



Agricultural Development Bank Ltd.

कृषि विकास बैंक लिमिटेड

(नेपाल राष्ट्र बैंकबाट 'क' वर्गको इजाजतप्राप्त संस्था)

FY 2079/80

Annual Report

Central Training Institute (CTI)



Agricultural Development Bank Ltd.
Central Training Institute
Bode, Bhaktapur, Nepal

दुःखको कमाई सत् को धन, ADBL मा बढ्छ भन !

दुःखको कमाई बचाउन

ADBL
समृद्धि
बचत खाता

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- » ईए केच बुक, AIBS, Statement
- » र. ०१००० सम्मका लागि प्रत्येक महिना ब्याज छुट ।

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आउनुहोस्, हामी
तपाईंले रोजेको गाडी
किनि दिन्छौं ।

Auto Loan
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विशेषताहरू

- » कर्जा जील विवरणः
 - » पसल/गाडी अटो कर्जा: कुल लागतको ५० प्रतिशत ।
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SWIFT: ADBLNPKA

ANNUAL REPORT FY 2079/80

Central Training Institute



JANUARY 14, 2024

AGRICULTURAL DEVELOPMENT BANK LTD

BODE, BHAKTAPUR

BOARD OF DIRECTOR



Chairman

Mr. Ram Sharan Pudasaini
Representative, Government of Nepal



Member

Mr. Uttam Kumar Khatri
MoF



Member

Dr. Rajendra Prasad Mishra
MoAL



Member

Mr. Govinda Prasad Bhattarai
RPS



Member

Mr. Sanjeev Paudel
RPS



Member

Mr. Binod Kumar Guragain
RPS



Member

Mrs. Rita Subedi
IM



Company Secretary

Mr. Himalal Paudyal

MANAGEMENT TEAM



Mr. Govinda Gurung
Chief Executive Officer



Mr. Pratap Subedi
Deputy General Manager



Dr. Babu Kaji Thapa
Deputy General Manager



Mr. Yagya Prakash Neupane
Deputy General Manager



Mr. Dirgha Bahadur Aryal
Deputy General Manager



Mr. Nirmal Prasad Upadhyay
Deputy General Manager



Mr. Prem Kumar Shrestha
Deputy General Manager

CTI MANAGEMENT TEAM



Mr. Ajay Kumar Rimal
(Director)



Mr. Yogendra B. Singh
(Senior Section Chief)



Mrs. Anupa K.C.
(Senior Section Chief)



Mr. Raju Karki
(Senior Section Chief)



Mr. Saligram Dhakal
(Senior Section Chief)



Mr. Binod Prasad Paudel
(Senior Section Chief)



Mr. Bachu Khadaka
(Senior Section Officer)



Mr. Jibachha Shah
(Senior Section Officer)



Mr. Ram Bahadur Khadaka
(Senior Section Officer)



Er. Mamata Yadav
(Computer Officer (IT))



Mrs. Rita Ghimire
(Office Assistant)

FOREWORD

Banking is a dynamic sector as it is completely market driven sensation and BFIs have no options but to adopt strategies & policies entirely depend on its dynamism. Since last couple of years, the dynamism of banking sector seems to be unpredictable because of ups and downs in various facets of banking fraternity specially triggered by liquidity crisis and excess liquidity. A frequent reoccurrence of liquidity crisis within a small span of time has really created a dilemma in this sector with a contemplating mindset for all the bankers. The state of liquidity crisis in a quarter and it is then followed by excess liquidity in another quarter has really created a challenging task for all the bankers.

Nearly two decades back, banking business is merely the process of collecting deposits and disbursing credit to the customers for the optimization of profitability. Nowadays, its paradigm has drastically changed especially with the advent of technological frontiers in business coupled with complying of compliances. Banking business nowadays can be conferred as a very tough and challenging because of its complexity in execution of the business there by meeting all the compliances. There has been no excuses for any misappropriation and breaching of rules and regulations. In addition, this business further bestowed top priority of customers' satisfaction by providing entire banking business with the adoption of information technology and digitalization.



In the case of Agricultural Development Bank Limited, I must confess ADBL is equipped with a very prudent and world class Core Banking System that help to execute its banking business in an impeccable way. In addition, it has a proven history of adapting change which has given a competitive advantage in the frontier specially due to its employee and due to this noble conjunction, the management has made some changes in organization structure expecting to have more effective and efficient results as a whole. In such condition, the role of training center is very crucial and prominent. As a visible fact, ADBL has very resourceful training centers all over the country with central training institute at apex level and five other training centers at province level. All these training centers have shouldered the responsibility of enhancing skill, knowledge and attitude of not only the employee but also farmers and entrepreneurs.

We immensely feel and embrace the philosophy of training as **“Learning, Developing and Performing Together”** for which continuous training is imperative for better performance and results. Hence, training and employee development in ADBL are embedded in organizational culture as an ongoing process ensuring each individual possesses self-confidence and necessary skill to excel his/her work.

This Annual Report is a sincere attempt to portrait the overall activities of CTI and five Provincial Training Centers. This report tries to highlight training activities along with catering some of the business areas in brief. As a tangible outcome, these training centers have facilitated 118 training programs with the participation of 4589 male and 1245 female.

Lastly, I would like to extend my sincere gratitude to Government of Nepal, Board of Directors, Stakeholders, Customers, Regulatory Authorities, IFAD for their continuous trust and support. Also my sincere appreciation goes to Mr. Ajay Kumar Rimal, Director of CTI and his entire team in bringing this report in comprehensive format.

Govinda Gurung
Chief Executive Officer

PREFACE

Training and Development of human resources have become an essential component for overall performance of any organization. In the competitive and rapidly changing banking business scenario specially triggered by new technology adaptation and digitalization, ADBL need to be proactive in human development endeavor. As such ADBL since its inception is imparting sufficient investment in training and development for the skill development of its staff. In the current business environment, ADBL is being more customer eccentric and satisfaction of the customer is taken as its foremost priority. For this juncture, staff are also trained through its Central Training Institute and five Provincial Training Centers.

This annual report reflects the efforts made by Central Training Institute (CTI) and all five Provincial Training Centers (PTCs) to equip employees with appropriate knowledge and skills.

CIT has achieved 100% progress in FY 2079/80. In fact this is the result of team work led by Director of CTI Mr. Ajay Kumar Rimal and his teammates. I want to appreciate and extend my gratitude you to all team member involved in the process from training needs assessment to preparation of this report.

Finally, I would like to express my sincere gratitude to the Government of Nepal and other regulatory agencies for their inspiring support and hope for their cooperation in conducting training activities at various levels in the future as well.



Dirgha Bahadur Aryal

Deputy General Manager

ACKNOWLEDGEMENT

Training and development has become one of the indispensable constituents of every organization. The efficiency of organization is in some way reflected by how competent the employees are and how efficiently they adopt the change and implement in the conducive environment. Failure to adopt the changes timely will always have disastrous consequence and history has proven this fact as well. Consequently, training centers play a vital and catalytic role for the changing mindset of employee for the betterment of themselves and organization as a whole. Considering this noble school of thought, ADBL has established its training center at apex level in 1977 and regional training centers at each region during the period of 1984 to 1989.

Currently at apex level, Central Training Institute (CTI) and at field level five Provincial Training Centers (PTCs) are fully involved in providing multiple training packages to its employees for preparing them to carryout their responsibilities in effective and efficient way. In addition, the centers also make them prepare for adopting the changes in policies and strategies that is triggered by changes in rules and regulations and business environment. Furthermore, it has also focused on financial viability and sustainability of the centers by providing need and fee base training services to other institutions.

This Annual Report tries to cover all the details of the training programs of CTI and PTCs for the FY 2079/80 coupled with some highlights of business of ADBL. In this regard, I must admit this informative report is outcome of the collective teamwork of CTI, PTCs and appreciation goes to all the staff including senior section chiefs Mr. Anoj Basnet, Mr. Yogendra Bahadur Singh, Mrs. Anupa KC, Mr. Raju Karki, Mr. Saligram Dhakal, Mr. Binod Prasad Poudel and other officers and assistants whose contribution is inevitable.

Furthermore, I would like to extend my gratitude to all the resource persons for their remarkable contribution and cooperation during the training period. Last but not the least, I would like to extend my sincere gratitude to Chief Executive Office Mr. Govinda Gurung, Chief Human Resource Officer Mr. Dirgha Bahadur Aryal, Deputy General Managers, Department Heads, Province Directors, Manages, Employees and Unions who have directly and indirectly contribute to successfully accomplish the programs.



Ajay Kumar Rimal
Director
Central Training Institute (CTI)

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CHAPTER ONE





1. Introduction

1.1 Background

With the main objective of providing institutional credit for enhancing the production and productivity of the agricultural sector in the country (Nepal), the Agricultural Development Bank Limited, was established in 1968 (2024 BS) under the ADB Act 1967, as successor to the Cooperative Bank. The Land Reform Savings Corporation was merged with ADB in 1973. Subsequent amendments to the Act empowered the bank to extend credit to small farmers under group liability and expand the scope of financing to promote cottage industries. The amendments also permitted the bank to engage in commercial banking activities for the mobilization of domestic resources.

This bank has worked as a premier rural credit institution since its establishment, contributing substantial agricultural credit supply in the country. Rural finance has been the principal operational area of ADBN in the past. However, the bank has been involved in commercial banking operations since 1984 (2041 BS) to provide limited commercial banking services.

Furthermore the enactment of Banks and Financial Institutions Act (BAFIA-2073) undertake all the banks and financial institutions (BFIs) under its umbrella and abolished all the acts related to the BFIs including the ADB Act, 1967. Since then, the bank has been working as a public limited company registered under the Companies Act, 2006 and is licensed as “A class financial institution” by Nepal Rastra Bank from 2006.

Having glorious history of more than 57 years, the bank is one of the leading commercial banks of the country, with its investment in agriculture, industry, trade, commerce and households and the bank has above **1.8 million** happily satisfied **customers**. Moreover The bank has 51% share of the Government of Nepal and 49% of the general public.

“सम्पूर्ण बैकिङ्ग सुविधा सहितको तपाईं हाम्रो घर आँगनको बैंक”

It is spread all over the **7 provinces & 77 districts** of the nation with its **284 (FY 2079/80) offices**. While providing comprehensive services with complete banking solutions, the bank has the main motto of promoting rural agriculture, productive and deprived sectors. The bank is committed to provide best banking services through its widespread network and help the government from its part to achieve the aim of:

“Prosperous Nepal, Happy Nepali”



1.2 Vision, Mission and Objectives :

Vision Mission and Objectives are the key components of an organization's strategic planning and help define its purpose, direction, and goals. Here's is an explanation of each:

Vision

"To be a Mass-Based Complete Bank Serving from Urban to Rural"

Mission

"To deliver comprehensive banking solution strengthening its extensive network"

Objectives

- To provide quality banking services
- To adopt market driven strategy
- To obtain sustained and competitive return on investment.

1.3 Corporate Conduct

- Comply with all relevant legislation, codes of conduct and standards of good corporate citizenship in Nepal while maintaining full autonomy in the management of its operations.
- Conduct its operations in an open and transparent manner.
- Put all local resources to work for local development, serving the rural community and its aspirations.
- Provide a full and balanced range of financial products and services, that satisfy the needs of the rural population of Nepal, on a profitable and sustainable basis.
- Strive constantly to provide improved products and services to its clients at reasonable cost, using modern banking, information and communication technology in the most appropriate form to its client's needs.
- Be vigorous in building reputation for professionalism, competitive pricing, reliability and quality of service and innovation.
- Operate in accordance with best banking practice, acting with financial prudence and keeping in mind the need to "balance profitability with asset preservation and liquidity and to safeguard depositor's funds".
- Work together with its employees to develop their capabilities to contribute to achievement of the bank's objectives, promoting excellence, rewarding achievement and providing them the opportunity to share in the bank's success.



- Develop mutually acceptable relationship with government in the pursuit of improvement in living standards in rural areas, while respecting best financial practices.
- Ensure that its activities contribute to the environmental stability and overall improvement of living standards in Nepal and judge the bank's success against the measures that include profitability, portfolio quality in terms of minimal area and non-performing loans, portfolio worth, total deposits, geographic outreach and public image.

