

**MEDIA RELEASE - Q3 FY19**

**RELIANCE HOME FINANCE REPORTS STABLE GROWTH IN PROFITABILITY**

**TOTAL INCOME AT RS. 516 CRORE (US\$ 74 MILLION) - UP 22%**

**PROFIT BEFORE TAX AT RS. 88 CRORE (US\$ 13 MILLION) - UP 30%**

**ASSETS UNDER MANAGEMENT AT RS. 18,288 CRORE (US\$ 2.6 BILLION) - UP 24%**

**CAPITAL ADEQUACY RATIO WAS AT 18.8% WITH TIER I CAPITAL AT 12.7%**

**GROSS NPA RATIO STOOD AT 0.9% AS ON DECEMBER 2018**

**Mumbai, February 11, 2019:** Reliance Home Finance Ltd. (RHFL), a subsidiary of Reliance Capital Ltd., announced its financial results for the **quarter ended December 31, 2018**. The key highlights are:

- For Q3 FY19, the **Total Income** was **Rs. 516 crore (US\$ 74 million)**
- Network expanded to **59 cities** catering to approx. **140 locations**

**“Q3 FY19 has been a good quarter for us and we continued on the path of profitable growth.** RHFL has a clear focus on expanding the book along with a robust growth in the net worth, without compromising on the asset quality. The Company will continue to make valuable investments in people, processes and technology to empower the customer and enable the sustainability of the business for delivering robust shareholder returns”, said **Mr. Ravindra Sudhalkar, ED & CEO, Reliance Home Finance.**

**Shareholding Pattern as on December 31, 2018:**

<b>Category</b>	<b>No. of Shares</b>	<b>Shareholding</b>
Promoters	36,37,51,491	74.99%
Foreign Investors - FIIs, NRIs and others	2,84,92,717	5.87%
Domestic institutions / Banks / Mutual Funds	2,81,03,366	5.79%
Indian Public and others	6,47,11,244	13.34%
<b>Total - 8.6 lakh shareholders</b>	<b>48,50,58,818</b>	<b>100.00%</b>

**About Reliance Home Finance Limited**

[www.reliancehomefinance.com](http://www.reliancehomefinance.com)

Reliance Home Finance Limited (RHFL) (BSE:540709, NSE:RHFLEQ), part of Reliance Capital, is one of the country’s leading private sector Home Loan Companies, incorporated in the year 2008.

RHFL provides a wide range of solutions like Home Loans, Affordable Housing loans, LAP and Construction Finance. The Company also provides property services that help customers find their dream homes / properties.

As on March 31, 2018, RHFL had a Net Worth of Rs. 1,744 crore (US\$ 256 million) and Assets Under Management of more than Rs. 16,000 crore (US\$ 2.4 billion).

The Company has a strong distribution network with approx. 140 locations, through a “hub and spoke” model, across the country.

For more information visit [www.reliancehomefinance.com](http://www.reliancehomefinance.com)

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**For New Loans & Service Queries, please contact:**

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Email: [customercare@reliancehomefinance.com](mailto:customercare@reliancehomefinance.com)

**About Reliance Capital**

[www.reliancecapital.co.in](http://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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