and Futures Act (SFA). It was set up as an offshore fund platform of Reliance Capital Asset Management Limited in 2006 for managing/advising mandates from global institutional and accredited investors. The core activity of RAMS is asset management focusing on India equities, alternative & fixed income instruments. RAMS has in-house capabilities to structure and manage customized mandates and new product offerings to meet specific client requirements. RAMS is also a registered Foreign Institutional Investors (FII) with Securities & Exchange Board of India.

Contact Us

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