

नेपालको पहिलो बैंक



स्थापित वि.सं. १९९८

नेपाल बैंक लिमिटेड
NEPAL BANK LIMITED

नेपाल राष्ट्र बैंकबाट 'क' श्रेणीको इजाजतपत्र प्राप्त संस्था

६५ औं वार्षिक प्रतिवेदन

आ.व. २०८०/८१

समयसंगै अघि बढ्दै... नेपालको पहिलो बैंक

सञ्चालक समिति



थान प्रसाद पञ्जानी
अध्यक्ष
(नेपाल सरकारको तर्फबाट)



गंगाप्रसाद ज्ञवाली
सञ्चालक
(नेपाल सरकारको तर्फबाट)



साधना घिमिरे
सञ्चालक
(नेपाल सरकारको तर्फबाट)



डा. चन्द्रबहादुर अधिकारी
स्वतन्त्र सञ्चालक



केशव प्रसाद भण्डारी
कम्पनी सचिव

नेपाल बैंकको

अत्याधुनिक डिजिटल प्रविधिको प्रयोग

तपाईंको अमूल्य समयको सदुपयोग...



कल सेन्टर: ०१-५९७११११



ई-बैंकिङ



मोबाइल बैंकिङ



QR Payment



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मेरो शेयर



DMAT



C-ASBA

विषय सूची

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नेपाल बैंक लिमिटेडको

आकर्षक कर्जा सुविधाहरू

सरल प्रक्रिया तथा सुलभ ब्याजदरमा उपलब्ध छन्...

नेपाल बैंक लिमिटेड
स्थापित वि.सं. १९७६

- सर्व सुलभ आवास कर्जा**
आवास निर्माणको लागि सुलभ ब्याजदरमा उपलब्ध।
- शेरगो घित्तो कर्जा**
तपाईंको शेयरको उपयुक्त उपयोगको लागि।
- सजिलो व्यवसाय कर्जा**
व्यवसायको लागि सुलभ।
- घडेरी कर्जा**
घर निर्माणको लागि सुलभ।
- मुन चाँदी कर्जा**
आपको चाँदीको उपयोगको लागि सुलभ।
- समृद्ध व्यवसाय कर्जा**
व्यवसायको लागि सुलभ।
- लघु उद्यम कर्जा**
आवधिकारको लागि सुलभ।
- Auto Loan**
आपको गाडी खरीद गर्न आकर्षक ब्याजदरमा उपलब्ध।



कल सेन्टर: ०१-५९७७११११

६५ औं वार्षिक साधारण सभा सम्बन्धी सूचना

(२०८१ फागुन १० गते तथा २०८१ फागुन १२ गतेको गोरखापत्र दैनिकमा प्रकाशित)

यस बैंकको सञ्चालक समितिको मिति २०८१/११/०८ गते बिहीबार बसेको २८ औं बैठकबाट देहायका विषयहरूमा छलफल तथा निर्णय गर्नको लागि निम्न मिति, स्थान र समयमा बैंकको ६५ औं वार्षिक साधारण सभा बस्ने निर्णय भएको हुँदा कम्पनी ऐन, २०६३ को दफा ६७ बमोजिम सम्पूर्ण शेयरधनी महानुभावहरूको जानकारी तथा उपस्थितिका लागि अनुरोध गर्दै यो सूचना प्रकाशित गरिएको छ ।

१. साधारण सभा हुने मिति, स्थान र समय :

मिति	: २०८१ चैत्र ६ गते बुधवार
स्थान	: नेपाल ए.पि.एफ क्लब, हलचोक, काठमाडौं
समय	: बिहान १०:३० बजे

२. छलफलका विषयहरू :

क. सामान्य प्रस्तावहरू :

१. आर्थिक वर्ष २०८०/८१ को सञ्चालक समितिको वार्षिक प्रतिवेदन छलफल गरी पारित गर्ने ।
२. लेखापरीक्षकको प्रतिवेदन सहितको २०८१ आषाढ मसान्तको वासलात, सोही मितिमा समाप्त आर्थिक वर्ष २०८०/८१ को नाफा/नोक्सान हिसाब तथा नगद प्रवाह विवरण र सोही अवधिको वित्तीय विवरणसँग सम्बन्धित अनुसूचीहरू छलफल गरी पारित गर्ने ।
३. कम्पनी ऐन, २०६३ को दफा १११ र बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ६३ अनुसार आर्थिक वर्ष २०८१/८२ का लागि लेखापरीक्षक नियुक्त गर्ने र पारिश्रमिक निर्धारण गर्ने ।
४. बैंकको नियमावलीमा भएको व्यवस्था बमोजिम सर्वसाधारण शेयरधनीको तर्फबाट प्रतिनिधित्व गर्ने ३ (तीन) जना सञ्चालकको निर्वाचन गर्ने ।

सञ्चालक समितिको आज्ञाले
केशव प्रसाद भण्डारी
कम्पनी सचिव

साधारण सभा सम्बन्धी अन्य जानकारी

१. वार्षिक साधारण सभा प्रयोजनको निमित्त मिति २०८१/११/२२ गते शेयरधनी दर्ता पुस्तिका (Book Close) बन्द रहनेछ। नेपाल स्टक एक्सचेञ्ज लिमिटेडमा मिति २०८१/११/२१ गतेसम्म कारोबार भई नियमानुसार शेयर नामसारी भएका शेयरधनीहरू मात्र साधारण सभामा सहभागी हुन योग्य हुनेछन्।
२. 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 अनिवार्य रूपमा साथमा लिई सहभागी हुनुपर्नेछ।
३. सभामा भाग लिने प्रत्येक शेयरधनी महानुभावले सभाको दिन सभा हुने स्थानमा उपस्थित भई सभा स्थलमा रहेको हाजिरी पुस्तिकामा दस्तखत गर्नुपर्नेछ। हाजिरी पुस्तिका उक्त दिन बिहान १०:०० बजेदेखि खुल्ला रहनेछ।
४. सभामा भाग लिन र मतदान गर्नका 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 सुरु हुनुभन्दा कम्तीमा ७२ घण्टा अगावै बिहान १०:३० बजेभित्र बैंकको शेयर रजिष्ट्रारको कार्यालय श्री हिमालयन क्यापिटल लिमिटेड, आईटि प्लाजा, कमलादी, काठमाडौंमा दर्ता गरिसक्नु पर्नेछ। प्रोक्सी नियुक्त गर्दा बैंकका शेयरधनीहरूलाई मात्र प्रोक्सी नियुक्त गर्न सकिनेछ। एकभन्दा बढी व्यक्तिलाई शेयर विभाजन गरी वा अन्य कुनै किसिमबाट छुट्टयाएर दिइएको प्रोक्सी बदर हुनेछ।
५. 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 सुरु हुनुभन्दा कम्तीमा ४८ घण्टा अगावै बिहान १०:३० बजेभित्र बैंकको शेयर रजिष्ट्रार श्री हिमालयन क्यापिटल लिमिटेडमा प्राप्त हुने गरी दर्ता गराएको अवस्थामा अघिल्लो प्रतिनिधिलाई स्वतः बदर भएको मानी पछिल्लो प्रतिनिधिलाई मान्यता दिइनेछ। प्रतिनिधि नियुक्त गरिसकेको शेयरधनी स्वयम् सभामा सहभागी भएमा निजले दिएको प्रतिनिधि स्वतः बदर हुनेछ।
६. संयुक्त रूपमा शेयर ग्रहण गर्ने शेयरधनीहरूको हकमा शेयर लगत किताबमा पहिले नाम उल्लेख भएको व्यक्ति वा सर्वसम्मत नियुक्त प्रतिनिधिले मात्र सभामा भाग लिन पाउनेछन्।
७. नाबालक तथा मानसिक सन्तुलन ठीक नरहेको शेयरधनीको तर्फबाट शेयर लगत दर्ता किताबमा संरक्षकका रूपमा नाम दर्ता भएको व्यक्तिले सभामा भाग लिन तथा प्रतिनिधि नियुक्त गर्न सक्नेछन्।
८. 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 गर्नुपर्नेछ।
९. बुँदा ४ र ५ को उल्लेखित दिन कुनै सार्वजनिक बिदा पर्न गएमा पनि सो बुँदामा उल्लेखित प्रयोजनका लागि कार्यालय कक्ष खुल्ला रहनेछ।
१०. 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 गरिनेछ।
११. साधारण सभा सम्बन्धमा थप जानकारी आवश्यक परेमा कार्यालय समयभित्र बैंकको प्रधान कार्यालय, सञ्चालक समिति सचिवालयमा सम्पर्क राख्न समेत अनुरोध गरिन्छ।

प्रतिनिधि (प्रोक्सी) फारम

श्री सञ्चालक समिति
नेपाल बैंक लिमिटेड
धर्मपथ, काठमाडौं ।

विषय : प्रतिनिधि नियुक्त गरेको बारे ।

महाशय,

.....जिल्ला.....म.न.पा./उप.म.न.पा./न.पा./गा.पा. वडानं.....बस्ने
म/हामी.....ले त्यस बैंकको शेयरधनीको हैसियतले मिति
२०८१ साल चैत्र ०६ गते बुधवारका दिन हुने ६५ 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
जिल्ला.....म.न.पा./उप.म.न.पा./न.पा./गा.पा. वडानं.....बस्ने त्यस बैंकका शेयरधनी
श्रीलाई मेरो/हाम्रो प्रतिनिधि मनोनित गरी पठाएको छु/छौं ।

मनोनित प्रतिनिधिको

दस्तखत नमूना :

नाम :

शेयरधनी नं./हितग्राही नं. :

मिति :

निवेदकको

दस्तखत :

नाम :

ठेगाना :

शेयरधनी नं./हितग्राही नं. :

शेयर संख्या :

प्रवेश-पत्र

शेयरधनीको नामशेयर संख्या.....
शेयरधनी नं./हितग्राही नं.....

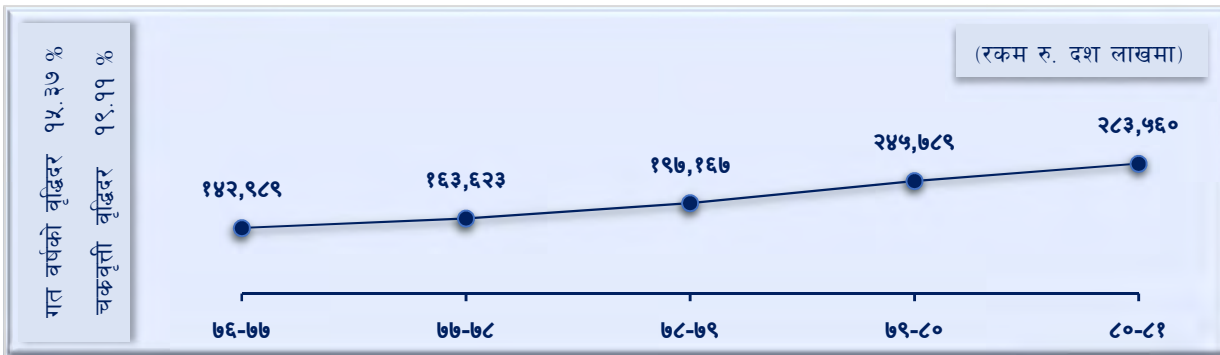
**नेपाल बैंक लिमिटेडको ६५ औं साधारण सभामा उपस्थित हुन जारी गरिएको
प्रवेश-पत्र**

.....
शेयरधनीको दस्तखत

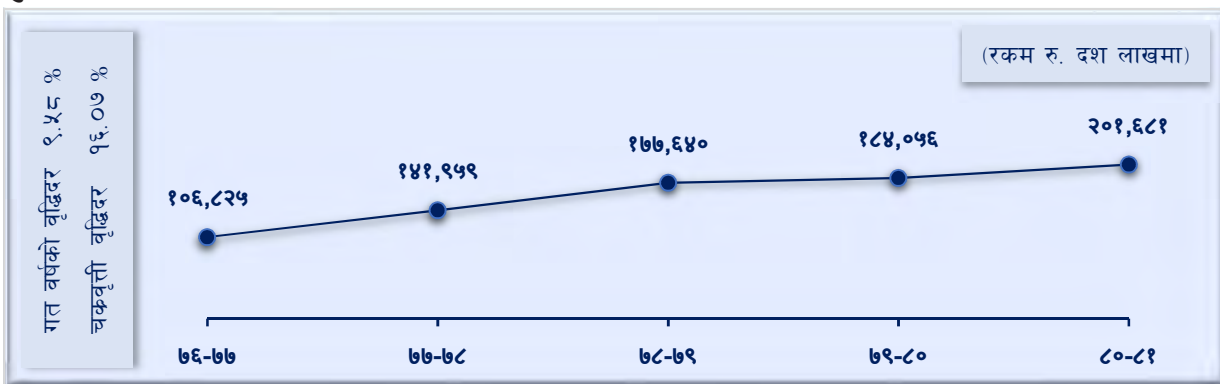
.....
कम्पनी सचिव

वित्तीय भलकहरू

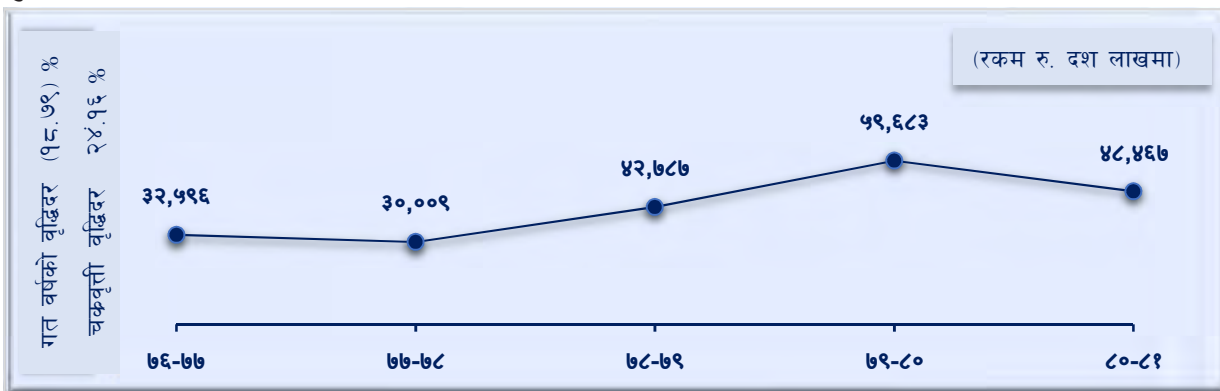
कुल निक्षेप परिचालन



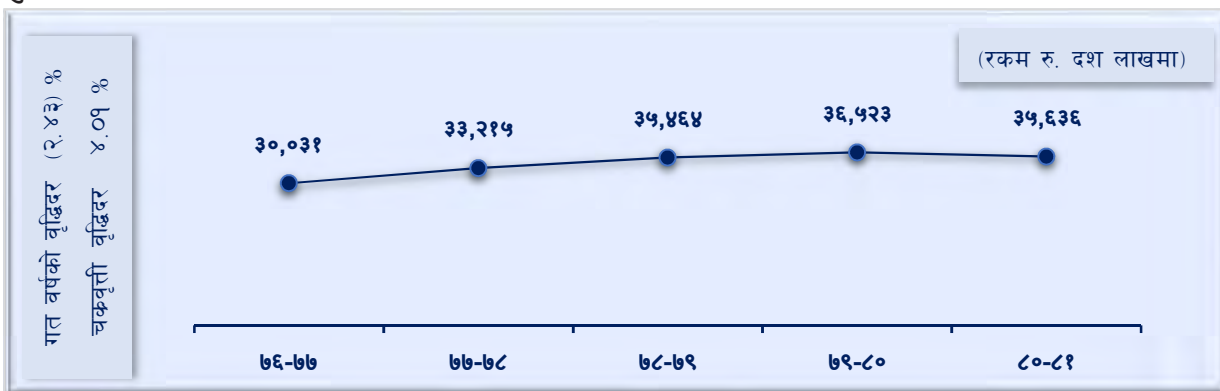
कुल कर्जा तथा सापट



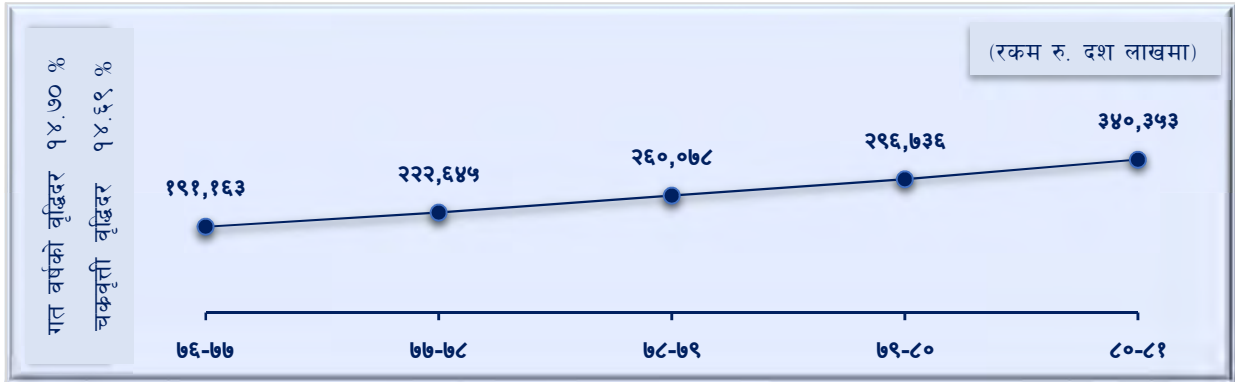
कुल लगानी



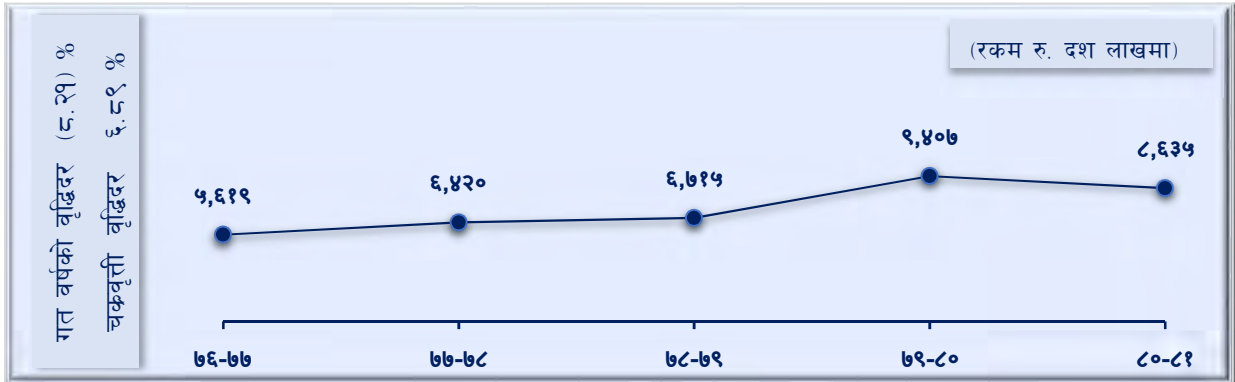
कुल शेयरधनीको कोष



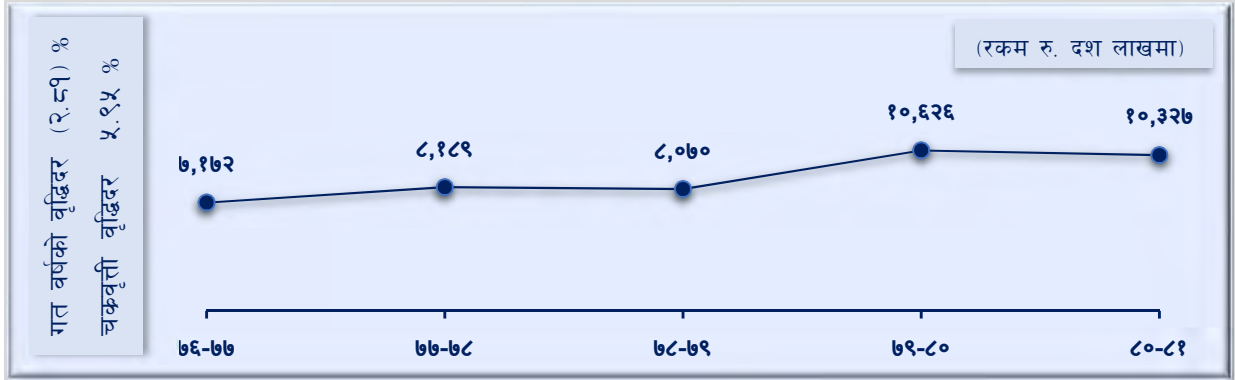
कुल सम्पत्ति



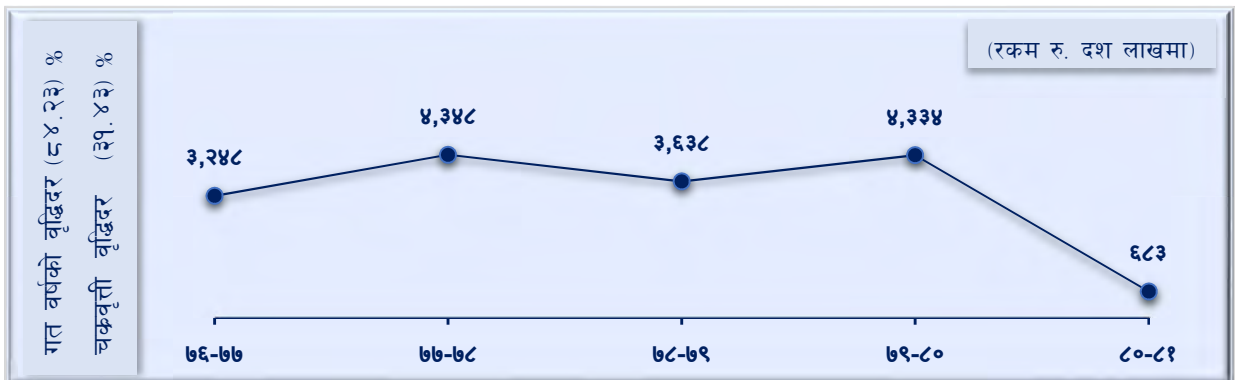
खुद ब्याज आम्दानी



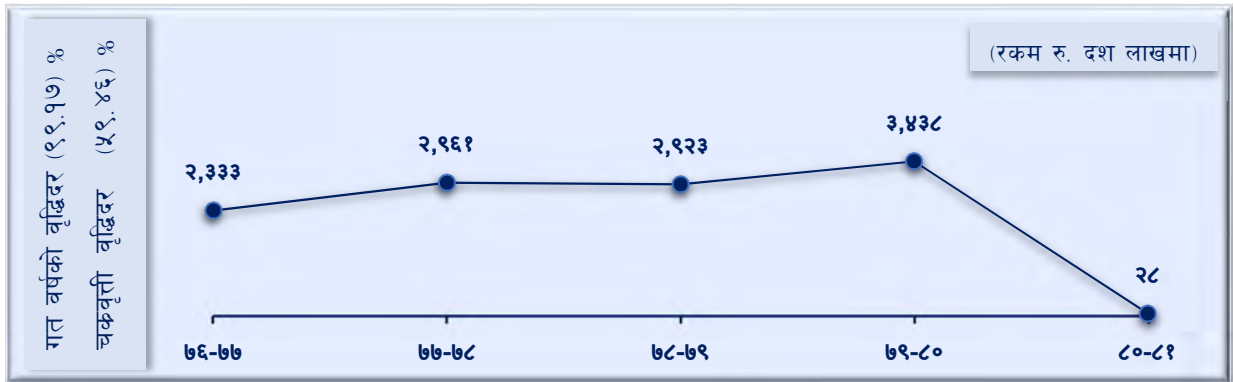
कुल सञ्चालन आम्दानी



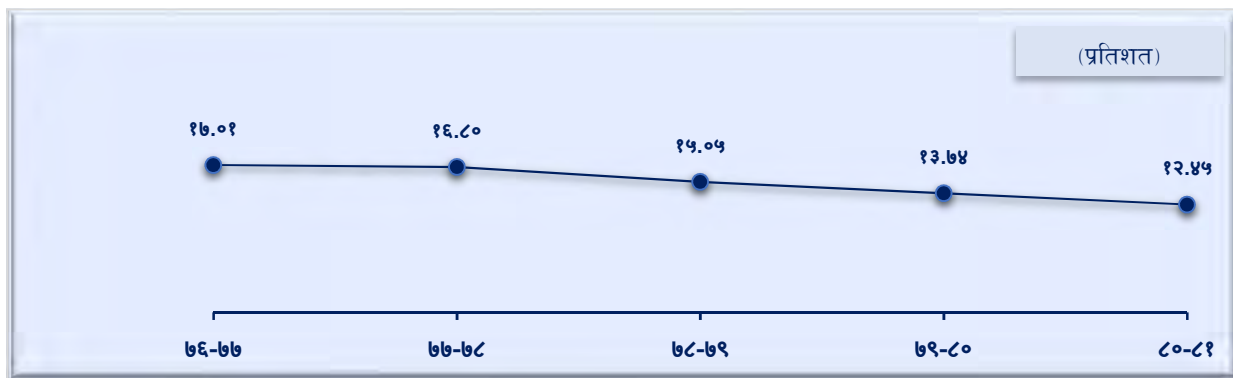
सञ्चालन मुनाफा



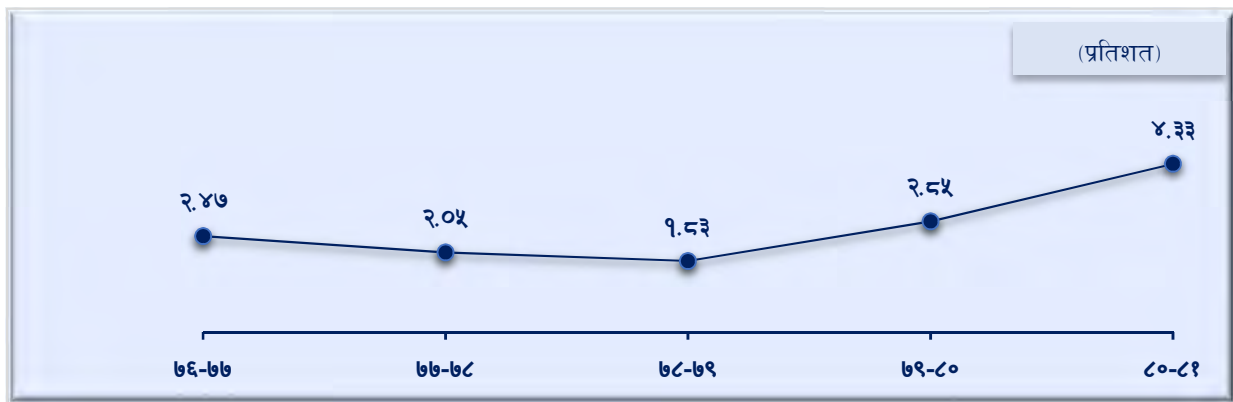
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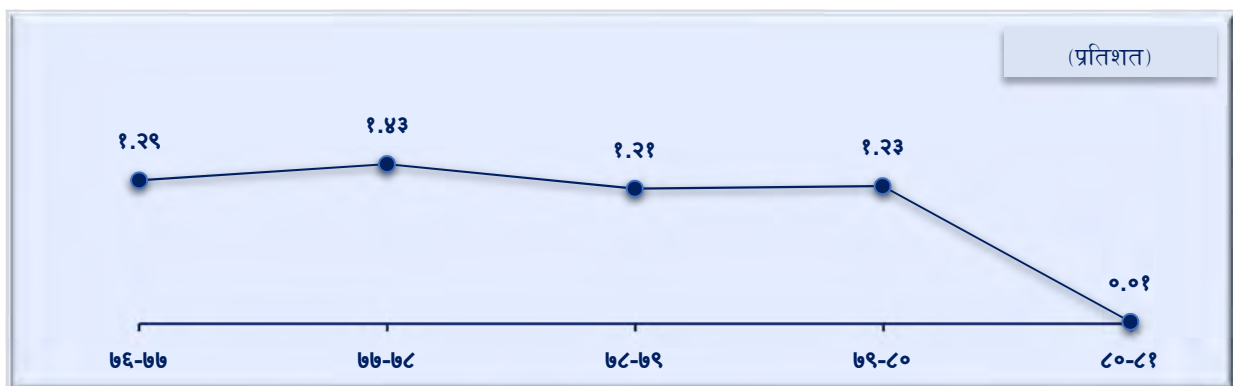
कुल पूँजी पर्याप्तता



निष्कृय कर्जा

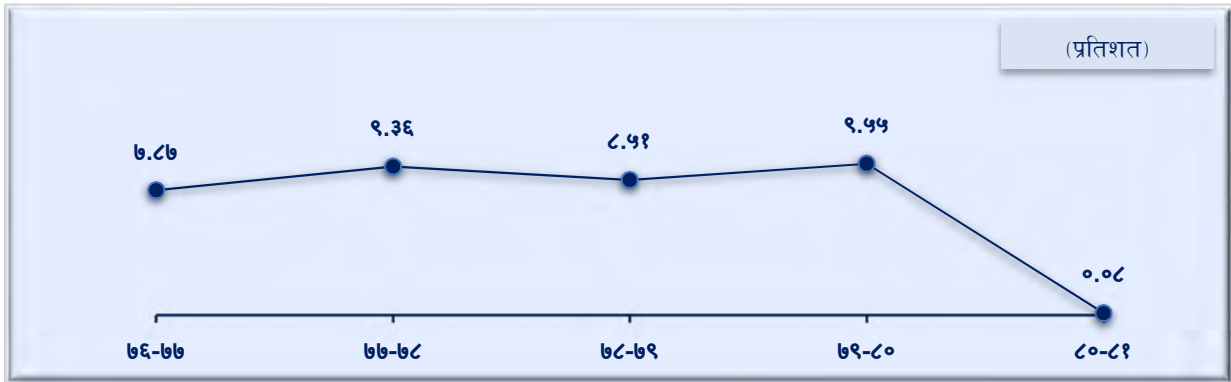


सम्पत्ति प्रतिफल

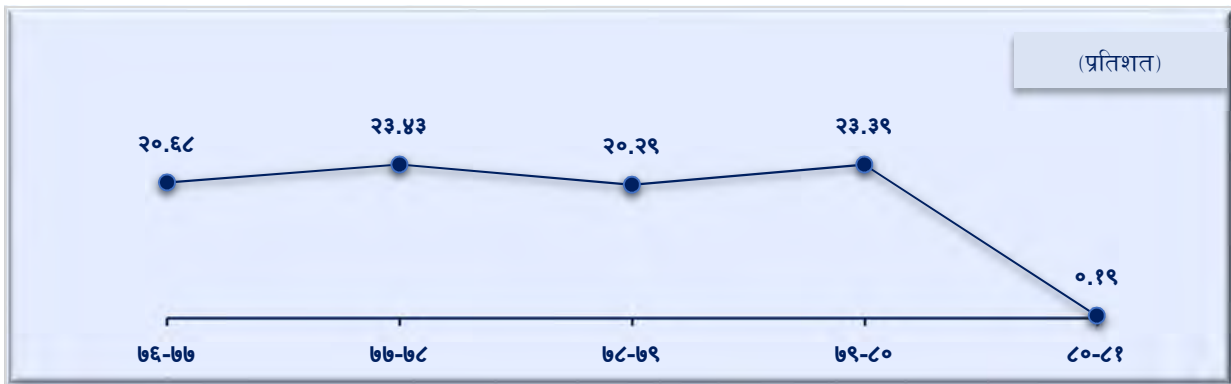




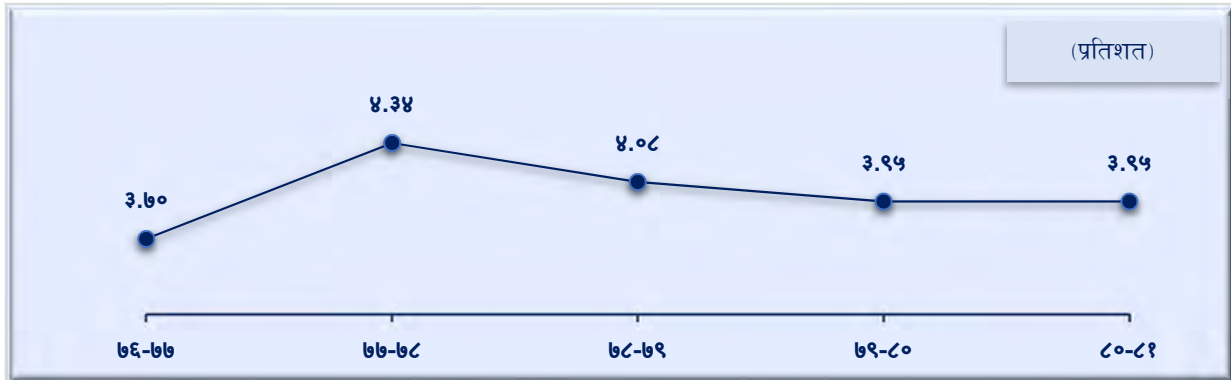
ईबिबिटीमा प्रतिफल



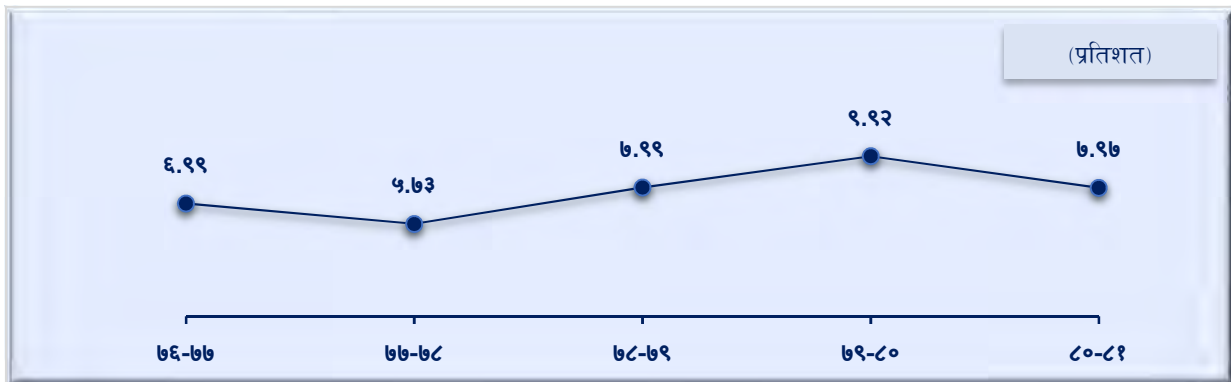
प्रति शेयर आमदानी



ब्याजदर अन्तर



आधार दर



(नोट: विगत ५ वर्षको वार्षिक चक्रवृत्ती वृद्धिदर गणनाका लागि आ.व. २०७५/७६ लाई आधार वर्ष मानिएको छ।)



अध्यक्षको मन्तव्य

आदरणीय शेयरधनी महानुभावहरू,

नेपालकै पहिलो वाणिज्य बैंकको रूपमा वि.सं. १९९४ साल कात्तिक ३० गते स्थापना भई मुलुकमा संस्थागत बैकिङ्ग शुरूवात गर्ने अग्रणी संस्था रहेको तथा बैकिङ्ग सेवामा लामो इतिहास रचेको नेपाल बैंक लिमिटेडको ६५ औं वार्षिक साधारण सभामा उपस्थित सम्पूर्ण आदरणीय शेयरधनी महानुभावहरू तथा अतिथि महानुभावहरूमा सञ्चालक समितिको तर्फबाट साथै मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत गर्दछु।

स्थापनाकालको करिब दुई दशक केन्द्रीय बैंकको जिम्मेवारी समेत बहन गरी मुलुकमा रहेको बैकिङ्ग शून्यतालाई चिर्ने कार्यमा महत्वपूर्ण भूमिका निर्वाह गरेको यस बैंकले हाल मुलुकभरका ७१ जिल्लाका २२९ शाखा मार्फत प्रतिस्पर्धी वाणिज्य बैंकले प्रदान गरेका सबै खालका बैकिङ्ग सुविधा प्रदान गर्दै आएको छ। मुलुकको बैकिङ्ग प्रणालीलाई संस्थागत बनाउन साथै पूँजी निर्माणमा समेत महत्वपूर्ण भूमिका निर्वाह गरेको यस बैंकले संस्थागत कर्जा लगानीका साथै प्राथमिकता प्राप्त कृषि; उर्जा; लघु, घरेलु साना एवम् मझौला उद्यम; विपन्न वर्ग क्षेत्रमा समेत कर्जा प्रदान गर्दै आफ्नो लगानीका क्षेत्र तथा दायरा विस्तार गर्दै लगेको छ।

भण्डै दुई दशक भन्दा बढी शेयरधनीलाई कुनै प्रतिफल नदिएको यस बैंकले पछिल्ला चार वर्ष लगातार लाभांश वितरण गरिरहेकोमा गत वर्ष र यस वर्ष समेत शेयरधनीहरूलाई अर्थतन्त्रमा आएको सुस्तता, निष्कृय कर्जाको अनुपातमा भएको वृद्धि, थप कर दायित्व, नियामक निकायले गरेको नीतिगत परिवर्तन जस्ता कारणले प्रतिफल दिन नसकेको यथार्थ व्यहोरा सभा समक्ष जानकारी गराउन चाहन्छु। आगामी वर्षबाट बैंकको व्यवसाय तथा मुनाफामा वृद्धि गरी लगानीकर्तालाई स्वस्थ तथा दिगो लाभांश वितरण गर्ने दिशामा बैंक प्रयत्नशील रहने विश्वास समेत दिलाउन चाहन्छु। साथै, यस बैंकको सेवा प्रवाहलाई आगामी दिनहरूमा अझ बढी प्रतिस्पर्धी, प्रविधिमैत्री, सुरक्षित र विश्वसनीय बनाउँदै बैंकको संस्थागत सुशासन, जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणालीलाई थप मजबुत बनाउन इमान्दार प्रयास गर्ने कुरा समेत राख्न चाहन्छु। त्यसैगरी, नेपाल सरकार, नेपाल राष्ट्र बैंक तथा अन्य नियामक निकायहरूको नीति निर्देशनको परिपालना तथा सम्पूर्ण सरोकारवालाहरूको हित संरक्षणका लागि अझ बढी क्रियाशील भई अगाडि बढ्ने प्रतिबद्धता समेत सञ्चालक समितिको तर्फबाट व्यक्त गर्न चाहन्छु।

अन्त्यमा, सम्पूर्ण सरोकारवालाहरूको हितको संरक्षण र सम्बर्द्धन गर्ने दिशामा सम्बन्धित सबैको साथ र सहयोग लिई निरन्तर अग्रसर रहने विचार व्यक्त गर्दै बैंकलाई सधैं साथ, सहयोग र मनैदेखि माया गर्नुहुने शेयरधनी महानुभावहरू, ग्राहक महानुभावहरू, नेपाल सरकार, नियमनकारी निकाय, ट्रेड युनियनहरू तथा बैंकका कर्मचारी लगायत सम्पूर्ण सरोकारवालाहरूमा हार्दिक कृतज्ञता ज्ञापन गर्दै भविष्यमा समेत यहाँहरूको साथ, सहयोग र सुझावलाई मार्गदर्शनको रूपमा लिई अगाडि बढ्ने प्रतिबद्धता समेत व्यक्त गर्न चाहन्छु ।

मिति: २०८१ साल चैत्र ०६ गते बुधबार

थान प्रसाद पंजानी
अध्यक्ष



प्रमुख कार्यकारी अधिकृतको प्रतिबद्धता

आदरणीय शेयरधनी महानुभावहरू,

नेपाल र नेपालीको गौरवको रूपमा रहेको यस नेपाल बैंक लिमिटेडको ६५ औं वार्षिक साधारण सभामा उपस्थित सम्पूर्ण आदरणीय शेयरधनी महानुभावहरू, सञ्चालक समितिका अध्यक्ष तथा सदस्यज्यूहरू एवम् उपस्थित अतिथि महानुभावहरूमा बैंक परिवार तथा मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत गर्दछु।

देशको बैकिङ्ग इतिहासको आधार स्तम्भको रूपमा रहेको यस बैंक आफ्नो स्थापनाको ८८ वर्षको यात्रामा रहेको र बैंकले लामो यात्राको क्रममा विभिन्न आरोह अवरोह पार गर्दै आएको छ। बैंकले हाल प्रधान कार्यालय, ७ वटा प्रादेशिक कार्यालय, २२९ वटा शाखा, ६० वटा एक्सटेन्सन काउण्टर तथा २०५ वटा एटिएम स्टेशन मार्फत सबै प्रकारका बैकिङ्ग सेवाहरू उपलब्ध गराउँदै आएको छ। करिब २५ लाख ग्राहकलाई सेवा दिइरहेको यस बैंकको आर्थिक वर्ष २०८१/८२ को दोश्रो त्रैमाससम्म आइपुग्दा कुल कर्जा रू.२९६ अर्ब पुगेको छ भने सोही अवधिमा बैंकको कुल निक्षेप रू.३०७ अर्बको हाराहारी पुगेको समेत सभा समक्ष जानकारी गराउन चाहन्छु।

व्यवसायिक सम्भावना भएका स्थानमा नयाँ शाखा स्थापना तथा पुनर्स्थापना मार्फत आफ्नो सञ्जाल फैलाउँदै आएको बैंकले विगतका वर्षहरूमा निक्षेप तथा कर्जा प्रवाहमा सन्तोषजनक उपलब्धी हासिल गर्दै आएको छ। यस बैंकले लामो समयको अन्तरालमा लगातार चार वर्ष शेयरधनीलाई लाभांश प्रदान गरेको भएता पनि अर्थतन्त्रमा आएको शिथिलताका कारण कर्जा विस्तारमा असर पुग्न गएको साथै निष्क्रिय कर्जाको अनुपातमा वृद्धि भएको, पुरानो थप कर दायित्व, इम्पयेरमेण्ट लगायतका दायित्वहरूको थप व्यवस्था गर्नुपरेको कारणबाट बैंकको खुद मुनाफामा संकुचन आएको जानकारी गराउन चाहन्छु।

मर्जर र प्राप्त पश्चात् ठूला भएका बैंकहरूसँग प्रतिस्पर्धा गर्दै मुलुकमा विद्यमान रहेका व्यवसाय विस्तारका सम्भावनाको पहिचान गरी लगानी गर्ने, ग्राहक सेवामा सुधार गर्ने, बैंकको कर्जा तथा निक्षेपमा स्वस्थ वृद्धि गर्दै दिगो मुनाफा हासिल गर्ने, हालको निष्क्रिय कर्जाको अनुपातलाई घटाउने, प्रतिस्पर्धी सेवा प्रवाहका लागि डिजिटल पूर्वाधारको विकास र विस्तार गर्ने, नविनतम तथा सुरक्षित प्रविधिमा आधारित विभिन्न बैकिङ्ग सेवाहरूमा जोड दिने, निर्णय प्रक्रियालाई छिटो छरितो बनाउने र कर्मचारीको उत्पादकत्वमा वृद्धि गर्ने कार्यलाई प्राथमिकताका साथ अगाडि

लैजानु पर्ने बैंकको तत्कालिन आवश्यकता रहेको र सोही अनुसार अगाडि बढ्ने प्रतिबद्धता यस सभा समक्ष व्यक्त गर्न चाहन्छु । त्यसैगरी, CBS खरिद प्रकृत्यालाई टुङ्गोमा पुऱ्याउने, बैंकको आन्तरिक नियन्त्रण प्रणाली र संस्थागत सुशासनलाई थप मजबुत बनाउने, नियमनकारी निकायका निर्देशन र बैंकका आन्तरिक नीति नियमको अनुपालनालाई थप सबल बनाउने लगायत बैंकको साधन स्रोतको संकलन र परिचालनलाई प्रतिफल उन्मुख बनाउने प्रतिबद्धता समेत व्यक्त गर्न चाहन्छु ।

अन्त्यमा यस बैंकलाई निरन्तर साथ दिने नेपाल सरकार, नेपाल राष्ट्र बैंक, अन्य नियामक निकायहरू, शेयरधनी तथा ग्राहक महानुभावहरू, सञ्चालक समिति तथा कर्मचारीहरू समक्ष आभार प्रकट गर्दछु । सम्पूर्ण सरोकारवालाहरूबाट विगतको जस्तै साथ र सहयोग आगामी दिनमा समेत अविच्छिन्न रूपमा प्राप्त हुने विश्वास समेत व्यक्त गर्दछु ।

मिति: २०८१ साल चैत्र ०६ गते बुधबार

तिलकराज पाण्डेय

प्रमुख कार्यकारी अधिकृत

सञ्चालक समितिको वार्षिक प्रतिवेदन

आर्थिक वर्ष २०८०/८१

आदरणीय शेयरधनी महानुभावहरू,

नेपाल बैंक लिमिटेडको ६५ औं वार्षिक साधारण सभामा उपस्थित सम्पूर्ण शेयरधनी महानुभावहरू लगायत अतिथि महानुभावहरूलाई सञ्चालक समितिको तर्फबाट पुनः हार्दिक स्वागत गर्दै २०८१ आषाढ मसान्तको वासलात, आर्थिक वर्ष २०८०/८१ को नाफा नोक्सान हिसाब, नगद प्रवाह विवरण सहितको वार्षिक प्रतिवेदन तथा सो उपर लेखापरीक्षकको मन्तव्य स्वीकृतिको लागि यस सभा समक्ष प्रस्तुत गर्ने अनुमति चाहन्छु।

