

नेपालको पहिलो बैंक



स्थापित दि.सं. १९५९

नेपाल राष्ट्र बैंकबाट 'क' वर्गको इजाजतपत्र प्राप्त संस्था

नेपाल बैंक लिमिटेड
NEPAL BANK LIMITED

६९ औं

वार्षिक प्रतिवेदन

आ.व. २०७६/०७७

"Pioneer Bank with Customer Service Excellence"

सञ्चालक समिति



वासुदेव अधिकारी
अध्यक्ष
(नेपाल सरकारको तर्फबाट)



दीपेन्द्र विक्रम थापा
स्वतन्त्र सञ्चालक



केदार प्रसाद पनेरु
सञ्चालक
(नेपाल सरकारको तर्फबाट)



डा. सावित्री रजित श्रेष्ठ
सञ्चालक
(नेपाल सरकारको तर्फबाट)



ओम कृष्ण श्रेष्ठ
सञ्चालक
(सर्वसाधारण शेयरधनी संगठित संस्थाको तर्फबाट)



केशव प्रसाद भण्डारी
कम्पनी सचिव

विषय सूची

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NBL सुलभ आवास कर्जा

खुसीको सही ठेगाना...



*शर्तहरू लागू हुनेछन् ।

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ब्याजदर **७.८९%**

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- घर निर्माण लागतको १००% सम्म कर्जा
- ३ कार्य दिन भित्र निर्णय*



प्रधान कार्यालय: धर्मपथ, काठमाडौं
फोन नं.: ०१-४२४७९९९,
टोल फ्री नं. १६६००९३७३७३

नेपालको पहिलो बैंक
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नेपाल बैंक लिमिटेडको ६९ औं साधारण सभा सम्बन्धी सूचना

यस बैंकको सञ्चालक समितिको मिति २०७७/०९/०७ गते मंगलबार बसेको छबिसौं बैठकको निर्णयानुसार देहायका बिषयहरूमा छलफल तथा निर्णय गर्नको लागि निम्न मिति, स्थान र समयमा बैंकको ६९ औं वार्षिक साधारण सभा बस्ने भएको हुँदा सम्पूर्ण शेयरधनी महानुभावहरूको उपस्थितिका लागि अनुरोध गर्दै यो सूचना प्रकाशित गरिएको छ ।

१. साधारण सभा हुने मिति, स्थान र समय:

मिति: २०७७ पौष २९ गते बुधबार
स्थान: बैंकको प्रधान कार्यालय, धर्मपथ, काठमाडौं
समय: बिहान ११:०० बजे

कारोना भाइरस (Covid-19) महामारीको रोकथाम तथा नियन्त्रणका लागि नेपाल सरकारबाट जारी भएको स्वास्थ्य सम्बन्धी मापदण्डको पालना गर्नु पर्ने भएकोले सो को परिपालनाका लागि भर्चुअल (ZOOM) माध्यमबाट सभामा सहभागी हुन र आफ्नो सुभाव राख्ने व्यवस्था मिलाइएको हुँदा ZOOM मार्फत सभामा सहभागी हुन सम्पूर्ण शेयरधनी महानुभावहरूलाई अनुरोध छ ।

छलफलका विषयहरू:

क. सामान्य प्रस्तावहरू:

१. आ.व. २०७६/७७ को सञ्चालक समितिको वार्षिक प्रतिवेदन छलफल गरी पारित गर्ने ।
२. लेखापरीक्षकको प्रतिवेदन सहितको २०७७ आषाढ मसान्तको वासलात, सोही मितिमा समाप्त आ.व. २०७६/७७ को नाफा/नोक्सान हिसाब तथा नगद प्रवाह विवरण र सोही अवधिको वित्तीय विवरणसँग सम्बन्धित अनुसूचीहरू छलफल गरी पारित गर्ने ।
३. सञ्चालक समितिबाट प्रस्तावित हालको चुक्ता पूँजी रु.११,२८,२८,२०,२००/- को ४ (चार) प्रतिशतका दरले हुन आउने रु.४५,१३,१२,८०८/- (अक्षरूपी पैतालिस करोड तेह्र लाख बाह्र हजार आठ सय आठ) नगद लाभांश (लाभांश कर समेत) वितरण गर्न स्वीकृती प्रदान गर्ने ।
४. कम्पनी ऐन, २०६३ को दफा १११ अनुसार आ.व. २०७७/७८ को लागि लेखापरीक्षक नियुक्त गर्ने र निजको पारिश्रमिक निर्धारण गर्ने ।
५. बैंकको नियमावलीमा भएको व्यवस्था बमोजिम सर्वसाधारण शेयरधनीको तर्फबाट प्रतिनिधित्व गर्ने ३ (तीन) जना सञ्चालकको निर्वाचन गर्ने ।

ख. विशेष प्रस्तावहरू:

१. सञ्चालक समितिबाट प्रस्तावित हालको चुक्ता पूँजी रु.११,२८,२८,२०,२००/- को १२ (बाह्र) प्रतिशतका दरले हुन आउने रु.१,३५,३९,३८,४२४/- (अक्षरूपी एक अर्ब पैतिस करोड उन्चालिस लाख अड़तिस हजार चार सय चौविस) रकम बराबरको बोनश शेयर वितरण गर्न स्वीकृती प्रदान गर्ने र बोनश शेयर वितरणबाट बैंकको साविक जारी तथा चुक्ता पूँजीमा वृद्धि गरी रु.१२,६३,६७,५८,६२४/- (अक्षरूपी बाह्र अर्ब त्रिसठ्ठी करोड सतसठ्ठी लाख अन्दावन्न हजार छ सय चौविस) कायम गर्ने र सोही बमोजिम प्रवन्धपत्र तथा नियमावलीको सम्बन्धित दफामा संशोधन गर्ने ।
२. बैंकको प्रवन्धपत्र/नियमावलीको प्रस्तावित संशोधनमा नियमनकारी निकायहरूबाट कुनै फेरबदलको सुभाव प्राप्त भएमा सो बमोजिम आवश्यक फेरबदल गर्न सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने ।

सञ्चालक समितिको आज्ञाले
केशव प्रसाद भण्डारी
कम्पनी सचिव

साधारण सभा सम्बन्धी सामान्य जानकारी

१. वार्षिक साधारण सभा प्रयोजनको निमित्त मिति २०७७/०९/१६ गते शेयरधनी दर्ता पुस्तिका (Book Close) बन्द रहनेछ । नेपाल स्टक एक्सचेंज लिमिटेडमा मिति २०७७/०९/१५ गतेसम्म कारोबार भई नियमानुसार शेयर नामसारी भएका शेयरधनीहरूले मात्र साधारण सभामा भाग लिन, मतदान गर्न तथा आ.व. २०७६/७७ को लाभांश पाउन योग्य हुने छन् ।
२. भर्चुअल (ZOOM) बाट सहभागी हुन/सुभाव राख्न इच्छुक शेयरधनी महानुभावहरूले यस बैंकको वेबसाइटमा साधारण सभाको सूचनासँगै राखिएको पोर्टल/लिङ्कमा गई आफ्नो विवरण दर्ता गराउनु हुन वा agm@nbl.com.np मा इमेल गरी वा ०१-४२२२३७१ मा सम्पर्क गरी सभा हुनु भन्दा ४८ घण्टा अगावै आफ्नो विवरण टिपाउनु हुन अनुरोध छ । यसरी विवरण दर्ता/टिपाउनु हुने शेयरधनीहरूलाई eeting ID/Passcode उपलब्ध गराई सभामा सहभागी हुने व्यवस्था मिलाइएको छ ।
३. सभामा भाग लिन इच्छुक शेयरधनी महानुभावहरूले शेयर प्रमाणपत्र वा हितग्राही (DMAT) खाता खोलिएको प्रमाण/हितग्राही खाता नं./शेयर कित्ता संख्या तथा फोटो सहितको कुनै परिचयपत्र अनिवार्यरूपमा साथमा लिई सहभागी हुनु पर्नेछ ।
४. सभा शुरु हुनुभन्दा १ घण्टा अगाडिबाट भर्चुअल माध्यम (ZOOM) खुल्ला गरिनेछ । उक्त १ घण्टाको समयभित्र सभामा सहभागी शेयरधनीहरूले दिइएको eeting ID/Passcode को माध्यमबाट Zoom Login गरी आफ्नो नाम, डिम्याट खाता नं. र शेयर कित्ता संख्या सहित उपस्थितिको जानकारी सभालाई दिनु पर्नेछ । शेयरधनी महानुभावहरूले Chat Box बाट समेत आफ्नो नाम, डिम्याट खाता नं. र शेयर कित्ता सहितको जानकारी गराई उपस्थिति यकिन गराउन सक्नु हुनेछ । सञ्चालकको निर्वाचन मतदान प्रकृयाबाट हुने भएमा शेयरधनी महानुभावहरूले नेपाल सरकारले तोकेको स्वास्थ्य सुरक्षाका मापदण्डहरू पालना गरी स्वयम् उपस्थित भई मतदान प्रकृत्यामा भाग लिन सक्नु हुनेछ ।
५. सभामा भाग लिनको लागि आफ्नो प्रतिनिधि (प्रोक्सी) नियुक्त गर्न चाहने शेयरधनीहरूले आफ्नो सम्पूर्ण शेयरको एउटै प्रतिनिधि हुने गरी प्रचलित कम्पनी कानूनले तोकेको ढाँचामा प्रतिनिधिपत्र (प्रोक्सी) फारम भरी सभा शुरु हुनुभन्दा कम्तीमा ७२ घण्टा अगावै अर्थात् मिति २०७७/०९/२६ गते बिहान ११ बजेभित्र बैंकको शेयर रजिष्ट्रारको कार्यालय श्री सिभिल क्यापिटल मार्केट लिमिटेड, सिटिसी मल, सुन्धारा काठमाडौंमा दर्ता गरिसक्नु पर्नेछ । प्रोक्सी नियुक्त गर्दा बैंकका शेयरधनीहरूलाई मात्र प्रोक्सी नियुक्त गर्न सकिनेछ । एकभन्दा बढी व्यक्तिलाई शेयर विभाजन गरी वा अन्य कुनै किसिमबाट छुट्ट्याएर दिइएको प्रोक्सी बदर हुनेछ ।
६. सभामा भाग लिन र मतदान गर्नका लागि प्रतिनिधि (प्रोक्सी) नियुक्त गरिसकेपछि प्रतिनिधि फेरबदल गर्न चाहेमा यस अघि दिएको प्रतिनिधि (प्रोक्सी) बदर गरी यो प्रतिनिधि (प्रोक्सी) लाई मान्यता दिइयोस् भन्ने छुट्टै पत्र सहित प्रोक्सी फारम सभा शुरु हुनुभन्दा कम्तीमा ४८ घण्टा अगावै अर्थात् मिति २०७७/०९/२७ गते बिहान ११ बजेभित्र बैंकको शेयर रजिष्ट्रार श्री सिभिल क्यापिटल मार्केट लिमिटेडमा प्राप्त हुने गरी दर्ता गराएको अवस्थामा अधिल्लो प्रतिनिधिलाई स्वतः बदर भएको मानी पछिल्लो प्रतिनिधिलाई मान्यता दिइनेछ । प्रतिनिधि नियुक्त गरिसकेको शेयरधनी स्वयम् सभामा सहभागी भएमा निजले दिएको प्रतिनिधि स्वतः बदर हुनेछ ।
७. संयुक्त रूपमा शेयर ग्रहण गर्ने शेयरधनीहरूको हकमा शेयर लगत किताबमा पहिले नाम उल्लेख भएको व्यक्ति वा सर्वसम्मत नियुक्त प्रतिनिधिले मात्र सभामा भाग लिन र मतदान गर्न पाउने छन् ।
८. नाबालक तथा मानसिक सन्तुलन ठीक नरहेको शेयरधनीको तर्फबाट शेयर लगत दर्ता किताबमा संरक्षकको रूपमा नाम दर्ता भएको व्यक्तिले सभामा भाग लिन तथा प्रतिनिधि नियुक्त गर्न सक्ने छन् ।
९. संगठित संस्थाका शेयरधनी भएमा त्यस्तो संगठित संस्थाको तर्फबाट बैंकको साधारण सभामा उपस्थित हुनको लागि मनोनित व्यक्तिले शेयरधनी संस्थाको आधिकारिक पत्रका साथ प्रोक्सी फारममा संस्थाको छाप र आधिकारिक व्यक्तिको दस्तखत भएको कागजात पेश गर्नु पर्नेछ ।

१०. दफा ५ र ६ को उल्लेखित दिन कुनै सार्वजनिक बिदा पर्न गएमा पनि सो दफामा उल्लेखित प्रयोजनका लागि कार्यालय कक्ष खुल्ला रहने छ ।
११. सर्वसाधारण शेयरधनीको तर्फबाट प्रतिनिधित्व गर्ने ३ (तीन) जना सञ्चालकको निर्वाचन सम्बन्धी कार्यक्रम बैंकको सञ्चालक निर्वाचन सम्बन्धी निर्देशिका बमोजिम निर्वाचन अधिकृतको कार्यालयले बैंकको प्रधान कार्यालयको सूचना पाटीमा र/वा बैंकको वेबसाइट www.nepalbank.com.np मा प्रकाशित गर्नेछ ।
१२. शेयरधनी महानुभावहरूको जानकारीका लागि बैंकको संक्षिप्त आर्थिक विवरण यसै सूचना साथ प्रकाशित गरिएको छ । साथै, वार्षिक साधारण सभामा प्रस्तुत छलफलका विषयहरू रहेको लेखापरीक्षणको प्रतिवेदन सहितको वार्षिक प्रतिवेदन बैंकको वेबसाइटमा पनि प्रकाशित गरिने छ ।
१३. साधारण सभा सम्बन्धमा थप जानकारी आवश्यक परेमा कार्यालय समयभित्र बैंकको केन्द्रिय कार्यालय, सञ्चालक समिति सचिवालयमा सम्पर्क राख्न समेत अनुरोध गरिन्छ ।

NBL वार्षिकोत्सव व्यवसाय कर्जा

सृजनशीलहरुमा उर्जा भदैं



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प्रतिनिधि (प्रोक्सी) फाराम

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विषय: प्रतिनिधि नियुक्त गरेको बारे ।

महाशय,

.....जिल्लान.पा./गा.पा. वडा नं.....बस्ने म/हामी..... ले त्यस बैंकको शेयरधनीको हैसियतले मिति २०७७ साल पौष २९ गते बुधबारका दिन हुने ६१ औं साधारण सभामा म/हामी स्वयम् उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकोले उक्त सभामा मेरो/हाम्रो तर्फबाट भाग लिन तथा मतदान गर्नका लागि जिल्लान.पा./गा.पा. वडा नं.....बस्ने त्यस बैंकका शेयरधनी श्री लाई मेरो/हाम्रो प्रतिनिधि मनोनित गरी पठाएको छु/छौं ।

मनोनित प्रतिनिधिको
दस्तखत नमूना:

निवेदकको
दस्तखत:

नाम:
शेयरधनी नं./हितग्राही नं.:
मिति:

नाम:
ठेगाना:
शेयरधनी नं./हितग्राही नं.:
शेयर संख्या:

प्रवेशपत्र

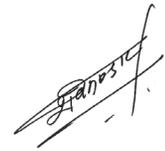
शेयरधनीको नाम

शेयर संख्या.....

शेयरधनी नं./हितग्राही नं.....

शेयरधनीको दस्तखत

नेपाल बैंक लिमिटेडको मिति २०७७ साल पौष २९ गते बुधबारका दिन हुने ६१ औं साधारण सभामा उपस्थित हुन जारी गरिएको प्रवेश पत्र ।



.....
कम्पनी सचिव

अध्यक्षको मन्तव्य



आदरणीय शेयरधनी महानुभावहरू,

नेपालमा आधुनिक बैकिङ्ग प्रणालीको शुरुवात गरी आधारभूत बैकिङ्ग सुविधा उपलब्ध गराउँदै आएको नेपाल र नेपाली जनताको गौरवको रूपमा रहेको नेपालको पहिलो बैंक नेपाल बैंक लिमिटेडको ६१ औं वार्षिक साधारण सभामा उपस्थित सम्पूर्ण आदरणीय शेयरधनी महानुभावहरू तथा उपस्थित अतिथि महानुभावहरूमा सञ्चालक समितिका साथै मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत गर्दछु ।

यस बैंकको सञ्चालक समितिमा हाल म समेत पाँच जना सञ्चालक रहेका छौं । बैंकको ५९ औं साधारण सभामा तय भएको सर्वसाधारण शेयरधनीको तर्फबाट प्रतिनिधित्व गर्ने सञ्चालकको निर्वाचन प्रकृयाका विरुद्ध उच्च अदालत पाटनमा परेको रिटका कारण सर्वसाधारण शेयरधनीको तर्फबाट प्रतिनिधित्व गर्ने सञ्चालकको पद पूर्ति हुन नसकेको यहाँहरूलाई अवगत नै छ । बैंकको हाल कायम शेयर स्वामित्वका आधारमा दोस्रो स्थानमा रहेको सर्वसाधारण शेयरधनी संगठित संस्थाका प्रतिनिधि श्री ओम कृष्ण श्रेष्ठलाई सञ्चालक समितिको निर्णयबाट सञ्चालक सदस्यमा नियुक्त गरिएको जानकारी गराउँदछौं ।

सम्मानित अदालतको फैसला समयमा प्राप्त नभएकोले गत वर्ष समेत सञ्चालक समितिमा सर्वसाधारण शेयरधनीको प्रतिनिधित्व गराउने सम्बन्धमा आवश्यक प्रकृया अगाडि बढाउन नसकिएकोमा अदालतको फैसला प्राप्त भएपछि फैसला बमोजिम रिक्त सञ्चालकको पद पूर्ति गर्ने प्रकृया अगाडि बढाइने हाम्रो प्रतिबद्धता अनुसार मिति २०७७ आश्विन १९ गते बैंकको विशेष साधारण सभा सम्पन्न गरी नियमावलीमा भएको सञ्चालक समितिमा प्रतिनिधित्व सम्बन्धी व्यवस्थामा संशोधन गरी सर्वसाधारण शेयरधनीको सञ्चालक समितिमा प्रतिनिधित्व हुने संख्या दुईबाट वृद्धि गरी तीन गरिनुका साथै, विशेष साधारण सभाबाट बैंक तथा वित्तीय संस्था सम्बन्धी ऐन बमोजिम हुने गरी बैंकको प्रवन्धपत्र तथा नियमावलीमा समयानुकूल संशोधन/परिमार्जन/थप गर्ने कार्य समेत सम्पन्न भएको व्यहोरा समेत जानकारी गराउन चाहन्छु ।

तत्कालिन समयमा बैंकको सञ्चालन तथा व्यवस्थापनमा भएको कमी कमजोरी तथा वेधितिका कारण बैंकको पूँजीकोष ऋणात्मक हुन गई दुई दशक भन्दा बढी समय बैंकले लगानीकर्तालाई कुनै प्रतिफल दिन नसकिरहेकोमा पछिल्ला आर्थिक वर्षहरूमा बैंकले आफ्नो वित्तीय अवस्था तथा परिसूचकहरूमा सुधार ल्याउन सफल भई गत वर्षबाट लगानीकर्ता महानुभावहरूलाई प्रतिफल दिन शुरु गरिएको र त्यसैको निरन्तरता स्वरूप कोरोना भाइरसको महामारीको कठिन परिस्थितिमा पनि आर्थिक वर्ष २०७६/७७ को वित्तीय विवरणका आधारमा चुत्ता पूँजी रु.११,२८,२८,२०,२००/- को १२ (बाह्र) प्रतिशत बोनस शेयर र ४ (चार) प्रतिशत नगद लाभांश (लाभांश कर समेत गरी) वितरण गर्ने स्वीकृतिका लागि आजको यस गरिमामय सभा समक्ष प्रस्ताव गर्न पाउँदा हर्षित भएको छु ।

बैंकले हाल प्रधान कार्यालय, ७ वटा प्रादेशिक कार्यालय, २०३ वटा शाखा र ३८ वटा एक्सटेन्सन काउण्टर, १३९ एटिएम आउटलेट मार्फत बैकिङ्ग सेवाहरू उपलब्ध गराउँदै आएको छ । हाल १८ लाख ५० हजार भन्दा बढी ग्राहक संख्या रहेको यस बैंकले पहिले विभिन्न कारणले बन्द भएका शाखाहरू क्रमशः पुनर्स्थापना तथा व्यावसायिक रूपमा सम्भाव्य रहेका स्थानहरूमा आफ्नो बैकिङ्ग सेवाहरूको सञ्चालन फैलाउँदै छिट्टै देशको ७७ जिल्लामा पुगेर बैकिङ्ग सेवा सुविधा पुऱ्याउने लक्ष्य लिएको छ ।

पछिल्ला केही वर्षहरूमा अर्थतन्त्रमा भइरहेको उल्लेख्य वृद्धि, कृषि र पर्यटन क्षेत्रमा बढ्दो लगानी, उर्जाको उपलब्धतामा भएको सुधार, भौतिक पूर्वाधारको विकास र विस्तारले पाएको तीव्रता आदि कारणले लगानीको वातावरणमा परेको सकारात्मक प्रभावबाट बैंकको व्यवसाय विस्तारले समेत गति लिँदै गरेकोमा विगत एक वर्षदेखि देखा परेको कोरोना भाइरसको विश्वव्यापी महामारीले अधिकांश व्यवसायलाई प्रभावित पारेको छ । यसबाट बैंकहरू समेत अछुतो रहन सकेका छैनन् । अहिलेको विषम परिस्थिमा कोभिडको असरबाट प्रभावित व्यवसायलाई जोगाउँदै ग्राहकको चाहना एवम् आवश्यकता अनुरूप गुणस्तरीय सेवा प्रदान गर्दै संस्थाको स्थायित्व सहित अर्थतन्त्रको वृद्धिमा सघाउनु बैंकको प्रमुख लक्ष्य रहेको व्यहोरा समेत अवगत गराउन चाहन्छु ।

आगामी वर्षहरूमा बैंकका सामु सञ्चालन लागत घटाउने, क्षमता, दक्षता र सीपमा अभिवृद्धि गरी कर्मचारीको उत्पादकत्व वृद्धि गर्ने, शाखा सञ्जालको विस्तार सँगै बजार हिस्सामा वृद्धि गर्ने, ग्राहकवर्गलाई नविनतम प्रविधिमा आधारित सेवा सुविधा प्रदान गर्ने, कार्य सञ्चालन तथा ग्राहक सेवामा सूचना प्रविधि तथा डिजिटाइजेशनको प्रयोगलाई बढाउँदै लैजाने, जोखिम व्यवस्थापनको कार्यलाई थप प्रभाकारी बनाउँदै लैजाने, सुशासन तथा स्वअनुशासन सहितको बैंकिङ्ग गर्ने, मौजुदा सम्पत्तिको प्रतिफलयुक्त व्यवस्थापन गर्ने, कोभिडको असरबाट प्रभावित ग्राहकलाई सघाउँदै व्यवसायको विस्तार गर्ने, सुरक्षित लगानीको माध्यमबाट निक्षेप र कर्जाको अनुपातलाई वाञ्छित सीमामा ल्याउने, कर्मचारीको सीप र क्षमतामा विकास गर्दै योग्य र इमानदार कर्मचारीहरूलाई संस्थामा थमाउने गर्ने लगायतका चुनौतीहरू रहेका छन् ।

नेपालको बैंकिङ्ग इतिहासको आधार स्तम्भको रूपमा रहेको यस बैंकले विभिन्न उतारचढावपूर्ण अवस्था व्यहोर्दै हाल आएर प्रविधिमा आधारित सबै प्रकारका सेवाहरू प्रदान गर्दै आजको प्रतिस्पर्धात्मक बैंकिङ्ग परिवेशमा आफूलाई सबल र सक्षम बैंकको रूपमा प्रस्तुत गर्न सकेको छ । बैंकको व्यवसाय विस्तार सँगै मुलुकको अर्थिक समृद्धिमा समेत योगदान गर्न सदैव प्रयासरत रहने प्रतिबद्धता व्यक्त गर्दै बैंकलाई यस स्थितिसम्म पुऱ्याउन अनवरत साथ र सहयोग प्रदान गर्ने शेरधनी महानुभावहरू, ग्राहक महानुभावहरू, नियमनकारी निकाय, ट्रेड युनियनहरू तथा बैंकका कर्मचारी लगायत सम्पूर्ण सरोकारवालामा धन्यवाद ज्ञापन गर्दछु ।

मिति: २०७७ साल पौष २९ गते

वासुदेव अधिकारी
अध्यक्ष

नेपाल बैंक लिमिटेडको ६९ औं वार्षिक साधारण सभामा प्रस्तुत सञ्चालक समितिको वार्षिक प्रतिवेदन आर्थिक वर्ष २०७६/७७

आदरणीय शेयरधनी महानुभावहरू,

नेपाल बैंक लिमिटेडको ६९ औं वार्षिक साधारण सभामा उपस्थित सम्पूर्ण शेयरधनी महानुभावहरूलाई पुनः हार्दिक स्वागत गर्दै २०७७ आषाढ मसान्तको वासलात, आर्थिक वर्ष २०७६/७७ को नाफा नोक्सान हिसाब, नगद प्रवाह विवरण सहितको वार्षिक प्रतिवेदन, सो उपर लेखापरीक्षकको मन्तव्य स्वीकृतिको लागि यस सभा समक्ष प्रस्तुत गर्ने अनुमति चाहन्छु ।

१. देशको आर्थिक तथा बैकिङ्ग परिसूचकहरू:

आर्थिक वर्ष २०७६/७७ को वार्षिक तथ्याङ्कमा आधारित रही नेपाल राष्ट्र बैंकद्वारा प्रकाशन गरेको देशको आर्थिक तथा वित्तीय स्थितिको संक्षिप्त विवरण निम्न बमोजिम रहेको छ ।

क. आर्थिक वृद्धिदर:

आर्थिक वर्ष २०७६/७७ मा देशको अर्थतन्त्र २.२८ प्रतिशतले वृद्धि हुने अनुमान केन्द्रीय तथ्याङ्क विभागको रहेकोमा परिस्थिति प्रतिकूल हुन गई उक्त अवधिको आर्थिक वृद्धि शून्यको नजिक रहने अनुमान छ । अघिल्लो आर्थिक वर्षको आर्थिक वृद्धिदर ६.९९ प्रतिशत रहेकोमा कोरोना भाइरस (कोभिड १९) को संक्रमण न्यूनीकरणका लागि अवलम्बन गरिएका विभिन्न उपायहरूबाट आर्थिक कृयाकलापहरू प्रभावित रहन गएको कारण अर्थतन्त्रको विस्तार न्यून हुन गएको छ । आर्थिक वर्ष २०७६/७७ मा कृषि, उद्योग र सेवा क्षेत्रको वृद्धिदर क्रमशः २.५९ प्रतिशत, ३.२३ प्रतिशत र १.९९ प्रतिशत रहेको अनुमान छ । समीक्षा वर्षमा कुल गार्हस्थ उत्पादनमा कृषि, उद्योग र सेवा क्षेत्रको अंश क्रमशः २७.६५ प्रतिशत, १४.२७ प्रतिशत र ५८.०८ प्रतिशत रहेको छ ।

ख. मुद्रास्फिति:

आर्थिक वर्ष २०७६/७७ मा वार्षिक औसत उपभोक्ता मुद्रास्फिति ६.१५ प्रतिशत रहेको छ । अघिल्लो आर्थिक वर्ष यस्तो मुद्रास्फिति ४.६४ प्रतिशत रहेको थियो । समीक्षा वर्षमा खाद्य तथा पेय पदार्थ समूहको वार्षिक औसत मुद्रास्फिति ८.१६ प्रतिशत र गैर-खाद्य तथा सेवा समूहको वार्षिक औसत मुद्रास्फिति ४.६१ प्रतिशत रहेको छ ।

ग. वैदेशिक व्यापार:

आर्थिक वर्ष २०७६/७७ मा कुल वस्तु निर्यात ०.६ प्रतिशतले वृद्धि भई रु.९७ अर्ब ७१ करोड पुगेको छ । अघिल्लो वर्ष निर्यात १९.४ प्रतिशतले वृद्धि भएको थियो । गन्तव्यका आधारमा भारततर्फ ११.८ प्रतिशतले वृद्धि भएको निर्यात चीन तथा अन्य मुलुकतर्फ क्रमशः ४३.५ प्रतिशत र १८.२ प्रतिशतले घटेको छ । वस्तुगत आधारमा पाम तेल, आयुर्वेदिक औषधि, जडिबुटी, प्लाष्टिकका भाँडा, फलफूल लगायतका वस्तुको निर्यात बढेकोमा जस्तापाता, तार, पोलिस्टर यार्न तथा धागो, तयारी पोशाक र उनी गलैँचा लगायतका वस्तुको निर्यात घटेको छ ।

अघिल्लो वर्ष १३.९ प्रतिशतले वृद्धि भएको कुल वस्तु आयात आर्थिक वर्ष २०७६/७७ मा १५.६ प्रतिशतले घटेर रु.११ खर्ब ९६ अर्ब ८० करोड कायम भएको छ । वस्तु आयात गरिने मुलुकका आधारमा भारत, चीन तथा अन्य मुलुकबाट भएको आयात १९.९ प्रतिशत, ११.५ प्रतिशत र ५.३ प्रतिशतले घटेको छ । वस्तुगत आधारमा कच्चा पाम तेल, कच्चा सोयाविन तेल, रासायनिक मल, खाने तेल, कम्प्युटर तथा पाटर्पुर्जा लगायतका वस्तुको आयातमा वृद्धि भएकोमा पेट्रोलियम पदार्थ, यातायातका साधन तथा पाटर्पुर्जा, एम.एस.बिलेट, सुन, अन्य मेशिनरी तथा पाटर्पुर्जा लगायतका वस्तुको आयात घटेको छ ।

आर्थिक वर्ष २०७६/७७ मा कुल वस्तु व्यापार घाटा १६.८ प्रतिशतले संकुचन हुन गई रु.१० खर्ब ९९ अर्ब ९ करोड कायम भएको छ । अघिल्लो वर्ष यस्तो घाटा १३.५ प्रतिशतले वृद्धि भएको थियो । व्यापार घाटाको कुल गार्हस्थ उत्पादनसँगको अनुपात २९.२ प्रतिशत रहेको छ । अघिल्लो वर्ष ६.८ प्रतिशत रहेको निर्यात-आयात अनुपात समीक्षा वर्षमा ८.२ प्रतिशत पुगेको छ ।

घ. विप्रेषण आप्रवाहः

आर्थिक वर्ष २०७६/७७ मा विप्रेषण आप्रवाहमा ०.५ प्रतिशतले ह्रास भई रु.८७५ अर्ब ३ करोड कायम हुन गएको छ । अघिल्लो वर्ष विप्रेषण आप्रवाह १६.५ प्रतिशतले बढेको थियो । समीक्षा अवधिमा वैदेशिक रोजगारीका लागि अन्तिम श्रम स्वीकृति लिने नेपालीको संख्या २०.५ प्रतिशतले घटेको छ ।

ङ. चालु खाता एवं शोधानान्तर स्थितिः

अघिल्लो वर्ष रु.२६५ अर्ब ३६ करोड घाटामा रहेको चालु खाता घाटा आर्थिक वर्ष २०७६/७७ मा ८७.९ प्रतिशतले घट्न गई रु.३२ अर्ब ६ करोड कायम भएको छ ।

समीक्षा अवधिमा शोधानान्तर स्थिति रु.२८२ अर्ब ४९ करोडले बचतमा रहेको छ । अघिल्लो वर्ष शोधानान्तर स्थिति रु.६७ अर्ब ४० करोडले घाटामा रहेको थियो ।

च. विदेशी विनिमय सञ्चितिः

आर्थिक वर्ष २०७६/७७ को अन्त्यमा कुल विदेशी विनिमय सञ्चिति अघिल्लो आर्थिक वर्षको सोही अवधिको तुलनामा ३४.९ प्रतिशतले वृद्धि हुन गई रु.१४०९ अर्ब ८४ करोड पुगेको छ । आर्थिक वर्ष २०७६/७७ को आयातलाई आधार मान्दा बैकिङ्ग क्षेत्रसँग १४.४ महिनाको वस्तु आयात र १२.७ महिनाको वस्तु तथा सेवा आयात धान्न पर्याप्त रहने विदेशी विनिमय सञ्चिति रहेको छ ।

छ. निक्षेप परिचालनः

आर्थिक वर्ष २०७६/७७ मा बैंक तथा वित्तीय संस्थाहरूको निक्षेप १८.७ प्रतिशतले वृद्धि भएको छ । अघिल्लो आर्थिक वर्ष यस्तो निक्षेपमा १८ प्रतिशतले बढोत्तरी हासिल भएको थियो । २०७७ आषाढमा बैंक तथा वित्तीय संस्थाहरूको कुल निक्षेपमा चल्ती, बचत र मुद्दतीको अंश क्रमशः १० प्रतिशत, ३१.९ प्रतिशत र ४८.६ प्रतिशत रहेको छ ।

ज. कर्जा प्रवाहः

समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूबाट निजी क्षेत्रमा प्रवाहित कर्जा १२ प्रतिशतले वृद्धि भएको छ । अघिल्लो वर्ष यस्तो कर्जा १९.४ प्रतिशतले बढेको थियो ।

२०७७ आषाढ मसान्तमा बैंक तथा वित्तीय संस्थाहरूको लगानीमा रहेको कर्जामध्ये ६५.७ प्रतिशत कर्जा घर जग्गाको धितोमा र १३ प्रतिशत कर्जा चालु सम्पत्तिको धितोमा प्रवाह भएको छ ।

समीक्षा वर्ष २०७६/७७ मा बैंक तथा वित्तीय संस्थाहरूको कृषि क्षेत्रतर्फको कर्जा १६.७ प्रतिशतले, औद्योगिक उत्पादन क्षेत्र तर्फको कर्जा ११.५ प्रतिशतले, निर्माण क्षेत्र तर्फको कर्जा १२.३ प्रतिशतले, यातायात, सञ्चार तथा सार्वजनिक सेवा क्षेत्रतर्फको कर्जा १८.६ प्रतिशतले, थोक तथा खुद्रा व्यापार क्षेत्रतर्फको कर्जा ७.७ प्रतिशतले र सेवा उद्योग क्षेत्रतर्फको कर्जा २२.९ प्रतिशतले वृद्धि भएको छ ।

झ. ब्याजदरः

९९ दिने ट्रेजरी बिलको भारत औसत ब्याजदर २०७७ आषाढमा १.२७ प्रतिशत कायम भएको छ । अघिल्लो वर्षको सोही अवधिमा यस्तो ब्याजदर ४.९७ प्रतिशत रहेको थियो । वाणिज्य बैंकहरूबीचको अन्तरबैंक कारोबारको भारत औसत ब्याजदर २०७७ आषाढमा ०.३५ प्रतिशत कायम भएको छ । यस्तो ब्याजदर २०७६ आषाढमा ४.५२ प्रतिशत रहेको थियो । वाणिज्य बैंकहरूको औसत आधार दर, निक्षेपको औसत ब्याजदर तथा कर्जाको औसत ब्याजदर २०७७ आषाढमा क्रमशः ८.५० प्रतिशत, ६.०९ प्रतिशत र १०.१९ प्रतिशत कायम भएको छ । अघिल्लो वर्षको सोही अवधिमा यस्तो ब्याजदर क्रमशः ९.५७ प्रतिशत, ६.६० प्रतिशत र १२.१३ प्रतिशत रहेका थिए ।

२. राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कम्पनीको कारोबारलाई कुनै असर परेको भए सो कुराः

सन् २०२० को शुरुवातबाट विश्वव्यापी महामारीको रूपमा फैलिएको कोभिड १९ का कारण समग्र विश्व अर्थतन्त्रमा नकारात्मक प्रभाव परेको छ । सन् १९३० को दशकको महामन्दी पश्चात् विश्व अर्थतन्त्र सबैभन्दा ठूलो संकुचनमा गएको छ ।

कोभिड १९ महामारीको संक्रमण रोकथाम तथा नियन्त्रण गर्न विश्वव्यापी रूपमा अवलम्बन गरिएका कदमहरूबाट उत्पादनदेखि आपूर्तिसम्मको श्रृंखला अवरुद्ध हुन पुगेको छ । स्वास्थ्य र आर्थिक संकट समानान्तर रूपमा व्यहोर्नु परेका कारण गरिबी, बेरोजगारी तथा आय असमानता बढ्ने साथै विश्वभरको श्रम बजार र विप्रेषण आप्रवाह प्रभावित हुने अनुमान गरिएको छ । त्यस्तै, सरकारी खर्चमा बढोत्तरी हुन गई सरकारी श्रोत साधनमा चाप पर्न जाने तथा सार्वजनिक ऋणमा वृद्धि हुने अनुमान छ ।

सन् २०१९ मा २.८ प्रतिशतले विस्तार भएको विश्व अर्थतन्त्र सन् २०२० मा ४.४ प्रतिशतले संकुचन हुने अन्तर्राष्ट्रिय मुद्रा कोषको प्रक्षेपण छ । सन् २०१९ मा १.७ प्रतिशतले बढोत्तरी भएको विकसित मुलुकहरूको अर्थतन्त्र सन् २०२० मा ५.८ प्रतिशतले संकुचन हुने प्रक्षेपण कोषको छ । त्यस्तै, उदीयमान तथा विकासशील अर्थतन्त्र सन् २०१९ मा ३.७ प्रतिशतले वृद्धि भएकोमा सन् २०२० मा ३.३ प्रतिशतले संकुचन हुने प्रक्षेपण छ । सन् २०१९ मा ६.१ प्रतिशत रहेको चीनको आर्थिक वृद्धिदर सन् २०२० मा १.९ प्रतिशतमा सीमित हुने साथै, सन् २०१९ मा ४.२ प्रतिशत रहेको भारतको आर्थिक वृद्धिदर सन् २०२० मा १०.३ प्रतिशतले ऋणात्मक हुने प्रक्षेपण कोषको रहेको छ ।

कोभिड १९ महामारीको संक्रमण नियन्त्रण, रोकथाम तथा उपचारको लागि अवलम्बन गरिएका उपायहरूका कारण देशको अर्थतन्त्र पनि प्रभावित भएको छ । आर्थिक वर्ष २०७६/७७ को तेस्रो त्रयमासको अन्त्यबाट आर्थिक गतिविधिहरू प्रभावित भई उक्त वर्षको आर्थिक वृद्धिदर न्यून हुन गएको छ । कोभिड १९ महामारी नियन्त्रणका लागि गरिएको बन्दाबन्दी लगायतका नियन्त्रणात्मक उपायका कारण मुलुकको कृषि, उद्योग, यातायात, पर्यटन, होटल तथा रेष्टुरेण्ट, निर्माण, थोक तथा खुद्रा व्यापार लगायत सेवा क्षेत्रमा असर परेको देखिन्छ । प्रमुख श्रम गन्तव्य मुलुकहरू आर्थिक संकुचनमा गएसँगै वैदेशिक रोजगारीमा गएको श्रमशक्ति फर्किने क्रम शुरु भएको छ । जसको असर आन्तरिक श्रम बजारमा पर्ने निश्चित प्राय छ । विप्रेषण आप्रवाहमा कमी आएमा सो को असर बैकिङ्ग क्षेत्रको साधन परिचालन, वाह्य क्षेत्र सन्तुलन तथा गरिबी निवारणमा पर्ने देखिएको छ ।

कोभिड १९ महामारी न्यूनीकरणका लागि लागू गरिएका नियन्त्रणात्मक व्यवस्थालाई सहज गरिएसँगै अर्थतन्त्र चलायमान हुन पुगेको अवस्था छ । बैकिङ्ग प्रणालीमा पर्याप्त तरलता रहन गई निक्षेप तथा कर्जाको ब्याजदरमा कमी आएको छ । विद्युतीय वित्तीय कारोबारमा बढोत्तरी हुँदै गएको छ । मुद्रास्फिति नियन्त्रित रहेको तथा शोधनान्तर बचतमा रहेको छ ।

३. बैंकको विगत वर्षको कारोवारको सिंहावलोकन:

यस बैंकको आर्थिक वर्ष २०७६/७७ को वित्तीय विवरणहरू नेपाल वित्तीय प्रतिवेदनमान (NFRS) अनुरूप तयार पारिएको छ । समीक्षा वर्ष र अघिल्लो आर्थिक वर्षको वित्तीय विवरणका प्रमुख सूचकाङ्कहरूको तुलनात्मक अवस्था देहाय बमोजिम रहेको छ ।

(रकम रु. लाखमा)

वासलात	आर्थिक वर्ष २०७६/७७	आर्थिक वर्ष २०७५/७६	परिवर्तन
शेयर पूँजी	१,१२,८२८	९८,१११	१५%
सञ्चित मुनाफा	३१,०२७	२८,९५७	७.१५%
जगेडा तथा कोषहरू	१,३८,५५५	१,३३,११७	४.०९%
कर्जा	१०,९२,१५६	९,७६,५७८	११.८३%
निक्षेप	१४,२९,८९२	११,८२,७५३	२०.९०%
लगानी	३,२५,९६१	१,६४,२५७	९८.४५%
नाफा नोक्सान हिसाब	आर्थिक वर्ष २०७६/७७	आर्थिक वर्ष २०७५/७६	परिवर्तन
खुद ब्याज आमदानी	५६,१८८	६१,८९५	-९.२२%
कुल सञ्चालन आमदानी	७१,७१९	७७,३६७	-७.३०%
सञ्चालन मुनाफा	३२,४७९	४५,१००	-२७.९८%



खुद मुनाफा	२३,३२९	२५,९६७	-१०.१६%
अनुपातहरू	आर्थिक वर्ष २०७६/७७	आर्थिक वर्ष २०७५/७६	परिवर्तन
पूँजीकोष	१७.०१%	१६.८०%	०.२१%
निष्कृत्य कर्जा	२.४७%	२.६४%	-०.१७%
प्रति शेयर आमदानी	रु.२०.६८	रु.२६.९९	-२३.३८%

शेयर पूँजी:

आर्थिक वर्ष २०७५/७६ मा शेयरधनीहरूलाई बोनस शेयर प्रदान गरिएसँगै आर्थिक वर्ष २०७६/७७ मा बैंकको चुक्ता पूँजीमा १५ प्रतिशतले वृद्धि भई रु.११ अर्ब २८ करोड २८ लाख २० हजार २ सय कायम हुन आएको छ ।

सञ्चित मुनाफा:

आर्थिक वर्ष २०७५/७६ मा मा रु. २ अर्ब ८९ करोड ५७ लाख रहेको सञ्चित मुनाफाबाट रु.९८ करोड ११ लाख नगद लाभांश वितरण गरिएकोमा समीक्षा वर्षमा वितरण योग्य मुनाफा रु.१ अर्ब १८ करोड ८१ लाख जम्मा हुन गई सञ्चित मुनाफा रु.३ अर्ब १० करोड २७ लाख कायम भएको छ ।

जगेडा तथा कोषहरू:

गत आर्थिक वर्षको तुलनामा यस आर्थिक वर्षमा जगेडा तथा कोषहरू ४.०९ प्रतिशतले वृद्धि भएको छ ।

कर्जा :

