

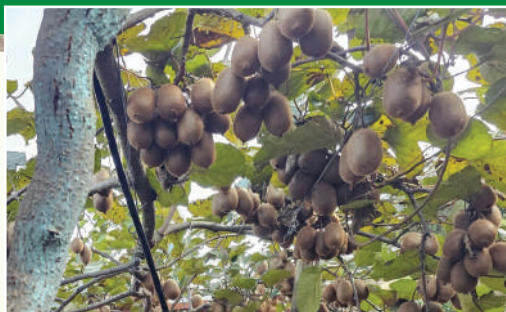


कृषि विकास बैंक लि.

Agricultural Development Bank Ltd.



वार्षिक वित्तीय प्रतिवेदन (संक्षिप्त)



साभ्ना समृद्धिका लागि सबैको रोजाईको बैंक

अठारौं

वार्षिक वित्तीय प्रतिवेदन (संक्षिप्त)

(आर्थिक वर्ष २०ॢ०/०ॢ१)



कृषि विकास बैंक लिमिटेड
मुख्य कार्यालय, रामशाहपथ, काठमाडौं
फोन: ०१-५७२११०७, टोल फ्रि नं. : १६६००११११०

२०ॢ१

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- घर निर्माणको लागि ५ वर्ष, १० वर्ष, १५ वर्ष र २० वर्ष सम्म।
- घर मर्मतको लागि अधिकतम १० वर्ष सम्म।

थप जानकारीको लागि नजिकैको
कृषि विकास बैंक लिमिटेड भ्रमण गर्नुहोस।



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सर्वहृदय लाग्नु हुनेछे।

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अध्यक्ष



दीर्घराज मैनाली
सञ्चालक
प्रतिनिधि- नेपाल सरकार



डा. हरीबहादुर के.सी.
सञ्चालक
प्रतिनिधि- नेपाल सरकार



गोविन्द्र प्रसाद भट्टराई
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सञ्चालक
प्रतिनिधि-सर्वसाधारण सेयरधनी



विनोद कुमार गुरागाईं
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कम्पनी सचिव

कृषि विकास बैंक लि. को ऐतिहासिक ऋलक



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 ।



कृषि विकास बैंक मुख्य कार्यालय भवनको उद्घाटन गर्दै तत्कालीन महाराजाधिराज श्री ५ वीरेन्द्र । वि.सं. २०३५



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



श्री ५ महाराजाधिराज सरकार तथा श्री ५ बडामहामानी अरकाप वाट माफाको स्थाप - मण्डारको अवलोकन

बैशाख APR - MAY २०४२ १९८५ जेष्ठ MAY - JUNE



कृषि विकास बैंक लि.

व्यवस्थापन समूह



गोविन्द गुरुड

प्रमुख कार्यकारी अधिकृत



प्रताप सुवेदी

उप-महाप्रबन्धक
(सञ्चालन तथा सेवा)



डा. बाबुकाजी थापा

उप-महाप्रबन्धक
(कर्जा व्यवसाय)



यज्ञप्रकाश न्यौपाने

उप-महाप्रबन्धक
(मार्केटिङ एण्ड सेल्स र वित्त)



मिनराज पोखरेल

उप-महाप्रबन्धक
(कर्जा स्वीकृति तथा नियन्त्रण)



सुशील हुमागाई

का.मु. उप-महाप्रबन्धक
(बागमती, गण्डकी)

विभागस्तरीय विभागीय प्रमुख

- सुदीप कुमार दाहाल, वि.प्र., कर्जा व्यवसाय तथा ट्रेजरी विभाग
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- प्रकाश कँडेल, वि.प्र., केन्द्रीय सञ्चालन विभाग
- ई. अनिलकुमार यादव, वि.प्र., सूचना प्रविधि विभाग
- सुन्दर प्रसाद खतिवडा, वि.प्र., कर्जा असुली विभाग
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- नारायण प्रसाद आचार्य, वि.प्र., वित्त तथा योजना विभाग
- योगेन्द्र बहादुर सिंह, नि.वि.प्र., प्रमुख कार्यकारी अधिकृतको कार्यालय

प्रदेशस्तरीय प्रदेश प्रमुख

- कोशी प्रदेश, प्रदेश निर्देशक - तीलक प्रधान, प्रदेश कार्यालय, विराटनगर
- मधेश प्रदेश (क), प्रदेश निर्देशक - सुनिल श्रेष्ठ, प्रदेश कार्यालय, जनकपुर
मधेश प्रदेश (ख), प्रदेश निर्देशक - राम प्रसाद गजुरेल, प्रदेश कार्यालय, वीरगञ्ज
- बागमती प्रदेश (क), प्रदेश निर्देशक - चन्द्रसिंह थापामगर, प्रदेश कार्यालय, काठमाडौं
बागमती प्रदेश (ख), प्रदेश निर्देशक - समृद्धि कार्की, प्रदेश कार्यालय, विरेन्द्रनगर, चितवन
- गण्डकी प्रदेश, प्रदेश निर्देशक - घनेन्द्र अधिकारी, प्रदेश कार्यालय, पोखरा
- लुम्बिनी प्रदेश (क), प्रदेश निर्देशक - नवराज न्यौपाने, प्रदेश कार्यालय, भैरहवा
लुम्बिनी प्रदेश (ख), प्रदेश निर्देशक - बिना शर्मा, प्रदेश कार्यालय, दाङ
- कर्णाली प्रदेश, प्रदेश निर्देशक - डा. सुरोज टण्डन, प्रदेश कार्यालय, सुर्खेत
- सुदूरपश्चिम प्रदेश, प्रदेश निर्देशक - प्रदिप जोशी, प्रदेश कार्यालय, धनगढी

मुख्य शाखास्तरीय प्रबन्धक

- रञ्जन खनाल, मुख्य शाखा प्रबन्धक, मुख्य शाखा, बतिसपुतली
- नविनकुमार पाख्रिन, मुख्य शाखा प्रबन्धक, मुख्य शाखा लगनखेल
- खुर्सेद अहमद, मुख्य शाखा प्रबन्धक, मुख्य शाखा रत्नपाक
- टंक प्रसाद पोखरेल, मुख्य शाखा प्रबन्धक, मुख्य शाखा विराटनगर
- राजेन्द्र रानाभाट, मुख्य शाखा प्रबन्धक, कर्पोरेट बैंकिङ, रामशाहपथ
- अर्जुन कुमार ढुंगाना, मुख्य शाखा प्रबन्धक, मुख्य शाखा पोखरा
- हिमलाल श्रेष्ठ, मुख्य शाखा प्रबन्धक, मुख्य शाखा धन्वोजी नेपालगञ्ज



सञ्चालक समिति, प्रमुख कार्यकारी अधिकृत र कम्पनी सचिव



बैंक व्यवस्थापन समूह



बैंक सञ्चालक समिति



बैंक उच्च व्यवस्थापन

विषय सूची

क्र.सं.	विषय	पृष्ठ संख्या
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कृषि विकास बैंक लिमिटेड अठारौं वार्षिक साधारण सभा सम्बन्धी सूचना

(प्रथम पटक प्रकाशित मिति २०८१/०९/०८ गते)

आदरणीय शेयरधनीमहानुभावहरू,

मिति २०८१/०९/०७ गते ४:३० बजे बेलुका बसेको यस बैंकको सञ्चालक समितिको बैठक नं ११३८ को निर्णयानुसार बैंकको अठारौं वार्षिक साधारण सभा देहायका विषयहरूमा छलफल तथा निर्णय गर्न देहायको मिति, समय र स्थानमा बस्ने भएकोले सम्पूर्ण शेयरधनी 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 : २०८१/०९/२९ गते सोमवार (13 January, 2025)
- (२) समय : विहान ११:०० बजे
- (३) स्थान : कृषि विकास बैंक लि. केन्द्रिय तालिम प्रतिष्ठान बोडे, भक्तपुर ।

छलफलका विषयहरू:

(क) सामान्य प्रस्तावहरू :

- (१) सञ्चालक समितिको तर्फबाट अध्यक्षज्यूले प्रस्तुत गर्ने आर्थिक वर्ष २०८०/०८१ को वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने ।
- (२) लेखापरीक्षकको प्रतिवेदन सहितको आर्थिक वर्ष २०८०/०८१ को वासलात, सोही अवधिको नाफा नोक्सान हिसाव, ईक्विटीमा भएको परिवर्तन, नगद प्रवाह विवरण र सो सम्बन्धी अनुसूचीहरू लगायत वार्षिक आर्थिक विवरणहरू छलफल गरी पारित गर्ने ।
- (३) यस बैंकको सहायक कम्पनीहरू कोष व्यवस्थापन कम्पनी लि. तथा गोबर ग्याँस कम्पनीको आ.ब. २०८०/०८१ को वित्तीय विवरण सहितको एकीकृत वित्तीय विवरण स्वीकृत गर्ने ।
- (४) सञ्चालक समितिको प्रस्ताव बमोजिम साधारण शेयरको चुक्ता पुँजीमा बोनस प्रदान गर्दा बोनस शेयरमा लाग्ने कर प्रयोजन समेत गरि प्रति शेयर ७.५३ (सात दशलमलब पाँच तिन) प्रतिशत नगद लाभांश र अविमोच्य असंचिति अग्राधिकार (Non Cumulative Irredeemable Preference Share) शेयरधनीलाई तोकिए बमोजिम चुक्ता पुँजीको ६ प्रतिशत नगद लाभांश वितरण गर्न स्वीकृत गर्ने ।
- (५) आर्थिक वर्ष २०८१/०८२ को लागि महालेखा परीक्षकको कार्यालयबाट परामर्श प्राप्त लेखापरीक्षकहरूलाई यस बैंकको लेखापरीक्षकमा नियुक्ति गर्ने तथा पारिश्रमिक र सेवा शर्त तोकने ।

(ख) विशेष प्रस्तावहरू :

- (१) साधारण शेयरधनीहरूलाई साधारण चुक्ता पुँजीको ३ (तीन) प्रतिशत बोनस शेयर प्रदान गर्ने सम्बन्धी सञ्चालक समितिको प्रस्ताव पारित गर्ने ।
- (२) विशेष प्रस्ताव नं. (१) बमोजिमको बोनस शेयर प्रस्ताव गरिएकोमा सो समेत समायोजन हुने गरि बैंकको जारी र चुक्तापुँजी वृद्धि गर्ने विषयहरू समावेश गरिएको बैंकको प्रवन्धपत्र र नियमावलीको तत्सम्बन्धि दफा/नियम एवं उप-दफा/उप-नियमहरू संशोधन तथा थप गर्ने सम्बन्धी प्रस्ताव पारित गर्ने ।
- (३) पुँजी वृद्धि सम्बन्धी बैंकको प्रवन्धपत्रको दफा ५ को उप-दफा (२) र (३) तथा दफा ७ को उप-दफा (२) को खण्ड (क) र (ख) मा संशोधन तथा थप गर्ने सम्बन्धी सञ्चालक समितिको प्रस्ताव स्वीकृत गर्ने ।
- (४) पुँजी वृद्धि सम्बन्धी बैंकको नियमावलीको नियम ५ को उप-नियम (२) र (३), नियम ७ को उप-नियम (१) को खण्ड (क) र (ख) मा संशोधन तथा थप गर्ने सम्बन्धी सञ्चालक समितिको प्रस्ताव स्वीकृत गर्ने ।
- (५) बैंकको नियमावलीको नियम १६ मा संशोधन गर्ने सम्बन्धी प्रस्ताव स्वीकृत गर्ने ।
- (६) बैंकको प्रवन्धपत्र तथा नियमावलीमा प्रचलित कानून बमोजिम संशोधन गर्नु पर्ने भएमा वा नियमनकारी निकायबाट संशोधन गर्न निर्देशन भएमा आवश्यकता अनुसार सोमा थपघट, परिमार्जन तथा संशोधनका लागि सञ्चालक समितिलाई अख्तियारी दिने ।

(ग) विविध



वार्षिक साधारण सभा सम्बन्धी अन्य जानकारी

- (१) बैंकको अठारौ वार्षिक साधारणसभा सम्पन्न गर्ने प्रयोजनका लागि मिति २०८१/०९/१६ गते बैंकको शेयरधनी दर्ता किताव बन्द रहने छ। मिति २०८१/०९/१४ गतेसम्म नेपाल स्टक एक्सचेञ्ज लिमिटेडमा कारोबार भई प्रचलित कानून बमोजिम बैंकको शेयर रजिष्ट्रार एनआइएमबि एस क्यापिटल लिमिटेडमा प्राप्त विवरणको आधारमा कायम शेयरधनीहरूलेमात्र वार्षिक साधारण सभामा भाग लिन र बोनश शेयर तथा नगद लाभांश प्राप्त गर्न सक्ने छन्।
- (२) वार्षिक साधारणसभामा उपस्थित हुने शेयरधनी महानुभावहरूले सभा हुने दिन शेयरको भौतिक प्रमाणपत्र वा सोको प्रतिलिपी वा शेयरधनी परिचय नम्वर सहित सक्रल नागरिकताको प्रमाणपत्र साथमा लिई आउनुहुन अनुरोध छ। शेयर अभौतिकीकरण गराई सक्नुभएका शेयरधनी महानुभावहरूको हकमा डिम्याट खाता नम्वर र सक्रल परिचयपत्र प्रस्तुत गर्नु पर्नेछ। शान्ति-सुरक्षाको दृष्टिकोणले शेयरधनी महानुभावहरू सभा स्थलमा आउँदा यथाशक्य भोला, व्याग जस्ता वस्तुहरू नलिई आउनु हुन अनुरोध छ। आवश्यक देखिएमा सुरक्षाकर्मीले सुरक्षा जांच गर्न सक्ने हुँदा सो कार्यमा सहयोग गरिदिनुहुन समेत अनुरोध छ।
- (३) शेयरधनी महानुभावहरूको सुविधाका लागि कम्पनी ऐन, २०६३ अनुसारको लेखापरीक्षकको प्रतिवेदन सहितको वार्षिक आर्थिक विवरण, सञ्चालक समितिको प्रतिवेदन तथा वार्षिक साधारणसभा सम्बन्धी अन्य जानकारीहरू यस बैंकको Website: www.adbl.gov.np बाट प्राप्त गर्न सकिने छ। साथै, यस सम्बन्धी विवरणहरू बैंकको मुख्य कार्यालय, रामशाहपथ काठमाडौं र शेयर रजिष्ट्रार एनआइएमबि एस क्यापिटल लिमिटेड, लाजिम्पाट, काठमाण्डौबाट समेत शेयर प्रमाणपत्र प्रस्तुत गरी अवलोकन गर्न र प्राप्त गर्न सक्नुहुनेछ।
- (४) शेयरधनी महानुभावहरूले व्यक्त गरेका मन्तव्य वा प्रश्नहरूका सम्बन्धमा सञ्चालक समितिका अध्यक्ष वा निजले तोकेको पदाधिकारीबाट उत्तर दिइनेछ।
- (५) शेयरधनी महानुभावहरूलाई छलफलका विषयहरू मध्ये विविध शीर्षक अन्तरगत छलफल गर्न इच्छुक शेयरधनी महानुभावहरूले छलफललाई व्यवस्थित गर्ने प्रयोजनका लागि सभा हुनु भन्दा कम्तिमा सात दिन अगावै कम्पनी सचिव मार्फत सञ्चालक समितिका अध्यक्षलाई लिखित रुपमा जानकारी दिनु हुन अनुरोध छ।
- (६) सभा शुरु हुने भनी तोकिएको दिन भन्दा कम्तीमा ४ (चार) दिन अर्थात ९६ घण्टा अगावै बैंकको कम्पनी सचिवालयमा कार्यालय समयभित्र प्रतिनिधिपत्र (प्रोक्सी) फारम दर्ता गरी सक्नु पर्नेछ। एक शेयरधनीले एक भन्दा बढी प्रतिनिधिपत्र (प्रोक्सी) नियुक्त गरेको अवस्थामा “मैले यस अधि दिएको सबै प्रतिनिधि पत्र (प्रोक्सी) बदर गरी यो प्रतिनिधि पत्र (प्रोक्सी) लाई मान्यता दिईयोस्” भनी छुट्टै पत्र समेत लेखी पठाइएको रहेछ भने अरु सबै प्रतिनिधि पत्र (प्रोक्सी) बदर भई सोही पत्र साथ दर्ता भएको प्रतिनिधिपत्र (प्रोक्सी) मात्र मान्य हुनेछ। तर एक शेयरधनीले एकभन्दा बढी व्यक्तिलाई प्रतिनिधि (प्रोक्सी) नियुक्त गरी पठाइएको पाईएमा त्यस्ता प्रतिनिधिपत्र (प्रोक्सी) समयमै प्राप्त भए तापनि सबै प्रतिनिधि पत्र (प्रोक्सी) बदर हुनेछ।
- (७) नाबालक वा विक्षिप्त अवस्थाका शेयरधनीका तर्फबाट बैंकको शेयर लगत किताबमा संरक्षकको रुपमा नाम दर्ता भई रहेको व्यक्तिले सभामा भाग लिन वा प्रतिनिधि तोक्न पाउनेछन्।
- (८) प्रतिनिधि (प्रोक्सी) मुकरर गरी सक्नुभएका शेयरधनी आफै सभामा उपस्थित भई हाजिरी किताबमा दस्तखत गरेमा प्रतिनिधि मुकरर गरिसकेको भएतापनि प्रोक्सी स्वतः बदर हुनेछ।
- (९) कुनै बैंक, वित्त कम्पनी, गुठी, संघ संस्था वा कम्पनीले यस बैंकको शेयर खरिद गरेको अवस्थामा बैंकको प्रवन्धपत्र तथा नियमावलीको अधीनमा रही त्यस्तो संगठीत संस्थाको आधिकारिक पदाधिकारीले खटाएको वा मनोनीत गरेको प्रतिनिधिले सभामा भाग लिन पाउनेछ।
- (१०) शेयरधनी महानुभावहरूको सुविधाको लागि हाजिरी पुस्तिका सभास्थलमा सभा हुने दिन विहान १०:०० बजेदेखि खुला रहने छ। शेयरधनी नम्वरको आधारमा हाजिरी जनाउने व्यवस्था गरिएको हुँदा शेयरधनी महानुभावहरूले आफ्नो शेयरधनी नम्वर वा BOID नम्वर अनिवार्य रुपमा प्रस्तुत गरी दिनु हुन समेत अनुरोध छ।
- (११) यस सम्बन्धमा अन्य कुनै जानकारी आवश्यक परेमा कार्यालय समय भित्र बैंकको मुख्य कार्यालय रामशाहपथ, काठमाडौं स्थित कम्पनी सचिवालयमा सम्पर्क राख्न समेत अनुरोध गरिन्छ।

सञ्चालक समितिको आज्ञाले
कम्पनी सचिव
कृषि विकास बैंक लि.
मुख्य कार्यालय, रामशाहपथ, काठमाडौं।
फोन नं. ०१-५७२११०७



(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. २०८१ साल पुस २९ गतेका दिन हुने अठारौं 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 २०८१/०९/२९ गते हुने अठारौं 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 शेयरधनी महानुभावहरू,

यस बैंकको अठारौं वार्षिक साधारणसभामा उपस्थित शेयरधनी महानुभावहरू, विभिन्न नियमनकारी निकायबाट सहभागी हुनु भएका प्रतिनिधिज्यूहरू, पर्यवेक्षकज्यूहरू अन्य आमन्त्रित महानुभावहरू तथा यहाँ उपस्थित सबैलाई बैंक सञ्चालक समिति र मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत तथा अभिवादन गर्दछु। यस बैंकको सहायक कम्पनीहरूको कारोवार समेत समेटी आर्थिक वर्ष २०८०/८१ 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 परिदृश्य:

विश्व आर्थिक वृद्धिदर सन् २०२४ र २०२५ मा ३.२ प्रतिशत रहने प्रक्षेपण छ। अन्तर्राष्ट्रिय मुद्रा कोष (IMF) द्वारा २०२४ अक्टोबरमा प्रकाशित World Economic Outlook अनुसार सन् २०२२ मा विश्वको आर्थिक वृद्धिदर ३.६ प्रतिशत रहेकोमा सन् २०२३ मा ३.३ प्रतिशत रहेको छ। सन् २०२४ मा विकसित देशहरूमा उपभोक्ता मुद्रास्फीति २.६ प्रतिशत र उदीयमान तथा विकासोन्मुख देशहरूमा ७.९ प्रतिशत रहने अनुमान छ। सन् २०२३ मा उपभोक्ता मुद्रास्फीति विकसित देशहरूमा ४.६ प्रतिशत र उदीयमान तथा विकासोन्मुख देशहरूमा ८.१ प्रतिशत रहेको थियो।

२. देशको आर्थिक तथा बैकिङ क्षेत्रको अवस्था:

आर्थिक वर्ष २०७९/८० मा देशको यथार्थ कुल गार्हस्थ उत्पादन वृद्धिदर आधारभूत मूल्यमा २.३१% र उपभोक्ताको मूल्यमा १.९५ प्रतिशतले बढेको र आर्थिक वर्ष २०८०/८१ मा यस्तो वृद्धिदर आधारभूत मूल्यमा ३.५४ प्रतिशत र उपभोक्ताको मूल्यमा ३.८७ प्रतिशतले बढेको केन्द्रीय तथ्याङ्क विभागको प्रारम्भिक अनुमान छ। समीक्षा वर्षमा कृषि क्षेत्रको वृद्धिदर ३.०५ प्रतिशत, गैह कृषि क्षेत्रको वृद्धिदर ३.७५ प्रतिशत रहेको अनुमान छ। अघिल्लो वर्ष यस्तो वृद्धिदर क्रमशः २.७६ प्रतिशत र २.१३ प्रतिशत रहेको थियो।

आर्थिक वर्ष २०८०/८१ को औसत उपभोक्ता मुद्रास्फीति ५.४४ प्रतिशत रहेको छ। अघिल्लो वर्षको सोही अवधिमा यस्तो मुद्रास्फीति ७.७४ प्रतिशत रहेको थियो। आ.व. २०८०/८१ मा खाद्य तथा पेय पदार्थ समूह र गैर-खाद्य तथा सेवा समूहको औसत मुद्रास्फीति क्रमशः ६.४८ प्रतिशत र ४.६५ प्रतिशत रहेको छ। अघिल्लो वर्ष यस्तो मुद्रास्फीति दर क्रमशः ६.६३ प्रतिशत र ८.६२ प्रतिशत रहेको थियो।

आर्थिक वर्ष २०७९/८० मा कुल वस्तु निर्यातमा २१.४ प्रतिशतले कमी आएकोमा आ.व. २०८०/८१ मा वस्तु निर्यातमा ३ प्रतिशतले कमी आई रु. १ खर्ब ५२ अर्ब ३८ करोड पुगेको छ। कुल वस्तु निर्यात मध्ये भारत तर्फको निर्यात अघिल्लो आ.व.को तुलनामा ३.३ प्रतिशतले घटि १ खर्ब ३ अर्ब १८ करोड र चीन तर्फको निर्यात अघिल्लो आ.व.को तुलनामा ४६.६ प्रतिशतले बढी भएर २ अर्ब ५९ करोड पुगेको छ।

आर्थिक वर्ष २०८०/८१ मा कुल वस्तु आयात १.२ प्रतिशतले कमी आई रु.१५ खर्ब ९२ अर्ब ९९ करोड पुगेको छ। अघिल्लो वर्ष यस्तो आयात १६.१ प्रतिशतले घटेको थियो। आर्थिक वर्ष २०८०/८१ मा भारतबाट भएको वस्तु आयात ३.० प्रतिशतले कमी आई रु.९ खर्ब ९६ अर्ब ६८ करोड पुगेको छ। अघिल्लो वर्ष यस्तो आयात १४.४ प्रतिशतले घटेको थियो। चीनबाट भएको वस्तु आयात अघिल्लो वर्ष १५.९ प्रतिशतले घटेकोमा आर्थिक वर्ष २०८०/८१ मा ३४.२ प्रतिशतले वृद्धि भई रु.२ खर्ब ९८ अर्ब ७७ करोड पुगेको छ।



समीक्षा वर्षमा विप्रेषण आप्रवाह १६.५ प्रतिशतले वृद्धि भई रु.१४ खर्ब ४५ अर्ब ३२ करोड पुगेको छ । अधिल्लो वर्ष यस्तो आप्रवाह २३.२ प्रतिशतले वृद्धि भएको थियो । अधिल्लो वर्षमा विप्रेषण आप्रवाहको कुल गार्हस्थ्य उत्पादनसँगको अनुपात २३.२ प्रतिशत रहेकोमा समीक्षा वर्षमा २५.३ प्रतिशत रहेको छ ।

समीक्षा वर्षमा वाणिज्य बैंकको निक्षेपको वृद्धिदर १३.३ प्रतिशत रहँदा कर्जाको वृद्धिदर भने ७.७ प्रतिशतमात्र रहन गयो । अधिल्लो वर्ष यस्तो वृद्धिदर क्रमशः १२.१ प्रतिशत र ५.० प्रतिशत 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 धेरै चुनौती रहँदा रहँदै पनि आर्थिक वर्ष २०८०/८१ मा बैंकले निक्षेप, कर्जा तथा डिजिटल कारोबार वृद्धि गरी संतोषजनक प्रगति हासिल गर्न सफल भएको जानकारी गराउन पाउँदा खुसी लागेको छ ।

३. बैंकको कारोवार तथा वित्तीय स्थिति:

समुदाय र भुगोलसम्म बैंकको आधुनिक सेवाको पहुँच विस्तार गर्ने क्रममा २७१ शाखा कार्यालय, १० प्रदेशस्तरीय कार्यालय र मुख्य कार्यालय समेत गरी २८२ कार्यालय मार्फत निरन्तर रूपमा सेवा सञ्चालन गर्दै आइरहेको छ । आर्थिक वर्ष २०८०/८१ र चालु वर्षको प्रथम त्रैमाससम्मको कार्य सम्पादनको संक्षिप्त विवरण प्रस्तुत गरिएको छ । कृषि विकास बैंक लि.समूहको वित्तीय विवरणमा यस बैंकको ९३.४५ प्रतिशत स्वामित्व भएको सहायक कम्पनी कोष व्यवस्थापन लिमिटेडको वित्तीय विवरण संलग्न गरी प्रस्तुत गरिएको छ । यस बैंकको ८३.९६ प्रतिशत स्वामित्व रहेको गोबर ग्यास कम्पनीमा लगानी भएको रु. ३२ लाख ४१ हजारको शत प्रतिशत नोक्सानी व्यवस्था गरिएको छ । कोष व्यवस्थापन कम्पनी लि.को आर्थिक वर्ष २०८०/८१ को वार्षिक साधारण सभा सम्पन्न भईसकेको छ । सो कम्पनीमा बैंकले रु. २ करोड ९० लाख १३ हजार लगानी गरेर रु. २५ करोड ४५ लाख खुद सम्पत्ति नियन्त्रण गरेको छ भने शेयरधनी कोषमा रु. २७ करोड २४ लाख कायम रहेको छ ।

आर्थिक वर्ष २०८०/८१ को आषाढ मसान्तमा बैंकको निक्षेप रकममा २०.९६ प्रतिशतले वृद्धि भई रु. २४३ अर्ब ८३ करोड पुगेको छ । कर्जा तथा सापटमा १३.०५ प्रतिशतले वृद्धि भई रु. २०६ अर्ब ६८ करोड पुगेको छ भने सोही अवधिमा बैंकको लगानी रकममा ३२.८५ प्रतिशतले वृद्धि भई रु. ६९ अर्ब ८६ करोड कायम भएको छ । कुल कर्जा तथा सापटमा निष्कृत कर्जाको अनुपात गत आर्थिक वर्षको २.७८ प्रतिशतमा वृद्धि भई आर्थिक वर्ष २०८०/८१ को वर्षान्तमा ३.९१ प्रतिशत कायम हुन पुगेको छ । आर्थिक वर्ष २०७९/८० मा जोखिम भारित सम्पत्तिमा कुल पुँजी कोष अनुपात १४.२४ प्रतिशत रहेकोमा आर्थिक वर्ष २०८०/८१ को आषाढ मसान्तमा व्यवसाय विस्तारको कारण यस्तो अनुपात १२.७४ प्रतिशत कायम रहेको छ । आर्थिक वर्ष २०८०/०८१ को आषाढ मसान्तमा बैंकको शेयरधनी (अग्राधिकार शेयर पुँजीबाहेक) कोषमा ८.२७ प्रतिशतले वृद्धि भई रु. ३० अर्ब ७३ करोड कायम रहेको छ । त्यसैगरी खुद ब्याज आम्दानी गत आर्थिक वर्षको तुलनामा २८.७६ प्रतिशतले वृद्धि भई रु. १० अर्ब ५५ करोड पुगेको छ । बैंकले आ.व. २०८०/८१ को आषाढ मसान्तसम्म रु. २ अर्ब ९० करोड खुद मुनाफा आर्जन गरेको छ । बैंकले चालु आर्थिक वर्षको स्वीकृत बजेट तथा कार्यक्रम अनुसार निर्धारण गरिएका लक्ष्यहरू हासिल हुने गरी कार्यक्रम सञ्चालन गरेको छ ।

बैंकको त्रैमासिक वित्तीय अवस्थाको विश्लेषण गर्दा २०८१ साल आषाढ मसान्तमा कुल निक्षेप रु. २४३ अर्ब ८२ करोड रहेकोमा २०८१ साल असोजसम्ममा उक्त रकममा रु. १६ अर्ब ८२ करोडले वृद्धि भई रु.२६० अर्ब ६४ करोड पुगेको छ । कर्जा तर्फ २०८१ आषाढ मसान्तमा रु. २०६ अर्ब ६८ करोड रहेकोमा २०८१ प्रथम त्रैमाससम्ममा उक्त रकममा ४४ करोडले कमी भई रु.२०६ अर्ब २४ करोड कायम रहेको छ । बैंकले चालु आ.व. २०८१/८२ को प्रथम त्रैमाससम्म १९ करोड खुद मुनाफा आर्जन गर्न सफल भएको छ ।

४. आयकर दायित्व:

आर्थिक वर्ष २०७५/०७६ सम्मको आयकर दायित्व फछ्यौट भई सकेको छ। आर्थिक वर्ष २०८०/०८१ को आय विवरण आयकर ऐनले तोकेको समयभित्रनै सम्बन्धित कर कार्यालयमा पेश गरिएको र आयकर वापत रु. १ अर्ब १५ करोड व्यवस्था गरिएको छ।

५. बैंकको पुँजी संरचना:

२०८१ साल आषाढ मसान्तमा बैंकको कुल चुक्ता पुँजी रु. १८ अर्ब ८८ करोड ४३ लाख ८६ हजार ७८ रहेको छ। जसमध्ये नेपाल सरकारको अग्राधिकार शेयर रु. ५ अर्ब ४३ करोड २७ लाख १२ हजार रहेको छ। साधारण शेयर पुँजी रु. १३ अर्ब ४५ करोड १६ लाख ७४ हजार ७८ रहेको छ। साधारण शेयर 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 वार्षिक १०.३५ प्रतिशतको अर्धवार्षिक रुपमा ब्याज भुक्तानी हुने गरी ADBL कृषि ऋणपत्र २०८३ निष्काशन गरेको र यसमा नियमानुसार रु. २ अर्ब ऋणपत्र भुक्तानी कोष खडा गरिएको छ।

७. कृषि ऋणपत्र

नेपाली अर्थतन्त्रको मेरुदण्डको रुपमा रहेको कृषि क्षेत्रमा आवश्यक पर्ने कर्जा विस्तार गर्न दिगो श्रोत व्यवस्थापनका लागि आर्थिक वर्ष २०७७/७८ को बजेट तथा कार्यक्रममा कृषि ऋणपत्र निष्काशन गर्न व्यवस्था भए बमोजिम ४ प्रतिशत ब्याजदरको रु. २४ अर्बको कृषि ऋणपत्र निष्काशनका लागि नेपाल राष्ट्र बैंकसँग स्वीकृति प्राप्त भएकोमा हालसम्म रु. ६ अर्बको ७ वर्ष, ६ अर्बको ८ वर्ष, ६ अर्बको ९ वर्ष गरी जम्मा रु. १८ अर्बको कृषि ऋणपत्र जारी भईसकेको छ।

८. आधुनिक बैंकिङ सेवा

बैंकले वाणिज्य बैंकिङ कारोवारलाई विस्तार गर्ने क्रममा अन्तर्राष्ट्रियस्तरको Core Banking System (t24) मार्फत कारोवार सञ्चालन भई रहेको छ। विभिन्न किसिमका आधुनिक र प्रविधियुक्त बैंकिङ सेवा सुविधाहरूको विकास र विस्तार गरेको छ। कर्जाको पोर्टफोलियो संरचनालाई क्रमशः परिवर्तन गर्दै कर्पोरेट व्यवसाय र एसएमइ कर्जालाई अधिकेन्द्रित गर्दै जाने नीति लिएको छ। अत्याधुनिक र ग्राहक मैत्री गुणस्तरीय बैंकिङ सेवा प्रदान गर्न सबै नेपालीको घरआँगनसम्म सहज बैंकिङ पहुँच भन्ने अभियानलाई तीव्रताकासाथ अगाडि बढाउन आधुनिक बैंकिङका Product हरू जस्तै: IPS, Connect IPS, Visa Debit Card, Credit Card, Kisan Card, Kisan App, Internet Banking, E-commerce, QR Payment System, Point of Sale, Mobile Banking, Fonepay, CASBA, Meroshare, DMAT, Fone loan सेवा लगायतका Electronic Banking Instruments को प्रयोगलाई तीव्रता दिइएको छ।

९. कर्जा सेवा विस्तारका लागि बैंकले गरेका थप कार्यहरू

बैंकले आधुनिक कृषि प्रविधिमा आधारित कृषिजन्य व्यवसायहरूमा उत्पादन र व्यावसायिक कर्जा लगानीमा जोड दिदै आएको छ। रोजगारी श्रृजनालाई मध्ये नजर गरी उत्पादनमुलक, सरकारको प्राथमिकता प्राप्त क्षेत्र तथा साना, मध्यम तथा ठुला व्यावसायिक परियोजनाहरूमा कर्जा लगानी गर्दै आएको छ। बैदेशिक रोजगारीबाट फर्केका युवाहरूलाई स्वदेशमै रोजगारीका अवसरहरू सृजना गर्न र कृषि क्षेत्रमा आकर्षित गर्ने अभिप्रायकासाथ समेत कर्जा विस्तार गरिएको छ। बैंकको आफ्नो श्रोत तथा दातृ निकायहरूको सहयोगमा व्यावसायिक एवं परियोजनामुलक कर्जामा लगानी वृद्धि गर्दै उत्पादन, प्रशोधन, भण्डारण तथा बजारीकरणका लागि कर्जा लगानी (Agriculture Value Chain Finacing), वन तथा वनपैदावर सम्बन्धी व्यवसाय



गर्ने उद्यमीहरूको लागि वन परियोजना अन्तर्गत कर्जा विस्तार गरिएको छ। यसका साथै बैंकले कृषि क्षेत्रको आधुनिकीकरण, व्यावसायिकरण, यान्त्रिकरणमार्फत उत्पादन वृद्धि गरी आयात प्रतिस्थापन हुने र निर्यात प्रबर्द्धनमा सहयोग पुर्याउने परियोजनाहरूमा विशेष प्राथमिकता दिदै आएको छ। बैंकले परियोजनामा आधारित भई निर्माण, उर्जा क्षेत्र, व्यापार, उद्योग, होटल तथा पर्यटन जस्ता क्षेत्रहरूमा उच्च प्राथमिकताका साथ कर्जा विस्तार गर्दै आएको छ।

किसान क्रेडिट कार्ड र किसान मोबाइल एप्स लगायतका डिजिटल वित्तीय सेवा मार्फत किसानहरूलाई आवश्यकीय कृषि ज्ञान, परामर्श, कृषि प्रसार तथा कृषि बजारको पहुँचमा विस्तार गर्दै आइरहेको छ।

चालु आर्थिक वर्ष देखि कर्जा व्यवसायमा थप गुणस्तर कायम गर्ने अभिप्रायले कर्जा स्वीकृतिको कार्य बैंकको मुख्य कार्यालयबाट गर्ने व्यवस्थालाई कार्यान्वयनमा ल्याइएको छ। यसबाट कर्जाको गुणस्तर राम्रो हुनुका अतिरिक्त कर्जा स्वीकृति प्रक्रियामा एकरूपता आउने अपेक्षा गरिएको छ।

१०. लाभांश सम्बन्धमा:

आर्थिक वर्ष २०८०/८१ सम्मको वितरण योग्य संचिति मुनाफाबाट २०८१ साल आषाढमसान्तमा कायम रहेको चुक्ता पुँजीको ३ प्रतिशत बोनस शेयर र ७.५३ प्रतिशत (कर सहित) नगद लाभांश र बैंकको कायम रहेको अग्राधिकार शेयर पुँजीमा ६ प्रतिशत लाभांश वितरणको प्रस्ताव गरिएको छ।

११. रणनीतिक व्यावसायिक योजना (Starategic Business Plan) २०८१/८२-२०८५/८६

यस बैंकको साविकको व्यावसायिक रणनीति योजना(Starategic Business Plan) गत असारमा समाप्त भएकोले उक्त योजनाको समीक्षा गरी नयाँ रणनीतिक योजना (२०८१/८२-२०८५/८६) स्वीकृत गरी कार्यान्वयन ल्याइएको छ। यस प्रयोजनको लागि बैंक सञ्चालक समिति, उच्च व्यवस्थापन समूह र बैंकिङ्ग एवं रणनीतिक योजनाका विज्ञहरूको सहभागितामा VMO Symposium आयोजना गरी प्राप्त सुझाव समेतलाई ध्यान दिई बैंकको नयाँ Vision, Mission, रणनीतिक उद्देश्य र कार्यनीतिहरू समेत निर्धारण गरी नयाँ रणनीतिक योजना तर्जुमा गरिएको हो। यसको कार्यान्वयनबाट बैंकको व्यवसाय विस्तार, कार्यसम्पादनमा सुधार र वित्तीय अवस्था थप सुदृढ हुने अपेक्षा गरिएको छ।

१२. लेखापरीक्षकको नियुक्ति:

आर्थिक वर्ष २०८०/८१ को लेखापरीक्षण कार्य चार्टर्ड एकाउन्टेन्ट श्री सुर्दशन राज पाण्डे, श्री युद्ध राज ओली र श्री जितेन्द्र मिश्रले संयुक्त रुपमा सम्पन्न गर्नु भएको छ। श्री जितेन्द्र मिश्रको तीन आर्थिक वर्षको लेखापरीक्षण कार्य सम्पन्न भएको छ। साथै लेखापरीक्षण कार्य सम्पन्न गर्नु भएकोमा लेखापरीक्षकज्यूहरूलाई धन्यवाद ज्ञापन गर्दछु।

आर्थिक वर्ष २०८१/८२ को लेखापरीक्षक नियुक्ति सम्बन्धमा महालेखा परीक्षकको कार्यालयसंग परामर्श माग गरिएको छ। उक्त कार्यालयबाट परामर्श प्राप्त भएका चार्टर्ड एकाउन्टेन्टहरूलाई नियुक्तिको लागि प्रस्ताव गरिएको छ।

१३. सञ्चालक सदस्यहरूमा भएको परिवर्तन:

आर्थिक वर्ष २०८०/८१ 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 पुर्याउनु भएको योगदान प्रति हार्दिक धन्यवाद ज्ञापन गर्दछु।