१. देशको आर्थिक तथा बैकिङ्ग परिसूचकहरू :

नेपाल राष्ट्र बैंक, आर्थिक अनुसन्धान विभागले प्रकाशन गरेको वार्षिक तथ्याङ्कका आधारमा आर्थिक वर्ष २०८०/८१ मा देशको आर्थिक तथा बैकिङ्ग परिसूचकहरूको संक्षिप्त विवरण निम्न बमोजिम रहेको छ।

क. वास्तविक क्षेत्र :

आर्थिक वर्ष २०८०/८१ मा ३.८७ प्रतिशत आर्थिक वृद्धि हुने र उक्त अवधिमा कृषि, उद्योग र सेवा क्षेत्रको वृद्धिदर क्रमशः ३.०५ प्रतिशत, १.२५ प्रतिशत र ४.५० प्रतिशत रहेको अनुमान छ। उक्त अवधिमा कुल गार्हस्थ्य उत्पादनमा कृषि क्षेत्रको योगदान २४.१० प्रतिशत, उद्योग तथा सेवा क्षेत्रको योगदान क्रमशः १३.०० प्रतिशत तथा ६२.९० प्रतिशत रहेको अनुमान छ।

आर्थिक वर्ष २०८०/८१ मा कुल गार्हस्थ्य बचत कुल गार्हस्थ्य उत्पादनको ७.६१ प्रतिशत पुगेको छ।

आर्थिक वर्ष २०८०/८१ मा कुल विद्युतको जडित क्षमता वृद्धि भई ३,१५६.९६ मेगावाट पुगेको छ।

आर्थिक वर्ष २०८०/८१ मा कुल पर्यटक आगमन संख्यामा उल्लेख्य वृद्धि भई आगमन पर्यटक संख्या ११,२८,२८४ पुगेको छ। आर्थिक वर्ष २०७९/८० मा उक्त संख्या ८,६२,९९२ रहेको थियो।

ख. मुद्रास्फीति :

२०८१ आषाढमा वार्षिक विन्दुगत उपभोक्ता मुद्रास्फीति ३.५७ प्रतिशत रहेको छ। २०८० आषाढ महिनामा यस्तो मुद्रास्फीति ७.४४ प्रतिशत रहेको थियो। आर्थिक वर्ष २०८०/८१ मा वार्षिक औसत उपभोक्ता मुद्रास्फीति ५.४४ प्रतिशत रहेको छ। अघिल्लो आर्थिक वर्ष यस्तो मुद्रास्फीति ७.७४ प्रतिशत रहेको थियो।

आर्थिक वर्ष २०८०/८१ मा खाद्य तथा पेय पदार्थ समूहको वार्षिक औसत उपभोक्ता मुद्रास्फीति ६.४७ प्रतिशत रहेको छ। अघिल्लो आर्थिक वर्ष उक्त समूहको यस्तो मुद्रास्फीति ६.६२ प्रतिशत रहेको थियो।

आर्थिक वर्ष २०८०/८१ मा गैर-खाद्य तथा सेवा समूहको वार्षिक औसत उपभोक्ता मुद्रास्फीति ४.६४ प्रतिशत रहेको छ। अघिल्लो आर्थिक वर्ष उक्त समूहको यस्तो मुद्रास्फीति ८.६२ प्रतिशत रहेको थियो।

ग. वैदेशिक व्यापार :

आर्थिक वर्ष २०८०/८१ मा कुल वस्तु निर्यात ३.० प्रतिशतले कमी भई रु.१५२ अर्ब ३८ करोड पुगेको छ । अघिल्लो वर्ष यस्तो निर्यात २१.४ प्रतिशतले घटेको थियो ।

गन्तव्यका आधारमा भारत तथा अन्य मुलुकतर्फ भएको निर्यात क्रमशः ३.३ प्रतिशत र ४.३ प्रतिशतले घटेको छ भने चीन तर्फ भएको निर्यात ४६.६ प्रतिशतले वृद्धि भएको छ । वस्तुगत आधारमा जिङ्ग शिट, पार्टिकल बोर्ड, जुस, पोलिष्टर धागो, पिना लगायतका वस्तुको निर्यात बढेको छ भने पाम तेल, ऊनी गलैँचा, ब्रान्स, जुटका सामान लगायतका वस्तुको निर्यात घटेको छ ।

समीक्षा वर्षमा कुल वस्तु आयात १.२ प्रतिशतले कमी आई रु.१५९२ अर्ब ९९ करोड कायम भएको छ । अघिल्लो वर्ष यस्तो आयात १६.१ प्रतिशतले घटेको थियो । वस्तु आयात गरिने मुलुकका आधारमा भारत तथा अन्य मुलुकबाट भएको आयात क्रमशः ३.० प्रतिशत र १७.६ प्रतिशतले घटेको छ भने चीनबाट भएको आयात ३४.२ प्रतिशतले वृद्धि भएको छ ।

वस्तुगत आधारमा यातायात उपकरण, सवारी साधन तथा स्पेयर पार्टपुर्जा, तयारी पोशाक, हवाइजहाजको स्पेयर पार्टपुर्जा, विद्युतीय उपकरण, अन्य मेशिनेरी तथा पार्ट्स लगायतका वस्तुको आयात बढेको छ भने कच्चा सोयाविन तेल, सुन, हट रोलड शिट इन क्वायल, कच्चा पाम तेल, धान तथा चामल लगायतका वस्तुको आयात घटेको छ ।

समीक्षा वर्ष २०८०/८१ मा कुल वस्तु व्यापार घाटा १.० प्रतिशतले कमी आई रु.१४४० अर्ब ६० करोड कायम भएको छ । अघिल्लो वर्ष यस्तो घाटा १५.५ प्रतिशतले घटेको थियो । अघिल्लो वर्ष ९.७ प्रतिशत रहेको निर्यात-आयात अनुपात समीक्षा वर्ष २०८०/८१ मा ९.६ प्रतिशत रहेको छ ।

घ. विप्रेषण आप्रवाह :

आर्थिक वर्ष २०८०/८१ मा विप्रेषण आप्रवाह १६.५ प्रतिशतले वृद्धि भई रु.१४४५ अर्ब ३२ करोड पुगेकोमा अघिल्लो वर्ष विप्रेषण आप्रवाह २३.२ प्रतिशतले बढेको थियो ।

समीक्षा अवधिमा वैदेशिक रोजगारीका लागि अन्तिम श्रम स्वीकृति (संस्थागत तथा व्यक्तिगत-नयाँ) लिने नेपालीको संख्या ४,६०,१०३ र पुनः श्रम स्वीकृति लिनेको संख्या २,८१,१९९ रहेको छ । अघिल्लो वर्षको सोही अवधिमा यस्तो संख्या क्रमश ४,९७,७०४ र २,७७,२७२ रहेको थियो ।

ङ. चालु खाता एवम् शोधनान्तर स्थिति :

आर्थिक वर्ष २०८०/८१ मा चालु खाता रु.२२१ अर्ब ३४ करोडले बचतमा रहेको छ । अघिल्लो वर्ष चालु खाता रु.४६ अर्ब ५७ करोडले घाटामा रहेको थियो ।

समीक्षा वर्ष २०८०/८१ मा पूँजीगत ट्रान्सफरमा २२.९ प्रतिशतले कमी आई रु.५ अर्ब ८१ करोड पुगेको साथै खुद प्रत्यक्ष वैदेशिक लगानी रु.८ अर्ब ४० करोड कायम भएको छ । अघिल्लो वर्ष पूँजीगत ट्रान्सफर रु.७ अर्ब ५४ करोड र खुद प्रत्यक्ष वैदेशिक लगानी रु.६ अर्ब १७ करोड रहेको थियो ।

आर्थिक वर्ष २०८०/८१ मा शोधनान्तर स्थिति रु.५०२ अर्ब ४९ करोडले बचतमा रहेको छ । अघिल्लो वर्ष शोधनान्तर स्थिति रु.२८५ अर्ब ८२ करोडले बचतमा रहेको थियो ।

च. विदेशी विनिमय सञ्चिति :

२०८० आषाढ मसान्तमा रू.१५३९ अर्ब ३६ करोड बराबर रहेको कुल विदेशी विनिमय सञ्चिति ३२.६ प्रतिशतले वृद्धि भई २०८१ आषाढ मसान्तमा रू.२०४१ अर्ब १० करोड कायम भएको छ ।

आर्थिक वर्ष २०८०/८१ को आयातलाई आधार मान्दा बैकिङ्ग क्षेत्रसँग रहेको विदेशी विनिमय सञ्चिति १५.६ महिनाको वस्तु आयात र १३ महिनाको वस्तु तथा सेवा आयात धान्न पर्याप्त रहेको देखिन्छ । २०८१ आषाढ मसान्तमा विदेशी विनिमय सञ्चितिको कुल गार्हस्थ उत्पादन, कुल आयात र विस्तृत मुद्राप्रदायसँगका अनुपात क्रमशः ३५.८ प्रतिशत, १०८.६ प्रतिशत र २९.३ प्रतिशत रहेका छन् । २०८० आषाढ मसान्त यी अनुपातहरू क्रमशः २८.८ प्रतिशत, ८३ प्रतिशत र २५ प्रतिशत रहेका थिए ।

छ. मुद्राप्रदाय :

आर्थिक वर्ष २०८०/८१ मा विस्तृत मुद्राप्रदाय १३.० प्रतिशतले बढेको छ । अघिल्लो वर्ष उक्त मुद्राप्रदाय ११.२ प्रतिशतले बढेको थियो । समीक्षा वर्ष २०८०/८१ मा सञ्चित मुद्रा ८.३ प्रतिशतले बढेको छ । अघिल्लो वर्ष यस्तो मुद्रा १०.४ प्रतिशतले बढेको थियो ।

ज. निक्षेप परिचालन :

समीक्षा वर्ष २०८०/८१ मा बैंक तथा वित्तीय संस्थाहरूको निक्षेपमा (रू.७४२ अर्ब ३७ करोड) १३ प्रतिशतले बढोत्तरी हासिल भएको छ । अघिल्लो आर्थिक वर्ष यस्तो निक्षेप (रू.६२७ अर्ब २५ करोड) १२.३ प्रतिशतले वृद्धि भएको थियो ।

२०८१ आषाढ मसान्तमा बैंक तथा वित्तीय संस्थाहरूको कुल निक्षेपमा चल्ती, बचत र मुद्दतीको अंश क्रमशः ५.८ प्रतिशत, ३०.३ प्रतिशत र ५६.४ प्रतिशत रहेको छ । अघिल्लो वर्ष यस्तो अंश क्रमशः ७.७ प्रतिशत, २६.६ प्रतिशत र ५८.९ प्रतिशत रहेको थियो ।

२०८१ आषाढ मसान्तमा बैंक तथा वित्तीय संस्थाहरूको कुल निक्षेपमा संस्थागत निक्षेपको अंश ३६.२ प्रतिशत रहेकोमा २०८० असार मसान्तमा यस्तो निक्षेपको अंश ३६.६ प्रतिशत रहेको थियो ।

झ. कर्जा प्रवाह :

समीक्षा वर्ष २०८०/८१ मा बैंक तथा वित्तीय संस्थाहरूबाट निजी क्षेत्रमा प्रवाहित कर्जा ५.८ प्रतिशतले बढेको छ । अघिल्लो वर्ष यस्तो कर्जा ३.८ प्रतिशतले बढेको थियो । आर्थिक वर्ष २०८०/८१ मा निजी क्षेत्रतर्फ प्रवाहित कर्जामध्ये वाणिज्य बैंकहरूको कर्जा प्रवाह ५.८ प्रतिशतले, विकास बैंकहरूको कर्जा प्रवाह ५.० प्रतिशतले र वित्त कम्पनीहरूको कर्जा प्रवाह ७.७ प्रतिशतले वृद्धि भएको छ ।

२०८१ आषाढ मसान्तमा बैंक तथा वित्तीय संस्थाहरूको लगानीमा रहेको कर्जामध्ये ६६.५ प्रतिशत कर्जा घर जग्गाको धितोमा र १३.२ प्रतिशत कर्जा चालु सम्पत्ति (कृषि तथा गैर-कृषिजन्य वस्तु) को धितोमा प्रवाह भएको छ । २०८० आषाढ मसान्तमा यस्तो धितोमा प्रवाहित कर्जाको अनुपात क्रमशः ६८.० प्रतिशत र ११.६ प्रतिशत रहेको थियो ।

आर्थिक वर्ष २०८०/८१ मा बैंक तथा वित्तीय संस्थाहरूको कृषि क्षेत्रतर्फको कर्जा ०.९ प्रतिशतले, औद्योगिक उत्पादन क्षेत्रतर्फको कर्जा ८.८ प्रतिशतले, यातायात, सञ्चार तथा सार्वजनिक सेवा

क्षेत्रतर्फको कर्जा १६.७ प्रतिशतले, थोक तथा खुद्रा व्यापार क्षेत्रतर्फको कर्जा १.५ प्रतिशतले र सेवा उद्योग क्षेत्रतर्फको कर्जा ६.२ प्रतिशतले बढेको छ ।

समीक्षा वर्ष २०८०/८१ मा बैंक तथा वित्तीय संस्थाहरूबाट प्रवाहित आवधिक कर्जा २२.२ प्रतिशतले, रियल स्टेट कर्जा (व्यक्तिगत आवासीय घर कर्जा समेत) ९.६ प्रतिशतले, मार्जिन प्रकृति कर्जा १८.१ प्रतिशत, ट्रष्ट रिसिट (आयात) कर्जा १२.६ प्रतिशतले बढेको छ भने हायर पर्चेज कर्जा २२.० प्रतिशतले, ओभरड्राफ्ट कर्जा ४६.३ प्रतिशतले र डिमान्ड तथा चालु पुँजी कर्जा १७.६ प्रतिशतले घटेको छ ।

ब. ब्याजदर :

२०८० आषाढमा ९१ दिने ट्रेजरी बिलको भारित औसत ब्याजदर ६.३५ प्रतिशत रहेकोमा २०८१ असारमा ३.०० प्रतिशत रहेको छ । बैंक तथा वित्तीय संस्थाहरूबीचको अन्तर-बैंक कारोबारको भारित औसत ब्याजदर २०८० आषाढमा ३.१४ प्रतिशत रहेकोमा २०८१ आषाढमा २.९९ प्रतिशत रहेको छ ।

२०८० आषाढमा वाणिज्य बैंकहरूको औसत आधार दर १०.०३ प्रतिशत, विकास बैंकहरूको १२.१५ प्रतिशत र वित्त कम्पनीहरूको १३.४१ प्रतिशत रहेकोमा २०८१ आषाढमा औसत आधार दर क्रमशः ८.०० प्रतिशत, ९.७१ प्रतिशत र ११.२१ प्रतिशत रहेको थियो ।

२०८० आषाढमा वाणिज्य बैंकहरूको कर्जाको भारित औसत ब्याजदर १२.३० प्रतिशत, विकास बैंकहरूको १४.१० प्रतिशत र वित्त कम्पनीहरूको १४.८२ प्रतिशत रहेकोमा २०८१ आषाढमा कर्जाको भारित औसत ब्याजदर क्रमशः ९.९३ प्रतिशत, ११.३४ प्रतिशत र १२.५५ प्रतिशत रहेको छ ।

ट. वित्तीय पहुँच :

इजाजतप्राप्त बैंक तथा वित्तीय संस्थाहरूको संख्या २०८१ आषाढ मसान्तमा १०७ रहेको छ । यस मध्ये २० वाणिज्य बैंक, १७ विकास बैंक, १७ वित्त कम्पनी, ५२ लघुवित्त वित्तीय संस्था र १ पूर्वाधार विकास बैंक रहेका छन् । बैंक तथा वित्तीय संस्थाहरूको शाखा संख्या २०८० आषाढ मसान्तमा ११,५८९ रहेकोमा २०८१ आषाढ मसान्तमा ११,५३० कायम भएको छ । २०८० आषाढ मसान्तमा प्रतिशाखा जनसंख्या २५१७ रहेकोमा २०८१ आषाढ मसान्तमा २५२९ कायम भएको छ ।

२. राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट बैंकको कारोबारलाई कुनै असर परेको भए सो कुरा :

अन्तर्राष्ट्रिय जगतमा विभिन्न मुलुकबीच जारी तनाव र जलवायु परिवर्तनजन्य घटनाका कारणबाट विश्व आपूर्ति प्रणालीमा सिर्जित थप चुनौतीले राष्ट्रिय अर्थतन्त्र तथा बैकिङ्ग कारोबारमा समेत असर पर्न गएको देखिन्छ । अपेक्षित रूपमा पुँजीगत खर्च हुन नसक्नु, राजस्व सङ्कलनमा आएको संकुचन, कर्जाको मागमा आएको कमी, बैकिङ्ग क्षेत्रमा देखिएको तीव्र प्रतिस्पर्धा, बढ्दो तरलताको प्रतिफलयुक्त व्यवस्थापन, सहकारी संस्थामा देखिएको समस्या, बढ्दै गएको निष्क्रिय कर्जा, निष्क्रिय कर्जा व्यवस्थापनमा देखिएको जटिलता लगायतका कारणबाट बैंकको कारोबारलाई असर पर्न गई बैंकको व्यवसाय विस्तार र मुनाफामा प्रत्यक्ष तथा अप्रत्यक्ष रूपमा असर पुग्न गएको देखिन्छ ।

३. बैंकको विगत वर्षको कारोवारको सिंहावलोकन :

यस बैंकको आर्थिक वर्ष २०८०/८१ को वित्तीय विवरणहरू नेपाल वित्तीय विवरण प्रतिवेदनमान (NFRS) अनुरूप तयार पारिएको छ । समीक्षा वर्ष र अघिल्लो आर्थिक वर्षको वित्तीय विवरणका प्रमुख सूचकाङ्कहरूको तुलनात्मक अवस्था देहाय बमोजिम रहेको छ ।

(रकम रू. लाखमा)

वासलात	आ.व. २०८०/८१	आ.व. २०७९/८०	परिवर्तन
शेयर पूँजी	१,४६,९४०.२३	१,४६,९४०.२३	-
सञ्चित मुनाफा	(९,६५०.७५)	३.९०	-
जगेडा तथा कोषहरू	२,१९,०६७.४३	२,१८,२८२.५९	०.३६ %
कर्जा*	२०,१६,८१२.३३	१८,४०,५६२.२९	९.५८ %
निक्षेप	२८,३५,६०३.२७	२४,५७,८९४.४१	१५.३७ %
लगानी	४,८४,६७१.२१	५,९६,८३१.३६	(१८.७९)%
नाफा नोक्सान हिसाब	आ.व. २०८०/८१	आ.व. २०७९/८०	परिवर्तन
खुद ब्याज आम्दानी	८६,३४७.६८	९४,०६९.५३	(८.२१) %
कुल सञ्चालन आम्दानी	१,०३,२७२.१५	१,०६,२५८.९२	(२.८१) %
सञ्चालन मुनाफा	६,८३४.५३	४३,३४३.४४	(८४.२३) %
खुद मुनाफा	२८४.२०	३४,३७५.७९	(९९.१७) %
अनुपातहरू	आ.व. २०८०/८१	आ.व. २०७९/८०	परिवर्तन
पूँजीकोष	१२.४५ %	१३.७४ %	(९.३३) %
निष्कृत्य कर्जा	४.३३ %	२.८५ %	५१.९३ %
प्रति शेयर आम्दानी	रू.०.१९	रू.२३.३९	(९९.१९) %

* बैंक तथा वित्तीय संस्था, ग्राहक, र कर्मचारीलाई दिएको कर्जा तथा सापटी समावेश ।

शेयर पूँजी :

आर्थिक वर्ष २०८०/८१ को अन्त्यमा बैंकको चुक्ता पूँजी रू.१४ अर्ब ६९ करोड ४० लाख २२ हजार ९ सय २८ रहेको छ ।

सञ्चित मुनाफा :

आर्थिक वर्ष २०७९/८० को अन्त्यमा रू.३ लाख ९० हजार कायम रहेको वितरण योग्य सञ्चित मुनाफा यस वर्ष विभिन्न नियामकीय समायोजन गरिएसँगै रू.९६ करोड ५१ लाखले ऋणात्मक रहेको छ ।

जगेडा तथा कोषहरू :

गत आर्थिक वर्षको तुलनामा समीक्षा वर्षमा जगेडा तथा कोषहरू ०.३६ प्रतिशतले वृद्धि भएको छ ।

कर्जा :

आर्थिक गतिविधिमा सुस्तता आई कर्जा मागमा कमी आएको कारण कर्जा प्रवाह प्रभावित भएको छ । तथापि आर्थिक वर्ष २०८०/८१ मा ९.५८ प्रतिशतको बढोत्तरी भई बैंकको समग्र कर्जा रू.२ खर्ब १ अर्ब ६८ करोड १२ लाख रूपैया पुगेको छ ।

निक्षेप :

समीक्षा अवधिमा बैंकको कुल निक्षेप गत आर्थिक वर्षको तुलनामा १५.३७ प्रतिशतले वृद्धि भई रु.२ खर्ब ८३ अर्ब ५६ करोड ३ लाख रुपैया पुगेको छ । कुल निक्षेपमा ग्राहकहरूको निक्षेप रु.२ खर्ब ८३ अर्ब ८ करोड ३७ लाख र बैंक तथा वित्तीय संस्थाहरूको निक्षेप रु.४७ करोड ६६ लाख रहेको छ ।

आर्थिक वर्ष २०८०/८१ को अन्त्यमा बैंकमा कायम निक्षेपमा बचत निक्षेपको अंश ३७.८५ प्रतिशत, मुद्दती निक्षेपको अंश ४५.५९ प्रतिशत, चल्ती निक्षेपको अंश ८.७४ प्रतिशत, कल निक्षेपको अंश ६.९२ प्रतिशत र बाँकी अन्य निक्षेपको अंश रहेको छ ।

लगानी :

आर्थिक वर्ष २०८०/८१ को अन्त्यमा बैंकको लगानी रु. ४८ अर्ब ४६ करोड ७१ लाख कायम रहेको छ । यस वर्ष ३ महिने अवधिको ट्रेजरी बिल्सलाई नगद तथा नगद सरहमा पुनःवर्गीकरण गरिएका कारण गत वर्षको तुलनामा लगानी शीर्षकको रकममा केही कमी देखिएको हो । आर्थिक वर्ष २०८०/८१ को आषाढ मसान्तसम्म ट्रेजरी बिल्स र विभिन्न ऋणपत्रहरूमा बैंकले रु.४२ अर्ब ३२ करोड ९० लाख रुपैया लगानी गरेको छ । साथै विभिन्न संस्थाहरूको शेयर तथा डिभेन्चरमा बैंकले रु.४ अर्ब ७ करोड ८७ लाख लगानी गरेको छ भने उक्त अवधिमा विभिन्न सम्बद्ध कम्पनीहरूमा बैंकको रु.२ अर्ब ५ करोड ९३ लाख लगानी रहेको छ ।

खुद ब्याज आम्दानी :

आर्थिक वर्ष २०७९/८० को तुलनामा समीक्षा वर्ष २०८०/८१ मा बैंकको खुद ब्याज आम्दानीमा ८.२१ प्रतिशतको कमी आएको छ । समीक्षा अवधिमा ब्याज आम्दानी ०.३३ प्रतिशतले कमी भएको साथै ब्याज खर्चमा ४.३८ प्रतिशतले वृद्धि भएको कारण खुद ब्याज आम्दानी घटेको हो ।

कुल सञ्चालन आम्दानी :

आर्थिक वर्ष २०७९/८० मा रु.१० अर्ब ६२ करोड ५८ लाख रहेको बैंकको कुल सञ्चालन आम्दानीमा समीक्षा वर्षमा २.८१ प्रतिशतले कमी भई रु.१० अर्ब ३२ करोड ७२ लाख रहेको छ ।

सञ्चालन मुनाफा :

आर्थिक वर्ष २०८०/८१ मा बैंकले सञ्चालन मुनाफा रु.६८ करोड ३५ लाख आर्जन गरेको छ । अघिल्लो आर्थिक वर्षको तुलनामा सञ्चालन मुनाफामा कमी हुनुको मुख्य कारण कर्जा नोक्सानीमा भएको वृद्धि हो ।

खुद मुनाफा :

बैंकले आर्थिक वर्ष २०७९/८० मा रु.३ अर्ब ४३ करोड ७५ लाख आयकर पछिको खुद मुनाफा गरेकोमा समीक्षा वर्षमा आयकर पछिको खुद मुनाफा रु.२ करोड ८४ लाख रहेको छ ।

पूँजीकोष :

आर्थिक वर्ष २०८०/८१ मा १३.७४ प्रतिशत रहेको बैंकको पूँजीकोषको अनुपात समीक्षा वर्षमा १.२९ विन्दुले घटेर १२.४५ प्रतिशत पुगेको छ ।

निष्कृत तथा अपलेखित कर्जा :

आर्थिक वर्ष २०७९/८० मा २.८५ प्रतिशत रहेको बैंकको निष्कृत कर्जा १.४८ विन्दुले वृद्धि भई समीक्षा वर्षमा ४.३३ प्रतिशत पुगेको छ ।

साथै, समीक्षा वर्ष २०८०/८१ मा तत्कालिन पञ्चदेवल, ढकारी, हाट लगायतका शाखामा विगत लामो समयदेखि अभिलेख नभेटिई बक्यौता रहेका कर्जाहरूको साँवा रू.३ करोड ७४ लाख तथा ब्याज रू.१ अर्ब ७० करोड ८२ लाख रकम सञ्चालक समितिको निर्णयबाट अपलेखन गरिएको छ ।

प्रति शेयर आमदानी :

समीक्षा वर्ष २०८०/८१ मा बैंकको प्रति शेयर आमदानी रू.०.१९ रहेको छ जुन आर्थिक वर्ष २०७९/८० मा रू.२३.३९ रहेको थियो ।

४. चालु आर्थिक वर्ष २०८१/८२ को दोश्रो त्रयमासमा हासिल उपलब्धीहरु :

२०८१ पौष मसान्तसम्म बैंकको कुल निक्षेप रू.३ खर्ब ७ अर्ब ८३ करोड ५७ लाख, कुल कर्जा सापट रू.२ खर्ब १६ अर्ब ३ करोड २२ लाख र लगानी रू.८३ अर्ब ८३ करोड ३२ लाख रहेको छ । बैंकको जगेडा तथा कोषमा रू.२३ अर्ब १९ करोड ६ लाख रहेको छ । त्यसैगरी, बैंकले उक्त अवधिमा रू.४६ करोड १० लाख खुद मुनाफा आर्जन गरेको छ ।

निष्कृत कर्जा अनुपात अघिल्लो वर्षको सोही अवधिको तुलनामा केही वृद्धि भई ४.९९ प्रतिशत कायम भएकोले कर्जा असुलीलाई प्रभावकारी रूपमा कार्यान्वयन गर्नुपर्ने र आगामी दिनमा कर्जाको गुणस्तरमा विशेष ध्यान दिदै अगाडि बढ्नु पर्ने अवस्था रहेको छ । चालु आर्थिक वर्षको दोश्रो त्रयमासमा पूँजीकोष अनुपात १२.९५ प्रतिशत रहेको छ ।

२०८१ पौष मसान्तसम्ममा बैंकको प्रमुख वित्तीय भ्रलक निम्न तालिकामा प्रस्तुत गरिएको छ । उल्लेखित विवरण आर्थिक वर्ष २०८१/८२ को दोश्रो त्रयमासको प्रकाशित अन्तरिम वित्तीय विवरण बमोजिम रहेको छ ।

विवरण	रकम (रू. लाखमा)
शेयर पूँजी	१,४६,९४०.२३
जगेडा तथा कोषहरू	२,३१,९०६.३१
निक्षेप दायित्व	३०,७८,३५७.०९
लगानी	८,३८,३३१.९०
कर्जा सापट	२१,६०,३२२.१५
खुद ब्याज आमदानी	४६,२६६.४१
सञ्चालन मुनाफा	४,१६७.६७
बोनस तथा कर पछिको खुद मुनाफा	४,६१०.१७
विवरण	प्रतिशत
निष्कृत कर्जा (प्रतिशत)	४.९९ %
पूँजीकोष अनुपात (प्रतिशत)	१२.९५ %

५. बैंकको भावी योजनाहरू :

यस बैंकको भावी योजनाहरू तल उल्लेख भए बमोजिम रहेका छन् ।

- बैंकको निक्षेप, कर्जा सापट, लगानी तथा खुद मुनाफामा वृद्धि गर्ने ।
- संस्थागत कर्जा विभागको पुर्नसंरचना गरिने साथै कर्जा निर्णय प्रकृत्यालाई सरलीकृत गरिने ।
- स्वीकृत भएका कर्जाहरूको कर्जा तमसुक तथा कागजातहरू स्वचालित रुपमा तयार पार्ने व्यवस्था गरिने ।
- कृषि कर्जालाई समयानुकूल प्रतिस्पर्धी बनाउनका लागि कर्जा लागत अद्यावधिक गरिने ।
- त्रैमासिक रूपमा खराब कर्जा न्यूनीकरण योजना तयार गरी शाखाहरूसँगको समन्वयमा कार्यान्वयन गरिने साथै खराब कर्जा अनुगमनका लागि कर्जा असुली सफ्टवेयर लागू गरिने ।
- कर्जा जोखिम, बजार जोखिम, सञ्चालन जोखिम, तरलता जोखिम, सामाजिक तथा वातावरणीय जोखिम, सूचना सुरक्षा जोखिम, साइबर सुरक्षा जोखिमको नियमित आंकलन गरी प्रतिवेदन तयार गरिने साथै प्राप्त प्रतिवेदनका आधारमा जोखिम कम गर्ने उपायहरू अवलम्बन गरिने ।
- ग्राहक सेवा सुविधालाई छिटो छरितो, भरपर्दो एवम् मितव्ययी बनाउन बिड बण्ड ग्यारेण्टी क्रमशः सम्बन्धित शाखा मार्फत नै जारी गराउने व्यवस्था गरिने ।
- IT/MIS विभागसँगको समन्वयमा कर्जा प्रशोधन प्रणाली Upgrade गरी लागू गरिने ।
- पुराना कागजातहरूको डिजिटल अभिलेख क्रमशः तयार गर्दै लगिने ।
- बैंकको लेखापरीक्षण इकाईहरूको जोखिममा आधारित लेखापरीक्षण गरिने कार्यलाई निरन्तरता दिइने साथै Concurrent Audit को थालनी गरिने ।
- बैंकको आन्तरिक लेखापरीक्षण प्रकृत्यालाई छिटो, छरितो, मितव्ययी र गुणस्तरीय बनाउन लेखापरीक्षण रिपोर्टिङ्ग सफ्टवेयर खरिद गरिने ।
- कार्यसञ्चालन प्रभावकारिता तथा सञ्चालन लागत एवम् ग्राहक सेवा प्रवाहलाई दृष्टिगत गरी अपरेशन विभाग अन्तर्गत केन्द्रीय प्रशोधन इकाई स्थापना गरिने ।
- गैह्र कोषीय कारोबार विस्तारका लागि आवश्यक नीति, कार्यविधि तथा लेखाङ्कन विधिहरूमा समय सापेक्ष सुधार गर्ने ।
- बैंकमा उपलब्ध साधन र स्रोतको अधिकतम परिचालन गर्दै ग्राहक सेवा र सन्तुष्टिको स्तरोन्नतिमा जोड दिइने ।
- राष्ट्रिय परिचयपत्रको प्रयोग गरी डिजिटल कर्जा प्रदान गर्न आवश्यक अध्ययन गरिने ।
- कर्मचारीको तालिम, दक्षता अभिवृद्धि तथा वृत्ति विकास सम्बन्धी कार्यविधि तयार गरिने ।
- बैंकलाई सबल, प्रतिस्पर्धी तथा प्रविधिमैत्री बैंकमा रूपान्तरण गर्ने तर्फ विशेष जोड दिइने ।
- ग्राहक सेवालालाई सहज, सरल र प्रविधिमैत्री बनाउन प्रकृत्यागत जटिलताहरूमा सरलीकरण गर्दै लगिने ।
- उचित प्रशिक्षण तथा उत्प्रेरणात्मक कार्य वातावरण मार्फत कर्मचारीहरूको मनोबल उच्च राख्दै समग्र कर्मचारी उत्पादकत्व अभिवृद्धि गरिने ।
- आन्तरिक नियन्त्रण प्रणालीको सबलीकरण गर्दै वित्तीय अनुशासनको उच्च परिपालनामा जोड दिइने ।
- सूचना प्रविधिको बढ्दो प्रयोग र कर्मचारीको वृत्ति विकास बीच सन्तुलन कायम हुने गरी बैंकको संगठनात्मक संरचना सुधार गर्न O&M Survey को कामलाई टुङ्गोमा पुऱ्याउने ।

- नेपाल सरकार तथा नेपाल राष्ट्र बैंकले निर्देशित गरेका क्षेत्रहरूमा विशेष ध्यान दिई कर्जा लगानी तथा विस्तार गर्ने कार्य अगाडि बढाइने ।
- बैंकबाट लगानी भएका कर्जाहरूको नियमित अनुगमन गर्दै कर्जाको गुणस्तर कायम गरिने ।
- कर्जाको व्याजदर निर्धारण गर्दा जोखिममा आधारित मूल्य निर्धारण मोडल कार्यान्वयनमा ल्याइने ।
- बजारको माग अनुरूप विभिन्न ग्राहकवर्ग लक्षित नयाँ निक्षेप प्रोडक्टको विकास गरी निक्षेप परिचालनमा जोड दिइने ।
- डिजिटल सेवाहरूमा अर्न्तनिहित जोखिम सम्बन्धी सचेतना अभिवृद्धिका लागि टयुटोरियल भिडियो निर्माण गरी डिजिटल माध्यम मार्फत प्रवाह गरिने ।
- लामो समयदेखि हिसाब मिलान हुन नसकेको सरकारी कारोबार तथा अन्तरशाखा कारोबार राफसाफ गर्ने कार्यलाई निरन्तरता दिइने ।
- बैंकको व्यवसाय विस्तारको लागि विभिन्न संघ संस्थाहरूसँग व्यावसायिक रणनीतिक साभेदारी गरिने ।
- प्रविधि लक्षित विभिन्न प्रवर्द्धनात्मक कार्यक्रमहरूको माध्यमबाट बैंकको व्यवसाय अभिवृद्धिमा जोड दिइने ।
- CBS खरिद प्रकृत्यालाई निष्कर्षमा पुऱ्याइने ।

६. कम्पनीको औद्योगिक तथा व्यावसायिक सम्बन्ध :

यस बैंकले सम्बन्धित सबै सरोकारवालाहरूसँग सुमधुर व्यावसायिक सम्बन्ध कायम राख्दै आएको र आगामी दिनमा समेत बैंकको हित, सेवा प्रवाह तथा व्यवसाय विस्तारको लक्ष्य प्राप्तमा सम्पूर्ण सरोकारवालाहरूको पूर्ण साथ र सहयोग रहने विश्वासका साथ बैंकले आफ्ना कार्यहरूको सञ्चालन र व्यवस्थापन गरिरहेको छ ।

७. सञ्चालक समितिमा भएको हेरफेर र त्यसको कारण :

२०८१ भाद्रदेखि सञ्चालक समितिमा नेपाल सरकार, अर्थ मन्त्रालयको तर्फबाट प्रतिनिधित्व गर्दै आएको म (थानप्रसाद पञ्जानी) ले सञ्चालक समितिको २०८१ फागुन ९ गतेको निर्णयबाट अध्यक्षको कार्यभार सम्हाल्दै आएको जानकारी गराउँदछु । त्यस्तै, यस बैंकको सञ्चालक समितिमा सञ्चालक समितिका पूर्व अध्यक्ष स्वतन्त्र सञ्चालक डा. चन्द्रबहादुर अधिकारी, नेपाल सरकारको तर्फबाट प्रतिनिधित्व गर्नुहुने श्री गंगाप्रसाद ज्ञवाली र श्री साधना घिमिरे समीक्षा वर्षमा निरन्तर रहनुभएको छ । सर्वसाधारण शेयरधनी संगठित संस्था श्री कर्मचारी सञ्चय कोषको तर्फबाट सञ्चालक समितिमा प्रतिनिधित्व गर्नुभएका श्री रोचन श्रेष्ठ २०८१ असोज १० मा अवकाश हुनु भएकोले कोषको तर्फबाट सञ्चालक समितिमा श्री ध्रुवप्रसाद अधिकारीले २०८१ असोज १८ गतेदेखि २०८१ पौष मसान्तसम्म प्रतिनिधित्व गर्नुभएको थियो । साथै, सर्वसाधारण शेयरधनीको तर्फबाट प्रतिनिधित्व गर्दै आउनुभएका सञ्चालक श्री विवेक शम्शेर ज.व.रा. तथा श्री विष्णुकुमार अग्रवाल र कर्मचारी सञ्चय कोषका प्रतिनिधिको ४ वर्षको कार्यकाल २०८१ पौष मसान्तमा समाप्त भएको छ । आर्थिक वर्ष २०८०/८१ मा सञ्चालक समितिमा रहेर बिदा हुनुभएका सञ्चालकहरू श्री उत्तरकुमार खत्री, श्री विवेक शम्शेर ज.व.रा., श्री विष्णुकुमार अग्रवाल, श्री रोचन श्रेष्ठ र श्री ध्रुवप्रसाद अधिकारीले सञ्चालक समितिमा रहेर पुऱ्याउनु भएको योगदानका लागि हार्दिक धन्यवाद ज्ञापन गर्दछौं ।

८. बैंकको कारोबारलाई असर पार्ने मुख्य कुराहरू :

बैंकको कारोबारलाई असर गर्ने मुख्य कुराहरू तल देहाय अनुसार रहेका छन् :

- विभिन्न मुलुकबीच जारी तनाव कायम रहेमा अन्तर्राष्ट्रिय रूपमा पेट्रोलियम पदार्थ र खाद्यान्न लगायतका वस्तुको मूल्यमा हुने बढोत्तरीका कारण पर्न सक्ने असर ।
- चालु खर्चलाई मितव्ययी बनाउँदै लिएको भएपनि राजस्व सङ्कलनमा अपेक्षित सुधार हुन नसक्दा वित्त घाटा बढ्दा पर्न सक्ने असर ।
- जलवायु परिवर्तनजन्य घटनामा हुने वृद्धिले सिर्जना गर्ने चुनौती ।
- आन्तरिक स्रोत परिचालनमा सुधार हुन नसक्दा सार्वजनिक ऋण माथिको निर्भरता बढ्दै जाँदाको असर ।
- पूँजीगत खर्च लक्ष्य अनुरूप हुन नसकेको कारण समग्र आन्तरिक मागमा देखिएको कमीबाट पर्ने प्रभाव ।
- मुलुकको आर्थिक, मौद्रिक तथा वित्तीय नीतिमा हुने परिवर्तनबाट बैंकिङ क्षेत्रलाई पर्ने असर ।
- रोजगारी सिर्जना, उद्यमशीलता विकास, आन्तरिक उत्पादनमा वृद्धि, आयात व्यवस्थापन, निर्यात प्रवर्द्धन र आयात प्रतिस्थापनका लागि नेपाल सरकारले लिएका नीतिबाट पर्ने प्रभाव ।
- समग्र बैंक तथा वित्तीय संस्थाको बढ्दै गएको निष्कृत्य कर्जा अनुपात र निष्कृत्य कर्जा व्यवस्थापनमा देखिएको चुनौती ।
- वैकल्पिक लगानीका क्षेत्रहरूको अभावमा बैंकिङ क्षेत्रको कर्जा विस्तारको गतिमा आएको कमी ।
- बैंकिङ क्षेत्रमा बढ्दै गएको तरलताको अवस्था तथा कर्जाको मागमा आएको कमी ।
- विप्रेषण आप्रवाहमा हुन सक्ने उतार चढावबाट बैंकिङ क्षेत्रको श्रोत परिचालनमा पर्न जाने चाप ।
- स्प्रेड ब्याजदरका कारण ब्याज आम्दानीमा परेको असर ।
- गैह्र कोषीय सेवाहरू प्रदान गर्दा आइपर्ने सम्भावित जोखिमहरू ।
- बैंकिङ क्षेत्रमा देखिएको तीव्र प्रतिस्पर्धाको कारण ग्राहक केन्द्रित सेवालालाई चुस्त दुरूस्त राख्नुपर्ने चुनौती ।
- सूचना प्रविधि तथा डिजिटल कारोबार सम्बद्ध जोखिमहरू ।
- कृषि, उर्जा, पर्यटन, लघु साना एवम् मझौला उद्यम लगायतका क्षेत्रमा निश्चित प्रतिशतसम्म लगानी गर्नुपर्ने नेपाल राष्ट्र बैंकको नीति ।
- वित्तीय अपराधको प्रभावकारी नियन्त्रणका लागि जोखिममा आधारित मूल्याङ्कन प्रणालीमा अवलम्बन गरिने अभ्यासहरूको परिपालना ।
- सम्पत्ति शुद्धीकरण निवारणसँग सम्बन्धित राष्ट्रिय तथा अन्तर्राष्ट्रिय नियम, कानून र असल अभ्यासहरूको परिपालना ।
- नेपाल FATF को ग्रे लिस्टमा परेको हुँदा अन्तर्राष्ट्रिय व्यापार तथा रेमिट्यान्स कारोबारमा पर्न सक्ने असर ।

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

यस बैंकको लेखापरीक्षण प्रतिवेदनमा बैंकको वित्तीय विवरणको अनुसूची ४.१६ अन्य सम्पत्ति तथा अनुसूची ४.२३ अन्य दायित्वमा उल्लेख भएको कारोबार रकमहरूको ब्यालेन्स कन्फर्मेशन प्राप्त गर्ने साथै हिसाब मिलान गर्नुपर्ने सुझाव सहितको कैफियत उल्लेख भएको छ ।

लामो समयदेखि हिसाब मिलान नभएका र पहिचान हुन नसेकेका कारोबारहरूको हिसाब मिलान गर्ने कार्य नियमित रूपमा चलिरहेको र सोमा उल्लेख्य प्रगति हासिल भइरहेको जानकारी गराउँदछौं । हिसाब मिलान हुन बाँकी रकमहरूको सम्बन्धित निकाय/कार्यालयहरूबाट ब्यालेन्स कन्फर्मेशन संकलन गर्ने कार्य भइरहेको समेत जानकारी गराउँदछौं ।

बैंकको अन्तर शाखा हिसाब राफसाफ गर्ने कार्यमा विशेष केन्द्रित भई अन्तर शाखा हिसाब मिलानको अवस्थामा सुधार ल्याउन गठन भएको हिसाब मिलान डिभिजनले विशेष पहल कदमी लिइरहेको छ । यसै अनुरूप लामो समयदेखि हिसाब मिलान नभएका तथा पहिचान हुन नसेकेका कारोबारहरूको हिसाब मिलान गर्ने कार्यमा प्रगति भइरहेको जानकारी गराउँदछौं ।

माथि उल्लिखित बाहेक लेखापरीक्षण प्रतिवेदनमा औल्याइएका बैंकको नियमित कारोबारसँग सम्बन्धित अन्य कैफियतहरूका सम्बन्धमा समेत सञ्चालक समितिको ध्यानाकर्षण भएको छ । लेखापरीक्षकबाट प्राप्त सुझाव 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 आन्तरिक नियन्त्रण प्रणालीलाई मजबुत बनाउनका लागि प्रचलित कानून तथा नेपाल राष्ट्र बैंकको नीति/निर्देशनको परिधिभित्र रही विभिन्न नीति, नियम, विनियम तथा निर्देशिका तर्जुमा गरी कार्यान्वयनमा ल्याएको र बैंकका दैनिक कार्य सञ्चालन तिनै नीति नियमको परिधिभित्र भइरहेको छ । बैंकको कार्य सञ्चालनमा आन्तरिक नीति, नियम, प्रकृया, प्रणाली तथा मौजुदा ऐन कानूनको पालना भए/नभएको अनुगमनका लागि अलग्गै निरीक्षण तथा आन्तरिक लेखापरीक्षण विभाग रहेको छ । उक्त विभागले सञ्चालक समिति मातहतको लेखापरीक्षण समितिको मार्गदर्शनमा वार्षिक लेखापरीक्षण योजना अनुरूप नियमित निरीक्षण तथा लेखापरीक्षण सम्बन्धी कार्य गरिरहेको छ । आर्थिक वर्ष २०८०/८१ मा वार्षिक लेखापरीक्षण योजनामा लिइएको लक्ष्य अनुरूप नियमित आन्तरिक लेखापरीक्षण गर्न विभाग सफल भएको छ । त्यस्तै, २०८१ भदौबाट बैंकमा सूचना प्रणाली लेखापरीक्षण नीति, २०८१ समेत कार्यान्वयनमा ल्याइएको छ ।