आर्थिक वर्ष २०७६/७७ को तेस्रो तथा चौथो त्रयमासमा कोभिड १९ का कारणबाट व्यवसाय वृद्धिको अनुकूल वातावरण नभएतापनि बैंकको समग्र कर्जामा ११.८३ प्रतिशतको बढोत्तरी हासिल भएको छ ।

निक्षेप:

समीक्षा अवधिमा बैंकको समग्र निक्षेपमा २०.९० प्रतिशतले वृद्धि भएको छ । उक्त अवधिमा बैंकको कुल निक्षेपमा बचत निक्षेपको हिस्सा ३९.४७ प्रतिशत, मुद्दती निक्षेपको हिस्सा २८.२६ प्रतिशत, चल्ती निक्षेपको हिस्सा २५.२६ प्रतिशत, कल निक्षेपको हिस्सा ६.७१ प्रतिशत र अन्य निक्षेपको हिस्सा ०.२९ प्रतिशत रहेको छ ।

लगानी:

आर्थिक वर्ष २०७६/७७ को बैंकको लगानी ९८.४५ प्रतिशतले वृद्धि भएको छ । नेपाल सरकारको ट्रेजरी विल तथा बचत पत्रजस्ता प्रत्यभूतिहरू खरिद गरिएकोले लगानीमा उल्लेख्य वृद्धि हुन गएको छ ।

खुद ब्याज आमदानी:

आर्थिक वर्ष २०७५/७६ को तुलनामा समीक्षा वर्षमा ब्याज आमदानी ११.०९ प्रतिशतले वृद्धि भएकोमा ब्याज खर्च ४१.१३ प्रतिशतले बढेको कारण खुद ब्याज आमदानीमा ९.२२ प्रतिशतले ह्रास आएको छ । विषम परिस्थितिको कारण अनुमान गरिए अनुरूप कर्जा लगानी हुन नसक्नु तथा निक्षेपमा भएको वृद्धिका कारण ब्याज खर्च बढनाले बैंकको खुद ब्याज आमदानीमा ह्रास आएको हो ।

कुल सञ्चालन आमदानी:

गत आ.व.मा रु.७ अर्ब ७३ करोड ६७ लाख रहेको कुल सञ्चालन आमदानी समीक्षा वर्षमा ७.३० प्रतिशतले ह्रास भई रु.७ अर्ब १७ करोड १९ लाख रहेको छ ।

सञ्चालन मुनाफा:

आर्थिक वर्ष २०७६/७७ मा बैंकले सञ्चालन मुनाफा रु.३ अर्ब २४ करोड ७९ लाख आर्जन गरेको छ । अघिल्लो आर्थिक वर्षको तुलनामा २७.९८ प्रतिशतले ह्रास हुन गएको हो ।

खुद मुनाफा:

बैंकले गत आर्थिक वर्ष २०७५/७६ मा रु.२ अर्ब ५९ करोड ६७ लाख खुद मुनाफा गरेकोमा समीक्षा वर्षमा १०.१६ प्रतिशतले ह्रास भई रु.२ अर्ब ३३ करोड २९ लाख खुद मुनाफा आर्जन गर्न सकेको छ । समीक्षा वर्षको त्रयमासको अन्त्यबाट कोभिड १९ माहामारी संक्रमण रोकथाम तथा नियन्त्रण गर्न चालिएका कदमले निम्त्याएको वित्तीय गतिविधिमा सुस्तता, निक्षेपको तुलनामा कर्जा वृद्धि हुन नसक्नु, शुल्क तथा कमिशनमा आएको कमी, सञ्चालन खर्च वृद्धि तथा कर्जा नोकसानी व्यवस्था वृद्धिका साथै नेपाल राष्ट्र बैंकको निर्देशन बमोजिम ऋणीलाई दिइएको ब्याज छुट जस्ता कारणले बैंकको खुद मुनाफामा ह्रास आएको हो ।

पूँजीकोष:

समीक्षा वर्षमा पूँजीकोषको अनुपात कुल जोखिम भारित सम्पत्तिको ०.२१ विन्दुले बढेर १७.०१ प्रतिशत पुगेको छ ।

निष्कृत्य कर्जा:

आर्थिक वर्ष २०७६/७७ मा निष्कृत्य कर्जा २.६४ प्रतिशतबाट ०.१७ विन्दुले घटेर २.४७ प्रतिशत पुगेको छ ।

प्रति शेयर आम्दानी:

समीक्षा वर्षमा प्रति शेयर आम्दानी रु.२०.६८ रहेको छ जुन आर्थिक वर्ष २०७५/७६ मा रु.२६.९९ रहेको थियो ।

४. चालु आर्थिक वर्ष २०७६/७७ को प्रथम त्रयमासमा हासिल उपलब्धिहरू:

२०७७ आश्विन मसान्तसम्म बैंकको कुल निक्षेप रु.१ खर्ब ४६ अर्ब ४८ करोड ८३ लाख, कूल कर्जा सापट रु.१ खर्ब १२ अर्ब ३९ करोड ९२ लाख र लगानी रु.२९ अर्ब १० करोड १२ लाख रहेको छ । बैंकको जगेडा तथा कोषमा रु.१३ अर्ब ६९ करोड ६६ लाख रहेको छ । त्यसै गरी बैंकले उक्त अवधिमा रु.५५ करोड ०४ लाख खुद मुनाफा आर्जन गरेको छ ।

कोभिड १९ को असरको कारण कर्जा नोकसानी व्यवस्था ४१.८५ प्रतिशतले वृद्धि भएको छ भने निष्कृत्य कर्जा अनुपात २.४७ प्रतिशत बाट बढेर ३.०२ प्रतिशत पुगेको छ जसको कारण मुनाफामा समेतमा असर परेको छ । त्यसै गरी आर्थिक वर्ष २०७७/७८ को प्रथम त्रयमासमा पूँजीकोष अनुपात १७.०३ प्रतिशत रहेको छ । कोभिड १९ को नकारात्मक असर बैंकिङ व्यवसायमा क्रमशः देखिदै गएकोले चालु आर्थिक वर्षमा विगत वर्षहरूजस्तै बैंकको वित्तीय सूचकहरू सबल कायम राख्न चुनौती देखिन्छ ।

२०७७ आश्विन मसान्तसम्ममा बैंकको प्रमुख वित्तीय भलक निम्न तालिकामा प्रस्तुत गरिएको छ ।

विवरण	रकम (रु. लाखमा)
शेयर पूँजी	१,१२,८२८
जगेडा तथा कोषहरू	१,३६,९६६
निक्षेप दायित्व	१४,६४,८८३
लगानी	२,९१,०१२
कर्जा सापट	११,२३,९९२
खुद ब्याज आम्दानी	१४,८१६
सञ्चालन मुनाफा	७,७८९
बोनश तथा कर पछिको खुद मुनाफा	५,५०४
विवरण	प्रतिशत
निष्कृत्य कर्जा (प्रतिशत)	३.०२%
पूँजीकोष अनुपात (प्रतिशत)	१७.०३%

५. बैंकको भावी योजनाहरू:

यस बैंकको भावी योजनाहरू देहाय बमोजिम रहेका छन् ।

- क) कोभिड १९ को कारण समग्र वित्तीय क्षेत्रमा परेको असरलाई मध्यनजर गर्दै क्षेत्रगत रूपमा प्रवाह भएका कर्जाहरूको समष्टिगत जोखिम मूल्याङ्कन गरी सो को न्यूनीकरणका लागि आवश्यक पहल गरिने ।
- ख) वित्तीय अवसर तथा जोखिम विश्लेषण गरी सो को आधारमा व्यक्तिगत तथा व्यावसायिक प्रकृतिका नयाँ कर्जा प्रोडक्टहरूको विकास गर्दै कर्जा विस्तारमा ध्यान दिइने ।
- ग) स्थानीय सरकारसँग सहकार्य गरी सहुलियत कर्जा तथा समग्र कर्जा विस्तारमा जोड दिने ।
- घ) गैह्र कोषिय कर्जाको क्षेत्रमा बैंकलाई थप प्रतिस्पर्धी बनाउँदै Off Balance Sheet को आकार बढाउन विशेष उपाय अवलम्बन गर्ने ।
- ङ) राष्ट्रिय प्राथमिकताप्राप्त तथा नेपाल राष्ट्र बैंकले निर्दिष्ट गरेका क्षेत्रहरूमा प्राथमिकता दिई कर्जा विस्तार गरिने ।
- च) बजारीकरण तथा व्यवसाय प्रवर्द्धनमा थप प्रभावकारिता ल्याउन विभिन्न उपायहरू अवलम्बन गर्ने ।
- छ) निष्कृय कर्जा असुली कार्यमा कार्यतालिका बनाई शाखाहरूको असुली कार्यलाई प्रभावकारी बनाइने ।
- ज) बैंकको सञ्चालन जोखिम, बजार जोखिम, कर्जा जोखिम तथा तरलता जोखिम अन्तर्गत जोखिम बहन क्षमता एवम् जोखिम स्वीकारयोग्य सीमा निर्धारणको कार्य गर्ने ।
- झ) कर्मचारीहरूको ज्ञान, सीप, क्षमता र पेशागत दक्षता अभिवृद्धि गर्नका लागि नियमित रूपमा तालिम सञ्चालन गर्ने ।
- ञ) ग्राहकहरूको डिजिटल बैंकिङ्गको आवश्यकता पूरा गर्न नविनतम प्रविधिको उपभोग बढाउँदै लैजाने साथै यस क्षेत्रमा बढ्दो जोखिमलाई न्यूनीकरण गर्न विशेष उपायहरूको अवलम्बन गरिने ।
- ट) देशका सबै जिल्लाहरूमा बैंकको उपस्थिति रहने गरी शाखा सञ्जाल विस्तार गर्ने कार्यलाई निरन्तरता दिइने ।
- ठ) बैंकमा हाल प्रयोगमा रहेको Pumori IV CBS Software लाई प्रतिस्थापन गरी नयाँ Web Based Core Banking Solution खरिदको कार्य तीब्रताका साथ अगाडि बढाउने ।
- ड) बैंकको सांगठनिक संरचना तथा कार्य पद्धतिलाई थप प्रभावकारी बनाउन हाल अध्ययनको क्रममा रहेको Organization & Management Survey सम्पन्न गर्ने ।

६. कम्पनीको औद्योगिक तथा व्यवसायिक सम्बन्ध:

बैंकको सम्बद्ध सबै सरोकारवालाहरूसँग व्यावसायिक तथा सौहार्दपूर्ण सम्बन्ध रहँदै आएको छ । यसलाई निरन्तरता दिई व्यवसायिक सम्बन्ध थप सुदृढ पार्ने विश्वासका साथ काम गरिरहेका छौं ।

७. सञ्चालक समितिमा भएको हेरफेर र त्यसको कारण:

यस बैंकको सञ्चालक समितिमा हाल अध्यक्ष र चार सदस्यहरू रहेका छौं । नेपाल सरकार, अर्थ मन्त्रालयको तर्फबाट सञ्चालक समितिमा प्रतिनिधित्व गर्ने श्री राम प्रसाद घिमिरेको स्थानमा उक्त मन्त्रालयकै सहसचिव श्री केदार प्रसाद पनेरु मनोनयन भई आउनुभएको, बैंकको संशोधित नियमावलीको व्यवस्था बमोजिम नेपाल सरकारबाट प्रतिनिधित्व गर्नु भएका सञ्चालक सदस्य श्री गंगा प्रसाद ज्ञवाली बिदा हुनु भएको साथै बैंकको हाल कायम शेयर स्वामित्वका आधारमा दोस्रो स्थानमा रहेको सर्वसाधारण संगठित संस्थाका प्रतिनिधि श्री ओम कृष्ण श्रेष्ठलाई सञ्चालक समितिको निर्णयबाट सञ्चालक सदस्यमा नियुक्त गरिएको जानकारी गराउँदै सञ्चालक समितिका अन्य सदस्यहरू यथावत रहेको जानकारी गराउँदछौं । यस बैंकको सञ्चालक समितिमा रही बिदा हुनु भएका सञ्चालक सदस्य श्री तुल्सीराम सेढाई, श्री राम प्रसाद घिमिरे र श्री गंगा प्रसाद ज्ञवालीलाई सञ्चालक समितिमा रहेर उहाँहरूले पुऱ्याउनु भएको योगदानका लागि हार्दिक धन्यवाद दिन चाहन्छौं ।

८. कारोबारलाई असर पार्ने मुख्य कुराहरू:

बैंकको कारोबारलाई असर गर्ने मुख्य कुराहरू तल उल्लेख गरिए अनुसार रहेका छन्:

- क) देशको आर्थिक वृद्धिदर तथा आर्थिक प्रणालीमा देखापर्ने असर ।
- ख) कोरोना भाइरसको माहामारीबाट व्यवसायमा परेको प्रभावका कारण देखापर्ने असर ।
- ग) निक्षेप वृद्धि अनुरूप कर्जाको विस्तार हुन नसकेको कारण ब्याज आम्दानीमा पर्ने असर ।
- घ) बैंकिङ्ग क्षेत्रमा बढ्दो प्रतिस्पर्धाका कारण मुनाफामा पर्न सक्ने चाप ।
- ङ) कृषि, उर्जा पर्यटन तथा लघु, साना एवं मझौला उद्यम लगायतका क्षेत्रमा निश्चित प्रतिशतसम्म लगानी गर्नुपर्ने व्यवस्था ।
- च) उत्पादनमूलक, रोजगारीमूलक तथा निर्यातमुखी क्षेत्रमा लगानी वृद्धि गर्दै लैजाने राज्यको नीति ।
- छ) नयाँ भर्ना भएका कर्मचारीको दक्षता, क्षमता र सीपमा अभिवृद्धि र समग्र कर्मचारीको उत्पादकत्वमा हुने अभिवृद्धिको असर ।
- ज) शाखा सञ्जालको विस्तारबाट लागत र व्यवसायमा पर्ने असर ।
- झ) सूचना प्रविधि तथा डिजिटाइजेशनको उपभोग बढेसँगै देखिएका जोखिमहरूको व्यवस्थापन ।
- ञ) सूचना प्रविधिको माध्यमबाट प्रवाह हुने सेवा र कतिपय सेवा वापत लिइने शुल्कमा नियामक निकायबाट हुने निर्देशनको असर ।
- ट) नेपाल सरकार तथा नेपाल राष्ट्र बैंकबाट गरिने नीतिगत व्यवस्थाबाट बैंकिङ्ग क्षेत्रमा हुनसक्ने असर ।
- ठ) सम्पत्ति शुद्धीकरण निवारणसँग सम्बन्धित राष्ट्रिय तथा अन्तर्राष्ट्रिय नियम, कानून र अभ्यासहरूको परिपालना ।
- ड) विप्रेषण आप्रवाहमा आउन सक्ने परिवर्तनबाट बैंकिङ्ग क्षेत्रको साधन परिचालनमा पर्न जाने चाप ।

९. लेखापरीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भएको भए सो उपर सञ्चालक समितिको प्रतिक्रिया:

यस बैंकको लेखापरीक्षण प्रतिवेदनमा बैंकको अन्तर शाखा हिसाब मिलानको अवस्था, सरकारी कारोबारको हकमा Confirmation नलिएको, हिसाब मिलान नभएका र पहिचान हुन नसकेका हिसाब, स्थिर सम्पत्तिहरूको कोडिङ्ग, कर्जा नोक्सानी व्यवस्था, कोभिड १९ बाट प्रभावित ग्राहकलाई दिइएको ब्याज छुट लगायतका कैफियतहरू उल्लेख गरिएको छ ।

बैंकको अन्तर शाखा हिसाब राफसाफ (Inter Branch Reconciliation) गर्न कार्य दल गठन भई छिमल्ने प्रयास जारी रहेको तथा सो को प्रगति विवरण त्रैमासिक रूपमा लेखापरीक्षण समितिमा छलफल गरी नेपाल राष्ट्र बैंकमा समेत पेश गर्ने गरिएको जानकारी गराउँदछौं । साथै, उक्त हिसाब राफसाफ गर्ने कार्यमा विशेष केन्द्रित भई अन्तर शाखा हिसाब मिलानको अवस्थामा सुधार ल्याउन एउटा अलग्गै हिसाब मिलान डिभिजन स्थापना गर्ने कार्यलाई समेत अगाडि बढाइएको छ ।

बैंकले सरकारी कारोबारको शोधभर्ना नेपाल राष्ट्र बैंकबाट नियमित रूपमा प्राप्त गरिरहेको छ । नेपाल राष्ट्र बैंकमा रहेको यस बैंकको खातामा रहेको मौज्दातको प्रमाणीकरण नियमित रूपमा यस बैंकको ट्रेजरी विभाग मार्फत भइरहेको व्यहोरा जानकारी गराउँदछौं । त्रिभुवन विश्वविद्यालयको पेन्सनको हकमा विगतमा शाखाहरूबाट वितरण हुने गरेकोमा हाल उक्त कारोबार केन्द्रिकृत रूपमा यस बैंकको किर्तिपुर शाखाबाट भइरहेको हुँदा शोधभर्ना र हिसाब मिलानमा कुनै समस्या नभएको व्यहोरा समेत जानकारी गराउँदछौं ।

लामो समयदेखि हिसाब मिलान नभएका र पहिचान हुन नसकेका कारोबारहरूको हिसाब मिलान गर्ने तर्फ आवश्यक प्रकृया अगाडि बढेको र सो मा उल्लेख्य प्रगति भइरहेको जानकारी गराउँदछौं ।

स्थिर सम्पत्तिहरूको कोडिङ्ग गर्ने कार्य शुरू भइसकेको र सो कार्य यथाशीघ्र सम्पन्न गरिने व्यहोरा जानकारी गराउन चाहन्छौं ।

हाल बैंकले नेपाल राष्ट्र बैंकको निर्देशनको व्यवस्था अनुसार कर्जा नोक्सानी व्यवस्था कायम गरेको छ । साथै, NAS 39 बमोजिम Impairment Calculation गर्ने क्रममा लेखापरीक्षकले आँल्याएका कैफियतहरूको हकमा आवश्यक नीति तर्जुमा गरी कार्यान्वयन गर्ने जानकारी गराउँदछौं ।

नेपाल राष्ट्र बैंकको निर्देशन बमोजिम कोभिड १९ बाट प्रभावित ग्राहकलाई राहत स्वरूप ब्याजदरमा २ प्रतिशतका विन्दुले कम गरी ब्याज रकम गणना गरिएको र मासिक त्रैमासिक ब्याज/किस्ता तोकिएको समयमै भुक्तानी गर्ने कोभिड प्रभावित ग्राहकहरूलाई ब्याज रकममा १० प्रतिशत रकम समेत छुट प्रदान गरिएको छ ।

माथि उल्लिखित बाहेक लेखापरीक्षण प्रतिवेदनमा औल्याइएका बैंकको नियमित कारोबारसँग सम्बन्धित अन्य कैफियतहरूका सम्बन्धमा समेत सञ्चालक समितिको ध्यानाकर्षण भएको छ । लेखापरीक्षकबाट प्राप्त सुभाष र प्रतिक्रिया बमोजिम कैफियत सुधारका लागि व्यवस्थापनलाई आवश्यक निर्देशन दिइसकेका छौं ।

१०. आन्तरिक नियन्त्रण प्रणाली भए वा नभएको र भएको भए त्यसको विस्तृत विवरण:

बैंकले बैकिङ्ग कारोवारमा अन्तर्निहित विभिन्न प्रकारका जोखिमहरूको नियन्त्रणका लागि आन्तरिक नियन्त्रण प्रणालीलाई थप मजबुत बनाउँदै लैजाने नीति लिएको छ । बैंकको दैनिक कार्य सञ्चालन र व्यवस्थापनका लागि कार्य सञ्चालन निर्देशिका भाग १ र भाग २ कार्यान्वयनमा रहेको, आर्थिक प्रशासन तथा खरिद विनियमावलीलाई भर्खरै मात्र अद्यावधिक गरी कार्यान्वयनमा ल्याइएको, प्रचलित कानून तथा केन्द्रीय बैंकको नीति, निर्देशनको परिधिभित्र रही बैकिङ्ग कारोबार सञ्चालन गर्नका लागि आवश्यक अन्य नीति, नियम तथा निर्देशिकाहरू तर्जुमा गरी कार्यान्वयनमा ल्याइएको, समय तथा व्यवसायको आवश्यकता अनुरूपका नयाँ नीति नियमहरू तर्जुमा तथा विद्यमान नीति, नियम, विनियम तथा निर्देशिकाहरूलाई सबलिकरण गर्दै बैंकको आन्तरिक नियन्त्रण प्रणालीलाई थप मजबुत गर्दै लिएको छ ।

बैंकको प्रधान कार्यालय तथा विभिन्न शाखा/कार्यालयहरूले गरिरहेको काम कारबाहीका क्रममा बैंकको नीति, नियम तथा निर्देशिका अनुसार भए/नभएको यकिन गर्ने जिम्मेवारी निरीक्षण तथा आन्तरिक लेखापरीक्षण विभागको रहेको छ । लेखापरीक्षण समितिको मातहत रहने यस विभागले जनशक्तिले भ्याएसम्म आन्तरिक लेखापरीक्षण गर्ने नीति लिएको छ ।

११. बैकिङ्ग सञ्जाल विस्तार:

बैंकले प्रधान कार्यालय, सातै प्रदेशमा प्रादेशिक कार्यालय सहित हाल ६८ वटा जिल्लाका २०३ शाखा कार्यालय, ३८ वटा एक्सटेन्सन काउन्टर तथा १३९ वटा ATM मार्फत बैकिङ्ग सेवा उपलब्ध गराउँदै आएको छ । आर्थिक वर्ष २०७६/७७ मा २० शाखा विस्तार गरिएकोमा चालु आर्थिक वर्षमा नयाँ तथा पुनः स्थापना गरी ३२ शाखा विस्तार गर्ने बैंकको योजना रहेको छ । उक्त योजना अनुरूप २०७७ कार्तिक मसान्तसम्म २० वटा शाखा सञ्चालनमा आइसकेको तथा चालु आर्थिक वर्षभित्र थप १२ वटा शाखा सञ्चालनमा ल्याइने व्यहोरा समेत जानकारी गराउँदछौं । व्यवसायिक सम्भाव्यताको आधारमा देशका सबै जिल्लाहरूमा बैंकको उपस्थिति रहने गरी नयाँ स्थापना र विगतमा बैंकका शाखा रहेका स्थानहरूमा शाखा पुनः स्थापना गर्ने कार्य सँगसँगै अघि बढाइएको छ । यस्तै, ग्राहकको आवश्यकताको आधारमा एक्सटेन्सन काउन्टर, ATM तथा POS सेवा विस्तार गर्दै लगिनेछ ।

१२. सूचना प्रविधि:

सूचना प्रविधिमा आधारित आधुनिक सेवा सुविधा प्रदान गर्न बैंक प्रतिबद्ध रहेको र सो क्रममा बैंकले:obile Banking, e-banking, Chip Based VISA Card, Credit Card, Online Account Opening, POS, VISA Travel Card, QR Code मार्फत:erchant Payment लगायतका सेवाहरू प्रदान गरिरहेको छ । बैंकको कार्ड सेवालाई प्रभावकारी बनाउँदै लैजाने क्रममा VISA Contactless कार्डको शुरुवात गरिएको छ । बैंकको Website लाई ग्राहक मैत्री बनाउने सिलसिलामा Live Chatbot System को व्यवस्था गरिएको छ । साथै, हाल प्रयोगमा ल्याइरहेको Purnori IV CBS Software प्रतिस्थापन गरी नयाँ Web Based Core Banking Solution खरिदको कार्य अगाडि बढाइएको छ ।

कोभिड १९ महामारीको संक्रमणका कारण ग्राहकको सेवा उपभोगको माध्यममा परिवर्तन भएसँगै सूचना प्रविधिमा आधारित बैकिङ्ग सेवाको मागमा वृद्धि हुन गएको छ । सोही बमोजिम बैकिङ्ग क्षेत्रमा उपलब्ध सबै खालका नविनतम प्रविधिको प्रयोग गर्ने तथा हाल प्रदान भइरहेको डिजिटल सेवाहरूलाई थप ग्राहकमैत्री बनाउन आवश्यक परिमार्जन गर्दै लगिनेछ । सूचना प्रविधिसँग सम्बन्धित सम्भावित जोखिम न्यूनीकरणका लागि बैंकले विशेष सजगता अपनाउँदै आएको छ ।

१३. ग्राहक सम्बन्ध सुधार:

ग्राहकहरूसँग सुमधुर सम्बन्ध कायम राख्दै बैंकबाट प्रदान गरिने सबै प्रकारका सेवाहरूलाई प्रतिस्पर्धी तथा गुणस्तरीय बनाउँदै छिटो, छरितो बैंकिङ्ग सेवा प्रदान गर्न बैंक सदैव कटिबद्ध रहेको छ । बैंकले नयाँ स्थापना हुने शाखाहरूमा ग्राहकमैत्री लेआउट संरचना निर्माण गर्ने गरेको तथा क्रमिक रूपमा पुराना शाखाहरूमा पनि ग्राहकमैत्री लेआउट संरचना निर्माणको कार्य भइरहेको छ । प्रविधिमा आधारित ग्राहक सेवामा जोड दिन थालिएको र अलग्गै gunaso@nepalbank.com.np इमेल मार्फत ग्राहकहरूको गुनासो तथा समस्या समाधान गर्ने गरिएको छ । ग्राहकको चाप बढी हुने शाखाहरूमा Queue:anagement System जडान गर्दै लगिएको छ । जसबाट सरल र सहज ढंगले ग्राहक सेवालाई व्यवस्थित गरिएको छ ।

१४. नेपाल सरकारको नीतिसँग तादतम्य:

यस बैंकका देशभर छरिएर रहेका शाखा कार्यालयहरूले सरकारी कारोबार, राजश्व संकलन, सामाजिक सुरक्षा भत्ता वितरण, भूकम्प पीडित जनतालाई अनुदान वितरण लगायतका कार्यहरू गर्दै आइरहेका छन् । बैंकले सरकारको वित्तीय नीतिको कार्यान्वयनमा समेत सहयोग पुऱ्याउँदै आएको छ ।

नेपाल सरकारबाट जारी भएको सहूलियतपूर्ण कर्जाका लागि ब्याज अनुदान सम्बन्धी एकीकृत कार्यविधि, २०७५ बमोजिम बैंकले उल्लिखित क्षेत्रहरूमा ऋण प्रवाह गरिरहेको छ । जस अन्तर्गत २०७७ आषाढ मसान्तको अन्त्यमा २,२२३ जना ग्राहकहरूमा करिब रु.२ अर्ब ५९ करोड कर्जा लगानी गरेको छ । त्यस्तै, भूकम्प पीडितहरूको निजी आवास निर्माण कर्जा (पुनर्कर्जा कार्यविधि अनुसार, २०७२ अनुसार) अन्तर्गत ३५ वटा ग्राहकहरूलाई कर्जा लगानी गरिएको छ ।

साथै, संघीय सरकारको सबै नेपालीको बैंकमा खाता खोल्ने अभियानमा बैंकले सक्रिय रूपमा सहभागिता जनाउने क्रममा समृद्ध नेपाल अभियान बचत खाताको शुरुवात गरी विगतमा कुनै पनि बैंकमा खाता नभएका नेपाली जनताले यस बैंकमा खाता खोलेमा बैंकको तर्फबाट रु.१००/- जम्मा गरिदिने व्यवस्था गरिएको छ । यस व्यवस्था अनुसार २०७७ आषाढ मसान्तसम्म ४४,६७६ वटा ग्राहकको खाता खोलिएको छ ।

१५. कर्जा लगानी तथा व्यवस्थापन:

यस बैंकले कर्जाको गुणस्तर कायम गर्दै विशेष सतर्कता अपनाई नेपाल राष्ट्र बैंकको नीति निर्देशनको सीमाभित्र रहेर उत्पादनशिल क्षेत्र कर्जा, जलविद्युत कर्जा, कृषि कर्जा, विपन्न बर्ग कर्जा, सहूलियतपूर्ण कर्जा र उपभोक्ता कर्जाहरू प्रवाह र विस्तार गर्दै आएको छ ।

२०७७ पौषको कूल कर्जाको आधारमा बैंकले २०७७ आषाढ मसान्तसम्म १०.०२ प्रतिशत कृषिमा, १४.५४ प्रतिशत जलविद्युत/उर्जामा, ८.७७ प्रतिशत पर्यटनमा, ३२.४८ प्रतिशत साना तथा मझौला उद्योगमा तथा ७.२५ प्रतिशत सिमेन्ट उद्योगमा लगानी गरेको छ ।

२०७७ आषाढ मसान्तसम्म बैंकले करिब ५६३ मेगाबाट क्षमताका २५ वटा जलविद्युत परियोजनामा विभिन्न बैंक तथा वित्तीय संस्थाको सहवित्तीयकरणमा सहभागी भई लगानी गरेको छ । उक्त परियोजनाहरूका लागि कूल रु.१५ अर्ब २९ करोड कर्जा सीमा स्वीकृत भएकोमा २०७७ आषाढ मसान्तसम्म रु.७ अर्ब ३२ करोड कर्जा मौज्दात रहेको छ ।

२०७७ आषाढ मसान्तको कूल कर्जा लगानी मध्ये ८७.०१ प्रतिशत चल तथा अचल सम्पत्तिको धितोमा, ९.६९ प्रतिशत सुन तथा चाँदीको धितोमा तथा ३.३० प्रतिशत अन्य धितोमा प्रवाह भएको छ ।

कर्जा प्रवाह गर्दा बैंकमा लागू भएका Credit Policy Guidelines, Operation Manual Part II (Credit), Valuation Guidelines, सहूलितपूर्ण कर्जा सम्बन्धी निर्देशिका, एवम् नेपाल राष्ट्र बैंकबाट जारी भएका निर्देशनहरू कार्यान्वयन गरी मात्र प्रवाह र अनुगमन गर्ने गरिएको छ ।

१६. जोखिम व्यवस्थापन:

बैंकिङ्ग व्यवसायमा अर्न्तनिहित विभिन्न प्रकारका जोखिमहरूको न्यूनीकरणका लागि सञ्चालक समिति, जोखिम व्यवस्थापन समिति, उच्च व्यवस्थापन तथा प्रमुख जोखिम अधिकृत रहने Risk Governance Framework कार्यान्वयनमा रहेको छ । बैंकले नेपाल राष्ट्र बैंकको निर्देशन बमोजिम सञ्चालक सदस्य संयोजक र जोखिम व्यवस्थापन विभागका विभागीय प्रमुख सदस्य सचिव रहने गरी जोखिम व्यवस्थापन समिति गठन गरेको छ । उक्त समितिले विद्यमान बजारको वस्तुस्थितिको आधारमा बैंकको जोखिमको अवस्थाको अध्ययन तथा मूल्याङ्कन गरी आवश्यक सुझाव सहित सञ्चालक समितिमा प्रतिवेदन पेश गर्ने गर्दछ ।

बैंकको सञ्चालन जोखिम, बजार जोखिम, कर्जा जोखिम तथा तरलता जोखिम अन्तर्गत जोखिम बहन क्षमता एवम् जोखिम स्वीकारयोग्य सीमा निर्धारण गर्ने कार्य गरिँदै आइएको छ । जोखिम व्यवस्थापनसँग सम्बन्धित विभिन्न नीति, कार्यविधि तथा निर्देशनहरूको समयानुकूल पुनरावलोकन गर्ने कार्य क्रमिक रूपमा भइरहेको छ । साथै, यसै बर्षबाट Operational Risk Management Policy र Guidelines तर्जुमा गरी कार्यान्वयनमा ल्याइएको छ । त्यस्तै, नेपाल राष्ट्र बैंकको एकीकृत निर्देशन बमोजिम जोखिमसँग सम्बन्धित विभिन्न निर्देशनहरूको परिपालना हुँदै आएको छ ।

१७. सम्पत्ति शुद्धीकरण निवारण:

बैंकले सम्पत्ति शुद्धीकरण निवारण ऐन, २०६४, सम्पत्ति शुद्धीकरण निवारण नियमावली, २०७३ तथा नेपाल राष्ट्र बैंकको निर्देशन अनुरूप सञ्चालक सदस्य संयोजक र सम्पत्ति शुद्धीकरण निवारण (मनि लाउन्डरिङ्ग) निवारण ऐन, २०६४ मा व्यवस्था भए बमोजिम नियुक्त भएको कार्यान्वयन अधिकारी सदस्य सचिव रहने सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति गठन गरेको छ । उक्त समितिले AML/CFT का सम्बन्धमा प्रचलित ऐन, नियम र नेपाल राष्ट्र बैंकको निर्देशनका साथै, राष्ट्रिय तथा अन्तर्राष्ट्रिय जोखिमको आधारमा बैंकमा भएको काम कारबाहीको अनुगमन गर्ने, कार्य प्रकृति र ग्राहक सेवाको आधारमा शंकास्पद कारोबारको पहिचान गर्नका लागि विस्तृत मार्ग निर्देशन तयार गरी लागू गराउने र सो सम्बन्धमा निरन्तर अनुगमन गर्ने कार्य गर्दै आएको छ । त्यस्तै, नियमनकारी निकाय र अन्य प्रचलित कानूनमा भएका व्यवस्थाहरूको अनुपालना गराउने साथै, अनुपालनाको क्रममा देखिएका कमी कमजोरीहरूलाई सुधार गर्न व्यवस्थापनलाई निर्देशन दिँदै आएको छ ।

१८. मानव संशाधन:

यस बैंकमा उच्चतम शैक्षिक योग्यता भएका उर्जावान युवा जनशक्तिको बाहुल्यता रहेको छ । लोक सेवा आयोगको खुला प्रतिस्पर्धात्मक परीक्षा प्रणालीबाट कर्मचारीहरू नियुक्त हुने कारणले दक्ष तथा प्रतिस्पर्धी कर्मचारीहरूको बैंक सेवामा प्रवेश भएको छ । हाल कार्यरत अधिकांश जनशक्तिको अधिकतम सेवा अवधि १५ देखि १७ वर्ष रहेको छ । बैंकमा विभिन्न तह/पदमा २०७७ आषाढ मसान्तमा कुल २१७२ कर्मचारीहरू मध्ये ३६.५१ प्रतिशत महिला र ६३.४९ प्रतिशत पुरुष कर्मचारीहरू रहेका छन् । बैंकको व्यवसाय विस्तारका लागि आवश्यक जनशक्ति भर्ना गर्न प्रत्येक वर्ष पदपूर्ति योजना तयार गरी कार्यान्वयन गर्ने गरिएको छ ।

बैंकलाई प्रतिस्पर्धी बनाई सेवा प्रवाहको गुणस्तरमा अभिवृद्धि गर्न मानव संशोधनको महत्वपूर्ण भूमिका रहने तथ्यलाई ध्यानमा राखी कर्मचारीहरूको क्षमता विकासको लागि उपयुक्त वातावरण सृजना गरी उनीहरूको इमान्दारी, दक्षता, सिर्जनशिलतालाई प्रबर्द्धन गर्न बैंक प्रयत्नशील छ । कर्मचारीहरूको कार्य कुशलता तथा व्यवस्थापकीय सीप अभिवृद्धि गर्न समय समयमा आन्तरिक तालिम तथा विकास विभागद्वारा विभिन्न तालिम कार्यक्रम सञ्चालन गरी उत्प्रेरणा जगाउने कार्य गरिँदै आइएको छ ।

यसको अलावा विभिन्न स्वदेशी तथा विदेशी इष्टिच्युटहरूको संयोजकत्वमा आयोजना हुने तालिम कार्यक्रममा कर्मचारीहरूलाई सहभागी गराउने गरिएको छ । आर्थिक वर्ष २०७६/७७ मा विभिन्न स्वदेशी इष्टिच्युटहरूबाट देशका विभिन्न स्थानमा आयोजना गरिएका १०८ तालिम कार्यक्रममा ७०६ जना कर्मचारीहरूलाई सहभागी गराइएको छ । त्यस्तै, गत आर्थिक वर्षमा १६ वटा विदेशी तालिममा ८५ जना कर्मचारीहरूलाई सहभागी गराइएको छ । कोभिड १९ का कारण हाल आएर भर्च्युल माध्यमबाट कर्मचारीहरूलाई तालिम कार्यक्रममा सहभागी गराउने गरिएको छ ।

गत आर्थिक वर्षबाट शुरुवात भएको संगठन तथा व्यवस्थापन सर्वेक्षण (O & M Survey) गर्ने कार्य कोभिड १९ का

कारण केही समय प्रभावित भएकोमा हाल उक्त कार्य अन्तिम चरणमा पुगेको छ । उक्त सर्भेक्षणबाट प्राप्त राय तथा सुभाव बमोजिम कर्मचारी भर्ना, सरुवा, वृत्ति विकास, उत्तराधिकारी योजना तर्जुमा गरी समग्र संगठनको उत्पादकत्व बढाउन तर्फ विशेष ध्यान दिइनेछ ।

१९. संस्थागत सामाजिक उत्तरदायित्व:

बैंकले संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत आर्थिक वर्ष २०७६/७७ मा कोरोना भाइरस (कोभिड १९) को संक्रमण रोकथाम र नियन्त्रण गर्ने नेपाल सरकारको कदमलाई साथ दिन आर्थिक सहयोग स्वरूप सुरुमा रु.१ करोड र ७ वटै प्रदेश सरकारलाई पाँच लाखका दरले रु.३५ लाख प्रदान गरिएकोमा नेपाल राष्ट्र बैंकको निर्देशन बमोजिम मिति २०७७/०४/२६ मा संस्थागत सामाजिक उत्तरदायित्व कोषमा मौज्जात रहेको रु.३ करोड ४६ लाख रकम माननीय अर्थमन्त्री श्री युवराज खतिवडाज्यूलाई हस्तान्तरण गरिएको छ । यसरी संघीय सरकार र प्रदेश सरकारले स्थापना गरेको कोरोना संक्रमण रोकथाम, नियन्त्रण र उपचार कोषमा जम्मा हुने गरी कुल रु.४ करोड ८१ लाख रकम आर्थिक सहयोग प्रदान गरिएको छ ।

आर्थिक वर्ष २०७६/७७ मा दोलखा जिल्लाको अति दुर्गम भेगमा रहेको रोलवालिङ गाउँपालिकाबाट पासाङ्ग ल्हामु गाउँपालिका जोड्ने पदमार्गमा पदयात्री, भरिया, पद प्रदर्शक तथा पर्यटकलाई उच्च हुरी, तीव्र हिमपात, पहिरो तथा अन्य प्राकृतिक प्रकोपमा समेत बस्न मिल्ने घर (बिवाक) निर्माण गर्न रु.१५ लाख रकम प्रदान गरिएको छ । त्यसैगरी, सुदूरपश्चिम प्रदेशको आर्थिक, सामाजिक तथा शैक्षिकरूपमा पिछडिएको बन्नाङ्ग जिल्लामा प्रसूति केन्द्रको अभावका कारणले हुने गरेको मातृ मृत्युदरमा कमी ल्याउन सुरक्षित प्रसूति सुविधा उपलब्ध गराई आमा र नवजात शिशुको स्वास्थ्यमा सुधार गर्ने पवित्र उद्देश्य प्राप्तिका लागि प्रसूति केन्द्र निर्माण गर्न आर्थिक सहयोग स्वरूप रु.३५ लाख प्रदान गर्ने निर्णय भएको छ । बाल स्वास्थ्यका क्षेत्रमा बहुविशिष्टिकृत अस्पताल निर्माण गरी तालिम प्राप्त दक्ष जनशक्ति तयार गर्दै बाल स्वास्थ्य सम्बन्धी सबै प्रकारका सेवाहरू प्रदान गरी बाल स्वास्थ्यको गुणस्तरमा वृद्धि गर्ने उद्देश्य प्राप्तिका लागि शुरुवाती चरणमा काठमाण्डौ जिल्ला, बुढानिलकण्ठ न.पा.- वडा नं. ७ मा अवस्थित ४१-१०-३-० क्षेत्रफलको जग्गा लिजमा लिई १०० शैयाको केन्द्रीय बाल अस्पताल निर्माणका लागि काठमाण्डौ इन्स्टिच्युट अफ चाइल्ड हेल्थ (कओच) लाई यस बैंकको तर्फबाट कुनै एक वार्ड वा अस्पताल इकाइ निर्माण गर्न रु.१ करोड, सांस्कृतिक रूपमा धनी थारु जातिको कला, संस्कृति, भेषभुषा, रहन सहन आदिको संरक्षण तथा सम्बर्द्धनका लागि चितवन जिल्लाको राप्ती नगरपालिका वडा नं. ६ स्थित फुलौरिया गाउँमा थारु संग्रहालय निर्माणका लागि आर्थिक सहयोग स्वरूप रु.२० लाख तथा मनाङ्ग, गोरखा, तनहुँ जिल्लाका जनतालाई समेत स्वास्थ्य सेवा दिइरहेको लमजुङ्ग जिल्ला सदरमुकाम बेशीसरहरमा अवस्थित लमजुङ्ग जिल्ला सामुदायिक अस्पतालको क्षमता अभिवृद्धि गर्न रु.१७ लाख आर्थिक सहयोग प्रदान गर्ने निर्णय भएको छ ।

बैंक खाता नभएका नागरिकहरूलाई बैंकमा खाता खोली बैंकिङ्ग सेवाको पहुँचमा ल्याउने उद्देश्यले सञ्चालन गरिएको खोलौँ बैंक खाता अभियान अन्तर्गत समृद्ध नेपाल बचत अभियान खाता खोली उक्त खाताहरूमा नेपाल राष्ट्र बैंकको निर्देशन बमोजिम बैंकका विभिन्न शाखाहरूबाट प्रति खाता रु.१००/- का दरले जम्मा गर्दा आर्थिक वर्ष २०७६/७७ मा रु.२४ लाख ८ हजार रकम संस्थागत सामाजिक उत्तरदायित्व शीर्षक अन्तर्गत खर्च भएको छ । त्यसै गरी बैंकले देशको विभिन्न भौगोलिक क्षेत्रमा शिक्षा, स्वास्थ्य, दैवी प्रकोप व्यवस्थापन, वातावरण संरक्षण, फोहर मैला संकलन, सांस्कृतिक प्रवर्द्धन, दुर्गम तथा पिछडिएको क्षेत्रका बालवबालिकाको शैक्षिक उन्नयन, वित्तीय साक्षरता लगायतका स्थानीयस्तरका साना परियोजनाहरूमा समेत संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत आर्थिक सहयोग गरी सामाजिक उत्तर दायित्व बहन गर्दै आएको छ ।

२०. संस्थागत सुशासन तथा अनुपालना:

बैंकमा संस्थागत सुशासन कायम गरी सम्बन्धित सबै सरोकारवालाहरूको हितको रक्षा गर्न सञ्चालक समिति र बैंक व्यवस्थापन प्रतिबद्ध रहेको छ । बैंकले संस्थागत सुशासन सम्बन्धमा नेपाल राष्ट्र बैंकबाट जारी भएका निर्देशन र अन्य नियमनकारी निकायका मार्गदर्शनहरूको पूर्ण परिपालना गरिआएको छ । बैंकको दैनिक कार्य सञ्चालन र व्यवस्थापनका लागि आवश्यक नीति, नियम र विनियम तर्जुमा गरी सोको नियमित अनुगमन गर्ने जिम्मेवारी समेत सञ्चालक समितिले निर्वाह गरिरहेको छ । सञ्चालक समितिले आफ्नो कार्यलाई व्यवस्थित गर्न



