



समयसँगै अघि बढ्दै... नेपालको पहिलो बैंक

सञ्चालक समिति



प्रा.डा.दिलीप शर्मा
अध्यक्ष
(स्वतन्त्र सञ्चालक)



महेश भट्टराई
सञ्चालक
(नेपाल सरकारको तर्फबाट)



साधना घिमिरे
सञ्चालक
(नेपाल सरकारको तर्फबाट)



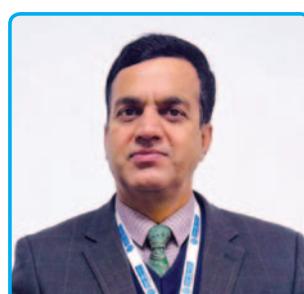
माया आचार्य
सञ्चालक
(नेपाल सरकारको तर्फबाट)



जीवन कुमार कट्टवाल
सञ्चालक
(सर्वसाधारण शेयरधनी कर्मचारी सञ्चय कोषको तर्फबाट)



बिश्व खनाल
सञ्चालक
(सर्वसाधारण शेयरधनीको तर्फबाट)



केशव प्रसाद भण्डारी
कम्पनी सचिव

नेपाल बैंकको
अत्याधुनिक कार्ड सुविधाहरू...
के तराईले प्रयोग गर्नुभयो...



कल सेन्टर: ०१-५९७९९९९

NBL INSTANT ATM CARD



NBL TRAVEL CARD



NBL PREPAID/DOLLAR CARD



NBL CREDIT CARD



NBL VISA ATM CARD



नेपाल बैंक लिमिटेड
NEPAL BANK LIMITED

प्रधान कार्यालय: धर्मपथ, काठमाडौं
कल सेन्टर: ०१-५९७९२२२
ठोल फ्री नं.: ९६६००९३७३६३

नेपालको पहिलो बैंक
www.nepalbank.com.np

विषय सूची

१.	६६ औं वार्षिक साधारण सभा सम्बन्धी सूचना	१
२.	प्रतिनिधि (प्रोक्सी) फाराम	३
३.	वित्तीय भलकहरू	५
४.	अध्यक्षको मन्तव्य	९
५.	प्रमुख कार्यकारी अधिकृतको प्रतिवद्धता	१०
६.	सञ्चालक समितिको वार्षिक प्रतिवेदन आर्थिक वर्ष २०८१/८२	११
७.	कम्पनी ऐन, २०८३ को दफा १०९ को उपदफा (४) अनुसारको अतिरिक्त विवरण	२६
८.	धितोपत्र दर्ता तथा निष्काशन नियमावली, २०७३ को अनुसूची १५ बमोजिमको वार्षिक विवरण नियम २६ को उपनियम (२) सँग सम्बन्धित	३०
९.	संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन	३२
१०.	सूचीकृत संगठित संस्थाहरूको संस्थागत सुशासन सम्बन्धी निर्देशिका, २०७४ को दफा २०(३) र (४) सँग सम्बन्धित विवरण	४८
११.	नेपाल राष्ट्र बैंकको निर्देशन, २०८१ को निर्देशन नं. (२०) (९) सँग सम्बन्धित विवरण	४९
१२.	लेखापरीक्षण प्रतिवेदन	५०
१३.	Notes to the Financial Statements	६२
१४.	वित्तीय विवरण प्रकाशन गर्ने नेपाल राष्ट्र बैंकको स्वीकृतिपत्र	१३८
१५.	बैंकको नियमावलीमा प्रस्तावित संशोधनको तीन महले	१३९
१६.	प्रादेशिक कार्यालय तथा शाखा सञ्जाल	१४१
१७.	एक्सटेसन काउण्टरहरू	१५१
१८.	ATM स्टेशनहरू	१५२

NBL
सर्व सुलभ
आवास
कर्जा

अब बन्दू सबैको सपनाको घर...
किनकि हामीसँग छ सर्वाधिक न्यून ब्याजदर...

24/7
कल सेन्टर: ०१-५९७९९९९

आधार दरमा मात्र

0.५%

थप
प्रारम्भ
प्रीमियमदरबाटे



विशेषताहरू:

- रु.३ करोड सम्मको कर्जा सुविधा
- कुल लागतको १००% सम्म कर्जा
- सम्पूर्ण शाखाबाट कर्जा प्रवाह
- घर तथा अपार्टमेन्ट खरिद, घर निर्माण तथा मर्तिसम्भार गर्न
- २५ वर्षसम्मको लचिलो कर्जा अवधि
- सेवा शुल्कमा ३३.३३% छुट



नेपाल बैंक लिमिटेड
NEPAL BANK LIMITED

प्रधान कार्यालय: धर्मपाल, काठमाडौं
कल सेन्टर: ०१-५९७९९९९
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नेपालको पहिलो बैंक
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६६ औं वार्षिक साधारण सभा सम्बन्धी सूचना

(२०८२ पौष ८ गते तथा २०८२ पौष ९ गतेको गोरखापत्र दैनिकमा प्रकाशित)

यस बैंकको सञ्चालक समितिको मिति २०८२/०९/०७ गते सोमबार बसेको छब्बिसौ बैठकबाट देहायका विषयहरूमा छलफल तथा निर्णय गर्नको लागि निम्न मिति, स्थान र समयमा बैंकको ६६ औं वार्षिक साधारण सभा बस्ने निर्णय भएको हुँदा कम्पनी ऐन, २०८३ 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 : २०८२ पौष ३० गते बुधवार
स्थान : नेपाल पुलिस क्लब, भृकुटीमण्डप, काठमाडौं ।
समय : बिहान ११:०० बजे

२. छलफलका विषयहरू :

क. सामान्य प्रस्तावहरू :

- आर्थिक वर्ष २०८१/८२ को सञ्चालक समितिको वार्षिक प्रतिवेदन छलफल गरी पारित गर्ने ।
- लेखापरीक्षकको प्रतिवेदन सहितको २०८२ आषाढ मसान्तको वासलात, सोही मितिमा समाप्त आर्थिक वर्ष २०८१/८२ को नाफा/नोक्सान हिसाब तथा नगद प्रवाह विवरण र सोही अवधिको वित्तीय विवरणसँग सम्बन्धित अनुसूचीहरू छलफल गरी पारित गर्ने ।
- कम्पनी ऐन, २०८३ को दफा १११, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ६३ र लेखापरीक्षण ऐन, २०७५ को दफा ११ अनुसार आर्थिक वर्ष २०८२/८३ का लागि लेखापरीक्षक नियुक्त गर्ने र पारिश्रमिक निर्धारण गर्ने ।

ख. विशेष प्रस्तावहरू :

- सञ्चालकको पारिश्रमिक, भत्ता र सुविधा सम्बन्धी व्यवस्थामा संशोधन गर्न बैंकको नियम ३१ मा संशोधन गर्ने ।
- प्रबन्धपत्र/नियमावलीको प्रस्तावित संशोधनमा नियमनकारी निकायबाट कुनै फेरबदलको सुभाव प्राप्त भएमा सो बमोजिम आवश्यक फेरबदल गर्न सञ्चालक समितिलाई अखिल्यारी प्रदान गर्ने ।

सञ्चालक समितिको आज्ञाले
केशव प्रसाद भण्डारी
कम्पनी सचिव

साधारण सभा सम्बन्धी अन्य जानकारी

- वार्षिक साधारण सभा प्रयोजनको निमित्त मिति २०८२/०९/२१ गते शेयरधनी दर्ता पुस्तिका (Book Close) बन्द रहनेछ । नेपाल स्टक एक्सचेंज लिमिटेडमा मिति २०८२/०९/२० गतेसम्म कारोबार भई नियमानुसार शेयर नामसारी भएका शेयर धनीहरू मात्र साधारण सभामा सहभागी हुन योग्य हुनेछन् ।
- 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 ।
- सभामा भाग लिने प्रत्येक शेयरधनी महानुभावले सभाको दिन सभा हुने स्थानमा उपस्थित भई सभा स्थलमा रहेको हाजिरी पुस्तिकामा दस्तखत गर्नुपर्नेछ । हाजिरी पुस्तिका उक्त दिन विहान १०:०० बजेदेखि खुल्ला रहनेछ ।
- 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 विहान ११:०० बजेभित्र बैंकको शेयर रजिस्ट्रारको कार्यालय श्री हिमालयन क्यापिटल लिमिटेड, आईटी 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 छुट्याएर दिइएको प्रोक्सी बदर हुनेछ ।
- सभामा भाग लिन र मतदान गर्नका लागि प्रतिनिधि (प्रोक्सी) नियुक्त गरिसकेपछि प्रतिनिधि फेरबदल गर्न चाहेमा यस अधि दिएको प्रतिनिधि (प्रोक्सी) बदर गरी यो प्रतिनिधि (प्रोक्सी) लाई मान्यता दिइयोस् भन्ने छुट्टै पत्र सहित प्रोक्सी फारम सभा सुरु हुनुभन्दा कम्तीमा ४८ घण्टा अगावै विहान ११:०० बजेभित्र बैंकको शेयर रजिस्ट्रार श्री हिमालयन क्यापिटल लिमिटेडमा प्राप्त हुने गरी दर्ता गराएको अवस्थामा अधिल्लो प्रतिनिधिलाई स्वतः बदर भएको मानी पछिल्लो प्रतिनिधिलाई मान्यता दिइनेछ । प्रतिनिधि नियुक्त गरिसकेको शेयरधनी स्वयम् सभामा सहभागी भएमा निजले दिएको प्रतिनिधि स्वतः बदर हुनेछ ।
- संयुक्त रूपमा शेयर ग्रहण गर्ने शेयरधनीहरूको हकमा शेयर लगत किताबमा पहिले नाम उल्लेख भएको व्यक्ति वा सर्वसम्मत नियुक्त प्रतिनिधिले मात्र सभामा भाग लिन तथा प्रतिनिधि नियुक्त गर्न सक्नेछन् ।
- नावालक 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 ।
- 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 ।
- वुँदा ४ र ५ को उल्लेखित दिन कुनै सार्वजनिक विदा पर्न गएमा पनि सो वुँदामा उल्लेखित प्रयोजनका लागि कार्यालय कक्ष खुल्ला रहनेछ ।
- 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 वेभसाइटमा पनि प्रकाशित गरिनेछ ।
- 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 वारे ।

महाशय,

.....जिल्लाम.न.पा./उप.म.न.पा./न.पा./गा.पा. वडा नं..... बस्ने
म/हामी..... ले त्यस बैंकको शेयरधनीको हैसियतले मिति २०८२ साल
पौष ३० गते बुधबारका दिन हुने ६६ औं साधारण सभामा म/हामी स्वयम् उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएको
ले उक्त सभामा मेरो/हाम्रो तर्फबाट भाग लिन तथा मतदान गर्नका लागिजिल्ला
..... म.न.पा./उप.म.न.पा./न.पा./गा.पा. वडा नं बस्ने त्यस बैंकका शेयरधनी
श्री लाई 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 :

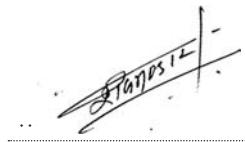
.....

प्रवेश-पत्र

शेयरधनीको नामशेयर संख्या.....

शेयरधनी नं./हितग्राही नं.

नेपाल बैंक लिमिटेडको ६६ औं साधारण सभामा उपस्थित हुन जारी गरिएको प्रवेश-पत्र



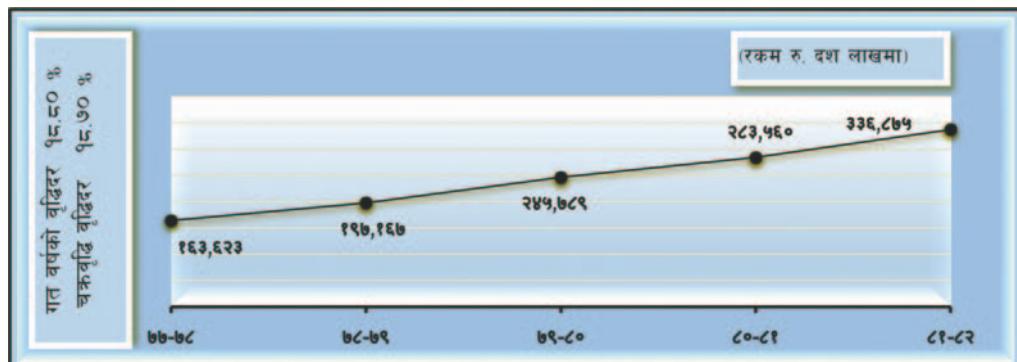
शेयरधनीको दस्तखत

कम्पनी सचिव

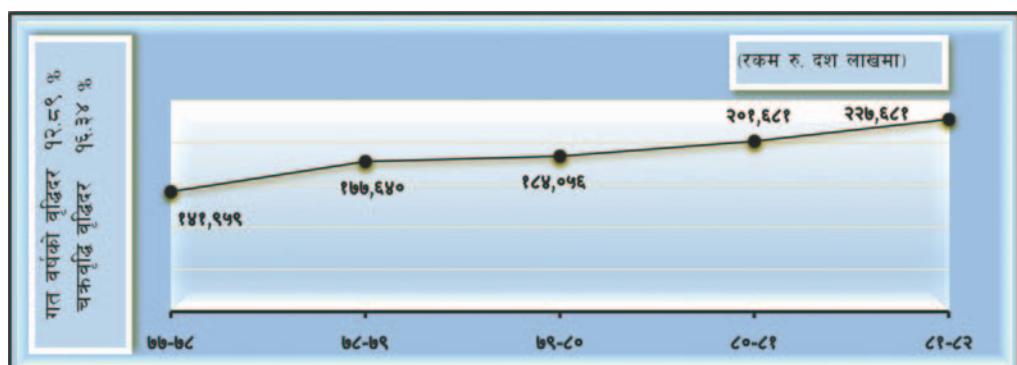


वितीय भूलकहरू

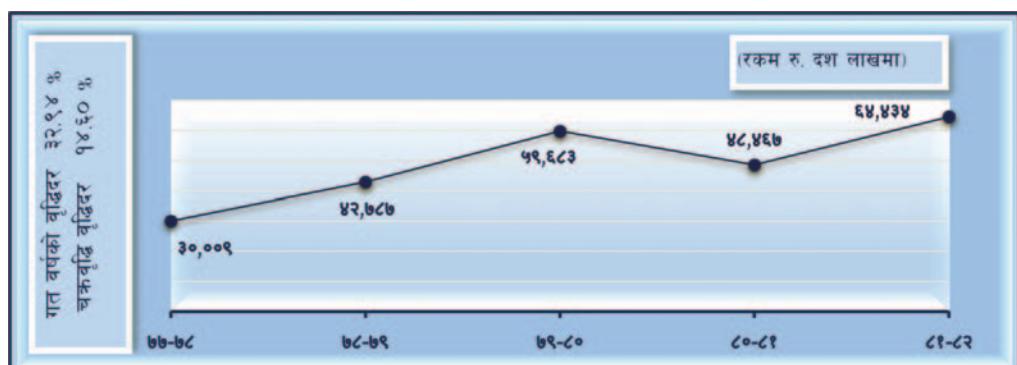
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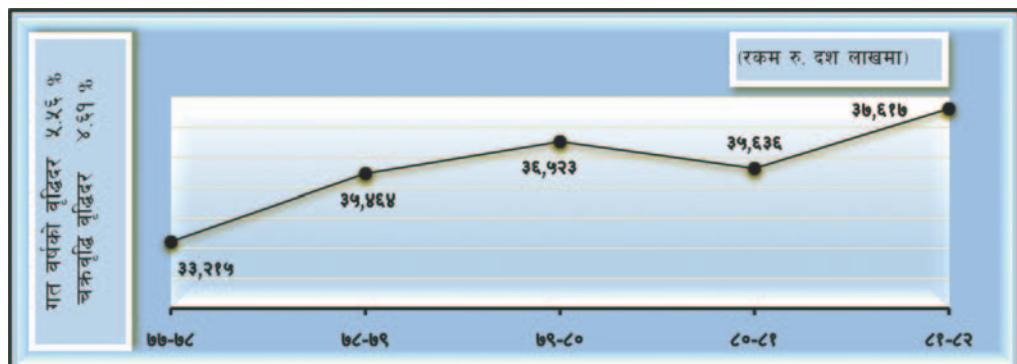
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कुल लगानी

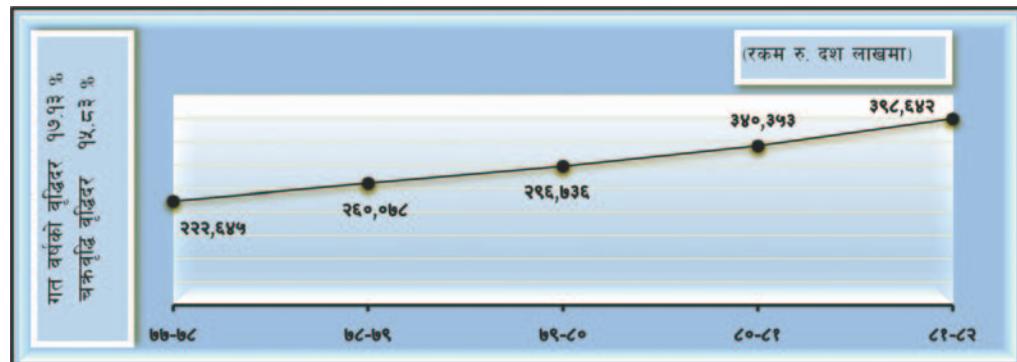


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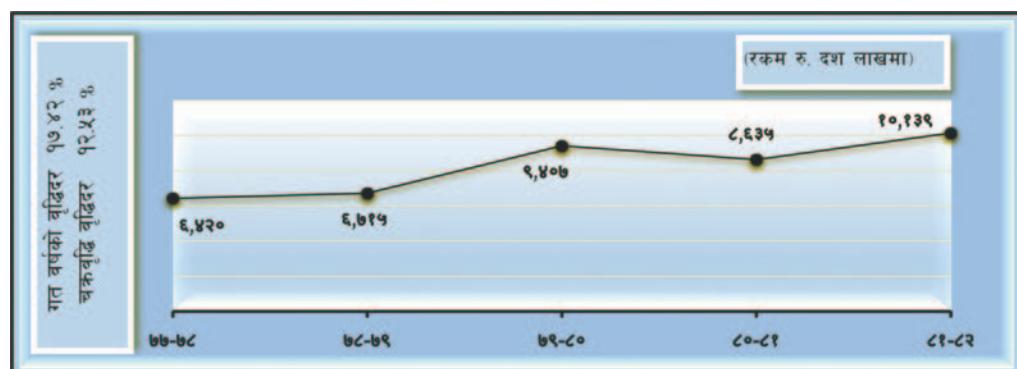




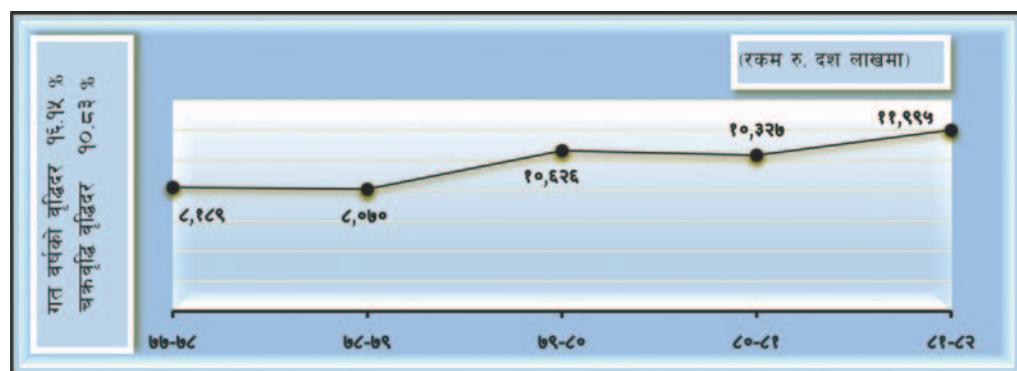
कुल सम्पत्ति



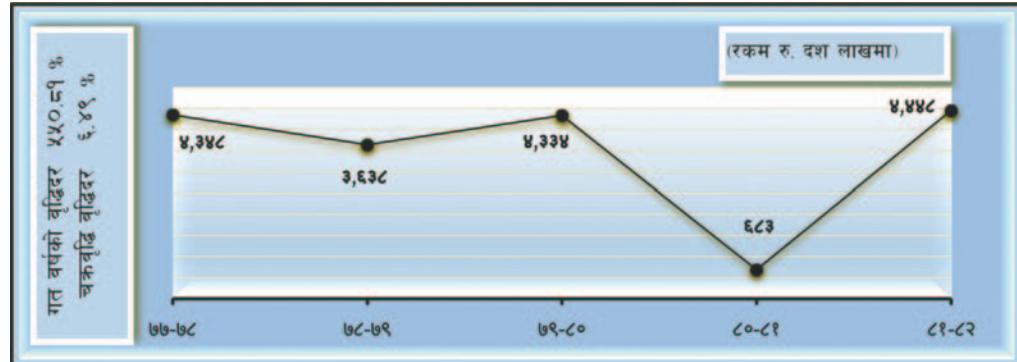
खुद ब्याज आमदानी



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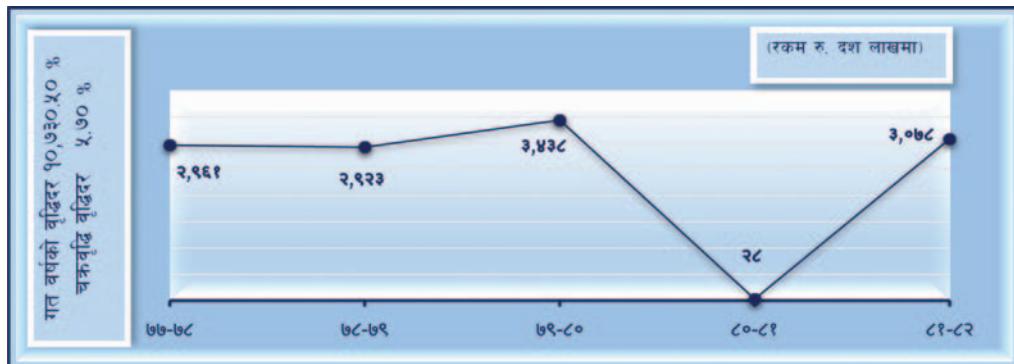


सञ्चालन मुनाफा

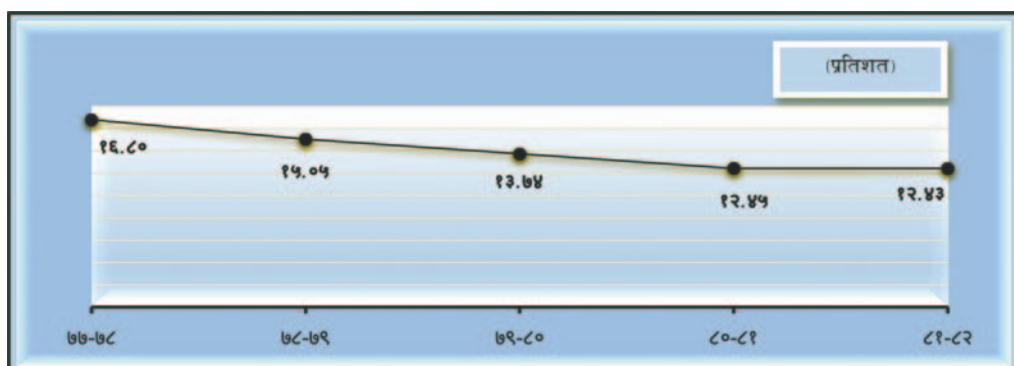




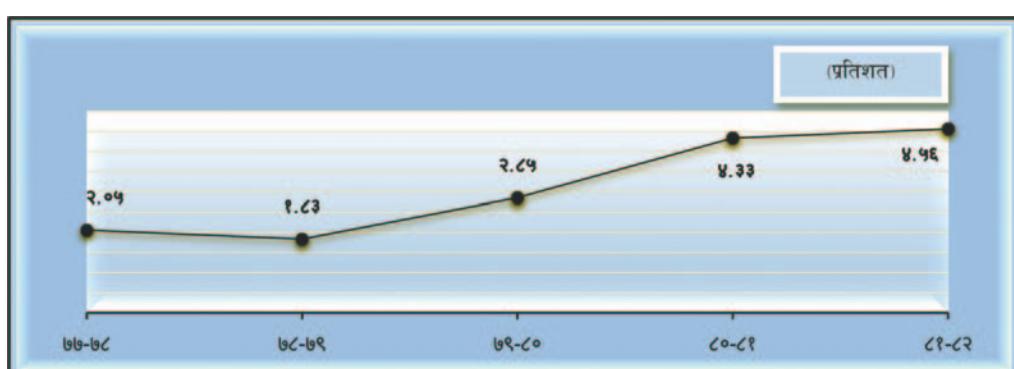
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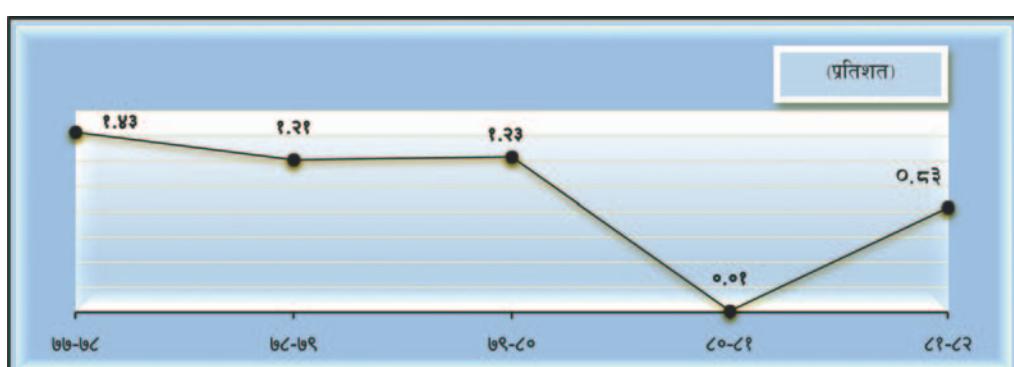
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निष्क्रिय कर्जा

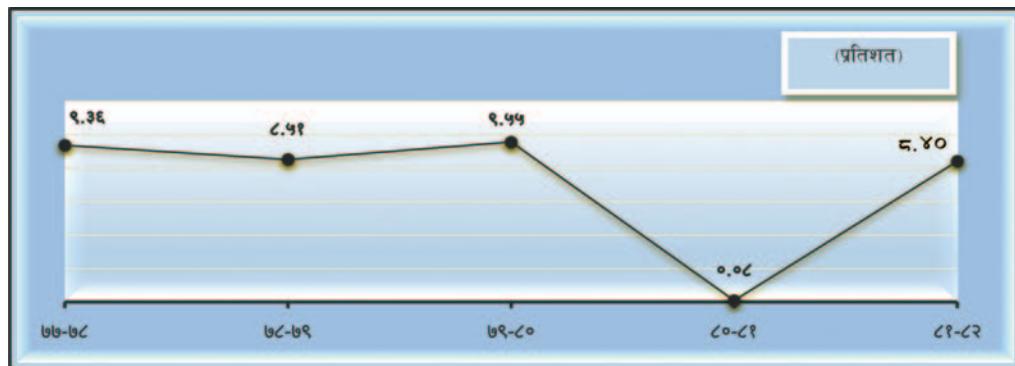


सम्पत्ति प्रतिफल

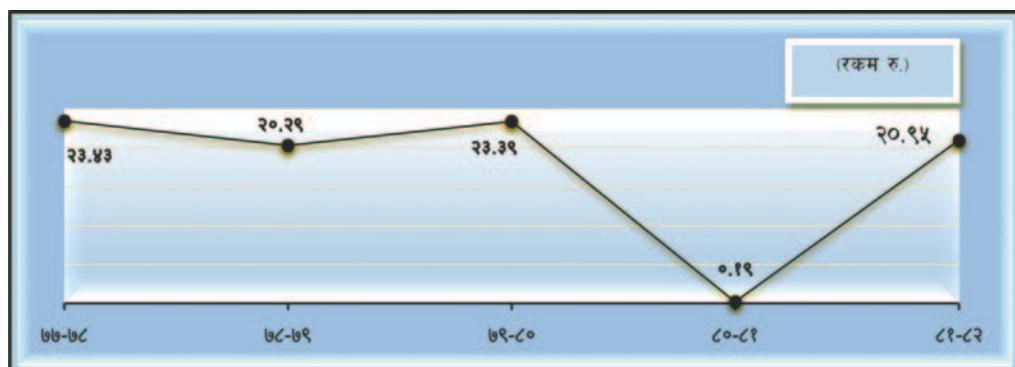




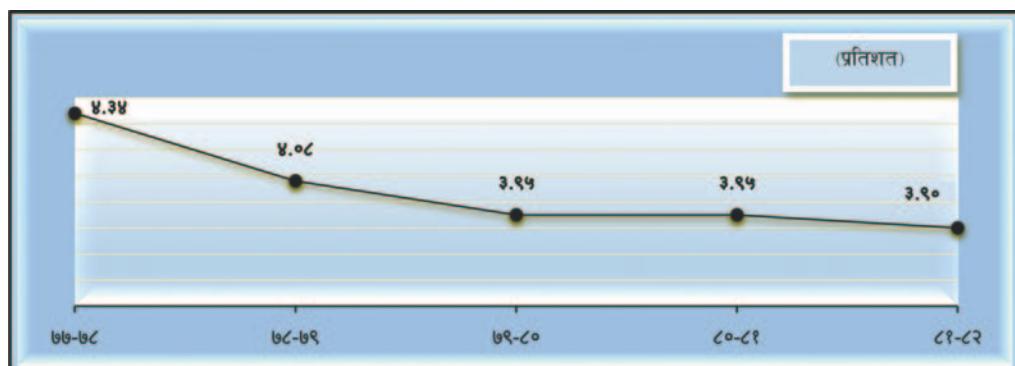
ईक्विटीमा प्रतिफल



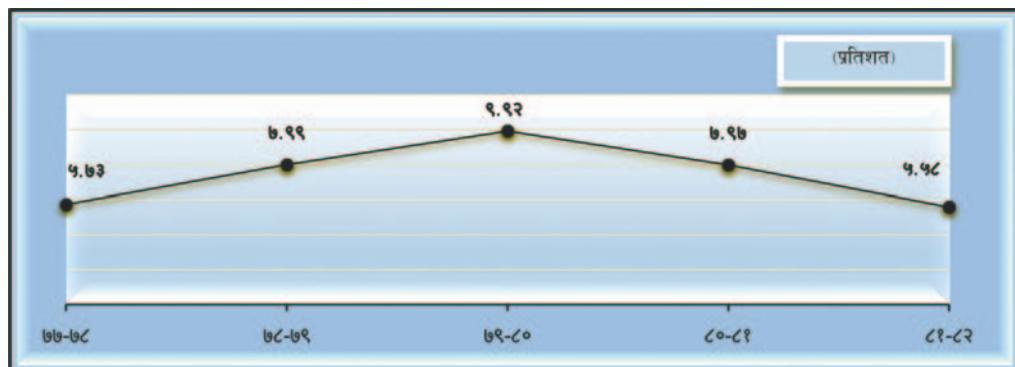
प्रति शेयर आमदानी



ब्याजदर अन्तर



आधार दर



नोट: विगत ५ वर्षको वार्षिक चक्रवृद्धि वृद्धिदर गणनाका लागि आ.व. २०७६/७७ लाई आधार वर्ष मानिएको छ ।

अध्यक्षको मन्त्र



आदरणीय शेयरधनी महानुभावहरू,

औपचारिक बैंकिङ्को सुरुवात गर्ने पहिलो वाणिज्य बैंकको रूपमा विक्रम सम्वत् १९९४ साल कात्तिक ३० गते स्थापना भएको यस नेपाल बैंक लिमिटेडको आजको यस ६६ औं वार्षिक साधारण सभामा उपस्थित सम्पूर्ण आदरणीय शेयरधनी महानुभावहरू तथा अतिथि महानुभावहरूमा बैंक सञ्चालक समितिको तर्फबाट साथै मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत तथा अभिवादन गर्दछु ।

बचत संस्कृतिको विकास, आर्थिक श्रोत परिचालन र पुँजी निर्माणको माध्यमबाट देशमा उद्योग व्यवसायको विकास एवम् विस्तारमा उल्लेख्य भूमिका निर्वाह गर्दै आएको यस बैंकले विगतमा करिब दुई दशक केन्द्रीय बैंकको जिम्मेवारी समेत बहन गरी मुलुकको बैंकिङ्क प्रणालीलाई संस्थागत बनाउने कार्यमा महत्वपूर्ण भूमिका निर्वाह गरेको छ । बैंकले निक्षेप संकलन सँगसँगै कर्जा लगानीको माध्यमबाट ठूला उद्योग, व्यवसाय, उर्जा, साना, मझौला, लघु, घरेलु, कृषि, विपन्न वर्ग लगायतका क्षेत्रहरूको प्रवर्द्धनका साथै रोजगारी सृजना र उद्यमशीलताको विकासका लागि आफ्नो लगानीका क्षेत्र तथा दायरालाई समेत विस्तार गर्दै लगेको छ । यस बैंकले हाल मुलुकभरका ७१ जिल्लामा २३१ शाखा मार्फत प्रतिस्पर्धी वाणिज्य बैंकहरूले प्रदान गरेका सबै प्रकारका बैंकिङ्क सुविधा प्रदान गर्दै आएको र सेवा प्रवाहलाई निरन्तर सुधार गर्दै लगेको व्यहोरा सभा समक्ष जानकारी गराउन चाहन्छु ।

नेपाली जनता, बैंकका लगानीकर्ता, उद्यमी, व्यवसायी तथा बैंकलाई माया गर्ने सम्पूर्ण सरोकारवालाको विश्वास जित्त सफल यस बैंकले विभिन्न कालखण्डमा थुप्रै आरोह अवरोह पार गरेको छ । व्यवस्थापकीय कमी कमजोरी र संस्थागत विचलनका कारण कुनै समय नाजुक वित्तीय अवस्थाको तितो अनुभव गरेको यस बैंकले पछिल्ला वर्षहरूमा आफ्नो वित्तीय अवस्थालाई निरन्तर सुधार गर्दै ल्याएको यहाँहरूलाई अवगत नै छ । यसका बाबजुत लगानीकर्तालाई लाभांश वितरण गर्ने दिशामा बैंक प्रयासरत रहँदा रहँदै पनि नियमनकारी व्यवस्था तथा भविष्यको दायित्व व्यवस्था गर्दा यस वर्ष समेत कुनै प्रतिफल दिन नसकेको व्यहोरा सभा समक्ष जानकारी गराउन चाहन्छु । आगामी वर्षबाट बैंकको व्यवसाय तथा मुनाफामा वृद्धि गरी वितरण योग्य मुनाफामा सुधार ल्याई स्वस्थ तथा दिगो लाभांश वितरण गर्ने दिशामा बैंक थप प्रयत्नशील रहने विश्वास समेत दिलाउन चाहन्छु । साथै, नवीनतम प्रविधिमा आधारित, अभ्यन्तरीन प्रतिस्पर्धी, सुरक्षित र विश्वसनीय सेवा प्रवाहमा जोड दिनुका साथै बैंकको खराब कर्जा व्यवस्थापन, संस्थागत सुशासन, जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणालीलाई मजबुत बनाउदै व्यवसायलाई थप विस्तार गर्ने तथा सम्पूर्ण सरोकारवालाहरूको हित संरक्षणका लागि थप क्रियाशील भई कार्य गर्ने प्रतिबद्धता समेत सञ्चालक समितिको तर्फबाट व्यक्त गर्न चाहन्छु ।

अन्त्यमा, यस बैंकको लामो व्यावसायिक यात्रामा निरन्तर साथ र सहयोग प्रदान गर्नुहुने सम्पूर्ण आदरणीय ग्राहक महानुभावहरू, लगानीकर्ता नेपाल सरकार तथा सर्वसाधारण शेयरधनी महानुभावहरू, नेपाल राष्ट्र बैंक, अन्य नियामक निकाय, सहकर्मी सञ्चालकहरू, बैंक व्यवस्थापन, कर्मचारी, बैंकमा क्रियाशील ट्रेड युनियन तथा सम्पूर्ण सरोकारवालाप्रति आभार व्यक्त गर्दै बैंकका उन्नयनका लागि आगामी दिनमा थप सक्रिय भई अगाडि बढ्ने प्रतिबद्धता समेत सञ्चालक समितिको तर्फबाट व्यक्त गर्न चाहन्छु ।

मिति : २०८२ पौष ३० गते बुधबार

प्रा.डा. डिल्लीराज शर्मा

अध्यक्ष

प्रमुख कार्यकारी अधिकृतको प्रतिबद्धता



आदरणीय शेयरधनी महानुभावहरू,

नेपालमा आधुनिक बैंकिङ प्रणालीको सुरुवात गर्ने यस नेपाल बैंक लिमिटेडको ६६ औं वार्षिक साधारण सभामा उपस्थित सम्पूर्ण आदरणीय शेयरधनी महानुभावहरू, सञ्चालक समितिका अध्यक्षज्यू तथा सदस्यज्यूहरू तथा उपस्थित अतिथि महानुभावहरूमा नेपाल बैंक लिमिटेड परिवार तथा मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत तथा अभिवादन गर्दछु ।

नेपाल बैंक लिमिटेड आफ्नो स्थापनाको ८९ वर्षको यात्रामा रहेको र बैंकले हाल देशभरका ७१ जिल्लामा १ प्रधान कार्यालय, ७ प्रादेशिक कार्यालय, २३१ शाखा, ६१ एक्सटेन्सन काउण्टर, २४१ एटिएम आउटलेटका साथै डिजिटल तथा अनलाइन प्रविधि मार्फत देश तथा विदेशमा रहेका ग्राहकहरूमा बैंकिङ सेवाहरू प्रवाह गर्दै आएको छ । करिब २७ लाख ग्राहकलाई बैंकिङ सेवा दिइरहेको यस बैंकको आर्थिक वर्ष २०८२/८३ को पहिलो त्रैयमाससम्म आइपुगदा कुल कर्जा रु. २२९ अर्ब पुगेको छ भने सोही अवधिमा बैंकको कुल निक्षेप रु. ३४२ अर्बको हाराहारी पुगेको समेत जानकारी गराउन चाहन्छु ।

शाखा सञ्चाल तथा ग्राहक सेवाको विस्तार सँगै बैंकले निक्षेप तथा कर्जा प्रवाहमा सन्तोषजनक उपलब्धी हासिल गर्दै आएको र आर्थिक वर्ष २०८१/८२ मा रु. ३ अर्ब ७ करोड खुद मुनाफा आर्जन गर्न बैंक सफल भएता पनि अर्थतन्त्रमा आएको शिथिलताका कारण निष्क्रिय कर्जामा भएको वृद्धि र दीर्घकालिन दायित्वहरूको थप व्यवस्था गर्नुपरेको कारणबाट बैंकले यस वर्ष समेत शेयरधनी महानुभावहरूलाई लाभांश प्रस्ताव गर्न नसकेको व्यहोरा जानकारी गराउन चाहन्छु ।

डिजिटल पूर्वाधारको विकास गरी बैंकको कार्य सञ्चालनलाई प्रविधिमा आधारित बनाउदै ग्राहक सेवामा सुधार तथा विस्तार गरी बैंकको कर्जा, निक्षेप तथा मुनाफामा दिगो वृद्धि हासिल गर्न बैंक निरन्तर लागि रहेको छ । त्यसैगरी, हालको निष्क्रिय कर्जाको अनुपातलाई घटाउने, निर्णय प्रक्रियालाई छिटो छरितो बनाउने र कर्मचारीको उत्पादकत्वमा वृद्धि गरी व्यवसायको आकारलाई बढाउन आवश्यक कार्य योजना तयार गरी अगाडि बढाने प्रतिबद्धता सभा समक्ष व्यक्त गर्न चाहन्छु ।

त्यस्तै, बैंकको आर्थिक प्रशासन तथा खरिद विनियमावली बमोजिम CBS खरिद प्रकृया अगाडि बढाइएको साथै बैंकको संगठन तथा व्यवस्थापन सर्वेक्षणका लागि नेपाल प्रशासनिक प्रशिक्षण प्रतिष्ठानसँग सम्झौता भई कार्य भइरहेको छ । कर्जा जोखिम, सञ्चालन जोखिम तथा डिजिटल कारोबारमा देखिने जोखिम व्यवस्थापनका लागि नियमित अनुगमन गर्ने, बैंकको आन्तरिक लेखापरीक्षण विभाग, जोखिम व्यवस्थापन विभाग र अनुपालना विभागका कार्यालाई थप सुदृढ बनाउने, नेपाल राष्ट्र बैंक तथा अन्य नियामक निकायका निर्देशन र बैंकका आन्तरिक नीति नियममा समयानुकूल संशोधन तथा परिपालना गरी बैंकको व्यवसाय विस्तारमा लागिरहने प्रतिबद्धता समेत व्यक्त गर्न चाहन्छु ।