1.4 Capital Structure

Capital ownership structure of the bank looks like

- Authorized capital: - **NRs. 25,000,000,000/-**
- Authorized Equity Share Capital: - **NRs. 16,000,000,000/-**
- Authorized Preference Capital: - **NRs. 9,000,000,000/-**
- Issued & Paid-up capital: - **NRs. 18,884,386,078/-** (From general issued share capital **NRs.13,451,674,078/-** (51% of Nepal Government and 49% of general public) & from non-cumulative irredeemable preference share capital **NRs.5,432,712,000/-** (100% of Nepal Government).

1.5 Organization/Employee Structure

Agricultural Development Bank Ltd. periodically restructure its organisation and employee structure for enhancing the productivity and efficiency of the staff. Chain of command is maintained between top level, mid-level and low-level management team. Different target is set per Department, Branch and Employee. Periodic review of progress is examined by their respective top-level management to ensure maximum output by optimum utilization of human resource. Career planning, Training and Motivation, Socialization and different growth opportunity are provided to employee. The different level and number of employees on respective designation are shown below:



Table 1.1 Employee Structure of ADBL Staff

Level	No of Employee
CEO	1
Level 11	6
Level 10	38
Level 9	230
Level 8	149
Level 7	356
Level 6	300
Level 5	880
Level 4	592
Support Level	118
Total	2670

Chart: Composition of Employees FY 2079/80

1.6 Status of Offices Network

ADBL has its largest network across the country. In the FY 2079/80, ADBL has purposed **284 offices** including **one Head Office, 10 Provincial Offices, 5 Provincial Training Centers (PTCs)** as support service center and delivering entire banking services from **273 branches**. Detail information about the branches is given below in table.

Table 1.2 Network of ADBL

Particular	Existing Offices (No.) (2079/80)
Head Office (HO)	1
Provincial Offices (PO)	10
Branch Offices	270
Branch offices with Training Centers	3
Total	284

Source: MIS report FY 2079/80

1.7 Board of Directors

The Board of Director (BOD) is the apex body of the bank and is responsible for formulation of policies, strategies, rules and regulation of the bank. The Board comprises a total of seven members. Three members representing Government of Nepal and Three members representing individual shareholders. Besides, one member is nominated by the Board as per the BAFIA. The Board is supported by Audit Committee and Governance Sub-Committee in the area of internal control and good governance respectively. Following table shows the organized structure of board.



Table 1.3 Composition of BOD

S. N	Name	Designation	Responsibility
1	Mr. Ram Sharan Pudasaini	Chairman	Representative, Government of Nepal
2	Mr. Uttar Kumar Khatri	Member	Representative, Ministry of Finance
3	Dr. Rajendra Prasad Mishra	Member	Joint Secretary, Ministry of Agriculture and Livestock Development (GoN)
4	Mr. Govinda Prasad Bhattarai	Member	Representative of Public Shareholder
5	Mr. Sanjeev Paudel	Member	Representative of Public Shareholder
6	Mr. Binod Kumar Guragain	Member	Representative of Public Shareholder
7	Mrs. Rita Subedi	Independent Member	Representative of Public Shareholder
8	Mr. Himalal Paudyal	Company Secretary	

Existing Structure of ADBL Board of Director

1.8 Management Team

The day-to-day operation of the bank is executed by the Chief Executive Officer. The Chief Executive Officer is closely assisted by six Deputy General Managers: - Deputy General Manager (Credit Approval and Control), Deputy General Manager (Credit Business), Deputy General Manager (Marketing and Sales), Deputy General Manager (Operation and Service), Deputy General Manager (Chief-Bagmati and Gandaki) and Deputy General Manager (Finance) with 25 Department Heads. Moreover, Chief Executive Officer is also supported by Assets and Liabilities Management Sub-Committee, Project Management Unit, Grievance Handling & Relationship Management Unit for better internal control and business operation.

ADBL is also operating a Central Training Institute (CTI) at corporate level in Bode, Bhaktapur under Head Office Structure and five Provincial Training Centers (PTCs) with residential facilities in province levels. The CTI and PTCs conducts training and seminars particularly for enhancing abilities and skills of organizational members.

Management team of ADBL is as follows:

Table: 1.4 Management team of ADBL

S. N	Name	Designation
1	Mr. Govinda Gurung	Chief Executive Officer
2	Mr. Pratap Subedi	Deputy General Manager
3	Dr. Babu Kaji Thapa	Deputy General Manager
4	Mr. Yagya Prakash Neupane	Deputy General Manager
5	Mr. Dirgha Bahadur Aryal	Deputy General Manager
6	Mr. Nirmal Prasad Upadhyay	Deputy General Manager
7	Mr. Prem Kumar Shrestha	Deputy General Manager



Agricultural Development Bank Ltd.

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CHAPTER TWO





Status of business operation

2. Overview

This bank has been providing various banking products and services. With the changing environment in banking sector, ADBL has been continuously improving its product and services as well as different types of deposit product, funded, non-funded business & modern banking products and services.

2.1 Products & Services

ADBL offers different types of Deposit, Credit, Remittance, Non funded and Modern banking products and services. Some of them are listed below:-

Deposit products

Table 2.1 Deposit Products

Non-Interest bearing	Saving Account	Fixed Account	Foreign Currency
<ul style="list-style-type: none"> • Current Account • Call Account • Co-operative Call Account • Akshaykosh Account <i>(Exceptional)</i> 	<ul style="list-style-type: none"> • General Saving Account • Sambridhi Saving Account • Ba-Ama Saving Account • Chetanshil Nari Bachat Account • Shareholder-Saving Account • Krishak Saving Account • Staff Retirement Saving • Sabai Nepaliko Bachat Khata • Foreign Currency (USD) Saving • Remittance Saving Account • Matribhumi Saving Account 	<ul style="list-style-type: none"> • Lakhapati • Karodpati • Dhamaka Fixed Deposits (after 5 years) • General Fixed Deposit Akshaya Kosh • ADBL Remittance Fixed Deposit • ADBL Special Fixed Deposit • Mero Khushi • Mero Bhavishya FD • Sewa Nibirta • Karmachari FD • NRN FCY Fixed Deposit 	<ul style="list-style-type: none"> • USD Account • GBP Account • Euro Account • AUD Account • JPY Account



	<ul style="list-style-type: none"> • Social Security Saving • ADBL Salary Saving • Corporate Payroll Account • NRN Foreign Currency Saving Account 	<ul style="list-style-type: none"> • Corporate Fixed Deposit • Fixed Deposit USD • Recurring Fixed Deposit • Chorichora Jiwan Samunnat Khata 	
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Loan Products

Table 2.2 Loan Products

Agriculture and MSME loan	Corporate Loan	Consumer Loan
<ul style="list-style-type: none"> • Agricultural Loan • Livestock & Poultry Credit • Fishery & Aquaculture Credit • Agricultural Mechanization • Storage • Processing • Markets and Marketing 	<ul style="list-style-type: none"> • Business Loan • Wholesale Lending • Industry Loan • Service Loan • Overdraft Loan (Corporate) • Hydropower and Alternative Energy Loan • Saral Thekka Patta Loan • Hypothecation Loan • Business Complex and Housing Loan • Consortium Loan • Bridge Gap Loan • Trust Receipt Loan • Export Loan • Tourism Service Loan • Homestay Service Loan 	<ul style="list-style-type: none"> • Household Loan • Overdraft Loan • Home Loan • Home Purchase Loan • Land Purchase Loan • Education Loan • Hire Purchase Loan • Auto Loan • Gold and Silver Loan • Margin Lending • Loan Against Fixed Deposit • Loan Against Government Securities • Salary Account Loan • Mortgage Loan • Employee Service Loan



Modern Banking Products and Services

Table 2.3 Other Products and Services

Remittance Services	Non-Funded & Other Services	Modern Banking Services
<ul style="list-style-type: none"> • ADBL Remit • Agency Remit <ul style="list-style-type: none"> ○ Western Union ○ Easy Link ○ Himal ○ City ○ Money Gram ○ BOOM ○ Prithivi ○ IME ○ Siddhartha ○ Prabhu ○ Sewa Indo-Nepal Remit • International Remittance • International Fund Transfer via SWIFT (SWIFT Code: ADBLNPKA) 	<ul style="list-style-type: none"> • Bank Guarantee • Letter of Credit (L/C) • Safe deposit Locker • Gold and Silver trading 	<ul style="list-style-type: none"> • Credit Card • Kisan Credit Card • SMS Banking • Visa Debit Card • Internet Banking • Mobile Banking • ASBA • ATM Service • SWIFT Transfer • Connect IPS • ABBS Service • Clearing Service • FOREX Transaction • RTGS Service • ADBL Demat Account • Visa Direct Service

2.2 Credit Status of 2079/80

The position of the loan outstanding shows positive and consistent growth stressing the fact that the business of the bank is continuously somewhat propagates a combination of improving and consistent. The data strictly admits that term loan, business loan, agricultural loan are major constituents in the credit portfolio.

Some of the data regarding the loan, according to the financial report of FY 2079/80 Asar end are:



Table 2.4 Credit Portfolio

Loan Type	Loan Amount
Individual	83,25,04,47,426
Institutional	99,56,10,43,345
Total Loan	182.81 Arab

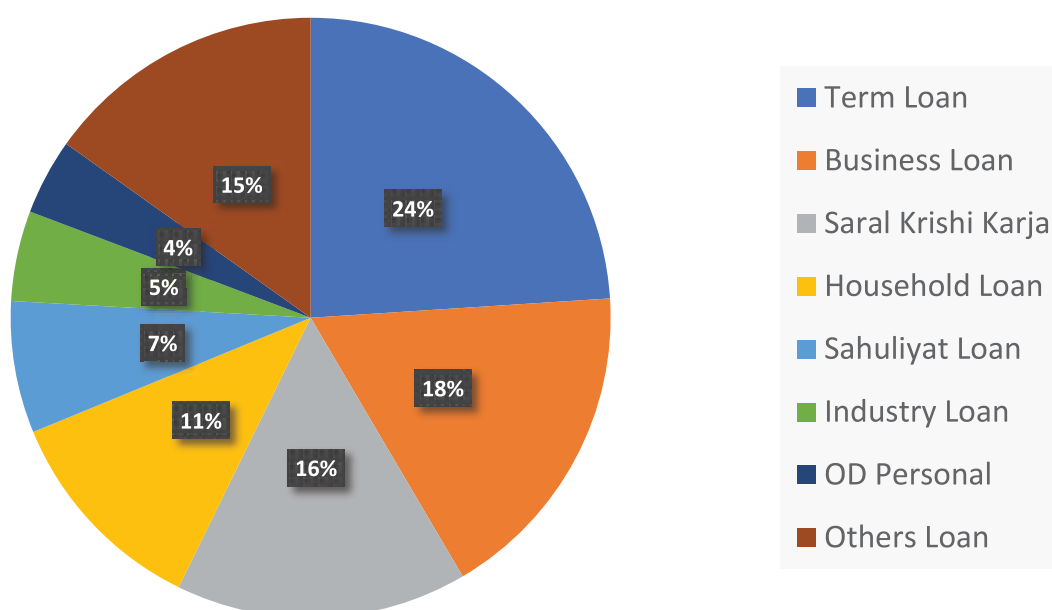
Source: MIS report FY 2079/80

According to the financial report of 2079/80 Asar end loan portfolio status of ADBL is shown below.

Table 2.5 Credit Portfolio

Product Name	Loan Amount (NRS)
Term Loan	43,82,26,58,410
Business Loan	32,10,94,03,519
Saral Krishi Karja	28,73,06,74,823
Household Loan	21,08,33,24,765
Sahuliyat Loan	12,99,26,30,885
Industry Loan	8,89,65,07,608
OD Personal	7,47,11,41,404
Others Loan	27,70,51,49,358
Total	182.81 Arab

Source: MIS report FY 2079/80





2.3 Deposit Mobilization

Banking business in the modern era has been witnessed as business of trust and efficiency. Lack of trust and efficiency in the operating process always creates disastrous consequences. ADBL in that respect has created a good brand image in the financial market which is in fact materialized by the adequate growth in the deposit collection during the fiscal year. CBS has created conducive environment for the customers to withdraw the deposit from any of the **273 banking offices** nationwide with extension counter. With around four decades of deposit collection, ADBL has become very important part of modern banking business and deposit collection of the bank stands to the tune of **NPR. 199.35 billion** according to financial report of 2080 Asar end. While comparing it with the 2079 Asar end report, it witnesses growth of 20.12%. The deposit amount in 2079 Asar end was 165.9 Arab.

