



# RELIANCE FINANCE LIMITED

## रिलायन्स फाइनान्स लिमिटेड

Unaudited Financial Results (Quarterly)  
As at 1st Quarter ( 31st Asoj, 2074) of the Fiscal Year 2074/075

(Nrs. 000)

S.No	Particulars	This Quarter Ending	Previous Quarter Ending (unaudited)	Corresponding Previous Year Quarter Ending (unaudited)
<b>1</b>	<b>Total Capital &amp; Liabilities (1.1 to 1.7)</b>	<b>4,223,336</b>	<b>4,165,293</b>	<b>3,387,046</b>
1.1	Paid Up Capital	512,571	512,571	445,714
1.2	Reservs & Surplus	205,660	169,998	183,600
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	46,600	46,600	-
<b>1.5</b>	<b>Deposits (a+b)</b>	<b>3,290,768</b>	<b>3,233,001</b>	<b>2,635,949</b>
	a. Domestic Currency	3,290,768	3,233,001	2,635,949
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	1,967	49,059	3,304
1.7	Other Liabilities	165,769	154,063	118,479
<b>2</b>	<b>Total Assets (2.1 to 2.7)</b>	<b>4,223,336</b>	<b>4,165,293</b>	<b>3,387,046</b>
2.1	Cash & Bank Balance	1,210,067	1,177,712	952,724
2.2	Money at call & short notice	-	-	-
2.3	Investments	178,080	141,197	120,454
<b>2.4</b>	<b>Loan &amp; Advances (a+b+c+d+e+f)</b>	<b>2,722,402</b>	<b>2,652,522</b>	<b>2,205,034</b>
	a. Real Estate Loan	259,436	320,819	312,538
	1. Residential Real Estate Loan	21,760	47,351	9,958
	2. Business Complex and Residential Apartment Const. Loan	-	-	-
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (including Land purchasing & Plotting)	237,676	273,468	302,580
	b. Personal Home Loan of Rs.1 Crore or Less	386,492	308,962	246,357
	c. Margin Type Loan	50,135	48,275	60,427
	d. Term Loan	784,840	751,401	677,398
	e. Overdraft/ TR Loan/ WC Loan	19,116	19,116	33,022
	f. Others	1,222,383	1,203,949	875,292
2.5	Fixed Assets	20,947	21,906	16,251
2.6	Non Banking Assets	10,254	10,254	7,723
2.7	Other Assets	81,586	161,702	84,859
<b>3</b>	<b>Profit &amp; Loss Account</b>	(0)	-	Corresponding Previous Year Quarter Ending (unaudited)
3.1	Interest Income	95,641	356,090	67,314
3.2	Interest Expenses	77,037	222,953	43,389
	<b>A. Net Interest Income (3.1-3.2)</b>	<b>18,604</b>	<b>133,137</b>	<b>23,925</b>
3.3	Fees, Comission and Discount	51	798	257
3.4	Other Operating Income	5,338	23,351	6,394
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	<b>B. Total Operating Income (A+3.3+3.4+3.5)</b>	<b>23,992</b>	<b>157,286</b>	<b>30,576</b>
3.6	Staff Expenses	9,277	30,503	7,557
3.7	Other Operating Expenses	9,330	35,532	6,339
	<b>C. Operating Profit Before Provision (B-3.6-3.7)</b>	<b>5,385</b>	<b>91,252</b>	<b>16,680</b>
3.8	Provision for Possible Losses	42,021	6,967	29,626
	<b>D. Operating Profit (C-3.8)</b>	<b>(36,636)</b>	<b>84,285</b>	<b>(12,946)</b>
3.9	Non Operating Income / Expenses (Net)	3,506	87,172	786
3.1	Write Back of Provision for Possible Loss	5,976	1,214	17,062
	<b>E. Profit from Regular Activities (D+3.9+3.10)</b>	<b>(27,153)</b>	<b>172,671</b>	<b>4,902</b>
3.11	a.Extraordinary Income/ Expenses (Net)*	-	-	-
	<b>F. Profit Before Bonus &amp; Taxes (E+3.11)</b>	<b>(27,153)</b>	<b>172,671</b>	<b>4,902</b>
3.12	Provision for Staff Bonus	-	15,697	446
3.13	Provision for Tax	-	47,092	1,337
	<b>G. Net Profit/Loss (F-3.12-3.13)</b>	<b>(27,153)</b>	<b>109,881</b>	<b>3,119</b>
<b>4</b>	<b>Ratios</b>	<b>At the End of This Quarter</b>	<b>At the end of Previous Quarter (unaudited)</b>	<b>Corresponding Previous Year Quarter Ending (unaudited)</b>
4.1	Capital Fund to RWA	22.95%	21.74%	24.06%
4.2	Non Performing Loan (NPL) To Total Loan	3.03%	1.65%	2.12%
4.3	Total Loan Loss Provision to Total NPL	126.47%	155.81%	166.45%
4.4	Cost of Funds	9.66%	9.32%	6.58%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	67.91%	67.74%	67.53%
4.6	Base Rate	13.12%	12.90%	9.72%

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