बैंकिङ्ग कारोबारका क्रममा देखापर्ने विभिन्न प्रकारका जोखिमहरूको पहिचान, मापन, अनुगमन, नियन्त्रण र रिपोर्टिङ्गका लागि सञ्चालक समिति मातहतको जोखिम व्यवस्थापन समितिको मार्गदर्शन तथा सञ्चालक समितिबाट स्वीकृत जोखिम व्यवस्थापनसँग सम्बन्धित नीति, नियम अनुरूप जोखिम व्यवस्थापन विभागले कार्य गरिरहेको छ । त्यस्तै, नेपाल राष्ट्र बैंकको निर्देशन तथा अन्य प्रचलित कानून बमोजिम बैंकको अनुपालनाको स्थितिको नियमित अनुगमन गर्ने कार्य सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समितिको मार्गदर्शनमा अनुपालना विभागले गरिरहेको छ ।

बैंकको काम कारवाहीलाई नियमित र चुस्त दुरूस्त रूपले सञ्चालन गर्न तथा आन्तरिक नियन्त्रण प्रणालीको प्रभावकारिता अभिवृद्धि गर्दै लैजानका लागि बैंक उच्च व्यवस्थापन तहमा सम्पत्ति दायित्व व्यवस्थापन समिति, कर्जा कमिटी, कर्जा असुली समिति, **IT Steering Committee**, ब्राण्ड तथा व्यवसाय प्रवर्द्धन समिति, केन्द्रीय सुरक्षा समिति, संस्थागत सामाजिक उत्तरदायित्व समिति, पदपूर्ति समिति, अनुशासन समिति, अपरेशन कमिटी, खरिद मूल्याङ्कन समिति, व्यवसाय प्रवर्द्धन समिति लगायतका समितिहरू क्रियाशील रहेका छन् ।

११. बैंकिङ्ग सञ्जाल विस्तार :

बैंकले आर्थिक वर्ष २०८०/८१ मा बागमती प्रदेश अन्तर्गतको मकवानपुर जिल्ला, थाहा नगरपालिका-९, चित्लाङ्गमा शाखा तथा ३ वटा एक्सटेन्सन काउन्टर विस्तार गरेको छ । यससँगै बैंकले मुलुकका ७१ वटा जिल्लाका २२९ शाखा कार्यालय, ६० वटा एक्सटेन्सन काउन्टर, २०५ वटा ए.टि.एम., ७ प्रादेशिक कार्यालय र प्रधान कार्यालयबाट सेवा प्रवाह गरिरहेको छ । ग्राहकको अपेक्षा र आवश्यकता अनुसारका वित्तीय सेवा विस्तार गर्दै आएको बैंकले करिब २५ लाख ग्राहकहरूलाई बैंकिङ्ग सेवा उपलब्ध गराउँदै आएकोमा आगामी दिनमा व्यवसायिक सम्भावना भएका स्थानमा बैंकको उपस्थिति विस्तार साथै ग्राहकलाई नवीनतम सेवा सुविधा प्रदान गर्ने दिशामा अध्ययन गर्दै लगिनेछ ।

१२. सूचना प्रविधि तथा डिजिटाइजेशन :

बैंकले प्रतिस्पर्धी बैंकिङ्ग बजारमा उपलब्ध प्रविधिमा आधारित सबै प्रकारका बैंकिङ्ग सेवाहरू प्रदान गर्दै आएको र थप विस्तार समेत गर्दै आएको छ । आफ्नो वेबसाइट मार्फत बैंकले बचत, मुद्दती तथा डिम्याट खाता खोल्ने तथा बैंक ग्यारेन्टीको आधिकारिकता जाँच गर्ने सुविधा समेत प्रवाह गरिरहेको छ । त्यस्तै, ग्राहकहरूको सुविधाका लागि नागरिक एपमा समेत बैंक खाता खोल्ने सुविधा रहेको छ । बैंकले फोनपे सँगको समन्वयमा फोनपे नेटवर्क अन्तर्गत सम्पूर्ण फोनपे मर्चेन्टहरूमा भारतबाट आएका नागरिकले Google Pay, Phone Pay तथा BHIM APP बाट QR Scan गरी कारोबार तथा भुक्तानीको सुविधा लिन सक्ने व्यवस्था कार्यान्वयनमा ल्याएको छ ।

साविकको Bank Smart Application लाई NBL Banksmart XP मा Upgrade गरी मोबाईल बैंकिङ्ग सेवा Web Browser मा **ibank.nepalbank.com.np** मार्फत पनि लिन सकिने भएको छ । त्यसैगरी, Online Account Opening, FD Account Opening, Demat Account Opening, Chatbot लगायतका डिजिटल सेवाहरू Mobile Banking Application मा लिङ्क समेत गरिएको छ । IBFT तथा Top-Up को Failed Transactions को Auto Reversal हुने व्यवस्था पनि लागू भइसकेको छ ।

हाल प्रयोगमा रहेको यस बैंकको मोबाईल बैंकिङ्ग एप्लिकेशन बाट NCHL नेटवर्क अन्तर्गत रजिष्टर गरिएका सम्पूर्ण NepalPay QR Merchants हरूमा Scan गरी कारोबार गर्न सकिनेछ । साथै, बैंकको सेवा सुविधाहरूमा गुणस्तरियता अभिवृद्धि गर्दै अझ बढी प्रविधिमैत्री बनाउँदै लैजाने क्रममा Robotic Process Automation (RPA), Document Management System (DMS), Budget Management System (BMS), Card Center Management System (CCMS), NBL CONTACT CENTER र Smart Teller with QR Code कार्यान्वयनमा ल्याइएको छ । साथै, ग्राहक सेवा सहजीकरणका लागि बैंकले यस आर्थिक वर्षबाट काठमाडौं बैंकिङ्ग अफिसबाट नगद निक्षेप मेसिन (Cash Deposit Machine) को सेवा समेत शुरूवात गरेको छ ।

१३. ग्राहक सम्बन्ध सुधार :

बैंकले ग्राहक सेवामा प्रभावकारिताको लक्ष्य हासिल गर्न वित्तीय ग्राहक संरक्षण तथा वित्तीय साक्षरता सम्बन्धी नीतिगत व्यवस्था अन्तर्गत गुनासो सुनाई व्यवस्थाको कार्यान्वयन गर्दै आएको छ । सोही अनुरूप बैंकका विद्यमान नीति, नियम, विनियम तथा कार्यविधिमा संशोधन गर्दै लगिएको छ । ग्राहकवर्गका समस्या, जिज्ञासा र कठिनाई सम्बोधन गर्न साथै वित्तीय सेवासँग सम्बन्धित समसामयिक जानकारी प्रदान गर्ने उद्देश्यले बाह्य कम्पनीसँगको समन्वयमा आधुनिक कल सेन्टर सेवा सञ्चालनमा रहेको छ ।

बैंकको वेबसाइटमा रहेको Feedback/Complaint पोर्टल मार्फत ग्राहकहरूले बैंकको सेवा प्रवाहसँग सम्बन्धित प्रतिक्रिया तथा गुनासो प्रेषित गर्न सक्ने व्यवस्था मिलाइएको छ। यसरी प्राप्त हुन आएका प्रतिक्रिया तथा गुनासोहरू बैंकको इमेल ठेगाना gunaso@nepalbank.com.np मा आउने व्यवस्था रहेको र उक्त इमेल तथा बैंकको इमेल info@nepalbank.com.np मा ग्राहकहरूले बैंकको काम कारबाही तथा सेवा प्रवाहमा देखिएका कमी कमजोरीहरू उपर प्रतिक्रिया दिने गरेका छन्। त्यस्तै, मोबाइल बैंकिङ एप्लिकेसनमा रहेको Dispute Lodge Section, नेपाल सरकारको हेलो सरकार तथा नेपाल राष्ट्र बैंकको गुनासो पोर्टल gunaso.nrb.org.np मार्फत समेत सरोकारबालाहरूले आफ्ना गुनासाहरू प्रेषित गर्न सक्ने व्यवस्था मिलाइएको छ। त्यसैगरी, नेपाल राष्ट्र बैंकको निर्देशन बमोजिम बैंकले गुनासो सुन्ने अधिकारीको नाम, पद, फोन नम्बर, मोबाइल नम्बर र इमेल ठेगाना बैंकको वेबसाइटमा राखिएको छ। साथै, विभिन्न माध्यमबाट ग्राहकहरूले प्रेषित गरेका गुनासोको अभिलेख राखी सोको निरूपण सम्बन्धी विवरण अद्यावधिक गर्ने गरिएको र सोको जानकारी नेपाल राष्ट्र बैंक समक्ष पेश गर्ने गरिएको छ।

१४. नेपाल सरकारको नीतिसँग तादात्म्य :

बैंकले आफ्नो नियमित बैंकिङ व्यवसाय र कारोबारका अतिरिक्त बैंकका मुलुकभर छरिएर रहेका विभिन्न शाखा कार्यालयहरू मार्फत सरकारी कारोबार गर्ने गरेको छ। जसमध्ये संघीय सरकारको “क” खाताको कारोबार बैंकका २८ वटा शाखाहरूले, प्रदेश सरकारको “ख” खाताको कारोबार बैंकका २६ वटा शाखाहरूले तथा स्थानीय तहको “ग” खाताको कारोबार बैंकका ७३ वटा शाखाहरूले गर्दै आएका छन्। त्यस्तै, बैंकका शाखाहरूले पेन्सन वितरण, सामाजिक सुरक्षा भत्ता वितरण तथा विभिन्न तहका सरकारहरूको अनुदान वितरणको कार्य समेत गर्दै आएका छन्। नेपाल सरकारले समय समयमा लिएको उद्यमशीलता विकास, रोजगारी सिर्जना लगायत वित्तीय नीतिले निर्देश गरेका विषयहरूको कार्यान्वयनमा समेत बैंकले सहयोग पुऱ्याउँदै आएको छ।

१५. कर्जा लगानी तथा व्यवस्थापन :

बैंकको प्रमुख कार्यको रूपमा रहेको कर्जा प्रवाह सम्बन्धी कार्यलाई व्यवस्थित गर्न र बैंकबाट प्रवाह भएका कर्जाहरूको गुणस्तर कायम राख्दै थप कर्जा विस्तारका लागि बैंकका शाखा कार्यालय तथा प्रधान कार्यालयका कर्जासँग सम्बन्धित विभिन्न विभागहरू क्रियाशील रहेका छन्। कर्जा प्रवाह गर्दा बैंकको कार्य सञ्चालन निर्देशिका भाग २ (कर्जा निर्देशिका), कर्जा नीति कार्यविधि, धित्तो सुरक्षण मूल्याङ्कन निर्देशिका लगायत नेपाल राष्ट्र बैंकको नीति, निर्देशनको परिपालना गर्ने गरिएको छ।

यस बैंकले कुल कर्जाको आधारमा २०८१ आषाढ मसान्तमा कृषि क्षेत्रमा ११.२१ प्रतिशत र जलविद्युत/उर्जाको क्षेत्रमा ६.४४ प्रतिशत कर्जा लगानी गरेको छ। त्यस्तै, उक्त अवधिमा बैंकले एक करोडसम्मका लघु, साना तथा मझौला उद्योगमा १६.३२ प्रतिशत र विपन्न वर्गमा कर्जामा ६.०७ प्रतिशत कर्जा लगानी गरेको छ।

बैंकले २०८१ आषाढ मसान्तसम्म सहवित्तीयकरणमा सहभागी भई करिब ८०० मेगावाट क्षमताका ३० वटा जलविद्युत परियोजनामा लगानी गरेको छ। जस मध्ये १० वटा जलविद्युत परियोजनामा यस बैंकको अगुवाइ रहेको छ। त्यस्तै, २० वटा जलविद्युत परियोजनामा अन्य बैंक तथा वित्तीय संस्थाको सहवित्तीयकरणमा यस बैंक सहभागी रहेको छ। उक्त परियोजनाहरूका लागि कुल रू.२२ अर्ब ८२ करोड कर्जा सीमा स्वीकृत भएकोमा २०८१ आषाढ मसान्तसम्म रू.१२ अर्ब ६५ करोड कर्जा मौज्दात रहेको छ।

बैंकले सहवित्तीयकरणमा सहभागी भई २०८१ आषाढ मसान्तसम्म विभिन्न ९ वटा सिमेन्ट उद्योग तथा ९ वटा स्टिल उद्योगहरूमा कर्जा लगानी गरेको छ। समीक्षा अवधिमा सिमेन्ट उद्योगहरूमा प्रवाहित कर्जाको मौज्जात रु.९ अर्ब ९३ करोड र स्टिल उद्योगहरूमा प्रवाहित कर्जाको मौज्जात रु.७ अर्ब ५२ करोड रहेको छ।

१६. जोखिम व्यवस्थापन :

बैंकिङ्ग क्षेत्रका आउन सक्ने विभिन्न प्रकारका जोखिमहरूको पहिचान, मूल्याङ्कन, अनुगमन, व्यवस्थापन तथा न्यूनीकरणका लागि बैंक सदैव सजग रहँदै आएको छ। बैंकका सञ्चालक सदस्यको संयोजकत्वमा गठित जोखिम व्यवस्थापन समितिमा जोखिम व्यवस्थापन विभागका विभागीय प्रमुख सदस्य सचिव रहने व्यवस्था रहेको छ। उक्त समितिले नेपाल राष्ट्र बैंकबाट जारी गरिएको नीति, निर्देशन तथा बैंकले तर्जुमा गरेको जोखिम व्यवस्थापनसँग सम्बन्धित विभिन्न आन्तरिक नीति नियममा भएको व्यवस्था बमोजिम बैंकिङ्ग कारोबारमा अन्तर्निहित विभिन्न जोखिमको निरन्तर रूपमा अनुगमन गर्ने साथै त्रैमासिक रूपमा प्रतिवेदन तयार गरी सञ्चालक समितिमा पेश गर्ने गरेको छ। सम्भावित जोखिमको व्यवस्थापनका लागि आवश्यक नीति, कार्यविधि तर्जुमाका साथै समयानुकूल पुनरावलोकन गर्ने कार्य समेत जोखिम व्यवस्थापन समितिको सिफारिसमा सञ्चालक समितिबाट नियमित रूपमा भइरहेको छ।

जोखिम व्यवस्थापन विभागका प्रमुखलाई प्रमुख जोखिम अधिकृतको जिम्मेवारी दिइएको र प्रमुख जोखिम अधिकृतको नेतृत्वमा रहेको जोखिम व्यवस्थापन विभागले कर्जा जोखिम, सञ्चालन जोखिम, तरलता जोखिम, बजार जोखिम, ब्याजदर जोखिम, विदेशी विनियम जोखिम, वातावरण तथा सामाजिक जोखिम अन्तर्गत जोखिम बहन क्षमता र स्वीकारयोग्य जोखिम सीमा निर्धारण गर्ने कार्य गर्दै आएको छ। यसका साथै आवधिक रूपमा उल्लिखित जोखिमहरूसँग सम्बन्धित प्रतिवेदन तयार गरी छलफलका लागि जोखिम व्यवस्थापन समिति मार्फत सञ्चालक समिति समक्ष पेश गर्ने साथै नेपाल राष्ट्र बैंक समक्ष नियमित रूपमा पेश गर्नुपर्ने विवरण तथा प्रतिवेदन पेश गर्ने कार्य गरिरहेको छ।

१७. सम्पत्ति शुद्धीकरण निवारण :

बैंकमा रहेको कम्प्लायन्स विभाग मार्फत सम्पत्ति शुद्धीकरण निवारणका सम्बन्धमा गर्नुपर्ने कार्यहरूलाई व्यवस्थित गरिएको छ। साथै, बैंकले सम्पत्ति शुद्धीकरण तथा आतङ्कवादी क्रियाकलापमा वित्तीय लगानी निवारणका सम्बन्धमा सम्पत्ति शुद्धीकरण (मनी लाउन्डरिङ्ग) निवारण ऐन, २०६४, सम्पत्ति शुद्धीकरण (मनी लाउन्डरिङ्ग) निवारण नियमावली, २०८१, नेपाल राष्ट्र बैंकबाट जारी निर्देशन, Financial Action Task Force (FATF) द्वारा जारी भएका सिफारिस तथा प्रचलित राष्ट्रिय तथा अन्तर्राष्ट्रिय कानून तथा असल अभ्यासहरूको परिपालनामा सदैव जोड दिँदै आएको छ।

नेपाल राष्ट्र बैंकबाट जारी निर्देशन बमोजिम सञ्चालक सदस्य संयोजक र कार्यान्वयन अधिकारी सदस्य सचिव रहने गरी बैंकमा सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति गठन गरिएको छ। उक्त समितिले सम्पत्ति शुद्धीकरण तथा आतङ्कवादी क्रियाकलापमा वित्तीय लगानी निवारणका सम्बन्धमा बैंकको आन्तरिक नीति, कार्यविधि तथा प्रक्रियागत पक्षहरूको पर्याप्तता भए/नभएको यकिन गर्नुका साथै नीतिगत एवम् प्रक्रियागत पक्षमा गर्नुपर्ने सुधारहरूका लागि त्रैमासिक रूपमा छलफल गरी सञ्चालक समिति मार्फत व्यवस्थापनलाई निर्देशन दिने कार्य गर्दै आएको छ।

बैंकमा रहेको अनुपालना विभागले सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समितिको मार्गदर्शनमा सम्पत्ति शुद्धीकरण निवारणका सम्बन्धमा आन्तरिक नीति, नियम, निर्देशन, नेपाल राष्ट्र बैंकको निर्देशन तथा प्रचलित कानूनको परिधि भित्र रही ग्राहक पहिचान तथा सम्पुष्टि, जोखिम पहिचान, मूल्याङ्कन र व्यवस्थापन, सीमा कारोबार तथा शंकास्पद कारोबारको पहिचान, अनुगमन तथा रिपोर्टिङ्ग, विभिन्न निकायहरूबाट अध्ययन र अनुसन्धानका क्रममा माग गरिएका सूचनाहरू उपलब्ध गराउने, नियमनकारी निकाय र अन्य प्रचलित कानूनमा भएका व्यवस्थाहरूको परिपालना गराउने जस्ता कार्यहरू निरन्तर गरिरहेको छ ।

अघिल्लो आर्थिक वर्षदेखि बैंकबाट जारी भएको Trade Based Money Laundering Prevention Guidelines को कार्यान्वयनलाई निरन्तरता दिइएको छ । बैंकले समीक्षा वर्षमा Anti-Money Laundering(AML)/Combating Financing of Terrorism (CFT) and Combating Proliferation Financing (CPF) Policy & Procedure, 2023 मा समयानुकूल संशोधन गरी कार्यान्वयनमा ल्याएको छ । साथै, समीक्षा वर्षबाट Suspicious Transaction Report(STR)/Suspicious Activity Report (SAR) Manual तर्जुमा गरी कार्यान्वयनमा ल्याइएको छ ।

१८. मानव संसाधन व्यवस्थापन :

बैंकले श्री लोक सेवा आयोगको सहमति र संलग्नतामा बैंकका लागि आवश्यक कर्मचारीको छनोट तथा भर्ना गर्ने कार्य गर्दै आएको छ । सुरक्षा तथा सरसफाई लगायतका कार्यहरूका लागि बाह्य व्यक्ति तथा कम्पनी मार्फत आवश्यक जनशक्ति व्यवस्थापन गरिँदै आइएको छ ।

बैंक सेवामा २०८१ आषाढ मसान्तमा स्थायी कर्मचारी २२९९, करार कर्मचारी ४०५ र व्यक्तिगत करार, बाह्य कम्पनी मार्फतका कर्मचारी गरी कुल ३५६७ जनशक्ति कार्यरत रहेका छन् ।

बैंकमा कार्यरत कर्मचारीहरूको क्षमता अभिवृद्धि, कुशलता तथा व्यवस्थापकीय सीप दक्षताका लागि तालिम तथा विकास डिभिजनले विभिन्न आन्तरिक तालिम कार्यक्रम सञ्चालन गर्दै आएको छ । यसको अलावा समीक्षा वर्षमा विभिन्न इष्टिच्युटहरूको सहकार्यमा आयोजना भएका १६१ वटा स्वदेशी तालिम कार्यक्रममा ६८८ जना तथा ९ वटा विदेशी तालिम कार्यक्रममा ३३ जना कर्मचारीहरूलाई सहभागी गराइएको छ । यस लगायत बैंक आफैले आयोजना गरेको २२ वटा तालिम कार्यक्रममा १३८३ जना कर्मचारीहरूलाई सहभागी गराइएको छ ।

१९. संस्थागत सामाजिक उत्तरदायित्व :

नेपाल राष्ट्र बैंकको निर्देशन तथा यस बैंकको संस्थागत सामाजिक उत्तरदायित्व नीति, २०७८ बमोजिम बैंकले हरेक आर्थिक वर्षको खुद मुनाफाको १ प्रतिशत रकम छुट्याई संस्थागत सामाजिक उत्तरदायित्व कोषमा जम्मा गर्ने गरेको छ । यसरी जम्मा भएको रकम विभिन्न सामाजिक हित तथा परियोजनाहरूमा खर्च गर्ने गरिँदै आएको छ । बैंकका नायब प्रमुख कार्यकारी अधिकृतको अध्यक्षतामा रहेको संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी समितिले सामाजिक उत्तरदायित्व सम्बन्धी परियोजनाहरूमा छलफल तथा मूल्याङ्कन गरी खर्च गर्नका लागि माथिल्लो निकायमा सिफारिस गर्ने गरेको छ ।

आर्थिक वर्ष २०८०/८१ मा बैंकले संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत रहेर २०८० कार्तिकमा जाजरकोट केन्द्रबिन्दु भएर गएको भूकम्पबाट प्रभावित नागरिकलाई राहत उपलब्ध गराउने नेपाल सरकारको अभियानमा साथ दिन प्रधानमन्त्री दैवी प्रकोप सहायता कोषको खातामा रू.५० लाख, नेपाल प्रहरीबाट सञ्चालित विद्यालयमा अध्ययनरत अमर सहिद र अशक्त प्रहरी कर्मचारीका सन्ततिहरूलाई शैक्षिक छात्रवृत्ति उपलब्ध गराउने प्रयोजनका लागि अक्षयकोषको स्थापना गर्न रू.३० लाख, क्याम्पस परिसरमा

सरस्वतीको मन्दिर निर्माण गर्न पृथ्वीनारायण क्याम्पस पोखरालाई रू.५ लाख, अन्तर्राष्ट्रिय श्रमिक दिवस पारेर काठमाडौं महानगरपालिकाले आयोजना गरेको युवाहरु लक्षित विभिन्न सीपमूलक व्यवसायिक तालिमहरु निःशुल्क प्रदान गर्न रू.५ लाख प्रदान गरी अन्य विभिन्न आर्थिक, शैक्षिक, वित्तीय साक्षरता, स्वास्थ्य, सामाजिक, सांस्कृतिक, वातावरणीय, अनाथाश्रम, बृद्धाश्रम, सडक सुरक्षा लगायतका साना परियोजनामा गरी आर्थिक वर्ष २०८०/८१ मा बैंकले कुल रू.१ करोड रू.३२ लाख ४९ हजार रकम खर्च गरेको छ ।

नेपाल राष्ट्र बैंकको निर्देशन बमोजिम संस्थागत सामाजिक उत्तरदायित्व शीर्षकमा खर्च गरेको रकमको विस्तृत विवरण सम्पूर्ण सरोकारवालाहरुको जानकारीको लागि बैंकको वेबसाइटमा समेत राखिएको जानकारी गराउँदै बैंकले विभिन्न सामुदायिक क्षेत्रमा गरेको उपर्युक्त खर्च अनुमोदनका लागि समेत सभा समक्ष अनुरोध गर्दछौं ।

२०. सरकारी राजस्वमा योगदान :

बैंकले नेपाल सरकारको राजस्वमा उल्लेखनीय रकम योगदान गर्दै आइरहेको छ । आर्थिक वर्ष २०८०/८१ मा बैंकले अग्रिम आयकर बापत रू.१ अर्ब, भुक्तानीमा कर कट्टी बापत रू.१ अर्ब २६ करोड र अन्य कर बापत रू.९८ करोड ५७ लाख रकम गरी कुल रू.३ अर्ब २५ करोड ठूला करदाता कार्यालयमा दाखिला गरेको छ ।

२१. संस्थागत सुशासन तथा अनुपालना :

बैंकमा संस्थागत सुशासन कायम गर्दै सम्पूर्ण सरोकारवालाहरुको हितको रक्षा लागि बैंक सञ्चालक समिति तथा बैंक व्यवस्थापन सदैव कटिबद्ध रहेको छ । बैंकको प्रबन्धपत्र, नियमावली, सञ्चालक समिति कार्य सञ्चालन कार्यविधि तथा सञ्चालक समिति आचारसंहिताको सीमाभित्र रहेर सञ्चालक समिति तथा उप समितिका बैठक र अन्य कार्यहरुलाई व्यवस्थित गरिएको छ । बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, कम्पनी ऐन, नेपाल राष्ट्र बैंकको निर्देशन लगायत अन्य प्रचलित नियम कानूनमा भएका व्यवस्था बमोजिम बैंकको दैनिक कार्य सञ्चालन र व्यवस्थापनका लागि आवश्यक पर्ने आन्तरिक नीति, नियम तर्जुमा गरी कार्यान्वयन तथा अनुगमन गर्ने र आन्तरिक नीति, नियममा आवश्यकता अनुसार संशोधन गर्ने कार्य समेत सञ्चालक समितिबाट भइरहेको छ ।

बैंकको दैनिक कार्य सञ्चालन र व्यवस्थापनका कार्यहरु प्रचलित ऐन, नियम, नियामक निकायको निर्देशन तथा बैंकको आन्तरिक नीति, नियमको सीमाभित्र रहेर बैंक व्यवस्थापनबाट भइरहेको छ । प्रमुख कार्यकारी अधिकृतको संयोजकत्वमा रहेको सम्पत्ति दायित्व व्यवस्थापन समितिले कर्जा, निक्षेपको व्याज तथा अन्य सेवा शुल्कको निर्धारण गर्ने कार्य गर्दै आएको छ । बैंकको कर्मचारी सेवा विनियमावलीको व्यवस्था बमोजिम गठित अनुशासन समितिले कर्मचारीबाट भएका आचरण तथा अनुशासन उल्लङ्घनका गम्भीर प्रकृतिका घटनाका सम्बन्धमा प्रमुख कार्यकारी अधिकृत समक्ष कारबाहीको लागि सिफारिस गर्ने कार्य गर्दै आएको छ । त्यस्तै, बैंक व्यवस्थापन तहमा रहेका अन्य विभिन्न समितिहरुले बैंकको संस्थागत सुशासनको स्थितिलाई थप मजबुत बनाउन योगदान गर्दै आएका छन् । बैंकको सेवा प्रवाहका क्रममा सेवाग्राहीहरुबाट प्राप्त गुनासोको सुनुवाई गर्ने, सञ्चालक समिति तथा साधारण सभाले गरेका निर्णयहरुको कार्यान्वयन अवस्थाको अनुगमन गर्ने लगायतका कार्यहरु निरन्तर गरिरहेका छन् ।

सञ्चालक समितिको निर्णय प्रकृत्यालाई थप व्यवसायिक, सहभागितामूलक, पारदर्शी एवम् नतिजामुखी बनाउन नेपाल राष्ट्र बैंकको एकीकृत निर्देशनको संस्थागत सुशासन सम्बन्धी व्यवस्थाले निर्देशन गरे बमोजिम

सञ्चालक सदस्य संयोजक रहने गरी लेखापरीक्षण समिति, कर्मचारी सेवा सुविधा समिति, जोखिम व्यवस्थापन समिति तथा सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति कार्यान्वयनमा रहेका छन्। यसका साथै खास प्रयोजनका लागि निश्चित समयवधिका लागि सञ्चालकको संयोजकत्वमा अल्प अवधिका अन्य उप समिति समेत गठन गर्ने गरिएको छ।

नेपाल राष्ट्र बैंकको एकीकृत निर्देशनमा भएको व्यवस्था बमोजिम सञ्चालक समितिको मातहतमा रहेका स्थायी प्रकृतिका समिति तथा तत् समितिमा २०८१ आषाढ मसान्तमा कायम रहेका सदस्यहरूको विवरण देहाय बमोजिम रहेको छ।

(१) लेखापरीक्षण समिति

क्र.सं.	नाम	पद	जिम्मेवारी
१	श्री उत्तर कुमार खत्री	सञ्चालक	संयोजक
२	श्री विष्णुकमार अग्रवाल	सञ्चालक	सदस्य
३	श्री खड्ग सिंह मोक्तान	प्रमुख, निरीक्षण तथा आ.ले.प. विभाग	सदस्य सचिव

(२) कर्मचारी सेवा सुविधा समिति

क्र.सं.	नाम	पद	जिम्मेवारी
१	श्री गंगाप्रसाद ज्ञवाली	सञ्चालक	संयोजक
२	श्री साधना घिमिरे	सञ्चालक	सदस्य
३	श्री तिलक राज पाण्डेय	प्रमुख कार्यकारी अधिकृत	सदस्य
४	श्री धिरज राई	प्रमुख, केन्द्रीय वित्त विभाग	सदस्य
५	श्री शान्त बहादुर शाह	प्रमुख, मानवश्रोत व्यवस्थापन विभाग	सदस्य सचिव

(३) जोखिम व्यवस्थापन समिति

क्र.सं.	नाम	पद	जिम्मेवारी
१	श्री विवेक शम्शेर ज.ब.रा.	सञ्चालक	संयोजक
२	श्री उत्तर कुमार खत्री	सञ्चालक	पदेन सदस्य
३	श्री लेखनाथ भुसाल	प्रमुख, अपरेशन विभाग	सदस्य
४	श्री सुन्दर पन्थी	प्रमुख, जोखिम व्यवस्थापन विभाग	सदस्य सचिव

(४) सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति

क्र.सं.	नाम	पद	जिम्मेवारी
१	श्री रोचन श्रेष्ठ	सञ्चालक	संयोजक
२	श्री सुन्दर पन्थी	प्रमुख, जोखिम व्यवस्थापन विभाग	सदस्य
३	श्री निलुजा श्रेष्ठ	प्रमुख, कम्प्लायन्स विभाग	सदस्य
४	श्री आश्विन कुमार पुडासैनी	कार्यान्वयन अधिकारी, कम्प्लायन्स विभाग	सदस्य सचिव

आर्थिक वर्ष २०८०/८१ मा सञ्चालक समिति तथा उप समितिको बैठक संख्या देहाय बमोजिम रहेका छन् ।

समिति/उप समिति	बैठक संख्या
सञ्चालक समिति	५६
लेखापरीक्षण समिति	१५
कर्मचारी सेवा सुविधा समिति	१८
जोखिम व्यवस्थापन समिति	१३
सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति	६

२२. गत वर्ष साधारण सभाको सुभाव कार्यान्वयन :

गत वर्षको ६४ औं वार्षिक साधारण सभामा शेयरधनी महानुभावहरूबाट शेयरधनीहरूलाई लाभांश वितरण गर्ने गरी बैंकको काम कारवाही अगाडि बढाउन, बैंकको आन्तरिक कार्य प्रणाली तथा ग्राहक सेवा सुधारका लागि सूचना प्रविधिमा थप लगानी बढाउन, खराब कर्जा न्यूनीकरण गर्न, कर्मचारी खर्चमा भएको बढोत्तरी न्यूनीकरण गर्न सुभाव प्राप्त भएको थियो । शेयरधनी महानुभावहरूको लाभांशको अपेक्षा यस वर्ष समेत पुरा गर्न नसकेको भएता पनि आगामी वर्षबाट बैंकको मुनाफामा वृद्धि गरी शेयरधनीको अपेक्षालाई सम्बोधन गर्ने दिशामा बैंक प्रयत्नशील रहेको जानकारी गराउँदै शेयरधनीबाट प्राप्त अन्य सुभावहरू समेत कार्यान्वयन गर्दै लैजाने प्रतिबद्धता व्यक्त गर्दछौं । साथै, शेयरधनी महानुभावहरूले विभिन्न माध्यमबाट अन्य समयमा दिनुभएका विभिन्न सल्लाह, सुभाव तथा मार्गदर्शनलाई समेत क्रमशः कार्यान्वयन गर्दै लगिने प्रतिबद्धता समेत व्यक्त गर्दछौं ।

२३. बैंक व्यवस्थापन :

यस बैंकको प्रमुख कार्यकारी अधिकृत पदको जिम्मेवारीमा मिति २०८० पौष ८ गतेदेखि श्री तिलक राज पाण्डेय रहनुभएको छ । साथै, उच्च व्यवस्थापन तहमा नायब प्रमुख कार्यकारी अधिकृत पदमा श्री समता पन्त, प्रमुख सञ्चालन अधिकृतको जिम्मेवारीमा सहायक प्रमुख कार्यकारी अधिकृत श्री लक्ष्मण पौडेल, प्रमुख कर्जा अधिकृतको जिम्मेवारीमा सहायक प्रमुख कार्यकारी अधिकृत श्री विश्वराज बराल, प्रमुख वित्त अधिकृतको जिम्मेवारीमा सहायक प्रमुख कार्यकारी अधिकृत श्री प्रकाश कुमार अधिकारी र प्रमुख प्रशासकिय अधिकृतको जिम्मेवारीमा सहायक प्रमुख कार्यकारी अधिकृत श्री होमबहादुर खड्का कार्यरत रहनुभएको छ । बैंक व्यवस्थापनले आवश्यकता अनुसार कर्मचारीहरूलाई जिम्मेवारी दिई बैंकको दैनिक कार्य सञ्चालन र व्यवस्थापन गर्ने कार्य गर्दै आएको छ ।

२४. लेखापरीक्षकको नियुक्ति :

कम्पनी ऐन, २०६३ तथा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ मा भएको व्यवस्था बमोजिम लेखापरीक्षकको नियुक्ति तथा पारिश्रमिक निर्धारण साधारण सभाले गर्नुपर्ने व्यवस्था रहेको साथै लेखापरीक्षण ऐन, २०७५ को दफा ११ (२) मा नेपाल सरकारको ५० प्रतिशतभन्दा बढी शेयर स्वामित्व भएका संगठित संस्थाले लेखापरीक्षकको नियुक्ति गर्दा महालेखापरीक्षकको कार्यालयको परामर्श लिनुपर्ने व्यवस्था रहेको सभालाई विधितै छ ।

महालेखापरीक्षकको कार्यालयबाट गत वर्षकै लेखापरीक्षकहरू चार्टर्ड एकाउन्टेण्ट त्रय श्री प्रदिपकुमार श्रेष्ठ, श्री मधुवीर पाण्डे र श्री सृष्टि कोइरालालाई बैंकको आर्थिक वर्ष २०८१/८२ को लेखापरीक्षक नियुक्त गर्न परामर्श प्राप्त भएकोमा लेखा व्यवसायीको फर्मको मापदण्ड तथा शुल्क सम्बन्धमा नेपाल चार्टर्ड एकाउन्टेन्ट्स संस्थाबाट जारी भएको निर्देशिकामा भएको व्यवस्था बमोजिम र लेखापरीक्षणसँग सम्बन्धित अन्य खर्च बैंक नियमानुसार हुने गरी सञ्चालक समितिबाट भएको सिफारिस बमोजिम प्रत्येक लेखापरीक्षकलाई समान रकम प्रदान गर्ने गरी जम्मा रू.४४,०७,०००/- (भ्याट समेत) पारिश्रमिक प्रदान गर्ने साथै चार्टर्ड एकाउन्टेण्ट त्रय श्री प्रदिपकुमार श्रेष्ठ, श्री मधुवीर पाण्डे र श्री सृष्टि कोइरालालाई आर्थिक वर्ष २०८१/८२ का लागि लेखापरीक्षकमा नियुक्त गर्ने स्वीकृतिका लागि सभा समक्ष अनुरोध गर्दछौं ।

धन्यवाद ज्ञापन :

अन्त्यमा, नेपाल बैंक लिमिटेडलाई माया गर्नुहुने तथा यस बैंकका हरेक आरोह अवरोहमा साथ र सहयोग गर्नुहुने आदरणीय शेयरधनी महानुभावहरू, ग्राहक महानुभावहरू, बैंकको बृहत्तर हित तथा प्रगतिको लागि मार्गनिर्देशन 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 मेहनत गर्ने बैंकका सम्पूर्ण कर्मचारीहरू, सञ्चार माध्यम र प्रत्यक्ष वा परोक्ष रूपमा नेपाल बैंकसँग जोडिनु भएका सम्पूर्ण संघसंस्था तथा सरोकारवालाहरूलाई हार्दिक धन्यवाद ज्ञापन गर्दछौं । आगामी दिनमा समेत यहाँहरूबाट अमूल्य सुझाव, सहयोग र साथ पाउने अपेक्षा सहित बैंकलाई आगामी दिनमा थप मजबुत बनाउँदै नियमनकारी निकायका निर्देशनको परिपालना तथा सम्पूर्ण सरोकारवालाहरूको हित संरक्षणका लागि थप क्रियाशील भई अगाडि बढ्ने प्रतिबद्धता व्यक्त गर्न चाहन्छु ।

धन्यवाद ।

सञ्चालक समितिको तर्फबाट,
थान प्रसाद पंजानी
अध्यक्ष

मिति: २०८१ साल चैत्र ०६ गते बुधवार ।

कम्पनी ऐन, २०६३ को दफा १०८ को उपदफा (४) अनुसारको अतिरिक्त विवरण

क. विगत वर्षको कारोबारको सिंहावलोकन :

सञ्चालक समितिको वार्षिक प्रतिवेदनको बुँदा नं. ३ मा उल्लेख गरिएको ।

ख. राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कम्पनीको कारोबारलाई कुनै असर परेको भए सो असर :

सञ्चालक समितिको वार्षिक प्रतिवेदनको बुँदा नं. २ मा उल्लेख गरिएको ।

ग. प्रतिवेदन तयार भएको मितिसम्म चालू वर्षको उपलब्धी र भविष्यमा गर्नु पर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा :

चालू आर्थिक वर्ष २०८१/८२ को दोश्रो त्रयमासमा हासिल उपलब्धीहरू र बैंकको भावी योजनाहरू सञ्चालक समितिको वार्षिक प्रतिवेदनको क्रमश बुँदा नं. ४ र ५ मा उल्लेख गरिएको ।

घ. कम्पनीको औद्योगिक वा व्यावसायिक सम्बन्ध :

सञ्चालक समितिको वार्षिक प्रतिवेदनको बुँदा नं. ६ मा उल्लेख गरिएको ।

ङ. सञ्चालक समितिमा भएको हेरफेर र सोको कारण :

सञ्चालक समितिको वार्षिक प्रतिवेदनको बुँदा नं. ७ मा उल्लेख गरिएको ।

च. कारोबारलाई असर पार्ने मुख्य कुराहरू :

सञ्चालक समितिको वार्षिक प्रतिवेदनको बुँदा नं. ८ मा उल्लेख गरिएको ।

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

सञ्चालक समितिको वार्षिक प्रतिवेदनको बुँदा नं. ९ मा उल्लेख गरिएको ।

ज. लाभांश बाँडफाँड गर्न सिफारिस गरिएको रकम :

समीक्षा वर्षमा लाभांश बाँडफाँड गर्न सिफारिस गरिएको छैन ।

झ. शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अङ्कित मूल्य, त्यस्तो शेयर जफत हुनुभन्दा अगावै सो बापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर बिक्री गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको शेयर बापत रकम फिर्ता गरेको भए सोको विवरण :

शेयर जफत नभएको ।

ञ. गत आर्थिक वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोबारको प्रगति र सो आर्थिक वर्षको अन्तमा रहेको स्थितिको पुनरावलोकन :

बैंकको सहायक कम्पनी नभएको ।

ट. 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 ।

ठ. गत आर्थिक वर्षमा कम्पनीको आधारभूत शेयरधनीहरूले कम्पनीलाई उपलब्ध गराएको जानकारी :

आधारभूत शेयरधनीहरूले त्यस्तो जानकारी उपलब्ध नगराएको ।

ड. 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 ।

ढ. गत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्झौताहरूमा कुनै सञ्चालक वा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा :

यस प्रकारको कुनै सम्झौता नभएको ।

ण. कम्पनीले आफ्नो शेयर आफैँले खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको संख्या र अङ्कित मूल्य तथा त्यसरी शेयर खरिद गरे बापत कम्पनीले भुक्तानी गरको रकम :

बैंकको आफ्नो शेयर आफैँले खरिद नगरेको ।

त. आन्तरिक नियन्त्रण प्रणाली भए वा नभएको र भएको भए सोको विस्तृत विवरण :

सञ्चालक समितिको वार्षिक प्रतिवेदनको बुँदा नं. १० मा उल्लेख गरिएको ।

थ. गत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण :

गत आर्थिक वर्ष २०८०/८१ को कुल व्यवस्थापन खर्चको विवरण देहाय बमोजिम रहेको छ :

क्र.सं.	शीर्षक	रकम (रु.)
१	कर्मचारी खर्च	३,५५,४७,६९,९९७/-
२	सञ्चालन खर्च	१,३३,३७,३३,९२५/-

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

आर्थिक वर्ष २०८०/८१ को अन्त्यमा बैंकको लेखापरीक्षण समितिमा रहनुभएका सदस्यहरूको नामावली :

सञ्चालक श्री उत्तर कुमार खत्री

संयोजक

सञ्चालक श्री विष्णुकुमार अग्रवाल

सदस्य

विभागीय प्रमुख, निरीक्षण तथा आ.ले.प. विभाग, श्री खड्ग सिंह मोक्तान

सदस्य सचिव

लेखापरीक्षण समितिका संयोजक तथा सदस्यहरूलाई बैठक भत्ता बाहेक अन्य कुनै पारिश्रमिक तथा सुविधा प्रदान गरिएको छैन । बैठकमा सहभागी समितिका संयोजक तथा सञ्चालकलाई बैठक भत्ता बापत प्रति बैठक रू.४,०००/- र सदस्य सचिवलाई प्रति बैठक रू.२,१००/- प्रदान गर्ने गरिएको छ ।

लेखापरीक्षण समितिले प्रत्येक आर्थिक वर्षको लेखापरीक्षण योजना स्वीकृत गरी उक्त योजनाको आधारमा सम्पन्न बैंकका विभिन्न शाखा तथा कार्यालयहरूको आन्तरिक लेखापरीक्षण प्रतिवेदन उपर छलफल गरी आवश्यक निर्देशन दिने गरेको छ । यसका साथै अन्य विशेष प्रकृतिका आन्तरिक लेखापरीक्षण प्रतिवेदन उपर समेत आवश्यक निर्देशन दिने गरेको छ ।

साथै, बैंकको विभिन्न त्रयमासको अन्तरिम वित्तीय प्रतिवेदनको समीक्षा गर्ने तथा नेपाल राष्ट्र बैंकले वित्तीय विवरण प्रकाशन गर्ने क्रममा दिएका निर्देशनहरूको कार्यान्वयन अवस्था उपर आवधिक छलफल गरी व्यवस्थापनलाई आवश्यक निर्देशन दिने गरेको छ ।

ध. 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 :

कुनै रकम बाँकी नरहेको ।

न. सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम :

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

१. अध्यक्ष तथा सञ्चालक :

सञ्चालक समितिका अध्यक्ष तथा सञ्चालक समितिका सदस्यहरूलाई बैठक भत्ता बापत प्रति बैठक रू.४,०००/- प्रदान गर्ने गरिएको छ । आर्थिक वर्ष २०८०/८१ मा सञ्चालक समिति तथा विभिन्न उप समितिको बैठक भत्ता बापत सञ्चालकहरूलाई रू.१८,४०,०००/-, बैंक व्यवस्थापनलाई रू.८,२५,७००/- तथा विज्ञहरूलाई रू.२,२४,०००/- गरी कुल रू.२८,८९,७००/- प्रदान गरिएको छ ।

सञ्चालक समितिका अध्यक्ष तथा सदस्यहरूलाई बैठक भत्ता बाहेक पत्रपत्रिका खर्च बापत मासिक रू.२,०००/- र सञ्चार सुविधा बापत मासिक रू.५,०००/- (एक सेट मोबाईल फोन सहित) प्रदान गर्ने गरिएको छ । त्यस्तै, कार्यालयको सवारी साधन प्रयोग नगरेको खण्डमा प्रति बैठक रू.२००/- परिवहन खर्च प्रदान गर्ने व्यवस्था रहेको छ ।

२. कार्यकारी प्रमुख, कम्पनी सचिव र अन्य पदाधिकारीहरू :

आर्थिक वर्ष २०८०/८१ मा बैंकका प्रमुख कार्यकारी अधिकृत श्री तिलकराज पाण्डेयलाई तलब, भत्ता तथा बोनस बापत जम्मा रू.३१,३१,२०७/- रकम भुक्तानी गरिएको छ । त्यस्तै, आर्थिक वर्ष २०८०/८१ मा बैंकका पूर्व प्रमुख कार्यकारी अधिकृत श्री कृष्णबहादुर अधिकारीलाई तलब, भत्ता तथा बोनस बापत जम्मा रू.२९,१०,८१७/- रकम भुक्तानी गरिएको छ ।

