



औं १५ वार्षिक प्रतिवेदन (आर्थिक वर्ष २०७७/०७८)



Agricultural Development Bank Ltd.

कृषि विकास बैंक लि.

सम्पूर्ण बैंकिङ्ग सुविधा सहितको तपाईं हाम्रो घर आँजानको बैंक

पन्धौं
वार्षिक प्रतिवेदन
(आर्थिक वर्ष २०७७/०७८)



कृषि विकास बैंक लिमिटेड

मुख्य कार्यालय, रामशाहपथ, काठमाडौं

फोन: ०१-४२५२३५९, ०१-४२६२६२०, फ्याक्स: ०१-४२६२९२९

२०७८

बचत र मुद्रति निक्षेपमा
आकर्षक ब्याज
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बचत खातामा
७.१०
प्रतिशतसम्म



सम्पूर्ण बैकिङ सुविधा सहितको तपाईं हाम्रो घर आँगनको बैंक ।



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- ० गैह्र आवासीय नेपालीले खोल्न मिल्ने ।
- ० विदेशी पर्यटकले खोल्न मिल्ने ।
- ० विदेशबाट फर्केका नेपालीहरुको लागि मात्र ।
- ० विदेशी मुद्राको आयश्रोत भएका स्वदेशी नागरिकले खोल्न मिल्ने ।
- ० स्वदेश तथा विदेशबाट खोल्न मिल्ने ।

* सर्बतक लागू हुनेछ ।



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- कम मारिर्जिन दर
- अधिकतम २० वर्ष सम्म
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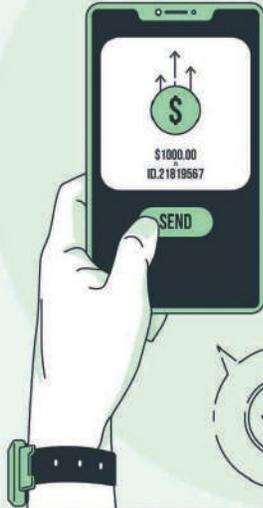
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| क्र.सं. | विषय | पृष्ठ संख्या |
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कृषि विकास बैंक लिमिटेड

पन्ध्रौं वार्षिक साधारणसभा सम्बन्धी सूचना

(प्रथम पटक प्रकाशित मिति २०७८/०९/०८ गते)

आदरणीय शेयरधनीमहानुभावहरू,

यस बैंकको मिति २०७८/०९/०७ गते बेलुका ४:३० बजे बसेको सञ्चालक समितिको बैठक नं ९३९ को निर्णयानुसार यस बैंकको पन्ध्रौं वार्षिक साधारणसभा देहायका विषयहरूमा छलफल तथा निर्णय गर्न देहायको मिति, समय र स्थानमा बस्ने भएकोले सम्पूर्ण शेयरधनी महानुभावहरूको जानकारी तथा उपस्थिति/सहभागिताको लागि कम्पनी ऐन, २०६३ को दफा ६७ बमोजिम यो सूचना प्रकाशित गरिएको छ।

सभा बस्ने मिति, समय र स्थान

- (१) मिति : २०७८/०९/२९ गते विहिवार (Jan 13, 2022)
- (२) समय : बिहान ११:०० बजे
- (३) स्थान : कृषि विकास बैंक लि. केन्द्रीय तालिम प्रतिष्ठान बोडे, भक्तपुर। (हाल महामारीको रुपमा रहेको कोभिड-१९ को कारण नेपाल सरकारले जारी गरेको सुरक्षा मापदण्डको पूर्णपालना गरी सभा सम्पन्न गर्नुपर्ने विशेष परिस्थितिका कारण Virtual माध्यमबाट उपस्थितिको निमित्त आग्रह गरिएको छ।)

छलफलका विषयहरू:

(क) सामान्य प्रस्तावहरू :

- (१) सञ्चालक समितिको तर्फबाट अध्यक्षज्यूले प्रस्तुत गर्ने आर्थिक वर्ष २०७७/०७८ को वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने।
- (२) लेखा परीक्षकको प्रतिवेदन सहितको आर्थिक वर्ष २०७७/०७८ को वासलात, सोही अवधिको नाफा नोक्सान हिसाव, ईक्विटमा भएको परिवर्तन, नगद प्रवाह विवरण र सो सम्बन्धी अनुसूचीहरू लगायत वार्षिक आर्थिक विवरणहरू छलफल गरी पारित गर्ने।
- (३) यस बैंकको सहायक कम्पनीहरू कोष व्यवस्थापन कम्पनी लि. तथा गोबर ग्याँस कम्पनी र सम्बद्ध कम्पनी साना किसान विकास लघुवित्त वित्तीय संस्था को आ.ब. २०७७/०७८ को वित्तीय विवरण सहितको एकीकृत वित्तीय विवरण स्वीकृत गर्ने।
- (४) सञ्चालक समितिको प्रस्ताव बमोजिम साधारण चुक्ता पुँजीमा वोनस प्रदान गर्दा वोनस शेयरमा लाग्ने कर वापत प्रति शेयर १.०५२६ प्रतिशत नगद लाभांश र अविमोच्य असंचित अग्राधिकार (Non Convertible Irredeemable Preference share) शेयरधनीलाई चुक्ता पुँजीको ६ प्रतिशत नगद लाभांश वितरण गर्न स्वीकृत गर्ने।
- (५) आर्थिक वर्ष २०७८/०७९ को लागि महालेखा परीक्षकको कार्यालयबाट लेखा परीक्षक नियुक्तिको लागि परामर्श प्राप्त हुने लेखा परीक्षकलाई यस बैंकको लेखा परीक्षकमा नियुक्ति गर्ने तथा पारिश्रमिक र सेवा शर्त तोक्ने।

(ख) विशेष प्रस्तावहरू :

- (१) साधारण शेयरधनीहरूलाई साधारण चुक्ता पुँजीको २० प्रतिशत वोनस शेयर प्रदान गर्ने सम्बन्धी सञ्चालक समितिको प्रस्ताव पारित गर्ने।
- (२) विशेष प्रस्ताव नं. (१) बमोजिमको वोनस शेयर प्रस्ताव गरिएकोमा सो समेत समायोजन हुने गरि बैंकको अधिकृत पुँजी तथा जारी र चुक्तापुँजी वृद्धि गर्ने विषयहरू समावेश गरिएको बैंकको प्रवन्धपत्र र नियमावलीको तत्सम्बन्धि दफा/नियम एवं उप-दफा/उप-नियमहरू संशोधन तथा थप गर्ने सम्बन्धी प्रस्ताव पारित गर्ने।
- (३) पुँजी वृद्धि सम्बन्धी बैंकको प्रवन्धपत्रको दफा ५ को उप-दफा (१), (२) र (३) तथा दफा ७ को उप-दफा (२) को खण्ड (क) र (ख) मा संशोधन तथा थप गर्ने सम्बन्धी सञ्चालक समितिको प्रस्ताव स्वीकृत गर्ने।
- (४) पुँजी वृद्धि सम्बन्धी बैंकको नियमावलीको नियम ५ को उप-नियम (१), (२) र (३), नियम ७ को उप-नियम (१) को खण्ड (क) र (ख) मा संशोधन तथा थप गर्ने सम्बन्धी सञ्चालक समितिको प्रस्ताव स्वीकृत गर्ने।
- (५) प्रवन्धपत्र तथा नियमावलीमा प्रचलित कानून बमोजिम संशोधन गर्नु पर्ने भएमा वा नियमनकारी निकायबाट संशोधन गर्न निर्देशन भएमा आवश्यकता अनुसार सोमा थपघट, परिमार्जन तथा संशोधनका लागि सञ्चालक समितिलाई अख्तियारी दिने।

(ग) विविध



वार्षिक साधारणसभा सम्बन्धी अन्य जानकारी

- (१) बैंकको पन्ध्रौं वार्षिक साधारणसभा तथा नगद/स्टक बोनस प्रयोजनका लागि मिति २०७८/०९/१६ देखि २०७८/०९/२९ गतेसम्म बैंकको शेयरधनी दर्ता किताब बन्द रहने छ। नेपाल स्टक एक्सचेन्ज लिमिटेडमा सो मितिभन्दा अघिल्लो कार्य दिनसम्म कारोबार भई मिति २०७८/०९/२२ गते भित्र यस बैंकको शेयर रजिष्ट्रार एनआईबिएल एस क्यापिटल लिमिटेड, लाजिम्पाट काठमाडौंमा प्राप्त शेयर नामसारीको लिखतको आधारमा शेयरधनी दर्ता किताबमा कायम शेयरधनीहरूले मात्र यो सभामा भाग लिन पाउने छन्।
- (२) हाल देशभरी महामारीको रुपमा फैलिएको कोभिड -१९ को कारण नेपाल सरकारले जारी गरेको सुरक्षा मापदण्डको पूर्ण पालना गरी सभा सम्पन्न गर्नुपर्ने विशेष परिस्थितिका कारण Virtual माध्यमबाट उपस्थिति/सहभागिताको लागि हार्दिक अनुरोध छ।
 - (क) Virtual माध्यमबाट उपस्थित/सहभागी शेयरधनीहरूलाई सभाहलमा उपस्थित भए सरह मान्यता दिइने छ। उपस्थित गणपूरक संख्या सभा सञ्चालनको निमित्त निर्दिष्ट संख्या अनुसार पर्याप्त भएमा मात्र सभा सञ्चालन हुनेछ।
 - (ख) Virtual माध्यमबाट उपस्थित शेयरधनीहरूको हाजिर निजहरूले गरेको Login मार्फत सबैको Login भएको देखिने गरी प्रमाणको निमित्त फोटो खिचेर राखिने छ साथै सभा सञ्चालन अर्थात् भरिभराको भिडियो रेकर्डिङ गरिनेछ।
 - (ग) Meeting ID/ Password को निमित्त आफ्नो परिचय, शेयरधनीनम्बर, शेयर संख्या सहित उल्लेख गरी कम्पनीको Email:cs@adbl.gov.np मार्फत समयमै सम्पर्क गरी प्राप्त गर्न सकिने व्यवस्था गरिएको जानकारी गराउँदछौं। साथै अन्तिम समयमा सम्पर्क गर्दा शेयरधनीको पहिचान Verification गरी ID/Password समयमै पठाउन आइपन सक्ने प्राविधिक कठिनाइबाट बच्न कम्तिमा २ दिन अगावै ID/Password लिन समेत अनुरोध छ। साथै सोही Email Address मा साधारणसभाको प्रतिवेदन समेत पठाइनेछ।
 - (घ) Virtual माध्यमबाट साधारणसभामा आफ्नो मन्तव्य राख्न चाहनु हुने शेयरधनी महानुभावहरूले कम्तिमा दुई दिन अगावै कम्पनी सचिव वा कम्पनीको आधिकारिक Email:cs@adbl.gov.np मा सम्पर्क गरी नाम टिपोट गराउनु हुन अनुरोध गर्दछौं।
- (३) शेयरधनी महानुभावहरूको सुविधाका लागि कम्पनी ऐन, २०६३ अनुसारको लेखा परीक्षकको प्रतिवेदन सहितको वार्षिक आर्थिक विवरण, सञ्चालक समितिको प्रतिवेदन तथा वार्षिक साधारणसभा सम्बन्धी अन्य जानकारीहरू यस बैंकको Website:www.adbl.gov.np मा समेत उपलब्ध छ। साथै, यस सम्बन्धी विवरणहरू बैंकको मुख्य कार्यालय, रामशाहपथ काठमाडौं तथा शेयर रजिष्ट्रार NIBL ACE CAPITAL LIMITED, लाजिम्पाट, काठमाडौंबाट समेत शेयरधनी परिचयपत्र प्रस्तुत गरी अवलोकन गर्न र प्राप्त गर्न सक्नुहुनेछ।
- (४) शेयरधनी महानुभावहरूले व्यक्त गरेका मन्तव्य वा प्रश्नहरूका सम्बन्धमा सञ्चालक समितिका अध्यक्ष वा निजले तोकेको पदाधिकारीबाट उत्तर दिइनेछ।
- (५) शेयरधनी महानुभावहरूलाई छलफलका विषयहरू मध्ये विविध शीर्षक अर्न्तगत छलफल गर्न इच्छुक शेयरधनी महानुभावहरूले छलफललाई व्यवस्थित गर्ने प्रयोजनका लागि सभा हुनु भन्दा कम्तिमा सात दिन अगावै कम्पनीको Email:cs@adbl.gov.np मार्फत सञ्चालक समितिका अध्यक्षलाई लिखित रुपमा जानकारी दिनु हुन अनुरोध छ।
- (६) सभा शुरु हुने भनी तोकिएको दिनभन्दा कम्तिमा ४ (चार) दिन अर्थात् ९६ घण्टा अगावै बैंकको कम्पनी सचिवालयमा कार्यालय समयभित्र प्रतिनिधिपत्र (प्रोक्सी) फारम दर्ता गरी सक्नु पर्नेछ। एक शेयरधनीले एक भन्दा बढी प्रतिनिधिपत्र (प्रोक्सी) नियुक्त गरेको अवस्थामा मैले यस अघि दिएको सबै प्रतिनिधि पत्र (प्रोक्सी) बदर गरी यो प्रतिनिधि पत्र (प्रोक्सी) लाई मान्यता दिइयोस भनी छुट्टै पत्र समेत लेखी पठाइएको रहेछ भने अरु सबै प्रतिनिधि पत्र (प्रोक्सी) बदर भई सोही पत्र साथ दर्ता भएको प्रतिनिधिपत्र (प्रोक्सी) मात्र मान्य हुनेछ। तर एक शेयरधनीले एकभन्दा बढी व्यक्तिलाई प्रतिनिधि (प्रोक्सी) नियुक्त गरी पठाइएको पाईएमा त्यस्ता प्रतिनिधिपत्र (प्रोक्सी) समयमै प्राप्त भएतापनि सबै प्रतिनिधि पत्र (प्रोक्सी) बदर हुनेछ। एक भन्दा बढी व्यक्तिलाई आफ्नो शेयर विभाजन गरी वा अन्य किसिमबाट छुट्ट्याई प्रतिनिधि पत्र (प्रोक्सी) दिन पाईने छैन।
- (७) नाबालक वा विक्षिप्त अवस्थाका शेयरधनीका तर्फबाट बैंकको शेयर लगत किताबमा संरक्षकको रुपमा नाम दर्ता भई रहेको व्यक्तिले Virtual माध्यमबाट सभामा भाग लिन वा प्रतिनिधि तोक्न पाउनेछन्।
- (८) प्रतिनिधि (प्रोक्सी) मुकरर गरी सक्नुभएका शेयरधनी आफैँ सभामा Virtual माध्यमबाट उपस्थित भई हाजिर जनाएमा प्रतिनिधि मुकरर गरिसकेको भएतापनि प्रोक्सी स्वतः बदर हुनेछ।
- (९) कुनै बैंक, वित्त कम्पनी, गुठी, संघ संस्था वा कम्पनीले यस बैंकको शेयर खरिद गरेको अवस्थामा बैंकको प्रवन्धपत्र तथा नियमावलीको अधीनमा रही त्यस्तो संगठित संस्थाको आधिकारिक पदाधिकारीले खटाएको वा मनोनित गरेको प्रतिनिधिले Virtual माध्यमबाट सभामा भाग लिन पाउनेछ।
- (१०) शेयरधनी महानुभावहरूको हाजिरीको लागि सभा हुने दिन बिहान १०:०० बजेदेखि Virtual माध्यमबाट खुला रहने छ।
- (११) यस सम्बन्धमा अन्य कुनै जानकारी आवश्यक परेमा कार्यालय समय भित्र बैंकको मुख्य कार्यालय रामशाहपथ, काठमाडौं स्थित कम्पनी सचिवालयमा सम्पर्क राख्न समेत अनुरोध गरिन्छ।

सञ्चालक समितिको आज्ञाले
कम्पनी सचिव
कृषि विकास बैंक लि.
मुख्य कार्यालय, रामशाहपथ, काठमाडौं।
फोन नं. ०१-४२६४०१६



(कम्पनी ऐन, २०६३ को दफा ७१ को उपदफा (३) सँग सम्बन्धित)

कृषि विकास बैंक लिमिटेड**प्रोक्सी फारम**

श्री सञ्चालक समिति

कृषि विकास बैंक लि.

मुख्य कार्यालय, रामशाहपथ, काठमाडौं ।

विषय: प्रतिनिधि नियुक्त गरेको बारे ।

.....जिल्लान.पा./गा.पा. वडा नं.....बस्ने म/हामी.....ले त्यस कम्पनीको शेयरधनीको हैसियतले संवत् २०७८ साल पौष २९ गतेका दिन हुने पन्ध्रौं वार्षिक साधारणसभामा म/हामी स्वयं उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकाले उक्त सभामा मेरा/हाम्रो तर्फबाट भाग लिन तथा मतदान गर्नका लागि..... जिल्ला..... न.पा./गा.पा. वडा नं.....बस्ने श्री.....लाई मेरो /हाम्रो प्रतिनिधि नियुक्त गरी पठाएकोछु/पठाएकाछौं । प्रतिनिधि नियुक्त भएको व्यक्तिको नाम :

हस्ताक्षरको नमुना :

शेयरधनी भए शेयर प्रमाणपत्र नं./ BOID No :

शेयरधनी नभए नागरिकताको प्रमाणपत्र नं. :

मिति :

निवेदक

दस्तखत :

नाम :

ठेगाना :

शेयरधनी परिचय नं./ BOID No :

शेयर प्रमाणपत्र नं. :

शेयर संख्या :

द्रष्टव्य : (१) एक भन्दा बढी प्रोक्सीको नाम उल्लेख गरेमा प्रोक्सी फारम रद्द हुनेछ ।

(२) प्रोक्सी नियुक्त गरिएको दरखास्त बैंकको मुख्य कार्यालयमा साधारणसभा हुनुभन्दा कम्तीमा ९६ घण्टा अघि दर्ता गरीसक्नु पर्नेछ ।

कृषि विकास बैंक लि.

(बैंकको २०७८/०९/२९ गते हुने पन्ध्रौं वार्षिक साधारणसभामा उपस्थित हुनका लागि जारी गरिएको प्रवेश-पत्र)

प्रवेश-पत्र

शेयरधनी परिचय नं./ BOID No :.....

शेयर प्रमाणपत्र नं. :.....

शेयर संख्या :.....

शेयरधनीको नाम :

शेयरधनीको हस्ताक्षर (सही) :.....

बैंकको छाप

कम्पनी सचिव

द्रष्टव्य: (१) शेयरधनीहरू आफैले खाली ठाँउहरूमा भर्नु हुन अनुरोध छ ।

(२) सभाकक्षमा प्रवेश गर्न प्रवेश-पत्र अनिवार्य रूपमा लिई आउनु हुन अनुरोध छ ।



सञ्चालक समितिको प्रतिवेदन

आदरणीय शेयरधनी महानुभावहरू,

यस बैंकको पन्ध्रौं वार्षिक साधारणसभामा विभिन्न नियमनकारी निकायबाट सहभागी हुनु भएका प्रतिनिधिज्यूहरू, पर्यवेक्षकज्यूहरू अन्य आमन्त्रित महानुभावहरू तथा यहाँ भौतिक रुपमा वा भर्चुअल माध्यमबाट उपस्थित सबैलाई बैंक सञ्चालक समितिको तर्फबाट र मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत तथा अभिवादन गर्दछु।

नेपाल राष्ट्र बैंकको नियमानुसार यस बैंकले आर्थिक वर्ष २०७४/७५ देखि आफ्नो वित्तीय विवरणहरू नेपाल वित्तीय प्रतिवेदन मानहरू (NFRSs) बमोजिम तयार गर्दै आएको ब्यहोरा अवगत गराउन चाहन्छु। सोहि अनुरूप आर्थिक वर्ष २०७७/७८ को वित्तीय विवरणहरू NFRSs अनुसार यस बैंकको सहायक कम्पनी र सम्बद्ध कम्पनीको कारोबार समेटी प्रस्तुत गरिएको छ।

आजको यस महत्वपूर्ण वार्षिक साधारणसभामा बैंक सञ्चालक समितिको तर्फबाट म यहाँहरू समक्ष आर्थिक वर्ष २०७७/७८ को वासलात, नाफा/नोक्सान हिसाब, ईक्विटीमा भएको परिवर्तन, नगद प्रवाह विवरण, लेखा सम्बन्धि टिप्पणी तथा अन्य खुलाशाहरू सहितको सञ्चालक समितिको वार्षिक प्रतिवेदन स्वीकृतिका लागि प्रस्तुत गर्ने अनुमति चाहन्छु।

१. देशको आर्थिक तथा बैकिङ्ग क्षेत्रको अवस्था:

आर्थिक वर्ष २०७६/७७ मा देशको समग्र आर्थिक वृद्धि २.०९ प्रतिशत भएकोमा आर्थिक वर्ष २०७७/७८ मा ४.०१ प्रतिशतमा सीमित रहेको केन्द्रीय तथ्याङ्क विभागको प्रारम्भिक अनुमान छ। आ.ब. २०७७/७८ कृषि क्षेत्रको वृद्धिदर २.६४ प्रतिशत, उद्योग क्षेत्रको ५.०५ प्रतिशत तथा सेवा क्षेत्रको वृद्धिदर ४.४३ प्रतिशत रहेको अनुमान छ। आर्थिक वर्ष २०७६/७७ मा कृषि, उद्योग र सेवा क्षेत्रको वृद्धिदर क्रमशः २.२३ प्रतिशत र -३.६९ प्रतिशत रहेको थियो। त्यसैगरी आर्थिक वर्ष २०७७/७८ मा कुल गार्हस्थ्य उत्पादनसँगको कुल गार्हस्थ्य बचतको अनुपात ६.६ प्रतिशत र कुल राष्ट्रिय बचतको अनुपात ३१.४ प्रतिशत रहेको अनुमान छ। अघिल्लो वर्ष यी अनुपातहरू क्रमशः ६.३ प्रतिशत र ३२.६ प्रतिशत रहेका थिए। आर्थिक वर्ष २०७७/७८ मा कुल गार्हस्थ्य उत्पादनमा कुल स्थिर पुँजी निर्माणको अनुपात २७.३ प्रतिशत रहेकोमा अघिल्लो वर्ष यो अनुपात २८.४ प्रतिशत रहेको थियो।

आर्थिक वर्ष २०७७/७८ को औसत उपभोक्ता मुद्रास्फीति ४.१९ प्रतिशत रहेको छ। अघिल्लो वर्षको सोही अवधिमा यस्तो मुद्रास्फीति ६.१५ प्रतिशत रहेको थियो।

आर्थिक वर्ष २०७७/७८ मा निर्यात ४४.४ प्रतिशतले बढेर रु. १४१ अर्ब १२ करोड र आयात २८.७ प्रतिशतले बढेर रु. १,५३९ अर्ब ८४ करोड भएको छ। यस अवधिमा व्यापार घाटामा २७.३ प्रतिशतले वृद्धि भएको छ। वस्तुगत आधारमा हेर्दा सोयाबिन तेल, अलैची, धागो (पोलिस्टर तथा अन्य), जुटका सामान, ऊनी गलैचा आदि सामानहरूको निर्यात बढेको छ भने पाम तेल, दाल, जस्ता पाता, तार, चोक जस्ता बस्तुहरूको निर्यात घटेको देखिन्छ। त्यसैगरी आयात तर्फ हेर्दा यातायातका साधन, पाटपुर्जा, कच्चा सोयाबिन तेल, एम.एस. बिलेट, चामल, सुन आदि बढेका छन् भने हवाईजहाजको पार्टपुर्जाहरू, कच्चा पाम तेल, टि.भि., सुपारी, कोल्डरोलड सिट ईक्वायल आदि वस्तुहरू आयात घटेका समुहमा पर्दछन्।

विप्रेषण आप्रवाह ९.८ प्रतिशतले बढेर रु. ९६१ अर्ब ५ करोड पुगेको छ। प्रस्तुत पृष्ठभूमिमा कोभिड १९ को कारण बैंकको व्यवसाय विस्तारमा असहजता रहँदा रहँदै पनि आर्थिक वर्ष २०७७/७८ मा निक्षेप रकम, कर्जा रकम, डिजिटल कारोबार रकम र ग्राहक संख्यामा वृद्धि भई संतोषजनक प्रगति हासिल गर्न सफल भएको छ।

२. बैंकको कारोबार तथा वित्तीय स्थिति:

बैंकले चालु आर्थिक वर्षको स्वीकृत बजेट तथा कार्यक्रम अनुसार निर्धारण गरिएका लक्ष्यहरू हासिल हुने गरी कार्यक्रम सञ्चालन गरेको छ। कोभिड-१९ तथा तरलता असहजताका कारण लक्ष्य प्राप्तिमा केहि कठिनाई देखिएता पनि यस बैंकले आर्थिक वर्ष २०७७/७८ मा रु. ३५२ करोड खुद मुनाफा आर्जन गर्न सफल भएको छ। अघिल्लो आर्थिक वर्ष २०७६/७७ मा बैंकको खुद मुनाफा रु. ३३३ करोड रहेको थियो। खुद मुनाफामा रु १९ करोड ५७ लाख अर्थात् ५.८८ प्रतिशतले वृद्धि भएको छ।



अघिल्लो आर्थिक वर्षको खुद व्याज आम्दानी रु. ६७१ करोडमा रु. १४ करोड ९५ लाख अर्थात् २.२३ प्रतिशतले वृद्धि भई आर्थिक वर्ष २०७७/७८ मा उक्त आम्दानी रु. ६८६ करोड पुगेको छ। अघिल्लो आर्थिक वर्षमा रु. १८७ करोड रहेको खुद शुल्क तथा कमिशन आम्दानी नियमनकारी प्रावधानको कारण यस आर्थिक वर्ष २०७७/७८ मा रु. ३० करोड अर्थात् १६.५१ प्रतिशतले कमी आएको छ। त्यसैगरी व्यवसाय विविधिकरण गर्ने अवधारणा अनुरूप खुद कारोबार आम्दानी (Net Trading Income) मा रु. ६० करोड २१ लाख मात्र अर्थात् १५३.५३ प्रतिशतले वृद्धि भई रु. ९९ करोड ४२ लाख पुगेको छ। अघिल्लो आर्थिक वर्षमा यो आम्दानी रु. ३९ करोड २१ लाख थियो। त्यसैगरी कुल सञ्चालन आम्दानीमा रु. ८५ करोड ८४ लाख अर्थात् ९.५१ प्रतिशतले वृद्धि भई रु. ९ अर्ब ८७ करोड पुगेको छ।

आर्थिक वर्ष २०७७/७८ मा बैंकको कर्मचारी खर्चमा रु. २८ करोड ५९ लाख अर्थात् ९.४५ प्रतिशतले वृद्धि भई रु. ३३१ करोड पुगेको छ। अघिल्लो वर्ष यो खर्च रु. ३०२ करोड थियो। आर्थिक वर्ष २०७७/७८ मा अन्य सञ्चालन खर्चमा रु. १९ करोड अर्थात् २०.२२ प्रतिशतले वृद्धि भई रु. १ अर्ब १३ करोड पुगेको छ। जुन अघिल्लो आर्थिक वर्षमा रु. ९४ करोड २१ लाख थियो। त्यस्तैगरी, यस अवधिमा ह्रास कट्टी खर्चमा रु. ५९० लाखले वृद्धि भई रु. २७ करोड ५६ लाख पुगेको छ। यस्तै अघिल्लो आर्थिक वर्षमा रु. २१ करोड ६५ लाख थियो।

बैंकको सञ्चालन मुनाफा रु ७२ करोड अर्थात् १६.६४ प्रतिशतले वृद्धि भएर रु. ५०४ करोड पुगेको छ। अघिल्लो आर्थिक वर्षमा भने यो मुनाफा रु ४३२ करोड थियो।

समीक्षा वर्षमा बैंकको वासलात तर्फ कुल सम्पत्तिमा रु. ४३ अर्ब ११ करोड अर्थात् २४.०५ प्रतिशतले वृद्धि भई रु. २२२ अर्ब ४४ करोड पुगेको छ। अघिल्लो वर्ष कुल सम्पत्ति रु. १७९ अर्ब ३२ करोड थियो। त्यस्तैगरी, बैंकको कूल निक्षेप र कूल कर्जा क्रमशः १३.४० प्रतिशत र २२.७७ प्रतिशतले वृद्धि भई रु. १६२ अर्ब ९९ करोड र रु. १५१ अर्ब ४७ करोड कायम भएको छ भने कूल लगानी ५४.८९ प्रतिशतले वृद्धि भई रु. ३७ अर्ब ९७ करोड कायम भएको छ। अघिल्लो वर्ष लगानी रकम रु. २४ अर्ब ५२ करोड रहेको थियो।

समीक्षा अवधिमा बैंकको निष्कृत कर्जा १.८८ प्रतिशत रहेको छ। Basel III अनुसार न्यूनतम प्राथमिक पुँजी ६.० प्रतिशत आवश्यक भए पनि २०७८ साल आषाढ मसान्तमा यो अनुपात १४.४२ प्रतिशत रहेको छ। त्यस्तैगरी, ११.० प्रतिशत तोकिएको कुल पुँजी कोष अनुपात १६.९४ प्रतिशत रहेको छ। नेपाल राष्ट्र बैंकको निर्देशन अनुसार कर्जा निक्षेप अनुपात अधिकतम ८५ प्रतिशतसम्म हुनुपर्नेमा २०७८ साल आषाढ मसान्तमा बैंकको ७३.५३ प्रतिशतमा कायम रहेको छ। २०७८ साल आषाढ मसान्तमा बैंकको Fair Valuation of Land रु. ८६१ करोड ९२ लाख र Fair Valuation of Building रु. ५९ करोड १६ लाख रहेको छ। यसको वित्तीय विवरणमा खुलासा गरिएको छ।

३. आयकर दायित्व:

आर्थिक वर्ष २०७०/७१ सम्मको बैंकको आयकर दायित्व फछ्यौट भई सकेको छ। बैंकले पेश गरेको आर्थिक वर्ष २०७१/७२ को आय विवरणका सम्बन्धमा कर कार्यालयबाट संशोधित कर निर्धारण आदेश प्राप्त भई केही बिषयहरूमा आन्तरिक राजस्व विभागमा पुनरावलोकनका लागि निवेदन पेश गरिएकोमा आन्तरिक राजस्व विभागको पुनरावलोकनमा चित नबुझी प्रचलित कानुनी व्यवस्था अनुसार राजस्व न्यायधिकरणमा पुनरावलोकनका लागि निवेदन दिईएकोमा सञ्चालक समितिको निर्णयअनुसार मुद्दा फिर्ता लिने प्रक्रियामा रहेको छ। आर्थिक वर्ष २०७२/७३ र २०७३/७४ को आय विवरणको सम्बन्धमा ठूला करदाता कार्यालयको प्राप्त पुनरावलोकन अनुसार लाग्ने आयकर जम्मा गरिसकिएको छ। आर्थिक वर्ष २०७७/७८ को आय विवरण आयकर ऐनले तोकेको समयभित्रै कर कार्यालयमा पेश गरिएको र आयकर वापत रु. १३४ करोड व्यवस्था गरि सिकिएको छ।

४. बैंकको पुँजी संरचना:

२०७८ आषाढ मसान्तमा बैंकको कुल चुक्ता पुँजी रु. १६ अर्ब ४२ करोड २६ लाख ४१ हजार रहेको छ। जसमध्ये नेपाल सरकारको ६ प्रतिशतको इरिडिमेबल नन्क्युमुलेटिभ अग्राधिकार शेयर रु. ५४३ करोड २७ लाख १२ हजार रहेको छ। साधारण शेयर पुँजी रु. १० अर्ब ९८ करोड ९९ लाख २९ हजार ८०२ रहेको छ। साधारण शेयर पुँजी वापत नेपाल सरकारको रु. ५६० करोड ४८ लाख ६४ हजार २ सय (५१ प्रतिशत) तथा सर्वसाधारणको रु. ५३८ करोड ५० लाख ६५ हजार ६ सय दुई (४९



प्रतिशत) रहेको छ। आर्थिक वर्ष २०७७/७८ मा प्रस्ताव गरिएको बोनस शेयर रु २१९ करोड ७९ लाख ८५ हजार ९ सय ६० समावेश गर्दा यस बैंकको साधारण चुक्ता पुँजी रु. १३ अर्ब १८ करोड ७९ लाख १५ हजार ७ सय ६२ हुन आउँछ।

५. कृषि ऋणपत्र

नेपाल सरकारको यस बैंक मार्फत कृषि क्षेत्रमा वित्तीय पहुँच अभिवृद्धि गर्ने नीति अनुरूप गत आर्थिक वर्ष २०७७/७८ मा रु. १२ अर्ब र चालू आ.व. २०७८/७९ मा ३ अर्ब ४२ करोड ७५ लाखको अर्धवार्षिक रुपमा ब्याज भुक्तानी हुने गरी वार्षिक ४ प्रतिशत ब्याजदरमा कृषि ऋणपत्र निष्काशन तथा बाँडफाँड गरिएको व्यहोरा अवगत गराउँदछौं। उक्त ऋणपत्र स्रोत परिचालनमा गणना हुने भएको तथा आगामी दिनमा बैंकले जारी गर्न लागेको रु. ८ अर्ब ५७ करोड २५ लाखको ऋणपत्र पनि स्रोतमा नै गणना हुने गरी निष्काशन गरिने छ। स्रोतमा गणना हुने गरी जारी भएका यस्ता ऋणपत्रहरूमा भुक्तानी कोषको व्यवस्था गर्नु नपर्ने व्यहोरा पनि अवगत गराउन चाहान्छु। यसका अतिरिक्त बैंकको चुक्ता पुँजी वृद्धिसँगै नेपाल राष्ट्र बैंकको एकीकृत निर्देशिका बमोजिम आवश्यक ऋणपत्र समेत जारी गर्ने जानकारी तथा अनुमोदनका लागि अनुरोध गर्दछु।

६. आधुनिक तथा वाणिज्य बैंकिङ्ग सेवा:

बैंकले वाणिज्य बैंकिङ्ग कारोवारलाई विस्तार गर्ने क्रममा विभिन्न किसिमका आधुनिक र प्रविधियुक्त बैंकिङ्ग प्रोडक्टहरूको विकास र विस्तार गरेको छ। बैंकले कर्जाको पोर्टफोलियो संरचनालाई क्रमशः परिवर्तन गर्दै कर्पोरेट व्यवसाय र एसएमइमा कर्जालाई अधिकेन्द्रीत गर्दै जाने नीति लिएको छ। जसमध्ये मुख्यतः सहवित्तीयकरण कर्जा (होटल/हाइड्रो/व्यापारीक कृषि फर्म/सिमेन्ट उत्पादन), पर्यटन, होटल, होमस्टे, मार्जिन लेण्डिङ, साना तथा मझौला व्यवसाय लगायतका विविध वाणिज्य क्षेत्रमा कर्जा प्रवाह गरेको छ।

अत्याधुनिक र ग्राहकमैत्री गुणस्तरीय बैंकिङ्ग सेवा प्रदान गर्न सबै नेपालीको घरआँगनसम्म सहज बैंकिङ्ग पहुँच भन्ने अभियानलाई तीव्रताका साथ अगाडि बढाउन आधुनिक बैंकिङ्गका Product हरू जस्तै: IPS, Connect IPS, Visa Debit Card, Internet Banking, Mobile Banking, E-Sewa, Fonpay, CASBA, DMAT, Five in One सेवा जस्ता आधुनिक Electronic Banking को Instruments को प्रयोगलाई तीव्रता दिइएको छ।

Non Funded Business तर्फ बैंक जमानतले पनि राम्रो बजार हिस्सा ओगटेको छ। ट्रेजरी व्यवसायबाट आम्दानीको ठूलो अंश आर्जन गर्न सफल भएको छ। प्रतिपत्र सम्बन्धि कारोवारलाई विस्तार गर्दै लगेको छ। बैंकका सबै कार्यालयहरूमा अन्तर्राष्ट्रियस्तरको Core Banking System जडान भई कारोवार सञ्चालन भई रहेको छ। ग्राहकको सुविधालाई ध्यानमा राखी छिटो छरितो ढंगबाट सेवा उपलब्ध गराउने अभिप्रायले Core Banking System मा आवश्यक समायोजन गरिएको छ। अधिकांश शाखाहरूबाट लकर सुविधा, ATM सुविधा, CASBA, Demat, रेमिट लगायतका Online बैंकिङ्ग सेवा प्रदान हुँदै आएको छ। यस बैंकबाट सरकारी कारोवारको सेवा समेत प्रदान हुँदै आइरहेको छ।

७. कृषि क्षेत्र विस्तार तथा कृषिमा वित्तीय पहुँच बढाउनका लागि बैंकले गरेका थप कार्यहरू

कम लागतका दीर्घकालिन र अल्पकालीन श्रोतहरूको पहिचान गरी सोको लागि विभिन्न दातृ निकायहरूसँगै नेपाल सरकार अर्थ मन्त्रालय मार्फत सहकार्य गर्ने गरी सहमतिहरू भएका छन्। यस अन्तर्गत कृषि मूल्य श्रृंखला तथा वनजन्य उद्योग एवं व्यवसायहरूको विकास तथा विस्तार गर्ने योजना रहेको छ भने बैंकले नेपाल सरकारको सहयोगमा सञ्चालन गरिरहेको विभिन्न कार्यक्रमहरूलाई अभि प्रभावकारी रुपमा सञ्चालन गर्न र वैदेशिक रोजगारबाट फर्केका युवाहरूलाई कृषिमा आवद्ध गराउन सहूलियत कर्जा, क्षमता अभिवृद्धि एवं प्रविधि विकासका लागि सहकार्य गर्ने योजना रहेको छ।

कृषिको रुपान्तरणका लागि समावेशी मूल्यश्रृंखला कार्यक्रम अन्तर्गत अनुदान सहयोगमा किसान कार्ड र किसान मोवाइल एप्स मार्फत बैंकको डिजिटल वित्तीय सेवा विस्तार गर्नुका साथै किसानहरूलाई आवश्यक कृषि ज्ञान, परामर्श, कृषि प्रसार तथा कृषि बजारको पहुँचलाई विस्तार गर्दै लगिने छ। यी कार्यक्रमहरूको माध्यमबाट बैंकले आगामी वर्षहरूमा कृषक तथा कृषि व्यवसायीलाई सहूलियत कर्जा समेतको सम्पूर्ण बैंकिङ्ग सेवा प्रदान गर्ने अपेक्षा गरेको छ।

**द. प्रस्तावित लाभांश:**

आर्थिक वर्ष २०७७/७८ मा चुक्ता भइसकेको ऋणपत्र बापतको बाँकी ऋणपत्र चुक्ताकोष तथा सञ्चित नाफाबाट साधारण शेयरधनीहरूलाई चुक्ता पुँजीको २० प्रतिशतले हुने बोनस शेयर रकम रु. २,१९७,९८५,९६०।४५ र १.०५२६ प्रतिशतले हुने नगद लाभांश रकम (कर प्रयोजनको लागि) रु. ११५,६८३,४७१।६० तथा अग्राधिकार शेयर पूँजीमा तोकिएको दरमा वार्षिक ६ प्रतिशतले हुने नगद लाभांश रकम रु. ३२५,९६२,७२०।- वितरणको लागि प्रस्ताव प्रस्तुत गरिएको छ ।

९. लेखा परीक्षकको नियुक्ति:

आर्थिक वर्ष २०७७/७८ को लेखा परीक्षण कार्य चार्टर्ड एकाउन्टेन्ट श्री रजनीश दाहाल र श्री सुजन कुमार काफ्लेले सम्पन्न गर्नु भएको छ । लेखा परीक्षण कार्य सम्पन्न गर्नुभएकोमा चार्टर्ड एकाउन्टेन्ट श्री रजनीश दाहाल र श्री सुजन कुमार काफ्ले लगायत उहाँहरूको टीमलाई हार्दिक धन्यवाद ज्ञापन गर्दछु । आर्थिक वर्ष २०७८/७९ को लेखा परीक्षक नियुक्ति सम्बन्धमा महालेखा परीक्षकको कार्यालयसँगै परामर्श माग गरिएकोमा परामर्श प्राप्त भएका चार्टर्ड एकाउन्टेन्ट श्री रजनीश दाहाल, चार्टर्ड एकाउन्टेन्ट श्री सुजन कुमार काफ्ले र चार्टर्ड एकाउन्टेन्ट श्री जितेन्द्र मिश्रलाई लेखा परीक्षकमा नियुक्तिको लागि प्रस्ताव गरिएको छ ।

१०. सञ्चालक समितिमा परिवर्तन:

आर्थिक वर्ष २०७७/७८ मा बहाल रहनु भएका सञ्चालक, अध्यक्ष तथा सञ्चालकको विस्तृत विवरण कम्पनी ऐन, २०६३ को दफा १०९ बमोजिमको विवरणमा उल्लेख गरिएको छ । बैंकका सञ्चालक समितिका पूर्व सञ्चालकहरूले बैंकको प्रगतिमा पुऱ्याउनु भएको योगदान प्रति हार्दिक धन्यवाद ज्ञापन गर्दछु ।

११. कम्पनी ऐन, २०६३ को दफा १०९ बमोजिमको विवरण यसै वार्षिक प्रतिवेदनमा प्रस्तुत गरिएको छ । साथै बैंकको प्रबन्धपत्र तथा नियमावलीमा समसामयिक संशोधनका लागि यस प्रतिवेदनमा विशेष प्रस्ताव प्रस्तुत गरिएको छ ।

आदरणीय शेयरधनी महानुभावहरू,

यस बैंकको उत्तरोत्तर प्रगति तथा विकासको लागि प्रत्यक्ष वा परोक्ष रूपले बैंकलाई महत्वपूर्ण सहयोग तथा सुझाव दिई बैंकको कार्यदक्षता तथा सेवा वृद्धि गर्न मद्दत पुऱ्याउनु हुने सम्पूर्ण शेयरधनी महानुभावहरू, यस बैंकप्रति निरन्तर सहयोग, सहभागिता तथा अनवरत विश्वास राख्नु हुने समस्त सेवाग्राही महानुभावहरू, बैंकको हित तथा प्रगतिको लागि मार्ग निर्देशन दिने नेपाल सरकार अर्थ मन्त्रालय, नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लिमिटेड लगायत सम्बद्ध निकायहरू र बैंकको लेखा परीक्षक लगायत बैंकका सबै तहका कर्मचारीहरूलाई हार्दिक धन्यवाद व्यक्त गर्दै आगामी दिनहरूमा पनि सबैबाट सदा भ्रै सहयोग र सद्भाव पाउने विश्वास लिएको छु । आज यहाँहरूबाट प्राप्त हुने सल्लाह, सुझाव तथा मार्ग निर्देशनले बैंकको कार्ययोजना कार्यान्वयन तथा लक्ष्य प्राप्तमा थप सहयोग मिल्ने समेत विश्वास लिएको छु ।

अन्त्यमा, सञ्चालक समितिको वार्षिक प्रतिवेदनको साथै आर्थिक वर्ष २०७७/७८ को वासलात, नाफा/नोक्सान हिसाब, ईक्विटीमा भएको परिवर्तन, नगद प्रवाह विवरण, लेखा सम्बन्धि टिप्पणी तथा अन्य खुलासाहरू र उक्त वर्षमा बैंकले सम्पादन गरेका प्रमुख कार्यहरूको समीक्षा र भावी कार्यक्रमहरू सहितको वार्षिक प्रतिवेदनमा छलफल गरी अनुमोदन तथा स्वीकृत गरी दिनु हुन उपस्थित सम्पूर्ण शेयरधनी महानुभावहरू समक्ष हार्दिक अनुरोध गर्दछु ।

धन्यवाद ।

सञ्चालक समितिको तर्फबाट

रमेश कुमार के.सी.

अध्यक्ष

मिति : २०७८/०९/२९



कम्पनी ऐन, २०६३ को दफा १०९ बमोजिमको विवरण

(क) विगत वर्षको कारोबारको सिंहावलोकन:

१. आर्थिक वर्ष २०७७/७८ मा यस बैंकको आर्थिक कारोवार तथा वित्तीय सूचकांक निम्नानुसार रहेको छ :

आर्थिक वर्ष २०७७/७८ को प्रगति

रकम रु दश लाखमा

| विवरण | आ.व. २०७६/७७ | आ.व. २०७७/७८ | फरक/वृद्धि | फरक/वृद्धि % |
|---------------------------------------|--------------|--------------|------------|--------------|
| कुल सम्पत्ति | १७९३२०.२१ | २२२,४४०.३५ | ४३,११९.४९ | २४.०५ |
| कुल निक्षेप | १४३,७३१.६६ | १६२,९९०.२५ | १९,२५८.६० | १३.४० |
| कुल कर्जा तथा सापटी | १२३,३७७.११ | १५१,४७०.७३ | २८,०९३.६२ | २२.७७ |
| कुल लगानी | २४५२०.२९ | ३७,९७८.२९ | १३,४५८.०० | ५४.८९ |
| कुल सञ्चालन मुनाफा | ४,३१८.६० | ५०३७.३२ | ७१८.७१ | १६.६४ |
| खुद मुनाफा | ३३३१.७४ | ३५२७.५४ | १९५.८० | ५.८८ |
| निष्कृत्य कर्जा/कुल कर्जा (प्रतिशतमा) | २.८४ | १.८८ | (०.९६) | (३३.८०) |
| पुँजी पर्याप्ततामा अनुपात (प्रतिशतमा) | १९.२९ | १६.९४ | (२.३५) | (१२.१८) |
| कर्जा निक्षेप अनुपात (प्रतिशतमा) | ६६.३१ | ७३.५३ | ७.२२ | १०.८९ |
| शेयरधनी कोषमा प्राप्त प्रतिफल | १३.२३ | १२.४४ | (०.८०) | (६.०४) |

२. आर्थिक वर्ष २०७८/७९ को कात्तिक मसान्तसम्मको यस बैंकको आर्थिक कारोवार तथा वित्तीय सूचकांक निम्नानुसार रहेको छ ।

बैंकको वित्तीय अवस्थाको विश्लेषण गर्दा बैंकको कुल निक्षेप २०७८ साल आषाढ मसान्तमा रु. १६२ अर्ब ९९ करोड रहेकोमा व्यक्तिगत निक्षेपकर्ताको रकममा वृद्धि भएतापनि वर्तमान अवस्थामा संस्थागत कल निक्षेप र संस्थागत चल्ती निक्षेपमा कमी आएको कारण २०७८ साल कात्तिक मसान्तमा निक्षेपमा कमी आई रु. १५० अर्ब ७१ करोड पुगेको छ । त्यसैगरी कर्जा तर्फ २०७८ आषाढ मसान्तमा बैंकको लगानीमा रहेको कर्जा रु. १ खर्ब ५१ अर्ब रहेकोमा २०७८ कात्तिक मसान्तमा उक्त रकममा १७ अर्ब ३१ करोड अर्थात ११.४८ प्रतिशतले वृद्धि भई रु. १६८ अर्ब ८५ करोड कायम भएको छ । बैंकले चालु आर्थिक वर्षको स्वीकृत बजेट तथा कार्यक्रम अनुसार निर्धारण गरिएका लक्ष्यहरू हासिल हुने गरी कार्यक्रम सञ्चालन गरी प्रगति उन्मुख रहेतापनि विद्यमान कोभिड-१९ तथा तरलता समस्याका कारण लक्ष्य हासिल हुन सकेको छैन । बजेट तथा कार्यक्रमले तोकिएको लक्ष्य २०७९ आषाढ मसान्तसम्ममा हासिल तथा प्रगति गर्न योजना तथा कार्यक्रम सञ्चालन गरिएको छ ।



आर्थिक वर्ष २०७८/७९ को कात्तिक मसान्तसम्मको प्रगति विवरण :

रकम रु दश लाखमा

| विवरण | कात्तिक मसान्त २०७८ |
|---|---------------------|
| कुल सम्पत्ति | २४२,७९०.६५ |
| कुल निक्षेप | १५०,७१२.५३ |
| कुल कर्जा तथा सापटी | १६८,८५९.३९ |
| कुल लगानी | ३८,१०५.७२ |
| कुल सञ्चालन मुनाफा | १,२००.१२ |
| खुद मुनाफा | ६९८.३४ |
| पूँजी पर्याप्ततामा अनुपात (प्रतिशतमा) | १५.६७ |
| कर्जा निक्षेप अनुपात (प्रतिशतमा) | ९५.२२ |
| शेयरधनी कोषमा प्राप्त प्रतिफल (प्रतिशतमा) | ६.६३ |

३. निक्षेप, कर्जा सेवा तथा गैर कोषमा आधारित कारोबार

यस बैंकले निक्षेप कारोवार अन्तर्गत ग्राहकको चाहना एवं बजारको माग अनुरूप विभिन्न निक्षेप खाताहरू जस्तै: चल्ती खाता, कल निक्षेप खाता, मुद्दती निक्षेप तथा अक्षयकोष निक्षेप खाता, साधारण बचत, समृद्धि बचत, बा-आमा बचत, चेतनशील नारी बचत, कृषक बचत, छोराछोरी जीवन सम्मुन्नत बचत खाता, सामाजिक सुरक्षा विशेष बचत खाता, तलबी खाता लगायतका बचत खाताहरू र फाइभ इन वान जस्ता अनलाइन सेवा समेत सञ्चालनमा ल्याएको छ।

थप स्रोत संकलन गर्ने तथा विद्यमान निक्षेपकर्ताहरू पलायन हुन नदिन एडिभिएल रिकरेन्ट मुद्दति लगायतका निक्षेप खाता कार्यान्वयनमा निरन्तरता दिएको छ। त्यसैगरी वैदेशिक रेमिट्यान्सलाई बैकिङ्ग निक्षेपमा परिणत गर्ने उद्देश्य सहित रेमिट्यान्स बचत र मुद्दति खाता समेत सञ्चालनमा ल्याइएको छ।

कर्जा कारोवार अन्तर्गत नियमित कर्जा कारोवारको साथसाथै सरल कृषि कर्जा, नेपाल सरकारको (संघीय तथा प्रदेश सरकारको) ब्याज अनुदान सहितको व्यावसायिक कृषि कर्जा, Margin lending, सुनचाँदी कर्जा लगायतका शीर्षकमा कर्जा प्रदान गर्दै आईरहेको छ भने बैंक जमानत, वैदेशिक मुद्रा कारोवार, प्रतितपत्र कारोवार, विप्रेषण कारोवार, थोक सुन खरीद बिक्री लगायतका गैर कोषमा आधारित कारोवार समेत सञ्चालन गर्दै आइरहेको छ।

४. साना तथा लघु उद्यम कार्यक्रम

यस बैंकले आफ्ना शाखा कार्यालयहरू, साना किसान विकास लघुवित्त वित्तीय संस्था, डिप्रोक्स लघुवित्त वित्तीय संस्था र विभिन्न सहकारी संस्थाहरू मार्फत् साना किसान तथा लघु उद्यमीहरूलाई कर्जा प्रवाह गर्दै आइरहेको छ भने राहत कार्यक्रम अन्तर्गत न्यून आय भएका किसानहरूलाई नगदेबाली, तरकारी, फलफूलखेती र पशुपंक्षी पालनको लागि लघुकर्जा प्रदान गरिरहेको छ। त्यसैगरी युवा तथा साना व्यवसायी स्वरोजगार कार्यक्रम, नेपाल सरकारको अनुदान कार्यक्रम अन्तर्गत पशुपालन, तरकारी तथा फलफूलखेती गर्ने कृषकहरूको जोखिमलाई न्यूनिकरण गरी उक्त व्यवसायमा आकर्षण गर्न बाली तथा पशु वीमा मार्फत सुरक्षण कार्यक्रम समेत सञ्चालन गर्दै आइरहेको छ।

यस बैंकको केन्द्रीय तालिम प्रतिष्ठान र प्रादेशिक तालिम केन्द्रहरूबाट व्यावसायिक रुपमा व्यवसाय सञ्चालन गर्ने उद्यमीहरूलाई सीप विकास सम्बन्धी तालिम र स्थानीय आवश्यकता अनुसार अन्य तालिम समेत सञ्चालन गर्ने गरिएको छ। यसका साथै कृषि मूल्य श्रृंखला (Agricultural Value Chain), कृषि उत्पादन, प्रशोधन तथा वितरणका लागि संघीय, प्रादेशिक तथा स्थानीय निकायहरूसँग समेत सहकार्य गरेर प्रभावकारी रुपमा कर्जा प्रवाह गर्ने नीति तथा



कार्यक्रम रहेको छ । कृषि विकासका लागि अन्तर्राष्ट्रिय कोषबाट दीर्घकालिन ऋण लिई VITA (Value Chain For Inclusive Transformation of Agriculture) अन्तर्गत देशका विभिन्न प्रदेश अन्तर्गतका किसान र सहकारी संस्थाहरूलाई कर्जा लगानी गरी कृषि मूल्य श्रृंखलामा थप कार्यक्रम आगाडी बढाइने छ ।

५. प्रविधि विकास

बैंकको सम्पूर्ण शाखाहरूमा कोर बैकिङ प्रणाली जडान गर्ने कार्य सम्पन्न भइसकेकोले अत्याधुनिक बैकिङ सुविधा ग्रामीण क्षेत्रसम्म पुऱ्याउन बैंक सफल भएको छ । कारोवार सञ्चालनको सन्दर्भमा उत्पन्न हुनसक्ने सम्भावित प्रविधिजन्य जोखिमहरूको पहिचान गरी सोको न्यूनीकरणको लागि आवश्यक व्यवस्था गरिएको छ । IPS, Connect IPS, RTGS, VISA DEBIT Card, Credit Card, Internet Banking, ATM, CASBA, DEMAT सेवा जस्ता आधुनिक Electronic Banking को प्रयोगलाई तीब्रता दिइएको छ ।

६. जनशक्ति व्यवस्थापन तथा विकास

बैंकले आफ्नो जनशक्तिलाई प्रभावकारी ढंगबाट परिचालन गरी उत्पादकत्व अभिवृद्धि गर्न Human Resource Information System को प्रभावकारी कार्यान्वयन गरिरहेको छ । यस अन्तर्गत जनशक्ति व्यवस्थापनका कार्यहरू क्रमिकरूपमा केन्द्रीकृत गर्दै लिएको छ । कर्मचारीहरूको क्षमता अभिवृद्धि गर्न आन्तरिक तथा बाह्य तालिमको व्यवस्था गर्ने कार्यलाई निरन्तरता दिइएको छ । साथै लोक सेवा आयोगसँग समन्वय तथा सहकार्य गर्दै कर्मचारी भर्ना, पदोन्नति लगायतका कार्यलाई सम्पादन गर्दै लिएको छ ।

७. भविष्यका योजनाहरू:

यस बैंकको भविष्यका योजनाहरू निम्नानुसार रहेका छन्:

- (१) बैंकले प्रवाह गर्ने सेवालार्ई छिटो, छरितो र ग्राहकमुखी बनाउन विशिष्टकृत सेवाको लागि कार्यालयहरू वर्गीकरण गरी क्रमिक रूपमा सेवा विस्तार गरिने छ ।
- (२) कर्जा प्रवाह, स्वीकृति र कागजात व्यवस्थापन प्रकृत्यालाई छिटो, छरितो, सहज, गुणस्तर कायम गर्न तथा केन्द्रीय प्रादेशिक नियन्त्रण प्रणालीलाई व्यवस्थित बनाउन Document Management System (DMS) तथा Credit Processing System सम्बन्धी Software को व्यवस्था भइसकेकोले यसलाई थप प्रभावकारी बनाइने छ ।
- (३) बैकिङ व्यवसायमा अन्तरनिहीत जोखिमहरूको पहिचान, मापन, अनुगमन, नियन्त्रण र न्यूनीकरण गर्दै सरल, शिघ्र, सुरक्षित एवं प्रतिस्पर्धी सेवाको थप प्रत्याभूति दिइनेछ ।
- (४) Green Financing को अवधारणा अनुरूप वातावरण अनुकूल कर्जा प्रवाह नीति क्रमशः अवलम्बन गर्दै लगिनेछ ।
- (५) ग्रामीण अर्थतन्त्र, बैदेशिक रोजगार र उद्यमशीलतामा संलग्न अधिकांश नागरिकसम्म विद्युतीय वस्तु एवं सेवाको पहुँच पुर्याउन Digital Financial Literacy Program सञ्चालन गर्नुका साथै Digital Products को विकास र बिस्तार गरिनेछ ।
- (६) कृषि क्षेत्रमा लगानी वृद्धि गर्न नेपाल सरकार र नेपाल राष्ट्र बैंकले गत आ.व. देखि कृषि विकास बैंकलाई अगुवा बैंकको रूपमा जिम्मेवारी दिएकोले यसका लागि आर्थिक वर्ष २०७७/७८ मा रु. १२ अर्ब र चालू आ.व. २०७८/७९ मा ३ अर्ब ४२ करोड ७५ लाखको अर्धवार्षिक रूपमा ब्याज भुक्तानी हुने गरी वार्षिक ४ प्रतिशत ब्याजदरमा कृषि बण्ड निष्काशन गरी बाँडफाँड गरिएको र चालू आ.व. मा थप ८५७ करोड कृषि बण्ड जारी गरिनेछ ।
- (७) सम्भाव्यताको आधारमा कृषि, जलविद्युत, पर्यटन तथा अन्य क्षेत्रका ठूला परियोजनाहरूमा लगानी विस्तार गर्न नेपाल राष्ट्र बैंकले तोकेको न्यूनतम कर्जा सीमा पुग्ने गरी कर्जा वृद्धि गर्ने नीतिलाई निरन्तरता दिइनेछ ।
- (८) कुल निक्षेपमा स्थायी प्रकृतिको न्यून लागतको निक्षेप भार वृद्धि गर्दै निक्षेपको मिश्रणलाई भरपर्दो तथा दिगो बनाउने नीति अवलम्बन गर्दै आएकोमा यस कार्यलाई थप प्रभावकारी रूपमा सञ्चालन गरिने छ ।



- (९) भारत लगायत तेस्रो मुलुकबाट विप्रेषण आप्रवाहलाई प्रभावकारीरूपमा बैकिङ्ग प्रणाली मार्फत कारोबार बढाउने कार्यलाई निरन्तरता दिइनेछ ।
- (१०) बैंकले विभिन्न दातृ निकाय तथा एजेन्सीसँग समन्वय, सहकार्य तथा सम्झौता गरी कम लागतको दीर्घकालीन पुँजी स्रोत परिचालन गर्ने वातावरण सिर्जना गरिनेछ ।
- (११) संघीय, प्रादेशिक तथा स्थानीय निकायहरूसँग समन्वय, सहकार्य तथा सम्झौता गरी कार्यक्रमहरू सञ्चालन गर्ने कार्यलाई निरन्तरता दिइनेछ ।
- (१२) व्यवसायिक संभावना भएका अधिक आर्थिक कारोबार हुने मालपोत, राजश्व, अस्पताल, विश्वविद्यालय जस्ता निकायहरूसँग व्यावसायिक सम्बन्ध बिस्तार गरी निक्षेप वृद्धि गरिने छ ।
- (१३) अगुवा बैंकको रूपमा कृषि क्षेत्रको विकासमा महत्वपूर्ण भूमिका निर्वाह गर्दै जोखिम न्यूनीकरण हुने गरी गुणस्तरीय कर्जा बिस्तारमा जोड दिइनेछ ।
- (१४) नियमहरूको परिपालना गरी दीगो रूपमा प्रतिस्पर्धात्मक आधुनिक बैकिङ्ग सेवा प्रदान गर्ने सम्बन्धमा बैंकले प्रयोग गर्दै आएको Core Banking System (CBS) लाई R20 Version मा Upgrade गरिएको र यसलाई थप सुरक्षित बनाउन Cyber Security का राष्ट्रिय तथा अन्तर्राष्ट्रिय Best Practices अपनाई भरपर्दो, सबल, विश्वसनीय र जोखिम रहित गराउने कार्यलाई प्राथमिकता दिई तदनुरूपका कार्यहरूको थप प्रभावकारी रूपमा कार्यान्वयन गरिनेछ ।
- (१५) बैंकमा रहेका विभिन्न System तथा Software हरूको जोखिम तथा प्रभावकारीताको परीक्षणका लागि Information System Audit गरिने छ ।
- (१६) बैंकको आन्तरिक नियन्त्रण प्रणालीलाई थप प्रभावकारी बनाउन वाह्य परामर्शदाता (Outsourcing) मार्फत आन्तरिक लेखा परीक्षण गर्ने कार्यलाई निरन्तरता दिँदै बैंकको आय विवरणको पनि Revenue Audit गरिने छ ।
- (१७) नेपाल सरकारले कार्यान्वयनमा ल्याएको डिजिटल नेपाल फ्रेमवर्कको मर्म अनुरूप सबै प्रकारका वित्तीय कारोवारको भुक्तानी विद्युतीय माध्यमबाट गर्न प्रोत्साहित गरिनेछ ।
- (१८) भुक्तानी प्रणालीको विकास सम्बन्धी सूचकहरू (Payment Systems Indicators- PSID) प्रयोग थप प्रभावकारी बनाइनेछ ।
- (१९) बैंकको पुँजीवृद्धि अनुसार आवश्यक पर्ने ऋणपत्र आगामी आ. ब.मा जारी गरिने छ ।

