



# RELIANCE FINANCE LIMITED

## रिलायन्स फाइनान्स लिमिटेड

Unaudited Financial Results (Quarterly)  
As at 2nd Quarter (29th Poush, 2073) of the Fiscal Year 2073/074

(Nrs. 000)

S.No	Particulars	This Quarter Ending	Previous Quarter Ending (Uudited)	Corresponding Previous Year Quarter Ending (Audited)
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>3,522,824</b>	<b>3,387,046</b>	<b>2,625,797</b>
1.1	Paid Up Capital	445,714	445,714	320,000
1.2	Reservs & Surplus	150,733	183,600	117,340
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	-	-	-
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>2,780,443</b>	<b>2,635,949</b>	<b>2,013,100</b>
	a. Domestic Currency	2,780,443	2,635,949	2,013,100
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	10,642	3,304	4,460
1.7	Other Liabilities	135,292	118,479	170,897
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>3,522,824</b>	<b>3,387,046</b>	<b>2,625,797</b>
2.1	Cash & Bank Balance	893,387	952,724	769,349
2.2	Money at call & short notice	-	-	-
2.3	Investments	136,321	120,454	111,182
<b>2.4</b>	<b>Loan &amp; Advances (a+b+c+d+e+f)</b>	<b>2,406,956</b>	<b>2,205,034</b>	<b>1,629,261</b>
	a. Real Estate Loan	<b>352,355</b>	<b>312,538</b>	<b>174,553</b>
	1. Residential Real Estate Loan	40,160	9,958	-
	2. Business Complex and Residential Apartment Const. Loan	-	-	-
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (including Land purchasing & Plotting)	312,195	302,580	174,553
	b. Personal Home Loan of Rs.1 Crore or Less	274,397	246,357	195,964
	c. Margin Type Loan	48,477	60,427	169,198
	d. Term Loan	751,568	677,398	360,196
	e. Overdraft/ TR Loan/ WC Loan	33,320	33,022	-
	f. Others	946,838	875,292	729,350
2.5	Fixed Assets	15,951	16,251	19,054
2.6	Non Banking Assets	7,723	7,723	-
2.7	Other Assets	62,485	84,859	96,951
<b>3</b>	<b>Profit &amp; Loss Account</b>	<b>-</b>	<b>-</b>	<b>-</b>
		<b>Upto This Quarter</b>	<b>Upto This Quarter</b>	<b>Corresponding Previous Year Quarter Ending (Audited)</b>
3.1	Interest Income	155,335	67,314	108,938
3.2	Interest Expenses	88,817	43,389	70,087
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>66,517</b>	<b>23,925</b>	<b>38,851</b>
3.3	Fees, Commission and Discount	438	257	238
3.4	Other Operating Income	12,682	6,394	8,464
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>79,637</b>	<b>30,575</b>	<b>47,553</b>
3.6	Staff Expenses	13,414	7,557	10,495
3.7	Other Operating Expenses	14,627	6,339	11,943
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>51,596</b>	<b>16,680</b>	<b>25,115</b>
3.8	Provision for Possible Losses	22,798	29,626	17,018
	<b>D. Operating Profit (C-3.8)</b>	<b>28,798</b>	<b>(12,946)</b>	<b>8,097</b>
3.9	Non Operating Income / Expenses (Net)	2,545	786	-
3.1	Write Back of Provision for Possible Loss	464	17,062	1,044
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>31,806</b>	<b>4,902</b>	<b>9,141</b>
3.11	a.Extraordinary Income/ Expenses (Net)*	-	-	-
	<b>F. Profit Before Bonus &amp; Taxes (E+3.11)</b>	<b>31,806</b>	<b>4,902</b>	<b>9,141</b>
3.12	Provision for Staff Bonus	2,891	446	831
3.13	Provision for Tax	8,674	1,337	2,493
	<b>G. Net Profit/Loss (F-3.12-3.13)</b>	<b>20,240</b>	<b>3,119</b>	<b>5,817</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the End of This Quarter</b>	<b>At the End of This Quarter</b>
4.1	Capital Fund to RWA	21.11%	24.06%	21.72%
4.2	Non Performing Loan (NPL) To Total Loan	3.06%	2.12%	4.87%
4.3	Total Loan Loss Provision to Total NPL	93.39%	166.45%	112.61%
4.4	Cost of Funds	7.36%	6.58%	6.80%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	71.28%	67.53%	66.49%
4.6	Base Rate	10.71%	9.72%	10.73%

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