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



आदरणीय शेयरधनी महानुभावहरू,

बैंकको समग्र प्रगतिको लागि प्रत्यक्ष वा परोक्ष रूपले महत्वपूर्ण सहयोग तथा सुभावा दिनुहुने सम्पूर्ण शेयरधनी महानुभावहरू, समस्त सेवाग्राही महानुभावहरू, बैंकको हित तथा प्रगतिको लागि मार्ग निर्देशन दिने नेपाल सरकार अर्थ मन्त्रालय, नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लिमिटेड लगायत सम्बद्ध सबै निकायहरू र बैंकको लेखापरीक्षक लगायत बैंकका सबै तहका कर्मचारीहरूलाई हार्दिक धन्यवाद व्यक्त गर्दै आगामी दिनहरूमा पनि सबैबाट सदा भैं सहयोग र सद्भाव पाउने विश्वास लिएको छु। आजको यस सम्मानित साधारणसभामा यहाँहरूबाट प्राप्त हुने सल्लाह, सुभावा तथा मार्ग निर्देशनले बैंकको कार्ययोजना कार्यान्वयन तथा लक्ष्य प्राप्तमा थप सहयोग मिल्ने विश्वास लिएको छु।

अन्त्यमा, सञ्चालक समितिको वार्षिक प्रतिवेदनको साथै आर्थिक वर्ष २०८०/८१ को वासलात, नाफा/नोक्सान विवरण, ईक्विटीमा भएको परिवर्तन, नगद प्रवाह विवरण, लेखा सम्बन्धी टिप्पणी तथा अन्य खुलासाहरू र उक्त वर्षमा बैंकले सम्पादन गरेका प्रमुख कार्यहरूको समीक्षा र भावी कार्यक्रमहरू सहितको वार्षिक प्रतिवेदनमा छलफल गरी अनुमोदन तथा स्वीकृत गरी दिनु हुन उपस्थित सम्पूर्ण शेयरधनी महानुभावहरू समक्ष हार्दिक अनुरोध गर्दछु।

धन्यवाद।

सञ्चालक समितिको तर्फबाट

अध्यक्ष, राम शरण पुडासैनी

मिति : २०८१/०९/२९



कम्पनी ऐन, २०६३ को दफा १०९ बमोजिमको विवरण

(क) विगत वर्षको कारोबारको सिंहावलोकन:

१. आर्थिक वर्ष २०८०/०८१ मा यस बैंकको आर्थिक कारोवार तथा वित्तीय सूचकाङ्क निम्नानुसार रहेको छ ।

आर्थिक वर्ष २०८०/०८१ को प्रगति

रकम रु दश लाखमा

विवरण	आ.व. २०८०/०८१	आ.व. २०७९/०८०	फरक/वृद्धि	फरक/वृद्धि %
कुल सम्पत्ति	३११,३७५.४३	२६५,६७०.९८	४५,७०४.४५	१७%
कुल निक्षेप	२४३,८२५.६८	२०१,५८२.५३	४२,२४३.१५	२१%
कुल कर्जा तथा सापटी	२०६,६७८.१७	१८२,८१५.०७	२३,८६३.१०	१३%
कुल लगानी	६९,८५६.४२	५२,५८१.०८	१७,२७५.३४	३३%
कुल सञ्चालन मुनाफा	४,१३८.८६	३,१३६.५६	१,००२.२९	३२%
खुद मुनाफा	२,८९७.४९	१,३२३.४१	१,५७४.०८	११९%
निष्कृत कर्जा/कुल कर्जा (प्रतिशतमा)	३.९१	२.७८	१.१३	-
पूँजी पर्याप्ततामा अनुपात (प्रतिशतमा)	१२.७४	१४.२४	-१.५	-
कर्जा निक्षेप अनुपात (प्रतिशतमा)	७७.८	८१.७३	-३.९३	-
शेयरधनी कोषमा प्राप्त प्रतिफल	८.३७	३.५२	४.८५	-

२. आर्थिक वर्ष २०८१/०८२ को प्रथम त्रैमाससम्मको बैंकको आर्थिक कारोवार तथा वित्तीय सूचकाङ्क निम्नानुसार रहेको छ ।

बैंकको वित्तीय अवस्थाको विश्लेषण गर्दा कुल निक्षेप २०८१ साल आषाढ मसान्तमा रु. २४३ अर्ब ८२ करोड रहेकोमा २०८१ साल प्रथम त्रैमाससम्ममा उक्त रकममा रु. १६ अर्ब ८२ करोडले वृद्धि भई रु. २६० अर्ब ६४ करोड पुगेको छ । कुल कर्जा तथा सापटीतर्फ २०८१ आषाढ मसान्तमा बैंकको लगानीमा रहेको कर्जा रु. २०६ अर्ब ६८ करोड रहेकोमा २०८१ प्रथम त्रैमासमा उक्त रकममा ४४ करोड अर्थात् ०.२१ प्रतिशतले कमी भई रु. २०६ अर्ब २४ करोड कायम रहेको छ । बैंकले चालु आर्थिक वर्षको स्वीकृत बजेट तथा कार्यक्रम अनुसार निर्धारण गरिएका लक्ष्यहरू हासिल हुनेगरी कार्यक्रम सञ्चालन गरी प्रगति उन्मुख रहेतापनी कर्जा माग, Recovery मा बिलम्ब लगायतका समस्याका कारण कर्जाको साँवा/ब्याज असुली प्रभावित भई लक्ष्य अनुरूप प्रगती हासिल हुन नसकेता पनि बैंकले चालु आ.व. २०८१/०८२ को प्रथम त्रैमाससम्म १९ 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 सञ्चालन गरिएको छ ।

आर्थिक वर्ष २०८१/०८२ को प्रथम त्रैमाससम्मको प्रगति विवरण :

रकम रु दश लाखमा

विवरण	प्रथम त्रैमाससम्म २०८१
कुल सम्पत्ति	३२९,७५०
कुल निक्षेप	२६०,६४९
कुल कर्जा तथा सापटी	२०६,२४२
कुल लगानी	८७,००७
कुल सञ्चालन मुनाफा	२९८
खुद मुनाफा	१९१
पूँजी पर्याप्ततामा अनुपात (प्रतिशतमा)	१३.८७
कर्जा निक्षेप अनुपात (प्रतिशतमा)	७२.९९

३. निक्षेप, कर्जा सेवा तथा गैर कोषमा आधारित कारोबार

यस बैंकले निक्षेप कारोवार अन्तर्गत बजारको माग एवं बैंकको हित अनुरूप विभिन्न प्रकारका निक्षेप खाताहरू सञ्चालनमा ल्याएको छ। त्यसैगरी वैदेशिक रेमिट्यान्सलाई बैकिङ्ग निक्षेपमा परिणत गर्ने उद्देश्य सहित बचत र रेमिट्यान्स मुद्दति खाता समेत 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 उत्पादनमुलक क्षेत्रहरूमा लगानी गरिएको छ। बैंक व्यवसायलाई आत्मनिर्भर तथा प्रतिस्पर्धात्मक बनाई राख्न 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 सिमा भित्रसम्म कर्जा व्यवसायको विस्तार गर्ने तथा कर्जा सम्पत्तिको गुणस्तर बिग्न नदिन आवश्यक सजगता अपनाईएको छ।

सुरक्षित एवं जोखिम विविधिकरणको अवधारणा अनुरूप गैर कोषमा आधारित कारोबार सञ्चालन गरिएको छ। बैंकको व्यवसाय तथा आम्दानी विविधिकरणमा गैर कोषमा आधारित कारोबारको हिस्सा क्रमशः बृद्धि गरिएको छ।

४. साना तथा लघु उद्यम कार्यक्रम

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

यस बैंकको केन्द्रीय तालिम प्रतिष्ठान र प्रादेशिक तालिम केन्द्रहरूबाट व्यावसायिक रुपमा उद्यम सञ्चालन गर्न चाहने उद्यमीहरूलाई सिप विकास सम्बन्धी तालिम र स्थानीय आवश्यकता अनुसार अन्य तालिम समेत सञ्चालन गर्ने गरिएको छ।

५. प्रविधि विकास

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

६. जनशक्ति व्यवस्थापन तथा विकास

बैंकले आफ्नो जनशक्तिलाई प्रभावकारी ढंगबाट परिचालन गरी उत्पादकत्व अभिवृद्धि गर्न Human Resource Information System को प्रभावकारी कार्यान्वयन गरिरहेको छ। यस अर्न्तगत जनशक्ति व्यवस्थापनका कार्यहरू क्रमिकरुपमा केन्द्रिकृत गर्दै लगिएको छ। कर्मचारीहरूको क्षमता अभिवृद्धि गर्न आन्तरिक तथा बाह्य तालिमको



व्यवस्था गर्ने कार्यलाई निरन्तरता दिइएको छ । साथै लोक सेवा आयोगसंग समन्वय तथा सहकार्य गर्दै कर्मचारी भर्ना, पदोन्नति लगायतका कार्यलाई सम्पादन गर्दै लगेको छ ।

७. भविष्यका योजनाहरू :

यस बैंकको भविष्यका प्रमुख 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 सञ्चालन गरिने छ ।
- (३) Focus in One, Open to All (एउटालाई प्राथमिकता, सबैलाई खुल्ला) को रणनीति अनुसार बैंकका प्रत्येक शाखामा व्यावसायिक रूपले सम्भाव्य ठहरिएको कृषि उत्पादन, प्रशोधन, बजारीकरणसँग सम्बन्धित एक उत्पादन छनौट गरी प्राथमिकताका साथ कर्जा लगानी वृद्धि गरिने छ ।
- (४) वैदेशिक रोजगारबाट पर्याप्त Exposure र सीप सहित स्वदेश फर्कि स्वरोजगार हुन खोज्ने युवाहरूलाई प्राथमिकताका साथ कृषि र गैह्रकृषि क्षेत्रको उद्यम सञ्चालनका लागि कर्जा लगानी गरिने छ ।
- (५) कर्जा प्रवाह, स्वीकृति र कागजात व्यवस्थापन प्रकृतिलाई छिटो, छरितो, सहज बनाई गुणस्तरवृद्धि गर्न केन्द्रिय स्तरबाट मात्र कर्जा स्वीकृत गर्ने कार्यलाई पूर्ण रूपमा कार्यान्वयनमा ल्याइएको छ । केन्द्रिय/प्रादेशिक नियन्त्रण प्रणालीलाई व्यवस्थित बनाउन Document Management System (DMS) तथा Credit Processing System सम्बन्धी Software लाई आवश्यकता अनुसार अद्यावधिक गरी कार्यान्वयन गरिने छ ।
- (६) बैंकिङ व्यवसायमा अन्तरनिहित जोखिमहरूको पहिचान, मापन, अनुगमन, नियन्त्रण र न्यूनीकरण गर्दै सरल, शिघ्र, सुरक्षित, प्रतिस्पर्धी एवं नाफामुलक सेवा थप प्रभावकारी रूपमा सञ्चालन गरिनेछ ।
- (७) Green Financing को अवधारणा अनुरूप वातावरण अनुकूल कर्जा प्रवाह नीति क्रमशः अवलम्बन गर्दै लगिनेछ ।
- (८) 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 बिस्तार गरी थप कार्यक्रम सञ्चालन गरिनेछ ।
- (९) सम्भाव्यताको आधारमा कृषि, जलविद्युत, पर्यटन तथा अन्य क्षेत्रका ठूला परियोजनाहरूमा लगानी विस्तार गर्ने नीतिलाई निरन्तरता दिइनेछ ।
- (१०) कुल निक्षेपमा स्थायी प्रकृतिको न्यून लागतको निक्षेप भार वृद्धि गर्दै निक्षेपको मिश्रणलाई भरपर्दो तथा दिगो बनाउने नीति लिई कार्यक्रम सञ्चालन गरिने छ ।
- (११) भारत लगायत तेस्रो मुलुकबाट विप्रेषण आप्रवाहलाई प्रभावकारीरूपमा बैंकिङ प्रणाली मार्फत कारोबार बढाउने कार्यलाई निरन्तरता दिइनेछ ।
- (१२) नियमहरूको परिपालना गरी दीगो रूपमा प्रतिस्पर्धात्मक आधुनिक बैंकिङ सेवा प्रदान गर्ने सम्वन्धमा 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 जोखिम रहित गराउने कार्यलाई प्राथमिकता दिई तदनुसृतका कार्यहरूको थप प्रभावकारी रूपमा कार्यान्वयन गरिनेछ ।
- (१३) नेपाल सरकारले कार्यान्वयनमा ल्याएको डिजिटल नेपाल फ्रेमवर्कको मर्म अनुरूप सबै प्रकारका वित्तीय कारोवारको भुक्तानी विद्युतीय माध्यमबाट गर्न प्रोत्साहित गरिनेछ ।
- (१४) भुक्तानी प्रणालीको विकास सम्बन्धी सूचकहरू (Payment Systems Indicators- PSID) प्रयोग थप प्रभावकारी बनाइनेछ ।
- (१५) बैंकिङ सेवाको विस्तार तथा नगद कारोवारमा सूचना प्रविधिको प्रयोगलाई जोड दिन सम्भाव्यता अध्ययन गरी नगद भुक्तानी र जम्मा गर्न मिल्ने Cash Recycling Machine (CRM) मेसिनको व्यवस्था गरिनेछ ।
- (१६) बैंकको Brand सचेतना जगाउन तथा बैंकले प्रदान गर्ने निक्षेप, कर्जा, Transactional Banking तथा अन्य



Alternate Delivery Channels (ADCs) सेवाको Above the Line (ATL), Below the Line (BTL) तथा Through the Line (TTL) marketing रणनीति तय गरिनेछ ।

- (१७) Targeted Deposit Products जस्तै Platinum Saving, समुन्नत चेतनशील नारी बचत, Corporate Payroll Saving जस्ता निक्षेप products तथा व्यावसायिक/एसएमई कर्जालाई व्यक्तिगत सम्बन्ध (Word of Mouth) को आधारमा बजारीकरण गरिनेछ ।
- (१८) डिजिटल बैंकिङ सेवाको कारोबार बढाउनको लागि विभिन्न Business House, Online Trading Platform, Mobile Banking Service Provider हरूसंग सहकार्य गरी Cash Back अफर लगायत विभिन्न प्रवर्द्धनात्मक कार्यक्रम सञ्चालन गरिनेछ ।
- (१९) कर्जा व्यवसायमा थप नियन्त्रण तथा प्रभावकारिता हासिल गर्न अवलम्बन गरिएको केन्द्रिकृत अवधारणालाई निरन्तरता दिइनेछ, र थप प्रभावकारी बनाइने छ ।

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

१. संस्थागत सुशासन

बैंकिङ कृयाकलापहरूलाई जवाफदेहि र पारदर्शी रूपमा सञ्चालन गर्ने तर्फ बैंक सदैव सजग रहेको छ । प्रचलित नियमहरूको परिपालनामा बैंकले सचेतताका साथ कार्य गर्दै आएको छ । नियमनकारी निकायहरूबाट जारी भएका नीति नियम र निर्देशनहरूको पूर्ण कार्यान्वयन गरिएको छ । एउटा असल संस्थागत नागरिकको हैसियतले यस बैंकले संस्थागत सुशासनमा शुन्य सहनशिलताको नीति अवलम्बन गर्दै मानव संशाधन विकासमा जोड दिई Ethical and Disciplined Working Culture लाई थप प्रभावकारी बनाउँदै लगिने छ ।

२. 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 प्राप्ती गर्न बैंक सञ्चालनको लागि पर्याप्त र प्रभावकारी आन्तरिक नियन्त्रणका उपायहरू अवलम्बन गरिएको छ । यसका साथै बैंकको नियम, विनियम विभिन्न नीति, निर्देशिका तथा कार्यविधिहरूलाई आवश्यक परिमार्जन एवं संशोधन गरी कार्यान्वयनमा ल्याई आन्तरिक नियन्त्रण प्रणालीलाई अझ चुस्त एवं प्रभावकारी बनाइएको छ । बैंकबाट भएका कारोबारहरूको आन्तरिक लेखापरीक्षण र आवश्यकता अनुसार निरीक्षण तथा अनुगमन गर्न आन्तरिक लेखापरीक्षण तथा निरीक्षण विभाग मार्फत क्रियाकलाप सञ्चालन भइरहेका छन् । आन्तरिक लेखापरीक्षण तथा निरीक्षणको कार्यलाई अझ छिटो र प्रभावकारी बनाउन आवश्यकता अनुसार बैंकबाट केहि शाखाहरूको आन्तरिक लेखापरीक्षण कार्य बाह्य परामर्शदाता (Outsource) मार्फत गर्ने गरी कार्य योजना तयार गरी सोहि बमोजिम कार्य सञ्चालन गरिएको छ ।

बैंकमा गैर कार्यकारी सञ्चालकको संयोजकत्वमा एक कार्यकारी सञ्चालक 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 आवश्यकता अनुसार 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 समीक्षावाट प्राप्त नतिजालाई विश्लेषण गरी सञ्चालक समितिमा आवश्यक राय पेश गर्ने र आवश्यकता अनुसार उपयुक्त जोखिम व्यवस्थापन गर्न व्यवस्थापनलाई आवश्यक निर्देशन दिने गरिएको छ । फलस्वरूप जोखिमलाई न्यूनीकरण र व्यवस्थापन गर्न सहज भएको छ ।

३. जोखिम व्यवस्थापन

बैंकिङ व्यवसायसंग सम्बन्धित मुलतः कर्जा, तरलता, सञ्चालन र बजार सम्बन्धी 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 पुनरावलोकन समेत गर्ने गरेको छ ।

नियमनकारी निकायको निर्देशन परिपालना गर्न बैंकले विभिन्न तहको समिति/उपसमितिहरूको व्यवस्था गरेको र जोखिम व्यवस्थापन सम्बन्धी कार्यमा सञ्चालक समितिलाई सुझाव तथा रिपोर्टिङ्ग कार्यका लागि गैर कार्यकारी सञ्चालकको 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 एवम समग्र जोखिम विश्लेषण गरी आवश्यक राय सुझाव सहित सञ्चालक समितिमा प्रतिवेदन पेश गर्ने र व्यवस्थापनलाई आवश्यक मार्ग निर्देशन दिने कार्यहरू गर्दै आएको छ । नेपाल राष्ट्र बैंकवाट जारी गरिएका निर्देशन अनुरूप जोखिम सम्बन्धी आवश्यक नीति एवं संरचनाको विकास एवम् परिमार्जन गर्न, बैंकमा जोखिम सस्कृती (Risk Culture) सुदृढ गर्न, जोखिम सचेतना तथा जागरुक रहन जोखिम संचार, तालिम/अभिमुखिकरण कार्यक्रम, जोखिमलाई स्वीकार्य सिमामा राख्न जोखिमको ग्राह्य सिमा निर्धारण जस्ता पक्षहरूको विकास गर्नका लागि समेत सञ्चालक समितिमा सुझाव पेश गरी समितिका जोखिम न्युनिकरण तथा नियन्त्रणका निर्देशन कार्यान्वयनको अनुगमन तथा रिपोर्टिङ्गको कार्य समेत गर्ने गरेको छ ।

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

सम्पत्ति शुद्धीकरण निवारण कार्यलाई प्रभावकारी रूपमा कार्यान्वयन गर्न सम्पत्ति शुद्धीकरण निवारण सम्बन्धी ऐन, नियम तथा नेपाल राष्ट्र बैंकको निर्देशन अनुरूप सम्पत्ति शुद्धीकरण तथा आतंकवादी कृयाकलापमा वित्तीय लगानी निवारण सम्बन्धी नीति तथा कार्यविधि तर्जुमा गरी कार्यान्वयन भएको छ । साथै, सम्पत्ति शुद्धीकरण निवारण सम्बन्धी कार्यहरू त्रैमासिक रूपमा गैर कार्यकारी सञ्चालकको संयोजकत्वमा रहेको सम्पत्ति शुद्धीकरण निवारण समितिमा पेश गरी कार्यान्वयन गर्ने तथा सोको जानकारी सञ्चालक समितिमा गरिन्छ । बैंकमा ग्राहक स्वीकार गर्ने पद्धतिलाई सुदृढ गर्न KYC लिने तथा अद्यावधिक गर्ने कार्यलाई प्रभावकारी बनाउन Online मार्फत KYC लिने कार्यको थालनी भई सकेको छ भने ग्राहक स्वीकार गर्नुपूर्व Customer Screening गर्ने व्यवस्था कार्यावयन 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 ।

५. 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 मा समय समयमा संशोधन गरी कार्यान्वयन हुँदै आएको छ। यसका आलवा कर्मचारीको सेवा र सुविधा तथा अन्य पक्षहरूबारे आवश्यक अध्ययन गरी उपयुक्त प्रस्ताव सञ्चालक समिति समक्ष पेश गर्न गैर कार्यकारी सञ्चालकको संयोजकत्वमा प्रमुख कार्यकारी अधिकृत र वित्त तथा योजना विभागका विभागीय प्रमुख सदस्य तथा जनशक्ति व्यवस्थापन विभागीय प्रमुख सदस्य सचिव रहने गरी कर्मचारी सेवा तथा सुविधा समितिको गठन भई कार्यहरू सुचारु भई राखेको छ।

९. सामाजिक तथा सामुदायिक कार्यक्रम

नेपाल राष्ट्र बैंकले जारी गरेको संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी निर्देशिकाको अधिनमा रही जनहीतका कार्यक्रमहरू वातावरण, शिक्षा, स्वास्थ्य, वित्तीय साक्षरता, खेलकुद, पिछडिएको समुदाय, सांस्कृतिक तथा पुरातात्विक क्षेत्र र नेपालको दिगो विकास लक्ष्य २०१६-३० (Sustainable Development Goal 2016-30) ले पहिचान गरेका परिलक्षित विषयहरूमा Global Money Week तथा वित्तीय साक्षरता केन्द्रीत भई बैंकको प्रादेशिक संरचना अनुसार समानुपातिक रूपमा कार्यक्रम सञ्चालन गर्ने कार्यलाई निरन्तरता दिँदै आईरहेको छ।

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

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

अन्तर्राष्ट्रिय मुद्रा कोष (IMF) द्वारा २०२४ अक्टोबरमा प्रकाशित World Economic Outlook अनुसार विश्वको आर्थिक वृद्धिदर सन् २०२३ मा ३.३ प्रतिशत रहेको थियो। सन् २०२४ मा उदीयमान तथा विकासोन्मुख देशहरूमा ७.९ प्रतिशत रहने अनुमान छ। विगत केही वर्षहरूमा कोभिड महामारी तथा सहकारी प्रकरण आदिको कारण वित्त प्रणालीमा अधिक तरलता रहन गई सोको उचित व्यवस्थापन गर्न चुनैतिपूर्ण रहेको छ। तथापि उल्लेखित परिवेशमा पनि बैंकले सन्तोषजनक प्रगति हासिल गरेको छ।

(ग) बैंकको औद्योगिक वा व्यावसायिक सम्बन्ध

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

(घ) सञ्चालक समितिमा भएको हेरफेर र सोको कारण

१. आर्थिक वर्ष २०८०/०८१ को सञ्चालक समितिको विवरण

संस्थापक शेयरधनी नेपाल सरकारको तर्फबाट प्रतिनिधित्व गर्ने सञ्चालकहरू नेपाल सरकारको निर्णय अनुसार परिवर्तन हुने हुँदा संस्थापक समूहबाट प्रतिनिधित्व गर्ने सञ्चालकमा परिवर्तन हुने गरेको छ। आर्थिक वर्ष २०८०/०८१ मा



रहेका सञ्चालकहरूको विवरण निम्न बमोजिम रहेको छ ।

क्र.सं.	नाम	पद	प्रतिनिधि	पदावधि
१	श्री रामशरण पुडासैनी	अध्यक्ष	नेपाल सरकार अर्थ मन्त्रालय	२०७९/११/१० देखि हालसम्म
२	श्री उत्तर कुमार खत्री	सदस्य	नेपाल सरकार अर्थ मन्त्रालय	२०८०/०३/०७ देखि २०८०/०८/२७ सम्म
३	श्री महेश आचार्य	सदस्य	नेपाल सरकार अर्थ मन्त्रालय	२०८०/०९/०५ देखि २०८१/०५/१९ सम्म
४	डा.राजेन्द्र प्रसाद मिश्र	सदस्य	नेपाल सरकार, कृषि तथा पशुपंक्षी विकास मन्त्रालय	२०७८/०९/२९ देखि २०८१/०२/२३ सम्म
५	श्री सञ्जिव कुमार कर्ण	सदस्य	नेपाल सरकार, कृषि तथा पशुपंक्षी विकास मन्त्रालय	२०८१/०२/२४ देखि २०८१/०६/१९ सम्म
६	श्रीमती रीता सुवेदी	सदस्य	स्वतन्त्र	२०७९/११/१४ देखि हालसम्म
७	श्री गोविन्द प्रसाद भट्टराई	सदस्य	सर्वसाधारण	२०७९/१२/१४ देखि हालसम्म
८	श्री संजीव पौडेल	सदस्य	सर्वसाधारण	२०७९/१२/१४ देखि हालसम्म
९	श्री विनोद कुमार गुरागाई	सदस्य	सर्वसाधारण	२०७९/१२/१४ देखि हालसम्म

२. बहालवाला सञ्चालक समितिको विवरण

क्र.सं.	नाम	पद	प्रतिनिधि
१.	श्री राम शरण पुडासैनी	अध्यक्ष	नेपाल सरकार, अर्थ मन्त्रालय
२.	श्री दीर्घराज मैनाली	सञ्चालक	नेपाल सरकार, अर्थ मन्त्रालय
३.	डा.हरी बहादुर के.सी.	सञ्चालक	नेपाल सरकार, कृषि तथा पशुपंक्षी विकास मन्त्रालय
४.	श्री गोविन्द प्रसाद भट्टराई	सञ्चालक	सर्वसाधारण समूहबाट निर्वाचित
५.	श्री संजीव पौडेल	सञ्चालक	सर्वसाधारण समूहबाट निर्वाचित
६.	श्री विनोद कुमार गुरागाई	सञ्चालक	सर्वसाधारण समूहबाट निर्वाचित
७	श्रीमती रीता सुवेदी	सञ्चालक	स्वतन्त्र सञ्चालक

नेपाल सरकार अर्थ मन्त्रालयको प्रतिनिधिको रूपमा मिति २०८०/०३/०७ देखि २०८०/०८/२७ सम्म श्री उत्तर कुमार खत्री सञ्चालक सदस्य रहनु भएको । साथै नेपाल सरकार अर्थ मन्त्रालयको मिति २०८०/०९/०५ देखि श्री महेश आचार्य सञ्चालक नियुक्त भइ मिति २०८१/५/१९ सम्म बहाल रहनु भएको र हाल श्री दीर्घराज मैनाली २०८१/०५/२५ बाट नियुक्त हुनु भएको छ ।

नेपाल सरकार कृषि तथा पशुपंक्षी विकास मन्त्रालयको प्रतिनिधिको रूपमा सञ्चालक सदस्य डा. राजेन्द्र प्रसाद मिश्र २०७८/०९/२९ देखि २०८१/०२/२३ सम्म बहाल रहनु भएको र मिति २०८१/०२/२९ देखि २०८१/०६/१९ सम्म सञ्चालक श्री संजीव कुमार कर्णले नेपाल सरकार कृषि तथा पशुपंक्षी विकास मन्त्रालयको प्रतिनिधिको रूपमा प्रतिनिधित्व गर्नु भएको छ । साथै डा. हरी बहादुर के.सी. २०८१/०६/२० देखि नियुक्त हुनु भएको छ ।

(ड.) बैंकको कारोवारलाई असर पार्ने मुख्य कुराहरू

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

- (१) देशको आर्थिक अवस्थामा आउने परिवर्तनबाट पर्न सक्ने जोखिमहरू ।
- (२) महामारीले निम्त्याएको प्रतिकूल अवस्था कारण कर्जा सम्पत्तिको गुणस्तरमा ह्रासभई आउन सक्ने

जोखिमहरू ।

- (३) विदेशी विनिमय कारोवार गर्दा विनिमय दरमा हुने परिवर्तनबाट हुन सक्ने जोखिमहरू ।
- (४) निक्षेप तथा कर्जा लगानीको व्याजदरमा हुने परिवर्तनबाट हुन सक्ने जोखिमहरू ।
- (५) कर्जाको माग अनुरूप निक्षेप वृद्धि नहुँदा कर्जा विस्तारमा देखिन सक्ने चुनौती ।
- (६) निक्षेपको वृद्धि अनुरूप कर्जाको माँग नहुँदा आउन सक्ने चुनौती ।
- (७) साइबर अपराधका कारण प्रविधी सुरक्षामा आउन सक्ने जोखिम ।
- (८) नेपाल राष्ट्र बैंकले वाणिज्य बैंक सम्बन्धी नीति निर्देशनमा परिवर्तन गर्दा श्रृजना हुन सक्ने सम्भावित जोखिमहरू ।
- (९) निर्धारित समयमा कर्जा असुली नभई उत्पन्न हुन सक्ने जोखिमहरू ।
- (१०) प्रतीतपत्र र जमानतपत्र जारी गर्ने जस्ता गैरकोष सेवा प्रदान गर्दा हुन सक्ने सम्भावित जोखिमहरू ।
- (११) अन्तर्राष्ट्रिय बजारमा हुने मन्दीको असरबाट पर्न सक्ने आर्थिक जोखिमहरू ।
- (१२) प्राकृतिक प्रकोपबाट हुन सक्ने आर्थिक तथा भौतिक जोखिमहरू ।

(च) लेखापरिक्षण प्रतिवेदनमा उल्लेखित कैफियतहरूको सम्बन्धमा सञ्चालक समितिको प्रतिक्रिया

आर्थिक वर्ष २०८०/०८१ को लेखापरीक्षण प्रतिवेदनमा उल्लेख्य कैफियतहरूको सुधार लेखापरिक्षकको सुझाव अनुरूप नै गरिने छ ।

सक्षिप्त वार्षिक आर्थिक विवरण लेखापरीक्षण भएको वित्तीय विवरण र सञ्चालक समितिको प्रतिवेदन अनुरूपछ ।

(छ) लाभांश बाँडफाँड गर्न सिफारिस सम्बन्धमा

आर्थिक वर्ष २०८०/०८१ सम्म कायम रहेको जम्मा वितरण योग्य मुनाफाबाट बैंकका शेयरधनीहरूलाई कुल १०.५३ प्रतिशत लाभांश (३ प्रतिशत बोनस शेयर र ७.५३ नगद लाभांश) र नेपाल सरकारको अविमोच्य असंचिति अग्राधिकार शेयर पुँजीमा ६ प्रतिशत लाभांश घोषणा तथा वितरण गर्न प्रस्ताव गरिएको छ ।

(ज) समीक्षा वर्षमा बैंकद्वारा कुनै शेयरहरू जफत भएको छैन ।

(झ) समीक्षा वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोवारको प्रगति र सो आर्थिक वर्षको अन्त्यमा रहेको स्थितिको पुनरावलोकन

(रकम रु.हजारमा)

विवरण	कोष व्यवस्थापन कम्पनी लि.		गोबर ग्याँस तथा कृ.य.वि. प्रा.लि.	
	आ.व.२०८०/०८१	आ.व.२०७९/०८०	आ.व.२०७९/०८०	आ.व.२०७८/०७९
शेयर पुँजी	३१,०४८	३१,०४८	—	—
कुल सम्पत्ति	३५५,६२२	३०६,०९४	—	—
खुद नाफा/ नोक्सान	-५,५५२	१६,२८६	—	—
जगेडा तथा कोष	२४१,३८०	२०७,०८८	—	—
अन्तिम लेखापरीक्षण भएको	छ	छ	छैन	छैन



(ज) कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबारहरू र सो अवधिमा कम्पनीको कारोबारमा आएको कुनै महत्वपूर्ण 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 गोबर ग्यास कम्पनीको कारोबार नभइ व्यवसाय सञ्चालनमा नरहेकोले शत प्रतिशत नोक्सानी व्यवस्था गरी यसको उपयुक्त व्यवस्थापन गर्ने क्रममा रहेको छ। समीक्षा अवधिमा कुनै महत्वपूर्ण परिवर्तन नभएको।

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

विगत आर्थिक वर्षमा कुनै यस्तो जानकारी बैंकलाई प्राप्त भएको छैन।

(ठ) विगत आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरूले लिएको शेयरको स्वामित्वको विवरण र कम्पनीको शेयर कारोबारमा निजहरू संलग्न रहेको भए सो सम्बन्धमा निजहरूबाट कम्पनीले प्राप्त गरेको जानकारी :

विगत आर्थिक वर्षमा यस्तो जानकारी बैंकलाई प्राप्त भएको छैन।

(ड) विगत आर्थिक वर्षमा कम्पनीसंग सम्बन्धित सम्भौताहरूमा कुनै सञ्चालक तथा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा :

विगत आर्थिक वर्षमा यस्तो कुनै जानकारी बैंकलाई प्राप्त भएको छैन।

(ढ) कम्पनीले आफ्नो शेयर आफैले खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको संख्या र अर्कित मूल्य तथा त्यसरी शेयर खरिद गरेबापत कम्पनीले भुक्तानी गरेको रकम :

बैंकले हालसम्म आफ्नो शेयर आफै खरिद गरेको छैन।

(ण) आन्तरिक नियन्त्रण प्रणाली भए वा नभएको र भएको भए सोको विस्तृत विवरण :

आन्तरिक नियन्त्रण प्रणालीका सम्बन्धमा माथी क को बुदा ढ मा उल्लेख गरिएको छ।

(त) विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण :

क्र.सं.	विवरण	आ.व. २०८०/८१	आ.व. २०७९/८०
१	कर्मचारी खर्च (रु.मा)	४,१५८,३०२,२२९	३,६२०,७२६,४३४
२	अन्य सञ्चालन खर्च (रु.मा)	९९४,४२२,५७३	९९५,६९०,०३६

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

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 सुपरिवेक्षण 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।



१. लेखापरीक्षण समिति

आर्थिक वर्ष २०८०/८१ मा रहेको लेखापरीक्षण समितिको विवरण:

क्र.सं.	नाम	पद	प्रतिनिधि	कार्य अवधि
१	श्री गोविन्द प्रसाद भट्टराई	संयोजक	सञ्चालक	२०८०/०२/२४ देखि २०८१/०६/०७ सम्म
२	श्रीमती रिता सुवेदी	सदस्य	सञ्चालक	२०७९/१२/१५ देखि २०८१/०६/०७ सम्म
३	श्री दीर्घराज मैनाली	संयोजक	सञ्चालक	२०८१/०६/०७ देखि हालसम्म
४	श्री सजिव पौडेल	सदस्य	सञ्चालक	२०८१/०६/०७ देखि हालसम्म
५	श्री सुशील हुमागाँई	सदस्य सचिव	विभागीय प्रमुख आ.ले.प.विभाग	२०७७/०८/१६ देखि २०८१/०४/१५ सम्म
६	श्री गिरीधारी पौडेल	सदस्य सचिव	विभागीय प्रमुख आ.ले.प.विभाग	२०८१/०४/२१ देखि हालसम्म

आर्थिक वर्ष २०८०/०८१ मा लेखापरीक्षण समितिका ४७ (शतचालिस) 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. ६,५१,६००/- 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 लेखापरिक्षण सम्बन्धी 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 गरी दिएको प्रतिवेदनमा औल्याईएको विषय तथा कैफियतहरूको सम्बन्धमा व्यवस्थापनबाट जवाफ माग गरी लेखापरीक्षण समितिको राय सहितको 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 बुंदागत 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 छानविन गर्न व्यवस्थापनलाई निर्देशन दिएको।
- प्रत्येक त्रयमासमा बैंकको वित्तीय विवरणको विश्लेषण तथा समीक्षा सहितको लेखापरिक्षण समितिको त्रैमासिक प्रतिवेदन सञ्चालक समिति समक्ष पेश गर्ने गरेको।
- लेखापरीक्षकको नियुक्ति सम्बन्धमा सञ्चालक समिति समक्ष सिफारिस गर्ने गरेको।
- आन्तरिक लेखापरीक्षणको वार्षिक लेखापरिक्षण कार्यक्रम वाहेक, बैंकको सञ्चालक समिति, लेखापरिक्षण समिति र बैंक व्यवस्थापनले आवश्यक ठाने वमोजिमका तत्काल विभागबाट विशेष लेखापरिक्षण कार्य समेत गर्ने गरेको छ।
- नेपाल राष्ट्र बैंकले जारी गरेको एकीकृत निर्देशिका, बैंकले समय समयमा जारी गरेको कार्यविधि, निर्देशिका तथा



विनियमावली तथा प्रचलित कानून अनुसार बैंकलाई लागु हुने नीतिनियमको परिपालना भए/नभएको अनुगमन गरी सोको कार्यन्वयनका लागि राय सहित सञ्चालक समिति समक्ष पेश गर्ने गरेको ।

२. सञ्चालक सम्मिलित अन्य समितिहरू (२०८०।०८१ को अन्तमा)

२.१ सम्पत्ति शुद्धीकरण निवारण समिति

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

सम्पत्ति शुद्धीकरण समितिमा देहाय बमोजिमका सदस्यहरू रहेका छन् :-

आर्थिक वर्ष २०८०/८१ मा सञ्चालक संयोजक भई यस विभागमा सचिवालय रहेको सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समितिमा मा निम्नानुसारका पदाधिकारीहरू रहेका छन्:

१. श्री राजेन्द्र प्रसाद मिश्र, सञ्चालक (बैठक नं. ५७ देखि ६२ सम्म)	संयोजक
२. श्री महेश आचार्य, सञ्चालक (बैठक नं. ६३ मा)	संयोजक
३. श्री सरीता दहाल, विभागीय प्रमुख, कम्प्लायन्स विभाग (बैठक नं. ५७ मा)	सदस्य
४. श्री रुक्मिणी भट्ट, विभागीय प्रमुख, कम्प्लायन्स विभाग (बैठक नं. ५८ देखि ६३ सम्म)	सदस्य
५. श्री मनोजभक्त आचार्य, प्रमुख जोखिम अधिकृत, जोखिम व्यवस्थापन विभाग	सदस्य
६. श्री रमेश प्रसाद कलौनी, कम्प्लायन्स अफिसर, कम्प्लायन्स विभाग	सदस्य सचिव

यस समितिका सञ्चालक सदस्यहरूलाई प्रति बैठक रु. ४००० बैठक भत्ता उपलब्ध गराइएको छ । आर्थिक वर्ष २०८०।८१ मा सम्पत्ति शुद्धीकरण निवारण समितिका ७ वटा बैठकहरू भएको छ र बैठक भत्ता बापत रु. ७८,६०० तथा अन्य खर्च बापत रु. ३१,७६० भुक्तानि गरिएको छ ।

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

- सम्पत्ति शुद्धीकरण तथा आतंकवादी कृयाकलापमा वित्तीय लगानी निवारण सम्बन्धी नीति तथा कार्यविधि पुनरावलोकन ।
- सम्पत्ति शुद्धीकरण तथा आतंकवादी कृयाकलापमा वित्तीय लगानी निवारण सम्बन्धी त्रैमासिक जोखिम मूल्यांकन प्रतिवेदनहरू मथि विस्तृत छलफल गरी जानकारीको लागि सञ्चालक समितिमा पेश गरिएको ।
- सम्पत्ति शुद्धीकरण तथा आतंकवादी कृयाकलापमा वित्तीय लगानी निवारण सम्बन्धमा बैंकले अवलम्बन गरेका अभ्यासहरू तथा कार्यान्वयनको अवस्था सम्बन्धमा छलफल गरी आवश्यक सुधार गर्न व्यवस्थापनलाई निर्देशन दिइएको ।
- बैंकमा ग्राहक पहिचान, जोखिम वर्गीकरण, वास्तविक भनी पहिचान तथा बृहत ग्राहक मूल्यांकनको अवस्था सम्बन्धमा विस्तृत छलफल गरी आवश्यक सुधार गर्न व्यवस्थापनलाई निर्देशन दिइएको ।