द. संस्थागत सुशासन, आन्तरिक नियन्त्रण प्रणाली तथा जोखिम व्यवस्थापन :

(क) संस्थागत सुशासन

बैंकिङ्ग कृयाकलापहरूलाई जवाफदेहि र पारदर्शी रूपमा सञ्चालन गर्ने तर्फ बैंक सदैव सजग रहेको छ । प्रचलित नियमहरूको परिपालनामा बैंकले सचेतताका साथ कार्य गर्दै आएको छ । नियमनकारी निकायहरूबाट जारी भएका नीति नियम र निर्देशनहरूको पूर्ण कार्यान्वयन गरिएको छ । एउटा असल संस्थागत नागरिकको हैसियतले यस बैंकले संस्थागत सुशासनलाई जोड दिएको छ ।

(ख) आन्तरिक नियन्त्रण प्रणाली

नियमनकारी निकायहरूबाट जारी भएका नीति नियम र निर्देशनहरूको पूर्ण पालना हुने गरी बैंकको घोषित उद्देश्यहरू प्राप्ती गर्न बैंक सञ्चालनको लागि पर्याप्त र प्रभावकारी आन्तरिक नियन्त्रणका उपायहरू अवलम्बन गरिएको छ ।

गैर कार्यकारी सञ्चालकको संयोजकत्वमा एक कार्यकारी संचालक सदस्य रहने गरी लेखा परीक्षण समिति रहेको छ । यस समितिले बैंकको वित्तीय अवस्था, आन्तरिक नियन्त्रण प्रणालीको पर्याप्तता तथा प्रभावकारिता, आन्तरिक तथा बाह्य लेखा परीक्षण प्रतिवेदनबाट प्राप्त सुझावहरूको समीक्षा तथा आवश्यकता अनुसार कार्यान्वयनको लागि व्यवस्थापनलाई मार्ग निर्देशन गर्ने, नेपाल राष्ट्र बैंकका निर्देशनहरूको पालना भए/नभएको सम्बन्धमा समीक्षा,



लेखा परीक्षकको नियुक्तिको लागि सिफारिस तथा आवश्यक सुधारका लागि मार्ग निर्देशन गर्ने कार्यहरू गर्दै आएको छ ।

त्यसैगरी जोखिम व्यवस्थापन समितिमा उल्लेखित विषयहरूको समीक्षाबाट प्राप्त नतिजालाई विश्लेषण गरी सञ्चालक समितिमा आवश्यक राय पेश गर्ने र आवश्यकता अनुसार उपयुक्त जोखिम व्यवस्थापन गर्न व्यवस्थापनलाई आवश्यक निर्देशन दिने गरिएको छ । फलस्वरूप जोखिमलाई न्यूनीकरण र व्यवस्थापन गर्न सहज भएको छ ।

साथै, निरीक्षण कार्यलाई अझ बढी प्रभावकारी बनाउन बैंकले छुट्टै आन्तरिक निरीक्षण तथा अनुगमन विभागको स्थापना गरी तदअनुरूपका कार्यहरू अघि बढाएको छ ।

(ग) जोखिम व्यवस्थापन

बैंकले समग्र बैकिग व्यवसायसँग सम्बन्धित जोखिमहरूको पहिचान गरी तिनको उचित विश्लेषण मुख्य गरी कर्जा, तरलता, सञ्चालन र बजार सम्बन्धी जोखिमहरूलाई प्रभावकारी रूपमा व्यवस्थापन गर्ने उद्देश्यले बैंकको नीति, नियम, कार्यविधि, परिपत्र, पद्धति, सीमा आदिलाई समय समयमा पुनरावलोकन गरेको छ । जोखिम व्यवस्थापन सम्बन्धी कार्यमा संचालक समितिलाई सुझाव दिन गैर कार्यकारी संचालकको संयोजकत्वमा जोखिम व्यवस्थापन समिति रहेको छ । बैंकको जोखिम व्यवस्थापनको प्रभावकारीता अध्ययन र सुझावका लागि DFID को सहयोगमा सञ्चालन भएको वित्तीय क्षेत्र स्थायित्व कार्यक्रम अन्तर्गत Pricewaterhousecoopers बाट प्राप्त सुझाव अनुसार यस समितिले विद्यमान जोखिम पहिचान तथा व्यवस्थापन प्रणालीको पर्याप्तता, उपयुक्तता, उपयुक्त प्रणालीको विकास र नेपाल राष्ट्र बैंकबाट जारी गरिएका निर्देशन अनुरूप जोखिम सम्बन्धी आवश्यक नीति एवं संरचना विकास गर्नका लागि संचालक समितिमा सुझाव पेश गर्ने र व्यवस्थापनलाई आवश्यक मार्ग निर्देशन दिने कार्यहरू गर्दै आएको छ । जोखिम विश्लेषण, व्यवस्थापन तथा यसको भूमिकालाई अझ सशक्त बनाउने, नियमनकारी निकायको निर्देशनहरूको पूर्ण परिपालनातर्फ थप सजगता अपनाईने छ । जोखिम व्यवस्थापन सम्बन्धी कार्यविधि तयार गरी प्रभावकारी रूपमा लागु गरिएको छ ।

(घ) सम्पत्ति शुद्धीकरण निवारण (AML) र ग्राहक पहिचान (KYC)

सम्पत्ति शुद्धीकरण निवारण कार्यलाई प्रभावकारी रूपमा कार्यान्वयन र जोखिम नियन्त्रण गर्ने कार्यलाई प्राथमिकता दिदै आइएको छ । KYC अध्याधिकको कार्यलाई तिब्रता दिन र दिगो बनाउन Online मार्फत KYC गर्ने कार्यको थालनी भई सकेको छ । त्यसैगरी Swift मार्फत पनि आउने र जाने कारोवारमा प्रविधि मार्फत Customers हरू Screening गर्ने कार्यको सुरुवात भइ सकेको छ । नेपाल राष्ट्र बैंकको निर्देशनको पालना गर्ने सन्दर्भमा ग्राहक पहिचान सम्बन्धी कार्यविधि र सम्पत्ति शुद्धीकरण निवारण नीति कार्यान्वयनमा ल्याइएको छ । साथै, नेपाल राष्ट्र बैंकमा रहेको वित्तीय जानकारी इकाईसँग आवश्यक समन्वय गरी यसको प्रभावकारी कार्यान्वयन गर्ने गरिएको छ । Online रूपमा KYC अध्याधिक गर्न कार्य थालनी गरिएको छ । Swift Screening गर्ने कार्य थालनी गरिएको छ ।

(ङ) जनशक्ति सेवा तथा सुविधा

बैंकमा कार्यरत जनशक्तिहरूको सेवा, सुविधा, वृद्धि विकास, दण्ड, पुरस्कार आदिको स्पष्ट व्यवस्था गरी जनशक्तिको प्रभावकारी उपयोगको लागि कर्मचारी सेवा विनियमावली २०६२, अठारौँ संशोधन, २०७७ कार्यान्वयनमा रहेको छ । यसका अलावा कर्मचारीको सेवा र सुविधा तथा अन्य पक्षहरूबारे आवश्यक अध्ययन गरी उपयुक्त प्रस्ताव सञ्चालक समिति समक्ष पेश गर्न गैर कार्यकारी सञ्चालकको संयोजकत्वमा प्रमुख कार्यकारी अधिकृत र वित्त तथा लेखा विभागका विभागीय सदस्य तथा जनशक्ति व्यवस्थापन विभागीय प्रमुख सदस्य रहने गरी जनशक्ति सेवा तथा सुविधा उप समितिको गठन भई कार्यहरू सुचारु भई राखेको छ ।



९. सामाजिक तथा सामुदायिक कार्यक्रम

बैंकले संस्थागत सामाजिक उत्तरदायित्व (Corporate Social Responsibility) लाई आफ्नो प्रमुख जिम्मेवारीको रूपमा अंगिकार गर्दै आएको छ। बैंकले रोग महामारी, बाढी, पहिरो आदिजस्ता प्राकृतिक विपत्तिको समयमा प्रभावित व्यक्ति/सामाजिक क्षेत्र/समुहलाई आर्थिक सहयोग, विद्यालयहरूमा भौतिक साधन वितरण, यात्रु प्रतीक्षालय निर्माण, खानेपानी व्यवस्थाको लागि आर्थिक सहयोग लगायतका सामाजिक सामुदायिक विकास कार्यमा प्रत्यक्ष वा परोक्ष रूपमा सहयोग गर्दै आएको छ। साथै विभिन्न निकायहरूबाट प्राप्त अनुदान सहयोगमा बैंकले आफ्नो वित्तीय साखलाई कायम राख्दै सामाजिक दायित्वलाई समेत बोध गरी संघ/संस्था, क्लब मार्फत स्थानीय समुदायको सहभागितामा संचालित सडक तथा बाटो निर्माण एवं मर्मत, खानेपानी, स्कुल, मन्दिर, ट्राफिक आइल्याण्ड निर्माण, यात्रु प्रतीक्षालय, उद्यान निर्माण, हाटबजार सेड, सामुदायिक भवन, अस्पताललाई सहयोग, चौतारो निर्माण तथा अस्पताल मर्मत जस्ता कार्यमा प्रादेशिक कार्यालयहरू मार्फत आर्थिक सहयोग प्रदान गर्दै आइरहेको छ। त्यसैगरी बैंकका विभिन्न कार्यालय मार्फत नेपाल सरकारबाट व्यवस्था गरिएको जेष्ठ नागरिक भत्ता वितरण लगायतका कार्य समेत प्रभावकारी रूपमा सम्पन्न गर्दै आएको छ।

संस्थागत सामाजिक उत्तरदायित्व कार्यक्रमलाई प्रदेश संरचना अनुसार नेपाल राष्ट्र बैंकले तोकेको क्षेत्रमा समानुपातिक रूपमा कार्यक्रम सञ्चालन गर्ने कार्यलाई समेत निरन्तरता दिँदै आएको छ।

(ख) राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट बैंकको कारोबारलाई कुनै असर परेको भए सो असर

सन् २०२० मा ३.२ प्रतिशतले संकुचन भएको विश्व अर्थतन्त्र सन् २०२१ मा ६.० प्रतिशतले बिस्तार हुने अन्तर्राष्ट्रिय मुद्रा कोषको अनुमान छ। सन् २०१९ मा विश्व अर्थतन्त्र २.८ प्रतिशतले बिस्तार भएको थियो। सन् २०२० मा विकसित मुलुकहरूको मुद्रास्फीति ०.७ प्रतिशत रहेकोमा सन् २०२१ मा २.४ प्रतिशत रहने कोषको प्रक्षेपण छ। उदीयमान तथा विकासशील मुलुकहरूको मुद्रास्फीति सन् २०२० मा ५.१ प्रतिशत रहेकोमा सन् २०२१ मा ५.४ प्रतिशत रहने प्रक्षेपण छ। सन् २०२० मा विश्व व्यापार आयतन ८.३ प्रतिशतले संकुचन भएकोमा सन् २०२१ मा ९.७ प्रतिशतले बिस्तार हुने प्रक्षेपण छ।

आर्थिक वर्ष २०७७/७८ मा वार्षिक औसत उपभोक्ता मुद्रास्फीति ४.१९ प्रतिशत रहेको छ। अघिल्लो आर्थिक वर्ष यस्तो मुद्रास्फीति ६.१५ प्रतिशत रहेको थियो। आर्थिक वर्ष २०७७/७८ मा कुल वस्तु निर्यात ४४.४ प्रतिशतले वृद्धि भई रु. १४१ अर्ब १२ करोड पुगेको छ। अघिल्लो वर्ष यस्तो निर्यात ०.६ प्रतिशतले वृद्धि भएको थियो। आर्थिक वर्ष २०७७/७८ मा कुल वस्तु आयात २८.७ प्रतिशतले वृद्धि भई रु. १,५३९ अर्ब ८४ करोड पुगेको छ। अघिल्लो वर्ष यस्तो आयात १५.६ प्रतिशतले घटेको थियो। समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूबाट निजी क्षेत्रमा प्रवाहित कर्जा २७.३ प्रतिशतले बढेको छ। अघिल्लो वर्ष यस्तो कर्जा १२ प्रतिशतले बढेको थियो। समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूको निक्षेप २१.४ प्रतिशतले बढेको छ। अघिल्लो वर्ष यस्तो निक्षेप १८.७ प्रतिशतले बढेको थियो। २०७८ असार मसान्तमा बैंक तथा वित्तीय संस्थाहरूको कुल निक्षेपमा संस्थागत निक्षेपको अंश ४२.७ प्रतिशत रहेको छ। २०७७ असार मसान्तमा यस्तो निक्षेपको अंश ४४.३ प्रतिशत रहेको थियो। वाणिज्य बैंकहरूबीचको अन्तर-बैंक कारोबारको भारित औसत ब्याजदर २०७७ असारमा ०.३५ प्रतिशत रहेकोमा २०७८ असारमा ४.१२ प्रतिशत रहेको छ। मौद्रिक नीतिको सञ्चालन लक्ष्यको रूपमा लिइने औसत अन्तर- बैंक ब्याजदर २०७८ असारमा ४.१४ प्रतिशत रहेको छ। वाणिज्य बैंकहरूको औसत आधार दर २०७७ असारमा ८.५० प्रतिशत रहेकोमा २०७८ असारमा ६.८६ प्रतिशत कायम भएको छ। २०७८ असारमा वाणिज्य बैंकहरूको निक्षेपको भारित औसत ब्याजदर ४.६५ प्रतिशत र कर्जाको भारित औसत ब्याजदर ८.४३ प्रतिशत रहेको छ। अघिल्लो वर्ष यस्ता दरहरू क्रमशः ६.०१ प्रतिशत र १०.११ प्रतिशत रहेका थिए।



समग्रमा बढ्दो आयात, घट्दो विप्रेषण आम्दानी, शिथिल सरकारी खर्च, कर्जाको बढ्दो माग तथा कर्जा निक्षेपको नीतिमा नेपाल राष्ट्र बैंकले गरेको परिवर्तनले गर्दा आगामी दिनमा तरलता चाप हुन गई बैंकहरूको व्यवसाय विस्तारमा प्रतिकूल असर पर्ने देखिन्छ।

(ग) बैंकको औद्योगिक वा व्यावसायिक सम्बन्ध

बैंकले आफ्ना ग्राहक, कर्मचारी तथा नियामक निकायसँग राम्रो व्यावसायिक सम्बन्ध कायम गरेको छ। बैंकले व्यवसाय सञ्चालनमा सबै सरोकारवाला शेयरधनीहरू, नेपाल सरकार, नेपाल राष्ट्र बैंक लगायतका विभिन्न नियमनकारी निकायहरू, ग्राहकहरू, दातृ निकायहरू, अन्य सम्बन्धित पक्षहरूसँग व्यावसायिक, पारदर्शी र असल सम्बन्ध कायम गर्दै असल व्यावसायिक सम्बन्ध कायम गर्दै आएको छ। बैंकको औद्योगिक वा व्यावसायिक सम्बन्धले बैंकको समग्र कारोवारलाई चुस्त, दुरुस्त, प्रतिस्पर्धी एवं नाफामूलक बनाउन सकारात्मक भूमिका निर्वाह गरिरहेको र आगामी दिनमा समेत यस दिशा तर्फ थप सुधार आउने विश्वास गरिएको छ।

(घ) सञ्चालक समितिमा भएको हेरफेर र सोको कारण

१. आर्थिक वर्ष २०७७/७८ को सञ्चालक समितिको विवरण

संस्थापक शेयरधनी नेपाल सरकारको तर्फबाट प्रतिनिधित्व गर्ने सञ्चालकहरू नेपाल सरकारको निर्णय अनुसार परिवर्तन हुने हुँदा संस्थापक समूहबाट प्रतिनिधित्व गर्ने सञ्चालकमा परिवर्तन हुने गरेको छ। आर्थिक वर्ष २०७७/७८ मा रहेका सञ्चालकहरूको विवरण निम्न वमोजिम रहेको छ :

| क्र.सं. | नाम | पद | प्रतिनिधि | पदावधि |
|---------|------------------------------|---------|---|------------------------------------|
| १. | श्री लक्ष्मीप्रपन्न निरौला | अध्यक्ष | नेपाल सरकार, अर्थ मन्त्रालय | २०७६/११/२१ देखि २०७८/०७/१२ सम्म |
| २. | श्री भक्क प्रसाद आचार्य | सञ्चालक | नेपाल सरकार, अर्थ मन्त्रालय | २०७६/०५/२३ देखि २०७७/१२/२१ सम्म |
| ३. | श्री दीर्घराज मैनाली | सञ्चालक | नेपाल सरकार, अर्थ मन्त्रालय | २०७७/१२/२२ देखि २०७८/०५/३० सम्म |
| ४. | डा.राजेन्द्र प्रसाद मिश्र | सञ्चालक | नेपाल सरकार, कृषि तथा पशुपंक्षी विकास मन्त्रालय | २०७६/१०/०१ देखि २०७७/०६/१९ सम्म |
| ५. | डा.हरि बहादुर के.सी. | सञ्चालक | नेपाल सरकार, कृषि तथा पशुपंक्षी विकास मन्त्रालय | २०७७/०६/२० देखि २०७८/०७/०२ सम्म |
| ६. | डा. इन्दिरा श्रेष्ठ (मास्के) | सञ्चालक | स्वतन्त्र सञ्चालक | २०७५/०९/२७ देखि हालसम्म |
| ७. | श्री संजीव पौडेल | सञ्चालक | सर्वसाधारण शेयरधनी | २०७५/१२/१५ देखि हालसम्म |
| ८. | श्री हरि प्रसाद पराजुली | सञ्चालक | सर्वसाधारण शेयरधनी | २०७५/१२/१५ देखि हालसम्म |
| ९. | श्री विनोद कुमार गुरागाई | सञ्चालक | सर्वसाधारण शेयरधनी | २०७५/१२/१५ देखि हालसम्म |



२. वहालवाला सञ्चालक समितिको विवरण

| क्र.सं. | नाम | पद | प्रतिनिधि |
|---------|------------------------------|---------|---|
| १. | श्री रमेश कुमार के.सी. | अध्यक्ष | नेपाल सरकार, अर्थ मन्त्रालय |
| २. | श्री प्रकाश कुमार सञ्जेल | सञ्चालक | नेपाल सरकार, कृषि तथा पशुपंक्षी विकास मन्त्रालय |
| ३. | श्री रमेश दुवाडी | सञ्चालक | नेपाल सरकार, अर्थ मन्त्रालय |
| ४. | डा. इन्दिरा श्रेष्ठ (मास्के) | सञ्चालक | स्वतन्त्र सञ्चालक |
| ५. | श्री संजीव पौडेल | सञ्चालक | सर्वसाधारण समूहबाट निर्वाचित |
| ६. | श्री हरि प्रसाद पराजुली | सञ्चालक | सर्वसाधारण समूहबाट निर्वाचित |
| ७. | श्री विनोद कुमार गुरागाई | सञ्चालक | सर्वसाधारण समूहबाट निर्वाचित |

अध्यक्ष श्री लक्ष्मीप्रपन्न निरौलाले दिनु भएको सञ्चालक समिति अध्यक्ष पदको राजीनामा नेपाल सरकार अर्थ मन्त्रालयको मिति २०७८/०७/१२ को पत्रानुसार स्वीकृत भएको । सञ्चालक डा.राजेन्द्र प्रसाद मिश्रको सट्टा नेपाल सरकार कृषि तथा पशुपंक्षी विकास मन्त्रालयको पत्रानुसार डा. हरि बहादुर के.सी. सञ्चालक रहनु भएकोमा निजको सट्टा पनि श्री प्रकाशकुमार सञ्जेल कृषि तथा पशुपंक्षी विकास मन्त्रालयको २०७८/०६/२४ गतेको पत्रबाट सञ्चालक मनोनयन हुनु भएको । सञ्चालक श्री भक्कप्रसाद आचार्यको सट्टामा श्री दीर्घराज मैनाली नेपाल सरकार अर्थ मन्त्रालयको पत्र अनुसार सञ्चालक रहनु भएकोमा निजको सट्टामा पनि श्री रमेश कुमार के.सी. नेपाल सरकार अर्थ मन्त्रालयको २०७८/०६/०१ को पत्रबाट सञ्चालक रहनु भएको । नेपाल सरकारले विभिन्न कारणले समय समयमा आफ्नो प्रतिनिधित्व गर्ने सञ्चालकज्यूहरू परिवर्तन गर्न सक्ने भएकोले यस्ता परिवर्तन हुने गरेका छन् भने सञ्चालक समितिको मिति २०७८/८/२८ को निर्णय अनुसार श्री रमेश कुमार के.सी. सञ्चालक समितिको अध्यक्षमा चयन हुनु भएको छ ।

(ड) बैंकको कारोवारलाई असर पार्ने मुख्य कुराहरू

बैंकको कारोवारलाई असर पार्न सक्ने विभिन्न किसिमका जोखिमहरूलाई देहाय बमोजिम प्रस्तुत गरिएको छः

- देशको आर्थिक अवस्थामा आउने परिवर्तनबाट पर्न सक्ने जोखिमहरू ।
- कोरोना महामारीले निम्त्याएको प्रतिकुल अवस्थाका कारण कर्जा सम्पत्तिको गुणस्तरमा ह्रास आउन सक्ने जोखिमहरू ।
- मुद्रा बजार तथा पूँजी बजारको उतार चढावबाट पर्न सक्ने सम्भावित जोखिमहरू ।
- विदेशी विनिमय कारोवार गर्दा विनिमय दरमा हुने परिवर्तनबाट हुन सक्ने जोखिमहरू ।
- निक्षेप तथा कर्जा लगानीको व्याजदरमा हुने परिवर्तनबाट हुन सक्ने जोखिमहरू ।
- कर्जाको माग अनुरूप निक्षेप तथा अन्य श्रोत वृद्धि नहुँदा कर्जा विस्तारमा देखिन सक्ने चुनौती ।
- साइबर अपराधका कारण प्रविधि सुरक्षामा आउन सक्ने जोखिम ।
- नेपाल राष्ट्र बैंकले वाणिज्य बैंक सम्बन्धी नीति निर्देशनमा परिवर्तन गर्दा श्रृजना हुन सक्ने सम्भावित जोखिमहरू ।
- बैकिङ्ग व्यवसायमा हुने प्रतिस्पर्धाको कारण हुन सक्ने जोखिमहरू ।
- निर्धारित समयमा कर्जा असुली नभई उत्पन्न हुन सक्ने जोखिमहरू ।
- प्रतीतपत्र र जमानतपत्र जारी गर्ने जस्ता गैरकोष सेवा प्रदान गर्दा हुन सक्ने सम्भावित जोखिमहरू ।
- अन्तर्राष्ट्रिय बजारमा हुने मन्दीको असरबाट पर्न सक्ने आर्थिक जोखिमहरू ।
- मुद्रास्फीतिबाट पर्न सक्ने जोखिमहरू ।
- राजनीतिक अस्थिरता ।
- प्राकृतिक प्रकोपबाट हुन सक्ने आर्थिक तथा भौतिक जोखिमहरू ।

**(च) लेखा परीक्षण प्रतिवेदनमा उल्लेखित कैफियतहरूको सम्बन्धमा संचालक समितिको प्रतिक्रिया**

यस बैंकको आर्थिक वर्ष २०७७/७८ को लेखा परीक्षण प्रतिवेदनमा उल्लेखित कैफियतका सम्बन्धमा संचालक समितिको प्रतिक्रिया देहाय बमोजिम रहेको छ :

स्थिर सम्पत्तिको प्रभावकारी व्यवस्थापनको लागि केन्द्रीकृत अवधारणा अनुरूप छुट्टै सफ्टवेयरको खरिद गरी सो सम्बन्धी चुस्त संयन्त्र स्थापित गरिने छ । स्थिर सम्पत्तिको प्रविधिको सहयोगले भौतिक परीक्षण हुने व्यवस्था समेत मिलाउन आवश्यक कारवाही अगाडी बढाइएको छ ।

(छ) लाभांश बाँडफाँड गर्न सिफारिस सम्बन्धमा

आर्थिक वर्ष २०७७/७८ मा चुक्ता भइसकेको ऋणपत्र बापतको ऋणपत्र चुक्ताकोष तथा सञ्चित नाफाबाट साधारण शेयरधनीहरूलाई चुक्ता पुँजीको २० प्रतिशतले हुने बोनस शेयर रकम रु. २,१९७,९८५,९६०.४५ र १,०५२,२६ प्रतिशतले हुने नगद लाभांश रकम (कर प्रयोजनको लागि)रु. ११५,६८३,४७१.६० तथा अग्राधिकार शेयर पुँजीमा तोकिएको दरमा वार्षिक ६ प्रतिशतले हुने नगद लाभांश रकम रु. ३२५,९६२,७२०।- वितरण गर्न प्रस्ताव गरिएको छ ।

(ज) समीक्षा वर्षमा बैंकद्वारा कुनै शेयरहरू जफत भएको छैन ।**(झ) समीक्षा वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोबारको प्रगति र सो आर्थिक वर्षको अन्त्यमा रहेको स्थितिको पुनरावलोकन**

(रकम रु.हजारमा)

| विवरण | साना किसान लघुवित्त वित्तीय संस्था लि. | | कोष व्यवस्थापन कम्पनी लि. | | गोबर ग्याँस तथा कृ.य.वि. प्रा.लि. | |
|--------------------------|--|------------|---------------------------|---------|-----------------------------------|---------|
| | २०७७/७८ | २०७६/७७ | २०७७/७८ | २०७६/७७ | २०७७/७८ | २०७६/७७ |
| शेयर पुँजी | १,२५१,५३० | १,२५०,२८६ | ३१,०४८ | ३१,०४८ | - | - |
| कुल सम्पत्ति | २६,७८९,२३७ | २४,३८०,९८३ | ५६,७३३ | ५४,९९३ | - | - |
| खुद नाफा/नोक्सान | ६१४,९९० | ५५६,२१७ | १,९१९ | ३,३७४ | - | - |
| जगेडा तथा कोष | २,३२६,२२५ | १,६९२,४४५ | २०,०६० | १९,७७५ | - | - |
| अन्तिम लेखा परीक्षण भएको | छैन* | छ | छैन* | छ | छैन | छैन |

* नोट : यो विवरण तयार भएपछि लेखा परीक्षण सम्पन्न भएको ।

(ञ) कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबारहरू र सो अवधिमा कम्पनीको कारोबारमा आएको कुनै महत्वपूर्ण परिवर्तन:

समीक्षा वर्षमा बैंकले नियमित बैंकिङ्ग कारोबारहरू गरिरहेको छ । त्यस्तै बैंकको सहायक कम्पनी कोष व्यवस्थापन कम्पनीले समेत आफ्नो व्यवसायको प्रकृति अनुरूप नै नियमित कारोबारहरू गर्दै आएको छ । बैंकको अर्को सहायक कम्पनी गोबर ग्यास कम्पनीको कारोबार नभई व्यवसाय सञ्चालनमा नरहेकोले शत प्रतिशत नोक्सानी व्यवस्था गरी यसको उपयुक्त व्यवस्थापन गर्ने क्रममा रहेको छ । समीक्षा अवधिमा कुनै महत्वपूर्ण परिवर्तन नभएको ।



- (ट) विगत आर्थिक वर्षमा कम्पनीका आधारभूत शेयरधनीहरूले कम्पनीलाई उपलब्ध गराएको जानकारी :
विगत आर्थिक वर्षमा कुनै यस्तो जानकारी बैंकलाई प्राप्त भएको छैन ।
- (ठ) विगत आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरूले लिएको शेयरको स्वामित्वको विवरण र कम्पनीको शेयर कारोबारमा निजहरू संलग्न रहेको भए सो सम्बन्धमा निजहरूबाट कम्पनीले प्राप्त गरेको जानकारी :
विगत आर्थिक वर्षमा यस्तो जानकारी बैंकलाई प्राप्त भएको छैन ।
- (ड) विगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्भौताहरूमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा :
विगत आर्थिक वर्षमा यस्तो कुनै जानकारी बैंकलाई प्राप्त भएको छैन ।
- (ढ) कम्पनीले आफ्नो शेयर आफैँले खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको संख्या र अङ्कित मूल्य तथा त्यसरी शेयर खरिद गरेबापत कम्पनीले भुक्तानी गरेको रकम :
बैंकले हालसम्म आफ्नो शेयर आफैँ खरिद गरेको छैन ।
- (ण) आन्तरिक नियन्त्रण प्रणाली भए वा नभएको र भएको भए सोको विस्तृत विवरण :
आन्तरिक नियन्त्रण प्रणालीका सम्बन्धमा माथि क को बुँदा ढ मा उल्लेख गरिएको छ ।
- (त) विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण :

| क्र.सं. | विवरण | आ.व. २०७७/७८ | आ.व. २०७६/७७ |
|---------|---------------------------|---------------|---------------|
| १ | कर्मचारी खर्च (रु.मा) | ३,३११,३८७,०७० | ३,०२५,४७०,१४४ |
| २ | अन्य सञ्चालन खर्च (रु.मा) | १,१३२,६७९,९१९ | ९४२,१६१,०८९ |

- (थ) लेखा परीक्षण समितिका सदस्यहरूको नामावली, निजहरूले प्राप्त गरेको पारिश्रमिक, भत्ता तथा सुविधा, सो समितिले गरेको काम कारवाहीको विवरण र सो समितिले कुनै सुझाव दिएको भए सोको विवरण :

नेपाल राष्ट्र बैंकको निर्देशन र प्रचलित कानूनको प्रावधान अनुरूप बैंक सञ्चालक समितिले गैरकार्यकारी सञ्चालकको संयोजकत्वमा लेखा परीक्षण समिति (Audit Committee) को गठन गरेको छ । यस समितिको मुख्य उद्देश्य बैंकको आन्तरिक नियन्त्रण प्रणालीको मूल्याङ्कन, लेखा परीक्षण प्रकृयाको मूल्याङ्कन, आर्थिक प्रतिवेदनको र आर्थिक विवरण सम्प्रेषणको सुपरिवेक्षण गरी बैंकको आर्थिक विवरणहरू सही र पर्याप्त रहे नरहेको, बैंकका सम्पूर्ण विभागहरूले आन्तरिक प्रकृया, नीति नियमहरूको परिपालना गरे/नगरेको बारे सुनिश्चित गर्ने रहेको छ । यसका अतिरिक्त समितिले बाह्य लेखा परीक्षण प्रतिवेदनको पनि समीक्षा गरी सञ्चालक समिति समक्ष सुधारका लागि प्रस्ताव पेश गर्ने गरेको छ ।

लेखा परीक्षण समिति

आर्थिक वर्ष २०७७/७८ मा रहेको लेखा परीक्षण समितिको विवरण

| क्र.सं. | नाम | पद | प्रतिनिधि | कार्य अवधि |
|---------|-----------------------------|------------|----------------------|---------------------------------|
| १ | श्री हरि प्रसाद पराजुली | संयोजक | सञ्चालक | २०७६/०१/२७देखि २०७७/०६/२९ |
| २ | श्री संजीव पौडेल | सदस्य | सञ्चालक | २०७६/०१/२७ देखि २०७७/०६/२९ सम्म |
| ३ | श्री प्रेम कुमार श्रेष्ठ | सदस्य सचिव | वि.प्र. आ.ले.प.विभाग | २०७५/०२/२१ देखि २०७७/०८/१६ सम्म |
| ४ | श्री संजीव पौडेल | संयोजक | सञ्चालक | २०७७/०६/२९ देखि हालसम्म |
| ५ | डा. इन्दिरा मास्के(श्रेष्ठ) | सदस्य | सञ्चालक | २०७७/०६/२९देखि हालसम्म |
| ६ | श्री सुशील हुमागाईं | सदस्य सचिव | वि.प्र.आ.ले.प.विभाग | २०७७/०८/१६ देखि हालसम्म |

**वर्तमान लेखा परीक्षण समितिको विवरण**

| क्र.स | नाम | पद | प्रतिनिधि |
|-------|---|------------|---------------|
| १. | श्री संजीव पौडेल (सञ्चालक) | संयोजक | सञ्चालक |
| २. | श्री इन्दिरा मास्के (श्रेष्ठ) (सञ्चालक) | सदस्य | सञ्चालक |
| ३. | श्री सुशील हुमागाईं (विभागीय प्रमुख) | सदस्य सचिव | आ.ले.प. विभाग |

आर्थिक वर्ष २०७७/७८ मा लेखा परीक्षण समितिका ४८ (अठ्चालिस) वटा बैठक सम्पन्न भएको छ । लेखा परीक्षण समितिका पदाधिकारीहरूलाई प्रति बैठक भत्ता वापत रु. ४,०००/-, उपलब्ध गराउने गरिएको र आन्तरिक लेखा परीक्षण विभागको विभागीय प्रमुख सदस्य सचिव रहने व्यवस्था रहेको र निजलाई रु २,३०० /-उपलब्ध गराउने गरिएको छ । बैठक भत्ता (आमन्त्रित सदस्य सहित) तथा अन्य खर्च गरी उक्त अवधिमा जम्मा रु. ७,५३,६५०/- खर्च भएको छ ।

लेखा परीक्षण समितिले गरेका प्रमुख कार्यहरू :

- (१) बैंकको काम कारवाहीमा नियमितता, मितव्ययिता, औचित्यता, प्रभावकारिता जस्ता कुराहरू अवलम्बन भए/नभएको बारे समीक्षा गरी सञ्चालक समितिलाई आवश्यक राय पेश गर्ने गरेको ।
- (२) आन्तरिक लेखा परीक्षण विभागबाट पेश भएको आन्तरिक लेखा परीक्षण सम्बन्धी वार्षिक कार्ययोजना स्वीकृत गरेको । आ.व. २०७७/७८ को वार्षिक कार्ययोजना अनुसार चयन गरिएका शाखा कार्यालय मध्ये ७५ वटा कार्यालयहरूको बाह्य परामर्शदाता (Outsourcing) द्वारा आन्तरिक लेखा परीक्षण कार्य गराइएको ।
- (३) आन्तरिक लेखा परीक्षण सम्बन्धी स्वीकृत वार्षिक कार्यक्रममा तय गरिएको लक्ष्य अनुसार आन्तरिक लेखा परीक्षण भए/नभएको नियमित रूपमा अनुगमन गर्ने गरेको ।
- (४) आर्थिक वर्ष २०७७/७८ को प्रथम त्रैमासिकमा Vulnerability Assessment and Penetration Testing (VAPT) सम्पन्न गरी सो प्रतिवेदनमा औल्याइएका कैफियतहरू बारे व्यवस्थापनसँग छलफल तथा समीक्षा गरी प्रतिवेदनमा उल्लेख गरिएका कैफियतहरू सुधार गर्न निर्देशन दिइएको र अधिकांश कैफियतहरू सुधार भइसकेको ।
- (५) आ.व. २०७७/७८ मा नेपाल राष्ट्र बैंक, बैंक सुपरिवेक्षण विभागबाट यस बैंकको समष्टिगत स्थलगत निरीक्षण गरि दिएको प्रतिवेदनमा औल्याइएको विषय तथा कैफियतहरूको सम्बन्धमा व्यवस्थापनबाट जवाफ माग गरी लेखा परीक्षण समितिको राय सहितको प्रतिवेदन तयार गरी सञ्चालक समितिमा पेश गरेको ।
- (६) बाह्य लेखा परीक्षकको प्रतिवेदनमा औल्याइएको विषय तथा कैफियतहरूको सम्बन्धमा राय सहितको प्रतिवेदन सञ्चालक समितिमा पेश गरेको र त्रैमासिक रूपमा कार्यान्वयनको अनुगमन गरि सञ्चालक समितिमा जानकारी गराउने गरेको ।
- (७) बैंकको आन्तरिक लेखा परीक्षण विभागबाट त्रैमासिक रूपमा पेश भएको त्रैमासिक प्रतिवेदन उपर बुंदागतरूपमा छलफल/समीक्षा गरी प्रतिवेदनमा औल्याइएका प्रमुख कैफियतहरू सुधारका लागि व्यवस्थापनलाई निर्देशन दिएको ।
- (८) बैंकको आन्तरिक लेखा परीक्षणका क्रममा देखिएका संवेदनशील तथा गम्भीर प्रकृतिका कैफियतहरूका बारेमा छलफल गरी सो सम्बन्धमा विस्तृत अध्ययन तथा छानविन गर्न व्यवस्थापनलाई निर्देशन दिएको ।
- (९) प्रत्येक त्रयमासमा बैंकको वित्तीय विवरणको विश्लेषण तथा समीक्षा सहितको लेखा परीक्षण समितिको त्रैमासिक प्रतिवेदन सञ्चालक समिति समक्ष पेश गर्ने गरेको ।
- (१०) लेखा परीक्षकको नियुक्ति सम्बन्धमा सञ्चालक समिति समक्ष सिफारिस गरेको ।
- (११) नेपाल राष्ट्र बैंकले जारी गरेको एकीकृत निर्देशिका २०७६, बैंकले समय समयमा जारी गरेको कार्यविधि, निर्देशिका तथा विनियमावली तथा प्रचलित कानून अनुसार बैंकलाई लागु हुने नीतिनियमको परिपालना भए/नभएको अनुगमन गरी सोको कार्यान्वयनका लागि राय सहित सञ्चालक समिति समक्ष पेश गर्ने गरेको ।



सञ्चालक सम्मिलित अन्य समितिहरू (आ.व. २०७७/७८ को अन्तमा)

सम्पत्ति शुद्धीकरण निवारण समिति

सम्पत्ति शुद्धीकरण निवारण समितिमा देहाय बमोजिमका सदस्यहरू रहेका छन् :

| | |
|---------------------------|------------------------------------|
| श्री विनोद कुमार गुरागाईं | संयोजक (सञ्चालक) |
| श्री सरीता कुमारी पोखरेल | सदस्य (वि. प्र. कम्प्लायन्स विभाग) |
| श्री नीकू आचार्य | सदस्य (वि.प्र., जो.व्य.वि.) |
| श्री रमेश प्रसाद कलौनी | सदस्य सचिव (कम्प्लायन्स अफिसर) |

यस समितिका सञ्चालक सदस्यहरूलाई प्रति बैठक रु. ४००० बैठक भत्ता उपलब्ध गराइएको छ । आर्थिक वर्ष २०७७/७८ मा सम्पत्ति शुद्धीकरण समितिका १४ वटा बैठकहरू भएको छ र बैठक भत्ता बापत रु. २०५,१०० तथा अन्य खर्च बापत रु. ३४,४१० भुक्तानी गरिएको छ ।

समितिले विद्यमान सम्पत्ति शुद्धीकरण, जोखिम पहिचान तथा व्यवस्थापन प्रणालीको पर्याप्तता सम्बन्धमा छलफल तथा अध्ययन गरी उपयुक्त प्रणालीको विकासका लागि आवश्यक काम कारवाही गर्दै आइरहेको छ ।

जोखिम व्यवस्थापन समिति

सम्पत्ति व्यवस्थापन समितिमा देहाय बमोजिमका सदस्यहरू रहेका छन् :

| | |
|-------------------------|--|
| श्री हरि प्रसाद पराजुली | संयोजक (सञ्चालक) |
| श्री सञ्जिव पौडेल | सदस्य (सञ्चालक,संयोजक- लेखा परीक्षण समिति) |
| श्री गिरीधारी पौडेल | सदस्य (विभागीय प्रमुख) |
| श्री नीकू आचार्य | सदस्य सचिव (प्रमुख जोखिम अधिकृत) |

यस समितिका सञ्चालक सदस्यहरूलाई प्रति बैठक रु. ४००० बैठक भत्ता उपलब्ध गराइएको छ । आर्थिक वर्ष २०७७/७८ मा जोखिम व्यवस्थापन समितिका २१ वटा बैठकहरू भएको छ र बैठक भत्ता बापत रु. २९०,७०० तथा अन्य खर्च बापत रु. ३३,५०० भुक्तानी गरिएको छ ।

बैंकले जोखिम व्यवस्थापन सम्बन्धमा नेपाल राष्ट्र बैंकको निर्देशन, वासेलका सिद्धान्त र जोखिम व्यवस्थापनका लागि असल अभ्यासहरूको अनुशरण गर्दै कार्य गरिरहेको छ । समितिले जोखिमको पहिचान, विश्लेषण, मापन, अनुगमन, नियन्त्रण तथा रिपोर्टिङ जस्ता जोखिम व्यवस्थापनका आधारभूत प्रक्रियाहरूमा रही कार्य गर्ने गरेको छ । कर्जाको गुणस्तर कायम गर्न, नीति कार्यविधि तथा सिमाहरूको परिपालनाको अवस्था विश्लेषण सहित यस समितिमा पेश हुने सुझाव उपर छलफल हुने गरेको छ । कर्जामा अन्तर्निहित जोखिम व्यवस्थापनका लागि कर्जा जोखिम व्यवस्थापन उपसमिति (CRMC) र सञ्चालन प्रकृतिका जोखिमहरूको पहिचान, न्युनीकरण तथा व्यवस्थापनका लागि सञ्चालन जोखिम व्यवस्थापन उपसमिति (ORMC) गठन भइ कार्य भइरहेको छ । यस समितिले जोखिम व्यवस्थापनका लागि आवश्यक नीति कार्यविधि तथा मार्गदर्शनहरू तयार गरिएको र आवश्यकता अनुसार परिमार्जन तथा संशोधन गरिएको छ । यसका अतिरिक्त देहाय अनुसारका कार्यहरू गर्ने गरिएको:

- नयाँ Product, Software सम्बन्धी सम्झौता तथा User Acceptance Test (UAT) मा हुन सक्ने सञ्चालन प्रकृतिको जोखिम पहिचान तथा विश्लेषण गर्ने गरिएको ।
- जोखिम र पुँजीको अन्तरसम्बन्ध, जोखिमको तुलनामा कायम हुनुपर्ने पुँजी आदिको लेखाजोखा गरी तयार पारिएको ICAAP Report सञ्चालक समिति मार्फत नेपाल राष्ट्र बैंकमा पेश गरेको ।
- बैंकले बहन गर्न सक्ने जोखिम र ग्राह्य हुने जोखिम जस्ता विषयहरू समेटिएको Risk Appetite Framework तयार पारिएको ।
- कर्मचारी तालिम तथा अभिमुखीकरण, जोखिम प्रतिवेदन, प्रदेश स्तरमा जोखिम संरचना स्थापना जस्ता माध्यमबाट बैंकमा जोखिम संस्कृति (Risk Culture) को क्रमशः विकास गर्दै लगिएको ।
- कर्जा प्रवाह गर्ने क्रममा कर्जाहरूको आन्तरिक कर्जा मापन तथा विश्लेषण गर्ने गरिएको ।

**कर्मचारी सेवा तथा सुविधा समिति**

कर्मचारी सेवा तथा सुविधा समितिमा देहाय बमोजिमका सदस्यहरू रहेका छन्:

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|-----------------------------|---|
| डा. हरिबहादुर के.सी. | संयोजक (सञ्चालक) |
| श्री अनिल कुमार उपाध्याय | सदस्य (प्रमुख कार्यकारी अधिकृत) |
| श्री प्रेम कुमार श्रेष्ठ | सदस्य (वि.प्र. वित्त तथा लेखा विभाग) |
| श्री निर्मल प्रसाद उपाध्याय | सदस्य सचिव (वि.प्र.जनशक्ति व्यवस्थापन विभाग) |

यस समितिका सञ्चालक सदस्यहरूलाई प्रति बैठक रु. ४००० बैठक भत्ता उपलब्ध गराइएको छ। आर्थिक वर्ष २०७७/७८ मा कर्मचारी सेवा सुविधा समितिका ११ वटा बैठकहरू भएको छ र बैठक भत्ता बापत रु. १४३,२०० तथा अन्य खर्च बापत रु. २७,५०० भुक्तानी गरिएको छ।

समीक्षा आर्थिक वर्षमा यस समितिले कर्मचारीहरूको कार्य सम्पादन मूल्याङ्कन, कर्मचारी सेवा विनयमावलीमा संशोधन, मानव संसाधन विभागका नीतिहरूको वार्षिक समीक्षा लगायतका विषयहरूमा छलफल गरी आवश्यक नीति नियम तर्जुमा गर्न व्यवस्थापन तथा सञ्चालक समितिलाई आवश्यक सुझावहरू दिएको छ।

- (द) कुनै पनि सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख, बैंकका आधारभूत शेयरधनी वा निजको नजिकका नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा संगठित संस्थाको बैंकलाई कुनै पनि रकम बुझाउन बाँकी रहेको जानकारी हुन आएको छैन।
- (ध) बैंकका सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम :

सञ्चालक समितिका अध्यक्ष र सदस्यहरूको भत्ता तथा सुविधा :

आर्थिक वर्ष २०७७/७८ मा सञ्चालक समितिको जम्मा ७३ वटा बैठकहरू सम्पन्न भएका छन्। प्रति बैठक भत्ता बापत रु. ४,०००/-, प्रति महिना टेलिफोन सुविधा बापत रु. २,५००/-, प्रति महिना पत्रपत्रिका बापत रु. २०००/-, एकपटक १ थान मोबाईल सेट अधिकतम रु. १५,०००/- सम्मको (फिर्ता गर्न नपर्ने), बैठकमा आतेजाते सवारी साधन र निजी सवारी साधन प्रयोग गरेमा मासिक २० लिटर इन्धन।

सञ्चालक समितिका अध्यक्ष र सदस्यहरू संयोजक तथा सदस्य रहेको उपसमितिको खर्च विवरण सम्बन्धमा :

नेपाल राष्ट्र बैंकको निर्देशन अनुसार आर्थिक वर्ष २०७७/७८ मा बैंकमा लेखा परीक्षण समिति, कर्मचारी व्यवस्थापन तथा सेवा सुविधा समिति, जोखिम व्यवस्थापन समिति र सम्पत्ति शुद्धीकरण निवारण समिति रहेका छन्। उपरोक्त समितिहरूमा सञ्चालकहरू संयोजक एवं सदस्यहरू रहने व्यवस्था छ। यी समितिहरूमा सञ्चालकहरूलाई प्रति बैठक रु. ४,०००/-बैठक भत्ता र बैठकमा भाग लिनका लागि आतेजाते सवारी साधन उपलब्ध गराइएको छ। आर्थिक वर्ष २०७७/७८ मा लेखा परीक्षण समितिको ४८, जोखिम व्यवस्थापन समितिको २१, कर्मचारी व्यवस्थापन तथा सेवा सुविधा समितिको ११ वटा र सम्पत्ति शुद्धीकरण निवारण समितिका १४ वटा बैठकहरू भएका छन् भने बैठक भत्ता बापत क्रमशः रु. ४९४,४००/-, रु. २,९०,७००/- १,४३,२००/- २,०५,१००/- खर्च भएको छ र अन्य खर्च बापत क्रमशः रु.२५९,२५०/- रु. ३३,५००/-, रु २७,५००/- र रु. ३४,४१०/- खर्च भएको छ।

प्रमुख कार्यकारी अधिकृतको पारिश्रमिक, भत्ता तथा सुविधा

तलब रु. २,५०,०००/- प्रति महिना, भत्ता रु. ५०,०००/- प्रति महिना, दशैं खर्च बापत रु. २,५०,०००/-, बैंक दिवस बापत सञ्चालक समितिको निर्णयानुसार उपलब्ध गराइने, औषधि उपचार खर्च बापत ५० दिनको तलब, मासिक टेलिफोन महशुल, एकपटक १ थान मोबाईल सेट अधिकतम रु. ५०,०००/- सम्मको (फिर्ता गर्न नपर्ने) र संचयकोषमा १ महिनाको तलब थप।



(न) शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम :

समीक्षा आर्थिक वर्षको अन्तसम्ममा शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम रु. ७३३,६१२,२४७ रहेको छ ।

(प) कम्पनी ऐन, २०६३ को दफा १४१ मा व्यवस्था भए अनुरूप बैंकले समीक्षा वर्षमा खरिद गरेको सम्पत्तिको कारणले गत आर्थिक वर्षको सम्पत्तिको मूल्यमा पन्ध्र प्रतिशतले वृद्धि भएको छैन ।

(फ) कम्पनी ऐन, २०६३ को दफा १७५ मा व्यवस्था भए अनुरूप बैंकको आफ्ना सम्बद्ध कम्पनीहरूसँगको कारोवार :

आर्थिक वर्ष २०७७/७८ मा यस बैंकको २२ प्रतिशत स्वामित्व रहेको साना किसान लघुवित्त वित्तीय संस्थालाई कर्जा प्रवाह गरेको छ र असार मसान्तमा सो कर्जा रु. १०१,८३१,१९७- रहेको छ । समीक्षा वर्षमा अन्य सम्बद्ध कम्पनीहरूसँग कुनै कारोवार गरेको छैन ।

(ब) कम्पनी ऐन, २०६३ तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुनै कुराहरू:

सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुराहरू आवश्यक ठाउँमा खुलाइएको छ ।

(भ) अन्य कुराहरू:

नेपाल राष्ट्र बैंकको ई.प्रा.नि. नं. ६ (द) (ख) बमोजिम संचालकको आफू वा आफ्नो परिवारका सदस्य तथा आफ्नो वा आफ्नो परिवारको स्वामित्व वा नियन्त्रणमा रहेको फर्म/कम्पनीको नाममा विभिन्न बैंक वा वित्तीय संस्थाहरूबाट लिएको कर्जा सम्बन्धी स्वघोषणा विवरण :

आर्थिक वर्ष २०७७/७८

| क्र. सं. | विवरण | यस बैंकबाट लिएको कर्जा | | | अन्य बैंकबाट लिएको कर्जा | | |
|----------|------------------------------|------------------------|----------------|---|--------------------------|----------------|---|
| | | आफ्नो नाममा | परिवारको नाममा | आफ्नो परिवारको स्वामित्व वा नियन्त्रणमा रहेको फर्म/कम्पनीको नाममा | आफ्नो नाममा | परिवारको नाममा | आफ्नो परिवारको स्वामित्व वा नियन्त्रणमा रहेको फर्म/कम्पनीको नाममा |
| १. | श्री लक्ष्मीप्रपन्न निरौला | - | - | - | - | - | - |
| २. | श्री भक्कप्रसाद आचार्य | - | - | - | - | - | - |
| ३. | श्री दीर्घराज मैनाली | - | - | - | - | - | - |
| ४. | डा.राजेन्द्रप्रसाद मिश्र | - | - | - | - | - | - |
| ५. | डा.हरिबहादुर के.सी. | - | - | - | - | - | - |
| ६. | डा. इन्दिरा श्रेष्ठ (मास्के) | - | - | - | - | - | - |
| ७. | श्री संजीव पौडेल | - | - | - | - | - | - |
| ८. | श्री हरिप्रसाद पराजुली | - | - | - | - | - | - |
| ९. | श्री विनोद कुमार गुरागाईं | - | - | - | √ | - | - |

**प्रमुख अनुपालना अधिकृतको प्रतिवेदनको सार-सङ्क्षेप**

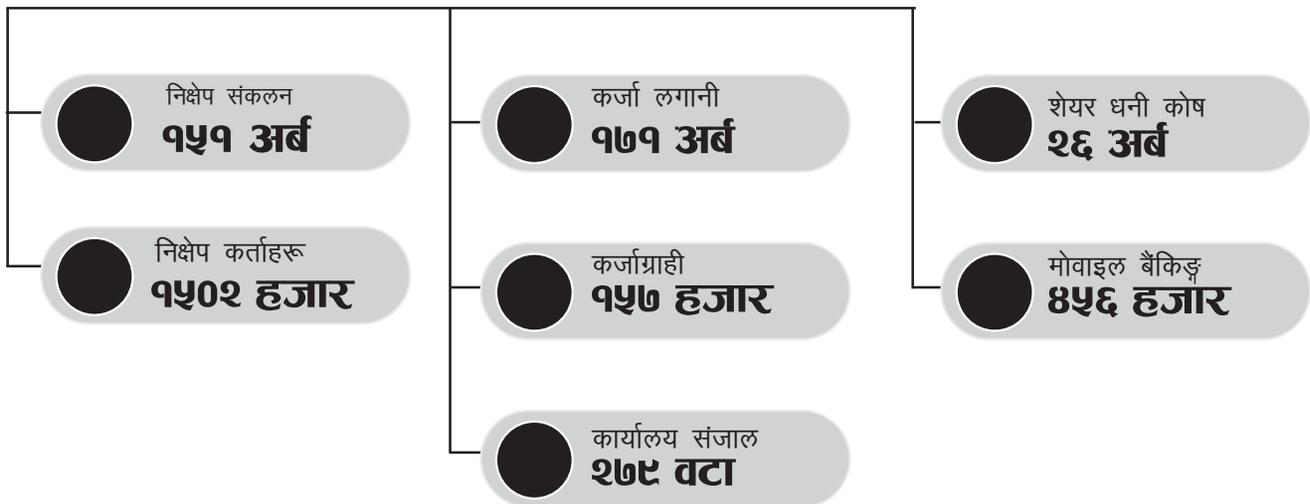
समीक्षा अवधिमा मेरो मातहतमा रहेको बैंकको अनुपालना विभागले बैंकको काम कारवाहीहरूको शुष्म अवलोकन र संपरीक्षण गर्ने गरेको थियो । यस्तो अनुगमन बैंकको आन्तरिक नीति, नियम, विनियम, निर्देशन एवं सम्बद्ध ऐन, नियम, नियमनकारी निकायको नीति, निर्देशन, परिपत्र, कार्यविधिको परिप्रेक्षमा गर्ने गरिएको छ । तद्आधारमा बैंकले सञ्चालक समितिबाट व्यवस्थित तथा व्यवस्थापनको नीति निर्देशन पूर्ण रूपमा पालना गर्नुका अतिरिक्त :

- (क) सम्पूर्ण सम्बद्ध ऐन, नियमावली तथा नियमनकारी निकायबाट समय समयमा जारी भएको नीति तथा निर्देशनका बमोजिम गर्नुपर्ने कुरा,
- (ख) नियमनकारी निकायले इजाजतपत्र जारी गर्दाका बखत तोकेका शर्तहरू,
- (ग) नियमनकारी निकायले संस्थाको नियमन, निरीक्षण वा सुपरिवेक्षण गर्दा संस्थालाई दिएको निर्देशन समेत अद्यावधिक रूपमा पूर्ण पालना भएको तथा समीक्षा अवधिमा गैरअनुपालना भएको भनी कुनै पनि नियमनकारी निकायबाट बैंक बिरुद्ध कुनै अनुशास्ती (sanction) प्रयुक्त भएको छैन भनी प्रतिवेदन गर्दछु ।

सरीता कुमारी पोखरेल
प्रमुख अनुपालना अधिकृत

आ.व. २०७७/०७८ मा प्राप्त गुनासोका सम्बन्धमा

आर्थिक वर्ष २०७७/०७८ मा लिखित तथा मौखिक/फोन मार्फत सेवा प्रवाह लगायतका विषयमा १५ (पन्ध्र) जना सेवा ग्राहीहरूले ग्राहक गुनासो तथा सम्बन्ध व्यवस्थापन ईकाई समक्ष गुनासो गर्नु भएको र उक्त गुनासोका सम्बन्धमा गुनासोको प्रकृतिका आधारमा सम्भव भएसम्म तत्कालै तथा समयमा नै समाधान गर्ने व्यवस्थापन मिलाईएको ।

२०७८ मंसिर मसान्तसम्मको प्रमुख सुचकहरू



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Baker Tilly International

INDEPENDENT AUDITOR'S OPINION TO THE SHAREHOLDERS OF AGRICULTURAL DEVELOPMENT BANK LIMITED

Report on the Audit of Consolidated Financial Statements

Opinion

We have audited the consolidated financial statements of Agricultural Development Bank Limited and its subsidiaries (collectively referred as the "Group") which comprise the consolidated statement of financial position as at Ashad 31, 2078 (corresponding to July 15, 2021) and the consolidated statement of profit or loss, the consolidated statement of other comprehensive income, the consolidated statement of changes in equity, the consolidated statement of cash flows for the year then ended and a summary of significant accounting policies and other explanatory information prepared in accordance with Nepal Financial Reporting Standards.

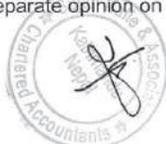
In our opinion, the financial statements of the bank and the consolidated financial statements of the group present fairly, in all material respects, the financial position of the bank and the group as at Ashad 31, 2078 (corresponding to July 15, 2021) and its financial performance, the statement of comprehensive income, the statement of changes in equity and the statement of cash flow for the year then ended in accordance with the Nepal Financial Reporting Standards.

Basis of Opinion

We conducted our audit in accordance with Nepal Standards on Auditing (NSAs). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Financial Statements* section of our report. We are independent of the Group in accordance with the ICAN's *Handbook of Code of Ethics for Professional Accountants* together with the ethical requirements that are relevant to our audit of the financial statement in Nepal, and we have fulfilled our other ethical responsibilities in accordance with these requirements and the ICAN's *Handbook of Code of Ethics for Professional Accountants*. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in the audit of the financial statements and include the most significant assessed risk of material misstatement (whether or not due to fraud) identified, including those which had the greatest effect on: the overall audit strategy; the allocation of resources in the audit; and directing the efforts of the engagement team. We summarize below the key audit matter, in arriving at our audit opinion above, together with our key audit procedures to address those matters and, as required for public interest entities, our results from those procedures. These matters were addressed, and our results are based on procedures undertaken, in the context of and solely for the purpose of, our audit of the financial statements as a whole, and in forming our opinion thereon, and consequently are incidental to that opinion, and we do not provide a separate opinion on these matters.



