

**MEDIA RELEASE**

**IND AS FOR NBFCs APPLICABLE FROM FY19  
ACCORDINGLY, ADOPTED IND AS FOR THE FIRST TIME IN Q1 FY19**

**Q1 FY19 NET PROFIT ROSE TO RS. 272 CRORE (US\$ 40 MILLION)**

**Q1 FY19 TOTAL INCOME OF RS. 4,641 CRORE (US\$ 683 MILLION)**

**TOTAL ASSETS OF RS. 87,041 CRORE (US\$ 12.8 BILLION)**

**BUSINESSES - Q1 FY19 HIGHLIGHTS**

**RELIANCE NIPPON LIFE ASSET MANAGEMENT (RNAM) IS INDIA'S LARGEST ASSET  
MANAGER WITH AUM OF RS. 4,07,389 CRORE (US\$ 59.9 BILLION) - UP 12%**

**RNAM PBT AT RS. 162 CRORE (US\$ 24 MILLION) - UP 6%**

**RELIANCE COMMERCIAL FINANCE - OUTSTANDING LOAN BOOK AT  
RS. 16,548 CRORE (US\$ 2.4 BILLION) - UP 16%**

**RELIANCE COMMERCIAL FINANCE – PBT AT RS. 72 CRORE (US\$ 11 MILLION) - UP 47%**

**RELIANCE COMMERCIAL FINANCE - GROSS NPA RATIO IMPROVED TO 2.9%  
AS AGAINST 4.1% IN JUNE 2017**

**RELIANCE HOME FINANCE - ASSETS UNDER MANAGEMENT AT RS. 15,642 CRORE  
(US\$ 2.3 BILLION) - UP 21%**

**RELIANCE HOME FINANCE - PBT AT RS. 72 CRORE (US\$ 11 MILLION) - UP 56%**

**RELIANCE GENERAL INSURANCE - GROSS WRITTEN PREMIUM AT  
RS. 1,571 CRORE (US\$ 231 MILLION) - UP 23%**

**RELIANCE GENERAL INSURANCE - PBT AT RS. 57 CRORE (US\$ 8 MILLION) - UP 30%**

**RELIANCE NIPPON LIFE INSURANCE (RNLI) - INDIVIDUAL WEIGHTED RECEIVED  
PREMIUM AT RS. 171 CRORE (US\$ 25 MILLION) - UP 23%**

**RNLI - 13<sup>th</sup> MONTH PERSISTENCY ROSE TO 71% AS AGAINST 66% IN JUNE 2017**

**BROKING AND DISTRIBUTION - PBT AT RS. 8 CRORE (US\$ 1 MILLION) - UP 316%**

**Mumbai, September 11, 2018:** Reliance Capital Limited (RCL) today announced its financial results for the quarter ended June 30, 2018. The performance highlights are:

**Consolidated results - quarter ended June 30, 2018**

- **Q1 FY19 Total income of Rs. 4,641 crore (US\$ 683 million)**, as against **Rs. 4,444 crore** in the corresponding previous year - **an increase of 4%**
- **Q1 FY19 Net profit at Rs. 272 crore (US\$ 40 million)**, as against a loss of Rs. 378 crore in the corresponding previous year
- **Q1 FY19 Earnings per share of Rs. 11.7 (US\$ 0.17)**

**Credit Rating:**

As on June 30, 2018, the Company had a **net debt equity ratio of 5.18**. 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 June 30, 2018, the **total assets of the Company stood at Rs. 87,041 crore (US\$ 12.8 billion) - an increase of 7%**.

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

**The consolidated results have been prepared in line with Ind AS.** Insurance companies are not covered under Ind AS. Accordingly, **the standalone results of Reliance General Insurance and Reliance Nippon Life Insurance have been disclosed on the basis of IRDAI reporting.**

**Group Companies:**

**Reliance Nippon Life Asset Management (RNAM)**

- RNAM is India's largest asset manager, with **assets under management (AUM)**, as on June 30, 2018, at **Rs. 4,07,389 crore (US\$ 59.9 billion) - a YoY increase of 12%**
- For the quarter ended June 30, 2018, the **income from operations was Rs. 424 crore (US\$ 62 million) - a YoY increase of 1%**
- For the quarter ended June 30, 2018, **profit before tax was Rs. 162 crore (US\$ 24 million) - a YoY increase of 6%**
- As on June 30, 2018, Reliance Mutual Fund had a wide distribution network across **298 locations and over 68,500 empanelled distributors** across India

**Reliance Commercial Finance ("Reliance Money")**

- Reliance Money is amongst the leading SME lenders in the Indian non banking finance space, with a focus on transforming itself into a diversified and new-age finance solutions provider, both in the commercial and consumer finance space