२.२ जोखिम व्यवस्थापन समिति

जोखिम व्यवस्थापन समितिमा देहाय बमोजिमका सदस्यहरू रहेका छन् :-

नाम	पद
श्री संजीव पौडेल	संयोजक (सञ्चालक)
श्री गोविन्द प्रसाद भट्टराई (संयोजक-लेखापरीक्षण समिति)	सदस्य (पदेन) (सञ्चालक)
श्री मिनराज पोखरेल (बैठक नं.१८७ सम्म प्रतिनिधित्व)	सदस्य (विभागीय प्रमुख - केन्द्रीय सञ्चालन विभाग)
श्री भोला नेपाल (बैठक नं.१८८-१९३ सम्म प्रतिनिधित्व)	सदस्य (नि. विभागीय प्रमुख - केन्द्रीय सञ्चालन विभाग)
श्री नीकू आचार्य (बैठक नं. १७७ - १७८ सम्म प्रतिनिधित्व)	सदस्य सचिव (प्रमुख जोखिम अधिकृत - एकीकृत जोखिम व्यवस्थापन विभाग)
श्री मनोजभक्त आचार्य (बैठक नं.१७९ देखि प्रतिनिधित्व)	सदस्य सचिव (प्रमुख जोखिम अधिकृत - एकीकृत जोखिम व्यवस्थापन विभाग)

यस समितिका सञ्चालक सदस्यहरूलाई प्रति बैठक रु. ४००० बैठक भत्ता उपलब्ध गराइएको छ । आर्थिक वर्ष २०८०/८१ मा जोखिम व्यवस्थापन समितिको बैठक नं. १७७ देखि १९३ सम्म १७ वटा बैठकहरू भएको छ र बैठक भत्ता बापत रु.२,१४,२०० तथा अन्य खर्च बापत रु. ८९,७०० भुक्तानि गरिएको छ ।

समितिले ने.रा. बैंकबाट जारी एकीकृत निर्देशनमा उल्लेख भएका कार्यका अतिरिक्त जोखिम व्यवस्थापनका असल अभ्यासका सबै कार्यहरू गर्दै आएको छ । आ.व. २०८०/८१ मा सम्पन्न भएका प्रमुख कार्यहरू देहाय अनुसार रहेका छन् ।

- (१) बैंकले जोखिम व्यवस्थापन सम्बन्धमा नेपाल राष्ट्र बैंकको निर्देशन, वासेलका सिद्धान्त र जोखिम व्यवस्थापनसम्बन्धी असल अभ्यासहरूको अनुसरण गर्दै कार्य गरिरहेको छ । जोखिमको पहिचान, विश्लेषण, मापन, अनुगमन, नियन्त्रण तथा रिपोर्टिङ जस्ता जोखिम व्यवस्थापनका आधारभूत प्रक्रियाहरूमा रही कार्य गर्ने गरेको ।
- (२) बैंकिङ क्षेत्रको तुलनात्मक तथ्यांक, पुँजी कोष पर्याप्तता, कर्जा गुणस्तर तथा यसमा आएको परिवर्तन, क्षेत्रगत/आकार/प्रोडक्ट/प्रदेश कार्यालय/कर्जा वर्गीकरणअनुसार गरिएको कर्जा विश्लेषण, अधिकेन्द्रित जोखिम, गैर-कोष सुविधा विवरण, आन्तरिक कर्जा जोखिम मापनका क्रममा देखा परेका जोखिम, संरचनागत तरलता विवरण, अवधि/व्याजदर/आकारअनुसारको निक्षेप विश्लेषण, ALCO, ORMC, CRMC बाट भएका कार्यहरूको समीक्षा, दवाव परीक्षण तथा विश्लेषण आदि जस्ता विषयहरू समावेश गरी तयार पारिएको आ.व.२०७९/८० को जोखिम व्यवस्थापन प्रतिवेदन उपर छलफल गरी राय/सुझाव सहित सञ्चालक समितिमा पेश गरिएको ।
- (३) विद्यमान जोखिमको अवस्था, पहिचान गरिएका जोखिम तथा नियन्त्रणका लागि गरिएका कार्यहरू, जोखिम व्यवस्थापन समिति तथा उपसमितिहरूबाट भए गरेका कार्यहरू आदि समेटेर त्रैमासिक रूपमा जोखिम व्यवस्थापन प्रतिवेदन तयार पारी राय/सुझाव सहित सञ्चालक समितिमा पेश गरिएको तथा वार्षिक प्रतिवेदन नेपाल राष्ट्र बैंकमा पेश गरेको ।
- (४) जोखिम व्यवस्थापन समितिमा देहायका विषयहरूमा छलफल भई आवश्यक निर्णय गरिएको ।



- ORMC तथा CRMC संयोजक तथा जोखिम व्यवस्थापन समितिबिच छलफल गरी भएका कार्यहरूको जानकारी तथा आगामी कार्यदिशाका लागि निर्देशन भएको ।
 - एकीकृत जोखिम व्यवस्थापन विभागले चालू आ.व. २०८०/०८१ मा Risk Assessment गरेका कर्जा मिसिलहरूको विवरण तथा सोमा देखिएको जोखिमको सम्बन्धमा समितिमा छलफल तथा निर्देशन ।
 - IS Audit प्रतिवेदनमा उल्लेखित मुख्य मुख्य बुँदाहरूको जानकारी पश्चात् समितिमा छलफल गरी कार्यान्वयनको लागि व्यवस्थापनलाई निर्देशन ।
 - Stress Testing Guideline, 2021 अनुसार दवाव परीक्षणको विश्लेषण तथा आवश्यक निर्देशन ।
 - जोखिमका मुख्य सूचकहरूको Performance Target, Target Threshold, Risk Level (Low/Moderate/High) लगायतका विषयहरू समेटी तयार गरिएको बैंकको Key Risk Indicators छलफल तथा जानकारी गरी व्यवस्थापन तहबाट नै स्वीकृति गरी कार्यान्वयन गर्न निर्देशन ।
 - जोखिम व्यवस्थापन नीति, २०७५ लाई प्रतिस्थापित गर्न बनेको जोखिम व्यवस्थापन नीति, २०८१ छलफल गरी स्वीकृतिको लागि सञ्चालक समितिमा पेश गरिएको ।
 - Risk Appetite Framework, 2018 लाई प्रतिस्थापित गर्न बनेको Risk Appetite Framework, 2024 छलफल गरी स्वीकृतिको लागि सञ्चालक समितिमा पेश गरिएको ।
 - कर्जा जोखिम व्यवस्थापन उपसमितिसम्बन्धी कार्यविधि, २०७३ लाई संशोधन गरिएको ।
 - वातावरणीय तथा सामाजिक जोखिम व्यवस्थापन कार्यविधि २०८० लागू गरिएको ।
 - आवधिक रूपमा कर्जा गुणस्तर तथा अधिकेन्द्रित जोखिमको अवस्था (प्रदेशअनुसार, कर्जा आकार अनुसार, क्षेत्रगत शीर्षक अनुसार) विश्लेषण तथा निर्देशन ।
 - बैंकको समग्र जोखिमको अवस्था विश्लेषण गरी त्यसबाट बैंकको पुँजी तथा स्थायित्वमा पर्न सक्ने असर सम्बन्धमा विश्लेषण ।
 - बैकिङ्ग क्षेत्रको तुलनात्मक तथ्यांक, पुँजीकोष पर्याप्तता, कर्जा गुणस्तर तथा यसमा आएको परिवर्तन सम्बन्धमा त्रैमासिक रूपमा छलफल तथा सञ्चालक समिति मार्फत् व्यवस्थापनलाई आवश्यक निर्देशन तथा सुझाव ।
 - सम्पत्ति तथा दायित्वको उचित व्यवस्थापनका लागि बैंकले गरेका कार्यहरू तथा ALCO मा भएका छलफलहरूको आवश्यक विश्लेषण ।
 - संरचनागत तरलता विश्लेषण तथा व्याजदर जोखिम विश्लेषण ।
- (५) बैंकले वहन गर्न सक्ने जोखिम र ग्राह्य हुने जोखिम जस्ता विषयहरू समेटिएको Risk Appetite Framework मा तोकिएको सीमा परिपालनाको अवस्थाबारे नियमित अनुगमन ।
- (६) कर्जा प्रवाह गर्ने क्रममा कर्जाहरूको आन्तरिक कर्जा मापन तथा विश्लेषण गर्ने क्रममा देखिएका जोखिमहरूको विषयमा छलफल गरी न्यूनीकरणका लागि व्यवस्थापनलाई आवश्यक सुझाव पेश गर्ने गरिएको ।
- (७) बैंकको केही जोखिम केन्द्रहरूमा मात्र सञ्चालनमा रहेको Operational Risk Management Software (ORMS) लाई बैंकको सबै जोखिम केन्द्रहरूमा प्रभावकारी रूपमा कार्यान्वयनमा ल्याई बैंकमा भएका सञ्चालन जोखिम सम्बद्ध घटनाहरूको प्रविष्टि गर्ने कार्यलाई प्रभावकारी बनाउन सुझाव दिईएको ।

२.३ कर्मचारी सेवा सुविधा समिति

कर्मचारी सेवा सुविधा समितिमा देहाय बमोजिमका सदस्यहरू रहेका छन् :-

श्री विनोद कुमार गुरागाँई	संयोजक (सञ्चालक)
श्री गोविन्द गुरुड	सदस्य
श्री अजय कुमार रिमाल	सदस्य



यस समितिका सञ्चालक सदस्यहरूलाई प्रति बैठक रु. ४००० बैठक भत्ता उपलब्ध गराइएको छ । आर्थिक वर्ष २०८०/०८१ मा कर्मचारी सेवा सुविधा समितिमाका १५ वटा बैठकहरू भएको छ र बैठक भत्ता बापत रु. २,१४,२०० तथा अन्य खर्च बापत रु. ३७,५०० भुक्तानी गरिएको छ ।

आ.व. २०८०/०८१ मा कर्मचारीहरूको कार्य सम्पादन मूल्याङ्कन, कर्मचारी सेवा विनियमावली संशोधन, जनशक्ति विभागका नीतिहरूको समिक्षा गरी कर्मचारीहरूलाई कसरी उत्प्रेरीत गर्ने भन्ने विषयहरूमा छलफल गरी आवश्यक नीति नियम तर्जुमा गर्ने तथा बैंक व्यवस्थापन र बैंकमा कृयाशील कर्मचारी यूनियनहरू बीच भएको सहमति कार्यान्वयनका सम्वन्धमा सञ्चालक समितिलाई विभिन्न सुझावहरू दिईएको ।

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

सञ्चालक समितिका अध्यक्ष र सदस्यहरूको भत्ता तथा सुविधा :

आर्थिक वर्ष २०८०/०८१ मा सञ्चालक समितिको जम्मा ७४ 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 मोवाईल 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, दशै खर्च बापत रु. ३००,०००/-, बैंक दिवस बापत सञ्चालक समितिको निर्णयानुसार उपलब्ध गराइने, औषधि उपचार खर्च बापत ५० दिनको तलब, मासिक टेलिफोन महसूल, एकपटक १ थान मोवाईल सेट अधिकतम रु. ५०,०००/- सम्मको (फिर्ता गर्न नपर्ने) र संचयकोषमा १ महिनाको तलब थप ।

- (न) शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम :

समिक्षा आर्थिक वर्षको अन्तसम्ममा शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम रु. ६३४,९२६,००१ रहेको छ ।

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

समिक्षा आर्थिक वर्षमा सो नभएको ।

- (फ) कम्पनी ऐन, २०६३ को दफा १७५ मा व्यवस्था भए अनुरूप बैंकको आफ्ना सम्बद्ध कम्पनीहरूसंगको कारोवार : समीक्षा वर्षमा अन्य सम्बद्ध कम्पनीहरूसंग कुनै कारोवार गरेको छैन ।

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

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

- (भ) अन्य कुराहरू: (क) बैंकको दूरदृष्टि, ध्येय र उद्देश्य

दूरदृष्टि (Vision):

साभ्ना समृद्धिका लागि सबैको रोजाईको बैंक

ध्येय (Mission):

१. उत्कृष्ट ग्राहक सेवाको सुनिश्चितता गर्ने



२. सम्पूर्ण वित्तीय सेवा सहित व्यवसायको दीगो वृद्धि गर्ने
३. राष्ट्रको आर्थिक तथा सामाजिक समृद्धिका लागि योगदान पुर्याउने
४. बैंकको सबै तहमा नैतिक अभ्यास, सुशासन र पारदर्शिता कायम गर्ने
५. साभ्ना समृद्धिका लागि संस्थाको मुनाफा सुनिश्चित गर्ने

उद्देश्य (Objective):

१. बैंकको समग्र व्यवसाय वृद्धि मार्फत बजार हिस्सा बढाउने,
 २. दीगो तवरले बैंकको नाफा (Profitability) वृद्धि गर्ने
 ३. सेवा उत्कृष्टतालाई उच्च प्राथमिकतामा राखी ग्राहक केन्द्रित सेवा संस्कारको विकास गर्ने,
 ४. कुशल र प्रभावकारी मानव संसाधन व्यवस्थापन मार्फत संगठनात्मक प्रभावकारिता कायम गर्ने,
 ५. निरन्तर तालिम र अभिमुखिकरण मार्फत कर्मचारीहरूमा सांगठनिक मूल्य/मान्यता र चरित्रको विकास गर्ने,
 ६. सुदृढ जोखिम व्यवस्थापन मार्फत बैंकको समग्र जोखिम न्यूनीकरण गर्ने,
 ७. प्रभावकारी कर्जा जोखिम तथा सम्बन्ध व्यवस्थापन मार्फत गुणस्तरिय कर्जा लगानीको सुनिश्चितता गर्ने,
 ८. सूचना प्रविधिको अधिकतम उपयोग गरी डिजिटलाइजेशन/अटोमेशन मार्फत बैंकको दक्षता एवं सेवाको गुणस्तर अभिवृद्धि गर्ने,
 ९. लागतको औचित्यता, लागत नियन्त्रण र लागत कटौतिको रणनीति अवलम्बन गरी सञ्चालन खर्च न्यूनीकरण गर्दै जाने,
 १०. विवेकशिल अभ्यास, अनुपालना र संस्थागत सुशासनमा शुन्य सहनशिलता कायम गर्ने,
- (ख) नेपाल राष्ट्र बैंकको ई.प्रा.नि. नं. ६ बमोजिम सञ्चालकको 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 २०८०/०८१

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 रामशरण पुडासैनी	-	-	-	-	-	-
२.	श्री उत्तर कुमार खत्री	-	-	-	-	-	-
३.	श्री महेश आचार्य	-	-	-	-	-	-
४.	डा.राजेन्द्र प्रसाद मिश्र	-	-	-	-	-	-
५.	श्री सञ्जिव कुमार कर्ण	-	-	-	-	-	-
६.	श्रीमति रीता सुवेदी	-	-	-	-	-	-
७.	श्री गोविन्द प्रसाद भट्टराई	-	-	-	-	-	-
८.	श्री संजिव पौडेल	-	-	-	-	-	-
९.	श्री विनोद कुमार गुरागाई	-	-	-	✓	-	-



प्रमुख अनुपालना अधिकृतको प्रतिवेदनको सार-सङ्क्षेप

समीक्षा अवधिमा मेरो मातहतमा रहेको बैंकको अनुपालना विभागले बैंकको काम कारवाहीको सुक्ष्म अवलोकन र संपरिक्षण गर्ने गरेको छ । यस्तो अनुगमन बैंकको आन्तरिक नीति, नियम, 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 भएका निर्देशन बमोजिम गर्नुपर्ने कुरा, नियमनकारी निकायले इजाजतपत्र जारी गर्दाका बखत तोकेका शर्तहरू तथा नियमनकारी निकायले संस्थाको नियमन, निरिक्षण वा सुपरिवेक्षण गर्दा संस्थालाई दिएको निर्देशनहरू समेत अद्यावधिक रूपमा पूर्ण पालना हुँदै आएको साथै, समीक्षा अवधिमा नियामक निकायबाट भएको भनि कुनै पनि नियमनकारी निकायबाट बैंक विरुद्ध कुनै अनुशास्ती (Sanction) प्रयुक्त भएको छैन भनि प्रतिवेदन पेश गर्दछु ।

अनुपालना अधिकृत

कम्प्लायन्स विभाग ।



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Chartered Accountants

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S.R. PANDEY & CO.

Chartered Accountants

Member HLB International

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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, 2081 (corresponding to July 15, 2024) 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, 2081, 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.

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.	Information Technology Systems and Controls Impacting Financial Reporting	
	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	Our audit approach regarding obtaining reliance on Bank's IT systems included the following procedures: a. Testing the design, operation and effectiveness of control over granting,

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S.N.	Key Audit Matters	Auditor's Response
	<p>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>removal and appropriateness of access rights on the accounting and reporting system of the bank.</p> <p>b. Obtaining and inspecting the change management policies and for a sample of changes in inputs and control functions on the system, reviewing those changes had been performed in line with approved decisions.</p> <p>c. Testing a sample of the automated controls that are designed to enforce appropriate segregation of duties.</p> <p>d. Testing a sample of outputs particularly interest income and expenses on loans and advances of the system through manual calculations.</p> <p>Our Result: We considered the information technology systems and their relevant controls to be adequate.</p>
2.	Interest Recognition	
	<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, have an effect on recognition of interest income of the bank.</p>	<p>Our audit approach regarding verification of process of interest recognition included:</p> <p>a. Obtaining clear understanding of the process of accrual of interest income on loans and advances in the Core Banking Software of the bank.</p> <p>b. For fair valuation of collateral, we relied on the latest available engineer's valuation of the collateral and have test checked the hair cut in fair value of collateral as per NRB Interest Income Recognition guidelines 2019.</p> <p>c. Test check of the interest income booking with manual computation.</p> <p>Our Result: No material exceptions were noted.</p>
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. 206.82 billion as at 31 Ashad 2081. Identification of and</p>	<p>Our audit approach included testing the design, operating effectiveness of internal controls and substantive audit procedures in respect of</p>

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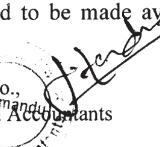
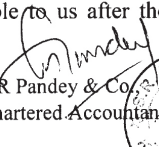

S.N.	Key Audit Matters	Auditor's Response
	provisioning for non-performing assets (loans) in accordance with NFRS and relevant prudential norms issued by the Nepal Rastra Bank (NRB) in respect of income recognition, asset classification and provisioning pertaining to advances (herein after referred as "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>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 355,621,910 (0.11% of consolidated figure) and net assets of NPR 272,428,046 (0.74% of consolidated figure) as at Ashad 31, 2081; net profit of NPR 2,310,288 (0.05% of consolidated figure) and net cashflow of NPR (1,777,283) (0.04% 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 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

 CSC & Co., Chartered Accountants	 S.R. Pandey & Co., Chartered Accountants	 S.R. Pandey & Co., Chartered Accountants	Page 3 of 6
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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 no 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 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.
- 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

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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 complied with relevant ethical requirements regarding independence, and to communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related safeguards.

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 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


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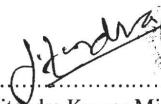

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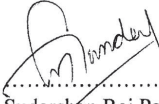


- h. We have not come across any fraudulence in the accounts, so far as it appeared from our examination of the books of accounts.


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


Place: Kathmandu
Date: Poush 04, 2081

UDIN: 241219CA00264xktBF


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

Place: Kathmandu
Date: Poush 04, 2081

UDIN: 241219CA00031QTyEE


.....
Yuddha Raj Oli, FCA
Senior Partner
PYC & Associates,
Chartered Accountants

Place: Kathmandu
Date: Poush 04, 2081

UDIN: 241219CA00185Q2PrV



Consolidated Statement of Financial Position

As on year ended 31 Ashadh 2081

Particulars	Note	Group		Bank	
		Current Year	Previous Year	Current Year	Previous Year
Assets					
Cash and cash equivalent	4.1	5,074,320,773	9,463,050,416	5,074,083,242	9,462,421,092
Due from Nepal Rastra Bank	4.2	15,212,779,452	12,898,923,805	15,212,779,452	12,898,923,805
Placement with Bank and Financial Institutions	4.3	5,214,300,000	-	5,214,300,000	-
Derivative financial instruments	4.4	9,972,912	17,588,448	9,972,912	17,588,448
Other trading assets	4.5	1,274,757,944	1,014,399,764	1,216,149,394	943,652,800
Loan and advances to B/FIs	4.6	3,202,203,613	4,134,543,000	3,202,203,613	4,134,543,000
Loans and advances to customers	4.7	203,612,949,861	176,303,568,128	203,617,049,861	176,303,568,128
Investment securities	4.8	68,889,854,651	51,818,912,190	68,611,262,068	51,608,587,244
Current tax assets	4.9	138,800,570.00	278,310,052	139,134,770	276,706,184
Investment in subsidiaries	4.10	-	-	29,013,000	28,840,000
Investment in associates	4.11	-	-	-	-
Investment properties	4.12	943,089,080	248,649,555	943,089,080	248,649,555
Property, Plant and Equipment	4.13	2,240,840,946	2,293,412,292	2,238,425,747	2,291,066,049
Goodwill and Intangible assets	4.14	61,971,624	138,590,074	61,971,624	138,590,074
Deferred tax assets	4.15	-	-	-	-
Other assets	4.16	5,808,900,352	7,319,251,543	5,805,998,894	7,317,842,648
Total Assets		311,684,741,778	265,929,199,267	311,375,433,657	265,670,979,027
Liabilities					
Due to Bank and Financial Institutions	4.17	197,018,769	2,095,919,987	197,018,769	2,095,919,987
Due to Nepal Rastra Bank	4.18	-	-	-	-
Derivative financial instruments	4.19	-	-	-	-
Deposits from customers	4.20	243,613,667,463	199,467,139,586	243,628,658,005	199,486,613,567
Borrowing	4.21	2,664,573,352	2,136,563,784	2,664,573,352	2,136,563,784
Current Tax Liabilities	4.9	-	-	-	-
Provisions	4.22	-	-	-	-
Deferred tax liabilities	4.15	378,097,453	545,463,797	307,423,233	484,358,492
Other liabilities	4.23	7,969,462,207	7,207,675,499	7,960,792,205	7,200,339,896
Debt securities issued	4.24	20,477,020,373	20,473,530,263	20,477,020,373	20,473,530,263
Subordinated Liabilities	4.25	-	-	-	-
Total liabilities		275,299,839,617	231,926,292,916	275,235,485,937	231,877,325,989
Equity					
Share capital	4.26	18,884,386,078	18,884,386,078	18,884,386,078	18,884,386,078
Ordinary Share		13,451,674,078	13,451,674,078	13,451,674,078	13,451,674,078
Preference Share (Irredeemable)		5,432,712,000	5,432,712,000	5,432,712,000	5,432,712,000
Share premium		-	-	-	-
Retained earnings		2,200,163,643	1,310,986,836	2,136,087,574	1,243,168,613
Reserves	4.27	15,283,784,194	13,790,601,266	15,119,474,068	13,666,098,347
Total equity attributable to equity holders		36,368,333,915	33,985,974,180	36,139,947,720	33,793,653,038
Non-controlling interest		16,568,246	16,932,171		
Total equity		36,384,902,161	34,002,906,351	36,139,947,720	33,793,653,038
Total liabilities and equity		311,684,741,778	265,929,199,267	311,375,433,657	265,670,979,027
Contingent liabilities and commitments	4.28	166,157,691,178	122,052,905,073	166,157,691,178	122,052,905,073

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

Ram Sharan Pudasaini
Chairman

Dirgharaj Mainali
Director

Dr. Hari Bahadur K.C.
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

Yagya Prakash Neupane
Deputy General Manager

Narayan Prasad Acharya
Department Head
Finance and Planning Department

Yuddha Raj Oli (FCA)
PYC & Associates
Chartered Accountants

Consolidated Statement of Profit or Loss

For the year ended 31 Ashadh 2081

Particulars	Note	Group		Bank	
		Current Year	Previous Year	Current Year	Previous Year
Interest income	4.29	27,571,519,998	23,949,094,788	27,571,347,943	23,948,684,755
Interest expense	4.30	17,017,281,485	15,751,667,691	17,018,566,002	15,753,025,751
Net interest income		10,554,238,513	8,197,427,097	10,552,781,941	8,195,659,004
Fees and commission income	4.31	1,672,368,587	1,371,859,175	1,672,368,587	1,371,859,175
Fees and commission expense	4.32	232,765,393	213,649,195	232,765,393	213,649,195
Net fee and commission income		1,439,603,194	1,158,209,980	1,439,603,194	1,158,209,980
Net interest, fee and commission income		11,993,841,707	9,355,637,077	11,992,385,135	9,353,868,984
Net trading income	4.33	54,424,228	139,087,350	58,593,682	115,521,318
Other operating income	4.34	169,447,227	228,983,721	169,298,731	228,848,075
Total operating income		12,217,713,162	9,723,708,148	12,220,277,548	9,698,238,377
Impairment charge/(reversal) for loan and other losses	4.35	2,452,167,077	1,458,173,793	2,452,167,077	1,458,173,793
Net operating income		9,765,546,085	8,265,534,355	9,768,110,471	8,240,064,584
Operating expense					
Personnel expenses	4.36	4,161,820,142	3,623,739,917	4,158,302,229	3,620,726,434
Other operating expenses	4.37	995,828,064	996,384,385	994,422,573	995,690,036
Depreciation & Amortisation	4.38	476,570,142	487,121,758	476,527,645	487,084,050
Operating Profit		4,131,327,737	3,158,288,295	4,138,858,024	3,136,564,064
Non operating income	4.39	11,345,330	4,685,423	11,345,330	4,685,423
Non operating expense	4.40	47,048,917	26,366,244	47,048,917	26,366,244
Profit before income tax		4,095,624,150	3,136,607,474	4,103,154,437	3,114,883,243
Income tax expense	4.41	1,200,959,707	1,797,020,860	1,205,666,636	1,791,472,191
Current Tax		1,149,680,303	1,634,030,780	1,147,370,015	1,633,078,567
Deferred Tax		51,279,404	162,990,080	58,296,621	158,393,624
Profit/(loss) for the period		2,894,664,443	1,339,586,614	2,897,487,801	1,323,411,052
Profit attributable to:					
Equity holders of the Bank		2,895,028,368	1,338,436,278	2,897,487,801	1,323,411,052
Non-controlling interest		(363,925)	1,150,336		-
Total		2,894,664,443	1,339,586,614	2,897,487,801	1,323,411,052
Basic earnings per share		19.10	7.54	19.12	7.42
Diluted earnings per share		19.10	7.54	19.12	7.42

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

Ram Sharan Pudasaini
Chairman

Dirgharaj Mainali
Director

Dr. Hari Bahadur K.C.
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

Yagya Prakash Neupane
Deputy General Manager

Narayan Prasad Acharya
Department Head
Finance and Planning Department

Yuddha Raj Oli (FCA)
PYC & Associates
Chartered Accountants



Consolidated Statement of Comprehensive Income

For the year ended 31 Ashadh 2081

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Profit For the year	2,894,664,443	1,339,586,614	2,897,487,801	1,323,411,052
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	(380,625,790)	2,122,881,409	(435,912,897)	1,945,299,387
Gains/(losses) on revaluation				
Actuarial gains/(losses) on defined benefit plans	(350,685,102)	(665,127,482)	(350,685,102)	(665,127,482)
Income tax relating to above items	219,393,268	(428,298,962)	235,979,400	(384,051,572)
Net other comprehensive income that will not be reclassified to profit or loss	(511,917,624)	1,029,454,965	(550,618,599)	896,120,333
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	(511,917,624)	1,029,454,965	(550,618,599)	896,120,333
Total comprehensive income for the year	2,382,746,819	2,369,041,579	2,346,869,202	2,219,531,385
Total comprehensive income attributable to:				
Equity holders of the Bank	2,383,110,744	2,367,891,243	2,346,869,202	2,219,531,385
Non-controlling interest	(363,925)	1,150,336	-	-
Total	2,382,746,819	2,369,041,579	2,346,869,202	2,219,531,385
Earning Per Share				
Basic Earning Per Share	19.10	7.54	19.12	7.42
Annualized Basic Earning Per Share	19.10	7.54	19.12	7.42
Diluted Earning Per Share	19.10	7.54	19.12	7.42

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

Ram Sharan Pudasaini
Chairman

Dirgharaj Mainali
Director

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As per our reports attached

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Yuddha Raj Oli (FCA)
PYC & Associates
Chartered Accountants



Statement of Changes in Equity

For the year ended 31 Ashadh 2081

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, 2079	18,620,627,763	-	8,789,792,077	104,221,006	3,100,146,441	437,435,744	-	3,521,792,308	(1,216,980,369)	33,350,061,254.00
Adjustment	-	-	-	-	-	-	-	(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	(1,216,980,369)	33,350,061,254.00
Profit for the year	-	-	-	-	-	-	-	1,323,411,052	-	1,323,411,052.00
Other comprehensive income	-	-	-	-	-	1,361,709,571	-	-	(465,589,237)	896,120,334.00
Gain/(Losses) from investment in equity instruments measured at Fair Value	-	-	-	-	-	1,361,709,571	-	-	-	1,361,709,571.00
Gain/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-
Actuarial gain/(losses) on defined benefit plan	-	-	-	-	-	-	-	-	(465,589,237)	(465,589,237.00)
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)	2,219,531,386.40
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	-	-	-	-	-	(13,847,573)	-	34,350,559	(19,809,134)	693,852.00
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)	-	(1,776,633,454.00)
Other	-	-	-	-	-	-	-	-	-	-
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	(1,775,939,602.00)
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	(1,158,019,136)	33,793,653,038.00
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	(1,158,019,136)	33,793,653,038.00
Adjustment	-	-	-	-	-	-	-	-	-	-
Adjusted balance as on Shrawan 1, 2080	18,884,386,078	-	9,057,382,572	108,114,236	3,873,322,933	1,785,297,742	-	1,243,168,613	(1,158,019,136)	33,793,653,038.00
Profit for the year	-	-	-	-	-	-	-	2,897,487,801	-	2,897,487,801.00
Other comprehensive income	-	-	-	-	-	(305,139,028)	-	-	(245,479,571)	(550,618,599)
Gain/(Losses) from investment in equity instruments measured at Fair Value	-	-	-	-	-	(305,139,028)	-	-	-	(305,139,028)
Gain/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-
Actuarial gain/(losses) on defined benefit plan	-	-	-	-	-	-	-	-	(245,479,571)	(245,479,571)
Gain/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-
Exchange gain/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-
Total comprehensive income for the period	-	-	-	-	-	(305,139,028)	-	2,897,487,801	(245,479,571)	2,346,869,202
Transfer to reserve during the year	-	-	579,497,560	-	886,233,510	-	-	(2,031,709,941)	565,978,871	-
Transfer from reserve during the year	-	-	-	-	-	1,744,212	-	27,141,101	(29,459,833)	(574,520)
Contributions from and distributions to owners	-	-	-	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	-	-	-	-	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	-	-	-
Other (OCI gain directly transfer to RE)	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	-	-	579,497,560	-	886,233,510	1,744,212	-	(2,004,568,840)	536,519,038	(574,520)
Balance at Ashadh end, 2081	18,884,386,078	-	9,636,880,132	108,114,236	4,759,556,443	1,481,902,926	-	2,136,087,574	(866,979,669)	36,139,947,720

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

Ram Sharan Pudasaini
Chairman

Dirgharaj Mainali
Director

Dr. Hari Bahadur K.C.
Director

As per our reports attached

Rita Subedi
Director

Govinda Prasad Bhattarai
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Deputy General Manager

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Department Head
Finance and Planning Department

Yuddha Raj Oli (FCA)
PYC & Associates
Chartered Accountants



Consolidated Statement of changes in equity
For the year ended 31 Ashadh 2081
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, 2079	18,620,627,763	-	8,789,792,077	104,221,006	3,100,146,441	438,507,835	-	4,219,412,634	(1,217,045,760)	34,055,662,006	6,299,650	34,061,961,656
Adjustment	-	-	-	-	-	(421,620)	-	(651,801,045)	65,381	(652,157,284)	-	(652,157,284)
Adjusted balance as on Shrawan 1, 2079	18,620,627,763	-	8,789,792,077	104,221,006	3,100,146,441	438,086,215	-	3,567,611,589	(1,216,980,379)	33,403,504,722	6,299,650	33,409,804,372
Profit for the year	-	-	-	-	-	-	-	1,338,436,278	-	1,338,436,278	1,150,336	1,339,586,614
Other comprehensive income	-	-	-	-	-	1,485,562,019	-	-	(465,589,237)	1,019,972,782	9,482,185	1,029,454,967
Gain/(Losses) from investment in equity instruments measured at Fair Value	-	-	-	-	-	1,485,562,019	-	-	-	1,485,562,019	9,482,185	1,495,044,204
Gain/(losses) on revaluation	-	-	-	-	-	-	-	-	(465,589,237)	(465,589,237)	-	(465,589,237)
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	-	-	-	-	-	1,485,562,019	-	1,338,436,278	(465,589,237)	2,358,409,060	10,632,521	2,369,041,581
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-	-	-	-
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	-	-	-	-	-	(13,847,573)	-	34,350,559	(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	-	-	-	-	-	-	-	-	-	-	-	-
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	1,909,800,661	-	1,310,986,836	(1,158,019,136)	33,985,974,180	16,932,171	34,002,906,351
Balance at Ashadh End, 2080	18,884,386,078	-	9,057,382,572	108,114,236	3,873,322,933	1,909,800,661	-	1,310,986,836	(1,158,019,136)	33,985,974,180	16,932,171	34,002,906,351
Adjustment	-	-	-	-	-	974,492	-	401,420	-	1,375,912	-	1,375,912
Adjusted balance as on Shrawan 1, 2080	18,884,386,078	-	9,057,382,572	108,114,236	3,873,322,933	1,910,775,153	-	1,311,388,256	(1,158,019,136)	33,987,350,092	16,932,171	34,004,282,263
Profit for the year	-	-	-	-	-	-	-	2,895,028,368	-	2,895,028,368	(363,925)	2,894,664,443
Other comprehensive income	-	-	-	-	-	(266,438,053)	-	-	(245,479,571)	(511,917,624)	-	(511,917,624)
Gain/(Losses) from investment in equity instruments measured at Fair Value	-	-	-	-	-	(266,438,053)	-	-	-	(266,438,053)	-	(266,438,053)
Gain/(losses) on revaluation	-	-	-	-	-	-	-	-	(245,479,571)	(245,479,571)	-	(245,479,571)
Actuarial gain/(losses) on defined benefit plan	-	-	-	-	-	-	-	-	-	-	-	-
Gain/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gain/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	(266,438,053)	-	2,895,028,368	(245,479,571)	2,383,110,744	(363,925)	2,382,746,819
Total comprehensive income	-	-	-	-	-	131,740	-	(2,031,841,681)	565,978,871	-	-	-
Transfer to reserve during the year	-	-	579,497,560	-	886,233,510	-	-	27,141,101	(29,469,833)	674,520	-	(574,520)
Transfer from reserve during the year	-	-	-	-	-	1,744,212	-	-	-	-	-	-
Contributions from and distributions to owners	-	-	-	-	-	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-	-	-	-	-	-
Share based payments	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	-	-	-	-	-	-	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	(1,552,400)	-	(1,552,400)	-	(1,552,400)
Other (OCI) gain	-	-	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	18,884,386,078	-	579,497,560	108,114,236	886,233,510	1,875,952	-	(2,006,252,980)	536,519,038	(2,126,920)	-	(2,126,920)
Balance at Ashadh end, 2081	18,884,386,078	-	9,636,880,132	108,114,236	4,759,566,443	1,646,213,052	-	2,200,163,643	(866,975,669)	36,366,333,915	16,568,246	36,384,902,161

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

Consolidated Statement of Cash Flows

For the year ended 31 Ashadh 2081

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
CASH FLOWS FROM OPERATING ACTIVITIES				
Interest received	26,759,085,778	23,349,635,534	26,758,913,723	23,349,225,501
Fees and other income received	1,672,368,587	1,371,859,175	1,672,368,587	1,371,859,175
Dividend received				
Receipts from other operating activities	188,756,161	317,947,012	192,894,663	294,379,553
Interest paid	(17,116,254,582)	(15,566,934,774)	(17,117,539,099)	(15,568,292,834)
Commission and fees paid	(229,275,283)	(209,156,461)	(229,275,283)	(209,156,461)
Cash payment to employees	(4,355,728,028)	(4,171,701,544)	(4,352,081,926)	(4,168,688,061)
Other expense paid	(1,042,876,981)	(1,022,750,629)	(1,041,471,490)	(1,022,056,280)
Operating cash flows before changes in operating assets and liabilities	5,876,075,652	4,068,898,313	5,883,809,175	4,047,270,593
(Increase)/Decrease in operating assets				
Due from Nepal Rastra Bank	(2,313,855,647)	(887,547,138)	(2,313,855,647)	(887,547,138)
Placement with bank and financial institutions	(5,214,300,000)	127,900,000	(5,214,300,000)	127,900,000
Other trading assets	(258,982,268)	347,261,487	(272,496,594)	173,220,178
Loan and advances to bank and financial institutions	943,663,347	(11,005,678)	943,663,347	(11,005,678)
Loans and advances to customers	(29,654,878,075)	(3,843,224,521)	(29,658,978,075)	(3,843,224,521)
Other assets	1,517,966,727	(2,281,107,019)	1,519,459,291	(2,280,331,236)
	(34,980,385,916)	(6,547,722,869)	(34,996,507,678)	(6,720,988,395)
Increase/(Decrease) in operating liabilities				
Due to bank and financial institutions	(1,898,901,218)	(5,902,822,420)	(1,898,901,218)	(5,902,822,420)
Due to Nepal Rastra Bank	-	(9,777,137,132)	-	(9,777,137,132)
Deposit from customers	44,146,527,877	32,896,334,429	44,142,044,438	32,896,347,351
Borrowings	528,009,568	359,352,272	528,009,568	359,352,272
Other liabilities	871,561,258	704,131,676	870,098,671	695,221,238
Net cash flow from operating activities before tax paid	14,542,887,221	15,801,034,269	14,528,552,956	15,597,243,507
Income taxes paid	(1,010,170,821)	(1,153,135,303)	(1,009,798,601)	(943,468,991)
Net cash flow from operating activities	13,532,716,400	14,647,898,966	13,518,754,355	14,653,774,516
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of investment securities	(17,634,381,346)	(9,749,530,542)	(17,621,573,816)	(9,755,351,663)
Receipts from sale of investment securities	77,780,564	-	77,780,564	-
Purchase of property and equipment	(345,079,299)	(457,275,137)	(344,967,846)	(457,195,347)
Receipt from the sale of property and equipment				
Purchase of intangible assets	(2,301,047)	(4,693,950)	(2,301,047)	(4,693,950)
Receipt from the sale of intangible assets				
Purchase of investment properties				
Receipt from the sale of investment properties				
Interest received				
Dividend received	46,460,624	54,809,482	46,343,080	54,675,263
Net cash used in investing activities	(17,857,520,504)	(10,156,690,147)	(17,844,719,065)	(10,162,565,697)
CASH FLOWS FROM FINANCING ACTIVITIES				
Receipt from issue of debt securities				
Repayment of debt securities				
Receipt from issue of subordinated liabilities				
Repayment of subordinated liabilities				
Receipt from issue of shares				
Dividends paid	(63,925,539)	(1,588,688,494)	(62,373,140)	(1,588,688,494)
Interest paid				
Other receipt/payment				
Net cash from financing activities	(63,925,539)	(1,588,688,494)	(62,373,140)	(1,588,688,494)
Net increase (decrease) in cash and cash equivalents	(4,388,729,643)	2,902,520,325	(4,388,337,850)	2,902,520,325
Cash and cash equivalents at Shrawan 1, 2080	9,463,050,416	6,560,530,091	9,462,421,092	6,559,900,767
Effect of exchange rate fluctuations on cash and cash equivalents held				
Cash and cash equivalents at Ashadh End 2081	5,074,320,773	9,463,050,416	5,074,083,242	9,462,421,092

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, 2081

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 93.45%) 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 29,013,000.

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 4th Poush, 2081.

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

An associate is an entity over which the Group has significant influence but not control. Significant influence is the Power to participate in the financial and operating policy decisions of the investee but does not have control or joint control over these policies. As on Ashad 31, 2081, there is no investment in associates.