सञ्चालक समिति कार्य सञ्चालन कार्यविधि तथा सञ्चालक समिति आचारसंहिता तर्जुमा गरी कार्यान्वयनमा ल्याएको र सञ्चालक समितिका सदस्यहरूले नेपाल राष्ट्र बैंकबाट तोकिएको आचरण सम्बन्धी व्यवस्थाहरूको पूर्ण परिपालना गरेका छन् ।

बैंकको दैनिक कार्य सञ्चालन र व्यवस्थापनका कार्यहरू प्रचलित ऐन, नियम, नियामक निकायको निर्देशन, बैंकको प्रवन्धपत्र, नियमावली तथा सञ्चालक समितिले तोके बमोजिमको काम, कर्तव्य, अधिकार र बैंकको आन्तरिक नीति, नियम, विनियमको परिपालना गर्दै बैंक व्यवस्थापनबाट भइरहेको जानकारी गराउन चाहन्छौं । बैंकको आन्तरिक नियन्त्रण, अनुपालना र जोखिम व्यवस्थापनमा विशेष सजगता तथा सावधानीका साथ कार्य गर्न बैंक व्यवस्थापनको ध्यानाकर्षण गराउने कार्य समेत सञ्चालक समितिले गरिरहेको छ । आचरण तथा अनुशासन उल्लङ्घनका गम्भीर प्रकृतिका घटना भए सो को जानकारी सञ्चालक समितिलाई गराउने र अनुशासन उल्लङ्घन गरेको पाइएमा कर्मचारी सेवा विनियमावली अन्तर्गत रही कारबाही गर्ने गरिएको छ ।

नेपाल राष्ट्र बैंकको निर्देशन बमोजिम गठन गरिएको सुशासन डिभिजनले संस्थागत सुशासनको क्षेत्रमा बैंकमा भए गरेका काम कारबाहीहरूको अनुगमन गर्ने तथा बैंकको सेवा प्रवाहका क्रममा सेवाग्राहीहरूबाट प्राप्त गुनासोको सुनुवाई गर्ने लगायतका कार्यहरू गरिरहेको छ । बैंकको व्यवसाय र शाखा सञ्चालनमा भएको विस्तार तथा आर्थिक गतिविधिहरूमा भएको बढोत्तरीका आधारमा जोखिम व्यवस्थापन, अनुपालना र आन्तरिक नियन्त्रण प्रणालीका अन्य पक्षहरूलाई समय सापेक्ष चुस्त र सुदृढ बनाउँदै लिएको छ । सञ्चालक समितिले आफ्नो काम कारबाहीलाई व्यवस्थित र प्रभावकारी बनाउन, संस्थागत सुशासन कायम गर्न, आन्तरिक नियन्त्रण प्रणालीलाई प्रभावकारी बनाउनुका साथै निर्णय प्रकृतिलाई थप व्यवसायिक, सहभागितामूलक, पारदर्शी एवम् नतिजामुखी बनाउन सञ्चालक समितिको मातहत देहाय बमोजिम समिति गठन गरी सञ्चालक समितिको कार्यलाई व्यवस्थित गरिएको छ ।

(१) लेखापरीक्षण समिति

श्री केदार प्रसाद पनेरु, सञ्चालक	संयोजक
विभागीय प्रमुख, निरीक्षण तथा आ.ले.प. विभाग	सदस्य सचिव

(२) कर्मचारी सेवा सुविधा समिति

श्री दीपेन्द्र विक्रम थापा, सञ्चालक	संयोजक
प्रमुख कार्यकारी अधिकृत	सदस्य
विभागीय प्रमुख केन्द्रीय लेखा विभाग	सदस्य
विभागीय प्रमुख, मानवश्रोत व्यवस्थापन विभाग	सदस्य सचिव

(३) जोखिम व्यवस्थापन समिति

डा. सावित्री रञ्जित श्रेष्ठ, सञ्चालक	संयोजक
श्री केदार प्रसाद पनेरु, सञ्चालक	पदेन सदस्य
विभागीय प्रमुख, अपरेशन विभाग	सदस्य
विभागीय प्रमुख, जोखिम व्यवस्थापन विभाग	सदस्य सचिव

(४) सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति

श्री ओम कृष्ण श्रेष्ठ, सञ्चालक	संयोजक
विभागीय प्रमुख, जोखिम व्यवस्थापन विभाग	सदस्य
विभागीय प्रमुख, कम्प्लायन्स विभाग (कार्यान्वयन अधिकारी)	सदस्य सचिव

२१. गत वर्ष साधारण सभाको सुभाव कार्यान्वयन:

गत वर्षको ६० औं वार्षिक साधारण सभामा सहभागी शेयरधनी महानुभावहरूले उठाउनु भएको माग र बैंकको प्रतिबद्धता अनुरूप २०७७ आश्विनमा भएको विशेष साधारण सभाबाट बैंकको नियमावलीमा भएको सञ्चालकको प्रतिनिधित्व सम्बन्धी व्यवस्थामा संशोधन गरी सर्वसाधारण शेयरधनीको सञ्चालक समितिमा प्रतिनिधित्व हुने संख्यामा दुईबाट वृद्धि गरी तीन कायम गरिएको छ । शेयरधनी महानुभावहरूले बैंकलाई अझ बढी प्रतिस्पर्धी बनाउनका लागि दिनुभएका विभिन्न सल्लाह, सुभावहरूलाई क्रमशः कार्यान्वयन गर्दै लगिने प्रतिबद्धता व्यक्त गर्दछौं ।

बैंकको प्रशासनिक खर्च कम गर्न विभिन्न उपायहरू अवलम्बन गर्ने तर्फ निरन्तर लागि रहेको जानकारी गराउँदछौं । बैंकमा कार्यरत कर्मचारीहरूको कार्य क्षमता तथा सीप विकास अभिवृद्धि गर्दै कर्मचारीको उत्पादकत्व बढाउने र व्यवसाय विस्तारमा विशेष केन्द्रित हुँदै अगाडि बढ्ने प्रतिबद्धता व्यक्त गर्न चाहन्छौं ।

देशमा कोरोना भाइरस (कोभिड १९) को संक्रमण, रोकथाम र नियन्त्रण गर्न नेपाल सरकार तथा स्थानीय प्रशासनको निर्णयबाट देशभर गरिएको लकडाउन तथा निषेधाज्ञाको अवधिमा समेत बैंकको सेवा प्रवाहलाई अवरुद्ध हुन नदिन बैंकबाट हरसम्भव प्रयास गरिएको थियो । यस अवधिमा उत्पन्न भएको अनपेक्षित परिस्थितिका कारण बैंकको व्यवसाय विस्तारमा कठिनाइको सामना गर्नुपरेको भएता पनि ग्राहक तथा सेवा प्रवाहमा खटिने कर्मचारीहरूको स्वास्थ्य सुरक्षालाई ध्यानमा राख्दै ग्राहकका आवश्यकता पूरा गर्न बैंकबाट अधिकतम प्रयास गरिनुका साथै, डिजिटल माध्यमबाट सेवा उपभोग गर्नका लागि ग्राहक महानुभावहरूलाई प्रोत्साहन गर्ने कार्य भइरहेको छ । बैंकको लगानी विविधिकरण गर्दै आम्दानी वृद्धि गर्ने तर्फ सञ्चालक समिति र बैंक व्यवस्थापनले कार्य गरिरहेको विश्वास समेत यस सभा समक्ष दिलाउन चाहन्छौं ।

२२. व्यवस्थापनमा भएको हेरफेर:

श्री कृष्णबहादुर अधिकारी मिति २०७६ आश्विन १५ गतेबाट प्रमुख कार्यकारी अधिकृत पदको जिम्मेवारीमा रहनु भएको छ । उच्च व्यवस्थापन तहमा निमित्त नायब प्रमुख कार्यकारी अधिकृत पदमा श्री समता पन्त, प्रमुख सञ्चालन अधिकृत पदमा श्री लक्ष्मण पौडेल, प्रमुख कर्जा अधिकृत पदमा श्री विश्वराज बराल, प्रमुख प्रशासकिय अधिकृत पदमा श्री प्रकाश कुमार अधिकारी र प्रमुख वित्त अधिकृत पदमा श्री होम बहादुर खड्का कार्यरत रहनु भएको छ । बैंक व्यवस्थापनले आवश्यकता अनुसार विभिन्न तह र पदका कर्मचारीहरूलाई विभागीय प्रमुख, डिभिजन प्रमुख, प्रादेशिक प्रमुख र अन्य कार्यालय प्रमुखको जिम्मेवारी दिई बैंकको दैनिक कार्य सञ्चालन र व्यवस्थापन गर्दै आएको समेत जानकारी गराउन चाहन्छौं ।

२३. ऋणपत्र निष्काशन:

बैंकले आफ्नो चुक्ता पूँजीको न्यूनतम २५ प्रतिशत बराबर रकमको ऋणपत्र जारी गर्नुपर्ने नेपाल राष्ट्र बैंकको निर्देशन परिपालनाका लागि ऋणपत्र जारी गर्ने प्रकृया अगाडि बढाएको व्यहोरा समेत जानकारी गराउन चाहन्छौं ।

२४. कोभिड १९ का कारण बैंकको व्यवसायमा परेको प्रभाव:

विश्वव्यापी रूपमा फैलिएको कोभिड १९ को कारणबाट बैंकिङ्ग क्षेत्र प्रत्यक्ष तथा अप्रत्यक्ष रूपमा प्रभावित रहेको छ । कोभिड १९ को कारणबाट मुलुकको अर्थतन्त्रको विस्तारमा संकुचन आएसँगै कर्जा विस्तारमा कमी आउन गएको साथै ब्याज असुली यथा समयमा हुन नसकेको छ । यद्यपि डिजिटल बैंकिङ्ग कारोबारमा बढोत्तरी हुँदै गएको छ भने मुद्रास्फिति नियन्त्रित रहेको छ । हाल आएर महामारी न्यूनीकरणका लागि लागू गरिएका नियन्त्रणात्मक व्यवस्थालाई सहज गरिएसँगै अर्थतन्त्र चलायमान हुन पुगेको अवस्था छ ।

नेपाल राष्ट्र बैंकको निर्देशन बमोजिम कोभिड १९ बाट प्रभावित उद्योग, पेशा तथा व्यवसायको पुनरुत्थानमा सहयोग पुऱ्याउन २०७६ मा ब्याज छुट बापत करिब २८ करोड ६८ लाख रुपैया अनुदान प्रदान गरिएको छ । त्यस्तै, कोभिड १९ बाट प्रभावित व्यवसायलाई लक्षित गरी नेपाल राष्ट्र बैंकको निर्देशन बमोजिम ग्रेस अवधि सम्बन्धी कार्यविधि स्वीकृत गरी कार्यान्वयनमा ल्याइएको छ ।

बैंकले नेपाल राष्ट्र बैंक पुनर्कर्जा कार्यविधि, २०७७ अनुरूप कोभिड १९ बाट प्रभावित ऋणीहरूलाई नेपाल राष्ट्र बैंकको स्वीकृति लिई पुनर्कर्जा सुविधा प्रदान गर्ने क्रममा रहेको छ ।

२५. लेखापरीक्षकको नियुक्ति:

नेपाल सरकारको ५१ प्रतिशत शेयर स्वामित्व रहेको हुनाले महालेखा परीक्षकको कार्यालयको परामर्श लिनु पर्ने प्रावधान रहे अनुरूप उक्त कार्यालयसँग लेखापरीक्षक नियुक्तिका लागि परामर्श माग गर्दा सो कार्यालयको मिति २०७७/०९/१७ को पत्र बमोजिम बराबरी पारिश्रमिक पाउने गरी चार्टर्ड एकाउण्टेन्ट त्रय श्री नरेन्द्र भट्टराई,



श्री जगन्नाथ उपाध्याय र श्री मुकुन्द महतलाई लेखापरीक्षक नियुक्ति गर्न परामर्श प्राप्त भएको हुँदा सञ्चालक समितिको निर्णय बमोजिम आर्थिक वर्ष २०७७/७८ को लेखापरीक्षण गर्न प्रत्येकलाई रु. ६,८७,५००/- का दरले (भ्याट बाहेक) पारिश्रमिक दिने गरी तीन जनाको जम्मा रु. २०,६२,५००/- (भ्याट बाहेक) भुक्तानी दिने गरी नियुक्तिका लागि सिफारिस गरिएको हुँदा सोको स्वीकृतिका लागि प्रस्ताव गर्दछौं ।

बैंकको ६० औं वार्षिक साधारण सभाबाट आ.व. २०७६/७७ को लेखापरीक्षण गर्न नियुक्त तीन जना लेखापरीक्षकमध्ये श्री युद्धराज वलीले आफू नेपाल चाटर्ड एकाउन्टेन्ट संस्थाको उपाध्यक्ष पदमा निर्वाचित भएकोले कानूनतः लेखापरीक्षकको जिम्मेवारीलाई निरन्तरता दिन नमिल्ने जानकारी सहित लेखापरीक्षक पदबाट राजिनामा दिएकाले निजको सट्टामा श्री महालेखापरीक्षकको कार्यालयबाट प्राप्त परामर्श बमोजिम साविककै पारिश्रमिक प्रदान गर्ने गरी सिए श्री शिखा बाग्लालाई बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ बमोजिम लेखापरीक्षकमा नियुक्त गरिएको व्यहोरा समेत अनुरोध गर्दछौं ।

धन्यवाद ज्ञापन

अन्तमा, नेपाल बैंक लिमिटेडप्रति विश्वास राख्नु हुने आदरणीय शेयरधनी महानुभावहरू, ग्राहक महानुभावहरू, बैंकको हित तथा प्रगतिको लागि मार्ग निर्देशन दिने नेपाल सरकार, अर्थ मन्त्रालय, नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, महालेखापरीक्षकको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल धितोपत्र विनिमय बजार लिमिटेड लगायतका अन्य सम्पूर्ण नियमनकारी निकायहरू, बैंकका ट्रेड युनियनहरू, बैंकको विकासमा अनवरत परिश्रम गर्ने बैंकका सम्पूर्ण कर्मचारीहरू, सञ्चार जगत र प्रत्यक्ष वा परोक्ष रूपमा नेपाल बैंकसँग हित गाँसिएका संघ संस्था तथा सरोकारवालाहरूलाई हार्दिक धन्यवाद ज्ञापन गर्दछौं । आगामी दिनहरूमा पनि यहाँहस्वाट अमूल्य सुभावा, सहयोग र साथ पाउने अपेक्षा राख्दै वित्तीय आधारको सवलीकरण, ग्राहक सेवा सुदृढीकरण, नविनतम प्रविधिको उपयोग एवम् सेवाको सरलीकरण लगायत बैंकको समग्र अवस्था सुधारका दिशामा लाग्ने प्रतिबद्धता व्यक्त गर्दछु ।

धन्यवाद ।

मिति: २०७७ साल पौष २९ गते

सञ्चालक समितिको तर्फबाट,
वासुदेव अधिकारी
अध्यक्ष

कम्पनी ऐन, २०६३ को दफा १०८ अनुसारको अतिरिक्त विवरण

१. विगत वर्षको कारोबारको सिंहावलोकन:
सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।
२. राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कम्पनीको कारोबारलाई कुनै असर परेको भए सो असर:
सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।
३. प्रतिवेदन तयार भएको मितिसम्म चालू वर्षको उपलब्धी र भविष्यमा गर्नु पर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा:
चालू आर्थिक वर्ष २०७७/७८ को प्रथम त्रयमासमा हासिल उपलब्धीहरू र बैंकको भावी योजनाहरू सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।
४. कम्पनीको औद्योगिक वा व्यवसायिक सम्बन्ध:
सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।
५. सञ्चालक समितिमा भएको हेरफेर र सोको कारण:
सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।
६. कारोबारलाई असर पार्ने मुख्य कुराहरू:
सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।
७. लेखापरीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भए सो उपर सञ्चालक समितिको प्रतिक्रिया:
सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।
८. लाभांश बाँडफाँड गर्न सिफारिस गरिएको रकम:
आर्थिक वर्ष २०७६/७७ को वित्तीय विवरणका आधारमा चुक्ता पूँजीको १२ (बाह्र) प्रतिशतका दरले हुन आउने रु.१,३५,३९,३८,४२४/- (अक्षरूपी एक अर्ब पैँतिस करोड उनन्चालिस लाख अठ्त्तिस हजार चार सय चौविस) रकम बराबरको बोनस शेयर र वितरण योग्य मुनाफाबाट ४ (चार) प्रतिशतका दरले हुन आउने रु.४५,१३,१२,८०८/- (अक्षरूपी पैँतालिस करोड तेह्र लाख बाह्र हजार आठ सय आठ) नगद लाभांश (लाभांश कर समेत गरी) वितरण गर्न प्रस्ताव गरिएको ।
९. शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अंकित मूल्य, त्यस्तो शेयर जफत हुनुभन्दा अगावै सो बापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर विक्री गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको शेयर बापत रकम फिर्ता गरेको भए सोको विवरण:
नभएको ।
१०. गत आर्थिक बर्षमा कम्पनी र यसको सहायक कम्पनीको कारोबारको प्रगति र सो आर्थिक बर्षको अन्तमा रहेको स्थितिको पुनरावलोकन:
बैंकको सहायक कम्पनी नभएको ।
११. कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबारहरू र सो अवधिमा कम्पनीको कारोबारमा आएको कुनै महत्वपूर्ण परिवर्तन:
बैंकले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबार र कारोबारमा आएको परिवर्तन संलग्न वासलात, नाफा नोक्सान हिसाब, अन्य विस्तृत आम्दानी, नगद प्रवाह विवरण तथा लेखा सम्बन्धी विवरणले प्रष्ट पारेको छ ।
१२. गत आर्थिक वर्षमा कम्पनीको आधारभूत शेयरधनीले कम्पनीलाई उपलब्ध गराएको जानकारी:
नभएको ।
१३. गत 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: केही जानकारी प्राप्त नभएको ।

१४. गत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्भौताहरूमा कुनै सञ्चालक वा निजको नजिकको नातेदारहरूको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा:

यस प्रकारको कुनै सम्भौता नभएको ।

१५. कम्पनीले आफ्नो शेयर आफैँले खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको संख्या र अंकित मुल्य तथा त्यसरी शेयर खरिद गरे बापत कम्पनीले भुक्तानी गरेको रकम: केही नभएको ।

१६. गत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण:

गत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण देहाय बमोजिम रहेको छ:

कर्मचारी खर्च रु. २,२२,४८,४६,३५८/-

सञ्चालन खर्च रु. ६६,८६,७७,५६७/-

जम्मा रु. २,८९,३५,२३,९२५/-

१७. लेखापरीक्षण समितिका सदस्यहरूको नामावली, निजहरूले प्राप्त गरेको पारिश्रमिक, भत्ता तथा सुविधा, सो समितिले गरेको काम कारवाहीको विवरण र सो समितिले कुनै सुझाव दिएको भए सो को विवरण:

आर्थिक वर्ष २०७६/७७ को अन्त्यमा बैंकको लेखापरीक्षण समितिमा रहनुभएका सदस्यहरूको नामावली:

सञ्चालक श्री केदार प्रसाद पनेरु संयोजक

सञ्चालक श्री ओम कृष्ण श्रेष्ठ सदस्य

विभागीय प्रमुख, निरीक्षण तथा आन्तरिक लेखापरीक्षण विभाग, श्री शिवराम मिश्र सदस्य सचिव

लेखापरीक्षण समितिका संयोजक तथा सदस्यहरूलाई बैठक भत्ता बाहेक अन्य कुनै पारिश्रमिक तथा सुविधा प्रदान गरिएको छैन । बैठकमा सहभागी समितिका संयोजक तथा सञ्चालकले प्रति बैठक भत्ता बापत रु. ४,०००/- लिने गरेको र सदस्य सचिवलाई प्रति बैठक भत्ता बापत रु. १,९००/- प्रदान गर्ने व्यवस्था रहेको छ ।

लेखापरीक्षण समितिले निरीक्षण तथा आन्तरिक लेखापरीक्षण विभागबाट समितिमा पेश हुने बैंकका शाखाहरू तथा विभागहरूको आन्तरिक लेखापरीक्षण प्रतिवेदन उपर छलफल गरी आवश्यक निर्देशन दिने गरेको छ । साथै, समितिले बैंकको त्रैमासिक अवधिको वित्तीय स्थितिको समीक्षा तथा वाह्य लेखापरीक्षण र नेपाल राष्ट्र बैंकको सुपरिवेक्षण प्रतिवेदन उपर छलफल गरी आवश्यक सिफारिस सहित सञ्चालक समितिलाई जानकारी गराउने गरेको छ ।

१८. सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख कम्पनीका आधारभूत शेयरधनी वा निजको नजिकका नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा संगठित संस्थाले कम्पनीलाई कुनै रकम बुझाउन बाँकी भए सो कुरा: नभएको ।

१९. सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधा रकम:

सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधा रकम देहाय बमोजिम रहेको छ ।

क. अध्यक्ष तथा सञ्चालक:

सञ्चालक समितिका अध्यक्ष तथा सञ्चालक समितिका सदस्यहरूलाई बैठक भत्ता बापत प्रति बैठक रु.४,०००/- प्रदान गर्ने गरिएको छ । आर्थिक वर्ष २०७६/७७ मा बैठक भत्ता बापत सञ्चालकहरूलाई रु.१७,४५,४००/- र बैंक व्यवस्थापन तथा विज्ञहरूलाई रु. ७,२६,९००/- खर्च भएको छ । सञ्चालक समितिका अध्यक्ष तथा सदस्यहरूलाई बैठक भत्ता बाहेक पत्रपत्रिका खर्च बापत मासिक रु. २,०००/- र सञ्चार सुविधा बापत बढीमा मासिक रु.५,०००/- (एक सेट मोबाईल फोन सहित) सम्म बिलको रकम खर्च प्रदान गर्ने

गरिएको छ । त्यस्तै, कार्यालयको सवारी साधन प्रयोग नगरेको खण्डमा प्रति बैठक रू.२००/- परिवहन खर्च प्रदान गर्ने गरिएको छ ।

ख. कार्यकारी प्रमुख, कम्पनी सचिव र अन्य पदाधिकारीहरू:

आर्थिक वर्ष २०७६/७७ मा बैंकका प्रमुख कार्यकारी अधिकृत श्री कृष्णबहादुर अधिकारीलाई तलब बापत रू.३०,९३,६४८/२९ र भत्ता रू.९६,८२,६५७/९३ गरी जम्मा रू.४६,९६,३०६/२२ रकम भुक्तानी गरिएको छ । बैंकका कम्पनी सचिव र अन्य व्यवस्थापन पदाधिकारीहरूलाई (मुख्य प्रबन्धक तहसम्म) तलब र भत्ता बापत रू.५,९०,९५,०६९/९० भुक्तानी गरिएको छ ।

२०. शेयरधनीहरूले बुझीलिन बाँकी रहेको लाभांशको रकम:

शेयरधनीहरूले बुझीलिन बाँकी रहेको लाभांशको रकम रू.५ करोड ४० लाख रहेको छ ।

२१. दफा १४१ बमोजिम सम्पत्ति खरिद वा बिक्री गरेको कुराको विवरण:

बैंकलाई आवश्यक पर्ने आफ्नो सम्पत्तिहरूको (सवारी साधन, कार्यालय सामान, लिजहोल्ड सम्पत्ति) खरिद तथा बिक्रीको विवरण संलग्न वासलातको अनुसूची ४.१३ मा रहेको छ ।

सम्पत्ति खरिद तथा बिक्री गर्दा प्रचलित बजार मूल्यको आधारमा बैंकको आर्थिक प्रशासन विनियमावलीले तोकेको कार्यविधि अवलम्बन गर्ने गरिएको छ ।

२२. दफा १७५ बमोजिम सम्बद्ध कम्पनी बीच भएको कारोबारको विवरण:

नभएको ।

२३. यस ऐन तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुनै कुरा:

नभएको ।

२४. अन्य आवश्यक कुराहरू:

नभएको ।

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

१. विगत वर्षको कारोबारको सिंहावलोकन:
वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
२. लेखापरीक्षकको प्रतिवेदन:
वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
३. लेखापरीक्षण भएको वित्तीय विवरण:
वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
४. कानूनी कारबाही सम्बन्धी विवरण:
 - क. यस अवधिमा संगठित संस्थाको विरुद्ध कुनै मुद्दा दायर भएको भए:
आर्थिक वर्ष २०७६/७७ मा बैंक पक्ष/विपक्षी भई २५ वटा मुद्दा विभिन्न अदालतमा दर्ता भएको ।
 - ख. संगठित संस्थाको संस्थापक वा सञ्चालकले वा संस्थापक वा सञ्चालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर गरेको वा भएको भए:
यस सम्बन्धमा कुनै मुद्दा दर्ता नभएको ।
 - ग. कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भएको भए:
यस सम्बन्धमा कुनै मुद्दा दर्ता नभएको ।
५. संगठित संस्थाको शेयर कारोबार तथा प्रगतिको विश्लेषण:
 - क. धितोपत्र बजारमा भएको संगठित संस्थाको शेयरको कारोबार सम्बन्धमा व्यवस्थापनको धारणा:
बैंकको शेयर कारोबार तथा मूल्य निर्धारण नेपाल धितोपत्र विनियम बजारमा खुल्ला बजार नीति भित्र रही कायम रहने हुँदा व्यवस्थापनको कुनै धारणा नभएको ।
 - ख. आ.व. २०७६/७७ को प्रत्येक त्रैमासिक अवधिमा संगठित संस्थाको शेयरको अधिकतम, न्युनतम र अन्तिम मूल्यका साथै कूल कारोबार शेयर संख्या र कारोबार दिन:

त्रयमास	अधिकतम मूल्य (रु.)	न्युनतम मूल्य (रु.)	अन्तिम मूल्य(रु.)	कारोबार शेयर संख्या	कारोबार दिन
प्रथम त्रयमास	३५५	३०७	३४५	३,०९९,२०९	६३
दोस्रो त्रयमास	३३२	२६२	२७७	३,९२०,९७६	५९
तेस्रो त्रयमास	३२४	२४५	२५९	७,२९८,९४९	४६
चौथो त्रयमास	२६०	२९४	२४९	६९५,९९८	९५

६. समस्या, चुनौती तथा रणनीति:

क. समस्या तथा चुनौती:

आन्तरिक:

- कर्मचारी अवधारण (Retention) तथा क्षमता अभिवृद्धि ।
- बढ्दो सञ्चालन खर्च तथा कर्मचारी खर्च सम्बन्धी दीर्घकालिन व्ययभार ।
- प्रविधिको अधिकतम उपयोग, प्रविधिमैत्री कार्य वातावरण र सुरक्षा ।
- आम्दानीको विविधिकरण ।

बाह्य:

- बैकिङ्ग बजारमा तीव्र प्रतिस्पर्धा ।

- कर्जाको विस्तार र निक्षेप वृद्धि बिचको असन्तुलन ।
- नियमनकारी व्यवस्थामा हुने परिवर्तन र सो को आवधिक समायोजन ।
- विदेशी विनिमयमा हुने परिवर्तन तथा विप्रेषण आप्रवाहमा आउने कमी ।

ख. समस्या तथा चुनौती समाधानका रणनीति:

- वित्तीय बजारको नियमित अनुगमन, प्रतिस्पर्धात्मक क्षमतामा वृद्धि तथा समय सापेक्ष अल्पकालिन तथा दीर्घकालिन व्यवसायिक रणनीति ।
- कर्मचारी अवधारण तथा तथा समय सापेक्ष तालिमको माध्यमबाट कर्मचारीको उत्पादकत्वमा वृद्धि ।
- कर्मचारी तथा सञ्चालन खर्चको नियमित अनुगमन, विश्लेषण तथा दीर्घकालिन पेन्सन खर्चका लागि वैकल्पिक उपायको खोजी ।
- बृहत दायरायुक्त प्रविधिको उपयोग र प्रविधिसँग सम्बन्धित जोखिम न्यूनीकरणका उपायहरूको अवलम्बन ।
- बैंकको सम्पत्ति तथा दायित्वको प्रतिफलयुक्त व्यवस्थापन ।
- बैंकको विस्तारित शाखा सञ्जाललाई व्यवसाय उन्मुख बनाई निक्षेप, कर्जा र मुनाफामा वृद्धि साथै गैर ब्याज आमदानीमा वृद्धि गरी आमदानीको विविधिकरण ।
- कोभिड १९ का कारणबाट कर्जाको गुणस्तरमा पर्न सक्ने नकारात्मक असर न्यूनीकरणका उपायहरूको अवलम्बन ।

७. संस्थागत सुशासन:

- बैंकले संस्थागत सुशासनलाई सदैव उच्च प्राथमिकता राख्दै आएको छ । संस्थागत सुशासनका सम्बन्धमा नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्डबाट जारी गरिएका निर्देशन तथा परिपत्रहरूको पालना गर्ने गरिएको छ । नियमनकारी निकायबाट जारी भएका निर्देशनको परिपालनाको सुनिश्चितताका लागि परिपालना अधिकृत तोक्यो परिपालना अनुगमनको जिम्मेवारी दिइएको छ ।
- आन्तरिक नियन्त्रण प्रणाली व्यवस्थित गर्न सञ्चालक समिति मातहत रहने गरी लेखापरीक्षण समिति गठन गरिएको छ । लेखापरीक्षण समितिले बाह्य तथा आन्तरिक लेखापरीक्षकबाट दिइएका सुभाव तथा निर्देशनहरूलाई कार्यान्वयन गराउनुका साथै आन्तरिक नियन्त्रण प्रणालीलाई सुदृढ बनाउन व्यवस्थापनलाई आवश्यक निर्देशन तथा सुभाव दिने गरेको छ ।
- जोखिम व्यवस्थापन गर्नको लागि बैंकमा छुट्टै जोखिम व्यवस्थापन विभाग रहेको छ । सञ्चालक समिति मातहतको जोखिम व्यवस्थापन समिति अन्तर्गत रही उक्त विभागले बैंकको कर्जा, बजार, तरलता र सञ्चालनमा देखापर्ने जोखिम तथा चुनौतीहरूको पहिचान गर्ने गरेको छ ।
- बैंक सम्बद्ध सरोकारबालाहरूको हित संरक्षण गर्न तथा संस्थागत सुशासन कायम राख्न सञ्चालक समिति र बैंक व्यवस्थापन कटिबद्ध रहेको छ ।

सूचीकृत संज्ञित संस्थाहरूको संस्थागत सुशासन सम्बन्धी निर्देशिका, २०७४ को दफा २० (३) र (४) सँग सम्बन्धित वितरण

सूचीकृत सञ्ज्ञित संस्थाहरूको संस्थागत सुशासन सम्बन्धी निर्देशिका, २०७४ को दफा २० (३) तथा २० (४) बमोजिमको प्रमाणिकरण

- (क) ऐन, नियमावली तथा नियमाकारी निकायबाट समय समयमा जारी भएको निर्देशन तथा निर्देशिका बमोजिम गर्नु पर्ने कुरा: पालना भएको ।
- (ख) नियमनकारी निकायले इजाजतपत्र जारी गर्दाका बखत तोकेको शर्तहरू: पालना भएको ।
- (ग) नियमनकारी निकायले संस्थाको नियमन, निरीक्षण वा सुपरिवेक्षण गर्दा सम्बन्धित संस्थालाई दिइएको निर्देशन: पालना भएको ।

INDEPENDENT AUDITOR'S REPORT TO THE SHAREHOLDERS OF NEPAL BANK LIMITED

Report on the Audit of Financial Statements

Opinion

We have audited the financial statements of Nepal Bank Limited, which comprise the Statement of Financial Position as at Ashad 31, 2077 (corresponding to July 15, 2020), the Statement of Profit or Loss, Statement of Other Comprehensive Income, Statement of Changes in Equity, the Statement of Cash Flows for the year then ended and Notes to the Financial Statements, including a summary of Significant Accounting Policies.

In our opinion, the accompanying financial statements along with the notes attached and emphasis of Matter Mentioned below (except for the effect of these on financial statements) present fairly, in all material respects, the financial position of the Bank as at Ashad 31, 2077 (July 15, 2020) and its financial performance and its Cash flows Statement for the year then ended in accordance with the Nepal Financial Reporting Standards (NFRSs).

Basis for Opinion

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

Emphasis of Matter

1. As included in note 4.16 of financial statements on Ashadh 31, 2077, total net unreconciled inter branch balance is NPR. 1,789.14 Million (Debit). No assurance on the fair presentation of the balance of NPR 1,789.14 Million disclosed in the financial statements can be obtained and the effect on the financial statements cannot be ascertained unless these accounts are reconciled and adjusted.
2. The bank has not obtained confirmation in respect of Receivables of government transactions of NPR. 7,298.73 Million and TU Pension reimbursable of NPR. 18.12 Million at the year end. Hence, we could not confirm the existence and right over amount without the reconciliation and confirmation from the parties.
3. As Mentioned in Other of Other Assets of the bank under Note 4.16, the bank holds a total of NPR 4.05 Million of suspense accounts which are unreconciled and unidentified amounts. In the absence of information regarding these items during the period of audit, we could not confirm the existence and obligation over amount disclosed.
4. Remittance payable is net of NPR 883.44 Million which has been included in Other Assets under Note 4.16 and Other Liabilities under Note 4.23. In the absence of details of this amount, we could not confirm the existence and obligation over amount disclosed.
5. Bank has performed physical verification of assets for the FY 2076/77 during the Month of Asadh 2077. However, in the absence of coding of fixed assets, such physical counting of assets available in each department cannot provide reasonable assurance.
6. As per NAS 39: Financial Instruments Recognition and Measurement, Probability of Default shall be calculated on the basis of overdue dates of outstanding loans. However, on review of calculation done by the Management, it was noted that the bank has practice of calculating the probability of default on the basis of Loan Loss provision categorization prescribed by Nepal Rastra Bank (NRB) instead of actual loan overdue period. Although, the Main basis of loan loss provision as per NRB directive is overdue period, the calculation will not be accurate because the bank has not changed the LLP categorization of loans from Pass category to substandard or Doubtful although the customer has overdue for More than prescribed number of days as per NRB directive complying with Circular no 1 dated Shrawan 12, 2077

which incorporates the relaxation issued by NRB to curb COVID 19 impact. Also the watch list category has not been deteriorated to lower category. As a result, impairment calculation doesn't show actual deterioration of loan and actual loan impairment due to non-recovery of loan during COVID-19 Pandemic and assurance on such impairment calculation could not be taken.

7. The bank has not deteriorated the Loan Loss provision category of Watch-list to lower category loans based on overdue basis that existed in the Month of Poush 2076 in line with Nepal Rastra Bank circular 01/2077/04/12. Bank did not quantify and recognize such Loan category and respective loan loss provision in the financial statement. Had the bank followed the above mentioned circular, the Bank's Non Performing Loan and Loan loss Provision would be in higher side than reported.
8. As per Notice no 21 issued by NRB on dated 2077/01/16, in order to Mitigate the impact from COVID-19, banks and financial institutions must provide 2% rebate on the interest rate for the quarter ending of Ashad, 2077. However, it has been noted that the bank has provided 2% Interest rate rebate to customers on the basis of Manual calculation done by respective branches. This interest rate rebate has been provided to borrowers who have serviced the interest and installment. Out of NPR 475,874,000.78 rebate to be provided to the borrower NPR 204,557,369.14 is still pending to be provided.
9. As per clause 6 of notice published by Nepal Rastra Bank dated 16th Chaitra, 2076, if a borrower pays the interest and installment of term loans for the Month of Chaitra 2076 within the same Month, he/she will receive a rebate of 10% on the interest amount of the installment. However, it was noted that in few cases the bank has not paid such interest subsidy of 10%.
10. Retained Earnings includes special reserve of NPR.1197.87 Million restricted, by Nepal Rastra Bank, for distribution as dividend to shareholders as well as bonus to bank employees.

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in our audit of the consolidated and separate financial statements of the current period. These matters were addressed in the context of our audit of the consolidated and separate financial statements as a whole, and in forming our audit opinion thereon, and we do not provide a separate opinion on these matters. Our assessed key audit matters and how we addressed them are outlined below:

Particulars	How our audit addressed the key audit matter.
COVID 19 Impact	
Going concern assessment of borrower whose business is severely affected by COVID-19 pandemic is considered as key audit matter.	As per our communication with those charged with governance, the Credit Administration conducts regular follow-ups (though no any tools used to access going concern) with the affected borrowers. However, they have not come across any such matters that cease the going concern of such borrowers.
Interest Recognition	

<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> <p>Overdue of More than 6Months</p> <p>Overdue of 3 to 6Months, based on collateral testing as specified by guidelines.</p> <p>Since the system of the bank does notMake automatic calculation of such clause there isManual 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. ThisMay create risk of improper application of guidelines whichMay result in incorrect booking of interest income of the bank. Hence it is considered as Key AuditMatter.</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 withManual 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>
<p>Investment</p>	
<p>The classification andMeasurement in unquoted securities require judgment and estimates. In the absence of a quoted price in an activeMarket, the fair value unquoted securities is determined using complex valuation techniques whichMay take into consideration elevated level ofManagement judgment.</p>	<p>For the purpose of review of investment we have:</p> <p>Reviewed whether the investment valuations have been done as per the clause of NFRS.</p> <p>For the investment valued through OCI for quoted investment, we ensured that fair valuation has been done at the closing transaction rate in Nepal Stock Exchange as on 15.07.2020 and for the quoted investment the fair value has been taken as on net worth basis.</p>
<p>Impairment of Loans and advances</p>	
<p>The process for estimating the provision for loans and advances portfolio associated with credit risk is significant and complex.</p> <p>For the individual impairment analysis, loans assets are assessed based on their performance, recovery history andMarket value of collateral provided.</p> <p>For the collective impairment analysis, similar group of loans and their data is considered that deals with voluminous databases, probability of default calculations and assumptions which results in complex calculations.</p> <p>Also as per NRB Directive 4, bank shallMeasure impairment loss on loans and advances at higher of;</p> <p>Amount derived as per norms prescribed by NRB for loan loss provisions and,</p> <p>Hence this complexity of calculation as well as the adverse impact of COVID 19 on impairment of loans and advances resulted in our basis of considering it as Key AuditMatters.</p>	<p>Our procedures, in relation to the key auditMatter described, included, among others:</p> <p>Tested the credit appraisal, loan disbursement procedures,Monitoring and provisioning process;</p> <p>Identification of loss events, including early warning and default warning indicators;</p> <p>Reviewed quarterly classification of loans ;</p> <p>Reviewed the adequacy of the companies general and specific provisions;</p> <p>Assessed theMethodologies on which the provision amounts based, recalculated the provisions and tested the completeness and accuracy of the underlying information;</p> <p>Finally assessed the appropriateness and presentation of disclosures against relevant accounting standards and NRB Guidelines.</p> <p>Analysis of data as generated by the database of the CBS of the bank which showed us the payment and recovery pattern of the borrower as well as indication of any behavior towards default.</p> <p>Credit files were analyzed in sample basis considering the above factors as well as our scrutiny based on our perspective to identify if significant condition for impairment was present.</p>

Information Technology General Controls

Our audit procedures have a focus on IT systems and controls due to the pervasive nature and complexity of the IT environment, the large volume of transactions processed in numerous locations daily and the reliance on automated and IT dependent Manual controls. Our areas of audit focus included data Management, user access Management, correctness of input, control lapses, validation failures and changes to the IT environment. Among others, these are key to ensuring operating effectiveness of IT dependent application based controls. If the IT control over financial data is improper risk of wrong reporting to the Management, regulator as well as other stakeholders. Hence this is considered as Key Audit Matters.

We tested the operating effectiveness of the Bank's IT access controls over the information systems that are critical to financial reporting. We inspected requests of changes to systems for appropriate approval and authorization. We checked whether the IT policies and guidelines were properly followed by the Bank and have also relied on the past report issued by the IS Auditor of the Bank. We verified the Major banking transaction like interest income recognition, loan loss provision calculation, impairment calculation etc. to determine effective IT controls over financial data on Manual basis. In addition, we understood where relevant, changes were Made to the IT controls during the audit period that had a significant impact on financial reporting.

Legal and Regulatory Matters

We focused on this area because the Bank operates in a legal and regulatory environment that is exposed to significant litigation and similar risks arising from disputes and regulatory proceedings. Such Matters are subject to Many uncertainties and the outcome May be difficult to predict. These uncertainties inherently affect the amount and timing of potential outflows with respect to the provisions which have been established and other contingent liabilities. Overall, the legal provision represents the Bank's best estimate for existing legal Matters that have a probable and estimable impact on the Bank's financial position.

We obtained an understanding, evaluated the design and tested the operational effectiveness of the Bank's key controls over the legal provision and contingency processes. We enquired into those charged with governance to obtain their views on the status of all significant litigation and regulatory Matters. We enquired of the Bank's internal legal counsel for all significant litigation and regulatory Matters and inspected internal notes and reports. We assessed the Methodologies on which the provision amounts are based, recalculated the provisions, and tested the completeness and accuracy of the underlying information. We also assessed the Bank's provisions and contingent liabilities disclosure.

Information Other than the Financial Statements and Auditor's Report Thereon

The company's Management is responsible for the preparation of the other information. The other information comprises the information included in the annual report but does not include the financial statements and our auditor's report thereon.

The annual report is expected to be Made available for our review after the date of this auditor's report. Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is Materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise appears to be Materially Misstated. When we read the annual report, if we conclude that there is Material Misstatement, therein, we are require to request Management and those charged with government to correct the Material Misstatement.

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

Management is responsible for the preparation and fair presentation of the financial statements in accordance with NFRS, and for such internal control as Management determines is necessary to enable the preparation of financial statements that are free from Material Misstatements, whether due to fraud or error. In preparing the financial statements, Management is responsible for assessing the Bank'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 Management either intends to liquidate the bank or to cease operations, or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the Bank's financial reporting process.

Auditor's Responsibility for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from Material Misstatements, 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 NSA's will always detect a Material Misstatement when it exists. Misstatements can arise from fraud or error and are considered Material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. Further responsibilities of the auditor have been Mentioned in **Appendix-1**.

Report on Other Legal and Regulatory Requirements

- We have obtained information and explanations asked for which, to best of our knowledge and belief, were necessary for the purpose of our audit.
- The accounts and records of the bank has been Maintained as required by the law.
- Financial statements are in agreement with the books of accounts Maintained by law.
- The capital fund, risk bearing fund and the provision for possible impairment of assets of the Bank are adequate as per the Directive issued by Nepal Rastra Bank except for as Mentioned in Point 7, 8 and 9 under Emphasis of Matter paragraph above.
- In our opinion, statements of financial position, statement of profit or loss, other comprehensive income, changes in equity and cash flows, have been prepared in accordance with the requirements of the Companies Act, 2063, Bank and Financial Institution Act 2073 and are in agreement with the books of account Maintained by the Bank including relevant records relating to preparation of the aforesaid financial statements have been kept so far as it appears from our examination of those books and records of the Bank.
- To the best of our information and according to explanation given to us and so far appeared from our examination of the books of account of the Bank, we have not come across cases where Board of Directors or any employees of the Bank have acted contrary to the provisions of law relating to the accounts, or committed any Misappropriation or caused loss or damage to the Bank and violated any directives of Nepal Rastra Bank or acted in a Manner to jeopardize the interest and security of the Bank, its depositors and investors.
- We have not come across any fraudulence in the accounts, so far as it appeared from our examination of the books of accounts.
- The operation of the bank was within its jurisdiction.