बैंकमा कार्यरत वरिष्ठ प्रबन्धक तहका कर्मचारीलाई नै कम्पनी सचिवको जिम्मेवारी दिइएको छ। बैंकका कम्पनी सचिव र अन्य व्यवस्थापनका पदाधिकारीहरूलाई (मुख्य प्रबन्धक, सहायक प्रमुख कार्यकारी अधिकृत तथा नायब प्रमुख कार्यकारी अधिकृत) तलब र भत्ता बापत रु.६,०४,२७,८३५/२६ भुक्तानी गरिएको छ।

प. शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम :

शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम आर्थिक वर्ष २०७५/७६ भन्दा अगाडिको रू.२० लाख र आर्थिक वर्ष २०७५/७६ भन्दा पछिको रू.१८ करोड ९५ लाख रहेको छ।

फ. 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।

ब. दफा १७५ बमोजिम सम्बद्ध कम्पनीबीच भएको कारोबारको विवरण :

त्यस्तो कारोबार नभएको।

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

सञ्चालक समितिको वार्षिक प्रतिवेदनमा सान्दर्भिक ठाउँमा खुलाइएको।

म. अन्य आवश्यक कुराहरू :

सञ्चालक समितिको वार्षिक प्रतिवेदनमा सान्दर्भिक ठाउँमा खुलाइएको।

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

१. सञ्चालक समितिको प्रतिवेदन :

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 संस्थाले वा संस्थाको विरूद्ध कुनै मुद्दा दायर भएको भए :

आर्थिक वर्ष २०८०/८१ मा बैंक पक्ष/विपक्षी भई ७९ वटा मुद्दा विभिन्न अदालतमा दर्ता भएको ।

ख. संगठित संस्थाको संस्थापक वा सञ्चालकले वा संस्थापक वा सञ्चालकको विरूद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर गरेको वा भएको भए :

उल्लिखित प्रकृतिका कुनै मुद्दा रहे/भएको जानकारी बैंकलाई प्राप्त नभएको ।

ग. कुनै संस्थापक वा सञ्चालक विरूद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भएको भए :

उल्लिखित प्रकृतिका कुनै मुद्दा रहे/भएको जानकारी बैंकलाई प्राप्त 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 विनिमय बजारमा खुल्ला बजार नीति भित्र रही कायम रहने हुँदा व्यवस्थापनको कुनै धारणा नभएको ।

ख. आर्थिक वर्ष २०८०/८१ को प्रत्येक त्रैमासिक अवधिमा संगठित संस्थाको शेयरको अधिकतम, न्यूनतम र अन्तिम मूल्यका साथै कूल कारोबार शेयर संख्या र कारोबार दिन :

त्रयमास	अधिकतम मूल्य (रु.)	न्यूनतम मूल्य (रु.)	अन्तिम मूल्य (रु.)	कारोबार शेयर संख्या	कारोबार दिन
प्रथम त्रयमास	२८०	२४१	२४८	३४,१८,७५४	६१
दोस्रो त्रयमास	२६०	२३१	२३५.९०	२८,०३,३९१	४९
तेस्रो त्रयमास	२४६.८०	२११	२१२.५०	३६,०३,९६९	५८
चौथो त्रयमास	२३८.५०	१९५.१०	२२९.५०	३२,८८,५६६	६१

६. समस्या, चुनौती तथा रणनीति :

क. समस्या तथा चुनौती :

आन्तरिक :

- बढ्दो सञ्चालन लागत ।
- बढ्दो निष्क्रिय कर्जाको व्यवस्थापन ।
- बैंकको डिजिटल बैंकिङको दायरा विस्तार गर्दै थप सुरक्षित, प्रतिस्पर्धी र ग्राहकमैत्री बनाउनु ।
- आन्तरिक कार्य प्रणालीमा सूचना प्रविधिको उच्चतम प्रयोग गर्नु ।
- दक्ष र अनुभवी कर्मचारीहरूलाई बैकमा टिकाई राख्न ।

बाह्य :

- अर्थतन्त्रमा देखिएको शिथिलता बढ्दै जानु ।
- अर्थतन्त्रमा समग्र माग घटेर ऋणको प्रवाह न्यून भई लगानी नहुनु ।
- समग्र बैंकिङ क्षेत्रमा बढ्दै गएको अधिक तरलता ।
- डिजिटल प्रविधिको प्रयोगसँग बढ्दै गएको साइबर सुरक्षा चुनौती ।
- बैदेशिक रोजगारीको लागि बाहिर जाने युवा जनशक्ति बढ्दै जानु ।
- जलवायु परिवर्तनजन्य घटनामा हुने वृद्धिले सरकारको आकस्मिक दायित्व बढ्दै जानु ।

ख. समस्या तथा चुनौती समाधानका रणनीति :

- बैकले नयाँ क्षेत्रमा लगानी पहिचान गरी बढ्दो तरलताको व्यवस्थापन गर्दै लैजाने ।
- बढ्दो कर्मचारी तथा सञ्चालन खर्चको अनुगमन, विश्लेषण तथा दीर्घकालिन पेन्सन खर्चका लागि वैकल्पिक उपायको खोजी ।
- बैकले गैर व्याज आम्दानीको लागि नयाँ क्षेत्रहरू अन्वेषणमा जोड दिइने ।
- ग्राहक सेवालार्थ थप प्रविधिमैत्री र प्रतिस्पर्धीमा जोड दिइने ।
- डिजिटल बैंकिङ सम्बद्ध पूर्वाधारमा बैंकको लगानीमा जोड दिइने ।
- बैंकको आन्तरिक कार्य प्रणालीलार्थ सूचना प्रविधिको प्रयोग मार्फत सरलीकृत गर्दै लैजाने ।
- कर्मचारी उत्पादकत्व वृद्धिको लागि प्रभावकारी तालिम, सीप अभिवृद्धि कार्यक्रममा जोड दिइने ।
- बैकले आन्तरिक नियन्त्रण र जोखिम व्यवस्थापनमा जोड दिइने ।
- बैंकको सम्पत्ति तथा दायित्वको प्रतिफलयुक्त व्यवस्थापनको निरन्तरता ।
- गैह्र बैंकिङ सम्पत्ति व्यवस्थापनमा विशेष सक्रियता अपनाइने ।

७. संस्थागत सुशासन :

- बैंकले संस्थागत सुशासनका सम्बन्धमा नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लगायत अन्य नियमनकारी निकायबाट जारी गरिएका निर्देशन तथा परिपत्रहरूको परिपालना गर्दै आएको छ। साथै, बैंकमा संस्थागत सुशासन कायम गरी सम्पूर्ण सरोकारवालाको हित संरक्षण गर्न सञ्चालक समिति र बैंक व्यवस्थापन प्रतिवद्ध रहेको छ।
- बैंकमा नेपाल राष्ट्र बैंकको निर्देशन बमोजिम सञ्चालक सदस्यको संयोजकत्वमा लेखापरीक्षण समिति, कर्मचारी सेवा सुविधा समिति, जोखिम व्यवस्थापन समिति तथा सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति गठन गरिएको छ। त्यस्तै, बैंक व्यवस्थापन तहमा रहेका विभिन्न समितिहरूले बैंकको निर्णय प्रकृत्यालाई पारदर्शी तथा सहभागितामूलक बनाउन योगदान पुऱ्याउँदै आएका छन्।
- नियमनकारी निकायका निर्देशनहरूको परिपालनाको सुनिश्चितताका लागि बैंकले परिपालना अधिकृत तोकिएको परिपालना अनुगमनको जिम्मेवारी प्रदान गरेको छ।
- प्रचलित कानून तथा नियमनकारी नीति/निर्देशनको परिधिभित्र रही बैंकले विभिन्न नीति, नियम, विनियम तथा निर्देशिका तर्जुमा गरी कार्यान्वयन गरिरहेको साथै सोको आवधिक रूपमा संशोधन/पुनर्लेखन गर्ने गर्दै आइएको छ।

संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन

(सूचीकृत संगठित संस्थाहरूको संस्थागत सुशासन सम्बन्धी निर्देशिका, २०७४ बमोजिम)

सूचीकृत संगठित संस्थाको नाम	नेपाल बैंक लिमिटेड
ठेगाना, इमेल र वेबसाइट सहित	प्रधान कार्यालय : का.म.न.पा वडा नं. २२, धर्मपथ, काठमाडौं इमेल : info@nepalbank.com.np वेबसाइट : https://www.nepalbank.com.np
फोन नं.	०१-५९७१२२२, ०१-५३४७९९९
प्रतिवेदन पेश गरिएको आ.व.	२०८०/०८१

१. सञ्चालक समिति सम्बन्धी विवरण :

(क) सञ्चालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति : डा.चन्द्रबहादुर अधिकारी, २०८०/०५/११

(मिति २०८०/०५/११ गते स्वतन्त्र सञ्चालकमा नियुक्त हुनु भएकोमा मिति २०८०/०६/०३ गतेबाट अध्यक्षको पदको जिम्मेवारीमा रहनुभएको)

(ख) संस्थाको शेयर संरचना सम्बन्धी विवरण (संस्थापक, सर्वसाधारण तथा अन्य) :

समूह	शेयर कित्ता	प्रतिशत
नेपाल सरकार	७,४९,३९,५१७	५१.००%
सर्वसाधारण शेयरधनीहरू	७,२०,००,७१२	४९.००%
जम्मा	१४,६९,४०,२२९	१००.००%

(ग) सञ्चालक समिति सम्बन्धी विवरण :

आर्थिक वर्ष २०८०/०८१ को अन्त्यमा सञ्चालक समितिमा रहनुभएका सञ्चालकहरूको विवरण निम्न बमोजिम रहेको छ ।

क्र. सं.	सञ्चालकहरूको नाम तथा ठेगाना	प्रतिनिधित्व भएको समूह	शेयर संख्या	नियुक्ति भएको मिति	पद तथा गोपनीयताको शपथ लिएको मिति	सञ्चालक नियुक्तिको तरिका (विधि)
१.	डा. चन्द्रबहादुर अधिकारी भरतपुर म.न.पा.५, चितवन	अध्यक्ष /स्वतन्त्र सञ्चालक	-	२०८०/०५/११	२०८०/०५/१३	सञ्चालक समितिको मिति २०८०/०५/११ को निर्णयानुसार (स्वतन्त्र सञ्चालक)
२.	श्री उत्तर कुमार खत्री अरुण गा.पा. ३, भोजपुर	नेपाल सरकार	-	२०८०/०८/२७	२०८०/०८/२७	नेपाल सरकारको निर्णयानुसार
३.	श्री गंगाप्रसाद ज्ञवाली रूख क्षेत्र न.पा.४, गुल्मी	नेपाल सरकार	-	२०७९/०३/१०	२०७९/०३/१५	नेपाल सरकारको निर्णयानुसार

क्र. सं.	सञ्चालकहरूको नाम तथा ठेगाना	प्रतिनिधित्व भएको समूह	शेयर संख्या	नियुक्ति भएको मिति	पद तथा गोपनीयताको शपथ लिएको मिति	सञ्चालक नियुक्तिको तरिका (विधि)
४.	श्री साधना घिमिरे इशानेश्वर ०९, लमजुङ	नेपाल सरकार	-	२०८०/०८/११	२०८०/०८/१२	नेपाल सरकारको निर्णयानुसार
५.	श्री विवेक शम्शेर ज.ब.रा. गौर न.पा.१, रौतहट	सर्वसाधारण	१२९	२०७७/०९/२९	२०७७/०९/२९	२०७७/०९/२९ गतेको ६१ औं वार्षिक साधारण सभाबाट निर्वाचित
६.	श्री विष्णुकुमार अग्रवाल ल.म.न.पा.२, ललितपुर	सर्वसाधारण	६,५११	२०७७/०९/२९	२०७७/०९/२९	२०७७/०९/२९ गतेको ६१ औं वार्षिक साधारण सभाबाट निर्वाचित
७.	श्री रोचन श्रेष्ठ ल.म.न.पा.८, ललितपुर	सर्वसाधारण शेयरधनी संगठित संस्था	५३४८२३७	२०७८/०९/१३	२०७८/०९/१३	२०७७/०९/२९ गतेको ६१ औं वार्षिक साधारण सभाबाट निर्वाचित श्री कर्मचारी सञ्चय कोषको प्रतिनिधि

सञ्चालक नियुक्ति सम्बन्धमा बोर्डलाई जानकारी गराएको मिति : सञ्चालक समितिका अध्यक्ष तथा सदस्यहरू नियुक्त/हेरफेर हुँदा श्री नेपाल धितोपत्र बोर्डलाई जानकारी गराउने गरिएको छ ।

विद्यमान ऐन तथा बैंकको नियमावलीको प्रावधान अनुरूप सञ्चालक समितिको बैठक नियमित रूपमा बस्ने गरेको छ । सञ्चालक समितिका बैठकहरूमा बैंकका प्रमुख कार्यकारी अधिकृतका अतिरिक्त नायब प्रमुख कार्यकारी अधिकृत स्थायी रूपमा आमन्त्रण गर्ने गरिएको छ ।

घ) सञ्चालक समितिको बैठक

- सञ्चालक समितिको बैठक सञ्चालन सम्बन्धी विवरण निम्न बमोजिम रहेको छ ।

क्र.सं.	सञ्चालक समितिको बैठक मिति		उपस्थित सञ्चालक संख्या		बैठक निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने सञ्चालकको संख्या	
	यस आ.व. (२०८०/०८१)	गत आ.व. (२०७९/०८०)	यस आ.व. (०८०/०८१)	गत आ.व. (०७९/०८०)	यस आ.व. (०८०/०८१)	गत आ.व. (०७९/०८०)
१.	२०८०/०४/१०	२०७९/०४/०९	६	४	नभएको	नभएको
२.	२०८०/०४/१७	२०७९/०४/१६	५	७	नभएको	नभएको
३.	२०८०/०४/२९	२०७९/०४/२३	६	७	नभएको	नभएको
४.	२०८०/०५/०४	२०७९/०४/३०	६	५	नभएको	नभएको
५.	२०८०/०५/११	२०७९/०५/०५	६	६	नभएको	नभएको
६.	२०८०/०५/१३	२०७९/०५/१३	७	५	नभएको	नभएको
७.	२०८०/०६/०२	२०७९/०५/२२	६	४	नभएको	नभएको
८.	२०८०/०६/१४	२०७९/०५/२७	६	६	नभएको	नभएको
९.	२०८०/०६/१५	२०७९/०५/२८	६	६	१#	नभएको

क्र.सं.	सञ्चालक समितिको बैठक मिति		उपस्थित सञ्चालक संख्या		बैठक निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने सञ्चालकको संख्या	
	यस आ.व. (२०८०/०८१)	गत आ.व. (२०७९/०८०)	यस आ.व. (०८०/०८१)	गत आ.व. (०७९/०८०)	यस आ.व. (०८०/०८१)	गत आ.व. (०७९/०८०)
१०.	२०८०/०६/१७	२०७९/०६/२६	६	६	नभएको	नभएको
११.	२०८०/०६/२४	२०७९/०६/३१	५	५	नभएको	नभएको
१२.	२०८०/०६/२५	२०७९/०७/०२	५	६	नभएको	नभएको
१३.	२०८०/०७/०१	२०७९/०७/२०	५	५	नभएको	नभएको
१४.	२०८०/०७/१६	२०७९/०७/२२	६	५	नभएको	नभएको
१५.	२०८०/०७/२४	२०७९/०७/२८	४	५	नभएको	नभएको
१६.	२०८०/०८/१२	२०७९/०९/०१	७	५	नभएको	नभएको
१७.	२०८०/०८/१३	२०७९/०९/०६	६	५	नभएको	नभएको
१८.	२०८०/०८/२७	२०७९/०९/०८	६	५	नभएको	नभएको
१९.	२०८०/०८/२८	२०७९/०९/२०	६	६	नभएको	नभएको
२०.	२०८०/०९/०३	२०७९/१०/०५	६	५	नभएको	नभएको
२१.	२०८०/०९/०४	२०७९/१०/१२	५	६	नभएको	नभएको
२२.	२०८०/०९/०६ (दिउँसो)	२०७९/१०/१८	७	६	नभएको	नभएको
२३.	२०८०/०९/०६ (बेलुकी)	२०७९/११/१५	७	५	नभएको	नभएको
२४.	२०८०/०९/०८	२०७९/११/१६	७	६	नभएको	नभएको
२५.	२०८०/०९/१८	२०७९/११/२६	७	६	नभएको	नभएको
२६.	२०८०/०९/२५	२०७९/१२/०२	६	६	नभएको	नभएको
२७.	२०८०/०९/२९	२०७९/१२/०८	५	५	नभएको	नभएको
२८.	२०८०/१०/१०	२०७९/१२/१९	७	६	नभएको	नभएको
२९.	२०८०/१०/११	२०७९/१२/२९	५	५	नभएको	नभएको
३०.	२०८०/१०/२४	२०७९/१२/३०	४	५	नभएको	नभएको
३१.	२०८०/११/०२	२०८०/०१/११	६	५	नभएको	नभएको
३२.	२०८०/११/१०	२०८०/०१/२०	५	४	नभएको	नभएको
३३.	२०८०/११/१६	२०८०/०२/१८	७	६	नभएको	नभएको
३४.	२०८०/११/२०	२०८०/०२/२१	५	६	नभएको	नभएको
३५.	२०८०/११/२१	२०८०/०३/०६	६	५	नभएको	नभएको
३६.	२०८०/११/२७	२०८०/०३/१३	५	४	नभएको	नभएको
३७.	२०८०/१२/०७	२०८०/०३/२०	६	५	नभएको	नभएको
३८.	२०८०/१२/०८	२०८०/०३/२५	७	६	नभएको	नभएको
३९.	२०८०/१२/२१	२०८०/०३/२६	७	६	नभएको	नभएको
४०.	२०८०/१२/२३	२०८०/०३/२७	७	६	नभएको	नभएको
४१.	२०८०/१२/२८	२०८०/०३/२८	६	५	नभएको	नभएको
४२.	२०८१/०१/०४	२०८०/०३/३१	५	६	नभएको	नभएको
४३.	२०८१/०१/१७	-	६	-	नभएको	-



क्र.सं.	सञ्चालक समितिको बैठक मिति		उपस्थित सञ्चालक संख्या		बैठक निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने सञ्चालकको संख्या	
	यस आ.व. (२०८०/०८१)	गत आ.व. (२०७९/०८०)	यस आ.व. (०८०/०८१)	गत आ.व. (०७९/०८०)	यस आ.व. (०८०/०८१)	गत आ.व. (०७९/०८०)
४४.	२०८१/०१/१८	-	५	-	नभएको	-
४५.	२०८१/०१/३०	-	६	-	नभएको	-
४६.	२०८१/०२/०८	-	६	-	नभएको	-
४७.	२०८१/०२/२१	-	५	-	नभएको	-
४८.	२०८१/०२/२२	-	६	-	नभएको	-
४९.	२०८१/०२/३०	-	७	-	नभएको	-
५०.	२०८१/०३/०९	-	६	-	नभएको	-
५१.	२०८१/०३/२६	-	५	-	नभएको	-
५२.	२०८१/०३/२७ (बिहान)	-	५	-	नभएको	-
५३.	२०८१/०३/२७ (बेलुकी)	-	६	-	नभएको	-
५४.	२०८१/०३/२८ (बिहान)	-	६	-	नभएको	-
५५.	२०८१/०३/२८ (बेलुकी)	-	६	-	नभएको	-
५६.	२०८१/०३/३१	-	७	-	नभएको	-

सञ्चालक समितिको मिति २०८०/०६/१५ गतेको बैठकमा पेश भएको एक प्रस्तावको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्नुभएको ।

कम्पनी ऐन, २०६३ को दफा ९७ को उपदफा (२) बमोजिम पब्लिक कम्पनीको सञ्चालक समितिको बैठक वर्षमा कम्तीमा ६ पटक बस्नु पर्नेमा यस बैंकको सञ्चालक समितिको बैठक आर्थिक वर्ष २०८०/०८१ मा ५६ पटक बसेको छ । दुई बैठकको बीचको अन्तर दुई महिनाभन्दा बढी नहुने गरी बैठक बसेको छ ।

- कुनै सञ्चालक समितिको बैठक आवश्यक गणपुरक संख्या नपुगी स्थगित भएको भए सोको विवरण :
२०८० साल चैत्र २५ गते, आइतबार, बेलुकी ५:३० बजेको बैठक गणपुरक संख्या नपुगी स्थगित भएको ।
- सञ्चालक समितिको बैठक सम्बन्धी अन्य विवरण :

सञ्चालक समितिको बैठकमा सञ्चालक वा वैकल्पिक सञ्चालक उपस्थित भए/नभएको :	सञ्चालक समितिको बैठकमा सबै सञ्चालक उपस्थित हुने गरेको । उपस्थित हुन नसक्ने भएमा सञ्चालक समितिलाई पूर्व जानकारी दिने गरेको । सञ्चालक बैठकमा उपस्थित हुन नसकेको जानकारी माइन्टमा उल्लेख गर्ने गरिएको । यस बैंकमा वैकल्पिक सञ्चालकको व्यवस्था नभएको ।
सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरू, छलफल भएको विषय र तत् सम्बन्धमा भएको निर्णयको विवरण (माइन्ट) को छुट्टै अभिलेख राखे/नराखेको :	छुट्टै अभिलेख राख्ने व्यवस्था रहेको ।

सञ्चालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर :	१८ दिन ।
सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति :	मिति २०७३ जेष्ठ २८ गते (५६ औं वार्षिक साधारण सभा)
सञ्चालक समितिको प्रति बैठक भत्ता :	सञ्चालक समितिका अध्यक्ष तथा सदस्यहरूलाई प्रति बैठक भत्ता रु.४,०००/- प्रदान गर्ने गरिएको ।
आ.व.२०८०/८१ को सञ्चालक समितिको कुल बैठक खर्च :	रु.२८,८९,७००/- (सञ्चालक समिति मातहतका विभिन्न उपसमिति बैठक भत्ता तथा बैठकमा सहभागी बैंक उच्च व्यवस्थापनको भत्ता समेत)

२. सञ्चालकको आचरण सम्बन्धी तथा अन्य विवरण :

सञ्चालकको आचरण सम्बन्धमा आचारसंहिता भए/नभएको :	भएको			
एकाघर परिवारको एक भन्दा बढी सञ्चालक भए सो सम्बन्धी विवरण :	नभएको			
सञ्चालकहरूको वार्षिक रुपमा सिकाई तथा पुनर्ताजगी कार्यक्रम सम्बन्धी विवरण :				
क्र.सं.	विषय	मिति	सहभागी सञ्चालकको संख्या	तालिम सञ्चालन भएको स्थान
१.	Directors Refresher Course	२०८०/११/०४ र ०५	५	क्लब हिमालयन, नगरकोट
	सञ्चालकहरूको सिकाई तथा पुनर्ताजगी कार्यक्रममा भएको खर्च रु.७,११,९००/-			
प्रत्येक सञ्चालकले आफु सञ्चालकको पदमा नियुक्त वा मनोनयन भएको पन्ध्र दिनभित्र देहायका कुराको लिखित जानकारी गराएको/नगराएको र नगराएको भए सो को विवरण :				
<ul style="list-style-type: none"> संस्थासँग निज वा निजको एकाघर परिवारको कुनै सदस्यले कुनै किसिमको करार गरेको वा गर्न लागेको भए सो को विवरण : 			जानकारी गराएको	
<ul style="list-style-type: none"> निज वा निजको एकाघर परिवारको कुनै सदस्यले संस्था वा सो संस्थाको मुख्य वा सहायक कम्पनीमा लिएको शेयर वा डिबेन्चरको विवरण : 			जानकारी गराएको	
<ul style="list-style-type: none"> निज अन्य कुनै सङ्गठित संस्थाको आधारभूत शेयरधनी वा सञ्चालक रहेको भए त्यसको विवरण : 			जानकारी गराएको	
<ul style="list-style-type: none"> निजको एकाघरको परिवारको कुनै सदस्य संस्थामा पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहेको भए सोको विवरण : 			जानकारी गराएको	
<ul style="list-style-type: none"> सञ्चालकले उस्तै प्रकृतिको उद्देश्य भएको सूचीकृत संस्थाको सञ्चालक, तलवी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य गरेको भए सो को विवरण : 			नभएको	
<ul style="list-style-type: none"> सञ्चालकहरूलाई नियमन निकाय तथा अन्य निकायहरूबाट कुनै कारबाही गरिएको भए सो को विवरण : 			नभएको	

३. संस्थाको जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली सम्बन्धी विवरण :

(क) जोखिम व्यवस्थापनको लागि कुनै समिति गठन भए/नभएको, गठन नभएको भए सोको कारण :

नेपाल राष्ट्र बैंकको निर्देशन बमोजिम सञ्चालक समिति मातहत जोखिम व्यवस्थापन समितिको गठन गरिएको छ ।

(ख) जोखिम व्यवस्थापन समिति सम्बन्धी जानकारी :

(अ) समितिको संरचना :

● सञ्चालक तहको जोखिम व्यवस्थापन समिति

आर्थिक वर्ष २०८०/०८१ को अन्त्यमा कायम जोखिम व्यवस्थापन समितिका सदस्यहरू निम्न बमोजिम रहनुभएको छ ।

क्र.सं.	सदस्यको नाम	पद	सदस्य
१	श्री विवेक शम्शेर ज.व.रा.	सञ्चालक	संयोजक
२	श्री उत्तर कुमार खत्री	सञ्चालक	पदेन सदस्य
३	श्री लेखनाथ भुसाल	प्रमुख, अपरेशन विभाग	सदस्य
४	श्री सुन्दर पन्थी	प्रमुख, जोखिम व्यवस्थापन विभाग	सदस्य सचिव

● व्यवस्थापन तहको जोखिम व्यवस्थापन समिति

बैंकमा व्यवस्थापन तहको जोखिम व्यवस्थापन समिति नभएको ।

(आ) समितिको बैठक संख्या :

क्र.सं.	समितिको नाम	बैठक संख्या	बैठक भत्ता रकम
१	सञ्चालक तहको जोखिम व्यवस्थापन समिति	१३	रु.९६,०००/- (बैठकमा सहभागी बैंक उच्च व्यवस्थापनको भत्ता समावेश नगरिएको)
२	व्यवस्थापन तहको जोखिम व्यवस्थापन समिति	-	-

(इ) समितिको कार्य सम्बन्धी छोटो विवरण :

जोखिम व्यवस्थापन समितिको मुख्य उद्देश्य : नेपाल राष्ट्र बैंकको एकीकृत निर्देशनमा भएको व्यवस्था बमोजिम जोखिम व्यवस्थापन समितिले आफ्नो काम, कर्तव्य र उत्तरदायित्व बहन गर्दै आएको, जोखिम व्यवस्थापन समितिले बैंकको समग्र जोखिम व्यवस्थापनको संरचना तथा जोखिम व्यवस्थापन प्रणालीको प्रभावकारिताको समीक्षा तथा अनुगमन गर्ने कार्य गर्दै आएको छ । त्यस्तै, बैंकको व्यवसायिक गतिविधिमा निहित जोखिमको स्तर, जोखिम बहन क्षमता, जोखिम व्यवस्थापनका लागि विकास गरेको रणनीति, नीतिगत व्यवस्था र मार्गदर्शनको पुनरावलोकन गरी सोको पर्याप्तताका सम्बन्धमा सञ्चालक समिति समक्ष सुझाव पेश गर्ने जिम्मेवारी यस समितिको रहेको ।

यसका अलावा समितिले जोखिम समायोजित सम्पत्ति अनुसार पूँजीको पर्याप्तता, आन्तरिक पूँजी विश्लेषण पद्धति (ICAAP), व्यावसायिक रणनीति अनुरूप नीतिगत व्यवस्थाको पर्याप्तता, संस्थाले लिन सक्ने अधिकतम जोखिम सम्बन्धमा नियमित रूपमा छलफल तथा विश्लेषण गरी सञ्चालक समितिलाई आवश्यक राय सुझाव दिने कार्य गर्दै आएको छ। त्यस्तै, नियमित रूपमा दबाव परीक्षण (Stress Testing) गरी सोको परिणाम उपर छलफल गरी सोका आधारमा भविष्यमा अपनाउनुपर्ने आवश्यक नीति निर्माण वा निर्णय प्रकृत्याका लागि सञ्चालक समितिमा सुझाव पेश गर्ने लगायतका कार्यहरू गर्दै आएको छ।

(ग) आन्तरिक नियन्त्रण कार्यविधि भए/नभएको : भएको

बैंकले बैकिङ्ग कारोबारमा अन्तर्निहित विभिन्न प्रकारका जोखिमहरूको नियन्त्रणका लागि आन्तरिक नियन्त्रण प्रणालीलाई थप मजबुत बनाउँदै लगेको छ। बैंकको दैनिक कार्य सञ्चालन र व्यवस्थापनका लागि कार्य सञ्चालन निर्देशिका भाग १ र भाग २ कार्यान्वयनमा रहेका छन्। जसलाई समयानुकूल संशोधन/परिमार्जन गर्ने गरिएको छ।

प्रचलित कानून तथा नेपाल राष्ट्र बैंकको नीति, निर्देशनको परिधिभित्र रही बैकिङ्ग कारोबार सञ्चालन गर्नका लागि आवश्यक अन्य नीति, नियम तथा निर्देशिकाहरू तर्जुमा गरी कार्यान्वयनमा ल्याइएको छ।

समय तथा व्यवसायको आवश्यकता अनुरूपका नयाँ नीति, नियमहरू तर्जुमा गर्ने तथा विद्यमान नीति, नियम, विनियम तथा निर्देशिकाहरूलाई सबलीकरण र परिमार्जन गर्दै बैंकको आन्तरिक नियन्त्रण प्रणालीलाई थप मजबुत बनाउँदै लगेको छ।

(घ) आन्तरिक नियन्त्रण प्रणालीको लागि कुनै समिति गठन भए/नभएको, गठन नभएको भए सोको कारण:

बैंकको प्रधान कार्यालय तथा विभिन्न शाखा/कार्यालयहरूबाट भइरहेका दैनिक कार्य सञ्चालन र व्यवस्थापनसँग सम्बन्धित काम कारवाहीका क्रममा बैंकको नीति, नियम तथा निर्देशिकाको पालना भए/नभएको अनुगमन तथा निरीक्षण गर्ने जिम्मेवारी निरीक्षण तथा आन्तरिक लेखापरीक्षण विभागको रहेको छ। लेखापरीक्षण समितिको मार्गदर्शनमा निरीक्षण तथा आन्तरिक लेखापरीक्षण विभागले आन्तरिक लेखापरीक्षणको वार्षिक योजना स्वीकृत गराई आन्तरिक लेखापरीक्षण गर्ने गरेको छ।

बैकिङ्ग व्यवसायमा अन्तर्निहित जोखिमहरूको पहिचान, मापन, अनुगमन, नियन्त्रण र रिपोर्टिङ्गका लागि सञ्चालक समिति मातहतको जोखिम व्यवस्थापन समिति कार्यान्वयनमा रहेको छ।

नेपाल राष्ट्र बैंकको निर्देशन तथा अन्य प्रचलित कानून बमोजिम बैंकको अनुपालनाको स्थितिको अनुगमन गर्नका लागि सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति गठन गरिएको छ।

यस अलावा बैंक उच्च व्यवस्थापन तहमा सम्पत्ति दायित्व व्यवस्थापन समिति, कर्जा कमिटी, कर्जा असुली समिति, आइटी स्ट्रिङ्ग कमिटी, ब्राण्ड तथा व्यवसाय प्रवर्द्धन समिति, केन्द्रीय सुरक्षा समिति, संस्थागत सामाजिक उत्तरदायित्व समिति, पदपूर्ति समिति, अनुशासन समिति, अपरेशन कमिटी, खरिद मूल्याङ्कन समिति लगायतका विभिन्न समितिहरू आन्तरिक नियन्त्रण प्रणालीलाई सुदृढ बनाउन क्रियाशील रहेका छन्।

(ड) आन्तरिक नियन्त्रण प्रणालीको समिति सम्बन्धी छोटो विवरण :

(अ) समितिको संरचना (संयोजक तथा सदस्यहरूको नाम तथा पद) :

- सञ्चालक स्तरिय समितिहरू :
- लेखापरीक्षण समिति :

आर्थिक वर्ष २०८०/०८१ को अन्त्यमा कायम लेखापरीक्षण समितिका सदस्यहरू निम्न बमोजिम रहनुभएको छ ।

क्र.सं.	सदस्यको नाम	पद	सदस्य
१	श्री उत्तर कुमार खत्री	सञ्चालक	संयोजक
२	श्री विष्णुकुमार अग्रवाल	सञ्चालक	सदस्य
३	श्री खड्ग सिंह मोक्तान	प्रमुख, निरीक्षण तथा आ.ले.प. विभाग	सदस्य सचिव

समितिको बैठक संख्या र भत्ता :

क्र.सं.	बैठक	बैठक संख्या (यस आ.व)	बैठक संख्या (गत आ.व)
१	समितिको बैठक संख्या	१५	२३
२	समितिको बैठक भत्ता	रु.११६,०००/- (बैठकमा सहभागी बैंक उच्च व्यवस्थापनको भत्ता समावेश नगरिएको)	रु.११२,०००/- (बैठकमा सहभागी बैंक उच्च व्यवस्थापनको भत्ता समावेश नगरिएको)

समितिको कार्य सम्बन्धी छोटो विवरण :

बैंकको लेखापरीक्षकको नियुक्तिको लागि सिफारिस गर्ने (महालेखापरीक्षकको कार्यालय परामर्श मार्फत नियुक्ति हुने), बैंकको आन्तरिक लेखापरीक्षणको कार्यक्षेत्र निर्धारण गर्ने, आन्तरिक, बाह्य तथा केन्द्रीय बैंकबाट भएको लेखापरीक्षणको सिलसिलामा प्राप्त भएका कैफियतहरूको समीक्षा गर्ने र बैंकको आन्तरिक लेखापरीक्षकले पेश गरेको आन्तरिक लेखापरीक्षण प्रतिवेदनमा उल्लिखित कैफियतहरू उपर समीक्षा गर्ने ।

- कर्मचारी सेवा सुविधा समिति :

आर्थिक वर्ष २०८०/०८१ को अन्त्यसम्म कायम कर्मचारी सेवा सुविधा समितिका सदस्यहरू निम्न बमोजिम रहनुभएको छ ।

क्र.सं.	सदस्यको नाम	पद	सदस्य
१	श्री गंगाप्रसाद ज्ञवाली	सञ्चालक	संयोजक
२	श्री साधना घिमिरे	सञ्चालक	सदस्य
३	श्री तिलक राज पाण्डेय	प्रमुख कार्यकारी अधिकृत	सदस्य
४	श्री धिरज राई	प्रमुख, केन्द्रीय वित्त विभाग	सदस्य
५	श्री शान्तबहादुर शाह	प्रमुख, मानवश्रोत व्यवस्थापन विभाग	सदस्य सचिव

समितिको बैठक संख्या र भत्ता :

क्र.सं.	बैठक	बैठक संख्या (यस आ.व)	बैठक संख्या (गत आ.व)
१	समितिको बैठक संख्या	१८	१०
२	समितिको बैठक भत्ता	रु.१४४,०००/- (बैठकमा सहभागी बैंक उच्च व्यवस्थापनको भत्ता समावेश नगरिएको)	रु.४८,०००/- (बैठकमा सहभागी बैंक उच्च व्यवस्थापनको भत्ता समावेश नगरिएको)

समितिको कार्य सम्बन्धी छोटो विवरण :

कर्मचारी सेवा सुविधा समितिले हरेक आर्थिक वर्षको शुरूवातमा उक्त आर्थिक वर्षको दरबन्दी तथा पदपूर्ति योजना निर्माण गरी स्वीकृतिका लागि सञ्चालक समिति समक्ष सिफारिस गर्ने गर्दछ। त्यस्तै, कर्मचारी सेवा विनियमावलीमा समयानुकूल संशोधन गर्न तथा कर्मचारी वृत्ति विकाससँग सम्बन्धित नीति/नियम/कार्यविधि को निर्माण गरी स्वीकृतिका लागि सञ्चालक समिति समक्ष पेश गर्ने लगायतका कार्य गर्दै आएको छ।

● जोखिम व्यवस्थापन समिति :

जोखिम व्यवस्थापन समिति सम्बन्धी विवरण ३ (ख) मा उल्लेख गरिएको।

● सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति :

आर्थिक वर्ष २०८०/०८१ को अन्त्यसम्म कायम सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समितिका सदस्यहरू निम्न बमोजिम रहनुभएको छ।

क्र.सं.	सदस्यको नाम	पद	सदस्य
१	श्री रोचन श्रेष्ठ	सञ्चालक	संयोजक
२	श्री सुन्दर पन्थी	प्रमुख, जोखिम व्यवस्थापन विभाग	सदस्य
३	श्री निलुजा श्रेष्ठ	प्रमुख, कम्प्लायन्स विभाग	सदस्य
४	श्री आश्विन कुमार पुडासैनी	वरिष्ठ प्रबन्धक, कम्प्लायन्स विभाग	सदस्य सचिव

समितिको बैठक संख्या र भत्ता :

क्र.सं.	बैठक	बैठक संख्या (यस आ.व)	बैठक संख्या (गत आ.व)
१	समितिको बैठक संख्या	६	७
२	समितिको बैठक भत्ता	रु.१६,०००/- (बैठकमा सहभागी बैंक उच्च व्यवस्थापनको भत्ता समावेश नगरिएको)	रु.२८,०००/- (बैठकमा सहभागी बैंक उच्च व्यवस्थापनको भत्ता समावेश नगरिएको)

समितिको कार्य सम्बन्धी छोटो विवरण :

नेपाल राष्ट्र बैंकको निर्देशनमा भएको व्यवस्था तथा सम्पत्ति शुद्धीकरण निवारण सम्बन्धी विद्यमान कानून अनुसार बैंकमा काम कारवाही भए/नभएको, बैंकले सम्पत्ति शुद्धीकरण निवारण सम्बन्धमा गरेका काम कारवाहीहरूको प्रतिवेदन, बैंकको अनुपालनाको स्थितिको जानकारी लगायतका विषयमा छलफल गरी

व्यवस्थापनलाई आवश्यक सुझाव/निर्देशन प्रदान गरेको तथा तत् सम्बन्धमा सञ्चालक समिति समक्ष प्रतिवेदन पेश गर्ने गरेको छ ।

■ **व्यवस्थापन स्तरीय समितिहरू :**

क्र.सं.	समितिको नाम	संयोजक	सदस्य सचिव	बैठक संख्या
१	सम्पत्ति दायित्व व्यवस्थापन समिति (ALCO)	प्रमुख कार्यकारी अधिकृत	मुख्य प्रबन्धक, ट्रेजरी विभाग	२४
२	कर्जा कमिटी (Executive Credit Committee)	प्रमुख कार्यकारी अधिकृत	वरिष्ठ प्रबन्धक, संस्थागत कर्जा विभाग	३१
३	कर्जा असुली समिति	प्रमुख कार्यकारी अधिकृत	मुख्य प्रबन्धक, कर्जा असुली विभाग	८
४	IT Steering Committee	प्रमुख कार्यकारी अधिकृत	मुख्य प्रबन्धक, सूचना प्रविधि तथा व्यवस्थापन सूचना प्रणाली विभाग	५
५	ब्राण्ड तथा व्यवसाय प्रवर्द्धन समिति	प्रमुख कार्यकारी अधिकृत	प्रमुख, बजारीकरण तथा अनुसन्धान डिभिजन	३
६	केन्द्रीय सुरक्षा समिति	प्रमुख कार्यकारी अधिकृत	प्रमुख सुरक्षा अधिकृत	२
७	संस्थागत सामाजिक उत्तरदायित्व समिति	नायब प्रमुख कार्यकारी अधिकृत	प्रमुख, सुशासन डिभिजन	२५
८	पदपूर्ति समिति	नायब प्रमुख कार्यकारी अधिकृत	मुख्य प्रबन्धक, मानवश्रोत व्यवस्थापन विभाग	७०
९	अनुशासन समिति	सहायक प्रमुख कार्यकारी अधिकृत, मानवश्रोत व्यवस्थापन विभाग	मुख्य प्रबन्धक, मानवश्रोत व्यवस्थापन विभाग	११
१०	अपरेसन समिति	सहायक प्रमुख कार्यकारी अधिकृत, अपरेसन विभाग	मुख्य प्रबन्धक, अपरेसन विभाग	६
११	खरिद मूल्याङ्कन समिति (Procurement Evaluation Committee)	सहायक प्रमुख कार्यकारी अधिकृत, सामान्य सेवा विभाग	मुख्य प्रबन्धक, सामान्य सेवा विभाग	३४
१२	व्यवसाय प्रवर्द्धन समिति	सहायक प्रमुख कार्यकारी अधिकृत, बजारीकरण तथा अनुसन्धान डिभिजन	प्रमुख, बजारीकरण तथा अनुसन्धान डिभिजन	७८

समितिको कार्य सम्बन्धी छोटो विवरण

प्रचलित कानून,नेपाल राष्ट्र बैंकको निर्देशन तथा बैंकको आन्तरिक नीति नियमको अधिनमा रही बैंकको काम कारबाहीलाई चुस्त दुरुस्त सञ्चालन गर्न व्यवस्थापन स्तरीय विभिन्न समितिहरू क्रियाशील रहेका छन् । यी समितिहरू आन्तरिक नियन्त्रण प्रणालीको प्रभावकारीताको लागि समेत क्रियाशील रहेका छन् ।

(च) आर्थिक प्रशासन विनियमावली भए/नभएको :

बैंकको आर्थिक प्रशासन तथा खरिद विनियमावली, २०७१ (संशोधन २०७८) कार्यान्वयनमा रहेको छ ।

४. सूचना तथा जानकारी प्रवाह सम्बन्धी विवरण :

(क) संस्थाले सार्वजनिक गरेको सूचना तथा जानकारी प्रवाहको विवरण :

विषय	माध्यम	सार्वजनिक गरेको मिति	कैफियत
वार्षिक साधारण सभाको सूचना	गोरखापत्र दैनिक (प्रथम पटक)	२०८०/०९/०७	६४ औं वार्षिक साधारण सभा (आ.व. २०७९/८०)
	गोरखापत्र दैनिक (दोस्रो पटक)	२०८०/०९/०९	
संक्षिप्त आर्थिक विवरण	गोरखापत्र दैनिक (प्रथम पटक)	२०८०/०९/०७	६४ औं वार्षिक साधारण सभासँग सम्बन्धित
त्रैमासिक प्रतिवेदन	पहिलो त्रयमास : गोरखापत्र दैनिक	२०८०/०७/१७	आर्थिक वर्ष २०८०/८१ को त्रैमासिक प्रतिवेदन
	दोस्रो त्रयमास : गोरखापत्र दैनिक	२०८०/१०/०६	
	तेस्रो त्रयमास : गोरखापत्र दैनिक	२०८१/०१/०७	
	चौथो त्रयमास : गोरखापत्र दैनिक	२०८१/०४/२१	
धितोपत्रको मूल्यमा प्रभाव पार्ने मूल्य संवेदनशील सूचना	नेपाल स्टक एक्सचेन्जको वेभसाइट	२०८०/०९/०४	लाभांश वितरण नगर्ने सम्बन्धमा सञ्चालक समितिको निर्णयको जानकारी
धितोपत्रको मूल्यमा प्रभाव पार्ने मूल्य संवेदनशील सूचना	नेपाल स्टक एक्सचेन्जको वेभसाइट	२०८०/०९/०४	बोनस शेयर वितरण नगर्ने सम्बन्धमा सञ्चालक समितिको निर्णयको जानकारी
अन्य	बैंकको वेभसाइट, पत्रपत्रिका तथा अन्य माध्यम	-	प्रचलित ऐन, कानूनको परिपालनाको क्रममा सार्वजनिक गर्नुपर्ने सूचना तथा विवरण सरोकारबालाहरूको जानकारीका लागि सार्वजनिक गर्ने गरिएको

(ख) सूचना सार्वजनिक नगरेको वा अन्य कारणले धितोपत्र बोर्ड तथा अन्य निकायबाट कारबाहीमा परेको भए सो सम्बन्धी जानकारी :

नपरेको

(ग) पछिल्लो वार्षिक तथा विशेष साधारण सभा सम्पन्न भएको मिति : पछिल्लो वार्षिक साधारण सभाको विवरण निम्नानुसार रहको छ ।

वार्षिक साधारण सभा : ६४ औं वार्षिक साधारण सभा
मिति : २०८० पौष २९ गते आइतबार
स्थान : बैंकको प्रधान कार्यालय, धर्मपथ, काठमाडौं ।

५. संस्थागत संरचना र कर्मचारी सम्बन्धी विवरण :

(क) कर्मचारीहरूको संरचना, पदपूर्ति वृत्ति विकास, तालिम, तलब भत्ता तथा अन्य कुराहरू समेटिएको कर्मचारी सेवा शर्त विनियमावली/व्यवस्था भए/नभएको : कर्मचारीहरूको संरचना, पदपूर्ति, वृत्ति विकास, तालिम, तलब भत्ता तथा अन्य कुराहरू समेटिएको ने.बैं.लि.कर्मचारी सेवा विनियमावली, २०७९ कार्यान्वयनमा रहेको छ । साथै, मिति २०८१ आषाढ २६ गतेबाट लागू हुने गरी ने.बैं.लि.उत्तराधिकार कार्यविधि, २०८१ सञ्चालक समितिबाट स्वीकृत भएको छ ।

(ख) सांगठनिक संरचना संलग्न गर्ने :

बैंकको सांगठनिक संरचना संलग्न गरिएको छ । उक्त सांगठनिक संरचना सञ्चालक समितिबाट आर्थिक वर्ष २०८०/०८१ को बजेट तथा कार्यक्रम स्वीकृत हुँदाको मिति २०८०/०३/२७ मा पारित भएको हो ।

(ग) उच्च व्यवस्थापन तहका कर्मचारीहरूको नाम, शैक्षिक योग्यता तथा अनुभव सम्बन्धी विवरण :

क्र.सं.	नाम, पद	पद	शैक्षिक योग्यता	अनुभव
१	श्री तिलक राज पाण्डेय	प्रमुख कार्यकारी अधिकृत	एम.वि.ए.,	बैंकिङ सेवामा लामो समयको कार्य अनुभव
२	श्री समता पन्त	नायब प्रमुख कार्यकारी अधिकृत	एम.वि.एस.	नेपाल बैंक लिमिटेडमा २० वर्ष भन्दा बढी कार्य अनुभव
३	श्री लक्ष्मण पौडेल	सहायक प्रमुख कार्यकारी अधिकृत	एम.वि.ए.	नेपाल बैंक लिमिटेडमा २० वर्ष भन्दा बढी कार्य अनुभव
४	श्री विश्वराज बराल	सहायक प्रमुख कार्यकारी अधिकृत	एम.वि.ए.	नेपाल बैंक लिमिटेडमा २० वर्ष भन्दा बढी कार्य अनुभव
५	श्री प्रकाश कुमार अधिकारी	सहायक प्रमुख कार्यकारी अधिकृत	एम.पि.ए., एम.वि.ए.	नेपाल बैंक लिमिटेडमा २० वर्ष भन्दा बढी कार्य अनुभव
६	श्री होमबहादुर खड्का	सहायक प्रमुख कार्यकारी अधिकृत	एम.वि.एस., एम.ए. (समाजशास्त्र)	नेपाल बैंक लिमिटेडमा २० वर्ष भन्दा बढी कार्य अनुभव

(घ) कर्मचारी सम्बन्धी अन्य विवरण :

संरचना अनुसार कर्मचारी पदपूर्ति गर्ने गरे/नगरेको :	गर्दै आएको
नयाँ कर्मचारीहरूको पदपूर्ति गर्दा अपनाएको प्रकृया :	बैंकको विद्यमान कर्मचारी सेवा विनियमावली, २०७९ मा भएको व्यवस्था बमोजिम श्री लोक सेवा आयोगको समन्वयमा नयाँ कर्मचारीहरू पदपूर्ति गर्ने गरिएको ।
व्यवस्थापन स्तरका कर्मचारीको संख्या :	२६

कुल कर्मचारीको संख्या :	स्थायी र करार कर्मचारी : २६४६, दैनिक ज्यालादारी तथा आउटसोर्सिङ्ग : ९२१
कर्मचारीहरूको सक्सेसन प्लान भए / नभएको :	ने.बैं.लि. उत्तराधिकार कार्यविधि २०८१ भएको
आ.व. २०८०/०८१ मा कर्मचारीहरूलाई दिएको तालिम संख्या तथा सम्मिलित कर्मचारीको विवरण :	तालिम संख्या : १७० सहभागी कर्मचारी : ७२१ (Excluding Inhouse Training)
आ.व. २०८०/०८१ को कर्मचारी तालिम खर्च	रु. ४,५७,२७,१२६/६३
कुल खर्चमा कर्मचारी खर्चको प्रतिशत	१३.५१ प्रतिशत
कुल कर्मचारी खर्चमा कर्मचारी तालिम खर्चको प्रतिशत	१.२८६४ प्रतिशत

६. संस्थाको लेखा तथा लेखापरीक्षण सम्बन्धी विवरण :

(क) लेखापरीक्षण सम्बन्धी विवरण

संस्थाको पछिल्लो आ.व.को वित्तीय विवरण NFRS अनुसार तयार गरे/नगरेको, नगरेको भए सोको कारण	बैंकको पछिल्लो वित्तीय विवरण नेपाल राष्ट्र बैंकको निर्देशन तथा NFRS दुवैको आधारमा तयार गर्ने गरिएको
सञ्चालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति ।	आ.व.२०७९/८० को वित्तीय विवरण मिति २०८०/०९/०४ मा स्वीकृत भएको
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति	बुँदा नं.४ (क) मा प्रस्तुत गरिएको
अन्तिम लेखापरीक्षण सम्पन्न भएको मिति	मिति २०८०/०९/०४
साधारण सभाबाट वित्तीय विवरण स्वीकृत भएको मिति	मिति २०८०/०९/२९
संस्थाको आन्तरिक लेखापरीक्षण सम्बन्धी विवरण	
(अ) आन्तरिक रूपमा लेखापरीक्षण गर्ने गरिएको वा वाह्य विज्ञ नियुक्त गर्ने गरिएको	आन्तरिक रूपमा तथा आउटसोर्सबाट समेत लेखापरीक्षण गर्ने गरिएको
(आ) वाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण	आउटसोर्सबाट समेत लेखापरीक्षण गर्ने गरिएको
(इ) आन्तरिक लेखापरीक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक, चौमासिक वा अर्द्धवार्षिक)	आवश्यकता अनुसार गर्ने गरिएको

(ख) लेखापरीक्षण समिति सम्बन्धी विवरण :

संयोजक तथा सदस्यहरूको नाम, पद तथा योग्यता :

आर्थिक वर्ष २०८०/८१ को अन्त्यमा कायम सदस्यको विवरण

(सञ्चालक समितिको मिति २०८० मंसिर २७ गतेको निर्णयबाट पुर्नगठित)

सदस्यको नाम	सदस्य	योग्यता
श्री उत्तर कुमार खत्री	संयोजक	एम.पि.ए.
श्री विष्णुकुमार अग्रवाल	सदस्य	ई.एम.वि.ए.
श्री खड्ग सिंह मोक्तान	सदस्य सचिव	एम.वि.ए.

