

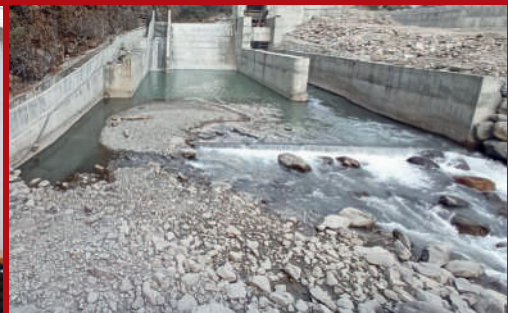
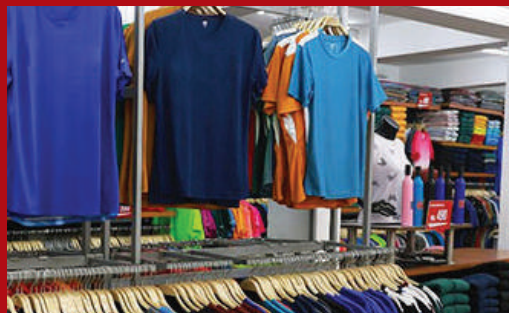


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वार्षिक प्रतिवेदन

(आर्थिक वर्ष २०७९/८०)



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फोन: ०१-४२५२३५९, ०१-४२६२६२०, टोल फ्रि नं. : १६६००११११०

२०८०



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- शिघ्र निर्णय
- सुलभ ब्याजदर

* साविक लागू हुनेछ ।

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- कर्जा नीति विवरण:
 - व्यक्तिगत अटो कर्जा: कूल लागतको ५० प्रतिशत ।
 - संस्थागत अटो कर्जा: कूल लागतको आधारमा ६५ प्रतिशत ।
 - वित्तीय साधक: कूल लागतको ८० प्रतिशत ।
- कर्जा रवीकृति तथा प्रवाह अवधि: सरल प्रक्रिया, कागजात प्राप्त भएपछि उपलब्धता ७ देखि अधिकतम १० दिनमा कर्जा प्रदान गर्ने ।
- व्याजदर: बेस रेट मा थप ०.०५ प्रतिशतसम्म प्रिचलन ।



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फोन नं. ०१-५५२२५२०
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- कम मार्जिन दर
- अधिकतम २० वर्ष सम्म
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वि.सं. २०२० सालमा तत्कालीन श्री ५ को सरकारद्वारा स्थापना भएको भूमि सुधार तथा बचत सहकारी विकास बैंकको स्थापना ।



वि.सं. २०२४ साल माघ ७ गते सहकारी विकास बैंकलाई नेपाल सरकारद्वारा कृषि विकास बैंकका रूपमा स्थापित ।

कृषि विकास बैंक सहकारी बैंकको रूपमा पहिलो पटक न्युरोडस्थित रैनाबसेरा भवन, दोस्रोपटक सिंहदरवार र चौथो पटक उद्घाटित आफ्नो भवनमा सरेको थियो



नेपालको ग्रामीण क्षेत्रका कृषकलाई कृषि ऋण तथा प्रविधि दिने एक मात्र बैंक कृषि विकास बैंक ।



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वि.सं. २०४२ सालमा कृषि विकास बैंक मुख्य कार्यालयको निरीक्षण गर्दै तत्कालीन महाराजाधिराज श्री ५ वीरेन्द्र



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- कर्जा अवधि ९ वर्षसम्म
- ग्रेस अवधि ५ वर्षसम्म
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- सरल प्रक्याबाट छिटो छरितो कर्जा स्वीकृती

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- तलवि खातामा रकम मौज्जात सकिने पछि रु. २ लाख सम्म Overdraft सुविधा ।
- एउटै खाताबाट बचतमा ब्याज पाइने, कर्जाको सावो र ब्याज पनि तिर्न पाइने ।
- एउटा कार्डको शुल्कले दुइ वटा (डेबिट र क्रेडिट) कार्डको सुविधा ।
- खातामा रहेको मौज्जातमा उच्चतम ब्याज पाइने ।
- Overdraft Card का अतिरिक्त Mobile banking, Internet Banking, QR code लगायत अन्य बैकिङ उपकरण प्रयोग गरी Overdraft limit को रकम उपयोग गर्न सकिने

"तपाईंको नजिकको शाखामा सम्पर्क गरी आजै सुविधाको उपभोग गर्नुहोस्"

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सरल कृषि कर्जा, कृषकको लागि उर्जा

अन्त कतौ छैन सस्तो कर्जा यस्तो कृषि विकास बैंकको जस्तो

विशेषताहरू*

- नेपालको विशिष्ट कृषि प्रणालीमा आधारित सरल र सहज कर्जा ।
- प्रचलित व्याजदर प्रतियोगता ७५% छुट ।
- सेवाशुल्कमा ५० प्रतिशत छुट ।
- परियोजनाको आकार अनुसार बढीमा २० लाख सम्म कर्जा पाईने ।
- ९० दिन भित्र कर्जा पाईने ।
- यो सुविधा खासि फाल्गुण मसान्त सम्म मात्र लागू हुनेछ ।

*वर्षभर लागू हुनेछ ।

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कृषि विकास बैंक लिमिटेड

सत्रौं वार्षिक साधारण सभासम्बन्धी सूचना

(प्रथम पटक प्रकाशित मिति २०८०/११/०८ गते)
(दोस्रो पटक प्रकाशित मिति २०८०/११/०९ गते)

आदरणीय सेयरधनी महानुभावहरू,

यस बैंकको मिति २०८०/११/०७ गते ८:३० बजे विहान बसेको सञ्चालक समितिको बैठक नं १०७९ को निर्णयानुसार यस बैंकको सत्रौं वार्षिक साधारण सभा तपसिलका विषयहरूमा छलफल तथा निर्णय गर्न देहायको मिति, समय र स्थानमा बस्ने भएकोले सम्पूर्ण सेयरधनी महानुभावहरूको जानकारी तथा उपस्थितिका लागि कम्पनी ऐन, २०६३ को दफा ६७ बमोजिम यो सूचना प्रकाशित गरिएको छ :

सभा बस्ने मिति, समय र स्थान

- (१) मिति : २०८०/११/३० गते बुधवार (13th March, 2024)
- (२) समय : विहान ११:०० बजे
- (३) स्थान : कृषि विकास बैंक लि. केन्द्रीय तालिम प्रतिष्ठान बोडे, भक्तपुर ।

छलफलका विषयहरू:

(क) सामान्य प्रस्तावहरू :

- (१) सञ्चालक समितिको तर्फबाट अध्यक्षज्यूले प्रस्तुत गर्ने आर्थिक वर्ष २०७९/०८० को वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने ।
- (२) लेखापरीक्षकको प्रतिवेदनसहितको आर्थिक वर्ष २०७९/०८० को वासलात, सोही अवधीको नाफा नोक्सान हिसाव, ईक्विटीमा भएको परिवर्तन, नगद प्रवाह विवरण र सोसम्बन्धी अनुसूचीलगायत वार्षिक आर्थिक विवरणहरू छलफल गरी पारित गर्ने ।
- (३) यस बैंकको सहायक कम्पनीहरू कोष व्यवस्थापन कम्पनी लि. तथा गोबर ग्याँस कम्पनीको आ.ब. २०७९/०८० को वित्तीय विवरणसहितको एकीकृत वित्तीय विवरण स्वीकृत गर्ने ।
- (४) आर्थिक वर्ष २०८०/०८१ को लागि महालेखा परीक्षकको कार्यालयबाट लेखापरीक्षक नियुक्तिको लागि परामर्श प्राप्त भएका लेखापरीक्षकहरूलाई यस बैंकको लेखापरीक्षकमा नियुक्ति गर्ने तथा पारिश्रमिक र सेवा शर्त तोक्ने ।

(ख) विशेष प्रस्तावहरू :

- (१) प्रबन्धपत्र तथा नियमावलीमा प्रचलित कानूनबमोजिम संशोधन गर्नु पर्ने भएमा वा नियमनकारी निकायबाट संशोधन गर्न निर्देशन भएमा आवश्यकताअनुसार सोमा थपघट, परिमार्जन तथा संशोधनका लागि सञ्चालक समितिलाई अख्तियारी दिने ।

(ग) विविध



वार्षिक साधारण सभासम्बन्धी अन्य जानकारी

- (१) बैंकको सत्रौं वार्षिक साधारणसभा सम्पन्न गर्ने प्रयोजनका लागि मिति २०८०/११/१७ देखि २०८०/११/३० गते सम्म बैंकको सेयरधनी दर्ता किताव बन्द रहने छ। नेपाल स्टक एक्सचेन्ज लिमिटेडमा सो मिति भन्दा अघिल्लो दिन अर्थात मिति २०८०/११/१६ गतेसम्म कारोबार भई यस बैंकको सेयर रजिष्ट्रार एनआइएमबि एस क्यापिटल लिमिटेड, लाजिम्पाट काठमाडौंमा प्राप्त सेयर नामसारीको लिखतको आधारमा सेयरधनी दर्ता कितावमा कायम सेयरधनीहरूले मात्र यो सभामा भाग लिन पाउने छन्।
- (२) वार्षिक साधारणसभामा उपस्थित हुने सेयरधनी महानुभावहरूले सभा हुने दिन सेयरको भौतिक प्रमाणपत्र वा सोको प्रतिलिपी वा सेयरधनी परिचय नम्बरसहित सक्कल नागरिकताको प्रमाणपत्र साथमा लिई आउनुहुन अनुरोध छ। सेयर अभौतिकीकरण गराई सक्नुभएका सेयरधनी महानुभावहरूको हकमा डिम्याट खाता नम्बर र सक्कल परिचयपत्र प्रस्तुत गर्नुपर्ने छ। शान्ति-सुरक्षाको दृष्टिकोणले सेयरधनी महानुभावहरू सभा स्थलमा आउँदा यथाशक्य फोला, व्याग जस्ता वस्तुहरू नलिई आउनु हुन अनुरोध छ। आवश्यक देखिएमा सुरक्षाकर्मीले सुरक्षा जाँच गर्न सक्ने हुँदा सो कार्यमा सहयोग गरिदिनुहुनसमेत अनुरोध छ।
- (३) सेयरधनी महानुभावहरूको सुविधाका लागि कम्पनी ऐन, २०६३ अनुसारको लेखापरीक्षकको प्रतिवेदनसहितको वार्षिक आर्थिक विवरण, सञ्चालक समितिको प्रतिवेदन तथा वार्षिक साधारण सभासम्बन्धी अन्य जानकारीहरू यस बैंकको Website: www.adbl.gov.np बाट प्राप्त गर्न सकिने छ। साथै, यससम्बन्धी विवरणहरू बैंकको मुख्य कार्यालय, रामशाहपथ काठमाडौं र सेयर रजिष्ट्रार एनआइएमबि एस क्यापिटल लिमिटेड, लाजिम्पाट, काठमाडौंबाट समेत सेयर प्रमाणपत्र प्रस्तुत गरी अवलोकन गर्न र प्राप्त गर्न सक्नुहुने छ।
- (४) सेयरधनी महानुभावहरूले व्यक्त गरेका मन्तव्य वा प्रश्नहरूका सम्बन्धमा सञ्चालक समितिका अध्यक्ष वा निजले तोकेको पदाधिकारीबाट उत्तर दिइनेछ।
- (५) सेयरधनी महानुभावहरूलाई छलफलका विषयमध्ये विविध शीर्षकअन्तर्गत छलफल गर्न इच्छुक सेयरधनी महानुभावहरूले छलफललाई व्यवस्थित गर्ने प्रयोजनका लागि सभा हुनु भन्दा कम्तीमा सात दिन अगावै कम्पनी सचिवमार्फत सञ्चालक समितिका अध्यक्षलाई लिखित रूपमा जानकारी दिनुहुन अनुरोध छ।
- (६) सभा सुरु हुने भनी तोकिएको दिन भन्दा कम्तीमा ४ (चार) दिन अर्थात ९६ घण्टा अगावै बैंकको कम्पनी सचिवालयमा कार्यालय समयभित्र प्रतिनिधिपत्र (प्रोक्सी) फारम दर्ता गरिसक्नुपर्ने छ। एक सेयरधनीले एक भन्दा बढी प्रतिनिधिपत्र (प्रोक्सी) नियुक्त गरेको अवस्थामा “मैले यस अघि दिएको सबै प्रतिनिधि पत्र (प्रोक्सी) बदर गरी यो प्रतिनिधि पत्र (प्रोक्सी) लाई मान्यता दिईयोस्।” भनी छुट्टै पत्र समेत लेखी पठाइएको रहेछ भने अरू सबै प्रतिनिधि पत्र (प्रोक्सी) बदर भई सोही पत्र साथ दर्ता भएको प्रतिनिधिपत्र (प्रोक्सी) मात्र मान्य हुने छ। तर एक सेयरधनीले एकभन्दा बढी व्यक्तिलाई प्रतिनिधि (प्रोक्सी) नियुक्त गरी पठाइएको पाइएमा त्यस्ता प्रतिनिधिपत्र (प्रोक्सी) समयमै प्राप्त भए तापनि सबै प्रतिनिधि पत्र (प्रोक्सी) बदर हुने छ। एक भन्दा बढी व्यक्तिलाई आफ्नो सेयर विभाजन गरी वा अन्य किसिमबाट छुट्ट्याई प्रतिनिधि पत्र (प्रोक्सी) दिन पाईने छैन।
- (७) नाबालक वा विक्षिप्त अवस्थाका सेयरधनीका तर्फबाट बैंकको सेयर लगत किताबमा संरक्षकको रूपमा नाम दर्ता भई रहेको व्यक्तिले सभामा भाग लिन वा प्रतिनिधि तोकन पाउने छन्।
- (८) प्रतिनिधि (प्रोक्सी) मुकरर गरी सक्नुभएका सेयरधनी आफै सभामा उपस्थित भई हाजिरी किताबमा दस्तखत गरेमा प्रतिनिधि मुकरर गरिसकेको भएतापनि प्रोक्सी स्वतः बदर हुने छ।
- (९) कुनै बैंक, वित्त कम्पनी, गुठी, संघ संस्था वा कम्पनीले यस बैंकको सेयर खरिद गरेको अवस्थामा बैंकको प्रबन्धपत्र तथा नियमावलीको अधीनमा रही त्यस्तो सङ्गठित संस्थाको आधिकारिक पदाधिकारीले खटाएको वा मनोनित गरेको प्रतिनिधिले सभामा भाग लिन पाउने छ।
- (१०) सेयरधनी महानुभावहरूको सुविधाको लागि हाजिरी पुस्तिका सभास्थलमा सभा हुने दिन विहान १०:०० बजेदेखि खुला रहने छ। सेयरधनी नम्बरको आधारमा हाजिरी जनाउने व्यवस्था गरिएको हुँदा सेयरधनी महानुभावहरूले आफ्नो सेयरधनी नम्बर वा BOID नम्बर अनिवार्य रूपमा प्रस्तुत गरिदिनुहुन समेत अनुरोध छ।
- (११) यस सम्बन्धमा अन्य कुनै जानकारी आवश्यक परेमा कार्यालय समयभित्र बैंकको मुख्य कार्यालय रामशाहपथ, काठमाडौं स्थित कम्पनी सचिवालयमा सम्पर्क राखनसमेत अनुरोध गरिन्छ।

सञ्चालक समितिको आज्ञाले

कम्पनी सचिव

कृषि विकास बैंक लि.

मुख्य कार्यालय, रामशाहपथ, काठमाडौं।

फोन नं. ०१-४२६४०९६



(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 सेयरधनीको हैसियतले वि.सं. २०८० साल फागुन ३० गतेका दिन हुने सत्रौं वार्षिक साधारणसभामा म/हामी स्वयं उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकाले उक्त सभामा मेरा/हाम्रोतर्फबाट भाग लिन तथा मतदान गर्नका लागि..... जिल्ला..... न.पा./गा.पा. वडा नं.....बस्ने श्री.....लाई मेरो /हाम्रो प्रतिनिधि नियुक्त गरी पठाएको छु/पठाएका छौं ।

प्रतिनिधि नियुक्त भएको व्यक्तिको नाम :

हस्ताक्षरको नमुना :

सेयरधनी भए सेयर प्रमाणपत्र नं./ BOID No :

सेयरधनी नभए नागरिकताको प्रमाणपत्र नं. :

मिति :

निवेदक

दस्तखत :

नाम :

ठेगाना :

सेयरधनी परिचय नं./ BOID No :

सेयर प्रमाणपत्र नं. :

सेयर संख्या :

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

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

कृषि विकास बैंक लि.

(बैंकको २०८०/११/३० गते हुने सत्रौं वार्षिक साधारणसभामा उपस्थित हुनका लागि जारी गरिएको प्रवेश-पत्र)

प्रवेश-पत्र

सेयरधनी परिचय नं./ BOID No:

सेयर प्रमाणपत्र नं. :

सेयर संख्या :

सेयरधनीको नाम :

सेयरधनीको हस्ताक्षर (सही) :

बैंकको छाप

कम्पनी सचिव

द्रष्टव्य: (१) सेयरधनीहरू आफैले खाली ठाँउहरूमा भर्नुहुन अनुरोध छ ।

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



सञ्चालक समितिको प्रतिवेदन

आदरणीय सेयरधनी महानुभावहरू,

यस बैंकको सत्रौं वार्षिक साधारणसभामा उपस्थित सेयरधनी महानुभावहरू, विभिन्न नियमनकारी निकायबाट सहभागी हुनुभएका प्रतिनिधिज्यूहरू, पर्यवेक्षकज्यूहरू अन्य आमन्त्रित महानुभावहरू तथा यहाँ उपस्थित सबैलाई बैंक सञ्चालक समितिको तर्फबाट र मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत तथा अभिवादन गर्दछु।

यस बैंकले आर्थिक वर्ष २०७९/०८० को वित्तीय विवरणहरू तयार गर्दा बैंकको सहायक कम्पनीहरूको कारोवारसमेत समेटि नेपाल Financial Reporting Standards (NFRS) बमोजिम प्रस्तुत गरेको छ। आजको यस सम्मानित साधारण सभामा बैंक सञ्चालक समितिको तर्फबाट म यहाँहरू समक्ष आर्थिक वर्ष २०७९/०८० को Statement of Financial Position, Statement of Profit or Loss, Statement of Changes in Equity, Statement of Cash Flows, Notes to Financial Statements and Disclosures सहितको सञ्चालक समितिको वार्षिक प्रतिवेदन स्वीकृतिका लागि प्रस्तुत गर्ने अनुमति चाहन्छु।

१. विश्व आर्थिक परिदृष्य:

विश्व अर्थतन्त्रमा गत वर्ष सन् २०२३ मा केही सुधारका सङ्केतहरू देखिएता पनि अझै पनि जोखिममुक्त हुन सकेको छैन। अन्तर्राष्ट्रिय मुद्रा कोषका अनुसार सन् २०२२ को औसत मुद्रास्फीति ८.७% बाट सन् २०२३ मा ६.८% र सन् २०२४ मा ५.२% हुने अनुमान गरिएको छ। त्यसैगरी सन् २०२२ मा ३.५% को विश्वको आर्थिक वृद्धि सन् २०२३ र सन् २०२४ मा ३% मा सिमित हुने अनुमान छ।

२. देशको आर्थिक तथा बैकिङ क्षेत्रको अवस्था:

आर्थिक वर्ष २०७८/७९ मा ५.२६% ले बढेको देशको कुल गार्हस्थ उत्पादन आर्थिक वर्ष २०७९/८० मा २.१६%ले बढेको केन्द्रीय तथ्याङ्क विभागको प्रारम्भिक अनुमान छ। समीक्षा वर्षमा कृषि क्षेत्रको वृद्धिदर २.७३%, गैह्र कृषि क्षेत्रको १.९२% रहेको अनुमान छ। अघिल्लो वर्ष यस्तो वृद्धिदर क्रमशः २.२४% र ६.५६% रहेको थियो।

आर्थिक वर्ष २०७९/८० को औसत उपभोक्ता मुद्रास्फीति ७.७४ प्रतिशत रहेको छ। अघिल्लो वर्षको सोही अवधिमा यस्तो मुद्रास्फीति ६.३२ प्रतिशत रहेको थियो। आ.व. २०७८/७९ मा खाद्य तथा पेय पदार्थ समूह र गैर-खाद्य तथा सेवा समूहको औसत मुद्रास्फीति क्रमशः ६.६२ प्रतिशत र ८.६२ प्रतिशत रहेको छ। अघिल्लो वर्ष यस्तो मुद्रास्फीति दर क्रमशः ५.६९% र ६.८३% रहेको थियो।

आर्थिक वर्ष २०७८/७९ मा ४१.७% ले वृद्धि भएको निर्यातमा आ.व. २०७९/०८० मा २१.४% ले कमी आई रु. १ खर्ब ५७ अर्ब १४ करोड पुगेको छ। कुल वस्तु निर्यातमध्ये भारततर्फको निर्यात अघिल्लो आ.व.को तुलनामा आ.व. २०७९/८० मा ३१.३% ले घटि १ खर्ब ६ अर्ब ६९ करोड र चीनतर्फको निर्यात अघिल्लो आ.व.को तुलनामा ११८.३% ले वृद्धि भएर १ अर्ब ७७ करोड पुगेको छ। वस्तुगत आधारमा समीक्षा वर्षमा भारततर्फ मुख्यतया: सोयाबिन तेल, पाम तेल, जुटको बोरा, धागो, पिना, लत्ताकपडालगायतका वस्तुहरूको निर्यातमा कमी आएको छ, भने चीनतर्फ मुख्यतया: तयारी पोसाक, चाउचाउ, हस्तकलाका सामानलगायतका वस्तुहरूको निर्यात बढेको छ। अन्य मुलुकतर्फ मुख्यतया: तयारी पोसाक, चाउचाउ, प्रशोधित छल्ला, पस्मिनालगायतका वस्तुहरूको निर्यात बढेको छ।

आर्थिक वर्ष २०७९/८० मा कुल वस्तु आयातमा १६.१ प्रतिशतले कमी आई रु. १६ खर्ब ११ अर्ब ७३ करोड पुगेको छ। अघिल्लो वर्ष यस्तो आयात २४.७ प्रतिशतले बढेको थियो। कुल वस्तु आयातमध्ये भारततर्फको आयात अघिल्लो आ.व.को तुलनामा आ.व. २०७९/८० मा १४.४% ले घटी १० खर्ब २७ अर्ब ८५ करोड र चीनतर्फको आयात अघिल्लो आ.व.को तुलनामा १५.९% ले घटेर २ खर्ब २२ अर्ब ७२ करोड पुगेको छ। समीक्षा वर्षमा भारतबाट पेट्रोलियम पदार्थ, एम. एस. बिलेट, कोइला, अन्य मेशिनरी तथा सवारीसाधनका पार्टपुर्जा, औषधी, लत्ताकपडालगायतका वस्तुको आयातमा कमी आएको छ, भने चीनबाट अन्य मेशिनरी तथा सवारी साधनका पार्टपुर्जा, दूरसञ्चारका उपकरणहरू, लत्ताकपडालगायतका वस्तुहरूको आयातमा कमी आएको छ। अन्य मुलुकहरूबाट हुने आयातमा कच्चा सोयाबिन तेल, औषधी, कच्चा पाम तेल, सुन, चाँदी, कोइलालगायतका वस्तुहरूको आयातमा कमी आएको छ।



समीक्षा वर्षमा विप्रेषण आप्रवाह २१.२ प्रतिशतले वृद्धि भई रु.१२ खर्ब २० अर्ब ५६ करोड पुगेको छ। अधिल्लो वर्ष यस्तो आप्रवाहमा ४.८ प्रतिशतले मात्र वृद्धि भएको थियो। अधिल्लो वर्षमा विप्रेषण आप्रवाहको कुल गार्हस्थ्य उत्पादनसँगको अनुपात २०.४ प्रतिशत रहेकोमा समीक्षा वर्षमा २२.७ प्रतिशत रहेको छ।

आर्थिक वर्ष २०७९/८० को तेश्रो त्रैमासिकसम्म बैंकिङ क्षेत्रले तरलताको चरम अभावको सामना गर्नुपर्दा ब्याजदर उच्चदरमा रहेको थियो। आ.व. २०७९/८० को अन्त्यतिर मात्र तरलता अभावमा केही सुधार भई ब्याजदरमा घट्ने क्रम सुरु भएको थियो। समीक्षा वर्षमा समग्र बैंकको निक्षेपको वृद्धि दर १२.३% रहँदा कर्जाको वृद्धिदर भने ३.८% मात्र रहन गयो। अधिल्लो वर्ष यस्तो वृद्धिदर क्रमशः ९% र १३.१% रहेको थियो। यसरी हेर्दा देशको अर्थतन्त्रमा देखिएको शिथिलताले बैंकहरूमा लगानीयोग्य रकम चुलिँदै गएको तर कर्जाको मागमा उल्लेख्य वृद्धि नहुँदा बैंकहरूको कर्जा निक्षेप अनुपात क्रमिक रूपमा घटिरहेको अवस्था छ।

प्रस्तुत पृष्ठभूमिमा बैंकको व्यवसाय विस्तारमा पर्याप्त चुनौती र असहजता रहँदा रहँदै पनि आर्थिक वर्ष २०७९/८० मा बैंकले निक्षेप, कर्जा तथा डिजिटल कारोबार वृद्धि गरी सन्तोषजनक प्रगति हासिल गर्न सफल भएको छ।

३. बैंकको कारोबार तथा वित्तीय स्थिति:

आर्थिक वर्ष २०७९/८० र चालु वर्षको पौष मसान्तसम्मको कार्य सम्पादनको संक्षिप्त विवरण प्रस्तुत गरिएको छ। कृषि विकास बैंक लि.समूहको वित्तीय विवरणमा बैंकको ९२.८९ प्रतिशत स्वामित्व भएको सहायक कम्पनी कोष व्यवस्थापन कम्पनी लिमिटेडको वित्तीय विवरण संलग्न गरी प्रस्तुत गरिएको छ। यस बैंकको ८३.९६ प्रतिशत स्वामित्व रहेको गोबरग्याँस कम्पनीमा लगानी भएको रु. ३२ लाख ४१ हजारको शत प्रतिशत नोक्सानी व्यवस्था गरिएको छ। कोष व्यवस्थापन कम्पनीको आर्थिक वर्ष २०७९/८० मा रु. १ करोड ६२ लाख नाफा भएको र सेयरधनी कोषमा रु. २३ करोड ८१ लाख कायम रहेको छ। सो कम्पनीमा बैंकले रु. २ करोड ८८ लाख ४० हजार लगानी गरेर रु. २२ करोड ११ लाख ६१ हजारको खुद सम्पत्ति नियन्त्रण गरेको छ भने रु. १ करोड ६९ लाख ३२ हजार बराबरको गैर नियन्त्रित स्वार्थ रहेको छ।

आर्थिक वर्ष २०७९/८० को आषाढ मसान्तमा बैंकको निक्षेप रकममा १५.४६ प्रतिशतले वृद्धि भई रु. २०१ अर्ब ५८ करोड पुगेको, कर्जा तथा सापटमा २.४८ प्रतिशतले वृद्धि भई रु. १८२ अर्ब ८२ करोड पुगेको छ भने सोही अवधिमा बैंकको लगानी रकममा २४.०४ प्रतिशतले वृद्धि भई रु. ५८ अर्ब ३८ करोड कायम भएको छ। कुल कर्जा तथा सापटमा निष्कृत कर्जाको अनुपात गत आर्थिक वर्षको २.०९ प्रतिशतमा वृद्धि भई आर्थिक वर्ष २०७९/८० को वर्षान्तमा २.७८ प्रतिशत कायम हुन पुगेको छ। आर्थिक वर्ष २०७८/७९ मा जोखिम भारित सम्पत्तिमा कुल पुँजी कोष अनुपात १५.५९ प्रतिशत रहेकोमा आर्थिक वर्ष २०७९/८० को आषाढ मसान्तमा व्यवसाय विस्तारको कारण यस्तो अनुपात १४.२४ प्रतिशत कायम रहेको छ। आर्थिक वर्ष २०७९/८० को आषाढ मसान्तमा बैंकको सेयरधनी (अग्राधिकार सेयर पुँजीबाहेक) कोषमा १.५६ प्रतिशतले वृद्धि भई रु. २८ अर्ब ३६ करोड कायम रहेको छ। त्यसैगरी खुद ब्याज आमदानी गत आर्थिक वर्षको तुलनामा १.९२ प्रतिशतले कमी भई रु. ८ अर्ब २० करोड पुगेको छ।

बैंकको वित्तीय अवस्थाको विश्लेषण गर्दा कुल निक्षेप २०८० साल आषाढ मसान्तमा रु. २०१ अर्ब ५८ करोड रहेकोमा २०८० साल पौष मसान्तमा उक्त रकममा रु. २८ अर्ब ४६ करोडले वृद्धि भई रु. २३० अर्ब ४ करोड पुगेको छ। कर्जातर्फ २०८० आषाढ मसान्तमा बैंकको लगानीमा रहेको कर्जा रु. १८२ अर्ब ८२ करोड रहेकोमा २०८० पौष मसान्तमा उक्त रकममा ९ अर्ब ३३ करोड अर्थात ५.१ प्रतिशतले वृद्धि भई रु. १९२ अर्ब १४ करोड कायम रहेको छ। बैंकले चालु आ.व. २०८०/८१ को पौष मसान्तसम्म कर अधिको रु. १ अर्ब ८६ करोड मुनाफा आर्जन गरेको छ। बैंकले चालु आर्थिक वर्षको स्वीकृत बजेट तथा कार्यक्रमअनुसार निर्धारण गरिएका लक्ष्यहरू हासिल हुने गरी कार्यक्रम सञ्चालन गरेको छ।

४. आयकर दायित्व:

आर्थिक वर्ष २०७५/७६ सम्मको बैंकको आयकर दायित्व फल्ल्यौट भइसकेको छ। आर्थिक वर्ष २०७९/८० को आय विवरण आयकर ऐनले तोकेको समयभित्र नै कर कार्यालयमा पेस गरिएको र आयकर वापत रु. ८७.३७ करोड व्यवस्था गरिसकिएको छ।



५. बैंकको पुँजी संरचना:

२०८० साल आषाढ मसान्तमा बैंकको कुल चुक्ता पुँजी रु. १८ अर्ब ८८ करोड ४३ लाख ८६ हजार ७८ रहेको छ। जसमध्ये नेपाल सरकारको अग्राधिकार सेयर रु. ५ अर्ब ४३ करोड २७ लाख १२ हजार रहेको छ। साधारण सेयर पुँजी रु. १३ अर्ब ४५ करोड १६ लाख ७४ हजार ७८ रहेको छ। साधारण सेयर पुँजी मध्ये नेपाल सरकारको रु. ६ अर्ब ८६ करोड ३ लाख ५३ हजार ७ सय ८० (अर्थात ५१ प्रतिशत) तथा सर्वसाधारणको रु. ६ अर्ब ५९ करोड १३ लाख २० हजार २ सय ९८ (अर्थात ४९ प्रतिशत) रहेको छ।

६. ऋणपत्र

वाणिज्य बैंकहरूले आफ्नो तत्काल कायम रहेको चुक्ता पुँजीको न्यूनतम २५ प्रतिशत बराबर ऋणपत्र जारी गर्नुपर्ने व्यवस्था अनुसार बैंकले २ अर्ब ५० करोड बराबरको ७ वर्ष अवधिको **ADBL ऋणपत्र २०८३** अर्धवार्षिक रूपमा ब्याज भुक्तानी हुने गरी वार्षिक १०.३५ प्रतिशत ब्याजदरमा निष्काशन गरिसकेको छ। यसमा नियमानुसार रु. १ अर्ब ५० करोडको ऋणपत्र भुक्तानी कोष खडा गरिएको छ।

७. कृषि ऋणपत्र

कृषि कर्जालाई व्यापक रूपमा परिचालन गर्न दिगोश्रोत व्यवस्थापनका लागि आर्थिक वर्ष २०७७/७८ को बजेट तथा कार्यक्रममा रु. २४ अर्बको कृषि ऋणपत्र निष्काशन गर्न व्यवस्था भए बमोजिम ४ प्रतिशत ब्याजदरको रु. २४ अर्बको कृषि ऋणपत्र निष्काशनका लागि नेपाल राष्ट्र बैंकसँग स्विकृति माग गरेकोमा हालसम्म रु. ६ अर्बको ७ वर्ष, ६ अर्बको ८ वर्ष, ६ अर्बको ९ वर्ष गरी जम्मा रु. १८ अर्बको कृषि ऋणपत्र जारी भइसकेको छ। जारी गर्न बाँकी रहेको १० वर्षे अवधिको ६ अर्बको ऋणपत्र उपयुक्त समयमा जारी गर्ने पूनः जानकारी गराउँदछु।

८. आधुनिक बैंकिङ सेवा:

बैंकले वाणिज्य बैंकिङ कारोवारलाई विस्तार गर्ने क्रममा विभिन्न किसिमका आधुनिक र प्रविधियुक्त बैंकिङ प्रोडक्टहरूको विकास र विस्तार गरेको छ। बैंकले कर्जाको पोर्टफोलियो संरचनालाई क्रमशः परिवर्तन गर्दै कर्पोरेट व्यवसाय र एसएमइ कर्जालाई अधिकेन्द्रित गर्दै जाने नीति लिएको छ। अत्याधुनिक र ग्राहकमैत्री गुणस्तरीय बैंकिङ सेवा प्रदान गर्न सबै नेपालीको घरआँगनसम्म सहज बैंकिङ पहुँच भन्ने अभियानलाई तीव्रताका साथ अगाडि बढाउन आधुनिक बैंकिङका Product हरू जस्तै: IPS, Connect IPS, Visa Debit Card, Credit Card, Internet Banking, E-commerce, QR Payment System, Mobile Point of Sale, Mobile Banking, E-Sewa, Fonpay, CASBA, DMAT सेवा जस्ता आधुनिक Electronic Banking को Instruments को प्रयोगलाई तीव्रता दिई Alternative Delivery Channel (ADCs) थप विस्तार गरिएको छ। देशका सबै वर्ग, समुदाय र भूगोलसम्म बैंकको आधुनिक सेवाको पहुँच विस्तार गर्ने क्रममा २८२ कार्यालयहरू, २२ एक्टेन्सन काउन्टर, ४९ कार्यालयहरूमा लकर सेवा, १२९ ATM, १६ वटा शाखाहरूबाट वैदेशिक विनिमय कारोवार, ८० वटा शाखाहरूबाट राजस्व खाता सञ्चालन र ६१ शाखाहरूबाट स्थानिय सरकारको खाता सञ्चालन आधुनिक तथा अन्तर्राष्ट्रियस्तरको Core Banking System मार्फत कारोवार सञ्चालन भई रहेको छ।

९. कर्जा सेवा विस्तारका लागि बैंकले गरेका थपकार्यहरू

आधुनिक कृषि प्रविधिमा आधारित कृषिजन्य व्यवसायहरूमा उत्पादन र व्यावसायिक कर्जा लगानीमा जोड दिँदै उत्पादनमूलक, प्राथमिकता प्राप्त क्षेत्र तथा कृषिसँग सम्बन्धित ठुला तथा व्यावसायिक परियोजनाहरूमा कर्जा लगानी वृद्धि गरिएको छ। बैदेशिक रोजगारीबाट फर्केका युवाहरूलाई स्वदेशमै रोजगारीका अवसरहरू सृजना गर्न र कृषि क्षेत्रमा आकर्षित गर्न अभिप्रायका साथ कर्जा विस्तार गरिएको छ। व्यावसायिक एवं परियोजनामूलक कर्जामा लगानी वृद्धि गर्दै उत्पादन, प्रशोधन, भण्डारण तथा बजारीकरणका लागि Forward and Backward Linkage हुने गरी कृषि मूल्य श्रृङ्खलामा कर्जा लगानी (Agriculture Value Chain Finacing), वन तथा वन पैदावरसम्बन्धी व्यवसाय गर्ने उद्यमीहरूको लागि वन परियोजना अन्तर्गत कर्जा विस्तार गरिएको छ। यसका साथै बैंकले आयात प्रतिस्थापन र निर्यात प्रवर्द्धनमा सहयोग पुऱ्याउने प्रकृतिका परियोजनाहरू, निर्माण तथा उर्जाक्षेत्र, पर्यटन क्षेत्रहरूमा समेत उच्च प्राथमिकताका साथ कर्जा कार्यक्रम सञ्चालन गर्दै आएको छ।



कृषिको रूपान्तरणका लागि समावेशी मूल्य श्रृङ्खला कार्यक्रमअन्तर्गत अनुदान सहयोगमा किसान कार्ड र किसान मोबाईल एप्समार्फत बैंकको डिजिटल वित्तीय सेवा बिस्तार गर्नुका साथै किसानहरूलाई आवश्यक कृषि ज्ञान, परामर्श, कृषि प्रसार तथा कृषि बजारको पहुँचलाई विस्तार गरिँदै आएको छ। यी कार्यक्रमहरूको माध्यमबाट बैंकले कृषक तथा कृषि व्यवसायीलाई सम्पूर्ण बैकिङ्ग सेवासहितको कर्जा प्रदान गरिरहेको छ।

यसका अतिरिक्त Non Funded Business तर्फ बैंक जमानतले पनि राम्रो बजार हिस्सा ओगटेको छ। ट्रेजरी व्यवसायबाट आम्दानिको ठुलो अंश आर्जन गर्न सफल भएको छ। प्रतीत पत्रसम्बन्धी कारोवारलाई विस्तार गर्दै लगिएको छ।

१०. लाभांश सम्बन्धमा:

आर्थिक वर्ष २०७९/०८० सम्मको सञ्चित नाफा नोक्सानमा १२४ करोड वितरण योग्य सञ्चित रहेता पनि प्रति सेयर वितरण योग्य मुनाफा न्यून रहेको र बैंकको संचित कोष अझ सुदृढ बनाउने अभिप्रायले यस वर्ष साधारण सेयर धनीहरू र अग्राधिकार सेयर पुँजीमा लाभांश घोषणा तथा वितरणको प्रस्ताव गरिएको छैन।

११. लेखापरीक्षकको नियुक्ति:

आर्थिक वर्ष २०७९/०८० को लेखापरीक्षण कार्य चार्टर्ड एकाउन्टेन्ट श्री सुदर्शन राज पाण्डे, श्री युद्ध राज ओली र श्री जितेन्द्र मिश्रले संयुक्त रूपमा सम्पन्न गर्नु भएको छ। आर्थिक वर्ष २०८०/८१ को लेखापरीक्षक नियुक्ति सम्बन्धमा महालेखा परीक्षकको कार्यालयसँग परामर्श माग गरिएकोमा परामर्श प्राप्त हुने क्रममा रहेकोले महालेखा परीक्षकको कार्यालयबाट परामर्श प्राप्त लेखापरीक्षकलाई आ.व. २०८०/८१ को लेखापरीक्षक नियुक्ति गर्ने र निजको पारिश्रमिक निर्धारण गर्ने अधिकार सञ्चालक समितिलाई प्रदान गर्नसमेत सभा समक्ष अनुरोध गर्दछौं।

१२. सञ्चालक सदस्यहरूमा भएको परिवर्तन:

आर्थिक वर्ष २०७९/८० 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 योगदानप्रति हार्दिक धन्यवाद ज्ञापन गर्दछु।

१३. कम्पनी ऐन, २०६३ को दफा १०९ बमोजिमको विवरण यसै वार्षिक प्रतिवेदनमा प्रस्तुत गरिएको छ।

आदरणीय सेयरधनी महानुभावहरू,

यस बैंकको उत्तरोत्तर प्रगति तथा विकासको लागि प्रत्यक्ष वा परोक्ष रूपले महत्वपूर्ण सहयोग तथा सुझाव दिई बैंकको क्षमता तथा सेवा वृद्धि गर्न मद्दत पुऱ्याउनु हुने सम्पूर्ण सेयरधनी महानुभावहरू, यस बैंकप्रति निरन्तर सहयोग, सहभागिता तथा अनवरत विश्वास राख्नुहुने 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 सम्पूर्ण सम्बद्ध निकायहरू र बैंकको लेखापरीक्षक लगायत बैंकका सबै तहका कर्मचारीहरूलाई हार्दिक धन्यवाद व्यक्त गर्दै आगामी दिनहरूमा पनि सबैबाट सदा भैँ सहयोग र सद्भाव पाउने विश्वास लिएको छु। आज यहाँहरूबाट प्राप्त हुने सल्लाह, सुझाव तथा मार्ग निर्देशनले बैंकको कार्ययोजना कार्यान्वयन तथा लक्ष्य प्राप्तमा थप सहयोग मिल्नेसमेत विश्वास लिएको छु।