अन्त्यमा, ग्राहक वर्गलाई उन्नत, गुणस्तरीय, भरपर्दो र अत्याधुनिक, बैंकिङ सेवा उपलब्ध गराउदै, शेयरधनी, सेवाग्राही र सम्बद्ध पक्षका अपेक्षालाई पुरा गर्ने दिशामा कर्मचारी र बैंक व्यवस्थापन सदैव प्रत्यनशील रहेको अवगत गराउदै नेपाल बैंक लिमिटेडलाई अभ्य सबल एवम् सक्षम बनाउदै अविछिन्न रूपमा बैंकिङ सेवा उपलब्ध गराउने प्रतिबद्धता समेत व्यक्त गर्दछु ।

मिति : २०८२ पौष ३० गते बुधबार

तिलकराज पाण्डेय
प्रमुख कार्यकारी अधिकृत

सञ्चालक समितिको वार्षिक प्रतिवेदन

आर्थिक वर्ष २०८१/८२

आदरणीय शेयरधनी महानुभावहरू,

नेपाल बैंक लिमिटेडको ६६ औं वार्षिक साधारण सभामा उपस्थित सम्पूर्ण यस बैंकका आदरणीय शेयरधनी महानुभावहरू तथा अतिथि महानुभावहरूलाई सञ्चालक समितिको तर्फबाट पुनः हार्दिक स्वागत गर्दै २०८२ आषाढ मसान्तको वासलात, आर्थिक वर्ष २०८१/८२ को नाफा नोकसान 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 बैंकिङ परिसूचकहरू :

नेपाल राष्ट्र बैंक, आर्थिक अनुसन्धान विभागले प्रकाशन गरेको आर्थिक वर्ष २०८१/८२ को वार्षिक तथ्याङ्कका आधारमा २०८२ आषाढमा देशको आर्थिक तथा बैंकिङ परिसूचकहरूको संक्षिप्त विवरण निम्न बमोजिम रहेको छ ।

क. वास्तविक क्षेत्र :

राष्ट्रिय तथ्याङ्क कार्यालयका अनुसार आर्थिक वर्ष २०८१/८२ मा आर्थिक वृद्धि ४.६१ प्रतिशत रहेको अनुमान छ । कृषि क्षेत्रको वृद्धि ३.२८ प्रतिशत, उद्योग क्षेत्रको ४.५३ प्रतिशत र सेवा क्षेत्रको वृद्धि ४.२१ प्रतिशत रहेको अनुमान छ । आर्थिक वर्ष २०८१/८२ मा कुल गार्हस्थ्य उत्पादनमा कृषि, उद्योग र सेवा क्षेत्रको अंश क्रमशः २५.१६ प्रतिशत, १२.८३ प्रतिशत र ६२.०१ प्रतिशत रहेको छ ।

ख. मुद्रास्फीति :

आर्थिक वर्ष २०८१/८२ मा वार्षिक औसत उपभोक्ता मुद्रास्फीति ४.०६ प्रतिशत रहेको छ । अधिल्लो आर्थिक वर्ष यस्तो मुद्रास्फीति ५.४४ प्रतिशत रहेको थियो । आर्थिक वर्ष २०८१/८२ मा खाद्य तथा पेय पदार्थ समूहको वार्षिक औसत उपभोक्ता मुद्रास्फीति ४.६९ प्रतिशत रहेको छ । अधिल्लो आर्थिक वर्ष उक्त समूहको मुद्रास्फीति ६.४७ प्रतिशत रहेको थियो । आर्थिक वर्ष २०८१/८२ मा गैर-खाद्य तथा सेवा समूहको वार्षिक औसत उपभोक्ता मुद्रास्फीति ३.७१ प्रतिशत रहेको छ । अधिल्लो आर्थिक वर्ष उक्त समूहको मुद्रास्फीति ४.६४ प्रतिशत रहेको थियो ।

आर्थिक वर्ष २०८१/८२ मा काठमाडौं उपत्यकाको वार्षिक औसत उपभोक्ता मुद्रास्फीति ३.७७ प्रतिशत, तराईको ४.१४ प्रतिशत, पहाडको ३.८६ प्रतिशत र हिमालको ४.८९ प्रतिशत रहेको छ ।

ग. वैदेशिक व्यापार :

आर्थिक वर्ष २०८१/८२ मा कुल वस्तु निर्यात ८९.८ प्रतिशतले वृद्धि भई रु.२७७ अर्ब ३ करोड पुगेको छ । अधिल्लो वर्ष यस्तो निर्यातमा ३.० प्रतिशतले कमी आएको थियो । गन्तव्यका आधारमा भारत, चीन र अन्य मुलुकतर्फको निर्यात क्रमशः ११७.८ प्रतिशत, १.६ प्रतिशत र ६.७ प्रतिशतले वृद्धि भएको छ । वस्तुगत आधारमा भटमासको तेल, पोलिस्टरको धागो, जुटका सामान, चिया, जुत्ता तथा चप्पल लगायतका वस्तुको निर्यात बढेको छ भने पाम तेल, जिङ्ग सिट, जुस, अदुवा, तयारी पोसाक लगायतका वस्तुको निर्यात घटेको छ ।

आर्थिक वर्ष २०८१/८२ मा कुल वस्तु आयात १३.३ प्रतिशतले वृद्धि भई रु.१८०४ अर्ब १२ करोड पुगेको छ । अधिल्लो वर्ष यस्तो आयातमा १.२ प्रतिशतले कमी आएको थियो । वस्तु आयात गरिने मुलुकका आधारमा भारत, चीन र अन्य मुलुकबाट भएको आयात क्रमशः ७.५ प्रतिशत, १४.२ प्रतिशत र ३१.७ प्रतिशतले वृद्धि भएको छ । वस्तुगत आधारमा भटमासको कच्चा तेल, यातायातका उपकरण, सवारी साधन

तथा स्पेयर पार्ट्स, चामल/धान, खाने तेल, स्पन्ज आइरन लगायतका वस्तुको आयात बढेको छ भने पेट्रोलियम पदार्थ, हवाइजहाजका स्पेयर पार्टपुर्जा, सुन, रासायनिक मल, विद्युतीय उपकरण लगायतका वस्तुको आयात घटेको छ ।

घ. विप्रेषण आप्रवाह :

आर्थिक वर्ष २०८१/८२ मा विप्रेषण आप्रवाह १९.२ प्रतिशतले वृद्धि भई रु.१७२३ अर्ब २७ करोड पुगेको छ । अघिल्लो वर्ष विप्रेषण आप्रवाह १६.५ प्रतिशतले बढेको थियो ।

ड. चालु खाता एवम् शोधनान्तर स्थिति :

आर्थिक वर्ष २०८१/८२ मा चालु खाता रु.४०९ अर्ब २० करोडले बचतमा रहेको छ । अघिल्लो वर्ष चालु खाता रु.२२१ अर्ब ७१ करोडले बचतमा रहेको थियो । अमेरिकी डलरमा अघिल्लो वर्षमा १ अर्ब ६७ करोडले बचतमा रहेको चालु खाता समीक्षा वर्ष २०८१/८२ मा ३ अर्ब १ करोडले बचतमा रहेको छ । समीक्षा वर्ष २०८१/८२ मा शोधनान्तर स्थिति रु.५९४ अर्ब ५४ करोडले बचतमा रहेको छ । अघिल्लो वर्ष शोधनान्तर स्थिति रु.५०२ अर्ब ४९ करोडले बचतमा रहेको थियो । अमेरिकी डलरमा अघिल्लो वर्ष ३ अर्ब ७७ करोडले बचतमा रहेको शोधनान्तर स्थिति आर्थिक वर्ष २०८१/८२ मा ४ अर्ब ३७ करोडले बचतमा रहेको छ ।

च. विदेशी विनिमय सञ्चिति :

२०८१ आषाढ मसान्तमा रु.२०४१ अर्ब १० करोड बराबर रहेको कुल विदेशी विनिमय सञ्चिति ३१.२ प्रतिशतले वृद्धि भई २०८२ आषाढ मसान्तमा रु.२६७७ अर्ब ६८ करोड पुगेको छ । अमेरिकी डलरमा यस्तो सञ्चिति २०८१ आषाढ मसान्तमा १५ अर्ब २७ करोड रहेकोमा २०८२ आषाढ मसान्तमा २७.७ प्रतिशतले वृद्धि भई १९ अर्ब ५० करोड पुगेको छ ।

छ. मुद्राप्रदाय :

आर्थिक वर्ष २०८१/८२ मा विस्तृत मुद्राप्रदाय १२.५ प्रतिशतले बढेको छ । अघिल्लो वर्ष उक्त मुद्राप्रदाय १२.९ प्रतिशतले बढेको थियो ।

ज. निक्षेप परिचालन :

समीक्षा वर्ष २०८१/८२ मा बैंक तथा वित्तीय संस्थाहरूको निक्षेप १२.६ प्रतिशत (रु.८११ अर्ब ४९ करोड) ले बढेको छ । अघिल्लो वर्ष यस्तो निक्षेप १३ प्रतिशत (रु.७४२ अर्ब ३७ करोड) ले बढेको थियो । २०८२ आषाढ मसान्तमा बैंक तथा वित्तीय संस्थाहरूको कुल निक्षेपमा चल्ती, बचत र मुद्रती निक्षेपको अंश क्रमशः ७.१ प्रतिशत, ३६.८ प्रतिशत र ४८.३ प्रतिशत रहेको छ । अघिल्लो वर्ष यस्तो अंश क्रमशः ५.८ प्रतिशत, ३०.३ प्रतिशत र ५६.४ प्रतिशत रहेको थियो ।

२०८२ आषाढ मसान्तमा बैंक तथा वित्तीय संस्थाको कुल निक्षेपमा संस्थागत निक्षेपको अंश ३६.१ प्रतिशत रहेको छ । २०८१ आषाढ मसान्तमा यस्तो निक्षेपको अंश ३६.२ प्रतिशत रहेको थियो ।

झ. कर्जा प्रवाह :

समीक्षा वर्ष २०८१/८२ मा बैंक तथा वित्तीय संस्थाहरूबाट निजी क्षेत्रमा प्रवाहित कर्जा ८.४ प्रतिशत (रु.४२३ अर्ब ७३ करोड) ले बढेको छ । अघिल्लो वर्ष यस्तो कर्जा ५.८ प्रतिशत (रु.२७६ अर्ब ९४ करोड) ले बढेको थियो । समीक्षा वर्ष २०८१/८२ मा बैंक तथा वित्तीय संस्थाहरूबाट निजी क्षेत्रमा प्रवाहित कर्जामध्ये गैर-वित्तीय संस्थागत क्षेत्रतर्फ प्रवाह भएको कर्जाको अंश ६२.८ प्रतिशत र व्यक्तिगत तथा घर परिवार क्षेत्रतर्फ प्रवाह भएको कर्जाको अंश ३७.२ प्रतिशत रहेको छ । अघिल्लो वर्षको सोही अवधिमा यस्तो

अंश क्रमशः ६३.३ प्रतिशत र ३६.७ प्रतिशत रहेको थियो ।

समीक्षा वर्ष २०८१/८२ मा निजी क्षेत्रफल प्रवाहित कर्जामध्ये वाणिज्य बैंकहरूको कर्जा प्रवाह र.६ प्रतिशतले, विकास बैंकहरूको ६.१ प्रतिशतले र वित्त कम्पनीहरूको र.४ प्रतिशतले बढेको छ । २०८२ आषाढ मसान्तमा बैंक तथा वित्तीय संस्थाहरूको लगानीमा रहेको कर्जामध्ये ६४.७ प्रतिशत कर्जा घर जग्गाको धितोमा र १४.५ प्रतिशत कर्जा चालु सम्पत्ति (कृषि तथा गैर-कृषिजन्य वस्तु) को धितोमा प्रवाह भएको छ । २०८१ आषाढ मसान्तमा यो अनुपात क्रमशः ६६.५ प्रतिशत र १३.२ प्रतिशत रहेको थियो ।

समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूबाट प्रवाहित आवधिक कर्जा ७.१ प्रतिशतले, रियल स्टेट कर्जा (व्यक्तिगत आवासीय घर कर्जासमेत) ५.९ प्रतिशतले, मार्जिन प्रकृति कर्जा ५६.२ प्रतिशतले, ट्रष्ट रिसिप्ट (आयात) कर्जा ५१.१ प्रतिशतले, हायर पर्चेज कर्जा ३.७ प्रतिशतले र डिमान्ड तथा चालु पुँजी कर्जा १३.२ प्रतिशतले बढेको छ भने ओभरड्राफ्ट कर्जा १०.४ प्रतिशतले घटेको छ ।

ज. ब्याजदर :

२०८१ आषाढमा वाणिज्य बैंकहरूको औसत आधार दर र.०० प्रतिशत, विकास बैंकहरूको ९.७१ प्रतिशत र वित्त कम्पनीहरूको ११.२१ प्रतिशत रहेकोमा २०८२ आषाढमा औसत आधार दर क्रमशः ६.०२ प्रतिशत, र.०३ प्रतिशत र ८.९७ प्रतिशत कायम भएको छ ।

२०८१ आषाढमा वाणिज्य बैंकहरूको निक्षेपको भारित औसत ब्याजदर ५.७७ प्रतिशत, विकास बैंकहरूको ६.६३ प्रतिशत र वित्त कम्पनीहरूको ७.९३ प्रतिशत रहेकोमा २०८२ आषाढमा निक्षेपको भारित औसत ब्याजदर क्रमशः ४.१९ प्रतिशत, ४.८८ प्रतिशत र ६.०१ प्रतिशत कायम भएको छ । २०८१ आषाढमा वाणिज्य बैंकहरूको कर्जाको भारित औसत ब्याजदर ९.९३ प्रतिशत, विकास बैंकहरूको ११.३४ प्रतिशत र वित्त कम्पनीहरूको १२.५५ प्रतिशत रहेकोमा २०८२ आषाढमा कर्जाको भारित औसत ब्याजदर क्रमशः ७.८५ प्रतिशत, ८.९५ प्रतिशत र १०.२२ प्रतिशत कायम भएको छ ।

ट. वित्तीय पहुँच :

नेपाल राष्ट्र बैंकबाट इजाजतप्राप्त बैंक तथा वित्तीय संस्थाहरूको सझ्या २०८२ आषाढ मसान्तमा १०७ रहेको छ । यसमध्ये 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 सझ्या २०८१ आषाढ मसान्तमा ११,५३० रहेकोमा २०८२ आषाढ मसान्तमा ११,५२६ कायम भएको छ । २०८१ आषाढ मसान्तमा प्रतिशाखा जनसझ्या २५२९ रहेकोमा २०८२ आषाढ मसान्तमा २५३० कायम भएको छ ।

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

विश्व व्यापारका ठुला साभेदार तथा प्रभावशाली राष्ट्रहरूमा समय समयमा देखिने नीतिगत अस्थिरता र अनिश्चितता, भूराजनीतिक टकराव साथै विभिन्न मुलुकबीचको व्यापार महसुल द्वन्द्वका कारण देशको आर्थिक गतिविधि प्रभावित हुँदा बैंकको कारोबारमा समेत असर पर्न गएको देखिन्छ ।

आन्तरिक कारणतर्फ हेर्दा अपेक्षित रूपमा पुँजीगत खर्च हुन नसक्नु, राजस्व सङ्कलनको लक्ष्य हासिल हुन नसक्नु, ठुला पूर्वाधार तथा रूपान्तरकारी आयोजनाहरूको निर्माण कार्य समयमा सम्पन्न नहुनु, बैंक तथा वित्तीय संस्थाहरूको लगानीको दायरा बढ्न नसक्नु, ब्याजदरमा कमी हुँदा बैंकको आम्दानी घट्नु, आन्तरिक उत्पादन भन्दा आयातले प्राथमिकता पाउनु, उपभोगको प्रवृत्तिमा परिवर्तन हुनु, बैंक विरोधी

गतिविधिहरू बढ्नु, कर्जाको मागमा आएको कमी, बढ्दो तरलताको प्रतिफलयुक्त व्यवस्थापनमा देखिएको चुनौती, बैंकहरूको बढ्दो निष्क्रिय कर्जाको व्यवस्थापनमा देखिएको जटिलता र जेन-जी आन्दोलनबाट औद्योगिक - व्यावसायिक क्षेत्रमा पर्न गएको असर, प्रमुख खाद्यबाली धान लगाउने समयमा मनसुनमा भएको ढिलाई, बाढी पहिरो जस्ता विपद्जन्य घटनाको कारण भौतिक पूर्वाधार, कृषि लगायत क्षेत्रमा पारेको असर लगायतका कारणबाट बैंकको कारोबारलाई प्रत्यक्ष तथा अप्रत्यक्ष रूपमा असर पुग्न गएको देखिन्छ ।

३. बैंकको विगत वर्षको कारोबारको सिंहावलोकन :

यस बैंकको आर्थिक वर्ष २०८१/८२ को वित्तीय विवरणहरू नेपाल वित्तीय विवरण प्रतिवेदनमान (NFRS) अनुरूप तयार पारिएको छ । समीक्षा वर्ष २०८१/८२ र अधिल्लो आर्थिक वर्षको वित्तीय विवरणका प्रमुख सूचकाङ्कहरूको तुलनात्मक अवस्था देहाय बमोजिम रहेको छ ।

(रकम रु. लाखमा)

वासलात	आर्थिक वर्ष २०८१/८२	आर्थिक वर्ष २०८०/८१	परिवर्तन
शेयर पुँजी	१,४६,९४०.२३	१,४६,९४०.२३	-
सञ्चित मुनाफा	(१४,१८५.५३)	(९,६५०.७५)	(४६.९९%)
जगेडा तथा कोषहरू	२,४३,४९९.८७	२,९९,०६७.४३	९९.९९%
कर्जा*	२२,७६,८०६.६६	२०,९६,८९२.२३	९२.८९%
निक्षेप	३३,६८,७४८.८१	२८,३५,६०३.२७	९८.८०%
लगानी	६,४४,३४३.२६	४,८४,६७१.२०	३२.९४%
नाफा नोक्सान हिसाब	आर्थिक वर्ष २०८१/८२	आर्थिक वर्ष २०८०/८१	परिवर्तन
खुद व्याज आमदानी	१,०९,३९२.८७	८६,३४७.६८	१७.४२%
कुल सञ्चालन आमदानी	१,१९,९५३.१५	१,०३,२७२.१५	१६.९५%
सञ्चालन मुनाफा	४४,४७९.९२	६,८३४.५३	५५०.८९%
खुद मुनाफा	३०,७८०.३१	२८४.२०	१०,७३०.५१%
अनुपातहरू	आर्थिक वर्ष २०८१/८२	आर्थिक वर्ष २०८०/८१	परिवर्तन
पुँजीकोष	१२.४३ %	१२.४५ %	(०.९६%)
निष्क्रिय कर्जा	४.५६ %	४.३३ %	५.३१ %
प्रति शेयर आमदानी	रु. २०.९५	रु. ०.९९	१०,७३०.५१ %

* बैंक तथा वित्तीय संस्था, ग्राहक तथा कर्मचारीलाई प्रदान गरिएको कर्जा तथा सापटी समावेश ।

शेयर पुँजी :

आर्थिक वर्ष २०८१/८२ को अन्त्यमा बैंकको चुक्ता पुँजी रु. १४ अर्ब ६९ करोड ४० लाख २२ हजार ९ सय २८ रहेको छ ।

सञ्चित मुनाफा :

आर्थिक वर्ष २०८०/८१ को अन्त्यमा रु. ९६ करोड ५१ लाख ऋणात्मक रहेको वितरण योग्य सञ्चित मुनाफा यस वर्ष विभिन्न नियामकीय समायोजन तथा दीर्घकालिन दायित्वको थप व्यवस्था गर्नुपरेको कारण रु. १ अर्ब ४९ करोड ८६ लाखले ऋणात्मक रहेको छ ।

जगेडा तथा कोषहरू :

गत आर्थिक वर्षको तुलनामा समीक्षा वर्ष २०८१/८२ मा जगेडा तथा कोषहरू ११.११ प्रतिशतले वृद्धि भएको छ ।

कर्जा :

समग्र देशको आर्थिक गतिविधिमा शिथिलता आई कर्जा मागमा कमी आएको कारण कर्जा प्रवाह प्रभावित भएतापनि आर्थिक वर्ष २०८१/८२ मा १२.८९ प्रतिशतको बढोत्तरी भई बैंकको समग्र कर्जा रु.२ खर्ब २७ अर्ब ६८ करोड ७ लाख रुपैयाँ पुगेको छ ।

निक्षेप :

आर्थिक वर्ष २०८१/८२ मा बैंकको कुल निक्षेप गत आर्थिक वर्षको तुलनामा १८.८० प्रतिशतले वृद्धि भई रु.३ खर्ब ३६ अर्ब ८७ करोड ४९ लाख रुपैयाँ पुगेको छ । कुल निक्षेपमा ग्राहकहरूको निक्षेप रु.३ खर्ब ३२ अर्ब ९ करोड २४ लाख र बैंक तथा वित्तीय संस्थाहरूको निक्षेप रु.४ अर्ब ७८ करोड २५ लाख रहेको छ ।

आर्थिक वर्ष २०८१/८२ को अन्त्यमा बैंकमा कायम निक्षेपमा बचत निक्षेपको अंश ४७.४८ प्रतिशत, मुद्राती निक्षेपको अंश ३५.३६ प्रतिशत, चल्ती निक्षेपको अंश ९.३६ प्रतिशत, कल निक्षेपको अंश ६.८३ प्रतिशत र बाँकी अन्य निक्षेपको अंश रहेको छ । विगत वर्षको तुलनामा बचत तथा चल्ती निक्षेपको अंश वृद्धि भएको र मुद्राती निक्षेपको अंश घटेको छ ।

लगानी :

आर्थिक वर्ष २०८१/८२ को अन्त्यमा बैंकको लगानी ३२.९४ प्रतिशतले वृद्धि भई रु.६४ अर्ब ४३ करोड ४३ लाख रहन गएको छ । जसमध्ये ट्रेजरी बिल्स र विभिन्न ऋणपत्रहरूमा बैंकले रु.५७ अर्ब १८ करोड १६ लाख रुपैयाँ लगानी गरेको छ । साथै, विभिन्न संस्थाहरूको शेयर तथा डिवेन्चरमा बैंकले रु.३ अर्ब ५४ करोड ६८ लाख लगानी गरेको छ भने उक्त अवधिमा विभिन्न सम्बद्ध कम्पनीहरूमा बैंकको रु.३ अर्ब ७० करोड ५८ लाख लगानी रहेको छ ।

खुद व्याज आमदानी :

आर्थिक वर्ष २०८०/८१ को तुलनामा समीक्षा वर्ष २०८१/८२ मा बैंकको खुद व्याज आमदानीमा १७.४२ प्रतिशतको बढोत्तरी भएको छ । समीक्षा वर्ष २०८१/८२ मा व्याज खर्चमा २१.०३ प्रतिशत र व्याज आमदानीमा ७.७९ प्रतिशतले कमी भएको छ ।

कुल सञ्चालन आमदानी :

आर्थिक वर्ष २०८०/८१ मा रु.१० अर्ब ३२ करोड ७२ लाख रहेको बैंकको कुल सञ्चालन आमदानी आर्थिक वर्ष २०८१/८२ मा १६.१५ प्रतिशतले वृद्धि भई रु.११ अर्ब ९९ करोड ५३ लाख रहेको छ । खुद व्याज आमदानी, फि तथा कमिशन आमदानी लगायतमा भएको वृद्धिका कारण कुल सञ्चालन आमदानीमा वृद्धि हुन गएको हो ।

सञ्चालन मुनाफा :

आर्थिक वर्ष २०८१/८२ मा बैंकले सञ्चालन मुनाफा रु.४ अर्ब ४४ करोड ८० लाख आर्जन गरेको छ । अधिल्लो आर्थिक वर्षको तुलनामा खुद व्याज आमदानीमा भएको बढोत्तरी तथा इम्पेयरमेन्ट चार्जमा भएको कमीको कारण सञ्चालन मुनाफामा वृद्धि भएको छ ।

खुद मुनाफा :

आर्थिक वर्ष २०८०/८१ मा रु. २ करोड ८४ लाख रहेको आयकर पछिको खुद मुनाफामा उल्लेख्य वृद्धि भई समीक्षा वर्ष २०८१/८२ मा बैंकको आयकर पछिको खुद मुनाफा रु. ३ अर्ब ७ करोड ८० लाख रहन गएको छ ।

पुँजीकोषः

आर्थिक वर्ष २०८०/८१ मा १२.४५ प्रतिशत रहेको बैंकको पुँजीकोषको अनुपात समीक्षा वर्ष २०८१/८२ मा ०.०२ विन्दुले घटेर १२.४३ प्रतिशत पुगेको छ ।

निष्क्रिय कर्जा :

आर्थिक वर्ष २०८०/८१ मा ४.३३ प्रतिशत रहेको बैंकको निष्क्रिय कर्जा ०.२३ विन्दुले वृद्धि भई समीक्षा वर्ष २०८१/८२ मा ४.५६ प्रतिशत पुगेको छ ।

प्रति शेयर आमदानी :

समीक्षा वर्ष २०८१/८२ मा बैंकको प्रति शेयर आमदानी रु. २०.९५ रहेको छ जुन आर्थिक वर्ष २०८०/८१ मा रु. ०.९९ रहेको थियो ।

४. चालु आर्थिक वर्ष २०८२/८३ को प्रथम त्रयमाससम्ममा हासिल उपलब्धिहरू :

२०८२ आश्विन मसान्तसम्म बैंकको कुल निक्षेप रु. ३ खर्ब ४१ अर्ब ७२ करोड २८ लाख, कुल कर्जा सापट रु. २ खर्ब २९ अर्ब ८४ करोड ९९ लाख र लगानी रु. ६६ अर्ब ३८ करोड ६६ लाख रहेको छ । बैंकको जगेडा तथा कोषमा रु. २४ अर्ब १२ करोड ७३ लाख रहेको छ । त्यसैगरी, बैंकले उक्त अवधिमा रु. ५८ करोड ८३ लाख खुद मुनाफा आर्जन गरेको छ ।

निष्क्रिय कर्जा अनुपात अधिल्लो वर्षको सोही अवधिको तुलनामा केही वृद्धि भई ५.४९ प्रतिशत कायम भएकोले कर्जा असुलीलाई प्रभावकारी रूपमा कार्यान्वयन गर्नुपर्ने र आगामी दिनमा कर्जाको गुणस्तरमा विशेष ध्यान दिई अगाडि बढ्नु पर्ने अवस्था रहेको छ । चालु आर्थिक वर्षको प्रथम त्रयमासमा पुँजीकोष अनुपात १३.०२ प्रतिशत रहेको छ ।

२०८२ आश्विन मसान्तसम्ममा बैंकको प्रमुख वित्तीय भलक निम्न तालिकामा प्रस्तुत गरिएको छ । उल्लेखित विवरण आर्थिक वर्ष २०८२/८३ को प्रथम त्रयमासको प्रकाशित अन्तरिम वित्तीय विवरण बमोजिम रहेको छ ।

विवरण	रकम (रु. लाखमा)
शेयर पुँजी	१,४६,९४०.२३
जगेडा तथा कोषहरू	२४१,२७२.७९
निक्षेप दायित्व	३४,१७,२२८.४२
लगानी	६,६३,८६६.२५
कर्जा सापट	२२,९८,४९९.२३
खुद व्याज आमदानी	२५,६९५.००
सञ्चालन मुनाफा	९,१७१.२१
बोनस तथा कर पछिको खुद मुनाफा	५,८८२.८७
विवरण	प्रतिशत
निष्क्रिय कर्जा (प्रतिशत)	५.४९ %
पुँजीकोष अनुपात (प्रतिशत)	१३.०२ %

५. बैंकको भावी योजनाहरू :

यस बैंकको भावी योजनाहरू तल उल्लेख भए बमोजिम रहेका छन् ।

- बैंकको निक्षेप, कर्जा सापट, लगानी तथा खुद मुनाफामा वृद्धि गर्ने ।
- बैंकलाई प्रविधिमैत्री बनाउदै सञ्चालनमा कार्य कुशलता त्याई सेवा प्रवाहलाई वैज्ञानिक, प्रभावकारी तथा जोखिम रहित बनाउने ।
- कर्जा निर्णय प्रकृयालाई सरलीकृत गर्ने ।
- कृषि, लघु, साना तथा मझौला कर्जा लगानीमा जोड दिने ।
- शेयर धितो कर्जाको लागि थप योग्य कम्पनीहरू सूचीकृत गर्ने ।
- सूचना प्रविधि तथा व्यवस्थापन सूचना प्रणाली विभागसँगको समन्वयमा कर्जा प्रशोधन प्रणाली लागु गर्ने ।
- त्रैमासिक रूपमा खराब कर्जा न्यूनीकरण योजना तयार गरी शाखाहरूसँगको समन्वयमा लागु गर्ने ।
- साना तथा मझौला कर्जाहरूको गुणस्तर कायम राख्न अर्द्धवार्षिक योजना बनाई शाखाहरूको भ्रमण गर्ने ।
- सम्भाव्यता भएका सम्पूर्ण शाखाहरूमा गैर-कोषीय कारोबार वृद्धि गर्ने ।
- गैर-कोषीय कारोबार वृद्धिको लागि एसियाली विकास बैंकसँगको साझेदारी कार्यक्रमको कार्यान्वयनलाई थप प्रभावकारी बनाउने ।
- गैर-कोषीय कारोबारलाई स्वचालित गर्दै लैजाने क्रममा प्रतीतपत्र कारोबारलाई कर्जा व्यवस्थापन प्रणाली मार्फत कार्यान्वयन गर्ने ।
- गैर-कोषीय कारोबार सहजताको लागि देशभित्र र बाहिर रहेका विभिन्न बैंकहरूसँग सम्बन्ध विस्तार गर्ने ।
- ठुला निष्क्रिय कर्जाहरू असुलीका लागि कार्य योजना तयार गर्ने ।
- गैर बैंकिङ सम्पति व्यवस्थापनका लागि कार्य योजना तयार गर्ने ।
- जोखिममा आधारित लेखापरीक्षण कार्यलाई निरन्तरता दिने ।
- आन्तरिक लेखापरीक्षण प्रक्रियालाई छिटो, छरितो, मितव्यी र भरपर्दो बनाउन लेखापरीक्षण रिपोर्टिङ सफ्टवेयर खरिद गरी यसै आर्थिक वर्षभित्र प्रयोगमा ल्याउने ।
- कम्प्लायन्ससँग सम्बन्धित नीति तथा प्रकृयाहरूको समसामयिक पुनरावलोकन गर्ने ।
- कर्जा जोखिम, बजार जोखिम, तरलता जोखिम, सञ्चालन जोखिम, वातावरणीय जोखिम, सूचना सुरक्षा जोखिमको नियमित आंकलन गर्ने ।
- बैंकिङ सम्पत्तिहरूलाई अधिकतम प्रतिफल प्राप्त गर्ने गरी संरक्षण र प्रयोग गर्ने ।
- बैंकको संगठन तथा व्यवस्थापन सर्वेक्षण गर्ने ।
- तालिम कार्यक्रमहरूलाई अभ प्रभावकारी तथा वास्तविक बनाउने ।
- आधुनिक कोर बैंकिङ सिस्टम (सफ्टवेयर) मार्फत बैंकको व्यावसायिक रूपान्तरण गर्ने ।
- साइबर सुरक्षा सचेतना उपकरण खरिद गर्ने ।
- व्यवसाय निरन्तरता योजना पुनरावलोकन गरी कार्यान्वयन गर्ने ।
- बैंकमा उपलब्ध साधन र स्रोतको अधिकतम परिचालन गर्दै ग्राहक सेवा र सन्तुष्टिको स्तरोन्नति मार्फत मुनाफालाई मध्यनजर गर्दै बैंकको बजार हिस्सा वृद्धि गर्ने ।
- बैंकको व्यवसाय विस्तारको लागि विभिन्न सङ्घ-संस्थाहरूसँग व्यववसायिक रणनीतिक साझेदारी स्थापना गर्ने कार्यलाई निरन्तरता दिने ।

६. कम्पनीको औद्योगिक तथा व्यावसायिक सम्बन्ध :

बैंकले आफूसँग व्यावसायिक सम्बन्ध राख्ने उद्योग व्यवसाय तथा सबै सरोकारवालाहरूसँग सुमधुर सम्बन्ध कायम राख्न्दै आएको छ । आगामी दिनमा समेत बैंकको हित, सेवा प्रवाह तथा व्यवसाय विस्तारको लक्ष्य हासिल गर्न उद्योगी व्यवसायी तथा सरोकारवालाहरूलाई पूर्ण विश्वासमा लिई आफ्ना कार्यहरूको सञ्चालन र व्यवस्थापनलाई थप प्रभावकारी बनाउदै लगिनेछ ।

७. सञ्चालक समितिमा भएको हेरफेर र त्यसको कारण (गत साधारणसभादेखि हालसम्म) :

मिति २०८२ भाद्र १८ गतेदेखि स्वतन्त्र सञ्चालकको तर्फबाट प्रतिनिधित्व गर्दै आएको म (प्रा.डा. डिल्लीराज शर्मा) ले सञ्चालक समितिको २०८२ भाद्र २० गतेको निर्णयबाट अध्यक्षको जिम्मेवारी सम्हाल्दै आएको जानकारी गराउँदछु। त्यसैगरी, नेपाल सरकार, अर्थ मन्त्रालयबाट प्रतिनिधित्व गर्दै आउनुभएका पूर्व अध्यक्ष श्री थान प्रसाद पंजानीको स्थानमा उक्त मन्त्रालयकै सहसचिव श्री महेश भट्टराईले मिति २०८२ अश्विन २२ गतेदेखि प्रतिनिधित्व गरिरहनु भएको छ। नेपाल सरकारको तर्फबाट श्री साधना घिमिरेले मिति २०८० मंसिर १२ गतेदेखि र श्री माया आचार्यले मिति २०८२ बैशाख १६ गतेदेखि सञ्चालक समितिमा प्रतिनिधित्व गरिरहनु भएको छ। त्यस्तै, सर्वसाधारण शेयरधनीको तर्फबाट श्री बद्री खनालले २०८२ आषाढ २१ गतेदेखि र सर्वसाधारण शेयरधनी संगठित संस्था श्री कर्मचारी सञ्चय कोषको तर्फबाट श्री जिवन कुमार कट्टवालले मिति २०८२ आश्विन २४ गतेदेखि सञ्चालक समितिमा प्रतिनिधित्व गर्नुभएको छ। सञ्चालक समितिमा रहेर पुऱ्याउनु भएको योगदानका लागि श्री गंगाप्रसाद ज्वाली, श्री थानप्रसाद पंजानी, डा. चन्द्रबहादुर अधिकारी, श्री ध्रुव भट्टराई र श्री थानेश्वर गौतमप्रति धन्यवाद सहित हार्दिक कृतज्ञता ज्ञापन गर्दछौं।

बैंकको मिति २०८१ चैत्र ६ गतेको ६५ औं वार्षिक साधारण सभाका लागि तय भएको सञ्चालकको निर्वाचन कार्यक्रम सम्मानित उच्च अदालत पाटनको मिति २०८१ चैत्र ५ गतेको अल्पकालिन अन्तरिम आदेशबाट रोकिएकोमा उक्त निर्वाचन कार्यक्रम विरुद्ध परेको रिट निवेदन सम्मानित उच्च अदालत पाटनको मिति २०८२ आषाढ ४ गतेको आदेशबाट खारेज भई निर्वाचन सम्बन्धी प्रकृयाको विवाद निरूपण भएकोले सर्वसाधारण शेयरधनीको तर्फबाट श्री बद्री खनाल र कर्मचारी सञ्चय कोषको तर्फबाट प्रतिनिधि श्री ध्रुव भट्टराई (हाल श्री जीवन कुमार कट्टवाल रहनुभएको) सञ्चालकमा निर्विरोध निर्वाचित हुनु भई उहाँहरूले मिति २०८२ आषाढ २१ गतेदेखि सञ्चालक समितिमा प्रतिनिधित्व गर्नुभएको छ। उक्त निर्वाचनमा निर्विरोध हुनुभएका श्री चुडामणी चापागाईले सञ्चालकमा नरहने लिखित जानकारी गराउनु भएको व्यहोरा समेत अनुरोध छ।

२०८२ आषाढ २१ गतेदेखि, निर्विरोध निर्वाचित सर्वसाधारण शेयरधनीको तर्फबाट प्रतिनिधित्व गर्ने सञ्चालकहरूका विरुद्ध सर्वोच्च अदालतमा रिट परेको र उक्त रिटका सम्बन्धमा सम्मानित सर्वोच्च अदालतबाट मिति २०८२ मंसिर ७ मा अल्पकालिन अन्तरिम आदेश जारी भई १५ दिनभित्र लिखित जवाफ पेश गर्ने र मिति २०८२ मंसिर १९ गते उक्त अन्तरिम आदेशमा छलफलका लागि अदालतमा उपस्थित हुन आदेश जारी भएको साथै उक्त आदेशको टुङ्गो नलागेसम्म सर्वसाधारण समूहको शेयरधनीबाट प्रतिनिधित्व गराउने कार्य नगरी यथास्थितिमा राख्न समेत आदेश भएकोमा उक्त आदेशको निरन्तरता नहुने भनी सम्मानित सर्वोच्च अदालतबाट मिति २०८२ मंसिर २२ मा पुनः आदेश जारी भएसँगै उहाँहरूको प्रतिनिधित्वले निरन्तरता पाएको जानकारी समेत सभा समक्ष गराउन चाहन्छु।

८. बैंकको कारोबारलाई असर पार्ने मुख्य कुराहरू :

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

- विश्वका ठुला र प्रभावशाली अर्थतन्त्रबीच एकआपसमा भन्सार दर बढाउने होडबाजीले विश्व अर्थतन्त्रमा पर्न सक्ने असर।
- विश्व व्यापार तनाव, न्यून लगानी र उच्च सार्वजनिक ऋणबाट पर्ने असर।
- प्रविधिमा आधारित ग्राहक सेवाको मागमा भएको बढोत्तरी।
- आन्तरिक स्रोत परिचालन सुधार हुन नसक्दा सार्वजनिक ऋण माथिको निर्भरता बढौ जाँदाको असर।
- पुँजीगत खर्च लक्ष्य अनुरूप हुन नसकेको कारण निर्माण लगायतका क्षेत्रमा परेको असर।
- मुलुकको राजनैतिक, आर्थिक, मौद्रिक तथा वित्तीय नीतिमा हुने परिवर्तनबाट पर्ने असर।
- बैंक तथा वित्तीय संस्थाको निष्क्रिय कर्जामा भएको वृद्धिका कारण पुँजी पर्याप्तता अनुपातमा पर्ने चाप।
- बैंक तथा वित्तीय संस्थाको निष्क्रिय कर्जा व्यवस्थापनमा देखिएको जटिलता।

- बैंकल्पिक लगानीका क्षेत्र तथा दायराको अभावमा बैंकिङ क्षेत्रको कर्जा विस्तारमा आएको कमी ।
- उपभोगको प्रवृत्तिमा भएको परिवर्तन साथै कुल आन्तरिक मागमा देखिएको कमी ।
- कर्जाको व्याजदर न्यून स्तरमा रहँदा पनि बैंक तथा वित्तीय संस्थाको कर्जा प्रवाह अपेक्षित रूपमा बढ्न नसकेको अवस्था ।
- बैंकिङ क्षेत्रमा रहेको अधिक तरलता तथा सोको व्यवस्थापन ।
- कर्जाको व्याजदरमा कमी हुँदा बैंकको व्याज आम्दानीमा पर्ने असर ।
- विप्रेषण आप्रवाहमा भएको वृद्धिले बैंकिङ क्षेत्रको श्रोत परिचालनमा पर्न सक्ने चुनौती ।
- गैर कोषीय सेवाहरू प्रदान गर्दा आउने सम्भावित जोखिमहरू ।
- सूचना प्रविधि तथा डिजिटल कारोबारबाट उत्पन्न जोखिमको असर ।
- कृषि, उर्जा, पर्यटन, लघु साना एवम् मझौला उद्यम लगायतका क्षेत्रमा निश्चित प्रतिशतसम्म लगानी गर्नुपर्ने नेपाल राष्ट्र बैंकको नीतिगत व्यवस्था ।
- 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 ।
- जेन जी आन्दोलनबाट समग्र व्यावसायिक क्षेत्रमा परेको 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 व्यालेन्स कन्फर्मेशन प्राप्त गर्ने साथै हिसाब मिलान गर्नुपर्ने सुभाव सहितको कैफियत उल्लेख भएको छ ।

लामो समयदेखि हिसाब मिलान नभएका र पहिचान हुन नसकेका कारोबारहरूको हिसाब मिलान गर्ने तर्फ आवश्यक प्रक्रिया नियमित रूपमा चलिरहेको र सोमा प्रगति भइरहेको जानकारी गराउँदछौं । हिसाब मिलान हुन बाँकी रकमहरूको सम्बन्धित निकाय/कार्यालयहरूबाट व्यालेन्स कन्फर्मेशन संकलन गर्ने कार्य भइरहेको समेत जानकारी गराउँदछौं ।