बैठक बसेको मिति तथा उपस्थित सदस्य संख्या निम्न बमोजिम रहेको छ ।

बैठक संख्या	मिति	श्री आनन्द काफ्ले (संयोजक)	श्री विष्णुकुमार अग्रवाल (सदस्य)	श्री खड्ग सिंह मोक्तान (सदस्य सचिव)
१	२०८०/०४/०४	उपस्थित	उपस्थित	उपस्थित
२	२०८०/०४/१९	उपस्थित	उपस्थित	उपस्थित
३	२०८०/०५/०५	उपस्थित	उपस्थित	उपस्थित
४	२०८०/०६/०८	उपस्थित	उपस्थित	उपस्थित
५	२०८०/०६/२६ (विहान)	उपस्थित	उपस्थित	उपस्थित
६	२०८०/०६/२६ (दिउँसो)	उपस्थित	उपस्थित	अनुपस्थित
७	२०८०/०७/१६	उपस्थित	उपस्थित	उपस्थित
बैठक संख्या	मिति	श्री उत्तर कुमार खत्री (संयोजक)	श्री विष्णुकुमार अग्रवाल (सदस्य)	श्री खड्ग सिंह मोक्तान (सदस्य सचिव)
८	२०८०/०९/०४	उपस्थित	उपस्थित	उपस्थित
९	२०८०/१०/०५	उपस्थित	अनुपस्थित	उपस्थित
१०	२०८०/१०/१८	उपस्थित	उपस्थित	उपस्थित
११	२०८०/११/२७	उपस्थित	उपस्थित	उपस्थित
१२	२०८१/०१/०६	उपस्थित	अनुपस्थित	उपस्थित
१३	२०८१/०२/२८	उपस्थित	उपस्थित	उपस्थित
१४	२०८१/०२/३०	उपस्थित	उपस्थित	उपस्थित
१५	२०८१/०३/३१	उपस्थित	उपस्थित	उपस्थित

आमन्त्रित सदस्यको विवरण समावेश नगरिएको । (लेखापरीक्षण समितिले विशेष छलफलको लागि बैंक व्यवस्थापन तथा सञ्चालक सदस्यलाई आवश्यकता अनुसार आमन्त्रित गर्ने गरेको/गर्न सक्नेछ ।)

प्रति बैठक भत्ता	संयोजक र सञ्चालक सदस्यलाई प्रति बैठक भत्ता रू.४,०००/- र सदस्य सचिवलाई प्रति बैठक भत्ता भत्ता रू.२,१००/- प्रदान गर्ने गरिएको ।
लेखापरीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन सञ्चालक समितिमा पेश गरेको मिति	लेखापरीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन त्रैमासिक रुपमा तथा आवश्यकता अनुसार सञ्चालक समितिको बैठकमा पेश गर्ने गरेको ।

७. अन्य विवरण

संस्थाले सञ्चालक तथा निजको एकाघरका परिवारको वित्तीय स्वार्थ भएको व्यक्ति, बैंक तथा वित्तीय संस्थाबाट ऋण वा सापटी वा अन्य कुनै रूपमा रकम लिए/नलिएको	रकम नलिएको
प्रचलित कानून बमोजिम कम्पनीको सञ्चालक, शेयरधनी, कर्मचारी, सल्लाहकार, परामर्शदाताको हैसियतमा पाउने सुविधा वा लाभ बाहेक सूचीकृत सङ्गठित संस्थाको वित्तीय स्वार्थ भएको कुनै व्यक्ति, फर्म, कम्पनी, कर्मचारी, सल्लाहकार वा परामर्शदाताले संस्थाको कुनै सम्पत्ति कुनै किसिमले भोग चलन गरे/नगरेको	नगरेको
नियमकारी निकायले इजाजतपत्र जारी गर्दा तोकेको शर्तहरूको पालना भए/नभएको	पालना भएको
नियमकारी निकायले संस्थाको नियमन, निरीक्षण वा सुपरिवेक्षण गर्दा संस्थालाई दिइएको निर्देशन पालना भए/नभएको	पालना भएको
संस्था वा सञ्चालक विरुद्ध अदालतमा कुनै मुद्दा चलिरहेको भए सोको विवरण	संस्थाको नियमित कार्य सञ्चालन र कर्जा कारोबारको सिलसिलामा दायर भएको मुद्दा बाहेक अन्य कुनै मुद्दा नरहेको ।

परिपालन अधिकृतको नाम : शान्तबहादुर शाह

पद : मुख्य प्रबन्धक

मिति : २०८१/१०/०३

संस्थाको छाप

प्रतिवेदन सञ्चालक समितिबाट स्वीकृत मिति : २०८१/१०/०३

लेखापरीक्षकबाट प्रमाणित मिति : २०८१/१०/१४

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

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

- (क) **ऐन, नियमावली तथा नियमनकारी 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

नेपाल राष्ट्र बैंकबाट जारी एकीकृत निर्देशन २०८१ को निर्देशन नं २० (९) सँग सम्बन्धित विवरण

सेवाग्राहीलाई पर्ने असुविधा तथा गुनासो सुनुवाईका लागि यस बैंकले प्रधान कार्यालय सुशासन डिभिजन मार्फत सेवाग्राहीको गुनासो सुनुवाई तथा समाधान गर्दै आएको छ। बैंकले विभिन्न माध्यमहरूको व्यवस्था गरी गुनासो सुनुवाई गरिरहेको छ। बैंकले गुनासोहरूको सुनुवाईको लागि देहाय बमोजिमको गुनासो सम्बन्धी अलग्गै इमेल ठेगानाको व्यवस्था गरेको छ।

गुनासो ईमेल ठेगाना : gunaso@nepalbank.com.np

त्यसैगरी, नेपाल राष्ट्र बैंकको निर्देशन बमोजिम गुनासो सुन्ने अधिकारी तोकिएको र गुनासो सुन्ने अधिकारीको नाम, फोन नम्बर, मोबाइल नम्बर सहितको विवरण बैंकको वेबसाइटमा राखिएको छ। उपर्युक्त गुनासो सम्बन्धि इमेल ठेगाना बैंकको वेबसाइट तथा शाखा कार्यालयहरूमा सेवाग्राहीले देख्ने स्थानमा राख्ने व्यवस्था मिलाइएको छ। साथै, नेपाल राष्ट्र बैंकको गुनासो पोर्टल gunaso.nrb.org.np को लिङ्क समेत बैंकको वेबसाइटमा राखिएको छ।

बैंकको गुनासो सुन्ने अधिकारीको विवरण देहाय बमोजिम रहेको छ।

नाम : श्री केशव प्रसाद भण्डारी

पद : वरिष्ठ प्रबन्धक

फोन.नं. : ०१-५३२२३७१

एक्स्टेन्सन : २४८

मोबाइल नम्बर : ९७७ -९८५१२१७३५१

बैंकले ग्राहकबाट प्राप्त भएका गुनासो र सोको निरूपण सम्बन्धी विवरण नेपाल राष्ट्र बैंकले तोकेको ढाँचामा त्रैमासिक रूपमा नेपाल राष्ट्र बैंकको Supervisory Information System (SIS) मा तथा अर्धवार्षिक रूपमा cpreporting@nrb.org.np मा पेश गर्ने गरेको छ।

विभिन्न माध्यम मार्फत आर्थिक वर्ष २०८०/८१ मा सेवाग्राहीबाट प्राप्त ७०३ वटा गुनासो अभिलेख भएकोमा अधिकांश गुनासो समाधान भइसकेको र समाधान हुन बाँकी गुनासोहरू समाधानको क्रममा रहेको छ।

INDEPENDENT AUDITOR'S REPORT

To the Shareholders of Nepal Bank Limited.

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Nepal Bank Limited. (the Bank), which comprises the statement of financial position as at Ashad 31, 2081 (July 15, 2024), and the statement of profit or loss, statement of other comprehensive income, statement of changes in equity and 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 and to the best of our information and according to explanations provided to us, the accompanying financial statements present fairly, in all material respects, the financial position of the Bank as at Ashad 31, 2081 and its financial performance and its cash flows for the year then ended in accordance with Nepal Financial Reporting Standards (NFRS).

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 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 ICAN's Handbook of Code of Ethics for Professional Accountants. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of Matter

We draw attention to the following matters as reflected in the notes to the financial statements. Our opinion is not modified in respect of these matters:


- Note 4.16 "Other Assets" of the financial statements include long pending net receivable amount of NPR 1,122.62 million (comprising Debit of NPR 1,175.73 million and Credit of NPR 53.11 million) for which no balance confirmations have been obtained. Further, other assets include net unreconciled amount of NPR 647.25 million. Other assets include balances of account receivables, DD paid without Schedule, RBB transaction, prepayments and advances, TU Pension A/C, suspense accounts and other assets.
- Note 4.23 "Other Liabilities" of the financial statements include a net payable amount of NPR 1,479.01 million (comprising Debit of NPR 12,150.57 million and Credit of NPR 13,629.58 million) which have been long pending for settlement and for which no balance confirmations have been obtained. Further, other liabilities also include net unreconciled amount of NPR 80.07 million. Other liabilities include balances of bills payable, unclaimed liabilities, unidentified deposits, interbranch account, government transactions, unpaid dividend, interest suspense account, cash in transit, and other liabilities.
- As outlined in Note 4.23.7 "Actuarial Assumptions" of the notes to the financial statements, there has been a revision in the discount rate from 9.5% p.a. for previous year to 9% p.a. for current year in actuarial assumptions used for valuation of pension/gratuity and retirement benefits.
- The bank has allocated for debenture redemption reserve amounting to NPR 388.89 million despite insufficient profit for the year and retained earnings available for such allocation.

Key Audit Matters


Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial



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statements as a whole, and in forming our opinion thereon, we do not provide a separate opinion on these matters. Our assessed key audit matters and how we addressed them are outlined below:

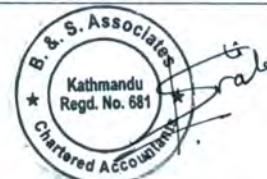
S. No	Key Audit Matters	Auditor's Response
1	<p>Interest Recognition:</p> <p>The bank recognizes interest income on an accrual basis, in accordance with the Interest Income Recognition Guidelines set by Nepal Rastra Bank. The recognition of interest income on non-performing loans requires judgment in determining the net realizable value of loans and advances. Since an automated system is not yet in place to suspend income recognition based on loan overdue status, the fair value of collateral, or to regularly review the collateral's fair value, manual intervention is necessary. This may result the risk of improper application of the guidelines and inaccurate determination of collateral's fair value.</p>	<p>Our audit approach regarding verification of the process of interest recognition included:</p> <ol style="list-style-type: none"> Obtaining a clear understanding of the process of accrual of interest income on loans and advances in the Core Banking Software of the bank. Test check the interest income recording with manual computation on sampled borrowers. Test-check the premium charged on sampled borrowers from the report provided and the basis taken by the management. Review and verification of the transactions relating to manual debit or credit of interest in the system. Understanding as to how the Bank's management monitors their business, analyze its credit portfolio and the interest income thereon.
2.	<p>Impairment of Loans and Advances to Customers:</p> <p>In accordance with NRB Directive 4, the bank is required to measure impairment loss on loans and advances based on the higher of:</p> <ul style="list-style-type: none"> The amount calculated in line with the provisions set by Nepal Rastra Bank for loan loss provisioning, or The amount determined under paragraph 5.5 of NFRS 9, as modified by the carve-out issued by the Institute of Chartered Accountants of Nepal on July 18, 2022, adopting the Incurred Loss Model for "Financial Instruments-Impairment." <p>The impairment of loans and advances under NRB's loan loss provisioning norms involve evaluating the overdue status of loans and the proper use of loans for their intended purposes. On the other hand, the impairment under the incurred loss model requires assessing future cash flows as well as the historical loss experiences of loan portfolios.</p> <p>This process involves significant estimates and assumptions by management. As such, the accuracy and availability of data necessary for assessing impairment under both NRB provisioning guidelines and the incurred loss model are crucial. Due to the material impact of this matter on the financial statements, we have identified it as a key audit matter.</p>	<p>Our audit approach regarding verification of impairment of loans and advances included:</p> <ol style="list-style-type: none"> Test the operating effectiveness of key controls established by the bank to identify loss events and to determine the extent of provisioning required against non-performing loans and advances. Review the overdue status of loans and advances by obtaining data from the system and matching the same with the NRB 2.2 reports. Review of sampled credit files, among other things, from the perspective of the utilization of loans and advances for the intended purpose by way of scrutiny of financial statements, account movement, account turnover etc. including the business visits of the selected borrowers. Review of credit files of sampled borrowers for expected future cash flows with an indication of impairment is assessed based on the realizable value of collateral securities based on management estimate. Assess the grouping of a homogeneous group of loans based on the nature and purpose of loans including data of historical loss experience in portfolios based on past due data from the system as well as data of loan loss provisioning of the defined group in the past.

Radheep Shrestha

 Chartered Accountants


M. B. Pande & Co.


 Chartered Accountants
 Kathmandu

B. S. Associates

 Kathmandu
 Regd. No. 681
 Chartered Accountants

<p>3.</p>	<p>Information Technology System and Control over Financial Reporting</p> <p>IT controls with respect to recording transactions, generating various reports in compliance with NRB guidelines and other compliances to regulators is an important part of the process.</p> <p>Such reporting is heavily dependent on the effective working of Core Banking Software (CBS) and other allied systems. We have considered this a key audit matter as any control lapses, validation failures, incorrect input data, and errors in the extraction of data may result in incorrect financial reporting.</p>	<p>Our audit approach regarding the information technology of the bank is based upon the Information Technology Guidelines issued by NRB and included:</p> <ol style="list-style-type: none"> Understanding business processes, IT Systems used to generate and support those balances and associated IT application controls and IT dependencies in manual controls. Understanding the coding system adopted by the bank for various categories of customers. Evaluating and testing the design and operating effectiveness of certain control activities over the integrity of the material IT systems that the relevant to financial reporting. Understanding the feeding of the data in the system and going through the extraction of the financial information and statements from the IT system existing in the bank. Checking the user /authority matrix for any changes in the regulations/ policy of the bank. Review of the reports generated by the system on a sample basis and verified the interest income and expense booking regarding loans and deposits on a test basis with the CBS of the bank.
<p>4</p>	<p>Investment valuation and impairment</p> <p>The bank's investments include holdings in government bonds, T-bills, and both quoted and unquoted equity instruments. The valuation of these securities is carried out in accordance with NFRS and NRB Directive requirements.</p> <p>Investments in government and NRB bonds, as well as T-bills, should be recognized at an amortized cost on the reporting date. Meanwhile, other equity investments, excluding those held for trading, are to be valued at fair value through Other Comprehensive Income.</p> <p>Due to the different valuation treatments based on the nature of cash flows, the adopted business model, the complexity of the calculations, and the materiality of the amounts involved, we have identified this as a Key Audit Matter.</p>	<p>Our audit approach regarding verification of the process of investment valuation, identification and impairment included:</p> <ol style="list-style-type: none"> Review of the investment of the bank and its valuation having reference to NFRS and NRB Directive 4 read with 8. Assessing the nature of the expected cash flow of the investments as well as the business model adopted by the management on the basis of available evidence/circumstances and ensure that the classification of investment is commensurate with the nature of cash flow and management's intention of holding the investment. Test checking the effective interest rate and amortization schedule on a test basis for the investment valued at amortized cost. Ensuring that fair valuation has been done at the closing rate in NEPSE at the year-end for quoted investment and for the unquoted investment, net assets value based on the audited financial statements or latest available unaudited financial statements.


Pradeep K. Shrestha
Chartered Accountant


M.R. PANDE & CO.
Kathmandu
Chartered Accountants


B. S. Associates
Kathmandu
Regd. No. 661
Chartered Accountants



Information Other than Financial Statements and Auditor's Report Thereon

Management is responsible for the other information. The other information comprises the information included in the annual report but not included in the financial statements and our auditor's report thereon. The annual report is expected to be made available 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, we will consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read the annual report, if we conclude that there is a material misstatement therein, we are required to request management and those charged with governance 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 NFRSs, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, 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 Responsibilities for the Audit of the Financial Statements

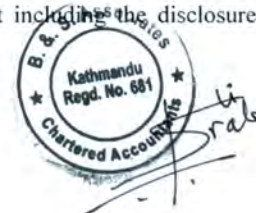
Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatement, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance but is not a guarantee that an audit conducted in accordance with NSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As a part of audit in accordance with NSAs, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risk of material misstatement of the financial statements whether due to fraud or error, design and perform audit procedure responsive to those risks, and obtain 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, misrepresentation, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of internal control.
- Conclude on the appropriateness of management use of going concern basis of accounting and, based in audit evidence obtained, whether a material uncertainty exists related to events or condition that may cast significant doubt on the Bank's ability to continue as going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the consolidated financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as going concern.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Evaluate the overall presentation, structure, and content of financial statement including the disclosures, and


R. Deep Shrestha
Chartered Accountant
Lalitpur, Nepal


M.B. PANDE & CO.
Chartered Accountants
Kathmandu


B. & S.
Chartered Accountants
Kathmandu
Regd. No. 681

whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

- Obtain 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.

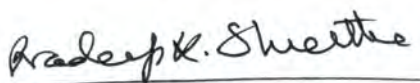
We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

We also provide those charged with governance with a statement that we have complied with relevant ethical requirements regarding independence, and communicate with them all relationships and other matters that may reasonably be thought to bear on our independence, and where applicable, related standards.

Report on Other Legal and Regulatory Requirement

We further report that:

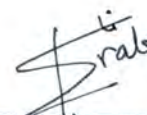
- We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose for our audit.
- The financial statements including the statement of financial position, statement of profit or loss, statement of other comprehensive income, statement of changes in equity, statement of cash flows including a summary of significant accounting policies and other explanatory notes have been prepared in all material respect in accordance with the provisions of the Company Act, 2063 and Bank and Financial Institution Act 2073, and they are in agreement with the books of accounts of the Bank; and the accounts and records of the Bank are properly maintained in accordance with the prevailing laws.
- The bank operates a centralized core accounting system, and while the statements received from the bank's branches not independently audited were adequate for the purpose of our audit.
- To the best of our information and according to the explanations given to us and from our examination of the books of account, we observed that the loans have been written off as specified, the business of the bank was conducted satisfactorily, and Bank's transactions were found to be within the scope of its authority.
- We did not come across the cases of accounting related fraud and cases where the Board of Directors or any member thereof or any employee of the Bank have acted in contrary with the provisions of the law relating to accounts or caused loss or damage to the Bank or committed any misappropriation of the funds of the bank or violated any directive of Nepal Rastra Bank.



CA. Pradeep Kumar Shrestha
 Proprietor
 Pradeep & Co.
 Chartered Accountants
 UDIN: 250113CA00009tfACG



CA. Madhu Bir Pande
 Proprietor
 M. B. Pande & Co.
 Chartered Accountants
 UDIN: 250113CA00058NRFDp



CA. Sri Sri Koirala
 Partner
 B. & S. Associates
 Chartered Accountants
 UDIN:250113CA01135gvCjJ

Place: Kathmandu
 Date: Poush 29, 2081



Statement of Financial Position

As at 31st Ashad 2081 (15 July 2024)

Figures in NPR

ASSETS	Note	Year ended 31st Ashad 2081	Year ended 31st Ashad 2080
Cash and cash equivalents	4.1	35,705,074,523	8,656,502,983
Due from Nepal Rastra Bank	4.2	21,545,476,231	19,748,872,262
Placement with Bank and Financial Institutions	4.3	4,115,390,000	582,511,250
Derivative Financial Instruments	4.4	3,334,953,041	8,594,260
Other Trading Assets	4.5	99,314,408	115,040,866
Loans and advances to B/FIs	4.6	7,013,462,114	5,499,659,799
Loans and advances to customers	4.7	194,667,770,477	178,556,569,017
Investment securities	4.8	46,407,773,958	56,946,182,687
Current tax assets	4.9	2,927,032,365	1,202,965,540
Investment in subsidiaries	4.10	-	-
Investment in associates	4.11	2,059,346,477	2,736,953,345
Investment property	4.12	205,738,502	198,109,605
Property and Equipment	4.13	13,302,874,848	13,363,622,773
Goodwill and Intangible assets	4.14	22,251,984	31,844,285
Deferred Tax Assets	4.15	-	-
Other assets	4.16	8,946,768,726	9,088,169,165
Total Assets		340,353,227,653	296,735,597,837
Liabilities	Note	Year ended 31st Ashad 2081	Year ended 31st Ashad 2080
Due to Bank and Financial Institutions	4.17	476,582,133	1,275,441,704
Due to Nepal Ratsra Bank	4.18	-	70,000,000
Derivative Financial Instrument	4.19	3,321,660,000	8,541,000
Deposits from customers	4.20	283,083,745,209	244,513,999,703
Borrowings	4.21	-	262,300,000
Current Tax Liabilities	4.9	-	-
Provisions	4.22	142,235,769	247,896,915
Deferred Tax Liabilities	4.15	4,039,288,771	4,082,584,932
Other liabilities	4.23	10,159,085,084	6,257,810,167
Debt securities issued	4.24	3,494,939,268	3,494,351,608
Subordinated Liabilities	4.25	-	-
Total liabilities		304,717,536,234	260,212,926,029
Equity			
Share Capital	4.26	14,694,022,928	14,694,022,928
Share Premium		-	-
Retained Earnings		(965,074,675)	389,959
Reserves	4.27	21,906,743,166	21,828,258,921
Total equity attributable to equity holders		35,635,691,419	36,522,671,808
Non-controlling interest		-	-
Total Equity		35,635,691,419	36,522,671,808
Total Liabilities and Equity		340,353,227,653	296,735,597,837
Contingent Liabilities and commitment	4.28	99,990,237,460	85,559,209,036
Net Assets Value Per share		242.52	248.55

The accompanying notes are integral part of these financial statements.

As per our report of even date

Samata Pant (Bhatta)
Deputy Chief Executive Officer

Tilak Raj Pandeya
Chief Executive Officer

Board of Directors
Dr.Chandra Bahadur Adhikari
Chairman

Pradeep Kumar Shrestha, FCA
Proprietor
Pradeep & Co.
Chartered Accountants

Prakash Kumar Adhikari
Chief Finance Officer

Vinaya Keshari Poudyal
Chief Manager

Member
Than Prasad Pangyani
Ganga Prasad Gyawali
Sadhana Ghimire

Madhu Bir Pande, FCA
Proprietor
M.B. Pande & Co.
Chartered Accountants

Sristi Koirala, FCA
Partner
B. & S. Associates
Chartered Accountants

Date: 2081-09-29
Place: Kathmandu, Nepal

Statement of Profit or Loss

for the year ended 31st Ashad 2081 (15 July 2024)

Figures in NPR

Particular	Note	Year ended 31st Ashad 2081	Year ended 31st Ashad 2080
Interest income	4.29	25,075,564,947	25,158,116,908
Interest expense	4.30	16,440,796,684	15,751,164,273
Net interest income		8,634,768,263	9,406,952,635
Fees and commission income	4.31	1,341,034,240	1,019,377,814
Fees and commission expense	4.32	233,296,513	188,311,060
Net fee and commission income		1,107,737,727	831,066,754
Net interest, fee and commission income		9,742,505,989	10,238,019,389
Net trading income	4.33	113,457,813	78,642,010
Other operating income	4.34	471,251,694	309,231,092
Total operating income		10,327,215,497	10,625,892,491
Impairment charge/(reversal) for loans and other losses	4.35	4,755,258,138	1,113,348,200
Net operating income		5,571,957,358	9,512,544,291
Operating expense			
Personnel expenses	4.36	3,554,769,997	3,885,515,968
Other Operating expenses	4.37	953,713,341	916,767,870
Depreciation and Amortization	4.38	380,020,584	375,915,989
Operating Profit		683,453,437	4,334,344,464
Non operating Income	4.39	82,409,188	77,261,406
Non operating expense	4.40	-	-
Profit before income tax		765,862,624	4,411,605,870
Income tax expense	4.41		
Current Tax		403,156,761	1,177,445,202
Deferred Tax		334,285,827	(203,418,327)
Profit for the period		28,420,037	3,437,578,995
Profit attributable to:			
Equity holders of the Bank		28,420,037	3,437,578,995
Non-controlling interests		-	-
Profit for the period		28,420,037	3,437,578,995
Earnings Per Share (EPS)			
Basic EPS		0.19	23.39
Diluted EPS		0.19	23.39

The accompanying notes are integral part of these financial statements.

As per our report of even date

Samata Pant (Bhatta)
Deputy Chief Executive Officer

Tilak Raj Pandeya
Chief Executive Officer

Board of Directors
Dr.Chandra Bahadur Adhikari
Chairman

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Proprietor
Pradeep & Co.
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Prakash Kumar Adhikari
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Vinaya Keshari Poudyal
Chief Manager

Member
Than Prasad Panyani
Ganga Prasad Gyawali
Sadhana Ghimire

Madhu Bir Pande, FCA
Proprietor
M.B. Pande & Co.
Chartered Accountants

Sristi Koirala, FCA
Partner
B. & S. Associates
Chartered Accountants

Date: 2081-09-29
Place: Kathmandu, Nepal

Statement of Other Comprehensive Income

for the year ended 31st Ashad 2081 (15 July 2024)

Figures in NPR

Particular	Note	Year ended 31st Ashad 2081	Year ended 31st Ashad 2080
Profit for the year		28,420,037	3,437,578,995
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		(205,720,584)	1,511,339,134
Gains / (Losses) on revaluation			
Actuarial Gains / (Losses) on defined benefit plans		(1,052,886,039)	(1,455,170,409)
Income tax relating to above items		377,581,987	(16,850,617)
Net other Comprehensive Income that will not be reclassified to Profit or Loss		(881,024,636)	39,318,107
b Items that are or may be reclassified to Profit or Loss			
Gains (Losses) on cash flow hedge		-	-
Exchange gains (Losses) arising from translation of 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 equity method		-	-
Other Comprehensive income for the year, net of income tax		(881,024,636)	39,318,107
Total Comprehensive income for the year		(852,604,599)	3,476,897,102
Total Comprehensive income attributable to:			
Equity shareholder of the bank		(852,604,599)	3,476,897,102
Non controlling interest		-	-
Total Comprehensive income for the period		(852,604,599)	3,476,897,102

The accompanying notes are integral part of these financial statements.

As per our report of even date

Samata Pant (Bhatta)
Deputy Chief Executive Officer

Tilak Raj Pandeya
Chief Executive Officer

Board of Directors
Dr.Chandra Bahadur Adhikari
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Partner
B. & S. Associates
Chartered Accountants

Date: 2081-09-29
Place: Kathmandu, Nepal

Statement of Cash Flows

for the year ended 31st Ashad 2081 (15 July 2024)

Figures in NPR

Particular	Year ended 31st Ashad 2081	Year ended 31st Ashad 2080
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest received	19,736,214,544	20,042,974,217
Fees and other income received	1,341,034,240	1,019,377,814
Dividend received	-	-
Receipts from other operating activities	659,953,253	450,060,494
Interest paid	(16,072,393,940)	(15,378,295,555)
Commission and fees paid	(233,296,513)	(188,311,060)
Cash payment to employees	(3,554,769,997)	(3,885,515,968)
Other expense paid	(6,088,992,063)	(3,846,622,542)
Operating cash flows before changes in operating assets and liabilities	(4,212,250,476)	(1,786,332,600)
(Increase)/Decrease in operating assets		
Due from Nepal Rastra Bank	(1,796,603,968)	(12,907,618,972)
Placement with Bank and Financial Institutions	(3,532,878,750)	(91,477,933)
Other trading assets	(3,310,632,323)	473,556,211
Loans and advances to bank and financial institutions	(1,513,802,316)	659,963,077
Loans and advances to customers	(16,111,201,460)	(7,076,067,150)
Other assets	2,601,084,331	1,869,890,369
Increase/(Decrease) in operating liabilities		
Due to bank and financial institutions	(798,859,571)	184,763,061
Due to Nepal Rastra Bank	(70,000,000)	(5,818,868,046)
Deposit from customers	38,569,745,505	48,437,850,420
Borrowings	(262,300,000)	(7,041,875,000)
Other liabilities	7,039,005,349	(51,468,877)
Net cash flow from operating activities before tax	16,601,306,321	16,852,314,560
Income taxes paid	(2,504,805,572)	(413,170,838)
Net cash flow from operating activities	14,096,500,749	16,439,143,723
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of investment securities	10,538,408,729	(15,967,340,696)
Receipts from sale of investment securities	-	-
Purchase of property and equipment	60,747,925	(120,466,095)
Receipt from the sale of property and equipment	-	-
Acquisition of intangible assets	-	-
Receipt from the sale of intangible assets	9,592,301	3,590,934
Purchase of investment properties	(7,628,896)	(89,564,009)
Receipt from the sale of investment properties	-	-
Interest received	3,557,273,379	3,220,434,077
Dividend received	7,165,442	15,074,014
Net cash used in investing activities	14,165,558,880	(12,938,271,775)
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	-	-
Dividends paid	-	1,440,590,483
Interest paid	(298,087,661)	(298,040,566)
Other receipt/payment	(915,400,426)	(2,378,520,534)
Net cash from financing activities	(1,213,488,087)	(1,235,970,617)
Net increase (decrease) in cash and cash equivalents	27,048,571,541	2,264,901,330
Cash and cash equivalents at beginning of the period	8,656,502,983	6,391,601,653
Effect of exchange rate fluctuations on cash and cash equivalents held	-	-
Cash and cash equivalents at the end of the period	35,705,074,522	8,656,502,983

The accompanying notes are integral part of these financial statements.

As per our report of even date

Samata Pant (Bhatta)
Deputy Chief Executive Officer

Tilak Raj Pandeya
Chief Executive Officer

Board of Directors
Dr. Chandra Bahadur Adhikari
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Proprietor
M.B. Pande & Co.
Chartered Accountants

Sristi Koirala, FCA
Partner
B. & S. Associates
Chartered Accountants

Date: 2081-09-29

Place: Kathmandu, Nepal

Statement of Changes in Equity for the year ended 31st Ashad 2081 (15 July 2024)

Particulars	Figures in NPR											
	Share Capital	Share premium	General reserve	Exchange equalization reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained earning	Other reserve	Total	Non-controlling interest	Total equity
Balance at 1 st Shrawan 2079	14,405,904,831	-	6,067,232,483	86,786,914	3,881,974,064	2,097,063,718	7,743,591,321	3,422,196,158	(2,241,136,141)	35,463,613,348	-	35,463,613,348
Adjustment/ Restatement	-	-	-	-	-	-	-	-	-	-	-	-
Adjusted/Restated balance at 1 st Shrawan 2079	14,405,904,831	-	6,067,232,483	86,786,914	3,881,974,064	2,097,063,718	7,743,591,321	3,422,196,158	(2,241,136,141)	35,463,613,348	-	35,463,613,348
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	-	-	-	-	-	-	-	-	-	-	-	-
Actuarial 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	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from reserve during the year	-	-	-	-	-	-	-	-	-	-	-	-
Deferred tax impact of respective reserve	-	-	-	-	-	-	-	-	-	-	-	-
Transactions directly recognized in equity share issued	-	-	-	-	-	-	-	-	-	-	-	-
Share based payment	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	-	-	-	-	-	-	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	-	-	-	-	-
Other (FPO Tax)	-	-	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	-	-	-	-	-	-	-	-	-	-	-	-
Balance at 31st Ashad 2080	14,694,022,928	-	7,952,622,366	87,340,885	5,696,490,660	3,155,001,112	7,743,591,321	389,959	(2,806,787,423)	36,522,671,808	-	36,522,671,808
Adjustment/ Restatement	-	-	-	-	-	-	-	-	-	-	-	-
Adjusted/Restated balance at 1 st Shrawan 2080	14,694,022,928	-	7,952,622,366	87,340,885	5,696,490,660	3,155,001,112	7,743,591,321	389,959	(2,806,787,423)	36,522,671,808	-	36,522,671,808
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	-	-	-	-	-	-	-	-	-	-	-	-
Actuarial 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	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from reserve during the year	-	-	-	-	-	-	-	-	-	-	-	-
Deferred tax impact of respective reserve	-	-	-	-	-	-	-	-	-	-	-	-
Transactions directly recognized in equity share issued	-	-	-	-	-	-	-	-	-	-	-	-
Share based payment	-	-	-	-	-	-	-	-	-	-	-	-
Dividends to equity holders	-	-	-	-	-	-	-	-	-	-	-	-
Bonus shares issued	-	-	-	-	-	-	-	-	-	-	-	-
Cash dividend paid	-	-	-	-	-	-	-	-	-	-	-	-
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total contributions by and distributions	-	-	-	-	-	-	-	-	-	-	-	-
Balance at 31st Ashad 2081	14,694,022,928	-	7,958,306,373	87,424,321	6,293,310,018	3,010,996,703	7,743,591,321	(965,074,675)	(3,186,885,570)	35,635,691,419	-	35,635,691,419

The accompanying notes are integral part of these financial statements.

Samata Pant (Bhatta) Deputy Chief Executive Officer	Tilak Raj Pandeya Chief Executive Officer	Prakash Kumar Adhikari Chief Finance Officer	Vinaya Keshari Poudyal Chief Manager	Member Than Prasad Panyani Ganga Prasad Gyawali Sadhana Ghimire	Pradeep Kumar Shrestha, FCA Proprietor Pradeep & Co. Chartered Accountants	Madhu Bir Pande, FCA Proprietor M.B. Pande & Co. Chartered Accountants	Sristi Koirala, FCA Partner B. & S. Associates Chartered Accountants
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As per our report of even date

Statement of Distributable Profit or Loss

For the year ended 31st Ashad 2081

As per NRB Regulation

Figures in NPR

Particulars	Current Year	Previous Year
Net Profit/(loss) as per Statement of Profit or Loss	28,420,037	3,437,578,995
Appropriation		
a. General Reserve	(5,684,007)	(687,515,799)
b. Foreign Exchange Fluctuation fund	(83,436)	(553,971)
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	12,964,906	(27,960,623)
e. Employees training fund	(15,089,687)	(1,742,702)
f. Other		
-Debenture Redemption Reserve	(388,888,889)	(388,888,889)
-Employees Welfare Fund	(284,200)	(34,375,790)
Profit/(loss) before regulatory adjustment	(368,645,276)	2,296,541,219
Regulatory Adjustments:		
a. Interest Receivable (-)/previous accrued interest received(+)	344,451,388	(681,559,976)
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(+)	(5,073,216)	(59,560,066)
e. Deferred Tax Assets recognized(-)/reversal(+)	(199,177,303)	(54,777,267)
f. Goodwill recognized (-)/Impairment of Goodwill(+)	-	-
g. Bargain purchase gain recognized (-)/reversal(+)	-	-
h. Actuarial Loss recognized (-)/reversal(+)	(737,020,227)	(1,018,619,286)
i. Other (+/-)	-	-
-Fair Value of Investment Securities	-	-
Net Profit/(loss) for the year end Ashad 2081 available for distribution	(965,464,634)	482,024,624
Opening Retained Earning as on Shrawan 1 2080	389,959	3,422,196,158
Adjustment(+/-)		
Tax on issue of bonus shares from Share premium as per section 56(3) of Income tax act 2058.	-	(977,248,159)
Transfer to General Reserve as per NRB letter No. BSD/offsite/ AGM/148/2079-80 dated on 2079/09/06	-	(1,197,874,084)
<i>Others</i>		
Distribution:		
Bonus shares issued	-	(288,118,097)
Cash Dividend paid	-	(1,440,590,483)
Total Distributable profit or (loss) as on Ashad end 2081	(965,074,675)	389,959
Annualized Distributable Profit/Loss per share	-6.57%	0.00

The accompanying notes are integral part of these financial statements.

As per our report of even date

Samata Pant (Bhatta)
Deputy Chief Executive Officer

Tilak Raj Pandeya
Chief Executive Officer

Board of Directors
Dr.Chandra Bahadur Adhikari
Chairman

Pradeep Kumar Shrestha, FCA
Proprietor
Pradeep & Co.
Chartered Accountants

Prakash Kumar Adhikari
Chief Finance Officer

Vinaya Keshari Poudyal
Chief Manager

Member
Than Prasad Pangyani
Ganga Prasad Gyawali
Sadhana Ghimire

Madhu Bir Pande, FCA
Proprietor
M.B. Pande & Co.
Chartered Accountants

Sristi Koirala, FCA
Partner
B. & S. Associates
Chartered Accountants

Date: 2081-09-29
Place: Kathmandu, Nepal

Notes to the Financial Statements and Summary of Significant Accounting Policies

For the Year ended 31st Ashad 2081 (15 July 2024)

1 Reporting Entity

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

- Deliver robust and ethical banking services and contribute 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 NPR 15,000,000,000 (150,000,000 shares of NPR 100 each) out of which Issued and Paid-up capital is NPR 14,694,022,928 (146,940,229.28 shares of NPR100 each).

Shareholder composition of the Bank (as of 2081-03-31) 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 as allowed by carve-outs on Nepal Financial Reporting Standards (NFRS).

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 Financial Statements and summary of Significant Accounting Policies. Summary of 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 NFRS 2018 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 no. (4) of Unified Directives 2080 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 2080 to 31st Ashad 2081 as per Nepalese Calendar corresponding to 17th July 2023 to 15th July 2024 as per English Calendar and corresponding previous year period is 1st Shrawan 2079 to 31st Ashad 2080 as per Nepalese Calendar corresponding to 17th July 2022 to 16th July 2023 as per English calendar.

Particulars	Nepalese Calendar	English Calendar
Current Year	2080/81	2023/24
Previous Year	2079/80	2022/23
Current Year Period	1 st Shrawan 2080 to 31 st Ashad 2081	17 th July 2023 to 15 th July 2024
Previous Year Period	1 st Shrawan 2079 to 31 st Ashad 2080	17 th July 2022 to 16 th July 2023

The Financial Statements were authorized for issue by the Board of Directors on 2081-09-29. The Bank 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 bank'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 revenue, 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 Financial Year (F.Y.) 2080/81 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, plant 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 Bank 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 International Accounting Standard Board (IASB) after the pronouncements of NFRS with varying effective dates. Those become applicable from the effective date pronounced by The Institute of Chartered Accountants of Nepal (ICAN). NFRS 9 is applicable from annual period beginning on or after 16 July, 2020. The Bank is following all the provisions

of NFRS 9 except impairment and Effective Interest Rate (EIR) requirements of the standard, for which the carveout pronounced by The ICAN till F.Y. 2080/81 is being adhered to.

ICAN with the aim of aligning NFRS with the most recent IASB pronouncements up to 2024 has issued a new version of NFRS (NFRS 2024) which is revision of NFRS 2018 based on the decision made by 334th council meeting on 11th September 2024. ICAN has pronounced that the NFRS 2024 shall be mandatory for annual periods beginning on or after July 16, 2025 (Shrawan 1, 2082). The bank is currently assessing the impact of NFRS 2024 on its financial position and performance. It is not expected to have a material effect on the Bank's financial statements. The Bank intends to apply the standard when it becomes effective.

2.7 New Standards and interpretation not adopted

All Nepal Accounting Standards and Nepal Financial Reporting Standards and other interpretation issued by ASB of Nepal have been incorporated 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 is 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 NFRS or Interpretation (issued by the International Financial Reporting Interpretations Committee (IFRIC) and Standard Interpretations Committee (SIC)) and as specifically disclosed in the Summary of 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 Summary of 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.

