



RELIANCE FINANCE LIMITED

रिलायन्स फाइनान्स लिमिटेड

Unaudited Financial Results (Quarterly)

As at 1st Quarter (30th Asoj, 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)
1	Total Capital & Liabilities (1.1 to 1.7)	3,387,046	3,182,139	2,577,642
1.1	Paid Up Capital	445,714	445,714	320,000
1.2	Reservs & Surplus	183,600	131,050	113,488
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	2,635,949	2,441,978	2,004,587
	a. Domestic Currency	2,635,949	2,441,978	2,004,587
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	3,304	39,057	2,849
1.7	Other Liabilities	118,479	124,340	136,718
2	Total Assets (2.1 to 2.7)	3,387,046	3,182,139	2,577,642
2.1	Cash & Bank Balance	952,724	921,799	756,609
2.2	Money at call & short notice	-	-	-
2.3	Investments	120,454	67,718	111,089
2.4	Loan & Advances (a+b+c+d+e+f)	2,205,034	2,110,318	1,628,515
	a. Real Estate Loan	312,538	288,060	203,869
	1. Residential Real Estate Loan	9,958	10,080	-
	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)	302,580	277,980	196,469
	b. Personal Home Loan of Rs.1 Crore or Less	246,357	258,571	205,368
	c. Margin Type Loan	60,427	115,367	208,761
	d. Term Loan	677,398	546,101	781,532
	e. Overdraft/ TR Loan/ WC Loan	33,022	-	-
	f. Others	875,292	902,218	228,985
2.5	Fixed Assets	16,251	16,984	20,329
2.6	Non Banking Assets	7,723	3,467	-
2.7	Other Assets	84,859	61,852	61,100
		0	0	
3	Profit & Loss Account	Upto This Quarter	This Quarter Ending	Corresponding Previous Year Quarter Ending (Audited)
3.1	Interest Income	67,314	244,228	44,000
3.2	Interest Expenses	43,389	142,350	35,297
	A. Net Interest Income (3.1-3.2)	23,925	101,877	8,702
3.3	Fees, Comission and Discount	257	1,532	82
3.4	Other Operating Income	6,394	25,343	3,706
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	30,576	128,753	12,490
3.6	Staff Expenses	7,557	21,890	5,874
3.7	Other Operating Expenses	6,339	28,449	6,169
	C. Operating Profit Before Provision (B-3.6-3.7)	16,680	78,414	446
3.8	Provision for Possible Losses	29,626	22,673	-
	D. Operating Profit (C-3.8)	(12,946)	55,740	446
3.9	Non Operating Income / Expenses (Net)	786	63,164	-
3.1	Write Back of Provision for Possible Loss	17,062	17,092	2,788
	E. Profit from Regular Activities (D+3.9+3.10)	4,902	135,996	3,234
3.11	a.Extraordinary Income/ Expenses (Net)*	-	-	-
	F. Profit Before Bonus & Taxes (E+3.11)	4,902	135,996	3,234
3.12	Provision for Staff Bonus	446	12,363	294
3.13	Provision for Tax	1,337	37,090	882
	G. Net Profit/Loss (F-3.12-3.13)	3,119	86,543	2,058
4	Ratios	At the End of This Quarter	This Quarter Ending	At the End of This Quarter
4.1	Capital Fund to RWA	24.06%	23.75%	21.75%
4.2	Non Performing Loan (NPL) To Total Loan	2.12%	2.50%	3.60%
4.3	Total Loan Loss Provision to Total NPL	166.45%	131.39%	120.45%
4.4	Cost of Funds	6.58%	6.32%	7.45%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	67.53%	69.91%	66.80%
4.6	Base Rate	9.72%	9.38%	10.86%

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