

**Statement of Consolidated Audited Financial Results for the year ended March 31, 2014**

PART I		(Rs. in crore except per share data)				
Sr No	Particulars	Quarter Ended			Year Ended	
		31-Mar-14	31-Dec-13	31-Mar-13	31-Mar-14	31-Mar-13
		Unaudited	Unaudited	Unaudited	Audited	Audited
<b>1</b>	<b>Income from operations</b>					
	(a) Income from operations	1,774	1,855	1,650	7,379	7,404
	(b) Other operating income	14	28	16	76	66
	<b>Total income from operations (net)</b>	<b>1,788</b>	<b>1,883</b>	<b>1,666</b>	<b>7,455</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	164	152	163	599	607
	(e) Depreciation and amortisation expense	18	15	15	61	56
	(f) Claims Incurred (Net)	424	412	341	1,604	1,261
	(g) Premium paid on Reinsurance Ceded	90	142	108	579	534
	(h) Other expenses	203	329	394	1,353	1,888
	<b>Total expenses</b>	<b>899</b>	<b>1,050</b>	<b>1,021</b>	<b>4,196</b>	<b>4,346</b>
<b>3</b>	<b>Profit from Operations before other income, finance costs and exceptional items (1-2)</b>	<b>889</b>	<b>833</b>	<b>645</b>	<b>3,259</b>	<b>3,124</b>
<b>4</b>	<b>Other Income</b>	<b>60</b>	<b>6</b>	<b>25</b>	<b>89</b>	<b>49</b>
<b>5</b>	<b>Profit / (Loss) from ordinary activities before finance costs and exceptional items (3+4)</b>	<b>949</b>	<b>839</b>	<b>670</b>	<b>3,348</b>	<b>3,173</b>
<b>6</b>	<b>Finance costs</b>	<b>628</b>	<b>628</b>	<b>599</b>	<b>2,501</b>	<b>2,343</b>
<b>7</b>	<b>Profit / (Loss) from ordinary activities after finance costs but before exceptional items (5-6)</b>	<b>321</b>	<b>211</b>	<b>71</b>	<b>847</b>	<b>830</b>
<b>8</b>	<b>Exceptional items (Net)</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>9</b>	<b>Profit / (Loss) from Ordinary Activities before Tax (7-8)</b>	<b>321</b>	<b>211</b>	<b>71</b>	<b>847</b>	<b>830</b>
<b>10</b>	<b>Tax expense (Net)</b>	<b>82</b>	<b>29</b>	<b>(85)</b>	<b>164</b>	<b>127</b>
<b>11</b>	<b>Net Profit (+) / Loss (-) from Ordinary Activities after Tax (9-10)</b>	<b>239</b>	<b>182</b>	<b>156</b>	<b>683</b>	<b>703</b>
<b>12</b>	<b>Extraordinary items</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>13</b>	<b>Net Profit / (Loss) for the period (11-12)</b>	<b>239</b>	<b>182</b>	<b>156</b>	<b>683</b>	<b>703</b>
<b>14</b>	<b>Share of Profit / (loss) of associates</b>	<b>63</b>	<b>8</b>	<b>96</b>	<b>163</b>	<b>131</b>
<b>15</b>	<b>Minority interest</b>	<b>(33)</b>	<b>(24)</b>	<b>(27)</b>	<b>(97)</b>	<b>(62)</b>
<b>16</b>	<b>Profit/(loss) on sale / merger of subsidiaries</b>	<b>(2)</b>	<b>-</b>	<b>40</b>	<b>(2)</b>	<b>40</b>
<b>17</b>	<b>Net Profit / (Loss) after taxes, minority interest and share of profit / (loss) of associates (13+14+15+16)</b>	<b>267</b>	<b>166</b>	<b>265</b>	<b>747</b>	<b>812</b>
<b>18</b>	<b>Paid-up equity Share Capital of Rs. 10 each (Refer Note 4)</b>	<b>244</b>	<b>246</b>	<b>246</b>	<b>244</b>	<b>246</b>
<b>19</b>	<b>Reserves excluding revaluation reserves as per balance sheet of previous accounting year</b>				<b>12,147</b>	<b>11,725</b>
<b>20</b>	<b>Earning Per Share of Rs. 10 each (not annualised)</b>					
	<b>i. Before extraordinary items</b>					
	Basic	10.86	6.76	10.84	30.38	33.05
	Diluted	10.86	6.76	10.84	30.38	33.05
	<b>ii. After extraordinary items</b>					
	Basic	10.86	6.76	10.84	30.38	33.05
	Diluted	10.86	6.76	10.84	30.38	33.05

