

October 24, 2018

**BSE Limited**

1<sup>st</sup> Floor, Phiroze Jeejeebhoy Towers,  
Dalal Street,  
Mumbai 400 001

**BSE Scrip Code: 956340**

Dear Sir / Madam,

**Sub.: Statement of Unaudited Financial Results for the half-year ended September 30, 2018**

In terms of Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015, we enclose herewith a Statement of Unaudited Financial Results for the half-year ended September 30, 2018 along with Limited Review Report submitted by the Statutory Auditors of the Company.

The above Unaudited Financial Results were approved by the Board of Directors at its meeting held on October 24, 2018.

We request you to inform your members accordingly.

Thanking You.

Yours faithfully,

**For Reliance Commercial Finance Limited**

**Devang Mody**  
**Executive Director & CEO**



Encl.: As above.

**Reliance Commercial Finance Limited**  
(Formerly Reliance Gilts Limited)

**Registered Office:** Reliance Centre, 6th Floor, South Wing, Off Western Express Highway, Santacruz (East), Mumbai – 400055  
T +91 22 3303 6000 / F +91 22 3303 6662 / Service Queries: 022-39484900, 044-30787400.  
[www.reliancecf.com](http://www.reliancecf.com) / [customercare@reliancecommercialfinance.com](mailto:customercare@reliancecommercialfinance.com)

CIN: U66010MH2000PLC128301

The brand Reliance Money is presented by Reliance Commercial Finance Limited (Formerly Reliance Gilts Limited).  
Reliance Commercial Finance Limited is a Reliance Capital Limited Company.

**A RELIANCE CAPITAL COMPANY**

RELIANCE COMMERCIAL FINANCE LIMITED

Statement of Unaudited Financial Results for the Half Year Ended September 30, 2018

(Rs. in crore)

| Sr. No. | Particulars   | Half Year Ended |                 | Year to date figures for Half Year Ended |
|---------|---|-----------------|-----------------|--|
|         |   | 30-Sep-18       | 30-Sep-17       | 30-Sep-18                                |
|         |   | (Unaudited)     | (Unaudited)     | (Unaudited)                              |
|         | <b>Revenue from operations</b>  |                 |                 |  |
|         | (a) Interest Income   | 984.50          | 983.60          | 984.50                                   |
|         | (b) Fees and Commission Income  | 20.94           | 31.56           | 20.94                                    |
|         | (c) Net gain on fair value change   | 0.17            | -               | 0.17                                     |
|         | (d) Other operating income  | 14.91           | 0.74            | 14.91                                    |
| I       | <b>Total Revenue from operations</b>  | <b>1,020.52</b> | <b>1,015.90</b> | <b>1,020.52</b>                          |
| II      | Other income  | 18.24           | 47.01           | 18.24                                    |
| III     | <b>Total Income (I) + (II)</b>  | <b>1,038.76</b> | <b>1,062.91</b> | <b>1,038.76</b>                          |
|         | <b>Expenses</b>   |                 |                 |  |
|         | (a) Finance costs   | 576.72          | 520.75          | 576.72                                   |
|         | (b) Fees and commission expense   | 19.73           | 60.90           | 19.73                                    |
|         | (c) Impairment on financial instruments   | 11.78           | 7.87            | 11.78                                    |
|         | (d) Employee benefits expenses  | 63.89           | 61.59           | 63.89                                    |
|         | (e) Depreciation and amortisation   | 9.77            | 8.61            | 9.77                                     |
|         | (f) Other expenses  | 189.66          | 271.70          | 189.66                                   |
| IV      | <b>Total expenses</b>   | <b>871.55</b>   | <b>931.42</b>   | <b>871.55</b>                            |
| V       | <b>Profit before exceptional items and tax (III-IV)</b>                                   | <b>167.21</b>   | <b>131.49</b>   | <b>167.21</b>                            |
| VI      | Exceptional items   | -               | -               | -  |
| VII     | <b>Profit before tax (V-VI)</b>   | <b>167.21</b>   | <b>131.49</b>   | <b>167.21</b>                            |
| VIII    | <b>Tax expense:</b>   |                 |                 |  |
|         | (1) Current tax   | 4.48            | 41.88           | 4.48                                     |
|         | (2) Deferred tax  | 55.16           | (13.98)         | 55.16                                    |
| IX      | <b>Profit for the period (VII-VIII)</b>   | <b>107.57</b>   | <b>103.59</b>   | <b>107.57</b>                            |
| X       | <b>Other Comprehensive Income</b>   |                 |                 |  |
|         | (1) Items that will not be reclassified to profit or loss                                 | (0.61)          | (1.46)          | (0.61)                                   |
|         | (2) Income tax relating to items that will not be reclassified to profit or loss          | 0.13            | 0.31            | 0.13                                     |
|         | <b>Other comprehensive income for the period, net of tax</b>                              | <b>(0.48)</b>   | <b>(1.15)</b>   | <b>(0.48)</b>                            |
| XI      | <b>Total Comprehensive Income for the period (IX+X)</b>                                   | <b>107.09</b>   | <b>102.44</b>   | <b>107.09</b>                            |
| XII     | <b>Earnings per equity share face value of Rs. 10 each fully paid up (not annualised)</b> |                 |                 |  |
|         | (1) Basic (Rs.)   | 7.91            | 8.34            | 7.91                                     |
|         | (2) Diluted (Rs.)   | 7.47            | 8.34            | 7.47                                     |

