

The logo for Reliance Mutual Fund, featuring the word "RELIANCE" in white capital letters on a dark blue rectangular background. A small red triangle is positioned below the letter "I".

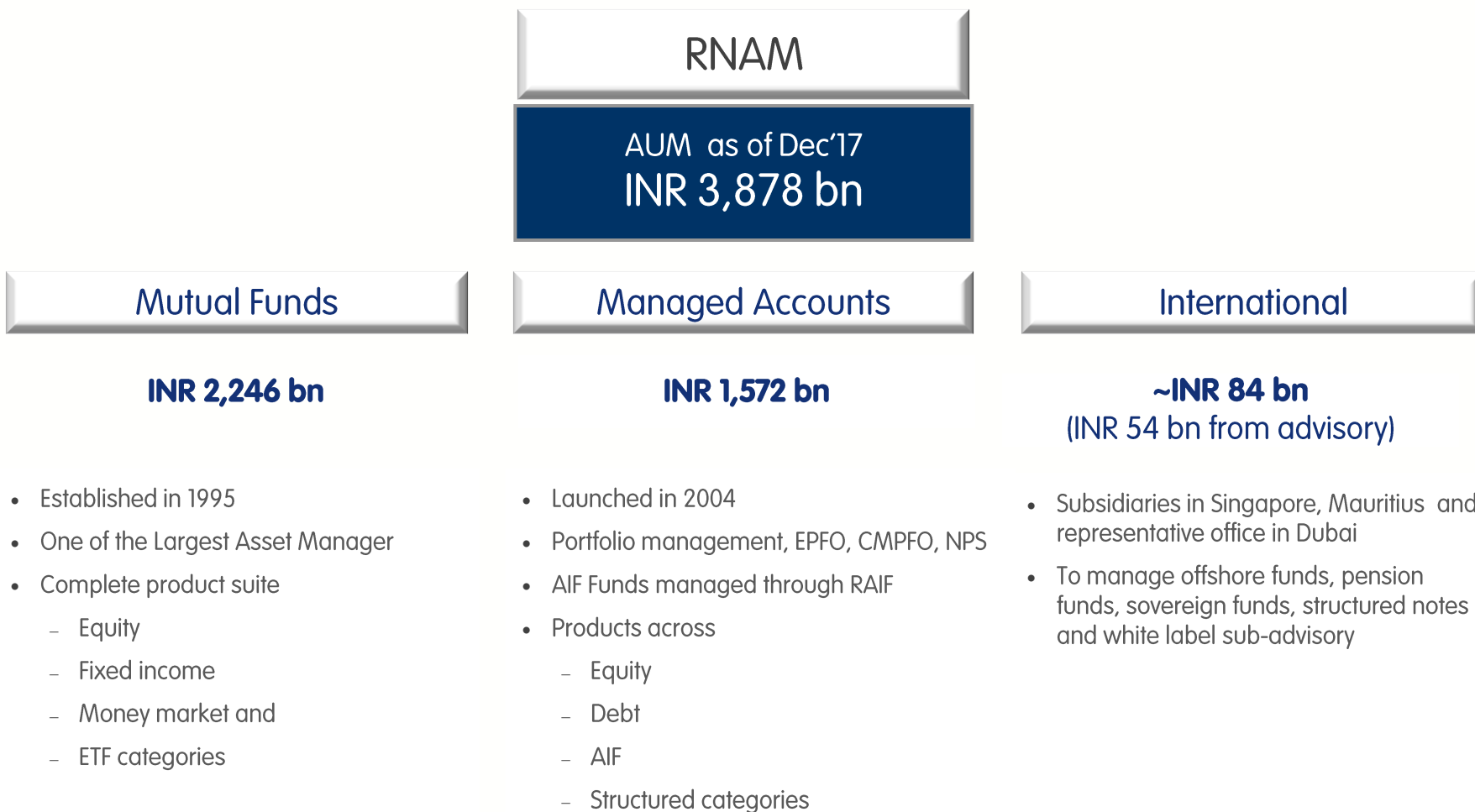
RELIANCE

MUTUAL  
FUND

# RELIANCE NIPPON LIFE ASSET MANAGEMENT

Investor Presentation – Q3 FY18

## RNAM is one of largest asset manager in India, with 22 years of track record



## Trusted Asset Manager – Holding Fund Mandates from

**EPFO****PFRDA****CMPFO****AUM**

One of the largest AMCs in India - Managing AUM of INR 3,878bn