.....
CA. Murali Dhar Tiwari
Proprietor
M. Tiwari & Associates
Chartered Accountants
UDIN No: 201216CA00064eu3e0



.....
CA. Shikha Bagla
Partner
PYC & Associates
Chartered Accountants
201216CA00866LxwYV



.....
CA. Gyanendra Subedi
Partner
Joshi & Bhandary
Chartered Accountants
201216CA00482kwjdz

Date: 2077.09.01
Place: Kathmandu

Appendix-1

As a part of audit in accordance with NSAs, we exercised professional judgment and maintain professional skepticism throughout the audit of Nepal Bank Ltd for FY 2076-77. We also:

- Identified and assessed the risk of material misstatement of the financial statements whether due to fraud or error, designed and performed audit procedures responsive to those risks, and obtained audit evidence that is sufficient and appropriate to provide an opinion. The risk of not detecting a material misstatement resulting from fraud is higher than one resulting from error, as fraud may involve collusion, forgery, intentional omission, misrepresentations, or the override of internal control.
- Obtained 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 of the effectiveness of internal control.
- Concluded on the appropriateness of the management use of the going concern basis of accounting and, based on audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the bank's ability to continue as a going concern. If we concluded that a material uncertainty exists, we were required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures were inadequate, to modify our opinion. Our conclusions were based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the bank to cease to continue as a going concern.
- Evaluated the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Evaluated the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.
- Obtained sufficient appropriate audit evidence regarding the financial information of the entities or business activities to express an opinion on the financial statements. We remain solely responsible for our audit opinion.
- We communicated 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 provided those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and communicated with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related standards.

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 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.

Statement of Financial Position As at 31st Ashad 2077 (15 July 2020)

Figures in NPR

	Note	As at 31st Ashad 2077	As at 31st Ashad 2076
ASSETS			
Cash and cash equivalents	4.1	4,971,642,414	10,418,969,105
Due from Nepal Rastra Bank	4.2	6,125,276,757	10,178,321,131
Placement with Bank and Financial Institutions	4.3	6,117,450,000	5,427,675,000
Derivative Financial Instruments	4.4	6,590,488,467	5,594,624,000
Other Trading Assets	4.5	-	-
Loans and advances to B/FIs	4.6	3,521,188,673	3,303,280,250
Loans and advances to customers	4.7	103,303,752,458	92,421,637,259
Investment securities	4.8	32,596,093,012	16,425,733,171
Current tax assets	4.9	1,580,923,496	991,499,066
Investment in subsidiaries	4.10	-	-
Investment in associates	4.11	-	-
Investment property	4.12	103,105,851	113,306,614
Property and Equipment	4.13	12,008,022,976	11,828,221,794
Goodwill and Intangible assets	4.14	39,450,687	25,993,659
Deferred Tax Assets	4.15	-	-
Other assets	4.16	14,205,422,036	14,786,384,911
Total Assets		191,162,816,827	171,515,645,958
Liabilities			
Due to Bank and Financial Institutions	4.17	1,458,866,152	1,074,497,374
Due to Nepal Rastra Bank	4.18	23,920,613	41,843,286
Derivative Financial Instrument	4.19	6,473,080,003	5,504,430,000
Deposits from customers	4.20	141,530,380,569	117,200,788,938
Borrowings	4.21	1,000,000,000	950,000,000
Current Tax Liabilities	4.9	-	-
Provisions	4.22	56,838,989	131,438,580
Deferred Tax Liabilities	4.15	3,825,757,799	3,650,970,495
Other liabilities	4.23	6,762,981,165	13,680,340,769
Debt securities issued	4.24	-	-
Subordinated Liabilities	4.25	-	-
Total liabilities		161,131,825,289	142,234,309,443
Share Capital	4.26	11,282,820,200	9,811,148,000
Share Premium		1,789,915,042	3,262,810,756
Retained Earnings		3,102,720,519	2,895,693,022
Reserves	4.27	13,855,535,776	13,311,684,737
Total equity attributable to equity holders		30,030,991,537	29,281,336,515
Non-controlling interest		-	-
Total Equity		30,030,991,537	29,281,336,515
Total Liabilities and Equity		191,162,816,827	171,515,645,958
Contingent Liabilities and commitment	4.28	30,645,297,520	22,562,843,886
Net Assets Value Per share		266.17	298.45

The accompanying notes are integral part of these financial statements.

Samata Panta (Bhatta)
Officiating Deputy
Chief Executive Officer

Hom Bahadur Khadka
Chief Finance Officer

Date: 2077-09-01
Place: Kathmandu, Nepal

Krishna Bahadur Adhikari
Chief Executive Officer

Board of Directors

Basudev Adhikari
Chairman

Deependra Bickram Thapa
Member

Kedar Prasad Paneru
Member

Ganga Prasad Gyawali
Member

Savitri Ranjit Shrestha
Member

Om Krishna Shrestha
Member

CAMurali Dhar Tiwari
Proprietor
M Tiwari & Associates
Chartered Accountants

CA Gyanendra Subedi
Partner
Joshi & Bhandary
Chartered Accountants

CA Shikha Bagla
Partner
PYC & Associates
Chartered Accountants

Statement of Profit or Loss for the year ended 31st Ashad 2077 (15 July 2020)

	Note	Year ended 31st Ashad 2077	Year ended 31st Ashad 2076
Interest income	4.29	11,526,842,041	10,375,693,239
Interest expense	4.30	5,908,023,000	4,186,150,559
Net interest income		5,618,819,041	6,189,542,679
Fees and commission income	4.31	790,344,870	1,039,339,829
Fees and commission expense	4.32	43,956,719	45,362,654
Net fee and commission income		746,388,151	993,977,175
Net interest, fee and commission income		6,365,207,192	7,183,519,854
Net trading income	4.33	412,559,037	342,412,716
Other operating income	4.34	394,114,547	210,783,220
Total operating income		7,171,880,776	7,736,715,790
Impairment charge/(reversal) for loans and other losses	4.35	879,633,846	477,102,823
Net operating income		6,292,246,929	7,259,612,967
Operating expense			
Personnel expenses	4.36	2,224,846,358	2,077,398,273
Other Operating expenses	4.37	668,677,567	549,791,982
Depreciation and Amortisation	4.38	150,802,269	122,374,746
Operating Profit		3,247,920,735	4,510,047,966
Non operating Income	4.39	327,252,050	101,607,886
Non operating expense	4.40	-	-
Profit before income tax		3,575,172,784	4,611,655,852
Income tax expense	4.41		
Current Tax		820,472,225	1,080,433,282
Deferred Tax		421,812,018	934,486,525
Profit for the period		2,332,888,541	2,596,736,045
Profit attributable to:			
Equity holders of the Bank		2,332,888,541	2,596,736,045
Non-controlling interests		-	-
Profit for the period		2,332,888,541	2,596,736,045
Earnings Per Share (EPS)			
Basic EPS		20.68	26.99
Diluted EPS		20.68	26.99

The accompanying notes are integral part of these financial statements.

Samata Panta (Bhatta)
Officiating Deputy
Chief Executive Officer

Hom Bahadur Khadka
Chief Finance Officer

Krishna Bahadur Adhikari
Chief Executive Officer

Board of Directors

Basudev Adhikari
Chairman

Deependra Bickram Thapa
Member

Kedar Prasad Paneru
Member

Ganga Prasad Gyawali
Member

Savitri Ranjit Shrestha
Member

Om Krishna Shrestha
Member

CAMurali Dhar Tiwari
Proprietor
M Tiwari & Associates
Chartered Accountants

CA Gyanendra Subedi
Partner
Joshi & Bhandary
Chartered Accountants

CA Shikha Bagla
Partner
PVC & Associates
Chartered Accountants

Date: 2077-09-01
Place: Kathmandu, Nepal

Statement of Other Comprehensive Income for the year ended 31st Ashad 2077 (15 July 2020)

	Note	Year ended 31st Ashad 77	Year ended 31st Ashad 76
Figures in NPR			
Profit for the year		2,332,888,541	2,596,736,045
Other Comprehensive Income, net of income tax			
a Items that will not be reclassified to Profit or Loss			
Gains / (Losses) from investment in equity instruments Measured at fair value		305,618,333	(372,785,035)
Gains / (Losses) on revaluation			
Actuarial Gains / (Losses) on defined benefit plans		(1,129,034,043)	(1,327,112,752)
Income tax relating to above items		247,024,713	509,969,336
Net other Comprehensive Income that will not be reclassified to Profit or Loss		(576,390,997)	(1,189,928,451)
b Items 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		-	-
Reclassify to Profit or Loss		-	-
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 equited Method			
		-	-
Other Comprehensive income for the year, net of income tax		(576,390,997)	(1,189,928,451)
Total Comprehensive income for the year		1,756,497,544	1,406,807,594
Total Comprehensive income attributable to:			
Equity shareholder of the bank		1,756,497,544	1,406,807,594
Non controlling interest		-	-
Total Comprehensive income for the period		1,756,497,544	1,406,807,594

The accompanying notes are integral part of these financial statements.

Samata Panta (Bhatta)
Officiating Deputy
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CA Shikha Bagla
Partner
PVC & Associates
Chartered Accountants

Date: 2077-09-01
Place: Kathmandu, Nepal

Statement of Cash Flows for the year ended 31st Ashad 2077 (15 July 2020)

Particulars	Figures in NPR	
	Year ended 31st Ashad 2077	Year ended 31st Ashad 2076
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest received	11,088,645,412	10,365,819,900
Fees and other income received	790,344,870	1,037,910,820
Dividend received		
Receipts from other operating activities	1,025,418,501	340,609,545
Interest paid	(5,908,023,000)	(4,186,150,559)
Commission and fees paid	(43,956,719)	(46,112,150)
Cash payment to employees	(2,224,846,358)	(1,833,532,056)
Other expense paid	(1,548,311,414)	(564,101,983)
Operating cash flows before changes in operating assets and liabilities	3,179,271,292	5,114,443,517
(Increase)/Decrease in operating assets		
Due from Nepal Rastra Bank	4,053,044,374	(3,894,665,929)
Placement with Bank and Financial Institutions	(689,775,000)	(2,462,181,746)
Other trading assets	-	-
Loans and advances to bank and financial institutions	(217,908,424)	(569,504,407)
Loans and advances to customers	(10,443,918,569)	(17,336,534,481)
Other assets	(414,901,592)	(5,003,585,820)
Increase/(Decrease) in operating liabilities		
Due to bank and financial institutions	384,368,777	783,844,945
Due to Nepal Rastra Bank	(17,922,673)	7,318,340
Deposit from customers	24,329,591,631	17,660,063,175
Borrowings	50,000,000	840,500,000
Other liabilities	(7,152,343,237)	6,952,669,252
Net cash flow from operating activities before tax paid	13,059,506,578	2,092,366,844
Income taxes paid	(1,409,896,655)	(1,540,000,000)
Net cash flow from operating activities	11,649,609,923	552,366,844
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of investment securities	(15,864,741,509)	(550,744,475)
Receipts from sale of investment securities	-	-
Purchase of property and equipment	(328,947,417)	(323,673,552)
Receipt from the sale of property and equipment	11,190,189	5,041,939
Acquisition of intangible assets	(26,265,523)	(17,577,135)
Receipt from the sale of intangible assets		
Purchase of investment properties	10,200,763	(33,346,600)
Receipt from the sale of investment properties	75,377,806	
Interest received		
Dividend received	33,091,598	
Net cash used in investing activities	(16,090,094,092)	(863,084,721)
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipt from issue of debt securities		
Repayment of debt securities		
Receipts from issue of subordinated liabilities		
Repayment of subordinated liability		
Receipts from issue of shares		4,948,805,054
Dividends paid	(981,114,800)	
Interest paid		
Other receipt/payment	(25,727,722)	
Net cash from financing activities	(1,006,842,522)	4,948,805,054
Net increase (decrease) in cash and cash equivalents	(5,447,326,691)	4,638,087,178
Cash and cash equivalents at beginning of the period	10,418,969,105	5,780,881,927
Effect of exchange rate fluctuations on cash and cash equivalents held		
Cash and cash equivalents at the end of the period	4,971,642,414	10,418,969,105

The accompanying notes are integral part of these financial statements.

Samata Panta (Bhatta)
Officiating Deputy
Chief Executive Officer

Hom Bahadur Khadka
Chief Finance Officer

Krishna Bahadur Adhikari
Chief Executive Officer

Date: 2077-09-01
Place: Kathmandu, Nepal

Board of Directors

Basudev Adhikari
Chairman

Deependra Bickram Thapa
Member

Kedar Prasad Paneru
Member

Ganga Prasad Gyawali
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CA Shikha Bagla
Partner
PYC & Associates
Chartered Accountants



Attributable to Equity Holders of the Bank

Figures in NPR

Particulars	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 1st Shrawan 2075	8,047,662,200	82,491,502	3,904,177,042	86,786,914	2,589,021,283	2,298,882,970	7,745,591,321	(437,190,857)	(1,388,773,509)	22,921,648,867	-	22,921,648,867
Adjustment/ Restatement	-	-	-	-	-	-	-	-	-	-	-	-
Adjusted/Restated balance at 1st Shrawan 2075	-	-	-	-	-	-	-	-	-	-	-	-
Comprehensive income for the year	-	-	-	-	-	(260,949,524)	(928,978,926)	2,596,736,045	(928,978,926)	(1,189,928,451)	-	(1,189,928,451)
Profit for the year	-	-	-	-	-	-	-	-	-	-	-	-
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investment in equity instruments Measured at fair value	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-
Actual gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) on cash flow hedges	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-
Total Comprehensive income for the year	-	-	519,347,209	-	(1,295,149,865)	(260,949,524)	(928,978,926)	2,596,736,045	(928,978,926)	1,406,807,594	-	1,406,807,594
Transfer to reserve during the year	-	-	-	-	-	-	-	4,075,000	-	(1,291,074,865)	-	(1,291,074,865)
Deferred tax impact of respective reserve	-	-	-	-	-	-	-	-	-	-	-	-
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-	-	-	-	-	-
Share based payment	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	1,768,485,800	3,180,319,254	-	-	-	-	-	-	-	4,948,805,054	-	4,948,805,054
Bonus shares issued	-	-	-	-	-	-	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	1,768,485,800	3,180,319,254	519,347,209	-	(1,295,149,865)	-	-	736,147,834	43,729,822	4,952,880,054	-	4,952,880,054
Balance at 31st Asadh 2076	9,811,148,000	3,262,810,756	4,423,524,251	86,786,914	1,293,871,418	2,037,933,446	7,745,591,321	2,895,693,022	(2,274,022,613)	29,281,336,515	-	29,281,336,515
Balance at 1st Shrawan 2076	9,811,148,000	3,262,810,756	4,423,524,251	86,786,914	1,293,871,418	2,037,933,446	7,745,591,321	2,895,693,022	(2,274,022,613)	29,281,336,515	-	29,281,336,515
Comprehensive income for the year	-	-	-	-	-	-	-	-	-	-	-	-
Profit for the year	-	-	-	-	-	-	-	-	-	-	-	-
Other comprehensive income, net of tax	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) from investment in equity instruments Measured at fair value	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-	-
Actual gains/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) on cash flow hedges	-	-	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-
Total Comprehensive income for the year	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to reserve during the year	-	-	-	-	-	-	-	-	-	-	-	-
Deferred tax impact of respective reserve	-	-	-	-	-	-	-	-	-	-	-	-
Transactions with owners, directly recognised in equity	-	-	-	-	-	-	-	-	-	-	-	-
Share issued	-	-	-	-	-	-	-	-	-	-	-	-
Share based payment	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	-	-	-	-	-	-	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	1,471,672,200	(1,471,672,200)	466,577,708	689,403,037	-	-	-	(81,114,800)	(24,504,208)	(981,114,800)	-	(981,114,800)
Balance at 31st Asadh 2077	11,282,820,200	1,789,915,042	4,890,101,959	86,786,914	1,983,274,456	2,251,866,279	7,745,591,321	3,102,720,519	(3,100,085,152)	30,030,991,537	-	30,030,991,537

The accompanying notes are integral part of these financial statements.

Board of Directors

Samata Panta (Bhatta) Officiating Deputy Chief Executive Officer	Kedar Prasad Paneru Member	Savitri Ranjit Shrestha Member	CAMurali Dhar Tiwari Proprietor M Tiwari & Associates Chartered Accountants	CA Gyanendra Subedi Partner Joshi & Bhandary Chartered Accountants	CA Shikha Bagla Partner PVC & Associates Chartered Accountants
Horn Bahadur Khadka Chief Executive Officer	Ganga Prasad Cyawali Member	Om Krishna Shrestha Member			
Basudev Adhikari Chairman					
Deependra Bickram Thapa Member					

Date: 2077-09-01

Place: Kathmandu, Nepal

Notes to the Financial Statements

For the Year ended 31st Ashad 2077 (15 July 2020)

1. Reporting Entity

Nepal Bank Limited ('the Bank') is a public company incorporated under the Companies Act, 2063 and licensed by Nepal Rastra Bank to conduct banking transaction as a "A" Class Financial Institution under the Bank and Financial Institution Act, 2073. The Bank has its Corporate Office at Dharma path, Kathmandu. Nepal Bank Limited, the first bank of Nepal was established in November 15, 1937 A.D (Kartik, 30, 1994). It was formed under the principle of Joint venture (Joint venture between govt. & general public. The bank has been providing banking through its branch offices in the different geographical locations of the country. Nepal Bank Limited has the following objectives:

- Deliver robust and ethical banking services and contributing to the economic development of Nepal.
- Focus on increasing the customer base and Market share.
- Maximize the potential/efficiency of bank's staff.
- Focus on Minimizing the risk associated with the business.
- Focus on providing the world class business solutions.
- Focus on increasing the sustainable profit.

Authorized capital of the Bank is Rs. 15,000,000,000 (150,000,000 shares of Rs. 100 each) out of which Issued and Paid-up capital is Rs.11,282,820,200 (11,282,820 shares of Rs.100 each). The shareholder composition of the Bank (as of 2077-03-31) is as follows.

S.N.	Ownership	Percent
1	Government of Nepal	51%
2	General Public	49%
	Total	100%

2. Basis of Preparation

The financial statements of the Bank have been prepared on accrual basis of accounting except the Cash flow information which is prepared, on a cash basis, using the direct Method. The interest income is recognized on effective interest rate Method.

The financial statements comprise the Statement of Financial Position, Statement of Profit or Loss and Statement of Other Comprehensive Income shown in two separate statement, the Statement of Changes in Equity, the Statement of Cash Flows and the Notes to the Accounts. The significant accounting policies applied in the preparation of financial statements are set out below in point number 3. These policies are consistently applied to all the years presented, except for the changes in accounting policies disclosed specifically.

2.1 Statement of Compliance

The financial statements have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) adopted by the Accounting Standards Board (ASB) of Nepal.

The financial statements have been prepared on the going-concern basis.

The Bank presents its statement of financial position broadly in order of liquidity as per the format specified in directive 4 of unified directive 2077 issued by NRB.

2.2 Reporting Period and Approval of Financial Statements

Reporting Period is a period from the first day of Shrawan (mid-July) of any year to the last day of Ashad (mid-July) of the next year as per Nepalese calendar.

The current year period refers to 1st Shrawan 2076 to 31st Ashad 2077 as per Nepalese Calendar corresponding to 17th July 2019 to 15th July 2020 as per English Calendar and corresponding previous year period is 1st Shrawan 2075 to 32nd Ashad

2076 as per Nepalese Calendar corresponding to 17th July 2018 to 16th July 2019 as per English calendar.

	Nepalese Calendar	English Calendar
Current Year	2076/77	2019/20
Previous Year	2075/76	2018/19
	1st Shrawan 2076 to	17th July 2019 to
Current Year Period	31st Ashad 2077	15th July 2020
	1st Shrawan 2075 to	17th July 2018 to
Previous Year Period	31st Ashad 2076	16th July 2019

The Financial Statements were authorized for issue by the Board of Directors on 2077-09-01. The Company prepared its financial statements in accordance with the requirements of Nepal Financial Reporting Standards.

2.3 Functional and Presentation Currency

The financial statements are presented in Nepalese Currency (NPR) (rounded to the nearest Rupee unless otherwise stated), which is the company's functional currency. The Bank determines the functional currency and items included in the financial statements are measured using that functional currency.

2.4 Use of Estimates, Assumptions and Judgments

The preparation of the Bank's financial statements requires Management to make judgements, estimates and assumptions that affect the reported amount of revenues, expenses, assets and liabilities, and the accompanying disclosures, as well as the disclosure of contingent liabilities. Management believes that the estimates used in the preparation of the financial statements are prudent and reasonable estimates and underlying assumptions are reviewed on an ongoing basis.

Information about assumptions, estimates and judgement used in preparation of financial statements for 2076/77 that have a significant risk of resulting in a material adjustment within the next financial year are:

- Key assumptions used in discounted cash flow projections.
- Measurement of defined benefit obligations.
- Provisions, commitments and contingencies.
- Determination of net realizable value.
- Determination of useful life of the property, plants and equipment.
- Assessment of the Bank's ability to continue as going concern.
- Determination of fair value of financial instruments; and property and equipment.
- Impairment of financial and non-financial assets.
- Assessment of current as well as deferred tax.

2.5 Changes in Accounting Policies

The Company has consistently applied the accounting policies to all periods presented in these financial statements except for new or revised statements and interpretations implemented during the year. The nature and effect of new standards and interpretations are discussed in note that follows.

2.6 New Standards in Issue but not yet Effective

A number of new standards and amendments to the existing standards and interpretations have been issued by IASB after the pronouncements of NFRS with varying effective dates. Those become applicable when ASB Nepal incorporates them within NFRS. The standards and interpretations that are issued, but not yet effective, up to the date of issuance of the Bank's financial statements are disclosed below. The Bank intends to adopt these standards, if applicable, when they become effective.

2.7 New Standards and Interpretation not Adapted

All Nepal Accounting Standards and Nepal Financial Reporting Standards and other interpretation issued by ASB of Nepal have been adapted while preparing financial statements.

2.8 Discounting

Non-current assets and liabilities are discounted where discounting is material. Interest income and expenses have been recognised on unwinding of financial assets and liabilities respectively.

2.9 Offsetting

Financial assets and financial liabilities are offset and the net amount reported in the Statement of Financial Position, only when there is a legally enforceable right to offset the recognized amounts and there is an intention to settle on a net basis or to realize the assets and settle the liabilities simultaneously. Income and expenses are not offset in the Statement of Profit or Loss, unless required or permitted by Nepalese Financial Reporting Standards or Interpretation (issued by the International Financial Reporting Interpretations Committee (IFRIC) and Standard Interpretations Committee (SIC)) and as specifically disclosed in the Significant Accounting Policies of the Bank.

2.10 Materiality and Aggregation

Each material class of similar items is presented separately in the Financial Statements. Items of dissimilar nature or function are presented separately, unless they are immaterial as permitted by the Nepal Accounting Standard – NAS 1 on 'Presentation of Financial Statements'.

Notes to the Financial Statements are presented in a systematic manner which ensures the understandability and comparability of Financial Statements of the bank. Understandability of the Financial Statements is not compromised by obscuring material information with immaterial information or by aggregating material items that have different natures or functions.

3. Significant Accounting Policies

The principal accounting policies applied by the Bank in the preparation of these financial statements are presented below. These policies have been consistently applied to all the years presented unless stated otherwise.

3.1 Basis of Measurement

The financial statements are prepared on the historical-cost basis except for the following material items in the statement of financial position:

- Investment property is measured initially at cost and subsequently at fair value.
- Liabilities for cash-settled, share-based-payment arrangements are measured at fair value.
- Derivative financial instruments are measured at fair value.
- Defined benefit schemes, surpluses and deficits are measured at fair value.
- Impairment of financial asset is measured at fair value and related disposal cost.

Estimates and underlying assumptions are reviewed on an ongoing basis and are based on historical experience and other factors, including expectations of future events that are believed to be reasonable under the circumstances. Actual results could differ from those estimates. The estimates and judgements used in the preparation of the financial statements are continuously evaluated by the Bank. Any revisions to accounting estimates are recognised prospectively in the period in which the estimates are revised and in the future periods. The areas involving a higher degree of judgement or complexity, or areas where assumptions and estimates are significant to the financial statements are disclosed in notes that follow.

Materiality and Aggregation

In compliance with NFRS 1 - Presentation of Financial Statements, each material class of similar items is presented separately in the financial Statements. Items of dissimilar nature or functions are presented separately unless they are material. Such presentation of line items is consistent with the format issued by NRB.



3.2 Basis of Consolidation

The Bank does not have any subsidiaries or special purpose entities over which it exercises control. Hence, only standalone financial statement is prepared.

3.3 Cash and Cash Equivalent

Cash and cash equivalents include cash at vault and Money at call and short notice, unrestricted balances with NRB, which are subject to an insignificant risk of changes in value including interest receivable on investment with Maturity up to 3Month or less. Cash and Cash equivalent are Measured at amortized cost in the statement of financial position.

Statement of Cash Flows has been prepared by using the 'Direct Method' in accordance with NAS 07- Statement of Cash Flows.

3.4 Financial Assets and Financial Liabilities

Recognition

The Bank initially recognizes a financial asset or a financial liability in its statement of financial position when, and only when, it becomes party to the contractual provisions of the instrument. The Bank initially recognize loans and advances, deposits; and debt securities/ subordinated liabilities issued on the date that they are originated which is the date that the Bank becomes party to the contractual provisions of the instruments. Investments in equity instruments, bonds, debenture, Government securities, NRB bond or deposit auction, reverse repos, outright purchase are recognized on trade date at which the Bank commits to purchase/ acquire the financial assets. Regular way purchase and sale of financial assets are recognized on trade date. All financial assets and liabilities are initially recognised at their cost value and are subsequently presented as per NFRS based on the respective classification.

Classification

i. Financial Assets

The Bank classifies the financial assets as subsequently Measured at amortized cost or fair value on the basis of the Bank's business Model for Managing the financial assets and the contractual cash flow characteristics of the financial assets. The two classes of financial assets are as follows:

1. Financial Assets Measured at Amortized Cost

The Bank classifies a financial asset 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.

2. Financial Asset Measured at Fair Value

Financial assets other than those Measured at amortized cost are Measured at fair value. Financial assets Measured at fair value are further classified into two categories as below:

a) Financial Assets at Fair Value through Profit or Loss

Financial assets are classified as fair value through profit or loss (FVTPL) if they are held for trading or are designated at fair value through profit or loss. Upon initial recognition, transaction costs are directly attributable to the acquisition are recognized in profit or loss as incurred. Such assets are subsequently Measured at fair value and changes in fair value are recognized in Statement of Profit or Loss.

b) Financial Assets at Fair Value through Other Comprehensive Income

Investment in an equity instrument that is not held for trading and at the initial recognition, the Bank Makes an irrevocable election that the subsequent changes in fair value of the instrument is to be recognized in other comprehensive income are classified as financial assets at fair value though other comprehensive income. Such assets are subsequently Measured at fair value and changes in fair value are recognized in other comprehensive income.

ii. Financial Liabilities

The Bank classifies the financial liabilities as follows:

a) Financial Liabilities at Fair Value through Profit or Loss

Financial liabilities are classified as fair value through profit or loss (FVTPL) if they are held for trading or are designated at fair value through profit or loss. Upon initial recognition, transaction cost is directly attributable to the acquisition are recognized in Statement of Profit or Loss as incurred. Subsequent changes in fair value is recognized at profit or loss

b) Financial Liabilities Measured at Amortized Cost

All financial liabilities other than Measured at fair value though profit or loss are classified as subsequently Measured at amortized cost using effective interest Method.

Measurement

Financial Assets at FVTOCI

On initial recognition, the Bank can Make an irrevocable election (on an instrument-by instrument basis) to present the subsequent changes in fair value in other comprehensive income pertaining to investments in equity instruments. This election is not permitted if the equity investment is held for trading. These elected investments are initially Measured at fair value. Subsequently, they are Measured at fair value with gains and losses arising from changes in fair value recognised in other comprehensive income and accumulated in the 'Fair Value Reserve'. The cumulative gain or loss is not reclassified to Statement of Profit and Loss on disposal of the investments.

A financial asset is held for trading if:

- it has been acquired principally for the purpose of selling it in the near term; or
- on initial recognition it is part of a portfolio of identified financial instruments that the Company Manages together and has a recent actual pattern of short-term profit-taking; or
- it is a derivative that is not designated and effective as a hedging instrument or a financial guarantee.

Dividends on these investments in equity instruments are recognised in Statement of Profit and Loss when the Bank's right to receive the dividends is established, it is probable that the economic benefits associated with the dividend will flow to the entity, the dividend does not represent a recovery of part of cost of the investment and the amount of dividend can be Measured reliably. Dividends recognised in Statement of Profit and Loss are included in the 'Other income' line item.

Financial Assets at Fair Value through Profit or Loss (FVTPL)

Investments in equity instruments are classified as at FVTPL, unless the Bank irrevocably elects on initial recognition to present subsequent changes in fair value in other comprehensive income for investments in equity instruments which are not held for trading.

Debt instruments that do not Meet the amortised cost criteria or FVTOCI criteria (see above) are Measured at FVTPL. In addition, debt instruments that Meet the amortised cost criteria or the FVTOCI criteria but are designated as at FVTPL are Measured at FVTPL.

A financial asset that Meets the amortised cost criteria or debt instruments that Meet the FVTOCI criteria May be designated as at FVTPL upon initial recognition if such designation eliminates or significantly reduces a Measurement or recognition inconsistency that would arise from Measuring assets or liabilities or recognising the gains and losses on them on different bases.

Financial assets at FVTPL are Measured at fair value at the end of each reporting period, with any gains or losses arising on re-measurement recognised in Statement of Profit and Loss. The net gain or loss recognised in Statement of Profit and Loss incorporates any dividend or interest earned on the financial asset and is included in the 'Other income' line item. Dividend on financial assets at FVTPL is recognised when the Bank's right to receive the dividends is established, it is probable that the economic benefits associated with the dividend will flow to the entity, the dividend does not represent a recovery of part of cost of the investment and the amount of dividend can be Measured reliably.

Financial Liabilities at FVTPL

Financial liabilities are classified as at FVTPL when the financial liability is held for trading or is designated as at FVTPL.

A financial liability is classified as held for trading if:

- it has been incurred principally for the purpose of repurchasing it in the near term; or



- on initial recognition it is part of a portfolio of identified financial instruments that the Company manages together and has a recent actual pattern of short-term profit-taking; or
- it is a derivative that is not designated and effective as a hedging instrument

A financial liability other than a financial liability held for trading may be designated as at FVTPL upon initial recognition if:

- such designation eliminates or significantly reduces a measurement or recognition inconsistency that would otherwise arise;
- the financial liability forms part of a company of financial assets or financial liabilities or both, which is managed and its performance is evaluated on a fair value basis, in accordance with the Company's documented risk management or investment strategy, and information about the Company is provided internally on that basis; or
- it forms part of a contract containing one or more embedded derivatives, and NFRS 9 permits the entire combined contract to be designated as at FVTPL in accordance with NFRS 9

Financial liabilities at FVTPL are stated at fair value, with any gains or losses arising on re-measurement recognised in Statement of Profit and Loss. The net gain or loss recognised in Statement of Profit and Loss incorporates any interest paid on the financial liability and is included in the 'Other income' line item.

However, for non-held-for-trading financial liabilities that are designated as at FVTPL, the amount of change in the fair value of the financial liability that is attributable to changes in the credit risk of that liability is recognised in other comprehensive income, unless the recognition of the effects of changes in the liability's credit risk in other comprehensive income would create or enlarge an accounting mismatch in profit or loss, in which case these effects of changes in credit risk are recognised in Statement of Profit and Loss. The remaining amount of change in the fair value of liability is always recognised in Statement of Profit and Loss. Changes in fair value attributable to a financial liability's credit risk that are recognised in other comprehensive income are reflected immediately in retained earnings and are not subsequently reclassified to Statement of Profit and Loss.

Financial Liabilities Subsequently Measured at Amortised Cost

Financial liabilities that are not held-for-trading and are not designated as at FVTPL are measured at amortised cost at the end of subsequent accounting periods. The carrying amounts of financial liabilities that are subsequently measured at amortised cost are determined based on the effective interest method. Interest expense that is not capitalised as part of costs of an asset is included in the 'Finance Expenses' line item.

The effective interest method is a method of calculating the amortised cost of a financial liability and of allocating interest expense over the relevant period. The effective interest rate is the rate that exactly discounts estimated future cash payments (including all fees paid or received that form an integral part of the effective interest rate, transaction costs and other premiums or discounts) through the expected life of the financial liability, or (where appropriate) a shorter period, to the net carrying amount on initial recognition.

De-recognition

a. De-recognition of Financial Assets

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

Any interest in such transferred financial assets that qualify for de-recognition that is created or retained by the Bank is recognized as a separate asset or liability. On de-recognition of a financial asset, the difference between the carrying amount of the asset, and the sum of

- The consideration received and
- Any cumulative gain or loss that had been recognized in other comprehensive income is recognized in retained earnings.

The Bank enters into transactions whereby it transfers assets recognized on its Statement of Financial Position, but retains either all or substantially all of the risks and rewards of the transferred assets or a portion of them. If all or substantially all risks and rewards are retained, then the transferred assets are not derecognized. Transfers of assets with retention of all or substantially all risks and rewards include, for example repurchase transactions.

b. De-recognition of Financial Liabilities

A financial liability is derecognized when the obligation under the liability is discharged or cancelled 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.

Determination of Fair Value

'Fair value' is the price that would be received to sell an asset or paid to transfer a liability (exit price) in an orderly transaction between market participants at the measurement date in the principal or, in its absence, the most advantageous market to which the Group has access at that date. The fair value of a liability reflects its non-performance risk.

When available, the Bank measures the fair value of an instrument using the quoted price in an active market for that instrument. A market is regarded as active if transactions for the asset or liability take place with sufficient frequency and volume to provide pricing information on an ongoing basis. If there is no quoted price in an active market, then the Bank uses valuation techniques that maximize the use of relevant observable inputs and minimize the use of unobservable inputs. The chosen valuation technique incorporates all of the factors that market participants would take into account in pricing a transaction.

The fair value measurement hierarchy is as follows:

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 there are unobservable inputs of the instruments. The inputs are not based on observable market data.

The best evidence of the fair value of a financial instrument at initial recognition is normally the transaction price i.e. the fair value of the consideration given or received. If the Bank determines that the fair value at initial recognition differs from the transaction price and the fair value is evidenced neither by a quoted price in an active market for an identical asset or liability (Level 01 valuation) nor based on a valuation technique that uses only data from observable markets (Level 02 valuation), then the financial instrument is initially measured at fair value, adjusted to defer the difference between the fair value at initial recognition and the transaction price. Subsequently, that difference is recognized in profit or loss on an appropriate basis over the life of the instrument but not later than when the valuation is wholly supported by observable market data or the transaction is closed out. In case the fair value is evidenced by a quoted price in an active market for an identical asset or liability (Level 01 valuation), the difference between the transaction price and fair value is recognized in profit or loss immediately.

Impairment

At each reporting date, the Bank assesses whether there is objective evidence that a financial asset or group of financial assets not carried at fair value through profit or loss are impaired. A financial asset or a group of financial assets is impaired when objective evidence demonstrates that a loss event has occurred after the initial recognition of the asset(s), and that the loss event has an impact on the future cash flows of the asset(s) that can be estimated reliably.

Objective evidence that financial assets are impaired can include significant financial difficulty of the borrower or issuer, default or delinquency by a borrower, restructuring of a loan or advance by the Bank on terms that the Bank would not otherwise consider, indications that a borrower or issuer will enter bankruptcy, the disappearance of an active market for a security, or other observable data relating to a group of assets such as adverse changes in the payment status of borrowers or issuers in the group, or economic conditions that correlate with defaults in the group. In addition, for an investment in an equity security, a significant or prolonged decline in its fair value below its cost is objective evidence of impairment.

In case of financial difficulty of the borrower, the Bank considers to restructure loans rather than take possession of collateral. This may involve extending the payment arrangements and agreement of new loan conditions. Once the terms have been renegotiated, any impairment is measured using the EIR method and the loan is no longer considered past due. Management continually reviews renegotiated loans to ensure that all criteria are met and that future payments are likely to occur. The loans continue to be subject to an individual or collective impairment assessment, calculated using the loan's original EIR.



Impairment of Financial Assets Measured at Amortized Cost

The Bank considers evidence of impairment for loans and advances Measured at amortized cost at both specific asset and collective level. The Bank first assesses individually whether objective evidence of impairment exists for financial assets that are individually significant and that are not individually significant are assessed on collectively.

If there is objective evidence on that an impairment loss 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. The carrying amount of the asset is reduced through the use of an allowance account and the amount of the loss is recognized in profit or loss. Interest income continues to be accrued on the reduced carrying amount and is accrued using the rate of interest used to discount the future cash flows for the purpose of Measuring the impairment loss.

Impairment of loans and advances portfolios are based on the judgments in past experience of portfolio behaviour. In assessing collective impairment, the Bank uses historical trends of the probability of default, the timing of recoveries and the amount of loss incurred, adjusted for Management's judgment as to whether current economic and credit conditions are such that the actual losses are likely to be greater or less than suggested by historical trends. Default rates, loss rates and the expected timing of future recoveries are regularly benchmarked against actual outcomes to ensure that they remain appropriate.

Loans together with the associated allowance are written off when there is no realistic prospect of future recovery and all collateral has been realized or has been transferred to the Bank. If in a subsequent year, the amount of the estimated impairment loss increases or decreases because of an event occurring after the impairment was recognized, the previously recognized impairment loss is increased or reduced by adjusting the allowance account. If a write off is later recovered, the recovery is recognized in the 'Non-operating income'.

3.5 Trading Assets

Interest income on all trading assets are considered to be incidental to the Bank's trading operations and are presented together with all other changes in fair value of trading assets and liabilities in net trading income.

Interest expense on all trading liabilities are considered to be incidental to the Bank's trading operations and are presented together with all other changes in fair value of trading assets and liabilities in net trading income.

3.6 Derivatives Assets and Derivative Liabilities

For designated and qualifying fair value hedges, the cumulative change in the fair value of a hedging derivative is recognised in the income statement in Net trading income. Meanwhile, the cumulative change in the fair value of the hedged item attributable to the risk hedged is recorded as part of the carrying value of the hedged item in the statement of financial position and is also recognised in the income statement in Net trading income.

If the hedging instrument expires or is sold, terminated or exercised, or where the hedge no longer Meets the criteria for hedge accounting, the hedge relationship is discontinued prospectively. For hedged items recorded at amortised cost, the difference between the carrying value of the hedged item on termination and the face value is amortised over the remaining term of the original hedge using the recalculated EIR Method. If the hedged item is derecognised, the unamortised fair value adjustment is recognised immediately in the income statement.

3.7 Property and Equipment

a. Recognition and Measurement

Property and Equipment are recognized if it is probable that future economic benefits associated with the assets will flow to the Bank and the cost of the asset can be reliably Measured. The cost includes expenditures that are directly attributable to the acquisition of the assets. Cost of self-constructed assets includes followings:

- Cost of Materials and direct labour;
- Any other cost directly attributable to bringing the assets to the working condition for their intended use; and
- Capitalized borrowing cost

Property and equipment are Measured at cost (for land using deemed cost at on the transition date) less accumulated depreciation and accumulated impairment loss if any. Neither class of the property and equipment are Measured at revaluation Model nor is their fair value Measured at the reporting date.

Subsequent expenditure is capitalized if it is probable that the future economic benefits from the expenditure will

flow to the entity. Ongoing repairs and Maintenance to keep the assets in working condition are expensed as incurred. Any gain or losses on de-recognition of an item of property and equipment is recognized in profit or loss.

b. Capital work in progress

Assets in the course of construction are capitalised in the assets under capital work in progress account (CWIP). At the point when an asset is capable of operating at Management's intended use, the cost of construction is transferred to the appropriate category of property, plant and equipment and depreciation commences. Where an obligation (legal or constructive) exists to dismantle or remove an asset or restore a site to its former condition at the end of its useful life, the present value of the estimated cost of dismantling, removing or restoring the site is capitalized along with the cost of acquisition or construction upon completion and a corresponding liability is recognized.

c. Depreciation

Property and equipment's are depreciated from the date they are available for use on property on written down value Method over estimated useful lives as determined by the Management. Depreciation is recognized in profit or loss. Land is not depreciated. Charging of depreciation is ceased from the earlier of the date from which the asset is classified as held for sale or is derecognized.

The estimated useful lives of significant items of property and equipment for current year and comparative periods are as follows:

Class of Assets	Useful Life	Rate of Depreciation
Building	20 years	5%
Leasehold Properties	As per lease agreement (maximum to 10 years)	Amortized over lower of lease period or useful life.
Computer and Accessories	4 years	25%
Vehicles	5 years	20%
Furniture, Fixture & Equipment	4 years	25%
Other Assets	6.66 years	15%

- Assets costing less than Rs. 2,000 are fully depreciated in the year of purchase. For assets purchased/sold during the year.

3.8 Goodwill / Intangible Assets

Intangible assets with finite useful lives that are acquired separately are carried at cost less accumulated amortisation and accumulated impairment losses.

Intangible assets with indefinite useful lives are tested for impairment annually either individually or at the cash generating unit level. Such intangibles are not amortised. The useful life of an intangible asset with an indefinite life is reviewed annually to determine whether indefinite life assessment continues to be supportable. If not, the change in the useful life assessment from indefinite to finite is Made on a prospective basis.

The intangible asset with finite useful lives are amortised over the useful economic life and assessed for impairment whenever there is an indication that the intangible asset May be impaired. The amortisation period and the amortisation Method for an intangible asset with a finite useful life are reviewed at least at each financial year end. Changes in the expected useful life or the expected pattern of consumption of future economic benefits embodied in the asset are accounted for by changing the amortisation period or Method, as appropriate, and are treated as changes in accounting estimates. The amortisation expense on intangible assets with finite lives is recognised in the statement of profit or loss.

Gains or losses arising from de-recognition of an intangible asset are Measured as the difference between the net disposal proceeds and the carrying amount of the asset and are recognised in the statement of profit or loss when the asset is derecognised.

Certain computer software costs are capitalized and recognised as intangible assets based on Materiality, accounting prudence and significant benefits expected to flow therefrom for a period longer than one year.

The estimated useful lives of significant items of intangible assets for current year and comparative periods are as follows:

Class of Assets	Useful Life	Rate of Depreciation
Computer software	5 years	20%



3.9 Investment Property

Investment property is the land or building or both held either for rental income or for capital appreciation or for both, but not for sale in ordinary course of business and owner-occupied property. The Bank holds investment property as non-banking assets that has been acquired through the enforcement of security over the loan and advances.

Non-banking assets (only land and building) are initially recognised at cost. Subsequent to initial recognition the bank has chosen to apply the costModel allowed by NAS 40- "Investment Property" and since it is not intended for owner-occupied use, a depreciation charge is not raised.

