



RELIANCE FINANCE LIMITED

रिलायन्स फाइनान्स लिमिटेड

Unaudited Financial Results (Quarterly)
As at 2nd Quarter (30th Poush, 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)
1	Total Capital & Liabilities (1.1 to 1.7)	4,596,558	4,223,336	3,522,824
1.1	Paid Up Capital	512,571	512,571	445,714
1.2	Reservs & Surplus	247,834	205,660	150,733
1.3	Debenture & Bond	-	-	-
1.4	Borrowings	-	46,600	-
1.5	Deposits (a+b)	3,595,110	3,290,768	2,780,443
	a. Domestic Currency	3,595,110	3,290,768	2,780,443
	b. Foreign Currency	-	-	-
1.6	Income Tax Liability	8,404	1,967	10,642
1.7	Other Liabilities	232,638	165,769	135,292
2	Total Assets (2.1 to 2.7)	4,596,558	4,223,336	3,522,824
2.1	Cash & Bank Balance	1,440,590	1,210,067	893,387
2.2	Money at call & short notice	-	-	-
2.3	Investments	224,710	178,080	136,321
2.4	Loan & Advances (a+b+c+d+e+f)	2,801,468	2,722,402	2,406,956
	a. Real Estate Loan	316,623	259,436	352,355
	1. Residential Real Estate Loan	9,195	21,760	40,160
	2. Business Complex and Residential Apartment Const. Loan	-	-	-
	3. Income Generating Commercial Complex Loan	-	-	-
	4. Other Real Estate Loan (including Land purchasing & Plotting)	307,428	237,676	312,195
	b. Personal Home Loan of Rs.1 Crore or Less	390,261	386,492	274,397
	c. Margin Type Loan	59,068	50,135	48,477
	d. Term Loan	801,525	784,840	751,568
	e. Overdraft/ TR Loan/ WC Loan	27,151	19,116	33,320
	f. Others	1,206,840	1,222,383	946,838
2.5	Fixed Assets	23,118	20,947	15,951
2.6	Non Banking Assets	4,538	10,254	7,723
2.7	Other Assets	102,135	81,586	62,485
3	Profit & Loss Account	-	(0)	Corresponding Previous Year Quarter Ending (unaudited)
3.1	Interest Income	223,046	95,641	155,335
3.2	Interest Expenses	158,461	77,037	88,817
	A. Net Interest Income (3.1-3.2)	64,585	18,604	66,517
3.3	Fees, Comission and Discount	367	51	438
3.4	Other Operating Income	11,972	5,338	12,682
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
	B. Total Operating Income (A+3.3+3.4+3.5)	76,924	23,992	79,637
3.6	Staff Expenses	17,911	9,277	13,414
3.7	Other Operating Expenses	17,666	9,330	14,627
	C. Operating Profit Before Provision (B-3.6-3.7)	41,347	5,385	51,596
3.8	Provision for Possible Losses	47,280	42,021	22,798
	D. Operating Profit (C-3.8)	(5,933)	(36,636)	28,798
3.9	Non Operating Income / Expenses (Net)	4,104	3,506	2,545
3.1	Write Back of Provision for Possible Loss	25,432	5,976	464
	E. Profit from Regular Activities (D+3.9+3.10)	23,603	(27,154)	31,806
3.11	a.Extraordinary Income/ Expenses (Net)*	-	-	-
	F. Profit Before Bonus & Taxes (E+3.11)	23,603	(27,154)	31,806
3.12	Provision for Staff Bonus	2,146	-	2,891
3.13	Provision for Tax	6,437	-	8,674
	G. Net Profit/Loss (F-3.12-3.13)	15,020	(27,154)	20,240
4	Ratios	At the End of This Quarter	At the end of Previous Quarter (unaudited)	Corresponding Previous Year Quarter Ending (unaudited)
4.1	Capital Fund to RWA	22.42%	22.95%	21.11%
4.2	Non Performing Loan (NPL) To Total Loan	2.55%	3.03%	3.06%
4.3	Total Loan Loss Provision to Total NPL	111.05%	126.47%	93.39%
4.4	Cost of Funds	9.61%	9.66%	7.36%
4.5	Credit to Deposit Ratio (Calculated as per NRB Directives)	64.32%	67.91%	71.28%
4.6	Base Rate	13.09%	13.12%	10.71%

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