**Profits**

Q3 PAT at INR 1,301 mn, up 25% as against Q3 FY17; Return on equity at 24%

**B15**

B15 AUM at INR 508 bn - up by INR ~129 bn since Dec'16

**Retail**

Retail AUM at INR ~710 bn - up by INR~252 bn since Dec'16

**SIPs**

~2.3 mn SIPs, with monthly inflows of INR 6.5 bn

**Reach**

Presence across 261 locations pan India; 61,500+ empanelled distributors

**ETF**

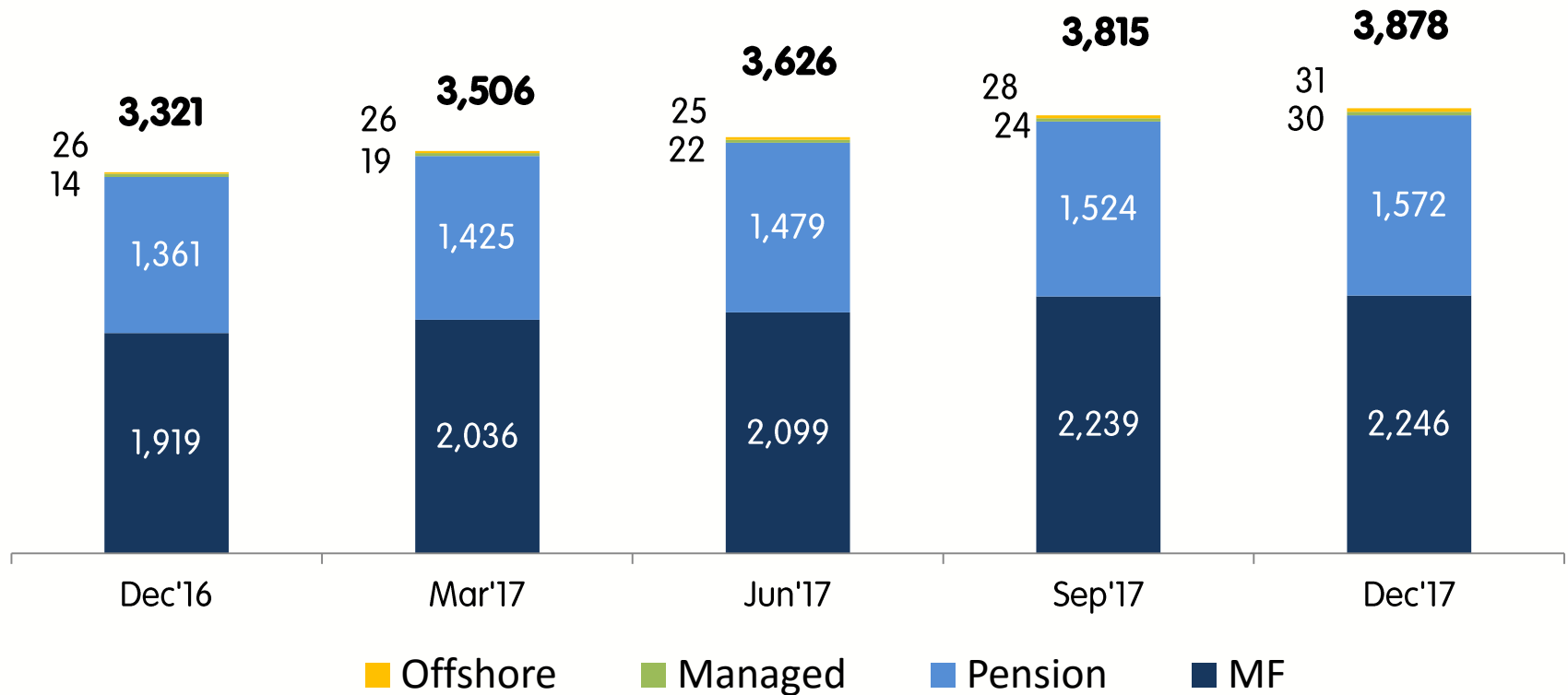
2<sup>nd</sup> largest ETF player; AUM of INR ~132 bn; market share of 19%