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 comprises cash on hand and demand deposits.

Cash equivalents are short-term, highly liquid investments that are readily convertible to known amounts of cash and which are subject to an insignificant risk of changes in value.

Cash and cash equivalents include cash at vault, money at call and short notice, unrestricted balances with NRB, which are subject to an insignificant risk of changes in value. 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:

- a) The asset is held within a business model whose objective is to hold assets in order to collect contractual cash flows and
- b) 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 through 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 through 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'.

Dividends on these investments in equity instruments are recognised in Statement of Profit or 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 or Loss are included in the 'Other Operating 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 (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 or Loss. The net gain or loss recognised in Statement of Profit or Loss incorporates any dividend or interest earned on the financial asset and is included in the 'Net Trading 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 group 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 Bank's documented risk management or investment strategy, and information about the Bank 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 or Loss. The net gain or loss recognized in Statement of Profit or 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 or Loss. The remaining amount of change in the fair value of liability is always recognised in Statement of Profit or 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 or 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 'Interest 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

i. 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

- (i) The consideration received and
- (ii) 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.

ii 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 Bank 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 consider 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 Statement of Profit or loss 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 Statement of Profit or loss 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 Statement of Profit or loss.

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 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 are depreciated from the date they are available for use 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
Building	20 years
Leasehold Properties	As per lease agreement (maximum to 10 years)
Computer and Accessories	4 years
Vehicles	5 years
Furniture, Fixture & Equipment	4 years
Other Assets	6.66 years

Assets costing less than NPR 2,000 are fully expensed in the year of purchase.

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.

Intangible assets 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
Computer software	5 years

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 cost model allowed by NAS 40- "Investment Property" and since it is not intended for owner-occupied use, a depreciation charge is not raised.

Investment properties are measured 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 are met; 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 reflects market conditions at the reporting date. Gains or losses arising from changes in the fair values of investment properties are included in the Statement of Profit or loss 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 Statement of Profit or loss in the year of retirement or disposal.

3.10 Income tax

The Bank is subject to tax laws of Nepal. Income Tax has 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 loss carry-forwards become deductible. The Bank considers the expected reversal of deferred tax liabilities and projected future taxable income while making this assessment.

Income tax comprises current and deferred tax. Income tax expense is recognised in the Statement of Profit or 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 or 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 are measured 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. The measurement of deferred tax reflects the tax consequences that would follow from the manner 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 customer. 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 bank 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, considering 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 Bank 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, Assets 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 NFRS 15 “Revenue from Contracts with Customers” 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 (EIR) 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 Bank has adopted the alternative treatment in calculation of EIR as provided by the Carve Out in NFRS implementation. The Bank has excluded the full amount of upfront loan management fees or commission received on loans and advances in the calculation of effective interest rate due to impracticability.
- 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. 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 or 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 amortized cost, 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 considered 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 as bonus as required by the prevailing Bonus Act. Obligations under short term employee benefits results based on past service provided by the employee when the obligation can be estimated reliably.

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

• 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.

• Contributory Gratuity Plan

Effective from 2079-04-01, contributory gratuity plan has been introduced in the bank for the new recruits. As per the plan, in case of permanent employee both the employee and the bank contribute monthly at a pre-determined rate (currently 6 % of monthly salary) and for contract employee bank contributes 8.33 % of the basic salary in the plan. Bank does not assume any future liability for such contributory plan 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 obligation under these plans are calculated by a qualified actuary every year using projected unit credit method. Actuarial valuation requires various assumptions including financial assumptions like discount rate, future salary escalation etc.

For current year, rate of 9% is used for discounting defined benefit obligations. The rate has been determined based on average yield of funded plan assets of recent 3 years (including the current year).

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

- **Pension plan**

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).

- **Gratuity (Other than Contributory Gratuity)**

Bank provides for gratuity on accrual basis covering eligible employees in terms of Employee Service Byelaw 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 to defined days' eligible salary payable for each completed years of service. The Bank accounts for the liability for gratuity as per the actuarial valuation.

- **Retirement Benefit Plan**

Bank provides retirement benefit to its employee based on length of service upon completion of vesting condition (currently 10 year of service period).

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 12 months after the reporting date, they are discounted to their present value.

d) Other Long-Term Employee Benefits

Other employee benefits which are payable in more than 12 months after the reporting date which are not categorised under post-employment and termination benefits are categorized under Other Long-Term Employee Benefits. This includes long term paid absences such as long service or sabbatical leave.

Leave

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 Byelaw of the Bank. The Bank accounts for the liability for accumulated leave as per the actuarial valuation.

3.16 Leases

The Bank as a Lessee:

NFRS 16 is first time adoption in Nepalese BFs since 1st Shrawan 2078. Now, there is no longer distinction between operating lease and finance lease for lessee.

The leases are capitalised and presented on the statement of financial position as both assets, known as right of use (ROU) asset, and lease liabilities and expenses of depreciation and interest expense on the Statement of Profit or Loss.

Under NFRS 16, a lease is defined as a contract conveying an entity the right to utilize a specific asset for a period of time in exchange for consideration where right to obtain or control substantially all economic benefits from the use of identified asset is established except short term lease and low value assets.

The right-of-use asset is subsequently depreciated using the straight-line method from the commencement date to the end of the lease term.

The lease liability is initially measured at the present value of the lease payments that are not paid at the commencement date, discounted using the implicit interest rate/incremental borrowing rate i.e. market rate.

Bank is presenting ROU under PPE, Lease liability under other liability, Depreciation of ROU under Depreciation and amortization and interest expenses on lease liability under heading Interest expenses.

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.

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 both buying and selling rate of exchange at the financial statement 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 11.50 % for current year and the Bank has maintained the ratio equal to 12.45%.

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, and highly liquid financial assets with original maturities of three months or less from the acquisition date that are subject to an insignificant risk of changes in their fair value such as Standing Deposit Facility (SDF), Treasury Bill up to 3 months and interest accrued on such Treasury Bill.

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Cash in hand	6,492,656,585	5,296,792,475
Balance with B/FIs	1,652,048,058	759,710,508
Money at call and short notice	150,000,000	2,600,000,000
Other (SDF, Treasury Bill up to 3 months)	27,410,369,880	-
Total	35,705,074,523	8,656,502,983

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 31 st Ashad 2081	As at 31 st Ashad 2080
Statutory Balances with NRB	21,508,710,401	19,732,299,143
Securities Purchased under re-sale agreement	-	-
Other deposit and receivable from NRB	36,765,830	16,573,119
Total	21,545,476,231	19,748,872,262

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 31 st Ashad 2081	As at 31 st Ashad 2080
Placements with domestic B/FIs	-	-
Placement with foreign B/FIs	4,115,390,000	582,511,250
Less: Allowances for Impairment	-	-
Total	4,115,390,000	582,511,250

4.4 Derivative Financial Instruments

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

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
<i>Held for trading</i>	-	-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	3,334,953,041	8,594,260
Others	-	-
<i>Held for risk management</i>	-	-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Total	3,334,953,041	8,594,260

4.5 Other Trading Assets

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Treasury Bills	-	-
Government Bonds	-	-
NRB Bonds	-	-
Domestic Corporate Bonds	-	-
Equities	99,314,408	115,040,866
Other	-	-
Total	99,314,408	115,040,866

4.6 Loan and Advances to Banks and Financial Institutions

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Loans to microfinance institutions	7,098,645,865	5,572,097,061
Other	-	-
Less: Allowances for Impairment	(85,183,750)	(72,437,262)
Total	7,013,462,114	5,499,659,799

4.6.1 Impairment allowances for the loans and advances forwarded to BFIs during the year are as follows:

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Balance as at Shrawan 01	72,437,262	81,129,785
Impairment loss for the year:		
Charge for the year	12,746,489	
Recoveries/reversals		(8,692,523)
Amount written off	-	-
Balance as at Ashad end	85,183,750	72,437,262

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 Service Byelaw of the bank has also been presented under this head.

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Loans and advances measured at amortized cost	205,587,254,682	184,771,695,542
Less: Impairment allowances	(10,919,484,205)	(6,215,126,525)
Collective Allowances	(7,093,403,781)	(5,061,168,531)
Individual Allowances	(3,826,080,424)	(1,153,957,994)
Net amount	194,667,770,477	178,556,569,017
Loans and advances measured at FVTPL	-	-
Total	194,667,770,477	178,556,569,017

4.7.1 Analysis of Loans and Advances-By Product

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Product		
Long Term Loans		
Personal	7,220,809,748	7,724,585,970
Business	42,088,945,328	36,941,026,793
Working Capital		
Overdraft (Personal)	7,015,593,829	5,902,161,648
Cash Credit Loan	25,669,081,949	31,357,529,387
Trust receipt/Import loans	1,983,717,011	2,354,821,581
Short Term WC/Demand Loan	28,133,912,859	23,638,404,226
Personal residential loans	9,582,607,297	8,269,558,780
Real estate loans	15,420,285,601	11,866,824,444
Margin lending loans	6,780,841,772	3,946,252,202
Hire purchase loans	2,487,795,729	2,328,597,509
Deprived sector loans	11,989,876,000	7,018,099,939
Bills purchased	137,593,831	2,593,831
Staff loans	2,685,416,957	2,162,784,827
Others	42,741,121,268	39,451,098,556
Sub Total	203,937,599,178	182,964,339,693
Interest receivable	1,649,655,504	1,807,355,849
Grand Total	205,587,254,682	184,771,695,542

4.7.2 Analysis of Loans and advances-By Currency

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Nepalese rupee	205,539,680,038	184,771,695,542
Indian rupee	-	-
United State dollar	47,574,643	-
Great Britain pound	-	-
Euro	-	-
Japanese yen	-	-
Chinese yen	-	-
Other	-	-
Total	205,587,254,682	184,771,695,542

4.7.3 Analysis of Loans and advances- By Collateral

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Secured		
Movable/immovable assets	138,223,569,581	149,713,794,323
Gold and silver	22,330,188,818	18,839,427,115
Guarantee of domestic B/FIs	8,305,693,508	5,880,738,571
Government Guarantee	301,044,180	17,119,032
Guarantee of International Rated bank	-	-
Collateral of export document	-	-
Collateral of fixed deposit receipt	1,200,035,804	1,211,620,337
Collateral of Government securities	25,803,888	59,643,017
Counter Guarantee	-	-
Personal Guarantee	1,300,482,482	701,776,603
Other collateral	33,900,436,423	8,347,576,544
Subtotal	205,587,254,682	184,771,695,542
Unsecured	-	-
Grand Total	205,587,254,682	184,771,695,542

4.7.4 Allowances for Impairment

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Specific allowance for impairment		
Balance as at Shrawan 1	1,153,957,994	1,012,464,607
Impairment loss for the year		
Charge for the year	2,607,656,963	141,493,386
Recoveries/reversal during the year		
Write-offs	(38,153,970)	-
Exchange rate variance on foreign currency	-	-
Other Movement	-	-
Balance as at Ashad end	3,723,460,987	1,153,957,994
Collective allowance for Impairment		
Balance as at Shrawan 1	5,061,168,531	4,080,621,195
Impairment loss for the year		
Charge/(reversal) for the year	2,134,854,687	980,547,336

Exchange rate variance on foreign currency	-	-
Other movement	-	-
Balance as at Ashad end	7,196,023,218	5,061,168,531
Total Allowance for impairment	10,919,484,205	6,215,126,525

4.8 Investment securities

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Investment securities designated as at FVTPL	-	-
Investment securities measured at amortized cost	42,329,003,754	53,339,298,767
Investment Securities measured at FVTOCI	4,078,770,205	3,606,883,921
Total	46,407,773,958	56,946,182,687

4.8.1 Investment securities measured at amortized cost

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Debt securities	-	-
Government bonds	28,830,100,000	25,730,100,000
Government treasury bills	13,498,903,754	27,609,198,767
Nepal Rastra Bank bonds	-	-
Nepal Rastra Bank deposits instruments	-	-
Other	-	-
Less: specific allowances for impairment	-	-
Total	42,329,003,754	53,339,298,767

4.8.2 Investment in equity

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Equity instrument		
Quoted equity instrument	3,158,928,946	2,114,859,224
Unquoted equity instrument	919,841,259	1,492,024,697
Total	4,078,770,205	3,606,883,920

4.8.3 Information relating to investment in equities

Details of investment in equities is presented below.

Investment in Quoted Equity

Name	As at 31 st Ashad 2081		As at 31 st Ashad 2080	
	Cost	Fair Value	Cost	Fair Value
Grameen Bikas Laghubitta Bittiya Sanstha Limited				
677,551 Promoter Shares of NPR 100 each fully paid	91,433,402	382,138,764	91,433,402	382,138,764
Deprosc Laghubitta Bittiya Sanstha Limited (Previously Deprosc Laghubitta Bikas Bank Ltd.)				
1,581,677 Promoter Shares (including 1,206,755 Bonus Shares) of NPR 100 each fully paid	31,392,980	695,937,748	31,392,980	632,671,028
Sanima Large Cap Fund (IPO)				
1,000,000 Units of NPR 10 each fully paid	10,000,000	9,290,000	10,000,000	8,920,000

Kumari Equity Fund				
1,000,000 Units of NPR 10 each fully paid	10,000,000	9,660,000	10,000,000	10,170,000
Nepal Life Insurance Company Limited				
367 Ordinary Shares (including 367 Bonus Shares) of NPR 100 each fully paid	-	227,173	-	267,176
Deprosc Laghubitta Bittiya Sanstha Limited (Previously Deprosc Laghubitta Bikas Bank Ltd.)	-	841	-	826
1 Bonus Shares of NPR 100 each fully paid				
Sunrise BlueChip Fund				
1,000,000 Units of NPR 10 each fully paid	10,000,000	8,270,000	10,000,000	7,850,000
NIBL Samriddhi Fund-II				
1,500,000 Units of NPR 10 each fully paid	15,000,000	12,375,000	15,000,000	13,665,000
Prabhu Select Fund				
1,468,090 Units of NPR 10 each fully paid	14,680,900	14,372,601	14,680,900	12,992,597
Nabil Balanced Fund-3 (NBF3)				
16,670 Units of NPR 10 each fully paid	166,700	130,026	166,700	126,192
Mega Mutual Fund-1 (MEGAMF)				
436,340 Units of NPR 10 each fully paid	4,363,400	3,368,545	4,363,400	3,486,357
Himalayan Reinsurance Limited				
5,200,000 Ordinary Shares (including 200,000 Bonus Shares) of NPR 100 each fully paid	50,000,000	975,977,600	-	-
Citizen Investment Trust				
1,730,929 Promoter Shares (including 1,175,417 Bonus Shares) of NPR 100 each fully paid	39,502,139	974,310,648	39,502,139	1,026,411,285
NIC Asia Flexi Cap Fund (NICAFCF)				
3,500,000 Units of NPR 10 each fully paid	35,000,000	32,375,000	-	-
Kumari Dhanbriddhi Yojana (KBDY)				
2,500,000 Units NPR 10 each fully paid	25,000,000	24,175,000	-	-
RBB mutual Fund 1				
2,000,000 Units of NPR 10 each fully paid	20,000,000	16,320,000	20,000,000	16,160,000
Total	806,539,520	3,158,928,946	246,539,520	2,114,859,224

Investment in Unquoted Equity

Name	As at 31 st Ashad 2081		As at 31 st Ashad 2080	
	Cost	Fair Value	Cost	Fair Value
Gorakhkali Rubber Udhyyog Limited				
1,60,000 Ordinary Shares of NPR 75 each fully paid	12,000,000	-	12,000,000	-
Nepal Oil Corporation				
84,646 Ordinary Shares (including 83,146 Bonus Shares) of NPR 100 each fully paid	150,000	4,725,612	150,000	-
Rastriya Utpadakatyo Tatha Arthik Bikash Kendra				
5,000 Ordinary Shares of NPR 100 each fully paid	500,000	500,000	500,000	500,000

Sajha Sewa Sahakari Sansthan Limited				
11 Ordinary Shares (including 6 Bonus Shares) of NPR 100 each fully paid	500	1,100	500	1,100
Karja Suchana Kendra				
57,899 Ordinary Shares (including 54,369 Bonus Shares) of NPR 100 each fully paid	353,000	39,701,083	353,000	29,830,490
Nepal Clearing House				
167,772 Ordinary Shares (including 142,772 Bonus Shares) of NPR 100 each fully paid	2,500,000	38,765,158	2,500,000	33,262,278
National Banking Institute Limited				
72,477 Ordinary Shares (including 54,128 Bonus Shares) of NPR 100 each fully paid	1,834,860	29,945,225	1,834,860	7,581,070
ICRA Nepal Limited				
27,360 Ordinary Shares (including 19,760 Bonus Shares) of NPR 100 each fully paid	760,000	6,203,081	760,000	6,249,759
Himalayan Reinsurance Limited				
5,000,000 Ordinary Shares of NPR 100 each fully paid	-	-	500,000,000	554,600,000
4% NMB Urja Debenture 2093/94				
20,000 Units of NPR 1,000 each fully paid	20,000,000	20,000,000	20,000,000	20,000,000
NIC Asia Flexi Cap Fund (NICAFCF)				
3,500,000 Units of NPR 10 each fully paid	-	-	35,000,000	35,000,000
Kumari Dhanbriddhi Yojana (KBDY)				
2,500,000 Units NPR 10 each fully paid	-	-	25,000,000	25,000,000
Avasar Equity Diversified fund				
7,50,000 Units of NPR 100 each fully paid	750,000,000	750,000,000	750,000,000	750,000,000
Avasar Equity Limited				
3,00,000 Ordinary Shares of NPR 100 each fully paid	30,000,000	30,000,000	30,000,000	30,000,000
Total	818,098,360	919,841,258	1,378,098,360	1,492,024,697

4.9 Current Tax Assets and Liabilities

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Current tax assets		
Current year income tax assets	1,011,079,141	1,409,275,839
Tax assets of prior periods	3,357,658,901	1,948,383,063
Total	4,368,738,042	3,357,658,901
Current tax liabilities		
Current year income tax liabilities	37,912,138	1,177,445,202
Tax liabilities of prior periods	1,403,793,539	977,248,159
Total	1,441,705,677	2,154,693,361
Net Current tax assets/(liabilities)	2,927,032,365	1,202,965,540

During the current financial year, amount of NPR 88,249,181 has been recognized as tax liability in relation to F.Y. 2079/80. This arose as Tax Audit for the year concluded after finalization of financial statements for that year. The additional tax liability has been disclosed under "Tax liabilities of prior periods."

Additionally, provision for income tax amounting to NPR 8,65,69,490 for F.Y 2060/61 and NPR 5,15,29,666 for F.Y 2061/62 was recognized. This arose from a court verdict of the Honourable Supreme Court on 2079.03.27. The liability

previously disclosed as Contingent liability due to delay in receipt of court verdict has now been recognised as liability this year and is disclosed under "Tax liabilities of prior periods"

4.10 Investment in Subsidiaries

There was no Investment by Bank in Subsidiaries during the reported period.

4.11 Investment in Associates

The bank has investment in both quoted and unquoted share of different associates.

An associate is an entity over which the investor has significant influence. A significant influence is the power to participate in the financial and operating policy decisions of the investee without the power to control or jointly control those policies. If an entity holds, directly or indirectly, 20 per cent or more of the voting power of the investee, it is presumed that the entity has significant influence, unless it can be clearly demonstrated that this is not the case.

Investments given below has been classified as investment in associate although holding in such entity are less than 20% because Bank has representative in the Board of Directors of the entity which is deemed as having significant influence. The bank has accounted investment in associates using Fair value Method under the Nepal Accounting Standards-NAS 28 on "Investments in Associates and Joint venture".

The existence of significant influence by an entity is usually evidenced in one or more of the following ways:

- representation on the board of directors or equivalent governing body of the investee;
- participation in policy-making processes, including participation in decisions about dividends or other distributions;
- material transactions between the entity and its investee;
- interchange of managerial personnel; or
- provision of essential technical information.

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Investment in Quoted Associates	2,021,962,770	2,699,569,638
Investment in Unquoted Associates	37,383,707	37,383,707
Total Investment	2,059,346,477	2,736,953,345
Less: Impairment allowances	-	-
Net carrying amount	2,059,346,477	2,736,953,345

4.11.1 Investment in Quoted Associates

Name	As at 31 st Ashad 2081		As at 31 st Ashad 2080	
	Cost	Fair Value	Cost	Fair Value
Rastriya Beema Company Limited				
(292,288 Promoter Share (including 155,878 Bonus Shares) of NPR 100 each fully paid)	375,825	1,141,094,106	375,825	1,522,714,204
Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited (Merged with RMDC Laghubitta Bittiya Sanstha Ltd.)				
1,390,821 Promoter Shares (including 367,065 Bonus Shares) of NPR 100 each fully paid.	72,809,331	139,082,061	72,809,331	354,146,649
Nepal Insurance Company Limited				
2,272,622 Promoter Shares (including 1,092,971 Bonus Shares) of NPR 100 each fully paid	138,538,423	741,786,603	138,538,423	822,708,785
Total	211,723,579	2,021,962,770	211,723,579	2,699,569,638

4.11.2 Investment in Unquoted Associates

Name	As at 31 st Ashad 2081		As at 31 st Ashad 2080	
	Cost	Fair Value	Cost	Fair Value
Rastriya Beema Sansthan 301,700 Promoter Shares (including 298,700 Bonus Shares) of NPR 100 each fully paid	331,361	37,383,707	331,361	37,383,707
Total	331,361	37,383,707	331,361	37,383,707

4.11.3 Information relating to associates of the Bank

Particulars	% of Ownership held by Bank	
	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Nepal Insurance Company Limited (Promoter Share)	15.04%	15.04%
Rastriya Beema Company Limited (Promoter Share)	10.96%	10.96%
Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited (Promoter Share)	3.65%	3.65%
Rastriya Beema Sansthan (Promotor Share)	16.67%	16.67%

Investments in above entities has been classified as investment in associate because bank has representative in the Board of Directors of the entity which is deemed as having significant influence.

4.12 Investment Properties

This also includes land, land and building acquired as non-banking assets by the Bank but not sold. 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.

Investment property is property (land or a building or part of a building or both) held (by the owner or by the lessee as a right-of-use asset) to earn rentals or for capital appreciation or both, rather than for:

- use in the production or supply of goods or services or for administrative purposes; or
- sale in the ordinary course of business

Detail of Investment properties measured at cost is as follows:

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
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	198,109,605	108,545,596
Addition/(Disposal) during the year		
Adjustment/Transfer	7,628,896	89,564,009
Accumulated depreciation	-	-
Accumulated impairment loss	-	-
Net Amount	205,738,502	198,109,605
Total	205,738,502	198,109,605

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 heading.

Particulars	Land	Building	Leasehold Properties	Computer & Accessories	Vehicles	Furniture & Fixture	Machinery	Equipment & Other Assets	Right of Use Assets	Total	
										As at Ashad end 2081	As at Ashad end 2080
Cost											
Balance as on Ashad end 2079	11,079,783,490	602,928,429	408,667,447	582,634,906	362,968,401	464,934,255	-	412,492,023	888,109,014	-	14,802,517,964
F. Y. 2079/80											
Addition during the Year											
Acquisition	-	49,750,734	62,793,022	85,047,731	11,783,215	47,566,997	-	29,237,966	138,626,625	-	424,806,289
Capitalization	-	-	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	(230,499)	(344,380)	(43,462)	(262,158)	-	(557,006)	-	-	(1,437,505)
Adjustment/ Revaluation	-	(1,497,286)	-	(8,740)	(22,980)	1,531,490	-	(2,480)	-	-	3
Balance as on Ashad end 2080	11,079,783,490	651,181,877	471,229,970	667,329,516	374,685,174	513,770,584	-	441,170,502	1,026,735,638	-	15,225,886,751
F. Y. 2080/81											
Addition during the Year											
Acquisition	-	83,327,316	30,779,574	11,430,581	22,001	23,188,258	-	32,344,895	73,103,456	-	254,196,081
Capitalization	-	-	-	-	-	-	-	-	-	-	-
Disposal during the year	-	(379,553)	(1,421,327)	(303,257)	(54,725)	(436,867)	-	(759,029)	-	-	(3,354,757)
Adjustment/ Revaluation	68,817	(2,379,393)	(2)	178,507	(1,694)	2,113,482	-	20,283	-	-	-
Balance as on Ashad end 2081	11,079,852,307	731,750,248	500,588,214	678,635,347	374,650,756	538,635,458	-	472,776,651	1,099,839,094	5,476,728,076	-
Depreciation and Impairment											
Balance as on Ashad end 2079	-	159,051,787	119,476,112	432,953,922	242,784,223	380,195,235	-	126,355,844	132,842,580	-	1,593,659,703



F. Y. 2079/80

Impairment for the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Depreciation charge for the Year	22,790,557	47,616,181	49,478,823	27,819,796	28,338,773	-	45,241,885	139,393,504	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	360,679,518
Disposals	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance as on Ashad end 2080	181,842,343	167,092,293	482,432,744	270,604,019	408,534,009	-	171,597,729	272,236,084	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	1,954,615,718

F. Y. 2080/81

Impairment for the year	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	
Depreciation charge for the Year	25,739,179	50,473,580	47,991,943	24,223,453	31,219,653	-	43,477,503	142,889,323	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	366,014,634
Disposals	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Adjustment	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-
Balance as on Ashad end 2081	207,581,523	217,565,872	530,424,687	294,827,472	439,753,662	-	215,075,232	415,125,408	2,320,353,855	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	

Capital Work in Progress

Capital Work in Progress as on Ashad end 2079	32,087,337	-	-	-	2,211,081	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	34,298,418
Capital Work in Progress as on Ashad end 2080	89,279,951	584,210	1,433,273	-	12,537	-	765,271	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	92,075,243
Capital Work in Progress as on Ashad end 2081	144,289,543	-	-	-	2,211,081	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	146,500,625

Net Book Value as on Ashad end 2079	11,079,783,490	475,963,979	289,191,335	149,680,984	120,184,178	86,950,101	286,136,178	755,266,433	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13,243,156,679
Net Book Value as on Ashad end 2080	11,079,783,490	558,619,485	304,721,887	186,330,045	104,081,155	105,249,113	270,338,044	754,499,554	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	13,363,622,773
Net Book Value as on Ashad End 2081	11,079,852,307	668,458,269	283,022,342	148,210,660	79,823,285	101,092,877	257,701,419	684,713,686	13,302,874,845	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-	-

4.14 Goodwill and Intangible Assets

Particulars	Goodwill	Software		Other	Total		
		Purchased	Developed		As at Ashad end 2081	As at Ashad end 2080	As at Ashad end 2079
Cost							
Balance as on Ashad end 2079	-	99,263,613	-	-	-	-	99,263,613
F.Y. 2079/80							
Addition during the Year							
Acquisition	-	11,645,538	-	-	-	11,645,538	-
Capitalization	-	-	-	-	-	-	-
Disposal during the year	-	-	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-	-	-
Balance as on Ashad end 2080	-	110,909,151	-	-	-	110,909,151	-
F.Y. 2080/81							
Addition during the Year							
Acquisition	-	4,413,649	-	-	4,413,649	-	-
Capitalization	-	-	-	-	-	-	-
Disposal during the year	-	-	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-	-	-
Balance as on Ashad end 2081	-	115,322,800	-	-	115,322,800	-	-
Amortization and Impairment							
Balance as on Ashad end 2079	-	63,828,395	-	-	-	-	63,828,395
F.Y. 2079/80							
Impairment charge for the Year	-	-	-	-	-	-	-
Amortization for the year	-	15,236,471	-	-	-	15,236,471	-
Disposals	-	-	-	-	-	-	-
Adjustment	-	-	-	-	-	-	-
Balance as on Ashad end 2080	-	79,064,866	-	-	-	79,064,866	-
F.Y. 2080/81							
Impairment charge for the Year	-	-	-	-	-	-	-
Amortization for the year	-	14,005,950	-	-	14,005,950	-	-
Disposals	-	-	-	-	-	-	-
Adjustment	-	-	-	-	-	-	-
Balance as on Ashad end 2081	-	93,070,816	-	-	93,070,816	-	-
Capital Work in Progress	-	-	-	-	-	-	-
Net Book Value as on Ashad end 2079	-	35,435,219	-	-	-	-	35,435,219
Net Book Value as on Ashad end 2080	-	31,844,285	-	-	-	31,844,285	-
Net Book Value as on Ashad end 2081	-	22,251,984	-	-	22,251,984	-	-

4.15 Deferred Tax Assets/Liabilities

Current Year 2080/81

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/FIs			
Loans and Advances to customers	-	-	-
Investment Properties	-	-	-
Investment Securities	-	1,290,427,158	1,290,427,158
Investments (HFT)	11,418,467	-	(11,418,467)
Property and equipment	-	3,320,376,449	3,320,376,449
Debt securities issued	-	1,518,220	1,518,220
Employees' defined benefit plan	534,227,528	-	(534,227,528)
Lease liabilities/ROU Assets	238,300,945	205,414,106	(32,886,839)
Lease Receivable	-	2,058,914	2,058,914
Provisions	-	-	-
Other temporary differences	-	3,440,865	3,440,865
Deferred Tax on Temporary differences	783,946,940	4,823,235,712	4,039,288,771
Deferred Tax on carry forward of unused tax losses	-	-	-
Deferred tax due to changes in tax rate	-	-	-
Net Deferred tax (asset)/liabilities as on year end of 2080/81			4,039,288,771
Recognized in profit or loss			(253,954,570)
Recognized in other comprehensive income			4,293,243,341
Recognized directly in equity			-
Deferred tax(asset)/liabilities as on Shrawan 1, 2080			4,082,584,932
Origination/(Reversal) during the year			(43,296,160)
Deferred tax expense/(income) recognized in profit or loss			334,285,827
Deferred tax expense/(income) recognized in other comprehensive income			(377,581,987)
Deferred tax expense/(income) recognized directly in equity			-

Previous Year 2079/80

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/FIs	-	-	-
Loans and Advances to customers	-	-	-
Investment Properties	-	-	-
Investment Securities	-	1,352,143,334	1,352,143,334
Investments (HFT)	6,700,530	-	(6,700,530)
Property and equipment	-	3,320,086,502	3,320,086,502
Debt securities issued	-	1,694,518	1,694,518
Employees' defined benefit plan	569,219,859	-	(569,219,859)

Lease liabilities/ROU Assets	252,595,992	226,349,866	(26,246,126)
Lease Receivable	-	1,660,057	1,660,057
Provisions	-	-	-
Other temporary differences	-	9,167,036	9,167,036
Deferred Tax on Temporary differences	828,516,381	4,911,101,312	4,082,584,932
Deferred Tax on carry forward of unused tax losses	-	-	-
Deferred tax due to changes in tax rate	-	-	-
Net Deferred tax (asset)/liabilities as on year end of 2079/80			4,082,584,932
Recognized in profit or loss			(151,689,274)
Recognized in other comprehensive income			4,234,274,205
Recognized directly in equity			-
Deferred tax(asset)/liabilities as on Shrawan 1, 2079			4,269,152,641
Origination/(Reversal) during the year			(186,567,709)
Deferred tax expense/(income) recognized in profit or loss			(203,418,327)
Deferred tax expense/(income) recognized in other comprehensive income			16,850,617
Deferred tax expense/(income) recognized directly in equity			-

4.16 Other assets

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Assets held for sale	-	-
Other Non-Banking Assets	-	-
Bills Receivable	-	-
Accounts receivable	1,278,363,404	691,286,708
Accrued income	665,557,226	1,022,508,024
Prepayments and deposits	41,271,828	7,986,775
Income tax deposit	486,451,977	380,276,977
Deferred Employee Expenditure	3,254,748,179	2,975,888,543
Other		
Inter Branch Account	-	1,096,748,316
Stationery Stock	67,235,214	65,068,530
Government Transaction Receivable	-	957,105,039
DD Paid without Schedule	128,492,393	130,172,684
Other	3,024,648,505	1,761,127,568
Total	8,946,768,726	9,088,169,165

4.17 Due to Bank and financial institution

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Money market deposits	-	-
Interbank borrowing	-	-
Other deposits from BFIs	476,582,133	1,275,441,704
Settlement and clearing accounts	-	-
Other deposits from BFIs	-	-
Total	476,582,133	1,275,441,704

4.18 Due to Nepal Rastra Bank

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Refinance from NRB	-	70,000,000
Standing liquidity facility	-	-
Lender of last report facility from NRB	-	-
Securities sold under repurchase agreement	-	-
Other payable to NRB	-	-
Total	-	70,000,000

4.19 Derivative financial instruments

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

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Held for trading		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	3,321,660,000	8,541,000
Others	-	-
Held for risk management		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Total	3,321,660,000	8,541,000

4.20 Deposits from customers

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Institutional Customers		
Term deposits	22,989,667,553	13,443,922,959
Call Deposits	19,617,016,789	9,231,979,861
Current Deposits	12,157,789,663	9,831,008,402
Other	2,117,858,347	1,337,305,680
Subtotal	56,882,332,352	33,844,216,902
Individual Customers		
Term deposits	106,288,846,148	106,036,352,912
Saving Deposits	107,316,325,636	76,671,915,299
Current Deposits	12,148,904,834	24,222,266,388
Other	447,336,239	3,739,248,201
Subtotal	226,201,412,857	210,669,782,801
Total	283,083,745,209	244,513,999,703

4.20.1 Currency wise analysis of deposits from customers

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Nepalese rupee	281,779,643,314	244,062,482,374
Indian rupee	84,940,491	84,940,491

United states dollar	908,034,763	333,313,402
Great Britain pound	293,631	291,058
Euro	309,613,949	30,357,052
Japanese yen	1,219,060	2,615,325
Chinese yuan	-	-
Other	-	-
Total	283,083,745,209	244,513,999,703

4.21 Borrowing

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Domestic Borrowing		
Nepal Government	-	-
Other institution	-	262,300,000
Other	-	-
Subtotal	-	262,300,000
Foreign Borrowing		
Foreign Bank and Financial Institutions	-	-
Multilateral Development Bank	-	-
Other institutions	-	-
Subtotal	-	-
Total	-	262,300,000

4.22 Provisions

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Provisions for redundancy	-	-
Provision for restructuring	-	-
Pending legal issues and tax litigation	-	-
Onerous contract	-	-
Other	142,235,769	247,896,915
Total	142,235,769	247,896,915

4.22.1 Movement in Provision

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Balance as at 1st Shrawan	247,896,915	65,966,539
Provisions made during the year	-	-
Provisions used during the year	-	-
Provisions reversed during the year	(105,661,147)	181,930,377
Unwind of discount	-	-
Balance as at Ashad End	142,235,769	247,896,915

4.23 Other liabilities

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Liability for employees defined benefit obligations	1,347,958,116	1,546,722,829
Liability for long-service leave	432,800,311	349,993,702
Short-term employee benefits	-	-
Bills payable	16,468,590	16,468,590
Creditors and Accruals	993,417,196	968,741,625
Interest payable on deposit	7,697,939	7,140,849
Interest payable on borrowing	143,678,794	142,655,715
Liabilities on deferred grant income	-	-
Unpaid Dividend	2,000,831	2,000,831
Liabilities under finance lease	-	-
Employee bonus payable	73,245,457	265,108,148
Lease Liability	794,336,484	841,986,640
Other		
Government Transaction Payable	2,426,653,939	-
Inter Branch Account	173,147,346	-
Other	3,747,680,081	2,116,991,238
Total	10,159,085,084	6,257,810,167

4.23.1 Defined benefit obligation

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Present value of unfunded obligations	-	-
Present value of funded obligations	15,021,037,133	13,532,069,857
Total present value of obligations	15,021,037,132	13,532,069,857
Fair value of plan assets	13,673,079,017	11,985,347,026
Present value of net obligations	1,347,958,115	1,546,722,831
Recognised liability for defined benefit obligation	1,347,958,116	1,546,722,831

4.23.2 Plan Assets

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Equity securities	-	-
Government bonds	-	-
Bank deposits	10,339,972,699	9,409,780,626
Other	3,333,106,318	2,575,566,400
Total	13,673,079,017	11,985,347,026

4.23.3 Movement in the present value of defined benefit obligations

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Defined benefit obligation as at 1st Shrawan	13,532,069,856	11,413,148,292
Actuarial losses/(gain)	1,013,925,392	1,513,238,608
Benefit paid by the plan	(1,094,240,518)	(966,499,781)
Past Service Cost	-	321,132,673
Current service cost and interest	1,569,282,402	1,251,050,064
Defined benefit obligation as at Ashad end	15,021,037,132	13,532,069,856

4.23.4 Movement in the fair value of plan assets

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Fair value of plan assets as at 1st Shrawan	11,985,347,026	11,817,066,071
Contributions paid into the plan	1,655,657,864	
Benefit paid during the year	(1,094,240,518)	(966,499,781)
Actuarial (losses) gains	(38,960,647)	59,904,832
Expected return on plan assets	1,165,275,291	1,074,875,904
Fair value of plan assets as at Ashad end	13,673,079,016	11,985,347,026

4.23.5 Amount recognised in profit or loss

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Current service cost	226,777,157	219,217,359
Past Service Cost	-	321,132,673
Interest on obligation	1,233,570,211	(40,329,330)
Expected return on plan assets	(1,165,275,291)	108,741,920
Net Expenses	295,072,077	608,762,622

4.23.6 Amount recognised in other comprehensive income

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Actuarial (gains)/losses	1,052,886,039	1,455,170,409
Total	1,052,886,039	1,455,170,409

4.23.7 Actuarial assumptions

Particulars	As at 31 st Ashad 2081		As at 31 st Ashad 2080	
	Pension/ Gratuity	Retirement	Pension/ Gratuity	Retirement
Discount Rate	9.00%	9.00%	9.50%	9.50%
Expected Return on Plan Asset	9.50%	9.50%	9.50%	9.50%
Future Salary Increase	5.00%	5.00%	5.00%	5.00%
Expected Average remaining working lives (years)	20.45	12.62	20.51	13.38
Withdrawal rate	5.00%	5.00%	5.00%	5.00%

For current year, 9% is used for discounting defined benefit obligations. The rate has been determined based on the average yield of funded plan assets of recent 3 years.

4.24 Debt securities issued

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Debt securities issued designated at fair value through profit or loss	-	-
Debt securities issued at amortised cost	3,494,939,268	3,494,351,608
Total	3,494,939,268	3,494,351,608

4.25 Subordinated Liabilities

No Subordinated Liabilities has been issued by the Bank.

4.26 Share Capital

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Ordinary shares	14,694,022,928	14,694,022,928
Convertible preference shares (Equity component)	-	-
Irredeemable preference shares (Equity component)	-	-
Perpetual debt (Equity component only)	-	-
Total	14,694,022,928	14,694,022,928

4.26.1 Ordinary Shares

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Authorized capital		
150,000,000 ordinary shares of NPR100 each	15,000,000,000	15,000,000,000
Issued capital		
146,940,229.28 ordinary shares of NPR 100 each	14,694,022,928	14,694,022,928
Subscribed and paid of capital		
146,940,229.28 ordinary shares of NPR 100 each	14,694,022,928	14,694,022,928
Total	14,694,022,928	14,694,022,928

4.26.2 Ordinary share ownership

Particulars	As at 31 st Ashad 2081		As at 31 st Ashad 2080	
	Percent	Amount	Percent	Amount
Domestic ownership	100.00%	14,694,022,928	100.00%	14,694,022,928
Nepal Government	51.00%	7,493,951,700	51.00%	7,493,951,700
"A" class licensed institution	0.00%	-	0.00%	-
Other licensed institutions	0.00%	-	0.00%	-
Other institutions	9.61%	1,411,378,700	9.41%	1,382,402,200
Public	39.39%	5,788,692,505	39.59%	5,817,669,028
Other	0.00%	-	0.00%	-
Foreign ownership	0.00%	-	0.00%	-
Total	100.00%	14,694,022,928	100.00%	14,694,022,928

4.26.3 Details of Shareholders holding 0.5% or more shares

Name of Shareholder	Number of Share	Holding %	Amount
Nepal Government	74,939,517	51.00%	7,493,951,700
Employees Provident Fund	5,348,237	3.64%	534,823,700
Prabhu Mahalaxmi Life Insurance Limited	1,415,036	0.96%	141,503,600
Reliable Nepal Life Insurance Limited	930,216	0.63%	93,021,600
Total	82,633,006	56.23%	8,263,300,623

4.26.4 Proposed Distributions (Dividend and Bonus Share)

The Board has not recommended any bonus share and cash dividend for the reported F.Y. 2080/81.

4.27 Reserves

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Statutory General Reserve	7,958,306,373	7,952,622,366
Exchange equalisation reserve	87,424,321	87,340,885
Corporate social responsibility reserve	52,262,101	65,227,007
Capital redemption reserve	-	-
Regulatory reserve	6,293,310,018	5,696,490,660
Investment adjustment reserve	1,741,861	1,741,861
Capital reserve	259,735,644	259,735,644
Assets revaluation reserve	7,743,591,321	7,743,591,321
Fair value reserve	3,010,996,703	3,155,001,112
Dividend equalisation reserve	7,485,526	7,485,526
Actuarial reserve	(5,188,109,660)	(4,451,089,432)
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	126,602,141	111,512,455
Debenture Redemption Reserve	1,166,666,667	777,777,778
Employees Welfare Fund	284,200	34,375,790
Total	21,906,743,166	21,828,258,921

4.27.1 Statutory General Reserve

Statutory 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 that at least 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 Equalization Reserve

Exchange Equalization Reserve is Foreign Exchange Fluctuation Fund created as per Section (45) of the Bank 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.

Details of movement of such reserve during the reporting period is presented below:

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Opening Balance	87,340,885	86,786,914
Add: Appropriation		
(25 % of Revaluation Earnings of current year)	83,436	553,971
Less: Adjustments of Loss resulting from the devaluation of foreign currencies	-	-
Closing Balance	87,424,321	87,340,885

4.27.3 Corporate Social Responsibility Reserve

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

Details of movement of such reserve during the reporting period is presented below:

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Opening Balance	65,227,007	37,266,384
Add: Appropriation from Current Year Profit (1 %)	284,200	34,375,790
Less: Expense during the year	(13,249,106)	(6,415,167)
Closing Balance	52,262,101	6,522,7007

Sector wise and Province wise Corporate Social Responsibility expenses during the year is presented below:

Sector	Province							Total
	Koshi	Madhesh	Bagmati	Gandaki	Lumbini	Karnali	Sudurpaschim	
Expenses on Social Project	699,292	-	4,262,778	1,452,345	228,900	300,000	502,000	7,445,315
Financial Literacy	225,655	81,865	31,400	156,910	46,560	23,200	28,510	594,099
Kholau Bank Khata Aviyar	900	-	1,100	200	7,600	-	-	9,800
Natural Disaster, Epidemics Management	-	99,892	-	-	-	5,000,000	-	5,099,892
Subsidy to Orphanage, Old Age Home	50,000	-	50,000	-	-	-	-	100,000
Total	975,846	181,757	4,345,278	1,609,455	283,060	5,323,200	530,510	13,249,106
Province wise (%)	7.37%	1.37%	32.80%	12.15%	2.14%	40.18%	4.00%	100.00%

4.27.4 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 NFRS 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 NFRS (in case lower impairment is recognized under NFRSs), amount equals to deferred tax assets, amount of goodwill recognized under NFRS etc.

Detail of Regulatory Reserve

Financial Year	Interest Receivable	Short Loan Loss Provision	Short provision for possible losses on investment	Short Provision on NBA	Deferred Tax Assets	Goodwill	Gain on Bargain Purchase	Actuarial Loss Recognized	Fair Value Loss Recognized in OCI	Other	Total
2074/75	288,595,124	-	-	87,007,182	-	-	-	2,213,418,977	-	-	2,589,021,283
2075/76	(37,009,246)	-	-	26,299,432	-	-	-	(1,284,440,051)	-	-	(1,295,149,865)
2076/77	(56,351,413)	-	-	(44,569,380)	-	-	-	790,323,830	-	-	689,403,037
2077/78	(82,345,803)	-	-	5,096,638	-	-	-	1,451,373,361	7,470,338	-	1,381,594,535
2078/79	264,432,435	-	-	(1,651,051)	-	-	-	261,794,028	(7,470,338)	-	517,105,074
2079/80	681,559,976	-	-	59,560,066	54,777,267	-	-	1,018,619,286	-	-	1,814,516,596
2080/81	(344,451,388)	-	-	5,073,216	199,177,303	-	-	737,020,227	-	-	596,819,358
Total	714,429,685	-	-	136,816,104	253,954,570	-	-	5,188,109,660	-	-	6,293,310,018

4.27.5 Investment Adjustment Reserve

Investment Adjustment Reserve are created as a cushion for adverse price movements in the bank's investments as per the regulatory requirement of NRB Directive no. (8). This reserve is created against those investments whose shares/debenture doesn't get listed in Nepal Stock Exchange within 3 years from the date of investment except those exempted by NRB.