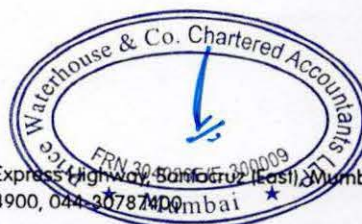
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MONEY

RELIANCE COMMERCIAL FINANCE LIMITED

Unaudited Balance Sheet as at September 30, 2018

| Sr. No. | Particulars   | (Rs. in crore)                          |
|---------|---|---|
|         |   | As at September 30, 2018<br>(Unaudited) |
|         | <b>ASSETS</b>   |   |
| 1       | <b>Financial assets</b>   |   |
|         | (a) Cash and cash equivalents   | 387.09                                  |
|         | (b) Bank balance other than cash and cash equivalents                                       | 71.18                                   |
|         | (c) Derivative financial Instruments  | 0.02                                    |
|         | (d) Receivables   |   |
|         | - Trade receivables   | 7.37                                    |
|         | - Other receivables   | 35.95                                   |
|         | (e) Loans   | 15,770.91                               |
|         | (f) Investments   | 155.34                                  |
|         | (g) Other financial assets  | 494.60                                  |
| 2       | <b>Non - financial assets</b>   |   |
|         | (a) Current tax assets (Net)  | 108.45                                  |
|         | (b) Property, plant and equipment   | 160.92                                  |
|         | (c) Intangible assets under development   | 3.41                                    |
|         | (d) Goodwill  | 160.14                                  |
|         | (e) Other Intangible assets   | 26.96                                   |
|         | (f) Other Non - financial assets  | 129.44                                  |
|         | <b>TOTAL ASSETS</b>   | <b>17,511.78</b>                        |
|         | <b>LIABILITIES AND EQUITY</b>   |   |
|         | <b>Liabilities</b>  |   |
| 1       | <b>Financial liabilities</b>  |   |
|         | (a) Derivative financial Instruments  | 0.03                                    |
|         | (b) Payables  |   |
|         | - Trade payables  | -                                       |
|         | (i) total outstanding dues of micro enterprises and small enterprises                       | -                                       |
|         | (ii) total outstanding dues of creditors other than micro enterprises and small enterprises | 1.59                                    |
|         | - Other payables  |   |
|         | (i) total outstanding dues of micro enterprises and small enterprises                       | -                                       |
|         | (ii) total outstanding dues of creditors other than micro enterprises and small enterprises | 266.80                                  |
|         | (c) Debt Securities   | 3,598.22                                |
|         | (d) Borrowings (other than debt securities)   | 9,777.53                                |
|         | (e) Subordinated liabilities  | 81.14                                   |
|         | (f) Other Financial liabilities   | 333.63                                  |
| 2       | <b>Non- financial liabilities</b>   |   |
|         | (a) Provisions  | 1.67                                    |
|         | (b) Deferred tax liabilities (Net)  | 16.67                                   |
|         | (c) Other Non-financial liabilities   | 170.40                                  |
| 3       | <b>Equity</b>   |   |
|         | (a) Equity share capital  | 135.33                                  |
|         | (b) Preference share capital  | 400.00                                  |
|         | (c) Other Equity  | 2,728.77                                |
|         | <b>TOTAL LIABILITIES AND EQUITY</b>   | <b>17,511.78</b>                        |

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**Notes :**

- 1 Reliance Commercial Finance Limited ("the Company") has prepared its Statement of Unaudited Financial Results for the Half Year Ended September 30, 2018 in accordance with Indian Accounting Standards ('Ind AS') notified under Section 133 of the Companies Act, 2013 ('the Act') read with the Companies (Indian Accounting Standards) Rules, 2015 as amended by the Companies (Indian Accounting Standards) (Amendment) Rules, 2016.