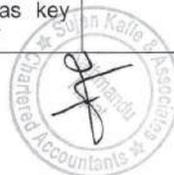


| S.N. | Key Audit Matters | Auditor's Response |
|------|---|---|
| 1. | Information Technology | |
| | The Bank's key financial accounting and reporting processes are highly dependent on the automated controls over the Bank's IT systems. There is a risk that gaps in the change management, segregation of duties or user access management controls (in relation to key financial accounting and reporting systems) may undermine our ability to place some reliance thereon in our audit. | Our audit approach regarding obtaining reliance on Bank's IT systems included the following procedures: a. We tested the design, operation and effectiveness of control over granting, removal and appropriateness of access rights on the accounting and reporting system of the bank. b. Obtained and inspected the change management policies and for a sample of changes in inputs and control functions on the system, has been reviewed to confirm that changes had been performed in line with approved decisions. c. Tested a sample of the automated controls that are designed to enforce appropriate segregation of duties. d. We have tested a sample of outputs particularly interest income and expenses on loans and advances of the system through manual calculations. |
| 2. | Interest Recognition | |
| | The interest income of the bank has to be recognized on accrual basis and following the Interest Income Recognition Guidelines 2019 issued by NRB. Though accrual basis of interest recognition is prescribed in general, the guideline requires suspension of interest recognition on accrual basis for loans and advances with overdue of more than 12 months whereas for loans and advances with overdue interest/installment for 3 to 12 months, interest recognition on accrual basis is limited on the basis of result of collateral testing as specified. Given the lack of system capability to suspend recognition of income on the basis of overdue status of loan and fair value of collateral as well as review of fair valuation of collateral on regular basis, manual intervention will be required in interest recognition process and hence create risk of improper application of the guidelines and determination of the Fair Value of the collateral. This may, in turn, have effect on recognition of interest income of the bank. | Our audit approach regarding verification of process of interest recognition included: a. Obtaining clear understanding of the process of accrual of interest income on loans and advances in the Core Banking Software of the bank. b. For fair valuation of collateral, we relied on the latest available engineer's valuation of the collateral and have test checked the hair cut in fair value of collateral as per NRB Interest Income Recognition guidelines 2019. c. Test check of the interest income booking with manual computation. |





| 3. | Impairment of Loans and Advances | |
|----|---|--|
| | <p>As per NRB Directive 4, bank shall measure impairment loss on loans and advances at the higher of:</p> <ul style="list-style-type: none"> ➤ Amount derived as per the norms prescribed by Nepal Rastra Bank for loan loss provision; and ➤ Amount determined as per para 63 of NAS 39 adopting Incurred Loss Model <p>As per the norms prescribed by NRB, provision at prescribed rate should be created on loans and advances based on overdue status of loans and advances as well as utilization status of the facility, status of security, borrower's whereabouts etc.</p> <p>As per NAS 39 read with NFRS 9, impairment of loans and advances should be made on individual impairment basis for loans and advances that are individually significant and collective impairment basis for homogeneous groups of loans that are not considered individually significant.</p> <p>On individual impairment, amount of the loss is measured as the difference between the assets' carrying amount and the present value of estimated future cash flows. Under collective impairment, loss is determined after taking into account the Historical Loss Experience in portfolios of similar credit risk and Management's experienced judgment as to whether current economic and credit conditions are such that the actual level of inherent losses at the reporting date is like to be greater or less than that suggested by historical experience.</p> <p>Given the fact that impairment of loans and advances under incurred loss model require assessment of future cash flows as well as historical loss experiences of portfolios. Further, impairment of loans and advances under NRB norms for loan loss provisioning will require assessment of overdue status of loans and advances and proper utilization of loan for intended purpose. Hence, assessment of availability and accuracy of required data for impairment of loans and advances under incurred loss model as well as NRB provisioning norms is regarded as key audit matters.</p> | <p>Our audit approach regarding verification of impairment of loans and advances included:</p> <ol style="list-style-type: none"> a. Review of the overdue status of loans and advances by obtaining data from the system and matched the same with the NRB 2.2 report. b. Sample credit files were reviewed, among other things, from the perspective of utilization of loans and advances for intended purpose by way of scrutiny of financial statements, account movement, account turnover, etc. c. Expected future cash flows from the individually significant loans and advances with indication of impairment are assessed on the basis of realizable value of collateral securities based on management estimate. d. Grouping of homogeneous group of loans was assessed on the basis of nature and purpose of loans and data of historical loss experience in portfolios are assessed on the basis of past due data from the system as well as data of loan loss provisions of the defined group in the past. |





Other Matters

We did not audit the financial statements and other financial information of subsidiary **Kosh Byabasthapan Company Limited** whose financial statements reflect the total assets of NPR 56.733 million and net assets of NPR 51.109 million as at Ashad 31, 2078 and net profit of NPR 1.919 million and net cash inflow of NPR 13.949 million for the year ended. These financial statements and other financial information have been audited by other auditors whose reports have been furnished to us by the management and our opinion on the financial statements so far as it relates to the accounts and disclosures included in respect of these subsidiaries are based solely on the report of other auditors.

It is also recommended to enhance mechanism of fixed assets reconciliation by updating the list of assets along with opening balance, purchases during the year, disposal during the year and closing balance. Written Down Value of fixed assets amounts to NPR 1,480.62 million as shown in Note 4.13 of financial statement.

Our opinion on the consolidated financial statements and our report on Other Legal and Regulatory Requirements below, is not modified in respect of the above matters and with respect to our reliance on the work done and reports of the other auditors.

Other Information

Management is responsible for other information. The other information comprises the information included in the annual report, but does not include the financial statements and our auditor's report thereon. The annual report is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit or otherwise appears to be materially misstated. If based on the work we have performed, we conclude that there is material misstatement of the other information, we are required to report that fact.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Responsibilities of Management and Those Charged with Governance for the Financial Statements

Management is responsible for the preparation and fair presentation of the financial statements in accordance with the prevailing accounting practices, and for such internal control as management determines is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the financial statements, the management is responsible for assessing the Group's ability to continue as a going concern, disclosing, as applicable, matters related to going concern and using the going concern basis of accounting unless the management either intends to liquidate the Group or to cease operations, or has realistic alternative but to do so.

Those charged with governance are responsible for overseeing the Group's financial reporting process.





Auditor's Responsibility for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with the NSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these consolidated financial statements.

As a part of an audit in accordance with NSAs, we exercise professional judgement and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risks of material misstatement of financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the bank and its subsidiary's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on appropriateness of management's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the bank and its subsidiary's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the bank and its subsidiary to cease to continue as a going concern.
- Evaluate the overall presentation, structure, content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair representation.

We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

Report on Other Legal and Regulatory Requirements

Based on our examination of the consolidated financial statements as aforesaid, we report that:

- a. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit.
- b. The accounts and records of the bank and its subsidiaries have been maintained as required by law and practice in a manner to reflect the real affairs of the Group.
- c. The consolidated statement of financial position, consolidated statement of financial performance and the consolidated statement of cash flow dealt with by this report are in agreement with the books of account of the Group.





- d. In our opinion, so far as appeared from our examination of the books, the bank has maintained adequate capital fund, risk bearing fund and adequate provisions for possible impairment of assets in accordance with the directives of Nepal Rastra Bank.
- e. In our opinion and to the best of our information and according to the explanation given to us, the Board of Directors, the representative or any employee of the bank and its subsidiaries have not acted contrary to the provision of law relating to accounts nor caused direct loss or damage to the Group deliberately or acted in a manner that would jeopardized the interest and security of the Group and the business of the Group appears to have been conducted satisfactorily.
- f. The operations of the Bank were within its jurisdiction.
- g. The Bank has not acted in a manner to jeopardize the interest and security of the depositors and investors.
- h. The Bank has a centralized core accounting system and details received from branches of the Bank through the statements are independently not audited, were adequate for the purpose of our audit, and
- i. We have not come across any fraudulence in the accounts, so far as it appeared from our examination of the books of accounts.



Rajnish Dahal, FCA
Managing Partner
Dev Associates
Chartered Accountants

Place: Lalitpur
Date: Poush 02, 2078

UDIN No.: 211217CA00323wMhyR



Sujan Kumar Kafle, FCA
Managing Partner
Sujan Kafle & Associates
Chartered Accountants

Place: Kathmandu
Date: Poush 02, 2078

UDIN No.: 211217CA00275gdIZJ



Agricultural Development Bank Limited

Consolidated Statement of Financial Position

As on year ended 31 Asar 2078

| Particulars | Note | Group | | Bank | |
|--|------|------------------------|------------------------|------------------------|------------------------|
| | | Current Year | Previous Year | Current Year | Previous Year |
| Assets | | | | | |
| Cash and cash equivalent | 4.1 | 10,640,779,393 | 8,489,989,813 | 10,636,731,923 | 8,489,432,167 |
| Due from Nepal Rastra Bank | 4.2 | 9,740,613,308 | 12,567,111,166 | 9,740,613,308 | 12,567,111,166 |
| Placement with Bank and Financial Institutions | 4.3 | 4,117,575,000 | 5,007,605,980 | 4,117,575,000 | 5,007,605,980 |
| Derivative financial instruments | 4.4 | 70,862,400 | 133,762,200 | 70,862,400 | 133,762,200 |
| Other trading assets | 4.5 | 1,666,533,703 | 17,422,939 | 1,666,533,703 | 17,422,939 |
| Loan and advances to B/FIs | 4.6 | 113,668,154 | 1,137,559,451 | 113,668,154 | 1,137,559,451 |
| Loans and advances to customers | 4.7 | 150,598,355,820 | 121,849,394,269 | 150,598,355,820 | 121,849,394,269 |
| Investment securities | 4.8 | 37,906,633,802 | 24,448,538,843 | 37,880,065,618 | 24,422,064,121 |
| Current tax assets | 4.9 | 1,073,694,013 | 796,900,115 | 1,214,561,127 | 897,717,291 |
| Investment in subsidiaries | 4.10 | - | - | 28,840,000 | 28,840,000 |
| Investment in associates | 4.11 | 724,869,450 | 594,556,795 | 69,384,000 | 69,384,000 |
| Investment properties | 4.12 | 198,284,843 | 220,925,902 | 198,284,843 | 220,925,902 |
| Property and equipment | 4.13 | 1,482,898,936 | 1,295,852,291 | 1,480,615,090 | 1,293,544,829 |
| Goodwill and Intangible assets | 4.14 | 262,005,147 | 289,802,789 | 262,005,147 | 289,802,789 |
| Deferred tax assets | 4.15 | - | - | - | - |
| Other assets | 4.16 | 4,362,408,146 | 2,896,483,337 | 4,362,253,111 | 2,896,291,511 |
| Total Assets | | 222,959,182,116 | 179,745,905,890 | 222,440,349,244 | 179,320,858,616 |
| Liabilities | | | | | |
| Due to Bank and Financial Institutions | 4.17 | 175,324,116 | 103,132,518 | 175,324,116 | 103,132,518 |
| Due to Nepal Rastra Bank | 4.18 | 8,716,363,161 | 9,670,494 | 8,716,363,161 | 9,670,494 |
| Derivative financial instruments | 4.19 | - | - | - | - |
| Deposits from customers | 4.20 | 162,793,333,861 | 143,604,887,850 | 162,814,930,677 | 143,628,524,817 |
| Borrowing | 4.21 | 538,529,944 | 10,937,376 | 538,529,944 | 10,937,376 |
| Current Tax Liabilities | 4.9 | - | - | - | - |
| Provisions | 4.22 | - | - | - | - |
| Deferred tax liabilities | 4.15 | 327,591,236 | 177,084,440 | 327,591,236 | 177,084,440 |
| Other liabilities | 4.23 | 3,887,115,817 | 4,429,311,217 | 3,886,280,814 | 4,425,332,471 |
| Debt securities issued | 4.24 | 14,476,211,557 | 2,494,954,502 | 14,476,211,557 | 2,494,954,502 |
| Subordinated Liabilities | 4.25 | - | - | - | - |
| Total liabilities | | 190,914,469,692 | 150,829,978,397 | 190,935,231,505 | 150,849,636,618 |
| Equity | | | | | |
| Share capital | 4.26 | 16,422,641,802 | 14,989,172,698 | 16,422,641,802 | 14,989,172,698 |
| Ordinary Share | | 10,989,929,802 | 9,556,460,698 | 10,989,929,802 | 9,556,460,698 |
| Preference Share(Irredeemable) | | 5,432,712,000 | 5,432,712,000 | 5,432,712,000 | 5,432,712,000 |
| Share premium | | - | - | - | - |
| Retained earnings | | 4,190,516,369 | 2,714,975,681 | 3,654,511,980 | 2,273,768,359 |
| Reserves | 4.27 | 11,427,963,957 | 11,208,280,941 | 11,427,963,957 | 11,208,280,941 |
| Total equity attributable to equity holders | | 32,041,122,128 | 28,912,429,320 | 31,505,117,739 | 28,471,221,997 |
| Non-controlling interest | | 3,590,296 | 3,498,172 | - | - |
| Total equity | | 32,044,712,424 | 28,915,927,492 | 31,505,117,739 | 28,471,221,997 |
| Total liabilities and equity | | 222,959,182,116 | 179,745,905,890 | 222,440,349,244 | 179,320,858,616 |
| Contingent liabilities and commitments | | 99,862,271,659 | 70,589,110,419 | 99,862,271,659 | 70,589,110,419 |

Ramesh Kumar K.C.
Chairman

Prakash Kumar Sanjel
Director

Ramesh Duwadi
Director

As per our reports attached

Rajanish Dahal (FCA)
Dev Associates

Chartered Accountants
and

Sujan Kumar Kafle (FCA)
Sujan Kafle and Associates
Chartered Accountants

Dr. Indira Shrestha Maskey
Director

Sanjeev Poudel
Director

Hari Prasad Parajuli
Director

Binod Kumar Guragain
Director

Anil Kumar Upadhyay
Chief Executive Officer

Prem Kumar Shrestha
Deputy General Manager

Bashu Adhikari
Department Head
Finance and Accounts Department



Agricultural Development Bank Limited Consolidated Statement of Profit or Loss

For the year ended 31 Asar 2078

| Particulars | Note | Group | | Bank | |
|--|------|----------------|----------------|----------------|----------------|
| | | Current Year | Previous Year | Current Year | Previous Year |
| Interest income | 4.29 | 15,125,277,627 | 15,800,203,613 | 15,124,046,104 | 15,821,701,198 |
| Interest expense | 4.30 | 8,257,041,976 | 9,104,179,739 | 8,258,328,134 | 9,105,579,926 |
| Net interest income | | 6,868,235,651 | 6,696,023,874 | 6,865,717,970 | 6,716,121,272 |
| Fees and commission income | 4.31 | 1,612,950,236 | 1,901,633,659 | 1,612,950,236 | 1,901,633,659 |
| Fees and commission expense | 4.32 | 46,882,693 | 25,813,309 | 46,882,573 | 25,812,969 |
| Net fee and commission income | | 1,566,067,543 | 1,875,820,350 | 1,566,067,663 | 1,875,820,690 |
| Net interest, fee and commission income | | 8,434,303,193 | 8,571,844,224 | 8,431,785,633 | 8,591,941,962 |
| Net trading income | 4.33 | 994,296,864 | 392,175,906 | 994,296,864 | 392,175,906 |
| Other operating income | 4.34 | 452,412,584 | 35,931,079 | 452,412,584 | 35,931,079 |
| Total operating income | | 9,881,012,642 | 8,999,951,209 | 9,878,495,081 | 9,020,048,947 |
| Impairment charge/(reversal) for loan and other losses | 4.35 | 121,425,257 | 517,221,877 | 121,425,257 | 517,221,877 |
| Net operating income | | 9,759,587,384 | 8,482,729,332 | 9,757,069,824 | 8,502,827,070 |
| Operating expense | | | | | |
| Personnel expenses | 4.36 | 3,313,625,226 | 3,027,510,389 | 3,311,387,070 | 3,025,470,144 |
| Other operating expenses | 4.37 | 1,133,546,566 | 942,514,966 | 1,132,679,919 | 942,161,089 |
| Depreciation & Amortisation | 4.38 | 275,702,972 | 216,617,675 | 275,686,160 | 216,593,059 |
| Operating Profit | | 5,036,712,621 | 4,296,086,303 | 5,037,316,676 | 4,318,602,778 |
| Non operating income | 4.39 | 163,784,099 | 203,014,750 | 28,240,916 | 81,282,615 |
| Non operating expense | 4.40 | 3,214,015 | 39,480 | 3,214,015 | 39,480 |
| Profit before income tax | | 5,197,282,704 | 4,499,061,573 | 5,062,343,576 | 4,399,845,914 |
| Income tax expense | 4.41 | 1,574,856,608 | 1,390,604,187 | 1,534,806,670 | 1,068,108,339 |
| Current Tax | | 1,384,821,511 | 1,349,718,472 | 1,344,771,573 | 1,027,222,623 |
| Deferred Tax | | 190,035,097 | 40,885,715 | 190,035,097 | 40,885,715 |
| Profit/(loss) for the period | | 3,622,426,096 | 3,108,457,386 | 3,527,536,906 | 3,331,737,575 |
| Profit attributable to: | | | | | |
| Equity holders of the Bank | | 3,622,333,973 | 3,108,221,513 | 3,527,536,906 | 3,331,737,575 |
| Non-controlling interest | | 92,123 | 235,873 | - | - |
| Total | | 3,622,426,096 | 3,108,457,386 | 3,527,536,906 | 3,331,737,575 |
| Basic earnings per share | | 30.00 | 25.32 | 29.13 | 27.35 |
| Diluted earnings per share | | 30.00 | 25.32 | 29.13 | 27.35 |

Ramesh Kumar K.C.
Chairman

Prakash Kumar Sanjel
Director

Ramesh Duwadi
Director

As per our reports attached

Rajanish Dahal (FCA)
Dev Associates

Chartered Accountants
and

Sujan Kumar Kafle (FCA)
Sujan Kafle and Associates
Chartered Accountants

Dr. Indira Shrestha Maskey
Director

Sanjeev Poudel
Director

Hari Prasad Parajuli
Director

Binod Kumar Guragain
Director

Anil Kumar Upadhyay
Chief Executive Officer

Prem Kumar Shrestha
Deputy General Manager

Bashu Adhikari
Department Head
Finance and Accounts Department



Agricultural Development Bank Limited

Consolidated Statement of Comprehensive Income

For the year ended 31 Asar 2078

| Particulars | Group | | Bank | |
|---|----------------------|----------------------|----------------------|----------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Profit For the year | 3,622,426,096 | 3,108,457,386 | 3,527,536,906 | 3,331,737,575 |
| Other comprehensive income | | | | |
| a) Item that will not be reclassified to profit or loss | | | | |
| Gains/(losses) from investments in equity instruments measured at fair value | 482,946,212 | 100,761,315 | 482,946,212 | 100,761,315 |
| Gains/(losses) on revaluation | | | | |
| Actuarial gains/(losses) on defined benefit plans | (614,707,215) | (939,303,981) | (614,707,215) | (939,303,981) |
| Income tax relating to above items | 39,528,301 | (30,228,394) | 39,528,301 | (30,228,394) |
| Net other comprehensive income that will not be reclassified to profit or loss | (92,232,702) | (868,771,061) | (92,232,702) | (868,771,061) |
| b) Item that are or may be reclassified to profit or loss | | | | |
| Gains/(losses) on cash flow hedge | | | | |
| Exchange gains/(losses) (arising from translating financial assets of foreign operation) | | | | |
| Income tax relating to above items | | | | |
| Net other comprehensive income that are or may be reclassified to profit or loss | - | - | - | - |
| c) Share of other comprehensive income of associate accounted as per equity method | | | | |
| Other comprehensive income for the year, net of income tax | (92,232,702) | (868,771,061) | (92,232,702) | (868,771,061) |
| Total comprehensive income for the year | 3,530,193,394 | 2,239,686,325 | 3,435,304,204 | 2,462,966,515 |
| Total comprehensive income attributable to: | | | | |
| Equity holders of the Bank | 3,530,101,270 | 2,239,450,453 | 3,435,304,204 | 2,462,966,515 |
| Non-controlling interest | 92,123 | 235,873 | - | - |
| Total | 3,530,193,394 | 2,239,686,325 | 3,435,304,204 | 2,462,966,515 |
| Earning Per Share | | | | |
| Basic Earning Per Share | 30.00 | 25.32 | 29.13 | 27.35 |
| Annualized Basic Earning Per Share | 30.00 | 25.32 | 29.13 | 27.35 |
| Diluted Earning Per Share | 30.00 | 25.32 | 29.13 | 27.35 |

Ramesh Kumar K.C.
Chairman

Prakash Kumar Sanjel
Director

Ramesh Duwadi
Director

As per our reports attached

Dr. Indira Shrestha Maskey
Director

Sanjeev Poudel
Director

Hari Prasad Parajuli
Director

Binod Kumar Guragain
Director

Rajanish Dahal (FCA)
Dev Associates
Chartered Accountants
and

Sujan Kumar Kafle (FCA)
Sujan Kafle and Associates
Chartered Accountants

Anil Kumar Upadhyay
Chief Executive Officer

Prem Kumar Shrestha
Deputy General Manager

Bashu Adhikari
Department Head
Finance and Accounts Department



Agricultural Development Bank Limited
Statement of Changes in Equity
For the year ended 31 Asar 2078
Attributable to equity holders of the Bank

| Particulars | Bank | | | | | | | | | |
|---|-----------------------|---------------|----------------------|-------------------------------|----------------------|--------------------|---------------------|----------------------|----------------------|-----------------------|
| | Share Capital | Share premium | General reserve | Exchange equalisation reserve | Regulatory reserve | Fair value reserve | Revaluation reserve | Retained earning | Other reserve | Total |
| Balance at Asar End, 2076 | 14,448,240,960 | - | 6,918,919,461 | 102,467,240 | 1,704,294,736 | 370,069,573 | - | 3,422,037,527 | 1,386,886,384 | 28,352,915,882 |
| Adjustment | | | | | | 764,420 | | 136,285,475 | - | 137,049,895 |
| Adjusted balance as on Sawan 1, 2076 | 14,448,240,960 | - | 6,918,919,461 | 102,467,240 | 1,704,294,736 | 370,833,993 | - | 3,558,323,002 | 1,386,886,384 | 28,489,965,777 |
| Profit for the year | | | | | | | | 3,331,737,575 | - | 3,331,737,575 |
| Other comprehensive income | - | - | - | - | - | 70,532,920 | - | - | (939,303,981) | (868,771,061) |
| Gain/(Losses) from investment in equity instruments measured at Fair Value | | | | | | 70,532,920 | | | - | 70,532,920 |
| Gain/(losses) on revaluation | | | | | | | | | - | - |
| Actuarial gain/(losses) on defined benefit plan | | | | | | | | | (939,303,981) | (939,303,981) |
| Gain/(losses) on cash flow hedge | | | | | | | | | - | - |
| Exchange gain/(losses) (arising from translating financial assets of foreign operation) | | | | | | | | | - | - |
| Total comprehensive income for the period | - | - | - | - | - | 70,532,920 | - | 3,331,737,575 | (939,303,981) | 2,462,966,515 |
| Transfer to reserve during the year | | | 666,347,515 | 1,545,095 | 905,272,063 | | | (1,622,886,197) | 49,721,524 | 0 |
| Transfer from reserve during the year | | | | | (37,497,594) | (17,836,896) | | 105,571,881 | (42,593,007) | 7,644,384 |
| Contributions from and distributions to owners | | | | | | | | | - | - |
| Share issued | | | | | | | | | - | - |
| Share based payments | | | | | | | | | - | - |
| Dividends to equity holders | | | | | | | | | - | - |
| Bonus shares issued | 540,931,738 | | | | | | | (540,931,738) | - | - |
| Cash dividend paid | | | | | | | | (2,489,689,670) | - | (2,489,689,670) |
| Other | | | | | | | | | - | - |
| Total contributions by and distributions | 540,931,738 | - | 666,347,515 | 1,545,095 | 867,774,469 | (17,836,896) | - | (4,547,935,724) | 7,128,517 | (2,482,045,286) |
| Balance at Asar End, 2077 | 14,989,172,698 | - | 7,585,266,976 | 104,012,335 | 2,572,069,204 | 423,530,018 | - | 2,342,124,853 | 454,710,920 | 28,470,887,005 |
| Balance at Asar End, 2077 | 14,989,172,698 | - | 7,585,266,976 | 104,012,335 | 2,572,069,204 | 423,530,018 | - | 2,342,124,853 | 454,710,920 | 28,470,887,005 |
| Adjustment | | | | | | 68,691,487 | | (68,356,495) | - | 334,993 |
| Adjusted balance as on Sawan 1, 2077 | 14,989,172,698 | - | 7,585,266,976 | 104,012,335 | 2,640,760,691 | 423,530,018 | - | 2,273,768,359 | 454,710,920 | 28,471,221,997 |
| Profit for the year | | | | | | | | 3,527,536,906 | | 3,527,536,906 |
| Other comprehensive income | - | - | - | - | - | 338,062,348 | - | - | (430,295,051) | (92,232,702) |
| Gain/(Losses) from investment in equity instruments measured at Fair Value | | | | | | 338,062,348 | | | - | 338,062,348 |
| Gain/(losses) on revaluation | | | | | | | | | - | - |
| Actuarial gain/(losses) on defined benefit plan | | | | | | | | | (430,295,051) | (430,295,051) |
| Gain/(losses) on cash flow hedge | | | | | | | | | - | - |
| Exchange gain/(losses) (arising from translating financial assets of foreign operation) | | | | | | | | | - | - |
| Total comprehensive income for the period | - | - | - | - | - | 338,062,348 | - | 3,527,536,906 | (430,295,051) | 3,435,304,204 |
| Transfer to reserve during the year | | | 714,054,580 | 176,587 | 738,336,902 | | | (2,023,665,902) | 571,097,833 | - |
| Transfer from reserve during the year | | | | | (172,549,583) | (29,915,197) | | 278,281,079 | (75,816,300) | - |
| Contributions from and distributions to owners | | | | | | | | | - | - |
| Share issued | | | | | | | | | - | - |
| Share based payments | | | | | | | | | - | - |
| Dividends to equity holders | | | | | | | | | - | - |
| Bonus shares issued | 1,433,469,105 | | | | | | | | (1,433,469,105) | - |
| Cash dividend paid | | | | | | | | (401,408,462) | - | (401,408,462) |
| Other (OCI gain directly transfer to RE) | | | | | | | | | - | - |
| Total contributions by and distributions | 1,433,469,105 | - | 714,054,580 | 176,587 | 565,787,319 | (29,915,197) | - | (2,146,793,285) | (938,187,572) | (401,408,462) |
| Balance at Asar end, 2078 | 16,422,641,802 | - | 8,299,321,556 | 104,188,923 | 3,206,548,011 | 731,677,170 | - | 3,654,511,980 | (913,771,703) | 31,505,117,739 |

Ramesh Kumar K.C.
Chairman

Prakash Kumar Sanjel
Director

Ramesh Duwadi
Director

As per our reports attached

Rajanish Dahal (FCA)
Dev Associates

Chartered Accountants
and

Sujan Kumar Kafle (FCA)
Sujan Kafle and Associates
Chartered Accountants

Dr. Indira Shrestha Maskey
Director

Sanjeev Poudel
Director

Hari Prasad Parajuli
Director

Binod Kumar Guragain
Director

Anil Kumar Upadhyay
Chief Executive Officer

Prem Kumar Shrestha
Deputy General Manager

Bashu Adhikari
Department Head
Finance and Accounts Department



Agricultural Development Bank Limited
Consolidated Statement of Changes in Equity
 For the year ended 31 Asar 2078
 Attributable to equity holders of the Bank

| Particulars | Group | | | | | | | | | | | |
|---|----------------|---------------|-----------------|-------------------------------|--------------------|--------------------|---------------------|------------------|---------------|-----------------|--------------------------|-----------------|
| | Share Capital | Share premium | General reserve | Exchange equalisation reserve | Regulatory reserve | Fair value reserve | Revaluation reserve | Retained earning | Other reserve | Total | Non-controlling interest | Total equity |
| Balance at Asar End, 2076 | 14,448,240,960 | - | 6,918,919,461 | 102,467,240 | 1,704,294,736 | 370,069,573 | - | 3,596,553,649 | 1,366,886,384 | 28,527,832,004 | 3,374,413 | 28,531,206,417 |
| Adjustment | | | | | | 764,419.9 | | 136,285,475.2 | | 137,049,895 | | 137,049,895 |
| Adjusted balance as on Sawan 1, 2076 | 14,448,240,960 | - | 6,918,919,461 | 102,467,240 | 1,704,294,736 | 370,833,993 | - | 3,733,239,124 | 1,366,886,384 | 28,664,881,899 | 3,374,413 | 28,668,256,312 |
| Profit for the year | | | | | | | | 3,108,221,513 | | 3,108,221,513 | 235,873 | 3,108,457,386 |
| Other comprehensive income | | | | | | | | | (939,303,981) | (668,771,061) | - | (668,771,061) |
| Gain/(Losses) from investment in equity instruments measured at Fair Value | | | | | | | | | | 70,532,920 | | 70,532,920 |
| Gain/(losses) on revaluation | | | | | | | | | | | | |
| Actuarial gain/(losses) on defined benefit plan | | | | | | | | | (939,303,981) | (939,303,981) | | (939,303,981) |
| Gain/(losses) on cash flow hedge | | | | | | | | | | | | |
| Exchange gain/(losses) (arising from translating financial assets of foreign operation) | | | | | | | | | | | | |
| Total comprehensive income | | | | | | | | 3,108,221,513 | (939,303,981) | 2,239,450,453 | 235,873 | 2,239,686,325 |
| Transactions with owners, directly recognised in equity | | | | | | | | | | | | |
| Transfer to reserve during the year | | | 666,347,515 | 1,545,095 | 905,272,663 | (17,836,896) | | (1,622,886,197) | 49,721,524 | 0 | | 0 |
| Transfer from reserve during the year | | | | | (37,497,594) | (17,836,896) | | 105,571,881 | (42,595,007) | 7,644,384 | | 7,644,384 |
| Contributions from and distributions to owners | | | | | | | | | | | | |
| Share issued | | | | | | | | | | | | |
| Share based payments | | | | | | | | | | | | |
| Dividends to equity holders | | | | | | | | | | | | |
| Bonus shares issued | 540,331,738 | | | | | | | (540,331,738) | | | | |
| Cash dividend paid | | | | | | | | (2,489,689,670) | | (2,489,689,670) | | (2,489,689,670) |
| Other | | | | | | | | | | | | |
| Total | 540,331,738 | | 666,347,515 | 1,545,095 | 867,774,469 | (17,836,896) | | (4,547,935,724) | 7,128,517 | (2,482,045,286) | | (2,482,045,286) |
| Other contributions by and distributions | | | | | | | | | | | | |
| Balance at Asar End, 2077 | 14,989,172,698 | - | 7,585,266,976 | 104,012,335 | 2,572,069,204 | 423,530,018 | - | 2,293,524,914 | 454,710,920 | 28,422,287,065 | 3,610,286 | 28,425,897,351 |
| Balance at Asar End, 2077 | 14,989,172,698 | - | 7,585,266,976 | 104,012,335 | 2,572,069,204 | 423,530,018 | - | 2,293,524,914 | 454,710,920 | 28,422,287,065 | 3,610,286 | 28,425,897,351 |
| Adjustment | | | | | | | | 421,450,768 | | 490,142,255 | (112,113) | 490,030,142 |
| Adjusted balance as on Sawan 1, 2077 | 14,989,172,698 | - | 7,585,266,976 | 104,012,335 | 2,540,760,691 | 423,530,018 | - | 2,714,975,681 | 454,710,920 | 28,912,429,320 | 3,498,172 | 28,915,927,492 |
| Profit for the year | | | | | | | | 3,622,333,973 | | 3,622,333,973 | 92,123 | 3,622,426,096 |
| Other comprehensive income | | | | | | | | | (430,295,051) | (92,232,702) | | (92,232,702) |
| Gain/(Losses) from investment in equity instruments measured at Fair Value | | | | | | | | | | 338,062,348 | | 338,062,348 |
| Gain/(losses) on revaluation | | | | | | | | | | | | |
| Actuarial gain/(losses) on defined benefit plan | | | | | | | | | (430,295,051) | (430,295,051) | | (430,295,051) |
| Gain/(losses) on cash flow hedge | | | | | | | | | | | | |
| Exchange gain/(losses) (arising from translating financial assets of foreign operation) | | | | | | | | | | | | |
| Total comprehensive income | | | | | | | | 3,622,333,973 | (430,295,051) | 3,530,101,270 | 92,123 | 3,530,193,394 |
| Transfer to reserve during the year | | | 714,054,580 | 1,76,587 | 738,336,902 | (338,062,348) | | (2,023,665,902) | 571,097,833 | | | |
| Transfer from reserve during the year | | | | | (172,549,583) | (29,915,197) | | 278,281,079 | (75,816,300) | | | |
| Contributions from and distributions to owners | | | | | | | | | | | | |
| Share issued | | | | | | | | | | | | |
| Share based payments | | | | | | | | | | | | |
| Dividends to equity holders | | | | | | | | | | | | |
| Bonus shares issued | 1,433,469,105 | | | | | | | (401,408,462) | | (401,408,462) | | (401,408,462) |
| Cash dividend paid | | | | | | | | | | | | |
| Other (OCI gain) | | | | | | | | | | | | |
| Total | 1,433,469,105 | | 714,054,580 | 1,76,587 | 565,787,319 | (29,915,197) | | (2,146,793,285) | (938,187,572) | (401,408,462) | | (401,408,462) |
| Balance at Asar end, 2078 | 16,422,641,802 | - | 8,299,321,556 | 104,188,923 | 3,206,548,011 | 731,677,170 | - | 4,190,316,369 | (913,771,703) | 32,044,122,128 | 3,590,296 | 32,044,712,424 |



Agricultural Development Bank Limited
Consolidated Statement of Cash Flows
For the year ended 31 Asar 2078

| Particulars | Group | | Bank | |
|--|-------------------------|-------------------------|-------------------------|-------------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| CASH FLOWS FROM OPERATING ACTIVITIES | | | | |
| Interest received | 15,511,992,404 | 15,088,059,696 | 15,510,760,882 | 15,086,779,691 |
| Fees and other income received | 1,612,950,236 | 2,294,269,182 | 1,612,950,236 | 2,294,269,182 |
| Dividend received | | | | |
| Receipts from other operating activities | 1,442,470,880 | 92,891,436 | 1,437,240,351 | 90,641,553 |
| Interest paid | (8,396,021,796) | (9,294,569,353) | (8,397,307,953) | (9,296,216,937) |
| Commission and fees paid | (46,882,693) | (25,813,309) | (46,882,573) | (25,812,969) |
| Cash payment to employees | (3,546,224,083) | (3,573,548,545) | (3,543,985,926) | (3,571,174,287) |
| Other expense paid | (1,696,104,032) | (947,272,367) | (1,695,237,385) | (946,918,490) |
| Operating cash flows before changes in operating assets and liabilities | 4,882,180,916 | 3,634,016,741 | 4,877,537,631 | 3,631,567,743 |
| (Increase)/Decrease in operating assets | | | | |
| Due from Nepal Rastra Bank | 2,826,497,858 | (7,573,451,332) | 2,826,497,858 | (7,573,451,332) |
| Placement with bank and financial institutions | 890,030,979 | (2,148,905,979) | 890,030,979 | (2,148,905,979) |
| Other trading assets | (1,649,110,764) | (17,882,556) | (1,649,110,764) | (17,882,556) |
| Loan and advances to bank and financial institutions | 1,034,233,634 | 149,201,501 | 1,034,233,634 | 149,201,501 |
| Loans and advances to customers | (29,244,802,863.05) | (12,658,332,790) | (29,244,802,863.05) | (12,658,332,790) |
| Other assets | (1,403,025,010) | (300,453,188) | (1,403,061,800) | (303,909,623) |
| | (27,546,176,166) | (22,549,824,345) | (27,546,212,956) | (22,553,280,780) |
| Increase/(Decrease) in operating liabilities | | | | |
| Due to bank and financial institutions | 72,191,598 | (375,237,198) | 72,191,598 | (375,237,198) |
| Due to Nepal Rastra Bank | 8,706,692,667 | (28,753,717) | 8,706,692,667 | (28,753,717) |
| Deposit from customers | 19,188,446,010 | 24,740,622,710 | 19,186,405,859 | 24,743,601,461 |
| Borrowings | 527,592,568 | (49,980,432) | 527,592,568 | (49,980,432) |
| Other liabilities | (508,934,952) | 845,001,132 | (505,791,209) | 850,151,089 |
| Net cash flow from operating activities before tax paid | 5,321,992,643 | 6,215,844,891 | 5,318,416,160 | 6,218,068,167 |
| Income taxes paid | (1,661,615,409) | (1,718,517,074) | (1,661,615,409) | (1,718,517,074) |
| Net cash flow from operating activities | 3,660,377,234 | 4,497,327,816 | 3,656,800,751 | 4,499,551,092 |
| CASH FLOWS FROM INVESTING ACTIVITIES | | | | |
| Purchase of investment securities | (14,612,352,443) | (7,572,242,040) | (14,612,258,982) | (7,571,294,104) |
| Receipts from sale of investment securities | 1,563,096,987 | 98,214,478 | 1,563,096,987 | 96,599,818 |
| Purchase of property and equipment | (462,749,616) | (198,751,192) | (462,756,421) | (198,751,194) |
| Receipt from the sale of property and equipment | | 12,458,612 | | 12,458,612 |
| Purchase of intangible assets | 27,797,642 | (279,437,505) | 27,797,642 | (279,437,505) |
| Receipt from the sale of intangible assets | | | | |
| Purchase of investment properties | | | | |
| Receipt from the sale of investment properties | | 37,497,594 | | 37,497,594 |
| Interest received | | | | |
| Dividend received | 37,710,013 | 26,003,010 | 37,710,013 | 26,003,010 |
| Net cash used in investing activities | (13,446,497,419) | (7,876,257,043) | (13,446,410,762) | (7,876,923,769) |
| CASH FLOWS FROM FINANCING ACTIVITIES | | | | |
| Receipt from issue of debt securities | 12,000,000,000 | 2,500,000,000 | 12,000,000,000 | 2,500,000,000 |
| Repayment of debt securities | | | | |
| Receipt from issue of subordinated liabilities | | | | |
| Repayment of subordinated liabilities | | | | |
| Receipt from issue of shares | | | | |
| Dividends paid | (63,090,234) | (2,133,947,678) | (63,090,234) | (2,133,947,678) |
| Interest paid | | | | |
| Other receipt/payment | | | | |
| Net cash from financing activities | 11,936,909,766 | 366,052,322 | 11,936,909,766 | 366,052,322 |
| Net increase (decrease) in cash and cash equivalents | 2,150,789,581 | (3,012,876,908) | 2,147,299,755 | (3,011,320,356) |
| Cash and cash equivalents at Sawan 1, 2077 | 8,489,989,813 | 11,502,866,721 | 8,489,432,167 | 11,500,752,523 |
| Effect of exchange rate fluctuations on cash and cash equivalents held | | | | |
| Cash and cash equivalents at Ashad End 2078 | 10,640,779,393 | 8,489,989,813 | 10,636,731,923 | 8,489,432,167 |



Agricultural Development Bank Limited

Notes to the Consolidated Financial Statements

For the year ended 31 Ashad 2078

1 Reporting Entity

Agricultural Development Bank Limited 'here after called 'the bank', (then Agricultural Development Bank Nepal) was established as per the Agricultural Development Bank Act 2062 as a development bank, in accordance with government's financial sector reform program. It was incorporated under the Bank and Financial Ordinance 2062 as an 'A' class financial institution licensed by the central bank of Nepal. The bank's registered office is in Ramshahpath, Kathmandu Nepal. Majority (51%) of Ordinary Shares is owned by Government of Nepal and the bank is listed in Nepal Stock Exchange (NEPSE). The bank is operating as a commercial bank across the country with 270 branches and 16 extension counters.

The bank has two subsidiaries namely Gobar Gas tatha Krishi Yentra Bikash Pvt. Ltd (having 83.96% share ownership) and Kosh Byabasthapan Company (having 92.89%) share ownership and an associate (Sana Kisan Bikas Laghubitta Bittiya Sanstha Ltd., 22% share ownership) which have been consolidated as required by the applicable Nepal Financial Reporting Standards.

The subsidiary Gobar Gas tatha Krishi Yentra Bikash Pvt. Ltd. was in the business of bio-gas inputs and now it is not in operation. The carrying amount in the book of the bank for investment in this subsidiary is Rs.32,41,000 of which 100% provision has been maintained.

The subsidiary Kosh Byabasthapan Company was established with a motive of trading business of various assets such as securities and real estates. As of now, this subsidiary has a collection of few share investment in other entities. The carrying amount in the book of the bank for investment in this subsidiary is Rs. 28,840,000.

The bank has invested in equity shares (22% of total equity shares of the company) of Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited, a 'D' class financial institution licensed by central bank. This associate is in the business of microfinance and the parent has booked a sum of Rs. 69,384,000 as cost in its books of accounts.

2 Basis of Preparation

2.1 Statement of Compliance

These consolidated Financial Statements have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) issued by the Accounting Standards Board, Nepal. These financial statements have been published for public after the authorization of Nepal Rastra Bank. Details of Group's significant accounting policies are included in Note 3.

2.2 Reporting Period and Approval of Financial Statements

Reporting Period of the bank falls between beginnings of Shrawan to end of Ashad each year (Mid July). Accompanied Financial Statements were approved by the bank's Board of Directors on 16 December 2021.

The bank's Financial Statements include two Statements of Financial Positions (SFPs), two statements of Profit or Loss and Other Comprehensive Income, two Statements of Cash Flows and two statements of changes in equity and related notes including comparative information.

2.3 Functional and Presentation Currency

These consolidated financial statements are presented in Nepalese Rupees (NPR), which is the bank's functional currency. All amounts have been rounded to the nearest rupee, except when otherwise indicated.

2.4 Use of Estimates, Assumptions and Judgments

While preparing these consolidated financial statements in conformity with NFRSs, management has made judgments, estimates and assumptions that affect the application of accounting policies and the reported amounts of assets, liabilities, income and expenses. Actual result may differ from these estimates.

Estimated and underlying assumptions are reviewed on an ongoing basis. Revisions to accounting estimates are recognized prospectively.

Information about significant areas of estimates, uncertainty and critical judgment in applying accounting policies that have the most significant effect on the amounts recognized in the financial statements are:

- Key assumptions used in discounted cash flow projections
- Measurement of defined benefit obligations
- Provisions and contingencies
- Determination of net realizable value
- Determination of useful life of the property, plants and equipment
- Determination of capitalization value and useful life of the intangible assets

2.5 Changes in Accounting Policy

Bank has opted full implementation of NFRS effective from FY 2074/75. Major changes in accounting policies include recognition of interest income of loan and advances from cash to accrual basis. Recognition, classification, measurement and de-recognition of financial Assets and liability and impairment testing of financial assets have also been impacted by the change. Effect of each change in accounting policy has been disclosed separately in regulatory reserve/statement of distributable profit. Change in Accounting policy has been applied retrospectively to the extent possible and utilizing the exemption of related standards in applying so.

2.6 New Standards in Issue but not effective

There have been amendments to the existing standards and issuance of new by IASB and applicability of the new Standards has been notified by IFRS Foundation. But, the amendments and new standards become applicable only when ASB-Nepal pronounces them. The new Standards issued but not yet effective up to the date of issuance of the financial statements are set out below. The Bank will adopt these standards when they become effective.

a. IFRS 9- Financial Instruments

IFRS 9 states a logical principle base to classify financial assets and financial liabilities which is driven by cash flow characteristics and the business model in which an assets or liability is held. Further this standard recommends the assessment of impairment based on more timely recognition of expected credit losses and entities are required to account for expected credit losses from the initial recognition of financial instruments and it lowers the threshold for recognition of full life time expected losses by aligning financial accounting treatment with risk management activities.

IFRS 9 has become effective from 1 January 2018 and has an effect on classification and measurement of the Bank's financial instruments. IFRS 9 replaces IAS 39 and applies to recognition and measurement of financial assets and liabilities.

b. IFRS 15- Revenue from contracts with customers

IFRS 15 replaces IAS 18 Revenue and IAS 11 Construction Contracts. Financial instruments, Leases and Insurance Contracts are out of scope of this standard. Globally, IFRS 15 is effective for annual periods beginning on or after 1 January 2018.

c. IFRS 16- Leases

The IASB issued IFRS 16- Leases to replace IAS 17- Leases. IFRS 16 requires lessees to recognize a right to use asset and a liability for future payments arising from a lease contract. Accounting requirements for lessor remain aligned to the current approach under IAS 17. Globally, IFRS 16 is effective for annual periods beginning on or after 1 January 2019.

d. IFRS 17 Insurance Contracts

IFRS 17 establishes the principles for the recognition, measurement, presentation and disclosure of insurance contracts. Few un-funded facilities issued by bank, currently classified as contingent liabilities, may fall under insurance contract and have to measure, present and disclose accordingly in the financials after it becomes effective. Globally, IFRS 17 is effective for annual period beginning on or after 1 January 2021.

A number of new standards and amendments to the existing standards and interpretations issued by IASB will be applicable when ASB Nepal incorporates them within NFRS.

2.7 Adoption of Carve-outs

Accounting Standard Board Nepal has resolved carve-outs for implementation of NFRS on September 13, 2018 (Bhadra 28, 2075) and October 19, 2020 (Kartik 03, 2077). Bank has opted to use carve outs with alternative treatment specified therein as below:

| Carve- Out Number | Alternative treatment | Bank's Treatment |
|-------------------|--|--|
| 1(Sept 2018) | A parent company shall prepare consolidated financial statements using uniform accounting policy for like transaction and other events in similar circumstances unless it is impracticable to do so. | Bank has prepared consolidated financial statements of subsidiary based on existing Accounting Policy of Subsidiary which is not NFRS compliant. |
| 3(Sept 2018) | The Entity's financial statements shall be prepared using uniform accounting policy for like transaction and other events in similar circumstances unless it is impracticable to do so | Bank' Financial statements for Investment in associate are prepared as per Equity method based on existing Accounting Policy of associate which is not NFRS compliant. |



| | | |
|------------------------------|---|--|
| 5(Sept 2018) 1 (Oct 2019) | An entity shall assess at the end of each reporting period whether there is any objective evidence that a financial assets or group of financial assets measured at amortized cost is impaired. If any such evidence exists the entity shall apply paragraph 63 to determine the amount of any impairment loss unless the entity is bank and Financial institution registered as per Bank and Financial Institution Act 2073. Such entities shall measure impairment loss on loan and advance as the higher of amount derived as per norms prescribed by Nepal Rastra Bank for Loan Loss provisioning and amount determined as per Para 63 of NAS39 and shall apply impairment Para 63 of NAS 39 to measure the impairment loss on Financial assets other than Loan and advances. | Bank has adopted NAS 39 for impairment of financial assets. For loan and advances to customers, impairment loss is taken as higher of regulatory requirement and NFRS requirement. |
| 7 (Sept 2018) | Once a financial asset or a group of similar financial assets has been written down as a result of an impairment loss, interest income is thereafter recognized using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss. Interest income shall be calculated by applying effective interest rate to the gross carrying amount of a financial asset unless the financial asset is written off either partially or fully. | Bank has recognized interest income on gross carrying amount of Financial assets unless Financial assets are written off partially or fully. |
| 2 (Oct 2020) | The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or, when appropriate, a shorter period to the net carrying amount of the financial asset or financial liability. When calculating the effective interest rate, an entity shall estimate cash flows considering all contractual terms of the financial instrument (for example, prepayment, call and similar options) but shall not consider future credit losses. The calculation includes all fees and points paid or received, unless it is immaterial or impracticable to determine reliably, between parties to the contract that are an integral part of the effective interest rate (see NAS 18 Revenue), transaction costs and all other premiums or discounts. There is a presumption that the cash flows and the expected life of a group of similar financial instruments can be estimated reliably. However, in those rare cases when it is not possible to estimate reliably the cash flows or the expected life of a financial instrument (or group of financial instruments), the entity shall use the contractual cash flows over the full contractual term of the financial instrument (or group of financial instruments). | Bank uses coupon rate as effective interest rate on loan and advances. |

2.8 Discounting

Discounting is applied where assets and liabilities are non-current and impact of discounting is material.

2.9 Limitation of NFRS Implementation

Exception to NFRS implementation has been disclosed in relevant section of notes.

3 Significant Accounting Policies**3.1 Basis of Measurement**

Assets and Liabilities are measured at historic cost and income and expenses are recognized on accrual basis unless otherwise stated. Financial Assets and Liabilities are measured primarily at either amortized cost or Fair value. Basis of measurement further depends on classification of financial assets and liabilities. Details are provided under policy 3.4.

3.2 Basis of Consolidation**3.2.1 Business Combination**

During the reporting period, no business was acquired.

3.2.2 Non-Controlling Interest

Non-Controlling interest are measured at their proportionate share of the subsidiary's identifiable net assets.

3.2.3 Subsidiaries

Subsidiaries are the entities controlled by bank. Bank controls the entity if it has right to variable returns from its involvement with the entity and has ability to affect those returns through its power over the entity.



The financial statements of Subsidiary are included in the consolidated financial statements.

On consolidation Bank used ASB carve-outs as mentioned in 2.7 above

The bank's investment in two entities as mentioned in Note 4.10 is in excess of 50% of the paid up capital of those entities. These investments were made under the specific directives or policies of the Government and other relevant statutes.

3.2.4 Loss of Control

Bank reassess whether it has control if there are changes to one or more elements of control. Changes in bank's interest in subsidiary that do not result in loss of control are accounted as equity transaction.

3.2.5 Special Purpose Entity (SPE)

No such entities exist.

3.2.6 Transaction elimination on consolidation

Bank has lent Rs. 10.18 crore to its associates, Sana Kisan Laghubitta Bittiya Sanstha Limited. Bank has not provided any additional loan limit during the year. Total loan limit and outstanding balance on Ashad end 2078 is Rs. 150 crores and Rs. 10.18 crores respectively. Banks' share of interest is adjusted in consolidated financial statements.

3.3 Cash and Cash Equivalent

Cash and cash equivalents include bank notes and coins in hand, unrestricted balances held with banks and highly liquid financial assets with original maturities of three months or less from the acquisition date that are subject to an insignificant risk of changes in their fair value and are used by licensed institution in management of its short term commitments.

3.4 Financial assets and Financial Liabilities

3.4.1 Recognition

All financial assets and liabilities are initially recognized on the trade date, i.e. the date on which the Bank becomes a party to the contractual provisions of the instrument. This includes 'regular way trades. Regular way trade means purchases or sales of financial assets that required delivery of assets within the time frame generally established by regulation or convention in the market place.

The classification of financial instruments at the initial recognition depends on their purpose and characteristics and the management's intention in acquiring them. All financial instruments are measured initially at their fair value plus transaction costs that are directly attributable to acquisition or issue of such financial instruments except in the case of such financial assets and liabilities at fair value through profit or loss, as per the Nepal Accounting Standard - NAS 39 (Financial Instruments: Recognition and Measurement). Transaction costs in relation to financial assets and financial liabilities at fair value through profit or loss are dealt with the Statement of Profit or Loss.

3.4.2 Classification-Financial Assets

Bank classifies it based on its business model for managing the asset and the asset's contractual cash flow characteristics, as follows:

- a. **Amortized Cost**—a financial asset is measured at amortized cost if both of the following conditions are met:
 - i. The asset is held within a business model whose objective is to hold assets in order to collect contractual cash flows; and
 - ii. The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.
- b. **Fair Value through Other Comprehensive Income**—financial assets are classified and measured at fair value through other comprehensive income if they are held in a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets
- c. **Fair Value through Profit or Loss**—any financial assets that are not held in one of the two business models mentioned is measured at fair value through profit or loss.

When and only when, an entity changes its business model for managing financial assets it must reclassify all affected financial assets.

3.4.3 Classification-Financial liabilities

All financial liabilities are measured at amortized cost, except for financial liabilities at fair value through profit or loss. Such liabilities include derivatives (other than derivatives that are financial guarantee contracts or are designated and effective hedging instruments), other liabilities held for trading, and liabilities that an entity designates to be measured at fair value through profit or loss.



3.4.4 Measurement

Initial Measurement

A financial asset or financial liability is measured initially at fair value plus or minus, for an item not at fair value through profit or loss, transaction costs that are directly attributable to its acquisition or issue. Transaction cost in relation to financial assets and liabilities at fair value through profit or loss are recognized in Statement of Profit or Loss.

Subsequent Measurement

A financial asset or financial liability is subsequently measured either at fair value or at amortized cost based on the classification of the financial asset or liability. Financial asset or liability classified as measured at amortized cost is subsequently measured at amortized cost using effective interest rate method.

The amortized cost of a financial asset or financial liability is the amount at which the financial asset or financial liability is measured at initial recognition minus principal repayments, plus or minus the cumulative amortization using the effective interest method of any difference between that initial amount and the maturity amount, and minus any reduction for impairment or un-collectability.

Financial assets classified at fair value are subsequently measured at fair value. The subsequent changes in fair value of financial assets at fair value through profit or loss are recognized in Statement of Profit or Loss whereas of financial assets at fair value through other comprehensive income are recognized in other comprehensive income.

3.4.5 De-recognition- Financial Assets

The bank derecognizes a financial assets when the contractual rights to the cash flow from the financial assets expire, or it transfers the rights to receive the contractual cash flows in a transaction in which substantially all of the risk and rewards of the ownership of the financial assets are transferred or in which the bank neither transfers nor retains substantially all of the risk and rewards of the ownership and it does not retain control of the financial assets.

On de-recognition of a financial assets, the difference between the carrying amount of the assets (or the carrying amount allocated to the portion of the assets derecognized) and the sum of (i) the consideration received (including any new assets obtained less any new liability assumed) and (ii) any cumulative gain or loss that had been recognized in OCI is recognized in income or expenditure. Any interest in transferred financial assets that qualify for de-recognition that is created or retained by the bank is recognized as a separate assets or liability.

3.4.6 De recognition- Financial Liabilities

A financial liability is derecognized when the obligation under the liability is discharged or canceled or expired. Where an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as a de-recognition of the original liability and the recognition of a new liability. The difference between the carrying value of the original financial liability and the consideration paid is recognized in Statement of Profit or Loss.

3.4.7 Determination of Fair Value

Fair value is the amount for which an asset could be exchanged, or a liability settled, between knowledgeable, willing parties in an arm's length transaction on the measurement date. The fair value of a liability reflects its non-performance risk

The fair values are determined according to the following hierarchy:

Level 1 fair value measurements are those derived from unadjusted quoted prices in active markets for identical assets or liabilities.

Level 2 valuations are those with quoted prices for similar instruments in active markets or quoted prices for identical or similar instruments in inactive markets and financial instruments valued using models where all significant inputs are observable.

Level 3 portfolios are those where at least one input, which could have a significant effect on the instrument's valuation, is not based on observable market data.

When available, the Bank measures the fair value of an instrument using quoted prices in an active market for that instrument. A market is regarded as active if quoted prices are readily and regularly available and represent actual and regularly occurring market transactions on an arm's length basis. If a market for a financial instrument is not active, the Bank establishes fair value using a valuation technique. Valuation techniques include using recent arm's length transactions between knowledgeable, willing parties (if available), reference to the current fair value of other instruments that are substantially the same, discounted cash flow analyses.

The best evidence of the fair value of a financial instrument at initial recognition is the transaction price – i.e. the fair value of the consideration given or received. However, in some cases, the fair value of a financial instrument on initial recognition may be different to its transaction price. If such fair value is evidenced by comparison with other observable current market transactions in the same instrument (without modification) or based on a valuation technique whose variables include only data from observable markets, then the difference is recognized in profit or loss on initial recognition of the instrument. In other cases the difference is not recognized in profit or loss immediately but is recognized over the life of the instrument on an appropriate basis or when the instrument is redeemed, transferred or sold, or the fair value becomes observable.



All unquoted equity investments are recorded at cost, considering the non-trading of promoter shares up to the date of balance sheet, the market price of such shares could not be ascertained with certainty. Hence, these investments are recognized at cost net of impairment, if any.

3.4.8 Impairment

Financial assets

At each reporting date the bank assesses the objective evidence that a financial asset or group of financial assets is impaired or not. A financial asset or a group of financial assets is impaired and impairment losses are incurred only if there is objective evidence of impairment as a result of one or more events that occurred after the initial recognition of the asset and that loss event has an impact on the estimated future cash flows of the financial assets or group of financial assets that can be reliably estimated.

Bank has measured impairment loss on loan and advance to customer as the higher of amount derived as per norms prescribed by Nepal Rastra Bank for Loan Loss provisioning and amount determined as per Para 63 of NAS39 and shall apply impairment Para 63 of NAS 39 to measure the impairment loss on Financial assets other than Loan and advances.

Additional details of disclosure regarding impairment is presented in 5.11

Bank uses carve- outs as mentioned in 2.7 above

Objective evidence that financial assets are impaired includes:

- significant financial difficulty of the borrower
- Default in making due on due date
- breach of contract, such as default or delinquency by a borrower
- the bank, for economic or legal reasons relating to the financial difficulties, grant to the borrower a concession that the lender would not otherwise consider
- indication that a borrower will enter bankruptcy;
- disappearance of an active market for a security; or
- Observable data relating to a group of assets such as adverse changes in the payment status of borrowers in the group or economic conditions that correlate with defaults in the group.

The amount of loss is measured as the difference between the asset's carrying amount and amount the management considers it as recoverable on the basis of financial position of the borrower or issuer and appropriate estimation made by the management. Appropriate provisions for possible losses on investments in shares, fixed deposits; and loans and advances have been made. Receivables considered as bad and irrecoverable are written off from the books of account and directly charged to Statement of comprehensive income. In addition, for an investment in an unquoted equity security, a significant or prolonged decline in its book value is objective evidence of impairment.

Individual Assessment of Impairment

Bank assess whether objective evidence of impairment exists individually that is significant. An individual measurement of impairment is based on management's best estimate of the present value of cash flows that are expected to be received. In estimating these cash flows, management made judgments about debtor's financial position and net realizable value of any underlying collateral.

Collective Assessment of Impairment

Statistical methods are used to determine impairment losses on a collective basis for homogenous groups of financial assets.

Bank uses the following method to calculate historical loss experience on collective basis:

After grouping of loans on the basis of homogeneous risks, the Bank uses net flow rate method. Under this methodology the movement in the outstanding balance of customers into default categories over the periods is used to estimate the amount of financial assets that will eventually be irrecoverable, as a result of the events occurring before the reporting date.

Under this methodology, loans are grouped into ranges according to the number of days in arrears and statistical analysis is used to estimate the likelihood that loans in each range will progress through the various stages of delinquency and ultimately prove irrecoverable.

3.4.9 Write off

Bank writes off loan or investment either partially or in full and related allowance for impairment losses when it determined that there will be no realistic prospect of recovery.

Non-financial assets

Non-financial assets are reviewed for impairment whenever events or changes in circumstances indicate that the carrying amount may not be recoverable. An impairment loss is recognized for the amount by which the assets carrying amount exceeds its recoverable amount. The recoverable amount is the higher of an asset's fair value less cost and value in use. An impairment loss is recognized in Statement of profit and loss. Provisions against impairment are reviewed at each balance sheet date and adjusted to reflect the current best estimates. Changes in the provisions are recognized as income/expense in the statement of comprehensive income.

No impairment loss is recognized during this year.



3.5 Trading Assets

Trading assets are those assets that the bank acquires principally for the purpose of selling in the near term, or holds as part of a portfolio that is managed together for short-term profit. Trading assets are initially recognized and subsequently measured at fair value in the statement of financial position with transactions cost recognized in income and expenditure. All changes in the fair value are recognized as part of the net trading income in income and expenditure.

3.6 Derivative Assets and Derivative Liabilities

At reporting date, the bank's outstanding contract for a non-deliverable forward contract asset (NDF) was of Rs. 70,862,400. The bank has a policy to maintain a square-off position on such derivative contracts with exception a certain degree of risk tolerance.

3.7 Property Plant and Equipment

3.7.1 Recognition and measurement

Property, Plant and equipment are measured at cost less accumulated depreciation and any accumulated impairment losses. Cost comprises purchase price including non-refundable duties and taxes; and any directly attributable cost incurred in bringing the asset to their present location and condition necessary for it to be capable of operating in the manner intended by the management but excluding trade discounts and rebates. Subsequent expenditure is capitalized only when it is probable that future economic benefits associated with the expenditure will flow in to the Bank. Ongoing repair and maintenance are expensed as incurred. If significant part of an item of property, Plant or equipment has different useful lives, then they are accounted for as separate items (major components) of property, Plant and equipment.