Details of movement of such reserve during the reporting period is presented below:

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Opening Balance	1,741,861	1,741,861
Add: Appropriation	-	-
Less: Adjustments	-	-
Closing Balance	1,741,861	1,741,861

Details of Investment for which such reserve has been created has been presented below:

Particulars	Amount (NPR)
ICRA Nepal Limited	760,000
Nepal Oil Corporation Limited	150,000
Rastriya Beema Sansthan-Promoter Share	331,361
Rastriya Utpadakaty Tatha Arthik Bikash Kendra	500,000
Sajha Sewa Sahakari Sansthan Limited	500
Total	1,741,861

4.27.6 Capital Reserve

The capital reserve represents the amount of those reserves which are in nature of capital and which shall not be available for distribution of cash dividend. Amount under this heading includes reimbursement amounting NPR 259,735,644 received from Ministry of Finance, Nepal Government in relation to waiver of loan repayments of Small Farmers and Cottage Entrepreneurs. As per direction of the ministry, the amount has been transferred to Capital Reserve in F.Y. 2065/66.

4.27.7 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.

4.27.8 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.

4.27.9 Dividend Equalization Reserve

Dividend Equalization Reserve is maintained for the purpose of maintaining uniformity in dividend payment. Dividend may be distributed by debiting this account with the approval of the Board of Directors and endorsed by the General meeting.

4.27.10 Actuarial Reserve

Actuarial gain or loss that represents change in actuarial assumptions which is used to value employee obligations is presented under this heading.

4.27.11 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.

- **Capital Adjustment Fund:** Capital Adjustment Fund has been created in respect of increasing capital base of the bank. Amount of NPR 38,038 thousand (10 % of paid up capital as of year-end F.Y 2059/60) was appropriated each year from profit and loss account to this fund from F.Y. 2060/61 till F.Y 2069/70. Balance as on reporting date is NPR 380,382,600 (Previous year NPR 380,382,600).
- **Contingent Reserve:** Contingent Reserve has been established to address unexpected risks and contingencies that may adversely affect the bank's financial position.
- **Corporate Development Fund:** The fund has been established to support various strategic initiatives of the bank aligned with the bank's growth objectives.
- **Employee Training Fund:** The Fund has been created based on NRB directives and shall be utilized for the training and development of Bank's employees. NRB Directives require Banks and Financial Institutions to incur minimum three percentage of its total employee's salary and allowance expenses of previous year on training and development of their employees.

Details of movement of such reserve during the reporting period is presented below:

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Opening Balance	111,512,455	10,9769,752
Add: Appropriation		
(3 % of Previous Year Employee Salary and Allowance)	60,816,813	41,965,428
Less: Training Expenses of Current year	(45,727,127)	(40,222,725)
Closing Balance	126,602,141	111,512,455

- **Debenture Redemption Reserve:** The Bank has issued debentures as an instrument to raise capital. As per NRB directive no. (16), Financial Institutions which have issued the debentures shall compulsorily create the debenture redemption reserve proportionately for the maturity term. Nepal Rastra Bank has exempted from creating the debenture redemption reserve on the year of issue and redemption of debenture. Based on such directives, debenture redemption reserve has been created and maintained.

Details of Debenture

Debenture Name	No. of Units Issued	Face Value	Issue Size	Issue Date	Allotment Date	Maturity Date	Ma-turity Period	Inter-est Rate	Interest Payment Frequency	Purpose
8.5 % NBL Debenture -2087	3,500,000	NPR 1000 per Share	3,500,000,000	2078.01.22	2078.02.09	2088.02.09	10 Year	8.50 %	Semi Annual	Supplementary Capital

Debenture Redemption Reserve (DRR) created for redemption of above-mentioned debenture:

F.Y.	DRR appropriation per year (NPR)	DRR Balance (NPR)
2078/79	388,888,889	388,888,889
2079/80	388,888,889	777,777,778
2080/81	388,888,889	1,166,666,667

Debenture Redemption Reserve yet to be created NPR 2,333,333,333.

- **Employee Welfare Fund:** Employee welfare fund is established as per Employee Service Byelaw of the Bank to promote the welfare of employees. Each year one percent of Net profit is transferred into this fund.

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Opening Balance	34,375,790	-
Add: Appropriation (1 % of Current Year Net Profit)	284,200	34,375,790
Less: Expense from the fund	(34,375,790)	-
Closing Balance	284,200	34,375,790

4.28 Contingent Liabilities and Commitment

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Contingent Liabilities	34,464,254,368	28,624,501,685
Undrawn and undisbursed facilities	64,479,091,203	55,814,391,081
Capital commitment	-	-
Lease commitment	1,046,891,889	1,120,316,269
Litigation	-	-
Total	99,990,237,460	85,559,209,036

4.28.1 Contingent Liabilities

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Acceptance and Documentary credit	12,173,208,749	8,805,824,895
Bills for collection	610,036,681	564,499,143
Forward exchange contracts	-	-
Guarantees	19,524,387,238	17,082,360,438
Underwriting commitments	-	-
Other commitments*	2,156,621,701	2,171,817,209
Total	34,464,254,368	28,624,501,685

*Other commitments include NPR 247,106,303 the liability that may occur due to application of 617 retired staffs for incremental pension of 7 years' scheme. However, Board of Directors has denied for providing such benefits. On similar instance of 272 retired staffs, Honourable Supreme Court has given unfavourable decision against the bank.

Income Tax litigation cases for F.Y. 2060/61 and F.Y. 2061/62 were decided by Honourable Supreme Court on 2079.03.27. The liability previously disclosed as Contingent liability due to delay in receipt of court verdict has now been recognised as liability this year and is disclosed under "Tax Liabilities of prior periods". Consequently, the contingent liability amounting NPR 387,148,615 relating to these cases has been reversed during the current financial year.

4.28.2 Undrawn and Undisbursed Facilities

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Undisbursed amount of loans	-	-
Undrawn limits of overdraft	18,085,598,227	13,282,207,735
Undrawn limits of credit cards	233,233,963	147,347,459
Undrawn limits of letter of credit	27,666,245,558	27,784,535,758
Undrawn limits of guarantee	18,494,013,455	14,600,300,130
Total	64,479,091,203	55,814,391,081

4.28.3 Capital Commitments

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Capital commitments in relation to Property and Equipment		
Approved and contracted for	-	-
Approved but not contracted for	-	-
Subtotal	-	-
Undrawn limits of guarantee	-	-
Capital commitments in relation to Intangible assets		
Approved and contracted for	-	-
Approved but not contracted for	-	-
Subtotal	-	-
Total	-	-

4.28.4 Lease Commitments

Particulars	As at 31 st Ashad 2081	As at 31 st Ashad 2080
Operating 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	-	-
Subtotal	-	-
Finance lease commitments		
Future minimum lease payment under non-cancellable operating lease, where the bank is lessee		
Not later than 1 year	174,353,588	178,982,624
Later than 1 year but not later than 5 years	621,555,405	641,883,037
Later than 5 years	250,982,896	299,450,609
Subtotal	1,046,891,889	1,120,316,269
Grand Total	1,046,891,889	1,120,316,269

4.28.5 Litigation

Currently, the Bank has applied for Administrative Review at Inland Revenue Department against amended Tax Assessment by Large Tax Payer Office for F.Y. 2075/76. For tax related cases of F.Y. 2068/69, F.Y. 2069/70, F.Y. 2070/71 and F.Y. 2071/72, decision of Revenue Appellate Tribunal has been received by the Bank. Bank is currently reviewing the decisions for further appeal.

4.29 Interest Income

Particulars	For the year ended 31 st Ashad 2081	For the year ended 31 st Ashad 2080
Cash and cash equivalents	-	-
Due from Nepal Rastra Bank	-	-
Placement with Banks and Financial Institutions	179,520,461	33,588,277
Loans and Advances to Bank and Financial Institutions	200,197,781	216,754,291
Loans and advances to customers	21,185,672,266	21,633,575,775
Investment securities	3,377,752,918	3,186,845,800
Loans and advances to staff	132,421,520	87,352,765
Other	-	-
Total interest income	25,075,564,947	25,158,116,908

During the current financial year, the Bank has announced Interest Rebate scheme for customers. Eligible customers (those settling dues within Ashad end 2081) were provided rebates, with cutoff date for reconciliation of the scheme set as 2081-04-14. Total rebate amounting to NPR 143,816,196 has been adjusted with Interest Income relating to Loans and advances to customers for the current financial year. Total rebate includes rebate amounting to NPR 131,024,708 provided between Shrawan 1 and Shrawan 14, 2081.

For the current year, the Bank has recognized as interest income accrued interest of loans classified under Pass and Watchlist Category only. For Non-Performing Loans, bank has suspended recognition of interest income as collectability of accrued interest on such loan is doubtful.

4.30 Interest Expenses

Particulars	For the year ended 31 st Ashad 2081	For the year ended 31 st Ashad 2080
Due to Bank and Financial Institutions	1,025,205	17,923,960
Due to Nepal Rastra Bank	4,840,826	168,545,171
Deposits from customers	16,060,565,848	15,079,153,390
Borrowing	5,962,060	112,673,034
Debt securities issued	298,087,661	298,040,566
Subordinated liabilities	-	-
Interest Expenses-Lease	70,315,084	74,828,152
Other	-	-
Total interest expense	16,440,796,684	15,751,164,273

4.31 Fees and Commission Income

Particulars	For the year ended 31 st Ashad 2081	For the year ended 31 st Ashad 2080
Loan Administration fees	121,002,970	106,692,210
Service fees	368,394,702	218,863,102
Consortium fees	-	-
Commitment fees	1,934,165	1,255,875
DD/TT/Swift fees	41,227,203	34,090,301
Credit card/ATM issuance and renewal fees	5,033,630	2,822,049
Prepayment and swap fees	-	-
Investment banking fees	-	-
Assets management fees	7,872,203	9,152,311

Brokerage fees	-	-
Remittance fees	17,437,664	15,727,023
Commission on letter of credit	71,168,385	64,499,230
Commission on Guarantee Contracts issued	196,550,157	184,164,697
Commission on share underwriting/issued	-	-
Locker rental	41,209,100	35,190,958
Other Fees and Commission Income	469,204,059	346,920,058
Total Fees and Commission Income	1,341,034,240	1,019,377,814

4.32 Fees and Commission Expense

Particulars	For the year ended 31 st Ashad 2081	For the year ended 31 st Ashad 2080
ATM management fees	-	-
VISA/Master card fees	-	-
Guarantee commission	44,594,157	41,550,228
Brokerage	7,696,904	6,693,940
DD/TT/Swift fees	8,911,623	5,623,724
Remittance fees and commission	-	-
Other Fees and Commission Expense	172,093,829	134,443,167
Total Fees and Commission Expense	233,296,513	188,311,060

4.33 Net trading income

Particulars	For the year ended 31 st Ashad 2081	For the year ended 31 st Ashad 2080
Changes in fair value of trading assets	(15,726,459)	9,756,385
Gain/loss on disposal of trading assets	-	-
Interest income on trading assets	-	-
Dividend income on trading assets	-	-
Gain/Loss Foreign Exchange Transaction	109,483,714	58,492,501
Other	19,700,558	10,393,123
Total Net trading income	113,457,813	78,642,010

4.34 Other operating income

Particulars	For the year ended 31 st Ashad 2081	For the year ended 31 st Ashad 2080
Foreign Exchange Revaluation Gain (Loss)	(20,384,376)	2,215,886
Gain/loss on sale of investment Securities	-	-
Fair value gain/loss on investment property	-	-
Dividend on equity instruments	7,165,442	15,074,014
Gain/loss on sale of property and equipment	2,235,912	(502,210)
Gain/loss on sale of investment property	45,665,714	3,355,281
Operating lease income	29,337,391	28,626,048
Gain/loss on sale of gold and silver	10,485,366	5,295,980
Other	396,746,247	255,166,094
Total other operating income	471,251,694	309,231,092

4.35 Impairment charge/(reversal) for loan and other losses

Particulars	For the year ended 31 st Ashad 2081	For the year ended 31 st Ashad 2080
Impairment charge/(reversal) on loan and advances to B/FIs	12,746,489	(8,692,523)
Impairment charge/(reversal) on loan and advances to customer	4,742,511,650	1,122,040,723
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	4,755,258,138	1,113,348,200

4.36 Personnel Expense

Particulars	For the year ended 31 st Ashad 2081	For the year ended 31 st Ashad 2080
Salary	1,357,793,280	1,300,133,714
Allowances	743,681,667	700,423,977
Gratuity expenses *	-	-
Provident fund	274,003,122	256,381,860
Uniform	35,290,000	33,351,000
Training & Development Expense	45,727,127	40,222,726
Leave encashment	141,432,795	143,557,667
Medical	181,597,310	170,791,263
Insurance	5,949,956	4,071,412
Employees Incentive	293,426,905	317,539,799
Cash-settled share-based payments	-	-
Pension Expense *	313,236,333	608,762,622
Finance expenses under NFRS	94,538,792	67,232,567
Other Expenses Related to Staff	27,784,151	10,905,731
Sub-Total	3,514,461,437	3,653,374,339
Employees Bonus	40,308,559	232,141,629
Total personnel expenses	3,554,769,997	3,885,515,968

*Includes both pension and gratuity expenses

* During F.Y. 2079/80, provision amounting to NPR 108,935,032 was created for a case related to a seven-year incremental pension scheme for 272 retired staff. This provision was based on an adverse ruling by the Honourable Supreme Court. Pension and Gratuity expenses for the current reporting period, as per actuarial report, has been adjusted by this amount as the expense has already been booked in the previous financial year.

4.37 Other operating expense

Particulars	For the year ended 31 st Ashad 2081	For the year ended 31 st Ashad 2080
Directors' fee	2,119,700	1,370,200
Directors' expense	2,450,396	2,049,794
Auditors' remuneration	2,881,500	2,563,688
Other audit related expense*	15,930,880	16,387,394
Professional and legal expense	6,031,218	6,469,212

Office administration expense	671,901,494	697,080,430
Operating lease expense	-	-
Operating expense of investment properties	-	-
Corporate Social Responsibility Expense	13,249,106	6,415,167
Onerous lease provision	-	-
Other	239,149,046	184,431,986
Total other operating expense	953,713,341	916,767,870

Other audit related expense*

Particulars	For the year ended 31 st Ashad 2081	
Internal Audit expenses		13,730,880
Fee for certification of Sec.78, LFAR		678,000
Retirement Trust Audit		62,150
TADA		1,036,100
Tax Audit Fee		423,750
Total		15,930,880

4.37.1 Office Administration Expense

Particulars	For the year ended 31 st Ashad 2081	For the year ended 31 st Ashad 2080
Water and electricity	63,941,728	58,487,351
Repair and maintenance		
(a) Building	1,102,817	1,090,504
(b) Vehicle	6,882,017	8,575,196
(c) Computer and accessories	6,812,877	7,123,150
(d) Office equipment and furniture	3,664,454	4,919,354
(e) Other	25,484,315	22,323,148
(f) Software	20,576,589	10,736,373
Insurance	42,740,928	39,144,986
Postage, telex, telephone, fax	57,246,972	54,032,502
Printing and Stationery	66,491,149	59,620,808
Newspaper, books and journals	5,454,049	4,156,087
Advertisement	25,153,342	41,500,134
Donation	-	-
Security Expense	144,930	875,885
Deposit and loan guarantee premium	-	-
Travel allowance and expense	49,854,527	53,107,714
Entertainment	18,055,835	17,980,372
Annual/Special general meeting expense	616,648	1,097,983
Other	277,678,316	309,544,370
Total office administration expense	671,901,494	694,315,916

4.38 Depreciation & Amortization

Particulars	For the year ended 31 st Ashad 2081	For the year ended 31 st Ashad 2080
Depreciation on Property and Equipment	223,125,311	221,286,014
Depreciation on investment property	-	-
Amortisation of intangible assets	14,005,950	15,236,471
Depreciation Expenses-ROU	142,889,323	139,393,504
Total depreciation and amortization	380,020,584	375,915,989

4.39 Non-operating income

Particulars	For the year ended 31 st Ashad 2081	For the year ended 31 st Ashad 2080
Recovery of loan written off	82,358,503	76,265,222
Other income	50,685	996,184
Total non-operating income	82,409,188	77,261,406

4.40 Non-Operating Expenses

Particulars	For the year ended 31 st Ashad 2081	For the year ended 31 st Ashad 2080
Loan Written Off	-	-
Redundancy provision	-	-
Expenses of restructuring	-	-
Other expense	-	-
Total non-operating Expenses	-	-

4.41 Income tax Expense

Particulars	For the year ended 31 st Ashad 2081	For the year ended 31 st Ashad 2080
Current tax expense		
Current year	37,912,138	1,177,445,202
Adjustment for prior years	365,244,623	-
Deferred tax expense		
Origination and reversal of temporary differences	334,285,827	(203,418,327)
Changes in tax rate	-	-
Recognition of previously unrecognized tax losses	-	-
Total income tax expenses	737,442,587	974,026,875

During the current financial year, tax expenses amounting to NPR 79,550,286 relating to F.Y. 2074/75 was recognized. This resulted from a change in the basis of recognition of interest income following the first-time adoption of NFRS during that financial year. The tax liability is already paid during the current year and has been disclosed under the heading Adjustment for Prior Years.

Adjustment for prior years includes additional tax liability of NPR 88,249,181 for F.Y. 2079/80 arising from Tax Audit for the year which was concluded after finalization of financial statement of that year.

During the current financial year, income tax expense amounting NPR 8,65,69,490 for F.Y 2060/61 and NPR 110,875,666 for F.Y 2061/62 was recognized. This arose due to partial adverse ruling by the Honourable Supreme Court made on 2079.03.27. The liability previously disclosed as Contingent liability due to delay in receipt of court verdict has now been recognised as liability this year and is disclosed under "Tax Liabilities of prior periods".

4.41.1 Reconciliation of tax expense and accounting profit

Particulars	For the year ended 31 st Ashad 2081	For the year ended 31 st Ashad 2080
Profit before tax	765,862,624	4,411,605,870
Tax amount at tax rate of 30%	229,758,787	1,323,481,761
Add: Tax effect of expenses that are not deductible for tax purpose	303,953,933	311,037,157
Less: Tax effect on exempt income	(2,149,632)	(4,522,204)
Add/less: Tax effect on other items	(493,650,950)	(452,551,511)
Total income tax expense	37,912,138	1,177,445,202
Effective tax rate	4.95%	26.69%

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 mitigation measures 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 mitigation measures 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 in 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 mitigation measures 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 mitigation measures 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 assets 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 assets growth funded by highly volatile large deposits, A large size of off-balance sheet exposure.

The Bank has applied following mitigation measures 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 mitigation measures 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 Board of Directors, 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 Disclosures

Nepal Rastra Bank has directed the Bank 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 Breakdown of its Components:

Particulars	Amount in Full Figure
Core Capital (Tier 1)	22,682,068,603
Paid up Equity Share Capital	14,694,022,928
Irredeemable Non-cumulative preference shares	-
Share Premium	-
Proposed Bonus Equity Shares	-
Statutory General Reserves	7,958,306,373
Retained Earnings	(965,074,675)
Un-audited current year cumulative profit/(loss)	-
Debenture Redemption Reserve	1,166,666,667
Capital Adjustment Reserve/Fund	380,382,600
Dividend Equalization Reserves	7,485,526
Special Reserve	-
Capital Reserve (created for loan waived as per Nepal Govt. Direction)	259,735,644
Deferred Tax Reserve	-
Other Free Reserves	-
Less: Goodwill	-
Less: Fictitious Assets	(22,251,984)
Less: Investment in equity in licensed Financial Institutions	-
Less: Investment in equity of institutions with financial interests*	(750,000,000)
Less: Investment in equity of institutions in excess of limits	(47,204,475)
Less: Investments arising out of underwriting commitments	-
Less: Reciprocal crossholdings	-
Less: Purchase of land & building in excess of limit & unutilized	-
Less: Other Deductions	-
Supplementary Capital (Tier 2)	6,175,401,362
Cumulative and/or Redeemable Preference Shares	-
Subordinated Term Debt	3,494,939,268
Hybrid Capital Instruments	-
General Loan Loss Provision	2,591,295,913
Exchange Equalization Reserve	87,424,321
Investment Adjustment Reserve	1,741,861
Other Reserves	-
Total Capital Fund (Tier 1 and Tier 2)	28,857,469,965
Risk Weighted Exposure (Assets) (After Supervisor's Adjustment)	231,714,470,683
Capital Adequacy Ratio	12.45%
Regulator Requirement (With Counter Cycle Buffer)	11.50%
Common Equity Tier 1 Capital Ratio	9.79%
Leverage Ratio (regulatory requirement >/ 4%)	5.77%

*Investment in equity of institutions with financial interests includes investment in Avasar Equity Diversified Fund amounting NPR 750,000,000.

- Deductions from Capital : NPR 81,94,56,460
- Total Qualifying Capital : NPR 28,857,469,965
- Capital Adequacy Ratio : 12.45%
- **Summary of the bank's internal approach to assess the adequacy of its capital to support current and future activities, if applicable:**

Bank in its efforts to improve the capital adequacy ratio as prescribed by the regulator has implemented a revised capital plan. Besides, the bank has formulated ICAAP Policy and ICAAP Guidelines 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 now with the Central Finance Department of the bank. Currently, the bank's capital adequacy ratio stands at 12.45%.

2. Risk Exposures:

Risk weighted exposures for Credit Risk, Market Risk and Operational Risk as of Ashad end 2081 is given below:

		NPR in '000'
S.N.	Particulars	Amount
1.	Credit Risk	207,341,134
2.	Operational Risk	13,447,928
3.	Market Risk	485,780
4.	Supervisory Adjustment under Pillar II	
	4% of Gross Income on Operational risk (due to weak operational risk management)	<i>3,801,384</i>
	3 % of Total Risk Weighted Exposure (due to poor overall risk management system)	<i>6,638,245</i>
	Total Supervisory Adjustment	10,439,629
	Total	231,714,471

		NPR in '000'
S.N.	Particulars	Amount
1.	Claims on Government and Central Bank	-
2.	Claims on Other Financial Entities	-
3.	Claims on Banks	4,616,828
4.	Claims on Domestic Corporates and Securities Firms	81,672,183
5.	Claims on Regulatory Retail Portfolio	40,701,560
6.	Claims secured by residential properties	6,165,965
7.	Claims secured by Commercial real estate	1,018,910
8.	Past due claims	8,600,675
9.	High Risk claims	17,734,915
10.	Other Assets	27,675,999
11.	Off Balance Sheet Items	19,154,101
	Total Credit Risk Weighted Exposure	207,341,134

• **Amount of NPAs (Both Gross and Net):**

NPR in '000'

S.N.	Particulars	Gross NPA	Loan Loss Provision	Net NPA
a.	Restructured/Reschedule Loan	-	-	-
b.	Substandard	1,657,544	428,563	1,228,980
c.	Doubtful	1,309,167	652,026	657,141
d.	Loss	6,035,527	6,021,783	13,744
Total		9,002,238	7,102,372	1,899,866

• **NPA Ratios:**

- Gross NPA to Gross Advances : 4.33%
- Net NPA to Net Advances : 0.96%

• **Movement of Non-Performing Assets:**

NPR in '000''

Particulars	This Year	Previous Year	Changes %
Non-Performing Assets	9,002,238	5,309,974	69.53%
Non-Performing Assets (%)	4.33%	2.85%	1.48%

• **Write off of Loans and Interest Suspense:**

NPR in '000'

Particulars	Amount
Loan written off this year	37,408
Interest Suspense written off this year	1,323,716

• **Details of Subordinated Term Debt:**

Title	NBL Debenture 2087
Face Value	NPR 3,500,000,000.00
Tenure	10 years
Interest Rate	8.50% p.a. (Semi Annual)
No of unit Issued	35,00,000
Issue Size	NPR 3,500,000,000.00

• **Details of Additional Loan Loss Provision:**

NPR in '000'

Particulars	Amount
Provisioning for Pass Loans	560,454
Provisioning for Watch List Loans	433,732
Provisioning for Restructured/Rescheduled Loans	-
Provisioning for Sub-Standard Loans	14,177
Provisioning for Doubtful Loans	(2,558)
Provisioning for Loss Loans	(13,744)
Total additional provisioning this year	992,061

• **Loan Loss provision and interest suspense movement:**

NPR in '000'

Particulars	Ashad end 2081	Ashad end 2080	Changes
Total Loan Loss Provision	11,004,668	6,284,531	4,720,137
Interest Suspense	5,953,629	7,023,502	(1,069,873)

• Segregation of Investment Portfolio:		NPR in '000'
S.N.	Investment Category	Amount
1	Held for Trading	99,314
2	Held to Maturity (Government Securities)	69,739,374
3	Available for Sale (Equity)	4,078,770
4	Investment in associates	2,059,346
Total		75,877,490

3. Risk Management Function

The Bank is exposed to various types of material 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 guidelines established to address these risks are strictly adhered to.

The Board of Directors has oversight on all the risks assumed by the bank. The Risk Management Committee a board level sub-committee has been established to facilitate & focused oversight of various risks. The said committee reviews the risk management policies and guidelines, the bank's compliance with risk management guidelines issued by NRB and status of implemented 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:

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 Operation Manual-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 Director.

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

Pre-Sanction:

The branch managers 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:

Risk Management 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 as market risk, management risk, environmental risk, financial risk and security risk taking into consideration as much as 30 sub-parameters for business lending and 20 sub parameters for retail lending 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 Sanction Monitoring/ Follow up:

Concerned branches 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 formal monitoring 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 committees that undertake supervision and review of operational risk aspects are the Risk Management Committee and Audit Committee. The board and the risk committee review the operational risk level and the material 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 reports findings to the Audit Committee.

Risk Arising from breakdown of Information and Operating System:

The bank has introduced new centralized software Pumori-IV and has improved in its MIS 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 to minimize the risk:

- a. 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 to manage the various types back up system.
- b. 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.
- c. Validation of Entry and Password control – There is a system of maker 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.
- d. Exception Reporting – The system creates exception report as and when required.

Risk Arising from Procedural Lapses and Internal control:

The bank has defined procedure for each banking products and services in the Operation Manuals related to banking transactions. Internal circulars are issued whenever required. Reporting by branches is regular. Internal Audit of maximum branches is carried out each year.

Corporate Governance:

NRB Guidelines with respect to Corporate Governance are duly complied with. The bank has established a Governance Unit to manage corporate governance related issues.

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 Mitigation 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 NPR 26,963,984,057 has been deducted from total credit risk as CRM.

5.3 Classification of financial assets and financial liabilities:

Amount in NPR

Particulars	Fair Value through PL	Amortized Cost	Fair Value through OCI	Total
Financial Assets				
Cash and cash equivalents	-	35,705,074,523	-	35,705,074,523
Due from Nepal Rastra Bank	-	21,545,476,231	-	21,545,476,231
Placement with Bank and Financial Institutions	-	4,115,390,000	-	4,115,390,000
Derivative Financial Instruments	3,334,953,041	-	-	3,334,953,041
Other Trading Assets	99,314,408	-	-	99,314,408
Loans and advances to B/FIs	-	7,013,462,114	-	7,013,462,114
Loans and advances to customers	-	194,667,770,477	-	194,667,770,477
Investment securities	-	42,329,003,754	4,078,770,205	46,407,773,958
Investment in Associates	-	-	2,059,346,477	2,059,346,477
Other Financial assets	-	1,943,920,630	-	1,943,920,630
Total Financial Assets	3,434,267,448	307,320,097,728	6,138,116,682	316,892,481,858
Financial Liabilities				
Due from customers	-	283,083,745,209	-	283,083,745,209
Derivative Financial Instruments	3,321,660,000	-	-	3,321,660,000
Other Financial Liabilities	-	1,713,090,941	-	1,713,090,941
Total Financial Liabilities	3,321,660,000	284,796,836,149	-	288,118,496,149

5.4 Segment Analysis

5.4.11 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 31 st Ashad 2081	Year ended 31 st Ashad 2080	Year ended 31 st Ashad 2081	Year ended 31 st Ashad 2080	Year ended 31 st Ashad 2081	Year ended 31 st Ashad 2080	Year ended 31 st Ashad 2081	Year ended 31 st Ashad 2080	Year ended 31 st Ashad 2081	Year ended 31 st Ashad 2080	Year ended 31 st Ashad 2081	Year ended 31 st Ashad 2080
Revenues from external customers	21,373,378,013	21,766,426,407	3,581,206,052	3,101,229,138	326,407,710	298,481,251	54,004,920	47,115,936	1,449,191,786	990,067,641	26,784,188,482	26,203,320,373
Inter segment revenues	-	-	-	-	-	-	-	-	-	-	-	-
Segment Profit / (Loss) before tax	8,885,501,054	5,405,379,647	3,581,206,052	3,101,229,138	309,799,183	286,163,587	54,004,920	47,115,936	(2,980,352,613)	(3,925,357,881)	9,850,158,595	4,914,530,426
Segment Assets	194,667,800,755	178,557,335,695	51,438,035,592	61,266,242,827	-	-	99,769,003	1,016,769,120	72,329,299,168	47,649,841,391	318,534,904,518	288,490,189,035
Segment liabilities	286,745,903,809	248,173,980,696	-	-	-	-	-	-	14,173,198,669	10,754,761,229	300,919,102,479	258,928,741,925

5.4.2 Reconciliation of reportable segment profit or loss

Particulars	Year ended 31 st Ashad 2081	Year ended 31 st Ashad 2080
Total profit before tax for reportable segments	12,830,511,209	8,839,888,307
Profit before tax for other Segments	(2,980,352,613)	(3,925,357,881)
Elimination of inter-segment profit	-	-
Elimination of discontinued operation	-	-
Unallocated amounts:	-	-
- Other Corporate expenses	4,429,544,399	4,915,425,522

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 2081) were as follows:

Name of the Key Management Personnel	Position
Tilak Raj Pandeya	Chief Executive Officer
Samata Pant (Bhatta)	Deputy Chief Executive Officer
Prakash Kumar Adhikari	Assistant Chief Executive Officer
Bishwo Raj Baral	Assistant Chief Executive Officer
Laxman Paudel	Assistant Chief Executive Officer
Hom Bahadur Khadka	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 Employee Service Byelaw and decisions made by management from 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.

Details relating to compensation paid to key management personnel (Director's only) is as follows:

Particulars	Current Year
Director's Fee (including all BoD level committee)	2,119,700
Other Expenses	2,450,396
Total	4,570,096

The details relating to compensation paid to key management personnel other than directors are as follows:

S.N.	Name of the Key Management Personnel	Position	Total Annual Earnings (Including Medical Fund)
1	Tilak Raj Pandeya	Chief Executive Officer	3,131,207
2	Krishna Bahadur Adhikari	Chief Executive Officer (Former)	2,910,817
3	Samata Pant (Bhatta)	Deputy Chief Executive Officer	2,521,748
4	Prakash Kumar Adhikari	Assistant Chief Executive Officer	2,583,140
5	Bishwo Raj Baral	Assistant Chief Executive Officer	2,428,494
6	Laxman Paudel	Assistant Chief Executive Officer	2,507,221
7	Hom Bahadur Khadka	Assistant Chief Executive Officer	2,739,190

Mr. Krishna Bahadur Adhikari completed his tenure as CEO on 2080-06-14. Mr. Tilak Raj Pandeya has been appointed as CEO of the bank with effect from 2080-09-08.

Besides above remuneration, vehicle facilities were provided to key management personnel.

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

Events after the reporting date are those events, favorable and unfavorable, that occur between the end of the reporting period and the date that the financial statements are authorized for issue. Following material events that occurred after the reporting date have been considered and appropriately adjusted in line with NAS 10 -"Events After the Reporting Period"

5.10.1 Recognition of interest income

The Bank utilized the facility provided by NRB Directive 4/80 and associated circulars, allowing licensed institutions to include in distributable profit the interest income on loans and advances accrued at year-end but recovered in cash by Shrawan end 2081. Consequently, interest amount of NPR 575,325,150 realized between Shrawan 1 and Shrawan end 2081, has been recognized as an adjusting event for distributable profit.

5.10.2 Interest Rebate

The Bank announced Interest Rebate scheme for customers during the current financial year. Eligible customers (those settling dues within Ashad end 2081) were provided rebates, with cutoff date for reconciliation of the scheme set as 2081-04-14. Rebate amount of NPR 131,024,708 provided between Shrawan 1 and Shrawan 14, 2081 (i.e. during F.Y. 2081/82) was adjusted with Interest Income for F.Y. 2080/81, as it relates to income of that year.

5.11 Major Indicators

S.N.	Particulars	Indicator	Audited	Audited	Audited	Audited	Audited
			F.Y. 2076-77	F.Y. 2077-78	F.Y. 2078-79	F.Y. 2079-80	F.Y. 2080-81
1	Core Capital	NPR	21,635,078,000	22,466,114,023	24,849,681,310	23,991,431,000	22,682,068,603
2	Supplementary Capital	NPR	1,372,356,000	5,416,279,014	6,437,713,340	6,377,915,000	6,175,401,362
3	Total Capital Fund	NPR	23,007,434,000	27,882,393,037	31,287,394,650	30,369,346,000	28,857,469,965
4	Risk Weighted Exposure	NPR	135,227,950,000	165,948,397,003	20,782,985,362	221,105,592,000	231,714,470,683
5	Earnings Per Share (Average share outstanding)	NPR	20.68	23.43	20.29	23.39	0.19
6	Market Value Per Share	NPR	249.00	443.00	268.00	249.00	229.50
7	Book Net Worth Per Share	NPR	266.17	262.85	246.17	248.55	242.52
8	Number of Promotor Equity Shares	Nos.	57,542,383.00	64,447,469.00	73,470,114.00	74,939,517.00	74,939,517.00
9	Number of Public Equity Shares	Nos.	55,285,819.00	61,920,117.00	70,588,934.31	72,000,712.28	72,000,712.28
10	Number of Permanent Staffs	Nos.	1,578.00	1,965.00	1,933.00	2,272.00	2,299.00
11	Price Earnings Ratio	Times	12.04	18.90	13.21	10.64	1,186.58
12	Dividend (including bonus) on Share Capital	Percent	16.00	17.00	12.00	-	-
13	Cash Dividend on Share Capital	Percent	4.00	3.00	10.00	-	-
14	Net Profit /Gross Income	Percent	17.34	21.23	16.15	20.21	0.10
15	Net Profit / Loans and Advances	Percent	2.26	2.19	1.70	1.87	0.01
16	Return on Total Assets	Percent	1.29	1.43	1.21	1.23	0.01
17	Return on Equity	Percent	7.87	9.36	8.51	9.55	0.08
18	Interest Income / Loans and Advances	Percent	11.16	8.78	9.59	14.09	12.43
19	Exchange Gain / Total Income	Percent	2.60	2.54	1.03	0.23	0.33
20	Interest Expenses / Total Deposits and Borrowings	Percent	4.10	3.34	4.76	6.40	5.73
21	Total Operating Expenses / Total Assets	Percent	5.17	4.21	5.48	7.49	7.73
22	Staff Expenses / Total Operating Expenses	Percent	22.53	25.10	17.22	17.48	13.51
23	Staff Bonus / Total Staff Expenses	Percent	8.03	10.23	8.28	5.97	1.13
24	Total Credit / Deposits	Percent	72.25	82.76	86.97	72.65	72.99
25	Non-Performing Loans / Total Loans	Percent	2.47	2.05	1.83	2.85	4.33
26	Net NPL	Percent	1.34	0.56	0.57	1.25	0.96
27	Base Rate	Percent	6.99	5.73	7.99	9.92	7.97
28	Weighted Average Interest Rate Spread	Percent	3.70	4.34	4.08	3.95	3.95

5.12 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 31.03.2081	As on 31.03.2080	As on 31.03.2081	As on 31.03.2080	As on 31.03.2081	As on 31.03.2080
Quoted Equity Shares	3,158,928,946	2,114,859,224	-	-	-	-
Unquoted equity	-	-	919,841,259	1,492,024,697	-	-
Investment in Quoted Associates	2,021,962,770	2,699,569,638	-	-	-	-
Investment in Unquoted Associates	-	-	37,383,707	37,383,707	-	-
FV of Land	-	-	-	-	-	-
Investment Properties	-	-	-	-	205,738,502	198,109,605

5.13 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 assets, and that the loss event has an impact on the future cash flows of the assets 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.

5.14 Use of Carve Outs for Financial Assets

a. 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 year 2080/81 has assessed the impairment under NFRS impairment model and under NRB Directives. Since the impairment under NRB directives is higher than that 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	Year ended 31 st Ashad 2081	Year ended 31 st Ashad 2080
Loans and advances to Customers & BFIs (excluding staff loan, AIR and impairment) (A)	207,967,503,202	180,828,069,367
Less:		
Impairment allowances (a + b)	7,094,762,817	6,284,531,453
Collective Allowances (a)	3,268,682,393	5,130,573,459
Individual Allowances (b)	3,826,080,424	1,153,957,994
Impairment as percentage of Total Loans and advances	3.41%	3.37%

Impairment Charge in Financial Statement

Particulars	Year ended 31 st Ashad 2081	Year ended 31 st Ashad 2080
Loan Loss Provision as per NRB Directive- Alternative 1	11,004,667,956	6,284,531,453
Impairment Loss as per NFRS-Alternative 2	7,094,762,817	4,623,483,528
Loss provision recognized in financial statements (higher of the two alternative)	11,004,667,956	6,284,531,453

5.15 Covid-19 Related Disclosure

5.15.1 Detail regarding Forbearance/relaxation provided in order to minimize the impact of COVID-19

Particulars	As of Ashad end 2081	
	No. of Customers	Amount (NPR)
Accrued Interest Received after Ashad end 2081 till Shrawan 32, 2081	12,627	575,325,150
Additional 0.2 % Loan Loss Provision created on Pass Loan Portfolio		370,534,393
Extension of moratorium period of loan provided to Industry or Project under construction		
Restructured/Rescheduled Loan with 5% Loan Loss Provision	23	6,411,712,191
Restructured/Rescheduled Loan with 1.3% Loan Loss Provision	16	3,451,924,738
Enhancement of Working Capital Loan by 20% to COVID affected borrowers		

Enhancement of Term Loan by 10% to COVID affected borrowers

Expiry Date of Additional 20% Working Capital Loan (COVID Loan) extended for up to 1 year with 5% provisioning

Expiry Date of Additional 10% Term Loan (COVID Loan) extended for up to 1 year with 5% provisioning

Time Extension provided for repayment of Principal and Interest for up to two years as per clause 41 of NRB Dir2

5.15.2 Detail of Refinance and Business Continuity Loan

No facility outstanding as on Ashad 2081.

5.15.3 Detail of Subsidized Loan

Particulars	During F.Y. 2080/81	
	No of customers	Amount (NPR)
Subsidized Loan	6,241	7,056,484,277

5.16 Comparison of Unaudited and Audited Financial Statements as of F.Y. 2080/81

Statement of Financial Position

Assets	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reason for Variance
			In Amount	In %	
Cash and cash equivalent	8,294,659,041	35,705,074,523	27,410,415,482	330.46%	Reclassification
Due from Nepal Rastra Bank	21,545,521,833	21,545,476,231	(45,602)	0.00%	
Placement with Bank and Financial Institutions	4,115,390,000	4,115,390,000	-	0.00%	
Derivative Financial Instruments	3,334,953,041	3,334,953,041	-	0.00%	
Other Trading Assets	98,304,465	99,314,408	1,009,942	1.03%	Revaluation of shares
Loan and advances to B/FIs	6,414,490,428	7,013,462,114	598,971,687	9.34%	Reclassification
Loan and Advances to Customers	197,039,988,466	194,667,770,477	(2,372,217,989)	-1.20%	Additional Adjustment
Investment Securities	73,809,706,168	46,407,773,958	(27,401,932,210)	-37.13%	Reclassification/ Revaluation
Current Tax Assets	2,346,103,943	2,927,032,365	580,928,422	24.76%	Change in profit
Investment in Subsidiaries	-	-	-	0.00%	
Investment in Associates	2,194,195,884	2,059,346,477	(134,849,407)	0.00%	Revaluation of unquoted shares
Investment Property	205,738,502	205,738,502	-	0.00%	
Property and Equipment	13,231,867,780	13,302,874,848	71,007,068	0.54%	Additional Adjustment
Goodwill and Intangible assets	22,251,984	22,251,984	-	0.00%	
Deferred Tax Assets	-	-	-	0.00%	
Other Assets	6,826,331,534	8,946,768,726	2,120,437,192	31.06%	Reclassification
Total Assets	339,479,503,068	340,353,227,653	873,724,585	0.26%	

Liabilities					
Due to Bank and Financial Institutions	476,582,133	476,582,133	-	0.00%	
Due to Nepal Rastra Bank	-	-	-	-	
Derivative Financial Instruments	3,321,660,000	3,321,660,000	-	0.00%	
Deposits from Customers	283,083,745,209	283,083,745,209	-	0.00%	
Borrowings	-	-	-	-	
Current Tax Liabilities	-	-	-	0.00%	
Provisions	99,819,578	142,235,769	42,416,191	42.49%	
Deferred Tax Liabilities	4,271,120,978	4,039,288,771	(231,832,207)	-5.43%	FMV Change Effect and Actuarial valuation Changes
Other Liabilities	6,883,706,502	10,159,085,084	3,275,378,582	47.58%	Reclassification
Debt securities issued	3,494,939,268	3,494,939,268	-	0.00%	
Subordinated Liabilities	-	-	-	-	
Total Liabilities	301,631,573,668	304,717,536,234	3,085,962,566	1.02%	
Equity					
Share Capital	14,694,022,928	14,694,022,928	-	0.00%	
Share Premium	-	-	-	0.00%	
Retained Earnings	769,308,377	(965,074,675)	(1,734,383,053)	-225.45%	Additional provision by Auditor/interest rebate/all other adjustments
Reserves	22,384,598,095	21,906,743,166	(477,854,929)	-2.13%	Impact of all adjustments
Total equity attributable to equity holders	37,847,929,400	35,635,691,419	(2,212,237,981)	-5.85%	Impact of all adjustments
Non-controlling interest	-	-	-	0.00%	
Total Equity	37,847,929,400	35,635,691,419	(2,212,237,981)	-5.85%	Impact of all adjustments
Total Liabilities and Equity	339,479,503,068	340,353,227,653	873,724,585	0.26%	Impact of all adjustments

Statement of Profit or Loss

Particulars	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reason for Variance
			In Amount	In %	
Interest income	25,252,960,874	25,075,564,947	(177,395,927)	-0.70%	Adjustment of Interest Rebate and other adjustments
Interest expense	16,450,850,431	16,440,796,684	(10,053,747)	-0.06%	Lease Accounting/ Staff loan amortization
Net interest income	8,802,110,443	8,634,768,263	(167,342,181)	-1.90%	
Fees and commission income	1,335,082,986	1,341,034,240	5,951,254	0.45%	Agency income
Fees and commission expense	112,173,376	233,296,513	121,123,138	107.98%	Reclassification
Net fee and commission income	1,222,909,610	1,107,737,727	(115,171,883)	-9.42%	Impact of above adjustments

Net interest and commission income	10,025,020,053	9,742,505,989	(282,514,064)	-2.82%	Impact of above adjustments
Net trading income	112,447,871	113,457,813	1,009,942	0.90%	Revaluation
Other operating income	460,783,312	471,251,694	10,468,382	2.27%	Additional Adjustment
Total operating income	10,598,251,236	10,327,215,497	(271,035,740)	-2.56%	Impact of all adjustments
Impairment charge/(reversal) for loans and other losses	2,596,682,607	4,755,258,138	2,158,575,531	83.13%	Additional Impairment
Net operating income	8,001,568,629	5,571,957,358	(2,429,611,271)	-30.36%	Impact of all adjustments
Operating expense					
Personnel expenses	3,740,800,142	3,554,769,997	(186,030,145)	-4.97%	Additional Adjustments
Other Operating expenses	1,074,836,479	953,713,341	(121,123,138)	-11.27%	Reclassification
Depreciation and Amortization	376,814,629	380,020,584	3,205,954	0.85%	Lease Accounting
Operating Profit	2,809,117,379	683,453,437	(2,125,663,942)	-75.67%	Impact of all adjustments
Non-operating Income	82,409,188	82,409,188	-	0.00%	
Non-operating expense	-	-	-		
Profit before income tax	2,891,526,566	765,862,624	(2,125,663,942)	-73.51%	Impact of all Adjustments
Income tax expense					
Current Tax	918,787,928	403,156,761	(515,631,167)	-56.12%	Decrease in profit, provision done for tax related to FY 2060/61 and 2061/62 as per Supreme court decision
Deferred Tax	315,906,809	334,285,827	18,379,017	5.82%	Impact of all Adjustments
Profit/(loss) for the period	1,656,831,829	28,420,037	(1,628,411,792)	-98.28%	Increase in Impairment
Other Comprehensive income	(297,198,447)	(881,024,636)	(583,826,189)	196.44%	Valuation of Unquoted shares and Actuarial Adjustments
Total Comprehensive income	1,359,633,382	(852,604,599)	(2,212,237,981)	-162.71%	Impact of all Adjustments



नेपाल राष्ट्र बैंक बैंक सुपरिवेक्षण विभाग



दरबारमार्ग, काठमाडौं ।

फोन नं.: ४४१९८०५,७

फ्याक्स नं.: ४४१०१५९

Site: www.nrb.org.np

Email: bsd@nrb.org.np

पोष्ट बक्स:७३

च. त. २०६.

