



भार्गव विकास बैंक लिमिटेड

Bhargav Bikash Bank Ltd.

नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजत प्राप्त वित्तीय संस्था (वाके, दाङ्ग र वर्दिया जिल्ला कार्यक्षेत्र भएको)
Phone No. 081-521027, 525037 Fax No. 081-526058

Unaudited Financial Results (Quarterly)

A at the end of 4TH Quarter (2074.03.31) of the Fiscal Year - 073/74

(Rs.000)

S. N.	Particulars	This Quarter Ending	Previous Quarter Ending	Corresponding Previous Year Quarter Ending
1	Total Capital & Liabilities (1.1 to 1.7)	2,318,255.31	2,065,198.19	1,725,520.04
1.1	Paid-up Capital	264,000.00	144,000.00	120,000.00
1.2	Reserves and Surplus	52,597.23	56,905.78	42,709.35
1.3	Debenture and Bond	-	-	-
1.4	Borrowings	-	-	-
1.5	Deposits (a+b)	1,962,067.11	1,793,616.34	1,540,224.89
a.	Domestic Currency	1,962,067.11	1,793,616.34	1,540,224.89
b.	Foreign Currency	-	-	-
1.6	Income Tax Liabilities	-	-	-
1.7	Other Liabilities	39,590.97	70,676.07	22,585.80
2	Total Assets (2.1 to 2.7)	2,318,255.31	2,065,198.19	1,725,520.04
2.1	Cash & Bank Balance	766,112.15	528,966.42	515,039.98
2.2	Money at call and short Notice	-	-	-
2.3	Investments	13,963.03	8,650.13	6,860.33
2.4	Loans & Advances (a+b+c+d+e+f)	1,461,404.62	1,440,614.73	1,147,874.42
a.	Real Estate Loan	-	-	-
1.	Residential Real Estate Loan (Except Personal Home Loan upto Rs 10 million)	-	-	-
2.	Business Complex & Residential Apartment Construction Loan	-	-	-
3.	Income generating Commercial Complex Loan	-	-	-
4.	Other Real Estate Loan (Including Land Purchase & Plotting)	-	-	-
b.	Personal Home Loan of Rs. 10 million or less	224,460.69	227,203.58	206,821.02
c.	Margin Type Loan	41,190.86	70,141.43	20,992.50
d.	Term Loan	262,823.09	264,879.21	212,280.44
e.	Overdraft Loan / TR Loan / WC Loan	500,783.06	468,798.21	361,963.41
f.	Others	432,146.92	409,592.29	345,817.05
2.5	Fixed Assets	54,156.08	46,714.84	42,675.88
2.6	Non Banking Assets	-	-	-
2.7	Other Assets	22,619.44	40,252.07	13,069.43
3	Profit and Loss Account			
3.1	Interest income	205,786.04	146,571.56	146,185.59
3.2	Interest Expense	116,391.31	79,531.23	85,012.49
A	Net Interest Income (3.1-3.2)	89,394.73	67,040.33	61,173.10
3.3	Fees Commission and Discount	2,191.35	1,213.66	1,947.40
3.4	Other Operating Income	23,645.16	11,060.63	17,388.11
3.5	Foreign Exchange Gain/Loss (Net)	-	-	-
B	Total Operating Income (A+3.3+3.4+3.5)	115,231.24	79,314.61	80,508.61
3.6	Staff Expenses	26,371.71	17,979.41	16,060.39
3.7	Other Operating Expenses	26,667.17	18,180.28	19,320.03
C	Operating profit Before Provision (B-3.6-3.7)	62,192.37	43,154.92	45,128.20
3.8	Provision for Possible Loss	6,916.38	4,845.08	4,574.67
D	Operating profit (C-3.8)	55,275.99	38,309.84	40,553.53
3.9	Non Operating Income/Expenses (Net)	-	-	-
3.10	Write Back of Provision for Possible Loss	-	0	77.80
E	Profit From Regular Activities (D+3.9+3.10)	55,275.99	38,309.84	40,631.33
3.11	Extraordinary Income/Expenses (Net)	-	-	-
F	Profit Before Bonus and Taxes (E+3.11)	55,275.99	38,309.84	40,631.33
3.12	Provision For Staff Bonus	5,025.09	3,482.71	3,693.76
3.13	Provision For Tax	15,075.27	10,448.14	11,081.27
G	Net Profit/Loss (F-3.12 -3.13)	35,175.63	24,378.99	25,856.30
4	Ratios			
4.1	Capital Fund to RWA	18.35%	12.75%	12.28%
4.2	Non Performing Loan (NPL) to Total Loan	0.89%	0.44%	0.12%
4.3	Total Loan Loss Provision to total NPL	148.70%	274.43%	936.31%
4.4	Cost of Funds	8.08%	7.70%	6.46%
4.5	CD Ratio (Calculated as per NRB Directives)	64.15%	72.25%	67.42%

Note: Above figures are subject to change if instructed otherwise by Statutory Auditors or Regulatory Authorities.