

नेपालको पहिलो बैंक

नेपाल राष्ट्र बैंकबाट 'क' वर्गको इजाजतपत्र प्राप्त संस्था



नेपाल बैंक लिमिटेड
NEPAL BANK LIMITED



आर्थिक वर्ष २०७५/०७६

“Pioneer Bank with Customer Service Excellence”

सञ्चालक समिति



वासुदेव अधिकारी

अध्यक्ष

(नेपाल सरकारको तर्फबाट)



दीपेन्द्र विक्रम थापा

स्वतन्त्र सञ्चालक



गंगा प्रसाद जवाली

सदस्य

(नेपाल सरकारको तर्फबाट)



डा. सावित्री रजित श्रेष्ठ

सदस्य

(नेपाल सरकारको तर्फबाट)



तुल्सी राम सेदाई

सदस्य

(नेपाल सरकारको तर्फबाट)



केशव प्रसाद मण्डारी

कम्पनी सचिव



नेपाल बैंक लिमिटेड
NEPAL BANK LIMITED

नेपाल राष्ट्र बैंकबाट कर्मका उजाजितपत्र प्राप्त संस्था

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नेबैलि सेवाग्राही कर्जा (NBL SEWAGRAHI LOAN)

NBL

बैंकसँग ब्यावसायिक कारोबार गरिरहेका संस्थाहरूमा कार्यरत कर्मचारीहरूले संस्थाको सिफारिसको आधारमा पाउने

NBL

बिना धितो कर्जा

NBL

कर्जा रकम अधिकतम रु. १५ लाख

NBL

प्रस्ताव आएको ३ कार्यदिन भित्रमा निर्णय*

थप

जानकारीको लागि नजिकको नेपाल बैंकको शाखा कार्यालयहरूमा सम्पर्क गर्न सकिने छ।

नेपाल बैंक लिमिटेड

का.म.न.पा. वडा नं. २२, धर्मपथ, काठमाडौं

६० औं साधारण सभा सम्बन्धी सूचना

यस बैंकको सञ्चालक समितिको मिति २०७६/८/२९ गते आइतबार बसेको सत्ताइसौं बैठकको निर्णयानुसार देहायका विषयहरूमा छलफल तथा निर्णय गर्नको लागि निम्न मिति, स्थान र समयमा बैंकको ६० औं वार्षिक साधारण सभा बस्ने भएको हुँदा सम्पूर्ण शेयरधनी महानुभावहरूको उपस्थितिका लागि अनुरोध गर्दै यो सूचना प्रकाशित गरिएको छ।

१. साधारण सभा हुने मिति, स्थान र समय :

मिति : २०७६ पौष २५ गते शुक्रबार
स्थान : नेपाल ए.पि.एफ क्लब, हलचोक, काठमाडौं
समय : बिहान ११:०० बजे

२. छलफलका विषयहरू :

क. सामान्य प्रस्तावहरू :

१. आ.व. २०७५/७६ को सञ्चालक समितिको वार्षिक प्रतिवेदन छलफल गरी पारित गर्ने।
२. लेखापरीक्षकको प्रतिवेदन सहितको २०७६ आषाढ मसान्तको वासलात, सोही मितिमा समाप्त आ.व. २०७५/७६ को नाफा/नोक्सान हिसाब तथा नगद प्रवाह विवरण र सोही अवधिको वित्तीय विवरणसँग सम्बन्धित अनुसूचीहरू छलफल गरी पारित गर्ने।
३. सञ्चालक समितिबाट प्रस्तावित हालको चुक्ता पूँजीको १० प्रतिशतका दरले हुन आउने रु.९८,११,१४,८००/- (अक्षरूपी अन्ठानबन्ने करोड एघार लाख चौध हजार आठ सय) नगद लाभांश (लाभांश कर समेत) वितरण गर्न स्वीकृती प्रदान गर्ने।
४. कम्पनी ऐन, २०६३ को दफा १११ अनुसार आ.व. २०७६/७७ को लागि लेखापरीक्षक नियुक्त गर्ने र निजको पारिश्रमिक निर्धारण गर्ने।

ख. विशेष प्रस्तावहरू :

१. बैंकको अधिकृत पूँजी रु.१० अर्बबाट वृद्धि गरी रु.१५ अर्ब कायम गर्ने र सोही बमोजिम प्रबन्धपत्रको सम्बन्धित दफामा संशोधन गर्ने।
२. सञ्चालक समितिबाट प्रस्तावित हालको चुक्ता पूँजीको १५ प्रतिशतका दरले हुन आउने रु.१,४७,१६,७२,२००/- (अक्षरूपी एक अर्ब सत्तालिस करोड सोह्र लाख बहत्तर हजार दुई सय) बोनश शेयर वितरण गर्न स्वीकृती प्रदान गर्ने र बोनश शेयर वितरणबाट बैंकको साविक जारी तथा चुक्ता पूँजीमा वृद्धि गरी रु.११,२८,२८,२०,२००/- (अक्षरूपी एघार अर्ब अठ्ठाइस करोड अठ्ठाइस लाख बीस हजार दुई सय) कायम गर्ने र सोही बमोजिम प्रबन्धपत्र तथा नियमावलीको सम्बन्धित दफामा संशोधन गर्ने।
३. सञ्चालकको बैठक भत्ता लगायतका सुविधामा वृद्धि गर्न नियमावलीको नियम २९ (१) को (ख), (ग) र (घ) मा संशोधन गर्ने।
४. बैंकको प्रबन्धपत्र/नियमावलीको प्रस्तावित संशोधनमा नियमनकारी निकायहरूबाट कुनै फेरबदलको सुभाव प्राप्त भएमा सो बमोजिम आवश्यक फेरबदल गर्न सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने।

सञ्चालक समितिको आज्ञाले
केशव प्रसाद भण्डारी
कम्पनी सचिव

साधारण सभा सम्बन्धी सामान्य जानकारी

१. साधारण सभा प्रयोजनको निमित्त मिति २०७६/९/१३ गते शेयरधनी दर्ता पुस्तिका बन्द (Book Close) गरिनेछ। नेपाल स्टक एक्चेन्ज लिमिटेडमा मिति २०७६/९/१० गतेसम्म कारोवार भई नियमानुसार शेयर नामसारी भएका शेयरधनीहरू मात्र साधारण सभामा भाग लिन तथा आर्थिक वर्ष २०७५/७६ को बोनस शेयर तथा नगद लाभांश पाउन योग्य हुने छन्।
२. सभामा भागलिन इच्छुक शेयरधनी महानुभावहरूले शेयर प्रमाणपत्र वा हितग्राही (DMAT) खाता खोलिएको प्रमाण तथा परिचय खुल्ने कुनै प्रमाण (जस्तै नागरिकताको प्रमाणपत्र वा अन्य कुनै फोटो सहितको परिचयपत्र) अनिवार्य रूपमा साथमा लिई आउनु हुन अनुरोध छ।
३. सभामा भाग लिन प्रत्येक शेयरधनी महानुभावहरूले सभा स्थलमा रहेको हाजिरी पुस्तिकामा दस्तखत गर्नु पर्नेछ। हाजिरी पुस्तिका विहान ९.३० बजे देखि खुल्ला रहनेछ।
४. सभामा भाग लिनको लागि आफ्नो प्रतिनिधि (प्रोक्सी) नियुक्त गर्न चाहने शेयरधनीहरूले आफ्नो सम्पूर्ण शेयरको एउटै प्रतिनिधि हुने गरी प्रचलित कम्पनी कानूनले तोकेको ढाँचामा प्रतिनिधिपत्र (प्रोक्सी) फारम भरी सभा शुरु हुनुभन्दा कम्तीमा ७२ घण्टा अगाडि अर्थात् मिति २०७६/९/२२ का दिन विहान ११ बजेभित्र बैंकको शेयर रजिष्ट्रारको कार्यालय श्री सिभिल क्यापिटल मार्केट लिमिटेड, सिटिसी मल, सुन्धारा काठमाडौंमा दर्ता गरिसक्नु पर्नेछ। बैंकका शेयरधनीहरूलाई मात्र प्रोक्सी नियुक्त गर्न सकिनेछ। एकभन्दा बढी व्यक्तिलाई शेयर विभाजन गरी वा अन्य कुनै किसिमबाट छुट्टयाएर दिइएको प्रोक्सी बदर हुनेछ।
५. सभामा भाग लिनको लागि प्रतिनिधि (प्रोक्सी) नियुक्त गरिसकेपछि प्रतिनिधि फेरवदल गर्न चाहेमा यस अघि दिएको प्रतिनिधि (प्रोक्सी) बदर गरी यो प्रतिनिधि (प्रोक्सी) लाई मान्यता दिइयोस् भन्ने छुट्टै पत्र सहित प्रोक्सी फारम सभा शुरु हुनुभन्दा कम्तीमा ४८ घण्टा अगाडी अर्थात् मिति २०७६/९/२३ का दिन विहान ११ बजेभित्र कम्पनीको शेयर रजिष्ट्रारको कार्यालय सिभिल क्यापिटल मार्केट लिमिटेड, सिटिसी मल, सुन्धारा काठमाडौंमा प्राप्त हुने गरी दर्ता गराएको अवस्थामा अघिल्लो प्रतिनिधिलाई स्वतः बदर भएको मानी पछिल्लो प्रतिनिधि (प्रोक्सी) लाई मान्यता दिइनेछ।
६. प्रतिनिधि नियुक्त गरिसकेको शेयरधनी आफैँ सभामा उपस्थित भई हाजिरी पुस्तिकामा दस्तखत गरेमा निजले दिएको प्रतिनिधि (प्रोक्सी) स्वतः बदर हुनेछ।
७. संयुक्त रूपमा शेयर ग्रहण गर्ने शेयरधनीहरूको हकमा शेयर लगत किताबमा पहिले नाम उल्लेख भएको व्यक्ति वा सर्वसम्मत नियुक्त प्रतिनिधिले मात्र सभामा भाग लिन पाउने छन्।
८. नाबालक तथा मानसिक सन्तुलन ठीक नरहेको शेयरधनीको तर्फबाट शेयर लगत दर्ता किताबमा संरक्षकको रूपमा नाम दर्ता भएको व्यक्तिले सभामा भाग लिन तथा प्रतिनिधि नियुक्त गर्न सक्ने छन्।
९. संगठित संस्थाका शेयरधनी भएमा त्यस्तो संगठित संस्थाको तर्फबाट बैंकको साधारण सभामा उपस्थित हुनको लागि मनोनित व्यक्तिले शेयरधनी संस्थाको आधिकारिक पत्रका साथ प्रोक्सी फारममा संस्थाको छाप र आधिकारिक व्यक्तिको दस्तखत भएको कागजात पेश गर्नु पर्नेछ।
१०. दफा ४ र ५ मा उल्लिखित दिन कुनै सार्वजनिक विदा पर्न गएमा पनि सो दफाहरूमा उल्लिखित प्रयोजनको निमित्त कार्यालय कक्ष खुल्ला रहनेछ।
११. शेयरधनी महानुभावहरूको जानकारीका लागि बैंकको संक्षिप्त आर्थिक विवरण यसै सूचना साथ प्रकाशित गरिएको छ।
१२. साधारण सभा सम्बन्धमा थप जानकारी आवश्यक परेमा कार्यालय समयभित्र बैंकको केन्द्रिय कार्यालय, सञ्चालक समिति सचिवालयमा सम्पर्क राख्न समेत अनुरोध गरिन्छ।

प्रतिनिधि (प्रोक्सी) फाराम

श्री सञ्चालक समिति
नेपाल बैंक लिमिटेड
धर्मपथ, काठमाडौं ।

विषय: प्रतिनिधि नियुक्त गरेको बारे ।

महाशय,

जिल्ला.....न.पा./गा.पा.वडा नं.....बस्ने म/हामी.....
ले त्यस बैंकको शेयरधनीको हैसियतले मिति २०७६ साल पौष २५ गते शुक्रबारका दिन हुने ६० औं साधारण सभामा म/हामी
स्वयं उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकोले उक्त सभामा मेरो/हाम्रो तर्फबाट भाग लिनका लागि
जिल्ला.....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:

प्रवेशपत्र

शेयरधनीको नाम..... शेयरधनी नं./हितग्राही नं..... शेयर
संख्या..... शेयरधनीको दस्तखत.....

नेपाल बैंक लिमिटेडको मिति २०७६ साल पौष २५ गते शुक्रबारका दिन हुने ६० औं साधारण सभामा उपस्थित हुन जारी गरिएको
प्रवेश पत्र ।

.....
कम्पनी सचिव

द्रष्टव्य:

- शेयरधनी आफैले खाली ठाउँहरूमा विवरण भर्नु हुन अनुरोध छ ।
- सभाकक्षमा प्रवेश गर्न यो प्रवेश पत्र अनिवार्य लिई आउनु हुन अनुरोध छ ।



अध्यक्षको मन्तव्य

आदरणीय शेयरधनी महानुभावहरु,

नेपाल र नेपाली जनताको गौरवको रूपमा रहेको नेपालको पहिलो बैंक नेपाल बैंक लिमिटेडको ६० औं वार्षिक साधारण सभामा उपस्थित सम्पूर्ण आदरणीय शेयरधनी महानुभावहरु तथा उपस्थित अतिथि महानुभावहरुमा सञ्चालक समितिका साथै मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत गर्दछु।

यस बैंकको सञ्चालक समितिमा हाल म समेत पाँच जना सञ्चालक रहेका छौं। गत वर्षको साधारण सभामा भएको सर्वसाधारण शेयरधनीको तर्फबाट प्रतिनिधित्व गर्ने सञ्चालकको निर्वाचन प्रकृयाका विरुद्ध उच्च अदालत पाटनमा परेको रिटका कारण सर्वसाधारण शेयरधनीको तर्फबाट प्रतिनिधित्व गर्ने सञ्चालकको पद पूर्ति हुन नसकेको र सम्मानित अदालतको फैसला प्राप्त भए पछि फैसला बमोजिम रिक्त सञ्चालकको पद पूर्ति गर्ने प्रकृया अगाडि बढाइने व्यहोरा समेत जानकारी गराउन चाहन्छु।

तत्कालिन समयमा भएको कमी कमजोरी तथा वेथितिका कारण यस बैंकको पूँजीकोष नकारात्मक हुन गई विगत २ दशक भन्दा बढी समयदेखि लगानीकर्ता महानुभावहरुलाई कुनै प्रतिफल दिन नसकिरहेकोमा पछिल्ला आर्थिक वर्षहरुमा बैंकले आफ्नो वित्तीय अवस्था तथा परिसूचकहरुमा उल्लेखनीय सुधार ल्याउन सफल भई गत आर्थिक वर्ष २०७५/७६ को वित्तीय विवरण अनुसारको शेयर प्रिमियमबाट हालको चुक्ता पूँजी रु.९,८१,११,४८,०००/- को १५(पन्ध्र) प्रतिशत बोनस शेयर र वितरण योग्य मुनाफाबाट १० (दश) प्रतिशत नगद लाभांश (लाभांश कर समेत गरी) वितरण गर्ने स्वीकृतिका लागि यस गरिमामय सभा समक्ष प्रस्ताव गर्न पाउँदा हर्षित भएको छु।

यस बैंकको आर्थिक वर्ष २०७५/७६ वित्तीय विवरण अनुसार कुल शेयरहोल्डर इक्विटीमा रु २९ अर्ब २८ करोड र पूँजी पर्याप्तताको अनुपात १६.८० प्रतिशत रहेको छ। चालु आर्थिक वर्षको प्रथम त्रयमासमा कुल शेयरहोल्डर इक्विटी रु.२९ अर्ब ४९ करोड, पूँजी पर्याप्तता अनुपात १८.०१ प्रतिशत, निक्षेप रु.१ खर्ब १६ अर्ब ८० करोड तथा कर्जा रु.९६ अर्ब ९५ करोड रहेको छ। उक्त अवधिमा रु.५८ करोडको हाराहारीमा खुद मुनाफा आर्जन गरेको तथा खराब कर्जा अनुपात २.७५ प्रतिशत रहेको छ। साथै, बैंकका अन्य सबै वित्तीय परिसूचकहरु समेत सन्तोषजनक रहेका छन्।

बैंकले हाल प्रधान कार्यालय, ७ वटा प्रादेशिक कार्यालय, १७५ वटा शाखा र २५ वटा एक्सटेन्सन काउण्टर मार्फत बैंकिङ सेवाहरु उपलब्ध गराउँदै आएको छ। पहिले विभिन्न कारणले बन्द भएका शाखाहरु क्रमशः पुनर्स्थापना र व्यवसायिक रूपमा सम्भाव्य रहेका स्थानहरुमा आफ्नो बैंकिङ सेवाहरुको सञ्जाल फैलाउने क्रममा छौं। बैंकमा हाल Purnori Centralized Core Banking System (CBS) मार्फत सम्पूर्ण शाखा कार्यालयहरुको एकीकृत कारोबार भइरहेको र प्रविधिमा आधारित सबै खालका सेवाहरु ग्राहक समक्ष प्रदान भइरहेको छ।

पछिल्ला वर्षहरुमा देशले हासिल गरिरहेको सकारात्मक आर्थिक वृद्धि र वाञ्छित सीमाभित्र रहेको मुद्रास्फितिले अर्थतन्त्रमा उत्साहको सञ्चार भएको छ। कृषि र पर्यटन क्षेत्रमा लगानी बढ्दो क्रममा रहेको छ। उर्जाको उपलब्धतामा सुधार भएको छ। भौतिक पूर्वाधारको विकास र विस्तारले तीव्रता पाएको छ। लगानीको वातावरणमा देखिएको सकारात्मक प्रभावले बैंकको व्यवसाय विस्तारमा समेत सकारात्मक प्रभाव देखिने नै छ।

आगामी वर्षहरुमा बैंकका सामु सञ्चालन लागत घटाई कर्मचारीको उत्पादकत्व वृद्धि गर्ने, बजार विस्तार गर्ने, ग्राहकवर्गलाई नविनतम सेवा सुविधा प्रदान गर्ने, सूचना प्रविधि तथा डिजिटाइजेशनको उपभोग बढाउँदै लैजाने, प्रभावकारी जोखिम व्यवस्थापन गर्ने, सुशासन तथा स्वअनुशासन सहितको नैतिक बैंकिङ गर्ने, मौजुदा सम्पत्तिको प्रतिफलयुक्त व्यवस्थापन गर्ने, कर्मचारीको सीप अभिवृद्धि गर्दै योग्य र इमानदार कर्मचारीहरुलाई संस्थामा थमौती गर्ने लगायतका चुनौतीहरु रहेका छन्।

देशको बैंकिङ इतिहासको आधार स्तम्भको रूपमा रहेको यस बैंकले विभिन्न उतारचढावपूर्ण अवस्था व्यहोर्दै हाल आएर प्रतिस्पर्धी बैंकिङ परिवेशमा आफूलाई सबल र सक्षम रूपमा प्रस्तुत गर्न सकेको छ। बैंकलाई यो स्थितिसम्म पुऱ्याउन अनवरत साथ र सहयोग प्रदान गर्ने शेयरधनी महानुभावहरु, ग्राहक महानुभावहरु, नियमनकारी निकाय, ट्रेड युनियनहरु तथा बैंकका कर्मचारी लगायत सम्पूर्णमा धन्यवाद ज्ञापन गर्दछु।

श्री वासुदेव अधिकारी

अध्यक्ष

२०७६/०९/२५



नेपाल बैंक लिमिटेडको ६० औं वार्षिक साधारण सभामा प्रस्तुत सञ्चालक समितिको वार्षिक प्रतिवेदन आर्थिक वर्ष २०७५/७६

आदरणीय शेयरधनी महानुभावहरु,

नेपाल बैंक लिमिटेडको ६० औं वार्षिक साधारण सभामा उपस्थित सम्पूर्ण शेयरधनी महानुभावहरुलाई पुनः हार्दिक स्वागत गर्दै २०७६ आषाढ मसान्तको वासलात, आर्थिक वर्ष २०७५/७६ को नाफा नोक्सान हिसाब, नगद प्रवाह विवरण सहितको वार्षिक प्रतिवेदन, सो उपर लेखापरीक्षकको मन्तव्य स्वीकृतिको लागि यस सभा समक्ष प्रस्तुत गर्ने अनुमति चाहन्छु।

१. देशको आर्थिक तथा बैकिङ्ग परिसूचकहरु :

नेपाल राष्ट्र बैंकद्वारा प्रकाशित देशको वर्तमान आर्थिक तथा वित्तीय स्थितिसँग सम्बन्धित आर्थिक वर्ष २०७५/७६ को वार्षिक तथ्याङ्कमा आधारित विवरणहरु निम्न बमोजिम रहेको छ।

क. आर्थिक वृद्धिदर :

आर्थिक वर्ष २०७४/७५ मा ६.७ प्रतिशतले वृद्धि भएको अर्थतन्त्रको वृद्धिदर २०७५/७६ मा ७.१ प्रतिशत भएको अनुमान केन्द्रीय तथ्याङ्क विभागले गरेको छ। आर्थिक वर्ष २०७५/७६ मा कृषि, उद्योग र सेवा क्षेत्रको वृद्धिदर ५.० प्रतिशत, ८.२ प्रतिशत र ७.३ प्रतिशत रहेको अनुमान छ।

ख. मुद्रास्फिति :

अघिल्लो आर्थिक वर्षमा ४.२ प्रतिशत रहेको उपभोक्ता मुद्रास्फिति आर्थिक वर्ष २०७५/७६ को वार्षिक औषत ४.६ रहेको छ।

ग. वैदेशिक व्यापार :

आर्थिक वर्ष २०७५/७६ मा कुल वस्तु निर्यात १९.४ प्रतिशतले वृद्धि भई रु.९७ अर्ब ११ करोड पुगेको छ। अघिल्लो वर्ष यस्तो निर्यात ११.४ प्रतिशतले वृद्धि भएको थियो। गन्तव्यका आधारमा भारततर्फ ३४.३ प्रतिशत र अन्य मुलुकतर्फ ०.२ प्रतिशतले वृद्धि भएको निर्यात चीनतर्फ १३.५ प्रतिशतले ह्रास आएको छ।

आर्थिक वर्ष २०७५/७६ मा कुल वस्तु आयात १३.९ प्रतिशतले बढेर रु.१४१८ अर्ब ५४ करोड पुगेको छ। अघिल्लो वर्ष यस्तो आयात २५.८ प्रतिशतले बढेको थियो। वस्तु आयात गरिने मुलुकका आधारमा भारतबाट १२.८ प्रतिशत, चीनबाट २८.५ प्रतिशत र अन्य मुलुकबाट ८.९ प्रतिशतले बढेको छ।

घ. चालु खाता एवं शोधनान्तर स्थिति :

अघिल्लो आर्थिक वर्ष रु.२४७ अर्ब ५७ करोडले घाटामा रहेको चालु खाता आर्थिक वर्ष २०७५/७६ मा रु.२६५ अर्ब ३७ करोडले घाटामा रहेको छ। आर्थिक वर्ष २०७४/७५ मा रु.९६ करोडले बचतमा रहेको शोधनान्तर स्थिति २०७५/७६ मा रु.६७ अर्ब ४० करोडले घाटामा रहेको छ।

ङ. विदेशी विनिमय सञ्चिति :

कुल विदेशी विनिमय सञ्चिति २०७५ आषाढ मसान्तमा रु.११०२ अर्ब ५९ करोड रहेकोमा २०७६ आषाढ मसान्तमा रु.१०३८ अर्ब ९२ करोड रहेको छ। आर्थिक वर्ष २०७५/७६ को आयातलाई आधार मान्दा बैकिङ्ग क्षेत्रसँग रहेको विदेशी विनिमय सञ्चितिले ८.९ महिनाको वस्तु आयात र ७.८ महिनाको वस्तु तथा सेवा आयात धान्न पर्याप्त रहने देखिन्छ।

च. निक्षेप संकलन :

समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरुको निक्षेप १८ प्रतिशतले बढेको छ। अघिल्लो वर्ष यस्तो निक्षेप १९.२ प्रतिशतले बढेको थियो। २०७६ आषाढमा बैंक तथा वित्तीय संस्थाहरुको कुल निक्षेपमा चल्ती, बचत र मुद्दतीको अंश क्रमशः ९.७ प्रतिशत, ३२.८ प्रतिशत र ४६.३ प्रतिशत रहेको छ।

छ. कर्जा प्रवाह :

समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरुबाट निजी क्षेत्रमा प्रवाहित कर्जा १९.४ प्रतिशतले बढेको छ। अघिल्लो वर्ष यस्तो कर्जा २२.५ प्रतिशतले बढेको थियो। आर्थिक वर्ष २०७५/७६ मा बैंक तथा वित्तीय संस्थाहरुको कृषि क्षेत्रतर्फको कर्जा ४२.५ प्रतिशतले, औद्योगिक उत्पादक क्षेत्रतर्फको कर्जा २०.३ प्रतिशतले, निर्माण क्षेत्रतर्फको कर्जा २२.२ प्रतिशतले, यातायात सञ्चार तथा सार्वजनिक सेवा क्षेत्रतर्फको कर्जा ३२.८ प्रतिशतले, थोक तथा खुद्रा व्यापार क्षेत्रतर्फको कर्जा १५.७ प्रतिशतले र सेवा उद्योग क्षेत्रतर्फको कर्जा २४.३ प्रतिशतले बढेको छ।

ज. वित्तीय पहुँच :

२०७६ आषाढसम्म कुल ७५३ स्थानीय तहमध्ये ७३५ तहमा वाणिज्य बैंकहरुका शाखा विस्तार भएको छ। बैंक तथा वित्तीय संस्थाहरुको कुल शाखा संख्या २०७५ आषाढ मसान्तमा ६६५१ रहेकोमा २०७६ आषाढ मसान्तमा ८६८६ पुगेको छ।

नेपाल राष्ट्र बैंकको पछिल्लो अध्ययन अनुसार २०७६ असोजसम्ममा देशका ७३९ स्थानीय तहहरुमा वाणिज्य बैंकको शाखा विस्तार भइसकेको, कम्तीमा ६०.९ प्रतिशत जनसंख्यामा बैंकिङ्ग पहुँच पुगेको तथा २०७६ साउनसम्म बैंक तथा वित्तीय संस्थाहरुको कुल शाखा संख्या ८८०५ रहेको छ।

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

संघियताको कार्यान्वयनसँगै देशमा राजनीतिक स्थायित्व कायम भएकोले लगानीको वातावरणमा देखिँदै आएको सकारात्मक प्रभाव, उर्जाको भरपर्दो तथा निरन्तर उपलब्धता, स्थानीय तहमा विकासका गतिविधिमा भएको वृद्धि लगायतका कारणबाट पछिल्ला वर्षहरुमा देशले सकारात्मक आर्थिक वृद्धि हासिल गर्न सकेको छ। जनसांख्यिक लाभांश, भूकम्पपछिको तीव्र पुननिर्माण, वाञ्छित सीमाभित्र रहेको मुद्रास्फिति तथा पर्यटन आगमनमा भएको सापेक्षिक वृद्धिले समष्टिगत आर्थिक परिदृश्यहरु सकारात्मक रहन पुगेको हो। यसबाट सिर्जना हुन सक्ने लगानी तथा व्यवसाय विस्तारका अवसरहरुबाट बैंकलाई लाभ प्राप्त हुने नै छ।

विश्व व्यापारमा चीन र अमेरिका बीच उत्पन्न तनाव, चीनको अर्थतन्त्र विस्तारमा आएको संकुचन, युरोपियन युनियनबाट बेलायतको बहिर्गमनका कारण समग्र विश्व अर्थतन्त्र प्रभावित हुने देखिएको छ। विदेशी विनिमयदरमा परिवर्तन आई नेपाली मुद्राको मूल्यमा हुने परिवर्तन, विप्रेषण आप्रवाहमा हुने परिवर्तन, वैदेशिक लगानीमा हुने सम्भावित बढोत्तरी लगायतले देशको समष्टिगत वित्तीय परिसूचकमा प्रभाव पर्ने देखिन्छ। साथै, पछिल्ला दिनमा भारतिय अर्थतन्त्रमा देखिएको संकुचनले समेत देशको आर्थिक गतिविधिमा प्रत्यक्ष अप्रत्यक्ष रूपमा प्रभाव पर्ने देखिन्छ।

३. बैंकको विगत वर्षको कारोवारको सिंहावलोकन :

आर्थिक वर्ष २०७५/७६ को वित्तीय विवरणहरु नेपाल वित्तीय विवरण प्रतिवेदनमान (NFRS) अनुरूप तयार पारिएको छ। समीक्षा वर्ष र अघिल्लो आर्थिक वर्षको वित्तीय स्थितिको तुलनात्मक विवरण देहाय बमोजिम रहेको छ।

(रकम रु. लाखमा)

वासलात	आ.व. २०७५/७६	आ.व. २०७४/७५	परिवर्तन
शेयर पूँजी	९८,१११	८०,४२७	२१.९९%
जगेडा तथा कोषहरु	१,३३,११७	१,५२,३३७	-१२.६२%
कर्जा	९,७६,५७८	७,९६,३२५	२२.६४%
निक्षेप	११,८२,७५३	९,९८,३१४	१८.४८%
लगानी	१,६४,२५७	१,६२,४७८	१.१०%
नाफा नोक्सान हिसाब	आ.व. २०७५/७६	आ.व. २०७४/७५	परिवर्तन
खुद व्याज आमदानी	६१,८९५	६३,८७७	-३.१०%
कुल सञ्चालन आमदानी	७७,३६७	७५,२०२	२.८८%
सञ्चालन मुनाफा	४५,१००	४८,४८८	-६.९९%

खुद मुनाफा	२५,९६७	३२,१५७	-१९.२५%
अनुपातहरू	आ.व. २०७५/७६	आ.व. २०७४/७५	परिवर्तन
पूँजीकोष	१६.८०%	११.२७%	५.५३%
निष्कृत्य कर्जा	२.६४%	३.३७%	-०.७३%