# RELIANCE

## PART II

Sr No	Particulars	Quarter Ended			Year Ended	
		31-Mar-14	31-Dec-13	31-Mar-13	31-Mar-14	31-Mar-13
		Unaudited	Unaudited	Unaudited	Audited	Audited
<b>A</b>	<b>PARTICULARS OF SHAREHOLDING</b>					
1	Public shareholding					
	- Number of Shares	11 26 50 497	11 26 50 497	11 26 50 528	11 26 50 497	11 26 50 528
	- Percentage of shareholding	45.86%	45.86%	45.86%	45.86%	45.86%
2	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%	0.00%
	- Percentage of shares (as a % of the total share capital of the Company)	0.00%	0.00%	0.00%	0.00%	0.00%
b)	Non encumbered					
	- Number of Shares	13 29 82 303	13 29 82 303	13 29 82 272	13 29 82 303	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%	100.00%
	- Percentage of shares (as a % of the total share capital of the Company)	54.14%	54.14%	54.14%	54.14%	54.14%

Particulars	Quarter Ended 31-Mar-14
<b>B INVESTOR COMPLAINTS</b>	
Pending at the beginning of the quarter	Nil
Received during the quarter	2
Disposed of during the quarter	2
Remaining unresolved at the end of the quarter	Nil

# RELIANCE

## Audited Consolidated Segment Reporting for the year ended March 31, 2014

(Rs. In crore)

Sr No	Particulars	Quarter Ended			Year Ended	
		31-Mar-14	31-Dec-13	31-Mar-13	31-Mar-14	31-Mar-13
		Unaudited	Unaudited	Unaudited	Audited	Audited
<b>1</b>	<b>Segment Revenue</b>					
a	Finance & Investments	390	354	335	1,505	2,181
b	Asset Management	161	166	156	676	610
c	General Insurance	680	747	594	2,945	2,417
d	Commercial Finance	571	563	555	2,210	2,117
e	Others	97	79	84	322	319
	<b>Total</b>	<b>1,899</b>	<b>1,909</b>	<b>1,724</b>	<b>7,658</b>	<b>7,644</b>
	Inter segment	51	20	33	114	125
	<b>Net Sales</b>	<b>1,848</b>	<b>1,889</b>	<b>1,691</b>	<b>7,544</b>	<b>7,519</b>
<b>2</b>	<b>Segment Results</b>					
a	Finance & Investments	105	23	(135)	144	409
b	Asset Management	90	75	79	260	169
c	General Insurance	27	11	17	64	(93)
d	Commercial Finance	151	105	120	430	342
e	Others	(52)	(2)	(8)	(49)	7
	<b>Total Segment Profit before Tax</b>	<b>321</b>	<b>212</b>	<b>73</b>	<b>849</b>	<b>834</b>
	Unallocated expenses (*Rs.51 66 749)	(*)	(1)	(2)	(2)	(4)
	<b>Profit before Tax</b>	<b>321</b>	<b>211</b>	<b>71</b>	<b>847</b>	<b>830</b>
<b>3</b>	<b>Capital Employed</b>					
a	Finance & Investments	11,366	11,747	11,398	11,366	11,398
b	Asset Management	94	108	41	94	41
c	General Insurance	848	821	784	848	784
d	Commercial Finance	2,608	2,510	2,496	2,608	2,496
e	Others	553	627	580	553	580
f	Inter-segment Elimination	(2,534)	(2,792)	(2,812)	(2,534)	(2,812)
	<b>Total</b>	<b>12,935</b>	<b>13,021</b>	<b>12,487</b>	<b>12,935</b>	<b>12,487</b>