**Digital**

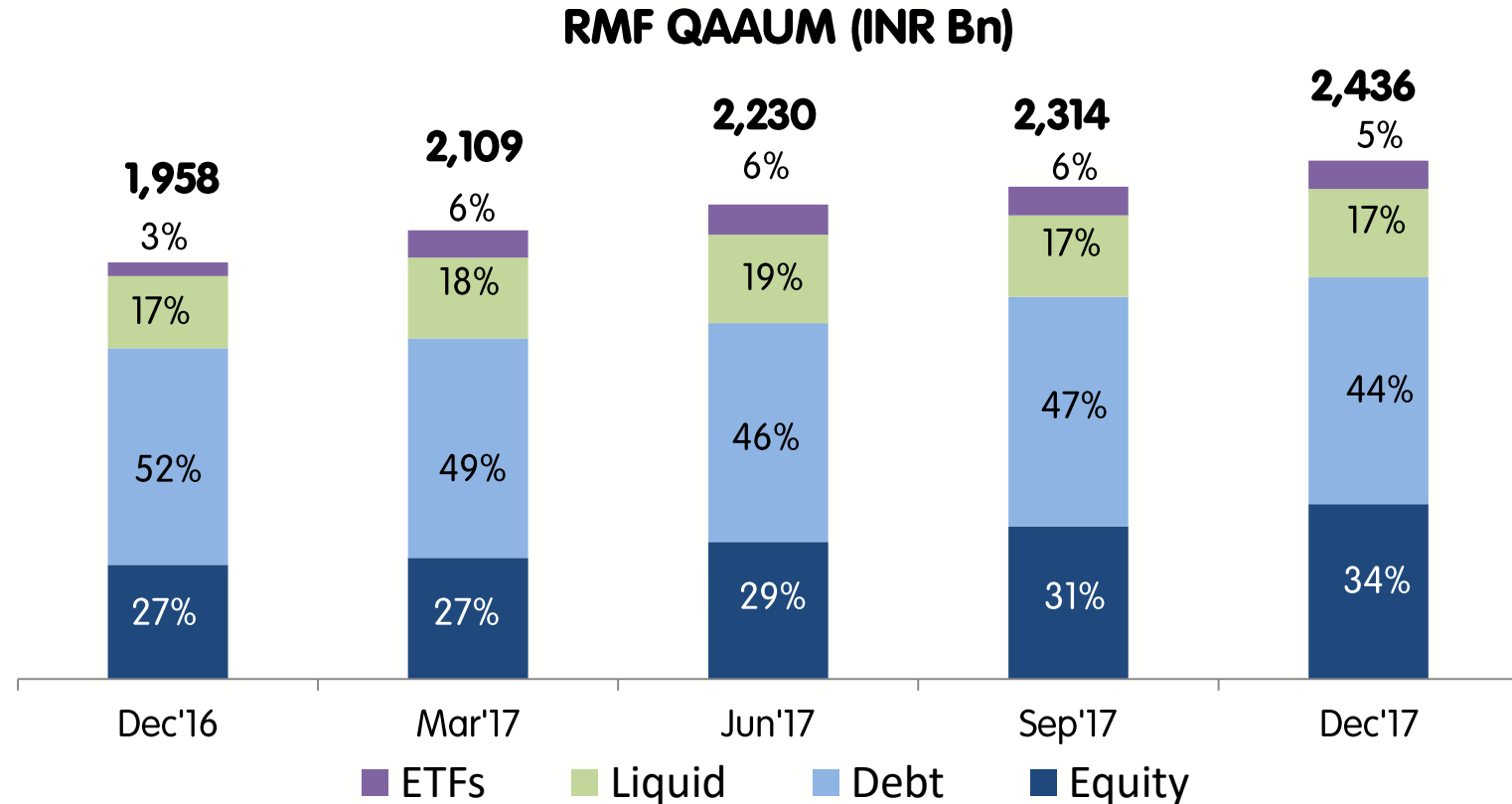
Digital Purchases more than doubled since Dec'16; YTD Dec'17 total at ~635,000