त्यस्तै, 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 ।

माथि उल्लिखित बाहेक लेखापरीक्षण प्रतिवेदनमा औल्याइएका बैंकको नियमित कारोबारसँग सम्बन्धित अन्य कैफियतहरूका सम्बन्धमा समेत सञ्चालक समितिको ध्यानाकर्षण भएको छ । लेखापरीक्षकबाट प्राप्त सुभाव 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 प्रचलित ऐन कानून र नेपाल राष्ट्र बैंकको नीति/निर्देशनको परिधिभित्र रही विभिन्न आन्तरिक नीति, नियम, विनियम तथा निर्देशिका तर्जुमा गरी कार्यान्वयन गर्दै आएको छ । बैंकको निरीक्षण तथा आन्तरिक लेखापरीक्षण विभागबाट बैंकको कार्य सञ्चालन क्रममा आन्तरिक नीति, नियम, प्रणाली तथा मौजुदा ऐन कानूनको पालना भए/नभएको अनुगमन गर्ने कार्य निरन्तर रूपमा भइरहेको र उक्त विभागले लेखापरीक्षण समितिको मार्गदर्शनमा वार्षिक लेखापरीक्षण योजना अनुरूप नियमित निरीक्षण तथा लेखापरीक्षण सम्बन्धी कार्य गरिरहेको छ ।

बैंकले सामना गर्नुपर्ने सम्भावित जोखिमहरूको पहिचान, मापन, अनुगमन, नियन्त्रण र रिपोर्टिङ्का 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 प्रचलित कानून बमोजिम बैंकको अनुपालनाको स्थितिको नियमित अनुगमन गर्ने कार्य सञ्चालको संयोजकत्वमा रहेको सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समितिको मार्गदर्शनमा अनुपालना विभागले गरिरहेको छ ।

बैंक व्यवस्थापन तहमा गठन भएका सम्पत्ति दायित्व व्यवस्थापन समिति, कर्जा कमिटी, कर्जा असुली समिति, आइटि इस्टर्यारिड कमिटी, ब्राण्ड तथा व्यवसाय प्रबर्द्धन समिति, केन्द्रीय सुरक्षा समिति, संस्थागत सामाजिक उत्तरदायित्व समिति, पदपूर्ति समिति, अनुशासन समिति, अपरेशन कमिटी, खरिद मूल्याङ्कन समिति, व्यवसाय प्रबर्द्धन समिति लगायतका समितिहरूले बैंकको निति नियम र प्रचलित ऐन कानून बमोजिम कार्यसम्पादन गर्दै आन्तरिक नियन्त्रण प्रणालीलाई मजबुत बनाउदै लगेका छन् ।

११. बैंकिङ सञ्चाल विस्तार :

आर्थिक वर्ष २०८१/८२ मा बैंकले सुदूरपश्चिम प्रदेशको कैलाली जिल्ला धनगढी उप महानगरपालिका वडा नं. २, चौराहामा धनगढी चौराहा शाखा सञ्चालनमा ल्याएको छ । यसका साथै आर्थिक वर्ष २०८१/८२ मा बैंकले लाहान नगरपालिका वडा नं. १० स्थित नगरपालिकाको कार्यालय परिसरमा लाहान शाखा मातहत तथा काठेखोला गाउँपालिका वडा नं. ५ मा बागलुङ शाखा मातहत गरी थप २ वटा एक्सटेन्सन काउन्टरहरू सञ्चालनमा ल्याएको छ । यससँगै बैंकले आफ्नो सेवा देशका ७१ जिल्लामा रहेका २३१ शाखा कार्यालय, ६१ एक्सटेन्सन काउन्टर, २४१ ए.टि.एम, ७ प्रादेशिक कार्यालय र प्रधान कार्यालयबाट प्रवाह गरिरहेको छ ।

१२. सूचना प्रविधि तथा डिजिटाइजेशन :

बैंकले प्रविधिमा आधारित सेवालाई निरन्तर सुधार गर्दै आधुनिक बैंकिङ सेवाको पहुँचमा विस्तार गरेको छ । बैंकले ए.टि.एम सञ्चाललाई देशभरका २४१ स्थानसम्म विस्तार गरी करिब तीन लाख पचास हजार भन्दा बढी कार्ड धारक ग्राहकहरूलाई बैंकिङ कारोबारमा सहज पहुँच उपलब्ध गराएको छ । बैंकको मोबाइल बैंकिङमा समेत उल्लेखनीय प्रगति हुँदै नौ लाखभन्दा बढी ग्राहकहरूले सुरक्षित र वास्तविक समयमा सेवा लिन थाले का छन् । यसैगरी, ग्राहकहरूलाई प्रत्यक्ष शाखामा निर्भर रहन नपर्ने वातावरण बनाउन क्यास डिपोजिट मेसिन र किओस्क मेसिन जस्ता सेवाको शुभारम्भ गरिएको छ जसले सञ्चालन कार्यक्षमता बढाउनुका साथै ग्राहक अनुभवलाई सहज र प्रभावकारी बनाएको छ ।

बैंकले घरेलु पूर्वाधार मजबुत पार्नका साथै डिजिटल भुक्तानी सेवा राष्ट्रिय स्तरबाट अन्तर्राष्ट्रिय स्तरसम्म विस्तार गरेको छ । फिनटेक कम्पनीहरूसँगको सहकार्य साथै छिटो छिरितो क्रेडिट कार्ड सुविधा, अन्तर्राष्ट्रिय यात्रा कार्ड तथा प्रिपेड डलर कार्ड मार्फत बैंकले सीमा पार भुक्तानी सुविधा उपलब्ध गराएको छ जसले रेमिट्यान्स, ई-कमर्श कारोबार तथा यात्रासम्बन्धी सेवामा सहजता ल्याएको छ । बैंकले मोबाइल बैंकिङलाई अभ्य उपयोगी बनाउन आवश्यक सुधार गर्नका साथै सुरक्षा प्रणाली सुदृढ पार्ने कार्यलाई प्राथमिकता दिएको छ । भर्चुअल कार्ड तथा तेस्रो पक्षसँग एपीआई एकीकरण जस्ता भविष्यका नवप्रवर्तनका लागि तयारी समेत गरिएको छ । ग्राहकलाई मोबाइल बैंकिङ मार्फत साइबर सुरक्षा सम्बन्धी सचेतना कार्यक्रम र कर्मचारीलाई डिजिटल बैंकिङ सञ्चालन सम्बन्धी तालिम प्रदान गरिएको छ ।

१३. ग्राहक सम्बन्ध सुधार :

बैंकले नेपाल राष्ट्र बैंकको निर्देशन बमोजिम सेवामा प्रभावकारिताको लक्ष्य हासिल गर्न वित्तीय ग्राहक संरक्षण तथा वित्तीय साक्षरता सम्बन्धी नीतिगत व्यवस्था अन्तर्गत गुनासो सुनुवाई व्यवस्थाको कार्यान्वयन गर्दै आएको छ । सोही अनुरूप ग्राहकबाट प्राप्त गुनासो/उजुरीको समाधान गरी उक्त काम कारबाहीको अभिलेख राखी गुनासोहरू समाधान गर्ने गरिएको छ । त्यसै, बैंकिङ सेवासँग सम्बन्धित जिज्ञासा, सूचना तथा जानकारी उपलब्ध गराउन बाट्य कम्पनीसँगको समन्वयमा आधुनिक कल सेन्टरले महत्वपूर्ण भूमिका खेलिरहेको छ ।

बैंकको सेवा प्रवाहसँग सम्बन्धित प्रतिक्रिया तथा गुनासो इमेल ठेगाना gunaso@nepalbank.com.np मा आउने व्यवस्था मिलाइएको छ । यसरी सेवाग्राहीहरूबाट प्राप्त पृष्ठपोषण तथा गुनासो उपर आवश्यक समाधान तथा प्रतिक्रिया दिने गरिएको छ । त्यस्तै, मोबाइल बैंकिङ एप्लिकेशनमा रहेको Dispute Lodge Section, नेपाल सरकारको हेलो सरकार पोर्टल तथा नेपाल राष्ट्र बैंकको गुनासो पोर्टल मार्फत समेत सरोकारबालाहरूले आफ्ना गुनासाहरू प्रेषित गर्न सक्ने व्यवस्था मिलाइएको छ ।

साथै, बैंकले ग्राहकबाट प्राप्त भएको गुनासो र सोको निरूपणको अवस्था अर्द्धवार्षिक (आषाढ, पौष) रूपमा अवधि समाप्त भएको १५ दिनभित्र नेपाल राष्ट्र बैंकको वित्तीय समावेशिता तथा ग्राहक संरक्षण महाशाखामा र सम्बन्धित सुपरिवेक्षण विभागमा पेश गर्ने गरेको छ ।

१४. नेपाल सरकारको नीतिसँग तादात्म्य :

बैंकले विभिन्न शाखा कार्यालयहरू मार्फत सरकारी कारोबार, राजस्व संकलन, पेन्सन तथा सामाजिक सुरक्षा भत्ता वितरण, भूकम्प पीडित जनतालाई अनुदान वितरण लगायतका कार्यहरू गर्दै आइरहेको छ । सरकारको नीति तथा कार्यक्रमले निर्देश गरेका विषयहरूको कार्यान्वयन गर्नुका साथै संघीय सरकारको “क” खाताको कारोबार बैंकका २८ वटा शाखा, प्रदेश सरकारको “ख” खाताको कारोबार बैंकका २७ वटा शाखा तथा स्थानीय तहको “ग” खाताको कारोबार बैंकका ७३ वटा शाखाहरूबाट भइरहेको छ । साथै, नेपाल सरकारको वित्तीय नीतिले निर्देश गरेका उद्यमशीलता विकास, रोजगारी सिर्जना लगायत विभिन्न कार्यक्रमहरूको कार्यान्वयनमा समेत बैंकले सहयोग पुऱ्याउँदै आएको छ ।

१५. कर्जा लगानी तथा व्यवस्थापन :

बैंकले व्यवसायको विस्तारका साथै कर्जा लगानीको माध्यमबाट देशको उद्योग, कृषि, व्यापार तथा सेवा व्यवसायको विकास, एवम् प्रबद्धनमा महत्वपूर्ण भूमिका निर्वाह गर्दै आएको छ । उक्त कार्यका लागि बैंकका शाखा कार्यालय तथा प्रधान कार्यालयका कर्जासँग सम्बन्धित विभिन्न विभागहरू क्रियाशील रहेका छन् । कर्जा प्रवाह गर्दा बैंकको आन्तरिक नीति, नियम, निर्देशिका लगायत नेपाल राष्ट्र बैंकको नीति, निर्देशनहरूको परिपालना गर्ने गरिएको छ ।

बैंकबाट कुल कर्जाको आधारमा २०८२ आषाढ मसान्तमा कृषि क्षेत्रमा १२.२६ प्रतिशत र जलविद्युत/उर्जाको क्षेत्रमा ७.१२ प्रतिशत कर्जा लगानी भएको छ । त्यस्तै, उक्त अवधिमा बैंकले एक करोडसम्मका लघु, साना तथा मझौला उद्योगमा १५.३१ प्रतिशत र विपन्न वर्गमा कर्जामा ५.१७ प्रतिशत कर्जा लगानी गरेको छ ।

बैंकले २०८२ आषाढ मसान्तसम्म सहवित्तीयकरणमा सहभागी भई करिब ८३५ मेगाबाट क्षमताका ३१ वटा जलविद्युत परियोजनामा लगानी गरेको छ । जसमध्ये १२ वटा जलविद्युत परियोजनामा यस बैंकको अगुवाइ रहेको र १९ वटा जलविद्युत परियोजनामा अन्य बैंक तथा वित्तीय संस्थाको सहवित्तीयकरणमा बैंक सहभागी रहेको छ । उक्त परियोजनाहरूका लागि कुल रु. २७ अर्ब १५ करोड कर्जा सीमा स्वीकृत भएकोमा २०८२ आषाढ मसान्तसम्म रु. १५ अर्ब ९३ करोड कर्जा मौज्दात रहेको छ ।

बैंकले सहवित्तीयकरणमा सहभागी भई २०८२ आषाढ मसान्तसम्म विभिन्न ९ वटा सिमेन्ट उद्योग तथा १० वटा स्टिल उद्योगहरूमा कर्जा लगानी गरेको छ । उक्त अवधिमा सिमेन्ट उद्योगहरूमा प्रवाहित कर्जाको मौज्दात रु. ९ अर्ब ९५ करोड र स्टिल उद्योगहरूमा प्रवाहित कर्जाको मौज्दात रु. ११ अर्ब ७ करोड रहेको छ ।

१६. जोखिम व्यवस्थापन :

बैंकले सामना गर्नुपर्ने जोखिमको पहिचान, मापन, अनुगमन, व्यवस्थापन, नियन्त्रण र रिपोर्टिङ्का लागि जोखिम व्यवस्थापन संरचना तयार गरी कार्यान्वयन गर्दै आइरहेको छ । नेपाल राष्ट्र बैंकको निर्देशन बमोजिम सञ्चालकको संयोजकत्वमा एउटा जोखिम व्यवस्थापन समिति रहेको र उक्त समितिले नेपाल राष्ट्र बैंकबाट जारी भएको निर्देशन बमोजिम बैंकको जोखिम व्यवस्थापनका लागि विकास गरेको रणनीति, नीतिगत व्यवस्था र मार्गदर्शनको नियमित पुनरावलोकन गरी सञ्चालक समिति समक्ष पेश गर्ने गरेको छ ।

जोखिम व्यवस्थापन समितिले जोखिम समायोजित सम्पति अनुसार पुँजीको पर्याप्तता, आन्तरिक पुँजी विश्लेषण पद्धति, व्यावसायिक रणनीति अनुरूप नीतिगत व्यवस्थाको पर्याप्तता, संस्थाले लिन सक्ने अधिकतम जोखिम सम्बन्धमा नियमित रूपमा छलफल तथा विश्लेषण गरी सञ्चालक समितिलाई आवश्यक राय सुभाव दिने गरेको छ । त्यस्तै, बैंकले नियमित रूपमा दबाव परीक्षण गरी सोको परिणाम उपर छलफल गरी सोका आधारमा भविष्यमा अपनाउनुपर्ने आवश्यक नीति निर्माण वा निर्णय प्रक्रियाका लागि सञ्चालक समितिमा सुभाव पेश गर्ने गरेको र सबै प्रकारका मुलभूत जोखिमहरूको व्यवस्थापनका लागि कार्यान्वयनमा रहेको नीति, प्रक्रिया एवम् प्रमुख जोखिम अधिकृतको कार्यादेश, जोखिम सुशासन संरचना लगायतका विषय समेटी वार्षिक प्रतिवेदन तयार गरी आर्थिक वर्ष समाप्त भएको एक महिनाभित्र नेपाल राष्ट्र बैंकको सुपरिवेक्षण विभागमा पेश गर्ने गरेको छ । साथै, प्रमुख जोखिम अधिकृतले सोभै सञ्चालक समिति मातहतको जोखिम व्यवस्थापन समितिमा आवधिक रूपमा रिपोर्टिङ गर्ने व्यवस्था कार्यान्वयनमा रहेको छ ।

१७. सम्पति शुद्धीकरण निवारण :

बैंकले नेपाल राष्ट्र बैंकको निर्देशन बमोजिम सञ्चालकको संयोजकत्वमा गठित सम्पति शुद्धीकरण निवारण सम्बन्धी समिति मार्फत सम्पति शुद्धीकरण निवारणका सम्बन्धमा गर्नुपर्ने कार्यहरू व्यवस्थित गरेको छ । सम्पति शुद्धीकरण निवारण सम्बन्धी समितिले अनुपालनाका सम्बन्धमा नेपाल राष्ट्र बैंकको निर्देशन तथा समय समयमा जारी हुने परिपत्रहरू एवम् बैंकका आन्तरिक नीति, नियम र विनियम तथा अन्तर्राष्ट्रिय बैंकिङ मापदण्ड अनुरूप असल अभ्यासको परिपालना भए नभएको हेर्ने र परिपालनालाई सुनिश्चित गर्दै आएको छ । त्यस्तै, बैंकले सम्पति शुद्धीकरण (मनि लाउन्डरिङ) निवारण ऐन, २०६४, सम्पति शुद्धीकरण (मनी लाउन्डरिङ) निवारण नियमावली, २०७३, राष्ट्र बैंकको निर्देशन बमोजिम भए गरेका काम कारबाहीको समीक्षा सहितको प्रतिवेदन सञ्चालक समितिमा पेश गर्ने गरेको छ ।

बैंकले Financial Action Task Force (FATF) को सिफारिस, प्रचलित राष्ट्रिय तथा अन्तर्राष्ट्रिय कानूनको परिपालना गर्दै आएको छ । सम्पति शुद्धीकरण तथा आतङ्कवादी क्रियाकलापमा वित्तीय लगानी पहिचान र सोको निवारणका लागि अपनाइएका र अपनाउनुपर्ने प्रक्रियागत पक्ष तथा सो कार्यमा प्रयोग हुने सूचना प्रविधि प्रणालीको पर्याप्तता सम्बन्धी विषयमा छलफल गरी आवश्यक सुधारका लागि सम्पति शुद्धीकरण निवारण सम्बन्धी समिति मार्फत सञ्चालक समितिलाई सुभाव दिई आएको छ ।

सम्पति शुद्धीकरण तथा आतङ्कवादी क्रियाकलापमा वित्तीय लगानी सम्बन्धी ऐन, नियमावली, नेपाल राष्ट्र बैंकको निर्देशन एवम् यस बैंकको आन्तरिक नीति नियमको परिपालना तथा कार्यान्वयन अवस्थाको बारेमा त्रैमासिक प्रतिवेदन सञ्चालक समितिमा पेश गर्ने गरेको छ । त्यस्तै, बैंकका AML/CFT and CPF Policy & Procedure, Trade Based Money Laundering Prevention Guidelines, Whistleblowing Policy लगायत सम्पति शुद्धीकरण निवारणसँग सम्बन्धित विभिन्न नीतिहरू कार्यान्वयनमा रहेका छन् । त्यसैगरी, STR/SAR/TTR रिपोर्टिङ प्रयोजनका लागि नयाँ Smart AML Monitoring System समेत कार्यान्वयन ल्याइएको छ ।

१८. मानव संशाधन व्यवस्थापन :

बैंकले श्री लोक सेवा आयोगको मार्फत आवश्यक स्थायी कर्मचारीको छनोट तथा भर्ना गर्ने कार्य गर्दै आएको छ । सुरक्षा तथा सरसफाई लगायतका कार्यहरूका लागि बाह्य व्यक्ति तथा कम्पनी मार्फत आवश्यक जनशक्ति व्यवस्थापन गरिएँ आइएको छ । बैंक सेवामा २०८२ आषाढ मसान्तमा स्थायी २२२८, करार सेवामा ३६० र व्यक्तिगत करार तथा बाह्य कम्पनी मार्फत ९६१ गरी कुल ३५४९ जनशक्ति कार्यरत रहेका छन् । बैंकमा २०८२ आषाढ मसान्तमा कार्यरत स्थायी तथा करार सेवाका कर्मचारीहरू मध्ये ५०.१५ प्रतिशत कर्मचारीहरूको औसत उमेर ३५ वर्षभन्दा कम रहेको, ३९.५३ प्रतिशत कर्मचारीहरूको औसत उमेर ३५ वर्षदेखि ४५ वर्ष रहेको छ, भने बाँकी १०.३२ प्रतिशत कर्मचारीहरूको औसत उमेर ४५ वर्षभन्दा बढी रहेको छ । त्यस्तै, कुल कर्मचारीहरू मध्ये ४२.७४ प्रतिशत महिला जनशक्ति र ५७.२६ प्रतिशत पुरुष जनशक्ति बैंकको सेवामा कार्यरत

रहेका छन् । बैंकमा कार्यरत कर्मचारीको सेवाको सुरक्षा र वृत्ति विकासको सुनिश्चिताको लागि कर्मचारी सेवा विनियमावली, २०७९ कार्यान्वयनमा रहेको छ ।

१९. तालिम तथा विकास :

बैंकमा कार्यरत कर्मचारीहरूको क्षमता अभिवृद्धि, कुशलता तथा व्यवस्थापकीय सीप दक्षता साथै समयानुकूल ज्ञान सीपमा अभिवृद्धि गर्दै लैजानको लागि तालिम तथा विकास डिभिजनले विभिन्न स्वदेशी तथा विदेशी तालिम कार्यक्रम सञ्चालन गर्दै आएको छ । बैंकले आर्थिक वर्ष २०८१/८२ मा विभिन्न इष्टिच्युटहरूको सहकार्यमा आयोजना भएका १६४ वटा स्वदेशी कार्यक्रममा ६१६ जना तथा ९ वटा विदेशी तालिम कार्यक्रममा ६१ जना कर्मचारीहरूलाई सहभागी गराएको छ । यस लगायत बैंक आफैले आयोजना गरेको २२ वटा तालिम कार्यक्रममा १३८३ जना कर्मचारीहरूलाई सहभागी गराइएको छ । साथै, बैंकले यसै वर्ष तालिम तथा वृत्ति विकास कार्यविधि, २०८२ तर्जुमा गरी कार्यान्वयनमा ल्याएको छ ।

२०. संस्थागत सामाजिक उत्तरदायित्व :

नेपाल राष्ट्र बैंकबाट जारी संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी मार्गदर्शन, २०८१ तथा यस बैंकको संस्थागत सामाजिक उत्तरदायित्व नीति, २०७८ बमोजिम बैंकले हरेक आर्थिक वर्षको खुद मुनाफाको १ प्रतिशत रकम छुट्याइ संस्थागत सामाजिक उत्तरदायित्व कोषमा जम्मा गर्ने गरेको छ । यसरी जम्मा भएको रकम विभिन्न सामाजिक हित तथा परियोजनाहरूमा खर्च गर्ने गरिए 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 ।

बैंकले संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत २०८१ आश्विनमा देशका विभिन्न ठाउँहरूमा वर्षाबाट ठूलो मात्रामा मानवीय तथा भौतिक क्षति पुग्न गएकोमा उक्त विपद्को घडीमा बाढी पहिरोबाट प्रभावित पिंडित परिवारहरूलाई राहत उपलब्ध गराउने नेपाल सरकारका अभियानमा साथ दिन बैंकको तर्फबाट प्रधानमन्त्री दैवी प्रकोप सहायता कोषको खातामा रु.२ करोड प्रदान गरेको छ । त्यसैगरी, बैंकले शिक्षा, स्वास्थ्य, मानवीय सहयोग तथा राहत, वातावरण, वित्तीय साक्षरता, दिगो विकास लक्ष्य लगायतका विभिन्न क्षेत्रमा रु.२१ लाख ६१ हजार गरी आर्थिक वर्ष २०८१/८२ मा कुल रु.२ करोड २१ लाख ६१ हजार रकम खर्च गरेको छ । संस्थागत सामाजिक उत्तरदायित्व शीर्षकमा गरेको खर्चको विस्तृत विवरण सबै सरोकारवालाको जानकारीका लागि बैंकको वेभसाइटमा समेत राख्ने गरिएको व्यहोरा जानकारी गराउँदै उपर्युक्त खर्च अनुमोदनका लागि समेत सभा समक्ष अनुरोध गर्दछौं ।

२१. सरकारी राजस्वमा योगदान :

बैंकले सरकारी राजस्वमा उल्लेखनीय रकम योगदान गर्दै आइरहेको छ । आर्थिक वर्ष २०८१/८२ मा बैंकले अग्रिम आयकर बापत रु.१ अर्ब, भुक्तानीमा कर कट्टी बापत रु.९७ करोड १४ लाख र अन्य कर बापत रु.१७ करोड ६४ लाख रकम गरी कुल रु.२ अर्ब १४ करोड ७८ लाख ठुला करदाता कार्यालयमा दाखिला गरेको छ ।

२२. संस्थागत सुशासन तथा अनुपालन :

बैंकमा संस्थागत सुशासनको अवस्थालाई बलियो बनाउँदै सम्पूर्ण सरोकारवालाहरूको हितको रक्षाका लागि बैंक सञ्चालक समिति तथा बैंक व्यवस्थापन सदैब प्रतिबद्ध रहेको छ । बैंकको प्रबन्धपत्र, नियमावली, सञ्चालक समिति कार्य सञ्चालन कार्यविधि तथा सञ्चालक समिति आचारसंहिताको सीमाभित्र रहेर सञ्चालक समिति तथा उप समितिका बैठक र अन्य कार्यहरूलाई 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 । आचरण तथा अनुशासन उल्लङ्घनमा संलग्न कर्मचारीहरूलाई बैंकको कर्मचारी सेवा विनियमावलीको व्यवस्था बमोजिम कारबाही गर्ने गरिएको छ । नेपाल राष्ट्र बैंकको एकीकृत निर्देशनमा भएको व्यवस्था बमोजिम सञ्चालकको संयोजकत्वमा लेखापरीक्षण समिति, कर्मचारी सेवा सुविधा समिति, जोखिम व्यवस्थापन समिति र सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति गठन गरी समिति तथा उप समितिका काम कारबाहीहरूलाई व्यवस्थित गरिएको छ ।

२३. गत वर्ष साधारण सभाको सुभाव कार्यान्वयन :

शेयरधनी महानुभावहरूको लाभांशको अपेक्षा बैंकले यस वर्ष समेत पुरा गर्न नसकेको भएता पनि गत वर्षको साधारण सभामा शेयरधनी महानुभावहरूबाट प्राप्त सुभाव अनुसार यस वर्ष पौष मसान्त भित्रै साधारण सभा गर्न सफल भएका छौं । शेयरधनी महानुभावहरूको सुभाव अनुरूप बैंकको खराब कर्जा, अपलेखन गरिएका कर्जाको असुली कार्यलाई प्रभावकारी बनाई खराब कर्जा घटाउन, ग्राहक सन्तुष्ट हुने गरी एवम् गुनासो नआउने गरी ग्राहक सेवालाई छिटो, छरितो र भरपर्दो बनाउन, बैंकको गैर व्याज आम्दानी बढाउने तर्फ विशेष ध्यान दिन, सञ्चालक समिति तथा उप समितिका बैठकलाई मितव्ययी बनाउन र प्रविधिमा आधारित सेवा विस्तारमा जोड दिने तर्फ बैंकको प्रयास निरन्तर रहेको जानकारी गराउन चाहन्छौं ।

२४. बैंक व्यवस्थापन :

यस बैंकको प्रमुख कार्यकारी अधिकृत पदको जिम्मेवारीमा श्री तिलक राज पाण्डेय रहनु भएको छ । त्यस्तै, बैंकको उच्च व्यवस्थापन तह अन्तर्गत नायब प्रमुख कार्यकारी अधिकृत पदमा श्री होम बहादुर खड्का तथा सहायक प्रमुख कार्यकारी अधिकृत पदमा क्रमशः श्री विश्वराज बराल, श्री प्रकाश कुमार अधिकारी, श्री प्रतिभा डंगोल र श्री दीपेन्द्रराज काप्ले कार्यरत रहनु भएको छ । बैंक व्यवस्थापनले आवश्यकता अनुसार समय समयमा कर्मचारीको जिम्मेवारीमा हेरफेर गरी बैंकको दैनिक कार्य सञ्चालन र व्यवस्थापन गर्ने कार्य गर्दैआएको छ ।

२५. 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 बमोजिम महालेखापरीक्षकको कार्यालयबाट परामर्श लिई आर्थिक वर्ष २०८२/८३ का लागि देहायको पारिश्रमिक, सेवा, शर्त र सुविधा उपलब्ध गराउने गरी लेखापरीक्षक नियुक्ति गर्ने अधिकार सञ्चालक समितिलाई प्रदान गर्न साधारण सभा समक्ष प्रस्ताव पेश गरिएको छ ।

पारिश्रमिक, सेवा, शर्त र सुविधा :

(१) लेखापरीक्षण गरे बापत लेखापरीक्षकलाई मूल्य अभिवृद्धि कर सहित जम्मा रु.४४,०७,०००/- (अक्षरेपि चौवालिस लाख सात हजार मात्र) पारिश्रमिक उपलब्ध गराउने । उक्त पारिश्रमिकमले Audit Fees, Tax Audit Fees, Long Form Audit Report (LFAR), Section 78 र Corporate Governance Report समेत समेट्ने गरी कार्य गराउने । महालेखापरीक्षकको कार्यालयबाट परामर्श प्राप्त हुँदा लेखापरीक्षकको संख्या एक भन्दा बढी भएमा उक्त रकम नै दामासाहीले उपलब्ध गराइने ।

(२) काठमाडौं उपत्यका बाहिर काम गरेको दिनमा वरिष्ठ चार्टर्ड एकाउन्टेण्ट वा फर्मका सो सरहका साझेदारलाई प्रतिदिन रु.३,६००/- (अक्षरेपि तीन हजार छ सय मात्र), चार्टर्ड एकाउन्टेण्ट वा ख वर्गका लेखापरीक्षकलाई प्रतिदिन रु.३,३००/- (अक्षरेपि तीन हजार तीन सय मात्र) र अन्य सहयोगी लेखापरीक्षक तथा सहयोगीलाई प्रतिदिन रु.२,५५०/- (अक्षरेपि दुई हजार पाँच सय पचास मात्र) दैनिक भत्ता तथा भ्रमण टिकट सुविधा उपलब्ध गराउने । स्थानीय परिवहन बापत प्रधान कार्यालयका तथा काठमाडौं उपत्यकाभित्रका कार्यालयहरूको हकमा प्रतिदिन रु.५००/- (अक्षरेपि पाँच सय मात्र) उपलब्ध गराउने ।

(३) महालेखापरीक्षकको कार्यालयले जारी गरेको संगठित संस्थाको लेखापरीक्षण सम्बन्धी निर्देशन, २०८० मा उल्लेख भए बमोजिम बाह्य लेखापरीक्षकले प्रति लेखापरीक्षक ५ (पाँच) जनासम्म सहायक लेखापरीक्षक राख्न पाउने । साथै, चार्टर्ड एकाउन्टेण्ट र ख वर्गको लेखापरीक्षकहरू, अन्य लेखापरीक्षकहरू र सहायकहरू समेत गरी ५ (पाँच) जनाभन्दा बढी सहायक लेखापरीक्षकहरू खटाउनुपर्ने अवस्थामा श्री महालेखापरीक्षकको कार्यालयको पूर्व स्वीकृति लिनुपर्ने ।

(४) लेखापरीक्षकले बैंकसँग सम्झौता भएको ७ (सात) दिनभित्र लेखापरीक्षणमा संलग्न हुने जनशक्ति विवरण समेतको विस्तृत लेखापरीक्षण योजना पेश गर्नुपर्ने ।

(५) लेखापरीक्षकले मिति २०८३ आश्विन महिनाभित्र लेखापरीक्षण सम्पन्न गरी प्रतिवेदन पेश गर्नुपर्ने ।

(६) उल्लिखित सेवा, शर्त र सुविधाको अधिनमा रही बैंक व्यवस्थापन र लेखापरीक्षकबीच विस्तृत रूपमा कार्यसम्पादन सम्झौता गरिने र अन्य कुराहरू सम्झौतामा उल्लेख भए अनुसार हुने ।

धन्यवाद ज्ञापन :

अन्त्यमा, यस बैंकको वृहत्तर हित तथा हरेक आरोह अवरोहमा सधैं साथ दिनु हुने आदरणीय शेयरधनी महानुभावहरू, ग्राहकवर्ग, नेपाल सरकार, महालेखापरीक्षकको कार्यालय, नेपाल राष्ट्र बैंक, कम्पनी रजिस्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, लगायतका अन्य सम्पूर्ण नियमनकारी निकायहरू, बैंकका ट्रेड युनियनहरू, बैंकका सम्पूर्ण कर्मचारीहरू, सञ्चार माध्यम र नेपाल बैंकसँग जोडिनु भएका सबै संघसंस्था तथा सरोकारवालाहरूलाई हार्दिक धन्यवाद ज्ञापन गर्न चाहन्छु ।

धन्यवाद ।

सञ्चालक समितिको तर्फबाट,

प्रा.डा. डिल्लीराज शर्मा

अध्यक्ष

मिति :२०८२ पौष ३० गते बुधबार

कम्पनी ऐन २०८३ 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 गर्नुपर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा :

चालु आर्थिक वर्ष २०८२/८३ को प्रथम त्रयमासमा हासिल उपलब्धीहरू र बैंकको भावी योजनाहरू सञ्चालक समितिको वार्षिक प्रतिवेदनको क्रमशः 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 नोकसान 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 सम्भौताहरूमा कुनै सञ्चालक वा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा :

यस प्रकारको कुनै सम्भौता नभएको ।

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

बैंकको आफ्नो शेयर आफैले 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 २०८१/८२ को कुल व्यवस्थापन खर्चको विवरण देहाय बमोजिम रहेको छ :

क्र.सं.	शीर्षक	रकम (रु.)
१	कर्मचारी खर्च	३,८६,०३,९६,५८९/-
२	सञ्चालन खर्च	१,४३,२५,६९,०८९/-

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 २०८१/८२ को अन्त्यमा बैंकको लेखापरीक्षण समितिमा रहनुभएका सदस्यहरूको नामावली :

सञ्चालक श्री थानेश्वर गौतम

संयोजक

सञ्चालक श्री धुव भट्टराई

सदस्य

विभागीय प्रमुख, निरीक्षण तथा आ.ले.प. विभाग, श्री लेखनाथ भुसाल

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 रु. ४,०००/- र सदस्य सचिवलाई प्रति बैठक रु. 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 प्रमाणित गर्ने तथा नेपाल राष्ट्र बैंकले वित्तीय विवरण प्रकाशन गर्ने क्रममा दिएका निर्देशनहरूको कार्यान्वयन अवस्था उपर आवधिक छलफल गरी व्यवस्थापनलाई आवश्यक निर्देशन दिने गरेको छ ।

८. 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 ।

९. 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 रु.४,०००/- प्रदान गर्ने गरिएको छ । आर्थिक वर्ष २०८१/८२ मा सञ्चालक समिति तथा विभिन्न उप समितिको बैठक भत्ता बापत सञ्चालकहरूलाई रु.१४,८०,०००/-, बैंक व्यवस्थापनलाई रु.७,९०,४००/- गरी कुल रु.२१,९०,४००/- प्रदान गरिएको छ ।

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

२. कार्यकारी प्रमुख, कम्पनी सचिव र अन्य पदाधिकारीहरू :

आर्थिक वर्ष २०८१/८२ मा बैंकका प्रमुख कार्यकारी अधिकृत श्री तिलकराज पाण्डेयलाई तलब, भत्ता तथा बोनस बापत जम्मा रु.६३,०९,७९७/- 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.५,५८,०५,६४८/२६ भुक्तानी गरिएको छ ।

३. शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम :

शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम आर्थिक वर्ष २०७५/७६ भन्दा अगाडिको रु.२० लाख र आर्थिक वर्ष २०७५/७६ भन्दा पछिको रु.१७ करोड ९८ लाख रहेको छ ।

४. 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 अनुसूची -१५

(नियम २६ को उपनियम (२) सँग सम्बन्धित)

१. सञ्चालक समितिको प्रतिवेदन : यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
२. लेखापरीक्षकको प्रतिवेदन : यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
३. लेखापरीक्षण भएको वित्तीय विवरण : यसै वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
४. कानूनी कारबाही सम्बन्धी विवरण :
 - क. यस अवधिमा संगठित संस्थाले वा संस्थाको विरुद्ध कुनै मुद्दा दायर भएको भए :
 - आर्थिक वर्ष २०८१/८२ मा बैंक पक्ष/विपक्षी भई दद वटा मुद्दा विभिन्न अदालतमा दर्ता भएको ।
 - ख. संगठित संस्थाको संस्थापक वा सञ्चालकले वा संस्थापक वा सञ्चालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर गरेको वा भएको भए :
 - सञ्चालक समितिका तत्कालिन अध्यक्ष विरुद्ध विशेष अदालत काठमाडौंमा मुद्दा दायर भएको ।
 - ग. कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भएको भए :
 - सञ्चालक समितिका तत्कालिन अध्यक्ष विरुद्ध विशेष अदालत काठमाडौंमा मुद्दा दायर भएको ।
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 २०८१/८२ को प्रत्येक त्रैमासिक अवधिमा संगठित संस्थाको शेयरको अधिकतम, न्यूनतम र अन्तिम मूल्यका साथै कुल कारोबार शेयर संख्या र कारोबार दिन :

त्रयमास	अधिकतम मूल्य (रु.)	न्यूनतम मूल्य (रु.)	अन्तिम मूल्य (रु.)	कारोबार शेयर संख्या	कारोबार दिन
प्रथम त्रयमास	३२६	२३२	२९४.८	१,४८,५३,५१७	५७
दोस्रो त्रयमास	३००	२६०.५	२६०.५	३९,९०,०६५	५५
तेस्रो त्रयमास	२७७	२४०.५	२५१	४४,८७,७६४	५६
चौथो त्रयमास	२९४.१	२३९.२	२९१.४४	६९,५८,५१७	६३

६. समस्या, चुनौती तथा रणनीति :

- क. समस्या तथा चुनौती :

आन्तरिक :

- अपलेखित कर्जा, खराब कर्जा तथा गैर बैंकिङ सम्पत्तिको व्यवस्थापन ।
- सञ्चालन लागत तथा दीर्घकालिन कर्मचारी खर्चको व्यवस्थापन ।
- बैंकको सेवा प्रवाहलाई डिजिटाइज गर्दै सुरक्षित र प्रतिस्पर्धी सेवा प्रवाहको विस्तार गर्ने चुनौती ।

- ग्राहक सम्बन्धलाई विशेष ध्यानमा राखी सेवा प्रवाहलाई अभ्युक्त प्रभावकारी बनाउने चुनौती ।
- आधुनिक प्रविधिको प्रयोग गरी आन्तरिक कार्य प्रणाली तथा कार्य सञ्चालनमा दक्षता हासिल गर्ने चुनौती ।
- बैंकिंग उद्योगको औसतको तुलनामा बैंकको कर्मचारीको उत्पादकत्वमा अभिवृद्धि गर्नुपर्ने ।

बाह्य :

- समग्र कर्जाको मागमा कमी आएका कारण कर्जा प्रवाहमा आएको सुस्तता ।
- बैंकिंग क्षेत्रमा रहेको अधिक तरलता र सोको उपयुक्त लगानी व्यवस्थापन ।
- सरकारको पुँजीगत खर्च र राजस्व परिचालन लक्ष्य भन्दा न्यून रहनु ।
- डिजिटल प्रविधिको प्रयोगसँगै बढ्दै गएको साइबर सुरक्षा चुनौती ।
- बाढी पहिरो जस्ता विपत्तजन्य घटनाका कारण बढ्न सक्ने आकस्मिक दायित्व ।
- ऋण र लगानीलाई प्रभाव पार्ने नीतिगत परिवर्तन ।
- विभिन्न आन्दोलन, राजनीतिक अस्थिरता तथा बैंकिंग क्षेत्रका विरुद्ध फैलाइएको नकारात्मक अफवाह ।
- युवा तथा उत्पादनशील जनशक्तिको वैदेशिक पलायन ।
- विश्वव्यापी आर्थिक मन्दी एवम् क्षेत्रीय युद्धको प्रभाव ।

ख. समस्या तथा चुनौती समाधानका रणनीति :

- अपलेखित कर्जा, खराव कर्जा तथा गैर बैंकिंग सम्पत्तिको व्यवस्थापनमा जोड दिइने ।
- बढ्दो कर्मचारी तथा सञ्चालन खर्चको अनुगमन, विश्लेषण तथा दीर्घकालीन पेन्सन खर्चका लागि वैकल्पिक उपायको खोजी ।
- डिजिटाइजेसन, Artificial Intelligence (AI) तथा Fintech को माध्यमबाट बैंकको कार्य सञ्चालन, ग्राहक सेवामा सुधार गरी व्यापार व्यवसायमा वृद्धि गरिने ।
- प्रतिफलयुक्त लगानीको माध्यमबाट बढ्दो तरलताको व्यवस्थापन गर्दै लैजाने ।
- बैंकको गैर ब्याज आमदानी अभिवृद्धि गर्नको लागि नयाँ क्षेत्रहरूको खोजी गरिने ।
- सरकारको निति तथा कार्यक्रमहरूको कार्यान्वयन गरी बैंकको कारोबार वृद्धि गरिने ।
- डिजिटल बैंकिंग सम्बद्ध पूर्वाधार विकासमा बैंकको लगानी बढाउदै लिगाने ।
- कर्मचारी क्षमता अभिवृद्धि र कर्मचारी उत्पादकत्व वृद्धिमा जोड दिइने ।
- सुशासन, आन्तरिक नियन्त्रण र जोखिम व्यवस्थापनमा जोड दिइने ।
- बैंकको सम्पत्ति तथा दायित्वको समुचित व्यवस्थापनमा जोड दिइने ।

७. संस्थागत सुशासन :