आर्थिक वर्ष २०७५/७६ मा FPO बाँडफाँड भएसँगै बैंकको चुक्ता पूँजी रु.१ अर्ब ७६ करोड ८५ लाखले वृद्धि भई रु.९ अर्ब ८१ करोड ११ लाख रहेको छ भने शेयर प्रिमियम रु.३ अर्ब १८ करोड ३ लाखले वृद्धि भई रु.३ अर्ब २६ करोड २८ लाख रहेको छ । यस आ.व. मा Actuarial Loss कम भएकोले नेपाल राष्ट्र बैंकको निर्देशन बमोजिम रु. १ अर्ब २८ करोड नियमनकारी कोष (Regulatory Reserve) बाट सञ्चित मुनाफामा सारिएको कारण सञ्चित मुनाफा बढेको छ भने जगेडा तथा कोषमा ह्रास आएको छ । समीक्षा वर्षमा निक्षेप १८.४८ प्रतिशतले, कर्जा २२.६४ प्रतिशतले र लगानी १.१० प्रतिशतले वृद्धि भएको छ । पूँजीकोषको अनुपात कूल जोखिम भारित सम्पत्तिको ५.५३ प्रतिशतले बढेर १६.८० प्रतिशत पुगेको छ भने निष्कृत्य कर्जा ३.३७ प्रतिशतबाट ०.७३ प्रतिशतले घटेर २.६४ प्रतिशत रहेको छ ।

गत आर्थिक वर्षको तुलनामा यस आर्थिक वर्षमा व्याज आमदानी जम्मा १२.४२ प्रतिशतले वृद्धि भएकोमा व्याज खर्च भने ४७.३१ प्रतिशतले बढेको कारण खुद व्याज आमदानीमा ३.१० प्रतिशतले ह्रास आएको छ । कूल सञ्चालन आमदानी २.८८ प्रतिशतले वृद्धि भएको छ । त्यसै गरी सञ्चालन मुनाफा गत आर्थिक वर्षमा रु.४ अर्ब ८४ करोड ८८ लाख रहेकोमा यस आर्थिक वर्षमा रु. ४ अर्ब ५१ करोड भएको छ । आयकर अघिको नाफा गत आर्थिक वर्षको तुलनामा ६.९९ प्रतिशतले घटेको छ । बैंकले गत आर्थिक वर्षमा रु.३ अर्ब २१ करोड ५७ लाख खुद मुनाफा गरेकोमा यस आर्थिक वर्षमा रु.२ अर्ब ५९ करोड ६७ लाख खुद मुनाफा कमाएको छ । विशेष गरी स्थगन कर खर्चमा भएको वृद्धिका कारणबाट समेत खुद मुनाफामा ह्रास देखिएको हो ।

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

२०७६ आश्विन मसान्तसम्म बैंकको कूल निक्षेप रु.१ खर्ब १६ अर्ब ८० करोड, कूल कर्जा सापट करिव रु.९६ अर्ब ९५ करोड र लगानी रु.१६ अर्ब २५ करोड रहेको छ । बैंकको जगेडा तथा कोषमा रु.१३ अर्ब २५ करोड रहेको छ । त्यसै गरी बैंकले उक्त अवधिमा रु.५८ करोड १८ लाख खुद मुनाफा आर्जन गरेको छ ।

नेपाल राष्ट्र बैंकले तोकेको स्प्रेड दर कायम गर्दै बैंकले निक्षेपमा प्रतिस्पर्धी व्याजदर प्रदान गरिएबाट व्याज खर्चमा वृद्धि भई बैंकको खुद आमदानीमा ह्रास हुन गएकोले मुनाफा समेतमा असर परेको देखिन्छ । त्यसै गरी आर्थिक वर्ष २०७६/७७ को प्रथम त्रयमासमा पूँजीकोष अनुपात १८.०१ प्रतिशत र निष्कृत्य कर्जा अनुपात २.७५ प्रतिशत रहेको छ ।

२०७६ आश्विन मसान्तसम्ममा बैंकको प्रमुख वित्तीय फलक निम्न तालिकामा प्रस्तुत गरिएको छ ।

विवरण	रकम (रु. लाखमा)
शेयर पूँजी	९८,१११
जगेडा तथा कोषहरू	१,३२,५४९
निक्षेप दायित्व	११,६८,०५४
लगानी	१६२,५७५
कर्जा सापट	९,६९,४५९
खुद व्याज आमदानी	१३,२८३
सञ्चालन मुनाफा	६,१०५
बोनस तथा कर पछिको खुद मुनाफा	५,८१८
निष्कृत्य कर्जा (प्रतिशत)	२.७५
पूँजीकोष अनुपात (प्रतिशत)	१८.०१

बैंकले व्यवसाय विस्तार गरी खुद मुनाफा वृद्धि गर्नुपर्ने अवस्थालाई मध्यनजर गर्दै बैंकसँग रहेको लगानीयोग्य रकम परिचालन र कर्जामा विस्तार गर्नुपर्ने देखिन्छ। साथै, बैंकले गैह्रकोषिय कारोबारलाई विस्तार गरी गैह्र व्याज आम्दानीलाई समेत बढाउने पर्ने देखिएको छ।

५. बैंकको भावी योजनाहरु :

- यस बैंकको भावी योजनाहरु देहाय बमोजिम रहेका छन्।
- क. निक्षेप वृद्धि तथा विस्तारलाई प्राथमिकतामा राख्दै आर्थिक वर्ष २०७६/७७ लाई निक्षेप प्रवर्द्धन वर्षका रूपमा लिई निक्षेप वृद्धिका विभिन्न उपायहरु अवलम्बन गर्ने।
 - ख. राष्ट्रिय प्राथमिकताप्राप्त क्षेत्रमा कर्जा विस्तार गर्दै समग्र कर्जाको आकार तथा गुणस्तर अभिवृद्धि गर्ने।
 - ग. बैंकले हाल प्रयोगमा ल्याइरहेको Pumori IV CBS Software लाई प्रतिस्थापन गरी नयाँ Web Based Core Banking Solution खरिदको कार्य अगाडि बढाउने।
 - घ. बैंकको Brand Image प्रवर्द्धनका लागि विभिन्न उपायहरु अवलम्बन गर्ने।
 - ङ. प्रविधिसँग आवद्ध बैंकिङ्ग सेवाहरुको विकास र विस्तारमा जोड दिने।
 - च. कर्मचारीहरुको ज्ञान, सीप र कार्यकुशलतामा वृद्धि गर्नका लागि नियमित क्षमता अभिवृद्धि सम्बन्धी तालिम सञ्चालन गर्ने।
 - छ. बैंकको समग्र अवस्था, व्यवसायिक स्थिति, कर्मचारी संख्या एवं बैंकिङ्ग पद्धतिमा देखिएका परिवर्तनलाई ध्यान दिई बैंकको सांगठनिक संरचना तथा कार्य पद्धतिलाई थप प्रभावकारी बनाउन Organization & Management Survey गर्ने।
 - ज. गैह्र कोषिय कर्जा सुविधा विस्तार गरी Off Balance Sheet को आकार बढाउन विशेष उपाय अवलम्बन गर्ने।
 - झ. ट्रेजरी फण्डको प्रभावकारी व्यवस्थापन तथा परिचालन गरी बैंकको नाफा अभिवृद्धिमा टेवा पुऱ्याउन विभिन्न उपायहरु अवलम्बन गर्दै लगिने।
 - ञ. आन्तरिक नियन्त्रण प्रणालीसँग सम्बन्धित विभिन्न नीति, निर्देशिका एवं कार्यविधिहरुको निर्माण/संशोधन गर्दै संस्थागत सुशासनलाई सबलिङ्गण गर्दै लैजाने।
 - ट. बैंकिङ्ग व्यवसायमा प्रविधिको बढ्दो प्रयोगबाट सिर्जना हुने जोखिमलाई प्रभावकारी रूपले व्यवस्थापन गर्न विभिन्न उपायहरु अवलम्बन गर्दै लाने।
 - ठ. देशका सबै जिल्लाहरुमा व्यवसायिक सम्भाव्यताको आधारमा बैंकको उपस्थिति रहने गरी शाखा सञ्जाल विस्तार गर्ने कार्यलाई प्राथमिकता दिइने।
 - ड. गैह्र व्याज आम्दानीमा वृद्धि गर्नका लागि विभिन्न उपायहरु अपनाइने।
 - ढ. बैंकको नाममा रहेको बैंकिङ्ग सम्पत्ति व्यवस्थापन गर्ने कार्य प्रभावकारी बनाउँदै लैजाने।

६. कम्पनीको औद्योगिक तथा व्यवसायिक सम्बन्ध :

बैंकले आफूसँग सम्बद्ध सबै सरोकारवालाहरूसँग व्यवसायिक र सौहार्दपूर्ण सम्बन्ध कायम गर्दै आएको छ। यसलाई निरन्तरता दिई व्यवसायिक सम्बन्ध थप सुदृढ पार्ने विश्वासका साथ काम गरिरहेका छौं।

७. सञ्चालक समितिमा भएको हेरफेर र त्यसको कारण :

यस बैंकको सञ्चालक समितिमा हाल अध्यक्ष र चार सदस्यहरु रहेका छन्। नेपाल सरकार, अर्थ मन्त्रालयको तर्फबाट सञ्चालक समितिमा प्रतिनिधित्व गर्ने श्री हरिशरण पुडासैनीको स्थानमा उक्त मन्त्रालयकै सहसचिव श्री तुलसीराम सेढाई मनोनयन भई आउनुभएको साथै डा. सावित्री रञ्जित श्रेष्ठ सञ्चालक समिति सदस्यको रिक्त स्थानमा नेपाल सरकार अर्थ मन्त्रालयबाट नियुक्त भई आउनु भएको छ। यस्तै, सञ्चालक समितिमा रिक्त रहेको स्वतन्त्र सञ्चालक पदमा श्री दीपेन्द्र विक्रम थापा नियुक्त हुनु भएको जानकारी गराउँदै सञ्चालक समितिका अन्य सदस्यहरु यथावत रहेको जानकारी गराउँदछौं। सञ्चालक समितिमा रही योगदान दिनुहुने सञ्चालक सदस्यहरु श्री हरिशरण पुडासैनी, डा. उमाकान्त सिलवाल र श्री भरत राज वस्तीलाई उहाँहरुले सञ्चालक समितिमा रहेर पुऱ्याउनु भएको योगदानका लागि हार्दिक धन्यवाद दिन चाहन्छौं।

८. कारोबारलाई असर पार्ने मुख्य कुराहरु :

- बैंकको कारोबारलाई असर गर्ने मुख्य कुराहरु तल उल्लेख गरिए अनुसार रहेका छन् :
- क. देशको आर्थिक वृद्धिदर तथा आर्थिक प्रणालीमा देखापर्ने असर।

- ख. आधार व्याजदरमा हुने वृद्धि र त्यसबाट पर्ने प्रभाव ।
- ग. कर्जाको माग अनुरूप निक्षेप वृद्धि हुन नसकेको अवस्थामा लगानी योग्य रकममा हुन सक्ने अभाव ।
- घ. बैंकिङ्ग क्षेत्रमा बढ्दो प्रतिस्पर्धाका कारण मुनाफामा पर्न सक्ने चाप ।
- ङ. उत्पादनमुलक, रोजगारीमुलक तथा निर्यातमुखी क्षेत्रमा लगानी गर्ने राज्यको नीति ।
- च. निर्माण सँग सम्बन्धित उद्योगहरूमा हाल देखिएको शिथिलता ।
- छ. कर्मचारीको दक्षता, क्षमता र सीप अभिवृद्धि गर्दै बैंकको व्यवसाय वृद्धिमा तादात्म्यता कायम गर्ने कार्ययोजना ।
- ज. सूचना प्रविधि तथा डिजिटाइजेशनको उपभोग बढेसँगै देखिएका जोखिमहरूको व्यवस्थापन ।
- झ. नेपाल सरकार तथा नेपाल राष्ट्र बैंकबाट गरिने नीतिगत सुधारबाट बैंकिङ्ग क्षेत्रमा हुनसक्ने असर ।
- ञ. सम्पत्ति शुद्धिकरणसँग सम्बन्धित राष्ट्रिय तथा अन्तर्राष्ट्रिय नियम, कानून र अभ्यासहरूको परिपालना ।

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

बैंकको लेखापरीक्षण प्रतिवेदनमा बैंकको अन्तर शाखा हिसाब मिलानको अवस्था, सरकारी कारोबारको हकमा Confirmation नलिएको, हिसाब मिलान नभएका र पहिचान हुन नसकेका हिसाब, स्थिर सम्पत्तिहरूको भौतिक परीक्षण र ह्रासकट्टी लगायतका कैफियतहरू उल्लेख गरिएको छ ।

बैंकको अन्तर शाखा हिसाब राफसाफ (Inter Bank Reconciliation) गर्न कार्य दल (Task Force) गठन गरी छिम्ल्ने प्रयास जारी रहेको जानकारी गराउँदछौं । उक्त हिसाब यथासिद्ध राफसाफ गर्न र सो को जानकारी त्रैमासिक रुपमा सञ्चालक समिति समक्ष पेश गर्न व्यवस्थापनलाई निर्देशन दिइसकिएको व्यहोरा समेत जानकारी गराउँदछौं ।

बैंकले सरकारी कारोबारको शोधभर्ना नेपाल राष्ट्र बैंकबाट नियमित रुपमा प्राप्त गरिरहेको व्यहोरा जानकारी गराउँदै विगतमा हिसाब मिलान हुन बाँकी रहेको रकम फर्छ्यौट गर्न महालेखा नियन्त्रकको कार्यालय र नेपाल राष्ट्र बैंकसँग समन्वय गरी सोधभर्ना हुन बाँकी रकमलाई निश्चित सीमाभित्र ल्याइने व्यहोरा समेत जानकारी गराउँदछौं ।

हिसाब मिलान नभएका र पहिचान हुन नसकेका हिसाब मिलान गर्ने तर्फ आवश्यक प्रकृया अगाडि बढाइने प्रतिवद्धता व्यक्त गर्दछौं ।

स्थिर सम्पत्तिहरूको भौतिक परीक्षणका सम्बन्धमा ने.बैं.लि. कार्य सञ्चालन निर्देशिका र लेखा निर्देशिकामा भएको व्यवस्था बमोजिम म्यानुयल पद्धतिमा परीक्षण गरी अभिलेख राख्दै आइएकोमा हाल सो को लागि Assets Management Software कार्यान्वयनमा ल्याई Barcode पद्धतिबाट सम्पत्तिको Tagging र अभिलेख राख्ने व्यवस्था भइरहेको जानकारी गराउँदछौं । साथै, आगामी आर्थिक वर्षमा ह्रास कट्टी NAS 16 मा व्यवस्था भए बमोजिम कार्यान्वयन गरिने व्यहोरा समेत जानकारी गराउँदछौं ।

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

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

बैंकले बैंकिङ्ग कारोबारका क्रममा आउन सक्ने विभिन्न प्रकारका जोखिमहरूको नियन्त्रणका लागि आन्तरिक नियन्त्रण प्रणालीलाई थप मजबुत बनाउँदै लैजाने नीति लिएको छ । प्रचलित कानून तथा केन्द्रीय बैंकको नीति, निर्देशनको परिधिभित्र रही बैंकिङ्ग कारोबार सञ्चालन गर्नका लागि सबै क्षेत्रमा आवश्यक नीति, नियम तथा निर्देशिकाहरू बनाई कार्यान्वयनमा लैजाने क्रममा तथा विद्यमान नीति, नियम तथा निर्देशिकाहरूको सबलिकरण गर्दै लिएको छ ।

बैंकका विभिन्न शाखा तथा कार्यालयहरूले गरिरहेको काम कारवाहीका क्रममा बैंकको नीति, नियम तथा निर्देशिका अनुसार भए/नभएको यकिन गर्ने जिम्मेवारी निरीक्षण तथा आन्तरिक लेखापरीक्षण विभागको रहेको छ । लेखापरीक्षण समितिको मातहत रहने यस विभागले बैंकको हरेक शाखाको कम्तिमा पनि वर्षको एक पटक आन्तरिक लेखापरीक्षण गर्ने नीति लिएको छ ।

११. बैंकिङ सञ्जाल विस्तार :

बैंकले प्रधान कार्यालय, सातै प्रदेशमा प्रादेशिक कार्यालय सहित हाल ६३ वटा जिल्लाका १७५ शाखा कार्यालय, २५ वटा एक्सटेन्सन काउन्टर तथा ११३ वटा ATM मार्फत बैंकिङ सेवा उपलब्ध गराउँदै आएको छ। आर्थिक वर्ष २०७५/७६ मा २४ शाखा विस्तार गरिएकोमा चालु आर्थिक वर्षमा २५ नयाँ शाखा विस्तार तथा ५ शाखा पुनः स्थापना गर्ने बैंकको योजना रहेकोमा २०७६ कार्तिक मसान्तसम्म १२ वटा शाखा सञ्चालनमा आइसकेको व्यहोरा जानकारी गराउँदछौं। देशका सबै जिल्लाहरूमा व्यवसायिक सम्भाव्यताको आधारमा बैंकको उपस्थिति रहने गरी नयाँ स्थापना र विगतमा बैंकका शाखा रहेका स्थानहरूमा शाखा पुनः स्थापना गर्ने कार्य सँगसँगै अघि बढाइने छ। यस्तै, ग्राहकको आवश्यकताको आधारमा एक्सटेन्सन काउन्टर, ATM तथा POS सेवा विस्तार गर्दै लगिनेछ।

१२. सूचना प्रविधि :

सूचना प्रविधिलाई प्रभावकारी बनाई प्रविधिमा आधारित आधुनिक सेवा सुविधा प्रदान गर्न बैंक प्रतिबद्ध रहेको र सो क्रममा बैंकले Mobile Banking, e-banking, Chip Based VISA Card, POS, VISA Travel Card, QR Code मार्फत Merchant Payment लगायतका सेवाहरू प्रदान गरिरहेको छ। System Security का लागि Security Incident and Event Management (SIEM) Solution लागू गरिसकिएको छ। बैंकको कार्ड सेवालाई प्रभावकारी बनाउँदै लैजानका लागि VISA Contactless कार्डको शुरुवात अन्तिम चरणमा पुगेको छ। बैंकको Website लाई ग्राहक मैत्री बनाउने सिलसिलामा Live Chatbot System निकट भविष्यमा लागू गर्ने बैंकको योजना रहेको छ। साथै, हाल प्रयोगमा ल्याइरहेको Pumori IV CBS Software का कमी कमजोरीलाई सम्बोधन गर्न सक्ने बैंकको वर्तमान र भावी व्यवसायसँग सामन्जस्य हुने खालको प्रभावकारी, सुरक्षित एवम वृहत दायरायुक्त नयाँ Web Based Core Banking Solution खरिदको कार्य अगाडि बढाइने छ। सूचना प्रविधिसँग सम्बन्धित जोखिम आउन नदिन, आउन सक्ने सम्भावित जोखिम न्युनिकरणका लागि बैंकले विशेष सजगता अपनाउँदै आएको छ र जोखिम न्युनिकरणसँग सम्बन्धित उपकरणहरू थप व्यवस्था गर्दै लगिने छ।

१३. ग्राहक सम्बन्ध सुधार :

ग्राहकहरूसँग सुमधुर सम्बन्ध कायम राख्दै बैकबाट प्रदान गरिने सबै प्रकारका सेवाहरूलाई प्रतिस्पर्धी र गुणस्तरीय बनाउँदै छिटो, छरितो बैंकिङ सेवा प्रदान गर्न बैंक सदैव कटिबद्ध रहेको छ। बैंकले सबै शाखाहरूमा रहेको ग्राहक सेवा कक्षलाई थप आकर्षक र ग्राहकमैत्री बनाउँदै ल्याएको, कर्मचारीहरूलाई ग्राहकमैत्री तालिम प्रदान गर्ने गरिएको, प्रविधिमा आधारित ग्राहक सेवामा जोड दिन थालिएको र अलगगै gunaso@nepalbank.com.np इमेल मार्फत ग्राहकहरूको गुनासो तथा समस्या समाधान गर्ने गरिएको छ। विगत वर्षदेखि ग्राहकको चाप बढी हुने शाखाहरूमा हालसम्म ८० वटा Queue Management System जडान गरी सरल र सहज ढंगले ग्राहक सेवालाई व्यवस्थित गरिएको र ग्राहकहरूको आवत जावत बढी हुने शाखाहरूमा थप Queue Management System विस्तार गर्दै लगिने छ।

१४. नेपाल सरकारको नीतिसँग तादतम्य :

यस बैंकका विभिन्न शाखाहरूले सरकारी कारोबार, राजश्व संकलन, सामाजिक सुरक्षा भत्ता वितरण, भूकम्प पीडित जनतालाई अनुदान वितरण लगायतका कार्यहरू गर्दै आइरहेका छन्। कृषि तथा पशुपन्छीजन्य क्षेत्रको व्यवसाय प्रवर्द्धन गर्न, शिक्षित बेरोजगार युवाहरूलाई मुलुकभित्र रोजगारीका अवसरहरू सिर्जना गर्न, विदेशबाट फर्केका युवाहरूलाई स्वरोजगार बनाउन, महिला उद्यमशीलताको विकास गर्न, दलित समुदायको परम्परागत सीप र पेशालाई आधुनिकीकरण गर्दै उद्यमशीलता विकास गर्न, आर्थिक रुपमा विपन्न, सीमान्तकृत समुदाय तथा लक्षित वर्गका विद्यार्थीहरूलाई उच्च र प्राविधिक तथा व्यवसायिक शिक्षा अध्ययनको लागि शैक्षिक ऋण उपलब्ध गराउन, लघु बीमा प्रिमियममा अनुदान दिन तथा भूकम्प पीडितहरूको निजी आवास निर्माण गर्नका लागि नेपाल सरकारबाट जारी भएको सहूलियतपूर्ण कर्जाका लागि ब्याज अनुदान सम्बन्धी एकीकृत कार्यविधि, २०७५ बमोजिम बैंकले उक्त क्षेत्रहरूमा ऋण प्रवाह गरिरहेको छ।

यस्तै, संघीय सरकारको एक वर्षभित्र सबै नेपालीको बैंकमा खाता खोल्ने अभियानमा बैंकले सक्रिय रुपमा सहभागिता जनाउने क्रममा समृद्ध नेपाल अभियान वचत खाता शुरुवात गरी विगतमा कुनै पनि बैंकमा खाता नभएका नेपाली जनताले यस बैंकमा खाता खोलेमा बैंकको तर्फबाट रु.१००/- जम्मा गरिदिने व्यवस्था गरिएको छ। यस व्यवस्था अनुसार २०७६ आषाढ मसान्तसम्म २५,५१४ वटा ग्राहकको खाता खोल्नसकिएको छ।

१५. कर्जा लगानी तथा व्यवस्थापन :

कर्जा लगानी बैंकको प्रमुख व्यवसायिक कार्य भएकोले यस बैंकले कर्जाको गुणस्तर कायम हुने गरी विशेष सतर्कता अपनाई नेपाल राष्ट्र बैंकको नीति निर्देशनको सिमाभित्र रहेर उत्पादनशिल क्षेत्र कर्जा, जलविद्युत कर्जा, कृषि कर्जा, विपन्न बर्ग कर्जा, सहूलियतपूर्ण कर्जा र उपभोक्ता कर्जाहरू प्रवाह र विस्तार गर्दै आएको छ । २०७६ आषाढ मसान्तसम्म बैंकले आफ्नो कुल कर्जाको ११.११ प्रतिशत जलविद्युत क्षेत्र, ४.९२ प्रतिशत पर्यटन क्षेत्र, १०.०१ प्रतिशत कृषि क्षेत्र तथा ९.४८ प्रतिशत विपन्न बर्ग क्षेत्र अन्तर्गत लगानी गरेको जानकारी गराउँदछौं ।

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

१६. जोखिम व्यवस्थापन :

बैंकिङ व्यवसाय जोखिमयुक्त व्यवसाय भएकोले कर्जा कारोबार, बजार तथा सञ्चालनमा आउनसक्ने जोखिमको न्यूनीकरणका लागि नेपाल राष्ट्र बैंकको निर्देशन बमोजिम सञ्चालक सदस्य संयोजक र जोखिम व्यवस्थापन विभागका विभागीय प्रमुख सदस्य सचिव रहने गरी जोखिम व्यवस्थापन समिति रहेको छ । उक्त समितिले विद्यमान बजारको वस्तुस्थितिको आधारमा बैंकको जोखिमको अवस्थाको अध्ययन तथा मूल्याङ्कन गरी आवश्यक सुझाव सहित सञ्चालक समितिमा प्रतिवेदन पेश गर्ने गर्दछ । जोखिम व्यवस्थापनलाई थप प्रभावकारी बनाउन नेपाल राष्ट्र बैंकको निर्देशन र राष्ट्रिय तथा अन्तर्राष्ट्रिय अभ्यास अनुरूप हुने गरी एकीकृत जोखिम व्यवस्थापन नीति, २०१९ स्वीकृत गरी कार्यान्वयनमा ल्याइएको छ । बैंकले Financial Sector Stability Programme (FSSP) अन्तर्गत Pricewaterhouse Coopers Private Limited (PWC India) को सहयोगमा बैंकिङ जोखिम र ICAAP सँग सम्बन्धित फ्रेमवर्क/नीति/निर्देशिकामा आवश्यक सुधार र परिमार्जन गर्ने कार्य गरिरहेको छ ।

१७. सम्पत्ति शुद्धिकरण निवारण :

नेपाल राष्ट्र बैंकको एकिकृत निर्देशन २०७६ अनुसार सञ्चालक समितिले सञ्चालक सदस्यको संयोजकत्वमा सम्पत्ति शुद्धिकरण निवारण (मनि लाउन्डरिङ्ग) निवारण ऐन, २०६४ मा व्यवस्था भए बमोजिम नियुक्त भएको कार्यान्वयन अधिकारी सदस्य सचिव रहने सम्पत्ति शुद्धिकरण निवारण सम्बन्धी समिति गठन गरेको छ । उक्त समितिले बैंकको समग्र अनुपालनाको विश्लेषण गर्ने, बैंकमा रहेका सम्पूर्ण ग्राहकहरूको सूचना अद्यावधिक गर्ने, कारोबारका क्रममा देखिएका अनुपालनासँग सम्बन्धित कमी कमजोरीहरूको नियमित अनुगमन गर्नुका साथै AML/CFT अनुपालनामा सम्बन्धी प्रतिवेदन सञ्चालक समिति समक्ष पेश गर्ने गर्दछ ।

सम्पत्ति शुद्धिकरणलाई थप प्रभावकारी बनाउन नेपाल राष्ट्र बैंकको निर्देशन, प्रचलित राष्ट्रिय तथा अन्तर्राष्ट्रिय प्रावधान अनुरूप समयानुकूल बनाउनका लागि NBL AML/CFT/KYC Policy, 2019 र NBL AML/CFT/KYC Procedure, 2019 स्वीकृत गरी कार्यान्वयनमा ल्याइएको छ ।

१८. मानव संशाधन :

बैंकमा विभिन्न तह/पदमा २०७६ आषाढ मसान्तमा कुल २३१७ कर्मचारीहरू कार्यरत रहेको जस मध्ये ३५ प्रतिशत महिला र ६५ प्रतिशत पुरुष कर्मचारीहरू रहेका छन् । बैंकमा आवश्यक सुरक्षक र सरसफाई सम्बन्धी कार्य आउटसोर्सिङ्गबाट गर्ने नीति अनुरूप सोही बमोजिम गर्न आरम्भ गरिसकिएको छ । व्यवसायिक सम्भाव्यताको आधारमा स्थापना र पुनः स्थापना गरिने शाखाको कर्मचारी आवश्यकता, अवकाशका कारणबाट रिक्त हुने कर्मचारी संख्या र व्यवसाय विस्तारका लागि आवश्यक जनशक्ति भर्ना गर्न प्रत्येक वर्ष पदपूर्ति योजना तयार गरी कार्यान्वयन गर्ने गरिएको छ ।

बैंकलाई प्रतिस्पर्धी बनाई सेवा प्रवाहको गुणस्तरमा अभिवृद्धि गर्दै बैंकको व्यवसाय विस्तार र प्रगतिमा मानव संशाधनको महत्वपूर्ण भूमिका रहने तथ्यलाई मध्यनजर गर्दै दक्ष तथा प्राविधिकरूपमा सक्षम (Technology Friendly) मानव संशाधन तयार गर्नु अत्यावश्यक भएकोले कर्मचारीहरूको क्षमता विकासको लागि उपयुक्त वातावरण सृजना गरी उनीहरूको इमान्दारी, दक्षता, सिर्जनशिलतालाई प्रबर्द्धन गर्न बैंक प्रयत्नशील छ । यही अनुरूप कर्मचारीहरूको कार्य कुशलता तथा व्यवस्थापकिय सीप

अभिवृद्धि गर्न समय समयमा स्वदेशी तथा विदेशी तालिम दिँदै आइएको छ । आर्थिक वर्ष २०७५/७६ मा कर्मचारीहरूलाई विभिन्न स्वदेशी तालिमको अलावा १४ वटा विदेशी तालिममा ७७ जना कर्मचारीहरूलाई सहभागी गराइएको छ ।

यस बैंकको सांगठनिक संरचनामा समय सापेक्ष सुधार गर्दै संगठनलाई सुदृढ, सक्षम र चुस्त बनाउन आवश्यक पर्ने नीति, रणनीति, योजना तर्जुमा गर्न, कर्मचारीहरूमा भएको सीप एवं ज्ञानको स्तरवृद्धि गर्दै उत्पादकत्व वृद्धि गर्न तथा ग्राहकहरूलाई प्रदान गरिने सेवाको गुणस्तर अभिवृद्धि गर्न चाल्नुपर्ने कदम लगायतका विषयहरूमा संगठन तथा व्यवस्थापन सर्वेक्षण (O & M Survey) गर्नका निमित्त एक समिति गठन गरिएको साथै, यस सर्वेक्षणबाट प्राप्त राय तथा सुझाव बमोजिम कर्मचारी भर्ना, सरुवा, वृत्तिविकास, उत्तराधिकारी विकास तथा अवकाश नीति निर्माण गरी समग्र संगठनको उत्पादकत्व बढाउन तर्फ विशेष ध्यान दिनेछौं ।