Status of Deposit Mix

The status of deposit mix is shown in the given table and Pie-Chart:-

Table 2.6 Mix Deposit

Deposit Head	Total Deposit (Billion)	Percentage
Call Deposits	6.96	3.49%
Current Deposits	24.03	12.45%
Fixed Deposit	115.81	58.10%
Margin Deposits	0.41	0.2%
Savings Deposits	52.141	26.16%
Total	199.35	100%

Source: MIS Report FY 2079/80 Asar end.



Percent

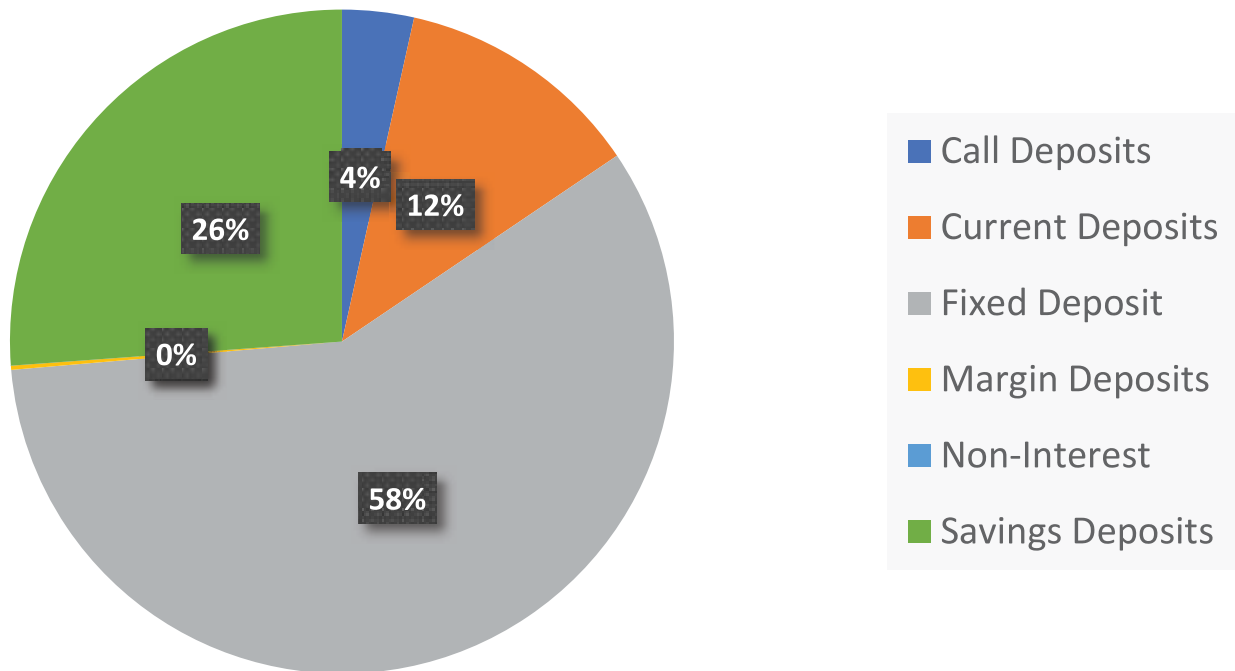


Chart: Current status of Deposit mix in ADBL.

2.4 Non-fund Business

ADBL is providing a wide range of banking services such as internal and external Remittance with SWIFT facility, Bank guarantee, Letter of credit, safe deposit locker, Internal and External remittance, SWIFT, RTGS, Collection of bills purchase, Draft, Gold & Silver Business, Forex, Debit Card, Dollar Card, Kisan Credit Card, Kisan App, Mobile Banking, Internet Banning, Coonect IPS, Corporate Pay, IPS, Demat, C-Asba etc.



Agricultural Development Bank Ltd.

कृषि विकास बैंक लिमिटेड

(नेपाल राष्ट्र बैंकबाट 'क' वर्गको इजाजतप्राप्त संस्था)

CHAPTER THREE





About Training Institute

3.1 Introduction

Human resource is the most valuable assets for any organization and this resource helps to usher the organization to achieve objective effectively and efficiently. The objective of training is to develop the individual to realize his/her full potential to perform the assigned job and responsibility in such a manner that organization can achieve its goal and objectives effectively. Everyone is well aware that in the time of high competition and the ever-changing market scenario, it is essential that the employees must be trained in IT, banking, Non-Fund Business along with Credit Operation, Account and Financial Analysis. Hence ADBL has been conducting various types of training program since its inception and assure following activities:

- Enhancing confident and productivity.
- Enhancing performance effectively and efficiently.
- Maintaining right attitude and ensuring to explore core competency and hidden talent.

3.2 Central Training Institute (CTI)

Central Training Institute (CTI) is the apex body for conducting training programs in ADBL. Initially, the need for a training institute was materialized in the year 1975 when a farmer centered program entitled "small farmers development program (SFDP) was initiated by the Bank. Subsequently, the overwhelming expansion of business in the mid-seventies further reinforced the need for training centers. As a result, the training center at the central level came into operation in September 1977. Since then, the training institute has been restructured not only in terms of consolidating the training and research programs but also in modifying its name such as Agricultural Credit Training and Research Institute (ACTRI) in 1992, Agriculture Credit Training Institute (ACTI) in 1997 and ultimately came up with the current name of Central Training Institute (CTI) in 2002. The operational modality of CTI is based on enhancing the skill, knowledge and attitude of the staff in terms of operational and functional activities. Further, five provincial training centers (PTCs) previously known as RTCs are established in different part of the country.

Organisation Structure of Central Training Institute is shown as follows:

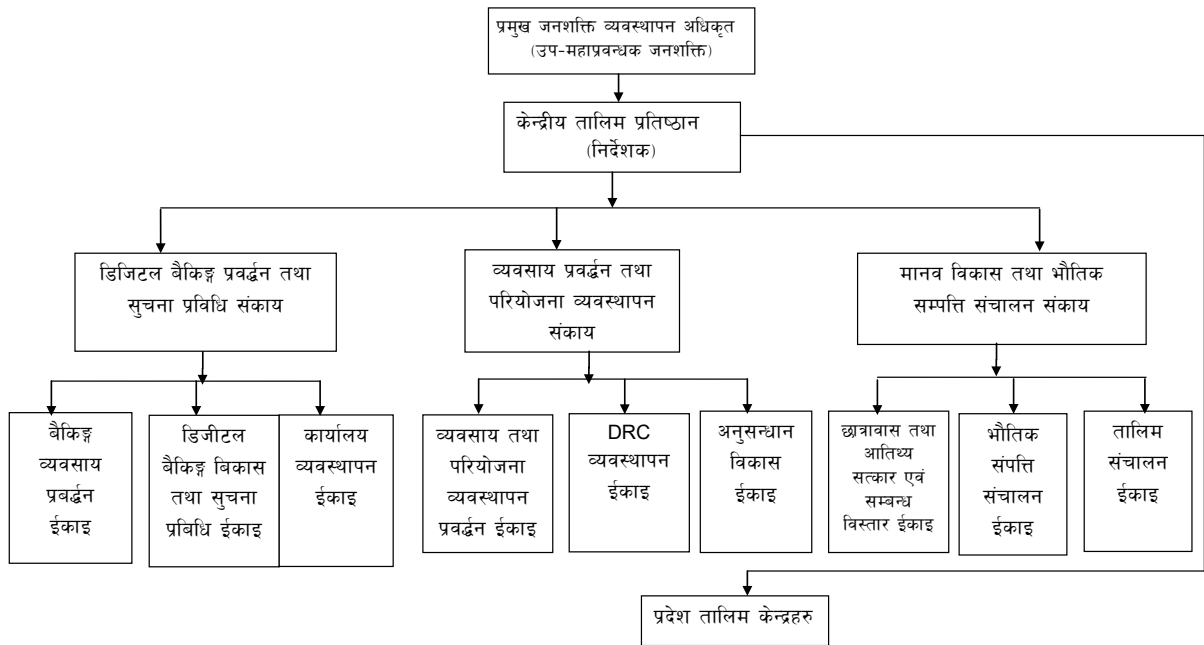


Fig: OS of CTI

3.3 Provincial Training Center (PTCS)

ADBL is organizing training programs through its five provincial training centers, previously known as Regional Training Centers (RTCs). PTCs were basically involved in conducting training, workshops and interaction programs for small farmers, members of cooperatives. At that time PTCs were driving forces for institutional development program in converting SFDP to Small Farmers Cooperative Limited (SFCL)

Currently, PTCs have the mandate of organizing training and workshops for the staff on credit operation, banking operation, trade finance business, risk management and compliance including KYC/AML/CFT, modern banking product and services, remittance CBS operation, agriculture financing etc. Basically, PTCs are replicating the training programs developed by CTI in order to disseminate the messages uniformly in the field offices.

There are five provincial training centers which are located in different regions and it has a different coverage area.

Table 3.1 Coverage of PTCs

S. N	Name	Established	Location	District	Coverage District
1	Training Center and Branch Letang	1984	Letang	Morang	18
2	Province Office Birendranagar (Training Unit)	1984	Birendranagar	Chitwan	7
3	Training Center and Branch Mangalpur	1984	Mangalapur	Rupandehi	17
4	Training Center and Branch Pipari	1985	Pipari	Banke	16
5	Province Office Dhangadhi (Training Unit)	1989	Dhangadhi	Kailali	9
Total					67

Note: Remaining ten districts covered by Central Training Institute (CTI)



3.4 Objectives and Main Functions

3.4.1 Objectives

The major objectives of the training institute are to:

- Update relevant knowledge, skills and attitude of the ADBL personnel.
- Optimum utilization of available resources of the bank in a productive and efficient manner.
- Organize and coordinate various training, workshops and seminars.
- Make training effective and easily accessible to all the beneficiaries.
- Develop professional and competent manpower in each office of the bank.

3.4.2 Functions

Main Functions of the training institute are to:

- Assess the training needs of the ADBL staff to enhance their working competency.
- Manage resources for training e.g., funds, trainers etc.
- Conduct training and seminars at regional, national and international level.
- Conduct SME training programs for the bank staff and entrepreneurs.
- Coordinate with local, regional, national and international training institutes.
- Publish the annual report of CTI regularly.
- Provide Pre-Service training to newly recruited ADBL staff.
- Organize need based seminars and workshops for ADBL staff through sharing expenses to improve their competencies.
- Supervise, Monitor and evaluate the training programs conducted by CTI and PTCs,
- Conduct case studies and research work regarding training and other relevant issues of the bank.
- Prepare the annual budget and program of the CTI.
- Make support and guidelines to the PTCs.

3.5 Training Policies and Strategies

3.5.1 Training Policies

Development of human resources is the most important requirement to increase the profitability of the institution for its sustainability. Technology is changing at a very fast pace and it is necessary to upgrade the skills of the existing workforce by providing need-based



training. ADBL is adopting an advanced core banking system to provide banking service to its customers in such a way that the new technology could be a leading-edge technology to maintain a competitive advantage in the banking industry. In the changed context, training centers need to formulate the policies in accordance with the new vision, mission and objectives as well as shift in the paradigm from development bank to "A" class commercial bank. In the meantime, training programs should be more confined to management and technology-based banking cadre development with focus on optimizing the available resources. So, emphasis has been given to provide the related need-based training especially in the areas of CBS, banking, IT security and maintaining compliances. ADBL has been visualizing following training policies for effective implementation of its programs

- Training will be centralized and conducted from one door for fulfillment of the vision, mission and objectives of the bank.
- Training is aimed at
 - Developing skill required for job handling
 - Developing professional competency
 - Changing attitude and
 - Advancing career of each staff
- Major training on CBS, Banking Operation, Credit Management, Credit Appraisal, Business Promotion and marketing, compliance including KYC/AML/CFT, Modern banking product etc. are aimed to provide to the concerned staff for improving their professionalism in their respective working field.
- Training Courses related with non-fund business such as LC, Forex, Guarantee, ECC, Remittance, etc. have been focused.
- Training on managerial skill development, Accounting, Financial Analysis and Risk Management are considered as the major programs.
- Workshop/Seminar on non performing loan is one of the major focuses from the training centers.

