



RELIANCE FINANCE LIMITED

रिलायन्स फाइनान्स लिमिटेड

Unaudited Financial Results (Quarterly)
As at 2nd Quarter (30th Poush, 2072) of the Fiscal Year 2072/073

(Nrs. 000)

S.No	Particulars	This Quarter	Previous Quarter	Corresponding
		Ending	Ending (Uudited)	Previous Year Quarter Ending (Audited)
1	Total Capital & Liabilities (1.1 to 1.7)	2,625,797	2,577,642	2,264,635
1.1	Paid Up Capital	320,000	320,000	320,000
1.2	Reservs & Surplus	117,340	113,488	96,607
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	2,013,100	2,004,587	1,731,592
a.	Domestic Currency	2,013,100	2,004,587	1,731,592
b.	Foreign Currency	-	-	-
1.6	Income Tax Liability	4,460	2,849	9,807
1.7	Other Liabilities	170,897	136,718	106,629
2	Total Assets (2.1 to 2.7)	2,625,797	2,577,642	2,264,635
2.1	Cash & Bank Balance	769,349	756,609	821,296
2.2	Money at call & short notice	-	-	-
2.3	Investments	111,182	111,089	106,872
2.4	Loan & Advances (a+b+c+d+e+f)	1,629,261	1,628,515	1,293,326
a.	Real Estate Loan	174,553	203,869	68,172
1.	Residential Real Estate Loan	-	-	-
2.	Business Complex and Residential Apartment Const. Loan	-	7,400	7,400
3.	Income Generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (including Land purchasing & Plotting)	174,553	196,469	60,772
b.	Personal Home Loan of Rs.1 Crore or Less	195,964	205,368	306,822
c.	Margin Type Loan	169,198	208,761	160,858
d.	Term Loan	360,196	781,532	697,420
e.	Overdraft/ TR Loan/ WC Loan	-	-	-
f.	Others	729,350	228,985	60,054
2.5	Fixed Assets	19,054	20,329	15,118
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	96,951	61,100	28,023
		0	0	(0)
3	Profit & Loss Account	Upto This Quarter	Previous Quarter Ending (Uudited)	Corresponding Previous Year Quarter Ending (Audited)
3.1	Interest Income	108,938	44,000	102,721
3.2	Interest Expenses	70,087	35,297	69,210
A.	Net Interest Income (3.1-3.2)	38,851	8,702	33,511
3.3	Fees, Comission and Discount	238	82	276
3.4	Other Operating Income	8,464	3,706	9,991
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B.	Total Operating Income (A+3.3+3.4+3.5)	47,553	12,490	43,778
3.6	Staff Expenses	10,495	5,874	8,480
3.7	Other Operating Expenses	11,943	6,169	10,017
C.	Operating Profit Before Provision (B-3.6-3.7)	25,115	446	25,281
3.8	Provision for Possible Losses	17,018	-	20,834
D.	Operating Profit (C-3.8)	8,097	446	4,447
3.9	Non Operating Income / Expenses (Net)	-	-	16,300
3.1	Write Back of Provision for Possible Loss	1,044	2,788	15,724
E.	Profit from Regular Activities (D+3.9+3.10)	9,141	3,234	36,471
3.1	a.Extraordinary Income/ Expenses (Net)*	-	-	-
F.	Profit Before Bonus & Taxes (E+3.11)	9,141	3,234	36,471
3.1	Provision for Staff Bonus	831	294	3,315
3.1	Provision for Tax	2,493	882	9,827
G.	Net Profit/Loss (F-3.12-3.13)	5,817	2,058	23,329
			0	
4	Ratios	At the End of This Quarter	Previous Quarter Ending (Uudited)	Corresponding Previous Year Quarter Ending (Audited)
4.1	Capital Fund to RWA	21.72%	21.75%	25.65%
4.2	Non Performing Loan (NPL) To Total Loan	4.87%	3.60%	4.04%
4.3	Total Loan Loss Provision to Total NPL	112.61%	120.45%	116.82%
4.4	Cost of Funds	6.80%	7.45%	7.45%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	66.49%	66.80%	60.21%
4.6	Base Rate	10.73%	10.86%	9.62%

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