

Reliance Finance Limited
Notes to Financial Statements

5.11 Major Financial Indicators of Last Five Years

S.N.	Particulars	Indicator	2075-76	2074-75	2073-74	2072-73	2071-72
1	Net profit/total income	%	10.57	13.14	28.50	31.91	19.42
2	Earning per share						
	Basic earning per share	Rs.	8.78	11.83	21.14	19.41	11.54
	Diluted earning per share	Rs.	8.78	11.83			
3	Market price per share	Rs.	126	119	212	301	171
4	Price/earning ratio	Times	14.36	10.06	10.03	15.51	14.81
5	Dividend or bonus per share	Rs.		-	12.00	15.00	20.00
6	Cash dividend	Rs.	6.58	2.63	0.63	0.79	1.05
7	Interest income/loan and advances	%	16.48	16.48	13.42	11.57	13.94
8	Employee expenses/total operating expenses	%	54.24	52.79	46.57	43.48	42.08
9	Employee expenses/total deposit and borrowing	%	1.29	1.21	0.96	0.90	1.06
10	Exchange income/total income	%	-	-	-	-	-
11	Staff bonus/total employee expenses	%	20.20	14.08	49.83	56.47	35.17
12	Net profit/loans and advances	%	1.71	2.22	4.09	4.10	2.89
13	Net profit/total assets	%	1.21	1.44	2.69	2.82	2.06
14	Total loans and advances/total deposit	%	84.16	80.32	82.15	87.01	90.68
15	Total operating expenses/total assets	%	1.86	1.79	1.65	1.64	1.98
16	Capital adequacy ratio						
	a) Core Capital	%	24.43	33.93	20.57	22.45	22.53
	b) Supplementary Capital	%	1.12	1.42	1.06	1.00	1.01
	c) Total Capital Fund	%	25.55	35.35	21.62	23.45	23.55
17	Cash reserve ratio (CRR)	%	28.87	36.57	36.42	37.93	31.68
18	NPAs/total loan and advances	%	2.17	1.25	1.70	2.50	3.80
19	Base rate	%	12.34	9.38	12.90	9.38	11.20
20	Weighted average interest rate spread	%	4.9	5.72	5.80	5.72	5.39
21	Book net worth	Rs.	1,066,935	976,523	676,844	572,688	434,883
22	Total shares	No.	8,324,160	8,022,886	5,125,715	4,457,143	3,942,857
23	Total employees	No.	92	88	82	55	52
24	Others:						
	Per employee business (Rs. In lakh)	%	378.30	339.98	313.55	383.69	302.87
	Employee expenses/total income	%	8.81	8.62	6.63	6.55	7.12