- सञ्चालक समितिको कार्य प्रणालीलाई व्यवस्थित गर्न सञ्चालक समिति मातहत लेखापरीक्षण समिति, कर्मचारी सेवा सुविधा समिति, जोखिम व्यवस्थापन समिति तथा सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति रहेका छन् । त्यस्तै, बैंक व्यवस्थापन तहमा विभिन्न समितिहरू क्रियाशील रहेका छन् ।
- बैंकले संस्थागत सुशासनका सम्बन्धमा नेपाल राष्ट्र बैंक, कम्पनी रजिस्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेञ्ज 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 ।
- नियमनकारी निकायका निर्देशनहरूको परिपालनाको सुनिश्चितताका लागि बैंकले परिपालना अधिकृत तोकी परिपालना अनुगमनको जिम्मेवारी प्रदान गरेको र सोको नियमित रिपोर्टिङ समेत गर्ने गरिएको छ ।
- प्रचलित कानून तथा नियमनकारी नीति/निर्देशनको परिधिभित्र रही बैंकले विभिन्न नीति, नियम, विनियम तथा निर्देशिका तर्जुमा गरी कार्यान्वयन गरिरहेको साथै सोको आवश्यकता अनुसार संशोधन/पुनर्लेखन गर्ने कार्य समेत भद्ररहेको छ ।

संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन

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

सूचीकृत संगठित संस्थाको नाम	नेपाल बैंक लिमिटेड
ठेगाना, ईमेल र वेबसाइट सहित	प्रधान कार्यालय : का.म.न.पा वडा नं. २२, धर्मपथ, काठमाडौं ईमेल : info@nepalbank.com.np वेबसाइट : https://www.nepalbank.com.np
फोन नं.	०१-५९७९२२२, ०१-५३४७९९९
प्रतिवेदन पेश गरिएको आर्थिक वर्ष	२०८१/८२

१. सञ्चालक समिति सम्बन्धी विवरण :

(क) सञ्चालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति :

- डा. चन्द्रबहादुर अधिकारी - मिति २०८०/०६/०४ गतेदेखि २०८१/११/०९ गतेसम्म सञ्चालक समिति अध्यक्षको जिम्मेवारीमा रहनुभएको ।

(मिति २०८०/०६/०२ गते सञ्चालक समितिको निर्णयबाट अध्यक्ष पदमा नियुक्त हुनुभएको र उहाँले मितिदेखि २०८०/०६/०४ गतेका दिन अध्यक्ष पदको पद तथा गोपनियताको सपथ ग्रहण गर्नुभएको)

- श्री थानप्रसाद पंजानी - मिति २०८१/११/१२ गतेदेखि २०८२/०५/२० गतेसम्म सञ्चालक समिति अध्यक्षको जिम्मेवारीमा रहनुभएको ।

(मिति २०८१/०५/२७ गतेबाट नेपाल सरकारको तर्फबाट सञ्चालक पदको जिम्मेवारीमा रहनुभएकोमा मिति २०८१/११/०९ गते सञ्चालक समितिको निर्णयबाट अध्यक्ष पदमा नियुक्त हुनुभएको र मिति २०८१/११/१२ गतेका दिन अध्यक्ष पदको पद तथा गोपनियताको सपथ ग्रहण गर्नुभएको)

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

समूह	शेयर कित्ता	प्रतिशत
नेपाल सरकार	७,४९,३९,५१६.९३२	५१.००%
सर्वसाधारण शेयरधनीहरू	७,२०,००,७१२.३४७	४९.००%
जम्मा	१४,६९,४०,२२९.२७८	१००.००%

(ग) सञ्चालक समिति सम्बन्धी विवरण :

आर्थिक वर्ष २०८१/८२ 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 गो पनियताको शपथ लिएको मिति	सञ्चालक नियुक्तिको तरिका (विधि)
१.	श्री थानप्रसाद पंजानी कुवाकोट ०४, स्याङ्गजा (अध्यक्ष)	नेपाल सरकार (सञ्चालक)	-	२०८१/०५/२०	२०८१/०५/२७	नेपाल सरकारको निर्णयानुसार
				२०८१/११/०९	२०८१/११/१२	
२.	श्री साधना घिमिरे इशानेश्वर ०९, लमजुङ	नेपाल सरकार	-	२०८०/०८/११	२०८०/०८/१२	नेपाल सरकारको निर्णयानुसार
३.	श्री माया आचार्य खाँकोट ०४, अर्घाखाँची	नेपाल सरकार	-	२०८२/०१/१०	२०८२/०१/१६	नेपाल सरकारको निर्णयानुसार
४.	श्री धुव भट्टराई व्यास न.पा ११, तनहुँ	सर्वसाधारण शेयरधनी संगठित संस्था	५३,४८,२३७	२०८२/०१/१२	२०८२/०१/१६	वार्षिक साधारण सभाबाट निर्वाचित श्री कर्मचारी सञ्चय कोषको प्रतिनिधि
५.	श्री बद्री खनाल खन ०१, अर्घाखाँची	सर्वसाधारण शेयरधनी	४१०३	२०८२/०३/२१	२०८२/०३/२१	वार्षिक साधारण सभाबाट निर्वाचित
६.	श्री थानेश्वर गौतम सिजुवा ०८, मोरङ	स्वतन्त्र सञ्चालक	१८४	२०८२/०२/०२	२०८२/०२/११	सञ्चालक समितिको निर्णयानुसार

(*६५ औं वार्षिक साधारण सभाबाट सर्वसाधारण शेयरधनीको तर्फबाट निर्वाचित श्री चुडामणी चापागाईले सञ्चालक पदमा रहन
अनिच्छा व्यक्त गर्नुभएको ।)

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 नियमावली अनुरूप सञ्चालक समितिको बैठक नियमित रूपमा बस्ने गरेको छ । सञ्चालक
समितिका बैठकहरूमा बैंकका प्रमुख कार्यकारी अधिकृत(स्थायी आमन्त्रित) अतिरिक्त नायब प्रमुख कार्यकारी अधिकृत तथा
अन्य कर्मचारीलाई आवश्यकता अनुसार आमन्त्रण गर्ने गरिएको छ ।

समीक्षा अवधिमा सञ्चालक समितिको बैठकहरूको विवरण निम्न बमोजिम रहेको छ ।

क्र.सं.	समितिको नाम	बैठक संख्या यस वर्ष	बैठक संख्या गत वर्ष	बैठक भत्ता (रु) यस वर्ष * वैठक भत्ता (रु) गत वर्ष **	
१	सञ्चालक समिति	५३	५६	१०,३६,०००/-	१३,२०,०००/-
२	लेखापरीक्षण समिति	१४	१५	९२,०००/-	१,१६,०००/-
३	कर्मचारी सेवा सुविधा समिति	२०	१८	१,४४,०००/-	१,४४,०००/-
४	जोखिम व्यवस्थापन समिति	१४	१३	९६,०००/-	९६,०००/-
५	सम्पति शुद्धीकरण निवारण सम्बन्धी समिति	७	६	३२,०००/-	१६,०००/-
६	सञ्चालक समिति मातहतका अन्य उप समिति	१०	३०	८०,०००/-	३,७२,०००/-
	जम्मा	११८	१३८	१४,८०,०००/-	२०,६४,०००/-

* बैठकमा सहभागी बैंक उच्च व्यवस्थापनको भत्ता समावेश नगरिएको ।

** बैठकमा सहभागी बैंक उच्च व्यवस्थापनको भत्ता समावेश नगरिएको ।

घ) सञ्चालक समितिको बैठक

- सञ्चालक समितिको बैठक सञ्चालन सम्बन्धी अन्य 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. (०८१/८२)	गत आ.व. (०८०/८१)	यस आ.व. (०८१/८२)	गत आ.व. (०८०/८१)	यस आ.व. (०८१/८२)	गत आ.व. (०८०/८१)
१.	२०८१/०४/०२	२०८०/०४/१०	७	६	नभएको	नभएको
२.	२०८१/०४/०९	२०८०/०४/१७	५	५	नभएको	नभएको
३.	२०८१/०४/१६	२०८०/०४/२९	७	६	नभएको	नभएको
४.	२०८१/०४/२७	२०८०/०५/०४	६	६	नभएको	नभएको
५.	२०८१/०४/२९	२०८०/०५/११	६	६	नभएको	नभएको
६.	२०८१/०५/०५	२०८०/०५/१३	५	७	नभएको	नभएको
७.	२०८१/०५/०९	२०८०/०६/०२	७	६	नभएको	नभएको
८.	२०८१/०५/२७	२०८०/०६/१४	७	६	नभएको	नभएको
९.	२०८१/०६/०२	२०८०/०६/१५	५	६	नभएको	भएको
१०.	२०८१/०६/१३	२०८०/०६/१७	६	६	नभएको	नभएको
११.	२०८१/०६/१४	२०८०/०६/२४	५	५	नभएको	नभएको
१२.	२०८१/०६/१८	२०८०/०६/२५	७	५	नभएको	नभएको
१३.	२०८१/०७/२५	२०८०/०७/०१	६	५	नभएको	नभएको
१४.	२०८१/०७/२८	२०८०/०७/१६	७	६	नभएको	नभएको
१५.	२०८१/०८/०५	२०८०/०७/२४	६	४	नभएको	नभएको
१६.	२०८१/०८/११	२०८०/०८/१२	६	७	नभएको	नभएको
१७.	२०८१/०८/२३	२०८०/०८/१३	६	६	नभएको	नभएको
१८.	२०८१/०९/०५	२०८०/०८/२७	५	६	भएको #	नभएको
१९.	२०८१/०९/०७	२०८०/०८/२८	६	६	नभएको	नभएको
२०.	२०८१/०९/०८	२०८०/०९/०३	६	६	नभएको	नभएको
२१.	२०८१/०९/२७	२०८०/०९/०४	७	५	नभएको	नभएको

क्र.सं.	सञ्चालक समितिको बैठक मिति		उपस्थित सञ्चालक संख्या		बैठक निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने सञ्चालकको संख्या	
	यस आ.व. (०८१/८२)	गत आ.व. (०८०/८१)	यस आ.व. (०८१/८२)	गत आ.व. (०८०/८१)	यस आ.व. (०८१/८२)	गत आ.व. (०८०/८१)
२२.	२०८१/०९/२९	२०८०/०९/०६ (दिउँसो)	४	७	नभएको	नभएको
२३.	२०८१/१०/०३	२०८०/०९/०६ (बेलुकी)	४	७	नभएको	नभएको
२४.	२०८१/१०/०४	२०८०/०९/०८	४	७	नभएको	नभएको
२५.	२०८१/१०/०६	२०८०/०९/१८	४	७	नभएको	नभएको
२६.	२०८१/१०/१३	२०८०/०९/२५	४	६	नभएको	नभएको
२७.	२०८१/१०/२१	२०८०/०९/२९	४	५	नभएको	नभएको
२८.	२०८१/११/०८	२०८०/१०/१०	४	७	नभएको	नभएको
२९.	२०८१/११/०९	२०८०/१०/११	४	५	नभएको	नभएको
३०.	२०८१/११/१८	२०८०/१०/२४	४	४	नभएको	नभएको
३१.	२०८१/११/२०	२०८०/११/०२	४	६	नभएको	नभएको
३२.	२०८१/११/२१	२०८०/११/१०	३	५	नभएको	नभएको
३३.	२०८१/१२/२२	२०८०/११/१६	४	७	नभएको	नभएको
३४.	२०८२/०१/०५	२०८०/११/२०	३	५	नभएको	नभएको
३५.	२०८२/०१/०९	२०८०/११/२१	३	६	नभएको	नभएको
३६.	२०८२/०१/१६	२०८०/११/२७	४	५	नभएको	नभएको
३७.	२०८२/०१/१७	२०८०/१२/०७	४	६	नभएको	नभएको
३८.	२०८२/०१/२४	२०८०/१२/०८	४	७	नभएको	नभएको
३९.	२०८२/०१/२५	२०८०/१२/२१	४	७	नभएको	नभएको
४०.	२०८२/०२/०२	२०८०/१२/२३	४	७	नभएको	नभएको
४१.	२०८२/०२/०९	२०८०/१२/२८	४	६	नभएको	नभएको
४२.	२०८२/०२/१०	२०८१/०१/०४	४	५	नभएको	नभएको
४३.	२०८२/०२/११	२०८१/०१/१७	४	६	नभएको	नभएको
४४.	२०८२/०३/०२	२०८१/०१/१८	४	५	नभएको	नभएको

क्र.सं.	सञ्चालक समितिको बैठक मिति		उपस्थित सञ्चालक संख्या		बैठक निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने सञ्चालकको संख्या	
	यस आ.व. (०८१/८२)	गत आ.व. (०८०/८१)	यस आ.व. (०८१/८२)	गत आ.व. (०८०/८१)	यस आ.व. (०८१/८२)	गत आ.व. (०८०/८१)
४५.	२०८२/०३/०३	२०८१/०१/३०	४	६	नभएको	नभएको
४६.	२०८२/०३/०४	२०८१/०२/०८	४	६	नभएको	नभएको
४७.	२०८२/०३/१२	२०८१/०२/२१	४	५	नभएको	नभएको
४८.	२०८२/०३/१३	२०८१/०२/२२	४	६	नभएको	नभएको
४९.	२०८२/०३/१५	२०८१/०२/३०	५	७	नभएको	नभएको
५०.	२०८२/०३/१७	२०८१/०३/०९	५	६	नभएको	नभएको
५१.	२०८२/०३/१८	२०८१/०३/२६	५	५	नभएको	नभएको
५२.	२०८२/०३/२१ (बिहान)	२०८१/०३/२७ (बिहान)	५	५	नभएको	नभएको
५३.	२०८२/०३/२१ (दिउँसो)	२०८१/०३/२७ (बेलुकी)	६	६	नभएको	नभएको
५४.		२०८१/०३/२८ (बिहान)		६		नभएको
५५.		२०८१/०३/२८ (बेलुकी)		६		नभएको
५६.		२०८१/०३/३१		७		नभएको

सञ्चालक समितिको मिति २०८१/०९/०५ गतेको बैठकमा पेश भएको एक प्रस्तावको निर्णयमा १ जना सञ्चालकले भिन्न मत राखी हस्ताक्षर गर्नुभएको ।

कम्पनी ऐन, २०८३ को दफा ९७ को उपदफा (२) बमोजिम पब्लिक कम्पनीको सञ्चालक समितिको बैठक वर्षमा कम्तीमा ६ पटक बस्नुपर्नेमा यस बैंकको सञ्चालक समितिको बैठक आर्थिक वर्ष २०८१/८२ मा ५३ 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 :**

नभएको ।

■ 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 माइन्युटमा उल्लेख गर्ने गरिएको । वैकमा वैकल्पिक सञ्चालकको व्यवस्था नभएको ।
सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरू, छलफल भएको विषय र तत् सम्बन्धमा भएको निर्णयको विवरण (माईन्युट) को छुटै अभिलेख राखे/नराखेको :	छुटै अभिलेख राख्ने व्यवस्था रहेको ।
सञ्चालक समितिको दुई लगातार बसेको बैठकको अधिकतम अन्तर :	२९ 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 ।

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 रूपमा सिकाई तथा पुनर्ताजगी कार्यक्रम सम्बन्धी विवरण :	भएको
प्रत्येक सञ्चालकले आफु सञ्चालकको पदमा नियुक्त वा मनोनयन भएको पन्थ दिनभित्र देहायका कुराको लिखित जानकारी गराएको/नगराएको र नगराएको भए सो को विवरण :	
■ संस्थासँग निज वा निजको एकाघर परिवारको कुनै सदस्यले कुनै किसिमको करार गरेको वा गर्न लागेको भए सो को विवरण :	जानकारी गराएको
■ निज वा निजको एकाघर परिवारको कुनै सदस्यले संस्था वा सो संस्थाको मुख्य वा सहायक कम्पनीमा लिएको शेयर वा डिबेन्चर को विवरण :	जानकारी गराएको
■ निज अन्य कुनै सङ्गठित संस्थाको आधारभूत शेयरधनी वा सञ्चालक रहेको भए त्यसको विवरण :	जानकारी गराएको
■ 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, तलबी 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 : 	नेपाल राष्ट्र बैंक, सञ्चालक समितिको मिति २०८१/१२/२० को निर्णयबाट यस बैंकको सञ्चालक समितिका पूर्व अध्यक्ष डा. चन्द्रबहादुर अधिकारीलाई कारबाही भएको जानकारी बैंकलाई गराइएको ।

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 २०८१/८२ को अन्त्यमा कायम जोखिम व्यवस्थापन समितिका सदस्यहरू निम्न बमोजिम रहनुभएको छ ।

क्र.सं.	सदस्यको नाम	पद	सदस्य
१.	श्री धूब भट्टराई	सञ्चालक	संयोजक
२.	श्री थानेश्वर गौतम	सञ्चालक	पदेन सदस्य
३.	श्री विनय केशरी पौड्याल	प्रमुख, अपरेशन विभाग	सदस्य
४.	श्री निर्मलकृष्ण पाण्डे	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	१४	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 समेत जोखिम व्यवस्थापन समितिको रहेको छ ।

यसका अलावा समितिले जोखिम समायोजित सम्पत्ति अनुसार पुँजीको पर्याप्तता, आन्तरिक पुँजी 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 प्रकृयाका लागि सञ्चालक समितिमा सुझाव पेश गर्ने लगायतका कार्यहरू गर्दै आएको छ ।

(ग) आन्तरिक नियन्त्रण कार्यविधि भए/नभएको : भएको

बैंकले बैंकिङ 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 बैंकिङ 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 लगाएको 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 कारबाहीका 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 ।

बैंकिङ 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 स्टिरिङ 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 ।

(ङ) आन्तरिक नियन्त्रण प्रणालीको समिति सम्बन्धी छोटो विवरण :

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

■ सञ्चालक स्तरिय समितिहरू :

● लेखापरीक्षण समिति :

आर्थिक वर्ष २०८१/८२ को अन्त्यमा कायम लेखापरीक्षण समितिका सदस्यहरू निम्न बमोजिम रहनुभएको छ ।

क्र.सं.	सदस्यको नाम	पद	सदस्य
१.	श्री थानेश्वर गौतम	सञ्चालक	संयोजक
२.	श्री ध्रुव भट्टराई	सञ्चालक	सदस्य
३.	श्री लेखनाथ भुसाल	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	१४	१५
२.	समितिको बैठक भत्ता	रु.९२,०००/- (बैठकमा सहभागी बैंक उच्च व्यवस्थापनको भत्ता समावेश नगरिएको)	रु.९९६,०००/- (बैठकमा सहभागी बैंक उच्च व्यवस्थापनको भत्ता समावेश नगरिएको)

समितिको कार्य सम्बन्धी छोटो विवरण :

लेखापरीक्षण समितिले नेपाल राष्ट्र बैंकको निर्देशनमा तोकिएको काम कर्तव्य र उत्तरदायित्व, कम्पनी ऐन, २०६३, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ तथा लेखापरीक्षण ऐन, २०७५ मा भएका व्यवस्थाहरूको परिपालना हुने गरी बैंकले तर्जुमा गरेको नीति नियम भित्र रही बैंकको वार्षिक आन्तरिक लेखापरीक्षणको योजना तयार गरी कार्यान्वयनका लागि निर्देशन दिने गरेको छ । त्यसैगरी, त्रैमासिक वित्तीय विवरण प्रकाशन गर्नुपूर्व बैंकको आर्थिक अवस्थाको समीक्षा, आन्तरिक नियन्त्रण, लेखापरीक्षण सम्बन्धी कार्यक्रम र लेखापरीक्षणका क्रममा औल्याइएका कैफियतहरूमा छलफल गरी सुधारका लागि व्यवस्थापनलाई आवश्यक निर्देशन दिने लगायत आन्तरिक, बाह्य तथा नेपाल राष्ट्र बैंकबाट भएको लेखापरीक्षणको सिलसिलामा प्राप्त भएका कैफियतहरूको समीक्षा गर्ने गरेको छ ।

साथै, बैंकको काम कारबाहीमा नियमितता, मितव्यिता, औचित्यता, प्रभावकारिता जस्ता कुराहरू अबलम्बन भए/नभएको बारे समीक्षा गरी सञ्चालक समितिलाई आवश्यक सुझाव दिने कर्तव्य समेत लेखापरीक्षण समितिको रहेको छ ।

■ कर्मचारी सेवा सुविधा समिति :

आर्थिक वर्ष २०८१/८२ को अन्त्यसम्म कायम कर्मचारी सेवा सुविधा समितिका सदस्यहरू निम्न बमोजिम रहनुभएको छ ।

क्र.सं.	सदस्यको नाम	पद	सदस्य
१.	श्री साधना धिमिरे	सञ्चालक	संयोजक
२.	श्री तिलक राज पाण्डेय	प्रमुख कार्यकारी अधिकृत	सदस्य

३.	श्री पासाड दोर्जा शेर्पा	प्रमुख, केन्द्रीय लेखा विभाग	सदस्य
४.	श्री निलुजा श्रेष्ठ	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	२०	१८
२	समितिको बैठक भत्ता	रु.१४४,०००/- (बैठकमा सहभागी बैंक उच्च व्यवस्थापनको भत्ता समावेश नगरिएको)	रु.१४४,०००/- (बैठकमा सहभागी बैंक उच्च व्यवस्थापनको भत्ता समावेश नगरिएको)

समितिको कार्य सम्बन्धी छोटो विवरण :

कर्मचारी सेवा सुविधा समितिले नेपाल राष्ट्र बैंकको निर्देशनमा तोकिएको काम कर्तव्य र उत्तरदायित्व अनुरूप जनशक्ति व्यवस्थापन सम्बन्धी कार्यहरू भर्ना, छनोट, नियुक्ति, पदस्थापना, सरूवा, बढुवा, वृत्ति विकास, कार्यसम्पादन मूल्याङ्कन, पुरस्कार तथा सजाय र श्रम सम्बन्ध सम्बन्धी योजना, नीति नियम, विनियम तथा मापदण्डहरू तयार गरी सञ्चालक समिति सिफारिस 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 २०८१/८२ को अन्त्यसम्म कायम सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समितिका सदस्यहरू निम्न बमोजिम रहनुभएको छ ।

क्र.सं.	सदस्यको नाम	पद	सदस्य
१.	श्री माया आचार्य	सञ्चालक	संयोजक
२.	श्री शान्त बहादुर शाह	प्रमुख, कम्प्लायन्स विभाग	सदस्य
३.	श्री निर्मल कृष्ण पाण्डे	प्रमुख, जोखिम व्यवस्थापन विभाग	सदस्य
४.	श्री आशिवन कुमार पुडासैनी	बरिष्ठ 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	७	६
२.	समितिको बैठक भत्ता	रु.३२,०००/- (बैठकमा सहभागी बैंक उच्च व्यवस्थापनको भत्ता समावेश नगरिएको)	रु.१६,०००/- (बैठकमा सहभागी बैंक उच्च व्यवस्थापनको भत्ता समावेश नगरिएको)



समितिको कार्य सम्बन्धी छोटो विवरण :

नेपाल राष्ट्र बैंकको निर्देशनमा भएको व्यवस्था तथा सम्पति शुद्धीकरण निवारण सम्बन्धी विद्यमान कानून अनुसार बैंकमा काम कारबाही भए/नभएको, बैंकले सम्पति शुद्धीकरण निवारण सम्बन्धमा गरेका काम कारबाहीहरूको प्रतिवेदन, बैंकको अनुपालनाको स्थितिको जानकारी लगायतका विषयमा छलफल गरी व्यवस्थापनलाई आवश्यक सुझाव/निर्देशन प्रदान गर्ने 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.	सम्पति दायित्व व्यवस्थापन समिति (ALCO)	प्रमुख कार्यकारी अधिकृत	मुख्य प्रबन्धक, ट्रेजरी विभाग	२८
२.	कर्जा कमिटी (Executive Credit Committee)	प्रमुख कार्यकारी अधिकृत	बरिष्ठ प्रबन्धक, संस्थागत कर्जा विभाग	२२
३.	कर्जा असुली समिति	प्रमुख कार्यकारी अधिकृत	मुख्य प्रबन्धक, कर्जा असुली विभाग	४
४.	IT Steering Committee	प्रमुख कार्यकारी अधिकृत	मुख्य प्रबन्धक, सूचना प्रविधि तथा व्यवस्थापन सूचना प्रणाली विभाग	३
५.	ब्राण्ड तथा व्यवसाय प्रवर्द्धन समिति	प्रमुख कार्यकारी अधिकृत	प्रमुख, बजारीकरण तथा अनुसन्धान डिभिजन	५
६.	केन्द्रीय सुरक्षा समिति	प्रमुख कार्यकारी अधिकृत	प्रमुख सुरक्षा अधिकृत	२
७.	संस्थागत सामाजिक उत्तरदायित्व समिति	नायब प्रमुख कार्यकारी अधिकृत	प्रमुख, सुशासन डिभिजन	१४
८.	पदपूर्ति समिति	नायब प्रमुख कार्यकारी अधिकृत	मुख्य प्रबन्धक, मानवश्रोत व्यवस्थापन विभाग	३९७
९.	अनुशासन समिति	सहायक प्रमुख कार्यकारी अधिकृत, मानवश्रोत व्यवस्थापन विभाग	मुख्य प्रबन्धक, मानवश्रोत व्यवस्थापन विभाग	९
१०.	अपरेशन समिति	सहायक प्रमुख कार्यकारी अधिकृत, अपरेशन विभाग	मुख्य प्रबन्धक, अपरेशन विभाग	२
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	११४

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)	२०८१/९९/१०	६५ औं वार्षिक साधारण सभा (आर्थिक वर्ष २०८०/८१)
	गोरखापत्र दैनिक (दोस्रो पटक)	२०८१/९९/१२	६६ औं वार्षिक साधारण सभा (आर्थिक वर्ष २०८१/८२)
	गोरखापत्र दैनिक (प्रथम पटक)	२०८२/०९/०८	६५ औं वार्षिक साधारण सभा (आर्थिक वर्ष २०८०/८१)
	गोरखापत्र दैनिक (दोस्रो पटक)	२०८२/०९/०९	६६ औं वार्षिक साधारण सभा (आर्थिक वर्ष २०८१/८२)
संक्षिप्त आर्थिक विवरण	गोरखापत्र दैनिक (प्रथम पटक)	२०८१/९९/१०	६५ औं वार्षिक साधारण सभासँग सम्बन्धित
	गोरखापत्र दैनिक (प्रथम पटक)	२०८२/०९/०८	६६ औं वार्षिक साधारण सभासँग सम्बन्धित
त्रैमासिक प्रतिवेदन	पहिलो त्रयमास : गोरखापत्र दैनिक	२०८१/०९/०७	आर्थिक वर्ष २०८१/८२ को त्रैमासिक प्रतिवेदन
	दोस्रो त्रयमास : गोरखापत्र दैनिक	२०८१/१०/०७	
	तेस्रो त्रयमास : गोरखापत्र दैनिक	२०८२/०१/०६	
	चौथो त्रयमास : गोरखापत्र दैनिक	२०८२/०४/२९	
धितोपत्रको मूल्यमा प्रभाव पार्ने मूल्य संवेदनशील सूचना	नेपाल स्टक एक्सचेन्जको वेभसाइट	२०८१/०९/२९	लाभांश वितरण नगर्ने सम्बन्धमा सञ्चालक समितिको निर्णयको जानकारी (आर्थिक वर्ष २०८०/८१)
		२०८२/०९/०४	लाभांश वितरण नगर्ने सम्बन्धमा सञ्चालक समितिको निर्णयको जानकारी (आर्थिक वर्ष २०८१/८२)
धितोपत्रको मूल्यमा प्रभाव पार्ने मूल्य संवेदनशील सूचना	नेपाल स्टक एक्सचेन्जको वेभसाइट	२०८१/०९/२९	बोनस शेयर वितरण नगर्ने सम्बन्धमा सञ्चालक समितिको निर्णयको जानकारी आर्थिक वर्ष २०८०/८१)
		२०८२/०९/०४	बोनस शेयर वितरण नगर्ने सम्बन्धमा सञ्चालक समितिको निर्णयको जानकारी (आर्थिक वर्ष २०८१/८२)
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 :

नेपाल सरकार, उद्योग वाणिज्य तथा आपूर्ति मन्त्रालय, कम्पनी रजिस्ट्रारको कार्यालयको पत्र संख्या: द२/द३, चलानी नम्बर: कम्पनी प्र./१०९३०, मिति २०८२/०४/१३ को पत्रबाट वार्षिक विवरण अभिलेख भई आउँदा प्रचलित कानून बमोजिम लाग्ने जरिवाना रकम रु.२,०००/- समेत दाखिला गरिएको ।

(ग) पछिल्लो वार्षिक तथा विशेष साधारण सभा सम्पन्न भएको मिति :

पछिल्लो वार्षिक साधारण सभाको विवरण निम्नानुसार रहको छ ।

वार्षिक साधारण सभा : ६५ औं वार्षिक साधारण सभा
 मिति : २०८१ चैत्र ०६ गते बुधवार
 स्थान : नेपाल ए.पि.एफ.क्लब, हलचोक, 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.बै.लि.कर्मचारी सेवा विनियमावली, २०७९ कार्यान्वयनमा रहेको छ । मिति २०८१ आषाढ २६ गतेबाट लागू हुने गरी ने.बै.लि. उत्तराधिकार कार्यविधि, २०८१ सञ्चालक समितिबाट स्वीकृत भएको छ । साथै, २०८१ माघ ६ गतेबाट लागू हुने गरी तालिम तथा वृत्ति विकास नीति, २०८१ सञ्चालक समितिबाट स्वीकृत भएको छ ।

(ख) सांगठनिक संरचना संलग्न गर्ने :

बैंकको सांगठनिक संरचना संलग्न गरिएको छ । उक्त सांगठनिक संरचना सञ्चालक समितिबाट आर्थिक वर्ष २०८१/८२ को बजेट तथा कार्यक्रम स्वीकृत हुँदा मिति २०८२/०३/२१ मा पारित भएको हो ।

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

क्र.सं.	नाम	पद	शैक्षिक योग्यता	अनुभव
१.	श्री तिलक राज पाण्डेय	प्रमुख कार्यकारी अधिकृत	एम.बि.ए.	बैंकिङ सेवामा लामो समयको कार्य अनुभव
२.	श्री समता पन्त	नायब प्रमुख कार्यकारी अधिकृत	एम.बि.एस.	नेपाल बैंक लिमिटेडमा २१ वर्ष भन्दा बढी कार्य अनुभव (२०८२ भाद्र २८ मा अवकाश)
३.	श्री विश्वराज बराल	सहायक प्रमुख कार्यकारी अधिकृत	एम.बि.एस.	नेपाल बैंक लिमिटेडमा २१ वर्ष भन्दा बढी कार्य अनुभव
४.	श्री प्रकाश कुमार अधिकारी	सहायक प्रमुख कार्यकारी अधिकृत	एम.पि.ए., एम.बि.ए.	नेपाल बैंक लिमिटेडमा २१ वर्ष भन्दा बढी कार्य अनुभव
५.	श्री होमबहादुर खड्का	सहायक प्रमुख कार्यकारी अधिकृत	एम.बि.एस., एम.ए.(समाजशास्त्र)	नेपाल बैंक लिमिटेडमा २१ 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 :	२४
कुल कर्मचारीको संख्या :	स्थायी र करार कर्मचारी : २५८ दैनिक ज्यालादारी तथा आउटसोर्सिङ : ९६१
कर्मचारीहरूको सक्सेसन प्लान भए / नभएको :	ने.वै.लि. उत्तराधिकार कार्यविधि २०८१, ने.वै.लि. कर्मचारी अवधारण कार्यविधि २०८१ र कार्यस्थल तालिम सञ्चालन मापदण्ड २०८१ भएको
आर्थिक वर्ष २०८१/८२ मा कर्मचारीहरूलाई दिएको तालिम संख्या तथा सम्मिलित कर्मचारीको विवरण :	तालिम संख्या : १६४ सहभागी कर्मचारी : ६७७ (Excluding Inhouse Training)
आर्थिक वर्ष २०८१/८२ को कर्मचारी तालिम खर्च :	रु. ४१,२५९,७३७/-
कुल खर्चमा कर्मचारी खर्चको प्रतिशत :	१८.५४ प्रतिशत
कुल कर्मचारी खर्चमा कर्मचारी तालिम खर्चको प्रतिशत :	१.०७ प्रतिशत

६. संस्थाको लेखा तथा लेखापरीक्षण सम्बन्धी विवरण :

(क) लेखापरीक्षण सम्बन्धी विवरण

संस्थाको पछिल्लो आर्थिक वर्षको वित्तीय विवरण NFRS अनुसार तयार गरे/नगरेको, नगरेको भए सोको कारण :	बैंकको पछिल्लो वित्तीय विवरण नेपाल राष्ट्र बैंकको निर्देशन तथा नेपाल वित्तीय प्रतिवेदन मान (NFRS) दुवैको आधारमा तयार गर्ने गरिएको ।
सञ्चालक समितिबाट पछिल्लो वित्तीय विवरण स्वीकृत भएको मिति :	आर्थिक वर्ष २०८०/८१ को वित्तीय विवरण मिति २०८१/०९/२९ मा स्वीकृत भएको
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति :	बुँदा नं.४ (क) मा प्रस्तुत गरिएको
अन्तिम लेखापरीक्षण सम्पन्न भएको मिति :	मिति २०८१/०९/२९
साधारण सभाबाट वित्तीय विवरण स्वीकृत भएको मिति :	मिति २०८१/१२/०६
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 २०८१/८२ को अन्त्यमा कायम सदस्यको विवरण

(सञ्चालक समितिको मिति २०८२ जेष्ठ ११ गतेको निर्णयबाट पुर्नगठित)

सदस्यको नाम	सदस्य	योग्यता
श्री थानेश्वर गौतम	संयोजक	एम.पि.ए
श्री धुब्र भट्टराई	सदस्य	ई.एम.वि.ए.
श्री लेखनाथ भुसाल	सदस्य सचिव	एम.वि.एस.

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

बैठक संख्या	मिति	श्री उत्तर कुमार खन्ती (संयोजक)	श्री विष्णुकुमार अग्रवाल (सदस्य)	श्री खड्ग सिंह मोक्तान (सदस्य सचिव)
१.	२०८१/०४/२०	उपस्थित	उपस्थित	उपस्थित
बैठक संख्या	मिति	श्री थान प्रसाद पंजानी (संयोजक)	श्री विष्णुकुमार अग्रवाल (सदस्य)	श्री खड्ग सिंह मोक्तान (सदस्य सचिव)
२.	२०८१/०६/३०	उपस्थित	उपस्थित	उपस्थित
३.	२०८१/०७/०५	उपस्थित	उपस्थित	उपस्थित
४.	२०८१/०७/०६	उपस्थित	उपस्थित	उपस्थित
५.	२०८१/०८/०४	उपस्थित	उपस्थित	उपस्थित
बैठक संख्या	मिति	श्री थान प्रसाद पंजानी (संयोजक)	श्री विष्णुकुमार अग्रवाल (सदस्य)	श्री लेखनाथ भुसाल (सदस्य सचिव)
६.	२०८१/०९/२७	उपस्थित	उपस्थित	उपस्थित
७.	२०८१/०९/२९	उपस्थित		उपस्थित
८.	२०८१/१०/०६	उपस्थित		उपस्थित
९.	२०८१/१०/२४	उपस्थित		उपस्थित
बैठक संख्या	मिति	श्री थानेश्वर गौतम (संयोजक)	श्री धुब्र भट्टराई (सदस्य)	श्री लेखनाथ भुसाल (सदस्य सचिव)
१०.	२०८२/०२/१३	उपस्थित	उपस्थित	उपस्थित
११.	२०८२/०२/१४	उपस्थित	उपस्थित	उपस्थित
१२.	२०८२/०२/२६	उपस्थित	उपस्थित	उपस्थित
१३.	२०८२/०३/०५	उपस्थित	उपस्थित	उपस्थित
१४.	२०८२/०३/३१	उपस्थित	उपस्थित	उपस्थित

आमन्त्रित सदस्यको विवरण समावेश नगरिएको ।

(लेखापरीक्षण समितिले विशेष छलफलको लागि बैंक व्यवस्थापन तथा सञ्चालक सदस्यलाई आवश्यकता अनुसार आमन्त्रित गर्न सक्नेछ ।)

प्रति बैठक भत्ता :	संयोजक र सञ्चालक सदस्यलाई प्रति बैठक भत्ता रु.४,०००/- र सदस्य सचिवलाई प्रति बैठक भत्ता भत्ता रु.२,१००/- प्रदान गर्ने गरिएको ।
लेखापरीक्षण समितिले आफ्नो काम कारबाहीको प्रतिवेदन सञ्चालक समितिमा पेश गरेको मिति :	लेखापरीक्षण समितिले आफ्नो काम कारबाहीको प्रतिवेदन त्रैमासिक रूपमा 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 :	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 :	भएको
नियमकारी निकायले संस्थाको नियमन, निरीक्षण वा सुपरिवेक्षण गर्दा संस्थालाई दिइएको निर्देशन पालना भए/नभएको :	भएको
संस्था वा सञ्चालक विरुद्ध अदालतमा कुनै मुद्दा चलिरहेको भए सो को विवरण :	बैंकका पूर्व अध्यक्ष विरुद्ध अखिलयार दुरुपयोग अनुसन्धान आयोगबाट विशेष अदालतमा मुद्दा दायर भएको ।

परिपालन अधिकृतको नाम	:	शान्त बहादुर शाह
पद	:	मुख्य प्रबन्धक
मिति	:	२०८२/०९/१६
प्रतिवेदन सञ्चालक समितिबाट स्वीकृत मिति	:	२०८२/०९/१६
लेखापरीक्षकबाट प्रमाणित मिति	:	२०८२/०९/१६

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

सूचीकृत संज्ञित 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 (८) संग सम्बन्धित विवरण

ग्राहकहरूबाट प्राप्त गुनासो समाधानको लागि बैंकले प्रधान कार्यालय सुशासन डिभिजन मार्फत सेवाग्राहीहरूको गुनासो सुनुवाई तथा समाधान गर्दै आइरहेको छ । बैंकले गुनासोहरूको सुनुवाईको लागि देहाय बमोजिमको गुनासो सम्बन्धी अलगै 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 वेभसाइटमा राखिएको छ । उपर्युक्त गुनासो सम्बन्धी इमेल ठेगाना बैंकको वेभसाइट तथा शाखा कार्यालयहरूमा सेवाग्राहीले देख्ने स्थानमा राख्ने व्यवस्था मिलाइएको छ । साथै, नेपाल राष्ट्र बैंकको गुनासो पोर्टल gunaso.nrb.org.np को लिङ्ग समेत बैंकको वेभसाइटमा राखिएको छ ।

बैंकका गुनासो सुन्ने अधिकारीको विवरण देहाय बमोजिम रहेको छ ।

नाम : श्री दीपेन्द्रराज कापले

पद : नि. सहायक प्रमुख कार्यकारी अधिकृत

फोन.नं. : ०१-५३४७९९९

एक्स्टेन्सन : २०६

मोबाइल नम्बर : ९८५९९२००२२

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

विभिन्न माध्यम मार्फत् आर्थिक वर्ष २०८१/८२ मा सेवाग्राहीबाट प्राप्त ५३८ वटा गुनासो अभिलेख भएकोमा अधिकांश गुनासो समाधान भइसकेको र समाधान हुन वाँकी 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 32, 2082 (July 16, 2025), 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 32, 2082 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:

1. Note 4.16 "Other Assets" of the financial statements include long-pending net receivable amount of NPR 164 million (comprising Debit of NPR 181.99 million and Credit of NPR 16.16 million) for which no balance confirmations have been obtained. Long-pending other assets include balances of accounts receivable, DD paid without schedule and other assets.
2. Note 4.23 "Other Liabilities" of the financial statements includes a net payable amount of NPR 162.89 million (comprising Debit of NPR 166.55 million and Credit of NPR 3.66 million), which has been long pending for settlement and for which no balance confirmations have been obtained. The bank has adjusted and settled the inter-branch account resulting in a net closing balance of Rs. 2.54 million, however, few individual branch accounts are unreconciled. Further, other liabilities also include net unreconciled amounts of NPR 670.08 million. Unreconciled and long-pending outstanding in other liabilities include balances of bills payable, creditors and accruals, unpaid dividends, interest payable on deposit, government transaction payable, inter-branch account and other liabilities.
3. 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% p.a. for previous year to 7.96% p.a. for current year in actuarial assumptions used for valuation of pension/gratuity and retirement benefits.



