



नेपाल बैंक लिमिटेड
NEPAL BANK LIMITED

नेपालको पहिलो बैंक



स्थापित वि.सं. १९८४

६२ औं
वार्षिक
प्रतिवेदन

आ.व. २०७७/०७८

समयसँगै अघि बढ्दै...नेपालको पहिलो बैंक

सञ्चालक समिति



सुमनराज अर्याल
अध्यक्ष
(नेपाल सरकारको तर्फबाट)



दीपेन्द्र विक्रम थापा
स्वतन्त्र सञ्चालक



रितेश कुमार शाक्य
सञ्चालक
(नेपाल सरकारको तर्फबाट)



डा. सावित्री रज्जित श्रेष्ठ
सञ्चालक
(नेपाल सरकारको तर्फबाट)



विवेक शम्शेर ज.व.रा.
सञ्चालक
(सर्वसाधारण शेयरधनीको तर्फबाट)



विष्णुकुमार अग्रवाल
सञ्चालक
(सर्वसाधारण शेयरधनीको तर्फबाट)



ओमकृष्ण श्रेष्ठ
सञ्चालक
(सर्वसाधारण शेयरधनी श्री कर्मचारी
सञ्चय कोषको तर्फबाट)



केशव प्रसाद भण्डारी
कम्पनी सचिव

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नेपाल बैंक सहयात्री बचत खाता

दम्पति ढङ्ग, सहयात्री बचत खातासंग

*सर्वोत्तम लागू हुनेछैन ।



विशेषताहरू:

- दम्पतिलाई नै नेपाल टेलिकमको प्रिपेड मोवाइल सिम निःशुल्क उपलब्ध हुने ।
- न्यूनतम ब्यालेन्स रु. ५०० मा खाता खोल्न सकिने साथै आकर्षक ब्याजदर प्रदान गरिने ।
- १ महिना सम्म हरेक दिन 100MB Data, 40 Minutes On Net Talk Time र 10 On Net SMS उपलब्ध ।
- थप १ महिनाको लागि १GB डाटा निःशुल्क उपलब्ध गराउने ।
- नेपाल बैंकको मोबाइल बैंकिङ्ग एप चलाउँदा १ बर्षसम्म इन्टरनेट शुल्क नलाग्ने ।
- निःशुल्क Debit Card, Mobile Banking, Internet Banking लगायतका सुबिधाहरू उपलब्ध ।
- लकर सेवामा २५ प्रतिशत छुट प्रदान गरिने ।



नेपाल बैंक लिमिटेड
NEPAL BANK LIMITED

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

नेपालको पहिलो बैंक
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६२ औं साधारण सभा सम्बन्धी सूचना

(२०७८ मंसिर १० गतेको गोरखापत्र र २०७८ मंसिर १२ गतेको आर्थिक अभियानमा प्रकाशित)

यस बैंकको सञ्चालक समितिको मिति २०७८/०८/०९ गते बिहीबार बसेको अठारौं बैठकको निर्णयानुसार देहायका विषयहरूमा छलफल तथा निर्णय गर्नको लागि निम्न मिति, स्थान र समयमा बैंकको ६२ औं वार्षिक साधारण सभा बस्ने भएको हुँदा कम्पनी ऐन २०६३ को दफा ६७ बमोजिम सम्पूर्ण शेयरधनी महानुभावहरूको जानकारी तथा उपस्थितिका लागि अनुरोध गर्दै यो सूचना प्रकाशित गरिएको छ ।

१. साधारण सभा हुने मिति, स्थान र समय :

मिति : २०७८ पौष २ गते, शुक्रबार ।

स्थान : बैंकको प्रधान कार्यालय, धर्मपथ, काठमाडौं

समय : बिहान ११:०० बजे

कोभिड-१९ महामारीको जोखिम कायम नै रहेकोले भर्चुअल (ZOOM) माध्यमबाट सभामा सहभागी हुन र आफ्नो सुझाव राख्ने व्यवस्था मिलाइएको हुँदा ZOOM मार्फत सभामा सहभागी हुन सम्पूर्ण शेयरधनी महानुभावहरूलाई अनुरोध छ ।

२. छलफलका विषयहरू :

क. सामान्य प्रस्तावहरू :

१. आ.व. २०७७/७८ को सञ्चालक समितिको वार्षिक प्रतिवेदन छलफल गरी पारित गर्ने ।
२. लेखापरीक्षकको प्रतिवेदन सहितको २०७८ आषाढ मसान्तको वासलात, सोही मितिमा समाप्त आ.व. २०७७/७८ को नाफा/नोक्सान हिसाब तथा नगद प्रवाह विवरण र सोही अवधिको वित्तीय विवरणसँग सम्बन्धित अनुसूचीहरू छलफल गरी पारित गर्ने ।
३. सञ्चालक समितिबाट प्रस्तावित हालको चुक्ता पूँजी रु.१२,६३,६७,५८,६२४/- को ३ (तीन) प्रतिशतका दरले हुन आउने रु.३७,९१,०२,७५८/७२ (अक्षरूपी सैतिस करोड एकानब्बे लाख दुई हजार सात सय अन्ठावन्न रूपैया र बहत्तर पैसा मात्र) नगद लाभांश (लाभांश कर समेत) वितरण गर्न स्वीकृति प्रदान गर्ने ।
४. कम्पनी ऐन, २०६३ को दफा १११ अनुसार आ.व. २०७८/७९ को लागि लेखापरीक्षक नियुक्त गर्ने र निजको पारिश्रमिक निर्धारण गर्ने ।