3.5.2 Implementing Strategies

CTI and PTCs conduct its training activities by adopting following strategies:

Training courses would be designed:

- On the basis of need assessment
- For operational and functional skill enhancement



- For pre-service training
- For providing higher responsibility to the staff

Training would be designed to fulfill the need of:

- Higher/Mid-level staff
- Business/Operation staff
- Support staff

Training would be classified into three levels:

- Business level- To gain basic knowledge
- intermediate level- To develop skill
- Advanced Level- To Prepare for career development and widened vision
- Mass orientation and interaction will be conducted as per need of functional departments.

Implementation schedule

- Generally, CTI organizes training programs during the first three quarters of the fiscal year
- Training conducted will be monitor and its impact study will be conducted during the last quarter of the fiscal year

3.6 Training Courses:

Training Programs organized by CTI/PTCs are more multidisciplinary as well as comprehensive. It is closely related to enhance managerial, institutional and technical knowledge and skill of it's employees. At the branch level, PTCs have consistently played a significant key role in human resources development endeavors and have organized numerous training and workshops for it's staff. During the FY 2079/80 following training courses were approved by CTI.

S. N	Approved Date	Training Title	Concern Department
1	2079/4/9	Tutorial Programmed on electronic cheque clearing (ECC) and NCHL connect IPS system-based products	IT/Digital Banking operation
2	2079/5/2	Training Program CAD	HR
3	2079/5/6	Operational Risk Management System Software (ORMS)	Business Promotion
4	2079/6/27	Training for CIC reporting with MIS for Branch Office	



5	2079/6/31	Training for 5 in One online Account	Commercial Banking Business Promotion and Information Technology Faculty	
6	2079/7/23	Centralized Card Management and ATM operation system		
7	2079/7/28	AML/CFT transaction monitoring and Analysis		
8	2079/8/20	Effective Branch Management		
9	2079/8/20	Training on Trade Finance and Commercial Credit with CPAS (LC/ Bank Guarantee/OPAS)		
10	2079/8/20	Training on consumer and credit borrower financial Statement analysis		
11	2079/8/25	Induction Training for Officer pre-service (Induction Training for Employees)		
12	2079/9/24	Induction Training for Officer pre-service (Induction Training for Employees)		
13	2079/10/16	NPL Management and Recovery Strategy		
14	2079/10/19	Work Shop on Credit Recovery and NPL Management		
15	2079/11/2	Training Program on CAD		
16	2079/11/23	Training Program on COBIT Foundation and Implementation		Digital Banking Business Promotion and IT Faculty
17	2079/12/2	Orientation program on Fees and Commission		
18	2079/12/15	CPAS		
19	2080/01/04	Training Program on NFRS	Digital Banking Business Promotion and IT Faculty	
20	2080/01/27	Information Security Management Framework focused with ISO		
21	2080/2/7	Training Program on CAD and Financial statement analysis		

3.7 Major Activities :

During the FY 2079/80 the following training programs, orientation interaction program, workshop & seminar and other activities are organised:-



3.7.1 Training Programs:

The following major training programs were conducted by the CTI & PTCs during the FY 2079/80.

S.N.	Training Title	Duration	No. of Training	Total Number of Participant
1	Board of Directors educational program (Pokhara)	2	1	10
2	ToT for potential resource person	10	1	20
3	Induction Training (Comprehensive Banking)	14	5	287
4	Trade finance and commercial credit (LC/ TT/ CAD/ CPAS / Guarantee)	2	8	242
5	Commercial Credit & Borrower Financial Statement Analysis	3	1	40
6	NPL Management & Recovery Strategy	1	4	299
7	CIC Reporting with MIS	2	6	311
8	Operational Risk Management System Software (ORMS)	2	1	92
9	Customer Service, Teller Operation & Operational Risk Management with AML/ CFT Monitoring & Reporting	1	1	45
10	Effective Branch Management	5	1	35
11	NFRS Training	2	1	30
12	Liquidity, Forex, Treasury Management & Government Account (online)	1	4	169
13	Basic & Advance Excel Programme	5	1	23
14	CBS & User Training (Manglapur) (Birendranagar)	3	2	41
15	COBIT Foundation & Implementation	2	1	20
16	Information Security Management Framework focused with ISO	2	1	30
17	Digital Product, Marketing & Emerging Tools (QR Code, Mobile Banking, ECC, IPS, RTGS, Kisan Card, Merchant App.)	2	6	343
18	Centralized Card Management & ATM Operation System	4	1	56



3.7.2 Orientation and interaction program:-

S.N	Program Title	Duration	Number of Program	Total Participants
1	Quarterly, Half Yearly & Yearly Progress Review and Analysis of Business Strategy	1-2	4	231
2	Interaction Program on Present Status of ADBL	1	1	33
3	NBA & Right off Loan Settlement	1	6	573
4	Fees & Commission	1	6	513
5	An Interaction Program on Subsidy Loan Management & Recovery Strategy (Online)	1	1	331
6	Online Account & 5 in 1 product	2	6	353
7	Interaction program on locker operation & management system software	1	1	84

3.7.3 Workshop & Seminar :-

S.N	Name of Program	Duration	No of Program	No of Participant
1	Progress Review for FY 2080/81	3	1	50
2	Credit Recovery & NPA Management	1	1	331

3.7.4 Training activities with some glimpse

3.7.4.1 Pre - Service (Induction) Training : CTI has completed 5 pre-induction training for newly recruited employee of ADBL. In the quantitative term, more than 200 ADBL employee are trained. This training typically includes introductory sessions, organization culture, scope, orientation to policies and procedures. It helps trainee to prepare for their new roles.



pic: Training of newly recruited employees.



Newly hired employee trained through these topics and many more. It help them to fit for their role in organization. Also their feedback and suggestion are taken for further improvement of the training curriculum and management of training. The main focus of these induction training is to make the new employee familiar with the ADBL norms, values, practice and culture.



pic: New employee collective oath ceremony chaired by the Deputy General Manager of ADBL.

3.7.4.2 Agreement of Residential facilities with NRB : On 2080/03/04, lease agreement between the Nepal Rastra Bank (NRB) and Agricultural Development Bank Limited was done to utilize the building infrastructure of ADBL CTI by NRB to train their employee. One of the floors inside the BLOCK C of CTI will be used by Nepal Rastra Bank for their Human Resource Development.



pic : Meeting of Governor with CEO of ADBL



During the program, Governor of NRB, highlighted the role of ADBL in development of Agricultural economy of the country. He further highlighted the Nepalese economy and its scope on the future.



pic: Governor of Nepal Rastra Bank (NRB) Mr. Maha Prasad Adhikari

This agreement is expected to help to increase the skills and knowledge of NRB employee in the future. Highly advance infrastructure of ADBL CTI will help in professional growth of NRB employee. Fresh air, open environment and clean canteen facility will definitely support the learning process of NRB employee. We as a CTI, pray for their further achievement and success.

From ADBL prospective, this agreement gives the sense of proud. Also, it has increased goodwill of ADBL in market. It is believed that, it will further increase the brand value of ADBL and also provide the good recognition of CTI infrastructure in the market. After this agreement, the scope of CTI and its infrastructure on locality is expected to increase.

3.7.4.3 Some Glimpse of other training and workshop : The image below shows the workshop on the strategic plan and budget workshop of ADBL for the FY 2079/80 at the Kavre district. Workshop was conducted by CTI with the participation of high level officers and CEO.



Training conducted by CTI on Information Security Management framework focused on ISO. It intend to provide knowledge about International Standard Technology and Software.



Since employees are first line of defence of organization, it is essential to empower them with the right security mindset. It ensures that an organizations information is secured with right tools to mitigate security threats and data losses.

It allows organizations to abide by legal, business and contractual data protection regulations, policies and procedures.



pic: Shows the training on the commercial credit and borrower financial Analysis.



pic: Information security management framework training

This type of training will help to reduce security risk and comply with regulatory and business requirement.



pic: Computer lab workshop

Works shop on CTI computer lab by officers about the Commercial credit and Borrower Financial Statement analysis.



3.7.4.5 Virtual training : Central Training Institute organises virtual training to their employees for their professional and personal growth through different platform like Zoom, Google meet etc. This type of training has 180 degree benefit. Virtual training of employee save time and cost of training. Also management of this type training is much easier than conventional training method.

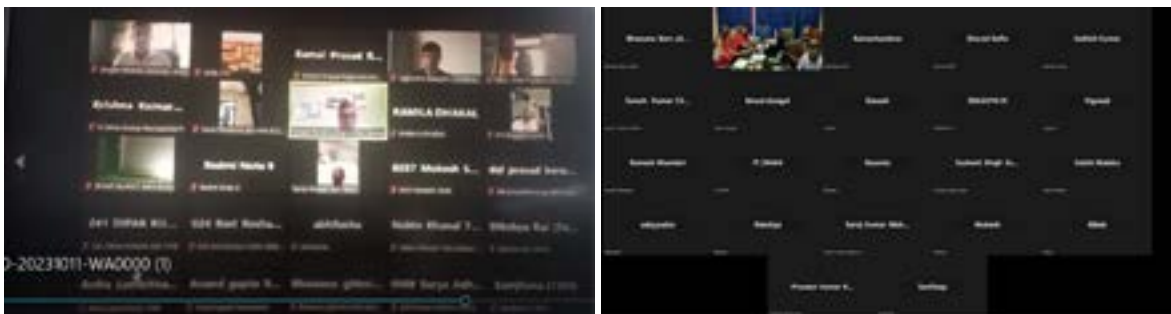


pic: Temenos AA module training through zoom for IT department

Benefit of online training

1. Flexibility of time
2. Accessibility for employees
3. Automation resulting in easy management of training
4. Creating and managing online training can be automated
5. Interactivity boosts participation and retention
6. Boost up of brand value

3.7.4.6 Zoom meeting link creation and Hosting : Over the past few years CTI has been conducting online meeting on the zoom. Zoom meeting link creation, Host transferring is managed by CTI. This type of virtual meeting was done among the branches, departments and different management units. Meeting with different objective are conducted regularly.



pic : Meeting conducted on the zoom



Training Programs organized by CTI are more multidisciplinary as well as comprehensive. It is closely related to enhance managerial, institutional and technical knowledge and skill of ADBL personnel. At the field level, Provincial Training Centers (PTCs) have consistently played a significant key role in human resources development endeavors and have organized numerous training and workshops for staff and entrepreneurs. During FY 2079/80, CTI and PTCs basically provide training on the following courses depicted in next Page.

These training programs have successfully met their goals or targets of employees according to a predetermined plan. Achieving targets is generally a positive outcome, indicating that the team or individual is performing well.

3.8 Roster of The Trainers

Training aims at equipping a person to carry on his/her job effectively and efficiently. Training also helps in taking care of problems in relation to motivation, team building, and morale etc. by creating an appropriate climate for work. In a training program, trainers play a vital role by sharing the desirable skill, knowledge and experience in making the employees more functional. In order to perform the roles of trainers and carry out the tasks in an effective manner, expert trainers are the most essential to meet the objectives of the training & equip the participants in such a way that it helps to ultimately lead to survival & growth of the organization. ADBL has selected expert, professional and well knowledgeable staff specialized in various working areas. Apart from the roster, CTI always engages in searching for the specialized resource persons in innovative and creative areas to deliver the related subject areas in training. For the above purpose, CTI has maintained the trainer's roster to deliver the session effectively. The list of the internal and external resource persons who delivered their valuable sessions during FY 2079/80 is presented in Annex.

