



RELIANCE FINANCE LIMITED

रिलायन्स फाइनेन्स लिमिटेड

Reliance Finance Limited
Pradarshani Marg, Kathmandu
Unaudited Financial Results (Quarterly)

As at 4th Quarter (31st Ashad, 2074) 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)	4,165,293	3,807,191	3,141,603
1.1	Paid Up Capital	512,571	512,571	512,571
1.2	Reservs & Surplus	169,998	85,172	60,116
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	46,600	-	-
1.5	Deposits (a+b)	3,233,001	3,044,074	2,425,364
	a. Domestic Currency	3,233,001	3,044,074	2,425,364
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	49,059	12,705	-
1.7	Other Liabilities	154,063	152,668	143,551
2	Total Assets (2.1 to 2.7)	4,165,293	3,807,191	3,141,603
2.1	Cash & Bank Balance	1,177,712	1,129,999	921,802
2.2	Money at call & short notice	-	-	-
2.3	Investments	141,197	105,736	67,718
2.4	Loan & Advances (a+b+c+d+e+f)	2,652,522	2,487,620	2,110,318
	a. Real Estate Loan	320,819	314,893	288,060
	1. Residential Real Estate Loan	47,351	39,961	10,080
	2. Business Complex and Residential Apartment Const. Loan	-	-	-
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (including Land purchasing & Plotting)	273,468	274,932	277,980
	b. Personal Home Loan of Rs.1 Crore or Less	308,962	272,341	258,571
	c. Margin Type Loan	48,275	48,461	115,367
	d. Term Loan	751,401	758,787	546,101
	e. Overdraft/ TR Loan/ WC Loan	19,116	33,355	-
	f. Others	1,203,949	1,059,782	902,218
2.5	Fixed Assets	21,906	16,960	16,982
2.6	Non Banking Assets	10,254	7,723	-
2.7	Other Assets	161,702	59,153	24,783
3	Profit & Loss Account	-	-	Corresponding Ending (Audited) Quarter
3.1	Interest Income	356,090	245,374	244,230
3.2	Interest Expenses	222,953	151,326	142,350
	A. Net Interest Income (3.1-3.2)	133,137	94,048	101,880
3.3	Fees, Comission and Discount	798	616	1,553
3.4	Other Operating Income	23,351	16,779	25,343
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	157,286	111,442	128,776
3.6	Staff Expenses	30,503	19,666	21,890
3.7	Other Operating Expenses	35,532	22,881	28,455
	C. Operating Profit Before Provision (B-3.6-3.7)	91,252	68,895	45,250
3.8	Provision for Possible Losses	6,967	35,279	5,638
	D. Operating Profit (C-3.8)	84,285	33,616	72,792
3.9	Non Operating Income / Expenses (Net)	87,172	(15,580)	63,164
3.1	Write Back of Provision for Possible Loss	1,214	21,337	17
	E. Profit from Regular Activities (D+3.9+3.10)	172,671	39,373	135,973
3.11	a.Extraordinary Income/ Expenses (Net)*	-	-	-
	F. Profit Before Bonus & Taxes (E+3.11)	172,671	39,373	135,973
3.12	Provision for Staff Bonus	15,697	3,579	12,361
3.13	Provision for Tax	47,092	10,738	37,086
	G. Net Profit/Loss (F-3.12-3.13)	109,881	25,056	86,526
4	Ratios	At the End of This Quarter	At the End of Previous Quarter	Corresponding Previous Year Quarter Ending (Audited)
4.1	Capital Fund to RWA	21.74%	21.06%	23.75%
4.2	Non Performing Loan (NPL) To Total Loan	1.65%	2.92%	2.50%
4.3	Total Loan Loss Provision to Total NPL	155.81%	109.68%	131.39%
4.4	Cost of Funds	9.32%	9.54%	6.32%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	67.74%	68.31%	69.91%
4.6	Base Rate	12.90%	12.74%	9.38%

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