ख. विशेष प्रस्तावहरू :

१. सञ्चालक समितिबाट प्रस्तावित हालको चुक्ता पूँजी रु.१२,६३,६७,५८,६२४/- को १४ (चौध) प्रतिशतका दरले हुन आउने रु.१,७६,९१,४६,२०७/३६ (अक्षरूपी एक अर्ब छयहत्तर करोड एकानब्बे लाख छ्यालिस हजार दुई सय सात रूपैया र छत्तिस पैसा मात्र) रकम बराबरको बोनस शेयर वितरण गर्न स्वीकृति प्रदान गर्ने र बोनस शेयर वितरणबाट बैंकको साविक जारी तथा चुक्ता पूँजीमा वृद्धि गरी रु.१४,४०,५९,०४,८३१/३० (अक्षरूपी चौध अर्ब चालिस करोड उनन्साठी लाख चार हजार आठ सय एकतिस रूपैया र तीस पैसा मात्र) कायम गर्ने र सोही बमोजिम प्रवन्धपत्र तथा नियमावलीको सम्बन्धित दफामा संशोधन गर्ने ।
२. बैंकको प्रवन्धपत्र/नियमावलीको प्रस्तावित संशोधनमा नियमनकारी निकायहरूबाट कुनै फेरबदलको सुझाव प्राप्त भएमा सो बमोजिम आवश्यक फेरबदल गर्न सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने ।

सञ्चालक समितिको आज्ञाले

केशव प्रसाद भण्डारी

कम्पनी सचिव

साधारण सभा सम्बन्धी सामान्य जानकारी

१. वार्षिक साधारण सभा प्रयोजनको निमित्त मिति २०७८/०८/२१ गते शेयरधनी दर्ता पुस्तिका (Book Close) बन्द रहनेछ । नेपाल स्टक एक्सचेञ्ज लिमिटेडमा मिति २०७८/०८/२० गतेसम्म कारोबार भई नियमानुसार शेयर नामसारी भएका शेयरधनीहरूले मात्र साधारण सभामा सहभागी हुन तथा आ.व. २०७७/७८ को लाभांश पाउन योग्य हुनेछन् ।
२. भर्चुअल (ZOOM) माध्यमबाट सहभागी हुन/सुझाव राख्न इच्छुक शेयरधनी महानुभावहरूले यस बैंकको वेबसाइटमा साधारण सभाको सूचनासँगै राखिएको पोर्टल/लिङ्कमा गई आफ्नो विवरण दर्ता गराउनु हुन वा 62agm@nbl.com.np मा इमेल गरी वा ०१-४२२२३७१ मा सम्पर्क गरी सभा हुनु भन्दा ४८ घण्टा अगावै आफ्नो विवरण टिपाउनु हुन अनुरोध छ । यसरी विवरण दर्ता/टिपाउनु हुने शेयरधनीहरूलाई Meeting ID/Passcode उपलब्ध गराई सभामा सहभागी हुने व्यवस्था मिलाइएको छ ।
३. सभामा भाग लिन इच्छुक शेयरधनी महानुभावहरूले शेयर प्रमाणपत्र वा हितग्राही (DMAT) खाता खोलिएको प्रमाण/हितग्राही खाता नं./शेयर कित्ता संख्या तथा फोटो सहितको कुनै परिचयपत्र अनिवार्यरूपमा साथमा लिई सहभागी हुनुपर्नेछ ।
४. सभा शुरू हुनुभन्दा १ घण्टा अगाडिबाट भर्चुअल माध्यम (ZOOM) खुल्ला गरिनेछ । उक्त १ घण्टाको समयभित्र सभामा सहभागी शेयरधनीहरूले दिइएको Meeting ID/Passcode को माध्यमबाट Zoom Login गरी आफ्नो नाम, डिम्याट खाता नं. र शेयर कित्ता संख्या सहित उपस्थितिको जानकारी सभालाई दिनु पर्नेछ । शेयरधनी महानुभावहरूले Chat Box बाट समेत आफ्नो नाम, डिम्याट खाता नं. र शेयर कित्ता सहितको जानकारी गराई उपस्थिति यकिन गराउन सक्नुहुनेछ ।
५. सभामा भाग लिनको लागि आफ्नो प्रतिनिधि (प्रोक्सी) नियुक्त गर्न चाहने शेयरधनीहरूले आफ्नो सम्पूर्ण शेयरको एउटै प्रतिनिधि हुने गरी प्रचलित कम्पनी कानूनले तोकेको ढाँचामा प्रतिनिधिपत्र (प्रोक्सी) फारम भरी सभा शुरू हुनुभन्दा कम्तीमा ७२ घण्टा अगावै बिहान ११ बजेभित्र बैंकको शेयर रजिष्ट्रारको कार्यालय श्री सिभिल क्यापिटल मार्केट लिमिटेड, सिटिसी मल, सुन्धारा काठमाडौंमा दर्ता गरिसक्नु पर्नेछ । प्रोक्सी नियुक्त गर्दा बैंकका शेयरधनीहरूलाई मात्र प्रोक्सी नियुक्त गर्न सकिनेछ । एकभन्दा बढी व्यक्तिलाई शेयर विभाजन गरी वा अन्य कुनै किसिमबाट छुट्ट्याएर दिइएको प्रोक्सी बदर हुनेछ ।
६. सभामा भाग लिन र मतदान गर्नका लागि प्रतिनिधि (प्रोक्सी) नियुक्त गरिसकेपछि प्रतिनिधि फेरबदल गर्न चाहेमा यस अघि दिएको प्रतिनिधि (प्रोक्सी) बदर गरी यो प्रतिनिधि (प्रोक्सी) लाई मान्यता दिइयोस् भन्ने छुट्टै पत्र सहित प्रोक्सी फारम सभा शुरू हुनुभन्दा कम्तीमा ४८ घण्टा अगावै बिहान ११ बजेभित्र बैंकको शेयर रजिष्ट्रार श्री सिभिल क्यापिटल मार्केट लिमिटेडमा प्राप्त हुने गरी दर्ता गराएको अवस्थामा अधिल्लो प्रतिनिधिलाई स्वतः बदर भएको मानी पछिल्लो प्रतिनिधिलाई मान्यता दिइनेछ । प्रतिनिधि नियुक्त गरिसकेको शेयरधनी स्वयम् सभामा सहभागी भएमा निजले दिएको प्रतिनिधि स्वतः बदर हुनेछ ।