Investment properties areMeasured initially at cost, including transaction costs. The carrying amount includes the cost of replacing part of an existing investment property at the time that cost is incurred. If the recognition criteria areMet; and excludes the costs of day-to-day servicing of an investment property. Subsequent to initial recognition, investment properties are stated at fair value, which reflectsMarket conditions at the reporting date. Gains or losses arising from changes in the fair values of investment properties are included in the income statement in the year in which they arise.

Investment properties are derecognised either when they have been disposed of, or when the investment property is permanently withdrawn from use and no future economic benefit is expected from its disposal. Any gains or losses on the retirement or disposal of an investment property are recognised in the income statement in the year of retirement or disposal.

3.10 Income tax

The Company is subject to tax laws of Nepal. Income Taxes have been calculated as per the provisions of the Income Tax Act, 2058. Deferred tax is recorded on temporary differences between the tax bases of assets and liabilities and their carrying amounts, at the rates that have been enacted or substantively enacted at the reporting date. The ultimate realisation of deferred tax assets is dependent upon the generation of future taxable profits during the periods in which those temporary differences and tax law carry-forwards become deductible. The Bank considers the expected reversal of deferred tax liabilities and projected future taxable incomeMaking this assessment. The amount of the deferred tax assets considered realisable, however, could be reduced in the near term if estimates of future taxable income during the carry-forward period are reduced.

Income tax comprises current and deferred tax. Income tax expense is recognised in the statement of profit and loss except to the extent it relates to items directly recognised in equity or in other comprehensive income.

Current Tax

Current tax is the amount of tax payable based on the taxable profit for the year. Taxable profit differs from 'profit before tax' as reported in the statement of profit and loss because of items of income or expense that are taxable or deductible in other years and items that are never taxable or deductible.

Current income tax assets and liabilities for the current period areMeasured at the amount expected to be recovered from or paid to the taxation authorities. The tax rates and tax laws used to compute the amount are those that are enacted or substantively enacted by the reporting date in the countries where the Bank operates and generates taxable income. Current income tax assets and liabilities also include adjustments for tax expected to be payable or recoverable in respect of previous periods.

Deferred Tax

Deferred tax is recognised on temporary differences arising between the carrying amounts of assets and liabilities for financial reporting purposes and the amounts used for taxation purposes.

Deferred tax is determined using tax rates (and laws) enacted or substantively enacted at the reporting date and that are expected to apply when the related deferred tax asset is realised or the deferred tax liability is settled. Deferred tax assets are reviewed at each reporting date and reversed if it is no longer probable that the related tax benefits will be realised. TheMeasurement of deferred tax reflects the tax consequences that would follow from theManner in which the Bank expects, at the reporting date, to recover or settle the carrying amount of its assets and liabilities.

Deferred tax assets are recognised for all deductible temporary differences, carry forward of unused tax credits and unused tax losses, to the extent that it is probable that taxable profit will be available against which the deductible temporary differences, and the carry forward of unused tax credits and unused tax losses can be utilised except:

- i. Where the deferred tax asset relating to the deductible temporary difference arises from the initial recognition of an asset or liability in a transaction that is not a business combination and, at the time of the transaction, affects neither the accounting profit nor taxable profit or loss.

- ii. In respect of deductible temporary differences associated with investments in subsidiaries, associates and interests in joint ventures, deferred tax assets are recognised only to the extent that it is probable that the temporary differences will reverse in the foreseeable future and taxable profit will be available against which the temporary differences can be utilised.

Deferred tax relating to items recognised in OCI is recognised in OCI. Deferred tax items are recognised in correlation to the underlying transaction either in other comprehensive income or directly in equity.

Deferred tax assets and deferred tax liabilities are offset, if a legally enforceable right exists to set off current tax assets against current income tax liabilities and the deferred taxes relate to the same taxable entity and the same taxation authority.

3.11 Deposits, Debt Securities Issued and Subordinated Liabilities

Bank deposits consist of Money placed into the Bank by its customers. These deposits are Made to deposit accounts such as fixed deposit accounts, savings accounts, Margin deposit accounts, call deposit accounts and current accounts. Details and further disclosures about deposits have been explained in Note that follows.

3.12 Provisions

Provisions are recognised when the Company has a present legal or constructive obligation as a result of a past event, when it is probable that an outflow of resources will be required to settle the obligation and when the amount can be reliably estimated.

The amount recognised as a provision is the best estimate of the consideration required to settle the present obligation at the end of the reporting period, taking into account the risks and uncertainties surrounding the obligation. When a provision is Measured using the cash flows estimated to settle the present obligation, its carrying amount is the present value of those cash flows (when the effect of the time value of Money is Material).

When some or all of the economic benefits required to settle a provision are expected to be recovered from a third party, a receivable is recognised as asset if it is virtually certain that reimbursement will be received and the amount of the receivable can be Measured reliably.

A disclosure for contingent liabilities is Made where there is:

- a possible obligation that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or More uncertain future events not wholly within the control of the entity; or
- present obligation that arises from past events but is not recognized because:
 - it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
 - the amount of the obligation cannot be Measured with sufficient reliability.

A contingent asset is a possible asset that arises from past events and whose existence will be confirmed only by the occurrence or non-occurrence of one or More uncertain future events not wholly within the control of the entity.

Commitments include the amount of purchase order (net of advances) issued to parties for completion of assets.

Provisions, contingent liabilities, contingent assets and commitments are reviewed at each reporting period.

Provisions for onerous contracts are recognized when the expected benefits to be derived by the Company from a contract are lower than the unavoidable costs of Meeting the future obligations under the contract.

3.13 Revenue Recognition

Revenue comprises of interest income, fees and commission, foreign exchange income, cards income, disposal income etc. Revenue is recognized to the extent it is probable that the economic benefits will flow to the Bank and the revenue can be reliably Measured. The bank applies NAS 18- "Revenue" in the accounting of revenue, unless otherwise stated. Revenue is not recognized during the period in which its recoverability of income is not probable. The bases of incomes recognition are as below:

Interest Income

- i. Interest income are recognised under accrual basis (using the effective interest rate Method) in the profit or loss for all interest-bearing financial assets Measured at amortized cost. Effective Interest Rate is the rate that



exactly discounts estimated future cash receipts or cash payments through the expected life of financial asset to the net carrying amount of the financial asset. Effective Interest Rate Method is a Method of calculating the amortized cost of a financial asset and of allocating the interest income over the relevant period.

- ii. The Group has adopted the alternative treatment as provided by the Carve Out in NFRS implementation as explained in Note 2.1.2 (e). Resultant of this the Group has excluded the full amount of upfront loan Management fees or commission received on loans and advances in the calculation of effective interest rate.
- iii. Nepal Rastra Bank has issued "Guideline on Recognition of Interest Income 2019" vide circular no. Bai. Bi. Ni. Bi./Niti/Paripatra/KaKhaGa/01/076/77 for implementation in the financial statements of current reporting period. This document has provided guidance on application of judgments in assessing the collectability of interest on loans and advances and determining whether there is a need to recognize interest suspense or to cease interest accrual. The bank has implemented this guideline and recognized interest suspense and stopped interest accrual in qualifying accounts while determining the interest income for the current reporting period.

Interest income presented in statement of profit and loss includes:

- Interest income on financial assets Measured at amortized cost calculated on an effective interest rate Method. These financial assets include loans and advances including staff loans, investment in government securities, investment in corporate bonds, investment in NRB Bond and deposit instruments, reverse repos, inter banking lending etc.
- Interest on investment securities Measured at fair value, calculated on effective interest rate.
- Income on discounted instruments like bills purchased, documents negotiation is recognized over the period of discounting on accrual basis using effective interest rate.

Interest income on all trading assets are considered to be incidental to the Bank's trading operations and are presented together with all other changes in fair value of trading assets and liabilities in net trading income.

NFRS Requirement

NFRS requires interest income to be recognised using the effective interest Method, except for those classified at fair value through profit or loss. The effective interest Method is a Method of calculating the amortised cost of a financial asset and of allocating the interest income over the expected life of the financial instrument. The effective interest rate is the rate that exactly discounts the estimated future cash payments or receipts over the expected life of the financial instrument or, when appropriate, a shorter period, to the net carrying amount of the financial asset or financial liability. The effective interest rate is calculated on initial recognition of the financial asset or liability by estimating the future cash flows after considering all the contractual terms of the instrument but not future credit losses. The calculation includes all amounts expected to be paid or received by the Bank including expected early redemption fees and related penalties and premiums and discounts that are an integral part of the overall return. Direct incremental transaction costs related to the acquisition, issue or disposal of financial instruments is also taken into account in the calculation. Once financial asset or a group of similar financial assets has been written down as a result of an impairment loss, interest income is recognised using the rate of interest used to discount the future cash flows for the purpose of Measuring the impairment loss.

Carve-out for Effective Interest Rate (EIR) Method

The bank has availed the carve-out for interest income recognition by applying the rate implicit on individual products. Considering the amount of renewal and initial service fees that the bank charges on the loans and advances (which is in negligible figure), applying EIR Method would not be practical and cost effective. Hence, initial service fees and renewal charges have been recognised during the period when such income accrue rather than being included within the component of interest income under EIR Method.

Fee and Commission Income

Fees and commission income that are integral to the effective interest rate on a financial asset are included in Measurement of effective interest rate. Other fees and commission income including Management fee, service charges, syndication fee, forex transaction commission, commission of issue of letter of credit and guarantee are recognized as the related services are performed.

Dividend Income

Dividend on investment in resident company is recognized when the right to receive payment is established. Dividend income are presented in net trading income, net income from other financial instruments at fair value through profit or loss or other revenue based on the underlying classification of the equity instruments.

Net Trading Income

Results arising from trading activities include all gains and losses from changes in fair value and related interest income or expense and dividends for financial assets and financial liabilities held for trading. This includes any ineffectiveness recorded in hedging transactions. Net trading income also includes gain on foreign exchange transaction.

Net Income from Other Financial Instrument at Fair Value Through Profit or Loss

Financial assets and financial liabilities classified in this category are those that have been designated by Management upon initial recognition. Management may only designate an instrument at fair value through profit or loss upon initial recognition when the following criteria are met, and designation is determined on an instrument-by-instrument basis:

- The designation eliminates or significantly reduces the inconsistent treatment that would otherwise arise from measuring the assets or liabilities or recognising gains or losses on them on a different basis.
- The assets and liabilities are part of a group of financial assets, financial liabilities or both, which are managed and their performance evaluated on a fair value basis, in accordance with a documented risk management or investment strategy.
- The financial instrument contains one or more embedded derivatives, which significantly modify the cash flows that would otherwise be required by the contract.

Financial assets and financial liabilities at fair value through profit or loss are recorded in the statement of financial position at fair value. Changes in fair value are recorded in Net gain or loss on financial assets and liabilities designated at fair value through profit or loss is recognised in statement of Profit or Loss. Interest earned or incurred is accrued in Interest income or Interest expense, respectively, using the effective interest rate (EIR), while dividend income is recorded in other operating income when the right to the payment has been established.

3.14 Interest Expense

Interest expense on all financial liabilities including deposits are recognized in profit or loss using effective interest rate method. Interest expense on all trading liabilities are considered to be incidental to the Bank's trading operations and are presented together with all other changes in fair value of trading assets and liabilities in net trading income.

3.15 Employees Benefits

a. Short Term Employee Benefits

Short term employee benefit obligations are measured on an undiscounted basis and are expensed as the related service is provided. A liability is also recognized for the amount expected to be paid under bonus required by the prevailing Bonus Act pay the amount as a result of past service provided by the employee and the obligation can be estimated reliably under short term employee benefits.

Short-term employee benefits include all the following items (if payable within 12 months after the end of the reporting period):

- wages, salaries and social security contributions;
- paid annual leave and paid sick leave;
- non-monetary benefits

b. Post-Employment Benefit Plan

Post-employment benefit plan includes followings:

i. Defined Contribution 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 personnel 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 12Months after the end of the period in which the employee render the service are discounted at their present value. The following are the defined contribution plan provided by the Bank to its employees:

a) Employees Provident Fund

In accordance with law, all employees of the Bank are entitled to receive benefits under the provident fund, a defined contribution plan in which both the employee and the Bank contribute Monthly at a pre-determined rate (currently, 10% of the basic salary plus grades). Bank does not assume any future liability for provident fund benefits other than its annual contribution.

ii. Defined Benefit Plan

The Bank provides Pension & Gratuity Plan, Retirement Plan and Leave Encashment Plan (in terms of Annual Leave and Sick Leave) as defined benefits to its employees. These benefits are post-employment benefit plans and are paid based on length of service. These benefit plans are funded whereas the Bank Makes earmark investment of these funds. The gratuity plan provides for lump sum payments to vested employees at retirement or upon death while in employment or on termination of employment for an amount equivalent defined days' eligible salary payable for each completed year of service.

The pension plan provides for lump sum payments to vested employees at retirement or equated payment till death of the employee (and half thereafter to the spouse of the employee). Further, employees of the Bank are entitled to avail Annual Leave and Sick Leave. The employees can carry forward the un-availed leave and are entitled to encash the cumulative leave at the time of the retirement. The obligation under these plans are calculated by a qualified actuary every year using projected unit credit Method.

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

a) Gratuity

Bank provides for gratuity on accrual basis covering eligible employees in terms of Employee Service Byelaws of the Bank. The plan provides for lump sum payments to vested employees at retirement or upon death while in employment or on termination of employment for an amount equivalent defined days' eligible salary payable for each completed years of service. The Bank accounts for the liability for gratuity as per the actuarial valuation.

b) Leave Salary

The employees of the Bank are entitled to carry forward a part of their unavailed / unutilized leave subject to a Maximum limit. The employees can encash unavailed/ unutilized leave partially in terms of Employee Service Byelaws of the Bank. The Bank accounts for the liability for accumulated leave as per the actuarial valuation.

c) Termination Benefits

Termination benefits are recognized as expense when the Bank is demonstrably committed, without realistic possibility of withdrawal, to a formal plan to provide termination benefits to employees as a result of an offer Made to encourage voluntary redundancy. Termination benefits are recognized if the Banks Made an offer for voluntary redundancy, it is probable that the offer will be accepted and the number of acceptances can be Measured reliably. If the benefits are payable in More than 12Months after the reporting date, they are discounted to their present value.

3.16 Leases

The determination of whether an arrangement is a lease, or contains a lease, is based on the substance of the arrangement at the inception date and requires an assessment of whether the fulfilment of the arrangement is dependent on the use of a specific asset or assets and the arrangement conveys a right to use the asset, even if that right is not explicitly specified in an arrangement.

The Bank as a Lessee

Finance leases that transfer to the Bank substantially all of the risks and benefits incidental to ownership of the leased item, are capitalised at the commencement of the lease at the fair value of the leased property or, if lower, at the present value of the Minimum lease payments. Lease payments are apportioned between finance charges and reduction of the lease liability so as to achieve a constant rate of interest on the remaining balance of the liability. Finance charges are recognised in Finance cost in the income statement.

Leased assets are depreciated over the useful life of the asset. However, if there is no reasonable certainty that the Bank will obtain ownership by the end of the lease term, the asset is depreciated over the shorter of the estimated useful life of the asset and the lease term.

Leases that do not transfer to the Bank substantially all the risks and benefits incidental to ownership of the leased items are operating leases. Operating lease payments are recognised as an expense in the income statement on a straight-line basis over the lease term. Where the rentals are structured solely to increase in line with expected general inflation to compensate for the lessor's expected inflationary cost increases, such increases are recognised in the year in which such benefits accrue. Contingent rentals are recognised as an expense in the period in which they are incurred.

The Bank as a Lessor

Leases in which the Bank does not transfer substantially all of the risks and benefits of ownership of the asset are classified as operating leases. Initial direct costs incurred in negotiating an operating lease are added to the carrying amount of the leased asset and recognised over the lease term on the same bases as rental income. Contingent rents are recognised as revenue in the period in which they are earned.

In para 33, lease payments under an operating lease shall be recognized as an expense on a straight-line basis over the lease term unless either:

- a. (a) Another systematic basis is More representative of the time pattern of the user's benefit even if the payments to the lessors are not on that basis; or
- b. (b) The payments to the lessor are structured to increase in line with expected general inflation to compensate for the lessor's expected inflationary cost increases. If payments to the lessor vary because of factors other than general inflation, then this condition is not Met.

Bank operates its branches and ATMs in number of leased facilities under operating lease agreements. Operating lease rentals payable are charged to the profit and loss on a straight-line basis over the period of the lease.

For the reporting period the bank did not have a finance lease in the capacity of the lessor or in the capacity of a lessee and it also did not have an operating lease in the capacity of the lessor.

3.17 Foreign Currency Translation

The items included in the financial statements of the entity are Measured using the functional currency of the Bank which Nepalese Rupees is using the exchange rates prevailing at the dates when the transactions were affected.

Monetary assets and liabilities denominated in foreign currencies are translated into the functional currency at the buying rate of exchange at the balance sheet date. Any resulting exchange differences are included in the "Other Operating Income" in statement of profit or loss.

Non-monetary assets and liabilities that are Measured at historical cost in a foreign currency are translated into the functional currency using the rate of exchange at the date of initial transaction. Non-monetary item assets and liabilities Measured at fair value in a foreign currency are translated into the functional currency using the rate of exchange at the date the fair value was determined.

Foreign exchange differences arising on settlement of Monetary items is included in "Net Trading Income" in statement of profit or loss.

3.18 Financial Guarantee and Loan Commitment

The Bank Makes available to its customers guarantees that May require that the Bank Makes payments on their behalf and enters into commitments to extend credit lines to secure their liquidity needs. Letters of credit and guarantees (including standby letters of credit) commit the Bank to Make payments on behalf of customers in the event of a specific act, generally related to the import or export of goods. Such commitments expose the Bank to similar risks to loans and are Mitigated by the same control processes and policies.

3.19 Share Capital and Reserves

The Bank classifies the capital instruments as equity instruments or financial liabilities in accordance with the substance with the contractual terms of the instruments. Equity is defined as residual interest in total assets of an entity after deducting all its liabilities. Common shares are classified as equity of the Bank and distributions thereon are presented in statement of changes in equity.



The Bank is required to maintain the capital adequacy ratio imposed by the regulator. The ratio is fixed at 11% for current year and the Bank has maintained the ratio equal to 17.01%.

Incremental costs directly attributable to issue of an equity instruments are deducted from the equity.

The reserves include retained earnings and other statutory reserves such as general reserve, exchange equalization reserve, regulatory reserve, fair value reserve, revaluation reserve and other reserves.

Regulatory reserve includes any amount derived as result of NFRS convergence with effect in retained earning computed as per NRB Directive No. 4.

3.20 Earnings per Share Including Diluted

Basic earnings per share is computed by dividing the profit/ (loss) for the year by the weighted average number of equity shares outstanding during the year.

Diluted earnings per share is computed by dividing the profit/ (loss) for the year as adjusted for dividend, interest and other charges to expense or income (net of any attributable taxes) relating to the dilutive potential equity shares, by the weighted average number of equity shares considered for deriving basic earnings per share and the weighted average number of equity shares which could have been issued on the conversion of all dilutive potential equity shares. Potential equity shares are deemed to be dilutive only if their conversion to equity shares would decrease the net profit per share from continuing ordinary operations. Potential dilutive equity shares are deemed to be converted as at the beginning of the period, unless they have been issued at a later date.

There have been no transactions involving ordinary shares or potential ordinary shares between the reporting date and the date of the completion of these financial statements which would require the restatement of earnings per share.

3.21 Segment Reporting

An operating segment is a component of the Bank that engages in business activities from which it may earn revenues and incur expenses, including revenues and expenses that relating to transactions with any of the Bank's other components, whose operating results are reviewed by the Management to make decision about resource allocation to each segment and assess its performance. The Bank has classified four operating segments as Banking, Treasury, Remittance and Government Transaction.

4. Explanatory Notes

The explanatory notes and significant disclosure relating to the financial statements are as follows:

4.1 Cash and Cash Equivalents

Cash and cash equivalents consist of the total amount of cash in hand, balances with other banks and financial institutions, Money at call and short notice.

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Cash in hand	4,287,361,579	3,664,167,819
Balance with B/FIs	656,938,798	637,730,707
Money at call and short notice	-	6,100,000,000
Other	27,342,037	17,070,579
Total	4,971,642,414	10,418,969,105

4.2 Due from Nepal Rastra Bank

Statutory balances held with Nepal Rastra Bank for compulsory cash reserve, securities purchased from Nepal Rastra Bank under resale agreement, other deposits with and receivables from Nepal Rastra Bank has been presented under this account head.

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Statutory Balances with NRB	6,117,211,590	10,157,684,248
Securities Purchased under re-sale agreement	-	-
Other deposit and receivable from NRB	8,065,167	20,636,883
Total	6,125,276,757	10,178,321,131

4.3 Placement with Bank and Financial Institutions

Placement with domestic as well as foreign bank and financial institutions are presented under this account head.

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Placements with domestic B/FIs	-	-
Placement with foreign B/FIs	6,117,450,000	5,427,675,000
Less: Allowances for Impairment	-	-
Total	6,117,450,000	5,427,675,000

4.4 Derivative Financial Instruments

The derivative financial instruments held by the Bank during the year are as follows.

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Held for trading		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	6,590,488,467	5,594,624,000
Others	-	-
Held for riskManagement		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Total	6,590,488,467	5,594,624,000

4.5 Other Trading Assets

There were no trading assets held by the Bank during the year.

4.6 Loan and Advances to Banks and Financial Institutions

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Loans to Microfinance institutions	3,555,392,524	3,336,646,717
Other	1,350,075	
Less: Allowances for Impairment	(35,553,925)	(33,366,467)
Total	3,521,188,673	3,303,280,250

4.6.1 Impairment Allowances for the Loans and Advances Forwarded to BFIs during the Year are as Follows

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Balance at 1 st Shrawan	33,366,467	27,671,423
Impairment loss for the year:	2,187,458	5,695,044
Charge for the year	-	-
Recoveries/reversals	-	-
Amount written off	-	-
Balance at Ashad End	35,553,925	33,366,467

4.7 Loans and Advances to Customers

Outstanding amount of all loans and advances extended to the customers other than BFIs as well as Bills Purchased and discounted less the amount of impairment allowances has been presented. Loan to employees provided according to employee bye-laws of the bank has also been presented under this head.

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Loans and advances Measured at amortized cost	107,094,775,216	95,412,020,453
Less: Impairment allowances	(3,791,022,758)	(2,990,383,194)
Collective Allowances	(2,541,007,888)	(2,119,513,467)
Individual Allowances	(1,250,014,870)	(870,869,727)
Net amount	103,303,752,458	92,421,637,259
Loans and advances Measured at FVTPL	-	-
Total	103,303,752,458	92,421,637,259

4.7.1 Analysis of Loans and Advances- By Product

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Product		
Term Loans	19,747,672,099	25,578,060,063
Overdraft	13,603,641,526	17,082,660,510
Trust receipt/Import loans	1,921,310,546	1,406,808,630
Demand and other working capital Loans	14,936,888,489	24,763,719,802
Personal residential loans	5,768,890,875	5,436,734,548
Real estate loans	5,055,233,224	3,373,204,459

Margin lending loans	4,794,707,587	4,716,327,049
Hire purchase loans	2,975,225,047	1,375,634,802
Deprived sector loans	5,064,097,476	84,094,951
Bills purchased	2,800,465	5,555,162
Staff loans	746,152,596	839,284,761
Others	31,789,722,854	10,498,349,838
Sub Total	106,406,342,784	95,160,434,575
Interest receivable	688,432,432	251,585,878
Grand Total	107,094,775,216	95,412,020,453

4.7.2 Analysis of Loans and Advances- By Currency

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Nepalese rupee	106,617,782,033	95,293,682,049
Indian rupee	-	-
United State dollar	476,993,183	118,338,404
Great Britain pound	-	-
Euro	-	-
Japanese yen	-	-
Chinese yen	-	-
Other	-	-
Total	107,094,775,216	95,412,020,453

4.7.3 Analysis of Loans and advances- By Collateral

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Secured		
Movable/immovable assets	93,180,308,879	81,742,675,606
Gold and silver	10,375,187,842	2,796,056,795
Guarantee of domestic B/FIs	1,433,131,740	1,475,125,089
Government Guarantee	26,068,893	26,783,529
Guarantee of International Rated bank		
Collateral of export document		
Collateral of fixed deposit receipt	261,165,992	378,543,987
Collateral of Government securities	896,878	7,596,000
Counter Guarantee	-	-
Personal Guarantee	-	-
Other collateral	1,818,014,992	8,982,336,532
Subtotal	107,094,775,216	95,409,117,538
Unsecured	-	2,902,914
Grand Total	107,094,775,216	95,412,020,453



4.7.4 Allowances for Impairment

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
<u>Specific allowance for impairment</u>		
Balance at Shrawan 1	870,869,727	720,740,018
Impairment loss for the year	-	-
Charge for the year	379,145,143	150,129,709
Recoveries/reversal during the year	-	-
Write-offs	-	-
Exchange rate variance on foreign currency	-	-
OtherMovement	-	-
Balance at Ashad end	1,250,014,870	870,869,727
<u>Collective allowance for Impairment</u>		
Balance at Shrawan 1*	2,040,923,467	1,798,235,397
Impairment loss for the year	-	-
Charge/(reversal) for the year	500,084,421	321,278,070
Exchange rate variance on foreign currency	-	-
OtherMovement	-	-
Balance at Ashad end	2,541,007,888	2,119,513,467
Total Allowance for impairment	3,791,022,758	2,990,383,194

*Opening amount for collective Impairment allowance has been decreased by NRs.78, 590,000 for prior period adjustment.

4.8 Investment Securities

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Investment securities designated as at FVTPL	-	-
Investment securities Measured at amortized cost	28,813,721,017	13,218,126,063
Investment Securities Measured at FVTOCI	3,782,371,996	3,207,607,108
Total	32,596,093,012	16,425,733,171

4.8.1 Investment Securities Measured at Amortized Cost

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Debt securities	-	-
Government bonds	13,572,343,727	6,215,493,727
Government treasury bills	15,241,377,290	7,002,632,336
Nepal Rastra Bank bonds	-	-
Nepal Rastra Bank deposits instruments	-	-
Other	-	-
Less: specific allowances for impairment	-	-
Total	28,813,721,017	13,218,126,063

4.8.2 Investment in Equity

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Equity instrument		
Quoted equity instrument	2,988,828,867	2,903,605,808
Unquoted equity instrument	793,543,128	304,001,300
Total	3,782,371,996	3,207,607,108

4.8.3 Information Relating to Investment in Equities

Investment in Quoted Equity

Name	As at 31st Ashad 2077		As at 31st Ashad 2076	
	Cost	Fair Value	Cost	Fair Value
Rastriya Beema Company Ltd (292,288 Promoter Share (Including 155,878 Bonus Shares also) of Rs. 100 each fully paid)	375,825	2,378,055,168	375,825	2,594,640,576
Grameen Bikas Laghubitta Bittiya Sanstha Limited 677,551 Promoter Shares of Rs. 100 each fully paid	91,433,402	67,755,100	18,125,000	19,010,500
RuralMicrofinance Development Centre (RMDC) 646,650 Promoter Shares (Including 132,410 Bonus Shares also) of Rs. 100 fully Paid	68,985,047	211,454,550	29,355,000	157,946,250
Deprosc Bikas Bank Ltd 134,800 Ordinary Shares (Including 85,102 Bonus Shares also) of Rs. 100 fully Paid	4,969,800	116,736,800	4,969,800	74,865,624
Gorakhkali Rubber Udhog Ltd 1,60,000 Ordinary Shares of Rs. 75 fully paid	12,000,000	6,080,000	12,000,000	6,080,000
Nabil Equity 1,126,504 Ordinary Shares of Rs. 10 fully paid	11,265,040	10,510,282	11,265,040	10,510,282
NIBL Pragati Fund 1,027,407 Ordinary Shares of Rs. 10 fully paid	10,274,070	8,373,367	10,274,070	7,643,908
Nepal Life Insurance Company 3090 Ordinary Shares (Including 1349 Bonus Shares also) of Rs. 100 fully paid	2,480,925	4,866,120	2,480,925	2,784,090
Siddhartha Equity Fund 967,748 Ordinary Shares of Rs. 10 fully paid	9,677,480	9,677,480	9,677,480	9,764,577
CitizenMutual Fund 2,000,000 Ordinary Shares of Rs. 10 fully paid	20,000,000	20,320,000	20,000,000	20,360,000
NMB 50Mutual Fund 5,000,000 Ordinary Shares of Rs. 10 fully paid	50,000,000	50,000,000		
Siddhartha Investment Growth Scheme 2 10,000,000 Ordinary Shares of Rs. 10 fully paid	100,000,000	100,000,000		
Sunrise FirstMutual Fund 500,000 Ordinary Shares of Rs. 10 fully paid	5,000,000	5,000,000		
Total	386,461,589	2,988,828,867	118,523,140	2,903,605,808



Investment in Unquoted Equity

Name	As at 31st Ashadh 2077		As at 31st Ashadh 2076	
	Cost	Fair Value	Cost	Fair Value
Rastriya Beema Sansthan				
468,828 Promoter Shares (Including 301,713 Bonus Shares also) Rs. 100 each fully paid	331,361		331,361	30,170,000
Nepal Oil Corporation	150,000	366,037,525	150,000	225,000
84,646 Ordinary Shares (Including 83,146 Bonus Shares also) of Rs. 100 each fully paid		17,645,305		
Rastriya Utpadakatyo Tatha Arthik Bikash Kendra	500,000	500,000	500,000	500,000
5,000 Ordinary Shares of Rs. 100 each fully paid				
Citizen Investment Trust promoter Share	662,415	102,204,504	662,415	31,498,800
468,828 Promoter Shares (Including 201,7133 Bonus Shares also) Rs. 100 each fully paid				
Deprosc Bikas Bank Ltd	30,890,214	94,722,500	30,890,214	72,863,500
947,225 Promoter Shares (Including 572,303 Bonus Shares also) Rs. 100 each fully paid				
Sana Kisan Bikas Bank Promoter Share	3,824,284	12,146,000	3,824,284	9,545,000
121,460 Promoter Shares (Including 75,929 Bonus Shares also) Rs. 100 each fully paid				
Sajha Sewa Sahakari Santhan Limited	500.00	60,055.27	500	1,100
11 Ordinary Shares (Including 6 Bonus Share also) of Rs. 100 each fully paid				
Nepal Insurance Company Limited Promoter Share	137,151,946	172,547,000	136,578,700	152,865,500
1,725,470 Promoter Shares (Including 359,683 Bonus Shares also) Rs. 100 each fully paid				
Karja Suchana Kendra	353,000	4,015,642	353,000	1,372,400
13,724 Ordinary Shares (Including 10,194 Bonus Shares also) Rs. 100 each fully paid				
Nepal Clearing House	2,500,000	11,232,000	2,500,000	3,000,000
36,000 Ordinary Shares (Including 11,000 Bonus Shares also) Rs. 100 each fully paid				
National Banking Training Centre	1,834,860	8,757,236	1,200,000	1,200,000
18,349 Ordinary Shares of Rs. 100 each fully paid				
ICRA Nepal Limited	760,000	3,675,360	760,000	760,000
7,600 Ordinary Shares of Rs. 100 fully paid				
Total	178,958,579	793,543,128	177,750,474	304,001,300

4.9 Current Tax Assets and Liabilities

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Current year income tax assets	1,413,157,984	1,550,100,890
Tax assets of prior periods	6,987,301,961	5,437,201,071
Total	8,400,459,945	6,987,301,961
Current tax Liabilities		
Current year income tax liabilities	820,472,225	1,080,433,282
Tax Liabilities of prior periods	5,999,064,223	4,915,369,613
Total	6,819,536,449	5,995,802,895
Net Current tax assets / (Liabilities)	1,580,923,496	991,499,066

4.10 Investment in Subsidiaries

There was no Investment by Bank in Subsidiaries.

4.11 Investment in Associates

There was no Investment by Bank in Associates.

4.12 Investment Properties

This also includes land, land and building acquired as non-banking assets by the Bank but not sold. After The Bank has Measured Investment properties are Measured at cost, however no depreciation has been charged as no such properties has been used by the Bank. The detail of Investment properties Measured at cost is as follows:

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Investment Properties Measured at fair value		
Balance as on Shrawan 1	-	-
Addition/Disposal during the year	-	-
Net changes in fair value during the year		
Adjustment/Transfer	-	-
Net Amount	-	-
Investment Properties Measured at cost		
Balance as on Shrawan 1	113,306,614	87,007,182
Addition/(Disposal) during the year	(10,200,763)	26,299,432
Adjustment/Transfer	-	-
Accumulated depreciation	-	-
Accumulated impairment loss	-	-
Net Amount	103,105,851	113,306,614
Total	103,105,851	113,306,614

4.13 Property and Equipment

All assets of long-term nature (fixed) like land, building, IT equipment, fixtures and fittings, office equipment and appliances, vehicles, Machinery, leasehold developments and capital work in progress owned by the Bank has been presented under this head.

Particulars	Land	Building	Leasehold Properties	Computer and Accessories	Vehicles	Furniture & Fixture	Machinery	Equipment & Other Assets	Total As at 31 Ashad 2077	Total As at 31 Ashad 2076
Cost										
Balance as on Shrawan 1, 2075	11,074,899,664	308,444,742	56,572,727	389,765,723	218,133,941	353,513,351	276,497	86,210,773	-	-
2075-76										
Addition during the Year	1,830,697	22,579,331	77,684,089	67,245,915	75,350,540	44,337,000	-	28,718,066		317,745,638
Capitalization										
Disposal during the year	-	-	(36,368)	(126,622)	(2,562,763)	(367,835)	-	(161,274)		(3,254,862)
Adjustment/Revaluation	(29,196)	(29,196)	(5,494,388)	(3,883,676)	(13,208,125)	(1,820,171)	-	9,732,251		(14,703,305)
Balance as on 31st Ashad 2076	11,076,730,362	330,994,876	128,726,060	453,001,339	277,713,593	395,662,345	276,497	124,499,817		12,787,604,888
2076-77										
Addition during the Year	3,053,128	54,093,657	81,796,663	26,944,140	17,937,924	25,830,971	-	116,509,814		326,166,299
Capitalization										
Disposal during the year	-	-	-	(244,660)	(1,851,083)	(92,080)	-	(24,723)		(2,212,546)
Adjustment/Revaluation	(0)	0	(582,258)	(12,382,760)	1,081,587	(1,504,649)	-	4,448,165		(8,939,915)
Balance as on 31st Ashad 2077	11,079,783,490	385,088,533	209,940,465	467,318,059	294,882,021	419,896,588	276,497	245,433,073	13,102,618,726	
Depreciation and Impairment										
Balance as on 1st Shrawan 2075	-	102,071,958	15,238,402	294,564,747	142,317,436	281,024,884	276,497	18,814,426		
2075-76										
Impairment for the year										
Depreciation charge for the year	10,828,961	10,777,365	10,777,365	35,542,964	18,491,594	25,038,052	-	15,145,487		115,824,422
Disposals										
Adjustment										
As on Asadh end 2076	-	112,900,919	26,015,766	330,107,711	160,809,030	306,062,935	276,497	33,959,913		970,132,771
2076-77										
Impairment for the year										
Depreciation charge for the year	11,950,504	11,950,504	19,515,083	31,330,367	26,752,503	24,691,034	-	23,754,285	137,993,775	
Disposals										
Adjustment										
As on Asadh end 2076	-	124,851,422	45,530,849	361,438,077	187,561,533	330,753,969	276,497	57,714,198	1,108,126,546	854,308,350
Capital Work in Progress 2075.03.32		4,821,763								
Capital Work in Progress 2076.03.31		10,749,677								
Capital Work in Progress 2077.03.31		20,766,110								
Net Book Value as on 31st Ashad 2075	11,074,899,664	211,194,546	41,334,325	93,200,976	75,816,505	72,488,467	-	67,396,347	23,152,799	20,371,681
Net Book Value as on 32nd Ashad 2076	11,076,730,362	228,843,634	102,710,294	122,893,628	116,904,563	89,599,410	-	90,539,903	11,828,221,794	
Net Book Value as on 31st Ashad 2077	11,079,783,490	281,003,221	164,409,616	105,879,982	107,320,488	81,907,304	-	187,718,875	12,008,022,975	

4.14 Goodwill and Intangible Assets

Goodwill and intangible assets like computer software both purchased and internally generated, tradeMark etc. has been presented under this account head.

Particulars	Goodwill	Software		Other	Total	
		Purchased	Developed		As at 31st Ashad 2077	As at 31st Ashad 2076
Cost						
Balance as on 32nd Asadh 2075 2075/76		28,874,580.00				28,874,580.00
Addition during the Year						
Acquisition		17,577,135.00				17,577,135.00
Capitalization						-
Disposal during the year						-
Adjustment/Revaluation		92,755.12				92,755.12
Balance as on 31st Asadh 2076 2076/77		46,544,470.12				46,544,470.12
Addition during the Year						
Acquisition		14,795,970			14,795,970.27	
Capitalization						
Disposal during the year						
Adjustment/Revaluation		11,469,553			11,469,552.63	
		72,809,993.02			72,809,993.02	
Ammortization and Impairment						
Balance as on 32nd Asadh 2075 75/76		14,630,326.00				
Ammortization charge						
Impairment for the year		5,920,485.56			5,920,485.56	
Disposals						-
Adjustment						-
Balance as on 31st Asadh 2076 2076/77		20,550,811.56			20,550,811.56	
Ammortization charge for the Year						
Impairment for the year		12,808,494.42			12,808,494.42	
Disposals						
Adjustment						
Balance as on 31st Asadh 2077		33,359,305.98			33,359,305.98	
Net Book Value as on 31st Asadh 2076		25,993,658.56				25,993,658.56
Net Book Value as on 31st Asadh 2077		39,450,687.04			39,450,687.04	



4.15 Deferred Tax Assets / Liabilities

Current Year 2076-77

Particulars	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax (Assets) / Liabilities
Deferred Tax on Temporary differences on following items	-	-	-
Loans and Advances to B/Fs	-	-	-
Loans and Advances to customers	-	-	-
Investment Properties	-	-	-
Investment Securities	-	965,878,666	965,878,666
Property and equipment	-	3,318,357,095	3,318,357,095
Employees' defined benefit plan	461,398,775	-	(461,398,775)
Lease liabilities	520,053	-	(520,053)
Provisions	-	-	-
Other temporary differences	(3,440,866)	-	3,440,866
Deferred Tax on Temporary differences	458,477,962	4,284,235,761	3,825,757,799
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 2076/77			3,825,757,799
Deferred tax(asset)/liabilities as on shrawan 1, 2076			3,650,970,495.02
Origination/(Reversal) during the year			174,787,304
Deferred tax expense/(income) recognized in profit or loss			408,711,311.32
Deferred tax expense/(income) recognized in other comprehensive income			(247,024,713)
Deferred tax expense/(income) recognized directly in equity			

Previous Year 2075-76

Particulars	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax (Assets) / Liabilities
Deferred Tax on Temporary differences on following items			
Loans and Advances to B/Fs	-	-	-
Loans and Advances to customers	-	-	-
Investment Properties	-	-	-
Investment Securities	-	874,193,167	874,193,167
Property and equipment	-	3,316,788,832	3,316,788,832
Employees' defined benefit plan	540,061,460	-	(540,061,460)
Lease liabilities	-	-	-
Provisions	-	-	-
Other temporary differences	(49,957)	-	49,957
Deferred Tax on Temporary differences	540,011,503	4,190,981,999	3,650,970,495
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 2075/76			3,650,970,495
Deferred tax(asset)/liabilities as on shrawan 1, 2075			3,226,453,305.61
Origination/(Reversal) during the year			424,517,190
Deferred tax expense/(income) recognized in profit or loss			934,486,525.14
Deferred tax expense/(income) recognized in other comprehensive income			(509,969,336)
Deferred tax expense/(income) recognized directly in equity			

*Opening tax base amount for the property and equipment has been changed for the issues of tax assessment related to FY 68/69 to 72/73 that has been resolved. Details are presented below:

Particulars	Closing Tax Base 75/76	Opening Tax Base for 76/77	Difference
Building	223,698,324.24	216,466,698.63	(7,231,625.61)
Furniture/Computer	242,556,983.02	243,370,978.54	813,995.51
Vehicles	124,220,549.62	124,058,424.38	(162,125.24)
Other Assets	67,766,750.39	76,707,076.93	8,940,326.54
Total	658,242,607.28	660,603,178.48	2,360,571.20

4.16 Other Assets

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Assets held for sale	-	-
Other Non-Banking Assets	-	-
Bills Receivable	-	-
Accounts receivable	180,677,808	432,925,151
Accrued income	213,647,755	127,325,238
Prepayments and deposits	5,569,548	7,112,498
Income tax deposit	368,011,977	141,511,977
Deferred Employee Expenditure	1,731,308,852	755,252,720
Other	-	-
Inter Branch Account	1,789,139,276	1,687,185,425
Stationery Stock	38,165,435	33,215,553
Gold Bullion in Vault	-	-
Government Transaction Receivable	7,298,732,347	7,403,858,110
DD Paid without Schedule	159,827,841	234,619,231
Other	2,420,341,197	3,963,379,007
Total	14,205,422,036	14,786,384,911

4.17 Due to Bank and Financial Institution

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
MoneyMarket deposits	-	-
Interbank borrowing	-	-
Other deposits from BFIs	1,458,866,152	1,074,497,374
Settlement and clearing accounts	-	-
Other deposits from BFIs	-	-
Total	1,458,866,152	1,074,497,374

4.18 Due to Nepal Rastra Bank

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Refinance from NRB	23,920,613	41,843,286
Standing liquidity facility	-	-
Lender of last report facility from NRB	-	-
Securities sold under repurchase agreement	-	-
Other payable to NRB	-	-
Total	23,920,613	41,843,286



4.19 Derivative Financial Instruments

Financial liability arising from derivative financial instrument has been shown below:

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Held for trading		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	6,473,080,003	5,504,430,000
Others	-	-
Held for riskManagement		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Total	6,473,080,003	5,504,430,000

4.20 Deposits from Customers

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Institutions Customers:		
Term deposits	14,003,530,000	8,390,687,581
Call Deposits	9,601,132,345	5,298,594,118
Current Deposits	32,790,233,737	29,611,285,191
Other	280,510,000	1,018,705,549
Subtotal:	56,675,406,081	44,319,272,439
Individual Customers:		
Term deposits	26,407,823,851	16,791,359,839
Saving Deposits	56,433,396,427	55,208,353,430
Current Deposits	1,875,404,150	850,446,117
Other	138,350,060	31,357,113
Subtotal:	84,854,974,488	72,881,516,499
Total	141,530,380,569	117,200,788,938

4.20.1 Currency Wise Analysis of Deposits from Customers

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Nepalese rupee	141,192,996,882	116,884,085,454
Indian rupee	14,191,220	-
United states dollar	322,088,497	316,192,844
Great Britain pound	225,778	203,324
Euro	878,193	307,316
Japanese yen	-	-
Chinese yuan	-	-
Other	-	-
Total	141,530,380,569	117,200,788,938

4.21 Borrowing

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Domestic Borrowing:		
Nepal Government	-	-
Other institution	1,000,000,000	950,000,000
Other	-	-
Sub total	1,000,000,000	950,000,000
Foreign Borrowing:		
Foreign Bank and Financial Institutions	-	-
Multilateral Development Bank	-	-
Other institutions	-	-
Sub total	-	-
Total	1,000,000,000	950,000,000

4.22 Provisions

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Provisions for redundancy	-	-
Provision for restructuring	-	-
Pending legal issues and tax litigation	-	-
Onerous contract	-	-
Other	56,838,989	131,438,580
Total	56,838,989	131,438,580

4.22.1 Movement in Provision

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Balance at Shrawan 1st	131,438,580	63,277,906
Provisions Made during the year	2,464,648	97,432,274
Provisions used during the year	-	-
Provisions reversed during the year	(77,064,240))	(29,271,600)
Unwind of discount	-	-
Balance at Ashad End	56,838,988	131,438,580

4.23 Other Liabilities

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Liability for employees defined benefit obligations	1,342,279,299	1,623,234,763
Liability for long-service leave	195,716,616	176,970,104
Short-term employee benefits	112,637,422	71,034,262
Bills payable	24,323,687	24,323,587
Creditors and Accruals	682,095,429	613,076,757
Interest payable on deposit	4,055,375	3,821,668
Interest payable on borrowing	13,699	15,183,209

Liabilities on deferred grant income	-	-
Unpaid Dividend	7,850,026	2,000,831
Liabilities under finance lease	-	-
Employee bonus payable	221,267,583	949,405,553
Other	4,172,742,030	10,201,290,034
Total	6,762,981,165	13,680,340,769

4.23.1 Defined Benefit Obligation

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Present value of unfunded obligations	-	-
Present value of funded obligations	11,315,539,387	10,159,857,770
Total present value of obligations	11,315,539,387	10,159,857,770
Fair value of plan assets	9,973,260,088	8,536,623,007
Present value of net obligations	1,342,279,299	1,623,234,763
Recognised liability for defined benefit obligation	1,342,279,299	1,623,234,763

4.23.2 Plan Assets

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Equity securities	-	-
Government bonds	-	-
Bank deposits	9,973,260,088	8,536,623,007
Other	-	-
Total	9,973,260,088	8,536,623,007

4.23.3 Movement in the Present Value of Defined Benefit Obligations

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Defined benefit obligation at Shrawan 1st	10,159,857,770	10,499,527,204
Actuarial losses	1,134,854,794	1,327,167,053
Benefit paid by the plan	(996,760,758)	(2,653,397,646)
Current service cost and interest	1,017,587,581	986,561,159
Defined benefit obligation at Ashad end	11,315,539,387	10,159,857,770

4.23.4 Movement in the Fair Value of Plan Assets

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Fair value of plan assets at Shrawan 1st	8,536,623,007	7,105,949,864
Contributions paid into the plan	1,623,234,763	3,393,577,340
Benefit paid during the year	(996,760,758)	(2,653,397,646)
Actuarial (losses) gains	5,820,751	54,301
Expected return on plan assets	804,342,325	690,439,148
Fair value of plan assets at Ashad end	9,973,260,088	8,536,623,007

4.23.5 Amount Recognised in Profit or Loss

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Current service cost	148,054,616	161,006,604
Interest on obligation	869,532,965	825,554,555
Expected return on plan assets	(804,342,325)	(690,439,148)
Net Expenses	213,245,256	296,122,011

4.23.6 Amount Recognised in Other Comprehensive Income

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Actuarial (z)gains / losses	1,129,034,043.00	1,327,112,752.00
Total	1,129,034,043.00	1,327,112,752.00

4.23.7 Actuarial Assumptions

Particulars	As at 31st Ashad 2077		As at 31st Ashad 2076	
	Pension and Gratuity	Retirement	Pension and Gratuity	Retirement
Discount Rate	9%	9%	9%	9%
Expected Return on Plan Asset	9%	9%	9%	9%
Future Salary Increase	5%	5%	6%	6%
Expected Average remaining working lives (years)	26.72	13.86	21.96	13.58
Withdrawal rate	5%	5%	5%	5%

4.24 Debt Securities Issued

No debt securities have been issued by the Bank.