अन्त्यमा, सञ्चालक समितिको वार्षिक प्रतिवेदनको साथै आर्थिक वर्ष २०७९/८० को वासलात, नाफा वा नोक्सान विवरण, ईक्विटीमा भएको परिवर्तन, नगद प्रवाह विवरण, लेखासम्बन्धी टिप्पणी तथा अन्य खुलासाहरू र उक्त वर्षमा बैंकले सम्पादन गरेका प्रमुख कार्यहरूको समीक्षा र भावी कार्यक्रमहरू सहितको वार्षिक प्रतिवेदनमा छलफल गरी अनुमोदन तथा स्वीकृत गरिदिनुहुन उपस्थित सम्पूर्ण सेयरधनी महानुभावहरू समक्ष हार्दिक अनुरोध गर्दछु।

धन्यवाद।

सञ्चालक समितिको तर्फबाट

अध्यक्ष, राम शरण पुडासैनी

मिति : २०८०/११/३०

कम्पनी ऐन, २०६३ को दफा १०९ बमोजिमको विवरण

(क) विगत वर्षको कारोबारको सिंहावलोकन:

१. आर्थिक वर्ष २०७९/८० मा यस बैंकको आर्थिक कारोबार तथा वित्तीय सूचकाङ्क निम्नानुसार रहेको छ ।

आर्थिक वर्ष २०७९/८० को प्रगति

रकम रु दश लाखमा

विवरण	आ.व. २०७९/८०	आ.व. २०७८/७९	फरक/वृद्धि	फरक/वृद्धि %
कुल सम्पत्ति	२६५,६७०.९८	२४६,१८४.२४	१९,४८६.७४	७.९२
कुल निक्षेप	२०१,५८२.५३	१७४,५८९.०१	२६,९९३.५२	१५.४६
कुल कर्जा तथा सापटी	१८२,८१५.०७	१७८,३९७.९०	४,४१७.१८	२.४८
कुल लगानी	५८,३८३.५१	४७,०६७.८३	११,३१५.६८	२४.०४
कुल सञ्चालन मुनाफा	३,०३९.५०	३,६०४.४१	-५६४.९१	-१५.६७
खुद मुनाफा	१,३२३.४१	२,२२५.७७	-९०२.३६	-४०.५४
निष्कृत्य कर्जा/कुल कर्जा (प्रतिशतमा)	२.७८	२.०९	०.६९	-
पूँजी पर्याप्ततामा अनुपात (प्रतिशतमा)	१४.२४	१५.५९	-१.३५	-
कर्जा निक्षेप अनुपात (प्रतिशतमा)	८१.७३	८९.१७	-७.४४	-
सेयरधनी कोषमा प्राप्त प्रतिफल (प्रतिशतमा)	३.९७	६.८८	-२.९१	-

२. आर्थिक वर्ष २०८०/८१ को पौष मसान्तसम्मको यस बैंकको आर्थिक कारोबार तथा वित्तीय सूचकांक निम्नानुसार रहेको छ ।

बैंकको वित्तीय अवस्थाको विश्लेषण गर्दा कुल निक्षेप २०८० साल आषाढ मसान्तमा रु. २०१ अर्ब ५८ करोड रहेकोमा २०८० साल पौष मसान्तमा उक्त रकममा रु. २८ अर्ब ४६ करोडले वृद्धि भई रु. २३० अर्ब ४ करोड पुगेको छ । कर्जातर्फ २०८० आषाढ मसान्तमा बैंकको लगानीमा रहेको कर्जा रु. १८२ अर्ब ८२ करोड रहेकोमा २०८० पौष मसान्तमा उक्त रकममा ९ अर्ब ३३ करोड अर्थात् ५.१० प्रतिशतले वृद्धि भई रु. १९२ अर्ब १४ करोड कायम रहेको छ । बैंकले चालु आर्थिक वर्षको स्वीकृत बजेट तथा कार्यक्रमअनुसार निर्धारण गरिएका लक्ष्यहरू हासिल हुने गरी कार्यक्रम संचालन गरी प्रगति उन्मुख रहेतापनी कर्जा माग, Recovery मा बिलम्बलगायतका समस्याका कारण कर्जाको साँवा/ब्याज असुली प्रभावित भई लक्ष्य अनुरूप प्रगती हासिल हुन नसकेता पनि बैंकले चालु आ.व. २०८०/८१ को पौष मसान्तसम्म १३६ करोड खुद मुनाफा आर्जन गर्न सफल भएको छ । वार्षिक बजेट तथा कार्यक्रमले तोकिएका लक्ष्य २०८१ आषाढ मसान्तसम्ममा हासिल तथा प्रगति गर्न आवश्यक योजना तथा कार्यक्रम संचालन गरिएको छ ।

आर्थिक वर्ष २०८०/८१ को पौष मसान्तसम्मको प्रगति विवरण :

रकम रु दश लाखमा

विवरण	पौष मसान्त २०८०
कुल सम्पत्ति	२९६,९०६
कुल निक्षेप	२३०,०४१
कुल कर्जा तथा सापटी	१९२,१४२
कुल लगानी	७०,७४८
कुल सञ्चालन मुनाफा	१,८५०
खुद मुनाफा	१,३५५
पूँजी पर्याप्ततामा अनुपात (प्रतिशतमा)	१३.३२
कर्जा निक्षेप अनुपात (प्रतिशतमा)	७६.४६



३. निक्षेप, कर्जा सेवा तथा गैर कोषमा आधारित कारोबार

यस बैंकले निक्षेप कारोबारअन्तर्गत बजारको माग एवं बैंकको हित अनुरूप विभिन्न प्रकारका निक्षेप खाताहरू संचालनमा ल्याएको छ । त्यसैगरी वैदेशिक रेमिट्यान्सलाई बैकिङ्ग निक्षेपमा परिणत गर्ने उद्देश्यसहित बचत र रेमिट्यान्स मुद्दति खातासमेत सञ्चालनमा ल्याइएको छ । निक्षेपको सम्मिश्रण तथा लागतमा सन्तुलन कायम राख्ने प्रयास गरिएको छ ।

आवधिक तथा चालु पुँजी प्रकृतीका कर्जाहरू अर्थतन्त्रका विभिन्न क्षेत्रहरू:- मुख्यगरी कृषि तथा उत्पादनमूलक क्षेत्रहरूमा लगानी गरिएको छ । बैंक ब्यबसायलाई आत्मनिर्भर तथा प्रतिस्पर्धात्मक बनाइराख्न नेपाल राष्ट्र बैंकको निर्देशन अनुरूप ब्याजदर अन्तर कायम हुने गरी कर्जाको ब्याजदर निर्धारण गर्ने गरिएको छ । आम्दानीको मुख्य स्रोत कर्जामा ब्याज आम्दानी रहेको सन्दर्भमा नियमनकारी सीमामा रही कर्जा व्यवसायको विस्तार गर्ने तथा कर्जा सम्पत्तिको गुणस्तर बिग्रन नदिन आवश्यक सजगता अपनाईएको छ ।

सुरक्षित एवं जोखिम विविधिकरणको अवधारणा अनुरूप गैर कोषमा आधारित कारोबार संचालन गरिएको छ । बैंकको व्यवसाय तथा आम्दानी विविधिकरणमा गैर कोषमा आधारित कारोबारको हिस्सा कमशः वृद्धि गरिएको छ ।

४. साना तथा लघु उद्यम कार्यक्रम

साना किसान तथा लघु उद्यमीहरूलाई यस बैंकले आफ्ना शाखा कार्यालयहरू, साना किसान विकास लघुवित्त वित्तीय संस्था, डिप्रोक्स लघुवित्त वित्तीय संस्था र विभिन्न सहकारी संस्थाहरूमार्फत् कर्जा प्रवाह गर्दै आइरहेको छ भने राहत कार्यक्रमअन्तर्गत 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 न्यूनीकरण गरी उक्त व्यवसायमा आकर्षण गर्न बाली तथा पशु बिमामार्फत सुरक्षण कार्यक्रमसमेत संचालन गर्दै आइरहेको छ ।

यस बैंकको केन्द्रीय तालिम प्रतिष्ठान र प्रादेशिक तालिम केन्द्रहरूबाट व्यावसायिक रूपमा उद्यम संचालन गर्न चाहने उद्यमीहरूलाई सिप विकाससम्बन्धी तालिम र स्थानीय आवश्यकताअनुसार अन्य तालिमसमेत संचालन गर्ने गरिएको छ ।

५. प्रविधि विकास

बैंकको सम्पूर्ण शाखाहरू कोर बैकिङ्ग प्रणालीमा जोडिएकाले अत्याधुनिक बैकिङ्ग सुविधा ग्रामीण क्षेत्रसम्म पुऱ्याउन बैंक सफल भएको छ । कारोबार संचालनको सन्दर्भमा उत्पन्न हुनसक्ने सम्भावित प्रविधिजन्य जोखिमहरूको पहिचान गरी सोको न्यूनीकरणको लागि आवश्यक व्यवस्था गरिएको छ । IPS, Connect IPS, RTGS, VISA DEBIT Card, Credit Card, Mobile Banking, Internet Banking, ATM, CASBA, DEMAT सेवा जस्ता आधुनिक Electronic Banking को प्रयोगलाई तीव्रता दिइएको छ ।

६. जनशक्ति व्यवस्थापन तथा विकास

बैंकले आफ्नो जनशक्तिलाई प्रभावकारी ढङ्गबाट परिचालन गरी उत्पादकत्व अभिवृद्धि गर्न Human Resource Information System को प्रभावकारी कार्यान्वयन गरिरहेको छ । यसअन्तर्गत जनशक्ति व्यवस्थापनका कार्यहरू क्रमिकरूपमा केन्द्रीकृत गर्दै लगिएको 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 लगिएको छ ।

७. भविष्यका योजनाहरू :

यस बैंकको भविष्यका योजनाहरू निम्नानुसार रहेका छन्:

- (१) बैंकले प्रवाह गर्ने सेवालाई छिटो, छरितो र ग्राहकमुखी बनाउन विशिष्टीकृत सेवाको लागि कार्यालयहरू किटान गरी क्रमिक रूपमा सेवा विस्तार गरिने छ ।
- (२) बैंकको सेवाको प्रभावकारी बजारीकरणको लागि बैंकको ब्राण्ड मार्केटिङ गर्न Marketing and Communication Strategies तयार गरी प्रभावकारी रूपमा संचालन गरिने छ ।
- (३) “ग्राहकसँगको नाता कृषि विकास बैंकमा नेपालीको खाता” अभियानलाई प्रभावकारी रूपमा संचालन गरी न्यून लागतको श्रोत संकलनमा जोड दिइने छ ।
- (४) कर्जा प्रवाह, स्वीकृती र कागजात व्यवस्थापन प्रकृत्यालाई छिटो, छरितो, सहज बनाई गुणस्तर वृद्धि गर्न केन्द्रिय स्तरबाट मात्र कर्जा स्वीकृत गर्ने कार्यलाई क्रमिक रूपमा लागु गर्दै लगिने छ । केन्द्रिय/प्रादेशिक नियन्त्रण प्रणालीलाई व्यवस्थित बनाउन Document Management System (DMS) तथा Credit Processing System सम्बन्धी Software लाई आवश्यकताअनुसार अद्यावधिक गरी कार्यान्वयन गरिने छ ।
- (५) बैंकिङ व्यवसायमा अन्तरनिहित जोखिमहरूको पहिचान, मापन, अनुगमन, नियन्त्रण र न्यूनीकरण गर्दै सरल, शीघ्र, सुरक्षित, प्रतिस्पर्धी एवं नाफामुलक सेवा संचालन गरिने छ ।
- (६) Green Financing को अवधारणा अनुरूप वातावरण अनुकूल कर्जा प्रवाह नीति क्रमशः अवलम्बन गर्दै लगिने छ ।
- (७) ग्रामीण अर्थतन्त्र, बैदेशिक रोजगार र उद्यमशीलतामा संलग्न अधिकांश नागरिकसम्म विद्युतीय वस्तु एवं सेवाको पहुँच पुर्याउन Digital Literacy for Financial Inclusion भन्ने नाराका साथ Digital Financial Literacy Program का साथै Digital Products को विकास र विस्तार गरी कार्यक्रम संचालन गरिने छ ।
- (८) कृषि क्षेत्रमा लगानी वृद्धि गर्न नेपाल सरकार र नेपाल राष्ट्र बैंकले गत आ.व. देखि कृषि विकास बैंकलाई अगुवा बैंकको रूपमा अगाडि सारेको र यसका लागि कृषि बन्डसमेत जारी गरिएको सन्दर्भमा चालु आ.व. मा थप ६०० करोड बराबरको कृषि बण्ड जारी गरिने छ ।
- (९) सम्भाव्यताको आधारमा कृषि, जलविद्युत, पर्यटन तथा अन्य क्षेत्रका ठूला परियोजनाहरूमा लगानी विस्तार गर्ने नीतिलाई निरन्तरता दिइने छ ।
- (१०) कुल निक्षेपमा स्थायी प्रकृतिको न्यून लागतको निक्षेप भार वृद्धि गर्दै निक्षेपको मिश्रणलाई भरपर्दो तथा दिगो बनाउने नीति लिई कार्यक्रम संचालन गरिने छ ।
- (११) भारत लगायत तेस्रो मुलुकबाट विप्रेषण आप्रवाहलाई प्रभावकारी रूपमा बैंकिङ प्रणालीमार्फत कारोबार बढाउने कार्यलाई निरन्तरता दिइने छ ।
- (१२) बैंकले विभिन्न दातृ निकाय तथा एजेन्सीसँग समन्वय, सहकार्य तथा सम्झौता गरी कम लागतको दीर्घकालीन पुँजी स्रोत परिचालन गर्ने वातावरण सिर्जना गरिने छ ।
- (१३) संघीय, प्रादेशिक तथा स्थानीय सरकारहरूसँग समन्वय, सहकार्य तथा सम्झौता गरी कार्यक्रमहरू सञ्चालन गर्ने कार्यलाई निरन्तरता दिइने छ ।
- (१४) व्यवसायिक संभावना भएका अधिक आर्थिक कारोबार हुने नेपाल सरकारका राजस्व केन्द्रहरू जस्तै मालपोत, राजश्व, अस्पताल, विश्वविद्यालय जस्ता निकायहरूसँग व्यावसायिक सम्बन्ध विस्तार गरी निक्षेप सङ्कलन गरिने छ ।
- (१५) अगुवा बैंकको रूपमा कृषि क्षेत्रको विकासमा महत्वपूर्ण भूमिका निर्वाह गर्दै जोखिम न्यूनीकरण हुने गरी गुणस्तरीय कर्जा विस्तारमा जोड दिइने छ ।



- (१६) नियमहरूको परिपालना गरी दीगो रूपमा प्रतिस्पर्धात्मक आधुनिक बैंकिङ्ग सेवा प्रदान गर्ने सम्बन्धमा बैंकले प्रयोग गर्दै आएको Core Banking System (CBS) लाई थप सुरक्षित बनाउन Cyber Security का राष्ट्रिय तथा अन्तर्राष्ट्रिय Best Practices अपनाई भरपर्दो, सवल, विश्वसनीय र जोखिमरहित गराउने कार्यलाई प्राथमिकता दिई तदनुरूपका कार्यहरूको थप प्रभावकारी रूपमा कार्यान्वयन 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 विकाससम्बन्धी सूचकहरू (Payment Systems Indicators- PSID) प्रयोग थप प्रभावकारी बनाइने छ ।

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

संस्थागत सुशासन

बैंकिङ कृयाकलापहरूलाई जवाफदेही र पारदर्शी रूपमा संचालन गर्नेतर्फ 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 सुशासनमा शून्य सहनशिलताको नीति अवलम्बन गर्दै मानव संशाधन विकासमा जोड दिई Ethical and Disciplined Working Culture लाई थप प्रभावकारी बनाउँदै लगिने छ ।

आन्तरिक नियन्त्रण प्रणाली

बैंकले आफ्नो विद्यमान सांगठनीक संरचनाको अधिकतम परिचालन गरी नियमनकारी निकायहरूबाट जारी भएका नीति नियम र निर्देशनहरूको पूर्ण पालना हुने गरी बैंकको घोषित उद्देश्यहरू प्राप्त गर्न बैंक सञ्चालनको लागि पर्याप्त र प्रभावकारी आन्तरिक नियन्त्रणका उपायहरू अवलम्बन गरिएको छ । यसका साथै बैंकका विभिन्न ऐन, नियम, नीति तथा कार्यविधिहरूलाई आवश्यक परिमार्जन एवं संशोधन गरी कार्यान्वयनमा ल्याई आन्तरिक नियन्त्रण प्रणालीलाई अभि च्युस्त एवं प्रभावकारी बनाइएको छ ।

बैंकबाट भएका कारोवारहरूको आन्तरिक लेखापरीक्षण र आवश्यकताअनुसार निरीक्षण तथा अनुगमन गर्न आन्तरिक लेखापरीक्षण तथा निरीक्षण विभागमार्फत क्रियाकलाप संचालन भैरहेका छन् । आन्तरिक लेखापरीक्षण तथा निरीक्षणको कार्यलाई अभि छिटो र प्रभावकारी बनाउन आवश्यकताअनुसार बैंकबाट केही शाखाहरूको आन्तरिक लेखापरीक्षण कार्य बाह्य परामर्शदाता (Outsource) मार्फत गर्ने गरी कार्य योजना तयार गरी सोही बमोजिम कार्य संचालन गरिएको छ ।

बैंकमा गैर कार्यकारी सञ्चालकको संयोजकत्वमा एक कार्यकारी संचालक सदस्य रहने गरी लेखापरीक्षण समिति रहेको छ । यस समितिले बैंकको वित्तीय अवस्था, आन्तरिक नियन्त्रण प्रणालीको पर्याप्तता तथा प्रभावकारिता, आन्तरिक तथा बाह्य लेखापरीक्षण प्रतिवेदनबाट प्राप्त सुझावहरूको समीक्षा तथा आवश्यकताअनुसार कार्यान्वयनको लागि व्यवस्थापनलाई मार्ग निर्देशन गर्ने, नेपाल राष्ट्र बैंकको निर्देशनहरूको पालना भए/नभएको सम्बन्धमा समीक्षा, लेखापरीक्षकको 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 पेस गर्ने र आवश्यकताअनुसार उपयुक्त जोखिम व्यवस्थापन गर्न व्यवस्थापनलाई आवश्यक निर्देशन दिने गरिएको छ । फलस्वरूप जोखिमलाई न्यूनीकरण र व्यवस्थापन गर्न सहज भएको छ ।



जोखिम व्यवस्थापन

बैंकिङ्ग व्यवसायसँग सम्बन्धित मुलतः कर्जा, तरलता, सञ्चालन र बजारसम्बन्धी जोखिमहरूको व्यवस्थापन गर्न जोखिमहरूको पहिचान, उचीत विश्लेषण एवम प्रभावकारी रूपमा व्यवस्थापन गर्ने उद्देश्यले बैंकले नीति/कार्यविधि/मार्गदर्शन तयार गरी कार्यान्वयन गर्नको साथै असल अभ्यासलाई समेत अनुशरण गर्दै जोखिम सुरक्षा घेराको अवधारणालाई स्वीकार गर्दै जोखिम संरचनाको विकास गरी नीति, नियम, कार्यविधि, परिपत्र, पद्धति, सीमा आदिलाई समयसापेक्ष बनाउन पुनरावलोकनसमेत गर्ने गरेको छ।

नियमनकारी निकायको निर्देशन परिपालना गर्न बैंकले विभिन्न तहको समिति/उपसमितिहरूको व्यवस्था गरेको र जोखिम व्यवस्थापनसम्बन्धी कार्यमा संचालक समितिलाई सुझाव तथा रिपोर्टिङ्ग कार्यका लागि गैर कार्यकारी संचालकको संयोजकत्वमा बैंकको एकिकृत जोखिम व्यवस्थापन विभागका प्रमुख सदस्य सचिव रहने गरी जोखिम व्यवस्थापन समितिको व्यवस्था गरेको छ। यस समितिले विद्यमान जोखिम पहिचान तथा व्यवस्थापन प्रणालीको पर्याप्तता, उपयुक्तता, उपयुक्त प्रणालीको विकास, संभावित विभिन्न प्रकारका जोखिम तथा सोको अनुपातमा आवश्यक पर्ने पुँजी विश्लेषण एवम् समग्र जोखिम विश्लेषण गरी आवश्यक राय सुझावसहित संचालक समितिमा प्रतिवेदन पेश गर्ने र व्यवस्थापनलाई आवश्यक मार्ग निर्देशन दिने कार्यहरू गर्दै आएको छ। नेपाल राष्ट्र बैंकबाट जारी गरिएका निर्देशन अनुरूप जोखिमसम्बन्धी आवश्यक नीति एवं संरचनाको विकास एवम परिमार्जन गर्न, बैंकमा जोखिम संस्कृति (Risk Culture) सुदृढ गर्न, जोखिम सचेतना तथा जागरुक रहन जोखिम संचार, तालिम/अभिमुखीकरण कार्यक्रम, जोखिमलाई स्वीकार्य सीमामा राख्न जोखिमको ग्राह्य सीमा निर्धारण जस्ता पक्षहरूको विकास गर्नसमेत संचालक समितिमा सुझाव पेश गरी समितिका जोखिम न्युनीकरण तथा नियन्त्रणका निर्देशन कार्यान्वयनको अनुगमन तथा रिपोर्टिङ्गको कार्यसमेत गर्ने गरेको छ।

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

सम्पत्ति शुद्धीकरण निवारण कार्यलाई प्रभावकारी रूपमा कार्यान्वयन गर्न सम्पत्ति शुद्धीकरण निवारणसम्बन्धी ऐन, नियम तथा नेपाल राष्ट्र बैंकको निर्देशन अनुरूप सम्पत्ति शुद्धीकरण तथा आतङ्कवादी कृत्याकलापमा वित्तीय लगानी निवारण सम्बन्धी नीति तथा कार्यविधि तर्जुमा गरी कार्यान्वयन भइरहेको छ। साथै, सम्पत्ति शुद्धीकरण निवारणसम्बन्धी कार्यहरू त्रैमासिक रूपमा गैर कार्यकारी संचालकको संयोजकत्वमा रहेको सम्पत्ति शुद्धीकरण निवारण समितिमा पेश गरी कार्यान्वयन गर्ने तथा सोको जानकारी संचालक समितिमा गरिन्छ। बैंकमा ग्राहक स्वीकार गर्ने पद्धतिलाई सुदृढ गर्न KYC लिने तथा अद्यावधिक गर्ने कार्यलाई प्रभावकारी बनाउन Online मार्फत KYC लिने कार्यको थालनी भइसकेको छ भने ग्राहक स्वीकार गर्नुपूर्व Customer Screening गर्ने व्यवस्था कार्यान्वयन भइसकेको छ। साथै, ग्राहकका कारोवारको अनुगमन तथा विश्लेषण, SWIFT मार्फत प्राप्त हुने तथा पठाइने रेमिटान्स कारोवारसँग सम्बन्धित पक्षहरूको Sanction Screening गर्ने कार्य भइरहेको छ। साथै, नेपाल राष्ट्र बैंकको निर्देशन बमोजिम नियामक निकाय तथा वित्तीय जानकारी इकाईलाई निर्धारित समयभित्र रिपोर्टिङ्ग भइरहेको छ।

कर्मचारी सेवा तथा सुविधा समिति

बैंकमा कार्यरत कर्मचारीहरूको सेवा, सुविधा, वृत्ति विकास, दण्ड, पुरस्कार आदिको स्पष्ट व्यवस्था गरी जनशक्तिको प्रभावकारी उपयोगको लागि कर्मचारी सेवा विनियमावली २०६२, विसौं संशोधन, २०७९ कार्यान्वयनमा रहेको छ। यसका आलवा कर्मचारीको सेवा र सुविधा तथा अन्य पक्षहरूबारे आवश्यक अध्ययन गरी उपयुक्त प्रस्ताव सञ्चालक समितिसमक्ष पेश गर्न गैर कार्यकारी सञ्चालकको संयोजकत्वमा प्रमुख कार्यकारी अधिकृत र वित्त तथा योजना विभागका विभागीय प्रमुख सदस्य तथा जनशक्ति व्यवस्थापन विभागीय प्रमुख सदस्य सचिव रहने गरी कर्मचारी सेवा तथा सुविधा समितिको गठन भइकार्यहरू सुचारु भइराखेको छ।



९. सामाजिक तथा सामुदायिक कार्यक्रम

नेपाल राष्ट्र बैंकले जारी गरेको संस्थागत सामाजिक उत्तरदायित्वसम्बन्धी निर्देशिकाको अधिनमा रही जनहीतका कार्यक्रमहरू वातावरण, शिक्षा, स्वास्थ्य, वित्तीय साक्षरता, खेलकुद, पिछडिएको समुदाय, सास्कृतिक तथा पुरातात्विक क्षेत्र, बृद्धाश्रम तथा अनाथालय र नेपालको दिगो विकास लक्ष्य २०१६-३० (Sustainable Development Goal 2016-30) ले पहिचान गरेका परिलक्षित विषयहरूमा केन्द्रीत भई बैंकको प्रादेशिक संरचनाअनुसार समानुपातिक रूपमा कार्यक्रम संचालन गर्ने कार्यलाई निरन्तरता दिँदै आइरहेको छ।

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

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

विश्व अर्थतन्त्रले भोग्नुपरेको उच्च मुद्रास्फीतिको स्थितिमा क्रमशः सुधार हुँदै गएको छ। यद्यपि, उर्जाको मूल्य अनिश्चतता, रुस-युक्रेनबीच जारी युद्ध र आर्थिक मन्दीको सामना गर्न अवलम्बन हुन सक्ने नीतिगत लचकताका कारण मुद्रास्फीति बढ्न सक्ने जोखिम कायमै रहेको छ। सन् २०२२ मा विश्व मुद्रास्फीति ८.७ प्रतिशत रहेकोमा सन् २०२३ मा ७.० प्रतिशत र सन् २०२४ मा ४.९ प्रतिशतमा सङ्कुचन हुने अन्तर्राष्ट्रिय मुद्रा कोषको अनुमान छ। उदीयमान तथा विकासशील र विकासोन्मुख मुलुकहरूको मुद्रास्फीति सन् २०२२ मा क्रमशः ७.३ प्रतिशत र ९.८ प्रतिशत रहेकोमा, सन् २०२३ मा क्रमशः ४.७ प्रतिशत र ८.६ प्रतिशत तथा सन् २०२४ मा क्रमशः २.६ प्रतिशत र ६.५ प्रतिशतले हुने कोषको प्रक्षेपण छ।

देशको आयात निर्यातको असन्तुलन अवस्थाले गर्दा समग्र देशको आर्थिक स्थितिमा असर गरेको छ। आर्थिक क्रियाकलापमा देखिएको शिथिलताका कारण कर्जा नोक्सानी व्यवस्था वृद्धि भई बैंकको मुनाफामा असर पर्न गएको छ। बैंकहरूबिचको प्रतिस्पर्धाका कारण कारोबार तथा मुनाफामा असर असर पर्न गएको छ। समयमा पुँजीगत खर्च हुन नसक्नु तथा राजश्वमा संकलनमा आएको सङ्कुचनले कारोबारमा असर पर्न गएको छ। देशको आर्थिक, मौद्रिक तथा वित्तीय नीति परिवर्तनबाट समेत बैंकको व्यवसाय विस्तारमा असर पुऱ्याएको देखिन्छ। वैकल्पिक लगानी क्षेत्रको अभाव तथा आन्तरिक बजारमा देखिएको सङ्कुचनका कारण आम्दानीको स्रोतमा असर परेको छ। विश्वमा सूचना प्रविधिको विकास सँगसँगै यसैसँग जोडिएका जोखिम बैंकको लागि चुनौतिपूर्ण विषय रहेको छ।

अन्तर्राष्ट्रिय जगतमा देखा परिरहेको द्वन्द्वका कारण सिर्जित तनाव साथै तेलको मुल्यवृद्धि र डलरको मूल्यमा उतार चढावले समग्र आर्थिक क्षेत्रमा असर परेको र नेपालको अर्थतन्त्रमा समेत पर्न सक्ने प्रभावले बैंकको व्यवसायमा असर पुग्न सक्ने देखिन्छ। देशको समग्र आर्थिक स्थिति एवं सीमित लगानीका अवसरहरू, ब्याजदर अन्तरको व्यवस्थापन, तरलता व्यवस्थापन चुनौतीका रूपमा रहेका छन्।

यसरी समग्रमा बढ्दो आयात, शिथिल सरकारी खर्च, कर्जाको घट्दो माग साथै अधिक तरलता तथा कर्जा निक्षेपको नीतिमा राष्ट्र बैंकले गरेको परिवर्तनले गर्दा आगामी दिनमा बैंकहरूको व्यवसाय विस्तारमा प्रतिकूल असर परेको देखिन्छ।

(ग) बैंकको औद्योगिक वा व्यावसायिक सम्बन्ध

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



(घ) सञ्चालक समितिमा भएको हेरफेर र सोको कारण

१. आर्थिक वर्ष २०७९/०८० को सञ्चालक समितिको विवरण

संस्थापक सेयरधनी नेपाल सरकारको तर्फबाट प्रतिनिधित्व गर्ने सञ्चालकहरू नेपाल सरकारको निर्णयअनुसार परिवर्तन हुने हुँदा संस्थापक समूहबाट प्रतिनिधित्व गर्ने सञ्चालकमा परिवर्तन हुने गरेको छ। आर्थिक वर्ष २०७९/०८० मा रहेका सञ्चालकहरूको विवरण निम्नबमोजिम रहेको छ।

क्र.सं.	नाम	पद	प्रतिनिधि	पदावधि
१	श्री रमेश कुमार के.सी.	अध्यक्ष/ सदस्य	नेपाल सरकार अर्थ मन्त्रालय	२०७८/०८/०५ देखि २०७९/०६/०१ सम्म
२	श्री रमेश दुवाडी	अध्यक्ष/ सदस्य	नेपाल सरकार अर्थ मन्त्रालय	२०७८/०७/२९ देखि २०७९/११/०३ सम्म सदस्य र २०७९/१०/२९ देखि २०७९/११/०३ सम्म अध्यक्ष
२	श्री रामशरण पुडासैनी	अध्यक्ष	नेपाल सरकार अर्थ मन्त्रालय	२०७९/११/१० देखि हाल सम्म
३	श्री सुमन दाहाल	सञ्चालक	नेपाल सरकार अर्थ मन्त्रालय	२०७९/०६/०६ देखि २०८०/०३/०७ सम्म
४	डा.राजेन्द्र प्रसाद मिश्र	सञ्चालक	नेपाल सरकार,कृषि तथा पशुपंक्षी विकास मन्त्रालय	२०७८/०९/२९ देखि हाल सम्म
५	श्री उत्तर कुमार खत्री	सञ्चालक	नेपाल सरकार अर्थ मन्त्रालय	२०८०/०३/०८ देखि २०८०/०८/२७ सम्म
६	डा. इन्दिरा श्रेष्ठ (मास्के)	सञ्चालक	स्वतन्त्र सञ्चालक	२०७५/०९/२७ देखि २०७९/०९/२६ सम्म
७	श्री संजीव पौडेल	सञ्चालक	सर्वसाधारण	२०७५/१२/१५ देखि हालसम्म
८	श्री हरिप्रसाद पराजुली	सञ्चालक	सर्वसाधारण	२०७५/१२/१५ देखि २०७९/१२/१४सम्म
९	श्री विनोद कुमार गुरागाई	सञ्चालक	सर्वसाधारण	२०७५/१२/१५ देखि हालसम्म
१०	श्री गोविन्द प्रसाद भट्टराई	सञ्चालक	सर्वसाधारण	२०७९/१२/१४ देखि हालसम्म
११	श्रीमती रिता सुवेदी	सञ्चालक	स्वतन्त्र	२०७९/११/१८ देखि हालसम्म

२. वहालवाला सञ्चालक समितिको विवरण

क्र.सं.	नाम	पद	प्रतिनिधि
१.	श्री राम शरण पुडासैनी	अध्यक्ष	नेपाल सरकार,अर्थ मन्त्रालय
२.	श्री महेश आचार्य	सञ्चालक	नेपाल सरकार,अर्थ मन्त्रालय
३.	डा.राजेन्द्र प्रसाद मिश्र	सञ्चालक	नेपाल सरकार,कृषि तथा पशुपंक्षी विकास मन्त्रालय
४.	श्री गोविन्द प्रसाद भट्टराई	सञ्चालक	सर्वसाधारण समूहबाट निर्वाचीत
५.	श्री संजीव पौडेल	सञ्चालक	सर्वसाधारण समूहबाट निर्वाचीत
६.	श्री विनोद कुमार गुरागाई	सञ्चालक	सर्वसाधारण समूहबाट निर्वाचित
७	श्रीमती रिता सुवेदी	सञ्चालक	स्वतन्त्र सञ्चालक



नेपाल सरकार अर्थ मन्त्रालयको प्रतिनिधिको रूपमा रहेका श्री रमेश दुवाडीले दिनु भएको राजिनामा मिति २०७९।११।०४ देखि लागु हुने गरी स्वीकृत भए पश्चात सोही मन्त्रालयको प्रतिनिधिको रूपमा सञ्चालक सदस्य नियुक्त हुनु भएका श्री राम शरण पुडासैनी मिति २०७९/११/१० गतेको सञ्चालक समिति बैठकको निर्णयानुसार सर्वसम्मतिमा सञ्चालक समितिको अध्यक्षमा चयन हुनु भएको र नेपाल सरकार अर्थ मन्त्रालयको प्रतिनिधिको रूपमा सञ्चालक सदस्य हुनु भएका श्री सुमन दाहालको ठाउँमा मिति २०८०।०३।०८ देखि २०८०/०८/२७ सम्म श्री उत्तर कुमार खत्री सञ्चालक सदस्य रहनु भएको । साथै नेपाल सरकार अर्थ मन्त्रालयको मिति २०८०/०९/०२ को पत्रानुसार श्री महेश आचार्य सञ्चालक नियुक्त भई बहाल रहनु भएको छ ।

स्वतन्त्र सञ्चालक डा. इन्दिरा श्रेष्ठ (मास्के) को मिति २०७९/०९/२६ गतेबाट पदावधि समाप्त भई निवृत्त हुनु भएकोमा उहाँको सट्टा सञ्चालक श्रीमती रिता सुवेदीलाई सञ्चालक समितिको मिति २०७९।११।१८ गतेको निर्णयानुसार स्वतन्त्र सञ्चालक पदमा नियुक्ति हुनु भएको । त्यसैगरी मिति २०७९।१२।१४ मा सम्पन्न बैंकको सोढौं वार्षिक साधारण सभाबाट सञ्चालकद्वय श्री विनोद गुरागाँई र श्री संजीव पौडेल पूनः निर्वाचित हुनु भएको साथै सञ्चालक श्री गोविन्द प्रसाद भट्टराई निर्वाचित हुनु भएको छ ।

(ड.) बैंकको कारोबारलाई असर पार्ने मुख्य कुराहरू

बैंकको कारोवारलाई असर पार्न सक्ने विभिन्न किसिमका जोखिमहरूलाई देहायबमोजिम प्रस्तुत गरिएको छः

- देशको आर्थिक अवस्थामा आउने परिवर्तनबाट पर्न सक्ने जोखिमहरू ।
- कोरोना महामारीले निम्त्याएको प्रतिकूल अवस्था कारण कर्जा सम्पत्तिको गुणस्तरमा ह्रास भई आउन सक्ने जोखिमहरू ।
- मुद्रा बजार तथा पुँजी बजारको उतार चढावबाट पर्न सक्ने सम्भावित जोखिमहरू ।
- विदेशी विनिमय कारोबार गर्दा विनिमय दरमा हुने परिवर्तनबाट हुन सक्ने जोखिमहरू ।
- निक्षेप तथा कर्जा लगानीको ब्याजदरमा हुने परिवर्तनबाट हुन सक्ने जोखिमहरू ।
- कर्जाको माग अनुरूप निक्षेप वृद्धि नहुँदा कर्जा विस्तारमा देखिन सक्ने चुनौती ।
- निक्षेपको वृद्धि अनुरूप कर्जाको माँग नहुँदा आउन सक्ने चुनौती ।
- साइबर अपराधका कारण प्रविधि सुरक्षामा आउन सक्ने जोखिम ।
- नेपाल राष्ट्र बैंकले वाणिज्य बैंकसम्बन्धी नीति निर्देशनमा परिवर्तन गर्दा श्रृजना हुन सक्ने सम्भावित जोखिमहरू ।
- बैकिङ व्यवसायमा हुने अत्यधिक प्रतिस्पर्धाको कारण आउन सक्ने चुनौतीहरू ।
- 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 अस्थिरताबाट अर्थतन्त्रमा प्रभाव पर्दा उत्पन्न हुन सक्ने जोखिमहरू ।
- प्राकृतिक प्रकोपबाट हुन सक्ने आर्थिक तथा भौतिक जोखिमहरू ।

(च) लेखा परीक्षण प्रतिवेदनमा उल्लेखित कैफियतहरूको सम्बन्धमा सञ्चालक समितिको प्रतिक्रिया

आर्थिक वर्ष २०७९/०८० को लेखापरीक्षण प्रतिवेदनमा उल्लेख्य कैफियत नरहेको र संस्था सञ्चालनका क्रममा देखिएका केही कैफियतको सुधारका लागि लेखा परिक्षकहरूले दिएको सुझाव अनुरूप सुधार गर्दै लगिने छ ।

संक्षिप्त वार्षिक आर्थिक विवरण लेखापरीक्षण भएको वित्तीय विवरण र सञ्चालक समितिको प्रतिवेदन अनुरूप छ ।

(छ) लाभांश बाँडफाँड गर्न सिफारिस सम्बन्धमा

आर्थिक वर्ष २०७९/०८० सम्म कायम रहेको जम्मा वितरण योग्य मुनाफाबाट बैंकका सेयरधनीहरूलाई र नेपाल सरकारको अविमोच्य असञ्चित अग्राधिकार सेयर पुँजीमा कुनै पनि लाभांश घोषणा तथा वितरण गर्न प्रस्ताव गरिएको छैन ।



(ज) समीक्षा वर्षमा बैंकद्वारा कुनै सेयरहरू 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	कोष व्यवस्थापन कम्पनी लि.		गोबरग्याँस तथा कृ.य.वि. प्रा.लि.	
	आ.व.२०७९/८०	आ.व.२०७८/७९	आ.व.२०७९/८०	आ.व.२०७८/७९
सेयर पुँजी	३१,०४८	३१,०४८	-	-
कुल सम्पत्ति	६१,०९९	५७,४९४	-	-
खुद नाफा/ नोक्सान	२,९७८	१,०११	-	-
जगेडा तथा कोष	२३,६८२	२०,७०४	-	-
अन्तिम लेखापरीक्षण भएको	छ	छ	छैन	छैन

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

समीक्षा वर्षमा बैंकले नियमित बैकिङ्ग 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 गोबरग्याँस कम्पनीको कारोबार नभई व्यवसाय संचालनमा नरहेकोले शतप्रतिशत नोक्सानी व्यवस्था गरी यसको उपयुक्त व्यवस्थापन गर्ने क्रममा रहेको छ । समीक्षा अवधिमा कुनै महत्त्वपूर्ण परिवर्तन नभएको ।

(ट) विगत आर्थिक वर्षमा कम्पनीको आधारभूत सेयरधनीहरूले कम्पनीलाई उपलब्ध गराएको जानकारी :

विगत आर्थिक वर्षमा कुनै यस्तो जानकारी बैंकलाई प्राप्त भएको छैन ।

(ठ) विगत आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरूले लिएको सेयरको स्वामित्वको विवरण र कम्पनीको सेयर 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 सेयर आफैँले खरिद गरेको भए त्यसरी आफ्नो सेयर खरिद गर्नुको कारण, त्यस्तो सेयरको सङ्ख्या र अङ्कित मूल्य तथा त्यसरी सेयर खरिद गरेबापत कम्पनीले भुक्तानी गरेको रकम : बैंकले हालसम्म आफ्नो सेयर आफैँ खरिद गरेको छैन ।

(ण) आन्तरिक नियन्त्रण प्रणाली भए वा नभएको र भएको भए सोको विस्तृत विवरण : आन्तरिक नियन्त्रण प्रणालीका सम्बन्धमा माथि क को बुदा ८ मा उल्लेख गरिएको छ ।

(त) विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण :

क्र.सं.	विवरण	आ.व. २०७९/८०	आ.व. २०७८/७९
१	कर्मचारी खर्च (रु.मा)	३,६२०,७२६,४३४	३,८२३,९९६,२९९
२	अन्य सञ्चालन खर्च (रु.मा)	९९५,६९०,०३६	८७२,३०६,७७५

(थ) लेखापरीक्षण समितिका सदस्यहरूको नामावली, निजहरूले प्राप्त गरेको पारिश्रमिक, भत्ता तथा सुविधा, सो समितिले गरेको काम कारबाहीको विवरण र सो समितिले कुनै सुझाव दिएको भए सोको विवरण: यस बैंकले नेपाल राष्ट्र बैंकको निर्देशन र प्रचलित कानूनको प्रावधान अनुरूप सञ्चालक समितिले गैरकार्यकारी सञ्चालकको संयोजकत्वमा लेखापरीक्षण समिति (Audit Committee) को गठन गरेको छ । यस समितिको मुख्य उद्देश्य बैंकको



आन्तरिक नियन्त्रण प्रणालीको मूल्याङ्कन, लेखापरीक्षण प्रकृयाको मूल्याङ्कन, आर्थिक प्रतिवेदनको र आर्थिक विवरण सम्प्रेषणको सुपरीवेक्षण गरी बैंकको आर्थिक विवरणहरू सही र पर्याप्त रहेको, बैंकका सम्पूर्ण विभागहरूले आन्तरिक प्रकृया, नीति नियमहरूको परिपालना गरे/नगरेको बारे सुनिश्चित गर्ने रहेको छ । यसका अतिरिक्त समितिले बाह्य लेखापरीक्षण प्रतिवेदनको पनि समीक्षा गरी सञ्चालक समितिलाई सुधारका लागि प्रस्ताव पेश गर्ने गरेको छ ।

लेखापरीक्षण समिति

आर्थिक वर्ष २०७९/८० मा रहेको लेखापरीक्षण समितिको विवरण:

क्र.सं.	नाम	पद	प्रतिनिधि	कार्य अवधि
१	श्री संजीव पौडेल	संयोजक	सञ्चालक	२०७७/०६/२९ देखि २०७९/१२/१४ सम्म
२	श्री सुमन दाहाल	संयोजक	सञ्चालक	२०७९/१२/१५ देखि २०८०/०२/२४ सम्म
३	श्री गोविन्द प्रसाद भट्टराई	संयोजक	सञ्चालक	२०८०/०२/२४ देखि हाल सम्म
४	डा. इन्दिरा मास्के(श्रेष्ठ)	सदस्य	सञ्चालक	२०७७/०६/२९ देखि मिति २०७९/०९/२६ सम्म
५	श्रीमती रीता सुवेदी	सदस्य	सञ्चालक	२०७९/१२/१५ देखि हाल सम्म
६	श्री सुशील हुमागाँई	सदस्य सचिव	विभागीय प्रमुख आ. ले. प. विभाग	२०७७/०८/१६ देखि हालसम्म

आर्थिक वर्ष २०७९/८० मा लेखापरीक्षण समितिका ४० (चालिस) वटा बैठक सम्पन्न भएको छ । लेखापरीक्षण समितिका पदाधिकारीहरूलाई प्रति बैठक भत्ता वापत रु. ४,०००/-, उपलब्ध गराउने गरिएको र आन्तरिक लेखा परीक्षण तथा निरीक्षण 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. ५,५१,६००/- खर्च भएको छ । लेखापरीक्षण समितिले गरेका प्रमुखकार्यहरू:-

- बैंकको काम कारवाहीमा नियमितता, मितव्ययिता, औचित्यता, प्रभावकारिता जस्ता कुराहरू अवलम्बन भए/नभएको बारे समीक्षा गरी सञ्चालक समितिलाई आवश्यक राय पेश गर्ने गरेको ।
- आन्तरिक लेखापरीक्षण तथा निरीक्षण विभागबाट पेश भएको आन्तरिक लेखापरीक्षण सम्बन्धी वार्षिक कार्ययोजना स्वीकृत गरेको ।
- आन्तरिक लेखा परीक्षणसम्बन्धी स्वीकृत वार्षिक कार्यक्रममा तय गरिएको लक्ष्यअनुसार आन्तरिक लेखापरीक्षण भए/नभएको नियमित रूपमा अनुगमन गर्ने गरेको ।
- नेपाल राष्ट्र बैंक, बैंक सुपरिवेक्षण विभागबाट यस बैंकको समष्टिगत स्थलगत निरीक्षण गरि दिएको प्रतिवेदनमा औल्याईएको विषय तथा कैफियतहरूको सम्बन्धमा व्यवस्थापनबाट जवाफ माग गरी लेखापरीक्षण समितिको रायसहितको प्रतिवेदन तयार गरी सञ्चालक समितिमा पेश गर्ने गरेको ।
- बाह्य लेखापरीक्षकको प्रतिवेदनमा औल्याईएको विषय तथा कैफियतहरूको सम्बन्धमा राय सहितको प्रतिवेदन सञ्चालक समितिमा पेश गरेको र त्रैमासिक रूपमा कार्यान्वयनको अनुगमन गरी सञ्चालक समितिमा जानकारी गराउने गरेको ।
- बैंकको आन्तरिक लेखापरीक्षण तथा निरीक्षण विभागबाट त्रैमासिक रूपमा पेश भएको त्रैमासिक प्रतिवेदन उपर बुँदागत रूपमा छलफल/समीक्षा गरी प्रतिवेदनमा औल्याइएका प्रमुख कैफियतहरू सुधारका लागि व्यवस्थापनलाई निर्देशन दिएको ।
- बैंकको आन्तरिक लेखापरीक्षणका क्रममा देखिएका संवेदनशील तथा गम्भीर प्रकृतिका कैफियतहरूका बारेमा छलफल गरी सो सम्बन्धमा विस्तृत अध्ययन तथा छानबिन गर्न व्यवस्थापनलाई निर्देशन दिएको ।
- प्रत्येक त्रयमासमा बैंकको वित्तीय विवरणको विश्लेषण तथा समीक्षा सहितको लेखापरीक्षण समितिको त्रैमासिक प्रतिवेदन सञ्चालक समितिसमक्ष पेश गर्ने गरेको ।
- लेखापरीक्षकको नियुक्ति सम्बन्धमा सञ्चालक समितिसमक्ष सिफारिस गर्ने गरेको ।

- आन्तरिक लेखापरीक्षणका क्रममा गराइएका बेरुजुहरू उपर चित्त नबुझी सम्बन्धित कर्मचारीहरूले पुनरावलोकनलाई दिइने निवेदनउपर निर्णय गरी टुङ्गे गर्ने गरेको छ ।
- आन्तरिक लेखापरीक्षणको वार्षिक लेखापरीक्षण कार्यक्रम बाहेक, बैंकको संचालक समिति, लेखापरीक्षण समिति र बैंक व्यवस्थापनले आवश्यक ठाने बमोजिमका तत्काल विभागबाट विशेष लेखापरीक्षण कार्यसमेत गर्ने गरेको छ ।
- नेपाल राष्ट्र बैंकले जारी गरेको एकीकृत निर्देशिका २०७६, बैंकले समय समयमा जारी गरेको कार्यविधि, निर्देशिका तथा विनियमावली तथा प्रचलित कानूनअनुसार बैंकलाई लागु हुने नीतिनियमको परिपालना भए/नभएको अनुगमन गरी सोको कार्यन्वयनका लागि रायसहित सञ्चालक समितिसमक्ष पेश गर्ने गरेको ।

सञ्चालक सम्मिलित अन्य समितिहरू (२०७९।०८० को अन्तमा)

अ. सम्पत्ति शुद्धीकरण निवारण समिति

सम्पत्ति शुद्धीकरण समिति सदस्यहरूको नामावली निजहरूले प्राप्त गरेको पारिश्रमिक, भत्ता तथा सुविधा,सो समितिले गरेको काम कारबाहीको विवरण र सो समितिले कुनै सुझाव दिएको भए सोको विवरण:

सम्पत्ति शुद्धीकरण समितिमा देहायबमोजिमका सदस्यहरू रहेका छन् :

डा.राजेन्द्र प्रसाद मिश्र	संयोजक	सञ्चालक
श्री सरीता दाहाल	सदस्य	विभागीय प्रमुख, कम्प्लाइन्स विभाग
श्री नीकु आचार्य	सदस्य	प्रमुख जोखिम अधिकृत, जोखिम व्यवस्थापन विभाग
श्री रमेश प्रसाद कलौनी	सदस्य	कम्प्लाइन्स अफिसर, कम्प्लाइन्स विभाग

यस समितिका सञ्चालक सदस्यहरूलाई प्रति बैठक रु. ४००० बैठक भत्ता उपलब्ध गराइएको छ । आर्थिक वर्ष २०७९।८० मा सम्पत्ति शुद्धीकरण निवारण समितिका १४ वटा बैठकहरू भएको छ र बैठक भत्ता बापत रु. १९६,४०० तथा अन्य खर्च बापत रु. ३९,९७० भुक्तानि गरिएको छ ।

समितिले विद्यमान सपत्ति शुद्धीकरण, जोखिम पहिचान तथा व्यवस्थापन प्रणालीको पर्याप्तता सम्बन्धमा छलफल तथा अध्ययन गरी उपयुक्त प्रणालीको विकासका लागि आवश्यक काम कारबाही गर्दै आइरहेको छ । यस आर्थिक वर्षमा भएका प्रमुख कार्यहरू तथा निर्देशनहरू निम्नानुसार रहेको छ:

- सम्पत्ति शुद्धीकरण तथा आतंकवादी कृत्याकलापमा वित्तीय लगानी निवारण सम्बन्धी नीति तथा कार्यविधि पुनरावलोकन ।
- सम्पत्ति शुद्धीकरण तथा आतंकवादी कृत्याकलापमा वित्तीय लगानी निवारण सम्बन्धी नीति तथा कार्यविधि, २०७५ परिमार्जन ।
- सम्पत्ति शुद्धीकरण तथा आतंकवादी कृत्याकलापमा वित्तीय लगानी निवारण सम्बन्धी त्रैमासिक जोखिम मूल्याङ्कन प्रतिवेदनहरू मथि विस्तृत छलफल गरी जानकारीको लागि संचालक समितिमा पेश गरिएको ।
- सम्पत्ति शुद्धीकरण तथा आतंकवादी क्रियाकलापमा वित्तीय लगानी निवारणसम्बन्धमा बैंकले अवलम्बन गरेका अभ्यासहरू तथा कार्यान्वयनको अवस्था सम्बन्धमा छलफल गरी आवश्यक सुधार गर्न व्यवस्थापनलाई निर्देशन दिइएको ।
- नेपाल राष्ट्र बैंकको AML/CMT Targeted Special Onsite Inspection Report का निर्देशन सुझावहरू र सोको कार्यान्वयनको अवस्था सम्बन्धमा विस्तृत छलफल गरी संचालक समितिलाई जानकारी गरिएको ।
- बैंकमा ग्राहक पहिचान, जोखिम वर्गीकरण, वास्तविक भनी पहिचान तथा बृहत् ग्राहक मूल्याङ्कनको अवस्था सम्बन्धमा विस्तृत छलफल गरी आवश्यक सुधार गर्न व्यवस्थापनलाई निर्देशन दिइएको ।

जोखिम व्यवस्थापन समिति

जोखिम व्यवस्थापन समितिमा देहाय बमोजिमका सदस्यहरू रहेका छन्:

श्री संजीव पौडेल	संयोजक	सञ्चालक
श्री गोविन्द भट्टराई	सदस्य	सञ्चालक, संयोजक-लेखापरीक्षण समिति
श्री मिनराज पोखरेल	सदस्य	विभागीय प्रमुख
श्री नीकु आचार्य	सदस्य सचिव	प्रमुख जोखिम अधिकृत



यस समितिका सञ्चालक सदस्यहरूलाई प्रति बैठक रु. ४००० बैठक भत्ता उपलब्ध गराइएको छ। आर्थिक वर्ष २०७९।८० मा जोखिम व्यवस्थापन समितिको बैठक नं. १५९ देखी १७६ सम्म १८ वटा बैठकहरू भएको छ र बैठक भत्ताबापत रु. २,५४,६०० तथा अन्य खर्च बापत रु. ५२,४०० भुक्तानी गरिएको छ।

समितिले ने.रा. बैंकबाट जारी एकीकृत निर्देशनमा उल्लेख भएका कार्यका अतिरिक्त जोखिम व्यवस्थापनका असल अभ्यासका सबै कार्यहरू गर्दै आएको छ। आ.व. २०७९।८० मा सम्पन्न भएका प्रमुख कार्यहरू देहायअनुसार रहेका छन्:

- बैंकले जोखिम व्यवस्थापनका नेपाल राष्ट्र बैंकको निर्देशन, वासेलका सिद्धान्त र जोखिम व्यवस्थापनका लागि असल अभ्यासहरूको अनुसरण गर्दै कार्य गरिरहेको छ। जोखिमको पहिचान, विश्लेषण, मापन, अनुगमन, नियन्त्रण तथा रिपोर्टिङ जस्ता जोखिम व्यवस्थापनका आधारभूत प्रक्रियाहरूमा रही कार्य गर्ने गरेको।
- विद्यमान जोखिमको अवस्था, पहिचान गरिएका जोखिम तथा नियन्त्रणका लागि गरिएका कार्यहरू, जोखिम व्यवस्थापन समिति तथा उप समितिहरूबाट भए गरेका कार्यहरू आदि समेटेर त्रैमासिक रूपमा जोखिम व्यवस्थापन प्रतिवेदन तयार पारी राय/सुझावसहित सञ्चालक समितिमा पेश तथा वार्षिक प्रतिवेदन नेपाल राष्ट्र बैंकमा पेश गरेको।
- जोखिम व्यवस्थापन समितिमा निम्न विषयहरूमा छलफल तथा आवश्यक निर्णय गरिएको।
- आवधिक रूपमा कर्जा गुणस्तर तथा अधिकेन्द्रित जोखिमको अवस्था (प्रदेशअनुसार, कर्जा आकारअनुसार, क्षेत्रगत शीर्षकअनुसार) विश्लेषण तथा निर्देशन।
- बैंकको समग्र जोखिमको अवस्था विश्लेषण गरी त्यसबाट बैंकको पुँजी तथा स्थायित्वमा पर्नसक्ने असर सम्बन्धमा विश्लेषण।
- बैंकिङ्ग तुलनात्मक तथ्याङ्क, पुँजीकोष पर्याप्तता, कर्जा गुणस्तर तथा यसमा आएको परिवर्तन सम्बन्धमा त्रैमासिक रूपमा छलफल तथा सञ्चालक समितिमाफत व्यवस्थापनलाई आवश्यक निर्देशन तथा सुझाव।
- सहूलियतपूर्ण कर्जा, स्थानान्तरण गरी ल्याईएका कर्जा तथा सहवित्तीयकरण कर्जाउपर छलफल भै व्यवस्थापनलाई गुणस्तर कायम गर्न आवश्यक निर्देशन।
- जोखिम व्यवस्थापनका लागि वार्षिक रूपमा अपनाउनुपर्ने रणनीतिउपर छलफल।
- दवाव परीक्षणको नतिजा उपर छलफल गरी आवश्यक निर्देशन।
- सम्पत्ति तथा दायित्वको उचित व्यवस्थापनका लागि बैंकले गरेका कार्यहरू तथा ALCO मा भएका छलफलहरूको आवश्यक विश्लेषण।
- संरचनागत तरलता विश्लेषण, ब्याजदर जोखिम विश्लेषण।
- वातावरणीय तथा सामाजिक जोखिम व्यवस्थापन नीति २०७९ उपर छलफल गरी संचालक समिति अनुमोदन भई लागु।
- वातावरणीय तथा सामाजिक जोखिम व्यवस्थापन कार्यविधि २०८० उपर छलफल भई व्यवस्थापनको राय सुझाव प्राप्त गरी उक्त कार्यविधि अन्तिम रूप दिनको लागि कानून विभागमा पठाउने निर्णय भएको।
- आ.व.२०७८।७९ र २०७९।८० को दोश्रो त्रैमाससम्मको संचालक समितिबाट व्यवस्थापनलाई कार्यान्वयनको लागि दिईएको निर्देशनको कार्यान्वयनको अवस्थाको विवरण माग गरी छलफल गरी कार्यान्वयन हुन बाँकी विषयको सम्बन्धमा आवश्यक निर्देशन तथा कारण माग।
- एकीकृत जोखिम व्यवस्थापन विभागबाट पुर्नलेखन गरिएको कर्जा जोखिम व्यवस्थापन कार्यविधिको छलफल।
- प्रदेश सरकार लगायत विभिन्न संघ/संस्थाहरूसँग भएको सम्झौता कार्यान्वयनको अवस्था वारे प्रतिवेदन तयार गरी राय/सुझावसहित सञ्चालक समितिमा पेश।
- बैंकमा विद्यमान सफ्टवेयरको पछिल्लो विवरण अध्यावधिक तथा आवश्यक निर्देशन।
- Operational Risk Management Committee (ORMC) तथा Credit Risk Management Committee (CRMC) को संयोजक एवं जोखिम व्यवस्थापन समितिबिच छलफल गरी भएको कार्यहरूको जानकारी तथा आगामी कार्यदिशाका लागि निर्देशन।

- कर्जाको गुणस्तर कायम गर्न, नीति कार्यविधि तथा सिमाहरूको परिपालनाको अवस्था विश्लेषण गरी जोखिम व्यवस्थापन समितिमा सुझाव पेश गर्न तथा कर्जामा अन्तर्निहित जोखिम व्यवस्थापनका लागि गठन भएको CRMC साथै सञ्चालन प्रकृतिका जोखिमहरूको पहिचान, न्यूनीकरण तथा व्यवस्थापन ORMIC मार्फत हुने गरेको ।
- कर्जा प्रवाह गर्ने क्रममा कर्जाहरूको आन्तरिक कर्जा मापन तथा विश्लेषण गर्ने गरिएको, उक्त: क्रममा देखिएका जोखिमहरूलाई जोखिम व्यवस्थापन समितिमा समेत छलफल गरी न्यूनीकरणका लागि व्यवस्थापनलाई आवश्यक सुझाव पेश गर्ने गरिएको ।

कर्मचारी सेवा सुविधा समिति

कर्मचारी सेवा सुविधा समितिमा देहाय बमोजिमका सदस्यहरू रहेका छन् :-

श्री विनोद कुमार गुरागाँई	संयोजक	सञ्चालक
श्री गोविन्द गुरुड	सदस्य	प्रमुख कार्यकारी अधिकृत
श्री बासु अधिकारी	सदस्य	वि.प्र. वित्त तथा योजना विभाग
श्री डालेन्द्र थापा	सदस्य	वि.प्र. जनशक्ति व्यवस्थापन विभाग

यस समितिका सञ्चालक सदस्यहरूलाई प्रति बैठक रु. ४००० बैठक भत्ता उपलब्ध गराइएको छ । आर्थिक वर्ष २०७९/८० मा कर्मचारी सेवा सुविधा समितिमा २१ वटा बैठकहरू भएको छ र बैठक भत्ता बापत रु. ३,६०,९०० तथा अन्य खर्च बापत रु.५२,५०० भुक्तानी गरिएको छ ।

आ.व. २०७९/८० मा कर्मचारी सेवा विनियमावली संसोधन, कर्मचारीहरूलाई थप उत्पेरित गर्न आर्थिक सुविधाहरू उपलब्ध गराउन तथा बैंक व्यवस्थापन र बैंकमा कृयाशील कर्मचारी युनियनहरू बिच भएको सहमति कार्यान्वयनका सम्बन्धमा संचालक समितिलाई विभिन्न सुझावहरू दिइएको छ ।

- (द) कुनै पनि सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख, बैंकका आधारभूत सेयरधनी 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 २०७९/८० मा सञ्चालक समितिको जम्मा ७२ 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 मोवाइल सेट अधिकतम रु. १५,०००/- सम्मको (फिर्ता गर्न नपर्ने), बैठकमा आतेजाते सवारी साधन सुविधा र निजी सवारी साधन प्रयोग गरेमा मासिक २० लिटर इन्धन ।

प्रमुख कार्यकारी अधिकृतको पारिश्रमिक, भत्ता तथा सुविधा

तलब रु. ३००,०००/- प्रति महिना, भत्ता रु. १००,०००/- प्रति महिना, दशैँ खर्च बापत रु. ३००,०००/-, बैंक दिवस बापत सञ्चालक समितिको निर्णयानुसार उपलब्ध गराइने, औषधी उपचार खर्च बापत ५० दिनको तलब, मासिक टेलिफोन महसूल, एकपटक १ थान मोवाइल सेट अधिकतम रु. ५०,०००/- सम्मको (फिर्ता गर्न नपर्ने) र सञ्चयकोषमा १ महिनाको तलब थप ।

- (न) सेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम : समीक्षा आर्थिक वर्षको अन्तसम्ममा सेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम रु. ६९८,०९६,५९५ रहेको छ ।



- (प) कम्पनी ऐन, २०६३ को दफा १४१ मा व्यवस्था भएअनुरूप 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 भएअनुरूप बैंकको आफ्ना सम्बद्ध कम्पनीहरूसंगको कारोबार : समीक्षा वर्षमा अन्य सम्बद्ध कम्पनीहरूसंग कुनै कारोबार गरेको छैन ।
- (ब) कम्पनी ऐन, २०६३ तथा प्रचलित कानूनबमोजिम संचालक 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 २०७९/०८०

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 रमेश कुमार के.सी.	-	-	-	-	-	-
२.	श्री रमेश दुवाडी	-	-	-	-	-	-
३.	श्री रामशरण पुडासैनी	-	-	-	✓	-	-
४.	श्री सुमन दाहाल	-	-	-	-	-	-
५.	डा.राजेन्द्र प्रसाद मिश्र	-	-	-	-	-	-
६.	श्री उत्तर कुमार खत्री	-	-	-	-	-	-
७.	डा. इन्दिरा श्रेष्ठ (मास्के)	-	-	-	-	-	-
८.	श्री संजीव पौडेल	-	-	-	-	-	-
९.	श्री हरिप्रसाद पराजुली	-	-	-	-	-	-
१०.	श्री विनोद कुमार गुरागाई	-	-	-	✓	-	-
११.	श्रीमती रिता सुवेदी	-	-	-	-	-	-
१२.	श्री गोविन्द प्रसाद भट्टराई	-	-	-	-	-	-



प्रमुख अनुपालना अधिकृतको प्रतिवेदनको सार-सङ्क्षेप

समीक्षा अवधिमा मेरो मातहतमा रहेको बैंकको अनुपालना विभागले बैंकको काम कारवाहीको सूक्ष्म अवलोकन र संपरीक्षण गर्ने गरेको छ । यस्तो अनुगमन बैंकको आन्तरिक नीति, विनियम, निर्देशन एवं प्रचलित ऐन नियम, नियमनकारी निकायको निर्देशन, परिपत्र, कार्यविधि बमोजिम गर्ने गरिएको छ । तदनुसार बैंकले सञ्चालक समितिका निर्देशन तथा व्यवस्थापनको नीति निर्देशन पूर्णरूपमा पालना गर्नुको अतिरिक्त सम्पूर्ण प्रचलित ऐन, नियमावली तथा नियमनकारी निकायबाट समय समयमा जारी भएको निर्देशन बमोजिम गर्नुपर्ने कुरा, नियमनकारी निकायले इजाजत पत्र जारी गर्दाका बखत तोकेका शर्तहरू तथा नियमनकारी निकायले संस्थाको नियमन, निरीक्षण वा सुपरिवेक्षण गर्दा संस्थालाई दिएको निर्देशनसमेत अध्यावधिक रूपमा पूर्ण पालना हुँदै आएको तर कारोबार अनुगमन प्रणाली संतोषजनक नभएको भनी नियामक निकायबाट जरिबाना भएको । साथै समीक्षा अवधिमा नियामक निकायबाट भएको भनी कुनै पनि नियमनकारी निकायबाट बैंक विरुद्ध कुनै अनुशासित (Sanction) प्रयुक्त भएको छैन भनी प्रतिवेदन पेश गर्दछु ।

रुक्मिणी भट्ट
अनुपालना अधिकृत

आ.व.२०७९/०८० मा प्राप्त गुनासोका सम्बन्धमा

आर्थिक वर्ष २०७९/०८० मा लिखित तथा मौखिक/फोनमार्फत सेवा प्रवाहलगायतका विषयमा सेवाग्राहीहरूले 'ग्राहक गुनासो तथा सम्बन्ध व्यवस्थापन इकाइ' समक्ष गुनासो गर्नु भएको र उक्त गुनासोका सम्बन्धमा गुनासोको प्रकृतिका आधारमा सम्भव भएसम्म तत्कालै तथा समयमा नै समाधान गर्ने व्यवस्थापन मिलाइएको ।



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Independent Auditor's Report

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, 2080 (corresponding to July 16, 2023) 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 notes to consolidated financial statements including a summary of significant accounting policies and other explanatory information.

In our opinion, the accompanying consolidated financial statements present fairly, in all material respects, the consolidated financial position of the Group as at Ashad 31, 2080, its consolidated financial performance and its consolidated cash flows for the year then ended in accordance with the Nepal Financial Reporting Standards (NFRS).

Basis of Opinion

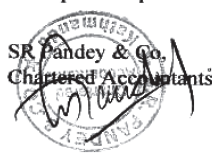
We conducted our audit in accordance with Nepal Standards on Auditing (NSAs). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Consolidated Financial Statements* section of our report. We are independent of the Group in accordance with The Institute of Chartered Accountants of Nepal's (ICAN's) Handbook of Code of Ethics for Professional Accountants together with the ethical requirements that are relevant to our audit of the financial statements 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.

Emphasis of Matter

We draw attention to Note 3.2.4 of the consolidated financial statements, which describes the impact of loss in shareholding of the Group in Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited due to merger with RMDC Laghubitta Bittiya Sanstha Limited during the year. Our opinion is not modified in respect of this matter.

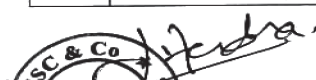
Key Audit Matters


Key audit matters are those matters that, in our professional judgment, were of most significance in the audit of the consolidated financial statements of the current period. These matters were addressed in the context of our audit of the consolidated financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters.





S.N.	Key Audit Matters	Auditor's Response
1.	<p>Information Technology Systems and Controls Impacting Financial Reporting</p> <p>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.</p> <p>Appropriate IT General Controls and application controls are required to ensure that such IT systems are able to process the data, as required, completely, accurately, and consistently for financial reporting.</p> <p>We have considered this as key audit matter as any control lapses, validation failures, incorrect input data and wrong extraction of data may result in wrong reporting of data to management, stakeholders, and regulators.</p>	<p>Our audit approach regarding obtaining reliance on Bank's IT systems included the following procedures:</p> <ol style="list-style-type: none"> Testing the design, operation and effectiveness of control over granting, removal and appropriateness of access rights on the accounting and reporting system of the bank. Obtaining and inspecting the change management policies and for a sample of changes in inputs and control functions on the system, reviewing that changes had been performed in line with approved decisions. Testing a sample of the automated controls that are designed to enforce appropriate segregation of duties. Testing a sample of outputs particularly interest income and expenses on loans and advances of the system through manual calculations. <p>Our Result: We considered the information technology systems and their relevant controls to be adequate.</p>
2.	<p>Interest Recognition</p> <p>The interest income of the bank has to be recognized on an 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,</p>	<p>Our audit approach regarding verification of process of interest recognition included:</p> <ol style="list-style-type: none"> Obtaining clear understanding of the process of accrual of interest income on loans and advances in the Core Banking Software of the bank. 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. Test check of the interest income booking with manual computation. <p>Our Result: No material exceptions were noted.</p>


CSC & Co.
Chartered Accountants


S.R. Pandey & Co.,
Chartered Accountants


PYC & Associates
Chartered Accountants
Nepal



S.N.	Key Audit Matters	Auditor's Response
	have an effect on recognition of interest income of the bank.	
3.	Identification of and provisioning for non-performing assets (NPA) on loan and advances (Refer note 4.6 and 4.7 of the consolidated financial statements)	
	<p>The Bank has a net loan and advances amounting to Rs. 180.44 billion as at 31 Ashad 2080. Identification of and provisioning for non-performing assets (loans) in accordance with NFRS and relevant prudential norms issued by the Nepal Rastra Bank (NRB) in respect of income recognition, asset classification and provisioning pertaining to advances (herein after referred as "NRB Directives") is a key audit matter due to the current processes at the Bank which requires manual interventions, management estimates and judgement and level of regulatory and other stakeholders focus. Accordingly, our audit was focused on income recognition, asset classification and provisioning pertaining to advances due to the materiality of the balances and associated impairment provisions.</p>	<p>Our audit approach included testing the design, operating effectiveness of internal controls and substantive audit procedures in respect of income recognition, asset classification and provisioning pertaining to advances. In particular:</p> <ul style="list-style-type: none"> We evaluated and understood the Bank's internal control system in adhering to the relevant NRB Directives regarding income recognition, asset classification and provisioning pertaining to advances. We analyzed and understood key IT systems/ applications used and tested the operational effectiveness of relevant controls, including involvement of manual process and manual controls in relation to income recognition, asset classification and provisioning pertaining to advances. We test checked advances to examine the validity of the recorded amounts, loan documentation, examined the statement of accounts, indicators of impairment, impairment provision for non-performing assets, and compliance with income recognition, asset classification and provisioning pertaining to advances; and We evaluated the past trends of management judgement, governance process and review controls over impairment provision calculations and discussed the provisions made with senior management. <p>Our Result: We considered the identification of Non-Performing Advances and their provisioning to be acceptable.</p>

Other Matters

We did not audit the financial statements of the subsidiary **Kosh Byabasthapan Company Limited** whose financial statements reflect the total assets of NPR 307,682,938 (0.12% of consolidated figure) and net assets of NPR 238,093,314 (0.70% of consolidated figure) as at Ashad 31, 2080; net profit of NPR 16,175,563 (1.21% of consolidated figure) and net cashflow of NPR 515,032 (0.02% of consolidated figure) for the year ended on that date as considered in the consolidated financial statements. The financial information of the subsidiary used in preparation of this consolidated financial statements is based on audited financial statements prepared in accordance with the Nepal Accounting



S.R. Pandey & Co.,
Chartered Accountants

PYC & Associates
Chartered Accountants



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Standards which were adjusted as per NFRS and are certified by the management of the subsidiary company.

Information other than the Consolidated Financial Statements and Auditor's Report thereon

The management is responsible for other information presented in the Bank's Annual Report including the report of the Board of Directors. The annual report, including the report of the Board of Directors, is expected to be made available to us after the date of this auditor's report. Our opinion on the consolidated financial statements does not cover the other information and we do not express an audit opinion or, except as explicitly stated below, 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 consolidated financial statements, or our knowledge obtained in the audit or otherwise appears to be materially misstated.

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

The management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with Nepal Financial Reporting Standards (NFRS), 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 Responsibilities for the Audit of the Consolidated 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 Group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.

CSC & Co.
Chartered Accountants
Kathmandu

S.R. Pandey & Co.
Chartered Accountants

PYC & Associates
Chartered Accountants
Kathmandu
Nepal

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- 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 Group'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 Group 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.
- Obtain sufficient appropriate audit evidence regarding the financial information of the entities or business activities within the Group to express an opinion on the consolidated financial statements. We are responsible for the direction, supervision and performance of the group audit. We remain solely responsible for our audit opinion.

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 compiled 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.

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the consolidated financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

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 satisfactory information and explanations, which to the best of our knowledge and belief were necessary for the purpose of our audit.
- b. The returns received from the branch offices of the bank, though the statements are not independently audited, were adequate for the purpose of the audit.
- c. The consolidated financial statements have been prepared in the format prescribed by the Nepal Rastra Bank's Unified Directives no. 4 and in accordance with the provisions of Companies Act, 2063 and Section 59 of the Bank and Financial Institution Act, 2073, and are in agreement with the books of accounts of the Bank; and the accounts and records are properly maintained in accordance with the prevailing laws.
- 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



S.R. Pandey & Co.,
Chartered Accountants

PYC & Associates
Chartered Accountants



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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.

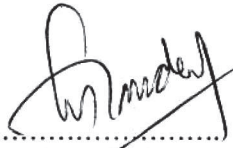
- f. The operations of the Bank were within its jurisdiction.
- g. The Bank has not acted in a manner to jeopardize the interest and security of the depositors and investors, and
- h. We have not come across any fraudulence in the accounts, so far as it appeared from our examination of the books of accounts.



Jitendra Kumar Mishra, FCA
Partner
CSC & Co.,
Chartered Accountants

Place: Kathmandu
Date: Magh 25, 2080

UDIN: 240209CA00264
SuYgm



Sudarshan Raj Pandey FCA
Senior Partner
S.R Pandey & Co.,
Chartered Accountants

Place: Kathmandu
Date: Magh 25, 2080

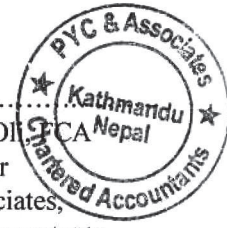
UDIN: 240209CA00031
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Yuddha Raj Oli, FCA
Senior Partner
PYC & Associates,
Chartered Accountants

Place: Kathmandu
Date: Magh 25, 2080

UDIN: 240209CA00185LgVH6





Consolidated Statement of Financial Position

As on year ended 31 Ashadh 2080

Particulars	Note	Group		Bank	
		Current Year	Previous Year	Current Year	Previous Year
Assets					
Cash and cash equivalent	4.1	9,463,050,416	6,560,530,091	9,462,421,092	6,559,900,767
Due from Nepal Rastra Bank	4.2	7,096,495,884	6,208,948,746	7,096,495,884	6,208,948,746
Placement with Bank and Financial Institutions	4.3	-	127,900,000	-	127,900,000
Derivative financial instruments	4.4	17,588,448	103,880,000	17,588,448	103,880,000
Other trading assets	4.5	1,014,399,764	1,099,036,922	943,652,800	1,047,488,978
Loan and advances to B/FIs	4.6	4,134,543,000	4,123,680,396	4,134,543,000	4,123,680,396
Loans and advances to customers	4.7	176,303,568,128	173,314,972,381	176,303,568,128	173,314,972,381
Investment securities	4.8	57,621,340,111	45,953,605,307	57,411,015,165	45,922,116,899
Current tax assets	4.9	278,310,052	759,205,529	276,706,184	966,315,760
Investment in subsidiaries	4.10	-	-	28,840,000	28,840,000
Investment in associates	4.11	-	914,781,613	-	69,384,000
Investment properties	4.12	248,649,555	252,592,246	248,649,555	252,592,246
Property, Plant and Equipment	4.13	2,293,412,292	2,227,388,333	2,291,066,049	2,225,084,172
Goodwill and Intangible assets	4.14	138,590,074	229,766,704	138,590,074	229,766,704
Deferred tax assets	4.15	-	39,992,489	-	52,152,028
Other assets	4.16	7,319,251,543	4,951,852,971	7,317,842,648	4,951,219,859
Total Assets		265,929,199,267	246,868,133,729	265,670,979,027	246,184,242,936
Liabilities					
Due to Bank and Financial Institutions	4.17	2,095,919,987	7,998,742,407	2,095,919,987	7,998,742,407
Due to Nepal Rastra Bank	4.18	4,571,178	9,781,708,310	4,571,178	9,781,708,310
Derivative financial instruments	4.19	-	-	-	-
Deposits from customers	4.20	199,467,139,586	166,570,805,157	199,486,613,567	166,590,266,216
Borrowing	4.21	2,136,563,784	1,777,211,512	2,136,563,784	1,777,211,512
Current Tax Liabilities	4.9	-	-	-	-
Provisions	4.22	-	-	-	-
Deferred tax liabilities	4.15	545,463,797	-	484,358,492	-
Other liabilities	4.23	7,203,104,321	6,208,667,157	7,195,768,718	6,210,241,991
Debt securities issued	4.24	20,473,530,263	20,469,037,529	20,473,530,263	20,469,037,529
Subordinated Liabilities	4.25	-	-	-	-
Total liabilities		231,926,292,916	212,806,172,071	231,877,325,989	212,827,207,965
Equity					
Share capital	4.26	18,884,386,078	18,620,627,763	18,884,386,078	18,620,627,763
Ordinary Share		13,451,674,078	13,187,915,763	13,451,674,078	13,187,915,763
Preference Share (Irredeemable)		5,432,712,000	5,432,712,000	5,432,712,000	5,432,712,000
Share premium		-	-	-	-
Retained earnings		1,310,986,836	4,219,412,634	1,243,168,613	3,521,792,308
Reserves	4.27	13,790,601,266	11,215,621,611	13,666,098,347	11,214,614,900
Total equity attributable to equity holders		33,985,974,180	34,055,662,007	33,793,653,038	33,357,034,971
Non-controlling interest		16,932,171	6,299,650		
Total equity		34,002,906,351	34,061,961,658	33,793,653,038	33,357,034,971
Total liabilities and equity		265,929,199,267	246,868,133,729	265,670,979,027	246,184,242,936
Contingent liabilities and commitments	4.28	122,052,905,073	109,133,395,999	122,052,905,073	109,133,395,999

The accompanying notes are an integral part of these financial statements.

Ram Sharan Pudasaini
Chairman

Mahesh Acharya
Director

Dr. Rajendra Prasad Mishra
Director

As per our reports attached

Rita Subedi
Director

Govinda Prasad Bhattarai
Director

Sanjeev Poudel
Director

Binod Kumar Guragain
Director

Jitendra Kumar Mishra (FCA)
CSC & Co.

Chartered Accountants
&

Sudarshan Raj Pandey (FCA)
S.R.Pandey & Co.

Chartered Accountants
&

Govinda Gurung
Chief Executive Officer

Prem Kumar Shrestha
Deputy General Manager

Bashu Adhikari
Department Head
Finance and Accounts Department

Yuddha Raj Oli (FCA)
PYC & Associates
Chartered Accountants

Consolidated Statement of Profit or Loss

For the year ended 31 Ashadh 2080

Particulars	Note	Group		Bank	
		Current Year	Previous Year	Current Year	Previous Year
Interest income	4.29	23,949,094,788	19,582,976,921	23,948,684,755	19,582,603,309
Interest expense	4.30	15,751,667,691	11,225,755,853	15,753,025,751	11,226,663,800
Net interest income		8,197,427,097	8,357,221,068	8,195,659,004	8,355,939,509
Fees and commission income	4.31	1,371,859,175	1,464,286,132	1,371,859,175	1,464,286,132
Fees and commission expense	4.32	213,649,195	56,187,247	213,649,195	56,186,387
Net fee and commission income		1,158,209,980	1,408,098,884	1,158,209,980	1,408,099,744
Net interest, fee and commission income		9,355,637,077	9,765,319,952	9,353,868,984	9,764,039,253
Net trading income	4.33	139,087,350	(257,538,650)	115,521,318	(232,458,124)
Other operating income	4.34	131,924,521	234,981,018	131,788,875	234,762,916
Total operating income		9,626,648,948	9,742,762,320	9,601,179,177	9,766,344,046
Impairment charge/(reversal) for loan and other losses	4.35	1,458,173,793	992,764,740	1,458,173,793	992,764,740
Net operating income		8,168,475,155	8,749,997,580	8,143,005,384	8,773,579,306
Operating expense					
Personnel expenses	4.36	3,623,739,917	3,826,387,008	3,620,726,434	3,823,916,299
Other operating expenses	4.37	996,384,385	873,737,861	995,690,036	872,306,775
Depreciation & Amortisation	4.38	487,121,758	472,966,792	487,084,050	472,951,148
Operating Profit		3,061,229,095	3,576,905,919	3,039,504,864	3,604,405,084
Non operating income	4.39	101,744,623	241,071,697	101,744,623	87,530,848
Non operating expense	4.40	26,366,244	51,546,554	26,366,244	51,546,554
Profit before income tax		3,136,607,474	3,766,431,062	3,114,883,243	3,640,389,377
Income tax expense	4.41	1,797,020,860	1,473,775,908	1,791,472,191	1,414,623,429
Current Tax		1,634,030,780	1,751,025,708	1,633,078,567	1,684,696,231
Deferred Tax		162,990,080	(277,249,800)	158,393,624	(270,072,802)
Profit/(loss) for the period		1,339,586,614	2,292,655,154	1,323,411,052	2,225,765,948
Profit attributable to:					
Equity holders of the Bank		1,338,436,278	2,294,114,448	1,323,411,052	2,225,765,948
Non-controlling interest		1,150,336	(1,459,294)	-	-
Total		1,339,586,614	2,292,655,154	1,323,411,052	2,225,765,948
Basic earnings per share		7.54	14.91	7.42	14.41
Diluted earnings per share		7.54	14.91	7.42	14.41

The accompanying notes are an integral part of these financial statements.