**Maiden interim  
dividend of  
INR 5 per share  
post listing**

## RNAM AUM (INR Bn)

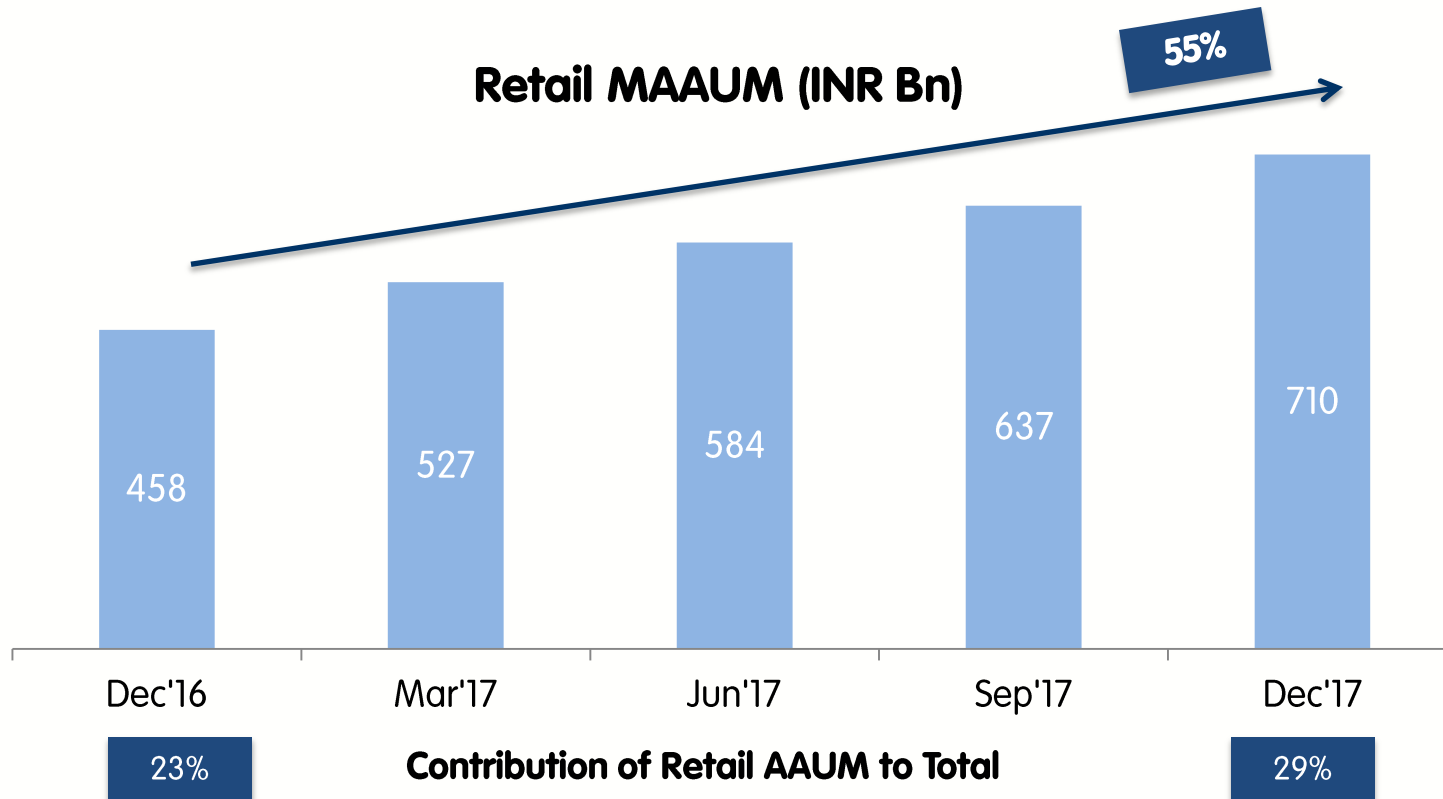


RNAM AUM one of the highest in Industry - at INR 3.9 tn  
MF contributes nearly 58% of overall AUM

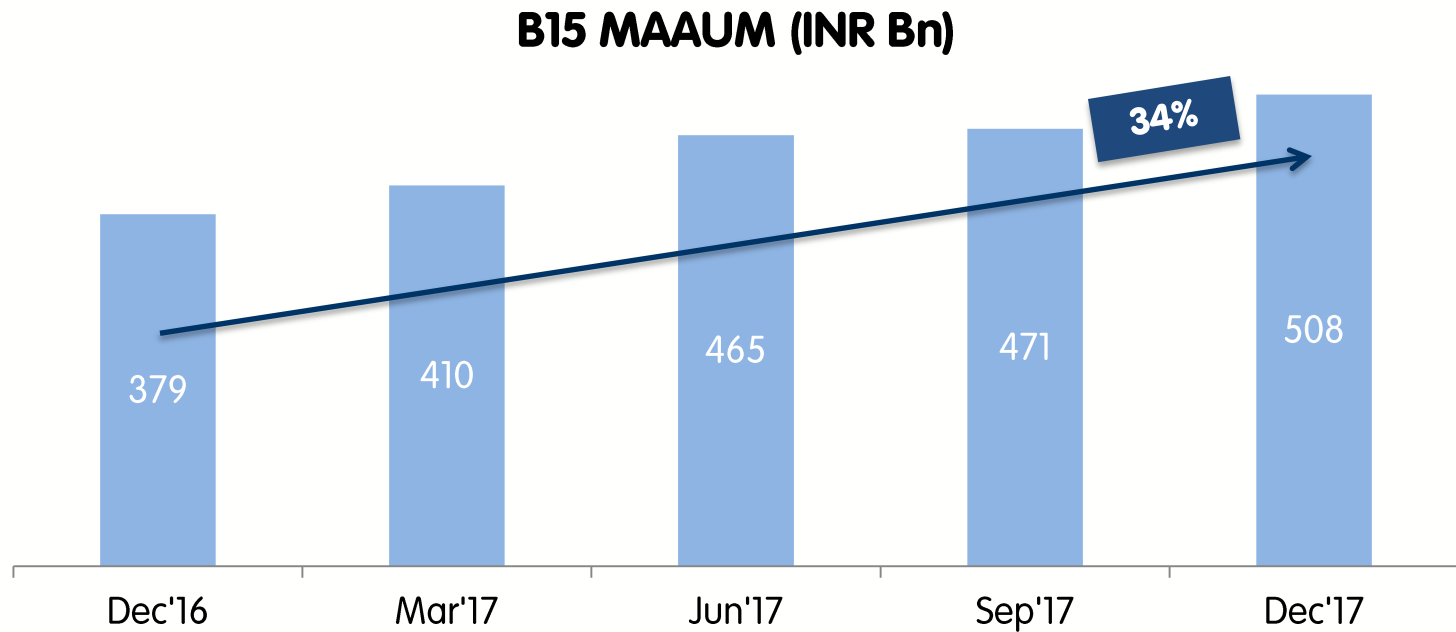


- Added INR 327 bn this year - MF Assets currently at all-time high

Since demonetization in Oct'16, RMF has added highest assets (+INR 270 bn)

