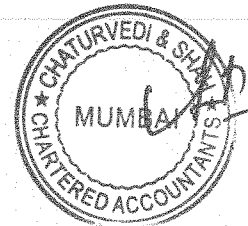
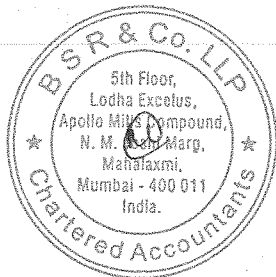


## Reliance Capital Limited

Statement of Standalone Unaudited Financial Results for the quarter and nine months ended December 31, 2015

PART I		(Rs. in crore except per share data)					
Sr. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31-Dec-15	30-Sep-15	31-Dec-14	31-Dec-15	31-Dec-14	31-Mar-15
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
<b>1</b>	<b>Income from operations</b>						
	(a) Income from operations	881	837	758	2 621	2 517	3 831
	(b) Other operating income	33	33	39	97	86	117
	<b>Total income from operations</b>	<b>914</b>	<b>870</b>	<b>797</b>	<b>2 718</b>	<b>2 603</b>	<b>3 948</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	42	51	38	133	139	194
	(e) Depreciation and amortisation expense	9	10	7	29	20	31
	(f) Professional fees	24	31	18	88	93	116
	(g) Provision for NPA and doubtful debts / Written off (Net)	( 8)	38	27	70	114	308
	(h) Provision / (Reversal) for Diminution in the Value Investments / written off (net)	7	6	( 6)	17	( 3)	( 55)
	(i) Other expenses	56	46	41	157	155	193
	<b>Total expenses</b>	<b>130</b>	<b>182</b>	<b>125</b>	<b>494</b>	<b>518</b>	<b>787</b>
<b>3</b>	<b>Profit / (Loss) from Operations before other income, finance costs and exceptional items (1-2)</b>	<b>783</b>	<b>688</b>	<b>672</b>	<b>2 224</b>	<b>2 085</b>	<b>3 161</b>
4	Other Income	8	30	8	50	22	40
<b>5</b>	<b>Profit / (Loss) from ordinary activities before finance costs and exceptional items (3 + 4)</b>	<b>791</b>	<b>718</b>	<b>680</b>	<b>2 274</b>	<b>2 107</b>	<b>3 201</b>
6	Finance costs	576	570	584	1 713	1 795	2 357
<b>7</b>	<b>Profit / (Loss) from ordinary activities after finance costs but before exceptional items (5 - 6)</b>	<b>216</b>	<b>148</b>	<b>96</b>	<b>560</b>	<b>312</b>	<b>844</b>
8	Exceptional items	-	-	-	-	-	-
<b>9</b>	<b>Profit / (Loss) from ordinary activities before Tax (7-8)</b>	<b>216</b>	<b>148</b>	<b>96</b>	<b>560</b>	<b>312</b>	<b>844</b>
10	Tax expense (Net)	48	40	20	110	36	87
<b>11</b>	<b>Net Profit (+) / Loss (-) from ordinary activities after tax (9-10)</b>	<b>167</b>	<b>108</b>	<b>76</b>	<b>451</b>	<b>276</b>	<b>757</b>
12	Extraordinary items	-	-	-	-	-	-
<b>13</b>	<b>Net Profit / (Loss) for the period (11-12)</b>	<b>167</b>	<b>108</b>	<b>76</b>	<b>451</b>	<b>276</b>	<b>757</b>
14	Paid-up equity share capital (Face value of Rs. 10 each)	253	253	244	253	244	253
15	Reserves excluding revaluation reserves as per balance sheet of previous accounting year						12 330
<b>16</b>	<b>Earnings Per Share of Rs. 10 each (not annualised)</b>						
	<b>i. Before extraordinary items</b>						
	(a) Basic	6.63	4.30	3.09	17.85	11.23	30.77
	(b) Diluted	6.63	4.30	3.09	17.85	11.23	30.77
	<b>ii. After extraordinary items</b>						
	(a) Basic	6.63	4.30	3.09	17.85	11.23	30.77
	(b) Diluted	6.63	4.30	3.09	17.85	11.23	30.77