Ram Sharan Pudasaini
Chairman

Mahesh Acharya
Director

Dr. Rajendra Prasad Mishra
Director

As per our reports attached

Rita Subedi
Director

Govinda Prasad Bhattarai
Director

Sanjeev Poudel
Director

Binod Kumar Guragain
Director

Jitendra Kumar Mishra (FCA)
CSC & Co.

Chartered Accountants
&

Sudarshan Raj Pandey (FCA)
S.R.Pandey & Co.

Chartered Accountants
&

Govinda Gurung
Chief Executive Officer

Prem Kumar Shrestha
Deputy General Manager

Bashu Adhikari
Department Head
Finance and Accounts Department

Yuddha Raj Oli (FCA)
PYC & Associates
Chartered Accountants



Consolidated Statement of Comprehensive Income

For the year ended 31 Ashadh 2080

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Profit For the year	1,339,586,614	2,292,655,154	1,323,411,052	2,225,765,948
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	2,122,881,409	(96,639,687)	1,945,299,387	(93,502,916)
Gains/(losses) on revaluation				
Actuarial gains/(losses) on defined benefit plans	(665,127,482)	54,908,241	(665,127,482)	54,776,686
Income tax relating to above items	(428,298,962)	12,386,159	(384,051,572)	11,617,869
Net other comprehensive income that will not be reclassified to profit or loss	1,029,454,965	(29,345,286)	896,120,333	(27,108,361)
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	1,029,454,965	(29,345,286)	896,120,333	(27,108,361)
Total comprehensive income for the year	2,369,041,579	2,263,309,867	2,219,531,385	2,198,657,587
Total comprehensive income attributable to:				
Equity holders of the Bank	2,367,891,243	2,264,911,330	2,219,531,385	2,198,657,587
Non-controlling interest	1,150,336	(1,601,462)	-	-
Total	2,369,041,579	2,263,309,867	2,219,531,385	2,198,657,587
Earning Per Share				
Basic Earning Per Share	7.54	14.91	7.42	14.41
Annualized Basic Earning Per Share	7.54	14.91	7.42	14.41
Diluted Earning Per Share	7.54	14.91	7.42	14.41

The accompanying notes are an integral part of these financial statements.

Ram Sharan Pudasaini
Chairman

Mahesh Acharya
Director

Dr. Rajendra Prasad Mishra
Director

As per our reports attached

Rita Subedi
Director

Govinda Prasad Bhattarai
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Department Head
Finance and Accounts Department

Yuddha Raj Oli (FCA)
PYC & Associates

Chartered Accountants



Statement of Changes in Equity

For the year ended 31 Ashadh 2080

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 Ashadh 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
Adjustment										
Adjusted balance as on Shrawan 1, 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
Profit for the year								2,225,765,948	-	2,225,765,948
Other comprehensive income						(65,452,041)				(27,108,361)
Gain/(Losses) from investment in equity instruments measured at Fair Value						(65,452,041)				(65,452,041)
Gain/(losses) on revaluation										
Actuarial gain/(losses) on defined benefit plan									38,343,680	38,343,680
Gain/(losses) on cash flow hedge										
Exchange gain/(losses) (arising from translating financial assets of foreign operation)										
Total comprehensive income for the period						(65,452,041)		2,225,765,948	38,343,680	2,198,657,587
Transfer to reserve during the year			490,470,521	32,084	239,983,962	(2,202,728)		(1,276,817,240)	546,330,673	(2,202,728)
Transfer from reserve during the year					(346,385,531)	(226,586,657)		691,432,879	(21,352,124)	97,108,567
Contributions from and distributions to owners										
Share issued										
Share based payments										
Dividends to equity holders										
Bonus shares issued	2,197,985,960							(1,331,455,065)	(866,530,895)	
Cash dividend paid								(441,646,193)		(441,646,193)
Other										
Total contributions by and distributions	2,197,985,960		490,470,521	32,084	(106,401,570)	(228,789,385)		(2,358,485,620)	(341,552,346)	(346,740,354)
Balance at Ashadh End, 2079	18,620,627,763	-	8,789,792,077	104,221,006	3,100,146,441	437,435,744	-	3,521,792,308	(1,216,980,368)	33,357,034,970
Balance at Ashadh End, 2079	18,620,627,763	-	8,789,792,077	104,221,006	3,100,146,441	437,435,744	-	3,521,792,308	(1,216,980,368)	33,357,034,970
Adjustment								(6,973,716)		(6,973,716)
Adjusted balance as on Shrawan 1, 2079	18,620,627,763	-	8,789,792,077	104,221,006	3,100,146,441	437,435,744	-	3,514,818,592	(1,216,980,368)	33,350,061,254
Profit for the year								1,323,411,052		1,323,411,052
Other comprehensive income						1,361,709,571			(465,589,237)	896,120,334
Gain/(Losses) from investment in equity instruments measured at Fair Value						1,361,709,571				1,361,709,571
Gain/(losses) on revaluation										
Actuarial gain/(losses) on defined benefit plan									(465,589,237)	(465,589,237)
Gain/(losses) on cash flow hedge										
Exchange gain/(losses) (arising from translating financial assets of foreign operation)										
Total comprehensive income for the period						1,361,709,571		1,323,411,052	(465,589,237)	2,219,531,386
Transfer to reserve during the year			267,590,495	3,893,230	773,176,492			(1,589,019,821)	544,359,604	
Transfer from reserve during the year								34,350,559	(19,809,134)	693,852
Contributions from and distributions to owners										
Share issued										
Share based payments										
Dividends to equity holders										
Bonus shares issued	263,758,315							(263,758,315)		
Cash dividend paid								(1,776,633,454)		(1,776,633,454)
Other (OCI gain directly transfer to RE)										
Total contributions by and distributions	263,758,315		267,590,495	3,893,230	773,176,492	(13,847,573)		(3,595,061,031)	524,550,470	(1,775,939,602)
Balance at Ashadh end, 2080	18,884,386,078	-	9,057,382,572	108,114,236	3,873,322,933	1,785,297,742	-	1,243,168,613	(1,158,019,135)	33,793,653,038

Ram Sharan Pudasaini
Chairman

Mahesh Acharya
Director

Dr. Rajendra Prasad Mishra
Director

As per our reports attached

Rita Subedi
Director

Govinda Prasad Bhattarai
Director

Sanjeev Poudel
Director

Binod Kumar Guragain
Director

Jitendra Kumar Mishra (FCA)
CSC & Co.

Chartered Accountants
&

Sudarshan Raj Pandey (FCA)
S.R.Pandey & Co.

Chartered Accountants
&

Govinda Gurung
Chief Executive Officer

Prem Kumar Shrestha
Deputy General Manager

Bashu Adhikari
Department Head
Finance and Accounts Department

Yuddha Raj Oli (FCA)
PYC & Associates

Chartered Accountants



Consolidated Statement of changes in equity
For the year ended 31 Ashadh 2080
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 Ashadh End, 2078 (*Restated)	16,422,641,002	-	8,299,321,556	104,188,923	3,206,548,011	734,936,107	-	4,297,520,118	(913,929,173)	32,151,277,944	7,901,113	32,159,128,456
Adjustment	-	-	-	-	-	(4,103,579)	-	(4,103,579)	-	-	-	(4,103,579)
Adjusted balance as on Shrawan 1, 2078	16,422,641,002	-	8,299,321,556	104,188,923	3,206,548,011	734,936,107	-	4,293,416,539	(913,929,173)	32,147,173,765	7,901,113	32,155,024,078
Profit for the year	-	-	-	-	-	-	-	2,294,114,448	-	2,294,114,448	(1,601,462)	2,292,512,985
Other comprehensive income	-	-	-	-	-	(67,638,887)	-	-	38,435,769	(29,203,118)	-	(29,203,118)
Gain/(losses) on investment in equity instruments measured at Fair Value	-	-	-	-	-	(67,638,887)	-	-	-	(67,638,887)	-	(67,638,887)
Gain/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-
Actuarial gain/(losses) on defined benefit plan	-	-	-	-	-	-	-	-	-	-	-	-
Gain/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gain/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-
Total comprehensive income	-	-	-	-	-	-	-	2,294,114,448	38,435,769	2,264,911,330	(1,601,462)	2,263,309,868
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to reserve during the year	-	-	490,470,521	32,084	239,983,962	(2,202,728)	-	(1,276,817,240)	546,330,673	(2,202,728)	-	(2,202,728)
Transfer from reserve during the year	-	-	-	-	(346,385,531)	(226,586,657)	-	681,800,145	(21,352,124)	87,475,834	-	87,475,834
Contributions from and distributions to owners	-	-	-	-	-	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	2,197,985,960	-	-	-	-	-	-	(1,331,455,065)	(866,530,895)	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	(441,646,193)	-	(441,646,193)	-	(441,646,193)
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	2,197,985,960	-	490,470,521	32,084	(106,401,570)	(228,789,385)	-	(2,368,118,353)	(341,552,346)	(356,373,088)	-	(356,373,088)
Balance at Ashadh End, 2079	18,620,627,163	-	8,789,792,077	104,221,006	3,100,146,441	438,507,835	-	4,219,412,634	(1,217,045,740)	34,055,662,007	6,299,650	34,061,961,658
Balance at Ashadh End, 2079	18,620,627,163	-	8,789,792,077	104,221,006	3,100,146,441	438,507,835	-	4,219,412,634	(1,217,045,740)	34,055,662,007	6,299,650	34,061,961,658
Adjustment	-	-	-	-	-	(421,620)	-	(651,801,046)	65,381	(652,157,284)	-	(652,157,284)
Adjusted balance as on Shrawan 1, 2079	18,620,627,163	-	8,789,792,077	104,221,006	3,100,146,441	438,086,215	-	3,567,611,589	(1,216,980,368)	33,403,504,724	6,299,650	33,409,804,374
Profit for the year	-	-	-	-	-	-	-	1,338,486,278	1,338,486,278	1,150,336	1,150,336	1,339,586,614
Other comprehensive income	-	-	-	-	-	-	-	-	-	-	-	-
Gain/(losses) from investment in equity instruments measured at Fair Value	-	-	-	-	-	1,485,562,019	-	-	(465,589,237)	1,019,972,782	9,482,185	1,029,454,966
Gain/(losses) on revaluation	-	-	-	-	-	1,485,562,019	-	-	-	1,485,562,019	9,482,185	1,495,044,204
Actuarial gain/(losses) on defined benefit plan	-	-	-	-	-	-	-	-	(465,589,237)	-	-	(465,589,237)
Gain/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gain/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	1,338,436,278	(465,589,237)	2,358,409,060	10,632,521	2,369,041,580
Total comprehensive income	-	-	-	-	-	-	-	1,485,562,019	544,359,604	-	-	-
Transfer to reserve during the year	-	-	267,590,495	3,893,230	773,176,492	(13,847,573)	-	(1,589,019,821)	544,359,604	-	-	-
Transfer from reserve during the year	-	-	-	-	-	-	-	34,550,559	(19,809,134)	693,852	-	693,852
Contributions from and distributions to owners	-	-	-	-	-	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	263,758,315	-	-	-	-	-	-	(263,758,315)	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	(1,776,633,454)	-	(1,776,633,454)	-	(1,776,633,454)
Other (OCI gain)	-	-	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	263,758,315	-	267,590,495	3,893,230	773,176,492	(13,847,573)	-	(3,595,061,031)	524,550,470	(1,775,939,602)	-	(1,775,939,602)
Balance at Ashadh end, 2080	18,884,386,078	-	9,057,382,572	108,114,236	3,873,322,933	1,905,800,661	-	1,310,986,836	(1,158,019,136)	33,985,974,180	16,932,171	34,002,906,351

The accompanying notes are an integral part of these financial statements.

Consolidated Statement of Cash Flows

For the year ended 31 Ashadh 2080

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
CASH FLOWS FROM OPERATING ACTIVITIES				
Interest received	23,349,635,534	19,969,691,698	23,349,225,501	19,969,318,086
Fees and other income received	1,371,859,175	1,464,286,132	1,371,859,175	1,464,286,132
Dividend received				
Receipts from other operating activities	317,947,012	484,223,854	294,379,553	480,716,655
Interest paid	(15,566,934,774)	(10,469,787,020)	(15,568,292,834)	(10,470,694,967)
Commission and fees paid	(209,156,461)	(56,187,247)	(209,156,461)	(56,186,387)
Cash payment to employees	(4,171,701,544)	(3,835,380,287)	(4,168,688,061)	(3,832,845,856)
Other expense paid	(1,022,750,629)	(932,458,443)	(1,022,056,280)	(931,027,357)
Operating cash flows before changes in operating assets and liabilities	4,068,898,313	6,624,388,687	4,047,270,593	6,623,566,305
(Increase)/Decrease in operating assets				
Due from Nepal Rastra Bank	(887,547,138)	3,531,664,562	(887,547,138)	3,531,664,562
Placement with bank and financial institutions	127,900,000	3,989,675,000	127,900,000	3,989,675,000
Other trading assets	347,261,487	24,792,864	173,220,178	26,479,947
Loan and advances to bank and financial institutions	(11,005,678)	(4,050,517,417)	(11,005,678)	(4,050,517,417)
Loans and advances to customers	(3,843,224,521)	(24,109,898,308)	(3,843,224,521)	(24,109,898,308)
Other assets	(2,281,107,019)	(622,346,174)	(2,280,331,236)	(621,868,098)
	(6,547,722,869)	(21,236,629,472)	(6,720,988,395)	(21,234,464,313)
Increase/(Decrease) in operating liabilities				
Due to bank and financial institutions	(5,902,822,420)	7,823,418,291	(5,902,822,420)	7,823,418,291
Due to Nepal Rastra Bank	(9,777,137,132)	1,065,345,149	(9,777,137,132)	1,065,345,149
Deposit from customers	32,896,334,429	3,777,471,296	32,896,347,351	3,775,335,539
Borrowings	359,352,272	1,238,681,568	359,352,272	1,238,681,568
Other liabilities	704,131,676	1,851,444,984	695,221,238	1,855,159,200
Net cash flow from operating activities before tax paid	15,801,034,269	1,144,120,503	15,597,243,507	1,147,041,739
Income taxes paid	(1,153,135,303)	(1,436,450,864)	(943,468,991)	(1,436,450,864)
Net cash flow from operating activities	14,647,898,966	(292,330,361)	14,653,774,516	(289,409,125)
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of investment securities	(9,749,530,542)	(8,502,803,678)	(9,755,351,663)	(8,498,458,959)
Receipts from sale of investment securities	-	366,454,177	-	362,788,513
Purchase of property and equipment	(457,275,137)	(1,279,824,069)	(457,195,347)	(1,279,788,111)
Receipt from the sale of property and equipment		151,251,204		151,251,204
Purchase of intangible assets	(4,693,950)	(56,639,075)	(4,693,950)	(56,639,075)
Receipt from the sale of intangible assets				
Purchase of investment properties				
Receipt from the sale of investment properties				
Interest received				
Dividend received	54,809,482	198,749,305	54,675,263	198,531,204
Net cash used in investing activities	(10,156,690,147)	(9,122,812,135)	(10,162,565,697)	(9,122,315,225)
CASH FLOWS FROM FINANCING ACTIVITIES				
Receipt from issue of debt securities		6,000,000,000		6,000,000,000
Repayment of debt securities				
Receipt from issue of subordinated liabilities				
Repayment of subordinated liabilities				
Receipt from issue of shares				
Dividends paid	(1,588,688,494)	(665,106,806)	(1,588,688,494)	(665,106,806)
Interest paid				
Other receipt/payment				
Net cash from financing activities	(1,588,688,494)	5,334,893,194	(1,588,688,494)	5,334,893,194
Net increase (decrease) in cash and cash equivalents	2,902,520,325	(4,080,249,302)	2,902,520,325	(4,076,831,156)
Cash and cash equivalents at Shrawan 1, 2079	6,560,530,091	10,640,779,393	6,559,900,767	10,636,731,923
Effect of exchange rate fluctuations on cash and cash equivalents held				
Cash and cash equivalents at Ashadh End 2080	9,463,050,416	6,560,530,091	9,462,421,092	6,559,900,767

The accompanying notes are an integral part of these financial statements.



Notes to the Consolidated Financial Statements

For the year ended as on 31st Ashad, 2080

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 2024 as a development bank, in accordance with government's financial sector reform program. It was incorporated under the Bank and Financial Ordinance, 2062 (later as an Act) as an 'A' class financial institution licensed by the central bank of Nepal. 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 271 Branches, 16 Extension counters, 10 Provincial offices and 6 training centers including its head office.

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 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 3,241,000 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 investments in other entities. The carrying amount in the book of the bank for investment in this subsidiary is 28,840,000.

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 will be 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 beginning of Shrawan to end of Ashad each year (Mid July). Accompanied Financial Statements were approved by the bank's Board of Directors on 25th Magh, 2080.

The Consolidated Financial Statements include both Group's and Bank Statements of Financial Position (SOFPS), Statements of Profit or Loss, Statement of Other Comprehensive Income, Statements of Cash Flows and 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, de-recognition of financial Assets and liability and impairment on financial assets. 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 ones by IASB and applicability of the new Standards has been notified for IFRS. 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 except for the specific non optional carve outs issued by accounting standards of Nepal.

b. 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.

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

The Institute of Chartered Accountants of Nepal (ICAN) vide its notice dated 2079/04/02 has provided Carve-outs in NFRS with alternative treatment and effective period to the Banks and Financial Institutions regulated by NRB on the specific recommendation of Accounting Standard Board (ASB). Bank has opted to use carve outs with alternative treatment specified therein as below:

Carve- Out	Alternative treatment	Bank's Treatment
NFRS 9: Financial Instruments (para 5.4 related to effective interest rate)	The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial asset or financial liability to the gross carrying amount of the financial asset or to the amortized cost of a financial liability. When calculating the effective interest rate, an entity shall estimate the expected cash flows by considering all the contractual terms of the financial instrument (for example, prepayment, extension, call, and similar options) but shall not consider the expected credit losses. The calculation includes all fees and points paid or received <i>unless it is immaterial or impracticable to determine reliably</i> , between parties to the contract that are an integral part of the effective interest rate (see para B5.4.1-B5.4.3), 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 reliably estimate 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.



Carve- Out	Alternative treatment	Bank's Treatment
NFRS 9: Financial Instruments (para 5.5 Impairment)	<p>An entity shall assess at the end of each reporting period whether there is any objective evidence that a financial asset or group of financial assets measured at amortized cost is impaired. If any such evidence exists, the entity shall apply paragraph 5 (given below) to determine the amount of any impairment loss unless the entity is a bank or financial institution registered as per bank and financial institution act 2073. Such entities shall measure impairment loss on loan and advances as the higher or amount derived as per the norms prescribed by Nepal Rastra Bank for loan loss provision and amount determined as per paragraph 5 (given below) and shall apply paragraph 5 (given below) to measure the impairment loss on financial assets other than loan and advances. The entity shall disclose the impairment loss as per this carve-out and amount of impairment loss determined as per paragraph 5 (given below)</p> <p><i>Paragraph 5</i> <i>If there is objective evidence that an impairment loss on financial assets measured at amortized cost has been incurred, the amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows (excluding future credit losses that have not been incurred) discounted at the financial asset's original effective interest rate (i.e. the effective interest rate computed at initial recognition). The carrying amount of the asset shall be reduced either directly or through use of an allowance account. The amount of the loss shall be recognized in profit or loss.</i></p>	<p>Bank has computed impairment loss on loans and advances as per the norms prescribed by Nepal Rastra Bank and as suggested paragraph 5 of carve-outs. All other financial assets have been impaired as per the principal stated in paragraph 5 of carve-outs.</p> <p><i>Paragraph 5</i> <i>If there is objective evidence that an impairment loss on financial assets measured at amortized cost has been incurred, the amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows (excluding future credit losses that have not been incurred) discounted at the financial asset's original effective interest rate (i.e. the effective interest rate computed at initial recognition). The carrying amount of the asset shall be reduced either directly or through use of an allowance account. The amount of the loss shall be recognized in profit or loss.</i></p>

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 Subsidiaries are fully consolidated from the date on which control is transferred to the Bank and continue to be consolidated until the date when such control ceases. The financial statements of the Bank's Subsidiaries are prepared for the same reporting period as per the Bank. 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 Associates

As on Ashad 31, 2080, there is no investment in associates after change in shareholding of the Bank in Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited due to merger with RMDC Laghubitta Bittiya Sanstha Limited. Up to previous year, the investment in SKBBL was reflected under investment in associates and was recognized at cost in Bank's book of account. Following the dilution in holding (From 22% to 13.02%) from the current year, the recognition from associate has changed to normal investment. In doing so, the Bank has considered the fair value of NRs. 449.5 per share for valuation of SKBBL shares (using Level 2- adjusted MTM) which is derived as 50% of last active trade price of Public Share of SKBBL (NRs. 899) on 22nd Ashad 2080 for year ended 2079/80. The difference between cost and fair value of SKBBL amounting NRs. 1,880,561,834 has been recognized as income in Other Comprehensive Income of Bank under Gains/(losses) from investments in equity instruments measured at fair value. After above change, the Investment has now been classified as "Investment in equity measured at fair value through other comprehensive income" under note 4.8 Investment Securities" of SOFP.

3.2.5 Loss of Control

Bank reassesses 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. Further, changes in Bank's interest in associates that result in loss of control are accounted in Profit & Loss account under net trading income.

3.2.6 Special Purpose Entity(SPE)

No such entities exist.

3.2.7 Transaction elimination on consolidation

All intercompany transactions are eliminated while preparing consolidated financial statements of the group.

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 requires 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:

- **Amortized Cost**—a financial asset is measured at amortized cost if both of the following conditions are met:
 - The asset is held within a business model whose objective is to hold assets in order to collect contractual cash flows; and
 - 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.
- **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
- **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 asset 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 based on 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. Bank considers individual impairment is not significant (Very low average loan size) and cost might exceed the benefit and so individual impairment was not done.

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. 17,588,448. 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.

<u>Class of assets</u>	<u>Estimated useful life</u>
Building	50 years
Office Equipment	10 years
Fixtures and fittings	10 years
Computers	5 years
Vehicles	6-7 years
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.

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 it is 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:

1. 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.
2. Loans where contractual payments of principal and/or interest are more than 12 months in arrears, irrespective of the net realizable value of collateral.
3. 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. All fees and commissions are not considered for computation of effective interest rate considering immaterial or impracticable to determine reliably.

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 a 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 asset for the group, the recognized assets are 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 rental agreement with property-owners (operating leases) in those places where it lacks required infrastructure.

The date of initial application of the NFRS 16, Lease is 2078/04/01. Transition effect from NAS 17 to NFRS 16 on lease has been given as stated below:

- a. Recognize a lease liability at the date of initial application of leases previously classified as an operating lease applying NAS 17. Lease liability is measured at present value of the remaining lease payments, discounted using the incremental borrowings rate at the date of initial application.
- b. Recognize a right-of-use asset at the date of initial application for leases previously classified as an operating lease applying NAS 17. The right-of-use asset is measured at-
 - An amount equal to the lease liability, adjusted by the amount of any prepaid or accrued lease payments relating to that lease recognized in the statement of financial position immediately before the date of initial application.

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 gains 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 debtor 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 and Reserves

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 Issue Cost

Incremental cost directly attributable to issue of new shares is shown as deduction from equity.

Reserve

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

Reserve due to changes in measurement basis (i.e. Old GAAP and NFRS) is transferred to regulatory reserve as suggested by the regulators.

3.20 Earnings per Share (EPS)

Bank presents basic and diluted EPS for its ordinary shares.

Basic Earnings per Share

Bank has calculated 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 has calculated 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 has been 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

Bank reconciles its inter office transactions on regular basis.



4.1 Cash and cash equivalent

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Cash in hand	3,777,376,166	3,942,350,104	3,777,371,166	3,942,345,104
Balances with B/FIs	5,685,674,250	2,618,179,987	5,685,049,926	2,617,555,663
Money at call and short notice	-	-	-	-
Other	-	-	-	-
Total	9,463,050,416	6,560,530,091	9,462,421,092	6,559,900,767

The statutory liquidity ratio (SLR) and Cash reserve Ration (CRR) of A class BFIs should be maintained at 12% and 4% respectively as required by Nepal rastra Bank.

4.2 Due from Nepal Rastra Bank

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Statutory balances with NRB	7,079,938,462	5,001,463,744	7,079,938,462	5,001,463,744
Securities purchased under resale agreement	-	-	-	-
Other deposit and receivable from NRB	16,557,422	1,207,485,002	16,557,422	1,207,485,002
Total	7,096,495,884	6,208,948,746	7,096,495,884	6,208,948,746

Balance with the NRB is principally maintained as a part of the regulatory cash reserve ratio required by the NRB.

4.3 Placement with Bank and Financial Institutions

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Placement with domestic B/FIs	-	-	-	-
Placement with foreign B/FIs	-	127,900,000.00	-	127,900,000.00
Less: Allowances for impairment	-	-	-	-
Total	-	127,900,000.00	-	127,900,000.00

Placements with domestic as well as foreign Bank and financial institutions with original maturities of more than three months from the acquisition date are presented above. The maturity of placement presented above is 6 months.

4.4 Derivative financial instruments

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Held for trading	17,588,448	103,880,000	17,588,448	103,880,000
Interest rate swap	-	-	-	-
Currency swap	-	-	-	-
Forward exchange contract	17,588,448	103,880,000	17,588,448	103,880,000
Others	-	-	-	-
Held for risk management	-	-	-	-
Interest rate swap	-	-	-	-
Currency swap	-	-	-	-
Forward exchange contract	-	-	-	-
Other	-	-	-	-
Total	17,588,448	103,880,000	17,588,448	103,880,000

Assets and liabilities in Foreign currency has been netted off with each other.

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	1,014,399,764	1,099,036,922	943,652,800	1,047,488,978
Other	-	-	-	-
Total	1,014,399,764	1,099,036,922	943,652,800	1,047,488,978
Pledged	-	-	-	-
Non-Pledged	1,014,399,764	1,099,036,922	943,652,800	1,047,488,978

4.6 Loan and advances to B/FIs

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Loans to microfinance institutions	4,189,000,000	4,177,994,322	4,189,000,000	4,177,994,322
Other	-	-	-	-
Less: Allowances for impairment	(54,457,000)	(54,313,926)	(54,457,000)	(54,313,926)
Sub total	4,134,543,000	4,123,680,396	4,134,543,000	4,123,680,396
Interest receivable	-	-	-	-
Grand total	4,134,543,000	4,123,680,396	4,134,543,000	4,123,680,396

4.6.1 Allowances for impairment

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Balance at Shrawan 1	54,313,926	1,497,149	54,313,926	1,497,149
Impairment loss for the year:				
Charge for the year	143,074	52,816,777	143,074	52,816,777
Recoveries/reversal	-	-	-	-
Amount written off	-	-	-	-
Balance at Ashadh end	54,457,000	54,313,926	54,457,000	54,313,926

4.7 Loans and advances to customers

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Loan and advances measured at amortised cost	183,039,640,427	178,593,013,961	183,039,640,427	178,593,013,961
Less: Impairment allowances	(6,736,072,299)	(5,278,041,579)	(6,736,072,299)	(5,278,041,579)
Collective impairment	(2,862,903,916)	(2,159,110,927)	(2,862,903,916)	(2,159,110,927)
Individual impairment	(3,873,168,383)	(3,118,930,653)	(3,873,168,383)	(3,118,930,653)
Net amount	176,303,568,128	173,314,972,381	176,303,568,128	173,314,972,381
Loan and advances measured at FVTPL				
Total	176,303,568,128	173,314,972,381	176,303,568,128	173,314,972,381



4.7.1 Analysis of loan and advances - By Product

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Product				
Term Loans	17,662,085,292	12,975,258,700	17,662,085,292	12,975,258,700
Overdraft	9,964,491,164	8,911,839,791	9,964,491,164	8,911,839,791
Trust receipt/import loan	148,604,204	78,691,234	148,604,204	78,691,234
Demand and other working capital loan	105,888,309,653	106,470,295,735	105,888,309,653	106,470,295,735
Personal residential loans	8,808,800,506	7,887,780,098	8,808,800,506	7,887,780,098
Real estate loans	1,812,219,905	1,684,777,754	1,812,219,905	1,684,777,754
Margin lending loans	1,137,226,549	1,172,426,072	1,137,226,549	1,172,426,072
Hire Purchase Loans	2,821,707,415	2,864,509,010	2,821,707,415	2,864,509,010
Deprived Sector Loans	27,333,943,145	29,096,432,537	27,333,943,145	29,096,432,537
Bills purchased	-	-	-	-
Staff loans	3,534,681,170	4,093,683,766	3,534,681,170	4,093,683,766
Others	3,048,685,426	3,077,892,520	3,048,685,426	3,077,892,520
Sub total	182,160,754,429	178,313,587,216	182,160,754,429	178,313,587,216
Interest receivable	878,885,998	279,426,744	878,885,998	279,426,744
Grand total	183,039,640,427	178,593,013,961	183,039,640,427	178,593,013,961

4.7.2 Analysis of loan and advances - By Currency

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Nepalese rupee	183,039,640,429	178,593,013,961	183,039,640,429	178,593,013,961
Indian rupee	-	-	-	-
United State dollar	-	-	-	-
Great Britain pound	-	-	-	-
Euro	-	-	-	-
Japanese yen	-	-	-	-
Chinese yuan	-	-	-	-
Other	-	-	-	-
Total	183,039,640,429	178,593,013,961	183,039,640,429	178,593,013,961

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	180,726,501,616	174,803,337,426	180,726,501,616	174,803,337,426
Gold and silver	45,070,000	78,340,000	45,070,000	78,340,000
Guarantee of domestic B/FIs	-	-	-	-
Government guarantee	-	-	-	-
Guarantee of international rated bank	-	-	-	-
Collateral of export document	-	-	-	-
Collateral of fixed deposit receipt	1,393,270,000	1,918,810,000	1,393,270,000	1,918,810,000
Collateral of Government securities	-	-	-	-
Counter guarantee	-	-	-	-
Personal guarantee	-	-	-	-
Other collateral	-	-	-	-
Subtotal	182,164,841,616	176,800,487,426	182,164,841,616	176,800,487,426
Unsecured	2,868,091,466	3,427,094,062	2,868,091,466	3,427,094,062
TOTAL	185,032,933,082	180,227,581,488	185,032,933,082	180,227,581,488
Interest Suspense	1,996,882,506	1,638,283,388	1,996,882,506	1,638,283,388
Grant Total	183,036,050,576	178,589,298,100	183,036,050,576	178,589,298,100

4.7.4 Allowances for impairment

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Specific allowances for impairment				
Balance at Shrawan 1	3,118,930,653	2,366,243,199	3,118,930,653	2,366,243,199
Impairment loss for the year:				
Charge for the year	4,633,465,992	2,135,600,410	4,633,465,992	2,135,600,410
Recoveries/reversal during the year	(3,879,228,262)	(1,382,912,956)	(3,879,228,262)	(1,382,912,956)
Write-offs				
Exchange rate variance on foreign currency impairment				
Other movement				
Balance at Ashadh end	3,873,168,383	3,118,930,653	3,873,168,383	3,118,930,653
Collective allowances for impairment				
Balance at Shrawan 1	2,159,110,927	1,971,850,418	2,159,110,927	1,971,850,418
Impairment loss for the year:				
Charge/(reversal) for the year	703,792,989	187,260,509	703,792,989	187,260,509
Exchange rate variance on foreign currency impairment				
Other movement				
Balance at Ashadh end	2,862,903,916	2,159,110,927	2,862,903,916	2,159,110,927
Total allowances for impairment	6,736,072,299	5,278,041,579	6,736,072,299	5,278,041,579

4.8 Investment securities

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Investment securities measured at amortised cost	53,868,889,286	44,595,017,373	53,868,146,751	44,594,274,838
Investment in equity measured at FVTOCI	3,752,450,825	1,358,587,934	3,542,868,414	1,327,842,061
Total	57,621,340,111	45,953,605,307	57,411,015,165	45,922,116,899

4.8.1 Investment securities measured at amortised cost

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Debt securities	3,135,969,536	3,139,306,520	3,135,227,000	3,138,563,985
Government bonds	26,099,564,926	24,615,262,782	26,099,564,926	24,615,262,782
Government treasury bills	18,830,926,903	16,840,448,071	18,830,926,904	16,840,448,071
Nepal Rastra Bank bonds-Reverse Repo	5,802,427,921	-	5,802,427,921	-
Nepal Rastra Bank deposits instruments		-	-	-
Other		-	-	-
Less: specific allowances for impairment	-	-	-	-
Total	53,868,889,286	44,595,017,373	53,868,146,751	44,594,274,838

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	2,994,742,458	751,820,933	2,785,318,910	721,239,794
Unquoted equity securities	120,071,645	65,071,645	120,071,645	65,071,645
Mutual Fund	637,636,722	541,695,356	637,477,859	541,530,621
Total	3,752,450,825	1,358,587,934	3,542,868,414	1,327,842,061

Fair value of equity securities designated at Fair Value Through Other Comprehensive Income(FVTOCI) that were disposed of during the year was NPR 22,160,770 Net realized cumulative after-tax gains of NPR 14,541,425 for the year were reclassified from Other Comprehensive Income to Retained Earnings, resulting from dispositions of equity securities designated at FVTOCI. Investment on equity shares of Krish Aayojana Kendra for Rs. 250,000 and Nepal Byapar Company for Rs. 288,000 was impaired and 100% Impairment loss has been booked.



4.8.3 Information relating to investment in equities

Investment in equity measured at FVTOCI	Group				Bank				Fair Valuation Hierarchy
	Current Year		Previous Year		Current Year		Previous Year		
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	
Investment in quoted equity									
Chilime Hydropower Company Limited	-	-	-	-	-	-	-	-	Level 1- MTM
0 shares of Rs. 100 each									
Sana Kisan Laghubitta Bittiya Sanstha Limited (Promoter Share)	69,384,000	1,949,945,834	-	-	69,384,000	1,949,945,834	-	-	Level 1- MTM
4338033 shares of Rs. 100 each									
Deprosc Laghubitta Bittiya Sanstha Limited	5,373	24,889,032	231,636	35,522,600	5,373	24,889,032	231,636	35,522,600	Level 1- MTM
30312 shares of Rs. 100 each									
Deprosc Laghubitta Bittiya Sanstha Limited (Promoter Share)	59,957,543	524,747,080	23,220,753	443,269,755	59,957,543	524,747,080	23,220,753	443,269,755	Level 2- Adjusted MTM
1073607 shares of Rs. 100 each									
Grameen Bikas Laghubitta Bittiya Sanstha Limited(Pro)	3,034,900	590,508	3,034,900	104,700	3,034,900	590,508	3,034,900	104,700	Level 2- Adjusted MTM
1047 shares of Rs. 2898.66 each									
Neco Insurance Company Limited	1,827,607	10,885,678	1,827,607	7,371,668	1,827,607	10,885,678	1,827,607	7,371,668	Level 1- MTM
12216 shares of Rs. 100 each									
Neco Insurance Company Limited (Promoter)	113,182,158	273,512,954	113,182,158	230,971,057	113,182,158	273,512,954	113,182,158	230,971,057	Level 2- Adjusted MTM
672022 shares of Rs. 100 each									
Nepal Doorsanchar Company Limited	-	-	657,942	1,054,680	-	-	657,942	1,054,680	Level 1- MTM
0 shares of Rs. 100 each									
Nepal Life Insurance Company Limited	-	-	1,494,317	2,231,140	-	-	1,494,317	2,231,140	Level 1- MTM
0 shares of Rs. 100 each									
Shikhar Insurance Company Limited	957,001	747,825	957,001	714,195	957,001	747,825	957,001	714,195	Level 1- MTM
885 shares of Rs. 100 each									
Investment from Subsidiary Company (Kosh Byabasthapan Company Limited)									
Ace Laboratories	47,000	47,000	47,000	47,000					Level 3- Adjusted MTM
Agricultural Development Bank Ltd	-	-	291,500	282,012					Level 1- MTM
0 shares of Rs. 100 each									
Aisan Life Insurance Ltd.	369,000	372,550							
500 shares of Rs. 100 each									
Arun Kabeli Power Limited	39,900	23,450							
100 shares of Rs. 100 each									
Citizen Investment Trust	242,700	271,570	764,116	754,500					Level 1- MTM
130 shares of Rs. 100 each									
Citizen Bank Int'l. Limited	544,470	294,616	544,470	344,655					Level 1- MTM
1702 shares of Rs. 100 each									
Deprosc Laghubitta Bittiya Sanstha Ltd.	8,350	14,042							Level 1- MTM
17 shares of Rs. 100 each									
Dibyaswori Hydropower Ltd.	-	-	-	-					Level 1- MTM
0 shares of Rs. 100 each									
Himalayan Everest Insurance Co Ltd	681,851	560,400	676,281	529,000					Level 1- MTM
934 shares of Rs. 100 each									

Investment in equity measured at FVTOCI	Group				Bank				Fair Valuation Hierarchy
	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	116,994	41,100	153,605					Level 1- MTM
629 shares of Rs. 100 each									
Himalayan Bank Limited	163,500	114,912	103,800	367,476					Level 1- MTM
540 shares of Rs. 100 each									
Himalayan Distillany Ltd.	460,000	449,600							
200 shares of Rs. 100 each									
Himalayan Life Insurance (prime life merged)	537,000	444,132							
876 shares of Rs. 100 each									
IME General Insurance Limited	240,000	296,800							
530 shares of Rs. 100 each									
Kisan Laghubitta Bittiya Sansthan Ltd.	7,150	7,799							
11 shares of Rs. 100 each									
Nabil Bank Ltd	971,427	1,070,770	465,027	329,600					Level 1- MTM
1787 shares of Rs. 100 each									
Nepal Bangladesh Bank	-	-	263,200	715,008					Level 1- MTM
0 shares of Rs. 100 each									
Nepal Bank Ltd	247,500	144,669	247,500	169,860					Level 1- MTM
581 shares of Rs. 100 each									
Nepal Investment Mega Bank Ltd	834,571	600,479	730,771	492,635					Level 1- MTM
3455 shares of Rs. 100 each									
NIC Asia Bank Limited	370,000	396,900	439,825	871,392					Level 1- MTM
500 shares of Rs. 100 each									
Neco Insurance Limited (Promotor)	22,854,700	200,463,373	22,854,700	22,854,700					Level 1- MTM
492539 shares of Rs. 100 each									
NMB Microfinance Bittiya Sanstha Ltd.	68,000	64,640	-	-					Level 1- MTM
101 shares of Rs. 100 each									
NMB Bank Limited	379,908	262,612	379,908	303,282					Level 1- MTM
1162 shares of Rs. 100 each									
Nepal Re-Insurance Company Ltd	307,149	343,360	103,149	115,395					Level 1- MTM
464 shares of Rs. 100 each									
Prime Commercial Bank Limited	301,400	343,200	301,400	448,645					Level 1- MTM
1760 shares of Rs. 100 each									
Siddhartha Premier Insurance Ltd.	154,000	990,252	154,000	641,088					Level 1- MTM
1272 shares of Rs. 100 each									
Himalayan Everest Insurance Ltd.	-	-	537,000	440,975					Level 1- MTM
934 shares of Rs. 100 each									
RSDC Laghubitta Bittiya Sanstha Limited	139,800	234,817	139,800	196,399					Level 1- MTM
383 shares of Rs. 100 each									
Sanima Bank Ltd	248,200	260,500							
1000 shares of Rs. 100 each									
Sanima Mai Hydropower Ltd.	168,879	177,500							
500 shares of Rs. 100 each									
Shangrilla Development Bank Limited	4,110	5,474	4,110	4,350					Level 1- MTM
17 shares of Rs. 100 each									
Standard Chartered Bank Limited	30,960	29,686	30,960	22,193					Level 1- MTM
56 shares of Rs. 100 each									
Shivam Cements Ltd	303,340	260,600	158,340	152,000					Level 1- MTM
400 shares of Rs. 100 each									
Suryodaya Womi Laghubitta Bittiya Sanstha Ltd.	82,010	85,028	8,810	12,528					Level 1- MTM