१९. संस्थागत सामाजिक उत्तरदायित्व :

संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत मुनाफाको एक प्रतिशत रकम खर्च गर्नुपर्ने व्यवस्थाको प्रभावकारी पालनाका लागि बैंकले संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी नीति निर्माण गरी कार्यान्वयनमा ल्याएको छ । बैंकले आर्थिक वर्ष २०७५/७६ मा संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत शिक्षा क्षेत्रमा रु. ५८ लाख १० हजार, स्वास्थ्य तथा सरसफाइको क्षेत्रमा रु. २ लाख ७३ हजार, वित्तीय साक्षरताको क्षेत्रमा रु. २९ लाख ५० हजार, सांस्कृतिक सम्पदाको क्षेत्रमा रु. ५ लाख ४९ हजार र महिला सशक्तिकरण तथा सीप विकासको क्षेत्रमा रु. ७५ हजार प्रदान गरेको छ । आगामी दिनहरूमा नेपाल राष्ट्र बैंकको निर्देशनको सीमाभित्र रही प्रादेशिक आधारमा कार्ययोजना तयार गरी संस्थागत सामाजिक उत्तरदायित्व बहन गर्ने तर्फ आवश्यक प्रकृया अगाडि बढाइने छ ।

२०. संस्थागत सुशासन तथा अनुपालना :

बैंकमा संस्थागत सुशासन कायम राख्न सञ्चालक समिति र बैंक व्यवस्थापन प्रतिबद्ध रहेको छ । बैंकले संस्थागत सुशासन सम्बन्धी केन्द्रीय बैंकबाट जारी गरिएका मार्गदर्शनहरूको पूर्ण परिपालना गरिआएको छ । सञ्चालक समिति कार्य सञ्चालन कार्यविधि तथा सञ्चालक समिति आचारसंहिता जारी गरिएको छ । सञ्चालक समितिका सदस्यहरू तथा कर्मचारीहरूले नेपाल राष्ट्र बैंकबाट तोकिएको आचरण सम्बन्धी व्यवस्थाहरूको पूर्ण परिपालना गरेका छन् । बैंकमा कार्यरत कर्मचारीहरूले अनुशासन उल्लङ्घन गरेको पाइएमा कर्मचारी सेवा विनियमावली अन्तर्गत रही कारवाही गर्ने गरिएको छ ।

नेपाल राष्ट्र बैंकको निर्देशन बमोजिम गठन गरिएको सुशासन इकाईले संस्थागत सुशासनको क्षेत्रमा बैंकमा भए गरेका काम कारवाहीहरूको मासिक रूपमा अनुगमन गर्ने तथा बैंकको सेवा प्रवाहका क्रममा सेवाग्राहीहरूबाट प्राप्त गुनासोको सुनुवाई गर्ने लगायतका कार्यहरू गरिरहेको छ ।

विस्तारित बैंकिङ्ग व्यवसाय र आर्थिक गतिविधिहरूको आधारमा आन्तरिक नियन्त्रण प्रणाली लगायत अन्य पक्षहरूको कार्यान्वयनलाई समय सापेक्ष ढंगले सुदृढ बनाउँदै लगेको छ । बैंकको आन्तरिक कार्य व्यवस्थालाई व्यवस्थित गर्न, संस्थागत सुशासन कायम गर्न र नियन्त्रण प्रणालीलाई प्रभावकारी बनाउनुका साथै निर्णय प्रकृत्यामा व्यवसायिक, सहभागितामुलक, पारदर्शी एवं नतिजामुखी बनाउन सञ्चालक समितिको मातहत देहाय बमोजिम समिति गठन गरी कार्य व्यवस्थित गरिएको छ ।

(१) लेखापरीक्षण समिति		
श्री गंगा प्रसाद ज्ञवाली, सञ्चालक		संयोजक
विभागीय प्रमुख, निरीक्षण तथा आ.ले.प. विभाग		सदस्य सचिव
(२) कर्मचारी सेवा सुविधा समिति		
श्री दीपेन्द्र विक्रम थापा, सञ्चालक		संयोजक
प्रमुख कार्यकारी अधिकृत		सदस्य
विभागीय प्रमुख केन्द्रीय लेखा विभाग		सदस्य
विभागीय प्रमुख, मानवश्रोत व्यवस्थापन विभाग		सदस्य सचिव
(३) जोखिम व्यवस्थापन समिति		
डा. सावित्री रञ्जित श्रेष्ठ, सञ्चालक		संयोजक

श्री गंगा प्रसाद ज्ञवाली, सञ्चालक	पदेन सदस्य
विभागीय प्रमुख, अपरेशन विभाग	सदस्य
विभागीय प्रमुख, जोखिम व्यवस्थापन विभाग	सदस्य सचिव

(४) सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति	
श्री तुल्सीराम सेठाई, सञ्चालक	संयोजक
विभागीय प्रमुख, जोखिम व्यवस्थापन विभाग	सदस्य
कार्यान्वयन अधिकारी	सदस्य सचिव

२१. गत वर्ष साधारण सभाको सुभावाव कार्यान्वयन :

गत वर्षको ५९ औं वार्षिक साधारण सभामा सहभागी शेयरधनी महानुभावहरूले बैंकलाई अझ बढी प्रतिस्पर्धी बनाउनका लागि दिनु भएका विभिन्न सल्लाह, सुभावावहरूलाई क्रमशः कार्यान्वयन गर्दै लगिने प्रतिवद्धता व्यक्त गर्दछौं। यसै सिलसिलामा बैंकको प्रशासनिक खर्च कम गर्न विभिन्न उपायहरू अवलम्बन गर्ने तर्फ निरन्तर लागि रहेको जानकारी गराउँदछौं। बैंकमा कार्यरत कर्मचारीहरूको कार्य क्षमता तथा सीप विकास अभिवृद्धि गर्दै प्रति कर्मचारी उत्पादकत्व बढाउने दिशामा विशेष ध्यान दिँदै विभिन्न स्वदेशी तथा विदेशी तालिममा कर्मचारीहरूलाई सहभागी गराइएको व्यहोरा जानकारी गराउन चाहन्छौं।

बैंकको लगानी विविधिकरण गर्दै आम्दानी वृद्धि गर्ने तर्फ सञ्चालक समिति र बैंक व्यवस्थापनले कार्य गरिरहेको विश्वास यस सभा समक्ष दिलाउन चाहन्छौं। गत आर्थिक वर्षको तुलनामा यस आर्थिक वर्षमा व्याज आम्दानी जम्मा १२.४२ प्रतिशतले वृद्धि भएकोमा व्याज खर्च भने ४७.३१ प्रतिशतले बढेको कारण खुद व्याज आम्दानीमा ३.१० प्रतिशतले ह्रास आएको जानकारी गराउँदै विद्यमान नियमनको अधिनमा रही बैंकको आम्दानी वृद्धि गर्ने तर्फ सदैव तत्पर रहने प्रतिवद्धता व्यक्त गर्दछौं।

साधारण सभा निर्धारित समयभित्र सम्पन्न गर्न शेयरधनी महानुभावहरूले दिनुभएको सुभावाव अनुरूप यस वर्षको वार्षिक साधारण सभा समयमा नै गर्न सफल भएका छौं। आगामी दिनमा लेखापरीक्षण प्रतिवेदन यथासक्य चाँडो तयार गरी साधारण सभा अझ अगाडि गर्न हर सम्भव प्रयास गरिने विश्वास दिलाउन चाहन्छौं।

२२. व्यवस्थापनमा भएको हेरफेर :

मिति २०७५ चैत्र १२ गतेबाट कायम मुकायम प्रमुख कार्यकारी अधिकृतको जिम्मेवारीमा रहनुभएका श्री कृष्णबहादुर अधिकारीले खुला प्रतिस्पर्धाबाट छनोट भई मिति २०७६ आश्विन १५ गतेबाट प्रमुख कार्यकारी अधिकृत पदको कार्यभार सम्हाल्नु भएको छ। सो कारणबाट रिक्त हुन गएको नायब प्रमुख कार्यकारी अधिकृतको पदको जिम्मेवारी सहायक प्रमुख कार्यकारी अधिकृत श्री समता पन्तलाई प्रदान गरिएको छ।

२३. लेखापरीक्षकको नियुक्ति :

नेपाल सरकारको ५१ प्रतिशत शेयर स्वामित्व रहेको हुनाले महालेखा परीक्षकको कार्यालयको परामर्श लिनु पर्ने प्रावधान रहे अनुरूप उक्त कार्यालयसँग लेखापरीक्षक नियुक्तिका लागि परामर्श माग गर्दा सो कार्यालयको मिति २०७६/९/७ को पत्र बमोजिम तीनजना सि.ए. श्री मुरलीधर तिवारी, श्री युद्धराज वली र श्री ज्ञानेन्द्र सुवेदीलाई लेखापरीक्षक नियुक्ति गर्न परामर्श प्राप्त भएको हुँदा सञ्चालक समितिको निर्णय बमोजिम आ.व. २०७६/७७ को लेखापरीक्षण गर्न समान पारिश्रमिक पाउने गरी प्रत्येकलाई रु.६,२५,०००/- (भ्याट बाहेक) का दरले तीन जनाको जम्मा रु.१८,७५,०००/- (भ्याट बाहेक) भुक्तानी दिने गरी नियुक्ति गर्न सभा समक्ष प्रस्ताव गरिएको छ।

धन्यवाद ज्ञापन

अन्त्यमा, नेपाल बैंक लिमिटेड प्रति विश्वास राख्नु हुने आदरणीय शेयरधनी महानुभावहरू, ग्राहक महानुभावहरू, बैंकको हित तथा प्रगतिको लागि मार्ग निर्देशन दिने नेपाल सरकार, अर्थ मन्त्रालय, नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, महालेखापरिक्षकको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल धितोपत्र विनिमय बजार लिमिटेड लगायतका अन्य सम्पूर्ण नियमनकारी निकायहरू, बैंकका ट्रेड युनियनहरू, बैंकको विकासमा अनवरत परिश्रम गर्ने बैंकका सम्पूर्ण कर्मचारीहरू, सञ्चार



जगत र प्रत्यक्ष वा परोक्ष रूपमा नेपाल बैंकसँग हित गाँसिएका संघ संस्था तथा सरोकारवालाहरूलाई हार्दिक धन्यवाद ज्ञापन गर्दछौं । आगामी दिनहरूमा पनि यहाँहरूबाट अमूल्य सुझाव, सहयोग र साथ पाउने अपेक्षा राख्दै अझ बढी प्रभावकारी, गुणस्तरीय, आधुनिक प्रविधिमैत्री तथा विश्वसनीय बैंकिङ्ग सेवा प्रदान गर्दै जाने प्रतिबद्धता व्यक्त गर्दछु ।

धन्यवाद ।

सञ्चालक समितिको तर्फबाट,

वासुदेव अधिकारी

अध्यक्ष

मिति: २०७६ साल पौष २५ गते

कम्पनी ऐन, २०६३ को दफा १०८ अनुसारको अतिरिक्त विवरण

१. विगत बर्षको कारोबारको सिंहावलोकन :
सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।
२. राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कम्पनीको कारोबारलाई कुनै असर परेको भए सो असर :
सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।
३. प्रतिवेदन तयार भएको मितिसम्म चालू वर्षको उपलब्धी र भविष्यमा गर्नु पर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा :
चालु आर्थिक वर्ष २०७६/७७ को प्रथम त्रयमासमा हासिल उपलब्धीहरू र बैंकको भावी योजनाहरू सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।
४. कम्पनीको औद्योगिक वा व्यवसायिक सम्बन्ध :
सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।
५. सञ्चालक समितिमा भएको हेरफेर र सोको कारण :
सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।
६. कारोबारलाई असर पार्ने मुख्य कुराहरू :
सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।
७. लेखापरीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भए सो उपर सञ्चालक समितिको प्रतिक्रिया :
सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।
८. लाभांश बाँडफाँड गर्न सिफारिश गरिएको रकम :
आर्थिक वर्ष २०७५/७६ को वित्तीय विवरणका आधारमा चुक्ता पूँजीको १० प्रतिशतले हुने रु.९८,११,१४,८००/- (अक्षरुपी अठ्ठानब्वे करोड एघार लाख चौध हजार आठ सय) नगद लाभांश (लाभांश कर समेत) र १५ प्रतिशतले हुने रु.१,४७,१६,७२,२००/- (अक्षरुपी एक अर्ब सत्त्वालिस करोड सोह्र लाख बहत्तर हजार दुई सय) बोनश शेयर वितरण गर्न प्रस्ताव गरिएको ।
९. शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अंकित मूल्य, त्यस्तो शेयर जफत हुनुभन्दा अगावै सो बापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर विक्री गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको शेयर वापत रकम फिर्ता गरेको भए सोको विवरण :
नभएको ।
१०. गत आर्थिक बर्षमा कम्पनी र यसको सहायक कम्पनीको कारोबारको प्रगति र सो आर्थिक बर्षको अन्तमा रहेको स्थितिको पुनरावलोकन :
बैंकको सहायक कम्पनी नभएको ।
११. कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक बर्षमा सम्पन्न गरेको प्रमुख कारोबारहरू र सो अवधिमा कम्पनीको कारोबारमा आएको कुनै महत्वपूर्ण परिवर्तन :
बैंकले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबार र कारोबारमा आएको परिवर्तन संलग्न वासलात, नाफा नोक्सान हिसाव, अन्य विस्तृत आम्दानी, नगद प्रवाह विवरण तथा लेखा सम्बन्धी विवरणले पारेको छ ।

१२. गत आर्थिक वर्षमा कम्पनीको आधारभूत शेयरधनीले कम्पनीलाई उपलब्ध गराएको जानकारी :
नभएको ।
१३. गत आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरूले लिएको शेयरको स्वामित्वको विवरण र कम्पनीको शेयर कारोबारमा निजहरू संलग्न रहेको भए सो सम्बन्धमा निजहरूबाट कम्पनीले प्राप्त गरेको जानकारी :
केही जानकारी प्राप्त नभएको ।
१४. गत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्भौताहरूमा कुनै सञ्चालक वा निजको नजिकको नातेदारहरूको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा :
यस प्रकारको कुनै सम्भौता नभएको ।
१५. कम्पनीले आफ्नो शेयर आफैले खरीद गरेको भए त्यसरी आफ्नो शेयर खरीद गर्नुको कारण, त्यस्तो शेयरको संख्या र अंकित मूल्य तथा त्यसरी शेयर खरीद गरेवापत कम्पनीले भुक्तानी गरेको रकम :
केही नभएको ।
१६. गत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण :
गत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण देहाय बमोजिम रहेको छ :
- | | |
|---------------|-----------------------------|
| कर्मचारी खर्च | रु. २,०७,७३,९८,२७३/- |
| सञ्चालन खर्च | रु. ६७,२१,६६,७२८/- |
| जम्मा | रु. २,७४,९५,६५,००२/- |
१७. लेखापरीक्षण समितिका सदस्यहरूको नामावली, निजहरूले प्राप्त गरेको पारिश्रमिक, भत्ता तथा सुविधा, सो समितिले गरेको काम कारवाहीको विवरण र सो समितिले कुनै सुझाव दिएको भए सो को विवरण :
आर्थिक वर्ष २०७५/७६ को अन्त्यमा बैंकको लेखापरीक्षण समितिमा रहनुभएका सदस्यहरूको नामावली :
- | | |
|---|------------|
| सञ्चालक डा. उमाकान्त सिलवाल | संयोजक |
| सञ्चालक श्री गंगा प्रसाद ज्ञवाली | सदस्य |
| प्रमुख निरीक्षण तथा आन्तरिक लेखापरीक्षण विभाग श्री शिवराम मिश्र | सदस्य सचिव |
- लेखापरीक्षण समितिका संयोजक तथा सदस्यहरूलाई बैठक भत्ता बाहेक अन्य कुनै पारिश्रमिक तथा सुविधा प्रदान गरिएको छैन । बैठकमा सहभागी समितिका संयोजक तथा सञ्चालकलाई प्रति बैठक भत्ता वापत रु. ४,०००/- र सदस्य सचिवलाई प्रति बैठक भत्ता वापत रु. १,१००/- प्रदान गर्ने व्यवस्था रहेको छ ।
- लेखापरीक्षण समितिले निरीक्षण तथा आन्तरिक लेखापरीक्षण विभागबाट समितिमा पेश हुने बैंकका शाखाहरू तथा विभागहरूको आन्तरिक लेखापरीक्षण प्रतिवेदन उपर छलफल गरी आवश्यक निर्देशन दिने गरेको छ । साथै, समितिले बैंकको त्रैमासिक अवधिको वित्तीय स्थितिको समीक्षा तथा वाह्य लेखापरीक्षण र नेपाल राष्ट्र बैंकको सुपरिवेक्षण प्रतिवेदन उपर छलफल गरी आवश्यक सिफारिश सहित सञ्चालक समितिलाई जानकारी गराउने गरेको छ ।
१८. सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख कम्पनीका आधारभूत शेयरधनी वा निजको नजिकका नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा संगठित संस्थाले कम्पनीलाई कुनै रकम बुझाउन बाँकी भए सो कुरा :
नभएको ।
१९. सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधा रकम :
सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधा रकम देहाय बमोजिम रहेको छ ।

क. अध्यक्ष तथा सञ्चालक :

सञ्चालक समितिका अध्यक्ष तथा सञ्चालक समितिका सदस्यहरूलाई बैठक भत्ता वापत प्रति बैठक रु.४,०००/- प्रदान गर्ने व्यवस्था रहेको छ । आर्थिक वर्ष २०७५/७६ मा बैठक भत्ता वापत सञ्चालकहरूलाई रु.४०,०८,६००/- र बैंक व्यवस्थापन तथा विज्ञहरूलाई रु.१०,१६,४००/- खर्च भएको छ । सञ्चालक समितिका अध्यक्ष तथा सदस्यहरूलाई बैठक भत्ता बाहेक पत्रपत्रिका खर्च वापत मासिक रु.२,०००/- र सञ्चार सुविधा वापत वढीमा मासिक रु.५,०००/- (एक सेट मोबाईल फोन सहित) सम्म बिलको रकम खर्च प्रदान गर्ने गरिएको छ । त्यस्तै, कार्यालयको सवारी साधन प्रयोग नगरेको खण्डमा प्रति बैठक रु. २००/- पारवाहन खर्च प्रदान गर्ने गरिएको छ ।

ख. कार्यकारी प्रमुख, कम्पनी सचिव र अन्य पदाधिकारीहरू :

आर्थिक वर्ष २०७५/७६ मा बैंकको प्रमुख कार्यकारी अधिकृत श्री देवेन्द्र प्रताप शाहलाई (२०७५/१२/११ सम्म) तलब वापत रु.२३,८०,८३३/३३ र भत्ता रु.६,९९,३००/- गरी जम्मा रु.३०,००,१३३/३३ रकम भुक्तानी गरिएको छ । साथै, २०७५/१२/१२ देखि का.मु. प्रमुख कार्यकारी अधिकृत रहेका श्री कृष्ण बहादुर अधिकारीलाई यस आर्थिक वर्षमा तलब वापत रु. ६,०८,९००/७३ र भत्ता रु. १२,५९,१५३/२१ गरी जम्मा रु.१८,६८,०५३/९४ रकम भुक्तानी गरिएको छ । बैंकका कम्पनी सचिव र अन्य व्यवस्थापन पदाधिकारीहरूलाई (मुख्य प्रबन्धक तहसम्म) तलब र भत्ता वापत रु. ४,३०,३३,१८९/२९ भुक्तानी गरिएको छ ।

२०. शेयरधनीहरूले बुझी लिन बाँकी रहेको लाभांशको रकम :

शेयरधनीहरूले बुझी लिन बाँकी रहेको लाभांशको रकम रु.२० लाख रहेको छ ।

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

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

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

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

नभएको ।

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

नभएको ।

२४. अन्य आवश्यक कुराहरू :

नभएको ।

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

१. सञ्चालक समितिको प्रतिवेदन :
वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
२. लेखापरीक्षकको प्रतिवेदन :
वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
३. लेखापरीक्षण भएको वित्तीय विवरण :
वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
४. कानूनी कारवाही सम्बन्धी विवरण :
 - क. यस अवधिमा संगठित संस्थाको विरुद्ध कुनै मुद्दा दायर भएको भए :
आर्थिक वर्ष २०७५/७६ मा बैंक पक्ष/विपक्षी भई ४५ 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 :
आर्थिक वर्ष २०७५/७६ मा सो सम्बन्धी जानकारी प्राप्त नभएको ।
 - ग. कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भएको भए :
आर्थिक वर्ष २०७५/७६ मा सो सम्बन्धी जानकारी प्राप्त नभएको ।
५. संगठित संस्थाको शेयर कारोवार तथा प्रगतिको विश्लेषण :
 - क. धितोपत्र बजारमा भएको संगठित संस्थाको शेयरको कारोवार सम्बन्धमा व्यवस्थापनको धारणा :
बैंकको शेयर कारोवार तथा मूल्य निर्धारण नेपाल धितोपत्र विनिमय बजारमा खुल्ला बजार नीति भित्र रही कायम रहने हुँदा व्यवस्थापनको कुनै धारणा नभएको ।
 - ख. आ.व. २०७५/७६ को प्रत्येक त्रैमासिक अवधिमा संगठित संस्थाको शेयरको अधिकतम, न्युनतम र अन्तिम मूल्यका साथै कूल कारोवार शेयर संख्या र कारोवार दिन :

त्रयमास	अधिकतम मूल्य (रु.)	न्युनतम मूल्य (रु.)	अन्तिम मूल्य (रु.)	कारोवार शेयर संख्या	कारोवार दिन
प्रथम त्रयमास	३४०	२८०	३११	२,४५४,६३७	६२
दोस्रो त्रयमास	३१८	२८८	२९७	८,०३१,३५७	६०
तेस्रो त्रयमास	३०६	२८१	२९७	२,५६३,८९८	६१
चौथो त्रयमास	३५४	२९१	३३६	११,६०९,५८२	६४

६. समस्या, चुनौती तथा रणनीति :

क. समस्या तथा चुनौती :

आन्तरिक :

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

बाह्य :

- बैंकिङ्ग बजारमा तीव्र प्रतिस्पर्धा तथा बढ्दो निक्षेप लागत ।
- कर्जाको माग र निक्षेप वृद्धि विचको असन्तुलन ।
- नियमनकारी व्यवस्थामा हुने परिवर्तन र सो को आवधिक समायोजन ।
- विदेशी विनिमयमा हुने परिवर्तन तथा विप्रेषण आप्रवाहमा आउने कमी ।

ख. समस्या तथा चुनौती समाधानका रणनीति :

- कर्मचारी अवधारण तथा तथा समय सापेक्ष तालिम ।
- कर्मचारी तथा सञ्चालन खर्चको नियमित अनुगमन, विश्लेषण तथा उत्पादकत्वमा वृद्धि ।
- बृहत दायरायुक्त प्रविधिको उपयोग र प्रविधिसँग सम्बन्धित जोखिम न्युनिकरण ।
- बैंकको सम्पत्ति तथा दायित्वहरूको उचित व्यवस्थापन ।
- बजारको सामयिक अनुगमन, प्रतिस्पर्धात्मक क्षमतामा वृद्धि तथा समय सापेक्ष व्यवसायिक रणनीति ।
- व्यवसायिक सम्भाव्यताका आधारमा बैंकको शाखा सञ्जालमा विस्तार गरी निक्षेप वृद्धि तथा कर्जा लगानीमा विस्तार ।

ग) संस्थागत सुशासन :

- संस्थागत सुशासनलाई सदैव उच्च प्राथमिकता राख्दै संस्थागत सुशासनका सम्बन्धमा नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्डबाट जारी गरिएका निर्देशन तथा परिपत्रहरूको पालना गर्ने गरिएको । नियमनकारी निकायबाट जारी भएका निर्देशनको परिपालनाको सुनिश्चितताका लागि बैंकले तोकिएको योग्यता तथा अनुभव प्राप्त परिपालना अधिकृत तोकिएको परिपालनाको अनुगमनको जिम्मेवारी दिइएको । ऐन, नियमावली, नियमनकारी निकायबाट समय समयमा जारी भएका निर्देशन/शर्त, नियमन, निरीक्षण र सुपरिवेक्षण गर्दा दिइएका निर्देशनहरूको परिपालनाका लागि बैंक प्रतिबद्ध रहेको ।
- आन्तरिक नियन्त्रण प्रणाली व्यवस्थित गर्न सञ्चालक समिति मातहत लेखापरीक्षण समिति रहेको । बाह्य तथा आन्तरिक लेखापरीक्षकबाट दिइएका सुझाव तथा निर्देशनहरूलाई कार्यान्वयन गराउनुका साथै आन्तरिक नियन्त्रण प्रणालीलाई सुदृढ बनाउन समितिले व्यवस्थापनलाई आवश्यक निर्देशन तथा सुझाव दिने गरेको ।
- जोखिम व्यवस्थापन गर्नको लागि बैंकमा छुट्टै जोखिम व्यवस्थापन विभाग रहेको । सञ्चालक समिति मातहतको जोखिम व्यवस्थापन समिति अन्तर्गत रही उक्त विभागले बैंकको कर्जा, बजार, तरलता र सञ्चालनमा देखापर्ने जोखिम तथा चुनौतीहरूको पहिचान गर्ने गरेको ।
- बैंकमा संस्थागत सुशासन कायम राख्न सञ्चालक समिति तथा बैंक व्यवस्थापन कटिबद्ध रहेको ।

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

Report on the Audit of Financial Statements

Opinion

We have audited the financial statements of Nepal Bank Limited, which comprise the statement of financial position as at Ashad 31, 2076 (corresponding to July 16, 2019), the statement of profit or loss, the statement of other comprehensive income, statement of changes in equity, the statement of cash flow for the year then ended and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements with the notes attached and emphasis of matter mentioned below (except for the effect of these on financial statements) present fairly, in all material respect, the financial position of the Bank as at Ashad 31, 2076 (July 16, 2019) and its financial performance, the statement of other comprehensive income, the statement of changes in equity and the statement of cash flow statement for the year then ended in accordance with the Nepal Financial Reporting Standards (NFRSs).

Basis for Opinion

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

Emphasis of Matter

1. As included in note 4.16 of financial statements on Ashadh 31, 2076, total unreconciled inter branch balance is NPR. 1,687.19 million (Debit). But, as per the records of Inter Branch Transaction Department, cumulative unreconciled balance is NPR. 1,724.05 million (Credit). Therefore, there is difference of NPR. 3,411.24 million between the balance amount as shown in the financial statements and those shown by Inter Branch Transaction Department. In the absence of timely reconciliation and ageing schedule of outstanding balances, we were unable to determine the resultant effects in the Statement of Financial Position and such long pending unreconciled balances pose to threats for fraud (Material Misstatement) which remains undetected.

2. The bank has not obtained confirmation in respect of Receivables of government transactions of NPR. 7403.85 million, Pension Receivables of NPR.402.85 million, Reimbursable from RBB of NPR.15.22 million and TU Pension reimbursable of NPR.156.47 million at the year end. Hence, we could not confirm the existence and right over amount without the reconciliation and confirmation from the parties.
3. As mentioned in Other of Other Assets of the bank under Note 4.16, the bank holds a total of NPR 4.045 million of suspense accounts which are unreconciled and unidentified amounts. In the absence of information regarding these items during the period of audit and we could not confirm the existence and obligation over amount disclosed.
4. Remittance payable net of NPR 94.11 million included in Other Assets under Note 4.16 and other liabilities under Note 4.23. In the absence of details, we could not confirm the existence and obligation over amount disclosed.
5. The Bank has not carried out physical verification of fixed assets of Head Office and Branch Offices. Book value of Property and Equipment as on Ashad 31, 2076 is NPR. 11,828.22 million. The Bank has calculated and charged depreciation on fixed assets based on the method specified in Schedule 2 of Income Act, 2058. Calculation of depreciation based on such method is not in accordance with NAS 16, "Property, Plant and Equipment and amount as per NAS 16 could not be quantified in absence of policy.
6. The Bank has not created provision for the payment of incremental pension in line with NAS 37 "Provision, Contingent Liabilities and Contingent assets. The Supreme Court of Nepal had made the decision dated 2074-10-21 to provide pension on incremental salary to the retired employees availing the 7 years lump sum facility as per employee policy. Based on the incremental pension to be provided due to increase in salary, the bank has a liability to pay total amount of NPR.102.46 million. However, the bank has calculated its liability by adjusting the opportunity cost on 7 year lump sum payment made during the time of retirement thus creating only a liability of NPR. 9.89 million on its part.
7. Retained Earnings includes special reserve of NPR.1197.87 million restricted, by Nepal Rastra Bank, for distribution as dividend to shareholders as well as bonus to bank employees.

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

Management is responsible for the preparation and fair presentation of the financial statements in accordance with NFRS, and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatements, whether due to fraud or error.

In preparing the financial statements, management is responsible for assessing the Bank's ability to continue as a going concern, disclosing, as applicable matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the bank or to cease operations, or has no realistic alternative but to do so.

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

Auditor's Responsibility for the Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatements, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with NSA's will always detect a material misstatement when it exists.

Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements. Further responsibilities of the auditor have been mentioned in Appendix-1.

Report on Other Legal and Regulatory Requirements

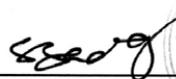
- We have obtained information and explanations asked for which, to best of our knowledge and belief, were necessary for the purpose of our audit.
- In our opinion, statements of financial position, statement of profit or loss, other comprehensive income, changes in equity and cash flows, have been prepared in accordance with the requirements of the Companies Act, 2063, BAFIA 2073 and are in agreement with the books of account maintained by the Bank including relevant records relating to preparation of the aforesaid financial statements have been kept so far as it appears from our examination of those books and records of the Bank.
- To the best of our information and according to explanation given to us and so far appeared from our examination of the books of account of the Bank, we have not come across cases where Board of Directors or any employees of the Bank have acted contrary to the provisions of law relating to the accounts, or committed any misappropriation or caused loss or damage to the Bank and violated any directives of Nepal Rastra Bank or acted in a manner to jeopardize the interest and security of the Bank, its depositors and investors.
- The operation of the bank is within its jurisdiction.


