

MEDIA RELEASE

FY17 TOTAL INCOME AT RS 1,145 CRORE (US\$ 176 MILLION) – UP 40%

FY17 PROFIT AFTER TAX AT RS 173 CRORE (US\$ 27 MILLION) – UP 99 %

RETURN ON EQUITY IMPROVED FROM 16.5% TO 17.7% IN FY17

**ASSETS UNDER MANAGEMENT AT RS 11,174 CRORE
(US\$1.7 BILLION) - UP 52 %**

TOTAL DISBURSEMENTS AT RS 7,333 CRORE (US\$ 1.1 BILLION) – UP 87%

**DISBURSEMENTS TOWARDS AFFORDABLE HOUSING AT RS 1,102 CRORE
(US\$ 170 MILLION) – UP 37% - AVERAGE TICKET SIZE OF RS 11 LAKH**

**GROSS NPAs IMPROVED TO 0.8% (ON 90 DPD BASIS)
AS AGAINST 1.1% IN DECEMBER 2016**

**RELIANCE HOME FINANCE ON TRACK TO BE INDEPENDENTLY LISTED
ON STOCK EXCHANGES**

**ALL SHAREHOLDERS OF RELIANCE CAPITAL TO RECEIVE ONE FREE
SHARE OF RELIANCE HOME FINANCE FOR EVERY ONE SHARE HELD
IN RELIANCE CAPITAL AS PART OF LISTING PROPOSAL**

**49 PER CENT STAKE IN RELIANCE HOME FINANCE
TO BE ALLOTTED FREE OF COST
TO NEARLY 1 MILLION SHAREHOLDERS OF RELIANCE CAPITAL**

**RELIANCE CAPITAL WILL HOLD 51 PER CENT STAKE
IN RELIANCE HOME FINANCE LTD.**

Mumbai, April 26, 2017: Reliance Home Finance Ltd (RHF), a subsidiary of Reliance Capital Ltd, announced its financial results for the year ended March 31, 2017.

The total income for the year ended March 31, 2017, was Rs 1,145 crore (US\$ 176 million) – a YoY increase 40%.

FY17 Profit After Tax nearly doubled from Rs 87 crore to Rs 173 crore (US\$ 20 million).

Return on Equity (RoE) improved from 16.5% to Rs 17.7% during the same period.

The company continued its robust growth and ended with Assets Under Management (AUM) at Rs 11,174 crore (US\$ 1.7 billion) – a YoY increase of 87%.

Total disbursements were at Rs 7,333 crore (US\$ 1.1 billion) – up 87% - which includes Rs 1,102 crore (US\$ 170 million) disbursed towards affordable housing with an average ticket size of Rs 11 lakhs.

Gross NPAs (on 90 dpd basis) improved to 0.8 % from 1.1% as on December 2016.

Reliance Home Finance is on track to be independently listed on stock exchanges soon, subject to requisite regulatory and shareholder approvals.

As part of the listing proposal, 49% stake in Reliance Home Finance Limited will be allotted to all shareholders of Reliance Capital, in the ratio of one share free of cost in Reliance Home Finance Limited for every one share held in Reliance Capital.

The proposal is expected unlock substantial value for all existing shareholders and will benefit nearly one million shareholders of Reliance Capital that will be getting one free share of Reliance Home Finance.

Reliance Capital will hold a 51 per cent stake in Reliance Home Finance, and the Company will be adequately capitalised to grow the lending book multifold in the next 18 months.

About Reliance Home Finance Limited

www.reliancehomefinance.com

Reliance Home Finance Limited (RHF), a 100% subsidiary of Reliance Capital, provides a wide range of solutions like home loans, LAP, Construction finance, and Affordable housing loans. The company also provides property solutions' services that help customers find their dream homes/property, along with financing.

The company has a strong distribution network with over 1,750 distributors serving over 33,300 customers across 90 locations, through a "hub and spoke" model, across the country.

 /RelianceHF

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