# RELIANCE

## 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 last quarter, the following companies ceased to be the subsidiaries: Reliance Venture Asset Management Private Limited, Reliance Capital (Singapore) Pte. Limited, Reliance Financial Advisory Services Limited (formerly Reliance Investment Banking Services Private Limited), QOPPA Trading Private Limited, QCAP Trade Private Limited, Quant Alternative Asset Management Private Limited. QCAP Securities Private Limited and Quant Capital Securities Private Limited.
  - 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 In terms of SEBI (ESOS and ESPS) Guidelines, 1999 and recent opinion of the Expert Advisory Committee (EAC) of the Institute of Chartered Accountants of India ('ICAI') the accounting treatment for the equity shares of the Company held by the RCAP ESOS Trust as at 31st March, 2014 has been given in Standalone Financial Results of the Company. The said Trust is holding 16,00,000 equity shares of Rs.10 each of the Company. Face value of the said equity shares are presented as deduction from the paid up share capital and balance Rs.60 crore being an amount exceeding the said face value are presented as deduction from the Securities Premium with corresponding adjustment to the loan receivable from the Trust.
- 5 The figures of the quarter ended March 31, 2014 are the balancing figures between the audited figures in respect of the full financial year and the published year to date figures up to the third quarter of the current financial year. The previous financial year/period figures have been regrouped/reclassified wherever necessary to confirm to current quarter and twelve months ended presentation.
- 6 The above results were reviewed by the Audit Committee. The Board of Directors at its meeting held on May 2, 2014 approved the above results and its release.
- 7 The Standalone financial results of the Company for the quarter and year ended March 31, 2014 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	
	31-Mar-14	31-Dec-13	31-Mar-13	31-Mar-14	31-Mar-13
	Unaudited	Unaudited	Unaudited	Audited	Audited
Total Operating Income	759	767	727	3,169	3,828
Profit before tax	204	72	(52)	464	704
Profit after tax	165	67	72	409	662

for Reliance Capital Limited



Anil D. Ambani  
Chairman

Place: Mumbai  
Dated: May 2, 2014



Consolidated Statement of Assets and Liabilities

Particulars	As at 31-Mar-14 Audited	As at 31-Mar-13 Audited
<b>A EQUITY AND LIABILITIES</b>		
<b>1 Shareholders' funds</b>		
(a) Share capital	244	246
(b) Reserves and surplus	12,147	11,725
<b>Sub-total - Shareholders' funds</b>	<b>12,391</b>	<b>11,971</b>
<b>2 Minority interest</b>	<b>544</b>	<b>516</b>
<b>3 Non-Current Liabilities</b>		
(a) Long-term borrowings	14,178	13,686
(b) Other Long-term liabilities	83	14
(c) Long-Term provisions	57	48
<b>Sub-total - Non-current liabilities</b>	<b>14,318</b>	<b>13,748</b>
<b>5 Current Liabilities</b>		
(a) Short-term borrowings	7,134	4,386
(b) Trade payables	454	342
(c) Other current liabilities	9,437	8,529
(d) Short-term provisions	1,250	1,096
<b>Sub-total - Current liabilities</b>	<b>18,275</b>	<b>14,353</b>
<b>TOTAL - EQUITY AND LIABILITIES</b>	<b>45,528</b>	<b>40,588</b>
<b>B ASSETS</b>		
<b>1 Non-current assets</b>		
(a) Fixed assets	250	223
(b) Goodwill on consolidation	233	216
(c) Non-Current investments	14,137	13,560
(d) Deferred tax assets(net)	29	34
(e) Long-term loans and advances	15,631	12,741
(f) Other non-current assets	1,887	1,533
<b>Sub-total - Non-current assets</b>	<b>32,167</b>	<b>28,307</b>
<b>2 Current assets</b>		
(a) Current investments	2,020	1,527
(b) Inventories	164	144
(c) Trade receiveables	932	839
(d) Cash & Bank balances	2,663	1,582
(e) Short-term loans and advances	6,831	7,472
(f) Other current assets	751	717
<b>Sub-total - Current assets</b>	<b>13,361</b>	<b>12,281</b>
<b>TOTAL - ASSETS</b>	<b>45,528</b>	<b>40,588</b>