Murali Dhar Tiwari, FCA
Proprietor

M. Tiwari & Associates
Chartered Accountants
UDIN :191120CA00645gxzn


Yuddha Raj Oli, FCA
Partner

PYC & Associates
Chartered Accountants
191120CA00185LJskr


Gyanendra Subedi, FCA
Partner

Joshi & Bhandary
Chartered Accountants
191120CA00482UWrQF

Date: 2076.08.04

Place: Kathmandu

Appendix-1

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

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

Statement of Financial Position

As at 31st Ashad 2076 (16 July 2019)

Figures in NPR

	Note	As at 31st Ashad 2076	As at 32nd Ashad 2075
ASSETS			
Cash and cash equivalents	4.1	10,418,969,105	5,780,881,927
Due from Nepal Rastra Bank	4.2	10,178,321,131	6,283,655,201
Placement with Bank and Financial Institutions	4.3	5,427,675,000	2,965,493,254
Derivative Financial Instruments	4.4	5,594,624,000	3,413,128,000
Other Trading Assets	4.5	-	-
Loans and advances to B/FIs	4.6	3,303,280,250	2,739,470,887
Loans and advances to customers	4.7	92,421,637,259	75,556,510,557
Investment securities	4.8	16,425,733,171	16,247,773,730
Current tax assets	4.9	991,499,066	521,831,458
Investment in subsidiaries	4.10	-	-
Investment in associates	4.11	-	-
Investment property	4.12	113,306,614	87,007,182
Property and Equipment	4.13	11,828,221,794	11,638,330,831
Goodwill and Intangible assets	4.14	25,993,659	14,244,254
Deferred Tax Assets	4.15	-	-
Other assets	4.16	14,786,384,911	11,563,028,462
Total Assets		171,515,645,958	136,811,355,742
Liabilities			
Due to Bank and Financial Institutions	4.17	1,074,497,374	290,652,430
Due to Nepal Rashtra Bank	4.18	41,843,286	34,524,946
Derivative Financial Instrument	4.19	5,504,430,000	3,394,500,000
Deposits from customers	4.20	117,200,788,938	99,540,725,763
Borrowings	4.21	950,000,000	109,500,000
Current Tax Liabilities	4.9	-	-
Provisions	4.22	131,438,580	63,277,906
Deferred Tax Liabilities	4.15	3,650,970,495	3,226,453,306
Other liabilities	4.23	13,680,340,769	7,230,072,524
Debt securities issued	4.24	-	-
Subordinated Liabilities	4.25	-	-
Total liabilities		142,234,309,443	113,889,706,875
Equity			
Share Capital	4.26	9,811,148,000	8,042,662,200
Share Premium		3,262,810,756	82,491,502
Retained Earnings		2,895,693,022	(437,190,857)
Reserves	4.27	13,311,684,737	15,233,686,022
Total equity attributable to equity holders		29,281,336,515	22,921,648,867
Non-controlling interest			
Total Equity		29,281,336,515	22,921,648,867
Total Liabilities and Equity		171,515,645,958	136,811,355,742
Contingent Liabilities and commitment	4.28	22,562,843,886	16,283,933,969
Net Assets Value Per share		298.45	285.00

The accompanying notes are integral part of these financial statements.

As per our report of even date

Board of Directors

	Chairman	..... Basudev Adhikari	.....	CA Murali Dhar Tiwari Proprietor M Tiwari & Associates Chartered Accountants
..... Samata Panta (Bhatta) Officiating Deputy Chief Executive Officer	..... Krishna Bahadur Adhikari Chief Executive Officer	Member	..... Harishsaran Pudasaini	
..... Surya Prakash Bhatta Acting Chief Manager	..... Laxman Paudel Assistant Chief Executive Officer	Member	..... Deependra Bikram Thapa	CA Yuddha Raj Oli Partner PYC & Associates Chartered Accountants
Date: 2076-08-01 Place: Kathmandu, Nepal		Member	..... Ganga Prasad Gyawali	CA Gyanendra Subedi Partner Joshi & Bhandary Chartered Accountants
		Member	..... Savitri Ranjit Shrestha	



Statement of Profit or Loss
for the year ended 31st Ashad 2076 (16 July 2019)

Figures in NPR

	Note	Year ended 31st Ashad 2076	Year ended 32nd Ashad 2075
Interest income	4.29	10,375,693,239	9,229,436,342
Interest expense	4.30	4,186,150,559	2,841,690,284
Net interest income		6,189,542,679	6,387,746,058
Fees and commission income	4.31	1,039,339,829	983,019,526
Fees and commission expense	4.32	45,362,654	35,428,945
Net fee and commission income		993,977,175	947,590,581
Net interest and commission income		7,183,519,854	7,335,336,639
Net trading income	4.33	342,412,716	207,280,807
Other operating income	4.34	210,783,220	18,892,336
Total operating income		7,736,715,790	7,561,509,783
Impairment charge/(reversal) for loans and other losses	4.35	477,102,823	(86,340,530)
Net operating income		7,259,612,967	7,647,850,312
Operating expense			
Personnel expenses	4.36	2,077,398,273	2,148,830,486
Other Operating expenses	4.37	549,791,982	552,647,779
Depreciation and Amortisation	4.38	122,374,746	97,589,472
Operating Profit		4,510,047,966	4,848,782,576
Non operating Income	4.39	101,607,886	81,894,914
Non operating expense	4.40	-	202,257
Profit before income tax		4,611,655,852	4,930,475,233
Income tax expense	4.41		
Current Tax		1,080,433,282	1,479,489,582
Deferred Tax		934,486,525	235,303,667
Profit for the period		2,596,736,045	3,215,681,985
Profit attributable to:			
Equity holders of the Bank		2,596,736,045	3,215,681,985
Non-controlling interests		-	-
Profit for the period		2,596,736,045	3,215,681,985
Earnings Per Share (EPS)			
Basic EPS		26.99	39.98
Diluted EPS		26.99	39.98

The accompanying notes are integral part of these financial statements.

As per our report of even date

Board of Directors

.....	Chairman	.....	.....
Samata Panta (Bhatta)		Basudev Adhikari	CA Murali Dhar Tiwari Proprietor
Officiating Deputy Chief Executive Officer	Krishna Bahadur Adhikari		M Tiwari & Associates Chartered Accountant
.....	Member	.....	.....
Surya Prakash Bhatta		Harishsaran Pudasaini	
Acting Chief Manager	Laxman Paudel		CA Yuddha Raj Oli Partner
.....	Member	.....	.....
		Deependra Bikram Thapa	PYC & Associates Chartered Accountants
.....	Member	.....	.....
		Ganga Prasad Gyawali	
Date: 2076-08-01	Member	.....	.....
Place: Kathmandu, Nepal		Savitri Ranjit Shrestha	CA Gyanendra Subedi Partner Joshi & Bhandary Chartered Accountants

Statement of Other Comprehensive Income for the year ended 31st Ashad 2076 (16 July 2019)

Figures in NPR

	Note	Year ended 31st Ashad 76	Year ended 32nd Ashad 75
Profit for the year		2,596,736,044.52	3,215,681,984.75
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		(372,785,034.60)	(3,059,173,686.68)
Gains / (Losses) on revaluation			
Actuarial Gains / (Losses) on defined benefit plans		(1,327,112,752.00)	(1,970,499,081.00)
Income tax relating to above items		509,969,335.98	1,508,901,830.30
Net other Comprehensive Income that will not be reclassified to Profit or Loss		(1,189,928,450.62)	(3,520,770,937.38)
b Items that are or may be reclassified to Profit or Loss			
Gains (Losses) on cash flow hedge		-	-
Exchange gains (Losses) arising from translation of financial assets of foreign operation		-	-
Income tax relating to above items		-	-
Reclassify to Profit or Loss		-	-
Net other Comprehensive Income that are or may be reclassified to Profit or Loss		-	-
c Share of other comprehensive income of associate accounted as per equited method		-	-
Other Comprehensive income for the year, net of income tax		(1,189,928,450.62)	(3,520,770,937.38)
Total Comprehensive income for the year		1,406,807,593.90	(305,088,952.63)
Total Comprehensive income attributable to:			
Equity shareholder of the bank		1,406,807,593.90	(305,088,952.63)
Non controlling interest		-	-
Total Comprehensive income for the period		1,406,807,593.90	(305,088,952.63)

The accompanying notes are integral part of these financial statements.

As per our report of even date

Board of Directors

	Chairman	
	Basudev Adhikari	CA Murali Dhar Tiwari Proprietor M Tiwari & Associates Chartered Accountant
..... Samata Panta (Bhatta) Officiating Deputy Chief Executive Officer	..... Krishna Bahadur Adhikari Chief Executive Officer	
	Member	
	Harishsaran Pudasaini	CA Yuddha Raj Oli Partner PYC & Associates Chartered Accountants
..... Surya Prakash Bhatta Acting Chief Manager	..... Laxman Paudel Assistant Chief Executive Officer	
	Member	
	Ganga Prasad Gyawali	CA Gyanendra Subedi Partner Joshi & Bhandary Chartered Accountants
Date: 2076-08-01		
Place: Kathmandu, Nepal	Member	
	Savitri Ranjit Shrestha	

Statement of Cash Flows
for the year ended 31st Ashad 2076 (16 July 2019)

Figures in NPR

Particulars	Year ended 31st Ashad 2076	Year ended 32nd Ashad 2075
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest received	10,365,819,900	9,139,941,793
Fees and other income received	1,037,910,820	982,898,834
Dividend received		
Receipts from other operating activities	340,609,545	296,300,580
Interest paid	(4,186,150,559)	(2,841,665,084)
Commission and fees paid	(46,112,150)	(76,759,413)
Cash payment to employees	(1,833,532,056)	(2,815,894,626)
Other expense paid	(564,101,983)	(465,375,189)
Operating cash flows before changes in operating assets and liabilities	5,114,443,517	4,219,446,894
(Increase)/Decrease in operating assets		
Due from Nepal Rastra Bank	(3,894,665,929)	7,104,884,644
Placement with Bank and Financial Institutions	(2,462,181,746)	108,527,044
Other trading assets	-	-
Loans and advances to bank and financial institutions	(569,504,407)	(577,682,489)
Loans and advances to customers	(17,336,534,481)	(4,397,100,765)
Other assets	(5,003,585,820)	(4,890,390,007)
Increase/(Decrease) in operating liabilities		
Due to bank and financial institutions	783,844,945	55,266,721
Due to Nepal Rastra Bank	7,318,340	22,029,946
Deposit from customers	17,660,063,175	5,832,097,220
Borrowings	840,500,000	109,500,000
Other liabilities	6,952,669,252	(2,413,762,050)
Net cash flow from operating activities before tax paid	2,092,366,844	5,172,817,159
Income taxes paid	(1,540,000,000)	(1,340,000,000)
Net cash flow from operating activities	552,366,844	3,832,817,159
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of investment securities	(550,744,475)	(3,862,607,971)
Receipts from sale of investment securities	-	481,443,446
Purchase of property and equipment	(323,673,552)	(216,612,281)
Receipt from the sale of property and equipment	5,041,939	
Acquisition of intangible assets	(17,577,135)	(1,536,625)
Receipt from the sale of intangible assets		
Purchase of investment properties	(33,346,600)	
Receipt from the sale of investment properties	53,715,539	48,172,616
Interest received		
Dividend received	3,499,564	9,831,821
Net cash used in investing activities	(863,084,721)	(3,541,308,993)
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipt from issue of debt securities		
Repayment of debt securities		
Receipts from issue of subordinated liabilities		
Repayment of subordinated liability		
Receipts from issue of shares	4,948,805,054	-
Dividends paid		
Interest paid		
Other receipt/payment		
Net cash from financing activities	4,948,805,054	-
Net increase (decrease) in cash and cash equivalents	4,638,087,178	291,508,166
Cash and cash equivalents at beginning of the period	5,780,881,927	5,489,373,760
Effect of exchange rate fluctuations on cash and cash equivalents held		
Cash and cash equivalents at the end of the period	10,418,969,105	5,780,881,927

The accompanying notes are integral part of these financial statements.

As per our report of even date

Board of Directors

..... Samata Panta (Bhatta) Officiating Deputy Chief Executive Officer	..... Krishna Bahadur Adhikari Chief Executive Officer	Chairman	Basudev Adhikari	..... CA Murali Dhar Tiwari Proprietor M Tiwari & Associates Chartered Accountant
..... Surya Prakash Bhatta Acting Chief Manager	..... Laxman Paudel Assistant Chief Executive Officer	Member	Harisharan Pudasaini	..... CA Yuddha Raj Oli Partner PYC & Associates Chartered Accountants
Date: 2076-08-01 Place: Kathmandu, Nepal		Member	Ganga Prasad Gyawali	..... CA Gyanendra Subedi Partner Joshi & Bhandary Chartered Accountants
		Member	Savitri Ranjit Shrestha	

Figures in NPR

Attributable to equity holders of the Bank

Particulars	Share Capital	Share premium	General reserve	Exchange equalisation reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained earning	Other reserve	Total	Non-controlling interest	Total equity
Balance at 1st Shrawan 2074	8,042,662,200	132,856,801	3,261,040,645	86,786,914	-	4,895,685,216	7,761,988,650	(2,234,912,861)	1,127,947,685	23,071,035,359	-	23,071,035,359
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 with owners, directly recognised in equity												
Share issued												
Share based payment												
Dividends to equity holders												
Bonus shares issued												
Cash dividend paid												
Other												
Total contributions by and distributions												
Balance at 31st Ashadh 2075	8,042,662,200	132,856,801	3,261,040,645	86,786,914	2,589,021,283	(2,141,421,581)	(56,281,899)	(2,658,771,516)	(1,379,349,357)	23,071,035,359		23,071,035,359
Balance at 1st Shrawan 2075	8,042,662,200	132,856,801	3,261,040,645	86,786,914	2,589,021,283	(2,141,421,581)	7,884,570	1,240,811,535	(1,379,349,357)	23,071,035,359		23,071,035,359
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 with owners, directly recognised in equity												
Share issued												
Share based payment												
Dividends to equity holders												
Bonus shares issued												
Cash dividend paid												
Other												
Total contributions by and distributions												
Balance at 31st Ashadh 2076	9,211,148,000	3,180,319,254	4,423,524,251	86,786,914	1,295,149,865	2,087,933,446	7,743,591,321	2,895,693,022	(2,274,022,613)	29,281,336,515		29,281,336,515

The accompanying notes are integral part of these financial statements.

Board of Directors

Chairman	Member	Member	Member	Member	Member
Busudev Adhikari	CA Murali Dhar Tiwari Proprietor M Tiwari & Associates Chartered Accountant	CA Yuddha Raj Ohi Partner PYC & Associates Chartered Accountants	CA Gyanendra Subedi Partner Joshi & Bhandary Chartered Accountants		
	Deependra Bikram Thapa				
	Ganga Prasad Gyawali				
	Savitri Rajni Shrestha				

Date: 2076-08-01
Place: Kathmandu, Nepal

Nepal Bank Ltd.
Notes to the Financial Statements

For the Year ended 31st Ashad 2076 (16 July 2019)

1 Reporting Entity

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

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

Authorized capital of the Bank is Rs. 10,000,000,000 (100,000,000 shares of Rs. 100 each) out of which Issued and Paid-up capital is Rs.9, 811,148,000 (98,111,480 shares of Rs.100 each). The shareholder composition of the Bank (as of 2076-03-31) is as follows.

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

2 Basis of Preparation

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

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

2.1 Statement of compliance

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

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

The Bank presents its statement of financial position broadly in order of liquidity as per the format specified in directive 4 of unified directive 2075 issued by NRB.

2.2 Reporting period and approval of financial statements

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

The current year period refers to 1st Shrawan 2075 to 31st Ashad 2076 as per Nepalese Calendar corresponding to 17th July 2018 to 16th July 2019 as per English Calendar and corresponding previous year period is 1st Shrawan 2074 to 32nd Ashad 2075 as per Nepalese Calendar corresponding to 16th July 2017 to 16th July 2018 as per English calendar.

Nepalese Calendar	English Calendar	
Current Year	2075/76	2018/19
Previous Year	2074/75	2017/18
1 st Shrawan 2075 to Current Year Period	17 th July 2018 to 31 st Ashad 2076	16 th July 2019
1 st Shrawan 2074 to Previous Year Period	16 th July 2017 to 32 nd Ashad 2075	16 th July 2018

The Financial Statements were authorized for issue by the Board of Directors on 2076-08-01. The Company prepared its financial statements in accordance with the requirements of Nepal Financial Reporting Standards.

2.3 Functional and presentation currency

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

2.4 Use of Estimates, assumptions and judgments

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

Information about assumptions, estimates and judgement used in preparation of financial statements for 2075/76 that have a significant risk of resulting in a material adjustment within the next financial year are:

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

2.5 Changes in Accounting policies

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

2.6 New standards in issue but not yet effective

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

2.7 New Standards and interpretation not adapted

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

2.8 Discounting

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

2.9 Offsetting

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

2.10 Materiality and Aggregation

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

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

3 Significant Accounting Policies

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

3.1 Basis of Measurement

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

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

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

Materiality and Aggregation

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

3.2 Basis of consolidation

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

3.3 Cash and cash equivalent

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

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

3.4 Financial assets and financial liabilities

Recognition

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

Classification

i. Financial Assets

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

1. Financial assets measured at amortized cost

The Bank classifies a financial asset measured at amortized cost if both of the following conditions are met:

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

- b) The contractual terms of the financial asset give rise on specified dates to cash flows that are solely payments of principal and interest on the principal amount outstanding.

2. *Financial asset measured at fair value*

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

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

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

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

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

ii. Financial Liabilities

The Bank classifies the financial liabilities as follows:

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

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

b) *Financial liabilities measured at amortized cost*

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

Measurement

Financial assets at FVTOCI

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

A financial asset is held for trading if:

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

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

Financial assets at fair value through profit or loss (FVTPL)

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

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

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

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

Financial liabilities at FVTPL

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

A financial liability is classified as held for trading if:

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

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

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

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

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

Financial liabilities subsequently measured at amortised cost

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

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

De-recognition

i. De-recognition of financial assets

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

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

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

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

ii. De-recognition of financial liabilities

A financial liability is derecognized when the obligation under the liability is discharged or cancelled or expired. Where an existing financial liability is replaced by another from the same lender on substantially different terms, or the terms of an existing liability are substantially modified, such an exchange or modification is treated as a de-recognition of the original liability and the recognition of a new liability. The difference between the carrying value of the original financial liability and the consideration paid is recognized in Statement of Profit or Loss.

Determination of fair value

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

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

The fair value measurement hierarchy is as follows:

Level 1 fair value measurements are those derived from unadjusted quoted prices in active markets for identical assets or liabilities.

Level 2 valuations are those with quoted prices for similar instruments in active markets or quoted prices for identical or similar instruments in inactive markets and financial instruments valued using models where all significant inputs are observable.

Level 3 portfolios are those where there are unobservable inputs of the instruments. The inputs are not based on observable market data.

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

Impairment

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

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

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

Impairment of financial assets measured at amortized cost

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

If there is objective evidence on that an impairment loss has been incurred, the amount of the loss is measured as the difference between the asset's carrying amount and the present value of estimated future cash flows. The carrying amount of the asset is reduced through the use of an allowance account and the amount of the loss is recognized in profit or loss. Interest income continues to be accrued on the reduced carrying amount and is accrued using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

Impairment of loans and advances portfolios are based on the judgments in past experience of portfolio behaviour. In assessing collective impairment, the Bank uses historical trends of the probability of default, the timing of recoveries and the amount of loss incurred, adjusted for management's judgment as to whether current

economic and credit conditions are such that the actual losses are likely to be greater or less than suggested by historical trends. Default rates, loss rates and the expected timing of future recoveries are regularly benchmarked against actual outcomes to ensure that they remain appropriate.

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

3.5 Trading assets

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

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

3.6 Derivatives assets and derivative liabilities

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

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

3.7 Property and Equipment

a) Recognition and Measurement

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

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

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

Subsequent expenditure is capitalized if it is probable that the future economic benefits from the expenditure will flow to the entity. Ongoing repairs and maintenance to keep the assets in working condition are expensed as incurred.

Any gain or losses on de-recognition of an item of property and equipment is recognized in profit or loss.

b) Capital work in progress

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

c) Depreciation

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

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

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

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

3.8 Goodwill / Intangible assets

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

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

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

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

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

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

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

3.9 Investment Property

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

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 income statement in the year in which they arise.

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

3.10 Income tax

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

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

Current Tax

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

Current income tax assets and liabilities for the current period 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 customers. These deposits are made to deposit accounts such as fixed deposit accounts, savings accounts, margin deposit accounts, call deposit accounts and current accounts. Details and further disclosures about deposits have been explained in Note that follows.

3.12 Provisions

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

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

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

A disclosure for contingent liabilities is made where there is:

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

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

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

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

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

3.13 Revenue Recognition

Revenue comprises of interest income, fees and commission, foreign exchange income, cards income, disposal income etc. Revenue is recognized to the extent it is probable that the economic benefits will flow to the Bank and the revenue can be reliably measured. Revenue is not recognized during the period in which its recoverability of income is not probable. The bases of incomes recognition are as below:

Interest income

- i. Interest income are recognised under accrual basis in the profit or loss for all interest-bearing financial instruments.
- ii. The bank has recognised interest income on loans and advances as per the guidelines prescribed by Nepal Rastra Bank through NRB Circular number 1 dated 2076/04/10.

Interest income presented in statement of profit and loss includes:

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

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

NFRS Requirement

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

Carve-out for Effective Interest Rate (EIR) method

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

Fee and commission income

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

Dividend income

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

Net trading income

Results arising from trading activities include all gains and losses from changes in fair value and related interest income or expense and dividends for financial assets and financial liabilities held for trading. This includes any

ineffectiveness recorded in hedging transactions. Net trading income also includes gain on foreign exchange transaction.

Net income from other financial instrument at fair value through Profit or Loss

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

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

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

3.14 Interest expense

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

3.15 Employees Benefits

a) Short Term Employee Benefits

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

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

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

c) 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:

a) Employees Provident Fund

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

ii. Defined Benefit Plan

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

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

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

a) Gratuity

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

b) Leave Salary

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

d) 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.

3.16 Leases

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

The Bank as a Lessee:

Finance leases that transfer to the Bank substantially all of the risks and benefits incidental to ownership of the leased item, are capitalised at the commencement of the lease at the fair value of the leased property or, if lower,

at the present value of the minimum lease payments. Lease payments are apportioned between finance charges and reduction of the lease liability so as to achieve a constant rate of interest on the remaining balance of the liability. Finance charges are recognised in Finance cost in the income statement.

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

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

The Bank as a lessor

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

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

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

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

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 buying rate of exchange at the balance sheet date. Any resulting exchange differences are included in the "Other Operating Income" in statement of profit or loss.

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

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

3.18 Financial guarantee and loan commitment

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

3.19 Share capital and reserves

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

The Bank is required to maintain the capital adequacy ratio imposed by the regulator. The ratio is fixed at 11% for current year and the Bank has maintained the ratio equal to 16.80%.

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

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

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

3.20 Earnings per share including diluted

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

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

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

3.21 Segment reporting

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

4 Explanatory Notes

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

4.1 Cash and Cash Equivalents

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

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Cash in hand	3,664,167,819	3,943,623,971
Balance with B/FIs	637,730,707	696,267,642
Money at call and short notice	6,100,000,000	1,100,000,000
Other	17,070,579	40,990,314
Total	10,418,969,105	5,780,881,927

4.2 Due from Nepal Rastra Bank

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

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Statutory Balances with NRB	10,157,684,248	6,271,215,118
Securities Purchased under re-sale agreement	-	-
Other deposit and receivable from NRB	20,636,883	12,440,084
Total	10,178,321,131	6,283,655,201

4.3 Placement with Bank and Financial Institutions

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

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Placements with domestic B/FIs	-	-
Placement with foreign B/FIs	5,427,675,000	2,965,493,254
Less: Allowances for Impairment	-	-
Total	5,427,675,000	2,965,493,254

4.4 Derivative Financial Instruments

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

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
<i>Held for trading</i>		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	5,594,624,000	3,413,128,000
Others	-	-
<i>Held for risk management</i>		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Total	5,594,624,000	3,413,128,000

4.5 Other Trading Assets

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

4.6 Loan and Advances to Banks and Financial Institutions

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Loans to microfinance institutions	3,336,646,717	2,767,142,310
Other		

Less: Allowances for Impairment	(33,366,467)	(27,671,423)
Total	3,303,280,250	2,739,470,887

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

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Balance at 1 Shrawan	27,671,423	21,894,598
Impairment loss for the year:	5,695,044	5,776,825
Charge for the year	-	-
Recoveries/reversals	-	-
Amount written off	-	-
Balance at Ashad end	33,366,467	27,671,423

4.7 Loans and advances to customers

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

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Loans and advances measured at amortized cost	95,412,020,453	78,075,485,972
Less: Impairment allowances	(2,990,383,194)	(2,518,975,415)
Collective Allowances	(2,119,513,467)	(1,798,235,397)
Individual Allowances	(870,869,727)	(720,740,018)
Net amount	92,421,637,259	75,556,510,557
Loans and advances measured at FVTPL	-	-
Total	92,421,637,259	75,556,510,557

4.7.1 Analysis of Loans and Advances- By Product

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Product		
Term Loans	25,578,060,063	18,965,557,371
Overdraft	17,082,660,510	15,633,676,517
Trust receipt/Import loans	1,406,808,630	1,224,821,892
Demand and other working capital Loans	24,763,719,802	19,594,905,418
Personal residential loans	5,436,734,548	5,332,161,817
Real estate loans	3,373,204,459	3,519,206,681
Margin lending loans	4,716,327,049	1,784,480,074
Hire purchase loans	1,375,634,802	1,214,325,759
Deprived sector loans	84,094,951	28,914,485
Bills purchased	5,555,162	5,555,162
Staff loans	839,284,761	921,537,683

Others	10,498,349,838	9,561,747,988
Sub Total	95,160,434,575	77,786,890,848
Interest receivable	251,585,878	288,595,124
Grand Total	95,412,020,453	78,075,485,972

4.7.2 Analysis of Loans and advances- By Currency

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Nepalese rupee	95,293,682,049	77,753,564,026
Indian rupee	-	-
United State dollar	118,338,404	321,921,946
Great Britain pound	-	-
Euro	-	-
Japanese yen	-	-
Chinese yen	-	-
Other	-	-
Total	95,412,020,453	78,075,485,972

4.7.3 Analysis of Loans and advances- By Collateral

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
<u>Secured</u>		
Movable/immovable assets	81,742,675,606	67,237,179,239
Gold and silver	2,796,056,795	9,071,832,010
Guarantee of domestic B/FIs	1,475,125,089	400,000,000
Government Guarantee	26,783,529	11,878,496
Guarantee of International Rated bank		-
Collateral of export document		756,239
Collateral of fixed deposit receipt	378,543,987	356,366,834
Collateral of Government securities	7,596,000	9,142,500
Counter Guarantee	-	-
Personal Guarantee	-	-
Other collateral	8,982,336,532	950,011,946
Subtotal	95,409,117,538	78,037,167,264
<u>Unsecured</u>	2,902,914	38,318,707
Grand Total	95,412,020,453	78,075,485,972

4.7.4 Allowances for Impairment

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
<u>Specific allowance for impairment</u>		
Balance at Shrawan 1	720,740,018	672,554,490
Impairment loss for the year	-	-
Charge for the year	150,129,709	48,185,528

Recoveries/reversal during the year	-	-
Write-offs		-
Exchange rate variance on foreign currency	-	-
Other Movement	-	-
Balance at Ashad end	870,869,727	720,740,018
Collective allowance for Impairment		
Balance at Shrawan 1	1,798,235,397	1,932,549,709
Impairment loss for the year	-	-
	321,278,070	(132,262,443)
Charge/(reversal) for the year		
Exchange rate variance on foreign currency	-	-
Other movement		(2,051,869)
Balance at Ashad end	2,119,513,467	1,798,235,397
Total Allowance for impairment	2,990,383,194	2,518,975,415

4.8 Investment securities

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Investment securities designated as at FVTPL	-	-
Investment securities measured at amortized cost	13,218,126,063	12,727,601,388
Investment Securities measured at FVTOCI	3,207,607,108	3,520,172,342
Total	16,425,733,171	16,247,773,730

4.8.1 Investment securities measured at amortized cost

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Debt securities	-	-
Government bonds	6,215,493,727	4,215,493,727
Government treasury bills	7,002,632,336	8,512,107,661
Nepal Rastra Bank bonds		
Nepal Rastra Bank deposits instruments	-	-
Other	-	-
Less: specific allowances for impairment	-	-
Total	13,218,126,063	12,727,601,388

4.8.2 Investment in equity

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Equity instrument		
Quoted equity instrument	2,903,605,808	3,290,616,742
Unquoted equity instrument	304,001,300	229,555,600
Total	3,207,607,108	3,520,172,342

4.8.3 Information relating to investment in equities

Investment in Quoted Equity

Name	As at 31st Ashad 2076		As at 32nd Ashad 2075	
	Cost	Fair Value	Cost	Fair Value
Rastriya Beema Company Ltd (292,288 Promoter Share (Including 155,878 Bonus Shares also) of Rs. 100 each fully paid)	375,825	2,594,640,576	375,825	2,909,142,464
Grameen Bikas Laghubitta Bittiya Sanstha Limited 190,105 Promoter Shares of Rs. 100 each fully paid	18,125,000	19,010,500.00	18,125,000	116,534,365
Rural Microfinance Development Centre (RMDC) 451,275 Promoter Shares (Including 6,0560 Bonus Shares also) of Rs. 100 fully Paid	29,355,000	157,946,250	29,355,000	136,750,250
Deprose Bikas Bank Ltd 103692 Ordinary Shares (Including 53,994 Bonus Shares also) of Rs. 100 fully Paid	4,969,800	74,865,624	4,969,800	70,699,500
Gorakhkali Rubber Udhyyog Ltd 1,60,000 Ordinary Shares of Rs. 75 fully paid	12,000,000	6,080,000	12,000,000	6,080,000
Nabil Equity 1,126,504 Ordinary Shares of Rs. 10 fully paid	11,265,040	10,510,282	11,265,040	11,107,329
NIBL Pragati Fund 1,027,407 Ordinary Shares of Rs. 10 fully paid	10,274,070	7,643,908	10,274,070	9,246,663
Nepal Life Insurance Company 3090 Ordinary Shares (Including 1349 Bonus Shares also) of Rs. 100 fully paid	2,480,925	2,784,090	2,480,925	3,244,500
Siddhartha Equity Fund 967,748 Ordinary Shares of Rs. 10 fully paid	9,677,480	9,764,577	9,677,480	9,251,671
Citizen Mutual Fund 2,000,000 Ordinary Shares of Rs. 10 fully paid	20,000,000	20,360,000	20,000,000	18,560,000
Total	118,523,140	2,903,605,808	118,523,140	3,290,616,742



Investment in Unquoted Equity

Name	As at 31st Ashad 2076		As at 32nd Ashad 2075	
	Cost	Fair Value	Cost	Fair Value
Rastriya Beema Sansthan 301,700 Promoter Shares (Including 298,700 Bonus Shares also) Rs. 100 each fully paid	331,361	30,170,000	331,361	30,170,000
Deposit Insurance and Credit Securities Corporation	-	-	-	-
Nepal Oil Corporation 2,250 Ordinary Shares (Including 750 Bonus Shares also) of Rs. 100 each fully paid	150,000	225,000	150,000	225,000
Rastriya Utpadakatyo Tatha Arthik Bikash Kendra 5,000 Ordinary Shares of Rs. 100 each fully paid	500,000	500,000	500,000	500,000
Citizen Investment Trust Promoter Share 314,988 Promoter Shares (Including 147,873 Bonus Shares also) Rs. 100 each fully paid	662,415	31,498,800	662,415	25,805,900
Deprosc Bikas Bank Ltd 728,635 Promoter Shares (Including 353,713 Bonus Shares also) Rs. 100 each fully paid	30,890,214	72,863,500	30,890,214	66,239,500
Sana Kisan Bikas Bank Promoter Share 95,450 Promoter Shares (Including 49,919 Bonus Shares also) Rs. 100 each fully paid	3,824,284	9,545,000	3,824,284	7,636,000
Sajha Sewa Sahakari Santhan Limited 11 Ordinary Shares (Including 6 Bonus Share also) of Rs. 100 each fully paid	500	1,100	500	1,100
Nepal Insurance Company Limited Promoter Share 1,528,655 Promoter Shares (Including 162,868 Bonus Shares also) Rs. 100 each fully paid	136,578,700	152,865,500	76,358,900	92,645,700
Karja Suchana Kendra 13,724 Ordinary Shares (Including 10,194 Bonus Shares also) Rs. 100 each fully paid	353,000	1,372,400	353,000	1,372,400
Nepal Clearing House 30,000 Ordinary Shares (Including 5,000 Bonus Shares also) Rs. 100 each fully paid	2,500,000	3,000,000	2,500,000	3,000,000
National Banking Training Centre 12,000 Ordinary Shares of Rs. 100 each fully paid	1,200,000	1,200,000	1,200,000	1,200,000
ICRA Nepal Limited	760,000	760,000	760,000	760,000

7,600 Ordinary Shares of Rs. 100 fully paid				
Total	177,750,474	304,001,300	117,530,674	229,555,600

4.9 Current Tax Assets and Liabilities

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Current year income tax assets	1,550,100,890	1,410,854,528
Tax assets of prior periods	5,437,201,071	4,026,346,543
Total	6,987,301,961	5,437,201,071
Current tax Liabilities		
Current year income tax liabilities	1,080,433,282	1,479,489,582
Tax Liabilities of prior periods	4,915,369,613	3,435,880,031
Total	5,995,802,895	4,915,369,613
Net Current tax assets / (Liabilities)	991,499,066	521,831,458

4.10 Investment in Subsidiaries

There was no Investment by Bank in Subsidiaries.