Key Audit Matters

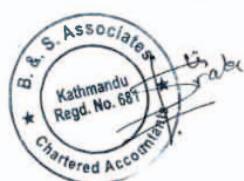
Key audit matters are those matters that, in our professional judgment, were of most significance in our audit of the financial statements of the current period. These matters were addressed in the context of our audit of the financial statements as a whole, and in forming our opinion thereon, we do 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	Interest Recognition: <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 in 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.	Impairment of Financial Assets <p>In accordance with NRB Directive 4 read with NFRS-9 Expected Credit Loss related guidelines 2024, issued by NRB and the Carve out of alternatives provided for Bank and Financial Institution under NFRS-9 issued by the Institute of Chartered Accountants of Nepal on August 25, 2025 for FY 2081/82, the Bank is required to measure impairment loss on financial assets 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 	<p>Our audit approach regarding verification of impairment of financial assets included:</p> <ol style="list-style-type: none"> Review of overdue loans and advances by obtaining data from the Bank's system and matching with the report in accordance with NRB Directive 2.2 . Sample credit files were reviewed for the purpose of assuring the utilization of loan & advances for the intended purpose, account movement and account turnover. Assessed the alignment of the Bank's impairment for expected credit losses computations and underlying methodology including responses to current economic conditions with its accounting policies,

Page 2 of 6



	<p>The impairment of loans and advances under NRB's loan loss provisioning norms involves evaluating the overdue status of loans and the proper use of loans for their intended purposes. The determination of expected credit losses (ECL) involves significant judgment and estimates, particularly in determining the probability of default (PD), loss given default (LGD), and exposure at default (EAD) for individual loans and portfolios.</p> <p>The accuracy of these estimates relies on the application of the bank's internal models, external economic factors, and management's assumptions. These assumptions include:</p> <ul style="list-style-type: none"> • Macro-economic factors such as GDP growth, inflation, and interest rates. • Historical credit loss data used to predict future defaults. • The staging of financial assets (i.e., whether loans are in Stage 1, Stage 2, or Stage 3). • Model parameters such as the PD, LGD, and EAD <p>Due to the material impact of this matter on the financial statements, we have identified it as a key audit matter.</p>	<p>based on the best available information up to the date of our report.</p> <p>d. Evaluated the design, implementation and operating effectiveness of controls over estimation of expected credit losses, which included assessing the level of oversight, review and approval of impairment for expected credit losses, policies and procedures by the Board and management</p> <p>e. Reviewed the ECL validation report of the bank regarding the methodologies, assumptions and limitations related to the computation of ECL issued by the independent external consultant appointed by the Bank.</p> <p>f. We found that the ECL model implemented by the Bank for the computation of impairment charges was reasonable, considering the estimates, assumptions, and judgments involved. However, given the subjectivity in the model assumptions, the risk of management bias is inherent in the estimation process.</p>
3.	<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> <p>a. Understanding business processes, IT Systems used to generate and support those balances and associated IT application controls and IT dependencies in manual controls.</p> <p>b. Understanding the coding system adopted by the bank for various categories of customers.</p> <p>c. Evaluating and testing the design and operating effectiveness of certain control activities over the integrity of the material IT systems that are relevant to financial reporting.</p>



		<ul style="list-style-type: none"> d. Understanding the feeding of the data in the system and going through the extraction of the financial information and statements from the existing IT system in the bank. e. Checking the user /authority matrix for any changes in the regulations/ policy of the bank. f. 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.
4	<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> <ul style="list-style-type: none"> a. Review of the investment of the bank and its valuation having reference to NFRS and NRB Directive 4 read with Directive 8. b. 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. c. Test checking the effective interest rate and amortization schedule on a test basis for the investment valued at amortized cost. d. 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.

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.



Page 4 of 6

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.

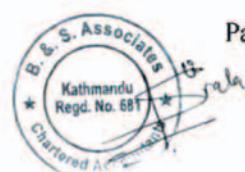
Those charged with governance are responsible for overseeing the bank's financial reporting process.

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 procedures 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 an appropriateness of management's use of going concern basis of accounting and, based on audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Bank's ability to continue as going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the 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.



Page 5 of 6

- Evaluate the overall presentation, structure, and content of financial statements including the disclosures, and 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.

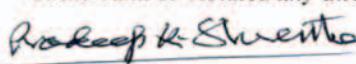
We communicate with those charged with governance regarding, among other matters, the planned scope and timing of the audit and significant audit findings, including any significant deficiencies in internal control that we identify during our audit.

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 of 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: 251219CA00009f5xbS

Place: Kathmandu
Date: 2082/09/04



CA. Madhu Bir Pande
Proprietor
M. B. Pande & Co.
Chartered Accountants
UDIN: 251219CA0005823m8Y



CA. Sristi Koirala
Partner
B. & S. Associates
Chartered Accountants
UDIN: 251219CA01135X5R2T



Page 6 of 6

Statement of Financial Position

As at 32nd Ashadh 2082 (16 July 2025)

Figures in NPR

ASSETS	Note	Year ended 32 nd Ashadh 2082	Year ended 31 st Ashadh 2081
Cash and cash equivalents	4.1	49,807,158,761	35,705,074,523
Due from Nepal Rastra Bank	4.2	18,193,432,501	21,545,476,231
Placement with Bank and Financial Institutions	4.3	6,871,215,000	4,115,390,000
Derivative Financial Instruments	4.4	6,634,727,478	3,334,953,041
Other Trading Assets	4.5	177,323,659	99,314,408
Loans and advances to B/FIs	4.6	7,180,888,311	7,013,462,114
Loans and advances to customers	4.7	220,499,777,916	194,667,770,477
Investment securities	4.8	60,728,431,200	45,275,635,195
Current tax assets	4.9	2,569,626,251	2,927,032,365
Investment in subsidiaries	4.10	-	-
Investment in associates	4.11	3,705,894,927	3,191,485,241
Investment property	4.12	264,227,850	205,738,502
Property and Equipment	4.13	13,502,108,890	13,302,874,848
Goodwill and Intangible assets	4.14	23,567,319	22,251,984
Deferred Tax Assets	4.15	-	-
Other assets	4.16	8,483,290,437	8,946,768,726
Total Assets		398,641,670,501	340,353,227,653
LIABILITIES	Note	Year ended 32 nd Ashadh 2082	Year ended 31 st Ashadh 2081
Due to Bank and Financial Institutions	4.17	4,782,508,343	476,582,133
Due to Nepal Ratsra Bank	4.18	-	-
Derivative Financial Instrument	4.19	6,617,859,207	3,321,660,000
Deposits from customers	4.20	332,092,373,047	283,083,745,209
Borrowings	4.21	-	-
Current Tax Liabilities	4.9	-	-
Provisions	4.22	138,801,325	142,235,769
Deferred Tax Liabilities	4.15	3,409,253,788	4,039,288,771
Other liabilities	4.23	10,488,640,094	10,159,085,084
Debt securities issued	4.24	3,495,578,127	3,494,939,268
Subordinated Liabilities	4.25	-	-
Total liabilities		361,025,013,931	304,717,536,234
EQUITY			
Share Capital	4.26	14,694,022,928	14,694,022,928
Share Premium		-	-
Retained Earnings		(1,418,553,086)	(965,074,675)
Reserves	4.27	24,341,186,727	21,906,743,166
Total equity attributable to equity holders		37,616,656,569	35,635,691,419
Non-controlling interest		-	-
Total Equity		37,616,656,569	35,635,691,419
Total Liabilities and Equity		398,641,670,501	340,353,227,653
Contingent Liabilities and commitment	4.28	109,809,136,544	99,990,237,460
Net Assets Value Per share		256.00	242.52

The accompanying notes are integral part of these financial statements.

As per our report of even date

Bishworaj Baral
For Deputy Chief Executive Officer

Tilak Raj Pandeya
Chief Executive Officer

Board of Directors
Prof. Dr. Dilliraj Sharma
Chairman

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

Dipendra Raj Kafle
Chief Finance Officer

Sachita Parajuli
Chief Manager

Member
Mahesh Bhattarai
Shadhana Ghimire
Maya Acharya
Jeevan Kumar Katwal
Badri Khanal

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

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

Date: 2082-09-03
Place: Kathmandu, Nepal

Statement of Profit or Loss

for the year ended 32nd Ashadh 2082 (16 July 2025)

Figures in NPR

Particular	Note	Year ended 32 nd Ashadh 2082	Year ended 31 st Ashadh 2081
Interest income	4.29	23,122,464,255	25,075,564,947
Interest expense	4.30	12,983,177,012	16,440,796,684
Net interest income		10,139,287,243	8,634,768,263
Fees and commission income	4.31	1,473,807,498	1,341,034,240
Fees and commission expense	4.32	295,735,240	233,296,513
Net fee and commission income		1,178,072,257	1,107,737,727
Net interest, fee and commission income		11,317,359,500	9,742,505,989
Net trading income	4.33	202,182,291	113,457,813
Other operating income	4.34	475,773,458	471,251,694
Total operating income		11,995,315,249	10,327,215,497
Impairment charge/(reversal) for loans and other losses	4.35	2,254,365,414	4,755,258,138
Net operating income		9,740,949,835	5,571,957,358
Operating expense			
Personnel expenses	4.36	3,860,396,589	3,554,769,997
Other Operating expenses	4.37	1,081,654,473	953,713,341
Depreciation and Amortisation	4.38	350,906,616	380,020,584
Operating Profit		4,447,992,156	683,453,437
Non operating Income	4.39	7,298,661	82,409,188
Non operating expense	4.40	-	-
Profit before income tax		4,455,290,817	765,862,624
Income tax expense	4.41		
Current Tax		1,537,245,638	403,156,761
Deferred Tax		(159,985,739)	334,285,827
Profit for the period		3,078,030,919	28,420,037
Profit attributable to:			
Equity holders of the Bank		3,078,030,919	28,420,037
Non-controlling interests			
Profit for the period		3,078,030,919	28,420,037
Earnings Per Share (EPS)			
Basic EPS		20.95	0.19
Diluted EPS		20.95	0.19

The accompanying notes are integral part of these financial statements.

As per our report of even date

Bishworaj Baral
For Deputy Chief Executive Officer

Tilak Raj Pandeya
Chief Executive Officer

Board of Directors
Prof. Dr. Dilliraj Sharma
Chairman

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

Dipendra Raj Kafle
Chief Finance Officer

Sachita Parajuli
Chief Manager

Member
Mahesh Bhattarai
Shadhana Ghimire
Maya Acharya
Jeevan Kumar Katwal
Badri Khanal

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

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

Date: 2082-09-03
Place: Kathmandu, Nepal

Statement of Other Comprehensive Income

for the year ended 32nd Ashadh 2082 (16 July 2025)

Figures in NPR

Particular	Note	Year ended 32 nd Ashadh 2082	Year ended 31 st Ashadh 2081
Profit for the year		3,078,030,919	28,420,037
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		1,094,583,189	(205,720,584)
Gains / (Losses) on revaluation			
Actuarial Gains / (Losses) on defined benefit plans		(2,661,414,001)	(1,052,886,039)
Income tax relating to above items		470,049,244	377,581,987
Net other Comprehensive Income that will not be reclassified to Profit or Loss		(1,096,781,568)	(881,024,636)
b. Items that are or may be reclassified to Profit or Loss			
Gains (Losses) on cash flow hedge		-	-
Exchange gains (Losses) arising from translating financial assets of foreign operation		-	-
Income tax relating to above items		-	-
Reclassify to Profit or Loss		-	-
Net other Comprehensive Income that are or may be reclassified to Profit or Loss		-	-
c. Share of other comprehensive income of associate accounted as per equity method		-	-
Other Comprehensive income for the year, net of income tax		(1,096,781,568)	(881,024,636)
Total Comprehensive income for the year		1,981,249,350	(852,604,599)
Total Comprehensive income attributable to:			
Equity shareholder of the bank		1,981,249,350	(852,604,599)
Non controlling interest		-	-
Total Comprehensive income for the period		1,981,249,350	(852,604,599)

The accompanying notes are integral part of these financial statements.

As per our report of even date

Bishworaj Baral
For Deputy Chief Executive Officer

Tilak Raj Pandeya
Chief Executive Officer

Board of Directors
Prof. Dr. Dilliraj Sharma
Chairman

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

Dipendra Raj Kafle
Chief Finance Officer

Sachita Parajuli
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Member
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Shadhana Ghimire
Maya Acharya
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Madhu Bir Pande, FCA
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M.B. Pande & Co.
Chartered Accountants

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

Date: 2082-09-03
Place: Kathmandu, Nepal

Statement of Cash Flows

for the year ended 32nd Ashadh 2082 (16 July 2025)

Figures in NPR

Particular	Year ended 32 nd Ashadh 2082	Year ended 31 st Ashadh 2081
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest received	17,738,504,317	19,736,214,544
Fees and other income received	1,473,807,498	1,341,034,240
Dividend received		
Receipts from other operating activities	652,773,730	659,953,253
Interest paid	(12,615,604,319)	(16,072,393,940)
Commission and fees paid	(295,735,240)	(233,296,513)
Cash payment to employees	(3,860,396,589)	(3,554,769,997)
Other expense paid	(3,686,926,504)	(6,088,992,063)
Operating cash flows before changes in operating assets and liabilities	(593,577,108)	(4,212,250,476)
(Increase)/Decrease in operating assets		
Due from Nepal Rastra Bank	3,352,043,729	(1,796,603,968)
Placement with Bank and Financial Institutions	(2,755,825,000)	(3,532,878,750)
Other trading assets	(3,377,783,689)	(3,310,632,323)
Loans and advances to bank and financial institutions	(167,426,196)	(1,513,802,316)
Loans and advances to customers	(25,832,007,439)	(16,111,201,460)
Other assets	1,784,748,900	2,601,084,331
Increase/(Decrease) in operating liabilities		
Due to bank and financial institutions	4,305,926,210	(798,859,571)
Due to Nepal Rastra Bank	-	(70,000,000)
Deposit from customers	49,008,627,838	38,569,745,505
Borrowings	-	(262,300,000)
Other liabilities	3,553,524,798	7,039,005,349
Net cash flow from operating activities before tax paid	29,278,252,044	16,601,306,321
Income taxes paid	(1,649,888,767)	(2,504,805,572)
Net cash flow from operating activities	27,628,363,277	14,096,500,749
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of investment securities	(15,452,796,006)	10,538,408,729
Receipts from sale of investment securities		
Purchase of property and equipment	(199,234,043)	60,747,925
Receipt from the sale of property and equipment		
Acquisition of intangible assets		
Receipt from the sale of intangible assets	(1,315,335)	9,592,301
Purchase of investment properties	(58,489,349)	(7,628,896)
Receipt from the sale of investment properties		
Interest received	3,548,279,641	3,557,273,379
Dividend received	32,480,681	7,165,442
Net cash used in investing activities	(12,131,074,411)	14,165,558,880
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		-
Interest paid	(298,138,858)	(298,087,661)
Other receipt/payment	(1,097,065,768)	(915,400,426)
Net cash from financing activities	(1,395,204,627)	(1,213,488,087)
Net increase (decrease) in cash and cash equivalents	14,102,084,239	27,048,571,541
Cash and cash equivalents at beginning of the period	35,705,074,523	8,656,502,983
Effect of exchange rate fluctuations on cash and cash equivalents held		
Cash and cash equivalents at the end of the period	49,807,158,761	35,705,074,522

The accompanying notes are integral part of these financial statements.

As per our report of even date

Bishworaj Baral For Deputy Chief Executive Officer	Tilak Raj Pandeya Chief Executive Officer	Board of Directors Prof. Dr. Dilliraj Sharma Chairman	Pradeep Kumar Shrestha, FCA Proprietor Pradeep & Co. Chartered Accountants
Dipendra Raj Kafle Chief Finance Officer	Sachita Parajuli Chief Manager	Member Mahesh Bhattarai Shadhana Ghimire Maya Acharya Jeevan Kumar Katwal Badri Khanal	Madhu Bir Pande, FCA Proprietor M.B. Pande & Co. Chartered Accountants
Date: 2082-09-03 Place: Kathmandu, Nepal			Sristi Koirala, FCA Partner B. & S. Associates Chartered Accountants

Statement of Changes in Equity

for the year ended 32nd Ashadh 2082 (16 July 2025)

Particulars	Share Capital	Share premium	General reserve	Exchange equalisation reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained earnings	Other reserve	Total	Non-controlling interest	Total equity
Balance at 1st Shrawan 2080	14,694,022.928	-	7,952,622.366	87,240,285	5,696,490,660	3,155,001,112	7,743,591,321	389,959	(2,806,787,423)	36,522,671,908	-	36,522,671,908
Adjustment/Restatement												
Adjusted/Restated balance at 1st Shrawan 2080	14,694,022.928	-	7,952,622.366	87,240,285	5,696,490,660	3,155,001,112	7,743,591,321	389,959	(2,806,787,423)	36,522,671,908	-	36,522,671,908
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 recognised 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 Ashadh 2081	14,694,022.928	-	7,958,306,373	5,684,007	83,436	596,819,358	3,010,996,703	7,743,591,321	(993,884,672)	(34,375,790)	-	35,635,691,419
Balance at 1st Shrawan 2081	14,694,022.928	-	7,958,306,373	5,684,007	83,436	596,819,358	3,010,996,703	7,743,591,321	(993,884,672)	(34,375,790)	-	35,635,691,419
Adjustment/Restatement												
Adjusted/Restated balance at 1st Shrawan 2081	14,694,022.928	-	7,958,306,373	5,684,007	83,436	596,819,358	3,010,996,703	7,743,591,321	(993,884,672)	(34,375,790)	-	35,635,691,419
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												
Deferred tax impact of respective reserve												
Transactions directly recognised in equity												
Share issued												
Share based payment												
Dividends to equity holders												
Bonus shares issued												
Cash dividend paid												
Other												
Total contributions by and distributions												
Balance at 32nd Ashadh 2082	14,694,022.928	-	8,737,912,557	615,606,184	909,136	2,434,168,808	3,777,204,935	7,743,591,321	(1,418,553,086)	(45,59,334,369)	-	37,616,656,569

The accompanying notes are integral part of these financial statements.

Bishwori Baral **Thak Raj Pandey** **Madhu Bir Pande, FCA**
 For Deputy Chief Executive Officer Proprietor Partner
Dipendra Raj Kafle **Prof. Dr. Dilipai Sharma** **Pradeep Kumar Shrestha, FCA**
 Chief Finance Officer Chairman Proprietor
Date: 2082-09-03 **Sachita Parajuli** **Shadhaan Bhattarai**
 Place: Kathmandu, Nepal **Mahesh Bhattarai**
Chartered Accountants **Maya Acharya**
Chartered Accountants **Jeevan Kumar Katiwal**
Chartered Accountants **Badrin Khanal**

Board of Directors **Member**
Prof. Dr. Dilipai Sharma **Maheś Bhattarai**
Chairman **Shadhaan Bhattarai**
Chartered Accountants **Maya Acharya**
Chartered Accountants **Jeevan Kumar Katiwal**
Chartered Accountants **Badrin Khanal**

Sristi Koirala, FCA **Pradeep Kumar Shrestha, FCA**
 Partner Proprietor
M.B. Pande & Co. **Pradeep & Co.**
 Chartered Accountants Chartered Accountants

Statement of Distributable Profit or Loss

for the year ended 32nd Ashadh 2082 (16 July 2025)

As per NRB Regulation

Figures in NPR

Particulars	Current Year	Previous Year
Net Profit/(loss) as per Statement of Profit or Loss	3,078,030,919	28,420,037
Appropriation		
a. General Reserve	(615,606,184)	(5,684,007)
b. Foreign Exchange Fluctuation fund	(909,136)	(83,436)
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	(8,618,979)	12,964,906
e. Employees training fund	(22,537,024)	(15,089,687)
f. Other		
-Debenture Redemption Reserve	(388,888,889)	(388,888,889)
-Employees Welfare Fund	(30,780,309)	(284,200)
Profit/(loss) before regulatory adjustment	2,010,690,398	(368,645,276)
Regulatory Adjustments:		
a. Interest Receivable (-)/previous accrued interest received(+)	(64,600,077)	344,451,388
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(+)	(30,727,379)	(5,073,216)
e. Deferred Tax Assets recognized(-)/reversal(+)	(475,851,551)	(199,177,303)
f. Goodwill recognized (-)/Impairment of Goodwill(+)	-	-
g. Bargain purchase gain recognized (-)/reversal(+)	-	-
h. Actuarial Loss recognized (-)/reversal(+)	(1,862,989,801)	(737,020,227)
i. Other (+/-)	-	-
-Fair Value of Investment Securities	-	-
-Investment Adjustment Reserve	(30,000,000)	-
Net Profit/(loss) for the year end Ashadh 2082 available for distribution	(453,478,411)	(965,464,634)
Opening Retained Earning as on Shrawan 1 2081	(965,074,675)	389,959
Adjustment(+/-)		
Others		
Distribution:		
Bonus shares issued	-	-
Cash Dividend paid	-	-
Total Distributable profit or (loss) as on Ashadh end 2082	(1,418,553,086)	(965,074,675)
Annualised Distributable Profit/Loss per share	-9.65%	-6.57%

The accompanying notes are integral part of these financial statements.

As per our report of even date

Bishworaj Baral
For Deputy Chief Executive Officer

Tilak Raj Pandeya
Chief Executive Officer

Board of Directors
Prof. Dr. Dilliraj Sharma
Chairman

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

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

Date: 2082-09-03
Place: Kathmandu, Nepal

Notes to the Financial Statements and Summary of Significant Accounting Policies

For the Year ended 32nd Ashadh 2082 (16 July 2025)

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 Head 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 services through its branch offices in different geographical locations of the country. Nepal Bank Limited has 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 2082-03-31) 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 2081 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 Ashadh (mid-July) of the next year as per Nepalese calendar.

The current year period refers to 1st Shrawan 2081 to 32nd Ashadh 2082 as per Nepalese Calendar corresponding to 16th July 2024 to 16th July 2025 as per English Calendar and corresponding previous year period is 1st Shrawan 2080 to 31st Ashadh 2081 as per Nepalese Calendar corresponding to 17th July 2023 to 15th July 2024 as per English calendar.

Particulars	Nepalese Calendar	English Calendar
Current Year	2081/82	2024/25
Previous Year	2080/81	2023/24
Current Year Period	1 st Shrawan 2081 to	16 th July 2024 to
	32 nd Ashadh 2082	16 th July 2025
Previous Year Period	1 st Shrawan 2080 to	17 th July 2023 to
	31 st Ashadh 2081	15 th July 2024

The Financial Statements were authorized for issue by the Board of Directors on 2082-09-03. 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.) 2081/82 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. Bank has followed “Guidance Note on Interest Income Recognition, 2025”, issued by NRB for income recognition for the reported period. Likewise, following regulatory backstop as mentioned in Clause 16 of “NFRS 9- Expected Credit Loss Related Guidelines, 2024” bank has recognized impairment on credit exposures as the higher of total ECL calculated as per NFRS 9 and existing regulatory provisions as mentioned in NRB Unified Directives no 02.

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.

The Bank is following all the provisions of NFRS 9 except Effective Interest Rate (EIR) and certain points of Impairment as per the requirements of the standard, for which the carve-out pronounced by ICAN dated 2082-05-09 is being adhered to. Such carve-out is provided till F.Y. 2082/83.

2.7 **New Standards and interpretation not adopted**

All Standards applicable under Nepal Financial Reporting Standards and other interpretation issued by ASB of Nepal have been incorporated while preparing the 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 based on expected credit loss in accordance with NFRS 9 and applicable carve out issued by ICAN.

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:

- The asset is held within a business model whose objective is to hold assets in order to collect contractual cash flows and
- The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

2. *Financial asset measured at fair value*

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

a) *Financial assets at fair value through profit or loss*

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

b) *Financial assets at fair value through other comprehensive income*

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

Derecognition

i. Derecognition 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 derecognition that is created or retained by the Bank is recognized as a separate asset or liability. On derecognition 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. Derecognition 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 derecognition 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 Losses on Financial Assets

During the year F.Y. 2081/82, The Institute of Chartered Accountants of Nepal (ICAN) and Accounting Standards Board of Nepal (ASB Nepal) has pronounced that full version of NFRS 9 containing Expected Credit Loss (ECL) to be effective from Shrawan 1st, 2081 and financial statements of Ashadh end 2082 (including quarterly financials thereon) incorporates ECL reporting. In relation to the same, “NFRS 9-Expected Credit Loss Related Guidelines, 2024” was pronounced by the Bank and Financial Institution Department of Nepal Rastra Bank on Jestha 1st 2081, providing detailed guidelines for the consistent and prudent application of NFRS 9.

The Bank recognizes a loss allowance for expected credit losses on a financial asset that are measured at Amortized Cost, Fair Value Through Other Comprehensive Income (FVTOCI), a lease receivable, a contract asset or a loan commitment and a financial guarantee contract to which the impairment requirements apply.

The ECL approach results in the early recognition of credit losses because it includes, not only losses that have already been incurred, but also expected future credit losses—it is a forward-looking model.

Any financial instrument classified and measured at FVTPL is not covered under impairment requirements of NFRS 9. The methods for the calculation of Expected Credit Loss is classified into 3 broad approaches:

1. General approach

These approaches are applicable to financial assets measured at amortized cost, financial assets measured at FVTOCI with recycling, Loan commitments (not at FVTPL), Financial guarantee contracts (not at FVTPL).

Lifetime ECL is recognized for all financial assets where the credit risk has increased significantly since initial recognition.

At the reporting date, if the credit risk has not increased significantly since initial recognition, the Bank measures the loss allowance for those financial assets at an amount equal to 12- month ECL.

For loan commitments and financial guarantee contracts, the date that the entity becomes party to the irrevocable commitments is considered to be the date of initial recognition for the purpose of applying the impairment requirements. The Bank recognizes in profit or loss, as an impairment gain or loss, the amount of expected credit losses (or reversal) that is required to adjust the loss allowance at the reporting date to the amount that is required to be recognized in accordance with NFRS 9.

Under the general approach, NFRS 9 recognizes a three-stage approach to measure expected credit losses and recognize interest income.

Stage 1:

The financial instruments that have not had a significant increase in credit risk since initial recognition are classified in Stage 1. The Financial instruments at stage 1 require, at initial recognition, a provision for ECL associated with the probability of default events occurring within the next 12 months (12-month ECL). For those financial assets with a remaining maturity of less than 12 months, a Probability of Default (PD) is used that corresponds to the remaining maturity. Interest is calculated on the gross carrying amount of the financial asset before adjusting for

ECL.

This stage includes the following:

- i. Initially recognized financial instruments (other than those purchased or originated credit impaired financial assets)
- ii. Financial instruments having no significant increase in credit risk since initial recognition.
- iii. Financial assets in which contractual payments are not overdue or is overdue for up to one month.
- iv. Financial instruments having low credit risk at the reporting date.

For this purpose, instruments with low credit risk include:

- All exposures on Nepal Government/Province/Local Level or Nepal Rastra Bank.
- Exposures fully guaranteed by Nepal Government/Province/Local Level.
- Foreign Sovereign exposures having rating BBB- and above from an external rating agency at the reporting date.
- All exposures on BIS, IMF, EC, ECB and multilateral development banks with risk weight of 0% as defined in Capital Adequacy Framework 2015.
- Debenture/bonds having rating of AA or above at reporting date from external credit rating agency.

The Bank determines at each reporting date whether the financial instruments meet the requirement of low credit risk. If the instrument does not meet the requirement of low credit risk, the Bank determines whether the risk of default on the financial instrument has been increased significantly or not after initial recognition. If the risk has been increased, the instruments are classified under stage 2 and accordingly lifetime ECL is recognized.

Stage 2:

The financial instruments having significant increase in credit risk since initial recognition are classified in Stage 2. A provision is required for the lifetime ECL representing losses over the life of the financial instrument (lifetime ECL). Interest income is continued to be recognized on a gross basis.

This stage includes the following:

- i. Financial instruments having significant increase in credit risk since initial recognition.
- ii. Financial instruments having contractual payments overdue for more than one month but not exceeding three months.
- iii. Loans classified under 'Watchlist' as per NRB directive on prudential provisioning.
- iv. Loans without approved credit line or with credit line revoked by the bank.
- v. Loan that has been restructured/rescheduled but not classified as non-performing loan as per existing provisions of NRB directives. However, rescheduling of instalment/EMI based loans resulting in reduction in number of instalments due to prepayments or change in number of instalments due to change in interest rates under floating interest rate are not applicable.
- vi. Claims on non-investment grade financial instruments i.e. with a credit rating of BB+ or below.

Stage 3:

The credit impaired or defaulted financial instruments are classified or moved to Stage 3. A provision is required for the lifetime ECL representing the losses over the life of the instrument (lifetime ECL) with the probability of default (PD) at 100%. Interest income is calculated on an actual receipt basis.

This stage includes the following:

- i. Financial instruments having contractual payments overdue for more than three months.
- ii. The Bank considers that the borrower is unlikely to pay its credit obligations to the bank in full, without realizing securities (if held).

The indicators of unlikelihood to pay include:

- The Bank puts credit obligation on non-accrued status.
- The Bank consents to distressed restructuring of credit obligation resulting in reduction in financial obligation due to material forgiveness, postponement of principal, interest.
- The Bank has filed for the debtor's bankruptcy or a similar order in respect of the borrower's credit obligation.
- The Bank sells a part of the credit obligation at a material credit-related economic loss.
- The debtor has sought or has been placed in bankruptcy or similar protection where this would avoid or delay repayment of the credit obligation.
- There is evidence that full repayment based on contractual terms is unlikely without the bank's realization of collateral regardless of whether the exposure is current or past due by a few days.

- iii. Loan is classified non- performing as per NRB prudential provisioning directive.
- iv. The financial assets classified as purchased or originated credit impaired (POCI) assets as per NFRS 9. POCI assets also refer to new loans disbursed during the current reporting period for accounts that were classified under Stage 3 at previous reporting date.
- v. Credit impaired financial instruments with objective evidence of impairment.

Definition of Credit Impaired Financial Instruments:

A financial instrument is credit-impaired when one or more events that have a detrimental impact on the estimated future cash flows of that financial instrument have occurred. Evidence that a financial instrument is credit-impaired include observable data about the following events:

- Significant financial difficulty of the issuer or the borrower.
- A breach of contract, such as a default or past due event.
- The lender(s) of the borrower, for economic or contractual reasons relating to the borrower's financial difficulty, having granted to the borrower a concession(s) that the lender(s) would not otherwise consider.
- It is becoming probable that the borrower will enter bankruptcy or other financial reorganization.
- The disappearance of an active market for that financial instrument because of financial difficulties; or
- The purchase or origination of a financial instrument at a deep discount that reflects the incurred credit losses.

Credit impaired financial instruments also includes credit impaired defined by the Bank as per its risk management practices.

Indicators of significant increase in credit risk (SICR):

Assessment of significant increase in credit risk since initial recognition is required for determining whether the lifetime or the 12-month expected credit loss is to be recognized. NRB's guidelines regarding Expected Credit Loss has given the following conditions which are deemed as indicators of significant increase in credit risk.

- i. More than one month past due.
- ii. Absolute lifetime PD is 5% or more.
- iii. Relative lifetime PD is increased by 100% or more.
- iv. Risk rating (internal or external) downgraded by 2 notches since initial recognition.
- v. Risk rating downgraded to non-investment grade by external credit rating agency (BB+ or below) or by bank's internal credit rating system.
- vi. Deterioration of relevant determinants of credit risk (e.g. future cash flows) for an individual obligor (or pool of obligors).
- vii. Expectation of forbearance or restructuring due to financial difficulties.
- viii. Deterioration of prospects for sector or industries within which a borrower operates.
- ix. Borrowers affected by macroeconomic conditions based on reasonable and supportable forecasts.
- x. Modification of terms resulting in restructuring/rescheduling.
- xi. Credit Quality Indicators determined as per internal credit assessment of performing loans which are subject to individual monitoring and review, are weaker than that in the initial recognition.
- xii. Management decision to strengthen collateral and/or covenant requirements for credit exposures because of changes in the credit risk of those exposures since initial recognition.

2. Simplified approach applicable to certain trade receivables, contract assets and lease receivables

Under simplified approach, the Bank measures loss allowance at an amount equal to the Lifetime ECL

- Mandatorily for the trade receivables or contract assets which do not contain the significant financing component.
- Has been applied optionally for the trade receivables, lease receivables and other contract asset which contain a significant financing component.

3. Specific approach for purchased or originated Credit-impaired Financial Asset

These approaches are applicable to loan and advances swapped, purchased or exchanged by the banks and has high credit risk.

The Bank is required to include the initial expected credit losses in the estimated cash flows when calculating the credit-adjusted effective interest rate for financial assets that are considered to be purchased or originated credit-impaired at initial recognition. Hence, only the cumulative changes in lifetime expected credit losses since initial recognition is recognized as a loss allowance for purchased or originated credit-impaired financial assets.

Portfolio segmentation:

Guidelines under NFRS 9 on the collective assessment of ECL,

- As per NFRS 9, depending on the nature of the financial instruments and the credit risk information available for particular groups of financial instruments, the Bank may not be able to identify significant changes in credit risk for individual financial instruments before the financial instrument becomes past due.
- For the purpose of determining significant increases in credit risk and recognizing a loss allowance on a collective basis, the Bank groups financial instruments based on shared credit risk characteristics with the objective of facilitating an analysis that is designed to enable significant increases in credit risk to be identified on a timely basis.

The following factors are considered for Portfolio Segmentation while calculating ECL:

- The individual or collective assessment approaches is used depending on the ability to incorporate forward-looking information into the ECL estimate.
- Collective assessment is generally used for a large group of similar lending exposures, while individual assessments is considered for significant exposures or specific credit concerns.
- Grouping exposures having similar risks helps estimate the impact of future factors like economic changes on ECL, when individual assessments cannot consider forward looking information. If the forward-looking information has already been considered in individual assessments, additional assessment on a collective basis is be avoided, if it results in double-counting.
- Grouping exposures in such a way that an increase in the credit risk of particular exposures is masked by the performance of the group as a whole is avoided.

Curing Period and Transfer Criteria Between Stages:

Financial assets are transferred between the different categories (other than POCI) depending on their relative change in credit risk since initial recognition. Financial instruments are transferred out of stage 2 if their credit risk is no longer considered to be significantly increased since initial recognition based on bank's assessments. Financial instruments are transferred out of Stage 3 when they no longer exhibit any evidence of credit impairment.

Transfer from Stage 2 to Stage 1:

Where there is evidence of significant reduction in credit risk, the Bank upgrades such exposure from Stage 2 to Stage 1.

Transfer Out of Stage 3:

Though the conditions for an exposure to be classified in Stage 3 no longer exist, the Bank continues to monitor for a minimum probationary period of three months to upgrade from Stage 3.

For Restructured/Rescheduled Exposures:

The Bank monitors restructured/ rescheduled exposures classified under Stage 3 for a minimum probationary period of 24 months before up-gradation.

Upgrading of stages for exposures is executed by the Risk Management department of the bank.

Provisioning for other financial assets at amortized cost

In addition to the ECL for loans and investments as prescribed above, the Bank also holds other financial assets such as balances with bank, working advances and other financial assets. The Bank recognizes ECL on such assets based on the historical loss experience measures (e.g. write off rates/provisioning rates) adjusted for expected losses in the future keeping in mind the nature of industry and credit ratings of such counterparties.

ECL Calculation:

The Bank measures ECL in a way that reflects an unbiased and probability-weighted amount determined by

evaluating a range of possible outcomes and the reasonable and supportable information available without undue cost or effort at the reporting date, about past events, current conditions and forecast of future economic conditions. While estimating the ECLs, the Bank considers three probability-weighted scenarios (a base case, a best case and a worse case).

The calculation of ECL consists of three key components and discount factor:

- Probability of Default (PD)
- Loss Given Default (LGD)
- Exposure at Default (EAD)

$$ECL = PD * LGD * EAD * Discount\ Factor$$

i. Probability of Default (PD):

PD is an estimate of the likelihood of a default over a given time horizon. NFRS 9 requires separate PD for 12-month duration and lifetime duration depending on the stage allocation of the borrower.

For assets which are in Stage 1, a 12-month PD is required. For Stage 2 and Stage 3 assets, a lifetime PD is required, for which a PD term structure needs to be built.

PD describes the probability of a loan to eventually falling in default (>three months past due) category. To calculate the PD, loans are classified in three stages based on risk profile of the individual loans. PD percentage is calculated for each loan account separately and is determined by using available historical observations. PD for stage 1 is derived as percentage of all loans in stage 1 moving into stage 3 in 12 months' time. PD for stage 2 is derived as percentage of all loans in stage 2 moving into stage 3 in the maximum lifetime of the loans under observation. PD for stage 3 is derived as 100% considering that the default occurs as soon as the loan becomes overdue more than three months which matches the definition of stage 3.

Irrespective of results derived by the model of the Bank, prudential floor of 2.5% as prescribed by NRB has been used.

ii. Loss Given Default (LGD):

LGD is the percentage of exposure that is not expected to be recovered in the event of a default. The LGD is usually defined as the amount of credit that is lost by the bank when an obligor default.

LGD models are developed based on historical data, historical experience of cash recovery from defaults (including settlements), cost and time of recoveries and all other relevant and supportable information (including forward looking information).

While determining loss rate or recovery rate for the purpose of calculation of loss allowance, expected cash flows from collateral realization are considered based on latest reliable internal/external valuations (within last 2 years).

iii. Exposure at Default (EAD):

Exposure at Default (EAD) refers to the expected exposure to a borrower at the event of default.

This is dynamic in nature and keeps changing when the borrower repays debt or obligation or take additional debt.

For defaulted accounts or stage 3 accounts, EAD is simply the amount outstanding at the point of default. However, for stage 1 and stage 2 accounts, the following elements is considered for computation of EAD under NFRS 9 at the instrument or facility level:

- Time horizon over which EAD needs to be estimated.
- Projected cash flows till the estimated default point.
- Residual maturity.
- Deterministic or non-deterministic nature of the payment terms.

The methodology of EAD varies according to the nature of the product. The products are separated into three main categories.

• Funded Loans:

In the case of the funded loans made available at the predetermined moment or where the total amount is loaned at the initial recognition, the exposure at default is the total amount outstanding at that time plus any interest up to the time of default, except for stage 3 where the EAD equals the total amount outstanding.

- **Working capital facilities:**

In case of those loan products of short-term nature like working capital, overdraft or the credit cards, the exposure at default is calculated as the higher of limit or the sum of total outstanding and interest, except for stage 3 loans where the EAD equals the total amount outstanding.

- **Potential Exposures (Off- balance sheet exposures):**

For potential exposures like - Letter of Credit and Guarantees, the EAD is calculated as the product of potential exposures and Credit Conversion Factor (CCF). CCF for such exposures ranges from 0% to 100%.

When data is not available for off balance sheet exposures, the Bank uses CCF for the calculation of EAD for off balance sheet exposures as prescribed in “NFRS 9-Expected Credit Loss Related Guidelines, 2024.”

The formula for calculating EAD for off balance sheet exposures is:

$$\text{EAD} = (\text{Drawn Amount}) + (\text{Undrawn Amount}) \times \text{CCF}$$

where:

Drawn Amount = The portion of the credit facility already used by the borrower.

Undrawn Amount = The unused portion of the credit facility.

CCF= Credit Conversion Factor, which is the percentage of the undrawn portion that is expected to be drawn down before default.

Consideration of Reasonable and Supportable Information:

The bank uses experienced credit judgment in determining whether the information used for the assessment of credit risk and measurement of ECL is, reasonable and supportable. The information considered includes the information about past events, present conditions and forecasts of future economic conditions.

Consideration of Forward-looking Information:

The Bank incorporates forward-looking information into both its assessment as to whether the credit risk of an instrument has increased significantly since its initial recognition and its measurement of ECL.

The Bank also obtained experienced credit judgement from economic outlook and Risk Management Departments to formulate a base case, a best case and a worst-case scenario. The base case represents a most-likely outcome and is aligned with information used by the Bank for strategic planning and budgeting. Quantitative economic factors are based on economic data and forecasts published by the National Statistics Office (NSO), NRB, and other reliable sources and statistical models.

Drivers of Credit Risk

Parameters	Sources
Real GDP (% change p.a.)	National Statistics Office (NSO)
Inflation rate (% of change p.a.)	NRB
Unemployment (%)	IMF / World Bank
Interest Rate (% of change p.a.)	NRB
NEPSE Index	NEPSE

Consideration of Time Value of Money:

The lifetime Expected Credit Loss (LTECL) is discounted to the reporting date, not to the expected default or some other date, using the effective interest rate determined at initial recognition or approximation thereof, that will be applied when recognizing the financial assets resulting from the loan commitment.

Collateral valuation

The Bank seeks to use collateral, where possible, to mitigate its risks on financial assets. The collateral comes in various forms such as cash, gold, Government Securities, Letters of Credit/Guarantees, real estate, receivables, inventories, other non-financial assets and credit enhancements such as netting agreements, etc. While determining loss rate or recovery rate for the purpose of calculation of loss allowance, expected cash flows from collateral realization have been considered based on latest reliable internal/external valuations.

Write-off of financial assets

Loans and debt securities are written off (either partially or in full) when there is no realistic prospect of recovery. This is generally the case when the Bank determines that the borrower does not have assets or sources of income that could generate sufficient cash flows to repay the amounts subject to the write-off. However, financial assets that are written off could still be subject to enforcement activities in order to comply with the Bank's procedures for recovery of amounts due.

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, it's 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 income recognition are as below:

Interest income

NFRS Requirement

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

Guidance on Interest Income Recognition

NRB has issued “Guidance Note on Interest Income Recognition, 2025” on 2082-04-11. The guidance note consists following transitional provisions in respect of interest income recognition by Bank and Financial Institutions:

Interest Income on	F.Y. 2081/82	F.Y. 2082/83	F.Y. 2083/84
Stage 1 Financial Assets	Based on coupon interest rate on principal outstanding for all financial assets (Accrual basis)	Based on coupon interest rate applied on principal outstanding for all financial assets (Accrual basis)	Based on effective interest rate applied on gross carrying amount for all financial assets except for term loans booked up to 2083 Ashadh end.
Stage 2 Financial Assets			Based on deemed effective interest rate applied for term loans (booked up to 2083 Ashadh end) only (where integral fees have already been recognized as income in previous year).

