



RELIANCE FINANCE LIMITED

रिलायन्स फाइनान्स लिमिटेड

Unaudited Financial Results (Quarterly)
As of 4th Quarter (32nd Ashadh, 2075) of the Fiscal Year 2074/075

(Nrs. 000)

S.No	Particulars	This Quarter Ending	Previous Quarter Ending (unaudited)	Corresponding Previous Year Quarter Ending (audited)
1	Total Capital & Liabilities (1.1 to 1.7)	4,910,392	4,719,837	4,165,293
1.1	Paid Up Capital	713,101	689,697	512,571
1.2	Reservs & Surplus	210,097	251,379	169,998
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	-	-	46,600
1.5	Deposits (a+b)	3,724,916	3,564,593	3,233,001
	a. Domestic Currency	3,724,916	3,564,593	3,233,001
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	21,119	9,442	49,059
1.7	Other Liabilities	241,159	204,726	154,063
2	Total Assets (2.1 to 2.7)	4,910,392	4,719,837	4,165,293
2.1	Cash & Bank Balance	1,363,079	1,213,876	1,177,712
2.2	Money at call & short notice	-	-	-
2.3	Investments	272,532	291,149	141,197
2.4	Loan & Advances (a+b+c+d+e+f)	3,134,797	3,071,641	2,652,522
	a. Real Estate Loan	309,527	318,326	320,819
	1. Residential Real Estate Loan	9,195	9,195	47,351
	2. Business Complex and Residential Apartment Const. Loan	-	-	-
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (including Land purchasing & Plotting)	300,332	309,131	273,468
	b. Personal Home Loan of Rs.1 Crore or Less	421,208	408,509	308,962
	c. Margin Type Loan	98,031	79,688	48,275
	d. Term Loan	938,777	807,659	751,401
	e. Overdraft/ TR Loan/ WC Loan	29,148	38,036	19,116
	f. Others	1,338,107	1,419,423	1,203,949
2.5	Fixed Assets	20,965	21,377	21,906
2.6	Non Banking Assets	13,055	4,538	10,254
2.7	Other Assets	105,963	117,257	161,702
3	Profit & Loss Account			
3.1	Interest Income	497,436	346,692	356,090
3.2	Interest Expenses	340,463	245,283	222,953
	A. Net Interest Income (3.1-3.2)	156,973	101,409	133,137
3.3	Fees, Comission and Discount	741	575	798
3.4	Other Operating Income	24,855	17,705	23,351
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	182,569	119,689	157,286
3.6	Staff Expenses	38,019	26,548	30,503
3.7	Other Operating Expenses	40,631	27,612	35,532
	C. Operating Profit Before Provision (B-3.6-3.7)	103,919	65,529	91,252
3.8	Provision for Possible Losses	74,101	66,557	6,967
	D. Operating Profit (C-3.8)	29,818	(1,028)	84,285
3.9	Non Operating Income / Expenses (Net)	4,893	4,460	87,172
3.1	Write Back of Provision for Possible Loss	35,513	23,977	1,214
	E. Profit from Regular Activities (D+3.9+3.10)	70,224	27,409	172,671
3.11	a.Extraordinary Income/ Expenses (Net)*	-	-	-
	F. Profit Before Bonus & Taxes (E+3.11)	70,224	27,409	172,671
3.12	Provision for Staff Bonus	6,384	2,492	15,697
3.13	Provision for Tax	19,152	7,475	47,092
	G. Net Profit/Loss (F-3.12-3.13)	44,688	17,442	109,881
4	Ratios			
4.1	Capital Fund to RWA	24.65%	25.98%	21.74%
4.2	Non Performing Loan (NPL) To Total Loan	1.19%	1.85%	1.65%
4.3	Total Loan Loss Provision to Total NPL	186.39%	146.83%	155.81%
4.4	Cost of Funds	10.42%	10.46%	9.32%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	67.28%	68.27%	67.74%
4.6	Base Rate	13.98%	13.96%	12.90%

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