The Company has adopted Ind AS from April 1, 2018 with a transition date of April 1, 2017 and accordingly, these financial information together with the comparative reporting period have been prepared in accordance with the recognition and measurement principles as laid down in Ind AS 34 - "Interim Financial Reporting". Such transition has been carried out in line with the relevant exemptions provided under Ind AS 101 - "First-time Adoption of Indian Accounting Standards" from the erstwhile Accounting Standards notified under the Act, read with the relevant Rules issued thereunder.

Accordingly, the comparative figures for the half year ended September 30, 2017 have been restated by the Management as per Ind AS and have not been subject to limited review.

These financial information for the current and previous periods may require adjustments due to any change in financial reporting requirements arising from new standards, modifications to the existing standards, guidelines issued by the Ministry of Corporate Affairs and Reserve Bank of India (RBI) or changes in the use of one or more optional exemptions from full retrospective application of certain Ind AS permitted under Ind AS 101.

- 2 Reconciliation of Net Profit for the half year ended September 30, 2017 as reported under erstwhile Indian GAAP and Ind AS, as required by Paragraph 32 of Ind AS 101 are summarised as below :

| Sr. No. | Particulars  | (Rs. in crore)           |
|---------|--|--------------------------|
|         |  | Half year Ended          |
|         |  | 30-Sep-17<br>(Unaudited) |
| I       | Net profit as per Previous GAAP (Indian GAAP) (Refer note 3 below)   | 90.34                    |
| II      | Adjustment resulting in increase/ (decrease) in profit after tax as reported under previous GAAP :                             |                          |
| 1       | Adoption of Effective interest rate (EIR) for amortisation of income on financial assets/Net interest on credit impaired loans | 4.29                     |
| 2       | Adoption of EIR for financial liabilities at amortised cost  | (24.00)                  |
| 3       | Expected Credit Loss   | (77.72)                  |
| 4       | Excess interest spread on direct assignment  | 89.76                    |
| 5       | Goodwill amortization reversal   | 8.00                     |
| 6       | Other adjustments  | (0.24)                   |
| 7       | Actuarial gain on employees defined benefit plan recognised in Other Comprehensive Income                                      | 1.46                     |
| 8       | Tax impact on above adjustment   | 11.70                    |
| III     | Net profit as per Ind AS (I+II)  | 103.59                   |
| IV      | Other comprehensive income/(loss) net of taxes   | (1.15)                   |
| V       | Total comprehensive income for the period (III + IV)   | 102.44                   |

- 3 The Net profit for the half year ended September 30, 2017, includes the figures of Lease Rental business of Reliance MediaWorks Limited (RMW), which were demerged with the Company pursuant to Scheme of Arrangement ("the Scheme") under Sections 230 - 232 of the Companies Act, 2013 between the Company and Reliance MediaWorks Limited (RMW). The Scheme became effective on November 16, 2017 on filing with the Registrar of Companies (RoC) with effect from March 31, 2017 i.e. Appointed Date. The figures for the half year ended September 30, 2017 have been reinstated to give impact of Scheme.

- 4 With effect from April 1, 2018 the Company has varied the terms of its existing 0% Non-Convertible Redeemable Preference Shares of Rs.10/- each (NCRPS), amounting to Rs. 400 crore. Pursuant to revised terms 0% NCRPS are 12% Non-Cumulative Compulsorily Convertible Redeemable Preference Shares of Rs.10/- each ('CCRPS') and the Company and the holder thereof shall have the option to convert the CCRPS into fully paid equity shares during the tenor of the CCRPS.

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- 5 Rated, Listed, Secured, Redeemable, Non-convertible Debentures ("Secured NCDs") amounting to Rs. 3,435.72 crore are secured by way of a first charge & mortgage over the Company's Gujarat Immovable Property and first pari-passu charge on all present and future book debts, business receivables, current assets, investments and all other assets of the Company.
- 6 Disclosures under Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 as certified by the management are given in Annexure A.
- 7 The above results were reviewed by the Audit Committee. The Board of Directors at its meeting held on October 24, 2018 approved the above results.
- 8 Previous Period figures have been regrouped / rearranged wherever necessary.