Investment in equity measured at FVTOCI	Group				Bank				Fair Valuation Hierarchy
	Current Year		Previous Year		Current Year		Previous Year		
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	
116 shares of Rs. 100 each									
Upper Tamakoshi Hydropower Ltd.	344,250	320,100	247,500	271,000					Level 1- MTM
750 shares of Rs. 100 each									
United Insurance Company (Nepal) Ltd	195,500	272,423							
525 shares of Rs. 100 each									
Dordi Khola Jal Biddhut Company Ltd	110,480	83,300	116,960	61,840					Level 1- MTM
340 shares of Rs. 100 each									
Total	279,846,786	2,994,742,458	174,257,541	751,820,933	248,348,581	2,785,318,910	144,606,314	721,239,794	
Investment in unquoted equity									
Herbal 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	Level 3- Adjusted MTM
1,116 shares of Rs. 1000 each									
Karja Suchana Kendra	1,050,000	35,060,672	1,050,000	35,060,672	1,050,000	35,060,672	1,050,000	35,060,672	Level 3- Adjusted MTM
131,220 shares of Rs. 100 each									
Nepal Clearing House Limited	460,800	3,894,973	460,800	3,894,973	460,800	3,894,973	460,800	3,894,973	Level 3- Adjusted MTM
17,440 shares of Rs. 100 each									
National Fund Management Ltd.P	30,000,000	30,000,000	-	-	30,000,000	30,000,000	-	-	Level 3- Adjusted MTM
300,000 shares of Rs. 100 each									
Aadyanta Fund Management (Promoter Share)	50,000,000	50,000,000	25,000,000	25,000,000	50,000,000	50,000,000	25,000,000	25,000,000	Level 3- Adjusted MTM
2,50,000 shares of 100 each									
Total	82,626,800	120,071,645	27,626,800	65,071,645	82,626,800	120,071,645	27,626,800	65,071,645	
Total FVOCI	362,473,586	3,114,814,103	201,884,341	816,892,578	330,975,381	2,905,390,555	172,233,114	786,311,440	
Investment in Mutual Fund									
Citizen Mutual Fund-1	13,595,693	12,663,000	13,595,693	11,880,000	13,595,693	12,663,000	13,595,693	11,880,000	Level 1- MTM
1350000 units of Rs. 10 each									
Citizen Mutual Fund-2	20,000,000	20,780,000	20,000,000	20,240,000	20,000,000	20,780,000	20,000,000	20,240,000	Level 1- MTM
2000000 units of Rs. 10 each									
Global Ime Samunnat Yojana	37,976,000	36,567,691	37,976,000	37,972,680	37,976,000	36,567,691	37,976,000	37,972,680	Level 1- MTM
3797268 units of Rs. 10 each									
Laxmi Equity Fund	71,325,786	67,336,214	71,309,254	69,493,080	71,325,786	67,336,214	71,309,254	69,493,080	Level 1- MTM
7019503 units of Rs. 10 each									
Nabil Balanced Fund-2	26,175,937	21,354,080	26,175,937	26,158,748	26,175,937	21,354,080	26,175,937	26,158,748	Level 1- MTM
2426600 units of Rs. 10 each									
Nabil Equity Fund	13,599,127	12,297,321	13,599,127	12,796,380	13,599,127	12,297,321	13,599,127	12,796,380	Level 1- MTM
1279638 units of Rs. 10 each									
Nibl Pragati Fund	12,417,465	11,638,930	12,417,465	12,010,513	12,417,465	11,638,930	12,417,465	12,010,513	Level 1- MTM
1198654 units of Rs. 10 each									
Nic Asia Balanced Fund	30,432,716	28,456,500	30,000,000	32,130,000	30,432,716	28,456,500	30,000,000	32,130,000	Level 1- MTM
3050000 units of Rs. 10 each									
Nmb Hybrid Fund L-1	12,619,210	13,616,128	12,619,210	14,133,515	12,619,210	13,616,128	12,619,210	14,133,515	Level 1- MTM
1261921 units of Rs. 10 each									
Nmb50 Mutual Fund	50,000,000	52,500,000	50,000,000	64,500,000	50,000,000	52,500,000	50,000,000	64,500,000	Level 1- MTM
5000000 units of Rs. 10 each									
Sanima Equity Fund	22,804,094	23,600,000	22,804,094	25,500,000	22,804,094	23,600,000	22,804,094	25,500,000	Level 1- MTM

Investment in equity measured at FVTOCI	Group				Bank				Fair Valuation Hierarchy
	Current Year		Previous Year		Current Year		Previous Year		
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	
2000000 units of Rs. 10 each									
Siddhartha Equity Fund	24,073,824	20,609,227	24,073,824	21,592,700	24,073,824	20,609,227	24,073,824	21,592,700	Level 1- MTM
2185496 units of Rs. 10 each									
Siddhartha Investment Growth Scheme-2	60,026,219	54,210,991	60,000,000	58,740,000	60,026,219	54,210,991	60,000,000	58,740,000	Level 1- MTM
6003432 units of Rs. 10 each									
Sunrise First Mutual Fund	41,641,637	46,011,916	41,641,637	47,756,050	41,641,637	46,011,916	41,641,637	47,756,050	Level 1- MTM
4152700 units of Rs. 10 each									
Laxmi Unnati Fund	30,253,901	28,462,029	30,000,000	28,680,000	30,253,901	28,462,029	30,000,000	28,680,000	Level 1- MTM
3031100 units of Rs. 10 each									
RBB MUTUAL FUND 1	30,036,557	24,279,754	30,000,000	27,810,000	30,036,557	24,279,754	30,000,000	27,810,000	Level 1- MTM
3004920 units of Rs. 10 each									
NIBL SAHABHAGITA FUND	19,958,400	16,370,200	19,958,400	16,493,400	19,958,400	16,370,200	19,958,400	16,493,400	Level 1- MTM
1540000 units of Rs. 10 each									
MEGA MUTUAL FUND-1	4,363,400	3,486,357	4,363,400	3,486,357	4,363,400	3,486,357	4,363,400	3,486,357	Level 1- MTM
436340 units of Rs. 10 each									
Nabil Balanced Fund-3	166,700	126,192	166,700	157,198	166,700	126,192	166,700	157,198	Level 1- MTM
16670 units of Rs. 10 each									
KUMARI DHANABRI.YOJ.MUT.FUND	10,000,000	10,040,000	10,000,000	10,000,000	10,000,000	10,040,000	10,000,000	10,000,000	Level 1- MTM
1000000 units of Rs. 10 each									
Silk-Shubha Laxmi Kosh	10,000,000	10,000,000	-	-	10,000,000	10,000,000	-	-	Level 1- MTM
1000000 units of Rs. 10 each									
NMBSF2-NMB Sulav Inv.Fund-li	30,000,000	29,970,000	-	-	30,000,000	29,970,000	-	-	Level 1- MTM
3000000 units of Rs. 10 each									
NIBLGF-NIBLGrowth Fund	50,001,023	53,201,330	-	-	50,001,023	53,201,330	-	-	Level 1- MTM
5000125 units of Rs. 10 each									
Prabhu Smart Fund	10,000,000	9,900,000	-	-	10,000,000	9,900,000	-	-	Level 1- MTM
1000000 units of Rs. 10 each									
Siddhartha Invest.Growth	10,000,000	10,000,000	-	-	10,000,000	10,000,000	-	-	Level 1- MTM
1000000 units of Rs. 10 each									
Citizens Super 30 Mutual Fund	10,000,000	10,000,000	-	-	10,000,000	10,000,000	-	-	Level 1- MTM
1000000 units of Rs. 10 each									
RBB Mutual Fund-2	10,000,000	10,000,000	-	-	10,000,000	10,000,000	-	-	Level 1- MTM
1000000 units of Rs. 10 each									
Investment from Subsidiary Company (Kosh Byabasthapan Company Limited)									
Global IME Sannunat Scheme 1	95,000	91,418	95,000	94,930					Level 1- MTM
9,493 units of Rs. 10 each									
NIBL Pragati Fund	34,400	33,402	34,400	34,469					Level 1- MTM
3,440 units of Rs. 10 each									
NMB Hybrid Fund- 1	31,550	34,042	31,550	35,336					Level 1- MTM
3,155 units of Rs. 10 each									
Total	661,628,639	637,636,722	530,861,692	541,695,356	661,467,689	637,477,859	530,700,742	541,530,621	
Grand Total	1,024,102,225	3,752,450,825	732,746,032	1,358,587,934	992,443,070	3,542,868,414	702,933,855	1,327,842,061	
Investment in equity measured at FVTPL									
Citizen Investment Trust	95,379,556	75,045,236	96,144,823	91,103,360	95,379,556	75,045,236	96,144,823	91,103,360	Level 1- MTM
35924 shares of Rs. 100 each									
Himalayan Life Insurance Company Limited	78,641,592	75,233,003	78,641,592	59,135,565	78,641,592	75,233,003	78,641,592	59,135,565	Level 1- MTM



Investment in equity measured at FVTOCI	Group				Bank				Fair Valuation Hierarchy
	Current Year		Previous Year		Current Year		Previous Year		
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	
148388.57 shares of Rs. 100 each									
Himalayan Distillery Limited	5,862,667	8,326,592	55,031,557	83,125,570	5,862,667	8,326,592	55,031,557	83,125,570	Level 1- MTM
3704 shares of Rs. 100 each									
Nepal Reinsurance Company Limited	68,156,998	49,879,515	75,604,120	51,464,700	68,156,998	49,879,515	75,604,120	51,464,700	Level 1- MTM
67404.75 shares of Rs. 100 each									
Premier Insurance Company Limited	3,000,282	3,114,049	9,790,671	6,580,800	3,000,282	3,114,049	9,790,671	6,580,800	Level 1- MTM
4000.06 shares of Rs. 100 each									
Rasuwagadhi Hydropower Company Ltd	60,880,385	51,955,500	60,880,385	47,279,505	60,880,385	51,955,500	60,880,385	47,279,505	Level 1- MTM
173185 shares of Rs. 100 each									
Asian Life Insurance Company Limited	0	-	597,514	671,580	0	-	597,514	671,580	Level 1- MTM
0 shares of Rs. 100 each									
Chilime Hydropower Company Limited	113,139,395	117,537,152	124,014,726	91,107,624	113,139,395	117,537,152	124,014,726	91,107,624	Level 1- MTM
218999.73 shares of Rs. 100 each									
Himalayan General Insurance Company Limited	11,109,553	11,100,000	13,425,745	11,314,680	11,109,553	11,100,000	13,425,745	11,314,680	Level 1- MTM
18500 shares of Rs. 100 each									
Hydroelectricity Investment And Development Company Limited	-	1,057,632	(135,284)	1,094,800	-	1,057,632	(135,284)	1,094,800	Level 1- MTM
5748 shares of Rs. 100 each									
Sagarmatha Lumbini General Insurance Company Limited	14,171,529	15,170,188	24,369,217	14,214,220	14,171,529	15,170,188	24,369,217	14,214,220	Level 1- MTM
20281 shares of Rs. 100 each									
National Life Insurance Company Limited	74,145,900	65,145,387	78,128,450	53,397,888	74,145,900	65,145,387	78,128,450	53,397,888	Level 1- MTM
101000.60 shares of Rs. 100 each									
Nepal Insurance Company Limited	0	-	0	235,435	0	-	0	235,435	Level 1- MTM
0 shares of Rs. 100 each									
Nepal Life Insurance Company Limited	81,540,742	48,345,120	81,540,742	48,491,505	81,540,742	48,345,120	81,540,742	48,491,505	Level 1- MTM
64980 shares of Rs. 100 each									
Himalayan Life Insurance Company Limited (PLIC)	60,947,210	49,339,009	60,947,210	49,010,892	60,947,210	49,339,009	60,947,210	49,010,892	Level 1- MTM
97315 shares of Rs. 100 each									
Sanima Mai Hydropower	581,652	710,000	1,181,334	1,242,972	581,652	710,000	1,181,334	1,242,972	Level 1- MTM
2000 shares of Rs. 100 each									
Shikhar Insurance Company Limited	67,917,210	50,964,485	72,993,296	44,774,781	67,917,210	50,964,485	72,993,296	44,774,781	Level 1- MTM
60313 shares of Rs. 100 each									
Nirdhan Utthan Laghubitta Bittiya Sanstha Limited	0	-	24,426,617	21,980,000	0	-	24,426,617	21,980,000	Level 1- MTM
0 shares of Rs. 100 each									
BUTWAL POWER COMPANY	56,987,938	54,251,112	56,987,938	50,338,904	56,987,938	54,251,112	56,987,938	50,338,904	Level 1- MTM
164148.60 shares of Rs. 100 each									
Swabalamban Laghubitta Bittiya Sanstha Ltd	(0)	-	10,957,383	9,626,715	(0)	-	10,957,383	9,626,715	Level 1- MTM
8235 shares of Rs. 100 each									
Surya Jyoti Life Insurance Co Ltd	6,242,413	6,710,000	9,738,164	6,640,920	6,242,413	6,710,000	9,738,164	6,640,920	Level 1- MTM
11000 shares of Rs. 100 each									
Api Power Company	32,676,007	12,617,259	32,676,007	14,567,066	32,676,007	12,617,259	32,676,007	14,567,066	Level 1- MTM
64047 shares of Rs. 100 each									
Rastriya Beema Company Limited Promoter Shares	-	-	2,289,671	2,032,020	-	-	2,289,671	2,032,020	Level 1- MTM
0 shares of Rs. 100 each									
Arun Valley Hydropower Development Company Limited	81,851,578	58,176,975	90,491,642	80,565,845	81,851,578	58,176,975	90,491,642	80,565,845	Level 1- MTM
228145 shares of Rs. 100 each									
UPPER TAMAKOSHI HYDROPOWER LTD	1,147,943	1,078,950	1,147,943	1,370,176	1,147,943	1,078,950	1,147,943	1,370,176	Level 1- MTM

Investment in equity measured at FVTOCI	Group				Bank				Fair Valuation Hierarchy
	Current Year		Previous Year		Current Year		Previous Year		
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	
2528 shares of Rs. 100 each							-	-	
Grameen Bikas Laghubitta Bittiya Sanstha Limited	13,275,831	6,330,000	13,275,831	7,560,000	13,275,831	6,330,000	13,275,831	7,560,000	Level 2- Adjusted MTM
10000 shares of Rs. 100 each							-	-	
IME General Insurance	4,199,071	4,760,000	8,581,914	6,063,930	4,199,071	4,760,000	8,581,914	6,063,930	Level 1- MTM
8500 shares of Rs. 100 each							-	-	
Prabhu Insurance Company Limited	8,143,185	10,458,000	17,901,629	12,345,232	8,143,185	10,458,000	17,901,629	12,345,232	Level 1- MTM
14000 shares of Rs. 100 each							-	-	
Infinity Laghubitta Bittiya Sanstha	699,071	514,800	3,035,131	2,578,950	699,071	514,800	3,035,131	2,578,950	Level 1- MTM
720 shares of Rs. 100 each							-	-	
Aarambha Chautari Laghubitta Bittiya Sanstha	2,100,130	1,041,670	12,202,927	7,718,811	2,100,130	1,041,670	12,202,927	7,718,811	Level 1- MTM
1610 shares of Rs. 100 each							-	-	
Forward Community Micro Financ	0	1,321	0	2,385	0	1,321	0	2,385	Level 1- MTM
1 shares of Rs. 100 each							-	-	
Sadhana Laghubitta Bittiya Sanstha Limited	-	741			-	741			Level 1- MTM
1 shares of Rs. 100 each									
Laxmi Laghubitta Bittiya Sanstha	-	893			-	893			Level 1- MTM
1 shares of Rs. 100 each									
NLG Insurance	31,754,787	31,983,000	54,662,437	28,481,152	31,754,787	31,983,000	54,662,437	28,481,152	Level 1- MTM
38075 shares of Rs. 100 each							-	-	
Arun Kabeli Power Limited	0	-	(0)	-	0	-	(0)	-	Level 1- MTM
0 shares of Rs. 100 each							-	-	
Mero Micro Finance Laghubitta bittiya Sanstha Limited	18,911,737	11,375,480	18,911,737	13,251,315	18,911,737	11,375,480	18,911,737	13,251,315	Level 1- MTM
17209.50 shares of Rs. 100 each							-	-	
Vijaya Laghubitta Bittiya Sanstha Limited	0	-	3,626,124	2,581,240	0	-	3,626,124	2,581,240	Level 1- MTM
0 shares of Rs. 100 each							-	-	
United Modi Hydropower Limited	-	-	-	-	-	-	-	-	Level 1- MTM
0 shares of Rs. 100 each							-	-	
Sahas Urja Limited	-	-	3,261,711	2,300,000	-	-	3,261,711	2,300,000	Level 1- MTM
0 shares of Rs. 100 each									
SANIMA LARGE CAP FUND	30,002,653	26,763,122	30,000,000	27,960,000	30,002,653	26,763,122	30,000,000	27,960,000	Level 1- MTM
3000350 shares of Rs. 100 each							-	-	
KUMARI EQUITY FUND	20,008,845	20,375,636	20,000,000	20,140,000	20,008,845	20,375,636	20,000,000	20,140,000	Level 1- MTM
2003504 shares of Rs. 100 each							-	-	
SUNRISE BLUECHIP FUND	20,212,204	15,922,940	20,000,000	17,480,000	20,212,204	15,922,940	20,000,000	17,480,000	Level 1- MTM
2028400 shares of Rs. 100 each							-	-	
NIBL Samriddhi fund -2	30,003,685	27,334,555	30,000,000	26,010,000	30,003,685	27,334,555	30,000,000	26,010,000	Level 1- MTM
3000500 shares of Rs. 100 each							-	-	
PRABHU SELECT FUND	14,716,295	13,031,183	14,681,000	14,108,441	14,716,295	13,031,183	14,681,000	14,108,441	Level 1- MTM
1472450 shares of Rs. 100 each							-	-	
NIC ASIA SELECT 30 INDEX FUND	20,019,532	18,002,295	20,000,000	17,540,000	20,019,532	18,002,295	20,000,000	17,540,000	Level 1- MTM
2002480 shares of Rs. 100 each							-	-	
Investment from Subsidiary Company (Kosh Byabas- thapan Company Limited)		-							
Central Finance Limited	-	11,476	-	11,476					Level 1- MTM
38 shares of Rs. 100 each									
Civil Laghubitta Bittiya Sanstha Ltd.	74,750	46,440	74,750	46,440					Level 1- MTM
60 shares of Rs. 100 each									



Investment in equity measured at FVTOCI	Group				Bank				Fair Valuation Hierarchy
	Current Year		Previous Year		Current Year		Previous Year		
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	
Forward Community Microfinance Bittiya Sanstha Ltd. 22 shares of Rs. 100 each	-	52,470	-	52,470					Level 1- MTM
Green Development Bank Ltd. 51 shares of Rs. 100 each	18,850	11,730	18,850	11,730					Level 1- MTM
Hydroelectricity Investment and Development Co. Ltd. 1160 shares of Rs. 100 each	311,500	232,000	311,500	232,000					Level 1- MTM
Jyoti Bikas Bank Ltd. 5 shares of Rs. 100 each	-	1,511	-	1,511					Level 1- MTM
Janautthan Samudayic Laghubitta Bittiya Sanstha Ltd. 25 shares of Rs. 100 each	-	43,125	-	43,125					Level 1- MTM
Kalika Laghubitta Bittiya Sanstha Ltd. 13 shares of Rs. 100 each	11,989	15,581	11,989	15,581					Level 1- MTM
Mithila Laghubitta Bittiya Sanstha Ltd. 50 shares of Rs. 100 each	91,980	68,350	91,980	68,350					Level 1- MTM
Mero Microfinance Laghubitta Bittiya Sanstha Ltd. 114 shares of Rs. 100 each	-	96,558	-	96,558					Level 1- MTM
Neco Insurance Ltd. 52823 shares of Rs. 100 each	-	49,822,954	-	49,822,954					Level 1- MTM
NLG Insurance Ltd. 850 shares of Rs. 100 each	610,100	406,300	610,100	406,300					Level 1- MTM
Nepal Life Insurance Co. Ltd. 916 shares of Rs. 100 each	723,334	684,252	723,334	684,252					Level 1- MTM
National Microfinance Bittiya Sanstha Limited 22 shares of Rs. 100 each	36,300	42,570	36,300	42,570					Level 1- MTM
Sworjgari Laghubitta Bikas Bank Ltd. 11 shares of Rs. 100 each	11,380	9,361	11,380	9,361					Level 1- MTM
Ngadi Group Power Ltd. 11 shares of Rs. 100 each	7,090	3,267	7,090	3,267					Level 1- MTM
Total FVTPL	1,130,324,848	995,200,744	1,333,909,177	1,099,036,922	1,128,427,575	943,652,800	1,332,011,904	1,047,488,978	
Total Investment	2,154,427,072	4,747,651,569	2,066,655,209	2,457,624,856	2,120,870,644	4,486,521,214	2,034,945,759	2,375,331,038	

4.9 Current tax assets

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Current tax assets	12,308,318,903	12,054,126,906	12,305,946,710	12,054,126,906
Current year income tax assets	254,191,997	1,184,056,519	251,819,804	1,184,056,519
Tax assets of prior periods	12,054,126,906	10,870,070,387	12,054,126,906	10,870,070,387
Current tax liabilities	12,030,008,851	11,294,921,376	12,029,240,526	11,087,811,145
Current year income tax liabilities	735,087,475	1,498,631,362	941,429,381	1,432,301,886
Tax liabilities of prior periods	11,294,921,376	9,796,290,014	11,087,811,145	9,655,509,259
Total	278,310,052	759,205,529	276,706,184	966,315,760

* Tax liabilities of prior periods is adjusted by the tax paid for prior periods during the year which amounts to Rs. 759,411,057

**Tax Liabilities of prior periods for group adjusted with Rs. 651,655

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

4.10.1 Investment in quoted subsidiaries

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

4.10.2 Investment in unquoted subsidiaries

Particulars	Bank			
	Current Year		Previous Year	
	Cost	Fair Value	Cost	Fair Value
Gobar Gas Company Limited 3241 shares of Rs. 1000 each	3,241,000	-	3,241,000	-
Kosh Byabasthapan Company Limited 288400 shares of Rs.100 each	28,840,000	-	28,840,000	-
Total	32,081,000	-	32,081,000	-

4.10.3 Information relating to subsidiaries of the Bank

Particulars	Bank			
	Percentage of ownership held by the Bank			
	Current Year		Previous Year	
Kosh Byabasthapan Co.Ltd.	92.89%		92.89%	
Gobar Gas Co. Ltd.	83.96%		83.96%	

4.10.4 Non Controlling Interest of the Subsidiaries

Particulars	Group	
	Current Year	
	Kosh Byabasthapan Co. Ltd.	Gobar Gas Co. Ltd.
Equity interest held by NCI (%)	7.11%	16.04%
Profit/(loss) allocated during the year	1,150,336	-
Accumulated balances of NCI as on Ashadh end 2080	16,932,171	-
Dividend paid to NCI	-	-
Particulars	Previous Year	
	Current Year	
	Kosh Byabasthapan Co. Ltd.	Gobar Gas Co. Ltd.
Equity interest held by NCI (%)	7.11%	16.04%
Profit/(loss) allocated during the year	(1,459,294)	-
Accumulated balances of NCI as on Ashadh end 2079	6,299,650	-
Dividend paid to NCI	-	-



4.11 Investment in associates

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Investment in quoted associates	-	914,781,613	-	69,384,000
Investment in unquoted associates	-	-	-	-
Total investment	-	914,781,613	-	69,384,000
Less: Impairment allowances	-	-	-	-
Net carrying amount	-	914,781,613	-	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. 2,754,057 shares of Rs.100 each (Promoter Share)	-	-	-	-	-	-	69,384,000	-
Total	-	-	-	-	-	-	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%

4.11.4 Equity value of associates

Particulars	Group	
	Current Year	Previous Year
Sana Kisan Laghubitta Bittiya Sanstha Ltd.	-	914,781,613
Total	-	914,781,613

4.12 Investment properties

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Investment properties measured at fair value	-	-	-	-
Balance as on Shrawan 1, 2079	-	-	-	-
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 Shrawan 1, 2079	252,592,246	198,284,843	252,592,246	198,284,843
Addition/disposal during the year	(3,942,691)	54,307,403	(3,942,691)	54,307,403
Adjustment/transfer	-	-	-	-
Accumulated depreciation	-	-	-	-
Accumulated impairment loss	-	-	-	-
Net amount	248,649,555	252,592,246	248,649,555	252,592,246
Total	248,649,555	252,592,246	248,649,555	252,592,246

4.13 Property, Plant and Equipment

Group										
Particulars	Land	Building	Computer & Accessories	Furnitures	Vehicles	Office Equip-ments	Others	Right of Use Assets	Total Ashadh End 2080	Total Ashadh End 2079
Cost										
As on Shrawan 1, 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	3,707,289,157
Addition during the Year									-	-
Acquisition	-	69,923,347	205,522,140	32,026,434	25,928,892	164,026,163	8,092,435	775,793,622	1,281,313,033	1,281,313,033
Capitalization	-	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	(8,442,558)	(3,757,609)	(11,669,646)	(9,891,059)	(467,072)		(34,227,944)	(34,227,944)
Adjustment/Revaluation	3,768,350	(8,365,056)	(462,824,338)	(3,171,782)	(41,670,856)	252,735,134	(46,844,420)		(306,372,968)	(306,372,968)
Balance as on Ashadh end 2079	146,915,418	992,727,017	1,048,738,910	364,066,379	402,717,380	781,940,496	135,102,056	775,793,622	4,648,001,278	4,648,001,278
Addition during the Year									-	-
Acquisition	390,219	64,553,191	18,516,432	23,860,205	8,297,802	80,236,880	7,859,328	211,315,911	415,029,970	-
Capitalization	-	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	(2,345,185)	(1,236,074)	(117,853)	(825,476)	(6,791,570)	(22,173,046)	(33,489,204)	-
Adjustment/Revaluation	699,305	25,065,238	(2,286,642)	1,943,975	26,044,524	(14,445,081)	1,464,911	34,177,025	72,663,255	-
Balance as on Ashadh end 2080	148,004,942	1,082,345,446	1,062,623,517	388,634,484	436,941,853	846,906,820	137,634,725	999,113,513	5,102,205,299	4,648,001,278
Depreciation and Impairment										
As on Shrawan 1, 2078	-	339,696,905	1,095,398,030	216,673,359	312,916,436	144,925,359	123,376,548		2,232,986,637	2,232,986,637
Depreciation charge for the Year	-	20,997,152	68,547,209	21,793,390	49,200,514	55,943,279	9,674,508	157,933,221	384,089,274	384,089,274
Impairment for the year									-	-
Disposals	-	-	(8,395,291)	(3,550,417)	(11,669,613)	(9,280,956)	(372,254)		(33,268,532)	(33,268,532)
Adjustment	-	(4,523,927)	(341,020,107)	(4,766,969)	(32,590,707)	275,328,678	(48,513,947)		(156,086,981)	(156,086,981)
As on Ashadh end 2079	-	356,170,129	814,529,840	230,149,363	317,856,630	466,916,360	84,164,855	157,933,221	2,427,720,398	2,427,720,398
Impairment for the year										
Depreciation charge for the Year	-	21,239,423	22,766,005	70,529,216	31,291,372	61,411,342	9,800,809	174,213,010	391,251,177	-
Disposals	-	-	(2,340,083)	(1,178,406)	(117,849)	(770,125)	(6,658,822)	-	(11,065,285)	-
Adjustment	116,368	17,084,550	(4,087,253)	669,119	207,453	584,859	3,396,028	-	17,971,125	-
As on Ashadh end 2080	116,368	394,494,102	830,868,510	300,169,292	349,237,606	528,142,436	90,702,871	332,146,231	2,825,877,415	2,427,720,398
Capital Work in Progress	-	13,971,405	-	-	-	15,477	3,097,526	-	17,084,408	7,107,452
Net Book Value										
As on Ashadh end 2079	146,915,418	636,556,887	234,209,070	133,917,016	84,860,751	315,024,136	50,937,201	617,860,401		2,227,388,333
As on Ashadh end 2080	147,888,574	687,851,344	231,755,007	88,465,192	87,704,247	318,764,384	46,931,854	666,967,282	2,293,412,292	

Bank										
Particulars	Land	Building	Computer & Accessories	Furnitures	Vehicles	Office Equip-ments	Others	Right of Use Assets	Total Ashadh End 2080	Total Ashadh End 2079
Cost										
As on Shrawan 1, 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	3,703,906,106
Addition during the Year									-	-
Acquisition	-	69,923,347	205,522,140	32,026,434	25,928,892	164,026,163	8,056,477	775,793,622	1,281,277,075	1,281,277,075
Capitalization	-	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	(8,442,558)	(3,757,609)	(11,669,646)	(9,891,059)	(467,072)		(34,227,944)	(34,227,944)
Adjustment/Revaluation	3,768,350	(8,365,056)	(462,824,338)	(3,171,782)	(41,670,856)	252,735,134	(46,844,420)		(306,372,968)	(306,372,968)
Balance as on Ashadh end 2079	144,682,806	992,727,017	1,048,738,910	363,653,921	401,892,380	782,043,786	135,049,827	775,793,622	4,644,582,269	4,644,582,269
Opening Adj									-	-
Addition during the Year									-	-
Acquisition	390,219	64,553,191	18,516,432	23,782,414	8,297,802	80,236,880	7,857,328	211,315,911	414,950,179	-
Capitalization	-	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	(2,345,185)	(1,236,074)	(117,853)	(825,476)	(6,791,570)	(22,173,046)	(33,489,204)	-
Adjustment/Revaluation	699,305	25,065,238	(2,286,642)	1,943,975	26,044,524	(14,445,081)	1,464,911	34,177,025	72,663,255	-



Particulars	Bank								Total Ashadh End 2080	Total Ashadh End 2079
	Land	Building	Computer & Accessories	Furnitures	Vehicles	Office Equipments	Others	Right of Use Assets		
Balance as on Ashadh end 2080	145,772,330	1,082,345,446	1,062,623,517	388,144,236	436,116,853	847,010,109	137,580,496	999,113,513	5,098,706,499	4,644,582,269
Depreciation and Impairment										
As on Shrawan 1, 2078	-	339,696,904	1,095,398,030	216,359,549	312,094,637	144,976,538	123,361,773	-	2,231,887,432	2,231,887,432
Depreciation charge for the Year		20,997,152	68,547,209	21,789,208	49,199,874	55,935,827	9,671,139	157,933,221	384,073,630	195,473,714
Impairment for the year										
Disposals		-	(8,395,291)	(3,550,417)	(11,669,613)	(9,280,956)	(372,254)		(33,268,532)	(27,297,293)
Adjustment		(4,523,927)	(341,020,107)	(4,766,969)	(32,590,707)	275,328,678	(48,513,947)		(156,086,981)	(156,086,981)
As on Ashadh end 2079	-	356,170,129	814,529,841	229,831,371	317,034,191	466,960,087	84,146,710	157,933,221	2,426,605,549	2,426,605,549
Impairment for the year										
Depreciation charge for the Year		21,239,423	22,766,005	70,506,631	31,290,860	61,405,753	9,791,787	174,213,010	391,213,469	
Disposals	-	-	(2,340,083)	(1,178,406)	(117,849)	(770,125)	(6,658,822)	-	(11,065,285)	
Adjustment	116,368	17,084,550	(4,087,253)	669,119	207,453	584,859	3,396,028		17,971,125	
As on Ashadh end 2080	116,368	394,494,102	830,868,510	299,828,715	348,414,655	528,180,574	90,675,704	332,146,231	2,824,724,858	2,426,605,549
Capital Work in Progress	-	13,971,405	-	-	-	15,477	3,097,526		17,084,408	7,107,452
Net Book Value										
As on Ashadh end 2079	144,682,806	636,556,887	234,209,070	133,822,550	84,858,189	315,083,699	50,903,117	617,860,401		2,225,084,172
As on Ashadh end 2080	145,655,962	687,851,344	231,755,007	88,315,521	87,702,198	318,829,535	46,904,792	666,967,282	2,291,066,049	

4.14 Goodwill and Intangible assets

Particulars	Group		
	Goodwill	Software Purchased	Total Ashadh end 2079
Cost			
As on Shrawan 1, 2078		422,322,665	422,322,665
Addition during the Year			
Acquisition		56,639,075	56,639,075
Capitalization		-	-
Disposal during the year		-	-
Adjustment/Revaluation		-	-
Balance as on Ashadh end 2079		478,961,741	478,961,741
Addition during the Year			
Acquisition		4,693,950	4,693,950
Capitalization		-	-
Disposal during the year		-	-
Adjustment/Revaluation		-	-
Balance as on Ashadh end 2080		483,655,691	483,655,691
Amortization and Impairment			
As on Shrawan 1, 2078		160,317,518	160,317,518
Amortization charge for the Year		88,877,518	88,877,518
Impairment for the year		-	-
Disposals		-	-
Adjustment		-	-
As on Ashadh end 2079		249,195,036	249,195,036
Amortization charge for the Year		95,870,581	95,870,581
Impairment for the year		-	-
Disposals		-	-
Adjustment		-	-
As on Ashadh end 2080		345,065,617	345,065,617
Capital Work in Progress		-	
Net Book Value			
As on Ashadh end 2079		229,766,704	229,766,704
As on Ashadh end 2080		138,590,074	138,590,074

Particulars	Bank			
	Goodwill	Software Purchased	Total Ashadh end 2080	Total Ashadh end 2079
Cost				
As on Shrawan 1, 2078		422,322,665	422,322,665	422,322,665
Addition during the Year				
Acquisition		56,639,075	56,639,075	56,639,075
Capitalization		-	-	-
Disposal during the year		-	-	-
Adjustment/Revaluation		-	-	-
Balance as on Ashadh end 2079		478,961,741	478,961,741	478,961,741
Addition during the Year				
Acquisition		4,693,950	4,693,950	
Capitalization		-	-	
Disposal during the year		-	-	
Adjustment/Revaluation		-	-	
Balance as on Ashadh end 2080		483,655,691	483,655,691	478,961,741
Amortization and Impairment				
As on Shrawan 1, 2078		160,317,518	160,317,518	160,317,518
Amortization charge for the Year		88,877,518	88,877,518	88,877,518
Impairment for the year		-	-	-
Disposals		-	-	-
Adjustment		-	-	-
As on Ashadh end 2079		249,195,036	249,195,036	249,195,036
Amortization charge for the Year		95,870,581	95,870,581	
Impairment for the year		-	-	
Disposals		-	-	
Adjustment		-	-	
As on Ashadh end 2080		345,065,617	345,065,617	249,195,036
Capital Work in Progress		-		
Net Book Value				
As on Ashadh end 2079		229,766,704		229,766,704
As on Ashadh end 2080		138,590,074	138,590,074	

4.15 Deferred Tax

Particular	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	55,432,433	17,088,627	38,343,806	55,432,433	-	55,432,433
Loan and Advance to B/FIs	-	-	-	-	-	-
Loans and advances to customers	-	-	-	-	-	-
Investment properties	-	-	-	-	-	-
Investment securities	-	809,596,667	(809,596,667)	-	765,127,603	(765,127,603)
Property & equipment	(15,425,792)		(15,425,792)	(15,455,162)		(15,455,162)
Goodwill and Intangible assets	(5,792,272)		(5,792,272)	(5,792,272)		(5,792,272)
Employees' defined benefit plan	245,090,758	-	245,090,758	244,667,741	-	244,667,741
Lease liabilities	9,857,292		9,857,292	9,857,292		9,857,292
Provisions	-	-	-	-	-	-
Other temporary differences	-	7,940,921	(7,940,921)	-	7,940,921	(7,940,921)
Deferred tax on temporary differences	233,729,986	809,596,667	(545,463,796)	-		(484,358,492)
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 2080			(545,463,796)			(484,358,492)
recognised in profit or loss			(103,807,549)			(86,748,292)
recognised in other comprehensive income			(441,656,247)			(397,610,200)
recognised in directly in equity			-			-
Deferred tax (asset)/liabilities as on Shrawan 1, 2079			(39,890,570)			(52,152,028)
Origination/(Reversal) during the year			585,354,366			536,510,520
Deferred tax expense/(income) recognised in profit or loss			162,990,078			158,393,622
Deferred tax expense/(income) recognised in other comprehensive income			428,298,962			384,051,572
Deferred tax expense/(income) recognised in directly in equity			(5,934,674)			(5,934,674)



Particulars	Previous Year			Previous 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	85,356,878	12,412,668	72,944,210	85,356,878	-	85,356,878
Loan and Advance to B/FIs	-	-	-	-	-	-
Loans and advances to customers	-	-	-	-	-	-
Investment properties	-	-	-	-	-	-
Investment securities	-	187,564,500	(187,564,500)	-	187,472,462	(187,472,462)
Property & equipment	40,651,418	-	40,651,418	40,651,418	-	40,651,418
Employees' defined benefit plan	83,999,837	-	83,999,837	83,654,670	-	83,654,670
Lease liabilities	9,250,266	-	9,250,266	9,250,266	-	9,250,266
Provisions	-	-	-	-	-	-
Other temporary differences	30,000,000	9,288,741	20,711,259	30,000,000	9,288,741	20,711,259
Deferred tax on temporary differences	249,258,398	209,265,909	39,992,489	248,913,231	196,761,203	52,152,028
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 2079			39,992,489			52,152,028
Deferred tax (asset)/liabilities as on Shrawan 1, 2078			347,696,063			327,591,236
Origination/(Reversal) during the year			(387,688,552)			(379,743,265)
Deferred tax expense/(income) recognised in profit or loss			(277,249,800)			(270,072,802)
Deferred tax expense/(income) recognised in other comprehensive income			(12,386,159)			(11,617,869)
Deferred tax expense/(income) recognised in directly in equity			(98,052,593.45)			(98,052,593.45)

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	831,289,980	707,958,237	829,964,853	707,408,894
Accrued income	3,793,759	934,079	3,793,759	934,079
Prepayments and deposit	87,654,524	113,154,778	87,570,756	113,071,010
Income tax deposit	-	-	-	-
Deferred employee expenditure	4,507,340,400	2,691,227,916	4,507,340,400	2,691,227,916
Other	1,889,172,880	1,438,577,960	1,889,172,880	1,438,577,960
Total	7,319,251,543	4,951,852,971	7,317,842,648	4,951,219,859

4.17 Due to Bank and Financial Institutions

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Money market deposits	-	-	-	-
Interbank borrowing	1,920,500,000	7,881,219,896	1,920,500,000	7,881,219,896
Other deposits from BFIs	175,419,987	117,522,511	175,419,987	117,522,511
Settlement and clearing accounts	-	-	-	-
Total	2,095,919,987	7,998,742,407	2,095,919,987	7,998,742,407

Interbank borrowing includes the borrowing payable within 90 days.