Stage 3 or Purchased or Originated Credit Impaired Financial Assets	Based on Cash basis approach (incremental). Coupon interest rate applied on principal outstanding	Based on Cash basis approach (incremental). Coupon interest rate applied on principal outstanding	Based on amortized cost as per NFRS 9. Deemed Effective interest rate for term loans booked up to 2083 Ashadh end is calculated without considering integral fees already booked and is applied on amortised cost Effective interest rate of all financial assets other than term loans booked up to 2083 Ashadh end is to be calculated based on integral fees obtained and also considering discounts, premiums and other integral costs and is applied on amortised cost.
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Bank has followed “NFRS 9-ECL Related Guidelines, 2024” issued by NRB from the beginning of Q1 of F.Y. 2081/82 for recognizing interest income on loan and advances and also applied the transitional provisions of “Guidance Note on Interest Income Recognition, 2025” issued by NRB. Interest accrued on loans falling under stage 3 has been recognized as income on cash basis (incremental) approach.

Modality of recognition of interest income for the current reporting period is presented below:

Particulars	Stage-1	Stage -2	Stage -3
Criteria	Where credit risk has not significantly increased since Initial Recognition	Significant Increase in Credit Risk	Credit Impaired
Credit Risk	Low	Moderate to High	Significant
ECL Model	Twelve-month ECL	Lifetime ECL	Lifetime ECL
Interest Income Recognition	Interest on Gross Recognition following Accrual basis	Interest on Gross Recognition following Accrual basis	Interest on actual cash receipts basis
Rate	Coupon interest rate	Coupon interest rate	Coupon interest rate

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.

Discount rate applied for determining obligations for post-employment defined benefit obligations as of Ashadh end 2082 was 7.96 %. The rate has been determined based on average yield of funded plan assets calculated based on 3 years' historical trend (including current year) and projections of next 1 year.

Escalation rate of 5.15 % has been considered for valuation of obligation which is determined based on historical trend of past financial years along with projections for upcoming year. Likewise, withdrawal rate of 2.75 % has been taken based on past experience.

Above mentioned assumptions are certified from bank's Inspection and Internal Audit Department.

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 Bylaw 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 Bylaw 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 BFIs 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 is Nepalese Rupees 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 % for current year and the Bank has maintained the ratio equal to 12.43 %.

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 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Cash in hand	6,888,703,298	6,492,656,585
Balance with B/FIs	1,608,584,516	1,652,048,058
Money at call and short notice	500,000,000	150,000,000
Other (SDF, Treasury Bill up to 3 months)	40,809,870,947	27,410,369,880
Total	49,807,158,761	35,705,074,523

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 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Statutory Balances with NRB	18,168,367,153	21,508,710,401
Securities Purchased under re-sale agreement	-	-
Other deposit and receivable from NRB	25,065,348	36,765,830
Total	18,193,432,501	21,545,476,231

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 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Placements with domestic B/FIs	-	-
Placement with foreign B/FIs	6,871,215,000	4,115,390,000
Less: Allowances for Impairment	-	-
Total	6,871,215,000	4,115,390,000

4.4 Derivative Financial Instruments

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

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
<i>Held for trading</i>	-	-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	6,634,727,478	3,334,953,041
Others	-	-
<i>Held for risk management</i>	-	-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Total	6,634,727,478	3,334,953,041

4.5 Other Trading Assets

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Treasury Bills	-	-
Government Bonds	-	-
NRB Bonds	-	-
Domestic Corporate Bonds	-	-
Equities	177,323,659	99,314,408
Other	-	-
Total	177,323,659	99,314,408

4.6 Loan and Advances to Banks and Financial Institutions

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Loans to microfinance institutions	7,253,422,536	7,098,645,865
Other	-	-
Less: Allowances for Impairment	(72,534,225)	(85,183,750)
Total	7,180,888,311	7,013,462,114

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

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Balance as at Shrawan 01	85,183,750	72,437,262
Impairment loss for the year:		
Charge for the year	-	12,746,489
Recoveries/reversals	(12,649,525)	-
Amount written off	-	-
Balance as at Ashadh end	72,534,225	85,183,750

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 Bylaw of the bank has also been presented under this head.

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Loans and advances measured at amortized cost	233,673,789,888	205,587,254,682
Less: Impairment allowances	(13,174,011,973)	(10,919,484,205)
Collective Allowances	(9,862,412,280)	(7,093,403,781)
Individual Allowances	(3,311,599,692)	(3,826,080,424)
Net amount	220,499,777,916	194,667,770,477
Loans and advances measured at FVTPL	-	-
Total	220,499,777,916	194,667,770,477

4.7.1 Analysis of Loans and Advances-By Product

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Product		
Long Term Loans		
Personal	15,498,391,336	7,220,809,748
Business	43,096,984,099	42,088,945,328
Working Capital	-	-
Overdraft (Personal)	7,277,954,014	7,015,593,829
Cash Credit Loan	18,589,809,451	25,669,081,949
Trust receipt/Import loans	2,215,880,152	1,983,717,011
Short Term WC/Demand Loan	21,418,570,705	28,133,912,859
Personal residential loans	11,528,645,709	9,582,607,297
Real estate loans	9,473,410,459	15,420,285,601
Margin lending loans	7,853,722,365	6,780,841,772
Hire purchase loans	2,547,310,753	2,487,795,729
Deprived sector loans	11,520,996,000	11,989,876,000
Bills purchased	2,800,464	137,593,831
Staff loans	3,054,515,864	2,685,416,957
Others	77,911,542,306	42,741,121,268
Sub Total	231,990,533,677	203,937,599,178
Interest receivable	1,683,256,211	1,649,655,504
Grand Total	233,673,789,888	205,587,254,682

4.7.2 Analysis of Loans and advances-By Currency

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Nepalese rupee	231,957,602,854	205,539,680,038
Indian rupee	-	-
United State dollar	1,716,187,034	47,574,643
Great Britain pound	-	-
Euro	-	-
Japanese yen	-	-
Chinese yen	-	-
Other	-	-
Total	233,673,789,888	205,587,254,682

4.7.3 Analysis of Loans and advances- By Collateral

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Secured		
Movable/immovable assets	179,020,436,660	138,223,569,581
Gold and silver	35,951,366,758	22,330,188,818
Guarantee of domestic B/FIs	7,163,239,411	8,305,693,508

Government Guarantee	300,836,911	301,044,180
Guarantee of International Rated bank	-	-
Collateral of export document	-	-
Collateral of fixed deposit receipt	964,022,061	1,200,035,804
Collateral of Government securities	78,899,485	25,803,888
Counter Guarantee	-	-
Personal Guarantee	1,624,265,709	1,300,482,482
Other collateral	8,570,722,893	33,900,436,423
Subtotal	233,673,789,888	205,587,254,682
<u>Unsecured</u>	-	-
Grand Total	233,673,789,888	205,587,254,682

4.7.4 Allowances for Impairment

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
<u>Specific allowance for impairment</u>		
Balance as at Shrawan 1	3,826,080,424	1,153,957,994
Impairment loss for the year		
Charge for the year	-	2,710,276,400
Recoveries/reversal during the year	(501,993,560)	-
Write-offs	(12,487,172)	(38,153,970)
Exchange rate variance on foreign currency	-	-
Other Movement	-	-
Balance as at Ashadh end	3,311,599,692	3,826,080,424
<u>Collective allowance for Impairment</u>		
Balance as at Shrawan 1	7,093,403,781	5,061,168,531
Impairment loss for the year		
Charge/(reversal) for the year	2,769,008,499	2,032,235,249
Exchange rate variance on foreign currency	-	-
Other movement	-	-
Balance as at Ashadh end	9,862,412,280	7,093,403,781
Total Allowance for impairment	13,174,011,973	10,919,484,205

4.8 Investment securities

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Investment securities designated as at FVTPL	-	-
Investment securities measured at amortized cost	57,181,626,257	42,329,003,754
Investment Securities measured at FVTOCI	3,546,804,944	2,946,631,441
Total	60,728,431,200	45,275,635,195

4.8.1 Investment securities measured at amortized cost

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Debt securities	-	-
Government bonds	27,357,071,257	28,830,100,000
Government treasury bills	29,824,555,000	13,498,903,754
Nepal Rastra Bank bonds	-	-
Nepal Rastra Bank deposits instruments	-	-

Other	-	-
Less: specific allowances for impairment	-	-
Total	57,181,626,257	42,329,003,754

4.8.2 Investment in equity

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Equity instrument		
Quoted equity instrument	3,378,320,761	2,776,790,182
Unquoted equity instrument	168,484,184	169,841,259
Total	3,546,804,944	2,946,631,441

Bank holds less than 20 percent of the voting power in Avasar Equity Diversified Fund and Nepal Grameen Bikas Laghubitta Bittiya Sanstha Limited. Bank has representation on the board of directors or equivalent governing body of these institutions. Bank considers existence of significant influence over these investees. Hence, investment in such institutions has been classified as “Investment in Associates” for the current reporting period. As such representation was also present during the previous reporting period, investment classified as “Investment Securities” in previous reporting has been reclassified to “Investment in Associates”.

4.8.3 Information relating to investment in equities

Details of investment in equities is presented below.

Investment in Quoted Equity

Name	As at 32 nd Ashadh 2082		As at 31 st Ashadh 2081	
	Cost	Fair Value	Cost	Fair Value
Deprosc Laghubitta Bittiya Sanstha Limited (Previously Deprosc Laghubitta Bikas Bank Ltd.) 1,731,937 Promoter Shares (<i>including 1,357,015 Bonus Shares</i>) of NPR 100 each fully paid	31,392,980	762,052,287	31,392,980	695,937,748
Sanima Large Cap Fund (IPO) 1,000,000 Units of NPR 10 each fully paid	10,000,000	10,230,000	10,000,000	9,290,000
Kumari Equity Fund 1,000,000 Units of NPR 10 each fully paid	10,000,000	9,950,000	10,000,000	9,660,000
Nepal Life Insurance Company Limited 404 Ordinary Shares (<i>including 404 Bonus Shares</i>) of NPR 100 each fully paid	-	312,048	-	227,173
Deprosc Laghubitta Bittiya Sanstha Limited (Previously Deprosc Laghubitta Bikas Bank Ltd.) 1 Bonus Shares of NPR 100 each fully paid	-	970	-	841
Sunrise BlueChip Fund 1,000,000 Units of NPR 10 each fully paid	10,000,000	10,000,000	10,000,000	8,270,000
NIBL Samriddhi Fund-II 1,500,000 Units of NPR 10 each fully paid	15,000,000	13,245,000	15,000,000	12,375,000
Prabhu Select Fund 1,468,090 Units of NPR 10 each fully paid	14,680,900	16,574,736	14,680,900	14,372,601

Nabil Balanced Fund-3 (NBF3) 16,670 Units of NPR 10 each fully paid	166,700	166,533	166,700	130,026
Mega Mutual Fund-1 (MEGAMF) 436,340 Units of NPR 10 each fully paid	4,363,400	4,180,137	4,363,400	3,368,545
Himalayan Reinsurance Limited 5,434,000 Ordinary Shares (<i>including 434,000 Bonus Shares</i>) of NPR 100 each fully paid	500,000,000	1,417,567,069	500,000,000	975,977,600
Citizen Investment Trust 1,852,095 Promoter Shares (<i>including 1,296,583 Bonus Shares</i>) of NPR 100 each fully paid	39,502,139	1,034,461,980	39,502,139	974,310,648
NIC Asia Flexi Cap Fund (NICAFCF) 3,500,000 Units of NPR 10 each fully paid	35,000,000	35,525,000	35,000,000	32,375,000
Kumari Dhanbriddhi Yojana (KBDY) 2,500,000 Units NPR 10 each fully paid	25,000,000	25,125,000	25,000,000	24,175,000
RBB mutual Fund 1 2,000,000 Units of NPR 10 each fully paid	20,000,000	19,920,000	20,000,000	16,320,000
Garima Sambriddhi Yojana Mutual fund (GSY) 1,000,000 Units NPR 10 each fully paid	10,000,000	9,950,000	-	-
NMB Hybrid Fund L-II 1,000,000 Units NPR 10 each fully paid	10,000,000	9,060,000	-	-
Total	735,106,119	3,378,320,760	715,106,119	2,776,790,182

Investment in Unquoted Equity

Name	As at 32 nd Ashadh 2082		As at 31 st Ashadh 2081	
	Cost	Fair Value	Cost	Fair Value
Gorakhkali Rubber Udyog 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 (<i>including 83,146 Bonus Shares</i>) of NPR 100 each fully paid	150,000	12,181,339	150,000	4,725,612
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 (<i>including 6 Bonus Shares</i>) of NPR 100 each fully paid	500	1,100	500	1,100
Karja Suchana Kendra 57,899 Ordinary Shares (<i>including 54,369 Bonus Shares</i>) of NPR 100 each fully paid	353,000	44,692,046	353,000	39,701,083
Nepal Clearing House 199,649 Ordinary Shares (<i>including 174,649 Bonus Shares</i>) of NPR 100 each fully paid	2,500,000	47,433,749	2,500,000	38,765,158
National Banking Institute Limited 72,477 Ordinary Shares (<i>including 54,128 Bonus Shares</i>) of NPR 100 each fully paid	1,834,860	7,640,889	1,834,860	29,945,225

ICRA Nepal Limited				
27,360 Ordinary Shares (<i>including 19,760 Bonus Shares</i>) of NPR 100 each fully paid	760,000	6,203,059	760,000	6,203,081
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
Avasar Equity Limited				
3,00,000 Ordinary Shares of NPR 100 each fully paid	30,000,000	29,832,000	30,000,000	30,000,000
Total	68,098,360	168,484,182	68,098,360	169,841,259

4.9 Current Tax Assets and Liabilities

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Current tax assets		
Current year income tax assets	1,150,946,730	1,011,079,141
Tax assets of prior periods	2,927,032,365	3,357,658,901
Total	4,077,979,095	4,368,738,042
Current tax liabilities		
Current year income tax liabilities	1,322,337,645	37,912,138
Tax liabilities of prior periods	186,015,199	1,403,793,539
Total	1,508,352,845	1,441,705,677
Net Current tax assets/(liabilities)	2,569,626,251	2,927,032,365

During the current financial year, amount of NPR 186,015,199 has been recognized as tax liability in relation to F.Y. 2080/81. 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”.

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 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Investment in Quoted Associates	2,835,035,354	2,404,101,534
Investment in Unquoted Associates	870,859,573	787,383,707
Total Investment	3,705,894,927	3,191,485,241
Less: Impairment allowances	-	-
Net carrying amount	3,705,894,927	3,191,485,241

Bank holds less than 20 percent of the voting power in Avasar Equity Diversified Fund and Nepal Grameen Bikas Laghubitta Bittiya Sanstha Limited. Bank has representation on the board of directors or equivalent governing body of these institutions. Bank considers existence of significant influence over these investees. Hence, investment in such institutions has been classified as “Investment in Associates” for the current reporting period. As such representation was also present during the previous reporting period, investment classified as “Investment Securities” in previous reporting has been reclassified to “Investment in Associates”.

4.11.1 Investment in Quoted Associates

Name	As at 32 nd Ashadh 2082		As at 31 st Ashadh 2081	
	Cost	Fair Value	Cost	Fair Value
Rastriya Beema Company Limited 292,288 Promoter Share (<i>including 155,878 Bonus Shares</i>) of NPR 100 each fully paid)	375,825	1,248,536,544	375,825	1,141,094,106
Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited (Merged with RMDC Laghubitta Bittiya Sanstha Ltd.) 1,575,800 Promoter Shares (<i>including 552,044 Bonus Shares</i>) of NPR 100 each fully paid.	72,809,331	157,580,080	72,809,331	139,082,061
Nepal Insurance Company Limited 2,843,515 Promoter Shares (<i>including 1,463,864 Bonus Shares</i>) of NPR 100 each fully paid	138,538,423	853,054,584	138,538,423	741,786,603
Grameen Bikas Laghubitta Bittiya Sanstha Limited 677,551 Promoter Shares of NPR 100 each fully paid	91,433,402	575,864,146	91,433,402	382,138,764
Total	303,156,981	2,835,035,354	303,156,981	2,404,101,534

4.11.2 Investment in Unquoted Associates

Name	As at 32 nd Ashadh 2082		As at 31 st Ashadh 2081	
	Cost	Fair Value	Cost	Fair Value
Avasar Equity Diversified fund 7,50,000 Units of NPR 100 each fully paid	750,000,000	792,540,000	750,000,000	750,000,000
Rastriya Beema Sansthan 301,700 Promoter Shares (<i>including 298,700 Bonus Shares</i>) of NPR 100 each fully paid	331,361	78,319,573	331,361	37,383,707
Total	750,331,361	870,859,573	750,331,361	787,383,707

4.11.3 Information relating to associates of the Bank

Particulars	% of Ownership held by Bank	
	As at 32nd Ashadh 2082	As at 31st Ashadh 2081
Nepal Insurance Company Limited Promoter Share	15.04%	15.04%
Rastriya Beema Company Ltd. (Promoter)	10.96%	10.96%
Sana Kisan Bikas Bank (Promoter)	3.65%	3.65%
Avasar Equity Diversified Fund	15.00%	15.00%
Nepal Grameen Bikas Laghubitta Bittiya Sanstha Ltd.	6.90%	6.90%
Rastriya Beema Sansthan-Promotor	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 32nd Ashadh 2082	As at 31st Ashadh 2081
<u>Investment Properties measured at fair value</u>		
Balance as on Shrawan 1	-	-
Addition/Disposal during the year	-	-
Net changes in fair value during the year		
Adjustment/Transfer	-	-
Net Amount	-	-
<u>Investment Properties measured at cost</u>		
Balance as on Shrawan 1	205,738,502	198,109,605
Addition/(Disposal) during the year		
Adjustment/Transfer	58,489,349	7,628,896
Accumulated depreciation		-
Accumulated impairment loss		-
Net Amount	264,227,850	205,738,502
Total	264,227,850	205,738,502

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 Ashadh end 2080	As at Ashadh end 2081
Cost											
Balance as on Ashadh 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 Ashadh end 2081	11,079,852,307	731,750,247	500,588,215	678,635,347	374,650,756	538,635,457	-	472,776,651	1,099,839,094	-	15,476,728,075

F.Y. 2081/82

Addition during the Year											
Acquisition	-	124,377,647	13,600,688	45,394,973	9,204,400	17,972,856	-	187,637,941	61,612,850	459,801,354	-
Capitalization	-	-	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	(18,191)	(17,573)	(80,333)	-	(272,976)	-	(389,073)	-	-
Adjustment/Revaluation	(245,174)	396,821	(109,452)	332,352	(768,886)	-	216,500	-	(177,840)	-	-
Balance as on Ashadh end 2082	11,079,852,307	855,882,721	514,585,723	723,902,677	384,169,935	555,759,095	-	660,358,116	1,161,451,944	15,935,962,517	-

Depreciation and Impairment								
Balance as on Ashadh 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
Disposals	-	-	-	-	-	-	-	142,889,323
Adjustment	-	-	-	-	-	-	-	-
Balance as on Ashadh end 2081	-	207,581,522	217,565,872	530,424,687	294,827,472	439,753,662	-	215,075,232
							415,125,408	-
								2,320,353,855
F.Y. 2081/82								
Impairment for the year	-	-	-	-	-	-	-	-
Depreciation charge for the Year	-	29,091,858	50,175,876	37,521,664	18,506,585	26,552,460	-	46,064,967
Disposals	-	-	-	-	-	-	-	132,832,612
Adjustment	-	-	-	-	-	-	-	-
Balance as on Ashadh end 2082	-	236,673,381	267,741,749	567,946,351	313,334,056	466,306,122	-	261,140,199
							547,958,020	-
								2,061,099,877
Capital Work in Progress								
Capital Work in Progress as on Ashadh end 2080	-	89,279,951	584,210	1,433,273	-	12,537	-	765,271
Capital Work in Progress as on Ashadh end 2081	-	144,289,543	-	-	-	2,211,081	-	-
Capital Work in Progress as on Ashadh end 2082	-	224,813,712	-	-	-	2,432,537	-	227,246,250
								-
Net Book Value as on Ashadh end 2080	11,079,783,490	558,619,485	304,724,887	186,330,045	104,081,155	105,249,113	-	754,499,554
Net Book Value as on Ashadh End 2081	11,079,852,307	668,458,269	283,022,342	148,210,660	79,823,285	101,092,877	-	257,701,419
Net Book Value as on Ashadh end 2082	11,079,852,308	844,023,053	246,843,974	155,956,326	70,835,878	91,885,510	-	399,217,917
								613,493,924
								1,350,2,108,890
								-
								13,363,622,773

4.14 Goodwill and Intangible Assets

Particulars	Goodwill	Software		Other	Total	
		Purchased	Developed		As at Ashadh end 2082	As at Ashadh end 2081
Cost						
Balance as on Ashadh 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 Ashadh end 2081	-	115,322,800	-	-	115,322,800	-
F.Y. 2081/82						
Addition during the Year						
Acquisition	-	11,280,118	-	11,280,118	-	-
Capitalization	-	-	-	-	-	-
Disposal during the year	-	-	-	-	-	-
Adjustment/Revaluation	-	195,812	-	195,812	-	-
Balance as on Ashadh end 2082	-	126,798,730	-	126,798,730	-	-
Amortization and Impairment						
Balance as on Ashadh 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 Ashadh end 2081	-	93,070,816	-	-	93,070,816	-
F.Y. 2081/82						
Impairment charge for the Year	-	-	-	-	-	-
Amortization for the year	-	10,160,595	-	-	10,160,595	-
Disposals	-	-	-	-	-	-
Adjustment	-	-	-	-	-	-
Balance as on Ashadh end 2082	-	103,231,411	-	103,231,411	-	-
Capital Work in Progress	-	-	-	-	-	-
Net Book Value as on Ashadh end 2080	-	31,844,285	-	-	31,844,285	-
Net Book Value as on Ashadh end 2081	-	22,251,984	-	-	22,251,984	-
Net Book Value as on Ashadh end 2082	-	23,567,319	-	-	23,567,319	-

4.15 Deferred Tax Assets/Liabilities

Current Year 2081/82

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	427,683,678	-	(427,683,678)
Investment Properties	-	-	-
Investment Securities	-	1,618,802,115	1,618,802,115
Investments (HFT)	8,320,975	-	(8,320,975)
Property and equipment	-	3,317,806,843	3,317,806,843
Debt securities issued	-	1,326,562	1,326,562
Employees' defined benefit plan	1,063,102,596	-	(1,063,102,596)
Lease liabilities/ROU Assets	218,542,951	184,048,177	(34,494,774)
Lease Receivable	-	1,847,080	1,847,080
Provisions	-	-	-
Other temporary differences		3,073,210	3,073,210
Deferred Tax on Temporary differences	1,717,650,200	5,126,903,988	3,409,253,788
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 F.Y. 2081/82			3,409,253,788
Recognized in profit or loss			(729,806,121)
Recognized in other comprehensive income			4,139,059,909
Recognized directly in equity			-
Deferred tax(asset)/liabilities as on Shrawan 1, 2081			4,039,288,771
Origination/(Reversal) during the year			
Deferred tax expense/(income) recognized in profit or loss			(159,985,739)
Deferred tax expense/(income) recognized in other comprehensive income			(470,049,244)
Deferred tax expense/(income) recognized directly in equity			-

Previous 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 F.Y. 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			-

4.16 Other assets

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Assets held for sale	-	-
Other Non-Banking Assets	-	-
Bills Receivable	-	-
Accounts receivable	979,664,535	1,278,363,404
Accrued income	768,238,341	665,557,226
Prepayments and deposits	49,688,902	41,271,828
Income tax deposit	545,795,940	486,451,977
Deferred Employee Expenditure	3,659,880,753	3,254,748,179
Other		
Inter Branch Account	-	-
Stationery Stock	63,440,095	67,235,214
Government Transaction Receivable	-	-
DD Paid without Schedule	123,473,505	128,492,393
Other	2,293,108,366	3,024,648,505
Total	8,483,290,437	8,946,768,726

4.17 Due to Bank and financial institution

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Money market deposits	-	-
Interbank borrowing	3,000,000,000	-
Other deposits from BFIs	1,782,508,343	476,582,133
Settlement and clearing accounts	-	-
Other deposits from BFIs	-	-
Total	4,782,508,343	476,582,133

4.18 Due to Nepal Rastra Bank

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Refinance from NRB	-	-
Standing liquidity facility	-	-
Lender of last report facility from NRB	-	-
Securities sold under repurchase agreement	-	-
Other payable to NRB	-	-
Total	-	-

4.19 Derivative financial instruments

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

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Held for trading		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	6,617,859,207	3,321,660,000
Others	-	-
Held for risk management		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Total	6,617,859,207	3,321,660,000

4.20 Deposits from customers

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Institutional Customers		
Term deposits	21,901,544,011	22,989,667,553
Call Deposits	15,618,202,268	19,617,016,789
Current Deposits	8,910,048,987	12,157,789,663
Other	2,142,598,492	2,117,858,347
Subtotal	48,572,393,757	56,882,332,352
Individual Customers		
Term deposits	97,230,633,465	106,288,846,148
Saving Deposits	159,958,904,850	107,316,325,636
Current Deposits	17,854,665,872	12,148,904,834
Other	8,475,775,103	447,336,239
Subtotal	283,519,979,289	226,201,412,857
Total	332,092,373,047	283,083,745,209

4.20.1 Currency wise analysis of deposits from customers

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Nepalese rupee	329,459,192,312	281,779,643,314
Indian rupee	72,801,977	84,940,491
United states dollar	2,309,730,309	908,034,763
Great Britain pound	311,437	293,631
Euro	249,887,082	309,613,949
Japanese yen	449,931	1,219,060
Chinese yuan	-	-
Other	-	-
Total	332,092,373,047	283,083,745,209

4.21 Borrowing

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Domestic Borrowing		
Nepal Government	-	-
Other institution	-	-
Other	-	-
Sub total	-	-
Foreign Borrowing		
Foreign Bank and Financial Institutions	-	-
Multilateral Development Bank	-	-
Other institutions	-	-
Sub total	-	-
Total	-	-

4.22 Provisions

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Provisions for redundancy	-	-
Provision for restructuring	-	-
Pending legal issues and tax litigation	-	-
Onerous contract	-	-
Other	138,801,325	142,235,769
Total	138,801,325	142,235,769

4.22.1 Movement in Provision

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Balance as at 1 st Shrawan	142,235,769	247,896,915
Provisions made during the year		
Provisions used during the year	-	-
Provisions reversed during the year	(3,434,444)	(105,661,147)
Unwind of discount	-	-
Balance as at Ashadh End	138,801,325	142,235,769

4.23 Other liabilities

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Liability for employees defined benefit obligations	3,099,290,068	1,347,958,116
Liability for long-service leave	444,385,251	432,800,311
Short-term employee benefits	-	-
Bills payable	16,423,458	16,468,590
Creditors and Accruals	1,407,713,560	993,417,196
Interest payable on deposit	8,348,198	7,697,939
Interest payable on borrowing	145,107,143	143,678,794
Liabilities on deferred grant income	-	-
Unpaid Dividend	2,000,831	2,000,831
Liabilities under finance lease	-	-

Employee bonus payable	270,999,704	73,245,457
Lease Liability	728,476,505	794,336,484
Other		
Government Transaction Payable	1,775,709,731	2,426,653,939
Inter Branch Account	2,549,445	173,147,346
Other	2,587,636,201	3,747,680,081
Total	10,488,640,094	10,159,085,084

4.23.1 Defined benefit obligation

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Present value of unfunded obligations	-	-
Present value of funded obligations	17,979,529,115	15,021,037,133
Total present value of obligations	17,979,529,115	15,021,037,133
Fair value of plan assets	14,880,239,046	13,673,079,017
Present value of net obligations	3,099,290,069	1,347,958,115
Recognised liability for defined benefit obligation	3,099,290,069	1,347,958,116

4.23.2 Plan Assets

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Equity securities	-	-
Government bonds	-	-
Bank deposits	10,483,257,534	10,339,972,699
Other	4,396,981,512	3,333,106,318
Total	14,880,239,046	13,673,079,017

4.23.3 Movement in the present value of defined benefit obligations

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Defined benefit obligation as at 1 st Shrawan	15,021,037,132	13,532,069,856
Actuarial losses/(gain)	2,410,086,232	1,013,925,392
Benefit paid by the plan	(1,119,482,954)	(1,094,240,518)
Past Service Cost	-	-
Current service cost and interest	1,667,888,705	1,569,282,402
Defined benefit obligation as at Ashadh end	17,979,529,115	15,021,037,132

4.23.4 Movement in the fair value of plan assets

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Fair value of plan assets as at 1 st Shrawan	13,673,079,016	11,985,347,026
Contributions paid into the plan	1,347,958,116	1,655,657,864
Benefit paid during the year	(1,119,482,954)	(1,094,240,518)
Actuarial (losses) gains	(251,327,769)	(38,960,647)
Expected return on plan assets	1,230,012,638	1,165,275,291
Fair value of plan assets as at Ashadh end	14,880,239,047	13,673,079,016

4.23.5 Amount recognised in profit or loss

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Current service cost	360,731,154	226,777,157
Past Service Cost	-	-
Interest on obligation	1,307,157,551	1,233,570,211
Expected return on plan assets	(1,230,012,638)	(1,165,275,291)
Net Expenses	437,876,067	295,072,077

4.23.6 Amount recognised in other comprehensive income

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Actuarial (gains)/losses	2,661,414,001	1,052,886,039
Total	2,661,414,001	1,052,886,039

4.23.7 Actuarial assumptions

Particulars	As at 32 nd Ashadh 2082		As at 31 st Ashadh 2081	
	Pension/ Gratuity	Retirement	Pension/ Gratuity	Retirement
Discount Rate	7.96%	7.96%	9.00%	9.00%
Expected Return on Plan Asset	9.00 %	9.00%	9.50%	9.50%
Future Salary Increase	5.15%	5.15%	5.00%	5.00%
Expected Average remaining working lives (years)	20.45	14.89	20.45	12.62
Withdrawal rate	2.75%	2.75%	5.00%	5.00%

Discount rate applied for determining obligations for post-employment defined benefit obligations as of Ashadh end 2082 was 7.96 %. The rate has been determined based on average yield of funded plan assets calculated based on 3 years' historical trend (including current year) and projections of next 1 year.

Escalation rate of 5.15 % has been considered for valuation of obligation which is determined based on historical trend of past financial years along with projections for upcoming year. Likewise, withdrawal rate of 2.75 % has been taken based on past experience.

Mentioned assumptions are certified from bank's Inspection and Internal Audit Department.

4.24 Debt securities issued

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Debt securities issued designated at fair value through profit or loss	-	-
Debt securities issued at amortised cost	3,495,578,127	3,494,939,268
Total	3,495,578,127	3,494,939,268

4.25 Subordinated Liabilities

No Subordinated Liabilities has been issued by the Bank.

4.26 Share Capital

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
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 32 nd Ashadh 2082	As at 31 st Ashadh 2081
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 up 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 32 nd Ashadh 2082		As at 31 st Ashadh 2081	
	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	9.17%	1,347,881,700	9.61%	1,411,378,700
Public	39.83%	5,852,189,505	39.39%	5,788,692,505
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%	7,493,951,723
Employees Provident Fund	5,348,237	3.64%	534,823,700
Prabhu Mahalaxmi Life Insurance Limited	1,146,529	0.78%	114,652,900
Reliable Nepal Life Insurance Limited	1,133,256	0.77%	113,325,600
Narendra Kumar Gupta	993,721	0.68%	99,372,100
Total	83,561,260	56.87%	8,356,126,023

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. 2081/82.

4.27 Reserves

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Statutory General Reserve	8,573,912,557	7,958,306,373
Exchange equalisation reserve	88,333,457	87,424,321
Corporate social responsibility reserve	60,881,080	52,262,101
Capital redemption reserve	-	-
Regulatory reserve	8,727,478,826	6,293,310,018
Investment adjustment reserve	31,741,861	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	3,777,204,935	3,010,996,703
Dividend equalisation reserve	7,485,526	7,485,526
Actuarial reserve	(7,051,099,460)	(5,188,109,660)
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	149,139,166	126,602,141
Debenture Redemption Reserve	1,555,555,556	1,166,666,667
Employees Welfare Fund	30,780,310	284,200
Total	24,341,186,727	21,906,743,166

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 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Opening Balance	87,424,321	87,340,885
Add: Appropriation (25 % of Revaluation Earnings of current year)	909,136	83,436
Less: Adjustments of Loss resulting from the devaluation of foreign currencies	-	-
Closing Balance	88,333,457	87,424,321

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 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Opening Balance	52,262,101	65,227,007
Add: Appropriation from Current Year Profit (1 %)	30,780,309	284,200
Less: Expense during the year	(22,161,330)	(13,249,106)
Closing Balance	60,881,080	52,262,101

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		
Education	100,500	-	50,000	201,680	-	450,300		65,000	867,480
Health	-	7,000	-	40,000	-	-		100,000	147,000
Humanitarian assistance and relief	-	-	20,050,000	-	-	-		-	20,050,000
Environment	-	-	123,586	-	-	-		-	123,586
Financial Literacy	182,900	72,531	57,670	105,700	131,890	38,095		20,305	609,091
Sustainable Development Goal (SDG)	-	-	-	-	-	-		-	-
Others	219,473	-	24,700	120,000	-	-		-	364,173
Grand Total	502,873	79,531	20,305,956	467,380	131,890	488,395		185,305	22,161,330
Province Wise (%)	2.27%	0.36%	91.63%	2.11%	0.60%	2.20%		0.84%	100%

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
2081/82	64,600,077	-	-	30,727,379	475,851,551	-	-	1,862,989,801	-	-	2,434,168,808
Total	779,029,762	-	-	167,543,483	729,806,121	-	-	7,051,099,460	-	-	8,727,478,827

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 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Opening Balance	1,741,861	1,741,861
Add: Appropriation	30,000,000	-
Less: Adjustments	-	-
Closing Balance	31,741,861	1,741,861

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

Particulars	Amount (NPR)
ICRA Nepal Limited	760,000
Nepal Oil Corporation Limited	150,000
Rastriya Beema Sansthan-Promoter Share	331,361
Rastriya Utpadakatyo Tatha Arthik Bikash Kendra	500,000
Sajha Sewa Sahakari Sansthan Limited	500
Avasar Equity Limited	30,000,000
Total	31,741,861

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 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Opening Balance	126,602,141	111,512,455
Add: Appropriation (3 % of Previous Year Employee Salary and Allowance)	63,796,761	60,816,813
Less: Training Expenses of Current year	(41,259,737)	(45,727,127)
Closing Balance	149,139,166	126,602,141

- **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	Maturity Period	Interest 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
2081/82	388,888,889	1,555,555,556

Debenture Redemption Reserve yet to be created NPR 1,944,444,444.

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

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Opening Balance	284,200	34,375,790
Add: Appropriation (1 % of Current Year Net Profit)	30,780,310	284,200
Less: Expense from the fund	(284,200)	(34,375,790)
Closing Balance	30,780,310	284,200

4.28 Contingent Liabilities and Commitment

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Contingent Liabilities	33,562,634,554	34,464,254,368
Undrawn and undisbursed facilities	75,293,247,694	64,479,091,203
Capital commitment	-	-
Lease commitment	953,254,296	1,046,891,889
Litigation	-	-
Total	109,809,136,544	99,990,237,460

4.28.1 Contingent Liabilities

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Acceptance and Documentary credit	11,685,711,735	12,173,208,749
Bills for collection	153,256,582	610,036,681
Forward exchange contracts	-	-
Guarantees	20,440,643,091	19,524,387,238
Underwriting commitments	-	-
Other commitments*	1,283,023,146	2,156,621,701
Total	33,562,634,554	34,464,254,368

*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.

4.28.2 Undrawn and Undisbursed Facilities

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Undisbursed amount of loans	-	-
Undrawn limits of overdraft	20,245,601,731	18,085,598,227
Undrawn limits of credit cards	73,366,248	233,233,963
Undrawn limits of letter of credit	33,179,271,363	27,666,245,558
Undrawn limits of guarantee	21,795,008,352	18,494,013,455
Total	75,293,247,694	64,479,091,203

4.28.3 Capital Commitments

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
Capital commitments in relation to Property and Equipment		
Approved and contracted for	-	-
Approved but not contracted for	-	-
Sub Total	-	-
Undrawn limits of guarantee	-	-
Capital commitments in relation to Intangible assets		
Approved and contracted for	-	-
Approved but not contracted for	-	-
Sub Total	-	-
Total	-	-

4.28.4 Lease Commitments

Particulars	As at 32 nd Ashadh 2082	As at 31 st Ashadh 2081
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	-	-
Sub Total	-	-
Finance lease commitments		
Future minimum lease payment under non-cancellable operating lease, where the bank is lessee		
Not later than 1 year	175,366,901	174,353,588
Later than 1 year but not later than 5 years	575,919,124	621,555,405
Later than 5 years	201,968,271	250,982,896
Sub Total	953,254,296	1,046,891,889
Grand Total	953,254,296	1,046,891,889

4.28.5 Litigation

The Bank has received the decision of Administrative Review for Tax Assessment of F.Y. 2075/76 amounting to NPR. 660,841,401. The decision is against the bank. Bank has further appealed to Revenue Tribunal.

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 32 nd Ashadh 2082	For the year ended 31 st Ashadh 2081
Cash and cash equivalents	-	-
Due from Nepal Rastra Bank	-	-
Placement with Banks and Financial Institutions	269,030,112	179,520,461
Loans and Advances to Bank and Financial Institutions	78,514,530	200,197,781
Loans and advances to customers	19,343,245,998	21,185,672,266
Investment securities	3,279,249,529	3,377,752,918
Loans and advances to staff	152,424,086	132,421,520
Other	-	-
Total interest income	23,122,464,255	25,075,564,947

During the current financial year, the Bank announced Interest Rebate scheme for customers. Eligible customers (those settling dues within Ashadh end 2082) were provided rebates, with cut-off date for reconciliation of the scheme set as 2082-04-20. Total rebate amounting to NPR 134,786,211 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 122,841,850 provided between Shrawan 1 and Shrawan end, 2082.

4.30 Interest Expenses

Particulars	For the year ended 32 nd Ashadh 2082	For the year ended 31 st Ashadh 2081
Due to Bank and Financial Institutions	8,453,425	1,025,205
Due to Nepal Rastra Bank	-	4,840,826
Deposits from customers	12,606,051,005	16,060,565,848
Borrowing	1,099,889	5,962,060
Debt securities issued	298,138,858	298,087,661
Subordinated liabilities	-	-
Interest Expenses-Lease	69,433,835	70,315,084
Other	-	-
Total interest expense	12,983,177,012	16,440,796,684

4.31 Fees and Commission Income

Particulars	For the year ended 32 nd Ashadh 2082	For the year ended 31 st Ashadh 2081
Loan Administration fees	132,366,936	121,002,970
Service fees	329,554,772	368,394,702
Consortium fees	-	-
Commitment fees	2,808,838	1,934,165
DD/TT/Swift fees	50,846,905	41,227,203
Credit card/ATM issuance and renewal fees	5,871,549	5,033,630
Prepayment and swap fees	-	-
Investment banking fees	-	-
Assets management fees	7,552,020	7,872,203
Brokerage fees	-	-

Remittance fees	18,612,016	17,437,664
Commission on letter of credit	85,852,502	71,168,385
Commission on Guarantee Contracts issued	218,229,266	196,550,157
Commission on share underwriting/issued	-	-
Locker rental	47,771,800	41,209,100
Other Fees and Commission Income	574,340,895	469,204,059
Total Fees and Commission Income	1,473,807,498	1,341,034,240

4.32 Fees and Commission Expense

Particulars	For the year ended 32 nd Ashadh 2082	For the year ended 31 st Ashadh 2081
ATM management fees	-	-
VISA/Master card fees	-	-
Guarantee commission	78,785,469	44,594,157
Brokerage	8,475,182	7,696,904
DD/TT/Swift fees	10,481,202	8,911,623
Remittance fees and commission	-	-
Other Fees and Commission Expense	197,993,387	172,093,829
Total Fees and Commission Expense	295,735,240	233,296,513

4.33 Net trading income

Particulars	For the year ended 32 nd Ashadh 2082	For the year ended 31 st Ashadh 2081
Changes in fair value of trading assets	10,324,975	(15,726,459)
Gain/loss on disposal of trading assets	-	-
Interest income on trading assets	-	-
Dividend income on trading assets	-	-
Gain/Loss Foreign Exchange Transaction	177,611,045	109,483,714
Other	14,246,271	19,700,558
Total Net trading income	202,182,291	113,457,813

4.34 Other operating income

Particulars	For the year ended 32 nd Ashadh 2082	For the year ended 31 st Ashadh 2081
Foreign Exchange Revaluation Gain (Loss)	(25,817,493)	(20,384,376)
Gain/loss on sale of investment Securities	-	-
Fair value gain/loss on investment property	-	-
Dividend on equity instruments	32,480,681	7,165,442
*Gain/loss on sale of property and equipment	2,009,899	2,235,912
Gain/loss on sale of investment property	-	45,665,714
Operating lease income	26,134,640	29,337,391
Gain/loss on sale of gold and silver	7,461,637	10,485,366
Other	433,504,096	396,746,247
Total other operating income	475,773,458	471,251,694

* Gain/loss on sale of property and equipment

Profit on Property Plant & Equipment (PPE)	1,857
Profit from sale of Non-Banking Asset (NBA)	2,008,042
Total	2,009,899

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

Particulars	For the year ended 32 nd Ashadh 2082	For the year ended 31 st Ashadh 2081
Impairment charge/(reversal) on loan and advances to B/FIs	(12,649,525)	12,746,489
Impairment charge/(reversal) on loan and advances to customer	2,267,014,939	4,742,511,650
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	2,254,365,414	4,755,258,138

4.36 Personnel Expense

Particulars	For the year ended 32 nd Ashadh 2082	For the year ended 31 st Ashadh 2081
Salary	1,356,007,898	1,357,793,280
Allowances	739,452,967	743,681,667
Gratuity expenses *	-	-
Provident fund	280,547,254	274,003,122
Uniform	35,431,759	35,290,000
Training & Development Expense	41,259,737	45,727,127
Leave encashment	49,926,796	141,432,795
Medical	198,026,655	181,597,310
Insurance	11,872,313	5,949,956
Employees Incentive	336,125,135	293,426,905
Cash-settled share-based payments	-	-
Pension Expense *	456,529,921	313,236,333
Finance expenses under NFRS	100,382,541	94,538,792
Other Expenses Related to Staff	20,344,621	27,784,151
Sub-Total	3,625,907,599	3,514,461,437
Employees Bonus	234,488,990	40,308,559
Total personnel expenses	3,860,396,589	3,554,769,997

*Includes both pension and gratuity expenses

4.37 Other operating expense

Particulars	For the year ended 32 nd Ashadh 2082	For the year ended 31 st Ashadh 2081
Directors' fee	1,489,200	2,119,700
Directors' expense	2,065,880	2,450,396
Auditors' remuneration	4,407,000	2,881,500
Other audit related expense*	31,372,582	15,930,880
Professional and legal expense	10,511,067	6,031,218
Office administration expense	749,528,884	671,901,494
Operating lease expense	-	-
Operating expense of investment properties	-	-
Corporate Social Responsibility Expense	22,161,330	13,249,106
Onerous lease provision	-	-
Other	260,118,530	239,149,046
Total other operating expense	1,081,654,473	953,713,341

* Other audit related expense

Particulars	For the year ended 32 nd Ashadh 2082	For the year ended 31 st Ashadh 2081
Internal Audit and inspection tours expenses	13,831,033	13,730,880
External Audit - Other Expenses*	7,384,129	1,036,100
Fee for Certification of Sec 78, CG & LFAR	678,000	678,000
Tax Audit Fee	423,750	423,750
NBL Retirement trust audit	62,150	62,150
Internal Audit Outsourcing Expenses	8,993,520	-
Total audit related expenses	31,372,582	15,930,880

*External audit expenses include NPR. 4,700,111 reimbursable Audit Expenses related to audit of F.Y. 2080/81 made in F.Y. 2081.82.