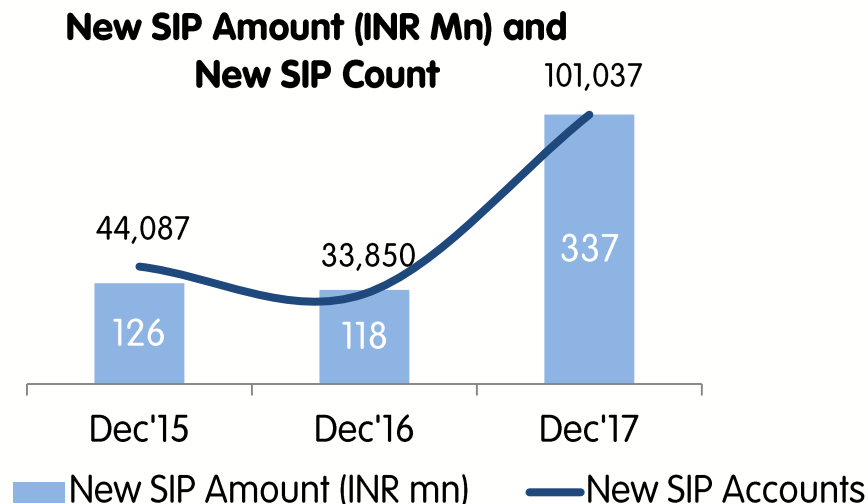
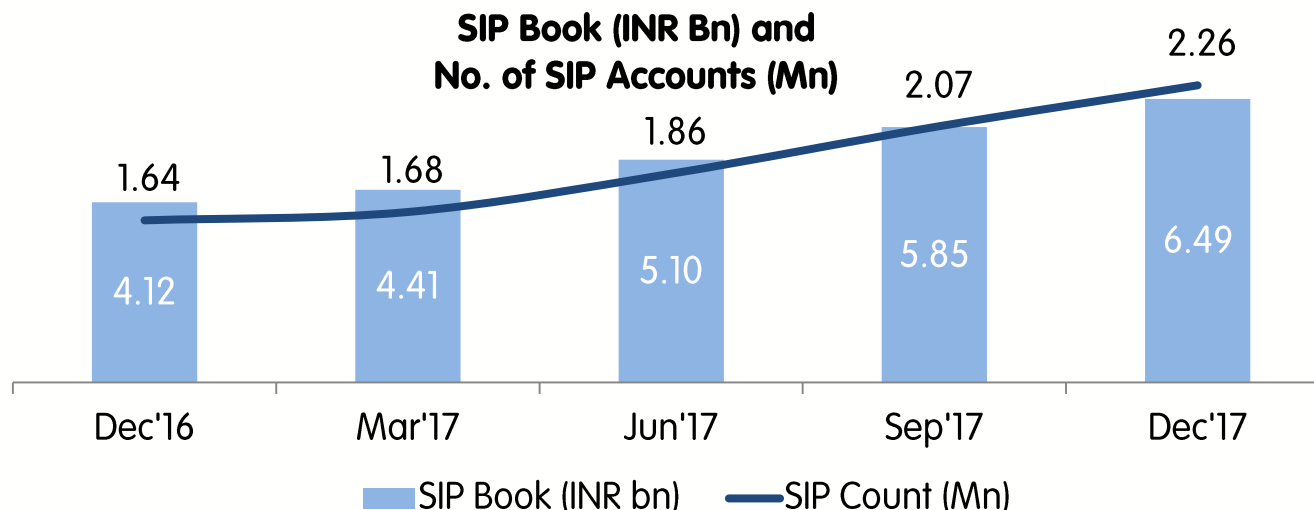


- Strong Retail brand - INR 710 bn of Retail assets
- AAUM grew 55%



- Continued focus on expanding penetration in smaller locations
- Assets from beyond top 15 locations, grew by 34% Y-o-y

Continue to grow SIP Book to ensure long-term and stable inflows



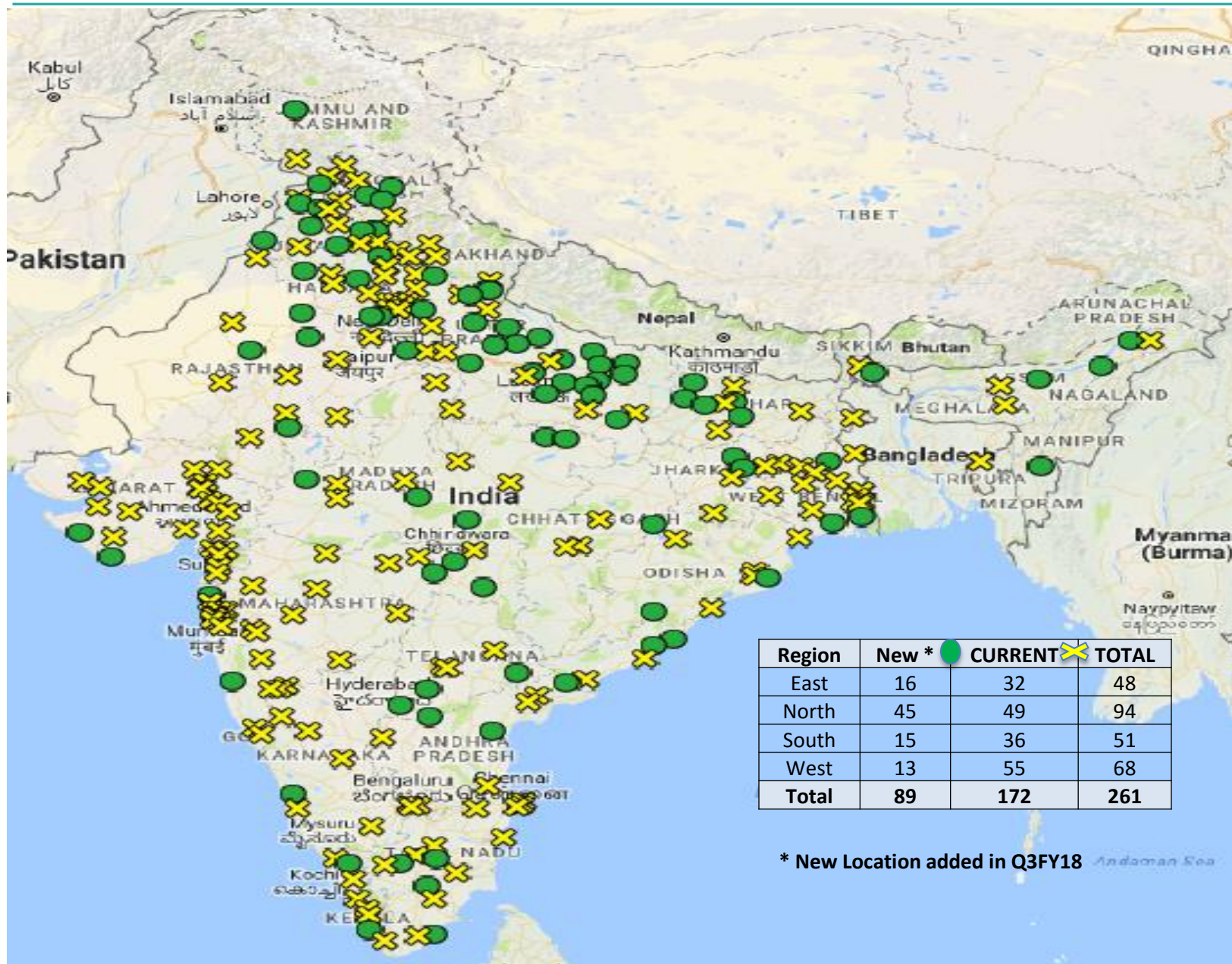
- SIP Book more than doubled since Mar'15
- Annualized SIP inflows of INR ~78 bn
- In the last 12 months, New SIP count and amount, nearly tripled



