



RELIANCE FINANCE LIMITED

रिलायन्स फाइनान्स लिमिटेड

Unaudited Financial Results (Quarterly)
As at 1st Quarter (30th Asoj, 2072) of the Fiscal Year 2072/073

(Nrs. 000)

S.No	Particulars	This Quarter Ending	Previous Quarter Ending (Unaudited)	Corresponding Previous Year Quarter Ending (Audited)
1	Total Capital & Liabilities (1.1 to 1.7)	2,577,642	2,311,509.01	2,293,151.62
1.1	Paid Up Capital	320,000	320,000.00	320,000.00
1.2	Reservs & Surplus	113,488	118,864.33	61,416.83
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	2,004,587	1,744,852.05	1,743,967.82
a.	Domestic Currency	2,004,587	1,744,852.05	1,743,967.82
b.	Foreign Currency	-	-	-
1.6	Income Tax Liability	2,849	21,503.59	-
1.7	Other Liabilities	136,718	106,289.03	167,766.97
2	Total Assets (2.1 to 2.7)	2,577,642	2,311,509.01	2,293,151.63
2.1	Cash & Bank Balance	756,609	561,128.42	741,136.72
2.2	Money at call & short notice	-	-	-
2.3	Investments	111,089	111,086.78	108,804.94
2.4	Loan & Advances (a+b+c+d+e+f)	1,628,515	1,574,928.69	1,351,361.40
a.	Real Estate Loan	203,869	105,341.38	50,635.24
1.	Residential Real Estate Loan	-	-	-
2.	Business Complex and Residential Apartment Const. Loan	7,400	7,400.00	7,863.54
3.	Income Generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (including Land purchasing & Plotting)	196,469	97,941.38	42,771.70
b.	Personal Home Loan of Rs.1 Crore or Less	205,368	302,425.73	314,211.62
c.	Margin Type Loan	208,761	197,602.42	174,940.08
d.	Term Loan	781,532	892,713.89	745,691.18
e.	Overdraft/ TR Loan/ WC Loan	-	-	-
f.	Others	228,985	76,845.57	65,883.28
2.5	Fixed Assets	20,329	22,680.95	14,627.61
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	61,100	41,684.17	77,220.96
		0	-	(0.01)
3	Profit & Loss Account	Upto This Quarter	Upto This Quarter	Upto This Quarter
3.1	Interest Income	44,000	219,556.42	45,413.49
3.2	Interest Expenses	35,297	130,673.47	36,335.29
A.	Net Interest Income (3.1-3.2)	8,702	88,883.24	9,078.20
3.3	Fees, Comission and Discount	82	550.54	21.07
3.4	Other Operating Income	3,706	14,249.55	4,549.65
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B.	Total Operating Income (A+3.3+3.4+3.5)	12,490	103,683.53	13,648.92
3.6	Staff Expenses	5,874	18,402.19	4,861.89
3.7	Other Operating Expenses	6,169	26,238.64	5,135.89
C.	Operating Profit Before Provision (B-3.6-3.7)	446	59,042.50	3,651.15
3.8	Provision for Possible Losses	-	11,476.94	29,314.86
D.	Operating Profit (C-3.8)	446	47,565.57	(25,663.72)
3.9	Non Operating Income / Expenses (Net)	-	21,130.50	10,899.27
3.1	Write Back of Provision for Possible Loss	2,788	2,937.03	2,901.70
E.	Profit from Regular Activities (D+3.9+3.10)	3,234	71,633.19	(11,862.75)
3.1	a.Extraordinary Income/ Expenses (Net)*	-	-	-
F.	Profit Before Bonus & Taxes (E+3.11)	3,234	71,633.19	(11,862.75)
3.1	Provision for Staff Bonus	294	6,512.11	-
3.1	Provision for Tax	882	19,536.32	-
G.	Net Profit/Loss (F-3.12-3.13)	2,058	45,584.76	(11,862.75)
		-	-	-
4	Ratios	At the End of This Quarter	At the End of This Quarter	At the End of This Quarter
4.1	Capital Fund to RWA	21.75%	23.68%	21.30%
4.2	Non Performing Loan (NPL) To Total Loan	3.60%	3.80%	4.56%
4.3	Total Loan Loss Provision to Total NPL	120.45%	110.03%	120.91%
4.4	Cost of Funds	7.45%	7.37%	7.98%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	66.80%	72.12%	63.58%
4.6	Base Rate	10.86%	9.21%	9.77%

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