७. संयुक्त रूपमा शेयर ग्रहण गर्ने शेयरधनीहरूको हकमा शेयर लगत किताबमा पहिले नाम उल्लेख भएको व्यक्ति वा सर्वसम्मत नियुक्त प्रतिनिधिले मात्र सभामा भाग लिन पाउनेछन् ।
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 सक्नेछन् ।
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 गर्नुपर्नेछ ।
१०. दफा ५ र ६ को उल्लेखित दिन कुनै सार्वजनिक बिदा पर्न गएमा पनि सो दफामा उल्लेखित प्रयोजनका लागि कार्यालय कक्ष खुल्ला रहनेछ ।
११. शेयरधनी महानुभावहरूको जानकारीका लागि बैंकको संक्षिप्त आर्थिक विवरण यसै सूचना साथ प्रकाशित गरिएको छ । साथै, बार्षिक साधारण सभामा प्रस्तुत छलफलका विषयहरू रहेको लेखापरीक्षणको प्रतिवेदन सहितको वार्षिक प्रतिवेदन बैंकको वेबसाइटमा पनि प्रकाशित गरिनेछ ।
१२. साधारण सभा सम्बन्धमा थप जानकारी आवश्यक परेमा कार्यालय समयभित्र बैंकको केन्द्रीय कार्यालय, सञ्चालक समिति सचिवालयमा सम्पर्क राख्न समेत अनुरोध गरिन्छ ।

नेपाल बैंक शुभ ज्ञान बचत खाता

विद्यार्थीहरू खुशी, शुभ ज्ञान बचत रोजी

*शुभ ज्ञान खाता हुनेछैन ।



विशेषताहरू:

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विषय : प्रतिनिधि नियुक्त गरेको बारे ।

महाशय,

.....जिल्लान.पा./गा.पा.वडा नं..... बस्ने
म/हामी..... ले त्यस बैंकको शेयरधनीको
हैसियतले मिति २०७८ साल पौष २ गते शुक्रबारका दिन हुने ६२ औं साधारण सभामा म/हामी स्वयम् उपस्थित भई छलफल
तथा निर्णयमा सहभागी हुन नसक्ने भएकोले उक्त सभामा मेरो/हाम्रो तर्फबाट भाग लिनका लागि
जिल्लान.पा./गा.पा. वडा नं.....बस्ने त्यस बैंकका शेयरधनी श्री लाई
मेरो/हाम्रो प्रतिनिधि मनोनित गरी पठाएको छु/छौं ।

मनोनित प्रतिनिधिको

दस्तखत नमूना :

निवेदकको

दस्तखत :

नाम :

नाम :

शेयरधनी नं./हितग्राही नं. :

मिति :

ठेगाना :

शेयरधनी नं./हितग्राही नं. :

शेयर संख्या :

.....

प्रवेश-पत्र

शेयरधनीको नाम

शेयर संख्या.....

शेयरधनी नं./हितग्राही नं.....

