

MEDIA RELEASE

RELIANCE HOME FINANCE REPORTS ROBUST PROFITABILITY IN Q3FY18

PROFIT AFTER TAX AT RS. 46 CRORE (US\$ 7 MILLION) - UP 102%

TOTAL INCOME AT RS. 421 CRORE (US\$ 66 MILLION) - UP 56%

ASSETS UNDER MANAGEMENT AT RS. 14,862 CRORE (US\$ 2.3 BILLION) - UP 54%

DISBURSEMENTS AT RS. 1,628 CRORE (US\$ 254 MILLION) - UP 35%

NET INTEREST MARGIN ROSE FROM 3.5% IN Q3FY17 TO 3.8% IN Q3FY18

GROSS NPAs IMPROVED FROM 1.1% TO 0.8% AS ON DECEMBER 2017

Mumbai, February 7, 2018: Reliance Home Finance Ltd. (RHFL), a subsidiary of Reliance Capital Ltd., announced its financial results for the **quarter ended December 31, 2017**. The key performance highlights are:

- **Profit after Tax** was Rs. 46 crore (US\$ 7 million) - a YoY increase of 102%
- **Total income** was Rs. 421 crore (US\$ 66 million) - a YoY increase of 56%
- **Cost-to-income ratio improved** from 51% in Q3FY17 to 39% in Q3FY18
- **Disbursements** were Rs. 1,628 crore (US\$ 254 million) - a YoY increase of 35%
- As on December 31, 2017, the **assets under management** stood at Rs. 14,862 crore (US\$ 2.3 billion) - a YoY increase of 54%. The assets are spread across more than 100 locations
- **Gross NPA ratio improved** from 1.1% to 0.8% as on December 31, 2017

“Q3 has been very robust for Reliance Home Finance on all parameters. Macro environment is extremely favourable for funding affordable housing segment, which we will grow at an accelerated pace. In addition to the growth in business through the online channel, with 6 new branches (including 2 affordable home loan branches) and 24 new branches in FY19, **we will be present in more than 200 locations through our 75 branches**”, said **Mr. Ravindra Sudhalkar, ED & CEO, Reliance Home Finance**.

Shareholding Pattern as on December 31, 2017:

Category	No. of Shares	Shareholding
Promoters	36,37,51,491	75.0%
Foreign Investors - FIIs, NRIs and others	3,82,81,864	7.9%
Domestic institutions / Banks / Mutual Funds	2,55,33,125	5.3%
Indian Public and others	5,74,92,338	11.8%
Total - 9.0 lakh shareholders	48,50,58,818	100.0%

About Reliance Home Finance Limited

www.reliancehomefinance.com

Reliance Home Finance Limited (RHFL) provides a wide range of solutions like Home loans, Affordable housing loans, LAP and Construction Finance. 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 more than 100 locations, through a "hub and spoke" model, across the country, serving over 41,000 client accounts.

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About Reliance Capital

www.reliancecapital.co.in

Reliance Capital Limited, 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 MSCI Global Small Cap Index.

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

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For media queries, please contact:

Garima Kapoor	Garima.Kapoor@relianceada.com	+91 9910104284
Shirley C. D'silva	Shirley.Dsilva@relianceada.com	+91 9870060007
Arijit De	Arijit.De@relianceada.com	+91 8291112119

For New Loans & Service Queries, please contact :

Customer Care Number: 1800-300-90909 (Toll Free) / 022-39671600

Email: customercare@reliancehomefinance.com