



# RELIANCE FINANCE LIMITED

## रिलायन्स फाइनान्स लिमिटेड

Unaudited Financial Results (Quarterly)  
As at 4th Quarter (31st Ashad, 2073) of the Fiscal Year 2072/073

(Nrs. 000)

S.No	Particulars	This Quarter Ending	Previous Quarter Ending (Udited)	Corresponding Previous Year Quarter Ending (Audited)
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>3,182,139</b>	<b>3,492,555</b>	<b>2,284,148</b>
1.1	Paid Up Capital	445,714	371,429	394,286
1.2	Reservs & Surplus	131,050	141,566	40,598
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	-	-	-
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>2,441,978</b>	<b>2,808,593</b>	<b>1,736,821</b>
a.	Domestic Currency	2,441,978	2,808,593	1,736,821
b.	Foreign Currency	-	-	-
1.6	Income Tax Liability	39,057	11,727	-
1.7	Other Liabilities	124,340	159,241	112,443
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>3,182,139</b>	<b>3,492,555</b>	<b>2,284,148</b>
2.1	Cash & Bank Balance	921,799	1,094,125	552,008
2.2	Money at call & short notice	-	-	-
2.3	Investments	67,718	90,697	111,087
<b>2.4</b>	<b>Loan &amp; Advances (a+b+c+d+e+f)</b>	<b>2,110,318</b>	<b>2,200,336</b>	<b>1,574,929</b>
a.	Real Estate Loan	<b>288,060</b>	<b>279,667</b>	<b>105,341</b>
1.	Residential Real Estate Loan	10,080	20,524	-
2.	Business Complex and Residential Apartment Const. Loan	-	-	7,400
3.	Income Generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (including Land purchasing & Plotting)	277,980	259,143	97,941
b.	Personal Home Loan of Rs.1 Crore or Less	258,571	208,301	302,426
c.	Margin Type Loan	115,367	186,643	197,602
d.	Term Loan	546,101	448,476	892,714
e.	Overdraft/ TR Loan/ WC Loan	-	-	-
f.	Others	902,218	1,077,248	76,846
2.5	Fixed Assets	16,984	17,905	22,681
2.6	Non Banking Assets	3,467	4,889	-
2.7	Other Assets	61,852	84,604	23,443
<b>3</b>	<b>Profit &amp; Loss Account</b>	<b>This Quarter Ending</b>	<b>Previous Quarter Ending (Udited)</b>	<b>Corresponding Previous Year Quarter Ending (Audited)</b>
3.1	Interest Income	244,228	165,911	219,556
3.2	Interest Expenses	142,350	103,898	130,673
<b>A.</b>	<b>Net Interest Income (3.1-3.2)</b>	<b>101,877</b>	<b>62,012</b>	<b>88,882</b>
3.3	Fees, Comission and Discount	1,532	416	535
3.4	Other Operating Income	25,343	16,481	14,250
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
<b>B.</b>	<b>Total Operating Income (A+3.3+3.4+3.5)</b>	<b>128,753</b>	<b>78,910</b>	<b>103,667</b>
3.6	Staff Expenses	21,890	15,065	18,402
3.7	Other Operating Expenses	28,449	18,595	25,330
<b>C.</b>	<b>Operating Profit Before Provision (B-3.6-3.7)</b>	<b>78,414</b>	<b>45,250</b>	<b>59,935</b>
3.8	Provision for Possible Losses	22,673	42,074	12,778
<b>D.</b>	<b>Operating Profit (C-3.8)</b>	<b>55,740</b>	<b>3,176</b>	<b>47,157</b>
3.9	Non Operating Income / Expenses (Net)	63,164	22,720	21,104
3.1	Write Back of Provision for Possible Loss	17,092	9,889	2,937
<b>E.</b>	<b>Profit from Regular Activities (D+3.9+3.10)</b>	<b>135,996</b>	<b>35,785</b>	<b>71,199</b>
3.1	a.Extraordinary Income/ Expenses (Net)*	-	-	-
<b>F.</b>	<b>Profit Before Bonus &amp; Taxes (E+3.11)</b>	<b>135,996</b>	<b>35,785</b>	<b>71,199</b>
3.1	Provision for Staff Bonus	12,363	3,253	6,473
3.1	Provision for Tax	37,090	9,760	19,212
<b>G.</b>	<b>Net Profit/Loss (F-3.12-3.13)</b>	<b>86,543</b>	<b>22,772</b>	<b>45,514</b>
<b>4</b>	<b>Ratios</b>	<b>This Quarter Ending</b>	<b>Previous Quarter Ending (Udited)</b>	<b>Corresponding Previous Year Quarter Ending (Audited)</b>
4.1	Capital Fund to RWA	23.75%	20.34%	23.55%
4.2	Non Performing Loan (NPL) To Total Loan	2.50%	4.14%	3.15%
4.3	Total Loan Loss Provision to Total NPL	131.39%	101.06%	135.50%
4.4	Cost of Funds	6.32%	6.08%	7.37%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	69.91%	66.24%	72.52%
4.6	Base Rate	9.38%	9.08%	9.21%

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