शेयरधनीको दस्तखत

नेपाल बैंक लिमिटेडको मिति २०७८ साल पौष २ गते शुक्रबारका दिन हुने ६२ औं साधारण सभामा उपस्थित हुन जारी गरिएको
प्रवेश-पत्र ।


कम्पनी सचिव

अध्यक्षको मन्तव्य



आदरणीय शेयरधनी महानुभावहरू,

देशको संस्थागत बैकिङ प्रणालीको आधारशीलाको रूपमा रही मुलुकको आर्थिक तथा सामाजिक रूपान्तरणमा महत्वपूर्ण भूमिका निर्वाह गर्दै आएको नेपालको पहिलो बैंक यस नेपाल बैंक लिमिटेडको ६२ औं वार्षिक साधारण सभामा उपस्थित सम्पूर्ण आदरणीय शेयरधनी महानुभावहरू तथा अतिथि महानुभावहरूमा सञ्चालक समिति साथै मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत गर्दछु।

सञ्चालक समितिमा सर्वसाधारण शेयरधनीको तर्फबाट प्रतिनिधित्व गर्ने सम्बन्धमा शेयरधनी महानुभावहरूले उठाउनु भएको सरोकार, हाम्रो प्रतिबद्धता र सम्मानित अदालतको फैसला कार्यान्वयन गर्ने क्रममा गत वर्ष सम्पन्न भएको ६१ औं वार्षिक साधारण सभाबाट सर्वसाधारण शेयरधनीको तर्फबाट तीन जना सञ्चालक निर्वाचित हुनु भई बैंकको सञ्चालक समितिले पूर्णता पाएको कुरा सर्वप्रथम अवगत गराउन चाहन्छु।

बैंकको सञ्चालन तथा व्यवस्थापनमा तात्कालिन समयमा भएको कमी कमजोरीका कारण बैंकको वित्तीय अवस्था कमजोर हुन पुगेको र पूँजीकोष ऋणात्मक हुन गई दुई दशक भन्दा बढी समय बैंकले लगानीकर्तालाई कुनै प्रतिफल दिन नसकेको व्यहोरा समेत स्मरण गराउन चाहन्छु। बैंक व्यवस्थापन र बैंकमा कार्यरत कर्मचारीहरूको अथक मेहनत स्वरूप पछिल्ला आर्थिक वर्षहरूमा बैंकले आफ्नो वित्तीय अवस्था तथा परिसूचकहरूमा सुधार ल्याउन सफल भई विगत दुई वर्षबाट लगानीकर्ता महानुभावहरूलाई प्रतिफल दिन सफल भएको छ। त्यसैको निरन्तरता स्वरूप आर्थिक वर्ष २०७७/७८ को वित्तीय विवरणका आधारमा चुक्ता पूँजी रु.१२,६३,६७,५८,६२४/- को १४ (चौध) प्रतिशत बोनस शेयर र ३ (तीन) प्रतिशत नगद लाभांश (लाभांश कर समेत गरी) वितरण गर्ने स्वीकृतिका लागि आजको यस गरिमामय सभा समक्ष प्रस्ताव पेश गर्न पाउँदा हर्षको अनुभव गरेको छु।

यस बैंकले हाल प्रधान कार्यालय, ७ वटा प्रादेशिक कार्यालय, २१३ वटा शाखा र ४६ वटा एक्सटेन्सन काउन्टर, १४७ एटिएम आउटलेट मार्फत बैकिङ सेवाहरू उपलब्ध गराउँदै आएको छ। करिब २० लाख ग्राहक संख्या रहेको यस बैंकले हाल देशका ७१ जिल्लामा आफ्नो शाखा सञ्जाल मार्फत सेवा पुर्‍याइरहेकोमा पहिले विभिन्न कारणले बन्द भएका शाखाहरू क्रमशः पुनर्स्थापना तथा व्यावसायिक रूपमा सम्भाव्य रहेका स्थानहरूमा आफ्नो बैकिङ सेवाहरूको सञ्जाल फैलाउँदै छिट्टै देशको ७७ जिल्लामा पुगेर बैकिङ सेवा सुविधा पुर्‍याउने लक्ष्य लिएको छ।

सन् २०२० को शुरूवातबाट विश्वव्यापी रूपमा फैलिएको कोभिड-१९ महामारी नियन्त्रण गर्न २०७७ चैत्रबाट गरिएको बन्दाबन्दी र २०७८ को शुरूवात सँगै फैलिएको दोस्रो लहरको गम्भीर चुनौती तथा महामारीको बारम्बार दोहोरिने प्रवृत्तिले अर्थतन्त्रमा पारेको असर र अनिश्चितता बिच पनि बैंकले आफ्नो सेवालाई निरन्तर रूपमा प्रवाह गरिरहेको जानकारी गराउन चाहन्छु ।

जनस्वास्थ्य र मानव जीवनमा नै क्षति पुऱ्याइरहेको यस कोभिड-१९ महामारीबाट बैकिङ्ग व्यवसाय समेत अछुतो रहन सकेको छैन । नेपाल सरकार तथा नेपाल राष्ट्र बैंकबाट आर्थिक पुनरुत्थानलाई सहयोग पुऱ्याउने उद्देश्य साथ ल्याइएका व्यासायिक निरन्तरता कर्जा, पुनर्कर्जा, सहूलियतपूर्ण कर्जा लगायतका नीति र कार्यक्रमको कार्यान्वयन गर्दै कोभिड-१९ को असरबाट प्रभावित व्यवसायलाई जोगाउँदै ग्राहकको चाहना एवम् आवश्यकता अनुरूप गुणस्तरीय सेवा प्रदान गरी बैंकको दिगो विकास सहित अर्थतन्त्रको पुनरुत्थानमा सघाउनु बैंकको प्रमुख लक्ष्य रहेको व्यहोरा समेत अवगत गराउन चाहन्छु ।