Any gain or loss on disposal of an item of property, Plant and equipment (calculated as the difference between the net proceeds from disposal and carrying amount of the items) is recognized within other income in Statement of profit and Loss Account.

3.7.2 Depreciation

Land is not depreciated. All other property, plant and equipment are depreciated from the date they are available for use or in respect of self-constructed assets, from the date that the construction is completed and ready for use. Depreciation is charged on straight-line method over the estimated useful life of property, plant and equipment. Useful lives and residual values are reviewed on each reporting date and adjusted if required.

Class of assets

Estimated useful life

| | |
|-----------------------|------------|
| Building | 50 years |
| Office Equipment | 10 years |
| Fixtures and fittings | 10 years |
| Computers | 5 years |
| Vehicles | above 6yrs |
| Others | 10 years |

3.7.3 Assets Received in Grant

In order to fair present the grant assets' economic benefits over its useful lives, non-current assets acquired under the government grant is recognized as "Grant Assets" and included under respective head of property, plant and equipment with corresponding credit to "Deferred Grant Income" under the head of Other Liabilities.

3.8 Goodwill and Intangible assets

Banking Software

Intangible assets include software purchased by the bank. The intangible assets that are acquired by the bank and have definite useful lives are measured at cost less accumulated amortization and any impairment losses. Costs incurred in the ongoing maintenance of software are expensed immediately as incurred. Subsequent cost on software is capitalized only when it increases the future economic benefits embodied in the specific asset to which it relates. Bank has a policy to amortize banking software at 20% on straight line basis.

Other Intangibles

Other Intangibles are recognized at cost and subsequently amortized at 20% on straight line basis.

3.9 Investment Property

Investment property is property held either to earn rental income or for capital appreciation or for both but not for sale in the ordinary course of business, used in the supply of services or for administrative purpose. Investment property is measured initially at cost. After initial recognition investment property shall be measured at its cost (NAS16 Property Plant and Equipment) less any accumulated depreciation and any accumulated impairment unless the investment property meets the criteria to be classified as held for sale as per (NFRS 5) Non-current Assets held for sale. Investment property includes land, land and building acquired as non-banking assets by bank but not sold. On reclassification into Property and Equipment, its carrying value or recoverable value whichever is lower is considered as its cost for subsequent accounting.

3.10 Income Tax

Income Tax expense comprises of current and deferred tax. It is recognized in Profit or loss except to the extent that relate to items recognized directly in equity or in other comprehensive income (OCI).

3.10.1 Current Tax

Current tax comprises of expected tax payable or receivable on the taxable income or loss for the year and any adjustment to the payable or receivable in respect to previous years. Current tax is measured using tax rate enacted or subsequently enacted at the reporting date.

3.10.2 Deferred Tax

Deferred tax is recognized in respect of temporary difference between the carrying amount of assets and liabilities in the financial statements and the tax base of these assets and liabilities as per the legislation. Deferred tax is measured using tax rate enacted or subsequently enacted at the reporting date.

3.11 Deposits, Debt Securities Issued and Subordinated Liabilities

Deposits and borrowings are the source of funds of the bank in addition to its reserves. These are initially measured at fair value minus direct transaction cost and subsequently measured at amortized cost using the effective interest method, except where the bank designates liabilities at fair value through profit or loss.

Debt Securities Issued

It includes debentures, bonds or other debt securities issued by the Bank. Debt securities issued are initially measured at fair value minus incremental direct transaction costs, and subsequently measured at their amortized cost using the effective interest method, except where designated at fair value through profit or loss. However, debentures issued by the bank are subordinate to the deposits from customer.

Details of bonds and Debenture issued from ADBL is as follows:

| Bond/Debenture | Issued Year | Maturity Year | Tenure (in Yrs) | Amount in NPR |
|-----------------------|-------------|---------------|-----------------|---------------|
| 10.35% ADBL Debenture | 2076 | 2083 | 7 | 2,500,000,000 |
| 4% Agri bond | 2077 | 2084 | 7 | 6,000,000,000 |
| 4% Agri bond | 2078 | 2086 | 8 | 6,000,000,000 |
| 4% Agri bond | 2078 | 2087 | 9 | 3,427,500,000 |

Subordinated Liabilities

These are the liabilities subordinated, at the event of winding up, to claims of depositors, debt Securities issued and other creditors. It shall include redeemable preference shares, subordinated notes issued, borrowings etc.

3.12 Provisions

A provision is recognized if as a result of a past event, the bank has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation. Provisions are determined by discounting (in case of non-current) the expected future cash flows at the pre-tax rate that reflects current market assessment of the time value of money and the risks specific to the liability. The unwinding of the discount is recognized as finance cost.

3.13 Revenue Recognition

3.13.1 Interest income

Interest income/expenses are recognized in Profit or Loss using the effective interest method.

Bank uses Accounting Standard Board of Nepal carve- outs and treats coupon rate as effective interest rate.

However, interest accrual is suspended and is not recognized as Interest income in the Statement of Profit or Loss in following circumstances:

- Loans where contractual payments of principal and/or interest are more than 3 months in arrears and where the net realizable value of security is insufficient to cover payment of principal and accrued interest.
- Loans where contractual payments of principal and/or interest are more than 12 months in arrears, irrespective of the net realizable value of collateral.
- Overdraft and other short-term facilities which have not been settled after the expiry of the loan and even not renewed within 3 months of the expiry, and where the net realizable value of security is insufficient to cover payment of principal and accrued interest.



4. Overdrafts and other short-term facilities which have not been settled after the expiry of the loan and even not renewed within 12 months of the expiry, irrespective of the net realizable value of collateral.

3.13.2 Fees and Commission Income

Fees and Commission income that are integral part on determining effective interest rate on a financial asset or liability are included in effective interest rate. Other Fees and commissions are recognized separately as the related service is performed or received.

3.13.3 Dividend Income

Dividend income is recognized when the right to receive is established. A right to receive is considered to have been established when the entity makes a formal announcement for dividend declaration.

3.13.4 Net Trading Income

Net trading income comprises gains less losses relating to trading assets and liabilities and includes all realized and unrealized fair value changes, and net income from financial instruments designated at fair value through profit or Loss. All gains and losses from the changes in the fair value of financial assets and liabilities designated at fair value are recognized through profit and loss. Interest income and expenses and dividend income arising on these financial instruments are also included, except for interest arising from debt securities issued by the bank, and derivatives managed in conjunction with those debt securities which is recognized in Interest expense.

3.13.5 Net income from other financial instrument at fair value through profit or loss

Net income from other financial instrument at fair value through profit and loss related to non-trading derivatives held for risk management purposes that do not form part of the qualifying hedge relationships are recognized through profit or loss. It includes realized and unrealized fair value changes, interest, and dividend income and foreign exchange differences.

3.14 Interest Expenses

Interest expense is recognized in Profit or Loss using the effective interest method. The effective interest rate is the rates that exactly discount estimated future cash payment through expected life of the financial instrument or where appropriate a shorter period, to the net carrying amount of the financial liability. While calculating the effective interest rate, the Bank estimates cash flows considering all contractual terms of the financial instrument but excluding future credit gains. The calculation includes all amount paid by the bank that are an integral part of the effective interest rate of the financial instrument, including the transaction costs and other premium or discounts.

Bank uses ASB carve- outs as mentioned in 2.7 above and treat coupon rate as effective interest rate.

3.15 Employee Benefits

3.15.1 Defined contribution plan and Defined Benefit Plan

A defined contribution plan is a post-employment benefit plan under which an entity pays a fixed contribution to a separate entity and has no legal or constructive obligation to pay future amounts. Obligations for contributions to defined contribution plans are recognized as employee benefit expense in profit or loss in the periods during which the related service are rendered by employees. Pre-paid contributions are recognized as an asset to the extent that cash refund or reduction in future payments is available. Contributions to a defined contribution plan being due for more than 12 months after the end of the period in which the employee render the service are discounted at their present value.

The following are the benefit plans provided by the bank to its employees:

- 1) **Defined Contribution Plan:** All permanent employees are entitled for participation in employee Provident Fund (Retirement Fund) wherein the employees contribute at 10 percent of their current basic salaries. The bank contributes 10% of basic salary to this fund, which is separately administered as a defined contribution plan as per Bank Staff By-Law. The bank's obligations for contributions to the above fund are recognized as an expense in Statement of profit or loss as the related services are rendered.
- 2) **Defined Benefit Plan:** A defined benefit plan is a post-employment benefit plan other than defined contribution plan. The bank's net obligation in respect of defined benefit plans is calculated separately for each plan by estimating the amount of future benefit that employees have earned in return for their service in current and prior periods. That benefit is discounted to determine its present value. Any unrecognized past service costs and the Fair Value of any plan assets are deducted. The discount rate is the yield at the reporting date on corporate bonds, that have maturity dates approximating the terms of the bank's obligation and that are denominated in the currency in which the benefits are expected to be paid.

The calculation of defined benefit obligation is performed annually by a qualified actuary using the projected unit credit method. The bank recognizes all actuarial gains and losses arising from defined benefit plans immediately in other comprehensive income and all expenses



related to defined benefits plans in employee benefit are expensed in profit and loss account. When the calculation results in a potential assets for the group, the recognized assets is limited to the present value of economic benefits available in the form of any future refunds from the plan or reductions in future contributions to the plan. To calculate the present value of economic benefits consideration is given to any applicable minimum funding requirements.

Measurements of the net defined benefit liability comprise actuarial gains and losses. The return on plan assets (excluding interest income) and the effect of the assets ceiling (if any excluding interest) are recognized immediately in OCI. The bank determines the net interest expense (income) on the net defined liability (assets) for the period by applying the discount rate used to measure the defined benefit obligation at the beginning of the annual period to the then-net defined benefits liability (assets), taking into account any changes in the net defined benefits liability(asset)during the period as a result of contribution and benefits payments. Net interest expenses and other expenses related to defined benefit plans are recognized in personal expenses in Statement of profit and Loss.

The following are the defined benefit plans provided by the bank to its employees:

- 1) Gratuity
- 2) Staff Security Fund
- 3) Leave Encashment
- 4) Medical Facilities

3.15.2 Other long term employee benefits

Other Long term benefit includes long term leave, long term disability facility. These benefits are recognized on actuarial valuation.

3.15.3 Termination Benefits

The termination benefits are expensed at the earlier of which the bank can no longer withdrawn the offer of those benefits and when the bank recognizes costs for restructuring. If benefits are not expected to be wholly settled within 12 months of the reporting date, then they are discounted.

3.15.4 Short term employee benefits

Short term employee benefits are expensed as the related services are provided. A liability is recognized for the amount expected to be paid if the Bank has a present legal or constructive obligation to pay this amount as a result of past service provided by the employees and obligation can be estimated reliably and settled within 12 month period.

3.16 Leases

The bank has a policy to conduct its business operations through having a short-term rental agreement with property-owners (operating leases) in those places where it lacks required infrastructure.

3.17 Foreign currency Transaction

Foreign Currency differences arising on translation are recognized in profit and loss. Monetary assets and liabilities denominated in foreign currencies at the reporting date are translated into the functional currency at the rate of exchange prevailing on that date. The foreign currency gain or loss on monetary items is the difference between the carrying amounts at the beginning of the year/origination date, adjusted for the foreign currency translated at the rate of exchange at the reporting date. Non-monetary assets and liabilities that measured at fair value in a foreign currency are translated into the functional currency at the rate of exchange prevailing at the date on which the fair value is determined. Non-monetary items that are measured based on historical cost in the foreign currency are translated using the rate of exchange on the date of transactions. An amount equivalent to the net exchange gain /loss during the year is transferred to/other operating Income.

3.18 Financial Guarantee and Loan Commitment

Financial Guarantees are contingent liabilities that arise out of the contract that the bank might make specified payments to reimburse the holder for loss that it incurs because a specified debt or fails to make payment when it is due in accordance with terms of debt instrument.

Loan Commitments are firm commitment to provide credit under pre-specified terms and conditions. Liabilities arising from financial guarantee and loan commitments are included with in provisions.

3.19 Share capital, Reserves and Retained Earnings

Share capital and reserves are different classes of equity claims. Equity claims are claims on the residual interest in the assets of the entity after deducting all its liabilities. Changes in equity during the reporting period comprise income and expenses recognized in the statement of financial performance; plus contributions from holders of equity claims, minus distributions to holders of equity claims.



Share Capital

Banks' share capital is as stated below.

| Particulars | Amount in NPR |
|--|---------------|
| Equity Share Capital | |
| Promoter Shares | |
| Nepal Government | 5,604,864,199 |
| Others | Nil |
| Public shares | |
| Nepal Government | Nil |
| Others | 5,385,065,603 |
| Irredeemable Non-cumulative Preference Share | |
| Nepal Government | 5,432,712,000 |

Government of Nepal owns 51% of total equity shares of the company.

Reserves

Reserves are the allocation out of profit or retained earnings. These are created as statutory requirement and bank's own policies.

Reserve due to change in measurement basis is transferred to regulatory reserve. It amounts to Rs. 565,787,319 in FY 2077/78. Regulatory reserve after current year transfer would be Rs. 3,206,548,011. In FY 2077/78, bank has appropriated General Reserve for Rs. 714,054,580; Exchange Fluctuation Reserve for Rs. 176,587; Corporate Social Responsibility Fund for Rs. 35,275,369 Debenture Redemption Reserve for Rs. 500,000,000 and Employee Training Fund for Rs. 35,822,464.

Retained Earnings

Opening retained earnings is adjusted with regulatory reserve for Rs. 68,691,487 as suggested by Nepal Rastra Bank for omission in transfer of earnings to regulatory reserve. Prior year errors for Rs. 334,993 are adjusted in retained earnings. Retained Earnings after addition of current year profit, adjustment of distributions during FY 2077/78 and reserves movements of FY 2077/78 would be Rs. 3,654,511,980.

Retained Earnings Movement during the year

| Particulars | Amount (Rs.) |
|---|----------------------|
| Retained Earnings as of asar end 2077 | 2,342,124,853 |
| Adjustment: Transfer to Regulatory Reserve (NRB directed) | (68,691,487) |
| Adjustment: Prior Year Errors | 334,993 |
| Adjusted Balance as of sawan 1, 2077 | 2,273,768,359 |
| Current Year Profit | 3,527,536,906 |
| Transfer to Reserve | (2,023,665,902) |
| Transfer From Reserve | 278,281,079 |
| Distributions from retained earnings | (401,408,462) |
| Retained Earnings as on Asar End 2078 | 3,654,511,980 |

3.20 Earnings per Share (EPS)

Bank presents basic and diluted EPS for its ordinary shares.

Basic Earnings per Share

Bank calculate basic earnings per share amounts for profit or loss attributable to ordinary equity holders of the bank and profit or loss from continuing operation attributable to those equity holders. It is calculated by dividing profit or loss attributable to equity holders of the bank by the weighted average number of ordinary share outstanding.

Diluted Earnings per Share

Bank calculate diluted earnings per share amounts for profit or loss attributable to ordinary equity holders of the bank and profit or loss from continuing operation attributable to those equity holders. It is calculated by dividing profit or loss attributable ordinary equity holders of the bank and weighted number shares outstanding for the effect of all dilutive potential ordinary shares.

3.21 Segment Reporting

Operating Segments identified as per NFRS 8 are reported as segment reporting as described in Para 5.4 as Disclosure and Additional Information.

3.22 Offsetting

The assets and liabilities are offset and the net amount presented in the statement of financial position when and only when the bank has a legal right to set off the amounts and it intends either to settle them on a net basis or to realize the asset and settle the liability simultaneously.

3.23 Inter-Office Transactions

The net debit balance of Rs. 52,323,455 Inter-office transactions under reconciliation is presented as Other Assets.

**4.1 Cash and cash equivalent**

| Particulars | Group | | Bank | |
|--------------------------------|-----------------------|----------------------|-----------------------|----------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Cash in hand | 4,194,907,166 | 3,914,283,855 | 4,194,902,166 | 3,914,278,855 |
| Balances with B/FIs | 5,245,454,312 | 3,525,283,840 | 5,241,411,842 | 3,524,731,195 |
| Money at call and short notice | 417,916 | 422,118 | 417,916 | 422,118 |
| Other | 1,199,999,999 | 1,049,999,999 | 1,199,999,999 | 1,049,999,999 |
| Total | 10,640,779,393 | 8,489,989,813 | 10,636,731,923 | 8,489,432,167 |

4.2 Due from Nepal Rastra Bank

| Particulars | Group | | Bank | |
|---|----------------------|-----------------------|----------------------|-----------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Statutory balances with NRB | 9,738,352,563 | 12,566,284,335 | 9,738,352,563 | 12,566,284,335 |
| Securities purchased under resale agreement | - | - | - | - |
| Other deposit and receivable from NRB | 2,260,745 | 826,831 | 2,260,745 | 826,831 |
| Total | 9,740,613,308 | 12,567,111,166 | 9,740,613,308 | 12,567,111,166 |

4.3 Placement with Bank and Financial Institutions

| Particulars | Group | | Bank | |
|---------------------------------|----------------------|----------------------|----------------------|----------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Placement with domestic B/FIs | 3,520,825,000 | 3,982,930,980 | 3,520,825,000 | 3,982,930,980 |
| Placement with foreign B/FIs | 596,750,000 | 1,024,675,000 | 596,750,000 | 1,024,675,000 |
| Less: Allowances for impairment | - | - | - | - |
| Total | 4,117,575,000 | 5,007,605,980 | 4,117,575,000 | 5,007,605,980 |

4.4 Derivative financial instruments

| Particulars | Group | | Bank | |
|--|-------------------|--------------------|-------------------|--------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| <i>Held for trading</i> | 70,862,400 | 133,762,200 | 70,862,400 | 133,762,200 |
| Interest rate swap | - | - | - | - |
| Currency swap | - | - | - | - |
| Forward exchange contract | 70,862,400 | 133,762,200 | 70,862,400 | 133,762,200 |
| Others | - | - | - | - |
| <i>Held for risk management</i> | - | - | - | - |
| Interest rate swap | - | - | - | - |
| Currency swap | - | - | - | - |
| Forward exchange contract | - | - | - | - |
| Other | - | - | - | - |
| Total | 70,862,400 | 133,762,200 | 70,862,400 | 133,762,200 |



4.5 Other trading assets

| Particulars | Group | | Bank | |
|--------------------------|----------------------|-------------------|----------------------|-------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Treasury bills | - | - | - | - |
| Government bonds | - | - | - | - |
| NRB Bonds | - | - | - | - |
| Domestic Corporate bonds | - | - | - | - |
| Equities | 1,666,533,703 | 17,422,939 | 1,666,533,703 | 17,422,939 |
| Other | - | - | - | - |
| Total | 1,666,533,703 | 17,422,939 | 1,666,533,703 | 17,422,939 |
| Pledged | - | - | - | - |
| Non-pledged | 1,666,533,703 | 17,422,939 | 1,666,533,703 | 17,422,939 |

4.5.1 Equities

| Particulars | Group | | | | Bank | | | |
|---|--------------|-------------|---------------|------------|--------------|-------------|---------------|------------|
| | Current Year | | Previous Year | | Current Year | | Previous Year | |
| | Cost | Fair Value | Cost | Fair Value | Cost | Fair Value | Cost | Fair Value |
| Investment in equity measured at FVPL | | | | | | | | |
| Chhimek Laghubitta Bittiya Sanstha Limited | 47,329,122 | 65,705,090 | 3,472,341 | 3,619,890 | 47,329,122 | 65,705,090 | 3,472,341 | 3,619,890 |
| 37805 shares of Rs. 100 each | | | | | | | | |
| Citizen Investment Trust | 69,605,573 | 64,688,230 | 3,050,898 | 3,258,376 | 69,605,573 | 64,688,230 | 3,050,898 | 3,258,376 |
| 18530 shares of Rs. 100 each | | | | | | | | |
| First Microfinance Laghubitta Bittiya Sanstha Limited | 2,577,050 | 4,159,442 | - | - | 2,577,050 | 4,159,442 | - | - |
| 5054 shares of Rs. 100 each | | | | | | | | |
| Gurans Life Insurance Company Limited | 69,161,342 | 75,862,809 | - | - | 69,161,342 | 75,862,809 | - | - |
| 99951 shares of Rs. 100 each | | | | | | | | |
| Himalayan Distillery Limited | 109,542,291 | 156,518,752 | 6,586,427 | 6,396,000 | 109,542,291 | 156,518,752 | 6,586,427 | 6,396,000 |
| 28396 shares of Rs. 100 each | | | | | | | | |
| Nepal Reinsurance Company Limited | 62,124,290 | 75,327,658 | 20,005 | 25,200 | 62,124,290 | 75,327,658 | 20,005 | 25,200 |
| 47257 shares of Rs. 100 each | | | | | | | | |
| Premier Insurance Company Limited | 12,825,779 | 11,700,000 | 750,560 | 853,160 | 12,825,779 | 11,700,000 | 750,560 | 853,160 |
| 10000 shares of Rs. 100 each | | | | | | | | |
| Rasuwadahi Hydropower Company Ltd | 128,423 | 360,240 | 1,025,648 | 750,000 | 128,423 | 360,240 | 1,025,648 | 750,000 |
| 760 shares of Rs. 100 each | | | | | | | | |
| Rural Microfinance Bi. Sanstha Ltd | 32,716,157 | 49,528,229 | 1,646,569 | 1,551,313 | 32,716,157 | 49,528,229 | 1,646,569 | 1,551,313 |
| 36073 shares of Rs. 100 each | | | | | | | | |
| Sanjen Jalvidhyut Company Ltd | 196,878 | 542,392 | 1,100,708 | 670,000 | 196,878 | 542,392 | 1,100,708 | 670,000 |
| 1208 shares of Rs. 100 each | | | | | | | | |
| Shivam Cement | - | - | 229,400 | 299,000 | - | - | 229,400 | 299,000 |
| 0 shares of Rs. 100 each | | | | | | | | |
| Asian Life Insurance Company Limited | 2,991,145 | 6,315,380 | - | - | 2,991,145 | 6,315,380 | - | - |
| 4685 shares of Rs. 100 each | | | | | | | | |
| Chilime Hydropower Company Limited | 109,127,768 | 125,759,472 | - | - | 109,127,768 | 125,759,472 | - | - |
| 183056 shares of Rs. 100 each | | | | | | | | |
| Himalayan General Insurance Company Limited | 19,414,991 | 22,629,120 | - | - | 19,414,991 | 22,629,120 | - | - |
| 29465 shares of Rs. 100 each | | | | | | | | |
| Hydroelectricity Investment And Development Company Limited | 5,881,649 | 15,360,290 | - | - | 5,881,649 | 15,360,290 | - | - |
| 34210 shares of Rs. 100 each | | | | | | | | |
| Lumbini General Insurance Company Limited | 24,369,217 | 29,023,800 | - | - | 24,369,217 | 29,023,800 | - | - |
| 37210 shares of Rs. 100 each | | | | | | | | |
| National Life Insurance Company Limited | 13,138,670 | 17,797,913 | - | - | 13,138,670 | 17,797,913 | - | - |
| 15463 shares of Rs. 100 each | | | | | | | | |
| Nepal Insurance Company Limited | 0 | 486,472 | - | - | 0 | 486,472 | - | - |
| 476 shares of Rs. 100 each | | | | | | | | |
| Nepal Doorsanchar Company Limited | 49,849,562 | 66,588,264 | - | - | 49,849,562 | 66,588,264 | - | - |



| | | | | | | | |
|---|------------|------------|---|---|------------|------------|--|
| 50676 shares of Rs. 100 each | | | | | | | |
| Nepal Life Insurance Company Limited | 24,853,678 | 34,102,549 | - | - | 24,853,678 | 34,102,549 | |
| 17771 shares of Rs. 100 each | | | | | | | |
| Prime Life Insurance Company Limited | 58,237,658 | 68,207,184 | - | - | 58,237,658 | 68,207,184 | |
| 71496 shares of Rs. 100 each | | | | | | | |
| Sanima Mai Hydropower | 14,422,104 | 23,085,000 | - | - | 14,422,104 | 23,085,000 | |
| 45000 shares of Rs. 100 each | | | | | | | |
| Sikhar Insurance Company Limited | 54,444,540 | 51,179,488 | - | - | 54,444,540 | 51,179,488 | |
| 26219 shares of Rs. 100 each | | | | | | | |
| Nirdhan Utthan | 32,486,305 | 32,121,600 | - | - | 32,486,305 | 32,121,600 | |
| 20076 shares of Rs. 100 each | | | | | | | |
| BUTWAL POWER COMPANY | 69,013,467 | 87,087,660 | - | - | 69,013,467 | 87,087,660 | |
| 172110 shares of Rs. 100 each | | | | | | | |
| SWABALAMBAN BITTAYA SANSTHA LT | 13,512,613 | 13,894,125 | - | - | 13,512,613 | 13,894,125 | |
| 8275 shares of Rs. 100 each | | | | | | | |
| SURYA LIFE INSURANCE CO LTD | 9,645,534 | 13,834,610 | - | - | 9,645,534 | 13,834,610 | |
| 15005 shares of Rs. 100 each | | | | | | | |
| Api Power Company | 2,681,453 | 6,401,655 | - | - | 2,681,453 | 6,401,655 | |
| 15885 shares of Rs. 100 each | | | | | | | |
| Rastriya Beema Company Limited Promoter Shares | 1,260,650 | 1,799,900 | - | - | 1,260,650 | 1,799,900 | |
| 100 shares of Rs. 100 each | | | | | | | |
| Arun Valley Hydropower Development Company Limited | 39,929,479 | 41,169,120 | - | - | 39,929,479 | 41,169,120 | |
| 85769 shares of Rs. 100 each | | | | | | | |
| UPPER TAMAKOSHI HYDROPOWER LTD | 5,850,106 | 10,603,648 | - | - | 5,850,106 | 10,603,648 | |
| 15062 shares of Rs. 100 each | | | | | | | |
| Grameen Bikas Laghubitta Bittiya Sanstha Limited(Pro) | 23,084,947 | 20,050,800 | - | - | 23,084,947 | 20,050,800 | |
| 17368 shares of Rs. 100 each | | | | | | | |
| NRN Laghubitta Bittiya Sanstha | 1,557,426 | 2,436,000 | - | - | 1,557,426 | 2,436,000 | |
| 1400 shares of Rs. 100 each | | | | | | | |
| Sadhana Laghubitta Bittaya San | 2,514,588 | 4,205,000 | - | - | 2,514,588 | 4,205,000 | |
| 2500 shares of Rs. 100 each | | | | | | | |
| LAXMI LAGHU BITTA BITTAYASANST | 5,158,455 | 8,264,610 | - | - | 5,158,455 | 8,264,610 | |
| 3609 shares of Rs. 100 each | | | | | | | |
| IME General Insurance | 1,640,218 | 6,561,243 | - | - | 1,640,218 | 6,561,243 | |
| 5427 shares of Rs. 100 each | | | | | | | |
| Prabhu Insurance Company Limited | 15,058,853 | 20,425,920 | - | - | 15,058,853 | 20,425,920 | |
| 21277 shares of Rs. 100 each | | | | | | | |
| Nerude Laghubitta | 3,957,204 | 4,939,200 | - | - | 3,957,204 | 4,939,200 | |
| 3087 shares of Rs. 100 each | | | | | | | |
| PANCHAKANYA MAI HYDRO COMPANY | 1,786,521 | 3,020,000 | - | - | 1,786,521 | 3,020,000 | |
| 10000 shares of Rs. 100 each | | | | | | | |
| INFINITY LAGHUBITTA BITTAYA SANSTHA | 3,496,164 | 4,242,875 | - | - | 3,496,164 | 4,242,875 | |
| 2275 shares of Rs. 100 each | | | | | | | |
| ASHA LAGHUBITTA BITTAYA SANSTA | 22,902,641 | 26,626,457 | - | - | 22,902,641 | 26,626,457 | |
| 14323 shares of Rs. 100 each | | | | | | | |
| AARAMBHA CHAUTARI JAGHU BITTA | 12,202,927 | 11,757,780 | - | - | 12,202,927 | 11,757,780 | |
| 7470 shares of Rs. 100 each | | | | | | | |
| SANIMA LARGE CAP FUND | 30,000,000 | 31,500,000 | - | - | 30,000,000 | 31,500,000 | |
| 3000000 shares of Rs. 100 each | | | | | | | |
| KUMARI EQUITY FUND | 20,000,000 | 21,000,000 | - | - | 20,000,000 | 21,000,000 | |
| 2000000 shares of Rs. 100 each | | | | | | | |
| SUNRISE BLUECHIP FUND | 20,000,000 | 20,320,000 | - | - | 20,000,000 | 20,320,000 | |
| 2000000 shares of Rs. 100 each | | | | | | | |
| UNIVERSAL POWER COMPANY LIMITE | 827,427 | 1,575,000 | - | - | 827,427 | 1,575,000 | |
| 5000 shares of Rs. 100 each | | | | | | | |
| NIBL Samriddhi fund -2 | 30,000,000 | 32,430,000 | - | - | 30,000,000 | 32,430,000 | |
| 3000000 shares of Rs. 100 each | | | | | | | |
| PRABHU SELECT FUND | 14,681,000 | 14,886,534 | - | - | 14,681,000 | 14,886,534 | |



| | | | | | | | | | |
|---|----------------------|----------------------|-------------------|-------------------|----------------------|----------------------|-------------------|-------------------|--|
| 1468100 shares of Rs. 100 each | | | | | | | | | |
| NIC ASIA SELECT 30 INDEX FUND | 20,000,000 | 20,000,000 | - | - | 20,000,000 | 20,000,000 | | | |
| 2000000 shares of Rs. 100 each | | | | | | | | | |
| FORWARD COMMUNITY MICRO FINANC | 54,513,461 | 84,889,420 | - | - | 54,513,461 | 84,889,420 | | | |
| 30,646 shares of Rs. 100 each | | | | | | | | | |
| NLG Insurance | 33,797,187 | 32,359,280 | - | - | 33,797,187 | 32,359,280 | | | |
| 26524 shares of Rs. 100 each | | | | | | | | | |
| Arun Kabeli Power Limited | 16,727,370 | 33,402,306 | - | - | 16,727,370 | 33,402,306 | | | |
| 70469 shares of Rs. 100 each | | | | | | | | | |
| Ridi Hydropower Company Limited | 4,285,152 | 11,520,000 | - | - | 4,285,152 | 11,520,000 | | | |
| 20000 shares of Rs. 100 each | | | | | | | | | |
| Ngadi Group Power Limited | 3,456,952 | 8,550,000 | - | - | 3,456,952 | 8,550,000 | | | |
| 15000 shares of Rs. 100 each | | | | | | | | | |
| Swarajgar Laghubitta Bittiya Sanstha Limited | 11,056,571 | 15,777,000 | - | - | 11,056,571 | 15,777,000 | | | |
| 10518 shares of Rs. 100 each | | | | | | | | | |
| Synergy Power Development Limited | 5,544,362 | 8,980,000 | - | - | 5,544,362 | 8,980,000 | | | |
| 20000 shares of Rs. 100 each | | | | | | | | | |
| Mero Micro Finance Laghubitta bittiya Sanstha Limited | 29,549,152 | 31,493,566 | - | - | 29,549,152 | 31,493,566 | | | |
| 20371 shares of Rs. 100 each | | | | | | | | | |
| VIJAYA LAGHUBITTA BITTAYA SANSTHA Limited | 4,727,466 | 5,420,620 | - | - | 4,727,466 | 5,420,620 | | | |
| 2980 shares of Rs. 100 each | | | | | | | | | |
| UNITED MODI HYDROPOWER LIMITED | 8,648,315 | 8,060,000 | - | - | 8,648,315 | 8,060,000 | | | |
| 20000 shares of Rs. 100 each | | | | | | | | | |
| Total FVPL | 1,358,491,851 | 1,666,533,703 | 17,882,556 | 17,422,939 | 1,358,491,851 | 1,666,533,703 | 17,882,556 | 17,422,939 | |

4.6 Loan and advances to B/FIs

| Particulars | Group | | Bank | |
|------------------------------------|--------------------|----------------------|--------------------|----------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Loans to microfinance institutions | 115,165,303 | 1,149,049,951 | 115,165,303 | 1,149,049,951 |
| Other | - | - | - | - |
| Less: Allowances for impairment | (1,497,149) | (11,490,500) | (1,497,149) | (11,490,500) |
| Total | 113,668,154 | 1,137,559,451 | 113,668,154 | 1,137,559,451 |

4.6.1: Allowances for impairment

| Particulars | Group | | Bank | |
|-------------------------------|------------------|-------------------|------------------|-------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Balance at Sawan 1 | 11,490,500 | 12,982,515 | 11,490,500 | 12,982,515 |
| Impairment loss for the year: | | | | |
| Charge for the year | | - | | - |
| Recoveries/reversal | (9,993,351) | (1,492,015) | (9,993,351) | (1,492,015) |
| Amount written off | - | - | - | - |
| Balance at Asar end | 1,497,149 | 11,490,500 | 1,497,149 | 11,490,500 |

4.7 Loans and advances to customers

| Particulars | Group | | Bank | |
|--|------------------------|------------------------|------------------------|------------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Loan and advances measured at amortized cost | 154,936,449,436 | 126,056,069,278 | 154,936,449,436 | 126,056,069,278 |
| Less: Impairment allowances | (4,338,093,617) | (4,206,675,009) | (4,338,093,617) | (4,206,675,009) |
| Collective impairment | (1,929,169,158) | (1,078,965,881) | (1,929,169,158) | (1,078,965,881) |
| Individual impairment | (2,408,924,458) | (3,127,709,128) | (2,408,924,458) | (3,127,709,128) |
| Net amount | 150,598,355,820 | 121,849,394,269 | 150,598,355,820 | 121,849,394,269 |
| Loan and advances measured at FVTPL | | | | |
| Total | 150,598,355,820 | 121,849,394,269 | 150,598,355,820 | 121,849,394,269 |



4.7.1: Analysis of loan and advances - By Product

| Particulars | Group | | Bank | |
|---------------------------------------|------------------------|------------------------|------------------------|------------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Product | | | | |
| Term Loans | 9,284,951,383 | 4,329,872,549 | 9,284,951,383 | 4,329,872,549 |
| Overdraft | 7,409,636,384 | 7,226,020,000 | 7,409,636,384 | 7,226,020,000 |
| Trust receipt/import loan | 111,020,969 | 117,640,000 | 111,020,969 | 117,640,000 |
| Demand and other working capital loan | 98,072,809,813 | 94,332,295,610 | 98,072,809,813 | 94,332,295,610 |
| Personal residential loans | 6,794,612,970 | 5,443,010,000 | 6,794,612,970 | 5,443,010,000 |
| Real estate loans | 1,194,495,573 | 265,260,000 | 1,194,495,573 | 265,260,000 |
| Margin lending loans | 256,622,847 | 63,160,000 | 256,622,847 | 63,160,000 |
| Hire Purchase Loans | 1,904,163,228 | 1,059,820,000 | 1,904,163,228 | 1,059,820,000 |
| Deprived Sector Loans | 24,652,324,191 | 8,158,710,049 | 24,652,324,191 | 8,158,710,049 |
| Bills purchased | - | - | - | - |
| Staff loans | 3,415,484,682 | 3,275,890,776 | 3,415,484,682 | 3,275,890,776 |
| Others | 1,674,931,881 | 1,232,280,000 | 1,674,931,881 | 1,232,280,000 |
| Sub total | 154,771,053,921 | 125,503,958,984 | 154,771,053,921 | 125,503,958,984 |
| Interest receivable | 165,395,516 | 552,110,293 | 165,395,516 | 552,110,293 |
| Grand total | 154,936,449,436 | 126,056,069,278 | 154,936,449,436 | 126,056,069,278 |

4.7.2: Analysis of loan and advances - By Currency

| Particulars | Group | | Bank | |
|---------------------|------------------------|------------------------|------------------------|------------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Nepalese rupee | 154,936,449,436 | 126,056,069,278 | 154,936,449,436 | 126,056,069,278 |
| Indian rupee | - | - | - | - |
| United State dollar | - | - | - | - |
| Great Britain pound | - | - | - | - |
| Euro | - | - | - | - |
| Japenese yen | - | - | - | - |
| Chinese yuan | - | - | - | - |
| Other | - | - | - | - |
| Total | 154,936,449,436 | 126,056,069,278 | 154,936,449,436 | 126,056,069,278 |

4.7.3: Analysis of loan and advances - By Collateral

| Particulars | Group | | Bank | |
|---------------------------------------|------------------------|------------------------|------------------------|------------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Secured | | | | |
| Movable/immovable assets | 152,611,035,649 | 123,414,191,755 | 152,611,035,649 | 123,414,191,755 |
| Gold and silver | 75,300,000 | 57,610,000 | 75,300,000 | 57,610,000 |
| Guarantee of domestic B/FIs | - | - | - | - |
| Government guarantee | - | - | - | - |
| Guarantee of international rated bank | - | - | - | - |
| Collateral of export document | - | - | - | - |
| Collateral of fixed deposit receipt | 536,500,000 | 393,890,000 | 536,500,000 | 393,890,000 |
| Collateral of Government securities | - | - | - | - |
| Counter guarantee | - | - | - | - |
| Personal guarantee | - | - | - | - |
| Other collateral | - | - | - | - |
| Subtotal | 153,222,835,649 | 123,865,691,755 | 153,222,835,649 | 123,865,691,755 |
| Unsecured | 1,713,613,787 | 2,190,377,522 | 1,713,613,787 | 2,190,377,522 |
| Grant Total | 154,936,449,436 | 126,056,069,278 | 154,936,449,436 | 126,056,069,278 |



4.7.4: Allowances for impairment

| Particulars | Group | | Bank | |
|---|----------------------|----------------------|----------------------|----------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Specific allowances for impairment | | | | |
| Balance at Sawan 1 | 3,127,709,128 | 2,615,874,154 | 3,127,709,128 | 2,615,874,154 |
| Impairment loss for the year: | | | | |
| Charge for the year | 2,388,335,921 | 2,654,295,413 | 2,388,335,921 | 2,654,295,413 |
| Recoveries/reversal during the year | (3,107,120,591) | (2,142,460,439) | (3,107,120,591) | (2,142,460,439) |
| Write-offs | | | | |
| Exchange rate variance on foreign currency impairment | | | | |
| Other movement | | | | |
| Balance at Asar end | 2,408,924,458 | 3,127,709,128 | 2,408,924,458 | 3,127,709,128 |
| Collective allowances for impairment | | | | |
| Balance at Sawan 1 | 1,078,965,881 | 1,042,554,512 | 1,078,965,881 | 1,042,554,512 |
| Impairment loss for the year: | | | | |
| Charge/(reversal) for the year | 850,203,277 | 36,411,369 | 850,203,277 | 36,411,369 |
| Exchange rate variance on foreign currency impairment | | | | |
| Other movement | | | | |
| Balance at Asar end | 1,929,169,158 | 1,078,965,881 | 1,929,169,158 | 1,078,965,881 |
| Total allowances for impairment | 4,338,093,617 | 4,206,675,009 | 4,338,093,617 | 4,206,675,009 |

4.8 Investment securities

| Particulars | Group | | Bank | |
|--|--------------------------|--------------------------|--------------------------|--------------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Investment securities measured at amortized cost | 36,194,097,589 | 23,144,997,157 | 36,193,391,589 | 23,144,291,157 |
| Investment in equity measured at FVTOCI | 1,712,536,213 | 1,303,541,686 | 1,686,674,029 | 1,277,772,964 |
| Total | 37,906,633,802.25 | 24,448,538,843.36 | 37,880,065,618.25 | 24,422,064,120.96 |

4.8.1: Investment securities measured at amortized cost

| Particulars | Group | | Bank | |
|--|-----------------------|-----------------------|-----------------------|-----------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Debt securities | 638,926,398 | 706,000 | 638,220,398 | 0 |
| Government bonds | 14,176,204,730 | 10,823,412,205 | 14,176,204,730 | 10,823,412,205 |
| Government treasury bills | 21,379,388,211 | 12,321,380,702 | 21,379,388,211 | 12,321,380,702 |
| Nepal Rastra Bank bonds | - | - | - | - |
| Nepal Rastra Bank deposits instruments | - | - | - | - |
| Other | 116,250 | 36,250 | 116,250 | 36,250 |
| Less: specific allowances for impairment | (538,000) | (538,000) | (538,000) | (538,000) |
| Total | 36,194,097,589 | 23,144,997,157 | 36,193,391,589 | 23,144,291,157 |

4.8.2: Investment in equity measured at fair value through other comprehensive income

| Particulars | Group | | Bank | |
|----------------------------|----------------------|----------------------|----------------------|----------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Equity instruments | | | | |
| Quoted equity securities | 1,000,519,634 | 910,856,905 | 974,992,290 | 885,423,023 |
| Unquoted equity securities | 3,164,800 | 3,164,800 | 3,164,800 | 3,164,800 |
| Mutual Fund | 708,851,779 | 389,519,981 | 708,516,939 | 389,185,141 |
| Total | 1,712,536,213 | 1,303,541,686 | 1,686,674,029 | 1,277,772,964 |



4.8.3: Information relating to investment in equities

| Investment in equity measured at FVTOCI | Group | | | | Bank | | | |
|---|--------------|-------------|---------------|-------------|--------------|-------------|---------------|-------------|
| | Current Year | | Previous Year | | Current Year | | Previous Year | |
| | Cost | Fair Value | Cost | Fair Value | Cost | Fair Value | Cost | Fair Value |
| Investment in quoted equity | | | | | | | | |
| Asian Life Insurance Company Limited | - | - | 4,369,160 | 4,576,780 | - | - | 4,369,160 | 4,576,780 |
| 0 shares of Rs. 100 each | | | | | | | | |
| Chilime Hydropower Company Limited | 1,387,892 | 1,828,107 | 6,534,230 | 5,549,314 | 1,387,892 | 1,828,107 | 6,534,230 | 5,549,314 |
| 2660 shares of Rs. 100 each | | | | | | | | |
| Deprosc Laghubitta Bittiya Sanstha Limited | 6,748,743 | 371,511,702 | 7,592,178 | 202,724,538 | 6,748,743 | 371,511,702 | 7,592,178 | 202,724,538 |
| 220350.95 shares of Rs. 100 each | | | | | | | | |
| Deprosc Laghubitta Bittiya Sanstha Limited (Promoter Share) | 23,439,738 | 443,268,938 | 23,439,738 | 424,350,000 | 23,439,738 | 443,268,938 | 23,439,738 | 424,350,000 |
| 813337.5 shares of Rs. 100 each | | | | | | | | |
| Grameen Bikas Laghubitta Bittiya Sanstha Limited(Pro) | 3,034,900 | 104,700 | 3,034,900 | 104,700 | 3,034,900 | 104,700 | 3,034,900 | 104,700 |
| 1047 shares of Rs. 100 each | | | | | | | | |
| Hydroelectricity Investment And Development Company Limited | - | - | 14,481,800 | 21,186,767 | - | - | 14,481,800 | 21,186,767 |
| 0 shares of Rs. 100 each | | | | | | | | |
| Lumbini General Insurance Company Limited | - | - | 97,400 | 441,222 | - | - | 97,400 | 441,222 |
| 0 shares of Rs. 100 each | | | | | | | | |
| Neco Insurance Company Limited | 1,827,607 | 10,779,956 | 2,240,472 | 5,464,821 | 1,827,607 | 10,779,956 | 2,240,472 | 5,464,821 |
| 7997 shares of Rs. 100 each | | | | | | | | |
| Neco Insurance Company Limited (Promoter) | 113,182,158 | 139,429,588 | 113,182,158 | 139,429,588 | 113,182,158 | 139,429,588 | 113,182,158 | 139,429,588 |
| 439952 shares of Rs. 100 each | | | | | | | | |
| Nepal Doorsanchar Company Limited | 657,942 | 1,314,000 | 50,818,813 | 51,560,945 | 657,942 | 1,314,000 | 50,818,813 | 51,560,945 |
| 1000 shares of Rs. 100 each | | | | | | | | |
| Nepal Insurance Company Limited | 0 | - | 3,045,202 | 3,106,364 | 0 | - | 3,045,202 | 3,106,364 |
| 0 shares of Rs. 100 each | | | | | | | | |
| Nepal Life Insurance Company Limited | 1,494,317 | 5,027,780 | 5,751,292 | 5,572,980 | 1,494,317 | 5,027,780 | 5,751,292 | 5,572,980 |
| 2620 shares of Rs. 100 each | | | | | | | | |
| Prime Life Insurance Company Limited | - | - | 1,472,300 | 737,559 | - | - | 1,472,300 | 737,559 |
| 0 shares of Rs. 100 each | | | | | | | | |
| Prudential Insurance Company Limited | - | - | 85,048 | 1,055,020 | - | - | 85,048 | 1,055,020 |
| 0 shares of Rs. 100 each | | | | | | | | |
| Siddhartha Insurance Company Limited | - | - | 10,125,031 | 5,220,000 | - | - | 10,125,031 | 5,220,000 |
| 0 shares of Rs. 100 each | | | | | | | | |
| Sikhar Insurance Company Limited | 957,001 | 1,727,520 | 15,165,339 | 14,342,425 | 957,001 | 1,727,520 | 15,165,339 | 14,342,425 |
| 885 shares of Rs. 100 each | | | | | | | | |
| <i>Investment from Subsidiary Company (Kosh Byabasthapan Company Limited)</i> | | | | | | | | |
| Arun Kabeli Power Limited | - | - | 9,900 | 9,900 | - | - | - | - |
| 0 shares of Rs. 100 each | | | | | | | | |
| Barun Hydropower Company Limited | - | - | 1,000 | 1,000 | - | - | - | - |
| 0 shares of Rs. 100 each | | | | | | | | |
| Central Finance Limited | - | - | 43,300 | 43,300 | - | - | - | - |
| 0 shares of Rs. 100 each | | | | | | | | |
| Civil Laghubitta Bittiya Sanstha Limited | - | - | 1,500 | 1,500 | - | - | - | - |
| 0 shares of Rs. 100 each | | | | | | | | |
| Citizen Bank Int'l. Limited | 544,470 | 544,470 | 544,470 | 544,470 | - | - | - | - |
| 1,507 shares of Rs. 100 each | | | | | | | | |
| Deva Bikas Bank Limited | - | - | 17,700 | 17,700 | - | - | - | - |
| 0 shares of Rs. 100 each | | | | | | | | |
| Deprosc Laghubitta Bittiya Sanstha Limited | - | - | 124,726 | 124,726 | - | - | - | - |
| 25 shares of Rs. 100 each | | | | | | | | |
| Dibyaswori Hydropower Limited | - | - | 1,100 | 1,100 | - | - | - | - |
| 0 shares of Rs. 100 each | | | | | | | | |
| Forward Community Microfinance Bittiya Sanstha Limited | - | - | 2,600 | 2,600 | - | - | - | - |
| 0 shares of Rs. 100 each | | | | | | | | |



| Investment in equity measured at FVTOCI | Group | | | | Bank | | | |
|---|--------------|------------|---------------|------------|--------------|------------|---------------|------------|
| | Current Year | | Previous Year | | Current Year | | Previous Year | |
| | Cost | Fair Value | Cost | Fair Value | Cost | Fair Value | Cost | Fair Value |
| Global IME Bank Limited | 41,100 | 41,100 | 41,100 | 41,100 | | | | |
| 554 shares of Rs. 100 each | | | | | | | | |
| Global IME Laghubitta Bittiya Sanstha Limited | - | - | 3,700 | 3,700 | | | | |
| 0 shares of Rs. 100 each | | | | | | | | |
| Green Development Bank Limited | - | - | 5,200 | 5,200 | | | | |
| 0 shares of Rs. 100 each | | | | | | | | |
| Hydroelectricity Investment and Development Company Limited | - | - | 14,500 | 14,500 | | | | |
| 0 shares of Rs. 100 each | | | | | | | | |
| Janautthan Samudayic Laghubitta Bittiya Sanstha Limited | - | - | 2,500 | 2,500 | | | | |
| 0 shares of Rs. 100 each | | | | | | | | |
| Kumari Bank Limited | - | - | 52,400 | 52,400 | | | | |
| 0 shares of Rs. 100 each | | | | | | | | |
| Khanikhola Hydropower Company Limited | - | - | 1,600 | 1,600 | | | | |
| 0 shares of Rs. 100 each | | | | | | | | |
| Kalika Laghubitta Bittiya Sanstha Limited | - | - | 1,000 | 1,000 | | | | |
| 0 shares of Rs. 100 each | | | | | | | | |
| NRN Laghubitta Bittiya Sanstha Limited | - | - | 2,700 | 2,700 | | | | |
| 0 shares of Rs. 100 each | | | | | | | | |
| Mega Bank Nepal Limited | 103,800 | 103,800 | 103,800 | 103,800 | | | | |
| 1,478 shares of Rs. 100 each | | | | | | | | |
| Mero Microfinance Laghubitta Bittiya Sanstha Limited | - | - | 143,675 | 143,675 | | | | |
| 94 shares of Rs. 100 each | | | | | | | | |
| Mithila Laghubitta Bittiya Sanstha Limited | - | - | 3,800 | 3,800 | | | | |
| 0 shares of Rs. 100 each | | | | | | | | |
| Nepal Bangladesh Bank | 66,700 | 66,700 | 66,700 | 66,700 | | | | |
| 1,154 shares of Rs. 100 each | | | | | | | | |
| Nepal Credit and Commerce Bank | - | - | 255,936 | 255,936 | | | | |
| 0 shares of Rs. 100 each | | | | | | | | |
| Ngadi Group Power Limited | - | - | 5,800 | 5,800 | | | | |
| 0 shares of Rs. 100 each | | | | | | | | |
| Nepal Investment Bank | 730,771 | 730,771 | 205,271 | 205,271 | | | | |
| 1,651 shares of Rs. 100 each | | | | | | | | |
| NIC Asia Bank Limited | 439,825 | 439,825 | 439,825 | 439,825 | | | | |
| 1,252 shares of Rs. 100 each | | | | | | | | |
| Neco Insurance Limited | - | - | 3,473,270 | 3,473,270 | | | | |
| 57,785 shares of Rs. 100 each | | | | | | | | |
| Neco Insurance Limited (Promotor) | 22,854,700 | 22,854,700 | 19,381,430 | 19,381,430 | | | | |
| 322,450 shares of Rs. 100 each | | | | | | | | |
| NLG Insurance Limited | - | - | 5,000 | 5,000 | | | | |
| 47 shares of Rs. 100 each | | | | | | | | |
| Nepal Life Insurance Company Limited | - | - | 28,500 | 28,500 | | | | |
| 13 shares of Rs. 100 each | | | | | | | | |
| NMB Microfinance Bittiya Sanstha Limited | - | - | 1,000 | 1,000 | | | | |
| 20 shares of Rs. 100 each | | | | | | | | |
| National Microfinance Bittiya Sanstha Limited | 36,300 | 36,300 | 1,000 | 1,000 | | | | |
| 15 shares of Rs. 100 each | | | | | | | | |
| Prime Commercial Bank Limited | 301,400 | 301,400 | 301,400 | 301,400 | | | | |
| 1,460 shares of Rs. 100 each | | | | | | | | |
| Ridi Hydropower Development Company Limited | - | - | 2,800 | 2,800 | | | | |
| 33 shares of Rs. 100 each | | | | | | | | |
| RMDC Laghubitta Bittiya Sanstha Limited | - | - | 4,320 | 4,320 | | | | |
| 40 shares of Rs. 100 each | | | | | | | | |
| RSDC Laghubitta Bittiya Sanstha Limited | 139,800 | 139,800 | 7,800 | 7,800 | | | | |



| Investment in equity measured at FVTOCI | Group | | | | Bank | | | |
|--|--------------------|----------------------|--------------------|--------------------|--------------------|--------------------|--------------------|--------------------|
| | Current Year | | Previous Year | | Current Year | | Previous Year | |
| | Cost | Fair Value | Cost | Fair Value | Cost | Fair Value | Cost | Fair Value |
| 322 shares of Rs. 100 each | | | | - | | | | |
| Shangrilla Development Bank Limited | 4,110 | 4,110 | 6,400 | 6,400 | | | | |
| 82 shares of Rs. 100 each | | | | - | | | | |
| Saptakoshi Development Bank Limited | - | - | 57,200 | 57,200 | | | | |
| 648 shares of Rs. 100 each | | | | - | | | | |
| Standard Chartered Bank Limited | 30,960 | 30,960 | 30,960 | 30,960 | | | | |
| 51 shares of Rs. 100 each | | | | - | | | | |
| Swodeshi Laghubitta Bittiya Sanstha Limited | - | - | 2,600 | 2,600 | | | | |
| 33 shares of Rs. 100 each | | | | - | | | | |
| Sworogari Laghubitta Bittiya Sanstha Limited | - | - | 10,900 | 10,900 | | | | |
| 188 shares of Rs.100 each | | | | - | | | | |
| Suryodaya Laghubitta Bittiya Sanstha Limited | - | - | 1,000 | 1,000 | | | | |
| 24 shares of Rs. 100 each | | | | - | | | | |
| Synergy Power Development Limited | - | - | 2,900 | 2,900 | | | | |
| 29 shares of Rs. 100 each | | | | - | | | | |
| United Modi Hydropower Limited | - | - | 11,300 | 11,300 | | | | |
| 113 shares of Rs. 100 each | | | | - | | | | |
| Vijaya Laghubitta Bittiya Sanstha Limited | - | - | 2,300 | 2,300 | | | | |
| 32 shares of Rs. 100 each | | | | - | | | | |
| Womi Microfinance Laghubitta Bittiya Sanstha Limited | - | - | 6,000 | 6,000 | | | | |
| 75 shares of Rs. 100 each | | | | | | | | |
| NMB Bank Limited | 233,408 | 233,408 | | | | | | |
| 588 shares of Rs. 100 each | | | | | | | | |
| Total | 178,257,643 | 1,000,519,634 | 286,868,944 | 910,856,905 | 152,730,299 | 974,992,290 | 261,435,061 | 885,423,023 |
| Investment in unquoted equity | | | | | | | | |
| Jadibuti Utpadan Tatha Prashodhan Company Limited | 1,116,000 | 1,116,000 | 1,116,000 | 1,116,000 | 1,116,000 | 1,116,000 | 1,116,000 | 1,116,000 |
| 1,116 shares of Rs. 1000 each | | | | | | | | |
| Karja Suchana Kendra | 1,050,000 | 1,050,000 | 1,050,000 | 1,050,000 | 1,050,000 | 1,050,000 | 1,050,000 | 1,050,000 |
| 69,984 shares of Rs. 100 each | | | | | | | | |
| Krishi Aayojana Sewa Kendra | 250,000 | 250,000 | 250,000 | 250,000 | 250,000 | 250,000 | 250,000 | 250,000 |
| 250 shares of Rs. 1000 each | | | | | | | | |
| Nepal Byapar Company (Koshi) Limited | 288,000 | 288,000 | 288,000 | 288,000 | 288,000 | 288,000 | 288,000 | 288,000 |
| 2,880 shares of Rs. 100 each | | | | | | | | |
| Nepal Clearing House Limited | 460,800 | 460,800 | 460,800 | 460,800 | 460,800 | 460,800 | 460,800 | 460,800 |
| 12,638 shares of Rs. 100 each | | | | | | | | |
| Total | 3,164,800 | 3,164,800 | 3,164,800 | 3,164,800 | 3,164,800 | 3,164,800 | 3,164,800 | 3,164,800 |
| Total FVOCI | 181,422,443 | 1,003,684,434 | 290,033,744 | 914,021,705 | 155,895,099 | 978,157,090 | 264,599,861 | 888,587,823 |
| Investment in Mutual Fund | | | | | | | | |
| Citizen Mutual Fund-1 | 13,595,693 | 16,983,000 | 10,000,000 | 10,060,000 | 13,595,693 | 16,983,000 | 10,000,000 | 10,060,000 |
| 1350000 units of Rs. 10 each | | | | | | | | |
| Citizen Mutual Fund-2 | 20,000,000 | 28,300,000 | 20,000,000 | 20,000,000 | 20,000,000 | 28,300,000 | 20,000,000 | 20,000,000 |
| 2000000 units of Rs. 10 each | | | | | | | | |
| Global Ime Samunnat Yojana | 37,976,000 | 77,008,595 | 37,976,000 | 32,580,559 | 37,976,000 | 77,008,595 | 37,976,000 | 32,580,559 |
| 3797268 units of Rs. 10 each | | | | | | | | |
| Laxmi Equity Fund | 71,309,254 | 96,869,141 | 58,495,870 | 51,300,878 | 71,309,254 | 96,869,141 | 58,495,870 | 51,300,878 |
| 7019503 units of Rs. 10 each | | | | | | | | |
| Nabil Balanced Fund-2 | 20,001,063 | 28,201,410 | 20,000,000 | 19,800,000 | 20,001,063 | 28,201,410 | 20,000,000 | 19,800,000 |
| 2000100 units of Rs. 10 each | | | | | | | | |
| Nabil Equity Fund | 11,265,040 | 16,446,958 | 11,265,040 | 10,510,282 | 11,265,040 | 16,446,958 | 11,265,040 | 10,510,282 |
| 1126504 units of Rs. 10 each | | | | | | | | |
| Nibl Pragati Fund | 12,417,465 | 17,800,012 | 10,274,070 | 8,373,367 | 12,417,465 | 17,800,012 | 10,274,070 | 8,373,367 |
| 1198654 units of Rs. 10 each | | | | | | | | |
| Nibl Samridhhi Fund-1 | 27,822,550 | 39,953,182 | 27,822,550 | 27,544,325 | 27,822,550 | 39,953,182 | 27,822,550 | 27,544,325 |
| 2782255 units of Rs. 10 each | | | | | | | | |



| Investment in equity measured at FVTOCI | Group | | | | Bank | | | |
|---|--------------------|----------------------|--------------------|----------------------|--------------------|----------------------|--------------------|----------------------|
| | Current Year | | Previous Year | | Current Year | | Previous Year | |
| | Cost | Fair Value |
| Nic Asia Balanced Fund 3000000 units of Rs. 10 each | 30,000,000 | 41,190,000 | 30,000,000 | 27,420,000 | 30,000,000 | 41,190,000 | 30,000,000 | 27,420,000 |
| Nmb Hybrid Fund L-1 1261921 units of Rs. 10 each | 12,619,210 | 17,225,222 | 12,619,210 | 11,988,250 | 12,619,210 | 17,225,222 | 12,619,210 | 11,988,250 |
| Nmb50 Mutual Fund 5000000 units of Rs. 10 each | 50,000,000 | 74,750,000 | 50,000,000 | 50,000,000 | 50,000,000 | 74,750,000 | 50,000,000 | 50,000,000 |
| Sanima Equity Fund 2000000 units of Rs. 10 each | 22,804,094 | 33,580,000 | 10,000,000 | 9,930,000 | 22,804,094 | 33,580,000 | 10,000,000 | 9,930,000 |
| Siddhartha Equity Fund 2185496 units of Rs. 10 each | 24,073,824 | 30,706,219 | 9,677,480 | 9,677,480 | 24,073,824 | 30,706,219 | 9,677,480 | 9,677,480 |
| Siddhartha Investment Growth Scheme-2 6000000 units of Rs. 10 each | 60,000,000 | 85,200,000 | 60,000,000 | 60,000,000 | 60,000,000 | 85,200,000 | 60,000,000 | 60,000,000 |
| Sunrise First Mutual Fund 4152700 units of Rs. 10 each | 41,641,637 | 66,443,200 | 40,000,000 | 40,000,000 | 41,641,637 | 66,443,200 | 40,000,000 | 40,000,000 |
| Laxmi Unnati Fund 3000000 units of Rs. 10 each | 30,000,000 | 37,860,000 | - | - | 30,000,000 | 37,860,000 | | |
| <i>Investment from Subsidiary Company (Kosh Byabasthapan Company Limited)</i> | | | | | | | | |
| Global IME Sammunat Scheme 1 9,493 units of Rs. 10 each | 95,000 | 95,000 | 95,000 | 95,000 | | | | |
| NIBL Pragati Fund 3,440 units of Rs. 10 each | 34,400 | 34,400 | 34,400 | 34,400 | | | | |
| NIBL Sambridhi Fund -1 17,389 units of Rs. 10 each | 173,890 | 173,890 | 173,890 | 173,890 | | | | |
| NMB Hybrid Fund- 1 3,155 units of Rs. 10 each | 31,550 | 31,550 | 31,550 | 31,550 | | | | |
| Total | 485,860,671 | 708,851,779 | 408,465,060 | 389,519,981 | 485,525,831 | 708,516,939 | 408,130,220 | 389,185,141 |
| Grand Total | 667,283,114 | 1,712,536,213 | 698,498,804 | 1,303,541,686 | 641,420,930 | 1,686,674,029 | 672,730,081 | 1,277,772,964 |