4.25 Subordinated Liabilities

No Subordinated Liabilities has been issued by the Bank.

4.26 Share Capital

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Ordinary shares	11,282,820,200	9,811,148,000
Convertible preference shares (Equity component)	-	-
Irredeemable preference shares (Equity component)	-	-
Perpetual debt (Equity component only)	-	-
Total	11,282,820,200	9,811,148,000

4.26.1 Ordinary Shares

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Authorized capital:		
150,000,000 ordinary shares of Rs.100 each	15,000,000,000	10,000,000,000
Issued capital:		
112,828,202 ordinary shares of Rs.100 each	11,282,820,200	9,811,148,000
Subscribed and paid of capital		
112,828,202 ordinary shares of Rs.100 each	11,282,820,200	9,811,148,000
Total	11,282,820,200	9,811,148,000

4.26.2 Ordinary Share Ownership

Particulars	As at 31st Ashad 2077		As at 31st Ashad 2076	
	Percent	Amount	Percent	Amount
Domestic ownership:	100.00%	11,282,820,200	100.00%	9,811,148,000
Nepal Government	51.00%	5,754,238,300	51.00%	5,003,685,500
"A" class licensed institutions	0.00%	-	0.00%	-
Other licensed institutions	0.00%	-	0.00%	-
Other institutions	9.76%	1,101,643,500	11.04%	1,083,293,100
Public	39.24%	4,426,938,400	37.96%	3,724,169,400
Other	0.00%	-	0.00%	-
Foreign ownership	0.00%	-	0.00%	-
Total	100.00%	11,282,820,200	100.00%	9,811,148,000

4.26.3 Details of Shareholders Holding 0.5% or More Shares

Name of Shareholder	Number of Share	Holding %	Amount
Nepal Government	57,542,383	51.00%	5,754,238,300
Employees Provident Fund	4,106,650	3.64%	410,665,000
Nunkaran Agrawal	994,225	0.88%	99,422,500
Life Insurance Corporation (Nepal) Limited	794,552	0.70%	79,455,200
	63,437,810	56.23%	6,343,781,000

4.26.4 Proposed Distributions (Dividend and Bonus Share)

The Board has recommended 12 % bonus share and 4% cash dividend (including tax on bonus share and cash dividend) of the existing paid up capital for the reported Fiscal Year 2076/77. This proposal of the board of directors is subject to the approval from NRB and ratification by the Annual General Meeting of the shareholders. The proposed distribution shall be recognized in the equity in the period in which they are paid.

4.27 Reserves

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Statutory General Reserve	4,890,101,959	4,423,524,251
Exchange equalization reserve	86,786,914	86,786,914
Corporate social responsibility reserve	78,578,572	79,753,894
Capital redemption reserve	-	-
Regulatory reserve	1,983,274,456	1,293,871,418
Investment adjustment reserve	2,404,276	2,404,276
Capital reserve	259,735,644	259,735,644
Assets revaluation reserve	7,743,591,321	7,743,591,321
Fair value reserve	2,251,866,279	2,037,933,446
Dividend equalization reserve	7,485,526	7,485,526
Actuarial gain	(3,932,721,734)	(3,142,397,904)
Special reserve*		
Other reserve		
Capital Adjustment Fund	380,382,600	380,382,600
Contingent Reserve	2,763,349	2,763,349
Corporate development fund	3,300,000	3,300,000
Employee training fund	97,986,614	132,550,002
Total	13,855,535,776	13,311,684,737

*With the approval of Nepal Rastra Bank (Approval letter received from Nepal Rastra Bank dated 2075-01-12 ref. no. Bai. Bi. Ni. Bi. / Br 1 / Nepal Bank / 074 / 75), special reserve of amount 1,197,874,084 had been transferred to retained earnings in FY 2074/75 with restriction to distribute dividend to shareholder as well as bonus to the bank employees.

4.27.1 General Reserve

General Reserve is created as per Section 44 of the Banks and Financial Institutions Act 2073 equivalent to 20% of the net profit earned during the year until the reserve is twice the paid-up share capital of the Bank after which 10% of the net profit earned during the year shall be set aside as General Reserve.

Such reserve could not be expensed or transferred to other heads without prior approval of Nepal Rastra Bank.

4.27.2 Exchange Fluctuation Reserve Fund

Exchange Fluctuation Reserve is the reserve created as per Section 44 of the Banks and Financial Institutions Act 2073 equivalent to 25% of the foreign exchange gain realized on the translation of foreign currency to the reporting currency during the year other than Indian Rupees.

Such reserve could not be expensed or transferred to other heads without prior approval of Nepal Rastra Bank other than to set off revaluation loss incurred, if any during the year.

4.27.3 Fair Value Reserve

The fair value reserve comprises the cumulative net change in the fair value of financial assets that are measured at fair value and the changes in fair value is recognized in other comprehensive income, until the assets are derecognized. The cumulative amount of changes in fair value of those financial assets has been presented under this account head.

4.27.4 Assets Revaluation Reserve

Any reserve created from revaluation of assets (such as Property & Equipment, Intangible Assets, and Investment Property) has been presented under this heading. Revaluation reserves often serve as a cushion against unexpected losses but may not be fully available to absorb unexpected losses due to the subsequent deterioration in market values and tax consequences of revaluation.

4.27.5 Regulatory Reserve

The amount that is allocated from profit or retained earnings of the Bank to this reserve as per the Directive of NRB for the purpose of implementation of NFRSs and which has not been regarded as free for distribution of dividend (cash as well as bonus shares) has been presented under this account head. The amount allocated to this reserve includes interest income recognized but not received in cash, difference of loan loss provision as per NRB directive and impairment on loan and advance as per NFRSs (in case lower impairment is recognized under NFRSs), amount equals to deferred tax assets, amount of goodwill recognized under NFRSs etc.

4.27.6 Corporate Social Responsibility Fund

The fund created for the purpose of corporate social responsibility by allocating profit of 1% has been presented under this account head.

4.27.7 Other Reserve Fund

Any reserve created with specific or non-specific purpose (except stated in above) has been presented under this by disclosing accounting heads.

4.28 Contingent Liabilities and Commitment

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Contingent Liabilities	16,331,690,318	10,437,670,521
Undrawn and undisbursed facilities	14,313,607,202	12,125,173,364
Capital commitment		
Lease commitment		
Litigation		
Total	30,645,297,520	22,562,843,886



4.28.1 Contingent Liabilities

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Acceptance and Documentary credit	6,042,073,169	5,178,748,320
Bills for collection	139,313,525	138,520,563
Forward exchange contracts		
Guarantees	8,501,414,407	4,448,207,207
Underwriting commitments		
Other commitments	1,648,889,217	672,194,432
Total	16,331,690,318	10,437,670,521

4.28.2 Undrawn and Undisbursed Facilities

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Undisbursed amount of loans	-	-
Undrawn limits of overdraft	5,472,716,917	3,896,818,892
Undrawn limits of credit cards		-
Undrawn limits of letter of credit	4,449,539,317	5,676,561,680
Undrawn limits of guarantee	4,391,350,968	2,551,792,793
Total	14,313,607,202	12,125,173,364

4.28.3 Capital Commitments

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Capital commitments in relation to Property and Equipment		
Approved and contracted for		
Approved but not contracted for		
Sub Total		
Undrawn limits of guarantee		
Capital commitments in relation to Intangible assets		
Approved and contracted for		
Approved but not contracted for		
Sub Total		
Total		

4.28.4 Lease Commitments

Particulars	As at 31st Ashad 2077	As at 31st Ashad 2076
Operating lease commitments		
Future Minimum lease payment under non-cancellable operating lease, where the bank is lessee		
Not later than 1 year	1,041,162	2,321,820
Later than 1 year but not later than 5 years	86,514,568	116,924,742
Later than 5 years	523,866,460	571,822,710
Sub Total	611,422,190	691,069,272
Finance lease commitments		
Future Minimum lease payment 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	611,422,190	691,069,272

4.29 Interest Income

Particulars	For the year ended 31st Ashad 2077	For the year ended 31st Ashad 2076
Cash and cash equivalents	27,342,037	17,070,579
Due from Nepal Rastra Bank	-	-
Placement with Banks and Financial Institutions	123,726,204	118,547,141
Loans and Advances to Bank and Financial Institutions	65,006,690	126,649,997
Loans and advances to customers	10,527,385,846	9,593,956,939
Investment securities	677,135,487	444,923,537
Loans and advances to staff	106,245,777	74,545,046
Other	-	-
Total Interest Income	11,526,842,041	10,375,693,239

4.30 Interest Expenses

Particulars	For the year ended 31st Ashad 2077	For the year ended 31st Ashad 2076
Due to Bank and Financial Institutions	429,068	149,240
Due to Nepal Rastra Bank	-	-
Deposits from customers	5,904,071,242	4,186,001,319
Borrowing	-	-
Debt securities issued	3,522,690	-
Subordinated liabilities	-	-
Other	-	-
Total Interest Expense	5,908,023,000	4,186,150,559

4.31 Fees and Commission Income

Particulars	For the year ended 31st Ashad 2077	For the year ended 31st Ashad 2076
Loan Administration fees	60,201,329	59,420,169
Service fees	195,971,908	177,291,569
Consortium fees	-	-
Commitment fees	7,241,033	7,790,004
DD/TT/Swift fees	10,646,829	10,101,725
Credit card/ATM issuance and renewal fees	300	334,665
Prepayment and swap fees	-	-
Investment banking fees	-	-
Assets Management fees	8,741,318	10,499,372
Brokerage fees	-	-
Remittance fees	23,992,860	32,418,864
Commission on letter of credit	29,379,348	17,737,121
Commission on Guarantee Contracts issued	91,145,665	54,582,758
Commission on share underwriting/issued	-	-
Locker rental	28,025,819	30,544,437
Other Fees and Commission Income	334,998,460	638,619,146
Total Fees and Commission Income	790,344,870	1,039,339,829

4.32 Fees and Commission Expense

Particulars	For the year ended 31st Ashad 2077	For the year ended 31st Ashad 2076
ATM Management fees	-	-
VISA/Master card fees	-	-
Guarantee commission	21,590,116	22,770,191
Brokerage	2,368,835	2,718,760
DD/TT/Swift fees	7,086,332	7,284,175
Remittance fees and commission	-	-
Other Fees and Commission Expense	12,911,436	12,589,529
Total Fees and Commission Expense	43,956,719	45,362,654

4.33 Net Trading Income

Particulars	For the year ended 31st Ashad 2077	For the year ended 31st Ashad 2076
Changes in fair value of trading assets	-	-
Gain/loss on disposal of trading assets	-	-
Interest income on trading assets	-	-
Dividend income on trading assets	-	-
Gain/Loss Foreign Exchange Transaction	408,215,089	323,652,050
Other	4,343,947	18,760,667
Total Net Trading Income	412,559,037	342,412,716

4.34 Other Operating Income

Particulars	For the year ended 31st Ashad 2077	For the year ended 31st Ashad 2076
Foreign Exchange Revaluation Gain	(58,854,304)	(45,109,227)
Gain/loss on sale of investment Securities	-	-
Fair value gain/loss on investment property	-	-
Dividend on equity instruments	33,091,598	3,499,564
Gain/loss on sale of property and equipment	37,728	1,794,081
Gain/loss on sale of investment property	75,377,806	46,074,243
Operating lease income	25,657,231	25,657,231
Gain/loss on sale of gold and silver	3,042,497	10,047,772
Other	315,761,992	168,819,557
Total Other Operating Income	394,114,547	210,783,220

4.35 Impairment Charge/(Reversal) for Loan and Other Losses

Particulars	For the year ended 31st Ashad 2077	For the year ended 31st Ashad 2076
Impairment charge/(reversal) on loan and advances to B/FIs	1,437,458	5,695,044
Impairment charge/(reversal) on loan and advances to customer*	878,196,388	471,407,779
Impairment charge/(reversal) on financial Investment	-	-
Impairment charge/(reversal) on placement with bank and financial institutions	-	-
Impairment charge/(reversal) on property and equipment	-	-
Impairment charge/(reversal) on goodwill and intangible assets	-	-
Impairment charge/(reversal) on investment property	-	-
Total Impairment Charge/(Reversal) for Loan and Other Losses	879,633,846	477,102,823

*Impairment charges includes the impairment reversal of staff loan amounting to NPR. 1,783,176 and impairment charges of other loans and advances amounting to NPR. 879,979,564.

4.36 Personnel Expense

Particulars	For the year ended 31st Ashad 2077	For the year ended 31st Ashad 2076
Salary	888,387,462	769,683,171
Allowances	273,556,526	237,294,776
Gratuity expenses *	-	-
Provident fund	160,632,266	126,221,038
Uniform	19,562,000	16,538,000
Training & Development Expense	34,563,387	30,460,258
Leave encashment	77,989,948	57,296,352
Medical	73,342,242	69,734,744
Insurance	2,878,299	2,912,259
Employees Incentive	229,811,635	147,899,003
Cash-settled share-based payments	-	-
Pension Expense *	213,388,256	296,122,011
Finance expenses under NFRS	66,024,395	54,303,081
Other Expenses Related to Staff	5,951,303	38,350,789
Sub-Total	2,046,087,719	1,846,815,481
Employees Bonus	178,758,639	230,582,793
Total Personnel Expenses	2,224,846,358	2,077,398,273

*Includes both pension and gratuity expenses

4.37 Other Operating Expense

Particulars	For the year ended 31st Ashad 2077	For the year ended 31st Ashad 2076
Directors' fee	2,472,300	5,025,000
Directors' expense	750,727	1,314,426
Auditors' remuneration	2,118,750	1,695,000
Other audit related expense	6,696,182	7,005,281
Professional and legal expense	5,985,268	3,530,661
Office administration expense	431,001,485	403,842,627



Operating lease expense	120,624,820	99,880,735
Operating expense of investment properties	-	-
Corporate Social Responsibility Expense	-	4,534,081
Onerous lease provision	-	-
Other	99,028,036	22,964,172
Total Other Operating Expense	668,677,567	549,791,982

4.37.1 Office Administration Expense

Particulars	For the year ended 31st Ashad 2077	For the year ended 31st Ashad 2076
Water and electricity	36,842,860	33,506,992
Repair and Maintenance	-	-
(a) Building	507,152	3,825,941
(b) Vehicle	5,874,398	5,476,749
(c) Computer and accessories	4,408,628	4,345,644
(d) Office equipment and furniture	2,808,858	3,970,731
(e) Other	10,633,593	3,888,436
Insurance	34,506,546	33,766,620
Postage, telex, telephone, fax	47,086,203	42,397,932
Printing and Stationery	28,593,836	30,957,984
Newspaper, books and journals	5,205,287	2,242,579
Advertisement	24,991,418	11,855,258
Donation	-	-
Security Expense	597,403	16,083,584
Deposit and loan guarantee premium	50,800,669	47,047,121
Travel allowance and expense	30,469,925	39,805,200
Entertainment	14,231,758	8,556,973
Annual/Special general Meeting expense	477,746	506,800
Other	132,965,205	115,608,083
Total Office Administration Expense	431,001,485	403,842,627

4.38 Depreciation & Amortisation

Particulars	For the year ended 31st Ashad 2077	For the year ended 31st Ashad 2076
Depreciation on Property and Equipment	137,993,775	116,454,258
Depreciation on investment property	-	-
Amortization of intangible assets	12,808,494	5,920,488
Total Depreciation and Amortization	150,802,269	122,374,746

4.39 Non-Operating Income

Particulars	For the year ended 31st Ashad 2077	For the year ended 31st Ashad 2076
Recovery of loan written off	277,861,588	101,562,416
Other income	49,390,462	45,470
Total Non-Operating Income	327,252,050	101,607,886

4.40 Non-Operating Expenses

Particulars	For the year ended 31st Ashad 2077	For the year ended 31st Ashad 2076
Loan Written Off	-	-
Redundancy provision	-	-
Expenses of restructuring	-	-
Other expense	-	-
Total Non-Operating Expenses	-	-

4.41 Income Tax Expense

Particulars	For the year ended 31st Ashad 2077	For the year ended 31st Ashad 2076
Current tax expense		
Current year	820,472,225	1,080,433,282
Adjustment for prior years	-	-
Deferred tax expense		
Origination and reversal of temporary differences	421,812,018	934,486,525
Changes in tax rate	-	-
Recognition of previously unrecognized tax losses	-	-
Total Income Tax Expenses	1,242,284,243	2,014,919,807

4.41.1 Reconciliation of Tax Expense and Accounting Profit

Particulars	For the year ended 31st Ashad 2077	For the year ended 31st Ashad 2076
Profit before tax	3,575,172,784	4,611,655,852
Tax amount at tax rate of 30%	1,072,551,835	1,383,496,755
Add: Tax effect of expenses that are not deductible for tax purpose	208,280,053	5,138,072
Less: Tax effect on exempt income	(9,927,479)	(7,622,476)
Add/less: Tax effect on other items	(450,432,183)	(300,579,070)
Total income tax expense	820,472,225	1,080,433,282
Effective Tax Rate	22.95%	23.43%

Statement of Distributable Profit or Loss For the year ended 31st Ashad 2077 As per NRB Regulation

Particulars	Current Year	Previous Year
Net Profit/(loss) as per Statement of Profit or Loss	2,332,888,541	2,596,736,045
Appropriation		
a. General Reserve	(466,577,708)	(519,347,209)
b. Foreign Exchange Fluctuation fund	-	-
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	(23,328,885)	(21,433,279)
e. Employees training fund	34,563,387	(22,296,543)
f. Other	-	-
Profit/(loss) before regulatory adjustment	1,877,545,335	2,033,659,013
Regulatory Adjustments:		
a. Interest Receivable (-)/previous accrued interest received (+)	56,351,413	37,009,246
b. Short loan loss provision in accounts (-)/reversal (+)	-	-



c. Short provision for possible losses on investment (-)/reversal (+)	-	-
d. Short provision for possible losses on Non-Banking Assets (-)/reversal (+)	44,569,380	(26,299,432)
e. Deferred Tax Assets recognized (-)/reversal (+)	-	-
f. Goodwill recognized (-)/Impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognized (-)/reversal (+)	-	-
h. Actuarial Loss recognized (-)/reversal (+)	(790,323,830)	1,284,440,051
i. Other (+/-)	-	-
Profit or (Loss) after Regulatory Adjustments	1,188,142,298	3,328,808,878

5. Disclosures & Additional Information

5.1 Risk Assessment and Management

Credit Risk

A credit risk is the risk of default on a debt that may arise from a borrower failing to make required payments. In the first resort, the risk is that of the lender and includes lost principal and interest, disruption to cash flows, and increased collection costs. Factors for the credit risk include Counterparty Risk, Concentration Risk and Securitization Risk.

The Bank has applied following Mitigates for Management of Credit Risk factors:

- Independent and ongoing credit quality review
- Limiting credit exposures
- Problem credit Management system
- Diversification of risk asset portfolio among several sectors and sub sectors of the economy over a large number of customers
- Deposit of borrower in bank, cash Margin and additional collateral at individual level
- Proper valuation, storage, Maintenance and insurance of collaterals.

Such Mitigates are Monitored by Board of Directors, Risk Management Committee which is Board Level Committee, Credit Risk Management Department, NRB Inspection team and Internal Audit Department of the Bank

Market Risk

Market risk is the possibility of a customer experiencing losses due to factors that affect the overall performance of the Banking which the customer is involved. Market risk is systematic risk of the financial Market.

Factors of Market Risk include Interest Rate Risk, Equity Risk in Banking Book.

The Bank has applied following Mitigates for Management of the Market Risk factors:

- Stress testing/simulation of Market conditions
- Gap Analysis
- Limiting trading activity of instruments in the different Markets
- Regular review of risk Management processes
- Regular review of Risk Tolerance and appetite limit.
- Measurement of Equity price shocks.
- Measurement of Interest Rate Shocks
- Interest rate related Risk Monitoring.

Such Mitigates are Monitored by Board of Directors, Risk Management Committee, Internal Audit Department

Liquidity Risk

Liquidity risk is the risk that the Bank may be unable to meet short term financial demands. This usually occurs due to the inability to convert a security or hard asset to cash without a loss of capital and/or income in the process.

Factors of Liquidity Risk includes Deterioration in quality of credit portfolio Concentrations in either assets or liabilities, Rapid asset growth funded by highly volatile large deposits, A large size of off-balance sheet exposure.

The Bank has applied following Mitigates for the Management of Liquidity Risk:

- Appropriate composition of assets and liabilities
- Diversified and stable sources of funds
- Access to inter-bank Market
- Contingency funding plan for crisis situations
- Regular stress testing
- Cushion of liquid assets held
- Consistent analysis using liquidity ratios
- Review of Deposit Mix Concentration.

Such Mitigates are Monitored by BOD, Finance and Credit Department, Internal Audit Department.

Fair value of Financial Assets and Liabilities

Fair Value of financial assets and liabilities risk Management includes effective portfolio Management by Finance department which is Monitored by BOD, and other high-level officials.

5.2 Capital Management

The capital Management approach of the Bank is driven by its desire to Maintain a strong capital base to support the development of its business and to Meet the regulatory capital requirements at all times.

As Capital is the centrepiece of the Bank's performance Matrix, a sound capital Management forms the very core of the overall performance landscape to ensure that the Bank delivers on its objective of Maximizing the shareholder's value. The senior Management of the Bank is engaged and responsible for prudent capital Management at all times. In compliance with the regulatory requirement of increasing the capital base as prescribed by the Central Bank, the Bank is comfortable in Meeting the Minimum capital requirements and is strongly positioned to Meet the performance benchmarks.

5.2.1 Qualitative Disclosure

Nepal Rastra Bank has directed the Banks to develop own internal policy, procedures and structures to Manage all Material risk inherent in business for assessing capital adequacy in relation to the risk profiles as well as strategies for Maintaining capital levels. This includes basic requirements of having good governance, efficient process of Managing all Material risks and an effective regime for assessing and Maintaining adequate capital. The Bank has various BODs approved risk Management policies for proper governance. The Bank has developed a comprehensive ICAAP document which is subject to review every year. The ICAAP has two Major components; first is an internal process to identify Measure, Manage and report risks to which the bank is exposed or could be exposed in the future; and second is an internal process to plan and Manage a bank's capital so as to ensure adequate capital. The Bank prepares the ICAAP report annually complying with the NRB requirement. The report is reviewed and analysed by Risk Management Committee and Board. The report is prepared as per BASEL III norms considering various adverse scenarios. The Bank also conducts the stress testing on quarterly basis and is reviewed by senior Management, Risk Management Committee and Board. The Bank in line with BASEL provisions and ICAAP document assesses risk exposures and allocated sufficient capital/cushion for perceived risks.

5.2.2 Quantitative Disclosure

1. Capital Structure and a Breakdown of its Components:

* Tier 1 Capital and a breakdown of its components	Rs. In '000
Core Capital (Tier 1)	21,635,078
a. Paid up Equity Share Capital	11,282,820
b. Irredeemable Non-cumulative preference shares	



c.	Share Premium	1,789,915
d.	Proposed Bonus Equity Shares	
e.	Statutory General Reserves	4,890,102
f.	Retained Earnings	3,102,721
g.	Un-audited current year cumulative profit/(loss)	
h.	Capital Redemption Reserve	
i.	Capital Adjustment Reserve	380,383
j.	Dividend Equalization Reserves	7,486
k.	Special Reserve	
l.	Capital Reserve (created for loan waived as per Nepal Govt. Direction)	259,736
m.	Deferred Tax Reserve	
n.	Other Free Reserves	0
o.	Less: Goodwill	
p.	Less: Fictitious Assets	-39,451
q.	Less: Investment in equity in licenced Financial Institutions	
r.	Less: Investment in equity of institutions with financial interests	
s.	Less: Investment in equity of institutions in excess of limits	-38,632
t.	Less: Investments arising out of underwriting commitments	
u.	Less: Reciprocal crossholdings	
v.	Less: Purchase of land & building in excess of limit & unutilized	
w.	Less: Other Deductions	
*	Tier 2 Capital and a breakdown of its components	1,372,356
	Supplementary Capital (Tier 2)	
a.	Cumulative and/or Redeemable Preference Shares	-
b.	Subordinated Term Debt	-
c.	Hybrid Capital Instruments	-
d.	General Loan Loss Provision	1,285,569
e.	Exchange Equalization Reserve	86,787
f.	Investment Adjustment Reserve	
g.	Assets Revaluation Reserve	-
i.	Other Reserves	-
Total Capital Fund (Tier 1 and Tier 2)		23,007,434
Risk Weighted Exposure(Assets) (After Supervisor's Adjustment)		135,227,950
Capital Adequacy Ratio		17.01%
Regulator Requirement		11%

- Deductions from Capital: Rs. 39,451 (Rs. In '000)
- Total Qualifying Capital: Rs. 23,007,434 (Rs. In '000)
- Capital Adequacy ratio:17.01%

- **Summary of the bank's internal approach to assess the adequacy of its capital to support current and future activities, if applicable:**

NBL in its efforts to improve the capital adequacy ratio as prescribed by the regulator had implemented a revised capital plan. Besides, the bank had formulated ICAAP Policy aimed at improving the Capital Adequacy position in compliance with BASEL-III Framework from FY 2073-74. The task of systematic preparation and presentation of BASEL-III report has been entrusted with the RiskManagement Department of the bank. Currently the bank's ratio stands at 17.70%.

2. Risk Exposures

Risk weighted exposures for Credit Risk, Market Risk and Operational Risk

The risk weighted exposures as of 15th July 2019 is given below:

S.No.	Particulars	Amount Rs. (000)
1.	Credit Risk	114,520,543
2.	Operational Risk	10,646,326
3.	Market Risk	2,845,510
4.	Adjustment under Pillar II	7,215,572
	Total	135,227,950

Risk weighted exposures under each of 13 categories of Credit Risk

S.No.	Particulars	Amount Rs. (000)
1.	Claims on other official entities	
2.	Claims on banks	3,916,138
3.	Claims on domestic corporate & Securities firm	43,602,888
4.	Claims on regulatory retail portfolio	26,441,187
5.	Claims not satisfying granularity Criteria	-
6.	Claims Secured by Residential properties	4,176,451
7.	Claims secured by commercial real estate	310,687
8.	Past Due Claims	1,907,294
9.	High Risk Claims	1,271,247
10.	Loan against Shares	4,809,472
11.	Investment in Equity of Institutions	1,493,822
12.	Other Assets	10,979,080
13.	Off Balance Sheet Items	15,612,277
	Total	114,520,543

Amount of NPAs (Both Gross and Net) Rs. In '000

S.No.	Particulars	Gross NPA (Rs.)	Loan-Loss Provision (Rs.)	Net NPA (Rs.)
a.	Restructured/Reschedule Loan	1,273	159	1,114
b.	Substandard	227,448	56,862	170,586
c.	Doubtful	741,484	370,742	370,742
d.	Loss	1,725,987	1,725,987	-
	Total	2,696,192	2,153,750	542,442

NPA Ratios:

- Gross NPA to Gross Advances : 2.47%
- Net NPA to Net Advances : 0.51%
- Movement of Non-Performing Assets Rs. In 000



Particulars	This Quarter	Previous Quarter	Changes %
Non-Performing Assets	2,696,192	2,575,372	4.69%
Non-Performing Assets (%)	2.47%	2.64%	-6.49%

Write off of Loans and Interest Suspense Rs. In 000

No loans have been written off during the year 2076/77.

Movements in Loan Loss provision and Interest Suspense: Rs. In '000

Particulars	Loan Loss Provision	Interest Suspense
Opening balance	3,023,750	5,378,664
Write Back/off in the years	76,807	
Addition in the year	879,634	762,449
Balance as at 15h July 2020	3,826,577	6,141,113

- Details of Subordinated Term Debt:
 - Not applicable
- Details of Additional Loan Loss Provision:
 - None
- Segregation of Investment Portfolio

S.No.	Investment Category	Amount Rs. (000)
1.	Held for Trading	-
2.	Held to Maturity (Govt. Securities)	3,782,372.00
3.	Available for Sale (Equity)	32,596,093.01

3. Risk Management Function

The bank is exposed to various types of risks including credit, Market, liquidity, operational, legal, compliance and reputation risks. The objective of the risk management framework at the Bank is to ensure that various risks are understood, Measured and Monitored and that the policies and procedures established to address these risks are strictly adhered to.

The Board of Directors has oversight on all the risks assumed by the bank. The board level sub-committee (Risk Management Committee) has been established to facilitate focused oversight of various risks. The committee reviews the risk management policies, the bank's compliance with risk management guidelines issued by NRB and the status of implementation of BASEL - III requirement by the bank.

The Bank has set up a strong control and monitoring environment for comprehensive risk management at all levels of operation by establishing an independent Risk Management Department which caters to the current banking requirement of properly identifying and monitoring the risks apparent and inherent in the business.

Measurement of Risks for Capital Adequacy Purpose:

Under Pillar 1 of the specific NRB guidelines, the bank currently follows Simplified Standardized Approach for Credit Risk, Basic Indicator Approach for Operational Risk and Net Open Position approach for Market risk.

A. Credit Risk

Strategies and Process:

All credit related aspects are governed by OperationManual-2 (Credit) and Credit Policy of NBL. These documents outline the type of products that can be offered, customer categories, credit approval process and limits. These documents are approved by the Board of directors.

The Bank's Main emphasis is on SME credit. Different limits of lending power have been assigned at branch level, department head level and the credit committee level. Every aspect relating to credit such as procedure, documentation etc. is clearly defined in the OperationManual -2 and the Credit Policy of the bank.

Pre Sanction:

The branchManagers have the authority to approve the credit within their permissible limits after due scrutiny of background of the promoter, nature of business, turnover in the account, other financial indicators, income, collateral and security. Loans above the authority of branch are recommended to head office for further decision.

Credit Risk Assessment Process:

RiskManagement Department carries out a comprehensive credit risk assessment process that encompasses analysis of relevant quantitative and qualitative information to ascertain credit rating of the borrower. The credit rating process involves assessment of risk emanating from various sources such asMarket risk,Management risk, environmental risk, financial risk and security risk taking into consideration asMuch as 30 sub-parameters under each of these categories. Credit thresholds have been set for forwarding the credit files for risk rating before they are submitted for approval in the credit committee by the concerned credit units.

Post SanctionMonitoring/ Follow up:

Concerned branch are required to obtain regular information of the business. In case of revolving loans, the drawing power is checked commensurate with the existing level of stocks and working capital checked and verified at regular interval. The credit units at the Head Office are also required to prepare quarterly credit report to submit at higher level as a part of formalMonitoring process.

B. Operation Risk

Operational risk is the risk of loss resulting from inadequate or failed internal processes, people or systems, or from external events. Operational risk is inherent in the bank's business activities.

The board level committee that undertakes supervision and review of operational risk aspects are the RiskManagement Committee and Audit Committee. The board and the risk committee review the operational risk level and theMaterial operational risk exposure. The Audit committee supervises audit and compliance related aspects. Inspection and Internal Audit department on the other hand carries out audit according to the audit plan and report findings to the audit committee.

Risk Arising from breakdown of Information and Operating System:

The bank has introduced new centralized software Purni-IV and has improved in itsMIS infrastructure in order to ensure the associated operational risks being brought down to an acceptably low level.

To safeguard the probable losses resulting from system failure or natural disaster, the bank has taken following policies toMinimize the risk:

- Back up – All types of back up of all balances and head office are taken at the end of the day. The bank has developed back up guidelines toManage the various types back up system.
- Disaster Recovery Site – The bank has established a disaster recovery site at Bhairahawa, which is outside the Kathmandu valley considering the lower frequency of seismic activities.
- Validation of Entry and Password control – There is a system ofMaker and checker for entry validation before posting. Access authority for data entry, update,Modification and validation has been given on the basis of levels of staffs.
- Exception Reporting – The system creates exception report as and when required.

Risk Arising from Procedural Lapses and Internal control:

The bank has defined every banking procedure in the OperationManual-1 related to banking transactions. Internal circulars are issued whenever required reporting by branches irregular. Internal Audit ofMaximum branches is carried out each year.

Corporate Governance:

NRB Guidelines with respect to Corporate Governance are duly complied with.

C. Market Risk

a. Investments

Currently bank has not made any investment for trading purpose. The investment in government securities have been made to hold till maturity. The investment in equity of listed institutions has been held as available for sale.

b. Foreign Exchange

The bank's policy is to maintain the net open position of convertible foreign currency where exchange rate risk persists in matching position.

D. Types of Eligible Credit Risk Mitigates used and benefits availed under CRM:

The eligible collateral taken as benefits under CRM are Margin Money deposited with the bank against off balance sheet exposures, Loan against Fixed deposits, Loan against Gold and Silver and Government Securities. Under this provision a total of Rs 11,251,474.53 Thousand has been deducted from total credit risk as CRM. Compliance with External Requirement

The bank, at all times, has complied the externally imposed capital requirements. In the capital adequacy calculation of 15th July 2020 (presented above), the bank has added 3% of total risk weighted exposures to its risk weighted exposures as per the direction from Nepal Rastra Bank as part of supervisory review.

5. Classification of Financial Assets and Financial Liabilities

Particulars	Fair Value through PL	Amortized Cost	Fair Value through OCI	Total
Financial Assets:				
Cash and Cash equivalents	-	4,971,642,414	-	4,971,642,414
Due from Nepal Rastra Bank	-	6,125,276,757	-	6,125,276,757
Placement with Bank and Financial Institutions	-	6,117,450,000	-	6,117,450,000
Derivative Financial Instruments	6,590,488,467	-	-	6,590,488,467
Loans and advances to B/FIs	-	3,521,188,673	-	3,521,188,673
Loans and advances to customers	-	103,303,752,458	-	103,303,752,458
Investment securities	-	28,813,721,017	3,782,371,996	32,596,093,012
Other Financial assets	-	394,325,563	-	394,325,563
Total financial Assets	6,590,488,467	153,247,356,882	3,782,371,996	163,620,217,345
Financial Liabilities:				
Due from customers	-	141,530,380,569	-	141,530,380,569
Derivative Financial Instruments	6,473,080,003	-	-	6,473,080,003
Other Financial Liabilities	-	3,535,029,984	-	3,535,029,984
Total financial Liabilities	6,473,080,003	145,065,410,553	-	151,538,490,556

5.4 Segment Analysis

5.4.1 General Information

The bank's operation is managed centrally through Head Office. All strategic, financial and operational policies and operations are controlled and directed from the head office. The Bank operates in seven provinces though has a single jurisdiction. The management of the bank is on the basis of various types of operations supported by ancillary support services.

Bank has identified following segments as reportable:

- Banking Segment involves functions like collecting deposits and lending activities among other similar activities.
- Treasury Segment involves short term and long-term investment activities like investing in T-Bills, Bonds, Shares of companies etc.
- Remittance Segment involves activities of transferring / receiving funds locally and/or globally.
- Government Segment involves activities that are supportive to Government services like pension to Government employees, and facilitating other such Government services.

There is no inter-unit cost transfer Mechanism within the bank.

Particulars	Banking		Treasury		Remittance		Government Transaction		All Other		Total	
	Year ended 31st Ashad 2077	Year ended 32nd Ashad 2076	Year ended 31st Ashad 2077	Year ended 32nd Ashad 2076	Year ended 31st Ashad 2077	Year ended 32nd Ashad 2076						
Revenues from external customers	10,653,924,613	9,693,256,278	926,639,391	710,690,838	155,165,002	114,935,720	225,399,419	538,256,210	1,489,984,119	1,012,697,845	13,451,112,544	12,069,836,889
Intersegment revenues	-	-	-	-	-	-	-	-	-	-	-	-
Segment Profit / (Loss) before tax	3,866,267,767	5,030,002,896	926,639,391	710,690,838	145,709,835	104,714,885	225,399,419	538,256,210	(1,588,843,627)	(1,772,008,976)	3,575,172,784	4,611,655,852
Segment Assets	106,824,968,930	95,724,920,673	38,927,190,767	28,080,733,409	-	-	7,006,580,731	7,947,963,340	31,773,089,865	34,166,974,745	184,531,830,294	165,920,592,167
Segment liabilities	143,017,010,910	118,317,961,671	-	-	-	-	-	-	11,087,738,794	18,411,487,981	154,104,749,703	136,729,449,652

5.4.2 Reconciliation of Reportable Segment Profit or Loss

Particulars	Year ended 31st Ashad 2077	Year ended 31st Ashad 2076
Total profit before tax for reportable segments	5,164,016,412	5,498,576,222
Profit before tax for other Segments	(1,588,843,627)	(1,656,332,846)
Elimination of inter-segment profit	-	-
Elimination of discontinued operation	-	-
Unallocated amounts:	-	-
- Other Corporate expenses	3,069,247,575	2,784,706,821

5.5 Share Options and Share Based Payment

There is no share-based payment Made by the Bank.

5.6 Contingent Liabilities and Commitment

Litigation is a common occurrence in the banking industry due to the nature of business undertaken. The Bank has formal controls and policies for Managing legal claims. Once professional advice has been obtained and the amount of loss reasonably estimated, the Bank Makes adjustment to account for adverse effect which the claims May have on its financial standing. Contingent liabilities on other Matters have already been disclosed in notes 4.28.

5.7 Related party disclosures

The related parties of the Bank which Meets the definition of related parties as defined in "NAS 24 Related Parties Disclosure" are as follows:

Key Management Personnel (KMP)

The key Management personnel are those persons having authority and responsibility of planning, directing and controlling the activities of the entity, directly or indirectly including any director. The key Management of the Bank includes Members of its Board of Directors, Chief Executive Officer, and other higher-level employee of the Bank. The name of the key Management personnel who were holding various positions in the office during the year (As at Ashad end 2077) were as follows:



Name of the Key Management Personnel	Post
Krishna Bahadur Adhikari	Chief Executive Officer
Samata Panta (Bhatta)	Officiating Deputy Chief Executive officer
Laxman Paudel	Assistant Chief Executive officer
Bishwo Raj Baral	Assistant Chief Executive officer
Prakash Kumar Adhikari	Assistant Chief Executive Officer
Hom Bahadur Khadka	Acting Assistant Chief Executive Officer

5.7.1 Compensation to Key Management Personnel

The Members of Board of Directors are entitled for Meeting allowances. Salary and allowances are provided to Chief Executive Officer and other Member of Key Management Personnel (KMP). Salary and Allowances paid to the Chief Executive Officer is based on the contract entered by the Bank with him whereas compensation paid to other Member of KMP are governed by Employees Byelaws and decisions Made by Management time to time in this regard. In addition to salaries and allowances, non-cash benefits like vehicle facility, subsidized rate employees' loan, and termination benefits are also provided to KMP.

The details relating to compensation paid to key Management personnel (Director's only) were as follows:

Particulars	Current Year
Director's Fee (including all BoD level committee)	2,472,300
Other Expenses	750,727
Total	3,223,027

The details relating to compensation paid to key Management personnel other than directors were as follows:

S.N.	Name	Position	Remuneration
1	Krishna Bahadur Adhikari	Chief Executive Officer	4,696,306
2	Samata Panta (Bhatta)	Officiating Deputy Chief Executive officer	2,151,417
3	Laxman Paudel	Assistant Chief Executive officer	2,286,127
4	Bishwo Raj Baral	Assistant Chief Executive officer	2,303,031
5	Prakash Kumar Adhikari	Assistant Chief Executive Officer	2,171,555
6	Hom Bahadur Khadka	Acting Assistant Chief Executive Officer	2,131,505

Besides above remuneration, vehicle facilities were provided to key Management personnel. Above amount also includes the retirement facilities.