नेपाल सरकारको ५१ प्रतिशत स्वामित्व रहेको यस बैंक समक्ष बैकिङ्ग बजारमा आफ्नो अलग्गै पहिचान कायम राख्दै सुशासन तथा स्वअनुशासन सहितको प्रतिस्पर्धात्मक बैकिङ्ग गर्ने, कर्मचारीहरूको ज्ञान, सीप, क्षमता र पेशागत दक्षता अभिवृद्धि गर्ने, विद्यमान संगठनात्मक संरचनामा आवश्यकता अनुसार पुनरावलोकन गरी संगठनको प्रभावकारितामा अभिवृद्धि गर्ने, अनुसन्धानको माध्यमबाट व्यावसाय विस्तारका सम्भावित क्षेत्रको पहिचान गरी बजार हिस्सामा वृद्धि गर्ने लगायतका चुनौतीहरू रहेका छन् । त्यस्तै, कर्मचारीको उत्पादकत्वमा अभिवृद्धि गर्ने, व्यवसाय विस्तारमा बैंकका सबै शाखाहरूको योगदानमा वृद्धि गरी शाखा सञ्जालको लाभांश लिने, सञ्चालन लागत घटाउने उपायहरूको खोजी गर्ने, ब्याज आमदानीका साथै गैर ब्याज आमदानीमा वृद्धि गर्ने, सम्भावनायुक्त स्थानहरूमा थप शाखा विस्तार गर्दै व्यवसाय अभिवृद्धि गर्ने, डिजिटाइजेशनको माध्यमबाट प्रविधिमा आधारित ग्राहक सेवामा विस्तार गर्दै लैजाने, सूचना प्रविधिको समुचित प्रयोग गर्दै कार्य सञ्चालन तथा ग्राहक सेवा चुस्त दुरुस्त बनाउने, जोखिम व्यवस्थापन र आन्तरिक नियन्त्रण प्रणालीलाई थप मजबुत बनाई बैंकको शाखलाई थप उँचो बनाउने लगायतका चुनौतीहरू बैंक सामु रहेका छन् ।

यस बैंकले विगतमा विभिन्न उतारचढावपूर्ण अवस्था व्यहोर्नु परे तापनि तर हाल आएर बैकिङ्ग बजारमा उपलब्ध सबै प्रकारका सेवाहरू प्रदान गर्दै आजको प्रतिस्पर्धात्मक बैकिङ्ग परिवेशमा आफूलाई एउटा सबल र सक्षम बैंकको रूपमा उभ्याउन सफल भएको छ । बैंकको व्यावसाय विस्तार सँगै मुलुकको अर्थिक समृद्धिमा समेत योगदान दिँदै सम्पूर्ण सरोकारवालाहरूको हितको संरक्षण र सम्बर्द्धन गर्न बैंक सदैव प्रयासरत रहने प्रतिबद्धता व्यक्त गर्दै बैंकलाई यस स्थितिसम्म पुऱ्याउन सहयोग गर्नु हुने शेरधनी महानुभावहरू, ग्राहक महानुभावहरू, नेपाल सरकार, नियमनकारी निकाय, ट्रेड युनियनहरू तथा बैंकका कर्मचारी लगायत सम्पूर्ण सरोकारवालामा हार्दिक धन्यवाद ज्ञापन गर्दछु ।

मिति : २०७८ साल पौष २ गते, शुक्रबार ।

सुमनराज अर्याल
अध्यक्ष

प्रमुख कार्यकारी अधिकृतको प्रतिबद्धता



आदरणीय शेयरधनी महानुभावहरू,

आधुनिक बैंकिङको सूत्रधार नेपाल बैंक लिमिटेडको ६२ औं वार्षिक साधारण सभामा उपस्थित सम्पूर्ण आदरणीय शेयरधनी महानुभावहरू, सञ्चालक समितिका अध्यक्ष तथा सदस्यज्यूहरू लगायत उपस्थित अतिथि महानुभावहरूमा बैंक व्यवस्थापन तथा मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत गर्दछु।

वि.सं. १९९४ सालमा भाजुरत्नलाई नेपाल सरकारसँग घिउको कारोबार गर्न दिएको रु.१ हजार ५ सय र मिया जहरूद्धिन लाई जुत्ता चप्पलको कारोबार गर्न दिएको रु.३ हजारबाट प्रारम्भ गरिएको कर्जाको कारोबार आर्थिक वर्ष २०७८/७९ को पहिलो त्रैमाससम्म आइपुग्दा रु.१५४ अर्ब ८७ करोड पुगेको छ। सोही अवधिमा बैंकको निक्षेप रु.१७३ अर्ब ६० करोड पुर्‍याउन बैंक सफल भएको छ। वि.सं. १९९४ देखि २०४५ सम्मको सुनौलो अवधि, वि.सं. २०४६ देखि २०५८ सम्मको संकटकालिन अवधि, वि.सं. २०५९ देखि २०७१ सम्मको सुधार अवधिको इतिहास बोक्दै वि.सं. २०७२ देखिको बजार निर्देशित अवधिको रूपमा बैंक अनवरत अगाडि बढिरहेको विषय समेत यस सभामा स्मरण गराउन चाहन्छु।