प.सं: बै.सु.वि./अफसाइट/२०/२०८१-०८२

मिति : २०८१/१०/१३

नेपाल बैंक लिमिटेड,
काठमाडौं

विषय: वित्तीय विवरण प्रकाशन सम्बन्धमा ।

महाशय,

त्यस बैंकबाट पेश गरिएका वित्तीय विवरण तथा अन्य कागजातका आधारमा यस बैंकद्वारा जारी गरिएको एकीकृत निर्देशन नं.४/०८१ को बुँदा नं.१(भक) मा भएको व्यवस्था बमोजिम आ.व. २०८०/८१ को वार्षिक वित्तीय विवरण वार्षिक साधारण सभामा स्वीकृतिको लागि पेश गर्ने प्रयोजनार्थ देहायका निर्देशन सहित सार्वजनिक गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार जानकारी गराउँदछु ।

बैंकको वित्तीय विवरण माथि लेखापरीक्षकद्वारा राय व्यक्त गर्दा Emphasis of Matter Paragraph मा उल्लेख गरेका निम्न बुँदाका सम्बन्धमा बैंकको लेखापरीक्षण समितिमा त्रैमासिक रुपमा छलफल गरी त्रयमासिक प्रगति विवरण सहितको प्रतिवेदन यस विभाग समक्ष पेश गर्नुहनु ।


१. वित्तीय विवरणको अनुसूची ४.१६ Other Assets मा प्रस्तुत भए अनुसारको रु.१ अर्ब १२ करोडको balance confirmation लिनुहुन र सो मध्ये ६४.७३ करोड reconcile गर्नुहुन ।

२. वित्तीय विवरणको अनुसूची ४.२३ Other Liabilities मा प्रस्तुत भए अनुसारको रु.१ अर्ब ४७ करोडको balance confirmation लिनुहुन र सो मध्ये ८ करोड reconcile गर्नुहुन ।

३. लेखापरीक्षण प्रतिवेदनमा उल्लेख गरिएका कैफियतहरु पूर्णरूपले सुधार गर्न तथा त्यस्ता कैफियतहरु पुनः दोहोरिन नदिने आवश्यक व्यवस्था मिलाउनुहुन ।

उपरोक्त निर्देशनहरुलाई त्यस बैंकको वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित गर्नुहुन ।

भवदीय,


(अभिषेक खनाल)
सहायक निर्देशक

बोधार्थ

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



नेपाल बैंकको **आधुनिक** कार्ड सुविधाहरू... के तपाईंले प्रयोग गर्नुभयो...



कल सेन्टर: ०१-५९७९११११



NBL INSTANT ATM CARD



NBL TRAVEL CARD



NBL PREPAID/DOLLAR CARD



NBL CREDIT CARD



NBL VISA ATM CARD



प्रादेशिक कार्यालय तथा शाखा सञ्जाल

कोशी प्रदेश	प्रादेशिक कार्यालय		विराटनगर, मोरङ
सि.नं.	शाखा कार्यालय	ठेगाना	सम्पर्क नं. इमेल
१	भद्रपुर	भद्रपुर न.पा.३, भ्रपा	०२३-५२३१९४ ०२३-५२३०४५ bhadrapur@nepalbank.com.np
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३	सिटी अफिस धरान	धरान उ.म.न.पा.४, सुनसरी	०२५-५२०४१३ ०२५-५७००८४ dharanco@nepalbank.com.np
४	रंगेली	रंगेली न.पा.१, मोरङ	०२१-५८००६२ ०२१-५८०६६२ rangeli@nepalbank.com.np
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१८	काँकडभिन्डा	मेची न.पा.१०, भ्रपा	०२३-५६६०५१ ०२३-५६६२५१ kakadvitta@nepalbank.com.np
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२७	खाँदवारी	खाँदवारी न.पा.१, संखुवासभा	०२९-५६२२८४	khandbari@nepalbank.com.np
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३०	सिरिजङ्गा	सिरिजङ्गा गा.पा.४, ताप्लेजुङ्ग	९८५२६६०६८८	sirijungba@nepalbank.com.np
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३५	रवि	मिक्लाजुङ्ग गा.पा.४, पाँचथर	०२४-४१२१५५	rabi@nepalbank.com.np
३६	धनकुटा	धनकुटा न.पा.७, धनकुटा	०२६-५९०६२३ ०२६-५९०६२४	dhankuta@nepalbank.com.np
३७	बसन्तपुर	लालिगुरास न.पा.२, तेह्रथुम	०२६-४०२१०९	basantapur@nepalbank.com.np
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सि.नं.	शाखा कार्यालय	ठेगाना	सम्पर्क नं.	इमेल
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२	सिटी अफिस जनकपुर	जनकपुर उ.म.न.पा.१, धनुषा	०४१-५९०१७० ०४१-५९०१७१	janakpurco@nepalbank.com.np
३	राजविराज	राजविराज न.पा.३, सप्तरी	०३१-५२२२८७	rajbiraj@nepalbank.com.np
४	कलैया	कलैया उ.म.न.पा.४, बारा	०५३-५५०००८ ०५३-५५१४३८	kalaiya@nepalbank.com.np
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८	रामजानकी	जनकपुर उ.म.न.पा.६, धनुषा	०४१-५९०३१७ ०४१-५९०३१८	ramjanaki@nepalbank.com.np
९	सिटी अफिस विरगंज	वीरगंज म.न.पा.३, पर्सा	०५१-५२२६०० ०५१-५२२२३४	birgunjco@nepalbank.com.np
१०	श्रीपुर	वीरगंज म.न.पा.१६, पर्सा	०५१-५२२८०८ ०५१-५२२८०९	shreepur@nepalbank.com.np
११	मटिहानी	मटिहानी न.पा.८, महोत्तरी	०४४-५४००९० ०४४-५४००९१	matihani@nepalbank.com.np
१२	कन्चनपुर	कन्चनरुप न.पा.८, सप्तरी	०३१-५६००११	kanchanpur@nepalbank.com.np

१३	चन्द्रनिगाहापुर	चन्द्रपुर न.पा. ४, रौतहट	०५५-५४०७१२	chandranigahapur@nepalbank.com.np
१४	गौशाला	गौशाला न.पा.१, महोत्तरी	०४४-५५६९४५	gaushala@nepalbank.com.np
१५	जितपुर	सिमरा उ.म.न.पा.७, बारा	०५३-४९२०७०	jeetpur@nepalbank.com.np
१६	गोदार	गणेशमान चारनाथ न.पा.७, धनुषा	०४९-४९३००९	godar@nepalbank.com.np
१७	बयलबास	ईश्वरपुर न.पा.२, सर्लाही	०४६-५७५९३५	bayalbas@nepalbank.com.np
१८	कटहरिया	कटहरिया न.पा.८, रौतहट	९८५५०४४६०५	kathariya@nepalbank.com.np
१९	फत्तेपुर	सप्तकोशी न.पा.१, सप्तरी	०३९-५५०२२०	phattepur@nepalbank.com.np
२०	आर्दशनगर	वीरगंज म.न.पा.१३, पर्सा	०५९-५९९०५९ ०५९-५९९०४६ ०५९-५९९२३०	adarshanagar@nepalbank.com.np
२१	गोलबजार	गोलबजार न.पा.६, सिराहा	०३३-५४०३५३	golbazar@nepalbank.com.np
२२	हरिवन	हरिवन न.पा.९, सर्लाही	०४६-५३०६२० ०४६-५३०६९९	hariwan@nepalbank.com.np
२३	बरहथवा	बरहथवा न.पा.५, सर्लाही	०४६-५४०३९२ ०४६-५४००९०	barahathawa@nepalbank.com.np
२४	सिराहा	सिराहा न.पा.१, सिराहा	०३३-५२०२८३	siraha@nepalbank.com.np
२५	महुवन	सखुवा पर्सौनी गा.पा.५, पर्सा	०५९-४९९८९७	mahuwan@nepalbank.com.np
२६	हरिपुर	हरिपुर न.पा.२, सर्लाही	०४६-४९९२००	haripur@nepalbank.com.np
२७	समनपुर	गढीमाई न.पा.४, रौतहट	९८५५०४२०६३ ९८५५०४७९९५	samanpur@nepalbank.com.np
२८	कल्याणपुर	खड्ग न.पा.७, सप्तरी	०३९-५४०४५९	kalyanpur@nepalbank.com.np
२९	बर्दिबास	बर्दिबास न.पा.१४, महोत्तरी	०४४-५५०७५८ ०४४-५५०७६३	bardibas@nepalbank.com.np
३०	राजदेवी	राजदेवी न.पा.४, रौतहट	९८५५०५६९३५	rajdevi@nepalbank.com.np
३१	सर्लाही पर्सा	पर्सा गा.पा.५, सर्लाही	९८५४०५०२६३	sarlahiparsa@nepalbank.com.np
३२	भवानीपुर	बसवरिया गा.पा.३, सर्लाही	९८५४०३५५४०	bhawanipur@nepalbank.com.np
३३	सबैला	सबैला न.पा.३, धनुषा	९८५४०३००८२	sabaila@nepalbank.com.np
३४	निजगढ	निजगढ न.पा.९, बारा	०५३-५४०२९२ ०५३-५४०४९२	nijgadh@nepalbank.com.np
३५	मिर्चैया	मिर्चैया न.पा.६, सिराहा	९८५२८३७३९२	mirchaiya@nepalbank.com.np
३६	महेन्द्रनगर धनुषा	क्षिरेश्वरनाथ न.पा.५, धनुषा	९८५४०२०३८५	mahendranagardhanusa@nepalbank.com.np

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सि.नं.	शाखा कार्यालय	ठेगाना	सम्पर्क नं.	इमेल
१	काठमाडौं बैकिङ्ग अफिस	काठमाडौं म.न.पा.२२, काठमाडौं	०१-४२२३७९२ ०१-५३४७९९९	kbo@nepalbank.com.np
२	बनेपा	बनेपा न.पा.१०, काभ्रे	०११-६६२३०३ ०११-६६९९२२	banepa@nepalbank.com.np
३	ललितपुर	ललितपुर म.न.पा.१६, ललितपुर	०१-५५३३२०४ ०१-५५२३४९८	lalitpur@nepalbank.com.np
४	भक्तपुर	भक्तपुर न.पा.१०, भक्तपुर	०१-६६२००९६	bhaktapur@nepalbank.com.np

५	भेडासिं	काठमाडौं म.न.पा.२५, काठमाडौं	०१-५३२१८७४ ०१-५३२८५६९	bhedasingh@nepalbank.com.np
६	सिटी अफिस नारायणगढ	भरतपुर म.न.पा.३, चितवन	०५६-५९६७५७ ०५६-५९६७६७	narayangadhco@nepalbank.com.np
७	सिटी अफिस हेटौंडा	हेटौंडा उ.म.न.पा.४, मकवानपुर	०५७-५२०७२९ ०५७-५२००१०	hetaudaco@nepalbank.com.np
८	त्रिशुली	विदुर न.पा.२, नुवाकोट	०१०-५६०६०८ ०१०-५६०१५५	trisuli@nepalbank.com.np
९	पुतलीसडक	काठमाडौं म.न.पा.३३, काठमाडौं	०१-४०१२५८५ ०१-४०१२५८८	putalisadak@nepalbank.com.np
१०	पाटन औद्योगिक क्षेत्र	ललितपुर म.न.पा.१५, ललितपुर	०१-५५२१४१३ ०१-५५३६५८२	pie@nepalbank.com.np
११	बालाजु	काठमाडौं म.न.पा.१६, काठमाडौं	०१-४३५०२५९ ०१-४३६२०१७	bie@nepalbank.com.np
१२	कालिमाटी	काठमाडौं म.न.पा.१३, काठमाडौं	०१-५९०६६९२ ०१-५९०६६९३	kalimati@nepalbank.com.np
१३	किर्तिपुर	किर्तिपुर न.पा.१०, काठमाडौं	०१-४३३२६३७	kirtipur@nepalbank.com.np
१४	सांखु	शंखरापुर न.पा.७, काठमाडौं	०१-४४५०६६७ ०१-४४५०१९१	sankhu@nepalbank.com.np
१५	रत्ननगर	रत्ननगर न.पा.२, चितवन	०५६-५६०२१० ०५६-५६०७२८	ratnanagar@nepalbank.com.np
१६	लाजिम्पाट	काठमाडौं म.न.पा.२, काठमाडौं	०१-४४१४९४०	lazimpat@nepalbank.com.np
१७	हेटौंडा औद्योगिक क्षेत्र	हेटौंडा उ.म.न.पा.८, मकवानपुर	०५७-५२०७२९ ०५७-५२००१०	hetaudaco@nepalbank.com.np
१८	चौतारा	चौतारा साँगाचोकगढी न.पा.७, सिन्धुपाल्चोक	०११-६२०१०५	chautara@nepalbank.com.np
१९	चावहिल	काठमाडौं म.न.पा.७, काठमाडौं	०१-४५६६९७६ ०१-४५६६३३२	chabahil@nepalbank.com.np
२०	क्षेत्रपाटी	काठमाडौं म.न.पा.१७, काठमाडौं	०१-४२६३९२९ ०१-४२५४०३०	chhetrapati@nepalbank.com.np
२१	चापागाउँ	गोदावरी न.पा.११, ललितपुर	०१-५५७०५१४	chapagaun@nepalbank.com.np
२२	रामपुर	भरतपुर म.न.पा.१७, चितवन	०५६-५९१९७७ ०५६-५९२१४१	rampur@nepalbank.com.np
२३	पनौती	पनौती न.पा.६, काभ्रे	०११-४४०५९१	panauti@nepalbank.com.np
२४	जोरपाटी	गोकर्णेश्वर न.पा.७, काठमाडौं	०१-५१३४३९७ ०१-५१३४३९८	jorpati@nepalbank.com.np
२५	पालुङ्ग	थाहा न.पा.४, मकवानपुर	०५७-४०००१९	palung@nepalbank.com.np
२६	गितानगर	भरतपुर म.न.पा.६, चितवन	०५६-४००२२५	geetanagar@nepalbank.com.np
२७	धुन्चे	गोसाइकुण्ड गा.पा.६, रसुवा	०१०-५४०२७८	dhunche@nepalbank.com.np
२८	पाँचखाल	पाँचखाल न.पा.३, काभ्रे	०११-४९९११८ ०११-४९९००८	panchkhal@nepalbank.com.np
२९	चरिकोट	भिमेश्वर न.पा.३, दोलखा	०४९-४२११५५ ०४९-४२१८५५	charikot@nepalbank.com.np

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३१	कुण्डोल	ललितपुर म.न.पा.१०, ललितपुर	०१-५४३९७४७ ०१-५४२२०४०	kupondole@nepalbank.com.np
३२	थानकोट	चन्द्रागिरी न.पा.३, काठमाडौं	०१-४३९२९८४ ०१-४३९३४३८	thankot@nepalbank.com.np
३३	मेलम्ची	मेलम्ची न.पा.११, सिन्धुपाल्चोक	०११-४०१०१६ ०११-४०१०१७	melamchi@nepalbank.com.np
३४	थैव	गोदावरी न.पा.१४, ललितपुर	०१-५०१४७८५ ०१-५०१४७८६	thaiba@nepalbank.com.np
३५	जावलाखेल	ललितपुर म.न.पा.४, ललितपुर	०१-५५४७११८	jawalakhel@nepalbank.com.np
३६	पर्सबजार	खैरहनी न.पा.८, चितवन	०५६-५८३९९५ ०५६-५८३९७५	parsabazar@nepalbank.com.np
३७	सैनिक	काठमाडौं म.न.पा.२२, काठमाडौं	०१-५९१७०३७ ०१-५९१७२१०	sainik@nepalbank.com.np
३८	कान्तिपथ	काठमाडौं म.न.पा.३०, काठमाडौं	०१-५३४४९५६ ०१-५३४४९५७	kantipath@nepalbank.com.np
३९	खिम्ती बेंसी	लिखु तामाकोशी गा.पा.६, रामेछाप	०४८-४११०४८	khimtibesi@nepalbank.com.np
४०	थिमी	मध्यपुर थिमी न.पा.४, भक्तपुर	०१-५०९३३८० ०१-५०९३४८२	thimi@nepalbank.com.np
४१	महाराजगञ्ज	काठमाडौं म.न.पा.४, काठमाडौं	०१-४७२१५५२ ०१-४७२१६५९	maharajgunj@nepalbank.com.np
४२	कोटेश्वर	काठमाडौं म.न.पा.३२, काठमाडौं	०१-४६१०७०९ ०१-४६१०८०९	koteshwor@nepalbank.com.np
४३	दुधौली	दुधौली न.पा.९, सिन्धुली	०४७-४१२०७४ ०४७-४१२०८४	dudhauri@nepalbank.com.np
४४	धादिङ्ग बेंसी	निलकण्ठ न.पा.३, धादिङ्ग	०१०-५२००९६	dhadingbesi@nepalbank.com.np
४५	बानेश्वर	काठमाडौं म.न.पा.१०, काठमाडौं	०१-४७९२६८३	baneshwor@nepalbank.com.np
४६	सानो पोखरा	हेटौंडा उ.म.न.पा.५, मकवानपुर	०५७-५२१५१८ ०५७-५२१६१८	sanopokhara@nepalbank.com.np
४७	सिंगटी	कालिन्चोक गा.पा.३, दोलखा	०४९-४१०१२२	singati@nepalbank.com.np
४८	खोपासी	पनौती न.पा.१०, काभ्रे	०११-४१०००१	khopasi@nepalbank.com.np
४९	हाडीगाउँ	काठमाडौं म.न.पा.५, काठमाडौं	०१-४४२५९०९	hadigaun@nepalbank.com.np
५०	भम्सीखेल	ललितपुर म.न.पा.३, ललितपुर	०१-५५५३७४५ ०१-५५५३९४५	jhamsikhel@nepalbank.com.np
५१	इमाडोल	महालक्ष्मी न.पा.४, ललितपुर	०१-५२०३०२९	imadol@nepalbank.com.np
५२	सूर्यविनायक	सूर्यविनायक न.पा.५, भक्तपुर	०१-५७०८०५० ०१-५७०८०५१	suryabinayak@nepalbank.com.np
५३	हात्तीगौडा	बुढानिलकण्ठ न.पा.८, काठमाडौं	०१-५९०७०६९ ०१-५९०७०७९	hattigauda@nepalbank.com.np
५४	नयाँबजार	काठमाडौं म.न.पा.१६, काठमाडौं	०१-४३५५८११ ०१-४३५५७११	nayabazar@nepalbank.com.np

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५८	कलंकी	काठमाडौं म.न.पा.१४, काठमाडौं	०१-५२३४२६१	kalanki@nepalbank.com.np
५९	रानीवन	नागर्जुन न.पा.१, काठमाडौं	९८५१३३५९७५	raniban@nepalbank.com.np
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६१	सीतापाइला	काठमाडौं म.न.पा.१५, काठमाडौं	०१-५३१२३४७	sitapaila@nepalbank.com.np
६२	ग्रीनल्याण्ड	टोखा न.पा.६, काठमाडौं	०१-५९१२०६० ०१-५९१२०६१	greenland@nepalbank.com.np
६३	हाकिमचोक	भरतपुर म.न.पा.१०, चितवन	०५६-४९४३१९ ०५६-४९४३२०	hakimchowk@nepalbank.com.np
६४	कौशलटार	मध्यपुर थिमी न.पा.३, भक्तपुर	०१-५९१२७७२ ०१-५९१२७७३	kaushaltar@nepalbank.com.np
६५	दुवाकोट	चाँगुनारायण न.पा.२, भक्तपुर	०१-५९१७५५१ ०१-५९१७५५२	duwakot@nepalbank.com.np
६६	खुमलटार	ललितपुर म.न.पा.१४, ललितपुर	०१-५२३०९८४ ०१-५२३०९८५	khumaltar@nepalbank.com.np
६७	गोंगबु	टोखा न.पा.९, काठमाडौं	०१-५९१४६९४ ०१-५९१४७९४	gongabu@nepalbank.com.np
६८	चित्लाङ्ग	थाहा न.पा.९, मकवानपुर	९८५१३६०१६२	chitlang@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	०६१-५२०१५४ ०६१-५३२५८६	pokharaco@nepalbank.com.np
२	बाग्लुङ्ग	बाग्लुङ्ग न.पा.२, बाग्लुङ्ग	०६८-५२०१५५ ०६८-५२०२९५	baglung@nepalbank.com.np
३	दमौली	व्यास न.पा.२, तनहुँ	०६५-५६३१५५ ०६५-५६३९५५	damauli@nepalbank.com.np
४	म्याग्दी बेनी	बेनी न.पा.७, म्याग्दी	०६९-५२००५५	myagdibeni@nepalbank.com.np
५	कुश्मा	कुश्मा न.पा.६, पर्वत	०६७-४२१२६० ०६७-५२०१५५	kushma@nepalbank.com.np
६	जोमसोम	घरपोक्षोड गा.पा.४, मुस्ताङ्ग	०६९-४४००५५	jomsom@nepalbank.com.np
७	स्याङ्गजा	पुतलीबजार न.पा.१, स्याङ्गजा	०६३-४२४१५५ ०६३-४२४५१४	syangja@nepalbank.com.np
८	खैरेनीटार	शुक्लागण्डकी न.पा.७, तनहुँ	०६५-४१२२५४ ०६५-४१२२५५	khairenitar@nepalbank.com.np
९	वालिङ्ग	वालिङ्ग न.पा.८, स्याङ्गजा	०६३-४४०११४	waling@nepalbank.com.np
१०	बगर	पोखरा म.न.पा.१, कास्की	०६१-५२०३५४ ०६१-५३०६४८	bagar@nepalbank.com.np

११	डुम्रे	बन्दीपुर गा.पा.१, तनहुँ	०६५-५८०१९६	dumre@nepalbank.com.np
१२	बुर्तिवाङ्ग	ढोरपाटन न.पा.१, बाग्लुङ्ग	०६८-४१००१८	burtibang@nepalbank.com.np
१३	गल्कोट	गल्कोट न.पा.५, बाग्लुङ्ग	०६८-४११००२	galkot@nepalbank.com.np
१४	चामे मनाङ्ग	चामे गा.पा.४, मनाङ्ग	०६६-४४०१५५	chamemanang@nepalbank.com.np
१५	आरूङ्गखोला	मध्यविन्दु न.पा.१०, नवलपुर	०६१-५५५००७ ०६१-५५५००८	aarungkhola@nepalbank.com.np
१६	सुन्दरबजार	सुन्दरबजार न.पा.९, लमजुङ्ग	०६६-४०२१५५ ०६६-४०२१७५	sundarbazar@nepalbank.com.np
१७	सुन्तलेटार	चापाकोट न.पा.९, स्याङ्गजा	०६३-४१११३५	suntaletar@nepalbank.com.np
१८	पृथ्वीचोक	पोखरा म.न.पा.९, कास्की	०६१-५२८८१९ ०६१-५२०२७०	prithivichowk@nepalbank.com.np
१९	बेंशीसहर	बेंशीसहर न.पा.१, लमजुङ्ग	०६६-५२०७८५	beshisahar@nepalbank.com.np
२०	तालचोक	पोखरा म.न.पा.२७, कास्की	०६१-५६११५० ०६१-५६११५५	taalchowk@nepalbank.com.np
२१	हेम्जा	पोखरा म.न.पा.२५, कास्की	०६१-४००५०० ०६१-४००५०१	hemja@nepalbank.com.np
२२	विरौटा	पोखरा म.न.पा.१७, कास्की	०६१-४६८०७०	birauta@nepalbank.com.np
२३	कावासोती	कावासोती न.पा.८, नवलपुर (बर्दघाट सुस्ता पूर्व)	०७८-५४११९६ ०७८-५४११९७	kawasoti@nepalbank.com.np
२४	नार्फु	नार्पाभूमी गा.पा.३, मनाङ्ग	९८५६०४९००१	narphu@nepalbank.com.np
२५	जौवारी	सिरान्चोक गा.पा.८, गोरखा	९८५६०७४८३०	jaubari@nepalbank.com.np
२६	अमरसिंह चोक	पोखरा म.न.पा.१०, कास्की	०६१-५८२६६५ ०६१-५८२६८५	amarsinghchowk@nepalbank.com.np
२७	दुईपिप्ले	मध्यनेपाल न.पा.४, लमजुङ्ग	९८४६९४०२०१	duipiple@nepalbank.com.np
२८	चोरमारा	मध्यविन्दु न.पा.७, नवलपुर	०७८-४१०१४८	chormara@nepalbank.com.np
२९	लेकसाइड	पोखरा म.न.पा.६, कास्की	०६१-५९०९७५	lakeside@nepalbank.com.np
३०	मोदी	मोदी गा.पा.२, पर्वत	०६७-४१०१२४	modi@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	०८१-५३१३२१ ०८१-५३५६४६	nepalgunjco@nepalbank.com.np
२	सिद्धार्थनगर	सिद्धार्थनगर न.पा.८, रुपन्देही	०७१-५७०६४६ ०७१-५७०१३५	siddharthanagar@nepalbank.com.np
३	कृष्णनगर	कृष्णनगर न.पा.२, कपिलवस्तु	०७६-५२०८४९ ०७६-५२००२२	krishnanagar@nepalbank.com.np
४	पाल्पा	तानसेन न.पा.४, पाल्पा	०७५-५२२६५४ ०७५-५२०१३०	palpa@nepalbank.com.np
५	दाङ्ग	घोराही उ.म.न.पा.१४, दाङ्ग	०८२-५६०१६६ ०८२-५६००१२	dang@nepalbank.com.np
६	राजापुर	राजापुर न.पा.१, बर्दिया	०८४-४६०१५५	rajapur@nepalbank.com.np

७	प्युठान	मल्लरानी गा.पा.४, प्युठान	०८६-४२००५०	pyuthan@nepalbank.com.np
८	सिटी अफिस खस्यौली	बुटवल उ.म.न.पा.४, रुपन्देही	०७१-५४१०३६ ०७१-५३०२९१	khasyaulico@nepalbank.com.np
९	रोल्पा	रोल्पा न.पा.२, रोल्पा	०८६-४४०२९३ ०८६-४४०११५	rolpa@nepalbank.com.np
१०	धम्बोजी	नेपालगञ्ज उ.म.न.पा.१, बाँके	०८१-५३२१३० ०८१-५३०२०५	dhamboji@nepalbank.com.np
११	मणिग्राम	तिलोत्तमा न.पा.५, रुपन्देही	०७१-५६२७२५	manigram@nepalbank.com.np
१२	सानोश्री	मधुवन न.पा.६, बर्दिया	०८४-४४००६५	sanoshree@nepalbank.com.np
१३	घर्तिगाउँ	माडी गा.पा.२, रोल्पा	०८६-४१६०२४	ghartigaun@nepalbank.com.np
१४	मुर्गिया	सैनामैना न.पा.३, रुपन्देही	०७१-४४०३६३	murgiya@nepalbank.com.np
१५	कोहलपुर	कोहलपुर न.पा.११, बाँके	०८१-५४०२०६ ०८१-५४०५२०	kohalpur@nepalbank.com.np
१६	रुकुमकोट	सिस्ने गा.पा.६, रुकुम पूर्व	०८८-४१३०८७	rukumkot@nepalbank.com.np
१७	ठुटे पिपल	ओम सतिया गा.पा.१, रुपन्देही	०७१-४२९४९७	thutepipal@nepalbank.com.np
१८	चन्द्रौटा	शिवराज न.पा.५, कपिलवस्तु	०७६-५४०३९४	chandrauta@nepalbank.com.np
१९	शान्तिपुर	चन्द्रकोट गा.पा.४, गुल्मी	०७९-४२००५६ ०७९-४२००५७	shantipur@nepalbank.com.np
२०	गुलरिया	गुलरिया न.पा.५, बर्दिया	०८४-४२०५०२ ०८४-४२१२०६	gulariya@nepalbank.com.np
२१	पाल्हीनन्दन	पाल्हीनन्दन गा.पा.३, नवलपरासी (बर्दघाट सुस्ता पूर्व)	९८५७०४६८५४	palhinandan@nepalbank.com.np
२२	तुल्सीपुर	तुल्सीपुर उ.म.न.पा.६, दाङ्ग	०८२-५२३४८५ ०८२-५२३४८४	tulsipur@nepalbank.com.np
२३	छहरा	रैनादेवी छहरा गा.पा.४, पाल्पा	०७५-६२००६०	chhahara@nepalbank.com.np
२४	लुङ्ग्री	लुङ्ग्री गा.पा.५, रोल्पा	९७६९१४६९८७	lungri@nepalbank.com.np
२५	ठाकुरद्वारा	ठाकुरबाबा न.पा.९, बर्दिया	०८४-४०२०९४	thakurdwara@nepalbank.com.np
२६	सन्धिखर्क	सन्धिखर्क न.पा.१, अर्घाखाँची	०७७-४२०८९२	sandhikharka@nepalbank.com.np
२७	बिजुवार	प्युठान न.पा.४, प्युठान	०८६-४६०६९९	bijuwar@nepalbank.com.np
२८	सिसहनिया	राप्ती गा.पा.५, दाङ्ग	०८२-४०२१११ ०८२-४०२११२	sisahaniya@nepalbank.com.np
२९	भिङ्ग्री	स्वर्गद्वारी न.पा.४, प्युठान	०८६-४००१८३	bhingri@nepalbank.com.np
३०	वामीटक्सार	मुसिकोट न.पा.७, गुल्मी	०७९-४१२२१५	wamitaksar@nepalbank.com.np
३१	बाणगंगा	बाणगंगा न.पा.४, कपिलवस्तु	०७६-५५०३८७	banganga@nepalbank.com.np
३२	लमही	लमही न.पा.९, दाङ्ग	०८२-५९००५९	lamahi@nepalbank.com.np
३३	तम्घास	रेसुङ्गा न.पा.८, गुल्मी	०७९-५२१२८	tamgas@nepalbank.com.np
३४	चौराहा	बुटवल उ.न.पा.९, रुपन्देही	०७१-५९१०९२ ०७१-५९१०४१	chauraha@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	salyan@nepalbank.com.np
२	जाजरकोट	भेरी न.पा.४, जाजरकोट	०८९-४३०२१९	jajarkot@nepalbank.com.np
३	रुकुम	मुसिकोट न.पा.१, रुकुम	०८८-५३००९३ ०८८-५३०३५०	rukum@nepalbank.com.np
४	डोल्पा	ठुली भेरी न.पा.३, डोल्पा	०८७-५५००८४	dolpa@nepalbank.com.np
५	विरेन्द्रनगर	विरेन्द्रनगर न.पा.६, सुर्खेत	०८३-५२०२६४	birendranagar@nepalbank.com.np
६	बागचौर	बागचौर न.पा.२, सल्यान	०८८-४१२०९३	bagchaur@nepalbank.com.np
७	जगदुल्ला	जगदुल्ला गा.पा.२, डोल्पा	९८४९३२८३५८	jagadulla@nepalbank.com.np
८	काइके	काइके गा.पा.२, डोल्पा	९८६८९७०६११	kaike@nepalbank.com.np
९	चौरजहारी	चौरजहारी न.पा.१, रुकुम	०८८-४०११५०	chaurjahari@nepalbank.com.np
१०	जुम्ला	चन्दननाथ न.पा.५, जुम्ला	०८७-५२०७०८	jumla@nepalbank.com.np
११	दैलेख	नारायण न.पा.१, दैलेख	०५९-००४०८९	dailekh@nepalbank.com.np
१२	सुर्खेत	विरेन्द्रनगर न.पा.४, सुर्खेत	०८३-५९०९७५ ०८३-५९०९७६	surkhet@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	tikapur@nepalbank.com.np
२	धनगढी	धनगढी उ.म.न.पा.१, कैलाली	०९१-४१७८०४ ०९१-४१७४६५	dhangadhi@nepalbank.com.np
३	महेन्द्रनगर	भिमदत्त न.पा.४, कञ्चनपुर	०९९-५२१२८५	mahendranagar@nepalbank.com.np
४	भलारी	शुक्लाफाँटा न.पा.१०, कञ्चनपुर	०९९-५४००६८	jhalari@nepalbank.com.np
५	डडेल्धुरा	अमरगढी न.पा.२, डडेल्धुरा	०९६-४१०२५०	dadeldhura@nepalbank.com.np
६	जोगबुढा	पर्शुराम न.पा.२, डडेल्धुरा	०९६-४११००९	jogbudha@nepalbank.com.np
७	त्रिवेणी	त्रिवेणी न.पा.४, बाजुरा	९८५८४८८४७०	triveni@nepalbank.com.np
८	अत्तरिया	गोदावरी न.पा.२, कैलाली	०९१-५५०९८०	attariya@nepalbank.com.np
९	लम्की	लम्की चुहा न.पा.१, कैलाली	०९१-५४०७०६ ०९१-५४०७०७	lamki@nepalbank.com.np
१०	साँफेबगर	साँफेबगर न.पा.३, अछाम	०९७-५९०१३७	sanfebagar@nepalbank.com.np
११	गोकुलेश्वर	शैलेशिखर न.पा.९, दार्चुला	९८५८७८१७८२	gokuleshwor@nepalbank.com.np

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मेची भन्सार कार्यालय
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मेची भन्सार कार्यालय (यात्रु कक्ष)
मेचीनगर न.पा.६, भ्वापा

मेची बहुमुखी क्याम्पस
भद्रपुर न.पा.१५, भ्वापा

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

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

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

रत्न राज्य बहुमुखी क्याम्पस
काठमाडौं म.न.पा.३०, काठमाडौं

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

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

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

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

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

भक्तपुर नगरपालिका कार्यालय
भक्तपुर न.पा.२, भक्तपुर

भक्तपुर मालपोत कार्यालय
भक्तपुर न.पा.१०, भक्तपुर

मालपोत कार्यालय, ललितपुर
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अमृत साइन्स क्याम्पस
काठमाडौं म.न.पा.२६, काठमाडौं

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

खहरे एक्सटेन्सन काउण्टर
त्रिपुरासुन्दरी गा.पा.७, धादिङ्ग

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

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

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

आन्तरिक राजश्व कार्यालय, बाग्लुङ्ग
बाग्लुङ्ग न.पा.२, बाग्लुङ्ग

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पोखरा म.न.पा.१०, कास्की

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गलकोट न.पा.३, बाग्लुङ्ग

कृष्णनगर नगरपालिका कार्यालय
कृष्णनगर न.पा.२, कपिलवस्तु

कृष्णनगर भन्सार कार्यालय
कृष्णनगर न.पा.५, कपिलवस्तु

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

भैरहवा बहुमुखी क्याम्पस
सिद्धार्थनगर न.पा.१२, रुपन्देही

लहान नगरकार्यपालिका कार्यालय
लहान न.पा. १०, लहान

बगनासकाली एक्सटेन्सन काउण्टर
बगनासकाली गा.पा.१, पाल्पा

महेन्द्र बहुमुखी क्याम्पस, धरान
धरान उ.म.न.पा.१०, सुनसरी

बुटवल बहुमुखी क्याम्पस, बुटवल
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त्रिभुवन बहुमुखी क्याम्पस, पाल्पा
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कृष्णनगर न.पा.८, कपिलवस्तु

पद्मोदय चोक, दाङ्ग
घोराही उ.म.न.पा.१५, दाङ्ग

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शारदा न.पा.१, सल्यान

सुदूरपश्चिम विश्वविद्यालय
भिमदत्त न.पा.१८, कञ्चनपुर

जिल्ला प्रशासन कार्यालय, चरिकोट
भिमेश्वर न.पा.६, दोलखा

म्याङलुङ्ग नगरपालिका
म्याङलुङ्ग न.पा.२, तेह्रथुम

राष्ट्रिय बीमा कम्पनी लिमिटेड
काठमाडौं म.न.पा.११, काठमाडौं

आयुर्वेद चिकित्सालय
काठमाडौं म.न.पा.१२, काठमाडौं

महेन्द्र बहुमुखी क्याम्पस, नेपालगञ्ज
नेपालगञ्ज उ.न.पा.१३, बाँके

दुधपाटी एक्सटेन्सन काउण्टर
भक्तपुर न.पा.१७, भक्तपुर

ललितपुर महानगरपालिका कार्यालय
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कैलाली बहुमुखी क्याम्पस, धनगढी
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त्रिभुवन विश्वविद्यालय, प्रिन्सिपलको
कार्यालय
किर्तिपुर न.पा.१०, काठमाडौं

सैनिक कल्याणकारी महानिर्देशनालय,
बलाधिकृत विभाग, जंगी अड्डा
काठमाडौं म.न.पा.११, काठमाडौं

भिमेश्वर नगरपालिका कार्यालय
भिमेश्वर न.पा.३, दोलखा

सुख्खा बन्दरगाह, चोभार
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कालिञ्चोक गाउँपालिका कार्यालय
कालिञ्चोक गा.पा.७, दोलखा

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गोसाईकुण्ड गा.पा.५, रसुवा

मालपोत कार्यालय, हरिवन
हरिवन न.पा.९, सर्लाही

मेचीनगर नगरपालिका कार्यालय
मेचीनगर न.पा.७, भ्वापा

पुतलीबजार नगरपालिका कार्यालय
पुतलीबजार न.पा.१, स्याङ्जा

पोखरा अन्तर्राष्ट्रिय विमानस्थल
पोखरा म.न.पा.१४, कास्की

गौशाला नगरपालिका कार्यालय
गौशाला न.पा.४, महोत्तरी

मध्यपश्चिम विश्वविद्यालय
विरेन्द्रनगर न.पा.८, सुर्खेत

फुङलिङ नगरकार्यपालिका
कार्यालय
फुङलिङ न.पा.७, ताप्लेजुङ

लुम्बिनी प्रदेश सरकार, मुख्यमन्त्री
तथा मन्त्रीपरिषदको कार्यालय
राप्ती गाउँपालिका वडा नं.३, दाङ

ATM स्टेशनहरू

सिटी अफिस विराटनगर	विर्तामोड शाखा	सिटी अफिस धरान	इटहरी शाखा
ईलाम शाखा	तेह्रथुम शाखा	फिदिम शाखा	धुलाबारी शाखा
दमक शाखा	काँकडभिट्टा शाखा	ताप्लेजुङ्ग शाखा	भुम्का शाखा
पाख्रिवास शाखा	विराटचोक शाखा	भद्रपुर शाखा	रंगेली शाखा
न्युट्रि फुड फयाक्ट्री, दुहवी	दुहवी शाखा	भोजपुर शाखा	बुधबारे शाखा
गौरदह शाखा	रवि शाखा	ओखलढुङ्गा शाखा	सल्लेरी शाखा
बसन्तपुर शाखा	धनकुटा शाखा	प्रादेशिक कार्यालय, विराटनगर	मंगलबारे शाखा
गाईघाट शाखा	सिटी अफिस वीरगंज	लाहान शाखा	कन्चनपुर शाखा
मिर्चैया शाखा	फत्तेपुर शाखा	सिटी अफिस जनकपुर	रामजानकी शाखा
गौशाला शाखा	बरहथवा शाखा	सिराहा शाखा	गौर शाखा
बर्दिवास शाखा	मलंगवा शाखा	आर्दशनगर शाखा	हरिवन शाखा
चन्द्रनिगाहापुर शाखा	राजविराज शाखा	कलैया शाखा	मटिहानी शाखा
सवैया शाखा	गोदार शाखा	निजगढ शाखा	काठमाडौं बैकिङ्ग अफिस
बालाजु शाखा	ठिमी शाखा	चावहिल शाखा	जावलाखेल शाखा
गावहाल शाखा	महाराजगञ्ज शाखा	किर्तिपुर शाखा	भक्तपुर दरबार क्षेत्र
मालपोत कार्यालय, कलंकी, काठमाडौं	ATM Lounge, त्रिपुरेश्वर, काठमाडौं	ATM Lounge, नयाँ बानेश्वर, काठमाडौं	गोलबजार शाखा
काठमाडौं मल, सुन्धारा, काठमाडौं	कमलविनायक शाखा	क्षेत्रपाटी शाखा	जोरपाटी शाखा
भेडासिं शाखा	इमाडोल शाखा	कोटेश्वर शाखा	साँखु शाखा
कृपण्डोल शाखा	पाटन औद्योगिक क्षेत्र	कान्तिपथ शाखा	पद्मकन्या क्याम्पस, बागबजार, काठमाडौं
कालिमाटी शाखा	आर आर क्याम्पस, प्रदर्शनी मार्ग, काठमाडौं	चापागाउँ शाखा	हाडीगाउँ शाखा
लाजिम्पाट शाखा	पुतलीसडक शाखा	नयाँ बानेश्वर शाखा	थैव शाखा
नयाँ बजार शाखा	सूर्यविनायक शाखा	पुल्चोक क्याम्पस, पुल्चोक, ललितपुर	भैसेपाटी शाखा
बाखा बजार, थिमी, भक्तपुर	बनेपा शाखा	चौतारा शाखा	मेलम्ची शाखा
त्रिशुली शाखा	पनौती शाखा	चरिकोट शाखा	सिटी अफिस नारायणगढ
सिटी अफिस हेटौंडा	रत्ननगर शाखा	पर्साबजार शाखा	दुधौली शाखा
सानो पोखरा शाखा	धादिङ्गबेंसी शाखा	रामपुर शाखा	धुन्चे शाखा
काँडाघारी शाखा	थानकोट शाखा	सिंगटी शाखा	भुम्सीखेल शाखा
कलंकी शाखा	हात्तीगौडा शाखा	कपन शाखा	खोपासी शाखा
रानीवन शाखा	पाँचखाल शाखा	आयुर्वेद चिकित्सालय, नरदेवी	दुधपाटी एक्सटेन्सन काउण्टर, भक्तपुर
राष्ट्रिय बीमा कम्पनी काउण्टर, काठमाडौं	ग्रीनल्याण्ड शाखा	सीतापाइला शाखा	सिटी अफिस पोखरा
नर्सिङ क्याम्पस, पोखरा	वन विज्ञान अध्ययन संस्थान, पोखरा	पोखरा मल, पृथ्वीचोक, पोखरा	बसुन्धारा चोक, लेकसाइड पोखरा
हल्लनचोक, पोखरा	हेम्जा शाखा	स्याङ्जा शाखा	म्याग्दी बेनी शाखा

वाग्लुङ्ग शाखा	कुशमा शाखा	बगर शाखा	दमौली शाखा
सुन्दरबजार शाखा	वालिङ्ग शाखा	ताल्चोक शाखा	बुर्तिवाङ्ग शाखा
बिरौटा शाखा	जोमसोम शाखा	खैरेनीटार शाखा	हटियाबजार एक्सटेन्सन काउण्टर, गलकोट, वाग्लुङ्ग
बेंशीशहर शाखा	जौवारी शाखा	चोरमारा शाखा	चामे मनाङ्ग शाखा
दुईपिप्ले शाखा	कावासोती शाखा	अमरसिंह चोक शाखा	सिटी अफिस खस्यौली
सिटी अफिस नेपालगञ्ज	दाङ्ग शाखा	मिशन हस्पिटल, पाल्पा	पाल्पा शाखा
कान्ति विद्यालय, बुटवल	सिद्धार्थनगर शाखा	राजापुर शाखा	धम्बोजी शाखा
क्रिमशन हस्पिटल, मणिग्राम	चन्द्रौटा शाखा	सल्यान शाखा	कृष्णनगर शाखा
तुल्सीपुर शाखा	छहरा शाखा	ठाकुरद्वारा शाखा	मुर्गिया शाखा
लमही शाखा	तम्घास शाखा	बाणगंगा शाखा	सानोश्री शाखा
गुलरिया शाखा	रोल्पा शाखा	प्युठान शाखा	ठुटे पिपल शाखा
विजुवार शाखा	भिङ्ग्री शाखा	सन्धिखर्क शाखा	वामीटक्सार शाखा
बुटवल बहुमुखी क्याम्पस, बुटवल	सिसहनिया शाखा	रुकुम शाखा	दैलेख शाखा
जुम्ला शाखा	वीरेन्द्रनगर शाखा	रुकुमकोट शाखा	चौरजहारी शाखा
डडेल्धुरा शाखा	जाजरकोट शाखा	धनगढी शाखा	टिकापुर शाखा
महेन्द्रनगर शाखा	सुदूरपश्चिम विश्वविद्यालय, महेन्द्रनगर	लम्की शाखा	भलारी शाखा
गोकुलेश्वर शाखा	साँफेबगर शाखा	अत्तरिया शाखा	खाँदवारी शाखा
सैनिक शाखा	बत्तीसपुतली शाखा	थानकोट शाखा	गोलबजार शाखा
महेन्द्रनगर धनुषा शाखा			

संस्थागत सामाजिक उत्तरदायित्व



पछिल्ला साधारण सभाका तस्वीरहरू





उच्च व्यवस्थापन



तिलक राज पाण्डेय
प्रमुख कार्यकारी अधिकृत



समता पन्त
नायब प्रमुख कार्यकारी अधिकृत



लक्ष्मण पौडेल
प्रमुख सञ्चालन अधिकृत



विश्वराज बराल
प्रमुख कर्जा अधिकृत



प्रकाश कुमार अधिकारी
प्रमुख वित्त अधिकृत



होमबहादुर खड्का
प्रमुख प्रशासकिय अधिकृत

मुख्य प्रबन्धक



प्रतिभा डंगोल
मुख्य प्रबन्धक



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