

Reliance Capital Limited  
Reliance Centre, 6<sup>th</sup> Floor, North Wing,  
Off Western Express Highway,  
Santacruz (East), Mumbai - 400 055.

T +91 22 3303 1000  
F +91 22 3303 6664

April 23, 2018

**BSE Limited**

Phiroze Jeejeebhoy Towers  
Dalal Street, Fort,  
Mumbai 400 001

**BSE Scrip Code: 500111**

**National Stock Exchange of India Limited**

Exchange Plaza, 5<sup>th</sup> Floor,  
Plot No. C/1, G Block,  
Bandra Kurla Complex,  
Bandra (East), Mumbai 400 051

**NSE Scrip Symbol: RELCAPITAL**

Dear Sir(s),

**Sub.: MEDIA RELEASE**

We enclose herewith the media release which is self-explanatory.

Kindly inform your members accordingly.

Thanking you.

Yours faithfully,

For **Reliance Capital Limited**



**Atul Tandon**

**Company Secretary & Compliance Officer**

Encl.: As Above.

**MEDIA RELEASE**

**RELIANCE NIPPON LIFE INSURANCE REPORTS SIGNIFICANT IMPROVEMENT IN PROFITABILITY AND PERSISTENCY IN FY18**

**NEW BUSINESS ACHIEVED PROFIT (NBAP) AT RS. 289 CRORE  
(US\$ 44 MILLION) - UP 46%**

**NBAP MARGIN IMPROVED FROM 26.8% TO 37.7% IN FY18**

**13<sup>th</sup> MONTH PERSISTENCY ROSE FROM 65% TO 72% IN MARCH 2018**

**EMBEDDED VALUE INCREASED TO RS. 3,220 CRORE (US\$ 495 MILLION) - UP 6%**

**AVERAGE TICKET SIZE IMPROVED TO OVER RS. 35,800 - UP 28%**

**ASSETS UNDER MANAGEMENT AT RS. 19,096 CRORE (US\$ 2.9 BILLION) - UP 11%**

**SUCCESSFULLY INITIATED DISTRIBUTION TIE-UP WITH BANK OF MAHARASHTRA  
WITH ACCESS TO OVER 1,880 BRANCHES**

**WIDE DISTRIBUTION NETWORK WITH APPROX. 750 BRANCHES AND  
OVER 65,000 ACTIVE ADVISORS ACROSS INDIA**

**Mumbai, April 23, 2018:** Reliance Nippon Life Insurance Company Limited, a subsidiary of Reliance Capital Ltd., announced its financial results for the **year ended March 31, 2018**. The key performance highlights are:

- **Total premium increased to Rs. 4,042 crore (US\$ 622 million)**
- **Renewal premium rose to Rs. 3,154 crore (US\$ 485 million) - a YoY increase of 6%**
- **Individual WRP was Rs. 727 crore (US\$ 112 million) - a YoY increase of 5%**
- **The business made a profit of Rs. 1 crore vis-à-vis a loss in FY17**
- **As on March 31, 2018, assets under management stood at Rs. 19,096 crores (US\$ 2.9 billion) - a YoY increase of 11%**
- **As on March 31, 2018, Embedded Value was at Rs. 3,220 crore (US\$ 495 million) - a YoY increase of 6%**
- **As on March 31, 2018, there were approx. 3 million policies in force with a total sum assured of over Rs. 96,000 crore**

“Our journey of quality and profitability continues with the rise in **persistency as well as NBAP**, led by origination control and, systemic process enhancements towards customer engagement. As we continue on this path of transformation, the target is to improve the qualitative parameters further, and thereby grow the embedded value”, said **Mr. Ashish Vohra, ED & CEO, Reliance Nippon Life Insurance Co. Ltd.**



**NIPPON LIFE  
INSURANCE**

### **About Reliance Nippon Life Insurance**

<http://www.reliancenipponlife.com>

Reliance Nippon Life Insurance Company is amongst the leading private sector life insurance companies in India in terms of individual WRP (weighted received premium) and new business WRP. The company is one of the largest non-bank supported private life insurers with over 10 million policyholders, a strong distribution network of approx. 750 branches and 65,000 active advisors as on March 31, 2018. The company's individual Claim Settlement Ratio, at 95.2% as of March 31, 2018 is amongst the best in the industry.

Rated amongst the Top 4 Most Trusted Life Insurance Service Brands by Brand Equity's Most Trusted Brands Survey 2016, the company's vision is "To be a company people are proud of, trust in and grow with; providing financial independence to every life we touch." With this in mind, Reliance Nippon Life caters to five distinct segments, namely Protection, Child, Retirement, Saving & Investment, and Health; for individuals as well as Groups/Corporate entities.

 /RelianceNipponLifeInsurance

 @relnipponlife

### **For any other queries, please contact:**

Customer Care Number: 1800-102-1010

Email: [rnlife.customerservice@relianceada.com](mailto:rnlife.customerservice@relianceada.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.

 /RelianceCapital

 @RelianceCapital

### **For media queries, please contact:**

Garima Kapoor

[Garima.Kapoor@relianceada.com](mailto:Garima.Kapoor@relianceada.com)

+91 9910104284

Shirley C. D'silva

[Shirley.Dsilva@relianceada.com](mailto:Shirley.Dsilva@relianceada.com)

+91 9870060007

Arijit De

[Arijit.De@relianceada.com](mailto:Arijit.De@relianceada.com)

+91 8291112119