बैंकले मुलुकका विभिन्न स्थानमा रहेका २१३ शाखा, ४६ एक्सटेन्सन काउण्टर, १४७ ATM बाट सुरक्षित, स्वस्थ र प्रतिस्पर्धी बैंकिङ सुविधा प्रदान गरिरहेको छ। व्यवसायिक सम्भाव्यताको आधारमा देशका सबै जिल्लाहरूमा आफ्नो शाखा सञ्जाल स्थापना गर्ने नीति अनुसार चालु आर्थिक वर्षको अन्त सम्ममा शाखा संख्या २३० पुग्ने लक्ष्यका साथ काम अगाडि बढाइरहेका छौं। हाल नेपाल बैंकले करिब १९ लाख निक्षेपकर्ता ग्राहक तथा करिब ९१ हजार कर्जा ग्राहकलाई वित्तीय सेवा प्रदान गरिरहेको छ। त्यस्तै, ९ हजार भन्दा बढी QR Code, ४८ हजार भन्दा बढी DMAT खाता, करिब ६ लाख Mobile Banking प्रयोगकर्ता भएको नेपाल बैंकले Credit Card तथा Corporate Pay Model समेत अपनाएको छ। २६ वटा शाखाबाट सरकारी ढुकुटी अर्थात नोटकोष सञ्चालन गरी सरकारी मुद्रा व्यवस्थापनमा समेत सहयोग गरिरहेको छ। यस अर्थमा हामीले ग्राहक सेवा ग्राहकको नजिकबाट भन्ने हिसाबले कार्य गर्न सक्ने गरी बैंकले आफ्नो सञ्जाल विस्तार गर्दै लगेका छौं।

वित्तीय संधिधताको कार्यान्वयनसँगै मुलुकभर अर्थतन्त्रको मौद्रिकीकरण बढिरहेकोले आर्थिक गतिविधिमा हुने बढोत्तरी सँगसँगै बैंकिङ आवश्यकता बढ्दै जाने तथ्यले अवसर सृजना गरिरहेको छ। सो को लागी ७७ जिल्लामा नेपाल बैंकको शाखा बिस्तार गरी सञ्जाल वृद्धि गर्ने योजना बैंकको रहेको छ।

२३ वर्षपछि निरन्तर रूपमा शेयरधनी महानुभावहरूलाई लाभांश वितरण गर्न बैंक सफल भएको स्मरण गराउँदै आगामी दिनमा बैंकमा उपलब्ध मानव साधन, वित्तीय साधन, भौतिक साधन र सूचना प्रविधिको आदर्शतम प्रयोग गर्दै लक्ष्य प्राप्त माफत शेयरधनीको धन वृद्धि गर्ने र लाभांशको रूपमा समुचित प्रतिफल प्रदान गर्ने गरी आगामी दिनको कार्यदिशा तय गरिएको व्यहोरा समेत यस गौरवमय साधारण सभा समक्ष जानकारी गराउन चाहन्छु।

साथै, यस बैंकलाई निरन्तर सहयोग पुर्याउने नेपाल सरकार, नेपाल राष्ट्र बैंक, अन्य नियामक निकायहरू, शेयरधनी, ग्राहकवर्गहरू तथा कर्मचारीहरू समक्ष आभार प्रकट गर्न चाहन्छु। यस बैंकको श्रीवृद्धिको लागि सरोकारवालाहरूबाट विगतको जस्तै साथ र सहयोग आगामी दिनमा समेत अविच्छिन्न रूपमा रहनेछ भन्ने आशा र विश्वास समेत व्यक्त गर्दछु।

कृष्णबहादुर अधिकारी
प्रमुख कार्यकारी अधिकृत

सञ्चालक समितिको वार्षिक प्रतिवेदन

आर्थिक वर्ष २०७७/७८

आदरणीय शेयरधनी महानुभावहरू,

नेपाल बैंक लिमिटेडको ६२ औं वार्षिक साधारण सभामा उपस्थित सम्पूर्ण शेयरधनी महानुभावहरूलाई पुनः हार्दिक स्वागत गर्दै २०७८ आषाढ मसान्तको वासलात, आर्थिक वर्ष २०७७/७८ को नाफा नोक्सान हिसाब, नगद प्रवाह विवरण सहितको वार्षिक प्रतिवेदन, सो उपर लेखापरीक्षकको मन्तव्य स्वीकृतिको लागि यस सभा समक्ष प्रस्तुत गर्ने अनुमति चाहन्छु।

१. देशको आर्थिक तथा बैकिङ्ग परिसूचकहरू :