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 Assets (NDF) was of Rs. 9,972,912. 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	4,043,270,051	3,777,376,166	4,043,270,051	3,777,371,166
Balances with B/FIs	1,031,050,722	5,685,674,250	1,030,813,191	5,685,049,926
Money at call and short notice	-	-	-	-
Other	-	-	-	-
Total	5,074,320,773	9,463,050,416	5,074,083,242	9,462,421,092

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	8,711,992,880	7,095,029,924	8,711,992,880	7,095,029,924
Securities purchased under resale agreement	-	-	-	-
Other deposit and receivable from NRB	6,500,786,572	5,803,893,881	6,500,786,572	5,803,893,881
Total	15,212,779,452	12,898,923,805	15,212,779,452	12,898,923,805

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	5,214,300,000	-	5,214,300,000	-
Less: Allowances for impairment	-	-	-	-
Total	5,214,300,000	-	5,214,300,000	-

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	9,972,912	17,588,448	9,972,912	17,588,448
Interest rate swap	-	-	-	-
Currency swap	-	-	-	-
Forward exchange contract	9,972,912	17,588,448	9,972,912	17,588,448
Others	-	-	-	-
Held for risk management	-	-	-	-
Interest rate swap	-	-	-	-
Currency swap	-	-	-	-
Forward exchange contract	-	-	-	-
Other	-	-	-	-
Total	9,972,912	17,588,448	9,972,912	17,588,448

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	1,274,757,944	1,014,399,764	1,216,149,394	943,652,800
Other	-	-	-	-
Total	1,274,757,944	1,014,399,764	1,216,149,394	943,652,800
Pledged	-	-	-	-
Non-Pledged	1,274,757,944	1,014,399,764	1,216,149,394	943,652,800

4.6 Loan and advances to B/FIs

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Loans to microfinance institutions	3,241,096,774	4,189,000,000	3,241,096,774	4,189,000,000
Other	-	-	-	-
Less: Allowances for impairment	(38,893,161)	(54,457,000)	(38,893,161)	(54,457,000)
Sub total	3,202,203,613	4,134,543,000	3,202,203,613	4,134,543,000
Interest receivable	-	-	-	-
Grand total	3,202,203,613	4,134,543,000	3,202,203,613	4,134,543,000

4.6.1 Allowances for impairment

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Balance at Shrawan 1	54,457,000	54,313,926	54,457,000	54,313,926
Impairment loss for the year:				
Charge for the year	-	143,074	-	143,074
Recoveries/reversal	(15,563,839)	-	(15,563,839)	-
Amount written off	-	-	-	-
Balance at Ashadh end	38,893,161	54,457,000	38,893,161	54,457,000

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	212,816,753,076	183,039,640,427	212,820,853,076	183,039,640,427
Less: Impairment allowances	(9,203,803,215)	(6,736,072,299)	(9,203,803,215)	(6,736,072,299)
Collective impairment	(3,663,442,600)	(2,862,903,916)	(3,663,442,600)	(2,862,903,916)
Individual impairment	(5,540,360,615)	(3,873,168,383)	(5,540,360,615)	(3,873,168,383)
Net amount	203,612,949,861	176,303,568,128	203,617,049,861	176,303,568,128
Loan and advances measured at FVTPL	-	-	-	-
Total	203,612,949,861	176,303,568,128	203,617,049,861	176,303,568,128



Details of Loans and advances and Impairment allowance to Customer and BF1:

Particulars	Current Year		Previous Year	
	Loan Outstanding	Provision	Loan Outstanding	Provision
Performing Loan and Advances	198,594,440,319	3,237,816,876	177,734,278,255	2,720,368,028
Pass Loan	181,786,603,318	2,328,631,896	173,220,665,770	2,305,002,115
Watch List	16,807,837,001	909,184,981	4,513,612,485	415,365,913
Non-Performing Loan and Advances	8,083,726,677	6,004,879,499	5,077,212,516	4,070,161,270
Restructured / Rescheduled	90,984,943	10,773,118	551,602,683	27,616,871
Sub-standard	1,706,855,482	455,290,313	247,942,638	80,779,643
Doubtful	1,429,550,126	736,371,782	1,246,899,856	691,684,408
Loss	4,856,336,126	4,802,444,286	3,030,767,340	3,270,080,348
Total	206,678,166,996	9,242,696,375	182,811,490,771	6,790,529,298

Details of Restructure Loans and advances as per NRB Directives during the Fiscal Year:

Particular	Number	Outstanding Loan	Outstanding Interest	Total Provision
Total Restructure Loans and advances	8,683	12,493,288,794	1,040,761,030	1,253,599,252

4.7.1 Analysis of loan and advances - By Product

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Product				
Term Loans	33,756,599,529	17,662,085,292	33,756,599,529	17,662,085,292
Overdraft	14,309,799,414	9,964,491,164	14,309,799,414	9,964,491,164
Trust receipt/import loan	266,455,102	148,604,204	266,455,102	148,604,204
Demand and other working capital loan	111,277,430,448	105,888,309,653	111,277,430,448	105,888,309,653
Personal residential loans	9,143,498,344	8,808,800,506	9,143,498,344	8,808,800,506
Real estate loans	3,778,171,687	1,812,219,905	3,778,171,687	1,812,219,905
Margin lending loans	1,591,606,608	1,137,226,549	1,591,606,608	1,137,226,549
Hire Purchase Loans	3,422,443,170	2,821,707,415	3,422,443,170	2,821,707,415
Deprived Sector Loans	22,968,012,692	27,333,943,145	22,968,012,692	27,333,943,145
Bills purchased	-	-	-	-
Staff loans	7,692,462,635	3,534,681,170	7,692,462,635	3,534,681,170
Others	2,918,953,228	3,048,685,426	2,923,053,228	3,048,685,426
Sub total	211,125,432,857	182,160,754,429	211,129,532,857	182,160,754,429
Interest receivable	1,691,320,219	878,885,998	1,691,320,219	878,885,998
Grand total	212,816,753,076	183,039,640,427	212,820,853,076	183,039,640,427

4.7.2 Analysis of loan and advances - By Currency

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Nepalese rupee	212,816,753,076	183,039,640,427	212,820,853,076	183,039,640,427
Indian rupee	-	-	-	-
United State dollar	-	-	-	-
Great Britain pound	-	-	-	-
Euro	-	-	-	-
Japanese yen	-	-	-	-
Chinese yuan	-	-	-	-
Other	-	-	-	-
Total	212,816,753,076	183,039,640,427	212,820,853,076	183,039,640,427

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	206,421,123,781	180,730,091,467	206,421,123,781	180,730,091,467
Gold and silver	18,120,000	45,070,000	18,120,000	45,070,000
Guarantee of domestic B/FIs	-	-		
Government guarantee	-	-		
Guarantee of international rated bank	-	-		
Collateral of export document	-	-		
Collateral of fixed deposit receipt	1,158,440,000	1,393,270,000	1,162,540,000	1,393,270,000
Collateral of Government securities	-	-		
Counter guarantee	-	-		
Personal guarantee	-	-		
Other collateral	-	-		
Subtotal	207,597,683,781	182,168,431,467	207,601,783,781	182,168,431,467
Unsecured	5,219,069,295	871,208,960	5,219,069,295	871,208,960
Grand Total	212,816,753,076	183,039,640,427	212,820,853,076	183,039,640,427

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	3,873,168,383	3,118,930,653	3,873,168,383	3,118,930,653
Impairment loss for the year:				
Charge for the year	4,843,021,894	4,633,465,992	4,843,021,894	4,633,465,992
Recoveries/reversal during the year	(3,175,829,662)	(3,879,228,262)	(3,175,829,662)	(3,879,228,262)
Write-offs				
Exchange rate variance on foreign currency impairment				
Other movement				
Balance at Ashadh end	5,540,360,615	3,873,168,383	5,540,360,615	3,873,168,383
Collective allowances for impairment				
Balance at Shrawan 1	2,862,903,916	2,159,110,927	2,862,903,916	2,159,110,927
Impairment loss for the year:				
Charge/(reversal) for the year	800,538,684	703,792,989	800,538,684	703,792,989
Exchange rate variance on foreign currency impairment				
Other movement				
Balance at Ashadh end	3,663,442,600	2,862,903,916	3,663,442,600	2,862,903,916
Total allowances for impairment	9,203,803,215	6,736,072,299	9,203,803,215	6,736,072,299

4.8 Investment securities

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Investment securities measured at amortized cost	64,866,582,443	48,066,461,365	64,866,582,443	48,065,718,830
Investment in equity measured at FVTOCI	4,023,272,208	3,752,450,825	3,744,679,625	3,542,868,414
Total	68,889,854,651	51,818,912,190	68,611,262,068	51,608,587,244



4.8.1 Investment securities measured at amortized cost

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Debt securities	3,138,336,648	3,135,969,536	3,138,336,648	3,135,227,000
Government bonds	27,986,827,441	26,099,564,926	27,986,827,441	26,099,564,926
Government treasury bills	33,741,418,354	18,830,926,903	33,741,418,354	18,830,926,904
Nepal Rastra Bank bonds-Reverse Repo			-	
Nepal Rastra Bank deposits instruments	-		-	-
Other	-		-	-
Less: specific allowances for impairment	-	-	-	-
Total	64,866,582,443	48,066,461,365	64,866,582,443	48,065,718,830

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	2,692,935,205	2,994,742,458	2,414,342,622	2,785,318,910
Unquoted equity securities	697,626,800	120,071,645	697,626,800	120,071,645
Mutual Fund	632,710,203	637,636,722	632,710,203	637,477,859
Total	4,023,272,208	3,752,450,825	3,744,679,625	3,542,868,414

Fair value of equity securities designated at Fair Value Through Other Comprehensive Income(FVTOCI) that were disposed of during the year was NPR 77,780,564. Net realized cumulative after-tax loss of NPR 2,491,732 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. Fair value of such securities is considered as zero. In fair value measurement of Sana Kishan Laghubitta Sanstha Limited (SKBBL), the last market traded price of value Rs. 330 per share (using Level 1) has been considered compared to fair value of Rs. 449.5 per share (using Level 2- adjusted MTM) considered previously in fiscal year 2079/80.

4.8.3 Information relating to investment in equities

Investment in equity measured at FVTOCI	Symbol	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										
Sana Kisan Laghubitta Bittiya Sanstha Limited (Promoter Share)	SKBBLP	69,384,000	1,431,551,220	69,384,000	1,949,945,834	69,384,000	1,431,551,220	69,384,000	1,949,945,834	Level 1- MTM
4338034 shares of Rs. 100 each										
Deprosc Laghubitta Bittiya Sanstha Limited	DDBL	5,373	27,874,945	5,373	24,889,032	5,373	27,874,945	5,373	24,889,032	Level 1- MTM
33145 shares of Rs. 100 each										
Deprosc Laghubitta Bittiya Sanstha Limited (Promoter Share)	DDBLPO	59,957,543	577,221,920	59,957,543	524,747,080	59,957,543	577,221,920	59,957,543	524,747,080	Level 1- MTM
1311868 shares of Rs. 100 each										
Grameen Bikas Laghubitta Bittiya Sanstha Limited(Pro)	GBLBSP	3,034,900	590,508	3,034,900	590,508	3,034,900	590,508	3,034,900	590,508	Level 1- MTM
1047 shares of Rs. 2898.66 each										
Neco Insurance Company Limited	NIL	1,827,607	10,212,576	1,827,607	10,885,678	1,827,607	10,212,576	1,827,607	10,885,678	Level 1- MTM
12216 shares of Rs. 100 each										
Neco Insurance Company Limited (Promoter)	NILPO	129,982,618	366,251,598	113,182,158	273,512,954	129,982,618	366,251,598	113,182,158	273,512,954	Level 1- MTM

Investment in equity measured at FVTOCI	Symbol	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	
840026.60 shares of Rs. 100 each										
Shikhar Insurance Company Limited	SICL	957,001	639,855	957,001	747,825	957,001	639,855	957,001	747,825	Level 1- MTM
885 shares of Rs. 100 each										
Investment from Subsidiary Company (Kosh Byabasthapan Company Limited)										
Ace Laboratories				47,000	47,000					Level 3- Adjusted MTM
0 shares of Rs. 100 each										
Asian Life Insurance Ltd.	ALICL	509,000	469,742	369,000	372,550					Level 1- MTM
754 shares of Rs. 100 each										
Arun Kabeli Power Limited	AKPL	49,900	37,000	39,900	23,450					Level 1- MTM
200 shares of Rs. 100 each										
Citizen Investment Trust	CIT	242,700	315,090	242,700	271,570					Level 1- MTM
162 shares of Rs. 100 each										
Citizen Bank Int'l. Limited	CZBIL	544,470	329,337	544,470	294,616					Level 1- MTM
1702 shares of Rs. 100 each										
Deprosc Laghubitta Bittiya Sanstha Ltd.	DDBL	8,350	15,979	8,350	14,042					Level 1- MTM
19 shares of Rs. 100 each										
Himalayan Everest Insurance Co Ltd	HEI	681,851	642,112	681,851	560,400					Level 1- MTM
1016 shares of Rs. 100 each										
Global IME Bank Limited	GBIME	41,100	123,705	41,100	116,994					Level 1- MTM
637 shares of Rs. 100 each										
Himalayan Bank Limited	HBL	262,500	212,368	163,500	114,912					Level 1- MTM
1040 shares of Rs. 100 each										
Himalayan Distillery Ltd.	HDL	845,500	608,960	460,000	449,600					Level 1- MTM
440 shares of Rs. 100 each										
Himalayan Life Insurance (prime life merged)	HLI	537,000	342,516	537,000	444,132					Level 1- MTM
876 shares of Rs. 100 each										
IME General Insurance Limited	IGI	240,000	295,740	240,000	296,800					Level 1- MTM
530 shares of Rs. 100 each										
Kisan Laghubitta Bittiya Sansthan Ltd.	KLBSL	7,150	12,840	7,150	7,799					Level 1- MTM
12 shares of Rs. 100 each										
Nabil Bank Ltd	NABIL	828,464	1,093,068	971,427	1,070,770					Level 1- MTM
2088 shares of Rs. 100 each										
Nepal Bank Ltd	NBL	247,500	133,340	247,500	144,669					Level 1- MTM
581 shares of Rs. 100 each										
Nepal Investment Mega Bank Ltd	NIMB	834,571	604,971	834,571	600,479					Level 1- MTM
3455 shares of Rs. 100 each										
NIC Asia Bank Limited	NICA	370,000	285,864	370,000	396,900					Level 1- MTM
645 shares of Rs. 100 each										
Neco Insurance Limited (Promotor)	NILPO	35,168,220	268,433,951	22,854,700	200,463,373					Level 1- MTM
615674.2 shares of Rs. 100 each										
NBMicrofinance Bittiya Sanstha Ltd.	NMBMF	68,000	84,360	68,000	64,640					Level 1- MTM
111 shares of Rs. 100 each										
NMB Bank Limited	NMB	379,908	253,316	379,908	262,612					Level 1- MTM
1162 shares of Rs. 100 each										
Nepal Re-Insurance Company Ltd	NRIC	307,149	339,228	307,149	343,360					Level 1- MTM
486 shares of Rs. 100 each										



Investment in equity measured at FVTOCI	Symbol	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	
Prime Commercial Bank Limited 2760 shares of Rs. 100 each	PCBL	482,900	612,168	301,400	343,200					Level 1- MTM
Siddhartha Premier Insurance Ltd. 672 shares of Rs. 100 each	SPIL	154,000	577,853	154,000	990,252					Level 1- MTM
RSDC Laghubitta Bittiya Sanstha Limited 416 shares of Rs. 100 each	RSDC	139,800	287,872	139,800	234,817					Level 1- MTM
Sanima Bank Ltd 1090 shares of Rs. 100 each	SANIMA	248,200	304,110	248,200	260,500					Level 1- MTM
Sanima Mai Hydropower Ltd. 550 shares of Rs. 100 each	SHPC	168,879	186,725	168,879	177,500					Level 1- MTM
Shangrilla Development Bank Limited 17 shares of Rs. 100 each	SADBL	4,110	5,933	4,110	5,474					Level 1- MTM
Standard Chartered Bank Limited 56 shares of Rs. 100 each	SCB	30,960	33,712	30,960	29,686					Level 1- MTM
Shivam Cements Ltd 857 shares of Rs. 100 each	SHVM	502,640	430,471	303,340	260,600					Level 1- MTM
Suryodaya Womi Laghubitta Bittiya Sanstha Ltd. 116 shares of Rs. 100 each	SWMF	82,010	109,620	82,010	85,028					Level 1- MTM
Upper Tamakoshi Hydropower Ltd. 2000 shares of Rs. 100 each	UPPER	519,250	353,400	344,250	320,100					Level 1- MTM
United Ajod Insurance Ltd 578 shares of Rs. 100 each	UAIL	195,500	345,933	195,500	272,423					Level 1- MTM
United Idi Mardi and RB Hydropower Limited 880 shares of Rs. 100 each	UMRH	300,565	378,400	-	-					Level 1- MTM
Life Insurance Corporation (Nepal) Ltd. 200 shares of Rs. 100 each	LICN	300,800	287,600	-	-					Level 1- MTM
IME Life Insurance Company Ltd. 100 shares of Rs. 100 each	ILI	55,500	45,300	-	-					Level 1- MTM
Dordi Khola Jal Biddhut Company Ltd 0 shares of Rs. 100 each	DORDI	-	-	110,480	83,300					Level 1- MTM
Total Investment on quoted equity		310,507,488	2,692,935,205	279,846,786	2,994,742,458	265,149,041	2,414,342,622	248,348,581	2,785,318,910	
Investment in unquoted equity										
Jadibuti Utpadan Tatha Prashodhan Company Limited 1,116 shares of Rs. 1000 each	JUTPL	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
Karja Suchana Kendra 131,220 shares of Rs. 100 each	CIB	1,050,000	1,050,000	1,050,000	35,060,672	1,050,000	1,050,000	1,050,000	35,060,672	Level 3- Adjusted MTM
Krishi Aayojana Sewa Kendra 250 shares of Rs. 1000 each		250,000	-	250,000	-	250,000	-	250,000	-	Level 3- Adjusted MTM
Nepal Byapar Company (Koshi) Limited 2,880 shares of Rs. 100 each		288,000	-	288,000	-	288,000	-	288,000	-	Level 3- Adjusted MTM
Nepal Clearing House Limited	NCHL	460,800	460,800	460,800	3,894,973	460,800	460,800	460,800	3,894,973	Level 3- Adjusted MTM

Investment in equity measured at FVTOCI	Symbol	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	
17,440.44 shares of Rs. 100 each										
National Fund Management Ltd.P	NFM	45,000,000	45,000,000	30,000,000	30,000,000	45,000,000	45,000,000	30,000,000	30,000,000	Level 3- Adjusted MTM
450,000 shares of Rs. 100 each										
Aadyanta Fund Management (Promoter Share)	AFM	50,000,000	50,000,000	50,000,000	50,000,000	50,000,000	50,000,000	50,000,000	50,000,000	Level 3- Adjusted MTM
500,000 shares of 100 each										
Nepal Opportunity Fund-1	NOF-1	300,000,000	300,000,000	-	-	300,000,000	300,000,000	-	-	Level 3- Adjusted MTM
300,000 shares of 100 each										
National Equity Fund-1	NEF-1	300,000,000	300,000,000	-	-	300,000,000	300,000,000	-	-	Level 3- Adjusted MTM
300,000 shares of 100 each										
Total Investment on unquoted equity		698,164,800	697,626,800	83,164,800	120,071,645	698,164,800	697,626,800	83,164,800	120,071,645	
Total FVTOCI of Investment on equity shares		1,008,672,288	3,390,562,005	363,011,586	3,114,814,103	963,313,841	3,111,969,422	331,513,381	2,905,390,555	
Investment in Mutual Fund										
Citizen Mutual Fund-1	CMF1	14,603,226	14,267,200	13,595,693	12,663,000	14,603,226	14,267,200	13,595,693	12,663,000	Level 1- MTM
1,480,000 units of Rs. 10 each										
Citizen Mutual Fund-2	CMF2	20,000,000	20,640,000	20,000,000	20,780,000	20,000,000	20,640,000	20,000,000	20,780,000	Level 1- MTM
2000000 units of Rs. 10 each										
Global Ime Samunnat Yojana	GIMES1	-	-	37,976,000	36,567,691	-	-	37,976,000	36,567,691	Level 1- MTM
0 units of Rs. 10 each										
Laxmi Equity Fund	LEMF	71,325,786	66,493,633	71,325,786	67,336,214	71,325,786	66,493,633	71,325,786	67,336,214	Level 1- MTM
7021503 units of Rs. 10 each										
Nabil Balanced Fund-2	NBF2	26,175,937	21,839,400	26,175,937	21,354,080	26,175,937	21,839,400	26,175,937	21,354,080	Level 1- MTM
2426600 units of Rs. 10 each										
Nabil Equity Fund	NEF	-	-	13,599,127	12,297,321	-	-	13,599,127	12,297,321	Level 1- MTM
0 units of Rs. 10 each										
Nibl Pragati Fund	NIBLPF	-	-	12,417,465	11,638,930	-	-	12,417,465	11,638,930	Level 1- MTM
0 units of Rs. 10 each										
Nic Asia Balanced Fund	NICBF	30,432,716	29,280,000	30,432,716	28,456,500	30,432,716	29,280,000	30,432,716	28,456,500	Level 1- MTM
3,050,000 units of Rs. 10 each										
Nmb Hybrid Fund L-1	NMBHF1	-	-	12,619,210	13,616,128	-	-	12,619,210	13,616,128	Level 1- MTM
0 units of Rs. 10 each										
Nmb50 Mutual Fund	NMB50	50,000,000	50,200,000	50,000,000	52,500,000	50,000,000	50,200,000	50,000,000	52,500,000	Level 1- MTM
5,000,000 units of Rs. 10 each										
Sanima Equity Fund	SAEF	22,804,094	21,820,000	22,804,094	23,600,000	22,804,094	21,820,000	22,804,094	23,600,000	Level 1- MTM
2,000,000 units of Rs. 10 each										
Siddhartha Equity Fund	SEF	25,623,561	20,022,701	24,073,824	20,609,227	25,623,561	20,022,701	24,073,824	20,609,227	Level 1- MTM
2386496 units of Rs. 10 each										
Siddhartha Investment Growth Scheme-2	SIGS2	60,026,219	56,972,570	60,026,219	54,210,991	60,026,219	56,972,570	60,026,219	54,210,991	Level 1- MTM
6,003,432 units of Rs. 10 each										
Sunrise First Mutual Fund	SFMF	41,641,637	42,980,445	41,641,637	46,011,916	41,641,637	42,980,445	41,641,637	46,011,916	Level 1- MTM
4,152,700 units of Rs. 10 each										
Laxmi Unnati Fund	LUK	30,253,901	27,279,900	30,253,901	28,462,029	30,253,901	27,279,900	30,253,901	28,462,029	Level 1- MTM
3,031,100 units of Rs. 10 each										



Investment in equity measured at FVTOCI	Symbol	Group				Bank				Fair Valuation Heirarchy
		Current Year		Previous Year		Current Year		Previous Year		
		Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	
RBB MUTUAL FUND 1 3044120 units of Rs. 10 each	RMF1	30,316,543	24,840,019	30,036,557	24,279,754	30,316,543	24,840,019	30,036,557	24,279,754	Level 1- MTM
NIBL SAHABHAGITA FUND 1,540,000 units of Rs. 10 each	NIBLSF	19,958,400	16,262,400	19,958,400	16,370,200	19,958,400	16,262,400	19,958,400	16,370,200	Level 1- MTM
MEGA MUTUAL FUND-1 436,340 units of Rs. 10 each	MMF1	4,363,400	3,368,545	4,363,400	3,486,357	4,363,400	3,368,545	4,363,400	3,486,357	Level 1- MTM
Nabil Balanced Fund-3 16,670 units of Rs. 10 each	NBF3	166,700	130,026	166,700	126,192	166,700	130,026	166,700	126,192	Level 1- MTM
KUMARI DHANABRI.YOJ.MUT.FUND 1,140,000 units of Rs. 10 each	KDBY	11,093,445	11,023,800	10,000,000	10,040,000	11,093,445	11,023,800	10,000,000	10,040,000	Level 1- MTM
Slk-Shubha Laxmi Kosh 1,000,000 units of Rs. 10 each	SLK	10,000,000	10,770,000	10,000,000	10,000,000	10,000,000	10,770,000	10,000,000	10,000,000	Level 1- MTM
NMBSF2-NMB Sulav Inv.Fund-li 3128055 units of Rs. 10 each	NMBSF2	31,113,016	31,468,233	30,000,000	29,970,000	31,113,016	31,468,233	30,000,000	29,970,000	Level 1- MTM
NIBLGF-NIBLGrowth Fund 5,000,125 units of Rs. 10 each	NIBLGF	50,001,023	53,201,330	50,001,023	53,201,330	50,001,023	53,201,330	50,001,023	53,201,330	Level 1- MTM
Prabhu Smart Fund 1,000,000 units of Rs. 10 each	PSF	10,000,000	9,610,000	10,000,000	9,900,000	10,000,000	9,610,000	10,000,000	9,900,000	Level 1- MTM
Siddhartha Invest.Growth 1,000,000 units of Rs. 10 each	SIG	10,000,000	9,450,000	10,000,000	10,000,000	10,000,000	9,450,000	10,000,000	10,000,000	Level 1- MTM
Citizens Super 30 Mutual Fund 1,000,000 units of Rs. 10 each	CSMF	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	Level 1- MTM
RBB Mutual Fund-2 1,000,000 units of Rs. 10 each	RBB	10,000,000	9,500,000	10,000,000	10,000,000	10,000,000	9,500,000	10,000,000	10,000,000	Level 1- MTM
Laxmi Value Fund 2 2,500,000 units of Rs. 10 each	LVF2	25,000,000.00	23,100,000.00	-	-	25,000,000.00	23,100,000.00	-	-	Level 1- MTM
Himalayan 80-20 1,000,000 units of Rs. 10 each	H80-20	10,000,000.00	9,990,000.00	-	-	10,000,000.00	9,990,000.00	-	-	Level 1- MTM
Nic Asia Growth Fund-2 1,000,000 units of Rs. 10 each	NICGF2	10,000,000.00	8,200,000.00	-	-	10,000,000.00	8,200,000.00	-	-	Level 1- MTM
Nibl Stable Fund 3,000,000 units of Rs. 10 each	NIBLSF	30,000,000.00	30,000,000.00	-	-	30,000,000.00	30,000,000.00	-	-	Level 1- MTM
Investment from Subsidiary Company (Kosh Byabasthapan Company Limited)										
Global IME Sammunat Scheme 1 0 units of Rs. 10 each	GIMES1	-	-	95,000	91,418					Level 1- MTM
NIBL Pragati Fund 0 units of Rs. 10 each	NIBLPF	-	-	34,400	33,402					Level 1- MTM
NMB Hybrid Fund- 1 0 units of Rs. 10 each	NMBHF1	-	-	31,550	34,042					Level 1- MTM
Total investment in mutual fund		664,899,604	632,710,203	661,628,639	637,636,722	664,899,604	632,710,203	661,467,689	637,477,859	
Grand Total Investment measured at FVTOCI		1,673,571,892	4,023,272,208	1,024,640,225	3,752,450,825	1,628,213,445	3,744,679,625	992,981,070	3,542,868,414	
Investment in equity measured at FVTPL										
Citizen Investment Trust 44905 shares of Rs. 100 each	CIT	95,379,556	87,340,225	95,379,556	75,045,236	95,379,556	87,340,225	95,379,556	75,045,236	Level 1- MTM
Himalayan Life Insurance Company Limited 330711.17 shares of Rs. 100 each	GLICL	171,044,555	129,308,066	139,588,801	124,572,012	171,044,555	129,308,066	139,588,801	124,572,012	Level 1- MTM

Investment in equity measured at FVTOCI	Symbol	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	
Himalayan Distillery Limited 11802 shares of Rs. 100 each	HDL	15,451,260	16,333,968	5,862,667	8,326,592	15,451,260	16,333,968	5,862,667	8,326,592	Level 1- MTM
Nepal Reinsurance Company Limited 70606 shares of Rs. 100 each	NRIC	68,156,998	49,282,988	68,156,998	49,879,515	68,156,998	49,282,988	68,156,998	49,879,515	Level 1- MTM
Premier Insurance Company Limited 33662.06 shares of Rs. 100 each	PIC	26,723,052	28,946,008	3,000,282	3,114,049	26,723,052	28,946,008	3,000,282	3,114,049	Level 1- MTM
Rasuwadadi Hydropower Company Ltd 270729 shares of Rs. 100 each	RHPL	87,220,989	79,865,055	60,880,385	51,955,500	87,220,989	79,865,055	60,880,385	51,955,500	Level 1- MTM
Chilime Hydropower Company Limited 290921 shares of Rs. 100 each	CHCL	135,090,845	135,278,263	113,139,395	117,537,152	135,090,845	135,278,263	113,139,395	117,537,152	Level 1- MTM
Himalayan General Insurance Company Limited 20097 shares of Rs. 100 each	HGI	11,109,553	12,701,304	11,109,553	11,100,000	11,109,553	12,701,304	11,109,553	11,100,000	Level 1- MTM
Hydroelectricity Investment And Development Company Limited 5748 shares of Rs. 100 each	HIDCL	-	1,028,892	-	1,057,632	-	1,028,892	-	1,057,632	Level 1- MTM
Sagarmatha Lumbini General Insurance Company Limited 45060 shares of Rs. 100 each	LGIL	31,344,992	32,758,620	14,171,529	15,170,188	31,344,992	32,758,620	14,171,529	15,170,188	Level 1- MTM
National Life Insurance Company Limited 154148 shares of Rs. 100 each	NLIC	98,683,725	91,718,060	74,145,900	65,145,387	98,683,725	91,718,060	74,145,900	65,145,387	Level 1- MTM
Nepal Life Insurance Company Limited 112964 shares of Rs. 100 each	NLIC	110,350,791	69,924,716	81,540,742	48,345,120	110,350,791	69,924,716	81,540,742	48,345,120	Level 1- MTM
Nepal Insurance Company Limited 4 shares of Rs. 100 each	NLIC	0	3,520	0	-	-	3,520	-	-	Level 1- MTM
Sanima Mai Hydropower 48222 shares of Rs. 100 each	SHPC	15,440,253	16,371,369	581,652	710,000	15,440,253	16,371,369	581,652	710,000	Level 1- MTM
Shikhar Insurance Company Limited 85551 shares of Rs. 100 each	SICL	85,553,389	61,853,373	67,917,210	50,964,485	85,553,389	61,853,373	67,917,210	50,964,485	Level 1- MTM
BUTWAL POWER COMPANY 214261.60 shares of Rs. 100 each	BPCL	71,680,130	66,421,096	56,987,938	54,251,112	71,680,130	66,421,096	56,987,938	54,251,112	Level 1- MTM
Surya Jyoti Life Insurance Co Ltd 31226 shares of Rs. 100 each	SLICL	14,082,148	13,424,057	6,242,413	6,710,000	14,082,148	13,424,057	6,242,413	6,710,000	Level 1- MTM
Api Power Company 153240 shares of Rs. 100 each	API	47,884,379	29,268,840	32,676,007	12,617,259	47,884,379	29,268,840	32,676,007	12,617,259	Level 1- MTM
Arun Valley HydropowerDevelopment Company Limited 476290 shares of Rs. 100 each	AHPC	107,833,713	84,731,991	81,851,578	58,176,975	107,833,713	84,731,991	81,851,578	58,176,975	Level 1- MTM
Upper Tamakoshi HydropowerLtd 2528 shares of Rs. 100 each	UPPER	1,147,943	446,698	1,147,943	1,078,950	1,147,943	446,698	1,147,943	1,078,950	Level 1- MTM
Grameen Bikas Laghubitta Bittiya Sanstha Limited 10000 shares of Rs. 100 each	GBLBS	13,275,831	8,110,000	13,275,831	6,330,000	13,275,831	8,110,000	13,275,831	6,330,000	Level 1- MTM
IME General Insurance 10500 shares of Rs. 100 each	IGI	5,302,681	5,859,000	4,199,071	4,760,000	5,302,681	5,859,000	4,199,071	4,760,000	Level 1- MTM
Prabhu Insurance Company Limited 23000 shares of Rs. 100 each	PRIN	15,619,164	18,998,000	8,143,185	10,458,000	15,619,164	18,998,000	8,143,185	10,458,000	Level 1- MTM
Infinity Laghubitta Bittiya Sanstha	ILBS	-	-	699,071	514,800	-	-	699,071	514,800	Level 1- MTM



Investment in equity measured at FVTOCI	Symbol	Group				Bank				Fair Valuation Heirarchy
		Current Year		Previous Year		Current Year		Previous Year		
		Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	
0 shares of Rs. 100 each										
Aarambha Chautari Laghubitta Bittiya Sanstha	ACLBSL	-	-	2,100,130	1,041,670	-	-	2,100,130	1,041,670	Level 1- MTM
0 shares of Rs. 100 each										
Forward Community Micro Financ	FOWAD	0	1,413	0	1,321	-	1,413	-	1,321	Level 1- MTM
1 shares of Rs. 100 each										
Sadhana Laghubitta Bittiya Sanstha Limited	SDLBSL	-	1,067	-	741	-	1,067	-	741	Level 1- MTM
1 shares of Rs. 100 each										
Laxmi Laghubitta Bittiya Sanstha	LLBS	-	1,224	-	893	-	1,224	-	893	Level 1- MTM
1 shares of Rs. 100 each										
NLG Insurance	NLG	38,847,037	39,084,537	31,754,787	31,983,000	38,847,037	39,084,537	31,754,787	31,983,000	Level 1- MTM
49169.13 shares of Rs. 100 each										
Mero Micro Finance Laghubitta bittiya Sanstha Limited	MERO	18,911,737	12,046,650	18,911,737	11,375,480	18,911,737	12,046,650	18,911,737	11,375,480	Level 1- MTM
17209.50 shares of Rs. 100 each										
Vijaya Laghubitta Bittiya Sanstha Limited	VLBS	0	729	0	-	-	729	-	-	Level 1- MTM
1 shares of Rs. 100 each										
Sanima Large Cap Fund	SLCF	31,229,982	29,422,452	30,002,653	26,763,122	31,229,982	29,422,452	30,002,653	26,763,122	Level 1- MTM
3167110 shares of Rs. 100 each										
Kumari Equity Fund	KEF	20,008,845	19,353,849	20,008,845	20,375,636	20,008,845	19,353,849	20,008,845	20,375,636	Level 1- MTM
2003504 shares of Rs. 100 each										
Sunrise Bluechip Fund	SBCF	21,197,541	17,870,147	20,212,204	15,922,940	21,197,541	17,870,147	20,212,204	15,922,940	Level 1- MTM
2160840 shares of Rs. 100 each										
NIBL Samridhhi fund -2	NIBSF2	24,754,125	27,334,555	30,003,685	27,334,555	30,003,685	24,754,125	30,003,685	27,334,555	Level 1- MTM
3000500 shares of Rs. 100 each										
Prabhu Select Fund	PSF	14,716,295	14,415,286	14,716,295	13,031,183	14,716,295	14,415,286	14,716,295	13,031,183	Level 1- MTM
1472450 shares of Rs. 100 each										
Nic Asia Select 30 Index Fund	NICS30	20,019,532	19,223,808	20,019,532	18,002,295	20,019,532	19,223,808	20,019,532	18,002,295	Level 1- MTM
2002480 shares of Rs. 100 each										
Investment from Subsidiary Company (Kosh Byabasthapan Company Limited)										
Api Power Company Limited	API	259,100	244,480	52,600	39,400					Level 1- MTM
1280 shares of Rs. 100 each										
Arun Vally Hydropower Development Company	AHPC	187,992	175,054	30,600	25,500					Level 1- MTM
984 shares of Rs. 100 each										
Barun Hydropower Company Ltd.	BARUN	27,100	29,896	27,100	25,149					Level 1- MTM
101 shares of Rs. 100 each										
Central Finance Limited	CFCL	-	20,216	-	14,934					Level 1- MTM
38 shares of Rs. 100 each										
Himalayan Laghubitta Bittiya Sanstha Ltd. (prev Civil Laghubitta)	HLBSL	74750	85760	74,750	45,240					Level 1- MTM
67 shares of Rs. 100 each										
Forward Community Microfinance Bittiya Sanstha Ltd.	FOWAD	-	39,564	-	36,988					Level 1- MTM
28 shares of Rs. 100 each										
Green Development Bank Ltd.	GRDBL	18,850	25,041	18,850	15,606					Level 1- MTM
51 shares of Rs. 100 each										

Investment in equity measured at FVTOCI	Symbol	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	
Hydroelectricity Investment and Development Co. Ltd.	HIDCL	311,500	220,528	311,500	226,688					Level 1- MTM
1232 shares of Rs. 100 each										
Jyoti Bikas Bank Ltd.	JBBL	169,500	163,594	169,500	155,258					Level 1- MTM
521 shares of Rs. 100 each										
Janauthan Samudayic Laghubitta Bittiya Sanstha Ltd.	JSLBB	-	41,328	-	28,560					Level 1- MTM
29 shares of Rs. 100 each										
Kalika Laghubitta Bittiya Sanstha Ltd.	KMCDB	11,989	17,999	11,989	11,040					Level 1- MTM
15 shares of Rs. 100 each										
Mithila Laghubitta Bittiya Sanstha Ltd.	MLBBL	91,980	102,758	91,980	77,256					Level 1- MTM
75 shares of Rs. 100 each										
Mero Microfinance Laghubitta Bittiya Sanstha Ltd.	MERO	-	88,200	-	83,286					Level 1- MTM
126 shares of Rs. 100 each										
Neco Insurance Ltd.	NIL	824,000	51,930,648	-	68,149,546					Level 1- MTM
62118 shares of Rs. 100 each										
NLG Insurance Ltd.	NLG	641,045	838,620	208,965	420,000					Level 1- MTM
1055 shares of Rs. 100 each										
Nepal Life Insurance Co. Ltd.	NLIC	1,511,713	1,309,185	1,331,413	1,350,360					Level 1- MTM
2115 shares of Rs. 100 each										
National Microfinance Bittiya Sanstha Limited	NMFBS	36,300	38,043	36,300	34,150					Level 1- MTM
27 shares of Rs. 100 each										
Sworogari Laghubitta Bikas Bank Ltd.	SLBBL	11,380	16,169	11,380	9,870					Level 1- MTM
19 shares of Rs. 100 each										
Ngadi Group Power Ltd.	NGPL	8,790	9,889	8,790	6,783					Level 1- MTM
29 shares of Rs. 100 each										
Ghalemdihydro Ltd.	GHL	216,500	250,050	116,500	111,000					Level 1- MTM
1500 shares of Rs. 100 each										
Himalayan Re-insurance Limited	HRL	511,025	469,220	-	-					Level 1- MTM
809 shares of Rs. 100 each										
Manjushree Finance Limited	MFIL	123,400	120,580	-	-					Level 1- MTM
200 shares of Rs. 100 each										
National Hydropower Company Ltd	NHPC	176,000	162,900	-	-					Level 1- MTM
1000 shares of Rs. 100 each										
Nirdhan Utthan Laghubitta Bittiya Sansthan	NUBL	68,000	71,190	-	-					Level 1- MTM
100 shares of Rs. 100 each										
Rasuwadhi Hydropower Company Ltd	RHPL	323,000	295,000	-	-					Level 1- MTM
1000 shares of Rs. 100 each										
Ridi Power Company Ltd.	RIDI	100	191	-	-					Level 1- MTM
1 shares of Rs. 100 each										
Singati Hydro Energy Ltd.	SHEL	1,602,000	1,715,000	-	-					Level 1- MTM
10000 shares of Rs. 100 each										
Synergy Power Development Ltd.	SPDL	134,500	127,450	-	-					Level 1- MTM
500 shares of Rs. 100 each										
Total FVTPL		1,425,401,553	1,277,338,374	1,130,929,791	1,014,519,414	1,423,310,600	1,216,149,394	1,128,427,574	943,652,800	
Total Investment		3,098,973,445	5,300,610,582	2,155,570,016	4,766,970,239	3,051,524,045	4,960,829,019	2,121,408,644	4,486,521,214	