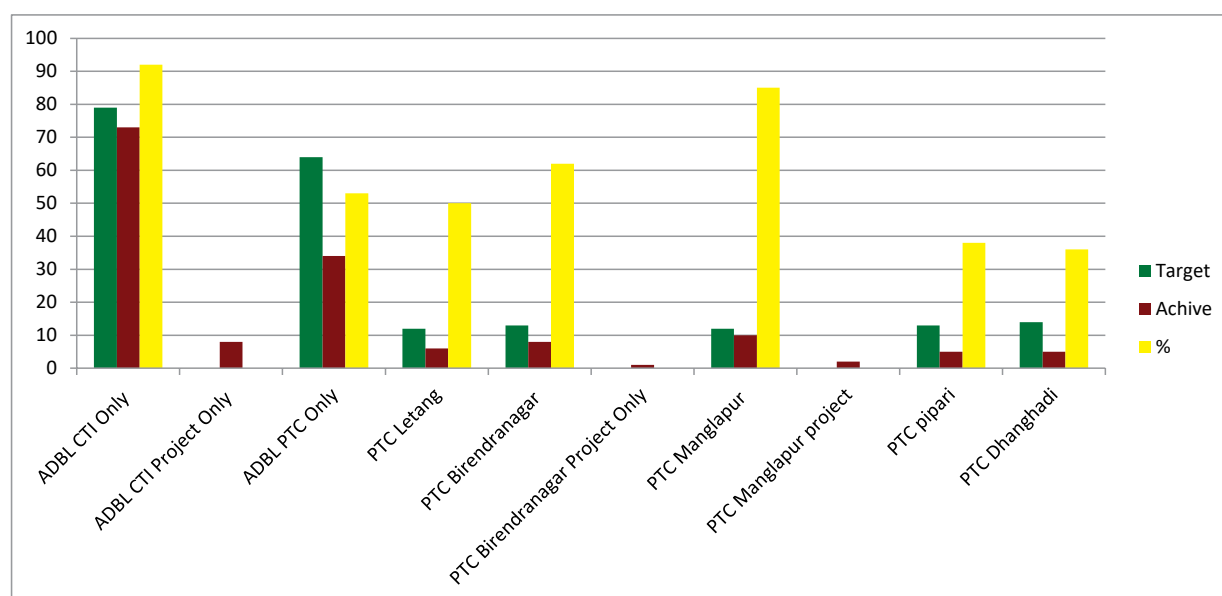
3.9 Training Status

In the year FY 2079/80, Central Training Institute has set a target of conducting a total of 79 trainings and in the meantime 81 training programs have been completed through physical and online means with 117% progress compared to the target. In the same way, five provincial training centers have a target of conducting a total of 64 trainings, out of which 37 trainings have been completed and 53% progress has been made compared to the target. Overall, out of the target of 143 programs by CTI and PTCs, 118 trainings have been completed with 83% progress has been made compared to the target.

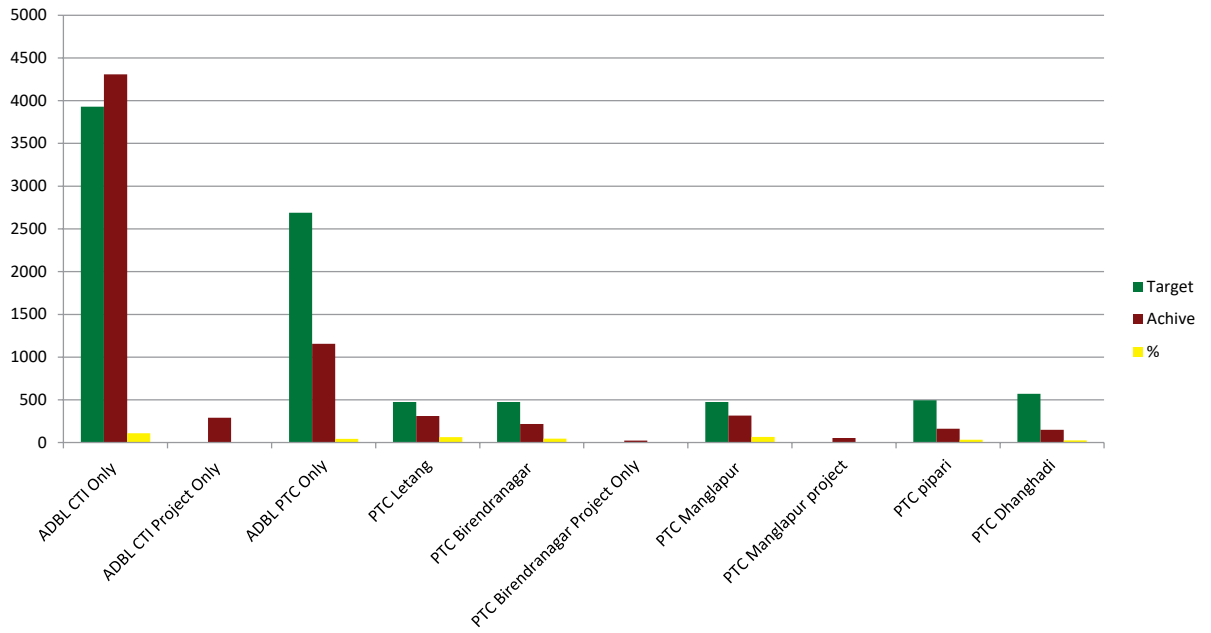


Progress Record of Central Training Institute (CTI) and Provincial Training center (PTCs)

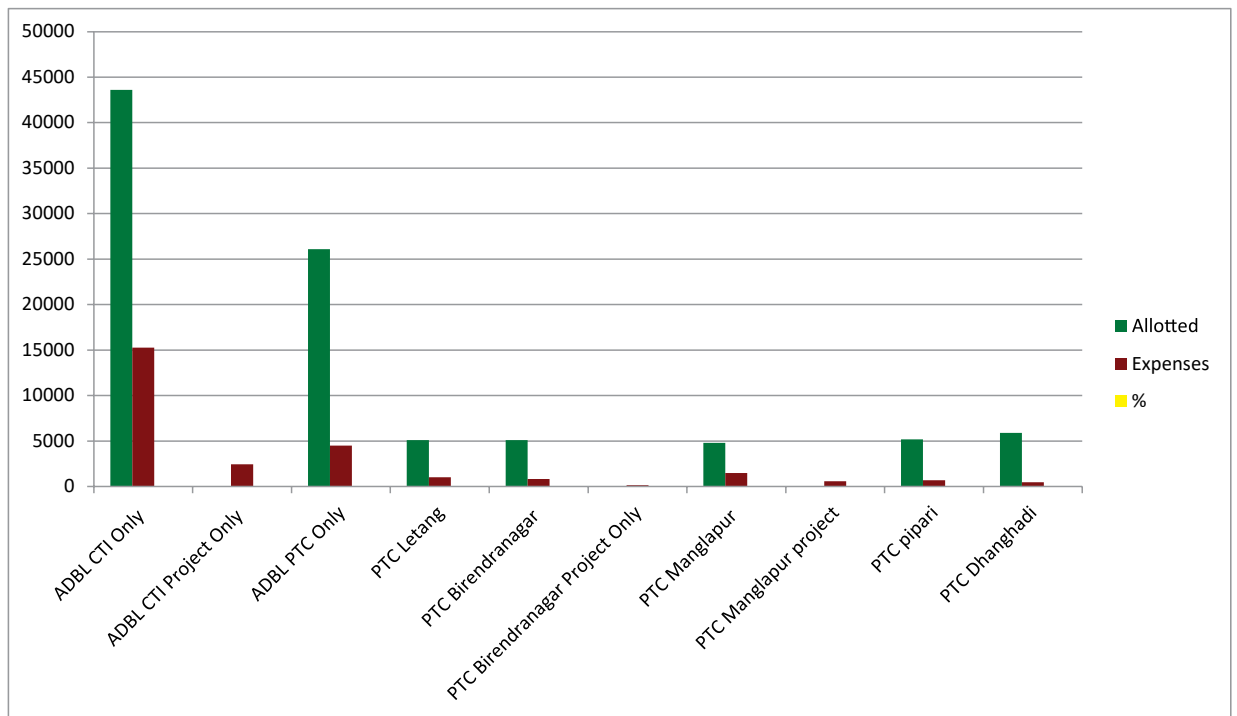
S.N	Subject	No. Of Training		%	Number of Participant		%	Budget ('000)		%
		Target	Achive		Target	Achive		Allotted	Expenses	
1	ADBL CTI Only	79	73	92	3930	4308	110	43600	15269	35
1.1	ADBL CTI Project Only	-	8	-	-	292	-	-	2449	-
2	ADBL PTC Only	64	34	53	2690	1157	43	26100	4510	17
2.1	PTC Letang	12	6	50	475	311	65	5100	1013	20
2.2	PTC Birendranagar	13	8	62	475	218	46	5100	844	17
2.2.1	PTC Birendranagar Project Only	-	1	-	-	23	-	-	144	-
2.3	PTC Manglapur	12	10	85	475	315	66	4800	1488	31
2.3.1	PTC Manglapur project	-	2	-	-	54	-	-	594	-
2.4	PTC pipari	13	5	38	495	162	33	5200	684	13
2.5	PTC Dhanghadi	14	5	36	570	151	26	5900	481	8
Grand Total CTI & PTCs		143	118	83	6420	5465	85	69700	19779	28



Bar diagram: Number of Training in CTI & PTCs



Bar diagram: Number of Participant in FY 2079/80



Bar diagram: Budget Expense in FY 2079/80



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CHAPTER FOUR





Profile of Training Institutes

4. Details information of CTI and PTCs are shown in table below:

Particular	CTI	Provincial Training Center				
	Central Training Institute	Letang	Birendranagar	Manglapur	Pipari	Dhangadi
Address	Bode, Bhaktapur	Letang Bhogateni Mulcipality - 11, Morang	Rapti Mulcipality -10, Chitwan	Tillottama Mulcipality - 12, Manglapur	Kohalpur Mulcipality – 09 Banke	Dhangadi Mulcipality -01 Kailali
Telephone	977 - 1 - 5144167/ 5144268	021-560090/ 560055	056583503	071-560915	081-540171	091-521202
E-mail	adbl.cti@adbl.gov.np	rtc.letang@adbl.gov.np	rtc. birendranagar@adbl.gov.np	rtc. manglapur@adbl.gov.np	rtc.pipari@adbl.gov.np	rtc. dhangadi@adbl.gov.np
Founded In	2033 BS (1977 AD)	2042 BS (1984 AD)	2040 BS (1982 AD)	2048 BS (1990 AD)	2041 BS (1985 AD)	2045 BS (1989 AD)
Coverage District	77	18	14	17	16	9
Location	2km north from the arniko highway	11 km north-east from the east-west (Mahendra Highway Kanepokhari Morang)	About 4km north-east from the near market place, Parsa Khaireni and 1km north from the east-west highway Birendranagar chock	About 10km south from nearest market place Butwal	About 12km far from the market place, Nepalgunj	Located at main market place dhangadi

4.1 Central Training Institute (CTI) and Provincial Training Centers (PTCs)

Central Training Institute at the apex level & five Provincial Training Centers at the Provincial levels of the ADBL are continuously involved in providing various training to develop its human resources to usher from today's environment to the desired future state through upgrading the knowledge & skills of the existing workforce by providing need-based training. Emphasis has been given to provide various training required for the effective implementation of the new software to adopt advanced core banking systems to maintain the pace of the new technology. The detailed information regarding the various infrastructural facilities available at CTI & PTCs is stated as follows:



S.N	Description	Rate Per Day (NPR)			
		Capacity	1-6 day	7-14 day	15 day above
1	Auditorium Hall(daily use)	301			50000
2	Auditorium Hall(daily use)	50	20000	18000	15000
3	Gaurishankhar Hall	50	12000	10000	8000
4	Kanchanjanga Hall	30	11000	9000	7000
5	Machapuchhre Hall	20	8000	6000	5000
6	Other Hall		5000	4000	3000

Big hostel (50 beds)

SN	Detail	National Org.(NPR)	International Org(NPR).
1	20*2=40 double bed	350/bed	700/bed
2	2*5=10 double bed	350/bed	700/bed

Small hostel (20 beds)

SN	Detail	National Org.(NPR)	International Org. (NPR)
1	12 beds with attached	500/bed	950/bed
2	4*2=8 double beds	500/bed	950/bed

VIP Room (12 Beds)

SN	Detail	National Org. (NPR)	International Org. (NPR)
1	4 Beds with attached	1000/bed	2000/bed
	For two persons	1800/bed	3500/bed
2	4*2=8 double beds	800/bed	1800/bed