## MEDIA RELEASE

**Q4 FY14 NET PROFIT OF RS. 267 CRORE (US\$ 43 MILLION) - AN INCREASE OF 1%**

**Q4 FY14 TOTAL INCOME OF RS. 1,848 CRORE (US\$ 299 MILLION) - UP 9%**

**FY14 NET PROFIT OF RS. 747 CRORE (US\$ 123 MILLION) - AN INCREASE OF 59%  
(EXCLUDING ONE TIME CAPITAL GAINS ON STAKE SALE IN RCAM LAST YEAR)**

**FY14 TOTAL INCOME OF RS. 7,544 CRORE (US\$ 1.2 BILLION) - UP 14%  
(EXCLUDING ONE TIME CAPITAL GAINS ON STAKE SALE IN RCAM LAST YEAR)**

**NET WORTH OF RS. 12,483 CRORE (US\$ 2.1 BILLION) - AN INCREASE OF 4%**

**BOOK VALUE INCREASED TO RS. 508 PER SHARE AT THE END OF FY14**

**TOTAL ASSETS OF RS. 45,528 CRORE (US\$ 7.6 BILLION) - AN INCREASE OF 12%**

**PROPOSED DIVIDEND OF RS. 8.50 PER SHARE**

## BUSINESSES

**RELIANCE LIFE INSURANCE - FY14 TOTAL PREMIUM OF RS. 4,257 CRORE  
(US\$ 704 MILLION) - UP 6%**

**RELIANCE LIFE INSURANCE - NEW BUSINESS PREMIUM AT RS. 1,934 CRORE  
(US\$ 320 MILLION) - UP 40%**

**RELIANCE LIFE INSURANCE - NBAP MARGIN AT 23.8% AS AGAINST 20.2% IN FY13**

**RELIANCE LIFE INSURANCE - NET PROFIT AT RS. 359 CRORE (US\$ 59 MILLION)**

**RELIANCE GENERAL INSURANCE - GROSS WRITTEN PREMIUM AT RS. 2,442  
CRORE (US\$ 404 MILLION) - UP 20%**

**RELIANCE GENERAL INSURANCE - 1<sup>ST</sup> FULL YEAR OF PROFITABILITY  
NET PROFIT AT RS. 64 CRORE (US\$ 11 MILLION)**

**RELIANCE COMMERCIAL FINANCE - ASSETS UNDER MANAGEMENT AT RS. 17,348  
CRORE (US\$ 2.9 BILLION) - UP 6%**

**RELIANCE COMMERCIAL FINANCE - NET INTEREST MARGIN IMPROVED TO 5.5%  
AS AGAINST 4.3% IN FY13**

**RELIANCE COMMERCIAL FINANCE - NET PROFIT AT RS. 430 CRORE  
(US\$ 71 MILLION) - UP 26%**

**RCAM MANAGES RS. 1,93,620 CRORE (US\$ 31.3 BILLION) ACROSS MUTUAL FUNDS,  
PENSION FUNDS, MANAGED ACCOUNTS AND OFFSHORE FUNDS**

**RELIANCE MUTUAL FUND AAUM RS. 1,03,542 CRORE (US\$ 16.8 BILLION) - UP 9%**

**RCAM PROFIT AT RS. 352 CRORE (US\$ 58 MILLION) - UP 22%**



**Mumbai, May 2, 2014:** Reliance Capital Limited (RCL) today announced its audited financial results for the year ended March 31, 2014. The performance highlights are:

**Consolidated results - Year and Quarter ended March 31, 2014**

- **FY14 Total income of Rs. 7,544 crore (US\$ 1.2 billion)**, as against Rs. 6,636 crore in the corresponding previous period (excluding one-time capital gains on stake sale in RCAM in FY13) - **an increase of 14%**  
**Q4 FY14 Total income of Rs. 1,848 crore (US\$ 299 million)**, as against Rs. 1,691 crore in the corresponding previous period - **an increase of 9%**
- **FY14 Net profit of Rs. 747 crore (US\$ 123 million)**, as against Rs. 470 crore in the corresponding previous period (excluding one-time capital gains on stake sale in RCAM in FY13) - **an increase of 59%**  
**Q4 FY14 Net profit of Rs. 267 crore (US\$ 43 million)**, as against Rs. 265 crore in the corresponding previous period - **an increase of 1%**
- **FY14 Earnings per share of Rs. 30.4 (US\$ 0.50)**

**Net Worth:**

As on March 31, 2014, the **net worth** of the Company stood at **Rs. 12,483 crore (US\$ 2.1 billion)** - **an increase of 4%**.