# Presence PAN INDIA

RELIANCE

MUTUAL FUND



## Increased presence by 89 locations till Dec'17

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Now present across 261 locations – highest in the Industry

| STATE/UT           | Locations added<br>(till Dec'17) |
|--------------------|----------------------------------|
| Uttar Pradesh      | 21                               |
| Bihar              | 4                                |
| Punjab             | 8                                |
| Madhya Pradesh     | 5                                |
| Rajasthan          | 6                                |
| West Bengal        | 4                                |
| Andhra Pradesh     | 5                                |
| Himachal Pradesh   | 3                                |
| Maharashtra        | 5                                |
| Haryana            | 4                                |
| Karnataka          | 2                                |
| Odisha             | 2                                |
| Tamil Nadu         | 4                                |
| Telangana          | 2                                |
| Assam              | 3                                |
| Jharkhand          | 2                                |
| Gujarat            | 2                                |
| Kerala             | 2                                |
| Uttarakhand        | 2                                |
| Chhattisgarh       | 1                                |
| Jammu & Kashmir    | 1                                |
| Mizoram            | 1                                |
| <b>Grand Total</b> | <b>89</b>                        |

In order to give **state of the art** customer experience, the locations are enabled through **DIGITAL WAY OF WORKING**

|   |                                       |  |
|---|---------------------------------------|--|
| <b>Reliance</b>   | <b>COMMON APPLICATION FORM</b>        | Reliance Nippon Life Asset Management Limited<br>(Formerly Reliance Capital Asset Management Limited)<br><b>A Reliance Capital Company</b>   |
| <b>Mutual Funds</b>   | (To be filled in CAPITAL letters)     | APP No.: _____   |
| <b>1. DISTRIBUTOR / BROKER INFORMATION [Refer Instruction No. 1.9]</b>  |                                       |  |
| Name & Broker Code / ARN  | Sub Agent ARN Code                    | Sub Agent Code   |
|   |                                       | *Employee Unique Identification Number   |
| ARN   | Sub Agent ARN                         | <input type="checkbox"/> New Applicant<br><input checked="" type="checkbox"/> Existing Applicant<br><input type="checkbox"/> New System<br><input checked="" type="checkbox"/> Existing System |
| <p>*Please sign wherever in case the ARN is not being provided.</p> <p>This hereby declare that the ARN has been verified by ARN Issuer as per the terms and conditions of the above distributed broker or custody of the agent(s) of the company.</p> <p>I hereby authorize the employment/partnership manager/branch manager to manage the operation of the distributor/broker.</p> |                                       |  |
| <input type="checkbox"/> Please tick ( *jarry one ) <input type="checkbox"/> I am a French investor across all countries <input type="checkbox"/> I am an existing investor in Mutual Funds   |                                       |  |
| <b>2. UNHOLDING OPTION - <input checked="" type="radio"/> DEMAT MODE    <input type="radio"/> PHYSICAL MODE</b>   |                                       |  |
| <b>DEMAT ACCOUNT DETAILS - These details are compulsory if the investor wishes to hold the units in Demat mode. Refer instruction No. XI.</b><br>Please ensure that the sequence of names as mentioned in application form matches with that of the account held with any of the Depository Participant.  |                                       |  |
| (Depository Participant Name)   | (Central Depository Participant Name) |  |
| Nationality   | Depository Participant Name           |  |
| Residential   | DIP ID No.                            |  |

**Know Your Client (KYC)**

**Application Form (For Individuals only)**

(Please fill the form in English and in BLOCK Letters)  
Fields marked with '\*' are mandatory fields.