Place: Mumbai

Dated: October 24, 2018



Devang Mody  
Executive Director and CEO



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# Price Waterhouse & Co Chartered Accountants LLP

The Board of Directors,  
Reliance Commercial Finance Limited,  
Reliance Centre, South Wing, 6<sup>th</sup> Floor,  
Off Western Express Highway,  
Santacruz (East),  
Mumbai – 400 055.

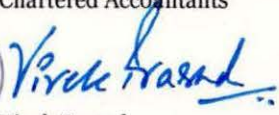
1. We have reviewed the statement of unaudited financial results (the "Statement") of Reliance Commercial Finance Limited (the "Company") for the half year ended September 30, 2018. The Statement has been prepared by the Company pursuant to Regulation 52 of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 (the "Listing Regulations, 2015") and SEBI Circular dated August 10, 2016, which has been initialled by us for identification purposes. The Statement is the responsibility of the Company's management and has been approved by the Board of Directors. Further, the Management is also responsible to ensure that the accounting policies used in preparation of this Statement are consistent with those used in the preparation of the Company's opening unaudited Balance Sheet as at April 01, 2017 prepared in accordance with the Companies (Indian Accounting Standards) Rules, 2015 (Ind AS) prescribed under Section 133 of the Companies Act, 2013 and other recognised accounting practices and policies. Our responsibility is to issue a report on the Statement based on our review.
2. We conducted our review in accordance with the Standard on Review Engagement (SRE) 2410, "Review of Interim Financial Information Performed by the Independent Auditor of the Entity" issued by the Institute of Chartered Accountants of India. This Standard requires that we plan and perform the review to obtain moderate assurance as to whether the Statement is free of material misstatement.
3. A review is limited primarily to inquiries of company personnel and analytical procedures applied to financial data and thus provides less assurance than an audit. We have not performed an audit and accordingly, we do not express an audit opinion.
4. Based on our review conducted as above, nothing has come to our attention that causes us to believe that the Statement has not been prepared in all material respects in accordance with Ind AS and other recognised accounting practices and policies, and has not disclosed the information required to be disclosed in terms of Regulation 52 of the Listing Regulations, 2015 and SEBI circular dated August 10, 2016, including the manner in which it is to be disclosed, or that it contains any material misstatement.
5. We draw attention to the following matters:
  - a. Note 1 to the Statement which states that the Company has adopted Ind AS for the financial year commencing from April 1, 2018, and accordingly, the Statement has been prepared by the Company's Management in compliance with Ind AS.
  - b. We were neither engaged to review, nor have we reviewed the comparative figures including the reconciliation to the Total Comprehensive Income for the half year ended on September 30, 2017 and accordingly, we do not express any conclusion on the results in the Statement for the half year ended September 30, 2017. As set out in note 1 to the Statement, these figures have been furnished by the Management.

Our conclusion is not modified in respect of these matters.



Mumbai  
October 24, 2018

For Price Waterhouse & Co Chartered Accountants LLP  
Firm Registration Number: 304026E/E-300009  
Chartered Accountants

  
Vivek Prasad  
Partner  
Membership Number: 104941

Price Waterhouse & Co Chartered Accountants LLP, 252, Veer Savarkar Marg, Shivaji Park, Dadar (West)  
Mumbai - 400 028  
T: +91 (22) 66691500, F: +91 (22) 66547804 / 07

Registered office and Head office: Plot No. Y-14, Block EP, Sector V, Salt Lake Electronic Complex, Bidhan Nagar, Kolkata 700 091

Price Waterhouse & Co. (a Partnership Firm) converted into Price Waterhouse & Co Chartered Accountants LLP (a Limited Liability Partnership with LLP identity no: LLPIN AAC-4362) with effect from July 7, 2014. Post its conversion to Price Waterhouse & Co Chartered Accountants LLP, its ICAI registration number is 304026E/E-300009 (ICAI registration number before conversion was 304026E).