- Reliance Money offers a wide range of products which include SME Loans, Microfinance, Loans Against Property, Infrastructure Finance, Agriculture Loans, Supply Chain Finance, Two-wheeler Financing and Used Car Loans
- As on June 30, 2018, the assets under management (including securitized portfolio) was **Rs. 18,843 crore (US\$ 2.8 billion) - a YoY increase of 6%**
- As on June 30, 2018, the outstanding **loan book** was **Rs. 16,548 crore (US\$ 2.4 billion) - a YoY increase of 16%**. This loan book is spread across **75,000 customers**
- For the quarter ended June 30, 2018, the **total income** increased to **Rs. 525 crore (US\$ 77 million)**
- For the quarter ended June 30, 2018, **profit before tax** was **Rs. 72 crore (US\$ 11 million) - a YoY increase of 47%**
- As on June 30, 2018, the **gross NPA ratio improved to 2.9%** as against 4.1% as on June 30, 2017
- For the quarter ended June 30, 2018, **Reliance Money disbursed over 27K retail loans** leveraging its **Digital Lending Platform** from **over 1,000 distribution points in 150 cities**

#### Reliance Home Finance

- Reliance Home Finance (RHF) provides a wide range of loan solutions like **Home Loans, Affordable Housing Loans, LAP and Construction Finance**. RHFL also provides property services that help customers find their dream homes / properties
- As on June 30, 2018, the **assets under management** (including securitized portfolio) was **Rs. 15,642 crore (US\$ 2.3 billion) - a YoY increase of 21%**
- As on June 30, 2018, the **outstanding loan book** was **Rs. 14,088 crore (US\$ 2.1 billion) - a YoY increase of 21%**. 100% of the loan book continued to be secured. This loan book is spread across **45,000 client accounts** from approx. 140 locations
- For the quarter ended June 30, 2018, the **total income** was **Rs. 411 crore (US\$ 60 million) - a YoY increase of 5%**
- For the quarter ended June 30, 2018, the **profit before tax** was **Rs. 72 crore (US\$ 11 million) - a YoY increase of 56%**

#### 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 8.8%**, in terms of gross premium, of the private sector general insurance industry (for the quarter ended June 30, 2018)
- For the quarter ended June 30, 2018, the **Gross Written Premium** was **Rs. 1,571 crore (US\$ 231 million) - a YoY increase of 23%**

- For the quarter ended June 30, 2018, the **profit before tax** was **Rs. 57 crore (US\$ 8 million) - a YoY increase of 30%**
- As on June 30, 2018, the **investment book** stood at **Rs. 8,261 crore (US\$ 1.2 billion) - a YoY increase of 20%**
- As on June 30, 2018, the **net worth** was **Rs. 1,462 crore (US\$ 215 million) - a YoY increase of 13%**
- As on June 30, 2018, RGI had a **distribution network of 129 branches** and over **28,200 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 quarter ended June 30, 2018)
- For the quarter ended June 30, 2018, the **New Business Premium** was **Rs. 207 crore (US\$ 30 million) - a YoY increase of 13%**
- For the quarter ended June 30, 2018, the **Renewal Premium** was **Rs. 552 crore (US\$ 81 million) - a YoY increase of 6%**
- For the quarter ended June 30, 2018, the **Total Premium (net of reinsurance)** increased to **Rs. 755 crore (US\$ 111 million) - a YoY increase of 8%**
- The **13<sup>th</sup> month persistency** improved to **71% as on June 30, 2018**, as against 66% as on June 30, 2017
- As on June 30, 2018, the **total funds under management** stood at **Rs. 19,335 crore (US\$ 2.8 billion) - a YoY increase of 11%**
- The business made a marginal profit in the quarter ended June 30, 2018
- As on June 30, 2018, the **distribution network** stood at approx. **750 offices and 52,000 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, and has a **pan India presence with over 100 branches**
- In **equity broking**, as on June 30, 2018, there were over **8,59,500 broking accounts, an increase of 5%**, with an **average daily stock exchange turnover** of **Rs. 5,088 crore (US\$ 748 million) - a YoY increase of 29%**
- In **commodity broking**, as on June 30, 2018, the **commodity broking accounts rose by 21%** to over **1,04,000**, with **average daily commodities turnover** of over **Rs. 300 crore (US\$ 47 million) - a YoY increase of 36%**

- As on June 30, 2018, **wealth management AUMs** increased to **Rs. 5,136 crore (US\$ 755 million)** - a YoY increase of **29%**
- For the quarter ended June 30, 2018, the **total income** was **Rs. 82 crore (US\$ 12 million)** - a YoY increase of **10%**
- For the quarter ended June 30, 2018, the **profit before tax** was **Rs. 8 crore (US\$ 1 million)** - a YoY increase of **316%**

**Shareholding Pattern as on June 30, 2018:**

Category	No. of Shares	Shareholding
Promoters	13,13,82,303	52.0%
Foreign Investors - FIIs, NRIs and others	4,46,66,132	17.7%
Domestic institutions / Banks / Mutual Funds	2,94,40,245	11.6%
Indian Public and others	4,72,16,002	18.7%
<b>TOTAL - 7.6 lakh shareholders</b>	<b>25,27,04,682</b>	<b>100.0%</b>

**About Reliance Capital**

[www.reliancecapital.co.in](http://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, pension 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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