Application Type\* ☐ New  
☐ Update

KYC Type\* ☐ Normal (Individual)  
☐ Other

**1. Identity Details (Please refer to Section A at the end)**


PAN

Please enclose a duly attested copy of PAN card.

Name\* (same as ID proof)

Maiden Name (if any\*)

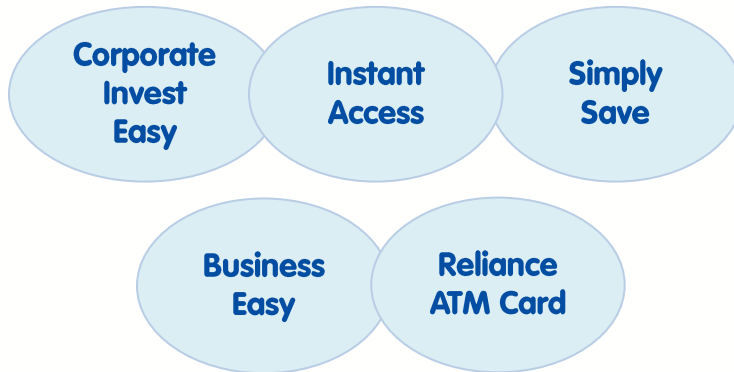
First Name

|  |   |   |                       |
|--|---|---|-----------------------|
| <b>RELIANCE</b>                            | MUTUAL FUND   | <b>ONE TIME BANK MANDATE</b><br>(NACH / Direct Debit Mandate Form)<br><small>(Applicable for Lumpsum Additional Purchase as well as SIP Registration)</small> | (form No. _____)      |
| UMRN                                       | Sponsor Bank Code   | Utility Code  | Date:                 |
| Create <input checked="" type="checkbox"/> | Sponsor Bank Code   | Utility Code  | (For Office Use Only) |
| Modify <input checked="" type="checkbox"/> | I/V hereby authorize Re  to debit (tick ✓) <input type="checkbox"/> SB <input checked="" type="checkbox"/> CA <input type="checkbox"/> CC <input type="checkbox"/> S |   |                       |
| Cancel <input checked="" type="checkbox"/> | Bank A/c no: <u>                    </u>  |   |                       |
| With Bank                                  | Branch of Destination Branch  | IFSC  | MICR                  |

## COMPLETELY DIGITAL



## Digital innovations

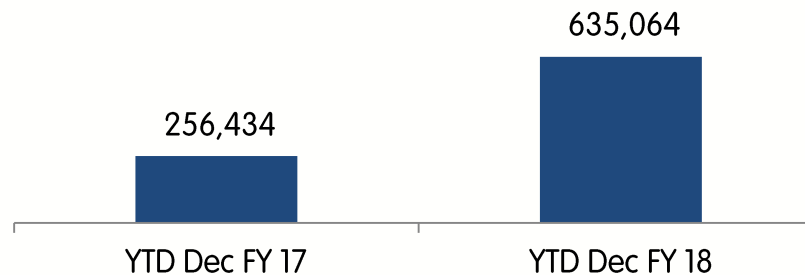


## Digital business



## Rising digital purchases

### Digital Purchase count



- ❑ Reliance AIF raised INR~**17 bn** (as of 31st Dec 2017 ) commitment across various AIF schemes
- ❑ Managing commitment of INR ~**13 bn**, across 4 AIF Schemes which are already closed for further commitments
- ❑ Two new Category III AIFs launched in Dec 17
  - Equity Opportunities AIF Scheme II
  - Equity Opportunities AIF Scheme III
- ❑ Currently raising funds in 4 AIF Schemes
  - Raised ~**INR 4.2 bn** in Equity Opportunities AIF Scheme I
  - Continue to see good traction in all Category III Equity AIF offerings
- ❑ Robust product pipeline in place, intend to launch appropriate product across Cat II/ Cat III

| AUM in INR bn      | Dec 2017 |
|--------------------|----------|
| Total Advisory AUM | 54       |
| Total Managed AUM  | 31       |
| Total AUM          | 84       |

- ❑ Garnering increasing share of incremental global inflows through our international subsidiaries, tie-ups in Japan and Korea
- ❑ Strong inflows from Spain and Thailand in Q3
- ❑ UCITS Equity Fund
  - Current AUM of the Fund stands at ~USD 250 mn as on 31st December 2017
  - Additional inflows received from South East Asia and Europe in Q3

Managing and advising assets of more than INR 84 Bn



## ETF a key growth driver

Share  
**19.3%\***

Rank  
**2**

Track Record  
**16 years**

- Indian ETF Industry Pioneer - **ETF Q-AAUM** at **INR 132 Bn**
- Manage **16 ETFs across all asset classes** – equity, debt, liquid and gold
- Manages India's first government divestment ETF – **CPSE ETF**
- **2<sup>nd</sup> largest player** in terms of QAAUM with **19.3%\* market share**

Team has track record of launching successful product innovations  
Nifty BeES, Liquid BeES, Gold BeES, Hang Seng BeES, CPSE ETF

## Investor Education

Unique Investor Education Initiative



EDGE Learning Academy  
Building reach through Investor Education



**17,248** Investor Awareness Programs, **428,302** participants. Since inception ( 2010)

**8,448** Online Investor Education Modules completed, **2,666** participants. Since inception



**#ChhotonKeBadeFunde** – Children observe adults carefully & often spot inconsistencies between what they say & do. With this insight we launched the social media campaign.