Disclosures pursuant to Regulation 52(4) of the Securities and Exchange Board of India (Listing Obligations and Disclosure Requirements) Regulations, 2015 for the six month ended September 30, 2018

**a. Credit Rating:**

| Particulars                | Name of the Rating Agency  | Rating   |
|----------------------------|--|--|
| Non-Convertible Debentures | CARE Ratings Limited (formerly Credit Analysis and Research Limited) | CARE AA (Credit watch with developing implications)        |
| Long Term Debt Programme   | CARE Ratings Limited (formerly Credit Analysis and Research Limited) | CARE AA (Credit watch with developing implications)        |
| Market Linked Debentures   | CARE Ratings Limited (formerly Credit Analysis and Research Limited) | CARE PP MLD AA (Credit watch with developing implications) |
| Subordinated Debt          | CARE Ratings Limited (formerly Credit Analysis and Research Limited) | CARE AA (Credit watch with developing implications)        |
| Secured NCD                | Brickwork Ratings India Private Limited                              | BWR AA+ (Outlook: Stable)                                  |
| Subordinated Debt          | Brickwork Ratings India Private Limited                              | BWR AA+ (Outlook: Stable)                                  |
| Market Linked Debentures   | Brickwork Ratings India Private Limited                              | BWR PP MLD AA+ (Outlook: Stable)                           |

**b. Debt-Equity Ratio:**

Debt-Equity Ratio of the Company as on September 30, 2018 is 4.72.

**c. Previous due date for the payment of Interest / Principal - Interest and principal have been paid on time.**

| Sr. No. | ISIN         | Series ID | From (01-04- 2018 to 30-09-2018) |           |
|---------|--------------|-----------|----------------------------------|-----------|
|         |              |           | Interest                         | Principal |
| 1.      | INE126D08022 | 957059    | 6-Apr-2018                       | -         |
| 2.      | INE126D07107 | 957681    | 20-Apr-2018                      | -         |
| 3.      | INE126D08030 | 957151    | 9-May-2018                       | -         |
| 4.      | INE126D08048 | 957152    | 9-May-2018                       | -         |
| 5.      | INE126D07016 | 956340    | 15-May-2018                      | -         |
| 6.      | INE126D07024 | 956344    | 16-May-2018                      | -         |
| 7.      | INE126D07032 | 956374    | 18-May-2018                      | -         |
| 8.      | INE126D07040 | 956371    | 23-May-2018                      | -         |
| 9.      | INE126D07115 | 957710    | 15-June-2018                     | -         |
| 10.     | INE126D07057 | 956820    | 21-Aug-2018                      | -         |
| 11.     | INE126D08014 | 956926    | 20-Sep-2018                      | -         |

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**d. Next due date for the payment of Interest / Principal:**

| Sr. No. | ISIN         | Series ID | From (01-10- 2018 to 31-03-2019) |             |
|---------|--------------|-----------|----------------------------------|-------------|
|         |              |           | Interest                         | Principal   |
| 1.      | INE126D08022 | 957059    | 06-Oct-2018                      | -           |
| 2.      | INE126D07065 | 957089    | 15-Oct-2018                      | -           |
| 3.      | INE126D07073 | 957090    | 15-Oct-2018                      | -           |
| 4.      | INE126D07016 | 956340    | 15-Nov-2018                      | -           |
| 5.      | INE126D07024 | 956344    | 16-Nov-2018                      | -           |
| 6.      | INE126D07032 | 956374    | 19-Nov-2018                      | -           |
| 7.      | INE126D07040 | 956371    | 23-Nov-2018                      | -           |
| 8.      | INE126D08055 | 957405    | 19-Jan-2019                      | -           |
| 9.      | INE126D08063 | 957456    | 02-Feb-2019                      | -           |
| 10.     | INE126D07057 | 956820    | 21-Feb-2019                      | -           |
| 11.     | INE126D07081 | 957259    | 25-Feb-2019                      | 25-Feb-2019 |
| 12.     | INE126D08014 | 956926    | 20-Mar-2019                      | -           |
| 13.     | INE126D07099 | 957260    | 25-Mar-2019                      | 25-Mar-2019 |
| 14.     | INE126D07131 | 957907    | 28-Mar-2019                      | -           |

e. **Outstanding redeemable preference shares:** Rs. 400.14 crore (40,00,00,000 shares of face value of Rs. 10 each and 13,79,857 share of face value of Re. 1 each)

f. **Debenture Redemption Reserve (DRR):** No DRR is required in respect of privately placed debentures in terms of Rule 18(7)(b)(ii) of the Companies (Share Capital and Debenture) Rules, 2014

g. **Net Worth:** Rs. 2,826,80 crore

h. (a) **Net Profit After Tax:** Rs. 107.57 crore;

(b) **Total Comprehensive Income for the period :** Rs.107.09 crore

i. **Earnings per share:**

(a) **Basic -** Rs. 7.91 per share

(b) **Diluted -** Rs. 7.47 per share



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