4.9 Current tax assets

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Current tax assets	13,300,748,802	12,308,318,903	13,301,083,002	12,305,946,710
Current year income tax assets	992,429,899	254,191,997	995,136,292	251,819,804
Tax assets of prior periods	12,308,318,903	12,054,126,906	12,305,946,710	12,054,126,906
Current tax liabilities	13,161,948,232	12,030,008,851	13,161,948,232	12,029,240,526
Current year income tax liabilities	1,131,939,381	735,087,475	1,132,707,706	941,429,381
Tax liabilities of prior periods	12,030,008,851	11,294,921,376	12,029,240,526	11,087,811,145
Total	138,800,570	278,310,052	139,134,770	276,706,184

4.10 Investment in subsidiaries

Particulars	Bank	
	Current Year	Previous Year
Investment in quoted subsidiaries	-	-
Investment in unquoted subsidiaries	32,254,000	32,081,000
Total investment	32,254,000	32,081,000
Less: Impairment allowances	3,241,000	3,241,000
Net carrying amount	29,013,000	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 290130 shares of Rs.100 each	29,013,000	-	28,840,000	-
Total	32,254,000	-	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.	93.45%	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 (%)	6.55%	16.04%
Profit/(loss) allocated during the year	(363,925)	-
Accumulated balances of NCI as on Ashadh end 2081	16,568,246	-
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	1,150,336	-
Accumulated balances of NCI as on Ashadh end 2080	16,932,171	-
Dividend paid to NCI	-	-

4.11 Investment in associates

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Investment in quoted associates	-	-	-	-
Investment in unquoted associates	-	-	-	-
Total investment	-	-	-	-
Less: Impairment allowances	-	-	-	-
Net carrying amount	-	-	-	-

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
	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-

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
	-	-	-	-



4.11.4 Equity value of associates

Particulars	Group	
	Current Year	Previous Year
	-	-
Total	-	-

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, 2080	-	-	-	-
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, 2080	248,649,555	252,592,246	248,649,555	252,592,246
Addition/disposal during the year	694,439,525	(3,942,691)	694,439,525	(3,942,691)
Adjustment/transfer	-	-	-	-
Accumulated depreciation	-	-	-	-
Accumulated impairment loss	-	-	-	-
Net amount	943,089,080	248,649,555	943,089,080	248,649,555
Total	943,089,080	248,649,555	943,089,080	248,649,555

4.13 Property, Plant and Equipment

Particulars	Group									Total Ashadh End 2081	Total Ashadh End 2080
	Land	Building	Computer & Accessories	Furnitures	Vehicles	Office Equipments	Others	Right of Use Assets			
Cost											
As on Shrawan 1, 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	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)	(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	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	5,102,205,299	
Addition during the Year									-	-	
Acquisition	-	38,696,378	61,412,166	19,346,180	2,620,640	36,772,992	12,512,225	308,171,912	479,532,493	-	
Capitalization	-	-	-	-	-	-	-	-	-	-	
Disposal during the year	-	-	(2,578,557)	(3,878,620)	(211,210)	(6,733,304)	(2,153,764)	(116,658,771)	(132,214,227)	-	
Adjustment/Revaluation	(1,038,337)	(1,909,385)	(49,914,321)	53,234,288	1,169,988	(4,935,941)	4,172,132	-	778,425	-	
Balance as on Ashadh end 2081	146,966,605	1,119,132,439	1,071,542,805	457,336,332	440,521,271	872,010,566	152,165,317	1,190,626,654	5,450,301,991	5,102,205,299	
Depreciation and Impairment											
As on Shrawan 1, 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	
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	391,251,177	
Impairment for the year									-	-	

Group										
Particulars	Land	Building	Computer & Accessories	Furnitures	Vehicles	Office Equipments	Others	Right of Use Assets	Total Ashadh End 2081	Total Ashadh End 2080
Disposals	-	-	(2,340,083)	(1,178,406)	(117,849)	(770,125)	(6,658,822)	-	(11,065,285)	(11,065,285)
Adjustment	116,368.00	17,084,550	(4,087,253)	669,119	207,453	584,859	3,396,028	-	17,971,125	17,971,125
As on Ashadh end 2080	116,368.00	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	2,825,877,415
Impairment for the year										
Depreciation charge for the Year	-	22,169,763	43,894,232	23,453,016	24,125,254	98,699,948	10,349,397	174,959,034	397,650,643	-
Disposals	-	-	(2,519,534)	(3,673,177)	(210,471)	(6,420,413)	(2,023,577)	-	(14,847,172)	-
Adjustment	(116,368)	203,258	8,666,056	(10,903)	1,106,710	(3,858,395)	2,724,396	-	8,714,754	-
As on Ashadh end 2081	-	416,867,123	880,909,263	319,938,228	374,259,099	616,563,575	101,753,087	507,105,265	3,217,395,640	2,825,877,415
Capital Work in Progress	2,348,170	5,586,424	-	-	-	-	-	-	7,934,595	17,084,408
Net Book Value										
As on Ashadh end 2080	147,888,574	687,851,343	231,755,007	88,465,192	87,704,247	318,764,384	46,931,854	666,967,282		2,293,412,292
As on Ashadh end 2081	146,966,605	702,265,316	190,633,542	137,398,104	66,262,172	255,446,991	50,412,230	683,521,389	2,240,840,946	

Bank										
Particulars	Land	Building	Computer & Accessories	Furnitures	Vehicles	Office Equipments	Others	Right of Use Assets	Total Ashadh End 2081	Total Ashadh End 2080
Cost										
As on Shrawan 1, 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
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	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)	(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	72,663,255
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	5,098,706,499
Addition during the Year										-
Acquisition	-	38,696,378	61,412,166	19,316,122	2,620,640	36,713,492	12,488,285	308,171,912	479,418,995	
Capitalization										-
Disposal during the year	-	-	(2,578,557)	(3,878,620)	(211,210)	(6,733,304)	(2,153,764)	(116,658,771)	(132,214,227)	
Adjustment/Revaluation	(1,038,337)	(1,909,385)	(49,914,321)	53,234,288	1,169,988	(4,935,941)	4,172,132	-	778,425	
Balance as on Ashadh end 2081	144,733,993	1,119,132,439	1,071,542,805	456,816,026	439,696,271	872,054,356	152,087,149	1,190,626,654	5,446,689,692	5,098,706,499
Depreciation and Impairment										
As on Shrawan 1, 2079	-	356,170,129	814,529,840	229,831,371	317,034,191	466,960,087	84,146,710	157,933,221	2,426,605,549	2,426,605,549
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	391,213,469
Disposals	-	-	(2,340,083)	(1,178,406)	(117,849)	(770,125)	(6,658,822)	-	(11,065,285)	(11,065,285)
Adjustment	116,368	17,084,550	(4,087,253)	669,119	207,453	584,859	3,396,028	-	17,971,125	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	2,824,724,858
Impairment for the year										-
Depreciation charge for the Year		22,169,763	43,894,232	23,431,068	24,125,254	98,690,798	10,337,999	174,959,034	397,608,147	
Disposals	-	-	(2,519,534)	(3,675,224)	(210,471)	(6,420,413)	(2,023,577)	-	(14,849,219)	
Adjustment	(116,368)	203,258	8,666,056	(10,903)	1,106,710	(3,858,395)	2,724,396	-	8,714,754	
As on Ashadh end 2081	-	416,867,123	880,909,263	319,573,656	373,436,148	616,592,563	101,714,522	507,105,265	3,216,198,540	2,824,724,858
Capital Work in Progress	2,348,170	5,586,424	-	-	-	-	-	-	7,934,595	17,084,408
Net Book Value										
As on Ashadh end 2080	145,655,962	687,851,343	231,755,007	88,315,521	87,702,198	318,829,535	46,904,793	666,967,282		2,291,066,049
As on Ashadh end 2081	144,733,993	702,265,316	190,633,542	137,242,370	66,260,123	255,461,793	50,372,627	683,521,389	2,238,425,747	



4.14 Goodwill and Intangible assets

Particulars	Group			
	Goodwill	Software Purchased	Total Ashadh end 2081	Total Ashadh end 2080
Cost				
As on Shrawan 1, 2079		478,961,742	478,961,742	478,961,742
Addition during the Year				
Acquisition		4,693,950	4,693,950	4,693,950
Capitalization		-	-	-
Disposal during the year		-	-	-
Adjustment/Revaluation		-	-	-
Balance as on Ashadh end 2080		483,655,692	483,655,692	483,655,692
Addition during the Year				
Acquisition		2,301,047	2,301,047	
Capitalization		-	-	
Disposal during the year		-	-	
Adjustment/Revaluation		-	-	
Balance as on Ashadh end 2081		485,956,739	485,956,739	483,655,692
Amortization and Impairment				
As on Shrawan 1, 2079		249,195,036	249,195,036	249,195,036
Amortization charge for the Year		95,870,581	95,870,581	95,870,581
Impairment for the year		-	-	-
Disposals		-	-	-
Adjustment		-	-	-
As on Ashadh end 2080		345,065,617	345,065,617	345,065,617
Amortization charge for the Year		78,919,498	78,919,498	
Impairment for the year		-	-	
Disposals		-	-	
Adjustment		-	-	
As on Ashadh end 2081		423,985,115	423,985,115	345,065,617
Capital Work in Progress		-		
Net Book Value				
As on Ashadh end 2080		138,590,074		138,590,074
As on Ashadh end 2081		61,971,624	61,971,624	

Particulars	Bank			
	Goodwill	Software Purchased	Total Ashadh end 2081	Total Ashadh end 2080
Cost				
As on Shrawan 1, 2079		478,961,742	478,961,742	478,961,742
Addition during the Year				
Acquisition		4,693,950	4,693,950	4,693,950
Capitalization		-	-	-
Disposal during the year		-	-	-
Adjustment/Revaluation		-	-	-
Balance as on Ashadh end 2080		483,655,692	483,655,692	483,655,692
Addition during the Year				
Acquisition		2,301,047	2,301,047	
Capitalization		-	-	
Disposal during the year		-	-	
Adjustment/Revaluation		-	-	
Balance as on Ashadh end 2081		485,956,739	485,956,739	483,655,692
Amortization and Impairment				

Particulars	Bank			
	Goodwill	Software Purchased	Total Ashadh end 2081	Total Ashadh end 2080
As on Shrawan 1, 2079		249,195,036	249,195,036	249,195,036
Amortization charge for the Year		95,870,581	95,870,581	95,870,581
Impairment for the year		-	-	-
Disposals		-	-	-
Adjustment		-	-	-
As on Ashadh end 2080		345,065,617	345,065,617	345,065,617
Amortization charge for the Year		78,919,498	78,919,498	
Impairment for the year		-	-	
Disposals		-	-	
Adjustment		-	-	
As on Ashadh end 2081		423,985,115	423,985,115	345,065,617
Capital Work in Progress		-		
Net Book Value				
As on Ashadh end 2080		138,590,074		138,590,074.21
As on Ashadh end 2081		61,971,624	61,971,624	

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	62,148,362	12,817,009	49,331,353	62,148,362	-	62,148,362
Loan and Advance to B/FIs	-	-	-	-	-	-
Loans and advances to customers	-	-	-	-	-	-
Investment properties	-	-	-	-	-	-
Investment securities	-	693,398,038	(693,398,038)	-	635,101,254	(635,101,254)
Property & equipment		20,344,344	(20,344,344)		20,344,344	(20,344,344)
Goodwill and Intangible assets		5,783,434	(5,783,434)		5,783,434	(5,783,434)
Employees' defined benefit plan	289,366,084	-	289,366,084	288,926,511	-	288,926,511
Lease liabilities	9,624,814		9,624,814	9,624,814		9,624,814
Provisions	-	-	-	-	-	-
Other temporary differences	-	6,893,888	(6,893,888)	-	6,893,888	(6,893,888)
Deferred tax on temporary differences	361,139,260	739,236,713	(378,097,453)	360,699,687	668,122,920	(307,423,233)
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 2081			(378,097,453)			(307,423,233)
recognised in profit or loss			(157,861,922)			(145,044,913)
recognised in other comprehensive income			(220,235,531)			(162,378,320)
recognised in directly in equity			-			-
Deferred tax asset/(liabilities) as on Shrawan 1, 2080			(545,463,797)			(484,358,492)
Origination/(Reversal) during the year			(167,366,344)			(176,935,259)
Deferred tax expense/(income) recognised in profit or loss			51,279,404			58,296,621
Deferred tax expense/(income) recognised in other comprehensive income			(219,393,268)			(235,979,400)
Deferred tax expense/(income) recognised in directly in equity			747,520			747,520



Particulars	Group			Bank		
	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	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)		(5,792,273)	(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	289,162,419	834,626,215	(545,463,797)	288,710,032	773,068,524	(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			(545,463,797)			(484,358,492)
recognised in profit or loss			(103,807,549)			(86,748,292)
recognised in other comprehensive income			(441,656,248)			(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			585,354,367			536,510,520
Deferred tax expense/(income) recognised in profit or loss			162,990,079			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)

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	1,703,701,700	831,289,980	1,700,800,241	829,964,853
Accrued income	68,158,553	3,793,759	68,158,553	3,793,759
Prepayments and deposit	122,421,663	87,654,524	122,421,663	87,570,756
Income tax deposit	-	-	-	-
Deferred employee expenditure	2,413,990,373	4,507,340,400	2,413,990,373	4,507,340,400
Other	1,500,628,063	1,889,172,880	1,500,628,064	1,889,172,880
Total	5,808,900,352	7,319,251,543	5,805,998,894	7,317,842,648

4.17 Due to Bank and Financial Institutions

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Money market deposits	-	-	-	-
Interbank borrowing	26,740,000	1,920,500,000	26,740,000	1,920,500,000
Other deposits from BFIs	170,278,769	175,419,987	170,278,769	175,419,987
Settlement and clearing accounts	-	-	-	-
Total	197,018,769	2,095,919,987	197,018,769	2,095,919,987

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	-	-	-	-
Standing Liquidity Facility	-	-	-	-
Lender of last resort facility from NRB	-	-	-	-
Securities sold under repurchase agreements	-	-	-	-
Other payable to NRB	-	-	-	-
Total	-	-	-	-

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	65,492,531,898	39,556,408,005	65,507,071,934	39,574,045,989
Call deposits	13,226,218,301	10,284,107,775	13,226,668,807	10,284,107,775
Current Deposits	17,045,528,887	21,219,414,763	17,045,528,887	21,221,250,760
Other	1,315,730,388	1,196,740,273	1,315,730,388	1,196,740,273
Individual customers:				
Term deposits	74,376,799,027	75,559,484,374	74,376,799,027	75,559,484,374
Saving deposits	68,765,774,250	48,773,465,701	68,765,774,250	48,773,465,701
Current deposits	3,212,264,247	2,700,447,831	3,212,264,247	2,700,447,831
Other	178,820,465	177,070,864	178,820,465	177,070,864
Total	243,613,667,463	199,467,139,586	243,628,658,005	199,486,613,567

4.20.1 Currency wise analysis of deposit from customers

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Nepalese rupee	243,446,002,499	199,370,737,401	243,460,993,041	199,390,211,382
Indian rupee	-	-	-	-
United State dollar	167,664,964	96,402,185	167,664,964	96,402,185
Great Britain pound	-	-	-	-
Euro	-	-	-	-
Japanese yen	-	-	-	-
Chinese yuan	-	-	-	-
Other	-	-	-	-
Total	243,613,667,463	199,467,139,586	243,628,658,005	199,486,613,567



4.21 Borrowing

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Domestic Borrowing				
Nepal Government	2,664,573,352	2,136,563,784	2,664,573,352	2,136,563,784
Other Institutions	-	-	-	-
Other	-	-	-	-
Sub total	2,664,573,352	2,136,563,784	2,664,573,352	2,136,563,784
Foreign Borrowing				
Foreign Bank and Financial Institutions	-	-	-	-
Multilateral Development Banks	-	-	-	-
Other Institutions	-	-	-	-
Sub total	-	-	-	-
Total	2,664,573,352	2,136,563,784	2,664,573,352	2,136,563,784

Details of Borrowing from Nepal Government		Current Year	Previous Year
Particulars		1,234,398,000	1,346,640,704
Province Government- Subsidised Loan		1,174,297,000	784,297,000
IFAD VITA Project		250,900,000	-
World Bank FPP		4,978,352	5,626,080
Priority Sector Loan		2,664,573,352	2,136,563,784
Total			

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	493,092,966	-	493,092,966	-
Liability for long-service leave	-	1,538,535	-	-
Short-term employee benefits	-	-	-	-
Bills payable	-	-	-	-
Creditors and accruals	4,690,013,899	4,055,146,292	4,682,533,543	4,049,724,217
Interest payable on deposit	718,903,964	838,744,165	718,903,964	838,744,165
Interest payable on borrowing	599,119,150	581,459,378	599,119,150	581,459,378
Liabilities on deferred grant income	9,815,521	26,782,533	9,815,521	26,782,533
Unpaid Dividend	634,926,001	698,096,595	634,926,001	698,096,595
Liabilities under Finance Lease	-	-	-	-
Employee bonus payable	224,522,781	172,951,096	224,522,781	172,822,907
Other	599,067,924	832,956,905	597,878,279	832,710,101
Total	7,969,462,207	7,207,675,499	7,960,792,205	7,200,339,896

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	4,865,959,904	4,718,429,579	4,865,958,812	4,718,429,579
Total present value of obligations	4,865,959,904	4,718,429,579	4,865,958,812	4,718,429,579
Fair value of plan assets	4,372,866,938	4,718,429,579	4,372,866,938	4,718,429,579
Present value of net obligations	493,092,966.00	-	493,091,874	-
Recognised liability for defined benefit obligations	493,092,966.00	-	493,091,874	-

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	4,420,000,000	2,830,000,000	4,420,000,000	2,830,000,000
Other	(47,134,154)	1,888,429,579	(47,134,154)	1,888,429,579
Total	4,372,865,846	4,718,429,579	4,372,865,846	4,718,429,579

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	4,718,429,579	4,181,719,341	4,718,429,579	4,181,719,341
Actuarial losses/(gain)	(15,645,789)	297,454,091	(15,645,789)	297,454,091
Benefits paid by the plan	(751,827,074)	(534,680,585)	(751,827,074)	(534,680,585)
Current service costs and interest	915,002,096	773,936,732	915,002,096	773,936,732
Defined benefit obligations at Ashadh end	4,865,958,812	4,718,429,579	4,865,958,812	4,718,429,579

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	4,718,429,579	4,181,719,341	4,718,429,579	4,181,719,341
Contributions paid into the plan	406,263,341	1,071,390,823	406,263,341	1,071,390,823
Benefits paid during the year	(751,827,074)	(534,680,585)	(751,827,074)	(534,680,585)
Actuarial (losses) gains				
Expected return on plan assets				
Fair value of plan assets at Ashadh end	4,372,865,846	4,718,429,579	4,372,865,846	4,718,429,579

4.23.5 Amount recognised in profit or loss

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Current service costs	522,819,726	426,335,127	522,819,726	426,335,127
Past Service cost	-	-	-	-
Interest on obligation	392,182,370	347,601,605	392,182,370	347,601,605
Expected return on plan assets	359,770,900	334,777,122	359,770,900	334,777,122
Actuarial (gain)/loss on Other long term employee benefits	(6,559,991)	(32,896,269)	(6,559,991)	(32,896,269)
Total	548,671,205	406,263,341	548,671,205	406,263,341



4.23.6 Amount recognised in other comprehensive income

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Actuarial (gain)/loss	(9,085,798)	330,350,360	(9,085,798)	330,350,360
Return on Plan Assets excluding net interest	359,770,900	334,777,122	359,770,900	334,777,122
Total	350,685,102	665,127,482	350,685,102	665,127,482

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	4.00%	15.00%	4.00%	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 15, 2024

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	1,701,296,778	1,701,296,778
1% decrease in discount rate	(1,857,499,543)	(1,857,499,543)
1% increase in salary	(1,858,512,070)	(1,858,512,070)
1% decrease in salary	1,699,212,619	1,699,212,619

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 15, 2024.

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	722,635,055	722,635,055
1% decrease in discount rate	(808,716,484)	(808,716,484)
1% increase in salary	(771,995,030)	(771,995,030)
1% decrease in salary	755,313,358	755,313,358

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 15, 2024.

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	435,538,637	435,538,637
1% decrease in discount rate	(494,029,433)	(494,029,433)
1% increase in salary	(494,718,917)	(494,718,917)
1% decrease in salary	434,566,526	434,566,526

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 15, 2024.

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	1,704,883,017	1,704,883,017
1% decrease in discount rate	(2,051,363,035)	(2,051,363,035)
1% increase in salary	(1,909,422,504)	(1,909,422,504)
1% decrease in salary	1,824,569,177	1,824,569,177

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	20,477,020,373	20,473,530,263	20,477,020,373	20,473,530,263
Total	20,477,020,373	20,473,530,263	20,477,020,373	20,473,530,263

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. As of now, a sum of Rs. 2000 millions debenture redemption reserve for 10.35% ADBL Debenture has been maintained and further a sum of Rs. 500 millions of debenture redemption reserve will be maintained in next Fiscal Year.

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	13,451,674,078	13,451,674,078	13,451,674,078
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	18,884,386,078	18,884,386,078	18,884,386,078



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	18,884,386,078
a. 134,516,740.78 Ordinary shares of Rs.100 each share	13,451,674,078	13,451,674,078
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	18,884,386,078
a. 134,516,740.78 Ordinary shares of Rs.100 each share	13,451,674,078	13,451,674,078
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	18,884,386,078

4.26.2: Ordinary share ownership

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

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%	6,860,353,600	51.00%	6,860,353,600
Krishna Gopal Shrestha	1.39%	186,772,416	1.39%	186,772,416
Laxmi Shrestha	0.99%	133,103,755	0.99%	133,103,755

4.27 Reserves

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Statutory general reserve	9,636,880,132	9,057,382,572	9,636,880,132	9,057,382,572
Exchange equilisation reserve	108,114,236	108,114,236	108,114,236	108,114,236
Corporate social responsibility reserve	32,103,077	32,588,032	32,103,077	32,588,032
Capital redemption reserve	-	-	-	-
Regulatory reserve	4,759,556,443	3,873,322,933	4,759,556,443	3,873,322,933
Investment adjustment reserve	30,129,000	29,956,000	30,129,000	29,956,000
Capital reserve	229,277	229,277	229,277	229,277
Assets revaluation reserve	-	-	-	-
Fair value reserve	1,646,213,052	1,909,800,661	1,481,902,926	1,785,297,742
Dividend equalisation reserve	-	-	-	-
Debenture Redeption Reserve	2,000,000,000	1,500,000,000	2,000,000,000	1,500,000,000
Actuarial Gain/(Loss)	(3,207,550,929)	(2,962,071,358)	(3,207,550,929)	(2,962,071,358)
Special reserve	-	-	-	-
Other reserve	-	-	-	-
Deferred Tax Reserve	-	-	-	-
Employee Development Fund	278,109,906	241,278,913	278,109,906	241,278,913
Total	15,283,784,194	13,790,601,266	15,119,474,068	13,666,098,347

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	9,057,382,572	8,789,792,077
Transfers made during the year(20% of net profit)	579,995,906	264,682,210
Transfer from Gain on sale of OCI Investment (20% of Transfer to RE)	(498,346)	2,908,285
Closing General Reserve	9,636,880,132	9,057,382,572

Exchange Equalisation Reserve

Section 45 of 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	108,114,236	104,221,006
25% of Revaluation gain	-	3,893,230
Closing Exchange Equalisation Reserve	108,114,236	108,114,236

Corporate Social Responsibility Reserve

NRB Directive 6 requires BFI 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	32,588,032
Addition (1% of Profit)	28,974,878
Transfer to R/E (Expenses during the year)	(29,459,833)
Closing Balance	32,103,077
Details of CSR Expenses are as follows:	
Sector	Amount in Rs.
सामाजिक परियोजना	14,059,825
प्रत्यक्ष अनुदान	5,200,000
दिगो विकास लक्ष्य	550,000
दिगो लक्ष्य गुणस्तरीय शिक्षा	7,001,000
अन्य	2,649,008
Total	29,459,833

Province-wise Corporate Social Responsibility Expenses During FY 2080/81:

Province Name	Amount (Rs.)
Bagmati Province	22,385,008
Koshi Province	1,254,600
Madhesh Province	325,000
Lumbini Province	1,152,400
Gandaki Province	1,102,825
Karnali Province	1,020,000
Sudurpachim Province	2,220,000
Total	29,459,833



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	3,873,322,935	3,100,146,441
Adjustment/ Restated		
Interest Suspense	242,793,282	383,173,609
Investment Property Provision/(Non-Banking Assets)	378,503,015	(3,941,023)
Actuarial loss	245,479,571	465,589,237
Fair Value Reserve		-
Deferred tax assets	-	(71,645,331)
Interest Capitalized Reserve	19,457,641	-
Closing Regulatory Reserve	4,759,556,444	3,873,322,935

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
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)
2079/80 - Movement	383,173,609	(3,941,023)	465,589,237	-
2080/81- Movement	242,793,282	378,503,015	245,479,571	-
TOTAL	905,393,635	627,154,238	3,207,550,929	-

Debenture Redemption Reserve

As per NRB Directive 16 (6) (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	1,500,000,000	1,000,000,000
Transfer/Adjustment in Reserve	500,000,000	500,000,000
Closing Debenture Redemption Reserve	2,000,000,000	1,500,000,000

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 1,481,902,926.

Particulars	Bank	
	Current Year	Previous Year
Opening Fair Value Reserve	1,785,297,742	437,435,744
Transfer/Adjustment in Reserve	(303,394,816)	1,347,861,998
Closing Fair Value Reserve	1,481,902,926	1,785,297,742

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 6, 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 68,452,475 for employee training fund.

Particulars	Bank	
	Current Year	Previous Year
Opening reserve	241,278,912	232,061,722
3% of Last Year Salary and Allowances	68,452,475	57,283,008
Amount Spent	31,621,482	48,065,818
Amount transfer/reversal		
Closing Balance	278,109,905	241,278,912

Retained Earnings

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Opening Retained Earnings	1,310,986,836	4,219,412,634	1,243,168,613	3,521,792,308
NFRS Adjustment	401,420	(644,827,329)	(2,491,732)	
Add: Prior years adjustment	-	(6,973,716)	-	(6,973,716)
Adjusted Balance as of Shrawan 1, 2080	1,311,388,256	3,567,611,589	1,240,676,881	3,514,818,592
Current year profit	2,895,028,368	1,338,436,278	2,897,487,801	1,323,411,052
Transfer to Reserve	(2,031,841,681)	(1,589,019,821)	(2,031,709,941)	(1,589,019,821)
Transfer from Reserve	27,141,101	34,350,559	29,632,833	34,350,559
Distributions/Capitalization form Retained Earnings	(1,552,400)	(2,040,391,769)	-	(2,040,391,769)
Retained Earnings as on Ashadh End 2081	2,200,163,644	1,310,986,836	2,136,087,574	1,243,168,613

4.28 Contingent Liabilities and Commitments

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Contingent Liabilities	66,039,261,522	69,327,642,706	66,039,261,522	69,327,642,706
Undrawn and Undisbursed Facilities	100,118,429,656	52,725,262,367	100,118,429,656	52,725,262,367
Capital Commitment	-	-	-	-
Lease Commitment	-	-	-	-
Litigation	-	-	-	-
Total	166,157,691,178	122,052,905,073	166,157,691,178	122,052,905,073

4.28.1 Contingent Liabilities

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Acceptance and documentary Credit	2,018,164,360	2,296,112,217	2,018,164,360	2,296,112,217
Bills for Collection	-	3,737,061	-	3,737,061
Forward Exchange Contracts	-	-	-	-
Guarantees	58,919,990,504	61,940,792,624	58,919,990,504	61,940,792,624
Underwriting Commitments	-	-	-	-
Other Commitments	5,101,106,658	5,087,000,803	5,101,106,658	5,087,000,803
Total	66,039,261,522	69,327,642,706	66,039,261,522	69,327,642,706

4.28.2 Undrawn and Undisbursed Facilities

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Undisbursed amount of loan	75,710,954,006	31,848,977,435	75,710,954,006	31,848,977,435
Undrawn limits of overdraft	24,407,475,650	20,876,284,933	24,407,475,650	20,876,284,933
Undrawn limits of credit card				-
Undrawn limits of letter of credit				-
Undrawn limits of guarantee				-
Total	100,118,429,656	52,725,262,367	100,118,429,656	52,725,262,367



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 123 pending cases in the court of law as on 31st Ashadh, 2081. During the year, 50 new cases were filed and 51 cases were settled.

4.29 Interest income

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Cash and cash equivalent	172,055	281,770,412	-	280,002,319
Due from Nepal Rastra Bank	-	-	-	-
Placement with bank and financial institutions	468,864,315	(19,377)	468,864,315	(19,377)
Loan and advances to bank and financial institutions	96,491,054	52,146,062	96,491,054	52,146,062
Loans and advances to customers	23,114,490,686	20,521,613,881	23,114,490,686	20,521,613,881
Investment securities	3,425,168,394	2,764,125,386	3,425,168,394	2,764,125,386
Loan and advances to staff	420,784,043	293,932,545	420,784,043	293,932,545
Other	45,549,451	35,525,879	45,549,451	36,883,939
Total interest income	27,571,519,998	23,949,094,788	27,571,347,943	23,948,684,755

4.30 Interest expense

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Due to bank and financial institutions	81,048,128	62,017,876	81,066,324	62,017,876
Due to Nepal Rastra Bank	-	84,223,940	-	84,223,940
Deposits from customers	15,562,438,531	13,963,077,702	15,563,704,852	13,964,508,833
Borrowing	318,963,823	592,307,061	318,963,823	592,307,061
Debt securities issued	983,700,110	985,063,750	983,700,110	984,990,679
Subordinated liabilities	-	-	-	-
Other	71,130,893	64,977,362	71,130,893	64,977,362
Total interest expense	17,017,281,485	15,751,667,691	17,018,566,002	15,753,025,751

4.31 Fees and Commission Income

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Loan administration fees	636,535,091	419,255,269	636,535,091	419,255,269
Service fees	93,363,903	110,478,097	93,363,903	110,478,097
Consortium fees	-	-	-	-
Commitment fees	3,387,463	4,737,071	3,387,463	4,737,071
DD/TT/Swift fees	10,492,365	15,439,119	10,492,365	15,439,119
Credit card/ATM issuance and renewal fees	34,339,164	40,541,763	34,339,164	40,541,763
Prepayment and swap fees	4,764,630	2,327,353	4,764,630	2,327,353
Investment banking fees	-	-	-	-
Asset management fees	-	-	-	-
Brokerage fees	-	-	-	-
Remittance fees	2,313,982	2,535,283	2,313,982	2,535,283
Commission on letter of credit	20,652,147	11,444,091	20,652,147	11,444,091
Commission on guarantee contracts issued	682,578,139	667,729,369	682,578,139	667,729,369
Commission on share underwriting/issue	-	-	-	-
Locker rental	15,004,442	12,997,709	15,004,442	12,997,709
Other fees and commission income	168,937,261	84,374,051	168,937,261	84,374,051
Total fees and Commission Income	1,672,368,587	1,371,859,175	1,672,368,587	1,371,859,175

4.32 Fees and commission expense

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
ATM management fees	30,170,148	30,506,773	30,170,148	30,506,773
VISA/Master card fees	-	-	-	-
Guarantee commission	-	-	-	-
Brokerage	-	-	-	-
DD/TT/Swift fees	2,348,336	1,930,815	2,348,336	1,930,815
Remittance fees and commission	14,996,415	15,210,287	14,996,415	15,210,287
Other fees and commission expense	185,250,494	166,001,320	185,250,494	166,001,320
Total fees and Commission Expense	232,765,393	213,649,195	232,765,393	213,649,195

4.33 Net trading income

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Changes in fair value of trading assets	(26,555,685)	123,314,183	(22,386,231)	99,748,151
Gain/loss on disposal of trading assets	(2,138,831)	16,585,802	(2,138,831)	16,585,802
Interest income on trading assets	-	-	-	-
Dividend income on trading assets	6,611,707	4,444,386	6,611,707	4,444,386
Gain/loss foreign exchange transaction	76,507,037	(5,257,021)	76,507,037	(5,257,021)
Other	-	-	-	-
Net trading income	54,424,228	139,087,350	58,593,682	115,521,318

4.34 Other operating income

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Foreign exchange revaluation gain	(422,949)	15,572,919	(422,949)	15,572,919
Gain/loss on sale of investment securities	3,660,494	5,240,822	3,660,494	5,240,822
Fair value gain/loss on investment properties	-	-	-	-



Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Dividend on equity instruments	46,460,624	54,809,482	46,343,080	54,675,263
Gain/loss on sale of property and equipment	1,052,717	(270,720)	1,052,717	(270,720)
Gain/loss on sale of investment property	-	-	-	-
Operating lease income	-	-	-	-
Gain/loss on sale of gold and silver	10,399,626	8,452,954	10,399,626	8,452,954
Locker rent	-	-	-	-
Other	108,296,715	145,178,264	108,265,763	145,176,837
Total	169,447,227	228,983,721	169,298,731	228,848,075

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	(15,563,839)	143,074	(15,563,839)	143,074
Impairment charge/(reversal) on loan and advances to customer	2,467,730,916	1,458,030,719	2,467,730,916	1,458,030,719
Impairment charge/(reversal) on financial Investment	-	-	-	-
Impairment charge/(reversal) on placement with banks and financial institutions	-	-	-	-
Impairment charge/(reversal) on property and equipment	-	-	-	-
Impairment charge/(reversal) on goodwill and intangible assets	-	-	-	-
Impairment charge/(reversal) on investment properties	-	-	-	-
Provision on Other Assets	(0)	-	(0)	-
Total	2,452,167,077	1,458,173,793	2,452,167,077	1,458,173,793

4.36 Personnel Expenses

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Salary	1,542,402,164	1,603,754,175	1,538,884,251.00	1,600,740,692.00
Allowances	801,584,321	681,008,476	801,584,321.00	681,008,476.00
Gratuity expense	348,558,069	206,150,205	348,558,069.00	206,150,205.00
Provident fund	378,988,507	217,773,378	378,988,507.00	217,773,378.00
Uniform	35,056,241	29,459,731	35,056,241.00	29,459,731.00
Training & development expense	31,621,482	48,065,818	31,621,482.00	48,065,818.00
Leave encashment	57,287,354	57,267,404	57,287,354.00	57,267,404.00
Medical	248,813,514	229,215,969	248,813,514.00	229,215,969.00
Insurance	-	-	-	-
Employees incentive	-	-	-	-
Cash-settled share-based payments	-	-	-	-
Pension expense	-	-	-	-
Finance expense under NFRS	383,638,904	274,098,490	383,638,904.00	274,098,490.00
Other expenses related to staff	117,915,589	113,005,048	117,915,589.00	113,005,048.00
Subtotal	3,945,866,145	3,459,798,694	3,942,348,232.00	3,456,785,211.00
Employees bonus	215,953,997	163,941,223	215,953,997.00	163,941,223.00
Grand total	4,161,820,142	3,623,739,917	4,158,302,229.00	3,620,726,434.00

4.37 Other operating expenses

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Directors' fee	3,092,312	3,081,580	3,092,312	3,081,580
Directors' expense	660,325	1,299,036	660,325	1,299,036
Auditors' remuneration	2,825,565	2,825,565	2,825,565	2,825,565
Other audit related expense	419,768	337,090	419,768	337,090
Professional and legal expense	9,066,809	12,533,831	9,066,809	12,533,831
Office administration expense	829,876,294	748,344,860	829,876,294	748,344,860
Operating lease expense	-	4,000	-	4,000
Operating expense of investment properties	-	-	-	-
Corporate social responsibility expense	29,459,833	19,809,134	29,459,833	19,809,134
Onerous lease provisions	-	-	-	-
Other	120,427,158	208,149,289	119,021,667	207,454,940
Expenses Write off	5,628,389	5,878,947	5,628,389	5,878,947
Rates & Taxes	20,066,863	96,404,189	20,066,863	96,404,189
Miscellaneous	94,731,906	105,866,153	93,326,415	105,171,804
Total	995,828,064	996,384,385	994,422,573	995,690,036

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	60,429,654	53,530,472	60,429,654.00	53,530,472.00
Repairs and Maintenance	-	-	-	-
a) Building	3,533,490	1,469,851	3,533,490.00	1,469,851.00
b) Vehicles	22,031,861	22,255,687	22,031,861.00	22,255,687.00
c) Computer and Accessories	9,128,739	9,820,750	9,128,739.00	9,820,750.00
d) Office Equipment, Furniture and Fixture	9,215,037	6,284,982	9,215,037.00	6,284,982.00
e) Other	12,665,518	11,944,136	12,665,518.00	11,944,136.00
Insurance	103,645,285	86,755,592	103,645,285.00	86,755,592.00
Postage, Telex, Telephone, Fax, SWIFT	45,738,923	45,066,796	45,738,923.00	45,066,796.00
Printing and Stationery	54,957,442	52,413,782	54,957,442.00	52,413,782.00
Newspaper, Books and Journals	20,835,949	12,907,640	20,835,949.00	12,907,640.00
Advertisements	45,423,535	39,359,231	45,423,535.00	39,359,231.00
Donation	1,000	1,002,000	1,000.00	1,002,000.00
Security Expenses	326,770,109	285,858,150	326,770,109.00	285,858,150.00
Deposit and Loan Guarantee Premium	-	-	-	-
Traveling Allowances and Expenses	42,864,070	46,516,914	42,864,070.00	46,516,914.00
Entertainment	16,259,307	15,991,545	16,259,307.00	15,991,545.00
Annual/Special General Meeting Expenses	2,776,177	2,218,771	2,776,177.00	2,218,771.00
Other	53,600,198	54,948,561	53,600,198.00	54,948,561.00
Sub Committee Expenses	3,126,199	3,712,079	3,126,199.00	3,712,079.00
Loan Recovery Expenses	-	-	-	-
Expenses on auction	-	-	-	-
Fuel (Petrol/Diesel) & Gas	50,473,999	51,236,482	50,473,999.00	51,236,482.00
Total	829,876,294	748,344,860	829,876,294.00	748,344,860.00

4.38 Depreciation & Amortisation

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Depreciation on property and equipment	397,650,644	391,251,177	397,608,147	391,213,469
Depreciation on investment property	-	-	-	-
Amortization of intangible assets	78,919,498	95,870,581	78,919,498	95,870,581
Total	476,570,142	487,121,758	476,527,645	487,084,050



4.39 Non operating income

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Recovery of loan written off	10,544,429	3,016,847	10,544,429	3,016,847
Other income	800,901	1,668,576	800,901	1,668,576
Total	11,345,330	4,685,423	11,345,330	4,685,423

4.40 Non operating expense

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Loan written off	45,340	-	45,340.00	-
Inadequate collateral Expenses	-	-	-	-
Share investment Write Off Expenses	-	-	-	-
Redundancy provision	-	-	-	-
Expense of restructuring	-	-	-	-
Other expense	47,003,577	26,366,244	47,003,577.00	26,366,244.00
Total	47,048,917	26,366,244	47,048,917.00	26,366,244.00

4.41 Income tax expense

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Current tax expense				
Current year	1,135,017,994	874,619,723	1,132,707,706.00	873,667,510.00
Adjustments for prior years	14,662,309	759,411,057	14,662,309.00	759,411,057.00
	1,149,680,303	1,634,030,780	1,147,370,015.00	1,633,078,567.00
Deferred tax expense				
Origination and reversal of temporary differences	51,279,404	162,990,080	58,296,621	158,393,624
Changes in tax rate				
Recognition of previously unrecognised tax losses				
Total income tax expense	1,200,959,707	1,797,020,860	1,205,666,636	1,791,472,191

4.41.1: Reconciliation of tax expense and accounting profit

Particulars	Group		Bank	
	Current Year	Previous Year	Current Year	Previous Year
Profit before tax	4,095,624,150	3,136,607,474	4,103,154,437	3,114,883,243
Tax amount at tax rate of 30%	1,233,256,619	934,464,973	1,230,946,331	934,464,973
Add: Tax effect of expenses that are not deductible for tax purpose	81,898,911	73,493,370	81,898,911	73,493,370
Less: Tax effect on exempt income				
Add/less: Tax effect on other items	(180,137,536)	(134,290,833)	(180,137,536)	(134,290,833)
Total income tax expense	1,135,017,994	873,667,510	1,132,707,706	873,667,510
Effective tax rate	27.71%	27.85%	27.61%	28.05%

Statement of distributable profit or loss

(As per NRB Regulation)

Particulars	Bank	
	Current Year	Previous Year
Net Profit for the period ended on 31 Ashadh 2081	2,897,487,801	1,323,411,052
1. Appropriations		
a. General reserve	579,497,560	267,590,495
b. Foreign exchange fluctuation fund	-	3,893,230
c. Debenture redemption reserve	500,000,000	500,000,000
d. Corporate social responsibility fund	28,974,878	13,234,111
e. Employees' training fund	36,830,993	9,217,191
f. Other	(26,968,101)	(12,442,257)
CSR Expenses transferred to Retained earning from CSR Reserve	(29,459,833)	(19,809,134)
Realised gain upto previous year on equity share investment measured at FVTOCI transferred to Retained Earnings	2,491,732	(14,541,425)
Investment Adjustment Reserve	-	21,908,302
Profit or (Loss) before regulatory adjustment	1,779,152,471	541,918,282
Regulatory Adjustment:		
a. Interest receivable (-)/previous accrued interest received (+)	(242,793,282)	(383,173,609)
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 (+)	(378,503,015)	3,941,023
e. Deferred tax assets recognised (-)/ reversal (+)	-	71,645,331
f. Goodwill recognised (-)/ impairment of Goodwill (+)		
g. Bargain purchase gain recognised (-)/reversal (+)		
h. Actuarial loss recognised (-)/reversal (+)	(245,479,571)	(465,589,237)
i. Other-ICR (+/-)	(19,457,641)	-
Net Profit or (loss) for the year ended on 31 Ashad, 2081 available for distribution	892,918,962	(231,258,210)
Opening Retained Earnings as on Shrawan 1, 2080	1,243,168,613	3,514,818,592
Adjustments(+/-)		
Distribution:		
Bonus Share Issued	-	(263,758,315)
Cash Dividend Paid	-	(1,776,633,454)
Total Distributable Profit or (Loss) as on Year End 31 Ashadh 2081	2,136,087,575	1,243,168,613
Annualised Distributable Profit/(Loss) per Share for the year Only	4.21	(1.72)
Total Distributable Profit/(Loss) per Share Upto Reporting Date	13.46	9.24

As per NRB Directives 04(3)(KHA)(Aa)/080 and notice issued by NRB dated 2081/04/14, Accrued Interest collected upto Shrawan end, 2081, amounting NPR 329,826,029.83 has been adjusted in regulatory reserve and distributable profit.



