

## Reliance Capital Limited Unaudited Consolidated Financial Results for the quarter ended June 30, 2010

		(Rs. in crore except per share data)		
Sr. No	Particulars	Quarter ended		Year ended
		30-06-10	30-06-09	31-03-10
		Unaudited	Unaudited	Audited
1	a Income from Operations	1,035.18	1,452.72	5,895.24
	b Other Operations Income	218.62	15.40	215.54
	Total Income ( a + b )	<b>1,253.80</b>	<b>1,468.12</b>	<b>6,110.78</b>
2	Total Expenditure			
	a Increase / decrease in stock in trade and work in progress	-	-	-
	b Consumption of raw materials	-	-	-
	c Purchase of traded securities	-	-	313.14
	d Employee Cost	123.94	128.24	535.35
	e Depreciation	12.84	14.27	67.62
	f Other expenditure	314.73	354.91	1,390.89
	g Premium paid on Reinsurance Ceded	188.12	215.76	727.19
	h Claims Incurred	235.13	224.55	1,185.69
	Total	<b>874.76</b>	<b>937.73</b>	<b>4,219.88</b>
3	Profit from Operations before other Income, Interest and Exceptional Items (1-2)	<b>379.04</b>	<b>530.39</b>	<b>1,890.90</b>
4	Other Income	13.07	1.13	29.82
5	Profit before Interest and Exceptional Item (3+4)	<b>392.11</b>	<b>531.52</b>	<b>1,920.72</b>
6	Interest	294.41	367.18	1,332.40
7	Profit after Interest but before Exceptional Item (5-6)	<b>97.70</b>	<b>164.34</b>	<b>588.32</b>
8	Exceptional Items	-	-	-
9	Profit (+) / Loss (-) from Ordinary Activities before Tax (7+8)	<b>97.70</b>	<b>164.34</b>	<b>588.32</b>
10	Tax expenses			
	Current Tax (including Fringe Benefit Tax)	32.85	33.38	189.31
	Deferred Tax	(12.82)	(22.33)	(42.72)
11	Net Profit (+) / Loss (-) from Ordinary Activities after Tax (9-10)	<b>77.67</b>	<b>153.29</b>	<b>441.73</b>
12	Extraordinary Item (net of tax expense Rs. _____)	-	(0.03)	-
13	Minority Interest (Net of tax expenses Rs. _____)	1.03	2.65	10.35
14	Net Profit (+) / Loss (-) for the period(11-12-13)	<b>76.64</b>	<b>150.67</b>	<b>431.38</b>
15	Share of Profit / (Loss) of Associates			
	Loss on sale of Investment in Associate	0.33	0.37	3.16
16	Net Profit (+) / Loss (-) for the period(14-15)	<b>76.97</b>	<b>151.04</b>	<b>434.54</b>
17	Reserves excluding revaluation reserves as per balance sheet of previous accounting year			
18	Paid-up equity Share Capital			
	Equity Share of Rs.10 each	246.16	246.16	246.16
	Earning Per Share (EPS)			
	a Basic and diluted EPS before extraordinary items for the period , for the year to date and for the previous year ( not to be annualised)			
	Basic	3.13	6.15	17.63
	Fully Diluted	3.13	6.15	17.63
	b Basic and diluted EPS after extraordinary items for the period , for the year to date and for the previous year ( not to be annualised)			
	Basic	3.13	6.15	17.63
	Fully Diluted	3.13	6.15	17.63
19	Public shareholding			
	- Number of Shares	11 29 50 526	11 20 75 291	11 11 90 574
	- Percentage of shareholding	45.98%	45.63%	45.27%
20	Promoter and Promoter Group Shareholding			
	a) <i>Pledged / Encumbered</i>			
	- Number of shares	-	9,893,179	-
	- Percentage of shares (as a % of the total shareholding of promoter and promoter group)	-	8.83%	-
	- Percentage of shares (as a % of the total sharecapital of the Company)	-	4.03%	-
	b) <i>Non encumbered</i>			
	- Number of Shares	13 26 82 274	12 14 89 095	13 44 42 226
	- Percentage of shares (as a % of the total shareholding of promoter and promoter group)	100.00%	92.47%	100.00%
	- Percentage of shares (as a % of the total sharecapital of the Company)	54.02%	49.46%	54.73%

## Reliance Capital Limited

### Unaudited Consolidated Segment Reporting for the quarter ended June 30, 2010

(Rs. In crore)

