



# RELIANCE FINANCE LIMITED

## रिलायन्स फाइनान्स लिमिटेड

Unaudited Financial Results (Quarterly)  
As at 3rd Quarter (30th Chaitra, 2072) 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>3,492,555</b>	<b>2,625,797</b>	<b>2,097,012</b>
1.1	Paid Up Capital	371,429	320,000	320,000
1.2	Reservs & Surplus	141,566	117,340	78,892
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	-	-	-
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>2,808,593</b>	<b>2,013,100</b>	<b>1,553,760</b>
a.	Domestic Currency	2,808,593	2,013,100	1,553,760
b.	Foreign Currency	-	-	-
1.6	Income Tax Liability	11,727	4,460	4,372
1.7	Other Liabilities	159,241	170,897	139,988
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>3,492,555</b>	<b>2,625,797</b>	<b>2,097,012</b>
2.1	Cash & Bank Balance	1,094,125	769,349	559,692
2.2	Money at call & short notice	-	-	-
2.3	Investments	90,697	111,182	113,588
<b>2.4</b>	<b>Loan &amp; Advances (a+b+c+d+e+f)</b>	<b>2,200,336</b>	<b>1,629,261</b>	<b>1,372,932</b>
a.	Real Estate Loan	279,667	174,553	72,872
1.	Residential Real Estate Loan	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)	259,143	174,553	65,472
b.	Personal Home Loan of Rs.1 Crore or Less	208,301	195,964	308,303
c.	Margin Type Loan	186,643	169,198	151,326
d.	Term Loan	448,476	360,196	759,178
e.	Overdraft/ TR Loan/ WC Loan	-	-	-
f.	Others	1,077,248	729,350	81,254
2.5	Fixed Assets	17,905	19,054	14,877
2.6	Non Banking Assets	4,889	-	-
2.7	Other Assets	84,604	96,951	35,923
		0	0	-
<b>3</b>	<b>Profit &amp; Loss Account</b>	<b>Upto This Quarter</b>	<b>Upto This Quarter</b>	<b>Upto This Quarter</b>
3.1	Interest Income	165,911	108,938	155,272
3.2	Interest Expenses	103,898	70,087	99,393
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>62,012</b>	<b>38,851</b>	<b>55,879</b>
3.3	Fees, Commission and Discount	416	238	392
3.4	Other Operating Income	16,481	8,464	9,531
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>78,910</b>	<b>47,553</b>	<b>65,802</b>
3.6	Staff Expenses	15,065	10,495	12,313
3.7	Other Operating Expenses	18,595	11,943	15,509
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>45,250</b>	<b>25,115</b>	<b>37,980</b>
3.8	Provision for Possible Losses	42,074	17,018	52,535
	<b>D. Operating Profit (C-3.8)</b>	<b>3,176</b>	<b>8,097</b>	<b>(14,555)</b>
3.9	Non Operating Income / Expenses (Net)	22,720	-	20,437
3.1	Write Back of Provision for Possible Loss	9,889	1,044	2,937
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>35,785</b>	<b>9,141</b>	<b>8,819</b>
3.1	a.Extraordinary Income/ Expenses (Net)*	-	-	-
	<b>F. Profit Before Bonus &amp; Taxes (E+3.11)</b>	<b>35,785</b>	<b>9,141</b>	<b>8,819</b>
3.1	Provision for Staff Bonus	3,253	831	802
3.1	Provision for Tax	9,760	2,493	2,405
	<b>G. Net Profit/Loss (F-3.12-3.13)</b>	<b>22,772</b>	<b>5,817</b>	<b>5,612</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	20.34%	21.72%	24.08%
4.2	Non Performing Loan (NPL) To Total Loan	4.14%	4.87%	8.21%
4.3	Total Loan Loss Provision to Total NPL	101.06%	112.61%	91.92%
4.4	Cost of Funds	6.08%	6.80%	7.54%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	66.24%	66.49%	70.31%
4.6	Base Rate	9.08%	10.73%	9.58%

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

