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Company Overview

- Reliance retail is an Indian retail company and a subsidiary of Reliance Industries. Founded in 2006 and headquartered in Mumbai, India.
- The company has built a strong nationwide presence with thousands of stores across grocery, fashion, lifestyle, consumer electronics, and digital commerce.
- Reliance Retail is among the fastest-growing retailers globally, ranking in the top five by store count and top 30 by revenue.
- Its grocery formats include Fresh Signature, Smart Bazaar, and 7-Eleven, while its FMCG arm, Reliance Consumer Products Limited, offers brands such as Campa and Independence.
- In electronics and services, it runs Reliance Digital and MyJio Store supported by resQ, and in pharma it operates through the Netmeds platform and stores.
- The company has a strong fashion and lifestyle presence through Trends, Azorte, Hamleys, and partnerships with leading global brands.
- With a powerful omni-channel model supported by AJIO and JioMart, Reliance Retail serves millions of customers while driving large-scale socio-economic growth in India.

News Run

Feb 16, 2026	Reliance Retail is piloting a new search-and-discovery platform to better integrate its physical stores with online shopping, starting with apparel chains like Trends.
Feb 17, 2026	A Zivame business backed by Reliance is expanding physical franchise stores in small Indian cities, reflecting Reliance Retail's broader retail expansion strategy.
Dec 08, 2025	Reliance Retail Ventures appointed former Flipkart executive Jeyandran Venugopal as President & CEO to strengthen leadership ahead of growth.
Dec 02, 2025	Reliance Retail completed a major internal restructuring, transferring its FMCG and consumer brands business to a newly formed entity.
Aug 20, 2025	At the Reliance Annual General Meeting, the company outlined major retail expansion and integration plans as part of broader Reliance Industries growth strategy

3,30,870 Cr
Gross revenue in FY2025

25,053 Cr
EBITDA in FY2025

19,979
Retail Stores

78.1 million sqft
Retail Area

> 378 Million
Registered customer base

Reliance Retail Limited – Company official website

Our Brands

Reliance RETAIL

AJIO.COM | ancestry | AVANTRA by TRENDS | AZORTE | COVER STORY

CENTRO | FASHION FACTORY BRANDS FOR LESS | fresh Signature | freshpik | GAP

Hamleys | JioMart | JioMart digital | SHOP ANY ELECTRONICS AT MY JIO STORE Jio DIGITAL LIFE | METRO Wholesale

netmeds | portico NEW YORK | Reliance digital | Reliance Jewels | Reliance SMART

Reliance MALL | TRENDS | TRENDS FOOTWEAR | yousta | 7 ELEVEN

Milestones

- **2006**: Reliance Retail, a subsidiary of Reliance Industries Limited, launched operations by opening its first Reliance Fresh grocery store.
- **2007-08**: Launched Reliance Digital electronics retail chain. And opened first Reliance Trends and Footprint stores
- **2011**: Launched wholesale chain Reliance Market
- **2012**: Reliance Trends became India's largest fashion retailer while expanding through partnerships with Iconix, Kenneth Cole, Thomas Pink, and Brooks Brothers.
- **2014**: Launches Reliance Digital Express Mini, a chain of small mobility stores
- **2016**: Launched www.ajio.com, a curated fashion digital platform
- **2019**: Reliance Retail makes its first international foray with 100% acquisition of British toy retailer Hamleys.
- **2020-2021**: Launched Jio Mart, India's largest Hyperlocal solution. And forayed into pharma retail with Netmeds
- **2023**: Expanded its portfolio by launching Tira, introducing the premium fashion format Azorte, and unveiling Independence, it's made-for-India FMCG brand.