4.18 Due to Nepal Rastra Bank

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Refinance from NRB	-	7,170,315,357	-	7,170,315,357
Standing Liquidity Facility	-	2,500,000,000	-	2,500,000,000
Lender of last resort facility from NRB	-	-	-	-
Securities sold under repurchase agreements	-	-	-	-
Other payable to NRB	4,571,178	111,392,953	4,571,178	111,392,953
Total	4,571,178	9,781,708,310	4,571,178	9,781,708,310

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	39,556,408,005	29,566,925,718	39,574,045,989	29,585,065,812
Call deposits	10,284,107,775	8,002,734,372	10,284,107,775	8,002,734,372
Current deposits	21,219,414,763	23,685,422,889	21,221,250,760	23,686,743,854
Other	1,196,740,273	893,020,530	1,196,740,273	893,020,530
Individual customers:	-	-		
Term deposits	75,559,484,374	57,077,996,522	75,559,484,374	57,077,996,522
Saving deposits	48,773,465,701	44,639,954,906	48,773,465,701	44,639,954,906
Current deposits	2,700,447,831	2,505,636,035	2,700,447,831	2,505,636,035
Other	177,070,864	199,114,185	177,070,864	199,114,185
Total	199,467,139,586	166,570,805,157	199,486,613,567	166,590,266,216

4.20.1 Currency wise analysis of deposit from customers

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Nepalese rupee	199,370,737,401	166,564,998,237	199,390,211,382	166,584,459,296
Indian rupee	-	-	-	-
United State dollar	96,402,185	5,806,920	96,402,185	5,806,920
Great Britain pound	-	-	-	-
Euro	-	-	-	-
Japanese yen	-	-	-	-
Chinese yuan	-	-	-	-
Other	-	-	-	-
Total	199,467,139,586	166,570,805,157	199,486,613,567	166,590,266,216

4.21 Borrowing

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Domestic Borrowing				
Nepal Government	2,136,563,784	1,777,211,512	2,136,563,784	1,777,211,512
Other Institutions	-	-	-	-
Other	-	-	-	-
Sub total	2,136,563,784	1,777,211,512	2,136,563,784	1,777,211,512
Foreign Borrowing				
Foreign Bank and Financial Institutions	-	-	-	-
Multilateral Development Banks	-	-	-	-
Other Institutions	-	-	-	-
Sub total	-	-	-	-
Total	2,136,563,784	1,777,211,512	2,136,563,784	1,777,211,512



Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Details of Borrowing from Nepal Government				
Particulars	Current Year	Previous Year		
Province Government- Subsidised Loan	1,346,640,704	985,518,000		
IFAD VITA Project	784,297,000	784,297,000		
Priority Sector Loan	5,626,080	7,396,512		
Total	2,136,563,784	1,777,211,512		

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 Shrawan 1	-	-	-	-
Provisions made during the year	-	-	-	-
Provisions used during the year	-	-	-	-
Provisions reversed during the year	-	-	-	-
Unwind of discount	-	-	-	-
Balance at Ashadh end	-	-	-	-

4.23 Other liabilities

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Liability for employees defined benefit obligations	-	0	-	0
Liability for long-service leave	1,538,535	1,538,535	-	-
Short-term employee benefits	-	-	-	-
Bills payable	-	-	-	-
Creditors and accruals	4,055,146,292	2,072,482,080	4,049,724,217	2,075,970,443
Interest payable on deposit	838,744,165	764,573,911	838,744,165	764,573,911
Interest payable on borrowing	581,459,378	475,317,893	581,459,378	475,317,893
Liabilities on deferred grant income	26,782,533	76,370,190	26,782,533	76,370,190
Unpaid Dividend	698,096,595	510,151,635	698,096,595	510,151,635
Liabilities under Finance Lease	-	-	-	-
Employee bonus payable	172,951,096	255,323,486	172,822,907	255,195,296
Other	828,385,727	2,052,909,427	828,138,923	2,052,662,624
Total	7,203,104,321	6,208,667,157	7,195,768,718	6,210,241,991

4.23.1 Defined benefit obligations

The amounts recognised in the statement of financial position are as follows:

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Present value of unfunded obligations	-	-	-	-
Present value of funded obligations	4,718,429,579	4,181,719,341	4,718,429,579	4,181,719,341
Total present value of obligations	4,718,429,579	4,181,719,341	4,718,429,579	4,181,719,341
Fair value of plan assets	4,718,429,579	4,181,719,341	4,718,429,579	4,181,719,341
Present value of net obligations	-	-	-	-
Recognised liability for defined benefit obligations	-	-	-	-

4.23.2 Plan assets

Plan assets comprise

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Equity securities				
Government bonds				
Bank deposit	2,830,000,000	2,830,000,000	2,830,000,000	2,830,000,000
Other	1,888,429,579	1,351,719,341	1,888,429,579	1,351,719,341
Total	4,718,429,579	4,181,719,341	4,718,429,579	4,181,719,341

Actual return on plan assets:

Bank deposit includes investment in Fixed deposit. Other includes investment in debenture.

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 Shrawan 1	4,181,719,341	4,173,032,426	4,181,719,341	4,173,032,427
Actuarial losses/(gain)	297,454,091	(445,204,268)	297,454,091	(445,204,268)
Benefits paid by the plan	(534,680,585)	(410,081,600)	(534,680,585)	(410,081,600)
Current service costs and interest	773,936,732	863,972,783	773,936,732	863,972,783
Defined benefit obligations at Ashadh end	4,718,429,579	4,181,719,341	4,718,429,579	4,181,719,341

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 Shrawan 1	4,181,719,341	4,173,032,426	4,181,719,341	4,173,032,427
Contributions paid into the plan	1,071,390,823	418,768,515	1,071,390,823	418,768,515
Benefits paid during the year	(534,680,585)	(410,081,600)	(534,680,585)	(410,081,600)
Actuarial (losses) gains				
Expected return on plan assets				-
Fair value of plan assets at Ashadh end	4,718,429,579	4,181,719,341	4,718,429,579	4,181,719,341

4.23.5 Amount recognised in profit or loss

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Current service costs	426,335,127	252,413,071	426,335,127	252,413,071
Past Service cost	-	263,860,138	-	263,860,138
Interest on obligation	347,601,605	347,699,574	347,601,605	347,699,574
Expected return on plan assets	334,777,122	321,221,857	334,777,122	321,221,857
Actuarial (gain)/loss on Other long term employee benefits	(32,896,269)	(69,205,725)	(32,896,269)	(69,205,725)
Total	406,263,341	473,545,201	406,263,341	473,545,201

4.23.6 Amount recognised in other comprehensive income

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Actuarial (gain)/loss	330,350,360	(375,998,543)	330,350,360	(375,998,543)
Return on Plan Assets excluding net interest	334,777,122	321,221,857	334,777,122	321,221,857
Total	665,127,482	(54,776,686)	665,127,482	(54,776,686)



4.23.7 Actuarial assumptions

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Discount rate	8.50%	8.50%	8.50%	8.50%
Expected return on plan asset	0.00%	0.00%	0.00%	0.00%
Future salary increase				
First Year	15.00%	15.00%	15.00%	15.00%
Second year onwards	4.00%	4.00%	4.00%	4.00%
Withdrawal rate				
up to 5 years of service	5.00%	5.00%	5.00%	5.00%
above 5 years of service	3.00%	3.00%	3.00%	3.00%

Sensitivity analysis on actuarial valuation

The following table illustrates the impact arising from the possible changes in the discount rate and salary escalation rates on the gratuity plan valuation of the Group and the Bank as at July 16, 2023

Variable	Group	Bank
	Sensitivity effect on Statement of Financial Position (Benefit obligation)	Sensitivity effect on Statement of Financial Position (Benefit obligation)
1% increase in discount rate	1,658,542,372	1,658,542,372
1% decrease in discount rate	(1,813,727,674)	(1,813,727,674)
1% increase in salary	1,876,728,362	1,876,728,362
1% decrease in salary	(1,710,764,965)	(1,710,764,965)

The following table illustrates the impact arising from the possible changes in the discount rate and salary escalation rates on the medical benefit plan valuation of the Group and the Bank as at July 16, 2023.

Variable	Group	Bank
	Sensitivity effect on Statement of Financial Position (Benefit obligation)	Sensitivity effect on Statement of Financial Position (Benefit obligation)
1% increase in discount rate	707,406,338	707,406,338
1% decrease in discount rate	(791,406,423)	(791,406,423)
1% increase in salary	794,929,333	794,929,333
1% decrease in salary	(695,563,784)	(695,563,784)

The following table illustrates the impact arising from the possible changes in the discount rate and salary escalation rates on the Leave plan valuation of the Group and the Bank as at July 16, 2023.

Variable	Group	Bank
	Sensitivity effect on Statement of Financial Position (Benefit obligation)	Sensitivity effect on Statement of Financial Position (Benefit obligation)
1% increase in discount rate	396,969,824	396,969,824
1% decrease in discount rate	(451,048,556)	(451,048,556)
1% increase in salary	451,689,414	451,689,414
1% decrease in salary	(396,037,663)	(396,037,663)

The following table illustrates the impact arising from the possible changes in the discount rate and salary escalation rates on the Security Scheme plan valuation of the Group and the Bank as at July 16, 2023.

Variable	Group	Bank
	Sensitivity effect on Statement of Financial Position (Benefit obligation)	Sensitivity effect on Statement of Financial Position (Benefit obligation)
1% increase in discount rate	1,662,581,813	1,662,581,813
1% decrease in discount rate	(1,996,400,523)	(1,996,400,523)
1% increase in salary	1,869,630,006	1,869,630,006
1% decrease in salary	(1,791,265,545)	(1,791,265,545)

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	-	-	-	-
Debt securities issued at amortised cost	20,473,530,263	20,469,037,529	20,473,530,263	20,469,037,529
Total	20,473,530,263	20,469,037,529	20,473,530,263	20,469,037,529

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

Bond/Debenture	Issued Year	Maturity Year	Tenure (in years)	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	3,426,975,000
4% Agri Bond	2078	2087	9	2,573,025,000
Total				20,500,000,000

All the bond/debenture listed above has semi annual mode of interest payment.

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	13,451,674,078	13,187,915,763	13,451,674,078	13,187,915,763
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	18,884,386,078	18,620,627,763	18,884,386,078	18,620,627,763

4.26.1: Ordinary shares

Particulars	Bank	
	Current Year	Previous Year
Authorized Capital	25,000,000,000	25,000,000,000
a. 160,000,000 Ordinary shares of Rs. 100 each share	16,000,000,000	16,000,000,000
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	18,884,386,078	18,620,627,763
a. 134516740.78 Ordinary shares of Rs.100 each share	13,451,674,078	13,187,915,763
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	18,884,386,078	18,620,627,763
a. 134516740.78 Ordinary shares of Rs.100 each share	13,451,674,078	13,187,915,763
b. 54,327,120 Non-redeemable Preference Shares of Rs. 100 each	5,432,712,000	5,432,712,000
Total	18,884,386,078	18,620,627,763



4.26.2: Ordinary share ownership

Particulars	Bank			
	Current Year		Previous Year	
	Percent	Amount	Percent	Amount
Domestic ownership		13,451,674,078		13,187,915,763
Nepal Government	51%	6,860,353,780	51%	6,725,837,039
"A" class licensed institutions				
Other licensed intitutions				
Other Institutions				
Public	49%	6,591,320,298	49%	6,462,078,724
Other				
Foreign ownership				
Total	100%	13,451,674,078	100%	13,187,915,763

4.26.3: Details of Shareholder holding 0.5% and above

Shareholder Name	Current Year		Previous Year	
	Percent	Amount	Percent	Amount
Nepal Government	51.00%	6,860,353,780	51.00%	6,725,837,039
Krishna Gopal Shrestha	1.39%	186,772,416	1.50%	197,787,584
Laxmi Shrestha	0.99%	133,103,755	0.93%	123,306,383

4.27 Reserves

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Statutory general reserve	9,057,382,572	8,789,792,078	9,057,382,572	8,789,792,077
Exchange equalisation reserve	108,114,236	104,221,006	108,114,236	104,221,006
Corporate social responsibility reserve	32,588,032	39,163,055	32,588,032	39,163,055
Capital redemption reserve	-	-	-	-
Regulatory reserve	3,873,322,933	3,100,146,442	3,873,322,933	3,100,146,441
Investment adjustment reserve	29,956,000	8,047,698	29,956,000	8,047,698
Capital reserve	229,277	229,277	229,277	229,277
Assets revaluation reserve	-	-	-	-
Fair value reserve	1,909,800,661	438,507,835	1,785,297,742	437,435,744
Dividend equalisation reserve	-	-	-	-
Debenture Redeption Reserve	1,500,000,000	1,000,000,000	1,500,000,000	1,000,000,000
Actuarial gain	(2,962,071,358)	(2,496,547,502)	(2,962,071,358)	(2,496,482,121)
Special reserve	-	-	-	-
Other reserve				
Deferred Tax Reserve	-	-	-	-
Employee Development Fund	241,278,913	232,061,722	241,278,913	232,061,722
Total	13,790,601,266	11,215,621,611	13,666,098,347	11,214,614,901

Statutory General Reserve

Section 44 of Bank and Financial Institutions Act 2073 requires the Bank to allocate at least 20% of the net profits of every year to General Reserve until it is twice the paid-up capital.

Particulars	Bank	
	Current Year	Previous Year
Opening General Reserve	8,789,792,077	8,299,321,556
Transfers made during the year(20% of net profit)	264,682,210	490,470,521
Transfer from Gain on sale of OCI Investment (20% of Transfer to RE)	2,908,285	-
Closing General Reserve	9,057,382,572	8,789,792,077

Exchange Equalisation Reserve

Section 45 Bank and Financial Institutions Act 2073 requires, 25% of revaluation gain from foreign currency exchange rate differences to be transferred to Exchange Equalization Reserve and revaluation loss is charged to profit and loss account.

Particulars	Bank	
	Current Year	Previous Year
Opening Exchange Equalisation Reserve	104,221,006	104,188,923
25% of Revaluation gain	3,893,230	32,083
Closing Exchange Equalisation Reserve	108,114,236	104,221,006

Corporate Social Responsibility Reserve

NRB Directive 6 requires BFI's to create Corporate Social Responsibility Fund and appropriate an amount equivalent to 1% of net profit annually into this fund for covering expenditure related to CSR activities in the subsequent year.

Corporate Social Responsibility Reserve

Particulars	Amount in Rs.
Opening Reserve	39,163,055
Addition (1% of Profit)	13,234,111
Transfer to R/E (Expenses during the year)	(19,809,134)
Closing Balance	32,588,032
Details of CSR Expenses are as follows:	
Sector	Amount in Rs.
सामाजिक परियोजना	5,681,840
प्रत्यक्ष अनुदान	12,099,729
दिगो विकास लक्ष्य	3,065,500
दिगो लक्ष्य गुणस्तरीय शिक्षा	437,295
अन्य	67,760
Total	21,352,124

Regulatory Reserve

The amount to this reserve has been allocated from profit/retained earnings as per the Directive of NRB for the purpose of implementation of NFRS and is not regarded as free for distribution of dividend. Details are as presented under:

Particulars	Bank	
	Current Year	Previous Year
Opening Regulatory reserve	3,100,146,441	3,206,548,011
Adjustment/ Restated		
Interest Suspense	383,173,609	114,031,228
Investment Property Provision/(Non-Banking Assets)	(3,941,023)	54,307,403
Actuarial loss	465,589,237	(38,343,680)
Fair Value Reserve	(129,342,342)	(308,041,851)
Deferred tax assets	(71,645,331)	71,645,331
Closing Regulatory Reserve	3,743,980,592	3,100,146,441

Note: Employee bonus and Income Tax has not been considered while transferring to Regulatory reserve for Accrued Interest Receivable and Non-Banking Assets.

FY	Interest Receivable	Short provision on NBA	Actuarial Loss Recognized	Fair Value gain of FVPL Securities	Deferred Tax Assets
2074/75- Opening	262,758,323	240,313,081	860,937,450	-	-
2075/76 - Movement	17,886,147	18,110,416	304,289,319	-	-
2076/77 - Movement	34,659,569	(37,497,594)	939,303,981	-	-
2077/78 - Movement	(149,908,523)	(22,641,059)	430,295,051	308,041,851	-
2078/79 - Movement	114,031,228	54,307,403	(38,343,680)	(308,041,851)	71,645,331
2079/80 - Movement	383,173,609	(3,941,023)	465,589,237	(129,342,342)	(71,645,331)
TOTAL	662,600,353	248,651,223	2,962,071,358	(129,342,342)	-

Debenture Redemption Reserve

As per NRB Directive 16 (10) (7), Debenture Redemption reserve is to be created for the redemption of Debentures/ Redeemable Nonconvertible preference shares.

Particulars	Bank	
	Current Year	Previous Year
Opening Debenture Redemption Reserve	1,000,000,000	500,000,000
Transfer/Adjustment in Reserve	500,000,000	500,000,000
Closing Debenture Redemption Reserve	1,500,000,000	1,000,000,000

Fair Value Reserve

Net change in fair value of financial assets that are measured at fair value is recognized in other comprehensive income until assets are derecognized. Closing Fair Value reserve is NPR 429,458,812



Particulars	Bank	
	Current Year	Previous Year
Opening Fair Value Reserve	437,435,744	423,706,606
Transfer/Adjustment in Reserve	1,347,861,998	13,729,138
Closing Fair Value Reserve	1,785,297,742	437,435,744

Asset Revaluation Reserve

Assets are recognized under cost model and they are presented under historical cost. So, no assets have been revalued as on balance sheet date.

Employee 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, such 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 NPR 57,283,008 for employee training fund.

Particulars	Bank	
	Current Year	Previous Year
Opening reserve	232,061,722	207,988,709
3% of Last Year Salary and Allowances	57,283,008	52,078,845
Amount Spent	48,065,818	28,005,832
Amount transfer/reversal		
Closing Balance	241,278,912	232,061,722

Retained Earnings

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Opening Retained Earnings	4,219,412,634	4,297,520,118	3,521,792,308	3,654,511,980
NFRS Adjustment	(644,827,329)	(3,758,138)		
Add: Prior years adjustment	(6,973,716)	(345,441)	(6,973,716)	-
Adjusted Balance as of Shrawan 1, 2079	3,567,611,589	4,293,416,539	3,514,818,592	3,654,511,980
Current year profit	1,338,436,278	2,294,114,448	1,323,411,052	2,225,765,948
Transfer to Reserve	(1,589,019,821)	(1,276,817,240)	(1,589,019,821)	(1,276,817,240)
Transfer from Reserve	34,350,559	681,800,145	34,350,559	691,432,879
Distributions/Capitalization form Retained Earnings	(2,040,391,769)	(1,773,101,259)	(2,040,391,769)	(1,773,101,259)
Retained Earnings as on Ashadh End 2080	1,310,986,836	4,219,412,634	1,243,168,613	3,521,792,308

4.28 Contingent Liabilities and Commitments

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Contingent Liabilities	69,327,642,706	70,355,006,755	69,327,642,706	70,355,006,755
Undrawn and Undisbursed Facilities	52,725,262,367	38,777,649,673	52,725,262,367	38,777,649,673
Capital Commitment	-	-	-	-
Lease Commitment	-	-	-	-
Litigation	-	739,571	-	739,571
Total	122,052,905,073	109,133,395,999	122,052,905,073	109,133,395,999

4.28.1 Contingent Liabilities

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Acceptance and documentary Credit	2,296,112,217	2,065,775,433	2,296,112,217	2,065,775,433
Bills for Collection	3,737,061	3,737,061	3,737,061	3,737,061
Forward Exchange Contracts	-	-	-	-
Guarantees	61,940,792,624	63,165,021,205	61,940,792,624	63,165,021,205
Underwriting Commitments	-	-	-	-
Other Commitments	5,087,000,803	5,120,473,056	5,087,000,803	5,120,473,056
Total	69,327,642,706	70,355,006,755	69,327,642,706	70,355,006,755

4.28.2 Undrawn and Undisbursed Facilities

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Undisbursed amount of loan	31,848,977,435	18,092,023,420	31,848,977,435	18,092,023,420
Undrawn limits of overdraft	20,876,284,933	20,685,626,253	20,876,284,933	20,685,626,253
Undrawn limits of credit card				-
Undrawn limits of letter of credit				-
Undrawn limits of guarantee				-
Total	52,725,262,367	38,777,649,673	52,725,262,367	38,777,649,673

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
Capital commitments in relation to Property Plant and Equipments				
Approved and contracted for				
Approved but not contracted for				
<i>Sub total</i>				
Capital commitments in relation to Intangible assets				
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 132 pending cases in the court of law as on 31st Ashadh, 2080. During the year, 68 new cases were filed and 50 cases were settled.

4.29 Interest income

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Cash and cash equivalent	281,770,412	26,210,056	280,002,319	26,210,056
Due from Nepal Rastra Bank	-	-	-	-
Placement with bank and financial institutions	(1,377,437)	57,270,510	(19,377)	56,857,677
Loan and advances to bank and financial institutions	52,146,062	40,570,783	52,146,062	40,570,783
Loans and advances to customers	20,521,613,881	16,834,578,817	20,521,613,881	16,834,578,817
Investment securities	2,764,125,386	1,858,638,550	2,764,125,386	1,858,677,771
Loan and advances to staff	293,932,545	763,699,953	293,932,545	763,699,953
Other	36,883,939	2,008,253	36,883,939	2,008,253
Total interest income	23,949,094,788	19,582,976,921	23,948,684,755	19,582,603,309



4.30 Interest expense

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Due to bank and financial institutions	62,017,876	36,162,315	62,017,876	36,162,315
Due to Nepal Rastra Bank	84,223,940	225,548,035	84,223,940	225,548,035
Deposits from customers	13,963,077,702	9,432,495,206	13,964,508,833	9,433,476,224
Borrowing	592,307,061	592,033,589	592,307,061	592,033,589
Debt securities issued	985,063,750	875,887,913	984,990,679	875,814,842
Subordinated liabilities	-	-	-	-
Other	64,977,362	63,628,794	64,977,362	63,628,794
Total interest expense	15,751,667,691	11,225,755,853	15,753,025,751	11,226,663,800

4.31 Fees and Commission Income

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Loan administration fees	419,255,269	440,041,349	419,255,269	440,041,349
Service fees	110,478,097	60,887,582	110,478,097	60,887,582
Consortium fees	-	-	-	-
Commitment fees	4,737,071	2,786,463	4,737,071	2,786,463
DD/TT/Swift fees	15,439,119	13,853,771	15,439,119	13,853,771
Credit card/ATM issuance and renewal fees	40,541,763	35,161,525	40,541,763	35,161,525
Prepayment and swap fees	2,327,353	1,788,422	2,327,353	1,788,422
Investment banking fees	-	-	-	-
Asset management fees	-	-	-	-
Brokerage fees	-	-	-	-
Remittance fees	2,535,283	2,402,232	2,535,283	2,402,232
Commission on letter of credit	11,444,091	13,850,514	11,444,091	13,850,514
Commission on guarantee contracts issued	667,729,369	793,571,905	667,729,369	793,571,905
Commission on share underwriting/issue	-	-	-	-
Locker rental	12,997,709	11,805,941	12,997,709	11,805,941
Other fees and commission income	84,374,051	88,136,428	84,374,051	88,136,428
Total fees and Commission Income	1,371,859,175	1,464,286,132	1,371,859,175	1,464,286,132

4.32 Fees and commission expense

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
ATM management fees	30,506,773	21,194,494	30,506,773	21,194,494
VISA/Master card fees	-	-	-	-
Guarantee commission	-	-	-	-
Brokerage	-	-	-	-
DD/TT/Swift fees	1,930,815	3,809,100	1,930,815	3,809,100
Remittance fees and commission	15,210,287	14,588,797	15,210,287	14,588,797
Other fees and commission expense	166,001,320	16,594,856	166,001,320	16,593,996
Total fees and Commission Expense	213,649,195	56,187,247	213,649,195	56,186,387

4.33 Net trading income

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Changes in fair value of trading assets	123,314,183	(621,115,968)	99,748,151	(592,564,778)
Gain/loss on disposal of trading assets	16,585,802	252,350,975	16,585,802	248,880,311
Interest income on trading assets	-	-	-	-
Dividend income on trading assets	4,444,386	4,871,869	4,444,386	4,871,869
Gain/loss foreign exchange transaction	(5,257,021)	106,354,474	(5,257,021)	106,354,474
Other	-	-	-	-
Net trading income	139,087,350	(257,538,650)	115,521,318	(232,458,124)

4.34 Other operating income

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Foreign exchange revaluation gain	15,572,919	128,335	15,572,919	128,335
Gain/loss on sale of investment securities	5,240,822	3,146,754	5,240,822	3,146,754
Fair value gain/loss on investment properties	-	-	-	-
Dividend on equity instruments	54,809,482	193,877,437	54,675,263	193,659,335
Gain/loss on sale of property and equipment	(270,720)	5,806	(270,720)	5,806
Gain/loss on sale of investment property	-	-	-	-
Operating lease income	-	-	-	-
Gain/loss on sale of gold and silver	8,452,954	7,742,595	8,452,954	7,742,595
Locker rent	-	-	-	-
Other	48,119,064	30,080,091	48,117,637	30,080,091
Total	131,924,521	234,981,018	131,788,875	234,762,916

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	143,074	52,816,777	143,074	52,816,777
Impairment charge/(reversal) on loan and advances to customer	1,458,030,719	939,947,963	1,458,030,719	939,947,963
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	-	-	-	-
Total	1,458,173,793	992,764,740	1,458,173,793	992,764,740

4.36 Personnel Expenses

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Salary	1,603,754,175	1,263,279,464	1,600,740,692	1,261,655,384
Allowances	681,008,476	648,302,863	681,008,476	647,778,223
Gratuity expense	406,263,341	473,545,201	406,263,341	473,545,201
Provident fund	217,773,378	189,616,968	217,773,378	189,616,968
Uniform	29,459,731	30,216,643	29,459,731	30,179,643
Training & development expense	48,065,818	28,005,832	48,065,818	28,005,832
Leave encashment	-	73,674,408	-	73,517,609
Medical	199,375,285	172,297,602	199,375,285	172,297,602
Insurance	-	6,751,020	-	6,751,020
Employees incentive	-	-	-	-
Cash-settled share-based payments	-	-	-	-
Pension expense	-	-	-	-
Finance expense under NFRS	274,098,490	746,247,987	274,098,490	746,247,987
Other expenses related to staff	-	2,990,000	-	2,990,000
Subtotal	3,459,798,694	3,634,927,989	3,456,785,211	3,632,585,470
Employees bonus	163,941,223	191,459,019	163,941,223	191,330,829
Grand total	3,623,739,917	3,826,387,008	3,620,726,434	3,823,916,299



4.37 Other operating expenses

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Directors' fee	3,081,580	3,245,105	3,081,580	2,946,105
Directors' expense	1,299,036	1,052,317	1,299,036	1,052,317
Auditors' remuneration	2,825,565	8,265,454	2,825,565	8,190,454
Other audit related expense	337,090	1,811,268	337,090	1,805,618
Professional and legal expense	12,533,831	23,869,355	12,533,831	23,869,355
Office administration expense	748,344,860	678,998,086	748,344,860	678,787,898
Operating lease expense	4,000	254,887	4,000	254,887
Operating expense of investment properties	-	-	-	-
Corporate social responsibility expense	19,809,134	21,352,124	19,809,134	21,352,124
Onerous lease provisions	-	-	-	-
Other	208,149,289	134,889,265	207,454,940	134,048,018
Expenses Write off	5,878,947	4,954,286	5,878,947	4,954,286
Rates & Taxes	96,404,189	91,622,183	96,404,189	91,613,083
Miscellaneous	105,866,153	36,075,928	105,171,804	35,651,500
Total	996,384,385	873,737,861	995,690,036	872,306,775

Current Year Auditors' remuneration include audit fee for statutory audit, tax audit, revenue audit and internal audit(outsourcing).

In current year Bank booked lease as per IFRS 16, where lease liability is amortized and Right of use Assets is depreciated. Operating lease expenses for the current year refers short term lease expenses.

4.37.1 Office administration expense

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Electricity and Water	53,530,472	51,787,398	53,530,472	51,776,948
Repairs and Maintenance	-	-	-	-
a) Building	1,469,851	3,778,716	1,469,851	3,778,716
b) Vehicles	22,255,687	21,398,703	22,255,687	21,398,703
c) Computer and Accessories	9,820,750	8,372,936	9,820,750	8,372,936
d) Office Equipment, Furniture and Fixture	6,284,982	7,977,288	6,284,982	7,977,288
e) Other	11,944,136	10,635,938	11,944,136	10,635,938
Insurance	86,755,592	64,142,223	86,755,592	64,142,223
Postage, Telex, Telephone, Fax, SWIFT	45,066,796	71,708,312	45,066,796	71,656,040
Printing and Stationery	52,413,782	49,867,285	52,413,782	49,867,285
Newspaper, Books and Journals	12,907,640	9,547,263	12,907,640	9,526,863
Advertisements	39,359,231	48,389,685	39,359,231	48,376,396
Donation	1,002,000	600,000	1,002,000	600,000
Security Expenses	285,858,150	227,027,806	285,858,150	227,027,806
Deposit and Loan Guarantee Premium	-	-	-	-
Traveling Allowances and Expenses	46,516,914	39,798,839	46,516,914	39,798,839
Entertainment	15,991,545	15,444,923	15,991,545	15,416,579
Annual/Special General Meeting Expenses	2,218,771	1,842,366	2,218,771	1,756,932
Other	54,948,561	46,678,407	54,948,561	46,678,407
Sub Committee Expenses	3,712,079	6,282,293	3,712,079	6,282,293
Loan Recovery Expenses	-	-	-	-
Expenses on auction	-	-	-	-
Fuel (Petrol/Diesel) & Gas	51,236,482	32,028,976	51,236,482	32,027,356
Total	748,344,860	678,998,086	748,344,860	678,787,898

4.38 Depreciation & Amortisation

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Depreciation on property and equipment	391,251,177	384,089,274	391,213,469	384,073,630
Depreciation on investment property	-	-	-	-
Amortization of intangible assets	95,870,581	88,877,518	95,870,581	88,877,518
Total	487,121,758	472,966,792	487,084,050	472,951,148

4.39 Non operating income

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Recovery of loan written off	3,016,847	35,839,135	3,016,847	35,839,135
Other income	98,727,776	205,232,562	98,727,776	51,691,713
Total	101,744,623	241,071,697	101,744,623	87,530,848

4.40 Non-operating expense

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Loan written off	-	2,265,953	-	2,265,953
Inadequate collateral Expenses	-	-	-	-
Share investment Write Off Expenses	-	-	-	-
Redundancy provision	-	-	-	-
Expense of restructuring	-	-	-	-
Other expense	26,366,244	49,280,601	26,366,244	49,280,601
Total	26,366,244	51,546,554	26,366,244	51,546,554

4.41 Income tax expense

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Current tax expense				
Current year	874,619,723	1,498,631,362	873,667,510	1,432,301,886
Adjustments for prior years	759,411,057	252,394,345	759,411,057	252,394,345
	1,634,030,780	1,751,025,708	1,633,078,567	1,684,696,231
Deferred tax expense				
Origination and reversal of temporary differences	162,990,080	(277,249,800)	158,393,624	(270,072,802)
Changes in tax rate				
Recognition of previously unrecognised tax losses				
Total income tax expense	1,797,020,860	1,473,775,908	1,791,472,191	1,414,623,429

4.41.1: Reconciliation of tax expense and accounting profit

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Profit before tax	3,136,607,474	3,766,431,062	3,114,883,243	3,640,389,377
Tax amount at tax rate of 30%	934,464,973	1,158,446,290	934,464,973	1,092,116,813
Add: Tax effect of expenses that are not deductible for tax purpose	73,493,370	384,486,022	73,493,370	384,486,022
Less: Tax effect on exempt income				
Add/less: Tax effect on other items	(134,290,833)	(69,156,404)	(134,290,833)	(61,979,406)
Total income tax expense	873,667,510	1,473,775,908	873,667,510	1,414,623,429
Effective tax rate	27.85%	39.13%	28.05%	38.86%



Statement of distributable profit or loss

(As per NRB Regulation)

Particulars	Bank	
	Current Year	Previous Year
Opening Retained Earning	3,514,818,592	3,654,511,980
Add:		
Net Profit for the period ended on 31 Ashadh 2080	1,323,411,052	2,225,765,948
1. Appropriations		
a. General reserve	267,590,495	490,470,521
b. Foreign exchange fluctuation fund	3,893,230	32,084
c. Capital redemption reserve	500,000,000	500,000,000
d. Corporate social responsibility fund	13,234,111	22,257,659
e. Employees' training fund	9,217,191	24,073,013
f. Other	(12,442,257)	(345,047,347)
CSR Expenses transferred to Retain earning from CSR Reserve	(19,809,134)	(21,352,124)
Realised gain upto previous year on equity share investment measured at FVTOCI transferred to Retained Earnings	(14,541,425)	(323,695,224)
Investment Adjustment Reserve	21,908,302	-
Profit or (Loss) before regulatory adjustment	541,918,282	1,533,980,018
Regulatory Adjustment:		
a. Interest receivable (-)/previous accrued interest received (+)	(383,173,609)	(114,031,228)
b. Short loan loss provision in accounts (-)/reversal (+)		
c. Short provision for possible losses on investment (-)/reversal (+)		
d. Short loan loss provision on Non Banking Assets (-)/resersal (+)	3,941,023	(54,307,403)
e. Deferred tax assets recognised (-)/ reversal (+)	71,645,331	(71,645,331)
f. Goodwill recognised (-)/ impairment of Goodwill (+)		
g. Bargain purchase gain recognised (-)/resersal (+)		
h. Acturial loss recognised (-)/reversal (+)	(465,589,237)	38,343,680
i. Other (+/-)	-	308,041,851
Total Profit available for distribution	(231,258,210)	1,640,381,587
Adjustments(+/-)		
Distribution:		
Bonus Share Issued	(263,758,315)	(1,331,455,065)
Cash Dividend Paid	(1,776,633,454)	(441,646,193)
Total Distributable Profit or (Loss) as on Year End 31 Ashadh 2080	1,243,168,613	3,521,792,308

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 of loan provided by the bank. Hence, 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 Province 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.)	
	2078/79	2079/80
Total Impairment as per paragraph 63 of NAS 39	1,003,402,355	4,413,176,746
Total Impairment as per NRB Directives 2	5,332,355,505	6,790,529,298

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 2079/80 bank has recovered the written off loan and interest (i.e. write-back) for the sum of Rs. 30,16,847.

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, reduced fundability of currencies, 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

Valuation technique using quoted market price: financial instruments with quoted prices for identical instruments in active markets that the group can access at the measurement date. Held for trading and available for sale investments have been recorded using Level 1 inputs.

Level-2 inputs

Valuation technique using observable inputs: financial instruments 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.

For the listed securities where the bank holds promoter shares which are priced and traded differently in the market than ordinary shares the bank has considered the valuation of promoter shares as the last traded price of the promoter share or the price of ordinary share whichever is lesser.

Level-3 inputs

Valuation technique with significant unobservable inputs: financial instruments valued using valuation techniques where one or more significant inputs are unobservable where market prices are not available then the bank considers the carrying value and future cash flows from the financial instruments.

Information on financial instruments carried at fair value and their position in the fair value hierarchy is presented below.

Group

Particulars	At 31 Ashad 2080			At 32 Ashad 2079		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Other Trading Assets						
Quoted Equity Instruments	867,441,014	6,330,000	-	968,238,481	7,560,000	-
Unquoted Equity Instruments						
Mutual Fund Units	121,429,730	-	-	123,238,441	-	-
Equity instruments measured at FVTOCI						
Quoted Equity Instruments	2,193,540,163	798,850,542	47,000	77,428,421	674,345,512	47,000
Unquoted Equity Instruments	-	-	120,071,645	-	-	65,071,645
Mutual Fund Units	637,636,722	-	-	541,695,356	-	-
Total	3,820,047,628	805,180,542	120,118,645	1,710,600,699	681,905,512	65,118,645

Bank

Particulars	At 31 Ashad 2080			At 32 Ashad 2079		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Other Trading Assets						
Quoted Equity Instruments	815,893,069	6,330,000	-	916,690,537	7,560,000	-
Unquoted Equity Instruments	-	-	-	-	-	-
Mutual Fund Units	121,429,730	-	-	123,238,441	-	-
Equity instruments measured at FVTOCI						
Quoted Equity Instruments	1,986,468,368	798,850,542	-	46,894,283	674,345,512	-
Unquoted Equity Instruments	-	-	120,071,645	-	-	65,071,645
Mutual Fund Units	637,477,859	-	-	541,530,621	-	-
Total	3,561,269,027	805,180,542	120,071,645	1,628,353,881	681,905,512	65,071,645



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

Capital Adequacy Table

At the month end of Ashadh, 2080

In Rupees

Particulars		2080 Ashadh, End
a	Common Equity Tier 1 Capital	24,138,560,296
b	Tier 1 Capital	29,571,272,296
c	Tier 2 Capital	4,829,298,097
d	Total Capital	34,400,570,393
e	Risk Weighted Exposures	241,626,397,444
Regulatory Ratios		
a	Leverage Ratio (Regulatory Requirement \geq 4%)	7.66
b	Common Equity Tier 1 to Risk Weighted Exposure Ratios	9.99
c	Tier 1 to Risk Weighted Exposure Ratios	12.24
d	Total Capital to Risk Weighted Exposure Ratio	14.24

Capital Adequacy Table

At the month end of Ashadh, 2080

In Rupees

1.1 RISK WEIGHTED EXPOSURES		2080 Ashadh, End
a	Risk Weighted Exposure for Credit Risk	214,991,927,025
b	Risk Weighted Exposure for Operational Risk	12,785,312,474
c	Risk Weighted Exposure for Market Risk	118,608,079
Total Risk Weighted Exposures (Before adjustments of Pillar II)		227,895,847,577
Adjustments under Pillar II		
SRP 6.4a (5)	Adjustment as per SRP 6.4a (5)	-
SRP 6.4a (6)	Adjustment as per SRP 6.4a (6)	-
SRP 6.4a (7)	Adjustment as per SRP 6.4a (7)	4,614,715,963
SRP 6.4a (9)	Adjustment as per SRP 6.4a (9)	9,115,833,903
SRP 6.4a (10)	Adjustment as per SRP 6.4a (10)	-
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		241,626,397,444
1.2 CAPITAL		2080 Ashadh, End
(A) Tier 1 Capital [Core Capital (CET 1 + AT 1)]		29,571,272,296
Common Equity Tier 1 (CET 1)		24,138,560,296
a	Paid up Equity Share Capital	13,451,674,078
b	Equity Share Premium	

c	Proposed Bonus Equity Shares	
d	Statutory General Reserves	9,057,382,572
e	Retained Earnings	1,243,168,613
f	Unaudited current year cumulative profit/(loss)	-
g	Capital Redemption Reserve	1,500,000,000
h	Capital Adjustment Reserve	229,277
i	Dividend Equalization Reserves	
j	Other Free Reserve	
k	Less: Goodwill	
l	Less: Intangible Assets	
m	Less: Deferred Tax Assets	
n	Less: Fictitious Assets	
o	Less: Investment in equity in licensed Financial Institutions	97,984,584
p	Less: Investment in equity of institutions with financial interests	101,465,000
q	Less: Investment in equity of institutions in excess of limits	
r	Less: Investments arising out of underwriting commitments	
s	Less: Reciprocal crossholdings	
t	Less: Purchase of land & building in excess of limit and unutilized	47,040,661
u	Less: Cash Flow Hedge	
v	Less: Defined Benefits Pension Assets	
w	Less: Unrecognized Defined Benefit Pension Liabilities	
x	Less: Other Deductions	867,404,000
Adjustments under Pillar II		
SRP 6.4a(1)	Less: Shortfall in Provision	-
SRP 6.4a(2)	Less: Loans & Facilities extended to related parties and restricted lending	-
Additional Tier 1 (AT 1)		5,432,712,000
a	Perpetual Non -Cumulative Preference Share Capital	5,432,712,000
b	Perpetual Debt Instruments	
c	Stock Premium	
(B) Supplementary Capital (Tier 2)		4,829,298,097
a	Cumulative and/or Redeemable Preference Share	
b	Subordinated Term Debt	1,500,000,000
c	Hybrid Capital Instruments	
d	Stock Premium	
e	General Loan Loss Provision	2,917,360,916
f	Exchange Equalization Reserve	108,114,236
g	Investment Adjustment Reserve	29,956,000
h	Assets Revaluation Reserve	-
i	Other Reserves	273,866,945
Total Capital Fund (Tier I and Tier II)		34,400,570,393
1.3 CAPITAL ADEQUACY RATIOS		2080 Ashad, End
Common Equity Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		9.99%
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		12.24%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		14.24%

Other Deductions under Common Equity Tier 1 Capital includes investment made in NMB Energy bond in excess of the threshold limit (10% of the paid up Capital). Investment in Energy bond as on Ashad end 2080 is NPR 3,135,227,000.

Detailed information about Subordinated Term Debts with information on outstanding amount, maturity, amount raised during the year and amount eligible to be reckoned as capital funds:

Title	ADBL Debenture 2083
Face Value	2,500,000,000
Maturity Period	7
Interest Rate	10.35%
No. of units issued	25,000,000

Compliance with External Requirements

The bank is subject to compliance requirement under NRB Directive No. 1/079 which stipulated a minimum Total Capital Adequacy ratio (CAR) of 11%. The Bank complied with this requirement at all times during the reporting period. Compliance position at the reporting date is presented hereunder:

Capital Parameter	Requirement	ADBL
Minimum Common Equity Capital Ratio	4.5%	9.99%
Minimum Tier 1 Capital (excluding Conservation buffer)	6%	12.24%
Minimum Total Capital (excluding Conservation buffer)	8.5%	14.24%
Minimum Total Capital (including Conservation buffer)	11%	14.24%
Leverage Ratio	4%	7.66%

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:

- **Amortized Cost**—a financial asset is measured at amortized cost if both of the following conditions are met:
 - The asset is held within a business model whose objective is to hold assets in order to collect contractual cash flows; and
 - 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.
- **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.
- **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.

Amount in Rs.