Sr No	Particulars	Quarter ended		Year ended
		30-06-10	30-06-09	31-03-10
		Unaudited	Unaudited	Audited
<b>1</b>	<b>Segment Revenue</b>			
a	Finance & Investments	254.37	346.94	1,181.34
b	Asset Management	149.94	122.18	646.02
c	General Insurance	509.18	622.60	2,386.23
d	Consumer Finance	303.42	288.70	1,325.18
e	Others	49.96	88.83	601.83
	<b>Total</b>	<b>1,266.87</b>	<b>1,469.25</b>	<b>6,140.60</b>
	Inter segment	-	-	-
	<b>Net Sales</b>	<b>1,266.87</b>	<b>1,469.25</b>	<b>6,140.60</b>
<b>2</b>	<b>Segment Results</b>			
a	Finance & Investments	65.69	115.92	342.56
b	Asset Management	43.46	32.31	230.27
c	General Insurance	(38.64)	0.98	(90.55)
d	Consumer Finance	36.25	8.95	135.01
e	Others	(9.07)	6.35	(27.43)
	Total Segment Profit Before Tax	97.69	164.51	589.86
	Unallocated expenses	-	(0.17)	(1.54)
	<b>Profit before Tax</b>	<b>97.69</b>	<b>164.34</b>	<b>588.32</b>
<b>3</b>	<b>Capital Employed</b>			
a	Finance & Investments	8,549.45	6,728.53	7,628.39
b	Asset Management	19.99	53.84	8.92
c	General Insurance	752.53	632.57	791.17
d	Consumer Finance	1,372.87	1,273.79	1,586.23
e	Others	260.26	260.75	253.12
f	Inter-Segment Elimination	(2,965.08)	(1,363.31)	(2,368.35)
	<b>Total</b>	<b>7,990.02</b>	<b>7,586.17</b>	<b>7,899.48</b>

Notes :

- 1 In preparation of consolidated financial results:
  - a More than 50% owned Subsidiaries are consolidated in accordance with the Accounting Standard on Consolidated Financial Statements (AS 21). These entities are :  
 Reliance Capital Asset Management Limited, Reliance Capital Trustee Co. Limited, Reliance General Insurance Company Limited, Reliance Gilts Limited, Reliance Equity Advisors (India) Limited, Reliance Capital Research Private Limited, Reliance Venture Asset Management Private Limited (formerly Reliance Technology Ventures Private Limited), Reliance Money Express Limited , Medybiz Private Limited, Net Logistics Private Limited, Reliance Asset Management (Mauritius) Limited, Reliance Asset Management (Singapore) Pte. Limited, Reliance Asset Management (Malaysia) SDN. BHD., Reliance Capital Asset Management (UK) PLC, Reliance Home Finance Private Limited , Reliance Equities International Private Limited, Reliance Capital Markets Private Limited, Reliance Consultants (Mauritius) Limited, Reliance Capital Services Private Limited, Reliance Capital (Singapore) Pte. Limited, Reliance Consumer Finance Private Limited, Reliance Securities Limited, Reliance Commodities Limited, Reliance Financial Limited, Reliance Alternative Investments Services Private Limited, Reliance Prime International Limited , Reliance Capital Pension Fund Limited, Reliance Exchangenext Private Limited, Reliance Spot Exchange Infrastructure Limited, Reliance Capital Partners (Partnership Firm) and Reliance Capital Infrastructure Partners (Partnership Firm).

**Reliance Capital Limited**

- b 50% or less 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 in Consolidated Financial Statements (AS 23). These entities are Reliance Share & Stock Brokers Private Limited, Reliance Land Private Limited and Reliance Asset Reconstruction Co. Limited. and Ammolite Holdings Ltd.
- c The consolidated financial statement 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), 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 the general insurance business.
  - d) Consumer Finance - This includes the consumer finance and mortgage lending business.
  - e) Others
- 4 The previous financial year / period figures have been regrouped / reclassified wherever necessary.
- 5 The above results were reviewed by the Audit Committee. The Board of Directors at its meeting held on August 9, 2010 approved the above results and its release.
- 6 The Standalone unaudited financial results of the Company for the quarter ended June 30, 2010 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)).

**for Reliance Capital Limited**



**Anil D. Ambani**  
Chairman

Place: Mumbai  
Dated: August 9, 2010