4.11 Investment in Associates

There was no Investment by Bank in Associates.

4.12 Investment Properties

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

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
<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	87,007,182.14	120,183,475
Addition/(Disposal) during the year	26,299,431.78	(33,176,293)
Adjustment/Transfer	-	-
Accumulated depreciation	-	-
Accumulated impairment loss	-	-
Net Amount	113,306,613.92	87,007,182
Total	113,306,613.92	87,007,182



4.13 Property and Equipment

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

Particulars	Land	Building	Leasehold Properties	Computer and Accessories	Vehicles	Furniture & Fixture	Machinery	Equipment & Other Assets	Total	
									As at 31 Ashad 2076	As at 32nd Ashad 2075
Cost										
Balance as on 31st Asadh 2075	11,074,899,664	308,444,742	56,572,727	389,765,723	218,133,941.08	353,513,350.87	276,497.00	86,210,773	-	12,487,817,417
Addition during the Year										
Acquisition	1,830,697	22,579,331	77,684,089	67,245,915	75,350,539.89	44,337,000.10	-	28,718,066	317,745,638	
Capitalization										
Disposal during the year	-	-	(36,368)	(126,622)	(2,562,763.31)	(367,834.63)	-	(161,274)	(3,254,862)	
Adjustment/Revaluation		(29,196)	(5,494,388)	(3,883,676)	(13,208,125.07)	(1,820,170.93)	-	9,732,250	(14,703,306)	
Balance as on 31st Asadh 2076	11,076,730,362	330,994,876	128,726,060	453,001,339	277,713,593	395,662,345	276,497	124,499,816	12,787,604,887	
Depreciation and Impairment										
As on 31st Asadh 2075	-	102,071,958	15,238,402	294,564,747	142,317,435.95	281,024,883.75	276,497.00	18,814,426	-	854,308,350
Impairment for the year										
Depreciation charge for the Year		10,828,960.58	10,777,364.66	35,542,963.85	18,491,593.85	25,038,051.72	-	15,145,486.90	115,824,422	
Disposals										
Adjustment										
As on Asadh end 2076	-	112,900,919	26,015,766	330,107,711	160,809,030	306,062,935	276,497	33,959,913	115,824,422	854,308,350
Capital Work in Progress 2075-03.32		4,821,763								4,821,763
Capital Work in Progress 2076-03.31		10,749,677							10,749,677	
Net Book Value as on 31st Asadh 2075	11,074,899,664	211,194,546	41,334,325	95,200,976	75,816,505	72,488,467	-	67,396,347	11,638,330,831	
Net Book Value as on 32nd Asadh 2076	11,076,730,362	228,843,634	102,710,294	122,893,628	116,904,563	89,599,410	-	90,539,903	11,828,221,793	

4.14 Goodwill and Intangible Assets

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

Particulars	Goodwill		Software		Other	Total As at 31st Ashad 2076	Total As at 32nd Ashad 2075
			Purchased	Developed			
Cost							
Balance as on 32nd Asadh 2075			28,874,580.00				28,874,580.00
Addition during the Year							
Acquisition			17,577,135.00			17,577,135.00	
Capitalization						-	
Disposal during the year						-	
Adjustment/Revaluation			92,755.12			92,755.12	
Balance as on 31st Asadh 2076			46,544,470.12			46,358,959.88	
Amortization and Impairment							
Balance as on 32nd Asadh 2075			14,630,326.00				14,630,326.00
Amortization charge for the Year							
Impairment for the year			5,920,485.56			5,920,485.56	
Disposals						-	
Adjustment						-	
Balance as on 31st Asadh 2076			20,550,811.56			20,550,811.56	
Net Book Value as on 31st Asadh 2075			14,244,254.00				14,244,254.00
Net Book Value as on 32nd Asadh 2076			25,993,658.56			25,993,658.56	



4.15 Deferred Tax Assets / Liabilities

Current Year 2075-76

Particulars	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax (Assets) / Liabilities
Deferred Tax on Temporary differences on following items			
Loans and Advances to B/FIs	-	-	-
Loans and Advances to customers	-	-	-
Investment Properties	-	-	-
Investment Securities	-	874,193,167	874,193,167
Property and equipment	-	3,316,788,832	3,316,788,832
Employees' defined benefit plan	540,061,460	-	(540,061,460)
Lease liabilities	-	-	-
Provisions	-	-	-
Other temporary differences	(49,957)	-	49,957
Deferred Tax on Temporary differences	540,011,503	4,190,981,999	3,650,970,495
Deferred Tax on carry forward of unused tax losses	-	-	-
Deferred tax due to changes in tax rate	-	-	-
Net Deferred tax (asset)/liabilities as on year end of 2074/75			3,650,970,495
Deferred tax(asset)/liabilities as on shrawan1, 2074			3,226,453,305.61
Origination/(Reversal) during the year			424,517,190
Deferred tax expense/(income) recognized in profit or loss			934,486,525.14
Deferred tax expense/(income) recognized in other comprehensive income			(509,969,336)
Deferred tax expense/(income) recognized directly in equity			

Previous Year 2074-75

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	-	986,028,677	986,028,677
Property and equipment	2,410,946	3,318,681,994	3,316,271,048
Employees' defined benefit plan	1,075,707,660	-	(1,075,707,660)
Lease liabilities	-	-	-
Provisions	-	-	-
Other temporary differences	138,759	-	(138,759)
Deferred Tax on Temporary differences	1,078,257,365	4,304,710,671	3,226,453,306

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 2073/74			3,226,453,306
Deferred tax(asset)/liabilities as on shrawan1, 2073			4,703,099,228
Origination/(Reversal) during the year			(1,476,645,923)
Deferred tax expense/(income) recognized in profit or loss			235,303,666.65
Deferred tax expense/(income) recognized in other comprehensive income			(1,508,901,830)
Deferred tax expense/(income) recognized directly in equity			(203,047,759)

4.16 Other assets

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Assets held for sale	-	-
Other Non-Banking Assets	-	-
Bills Receivable	-	-
Accounts receivable	432,925,151	1,872,764,157
Accrued income	127,325,238	84,721,728
Prepayments and deposits	7,112,498	1,828,291
Income tax deposit	141,511,977	141,511,977
Deferred Employee Expenditure	755,252,720	353,986,091
Other		
Inter Branch Account	1,687,185,425	639,114,833
Stationery Stock	33,215,553	27,167,340
Gold Bullion in Vault	-	508,591,632
Government Transaction Receivable	7,403,858,110	6,389,695,247
DD Paid without Schedule	234,619,231	447,587,413
Other	3,963,379,007	1,096,059,753
Total	14,786,384,911	11,563,028,462

4.17 Due to Bank and financial institution

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Money market deposits	-	-
Interbank borrowing	-	-
Other deposits from BFIs	1,074,497,374	290,652,430
Settlement and clearing accounts	-	-
Other deposits from BFIs	-	-
Total	1,074,497,374	290,652,430

4.18 Due to Nepal Rastra Bank

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Refinance from NRB	41,843,286	34,524,946
Standing liquidity facility	-	-
Lender of last resort facility from NRB	-	-
Securities sold under repurchase agreement	-	-
Other payable to NRB	-	-
Total	41,843,286	34,524,946

4.19 Derivative financial instruments

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

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
<i>Held for trading</i>		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	5,504,430,000.00	3,394,500,000.00
Others	-	-
<i>Held for risk management</i>		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Total	5,504,430,000.00	3,394,500,000.00

4.20 Deposits from Customers

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Institutions Customers:		
Term deposits	8,390,687,581.22	5,174,131,438
Call Deposits	5,298,594,118.16	3,527,796,368
Current Deposits	30,685,782,565.08	20,982,382,137
Other	1,018,705,549.09	594,378,041
Subtotal:	45,393,769,814	30,278,687,984
Individual Customers:		
Term deposits	16,791,359,839.11	14,119,971,478
Saving Deposits	31,357,113.47	51,233,095,889
Current Deposits	850,446,116.65	2,907,705,296
Other	55,208,353,429.99	1,001,265,115
Subtotal:	72,881,516,499	69,262,037,779
Total	117,200,788,938	99,540,725,763

4.20.1 Currency wise analysis of deposits from customers

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Nepalese rupee	116,884,085,454	99,235,130,064
Indian rupee	-	-
United states dollar	316,192,844	305,060,618
Great Britain pound	203,324	216,335
Euro	307,316	318,747
Japanese yen	-	-
Chinese yuan	-	-
Other	-	-
Total	117,200,788,938	99,540,725,763

4.21 Borrowing

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Domestic Borrowing:		
Nepal Government	-	-
Other institution	950,000,000	109,500,000
Other	-	-
Sub total	950,000,000	109,500,000
Foreign Borrowing:		
Foreign Bank and Financial Institutions	-	-
Multilateral Development Bank	-	-
Other institutions	-	-
Sub total	-	-
Total	950,000,000	109,500,000

4.22 Provisions

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Provisions for redundancy	-	-
Provision for restructuring	-	-
Pending legal issues and tax litigation	-	-
Onerous contract	-	-
Other	131,438,580	63,277,906
Total	131,438,580	63,277,906

4.22.1 Movement in Provision

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Balance at Shrawan 1st	63,277,906	16,958,858
Provisions made during the year	97,432,274	70,492,132
Provisions used during the year	-	-
Provisions reversed during the year	(29,271,600)	(24,173,084)
Unwind of discount	-	-
Balance at Ashad End	131,438,580	63,277,906

4.23 Other liabilities

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Liability for employees defined benefit obligations	1,623,234,763	3,393,577,340
Liability for long-service leave	176,970,104	192,114,860
Short-term employee benefits	71,034,262	64,214,971
Bills payable	24,323,587	24,565,082
Creditors and Accruals	613,076,757	574,199,238
Interest payable on deposit	3,821,668	3,991,188
Interest payable on borrowing	15,183,209	15,208,409
Liabilities on deferred grant income	-	-
Unpaid Dividend	2,000,831	2,000,831
Liabilities under finance lease	-	-
Employee bonus payable	949,405,553	1,200,256,581
Other	10,201,290,034	1,759,944,024
Total	13,680,340,769	7,230,072,524

4.23.1 Defined benefit obligation

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Present value of unfunded obligations	-	-
Present value of funded obligations	10,159,857,770	10,499,527,204
Total present value of obligations	10,159,857,770	10,499,527,204
Fair value of plan assets	8,536,623,007	7,105,949,864
Present value of net obligations	1,623,234,763	3,393,577,340
Recognised liability for defined benefit obligation	1,623,234,763	3,393,577,340

4.23.2 Plan Assets

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Equity securities	-	-
Government bonds	-	-
Bank deposits	8,536,623,007.00	7,105,949,864
Other	-	-
Total	8,536,623,007.00	7,105,949,864

4.23.3 Movement in the present value of defined benefit obligations

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Defined benefit obligation at Shrawan 1 st	10,499,527,204	8,837,958,354
Actuarial losses	1,327,167,053	1,815,541,577
Benefit paid by the plan	(2,653,397,646)	(1,049,611,270)
Current service cost and interest	986,561,159	895,638,543
Defined benefit obligation at Ashad end	10,159,857,770	10,499,527,204

4.23.4 Movement in the fair value of plan assets

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Fair value of plan assets at Shrawan 1st	7,105,949,864	6,661,382,906
Contributions paid into the plan	3,393,577,340	-
Benefit paid during the year	(2,653,397,646)	-
Actuarial (losses) gains	54,301	(154,957,504)
Expected return on plan assets	690,439,148	599,524,462
Fair value of plan assets at Ashad end	8,536,623,007	7,105,949,864

4.23.5 Amount recognised in profit or loss

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Current service cost	161,006,604	147,454,798
Interest on obligation	825,554,555	748,183,745
Expected return on plan assets	(690,439,148)	(599,524,462)
Net Expenses	296,122,011	296,114,081

4.23.6 Amount recognised in other comprehensive income

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Actuarial (gains) / losses	1,327,112,752.00	1,970,499,081
Total	1,327,112,752.00	1,970,499,081

4.23.7 Actuarial assumptions

Particulars	As at 31st Ashad 2076		As at 32nd Ashad 2075	
	Pension and Gratuity	Retirement	Pension and Gratuity	Retirement
Discount Rate	9%	9%	9%	9%
Expected Return on Plan Asset	9%	9%	9%	9%
Future Salary Increase	6%	6%	6%	6%
Expected Average remaining working lives (years)	21.96	13.58	24.17	11.87
Withdrawal rate	5%	5%	5%	5%

4.24 Debt securities issued

No debt securities have been issued by the Bank.

4.25 Subordinated Liabilities

No Subordinated Liabilities has been issued by the Bank.

4.26 Share Capital

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Ordinary shares	9,811,148,000.00	8,042,662,200
Convertible preference shares (Equity component)	-	-
Irredeemable preference shares (Equity component)	-	-
Perpetual debt (Equity component only)	-	-
Total	9,811,148,000.00	8,042,662,200

4.26.1 Ordinary Shares

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Authorized capital:		
100,000,000 ordinary shares of Rs.100 each	10,000,000,000.00	10,000,000,000
Issued capital:		
80,426,622 ordinary shares of Rs.100 each	9,811,148,000.00	8,042,662,200
Subscribed and paid of capital		
80,426,622 ordinary shares of Rs.100 each	9,811,148,000.00	8,042,662,200
Total	9,811,148,000.00	8,042,662,200

4.26.2 Ordinary share ownership

Particulars	As at 31st Ashad 2076		As at 32nd Ashad 2075	
	Percent	Amount	Percent	Amount
Domestic ownership:	100.00%	9,811,148,000	100.00%	8,042,662,200
Nepal Government	51.00%	5,003,685,500	62.21%	5,003,685,500

"A" class licensed institutions	0.00%	-	0.00%	-
Other licensed institutions	0.00%	-	0.00%	-
Other institutions	11.04%	1,083,293,100	4.54%	364,911,600
Public	37.96%	3,724,169,400	33.25%	2,674,065,100
Other	0.00%	-	0.00%	-
Foreign ownership	0.00%	-	0.00%	-
Total	100.00%	9,811,148,000	100.00%	8,042,662,200

4.26.3 Details of Shareholders holding 0.5% or more shares

Name of Shareholder	Number of Share	Holding %	Amount
Nepal Government	50,036,855	51.00%	5,003,685,500
Employees Provident Fund	3,571,000	3.64%	357,100,000
Nunkaran Agrawal	1,321,066	1.35%	132,106,600
Life Insurance Corporation (Nepal) Limited	1,126,567	1.15%	112,656,700
	56,055,488	57.13%	5,605,548,800

4.26.4 Proposed Distributions (Dividend and Bonus Share)

The Board has recommended 15 percent bonus share and 10 percent cash dividend (including tax on bonus share and cash dividend) of the existing paid up capital for the reported Fiscal Year 2075/76. This proposal of the board of directors is subject to the approval from NRB and ratification by the Annual General meeting of the shareholders. The proposed distribution shall be recognized in the equity in the period in which they are paid.

4.27 Reserves

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Statutory General Reserve	4,423,524,251	3,904,177,042
Exchange equalization reserve	86,786,914	86,786,914
Corporate social responsibility reserve	79,753,894	58,320,615
Capital redemption reserve	-	-
Regulatory reserve	1,293,871,418	2,589,021,283
Investment adjustment reserve	2,404,276	2,404,276
Capital reserve	259,735,644	259,735,644
Assets revaluation reserve	7,743,591,321	7,743,591,321
Fair value reserve	2,037,933,446	2,298,882,970
Dividend equalization reserve	7,485,526	7,485,526
Actuarial gain	(3,142,397,904)	(2,213,418,977)
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	132,550,002	110,253,459
Total	13,311,684,737	15,233,686,022

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

4.27.1 General Reserve

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

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

4.27.2 Exchange Fluctuation Reserve Fund

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

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

4.27.3 Fair Value Reserve

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

4.27.4 Assets Revaluation Reserve

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

4.27.5 Regulatory Reserve

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

4.27.6 Corporate Social Responsibility Fund

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

4.27.7 Other Reserve Fund

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

4.28 Contingent Liabilities and Commitment

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Contingent Liabilities	10,437,670,521.23	7,567,280,788
Undrawn and undisbursed facilities	12,125,173,364.47	8,716,653,181
Capital commitment		
Lease commitment		
Litigation		
Total	22,562,843,885.70	16,283,933,969

4.28.1 Contingent Liabilities

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Acceptance and Documentary credit	5,178,748,319.74	3,539,807,533.13
Bills for collection	138,520,562.85	175,875,613.00
Forward exchange contracts		
Guarantees	4,448,207,206.96	3,179,235,459.00
Underwriting commitments		
Other commitments	672,194,431.68	672,362,182.86
Total	10,437,670,521.23	7,567,280,788

4.28.2 Undrawn and Undisbursed Facilities

Particulars	As at 31st Ashad 2076	As at 32nd Ashad 2075
Undisbursed amount of loans	-	-
Undrawn limits of overdraft	3,896,818,891.62	2,342,335,935
Undrawn limits of credit cards	-	-
Undrawn limits of letter of credit	5,676,561,679.81	5,837,302,674
Undrawn limits of guarantee	2,551,792,793.04	537,014,572
Total	12,125,173,364.47	8,716,653,181

4.29 Interest Income

Particulars	For the year ended 31st Ashad 2076	For the year ended 32nd Ashad 2075
Cash and cash equivalents	17,070,579	40,990,314
Due from Nepal Rastra Bank	-	-
Placement with Banks and Financial Institutions	118,547,141	54,788,767
Loans and Advances to Bank and Financial Institutions	126,649,997	40,063,935
Loans and advances to customers	9,593,956,939	8,678,591,071
Investment securities	444,923,537	316,533,547
Loans and advances to staff	74,545,046	98,468,707
Other	-	-
Total interest income	10,375,693,239	9,229,436,342

4.30 Interest Expenses

Particulars	For the year ended 31st Ashad 2076	For the year ended 32nd Ashad 2075
Due to Bank and Financial Institutions	149,240.31	2,138,396.68
Due to Nepal Rastra Bank	-	8,300,241.80
Deposits from customers	4,186,001,318.88	2,831,226,445.52
Borrowing	-	25,200.00
Debt securities issued	-	-
Subordinated liabilities	-	-
Other	-	-
Total interest expense	4,186,150,559.19	2,841,690,284.00

4.31 Fees and Commission Income

Particulars	For the year ended 31st Ashad 2076	For the year ended 32nd Ashad 2075
Loan Administration fees	59,420,169	44,475,423
Service fees	177,291,569	121,681,129
Consortium fees	-	-
Commitment fees	7,790,004	8,953,133
DD/TT/Swift fees	10,101,725	8,113,681
Credit card/ATM issuance and renewal fees	334,665	6,055,356
Prepayment and swap fees	-	-
Investment banking fees	-	-
Assets management fees	10,499,372	13,767,074

Brokerage fees	-	-
Remittance fees	32,418,864	37,704,962
Commission on letter of credit	17,737,121	18,236,692
Commission on Guarantee Contracts issued	54,582,758	44,907,125
Commission on share underwriting/issued	-	-
Locker rental	30,544,437	22,971,446
Other Fees and Commission Income	638,619,146	656,153,506
Total Fees and Commission Income	1,039,339,829	983,019,526

4.32 Fees and Commission Expense

Particulars	For the year ended 31st Ashad 2076	For the year ended 32nd Ashad 2075
ATM management fees	-	-
VISA/Master card fees	-	-
Guarantee commission	22,770,191.06	23,306,639
Brokerage	2,718,759.71	4,200,136
DD/TT/Swift fees	7,284,174.81	2,676,860
Remittance fees and commission	217,900.00	331,565
Other Fees and Commission Expense	12,371,628.53	4,913,744.83
Total Fees and Commission Expense	45,362,654.11	35,428,944.82

4.33 Net trading income

Particulars	For the year ended 31st Ashad 2076	For the year ended 32nd Ashad 2075
Changes in fair value of trading assets	-	-
Gain/loss on disposal of trading assets	-	-
Interest income on trading assets	-	-
Dividend income on trading assets	-	-
Gain/Loss Foreign Exchange Transaction	323,652,049.71	202,999,957
Other	18,760,666.51	4,280,850
Total Net trading income	342,412,716.22	207,280,807

4.34 Other operating income

Particulars	For the year ended 31st Ashad 2076	For the year ended 32nd Ashad 2075
Foreign Exchange Revaluation Gain	(45,109,227)	(23,484,207)
Gain/loss on sale of investment Securities	-	(193,715,656)
Fair value gain/loss on investment property	-	-
Dividend on equity instruments	3,499,564	9,831,821

Gain/loss on sale of property and equipment	1,794,081	1,098,740
Gain/loss on sale of investment property	46,074,243	14,996,324
Operating lease income	25,657,231	23,001,140
Gain/loss on sale of gold and silver	10,047,772	2,460,237
Other	168,819,557	184,703,938
Total other operating income	210,783,220	18,892,336

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

Particulars	For the year ended 31st Ashad 2076	For the year ended 32nd Ashad 2075
Impairment charge/(reversal) on loan and advances to B/FIs	5,695,044.07	5,776,824.89
Impairment charge/(reversal) on loan and advances to customer	471,407,779	(92,117,354)
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	477,102,823	(86,340,530)

4.36 Personnel Expense

Particulars	For the year ended 31st Ashad 2076	For the year ended 32nd Ashad 2075
Salary	769,683,171	745,085,187
Allowances	237,294,776	184,265,656
Gratuity expenses *	-	-
Provident fund	126,221,038	129,957,650
Uniform	16,538,000	16,907,288
Training & Development Expense	30,460,258	20,985,029
Leave encashment	57,296,352	66,950,644
Medical	69,734,744	80,731,243
Insurance	2,912,259	2,297,855
Employees Incentive	147,899,003	114,058,779
Cash-settled share-based payments	-	-
Pension Expense *	296,122,011	296,114,081
Finance expenses under NFRS	54,303,081	70,873,489
Other Expenses Related to Staff	38,350,789	26,165,567

Sub-Total	1,846,815,481	1,754,392,467
Employees Bonus	230,582,793	394,438,019
Total personnel expenses	2,077,398,273	2,148,830,486

*Includes both pension and gratuity expenses

4.37 Other operating expense

Particulars	For the year ended 31st Ashad 2076	For the year ended 32nd Ashad 2075
Directors' fee	5,025,000	3,464,700
Directors' expense	1,314,426	1,236,827
Auditors' remuneration	1,695,000	1,695,000
Other audit related expense	7,005,281	5,865,764
Professional and legal expense	3,530,661	3,422,895
Office administration expense	403,842,627	376,446,093
Operating lease expense	99,880,735	70,924,051
Operating expense of investment properties	-	-
Corporate Social Responsibility Expense	4,534,081	5,015,143
Onerous lease provision	-	-
Other	22,964,172	84,577,307
Total other operating expense	549,791,982	552,647,779

4.37.1 Office Administration Expense

Particulars	For the year ended 31st Ashad 2076	For the year ended 32nd Ashad 2075
Water and electricity	33,506,992	26,466,758
Repair and maintenance	-	-
(a) Building	3,825,941	4,248,154
(b) Vehicle	5,476,749	4,782,591
(c) Computer and accessories	4,345,644	3,671,223
(d) Office equipment and furniture	3,970,731	2,868,154
(e) Other	3,888,436	4,346,628
Insurance	33,766,620	34,699,872
Postage, telex, telephone, fax	42,397,932	40,767,624
Printing and Stationery	30,957,984	34,807,373
Newspaper, books and journals	2,242,579	5,600,203
Advertisement	11,855,258	9,278,033
Donation	-	-
Security Expense	16,083,584	34,032,564

Deposit and loan guarantee premium	47,047,121	41,330,468
Travel allowance and expense	39,805,200	37,226,653
Entertainment	8,556,973	7,350,208
Annual/Special general meeting expense	506,800	466,278
Other	115,608,083	84,503,310
Total office administration expense	403,842,627	376,446,093

4.38 Depreciation & Amortisation

Particulars	For the year ended 31st Ashad 2076	For the year ended 32nd Ashad 2075
Depreciation on Property and Equipment	116,454,258.27	93,498,791.83
Depreciation on investment property	-	-
Amortization of intangible assets	5,920,487.56	4,090,679.75
Total depreciation and amortization	122,374,745.83	97,589,471.58

4.39 Non-operating income

Particulars	For the year ended 31st Ashad 2076	For the year ended 32nd Ashad 2075
Recovery of loan written off	101,562,416	81,855,495
Other income	45,470	39,419
Total non-operating income	101,607,886	81,894,914

4.40 Non-Operating Expenses

Particulars	For the year ended 31st Ashad 2076	For the year ended 32nd Ashad 2075
Loan Written Off	-	202,257
Redundancy provision	-	-
Expenses of restructuring	-	-
Other expense	-	-
Total non-operating Expenses	-	202,257

4.41 Income tax Expense

Particulars	For the year ended 31st Ashad 2076	For the year ended 32nd Ashad 2075
Current tax expense		
Current year	1,080,433,282	1,479,489,582
Adjustment for prior years	-	-
Deferred tax expense	-	-
Origination and reversal of temporary differences	934,486,525	235,303,667
Changes in tax rate	-	-
Recognition of previously unrecognized tax losses	-	-
Total income tax expense	2,014,919,807	1,714,793,249

4.41.1 Reconciliation of tax expense and accounting profit

Particulars	For the year ended 31st Ashad 2076	For the year ended 32nd Ashad 2075
Profit before tax	4,611,655,852	4,930,475,233
Tax amount at tax rate of 30%	1,383,496,755	1,479,142,570
Add: Tax effect of expenses that are not deductible for tax purpose	5,138,072	10,306,930
Less: Tax effect on exempt income	(7,622,476)	(2,949,546)
Add/less: Tax effect on other items	(300,579,070)	(7,010,371)
Total income tax expense	1,080,433,282	1,479,489,582
Effective tax rate	23.43%	30.01%

Statement of Distributable profit or loss		
For the year ended 31st Ashad 2076		
As per NRB Regulation		
Particulars	Current Year	Previous Year
Net Profit/(loss) as per Statement of Profit or Loss	2,596,736,045	3,215,681,985
Appropriation		
a. General Reserve	(519,347,209)	(643,136,397)
b. Foreign Exchange Fluctuation fund	-	-
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	(21,433,279)	(32,156,820)
e. Employees training fund	(22,296,543)	(50,016,123)
f. Other	-	-
Profit/(loss) before regulatory adjustment	2,033,659,013	2,490,372,645
Regulatory Adjustments:		

a. Interest Receivable (-)/previous accrued interest received (+)	37,009,246	(288,595,124)
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 (+)	(26,299,432)	87,007,182)
e. Deferred Tax Assets recognized (-)/reversal (+)	-	-
f. Goodwill recognized (-)/Impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognized (-)/reversal (+)	-	-
h. Actuarial Loss recognized (-)/reversal (+)	1,284,440,051	(2,213,418,977)
i. Other (+/-)	-	-
Profit or (Loss) after Regulatory Adjustments	3,328,808,878	(98,648,638)

5 Disclosures & Additional Information

5.1 Risk Assessment and Management

Credit Risk

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

The Bank has applied following mitigates for management of Credit Risk factors:

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

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

Market Risk

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

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

The Bank has applied following mitigates for management of the Market Risk factors:

- Stress testing/simulation of market conditions

- Gap Analysis
- Limiting trading activity of instruments in the different markets
- Regular review of risk management processes
- Regular review of Risk Tolerance and appetite limit.
- Measurement of Equity price shocks.
- Measurement of Interest Rate Shocks
- Interest rate related Risk Monitoring.