4.2 Profile of Province Training Center Letang, Morang

The detailed information regarding the various infrastructural facilities available at province training center, Letang Morang contain the training hall (50 person), computer lab(20 computer), Hostel (16 room-64 bed) and 1 (8 room) Guest room

Charges of Training Hall and Accommodation Details are as follow :

S.N.	Particulars	Rate (NPR)	Remarks
1	Training Hall(capacity 90 persons comfortably with a/c)	5000/-	for a.m.8:30 to p.m.5:30
2	Hostel per room (4 beds)	800/-	for per 24 hrs
3	Guestrooms (common)	250/-	per bed
	Guestroom (with attached bathroom) per room	1000/-	two beds in a room
5	Generator service(if needed)	600/-	Per hour
6	Laptop	1500/-	per day
: Hostel service be provided only for Hall Users			
: Extra charge should be paid for Training Hall Rs.730/-per hour if additional time will be used beside above mentioned period			

4.3 Profile of Province Training Center, BirendraNagar

Established on 2040 B.S., this province centre situated at chitwan district of Nepal, covers 18 districts have following Infrastructure :

SN	Detail	Bed	Rate (NPR)	
			Internal	External
1	Hall	AC	0	5000
2	Single bed Attached bathroom-room1	1	25	800
3	Double bed attached bathroom-2	2	150	800
4	Double bed room no3,4	2	100	250
5	double bed room no 5	4	100	250
6	double bed room no 6	2	100	250
7	Girls hostel	30	75	200
8	Gents Hostel	32	75	200
9	Projector /day			1500
10	Laptop/day			1500



4.4 Profile of Province Training Center, Mangalapur

The detailed information regarding the various infrastructural facilities available at province training center, Mangalapur:

Province Training Center, Mangalapur

S.N	Hall Name	Capacity	Rate (NPR)
1	ठूलो हल	वाताअनुकुलित टेवल सहित ६० सीट	10000
		टेवल रहित १०० सीट	7000
2	हल नं.१	राउण्ड टेवल सहित २५ सीट	4500
3	हल नं.२	साधारण टेवल सहित २५ सीट	4000
4		कम्प्यूटर ल्याव	8000
	गोष्टरुम ४	बेड ८ वटा	250
5	भि.आइ.पि.रुम १	बेड १ वटा	350
6	होस्टेल	साधारण बेड ४५ वटा	200
7	क्यान्टीन	साधारण टेवल ६ कुर्सी २४	

Some of tiny information about the Mangalapur is:

ठूलो हल	वाताअनुकुलित टेवल सहित ६० सीट
	टेवल रहित १०० सीट
हल नं.१	राउण्ड टेवल सहित २५ सीट
हल नं.२	साधारण टेवल सहित २५ सीट
	कम्प्यूटर ल्याव
गोष्टरुम ४	बेड ८ वटा
भि.आइ.पि.रुम १	बेड १ वटा
होस्टेल	साधारण बेड ४५ वटा
क्यान्टीन	साधारण टेवल ६ कुर्सी २४

4.5 Profile of Province Training Center, Pipari :

The detailed information regarding the various infrastructural facilities available at province training center, Pipari is:



Province Training Center, Pipari

Hall Detail

S.N	Hall Name	Purpose of Hall	Capacity	Rate (NPR)
1	Bageshwari	Operation of Training	50	5000
2	Chandranath	Operation of Training	30	6000
3	Computer Lab	Operation of Training	25	3000

Hostel and Guest House details

S.N	Name of Hostel & Guest House	Capacity	Rate (NPR) Per Day	
			For Internal	For External
1	Hostel (common)	65	125	75
2	Guest House	5	200	100
3	VIP guest house	1	400	200

4.6 Profile of Province Training Center, Dhangadi

It is one of the most important training centers of ADBL that cover the far western region of Nepal. It covers 9 district of that region. It was established on 2045 B.S. It has done several important training over the past years. It has a crucial role on enhancing the personal growth of the employee of ADBL. The detail related to infrastructure of this PTC are:

Rental Rate for PTC Dhangadhi

१. हलको विवरण

क्र.सं.	हलको नाम	क्षमता	भाडा रकम (प्रतिदिन)
१	हल क	४० जना	रु. ४४४४/४४
३	कम्प्युटर ल्याव	२० जना	

२. होस्टेलको विवरण

क्र.सं.	हलको नाम	क्षमता	भाडा रकम (प्रतिदिन) / प्रति बेड बाह्य
१	होस्टेल (कमन)	३५ जना	रु. २००
२	गेष्ट रूम (अतिथी गृह)	१ वेड	रु. ८००



Highlight of Provincial Training Center





Resources of CTI



Computer Lab



Seminar Hall



Meeting room



Meeting room



Meeting room



Resources of CTI



Library



Training Hall



Auditorium Hall



Hostel Room



Canteen



Agricultural Development Bank limited

Central Training Institute

Progress Report of CTI upto Ashad FY 2079/2080

Human Resource Development and Physical Asset Management Faculty

S.N.	TITLES	Event Mode	Training No.		Duration	Participants			Budget	Expenses	%
			Target	Achi		Target	Male	Fem			
A	Training										
1	Training Needs Assessment / Research							0	400		0
2	course Design , Approval , Monitoring & Supervision							0	100		0
3	Annual Report & Brochure , Publication							0	100		0
B	Training										
1	Board of Directors Educational Program (Pokhara)	Physical	2	1	2	30	7	1	1500	699	47
2	TOT For Potential Resource Persons	Physical	1	1	10	20	17	3	1000	448	45
3	Induction Training (Comprehensive Banking)	Physical	5	5	70	350	155	134	4500	3792	84
4	Succesor Development for Internal Auditors	Physical	1			30			900		0
C	Orientation / Interaction										
1	Quarterly , Half Yearly & Yearly Progress Review & Analysis of Business Strategy Including Budget Formulation / Performance Contract	Physical	4	4	5	300	186	31	1200	934	78
D	Workshop / Seminar										
1	Policy Review Program	Physical	2	1	3	60	47	6	1500	1169	78
2	Women in Banking (motivation)	Physical	2			50			800		0



E Certification Training for Middle Management															
1	Ethics in Banking Business / AML / CFT	Physical	1					30			0	800	0	0	
2	Branch Management / Risk Management	Physical	1				30				0	800	0	0	
F Certification Training for Management & Specific Job															
1	Credit Management & Trade Inance	Physical	1				40				0	1000	0	0	
2	Treasury Management / Branch Management	Physical	1				40				0	800	0	0	
3	Retail Banking / AML / CFT	Physical	1				60				0	800	0	0	
G Managerial Training for Management Level															
1	Communication & Persentation Skill	Physical	2				50					1500		0	
	People Management Skill														
	Team Building														
	Leadership Skill														
	Inter Personal Skill														
Negotiation Skill															
2	As Per Need														
	1. Interaction Program on Present Status of ADBL	Physical		1	1			29	4	33		1000		262	
GRAND TOTAL			24	13	91	1090	441	179	620	18700	7304				



Project Training

S.N.	TITLES	Event Mode	Training No.		Duration	Participants				Budget	Expenses	%
			Target	Achi		Target	Male	Fem	Total			
1	TOT on Value Chain Financing	Project	2	2	6		52	8	60		871	
2	TOT on Digital Financing System Operation	Project	2	2	2		52	8	60		232	
3	TOT on M & E and MIS	Project	2	2	2		52	8	60		381	
4	Capacity Building on Loan Process, VITA Product Paper on CBS & Digital Agriculture	Project	2	2	3		112	0	112		965	
TOTAL			8	8	13	0	268	24	292	0	2449	



Business Promotion & Project Management Faculty

S.N.	TITLES	Event Mode	Training No.		Duration	Participants No.			Budget	Expenses	%
			Target	Achi		Target	Male	Fem			
A	Training										
1	Training on Trade Finance & Commercial Credit (Including LC & TT / CAD / CPAS / Guranteee)	Physical	5	8	17	150	199	43	4000	1759	44
2	Credit Risk Management	Physical	1			30			700		0
3	Commercial Credit & Borrower Financial Statement Analysis	Physical	2	1	3	40	25	15	1500	287	19
4	NPL Management & Recovery Strategy	Virtual	2	4	4	100	271	28	400	337	84
5	CIC Reporting with MIS for Branch Office	Virtual	2	6	12	500	269	42	400	396	99
6	Operational Risk Management System Software (ORMS)	Physical	1	1	2	40	79	13	350	176	50
7	Environmental & Social Risk Management	Physical	1			30			650		0
8	Market & Liquidity Risk Management	Physical	2			60			700		0
B	Orientation / Interaction										
1	NBA & Write off Loan Settlement	Virtual	2	6	6	120	508	65	400	434	109
2	Fees & Commision	Virtual	6	6	6	850	361	152	800	254	32
C	Workshop / Seminar										
1	Credit Recovery & NPA Management	Physical	1	1	1	50	44	5	600	223	37
D	Ass Per Need										
	An Interaction Program on Subsidy Loan Management & Recovery Strategy (Online)			1	1		289	42	1000	122	12
ADBL - TOTAL			25	34	52	1970	2045	405	11500	3988	



Digital Banking Business Promotion & Information Technology Faculty

S.N.	TITLES	Event Mode	Training No.		Duration	Participants No.			Budget	Expenses	%	
			Target	Achi		Target	Male	Fem				Total
A	Training											
1	Customer Service, Teller Operation & Operational Risk Management with AML/CFT Monitoring & Reporting	Physical	1	1	1	30	22	23	45	600	27	
2	Effective Branch Management	Physical	2	1	5	50	25	10	35	1200	677	
3	NFRS Training	Physical	1	1	2	30	21	9	30	700	221	
4	Liquidity, Forex, Treasury Management & Government Account (online)	Virtual	5	4	4	150	120	49	169	500	186	
5	Basic & Advance Excel Programme	Physical	1	1	5	25	14	9	23	300	202	
6	CBS & User Training (Manglapur) (Birendranagar)	Physical	2	2	6	50	11	30	41	1000	547	
7	Jboss Tuning Training	Virtual	1			40			0	1000		
8	COBIT Foundation & Implementation	Virtual	1	1	2	40	16	4	20	1200	106	
9	Information Security Management Framework Focused with ISO	Virtual	1	1	2	40	22	8	30	1500	299	
10	Digital Product, Marketing & Emerging Tools (QR Code, Mobile Banking, ECC, IPS, RTGS, Kisan Card, Merchant App.)	Physical / Virtual	6	6	12	75	287	56	343	1200	370	
11	Centralized Card Management & ATM Operation System	Virtual	2	1	4	150	36	20	56	400	99	
12	Legal Drafting & Agreement	Physical	1			30			0	500		
B	Orientation/Interaction											
1	Online Account & 5 in 1 Product	Virtual	3	6	12	80	261	92	353	400	355	
c	Workshop / Seminar											
1	Audit, Compliance, Risk & Legal Workshop	Physical	3			80				2000		
D	As Per Need											
1	Interaction Program on "Locker Operation & Mgmt. System Softwewr. (Online)			1	1		42	42	84	1200	41	
ADBL - TOTAL			30	26	56	870	877	352	1229	13700	3130	23



CTI TOTAL (Faculty wise) Summary upto Ashad 2080

S.N.	TITLES	Event Mode	Training No.		Duration	Participants No.				Budget	Expenses	%
			Target	Achi		Target	Male	Fem	Total			
1	Human Resource Development and Physical Asset Management Faculty		24	13	91	1090	441	179	620	18700	7304	0
2	Business Promotion & Project Management Faculty		25	34	52	1970	2045	405	2450	11500	3988	0
3	Digital Banking Business Promotion & Information Technology Faculty		30	26	56	870	877	352	1229	13700	3130	22.847
	CTI Total		79	73	199	3930	3363	936	4299	43900	14422	
	PROJECT		0	8	13	0	268	24	292	0	2449	
	Grand Total		79	81	212	3930	3631	960	4591	43900	16871	

S.N.	TITLES	Event Mode	Training No.		Duration	Participants No.				Budget	Expenses	%
			Target	Achi		Target	Male	Fem	Total			
1	CTI		79	81	212	3930	3631	960	4591	43900	16871	0
2	PTI's		64	36	90	2490	839	371	1210	26944	5250	0
	Grand Total		143	117	302	6420	4470	1331	5801	70844	22121	0



