



RELIANCE FINANCE LIMITED

रिलायन्स फाइनान्स लिमिटेड

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Unaudited Financial Results (Quarterly)

As at 4th Quarter (31st Ashad, 2076) of the Fiscal Year 2075/076

(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)	5,423,793	5,092,313	4,848,327
1.1	Paid Up Capital	832,416	743,229	713,101
1.2	Reserves & Surplus	168,329	262,828	188,727
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	4,135,375	3,817,605	3,722,875
a.	Domestic Currency	4,135,375	3,817,605	3,722,875
b.	Foreign Currency	-	-	-
1.6	Income Tax Liability	31,446	13,597	-
1.7	Other Liabilities	256,226	255,055	223,624
2	Total Assets (2.1 to 2.7)	5,423,793	5,092,313	4,848,327
2.1	Cash & Bank Balance	1,195,628	1,207,231	1,363,062
2.2	Money at call & short notice	-	-	-
2.3	Investments	291,842	304,472	272,532
2.4	Loan & Advances (a+b+c+d+e+f)	3,830,377	3,467,944	3,134,797
a.	Real Estate Loan	313,533	334,843	309,527
1.	Residential Real Estate Loan	9,195	9,195	9,195
2.	Business Complex and Residential Apartment Const. Loan	-	-	-
3.	Income Generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (including Land purchasing & Plotting)	304,338	325,648	300,332
b.	Personal Home Loan of Rs.1 Crore or Less	539,715	456,805	421,208
c.	Margin Type Loan	304,634	189,395	98,031
d.	Term Loan	695,667	746,014	938,777
e.	Overdraft/ TR Loan/ WC Loan	16,651	27,901	29,148
f.	Others	1,960,177	1,712,987	1,338,107
2.5	Fixed Assets	19,743	20,381	20,965
2.6	Non Banking Assets	715	715	-
2.7	Other Assets	85,487	91,571	56,971
3	Profit & Loss Account	This Quarter Ending	Previous Quarter Ending (Unaudited)	Corresponding Previous Year Quarter Ending (Audited)
3.1	Interest Income	578,305	405,122	497,435
3.2	Interest Expenses	366,455	269,885	340,463
	A. Net Interest Income (3.1-3.2)	211,850	135,237	156,972
3.3	Fees, Commission and Discount	819	611	799
3.4	Other Operating Income	29,706	19,363	24,855
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	242,374	155,210	182,626
3.6	Staff Expenses	41,956	29,139	38,653
3.7	Other Operating Expenses	45,840	30,237	40,372
	C. Operating Profit Before Provision (B-3.6-3.7)	154,577	95,835	103,601
3.8	Provision for Possible Losses	49,118	55,523	45,730
	D. Operating Profit (C-3.8)	105,459	40,312	57,872
3.9	Non Operating Income / Expenses (Net)	2,631	2,330	4,893
3.1	Write Back of Provision for Possible Loss	-	-	7,139
	E. Profit from Regular Activities (D+3.9+3.10)	108,090	42,642	69,904
3.11	a.Extraordinary Income/ Expenses (Net)*	-	-	-
	F. Profit Before Bonus & Taxes (E+3.11)	108,090	42,642	69,904
3.12	Provision for Staff Bonus	9,826	3,877	6,355
3.13	Provision for Tax	29,479	11,630	18,699
	G. Net Profit/Loss (F-3.12-3.13)	68,785	27,136	44,850
4	Ratios	At the End of This Quarter	At the End of Previous Quarter (Unaudited)	Corresponding Previous Year Quarter Ending (Audited)
4.1	Capital Fund to RWA	22.49%	25.11%	23.90%
4.2	Non Performing Loan (NPL) To Total Loan	1.97%	3.43%	1.19%
4.3	Total Loan Loss Provision to Total NPL	151.08%	100.90%	186.39%
4.4	Cost of Funds	9.63%	9.84%	10.42%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	74.57%	73.14%	67.28%
4.6	Base Rate	12.34%	12.48%	13.98%

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