आर्थिक वर्ष २०७७/७८ को वार्षिक तथ्याङ्कमा आधारित रही नेपाल राष्ट्र बैंकले प्रकाशन गरेको देशको आर्थिक तथा वित्तीय स्थितिको संक्षिप्त विवरण निम्न बमोजिम रहेको छ।

क. आर्थिक वृद्धिदर :

आर्थिक वर्ष २०७७/७८ मा देशको अर्थतन्त्र ४.०१ प्रतिशतले वृद्धि भएको केन्द्रीय तथ्याङ्क विभागको अनुमान रहेको छ। २०७७ चैत्रबाट गरिएको बन्दाबन्दीको कारण आर्थिक वर्ष २०७६/७७ मा देशको अर्थतन्त्र २.०९ प्रतिशतले संकुचनमा गएको थियो।

आर्थिक वर्ष २०७७/७८ मा कृषि, उद्योग र सेवा क्षेत्रको वृद्धिदर क्रमशः २.६४ प्रतिशत, ५.०५ प्रतिशत र ४.४३ प्रतिशत रहने अनुमान गरिएको छ। कुल गार्हस्थ उत्पादनमा कृषि, उद्योग र सेवा क्षेत्रको अंश क्रमशः २५.८३ प्रतिशत, १३.११ प्रतिशत र ६१.०६ प्रतिशत रहेको छ।

ख. मुद्रास्फिति :

आर्थिक वर्ष २०७७/७८ मा वार्षिक औसत उपभोक्ता मुद्रास्फिति ३.६० प्रतिशत रहेको छ। अधिल्लो आर्थिक वर्ष यस्तो मुद्रास्फिति ६.१५ प्रतिशत रहेको थियो। समीक्षा वर्षमा खाद्य तथा पेय पदार्थ समूहको वार्षिक औसत मुद्रास्फिति ५.०० प्रतिशत र गैर-खाद्य तथा सेवा समूहको वार्षिक औसत मुद्रास्फिति २.५१ प्रतिशत रहेको छ।

ग. वैदेशिक व्यापार :

आर्थिक वर्ष २०७७/७८ मा कुल वस्तु निर्यात ४४.४ प्रतिशतले वृद्धि भई रु.१४१ अर्ब १२ करोड पुगेको छ। अधिल्लो वर्ष निर्यात ०.६ प्रतिशतले वृद्धि भएको थियो। गन्तव्यका आधारमा भारत तथा अन्य मुलुकतर्फ क्रमशः ५१.७ प्रतिशत र २७.७ प्रतिशतले वृद्धि भएको निर्यात चीनतर्फ १४.७ प्रतिशतले घटेको छ। वस्तुगत आधारमा सोयाविन तेल, अलैंची, धागो (पोलिष्टर तथा अन्य), जुटका सामान, ऊनी गलैंचा लगायतका वस्तुको निर्यात बढेकोमा पाम तेल, दाल, जस्तापाता, तार, चोकर लगायतका वस्तुको निर्यात घटेको छ।

अधिल्लो वर्ष १५.६ प्रतिशतले कमी आएको कुल वस्तु आयात आर्थिक वर्ष २०७७/७८ मा २८.७ प्रतिशतले वृद्धि भएर रु.१५३९ अर्ब ८४ करोड कायम भएको छ। वस्तु आयात गरिने मुलुकका आधारमा भारत, चीन तथा अन्य मुलुकबाट भएको आयात ३२.१ प्रतिशत, २८.६ प्रतिशत र १९.६ प्रतिशतले वृद्धि भएको छ। वस्तुगत आधारमा यातायातका साधन तथा पार्टपुर्जा, कच्चा सोयाविन तेल, एम.एस.बिलेट, चामल, सुन लगायतका वस्तुको आयातमा वृद्धि भएकोमा हवाईजहाजका पार्टपुर्जा, कच्चा पाम तेल, भिडियो, टेलिभिजन तथा पार्टपुर्जा, कोल्डरोल्ड सिट इन्क्वाइल, सुपारी लगायतका वस्तुको आयात घटेको छ।

आर्थिक वर्ष २०७७/७८ मा कुल वस्तु व्यापार घाटा २७.३ प्रतिशतले वृद्धि भई रु.१३९८ अर्ब ७१ करोड कायम भएको छ। अघिल्लो वर्ष यस्तो घाटा १६.८ प्रतिशतले घटेको थियो। अघिल्लो वर्ष ८.२ प्रतिशत रहेको निर्यात-आयात अनुपात समीक्षा वर्षमा ९.२ प्रतिशत पुगेको छ।

घ. विप्रेषण आप्रवाह :

आर्थिक वर्ष २०७७/७८ मा विप्रेषण आप्रवाहमा ९.८ प्रतिशतले वृद्धि भई रु.९६१ अर्ब ५ करोड कायम हुन पुगेको छ। अघिल्लो वर्ष विप्रेषण आप्रवाह ०.५ प्रतिशतले घटेको थियो। समीक्षा अवधिमा वैदेशिक रोजगारीका लागि अन्तिम श्रम स्वीकृति (संस्थागत तथा व्यक्तिगत-नयाँ र वैधानिकीकरण) लिने नेपालीको संख्या ६२.८ प्रतिशतले घटेको छ।