4.9 Current tax assets

| Particulars | Group | | Bank | |
|-------------------------------------|----------------------|--------------------|----------------------|--------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Current tax assets | 10,870,070,387 | 9,208,454,978 | 10,870,070,387 | 9,208,454,978 |
| Current year income tax assets | 1,661,615,409 | 1,718,516,574 | 1,661,615,409 | 1,718,516,574 |
| Tax assets of prior periods | 9,208,454,978 | 7,489,938,404 | 9,208,454,978 | 7,489,938,404 |
| Current tax liabilities | 9,796,376,374 | 8,411,554,863 | 9,655,509,259 | 8,310,737,687 |
| Current year income tax liabilities | 1,384,821,511 | 859,203,414 | 1,344,771,573 | 1,027,222,623 |
| Tax liabilities of prior periods | 8,411,554,863 | 7,552,351,449 | 8,310,737,687 | 7,283,515,063 |
| Total | 1,073,694,013 | 796,900,115 | 1,214,561,127 | 897,717,291 |

4.10 Investment in subsidiaries

| Particulars | Bank | |
|-------------------------------------|-------------------|-------------------|
| | Current Year | Previous Year |
| Investment in quoted subsidiaries | | |
| Investment in unquoted subsidiaries | 32,081,000 | 32,081,000 |
| Total investment | 32,081,000 | 32,081,000 |
| Less: Impairment allowances | 3,241,000 | 3,241,000 |
| Net carrying amount | 28,840,000 | 28,840,000 |

**4.11 Investment in associates**

| Particulars | Group | | Bank | |
|-----------------------------------|--------------------|--------------------|-------------------|-------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Investment in quoted associates | 724,869,450 | 594,556,795 | 69,384,000 | 69,384,000 |
| Investment in unquoted associates | | | - | |
| Total investment | 724,869,450 | 594,556,795 | 69,384,000 | 69,384,000 |
| Less: Impairment allowances | | | | |
| Net carrying amount | 724,869,450 | 594,556,795 | 69,384,000 | 69,384,000 |

4.11.1: Investment in quoted associates

| Particulars | Group | | | | Bank | | | |
|--|--------------|------------|---------------|------------|-------------------|------------|-------------------|------------|
| | Current Year | | Previous Year | | Current Year | | Previous Year | |
| | Cost | Fair Value | Cost | Fair Value | Cost | Fair Value | Cost | Fair Value |
| Sana Kisan lughubitta Bittiya Sanstha Ltd. 2,203,446 shares of Rs.100 each (Promoter Share) | | | | | 69,384,000 | | 69,384,000 | |
| | | | | | | | | |
| Total | - | | - | | 69,384,000 | | 69,384,000 | |

4.11.2: Investment in unquoted associates

| Particulars | Group | | | | Bank | | | |
|--|--------------|------------|---------------|------------|--------------|------------|---------------|------------|
| | Current Year | | Previous Year | | Current Year | | Previous Year | |
| | Cost | Fair Value | Cost | Fair Value | Cost | Fair Value | Cost | Fair Value |
|Ltd.shares of Rs.each | - | - | - | - | - | - | - | - |
|Ltd.shares of Rs.each | - | - | - | - | - | - | - | - |
| | - | - | - | - | - | - | - | - |
| Total | - | - | - | - | - | - | - | - |

4.11.3: Information relating to associates of the Bank

| Particulars | Group | | Bank | |
|--|--|---------------|--|---------------|
| | Percentage of ownership held by the Bank | | Percentage of ownership held by the Bank | |
| | Current Year | Previous Year | Current Year | Previous Year |
| Sana Kisan Laghubitta Bittiya Sanstha Ltd. | 22% | 22% | 22% | 22% |

4.11.4: Equity value of associates

| Particulars | Group | |
|--|--------------------|--------------------|
| | Current Year | Previous Year |
| Sana Kisan Laghubitta Bittiya Sanstha Ltd. | 724,869,450 | 594,556,795 |
| Total | 724,869,450 | 594,556,795 |



4.12 Investment properties

| Particulars | Group | | Bank | |
|---|--------------------|--------------------|--------------------|--------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Investment properties measured at fair value | - | - | - | - |
| Balance as on Sawan 1, | - | - | - | - |
| Addition/disposal during the year | - | - | - | - |
| Net changes in fair value during the year | - | - | - | - |
| Adjustment/transfer | - | - | - | - |
| Net amount | - | - | - | - |
| Investment properties measured at cost | | | | |
| Balance as on Sawan 1, | 220,925,902 | 258,423,496 | 220,925,902 | 258,423,496 |
| Addition/disposal during the year | (22,641,059) | (37,497,594) | (22,641,059) | (37,497,594) |
| Adjustment/transfer | - | - | - | - |
| Accumulated depreciation | - | - | - | - |
| Accumulated impairment loss | - | - | - | - |
| Net amount | 198,284,843 | 220,925,902 | 198,284,843 | 220,925,902 |
| Total | 198,284,843 | 220,925,902 | 198,284,843 | 220,925,902 |

4.13 Property and Equipment

| Particulars | Group | | | | | | | Total Asar End 2078 | Total Asar End 2077 |
|------------------------------------|--------------------|--------------------|------------------------|--------------------|--------------------|--------------------|--------------------|----------------------|----------------------|
| | Land | Building | Computer & Accessories | Furnitures | Vehicles | Office Equipments | Others | | |
| Cost | | | | | | | | | |
| As on Sawan 1, 2076 | 146,147,477 | 852,260,966 | 1,122,452,122 | 279,053,214 | 353,172,523 | 246,299,935 | 153,645,254 | 3,153,031,491 | 3,153,031,491 |
| Addition during the Year | - | - | - | - | - | - | - | - | - |
| Acquisition | - | 20,530,373 | 21,647,541 | 27,527,315 | 12,831,822 | 83,017,261 | 10,806,474 | 176,360,786 | 176,360,786 |
| Capitalization | - | - | - | - | - | - | - | - | - |
| Disposal during the year | - | (4,214,522) | (1,119,294) | (413,149) | (6,950,088) | (5,122,143) | (244,263) | (18,063,459) | (18,063,459) |
| Adjustment/Revaluation | - | 9,084,445 | (4,750,045) | 5,106,522 | 495,957 | 1,162,433 | 1,035,845 | 12,135,156 | 12,135,156 |
| Balance as on Asar end 2077 | 146,147,477 | 877,661,263 | 1,138,230,324 | 311,273,902 | 359,550,213 | 325,357,486 | 165,243,310 | 3,323,463,974 | 3,323,463,974 |
| Opening Adj | | | | | | | | | |
| Addition during the Year | - | - | - | - | - | - | - | - | - |
| Acquisition | - | 57,933,124 | 178,699,296 | 29,146,918 | 118,729,293 | 47,944,853 | 11,181,273 | 443,634,758 | - |
| Capitalization | - | - | - | - | - | - | - | - | - |
| Disposal during the year | (3,000,409) | (6,790,199) | (5,093,847) | (1,829,054) | (1,141,647) | (2,786,610) | (329,134) | (20,970,899) | - |
| Adjustment/Revaluation | - | 2,364,537 | 2,647,894 | 377,570 | (47,008,870) | 4,554,529 | (1,774,336) | (38,838,676) | - |
| | - | - | - | - | - | - | - | - | - |
| Balance as on Asar end 2078 | 143,147,068 | 931,168,725 | 1,314,483,667 | 338,969,336 | 430,128,990 | 375,070,258 | 174,321,112 | 3,707,289,157 | 3,323,463,974 |
| Depreciation and Impairment | | | | | | | | | |
| As on Sawan 1, 2076 | - | 301,471,234 | 1,002,225,868 | 179,085,591 | 261,140,176 | 39,705,905 | 108,408,936 | 1,892,037,710 | 1,892,037,710 |
| Depreciation charge for the Year | - | 17,536,524 | 35,797,939 | 18,894,080 | 23,364,435 | 53,304,672 | 8,686,563 | 157,584,213 | 157,584,213 |
| Impairment for the year | - | - | - | - | - | - | - | - | - |
| Disposals | - | - | (1,029,946) | (310,452) | (2,101,377) | (2,698,657) | (83,980) | (6,224,412) | (6,224,412) |
| Adjustment | - | - | - | - | - | - | - | - | - |
| As on Asar end 2077 | - | 319,007,758 | 1,036,993,862 | 197,669,219 | 282,403,234 | 90,311,920 | 117,011,519 | 2,043,397,512 | 2,043,397,512 |
| Opening Adj | - | | | | | | | | - |



| Group | | | | | | | | | |
|----------------------------------|-------------|-------------|------------------------|-------------|--------------|-------------------|-------------|---------------------|---------------------|
| Particulars | Land | Building | Computer & Accessories | Furnitures | Vehicles | Office Equipments | Others | Total Asar End 2078 | Total Asar End 2077 |
| Impairment for the year | - | - | - | - | - | - | - | - | - |
| Depreciation charge for the Year | - | 18,832,946 | 58,051,769 | 20,181,553 | 33,339,784 | 56,122,511 | 8,961,962 | 195,490,526 | - |
| Disposals | - | - | (6,150,897) | (1,899,018) | (14,884,088) | (3,680,855) | (682,436) | (27,297,293) | - |
| Adjustment | - | 1,856,201 | 6,503,296 | 721,605 | 12,057,506 | 2,171,783 | (1,914,499) | 21,395,892 | - |
| As on Asar end 2078 | - | 339,696,904 | 1,095,398,030 | 216,673,359 | 312,916,437 | 144,925,359 | 123,376,547 | 2,232,986,637 | 2,043,397,512 |
| Capital Work in Progress | | 8,596,416 | | | | | | 8,596,416 | 15,785,826 |
| Net Book Value | | | | | | | | | - |
| As on Asar end 2077 | 146,147,477 | 558,653,505 | 101,236,462 | 113,604,683 | 77,146,979 | 235,045,566 | 48,231,790 | | 1,295,852,291 |
| As on Asar end 2078 | 143,147,068 | 591,471,821 | 219,085,637 | 122,295,977 | 117,212,553 | 230,144,898 | 50,944,566 | 1,482,898,936 | |

| Bank | | | | | | | | | |
|------------------------------------|-------------|-------------|------------------------|-------------|--------------|-------------------|-------------|---------------------|---------------------|
| Particulars | Land | Building | Computer & Accessories | Furnitures | Vehicles | Office Equipments | Others | Total Asar End 2078 | Total Asar End 2077 |
| Cost | | | | | | | | | |
| As on Sawan 1, 2076 | 143,914,865 | 852,260,966 | 1,122,452,122 | 278,638,255 | 352,347,523 | 246,299,935 | 153,608,001 | 3,149,521,666 | 3,149,521,666 |
| Addition during the Year | | | | | | | | | - |
| Acquisition | - | 20,530,373 | 21,647,541 | 27,527,315 | 12,831,822 | 83,017,261 | 10,806,474 | 176,360,786 | 176,360,786 |
| Capitalization | | | | | | | | - | - |
| Disposal during the year | - | (4,214,522) | (1,119,294) | (413,149) | (6,950,088) | (5,122,143) | (244,263) | (18,063,459) | (18,063,459) |
| Adjustment/Revaluation | | 9,084,445 | (4,750,045) | 5,106,524 | 495,957 | 1,162,433 | 1,035,845 | 12,135,158 | 12,135,158 |
| Balance as on Asar end 2077 | 143,914,865 | 877,661,263 | 1,138,230,324 | 310,858,945 | 358,725,213 | 325,357,486 | 165,206,056 | 3,319,954,151 | 3,319,954,151 |
| Addition during the Year | | | | | | | | | |
| Acquisition | - | 57,933,124 | 178,699,296 | 29,146,918 | 118,729,293 | 47,944,853 | 11,181,273 | 443,634,758 | |
| Capitalization | | | | | | | | | |
| Disposal during the year | (3,000,409) | (6,790,199) | (5,093,847) | (1,829,054) | (1,141,647) | (2,786,610) | (329,134) | (20,970,899) | |
| Adjustment/Revaluation | - | 2,364,537 | 2,647,894 | 380,070 | (47,008,870) | 4,657,819 | (1,753,354) | (38,711,904) | |
| Balance as on Asar end 2078 | 140,914,456 | 931,168,725 | 1,314,483,667 | 338,556,879 | 429,303,990 | 375,173,548 | 174,304,841 | 3,703,906,106 | 3,319,954,151 |
| Depreciation and Impairment | | | | | | | | | - |
| As on Sawan 1, 2076 | - | 301,471,234 | 1,002,225,868 | 178,782,422 | 260,320,176 | 39,685,426 | 108,374,839 | 1,890,859,966 | 1,890,859,966 |
| Depreciation charge for the Year | | 17,536,524 | 35,797,939 | 18,886,612 | 23,363,435 | 53,289,313 | 8,685,774 | 157,559,597 | 157,559,597 |
| Impairment for the year | | | | | | | | - | - |
| Disposals | | - | (1,029,946) | (310,452) | (2,101,377) | (2,698,657) | (83,980) | (6,224,412) | (6,224,412) |
| Adjustment | | | | | | | | | - |
| As on Asar end 2077 | - | 319,007,758 | 1,036,993,862 | 197,358,582 | 281,582,234 | 90,276,082 | 116,976,633 | 2,042,195,151 | 2,042,195,151 |
| Impairment for the year | | | | | | | | | |
| Depreciation charge for the Year | | 18,832,946 | 58,051,769 | 20,175,976 | 33,338,984 | 56,112,575 | 8,961,463 | 195,473,714 | |
| Disposals | - | - | (6,150,897) | (1,899,018) | (14,884,088) | (3,680,855) | (682,436) | (27,297,293) | |
| Adjustment | | 1,856,201 | 6,503,296 | 724,008 | 12,057,506 | 2,268,736 | (1,893,888) | 21,515,860 | |
| As on Asar end 2078 | - | 339,696,904 | 1,095,398,030 | 216,359,549 | 312,094,637 | 144,976,538 | 123,361,773 | 2,231,887,432 | 2,042,195,151 |
| Capital Work in Progress | | 8,596,416 | - | | | | | 8,596,416 | 15,785,826 |
| Net Book Value | | | | | | | | | |
| As on Asar end 2077 | 143,914,865 | 558,653,505 | 101,236,462 | 113,500,362 | 77,142,979 | 235,081,405 | 48,229,423 | | 1,293,544,829 |
| As on Asar end 2078 | 140,914,456 | 591,471,821 | 219,085,637 | 122,197,329 | 117,209,352 | 230,197,010 | 50,943,068 | 1,480,615,090 | |



4.14 Goodwill and Intangible Assets

| Group | | | | |
|------------------------------------|----------|--------------------|---------------------|---------------------|
| Particulars | Goodwill | Software Purchased | Total Asar end 2078 | Total Asar end 2077 |
| Cost | | | | |
| As on Sawan 1, 2076 | | 90,470,356 | 90,470,356 | 90,470,356 |
| Addition during the Year | | | | |
| Acquisition | | - | - | - |
| Capitalization | | 279,437,505 | 279,437,505 | 279,437,505 |
| Disposal during the year | | - | - | - |
| Adjustment/Revaluation | | - | - | - |
| Balance as on Asar end 2077 | | 369,907,861 | 369,907,861 | 369,907,861 |
| Addition during the Year | | | | |
| Acquisition | | 52,414,804 | 52,414,804 | |
| Capitalization | | | - | |
| Disposal during the year | | | - | |
| Adjustment/Revaluation | | - | - | |
| Balance as on Asar end 2077 | | 422,322,665 | 422,322,665 | 369,907,861 |
| Amortization and Impairment | | | | |
| As on Sawan 1, 2076 | | 21,071,610 | 21,071,610 | 21,071,610 |
| Amortization charge for the Year | | 59,033,462 | 59,033,462 | 59,033,462 |
| Impairment for the year | | - | - | - |
| Disposals | | - | - | - |
| Adjustment | | - | - | - |
| As on Asar end 2077 | | 80,105,072 | 80,105,072 | 80,105,072 |
| Amortization charge for the Year | | 80,212,446 | 80,212,446 | |
| Impairment for the year | | - | - | |
| Disposals | | - | - | |
| Adjustment | | - | - | |
| As on Asar end 2078 | | 160,317,518 | 160,317,518 | 80,105,072 |
| Capital Work in Progress | | - | | |
| Net Book Value | | | | |
| As on Asar end 2077 | | 289,802,789 | | 289,802,789 |
| As on Asar end 2078 | | 262,005,147 | 262,005,147 | |

| Bank | | | | |
|------------------------------------|----------|--------------------|---------------------|---------------------|
| Particulars | Goodwill | Software Purchased | Total Asar end 2078 | Total Asar end 2077 |
| Cost | | | | |
| As on Sawan 1, 2076 | | 90,470,356 | 90,470,356 | 90,470,356 |
| Addition during the Year | | | | |
| Acquisition | | | - | - |
| Capitalization | | 279,437,505 | 279,437,505 | 279,437,505 |
| Disposal during the year | | | - | - |
| Adjustment/Revaluation | | | - | - |
| Balance as on Asar end 2077 | | 369,907,861 | 369,907,861 | 369,907,861 |
| Addition during the Year | | | | |
| Acquisition | | 52,414,804 | 52,414,804 | |
| Capitalization | | | - | |
| Disposal during the year | | | - | |



| Particulars | Bank | | | |
|------------------------------------|----------|--------------------|---------------------|---------------------|
| | Goodwill | Software Purchased | Total Asar end 2078 | Total Asar end 2077 |
| Adjustment/Revaluation | | | - | |
| Balance as on Asar end 2078 | - | 422,322,665 | 422,322,665 | 369,907,861 |
| Amortization and Impairment | | | | |
| As on Sawan 1, 2076 | | 21,071,610 | 21,071,610 | 21,071,610 |
| Amortization charge for the Year | | 59,033,462 | 59,033,462 | 59,033,462 |
| Impairment for the year | | | - | - |
| Disposals | | | - | - |
| Adjustment | | | - | - |
| As on Asar end 2077 | | 80,105,072 | 80,105,072 | 80,105,072 |
| Amortization charge for the Year | | 80,212,446 | 80,212,446 | |
| Impairment for the year | | | - | |
| Disposals | | | - | |
| Adjustment | | | - | |
| As on Asar end 2078 | | 160,317,518 | 160,317,518 | 80,105,072 |
| Capital Work in Progress | | | | |
| Net Book Value | | | | |
| As on Asar end 2077 | | 289,802,789 | | 289,802,789 |
| As on Asar end 2078 | | 262,005,147 | 262,005,147 | |

4.15 Deferred Tax

| Particulars | Group | | | Bank | | |
|---|---------------------|--------------------------|---------------------------------------|---------------------|--------------------------|---------------------------------------|
| | Current Year | | | Current Year | | |
| | Deferred Tax Assets | Deferred Tax Liabilities | Net Deferred Tax Assets/(Liabilities) | Deferred Tax Assets | Deferred Tax Liabilities | Net Deferred Tax Assets/(Liabilities) |
| Deferred tax on temporary differences on following items | | | | | | |
| Other Trading Assets | - | 92,412,556 | (92,412,556) | - | 92,412,556 | (92,412,556) |
| Loan and Advance to B/FIs | - | - | - | - | - | - |
| Loans and advances to customers | - | - | - | - | - | - |
| Investment properties | - | - | - | - | - | - |
| Investment securities | - | 313,575,930 | (313,575,930) | - | 313,575,930 | (313,575,930) |
| Property & equipment | 4,485,186 | | 4,485,186 | 4,485,186 | | 4,485,186 |
| Employees' defined benefit plan | 81,048,595 | - | 81,048,595 | 81,048,595 | - | 81,048,595 |
| Lease liabilities | - | - | - | - | - | - |
| Provisions | - | - | - | - | - | - |
| Other temporary differences | - | 7,136,533 | (7,136,533) | - | 7,136,533 | (7,136,533) |
| Deferred tax on temporary differences | 85,533,782 | 320,712,463 | (327,591,236) | - | | (327,591,236) |
| Deferred tax on carry forward of unused tax losses | | | | | | |
| Deferred tax due to changes in tax rate | | | | | | |
| Net Deferred tax asset/(liabilities) as on year end of 2078 | | | (327,591,236) | | | (327,591,236) |
| Deferred tax (asset)/liabilities as on sawan 1, 2077 | | | 177,084,440 | | | 177,084,440 |
| Origination/(Reversal) during the year | | | 150,506,796 | | | 150,506,796 |
| Deferred tax expense/(income) recognised in profit or loss | | | 190,035,097 | | | 190,035,097 |
| Deferred tax expense/(income) recognised in other comprehensive income | | | (39,528,301) | | | (39,528,301) |
| Deferred tax expense/(income) recognised in directly in equity | | | | | | |



| Particulars | Previous Year (Restated Figure) | | | Previous Year (Restated Figure) | | |
|---|---------------------------------|--------------------------|---------------------------------------|---------------------------------|--------------------------|---------------------------------------|
| | Deferred Tax Assets | Deferred Tax Liabilities | Net Deferred Tax Assets/(Liabilities) | Deferred Tax Assets | Deferred Tax Liabilities | Net Deferred Tax Assets/(Liabilities) |
| Deferred tax on temporary differences on following items | | | | | | |
| Other Trading Assets | 137,885 | 0 | 137,885 | 137,885 | - | 137,885 |
| Loan and Advance to B/FIs | - | - | - | - | - | - |
| Loans and advances to customers | - | - | - | - | - | - |
| Investment properties | - | - | - | 0 | 0 | - |
| Investment securities | - | 181,512,865 | (181,512,865) | - | 181,512,865 | (181,512,865) |
| Property & equipment | 5,895,807 | | 5,895,807 | 5,895,807 | | 5,895,807 |
| Employees' defined benefit plan | - | - | - | | | - |
| Lease liabilities | - | - | - | - | - | - |
| Provisions | - | - | - | - | - | - |
| Other temporary differences | - | 1,605,268 | (1,605,268) | - | 1,605,268 | (1,605,268) |
| Deferred tax on temporary differences | 6,033,692 | 183,118,132 | (177,084,440) | 5,895,807 | 183,118,132 | (177,084,440) |
| Deferred tax on carry forward of unused tax losses | | | | | | |
| Deferred tax due to changes in tax rate | | | | | | |
| Net Deferred tax asset/(liabilities) as on year end of 2077 | | | (177,084,440) | | | (177,084,440) |
| Deferred tax (asset)/liabilities as on sawan 1, 2076 | | | 113,614,715 | | | 113,614,715 |
| Origination/(Reversal) during the year | | | 63,469,726 | | | 63,469,726 |
| Deferred tax expense/(income) recognised in profit or loss | | | 40,885,715 | | | 40,885,715 |
| Deferred tax expense/(income) recognised in other comprehensive income | | | 30,228,394 | | | 30,228,394 |
| Deferred tax expense/(income) recognised in directly in equity | | | (7,644,384) | | | (7,644,384) |

4.16 Other assets

| Particulars | Group | | Bank | |
|-------------------------------|----------------------|----------------------|----------------------|----------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Assets held for sale | - | - | - | - |
| Other non banking assets | - | - | - | - |
| Bills receivable | - | - | - | - |
| Accounts receivable | 707,584,969 | 589,634,529 | 707,513,702 | 587,949,980 |
| Accrued income | 3,568,972 | 17,024,778 | 3,568,972 | 17,024,778 |
| Prepayments and deposit | 67,358,491 | 74,294,368 | 67,274,723 | 74,210,600 |
| Income tax deposit | - | - | - | - |
| Deferred employee expenditure | 2,118,945,196 | 1,590,167,181 | 2,118,945,196 | 1,590,167,181 |
| Other | 1,464,950,517 | 625,362,480 | 1,464,950,517 | 626,938,972 |
| Total | 4,362,408,146 | 2,896,483,337 | 4,362,253,111 | 2,896,291,511 |

4.17 Due to Bank and Financial Institutions

| Particulars | Group | | Bank | |
|----------------------------------|-----------------------|--------------------|-----------------------|--------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Money market deposits | - | - | - | - |
| Interbank borrowing | - | - | - | - |
| Other deposits from BFIs | 175,324,115.93 | 103,132,517.60 | 175,324,115.93 | 103,132,518 |
| Settlement and clearing accounts | - | - | - | - |
| Total | 175,324,115.93 | 103,132,518 | 175,324,115.93 | 103,132,518 |



4.18 Due to Nepal Rastra Bank

| Particulars | Group | | Bank | |
|---|----------------------|------------------|----------------------|------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Refinance from NRB | 8,716,363,161.00 | 1,250,000 | 8,716,363,161.00 | 1,250,000 |
| Standing Liquidity Facility | - | - | - | - |
| Lender of last resort facility from NRB | - | - | - | - |
| Securities sold under repurchase agreements | - | - | - | - |
| Other payable to NRB | - | 8,420,494 | - | 8,420,494 |
| Total | 8,716,363,161 | 9,670,494 | 8,716,363,161 | 9,670,494 |

4.19 Derivative financial instruments

| Particulars | Group | | Bank | |
|---------------------------------|--------------|---------------|--------------|---------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Held for trading | | | | |
| Interest rate swap | - | - | - | - |
| Currency swap | - | - | - | - |
| Forward exchange contract | - | - | - | - |
| Others | - | - | - | - |
| Held for risk management | | | | |
| Interest rate swap | - | - | - | - |
| Currency swap | - | - | - | - |
| Forward exchange contract | - | - | - | - |
| Other | - | - | - | - |
| Total | - | - | - | - |

4.20 Deposits from customers

| Particulars | Group | | Bank | |
|-------------------------|---------------------------|------------------------|---------------------------|---------------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Institutions customers: | | | | |
| Term deposits | 32,088,786,472.85 | 42,022,977,167.48 | 32,098,786,472.85 | 42,045,477,167.48 |
| Call deposits | 12,750,750,778.30 | 6,750,913,454.48 | 12,750,750,778.30 | 6,750,913,454.48 |
| Current deposits | 24,291,530,541.44 | 18,291,921,263.19 | 24,303,127,357.52 | 18,293,058,230.23 |
| Other | 1,061,361,194.54 | 753,260,915.25 | 1,061,361,194.54 | 753,260,915.25 |
| Margin | - | - | - | - |
| Individual customers: | | | | |
| Term deposits | 37,254,480,962.30 | 33,598,463,700.18 | 37,254,480,962.30 | 33,598,463,700.18 |
| Saving deposits | 52,175,290,715.02 | 39,494,037,853.66 | 52,175,290,715.02 | 39,494,037,853.66 |
| Current deposits | 3,069,796,558.38 | 2,592,818,235.30 | 3,069,796,558.38 | 2,592,818,235.30 |
| Other | 101,336,637.85 | 100,495,260.79 | 101,336,637.85 | 100,495,260.79 |
| Total | 162,793,333,860.68 | 143,604,887,850 | 162,814,930,676.76 | 143,628,524,817.37 |



4.20.1: Currency wise analysis of deposit from customers

| Particulars | Group | | Bank | |
|---------------------|---------------------------|---------------------------|---------------------------|---------------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Nepalese rupee | 162,787,526,940.66 | 143,599,080,930 | 162,809,123,757 | 143,622,717,897 |
| Indian rupee | - | - | - | - |
| United State dollar | 5,806,920.02 | 5,806,920 | 5,806,920 | 5,806,920 |
| Great Britain pound | - | - | - | - |
| Euro | - | - | - | - |
| Japanese yen | - | - | - | - |
| Chinese yuan | - | - | - | - |
| Other | - | - | - | - |
| Total | 162,793,333,860.68 | 143,604,887,850.33 | 162,814,930,676.76 | 143,628,524,817.37 |

4.21 Borrowing

| Particulars | Group | | Bank | |
|---|-----------------------|----------------------|-----------------------|----------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Domestic Borrowing | | | | |
| Nepal Government | 538,529,944.00 | 10,937,376.00 | 538,529,944.00 | 10,937,376.00 |
| Other Institutions | - | - | - | - |
| Other | - | - | - | - |
| Sub total | 538,529,944.00 | 10,937,376.00 | 538,529,944.00 | 10,937,376.00 |
| Foreign Borrowing | | | | |
| Foreign Bank and Financial Institutions | - | - | - | - |
| Multilateral Development Banks | - | - | - | - |
| Other Institutions | - | - | - | - |
| Sub total | - | - | - | - |
| Total | 538,529,944.00 | 10,937,376.00 | 538,529,944.00 | 10,937,376.00 |

4.22 Provisions

| Particulars | Group | | Bank | |
|---|--------------|---------------|--------------|---------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Provisions for redundancy | - | - | - | - |
| Provision for restructuring | - | - | - | - |
| Pending legal issues and tax litigation | - | - | - | - |
| Onerous contracts | - | - | - | - |
| Other | - | - | - | - |
| Total | - | - | - | - |

4.22.1: Movement in provision

| Particulars | Group | | Bank | |
|-------------------------------------|--------------|---------------|--------------|---------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Balance at Sawan 1 | - | - | - | - |
| Provisions made during the year | - | - | - | - |
| Provisions used during the year | - | - | - | - |
| Provisions reversed during the year | - | - | - | - |
| Unwind of discount | - | - | - | - |
| Balance at Asar end | - | - | - | - |

**4.23 Other liabilities**

| Particulars | Group | | Bank | |
|---|---------------|---------------|---------------|---------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Liability for employees defined benefit obligations | - | - | - | - |
| Liability for long-service leave | - | - | - | - |
| Short-term employee benefits | - | - | - | - |
| Bills payable | - | - | - | - |
| Creditors and accruals | 1,376,113,012 | 968,215,439 | 1,375,716,725 | 966,996,959 |
| Interest payable on deposit | 461,693,820 | 584,881,292 | 461,693,820 | 584,881,292 |
| Interest payable on borrowing | 22,229,152 | 9,359,361 | 22,229,152 | 9,359,361 |
| Liabilities on deferred grant income | 30,152,260 | 32,570,145 | 30,152,260 | 32,570,145 |
| Unpaid Dividend | 733,612,247 | 1,072,814,408 | 733,612,247 | 1,072,814,408 |
| Liabilities under Finance Lease | - | - | - | - |
| Employee bonus payable | 327,780,365 | 560,187,310 | 327,588,454 | 560,187,310 |
| Other | 935,534,961 | 1,201,283,262 | 935,288,157 | 1,198,522,996 |
| Total | 3,887,115,817 | 4,429,311,217 | 3,886,280,814 | 4,425,332,471 |

4.23.1: Defined benefit obligations

| Particulars | Group | | Bank | |
|---|---------------|---------------|---------------|---------------|
| The amounts recognised in the statement of financial position are as follows: | | | | |
| | Current Year | Previous Year | Current Year | Previous Year |
| Present value of unfunded obligations | - | - | - | - |
| Present value of funded obligations | 4,173,032,426 | 3,902,870,441 | 4,173,032,426 | 3,902,870,441 |
| Total present value of obligations | 4,173,032,426 | 3,902,870,441 | 4,173,032,426 | 3,902,870,441 |
| Fair value of plan assets | 4,173,032,426 | 3,902,870,441 | 4,173,032,426 | 3,902,870,441 |
| Present value of net obligations | - | - | - | - |
| Recognised liability for defined benefit obligations | - | - | - | - |

4.23.2: Plan assets

| Particulars | Group | | Bank | |
|------------------------------|---------------|---------------|---------------|---------------|
| Plan assets comprise | | | | |
| | Current Year | Previous Year | Current Year | Previous Year |
| Equity securities | | | | |
| Government bonds | | | | |
| Bank deposit | 3,293,000,000 | 3,079,800,000 | 3,293,000,000 | 3,079,800,000 |
| Other | 880,032,426 | 823,070,441 | 880,032,426 | 823,070,441 |
| Total | 4,173,032,426 | 3,902,870,441 | 4,173,032,426 | 3,902,870,441 |
| Actual return on plan assets | - | - | - | - |

4.23.3: Movement in the present value of defined benefit obligations

| Particulars | Group | | Bank | |
|---|---------------|---------------|---------------|---------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Defined benefit obligations at Sawan 1 | 3,902,870,441 | 3,409,606,237 | 3,902,870,441 | 3,409,606,237 |
| Actuarial losses/(gain) | 273,963,894 | 637,581,178 | 273,963,894 | 637,581,178 |
| Benefits paid by the plan | (615,377,899) | (644,342,422) | (615,377,899) | (644,342,422) |
| Current service costs and interest | 611,575,990 | 500,025,449 | 611,575,990 | 500,025,449 |
| Defined benefit obligations at Asar end | 4,173,032,426 | 3,902,870,441 | 4,173,032,426 | 3,902,870,441 |

**4.23.4: Movement in the fair value of plan assets**

| Particulars | Group | | Bank | |
|---------------------------------------|---------------|---------------|---------------|---------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Fair value of plan assets at Sawan 1 | 3,902,870,441 | 3,409,606,237 | 3,902,870,441 | 3,409,606,237 |
| Contributions paid into the plan | 885,539,884 | 1,137,606,627 | 885,539,884 | 1,137,606,627 |
| Benefits paid during the year | (615,377,899) | (644,342,422) | (615,377,899) | (644,342,422) |
| Actuarial (losses) gains | | | | |
| Expected return on plan assets | - | - | - | - |
| Fair value of plan assets at Asar end | 4,173,032,426 | 3,902,870,441 | 4,173,032,426 | 3,902,870,441 |

4.23.5: Amount recognised in profit or loss

| Particulars | Group | | Bank | |
|--|--------------|---------------|--------------|---------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Current service costs | 252,843,842 | 190,203,829 | 252,843,842 | 190,203,829 |
| Interest on obligation | 358,732,147 | 309,821,619 | 358,732,147 | 309,821,619 |
| Expected return on plan assets | 333,288,721 | 282,333,281 | 333,288,721 | 282,333,281 |
| Actuarial gain/loss on Other long term employee benefits | (7,454,600) | (19,389,522) | (7,454,600) | (19,389,522) |
| Total | 270,832,669 | 198,302,646 | 270,832,669 | 198,302,646 |

4.23.6: Amount recognised in other comprehensive income

| Particulars | Group | | Bank | |
|--|--------------|---------------|--------------|---------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Actuarial (gain)/loss | 281,418,494 | 656,970,700 | 281,418,494 | 656,970,700 |
| Return on Plan Assets excluding net interest | 333,288,721 | 282,333,281 | 333,288,721 | 282,333,281 |
| Total | 614,707,215 | 939,303,981 | 614,707,215 | 939,303,981 |

4.23.7: Actuarial assumptions

| Particulars | Group | | Bank | |
|-------------------------------|--------------|---------------|--------------|---------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Discount rate | 8.50% | 9.50% | 8.50% | 9.50% |
| Expected return on plan asset | 0.00% | 0.00% | 0.00% | 0.00% |
| Future salary increase | 4.00% | 4.00% | 4.00% | 4.00% |
| Withdrawal rate | | | | |
| up to 5 years of service | 5.00% | 3.00% | 5.00% | 3.00% |
| above 5 years of service | 3.00% | 3.00% | 3.00% | 3.00% |

4.24 Debt securities issued

| Particulars | Group | | Bank | |
|---|----------------|---------------|----------------|---------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Debt securities issued designated as at fair value through profit or loss | - | - | - | 0 |
| Debt securities issued at amortised cost | 14,476,211,557 | 2,494,954,502 | 14,476,211,557 | 2,494,954,502 |
| Total | 14,476,211,557 | 2,494,954,502 | 14,476,211,557 | 2,494,954,502 |



4.25 Subordinated Liabilities

| Particulars | Group | | Bank | |
|---|--------------|---------------|--------------|---------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Redeemable preference shares | - | - | - | - |
| Irredeemable cumulative preference shares (liabilities component) | - | - | - | - |
| Other | - | - | - | - |
| Total | - | - | - | - |

4.26 Share capital

| Particulars | Group | | Bank | |
|--|----------------|----------------|----------------|----------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Ordinary shares | 10,989,929,802 | 9,556,460,698 | 10,989,929,802 | 9,556,460,698 |
| Convertible preference shares (equity component only) | - | - | - | - |
| Irredeemable preference shares (equity component only) | 5,432,712,000 | 5,432,712,000 | 5,432,712,000 | 5,432,712,000 |
| Perpetual debt (equity component only) | - | - | - | - |
| Total | 16,422,641,802 | 14,989,172,698 | 16,422,641,802 | 14,989,172,698 |

4.26.1: Ordinary shares

| Particulars | Bank | |
|--|-----------------------|-----------------------|
| | Current Year | Previous Year |
| Authorized Capital | 21,000,000,000 | 21,000,000,000 |
| a. 120,000,000 Ordinary shares of Rs. 100 each share | 12,000,000,000 | 12,000,000,000 |
| b. 67,000,000 Non-redeemable Preference Shares of Rs. 100 each | 6,700,000,000 | 6,700,000,000 |
| c. 23,000,000 Redeemable Preference Shares of Rs 100 each | 2,300,000,000 | 2,300,000,000 |
| Issued Capital | 16,422,641,802 | 14,989,172,698 |
| a. 109,899,298.02 Ordinary shares of Rs.100 each share | 10,989,929,802 | 9,556,460,698 |
| b. 54,327,120 Non-redeemable Preference Shares of Rs. 100 each | 5,432,712,000 | 5,432,712,000 |
| Subscribed and paid up Capital | 16,422,641,802 | 14,989,172,698 |
| a. 109,899,298.02 Ordinary shares of Rs.100 each share | 10,989,929,802 | 9,556,460,698 |
| b. 54,327,120 Non-redeemable Preference Shares of Rs. 100 each | 5,432,712,000 | 5,432,712,000 |
| Total | 16,422,641,802 | 14,989,172,698 |

4.26.2: Ordinary share ownership

| Particulars | Bank | | | |
|---------------------------------|--------------|------------------|---------------|---------------|
| | Current Year | | Previous Year | |
| | Percent | Amount | Percent | Amount |
| Domestic ownership | | 10,989,929,802 | | 9,556,460,698 |
| Nepal Government | 51% | 5,604,864,199.14 | 51% | 4,873,794,956 |
| "A" class licensed institutions | | | | |
| Other licensed intitutions | | | | |
| Other Institutions | | | | |
| Public | 49% | 5,385,065,603 | 49% | 4,682,665,742 |
| Other | | | | |
| Foreign ownership | | | | |
| Total | 100% | 10,989,929,802 | 100% | 9,556,460,698 |

4.26.3: Details of Shareholder holding 0.5% and above

| Shareholder Name | Current Year | | Previous Year | |
|------------------------|--------------|---------------|---------------|---------------|
| | Percent | Amount | Percent | Amount |
| Nepal Government | 51% | 5,604,864,199 | 51% | 4,873,794,956 |
| Krishna Gopal Shrestha | 1.50% | 164,322,987 | 1.44% | 137,584,561 |
| Laxmi Shrestha | 0.68% | 74,188,969 | | |

**4.27 Reserves**

| Particulars | Group | | Bank | |
|---|-----------------------|-----------------------|-----------------------|-----------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Statutory general reserve | 8,299,321,556 | 7,585,266,976 | 8,299,321,556 | 7,585,266,976 |
| Exchange equalisation reserve | 104,188,923 | 104,012,335 | 104,188,923 | 104,012,335 |
| Corporate social responsibility reserve | 38,257,519 | 78,798,450 | 38,257,519 | 78,798,450 |
| Capital redemption reserve | 500,000,000 | - | 500,000,000 | - |
| Regulatory reserve | 3,206,548,011 | 2,640,760,691 | 3,206,548,011 | 2,640,760,691 |
| Investment adjustment reserve | 8,047,698 | 8,047,698 | 8,047,698 | 8,047,698 |
| Capital reserve | 229,277 | 229,277 | 229,277 | 229,277 |
| Assets revaluation reserve | - | - | - | - |
| Fair value reserve | 731,677,170 | 423,530,018 | 731,677,170 | 423,530,018 |
| Dividend equalisation reserve | - | - | - | - |
| Debenture Redemption Reserve | 866,530,895 | 2,300,000,000 | 866,530,895 | 2,300,000,000 |
| Actuarial gain | (2,534,825,801) | (2,104,530,750) | (2,534,825,801) | (2,104,530,750) |
| Special reserve | - | - | - | - |
| Other reserve | | | | |
| Deferred Tax Reserve | - | - | - | - |
| Employee Development Fund | 207,988,709 | 172,166,245 | 207,988,709 | 172,166,245 |
| Total | 11,427,963,957 | 11,208,280,941 | 11,427,963,957 | 11,208,280,941 |

4.28 Contingent Liabilities and Commitments

| Particulars | Group | | Bank | |
|------------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Contingent Liabilities | 67,996,713,189 | 49,599,831,507 | 67,996,713,189 | 49,599,831,507 |
| Undrawn and Undisbursed Facilities | 31,865,558,471 | 20,989,278,912 | 31,865,558,471 | 20,989,278,912 |
| Capital Commitment | - | - | - | - |
| Lease Commitment | - | - | - | - |
| Litigation | - | - | - | - |
| Total | 99,862,271,659 | 70,589,110,419 | 99,862,271,659 | 70,589,110,419 |

4.28.1: Contingent Liabilities

| Particulars | Group | | Bank | |
|-----------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Acceptance and documentary Credit | 2,747,505,240 | 2,376,505,980 | 2,747,505,240.16 | 2,376,505,980 |
| Bills for Collection | 3,737,061 | 3,737,061 | 3,737,061.13 | 3,737,061 |
| Forward Exchange Contracts | - | - | - | - |
| Guarantees | 59,796,065,750 | 43,308,120,713 | 59,796,065,749.85 | 43,308,120,713 |
| Underwriting Commitments | - | - | - | - |
| Other Commitments | 5,449,405,137 | 3,911,467,754 | 5,449,405,137.48 | 3,911,467,754 |
| Total | 67,996,713,189 | 49,599,831,507 | 67,996,713,189 | 49,599,831,507 |

4.28.2: Undrawn and Undisbursed Facilities

| Particulars | Group | | Bank | |
|------------------------------------|-----------------------|-----------------------|-----------------------|-----------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Undisbursed amount of loan | 5,583,905,135 | 1,407,833,967 | 5,583,905,135 | 1,407,833,967 |
| Undrawn limits of overdraft | 26,281,653,336 | 19,581,444,944.79 | 26,281,653,336 | 19,581,444,945 |
| Undrawn limits of credit card | | | | 0 |
| Undrawn limits of letter of credit | | | | 0 |
| Undrawn limits of guarantee | | | | 0 |
| Total | 31,865,558,471 | 20,989,278,912 | 31,865,558,471 | 20,989,278,912 |

**4.28.3: Capital Commitment**

Capital Expenditure approved by relevant authority of the bank but provision has not been made in financial statements.

| Particulars | Group | | Bank | |
|---|--------------|---------------|--------------|---------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| <i>Capital commitments in relation to Property Plant and Equipments</i> | | | | |
| Approved and contracted for | | | | |
| Approved but not contracted for | | | | |
| <i>Sub total</i> | | | | |
| <i>Capital commitments in relation to Intangible assets</i> | | | | |
| Approved and contracted for | | | | |
| Approved but not contracted for | | | | |
| <i>Sub total</i> | | | | |
| Total | | | | |

4.28.4: Lease Commitments

| Particulars | Group | | Bank | |
|---|--------------|---------------|--------------|---------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Operating lease commitments | | | | |
| Future minimum lease payments under non cancellable operating lease, where the bank is lessee | | | | |
| Not later than 1 year | | | | |
| Later than 1 year but not later than 5 years | | | | |
| Later than 5 years | | | | |
| Sub total | | | | |
| Finance lease commitments | | | | |
| Future minimum lease payments under non cancellable operating lease, where the bank is lessee | | | | |
| Not later than 1 year | | | | |
| Later than 1 year but not later than 5 years | | | | |
| Later than 5 years | | | | |
| Sub total | | | | |
| Grand Total | | | | |

4.28.5: Litigation

There are 144 pending cases in the court of law as on 31st Ashadh 2078. During the year 62 new cases were filed and 38 cases were settled.

4.29 Interest income

| Particulars | Group | | Bank | |
|--|-----------------------|-----------------------|-----------------------|-----------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Cash and cash equivalent | 14,503,000 | 91,171,000 | 14,503,000 | 91,171,000 |
| Due from Nepal Rastra Bank | - | - | - | - |
| Placement with bank and financial institutions | 38,680,096 | 155,739,856 | 38,556,672 | 155,257,223 |
| Loan and advances to bank and financial institutions | 1,414,346 | 119,423,263 | 1,414,346 | 119,423,263 |
| Loans and advances to customers | 13,395,631,933 | 14,336,629,682 | 13,397,898,708 | 14,359,407,272 |
| Investment securities | 966,834,945 | 614,677,560 | 963,460,071 | 613,880,189 |
| Loan and advances to staff | 705,335,255 | 478,736,287 | 705,335,255 | 478,736,287 |
| Other | 2,878,053 | 3,825,965 | 2,878,053 | 3,825,965 |
| Total interest income | 15,125,277,627 | 15,800,203,613 | 15,124,046,104 | 15,821,701,198 |

**4.30 Interest expense**

| Particulars | Group | | Bank | |
|--|----------------------|----------------------|----------------------|----------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Due to bank and financial institutions | 16,743,268 | 3,992,146 | 16,743,268 | 3,992,146 |
| Due to Nepal Rastra Bank | 112,209,649 | 13,560,366 | 112,209,649 | 13,560,366 |
| Deposits from customers | 7,738,925,404 | 8,967,205,674 | 7,740,132,043 | 8,968,574,430 |
| Borrowing | 23,027,054 | 8,104,604 | 23,027,054 | 8,104,604 |
| Debt securities issued | 366,136,602 | 111,316,949 | 366,216,120 | 111,348,379 |
| Subordinated liabilities | - | - | - | - |
| Other | - | - | - | - |
| Total interest expense | 8,257,041,976 | 9,104,179,739 | 8,258,328,134 | 9,105,579,926 |

4.31 Fees and Commission Income

| Particulars | Group | | Bank | |
|---|----------------------|----------------------|----------------------|----------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Loan administration fees | 619,738,570 | 927,478,965 | 619,738,570 | 927,478,965 |
| Service fees | 43,125,492 | 28,573,397 | 43,125,492 | 28,573,397 |
| Consortium fees | - | - | - | - |
| Commitment fees | 1,637,247 | 1,545,348 | 1,637,247 | 1,545,348 |
| DD/TT/Swift fees | 9,201,348 | 6,339,234 | 9,201,348 | 6,339,234 |
| Credit card/ATM issuance and renewal fees | 21,876,569 | 18,336,419 | 21,876,569 | 18,336,419 |
| Prepayment and swap fees | 2,107,265 | 3,565,822 | 2,107,265 | 3,565,822 |
| Investment banking fees | - | - | - | - |
| Asset management fees | - | - | - | - |
| Brokerage fees | - | - | - | - |
| Remittance fees | 4,102,164 | 5,399,708 | 4,102,164 | 5,399,708 |
| Commission on letter of credit | 8,613,699 | 7,283,928 | 8,613,699 | 7,283,928 |
| Commission on guarantee contracts issued | 799,282,098 | 618,128,622 | 799,282,098 | 618,128,622 |
| Commission on share underwriting/issue | - | - | - | - |
| Locker rental | 10,128,145 | 9,712,723 | 10,128,145 | 9,712,723 |
| Other fees and commission income | 93,137,641 | 275,269,493 | 93,137,641 | 275,269,493 |
| Total fees and Commission Income | 1,612,950,236 | 1,901,633,659 | 1,612,950,236 | 1,901,633,659 |

4.32 Fees and commission expense

| Particulars | Group | | Bank | |
|--|-------------------|-------------------|-------------------|-------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| ATM management fees | 13,911,966 | 7,917,434 | 13,911,966 | 7,917,434 |
| VISA/Master card fees | - | - | - | - |
| Guarantee commission | - | - | - | - |
| Brokerage | - | - | - | - |
| DD/TT/Swift fees | 5,373,911 | 5,208,473 | 5,373,911 | 5,208,473 |
| Remittance fees and commission | 10,130,044 | 9,518,831 | 10,130,044 | 9,518,831 |
| Other fees and commission expense | 17,466,772 | 3,168,571 | 17,466,652 | 3,168,231 |
| Total fees and Commission Expense | 46,882,693 | 25,813,309 | 46,882,573 | 25,812,969 |

4.33 Net trading income

| Particulars | Group | | Bank | |
|---|--------------------|--------------------|--------------------|--------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Changes in fair value of trading assets | 308,041,852 | (459,617) | 308,041,852 | (459,617) |
| Gain/loss on disposal of trading assets | 315,109,918 | 160,850 | 315,109,918 | 160,850 |
| Interest income on trading assets | - | - | - | - |
| Dividend income on trading assets | - | - | - | - |
| Gain/loss foreign exchange transaction | 371,145,095 | 392,474,673 | 371,145,095 | 392,474,673 |
| Other | - | - | - | - |
| Net trading income | 994,296,864 | 392,175,906 | 994,296,864 | 392,175,906 |

**4.34 Other operating income**

| Particulars | Group | | Bank | |
|---|--------------------|-------------------|--------------------|-------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Foreign exchange revaluation gain | 706,349 | 6,118,714 | 706,349 | 6,118,714 |
| Gain/loss on sale of investment securities | 168,108,094 | - | 168,108,094 | - |
| Fair value gain/loss on investment properties | - | - | - | - |
| Dividend on equity instruments | 37,710,013 | 26,003,010 | 37,710,013 | 26,003,010 |
| Gain/loss on sale of property and equipment | 216,528,834 | 619,565 | 216,528,834 | 619,565 |
| Gain/loss on sale of investment property | 20,473,889 | - | 20,473,889 | - |
| Operating lease income | - | - | - | - |
| Gain/loss on sale of gold and silver | 7,984,698 | 3,123,893 | 7,984,698 | 3,123,893 |
| Locker rent | - | - | - | - |
| Other | 900,707 | 65,897 | 900,707 | 65,897 |
| Total | 452,412,584 | 35,931,079 | 452,412,584 | 35,931,079 |

4.35 Impairment charge/(reversal) for loan and other losses

| Particulars | Group | | Bank | |
|---|--------------------|--------------------|--------------------|--------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Impairment charge/(reversal) on loan and advances to B/FIs | (9,993,351) | (1,492,015) | (9,993,351) | (1,492,015) |
| Impairment charge/(reversal) on loan and advances to customer | 131,418,608 | 548,246,343 | 131,418,608 | 548,246,343 |
| Impairment charge/(reversal) on financial investment | - | - | - | - |
| Impairment charge/(reversal) on placement with banks and financial institutions | - | - | - | - |
| Impairment charge/(reversal) on property and equipment | - | - | - | - |
| Impairment charge/(reversal) on goodwill and intangible assets | - | - | - | - |
| Impairment charge/(reversal) on investment properties | - | - | - | - |
| Provision on Other Assets | (0) | (29,532,451) | (0) | (29,532,451) |
| Total | 121,425,257 | 517,221,877 | 121,425,257 | 517,221,877 |

4.36 Personnel Expenses

| Particulars | Group | | Bank | |
|-----------------------------------|----------------------|----------------------|----------------------|----------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Salary | 1,193,888,253 | 1,109,764,084 | 1,192,379,948 | 1,108,261,779 |
| Allowances | 601,880,898 | 633,454,434 | 601,379,958 | 632,953,494 |
| Gratuity expense | 270,832,669 | 198,302,646 | 270,832,669 | 198,302,646 |
| Provident fund | 175,709,627 | 171,523,415 | 175,709,627 | 171,523,415 |
| Uniform | 27,695,300 | 28,690,877 | 27,658,300 | 28,653,877 |
| Training & development expense | 16,281,284 | 31,504,803 | 16,281,284 | 31,504,803 |
| Leave encashment | 1,405,341 | 57,421,609 | 1,405,341 | 57,421,609 |
| Medical | 151,382,736 | 98,779,100 | 151,382,736 | 98,779,100 |
| Insurance | 2,843,595 | 3,042,900 | 2,843,595 | 3,042,900 |
| Employees incentive | - | - | - | - |
| Cash-settled share-based payments | - | - | - | - |
| Pension expense | - | - | - | - |
| Finance expense under NFRS | 607,059,213 | 463,455,683 | 607,059,213 | 463,455,683 |
| Other expenses related to staff | - | - | - | - |
| Subtotal | 3,048,978,916 | 2,795,939,551 | 3,046,932,671 | 2,793,899,306 |
| Employees bonus | 264,646,309 | 231,570,838 | 264,454,398 | 231,570,838 |
| Grand total | 3,313,625,226 | 3,027,510,389 | 3,311,387,070 | 3,025,470,144 |

**4.37 Other operating expenses**

| Particulars | Group | | Bank | |
|--|----------------------|--------------------|----------------------|--------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Directors' fee | 3,173,550 | 2,963,130 | 3,030,550 | 2,899,130 |
| Directors' expense | 632,840 | 1,339,589 | 632,840 | 1,339,589 |
| Auditors' remuneration | 2,291,406 | 2,266,406 | 2,216,406 | 2,216,406 |
| Other audit related expense | 1,361,334 | 2,672,080 | 1,341,334 | 2,652,080 |
| Professional and legal expense | 21,607,056 | 20,126,226 | 21,607,056 | 20,126,226 |
| Office administration expense | 617,100,854 | 586,342,451 | 616,565,306 | 586,197,579 |
| Operating lease expense | 222,971,124 | 171,362,619 | 222,971,124 | 171,362,619 |
| Operating expense of investment properties | - | - | - | - |
| Corporate social responsibility expense | 75,816,300 | 32,186,799 | 75,816,300 | 32,186,799 |
| Onerous lease provisions | - | - | - | - |
| Other | 188,592,101 | 123,255,666 | 188,499,002 | 123,180,662 |
| Total | 1,133,546,566 | 942,514,966 | 1,132,679,919 | 942,161,089 |

4.37.1 Office administration expense

| Particulars | Group | | Bank | |
|--|--------------------|--------------------|--------------------|--------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Electricity and Water | 45,285,740 | 45,218,023 | 45,274,400 | 45,205,003 |
| Repairs and Maintenance | - | - | - | - |
| a) Building | 5,538,242 | 4,581,806 | 5,538,242 | 4,581,806 |
| b) Vehicles | 16,392,610 | 14,583,136 | 16,392,610 | 14,583,136 |
| c) Computer and Accessories | 7,647,269 | 7,135,235 | 7,647,269 | 7,135,235 |
| d) Office Equipment, Furniture and Fixture | 5,843,369 | 6,635,188 | 5,841,319 | 6,635,188 |
| e) Other | 7,906,398 | 6,701,666 | 7,906,398 | 6,701,666 |
| Insurance | 52,686,267 | 56,062,682 | 52,686,267 | 56,062,682 |
| Postage, Telex, Telephone, Fax, SWIFT | 61,678,012 | 46,923,667 | 61,625,740 | 46,871,395 |
| Printing and Stationery | 50,054,953 | 41,025,196 | 50,054,953 | 41,025,196 |
| Newspaper, Books and Journals | 8,857,384 | 9,438,482 | 8,836,984 | 9,421,482 |
| Advertisements | 41,734,461 | 43,449,335 | 41,734,461 | 43,449,335 |
| Donation | 267,750 | - | 267,750 | - |
| Security Expenses | 224,460,745 | 226,281,849 | 224,460,745 | 226,281,849 |
| Deposit and Loan Guarantee Premium | - | - | - | - |
| Traveling Allowances and Expenses | 34,830,405 | 30,042,703 | 34,830,405 | 30,028,573 |
| Entertainment | 13,562,409 | 13,178,246 | 13,482,642 | 13,129,796 |
| Annual/Special General Meeting Expenses | 870,250 | 1,916,517 | 502,121 | 1,916,517 |
| Other | 39,484,592 | 33,168,718 | 39,483,002 | 33,168,718 |
| Total | 617,100,854 | 586,342,451 | 616,565,306 | 586,197,579 |

4.38 Depreciation & Amortisation

| Particulars | Group | | Bank | |
|--|--------------------|--------------------|--------------------|--------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Depreciation on property and equipment | 195,490,526 | 157,584,213 | 195,473,714 | 157,559,597 |
| Depreciation on investment property | - | - | - | - |
| Amortization of intangible assets | 80,212,446 | 59,033,462 | 80,212,446 | 59,033,462 |
| Total | 275,702,972 | 216,617,675 | 275,686,160 | 216,593,059 |

4.39 Non operating income

| Particulars | Group | | Bank | |
|------------------------------|--------------------|--------------------|-------------------|-------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Recovery of loan written off | 21,421,782 | 34,463,791 | 21,421,782 | 34,463,791 |
| Other income | 142,362,317 | 168,550,959 | 6,819,134 | 46,818,824 |
| Total | 163,784,099 | 203,014,750 | 28,240,916 | 81,282,615 |

**4.40 Non operating expense**

| Particulars | Group | | Bank | |
|--------------------------|------------------|---------------|------------------|---------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Loan written off | 344,941 | - | 344,941 | - |
| Redundancy provision | - | - | - | - |
| Expense of restructuring | - | - | - | - |
| Other expense | 2,869,074 | 39,480 | 2,869,074 | 39,480 |
| Total | 3,214,015 | 39,480 | 3,214,015 | 39,480 |

4.41 Income tax expense

| Particulars | Group | | Bank | |
|---|----------------------|----------------------|----------------------|----------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Current tax expense | | | | |
| Current year | 1,384,821,511 | 1,349,718,472 | 1,344,771,573 | 1,027,222,623 |
| Adjustments for prior years | - | - | - | - |
| | 1,384,821,511 | 1,349,718,472 | 1,344,771,573 | 1,027,222,623 |
| Deferred tax expense | | | | |
| Origination and reversal of temporary differences | 190,035,097 | 40,885,715 | 190,035,097 | 40,885,715 |
| Changes in tax rate | - | - | - | - |
| Recognition of previously unrecognised tax losses | - | - | - | - |
| Total income tax expense | 1,574,856,608 | 1,390,604,187 | 1,534,806,670 | 1,068,108,339 |

4.41.1: Reconciliation of tax expense and accounting profit

| Particulars | Group | | Bank | |
|---|----------------------|----------------------|----------------------|----------------------|
| | Current Year | Previous Year | Current Year | Previous Year |
| Profit before tax | 5,197,282,704 | 4,499,061,573 | 5,062,343,576 | 4,399,845,914 |
| Tax amount at tax rate of 30% | 1,559,184,811 | 1,349,718,472 | 1,518,703,073 | 1,319,953,774 |
| Add: Tax effect of expenses that are not deductible for tax purpose | 20,236,425 | - | 20,236,425 | 669,136 |
| Less: Tax effect on exempt income | - | - | - | - |
| Add/less: Tax effect on other items | (194,599,726) | - | (194,167,925) | (293,400,287) |
| Total income tax expense | 1,384,821,511 | 1,349,718,472 | 1,344,771,573 | 1,027,222,623 |
| Effective tax rate | 26.65% | 30.00% | 26.56% | 23.35% |



Agricultural Development Bank Limited
Statement of Distributable Profit or Loss
(As per NRB Regulation)

| Particulars | Bank | |
|--|----------------------|----------------------|
| | Current Year | Previous Year |
| Opening Retained Earning | 1,872,359,896 | 495,232,587 |
| Net Profit for the period ended on 31 Asar 2078 | 3,527,536,906 | 3,331,737,575 |
| 1. Appropriations | | |
| <i>a. General reserve</i> | 714,054,580 | 666,347,515 |
| <i>b. Foreign exchange fluctuation fund</i> | 176,587 | 1,545,095 |
| <i>c. Capital redemption reserve</i> | 500,000,000 | |
| <i>d. Corporate social responsibility fund</i> | 35,275,369 | 33,317,376 |
| <i>e. Employees' training fund</i> | 35,822,464 | 16,404,148 |
| <i>f. Other</i> | (105,731,497) | (32,186,799) |
| Profit or (Loss) before regulatory adjustment | 2,347,939,403 | 2,646,310,240 |
| <u>Regulatory Adjustment:</u> | | |
| <i>a. Interest receivable (-)/previous accrued interest received (+)</i> | 149,908,523 | 34,031,918 |
| <i>b. Short loan loss provision in accounts (-)/reversal (+)</i> | | |
| <i>c. Short provision for possible losses on investment (-)/reversal (+)</i> | | |
| <i>d. Short loan loss provision on Non Banking Assets (-)/reversal (+)</i> | 22,641,059 | 37,497,594 |
| <i>e. Deferred tax assets recognised (-)/ reversal (+)</i> | | |
| <i>f. Goodwill recognised (-)/ impairment of Goodwill (+)</i> | | |
| <i>g. Bargain purchase gain recognised (-)/reversal (+)</i> | | |
| <i>h. Actuarial loss recognised (-)/reversal (+)</i> | (430,295,051) | (939,303,981) |
| <i>i. Other (+/-)</i> | (308,041,851) | |
| Total Distributable Profit as on 31st Ashad 2078 | 3,654,511,980 | 2,273,768,359 |



5 Disclosures and Additional Information

5.1 Risk Management

5.1.1 Credit Risk

Credit risks are the risk associated with the probability of default on either principal or interest or both for the loan provided by the bank. Hence, as loan is major asset for the bank, the credit risks comprise of the highest risk exposure of the bank. Management of the credit risks largely signifies the risk management of the bank as whole.