Such mitigates are monitored by Board of Directors, Risk Management Committee, Internal Audit Department

Liquidity Risk

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

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

The Bank has applied following mitigates for the management of Liquidity Risk:

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

Such mitigates are monitored by BOD, Finance and Credit Department, Internal Audit Department.

Fair value of Financial Assets and Liabilities

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

5.2 Capital Management

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

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

5.2.1 Qualitative Disclosure

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

5.2.2 Quantitative Disclosure

1. Capital Structure and a Breakdown of its Components:

*	Tier 1 Capital and a breakdown of its components	Rs. In '000
	Core Capital (Tier 1)	21,020,849.49
a.	Paid up Equity Share Capital	9,811,148
b.	Irredeemable Non-cumulative preference shares	
c.	Share Premium	3,262,810.76
d.	Proposed Bonus Equity Shares	
e.	Statutory General Reserves	4,423,524.25
f.	Retained Earnings	2,895,693.02
g.	Un-audited current year cumulative profit/(loss)	
h.	Capital Redemption Reserve	
i.	Capital Adjustment Reserve	380,382.60
j.	Dividend Equalization Reserves	7,485.53
k.	Special Reserve	
l.	Capital Reserve (created for loan waived as per Nepal Govt. Direction)	259,735.64
m.	Deferred Tax Reserve	
n.	Other Free Reserves	6,063.35
o.	Less: Goodwill	
p.	Less: Fictitious Assets	-25,993.66
q.	Less: Investment in equity in licenced Financial Institutions	
r.	Less: Investment in equity of institutions with financial interests	
s.	Less: Investment in equity of institutions in excess of limits	
t.	Less: Investments arising out of underwriting commitments	
u.	Less: Reciprocal crossholdings	

v.	Less: Purchase of land & building in excess of limit & unutilized	
w.	Less: Other Deductions	
*	Tier 2 Capital and a breakdown of its components	1,223,963.38
	Supplementary Capital (Tier 2)	
a.	Cumulative and/or Redeemable Preference Shares	
b.	Subordinated Term Debt	
c.	Hybrid Capital Instruments	
d.	General Loan Loss Provision	1,137,176.46
e.	Exchange Equalization Reserve	86,786.91
f.	Investment Adjustment Reserve	
g.	Assets Revaluation Reserve	
i.	Other Reserves	
	Total Capital Fund (Tier 1 and Tier 2)	22,244,812.86
	Risk Weighted Exposure(Assets) (After Supervisor's Adjustment)	132,429,132.69
	Capital Adequacy Ratio	16.80%
	Regulator Requirement	11%

- Deductions from Capital: Rs. 25,993.66 (Rs. In '000)
- Total Qualifying Capital: Rs. 22,244,812.86 (Rs. In '000)
- Capital Adequacy ratio:16.80%

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

NBL in its efforts to improve the capital adequacy ratio as prescribed by the regulator had implemented a revised capital plan. Besides, the bank had formulated ICAAP Policy aimed at improving the Capital Adequacy position in compliance with BASEL-III Framework from FY 2073-74. The task of systematic preparation and presentation of BASEL-III report has been entrusted with the Risk Management Department of the bank. Currently the bank's ratio stands at 16.80%.

2. Risk Exposures

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

The risk weighted exposures as of 16th July 2019 is given below:

S.No.	Particulars	Amount Rs. (000)
1.	Credit Risk	112,290,205.25
2.	Operational Risk	10,318,716.99
3.	Market Risk	2,783,836.77
4.	Adjustment under Pillar II	7,036,373.68
	Total	132,429,132.69

• Risk weighted exposures under each of 13 categories of Credit Risk

S.No.	Particulars	Amount Rs. (000)
1.	Claims on other official entities	-
2.	Claims on banks	5,117,970.48
3.	Claims on domestic corporate & Securities firm	32,166,991.18
4.	Claims on regulatory retail portfolio	26,169,763.51
5.	Claims not satisfying granularity Criteria	
6.	Claims Secured by Residential properties	3,791,198.70
7.	Claims secured by commercial real estate	314,605.46
8.	Past Due Claims	5,949,968.49
9.	High Risk Claims	757,176.22
10.	Loan against Shares	4,716,327.05
11.	Investment in Equity of Institutions	1,260,682.83
12.	Other Assets	18,467,994.60
13.	Off Balance Sheet Items	13,577,526.72
	Total	112,290,205.25

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

S.No.	Particulars	Gross NPA (Rs.)	Loan-Loss Provision (Rs.)	Net NPA (Rs.)
a.	Restructured/Reschedule Loan	1,409.17	176.15	1,233.03
b.	Substandard	649,858.85	162,464.71	487,394.14
c.	Doubtful	400,342.88	200,171.44	200,171.44
d.	Loss	1,523,760.90	1,523,760.90	-
	Total	2,575,371.80	1,886,573.20	688,798.60

• NPA Ratios:

- Gross NPA to Gross Advances : 2.64%
- Net NPA to Net Advances : 0.73%

• Movement of Non-Performing Assets Rs. In 000

Particulars	This Quarter	Previous Quarter	Changes %
Non-Performing Assets	2,575,371.80	2,355,203.00	9.35%
Non-Performing Assets (%)	2.64%	2.96%	-10.81%

• Write off of Loans and Interest Suspense Rs. In 000

No loans have been written off during the year 2075/76.

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

Particulars	Loan Loss Provision	Interest Suspense
Opening balance	2,546,646.84	4,877,479
Write Back/off in the years		
Addition in the year	477,102.82	501,185
Balance as at 16^h July 2019	3,023,749.66	5,378,664

• **Details of Subordinated Term Debt:**

- Not applicable

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

- None

• **Segregation of Investment Portfolio**

S.No.	Investment Category	Amount Rs. (000)
1.	Held for Trading	-
2.	Held to Maturity (Govt. Securities)	13,218,126.06
3.	Available for Sale (Equity)	3,207,607.11

3. Risk Management Function

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

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

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

Measurement of Risks for Capital Adequacy Purpose:

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

A. Credit Risk

Strategies and Process:

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

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

Pre-Sanction:

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

Credit Risk Assessment Process:

Risk Management Department carries out a comprehensive credit risk assessment process that encompasses analysis of relevant quantitative and qualitative information to ascertain credit rating of the borrower. The credit rating process involves assessment of risk emanating from various sources such as market risk, management risk, environmental risk, financial risk and security risk taking into consideration as much as 30 sub-parameters 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 branch are required to obtain regular information of the business. In case of revolving loans, the drawing power is checked commensurate with the existing level of stocks and working capital checked and verified at regular interval. The credit units at the Head Office are also required to prepare quarterly credit report to submit at higher level as a part of 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 committee that undertakes 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. Internal Audit department on the other hand carries out audit according to the audit plan and report findings to the audit committee.

Risk Arising from breakdown of Information and Operating System:

The bank has introduced new centralized software 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 – Daily back up of all balances are taken at the end of the day. The bank is developing a system of auto back up in the near future.
- b. Disaster Recovery Site – The bank is in the process of establishing a disaster recovery site 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 every banking procedure in the Operation Manual-1 related to banking transactions. Internal circulars are issued whenever required reporting by branches irregular. Internal Audit of maximum branches is carried out each year.

Corporate Governance:

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

C. Market Risk

a. Investments

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

b. Foreign Exchange

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

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

The eligible collateral taken as benefits under CRM are margin money deposited with the bank against off balance sheet exposures, Loan against Fixed deposits, Loan against Gold and Silver and Government Securities. Under this provision a total of Rs 10,687,046.18 Thousand has been deducted from total credit risk as CRM. Compliance with External Requirement.

The bank, at all times, has complied the externally imposed capital requirements. In the capital adequacy calculation of 16th July 2019 (presented above), the bank has added 3% of total risk weighted exposures to its risk weighted exposures as per the direction from Nepal Rastra Bank as part of supervisory review.

5.3 Classification of financial assets and financial liabilities

Particulars	Fair Value through PL	Amortized Cost	Fair Value through OCI	Total
<u>Financial Assets:</u>				
Cash and Cash equivalents	-	10,418,969,104.87	-	10,418,969,104.87
Due from Nepal Rastra Bank	-	10,178,321,130.70	-	10,178,321,130.70
Placement with Bank and Financial Institutions	-	5,427,675,000.00	-	5,427,675,000.00
Derivative Financial Instruments	5,594,624,000	-	-	5,594,624,000.00
Loans and advances to B/FIs	-	3,303,280,249.74	-	3,303,280,249.74
Loans and advances to customers	-	92,421,637,259.21	-	92,421,637,259.21
Investment securities	-	13,218,126,062.90	3,207,607,107.72	16,425,733,170.62
Other Financial assets	-	560,250,389.21	-	560,250,389.21
Total financial Assets	5,594,624,000	135,528,259,196.63	3,207,607,107.72	144,330,490,304.35
<u>Financial Liabilities:</u>				
Due from customers	-	117,200,788,938.50	-	117,200,788,938.50
Derivative Financial Instruments	5,504,430,000	-	-	5,504,430,000
Other Financial Liabilities	-	3,745,186,528.13	-	3,745,186,528.13
Total financial Liabilities	5,504,430,000	120,945,975,466.63	-	126,450,405,466.63

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.

Amount in NPR

Particulars	Banking		Treasury		Remittance		Government Transaction		All Other		Total	
	Year ended 31st Ashad 2076	Year ended 32nd Ashad 2075	Year ended 31st Ashad 2076	Year ended 32nd Ashad 2075	Year ended 31st Ashad 2076	Year ended 32nd Ashad 2075	Year ended 31st Ashad 2076	Year ended 32nd Ashad 2075	Year ended 31st Ashad 2076	Year ended 32nd Ashad 2075	Year ended 31st Ashad 2076	Year ended 32nd Ashad 2075
Revenues from external customers	9,693,256,278	9,273,740,085	710,690,838	228,428,793	114,935,720	55,941,654	538,256,210	53,707,500	1,012,697,845	995,046,423	12,069,836,889	10,606,864,456
Intersegment revenues	-	-	-	-	-	-	-	-	-	-	-	-
Segment Profit / (Loss) before tax	5,030,002,896	5,985,872,068	710,690,838	401,873,990	104,714,885	-	538,256,210	-	(1,772,008,976)	(1,457,270,825)	4,611,655,852	4,930,475,233
Segment Assets	95,724,920,673	75,556,510,557	28,080,733,409	16,266,401,730	-	-	7,947,963,340	-	34,166,974,745	41,644,288,754	165,920,592,167	133,467,201,041
Segment liabilities	118,317,961,671	99,540,725,763	-	434,677,376	-	-	-	-	18,411,487,981	10,519,803,736	136,729,449,657	110,495,206,875

5.4.2 Reconciliation of reportable segment profit or loss

Particulars	Year ended 31st Ashad 2076	Year ended 32nd Ashad 2075
Total profit before tax for reportable segments	6,383,664,828	6,387,746,058
Profit before tax for other Segments	(1,772,008,976)	(1,457,270,825)
Elimination of inter-segment profit	-	-
Elimination of discontinued operation	-	-
Unallocated amounts:	-	-
- Other Corporate expenses	2,784,706,821	2,452,317,248

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:

i. Key Management Personnel (KMP)

The key management personnel are those persons having authority and responsibility of planning, directing and controlling the activities of the entity, directly or indirectly including any director. The key management of the Bank includes members of its Board of Directors, Chief Executive Officer, and other higher-level employee of the Bank. The name of the key management personnel who were holding various positions in the office during the year (As at Ashad end 2076) were as follows:

Name of the Key Management Personnel	Post
Krishna Bahadur Adhikari	Acting Chief Executive Officer
Samata Panta	Assistant Chief Executive officer
Laxman Poudel	Assistant Chief Executive officer
Bishwo Raj Baral	Acting Assistant Chief Executive officer
Prakash Kumar Adhikari	Acting Assistant Chief Executive Officer
Suresh Kumar Karna	Chief Operating Officer
Devendra Pratap Shah	Former Chief Executive Officer
Raju Nath Khanal	Former Deputy Chief Executive Officer

Durga Raj Regmi	Former Expert- Deputy Chief Executive Officer
Shyam Sundar Kadel	Former Assistant Chief Executive Officer
Dilli Ram Sharma	Former Acting Assistant Chief Executive Officer

5.7.1 Compensation to Key Management Personnel

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

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

Particulars	Current Year
Director's Fee (including all BoD level committee)	5,025,000
Other Expenses	1,314,426
Total	6,339,426

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

S.N.	Name	Position	Remuneration
1	Krishna Bahadur Adhikari	Acting Chief Executive Officer	1,868,053.94
2	Samata Panta	Assistant Chief Executive officer	1,526,653.03
3	Laxman Poudel	Assistant Chief Executive officer	1,664,110.58
4	Bishwo Raj Baral	Acting Assistant Chief Executive officer	1,610,438.42
5	Prakash Kumar Adhikari	Acting Assistant Chief Executive Officer	1,574,972.82
6	Suresh Kumar Karna	Chief Operating Officer	3,653,443.03
7	Devendra Pratap Shah	Former Chief Executive Officer	3,000,133.33
8	Raju Nath Khanal	Former Deputy Chief Executive Officer	7,792,562.84
9	Durga Raj Regmi	Former Expert- Deputy Chief Executive Officer	8,532,509.67

10	Shyam Sundar Kadel	Former Assistant Chief Executive Officer	7,290,550.39
11	Dilli Ram Sharma	Former Acting Assistant Chief Executive Officer	8,015,457.89

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

5.8 Merger and acquisition

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

5.9 Additional disclosures of non-consolidated entities

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

5.10 Events after reporting date.

There are no other events after Reporting Date affecting financial status as on Ashad End, 2076.

Major Indicators

S.N	Particulars	Indicator	As per previous GAAP			As per NFRS	
			FY 2071/72	FY 2072/73	FY 2073/74	FY 2074/75	FY 2075/76
1	Net Profit / Total Income	%	7.33	30.54	30.81	30.57	21.51
2	Earnings Per Share						
3	Basic Earnings Per Share	Rs.	7.48	44.59	38.77	39.98	26.99
	Diluted Earnings Per Share	Rs.	7.48	44.59	38.77	39.98	26.99
4	Market Price Per Share	Rs.	305.00	470.00	364.00	281.00	336.00
5	Price / Earnings Ratio	Times	40.78	10.54	9.39	7.03	12.45
6	Dividend (Bonus Share) on share capital	%	-	-	-	-	15
7	Cash Dividend on share capital	%	-	-	-	-	10
8	Interest Income / Loans and Advances	%	9.59	9.86	9.73	12.22	11.23
9	Employee Expenses / Total Operating Expenses	%	50.13	49.09	49.77	37.86	27.85
10	Employee Expenses / Total deposit and borrowing	%	3.10	2.49	2.52	2.15	1.74
11	Exchange Income / Total Income	%	-	0.37	1.20	1.71	2.31
12	Staff Bonus / Total Employee Expenses	%	3.03	16.62	14.83	18.36	11.10
13	Net Profit / Loans and Advances	%	0.91	4.54	4.19	4.26	2.81
14	Net Profit / Total Assets	%	0.55	2.79	2.78	2.41	1.51
15	Total Loans and Advances / Total Deposit	%	68.45	71.05	79.17	75.68	78.14

16	Total Operating Expenses / Total Assets	%	5.47	4.38	4.24	4.25	4.35
17	Capital Adequacy Ratio						
	a) Common Equity Tier I Capital	%	6.32	9.01	13.37	10.29	15.87
	b) Core Capital	%	6.32	9.01	13.37	10.29	15.87
	c) Supplementary Capital	%	1.17	1.19	1.10	0.98	0.93
	d) Total Capital Fund	%	7.49	10.20	14.47	11.27	16.80
18	Cash Reserve ratio (CRR)	%	11.55	17.46	18.81	9.05	4.06
19	NPAs / Total Loans and Advances	%	3.98	3.11	3.32	3.37	2.64
20	Base Rate	%	7.21	6.13	6.29	7.03	7.98
21	Weighted Average Interest Rate Spread	%	5.18	4.96	4.80	4.99	4.45
22	Book Net Worth (Rs. In Lakh)	Rs.	38,309.36	67,139.14	114,517.54	229,719.94	292,813.37
23	Total Shares	No.	64,650,018	64,650,018	80,426,622	80,426,622	98,111,480
24	Total Employee	No.	2,623	2,356	2,112	2,142	2,317.00
25	Others						
	Per Employee Business (Rs. In Lakh)	Rs.	25.39	40.54	48.57	49.12	52.09
	Employee Expenses / Total income	%	36.29	23.29	23.07	20.43	17.21

5.10.1 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	Level 1		Level 2		Level 3	
	As on 31.03.2076	As on 32.03.2075	As on 31.03.2076	As on 32.03.2075	As on 31.03.2076	As on 32.03.2075
Quoted Equity Shares	2,903,605,808	3,290,616,742	-	-	-	-
Unquoted equity	-	-	304,001,300	229,555,600	-	-
FV of Land	-	-	-	-	-	-
Investment Properties	-	-	-	-	113,306,613.92	87,007,183

5.11 Impairment of financial assets

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

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

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

5.11.1 Use of Carve Outs for Financial Assets

a. For Impairment Calculation

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

The bank for the financial years 2075/76 has assessed the impairment under NFRS impairment model and under NRB Directives. Since the impairments under NRB directives are more than under NFRS, the bank has recognised impairment calculated under NRB directives. Following table below depicts the calculation of impairment allowance as per NFRS and as per NRB Directives:

IMPAIRMENT AS PER NAS 39

Particulars	For the year ended 31st Ashad 2076	For the year ended 32nd Ashad 2075
Loans and advances to Customers & BFIs (excluding staff loan, AIR and impairment) (A)	97,657,796,531.44	79,632,495,475
Less:		
Impairment allowances (a + b)	1,860,914,429	1,745,276,759.90
Collective Allowances (a)	1,223,537,014	1,224,066,009.93
Individual Allowances (b)	637,377,415	521,210,749.97
Impairment as percentage of Total Loans and advances	1.91%	2.19%

Particulars	For the year ended 31st Ashad 2076	For the year ended 32nd Ashad 2075
Loss Provision as per NRB Directive-alternative 1	3,023,749,661	2,546,646,838
Impairment Loss as per NFRS-alternative 2	1,860,914,429	1,745,276,759.90
Loss provision recognized in financial statements (higher of the two alternative)	3,023,749,661	2,546,646,838

5.12 Comparison of Unaudited and Audited Financial Statements as of FY 2075-76 End (Amount In NPR)

Statement of Financial Position	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reason for Variance
			In Amount	In Percentage	
Assets					
Cash and cash equivalent	10,420,849,044.65	10,418,969,105	-1,879,940	-0.02%	
Due from Nepal Rastra Bank	10,178,321,130.70	10,178,321,131	0	0.00%	
Placement with Bank and Financial Institutions	5,427,675,000.00	5,427,675,000	0	0.00%	
Derivative Financial Instruments	90,194,000.00	5,594,624,000	5,504,430,000	6102.88%	Reclassification of items
Other Trading Assets	0	0	0		
Loan and advances to B/FIs	3,303,280,249.74	3,303,280,250	0	0.00%	
Loan and Advances to Customers	92,414,064,454.06	92,421,637,259	7,572,805	0.01%	
Investment Securities	16,475,160,470.62	16,425,733,171	-49,427,300	-0.30%	
Current Tax Assets	980,408,966.97	991,499,066	11,090,099	1.13%	
Investment in Subsidiaries	0	0	0		
Investment in Associates	0	0	0		
Investment Property	97,398,638.92	113,306,614	15,907,975	16.33%	Additional Adjustment
Property and Equipment	11,828,044,162.15	11,828,221,794	177,632	0.00%	
Goodwill and Intangible assets	25,527,646.45	25,993,659	466,012	1.83%	
Deferred Tax Assets	0	0	0		
Other Assets	14,670,455,415.09	14,786,384,911	115,929,496	0.79%	Reclassification of items
Total Assets	165,911,379,179	171,515,645,958	5,604,266,779	3.38%	

Liabilities					
Due to Bank and Financial Institutions	1,074,497,374	1,074,497,374	0	0.00%	
Due to Nepal Rastra Bank	41,843,286	41,843,286	0	0.00%	
Derivative Financial Instruments	0	5,504,430,000	5,504,430,000	100.00%	Reclassification of items
Deposits from Customers	117,200,788,938	117,200,788,938	0	0.00%	
Borrowings	950,000,000	950,000,000	0	0.00%	
Current Tax Liabilities	0	0	0		
Provisions	63,277,906	131,438,580	68,160,674	107.72%	Additional Adjustment
Deferred Tax Liabilities	3,705,208,378	3,650,970,495	-54,237,883	-1.46%	
Other Liabilities	13,437,844,866	13,680,340,769	242,495,903	1.80%	Reclassification of items
Debt securities issued	0	0	0		
Subordinated Liabilities	0	0	0		
Total Liabilities	136,473,460,748	142,234,309,443	5,760,848,695	4.22%	
Equity		0	0		
Share Capital	9,811,148,000	9,811,148,000	0	0.00%	
Share Premium	3,262,810,756	3,262,810,756	0	0.00%	
Retained Earnings	3,018,626,817	2,895,693,022	-122,933,795	-4.07%	Reclassification of items
Reserves	13,345,332,857	13,311,684,737	-33,648,120	-0.25%	Reclassification of items
Total equity attributable to equity holders	29,437,918,430	29,281,336,515	-156,581,915	-0.53%	Reclassification of items
Non-controlling interest	0	0	0		
Total Equity	29,437,918,430	29,281,336,515	-156,581,915	-0.53%	Impact of all adjustments
Total Liabilities and Equity	165,911,379,178	171,515,645,958	5,604,266,780	3.38%	

Statement of Profit or Loss	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reason for Variance
			In Amount	In Percentage	
Interest income	10,369,650,499.71	10,375,693,238.67	6,042,738.96	0.06%	Reclassification of items
Interest expense	4,190,518,726.94	4,186,150,559.19	(4,368,167.75)	-0.10%	Reclassification of items
Net interest income	6,179,131,772.77	6,189,542,679.48	10,410,906.71	0.17%	
Fees and commission income	1,038,164,817.97	1,039,339,828.69	1,175,010.72	0.11%	Reclassification of items



commission expense	93,159,271.49	45,362,654.11	(47,796,617.38)	-51.31%	Reclassification of items
Net fee and commission income	945,005,546.48	993,977,174.58	48,971,628.10	5.18%	
Net interest and commission income	7,124,137,319.25	7,183,519,854.06	59,382,534.81	0.83%	
Net trading income	342,412,716.22	342,412,716.22	-	0.00%	Reclassification of items
Other operating income	222,098,800.39	210,783,219.80	(11,315,580.60)	-5.09%	Reclassification of items
Total operating income	7,688,648,835.86	7,736,715,790.07	48,066,954.21	0.63%	
Impairment charge/(reversal) for loans and other losses	369,819,507.00	477,102,822.68	107,283,315.68	29.01%	Additional Adjustments
Net operating income	7,318,829,328.86	7,259,612,967.40	(59,216,361.47)	-0.81%	
Operating expense			-		
Personnel expenses	2,114,244,008.54	2,077,398,273.46	(36,845,735.08)	-1.74%	Reclassification of items
Other Operating expenses	534,057,043.87	549,791,982.32	15,734,938.44	2.95%	Reclassification of items
Depreciation and Amortisation	121,898,411.25	122,374,745.83	476,334.58	0.39%	Reclassification of items
Operating Profit	4,548,629,865.20	4,510,047,965.79	(38,581,899.41)	-0.85%	
Non-operating Income	79,667,538.00	101,607,885.85	21,940,347.85	27.54%	Reclassification of items
Non-operating expense	-	-	-		
Profit before income tax	4,628,297,403.20	4,611,655,851.64	(16,641,551.56)	-0.36%	
Income tax expense			-		
Current Tax	1,089,911,574.73	1,080,433,282.10	(9,478,292.63)	-0.87%	
Deferred Tax	926,404,946.31	934,486,525.03	8,081,578.72	0.87%	
Profit/(loss) for the period	2,611,980,882.16	2,596,736,044.52	(15,244,837.64)	-0.58%	
Other Comprehensive income	(1,079,115,483.32)	(1,189,928,450.62)	(110,812,967.30)	10.27%	Reclassification of items
Total Comprehensive income	1,532,865,398.84	1,406,807,593.90	(126,057,804.94)	-8.22%	

Reclassification of previous period's figure

Share premium expenses involving an amount of NRs. 50,345,298.78 which was classified under Other Assets in FY 2074/75 has been reclassified under equity and deducted from share premium. Likewise, Deposit Guarantee Fee and Credit guarantee premium amounting to a total of NRs. 42,065,949.57 which was classified under Fee & commission expenses in FY 2074/75 has now been reclassified under Office administration expenses. Accordingly, previous period's presentation has been relocated.



