



RELIANCE FINANCE LIMITED

रिलायन्स फाइनान्स लिमिटेड

Unaudited Financial Results (Quarterly)
As at 3rd Quarter (31st Chaitra, 2073) 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)	3,807,191	3,522,824	3,492,555
1.1	Paid Up Capital	512,571	445,714	371,429
1.2	Reservs & Surplus	85,172	150,733	141,566
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	3,044,074	2,780,443	2,808,593
	a. Domestic Currency	3,044,074	2,780,443	2,808,593
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	12,705	10,642	11,727
1.7	Other Liabilities	152,668	135,292	159,241
2	Total Assets (2.1 to 2.7)	3,807,191	3,522,824	3,492,555
2.1	Cash & Bank Balance	1,129,999	893,387	1,094,125
2.2	Money at call & short notice	-	-	-
2.3	Investments	105,736	136,321	90,697
2.4	Loan & Advances (a+b+c+d+e+f)	2,487,620	2,406,956	2,200,336
	a. Real Estate Loan	314,893	352,355	279,667
	1. Residential Real Estate Loan	39,961	40,160	20,524
	2. Business Complex and Residential Apartment Const. Loan	-	-	-
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (including Land purchasing & Plotting)	274,932	312,195	259,143
	b. Personal Home Loan of Rs.1 Crore or Less	272,341	274,397	208,301
	c. Margin Type Loan	48,461	48,477	186,643
	d. Term Loan	758,787	751,568	448,476
	e. Overdraft/ TR Loan/ WC Loan	33,355	33,320	-
	f. Others	1,059,782	946,838	1,077,248
2.5	Fixed Assets	16,960	15,951	17,905
2.6	Non Banking Assets	7,723	7,723	4,889
2.7	Other Assets	59,153	62,485	84,604
3	Profit & Loss Account	This Quarter	Previous Quarter	Corresponding Previous Year Quarter
		This Quarter	Previous Quarter	Ending (Audited)
3.1	Interest Income	245,374	155,335	165,911
3.2	Interest Expenses	151,326	88,817	103,898
	A. Net Interest Income (3.1-3.2)	94,048	66,517	62,012
3.3	Fees, Comission and Discount	616	438	416
3.4	Other Operating Income	16,779	12,682	16,481
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	111,442	79,637	78,910
3.6	Staff Expenses	19,666	13,414	15,065
3.7	Other Operating Expenses	22,881	14,627	18,595
	C. Operating Profit Before Provision (B-3.6-3.7)	68,895	51,596	45,250
3.8	Provision for Possible Losses	35,279	22,798	42,074
	D. Operating Profit (C-3.8)	33,616	26,798	3,176
3.9	Non Operating Income / Expenses (Net)	(15,580)	2,545	22,720
3.1	Write Back of Provision for Possible Loss	21,337	464	9,889
	E. Profit from Regular Activities (D+3.9+3.10)	39,373	31,806	35,785
3.11	a.Extraordinary Income/ Expenses (Net)*	-	-	-
	F. Profit Before Bonus & Taxes (E+3.11)	39,373	31,806	35,785
3.12	Provision for Staff Bonus	3,579	2,891	3,253
3.13	Provision for Tax	10,738	8,674	9,760
	G. Net Profit/Loss (F-3.12-3.13)	25,056	20,240	22,772
4	Ratios	This Quarter	Previous Quarter	Corresponding Previous Year Quarter
		Ending	Ending (Uudited)	Ending (Audited)
4.1	Capital Fund to RWA	21.06%	21.11%	20.34%
4.2	Non Performing Loan (NPL) To Total Loan	2.92%	3.06%	4.14%
4.3	Total Loan Loss Provision to Total NPL	109.68%	93.39%	101.06%
4.4	Cost of Funds	9.54%	7.36%	6.08%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	68.31%	71.28%	66.24%
4.6	Base Rate	12.74%	10.71%	9.08%

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