Credit risk:

- Is measured as the amount which could be lost if a customer or counterparty fails to make repayments. In the case of derivatives, the measurement of exposure takes into account the current mark to market value to the Bank of the contract and the expected potential change in that value over time caused by movements in market rates;
- Is monitored within limits, approved by individuals within a framework of delegated authorities.
- Is managed through a robust risk control framework which outlines clear and consistent policies, principles and guidance for credit risk management.

Management of Credit Risk

The board of directors assumes overall responsibility for the oversight of credit risk. A separate Bank Credit department, reporting to the bank board, is responsible for managing the bank's credit risk, including the following.

- Formulating credit policies in consultation with business units, covering collateral requirements, credit assessment, risk grading and reporting, documentary and legal procedures, and compliance with regulatory and statutory requirements.
- Establishing the authorization structure for the approval and renewal of credit facilities. Authorization limits are allocated to business unit Credit Officers. Larger facilities require approval by Regional Offices, Credit Department, Loan Portfolio Management Committee or the board of directors as appropriate.
- Reviewing and assessing credit risk: Bank assesses all credit exposures in excess of designated limits, before facilities are committed to customers by the business unit concerned. Renewals and reviews of facilities are subject to the same review process.
- Limiting concentrations of exposure to counterparties, geographies and industries: For loans and advances, financial guarantees and similar exposures, centrally a limit is established.
- Developing and maintaining the bank's risk grading to categories exposures according to the degree of risk of financial loss faced and to focus management on the attendant risks. The risk grading system is used in determining where impairment provisions may be required against specific credit exposures. The current risk grading framework reflects varying degrees of risk of default and the availability of collateral or other credit risk mitigation. The responsibility for setting risk grades lies with the final approving executive or committee, as appropriate. Risk grades are subject to regular reviews.
- Reviewing compliance of business units with agreed exposure limits, including those for selected industries, country risk and product types. Regular reports on the credit quality of local portfolios are provided to provincial offices, Credit Department and the Loan Portfolio Management Committee which may require appropriate corrective action to be taken.
- Providing advice, guidance and special skills to business units to promote best practice throughout the Bank in the management of credit risk.

Each business unit is required to implement bank's credit policies and procedures, with credit approval authorities delegated from the Credit Department. Each business unit has a Credit Risk Officer who reports on all credit-related matters to local management and the Credit Department. Each business unit is responsible for the quality and performance of its credit portfolio and for monitoring and controlling all credit risks in its portfolios, including those subject to central approval. Regular audits of business units and credit processes are undertaken by Internal Audit Department.

Impairment assessment and credit risk mitigation

The Bank creates impairment allowances for impaired loans promptly and appropriately.

Impairment assessment methodology

The Bank first assesses individually whether objective evidence of impairment exists for financial assets that are individually significant. When an account is classified as default or when the Bank no longer expect to recover the principle or interest due on a loan in full or in accordance with the original terms and conditions, it is assessed for impairment. If exposures are secured, the current net realizable value of the collateral will be taken into account when assessing the need for an impairment allowance. When the net present value of the collateral is sufficiently adequate to cover the outstanding facilities, impairment is not calculated for such cases.



In the event Bank determines that no objective evidence of impairment exists for an individually assessed financial asset, it includes the asset in a group of financial assets with similar credit risk characteristics such as product type, collateral type, past due status and other relevant factors and collectively assesses them for impairment. However, assets that are individually assessed for impairment and for which an impairment loss is or continues to be recognized are not included in a collective assessment of impairment.

Due to scattered portfolio with no significant coverage of total portfolio from individual customer, bank has considered collective impairment methodology only.

Bank has used ASB carve-outs to compute the provision against loans and advances due to which, the amount of provision to be created against Loans and Advances shall be higher of:

- Impairment calculated as per Impairment Assessment Methodology as described above or,
- Loan Loss Provision calculated as per the provisions of Directive No. 2, Nepal Rastra Bank unified directives.

Impairment allowance on loans and advances as per NRB directive 2 and paragraph 63 of NAS 39 is as stated in the table below. Out of two, impairment allowance as per NRB directive 2 is higher so it has been booked in the financial statement.

| Particulars | Amount (Rs.) | |
|--|---------------|---------------|
| | 2076/77 | 2077/78 |
| Total Impairment as per paragraph 63 of NAS 39 | 901,529,028 | 802,939,897 |
| Total Impairment as per NRB Directives 2 | 4,218,165,508 | 4,339,590,766 |

Write off /write-back of loans and receivables

Loans (and the related impairment allowance) are normally written off, either partially or in full, when there is no realistic prospect of recovery. Where loans are secured, this is generally after receipt of any proceeds from the realization of security. In circumstances where the realizable value of any collateral has been determined and there is no reasonable expectation of further recovery, write off may be earlier.

During the FY 2077/78 bank has recovered the written off loan and interest (i.e. write-back) for the sum of Rs. 21,421,782.

5.1.2 Market Risks

Market risk is the risk that changes in market prices — such as interest rates, equity prices, foreign exchange rates and credit spreads (not relating to changes in the obligor's/issuer's credit standing) — will affect the bank's income or the value of its holdings of financial instruments. The objective of the bank's market risk management is to manage and control market risk exposures within acceptable parameters to ensure the bank's solvency while optimizing the return on risk.

Management of Market Risks

The bank separates its exposure to market risks between trading and non-trading portfolios. Treasury department of bank is responsible for managing the market risk. Bank sets up limits for each type of risk in aggregate and for portfolios, with market liquidity being a primary factor in determining the level of limits set for trading portfolios. The bank's Risk Committee is responsible for the development of detailed risk management policies (subject to review and approval by Board) and for the day-to-day review of their implementation. The Bank employs a range of tools to monitor and limit market risk exposures.

5.1.3 Liquidity Risk

Liquidity risk is the risk that the Bank will encounter difficulty in meeting obligations associated with its financial liabilities that are settled by delivering cash or another financial asset.

Management of Liquidity Risk

The bank's board of directors sets the bank's strategy for managing liquidity risk and delegates responsibility for oversight of the implementation of this policy to Asset Liability Management Committee (ALCO). ALCO approves the bank's liquidity policies and procedures. Treasury Department manages the bank's liquidity position on a day-to-day basis and reviews daily reports covering the liquidity position of the bank. A summary report, including any exceptions and remedial action taken, is submitted regularly to ALCO.

The bank's approach to managing liquidity is to ensure, as far as possible, that it will always have sufficient liquidity to meet its liabilities when they are due, under both normal and stressed conditions, without incurring unacceptable losses or risking damage to the bank's reputation. The key elements of the Bank's liquidity strategy are as follows.

- Maintaining a diversified fund base consisting of customer deposits (both retail and corporate) and wholesale market deposits and maintaining contingency facilities.
- Carrying a portfolio of highly liquid assets, diversified by currency and maturity.
- Monitoring liquidity ratios, maturity mismatches, behavioral characteristics of the bank's financial assets and financial liabilities, and the extent to which the bank's assets are encumbered, and so not, available as potential collateral for obtaining funding.
- Carrying out stress testing of the bank's different types of risks.



Treasury Department receives information from other business units regarding the liquidity profile of their financial assets and financial liabilities and details of other projected cash flows arising from projected future business. Treasury Department then maintains a portfolio of short-term liquid assets, largely made up of short-term liquid investment securities, loans and advances to banks and other inter-bank facilities, to ensure that sufficient liquidity is maintained within the Bank as a whole. Regular liquidity stress testing is conducted under a variety of scenarios covering both normal and more severe market conditions. The scenarios are developed taking into account both bank-specific events (e.g. a rating downgrade) and market-related events (e.g. prolonged market illiquidity, natural disasters or other catastrophes).

5.1.4 Fair Value of Financial Assets and Liabilities

Fair value is a market-based measurement, not an entity specific measurement. For some assets and liabilities, observable market transactions or market information might be available. For other assets and liabilities, observable market transactions and market information might not be available. However, the objective of a fair value measurement in both cases is the same – to estimate the price at which an orderly transaction to sell the asset or to transfer the liability would take place between market participants at the measurement date under current market conditions (i.e. an exit price at the measurement date from the perspective of a market participant that holds the asset or owes the liability).

Fair values are determined according to the following hierarchy:

Level-1 inputs

Level 1 inputs are quoted prices (unadjusted) in active markets for identical assets or liabilities that the entity can access at the measurement date. Held for trading and available for sale investments have been recorded using Level 1 inputs.

Level-2 inputs

Level 2 inputs are inputs other than quoted prices included within Level 1 that are observable for the asset or liability, either directly or indirectly.

Level-3 inputs

Level 3 inputs are unobservable inputs for the asset or liability.

5.2 Capital Management

Regulatory Capital

The bank's lead regulator, Nepal Rastra Bank, Central Bank of Nepal, sets and monitors capital requirements for the commercial banking industry as a whole. The capital requirements are based on the Basel III framework. The Bank has been granted approval by its regulator to adopt the standardized approaches to credit and operational risk management. The bank's regulatory capital comprises of two tiers' of capital.

Tier 1 capital, which includes ordinary share capital, share premiums, retained earnings, translation reserve after deductions for goodwill and other regulatory adjustments relating to items that are included in equity but are treated differently for capital adequacy purposes.

Tier 2 Capital, which includes perpetual bonds, qualifying subordinated liabilities, collective impairment allowance (limited to those credit portfolios for which the standardized approach is used) and the element of the fair value reserve relating to unrealized gains and losses on equity instruments classified as available for sale. Various limits are applied to elements of the capital base. For example, the qualifying Tier 2 capital cannot exceed Tier 1 capital; and qualifying term subordinated loan capital may not exceed 50% of Tier 1 capital. Other deductions from capital include the carrying amounts of investments in subsidiaries that are not included in the regulatory consolidation and certain other regulatory items. Banking operations are categorized as either trading book or non-trading book, and risk-weighted assets are determined according to specified requirements that seek to reflect the varying levels of risk attached to assets and exposures not recognized in the statement of financial position.

The bank's policy is to maintain a strong capital base to maintain investor, creditor and market confidence and to sustain the future development of the business. The impact of the level of capital on shareholders' return is also recognized and the bank recognized the need to maintain a balance between the higher returns that might be possible with greater gearing and the advantages and security afforded by a sound capital position. The bank and its individually regulated operations have complied with all externally imposed capital requirements.



Agricultural Development Bank Limited
Form No. 1 Capital Adequacy Table

| 1.1 RISK WEIGHTED EXPOSURES | | Current Year (Rs.) |
|---|---|---------------------------|
| a | Risk Weighted Exposure for Credit Risk | 182,895,652,933 |
| b | Risk Weighted Exposure for Operational Risk | 11,792,446,031 |
| c | Risk Weighted Exposure for Market Risk | 165,270,911 |
| Total Risk Weighted Exposures (Before adjustments of Pillar II) | | 194,853,369,875 |
| Adjustments under Pillar II | | |
| SRP 6.4a (5) | ALM policies & practices are not satisfactory, add 1% of net interest income to RWE | 67,161,213 |
| SRP 6.4a (6) | Add% of the total deposit due to insufficient Liquid Assets | - |
| SRP 6.4a (7) | Add RWE equivalent to reciprocal of capital charge of 4 % of gross income. | 2,757,471,613 |
| SRP 6.4a (9) | Overall risk management policies and procedures are not satisfactory. Add 3% of RWE | 5,845,601,096 |
| SRP 6.4a (10) | Answer the question SRP 6.4a (9) in SRP sheet | - |
| Total Risk Weighted Exposures (After Bank's adjustments of Pillar II) | | 203,523,603,797 |
| 1.2 CAPITAL | | Current Year (Rs.) |
| Core Capital (Tier I) | | 29,341,648,389 |
| a | Paid up Equity Share Capital | 10,989,929,802 |
| b | Irredeemable Non-cumulative preference shares | 5,432,712,000 |
| c | Equity Share Premium | |
| d | Proposed Bonus Equity Shares | |
| e | Statutory General Reserves | 8,299,321,556 |
| f | Retained Earnings | 3,654,511,980 |
| g | Unaudited current year cumulative profit/(loss) | |
| h | Capital Redemption Reserve | 1,366,530,895 |
| i | Capital Adjustment Reserve | 229,277 |
| j | Dividend Equalization Reserves | |
| k | Other Free Reserve | |
| l | Less: Goodwill | |
| m | Less: Intangible Assets | |
| n | Less: Deferred Tax Assets | |
| o | Less: Fictitious Assets | |
| p | Less: Investment in equity in licensed Financial Institutions | 300,122,121 |
| q | Less: Investment in equity of institutions with financial interests | 101,465,000 |
| r | Less: Investment in equity of institutions in excess of limits | |
| s | Less: Investments arising out of underwriting commitments | |
| t | Less: Reciprocal crossholdings | |
| u | Less: Purchase of land & building in excess of limit and unutilized | |
| v | Less: Other Deductions | |
| Adjustments under Pillar II | | |
| | Less: Shortfall in Provision (6.4 a 1) | - |
| | Less: Loans and facilities extended to Related Parties and Restricted lending (6.4 a 2) | - |
| Supplementary Capital (Tier II) | | 5,144,678,510 |
| a | Cumulative and/or Redeemable Preference Share | |
| b | Subordinated Term Debt | |
| c | Hybrid Capital Instruments | |
| d | General Loan Loss Provision | 2,286,195,662 |
| e | Exchange Equalization Reserve | 104,188,923 |
| f | Investment Adjustment Reserve | 8,047,698 |
| g | Assets Revaluation Reserve | |
| h | Other Reserves | 246,246,228 |
| Total Capital Fund (Tier I and Tier II) | | 34,486,326,899 |
| 1.3 CAPITAL ADEQUACY RATIOS | | Current Year |
| Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II) | | 14.42% |
| Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II) | | 16.94% |



5.3 Classification of Financial Assets and Financial Liabilities

5.3.1 Classification-Financial Assets

When an entity first recognizes a financial asset, it classifies it based on the entity's business model for managing the asset and the asset's contractual cash flow characteristics, as follows:

- a. **Amortized Cost**—a financial asset is measured at amortized cost if both of the following conditions are met:
 - i. The asset is held within a business model whose objective is to hold assets in order to collect contractual cash flows; and
 - ii. The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.
- b. **Fair Value through Other Comprehensive Income**—financial assets are classified and measured at fair value through other comprehensive income if they are held in a business model whose objective is achieved by both collecting contractual cash flows and selling financial assets.
- c. **Fair value through profit or loss**—any financial assets that are not held in one of the two business models mentioned are measured at fair value through profit or loss.

When and only when, an entity changes its business model for managing financial assets it must reclassify all affected financial assets.

5.3.2 Classification of Financial Liabilities

All financial liabilities are measured at amortized cost, except for financial liabilities at fair value through profit or loss. Such liabilities include derivatives (other than derivatives that are financial guarantee contracts or are designated and effective hedging instruments), other liabilities held for trading, and liabilities that an entity designates to be measured at fair value through profit or loss.

5.4 Operating Segment Information

5.4.1 General Information

Bank has identified segment on province basis. Information about the provincial segments is mentioned below.

5.4.2 Information about Profit or Loss, Assets and Liabilities

Figure in million

| Particulars | Province-1 | Province-2 | Bagmati | Gandaki | Lumbini | Karnali | SudurPaschim | Total |
|---|------------|------------|---------|---------|---------|---------|--------------|---------|
| Revenues from External customer | 2,092 | 2,293 | 5,401 | 1,342 | 2,634 | 412 | 814 | 14,988 |
| Inter Segment revenues | (529) | (802) | 1,430 | (369) | (598) | (84) | (148) | (1,099) |
| Net Revenue | 2,622 | 3,094 | 3,970 | 1,711 | 3,232 | 496 | 962 | 16,087 |
| Total interest revenue | 1,926 | 2,127 | 4,676 | 1,249 | 2,386 | 351 | 711 | 13,425 |
| Interest expense | 533 | 268 | 5,689 | 330 | 653 | 73 | 200 | 7,746 |
| Net Interest Revenue | 1,392 | 1,859 | (1,013) | 918 | 1,732 | 278 | 511 | 5,679 |
| Depreciation and amortization | 21 | 20 | 36 | 13 | 26 | 7 | 13 | 136 |
| Segment profit/(loss) | 639 | 1,179 | 204 | 361 | 921 | 180 | 394 | 3,879 |
| Entity's interest in the profit or loss of associates accounted for using equity method | - | - | - | - | - | - | - | - |
| Impairment of assets | - | - | - | - | - | - | - | - |
| Segment Assets | 21,897 | 23,803 | 60,448 | 13,870 | 28,769 | 4,500 | 8,133 | 161,419 |
| Segment liabilities | 21,897 | 23,803 | 60,448 | 13,870 | 28,769 | 4,500 | 8,133 | 161,419 |

Note: The segment reporting above excludes Head Office.

5.4.3 Measurement of operating segment profit or loss, assets and liabilities

a. Basis of Accounting

All transactions between the reportable segments are accounted for using pre-determined transfer price.

b. Nature of difference between the measurement of the reportable segments' profits or losses and the Bank's profit or loss before income tax

There is no difference between the measurement of the reportable segments' profit and the Bank's profit before income tax.

c. Nature of differences between the measurements of the reportable segments' assets and the Bank's asset

There is no difference between the measurement of the reportable segments' assets and the Bank's asset.

d. Nature of any changes from prior periods in the measurement methods used to determine reported segment profit or loss and the effect, if any

No changes are made in the measurement methods used to determine reported segment profit or loss from prior periods.

e. Nature and effect of any asymmetrical allocations to reportable segments

No asymmetrical allocations are made to reportable segments.

**5.4.4 Reconciliation of Reportable Segment's Revenue, Profit or Loss, Assets and Liabilities****(a) Revenue**

| | 2077/78 |
|--|-----------------------|
| Total revenues for reportable segments | 17,574,464,936 |
| Other revenues | 609,240,852 |
| Elimination of intersegment revenues | |
| Entity's revenues | 18,183,705,788 |

(b) Profit or loss

| | 2077/78 |
|--|----------------------|
| Total profit or loss for reportable segments | 3,878,556,523 |
| Other profit or loss | 1,183,787,052 |
| Elimination of intersegment profits | |
| Unallocated amounts: | |
| Profit before income tax | 5,062,343,576 |

(c) Assets

| | 2077/78 |
|--------------------------------------|------------------------|
| Total assets for reportable segments | 161,418,660,310 |
| Other assets | 61,021,688,933 |
| Unallocated amounts | |
| Entity's assets | 222,440,349,244 |

(d) Liabilities

| | 2077/78 |
|---|------------------------|
| Total liabilities for reportable segments | 161,418,660,310 |
| Other liabilities | 61,021,688,933 |
| Unallocated liabilities | |
| Entity's liabilities | 222,440,349,244 |

5.4.5 Information about Geographical Areas

| Revenue from following geographical areas | | 2077/78 |
|---|---------------|-----------------------|
| (a) Domestic | Amount | |
| | Province 1 | 2,621,575,479 |
| | Province 2 | 3,094,309,239 |
| | Bagmati | 6,066,963,445 |
| | Gandaki | 1,711,094,428 |
| | Lumbini | 3,231,991,764 |
| | Karnali | 496,109,657 |
| | SudurPaschim | 961,661,776 |
| (b) Foreign | | |
| | Total | 18,183,705,788 |

**5.4.6 Information about Major Customer**

| Particular | Revenue |
|--------------|------------|
| N/A | N/A |
| Total | N/A |

5.5 Share options and share based payment

The bank doesn't have a policy for share options to its employees. Similarly, during the year the bank has not made any payments or settlements by issuing new shares.

5.6 Contingent Liabilities and Commitments

Where the bank undertakes a possible liability to make a payment on behalf of its customers for guarantees issued, such as for performance bonds or as irrevocable letters of credit as part of the bank's transaction for which an obligation to make a payment has not arisen at the reporting date, those are included in these financial statements as contingent liabilities.

Other contingent liabilities primarily include revocable letters of credit and bonds issued on behalf of customers for bids or offers.

Total contingent liabilities and commitments are as follows

| Particulars | Current Year | Previous Year |
|------------------------------------|-----------------------|-----------------------|
| Contingent Liabilities | 2077/78 | 2076/77 |
| Acceptance and documentary Credit | 2,747,505,240 | 2,376,505,980 |
| Bills for Collection | 3,737,061 | 3,737,061 |
| Forward Exchange Contracts | | |
| Guarantees | 59,796,065,750 | 43,308,120,713 |
| Underwriting Commitments | | |
| Other Commitments | 5,449,405,137 | 3,911,467,754 |
| Undrawn and Undisbursed facilities | 31,865,558,471 | 20,989,278,912 |
| Total | 99,862,271,659 | 70,589,110,419 |

5.7 Related Parties**5.7.1 Parent and Ultimate Controlling Party**

Fifty one percentages of the bank's shares has been held by Government of Nepal. As a result, the ultimate controlling party of the bank is Government of Nepal. In addition to share investment, Government of Nepal has invested in following equity and debt instruments.

| Particulars | Amount (Rs.) |
|--|---------------|
| 6% Non-Cumulative Irredeemable Preference Shares | 5,432,712,000 |

Details of other transactions associated with Nepal Government are:

| Particulars | Amount (Rs.) |
|----------------------------------|--------------|
| Fund for Priority Sector Lending | 9,166,944 |
| Subsidized loan | 529,363,000 |

5.7.2 Transactions with Key Management Personnel

There is no such transaction between company and the key management personnel other than the employee advance as per company's internal policies.

5.7.3 Key Management Personnel (KMPs) Compensation

As per Nepal Accounting Standard- NAS 24 "Related Party Disclosures", Key Management Personnel are those persons having authority and responsibility for planning, directing and controlling the activities of the bank. Accordingly, Board of Directors, Chief Executive Officers and Deputy General Managers are identified as KMPs.



Compensation to Chief Executive Officer and Deputy General Managers

| KMPs | Designation | Short term Employee benefits | Post-employment benefits | Other long-term benefits |
|-----------------------|-------------|------------------------------|---|--|
| Anil Kumar Upadhyaya | CEO | 6,422,659 | | |
| Pratap Subedi | Act. DGM | 1,894,982 | Gratuity: 2.75 months' salary for each year of service Security: 39 Months' Salary Medical: 1 Months' Salary for each year of service. | Home Leave: 30 Days per Year Sick Leave: 15 days per year |
| Yagya Prakash Neupane | Act. DGM | 1,960,458 | | |
| Dhruba Chandra Gautam | Act. DGM | 2,008,341 | | |
| Dirgha Bahadur Aryal | Act. DGM | 1,967,930 | | |
| | | | | |

Compensation of the bank's key management personnel includes salaries, non-cash benefits and contributions to the post-employment defined benefit plans.

5.8 Merger and Acquisition

The bank's ultimate parent company is Government of Nepal. So, the decision related to merger and acquisition rest to with Government of Nepal. No any indication of merger and acquisition has been received from Government of Nepal.

5.9 Additional Disclosure of Non-Consolidated Entities

All subsidiaries and Associates are consolidated and presented under groups consolidated financial statement

5.10 Events after Reporting date

No any reportable events have happened after the reporting date.

5.11 Interest Capitalization

During the year, Rs. 80,491,435.95 interest accrued on various project loans has been capitalized in line with NRB's directives on interest capitalization.

5.12 Movement in Regulatory Reserve

| FY | Particulars | Interest Receivable | Short provision on NBA | Actuarial Loss Recognized | Fair Value gain of FVPL Securities | Total |
|--------------|----------------|---------------------|------------------------|---------------------------|------------------------------------|----------------------|
| 2074/75 | Opening | 262,758,323 | 240,313,081 | 860,937,450 | | 1,364,008,854 |
| 2075/76 | Movement | 17,886,147 | 18,110,416 | 304,289,319 | | 340,285,882 |
| 2076/77 | Movement | 34,659,569 | (37,497,594) | 939,303,981 | | 936,465,956 |
| 2077/78 | Movement | (149,908,523) | (22,641,059) | 614,707,215 | 308,041,851 | 750,199,484 |
| TOTAL | Closing | 165,395,516 | 198,284,843 | 2,719,237,965 | 308,041,851 | 3,390,960,176 |

5.13 Covid-19 related disclosure

NRB vide its various circulars introduced reliefs to the customers due to Covid-19. Bank has complied all circulars and directives issued by Nepal Rastra Bank relating to COVID related reliefs.

Details of Information:

| Particulars | As of Asadh end 2078 | |
|---|----------------------|--------------|
| | No. of Customers | Amount (Rs.) |
| Accrued Interest Received after Asadh end 2078 till 15 Bhadra 2078 | NA | NA |
| Additional 0.3% Loan Loss Provision created on Pass Loan Portfolio | 154,039 | 441,575,072 |
| Extension of moratorium period of loan provided to Industry or Project under construction | Nil | Nil |
| Restructured/Rescheduled Loan with 5% Loan Loss Provision | Nil | Nil |
| Enhancement of Working Capital Loan by 20% to COVID affected borrowers | Nil | Nil |
| Enhancement of Term Loan by 10% to COVID affected borrowers | Nil | Nil |
| Expiry Date of Additional 20% Working Capital Loan (COVID Loan) extended for upto 1 year with 5% provisioning | Nil | Nil |
| Expiry Date of Additional 10% Term Loan (COVID Loan) extended for upto 1 year with 5% provisioning | Nil | Nil |
| Time Extension provided for repayment of Principal and Interest for upto two years as per clause 41 of NRB Directives 2 | Nil | Nil |

Refinance Loan/ Business Continuity Loan/ Subsidized Loan

Refinance loans are the loans provided at concessional interest rates from Nepal Rastra Bank against the lending as specified in the guidelines. Interest subsidized loans are concessional rates lending by bank to its customers.

Bank has not provided any loan under business continuity loan scheme.

**Details of Refinance Loan**

| Particulars | As of Asadh end 2078 | |
|--------------------------|----------------------|---------------|
| | No. of Customers | Amount (Rs.) |
| Refinance Loan | 7,399 | 8,716,411,823 |
| Business Continuity Loan | Nil | Nil |

Details of Subsidized Loan

| Particulars | As of Asadh end 2078 | |
|-----------------|----------------------|----------------|
| | No. of Customers | Amount (Rs.) |
| Subsidized Loan | 10,822 | 18,922,440,147 |

6. Other Disclosures**6.1 Corporate Social Responsibility**

As per the NRB Directive on the Corporate Social Responsibility, the Bank has allocated 1% of the net profit of current fiscal year. The amount allocated for corporate social responsibility reserve is NPR 35,275,369 and NPR 33,317,376 respectively for current year and previous year. The bank has expensed Rs 75,816,300 for CSR and equivalent amount has been transferred to retained earnings through Statement of Change in Equity.

Details of corporate social responsibility (CSR) expenses during the year is as follows

| Category | Amount in Rs. |
|--|-------------------|
| Social Projects | 3,995,951 |
| Direct Donation | 23,189,698 |
| Sustainable Development Goals | 4,269,900 |
| Financial Literacy | 546,000 |
| Covid-19 related expenses | 2,804,677 |
| CSR fund Transfer to Government (Covid-19) | 41,010,075 |
| Total | 75,816,300 |

6.2 Staff Training and Development Fund

As per the NRB Directive the bank shall spend 3% of the total personnel expenses of preceding year on staff training and development. Further if such amount could not be spent, short amount shall be credited to staff training and development fund which shall be spent in the next year. During the current fiscal year bank has apportioned Rs. 35,822,464 for employee training fund.

6.3 Derivative Assets and Derivative Liabilities

At reporting date, the bank's outstanding contract for a non-deliverable forward contract asset (NDF) was of Rs. 70,862,400.

6.4 Dividend

Bank has proposed 20% stock dividend and 1.05263% cash dividend (for tax purpose) to equity shareholders and 6% preference dividend for preference shareholders by the decision of board of directors meeting dated 16 December 2021. It will be distributed to shareholders after approval from Nepal Rastra Bank and annual general meeting of the bank.

6.5 land and building

During the current fiscal year bank has sold following property.

| Type of Property | Location of property | Buyer | Disposal Amount |
|-------------------|---|-------------------------|-------------------------|
| Land and Building | Janakpur Sub Metropolitan City Ward No. 12, Dhanusha | Employee Provident Fund | Nrs.121,170,338 |
| Land | Dhangadhi Sub Metropolitan City Ward No. 4, Taranagar Kailali | Employee Provident Fund | Nrs.105,103,905 |
| Total | | | Nrs. 226,274,243 |

Fair value of land is Rs. 8,619,215,737 and that of building is Rs. 591,661,819 as on 32/03/2078. If bank has opted revaluation model for measurement of land and building, the net worth would have increased by Rs. 77.13 per share i.e. revised net worth would have been Rs. 311.40 per share as on 32/03/2078.

**6.6. Concentration of Borrowings and Deposits****A. Concentration of Borrowings**

Amount in NPR

| Particulars | Current Year | Previous Year |
|--|----------------|----------------|
| Total Deposit from ten largest depositors | 28,978,977,176 | 31,682,164,530 |
| Percentage of Deposit from ten largest lenders to total depositors | 17.78% | 22.04% |

B. Concentration of Credit exposures

| Particulars | Current Year | Previous Year |
|---|---------------|---------------|
| Total exposures to twenty largest borrowers | | |
| a. As per group (related party) | | |
| b. As per individual customer | 5,652,804,804 | 3,896,104,149 |
| Percentage of exposures to twenty largest borrowers to total loans and advances | | |
| a. As per group (related party) | | |
| b. As per individual customer | 3.73% | 3.16% |

C. Concentration of Deposits

| Particulars | Current Year | Previous Year |
|---|----------------|----------------|
| Total Deposit from twenty largest depositors | | |
| a. Groupwise | | |
| b. As per individual customer | 35,179,571,780 | 37,566,227,720 |
| Percentage of deposits from twenty largest depositors to total deposits | | |
| a. Groupwise | | |
| b. As per individual customer | 21.58% | 26.14% |



Agricultural Development Bank Limited
Condensed Consolidated Statement of Financial Position

As on Quarter ended 31 Asar 2078

| Particulars | Group | | Bank | |
|--|------------------------|------------------------|--------------------------------|------------------------|
| | Assets | This Quarter Ending | Immediate Previous Year Ending | This Quarter Ending |
| Cash and cash equivalent | 10,661,878,417 | 8,489,989,813 | 10,657,796,947 | 8,489,432,167 |
| Due from Nepal Rastra Bank | 9,740,613,308 | 12,567,111,166 | 9,740,613,308 | 12,567,111,166 |
| Placement with Bank and Financial Institutions | 4,117,575,000 | 5,007,605,980 | 4,117,575,000 | 5,007,605,980 |
| Derivative financial instruments | 70,862,400 | 133,762,200 | 70,862,400 | 133,762,200 |
| Other trading assets | 1,640,639,672 | 17,422,939 | 1,640,639,672 | 17,422,939 |
| Loan and advances to B/FIs | 115,165,303 | 1,137,559,451 | 115,165,303 | 1,137,559,451 |
| Loans and advances to customers | 152,862,504,947 | 121,849,394,269 | 152,862,504,947 | 121,849,394,269 |
| Investment securities | 37,925,364,922 | 24,448,538,843 | 37,898,796,739 | 24,422,064,121 |
| Current tax assets | 1,090,309,721 | 796,900,115 | 1,191,126,898 | 897,717,291 |
| Investment in subsidiaries | - | - | 28,840,000 | 28,840,000 |
| Investment in associates | 724,869,450 | 594,556,795 | 69,384,000 | 69,384,000 |
| Investment properties | 198,284,843 | 220,925,902 | 198,284,843 | 220,925,902 |
| Property and equipment | 1,478,378,313 | 1,295,852,289 | 1,476,094,467 | 1,293,544,827 |
| Goodwill and Intangible assets | 262,005,147 | 289,802,789 | 262,005,147 | 289,802,789 |
| Deferred tax assets | - | - | - | - |
| Other assets | 2,191,349,333 | 2,898,117,443 | 2,191,201,906 | 2,896,291,511 |
| Total Assets | 223,079,800,777 | 179,747,539,993 | 222,520,891,576 | 179,320,858,613 |
| Liabilities | | | | |
| Due to Bank and Financial Institutions | 175,324,116 | 103,132,518 | 175,324,116 | 103,132,518 |
| Due to Nepal Rastra Bank | 8,716,363,161 | 9,670,494 | 8,716,363,161 | 9,670,494 |
| Derivative financial instruments | - | - | - | - |
| Deposits from customers | 162,655,736,288 | 143,604,887,850 | 162,677,269,936 | 143,628,524,817 |
| Borrowing | 539,652,648 | 10,937,376 | 539,652,648 | 10,937,376 |
| Current Tax Liabilities | - | - | - | - |
| Provisions | - | - | - | - |
| Deferred tax liabilities | 319,402,441 | 177,084,440 | 319,402,441 | 177,084,440 |
| Other liabilities | 3,967,546,606 | 4,429,311,214 | 3,967,959,716 | 4,425,332,468 |
| Debt securities issued | 14,476,103,219 | 2,494,649,108 | 14,476,103,219 | 2,494,649,108 |
| Subordinated Liabilities | - | - | - | - |
| Total liabilities | 190,850,128,478 | 150,829,673,000 | 190,872,075,236 | 150,849,331,221 |
| Equity | | | | |
| Share capital | 16,422,641,802 | 14,989,172,698 | 16,422,641,802 | 14,989,172,698 |
| Ordinary Share | 10,989,929,802 | 9,556,460,698 | 10,989,929,802 | 9,556,460,698 |
| Preference Share(Irredeemable) | 5,432,712,000 | 5,432,712,000 | 5,432,712,000 | 5,432,712,000 |
| Share premium | - | - | - | - |
| Retained earnings | 4,184,815,783 | 2,716,798,971 | 3,607,666,972 | 2,274,073,753 |
| Reserves | 11,618,507,564 | 11,208,280,941 | 11,618,507,564 | 11,208,280,941 |
| Total equity attributable to equity holders | 32,225,965,150 | 28,914,252,610 | 31,648,816,339 | 28,471,527,392 |
| Non-controlling interest | 3,707,149 | 3,614,383 | | |
| Total equity | 32,229,672,298 | 28,917,866,993 | 31,648,816,339 | 28,471,527,392 |
| Total liabilities and equity | 223,079,800,777 | 179,747,539,993 | 222,520,891,576 | 179,320,858,613 |



Agricultural Development Bank Limited
Condensed Consolidated Statement of Profit or Loss
For the Quarter ended 31 Asar 2078

| Particulars | Group | | | | Bank | | | |
|---|----------------------|--------------------------|----------------------|--------------------------|----------------------|--------------------------|----------------------|--------------------------|
| | Current Year | | Previous Year | | Current Year | | Previous Year | |
| | This Quarter | Up to This Quarter (YTD) | Corresponding | | This Quarter | Up to This Quarter (YTD) | Corresponding | |
| | | | This Quarter | Up to This Quarter (YTD) | | | This Quarter | Up to This Quarter (YTD) |
| Interest income | 3,895,450,282 | 14,520,256,817 | 4,202,004,415 | 15,800,203,613 | 3,893,565,887 | 14,519,025,295 | 4,206,175,604 | 15,821,701,198 |
| Interest expense | 2,056,739,459 | 8,253,591,515 | 2,331,937,895 | 9,104,179,739 | 2,058,025,616 | 8,254,877,673 | 2,332,246,410 | 9,105,579,926 |
| Net interest income | 1,838,710,824 | 6,266,665,302 | 1,870,066,520 | 6,696,023,874 | 1,835,540,271 | 6,264,147,622 | 1,873,929,194 | 6,716,121,272 |
| Fees and commission income | 463,289,187 | 1,628,926,316 | 442,276,308 | 1,901,633,659 | 463,289,187 | 1,628,926,316 | 442,276,308 | 1,901,633,659 |
| Fees and commission expense | 23,455,418 | 45,766,809 | 20,413,071 | 25,813,309 | 23,455,298 | 45,766,689 | 20,399,944 | 25,812,969 |
| Net fee and commission income | 439,833,769 | 1,583,159,507 | 421,863,238 | 1,875,820,350 | 439,833,889 | 1,583,159,627 | 421,876,365 | 1,875,820,690 |
| Net interest, fee and commission income | 2,278,544,592 | 7,849,824,809 | 2,291,929,758 | 8,571,844,224 | 2,275,374,159 | 7,847,307,249 | 2,295,805,559 | 8,591,941,962 |
| Net trading income | 307,049,739 | 959,411,125 | 94,915,244 | 392,175,906 | 307,049,739 | 959,411,125 | 94,915,244 | 392,175,906 |
| Other operating income | 233,007,748 | 502,905,965 | 9,900,113 | 35,931,079 | 233,063,548 | 502,905,965 | 9,900,113 | 35,931,079 |
| Total operating income | 2,818,602,079 | 9,312,141,899 | 2,396,745,115 | 8,999,951,209 | 2,815,487,446 | 9,309,624,339 | 2,400,620,915 | 9,020,048,947 |
| Impairment charge/(reversal) for loan and other losses | (243,803,545) | 23,566,716 | 231,899,073 | 517,221,877 | (243,803,545) | 23,566,716 | 231,899,073 | 517,221,877 |
| Net operating income | 3,062,405,623 | 9,288,575,183 | 2,164,846,042 | 8,482,729,332 | 3,059,290,990 | 9,286,057,623 | 2,168,721,842 | 8,502,827,070 |
| Operating expense | | | | | | | | |
| Personnel expenses | 348,096,539 | 2,705,741,266 | 616,642,385 | 3,027,510,389 | 347,454,685 | 2,703,501,772 | 616,177,070 | 3,025,470,144 |
| Other operating expenses | 336,868,324 | 1,081,442,607 | 318,903,608 | 942,514,966 | 336,250,690 | 1,080,589,338 | 318,706,115 | 942,161,089 |
| Depreciation & Amortisation | 83,134,157 | 275,279,498 | 89,305,598 | 216,617,675 | 83,117,345 | 275,262,687 | 89,301,757 | 216,593,059 |
| Operating Profit | 2,294,306,604 | 5,226,111,812 | 1,139,994,450 | 4,296,086,303 | 2,292,468,270 | 5,226,703,827 | 1,144,536,899 | 4,318,602,778 |
| Non operating income | 45,549,870 | 161,742,703 | 78,286,689 | 203,014,750 | 13,443,426 | 26,199,520 | 52,242,191 | 81,282,615 |
| Non operating expense | 2,845,678 | 3,214,015 | 18,580 | 39,480 | 2,845,678 | 3,214,015 | 18,580 | 39,480 |
| Profit before income tax | 2,337,010,795 | 5,384,640,500 | 1,218,262,559 | 4,499,061,573 | 2,303,066,019 | 5,249,689,332 | 1,196,760,510 | 4,399,845,914 |
| Income tax expense | 651,789,942 | 1,555,654,003 | 226,476,226 | 1,390,604,187 | 681,657,049 | 1,555,219,192 | 220,025,611 | 1,068,108,339 |
| Current Tax | 532,661,682 | 1,363,719,118 | 225,268,820 | 1,349,718,472 | 562,528,789 | 1,363,284,307 | 218,818,205 | 1,027,222,623 |
| Deferred Tax | 119,128,260 | 191,934,885 | 1,207,406 | 40,885,715 | 119,128,260 | 191,934,885 | 1,207,406 | 40,885,715 |
| Profit/(loss) for the period | 1,685,220,853 | 3,828,986,497 | 991,786,333 | 3,108,457,386 | 1,621,408,969 | 3,694,470,140 | 976,734,899 | 3,331,737,575 |
| Condensed Consolidated Statement of Comprehensive Income | | | | | | | | |
| Profit/(loss) for the period | 1,685,220,853 | 3,828,986,497 | 991,786,333 | 3,108,457,386 | 1,621,408,969 | 3,694,470,140 | 976,734,899 | 3,331,737,575 |
| Other Comprehensive Income | (512,966,159) | (115,772,730) | (825,229,539) | (868,771,061) | (512,966,159) | (115,772,730) | (825,229,539) | (868,771,061) |
| Total Comprehensive Income | 1,172,254,694 | 3,713,213,767 | 166,556,794 | 2,239,686,325 | 1,108,442,810 | 3,578,697,410 | 151,505,361 | 2,462,966,515 |
| Basic earnings per share | 49.47 | 31.87 | 33.13 | 25.32 | 47.15 | 30.65 | 32.58 | 27.35 |
| Diluted earnings per share | 49.47 | 31.87 | 33.13 | 25.32 | 47.15 | 30.65 | 32.58 | 27.35 |
| Profit attributable to: | | | | | | | | |
| Equity holders of the Bank | 1,685,107,001 | 3,828,893,732 | 991,575,231 | 3,108,221,513 | 1,621,408,969 | 3,694,470,140 | 976,734,899 | 3,331,737,575 |
| Non-controlling interest | 113,853 | 92,766 | 211,102 | 235,873 | - | - | - | - |
| Total | 1,685,220,853 | 3,828,986,497 | 991,786,333 | 3,108,457,386 | 1,621,408,969 | 3,694,470,140 | 976,734,899 | 3,331,737,575 |

**Ratios as per NRB Directive**

| Particulars | Group | | | | Bank | | | |
|---|--------------|-------------------------|-----------------------------|-------------------------|--------------|-------------------------|-----------------------------|-------------------------|
| | Current Year | | Corresponding Previous Year | | Current Year | | Corresponding Previous Year | |
| | This Quarter | Upto This Quarter (YTD) | This Quarter | Upto This Quarter (YTD) | This Quarter | Upto This Quarter (YTD) | This Quarter | Upto This Quarter (YTD) |
| Capital Fund to RWA | | 23.13% | | 19.33% | | 23.13% | | 19.33% |
| Non-Performing loan (NPL) to total Loan | | 1.84% | | 2.84% | | 1.84% | | 2.84% |
| Total Loan Loss Provision to Total NPL | | 152.46% | | 121.11% | | 152.46% | | 121.11% |
| Cost of Funds | | 4.70% | | 6.40% | | 4.70% | | 6.40% |
| Credit to Deposit Ratio | | 73.53% | | 66.31% | | 73.53% | | 66.31% |
| Base Rate | | 7.13% | | 9.26% | | 7.13% | | 9.26% |
| Interest Rate Spread | | 4.37% | | 4.44% | | 4.37% | | 4.44% |

Notes:

- The above figures are subject to change as per the direction of the Regulators/Statutory Auditors.
- Figures are regrouped/rearranged/restated whereas necessary for consistent presentation and comparison.
- Personnel Expenses include provision for employee bonus calculated at 5% of profit before bonus and tax as per the provisions made for government controlled entity in the bonus bylaws 2075.
- Above Financial statements have been prepared in accordance with NRB Directives and Nepal Financial Reporting Standards (NFRSs) by applying Carve-outs issued by Accounting Standard Board of Nepal.
- Loan and Advances to Customer is presented net of impairment charges and includes interest accruals and staff loans and advances.
- Loan administration fees that are integral part of effective interest rate (EIR) is considered immaterial and hence not considered while computing the effective interest rate.
- The Group Financial Statements includes Sana Kisan Bikas Laghu Bitta Bittiya Sanstha Limited ,an Associate having 22% interest, and two Susidiaries namely Kosh Byabasthapan Company Limited, having 92.89% holding and Gobar Gas Company having 83.96% holding. 100 percent impairment allowance has been provided against the investment in Gobar Gas Company.
- All Inter-company transactions and outstanding balances among group companies are adjusted in Group Financial Statements.
- Other Comprehensive Income is not considered while computing Earnings Per Share.
- Interest Rate Spread for corresponding previous year is calculated based on the prevailing policy at that period.
- A detailed interim financial report has been published in the Bank's website www.adbl.gov.np

Related Party Disclosure

- The Group Financial Statements includes Sana Kisan Bikas Laghu Bitta Bittiya Sanstha Limited ,an Associate having 22% interest, and two Susidiaries namely Kosh Byabasthapan Company Limited, having 92.89% holding and Gobar Gas Company having 83.96% holding. 100 percent impairment allowance has been provided against the investment in Gobar Gas Company.
- Bank has earned interest income for Rs. 603,490.85 during this quarter by lending to its Assocaite,Sana Kisan Bikas Laghu Bitta Bittiya Sanstha Limited.
- All Inter-company transactions and outstanding balances among group companies are adjusted in Group Financial Statements.

**Segmental Information**

(Rs in 000)

The bank has identified its operating segments on the basis of provincial offices . The bank evaluates the performance of its segments before tax.

| Particulars | 1 | 2 | 3 | 4 | 5 | 6 | 7 | Total |
|---------------------------------|------------|------------|-------------|-----------|------------|-----------|-----------|-------------|
| Revenues from External customer | 2,500,563 | 3,244,301 | 6,147,265 | 1,541,155 | 2,962,483 | 522,943 | 1,103,216 | 18,021,927 |
| Inter Segment revenues | (593,738) | (875,311) | 1,091,951 | (409,856) | (678,959) | (101,716) | (166,197) | (1,733,825) |
| Net Revenue | 3,094,301 | 4,119,611 | 5,055,314 | 1,951,011 | 3,641,442 | 624,659 | 1,269,413 | 19,755,752 |
| Total interest revenue | 1,927,850 | 2,136,182 | 4,674,380 | 1,245,613 | 2,385,845 | 348,366 | 727,869 | 13,446,105 |
| Interest expense | 533,484 | 267,649 | 5,688,711 | 330,338 | 653,262 | 72,586 | 199,793 | 7,745,823 |
| Net Interest Revenue | 1,394,366 | 1,868,533 | (1,014,331) | 915,275 | 1,732,583 | 275,781 | 528,076 | 5,700,282 |
| Depreciation and amortisation | 21,100 | 19,705 | 35,488 | 12,861 | 26,252 | 7,163 | 13,050 | 135,618 |
| Segment profit/(loss) | 582,886 | 1,111,615 | (31,583) | 337,968 | 851,348 | 184,323 | 379,726 | 3,416,283 |
| Impairment of assets | - | - | - | - | - | - | - | - |
| Assets | 14,316,493 | 11,125,597 | 109,888,653 | 8,896,890 | 19,484,241 | 4,314,398 | 7,134,270 | 175,160,542 |
| Provision | 590,740 | 1,056,317 | 1,535,875 | 339,446 | 460,357 | 149,371 | 338,017 | 4,470,122 |
| Segment Assets | 13,808,636 | 10,160,263 | 108,440,357 | 8,588,646 | 19,098,028 | 4,174,399 | 6,806,423 | 171,076,753 |
| Segment liabilities | 13,808,636 | 10,160,263 | 108,440,357 | 8,588,646 | 19,098,028 | 4,174,399 | 6,806,423 | 171,076,753 |

The segment report above excludes head office.

| | |
|---|----------------------|
| Net Profit for the period ended on 31 Asar 2078 | 3,704,916,053 |
| 1. Appropriations | |
| <u>1.1 Profit required to be appropriated to statutory reserve</u> | 1,242,890,535 |
| a. General Reserve | 740,983,211 |
| b. Capital Redemption Reserve | 500,000,000 |
| c. Exchange Fluctuation Fund | |
| d. Corporate Social Responsibility Fund | 37,049,161 |
| e. Employees Training Fund | 35,822,464 |
| f. Other | (70,964,300) |
| <u>1.2 Profit required to be transfer to Regulatory Reserve</u> | 459,910,495 |
| a. Transfer to Regulatory Reserve | 632,078,358 |
| b. Transfer from Regulatory Reserve | 172,167,863 |
| Net Profit for the period ended on 31 Asar 2078 available for distribution | 2,002,115,024 |



Agricultural Development Bank Limited
Comparison Unaudited and Audited Financial Statements as of FY 2077/78

Rs. in '000

| Statement of Financial Position | As per unaudited Financial Statement | As per Audited Financial Statement | Variance | | Reasons for Variance |
|--|--------------------------------------|------------------------------------|-----------------|-----------|---|
| | | | In amount | In % | |
| Assets | | | | | |
| Cash and cash equivalent | 10,657,797 | 10,636,732 | 21,065 | 0% | Variance is due to re-grouping and reclassification |
| Due from Nepal Rastra Bank | 9,740,613 | 9,740,613 | - | 0% | |
| Placement with Bank and Financial Institutions | 4,117,575 | 4,117,575 | - | 0% | |
| Derivative financial instruments | 70,862 | 70,862 | - | 0% | |
| Other trading assets | 1,640,640 | 1,666,534 | (25,894) | -2% | Variance is due to adjustment of bonus shares |
| Loan and advances to B/FIs | 115,165 | 113,668 | 1,497 | 1% | Variance is due to regrouping of loan loss provision on lending to B/FIs |
| Loans and advances to customers | 152,862,505 | 150,598,356 | 2,264,149 | 1% | Variance is due to revision in loan loss provision, amortization of staff loan and regrouping of deferred employee expenditure. |
| Investment securities | 37,898,797 | 37,880,066 | 18,731 | 0% | Variance is due to adjustment of bonus shares |
| Current tax assets | 1,191,127 | 1,214,561 | (23,434) | -2% | Variance is due to revision of inclusions and disallowance and hence revised taxable profit. |
| Investment in subsidiaries | 28,840 | 28,840 | - | 0% | |
| Investment in associates | 69,384 | 69,384 | - | 0% | |
| Investment property | 198,285 | 198,285 | 0 | 0% | |
| Property and equipment | 1,476,094 | 1,480,615 | (4,521) | 0% | Variance is due to re-grouping and reclassification |
| Goodwill and Intangible assets | 262,005 | 262,005 | - | 0% | |
| Deferred tax assets | - | - | - | 0% | |
| Other assets | 2,191,202 | 4,362,253 | (2,171,051) | -99% | Variance is due to re-grouping of deferred employee expenditure. |
| Total Assets | 222,520,892 | 222,440,349 | 80,542 | 0% | |
| Capital and Liabilities | | | | | |
| Due to Bank and Financial Institutions | 175,324 | 175,324 | - | 0% | |
| Due to Nepal Rastra Bank | 8,716,363 | 8,716,363 | - | 0% | |
| Derivative financial instruments | - | - | - | - | |
| Deposits from customers | 162,677,270 | 162,814,931 | (137,661) | 0% | Variance is due to adjustment of blocked amount (deposit) in lahan fraud case |
| Borrowing | 539,653 | 538,530 | 1,123 | 0% | Variance is due to re-grouping and reclassification with other liabilities |
| Current Tax Liabilities | - | - | - | - | |
| Provisions | - | - | - | - | |
| Deferred tax liabilities | 319,402 | 327,591 | (8,189) | -3% | Variance is due to calculation of deferred tax on Fixed Assets and fair value change of bonus shares. |
| Other liabilities | 3,967,960 | 3,886,281 | 81,679 | 2% | Variance is due to regrouping and reclassification with other assets, and deposits from customers |
| Debt securities issued | 14,476,103 | 14,476,212 | (108) | | Due to rectification/reclassification of some expenses related to issuance of securities |
| Subordinated Liabilities | - | - | - | - | |
| Total Liabilities | 190,872,075 | 190,935,232 | (63,156) | 0% | |
| Share capital | 16,422,642 | 16,422,642 | - | - | |
| Share premium | - | - | - | - | |



| Statement of Financial Position | As per unaudited Financial Statement | As per Audited Financial Statement | Variance | | Reasons for Variance |
|---|--------------------------------------|------------------------------------|------------------|------------|---|
| | | | In amount | In % | |
| Retained earnings | 3,607,667 | 3,654,512 | (46,845) | -1% | Variance is due to additional provision and other adjustment by auditors/regulators |
| Reserves | 11,618,508 | 11,427,964 | 190,544 | 2% | Variance is due to revision on net profit for the year and hence its appropriation |
| Total equity attributable to equity holders | 31,648,816 | 31,505,118 | 143,699 | 0% | |
| Total liabilities and equity | 222,520,892 | 222,440,349 | 80,542 | 0% | |
| Interest income | 14,519,025 | 15,124,046 | (605,021) | -4% | Variance is due to recognition of interest income on staff loan |
| Interest expense | 8,254,878 | 8,258,328 | (3,450) | 0% | |
| Net interest income | 6,264,148 | 6,865,718 | (601,570) | | |
| Fee and commission income | 1,628,926 | 1,612,950 | 15,976 | 1% | Variance is due to re-grouping and reclassification |
| Fee and commission expense | 45,767 | 46,883 | (1,116) | -2% | Variance is due to re-grouping and reclassification |
| Net fee and commission income | 1,583,160 | 1,566,068 | 17,092 | 1% | |
| Net interest, fee and commission income | 7,847,307 | 8,431,786 | (584,478) | -7% | |
| Net trading income | 959,411 | 994,297 | (34,886) | -4% | Variance is due to re-grouping and reclassification |
| Other operating income | 502,906 | 452,413 | 50,493 | 10% | Variance is due to re-grouping and reclassification |
| Total operating income | 9,309,624 | 9,878,495 | (568,871) | -6% | |
| Impairment charge/(reversal) for loans and other losses | 23,567 | 121,425 | (97,859) | -415% | Variance is due to additional provision by the auditor |
| Net operating income | 9,286,058 | 9,757,070 | (471,012) | -5% | |
| Personnel expenses | 2,703,502 | 3,311,387 | (607,885) | -22% | Variance is due to amortization exp on deferred employee expenditure |
| Other operating expenses | 1,080,589 | 1,132,680 | (52,091) | -5% | Variance is due to re-grouping and reclassification |
| Depreciation & Amortisation | 275,263 | 275,686 | (423) | 0% | Variance is due to rectification of errors |
| Operating profit | 5,226,704 | 5,037,317 | 189,387 | 4% | |
| Non operating income | 26,200 | 28,241 | (2,041) | -8% | Variance is due to re-grouping and reclassification |
| Non operating expense | 3,214 | 3,214 | - | 0% | |
| Profit before tax | 5,249,689 | 5,062,344 | 187,346 | 4% | |
| Income tax expenses | 1,555,219 | 1,534,807 | 20,413 | 1% | |
| Current Tax | 1,363,284 | 1,344,772 | 18,513 | 1% | Variance is due to additional disallowance and allowance as per income tax audit. |
| Deferred Tax | 191,935 | 190,035 | 1,900 | 1% | Variance due to computation of deferred tax of Fixed Assets. |
| Profit/(loss) for the period | 3,694,470 | 3,527,537 | 166,933 | 5% | |
| Other comprehensive income | (115,773) | (92,233) | (23,540) | 20% | Variance is due to rectification of errors |
| Total comprehensive income | 3,578,697 | 3,435,304 | 143,393 | 4% | |
| Distributable Profit | | | | | |
| Net profit/(loss) as per profit or loss | 3,694,470 | 3,527,537 | 166,933 | 5% | As per the reasons as mentioned above. |
| Add/Less: Regulatory adjustment as per NRB Directive | (718,772) | (565,787) | (152,984) | 21% | As per the reasons as mentioned above. |
| Free profit/(loss) after regulatory adjustments | 2,975,699 | 2,961,750 | 13,949 | 0% | |



Agricultural Development Bank Limited Major Indicators

| Particulars | Indicators | 2073/74 | 2074/75 | 2075/76 | 2076/77 | 2077/78 |
|--|------------|------------|------------|------------|------------|-------------|
| Net Profit to Total Revenue Ratio | Percentage | 18.08 | 23.76 | 24.25 | 18.27 | 19.37 |
| *Earnings per Share | Rs. | 31.59 | 36.91 | 42.88 | 31.45 | 29.13 |
| Market price per Share | Rs. | 435.00 | 314.00 | 409 | 385 | 479 |
| Price Earning Ratio | Ratio | 13.77 | 8.51 | 9.54 | 12.24 | 16.44 |
| Stock Dividend on Equity Share Capital | Percentage | 20 | 6 | 6 | 15 | 20 |
| Cash Dividend on Equity | Percentage | 1.05 | 15.05 | 24 | 0.7895 | 1.0526 |
| Interest Income to Loan and Advances | Percentage | 12.55 | 13.93 | 13.85 | 11.74 | 9.98 |
| Employee Expenses to Total Operating Expense | Percentage | 39.53 | 28.88 | 24.72 | 21.87 | 33.67 |
| Interest on Total Deposit and Borrowings | Percentage | 4.43 | 6.66 | 6.61 | 6.24 | 4.76 |
| Exchange Fluctuation Income to Total Income | Percentage | 0.97 | 0.06 | -0.04 | 0.03 | 0.00 |
| Employee Bonus to Total Employee Expenditure | Percentage | 9.02 | 13.56 | 10.29 | 7.65 | 7.99 |
| Net Profit to Loan and Advances | Percentage | 2.91 | 3.65 | 3.75 | 2.70 | 2.33 |
| Net Profit to Total Assets | Percentage | 2.15 | 2.71 | 2.77 | 1.86 | 1.59 |
| Total Loan to Deposit | Percentage | 92.90 | 95.64 | 93.62 | 85.84 | 92.93 |
| Total Operating Expense to Total Assets | Percentage | 7.02 | 8.17 | 7.82 | 7.71 | 5.86 |
| Capital Adequacy of Risk Weighted Assets | | | | | | |
| Core Capital | Percentage | 18.61 | 19.28 | 19.27 | 16.47 | 14.42 |
| Supplementary Capital | Percentage | 1.80 | 1.05 | 1.10 | 2.82 | 2.53 |
| Total Capital Fund | Percentage | 20.41 | 20.33 | 20.37 | 19.29 | 16.94 |
| Liquidity Ratio | Ratio | 31.18 | 29.15 | 27.20 | 33.98 | 36.21 |
| Non Performing Loan to Total Loan | Percentage | 4.60 | 3.50 | 3.29 | 2.84 | 1.88 |
| Base Rate | Percentage | 11.27 | 11.73 | 10.58 | 9.26 | 7.13 |
| Spread Rate | Percentage | 5.87 | 5.46 | 4.68 | 4.44 | 4.37 |
| Book Network | Rs.'000 | 16,363,997 | 25,967,490 | 28,352,733 | 28,470,887 | 315,051,177 |
| Total Share (Ordinary) | Number | 70,876,800 | 85,052,160 | 90,155,290 | 95,564,607 | 109,899,298 |
| Total Employee | Number | 2,632 | 2,455 | 2308 | 2013 | 2402 |

* Earnings Per Share of Prior years is not adjusted with bonus shares.

