



विवरण	आ.व. २०७५/७६	आ.व. २०७६/७७	वृद्धि/ (कमी)	
			रकम	प्रतिशत
सेयर पुँजी	९८,१११	१,१२,८२८	१४,७१७	१४.००%
सेयर प्रिमियम	३२,६२८	१७,८९९	(१४,७२९)	-४४.१४%
सञ्चित मुनाफा	२८,९४८	३१,०२७	२,०७०	७.१५%
जगेडा तथा कोषहरू	१,३३,११७	१,३८,५५५	५,४३८	४.०९%
निक्षेप	११,८२,७५३	१४,२९,५८२	२,४६,८२९	२०.९०%
लगानी	१,६४,२५७	३,२५,९६१	१,६१,७०४	९८.४५%
कर्जा	९,५७,२४९	१०,६८,२४९	१,११,०००	११.६०%

<p><b>Interest Recognition</b></p> <p>The bank has recognized the interest income on accrual basis following Interest Income Recognition Guidelines, 2019 issued by NRB. As per the regulatory requirement of interest recognition on accrual basis we do not consider the loans and advances having:</p> <ol style="list-style-type: none"> <li>Overdue of more than 6 months</li> <li>Overdue of 3 to 6 months, based on collateral testing as specified by guidelines.</li> </ol> <p>Since the system of the bank does not make automatic calculation of such clause there is manual intervention on the interest recognition process which is based on overdue status of loan and fair value of collateral as well as review of fair value of collateral on regular basis. This may create risk of improper application of guidelines which may result in incorrect booking of interest income of the bank. Hence it is considered as Key Audit Matter.</p>	<p>We gathered our understanding of the process of accrual of interest income on loans and advances as per the banking software. Also we tested the input of interest income calculation and the results with manual computation. For the purpose of Fair Valuation of collateral, we relied on the Engineer's latest valuation report provided and have also reviewed the haircut in the fair value of the collateral as per NRB Income Recognition Guidelines, 2019.</p>
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Place: Kathmandu



Joshi & Bhandary  
Chartered Accountants  
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**ਬਾँਕੀ ਪ੍ਰਸ਼ਨ ੮ ਮਾਰਕ**