Particulars	Group							
	31 Ashad 2080				32 Ashad 2079			
	Measured at Fair value		Measured at	Total	Measured at Fair value		Measured at	Total
FVTPL	FVTOCI	Amortized Cost	FVTPL		FVTOCI	Amortized Cost		
Financial Assets:								
Cash and cash equivalent	-	-	9,463,050,416	9,463,050,416	-	-	6,560,530,091	6,560,530,091
Due from Nepal Rastra Bank	-	-	7,096,495,884	7,096,495,884	-	-	6,208,948,746	6,208,948,746
Placement with BFls	-	-	-	-	-	-	127,900,000	127,900,000
Derivative financial instruments	17,588,448	-	-	17,588,448	103,880,000	-	-	103,880,000
Other trading assets	1,014,399,764	-	-	1,014,399,764	1,099,036,922	-	-	1,099,036,922
Loan and advances to B/Fls	-	-	4,134,543,000	4,134,543,000	-	-	4,123,680,396	4,123,680,396
Loans and advances to customers	-	-	176,303,568,128	176,303,568,128	-	-	173,314,972,381	173,314,972,381
Investment securities	-	3,752,450,825	53,868,889,286	57,621,340,111	-	1,358,587,934	44,595,017,373	45,953,605,307
Total Financial Assets	1,031,988,212	3,752,450,825	250,866,546,714	255,650,985,751	1,202,916,922	1,358,587,934	234,931,048,988	237,492,553,844
Financial Liabilities:								
Due to Bank and Financial Institutions	-	-	2,095,919,987	2,095,919,987	-	-	7,998,742,407	7,998,742,407
Due to Nepal Rastra Bank	-	-	4,571,178	4,571,178	-	-	9,781,708,310	9,781,708,310
Derivative financial instruments	-	-	-	-	-	-	-	-
Deposits from customers	-	-	199,467,139,586	199,467,139,586	-	-	166,570,805,157	166,570,805,157
Borrowings	-	-	2,136,563,784	2,136,563,784	-	-	1,777,211,512	1,777,211,512
Debt securities issued	-	-	20,473,530,263	20,473,530,263	-	-	20,469,037,529	20,469,037,529
Subordinated Liabilities	-	-	-	-	-	-	-	-
Total Financial Liabilities:	-	-	224,177,724,798	224,177,724,798	-	-	206,597,504,915	206,597,504,915

Amount in Rs.

Particulars	Bank							
	31 Ashad 2080				32 Ashad 2079			
	Measured at Fair value		Measured at	Total	Measured at Fair value		Measured at	Total
FVTPL	FVTOCI	Amortized Cost	FVTPL		FVTOCI	Amortized Cost		
Financial Assets:								
Cash and cash equivalent	-	-	9,462,421,092	9,462,421,092	-	-	6,559,900,767	6,559,900,767
Due from Nepal Rastra Bank	-	-	7,096,495,884	7,096,495,884	-	-	6,208,948,746	6,208,948,746
Placement with Bank and Financial Institutions	-	-	-	-	-	-	127,900,000	127,900,000
Derivative financial instruments	17,588,448	-	-	17,588,448	103,880,000	-	-	103,880,000
Other trading assets	943,652,800	-	-	943,652,800	1,047,488,978	-	-	1,047,488,978
Loan and advances to B/FIs	-	-	4,134,543,000	4,134,543,000	-	-	4,123,680,396	4,123,680,396
Loans and advances to customers	-	-	176,303,568,128	176,303,568,128	-	-	173,314,972,381	173,314,972,381
Investment securities	-	3,542,868,414	53,868,146,751	57,411,015,165	-	1,327,842,061	44,594,274,838	45,922,116,899
Total Financial Assets	961,241,248	3,542,868,414	250,865,174,855	255,369,284,517	1,151,368,978	1,327,842,061	234,929,677,129	237,408,888,167
Financial Liabilities:								
Due to Bank and Financial Institutions	-	-	2,095,919,987	2,095,919,987	-	-	7,998,742,407	7,998,742,407
Due to Nepal Rastra Bank	-	-	4,571,178	4,571,178	-	-	9,781,708,310	9,781,708,310
Derivative financial instruments	-	-	-	-	-	-	-	-
Deposits from customers	-	-	199,486,613,567	199,486,613,567	-	-	166,590,266,216	166,590,266,216
Borrowings	-	-	2,136,563,784	2,136,563,784	-	-	1,777,211,512	1,777,211,512
Debt securities issued	-	-	20,473,530,263	20,473,530,263	-	-	20,469,037,529	20,469,037,529
Subordinated Liabilities	-	-	-	-	-	-	-	-
Total Financial Liabilities:	-	-	224,197,198,779	224,197,198,779	-	-	206,616,965,974	206,616,965,974

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 "000"

Particulars	Koshi	Madhesh	Bagmati	Gandaki	Lumbini	Karnali	Sudur-Paschim	Total
Revenues from External customer	3,220,114	3,931,047	9,698,993	1,962,188	4,273,726	745,008	1,216,927	25,048,003
Inter Segment revenues	(884,856)	(1,733,129)	2,236,342	(529,854)	(1,345,206)	(91,767)	(185,836)	(2,534,306)
Net Revenue	4,104,970	5,664,177	7,462,650	2,492,042	5,618,931	836,775	1,402,763	27,582,309
Total interest revenue	2,685,917	3,094,183	8,120,918	1,641,574	3,624,966	488,954	974,337	20,630,850
Interest expense	1,054,636	593,383	9,643,485	728,097	1,286,817	177,748	457,106	13,941,273
Net Interest Revenue	1,631,281	2,500,800	(1,522,567)	913,477	2,338,149	311,206	517,231	6,689,578
Depreciation and amortization	19,733	21,521	38,534	13,602	25,436	10,218	13,129	142,173
Segment profit/(loss)	285,327	334,109	(313,609)	33,569	549,327	116,060	57,533	1,062,316
Entity's interest in the profit or loss of associates accounted for using equity method	-	-	-	-	-	-	-	-
Impairment of assets	-	-	-	-	-	-	-	-
Segment Assets	15,357,044	10,896,208	133,280,031	10,806,500	20,695,743	4,634,278	8,251,484	203,921,289
Segment liabilities	15,357,044	10,896,208	133,280,031	10,806,500	20,695,743	4,634,278	8,251,484	203,921,289

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

None

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

None

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

None

5.4.4 Reconciliation of Reportable Segment's Revenue, Profit or Loss, Assets and Liabilities

(a) Revenue	NPR
Total revenues for reportable segments	25,048,003,104
Other revenues	3,605,562,408
Elimination of intersegment revenues	-
Entity's revenues	28,653,565,512
(b) Profit or loss	NPR
Total profit or loss for reportable segments	1,062,316,465
Other profit or loss	2,052,566,780
Elimination of intersegment profits	-
Unallocated amounts:	-
Profit before income tax	3,114,883,245
(c) Assets	
Total assets for reportable segments	203,921,289,479
Other assets	61,749,689,549
Unallocated amounts	-
Entity's assets	265,670,979,027
(d) Liabilities	
Total liabilities for reportable segments	203,921,289,479
Other liabilities	27,956,036,510
Unallocated liabilities	-
Entity's liabilities	231,877,325,989

5.4.5. Information about Geographical Areas

Revenue from following geographical areas

(a) Domestic	Amount
Koshi	3,220,114,228
Madhesh	3,931,047,163
Bagmati	9,698,992,620
Gandaki	1,962,188,345
Lumbini	4,273,725,862
Karnali	745,008,220
Sudur-Paschim	1,216,926,666
(b) Foreign	-
Total	25,048,003,104

5.5 Share options and share based payment

Share options is a contract that gives the holder the right, but not the obligation, to subscribe the bank's shares at a fixed or determinable price for a specified period.

A share-based payment is a transaction in which the bank receives goods or services either as consideration for its equity instruments or by incurring liabilities for amounts based on the price of the bank's shares or other equity instruments of the bank.

The bank doesn't have any share options contract and share based payment transactions for the reporting period.

5.6 Contingent Liabilities and Commitments

Contingent Liabilities: 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.

Commitments: Where the Bank has confirmed its intention to provide funds to a customer or on behalf of a customer in the form of loans, overdrafts, future guarantees, whether cancellable or not, or letters of credit and the Bank has not made payments at the reporting date, those instruments are included in these financial statements as commitments.

Total contingent liabilities and commitments are as follows

Particulars	Current Year 2079/80	Previous Year 2078/79
Contingent Liabilities		
Acceptance and documentary Credit	2,296,112,217	2,065,775,433
Bills for Collection	3,737,061	3,737,061
Forward Exchange Contracts	-	-
Guarantees	61,940,792,624	63,165,021,205
Underwriting Commitments	-	-
Other Commitments	5,087,000,803	5,120,473,056
Undrawn and Undisbursed facilities	52,725,262,367	38,777,649,673
Total	122,052,905,073	109,132,656,428

5.7 Related Parties

5.7.1 Parent and Ultimate Controlling Party

Fifty-one percentages of the bank's shares have 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	5,626,080
Subsidized loan	1,346,640,704
IFAD VITA Project	784,297,000

5.7.2 Transactions with Subsidiary and Associate

No any transactions.

5.7.3 Transactions with Key Management Personnel

Key Management Personnel are those persons having authority and responsibility for planning, directing and controlling the activities of the entity directly or indirectly.

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

5.7.4 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 during FY 2079/80 is as stated below:

KMPs	Designation	Short term Employee benefits	Post-employment benefits (Defined Benefit Plan)	Other long-term benefits
Govinda Gurung	CEO (From 2079.11.08)	2,270,067.00		
Anil Kumar Upadhyaya	CEO (Up to 2079.09.10)	2,330,780.00		
Pratap Subedi	DGM	2,421,215.14	Gratuity: 3.25 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	DGM	2,484,223.96		
Dirgha Bahadur Aryal	DGM	2,377,233.04		
Prem Kumar Shrestha	DGM	2,345,099.71		
Babu Kaji Thapa	DGM	2,386,735.18		
Nirmal Upadhyay	DGM	2,498,838.57		

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

The Bank follows NAS 10 Events after Reporting Period for accounting and reporting of the events that occur after the reporting period. Bank classifies those events as adjusting and non-adjusting. There are no material events both adjusting and non-adjusting after the reporting period

5.11 Recognition of interest income on deferred cash basis

The Bank has availed the facility in NRB Directive 4/079 that allows licensed institutions to recognize in distributable profit for the year such interest income on loans and advance to customers that stood accrued at year end but was subsequently recovered in cash within 15 days after the year-end date.

5.12 Details of Interest Suspense

As per interest recognition guidelines 2019 issued by Nepal Rastra Bank, Bank has suspended following interest.

S.N	Name of Borrower	Outstanding Principal As On Asar End 2080 (Rs)	Outstanding Interest As On Asar End 2080 (Rs)
1	The Land Mark Apartment Co P	242,035,012	731,079,151
2	B N Super Market	144,176,925	409,778,331
3	Dahal Multi Trade Pvt. Ltd.	41,928,497	21,533,879
4	Surya Mama Bhanja Gai Farm Pvt. Ltd	75,000,000	17,701,234
5	Dahal Multi Trade Pvt. Ltd.	20,466,000	10,511,046
6	Gusto Italiano Restaurant	10,000,000	10,433,597
7	Pataleban Vineyard Winery Pvt.Ltd.	97,139,800	10,058,000
8	General Auto Trading Pvt . Ltd	8,000,000	9,251,138
9	Surya Mama Bhanja Gai Farm Pvt. Ltd	49,901,590	8,668,918
10	Srijanshil Niramn Sewa Pro Bishnu	4,987,079	8,100,278
11	Om Traders And Janaral Store(Pro.Sa	8,000,000	6,389,946
12	Jagat Bahadur Darnal	4,000,000	6,003,997
13	Puspa Sunchandi Pasal	10,000,000	5,747,654
14	Hatch Nepal Pvt.Ltd.	40,000,000	5,597,887
15	Lachhman Dangri General	2,977,112	5,206,589
16	Jom Tik Wood Furniture & Furnishing	4,999,353	4,643,219
17	Pataleban Vineyard Winery Pvt.Ltd.	40,000,000	4,632,307
18	Rauth General Store	5,015,515	4,628,479
19	Siruwa Constructon Company Pvt Ltd	27,490,144	4,590,274
20	Dahal Multi Trade Pvt. Ltd.	8,934,845	4,588,809
21	Mahakali Gaurav Builders	3,194,720	4,531,238
22	Surya Ayurveda Pvt. Ltd.	20,100,000	4,344,250
23	Koshi & Neupane Nirman Sewa Pvt.Ltd	22,197,092	3,813,813
24	Bishal Galla Bhandar	4,000,000	3,812,042
25	Creative Mod Academy B H Sch	3,000,000	3,664,454
26	Siruwa Constructon Company Pvt Ltd	21,584,300	3,646,848

S.N	Name of Borrower	Outstanding Principal As On Asar End 2080 (Rs)	Outstanding Interest As On Asar End 2080 (Rs)
27	Triveni Resort And Fun Park	21,999,999	3,461,665
28	Manju Feed & Poultry Industries Pvt	28,378,378	3,388,330
29	Mahakali Gaurav Builders	20,000,800	3,309,506
30	Ramlaxman Elec Pro Ganesh Bud	2,495,551	3,154,946
31	R K Suplayers Pro Chuda Pd Ad	2,099,862	3,101,964
32	Ashish Stores	2,300,000	3,061,319
33	Star Phensy Stores	5,700,000	2,998,689
34	Pataleban Vineyard Winery Pvt.Ltd.	30,000,000	2,932,956
35	Jay Shree Pathivara Inn Hotel&Lodge	30,648,571	2,841,543
36	Jay Laxmi Stores	3,600,000	2,819,483
37	R Suppliers	3,499,882	2,752,490
38	Bishnu Dev Auto Garage	3,400,000	2,718,604
39	New Rajiv Hotel And Lodge	4,053,000	2,688,416
40	Gautam Buddha International	30,000,000	2,672,662
41	Shyam Prasad Shrestha	26,550,000	2,654,475
42	Ram Maya Pujari (9843761442)	3,493,548	2,617,848
43	Om Shanti Hotel	3,399,767	2,614,446
44	Yubraj Sunar	1,800,000	2,598,380
45	Kishan Constructions	2,497,680	2,568,428
46	Ananda Dudh Deri Udhog Jogindr	4,999,671	2,543,682
47	Shiva Prasad Interprises	13,000,000	2,527,701
48	Hari Narayan Sah	1,989,487	2,491,168
49	Manju Feed & Poultry Industries Pvt	25,333,333	2,460,058
50	Om Genaral Traders	4,879,330	2,446,617
51	Akash Supp.& Traders	4,000,000	2,444,503
52	Krishna Saw Mill	2,675,000	2,434,587
53	Shree Uma Gauri Agriculture Coopera	29,012,195	2,425,625
54	Mukesh Kumar Yadav	1,951,980	2,389,698
55	Darkhali Kirana Store	3,499,999	2,345,923
56	C.M. Suppliers	4,776,799	2,310,843
57	Tripura Saw Mill	4,972,478	2,301,304
58	Diya Sun Chadi Pashal	2,000,000	2,284,514
59	Narma Rice Flor O Mil Man Bdr	1,999,942	2,186,985
60	Roshan Kumar Shrestha	1,397,515	2,176,681
61	Pema Du Chh Rainbow Tr Ma P U	2,199,810	2,149,689
62	Rauth General Store	2,199,934	2,139,263
63	Shree Laxmi Cold Store	2,494,779	2,122,092
64	Patigau Charvaiya Hotel	2,674,645	2,121,800
65	Dhan Bahadur Budathoki	2,148,854	2,113,116
66	Dillu Kandel Gurung	2,500,000	2,102,520
67	Pataleban Vineyard Winery Pvt.Ltd.	19,264,019	2,100,128
68	Gautam Buddha International	15,227,799	2,061,234
69	Siruwa Constructon Company Pvt Ltd	18,000,000	2,025,222
70	Bhedhi Farm Agro Villege Pvt.Ltd.	4,000,000	2,024,437
71	Gorkha Bahadur Khatri 9868349402	3,000,000	2,015,847
72	Bank Of Kathmadu	1,288,056	2,009,649
73	Mission Fancy Store	3,000,000	1,971,289
74	Prasant Electronics	3,000,000	1,931,929
75	Amit Itta Udhog	9,000,000	1,900,335
76	New Rajiv Hotel And Lodge	3,000,000	1,844,822
77	Tap Narayan Kirana Pasal	14,899,662	1,831,156
78	Pushp Ganga Imporiu And Jewellers	1,485,357	1,783,913
79	Halesi Bhandar Stores	2,301,077	1,781,457
80	Jitij Traders	3,449,505	1,717,333
81	Nirpa & Sharda Traders	3,000,000	1,652,339
82	Sipali Bhaisi Palan Firm(Pro. Akkal	2,000,000	1,650,240
83	Anuj M.Cycle Workshop/Anuj Bastrala	4,500,250	1,645,565
84	Pushpanjali Tre And Suppliers	2,800,000	1,635,247



S.N	Name of Borrower	Outstanding Principal As On Asar End 2080 (Rs)	Outstanding Interest As On Asar End 2080 (Rs)
85	Yadab Ramtandan Chhetri	800,000	1,629,634
86	Nathuni Shah	1,150,000	1,577,852
87	Salyani Khadan Kiran Pasal	1,260,695	1,569,028
88	Garvu Baba Bhaishi F	2,657,223	1,507,602
89	Sher Madira Pasal	2,500,000	1,502,145
90	Nilam Devi Yadav	997,220	1,482,075
91	Pathak Pashupalan Farm	3,495,552	1,447,677
92	New Laxmi Suppliers	2,500,000	1,438,607
93	Samram Bangur Firm	1,994,871	1,438,515
94	Sahara Bhawani Press	3,500,000	1,430,401
95	Gaule Hatchery Pvt.Ltd.	10,000,000	1,415,347
96	Shrestha Cold Drinks	2,500,000	1,407,030
97	New Laxmi Constractions Supp	2,428,000	1,402,644
98	Nathuni Shah	1,199,955	1,386,305
99	Himalaya Construction	3,000,000	1,369,218
100	Garbasi Rumba Nirman Sewa	11,500,606	1,367,737
101	Shulav Fancy Store P	3,000,000	1,342,275
102	K & K Traders And Suppliers	1,145,588	1,340,041
103	Ambar Bd Shrestha	535,458	1,338,170
104	Ramkumar Shrestha	998,800	1,322,594
105	Mahakali Gaurav Builders	8,409,035	1,321,675
106	Prashanna Fashion	2,580,000	1,308,159
107	Sushankhya Money Transfer	3,000,000	1,300,553
108	Kanish Nirman Sewa	895,772	1,294,937
109	Upendra Prasad Malla	900,000	1,288,562
110	Ankita Eletronics	2,500,000	1,261,619
111	Pushpa & Nasili Bastralaya	1,999,113	1,261,565
112	Creative Mod Academy B H Sch	1,100,000	1,258,589
113	Tej Bastaralay	1,791,874	1,254,864
114	Shuvamukhi Krishi &Pashupalan	3,000,000	1,236,502
115	Milan Restaurent	990,000	1,231,341
116	Siruwa Constructon Company Pvt Ltd	12,100,000	1,221,768
117	Subham Enterprises	1,993,911	1,221,374
118	Khimdung Nirman Sewa	2,000,000	1,178,076
119	Kilimanjaro Construction	7,593,750	1,167,445
120	Shree New Bishnu Jewellery Udyog	2,500,000	1,164,795
121	Thapa Block Udhog	2,000,000	1,156,630
122	Santosh Pharmeshi	389,558	1,149,834
123	Siruwa Constructon Company Pvt Ltd	10,200,000	1,147,626
124	Bishal Falful Tatha Tarkari Pasal	2,500,000	1,146,528
125	Pathibhara Cosmetic And Gift House	3,000,000	1,145,109
126	Boudhi Mai Pharnichar Udhoyog G	954,166	1,133,601
127	Rauth General Store	1,439,000	1,121,469
128	Dhiraj Electronic Center	795,193	1,119,737
129	Tetri Devi L 13 2 4	328,301	1,098,317
130	Harati Tea State	574,895	1,097,697
131	Namaste Itta Udhog	9,299,771	1,096,662
132	Khimdung Nirman Sewa	1,990,759	1,092,859
133	Pataleban Vineyard Winery Pvt.Ltd.	10,488,889	1,084,027
134	Suyal Kukhura Palan Firm	10,000,000	1,082,131
135	Suraj Hardware Tej Narayn Ray	2,200,000	1,074,011
136	Binayak Nirman Sewa	8,000,000	1,053,597
137	Jay Mata Di Jewelars	1,480,000	1,051,274
138	Jit Bahadur Bhatta	1,000,000	1,049,182
139	Buddha Chowmein Udyog	839,976	1,037,846
140	Nawanit Construction	1,594,729	1,032,697
141	Garvu Baba Bhaishi F	1,328,611	1,018,326
142	Others	2,557,334,300	475,192,587
Total		4,117,222,070	1,996,882,506

5.13 Refinance, Business Continuity and 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. There is no outstanding loan under refinance loan scheme as on Ashad end, 2080.

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

Details of Refinance Loan

Particulars	As of Ashadh, end 2080	
	No. of Customers	Amount (Rs.)
Refinance Loan	Nil	Nil
Business Continuity Loan	Nil	Nil

Details of Subsidized Loan

Particulars	As of Ashadh, end 2080	
	No. of Customers	Amount (Rs.)
Subsidized Loan	15,724	20,742,862,484

6. Other Disclosures

6.1 Employee Benefits

Employee benefits includes all forms of consideration given by an entity in exchange for service rendered by employees or for the termination of employment.

The Bank operates a defined contribution plans for provident fund contribution of its employees and defined benefit plans for the Gratuity, Medical and Employee Security Scheme payment requirement under its staff rules. For defined contribution plans, the Bank pays contributions to the publicly administered provident fund plans on a mandatory basis, and such amounts are charged to personnel expenses. The Bank has no further payment obligations once the contributions have been paid.

For funded defined benefit plans, the liability recognized in the Balance Sheet is the present value of the defined benefit obligation at the Balance Sheet date less the fair value of plan assets. Such obligations are estimated on the basis of the actuarial assumptions.

The liability and expenses for accumulated leave is treated as short-term employee benefit in accordance with para 15 and Para 16 of NAS 19 on Employee Benefits.

The bank provides various loans and advances to the staff as per the staff by-laws of the bank. The various loans and advances provided are Home loan, Auto loan, Social loan, Medical loan, and Maintenance loan. Staff loan is measured at amortized cost using effective interest rate method and presented in loans and advances to customers under schedule 4.7. Unamortized staff benefits is the difference between the value of loan at carrying amount and present value of staff loan discounted at market rate. Deferred benefits is calculated each year on the closing outstanding balance so that it will consider the prepayment of loan and loan settlement of retired/resigned staff. Deferred benefit is taken from current year calculation as difference between closing value of loan and present value of outstanding loan discounted at market rate. Market rate used for staff benefit calculation is the weighted average interest rate published by Nepal Rastra Bank.

Statutory Staff Bonus is provided at 5% of Net Profit before such bonus as per Bonus Act 2031 and tax as per Income Tax Act.

Defined benefit obligations, plan assets, movement in present value of defined benefit obligation & fair value of assets, actuarial assumptions etc. related with long term employee benefits has been presented under schedule 4.23.

The various metrics used for the calculation of amortized staff loan is as presented as below:

Total Staff Loan (NPR)	3,534,681,169.78
Unamortized Staff Benefits (NPR)	4,507,340,400.03
Amortized Staff Loan (NPR)	274,098,490.33

Particulars	Home Loan	Other Staff Loan	Vehicle Loan
Interest Rate %	1%	1%	1%
Market Rate	12.30%	12.30%	12.30%

6.2 Project

VITA project

The bank is implementing another project of the Government of Nepal- Value Chains for Inclusive Transformation of Agriculture Programme (VITA) funded by The International Fund for Agricultural Development (IFAD). The fund is provided by IFAD which the bank will use to implement the Programme in accordance with the terms and conditions of the agreement.



The amount of the loan supported by VITA Programme is US \$ 97,670,000. The VITA loan amount outstanding as on Ashad end 2080 is NPR 784,297,000.

6.3 Derivative Assets and Derivative Liabilities

At reporting date, the bank's outstanding contract for a non-deliverable forward contract liability (NDF) was of Rs. 17,588,448

6.4 Proposed Dividend

Bank has not proposed any dividend to equity shareholders nor to preference shareholders by the decision of board of directors meeting dated 25th Magh, 2080.

6.5 Fair value of Land and Building

Fair value of land is Rs. 8,619,215,737 and that of building is Rs. 591,661,819. If bank has opted revaluation model for measurement of land and building, the net worth would have increased by Rs. 63.02 per share i.e. revised net worth would have been 271.04 per share as on 31/03/2080.

6.6 Related to Associates

There is no any investment in associates after loss in control in Sana Kisan Microfinance Limited due to merger. The Bank had made investment in Sana Kishan Laghubitta Sanstha Limited. Up to previous year, the investment in SKBBL was reflected under investment in associates and was recognized at cost in Bank's book of account. Following the dilution in holding from the current year, the recognition from associate has changed to normal investment. In doing so, the Bank has considered the fair value of NRs. 449.5 per share for valuation of SKBBL shares (using Level 2- adjusted MTM) which is derived as 50% of last active trade price of Public Share of SKBBL (NRs. 899) on 22nd Ashad, 2080 for year ended 2079/80. The difference between cost and fair value of SKBBL amounting NRs. 1,880,561,834 has been recognized as income in Other Comprehensive Income of bank under Gains/(losses) from investments in equity instruments measured at fair value. After above change, the Investment has now been classified as "Investment in equity measured at fair value through other comprehensive income" under note 4.8 Investment Securities" of SOFP.

6.7 Inter branch Transactions

All inter branch transactions are reconciled on regular basis. Net inter branch balance as on Ashadh, end 2080 is Credit Rs. 14,45,15,245.80 only.

7 Concentration of Borrowings and Deposits

A. Concentration of Borrowings

Amount in NPR

Particulars	Current Year	Previous Year
Borrowings from 10 largest lenders	24,524,978,609	28,978,977,176
Percentage of borrowings from ten largest lenders to total depositors	12.17%	16.60%

B. Concentration of Credit Exposures

Amount in NPR

Particulars	Current Year	Previous Year
Total exposures to twenty largest borrowers		
a. As per group (related party)		
b. As per individual customer	9,888,365,588	5,652,804,804
Percentage of exposures to twenty largest borrowers to total loans and advances		
a. As per group (related party)		
b. As per individual customer	5.41%	3.17%

C. Concentration of Borrowings

Amount in NPR

Particulars	Current Year	Previous Year
Total Deposit from twenty largest depositors		
a. Group-wise		
b. As per individual customer	40,676,909,758	35,179,571,780
Percentage of deposits from twenty largest depositors to total deposits		
a. Group-wise		
b. As per individual customer	20.18%	20.15%

Unaudited Financial Statements as of Fourth Quarter Condensed Consolidated Statement of Financial Position

As on Quarter ended 31 Ashadh 2080

Assets	Group		Bank	
	This Quarter Ending	Immediate Previous Year Ending	This Quarter Ending	Immediate Previous Year Ending
Cash and cash equivalent	9,463,510,875	6,560,530,091	9,462,881,551	6,559,900,767
Due from Nepal Rastra Bank	7,096,495,884	6,208,948,746	7,096,495,884	6,208,948,746
Placement with Bank and Financial Institutions	-	127,900,000	-	127,900,000
Derivative financial instruments	17,588,448	103,880,000	17,588,448	103,880,000
Other trading assets	2,078,423,783	1,099,036,922	2,007,676,819	1,047,488,978
Loan and advances to B/FIs	8,432,457,000	4,123,680,396	8,432,457,000	4,123,680,396
Loans and advances to customers	171,699,191,787	173,314,972,381	171,699,191,787	173,314,972,381
Investment securities	55,593,520,277	45,953,605,307	55,383,195,331	45,922,116,899
Current tax assets	651,178,642	759,205,529	717,695,136	966,315,760
Investment in subsidiaries	-	-	28,840,000	28,840,000
Investment in associates	-	914,781,613	-	69,384,000
Investment properties	248,649,555	252,592,246	248,649,555	252,592,246
Property and equipment	2,242,987,695	2,227,388,333	2,240,641,450	2,225,084,172
Goodwill and Intangible assets	142,901,978	229,766,704	142,901,978	229,766,704
Deferred tax assets	-	39,992,489	-	52,152,028
Other assets	7,183,975,718	4,951,852,971	7,183,064,242	4,951,219,859
Total Assets	264,850,881,643	246,868,133,729	264,661,279,183	246,184,242,937
Liabilities				
Due to Bank and Financial Institutions	2,095,919,987	7,998,742,407	2,095,919,987	7,998,742,407
Due to Nepal Rastra Bank	4,571,178	9,781,708,310	4,571,178	9,781,708,310
Derivative financial instruments	-	-	-	-
Deposits from customers	199,467,139,587	166,570,805,157	199,486,613,568	166,590,266,216
Borrowing	2,136,563,784	1,777,211,512	2,136,563,784	1,777,211,512
Current Tax Liabilities	-	-	-	-
Provisions	-	-	-	-
Deferred tax liabilities	165,154,089	-	104,048,784	-
Other liabilities	6,146,068,250	6,208,667,157	6,141,291,856	6,210,241,991
Debt securities issued	20,469,234,585	20,469,037,529	20,469,234,585	20,469,037,529
Subordinated Liabilities	-	-	-	-
Total liabilities	230,484,651,460	212,806,172,071	230,438,243,742	212,827,207,965
Equity				
Share capital	18,884,386,078	18,620,627,763	18,884,386,078	18,620,627,763
Ordinary Share	13,451,674,078	13,187,915,763	13,451,674,078	13,187,915,763
Preference Share(Irredeemable)	5,432,712,000	5,432,712,000	5,432,712,000	5,432,712,000
Share premium	-	-	-	-
Retained earnings	2,008,916,637	4,219,412,634	2,007,156,984	3,521,792,308
Reserves	13,455,995,298	11,215,621,611	13,331,492,378	11,214,614,901
Total equity attributable to equity holders	34,349,298,013	34,055,662,007	34,223,035,440	33,357,034,971
Non-controlling interest	16,932,171	6,299,650	-	-
Total equity	34,366,230,183	34,061,961,658	34,223,035,440	33,357,034,971
Total liabilities and equity	264,850,881,643	246,868,133,729	264,661,279,183	246,184,242,937



Condensed Consolidated Statement of Profit or Loss

For the Quarter ended 31 Ashadh 2080

Particulars	Group				Bank			
	Current Year		Previous Corresponding Year		Current Year		Previous Corresponding Year	
	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)	This Quarter	Up to This Quarter (YTD)
Interest income	6,119,152,803	23,607,403,532	5,596,591,037	19,582,976,921	6,120,647,593	23,606,993,499	5,598,958,952	19,582,603,309
Interest expense	4,286,212,430	15,525,234,582	3,404,155,117	11,225,755,853	4,287,570,490	15,526,592,642	3,404,494,226	11,226,663,800
Net interest income	1,832,940,373	8,082,168,951	2,192,435,920	8,357,221,068	1,833,077,103	8,080,400,858	2,194,464,725	8,355,939,509
Fees and commission income	404,304,727	1,367,890,631	361,812,094	1,464,286,132	404,304,727	1,367,890,631	361,812,094	1,464,286,132
Fees and commission expense	73,050,592	146,775,841	34,986,823	56,187,247	73,050,657	146,775,841	34,986,823	56,186,387
Net fee and commission income	331,254,135	1,221,114,790	326,825,270	1,408,098,884	331,254,070	1,221,114,790	326,825,270	1,408,099,744
Net interest, fee and commission income	2,164,194,508	9,303,283,741	2,519,261,191	9,765,319,952	2,164,331,173	9,301,515,647	2,521,289,996	9,764,039,253
Net trading income	1,092,422,842	1,080,720,046	(185,655,116)	(257,538,650)	1,079,612,291	1,057,154,014	(185,655,116)	(232,458,124)
Other operating income	71,550,027	134,454,647	54,340,115	234,981,018	71,583,595	134,319,000	54,333,633	234,762,916
Total operating income	3,328,167,377	10,518,458,433	2,387,946,190	9,742,762,320	3,315,527,059	10,492,988,662	2,389,968,513	9,766,344,046
Impairment charge/(reversal) for loan and other losses	(1,197,505,376)	919,120,301	(527,160,328)	992,764,740	(1,197,505,376)	919,120,301	(527,160,328)	992,764,740
Net operating income	4,525,672,753	9,599,338,133	2,915,106,518	8,749,997,580	4,513,032,435	9,573,868,361	2,917,128,840	8,773,579,306
Personnel expenses	953,303,821	3,435,946,797	854,948,123	3,826,387,008	952,231,617	3,432,933,314	854,377,664	3,823,916,299
Other operating expenses	403,682,509	1,287,447,000	338,556,891	873,737,861	403,416,546	1,286,752,650	338,192,121	872,306,775
Depreciation & Amortisation	63,161,542	310,005,751	87,683,658	472,966,792	63,123,835	309,968,044	87,683,658	472,951,148
Operating Profit	3,105,524,881	4,565,938,584	1,633,917,845	3,576,905,919	3,094,260,437	4,544,214,352	1,636,875,398	3,604,405,084
Non operating income	(25,144,965)	158,325,721	105,249,459	241,071,697	103,504,041	158,325,721	58,458,029	87,530,848
Non operating expense	8,427,461	56,719,063	30,681,820	51,546,554	8,427,461	56,719,063	30,681,820	51,546,554
Profit before income tax	3,071,952,456	4,667,545,243	1,708,485,484	3,766,431,062	3,189,337,017	4,645,821,011	1,664,651,607	3,640,389,377
Income tax expense	1,133,892,251	1,552,032,604	606,884,599	1,473,775,908	1,131,037,907	1,546,483,935	564,577,975	1,414,623,429
Current Tax	768,818,387	1,191,616,289	663,180,840	1,751,025,708	767,866,174	1,190,664,076	620,874,215	1,684,696,231
Deferred Tax	365,073,864	360,416,315	(56,296,241)	(277,249,800)	363,171,733	355,819,859	(56,296,241)	(270,072,802)
Profit/(loss) for the period	1,938,060,205	3,115,512,639	1,101,600,885	2,292,655,154	2,058,299,110	3,099,337,076	1,100,073,632	2,225,765,948
Condensed Consolidated Statement of Comprehensive Income								
Profit/(loss) for the period	1,938,060,205	3,115,512,639	1,101,600,885	2,292,655,154	2,058,299,110	3,099,337,076	1,100,073,632	2,225,765,948
Other Comprehensive Income	(390,119,213)	(236,005,142)	291,273,624	(29,345,286)	(479,375,816)	(457,834,554)	291,273,624	(27,108,361)
Total Comprehensive Income	1,547,940,992	2,879,507,497	1,392,874,509	2,263,309,867	1,578,923,293	2,641,502,522	1,391,347,256	2,198,657,587
Basic earnings per share	13.80	20.74	7.58	14.62	14.70	20.62	7.57	14.12
Diluted earnings per share	55.21	20.74	30.33	14.62	58.78	20.62	30.29	14.12
Profit attributable to:								
Equity holders of the Bank	1,547,342,972.63	2,878,357,161	1,392,865,678	2,264,769,162	1,578,923,293	2,641,502,522	1,391,347,256	2,198,657,587
Non-controlling interest	598,019.35	1,150,336	8,832	(1,459,294)	-	-	-	-
Total	1,547,940,992	2,879,507,497	1,392,874,509	2,263,309,867	1,578,923,293	2,641,502,522	1,391,347,256	2,198,657,587

Ratios as per NRB Directive

Particulars	Group		Bank	
	Current Year	Corresponding Previous Year	Current Year	Corresponding Previous Year
	Upto This Quarter (YTD)	Upto This Quarter (YTD)	Upto This Quarter (YTD)	Upto This Quarter (YTD)
Capital Fund to RWA	15.05%	15.59%	15.05%	15.59%
Non-Performing loan (NPL) to total Loan	2.48%	2.09%	2.48%	2.09%
Total Loan Loss Provision to Total NPL	137.70%	124.34%	137.70%	124.34%
Cost of Funds	7.51%	6.89%	7.51%	6.89%
Credit to Deposit Ratio	81.73%	89.17%	81.73%	89.17%
Base Rate	10.06%	8.90%	10.06%	8.90%
Interest Rate Spread	3.94%	4.37%	3.94%	4.37%

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.
- 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 two Subsidiaries 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.
- Debt securities issued represents debenture worth Rs. 2,500 million and Agri bond worth Rs. 18,000 million. As per NRB directives, we considered these financial instruments as source.
- Interim financial statements has been prepared based on NFRSs except for NFRS 9 and NFRS 16. Due to this Interest Expenses, Depreciation Expenses and Personnel Expenses of current period are not comparable with that of previous year.
- Banks' associate Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited and RMDC merged with the approval of Nepal Rastra Bank and started joint operation from 2080/03/24. Now banks' share of interest in new entity is 13.02% only. On this ground it is difficult to presume significant influence and hence the investment in Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited is not considered as Investment in associates and it is valued at Fair value through Profit or Loss.
- 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 two Subsidiaries 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.