Reliance Retail Limited – Company official website

Product & Segments

	Consumer Electronics	Grocery & Consumer Brands	E-Commerce	Fashion & Lifestyle	Pharma & Wellness
Description	Largest consumer electronics chains through Reliance Digital, Jio Stores, and mobility outlets, offering smartphones, laptops, home appliances, and other electronic devices	Reliance Retail operates brands like Smart Bazaar, Smart Point, Fresh Signature, and 7-Eleven for fresh, food, and personal care products, while RCPL develops FMCG brands such as Campa, Sosyo and Independence.	Reliance Retail's e-commerce sector operates platforms like JioMart and AJIO, allowing customers to buy groceries, fashion, electronics and daily essentials online.	Provides apparel, footwear, and accessories through brands like Trends, Reliance Jewels, and various international partnerships.	Netmeds provides medicines, healthcare products, and wellness essentials through both online and in-store pharmacy outlets.
Target Audience	Tech-savvy customers, professionals, students, and households	Families, daily household consumers, and price-sensitive shoppers	Digital users, urban consumers, busy professionals, Gen Z	Youth, working professionals, fashion-conscious buyers	Patients, elderly people, health-conscious consumers
Key Needs	Latest technology, performance, durability	Daily essentials, affordability, convenience	Convenience, quick delivery, wide product choice	Trendy designs, brand value, style	Healthcare access, authenticity, medical support

Reliance Retail Limited – Company Website
Reliance Retail Limited LinkdIn – Company Linkdin

Management

Mukesh Ambani
(Founder & Chairman)

As the visionary behind the company, he has spearheaded its growth, focusing on building a nationwide network spanning electronics, fashion, and grocery. Experience : Holds a bachelor's degree in chemical engineering and pursued an MBA at Stanford University before joining the family business in 1981 to diversify it into petrochemicals, telecom, and retail.

Isha Ambani
(Executive Director/Leader)

She plays a key role in the management and strategic direction of Reliance Retail, focusing on business expansion, brand positioning, and consumer experience.
Experience : Heavily involved in the conceptualization and growth of Reliance's digital (Jio) and retail sectors

Jeyandran Venugopal
(President & CEO)

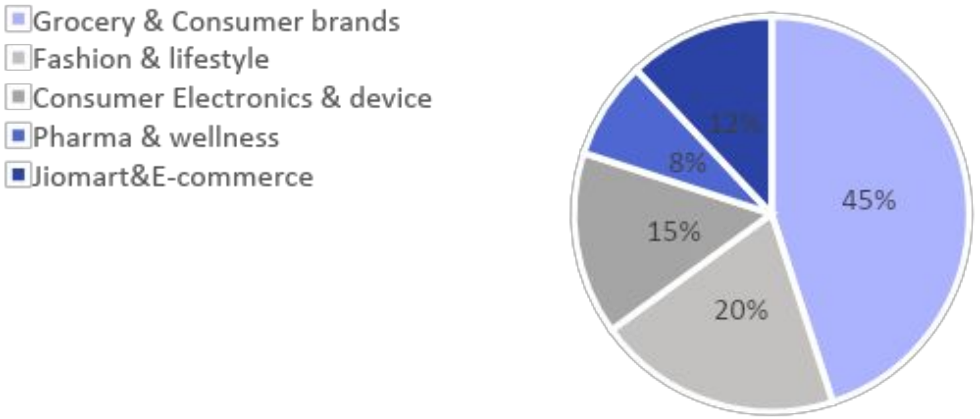
Appointed in late 2025 to lead the company's next phase of growth, with a focus on omni-channel expansion, technology integration, and preparing for a potential IPO. Experience : Brings over 25 years of experience in e-commerce and technology, previously holding roles as Chief Product and Technology Officer (CPTO) at Flipkart and CTO at Myntra.