** Staff Loans and Advances are not considered as Loan while computing ratios.



नेपाल राष्ट्र बैंक

बैंक सुपरिवेक्षण विभाग



दरबारमार्ग, काठमाडौं।

फोन नं.: ४४१९८०५,७

फ्याक्स नं.: ४४१०१५९

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पोष्ट बक्स: ७३

प.सं: बै.सु.वि./अफसाइट/एजिएम/ २२ /२०७८/७९

मिति : २०७८/०९/०७

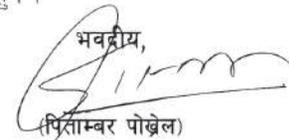
कृषि विकास बैंक लिमिटेड,
रामशाह पथ, काठमाडौं

विषय: लाभांश घोषणा/वितरण तथा वित्तीय विवरण प्रकाशन सम्बन्धमा।

त्यस बैंकबाट पेश गरिएका वित्तीय विवरण तथा अन्य कागजातहरूका आधारमा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ४७ को उपदफा (२) का प्रावधानहरू पालना गरेको देखिएको हुँदा, ऐ. ऐनको उपदफा (१) बमोजिम त्यस बैंकबाट प्रस्तावित Capital Redemption (Debenture Redemption) Reserve मा रहेको रकम रु.८६,६५,३०,८९,५१०० र सञ्चित मुनाफा मध्येबाट रु.१,३३,१४,५५,०६५।४५ गरी रु.२,१९,७९,८५,९६०।४५ (अक्षरेपी दुई अर्ब उन्नाइस करोड उनासी लाख पचासी हजार नौ सय साठी र पैसा पैतालिस मात्र) बोनस शेयर र कर प्रयोजनको लागि रु.११,५६,८३,४७।६० नगद लाभांश तथा नेपाल सरकारको लगानी रहेको अविमोच्य असंचित अग्राधिकार शेयर (Non Convertible Irredemable Preference Share) मा वार्षिक ६ प्रतिशतले हुने रकम रु.३२,५९,६२,७२०।०० नगद लाभांश वितरण गर्न अन्य प्रचलित कानूनी व्यवस्थाको समेत पालना गर्ने गरी वार्षिक साधारण सभाबाट स्वीकृत भएको अवस्थामा मात्रै लाभांश वितरण गर्ने स्वीकृतिका साथै आ.व. २०७७/७८ को वार्षिक हिसाब वार्षिक साधारण सभामा स्वीकृतिको लागि पेश गर्ने प्रयोजनार्थ देहायका निर्देशन सहित सार्वजनिक गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार जानकारी गराउँदछु।

१. प्रारम्भिक लेखापरीक्षण प्रतिवेदनमा उल्लेख गरिएका सम्पूर्ण कैफियतहरू पूर्णरूपले सुधार गर्न तथा त्यस्ता कैफियतहरू पुनः दोहोरिन नदिने आवश्यक व्यवस्था मिलाउनु हुन।
२. बैंक तथा वित्तीय संस्था सम्बन्धि ऐन २०७३ को दफा ११ को उपदफा ३ मा बैंकको चुक्ता पूँजीको २ प्रतिशत वा सो भन्दा बढी शेयर धारण गरेका संस्थापकहरूले आफुले धारण गरेको शेयर बिक्री तथा धितो बन्धक राख्दा नेपाल राष्ट्र बैंकको स्वीकृति लिनु पर्ने व्यवस्था रहेकोले नेपाल राष्ट्र बैंकको स्वीकृति नलिई आफुले धारण गरेको शेयर धितो बन्धक राखी अन्य बैंक तथा वित्तीय संस्थाबाट कर्जा उपयोग गरेका संस्थापक शेयरधनीहरू रहेमा त्यस्ता संस्थापक शेयरधनीहरूलाई सोको स्वीकृति नलिएसम्म वा शेयर धितो बन्धक राखी उपयोग गरेको कर्जा पूर्ण रूपमा चुक्ता गरी शेयर फुकुवा नगरेसम्म प्रस्तावित नगद लाभांश तथा बोनस शेयर वितरण रोक्का राख्ने व्यवस्था मिलाउनु।
३. यस बैंकबाट जारी गरिएको एकीकृत निर्देशनको निर्देशन नं. १० को बुँदा नं. ७ बमोजिम इजाजतपत्रप्राप्त कुनै एक बैंक तथा वित्तीय संस्थाको संस्थापक शेयरमा लगानी गर्दा चुक्ता पूँजीको बढीमा १५ प्रतिशत र अन्य बैंक तथा वित्तीय संस्थाहरूमा चुक्ता पूँजीको बढीमा १ प्रतिशतसम्म मात्र लगानी गर्न सकिने व्यवस्था रहेकोले उल्लिखित सीमाभन्दा बढी शेयर धारण गर्ने संस्थापक शेयरधनीहरू रहेमा ती संस्थापक शेयरधनीहरूले आफ्नो शेयर सो सीमाभित्र नल्याएसम्म प्रस्तावित नगद लाभांश तथा बोनस शेयर वितरण रोक्का राख्ने व्यवस्था मिलाउनु हुन।

उपरोक्त निर्देशनलाई त्यस बैंकको वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित गर्नुहुन।

भवदीय,


(पिपितम्बर पोख्रेल)

उप-निर्देशक

बोधार्थ

१. नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग।
२. बैंक सुपरिवेक्षण विभाग, प्रतिवेदन कार्यान्वयन इकाई, कृषि विकास बैंक लिमिटेड।



नेपाल राष्ट्र बैंकबाट प्राप्त भएको लाभांश घोषणा तथा वित्तीय विवरण प्रकाशन स्वीकृति प्राप्त पत्रका सम्बन्धमा यस बैंकको सञ्चालक समितिको जवाफ:

१. प्रारम्भिक लेखा परीक्षण प्रतिवेदनमा उल्लेख गरिएका कैफियतहरू पूर्ण रूपले सुधार गर्न तथा त्यस्ता कैफियतहरू पुनः दोहोरिन नदिन निर्देशन दिने ।
२. यस बैंकको चुक्ता पुँजीको २ प्रतिशत भन्दा बढी संस्थापक शेयर धारण गर्ने व्यक्ति तथा निकाय नेपाल सरकारमात्र रहेकोले नेपाल राष्ट्र बैंकको निर्देशनमा उल्लेख भए बमोजिमको कारोवार नहुने व्यहोरा अवगत गराउने ।
३. यस बैंकले नेपाल राष्ट्र बैंकको एकिकृत निर्देशन नं १० को बुँदा नं. ७ मा उल्लेख भए बमोजिम नै नेपाल सरकारबाट घ वर्गको इजाजतप्राप्त वित्तीय संस्था साना किसान लघुवित्त वित्तीय संस्थामा २२ प्रतिशत मात्र लगानी रहेको जानकारी गराउने ।



धितोपत्र दर्ता तथा निष्काशन नियमावली, २०७३ को नियम २६ को उपनियम (२) सँग सम्बन्धित अनुसूची १५ बमोजिमको विवरण

१. सञ्चालक समितिको प्रतिवेदन : माथि समावेश गरिएको छ
२. लेखा परीक्षकको प्रतिवेदन : प्रस्तुत प्रतिवेदनको सम्बन्धित शीर्षकमा उल्लेख गरिएको ।
३. लेखा परीक्षण भएको वित्तीय विवरण : वासलात, नाफा नोक्सान, नगद प्रवाह विवरण, इक्वीटीमा भएको परिवर्तन तथा सम्बद्ध अनुसूचीहरू प्रस्तुत प्रतिवेदनको सम्बन्धित शीर्षकमा उल्लेख गरिएको ।

४. कानुनी कारवाही सम्बन्धी विवरण

बैंकका तर्फबाट तथा बैंकका विरुद्ध परेका मुद्दाहरू:

(क) यस आर्थिक वर्षमा बैंकसँग सम्बन्ध भएका विभिन्न मुद्दाहरूमध्ये जम्मा १४ वटा मुद्दाहरू फैसला भएका छन् । यस आर्थिक वर्षमा विभिन्न अदालतमा विभिन्न मितिमा १७ वटा मुद्दाहरू दायर भएका थिए । २०७८ आषाढ मसान्तमा १४९ वटा मुद्दाहरू विचाराधिन अवस्थामा रहेका छन् ।

विचाराधिन अवस्थामा रहेका मुद्दाहरूको प्रकृति देहाय बमोजिम रहेको छ:

- (ख) बैंकको संस्थापक वा सञ्चालकले वा संस्थापक वा सञ्चालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा मुद्दा दायर भएको कुनै जानकारी प्राप्त नभएको ।
- (ग) कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा मुद्दा दायर भएको कुनै जानकारी प्राप्त नभएको ।

५. संगठित संस्थाको शेयर कारोबार तथा प्रगतिको विश्लेषण

(क) धितोपत्र बजारमा संगठित संस्थाको शेयरको कारोबारका सम्बन्धमा व्यवस्थापनको धारणा ।

शेयर कारोबारमा खुल्ला बजारले प्रतिपादित गरेको मूल्य तथा मान्यता अनुरूप हुने भएकाले यस सम्बन्धमा व्यवस्थापनको धारणा तटस्थ रहेको ।

(ख) आर्थिक वर्ष २०७७/७८ को प्रत्येक त्रैमासिक अवधिमा बैंकको कारोबार भएको शेयरको अधिकतम, न्यूनतम र अन्तिम शेयर मूल्यको साथै कुल कारोबार शेयर संख्या र कारोबार भएको दिन सम्बन्धी जानकारी:

| विवरण | आश्विन मसान्त | पौष मसान्त | चैत्र मसान्त | आषाढ मसान्त |
|--------------------------|---------------|------------|--------------|-------------|
| अधिकतम मूल्य | ४७५ | ५५४ | ४९० | ४९३ |
| न्यूनतम मूल्य | ३९९ | ४२२ | ४१४ | ४१२ |
| अन्तिम मूल्य | ४४२ | ४५० | ४४५ | ४७९ |
| कारोबार भएको शेयर संख्या | २,७२४,५७३ | ५,१२३,०३७ | ४,००९,४०२ | ६,२७०,२२२ |
| कारोबार दिन | ६३ | ५८ | ५९ | ६५ |

६. समस्या, चुनौती र रणनीति

(क) आन्तरिक समस्या तथा चुनौती

१. कर्मचारी आपूर्ति व्यवस्थापन ।
२. सञ्चालन लागत व्यवस्थापन ।
३. समग्र जोखिम व्यवस्थापन कार्यालयलाई थप प्रभावकारी बनाउनु पर्ने आवश्यकता ।
४. तरलता तथा ब्याजदर व्यवस्थापन ।



(ख). बाह्य समस्या तथा चुनौती

१. Covid-19 ले अर्थतन्त्रमा पारेको प्रभाव ।
२. समय समयमा हुने नीतिगत र कानूनी व्यवस्थामा परिवर्तन ।
३. सूचना प्रविधिको क्षेत्रमा चुनौती र अनुपालना लागतमा अत्याधिक वृद्धि ।
४. आर्थिक वृद्धिदर ।
५. बैंक तथा वित्तीय संस्थाहरू बीचको प्रतिस्पर्धा ।

(ग). रणनीति

१. उपलब्ध स्रोत र साधनको अधिकतम परिचालन गरी व्यवसाय वृद्धि तथा विविधिकरणमा प्रभावकारिता हासिल गरिएको छ ।
२. आन्तरिक र बाह्य श्रोतहरूको विविधिकरण गर्दै आधार दर (Base Rate) लाई बजार अनुरूप बनाउँदै लगिएको छ ।
३. प्रतिस्पर्धी व्याजदर कायम गर्न सञ्चालन खर्चमा कटौति गर्दै न्यून लागतको निक्षेप संकलन गर्दै कर्जा निक्षेप सम्मिश्रणलाई थप सन्तुलित बनाउँदै लगिएको छ ।
४. व्यवसायमा थप नियन्त्रण हुने गरी केन्द्रीकृत व्यवसायको अवधारणा अवलम्बन गरिएको छ ।
५. Digital Banking का सेवाहरूलाई थप विस्तार गरी कारोवारलाई expedite गर्दै लगिएको छ ।
६. बैंकको Core Banking System लाई प्रविधि मैत्री बनाउनुका साथै Security System लाई थप मजबुत बनाइएको छ ।

७. संस्थागत सुशासन

सञ्चालक समितिको प्रतिवेदन अन्तर्गत सम्बन्धित शीर्षकमा उल्लेख गरिएको छ ।

- द. विवरणपत्रमा प्रक्षेपण गरिएका र लेखा परीक्षण भएका विवरणहरूमा बीस प्रतिशत वा सो भन्दा बढी फरक सम्बन्धी विवरण बैंकले आर्थिक वर्ष २०७७/७८ मा पछिल्लो पटक २०७८ आषाढमा कृषि ऋणपत्र जारी गर्ने सिलसिलामा बैंकले प्रकाशित गरेको विवरणपत्रमा प्रक्षेपण गरिएका र बैंकको लेखा परीक्षण पश्चातको वास्तविक वित्तीय विवरणमा भएको फरक २० प्रतिशत वा सो भन्दा बढीको फरक निम्नानुसार रहेका छन्:

वित्तीय अवस्थाको विवरण

वासलात

आर्थिक वर्ष २०७७/७८

रकम रु. दश लाखमा

| विवरण | प्रक्षेपित वित्तीय विवरण | लेखा परीक्षण भएको वित्तीय विवरण | फरक(%) | २० प्रतिशत भन्दा बढी फरक पर्नुका कारण |
|--|--------------------------|---------------------------------|--------|---|
| सम्पत्ति | | | | |
| नगद तथा नगद समान | ८,८८५ | १०,६३७ | २०% | बर्षान्तमा पर्याप्त निक्षेप संकलन हुँदा हुन गएको हो । |
| नेपाल राष्ट्र बैंकमा रहेको मौज्जात तथा लिनुपर्ने रकम | ६,०६८ | ९,७४१ | ६१% | कोभिडको कारण कर्जाको मागमा कमि भई उच्च तरलताको कारणले नेपाल राष्ट्र बैंकमा उच्च मौज्जात रहेको । |
| बैंक तथा वित्तीय संस्थामा रहेको मौज्जात तथा लगानी | ७९६ | ४,११८ | ४१७% | उच्च तरलताको कारणले अन्य बैंकमा समेत उच्च मौज्जात रहेको । |



| विवरण | प्रक्षेपित वित्तीय विवरण | लेखा परीक्षण भएको वित्तीय विवरण | फरक(%) | २० प्रतिशत भन्दा बढी फरक पर्नुका कारण |
|---|--------------------------|---------------------------------|--------|---|
| व्युत्पन्न (डेरिभेटिभ) वित्तीय उपकरण | ० | ७१ | १००% | फरवार्ड कन्ट्रयाक्टमा प्रक्षेपित भन्दा बढी लगानी भएको । |
| अन्य व्यापारीक सम्पत्तिहरू | ० | १,६६७ | १००% | उच्च तरलता रहेकोले व्यापारिक सम्पत्तिमा लगानी भएको । |
| बैंक तथा वित्तीय संस्थालाई प्रवाह गरेको कर्जा तथा सापटी | २,३०० | ११४ | -९५% | वित्तीय संस्थाहरूले कम कर्जा सापट उपयोग गरेकोले । |
| ग्राहकहरूलाई प्रवाह गरेको कर्जा तथा सापटी | १७४,९२० | १५०,५९८ | -१४% | |
| धितोपत्रमा गरेको लगानी | २५,८३८ | ३७,८८० | ४७% | उच्च तरलताको कारणले प्रक्षेपित गरेभन्दा बढी लगानी भएको । |
| चालू कर सम्पत्ति | ० | १,२१५ | १००% | करयोग्य आय कम भएकोले अधिक अग्रिमकर भुक्तानी भएको । |
| सहायक कम्पनीमा लगानी | २९ | २९ | ०% | |
| सम्बद्ध कम्पनीमा लगानी | ६९ | ६९ | ०% | |
| सम्पत्तिमा लगानी | २९३ | १९८ | -३२% | यस आ.व.मा लगानीको सम्पत्ति थप नभएको, गैर बैकिङ्ग सम्पत्तिको असुली भएको कारण । |
| सम्पत्ति र उपकरण | २,३०४ | १,४८१ | -३६% | सम्पत्तिमा लगानी प्रक्षेपित भन्दा फरक रहेको । |
| गुडविल (ख्याती) र अमूर्त सम्पत्ति | ० | २६२ | १००% | प्रक्षेपित विवरणमा यस सम्पत्तिलाई सम्पत्ति र उपकरणमा प्रस्तुत गरिएको । |
| स्थगन कर सम्पत्ति | ० | ० | | |
| अन्य सम्पत्ति | २,१५७ | ४,३६२ | १०२% | अन्य पाउनुपर्ने रकमहरूमा भएको परिवर्तनले प्रक्षेपितभन्दा फरक भएको । |
| कुल सम्पत्ति | २२३,६५९ | २२२,४४० | | |
| दायित्व | | | | |
| बैंक तथा वित्तीय संस्थालाई तिर्न बाँकी कर्जा/सापटी | ५८५ | १७५ | -७०% | तरलता रहेकोले तिर्न बाँकी कर्जा तथा सापटको भुक्तानी भएको । |
| नेपाल राष्ट्र बैंकलाई तिर्न बाँकी रकम | १८ | ८,७१६ | ४८३२४% | नेपाल राष्ट्र बैंकबाट पुनर्कर्जा उपभोग गरेकोले । |
| व्युत्पन्न (डेरिभेटिभ) वित्तीय उपकरण | ० | | | |
| ग्राहकको निक्षेप दायित्व | १६२,७६५ | १६२,८१५ | ०% | |
| सापटी | २९ | ५३९ | १७५७% | सापटी रकम प्रक्षेपितभन्दा अधिक रहेको । |
| चालू कर दायित्व | ० | | | |



| विवरण | प्रक्षेपित वित्तीय विवरण | लेखा परीक्षण भएको वित्तीय विवरण | फरक(%) | २० प्रतिशत भन्दा बढी फरक पर्नुका कारण |
|--|--------------------------|---------------------------------|--------|---|
| व्यवस्था रकमहरू | ० | | | |
| स्थगन कर दायित्व | ० | ३२८ | १००% | प्रक्षेपित विवरणमा स्थगन कर गणना नभएको । |
| अन्य दायित्वहरू | ६,९२१ | ३,८८६ | -४४% | भुक्तानी दिन बाँकी रकम प्रक्षेपण गरे भन्दा कम भएको । बैंकमा रहेको तरल सम्पत्ति भुक्तानीमा प्रयोग भएको । |
| जारी गरिएको ऋणपत्र | २०,५०० | १४,४७६ | -२९% | प्रक्षेपित विवरणमा श्रावणमा जारी भएको ६ अर्बको कृषि बण्ड समेत समावेश भएको । |
| असुरक्षित सहायक आवधिक दायित्व | ० | | | |
| जम्मा दायित्व | १९०,८१८ | १९०,९३५ | | |
| ईक्विटी | | ० | | |
| शेयर पुँजी | १६,४२३ | १६,४२३ | ०% | |
| शेयर प्रिमियम | ० | | | |
| सञ्चित मुनाफा | ३,४५४ | ३,६५५ | ६% | |
| जगेडा | १२,९६४ | ११,४२८ | -१२% | |
| शेयरधनीहरूलाई बाँडफाँड योग्य कुल ईक्विटी | ३२,८४१ | ३१,५०५ | | |
| गैर नियन्त्रण स्वार्थ | ० | ० | | |
| कुल ईक्विटी | ३२,८४१ | ३१,५०५ | | |
| कुल दायित्व र ईक्विटी | २२३,६५९ | २२२,४४० | | |

नाफा वा नोक्सानको एकीकृत विवरण

आर्थिक वर्ष २०७७/७८

रकम रु. दश लाखमा

| विवरण | प्रक्षेपित वित्तीय विवरण | लेखापरिक्षण भएको वित्तीय विवरण | फरक(%) | २० प्रतिशत भन्दा बढी फरक पर्नुका कारण |
|---------------------------------|--------------------------|--------------------------------|--------|---|
| ब्याज आमदानी | १८,०५९ | १५,१२४ | -१६% | |
| ब्याज खर्च | ९,२१५ | ८,२५८ | -१०% | |
| खुद ब्याज आमदानी | ८,८४३ | ६,८६६ | | |
| शुल्क तथा कमिशन आमदानी | २,१३४ | १,६१३ | -२४% | शुल्क तथा दस्तुरमा नियामक निकायको नियन्त्रण भएकोले प्रक्षेपण गरेअनुसार आमदानी नभएको । |
| शुल्क तथा कमिशन खर्च | ३ | ४७ | १६८३% | प्रक्षेपित भन्दा फरक ढङ्गले शुल्क तथा कमिशन खर्चको वर्गीकरण गरिएको । |
| खुद शुल्क र कमिशन आमदानी | २,१३२ | १,५६६ | | |



| | | | | |
|---|---------------|--------------|-------|--|
| खुद ब्याज, शुल्क र कमिशन आम्दानी | १०,९७५ | ८,४३२ | | |
| खुद व्यापारिक आम्दानी | ५४० | ९९४ | ८४% | शेयर बजारमा देखिएको तिब्र वृद्धिले प्रक्षेपण गरेभन्दा माथि रहन गएको । |
| अन्य सञ्चालन आम्दानी | ७२ | ४५२ | ५२८% | प्रक्षेपित भन्दा फरक ढङ्गले शुल्क तथा कमिशन खर्चको वर्गिकरण गरिएको । |
| जम्मा सञ्चालन आम्दानी | ११,५८७ | ९,८७८ | | |
| कर्जामा सम्भावित क्षति व्यवस्था/ (फिर्ता) तथा अन्य नोक्सानीहरू | -५५० | १२१ | -१२२% | नियामक निकायले असल वर्गको कर्जामा नोक्सानी व्यवस्था गणना गर्दा प्रयोग हुने दरमा वृद्धि गरेको । |
| खुद सञ्चालन आम्दानी | १२,१३७ | ९,७५७ | | |
| सञ्चालन खर्च | | | | |
| कर्मचारी खर्च | ३,४२७ | ३,३११ | -३% | |
| अन्य सञ्चालन खर्च | १,२८६ | १,१३३ | -१२% | |
| हासकट्टी र परिशोधन | १६० | २७६ | ७२% | सिबिएसमा भएको ह्रास खर्चको प्रभाव प्रक्षेपित विवरणमा नभएको । |
| सञ्चालन मुनाफा | ७,२६४ | ५,०३७ | | |
| गैर सञ्चालन आम्दानी | २८२ | २८ | -९०% | अपलेखन भएका कर्जाको असुली प्रक्षेपण गरे भन्दा फरक रहेको । |
| गैर सञ्चालन खर्च | ६ | ३ | -४६% | प्रक्षेपित भन्दा कम गैर सञ्चालन खर्च रहेको । |
| आयकर अधिको मुनाफा | ७,५४० | ५,०६२ | | |
| आयकर खर्च | | | | |
| चालु कर खर्च | २,२६२ | १,३४५ | -४१% | प्रक्षेपित भन्दा कम करयोग्य आय हुनाले । |
| स्थगन कर खर्च | ० | १९० | १००% | प्रक्षेपित विवरणमा स्थगन कर सम्पत्तिको गणना नगरेको । |
| यस अतिरिक्त मुनाफा | ५,२७८ | ३,५२८ | | |

९. आर्थिक वर्ष २०७७/७८ मा भएका विशेष घटना तथा परिस्थितिको विवरण

समीक्षा आर्थिक वर्षमा कुनै विशेष घटना तथा परिस्थितिको श्रृजना भएको छैन ।

**आर्थिक वर्ष २०७८/७९ को लागि लेखा परीक्षकको नियुक्ति एवं पारिश्रमिक र सेवा शर्त सम्बन्धमा ।**

आर्थिक वर्ष २०७८/७९ को लेखा परीक्षण गर्नका लागि लेखा परीक्षकको नियुक्ति सम्बन्धी प्रस्ताव उपर छलफल भई बैंक तथा वित्तीय संस्था सम्बन्धी ऐन २०७३ को दफा ६२ को उपदफा (१) बमोजिम आर्थिक वर्ष समाप्त भएको चार महिना भित्र लेखा परीक्षण गराउनु पर्ने व्यवस्था रहेकोले सोका लागि लेखा परीक्षण समितिबाट सिफारिश साथ पेश भई महालेखा परीक्षकको कार्यालयको पत्रसंख्या: २०७८/७९, च.नं. ९९ मिति : २०७८/०९/१४ को पत्रबाट बैंकको आर्थिक वर्ष २०७८/७९ को लेखा परीक्षण गर्न परामर्श प्राप्त भए मुताविक देहाय बमोजिमको सेवा, शर्त र सुविधाहरू कायम हुने गरि चार्टर्ड एकाउन्टेन्ट श्री रजनीश दाहाल, चार्टर्ड एकाउन्टेन्ट श्री सुजन कुमार काफ्ले र चार्टर्ड एकाउन्टेन्ट श्री जितेन्द्र मिश्रलाई पन्ध्रौं वार्षिक साधारणसभाबाट अनुमोदन गराउने गरी बैंकको लेखा परीक्षक नियुक्त गर्ने निर्णय गरियो ।

(क) सेवा, शर्त सुविधाहरू:

१. लेखा परीक्षण गरे बापत लेखा परीक्षकलाई जनही रु. ८,३३,५००।- (अक्षरेपी आठ लाख तेत्तिस हजार पाँच सय रुपैयाँ मात्र) मूल्य अभिवृद्धि कर बाहेकका दरले ३ (तीन) जनाको जम्मा रु.२५,००,५००।- अक्षरेपी पच्चिस लाख पाँच सय रुपैयाँ मात्र मूल्य अभिवृद्धि कर बाहेक पारिश्रमिक उपलब्ध गराउने ।
 २. काठमाडौं उपत्यका बाहिर काम गरेको दिनमा Perdiem & Accommodation वापत लेखा परीक्षकलाई प्रतिदिनको रु.२,०००।- अक्षरेपी दुई हजार रुपैयाँ मात्र र अन्य सहयोगीलाई प्रतिदिनको रु.१,८००।- अक्षरेपी एक हजार आठ सय रुपैयाँ मात्र तथा भ्रमण टिकट सुविधा उपलब्ध गराउने । मुख्य कार्यालय बाहेक काठमाडौं उपत्यका भित्र (विभाग समेत) लेखा परीक्षण गरेको दिनमा बैंकको नियमानुसार उपत्यका बाहिर उपलब्ध गराईने दरको आधा रकम मात्र उपलब्ध गराउने ।
 ३. लेखा परीक्षकले बैंकसँग सम्भौता गरेको ७ (सात) दिनभित्र लेखा परीक्षणमा संलग्न हुने जनशक्ती विवरण समेतको विस्तृत योजना तथा कार्यक्रम (Audit Plan) पेश गर्नुपर्नेछ ।
 ४. मिति २०७९ असोज महिना भित्र अन्तिम लेखा परीक्षण प्रतिवेदन उपलब्ध गराउनु पर्नेछ ।
 ५. अन्य कुराहरू सम्भौतामा उल्लेख गरे अनुसार हुनेछ ।
- (ख) लेखा परीक्षण कार्यलाई व्यवस्थित तुल्याउन बैंक व्यवस्थापन र लेखा परीक्षकहरू चार्टर्ड एकाउन्टेन्ट श्री रजनीश दाहाल, चार्टर्ड एकाउन्टेन्ट श्री सुजन कुमार काफ्ले र चार्टर्ड एकाउन्टेन्ट श्री जितेन्द्र मिश्र बीच उल्लिखित सेवा, शर्त र सुविधाहरूको अधिनमा रही पन्ध्रौं साधारणसभाबाट अनुमोदन पश्चात निज लेखा परीक्षकहरूसँग विस्तृत रुपमा कार्यसम्पादन सम्भौता गर्न व्यवस्थापनलाई निर्देशन दिने ।

पन्ध्रौं वार्षिक साधारणसभामा कृषि विकास बैंक लि. को प्रबन्धपत्रको दफा ५ र ७ को संशोधनका लागि पेश भएको प्रस्तावको तीन महले



| क्र.स. | दफा | उपदफा | खण्ड | विद्यमान व्यवस्था | प्रस्तावित व्यवस्था | कारण |
|--------|-----|-------|------|--|--|--|
| १ | ५ | (१) | | वैकको अधिकृत, जारी र चुक्ता पुँजीको अंक र विभिन्न प्रकारको शेयर संख्या " (१) वैकको अधिकृत पुँजी रु. २१,००,००,०००/- (एकसाईस पुँजीलाई रु.१००/- का अर्ब सैप्याँ हुनेछ। उक्त पुँजीलाई रु.१००/- का दत्ते १२,००,००,०००/-लाह करोड) थान साधारण शेयर र ९,००,००,०००/-तौ करोड) थान अपाधिकार शेयरमा विभाजन गरिएको छ। (२) वैकको कुल जारी पुँजी रु १६,४२,२६,४१,८०३/- (सोह अर्ब ब्यालिस करोड छबिस लाख एक्त्रालिस हजार अठ सय तीन मात्र) हुनेछ। जसमध्ये साधारण जारी पुँजी रु.१०,९८,९९,२९,८०३ (दश अर्ब अठानब्ले करोड उगानसय लाख उगान्तीस हजार अठ सय तीन मात्र) र अपाधिकार जारी पुँजी ननस्मूलोटीभ इरीडिमबल प्रिफिरेन्स शेयर रु.४,४३,२७१,२,०००/-पाँच अर्ब त्रिचालिस करोड सताईस लाख बाह हजार) हुनेछ। (३) वैकको कुल चुक्ता पुँजी रु १६,४२,२६,४१,८०३/- (सोह अर्ब ब्यालिस करोड छबिस लाख एक्त्रालिस हजार अठ सय तीन मात्र) हुनेछ।" | वैकको अधिकृत, जारी र चुक्ता पुँजीको अंक र विभिन्न प्रकारको शेयर संख्या मूल प्रबन्धपत्रको दफा ५ को उपदफा (१), (२) र (३) को सट्टा देहायको उपदफा (१), (२) र (३) राखी संशोधन गरिएको छ : " (१) वैकको अधिकृत पुँजी रु. २५,००,००,००,०००/- (पन्चिस अर्ब सैप्याँ) हुनेछ। उक्त पुँजीलाई रु.१००/- का दत्ते १६,००,००,०००/- (सोह करोड) थान साधारण शेयर र ९,००,००,०००/-तौ करोड) थान अपाधिकार शेयरमा विभाजन गरिएको छ। (२) वैकको कुल जारी पुँजी रु १८,६२,०६,२७,७६३/- (अठार अर्ब बैसठी करोड छ लाख सताईस हजार सात सय त्रैसठी मात्र) हुनेछ। जसमध्ये साधारण जारी पुँजी रु.१२,९८,९९,२९,८०३ (दश अर्ब अठार सात सय त्रैसठी मात्र) पन्च हजार सात सय त्रैसठी मात्र) र अपाधिकार जारी पुँजी ननस्मूलोटीभ इरीडिमबल प्रिफिरेन्स शेयर रु.४,४३,२७१,२,०००/- (पाँच अर्ब त्रिचालिस करोड सताईस लाख बाह हजार) हुनेछ। (३) वैकको कुल चुक्ता पुँजी रु १८,६२,०६,२७,७६३/- (अठार अर्ब बैसठी करोड छ लाख सताईस हजार सात सय त्रैसठी मात्र) हुनेछ।" | नेपाल राष्ट्र बैंकको परसंख्या बै.सु.वि. /अफसाईट/एजिपम २२ /२०७८/७९ मिति २०७८/०१/०७ को प्राप्त पत्रानुसार यस बैकका शेयरधनीलाई रु.२,९९,७६,९६०/४५ (दुइ अर्ब उन्नाइस करोड उनासी लाख पचासी हजार नौसय साठी र पैसा पैतालिस) बराबरको बोनस शेयर र सोमा लाग्ने कर प्रयोजनको लागि १.०५२६ प्रतिशतले हुने रकम रु.११,५६,८३,४७/६० नगद लाभश तथा नेपाल सरकारको लगानी रहेको अविमोच्य असंचित अपाधिकार सेयर (Non Convertible Redeemable Preference Share) रु.४,४३,२७१,२,०००/- मा वार्षिक ६ प्रतिशतले हुने रकम रु.३२,५९,६२,७२०/- नगद लाभश गरी जम्मा नगद लाभश रु. ४४,९६,४६,१९१/६० अक्षरपी चबालिस करोड सोह लाख छयालिस हजार एक सय एकानब्ले र पैसा साठी मात्र) प्रदान गर्न स्वीकृती प्राप्त भएकोले बोनश शेयर समेत समायोजन हुने गरी अधिकृत पुँजी र जारी तथा चुक्ता पुँजी वृद्धिको लागि संशोधन प्रस्ताव पेश गरेको । साथै दशमलव पछिको अंकलाई शून्यान्तर गरिएको । |
| २ | ७ | (२) | (क) | (२) वैकको साधारण जारी पुँजीलाई देहाय अनुसार बाँडफाँड गरिएको छ : (क) समूह "क" संस्थापक शेयरधनी: नेपाल सरकार रु.४,६०,४८,६४,२००/- (पाँच अर्ब साठी करोड अडचालिस लाख चौत्तठी हजार दुई सय मात्र).....४९% (ख) समूह "ख" सर्वसाधारण समूह : सर्वसाधारण शेयरधनीहरू रु.४,३८,४०,६५,६०३/- (पाँच अर्ब अडतीस करोड पचास लाख पैसठ हजार छ सय तीन मात्र)..... ४९% " | (२) वैकको साधारण जारी पुँजीलाई देहाय अनुसार बाँडफाँड गरिएको छ : (क) समूह "क" संस्थापक शेयरधनी: नेपाल सरकार रु. ६,७२,५८,३७,०३९/- छ अर्ब बहतर करोड अठान्न लाख सैतिस हजार उगान्चालिस मात्र).....४९% (ख) समूह "ख" सर्वसाधारण समूह : सर्वसाधारण शेयरधनीहरू रु.६,४६,२०,७८,७२४/- (छ अर्ब छयालिस करोड बिस लाख अठहतर हजार सात सय चौविस मात्र)..... ४९% " | नेपाल राष्ट्र बैंकको परसंख्या बै.सु.वि. /अफसाईट/एजिपम २२ /२०७८/७९ मिति २०७८/०१/०७ को प्राप्त पत्रानुसार यस बैकका शेयरधनीलाई रु.२,९९,७६,९६०/४५ (दुइ अर्ब उन्नाइस करोड उनासी लाख पचासी हजार नौसय साठी र पैसा पैतालिस) बराबरको बोनस शेयर र सोमा लाग्ने कर प्रयोजनको लागि १.०५२६ प्रतिशतले हुने रकम रु.११,५६,८३,४७/६० नगद लाभश तथा नेपाल सरकारको लगानी रहेको अविमोच्य असंचित अपाधिकार सेयर (Non Convertible Redeemable Preference Share) रु.४,४३,२७१,२,०००/- मा वार्षिक ६ प्रतिशतले हुने रकम रु.३२,५९,६२,७२०/- नगद लाभश गरी जम्मा नगद लाभश रु. ४४,९६,४६,१९१/६० अक्षरपी चबालिस करोड सोह लाख छयालिस हजार एक सय एकानब्ले र पैसा साठी मात्र) प्रदान गर्न स्वीकृती प्राप्त भएकोले बोनश शेयर समेत समायोजन हुने गरी अधिकृत पुँजी र जारी तथा चुक्ता पुँजी वृद्धिको लागि संशोधन प्रस्ताव पेश गरेको । साथै दशमलव पछिको अंकलाई शून्यान्तर गरिएको । |



पन्ध्रौं वार्षिक साधारणभामा कृषि विकास बैंक लि. को नियमावलीको नियम
५ र ७ को संशोधनका लागि पेश भएको प्रस्तावको तीनमहले

| क्र.सं | नियम | उप-नियम | खण्ड | उप-खण्ड | विद्यमान व्यवस्था | प्रस्तावित व्यवस्था | संशोधनार्थुन पने कारण |
|--------|------|---------|------|---------|---|---|---|
| १ | ५ | १ | | | <p>वैकको अधिकृत पुंजी, जारी र चुक्ताको अंक र विभिन्न प्रकारको शेयर संख्या</p> <p>वैकको अधिकृत पुंजी, जारी र चुक्ताको अंक र विभिन्न प्रकारको शेयर संख्या मूल नियमावलीको नियम ५ उपनियम (१), (२) र (३) को सट्टा देहायको उपनियम (१), (२) र (३) राखी संशोधन गरिएको छ :</p> <p>(१) वैकको अधिकृत पुंजी रु. २१,००,००,००,०००/- (एकअर्ब अर्ब रुपैयाँ) हुनेछ। उक्त पुंजीलाई रु.१००/- का दरले १२,००,००,०००/- (बाह्र करोड) थान साधारण शेयर र १,००,००,०००/- (एक लाख) थान अग्रधिकार शेयरमा विभाजन गरिएको छ।</p> <p>(२) वैकको कुल जारी पुंजी रु. १६,४२,२६,४१,८०३/- (सोह्र अर्ब ब्यालिस करोड छविस लाख एकबालिस हजार आठ सय तीनमात्र) हुनेछ। जसमध्ये साधारण जारी पुंजी रु.१०,९८,९९,२९,८०३/- (दशअर्ब अठ्ठानबे करोड उनानसय लाख उनान्तीस हजार आठ सय तीनमात्र) र अग्रधिकार जारी पुंजी ननक्युमिलेटीम इन्डिमेबल प्रिफिरेन्स शेयर रु.५,४३,२७,१२,०००/- (पाँचअर्ब त्रिचालिस करोड सताईस लाख बाह्र हजार) हुनेछ।</p> <p>(३) वैकको कुल चुक्तापुंजी रु.१६,४२,२६,४१,८०३/- (सोह्र अर्ब ब्यालिस छविस लाख एकबालिस हजार आठ सय तीनमात्र) हुनेछ।</p> | <p>वैकको अधिकृत पुंजी, जारी र चुक्ताको अंक र विभिन्न प्रकारको शेयर संख्या मूल नियमावलीको नियम ५ उपनियम (१), (२) र (३) को सट्टा देहायको उपनियम (१), (२) र (३) राखी संशोधन गरिएको छ :</p> <p>(१) वैकको अधिकृत पुंजी रु. २५,००,००,००,०००/- (पचिस अर्ब रुपैयाँ) हुनेछ। उक्त पुंजीलाई रु.१००/- का दरले १६,००,००,०००/- (सोह्र करोड) थान साधारण शेयर र १,००,००,०००/- (एक लाख) थान अग्रधिकार शेयरमा विभाजन गरिएको छ।</p> <p>(२) वैकको कुल जारी पुंजी रु. १८,६२,०६,२७,५६३/- (अठ्ठार अर्ब बैसठी करोड छ लाख सताईस हजार सात सय त्रिसठी मात्र) हुनेछ। जसमध्ये साधारण जारी पुंजी रु.१३,१८,७६,५५,५६३/- (तेह्र अर्ब अठ्ठार करोड उनान्तीस लाख पन्ध्र हजार सात सय त्रिसठी मात्र) र अग्रधिकार जारी पुंजी ननक्युमिलेटीम इन्डिमेबल प्रिफिरेन्स शेयर रु.५,४३,२७,१२,०००/- (पाँच अर्ब त्रिचालिस करोड सताईस लाख बाह्र हजार) हुनेछ।</p> <p>(३) वैकको कुल चुक्ता पुंजी रु. १८,६२,०६,२७,५६३/- (अठ्ठार अर्ब बैसठी करोड छ लाख सताईस हजार सात सय त्रिसठी मात्र) हुनेछ।</p> | <p>नेपाल राष्ट्र बैंकको पत्रसंख्या बै.सु.वि./अफसाईट/एजिएम/२२/२०७८/७९ मिति २०७८/०९/०७ को प्राप्त पत्रानुसार यस बैकका शेयरधनीलाई रु.२,१९,७९,८२,९६०/४५ (दुइ अर्ब उनान्तीस करोड उनान्तीस लाख पचासी हजार नौसय साठी र पैसा पैतालिस) बराबरको बोनास शेयर र सोमा लाने कर प्रयोजनको लागि १,०५,२६ प्रतिशतले हुने रकम रु.११,५६,८३,४७/६० नगद लाभोश तथा नेपाल सरकारको लगानी रहेको अविमोच्य असंचित अग्रधिकार शेयर (Non Convertible Intangible Preference Share) रु.५,४३,२७,१२,०००/- मा वार्षिक ६ प्रतिशतले हुने रकम रु.२२,५९,६२,७२०/- नगद लाभोश गरी जम्मा नगद लाभोश रु. ४४,१६,४६,९९/६० असेरुपी चवालिस करोड सोह्र लाख छ्यालिस हजार एक सय एकानबे र पैसा साठी मात्र। प्रदान गर्न स्वीकृती प्राप्त भएकोले पुंजी वृद्धिको लागि संशोधन प्रस्ताव पेश गरेको। साथै दशमलब पछिको अंकलाई शुन्यान्तर गरिएको।</p> |
| २ | ७ | १) | | | <p>शेयर बाँडफाँड र शेयर वापतको रकमको भुक्तानी :</p> <p>(१) वैकको साधारण जारी पुंजीलाई देहाय अनुसार बाँडफाँड गरिएको छ :</p> <p>(क) समूह "क" संस्थापक शेयरधनी:</p> <p>नेपाल सरकार रु.५,६०,४८,६४,२००/- (पाँचअर्ब साठी करोड अठ्चालिस लाखचौसठी हजार दुई सय मात्र)..... ४१%</p> <p>(ख) समूह "ब" सर्वसाधारण समूह :</p> <p>सर्वसाधारण शेयरधनीहरू रु.५,३८,५०,६५,६०३/- (पाँच अर्ब अडतीस करोड पचास लाख पैसठी हजार छ सय तीनमात्र) ४९%</p> | <p>मूल नियमावलीको नियम ७ को उपनियम (१) को सट्टा देहाय बमोजिमको उपनियम (१) राखी संशोधन गरिएको छ :</p> <p>"७. शेयर बाँडफाँड र शेयर वापतको रकमको भुक्तानी :</p> <p>(१) वैकको साधारण जारी पुंजीलाई देहाय अनुसार बाँडफाँड गरिएको छ :</p> <p>(क) समूह "क" संस्थापक शेयरधनी :</p> <p>नेपाल सरकार रु. ६,७५,५८,३७,०३९/- (छ अर्ब बहतर करोड अठ्ठान लाख सैतिस हजार उनान्चालिस मात्र) ४१%</p> <p>(ख) समूह "ब" सर्वसाधारण समूह :</p> <p>सर्वसाधारण शेयरधनीहरू रु. ६,४६,२०,७८,७२४/- (छ अर्ब छ्यालिस करोड बिस लाख अठ्ठतर हजार सात सय चौतिस मात्र) ४९%</p> " | <p>नेपाल राष्ट्र बैंकको पत्रसंख्या बै.सु.वि./अफसाईट/एजिएम/२२/२०७८/७९ मिति २०७८/०९/०७ को प्राप्त पत्रानुसार यस बैकका शेयरधनीलाई रु.२,१९,७९,८२,९६०/४५ (दुइ अर्ब उनान्तीस करोड उनान्तीस लाख पचासी हजार नौसय साठी र पैसा पैतालिस) बराबरको बोनास शेयर र सोमा लाने कर प्रयोजनको लागि १,०५,२६ प्रतिशतले हुने रकम रु.११,५६,८३,४७/६० नगद लाभोश तथा नेपाल सरकारको लगानी रहेको अविमोच्य असंचित अग्रधिकार शेयर (Non Convertible Intangible Preference Share) रु.५,४३,२७,१२,०००/- मा वार्षिक ६ प्रतिशतले हुने रकम रु.२२,५९,६२,७२०/- नगद लाभोश गरी जम्मा नगद लाभोश रु. ४४,१६,४६,९९/६० असेरुपी चवालिस करोड सोह्र लाख छ्यालिस हजार एक सय एकानबे र पैसा साठी मात्र। प्रदान गर्न स्वीकृती प्राप्त भएकोले पुंजी वृद्धिको लागि संशोधन प्रस्ताव पेश गरेको। साथै दशमलब पछिको अंकलाई शुन्यान्तर गरिएको।</p> |

कृषि विकास बैंक लि.

व्यवस्थापन समूह



अनिलकुमार उपाध्याय
प्रमुख कार्यकारी अधिकृत



प्रताप सुवेदी
प्रमुख कर्जा अधिकृत
(का. मु. उप-महाप्रबन्धक)



यज्ञप्रकाश न्यौपाने
प्रमुख सञ्चालन अधिकृत
(का. मु. उप-महाप्रबन्धक)



ध्रुवचन्द्र गौतम
प्रमुख सेवा अधिकृत
(का. मु. उप-महाप्रबन्धक)



दीर्घबहादुर अर्याल
प्रमुख जनशक्ति व्यवस्थापन अधिकृत
(का. मु. उप-महाप्रबन्धक)



प्रेम कुमार श्रेष्ठ
प्रमुख वित्त अधिकृत
(का. मु. उप-महाप्रबन्धक)



बाबुकाजी थापा
प्रमुख कृषि कर्जा अधिकृत
(का. मु. उप-महाप्रबन्धक)

विभागस्तरीय विभागीय प्रमुख

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प्रदेशस्तरीय प्रदेश प्रमुख

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लुम्बिनी (ख), का.मु. प्रदेश प्रमुख - गिरीराज रेग्मी, प्रदेश कार्यालय, दाङ
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- सुदूरपश्चिम प्रदेश, का.मु. प्रदेश प्रमुख - योगेन्द्र बहादुर सिंह, प्रदेश कार्यालय, धनगढी

मुख्य शाखास्तरीय प्रबन्धक

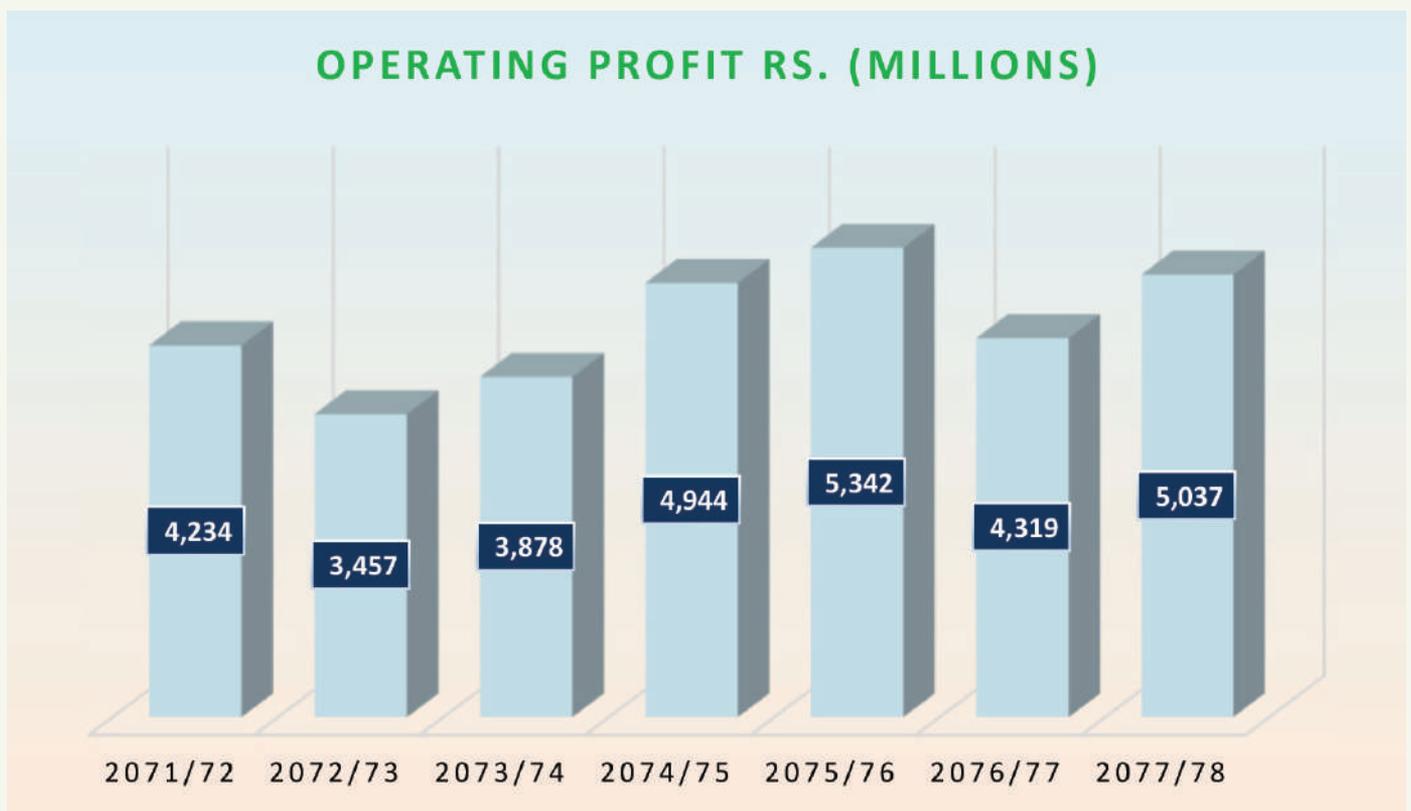
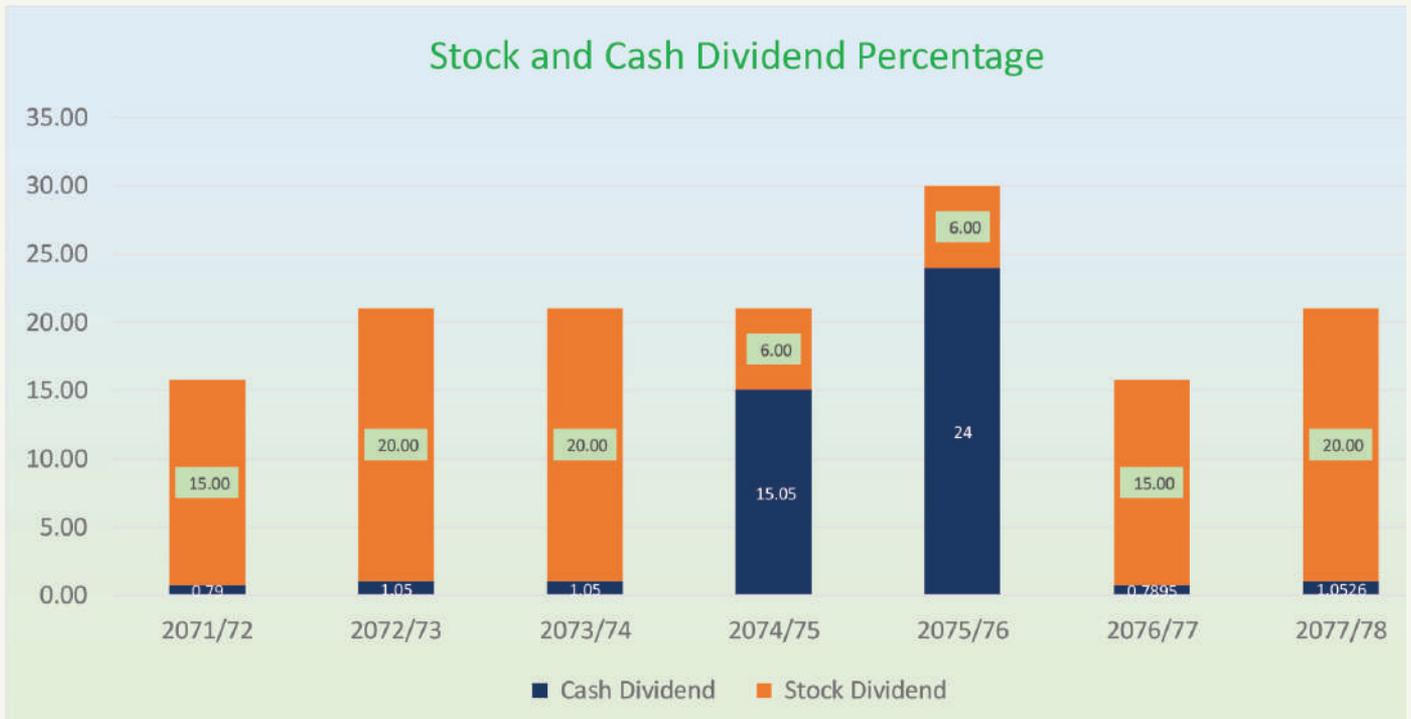
- राजेन्द्र रानाभाट, का.मु. मुख्य शाखा प्रबन्धक, मुख्य शाखा गौशाला
- रञ्जन खनाल, का.मु. मुख्य शाखा प्रबन्धक, मुख्य शाखा रत्नपार्क

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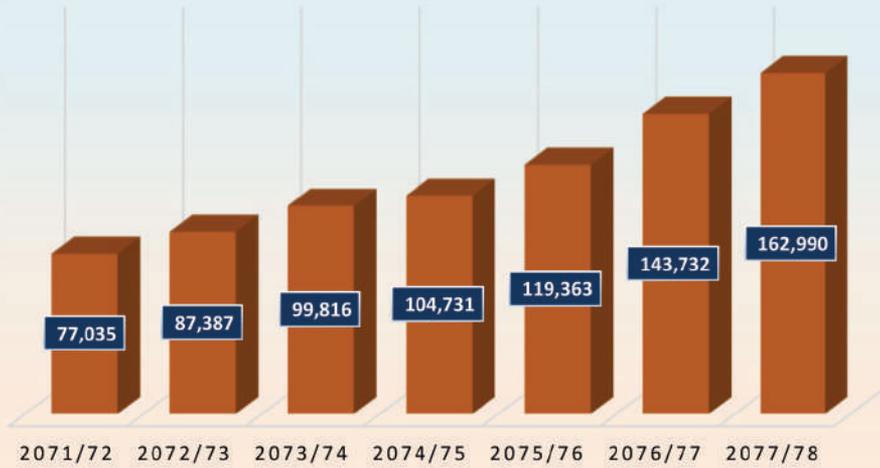
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NPL PERCENTAGE



कृषि विकास बैंकको सेवा तथा सुविधाहरू

१. निक्षेप सेवा (Deposit Product)

(क) बचत निक्षेप खाता (Saving Deposit Account)

- बा-आमा बचत खाता
- ADBL तलब बचत खाता
- कर्मचारी निवृत्तिभरण बचत खाता
- कृषक बचत खाता
- शेयरधनी बचत खाता
- समृद्धी बचत खाता
- चेतनशील नारी बचत खाता
- साधारण बचत खाता
- सबै नेपालीको बचत खाता
- सामाजिक सुरक्षा बचत खाता
- विदेशी मुद्रा (FCY) बचत खाता
- विप्रेषण (Remittance) बचत खाता

(ख) मुद्दती निक्षेप खाता (Fixed Deposit Account)

- Term Fixed Deposit
- Structural Fixed Deposit
- General Fixed Deposits
- Special Fixed Deposits
- Mero Khushi Mero Bhabisy Fixed Deposits
- ADBL Retired Staff Fixed Deposits
- Corporate Fixed Deposits
- Forex Fixed Deposits
- Remittance Fixed Deposits

(ग) अक्षयकोष खाता (Akshya Kosh Account)

(घ) चलती निक्षेप खाता (Current Deposit Account)

(ङ) माग तथा अल्प सूचनामा प्राप्त हुने निक्षेप खाता (Call Deposit Account)

(च) करेन्ट कल खाता (Current call Account)

२. ५ इन १ अनलाइन खाता (5 in 1 Online Account)

कृषि विकास बैंक लि.ले स्वदेश तथा विदेशमा रहेका नेपाली नागरीक तथा गैह्र आवश्यक नेपालीहरूलाई लक्षित गरी व्यक्तिगत तर्फको बचत,चलती र मुद्दती खाता बैंकको Website: www.adbl.gov.np/ www.onlineaccount.adbl.gov.np मार्फत अनलाइन रुपमा खोल्न सकिने सुविधा उपलब्ध गराएको छ । साथै बैंकले डिम्याट खाता, मेरो शेयर, सि-आश्वा रजिष्ट्रेशन नं., भिसा डेविट कार्ड र ईन्टरनेट बैंकिङ्ग सेवाहरूको निवेदन एकै साथ दिन सकिने 5 in 1 Online Account सुविधा समेत सञ्चालनमा ल्याएको छ ।

३. कर्जा तथा सापट सेवा (Loan & Advances)

यस बैंकका देशभरने छरिएर रहेका कार्यालयहरूबाट ग्राहकको माग र आवश्यकता अनुसारको प्रयोजनको लागि विभिन्न वर्ग, क्षेत्र र समुदायका नागरिकहरूलाई लक्षित गरी तपसिल अनुसारका शीर्षकमा कर्जा तथा सापट सेवा उपलब्ध रहेका छन् ।

(क) कृषि तथा एस.एम.ई कर्जा (Agricultural & MSME Loan)

- सरल कृषि कर्जा
- युवा कृषि कर्जा
- शितघर कर्जा
- पशुपंक्षीपालन कर्जा
- थोक कर्जा
- माछापालन कर्जा
- कृषि उत्पादन कर्जा
- एम.एस.एम.ई. कर्जा
- कृषि यन्त्र खरीद कर्जा

(ख) उपभोग्य कर्जा (Consumer Loan)

- घरायसी कर्जा
- ओभरड्राफ्ट कर्जा
- घर खरीद कर्जा
- शैक्षिक कर्जा
- मुद्दति रसिद धितो कर्जा
- हायरपर्चेज कर्जा
- अटो कर्जा
- क्रेडिट कार्ड सुविधा
- सरकारी तथा अन्य सुरक्षणपत्र धितो कर्जा
- कर्मचारी सेवा कर्जा
- कर्मचारी सेवा कर्जा
- आवास कर्जा
- घडेरी खरीद कर्जा
- सुनचाँदी धितो कर्जा
- शेयर धितो कर्जा
- तलबी खाता कर्जा
- पुननिर्माण कर्जा

(ग) संस्थागत कर्जा (Consumer Loan)

- थोक कर्जा
- सेवा कर्जा
- ओभरड्राफ्ट कर्जा
- जलबिद्युत/बैंकाल्पिक उर्जा कर्जा
- सरल ठेक्कापट्टा कर्जा/हाइपोथिकेशन कर्जा
- व्यावसायिक भवन/हाउजिङ्ग कर्जा
- सहवित्तीयकरण कर्जा/त्रिजग्याप कर्जा
- विश्वासको लिखत (TR) कर्जा
- निर्यात कर्जा (पूर्व)
- एडभान्स अन क्रेडिट
- जमानत दावी कर्जा
- निर्यात कर्जा (पश्चात)
- होमस्टे सर्भिस कर्जा
- पर्यटन सेवा कर्जा



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कृषि विकास बैंक लिमिटेड

(नेपाल राष्ट्र बैंकबाट 'क' वर्गको इजाजतपत्रप्राप्त संस्था)

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घ) सहूलियतपूर्ण कर्जा (Subsidized Loan)