Unaudited Statement of Distributable Profit or Loss

For the Quarter ended on 31 Ashadh 2080

(As per NRB Regulation)

Particulars	Amount in Rs.	
	Bank	
	Current Year Upto this Quarter YTD	Previous Year Corresponding Qtr YTD
Net Profit or (loss) as per statement of profit or loss	3,099,337,076	2,225,765,948
1. Appropriations		
a. General Reserve	621,682,339	490,470,521
b. Exchange Fluctuation Fund		32,084
c. Capital Redemption Reserve	500,000,000	500,000,000
d. Corporate Social Responsibility Fund	30,993,371	22,257,659
e. Employees Training Fund	9,217,191	24,073,013
f. Other	(28,883,755)	(345,047,347)
CSR Expenses transferred to Retain earning from CSR Reserve	(19,809,134)	(21,352,124)
Transfer from Fair Value Reserve	(9,074,621)	(323,695,224)
Profit or (loss) before regulatory adjustment	1,966,327,931	1,533,980,018
Regulatory Adjustment:		
a. Interest receivable (-)/previous accrued interest received (+)	(161,202,491)	(114,031,228)
b. Short loan loss provision in accounts (-)/reversal (+)		
c. Short provision for possible losses on investment (-)/reversal (+)		
d. Short loan loss provision on Non Banking Assets (-)/reversal (+)	87,239,182	(54,307,403)
e. Deferred tax assets recognised (-)/ reversal (+)	71,645,331	(71,645,331)
f. Goodwill recognised (-)/ impairment of Goodwill (+)		
g. Bargain purchase gain recognised (-)/reversal (+)		
h. Acturial loss recognised (-)/reversal (+)	(659,274,269)	38,343,680
i. Other (+/-)	(778,979,238)	308,041,851
Net Profit or (loss) for the Qtr ended on 31 Ashadh 2080 available for distribution	525,756,446	1,640,381,587
Opening Retained Earnings as on Shrawan 1, 2079	3,521,792,308	3,654,511,980
Adjustments (+/-)		
Distribution:		
Bonus Share Issued	(263,758,315)	(1,331,455,065)
Cash Dividend Paid	(1,776,633,454)	(441,646,193)
Total Distributable Profit or (Loss) as on Qtr end 31 Ashadh 2080	2,007,156,984	3,521,792,308
Annualized Distributable Profit/Loss per share*	14.92	26.70

Comparison Unaudited and Audited Financial Statements as of FY 2079/80

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	9,462,882	9,462,421	460	0.00%	
Due from Nepal Rastra Bank	7,096,496	7,096,496	0	0.00%	
Placement with Bank and Financial Institutions	-	-	-	0.00%	
Derivative financial instruments	17,588	17,588	-	0.00%	
Other trading assets	2,007,677	943,653	1,064,024	53.00%	Variance is due to rectification of errors on computation of number of shares outstanding
Loan and advances to B/FIs	8,432,457	4,134,543	4,297,914	50.97%	Variance is due to regrouping of loan loss provision on lending to B/FIs
Loans and advances to customers	171,699,192	176,303,568	(4,604,376)	-2.68%	Variance is due to revision in loan loss provision, amortization of staff loan and regrouping of deferred employee expenditure.
Investment securities	55,383,195	57,411,015	(2,027,820)	-3.66%	
Current tax assets	717,695	276,706	440,989	61.45%	Variance is due to revision of inclusions and disallowance and hence revised taxable profit.
Investment in subsidiaries	28,840	28,840	-	0.00%	
Investment in associates	-	-	-	0.00%	
Investment property	248,650	248,650	0	0.00%	
Property and equipment	2,240,641	2,291,066	(50,425)	-2.25%	Variance is due to re-grouping and reclassification
Goodwill and Intangible assets	142,902	138,590	4,312	3.02%	
Deferred tax assets	-	-	-	0.00%	
Other assets	7,183,064	7,317,843	(134,778)	-1.88%	Variance is due to re-grouping of deferred employee expenditure.
Total Assets	264,661,279	265,670,979	(1,009,700)	-0.38%	
Capital and Liabilities					
Due to Bank and Financial Institutions	2,095,920	2,095,920	0	0.00%	
Due to Nepal Rastra Bank	4,571	4,571	0	0.00%	
Derivative financial instruments	-	-	-		
Deposits from customers	199,486,614	199,486,614	0	0.00%	
Borrowing	2,136,564	2,136,564	-	0.00%	
Current Tax Liabilities	-	-	-		
Provisions	-	-	-		
Deferred tax liabilities	104,049	484,358	(380,310)	-365.51%	Variance is due to calculation of deferred tax on Fixed Assets and fair value change of bonus shares.
Other liabilities	6,141,292	7,195,769	(1,054,477)	-17.17%	Variance is due to regrouping and reclassification with other assets, and deposits from customers
Debt securities issued	20,469,235	20,473,530	(4,296)		
Subordinated Liabilities	-	-	-		
Total Liabilities	230,438,244	231,877,326	(1,439,082)	-0.62%	
Share capital	18,884,386	18,884,386	(0)		
Share premium	-	-	-		
Retained earnings	2,007,157	1,243,169	763,988	38.06%	Variance is due to additional provision and other adjustment by auditors/regulators
Reserves	13,331,492	13,666,098	(334,606)	-2.51%	
Total equity attributable to equity holders	34,223,035	33,793,653	429,382	1.25%	
Total liabilities and equity	264,661,279	265,670,979	(1,009,700)	-0.38%	



Comparison Unaudited and Audited Financial Statements as of FY 2019/20

Statement of Profit or Loss	As per unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
			In amount	In %	
Interest income	23,606,993.50	23,948,684.76	(341,691.26)	-1.45%	Variance is due to recognition of interest income on staff loan
Interest expense	15,526,592.64	15,753,025.75	(226,433.11)	-1.46%	
Net interest income	8,080,400.86	8,195,659.00	(115,258.15)		
Fee and commission income	1,367,890.63	1,371,859.18	(3,968.54)	-0.29%	
Fee and commission expense	146,775.84	213,649.20	(66,873.35)	-45.56%	Variance is due to re-grouping and reclassification
Net fee and commission income	1,221,114.79	1,158,209.98	62,904.81	5.15%	
Net interest, fee and commission income	9,301,515.65	9,353,868.98	(52,353.34)	-0.56%	
Net trading income	1,057,154.01	115,521.32	941,632.70	89.07%	Variance is due to re-grouping and reclassification
Other operating income	134,319.00	131,788.88	2,530.13	1.88%	Variance is due to re-grouping and reclassification
Total operating income	10,492,988.66	9,601,179.18	891,809.48	8.50%	
Impairment charge/(reversal) for loans and other losses	919,120.30	1,458,173.79	(539,053.49)	-58.65%	Variance is due to additional impairment from auditors
Net operating income	9,573,868.36	8,143,005.38	1,430,862.98	14.95%	
Personnel expenses	3,432,933.31	3,620,726.43	(187,793.12)	-5.47%	Variance is due to actuarial valuation
Other operating expenses	1,286,752.65	995,690.04	291,062.61	22.62%	Variance is due to re-grouping and reclassification
Depreciation & Amortisation	309,968.04	487,084.05	(177,116.01)	-57.14%	Variance is due to depreciation computation on right to use assets.
Operating profit	4,544,214.35	3,039,504.86	1,504,709.49	33.11%	
Non operating income	158,325.72	101,744.62	56,581.10	35.74%	
Non operating expense	56,719.06	26,366.24	30,352.82	53.51%	
Profit before tax	4,645,821.01	3,114,883.24	1,530,937.77	32.95%	
Income tax expenses	1,546,483.93	1,791,472.19	(244,988.26)	-15.84%	
Current Tax	1,190,664.08	1,633,078.57	(442,414.49)	-37.16%	Variance is due to additional disallowance and allowance as per income tax audit.
Deferred Tax	355,819.86	158,393.62	197,426.23	55.48%	Variance due to computation of deferred tax of Fixed Assets.
Profit /(loss) for the period	3,099,337.08	1,323,411.05	1,775,926.02	57.30%	
Other comprehensive income	(457,834.55)	896,120.33	(1,353,954.89)	295.73%	Variance is due to classification of SKBBL to OCI after cease from being Associates.
Total comprehensive income	2,641,502.52	2,219,531.39	421,971.14	15.97%	
Distributable Profit					
Net profit/(loss) as per profit or loss	3,099,337.08	1,323,411.05	1,775,926.02	57.30%	As per the reasons as mentioned above.
Add/Less: Regulatory adjustment as per NRB Directive	(1,440,571.49)	(773,176.49)	(667,394.99)	46.33%	As per the reasons as mentioned above.
Free profit/(loss) after regulatory adjustments	1,658,765.59	550,234.56	1,108,531.03	66.83%	

Major Indicators

Particulars	Indicators	2075/76	2076/77	2077/78	2078/79	2079/80
Net Profit to Total Revenue Ratio	Percentage	24.25	18.27	19.37	10.53	5.16
*Earnings per Share	Rs.	42.88	31.45	29.13	14.41	7.42
Market price per Share	Rs.	409.00	385.00	479.00	331.00	233.90
Price Earning Ratio	Ratio	9.54	12.24	16.44	22.98	31.54
Stock Dividend on Equity Share Capital	Percentage	6.00	15.00	20.00	2.00	
Cash Dividend on Equity	Percentage	24.00	0.79	1.05	11.00	
Interest Income to Loan and Advances	Percentage	13.85	11.74	9.98	10.98	13.10
Employee Expenses to Total Operating Expense	Percentage	24.72	21.87	33.67	28.07	19.15
Interest on Total Deposit and Borrowings	Percentage	6.61	6.24	4.76	5.97	7.24
Exchange Fluctuation Income to Total Income	Percentage	(0.04)	0.03	-	0.00	0.06
Employee Bonus to Total Employee Expenditure	Percentage	10.29	7.65	7.99	2.57	2.32
Net Profit to Loan and Advances	Percentage	3.75	2.70	2.33	1.25	0.72
Net Profit to Total Assets	Percentage	2.77	1.86	1.59	0.90	0.50
Total Loan to Deposit	Percentage	93.62	85.84	92.93	107.01	91.56
Total Operating Expense to Total Assets	Percentage	7.82	7.71	5.86	6.68	7.93
Capital Adequacy of Risk Weighted Assets						
Core Capital	Percentage	19.27	16.47	14.42	13.62	12.24
Supplementary Capital	Percentage	1.10	2.82	2.53	1.98	2.00
Total Capital Fund	Percentage	20.37	19.29	16.94	15.59	14.24
Liquidity Ratio	Ratio	27.20	33.98	36.21	25.96	30.10
Non Performing Loan to Total Loan	Percentage	3.29	2.84	1.88	2.09	2.78
Base Rate	Percentage	10.58	9.26	7.13	8.90	10.06
Spread Rate	Percentage	4.68	4.44	4.37	4.37	3.94
Book Network	Rs.'000	28,352,733	28,470,887	315,051,177	333,570,350	337,936,530
Total Share (Ordinary)	Number	90,155,290	95,564,607	109,899,298	131,879,158	134,516,741
Total Employee	Number	2308	2013	2402	2336	2391

*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



दरवारमार्ग, काठमाडौं ।
फोन नं.: ४४१९८०५,७
फ्याक्स नं.: ४४१०१५९
Site: www.nrb.org.np
Email: bsd@nrb.org.np
पोष्ट बक्स:७३

प.सं: बै.सु.वि./अफसाइट/एजिएम/१५६/२०८०-८१

मिति: २०८०/११/०४

कृषि विकास बैंक लिमिटेड

रामशाहापथ, काठमाडौं ।

विषय: वित्तीय विवरण प्रकाशन सम्बन्धमा ।

त्यस बैंकबाट पेश गरिएका वित्तीय विवरण तथा अन्य कागजातका आधारमा यस बैंकद्वारा जारी गरिएको एकीकृत निर्देशन नं.४/०८० को बुँदा नं.१(भ) मा भएको व्यवस्था बमोजिम आ.व. २०७९/८० को वार्षिक हिसाब वार्षिक साधारण सभामा स्वीकृतिको लागि पेश गर्ने प्रयोजनार्थ देहायका निर्देशन सहित सार्वजनिक गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार जानकारी गराउँदछु ।

१. लेखापरीक्षण प्रतिवेदनमा उल्लेख गरिएका कैफियतहरू पूर्ण रूपले सुधार गर्न तथा त्यस्ता कैफियतहरू पुनः दोहोरिन नदिने व्यवस्था मिलाउन ।

उपरोक्त निर्देशनलाई त्यस बैंकको वार्षिक प्रतिवेदनको छुट्टै पातामा प्रकाशित गर्नुहुन ।

भवदीय,

(रोशन दाहाल)
सहायक 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:

नेपाल राष्ट्र बैंक, बैंक सुपरिवेक्षण विभागको पत्रसङ्ख्या बैं.सु.वि./अफसाईट /एजिएम/१५६/२०८०/८१ मिति २०८०/११/०४ को प्राप्त पत्रानुसार यस बैंकको आर्थिक वर्ष २०७९/८० को वार्षिक हिसाब वार्षिक साधारण सभामा स्वीकृतीको लागि पेश गर्ने प्रयोजनार्थ देहायका निर्देशनसहित सार्वजनिक गर्न सहमति प्रदान गरिएको व्यहोराको जानकारी लिइयो । साथै उल्लेखित निर्देशनहरूको कार्यान्वयन तथा देहायअनुसारको जवाफ नेपाल राष्ट्र बैंक पठाउन व्यवस्थापनलाई निर्देशन दिने निर्णयसमेत गरियो ।

१. बाह्य लेखापरीक्षण प्रतिवेदनमा उल्लेख गरिएका कैफियतहरू पूर्ण रूपले सुधार गर्न तथा त्यस्ता कैफियतहरू पुनः दोहोरिन नदिने व्यवस्था मिलाउने ।



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

१. सञ्चालक समितिको प्रतिवेदन : प्रस्तुत प्रतिवेदनमा समावेश गरिएको ।
२. लेखापरीक्षकको प्रतिवेदन : प्रस्तुत प्रतिवेदनको सम्बन्धित शीर्षकमा उल्लेख गरिएको ।
३. लेखापरीक्षण भएको वित्तीय विवरण : प्रस्तुत प्रतिवेदनमा समावेश गरिएको ।
४. कानुनी कारबाहीसम्बन्धी विवरण
बैंकका तर्फबाट तथा बैंकका विरुद्ध परेका मुद्दाहरू:
(क) समीक्षा अवधिमा बैंकसँग सम्बन्धित विभिन्न मुद्दाहरूमध्ये जम्मा ५० वटा मुद्दाहरू फैसला भएका छन् । विभिन्न अदालतमा विभिन्न मितिमा ६८ वटा मुद्दाहरू दायर भएका थिए । २०८० आषाढ मसान्तमा १३२ वटा मुद्दाहरू विचाराधीन अवस्थामा 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 सेयर कारोबार तथा प्रगतिको विश्लेषण
(क) धितोपत्र बजारमा संगठित संस्थाको सेयरको कारोबारका सम्बन्धमा व्यवस्थापनको धारणा ।
सेयर कारोबारमा खुल्ला बजारले प्रतिपादित गरेको मूल्य तथा मान्यता अनुरूप हुने भएकाले यस सम्बन्धमा व्यवस्थापनको धारणा तटस्थ रहेको ।
(ख) आर्थिक वर्ष २०७९/८० को प्रत्येक त्रैमासिक अवधिमा बैंकको कारोबार भएको सेयरको अधिकतम, न्यूनतम र अन्तिम सेयर मूल्यको साथै कुल कारोबार सेयर सङ्ख्या र कारोबार भएको दिनसम्बन्धी जानकारी:

विवरण	आश्विन मसान्त	पौष मसान्त	चैत्र मसान्त	आषाढ मसान्त
अधिकतम मूल्य	३४३.७०	३५५.८०	३३१	२४७.५०
न्यूनतम मूल्य	३००	३०१.१	२३०	२२५
अन्तिम मूल्य	३१३.५०	३३०.२०	२४६	२३३.९०
कारोबार भएको सेयर संख्या	१,२२१,७२६	१,३९८,१६५	१,८६४,६००	१,६११,५३५
कारोबार दिन	६५	५८	५६	६२
६. समस्या, चुनौति र रणनीति
(क). आन्तरिक समस्या तथा चुनौती
१. सूचना प्रविधिको क्षेत्रमा चुनौती र अनुपालना लागतमा अत्याधिक वृद्धि ।
२. संचालन लागत र ब्याज खर्च व्यवस्थापन ।
३. कर्मचारी खर्च र समग्र जनशक्ति व्यवस्थापन ।
(ख). बाह्य समस्या तथा चुनौती
१. तरलता/ब्याजदर ब्यबस्थापनमा देखिएको समस्याको कारण मुख्यगरी कर्जा ब्यबसाय र समग्रमा बैंकिंग ब्यबसायमा परेको प्रभाव ।
२. समय समयमा हुने नीतिगत र कानुनी व्यवस्थामा परिवर्तन ।
३. बैंक तथा वित्तीय संस्थाहरू बिचको तीव्र प्रतिस्पर्धा ।

(ग). रणनीति

१. उपलब्ध स्रोत र साधनको अधिकतम परिचालन गरी व्यवसाय वृद्धि तथा विविधिकरणमा प्रभावकारिता हासिल गर्ने ।
२. प्रतिस्पर्धी ब्याजदर कायम गर्न संचालन खर्चमा कटौति गर्दै न्यून लागतको निक्षेप संकलन गर्ने र कर्जा निक्षेप सम्मिश्रणलाई थप सन्तुलित बनाउने ।
३. व्यवसायमा थप नियन्त्रण हुने गरी केन्द्रीकृत व्यवसायको अवधारणा अवलम्बन गरिएको ।
४. Digital Banking का सेवाहरूलाई थप विस्तार गरी कारोवारलाई expedite गर्दै लगिएको ।
५. बैंकको Core Banking System स] Security System लाई थप मजबुत बनाइएको ।

७. संस्थागत सुशासन

सञ्चालक समितिको प्रतिवेदनअन्तर्गत सम्बन्धित शीर्षकमा उल्लेख गरिएको छ ।

- द. विवरणपत्रमा प्रक्षेपण गरिएका र लेखापरीक्षण भएका विवरणहरूमा बिस प्रतिशत वा सो भन्दा बढी फरकसम्बन्धी विवरण बैंकले आर्थिक वर्ष २०७६।७७ मा कृषि ऋणपत्र जारी गर्ने सिलसिलामा प्रकाशित गरेको विवरणपत्रमा प्रक्षेपण गरिएका र बैंकको लेखापरीक्षण पश्चातको वास्तविक वित्तीय विवरणमा भएको फरक २० प्रतिशत वा सो भन्दा बढीको फरक निम्नानुसार रहेका छन्:

वित्तीय अवस्थाको विवरण

वासलात

आर्थिक वर्ष २०७९।८०

रकम रु. दश लाखमा

विवरण	प्रक्षेपित वित्तीय विवरण	लेखापरीक्षण भएको वित्तीय विवरण	फरक (%)	२० प्रतिशत भन्दा बढी फरक पर्नुका कारण
सम्पत्ति				
नगद तथा नगद समान	१२,३६५	९,४६२	-३१%	समग्र वित्तीय क्षेत्रमा भएको तरलताको अवस्थाले प्रक्षेपित विवरणअनुसार मौज्जात नरहेको । तरल सम्पत्तिलाई सरकारी सुरक्षणपत्रमा लगानी गरिएको ।
नेपाल राष्ट्र बैंकमा रहेको मौज्जात तथा लिनुपर्ने रकम	८,८४६	७,०९७	-२५%	तरल सम्पत्तिलाई सरकारी सुरक्षणपत्रमा लगानी गरिएको ।
बैंक तथा वित्तीय संस्थामा रहेको मौज्जात तथा लगानी	४,१८९	०	१००%	तरलताको उचित व्यवस्थापनको कारण कमी भएको ।
व्यूत्पन्न (डेरिभेटिभ) वित्तीय उपकरण	-	१७.५९	१००%	फरवार्ड कन्ट्र्याक्टमा प्रक्षेपित भन्दा केहि बढी लगानी भएको ।
अन्य व्यापारिक सम्पत्तिहरू	-	९४४	१००%	अन्य व्यापारिक सम्पत्तिमा प्रक्षेपित भन्दा अधिक लगानी कायम रहेको । व्यापारिक सम्पत्तिको निसर्गमा नियामकीय निकायको कडाईको कारण कम निसर्ग भएको ।



विवरण	प्रक्षेपित वित्तीय विवरण	लेखापरीक्षण भएको वित्तीय विवरण	फरक (%)	२० प्रतिशत भन्दा बढी फरक पर्नुका कारण
बैंक तथा वित्तीय संस्थालाई प्रवाह गरेको कर्जा तथा सापटी	३,०४२	४,१३५	२६%	वित्तीय संस्थाहरूलाई कर्जा लगानीमा बिस्तार भएको ।
ग्राहकहरूलाई प्रवाह गरेको कर्जा तथा सापटी	२२८,५५०	१७६,३०४	-३०%	समग्र वित्तीय क्षेत्रमा भएको कर्जा सापटी माग कम भएकाले ।
धितोपत्रमा गरेको लगानी	२८,९६१	५७,४११	५०%	साना किसान लघुवित्त संस्थालाई धितोपत्रमा गरेको लगानी पुनः वर्गीकरण गरिएकाले ।
चालु कर सम्पत्ति	-	२७६.७१	१००%	करयोग्य आय कम भएकोले अधिक अग्रिमकर भुक्तानी भएको ।
सहायक कम्पनीमा लगानी	२९	२८.८४	०%	
सम्बद्ध कम्पनीमा लगानी	६९	०	-१००%	साना किसान लघुवित्त संस्थालाई धितोपत्रमा गरेको लगानी पुनः वर्गीकरण गरिएकाले ।
सम्पत्तिमा लगानी	३५४	२४८.६५	-४२%	यस आ.व.मा गैर बैकिङ्ग सम्पत्तिको असुली प्रक्षेपित भन्दा कम भएको कारण ।
सम्पत्ति र उपकरण	२,३९८	२,२९१	-५%	
गुडविल (ख्याती) र अमूर्त सम्पत्ति	१३९	१३८.५९	०%	
स्थगन कर सम्पत्ति	-	०	१००%	
अन्य सम्पत्ति	२,२५९	७,३१८	६९%	अन्य पाउनुपर्ने रकमहरूमा भएको परिवर्तनले प्रक्षेपित भन्दा फरक भएको ।
कुल सम्पत्ति	२९१,२०१	२६५,६७१	-१०%	
दायित्व				
बैंक तथा वित्तीय संस्थालाई तिर्न बाँकी कर्जा/सापटी	४७४	२,०९६	७७%	प्रक्षेपित गरिए भन्दा अधिक अन्तरबैंक सापटी लिनुपर्ने भएकोले ।
नेपाल राष्ट्र बैंकलाई तिर्न बाँकी रकम	१६	४.५७	-२५०%	तरलता अधिक भएकाले तिर्न बाँकी रकम कम भएको ।
व्युत्पन्न (डेरिभेटिभ) वित्तीय उपकरण	-	-	-	-
ग्राहकको निक्षेप दायित्व	२२९,९२१	१९९,४८७	-१५%	
सापटी	२७	२,१३७	९९%	विभिन्न निकायसँगका सापटी रकम प्रक्षेपित भन्दा अधिक रहेको ।
चालु कर दायित्व	-	-	-	
व्यवस्था रकमहरू	-	-	-	

विवरण	प्रक्षेपित वित्तीय विवरण	लेखापरीक्षण भएको वित्तीय विवरण	फरक (%)	२० प्रतिशत भन्दा बढी फरक पर्नुका कारण
स्थगन कर दायित्व	-	४८४.३६	१००%	धितोपत्र बजार प्रक्षेपण गरे भन्दा वृद्धि आएको कारण स्थगन कर दायित्व सृजना भएको ।
अन्य दायित्वहरू	६,८५७	७,१९६	५%	
जारी गरिएको ऋणपत्र	८,५००	२०,४७४	५८%	कृषि बन्ड जारी गरेकोले ।
असुरक्षित सहायक आवधिक दायित्व	-	-	-	
जम्मा दायित्व	२४५,७९५	२३९,८७७	-६%	
ईक्विटी				
सेयर पुँजी	१७,४३२	१८,८८४	८%	
सेयर प्रिमियम	-	-	-	
सञ्चित मुनाफा	९,३६०	१,२४३	-६५३%	आय कम भएकोले ।
जगेडा	१८,६१४	१३,६६६	-३६%	आय कम भएकोले ।
सेयरधनीहरूलाई बाँडफाँड योग्य कुल ईक्विटी	-	-	-	
कुल ईक्विटी	४५,४०७	३३,७९४		
कुल दायित्व र ईक्विटी	२९१,२०१	२६५,६७१		

नाफा वा नोक्सानको एकीकृत विवरण
आर्थिक वर्ष २०७९/८०

रकम रु. दश लाखमा

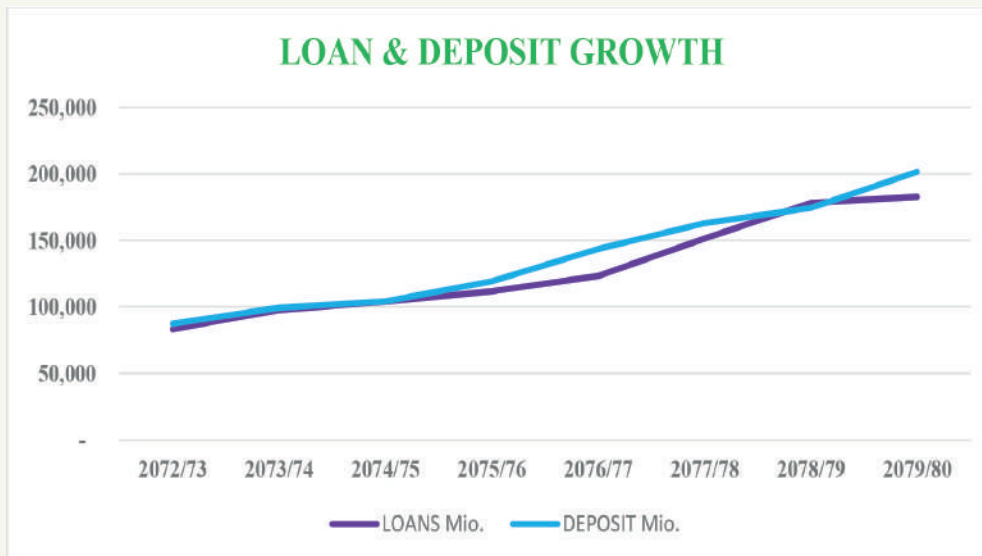
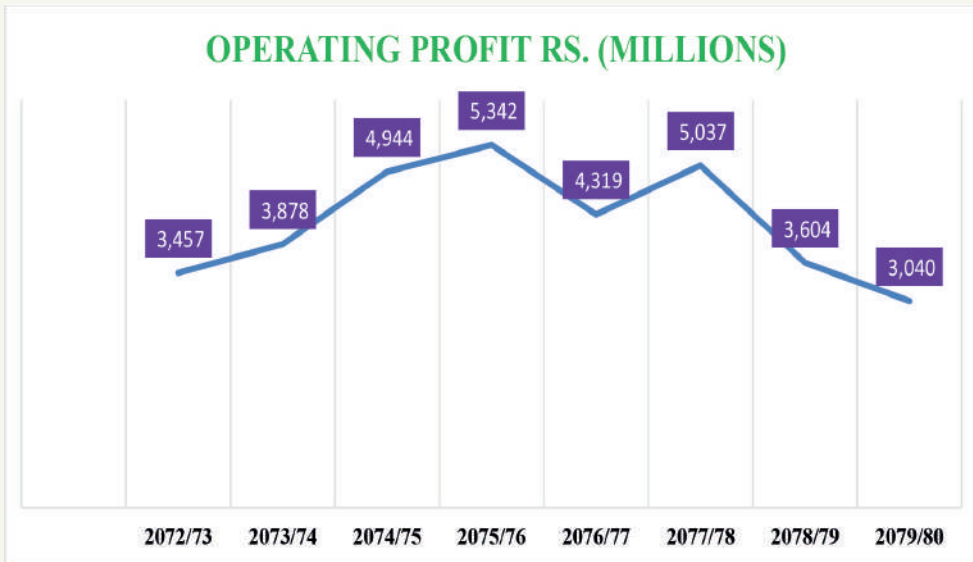
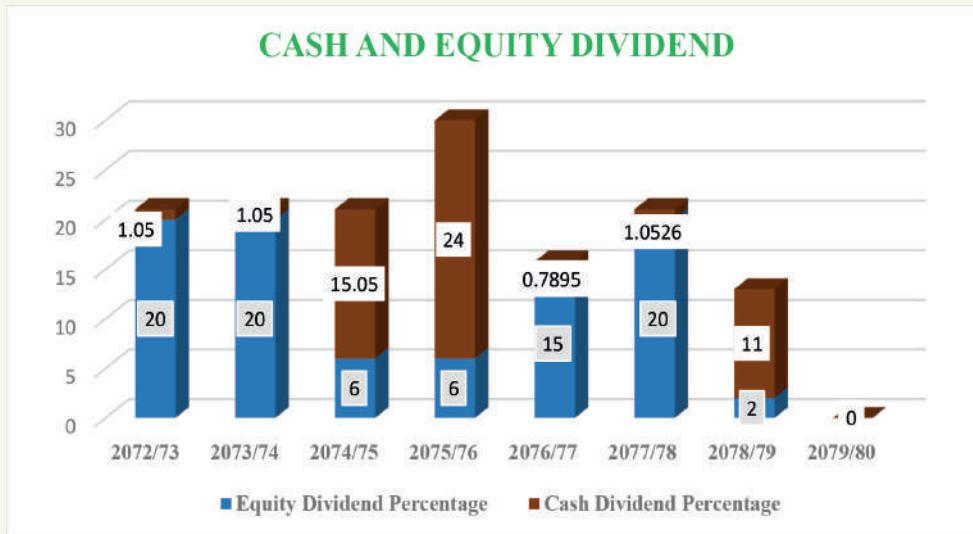
विवरण	प्रक्षेपित वित्तीय विवरण	लेखापरीक्षण भएको वित्तीय विवरण	फरक(%)	२० प्रतिशत भन्दा बढी फरक पर्नुका कारण
ब्याज आम्दानी	२४,७१४	२३,९४९	-३%	
ब्याज खर्च	१२,६५७	१५,७५३	२४%	घरभाडा सम्झौतासँग सम्बन्धित दायित्व (Lease Liabilities) मा ब्याज गणना भएकोले । प्रक्षेपित विवरणमा सो नगरिएको ।
खुद ब्याज आम्दानी	१२,०५७	८,१९६	-३२%	
शुल्क तथा कमिशन आम्दानी	२,८६९	१,३७२	-५२%	शुल्क तथा दस्तुरमा प्रक्षेपण गरेअनुसार आम्दानी नभएको । गैरकोष आम्दानीमा सङ्कुचन भएको कारणले ।
शुल्क तथा कमिशन खर्च	३	२१४	७२६७%	डिजिटल बैंकिङ व्यवसायमा प्रक्षेपित भन्दा अधिक वृद्धि भएकोले सोसँग सम्बन्धित खर्चहरू अधिक हुन गएको ।
खुद शुल्क र कमिसन आम्दानी	२,८६६	१,१५८	-६०%	
खुद ब्याज, शुल्क र कमिशन आम्दानी	१४,९२३	९,३५४	-३७%	



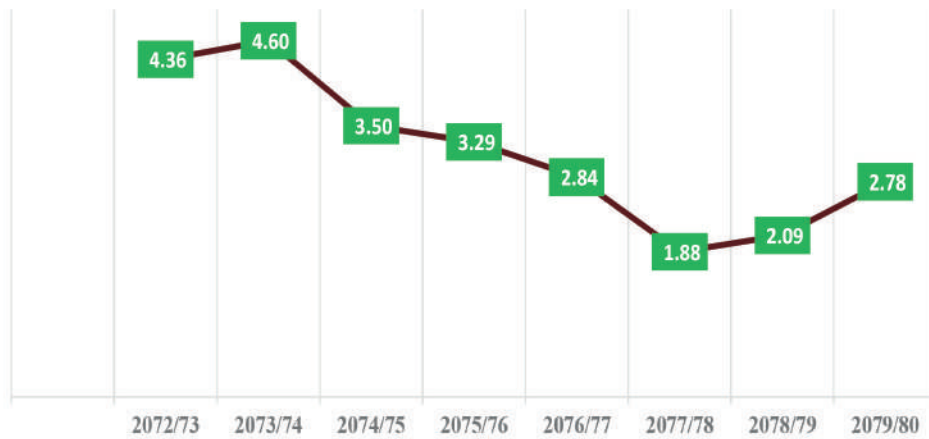
विवरण	प्रक्षेपित वित्तीय विवरण	लेखापरीक्षण भएको वित्तीय विवरण	फरक(%)	२० प्रतिशत भन्दा बढी फरक पर्नुका कारण
खुद व्यापारिक आम्दानी	५९५	११६	-८१%	धितोपत्र बजार प्रक्षेपण गरे भन्दा अधिक कमी आएको कारण स्थगन खुद व्यापारिक आम्दानी ऋणात्मक भएको ।
अन्य सञ्चालन आम्दानी	८०	१३२	६५%	विभिन्न धितोहरूको निसर्ग तथा सो बाट प्राप्त भएका लाभांश आम्दानी प्रक्षेपित भन्दा अधिक रहेको ।
जम्मा सञ्चालन आम्दानी	१५,५९८	९,६०१	-३८%	
कर्जामा सम्भावित क्षति व्यवस्था/(फिर्ता) तथा अन्य नोक्सानीहरू	-२५०	१,४५८	-६८३%	कर्जाको गुणस्तर प्रक्षेपण गरेअनुसार सुधार हुन नसकेको ।
खुद सञ्चालन आम्दानी	१५,८४८	८,१४३	-४९%	
सञ्चालन खर्च	-	-	-	
कर्मचारी खर्च	३,९८०	३,६२१	-९%	
अन्य सञ्चालन खर्च	१,४१८	९९६	-३०%	प्रक्षेपित विवरणमा घरभाडा खर्चसमेत अन्य सञ्चालन खर्चमा समावेश भएको कारणले ।
हासकट्टी र परिशोधन	१७७	४८७	१७५%	Right of Use(ROU) सम्पत्तिमा समेत हास खर्च गणना गरिएको । प्रक्षेपित विवरण सो समावेश नभएको ।
सञ्चालन मुनाफा	१०,२७३	३,०४०	-७०%	
गैर सञ्चालन आम्दानी	१४९	१०२	-३२%	अपलेखन भएका कर्जाको असुली प्रक्षेपण गरे भन्दा फरक रहेको ।
गैर सञ्चालन खर्च	२	२६	१२१९%	प्राजेक्टसँग सम्बन्धित खर्चहरू समावेश भएको ।
आयकर अधिको मुनाफा	१०,४२०	३,११५	-७०%	
आयकर खर्च	३,१२६	१,७९१	-१००%	
चालु कर खर्च	३,१२६	१,६३३	-१००%	प्रक्षेपित विवरणमा चालु कर खर्चको गणना नगरेको ।
स्थगन कर खर्च	०	१५८	-१००%	प्रक्षेपित विवरणमा स्थगन कर आम्दानी तथा खर्चको गणना नगरेको ।
यस अवधिको मुनाफा	७,२९४	१,३२३	-८२%	आय कम भएकोले ।

९. आर्थिक वर्ष २०७९/८० मा भएका विशेष घटना तथा परिस्थितिको विवरण समिक्षा आर्थिक वर्षमा कुनै विशेष घटना तथा परिस्थितिको श्रृजना भएको छैन ।

Key Performance Highlights

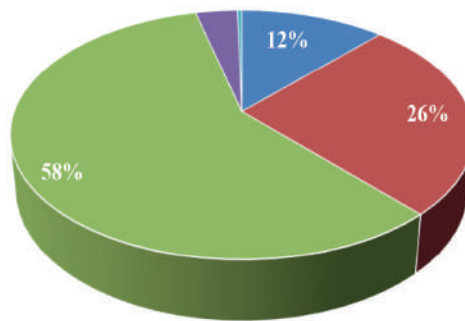


NPL PERCENTAGE



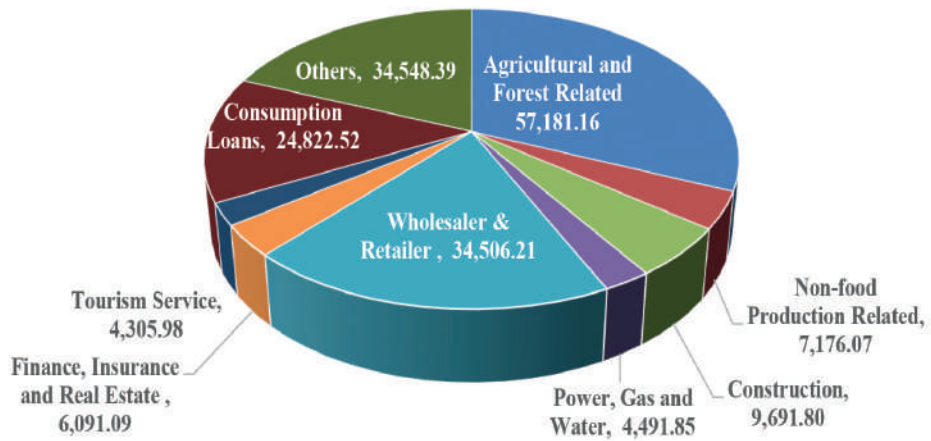
DEPOSIT MIX

DEPOSIT MIX



▪ Current ▪ Saving ▪ Fixed ▪ Call Deposit ▪ Others

Sectorwise Loans (Million)



कृषि विकास बैंकको सेवा तथा सुविधाहरू

१. निक्षेप सेवा (Deposit Product)

(क) बचत निक्षेप खाता (Saving Deposit Account)

- बा-आमा बचत खाता
- हाम्रो बचत खाता
- मातृभूमि बचत खाता
- ADBL तलब बचत खाता
- कर्मचारी निवृत्तिभरण बचत खाता
- कृषक बचत खाता
- सेयरधनी 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
- डाक्टर सेवा बचत खाता
- ADBL पूर्व कर्मचारी बचत खाता
- पेरोल बचत खाता
- कर्पोरेट पेरोल खाता
- समुन्नत चेतनशील नारी
- ADBL प्लेटिनियम बचत खाता
- बाल सुरक्षा खाता

(ख) मुद्दती निक्षेप खाता (Fixed Deposit Account)

- Term Fixed Deposit
- Structural Fixed Deposit
- General Fixed Deposits
- Special Fixed Deposits
- Mero Khushi Mero Bhabisya Fixed Deposits
- ADBL Retired Staff Fixed Deposits
- Corporate Fixed Deposits
- Forex Fixed Deposits
- Remittance Fixed Deposits
- ADBL Recurrent Deposits
- छोरा छोरी जीवन समुन्नत

(ग) अक्षयकोष खाता (Akshya Kosh Account)

(घ) चल्ती 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 आवसीय नेपालीहरूलाई लक्षित गरी व्यक्तिगत तर्फको बचत, चल्ती र मुद्दती खाता बैंकको www.adbl.gov.np मार्फत अनलाइन रुपमा खोल्न सकिने सुविधा उपलब्ध गराएको छ। साथै बैंकले डिम्याट खाता, मेरो सेयर, 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 देशभरनै 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 & SME Loan)

- सरल कृषि कर्जा
- शितघर कर्जा
- पशुपक्षीपालन कर्जा
- थोक कर्जा
- माछापालन कर्जा
- कृषि उत्पादन कर्जा
- कृषि यन्त्र खरीद कर्जा

(ख) उपभोग्य कर्जा (Consumer Loan)

- घरायसी कर्जा
- कर्मचारी सेवा कर्जा
- ओभरड्राफ्ट कर्जा
- आवास कर्जा
- घर खरीद कर्जा
- घडेरी खरीद कर्जा
- शैक्षिक कर्जा
- सुनचाँदी धितो कर्जा
- मुद्दति रसिद धितो कर्जा
- सेयर धितो कर्जा
- हायरपचेज कर्जा
- तलबी खाता कर्जा



कृषि विकास बैंक लिमिटेड
Agricultural Development Bank Ltd.

(नेपाल राष्ट्र बैंकबाट 'क' वर्गको इजाजतपत्रप्राप्त संस्था)

कृषि विकास बैंकको सेवा तथा सुविधाहरू

- ☞ ADBL Overdraft कार्ड
- ☞ Instant Phone Loan
- ☞ Porofessional Loan
- ☞ अटो कर्जा
- ☞ क्रेडिट कार्ड सुविधा
- ☞ सरकारी तथा अन्य सुरक्षणपत्र धितो कर्जा

(ग) संस्थागत कर्जा (Corporate Loan)

- ☞ थोक कर्जा
- ☞ उद्योग कर्जा
- ☞ सेवा कर्जा
- ☞ व्यापार 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
- ☞ होमस्टे सर्भिस कर्जा
- ☞ पर्यटन सेवा कर्जा

(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 । त्यसै गरी विदेशबाट रकम पठाउने व्यक्तिले VISA Director सुविधामार्फत सोभै इच्छाएको व्यक्तिको ADBL को खातामा पैसा पठाउन सक्छन् ।

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

9) गैह्र कोषमा आधारित बैकिङ्ग 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	



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- ख) ट्रेड भुक्तानी तथा प्रतितपत्र सेवा (Trade Payment and LC Services): वैदेशिक व्यापार अन्तर्गत आयात कर्ता तथा निर्यात कर्ता ग्राहकहरूको आवश्यकता अनुसार न्यूनतम सेवा शुल्कमा आवश्यक कर्जा सुविधा सहित आयात कारोबारको लागि Trade Finance Instruments Import LC, TT, RTGS, Swift, DAA, DAP र निर्यात प्रवर्द्धन तर्फ Export LC, APC, CAD आदि सेवाहरू छिटो छरिता माध्यमबाट नेपाल अधिराज्यभरिका शाखाहरूबाट सेवा प्रवाह भइरहेको छ।
- ६) आधुनिक बैंकिङ्ग सेवा (Modern Banking Service)
- (क) किसान क्रेडिट कार्ड (Kisan Credit Card): कृषि विकास बैंक लि. र 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 १२९ स्थान ATM मार्फत सेवा प्रवाह भइरहेको छ।
- घ) सी-आस्वा सेवा (C-ASBA) : विभिन्न कम्पनीहरूको Initial Public Offering तथा Further Public Offering तथा Right Offering मार्फत जारी भएका सेयर खरीदको लागि यस बैंकका नेपालभरनै रहेका कार्यालयहरूबाट आवेदन गर्न सकिने आस्वा (Centralized Application Supported by Blocked Amount- C-ASBA) सुविधा सञ्चालनमा रहेको छ।
- ड) **ADBL Smart+ Mobile Banking** : ADBL SMART+ को प्रयोगबाट ग्राहकहरूले आफ्नो मोबाईलबाट रकम रकमान्तर, युटिलिटी बिल भुक्तानी, निक्षेप तथा कर्जा मौज्दातको जानकारी, स्टेटमेन्ट तथा चेकबुक अनुरोध लगायतका सुविधाहरू प्राप्त गर्न सक्छन्।
- च) **ADBL Express Banking**: यस अन्तर्गत कर्पोरेट तथा व्यक्तिगत खाता भएका ग्राहकहरूले खाताबाट रकम रकमान्तर, युटिलिटी बिल भुक्तानी, निक्षेप तथा कर्जा मौज्दातको जानकारी, स्टेटमेन्ट तथा चेकबुक अनुरोध, Repin, Service Block लगाएतका सुविधाहरू 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** : बैंकको 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 सुविधा 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 सुविधा रहेको छ।
- ञ) **Foreign Currency Buy/Sell** : नेपाल राष्ट्र बैंकले तोकेको विभिन्न देशका विदेशी मुद्राहरू यस बैंकका विभिन्न शाखाहरूबाट खरीद बिक्री तथा सटही सुविधा 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



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SMS मार्फत सम्बन्धित खातावालाको मोबाईलमा तत्कालै निःशुल्क जानकारी गराउने ADBL SMS Alert सुविधा 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 सेयर 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 निश्कासन 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 दोश्रो बजार कारोवार सुविधा रहेको छ।
- ध) **सुन चाँदी खरिद सुविधा (Precious Metal trading)** : सुन चाँदी व्यवसायीहरू आवद्ध विभिन्न व्यवसायी संघहरूको सिफारिसमा Real time dealing rate मा सुन तथा चाँदी 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।

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