Annex table
Agricultural Development Bank limited
Central Training Institute

Progress Report of CTI & PTCs up to 2080 Ashad

S.N.	TITLES	Training No.		Dura- tion	Participants No.			%	Budget		
		Target	Achi		Target	Male	Fem		Total	Budget	Expenses
1	केन्द्रिय तालिम प्रतिष्ठानको जम्मा	0	8	13	0	268	24	292	As allocated By Project	2449	
		79	73	185	3930	3375	933	4308	43600	15269	35
		79	81	198	3930	3643	957	4600	43600	17718	
2	प्रदेश तालिम केन्द्रहरूको जम्मा	0	3	7		14	63	77	As allocated By Project	738	
		64	34	72	2490	932	225	1157	26100	4510	17
		64	37	79	2490	946	288	1234	26100	5248	
	Project Total	0	11	20	0	282	87	369	As allocated By Project	3187	
	ADB L (CTI + 5 PTCs)	143	107	257	6420	4307	1158	5465	69700	19779	28
	ADB L (CTI+ 5 PTCs)+ Project	143	118	277	6420	4589	1245	5834	69700	22966	

नोट : In CTI Total No. of Physical Training 38 , No. of Virtual Training 43 = No. of Total Training 81 (Included No. of Project Training 8)



Annex table
AGRICULTURAL DEVELOPMENT BANK LTD
Province Training Center & Branch Letang
Datewise Training Progress detail serally FY 2079/80

S.N.	Main Title in Budget Book	Date	Training Name	Training Number		Duration	Number of Participants			Budget	Expenses	Remarks	
				Target	Achievement		Target	Male	Female				Total
1	Customer Service,teller operation & Operational Risk Management with AML/CFT Monitoring & reporting	2079/05/17-18	Operational Risk Management System (ORMS) Software System	1	1	2 Days	25	23	11	34	500	246	Phisical
2	Interaction on Yearly Progress review and Business Strategy including Performance Contract	2079/07/26	आ.ब.2079/80 को बजेट तथा कार्यक्रम कार्यान्वयन रणनीति, कार्यसम्पादन सम्झौता र असोज मसान्तसम्मको प्रगति समीक्षा	4	1	1 Day	35	33	1	34	700	56	Phisical
3	Customer Service,teller operation & Operational Risk Management with AML/CFT Monitoring & reporting	2079/08/19	AML/CFT Transaction Monitoring and Analysis in ADBL	1	1	1 Day	69	41	14	55	500	25	Virtual
4	Training on Trade Finance & commercial Credit(Including LC & TT/ CAD/CPAS/Guarantee	2079/09/18-22	Training on Trade Finance & commercial Credit with CPAS(LC TT/ Gurantee/CPAS	1	1	5 Days	20	30	3	33	800	553	Phisical
5	Online Account & 5 in 1 Product	2080.01.11	Online Account & 5 in 1 Product	2	1	1 Day	69	25	21	46	700	42	Virtual
6	As Per Need	2080.02.24	Online Interaction Program on " Subsidy Loan mismatch with MIS Reporting	1	1	1 Day	139	96	13	109	900	91	Virtual
Total				10	6		357	248	63	311	4100	1013	



Annex table
Agricultural Development Bank Ltd.
Province Birendranagar (Chitwan)
Program Report up to Asar, 2079-80

S.N.	Titles	Training	Trainer/Resource Person	Training Date	Event Mode	Target Group	Duration Days	Training		Participants Staff			Bank		
								Target	Achievement	Target	Involvement	Male		Fem	Total
A	Training														
1	Training on Trade finance & commercial credit (including LC & TT/CAD/CPAS/Guarantee)	Credit Processing Automation Software	Ram pd Gajurel-SSC-PO Birendranagar Pashupati Thapa - SC-PO Birendranagar	2080-01-24 & 25	Physical	Credit Staff	7	1	1	20	20	16	36	800	218,903
2	Customer Service,teller operation & Operational Risk Management with AML/CFT Monitoring & reporting	Operational Risk Management Syatem(ORMS)	Pawan Kumar Mahat,SSC-Risk Divn Amrit parsad Paudel,ssc-Risk Divn Neeeku Acharya,Chief Risk Officer-Risk Divn	5/21/2079 & 22,	Physical,	Officers/ Non Officers	5	1	1	25	26	12	38	500	230,703
2.1	AML/CFT: Transaction Monitoring and Analysis in ADBL	Training on AML/CFT	Sailendra Bajhagain,SSC-Compliance Divn, Ramesh Kalauni,SSC-Compliance Divn	10/12/2079	zoom virtual	Officers/ Non Officers	1	1	1	36	19	17	36		25,23
3	Liquidity ,Forex, Treasury Management & Government account				Virtual	Managers/ Officer/ Operating Staffs	2	2		50				300	
4	Digital Products, Marketing & Emerging Tools(QR code,mobile banking, ECC, IPS, RTGS, Kisan card, Merchant app)	Tutorial Programe on electronic cheque clearing(ECC) and NCHL-Connect IPS system based product	Bhumi Raj Neupane,SSC,Digital Divn	10/21/2079	Physical	Operating Staff	5	2	1	50	14	17	31	800	148,451
5	Market and liquidity risk management				Physical	Operating Staff	3	1		30				400	
B	Orientation/Interaction														
1	Quarterly ,Half yearly and Yearly progress Review and Analysis of Business Strategy including Budget formulation/ Performance contract			7/14/2079	Physical	Managers/ Officers	1	4	2	200	34	3	37	727,55	82,96



1.1	First Quarter Progress Review	Interaction on program implementation Strategy and performance contract with managers	Anil Kumar Upadhaya-CEO, Nirmal parsad Upadhaya-Chief Director	7/14/2079	Physical	Managers/Officers	1	-	1	20	1	21	48.19
1.2	Half Yearly Progress review	Half Yearly Progress review and recovery strategy	Dirgha Bd Aryal-DGM, Nirmal pd Upadhaya-Chief Director	11/4/2079	Physical	Managers/Officers	1	-	1	14	2	16	34.77
2	Online Account and 5 in 1 Product				Virtual	Operating Staff	1	2	100			700	
3	As Per Need (Training/Orientations, Interaction, Workshop/Seminar)				Physical(1 day CAD)	Managers/Loan Staffs	1	-	2	36	4	40	137.64
3.1	One Day Interaction on Cad	One Day Interaction on Cad	Devi Pd Pokherel,SSC-CAD Divn Ram Prasad Gajurel,SSC-PO Birendranagar	8/21/2079	Physical	Managers/Loan Staffs	1	-	1	22	2	24	104.267
3.2	An interaction program on NPL,NBA & Write off Loan Management Strategy	An interaction program on NPL,NBA & Write off Loan Management Strategy	Govinda Gurung-CEO,Nirmal pd Upadhaya- Chief Director	12/22/2079	Physical	Managers			1	14	2	16	33.37
C	Workshop/Seminar												
1	Training to Extension Workers & Supply Chain Supervisor on Digital Agriculture	Training to Extension Workers & Supply Chain Supervisor on Digital Agriculture	Prakesh Sangel(Geo Krishi)	4/10/2079	Physical	RPSF Project staff	1	1	1	23	5	18	143.98
	Total						27	15	9	534	154	241	987.86

नोट : Training to Extension Workers & Supply Chain Supervisor on Digital Agriculture तालिम (RPSF-APIA) कार्यक्रम अन्तर्गतको "Training to Extension Workers & Supply Chain Supervisor on Digital Agriculture" शर्षिकको बजेटबाट खर्च जनाउने गरी वित्त तथा लेखा विभागको मिति २०७९।०३।१४ च.नं. ५७४ को पत्रबाट प्राप्त बजेट अनसार संचालन भएको ब्यहोरा असुरोध छ।

कृषि विकास बैंक लि. वित्त तथा लेखा विभागको च.नं. २८९ मिति २०७९।१०।२४ को पत्रानुसार यस प्रदेश कार्यालयलाई बजेट/समिक्षा/समिनार खर्च शिर्षकमा संचालन तर्फ प्राप्त रु २७,५५०।-(अक्षरपी रु सताइएस हजार पाँच सय पचास) र अप'ग रुकम आ.व. ७९/८० को स्वीकृत वार्षिक तालीम कार्यक्रम अनसार कृषि विकास बैंक लि. को आन्तरिक श्रोत बजेट अन्तर्गत ब्क एभभच लभभम शीर्षक तालिममा व्यबस्था भएको बजेटबाट खर्च हेने गरी गरिएको ब्यहोरा अनुरोध छ।

कृषि विकास बैंक लि. वित्त तथा लेखा विभागको च.नं. २८९ मिति २०७९।१०।२४ को पत्रानुसार यस प्रदेश कार्यालयलाई बजेट/समिक्षा/समिनार खर्च शिर्षकमा संचालन तर्फ प्राप्त रु २७,५५०।-(अक्षरपी रु सताइएस हजार पाँच सय पचास) र अप'ग रुकम आ.व. ७९/८० को स्वीकृत वार्षिक तालीम कार्यक्रम अनसार कृषि विकास बैंक लि. को आन्तरिक श्रोत बजेट अन्तर्गत ब्क एभभच लभभम शीर्षक तालिममा व्यबस्था भएको बजेटबाट खर्च हेने गरी



Annex table
Agricultural Development Bank Ltd., Mangalapur Training Center, Rupandehi, Datewise Progress Report FY 2079/80

S.N.	Main Titles in Budget Book	Date	Training Name	Training Number		Duration	Number of Participants			Budget	Expenses	Remarks
				Target	Achie		Target	Male	Female			
	Other Training (IFAD)											
1	TOT to Extension Workers & Supply Chain Supervisor on Digital Agriculture (IFAD)	2079.04.05	TOT to Extension Workers & Supply Chain Supervisor on Digital Agriculture (IFAD)	1		1 Day	26	3	23	26	121	84%
2	TOT on Financial Education & Business Literacy FEBL (IFAD)	2079/04/19 To 23	TOT on Financial Education & Business Literacy FEBL (IFAD)	1		5 Day	28	6	22	28	473	68%
A	Training											
1	Customer Service,teller operation & Operational Risk Management with AML/CFT Monitoring & reporting	2079/05/24 To 25	ORMS Software	1		2 Day	27	22	5	27	175	97%
B	Orientation/Intractions											
2	Quarterly, Half yearly & yearly Progress Review & Analysis of Business Strategy including Budget formulation/Performance Contract	2079.06.28	Performance Contract For F/Y 2079/80 Province Pokhara	1		1 Day	29	25	2	27	89	89%
3	Quarterly, Half yearly & yearly Progress Review & Analysis of Business Strategy including Budget formulation/Performance Contract	2079.07.19	Performance Contract For F/Y 2079/80 Province Dang & Bhairahawa	1		1 Day	48	48	0	48	256	95%



4	Customer Service,teller operation & Operational Risk Management with AML/CFT Monitoring & reporting	2079.09.25	AML/CFT:Transaction Monitoring & Analysis in ADBL	1	1	1 Day	58	32	25	57	34	33	97%
5	Quarterly, Half yearly & yearly Progress Review & Analysis of Business Strategy including Budget formulation/Performance Contract	2079.10.22	Interaction on Half Yearly Progress review & Future Strategy Ongoing Program For F/Y 2079/80 Bhairahawa	1	1	1 Day	27	24	3	27	130	128	98%
6	Quarterly, Half yearly & yearly Progress Review & Analysis of Business Strategy including Budget formulation/Performance Contract	2079.11.09	Interaction on Half Yearly Progress review & Future Strategy Ongoing Program For F/Y 2079/80 Pokhara	1	1	1 Day	29	25	4	29	230	226	98%
A. 7	Training on Trade Finance & Commercial Credit(Including LC &TT/CAD/CPAS/Guarantee)	2079/12/21 To 22	Credit Process Automation Software	1	1	2 Day	20	13	7	20	155	153	98%
B. 8	Quarterly, Half yearly & yearly Progress Review & Analysis of Business Strategy including Budget formulation/Performance Contract	2080.01.11	3rd Quarter Review & Budget Program Formulation for Upcoming F/Y 2080/81 Bhirahawa	1	1	1 Day	26	25	1	26	33	32	97%
B. 9	Quarterly, Half yearly & yearly Progress Review & Analysis of Business Strategy including Budget formulation/Performance Contract	2080.01.14	3rd Quarter Review & Budget Program Formulation for Upcoming F/Y 2080/81 Pokhara	1	1	1 Day	29	27	2	29	37	36	97%
A.10	Training on Trade Finance & Commercial Credit(Including LC &TT/CAD/CPAS/Guarantee)	2080/02/13 To 15	CAD & Financial Statement Analysis	1	1	3 Day	25	17	8	25	363	360	99%
Total				10	12	20 Day	372	267	102	369	2375	2082	88%