## Reliance Capital Limited

Unaudited Standalone Segment Reporting for the quarter and nine months ended December 31, 2015

(Rs. in crore)

Sr. No.	Particulars	Quarter Ended			Nine Months Ended		Year Ended
		31-Dec-15	30-Sep-15	31-Dec-14	31-Dec-15	31-Dec-14	31-Mar-15
		Unaudited	Unaudited	Unaudited	Unaudited	Unaudited	Audited
<b>1</b>	<b>Segment Revenue</b>						
a	Finance & Investments	467	443	347	1 432	1 256	2 143
b	Commercial Finance	456	458	458	1 338	1 371	1 848
	<b>Total</b>	<b>923</b>	<b>901</b>	<b>805</b>	<b>2 770</b>	<b>2 627</b>	<b>3 991</b>
	Inter segment (* Rs. 25 00 000)	( 1)	( 1)	(*)	( 2)	( 2)	( 3)
	<b>Net Income</b>	<b>922</b>	<b>900</b>	<b>805</b>	<b>2 768</b>	<b>2 625</b>	<b>3 988</b>
<b>2</b>	<b>Segment Results</b>						
a	Finance & Investments	138	78	10	371	84	511
b	Commercial Finance	78	71	86	191	229	334
	<b>Total Segment Profit before Tax</b>	<b>216</b>	<b>149</b>	<b>96</b>	<b>562</b>	<b>313</b>	<b>845</b>
	Unallocated expenses [(**Rs.35 84 400) (**Rs. 38 48 032)]	(*)	( 1)	(**)	( 1)	( 1)	( 1)
	<b>Profit before Tax</b>	<b>216</b>	<b>148</b>	<b>96</b>	<b>561</b>	<b>312</b>	<b>844</b>
<b>3</b>	<b>Capital Employed</b>						
a	Finance & Investments	11 170	11 081	10 164	11 170	10 164	10 714
b	Commercial Finance	1 864	1 785	1 746	1 864	1 746	1 869
	<b>Total</b>	<b>13 034</b>	<b>12 866</b>	<b>11 910</b>	<b>13 034</b>	<b>11 910</b>	<b>12 583</b>

**Notes:**

- 1 Previous Period / Year figures have been regrouped / rearranged wherever necessary.
- 2 The Company has reported segment wise information as per Accounting Standard (AS 17), in terms of Companies (Accounting Standards) Rules, 2006. The operations of the Company are conducted within India, there is no separate reportable geographical segment and the Company reported the following business segments:
  - (i) Finance and Investments comprising of the investments and corporate lending business of the Company.
  - (ii) Commercial finance comprising of the commercial finance business of the Company.
- 3 Nippon Life Insurance, a Fortune 500 company and one of the largest life insurer in the world, signed definitive agreements, on November 24, 2015, to increase its stake in Reliance Life Insurance Company Limited, a part of Reliance Capital from the existing 26 per cent to 49 per cent subject to regulatory approvals.
- 4 During the quarter ended December 31, 2015 the Company has granted stock options for 6,46,080 equity shares to the employees of the Company and its subsidiaries.
- 5 The listed Secured Non-Convertible Debentures of the Company aggregating to Rs. 9,645 crore as on December 31, 2015 are secured by way of first pari passu mortgage/charge on the Company's immovable property and on present and future book debts/business receivables of the Company as specifically mentioned in the respective Trust Deeds and the asset cover thereof exceeds hundred percent of the principal amount of the said Debentures.
- 6 The financial results for the quarter / nine months ended December 31, 2015 of the Company have been subjected to a "Limited Review" by the Statutory Auditors of the Company.
- 7 The above results were reviewed by the Audit Committee. The Board of Directors at its meeting held on January 21, 2016 approved the above results and its release.

for Reliance Capital Limited



Anil D. Ambani  
Chairman

Dated: January 21, 2016