नेपाल राष्ट्र बैंक
बैंक सुपरिवेक्षण विभाग



केन्द्रीयकार्यालय
बालुवाटार, काठमाडौं।

फोन नं.: ४४१९८०५, ७

फ्याक्स नं.: ४४१०१५९

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पोष्ट बक्स: ७३

प.सं:बै.सु.वि./अफसाइट/एजिएम/२१/२०७६/७७

मिति : २०७६/०८/२६

नेपाल बैंक लिमिटेड,
धर्मपथ, काठमाडौं।

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

महाशय,

त्यस बैंकबाट पेश गरिएका वित्तीय विवरण तथा अन्य कागजातका आधारमा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ४७ को उपदफा (२) का प्रावधानहरु पालना गरेको देखिएको हुँदा, ऐ. ऐनको उपदफा (१) बमोजिम प्रस्तावित रु. ९८,११,१४,८००।०० (अक्षरूपी अठ्ठानब्वे करोड एघार लाख चौध हजार आठ सय मात्र) नगद लाभांश र रु १,४७,१६,७२,२००।- (अक्षरूपी एक अर्ब सत्तचालिस करोड सोइ लाख बहत्तर हजार दुई सय मात्र) बराबरको बोनस शेर प्रदान गर्न अन्य प्रचलित कानूनी व्यवस्थाको समेत पालना गर्ने गरी वार्षिक साधारण सभाबाट स्वीकृत भएको अवस्थामा मात्रै वितरण गर्न स्वीकृतिका साथै आ.व.२०७५/७६ को वार्षिक हिसाब वार्षिक साधारण सभामा स्वीकृतिका लागि पेश गर्ने प्रयोजनार्थ देहायका निर्देशन सहित सार्वजनिक गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार जानकारी गराउँदछु।

१. जोखिम व्यवस्थापन समितिलाई थप प्रभावकारी बनाई कारोवारमा निहित जोखिमहरुको उचित व्यवस्थापन गर्नु हुन।
२. लामो समयदेखि हिसाब मिलान हुन नसकेको अन्तर शाखा कारोवारको हिसाब यथाशिघ्र मिलान (Reconciliation) गर्ने आवश्यक व्यवस्था मिलाउनु हुन।
३. स्थिर सम्पत्तिको नियमित भौतिक परीक्षण सम्पन्न गर्न आवश्यक व्यवस्था मिलाउनु हुन।
४. लेखापरीक्षण प्रतिवेदनमा उल्लेख गरिएका सर्म्पुण कैफियतहरु सुधार गर्ने तथा उपरोक्त कैफियतहरु दोहोरिन नदिने आवश्यक व्यवस्था मिलाउनु हुन।

उपरोक्त बमोजिमका कैफियतहरुको सुधारका सम्बन्धमा त्रैमासिक रूपमा आन्तरिक लेखापरीक्षण समितिमा छलफल गरी यस विभागमा समेत त्रैमासिक प्रगति विवरण पेश गर्नु हुन।

५. यस बैंकबाट जारी गरिएको एकीकृत निर्देशनको निर्देशन नं. १० को वुँदा नं. ७ बमोजिम इजाजतपत्रप्राप्त कुनै एक बैंक तथा वित्तीय संस्थाको संस्थापक शेरमा लगानी गर्दा चुक्ता पुँजीको बढीमा १५ प्रतिशत र अन्य बैंक तथा वित्तीय संस्थाहरुमा चुक्ता पुँजीको बढीमा १ प्रतिशतसम्म मात्र लगानी गर्न सकिने व्यवस्था रहेकोले उल्लिखित सीमाभन्दा बढी शेर धारण गर्ने संस्थापक शेरधनीहरु रहेमा ती संस्थापक शेरधनीहरुले आफ्नो शेर सो सीमाभित्र नल्याएसम्म प्रस्तावित नगद लाभांश तथा बोनस शेर वितरण रोक्का राख्ने व्यवस्था मिलाउनु हुन।
६. बैंक तथा वित्तीय संस्था ऐन २०७३ को दफा ११ को उपदफा (३) मा बैंकको चुक्ता पुँजीको २ प्रतिशत भन्दा बढी शेर धारण गरेका संस्थापकहरुले आफुले धारण गरेको शेर बिक्री तथा धितो बन्धक राख्दा नेपाल राष्ट्र बैंकको स्वीकृति लिनु पर्ने व्यवस्था रहेकोले नेपाल राष्ट्र बैंकको स्वीकृति नलिई आफुले धारण गरेको शेर धितो बन्धक राखी अन्य बैंक तथा वित्तीय संस्थाबाट कर्जा



नेपाल राष्ट्र बैंक बैंक सुपरिवेक्षण विभाग

केन्द्रीयकार्यालय
बालुवाटार, काठमाडौं।

फोन नं.: ४४१९८०५,७

फ्याक्स नं.: ४४१०१५९

Site: www.nrb.org.np

Email: bsd@nrb.org.np

पोष्ट बक्स:७२

उपयोग गरेका संस्थापक शेयरधनीहरू रहेमा ती संस्थापक शेयरधनीहरूलाई सोको स्वीकृति नलिएसम्म वा शेयर धितो बन्धक राखी उपयोग गरेको कर्जा पूर्ण रुपमा चुक्ता गरी शेयर फुकुवा नगरेसम्म प्रस्तावित नगद लाभांश तथा बोनस शेयर वितरण रोक्का राख्ने व्यवस्था मिलाउनु हुन।

उपरोक्त निर्देशनहरूलाई त्यस बैंकको वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित गर्नुहुन।

भवदीय,

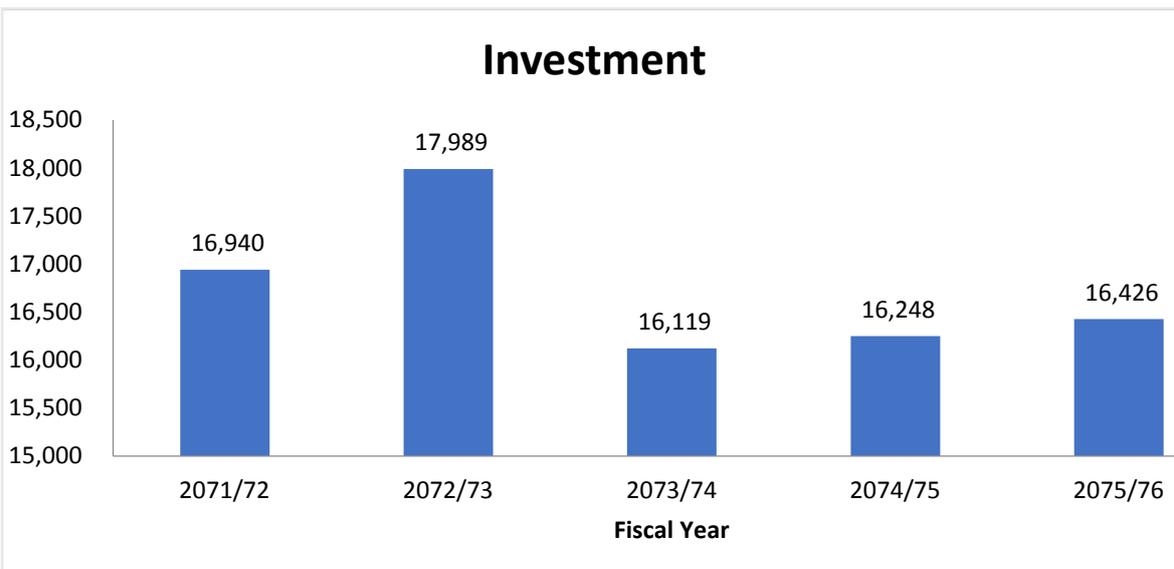
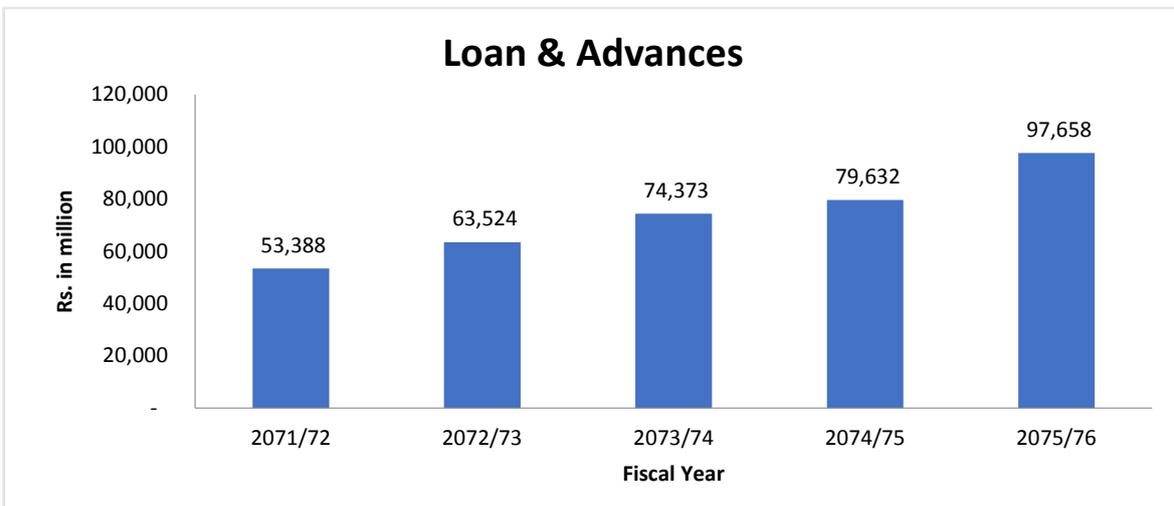
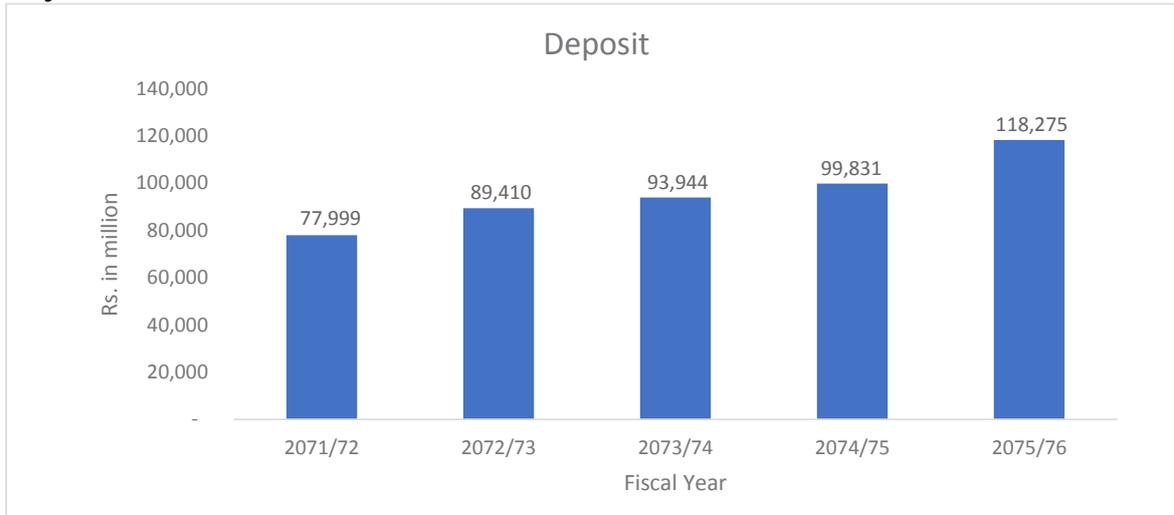

(टिकाराम खतिवडा)
उप-निर्देशक

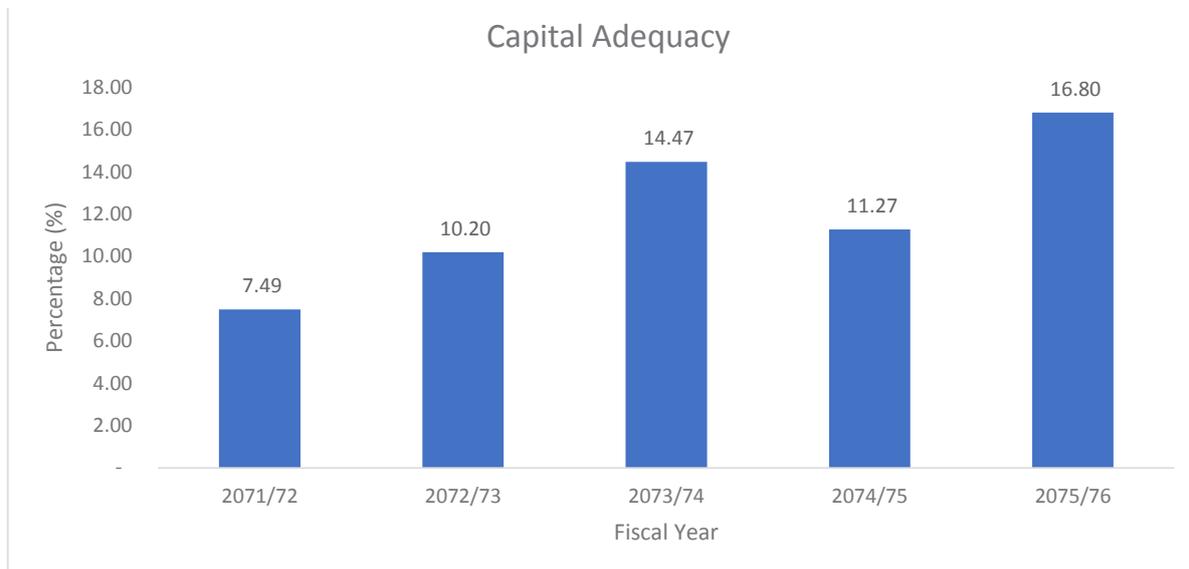
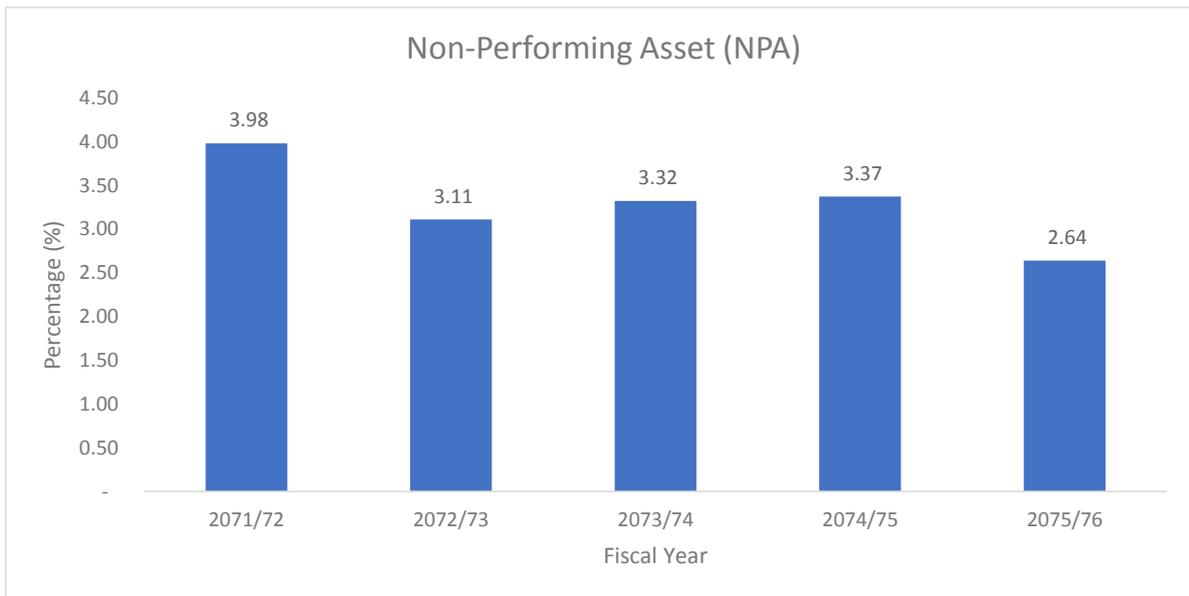
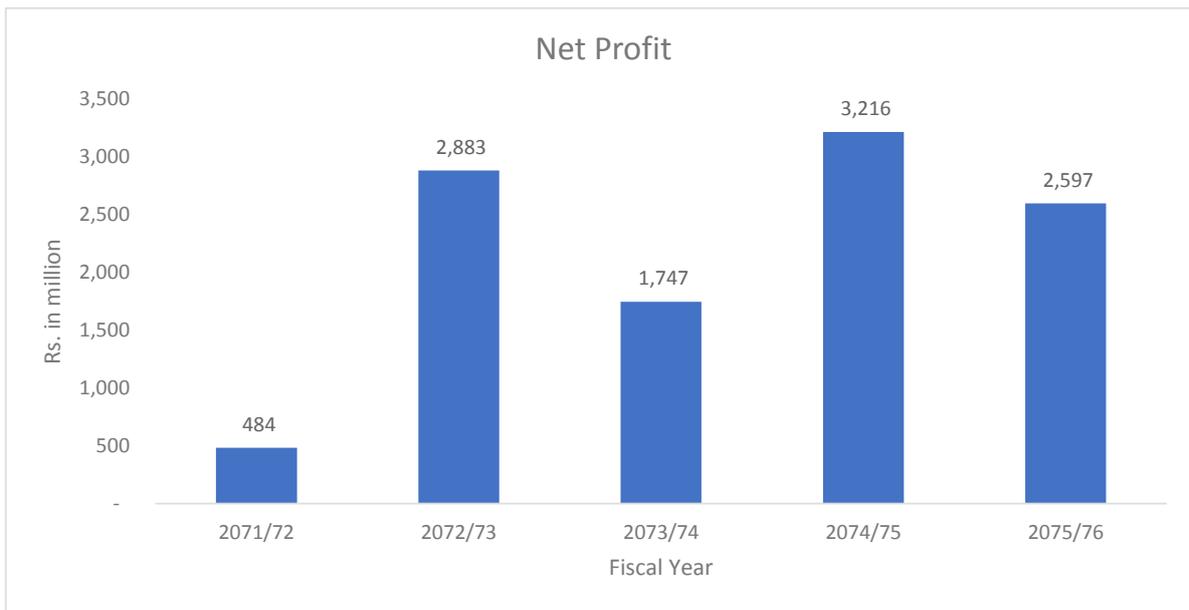
बोधार्थ :

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



Key Financial Indicators





प्रादेशिक कार्यालय तथा शाखा सञ्जाल

प्रदेश नं. १

प्रादेशिक कार्यालय : विराटनगर, मोरङ				
सि.नं.	शाखा कार्यालय	ठेगाना	सम्पर्क नं.	इमेल
१	भद्रपुर	भद्रपुर, भापा	०२३-५२०१९४ ०२३-५२००४५	nblbhadrapur@nepalbank.com.np
२	मिल्सएरिया	विराटनगर, मोरङ	०२१-४३६२१९ ०२१-४२५०२४	nblmillsarea@nepalbank.com.np
३	सिटी अफिस धरान	धरान, सुनसरी	०२५-५२०४१३ ०२५-५२००८४	dhr@nepalbank.com.np
४	रंगेली	रंगेली, मोरङ	०२१-५८००६२	nblrangeli@nepalbank.com.np
५	सिटी अफिस विराटनगर	विराटनगर, मोरङ	०२१-५२२४०६ ०२१-५२५४४२	bro@nepalbank.com.np
६	ईलाम	ईलाम	०२७-५२००१८ ०२७-५२००६३	nblilam@nepalbank.com.np
७	तेहथुम	म्यागलुङ्ग, तेहथुम	०२६-४६०१५५ ०२६-४६०१०६	nbltehrathum@nepalbank.com.np
८	धुलाबारी	मेचीनगर, भापा	०२३-५६०१५५ ०२३-५६०२९३	nbl dhulabari@nepalbank.com.np
९	इटहरी	इटहरी, सुनसरी	०२५-५८००५९ ०२५-५८११५९	ith@nepalbank.com.np
१०	ताप्लेजुङ्ग	फुङलिङ्ग, ताप्लेजुङ्ग	०२४-४६०१५५	nbltaplejung@nepalbank.com.np
११	फिदिम	फिदिम	०२४-५२०१५५	nblfidim@nepalbank.com.np
१२	गौरीगंज	गौरीगंज, भापा	०२३-४१२००५	nblgaurigunj@nepalbank.com.np
१३	दुहवी	दुहवी भलवारी, सुनसरी	०२५-५४००२० ०२५-५४००२१	nblduhabi@nepalbank.com.np
१४	गौरादह	गौरादह, भापा	०२३-४८०२७० ०२३-४८०२७१	nblgauradaha@nepalbank.com.np
१५	वित्तामोड	वित्तामोड, भापा	०२३-५४०२९१ ०२३-५४१०७७	brm@nepalbank.com.np

१६	उर्लावारी	उर्लावारी, मोरङ	०२१-५४१९९४ ०२१-५४१९९७	nblurlabari@nepalbank.com.np
१७	बजारअड्डा	विराटनगर, मोरङ	०२१-४१७३१३ ०२१-४१७३१४ ०२१-४१७३१५	nblbazaradda@nepalbank.com.np
१८	काँकडभिट्टा	मेची, भापा	०२३-५६२०५५ ०२३-५६२२५१	kdv@nepalbank.com.np
१९	बुधवारे	बुद्धशान्ती, भापा	०२३-५५५२१२	nblbudhabare@nepalbank.com.np
२०	चकघट्टी	बराहक्षेत्र, सुनसरी	०२५-५५११२७ ०२५-५५११२६	nblchakraghatti@nepalbank.com.np
२१	भुम्का	रामधुनी, सुनसरी	०२५-५६२१९९ ०२५-५६२३५०	nbljhumka@nepalbank.com.np
२२	सुरुङ्गा	कन्काई, भापा	०२३-५५०८४४ ०२३-५५१००२	nblsurunga@nepalbank.com.np
२३	मंगलवारे	देउमाई, ईलाम	०२७-४००२०३	nblmagalbare@nepalbank.com.np
२४	गाईघाट	त्रियुगा, उदयपुर	०३५-४२०३७८	nblgaighat@nepalbank.com.np
२५	भोजपुर	भोजपुर	०२९-४२००१०	nblbhojpur@nepalbank.com.np
२६	दमक	दमक, भापा	०२३-५८२६१६ ०२३-५८०१०६	dmk@nepalbank.com.np
२७	खाँदवारी	खाँदवारी, संखुवासभा	०२९-५६०२८४	nblkhandabari@nepalbank.com.np
२८	पाखिवास	पाखिवास, धनकुटा	०२६-४०५१७६	nblpakhribas@nepalbank.com.np
२९	बिराटचोक	सुन्दर हरैचा, मोरङ	०२१-५४५८४३	nblbiratchowk@nepalbank.com.np
३०	सिरिजङ्गा	सिरिजङ्गा, ताप्लेजुङ्गा	९८६१०८९३३३	nblsirijanga@nepalbank.com.np

प्रदेश नं. २

प्रादेशिक कार्यालय : विरगंज, पर्सा				
सि.नं.	शाखा कार्यालय	ठेगाना	सम्पर्क नं.	इमेल
१	गौर	गौर, रौतहट	०५५-५२०१५५ ०५५-५२०१५६	nblgaur@nepalbank.com.np
२	सिटी अफिस जनकपुर	जनकपुर, धनुषा	०४१-५९०१७१ ०४१-५९०१७०	nbljnk@nepalbank.com.np

३	राजविराज	राजविराज, सप्तरी	०३१-५२२२८७ ०३१-५२०१८४	nblrajbiraj@nepalbank.com.np
४	कलैया	कलैया, बारा	०५३-५५०००८	nblkalaiya@nepalbank.com.np
५	मलंगवा	मलंगवा, सर्लाही	०४६-५२०१३९ ०४६-५२०१६९	nblmalangawa@nepalbank.com.np
६	लाहान	लाहान, सिराहा	०३३-५६०१८३ ०३३-५६०१८४	lhn@nepalbank.com.np
७	माईस्थान	विरगंज, पर्सा	०५१-५२१८६८ ०५१-५२२०३५	nblmaisthan@nepalbank.com.np
८	ज.चु.का कम्पाउण्ड	जनकपुर, धनुषा	०४१-५९०३१७ ०४१-५९०३१८	nbljnkchu@nepalbank.com.np
९	सिटी अफिस विरगंज	विरगंज, पर्सा	०५१-५२१३०६ ०५१-५२२७०६	bco@nepalbank.com.np
१०	श्रीपुर	विरगंज, पर्सा	०५१-५२२८०८ ०५१-५२२२८४	sri@nepalbank.com.np
११	मटिहानी	मटिहानी, महोत्तरी	९८६०३४१३७६	nblmatihani@nepalbank.com.np
१२	कन्चनपुर	कन्चनरूप, सप्तरी	०३१-५६००११ ०३१-५६०७२०	nblkanchanpur@nepalbank.com.np
१३	चन्द्रनिगाहापुर	चन्द्रनिगाहापुर, रौतहट	०५५-५४०२१२	nblchapur@nepalbank.com.np
१४	गौशाला	गौशाला, महोत्तरी	०४४-५५६१४५	nblgaushala@nepalbank.com.np
१५	जितपुर	जितपुर सिमरा, बारा	०५३-४१२०७१ ०५३-४१२०७०	nbljitpur@nepalbank.com.np
१६	गोदार	गणेशमान, धनुषा	०४१-४१३००१ ०४१-४१३००२	godar@nepalbank.com.np
१७	बयलबास	ईश्वरपुर, सर्लाही	०४६-५७५१३५	nblbayalbas@nepalbank.com.np
१८	कटहरिया	कटहरिया, रौतहट	९८५५०४४६०५	nblkathariya@nepalbank.com.np
१९	फत्तेपुर	सप्तकोशी, सप्तरी	०३१-५५०२२० ०३१-५५०२२१	nblphattepur@nepalbank.com.np
२०	आदर्शनगर	विरगंज, पर्सा	०५१-४१८०५१ ०५१-४१८०५०	bja@nepalbank.com.np
२१	गोलबजार	गोलबजार, सिराहा	०३३-५४०००७ ०३३-५४०३५३	nblgolbazar@nepalbank.com.np

२२	हरिवन	हरिवन, सर्लाही	०४६-५३०६२० ०४६-५३०६११	nblhariwan@nepalbank.com.np
२३	बरहथवा	बरहथवा, सर्लाही	०४६-५४०३१२ ०४६-५४००१०	nblbarahathawa@nepalbank.com.np
२४	सिराहा	सिराहा	०३३-५२०२८३ ०३३-५२०५६४	nblsiraha@nepalbank.com.np
२५	महुवन	सखुवा पर्सौनी, पर्सा	०५१-४१९८१७	nblmahuwan@nepalbank.com.np
२६	हरिपुर	हरिपुर, सर्लाही	०४६-४११२००	nblharipur@nepalbank.com.np
२७	समनपुर	गढीमाई, रौतहट	९८१५८४९६६०	nblsamanpur@nepalbank.com.np
२८	कल्याणपुर	खड्ग कल्याणपुर, सप्तरी	०३१-५४०४५१ ०३१-५४०४५२	nblkalyanpur@nepalbank.com.np
२९	बर्दिबास	बर्दिबास, महोत्तरी	०४४-५५०७५८ ०४४-५५०७६३	nblbardibas@nepalbank.com.np
३०	राजदेवी	राजदेवी, पर्सा	९८५५०५६१३५	nblrajdevi@nepalbank.com.np
३१	सर्लाही पर्सा	पर्सा, सर्लाही	९८५४०५०२६३	parsa.sarlahi@nepalbank.com.np
३२	भवानीपुर	भवानीपुर, सर्लाही	९८५४०३५५४०	nbl.bhawanipur@nepalbank.com.np

प्रदेश नं. ३

प्रादेशिक कार्यालय : काठमाडौं				
सि.नं.	शाखा कार्यालय	ठेगाना	सम्पर्क नं.	इमेल
१	काठमाडौं बैकिङ्ग अफिस	काठमाडौं	०१-४२४७९९९ ०१-४२३७९२	kbo@nepalbank.com.np
२	बनेपा	बनेपा, काभ्रे	०११-६६२३०३	bnp@nepalbank.com.np
३	ललितपुर	ललितपुर	०१-५५३३२०४, ०१-५५५४२६७	gbl@nepalbank.com.np
४	भक्तपुर	भक्तपुर	०१-६६२००९६	bkp@nepalbank.com.np
५	भेडासिं	काठमाडौं	०१-४२२८५६९ ०१-४२२९८७४	bds@nepalbank.com.np
६	सिटी अफिस नारायणगढ	भरतपुर, चितवन	०५६-५३०९९१ ०५६-५२२२०५ ०५६-५२०१७०	nrg@nepalbank.com.np
७	सिटी अफिस हेटौंडा	हेटौंडा, मकवानपुर	०५७-५२०७२९ ०५७-५२००१०	hco@nepalbank.com.np

८	त्रिशुली	विदुर, नुवाकोट	०१०-५६०६०८ ०१०-५६०१००	trs@nepalbank.com.np
९	डिल्लीबजार	काठमाडौं	०१-४०१२५८५ ०१-४०१२५८८	dlb@nepalbank.com.np
१०	पाटन औद्योगिक क्षेत्र	ललितपुर	०१-५५२१४१३ ०१-५५२३६०३	pie@nepalbank.com.np
११	बालाजु	काठमाडौं	०१-४३६२०१७ ०१-४३५०२५९	bie@nepalbank.com.np
१२	कालिमाटी	काठमाडौं	०१-४२७३३६० ०१-४२७६९२	klm@nepalbank.com.np
१३	किर्तिपुर	किर्तिपुर, काठमाडौं	०१-४३३२६३७ ०१-४३३१३०४	krt@nepalbank.com.np
१४	साँखु	काठमाडौं	०१-४४५०६६७	nblsankhu@nepalbank.com.np
१५	रत्ननगर	रत्ननगर, चितवन	०५६-५६०२१० ०५६-५६०७२८	nbltandi@nepalbank.com.np
१६	लाजिम्पाट	काठमाडौं	०१-४४३७५३३ ०१-४४१४९४०	lzm@nepalbank.com.np
१७	हेटौंडा औद्योगिक क्षेत्र	हेटौंडा, मकवानपुर	०५७-५२०६९८ ०५७-५२०४९७	hie@nepalbank.com.np
१८	चौतारा	चौतारा, सिन्धुपाल्चोक	०११-६२०१०५	nblchautara@nepalbank.com.np
१९	चावहिल	काठमाडौं	०१-४४६६३३२ ०१-४४७०६८५	cbl@nepalbank.com.np
२०	क्षेत्रपाटी	काठमाडौं	०१-४२६३९२९ ०१-४२५४०३०	chp@nepalbank.com.np
२१	चापागाउँ	चापागाउँ, ललितपुर	०१-५५७०५१४	nblchapagaun@nepalbank.com.np
२२	रामपुर	भरतपुर, चितवन	०५६-५९९९७७ ०५६-५९२९४१	nblrampur@nepalbank.com.np
२३	पनौती	पनौती, काभ्रे	०११-४४०५९१ ०११-४४०५९२	nblpanauti@nepalbank.com.np
२४	जोरपाटी	गोकर्णेश्वर, काठमाडौं	०१-५१३४३९७ ०१-५१३४३९८	nbljorpati@nepalbank.com.np



२५	पालुङ्ग	थाहा, मकवानपुर	०५७-४०००९९	nblpalung@nepalbank.com.np
२६	गितानगर	भरतपुर, चितवन	०५६-४००२२५ ०५६-४००२९५	nblgeetanagar@nepalbank.com.np
२७	धुन्चे	गोसाइकुण्ड, रसुवा	०१०-५४०२७८ ०१०-५४०९०५	nbl dhunche@nepalbank.com.np
२८	पाँचखाल	पाँचखाल, काभ्रे	०९९-४९९९९८ ०९९-४९९००८	nblpanchkhal@nepalbank.com.np
२९	चरिकोट	भिमेश्वर, दोलखा	०४९-४२००६४ ०४९-४२९९५५	nblcharikot@nepalbank.com.np
३०	भण्डारा	राप्ती, चितवन	०५६-५५०४७०	nblbhandara@nepalbank.com.np
३१	कुपण्डोल	ललितपुर	०१-५५३९७४७ ०१-५५२२०४०	kpd@nepalbank.com.np
३२	थानकोट	चन्द्रागिरी, काठमाडौं	०१-४३९२९८४ ०१-४३९३४३८	nblthankot@nepalbank.com.np
३३	मेलम्ची	मेलम्ची, सिन्धुपाल्चोक	०९९-४०९०९७	nblmelamchi@nepalbank.com.np
३४	थैव	गोदावरी, ललितपुर	०१-५०९४७८५ ०१-५०९४७८६	nblthaiba@nepalbank.com.np
३५	जावलाखेल	ललितपुर	०१-५५५२९८९ ०१-५५४७९९८	jwk@nepalbank.com.np
३६	पर्सावजार	खैरहनी, चितवन	०५६-५८३९९५ ०५६-५८३९७५	nblparsa@nepalbank.com.np
३७	सैनिक	काठमाडौं	०१-४२४८०७९	sdr@nepalbank.com.np
३८	कान्तिपथ	काठमाडौं	०१-४२२७३७५ ०१-४२४४९५६	ktp@nepalbank.com.np
३९	खिम्ती	लिखु तामाकोशी, रामेछाप	०४८-४९९०४८	nblkhimti@nepalbank.com.np
४०	ठिमी	मध्यपुर ठिमी, भक्तपुर	०१-६६३०९४९	nblthimi@nepalbank.com.np
४१	महाराजगञ्ज	काठमाडौं	०१-४७२५५२ ०१-४७२९६५९	nblmaharajgunj@nepalbank.com.np
४२	कोटेश्वर	काठमाडौं	०१-४६००७०९	nblkoteswor@nepalbank.com.np
४३	दुधौली	दुधौली, सिन्धुली	०४७-४९२०७४ ०४७-४९२०८४	nbl duduhaul i@nepalbank.com.np

