

**Reliance Capital Limited**  
**Statement of Consolidated Unaudited Financial Results for the Quarter ended June 30, 2013**

PART I		(Rs. in crore except per share data)			
		Quarter Ended			Year Ended
Sr. No.	Particulars	30-Jun-13	31-Mar-13	30-Jun-12	31-Mar-13
		Unaudited	Unaudited	Unaudited	Audited
<b>1</b>	<b>Income from operations</b>				
	(a) Income from operations	1 914	1 650	1 650	7 404
	(b) Other operating income	16	16	12	66
	<b>Total income from operations (net)</b>	<b>1 930</b>	<b>1 666</b>	<b>1 662</b>	<b>7 470</b>
<b>2</b>	<b>Expenses</b>				
	(a) Cost of materials consumed	-	-	-	-
	(b) Purchases of stock-in-trade	-	-	-	-
	(c) Changes in inventories of finished goods,work-in-progress and stock-in-trade	-	-	-	-
	(d) Employee benefits expense	143	163	144	607
	(e) Depreciation and amortisation expense	13	15	13	56
	(f) Claims Incurred (Net)	370	341	277	1 261
	(g) Premium paid on Reinsurance Ceded	204	108	182	534
	(h) Other expenses	439	394	418	1 888
	<b>Total expenses</b>	<b>1 169</b>	<b>1 021</b>	<b>1 034</b>	<b>4 346</b>
<b>3</b>	<b>Profit from Operations before other income, finance costs and exceptional Items (1-2)</b>	<b>761</b>	<b>645</b>	<b>628</b>	<b>3 124</b>
<b>4</b>	Other Income	8	25	14	49
<b>5</b>	<b>Profit / (Loss) from ordinary activities before finance costs and exceptional items (3+4)</b>	<b>769</b>	<b>670</b>	<b>642</b>	<b>3 173</b>
<b>6</b>	Finance costs	618	599	568	2 343
<b>7</b>	<b>Profit / (Loss) from ordinary activities after finance costs but before exceptional items (5-6)</b>	<b>151</b>	<b>71</b>	<b>74</b>	<b>830</b>
<b>8</b>	Exceptional items	-	-	-	-
<b>9</b>	<b>Profit/(Loss) from Ordinary Activities before Tax (7-8)</b>	<b>151</b>	<b>71</b>	<b>74</b>	<b>830</b>
<b>10</b>	Tax expense	24	( 85)	30	127
<b>11</b>	<b>Net Profit (+) / Loss (-) from Ordinary Activities after Tax (9-10)</b>	<b>127</b>	<b>156</b>	<b>44</b>	<b>703</b>
<b>12</b>	Extraordinary Items	-	-	-	-
<b>13</b>	<b>Net Profit / (Loss) for the period (11-12)</b>	<b>127</b>	<b>156</b>	<b>44</b>	<b>703</b>
<b>14</b>	Share of profit / (loss) of associates	27	96	7	131
<b>15</b>	Minority interest	( 21)	( 27)	( 6)	( 62)
<b>16</b>	Profit/(Loss) on sale / merger of subsidiaries	-	40	-	40
<b>17</b>	<b>Net Profit / (Loss) after taxes, minority interest and share of profit / (loss) of associates (13+14+15+16)</b>	<b>133</b>	<b>265</b>	<b>45</b>	<b>812</b>
<b>18</b>	Paid-up equity Share Capital of Rs. 10 each	246	246	246	246
<b>19</b>	Reserves excluding revaluation reserves as per balance sheet of previous accounting year				<b>11 725</b>
<b>20</b>	<b>Earning Per Share (not annualised)</b>				
	<b>i. Before extraordinary items</b>				
	Basic	5.40	10.84	1.84	33.05
	Diluted	5.40	10.84	1.84	33.05
	<b>ii. After extraordinary items</b>				
	Basic	5.40	10.84	1.84	33.05
	Diluted	5.40	10.84	1.84	33.05

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<b>PART II</b>					
<b>Sr. No.</b>	<b>Particulars</b>	<b>Quarter Ended</b>			<b>Year Ended</b>
		<b>30-Jun-13</b>	<b>31-Mar-13</b>	<b>30-Jun-12</b>	<b>31-Mar-13</b>
<b>A</b>	<b>PARTICULARS OF SHAREHOLDING</b>				
<b>1</b>	Public shareholding				
	- Number of Shares	11 26 50 528	11 26 50 528	11 26 50 528	11 26 50 528
	- Percentage of shareholding	45.86%	45.86%	45.86%	45.86%
<b>2</b>	Promoter and Promoter Group Shareholding				
	a) Pledged / Encumbered				
	- Number of shares	-	-	-	-
	- Percentage of shares (as a % of the total shareholding of promoter and promoter group)	0.00%	0.00%	0.00%	0.00%
	- Percentage of shares (as a % of the total share capital of the Company)	0.00%	0.00%	0.00%	0.00%
	b) Non encumbered				
	- Number of Shares	13 29 82 272	13 29 82 272	13 29 82 272	13 29 82 272
	- Percentage of shares (as a % of the total shareholding of promoter and promoter group)	100.00%	100.00%	100.00%	100.00%
	- Percentage of shares (as a % of the total share capital of the Company)	54.14%	54.14%	54.14%	54.14%