Dinesh Taluja
(Chief Financial Officer)

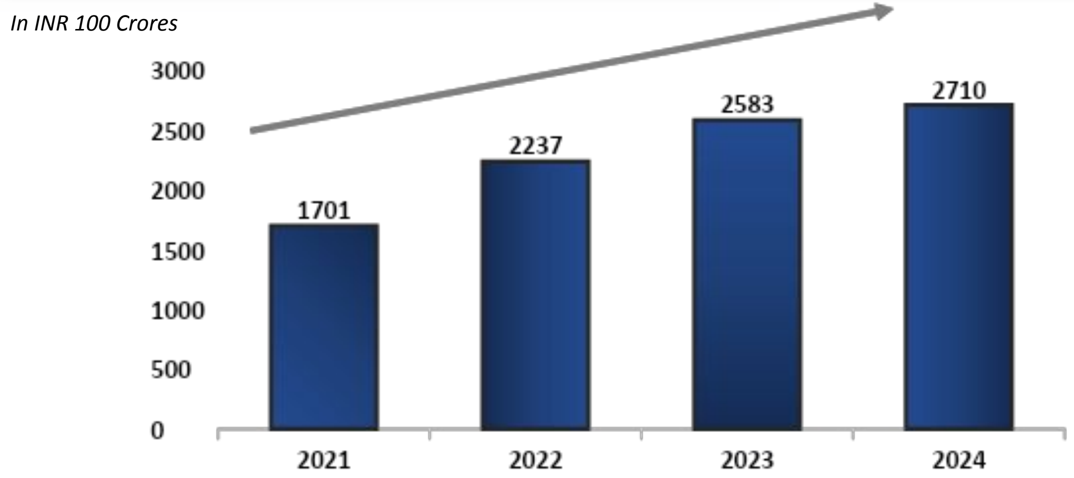
Taluja has served as the CFO and Head of Corporate Development at Reliance Retail since May 2022. He is an IIT Delhi and IIM Ahmedabad alumnus with prior experience at Credit Suisse, Peepul Capital, and Standard Chartered Bank.

Wikipedia – Reliance Retail Limited Wikipedia

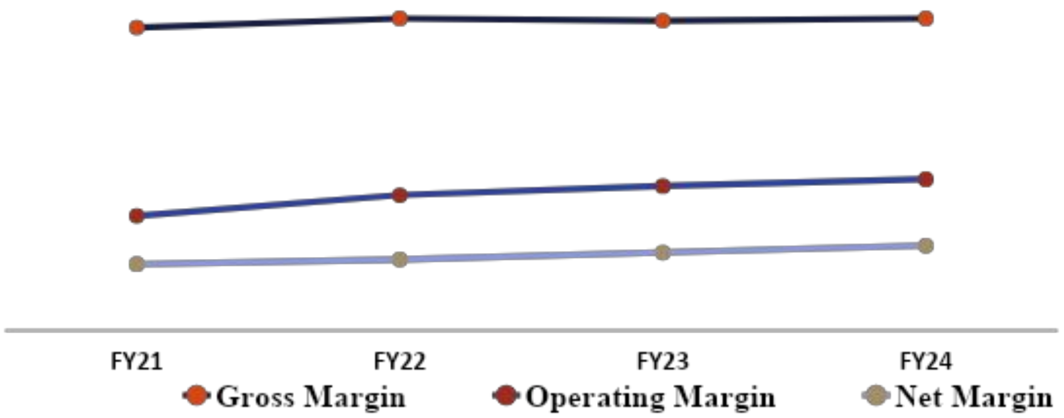
Financial Highlights



Revenue Trend



Margins



Key Metrics

Turnover Ratio
1.5

Equity Ratio
0.64

Debt Ratio
0.36

Levarage Ratio
1.35

Quick Ratio
0.90

ROCE
15%

Return on Equity
16.9%

Debt to Equity
0.35

Current Ratio
1.3

All rupee values in INR Crores . Based on march 2024 no.

Tofler - **Source**

Industry Overview

- India recorded a strong recovery in FY 2022–23, emerging as the fastest-growing major economy despite global challenges.
- Growth was driven by robust private consumption, higher capital formation, and significant infrastructure investments.
- Improvements in ease of doing business, favourable demographics, and a young population further supported economic expansion.
- Rising incomes, urbanization, better education, and aspirational lifestyles are boosting consumption and acting as key growth drivers for the Indian retail sector.
- The Indian retail market is currently valued at over $800 billion. It is projected to grow at an 11% CAGR and reach $2 trillion by 2030.