5.8 Merger and Acquisition

No any Merger and acquisition has taken in the years presented.

5.9 Additional Disclosures of Non-Consolidated Entities

There are no further disclosures to be Made as per NFRS requirements.

5.10 Events After Reporting Date

There are no other events after Reporting Date affecting financial status as on Ashad end, 2077.

5.10.1 Major Indicators

S.N.	Particulars	Indicator	As per previous GAAP			As per NFRS	
			FY 2072-73	FY 2073-74	FY 2074-75	FY 2075-76	FY 2076-77
1	Net Profit / Total Income	%	30.54	30.81	30.57	21.51	17.34
2	Earning Per Share						
2.1	Basic Earning Per Share	Rs.	44.59	38.77	39.98	26.99	20.68
2.2	Diluted Earning Per Share	Rs.	44.59	38.77	39.98	26.99	20.68
3	Market Price Per Share	Rs.	470.00	364.00	281.00	336.00	249.00
4	Price / Earning Ratio	Times	10.54	9.39	7.03	12.45	12.04
5	Dividend (Bonus Share) on share capital	%	-	-	-	15	12
6	Cash Dividend on share capital	%	-	-	-	10	4
7	Interest Income / Loans and Advances	%	9.86	9.73	12.22	11.23	11.16
8	Employee Expenses / Total Operating Expenses	%	49.09	49.77	37.86	27.85	22.53
9	Employee Expenses / Total deposit and borrowing	%	2.49	2.52	2.15	1.74	1.54
10	Exchange Income / Total Income	%	0.37	1.20	1.71	2.31	2.60
11	Staff Bonus / Total Employee Expenses	%	16.62	14.83	18.36	11.10	8.03
12	Net Profit / Loans and Advances	%	4.54	4.19	4.26	2.81	2.26
13	Net Profit / Total Assets	%	2.79	2.78	2.41	1.51	1.22
14	Total Loans and Advances / Total Deposit	%	71.05	79.17	75.68	78.14	72.25
15	Total Operating Expenses / Total Assets	%	4.38	4.24	4.25	4.35	5.17
16	Capital Adequacy Ratio						
	a) Common Equity Tier I Capital	%	9.01	13.37	10.29	16.80	16.00
	b) Core Capital	%	9.01	13.37	10.29	15.87	16.00
	c) Supplementary Capital	%	1.19	1.10	0.98	0.93	1.01
	d) Total Capital Fund	%	10.20	14.47	11.27	16.80	17.01
17	Cash Reserve ratio (CRR)	%	17.46	18.81	9.05	4.06	4.53
18	NPAs / Total Loans and Advances	%	3.11	3.32	3.37	2.64	2.47
19	Base Rate	%	6.13	6.29	7.03	7.98	6.99
20	Weighted Average Interest rate Spread	%	4.96	4.80	4.99	4.45	3.70
21	Book Net Worth (Rs. In Lakh)	Rs.	67,139.14	114,517.54	229,719.94	292,813.37	300,309.92
22	Total Shares	No.	64,650,018	80,426,622	80,426,622	98,111,480	112,828,202
23	Total Employee	No.	2,356	2,112	2,142.00	2,317.00	2,172.00
24	Others						
	Per Employee Business (Rs. In Lakh)	Rs.	40.54	48.57	49.12	52.09	61.93
	Employee Expenses / Total income	%	23.29	23.07	20.43	17.21	16.54

5.10.2 Valuation Hierarchy

Following tables demonstrates the valuation hierarchy of Bank's Assets and Liabilities. This fair value may differ from the actual amount that may be received or paid on settlement, realization or maturity of those Financial Assets and Liabilities.

Fair Value of Financial Assets and Liabilities Measured at Fair Value

The fair value measurement hierarchy is as follows:

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 there are unobservable inputs of the instruments. The inputs are not based on observable market data.

Fair Value Disclosure Particulars	Level 1		Level 2		Level 3	
	As on 31.03.2077	As on 31.03.2076	As on 31.03.2077	As on 31.03.2076	As on 31.03.2077	As on 31.03.2076
Quoted Equity Shares	2,988,828,867	2,903,605,808	-	-	-	-
Unquoted equity	-	-	793,543,128	304,001,300	-	-
FV of Land	-	-	-	-	-	-
Investment Properties	-	-	-	-	103,105,851	113,306,614

5.1 Impairment of Financial Assets

At each reporting date, the Bank has assessed whether there exists objective evidence that a financial asset or group of financial assets not carried at fair value through profit or loss are impaired. A financial asset or a group of financial assets is impaired when objective evidence demonstrates that a loss event has occurred after the initial recognition of the asset(s), and that the loss event has an impact on the future cash flows of the asset(s) that can be estimated reliably.

Objective evidence that financial assets are impaired can include significant financial difficulty of the borrower or issuer, default or delinquency by a borrower, restructuring of a loan or advance by the Bank on terms that the Bank would not otherwise consider, indications that a borrower or issuer will enter bankruptcy, the disappearance of an active market for a security, or other observable data relating to a group of assets such as adverse changes in the payment status of borrowers or issuers in the group, or economic conditions that correlate with defaults in the group. In addition, for an investment in an equity security, a significant or prolonged decline in its fair value below its cost is objective evidence of impairment.

In case of financial difficulty of the borrower, the Bank considers to restructure loans rather than take possession of collateral. This may involve extending the payment arrangements and agreement of new loan conditions. Once the terms have been renegotiated, any impairment is measured using the original EIR as calculated before the modification of terms and the loan is no longer considered past due. Management continually reviews renegotiated loans to ensure that all criteria are met and that future payments are likely to occur. The loans continue to be subject to an individual or collective impairment assessment, calculated using the loan's original EIR.

5.1.1 Use of Carve Outs for Financial Assets For Impairment Calculation

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 amortised cost is impaired. If any such evidence exists, the entity shall apply paragraph 63 of NAS 39: Financial Instruments: Recognition and Measurement, to determine the amount of any impairment loss unless the entity is bank or financial institutions registered as per Bank and Financial Institutions Act, 2073. Bank and Financial Institutions shall measure impairment loss on loan and advances as higher of amount derived as per prudential norms prescribed by Nepal Rastra Bank and amount determined as per paragraph 63. However, bank and financial institutions shall apply paragraph 63 of NAS 39: Financial Instruments: Recognition and Measurement to determine the amount of impairment loss on financial assets other than loan and advances.

The bank for the financial years 2076/77 has assessed the impairment under NFRS impairment Model and under NRB Directives. Since the impairments under NRB directives are more than under NFRS, the bank has recognised impairment calculated under NRB directives. Following table below depicts the calculation of impairment allowance as per NFRS and as per NRB Directives:

IMPAIRMENT AS PER NAS 39

Particulars	For the year ended 31st Ashad 2077	For the year ended 31st Ashad 2076
Loans and advances to Customers & BFIs (excluding staff loan, AIR and impairment) (A)	109,215,582,711	97,657,796,531.44
Less:		
Impairment allowances (a + b)	2,350,643,690	1,860,914,429
Collective Allowances (a)	1,299,835,541	1,223,537,014
Individual Allowances (b)	1,050,808,148	637,377,415
Impairment as percentage of Total Loans and advances	2.15%	1.91%

Particulars	For the year ended 31st Ashad 2077	For the year ended 31st Ashad 2076
Loan Loss Provision as per NRB Directive- Alternative 1	3,826,576,683	3,023,749,661
Impairment Loss as per NFRS-alternative 2	2,350,643,690	1,860,914,429
Loss provision recognized in financial statements (higher of the two alternative)	3,826,576,683	3,023,749,661

5.2 Comparison of Unaudited and Audited Financial Statements as of FY 2076-77 End (Amount In NPR)

Statement of Financial Position	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reason for Variance
			In Amount	In Percentage	
Assets					
Cash and cash equivalent	4,965,060,653	4,971,642,414	6,581,761	0.13%	Reclassification of items
Due from Nepal Rastra Bank	2,472,897,959	6,125,276,757	3,652,378,797	147.70%	Reclassification of items
Placement with Bank and Financial Institutions	6,117,450,000	6,117,450,000	-	0.00%	
Derivative Financial Instruments	6,526,457,550.70	6,590,488,467	64,030,916	0.98%	Reclassification of items
Other Trading Assets	-	-	-	-	
Loan and advances to B/FIs	3,223,295,832.67	3,521,188,673	297,892,841	9.24%	Reclassification of items and additional adjustments
Loan and Advances to Customers	104,588,242,821	103,303,752,458	-1,284,490,363	-1.23%	Reclassification of items and additional adjustments
Investment Securities	32,083,785,766	32,596,093,012	512,307,246	1.60%	Valuation of Unquoted shares at Book value
Current Tax Assets	1,522,344,597	1,580,923,496	58,578,898	3.85%	Additional Adjustment
Investment in Subsidiaries	-	-	-	-	
Investment in Associates	-	-	-	-	
Investment Property	103,105,850.88	103,105,851	-	0.00%	
Property and Equipment	12,007,753,799	12,008,022,976	269,177	0.00%	
Goodwill and Intangible assets	39,450,687.04	39,450,687.04	-	0.00%	
Deferred Tax Assets	-	-	-	-	
Other Assets	16,776,710,136	14,205,422,036	(2,571,288,100)	-15.33%	Reclassification of items
Total Assets	190,426,555,654	191,162,816,827	736,261,174	0.39%	Impact of all adjustments
Liabilities					



Due to Bank and Financial Institutions	874,961,738	1,458,866,152	583,904,414	66.73%	Reclassification of items
Due to Nepal Rastra Bank	23,920,612.84	23,920,613	-	0.00%	
Derivative Financial Instruments	6,419,102,503	6,473,080,003	53,977,500	0.84%	Reclassification of items
Deposits from Customers	142,114,284,983	141,530,380,569	(583,904,414)	-0.41%	Reclassification of items
Borrowings	1,000,000,000	1,000,000,000	-	0.00%	
Current Tax Liabilities	-	-	-	0.00%	
Provisions	123,706,937	56,838,989	-66,867,948	-54.05%	Additional Adjustment
Deferred Tax Liabilities	3,782,498,388.62	3,825,757,799.49	43,259,411	1.14%	Additional Adjustment
Other Liabilities	5,906,052,426	6,762,981,165	856,928,738	14.51%	Reclassification of items
Debt securities issued	-	-	-	-	
Subordinated Liabilities	-	-	-	0.00%	
Total Liabilities	160,244,527,588	161,131,825,289	887,297,701	0.55%	
Equity					
Share Capital	11,282,820,200	11,282,820,200	-	-	
Share Premium	1,788,700,292	1,789,915,042	1,214,750	0.07%	
Retained Earnings	4,125,071,768.04	3,102,720,519.19	(1,022,351,249)	-24.78%	Additional Adjustment
Reserves	12,985,435,806	13,855,535,776	870,099,970	6.70%	Additional Adjustment
Total equity attributable to equity holders	30,182,028,066	30,030,991,537	(151,036,529)	-0.50%	Reclassification of items
Non-controlling interest	-	0	0	0.00%	
Total Equity	30,182,028,066	30,030,991,537	(151,036,529)	-0.50%	Impact of all adjustments
Total Liabilities and Equity	190,426,555,654	191,162,816,827	736,261,173	0.39%	Impact of all adjustments

Statement of Profit or Loss	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reason for Variance
			In Amount	In Percentage	
Interest income	11,526,970,941	11,526,842,041	(128,900)	0.00%	Additional Adjustments
Interest expense	5,908,023,000	5,908,023,000	-	0.00%	
Net interest income	5,618,947,941	5,618,819,041	(128,900)	0.00%	
Fees and commission income	788,512,514	790,344,870	1,832,356	0.23%	Reclassification of items
Fees and commission expense	43,956,719	43,956,719	-	0.00%	
Net fee and commission income	744,555,795	746,388,151	1,832,356	0.25%	
Net interest and commission income	6,363,503,736	6,365,207,192	1,703,455	0.03%	
Net trading income	412,559,037	412,559,037	-	0.00%	
Other operating income	369,984,808	394,114,547	24,129,739	6.52%	Reclassification of items
Total operating income	7,146,047,581	7,171,880,776	25,833,195	0.36%	
Impairment charge/(reversal) for loans and other losses	545,162,536	879,633,846	334,471,310	61.35%	Additional Adjustments
Net operating income	6,600,885,044	6,292,246,929	(308,638,115)	-4.68%	
Operating expense					
Personnel expenses	2,199,643,448	2,224,846,358	25,202,910	1.15%	Additional Adjustments
Other Operating expenses	683,737,600	668,677,567	(15,060,033)	-2.20%	Reclassification of items
Depreciation and Amortisation	151,071,446	150,802,269	(269,177)	-0.18%	Additional Adjustments
Operating Profit	3,566,432,550	3,247,920,735	(318,511,815)	-8.93%	
Non operating Income	275,810,826	327,252,050	51,441,224	18.65%	Reclassification of items
Non operating expense	-	-	-		
Profit before income tax	3,842,243,376	3,575,172,784	(267,070,592)	-6.95%	Impact of all Adjustments
Income tax expense					
Current Tax	877,605,998	820,472,225	(57,133,773)	-6.51%	Impact of all Adjustments
Deferred Tax	408,197,932	421,812,018	13,614,086	3.34%	Impact of all Adjustments
Profit/(loss) for the period	2,556,439,446	2,332,888,541	(223,550,905)	-8.74%	Impact of all Adjustments
Other Comprehensive income	(645,563,422)	(576,390,997)	69,172,424	-10.72%	Valuation of Unquoted shares at Book value
Total Comprehensive income	1,910,876,024	1,756,497,544	(154,378,480)	-8.08%	Impact of all Adjustments

*Reduction in net Profit by 8.74% as compared to unaudited results is due to additional adjustment during audit specially related to impairment of loan and advances.



नेपाल राष्ट्र बैंक

बैंक सुपरिवेक्षण विभाग



दरबारमार्ग, काठमाडौं ।
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प.सं: बै.सु.वि./अफसाइट/एजिएम/२५/२०७७-७८

मिति: २०७७/०९/०७

नेपाल बैंक लिमिटेड
धर्मपथ, काठमाडौं ।

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 प्रावधानहरू पालना गरेको देखिएको हुँदा, उक्त ऐनको उपदफा (१) बमोजिम त्यस बैंकले प्रस्ताव गरे बमोजिम रु.१,३५,३९,३८,४२४।- बराबरको बोनस शेयर तथा रु.४५,१३,१२,८०८।- नगद लाभांश (कर प्रयोजन समेत) गरी कुल रु.१,८०,५२,५१,२३२।- (अक्षरेपी एक अर्ब असी करोड बाउन्न लाख एकाउन्न हजार दुई सय बत्तीस मात्र) अन्य प्रचलित कानूनी व्यवस्थाको समेत पालना गर्ने गरी वार्षिक साधारण सभाबाट पारित भएको अवस्थामा मात्र शेयरधनीहरूलाई वितरण गर्न स्वीकृति प्रदान गरिएको तथा आ.व. २०७६/७७ को वार्षिक हिसाब वार्षिक साधारण सभामा स्वीकृतिको लागि पेश गर्ने प्रयोजनार्थ देहायका निर्देशनहरू सहित सार्वजनिक गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार जानकारी गराउँदछु ।

१. जोखिम व्यवस्थापन समितिलाई थप प्रभावकारी बनाई कारोबारमा निहित जोखिमहरूको उचित व्यवस्थापन गर्न हुन ।
२. लामो समयदेखि हिसाब मिलान हुन नसकेको अन्तर शाखा कारोबारको हिसाब यथाशीघ्र मिलान (Reconciliation) गर्ने आवश्यक व्यवस्था मिलाउन हुन ।
३. स्थिर सम्पत्तिमा Coding गर्न आवश्यक व्यवस्था मिलाउन हुन ।
४. लेखापरीक्षण प्रतिवेदनमा उल्लेख गरिएका सम्पूर्ण कैफियतहरू सुधार गर्ने तथा उपरोक्त कैफियतहरू दोहोरिन नदिने आवश्यक व्यवस्था मिलाउन हुन ।
उपरोक्त बमोजिमका कैफियतहरूको सुधारका सम्बन्धमा त्रैमासिक रूपमा आन्तरिक लेखापरीक्षण समितिमा छलफल गरी यस विभागमा समेत त्रैमासिक प्रगति विवरण पेश गर्नहुन ।
५. COVID 19 को लागि राहत वापत प्रदान गर्न भनिएको २ प्रतिशत र १० प्रतिशतको छुट सम्पूर्ण योग्य ग्राहकलाई प्रदान गर्नुहुन ।
६. Actuarial Loss वापत नियमनकारी कोषमा जम्मा गर्नु पर्ने रकममध्ये अपुग भएको रकम रु.२,२१,३४,१८,९७७।८० आ.व. २०७७/७८ मा संचित मुनाफा खाता खर्च गरी नियमनकारी कोषमा जम्मा गर्नुहुन ।
७. २०७४ असार मसान्तसम्ममा विशेष जगेडा कोषमा जम्मा हुन आएको रकम रु.१,१९,७८,७४,०८४।- लाई शेयरधनीहरूलाई वितरण गर्न नपाउने तथा कर्मचारीहरूलाई बोनस बाड्न नपाउने गरी संचित नाफा/नोक्सान हिसाबमा लेखांकन गरिएकोमा सो रकमलाई पुनः विशेष जगेडा कोषमा नै सारी जानकारी गराउन हुन ।



नेपाल राष्ट्र बैंक

बैंक सुपरिवेक्षण विभाग

दरबारमार्ग, काठमाडौं ।
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Email: bsd@nrb.org.np
पोष्ट बक्स:७३

८. यस बैंकबाट जारी गरिएको एकीकृत निर्देशनको निर्देशन नं. १० को वृंदा नं. ७ बमोजिम इजाजतपत्रप्राप्त कुनै एक बैंक तथा वित्तीय संस्थाको संस्थापक शेयरमा लगानी गर्दा चुक्ता पूंजीको बढीमा १५ प्रतिशत र अन्य बैंक तथा वित्तीय संस्थाहरूमा चुक्ता पूंजीको बढीमा १ प्रतिशतसम्म मात्र लगानी गर्न सकिने व्यवस्था रहेकोले उल्लिखित सीमाभन्दा बढी शेयर धारण गर्ने संस्थापक शेयरधनीहरू रहेमा ती संस्थापक शेयरधनीहरूले आफ्नो शेयर सो सीमाभित्र नल्याएसम्म प्रस्तावित नगद लाभांश तथा बोनस शेयर वितरण रोक्का राख्ने व्यवस्था मिलाउनु हुन ।
९. बैंक तथा वित्तीय संस्था ऐन २०७३ को दफा ११ को उपदफा ३ मा बैंकको चुक्ता पूंजीको २ प्रतिशत भन्दा बढी शेयर धारण गरेका संस्थापकहरूले आफुले धारण गरेको शेयर विक्री तथा धितो बन्धक राख्दा नेपाल राष्ट्र बैंकको स्वीकृति लिनु पर्ने व्यवस्था रहेकोले नेपाल राष्ट्र बैंकको स्वीकृति नलिई आफुले धारण गरेको शेयर धितो बन्धक राखी अन्य बैंक तथा वित्तीय संस्थाबाट कर्जा उपयोग गरेका संस्थापक शेयरधनीहरू रहेमा ती संस्थापक शेयरधनीहरूलाई सोको स्वीकृति नलिएसम्म वा शेयर धितो बन्धक राखी उपयोग गरेको कर्जा पूर्ण रुपमा चुक्ता गरी शेयर फुकुवा नगरेसम्म प्रस्तावित नगद लाभांश तथा बोनस शेयर वितरण रोक्का राख्ने व्यवस्था मिलाउनुहुन ।



भवदीय,

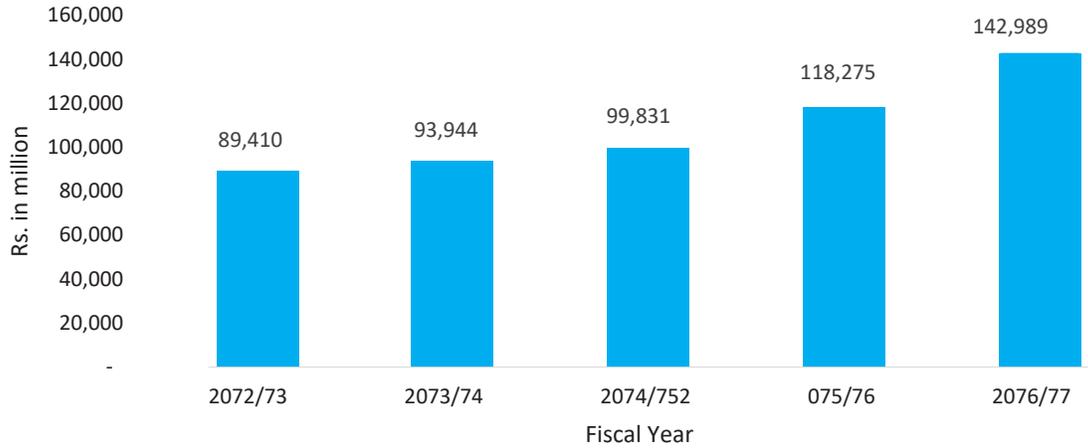
(सजन डकाल)
सहायक निर्देशक

बोधार्थ

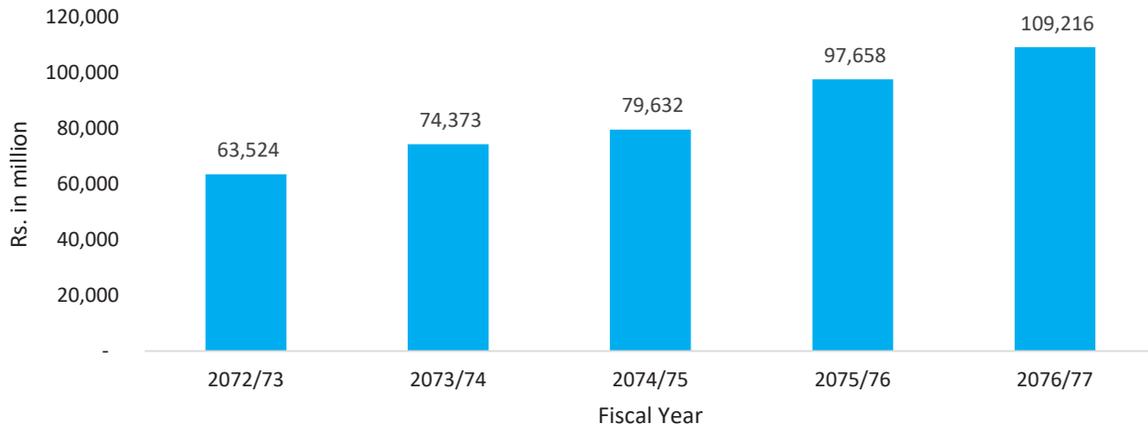
१. नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग ।
२. बैंक सुपरिवेक्षण विभाग, प्रतिवेदन कार्यान्वयन इकाई, नेपाल बैंक लिमिटेड ।

Key Financial Indicators

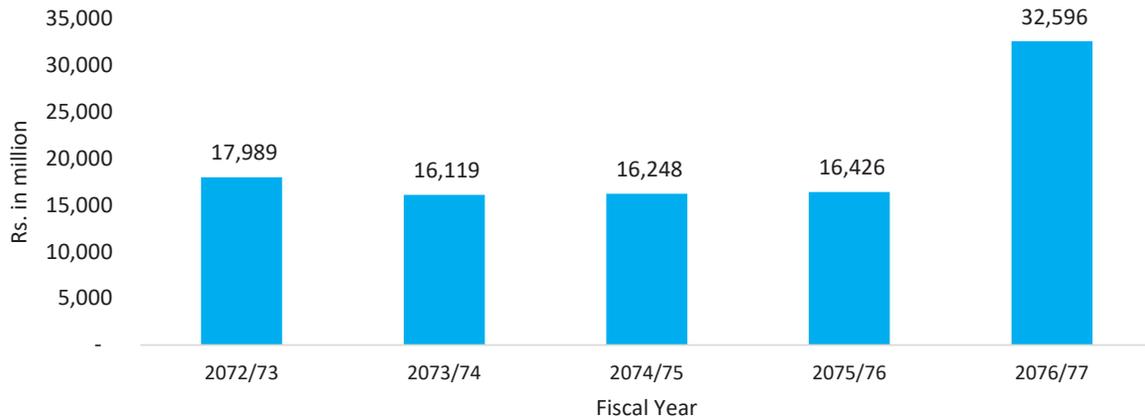
Deposit



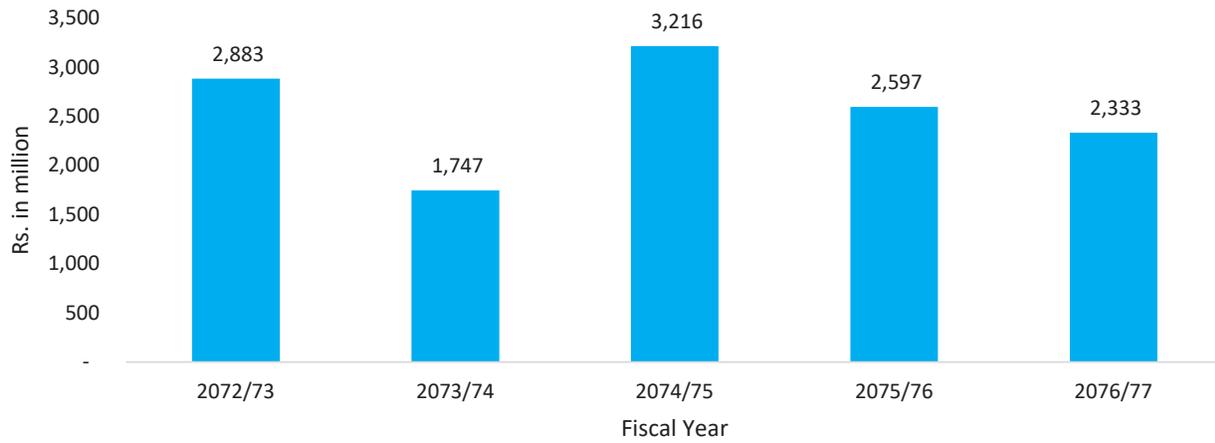
Loan & Advances



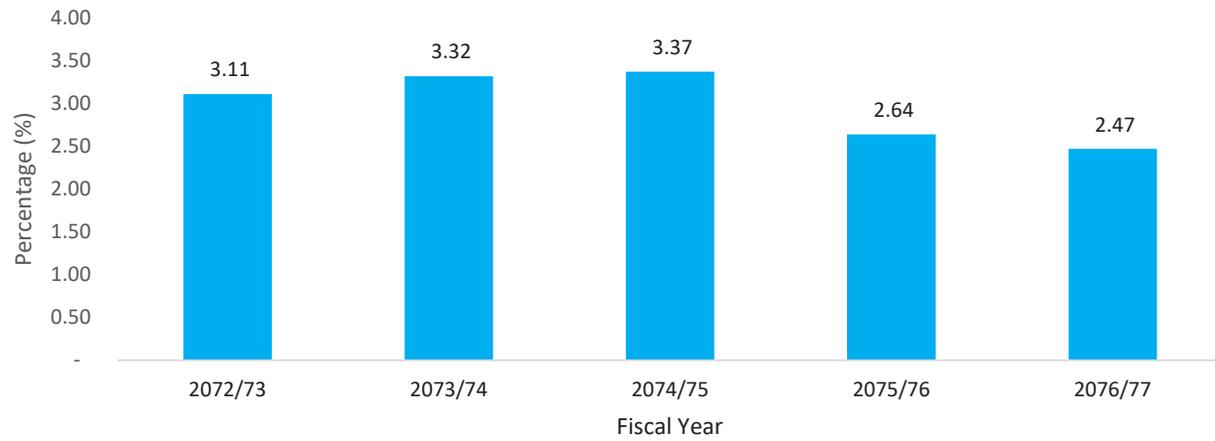
Investment



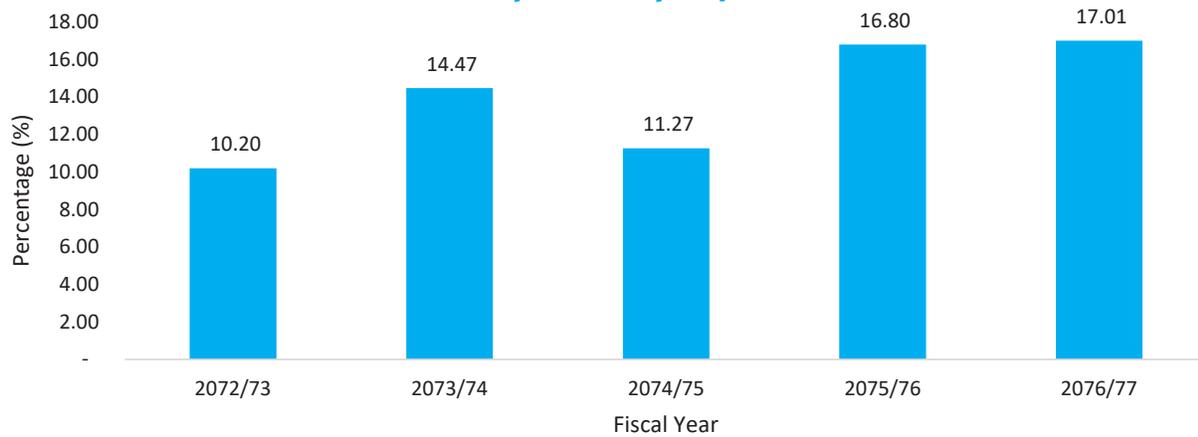
Net Profit



Non-Performing Asset (NPA)



Capital Adequacy



प्रादेशिक कार्यालय तथा शाखा सञ्जाल

प्रदेश नं. १

प्रादेशिक कार्यालय: विराटनगर, मोरङ				
सि.नं.	शाखा कार्यालय	ठेगाना	सम्पर्क नं.	इमेल
१	भद्रपुर	भद्रपुर न.पा.-३, भापा	०२३-५२०१९४ ०२३-५२००४५	nblbhadrapur@nepalbank.com.np
२	मिल्सएरिया	विराटनगर म.न.पा.-२०, मोरङ	०२१-४३६२१९ ०२१-४२५०२४	nblmillsarea@nepalbank.com.np
३	सिटी अफिस धरान	धरान उ.म.न.पा.-४, सुनसरी	०२५-५२०४१३ ०२५-५२००८४	dhr@nepalbank.com.np
४	रंगेली	रंगेली न.पा.-१, मोरङ	०२१-५८००६२	nblrangeli@nepalbank.com.np
५	सिटी अफिस विराटनगर	विराटनगर म.न.पा.-८, मोरङ	०२१-५२२४०६ ०२१-५२५४४२	bro@nepalbank.com.np
६	ईलाम	ईलाम न.पा.-२, ईलाम	०२७-५२००१८ ०२७-५२००६३	nblilam@nepalbank.com.np
७	तेह्रथुम	म्यागलुङ न.पा.-२, तेह्रथुम	०२६-४६०१५५ ०२६-४६०१०६	nbltehrathum@nepalbank.com.np
८	धुलाबारी	मेचीनगर न.पा.-१०, भापा	०२३-५६०१५५ ०२३-५६०२९३	nbl dhulabari@nepalbank.com.np
९	इटहरी	इटहरी उ.म.न.पा.-१, सुनसरी	०२५-५८००५९ ०२५-५८११५९	ith@nepalbank.com.np
१०	ताप्लेजुङ	फुङलिङ गा.पा.-४, ताप्लेजुङ	०२४-४६०१५५	nbltaplejung@nepalbank.com.np
११	फिदिम	फिदिम न.पा.-१, पाँचथर	०२४-५२०१५५	nblfidim@nepalbank.com.np
१२	गौरीगंज	गौरीगंज गा.पा.-६, भापा	०२३-४१२००५	nblgaurigunj@nepalbank.com.np
१३	दुहवी	दुहवी न.पा.-५, सुनसरी	०२५-५४००२० ०२५-५४००२१	nblduhabi@nepalbank.com.np
१४	गौरादह	गौरादह न.पा.-३, भापा	०२३-४८०२७० ०२३-४८०२७१	nblgauradaha@nepalbank.com.np
१५	वित्तमोड	वित्तमोड न.पा.-३, भापा	०२३-५४०२९१ ०२३-५४१०७७	brm@nepalbank.com.np
१६	उर्लाबारी	उर्लाबारी न.पा.-७, मोरङ	०२१-५४१९९४ ०२१-५४१९९७	nblurlabari@nepalbank.com.np
१७	बजारअड्डा	विराटनगर उ.म.न.पा.-९, मोरङ	०२१-४१७३१३ ०२१-४१७३१४	nblbazaradda@nepalbank.com.np
१८	काँकडभिट्टा	मेची न.पा.-१०, भापा	०२३-५६२०५५ ०२३-५६२२५१	kdv@nepalbank.com.np
१९	बुधबारे	बुद्धशान्ती गा.पा.-६, भापा	०२३-५५५२१२	nblbudhabare@nepalbank.com.np
२०	चक्रघट्टी	बराह न.पा.-६, सुनसरी	०२५-५५११२७ ०२५-५५११२६	nblchakraghatti@nepalbank.com.np

२१	भुम्का	रामधुनी न.पा.-५, सुनसरी	०२५-५६२१९९ ०२५-५६२३५०	nbljhumka@nepalbank.com.np
२२	सुरुङ्गा	कन्काई न.पा.-३, भ्रपा	०२३-५५०८४४ ०२३-५५१००२	nblsurunga@nepalbank.com.np
२३	मंगलबारे	देउमाई न.पा.-४, ईलाम	०२७-४००२०३	nblmagalbare@nepalbank.com.np
२४	गाईघाट	त्रियुगा न.पा.-११, उदयपुर	०३५-४२०३७८	nblgaighat@nepalbank.com.np
२५	भोजपुर	भोजपुर न.पा.-९, भोजपुर	०२९-४२००१०	nblbhojpur@nepalbank.com.np
२६	दमक	दमक न.पा.-११, भ्रपा	०२३-५८२६१६ ०२३-५८०१०६	dmk@nepalbank.com.np
२७	खाँदबारी	खाँदबारी न.पा.-१, संखुवासभा	०२९-५६०२८४	nblkhandabari@nepalbank.com.np
२८	पाख्रिबास	पाख्रिबास न.पा.-४, धनकुटा	०२६-४०५१७६	nblpakhribas@nepalbank.com.np
२९	बिराटचोक	सुन्दर हरैँचा न.पा.-९, मोरङ्ग	०२१-५४५८४३	nblbiratchowk@nepalbank.com.np
३०	सिरिजङ्गा	सिरिजङ्गा गा.पा.-४, ताप्लेजुङ्ग	९८६१०८९३३३	nblsirijanga@nepalbank.com.np
३१	आठराई	आठराई गा.पा.-१, तेह्रथुम	९८६२६५११४०	nblaathrai@nepalbank.com.np
३२	दिक्तेल	रूपाकोट मभुवागढी न.पा.-१, खोटाङ्ग	९८५२८४९३८८	nbldiktel@nepalbank.com.np
३३	ओखलढुङ्गा	सिद्धिचरण न.पा.-१२, ओखलढुङ्गा	९८५२८४१५५५	nblokhaldhunga@nepalbank.com.np
३४	सल्लेरी	सोलु दुधकुण्ड न.पा.-५, सोलुखुम्बु	९८०८७१५६१२	nblsalleri@nepalbank.com.np
३५	रवि	मिक्लाजुङ्ग गा.पा.-४, पाँचथर	९८५२६५२८१३	nblrabi@nepalbank.com.np
३६	धनकुटा	धनकुटा न.पा.-७, धनकुटा	९८५२६८२८०६	nblthankuta@nepalbank.com.np
३७	वसन्तपुर	लालिगुरास न.पा.-२, तेह्रथुम	९८४९१५२३३७	nblbasantapur@nepalbank.com.np

प्रदेश नं. २

प्रादेशिक कार्यालय: वीरगंज, पर्सा				
सि.नं.	शाखा कार्यालय	ठेगाना	सम्पर्क नं.	इमेल
१	गौर	गौर न.पा.-१, रौतहट	०५५-५२०१५५ ०५५-५२०१५६	nblgaur@nepalbank.com.np
२	सिटी अफिस जनकपुर	जनकपुर उ.म.न.पा.-१, धनुषा	०४१-५९०१७१ ०४१-५९०१७०	nbljnk@nepalbank.com.np
३	राजविराज	राजविराज न.पा.-३, सप्तरी	०३१-५२२२८७ ०३१-५२०१८४	nblrajviraj@nepalbank.com.np
४	कलैया	कलैया उ.म.न.पा.-४, बारा	०५३-५५०००८	nblkalaiya@nepalbank.com.np

५	मलंगवा	मलंगवा न.पा.-८, सर्लाही	०४६-५२०९३९ ०४६-५२०९६९	nblmalangawa@nepalbank.com.np
६	लाहान	लाहान न.पा.-८, सिराहा	०३३-५६०९८३ ०३३-५६०९८४	lhn@nepalbank.com.np
७	माईस्थान	वीरगंज उ.म.न.पा.-२, पर्सा	०५९-५२९८६८ ०५९-५२२०३५	nblmaisthan@nepalbank.com.np
८	ज.चु.का कम्पाउण्ड	जनकपुर उ.म.न.पा.-६, धनुषा	०४९-५९०३९७ ०४९-५९०३९८	nbljnkchu@nepalbank.com.np
९	सिटी अफिस विरगंज	वीरगंज उ.म.न.पा.-३, पर्सा	०५९-५२९३०६ ०५९-५२२७०६	bco@nepalbank.com.np
१०	श्रीपुर	वीरगंज उ.म.न.पा.-१६, पर्सा	०५९-५२२८०८ ०५९-५२२२८४	sri@nepalbank.com.np
११	मटिहानी	मटिहानी न.पा.-८, महोत्तरी	९८६०३४९३७६	nblmatihani@nepalbank.com.np
१२	कन्चनपुर	कन्चनरूप न.पा.-८, सप्तरी	०३९-५६००९९ ०३९-५६०७२०	nblkanchanpur@nepalbank.com.np
१३	चन्द्रनिगाहापुर	चन्द्रपुर न.पा.-४, रौतहट	०५५-५४०२९२	nblchapur@nepalbank.com.np
१४	गौशाला	गौशाला न.पा.-९, महोत्तरी	०४४-५५६९४५	nblgaushala@nepalbank.com.np
१५	जितपुर	सिमरा उ.म.न.पा.-७, बारा	०५३-४९२०७९ ०५३-४९२०७०	nbljitpur@nepalbank.com.np
१६	गोदार	गणेशमान चारनाथ न.पा.-७, धनुषा	०४९-४९३००९ ०४९-४९३००२	godar@nepalbank.com.np
१७	बयलबास	ईश्वरपुर न.पा.-२, सर्लाही	०४६-५७५९३५	nblbayalbas@nepalbank.com.np
१८	कटहरिया	कटहरिया न.पा.-८, रौतहट	९८५५०४४६०५	nblkathariya@nepalbank.com.np
१९	फत्तेपुर	सप्तकोशी न.पा.-९, सप्तरी	०३९-५५०२२० ०३९-५५०२२९	nblphattepur@nepalbank.com.np
२०	आदर्शनगर	वीरगंज उ.म.न.पा.-१३, पर्सा	०५९-४९८०५९ ०५९-४९८०५०	bja@nepalbank.com.np
२१	गोलबजार	गोलबजार न.पा.-६, सिराहा	०३३-५४०००७ ०३३-५४०३५३	nblgolbazar@nepalbank.com.np
२२	हरिवन	हरिवन न.पा.-९, सर्लाही	०४६-५३०६२० ०४६-५३०६९९	nblhariwan@nepalbank.com.np
२३	बरहथवा	बरहथवा न.पा.-५, सर्लाही	०४६-५४०३९२ ०४६-५४००९०	nblbarahathawa@nepalbank.com.np
२४	सिराहा	सिराहा न.पा.-९, सिराहा	०३३-५२०२८३ ०३३-५२०५६४	nblsiraha@nepalbank.com.np
२५	महुवन	सखुवा पर्सौनी गा.पा.-५, पर्सा	०५९-४९९८९७	nblmahuwan@nepalbank.com.np
२६	हरिपुर	हरिपुर न.पा.-२, सर्लाही	०४६-४९९२००	nblharipur@nepalbank.com.np
२७	समनपुर	गढीमाई न.पा.-४, रौतहट	९८९५८४९६६०	nblsamanpur@nepalbank.com.np
२८	कल्याणपुर	खड्ग न.पा.-७, सप्तरी	०३९-५४०४५९ ०३९-५४०४५२	nblkalyanpur@nepalbank.com.np
२९	बर्दिबास	बर्दिबास न.पा.-१४, महोत्तरी	०४४-५५०७५८ ०४४-५५०७६३	nblbardibas@nepalbank.com.np

३०	राजदेवी	राजदेवी न.पा.-४, पर्सा	९८५५०५६९३५	nblrajdevi@nepalbank.com.np
३१	सर्लाही पर्सा	पर्सा गा.पा.-५, सर्लाही	९८५४०५०२६३	parsa.sarlahi@nepalbank.com.np
३२	भवानीपुर	बसवरिया गा.पा.-३, सर्लाही	९८५४०३५५४०	nbl.bhawanipur@nepalbank.com.np
३३	सबैला	सबैला न.पा.-३, धनुषा	९८४४०५३३९१	nblsabaila@nepalbank.com.np
३४	निजगढ	निजगढ न.पा.-९, बारा	९८४४९९३५५३	nblnijgadh@nepalbank.com.np

बागमती प्रदेश

प्रादेशिक कार्यालय: काठमाडौं

सि.नं.	शाखा कार्यालय	ठेगाना	सम्पर्क नं.	इमेल
१	काठमाडौं बैंकिङ्ग अफिस	काठमाडौं म.न.पा.-२२, काठमाडौं	०१-४२४७९९९ ०१-४२२३७९२	kbo@nepalbank.com.np
२	बनेपा	बनेपा न.पा.-१०, काभ्रे	०११-६६२३०३	bnp@nepalbank.com.np
३	ललितपुर	ललितपुर म.न.पा.-१६, ललितपुर	०१-५५३३२०४, ०१-५५५४२६७	gbl@nepalbank.com.np
४	भक्तपुर	भक्तपुर न.पा.-१०, भक्तपुर	०१-६६२००९६	bkp@nepalbank.com.np
५	भेडासिं	काठमाडौं म.न.पा.-२५, काठमाडौं	०१-४२२८५६९ ०१-४२२९८७४	bds@nepalbank.com.np
६	सिटी अफिस नारायणगढ	भरतपुर म.न.पा.-३, चितवन	०५६-५३०९९१ ०५६-५२२२०५	nrg@nepalbank.com.np
७	सिटी अफिस हेटौंडा	हेटौंडा उ.म.न.पा.-१०, मकवानपुर	०५७-५२०७२९ ०५७-५२००१०	hco@nepalbank.com.np
८	त्रिशुली	विदुर न.पा.-२, नुवाकोट	०१०-५६०६०८ ०१०-५६०१००	trs@nepalbank.com.np
९	डिल्लीबजार	काठमाडौं म.न.पा.-३३, काठमाडौं	०१-४०९२५८५ ०१-४०९२५८८	dlb@nepalbank.com.np
१०	पाटन औद्योगिक क्षेत्र	ललितपुर म.न.पा.-१५, ललितपुर	०१-५५२९४९३ ०१-५५२३६०३	pie@nepalbank.com.np
११	बालाजु	काठमाडौं म.न.पा.-१६, काठमाडौं	०१-४३६२०१७ ०१-४३५०२५९	bie@nepalbank.com.np
१२	कालिमाटी	काठमाडौं म.न.पा.-१३, काठमाडौं	०१-४२७३३६० ०१-४२७९६९२	klm@nepalbank.com.np
१३	किर्तिपुर	किर्तिपुर न.पा.-१०, काठमाडौं	०१-४३३२६३७ ०१-४३३९३०४	krt@nepalbank.com.np
१४	साँखु	शंखरापुर न.पा.-७, काठमाडौं	०१-४४५०६६७	nblsankhu@nepalbank.com.np
१५	रत्ननगर	रत्ननगर न.पा.-२, चितवन	०५६-५६०२१० ०५६-५६०७२८	nbltandi@nepalbank.com.np
१६	लाजिम्पाट	काठमाडौं म.न.पा.-२, काठमाडौं	०१-४४३७५३३ ०१-४४९४९४०	lzm@nepalbank.com.np