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:

- a. Impairment calculated as per Impairment Assessment Methodology as described above or,
- b. 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.

	Amount (Rs.)	
Particulars	2079/80	2080/81
Total Impairment as per paragraph 63 of NAS 39	4,413,176,746	3,187,961,890
Total Impairment as per NRB Directives 2	6,790,529,298	9,242,696,375

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 2080/81 bank has recovered the written off loan and interest (i.e. write-back) for the sum of Rs. 10,544,429.

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.

- a. Maintaining a diversified fund base consisting of customer deposits (both retail and corporate) and wholesale market deposits and maintaining contingency facilities.
- b. Carrying a portfolio of highly liquid assets, diversified by currency and maturity.
- c. 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.
- d. 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 2081			At 31 Ashad 2080		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Other Trading Assets						
Quoted Equity Instruments	1,149,718,279	-	-	893,089,683	-	-
Unquoted Equity Instruments						
Mutual Fund Units	127,620,096	-	-	121,429,730	-	-
Equity instruments measured at FVTOCI						
Quoted Equity Instruments	2,692,935,205	-	-	2,994,695,458	-	47,000
Unquoted Equity Instruments	-	-	697,626,800	-	-	120,071,645
Mutual Fund Units	632,710,203	-	-	637,636,722	-	-
Total	4,602,983,782	-	697,626,800	4,646,851,593	-	120,118,645

Bank

Particulars	At 31 Ashad 2081			At 31 Ashad 2080		
	Level 1	Level 2	Level 3	Level 1	Level 2	Level 3
Other Trading Assets						
Quoted Equity Instruments	1,091,109,728	-	-	815,893,069	6,330,000	-
Unquoted Equity Instruments	-	-	-	-	-	-
Mutual Fund Units	125,039,666	-	-	121,429,730	-	-
Equity instruments measured at FVTOCI						
Quoted Equity Instruments	2,414,342,622	-	-	1,986,468,368	798,850,542	-
Unquoted Equity Instruments	-	-	697,626,800	-	-	120,071,645
Mutual Fund Units	632,710,203	-	-	637,477,859	-	-
Total	4,263,202,218	-	697,626,800	3,561,269,027	805,180,542	120,071,645

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, 2081

In Rupees

Particulars		2081 Ashadh, End
a	Common Equity Tier 1 Capital	25,418,488,017
b	Tier 1 Capital	30,851,200,017
c	Tier 2 Capital	4,225,542,631
d	Total Capital	35,076,742,648
e	Risk Weighted Exposures	275,229,034,368
Regulatory Ratios		
a	Leverage Ratio (Regulatory Requirement \geq 4%)	6.64
b	Common Equity Tier 1 to Risk Weighted Exposure Ratios	9.24
c	Tier 1 to Risk Weighted Exposure Ratios	11.21
d	Total Capital to Risk Weighted Exposure Ratio	12.74

Capital Adequacy Table

At the month end of Ashad, 2081

In Rupees

1. 1 RISK WEIGHTED EXPOSURES		2081 Ashad, End
a	Risk Weighted Exposure for Credit Risk	246,983,951,623
b	Risk Weighted Exposure for Operational Risk	13,161,151,951
c	Risk Weighted Exposure for Market Risk	119,920,847
Total Risk Weighted Exposures (Before adjustments of Pillar II)		260,265,024,421
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)	4,553,408,970
SRP 6.4a (9)	Adjustment as per SRP 6.4a (9)	10,410,600,977
SRP 6.4a (10)	Adjustment as per SRP 6.4a (10)	-
Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		275,229,034,368
1.2 CAPITAL		2081 Ashad, End
(A) Tier 1 Capital [Core Capital (CET 1 + AT 1)]		30,851,200,017
	Common Equity Tier 1 (CET 1)	25,418,488,017



a	Paid up Equity Share Capital	13,451,674,078
b	Equity Share Premium	-
c	Proposed Bonus Equity Shares	
d	Statutory General Reserves	9,636,880,132
e	Retained Earnings	2,136,087,574
f	Unaudited current year cumulative profit/(loss)	-
g	Capital Redemption Reserve	-
h	Capital Adjustment Reserve	229,277
i	Debenture Redemption Reserve	2,000,000,000
j	Dividend Equalization Reserves	-
k	Bargain Purchase Gain	-
l	Other Free Reserve	-
m	Less: Goodwill	-
n	Less: Intangible Assets	-
o	Less: Fictitious Assets	-
p	Less: Investment in equity in licensed Financial Institutions	164,569,383
q	Less: Investment in equity of institutions with financial interests	727,369,000
r	Less: Investment in equity of institutions in excess of limits	
s	Less: Investments arising out of underwriting commitments	
t	Less: Reciprocal crossholdings	
u	Less: Purchase of land & building in excess of limit and unutilized	47,040,661
v	Less: Cash Flow Hedge	
w	Less: Defined Benefits Pension Assets	
x	Less: Unrecognized Defined Benefit Pension Liabilities	
Y	Less: Negative Balances of reserve accounts	
z	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)		4,225,542,631
a	Cumulative and/or Redeemable Preference Share	
b	Subordinated Term Debt	1,000,000,000
c	Hybrid Capital Instruments	
d	Stock Premium	
e	General Loan Loss Provision	3,087,299,395
f	Exchange Equalization Reserve	108,114,236
g	Investment Adjustment Reserve	30,129,000
h	Other Reserves	
Total Capital Fund (Tier I and Tier II)		35,076,742,648
1.3 CAPITAL ADEQUACY RATIOS		2081 Ashad, End
Common Equity Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		9.24%
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		11.21%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)		12.74%

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 2081 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

Risk Weighted Exposures for Credit Risk
As at 31 Ashadh, 2081

A. Balance Sheet Exposures	Book Value	Specific Provision	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposure
	a	b	c	d=a-b-c	e	f=d*e
Cash Balance	4,043,270,051	-	-	4,043,270,051	0%	-
Balance With Nepal Rastra Bank	8,711,992,880			8,711,992,880	0%	-
Gold	-	-	-	-	0%	-
Investment in Nepalese Government Securities	61,023,717,160			61,023,717,160	0%	-
All Claims on Government of Nepal	-			-	0%	-
Investment in Nepal Rastra Bank securities	-				0%	-
All claims on Nepal Rastra Bank	6,500,786,572			6,500,786,572	0%	-
Claims on Foreign Government and Central Bank (ECA 0-1)	-	-	-	-	0%	-
Claims on Foreign Government and Central Bank (ECA -2)	-	-	-	-	20%	-
Claims on Foreign Government and Central Bank (ECA -3)	-	-	-	-	50%	-
Claims on Foreign Government and Central Bank (ECA-4-6)	-	-	-	-	100%	-
Claims on Foreign Government and Central Bank (ECA -7)	-	-	-	-	150%	-
Claims On BIS, IMF, ECB, EC and MDB's recognized by the framework	-	-	-	-	0%	-
Claims on Other Multilateral Development Banks	-	-	-	-	100%	-
Claims on Domestic Public Sector Entities	-	-	-	-	100%	-
Claims on Public Sector Entity (ECA 0-1)	-	-	-	-	20%	-
Claims on Public Sector Entity (ECA 2)	-	-	-	-	50%	-
Claims on Public Sector Entity (ECA 3-6)	-	-	-	-	100%	-
Claims on Public Sector Entity (ECA 7)	-	-	-	-	150%	-
Claims on domestic banks that meet capital adequacy requirements	233,303,852	-	-	233,303,852	20%	46,660,770
Claims on domestic banks that do not meet capital adequacy requirements		-	-		100%	-
Claims on foreign bank (ECA Rating 0-1)	2,805,188,639	-	-	2,805,188,639	20%	561,037,728
Claims on foreign bank (ECA Rating 2)	1,452,130	-	-	1,452,130	50%	726,065
Claims on foreign bank (ECA Rating 3-6)	3,205,168,570	-	-	3,205,168,570	100%	3,205,168,570
Claims on foreign bank (ECA Rating 7)	-	-	-	-	150%	-
Claims on foreign bank incorporated in SAARC region and China operating with a buffer of 1% above their respective regulatory capital requirement	-	-	-	-	20%	-
Claims on Domestic Corporates (Credit rating score equivalent to AAA)	-	-	-	-	50%	-
Claims on Domestic Corporates (Credit rating score equivalent to AA+ to AA-)	-	-	-	-	70%	-
Claims on Domestic Corporates (Credit rating score equivalent to A+ to A-)	-	-	-	-	80%	-
Claims on Domestic Corporates (Credit rating score equivalent to BBB+ & below)	-	-	-	-	100%	-
Claims on Domestic Corporates (Unrated)	-	-	-	-	100%	-
Claims on Foreign Corporates (ECA 0-1)	-	-	-	-	20%	-
Claims on Foreign Corporates (ECA 2)	-	-	-	-	50%	-



A. Balance Sheet Exposures	Book Value	Specific Provision	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposure
	a	b	c	d=a-b-c	e	f=d*e
Claims on Foreign Corporates (ECA 3-6)	-	-	-	-	100%	-
Claims on Foreign Corporates (ECA 7)	-	-	-	-	150%	-
Regulatory Retail Portfolio (Not Overdue)	162,832,661,746		2,000,045,000	160,832,616,746	75%	120,624,462,559
Claims fulfilling all criterion of regularity retail except granularity	-	-	-	-	100%	-
Claims secured by residential properties	14,857,317,662	-	-	14,857,317,662	60%	8,914,390,597
Claims not fully secured by residential properties	-	-	-	-	150%	-
Claims secured by residential properties (Overdue)	614,422,259	460,209,531	-	154,212,728	100%	154,212,728
Claims secured by Commercial real estate	1,572,573,479	-	-	-	-	1,572,573,479
Past due claims (except for claims secured by residential properties)	6,487,246,502	5,080,151,084	-	1,407,095,419	150%	2,110,643,128
High Risk claims	21,412,290,801		-	21,412,290,801	150%	32,118,436,201
Real Estate loans for land acquisition and development (Other than mentioned in Capital Adequacy framework 2015-point 3.3(j)(1)(k))	-	-	-	-	125%	-
Lending against Shares(above Rs.5 Million)	1,289,928,409	-	-	1,289,928,409	125%	1,612,410,511
Lending against securities (bonds)	-	-	-	-	100%	-
Lending against Shares(up to Rs.5 Million)	301,678,200	-	-	301,678,200	100%	301,678,200
Trust Receipt Loans for Trading Firms	-	-	-	-	120%	-
"Real Estate loans for land acquisition and development (For institutions/projects registered/licensed and approved by Government of Nepal for land acquisition and development purposes)"	-	-	-	-	-	-
Personal Hire purchase/ Personal Auto Loans	1,047,604,409			1,047,604,409	100%	1,047,604,409
Investments in equity and other capital instruments of institutions listed in stock exchange	2,188,789,862	-	-	2,188,789,862	100%	2,188,789,862
Investments in equity and other capital instruments of institutions not listed in the stock exchange	2,876,800	-	-	2,876,800	150%	2,876,800
Staff loan secured by residential property	2,842,498,424	-	-	2,842,498,424	50%	1,421,249,212
Interest Receivable/claim on government securities	704,528,635	-	-	704,528,635	0%	-
Cash in transit and other cash items in the process of collection	-	-	-	-	20%	-
Other Assets (as per attachment)	9,188,620,115	905,393,636		8,283,226,479	100%	8,283,226,480
TOTAL (A)	311,867,917,156	6,445,754,251	2,000,045,000	303,422,117,906		184,167,585,699

B. Off Balance Sheet Exposures	Book Value	Specific Provision	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposures
Revocable Commitments	-	-	-	-	0%	-
Bills Under Collection	-	-	-	-	0%	-
Forward Exchange Contract Liabilities	-	-	-	-	10%	-
LC Commitments With Original Maturity Upto 6 months domestic counterparty	2,018,164,360		201,816,436	1,816,347,924	20%	363,269,585
Foreign counterparty (ECA Rating 0-1)				-	20%	-
Foreign counterparty (ECA Rating 2)				-	50%	-
Foreign counterparty (ECA Rating 3-6)				-	100%	-
Foreign counterparty (ECA Rating 7)				-	150%	-
LC Commitments With Original Maturity Over 6 months domestic counterparty				-	50%	-
Foreign counterparty (ECA Rating 0-1)				-	20%	-
Foreign counterparty (ECA Rating 2)				-	50%	-

B. Off Balance Sheet Exposures	Book Value	Specific Provision	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposures
Foreign counterparty (ECA Rating 3-6)				-	100%	-
Foreign counterparty (ECA Rating 7)				-	150%	-
Bid Bond, Performance Bond and Counter guarantee domestic counterparty	43,191,172,456		468,114,756	42,723,057,700	40%	17,089,223,080
Foreign counterparty (ECA Rating 0-1)				-	20%	-
Foreign counterparty (ECA Rating 2)				-	50%	-
Foreign counterparty (ECA Rating 3-6)				-	100%	-
Foreign counterparty (ECA Rating 7)				-	150%	-
Underwriting commitments				-	50%	-
Lending of Bank's Securities or Posting of Securities as collateral				-	100%	-
Repurchase Agreements, Assets sale with recourse				-	100%	-
Advance Payment Guarantee	15,724,688,048			15,724,688,048	100%	15,724,688,048
Financial Guarantee	4,130,000			4,130,000	100%	4,130,000
Acceptances and Endorsements				-	100%	-
Unpaid portion of Partly paid shares and Securities				-	100%	-
Irrevocable Credit commitments (short term)	68,080,532,056			68,080,532,056	20%	13,616,106,411
Irrevocable Credit commitments (long term)	32,037,897,600			32,037,897,600	50%	16,018,948,800
Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement				-	20%	-
Other Contingent Liabilities				-	100%	-
Unpaid Guarantee Claims				-	200%	-
TOTAL (B)	161,056,584,520	-	669,931,192	160,386,653,328		62,816,365,924
Total RWE for credit Risk Before Adjustment (A) + (B)	472,924,501,676	6,445,754,251	2,669,976,192	463,808,771,234		246,983,951,623
Adjustments under Pillar II						
SRP 6.4a(3) - Add 10% of the loans & facilities in excess of Single Obligor Limits to RWE						-
SRP 6.4a(4) - Add 1% of the contract (sale) value in case of the sale of credit with recourse to RWE						-
Total RWE for Credit Risk after Bank's adjustments under Pillar II	472,924,501,676	6,445,754,251	2,669,976,192	463,808,771,234		246,983,951,623

Eligible Credit Risk Mitigants

Credit exposures	Deposits with Bank	Deposits with other banks/FI	Gold	Govt. & NRB Securities	G'tee of Govt. of Nepal	Sec/G'tee of Other Sovereigns	G'tee of domestic banks	G'tee of MDBs	Sec/G'tee of Foreign Banks	Total
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	
Balance Sheet Exposures										
Claims on Foreign government and Central Bank (ECA -2)										-
Claims on Foreign government and Central Bank (ECA -3)										-
Claims on Foreign government and Central Bank (ECA-4-6)										-
Claims on Foreign government and Central Bank (ECA -7)										-
Claims on Other Multilateral Development Banks										-
Claims on Public Sector Entity (ECA 0-1)										-
Claims on Public Sector Entity (ECA 2)										-
Claims on Public Sector Entity (ECA 3-6)										-
Claims on Public Sector Entity (ECA 7)										-



Credit exposures	Deposits with Bank	Deposits with other banks/FI	Gold	Govt. & NRB Securities	G'tee of Govt. of Nepal	Sec/G'tee of Other Sovereigns	G'tee of domestic banks	G'tee of MDBs	Sec/G'tee of Foreign Banks	Total
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	
Claims on domestic banks that meet capital adequacy requirements										-
Claims on domestic banks that do not meet capital adequacy requirements										-
Claims on foreign bank (ECA Rating 0-1)										-
Claims on foreign bank (ECA Rating 2)										-
Claims on foreign bank (ECA Rating 3-6)										-
Claims on foreign bank (ECA Rating 7)										-
Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement										-
Claims on Domestic Corporates										-
Claims on Foreign Corporates (ECA 0-1)										-
Claims on Foreign Corporates (ECA 2)										-
Claims on Foreign Corporates (ECA 3-6)										-
Claims on Foreign Corporates (ECA 7)										-
Regulatory Retail Portfolio (Not Overdue)	1,981,975,000		18,070,000							2,000,045,000
Claims fulfilling all criterion of regularity retail except granularity										-
Claims secured by residential properties										-
Claims not fully secured by residential properties										-
Claims secured by residential properties (Overdue)										-
Claims secured by Commercial Real Estate										-
Past due claims (except for claims secured by residential properties)										-
High Risk claims										-
Lending against securities (bonds & shares)										-
Investments in equity and other capital instruments of institutions listed in stock exchange										-
Investments in equity and other capital instruments of institutions not listed in the stock exchange										-
Other Assets (as per attachment)										-
Total	1,981,975,000	-	18,070,000	-	-	-	-	-	-	2,000,045,000
Off Balance Sheet Exposures										
Forward Exchange Contract Liabilities										-
LC Commitments With Original Maturity up to 6 months domestic counterparty	201,816,436									201,816,436
Foreign counterparty (ECA Rating 0-1)										-
Foreign counterparty (ECA Rating 2)										-
Foreign counterparty (ECA Rating 3-6)										-

Credit exposures	Deposits with Bank	Deposits with other banks/FI	Gold	Govt. & NRB Securities	G'tee of Govt. of Nepal	Sec/G'tee of Other Sovereigns	G'tee of domestic banks	G'tee of MDBs	Sec/G'tee of Foreign Banks	Total
	(a)	(b)	(c)	(d)	(e)	(f)	(g)	(h)	(i)	
Foreign counterparty (ECA Rating 7)										-
LC Commitments With Original Maturity Over 6 months domestic counterparty										-
Foreign counterparty (ECA Rating 0-1)										-
Foreign counterparty (ECA Rating 2)										-
Foreign counterparty (ECA Rating 3-6)										-
Foreign counterparty (ECA Rating 7)										-
Bid Bond, Performance Bond and Counter guarantee domestic counterparty	468,114,756									468,114,756
Foreign counterparty (ECA Rating 0-1)										-
Foreign counterparty (ECA Rating 2)										-
Foreign counterparty (ECA Rating 3-6)										-
Foreign counterparty (ECA Rating 7)										-
Underwriting commitments										-
Lending of Bank's Securities or Posting of Securities as collateral										-
Repurchase Agreements, Assets sale with recourse										-
Advance Payment Guarantee										-
Financial Guarantee										-
Acceptances and Endorsements										-
Unpaid portion of Partly paid shares and Securities										-
Irrevocable Credit commitments (short term)										-
Irrevocable Credit commitments (long term)										-
Other Contingent Liabilities										-
Unpaid Guarantee Claims										-
Total	669,931,192	-	-	-	-	-	-	-	-	669,931,192
Grand Total	2,651,906,192	-	18,070,000	-	-	-	-	-	-	2,669,976,192

Exhibit of claims with Eligible Credit Risk Mitigants

Category	Facility	Outstanding	Eligible CRM			
			Nature	Gross Amount	Haircut	Net Amount
Fixed Deposit with Bank		1,156,900,000	Fixed Deposit	1,156,900,000		1,156,900,000
Gold Loan		18,070,000	Gold	18,070,000		18,070,000
Current Deposit with Bank		747,375,000	Current Deposit	747,375,000		747,375,000
TOTAL (A)		1,922,345,000		1,922,345,000	-	1,922,345,000
LC margin Deposit		201,816,436	LC margin Deposit	201,816,436		201,816,436
Bid bond and Performance Bond Margin Deposit		468,114,756	Bid bond and Performance Bond Margin Deposit	468,114,756		468,114,756
TOTAL (B)		669,931,192		669,931,192	-	669,931,192
GRAND TOTAL		2,592,276,192		2,592,276,192	-	2,592,276,192



**Other Assets
As at Ashad end, 2081**

In Rupees

S. No.	Assets	Gross Amount	Specific Provision	Net Balance
1	Current Tax Assets	139,134,770		139,134,770
2	Investment Property	943,089,080		943,089,080
3	Property and Equipment	2,300,397,371		2,300,397,371
4	Assets held for Sale			-
5	Other non-banking assets			-
6	Bills Receivable			-
7	Accounts Receivable	1,700,800,241	905,393,636	795,406,605
8	Accrued Income	68,158,553		68,158,553
9	Prepayment and Deposits	122,421,663		122,421,663
10	Income tax and deposits			-
11	Deferred employee expenditure	2,413,990,373		2,413,990,373
12	Others	1,500,628,064		1,500,628,065
TOTAL		9,188,620,115	905,393,636	8,283,226,479

**Risk Weighted Exposures for Operational Risk
As at Ashad end, 2081**

In Rupees

S.N.	Particulars	Fiscal Year		
		2077/078	2078/079	2079/080
1	Net Interest Income	6,264,147,622	8,355,939,509	8,195,659,004
2	Commission and Discount Income	1,583,159,627	1,464,286,132	1,371,859,176
3	Other Operating Income	502,905,965	234,762,916	131,788,875
4	Exchange Fluctuation Income	371,851,444	106,482,810	10,315,898
5	Addition/Deduction in Interest Suspense during the period	63,473,334	(8,080,909)	308,878,632
6	Gross income (a)	8,785,537,992	10,153,390,458	10,018,501,585
7	Alfa (b)	15%	15%	15%
8	Fixed Percentage of Gross Income [c=(a×b)]	1,317,830,699	1,523,008,569	1,502,775,238
9	Capital Requirement for operational risk (d) (average of c)			1,447,871,502
10	Risk Weight (reciprocal of capital requirement of 11%) in times (e)			9.09
11	Equivalent Risk Weight Exposure [f=(d×e)]			13,161,151,951

**Risk Weighted Exposures for Market Risk
As at Ashad end, 2081**

S. No.	Currency	Open Position (FCY)	Exchange Rate	Open Position (NPR)	Relevant Open Position
1	INR	69,776,008	1.60	111,641,613	111,641,613
2	USD	(707,419)	133.66	(94,553,656)	94,553,656
3	GBP	40,970	173.68	7,115,670	7,115,670
4	EUR	155,621	145.79	22,687,951	22,687,951
5	THB	-	3.70	-	-
6	CHF	600	149.48	89,688	89,688
7	AUD	30,417	90.68	2,758,178	2,758,178
8	CAD	-	98.04	-	-
9	SGD	-	99.68	-	-
10	JPY	21,766,551	0.85	18,501,568	18,501,568
11	HKD	3,040	17.12	52,045	52,045
12	DKK	196,000	19.54	3,829,840	3,829,840

S. No.	Currency	Open Position (FCY)	Exchange Rate	Open Position (NPR)	Relevant Open Position
13	SEK	-	12.74	-	-
14	SAR	9,500	35.64	338,580	338,580
15	QAR	2,758	36.66	101,108	101,108
16	AED	40,026	36.39	1,456,533	1,456,533
17	MYR	851	28.63	24,364	24,364
18	KRW	-	0.10	-	-
19	CNY	102	18.44	1,881	1,881
20	KWD	996	437.37	435,621	435,621
21	BHD	745	354.54	263,955	263,955
(a) Total Open Position				74,744,938	263,852,249
(b) Fixed Percentage					5%
(c) Capital Charge for Market Risk (=a×b)					13,192,612
(d) Risk Weight (reciprocal of capital requirement of 11%) in times					9.09
(e) Equivalent Risk Weight Exposure (=c×d)					119,920,847

Net Liquid Assets to Total Deposit Ratio
At the month end of Ashadh, 2081

In Rupees

Particulars		Amount
	Total Deposit & Borrowing	266,930,552,537
A	1. Total Deposits (as per NRB Ni. Fa. 9.1)	243,760,119,630
	2. Total Borrowings (as per NRB Ni. Fa. 9.1)	23,170,432,907
	Liquid Assets	83,514,005,324
	1. Cash (as per NRB Ni. Fa. 9.1)	4,037,986,551
	2. Bank Balance (as per NRB Ni. Fa. 9.1)	9,096,665,217
	3. Money at call and short notice (as per NRB Ni. Fa. 9.1)	-
	4. Investments in government securities (as per NRB Ni. Fa. 9.1)	64,493,211,056
B	5. Placements up to 90 days	5,886,142,500
C	Borrowings payable up to 90 days	
D	Net Liquid Assets (B-C)	83,514,005,324
E	Net Liquid Assets to Total deposit (D/A1)	34.26%
F	Shortfall in Ratio	No Shortfall
G	Percentage of deposit to be added to RWE	-
H	Amount to be added to risk weighted exposures	-

Note (if any):

Leverage Ratio
At the month end of Ashadh, 2081

Particulars		2081 Asar End
A	Exposure Measure	464,682,337,293
	1. On Balance Sheet Assets (Net of Specific Provision)	305,422,162,906
	2. Repurchase Agreements and Securities Finance	9,972,912
	3. Derivatives	
	4. Off Balance Sheet Exposure	161,056,584,520
	Less : Regulatory Deductions from CET1 Capital (CAF 2.7 B.I.b)	1,806,383,044
B	Capital Measure	30,851,200,017
	1. Common Equity Tier 1 Capital (After Regulatory Adjustment)	25,418,488,017
	2. Additional Tier 1 Capital	5,432,712,000
C	Leverage Ratio in Percentage	6.64



**Questionnaires for Supervisory Adjustment in RWA & Capital
At the month end of Ashadh, 2081**

SRP Number	Questionnaires	Answers
SRP 6.4a(1)	Is there shortfall in provision?	No
SRP 6.4a(2)	Is there any Loans & Facilities extended to director, employee (except staff bylaw), shareholders > 1% & related parties?	No
SRP 6.4.a(3)	Is there any loans & facilities in excess of Single Obligor Limits?	No
SRP 6.4a(4)	Is there any sale of credit with recourse facility?	No
SRP 6.4a(5)	Is supervisor satisfied with ALM Policies and practices employed by the bank?	Yes
SRP 6.4a(7)	Is supervisor satisfied with the soundness of operational risk management practice adopted by the bank?	No
	If not satisfied, what percentage of gross income is to be levied for operation risk? (Type in the box 2 to 5%)	5.00%
SRP 6.4a(9)	Is supervisor satisfied with overall risk management policies and procedures of the bank?	No
	If not satisfied, what percentage of RWE is to be increased? (Type in the box 2 to 5%)	4.00%
SRP 6.4a(10)	Has the bank achieved desired level of disclosure requirement?	Yes

Compliance with External Requirements

The bank is subject to compliance requirement under NRB Directive No. 1/080 which stipulated a minimum Total Capital Adequacy ratio (CAR) of 11.5%. 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%	9.24%
Minimum Tier 1 Capital (excluding Conservation buffer)	6%	11.21%
Minimum Total Capital (excluding Conservation buffer)	8.5%	12.74%
Minimum Total Capital (including Conservation buffer)	11.5%	12.74%
Leverage Ratio	4%	6.64%

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.

Group

Amount in Rs.

Particulars	31 Ashad 2081				31 Ashad 2080			
	Measured at Fair value		Measured at Amortized Cost	Total	Measured at Fair value		Measured at Amortized Cost	Total
	FVTPL	FVTOCI			FVTPL	FVTOCI		
Financial Assets:								
Cash and cash equivalent	-	-	5,074,320,773	5,074,320,773	-	-	9,463,050,416	9,463,050,416
Due from Nepal Rastra Bank	-	-	15,212,779,452	15,212,779,452	-	-	12,898,923,805	12,898,923,805

Placement with BFls	-	-	5,214,300,000	5,214,300,000	-	-	-	-
Derivative financial instruments	9,972,912	-	-	9,972,912	17,588,448	-	-	17,588,448
Other trading assets	1,274,757,944	-	-	1,274,757,944	1,014,399,764	-	-	1,014,399,764
Loan and advances to B/FIs	-	-	3,202,203,613	3,202,203,613	-	-	4,134,543,000	4,134,543,000
Loans and advances to customers	-	-	203,612,949,861	203,612,949,861	-	-	176,303,568,128	176,303,568,128
Investment securities	-	4,023,272,208	64,866,582,443	68,889,854,651	-	3,752,450,825	48,066,461,365	51,818,912,190
Total Financial Assets	1,284,730,856	4,023,272,208	298,448,218,431	304,176,360,088	1,031,988,212	3,752,450,825	250,866,546,714	255,650,985,751
Financial Liabilities:								
Due to Bank and Financial Institutions	-	-	197,018,769	197,018,769	-	-	2,095,919,987	2,095,919,987
Due to Nepal Rastra Bank	-	-	-	-	-	-	-	-
Derivative financial instruments	-	-	-	-	-	-	-	-
Deposits from customers	-	-	243,613,667,463	243,613,667,463	-	-	199,467,139,586	199,467,139,586
Borrowings	-	-	2,664,573,352	2,664,573,352	-	-	2,136,563,784	2,136,563,784
Debt securities issued	-	-	20,477,020,373	20,477,020,373	-	-	20,473,530,263	20,473,530,263
Subordinated Liabilities	-	-	-	-	-	-	-	-
Total Financial Liabilities:	-	-	266,952,279,957	266,952,279,957	-	-	224,173,153,620	224,173,153,620

Bank
Amount in Rs.

Particulars	31 Ashad 2081				31 Ashad 2080			
	Measured at Fair value		Measured at Amortized Cost	Total	Measured at Fair value		Measured at Amortized Cost	Total
	FVTPL	FVTOCI			FVTPL	FVTOCI		
Financial Assets:								
Cash and cash equivalent	-	-	5,074,083,242	5,074,083,242	-	-	9,462,421,092	9,462,421,092
Due from Nepal Rastra Bank	-	-	15,212,779,452	15,212,779,452	-	-	12,898,923,805	12,898,923,805
Placement with Bank and Financial Institutions	-	-	5,214,300,000	5,214,300,000	-	-	-	-
Derivative financial instruments	9,972,912	-	-	9,972,912	17,588,448	-	-	17,588,448
Other trading assets	1,216,149,394	-	-	1,216,149,394	943,652,800	-	-	943,652,800
Loan and advances to B/FIs	-	-	3,202,203,613	3,202,203,613	-	-	4,134,543,000	4,134,543,000
Loans and advances to customers	-	-	203,617,049,861	203,617,049,861	-	-	176,303,568,128	176,303,568,128
Investment securities	-	3,744,679,625	64,866,582,443	68,611,262,068	-	3,542,868,414	48,065,718,830	51,608,587,244
Total Financial Assets	1,226,122,306	3,744,679,625	297,186,998,611	302,157,800,542	961,241,248	3,542,868,414	250,865,174,855	255,369,284,517
Financial Liabilities:								
Due to Bank and Financial Institutions	-	-	197,018,769	197,018,769	-	-	2,095,919,987	2,095,919,987
Due to Nepal Rastra Bank	-	-	-	-	-	-	-	-
Derivative financial instruments	-	-	-	-	-	-	-	-
Deposits from customers	-	-	243,628,658,005	243,628,658,005	-	-	199,486,613,567	199,486,613,567
Borrowings	-	-	2,664,573,352	2,664,573,352	-	-	2,136,563,784	2,136,563,784
Debt securities issued	-	-	20,477,020,373	20,477,020,373	-	-	20,473,530,263	20,473,530,263
Subordinated Liabilities	-	-	-	-	-	-	-	-
Total Financial Liabilities:	-	-	266,967,270,499	266,967,270,499	-	-	224,192,627,601	224,192,627,601

5.4 Operating Segment Information

5.4.1 General Information

The Bank has adopted "Management Approach" for identifying the operating segments i.e. seven segments based on the geographic locations of its offices in the 7 provinces of the country. For segmentation purpose, all business transactions of offices and business units located in a particular province are grouped together. All transactions between the units are conducted on arm's length basis, with intra unit revenue and cost being nullified at the bank level. Information about the provincial segments is mentioned below:



5.4.2 Information about Profit or Loss, Assets and Liabilities

Figure in "000"

Particulars	Koshi	Mad-hesh	Bagmati	Gan-daki	Lumbini	Karnali	Sudur-Pas-chim	Total
Revenues from External customer	6,341,202	7,359,523	21,999,538	3,654,897	8,276,435	1,261,509	2,390,839	51,283,943
Inter Segment revenues	(800,742)	(1,626,308)	4,641,188	(348,620)	(1,135,076)	(72,087)	(166,894)	491,461
Net Revenue	7,141,944	8,985,831	17,358,351	4,003,517	9,411,511	1,333,596	2,557,733	50,792,483
Total interest revenue	2,851,411	3,381,964	9,765,890	1,702,834	3,860,400	567,037	1,102,655	23,232,191
Interest expense	1,082,539	603,036	11,288,641	776,962	1,319,456	192,270	426,598	15,689,502
Net Interest Revenue	1,768,872	2,778,928	(1,522,751)	925,872	2,540,944	374,767	676,057	7,542,689
Depreciation and amortization	39,970	40,464	113,501	28,937	50,427	16,985	20,924	311,210
Segment profit/(loss)	651,138	404,309	1,672,811	355,220	1,053,848	195,117	277,823	4,610,266
Entity's interest in the profit or loss of associates accounted for using equity method	-	-	-	-	-	-	-	-
Impairment of assets	-	-	-	-	-	-	-	-
Segment Assets	17,923,591	12,951,461	166,263,713	12,723,779	24,679,564	5,524,846	9,161,967	249,228,921
Segment liabilities	17,923,591	12,951,461	166,263,713	12,723,779	24,679,564	5,524,846	9,161,967	249,228,921

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

(Rs in 000')

(a) Revenue	NPR
Total revenues for reportable segments	51,283,943
Other revenues	3,998,160
Elimination of intersegment revenues	-
Entity's revenues	55,282,104
(b) Profit or loss	NPR
Total profit or loss for reportable segments	4,610,266
Other profit or loss	(507,112)
Elimination of intersegment profits	-
Unallocated amounts:	-
Profit before income tax	4,103,154
(c) Assets	
Total assets for reportable segments	333,709,566

Other assets	(22,334,132)
Unallocated amounts	-
Entity's assets	311,375,434
(d) Liabilities	
Total liabilities for reportable segments	333,709,566
Other liabilities	(58,474,080)
Unallocated liabilities	-
Entity's liabilities	275,235,486

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 2080/81	Previous Year 2079/80
Contingent Liabilities		
Acceptance and documentary Credit	2,018,164,360	2,296,112,217
Bills for Collection	-	3,737,061
Forward Exchange Contracts	-	-
Guarantees	58,919,990,504	61,940,792,624
Underwriting Commitments	-	-
Other Commitments	5,101,106,658	5,087,000,803
Undrawn and Undisbursed facilities	100,118,429,656	52,725,262,367
Total	166,157,691,178	122,052,905,073

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	4,978,352
Subsidized loan	1,234,398,000
IFAD VITA Project	1,174,297,000
World Bank FPP	250,900,000



5.7.2 Transactions with Subsidiary and Associate

Particular	Details	Amount	Remarks
Kosh Byabasthapan Company Limited	Subsidiary	14,000,000.00	Fixed Deposit
Kosh Byabasthapan Company Limited	Subsidiary	4,100,000.00	Loan against Fixed Deposit
Kosh Byabasthapan Company Limited	Subsidiary	1,300,045.11	Interest Expenses

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 Board of Directors during FY 2080/81 is as stated below:

KMPs	Designation	Meeting Allowance	Other Benefits
Mr. Ram sharan Pudasaini	Chairman (Representative -Mof.)	292,000.00	For Telephone/ Mobile Rs 3000 per month and for Newspaper Rs 3000 per month
Mr. Uttar Kumar Karki	Board Member (Representative -MoF)	92,000.00	
Mr. Mahesh Acharya	Board Member (Representative -MoF)	124,000.00	
Dr. Rajendra Prasad Mishra	Board Member (Representative -MoA.)	232,000.00	
Mr. Sanjeev Kumar Karn	Board Member (Representative -MoA.)	48,000.00	
Mr. Govinda Prasad Bhattarai	Board Member- Public Shareholder	548,000.00	
Mr. Sanjeev Poudel	Board Member- Public Shareholder	316,000.00	
Mr. Binod Kumar Guragain	Board Member- Public Shareholder	340,000.00	
Ms. Rita Subedi	Independent Board Member	460,000.00	

Compensation to Chief Executive Officer and Deputy General Managers during FY 2080/81 is as stated below:

KMPs	Designation	Short term Employee benefits	Post-employment benefits (Defined Benefit Plan)	Other long-term benefits
Mr. Govinda Gurung	CEO	6,694,220.50	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
Mr. Pratap Subedi	DGM	1,799,926.00		
Dr. Babu Kaji Thapa	DGM	1,772,833.40		
Mr. Yegya Prakas Neupane	DGM	1,772,833.40		
Mr. Prem Kumar Shrestha	DGM	1,683,358.40		
Mr. Min Raj Pokharel	DGM	1,736,224.80		
Mr. Dirgha Bahadur Aryal	DGM	1,764,741.88		
Mr. Nirmal Prasad Upadhyay	DGM	785,831.66		

