



# RELIANCE FINANCE LIMITED

## रिलायन्स फाइनान्स लिमिटेड

Unaudited Financial Results (Quarterly)  
As at 3rd Quarter ( 30th Chaitra, 2074) of the Fiscal Year 2074/075

(Nrs. 000)

S.No	Particulars	This Quarter Ending	Previous Quarter Ending (unaudited)	Corresponding Previous Year Quarter Ending (unaudited)
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>4,719,837</b>	<b>4,596,558</b>	<b>3,807,191</b>
1.1	Paid Up Capital	689,697	512,571	512,571
1.2	Reservs & Surplus	251,379	247,834	85,172
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	-	-	-
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>3,564,593</b>	<b>3,595,110</b>	<b>3,044,074</b>
a.	Domestic Currency	3,564,593	3,595,110	3,044,074
b.	Foreign Currency	-	-	-
1.6	Income Tax Liability	9,442	8,404	12,705
1.7	Other Liabilities	204,726	232,638	152,668
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>4,719,837</b>	<b>4,596,558</b>	<b>3,807,191</b>
2.1	Cash & Bank Balance	1,213,876	1,440,590	1,129,999
2.2	Money at call & short notice	-	-	-
2.3	Investments	291,149	224,710	105,736
<b>2.4</b>	<b>Loan &amp; Advances (a+b+c+d+e+f)</b>	<b>3,071,641</b>	<b>2,801,468</b>	<b>2,487,620</b>
a.	Real Estate Loan	318,326	316,623	314,893
1.	Residential Real Estate Loan	9,195	9,195	39,961
2.	Business Complex and Residential Apartment Const. Loan	-	-	-
3.	Income Generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (including Land purchasing & Plotting)	309,131	307,428	274,932
b.	Personal Home Loan of Rs.1 Crore or Less	408,509	390,261	272,341
c.	Margin Type Loan	79,688	59,068	48,461
d.	Term Loan	807,659	801,525	758,787
e.	Overdraft/ TR Loan/ WC Loan	38,036	27,151	33,355
f.	Others	1,419,423	1,206,840	1,059,782
2.5	Fixed Assets	21,377	23,118	16,960
2.6	Non Banking Assets	4,538	4,538	7,723
2.7	Other Assets	117,257	102,135	59,153
<b>3</b>	<b>Profit &amp; Loss Account</b>	<b>This Quarter Ending</b>	<b>Previous Quarter Ending (Uudited)</b>	<b>Corresponding Ending (Audited) Quarter</b>
3.1	Interest Income	346,692	223,046	245,374
3.2	Interest Expenses	245,283	158,461	151,326
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>101,409</b>	<b>64,585</b>	<b>94,048</b>
3.3	Fees, Comission and Discount	575	367	616
3.4	Other Operating Income	17,705	11,972	16,779
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>119,689</b>	<b>76,924</b>	<b>111,442</b>
3.6	Staff Expenses	26,548	17,911	19,666
3.7	Other Operating Expenses	27,612	17,666	22,881
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>65,529</b>	<b>41,347</b>	<b>68,895</b>
3.8	Provision for Possible Losses	66,557	47,280	35,279
	<b>D. Operating Profit (C-3.8)</b>	<b>(1,028)</b>	<b>(5,933)</b>	<b>33,616</b>
3.9	Non Operating Income / Expenses (Net)	4,460	4,104	(15,580)
3.1	Write Back of Provision for Possible Loss	23,977	25,432	21,337
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>27,409</b>	<b>23,603</b>	<b>39,373</b>
3.11	a.Extraordinary Income/ Expenses (Net)*	-	-	-
	<b>F. Profit Before Bonus &amp; Taxes (E+3.11)</b>	<b>27,409</b>	<b>23,603</b>	<b>39,373</b>
3.12	Provision for Staff Bonus	2,492	2,146	3,579
3.13	Provision for Tax	7,475	6,437	10,738
	<b>G. Net Profit/Loss (F-3.12-3.13)</b>	<b>17,442</b>	<b>15,020</b>	<b>25,056</b>
<b>4</b>	<b>Ratios</b>	<b>This Quarter Ending</b>	<b>Previous Quarter Ending (Uudited)</b>	<b>Corresponding Previous Year Quarter Ending (Audited)</b>
4.1	Capital Fund to RWA	25.98%	22.42%	21.06%
4.2	Non Performing Loan (NPL) To Total Loan	1.85%	2.55%	2.92%
4.3	Total Loan Loss Provision to Total NPL	146.83%	111.05%	109.68%
4.4	Cost of Funds	10.46%	9.61%	9.54%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	68.27%	64.32%	68.31%
4.6	Base Rate	13.96%	13.09%	12.74%

a. Figures are subject to change as per the requirement by NRB and statutory audit.