१७	हेटौंडा औद्योगिक क्षेत्र	हेटौंडा उ.म.न.पा.-८, मकवानपुर	०५७-५२०६९८ ०५७-५२०४९७	hie@nepalbank.com.np
१८	चौतारा	चौतारा साँगाचोकगढी न.पा.-७, सिन्धुपाल्चोक	०११-६२०१०५	nblchautara@nepalbank.com.np
१९	चावहिल	काठमाडौं म.न.पा.-७, काठमाडौं	०१-४४६६३३२ ०१-४४७०६८५	cbl@nepalbank.com.np
२०	क्षेत्रपाटी	काठमाडौं म.न.पा.-१७, काठमाडौं	०१-४२६३९२९ ०१-४२५४०३०	chp@nepalbank.com.np
२१	चापागाउँ	गोदावरी न.पा.-११, ललितपुर	०१-५५७०५१४	nblchapagaun@nepalbank.com.np
२२	रामपुर	भरतपुर म.न.पा.-१७, चितवन	०५६-५९१९७७ ०५६-५९२१४१	nblrampur@nepalbank.com.np
२३	पनौती	पनौती न.पा.-६, काभ्रे	०११-४४०५९१ ०११-४४०५९२	nblpanauti@nepalbank.com.np
२४	जोरपाटी	गोकर्णेश्वर न.पा.-७, काठमाडौं	०१-५१३४३९७ ०१-५१३४३९८	nbljorpati@nepalbank.com.np
२५	पालुङ्ग	थाहा न.पा.-४, मकवानपुर	०५७-४०००१९	nblpalung@nepalbank.com.np
२६	गितानगर	भरतपुर म.न.पा.-६, चितवन	०५६-४००२२५ ०५६-४००२९५	nblgeetanagar@nepalbank.com.np
२७	धुन्चे	गोसाइकुण्ड गा.पा.-६, रसुवा	०१०-५४०२७८ ०१०-५४०१०५	nbldhunche@nepalbank.com.np
२८	पाँचखाल	पाँचखाल न.पा.-३, काभ्रे	०११-४९९११८ ०११-४९९००८	nblpanchkhal@nepalbank.com.np
२९	चरिकोट	भिमेश्वर न.पा.-३, दोलखा	०४९-४२००६४ ०४९-४२९९५५	nblcharikot@nepalbank.com.np
३०	भण्डारा	राप्ती न.पा.-५, चितवन	०५६-५५०४७०	nblbhandara@nepalbank.com.np
३१	कुपण्डोल	ललितपुर म.न.पा.-१०, ललितपुर	०१-५५३९७४७ ०१-५५२२०४०	kpd@nepalbank.com.np
३२	थानकोट	चन्द्रागिरी न.पा.-३, काठमाडौं	०१-४३१२१८४ ०१-४३१३४३८	nblthankot@nepalbank.com.np
३३	मेलम्ची	मेलम्ची न.पा.-११, सिन्धुपाल्चोक	०११-४०१०१७	nblmelamchi@nepalbank.com.np
३४	थैव	गोदाबरी न.पा.-१४, ललितपुर	०१-५०१४७८५ ०१-५०१४७८६	nblthaiba@nepalbank.com.np
३५	जावलाखेल	ललितपुर म.न.पा.-४, ललितपुर	०१-५५५२९८९ ०१-५५४७११८	jwk@nepalbank.com.np
३६	पर्साबजार	खैरहनी न.पा.-८, चितवन	०५६-५८३१९५ ०५६-५८३१७५	nblparsi@nepalbank.com.np
३७	सैनिक	काठमाडौं म.न.पा.-२२, काठमाडौं	०१-४२४८०७१	sdr@nepalbank.com.np
३८	कान्तिपथ	काठमाडौं म.न.पा.-३०, काठमाडौं	०१-४२२७३७५ ०१-४२४४९५६	ktp@nepalbank.com.np
३९	खिम्ती	लिखु तामाकोशी गा.पा.-६, रामेछाप	०४८-४११०४८	nblkhimti@nepalbank.com.np
४०	थिमी	मध्यपुर थिमी न.पा.-४, भक्तपुर	०१-६६३०९४१	nblthimi@nepalbank.com.np
४१	महाराजगञ्ज	काठमाडौं म.न.पा.-४, काठमाडौं	०१-४७२१५५२ ०१-४७२१६५९	nblmaharajgunj@nepalbank.com.np

४२	कोटेश्वर	काठमाडौं म.न.पा.-३२, काठमाडौं	०१-४६००७०९	nblkoteswor@nepalbank.com.np
४३	दुधौली	दुधौली न.पा.-९, सिन्धुली	०४७-४९२०७४ ०४७-४९२०८४	nbludhauri@nepalbank.com.np
४४	धादिङ्ग बेसी	निलकण्ठ न.पा.-३, धादिङ्ग	०१०-५२००९६	nblhdadingbesi@nepalbank.com.np
४५	बानेश्वर	काठमाडौं म.न.पा.-१०, काठमाडौं	९८५९२३२५४७	nblbaneshwor@nepalbank.com.np
४६	सानो पोखरा	हेटौंडा उ.म.न.पा.-५, मकवानपुर	०५७-५२९५९८ ०५७-५२९६९८	nblsanopokhara@nepalbank.com.np
४७	सिंगटी	कालिन्चोक गा.पा.-३, दोलखा	०४९-४९०९२२	nblsingati@nepalbank.com.np
४८	खोपासी	पनौती न.पा.-१०, काभ्रे	०११-४९०००९	nblkhopasi@nepalbank.com.np
४९	भाटभटेनी	काठमाडौं म.न.पा.-५, काठमाडौं	९८४९४६२५४५	nblbhatbhateni@nepalbank.com.np
५०	भम्सीखेल	ललितपुर म.न.पा.-३, ललितपुर	९८४९४०४२४२	nbljhamsikhel@nepalbank.com.np
५१	इमाडोल	महालक्ष्मी न.पा.-४, ललितपुर	०१-५२०३७९०	nblimadol@nepalbank.com.np
५२	सूर्यविनायक	सूर्यविनायक न.पा.-५, भक्तपुर	०१-५७०८०५०	nblsuryabinayak@nepalbank.com.np
५३	हात्तीगौडा	बुढानिलकण्ठ न.पा.-८, काठमाडौं	९८५९३९०००५	nblhattigauda@nepalbank.com.np
५४	नयाँबजार	काठमाडौं म.न.पा.-१६, काठमाडौं	०१-४३५५८९९ ०१-४३५५७९९	nblnayabazar@nepalbank.com.np
५५	भैसेपाटी	ललितपुर म.न.पा.-२५, ललितपुर	९८४९९०९४३५	nblhaisepati@nepalbank.com.np

गण्डकी प्रदेश

प्रादेशिक कार्यालय: पोखरा, कास्की				
सि.नं.	शाखा कार्यालय	ठेगाना	सम्पर्क नं.	इमेल
१	सिटी अफिस पोखरा	पोखरा म.न.पा.-३, कास्की	०६१-५२९९९२ ०६१-५३९२५०	pco@nepalbank.com.np
२	बाग्लुङ्ग	बाग्लुङ्ग न.पा.-२, बाग्लुङ्ग	०६८-५२०९५५ ०६८-५२०२९५	bgl@nepalbank.com.np
३	दमौली	व्यास न.पा.-२, तनहुँ	०६५-५६०९५५ ०६५-५६०९५५	dml@nepalbank.com.np
४	म्याग्दी बेनी	बेनी न.पा.-७, म्याग्दी	०६९-५२०९५५	nblbeni@nepalbank.com.np
५	कुश्मा	कुश्मा न.पा.-६, पर्वत	०६७-४२०५३५	nblkushma@nepalbank.com.np
६	जोमसोम	घरपोखोड गा.पा.-४, मुस्ताङ्ग	०६९-४४००५५	nbljomsom@nepalbank.com.np
७	स्याङ्गजा	पुतलीबजार न.पा.-१, स्याङ्गजा	०६३-४२०९५५	syj@nepalbank.com.np
८	खैरेनीटार	शुक्लागण्डकी न.पा.-७, तनहुँ	०६५-४९२२५४ ०६५-४९२२५५	khairenitar@nepalbank.com.np
९	वाल्लिङ्ग	वाल्लिङ्ग न.पा.-८, स्याङ्गजा	०६३-४४०९९४	nblwaling@nepalbank.com.np
१०	बगर	पोखरा म.न.पा.-१, कास्की	०६१-५२०३५४ ०६१-५३०६४८	nblbagar@nepalbank.com.np
११	डुम्रे	बन्दीपुर गा.पा.-१, तनहुँ	०६५-५८०९९६	nblumre@nepalbank.com.np

१२	बुर्तिवाङ्ग	ढोरपाटन न.पा.-१, बाग्लुङ्ग	०६८-४१००१८ ०६८-४१००१९	nblburtibang@nepalbank.com.np
१३	गल्कोट	गल्कोट न.पा.-५, बाग्लुङ्ग	०६८-४११००२ ०६८-४११०६६	nblgalkot@nepalbank.com.np
१४	चामे मनाङ्ग	चामे गा.पा.-४, मनाङ्ग	०६६-४४०१५५	nblchamemanang@nepalbank.com.np
१५	आरुङ्गखोला	मध्यविन्दु न.पा.-१०, नवलपुर	०७८-५५५००७ ०७८-५५५००८	nblarungkhola@nepalbank.com.np
१६	सुन्दरबजार	सुन्दरबजार न.पा.-९, लमजुङ्ग	०६६-४०२१५५ ०६६-४०२१७५	nblsundarbazar@nepalbank.com.np
१७	सुन्तलेटार	चापाकोट न.पा.-९, स्याङ्गजा	०६३-४१११३५	suntaletar@nepalbank.com.np
१८	पृथ्वीचोक	पोखरा म.न.पा.-९, कास्की	०६१-५२०४३९ ०६१-५२८८१९	pck@nepalbank.com.np
१९	बेशीसहर	बेशीसहर न.पा.-१, लमजुङ्ग	०६६-५२०७८५ ०६६-५२०३८५	nblbeshisahar@nepalbank.com.np
२०	तालचोक	पोखरा म.न.पा.-२७, कास्की	०६१-५६११५० ०६१-५६११५५	nbltalchowk@nepalbank.com.np
२१	हेम्जा	पोखरा म.न.पा.-२५, कास्की	०६१-४००५०० ०६१-४००५०१	nblhemja@nepalbank.com.np
२२	विरौटा	पोखरा म.न.पा.-१७, कास्की	०६१-४६८०७०	nblbirauta@nepalbank.com.np
२३	कावासोती	कावासोती न.पा.-८, नवलपुर	०७८-५४११९६ ०७८-५४११९७	nblkawasoti@nepalbank.com.np
२४	नार्फु	नार्पाभूमी गा.पा.-३, मनाङ्ग	९८५६०४९००१	nblnarphu@nepalbank.com.np
२५	जौवारी	सिरान्चोक गा.पा.-८, गोरखा	९८१६८०२२०१	nbljaubari@nepalbank.com.np

लुम्बिनी प्रदेश

प्रादेशिक कार्यालय: बुटवल, रुपन्देही

सि.नं.	शाखा कार्यालय	ठेगाना	सम्पर्क नं.	इमेल
१	सिटी अफिस नेपालगञ्ज	नेपालगञ्ज उ.म.न.पा.-१३, बाँके	०८१-५२५६४६ ०८१-५२०१६८	nco@nepalbank.com.np
२	सिद्धार्थनगर	सिद्धार्थनगर न.पा.-८, रुपन्देही	०७१-५२०६४६ ०७१-५२०१३५	bhw@nepalbank.com.np
३	कृष्णनगर	कृष्णनगर न.पा.-२, कपिलवस्तु	०७६-५२०८५६ ०७६-५२००२२	nblkrishnagar@nepalbank.com.np
४	पाल्पा	तानसेन न.पा.-४, पाल्पा	०७५-५२२६५४ ०७५-५२०१३०	nblpalpa@nepalbank.com.np
५	दाङ्ग	घोराही उ.म.न.पा.-१४, दाङ्ग	०८२-५६०१६६ ०८२-५६००१२	dan@nepalbank.com.np
६	राजापुर	राजापुर न.पा.-१, बर्दिया	०८४-४६०३५५ ०८४-४६०१५५	nblrajapur@nepalbank.com.np
७	प्युठान	मल्लरानी गा.पा.-४, प्युठान	०८६-४२००५० ०८६-४२०२२३	nblpyuthan@nepalbank.com.np
८	सिटी अफिस खस्यौली	बुटवल उ.म.न.पा.-४, रुपन्देही	०७१-५४०२८० ०७१-५४१०३६	btl@nepalbank.com.np
९	रोल्पा	रोल्पा न.पा.-२, रोल्पा	०८६-४४०२९३ ०८६-४४०११५	nblrolpa@nepalbank.com.np
१०	धम्बोजी	नेपालगञ्ज उ.म.न.पा.-१, बाँके	०८१-५२२१३० ०८१-५२०२०५	njd@nepalbank.com.np



११	मणिग्राम	तिलोत्तमा न.पा.-५, रूपन्देही	०७१-५६२७२५	nblmanigram@nepalbank.com.np
१२	सानोश्री	मधुवन न.पा.-६, बर्दिया	०८४-४४००६५	nblsanoshree@nepalbank.com.np
१३	घर्तिगाउँ	माडी गा.पा.-२, रोल्पा	०८६-४१६०२४	nblghartigaun@nepalbank.com.np
१४	मुर्गिया	सैनामैना न.पा.-३, रूपन्देही	०७१-४४०३६३	nblmurgiya@nepalbank.com.np
१५	कोहलपुर	कोहलपुर न.पा.-११, बाँके	०८१-५४०२०६ ०८१-५४०५२०	nblkohalpur@nepalbank.com.np
१६	रुकुमकोट	सिस्ने गा.पा.-६, रुकुम पूर्व	०८८-४१३०८७	rukumkot@nepalbank.com.np
१७	तुटे पिपल	ओम सतिया गा.पा.-१, रूपन्देही	०७१-४२९४९७	nblthutepipal@nepalbank.com.np
१८	चन्द्रौटा	शिवराज न.पा.-५, कपिलवस्तु	०७६-५४०३७३ ०७६-५४०३९४	nblchandrauta@nepalbank.com.np
१९	शान्तिपुर	चन्द्रकोट गा.पा.-४, गुल्मी	०७९-४२००५६ ०७९-४२००५७	nblshantipur@nepalbank.com.np
२०	गुलरिया	गुलरिया न.पा.-५, बर्दिया	०८४-४२०५०२ ०८४-४२१२०६	nblgulariya@nepalbank.com.np
२१	पाल्हीनन्दन	पाल्हीनन्दन गा.पा.-३, परासी	९८५७०४६८५४	nblpalhinandan@nepalbank.com.np
२२	तुल्सीपुर	तुल्सीपुर उ.म.न.पा.-६, दाङ्ग	०८२-५२३४८५ ०८२-५३२४८४	nbltulsipur@nepalbank.com.np
२३	छहरा	रैनादेवी छहरा गा.पा.-४, पाल्पा	०७५-६२००६०	nblchhahara@nepalbank.com.np
२४	लुङ्ग्री	लुङ्ग्री गा.पा.-५, रोल्पा	९७४९१४६९८७	nbllungri@nepalbank.com.np
२५	ठाकुरद्वारा	ठाकुरबाबा न.पा.-९, बर्दिया	०८४-४०२०९४	nblthakurdwara@nepalbank.com.np
२६	सन्धिखर्क	सन्धिखर्क न.पा.-१, अर्घाखाँची	०७७-४२०८९२	nblsandhikharka@nepalbank.com.np
२७	बिजुवार	प्युठान न.पा.-४, प्युठान	०८६-४६०६९९	nblbijuwar@nepalbank.com.np
२८	सिसहनिया	राप्ती गा.पा.-५, दाङ्ग	०८२-४०२१११ ०८२-४०२११२	nblsisahaniya@nepalbank.com.np
२९	भिङ्ग्री	स्वर्गद्वारी न.पा.-४, प्युठान	०८६-४००९८३	nblbhingri@nepalbank.com.np
३०	वामीटक्सार	मुसिकोट न.पा.-७, गुल्मी	०७९-४१२२१५	nblwamitaksar@nepalbank.com.np
३१	वाणगंगा	वाणगंगा न.पा.-४, कपिलवस्तु	९८५७०८८२९८	nblbanganga@nepalbank.com.np
३२	लमही	लमही न.पा.-९, दाङ्ग	९८४९९४९६०५	nblsisahaniya@nepalbank.com.np
३३	तम्घास	रेसुङ्गा न.पा.-८, गुल्मी	९८४७०२१९२०	nbllamahi@nepalbank.com.np

कर्णाली प्रदेश

प्रादेशिक कार्यालय: विरेन्द्रनगर, सुर्खेत				
सि.नं.	शाखा कार्यालय	ठेगाना	सम्पर्क नं.	इमेल
१	सल्यान	शारदा न.पा.-२, सल्यान	०८८-५२०३३३ ०८८-५२०३०३	nbsalyan@nepalbank.com.np
२	जाजरकोट	भेरी न.पा.-४, जाजरकोट	०८९-४३०२१९ ०८९-४३०११९	nbljarkot@nepalbank.com.np
३	रुकुम	मुसिकोट न.पा.-१, रुकुम	०८८-५३००९३ ०८८-५३०३५०	nblrukum@nepalbank.com.np
४	डोल्पा	तुली भेरी न.पा.-३, डोल्पा	०८७-५५००८४	nbdolpa@nepalbank.com.np
५	विरेन्द्रनगर	विरेन्द्रनगर न.पा.-६, सुर्खेत	०८३-५२१०६६ ०८३-५२०२६४	nblbirendranagar@nepalbank.com.np
६	बागचौर	बागचौर न.पा.-२, सल्यान	०८८-४१२०९३	nblbagchaur@nepalbank.com.np
७	जगदुल्ला	जगदुल्ला गा.पा.-२, डोल्पा	९८५७०४१२९५	nbljagadulla@nepalbank.com.np
८	काइके	काइके गा.पा.-२, डोल्पा	९८६८९७०६११	nblkaike@nepalbank.com.np
९	चौरजहारी	चौरजहारी न.पा.-१, रुकुम	९८५७८२४४००	nblchaurjahari@nepalbank.com.np
१०	जुम्ला	चन्दननाथ न.पा.-५, जुम्ला	९८४९०८७२५४	nbljumla@nepalbank.com.np

सुदूरपश्चिम प्रदेश

प्रादेशिक कार्यालय: धनगढी, कैलाली				
सि.नं.	शाखा कार्यालय	ठेगाना	सम्पर्क नं.	इमेल
१	टिकापुर	टिकापुर न.पा.-१, कैलाली	०९१-५६०१५५ ०९१-५६०९१७	nbltikapur@nepalbank.com.np
२	धनगढी	धनगढी उ.म.न.पा.-१, कैलाली	०९१-५२११०९ ०९१-५२१४०९	dhg@nepalbank.com.np
३	महेन्द्रनगर	भिमदत्त न.पा.-४, कञ्चनपुर	०९९-५२१२८५ ०९९-५२१३३२	nblmahendranagar@nepalbank.com.np
४	विलासपुर	शुक्लाफाँटा न.पा.-१०, कञ्चनपुर	०९९-५४००६८	nblbilaspur@nepalbank.com.np
५	डडेल्धुरा	अमरगढी न.पा.-२, डडेल्धुरा	०९६-४१०२५०	nbdadeldhura@nepalbank.com.np
६	जोगबुढा	पर्शुराम न.पा.-२, डडेल्धुरा	०९६-४११००९	nbljogbudha@nepalbank.com.np
७	त्रिवेणी	त्रिवेणी न.पा.-४, बाजुरा	९८४५५४९५२८	nbltriveni@nepalbank.com.np
८	अत्तरिया	गोदावरी न.पा.-२, कैलाली	९८४८४४४४७७	nblatahariya@nepalbank.com.np
९	लम्की	लम्की चुहा न.पा.-१, कैलाली	९८५८४७७००७	nblamki@nepalbank.com.np

एक्सटेन्सन काउण्टरहरू

मेची भन्सार कार्यालय
मेचीनगर न.पा.-६, भ्रपा

**मालपोत कार्यालय,
लाहान**
लाहान न.पा.-८, सिराहा

हेटौडा मालपोत कार्यालय
हेटौडा उ.म.न.पा.-१०,
मकवानपुर

**भक्तपुर नगरपालिका
कार्यालय**
भक्तपुर न.पा.-२, भक्तपुर

**कृषि तथा बन विज्ञान
विश्वविद्यालय**
भरतपुर म.न.पा.-१५, चितवन

**मालपोत कार्यालय,
दमौली**
व्यास न.पा.-३, तनहुँ

**हटियाबजार एक्सटेन्सन
काउण्टर**
गलकोट न.पा.-३, बाग्लुङ

**कृष्णनगर नगरपालिका
कार्यालय**
कृष्णनगर न.पा.-२,
कपिलवस्तु

गैरहवा बहुमुखी क्याम्पस
सिद्धार्थनगर न.पा.-१२,
रूपन्देही

**श्रीनगर एक्सटेन्सन
काउण्टर**
शारदा न.पा.-१, सल्यान

**मेची भन्सार कार्यालय
(यात्रु कक्ष)**
मेचीनगर न.पा.-६, भ्रपा

**मालपोत कार्यालय,
चन्द्रनिगाहापुर**
चन्द्रपुर न.पा.-४, रौटहट

त्रिभुवन विश्वविद्यालय, बल्सु
काठमाडौं म.न.पा.-१४, काठमाडौं

भक्तपुर मालपोत कार्यालय
भक्तपुर न.पा.-१०, भक्तपुर

खहरे एक्सटेन्सन काउण्टर
त्रिपुरासुन्दरी गा.पा.-७, धादिङ्ग

**आन्तरिक राजश्व कार्यालय,
बाग्लुङ**
बाग्लुङ न.पा.-२, बाग्लुङ

मोदी गाउँपालिका
मोदी गा.पा.-२, पर्वत

**युनाइटेड मिसन अस्पताल,
पाल्पा**
तानसेन न.पा १, पाल्पा

**तानसेन नगरपालिका
कार्यालय**
तानसेन न.पा.-६, पाल्पा

सुदूरपश्चिम विश्वविद्यालय
भिमदत्त न.पा.-१८, कञ्चनपुर

मेची बहुमुखी क्याम्पस
भद्रपुर न.पा.-१५, भ्रपा

**रतन राज्य बहुमुखी
क्याम्पस**
काठमाडौं म.न.पा.-३०,
काठमाडौं

मालपोत कार्यालय, कलंकी
काठमाडौं म.न.पा.-१४,
काठमाडौं

**मालपोत कार्यालय,
ललितपुर**
ललितपुर म.न.पा.-४, ललितपुर

पृथ्वीनारायण क्याम्पस
पोखरा म.न.पा.-१, कास्की

**आन्तरिक राजश्व
कार्यालय, दमौली**
व्यास न.पा.-२, तनहुँ

**कृष्णनगर भन्सार
कार्यालय, कपिलवस्तु**
कृष्णनगर न.पा.-५, कपिलवस्तु

**बगनासकाली एक्सटेन्सन
काउण्टर**
बगनासकाली गा.पा.-१, पाल्पा

**बहादुरगञ्ज एक्सटेन्सन
काउण्टर**
कृष्णनगर न.पा.-८, कपिलवस्तु

**करदाता सेवा कार्यालय,
फिदिम**
फिदिम न.पा.-१, पाँचथर

**मध्यपुर थिमी
नगरपालिका**
मध्यपुर थिमी न.पा.-७,
भक्तपुर

पञ्चकन्या क्याम्पस
काठमाडौं म.न.पा.-२८,
काठमाडौं

अमृत साइन्स क्याम्पस
काठमाडौं म.न.पा.-२६,
काठमाडौं

नर्सिङ क्याम्पस, पोखरा
पोखरा म.न.पा.-१२, कास्की

**बन विज्ञान प्रतिष्ठान,
पोखरा**
पोखरा म.न.पा.-१०, कास्की

**मालपोत कार्यालय,
कृष्णनगर**
कृष्णनगर न.पा.-२,
कपिलवस्तु

**नेपालगञ्ज एक्सटेन्सन
काउण्टर**
नेपालगञ्ज उ.म.न.पा.-१७,
बाँके

पञ्चोदय चोक, दाङ
घोराही उ.म.न.पा.-१५, दाङ

ATM स्टेशनहरू

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| <ul style="list-style-type: none"> • सिटी अफिस विराटनगर • ईलाम शाखा • दमक शाखा • पाख्रिवास शाखा • न्युट्रि फुड फयाक्ट्री, दुहबी • मंगलबारे शाखा • कन्चनपुर शाखा • गौशाला शाखा • बर्दिवास शाखा • चन्द्रनिगाहापुर शाखा • थिमी शाखा • गावहाल शाखा • ATM Lounge, त्रिपुरेश्वर • कमलविनायक शाखा • साँखु शाखा • कुपण्डोल शाखा • लाजिम्पाट शाखा • नयाँ बजार शाखा • बाखा बजार, थिमी • त्रिशुली शाखा • रत्ननगर शाखा • धादिङ्गबेंसी शाखा • वन विज्ञान अध्ययन संस्थान, पोखरा • हेम्जा शाखा • कुश्मा शाखा • सुन्दरबजार शाखा • सिटी अफिस खर्स्यौली • पाल्पा शाखा • सिद्धार्थनगर शाखा • चन्द्रौटा शाखा • तुल्सीपुर शाखा • गुलरिया शाखा • रूकुमकोट शाखा • टिकापुर शाखा | <ul style="list-style-type: none"> • विर्तामोड शाखा • तेह्रथुम शाखा • काँकडभिट्टा शाखा • बिराटचोक शाखा • दुहबी शाखा • गाईघाट शाखा • फत्तेपुर शाखा • बरहथवा शाखा • मर्लंगवा शाखा • राजविराज शाखा • बालाजु शाखा • किर्तिपुर शाखा • ATM Lounge, नयाँ बानेश्वर • क्षेत्रपाटी शाखा • पाटन औद्योगिक क्षेत्र • आर आर क्याम्पस, प्रदर्शनी मार्ग • डिल्लीबजार शाखा • सूर्यविनायक शाखा • थैव शाखा • पनौती शाखा • पर्साबजार शाखा • रामपुर शाखा • पोखरा मल, पृथ्वीचोक, पोखरा • स्याङ्गजा शाखा • बगर शाखा • वालिङ्ग शाखा • सिटी अफिस नेपालगञ्ज • कान्ति विद्यालय, बुटवल • राजापुर शाखा • सल्यान शाखा • छहरा शाखा • रोल्पा शाखा • डडेल्धुरा शाखा • विलासपुर शाखा | <ul style="list-style-type: none"> • सिटी अफिस धरान • फिदिम शाखा • ताप्लेजुङ्ग शाखा • भद्रपुर शाखा • भोजपुर शाखा • सिटी अफिस वीरगंज • सिटी अफिस जनकपुर • सिराहा शाखा • आर्दशनगर शाखा • कलैया शाखा • चावहिल शाखा • भक्तपुर दरबार क्षेत्र • केटिएम गेष्ट हाउस रोड, ठमेल • जोरपाटी शाखा • कान्तिपथ शाखा • चापागाउँ शाखा • बानेश्वर शाखा • पुल्चोक क्याम्पस, पुल्चोक • बनेपा शाखा • चरिकोट शाखा • दुधौली शाखा • धुन्चे शाखा • बसुन्धारा चोक, लेकसाइट पोखरा • बेनी शाखा • दमौली शाखा • ताल्चोक शाखा • दाङ्ग शाखा • धम्बोजी शाखा • कृष्णनगर शाखा • ठाकुरद्वारा शाखा • प्युठान शाखा • वीरेन्द्रनगर शाखा • जाजरकोट शाखा • महेन्द्रनगर शाखा | <ul style="list-style-type: none"> • इटहरी शाखा • धुलाबारी शाखा • भुम्का शाखा • रंगेली शाखा • बुधबारे शाखा • लाहान शाखा • ज.चु.का शाखा • गौर शाखा • हरिवन शाखा • काठमाडौँ बैकिङ्ग अफिस • जावलाखेल शाखा • मालपोत कार्यालय, कलंकी • महाराजगञ्ज शाखा • कोटेश्वर शाखा • पद्यमकन्या क्याम्पस, बागबजार • भाटभटेनी शाखा • कालिमाटी शाखा • भैसेपाटी शाखा • चौतारा शाखा • सिटी अफिस नारायणगढ • सानो पोखरा शाखा • सिटी अफिस पोखरा • हल्लनचोक, पोखरा • बाग्लुङ्ग शाखा • बुर्तिवाङ्ग शाखा • बिरौटा शाखा • मिशन हस्पिटल, पाल्पा • क्रिमशन हस्पिटल, मणिग्राम • मुर्गिया शाखा • सानोश्री शाखा • टुटे पिपल शाखा • रूकुम शाखा • धनगढी शाखा |
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प्रबन्धपत्रको दफा ६ (ख), (ग), (घ) तथा १५ (१) मा प्रस्तावित संशोधनको तीन महले

क्र.सं.	सम्बन्धित विषय	साविकको व्यवस्था	प्रस्तावित संशोधन	संशोधन गर्नुपर्ने कारण																																								
१.	बैंकको पूँजीको संरचना	<p>६. बैंकको पूँजीको संरचना:</p> <p>(ख) बैंकको जारी पूँजी रु.११,२८,२८,२०,२००/- (अक्षरेपी एघार अर्ब अष्टाइस करोड अष्टाइस लाख बीस हजार दुई सय) हुनेछ ।</p> <p>(ग) बैंकको चुक्ता पूँजी रु.११,२८,२८,२०,२००/- (अक्षरेपी एघार अर्ब अष्टाइस करोड अष्टाइस लाख बीस हजार दुई सय) हुनेछ ।</p> <p>(घ) बैंकले चुक्ता पूँजीको ५,५२,८५,८१९ थान शेयर सर्वसाधारणको लागि छुट्टयाएको छ ।</p>	<p>६. बैंकको पूँजीको संरचना:</p> <p>(ख) बैंकको जारी पूँजी रु.१२,६३,६७,५८,६२४/- (अक्षरेपी बाह्र अर्ब त्रिसठ्ठी करोड सतसठ्ठी लाख अन्दावन्न हजार छ सय चौविस) हुनेछ ।</p> <p>(ग) बैंकको चुक्ता पूँजी रु. १२,६३,६७,५८,६२४/- (अक्षरेपी बाह्र अर्ब त्रिसठ्ठी करोड सतसठ्ठी लाख अन्दावन्न हजार छ सय चौविस) हुनेछ ।</p> <p>(घ) बैंकले चुक्ता पूँजीको ६,१९,२०,११७.२८ थान शेयर सर्वसाधारणको लागि छुट्टयाएको छ ।</p>	बैंकले प्रस्ताव गरेको १२ प्रतिशत बोनश शेयर थप हुँदा पूँजी संरचनामा परिवर्तन हुने भएकोले ।																																								
२.	संस्थापकहरूले तत्काल लिन कबुल गरेको शेयर संख्या:	<p>१५. संस्थापकहरूले तत्काल लिन कबुल गरेको शेयर संख्या:</p> <p>(२) उपदफा (१) मा जुनसुकै कुरा लेखिएको भएता पनि साविक नेपाल बैंक कानून, १९९४ अन्तर्गत स्थापना भई पुनः साविकमा वाणिज्य बैंक ऐन, २०३१ अन्तर्गत बैंकको शेयर स्वामित्व सम्बन्धी अभिलेखमा उल्लिखित शेयरधनीहरूलाई नै बैंकको संस्थापक तथा अन्य शेयरधनी मानी सोही बमोजिम स्वामित्व कायम रहेको मानिनेछ ।</p>	<p>१५. संस्थापकहरूले तत्काल लिन कबुल गरेको शेयर संख्या:</p> <p>(२) उपदफा (१) मा जुनसुकै कुरा लेखिएको भएता पनि साविक नेपाल बैंक कानून, १९९४ अन्तर्गत स्थापना भई पुनः साविकमा वाणिज्य बैंक ऐन, २०३१ अन्तर्गत बैंकको शेयर स्वामित्व सम्बन्धी अभिलेखमा उल्लिखित शेयरधनीहरूलाई नै बैंकको संस्थापक तथा अन्य शेयरधनी मानी सोही बमोजिम स्वामित्व कायम रहेको मानिनेछ ।</p>	बैंकले प्रस्ताव गरेको १२ प्रतिशत बोनश शेयर थप हुँदा चुक्ता पूँजीमा हुने परिवर्तनलाई सम्बोधन गर्न संशोधन गर्न आवश्यक भएकोले ।																																								
		<table border="1"> <thead> <tr> <th>संस्थापकको नाम, ठेगाना र सहीछाप</th> <th>बाबुको नाम</th> <th>बाजेको नाम</th> <th>लिनकबुल गरेको शेयर संख्या</th> <th>साक्षीको नाम, थर, ठेगाना र सहीछाप</th> </tr> </thead> <tbody> <tr> <td>द. १.नाम: नेपाल सरकार</td> <td>-</td> <td>-</td> <td>५,७५,४२,३८३ साधारण शेयर ५१ प्रतिशत</td> <td></td> </tr> <tr> <td>द. २. सर्वसाधारण शेयरधनी</td> <td>-</td> <td>-</td> <td>५,५२,८५,८१९ साधारण शेयर ४९ प्रतिशत</td> <td></td> </tr> <tr> <td>जम्मा</td> <td></td> <td></td> <td>११,२८,२८,२०२ साधारण शेयर</td> <td></td> </tr> </tbody> </table>	संस्थापकको नाम, ठेगाना र सहीछाप	बाबुको नाम	बाजेको नाम	लिनकबुल गरेको शेयर संख्या	साक्षीको नाम, थर, ठेगाना र सहीछाप	द. १.नाम: नेपाल सरकार	-	-	५,७५,४२,३८३ साधारण शेयर ५१ प्रतिशत		द. २. सर्वसाधारण शेयरधनी	-	-	५,५२,८५,८१९ साधारण शेयर ४९ प्रतिशत		जम्मा			११,२८,२८,२०२ साधारण शेयर		<table border="1"> <thead> <tr> <th>संस्थापकको नाम, ठेगाना र सही छाप</th> <th>बाबुको नाम</th> <th>बाजेको नाम</th> <th>लिनकबुल गरेको शेयर संख्या</th> <th>साक्षीको नाम, थर, ठेगाना र सहीछाप</th> </tr> </thead> <tbody> <tr> <td>द. १. नाम: नेपाल सरकार</td> <td>-</td> <td>-</td> <td>६,४४,४७,४६८.९६ साधारण शेयर ५१ प्रतिशत</td> <td></td> </tr> <tr> <td>द. २. सर्वसाधारण शेयरधनी</td> <td>-</td> <td>-</td> <td>६,१९,२०,११७.२८ साधारण शेयर ४९ प्रतिशत</td> <td></td> </tr> <tr> <td>जम्मा</td> <td></td> <td></td> <td>१२,६३,६७,५८६.२४ साधारण शेयर</td> <td></td> </tr> </tbody> </table>	संस्थापकको नाम, ठेगाना र सही छाप	बाबुको नाम	बाजेको नाम	लिनकबुल गरेको शेयर संख्या	साक्षीको नाम, थर, ठेगाना र सहीछाप	द. १. नाम: नेपाल सरकार	-	-	६,४४,४७,४६८.९६ साधारण शेयर ५१ प्रतिशत		द. २. सर्वसाधारण शेयरधनी	-	-	६,१९,२०,११७.२८ साधारण शेयर ४९ प्रतिशत		जम्मा			१२,६३,६७,५८६.२४ साधारण शेयर		
संस्थापकको नाम, ठेगाना र सहीछाप	बाबुको नाम	बाजेको नाम	लिनकबुल गरेको शेयर संख्या	साक्षीको नाम, थर, ठेगाना र सहीछाप																																								
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नियमावलीको नियम ५२ (२) मा प्रस्तावित संशोधनको तीन महले

क्र.सं.	सम्बन्धित विषय	साविकको व्यवस्था	प्रस्तावित संशोधन	संशोधन गर्नुपर्ने कारण																																								
१.	संस्थापकहरूले तत्काल लिन कबुल गरेको शेयर संख्या:	<p>५२ संस्थापकहरूले तत्काल लिन कबुल गरेको शेयर संख्या:</p> <p>(२) उपदफा (१) मा जुनसुकै कुरा लेखिएको भएता पनि साविक नेपाल बैंक कानून, १९९४ अन्तर्गत स्थापना भई पुनः साविकमा वाणिज्य बैंक ऐन, २०३१ अन्तर्गत बैंकको शेयर स्वामित्व सम्बन्धी अभिलेखमा उल्लिखित शेयरधनीहरूलाई नै बैंकको संस्थापक तथा अन्य शेयरधनी मानी सोही बमोजिम स्वामित्व कायम रहेको मानिनेछ ।</p> <table border="1"> <thead> <tr> <th>संस्थापकको नाम, ठेगाना र सहीछाप</th> <th>बाबुको नाम</th> <th>बाजेको नाम</th> <th>लिनकबुल गरेको शेयर संख्या</th> <th>साक्षीको नाम, थर, ठेगाना र सहीछाप</th> </tr> </thead> <tbody> <tr> <td>द. १.नाम: नेपाल सरकार</td> <td>-</td> <td>-</td> <td>५,७५,४२,३८३ साधारण शेयर ५१ प्रतिशत</td> <td></td> </tr> <tr> <td>द. २. सर्वसाधारण शेयरधनी</td> <td>-</td> <td>-</td> <td>५,५२,८५,८१९ साधारण शेयर ४९ प्रतिशत</td> <td></td> </tr> <tr> <td>जम्मा</td> <td></td> <td></td> <td>११,२८,२८,२०२ साधारण शेयर</td> <td></td> </tr> </tbody> </table>	संस्थापकको नाम, ठेगाना र सहीछाप	बाबुको नाम	बाजेको नाम	लिनकबुल गरेको शेयर संख्या	साक्षीको नाम, थर, ठेगाना र सहीछाप	द. १.नाम: नेपाल सरकार	-	-	५,७५,४२,३८३ साधारण शेयर ५१ प्रतिशत		द. २. सर्वसाधारण शेयरधनी	-	-	५,५२,८५,८१९ साधारण शेयर ४९ प्रतिशत		जम्मा			११,२८,२८,२०२ साधारण शेयर		<p>५२ संस्थापकहरूले तत्काल लिन कबुल गरेको शेयर संख्या:</p> <p>(२) उपदफा (१) मा जुनसुकै कुरा लेखिएको भएता पनि साविक नेपाल बैंक कानून, १९९४ अन्तर्गत स्थापना भई पुनः साविकमा वाणिज्य बैंक ऐन, २०३१ अन्तर्गत बैंकको शेयर स्वामित्व सम्बन्धी अभिलेखमा उल्लिखित शेयरधनीहरूलाई नै बैंकको संस्थापक तथा अन्य शेयरधनी मानी सोही बमोजिम स्वामित्व कायम रहेको मानिनेछ ।</p> <table border="1"> <thead> <tr> <th>संस्थापकको नाम, ठेगाना र सहीछाप</th> <th>बाबुको नाम</th> <th>बाजेको नाम</th> <th>लिनकबुल गरेको शेयर संख्या</th> <th>साक्षीको नाम, थर, ठेगाना र सहीछाप</th> </tr> </thead> <tbody> <tr> <td>द. १. नाम: नेपाल सरकार</td> <td>-</td> <td>-</td> <td>६,४४,४७,४६८.९६ साधारण शेयर ५१ प्रतिशत</td> <td></td> </tr> <tr> <td>द. २. सर्वसाधारण शेयरधनी</td> <td>-</td> <td>-</td> <td>६,१९,२०,११७.२८ साधारण शेयर ४९ प्रतिशत</td> <td></td> </tr> <tr> <td>जम्मा</td> <td></td> <td></td> <td>१२,६३,६७,५८६.२४ साधारण शेयर</td> <td></td> </tr> </tbody> </table>	संस्थापकको नाम, ठेगाना र सहीछाप	बाबुको नाम	बाजेको नाम	लिनकबुल गरेको शेयर संख्या	साक्षीको नाम, थर, ठेगाना र सहीछाप	द. १. नाम: नेपाल सरकार	-	-	६,४४,४७,४६८.९६ साधारण शेयर ५१ प्रतिशत		द. २. सर्वसाधारण शेयरधनी	-	-	६,१९,२०,११७.२८ साधारण शेयर ४९ प्रतिशत		जम्मा			१२,६३,६७,५८६.२४ साधारण शेयर		<p>बैंकले प्रस्ताव गरेको १२ प्रतिशत बोनस शेयर थप हुँदा चुक्ता पूँजीमा हुने परिवर्तनलाई सम्बोधन गर्न संशोधन गर्न आवश्यक भएकोले ।</p>
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व्यवस्थापकीय तह



कृष्ण बहादुर अधिकारी
प्रमुख कार्यकारी अधिकृत



समता पन्त
नि.नायब प्रमुख कार्यकारी अधिकृत



लक्ष्मण पौडेल
प्रमुख सञ्चालन अधिकृत



तिश्व राज बराल
प्रमुख कर्जा अधिकृत



प्रकाश कुमार अधिकारी
प्रमुख प्रशासकिय अधिकृत



होम बहादुर खड्का
प्रमुख वित्त अधिकृत

कार्यकारिणी तह



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मुख्य प्रबन्धक



दीपेन्द्रराज काफ्ले
मुख्य प्रबन्धक



प्रदिप कुमार पाठक
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सुन्दर पन्थी
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लेखनाथ भुषाल
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पासाङ दोर्जी शेर्पा
मुख्य प्रबन्धक



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मुख्य प्रबन्धक



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मुख्य प्रबन्धक



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सूर्य प्रकाश भट्ट
मुख्य प्रबन्धक



किरण जंग कार्की
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का.मु. मुख्य प्रबन्धक



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