स्वदेशमा नै रोजगारी श्रृजना गरी नेपाली युवाहरूलाई विदेश पलायन हुनबाट रोक्न महिला, दलित तथा पिछडा वर्गको उद्यमशिलता विकास गरी आय आर्जन गर्न, विपन्न वर्गका जनसमुदायलाई प्राविधिक तथा व्यावसायिक शिक्षा प्रदान गरी देशको आर्थिक तथा सामाजिक विकास गर्ने उद्देश्यका साथ नेपाल सरकार मन्त्रीपरिषदबाट स्वीकृत ब्याज अनुदान सहितको सहूलियतपूर्ण कर्जा सम्बन्धि कार्यविधिको अधिनमा रही निम्नानुसारका शीर्षकहरूमा बैंकका सम्पूर्ण शाखाहरूबाट सहूलियतपूर्ण कर्जा उपलब्ध हुनेछ ।

- व्यावसायिक कृषि तथा पशुपंक्षी कर्जा
- शिक्षित युवा स्वरोजगार कर्जा
- विदेशबाट फर्केका युवा परियोजना कर्जा
- महिला उद्यमशिलता कर्जा
- दलित समुदाय व्यवसाय विकास कर्जा
- उच्च र प्राविधिक तथा व्यावसायिक शिक्षा कर्जा
- भुकम्प पीडितहरूको नीजि आवास निर्माण कर्जा
- कपडा उद्योग सञ्चालन कर्जा
- प्राविधिक शिक्षा तथा व्यवसायिक तालीम परिषदबाट मान्यता प्राप्त संस्थाबाट लिइने तालीम आदिको लागि प्रदान गरिने कर्जा ।
- युवा स्वरोजगार कर्जा

8. विप्रेषण सेवा (Remittance Service)

क) एडिबिएल विप्रेषण (ADBL Remit): नेपालभर छरिएर रहेका यस बैंकका सम्पूर्ण कार्यालयहरूबाट रकम पठाउने तथा पाउने सरल, सुरक्षित र भरपर्दो माध्यमको रूपमा बैंकको आफ्नो ADBL Remit सेवा सञ्चालनमा ल्याएको छ ।

ख) एजेन्सी विप्रेषण (Agency Remit) : विश्वको जुनसुकै स्थानबाट पठाएको रकम यस बैंकका देशभर रहेका कार्यालयहरूबाट सरल प्रक्रियाले तुरुन्तै ग्राहकलाई भुक्तानी गर्ने भरपर्दो माध्यम (यस अन्तर्गत समावेश भएका एजेन्सीहरू विप्रेषण सेवाहरू :-

- | | |
|-----------------|----------------|
| ☞ Western Union | ☞ Money Gram |
| ☞ Siddhartha | ☞ Easy Link |
| ☞ BOOM | ☞ Prithivi |
| ☞ Prabhu, | ☞ Himal |
| ☞ Sewa | ☞ City Express |
| ☞ IME | |

५) गैह्र कोषमा आधारित बैंकिङ्ग सेवा

(Non Fund Banking Service)

क) बैंक जमानत सेवा (Bank Guarantee) : बैंकका सम्पूर्ण शाखाहरूले ग्राहकहरूको अनुरोधमा न्यून धितो मार्जिन तथा सेवा शुल्कमा निम्न प्रकृतिका जमानतहरू जारी गरी सेवा दिइरहेका छन् ।

| | |
|-----------------------------|---------------|
| बोलपत्र जमानत | वित्तीय जमानत |
| कार्यसम्पादन जमानत | काउण्टर जमानत |
| अग्रिम भुक्तानी/पेशकी जमानत | धरौटी जमानत |
| वण्डेड वेयर हाउस जमानत | |

ख) प्रतितपत्र सेवा (Letter of Credit): बैंकका तोकिएका शाखाहरूबाट सरल प्रक्रिया, न्यूनतम सेवा शुल्क कर्जा सुबिधा सहित नेपालभरका कार्यालयहरूबाट ग्राहकको आवश्यकता अनुसार प्रतितपत्र सेवा उपलब्ध रहेको छ ।

६) आधुनिक बैंकिङ्ग सेवा (Modern Banking Service)

क) किसान क्रेडिट कार्ड (Kisan Credit Card): कृषि विकास बैंक लि. यस बैंकसँग सहकार्य गरेका अन्य बैंक तथा वित्तीय संस्थाहरूबाट कृषि व्यवसाय सञ्चालनार्थ कर्जा लिएका किसानहरूको सुविधालाई मध्यनजर गरी निजको स्वीकृत कर्जा सीमा बराबरको रकम कृषि कार्य गर्न आवश्यक मलखाद विउविजन, कृषि औजार लगाएतका कृषि सामग्रीहरूको तथा किसानहरूले उत्पादन गरेको कृषि उपज बैंकले नियुक्त गरेका एजेन्टहरू मार्फत खरीद विक्री गरी वित्तीय कारोबार गर्न कृषक ग्राहकहरूका लागि कृषि विकास बैंक ले किसान क्रेडिट कार्ड जारी गरी सञ्चालनमा ल्याएको छ ।

ख) किसान एप्स (Kisan App): ग्राहकहरूले आफ्नो मोवाइल वा Web Browser बाट बैंकले उपलब्ध गराएको Application Software मार्फत दुरसंचार संजालमा आवद्ध भई विभिन्न कारोबार गर्न तथा कृषि व्यवसाय सम्बन्धी प्राविधिक ज्ञान, कृषि सामग्रीहरूको उपलब्धता तथा उत्पादित वस्तुहरूको भण्डारण, प्रशोधन तथा बजारीकरण सम्बन्धी सूचना प्रवाह गर्ने उद्देश्यका साथ सञ्चालनमा किसान एप्स (Kisan Apps) प्रणाली विकास गरी सञ्चालनमा ल्याएको छ ।

ग) ATM Service : सेवाग्राहीहरूको सुविधालाई मध्यनजर गर्दै यस बैंकले देशका अधिकांश स्थान एवं ग्राहकको बढी भिडभाड हुने एवं स्थानहरूमा बैंकको आफ्नै ATM Machine जडान गरी ATM सेवा दिइरहेको छ । हाल यस बैंकका देशका विभिन्न ९७ स्थान ATM मार्फत सेवा प्रवाह भईरहेको छ ।



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- घ) सी-आस्वा सेवा (C-ASBA) : विभिन्न कम्पनीहरूको Initial Public Offering त्यफ Further Public Offering तथा Right Offering मार्फत जारी भएका शेयर खरीदको लागि यस बैंकका नेपालभरनै रहेका कार्यालयहरूबाट आवेदन गर्न सकिने आस्वा (Centralized Application Supported by Blocked Amount- C-ASBA) सुबिधा सञ्चालनमा रहेको छ ।
- ङ) **ADBL Smart Banking** : "साथमा छ हरपल तपाईं हाम्रो एडिबिएल" भन्ने नाराका साथ यस बैंकमा खाता रहेको ग्राहकहरूले आफ्नो मोबाईल बाट रकम रकमान्तर, युटिलिटी बिल भुक्तानी, निक्षेप तथा कर्जा मौज्दातको जानकारी, स्टेटमेन्ट तथा चेकबुक अनुरोध लगायतका सुबिधाहरू ADBL SMART Banking मार्फत उपभोग गर्न सकिन्छ ।
- च) **Internet Banking**: यस बैंकका संस्थागत/ब्यक्तिगत ग्राहकहरूले खाताबाट रकम रकमान्तर, युटिलिटी बिल भुक्तानी, निक्षेप तथा कर्जा मौज्दातको जानकारी, स्टेटमेन्ट तथा चेकबुक अनुरोध लगाएतका सुबिधाहरू **Internet Banking** मार्फत उपयोग गर्न सकिने सुविधा रहेको छ ।
- छ) **ADBL Debit Card** : बैंकका सम्पूर्ण ग्राहकहरूलाई नेपाल र भारतमा समेत प्रयोग गर्न सकिने VISA DEBIT CARD सेवा उपलब्ध रहेको छ ।
- ज) **ABBS Service** : नेपालभरनै रहि CBS T24 जडान भएका कार्यालयहरू मार्फत जुनसुकै शाखामा रहेका खातामा नगद जम्मा गर्न तथा भुक्तानी लिन, चेकबुक प्राप्त गर्न, Balance Certificate लिन, Account Statement लिन, Good for Payment लगायत सम्पूर्ण ABBS सुबिधा दिइरहेको छ ।
- झ) **Clearing Service** : बैंकका जुनसुकै कार्यालयमा अन्य बैंकको चेक जम्मा गर्न सकिने Electronic Cheque Clearing (ECC) तथा Interbank Payment System (IPS) तथा Connect IPS सुबिधा रहेको छ ।
- ञ) **Foreign Currency Buy/Sell** : नेपाल राष्ट्र बैंकले तोकेको विभिन्न देशका विदेशी मुद्राहरू यस बैंकका विभिन्न शाखाहरूबाट खरीद बिक्रि तथा सटही सुबिधा रहेको छ ।
- ट) **SWIFT Transfer** : यस बैंकको स्वीफ्ट कोड ADBLNPKA को माध्यमबाट विश्वका जुनसुकै मुलुक/स्थानमा रकम पठाउन तथा जुनसुकै स्थानबाट पठाएको रकम नेपालभर रहेको यस बैंकका कार्यालयहरूबाट सजिलै र सुरक्षित प्राप्त गर्न सकिन्छ ।
- ठ) **Safe Deposit Locker** : ग्राहकहरूको गरगहना, सुन लगायत बहुमूल्य सम्पत्ति सुरक्षाको लागि यस बैंकले देशभरका विभिन्न कार्यालयहरूमा ग्राहक आफैले उपयोग गर्न सक्ने Safe Deposit Locker सुविधा दिइरहेको छ ।
- ड) **SMS Alert** : ग्राहकको खातामा भएको कारोवारको अवस्थाको SMS मार्फत सम्बन्धित खातावालाको मोबाईलमा तत्कालै निःशुल्क जानकारी गराउने ADBL SMS Alert सुबिधा सञ्चालनमा रहेको छ ।
- ढ) **Government Transaction** : ग्राहकहरूको माग एवं आवश्यकता अनुसार नेपाल सरकारको राजश्व संकलन लगायतको कार्यको लागि सरकारी कारोवार समेत गर्दै आइरहेको छ ।
- ण) **ADBL Demat Account Service** : यस बैंकमा Demat खाताको सुविधा रहेकोमा आफ्नो भौतिक शेयर प्रमाणपत्रलाई Demat गर्न सकिने सुविधा रहेको छ ।
- त) **Connect IPS Service** : Connect IPS को माध्यमबाट ग्राहकहरूले इन्टरनेट प्रयोग गरी जहाँबाट पनि अन्तरबैंक जम्मा/भुक्तानी गर्न सक्ने सुविधा रहेको छ ।
- थ) **ADBL Credit Card** : बैंकमा खाता भई निश्चित नियमित आमदानी गर्ने ग्राहकहरूका लागि रु.१० लाख सम्मको लिमिट हुने गरी नेपाल र भारतमा समेत प्रयोग गर्न सकिने VISA CREDIT CARD सेवा उपलब्ध रहेको छ ।
- द) **बजार निर्माता (Market Maker) सेवा** : नेपाल राष्ट्र बैंक मार्फत निष्कासन हुने विभिन्न प्रकारका लामो अवधिका ऋणपत्रहरू जस्तै राष्ट्रिय बचतपत्र, नागरिक बचतपत्रको प्राथमिक तथा दोस्रो बजार कारोबार र वैदेशिक रोजगार बचतपत्रको दोस्रो बजार कारोबार कारोवार गर्न नेपाल राष्ट्र बैंकबाट इजाजत लिई प्राथमिक तथा दोस्रो बजार कारोवार सुविधा रहेको छ ।



Agricultural Development Bank Ltd.

कृषि विकास बैंक लिमिटेड

(नेपाल राष्ट्र बैंकबाट 'क' वर्गको इजाजतपत्रप्राप्त संस्था)

कृषि विकास बैंकको सेवा तथा सुविधाहरू

ध) सुन चाँदी खरिद सुविधा (Precious Metal trading) : सुन चाँदी व्यवसायीहरू आवद्ध विभिन्न व्यवसायी संघहरूको सिफारिसमा Real time dealing rate मा सुन तथा चाँदि खरिद गर्न सकिन्छ ।

संस्थागत बैकिङ्ग

- ✓ क्रेडिट लिमिट सुविधा (Credit limit facility)
- ✓ संस्थागत निक्षेप- Current, call and fixed
- ✓ लगानी (Equity Financing)
- ✓ कर्जा सुविधा- Fixed and Working Capital)
- ✓ थोक कर्जा सुविधि (Wholesale Lending)
- ✓ प्रतित पत्र तथा जमानत सुविधा Letter of Credit and Bank Guarantee)
- ✓ नगद व्यवस्थापन (Cash Management)
- ✓ ई-बैंकिङ्ग तथा तलव व्यवस्थापन सेवा (e-Banking service and Salary Management)

SME बैकिङ्ग

नेपालको गाउँ देखि सहर सम्मका न्युन आय आर्जन भएका जनताहरूबाट सिमित पुँजी लागतबाट सञ्चालन गर्ने साना तथा मझौला उद्योगहरूमा कर्जा सुविधा तथा क्षमता अभिवृद्धि गरी आय अर्जन वढाउन सहयोग गर्ने ।

- SME कर्जा तथा Value chain financing
- उद्यमशिलता तालिम तथा प्राविधिक सहयोग
- लघु विमा (बाली तथा पशु विमा)

वित्तीय साक्षरता कार्यक्रम

नेपाल राष्ट्र बैंकको निर्देशानुसार देशको सम्पूर्ण क्षेत्रका जनताहरूलाई बैंक तथा वित्तीय संस्थाको पहुँच तथा मूल प्रवाह नआएको परिप्रेक्ष्यमा यस बैंकले आफ्नो बजेट तथा कार्यक्रम अन्तर्गत कार्यक्रम सञ्चालन एवं विस्तार गर्ने नीति अनुरूप कार्य गर्दै आएको छ । जस अनुसार प्रत्येक कार्यालय र प्रदेश कार्यालयहरूलाई लक्ष्य निर्धारण पठाउने र सोही बमोजिम कार्यक्रम सञ्चालनमा हुने गरेको छ । खासगरी स्थानीय लक्षित समूह जस्तै स्कूल, कलेज, जेष्ठ नागरिक आदिको पहिचान गरी वित्तीय साक्षरताका लागि कम्तिमा एक कार्यालय एक कार्यक्रम सञ्चालन गर्नेगरी बैंकले कार्य गरिरहेको छ ।

संस्थागत सामाजिक उत्तरदायित्व कार्यक्रम

बैंकले संस्थागत सामाजिक उत्तरदायित्व कार्यलाई पनि आत्मसाथ गर्दै अधि बढ्दै आएको छ । बैंकले हाल कुल नाफाको १ प्रतिशत रकम संस्थागत सामाजिक उत्तरदायित्व शीर्षक अन्तर्गत खर्च गर्न कार्यविधि बनाई कार्यान्वयनमा ल्याएको छ । बैंकले समय समयमा दैवीप्रकोप, आगलागी, भूकम्प जस्तो विपत्तिमा परेकालाई आर्थिक एवं भौतिक सहयोग, वातावरण संरक्षण, प्रतिकालय, आश्रम, मठ-मन्दिर निर्माण तथा मर्मत, विद्यालयलाई भौतिक सामग्री, खानेपानी व्यवस्था, सडक निर्माण तथा जिर्णोद्धार, सामुदायिक भवन निर्माण, वृद्ध वृद्धा आश्रम, कृयापुत्री स्थान, आदीमा वार्षिक रुपमा केन्द्रदेखि स्थानीय निकायका कार्यालयहरू मार्फत् आर्थिक सहयोग गर्दै आएको छ । यस्तै नेपाल सरकार स्थानीय सरकारको समन्वयमा जिल्लाका स्थानीयस्तरमा सामाजिक सुरक्षा भत्ता समेत वितरण गर्दै आएको छ ।



Agricultural Development Bank Ltd.

कृषि विकास बैंक लिमिटेड

(नेपाल राष्ट्र बैंकबाट 'क' वर्गको इजाजतपत्रप्राप्त संस्था)



बैंकको मुख्य कार्यालय, प्रदेश कार्यालय र शाखा कार्यालयहरूको सम्पर्क टेलिफोन तथा इमेलहरू

| Province Office | S.n. | Branch | District | email | Office Phone | Office Mobile No |
|-----------------|------|-------------------------------|---------------|---------------------------------|--------------|------------------|
| Biratnagar | 1 | Province Biratnagar | Morang | biratnagar.ro@adbl.gov.np | 021-525338 | 9851315066 |
| Biratnagar | 2 | Dhulabari, Jhapa | Jhapa | dhulabari.branch@adbl.gov.np | 023-560277 | 9851316369 |
| Biratnagar | 3 | BhadraPur, Jhapa | Jhapa | bhadrapur.branch@adbl.gov.np | 023-455331 | 9851316366 |
| Biratnagar | 4 | Birtamod, Jhapa | Jhapa | birtamod.banking@adbl.gov.np | 023-542800 | 9851316367 |
| Biratnagar | 5 | Surunga, Jhapa | Jhapa | surunga.branch@adbl.gov.np | 023-550892 | 9851316370 |
| Biratnagar | 6 | Damak, Jhapa | Jhapa | damak.branch@adbl.gov.np | 023-580471 | 9851316368 |
| Biratnagar | 7 | Ilam | Ilam | ilam.branch@adbl.gov.np | 027-520096 | 9851315566 |
| Biratnagar | 8 | Phikkal, Ilam | Ilam | phikkal.branch@adbl.gov.np | 027-540366 | 9851315567 |
| Biratnagar | 9 | Mangalbare, Ilam | Ilam | mangalbare.branch@adbl.gov.np | 027-400111 | 9851315568 |
| Biratnagar | 10 | Phidim, Panchthar | Panchthar | phidim.branch@adbl.gov.np | 024-520466 | 9851315466 |
| Biratnagar | 11 | Taplejung | Taplejung | taplejung.branch@adbl.gov.np | 024-460166 | 9851315366 |
| Biratnagar | 12 | Rangeli, Morang | Morang | rangeli.branch@adbl.gov.np | 021-580049 | 9851315073 |
| Biratnagar | 13 | Indrapur, Morang | Morang | indrapur.branch@adbl.gov.np | 021-546771 | 9851315068 |
| Biratnagar | 14 | Birtnagar, Morang | Morang | birtnagar.banking@adbl.gov.np | 021-538261 | 9851315067 |
| Biratnagar | 15 | Urlabari, Morang | Morang | urlabari.branch@adbl.gov.np | 021-541878 | 9851315071 |
| Biratnagar | 16 | Kanchanbari, Morang | Morang | kanchanbari.banking@adbl.gov.np | 021-460213 | 9851315070 |
| Biratnagar | 17 | Aambari, Morang | Morang | jhurkiya.branch@adbl.gov.np | 021-580149 | 9851315075 |
| Biratnagar | 18 | Tinpaini, Morang | Morang | tinpaini.banking@adbl.gov.np | 021-524260 | 9851315069 |
| Biratnagar | 19 | Netachowk, Morang | Morang | b.netachowk@adbl.gov.np | 021-525149 | 9851315074 |
| Biratnagar | 20 | Branch Letang | Morang | rtc.letang@adbl.gov.np | 021-560090 | 9851315072 |
| Biratnagar | 21 | Branch Ratuwamai | Morang | ratuwamai.branch@adbl.gov.np | | 9849058414 |
| Biratnagar | 22 | Inaruwa, Sunsari | Sunsari | inruwa.branch@adbl.gov.np | 025-560141 | 9851315166 |
| Biratnagar | 23 | Harinagara, Sunsari | Sunsari | harinagara.branch@adbl.gov.np | 025-561112 | 9851315169 |
| Biratnagar | 24 | Ramganj, Barju | Sunsari | ramganj.branch@adbl.gov.np | 021-470038 | 9851315171 |
| Biratnagar | 25 | Itahari, Sunsari | Sunsari | itahari.banking@adbl.gov.np | 025-582750 | 9851315168 |
| Biratnagar | 26 | Dharan, Sunsari | Sunsari | dharan.banking@adbl.gov.np | 025-533054 | 9851315167 |
| Biratnagar | 27 | Duhabi, Sunsari | Sunsari | duhabi.branch@adbl.gov.np | 025-540702 | 9851315170 |
| Biratnagar | 28 | Laukahi, Sunsari | Sunsari | laukahi.branch@adbl.gov.np | 025-560840 | 9851315172 |
| Biratnagar | 29 | Dhankuta | Dhankuta | dhankuta.branch@adbl.gov.np | 026-520421 | 9851315866 |
| Biratnagar | 30 | Terhathum | Terhathum | terhathum.branch@adbl.gov.np | 026-460313 | 9851315766 |
| Biratnagar | 31 | Bhojpur | Bhojpur | bhojpur.branch@adbl.gov.np | 029-420166 | 9851315966 |
| Biratnagar | 32 | Chainpur, Sankhuwasabha | Sankhuwasabha | chainpur.branch@adbl.gov.np | 029-570166 | 9851315667 |
| Biratnagar | 33 | Khandbari, Sankhuwasabha | Sankhuwasabha | khandbari.branch@adbl.gov.np | 029-560166 | 9851315666 |
| Biratnagar | 34 | Chuhandanda, Terhathum | Terhathum | chuhandanda.banking@adbl.gov.np | 021-620166 | 9851315767 |
| Biratnagar | 35 | Gauradha, Jhapa | Jhapa | gauradaha.branch@adbl.gov.np | 023-480325 | 9851316371 |
| Biratnagar | 36 | Ravi, Panchthar | Panchthar | rabi.branch@adbl.gov.np | 024-412114 | 9851315467 |
| Biratnagar | 37 | Gaighat, Udayapur | Udayapur | gaighat.branch@adbl.gov.np | 035-420166 | 9851315266 |
| Biratnagar | 38 | Katari, Udayapur | Udayapur | katari.branch@adbl.gov.np | 035-450513 | 9851315267 |
| Biratnagar | 39 | Beltar, Udayapur | Udayapur | beltar.branch@adbl.gov.np | 035-440329 | 9851315268 |
| Biratnagar | 40 | Diktel, Khotang | Khotang | diktel.branch@adbl.gov.np | 036-420166 | 9851316066 |
| Biratnagar | 41 | Okhaldhunga | Okhaldhunga | okhaldhunga.branch@adbl.gov.np | 037-520118 | 9851316266 |
| Biratnagar | 42 | Salleri Solu, Solukhumbu | Solukhumbu | salleri.branch@adbl.gov.np | 038-520449 | 9851316166 |
| Biratnagar | 43 | Champadevi, Okhaldhunga | Okhaldhunga | branch.ghorakhori@adbl.gov.np | | 9851316267 |
| Biratnagar | 44 | Sotang, Solukhumbu | Solukhumbu | sotang.branch@adbl.gov.np | 038-410087 | 9851316167 |
| Biratnagar | 45 | Basa, Solukhumbu | Solukhumbu | dudhkoshi.branch@adbl.gov.np | | 9851316168 |
| Biratnagar | 46 | Branch Chisapani, Khotang | Khotang | chisapani.banking@adbl.gov.np> | | 9851316067 |
| Janakpur | 47 | Province Office Janakpur | Dhanusha | janakpur.ro@adbl.gov.np | 041-522670 | 9851316466 |
| Janakpur | 48 | Dhalkebar, Dhanusha | Dhanusha | dhalkewar.branch@adbl.gov.np | 41560101 | 9851316469 |
| Janakpur | 49 | Sabaila, Dhanusha | Dhanusha | sabela.branch@adbl.gov.np | | 9851316470 |
| Janakpur | 50 | Khajuri, Dhanusha | Dhanusha | khajuri.branch@adbl.gov.np | | 9851316472 |
| Janakpur | 51 | Nagarain, Dhanusha | Dhanusha | nagarain.branch@adbl.gov.np | 41400002 | 9851316471 |
| Janakpur | 52 | Milsarea Janakpur, Dhanusha | Dhanusha | janakpur.branch@adbl.gov.np | 41524889 | 9851316467 |
| Janakpur | 53 | Shivachowk Janakpur, Dhanusha | Dhanusha | janakpur.banking@adbl.gov.np | 41590013 | 9851316468 |



| Province Office | S.n. | Branch | District | email | Office Phone | Office Mobile No |
|-----------------|------|---------------------------|-----------|------------------------------------|-------------------------------|------------------|
| Janakpur | 54 | Mahendranagar, Dhanusha | Dhanusha | mahendranagar.branch@adbl.gov.np | | 9851316473 |
| Janakpur | 55 | Jaleshor, Mahottari | Mahottari | jaleshor.branch@adbl.gov.np | 44520012 | 9851316866 |
| Janakpur | 56 | Gaushala, Mahottari | Mahottari | gaushala.branch@adbl.gov.np | 44556047 | 9851316868 |
| Janakpur | 57 | Balawa, Mahottari | Mahottari | balawa.branch@adbl.gov.np | 44400013 | 9851316870 |
| Janakpur | 58 | Loharpatti, Mahottari | Mahottari | loharpatti.branch@adbl.gov.np | | 9851316869 |
| Janakpur | 59 | Bardibas, Mahottari | Mahottari | gauribash.branch@adbl.gov.np | 44550009 | 9851316867 |
| Janakpur | 60 | Kanchanpur, Saptari | Saptari | kanchanpur.branch@adbl.gov.np | 31560474 | 9851316567 |
| Janakpur | 61 | Kalyanpur, Saptari | Saptari | kalyanpur.branch@adbl.gov.np | 31540153 | 9851316568 |
| Janakpur | 62 | Bodebarsain, Saptari | Saptari | bodebarsain.branch@adbl.gov.np | 31446048 | 9851316569 |
| Janakpur | 63 | Rajbiraj, Saptari | Saptari | rajbiraj.banking@adbl.gov.np | 31521041 | 9851316566 |
| Janakpur | 64 | Hanumannagar, Saptari | Saptari | hanumannagar.branch@adbl.gov.np | 31580077 | 9851316570 |
| Janakpur | 65 | Panitanki, Rajbiraj | Saptari | panitankichowk.branch@adbl.gov.np | 31520247 | 9851316571 |
| Janakpur | 66 | Siraha | Siraha | siraha.branch@adbl.gov.np | 33520173 | 9851316766 |
| Janakpur | 67 | Mirchaya, Siraha | Siraha | mirchaya.branch@adbl.gov.np | 33550005 | 9851316768 |
| Janakpur | 68 | Sukhipur, Siraha | Siraha | sukhipur.branch@adbl.gov.np | 33413008 | 9851316770 |
| Janakpur | 69 | Lahan, Siraha | Siraha | lahan.banking@adbl.gov.np | 33560147 | 9851316767 |
| Janakpur | 70 | Golbazar, Siraha | Siraha | golbazar.branch@adbl.gov.np | 33540227 | 9851316769 |
| Birgunj | 71 | Province Birgunj | Parsa | birgunj.ro@adbl.gov.np | 051-522130 | 9851325043 |
| Birgunj | 72 | Pokhariya, Parsa | Parsa | pokhariya.branch@adbl.gov.np | 51532241 | 9851317267 |
| Birgunj | 73 | SakhuwaPrasauni, Parsa | Parsa | dewarwana.branch@adbl.gov.np | | 9851317268 |
| Birgunj | 74 | Birgunj, Parsa | Parsa | birgunj.banking@adbl.gov.np | 51528501 | 9851317266 |
| Birgunj | 75 | Shreepur Birgunj, Parsa | Parsa | shreepur.branch@adbl.gov.np | 51525208 | 9851317269 |
| Birgunj | 76 | Malangawa, Sarlahi | Sarlahi | malangawa.branch@adbl.gov.np | 53551060 | 9851316966 |
| Birgunj | 77 | Ishworpur, Sarlahi | Sarlahi | ishworpur.branch@adbl.gov.np | 46575024 | 9851316967 |
| Birgunj | 78 | Barahathawa, Sarlahi | Sarlahi | barahathawa.branch@adbl.gov.np | 46540307 | 9851316968 |
| Birgunj | 79 | Nawalpur, Sarlahi | Sarlahi | nawalpur.branch@adbl.gov.np | 46570006 | 9851316969 |
| Birgunj | 80 | Hariwan, Sarlahi | Sarlahi | hariwan.branch@adbl.gov.np | 46530201 | 9851316970 |
| Birgunj | 81 | Kalaiya, Bara | Bara | kalaiya.branch@adbl.gov.np | 53551060 | 9851317166 |
| Birgunj | 82 | Nijgadh, Bara | Bara | nijgadh.branch@adbl.gov.np | 53540353 | 9851317171 |
| Birgunj | 83 | Amritgunj, Bara | Bara | amritgunj.branch@adbl.gov.np | 53501066 | 9851317169 |
| Birgunj | 84 | Simara, Bara | Bara | simara.branch@adbl.gov.np | 53520094 | 9851317167 |
| Birgunj | 85 | Bariyarpur, Bara | Bara | bariyarpur.branch@adbl.gov.np | 53419817 | 9851317168 |
| Birgunj | 86 | Kolhabi, Bara | Bara | kolhabi.branch@adbl.gov.np | 53410166 | 9851317170 |
| Birgunj | 87 | Gaur, Rautahat | Rautahat | gaur.branch@adbl.gov.np | 55520116 | 9851317066 |
| Birgunj | 88 | Chandranigahpur, Rautahat | Rautahat | chandranigahpur.branch@adbl.gov.np | 55540651 | 9851317067 |
| Birgunj | 89 | Garuda, Rautahat | Rautahat | garuda.branch@adbl.gov.np | 55565116 | 9851317068 |
| Kathmandu | 90 | Province Kathmandu | Kathmandu | kathmandu.ro@adbl.gov.np | 01-4476282 | 9851318266 |
| Kathmandu | 91 | Ratnapark, Kathmandu | Kathmandu | ratnapark.banking@adbl.gov.np | 4242175, 4225570, 4223061, | 9851318267 |
| Kathmandu | 92 | Budhanilkantha, Kathmandu | Kathmandu | budhanilkantha.branch@adbl.gov.np | 4376634-4371642 | 9851318273 |
| Kathmandu | 93 | Balaju, Kathmandu | Kathmandu | balaju.branch@adbl.gov.np | 4350375, 4351600, 4364561 | 9851318271 |
| Kathmandu | 94 | Sankhu, Kathmandu | Kathmandu | sankhu.branch@adbl.gov.np | 4450360 | 9851318287 |
| Kathmandu | 95 | Putalisadak, Kathmandu | Kathmandu | putalisadak.banking@adbl.gov.np | 4410874, 4423059, 4420091 | 9851318272 |
| Kathmandu | 96 | Newroad, Kathmandu | Kathmandu | newroad.banking@adbl.gov.np | 4241626, 4223468, 4224673 | 9851318274 |
| Kathmandu | 97 | Thamel, Kathmandu | Kathmandu | thamel.banking@adbl.gov.np | 4256395, 5365097, 5363978 | 9851318275 |
| Kathmandu | 98 | Newbaneshwor, Kathmandu | Kathmandu | nayabaneswor.banking@adbl.gov.np | 4620375., 4620509. | 9851318276 |
| Kathmandu | 99 | Kalimati, Kathmandu | Kathmandu | kalimati.banking@adbl.gov.np | 4285871, 4275168, 4283038 | 9851318277 |
| Kathmandu | 100 | Maharajgunj Kathmandu | Kathmandu | maharajgunj.banking@adbl.gov.np | 4374747, 437879 474813 | 9851318278 |
| Kathmandu | 101 | Chabahil, Kathmandu | Kathmandu | chabahil.banking@adbl.gov.np | 4466565, 4470042 | 9851318269 |
| Kathmandu | 102 | Tripureswor, Kathmandu | Kathmandu | tripureswor.banking@adbl.gov.np | 4260905, 4249426 | 9851318279 |
| Kathmandu | 103 | Koteswor, Kathmandu | Kathmandu | koteswor.banking@adbl.gov.np | 4600984, 4601748, | 9851318280 |



| Province Office | S.n. | Branch | District | email | Office Phone | Office Mobile No |
|-----------------|------|---------------------------------|----------------|------------------------------------|---------------------------------|------------------|
| Kathmandu | 104 | Jorpati, Kathmandu | Kathmandu | jorpati.banking@adbl.gov.np | 4911976, 4912526, 4911527 | 9851318270 |
| Kathmandu | 105 | Swyambhu, Kathmandu | Kathmandu | swyambhu.banking@adbl.gov.np | 5247021, 5247023 5274177 | 9851318281 |
| Kathmandu | 106 | Kalanki, Kathmandu | Kathmandu | kalanki.banking@adbl.gov.np | 5219022, 5219023 | 9851318282 |
| Kathmandu | 107 | Kritipur, Kathmandu | Kathmandu | kirtipur.banking@adbl.gov.np | 4334935, 4332255, 4331200 | 9851318283 |
| Kathmandu | 108 | Gausala, Kathmandu | Kathmandu | gausala.banking@adbl.gov.np | 4462993, 4497683, 4474180 | 9851318268 |
| Kathmandu | 109 | Maitidevi, Kathmandu | Kathmandu | maitidevi.banking@adbl.gov.np | 4418539 | 9851318284 |
| Kathmandu | 110 | Kamalpokhari, Kathmandu | Kathmandu | kamalpokhari.banking@adbl.gov.np | 4424049, 4446060 | 9851318285 |
| Kathmandu | 111 | Kapan, Kathmandu | Kathmandu | kapan.banking@adbl.gov.np | 4810492 | 9851318286 |
| Kathmandu | 112 | Lagankhel, Lalitpur | Lalitpur | lagankhel.banking@adbl.gov.np | 5544978, 5521153 | 9851318166 |
| Kathmandu | 113 | Chapagaun, Lalitpur | Lalitpur | chapagau.branch@adbl.gov.np | 5574515 | 9851318170 |
| Kathmandu | 114 | Satdobato, Lalitpur | Lalitpur | satdobato.branch@adbl.gov.np | 5542515- 5522030- 5539818 | 9851318167 |
| Kathmandu | 115 | Mangalbaza, Lalitpur | Lalitpur | mangalbazar.banking@adbl.gov.np | 5538844, 5538250 | 9851318168 |
| Kathmandu | 116 | Pulchowk, Lalitpur | Lalitpur | pulchowk.banking@adbl.gov.np | 5537401, -5011659 | 9851318169 |
| Kathmandu | 117 | Sallaghari, Bhaktapur | Bhaktapur | sallaghari.branch@adbl.gov.np | 016615181 -6610052, -6612041 | 9851318067 |
| Kathmandu | 118 | Dudhapati Bhaktapur | Bhaktapur | dudhpati.banking@adbl.gov.np | 6613565 - 6610579 | 9851318066 |
| Kathmandu | 119 | Gatthaghar, Bhaktapur | Bhaktapur | gatthaghar.banking@adbl.gov.np | 6634439, 5639080 -6631234 | 9851318068 |
| Kathmandu | 120 | Bode, Bhaktapur | Bhaktapur | mpurthimi.branch@adbl.gov.np | 6633502 | 9851318069 |
| Kathmandu | 121 | Dhulikhel, Kavre | Kavrepalanchok | dhulikhel.branch@adbl.gov.np | 011-490368 | 9851317667 |
| Kathmandu | 122 | Banepa, Kavre | Kavrepalanchok | banepa.banking@adbl.gov.np | 011-664680, 662703 | 9851317666 |
| Kathmandu | 123 | Panchkhal, Kavre | Kavrepalanchok | panchkhal.branch@adbl.gov.np | 011-499161 | 9851317668 |
| Kathmandu | 124 | Trishuli, Nuwakot | Nuwakot | trishuli.branch@adbl.gov.np | 010-560125 | 9851317966 |
| Kathmandu | 125 | Kharanitar, Nuwakot | Nuwakot | kharanitar.branch@adbl.gov.np | | 9851317968 |
| Kathmandu | 126 | Ranipauwa, Nuwakot | Nuwakot | ranipauwa.branch@adbl.gov.np | 010-411002 | 9851317967 |
| Kathmandu | 127 | Chautara, Sindhupalchok | Sindhupalchok | chautara.branch@adbl.gov.np | 011-620119 | 9851317766 |
| Kathmandu | 128 | Melamchi, Sindhupalchok | Sindhupalchok | melamchi.branch@adbl.gov.np | 011-401066 | 9851317767 |
| Kathmandu | 129 | Barhabise, Sindhupalchok | Sindhupalchok | barbise.branch@adbl.gov.np | 011-489016 | 9851317768 |
| Kathmandu | 130 | Dhuncha, Rasuwa | Rasuwa | dhuncha.sbranch@adbl.gov.np | 010-540166 | 9851317866 |
| Kathmandu | 131 | Chhahare, Nuwakot | Nuwakot | chhahare.banking@adbl.gov.np | | 9851317969 |
| Kathmandu | 132 | Thankot, Kathmandu | Kathmandu | thankot.branch@adbl.gov.np | | 9851318288 |
| Kathmandu | 133 | Sindhuli | Sindhuli | sindhuli.branch@adbl.gov.np | 047-520170 | 9851317566 |
| Kathmandu | 134 | Manthali, Ramechhap | Ramechhap | ramechhap.branch@adbl.gov.np | 048-540003 | 9851317466 |
| Kathmandu | 135 | Charikot, Dolakha | Dolakha | charikot.branch@adbl.gov.np | 049-421166 | 9851317366 |
| Kathmandu | 136 | Mulpani, Kathmandu | Kathmandu | mulpani.branch@adbl.gov.np | | 9851318289 |
| Kathmandu | 137 | Dakaha, Sindhuli | Sindhuli | dakaha.branch@adbl.gov.np | | 9851317567 |
| Birendranagar | 138 | Province Birendranagar Chitawan | Chitawan | province.birendranagar@adbl.gov.np | 056-419133 | 9851318466 |
| Birendranagar | 139 | Kantirajpath, Makawanpur | Makawanpur | hetauda.branch@adbl.gov.np | 057-520338 | 9851318567 |
| Birendranagar | 140 | Palung, Makawanpur | Makawanpur | palung.branch@adbl.gov.np | 057-400018 | 9851318568 |
| Birendranagar | 141 | Hetauda, Makawanpur | Makawanpur | hetauda.banking@adbl.gov.np | 057-523393 | 9851318566 |
| Birendranagar | 142 | Chhatiwani, Makawanpur | Makawanpur | chhatiwani.branch@adbl.gov.np | 057-416037 | 9851318569 |
| Birendranagar | 143 | Bharatpur, Chitwan | Chitwan | bharatpur.banking@adbl.gov.np | 056-520758 | 9851318467 |
| Birendranagar | 144 | Gunjanagar, Chitwan | Chitwan | gunjanagar.branch@adbl.gov.np | 056-591313 | 9851318471 |
| Birendranagar | 145 | Madhi, Chitwan | Chitwan | mandi.branch@adbl.gov.np | 056-501030 | 9851318473 |
| Birendranagar | 146 | Narayangardh, Chitwan | Chitwan | narayangardh.banking@adbl.gov.np | 056-571068 | 9851318468 |
| Birendranagar | 147 | Parsa, Chitwan | Chitwan | khairhani.branch@adbl.gov.np | 056-583227 | 9851318472 |
| Birendranagar | 148 | Tandi, Chitwan | Chitwan | tandi.banking@adbl.gov.np | 056-560904 | 9851318470 |
| Birendranagar | 149 | Hakimchowk, Chitwan | Chitwan | bharatpur2.branch@adbl.gov.np | 056-526553 | 9851318469 |
| Birendranagar | 150 | Sauraha, Chitwan | Chitwan | banking.sauraha@adbl.gov.np | 056-580379 | 9851318474 |
| Birendranagar | 151 | Gajuri, Dhading | Dhading | gajuri.branch@adbl.gov.np | 010-402096 | 9851318367 |



| Province Office | S.n. | Branch | District | email | Office Phone | Office Mobile No |
|-----------------|------|------------------------------|--------------|----------------------------------|--------------|------------------|
| Birendranagar | 152 | Dhadingbesi, Dhading | Dhading | dhading.branch@adbl.gov.np | 010-520336 | 9851318366 |
| Birendranagar | 153 | Khanikhola, Dhading | Dhading | khanikhola.branch@adbl.gov.np | 010-401001 | 9851318368 |
| Birendranagar | 154 | Dharke, Dhading | Dhading | dharke.branch@adbl.gov.np | 010-414150 | 9851318370 |
| Pokhara | 156 | Province Office Pokhara | Kaski | pokhara.ro@adbl.gov.np | 061-520156 | 9851318966 |
| Pokhara | 157 | Pokhara, Kaski | Kaski | pokhara.banking@adbl.gov.np | 061-525014 | 9851318967 |
| Pokhara | 158 | Bagar, Kaski | Kaski | bagar.branch@adbl.gov.np | 061-528883 | 9851318968 |
| Pokhara | 159 | Gagangauda, Kaski | Kaski | gagangauda.branch@adbl.gov.np | 061-561723 | 9851318970 |
| Pokhara | 160 | Chipledhunga, Kaski | Kaski | chipladh.branch@adbl.gov.np | 061-539127 | 9851318969 |
| Pokhara | 161 | Damauli, Tanahu | Tanahu | damauli.branch@adbl.gov.np | 065-563166 | 9851318866 |
| Pokhara | 162 | Khairanitar, Tanahun | Tanahu | khairanitar.branch@adbl.gov.np | 065-412371 | 9851318868 |
| Pokhara | 163 | Dumre, Tanahun | Tanahu | dumre.branch@adbl.gov.np | 065-580192 | 9851318867 |
| Pokhara | 164 | Galyang, Syangja | Syangja | galyang.branch@adbl.gov.np | 063-460279 | 9851319368 |
| Pokhara | 165 | Waling, Syangja | Syangja | waling.branch@adbl.gov.np | 063-440115 | 9851319367 |
| Pokhara | 166 | Putalibazar, Syangja | Syangja | syangja.banking@adbl.gov.np | 63-420166 | 9851319366 |
| Pokhara | 167 | Gorkha | Gorkha | gorkha.branch@adbl.gov.np | 064-420166 | 9851318666 |
| Pokhara | 168 | Arughat, Gorkha | Gorkha | aarughat.branch@adbl.gov.np | 064-410066 | 9851318668 |
| Pokhara | 169 | Palungtar, Gorkha | Gorkha | palungtar.branch@adbl.gov.np | 064-400041 | 9851318667 |
| Pokhara | 170 | Beshishahar, Lamjung | Lamjung | besishahar.branch@adbl.gov.np | 066-520166 | 9851318766 |
| Pokhara | 171 | Bhorletar, Lamjung | Lamjung | bhorletar.branch@adbl.gov.np | 066-410027 | 9851318768 |
| Pokhara | 172 | Bhotewodar, Lamjung | Lamjung | bhotewodar.branch@adbl.gov.np | 06-6400027 | 9851318767 |
| Pokhara | 173 | Chame, Manang | Manang | manang.branch@adbl.gov.np | 066-440166 | 9851319066 |
| Pokhara | 174 | Baglung | Baglung | baglung.branch@adbl.gov.np | 068-520166 | 9851319566 |
| Pokhara | 175 | Hatiya, Baglung | Baglung | hatiya.branch@adbl.gov.np | 068-620030 | 9851319567 |
| Pokhara | 176 | Kushma, Parbat | Parbat | kusma.branch@adbl.gov.np | 067-420166 | 9851319266 |
| Pokhara | 177 | Huwas, Parbat | Parbat | huwas.branch@adbl.gov.np | 067-411046 | 9851319267 |
| Pokhara | 178 | Beni, Myagdi | Myagdi | beni.branch@adbl.gov.np | 069-520466 | 9851319466 |
| Pokhara | 179 | Jomsom, Mustang | Mustang | jomsom.branch@adbl.gov.np | 069-440416 | 9851319166 |
| Pokhara | 180 | Chapakot, Syangja | Syangja | chapakot.banking@adbl.gov.np | 063-411128 | 9851319369 |
| Pokhara | 181 | Gandaki, Gorkha | Gorkha | gandaki.branch@adbl.gov.np | | 9851318669 |
| Pokhara | 182 | Malepatan, Kaski | Kaski | malepatan.branch@adbl.gov.np | 061-538084 | 9851318971 |
| Pokhara | 183 | Rajahar, Nawalpur | Nawalpur | rajhar.branch@adbl.gov.np | 078-545476 | 9851319667 |
| Pokhara | 184 | Kawasoti, Nawalpur | Nawalpur | kawasoti.branch@adbl.gov.np | 078-540972 | 9851319666 |
| Bhairahawa | 184 | Province Office Bhairahawa | Rupandehi | bhairahawa.ro@adbl.gov.np | 071-520146 | 9851319866 |
| Bhairahawa | 185 | Dayanagar, Rupandehi | Rupandehi | dayanagar.branch@adbl.gov.np | 071-413001 | 9851319870 |
| Bhairahawa | 186 | Majhagaun, Rupandehi | Rupandehi | majhganwa.branch@adbl.gov.np | 071-527907 | 9851319872 |
| Bhairahawa | 187 | Parroha, Rupandehi | Rupandehi | paroha.branch@adbl.gov.np | 071-440596 | 9851319869 |
| Bhairahawa | 188 | Bhairahawa, Rupandehi | Rupandehi | bhairahawa.branch@adbl.gov.np | 07-1521445 | 9851319868 |
| Bhairahawa | 189 | Mangalapur, Rupandehi | Rupandehi | rtc.mangalapur@adbl.gov.np | 071-560915 | 9851319876 |
| Bhairahawa | 190 | Dhakdhai, Rupandehi | Rupandehi | dhakdhai.branch@adbl.gov.np | 071-411001 | 9851319871 |
| Bhairahawa | 191 | Siddharthanagar, Rupandehi | Rupandehi | bhairahawa.baninkg@adbl.gov.np | 071-520625 | 9851319867 |
| Bhairahawa | 192 | Khasauli, Rupandehi | Rupandehi | khasauli.branch@adbl.gov.np | 071-551595 | 9851319873 |
| Bhairahawa | 193 | Butwal, Rupandehi | Rupandehi | butwal.banking@adbl.gov.np | 071-542746 | 9851319874 |
| Bhairahawa | 194 | Lumbini, Rupandehi | Rupandehi | lumbini.branch@adbl.gov.np | 071-580278 | 9851319875 |
| Bhairahawa | 195 | Parasi, Nawalparasi(West) | Parasi | parasi.banking@adbl.gov.np | 078-520166 | 9851319766 |
| Bhairahawa | 196 | Bardghat, Nawalparasi (West) | Parasi | bardaghat.branch@adbl.gov.np | 078-580606 | 9851319767 |
| Bhairahawa | 197 | Taulihawa, Kapilvastu | Kapilvastu | taulihawa.banking@adbl.gov.np | 076-560038 | 9851319966 |
| Bhairahawa | 198 | Krishnanagar, Kapilvastu | Kapilvastu | krishnanagar.branch@adbl.gov.np | 076-520025 | 9851319968 |
| Bhairahawa | 199 | 4 No. Jeetpur, Kapilvastu | Kapilvastu | jitpurkvastu.branch@adbl.gov.np | 076-550154 | 9851319967 |
| Bhairahawa | 200 | Tansen, Palpa | Palpa | tansen.branch@adbl.gov.np | 075-520142 | 9851320066 |
| Bhairahawa | 201 | Rampur, Palpa | Palpa | rampur.branch@adbl.gov.np | 075-400142 | 9851320067 |
| Bhairahawa | 202 | Tamghas, Gulmi | Gulmi | tamghas.branch@adbl.gov.np | 079-520166 | 9851320266 |
| Bhairahawa | 203 | Ridhi, Gulmi | Gulmi | ridhi.branch@adbl.gov.np | 079-400065 | 9851320267 |
| Bhairahawa | 204 | Sandhikharka, Arghakhanchi | Arghakhanchi | sandhikharka.branch@adbl.gov.np | 077-420166 | 9851320166 |
| Bhairahawa | 205 | Thada, Arghakhanchi | Arghakhanchi | thada.branch@adbl.gov.np | | 9851320167 |
| Bhairahawa | 206 | Pharsatkar, Rupandehi | Rupandehi | pharsatkar.banking@adbl.gov.np | 071-400197 | 9851319877 |
| Bhairahawa | 207 | Palung Mainadi, Palpa | Palpa | palungmainadi.branch@adbl.gov.np | | 9851320068 |

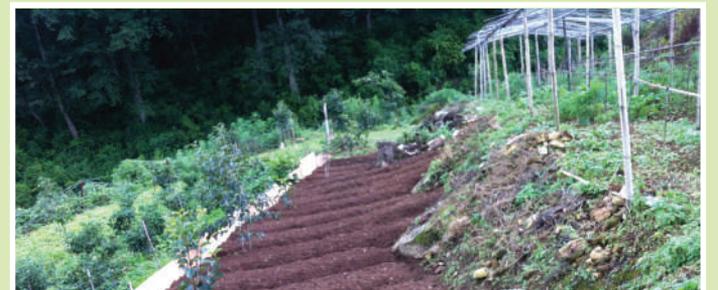


| Province Office | S.n. | Branch | District | email | Office Phone | Office Mobile No |
|-----------------|------|------------------------------|------------|-----------------------------------|------------------------------------|------------------|
| Bhairahawa | 208 | Purkotdaha, Gulmi | Gulmi | purkotdaha.banking@adbl.gov.np | | 9851320268 |
| Bhairahawa | 209 | Chandrauta, Kapilvastu | Kapilvastu | chandrauta.branch@adbl.gov.np | 076-540550 | 9851319969 |
| Bhairahawa | 210 | Pakadi, Kapilvastu | Kapilvastu | pakadi.banking@adbl.gov.np | | 9851319970 |
| Dang | 211 | Province Office Dang | Dang | po.dang@adbl.gov.np | 082-560510,560511,560536 | 9851320666 |
| Dang | 212 | Traning Center Pipari, Banke | Banke | rtc.pipari@adbl.gov.np | | 9851320671 |
| Dang | 213 | Newroad, Nepalgunj Banke | Banke | tribhuwanchowk.branch@adbl.gov.np | | 9851320667 |
| Dang | 214 | Dhamboji, Nepalgunj Banke | Banke | nepalgunj.banking@adbl.gov.np | | 9851320668 |
| Dang | 215 | Khajura, Banke | Banke | khajura.branch@adbl.gov.np | | 9851320669 |
| Dang | 216 | Kohalpur, Banke | Banke | kohalpur.banking@adbl.gov.np | | 9851320670 |
| Dang | 217 | Gulariya, Bardiya | Bardiya | gulariya.branch@adbl.gov.np | | 9851320766 |
| Dang | 218 | Rajapur, Bardiya | Bardiya | rajapur.branch@adbl.gov.np | | 9851320767 |
| Dang | 219 | Neulapur Bardiya | Bardiya | neulapur.branch@adbl.gov.np | | 9851320768 |
| Dang | 220 | Lamahi, Dang | Dang | lamahi.banking@adbl.gov.np | | 9851320569 |
| Dang | 221 | Tulsipur, Dang | Dang | tulsipur.branch@adbl.gov.np | | 9851320566 |
| Dang | 222 | Trimarga Ghorahi, Dang | Dang | ghorahi.branch@adbl.gov.np | | 9851320570 |
| Dang | 223 | Gadhawa, Dang | Dang | gadhawa.branch@adbl.gov.np | | 9851320571 |
| Dang | 224 | Ghorahi, Dang | Dang | ghorahi.banking@adbl.gov.np | 82560580 | 9851320567 |
| Dang | 225 | Narayanpur, Dang | Dang | narayanpur.branch@adbl.gov.np | | 9851320568 |
| Dang | 226 | Khalanga, Pyuthan | Pyuthan | pyuthan.branch@adbl.gov.np | | 9851320466 |
| Dang | 227 | Libang, Rolpa | Rolpa | rolpa.branch@adbl.gov.np | | 9851320366 |
| Dang | 228 | Bhingri, Pyuthan | Pyuthan | banking.bhingri@adbl.gov.np | | 9851320467 |
| Dang | 229 | Rukumkot, Purbi Rukum | Rukum East | rukumkot.branch@adbl.gov.np | | 9851320866 |
| Dang | 230 | Branch Bijubar | Pyuthan | bijubar.branch@adbl.gov.np | 086-590450,590460 | 9847822623 |
| Surkhet | 231 | Province Office Surkhet | Surkhet | karnali.po@adbl.gov.np | 083 521171 /521154 /524196 | 9851321866 |
| Surkhet | 232 | Birendranagar, Surkhet | Surkhet | surkhet.branch@adbl.gov.np | 083 521632/520247/520411 | 9851321867 |
| Surkhet | 233 | Chhinchu, Surkhet | Surkhet | chhinchu.branch@adbl.gov.np | 083 540145/540245 | 9851321868 |
| Surkhet | 234 | Sitalpati, Salyan | Salyan | salyan.branch@adbl.gov.np | 088 400031/400032 | 9851321066 |
| Surkhet | 235 | Khalanga, Jajarkot | Jajarkot | jajarkot.branch@adbl.gov.np | 089 430020 | 9851321666 |
| Surkhet | 236 | Dailekh | Dailekh | dailekh.branch@adbl.gov.np | 089 410203/ 410152 | 9851321766 |
| Surkhet | 237 | Jumla | Jumla | jumla.branch@adbl.gov.np | 087 520025/520307 | 9851321166 |
| Surkhet | 238 | Kalikot | Kalikot | kalikot.branch@adbl.gov.np | 087 440059 | 9851321566 |
| Surkhet | 239 | Gamgadhi, Mugu | Mugu | mugu.branch@adbl.gov.np | 087 460107 | 9851321266 |
| Surkhet | 240 | Simikot, Humla | Humla | humla.branch@adbl.gov.np | 087 680012 | 9851321366 |
| Surkhet | 241 | Sukatiya, Kalikot | Kalikot | sukatiya.branch@adbl.gov.np | no landline | 9851321567 |
| Surkhet | 242 | Kumalgaun, Kalikot | Kalikot | kumalgaun.branch@adbl.gov.np | no landline | 9851321568 |
| Surkhet | 243 | Odanaku, Kalikot | Kalikot | odanaku.branch@adbl.gov.np | no landline | 9851321569 |
| Surkhet | 244 | Kushe(Dhime) Kalikot | Jajarkot | kushe.branch@adbl.gov.np | no landline | 9851321667 |
| Surkhet | 245 | Limsa Nayakwada | Jajarkot | limsa.branch@adbl.gov.np | no landline | 9851321669 |
| Surkhet | 246 | Musikot, Rukum (West) | Rukum West | rukum.branch@adbl.gov.np | 088 530097/530267 | 9851320966 |
| Surkhet | 247 | Branch Dolpa | Dolpa | dolpa.branch@adbl.gov.np | 087 550062 | 9851321466 |
| Surkhet | 248 | Branch Dullu, Dailekh | Dailekh | dullu.branch@adbl.gov.np | 089-411091,411008 | 9851321767 |
| Surkhet | 249 | Branch Rakam Karnali | | rakamkarnali.branch@adbl.gov.np | | 9863517524 |
| Surkhet | 250 | Branch Dillichaur | | dillichaur.branch@adbl.gov.np | | 9848333061 |
| Dhangadhi | 251 | Province Office Dhangadhi | Kailali | dhangadhi.ro@adbl.gov.np | 091-521210, 091-522451, 091-522255 | 9851322766 |
| Dhangadhi | 252 | Traning Dhangadhi Kailali | Kailali | rtc.dhangadhi@adbl.gov.np | 091-521202, 091-525202 | 9851322769 |
| Dhangadhi | 253 | Campusroad, Kailali | Kailali | dhangadhi.branch@adbl.gov.np | 091-522541, 091-524148 | 9851322767 |
| Dhangadhi | 254 | Bhajani, Kailali | Kailali | bhajani.branch@adbl.gov.np | 091-580187 | 9851322773 |
| Dhangadhi | 255 | Hasuliya, Kailali | Kailali | hasulia.branch@adbl.gov.np | 091-545003 | 9851322774 |
| Dhangadhi | 256 | Tikapur, Kailali | Kailali | tikapur.branch@adbl.gov.np | 091-560166, 091-561166, 091-561167 | 9851322772 |



| Province Office | S.n. | Branch | District | email | Office Phone | Office Mobile No |
|-----------------|------|-------------------------------|------------|------------------------------------|------------------------------------|------------------|
| Dhangadhi | 257 | Shukhad, Kailali | Kailali | sukkhad.branch@adbl.gov.np | 091-403010, 091-403020 | 9851322771 |
| Dhangadhi | 258 | Dhangadhi, Kailali | Kailali | dhangadhi.banking@adbl.gov.np | 091-526628, 091-524503, 091-524297 | 9851322776 |
| Dhangadhi | 259 | Mangalsen, Achham | Achham | mangalsen.branch@adbl.gov.np | 097-620166 | 9851322266 |
| Dhangadhi | 260 | Sanphebagar, Achham | Achham | sanphebagar.branch@adbl.gov.np | 097-625003 | 9851322267 |
| Dhangadhi | 261 | Silgadhi, Doti | Doti | silgadhi.branch@adbl.gov.np | 091-411180 | 9851322166 |
| Dhangadhi | 262 | Martadi, Bajura | Bajura | bajura.branch@adbl.gov.np | 097-541021 | 9851321966 |
| Dhangadhi | 263 | Chainpur, Bajhang | Bajhang | bajhang.branch@adbl.gov.np | 092-421424, 091-421054 | 9851322066 |
| Dhangadhi | 264 | Shreepur Belauri, Kanchanpur | Kanchanpur | belauri.branch@adbl.gov.np | 099-580209, 099-580245 | 9851322667 |
| Dhangadhi | 265 | Attariya, Kailali | Kailali | attariya.branch@adbl.gov.np | 091-551087, 091-550510 | 9851322770 |
| Dhangadhi | 266 | Dodharachandani, Kanchanpur | Kanchanpur | dodharachandani.branch@adbl.gov.np | 099-400005 | 9851322668 |
| Dhangadhi | 267 | Mahendranagar, Kanchanpur | Kanchanpur | mahendranagar.banking@adbl.gov.np | 099-523294, 099-524064 | 9851322666 |
| Dhangadhi | 268 | Dadeldhura | Daeldhura | dadeldhura.branch@adbl.gov.np | 096-410366, 096-410166 | 9851322566 |
| Dhangadhi | 269 | Baitadi | Baitadi | baitadi.branch@adbl.gov.np | 095-520166 | 9851322466 |
| Dhangadhi | 270 | Patan, Baitadi | Baitadi | patan.branch@adbl.gov.np | 095-400016 | 9851322467 |
| Dhangadhi | 271 | Darchula | Darchula | darchula.branch@adbl.gov.np | 093-420166 | 9851322366 |
| Dhangadhi | 272 | Jhalari, Kanchanpur | Kanchanpur | jhalari.banking@adbl.gov.np | 099-540222, 099-540221 | 9851322669 |
| Dhangadhi | 273 | Lamki, Kailali | Kailali | branch.lamki@adbl.gov.np | 091-540520 | 9851322775 |
| Dhangadhi | 274 | Bungal, Bajhang | Bajhang | bungal.branch@adbl.gov.np | 9815668411 | 9851322067 |
| Dhangadhi | 275 | Joroyal, Doti | Doti | goroyal.branch@adbl.gov.np | 9848572515 | 9851322167 |
| Dhangadhi | 276 | Jogbuda, Dadeldhura | Dadeldhura | jogbuda.branch@adbl.gov.np | 096-411093 | 9851322567 |
| Dhangadhi | 277 | Branch Sigas, Baitadi | Baitadi | shigash.branch@adbl.gov.np | 0 | 9851322468 |
| Head Office | 278 | Head Office Ramshahpath | Kathmandu | bod.divn@adbl.gov.np | 16600111110 | 01-4263387 |
| Head Office | 279 | Corporate Banking Ramshahpath | Kathmandu | ramshahpath.banking@adbl.gov.np | 01-4212975 | 9851322866 |

बैंकको विभिन्न क्रियाकलापका झलकहरू





Agricultural Development Bank Ltd.

कृषि विकास बैंक लि.

मुख्य कार्यालय रामशाहपथ, काठमाडौं

फोन नं. ०१-४२५२३५९, ०१-४२६२६२०, फ्याक्स: ०१-४२६२९२९