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 4/080 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 Shrawan End, 2081 i.e. one month 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 2081 (Rs)	Outstanding Interest As On Asar End 2081 (Rs)
1	The Land Mark Apartment Co P	242,035,012	761,744,987
2	Surya Mama Bhanja Gai Farm Pvt. Ltd	75,000,000	27,247,068
3	Surya Mama Bhanja Gai Farm Pvt. Ltd	49,901,590	14,953,429
4	Gusto Italiano Restaurant	10,000,000	11,690,597
5	General Auto Trading Pvt . Ltd	8,000,000	10,256,738
6	Siruwa Constructon Company Pvt Ltd	27,490,144	9,214,117
7	Srijanshil Niramn Sewa Pro Bishnu	4,087,079	8,251,269
8	Koshi & Neupane Nirman Sewa Pvt.Ltd	22,197,092	7,547,364
9	Om Traders And Janaral Store(Pro.Sa	8,000,000	7,394,086
10	Puspa Sunchandi Pasal	10,000,000	7,197,654
11	Siruwa Constructon Company Pvt Ltd	21,584,300	7,159,327
12	Surya Ayurveda Pvt. Ltd.	20,100,000	6,947,741
13	Manju Feed & Poultry Industries Pvt	28,378,378	6,869,121
14	Jagat Bahadur Darnal	4,000,000	6,517,184
15	Siruwa Constructon Company Pvt Ltd	33,500,000	6,408,963
16	Manju Feed & Poultry Industries Pvt	25,333,333	5,705,788
17	Lachhman Dangi General	2,977,112	5,580,812
18	Mahakali Gaurav Builders	20,000,800	5,577,606
19	Jom Tik Wood Furniture & Furnishing	4,999,353	5,259,139
20	Rauth General Store	5,015,515	5,258,929
21	Siruwa Constructon Company Pvt Ltd	18,000,000	5,184,222
22	Mahakali Gaurav Builders	3,194,720	4,950,794
23	Shree Uma Gauri Agriculture Cooperative Sociaty Lt	29,012,195	4,487,276
24	Bishal Galla Bhandar	4,000,000	4,314,842
25	Creative Mod Academy B H Sch	3,000,000	4,041,554
26	Star Phensy Stores	5,700,000	3,825,189
27	Shiva Prasad Interprises	13,000,000	3,623,476
28	Ramlaxman Elec Pro Ganesh Bud	2,495,551	3,429,261
29	Manju Feed & Poultry Industries Pvt	22,000,000	3,393,461
30	Ashish Stores	2,300,000	3,350,429
31	Siruwa Constructon Company Pvt Ltd	12,100,000	3,345,319
32	Jay Laxmi Stores	3,600,000	3,194,659
33	R R Suppliers	3,499,882	3,192,425
34	Om Genaral Traders	4,879,330	3,154,119
35	Ananda Dudh Deri Udhog Jogindr	4,999,671	3,147,142
36	Bishnu Dev Auto Garage	3,400,000	3,114,032
37	Om Shanti Hotel	3,399,767	3,041,797
38	Tripura Saw Mill	4,972,478	2,972,589
39	Garbasi Rumba Nirman Sewa	11,500,656	2,966,265
40	Siruwa Constructon Company Pvt Ltd	10,200,000	2,937,726
41	Amit Itta Udhog	9,000,000	2,912,835
42	C.M. Suppliers	4,776,799	2,911,287
43	Ram Maya Pujari	3,493,548	2,826,260



S.N	Name of Borrower	Outstanding Principal As On Asar End 2081 (Rs)	Outstanding Interest As On Asar End 2081 (Rs)
44	Yubraj Sunar	1,800,000	2,824,640
45	Darkhali Kirana Store	3,499,999	2,785,873
46	Shyam Prasad Shrestha	26,550,000	2,785,711
47	Krishna Saw Mill	2,675,000	2,771,108
48	Hari Narayan Sah	1,989,487	2,768,782
49	Shubhakamana Nirman Sewa Pvt.Ltd.	14,000,000	2,644,699
50	Mukesh Kumar Yadav	1,951,980	2,644,627
51	Gaule Hatchery Pvt.Ltd.	10,000,000	2,620,347
52	Mahakali Gaurav Builders	8,409,035	2,567,201
53	Diya Sun Chadi Pashal	2,000,000	2,537,452
54	Mission Fancy Store	3,000,000	2,496,289
55	Gorkha Bahadur Khatri 9868349402	3,000,000	2,450,847
56	Shree Laxmi Cold Store	2,494,779	2,437,604
57	Rauth General Store	2,199,934	2,436,689
58	Narma Rice Flor O Mil Man Bdr	1,999,942	2,433,378
59	Patigau Charvaiya Hotel	2,674,645	2,425,759
60	Pema Du Chh Rainbow Tr Ma P U	2,199,810	2,380,027
61	Siruwa Constructon Company Pvt Ltd	8,000,000	2,372,899
62	Dhan Bahadur Budathoki	2,148,854	2,356,366
63	Roshan Kumar Shrestha	1,397,515	2,352,349
64	A R Poultry Firm	15,000,000	2,341,964
65	Prasant Electronics	3,000,000	2,309,029
66	Suyal Kukhura Palan Firm	10,000,000	2,287,131
67	Shree Lal Kumar Shrestha	13,754,386	2,281,611
68	Radha Krishna Furniture Udhog	12,000,000	2,247,172
69	B P Construction	12,699,000	2,231,549
70	Jitij Traders	3,449,505	2,217,512
71	Namaste Itta Udhog	9,299,796	2,212,613
72	Anuj M.Cycle Workshop/Anuj Bastrala	4,500,250	2,163,094
73	Bank Of Kathmadu	1,288,056	2,151,335
74	Shubhakamana Nirman Sewa Pvt.Ltd.	11,000,000	2,077,990
75	Pushpanjali Tre And Suppliers	2,800,000	2,041,247
76	Halesi Bhandar Stores	2,301,077	2,022,382
77	Hiuchuli Structures Pvt Ltd	10,000,000	1,985,795
78	Pushp Ganga Imporriu And Jewellers	1,485,357	1,959,396
79	Pathak Pashupalan Farm	3,495,552	1,904,196
80	Surya Mama Bhanja Gai Farm Pvt. Ltd	8,905,716	1,885,572
81	Siruwa Constructon Company Pvt Ltd	6,700,000	1,852,366
82	Binod Poultry Firm	7,800,000	1,844,668
83	New Laxmi Constractions Supp	2,428,000	1,811,034
84	Himalaya Construction	3,000,000	1,804,218
85	Sahara Bhawani Press	3,500,000	1,797,901
86	Ananda Construction Company	5,000,000	1,797,341
87	Garvu Baba Bhaishi F	2,657,223	1,789,903
88	Nathuni Shah	1,150,000	1,771,282
89	Shrestha Cold Drinks	2,500,000	1,769,530
90	Yadab Ramtandan Chhetri	800,000	1,748,194
91	Salyani Darmakoti Sunchadi Pasal	1,260,695	1,733,674
92	New Laxmi Suppliers	2,500,000	1,730,357
93	Shulav Fancy Store P	3,000,000	1,687,275

S.N	Name of Borrower	Outstanding Principal As On Asar End 2081 (Rs)	Outstanding Interest As On Asar End 2081 (Rs)
94	Sushankhya Money Transfer	3,000,000	1,645,553
95	Prashanna Fashion	2,580,000	1,630,659
96	Nilam Devi Yadav	997,220	1,629,863
97	Nathuni Shah	1,199,955	1,537,139
98	Shuvamukhi Krishi &Pashupalan	3,000,000	1,536,502
99	Khimdung Nirman Sewa	2,000,000	1,514,476
100	Pushpa & Nasili Bastralaya	1,999,113	1,490,397
101	K & K Traders And Suppliers	1,145,588	1,484,041
102	Tej Bastaralay	1,791,874	1,480,282
103	Simleshwor Builders	8,522,145	1,479,952
104	Subham Enterprises	1,993,911	1,472,009
105	Hiuchuli Structures Pvt Ltd	9,995,926	1,463,205
106	Shree New Bishnu Jewellery Udyog	2,500,000	1,452,295
107	Ramkumar Shrestha	998,800	1,448,282
108	Karma Construction Private Limited	46,664,594	1,435,991
109	Shubhakamana Nirman Sewa Pvt.Ltd.	15,000,000	1,432,292
110	Khimdung Nirman Sewa	1,990,759	1,427,705
111	Kanish Nirman Sewa	895,772	1,412,910
112	Upendra Prasad Malla	900,000	1,401,692
113	Ambar Bd Shrestha	535,458	1,401,194
114	Creative Mod Academy B H Sch	1,100,000	1,396,859
115	Dhankuta Technical Institute	9,780,574	1,367,488
116	Suraj Hardware Tej Narayn Ray	2,200,000	1,349,011
117	S.Q.B.Poultry Firm Pvt. Ltd.	5,597,855	1,344,027
118	Bishal Falful Tatha Tarkari Pasal	2,500,000	1,328,544
119	Jai Kothi Mai Etta Udhyog	5,375,698	1,301,501
120	Nawanit Construction	1,594,729	1,300,930
121	Dhanraj Polultry Firm	6,500,000	1,294,447
122	Sarita Gala Kharid Bikri Kendra	2,482,657	1,288,363
123	Rauth General Store	1,439,000	1,284,364
124	Sarswati Parajuli	2,501,100	1,282,673
125	Pramika Thapa Furniture Udhyog	6,000,789	1,282,331
126	Dulal Furniture Udhyog	4,000,000	1,281,293
127	Euro Organic Green Herbs	5,000,000	1,266,329
128	Boudhi Mai Pharnichar Udhoyog G	954,166	1,258,215
129	Manraj Rawal	2,000,000	1,257,178
130	Khimdung Nirman Sewa	2,499,125	1,247,154
131	Dinesh Store And Suppliers	2,500,000	1,242,945
132	Jay Mata Di Jewelars	1,480,000	1,237,310
133	Sambridhi Agro Pvt Ltd	2,725,618	1,218,782
134	Garvu Baba Bhaishi F	1,328,611	1,205,777
135	Samram Bangur Firm	1,994,871	1,200,019
136	Santosh Pharmeshi	389,558	1,199,478
137	Sampatji Itta Udayog Paramesh Sah	3,000,000	1,193,954
138	Jit Bahadur Bhatta	1,000,000	1,174,882
139	Shrestha Nirmar Sewa	3,500,000	1,171,523
140	Hasan Ita Udhyog	4,997,742	1,167,579
141	Nirpa & Sharda Traders	3,000,000	1,167,086
142	Rupali Constructions	1,234,143	1,166,085
143	Harati Tea State	574,895	1,162,776



S.N	Name of Borrower	Outstanding Principal As On Asar End 2081 (Rs)	Outstanding Interest As On Asar End 2081 (Rs)
144	Koirala Enterprises	3,500,000	1,153,610
145	Shree Manokamana General Order Supp	2,475,000	1,152,854
146	Tej Bahadur Rokaya	1,850,000	1,145,880
147	Thagunna Stor Adar Saplayasra	5,000,000	1,143,874
148	Buddha Chowmein Udyog	839,976	1,141,331
149	N B Nirman Sewa	4,000,000	1,139,731
150	Tetri Devi L 13 2 4	328,301	1,136,958
151	Menuka Kinara Pasalpro.Jit Bdr Bhat	800,000	1,132,457
152	Ananda Nirman Sewa	3,500,000	1,124,540
153	Shobha Traders	8,500,000	1,124,398
154	Shubhakamana Nirman Sewa Pvt.Ltd.	7,637,534	1,117,365
155	Gaurishankar Nirman Sewa	1,286,246	1,103,817
156	Khushi Kirana Pasal	843,154	1,102,899
157	Himal Furniture Udhog	6,300,000	1,099,917
158	Surya Ayurveda Pvt. Ltd.	3,668,831	1,099,632
159	Lohani & Sons Cons Pvt Ltd	6,200,000	1,097,043
160	Dinesh Store And Suppliers	1,043,296	1,096,695
161	Sumnima Furniture Ugdog Pro Durga	998,317	1,094,503
162	New Sulav Phency Store	3,000,000	1,093,509
163	Manshi Pashu Panchhi Vy Fa Pr	2,500,000	1,092,205
164	Thapa Ekikrit Krishi Farm	5,000,000	1,091,219
165	Suman Rice Mill	5,500,000	1,090,549
166	Barsha Choudhary	6,655,738	1,090,116
167	Radares Ray	982,477	1,087,714
168	Famous Bastralaya	3,500,000	1,086,766
169	Abilal Pandey	1,000,000	1,086,367
170	Shre Phatanglung Dhaka Kapada Udhyo	3,000,000	1,084,018
171	Yamphu Poultry Firm	3,000,000	1,081,988
172	Kamala Dhami (Bhatta)	3,300,000	1,071,083
173	Gaule Hatchery Pvt.Ltd.	4,000,000	1,067,452
174	Kuseswor Mahato	899,918	1,066,429
175	Hatch Nepal Pvt.Ltd.	34,379,462	1,057,282
176	Laxmi Nirman Sewa	1,594,828	1,056,257
177	Bhakta Giri	999,850	1,056,136
178	Kishor Construction	5,525,000	1,054,647
179	Ganesh Bahadur Thami	1,000,000	1,051,539
180	Kanchan Kumari Yadav	6,815,596	1,048,803
181	Bhuwan And Bhaskar Construction	1,447,932	1,048,025
182	Ganesh Raj Pande	492,781	1,042,519
183	Chandrakala Girl Udhog	3,600,000	1,039,112
184	G.B. Nirman Sewa Pvt.Ltd.	4,000,012	1,034,598
185	Khagendra Prasad Upadhaya	900,000	1,028,910
186	Krishna Dev Yadav	800,000	1,020,737
187	Dinesh Store And Suppliers	1,910,105	1,018,196
188	Dhiraj Electronic Center	795,193	1,017,384
189	Rupali Constructions	1,447,377	1,015,748
190	Birendra Sahani Mala	709,955	1,002,765
191	Others	1,881,221,627	512,158,918
Total		3,320,100,654	1,748,112,689

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, 2081.

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

Details of Refinance Loan

Particulars	As of Ashadh, end 2081	
	No. of Customers	Amount (Rs.)
Refinance Loan	Nil	Nil
Business Continuity Loan	Nil	Nil

Details of Subsidized Loan

Particulars	As of Ashadh, end 2081	
	No. of Customers	Amount (Rs.)
Subsidized Loan	13,795	15,794,292,460

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 are the difference between the value of loan at carrying amount and present value of staff loan discounted at market rate. Deferred benefits are 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.

Particulars	FY 2080/81	FY 2079/80
Total Staff Loan (NPR)	7,677,040,726.79	4,857,184,010.02
Unamortized Staff Benefits (NPR)	2,413,990,372.88	3,184,837,559.80
Amortized Staff Loan (NPR)	383,639,103.52	961,797,951.76

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

Particulars	Insured Home Loan	Uninsured Other Staff Loan	Insured Vehicle Loan
Interest Rate %	3%, 2% & 1%	1%, 0.5% & 4%	3%, 2% & 1%

Discount Rate to be used for calculation of amortized cost of Staff Loan:

Particulars	Cost of Fund
2080/81	5.88%
2079/80	7.51%
2078/79	8.43%



6.2 Project

VITA project

The bank is implementing 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 2081 is NPR 1,174,297,000.

World Bank FPP

The World Bank FPP Loan amount outstanding as on Ashad end 2081 is NPR 250,900,000

6.3 Derivative Assets and Derivative Liabilities

At reporting date, the bank's outstanding contract for a non-deliverable forward contract assets (NDF) was of Rs. 9,972,912.

6.4 Proposed Dividend

Bank has proposed 10.53% (3% stock dividend and 7.53% cash dividend) dividend to equity shareholders by the decision of board of directors meeting dated on 4th Poush, 2081.

6.5 Fair value of Land and Building

Recent 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. 62.18 per share i.e. revised net worth would have been 296.81 per share as on 31/03/2081.

6.6 Related to Associates

There is no any investment in associates002E

6.7 Inter branch Transactions

All inter branch transactions are reconciled on regular basis. Net inter branch balance as on Ashadh, end 2081 is Rs. 167,954,975.29 only.

7 Concentration of Borrowings and Deposits

A. Concentration of Borrowings

Amount in NPR

Particulars	Current Year	Previous Year
Borrowings from 10 largest lenders	23,812,673,905	24,524,978,609
Percentage of borrowings from ten largest lenders to total depositors	9.77%	12.17%

Particulars	Current Year	Previous Year
Total Deposit from twenty largest depositors		
a. Group-wise		
b. As per individual customer	61,078,668,993	40,676,909,758
Percentage of deposits from twenty largest depositors to total deposits		
a. Group-wise		
b. As per individual customer	25.05%	20.18%

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	13,594,800,355	9,888,365,588
Percentage of exposures to twenty largest borrowers to total loans and advances		
a. As per group (related party)		
b. As per individual customer	6.58%	5.41%

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

As on Quarter ended 31 Ashadh 2081

Assets	Group		Bank	
	This Quarter Ending	Immediate Previous Year Ending	This Quarter Ending	Immediate Previous Year Ending
Cash and cash equivalent	4,394,151,143	9,463,050,416	4,393,913,612	9,462,421,092
Due from Nepal Rastra Bank	8,783,230,709	7,096,495,884	8,783,230,709	7,096,495,884
Placement with Bank and Financial Institutions	5,886,142,500	-	5,886,142,500	-
Derivative financial instruments	-	17,588,448	-	17,588,448
Other trading assets	1,274,757,944	1,014,399,764	1,216,149,394	943,652,800
Loan and advances to B/FIs	3,279,989,935	4,134,543,000	3,279,989,935	4,134,543,000
Loans and advances to customers	201,761,781,933	176,303,568,128	201,765,881,933	176,303,568,128
Investment securities	75,812,305,954	57,621,340,111	75,533,173,335	57,411,015,165
Current tax assets	-	278,310,052	-	276,706,184
Investment in subsidiaries	-	-	28,840,000	28,840,000
Investment in associates	-	-	-	-
Investment properties	943,089,080	248,649,555	943,089,080	248,649,555
Property and equipment	2,216,755,878	2,293,412,292	2,214,340,680	2,291,066,049
Goodwill and Intangible assets	73,199,897	138,590,074	73,199,897	138,590,074
Deferred tax assets	-	-	-	-
Other assets	8,874,246,312	7,319,251,543	8,874,073,894	7,317,842,648
Total Assets	313,299,651,286	265,929,199,267	312,992,024,970	265,670,979,027
Liabilities				
Due to Bank and Financial Institutions	197,018,769	2,095,919,987	197,018,769	2,095,919,987
Due to Nepal Rastra Bank	3,357,331	4,571,178	3,357,331	4,571,178
Derivative financial instruments	-	-	-	-
Deposits from customers	243,575,390,355	199,467,139,586	243,589,840,861	199,486,613,567
Borrowing	2,664,573,352	2,136,563,784	2,664,573,352	2,136,563,784
Current Tax Liabilities	356,641,496	-	286,572,362	-
Provisions	-	-	-	-
Deferred tax liabilities	426,354,465	545,463,797	425,415,178	484,358,492
Other liabilities	8,204,220,598	7,203,104,321	8,194,001,683	7,195,768,718
Debt securities issued	20,479,119,555	20,473,530,263	20,479,119,555	20,473,530,263
Subordinated Liabilities	-	-	-	-
Total liabilities	275,906,675,920	231,926,292,916	275,839,899,092	231,877,325,989
Equity				
Share capital	18,884,386,078	18,884,386,078	18,884,386,078	18,884,386,078
Ordinary Share	13,451,674,078	13,451,674,078	13,451,674,078	13,451,674,078
Preference Share(Irredeemable)	5,432,712,000	5,432,712,000	5,432,712,000	5,432,712,000
Share premium	-	-	-	-
Retained earnings	2,723,734,286	1,310,986,836	2,662,757,740	1,243,168,613
Reserves	15,768,317,694	13,790,601,266	15,604,982,060	13,666,098,347
Total equity attributable to equity holders	37,376,438,058	33,985,974,180	37,152,125,878	33,793,653,038
Non-controlling interest	16,537,308	16,932,171		
Total equity	37,392,975,366	34,002,906,351	37,152,125,878	33,793,653,038
Total liabilities and equity	313,299,651,286	265,929,199,267	312,992,024,970	265,670,979,027



Condensed Consolidated Statement of Profit or Loss
For the Quarter ended 31 Ashadh 2081

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	6,987,336,187	27,142,121,517	6,119,152,803	23,949,094,788	6,988,876,624	27,141,949,462	6,120,647,593	23,948,684,755
Interest expense	4,066,625,130	17,016,384,797	4,286,212,430	15,751,667,691	4,068,479,926	17,017,669,315	4,287,570,490	15,753,025,751
Net interest income	2,920,711,057	10,125,736,720	1,832,940,373	8,197,427,097	2,920,396,698	10,124,280,148	1,833,077,103	8,195,659,004
Fees and commission income	549,022,710	1,664,192,539	404,304,727	1,371,859,175	549,022,710	1,664,192,539	404,304,727	1,371,859,175
Fees and commission expense	51,416,887	235,916,536	73,050,592	213,649,195	51,416,887	235,916,536	73,050,657	213,649,195
Net fee and commission income	497,605,822	1,428,276,003	331,254,135	1,158,209,980	497,605,822	1,428,276,003	331,254,070	1,158,209,980
Net interest, fee and commission income	3,418,316,879	11,554,012,724	2,164,194,508	9,355,637,077	3,418,002,521	11,552,556,151	2,164,331,173	9,353,868,984
Net trading income	87,972,736	46,513,726	1,092,422,842	139,087,350	88,710,802	50,683,180	1,079,612,291	115,521,318
Other operating income	112,805,127	177,942,978	71,550,027	131,924,521	112,731,872	177,794,482	71,583,595	131,788,875
Total operating income	3,619,094,741	11,778,469,428	3,328,167,377	9,626,648,948	3,619,445,196	11,781,033,813	3,315,527,059	9,601,179,177
Impairment charge/(reversal) for loan and other losses	(288,748,109)	1,233,610,492	(1,197,505,376)	1,458,173,793	(288,748,109)	1,233,610,492	(1,197,505,376)	1,458,173,793
Net operating income	3,907,842,851	10,544,858,936	4,525,672,753	8,168,475,155	3,908,193,305	10,547,423,321	4,513,032,435	8,143,005,384
Operating expense								
Personnel expenses	891,699,250	3,789,687,482	953,303,821	3,623,739,917	890,912,743	3,786,169,569	952,231,617	3,620,726,434
Other operating expenses	109,847,822	1,001,154,659	403,682,509	996,384,385	109,174,064	999,749,167	403,416,546	995,690,036
Depreciation & Amortisation	288,181,422	466,945,192	63,161,542	487,121,758	288,169,109	466,902,695	63,123,835	487,084,050
Operating Profit	2,618,114,357	5,287,071,604	3,105,524,881	3,061,229,095	2,619,937,389	5,294,601,890	3,094,260,437	3,039,504,864
Non operating income	(11,631,247)	1,425,118	(25,144,965)	101,744,623	(11,631,247)	1,425,118	103,504,041	101,744,623
Non operating expense	(4,359,055)	49,113	8,427,461	26,366,244	(4,359,055)	49,113	8,427,461	26,366,244
Profit before income tax	2,610,842,165	5,288,447,609	3,071,952,456	3,136,607,474	2,612,665,197	5,295,977,895	3,189,337,017	3,114,883,243
Income tax expense	1,009,695,867	1,638,337,370	1,133,892,251	1,797,020,860	1,010,168,785	1,640,315,257	1,131,037,907	1,791,472,191
Current Tax	834,179,366	1,575,217,220	768,818,387	1,634,030,780	833,703,922	1,572,906,932	767,866,174	1,633,078,567
Deferred Tax	175,516,501	63,120,150	365,073,864	162,990,080	176,464,863	67,408,324	363,171,733	158,393,624
Profit/(loss) for the period	1,601,146,298	3,650,110,238	1,938,060,205	1,339,586,614	1,602,496,412	3,655,662,638	2,058,299,110	1,323,411,052
Condensed Consolidated Statement of Comprehensive Income								
Profit/(loss) for the period	1,601,146,298	3,650,110,238	1,938,060,205	1,339,586,614	1,602,496,412	3,655,662,638	2,058,299,110	1,323,411,052
Other Comprehensive Income	(61,422,204)	(255,303,545)	199,345,899	1,029,454,965	(101,297,197)	(294,004,519)	66,773,090	896,120,333
Total Comprehensive Income	1,539,724,094	3,394,806,693	2,137,406,103	2,369,041,579	1,501,199,215	3,361,658,119	2,125,072,200	2,219,531,385
Basic earnings per share	45.19	24.71	55.21	7.54	45.23	24.75	58.78	7.42
Diluted earnings per share	45.19	24.71	55.21	7.54	45.23	24.75	58.78	7.42
Profit attributable to:								
Equity holders of the Bank	1,601,233,020	3,650,505,101	1,937,462,185	1,338,436,278	1,602,496,412	3,655,662,638	2,058,299,110	1,323,411,052
Non-controlling interest	(86,722)	(394,863)	598,019	1,150,336	-	-	-	-
Total	1,601,146,298	3,650,110,238	1,938,060,205	1,339,586,614	1,602,496,412	3,655,662,638	2,058,299,110	1,323,411,052

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)	This Quarter	Upto This Quarter (YTD)	Upto This Quarter (YTD)
Capital Fund to RWA	13.44%	14.24%		13.44%	14.24%
Non-Performing loan (NPL) to total Loan	3.44%	2.78%		3.44%	2.78%
Total Loan Loss Provision to Total NPL	113.16%	137.70%		113.16%	137.70%
Cost of Funds	5.88%	7.51%		5.88%	7.51%
Credit to Deposit Ratio	77.80%	81.73%		77.80%	81.73%
Base Rate	8.09%	10.06%		8.09%	10.06%
Interest Rate Spread	3.95%	3.94%		3.95%	3.94%

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 and calculated after dividend to Preference Shareholders.
- Debt securities issued represents debenture worth Rs. 2,500 million and Agri bond worth Rs. 18,000 million .
- Interim financial statements has been prepared based on NFRSs except for impairment testing of Financial Assets (IFRS 09).
- A detailed interim financial report has been published in the Bank's website www.adbl.gov.np



Unaudited Statement of Distributable Profit or Loss

For the Quarter ended on 31 Ashadh 2081

(As per NRB Regulation)

Particulars	Bank	
	Current Year Up to this Quarter YTD	Previous Year Corresponding Qtr YTD
Net Profit or (loss) as per statement of profit or loss	3,655,662,638	1,323,411,052
1. Appropriations		
a. General Reserve	730,659,099	267,590,495
b. Capital Redemption Reserve	500,000,000	500,000,000
c. Exchange Fluctuation Fund	-	3,893,230
d. Corporate Social Responsibility Fund	36,556,626	13,234,111
e. Employees Training Fund	36,830,993	9,217,191
f. Other	(27,092,688)	(12,442,257)
CSR Expenses transferred to Retain earning from CSR Reserve	(29,459,833)	(19,809,134)
Realised gain upto previous year on equity share investment measured at FVTOCI transferred to Retained Earnings	2,367,145	(14,541,425)
Investment Adjustment Reserve	-	21,908,302
Profit or (loss) before regulatory adjustment	2,378,708,608.04	541,918,282.00
<u>Regulatory Adjustment:</u>		
a. Interest receivable (-)/previous accrued interest received (+)	(295,091,614)	(383,173,609)
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 (+)	(378,503,015)	3,941,023
e. Deferred tax assets recognised (-)/ reversal (+)	-	71,645,331
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	
g. Bargain purchase gain recognised (-)/reversal (+)	-	
h. Actuarial loss recognised (-)/reversal (+)	(285,524,852)	(465,589,237)
i. Others (+/-)	-	
Net Profit or (loss) for the Qtr ended on 31 Ashad, 2081 available for distribution	1,419,589,126.87	(231,258,210.00)
Opening Retained Earnings as on Shrawan 1, 2080	1,243,168,613	3,514,818,592
Adjustments (+/-)		
<u>Distribution:</u>		
Bonus Share Issued	-	(263,758,315)
Cash Dividend Paid	-	(1,776,633,454)
Total Distributable Profit or (Loss) as on Qtr end Ashad 2081	2,662,757,740	1,243,168,613
Annualised Distributable Profit/(Loss) per Share for the year Only	8.13	(1.72)
Total Distributable Profit/(Loss) per Share Upto Reporting Date	17.37	9.24

Comparison Unaudited and Audited Financial Statements as of FY 2080/81

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	4,393,914	5,074,083	(680,170)	-15.48%	
Due from Nepal Rastra Bank	8,783,231	15,212,779	(6,429,549)	-73.20%	
Placement with Bank and Financial Institutions	5,886,143	5,214,300	671,843	11.41%	
Derivative financial instruments	-	9,973	(9,973)	0.00%	
Other trading assets	1,216,149	1,216,149	(0)	0.00%	
Loan and advances to B/FIs	3,279,990	3,202,204	77,786	2.37%	
Loans and advances to customers	201,765,882	203,617,050	(1,851,168)	-0.92%	Variance is due to revision in loan loss provision, amortization of staff loan and regrouping of deferred employee expenditure.
Investment securities	75,533,173	68,611,262	6,921,911	9.16%	
Current tax assets	-	139,135	(139,135)	0.00%	
Investment in subsidiaries	28,840	29,013	(173)	-0.60%	
Investment in associates	-	-	-	0.00%	
Investment property	943,089	943,089	0	0.00%	
Property and equipment	2,214,341	2,238,426	(24,085)	-1.09%	
Goodwill and Intangible assets	73,200	61,972	11,228	15.34%	
Deferred tax assets	-	-	-	0.00%	
Other assets	8,874,074	5,805,999	3,068,075	34.57%	Variance is due to re-grouping of deferred employee expenditure.
Total Assets	312,992,025	311,375,434	1,616,591	0.52%	
Capital and Liabilities					
Due to Bank and Financial Institutions	197,019	197,019	(0)	0.00%	
Due to Nepal Rastra Bank	3,357	-	3,357	100.00%	
Derivative financial instruments	-	-	-		
Deposits from customers	243,589,841	243,628,658	(38,817)	-0.02%	
Borrowing	2,664,573	2,664,573	-	0.00%	
Current Tax Liabilities	286,572	-	286,572	100.00%	
Provisions	-	-	-		
Deferred tax liabilities	425,415	307,423	117,992	27.74%	
Other liabilities	8,194,002	7,960,792	233,209	2.85%	Variance is due to regrouping and reclassification with other assets, and deposits from customers
Debt securities issued	20,479,120	20,477,020	2,099		
Subordinated Liabilities	-	-	-		
Total Liabilities	275,839,899	275,235,486	604,413	0.22%	
Share capital	18,884,386	18,884,386	(0)		
Share premium	-	-	-		
Retained earnings	2,662,758	2,136,088	526,670	19.78%	Variance is due to additional provision and other adjustment by auditors/regulators
Reserves	15,604,982	15,119,474	485,508	3.11%	
Total equity attributable to equity holders	37,152,126	36,139,948	1,012,178	2.72%	
Total liabilities and equity	312,992,025	311,375,434	1,616,591	0.52%	



Statement of Profit or Loss	As per unaudited Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
			In amount	In %	
Interest income	27,141,949	27,571,348	(429,398)	-1.58%	Variance is due to recognition of interest income on staff loan
Interest expense	17,017,669	17,018,566	(897)	-0.01%	
Net interest income	10,124,280	10,552,782	(428,502)		
Fee and commission income	1,664,193	1,672,369	(8,176)	-0.49%	
Fee and commission expense	235,917	232,765	3,151	1.34%	Variance is due to re-grouping and reclassification
Net fee and commission income	1,428,276	1,439,603	(11,327)	-0.79%	
Net interest, fee and commission income	11,552,556	11,992,385	(439,829)	-3.81%	
Net trading income	50,683	58,594	(7,911)	-15.61%	Variance is due to re-grouping and reclassification
Other operating income	177,794	169,299	8,496	4.78%	Variance is due to re-grouping and reclassification
Total operating income	11,781,034	12,220,278	(439,244)	-3.73%	
Impairment charge/(reversal) for loans and other losses	1,233,610	2,452,167	(1,218,557)	-98.78%	Variance is due to additional impairment from auditors
Net operating income	10,547,423	9,768,110	779,313	7.39%	
Personnel expenses	3,786,170	4,158,302	(372,133)	-9.83%	Variance is due to actuarial valuation
Other operating expenses	999,749	994,423	5,327	0.53%	Variance is due to re-grouping and reclassification
Depreciation & Amortisation	466,903	476,528	(9,625)	-2.06%	Variance is due to depreciation computation on right to use assets.
Operating profit	5,294,602	4,138,858	1,155,744	21.83%	
Non operating income	1,425	11,345	(9,920)	-696.10%	Variance is due to re-grouping and reclassification
Non operating expense	49	47,049	(47,000)	-95697.45%	Variance is due to re-grouping and reclassification
Profit before tax	5,295,978	4,103,154	1,192,823	22.52%	
Income tax expenses	1,640,315	1,205,667	434,649	26.50%	
Current Tax	1,572,907	1,147,370	425,537	27.05%	Variance is due to additional allowance as per income tax audit.
Deferred Tax	67,408	58,297	9,112	13.52%	Variance due to computation of deferred tax of Fixed Assets.
Profit/(loss) for the period	3,655,663	2,897,488	758,175	20.74%	
Other comprehensive income	(294,005)	(550,619)	256,614	-87.28%	
Total comprehensive income	3,361,658	2,346,869	1,014,789	30.19%	
Distributable Profit					
Net profit/(loss) as per profit or loss	3,655,663	2,897,488	758,175	20.74%	As per the reasons as mentioned above.
Add/Less: Regulatory adjustment as per NRB Directive	2,236,074	2,004,569	231,505	10.35%	As per the reasons as mentioned above.
Free profit/(loss) after regulatory adjustments	1,419,589	892,919	526,670	37.10%	

Major Indicators

Particulars	Indicators	2076/77	2077/78	2078/79	2079/80	2080/81
Net Profit to Total Revenue Ratio	Percentage	18.27	19.37	10.53	5.16	9.83
*Earnings per Share	Rs.	31.45	29.13	14.41	7.42	19.12
Market price per Share	Rs.	385.00	479.00	331.00	233.90	294.00
Price Earning Ratio	Ratio	12.24	16.44	22.98	31.54	15.38
Stock Dividend on Equity Share Capital	Percentage	15.00	20.00	2.00	-	3.00
Cash Dividend on Equity	Percentage	0.79	1.05	11.00	-	7.53
Interest Income to Loan and Advances	Percentage	11.74	9.98	10.98	13.10	13.34
Employee Expenses to Total Operating Expense	Percentage	21.87	33.67	28.07	19.15	19.64
Interest on Total Deposit and Borrowings	Percentage	6.24	4.76	5.97	7.24	6.48
Exchange Fluctuation Income to Total Income	Percentage	0.03	-	0.00	0.06	(0.00)
Employee Bonus to Total Employee Expenditure	Percentage	7.65	7.99	2.57	2.32	2.67
Net Profit to Loan and Advances	Percentage	2.70	2.33	1.25	0.72	1.40
Net Profit to Total Assets	Percentage	1.86	1.59	0.90	0.50	0.93
Total Loan to Deposit	Percentage	85.84	92.93	107.01	91.56	84.78
Total Operating Expense to Total Assets	Percentage	7.71	5.86	6.68	7.93	7.35
Capital Adequacy of Risk Weighted Assets						
Core Capital	Percentage	16.47	14.42	13.62	12.24	11.21
Supplementary Capital	Percentage	2.82	2.53	1.98	2.00	1.54
Total Capital Fund	Percentage	19.29	16.94	15.59	14.24	12.74
Liquidity Ratio	Ratio	33.98	36.21	25.96	30.10	34.26
Non Performing Loan to Total Loan	Percentage	2.84	1.88	2.09	2.78	3.91
Base Rate	Percentage	9.26	7.13	8.90	10.06	8.09
Spread Rate	Percentage	4.44	4.37	4.37	3.94	3.95
Book Network	Rs. '000	28,470,887	31,505,118	33,357,035	33,793,653	36,139,948
Total Share (Ordinary)	Number	95,564,607	109,899,298	131,879,158	134,516,741	134,516,741
Total Employee	Number	2013	2402	2336	2391	2372

*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

च.सं. १२८

प.सं: बै.सु.वि./अफसाइट/एजिएम/१६ /२०८१-८२

कृषि विकास बैंक लिमिटेड
रामशाहपथ, काठमाडौं ।



दरबारमार्ग, काठमाडौं ।

फोन नं.: ४४१९८०५,७

फ्याक्स नं.: ४४१०१५९

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पोस्ट बक्स: ७३

मिति: २०८१/०९/०७

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

महाशय,

त्यस बैंकबाट पेश गरिएका वित्तीय विवरण तथा अन्य कागजातका आधारमा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ४७ को उपदफा (२) का प्रावधानहरु र एकीकृत निर्देशन ०४/०८० को व्यवस्थाहरु पालना गरेको देखिएको हुँदा, ऐ. ऐनको उपदफा (१) बमोजिम बैंकले सञ्चित मुनाफा रु.२,१३,६०,८७,५७५.०० बाट चुक्ता पुजी (रु.१३,४५,१६,७४,०७८.००) को ३ प्रतिशतले हुने रकम रु.४०,३५,५०,२२२.३४ बराबरको बोनस शेयर, चुक्ता पुजीको ७.५३ प्रतिशतले हुने रकम रु.१,०१,२९,११,०५८.०७ बराबरको नगद लाभांश (लाभांश तथा बोनस शेयरमा लाग्ने कर सहित) र नेपाल सरकारको अविमोच्य असंचित अग्राधिकार शेयर रु.५,४३,२७,१२,०००.०० मा तोकिएको वार्षिक ६ प्रतिशतले हुने रकम रु.३२,५९,६२,७२०.०० बराबरको नगद लाभांश अन्य प्रचलित कानूनी व्यवस्थाको समेत पालना गर्ने गरी वार्षिक साधारण सभामा स्वीकृत भएको अवस्थामा मात्रै वितरण गर्न स्वीकृतिका साथै आ.व. २०८०/८१ को वार्षिक हिसाब वार्षिक साधारण सभामा स्वीकृतिको लागि पेश गर्ने प्रयोजनार्थ देहायका निर्देशन सहित सार्वजनिक गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार जानकारी गराउँदछु ।

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

उपरोक्त निर्देशनहरुलाई त्यस बैंकको वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित गर्नु हुन ।

भवदीय,

(कृष्णशरण फुयाल)

उप-निर्देशक

बोधार्थ :

- नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग ।
- 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 पत्रसंख्या बैं.सु.वि./अफसाईट/एजिएम/१६/२०८१/०८२, च.नं.१२८ मिति २०८१/०९/०७ को प्राप्त पत्रानुसार यस बैंकको आर्थिक वर्ष २०८०/०८१ को वार्षिक हिसाव वार्षिक साधारण सभामा स्वीकृतिको लागि पेश गर्ने प्रयोजनार्थ देहायका निर्देशन सहित सार्वजनिक गर्न सहमति प्रदान गरिएको व्यहोराको जानकारी लिइयो। साथै उल्लेखित निर्देशनहरूको कार्यान्वयन र जवाफ नेपाल राष्ट्र बैंक पठाउन व्यवस्थापनलाई निर्देशन दिने तथा लेखापरीक्षण प्रतिवेदनमा उल्लेख गरिएका कैफियतहरू पूर्ण रुपले 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 विवरण

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. कानूनी कारवाही सम्बन्धी विवरण :
बैंकका तर्फबाट तथा बैंकका विरुद्ध परेका मुद्दाहरू:
(क) समिक्षा अवधिमा बैंकसँग सम्बन्धित विभिन्न मुद्दाहरूमध्ये जम्मा ५१ वटा मुद्दाहरू फैसला भएका छन् । विभिन्न अदालतमा विभिन्न मितिमा ५० वटा मुद्दाहरू दायर भएका थिए । २०८१ आषाढ मसान्तमा ७२ वटा मुद्दाहरू विचाराधिन 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 शेयर कारोबार तथा प्रगतिको विश्लेषण