**Mutual Fund Day** – Building Industry's most impactful Investor Education initiative – through partnership with CNBC – amongst the largest business channels

**Tax saving Campaign: "Aapka Tax Rakho Aaple Naam"**



An advertisement for the 'Aapka Tax Rakho Aapke Naam!' campaign. It features a man in a light blue shirt and white blazer, smiling and gesturing with his hands. The background is a gradient of blue and green. The text 'Aapka Tax Rakho Aapke Naam!' is prominently displayed in blue and red. Below it, it says 'Invest in Equity Linked Savings Scheme (ELSS) Mutual Funds'. There are two bullet points: '• Claim Deductions up to ₹1,50,000 only 80C\*' and '• Aim to earn returns of a Mutual Fund, that too tax-free!'. At the bottom, it says 'Give us a missed call on 1800 300 70000 or contact your financial advisor'. The Reliance Mutual Fund logo is at the top left, and social media icons are at the bottom right.

A poster for the 'Mutual Fund Day' event. It features a photograph of three people sitting at a table during a panel discussion. The background is dark blue with the 'Mutual Fund Day' logo and the text 'Presented by Reliance Mutual Fund'. Below the photo, it says 'Watch Mr. Soilesh Raj Bhan, Deputy CIO - Reliance Mutual Fund &amp; Harsh Roongta, an Independent Financial Advisor go about sharing the financial planning tips for First - Jobbers in the 1st episode of Mutual Fund Day - Life Hacks today at 6.30pm on CNBC TV18.' At the bottom, it says 'Har mahine ki taarikh saat, Mutual Fund ke aadat ki shuruwat!' and 'This idea has been conceptualised by Reliance Mutual Fund as an Investor Education Initiative. Mutual Fund investments are subject to market risks, read all scheme related documents carefully.'

**Investing 2.0 - First Ever** think tank on the **ETF Industry**. Top industry experts across AMCs

**Digital Leader's Roundtable 2017** - Leaders in the digital world came together to discuss & shape the way forward for the Asset Management Industry



**Rs. in Mn.**

| Particulars                    | Q3 FY18 | Q3 FY17 | Change  | Q2 FY18 | Change  | FY 2017 |
|--------------------------------|---------|---------|---------|---------|---------|---------|
|                                |         |         | (Y-o-Y) |         | (Q-o-Q) |         |
| Revenue                        | 4,704   | 3,586   | 31%     | 4,362   | 8%      | 14,360  |
| Revenue from operations        | 4,089   | 3,279   | 25%     | 3,840   | 6%      | 13,076  |
| Other income                   | 615     | 307     | 100%    | 522     | 18%     | 1,284   |
| Expenditure                    | 2,817   | 2,055   | 37%     | 2,590   | 9%      | 8,546   |
| Employee benefits expense      | 602     | 420     | 43%     | 550     | 9%      | 1,957   |
| Administrative & other expense | 806     | 549     | 47%     | 730     | 10%     | 2,518   |
| Marketing and publicity        | 1,327   | 1,030   | 29%     | 1,227   | 8%      | 3,892   |
| Depreciation & amortisation    | 82      | 56      | 47%     | 83      | -1%     | 179     |
| PBT                            | 1,887   | 1,531   | 23%     | 1,772   | 6%      | 5,814   |
| PAT                            | 1,301   | 1,037   | 25%     | 1,224   | 6%      | 4,023   |

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Thank you for  
your time.



**Mr. V.N. Kaul**

*(Independent Director)*

*MA & Colombo Plan Fellowship, University of Manchester , UK*

*74 Years*



**Mr. Kanu Doshi**

*(Independent Director)*

*B.Com., BA, FCA*

*80 Years*



**Mr. S. C. Tripathi**

*(Independent Director)*

*M.Sc, LL B, PG Diploma in Development Studies (Cantab), AIIMA*

*Diploma in Management*

*71 Years*



**Gen. V. P. Malik (Retd.)**

*(Independent Director)*

*M. Sc. (Defense Studies)*

*77 Years*



**Ms. Ameeta Chatterjee**

*(Independent Director)*

*PGDM from IIM, Bangalore. B.Com (Hons)*

*45 Years*



**Mr. Kazuhide Toda**

*(Associate Director)*

*Bachelor of Economics,*

*53 Years*



**Mr. Takayuki Murai**

*(Associate Director)*

*Bachelor of Economics,*

*54 Years*



**Mr. Sundeep Sikka**

*(Associate Director)*

*MBA - Finance*

*45 Years*