TRENDS

1. Growth of organized retail in India
2. 2. Shift to omnichannel retail (online + offline) through platforms like JioMart and AJIO
3. 3. Expansion into multiple categories (grocery, fashion, electronics, beauty)
4. 4. Growth of private label brands like Campa Cola
5. 5. Rise of quick commerce and digital shopping

DRIVER

1. Rising consumer spending in India
2. Large store network expansion
3. Strong supply chain and logistics
4. Technology and digital ecosystem integration
5. Strategic acquisitions and brand partnerships.

SWOT

Reliance RETAIL

Strength :

- Massive Scale – 18,000+ stores and 1B+ annual transactions create strong market dominance.
- Jio Ecosystem Advantage – Access to 470M+ subscribers via Jio enables cross-selling and customer stickiness.
- Diversified Portfolio – Strong presence in grocery, fashion, electronics, pharma, and lifestyle.
- Strong Financial Backing – Supported by RIL's strong balance sheet for aggressive expansion.
- Robust Supply Chain – Wide logistics and warehousing network across India.

Weakness :

- Thin Profit Margins – High expansion and operational costs reduce net profitability.
- Integration Issues – Difficulty aligning acquired brands into one seamless ecosystem.
- Operational Complexity – Managing multiple formats increases inefficiency risks.
- Digital Experience Gap – Platforms like JioMart trail global competitors in UX.
- Domestic Concentration – Heavy dependence on Indian market limits diversification.

Opportunity :

- Tier-2 & Tier-3 Expansion – Huge untapped demand in smaller Indian cities.
- Financial Cross-Selling – Integration with Jio Financial Services for loans & insurance.
- Omnichannel (O2O Model) – Use physical stores for faster hyperlocal delivery.
- Private Labels – Higher margins through owned brands across categories.
- Strategic Acquisitions – Consolidate fragmented regional retail markets.

Threats :

- Intense Competition – From Tata Neu, Flipkart (Walmart), and Amazon.
- Regulatory Uncertainty – Frequent policy changes in FDI & e-commerce laws.
- Inflation Pressure – Rising costs may reduce consumer spending.
- Execution Risk – Failure in omnichannel integration may impact growth.
- Talent War – Competition for top tech and analytics professionals.

SWOT Analysis

Top Competitors by Sector

	Grocery & Hypermarkets	Electronics	Fashion & Lifestyle	E-commerce
	D-Mart (Avenue Supermarts)	Croma (Tata)	Trent (Westside/Zudio)	Amazon
Founded	2002	2006	1998	1994
HQ Location	Mumbai	Mumbai	Mumbai	Seattle, Washington
Market Cap	2,51,096 Cr	106.99 Crore	1,45,374 Cr	2,23,13,800 Cr
Description	**D-Mart** is a leading Indian supermarket chain focused on groceries and essentials, operating large-format stores with low-cost, low-price strategy targeting value customers.	**Croma** is a Tata Group-backed electronics retailer offering a wide range of gadgets and appliances through physical stores and online platforms.	**Trent Ltd** is a Tata Group fashion retailer operating Westside and Zudio, focused on private labels, fast fashion trends, and rapid store expansion.	**Amazon** is a global e-commerce company operating in India with a vast product range, strong logistics network, and fast delivery services.
Key Difference	Reliance focuses on expansion & omnichannel, while D-Mart focuses on low-cost leadership.	Reliance competes on scale & ecosystem adv, Croma competes on brand trust and specialization. .	Reliance offers multi-brand and omnichannel reach, Trent focuses on fashion specialization.	Reliance leverages physical + digital integration, Amazon dominates in pure online scale & delivery eff.

D-Mart
Croma

Trent (Zudio)
Amazon

Thank You