- (क) धितोपत्र बजारमा संगठित संस्थाको शेयरको कारोबारका सम्बन्धमा व्यवस्थापनको धारणा ।
शेयर कारोबारमा खुल्ला बजारले प्रतिपादित गरेको मूल्य तथा मान्यता अनुरूप हुने भएकाले यस सम्बन्धमा व्यवस्थापनको धारणा तटस्थ रहेको ।
- (ख) आर्थिक वर्ष २०८०/०८१ को प्रत्येक त्रैमासिक अवधिमा बैंकको कारोबार भएको शेयरको अधिकतम, न्यूनतम र अन्तिम शेयर मूल्यको साथै कुल कारोबार शेयर संख्या र कारोबार भएको दिन सम्बन्धी जानकारी:

विवरण	आश्विन मसान्त	पौष मसान्त	चैत्र मसान्त	आषाढ मसान्त
अधिकतम मूल्य	२७५.००	२७०.००	२४७.००	२९८.५०
न्यूनतम मूल्य	२३२.१०	२३९.९०	२२४.००	२२३.४०
अन्तिम मूल्य	२५१.००	२४५.९०	२२७.००	२९४.००
कारोबार भएको शेयर संख्या	२१,९०,०५५	११,७१,५४४	१३,९६,१३२	२,८५८,१६४
कारोबार दिन	६१	४९	५८	६१

६. समस्या, चुनौती र रणनीति

- (क). आन्तरिक समस्या तथा चुनौती
 १. सूचना प्रविधिको क्षेत्रमा चुनौती र अनुपालना लागतमा अत्याधिक वृद्धि ।
 २. सञ्चालन लागत र ब्याज खर्च व्यवस्थापन ।
 ३. कर्मचारी खर्च र समग्र जनशक्ति व्यवस्थापन ।
 ४. प्राकृतिक प्रकोपबाट हुन सक्ने जोखिम ।
- (ख). बाह्य समस्या तथा चुनौती
 १. तरलता/ब्याजदर व्यवस्थापनमा देखिएको समस्याको कारण मुख्यगरी कर्जा व्यवसाय र समग्रमा बैंकिङ व्यवसायमा परेको प्रभाव ।
 २. समय समयमा हुने नीतिगत र कानूनी व्यवस्थामा परिवर्तन ।
 ३. बैंक तथा वित्तीय संस्थाहरू बीचको तीव्र प्रतिस्पर्धा ।
 ४. प्राकृतिक प्रकोपबाट हुन सक्ने जोखिम ।

(ग). रणनीति

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

७. संस्थागत सुशासन

सञ्चालक समितिको प्रतिवेदन अन्तर्गत सम्बन्धित शीर्षकमा उल्लेख गरिएको छ ।

८. **विवरणपत्रमा प्रक्षेपण गरिएका र लेखापरीक्षण भएका विवरणहरूमा बीस प्रतिशत वा सो भन्दा बढी फरक सम्बन्धी विवरण** बैंकले आर्थिक वर्ष २०७६।०७७ 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 २०८०।०८१

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	२५,३८२	५,०७४	-४००%	तरल सम्पत्तिलाई सरकारी सुरक्षणपत्रमा लगानि गरिएको ।
नेपाल राष्ट्र बैंकमा रहेको मौज्जात तथा लिनुपर्ने रकम	१०,८८१	१५,२१३	२८%	तरल सम्पत्तिलाई Standing Liquidity Facility मा लगानि गरिएको ।
बैंक तथा वित्तीय संस्थामा रहेको मौज्जात तथा लगानी	२०९	५,२१४	९६%	समग्र वित्तीय क्षेत्रमा भएको तरलताको वृद्धि ।
व्युत्पन्न (डेरिभेटिभ) वित्तीय उपकरण	४	१०	६४%	फरवार्ड कन्ट्र्याक्टमा प्रक्षेपित भन्दा केहि बढी लगानि भएको ।
अन्य व्यापारीक सम्पत्तिहरू	८४	१,२१६	९३%	अन्य व्यापारिक सम्पत्तिमा प्रक्षेपित भन्दा अधिक लगानि कायम रहेको । व्यापारिक सम्पत्तिको निसर्गमा नियामकीय निकायको कडाईको कारण कम निसर्ग भएको ।
बैंक तथा वित्तीय संस्थालाई प्रवाह गरेको कर्जा तथा सापटी	१,६६८	३,२०२	४८%	वित्तीय संस्थाहरूलाई कर्जा लगानीमा बिस्तार भएको ।
ग्राहकहरूलाई प्रवाह गरेको कर्जा तथा सापटी	२४३,५२७	२०३,६१७	-२०%	समग्र वित्तीय क्षेत्रमा भएको कर्जा सापटी माग कम भएकाले ।
धितोपत्रमा गरेको लगानी	४०,५२५	६८,६११	४१%	साना किसान लघुवित्त संस्थालाई धितोपत्रमा गरेको लगानी वर्गीकरण गरिएकाले ।
चालू कर सम्पत्ति	६४४	१३९	-३६३%	करयोग्य आय कम भएकोले अधिक अग्रिमकर भुक्तानी भएको ।
सहायक कम्पनीमा लगानी	२९	२९	१%	



विवरण	प्रक्षेपित वित्तीय विवरण	लेखापरिक्षण भएको वित्तीय विवरण	फरक (%)	२० प्रतिशत भन्दा बढी फरक पर्नुका कारण
सम्बद्ध कम्पनीमा लगानी	६९	-	-१००%	साना किसान लघुवित्त संस्थालाई धितोपत्रमा गरेको लगानी वर्गीकरण गरिएकाले ।
सम्पत्तिमा लगानी	१४५	९४३	८५%	यस आ.व.मा गैर बैंकिङ्ग सम्पत्तिको प्रक्षेपित भन्दा बढि सकार भएको ।
सम्पत्ति र उपकरण	१,३३३	२,२३८	४०%	नयाँ सम्पत्तिमा लगानि गरिएको ।
गुडविल (ख्याती) र अमूर्त सम्पत्ति	१७४	६२	-१८१%	सम्पत्तिमा ह्रास कट्टी गरिएको । नयाँ सम्पत्तिमा लगानि नगरिएको ।
स्थगन कर सम्पत्ति	-	-	-	
अन्य सम्पत्ति	३,०२४	५,८०६	४८%	अन्य पाउनुपर्ने रकमहरूमा भएको परिवर्तनले प्रक्षेपित भन्दा फरक भएको ।
कुल सम्पत्ति	३२७,६९८	३११,३७५	-५%	
दायित्व				
बैंक तथा वित्तीय संस्थालाई तिर्न बाँकी कर्जा/सापटी	१६३	१९७	१७%	प्रक्षेपित गरिए भन्दा अधिक अन्तरबैंक सापटी लिनु पर्ने भएकोले ।
नेपाल राष्ट्र बैंकलाई तिर्न बाँकी रकम	८,५४५	-	१००%	तरलता अधिक भएकाले तिर्न बाँकी रकम नभएको ।
व्युत्पन्न (डेरिभेटिभ) वित्तीय उपकरण	-	-	-	
ग्राहकको निक्षेप दायित्व	२४१,७३८	२४३,६२९	१%	
सापटी	८००	२,६६५	७०%	विभिन्न दातृ निकायसँगका सापटी रकम प्रक्षेपित भन्दा अधिक रहेको ।
चालू कर दायित्व	-	-	-	
व्यवस्था रकमहरू	-	-	-	
स्थगन कर दायित्व	४५८	३०७	-४९%	प्रक्षेपित गरिए भन्दा कमी भएकोले ।
अन्य दायित्वहरू	५,८०२	७,९६१	२७%	अन्य दिनुपर्ने रकमहरूमा भएको परिवर्तनले प्रक्षेपित भन्दा फरक भएको ।
जारी गरिएको ऋणपत्र	२६,५००	२०,४७७	-२९%	योजना अनुरूप ऋणपत्र जारी नगरेकोले ।
असुरक्षित सहायक आवधीक दायित्व	-	-	-	
जम्मा दायित्व	२८४,००५	२७५,२३५	-३%	
ईक्विटी				
शेयर पुँजी	२८४,००५	२७५,२३५	-३%	
शेयर प्रिमियम	-	-	-	
सञ्चित मुनाफा	४,५३१	२,९३६	-११२%	खर्चमा वृद्धि भएकाले ।
जगेडा	१६,२८७	१५,११९	-८%	
शेयरधनीहरूलाई बाँडफाँड योग्य	-	-	-	
कुल ईक्विटी				
कुल ईक्विटी	४३,६९२	३६,१४०		
कुल दायित्व र ईक्विटी	३२७,६९८	३११,३७५		

नाफा वा नोक्सानको एकीकृत विवरण आर्थिक वर्ष २०८०/०८१

रकम रु. दश लाखमा

विवरण	प्रक्षेपित वित्तीय विवरण	लेखापरिक्षण भएको वित्तीय विवरण	फरक(%)	२० प्रतिशत भन्दा बढी फरक पर्नुका कारण
ब्याज आम्दानी	२५,५९८	२७,५७१	८%	
ब्याज खर्च	१२,३२१	१७,०१९	३८%	घरभाडा सम्झौता सँग सम्बन्धित दायित्व (Lease Liabilities) मा ब्याज गणना भएकोले । प्रक्षेपित विवरणमा सो नगरिएको ।
खूद ब्याज आम्दानी	१३,२७७	१०,५५३	-२१%	
शुल्क तथा कमिशन आम्दानी	२,६४४	१,६७२	-३७%	शुल्क तथा दस्तुरमा प्रक्षेपण गरेअनुसार आम्दानि नभएको । गैरकोष आम्दानिमा संकुचन भएको कारणले ।
शुल्क तथा कमिशन खर्च	५१	२३३	३५३%	डिजिटल बैंकिङ्ग व्यवसायमा प्रक्षेपित भन्दा अधिक वृद्धि भएकोले सो सँग सम्बन्धित खर्चहरू अधिक हुन गएको ।
खूद शुल्क र कमिशन आम्दानी	२,५९२	१,४४०	-४४%	
खूद ब्याज, शुल्क र कमिशन आम्दानी	१५,८६९	११,९९२	-२४%	
खूद व्यापारिक आम्दानी	८२६	५९	-९३%	धितोपत्र बजार प्रक्षेपण गरे भन्दा अधिक कमी आएको कारण स्थगन खुद व्यापारिक आम्दानी कम भएको ।
अन्य सञ्चालन आम्दानी	३४२	१६९	-५०%	विभिन्न धितोहरूको निसर्ग तथा सो बाट प्राप्त भएका लाभांश आम्दानि प्रक्षेपित भन्दा कम भएको ।
जम्मा सञ्चालन आम्दानी	१७,०३६	१२,२२०	-२८%	
कर्जामा सम्भावित क्षति व्यवस्था/(फिर्ता) तथा अन्य नोक्सानीहरू	५८६	२,४५२	३१९%	कर्जाको गुणस्तर प्रक्षेपण गरे अनुसार सुधार हुन नसकेको ।
खूद सञ्चालन आम्दानी	१६,४५०	९,७६८	-४१%	
सञ्चालन खर्च				
कर्मचारी खर्च	४,१८१	४,१५८	-१%	
अन्य सञ्चालन खर्च	१,८७०	९९४	-४७%	प्रक्षेपित विवरणमा घरभाडा खर्च समेत अन्य सञ्चालन खर्चमा समावेश भएको कारणले ।



विवरण	प्रक्षेपित वित्तीय विवरण	लेखापरिक्षण भएको वित्तीय विवरण	फरक(%)	२० प्रतिशत भन्दा बढी फरक पर्नुका कारण
ह्यासकट्टी र परिशोधन	२२०	४७७	११७%	Right of Use(ROU) सम्पत्तिमा समेत ह्यास खर्च गणना गरिएको । प्रक्षेपित विवरण सो समावेश नभएको ।
सञ्चालन मुनाफा	१०,१८०	४,१३९	-५९%	
गैर सञ्चालन आम्दानी	३८	११	-७०%	गैर सञ्चालन आम्दानी प्रक्षेपण गरे भन्दा फरक रहेको ।
गैर सञ्चालन खर्च	४	४७	१०००%	गैर सञ्चालन खर्च संग सम्बन्धित खर्चहरू प्रक्षेपण गरे भन्दा फरक भएको ।
आयकर अघिको मुनाफा	१०,२१३	४,१०३	-६०%	
आयकर खर्च	३,०६४	१,२०६	-१००%	
चालु कर खर्च	३,०६४	१,१४७	-१००%	आय कम भएकोले ।
स्थगन कर खर्च	-	५८	-१००%	प्रक्षेपित विवरणमा स्थगन कर आम्दानि तथा खर्चको गणना नगरेको ।
यस अवधिको मुनाफा	७,१४९	२,८९७	-५९%	

९. आर्थिक वर्ष २०८०/०८१ मा भएका विशेष घटना तथा परिस्थितिको विवरण
समिक्षा आर्थिक वर्षमा कुनै विशेष घटना तथा परिस्थितिको श्रृजना भएको छैन ।



क्र.सं	नियम	उप-नियम	खण्ड	उप-खण्ड	विद्यमान व्यवस्था	प्रस्तावित व्यवस्था	संशोधन गर्नु पर्ने कारण
१.	५				<p>बैंकको जारी र चुक्ता पुँजीको अंक र विभिन्न प्रकारको शेयर संख्या</p> <p>(२) बैंकको कुल जारी पुँजी रु १८,८८,४३,८६,०७८।- (अठार अर्ब अठ्ठासी करोड त्रिचालीस लाख छयासी हजार अठहत्तर मात्र) हुनेछ। जसमध्ये साधारण जारी पुँजी रु.१३,४५,१६,७४,०७८।- (तेह अर्ब पैतालीस करोड सोह्र लाख चौहत्तर हजार अठहत्तर मात्र) र अप्राधिकार जारी पुँजी ननक्युमिलेटीभ इरीडिमेवल प्रिफिरेन्स शेयर रु.५,४३,२७१२,०००।- (पाँच अर्ब त्रिचालीस करोड सत्ताईस लाख बाह्र हजार) हुनेछ।</p> <p>(३) बैंकको कुल चुक्ता पुँजी रु १८,८८,४३,८६,०७८।- (अठार अर्ब अठ्ठासी करोड त्रिचालीस लाख छयासी हजार अठहत्तर मात्र) हुनेछ।”</p>	<p>बैंकको जारी र चुक्ता पुँजीको अंक र विभिन्न प्रकारको शेयर संख्या मुल नियमावलीको नियम ५ उपनियम (२) र (३) को सट्टा देहायको उपनियम (२) र (३) राखी संशोधन गरिएको छ :</p> <p>(२) बैंकको कुल जारी पुँजी रु १९,२८,७९,३६,३००।- (उन्नाईस अर्ब अठ्ठाइस करोड उनासी लाख छत्तिस हजार तीन सय मात्र) हुनेछ। जसमध्ये साधारण जारी पुँजी रु. १३,८५,४२,३००।- (तेह अर्ब पचासी करोड बाउन्न लाख चौविस हजार तीनसय मात्र) र अप्राधिकार जारी पुँजी ननक्युमिलेटीभ इरीडिमेवल प्रिफिरेन्स शेयर रु.५,४३,२७१२,०००।- (पाँच अर्ब त्रिचालीस करोड सत्ताईस लाख बाह्र हजार) हुनेछ।</p> <p>(३) बैंकको कुल चुक्ता पुँजी रु १९,२८,७९,३६,३००।- (उन्नाईस अर्ब अठ्ठाइस करोड उनासी लाख छत्तिस हजार तीन सय मात्र) हुनेछ।”</p>	<p>नेपाल राष्ट्र बैंकको पत्रसंख्या पत्रसंख्या बै.सु.वि./अफभाईट/पिजएम १६/२०८१/८२ मिति २०८१/०९/०७ को प्राप्त पत्रानुसार यस बैंकका शेयरधनीलाई चुक्ता पुँजी रु. १३,४५,१६,७४,०७८.०७८ को ३ प्रतिशतले हुने रु.४०,३५,४०,२२२.३४ (चालिस करोड पैतिस लाख पचास हजार दुईसय बाईस र पैसा चौतिस) बराबरको बोनस शेयर र ७.५३ प्रतिशतले हुने रकम रु. १,०९,२९,१९,०५८.०७ बोनस शेयरमा लाने कर सहित। नगद लाभांश तथा नेपाल सरकारको लगानी रहेको अविमोच्य असंचित अप्राधिकार सेयर (Non Cumulative Irredemable Preference share) रु.५,४३,२७१,२००।- मा वार्षिक ६ प्रतिशतले हुने रकम रु.३२,५९,६२,७२०।- नगद लाभांश गरी जम्मा नगद लाभांश रु. १,३३,८८,७३,७७८।७। (अक्षरपी एक अर्ब तैतिस करोड अठ्ठासी लाख त्रियत्तर हजार सात सय अठहत्तर र पैसा सात मात्र) प्रदान गर्न स्वीकृति प्राप्त भएकोले बोनस शेयर समायोजन हुने गर जारी तथा चुक्ता पुँजी वृद्धिको लागि संशोधन प्रस्ताव पेश गरेको। साथै दशमलव पछिको अकलाई शुन्यान्तर गरिएको।</p>

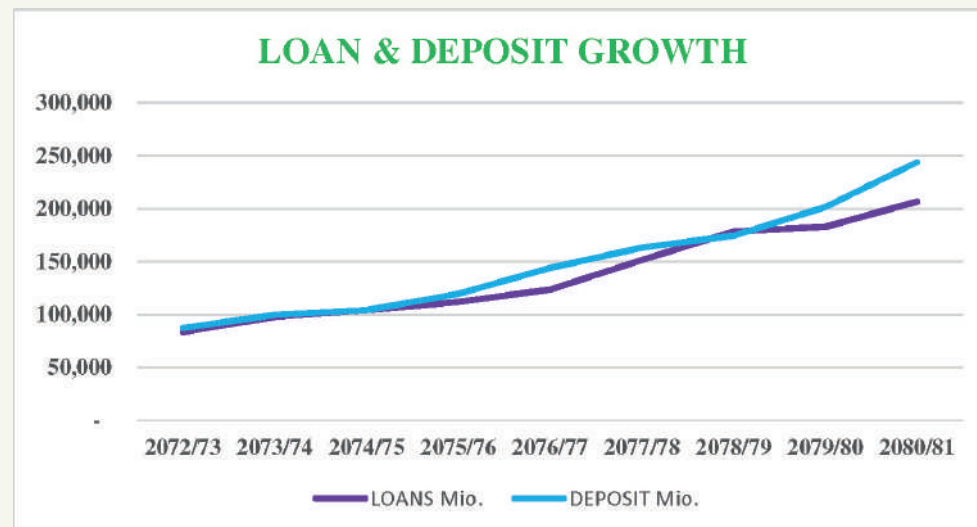
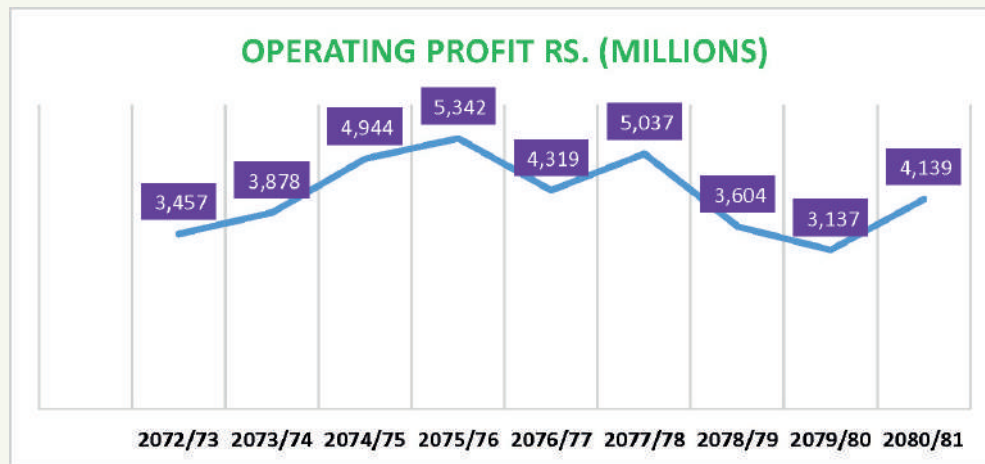
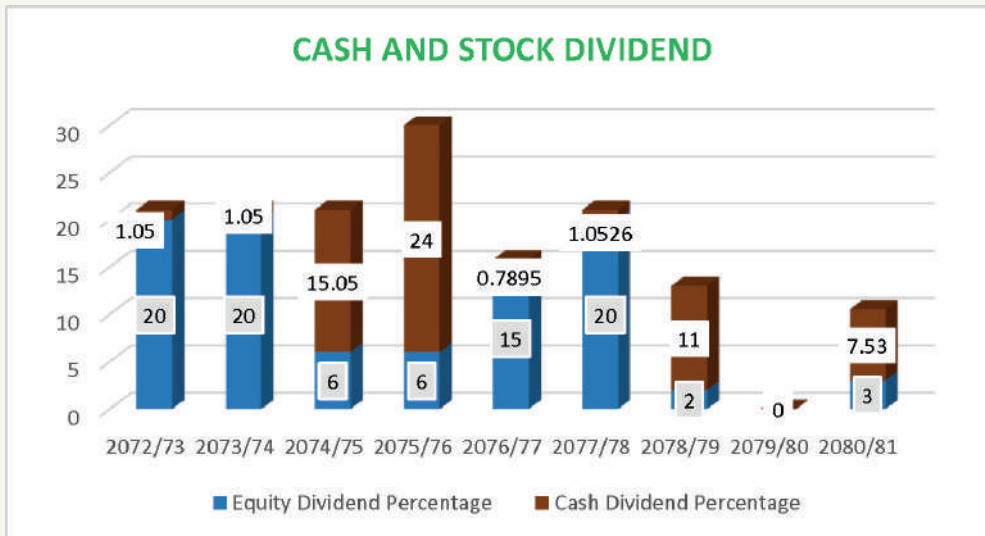


क्र.सं	नियम	उप-नियम	उप-खण्ड	विद्यमान व्यवस्था	प्रस्तावित व्यवस्था	संशोधन गर्नु पर्ने कारण
२	७	(१)	(क)	<p>७. शेयर बाँडफाँड र शेयर वापतको रकमको भत्तानी: (१) बैकको साधारण जारी पुँजीलाई देहाय अनुसार बाँडफाँड गरिएको छः</p> <p>(क) समूह “क” संस्थापक शेयरधनी : नेपाल सरकार रु. ६,८६,०३,५३,७८०/- (छ अर्ब छयासी करोड तिन लाख त्रिपन्न हजार सात सय असी मात्र)</p> <p>(ख) समूह “ख” सर्वसाधारण समूह : सर्वसाधारण शेयरधनीहरू रु. ६,५९,१३,२०,२९८/- (छ अर्ब उनानसाठी करोड तेह्र लाख बिस हजार दुई सय अठ्ठानबन्धे मात्र)</p>	<p>मूल नियमावलीको नियम ७ को उपनियम (१) को सट्टा देहाय बमोजिमको उपनियम (१) राखी संशोधन गरिएको छः</p> <p>“७. शेयर बाँडफाँड र शेयर वापतको रकमको भत्तानी: (१) बैकको साधारण जारी पुँजीलाई देहाय अनुसार बाँडफाँड गरिएको छः</p> <p>(क) समूह “क” संस्थापक शेयरधनी: नेपाल सरकार रु. ७,०६,६१,६४,३९३/- (सात अर्ब छ करोड एक्सठ्ठी लाख चौसठ्ठी हजार तीन सय त्रियानबन्धे मात्र)</p> <p>(ख) समूह “ख” सर्वसाधारण समूह : सर्वसाधारण शेयरधनीहरू रु. ६,७८,९०,५९,९०७/- (छ अर्ब अठ्ठतर करोड नब्बे लाख उनानसाठी हजार नौ सय सात मात्र)</p>	<p>नेपाल राष्ट्र बैकको पत्रसंख्या पत्रसंख्या बै.सु.वि./अफ.साईट/एनिएएम १६/२०८१/८२ मिति २०८१/०९/०७ को प्राप्त पत्रानुसार यस बैकका शेयरधनीलाई चुक्ता पुँजी रु. १३,४५,१६,७४,०७८ को ३ प्रतिशतले हुने रु. ४०,३५,५०,२२२.३४ (चालिस करोड पैंतिस लाख पचास हजार दुईसय बाईस र पैसा चौतिस) बराबरको बोनस शेयर र ७.५३ प्रतिशतले हुने रकम रु. १,०१,२९,११,०५८.०७ बोनस शेयरमा लाने कर सहित) नगद लाभांश तथा नेपाल सरकारको लगानी रहेको अविमोच्य असांचित अप्राधिकार सेयर (Non Cumulative Irredeemable Preference share) रु.५,४३,२९,१२,०००/- मा वार्षिक ६ प्रतिशतले हुने रकम रु.३२,५९,६२,७२०/- नगद लाभांश गरी जम्मा नगद लाभांश रु. १,३३,८८,७३,७८०.७७(अक्षरेपी एक अर्ब तैंतिस करोड अठ्ठासी लाख त्रियतर हजार सात सय अर्दुहतर र पैसा सात मात्र) प्रदान गर्न स्वीकृति प्राप्त भएकोले बोनस शेयर समायोजन हुने गर जारी तथा चुक्ता पुँजी वृद्धिको लागि संशोधन प्रस्ताव पेश गरेको । साथै दशमलव पछिको अंकलाई शुन्यान्तर गरिएको ।</p>
३	१६	१	क	<p>१६. संचालकको पारिश्रमिक र भत्ता सम्बन्धी व्यवस्था: (१) (क) संचालक समितिको बैठकमा उपस्थित भए वापत संचालकले पाउने प्रति बैठक भत्ता जनही रु.५,०००/- (अक्षरेपी पांच हजार मात्र) हुनेछ ।</p>	<p>मूल नियमावलीको नियम १६ को उपनियम (१) को खण्ड (क) को सट्टा देहाय बमोजिमको उपनियम (१) को खण्ड (क) राखी संशोधन गरिएको छः</p> <p>१६. संचालकको पारिश्रमिक र भत्ता सम्बन्धी व्यवस्था: (१) (क) संचालक समितिको बैठकमा उपस्थित भए वापत संचालकले पाउने प्रति बैठक भत्ता जनही रु.७,०००/- (अक्षरेपी सात हजार मात्र) हुनेछ ।</p>	<p>संचालक समितिको मिति २०८१/०६/०७ को बैठक नं. ११२७ को निर्णयानुसार</p>

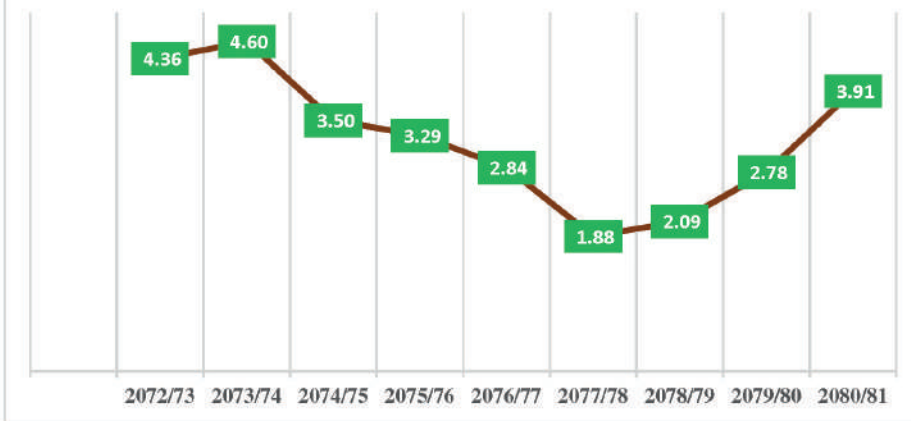


क्र.स.	दफा	उपदफा	खण्ड	विद्यमान व्यवस्था	प्रस्तावित व्यवस्था	कारण
१	५	(२)		<p>वैकको जारी र चुक्ता पुँजीको अंक र विभिन्न प्रकारको शेयर संख्या</p> <p>(२) वैकको कुल जारी पुँजी रु १८,८८,४३,८६,०७८- (अठार अठहत्तर मात्र) हुनेछ। जसमध्ये साधारण जारी पुँजी रु.१३,४५,१६,७४,०७८ - (तेह अर्ब पैतालीस करोड सोह्र लाख चौहत्तर हजार अठहत्तर मात्र) र अप्राधिकार जारी पुँजी ननक्युमिलेटीभ इरीडिमेबल प्रिफिरेन्स शेयर रु.५,४३,२७१,२००- (पाँच अर्ब त्रिचालिस करोड सत्ताईस लाख बाह्र हजार) हुनेछ।</p> <p>(३) वैकको कुल चुक्ता पुँजी रु १८,८८,४३,८६,०७८- (अठार अर्ब अठसी करोड त्रिचालीस लाख छयासी हजार अठहत्तर मात्र) हुनेछ।</p>	<p>वैकको जारी र चुक्ता पुँजीको अंक र विभिन्न प्रकारको शेयर संख्या</p> <p>मूल प्रवन्धपत्रको दफा ५ को उपदफा (२) र (३) को सट्टा देहायको उपदफा (२) र (३) राखी संशोधन गरिएको छः</p> <p>(२) वैकको कुल जारी पुँजी रु १९,२८,७९,३६,३००- (उन्नाईस अर्ब अठइस करोड उनासी लाख छत्तिस हजार तीन सय मात्र) हुनेछ। जसमध्ये साधारण जारी पुँजी रु. १३,८५,४२,२४,३०० - (तेह अर्ब पचासी करोड बाउन्न लाख चौविस हजार तीनसय मात्र) र अप्राधिकार जारी पुँजी ननक्युमिलेटीभ इरीडिमेबल प्रिफिरेन्स शेयर रु.५,४३,२७१,२००- (पाँच अर्ब त्रिचालिस करोड सत्ताईस लाख बाह्र हजार) हुनेछ।</p> <p>(३) वैकको कुल चुक्ता पुँजी रु १९,२८,७९,३६,३००- (उन्नाईस अर्ब अठइस करोड उनासी लाख छत्तिस हजार तीन सय मात्र) हुनेछ।</p>	<p>नेपाल राष्ट्र बैंकको पत्रसंख्या पत्रसंख्या बै.सू.वि./अफसाईट/एनिएम १६/२०८१/८२ मिति २०८१/१०/७ को प्राप्त पत्रानुसार यस बैंकका शेयरधनीलाई चुक्ता पुँजी रु. १३,४५,१६,७४,०७८ को ३ प्रतिशतले हुने रु.४०,३५,४०,२२२३४ (चालिस करोड चैतिस लाख पचास हजार दुइसय बाईस र पैसा चौतिस) बराबरको बोनस शेयर र ७.५३ प्रतिशतले हुने रकम रु.१,०१,२९,११,०४८.०७ बोनस शेयरमा लाने कर सहित) नगद लाभांश तथा नेपाल सरकारको लगानी रहेको अविमोच्य अस्चित अप्राधिकार शेयर (Non Cumulative Irredeemable Preference share) रु.४,४३,२७१,२००- मा वार्षिक ६ प्रतिशतले हुने रकम रु.३२,५९,६२,७२०- नगद लाभांश गरी जम्मा नगद लाभांश रु. १,३३,८८,७३,९२०- मा वार्षिक ६ प्रतिशतले हुने रकम रु.३२,५९,६२,७२०- नगद लाभांश गरी जम्मा नगद लाभांश रु. १,३३,८८,७३,९२०- मा वार्षिक ६ प्रतिशतले हुने रकम रु.३२,५९,६२,७२०- नगद लाभांश गरी तेलिस करोड अठसी लाख त्रिपत्तर हजार सात सय अठहत्तर र पैसा सात मात्र। प्रदान गर्न स्वीकृति प्राप्त भएकोले बोनस शेयर समायोजन हुने गर जारी तथा चुक्ता पुँजी वृद्धिको लागि संशोधन प्रस्ताव पेश गरेको। साथै दशमलव पछिको अंकलाई शून्यान्तर गरिएको।</p>
२	७	(२)	(क)	<p>वैकको साधारण जारी पुँजीलाई देहाय अनुसार बाँडफाँड गरिएको छः</p> <p>(क) समूह “क” संस्थापक शेयरधनीः</p> <p>नेपाल सरकार रु.६,८६,०३,५३,७८०- (छ अर्ब छयासी करोड तिन लाख त्रिपन्न हजार सात सय असी मात्र)५.१%</p> <p>(ख) समूह “ख” सर्वसाधारण समूहः</p> <p>सर्वसाधारण शेयरधनीहरू रु.६,५९,१३,२०,२९८- (छ अर्ब उनानसाठी करोड तेह्र लाख बिस हजार दुई सय अठानबन्ने मात्र).....४९%</p>	<p>मूल प्रवन्धपत्रको दफा ७ को उपदफा (२) को खण्ड (क) र (ख) को सट्टा देहायको खण्ड (क) र (ख) राखी संशोधन गरिएको छः</p> <p>“२) वैकको साधारण जारी पुँजीलाई देहाय अनुसार बाँडफाँड गरिएको छः</p> <p>खः</p> <p>(क) समूह “क” संस्थापक शेयरधनीः</p> <p>नेपाल सरकार रु. ७,०६,६१,६४,३९३- (सात अर्ब छ करोड एकसठ्ठी लाख चौसठ्ठी हजार तीन सय त्रियानबन्ने मात्र)५.१%</p> <p>(ख) समूह “ख” सर्वसाधारण समूहः</p> <p>सर्वसाधारण शेयरधनीहरू रु. ६,७८,९०,४९,०७८- (छ अर्ब अठहत्तर करोड नबन्ने लाख उनानसाठी हजार नौ सय सात मात्र).....४९%</p>	<p>नेपाल राष्ट्र बैंकको पत्रसंख्या पत्रसंख्या बै.सू.वि./अफसाईट/एनिएम १६/२०८१/८२ मिति २०८१/१०/७ को प्राप्त पत्रानुसार यस बैंकका शेयरधनीलाई चुक्ता पुँजी रु. १३,४५,१६,७४,०७८ को ३ प्रतिशतले हुने रु.४०,३५,४०,२२२३४ (चालिस करोड चैतिस लाख पचास हजार दुइसय बाईस र पैसा चौतिस) बराबरको बोनस शेयर र ७.५३ प्रतिशतले हुने रकम रु.१,०१,२९,११,०४८.०७ बोनस शेयरमा लाने कर सहित) नगद लाभांश तथा नेपाल सरकारको लगानी रहेको अविमोच्य अस्चित अप्राधिकार शेयर (Non Cumulative Irredeemable Preference share) रु.४,४३,२७१,२००- मा वार्षिक ६ प्रतिशतले हुने रकम रु.३२,५९,६२,७२०- नगद लाभांश गरी जम्मा नगद लाभांश रु. १,३३,८८,७३,९२०- मा वार्षिक ६ प्रतिशतले हुने रकम रु.३२,५९,६२,७२०- नगद लाभांश गरी तेलिस करोड अठसी लाख त्रिपत्तर हजार सात सय अठहत्तर र पैसा सात मात्र। प्रदान गर्न स्वीकृति प्राप्त भएकोले बोनस शेयर समायोजन हुने गर जारी तथा चुक्ता पुँजी वृद्धिको लागि संशोधन प्रस्ताव पेश गरेको। साथै दशमलव पछिको अंकलाई शून्यान्तर गरिएको।</p>

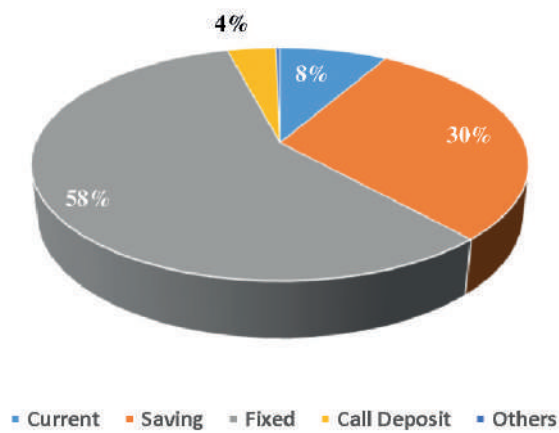
Key Performance Highlights



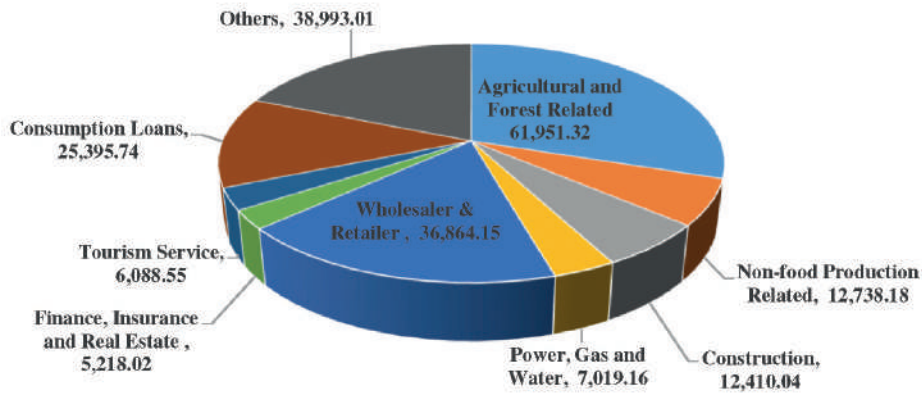
NPL PERCENTAGE



DEPOSIT MIX



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



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- ☞ 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।
- घ) 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 मोबाइल 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।
- ङ) **ADBL Smart+ Mobile Banking** : ADBL SMART+ को प्रयोगबाट ग्राहकहरूले आफ्नो मोबाइलबाट 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 बिश्वका 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।

संस्थागत सामाजिक उत्तरदायित्व कार्यक्रम

नेपाल राष्ट्र बैंकले जारी गरेको संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी निर्देशिकाको अधिनमा रही जनहितका कार्यक्रमहरू वातावरण, शिक्षा, स्वास्थ्य, वित्तीय साक्षरता, खेलकुद, पिछडिएको समुदाय, सांस्कृतिक तथा पुरातात्विक क्षेत्र, वृद्धाश्रम तथा अनाथालय र नेपालको दिगो विकास लक्ष्य (Sustainable Development Goal 2016-30) २०१६-३० ले पहिचान गरेका परिप्लक्षित विषयहरूमा केन्द्रित भई बैंकको प्रादेशिक संरचना अनुसार समानुपातिक रूपमा कार्यक्रम संचालन गर्ने कार्यलाई निरन्तरता दिँदै आइरहेको छ।



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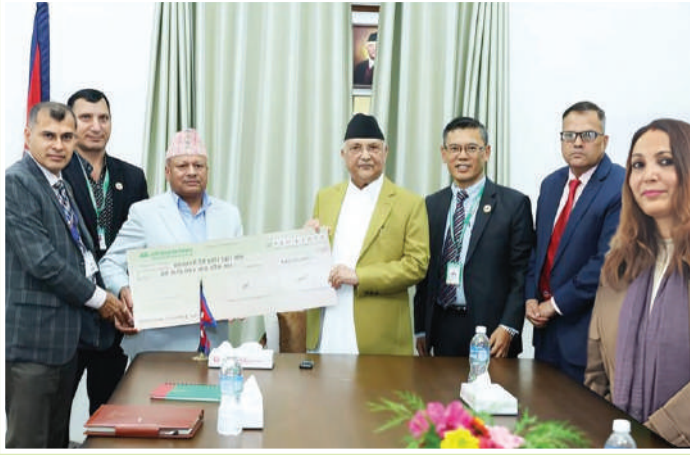
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