4.37.1 Office Administration Expense

Particulars	For the year ended 32 nd Ashadh 2082	For the year ended 31 st Ashadh 2081
Water and electricity	66,418,162	63,941,728
Repair and maintenance	-	
(a) Building	1,818,396	1,102,817
(b) Vehicle	8,780,685	6,882,017
(c) Computer and accessories	6,945,953	6,812,877
(d) Office equipment and furniture	3,504,893	3,664,454
(e) Other	46,982,814	25,484,315
(f) Software	18,464,154	20,576,589
Insurance	44,029,772	42,740,928
Postage, telex, telephone, fax	52,374,218	57,246,972
Printing and Stationery	59,832,165	66,491,149
Newspaper, books and journals	4,581,202	5,454,049
Advertisement	31,459,853	25,153,342

Donation	-	-
Security Expenses	289,338	144,930
Deposit and loan guarantee premium	-	-
Travel allowance and expenses	51,791,446	49,854,527
Entertainment	18,301,998	18,055,835
Annual/Special general meeting expenses	405,119	616,648
Other	333,548,716	277,678,316
Total office administration expenses	749,528,884	671,901,494

4.38 Depreciation & Amortization

Particulars	For the year ended 32 nd Ashadh 2082	For the year ended 31 st Ashadh 2081
Depreciation on Property and Equipment	207,913,410	223,125,311
Depreciation on investment property	-	-
Amortisation of intangible assets	10,160,595	14,005,950
Depreciation Expenses-ROU	132,832,612	142,889,323
Total depreciation and amortization	350,906,616	380,020,584

4.39 Non-operating income

Particulars	For the year ended 32 nd Ashadh 2082	For the year ended 31 st Ashadh 2081
Recovery of loan written off	7,162,931	82,358,503
Other income	135,730	50,685
Total non-operating income	7,298,661	82,409,188

4.40 Non-Operating Expenses

Particulars	For the year ended 32 nd Ashadh 2082	For the year ended 31 st Ashadh 2081
Loan Written Off	-	-
Redundancy provision	-	-
Expenses of restructuring	-	-
Other expenses	-	-
Total non-operating Expenses	-	-

4.41 Income tax Expenses

Particulars	For the year ended 32 nd Ashadh 2082	For the year ended 31 st Ashadh 2081
Current tax expenses		
Current year	1,322,337,645	37,912,138
Adjustment for prior years	214,907,993	365,244,623
Deferred tax expense		
Origination and reversal of temporary differences	(159,985,739)	334,285,827
Changes in tax rate	-	-
Recognition of previously unrecognized tax losses	-	-
Total income tax expenses	1,377,259,898	737,442,587

“Adjustment for prior years” includes additional tax liability of NPR 186,015,199 for F.Y. 2080/81 arising from Tax Audit for the year which concluded after finalization of financial statement of that year. It also includes additional income tax of NPR 4,005,611 arising from Full Audit for F.Y 2077/78.

Honourable Supreme Court verdict on tax case related to F.Y 2061/62 was received on 2079.03.27. During F.Y 2080/81 tax expenses of NPR 5,15,29,666 was recognized for the case for unfavourable decision. During the current year income tax expenses amounting to NPR 24,887,182 is recognized for the tax case additionally based on reassessment by Income Tax Authority and is disclosed under “Adjustment for prior years”. Total tax amount relating to the case has been paid during the current year.

4.41.1 Reconciliation of tax expense and accounting profit

Particulars	For the year ended 32 nd Ashadh 2082	For the year ended 31 st Ashadh 2081
Profit before tax	4,455,290,817	765,862,624
Tax amount at tax rate of 30%	1,336,587,245	229,758,787
Add: Tax effect of expenses that are not deductible for tax purpose	983,523,412	303,953,933
Less: Tax effect on exempt income	(6,975,430)	(2,149,632)
Add/less: Tax effect on other items	(990,797,582)	(493,650,950)
Total income tax expense	1,322,337,645	37,912,138
Effective tax rate	29.68%	4.95%

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 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 (NPR)
Core Capital (Tier 1)	23,232,395,621
Paid up Equity Share Capital	14,694,022,928
Irredeemable Non-cumulative preference shares	-
Share Premium	-
Proposed Bonus Equity Shares	-
Statutory General Reserves	8,573,912,557
Retained Earnings	(1,418,553,086)
Debenture Redemption Reserve	1,555,555,556
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	(23,567,319)
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	(46,578,784)
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)	7,453,087,581
Cumulative and/or Redeemable Preference Shares	-
Subordinated Term Debt	3,495,578,127
Hybrid Capital Instruments	-
General Loan Loss Provision	2,743,762,410
Exchange Equalization Reserve	88,333,456
Investment Adjustment Reserve	31,741,861
Accrued Interest Receivable (AIR) of Pass loan included in Regulatory Reserve	1,108,171,726
Other Reserves	-
Total Capital Fund (Tier 1 and Tier 2)	30,699,983,202
Risk Weighted Exposure (Assets) (After Supervisor's Adjustment)	246,949,049,486
Capital Adequacy Ratio	12.43%
Regulator Requirement (With Counter Cycle Buffer)	11.00%
Common Equity Tier 1 Capital Ratio	9.41%
Leverage Ratio (regulatory requirement > 4%)	5.22%

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

Deductions from Capital:

The Bank has deducted the following items in the calculation of Tier I Capital Fund:

- NPR 2,35,67,319/- for Intangible Assets.
- NPR 75,00,00,000/- Investment in Avasar Equity Diversified Fund.
- NPR 4,65,78,784/- for Investments in equity of Institutions with excess of Limits.

Total Deduction NPR 820,146,103/-

Total Qualifying Capital:

Qualifying Capital	Amount (NPR)
Core Capital (Tier 1 Capital)	23,232,395,621
Supplementary Capital (Tier II)	7,453,087,581
Total Capital	30,699,983,202

Capital Adequacy Ratio:

Particulars	Ratio
Common Equity Tier 1 Ratio	9.41%
Core Capital Ratio – Tier I	9.41%
Total Capital Ratio – Tier I + Tier II	12.43%

- **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 12.43 %.

2. Risk Exposures:

Risk weighted exposures for Credit Risk, Market Risk and Operational Risk as of Ashadh end 2082 is given below:

S.N.	Particulars	Amount (NPR)
1.	Credit Risk	219,751,505,512
2.	Operational Risk	15,323,026,449
3.	Market Risk	352,852,890
4.	Supervisory Adjustment under Pillar II	
	4% of Gross Income on Operational risk (due to weak operational risk management)	4,458,843,089
	3 % of Total Risk Weighted Exposure (due to poor overall risk management system)	7,062,821,546
	Total Supervisory Adjustment	11,521,664,635
	Total	246,949,049,486

- Risk weighted exposures under each categories of Credit Risk:**

S.N.	Particulars	Amount (NPR)	%
1.	Claims on Government and Central Bank	-	0.00%
2.	Claims on Other Financial Entities	16,868,270	0.01%
3.	Claims on Banks	6,463,514,273	2.94%
4.	Claims on Domestic Corporates and Securities Firms	82,796,235,456	37.68%
5.	Claims on Regulatory Retail Portfolio	45,743,119,949	20.82%
6.	Claims secured by residential properties	6,815,723,584	3.10%
7.	Claims secured by Commercial real estate	1,265,212,263	0.58%
8.	Past due claims	11,523,796,671	5.24%
9.	High Risk claims	12,650,070,690	5.76%
10.	Other Assets	31,742,514,684	14.44%
11.	Off Balance Sheet Items	20,734,449,672	9.44%
Total Credit Risk Weighted Exposure		219,751,505,512	100.00%

- Amount of NPAs (Both Gross and Net):** Amount (NPR)

S.N.	Particulars	Gross NPA	Loan Loss Provision	Net NPA
a.	Restructured/Reschedule Loan	-	-	-
b.	Substandard	1,563,848,256	393,500,656	1,170,347,599
c.	Doubtful	1,365,145,751	677,091,437	688,054,314
d.	Loss	7,848,198,226	7,829,178,896	19,019,330
	Total	10,777,192,233	8,899,770,989	1,877,421,244

- NPA Ratios:**

- Gross NPA to Gross Advances : 4.56 %
- Net NPA to Net Advances : 0.84 %

- Movement of Non-Performing Assets:** Amount (NPR)

Particulars	This Year	Previous Year	Changes %
Non-Performing Assets	10,777,192,233	9,002,237,633	19.72%
Non-Performing Assets (%)	4.56%	4.33%	0.23%

- Write off of Loans and Interest Suspense:**

Particulars	Amount (NPR)
Loan written off this year	12,487,172
Interest Suspense written off this year	-

- 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

- **Loan Loss provision and interest suspense movement:** **Amount (NPR)**

Particulars	Ashadh end 2082	Ashadh end 2081	Changes
Total Loan Loss Provision	13,246,546,198	11,004,667,956	2,241,878,242
Interest Suspense	6,109,301,796	5,953,629,050	155,672,747

- **Segregation of Investment Portfolio:**

S.n.	Investment Category	Amount (NPR)
1	Held for Trading	177,323,659
2	Held to Maturity (Government Securities)	97,991,497,203
3	Available for Sale (Equity)	3,546,804,944
4	Investment in associates	2,955,894,927
5	Investment in Private Equity Venture Capital Fund	750,000,000

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-II (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-II 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 39,393,644,122/- has been deducted from total credit risk as CRM.

5.3 Classification of financial assets and financial liabilities:

Particulars	Fair Value through PL	Amortized Cost	Fair Value through OCI	Amount (NPR)
				Total
Financial Assets:				
Cash and cash equivalents	-	49,807,158,761	-	49,807,158,761
Due from Nepal Rastra Bank	-	18,193,432,501	-	18,193,432,501
Placement with Bank and Financial Institutions	-	6,871,215,000	-	6,871,215,000
Derivative Financial Instruments	6,634,727,478	-	-	6,634,727,478
Other Trading Assets	177,323,659			177,323,659
Loans and advances to B/FIs	-	7,180,888,311	-	7,180,888,311
Loans and advances to customers	-	220,499,777,916	-	220,499,777,916
Investment securities	-	57,181,626,257	3,546,804,944	60,728,431,200
Investment in Associates			3,705,894,927	3,705,894,927
Other Financial assets	-	1,747,902,877	-	1,747,902,877
Total Financial Assets	6,812,051,137	361,482,001,622	7,252,699,871	375,546,752,630
Financial Liabilities:				
Due from customers	-	332,092,373,047	-	332,092,373,047
Derivative Financial Instruments	6,617,859,207			6,617,859,207
Other Financial Liabilities	-	6,633,101,237	-	6,633,101,237
Total Financial Liabilities	6,617,859,207	338,725,474,283		345,343,333,491

5.4 Segment Analysis

5.4.1 General Information

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

Bank has identified following segments as reportable:

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

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

Particulars	Banking		Treasury		Remittance		Government Transaction		All Other		Total
	Year ended 32 nd Ashadh 2082	Year ended 31 st Ashadh 2081	Year ended 32 nd Ashadh 2082	Year ended 31 st Ashadh 2081	Year ended 32 nd Ashadh 2082	Year ended 31 st Ashadh 2081	Year ended 32 nd Ashadh 2082	Year ended 31 st Ashadh 2081	Year ended 32 nd Ashadh 2082	Year ended 31 st Ashadh 2081	
Revenues from external customers	19,560,148,775	21,373,378,013	3,538,183,764	3,565,479,593	373,541,189	326,407,710	82,464,101	54,004,920	1,419,496,162	1,459,372,719	24,973,833,990
Inter segment revenues	-	-	-	-	-	-	-	-	-	-	-
Segment Profit/ (Loss) before tax	4,630,298,521	482,398,117	3,538,183,764	3,565,479,593	354,584,805	309,799,183	82,464,101	54,004,920	(4,150,240,373)	(3,645,819,188)	4,455,290,817
Segment Assets	231,386,608,973	203,740,609,347	69,045,208,201	51,438,035,592	-	-	85,662,881	99,769,003	91,489,288,579	81,739,669,048	337,018,082,990
Segment Liabilities	340,539,729,865	287,222,485,942	-	-	-	-	-	13,867,250,471	14,173,198,669	354,406,980,336	301,395,684,612

5.4.2 Reconciliation of reportable segment profit or loss

Particulars	Year ended 32 nd Ashadh 2082	Year ended 31 st Ashadh 2081
Total profit before tax for reportable segments	8,605,531,190	4,411,681,813
Profit before tax for other Segments	(4,150,240,373)	(3,645,819,188)
Elimination of inter-segment profit	-	-
Elimination of discontinued operation	-	-
Unallocated amounts:	-	-
- Other Corporate expenses	-	-
Profit Before Tax	4,455,290,817	765,862,624

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 Ashadh end 2082) were as follows:

Name of the Key Management Personnel	Position
Tilak Raj Pandeya	Chief Executive Officer
Samata Pant (Bhatta)	Deputy Chief Executive Officer
Bishwo Raj Baral	Assistant Chief Executive Officer
Prakash Kumar Adhikari	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 Bylaw 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)	1,489,200
Other Expenses	2,065,880
Total	3,555,080

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	Mr. Tilak Raj Pandeya	Chief Executive Officer	6,301,717
2	Ms. Samata Pant (Bhatta) #	Deputy Chief Executive Officer	2,355,396
3	Mr. Laxman Poudel*	Assistant Chief Executive Officer	1,744,571
4	Mr. Bishwo Raj Baral	Assistant Chief Executive Officer	2,334,470
5	Mr. Prakash Kumar Adhikari	Assistant Chief Executive Officer	2,336,921
6	Mr. Hom Bahadur Khadka	Assistant Chief Executive Officer	2,276,921

* Mr. Laxman Paudel completed his service period in the bank and got retired from the post of Assistant Chief Executive officer on 2081.12.20. Above facility includes regular facility provided to him other than the retirement benefits provided as per Employee Bye Law.

Ms. Samata Pant (Bhatta) completed her service period in the bank and got retired from the post of Deputy Chief Executive officer on 2082.05.28.

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 4/81 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 15, 2082. Consequently, interest amount of NPR 200,378,582 realized between Shrawan 1 and Shrawan 15, 2082, has been recognized as an adjusting event for distributable profit.

5.10.2 Interest Rebate

During the current financial year, the Bank announced Interest Rebate scheme for customers. Eligible customers (those settling dues within Ashadh end 2082) were provided rebates, with cutoff date for reconciliation of the scheme set as 2082-04-20. Rebate of NPR 122,841,850 provided between the end of the reporting period and the date this financial statement is authorized for issue (i.e. during F.Y. 2082/83) has been adjusted with Interest Income of the current reporting period, as it relates to income of the current reporting period.

Non-Adjusting Event

In early September 2025, Gen Z protest took place in Nepal. During these protests, various private properties across the country were damaged, which could affect banks' lending and the collateral they hold. However, banks' preliminary assessments suggest that the impact will be nominal. One of the bank's major borrowers affected by the protest is M/s Jagdamba Hospitality Group Pvt. Ltd, which operates the five-star hotel "Hilton Kathmandu" in Naxal, Kathmandu. The property was set on fire during the protests. The bank is financing the hotel project under a consortium arrangement as a member bank, with an exposure of approximately NPR 500 million. Since the project is insured, the bank expects any loss to be covered by an insurance claim. Timely receipt of insurance claim or restructure/reschedule as per relief measures of NRB shall guide further impairment requirement on such loan in quarters that follow.

Above incident are indicative of conditions that arose after the reporting period hence disclosed as non-adjusting events after the reporting period.

5.11 Major Indicators

S.n.	Particulars	Indicator	Audited	Audited	Audited	Audited	Audited
			F.Y. 2077-78	F.Y. 2078-79	F.Y. 2079-80	F.Y. 2080-81	F.Y. 2081-82
1	Core Capital	NPR	22,466,114,023	24,849,681,310	23,991,431,000	22,682,068,603	23,232,395,621
2	Supplementary Capital	NPR	5,416,279,014	6,437,713,340	6,377,915,000	6,175,401,362	7,467,587,581
3	Total Capital Fund	NPR	27,882,393,037	31,287,394,650	30,369,346,000	28,857,469,965	30,699,983,202
4	Risk Weighted Exposure	NPR	165,948,397,003	207,829,853,620	221,105,592,000	231,714,470,683	246,949,049,486
5	Earnings Per Share (Average share outstanding)	NPR	23.43	20.29	23.39	0.19	20.95
6	Market Value Per Share	NPR	443.00	268.00	249.00	229.50	291.44
7	Book Net Worth Per Share	NPR	262.85	246.17	248.55	242.52	256.00
8	Number of Promotor Equity Shares	Nos.	64,447,469.00	73,470,114.00	74,939,517.00	74,939,517.00	74,939,517.00
9	Number of Public Equity Shares	Nos.	61,920,117.00	70,588,934.31	72,000,712.28	72,000,712.28	72,000,712.28
10	Number of Permanent Staffs	Nos.	1,965.00	1,933.00	2,272.00	2,299.00	2,228.00
11	Price Earnings Ratio	Times	18.90	13.21	10.64	1,186.58	13.91
12	Dividend (including bonus) on Share Capital	Percent	17.00	12.00	-	-	-
13	Cash Dividend on Share Capital	Percent	3.00	10.00	-	-	-
14	Net Profit / Gross Income	Percent	21.23	16.15	20.21	0.10	12.18
15	Net Profit / Loans and Advances	Percent	2.19	1.70	1.87	0.01	1.35
16	Return on Total Assets	Percent	1.43	1.21	1.23	0.01	0.83
17	Return on Equity	Percent	9.36	8.51	9.55	0.08	8.40
18	Interest Income / Loans and Advances	Percent	8.78	9.59	14.09	12.43	10.16
19	Exchange Gain / Total Income	Percent	2.54	1.03	0.23	0.33	0.61
20	Interest Expenses / Total Deposits and Borrowings	Percent	3.34	4.76	6.40	5.73	3.81
21	Total Operating Expenses / Total Assets	Percent	4.21	5.48	7.49	7.73	5.22
22	Staff Expenses / Total Operating Expenses	Percent	25.10	17.22	17.48	13.51	18.54
23	Staff Bonus / Total Staff Expenses	Percent	10.23	8.28	5.97	1.13	6.07
24	Total Credit / Deposits	Percent	82.76	86.97	72.65	72.99	70.72
25	Non-Performing Loans / Total Loans	Percent	2.05	1.83	2.85	4.33	4.56
26	Net NPL	Percent	0.56	0.57	1.25	0.96	0.84
27	Base Rate	Percent	5.73	7.99	9.92	7.97	5.58
28	Weighted Average Interest Rate Spread	Percent	4.34	4.08	3.95	3.95	3.90

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 32.03.2082	As on 31.03.2081	As on 32.03.2082	As on 31.03.2081	As on 32.03.2082	As on 31.03.2081
Quoted Equity Shares	3,378,320,761	2,776,790,182			-	-
Unquoted equity	-	-	168,484,183	169,841,259	-	-
Investment in Quoted Associates	2,835,035,354	2,404,101,534	-	-	-	-
Investment in Unquoted Associates	-	-	870,859,573	787,383,707	-	-
FV of Land	-	-	-	-	-	-
Investment Properties	-	-	-	-	264,227,850	205,738,502

5.13 Disclosure Related to Interest Capitalization

The bank has capitalized interest of NIL during the current year. The borrower wise detail of interest capitalized during the year is as follows:

Borrower Name	1st Quarter	2nd Quarter	3rd Quarter	4th Quarter	Total Capitalization
Total		No capitalization in FY 2081/82			

5.14 Classification of Loans, Advances & Bill Purchase and Provisioning

Classification of Loans, Advances & Bill Purchase and Provisioning				
Particulars	Ashadh end 2082		Ashadh end 2081	
	Total Loan and Advances	Provision	Total Loan and Advances	Provision
1. Performing Loan and Advances	225,380,787,611	4,346,775,209	198,965,265,569	3,902,295,913
1.1 Pass Loan	199,810,785,478	2,584,797,217	181,755,647,462	2,650,284,909
1.1.1 Pass Loan (other than Restructure /Rescheduled Covid Related)	-	-	-	-
1.1.2 Pass Loan (Restructured/ Rescheduled Covid Related)	660,634,480	6,606,345	3,511,549,047	133,375,677
1.2 Watchlist	18,689,082,508	1,374,507,730	7,520,097,662	555,665,083

1.2.1 Watchlist (Restructure/ Rescheduled)	6,220,285,145	380,863,917	6,177,971,398	562,970,244
2. Non-Performing Loan and Advances	10,777,192,233	8,899,770,989	9,002,237,633	7,102,372,043
2.1 Restructured/Rescheduled	413,866,223	329,444,854	168,593,535	112,680,121
2.2 Sub-standard	1,451,286,431	365,360,200	1,578,325,819	405,258,947
2.3 Doubtful	1,365,145,751	677,091,437	1,309,167,367	652,026,037
2.4 Loss	7,546,893,829	7,527,874,499	5,946,150,912	5,932,406,938
3. Total Loan and Advances (1+2)	236,157,979,844	13,246,546,198	207,967,503,202	11,004,667,956
4. Staff Loan	6,670,218,322	-	6,318,810,457	-
5. Accrued Interest	1,689,878,329	-	1,656,081,753	-
6. Grand Total (3+4+5)	244,518,076,495	13,246,546,198	215,942,395,412	11,004,667,956

5.15 Disclosure related to write off loan

Loans are normally written off, either partially or in full, when there is no realistic prospect of recovery. Where loans are secured, this is generally after receipt of any proceeds from the realization of security. In circumstances where the realizable value of any collateral has been determined and there is no reasonable expectation of further recovery, write off may be earlier. During F.Y. 2081/82, the Bank has written off loans (principal) amounting to NPR 12,487,172*.

The list of such parties along with written off amount is mentioned below:

S.N	Name of The Borrower	Written off amount	Types of Loan	Types of Security and Amount	Basis of Valuation of Security	Loan Approving Authority	Initiation made for Recovery	Remarks
1	Lok Hari /Sabitा Pandey	2,937,166	Auto Loans	Vehicle	As per operation manual	HO	Auction, waiver scheme	
2	Agni Air Pvt. Ltd	770,311	Auto Loans	Vehicle	As per operation manual	Branch	waiver scheme	
3	Jilla Sajha Sangh	391,951	Bills Collection	Bills	As per operation manual	Branch	waiver scheme	
4	Multimedico P.Ltd	196,694	Aoc	working capital	As per operation manual	Branch	waiver scheme	
5	Gaidakot Carpet	195,544	Bills Collection	Bills	As per operation manual	Branch	waiver scheme	
6	S.K. Oversesas	187,862	Aoc	working capital	As per operation manual	Branch	waiver scheme	
7	Himal Carpet	187,250	Bills Collection	Bills	As per operation manual	Branch	waiver scheme	
8	Rekha Readymade Garment	186,013	Bills Collection	Bills	As per operation manual	Branch	waiver scheme	
9	Nepal Hosiery	181,376	Bills Collection	Bills	As per operation manual	Branch	waiver scheme	
10	Shikhar Nirman Sewa	180,000	Bills Collection	Bills	As per operation manual	Branch	waiver scheme	
11	Sadhana Medico Asso.	166,153	Aoc	working capital	As per operation manual	Branch	waiver scheme	
12	Janak Raj	157,397	Bills Collection	Bills	As per operation manual	Branch	waiver scheme	
13	D.L.Construction	150,937	Bills Collection	Bills	As per operation manual	Branch	waiver scheme	
14	Alka Travels Concern	137,186	Bills Collection	Bills	As per operation manual	Branch	waiver scheme	
15	Rekha Readymade Garment	127,736	Bills Collection	Bills	As per operation manual	Branch	waiver scheme	
16	Ganga Bahadur.+ Pashupati Nath Dev	91,849	Hire Purchase	Vehicle	As per operation manual	Branch	waiver scheme	
17	Agni Air Pvt. Ltd	68,052	Loan Charges	Vehicle	As per operation manual	Branch	waiver scheme	
18	Exclusive Garment	63,111	Overdraft	working capital	As per operation manual	Branch	waiver scheme	
19	Continental Commercial	60,678	Bills Collection	Bills	As per operation manual	Branch	waiver scheme	
20	Chitra Bahadur	50,000	Home Loan	Land and building	As per operation manual	Branch	waiver scheme	
21	K.K. Enterprises	49,311	Bills Collection	Bills	As per operation manual	Branch	waiver scheme	
22	Bharat Raj	47,569	Bills Collection	Bills	As per operation manual	Branch	waiver scheme	
23	Sabita Garment	42,739	Overdraft	working capital	As per operation manual	Branch	waiver scheme	
24	Rekha Readymade Garment	38,323	Bills Collection	Bills	As per operation manual	Branch	waiver scheme	
25	Fine Fuel Center	34,911	Loan Charges	working capital	As per operation manual	Branch	waiver scheme	
26	Nanda Samsher	33,608	Non-Govt. Securities	Non-Govt. Security	As per operation manual	Branch	waiver scheme	
27	Jaya Devi Nirman	32,074	Bills Collection	Bills	As per operation manual	Branch	waiver scheme	
28	Maitidevi Garments	30,895	Overdraft	working capital	As per operation manual	Branch	waiver scheme	

S.N	Name of The Borrower	Written off amount	Types of Loan	Types of Security and Amount	Basis of Valuation of Security	Loan Approving Authority	Initiation made for Recovery	Remarks
29	Manandhar Exyels	30,702	Aoc	working capital	As per operation manual	Branch	waiver scheme	
30	Continetal Commercial	27,005	Bills Collection	Bills	As per operation manual	Branch	waiver scheme	
31	S. & S Electrodes	21,082	Aoc	working capital	As per operation manual	Branch	waiver scheme	
32	Shanker Raj	19,187	Non-Govt. Securities	Non-Govt. Security	As per operation manual	Branch	waiver scheme	
33	Shrestha Trading Concern	14,523	Aoc	working capital	As per operation manual	Branch	waiver scheme	
34	Bashanta Bikram	13,838	Bills Collection	Bills	As per operation manual	Branch	waiver scheme	
35	Nepal Sport Council	13,065	Aoc	working capital	As per operation manual	Branch	waiver scheme	
36	Sujata Uni Dhago Udhayog	13,013	Pledged Loan	Land and stock	As per operation manual	Branch	waiver scheme	
37	Sudama Bista	12,856	Ccod Loan	working capital	As per operation manual	Branch	waiver scheme	
38	Yadav Sharma	11,546	Ccod Loan	working capital	As per operation manual	Branch	waiver scheme	
39	Uttam Kumar Karki	11,254	Ccod Loan	working capital	As per operation manual	Branch	waiver scheme	
40	Tender Trading Enterprises	11,250	Bills Collection	Bills	As per operation manual	Branch	waiver scheme	
41	Yogendra Nath Aryal	10,834	Ccod Loan	working capital	As per operation manual	Branch	waiver scheme	
42	Bishnu Hari	9,239	Non-Govt. Securities	Non-Govt. Security	As per operation manual	Branch	waiver scheme	
43	Laxmi Hari	9,239	Non-Govt. Securities	Non-Govt. Security	As per operation manual	Branch	waiver scheme	
44	Siddhartha Garment	9,198	Overdraft	working capital	As per operation manual	Branch	waiver scheme	
45	Manandhar Exyels	8,196	Aoc	working capital	As per operation manual	Branch	waiver scheme	
46	Swatantra Samachar	7,946	Ccod Loan	working capital	As per operation manual	Branch	waiver scheme	
47	Arjun Jung	7,800	Non-Govt. Securities	Non-Govt. Security	As per operation manual	Branch	waiver scheme	
48	Shanker Raj	7,569	Non-Govt. Securities	Non-Govt. Security	As per operation manual	Branch	waiver scheme	
49	Sudha Saptahik Samachar	7,430	Ccod Loan	working capital	As per operation manual	Branch	waiver scheme	
50	Tanka Nath	6,976	Home Loan	Land and building	As per operation manual	Branch	waiver scheme	
51	Krishi Niryat Prabardhan	6,208	Bills Collection	Bills	As per operation manual	Branch	waiver scheme	
52	Krishi Niryat Prabardhan	6,008	Bills Collection	Bills	As per operation manual	Branch	waiver scheme	
53	Yuga Sandesh Saptahik	5,536	Ccod Loan	working capital	As per operation manual	Branch	waiver scheme	
54	Tram Pd.	5,345	Bills Collection	Bills	As per operation manual	Branch	waiver scheme	
55	Pawan Kumar	4,453	Agriculture TL	Agriculture	As per operation manual	Branch	waiver scheme	
56	Kabir	3,771	Bills Collection	Bills	As per operation manual	Branch	waiver scheme	
57	Karnali Offset Press	3,533	Aoc	working capital	As per operation manual	Branch	waiver scheme	
58	Bishwa Raj	3,000	Non-Govt. Securities	Non-Govt. Security	As per operation manual	Branch	waiver scheme	
59	Ganga Bahadur.+ Pashupati Nath Dev	2,088	Hire Purchase	Vehicle	As per operation manual	Branch	waiver scheme	
60	Kedar Man	2,000	Non-Govt. Securities	Non-Govt. Security	As per operation manual	Branch	waiver scheme	
61	Nepal Everest Co.	1,406	Aoc	working capital	As per operation manual	Branch	waiver scheme	
62	Nepal Wool Sales	965	Aoc	working capital	As per operation manual	Branch	waiver scheme	
63	Sagar Das	928	Ag. TL	Agriculture	As per operation manual	Branch	waiver scheme	
64	Janak Saptahik	750	Bills Collection	Bills	As per operation manual	Branch	waiver scheme	
65	Kathmandu Automobile	454	Aoc	working capital	As per operation manual	Branch	waiver scheme	
66	Shanti Store	1	Hypothecation	Stock	As per operation manual	Branch	waiver scheme	
67	U.R Motors Enterprises Pvt.Ltd	5,360,282	Force Loan	land	As per operation manual	HO	NBA management	Shortfall while assuming NBA

*Includes principal amount written off from books on short assumption of Non-Banking Assets based on NRB Unified Directives.

5.16 Explanatory Notes on Impairment charges and other losses

Impairment charges and other losses

Prior to Q1 of F.Y. 2081/82, bank used to recognize impairment on loans and advances as higher of impairment calculated based upon paragraph 63 of Nepal Accounting Standard-NAS 39 and prudential norms prescribed by NRB applying Carve-out provided by The Institute of Chartered Accountants Nepal (ICAN). From Q1 of F.Y. 2081/82, bank has calculated impairment on financial assets as per NFRS 9 (Expected Credit Loss).

Impairment as per Expected Credit Loss (ECL) method

S.N.	Financial Statement Items	F.Y. 2081/82		F.Y. 2080/81	
		As per NFRS 9 (ECL)	As per NRB	As per NFRS 9 (ECL)	As per NRB
On Balance Sheet Items:					
1	Cash and Cash Equivalent	-	-	-	-
2	Due from Nepal Rastra Bank	-	-	-	-
3	Placement with Bank and Financial Institutions	-	-	-	-
4	Derivative financial instruments	-	-	-	-
5	Other trading assets	-	-	-	-
6	Loan and advances to B/FIs	-	-	-	-
7	Loans and advances to customers	5,310,592,899	13,246,546,198	3,071,165,674	11,004,667,956
8	Investment securities	-	-	-	-
9	Current tax assets	-	-	-	-
10	Investment in subsidiaries	-	-	-	-
11	Investment in associates	-	-	-	-
12	Other assets:				
	a) Lease Receivable	-	-	-	-
	b) Contract Asset	-	-	-	-
	c) Others	118,014,178			
Off Balance Sheet Items:					
13	Loan Commitments	-	-	-	-
14	Financial guarantee contracts	-	-	-	-
15	Others	551,565,636	-	379,486,888	-
	Total	5,980,172,713	13,246,546,198	3,450,652,562	11,004,667,956

Impairment Charge as per Expected Credit Loss (ECL) method

Particulars	As on Ashadh end 2082
Loans and advances to customers (A)	5,310,592,899
Other financial assets (B)	118,014,178
Off-balance sheet credit exposures (C)	551,565,636
Total impairment charges (D = A+B+C)	5,980,172,713
Investments in subsidiaries (E)	-
Direct write-offs (F)	-
Total charge to Impairment Charge to Income Statements	5,980,172,713

Expected Credit Loss (ECL) as per Staging of Financial Assets

Particulars	As at Ashadh end 2082			
	Stage 1	Stage 2	Stage 3	Total
Loans and advances to customers (A)	264,330,437	4,019,498,726	1,026,763,737	5,310,592,899
Other Financial Assets (B)				
<i>Cash and cash equivalent</i>	-	-	-	-
<i>Due from Nepal Rastra Bank</i>	-	-	-	-
<i>Placement with Bank and Financial Institutions</i>	-	-	-	-
<i>Derivative Financial Instruments</i>	-	-	-	-
<i>Other Trading Assets</i>	-	-	-	-
<i>Other assets</i>	-	-	118,014,178	118,014,178
Off-balance sheet credit exposures (C)	184,400,688	40,711,373	326,453,574	551,565,636
Total impairment charges (D = A+B+C)	448,731,125	4,060,210,099	1,471,231,489	5,980,172,713

Particulars of Expected Credit Loss:
Advances-Exposures

Particulars	Stage			Receivables	Total
	Stage 1	Stage 2	Stage 3		
Opening Balance as on Shrawan 1, 2081	198,557,085,662	14,771,458,534	8,155,623,477	-	221,484,167,673
New Advances	67,811,800,504	16,340,877,217	605,206,687	-	84,757,884,408
Assets repaid	(13,235,874,259)	(2,159,381,310)	(1,587,510,756)	-	(16,982,766,325)
Assets derecognized	(48,728,903,057)	(1,602,567,628)	(1,093,944,537)	-	(51,425,415,222)
Transfer to Stage 1	3,585,480,538	(3,356,166,477)	(229,314,061)	-	-
Transfer to Stage 2	(39,028,927,895)	40,626,138,674	(1,597,210,779)	-	-
Transfer to Stage 3	(3,256,931,198)	(2,900,571,826)	6,157,503,024	-	-
Off balance Sheet Exposures	19,720,192,431	2,570,928,970	767,518,149	-	23,058,639,550
Receivables	2,290,454,943	-	118,014,178	-	2,408,469,121
Total	187,714,377,667	64,290,716,154	11,295,885,382		263,300,979,205
Amounts written off/charged off	-	-	-	-	-
Foreign Exchange Adjustments	-	-	-	-	-
Closing Balance	187,714,377,667	64,290,716,154	11,295,885,382		263,300,979,205

Advances- Credit Loss Allowances

Particulars	Stage			Receivables	Total
	Stage 1	Stage 2	Stage 3		
Opening Balance as on Shrawan 1 2081					
Impact of adoption of NFRS 9					
Balance on Shrawan 1 2081 after adopting NFRS 9	1,126,606,130	446,127,951	1,498,431,593		3,071,165,674
New Advances/ Additional Charge	67,499,482	877,832,270	60,412,389		1,005,744,142

Assets derecognized or repaid	(234,350,801)	(45,382,524)	(226,968,594)		(506,701,919)
Transfer to Stage 1	129,128,463	(74,920,166)	(54,208,298)		-
Transfer to Stage 2	(392,582,021)	635,069,432	(242,487,411)		-
Transfer to Stage 3	(13,920,117)	(101,292,313)	115,212,430		-
Change in ECL	(418,050,699)	2,282,064,074	(123,628,373)		1,740,385,002
Off balance Sheet Exposures	184,400,688	40,711,373	326,453,574		551,565,636
Receivables			118,014,178		118,014,178
Total	448,731,125	4,060,210,099	1,471,231,489		5,980,172,713
Amounts written off/ charged off					-
Changes in risk parameters (PDs/ LGDs/EADs)					-
Foreign Exchange Adjustments					-
Closing Balance as on Ashadh 31, 2082	448,731,125	4,060,210,099	1,471,231,489		5,980,172,713

Loan Classification and Corresponding ECL:

Classification	Stage	F.Y. 2081/82	F.Y. 2080/81
		Outstanding amount	Outstanding Amount
Pass Loan	Stage 1	165,238,536,285	186,763,851,797
Watchlist	Stage 2	23,019,920,091	14,374,295,388
Non- Performing Loans			
Substandard	Stage 3	1,529,189,061	758,934,542
Doubtful	Stage 3	1,022,612,489	1,187,331,762
Loss Loan	Stage 3	5,906,311,802	4,883,089,713
Stage1 transferred to stage 3 Due to curing and auditor recommendation	Stage 3	14,734,402	
Stage 2 transferred to stage 3 due to curing and auditor recommendation	Stage 3	1,786,377,608	
Stage 1 and Stage 3 transferred to Stage 2 Due to high value for individual assessment	Stage 2	37,640,298,106	
Off balance Sheet exposures		96,185,195,513	62,153,261,846
Receivables-Other Assets		2,408,469,121	
Total		334,751,644,478	270,120,765,048
Corresponding ECL			
Stage 1		264,330,437	1,126,606,130
Stage 2		4,019,498,726	446,127,951
Stage 3		1,026,763,737	1,498,431,593
Off balance Sheet exposures		551,565,636	379,486,888
Receivables		118,014,178	-
Total		5,980,172,713	3,450,652,562

Recognition of Impairment on Financial Statement

The Bank, following regulatory backstop as mentioned in Clause 16 of “NFRS 9- Expected Credit Loss Related Guidelines, 2024” has recognized impairment on credit exposures as the HIGHER of total ECL calculated as per NFRS 9 and existing regulatory provisions as mentioned in NRB Unified Directives no 02.

Particulars	As of Ashadh end 2082
Total Impairment on loan and advances as per NRB Unified Directives no. (02)	13,246,546,198
Total Impairment on exposures duly calculated under ECL methods as per NFRS 9	5,980,172,713

5.17 NRB Transitional Regulatory Arrangement

In case where transition to ECL accounting increases the overall amount of loan loss provision in comparison to existing provisions of Unified Directives no. 2, thereby resulting in reduction of capital adequacy ratio, NRB has provided transitional arrangement to address such Day 1 impact by allowing Bank and Financial Institution to adjust Common Equity Tier I capital for a maximum of 5-year period. If ECL provisions are less than the existing regulatory loan loss provisions, no transitional arrangement will be applicable and existing adequacy calculations shall continue to prevail.

Day 1 Impairment under alternate method:

Particulars	As of Ashadh end 2081
Total Impairment on loan and advances as per NRB Unified Directives no. (02)	11,004,667,956
Total Impairment on exposures duly calculated under ECL methods as per NFRS 9	3,450,652,562

Since, ECL provisions are less than the existing regulatory loan loss provisions on the day of transition. Transitional arrangement will not be applicable for bank.