Annex table
Agricultural Development Bank Ltd.
Province Training Centre, Pipari
Progress Report upto Ashad FY 2079/2080

S.N.	Titles	Event Mode	Training No.		Duration	Participants No.				Budget	Expenditure %									
			Target	Achi		Target	Male	Fem	Total											
A	Training																			
1	Training On Trade Finance & Commercial Sredit (Including LC & TT/CAD/CPAS / Gurantee)	Physical	1	1	7	40	24	3	27	900	400	0								
2	Customer Service, Teller Operation & Operational Risk Management with AML/CFT Monitoring & Reporting	Physical	1	2	5	25	47	16	63	500	220	0								
3	Liquidity, Forex , Treasury Management & Government Account	Virtual	2			50			0	300		0								
4	Digital Products, Marketing & Emerging Tools (QR CODE , Mobile Banking , ECC , IPS , RTGS , Kisan Card , Merchant App.)	Physical / Virtual	2	1	5	50	42	6	48	800	38	0								
5	Market & Liquodoty Risk Management	Physical	1			30			0	400		0								
B	Orientation / Interaction								0											
1	Quarterly , Half Yearly & Yearly Progress Review & Analysis of Business Strategy Including Budget Formilation / Performance Contract	Physical	4	1	1	200	24	0	24	700	26									
2	Online Account and 5 in 1 Product	Virtual	2			100			0	700										
3	As Per Need								0	900										
ADBL Total											13	5	18	495	137	25	162	5200	684	13



Annex table
Agricultural Development Bank Ltd.
Province Office Unit Dhangadhi

Date wise Progress Report F.Y.2079/80

S.N.	Main Titles In Budget Book	Date	Training Name	Training Number		Duratoin	Number of Participants			Budget	Expende	Remarks
				Target	Achie		Target	Male	Femele			
				Total	Total		Total	Total	Total			
1	ORMS/ AML/CFTM Onitoring Report	20790625-26	ORMS	1	1	2	25	17	8	400	210	fiscal
				1	1	1	26	23	3	26	online	
2	Quarterly Review and Analysis of Business Strategy	20790904	AML/CFT	1	1	1	25	25	0	700	245	fiscal
				4	1	1	25	25	0	245	online	
				20790714	Fist qaurter	1	1	1	25	25	0	245
		20800113	2nd qaurter	1	1	1	25	25	0	245	online	
		2080218	3th qaurter	1	1	1	25	25	0	245	online	
Total				6	5	6	126	115	11		481	



Annex table

Trainer list of Internal and External Person

External Resource Persons involved in Training (FY 2072/73)

List of internal resource person with ToT

Sn	Name	Level	Code
1	Saligram Dhakal	Managerial 9	4734
2	Raghunath Adhikari	Officer 7	4790
3	Hira Bahadur Ale	Managerial 9	4842
4	Sailendra Prasad Bajagain	Managerial 9	4892
5	Raju Karki	Managerial 9	4928
6	Ram Prasad Gajurel	Managerial 10	4982
7	Madhusudan Khakural	Managerial 8	5004
8	Aatmadev Banskota	Managerial 9	5148
9	Pankaj Kumar Gautam	Managerial 9	5241
10	Prakash Aryal	Managerial 9	5243
11	Dhruba Paudel	Managerial 9	5245
12	Komal Prasad Sitoula	Managerial 9	5363
13	Prakash Pande	Managerial 9	5469
14	Prem Prasad Khanal	Managerial 9	5483
15	Mukesh Kumar Singh	Managerial 9	5550
16	Ganesh Adhikari	Managerial 9	5551
17	Niranjana Paudel	Managerial 9	5554
18	Manoj Bhakta Acharya	Managerial 10	5555
19	Binod Koirala	Managerial 9	5556
20	Prajwal Bhattarai	Managerial 9	5559
21	Narayan Prasad Bhandari	Managerial 9	5560
22	Kashi Nath Bhattarai	Managerial 9	5561
23	Dr. Suroj Tandan	Managerial 10	5568
24	Bhola Nepal	Managerial 9	5572
25	Nirdosh Sijapati	Managerial 9	5574
26	Ramesh Prashad Kalauni	Managerial 9	5579
27	Diksha Ojha	Officer 7	5890
28	Manju Upreti	Officer 7	5894
29	Kumar Pudasaini	Managerial 9	6099
30	Deep Singh Rawout	Managerial 9	6106



31	Kishor Bajgain	Managerial 9	6108
32	Bijay Dhakal	Managerial 9	6112
33	Umesh Raj Rijal	Managerial 9	6116
34	Ravi Kumar Shrestha	Managerial 9	6124
35	Manoj Kafle	Officer 8	6302
36	Arjun Khanal	Officer 9	6305
37	Anil Bhusal	Managerial 9	6344
38	Pashupati Thapa	Officer 8	6406
39	Ravi Tamang	Officer 7	6466
40	Arun Paudyal	Officer 7	6774
41	Milkesh Shrestha	Officer 7	6800
42	Usha Chand	Officer 7	6810
43	Krishna Niraula	Officer 7	6920
44	Santosh Kumar Mandal	Officer 7	7052
45	Birendra Yadav	Officer 7	7055
46	Sameer Sharma	Managerial 9	7064
47	Pushpa Raj Pandey	Assistant 5	90067
48	Rajan Khatri	Managerial 9	5575
49	Subash Timilsina	Officer 8	6136
50	Anrud Kumar Yadav	Officer 7	6493
51	Ajay Kumar Jha	Officer 7	7063
52	Bikash Devkota	Officer 7	6766
53	Bhumiraj Neupane	Managerial 9	5584
54	Sadhana Luintel	Officer 7	7059
55	Rajendra Subedi	Officer 7	6193
56	Denesh Nepal	Officer 7	6416
57	Ramesh Bhandari	Officer 7	7058
58	Suresh Kumar Chhetri	Officer 7	7061
59	Bhawana Kumari Bam	Officer 7	7062
60	Jhamka Prasad Timilsina	Managerial 9	4767
61	Umesh Panjiyar	Managerial 9	5580
62	Baramanka Adhikari	Officer 7	5889
63	Shiva Prasad Bastola	Managerial 9	4912
64	Pawan Kumar Mahat	Managerial 9	5384
65	Amrit Prasad Paudyal	Managerial 9	6113
66	Sudarshan Prasad Lekhak	Managerial 9	5564



External Resource person Involved in Training of FY 2079/80

SN	Name	Designation	Organisation	Training Areas
1	Mr. Dev Kumar Dhakal	Executive Director	NRB	Good Corporate Governance in regulatory and supervisory prospective
2	Dr. Hari Kumar Nepal	Deputy Director	NRB	AML/CFT Compliance & Role of BFI
3	Mr. Kumar Lamsal	CEO, NBI	NBI	"Credit Management, Risk Management, Good Corporate Governance "
4	Mr. Arun Raut	CA	ICAN/ Pandey Associates	NFRS
5	Mr. Pushparaj Bhandari	Trainer	NBI	Trade Finance, General Banking Operation & Management
6	Mr. Sudeep Khanal	CA cum Trainer	NBI	Credit Management, Risk, Security Analysis, Borrower Financial Statement analysis
7	Mr. Hemanta Raj Angdemba	Trainer	NBI	Sales & Marketing, Retail Banking, commercial Credit , Managerial skills & Leadership
8	Mr. Roshan Maharjan		Laba Nepal	IT related - CISA, COBIT
9	Mr. Pradeep Bhattarai	Former Deputy Director/ Trainer	BTI	AML/ CFT, Ethical Values & Norms in Banking
10	Mr. Manohar Man Shrestha	Trainer	BTI	Management Consultant & Soft skill Trainer
11	Mr. Ranjit Acharya	Trainer	Toastmaster and the Presidential Citation recipient, Director District 41	Motivator & Trainer on personality Development & Change Management, Advertising Expert
12	Mr. Shashi Raj Bajracharya	Trainer	BTI	Sales & Marketing, CRM
13	Mr. Santosh Prasad Pandey	Deputy Manager	Nabil Bank Ltd.	CAD & NPA Management
14	Mr. Akhil Devkota	Former CEO, Citizen Bank Ltd.	BTI	Effective Branch Management



15	Mr. Kumar Joshi	CEO, BTI	BTI	Management & Motivation
16	Mr. Buddhi Akela	Chief Risk Officer	Global IME Bank Ltd	NPL management & Recovery Strategy
17	Mr. Bishnu Poudel	Marketing Export	NMB Bank Ltd.	Sales & Marketing, Customer Relationship
18	Mr. L.D. Mahat	CA, Financial Consultant & Advisor	NBI	Operation Risk Management Specialist
19	Dr. Namarata Pandey	Trainer	Freelancer	Gender and Social inclusion, Social Safeguard, Agri-business training, Motivational Speaker, Yoga and meditation instructor & Women Empowerment
20	Dr. Sakuna Dani (PT)	Trainer	Freelancer	Meditation and Life Skill Trainer, Physiotherapist, Rhab Specialist
21	Mr. Ghuran Thakur	Former Division Chief ADBL & Consultant	ADBL	Agri- Business and Value Chain Financing
22	Surendra Chaudhary	Trainer	Freelancer	Value Chain Expert
23	Mr. Uddahav Prasad Bhattarai	Former Section Officer, ADBL	Freelancer	Yoga Practice & Food Discipline
24	Mr. Birat Shrestha	Trainer	BTI	Sales & Marketing
25	Ms. Mensura Bhattarai	Staff	Geo- Krishi	Digital agriculture



Abbreviations

ADB	: Asian Development Bank
ADBN	: Agriculture Development Bank of Nepal
ADBL	: Agriculture Development Bank Limited
BAFIA	: Bank and Financial Institution Act
BoD	: Board of Director
CEO	: Chief Executive Officer
CBS	: Core Banking System
CTI	: Central Training Institute
FY	: Fiscal Year
GoN	: Government of Nepal
LCD	: Laser compact Disc
MIS	: Management Information System
MoF	: Ministry of Finance
MoU	: Memorandum of Understanding
NPA	: Non-Performing Asset
NPR	: Nepalese Currency
NRB	: Nepal Rastra Bank
OHP	: Over Head Projector
RFSDCP	: Rural Finance Sector Development Cluster Program
RO	: Regional Office
RS	: Nepalese Rupies
PTCs	: Provincial Training Centers



SFCL	: Small Farmers Co-Operative Limited
SFDP	: Small Farmers Development Program
SKBBL	: Sana Kisan Bikas Bank Limited
SME	: Small and Medium Entrepreneur/Enterprise
SWIFT	: Society for Worldwide Interbank Financial Telecommunication
TA	: Technical Assistance
TNA	: Training Need Assessment
UNDP	: United Nations Development Program
VDC	: Village Development Committee
VRS	: Voluntary Retirement Scheme
OS	: Organization Structure



Highlights of Training Center Activities





Highlights of Training Center Activities





Highlights of Training Center Activities





Highlights of Training Center Activities



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सम्पूर्ण बैंकिङ सुविधा सहितको तपाईंको घर बाहेरको बैंक

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के तपाईंले आफ्नो व्यवसायमा कृषि विकास बैंक लि. को QR CODE राख्नुभयो त ?

अब आफुलाई पायक पर्ने नजिकको शाखामा सम्पर्क गरि निशुल्क QR Stand प्राप्त गरेर आफ्नो व्यवसायलाई बढाउनुहोस् ।



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Agricultural Development Bank Ltd. Central Training Institute Bode, Bhaktapur, Nepal



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Compiled by Er. Mamata Yadav (CTI Computer officer)