**Credit Rating:**

The Company had a **net debt equity ratio of 1.82** as on March 31, 2014. It continues to enjoy the **highest ratings of 'A1+' by ICRA and CRISIL**, for its short term borrowing program and **'CARE AAA' by CARE** for its long term borrowing program.

**Operational Review:**

As on March 31, 2014, the **total assets of the Company stood at Rs. 45,528 crore (US\$ 7.6 billion)** - **an increase of 12%**.

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

**Group Companies:**

**Reliance Life Insurance**

- Reliance Life Insurance (RLI) is amongst the **leading private sector life insurance companies in terms of new business premium** with a **market share of 7%** of the private sector life insurance industry (as on March 31, 2014)
- The **New Business Premium** was **Rs. 1,934 crore (US\$ 320 million)** for the year ended March 31, 2014 - **a YoY increase of 40%**
- The **Total Premium (net of reinsurance)** was **Rs. 4,257 crore (US\$ 704 million)** for the year ended March 31, 2014 - **a YoY increase of 6%**



- The **NBAP margin** for the year ended March 31, 2014 **was 23.8% as against 20.2%** for the corresponding previous period
- RLI achieved a **profit of Rs. 359 crore (US\$ 59 million)** for the year ended March 31, 2014. The declared results of Reliance Capital include consolidation of 48% stake in Reliance Life Insurance
- The **total funds under management** as on March 31, 2014 **stood at Rs. 18,328 crore (US\$ 3.0 billion) - a YoY increase of 1%**
- **The distribution network** stood at over **900 offices** as on March 31, 2014

### 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 7.5%**, in terms of gross written premium, of the Indian private sector general insurance industry
- The **Gross Written Premium** for the year ended March 31, 2014 **was Rs. 2,442 crore (US\$ 404 million) - a YoY increase of 20%**
- The **profit for the year was Rs. 64 crore (US\$ 11 million)**
- RGI **sold nearly 37 lakh policies** during the year - **a YoY increase of 27%**
- At the end of March 31, 2014, the **investment book** stood at **Rs. 3,843 crore (US\$ 639 million) - a YoY increase of 18%**
- The **total capital invested** in the business, is **Rs. 1,747 crore (US\$ 291 million)**
- RGI had a **distribution network of 127 branches** and over **15,500 intermediaries**, as on March 31, 2014

### Reliance Commercial Finance

- Reliance Commercial Finance (RCF) offers a wide range of products which include Home loans, Loans against property, SME loans, Commercial vehicle loans, and Infrastructure financing
- RCF is amongst the leading lenders in the Indian non banking finance space. The focus in this business continues to be on asset backed lending and productive asset creation. As on March 31, 2014, **100% of the loan book was secured**
- The **disbursements** for the year ended March 31, 2014 **were over Rs. 9,800 crore (US\$ 1.6 billion) - a YoY increase of 12%**
- As on March 31, 2014, the assets under management (including securitized portfolio) was **Rs. 17,348 crore (US\$ 2.9 billion) - a YoY increase of 6%**
- The outstanding **loan book** as on March 31, 2014 was at **Rs. 13,667 crore (US\$ 2.3 billion)**. This loan book is spread **across 66,000 customers** from top **37 Indian cities**





- During the year, RCF securitised loans of **Rs. 2,783 crore (US\$ 460 million)** - a YoY increase of **28%**
- The total income for the year ended March 31, 2014 was **Rs. 2,210 crore (US\$ 365 million)** - a YoY increase of **4%**
- The **net interest margin** for the year ended March 31, 2014 was **5.5%**, as against **4.3%** for the corresponding previous period
- RCF achieved a **profit before tax** of **Rs. 430 crore (US\$ 71 million)** for the year, as against **Rs. 342 crore** for the corresponding previous period - a YoY increase of **26%**