४४	धादिङ्ग बेसी	निलकण्ठ, धादिङ्ग	०१०-५२००९६	nblhdhadingbesi@nepalbank.com.np
४५	वानेश्वर	काठमाडौं	९८५१२३२५४७	nblbaneshwor@nepalbank.com.np
४६	सानो पोखरा	हेटौंडा, मकवानपुर	०५७-५२१५१८ ०५७-५२१६१८	nblsanopokhara@nepalbank.com.np
४७	सिंगाटी	कालिन्चोक, दोलखा	०४९-४१०१२२	nblsingati@nepalbank.com.np
४८	खोपासी	पनौती, काभ्रे	०११-४१०००१	nblkhopasi@nepalbank.com.np

गण्डकी प्रदेश

प्रादेशिक कार्यालय : पोखरा, कास्की				
सि. नं.	शाखा कार्यालय	ठेगाना	सम्पर्क नं.	इमेल
१	सिटी अफिस पोखरा	पोखरा, कास्की	०६१-५२१११२ ०६१-५३१२५०	pco@nepalbank.com.np
२	बाग्लुङ्ग	बाग्लुङ्ग	०६८-५२०१५५ ०६८-५२०२९५	bgl@nepalbank.com.np
३	दमौली	व्यास, तनहुँ	०६५-५६०१५५ ०६५-५६०९५५	dml@nepalbank.com.np
४	म्याग्दी बेनी	बेनी, म्याग्दी	०६९-५२०१५५	nblbeni@nepalbank.com.np
५	कुश्मा	कुश्मा, पर्वत	०६७-४२०५३५	nblkushma@nepalbank.com.np
६	जोमसोम	घरबजुङ्ग, मुस्ताङ्ग	०६९-४४००५५	nbljomsom@nepalbank.com.np
७	स्याङ्गजा	पुतलीबजार, स्याङ्गजा	०६३-४२०१५५	syj@nepalbank.com.np
८	खैरेनीटार	शुक्लागण्डकी, तनहुँ	०६५-४१२२५४ ०६५-४१२२५५	khairenitar@nepalbank.com.np
९	वालिङ्ग	वालिङ्ग, स्याङ्गजा	०६३-४४०११४	nblwaling@nepalbank.com.np
१०	बगर	पोखरा, कास्की	०६१-५२०३५४ ०६१-५३०६४८	nblbagar@nepalbank.com.np
११	डुम्रे	बन्दीपुर, तनहुँ	०६५-५८०१९६	nbl Dumre@nepalbank.com.np
१२	बुर्तिवाङ्ग	ढोरपाटन, बाग्लुङ्ग	०६८-४१००१८ ०६८-४१००१९	nblburtibang@nepalbank.com.np
१३	गल्कोट	गल्कोट, बाग्लुङ्ग	०६८-४११००२ ०६८-४११०६६	nblgalkot@nepalbank.com.np
१४	चामे मनाङ्ग	चामे, मनाङ्ग	०६६-४४०१५५	nblchamemanang@nepalbank.com.np
१५	आरुङ्गखोला	मध्यविन्दु, नवलपुर	०७८-५५५००७	nblarungkhola@nepalbank.com.np

			०७८-५५५००८	
१६	सुन्दरबजार	सुन्दरबजार, लमजुङ्ग	०६६-४०२१५५ ०६६-४०२१७५	nblsundarbazar@nepalbank.com.np
१७	सुन्तलेटार	चापाकोट, स्याङ्गजा	०६३-४१११३५	suntaletar@nepalbank.com.np
१८	पृथ्वीचोक	पोखरा, कास्की	०६१-५२०४३९ ०६१-५२८८१९ ०६१-५२६०६८	pck@nepalbank.com.np
१९	बेंशीसहर	बेंशीसहर, लमजुङ्ग	०६६-५२०७८५ ०६६-५२०३८५	nblbeshisahar@nepalbank.com.np
२०	तालचोक	पोखरा, कास्की	०६१-५६११५० ०६१-५६११५५	nbltalchowk@nepalbank.com.np
२१	हेम्जा	पोखरा, कास्की	०६१-४००५०० ०६१-४००५०१	nblhemja@nepalbank.com.np
२२	विरौटा	पोखरा, कास्की	०६१-४६८०७०	nblbirauta@nepalbank.com.np

प्रदेश नं. ५

प्रादेशिक कार्यालय : बुटवल, रुपन्देही				
सि.नं.	शाखा कार्यालय	ठेगाना	सम्पर्क नं.	इमेल
१	सिटी अफिस नेपालगञ्ज	नेपालगञ्ज, बाँके	०८१-५२५६४६ ०८१-५२०१६८ ०८१-५२०३२०	nco@nepalbank.com.np
२	सिद्धार्थनगर	सिद्धार्थनगर, रुपन्देही	०७१-५२०६४६ ०७१-५२०१३५	bhw@nepalbank.com.np
३	कृष्णनगर	कृष्णनगर, कपिलवस्तु	०७६-५२०८५६ ०७६-५२००२२	nblkrishnagar@nepalbank.com.np
४	पाल्पा	तानसेन, पाल्पा	०७५-५२२६५४ ०७५-५२०१३०	nblpalpa@nepalbank.com.np
५	दाङ्ग	घोराही, दाङ्ग	०८२-५६०१६६ ०८२-५६००१२	dan@nepalbank.com.np
६	राजापुर	राजापुर, बर्दिया	०८४-४६०३५५ ०८४-४६०१५५	nblrajapur@nepalbank.com.np

७	प्युठान	मल्लरानी, प्युठान	०८६-४२००५० ०८६-४२०२२३	nblpyuthan@nepalbank.com.np
८	सिटी अफिस खस्यौली	बुटवल, रुपन्देही	०७१-५४०२८० ०७१-५४१०३६ ०७१-५४०२९१	btl@nepalbank.com.np
९	रोल्पा	रोल्पा	०८६-४४०२९३ ०८६-४४०११५	nblrolpa@nepalbank.com.np
१०	धम्बोजी	नेपालगञ्ज, बाँके	०८१-५२२१३० ०८१-५२०२०५	njd@nepalbank.com.np
११	मणिग्राम	मणिग्राम, रुपन्देही	०७१-५६२७२५	nblmanigram@nepalbank.com.np
१२	सानोश्री	मधुवन, बर्दिया	०८४-४४००६५	nblsanoshree@nepalbank.com.np
१३	घर्तिगाउँ	माडी, रोल्पा	०८६-४१६०२४	nblghartigaun@nepalbank.com.np
१४	मुर्गिया	सैनामैना, रुपन्देही	०७१-४४०३६३	nblmurgiya@nepalbank.com.np
१५	कोहलपुर	कोहलपुर, बाँके	०८१-५४०२०६ ०८१-५४०५२०	nblkohalpur@nepalbank.com.np
१६	रुकुमकोट	सिस्ने, रुकुम पूर्व	०८८-४१३०८७	rukumkot@nepalbank.com.np
१७	ठुटे पिपल	ओम सतिया, रुपन्देही	०७१-४२९४९७	nblthutepipal@nepalbank.com.np
१८	चन्द्रौटा	शिवराज, कपिलवस्तु	०७६-५४०३७३ ०७६-५४०३९४	nblchandrauta@nepalbank.com.np
१९	शान्तिपुर	चन्द्रकोट, गुल्मी	०७९-४२००५६ ०७९-४२००५७	nblshantipur@nepalbank.com.np
२०	गुलरिया	गुलरिया, बर्दिया	०८४-४२०५०२ ०८४-४२१२०६	nblgulariya@nepalbank.com.np
२१	पाल्हीनन्दन	पाल्हीनन्दन, नवलपरासी	९८५७०४६८५४	nblpalhinandan@nepalbank.com.np
२२	तुल्सीपुर	तुल्सीपुर, दाङ	०८२-५२३४८५ ०८२-५३२४८४	nbltulsipur@nepalbank.com.np
२३	छहरा	रैनादेवी छहरा, पाल्पा	०७५-६२००६०	nblchhahara@nepalbank.com.np
२४	लुङ्ग्री	लुङ्ग्री, रोल्पा	९७४९१४६९८७	nbllungri@nepalbank.com.np
२५	ठाकुरद्वारा	ठाकुरद्वारा, बर्दिया	०८४-४०२०९४	nblthakurdwara@nepalbank.com.np
२६	सन्धिखर्क	सन्धिखर्क, अर्घाखाँची	०७७-४२०८९२	nblsandhikharka@nepalbank.com.np

२७	बिजुवार	प्युठान	०८६-४६०६९९	nblbijuwar@nepalbank.com.np
२८	सिसहनिया	राप्ती, दाङ्ग	०८२-४०२१११ ०८२-४०२११२	nblsisahaniya@nepalbank.com.np

कर्णाली प्रदेश

प्रादेशिक कार्यालय : विरेन्द्रनगर, सुर्खेत				
सि.नं.	शाखा कार्यालय	ठेगाना	सम्पर्क नं.	इमेल
१	सल्यान	शारदा, सल्यान	०८८-५२०३३३ ०८८-५२०३०३ ०८८-५२००७३	nblsalyan@nepalbank.com.np
२	जाजरकोट	भेरी, जाजरकोट	०८९-४३०२१९ ०८९-४३०११९	nbljajarkot@nepalbank.com.np
३	रुकुम	मुसिकोट, रुकुम	०८८-५३००९३ ०८८-५३०३५०	nblrukum@nepalbank.com.np
४	डोल्पा	ठुली भेरी, डोल्पा	०८७-५५००८४	nbldolpa@nepalbank.com.np
५	विरेन्द्रनगर	विरेन्द्रनगर, सुर्खेत	०८३-५२१०६६ ०८३-५२०२६४	nblbirendranagar@nepalbank.com.np
६	बागचौर	बागचौर, सल्यान	०८८-४१२०९३	nblbagchaur@nepalbank.com.np
७	जगदुल्ला	जगदुल्ला, डोल्पा	९८५७०४१२९५	nbljagadulla@nepalbank.com.np
८	काइके	काइके, डोल्पा	९८६८९७०६११	nblkaike@nepalbank.com.np

सुदूरपश्चिम प्रदेश

प्रादेशिक कार्यालय : धनगढी, कैलाली				
सि.नं.	शाखा कार्यालय	ठेगाना	सम्पर्क नं.	इमेल
१	टिकापुर	टिकापुर, कैलाली	०९१-५६०१५५ ०९१-५६०९१७	nbltikapur@nepalbank.com.np
२	धनगढी	धनगढी, कैलाली	०९१-५२११०९ ०९१-५२१४०९	dhg@nepalbank.com.np
३	महेन्द्रनगर	भिमदत्त, कञ्चनपुर	०९९-५२१२८५ ०९९-५२१३३२	nblmahendranagar@nepalbank.co.np
४	विलासपुर	शुक्लाफाँटा, कञ्चनपुर	०९९-५४००६८	nblbilaspur@nepalbank.com.np
५	डडेल्धुरा	अमरगढी, डडेल्धुरा	०९६-४१०२५०	nbldadeldhura@nepalbank.com.np
६	जोगबुढा	परशुराम, डडेल्धुरा	०९६-४११००९	nbljogbudha@nepalbank.com.np
७	त्रिवेणी	त्रिवेणी, बाजुरा	९८४५५४९५२८	nbltriveni@nepalbank.com.np

प्रबन्धपत्रमा गरिएको प्रस्तावित संशोधनको तीन महले

(प्रबन्धपत्रको दफा ५ को 'क' 'ख' 'ग' 'घ' र दफा १२ (२) मा संशोधन)

क्र. सं.	सम्बन्धित विषय	साविकको व्यवस्था	प्रस्तावित संशोधन	संशोधन गर्नुपर्ने कारण																																								
१.	कम्पनीको पूँजीको संरचना	<p>दफा ५. कम्पनीको पूँजीको संरचना : बैंकको पूँजीको संरचना देहाय बमोजिम हुनेछ :-</p> <p>(क) बैंकको अधिकृत पूँजी रु.१०,००,००,००,०००/- (अक्षरेपी दश अर्ब) हुनेछ, सो पूँजीलाई रु.१००/- दरले १०,००,००,००० थान साधारण शेयरमा विभाजन गरिएको छ।</p> <p>(ख) बैंकले तत्काल जारी गर्ने शेयर पूँजी रु.९,८१,११,४८,०००/- (अक्षरेपी नौ अर्ब एकासी करोड एघार लाख अठ्चालिस हजार) हुनेछ।</p> <p>(ग) बैंकको तत्काल चुक्ता पूँजी रु.९,८१,११,४८,०००/- (अक्षरेपी नौ अर्ब एकासी करोड एघार लाख अठ्चालिस हजार) हुनेछ।</p> <p>(घ) बैंकले अधिकृत पूँजीको ५९,५०,५९० थान शेयर सर्वसाधारणको लागि छुट्टयाएको छ।</p>	<p>दफा ५. कम्पनीको पूँजीको संरचना : बैंकको पूँजीको संरचना देहाय बमोजिम हुनेछ :-</p> <p>(क) बैंकको अधिकृत पूँजी रु.१५,००,००,००,०००/- (अक्षरेपी पन्ध्र अर्ब) हुनेछ। सो पूँजीलाई रु.१००/- दरले १५,००,००,००० थान साधारण शेयरमा विभाजन गरिएको छ।</p> <p>(ख) बैंकले तत्काल जारी गर्ने शेयर पूँजी रु.११,२८,२८,२०,२००/- (अक्षरेपी एघार अर्ब अष्टाइस करोड अष्टाइस लाख बीस हजार दुई सय) हुनेछ।</p> <p>(ग) बैंकको तत्काल चुक्ता पूँजी रु.११,२८,२८,२०,२००/- (अक्षरेपी एघार अर्ब अष्टाइस करोड अष्टाइस लाख बीस हजार दुई सय) हुनेछ।</p> <p>(घ) बैंकले चुक्ता पूँजीको ५,५२,८५,८१९ थान शेयर सर्वसाधारणको लागि छुट्टयाएको छ।</p>	<p>बैंकले हाल प्रस्ताव गरेको बोनस शेयर थप हुँदा पूँजी संरचनामा हुने परिवर्तन तथा आगामी दिनमा समेत पूँजी संरचनामा आउने परिवर्तनलाई सम्बोधन गर्न समेत अधिकृत पूँजीमा बृद्धि गरी साविकको पूँजी संरचनामा संशोधन गर्न आवश्यक देखिएकोले।</p>																																								
२.	संस्थापक हरूले तत्काल लिन कबुल गरेको शेयर संख्या	<p>दफा १२.संस्थापकहरूले तत्काल लिन कबुल गरेको शेयर संख्या : (१) हामी नेपाल बैंक लिमिटेडका संस्थापकहरूले देहाय बमोजिमको संख्यामा शेयर लिन कबुल गरी देहायका साक्षीको रोहवरमा यस प्रबन्धपत्रमा सहीछाप गरेका छौं।</p> <p>(२) उपदफा (१) मा जुनसुकै कुरा लेखिएको भएता पनि साविक नेपाल बैंक कानून १९९४ अन्तर्गत स्थापना भई पुन साविकमा वाणिज्य बैंक ऐन २०३१ अन्तर्गत बैंकको शेयर स्वामित्व सम्बन्धी अभिलेखमा उल्लिखित शेयरधनीहरूलाई नै बैंकको संस्थापक तथा अन्य शेयरधनी मानी सोही बमोजिम स्वामित्व कायम रहेको मानिने छ।</p>	<p>दफा १२. संस्थापकहरूले तत्काल लिन कबुल गरेको शेयर संख्या : (१) हामी नेपाल बैंक लिमिटेडका संस्थापकहरूले देहाय बमोजिमको संख्यामा शेयर लिन कबुल गरी देहायका साक्षीको रोहवरमा यस प्रबन्धपत्रमा सहीछाप गरेका छौं।</p> <p>(२) उपदफा (१) मा जुनसुकै कुरा लेखिएको भएतापनि साविक नेपाल बैंक कानून १९९४ अन्तर्गत स्थापना भई पुन: साविकमा वाणिज्य बैंक ऐन, २०३१ अन्तर्गत बैंकको शेयर स्वामित्व सम्बन्धी अभिलेखमा उल्लिखित शेयरधनीहरूलाई नै बैंकको संस्थापक तथा अन्य शेयरधनी मानी सोही बमोजिम स्वामित्व कायम रहेको मानिने छ।</p>	<p>बैंकले हाल प्रस्ताव गरेको बोनस शेयर थप हुँदा चुक्ता पूँजीमा हुने परिवर्तलाई सम्बोधन गर्न संशोधन गर्न आवश्यक देखिएकोले।</p>																																								
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संस्थापकको नाम, ठेगाना र सहीछाप	बाबुको नाम	बाजेको नाम	लिनकबुल गरेको शेयर संख्या	साक्षीको नाम, थर, ठेगाना र सहीछाप																																								
द.१.नाम: नेपाल सरकार	-	-	५,००,३६,८२५ साधारण शेयर ५१ प्रतिशत																																									
द.२.सर्व साधारण शेयरधनी	-	-	४,८०,७४,६२५ साधारण शेयर ४९ प्रतिशत																																									
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नियमावलीमा गरिएको प्रस्तावित संशोधनको तीन महले

(नियमावलीको नियम २९ (१) को 'ख' 'ग' 'घ' र नियम ४३ (२) मा संशोधन)

क्र. सं.	सम्बन्धित विषय	साविकको व्यवस्था	प्रस्तावित संशोधन	संशोधन गर्नुपर्ने कारण												
१.	सञ्चालकको पारिश्रमिक, भत्ता र सुविधा सम्बन्धी व्यवस्था	<p>दफा २९(१). सञ्चालकको पारिश्रमिक, भत्ता र सुविधा सम्बन्धी व्यवस्था :</p> <p>(ख) सञ्चालक समितिको बैठकमा उपस्थित भए वापत अध्यक्ष तथा अन्य सदस्यले पाउने बैठक भत्ता रु. ४०००/- (चार हजार) हुनेछ, र बैठकमा उपस्थित हुँदा पारवहन सुविधा समेत दिइने छ।</p> <p>(ग) बैंकको कामको सिलसिलामा सञ्चालकलाई प्रदान गरिने दैनिक तथा भ्रमण भत्ता देहाय बमोजिम हुने छ।</p> <p>अ) नेपाल अधिराज्य भित्र</p> <p>दैनिक भत्ता वापत रु. १२००/-</p> <p>आवास खर्च वापत बिल पेश गरेको आधारमा रु. २५००/- प्रतिदिन</p> <p>खाना खर्च वापत बिल पेश गरेको आधारमा बढीमा रु. १०००/-प्रतिदिन</p> <p>परिवहन वापत बिल, टिकट अनुसारको रकम भुक्तानी दिइने छ।</p> <p>आ) विदेशमा जाँदाको दैनिक भत्ता</p> <p>दैनिक भत्ता:-</p> <table border="0"> <tr> <td>भारतमा</td> <td>भारत बाहेक सबै राष्ट्रका लागि</td> </tr> <tr> <td>भारु</td> <td>डलर</td> </tr> </table> <p>क) अध्यक्षलाई ६२५/- १६०/-</p> <p>ख) सञ्चालकलाई ६००/- १५५/-</p> <p>भारत तथा अन्य राष्ट्रहरूमा भ्रमणमा जाँदा पाँच तारे होटलमा बस्न र हवाई मार्गद्वारा यात्रा गर्दा बिजनेस क्लासबाट यात्रा गर्न सकिनेछ। खाना खर्च वापतको होटलको बिल अनुसारको रकम, परिवहन खर्च वापतको रकम र हवाई टिकटको रकम बैंकले व्यहोर्ने छ।</p> <p>(घ) अन्य सुविधाहरू :-</p> <p>अ) पत्रपत्रिका वापत मासिक रु.२०००/-</p> <p>आ) टेलिफोन वापत :- एक सेट मोबाइल र ल्याण्डलाईन, मोबाइल तथा ईन्टरनेट वापत</p>	भारतमा	भारत बाहेक सबै राष्ट्रका लागि	भारु	डलर	<p>दफा २९(१). सञ्चालकको पारिश्रमिक, भत्ता र सुविधा सम्बन्धी व्यवस्था :</p> <p>(ख) सञ्चालक समितिको बैठकमा उपस्थित भए वापत अध्यक्षले बैठक भत्ता रु. ६,०००/- (आठ हजार) तथा अन्य सदस्यले बैठक भत्ता रु. ६,०००/- (छ हजार) हुनेछ, र बैठकमा उपस्थित हुँदा पारवहन सुविधा समेत दिइनेछ।</p> <p>(ग) बैंकको कामको सिलसिलामा सञ्चालकलाई प्रदान गरिने दैनिक तथा भ्रमण भत्ता देहाय बमोजिम हुने छ।</p> <table border="1"> <tr> <td>अ)</td> <td>नेपाल भित्र भ्रमण गर्दा।</td> </tr> <tr> <td>दैनिक भत्ता</td> <td>: रु. ३,०००/- प्रतिदिन</td> </tr> <tr> <td>आवास खर्च</td> <td>: बिल पेश गरेको आधारमा बढीमा रु. ४,०००/- प्रतिदिन</td> </tr> <tr> <td>खाना खर्च</td> <td>: बिल पेश गरेको आधारमा बढीमा रु. २,०००/- प्रतिदिन</td> </tr> </table> <p>आ) विदेश भ्रमण गर्दा : अन्तर्राष्ट्रिय सम्मेलन, सेमिनार, समारोह, निमन्त्रणा वा बैठकमा, तालिम तथा बैंकको अन्य कुनै कामको सिलसिलामा लागि विदेश भ्रमणमा जाँदा भारत बाहेकका सबै राष्ट्रका लागि प्रतिदिन अमेरिकी डलर २२५/- र भारतमा भ्रमण गर्दा अमेरिकी डलर ११५/- पाइने छ।</p> <p>(घ) अन्य सुविधाहरू :-</p> <p>अ) पत्रपत्रिका वापत मासिक रु.२,०००/- (दुई हजार)</p> <p>आ) टेलिफोन/मोबाइल वापत :- एक सेट</p>	अ)	नेपाल भित्र भ्रमण गर्दा।	दैनिक भत्ता	: रु. ३,०००/- प्रतिदिन	आवास खर्च	: बिल पेश गरेको आधारमा बढीमा रु. ४,०००/- प्रतिदिन	खाना खर्च	: बिल पेश गरेको आधारमा बढीमा रु. २,०००/- प्रतिदिन	<p>सञ्चालकलाई प्रदान गरिने बैठक भत्तामा समयानुकूल वृद्धि गर्न मनासिव देखिएकोले।</p> <p>बैंकको कामको सिलसिलामा स्वदेश तथा विदेश भ्रमण गर्दा सञ्चालकलाई प्रदान गरिने दैनिक तथा भ्रमण भत्तामा समयानुकूल वृद्धि गर्न मनासिव देखिएकोले।</p> <p>सञ्चालकलाई प्रदान गरिने अन्य सुविधाको भुक्तानीमा</p>
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	<p>एकमुष्ट रु. ५०००/- सम्मको विलको रकम बैंकले व्यहोर्ने छ।</p> <p>इ) सञ्चालक समितिको बैठकमा भाग लिन आउँदा परिवहन भत्ता वापत रु २००/- पाउने छ।</p> <p>ई) दुर्घटना विमा वापत रु.६,००,०००/- (छ लाख)</p>	<p>मोवाइल र ल्याण्डलाइन, मोवाइल तथा इन्टरनेट वापत एकमुष्ट रु. ५०००/- (पाँच हजार) सञ्चार सुविधा मासिक।</p> <p>पत्रपत्रिका र सञ्चार रकम प्रदान गर्दा नियमानुसार लाग्ने कर कट्टा गरी एकमुष्ट रकम प्रदान गरिने छ।</p> <p>इ) सञ्चालक समितिको बैठकमा भाग लिन आउँदा परिवहन भत्ता वापत रु १,०००/- (एक हजार) दैनिक पाउने छ।</p> <p>ई) दुर्घटना विमा वापत रु. १५,००,०००/- (पन्ध्र लाख)।</p>	<p>सहजता ल्याउन। परिवहन भत्ता र दुर्घटना बीमा वापतको रकम न्यून रहेकोले समयानुकूल वृद्धि गर्न मनासिव देखिएकोले।</p>																																								
<p>२. संस्थापकहरूले तत्काल लिन कबुल गरेको शेर संख्या</p>	<p>दफा ४३. संस्थापकहरूले तत्काल लिन कबुल गरेको शेर संख्या :</p> <p>(१) हामी नेपाल बैंक लिमिटेड नामक कम्पनीका संस्थापकहरूले देहाय बमोजिमको संख्यामा शेर लिन कबुल गरी देहायका साक्षीको रोहबरमा यस नियमावलीमा सहीछाप गरेका छौं।</p> <p>(२) उपदफा (१) मा जुनसुकै कुरा लेखिएको भएता पनि साविक नेपाल बैंक कानून १९९४ अन्तर्गत स्थापना भई पुनः साविकमा वाणिज्य बैंक ऐन २०३१ अन्तर्गत बैंकको शेर स्वामित्व संम्वन्धी अभिलेखमा उल्लिखित शेरधनीहरूलाई नै बैंकको संस्थापक तथा अन्य शेरधनी मानी सोही बमोजिम स्वामित्व कायम रहेको मानिने छ।</p>	<p>दफा ४३. संस्थापकहरूले तत्काल लिन कबुल गरेको शेर संख्या :</p> <p>(१) हामी नेपाल बैंक लिमिटेड नामक कम्पनीका संस्थापकहरूले देहाय बमोजिमको संख्यामा शेर लिन कबुल गरी देहायका साक्षीको रोहबरमा यस नियमावलीमा सहीछाप गरेका छौं।</p> <p>(२) उपदफा (१) मा जुनसुकै कुरा लेखिएको भएता पनि साविक नेपाल बैंक कानून १९९४ अन्तर्गत स्थापना भई पुनः साविकमा वाणिज्य बैंक ऐन, २०३१ अन्तर्गत बैंकको शेर स्वामित्व संम्वन्धी अभिलेखमा उल्लिखित शेरधनीहरूलाई नै बैंकको संस्थापक तथा अन्य शेरधनी मानी सोही बमोजिम स्वामित्व कायम रहेको मानिने छ।</p>	<p>बैंकले हाल प्रस्ताव गरेको बोनस शेर थप हुँदा चुक्ता पूँजीमा हुने परिवर्तलाई सम्बोधन गर्न संशोधन गर्न आवश्यक देखिएकोले।</p>																																								
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व्यवस्थापकिय तह



कृष्ण बहादुर अधिकारी
प्रमुख कार्यकारी अधिकृत



समता पन्त
नि. नायब प्रमुख कार्यकारी अधिकृत



लक्ष्मण पौडेल
सहायक प्रमुख कार्यकारी अधिकृत



तिश्व राज बराल
का.मु. सहायक प्रमुख
कार्यकारी अधिकृत



प्रकाश कुमार अधिकारी
का.मु. सहायक प्रमुख
कार्यकारी अधिकृत



होम बहादुर खड्का
का.मु. सहायक प्रमुख
कार्यकारी अधिकृत

कार्यकारिणी तह



प्रतिमा इंगोल
मुख्य प्रबन्धक



उज्वलराज गौतम
मुख्य प्रबन्धक



दीपेन्द्रराज काफ्ले
मुख्य प्रबन्धक



प्रदिप कुमार पाठक
मुख्य प्रबन्धक



सुन्दर पन्थी
मुख्य प्रबन्धक



लेखनाथ मुषाल
मुख्य प्रबन्धक



पासाड दोर्जी शेर्पा
मुख्य प्रबन्धक



शिवराम मिश्र
मुख्य प्रबन्धक



शान्त बहादुर शाह
मुख्य प्रबन्धक



प्रदिप कुमार घिमिरे
मुख्य प्रबन्धक



धिरज राई
का.मु. मुख्य प्रबन्धक



सुशिल कुमार नेपाल
का.मु. मुख्य प्रबन्धक



सविता पराजुली
का.मु. मुख्य प्रबन्धक



सूर्य प्रकाश भट्ट
का.मु. मुख्य प्रबन्धक



किरण जंग कार्की
का. मु. मुख्य प्रबन्धक



निर्मलकृष्ण पाण्डे
नि. मुख्य प्रबन्धक



प्रतिमा श्रेष्ठ
नि. मुख्य प्रबन्धक



विनय केशरी पौड्याल
नि. मुख्य प्रबन्धक



हरि प्रसाद जवाली
नि. मुख्य प्रबन्धक



खड्ग सिंह मौक्तान
नि. मुख्य प्रबन्धक



नेबैलि सुलभ आवास कर्जा

विशेषताहरू

- ▶ घर निर्माण / स्वरिद / मर्मत-सम्भार / जिर्णोद्धार / थप निर्माण गर्ने प्रयोजनका लागि कर्जा उपलब्ध हुने ।
- ▶ अन्य बैंकको घर कर्जासमेत स्वाप गर्न सकिने ।
- ▶ न्यूनतम रु. ५ लाखदेखि अधिकतम रु. १ करोड ५० लाखसम्म कर्जा उपलब्ध हुने ।

अवधि	ब्याजदर
५ वर्षे	आधार दरमा १% प्रिमियम थप
१० वर्षे	आधार दरमा १.२५% प्रिमियम थप
१५ वर्षे	आधार दरमा १.५०% प्रिमियम थप
२० वर्षे	आधार दरमा २% प्रिमियम थप

- ▶ ५ देखि २० वर्ष अवधिसम्मका लागि कर्जा उपलब्ध हुने ।
- ▶ निःशुल्क ATM / ABBS / Internet बैंकिङ्ग सेवा उपलब्ध हुने ।

* शर्तहरू लागू हुनेछन् ।

नेपालको पहिलो बैंक



स्थापित बि.सं. १९९८

नेपाल राष्ट्र बैंकबाट 'क' वर्गको इजाजतपत्र प्राप्त संस्था

नेपाल बैंक लिमिटेड

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