	<b>Particulars</b>	<b>Quarter ended June 30, 2013</b>
<b>B</b>	<b>INVESTOR COMPLAINTS</b>	
	Pending at the beginning of the quarter	Nil
	Received during the quarter	18
	Disposed of during the quarter	18
	Remaining unresolved at the end of the quarter	Nil

**Reliance Capital Limited**
**Unaudited Consolidated Segment Reporting for the Quarter ended June 30, 2013**

(Rs. in crore)

Sr	Particulars	Quarter Ended			Year ended
		30-Jun-13	31-Mar-13	30-Jun-12	31-Mar-13
		Unaudited	Unaudited	Unaudited	Audited
<b>1</b>	<b>Segment Revenue</b>				
a	Finance & Investments	346	335	346	2 181
b	Asset Management	178	156	126	610
c	General Insurance	820	594	662	2 417
d	Commercial Finance	540	555	495	2 117
e	Others	76	84	76	319
	<b>Total</b>	<b>1 960</b>	<b>1 724</b>	<b>1 705</b>	<b>7 644</b>
	Inter segment	22	33	29	125
	<b>Net Sales</b>	<b>1 938</b>	<b>1 691</b>	<b>1 676</b>	<b>7 519</b>
<b>2</b>	<b>Segment Results</b>				
a	Finance & Investments	8	( 135)	( 10)	409
b	Asset Management	45	79	34	169
c	General Insurance	10	17	( 20)	( 93)
d	Commercial Finance	83	120	66	342
e	Others	5	( 8)	5	7
	<b>Total Segment Profit Before Tax</b>	<b>151</b>	<b>73</b>	<b>75</b>	<b>834</b>
	Unallocated expenses [*Rs.42 59 406]	(*)	( 2)	( 1)	( 4)
	<b>Profit before Tax</b>	<b>151</b>	<b>71</b>	<b>74</b>	<b>830</b>
<b>3</b>	<b>Capital Employed</b>				
a	Finance & Investments	11 557	11 398	10 990	11 398
b	Asset Management	101	41	61	41
c	General Insurance	794	784	701	784
d	Commercial Finance	2 344	2 496	2 407	2 496
e	Others	583	580	644	580
f	Inter-Segment Elimination	( 2 760)	( 2 812)	( 2 846)	( 2 812)
	<b>Total</b>	<b>12 619</b>	<b>12 487</b>	<b>11 957</b>	<b>12 487</b>

**Notes :**

- 1 In preparation of consolidated financial results:
  - a More than 50% equity stake owned Subsidiaries are consolidated in accordance with the Accounting Standard (AS 21) on "Consolidated Financial Statements". During the quarter Reliance Capital AIF Trustee Company Private Limited, has become a subsidiary of the Company.
  - b 50% or less equity stake owned in Associates in which the Company has significant influence are accounted under the equity method in accordance with the Accounting Standard on Accounting for Investments in Associates (AS 23) in "Consolidated Financial Statements".
  - c The consolidated financial results should be read in conjunction with notes to the separate financial results.
- 2 The Company has reported segmentwise information as per Accounting Standard (AS 17) "Segment Reporting", in terms of Companies (Accounting Standards) Rules, 2006. The operations of the Company are conducted through its subsidiaries. Since all the operations of the Company are conducted largely within India, there is no separate reportable geographical segment.
- 3 The reportable segments of Reliance Capital Group are further described below:
  - a) Finance & Investment - This includes the corporate lending and investment activities
  - b) Asset Management - This includes the asset management activities including Mutual Fund and Portfolio Management Services.
  - c) General Insurance - This includes the general insurance business
  - d) Commercial Finance - This includes the commercial finance and home finance business.
  - e) Others - This includes other financial and allied services
- 4 The figures in respect of the results for preceding quarter ended March 31, 2013 are the balancing figures between audited figures in respect of the full financial year ended March 31, 2013 and published year to date figures upto the third quarter ended December 31, 2012, in the financial year ended March 31, 2013. Previous Period/Year figures have been regrouped/rearranged wherever necessary.

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**Reliance Capital Limited**

- 5 The above results were reviewed by the Audit Committee. The Board of Directors at its meeting held on July 29, 2013 approved the above results and its release.
- 6 The Standalone financial results of the Company for the quarter ended June 30, 2013 are available on the Company's website ([www.reliancecapital.co.in](http://www.reliancecapital.co.in)) and on the website of BSE ([www.bseindia.com](http://www.bseindia.com)) and NSE ([www.nseindia.com](http://www.nseindia.com)). Key standalone financial information is given below;

(Rs. in crore)

Particulars	Quarter Ended			Year ended
	30-Jun-13	31-Mar-13	30-Jun-12	31-Mar-13
	Unaudited	Unaudited	Unaudited	Audited
Total Operating Income	839	727	704	3 828
Profit before tax	117	( 52)	24	704
Profit after tax	115	72	8	662

for Reliance Capital Limited

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**Anil D. Ambani**  
**Chairman**

 Place: Mumbai  
 Date: July 29, 2013