#### **Reliance Capital Asset Management Reliance Mutual Fund**

- Reliance Capital Asset Management (RCAM) managed **Rs. 1,93,620 crore (US\$ 31.3 billion)** as on March 31, 2014, across mutual funds, pension funds, managed accounts and offshore funds
- **Reliance Mutual Fund (RMF)** is amongst the top mutual funds in India, in terms of AUM, with **market share** of **11.4%**
- The **average assets under management (AAUM)** of RMF, for the quarter ended March 31, 2014 were **Rs. 1,03,542 crore (US\$ 16.8 billion)** - a YoY increase of **9%**
- RMF had a wide distribution network with over **170 branches and more than 42,500 empanelled distributors** across India, as on March 31, 2014
- As on March 31, 2014, there were total of **55 schemes** comprising **21** equity oriented schemes, **29** debt oriented schemes, **4** exchange traded funds and **1** Fund of funds
- RCAM's **income from its operations** was **Rs. 775 crore (US\$ 128 million)** for the year ended March 31, 2014 - a YoY increase of **5%**
- The **profit before tax of RCAM** was **Rs. 352 crore (US\$ 58 million)** for the year ended March 31, 2014 - a YoY increase of **22%**

#### **Broking businesses**

- Reliance Capital's broking business, one of the leading retail broking houses in India, provides a varied customer base with access to equities, equity options, wealth management solutions and mutual funds
- The key focus is on the business verticals of equity and commodity broking, and wealth management
- In **equity broking**, as on March 31, 2014, there were nearly **7,30,000 broking accounts**, an increase of **2%**, with an **average daily equities turnover** of over **Rs. 2,100 crore (US\$ 351 million)**
- In **commodity broking**, as on March 31, 2014, the **commodity broking accounts** rose by **21%** to over **48,000**, with **average daily commodities turnover** at **Rs. 500 crore (US\$ 83 million)**



- In **wealth management**, the **AUMs** as on March 31, 2014, increased to nearly **Rs. 2,050 crore (US\$ 341 million)** - a **YoY increase of 102%**
- The business had **revenues of Rs. 205 crore (US\$ 34 million)** for the year ended March 31, 2014

#### **Distribution business**

- The distribution business of Reliance Capital, branded as 'Reliance Money' is a comprehensive financial services and solutions provider, providing customers with access to mutual funds, insurance products, money transfer and currency exchange
- Reliance Money is amongst the **leading domestic distributors of financial products** with a pan India presence with over **7,000 outlets**
- Reliance Money, **one of the largest private sector partners for Western Union Money Transfer** handled **over 28 lakh money transfer transactions** during the year - a **YoY increase of 15%**
- The business generated **revenues of Rs. 145 crore (US\$ 24 million)** for the year ended March 31, 2014 - a **YoY increase of 21%**
- **The business achieved a profit of Rs. 3 crore** for the year ended March 31, 2014

#### **Shareholding Pattern as on March 31, 2014:**

<b>Category</b>	<b>No. of Shares</b>	<b>Shareholding</b>
Promoters	<b>132,982,303</b>	<b>54.1%</b>
Foreign Investors - FIIs, NRIs and others	<b>51,721,716</b>	<b>21.1%</b>
Domestic institutions/ Banks / Mutual Funds	<b>13,187,912</b>	<b>5.4%</b>
Indian Public	<b>47,740,869</b>	<b>19.4%</b>
<b>TOTAL - 1.1 million shareholders</b>	<b>245,632,800</b>	<b>100.0%</b>

#### **Background**

Reliance Capital, 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 CNX Nifty Junior and MSCI India.

Reliance Group is amongst India's leading business houses with over 230 million customers. The Group has a strong presence across a wide array of high growth consumer-facing businesses of financial services, telecom, energy, power, infrastructure and media and entertainment.

Reliance Capital has interests in asset management and mutual funds; life and general insurance; commercial and home finance; stock broking; wealth management services; distribution of financial products; private equity; asset reconstruction; proprietary investments and other activities in financial services.