5.18 Covid-19 Related Disclosure

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

Particulars	As of Ashadh end 2082	
	No. of Customers	Amount (NPR)
Accrued Interest Received after Ashadh end 2081 till Shrawan 15, 2082	8,750	200,378,582
Additional 0.2 % Loan Loss Provision created on Pass Loan Portfolio		
Extension of moratorium period of loan provided to Industry or Project under construction		
Restructured/Rescheduled Loan with 5% Loan Loss Provision	16	4,815,497,505
Restructured/Rescheduled Loan with 1 % Loan Loss Provision	3	165,667,109
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		

5.18.2 Detail of Refinance and Business Continuity Loan

No facility outstanding as at Ashadh 2082.

5.18.3 Detail of Subsidized Loan

Particulars	During F.Y. 2081/82	
	No of customers	Amount (NPR)
Subsidized Loan	6,413	9,296,618,990

5.19 Comparison of Unaudited and Audited Financial Statements as of F.Y. 2081/82

Statement of Financial Position	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reason for Variance
			In Amount	In %	
Assets					
Cash and cash equivalent	49,747,438,261	49,807,158,761	59,720,500	0.12%	Reclassification
Due from Nepal Rastra Bank	18,193,432,501	18,193,432,501	-	0.00%	
Placement with Bank and Financial Institutions	6,871,215,000	6,871,215,000	-	0.00%	
Derivative Financial Instruments	6,634,727,478	6,634,727,478	-	0.00%	
Other Trading Assets	177,323,659	177,323,659	-	0.00%	
Loan and advances to B/FIs	7,180,888,311	7,180,888,311	-	0.00%	
Loan and Advances to Customers	221,703,485,867	220,499,777,916	(1,203,707,952)	-0.54%	Additional Adjustment by auditors
Investment Securities	62,112,576,522	60,728,431,200	(1,384,145,321)	-2.23%	Reclassification/ Revaluation
Current Tax Assets	2,720,415,749	2,569,626,251	(150,789,499)	-5.54%	Change in profit
Investment in Subsidiaries	-	-	-	0.00%	
Investment in Associates	2,129,388,348	3,705,894,927	1,576,506,579	74.04%	Reclassification/ Revaluation
Investment Property	264,227,850	264,227,850	-	0.00%	
Property and Equipment	13,482,362,516	13,502,108,890	19,746,375	0.15%	Additional Adjustment by auditors
Goodwill and Intangible assets	23,567,319	23,567,319	(0)	0.00%	
Deferred Tax Assets	-	-	-	0.00%	
Other Assets	8,080,814,379	8,483,290,437	402,476,058	4.98%	Reclassification
Total Assets	399,321,863,759	398,641,670,500	(680,193,259)	-0.17%	
Liabilities					
Due to Bank and Financial Institutions	4,853,833,440	4,782,508,343	(71,325,097)	-1.47%	Reclassification
Due to Nepal Rastra Bank	-	-	-		
Derivative Financial Instruments	6,617,859,207	6,617,859,207	-	0.00%	
Deposits from Customers	332,021,047,950	332,092,373,047	71,325,097	0.02%	Reclassification
Borrowings	-	-	-		
Current Tax Liabilities	-	-	-	0.00%	
Provisions	198,223,313	138,801,325	(59,421,988)	-29.98%	Reclassification
Deferred Tax Liabilities	3,778,331,336	3,409,253,788	(369,077,548)	-9.77%	FMV Change Effect
Other Liabilities	10,180,008,630	10,488,640,094	308,631,464	3.03%	Reclassification
Debt securities issued	3,495,578,127	3,495,578,127	-	0.00%	
Subordinated Liabilities	-	-	-		
Total Liabilities	361,144,882,003	361,025,013,931	(119,868,072)	-0.03%	

Equity					
Share Capital	14,694,022,928	14,694,022,928	-	0.00%	
Share Premium	-	-	-	0.00%	
Retained Earnings	(449,089,958)	(1,418,553,086)	(969,463,128)	215.87%	Impact of all adjustments
Reserves	23,932,048,786	24,341,186,727	409,137,942	1.71%	Additional Adjustment by auditors
Total equity attributable to equity holders	38,176,981,756	37,616,656,569	(560,325,186)	-1.47%	Impact of all adjustments
Non-controlling interest	-	-	-	0.00%	
Total Equity	38,176,981,756	37,616,656,569	(560,325,186)	-1.47%	
Total Liabilities and Equity	399,321,863,759	398,641,670,501	(680,193,258)	-0.17%	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	23,068,579,385	23,122,464,255	53,884,870	0.23%	Due to Adjustment on LLP by auditor and amortization of Staff loan.
Interest expense	12,981,427,565	12,983,177,012	1,749,447	0.01%	Lease Accounting/ Staff loan amortization
Net interest income	10,087,151,820	10,139,287,243	52,135,423	0.52%	
Fees and commission income	1,470,727,046	1,473,807,498	3,080,452	0.21%	Agency income
Fees and commission expense	295,735,240	295,735,240	-	0.00%	
Net fee and commission income	1,174,991,805	1,178,072,257	3,080,452	0.26%	Impact of above adjustments
Net interest and commission income	11,262,143,625	11,317,359,500	55,215,875	0.49%	Impact of above adjustments
Net trading income	202,182,291	202,182,291	-	0.00%	
Other operating income	479,611,788	475,773,458	(3,838,330)	-0.80%	Additional Adjustment
Total operating income	11,943,937,704	11,995,315,249	51,377,545	0.43%	Impact of above adjustments
Impairment charge/(reversal) for loans and other losses	1,135,597,609	2,254,365,414	1,118,767,805	98.52%	Additional Impairment by auditor
Net operating income	10,808,340,095	9,740,949,835	(1,067,390,260)	-9.88%	Impact of above adjustments
Operating expense		-	-		
Personnel expenses	3,956,290,635	3,860,396,589	(95,894,046)	-2.42%	Additional Adjustments
Other Operating expenses	1,085,056,311	1,081,654,473	(3,401,837)	-0.31%	Reclassification
Depreciation and Amortization	351,106,950	350,906,616	(200,334)	-0.06%	Lease Accounting
Operating Profit	5,415,886,199	4,447,992,156	(967,894,042)	-17.87%	Impact of above adjustments
Non-operating Income	7,298,661	7,298,661	-	0.00%	
Non-operating expense	-	-	-		
Profit before income tax	5,423,184,860	4,455,290,817	(967,894,042)	-17.85%	
Income tax expense		-	-		
Current Tax	1,383,375,687	1,537,245,638	153,869,951	11.12%	Impact of above adjustments
Deferred Tax	266,800,186	(159,985,739)	(426,785,925)	-159.96%	Impact of above adjustments
Profit/(loss) for the period	3,773,008,987	3,078,030,919	(694,978,068)	-18.42%	
Other Comprehensive income	(1,231,434,449)	(1,096,781,568)	134,652,881	-10.93%	Valuation of Unquoted shares.
Total Comprehensive income	2,541,574,537	1,981,249,350	(560,325,187)	-22.05%	Impact of all Adjustments



नेपाल राष्ट्र बैंक
बैंक सुपरिवेक्षण विभाग



दरबारमार्ग, काठमाडौं।

फोन नं.: ४४९९८०५७

फ्याक्स नं.: ४४९०९५९

Site: www.nrb.org.np

Email: bsd@nrb.org.np

पोस्ट बक्स: ७३

प.सं: बै.सु.वि./अफसाइट/एजिएम/९५/२०८२-८३
चं.न. २३०

मिति : २०८२/०९/०९

नेपाल बैंक लिमिटेड,
काठमाडौं।

विषय: वित्तीय विवरण प्रकाशन सम्बन्धमा।

महाशय,

त्यस बैंकवाट पेश गरिएका वित्तीय विवरण तथा अन्य कागजातका आधारमा यस बैंकद्वारा जारी गरिएको एकीकृत निर्देशन नं.४/०८१ को बुदा नं.१(भ) मा भएको व्यवस्था बमोजिम आ.व. २०८१/८२ को वार्षिक वित्तीय विवरण वार्षिक साधारण सभामा स्वीकृतिको लागि पेश गर्ने प्रयोजनार्थ देहायका निर्देशन सहित सावंजनिक गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार जानकारी गराउदद्यु।

१. बैंकको वित्तीय विवरण माथि लेखापरीक्षकद्वारा राय व्यक्त गर्दा Emphasis of Matter Paragraph मा उल्लेख गरेको बुदाका सम्बन्धमा बैंकको लेखापरीक्षण समितिमा त्रैमासिक रूपमा छलफल गरी त्रयमासिक प्रगति विवरण सहितको प्रतिवेदन यस विभाग समक्ष पेश गर्नुहुन। साथै Other Liabilities मा रहेको Unreconciled Balance रु ६७ करोड Reconcile गर्नुहुन।
२. लेखापरीक्षण प्रतिवेदनमा उल्लेख गरिएका कैफियतहरू पूर्णरूपले सुधार गर्न तथा त्यस्ता कैफियतहरू पुनः दोहोरिन नदिने आवश्यक व्यवस्था मिलाउनुहुन।

उपरोक्त निर्देशनहरूलाई त्यस बैंकको वार्षिक प्रतिवेदनको छुटै पानामा प्रकाशित गर्नुहुन।

भवदीय,

(अभिषेक खनाल)
सहायक निर्देशक

बोधार्थ

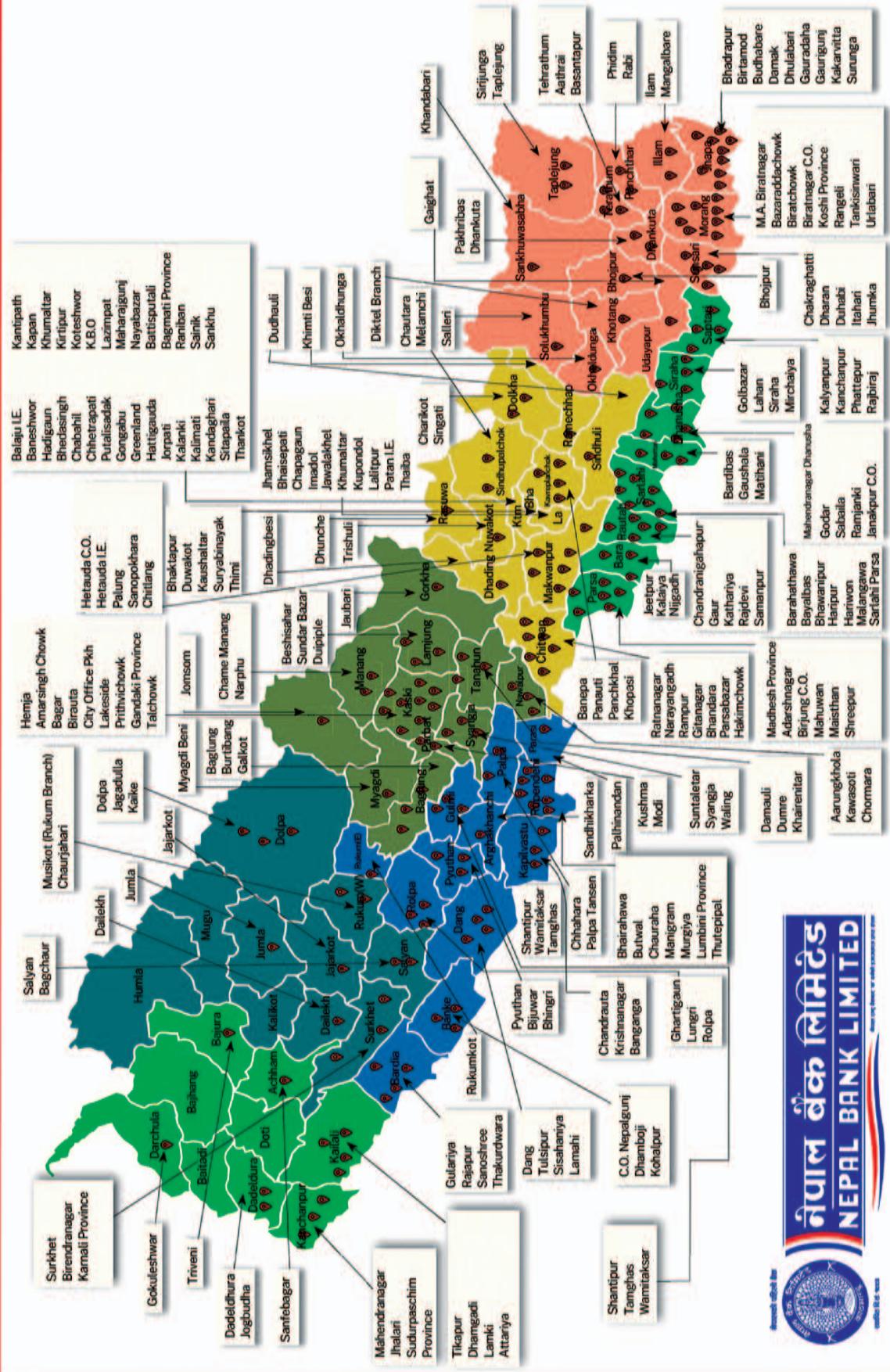
१. नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग।
२. बैंक सुपरिवेक्षण विभाग, प्रतिवेदन कार्यान्वयन इकाई, नेपाल बैंक लिमिटेड।

बैंकको नियमावलीमा प्रस्तावित संशोधन

नेपाल बैंक लिमिटेडको नियमावलीको नियम ३१ को उप नियम (ग) को (अ) मा संशोधनको प्रस्ताव

सम्बन्धित नियम	साविकको व्यवस्था	प्रस्तावित संशोधन	संशोधन गर्नुको कारण
परिच्छेद - ४	(१) (ग) बैंकको कामको सिलसिलामा सञ्चालकलाई प्रदान गरिने दैनिक तथा भ्रमण भत्ता देहाय बमोजिम हुनेछ । अ) <u>नेपाल भित्र भ्रमण गर्दा :</u> दैनिक भत्ता : रु. ३,०००/- प्रतिदिन । आवास खर्च : विल पेश गरेको आधारमा बढीमा रु. ४,०००/- प्रतिदिन । खाना खर्च : विल पेश गरेको आधारमा बढीमा रु. २,०००/- प्रतिदिन ।	(१) (ग) बैंकको कामको सिलसिलामा सञ्चालकलाई प्रदान गरिने दैनिक तथा भ्रमण भत्ता देहाय बमोजिम हुनेछ । अ) <u>नेपाल भित्र भ्रमण गर्दा :</u> दैनिक भत्ता : रु. ३,०००/- प्रतिदिन । आवास तथा खाना खर्च : आवास खर्च तथा खाना खर्च बापत प्रतिदिन एकमुष्टि रु. ६,०००/- ।	साविकको रकममा थपघट नगरी नियमावलीमा भएको आवास तथा खाना खर्चलाई एकमुष्टि बनाउन मनासिव देखिएकोले ।
३१. सञ्चालकको पारिश्रमिक, भत्ता र सुविधा सम्बन्धी व्यवस्था :			

નોંધાયાની અનુભૂતિ કો કેવી



प्रादेशिक कार्यालय तथा शाखा सङ्जाल

प्रादेशिक कार्यालय, कोशी प्रदेश

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१	भद्रपुर	भद्रपुर न.पा.५, भापा	०२३-५२३१९४ ०२३-५२३०४५	bhadrapur@nepalbank.com.np
२	मिल्सएरिया	विराटनगर म.न.पा.१६, मोरङ्ग	०२१-५९०८४७ ०२१-५९०८४९	millsarea@nepalbank.com.np
३	सिटी अफिस धरान	धरान उ.म.न.पा.१, सुनसरी	०२५-५७०४९३ ०२५-५७००८४	dharanco@nepalbank.com.np
४	रंगेली	रंगेली न.पा.७, मोरङ्ग	०२१-५८००६२ ०२१-५८०६६२	rangeli@nepalbank.com.np
५	सिटी अफिस विराटनगर	विराटनगर म.न.पा.७, मोरङ्ग	०२१-५९५४४२ ०२१-५९३२५५	biratnagarco@nepalbank.com.np
६	ईलाम	ईलाम न.पा.७, ईलाम	०२७-५२३०९८ ०२७-५२३०६३	ilam@nepalbank.com.np
७	तेह्रथुम	म्यागलुङ्ग न.पा.१, तेह्रथुम	०२६-४६०९०६ ०२६-४६०९५५	tehrathum@nepalbank.com.np
८	धुलाबारी	मेचीनगर न.पा.१०, भापा	०२३-५६४२९३ ०२३-५६४९५५	dhulabari@nepalbank.com.np
९	इटहरी	इटहरी न.पा.६, सुनसरी	०२५-५८००५९ ०२५-५८७५८५	itahari@nepalbank.com.np
१०	ताप्लेजुङ्ग	फुडलिङ्ग न.पा.५, ताप्लेजुङ्ग	०२४-४६०५१५	taplejung@nepalbank.com.np
११	फिदिम	फिदिम न.पा.१, पाँचथर	०२४-५२२१५५ ०२४-५२२२८२	phidim@nepalbank.com.np
१२	गौरीगंज	गौरीगंज गा.पा.६, भापा	०२३-४९२००५	gaurigunj@nepalbank.com.np
१३	दुहबी	दुहबी न.पा.५, सुनसरी	०२५-५४२०२० ०२५-५४२०२१	duhabhi@nepalbank.com.np
१४	गौरादह	गौरादह न.पा.१, भापा	०२३-४८०२७० ०२३-४८०२७१	gauradaha@nepalbank.com.np
१५	विर्तामोड	विर्तामोड न.पा.५, भापा	०२३-५३१०७७ ०२३-५३०५२३	birtamode@nepalbank.com.np
१६	उर्लाबारी	उर्लाबारी न.पा.५, मोरङ्ग	०२१-५४३९९४ ०२१-५४३९९७	urlabari@nepalbank.com.np
१७	बजारअड्डा	विराटनगर म.न.पा.९, मोरङ्ग	०२१-४९७३१३ ०२१-४९७३१४ ०२१-४९७३१५	bazaradda@nepalbank.com.np
१८	काँकडभिट्टा	मेचीनगर न.पा.६, भापा	०२३-५६६०५१ ०२३-५६६२५१	kakadvitta@nepalbank.com.np
१९	बुधबारे	बुद्धशान्ती गा.पा.१, भापा	०२३-५५५२१२	budhabare@nepalbank.com.np
२०	चक्रघट्टी	बराहक्षेत्र न.पा.६, सुनसरी	०२५-५५११२६ ०२५-५५११२७	chakraghatti@nepalbank.com.np
२१	भुम्का	रामधुनी न.पा.१, सुनसरी	०२५-५६२३५०	jhumka@nepalbank.com.np
२२	सुरुङ्गा	कन्काई न.पा.३, भापा	०२३-५५३००२ ०२३-५५२८४४	surunga@nepalbank.com.np

२३	मंगलबारे	देउमाई न.पा.४, ईलाम	०२७-४००२०३	magalbare@nepalbank.com.np
२४	गाईघाट	त्रियुगा न.पा.११, उदयपुर	०३५-४२२३७८	gaighat@nepalbank.com.np
२५	भोजपुर	भोजपुर न.पा.७, भोजपुर	०२९-४२००१०	bhojpur@nepalbank.com.np
२६	दमक	दमक न.पा.६, भाषा	०२३-५९०५८४ ०२३-५९०५८५	damak@nepalbank.com.np
२७	खाँदबारी	खाँदबारी न.पा.१, संखुवासभा	०२९-५६२२८४	khandbari@nepalbank.com.np
२८	पाखिबास	पाखिबास न.पा.४, धनकुटा	०२६-४०५१७६	pakhribas@nepalbank.com.np
२९	विराटचोक	सुन्दर हरैचा न.पा.९, मोरङ्ग	०२१-५४७८४३	biratchowk@nepalbank.com.np
३०	सिरिजङ्गा	सिरिजङ्गा गा.पा.४, ताप्लेजुङ्ग	९८५२६६०६८८	sirijungha@nepalbank.com.np
३१	आठराई	आठराई गा.पा.४, तेह्रथुम	९८५२६५११४०	aathrai@nepalbank.com.np
३२	दिक्तेल	दिक्तेल रुपाकोट मझुवागाढी न.पा.१, खोटाङ्ग	०३६-४२०६९९ ०३६-४२०३८८	diktel@nepalbank.com.np
३३	ओखलढुङ्गा	सिद्धिचरण न.पा.१२, ओखलढुङ्गा	०३७-५२०७४९	okhaldhunga@nepalbank.com.np
३४	सल्लेरी	सोलु दुधकुण्ड न.पा.५, सोलुखुम्बु	०३८-५२०४७१	salleri@nepalbank.com.np
३५	रवि	मिक्ताजुङ्ग गा.पा.४, पाँचथर	०२४-४१२१५५	rabi@nepalbank.com.np
३६	धनकुटा	धनकुटा न.पा.७, धनकुटा	०२६-५९०६२२ ०२६-५९०६२४	dhankuta@nepalbank.com.np
३७	बसन्तपुर	लालिगुँरास न.पा.२, तेह्रथुम	०२६-४०२१०९	basantapur@nepalbank.com.np
३८	टंकिसिनवारी	बुढीगांगा गा.पा.२, मोरङ्ग	०२१-४२२४७६ ०२१-४२२४७७	tankisinwari@nepalbank.com.np
३९	ईनरुवा	ईनरुवा न.पा.१, सुनसरी	९८५२०९०३११	inaruwa@nepalbank.com.np

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१	गौर	गौर न.पा.१, रौतहट	०५५-५२९३७३	gaur@nepalbank.com.np
२	सिटी अफिस जनकपुर	जनकपुर उ.म.न.पा.१, धनुषा	०४१-५९०९७० ०४१-५९०९७१	janakpureo@nepalbank.com.np
३	राजविराज	राजविराज न.पा.४, सप्तरी	०३१-५३२२८७	rajbiraj@nepalbank.com.np
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५	मलंगवा	मलंगवा न.पा.८, सर्लाही	०४६-५२०१३९ ०४६-५२१५१५	malangawa@nepalbank.com.np
६	लाहान	लाहान न.पा.८, सिराहा	०३३-५६३१८३ ०३३-५६३१८४	lahan@nepalbank.com.np
७	माईस्थान	वीरगंज म.न.पा.६, पर्सा	०५१-५२२०३५	maisthan@nepalbank.com.np
८	रामजानकी	जनकपुर उ.म.न.पा.३, धनुषा	०४१-५९०३१७ ०४१-५९०३१८	ramjanaki@nepalbank.com.np
९	सिटी अफिस वीरगंज	वीरगंज म.न.पा.४, पर्सा	०५१-५२२६०० ०५१-५२२२३४	birgunjco@nepalbank.com.np

१०	श्रीपुर	वीरगंज म.न.पा.१५, पर्सा	०५१-५२२८०८ ०५१-५२२८०९	shreepur@nepalbank.com.np
११	मटिहानी	मटिहानी न.पा.८, महोत्तरी	०४४-५४००९० ०४४-५४००९१	matihani@nepalbank.com.np
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१४	गौशाला	गौशाला न.पा.५, महोत्तरी	०४४-५५६९४५	gaushala@nepalbank.com.np
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१६	गोदार	गणेशमान चारनाथ न.पा.६, धनुषा	०४१-४१३००९	godar@nepalbank.com.np
१७	बयलबास	ईश्वरपुर न.पा.६, सर्लाही	०४६-५७५१३५	bayalbas@nepalbank.com.np
१८	कटहरिया	कटहरिया न.पा.५, रौतहट	९८५५०४४६०५	kathariya@nepalbank.com.np
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२०	आर्दशनगर	वीरगंज म.न.पा.१०, पर्सा	०५१-५९१०५१ ०५१-५९१०४६ ०५१-५९१२३०	adarshanagar@nepalbank.com.np
२१	गोलबजार	गोलबजार न.पा.४, सिराहा	०३३-५४०३५३	golbazar@nepalbank.com.np
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२३	बरहथवा	बरहथवा न.पा.६, सर्लाही	०४६-५४०३१२ ०४६-५४००९०	barahathawa@nepalbank.com.np
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२७	समनपुर	गढीमाई न.पा.१, रौतहट	९८५५०४२०६३ ९८५५०४७९९५	samanpur@nepalbank.com.np
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२५	पालुङ्ग	थाहा न.पा.४, मकवानपुर	०५७-४०००९९	palung@nepalbank.com.np
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३३	मेलम्ची	मेलम्ची न.पा.११, सिन्धुपाल्चोक	०११-४०९०९६ ०११-४०९०९७	melamchi@nepalbank.com.np
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४३	दुधौली	दुधौली न.पा.९, सिन्धुली	०४७-४९२०७४ ०४७-४९२०८४	dudhuli@nepalbank.com.np
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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	९८५१३६०९६२	chitlang@nepalbank.com.np

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६	जोमसोम	घरपोक्षोड गा.पा.३, मुस्ताङ	०६९-४४००५५	jomsom@nepalbank.com.np
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१०	धम्बोजी	नेपालगञ्ज उ.म.न.पा.१, बाँके	०६९-५३२१३० ०६९-५३०२०५	dhamboji@nepalbank.com.np
११	मणिग्राम	तिलोत्तमा न.पा.५, रुपन्देही	०७९-५६२७२५	manigram@nepalbank.com.np
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१३	घर्तिगाउँ	माडी गा.पा.२, रोल्पा	०८६-४९६०२४	ghartigaun@nepalbank.com.np
१४	मुर्गिया	सैनामैना न.पा.३, रुपन्देही	०७९-४४०३६३	murgiya@nepalbank.com.np
१५	कोहलपुर	कोहलपुर न.पा.११, बाँके	०६९-५४०२०६ ०६९-५४०५२०	kohalpur@nepalbank.com.np
१६	रुकुमकोट	सिस्ते गा.पा.६, रुकुम पूर्व	०८८-४१३०८७	rukumkot@nepalbank.com.np
१७	ठुटे पिपल	ओम सतिया गा.पा.१, रुपन्देही	०७९-४२९४९७	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

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२२	तुल्सीपुर	तुल्सीपुर उ.म.न.पा.६, दाङ	०८२-५२३४८५ ०८२-५२३४८४	tulsipur@nepalbank.com.np
२३	छहरा	रैनादेवी छहरा गा.पा.४, पात्पा	९८५७०८८२६०	chhahara@nepalbank.com.np
२४	लुड्गी	लुड्गी गा.पा.५, रोत्पा	९७४९९४६९८७	lungri@nepalbank.com.np
२५	ठाकुरद्वारा	ठाकुरद्वारा न.पा.९, वर्दिया	०८४-४०२०९४	thakurdwara@nepalbank.com.np
२६	सन्धिखर्क	सन्धिखर्क न.पा.१, अर्धाखाँची	०७७-४२०८९२	sandhikharka@nepalbank.com.np
२७	बिजुवार	प्युठान न.पा.४, प्युठान	०८६-४६०६९९	bijuwar@nepalbank.com.np
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३३	तम्घास	रेसुङ्गा न.पा.८, गुल्मी	०७९-५२०१२८	tamgas@nepalbank.com.np
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४	झलारी	शुक्लाफाँटा न.पा.१०, कन्चनपुर	०९९-५४००६८	jhalari@nepalbank.com.np
५	डडेल्धुरा	अमरगढी न.पा.५, डडेल्धुरा	०९६-४९०२५०	dadeldhura@nepalbank.com.np
६	जोगबुढा	पशुराम न.पा.१२, डडेल्धुरा	०९६-४९९००९	jogbudha@nepalbank.com.np
७	त्रिवेणी	त्रिवेणी न.पा.४, बाजुरा	९८५८४८८४७०	jagadulla@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	०९७-५९०९३७	sanfebagar@nepalbank.com.np
११	गोकुलेश्वर	शैलेश्वर न.पा.९, दार्चुला	९८५८७९७९८२ ०९३-४०००३१	gokuleshwor@nepalbank.com.np
१२	धनगढी चौराहा	धनगढी उ.म.न.पा.२, कैलाली	०९१-५९९३३९, ९८४४९८६९९७	dhangadhichauraha@nepalbank.com.np

एक्सटेन्सन काउण्टरहरू

मेची भन्सार कार्यालय मेचीनगर न.पा.६, भापा	मेची भन्सार कार्यालय(यात्रु कक्ष) मेचीनगर न.पा.६, भापा	मेची बहुमुखी क्याम्पस भद्रपुर न.पा.१५, भापा	करदाता सेवा कार्यालय, फिदिम फिदिम न.पा.१, पाँचथर
मालपोत कार्यालय, लाहान लाहान न.पा.८, सिराहा	मालपोत कार्यालय, चन्द्रनिंगाहापुर चन्द्रपुर न.पा.४, रौटहट	रत्नराज्य बहुमुखी क्याम्पस का.म.न.पा.३४, 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	पद्मकन्था 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 ललितपुर म.न.पा.४, ललितपुर	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, धादिङ	पृथ्वीनारायण क्याम्पस पोखरा म.न.पा.१, कास्की	नर्सिङ क्याम्पस, पोखरा
मालपोत कार्यालय, दमौली व्यास न.पा.३, तनहुँ	आन्तरिक राजश्व कार्यालय, बागलुङ्ग बागलुङ्ग न.पा.२, बागलुङ्ग	आन्तरिक राजश्व कार्यालय, दमौली व्यास न.पा.२, तनहुँ	बन विज्ञान प्रतिष्ठान, पोखरा
हटियाबजार एक्सटेन्सन काउण्टर गलकोट न.पा.३, बागलुङ्ग	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	लाहान नगरकार्यपालिका कार्यालय लाहान न.पा.१०, लाहान	बगनासकाली एक्सटेन्सन काउण्टर बगनासकाली गा.पा.१, पाल्पा	महेन्द्र बहुमुखी क्याम्पस, धरान धरान उ.म.न.पा.१०, सुनसरी
बुटवल बहुमुखी क्याम्पस, बुटवल बुटवल उ.न.पा.३, रुपन्देही	त्रिभुवन बहुमुखी क्याम्पस, पाल्पा तानसेन न.पा.२, पाल्पा	बहादुरगञ्ज एक्सटेन्सन काउण्टर कृष्णनगर न.पा.८, कपिलवस्तु	पद्मोदय चोक, दाङ घोराही उ.म.न.पा.१५, दाङ
श्रीनगर एक्सटेन्सन काउण्टर शारदा न.पा.१, सल्यान	सुदूरपश्चिम विश्वविद्यालय भिमेश्वर न.पा.८, कन्चनपुर	जिल्ला प्रशासन कार्यालय, चरिकोट भिमेश्वर न.पा.६, दोलखा	म्याडलुङ्ग नगरपालिका म्याडलुङ्ग न.पा.२, तेह्रथुम
राष्ट्रिय वीमा कम्पनी काठमाडौं म.न.पा.११, काठमाडौं	आयुर्वेद चिकित्सालय काठमाडौं म.न.पा.१२, काठमाडौं	महेन्द्र बहुमुखी क्याम्पस, नेपालगञ्ज	दुधपाटी एक्सटेन्सन काउन्टर
ललितपुर महानगरपालिका कार्यालय	कैलाली बहुमुखी क्याम्पस, धनगढी	नेपालगञ्ज उ.न.पा.१३, वाँके	भक्तपुर न.पा.१७, भक्तपुर
ललितपुर म.न.पा.३, ललितपुर भिमेश्वर नगरपालिका कार्यालय	धनगढी उ.न.पा.८, कैलाली	त्रिभुवन विश्वविद्यालय, प्रिन्सिपलको कार्यालय	सैनिक कल्याणकारी महानिर्देशनालय, बलाधिकृत विभाग, जंगी अड्डा
भिमेश्वर न.पा.३, दोलखा	सुख्खा बन्दरगाह, चोभार	किर्तिपुर न.पा.१०, काठमाडौं	काठमाडौं म.न.पा.११, काठमाडौं गोसाईकुण्ड गाउँपालिका कार्यालय
मालपोत कार्यालय, हरिवन हरिवन न.पा.९, सर्लाही	किर्तिपुर न.पा.६, काठमाडौं	कालिङ्गोक गा.पा.७, दोलखा	गोसाईकुण्ड गा.पा.५, रसुवा
गैशाला नगरपालिका कार्यालय गैशाला न.पा.४, महोत्तरी	मेचीनगर नगरपालिका कार्यालय मेचीनगर न.पा.७, भापा	पुतलीबजार नगरपालिका कार्यालय पुतलीबजार न.पा.१, स्याङ्जा	पोखरा अन्तर्राष्ट्रिय विमानस्थल पोखरा म.न.पा.१४, कास्की
काठेखोला गाउँपालिका काठेखोला गाउँपालिका ५ बागलुङ्ग	मध्यपश्चिम विश्वविद्यालय विरेन्द्रनगर न.पा.८, सुर्खेत	फुडलिङ नगरकार्यपालिका कार्यालय फुडलिङ न.पा.७, ताप्लेजुङ	लुम्बिनी प्रदेश सरकार, मुख्यमन्त्री तथा मन्त्रीपरिषदको कार्यालय राप्ती गाउँपालिका वडा नं.३, दाढ

ATM स्टेशनहरू

सिटी अफिस विराटनगर	विराटमोड शाखा	सिटी अफिस धरान	इटहरी शाखा
ईलाम शाखा	तेह्रथुम शाखा	फिदिम शाखा	धुलावारी शाखा
दमक शाखा	काँडभिट्टा शाखा	ताप्लेजुङ शाखा	भुम्का शाखा
पाखिवास शाखा	विराटचोक शाखा	भद्रपुर शाखा	रंगेली शाखा
न्युट्रि फुड फयाक्ट्री, दुहबी	दुहबी शाखा	भोजपुर शाखा	बुधवारे शाखा
गौरदह शाखा	रवि शाखा	ओखलढुङ्गा शाखा	सल्लेरी शाखा
बसन्तपुर शाखा	धनकुटा शाखा	प्रादेशिक कार्यालय, विराटनगर	मंगलबारे शाखा
गाईघाट शाखा	सिटी अफिस वीरांगन	लाहान शाखा	कन्चनपुर शाखा
मिचैया शाखा	फतेपुर शाखा	सिटी अफिस जनकपुर	रामजानकी शाखा
गौशाला शाखा	वरहथवा शाखा	सिराहा शाखा	गौर शाखा
बर्दिवास शाखा	मलंगवा शाखा	आदर्शनगर शाखा	हरिवन शाखा
चन्द्रनिगाहापुर शाखा	राजविराज शाखा	कलैया शाखा	माटिहानी शाखा
सबैला शाखा	गोदार शाखा	निजगढ शाखा	काठमाडौं वैकिङ्ग 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
कुपण्डोल शाखा	पाटन औद्योगिक क्षेत्र	कान्तिपथ शाखा	पद्ममकन्या 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
विशुली शाखा	पनौती शाखा	चरिकोट शाखा	सिटी अफिस नारायणगढ
सिटी अफिस हेटोडा	रत्ननगर शाखा	पर्सांबजार शाखा	दुयौली शाखा
सानो पोखरा शाखा	धादिङबेसी शाखा	रामपुर शाखा	धुन्चे शाखा
काँडागारी शाखा	थानकोट शाखा	सिंगटी शाखा	भक्तपुर खेल शाखा
कलंकी शाखा	हातीगाउँडा शाखा	कपन शाखा	खोपासी शाखा
रानीबन शाखा	पाँचखाल शाखा	आयुर्वेद चिकित्सालय, नरदेवी	दुर्घाटी 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, पूर्वीचोक, पोखरा	बसन्धारा चोक, लेकसाइड पोखरा
हल्लनचोक, पोखरा	हेम्जा शाखा	स्याङ्जा शाखा	म्यारदी बेनी शाखा
बागलुङ शाखा	कुश्मा शाखा	बगर शाखा	दमौली शाखा
सुन्दरबजार शाखा	वालिङ्ग शाखा	ताल्चोक शाखा	बुर्तिवाङ्ग शाखा
विरैटा शाखा	जोमसोम शाखा	खेरेनीटार शाखा	हरियाचारा एक्सटेन्सन काउण्टर, गलकोट, वागलुङ्ग

बैंशीशहर शाखा	जौवारी शाखा	चोरमारा शाखा	चामे मनाङ शाखा
दुईपिल्ले शाखा	कावासोती शाखा	अमरसिंह चौक शाखा	सिटी अफिस खस्यौली
सिटी अफिस नेपालगञ्ज	दाङ शाखा	मिशन हास्पिटल, पाल्पा	पाल्पा शाखा
कान्ति विद्यालय, बुटवल	सिद्धार्थनगर शाखा	राजापुर शाखा	धम्कोजी शाखा
किम्बशन हास्पिटल, मणिग्राम	चन्द्रौटा शाखा	सल्यान शाखा	कृष्णनगर शाखा
तुल्सीपुर शाखा	छहरा शाखा	ठाकुरद्वारा शाखा	मुर्मिया शाखा
लमही शाखा	तम्घास शाखा	बाणगांगा शाखा	सानोश्री शाखा
गुलरिया शाखा	रोल्पा शाखा	प्युठान शाखा	ठुटे पिपल शाखा
विजुवार शाखा	भिड्ग्री शाखा	सन्धिखर्क शाखा	वार्माटक्सार शाखा
बुटवल बहुमुखी क्याम्पस, बुटवल	सिसहनिया शाखा	रुकुम शाखा	दैलेख शाखा
जुम्ला शाखा	वीरेन्द्रनगर शाखा	रुकुमकोट शाखा	चौरजहारी शाखा
डडेल्हुरा शाखा	जाजरकोट शाखा	धनगढी शाखा	टिकापुर शाखा
महेन्द्रनगर शाखा	सुदारपश्चिम विश्वविद्यालय, महेन्द्रनगर	लम्की शाखा	झलारी शाखा
गोकुलेश्वर शाखा	साँफेबगर शाखा	अत्तरिया शाखा	खाँदवारी शाखा
सैनिक शाखा	बत्तीसपुतली शाखा	थानकोट शाखा	गोलबजार शाखा
महेन्द्रनगर धनुषा शाखा	खुमलटार शाखा	हाँकिमचोक शाखा	गोंगबु शाखा
चित्ताड शाखा	कौशलटार शाखा	दुवाकोट शाखा	दुमे शाखा
मोदी शाखा	सुन्तलेटार शाखा	स्याडजा शाखा	अरुङ्खोला शाखा
गलकोट शाखा	पोखरा एर्यपोट, पोखरा	मध्यपश्चिम विश्वविद्यालय वीरेन्द्रनगर	सुखेत शाखा
दिक्षितेल शाखा	उर्लाबारी शाखा	सुरुगा शाखा	गौरीगंज शाखा
टीकिसिनवारी शाखा	बजारअड्डा शाखा	धरान महेन्द्रनगर क्याम्पस, धरान	इनरुव शाखा
चौराहा शाखा	घर्तिर्गाउँ शाखा	मणिग्राम शाखा	श्रीपुर शाखा
बायलबास शाखा	कठारिया शाखा	कैलाली क्याम्पस, धनगढी	जोगबुढा शाखा
धनगढी चौराहा शाखा	महाकाली अस्पताल, महेन्द्रनगर	शान्तीपुर शाखा	डोल्पा शाखा
पालुङ शाखा	आठराई शाखा	हेटौडा औद्योगिक क्षेत्र शाखा	

संस्थागत सामाजिक उत्तरदायित्व



पद्धिल्ला साधारण सभा तस्विरहरू





Notes:

Notes:

उच्च व्यवस्थापन



तिलक राज पाण्डेय
(प्रमुख कार्यकारी अधिकृत)



होम बहादुर खड्का
(नायब प्रमुख कार्यकारी अधिकृत)



विश्वराज बराल
(सहायक प्रमुख कार्यकारी अधिकृत)



प्रकाश कुमार अधिकारी
(सहायक प्रमुख कार्यकारी अधिकृत)



प्रतिभा डंगोल
(सहायक प्रमुख कार्यकारी अधिकृत)



दीपेन्द्रराज काफ्ले
(सहायक प्रमुख कार्यकारी अधिकृत)

मुख्य प्रबन्धक



प्रदीप कुमार पाठक
मुख्य प्रबन्धक



लेखनाथ भुसाल
मुख्य प्रबन्धक



पासाङ दोर्जी शेर्पा
मुख्य प्रबन्धक



शिवराम मिश्र
मुख्य प्रबन्धक



शान्तबहादुर शाह
मुख्य प्रबन्धक



प्रविण कुमार घिमिरे
मुख्य प्रबन्धक



सुर्य प्रकाश भट्ट
मुख्य प्रबन्धक



हिरज राई
मुख्य प्रबन्धक



सविता पराजुली
मुख्य प्रबन्धक



सुशिल कुमार नेपाल
मुख्य प्रबन्धक



किरण जंग कार्की
मुख्य प्रबन्धक



प्रतिमा श्रेष्ठ
मुख्य प्रबन्धक



विनय केशरी पौड्याल
मुख्य प्रबन्धक



निर्भलकृष्ण पाउडेल
मुख्य प्रबन्धक



अर्जुन बहादुर कडेल
मुख्य प्रबन्धक



निलुजा श्रेष्ठ
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कल्पना ढाकाल
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