ड. चालु खाता एवं शोधनान्तर स्थिति :

अघिल्लो वर्ष रु.३३ अर्ब ७६ करोड घाटामा रहेको चालु खाता घाटा आर्थिक वर्ष २०७७/७८ मा रु.३३३ अर्ब ६७ करोड रहेको छ।

आर्थिक वर्ष २०७७/७८ मा शोधनान्तर स्थिति रु.१ अर्ब २३ करोडले बचतमा रहेको छ। अघिल्लो वर्ष शोधनान्तर स्थिति रु.२८२ अर्ब ४१ करोडले बचतमा रहेको थियो।

च. विदेशी विनिमय सञ्चिति :

आर्थिक वर्ष २०७७/७८ को अन्त्यमा कुल विदेशी विनिमय सञ्चिति अघिल्लो आर्थिक वर्षको सोही अवधिको तुलनामा ०.२ प्रतिशतले कमी आई रु.१३९९ अर्ब ३ करोड पुगेको छ। आर्थिक वर्ष २०७७/७८ को आयातलाई आधार मान्दा बैकिङ्ग क्षेत्रसँग ११.२ महिनाको वस्तु आयात र १०.२ महिनाको वस्तु तथा सेवा आयात धान्न पर्याप्त रहने विदेशी विनिमय सञ्चिति रहेको छ।

छ. निक्षेप परिचालन :

आर्थिक वर्ष २०७७/७८ मा बैंक तथा वित्तीय संस्थाहरूको निक्षेप २१.४ प्रतिशतले वृद्धि भएको छ। अघिल्लो आर्थिक वर्ष यस्तो निक्षेपमा १८.७ प्रतिशतले बढोत्तरी हासिल भएको थियो। २०७८ आषाढमा बैंक तथा वित्तीय संस्थाहरूको कुल निक्षेपमा चल्ती, बचत र मुद्दतीको अंश क्रमशः १०.४ प्रतिशत, ३४.२ प्रतिशत र ४७.० प्रतिशत रहेको छ। २०७८ आषाढ मसान्तमा बैंक तथा वित्तीय संस्थाहरूको कुल निक्षेपमा संस्थागत निक्षेपको अंश ४२.७ प्रतिशत रहेको छ।

ज. कर्जा प्रवाह :

समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूबाट निजी क्षेत्रमा प्रवाहित कर्जा २७.३ प्रतिशतले वृद्धि भएको छ। अघिल्लो वर्ष यस्तो कर्जा १२ प्रतिशतले बढेको थियो।

२०७८ आषाढ मसान्तमा बैंक तथा वित्तीय संस्थाहरूको लगानीमा रहेको कर्जामध्ये ६६.१ प्रतिशत कर्जा घर जग्गाको धितोमा र १२.७ प्रतिशत कर्जा चालु सम्पत्ति (कृषि तथा गैर-कृषिजन्य वस्तु) को धितोमा प्रवाह भएको छ।

समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूको कृषि क्षेत्रतर्फको कर्जा ४३.६ प्रतिशतले, औद्योगिक उत्पादन क्षेत्रतर्फको कर्जा २०.६ प्रतिशतले, निर्माण क्षेत्रतर्फको कर्जा १८.४ प्रतिशतले, यातायात, सञ्चार तथा सार्वजनिक सेवा क्षेत्रतर्फको कर्जा २०.४ प्रतिशतले, थोक तथा खुद्रा व्यापार क्षेत्रतर्फको कर्जा २६.२ प्रतिशतले र सेवा उद्योग क्षेत्रतर्फको कर्जा २०.९ प्रतिशतले बढेको छ।

झ. ब्याजदर :

९१ दिने ट्रेजरी बिलको भारित औसत ब्याजदर २०७८ आषाढमा ४.५५ प्रतिशत कायम भएको छ। अघिल्लो वर्षको सोही अवधिमा यस्तो ब्याजदर १.२७ प्रतिशत रहेको थियो। वाणिज्य बैंकहरूबीचको अन्तरबैंक कारोबारको भारित औसत ब्याजदर २०७८ आषाढमा ४.१२ प्रतिशत कायम भएको छ। यस्तो ब्याजदर २०७७ आषाढमा ०.३५ प्रतिशत रहेको थियो। वाणिज्य बैंकहरूको औसत आधार दर, निक्षेपको भारित औसत ब्याजदर तथा कर्जाको भारित औसत

ब्याजदर २०७८ आषाढमा क्रमशः ६.८६ प्रतिशत, ४.६५ प्रतिशत र ८.४३ प्रतिशत कायम भएको छ । अधिल्लो वर्षको सोही अवधिमा यस्तो ब्याजदर क्रमशः ८.५० प्रतिशत, ६.०१ प्रतिशत र १०.११ प्रतिशत रहेका थिए ।

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

सन् २०२० को शुरुवातबाट विश्वव्यापी महामारीको रूपमा फैलिएको कोभिड-१९ का कारण सिर्जित आर्थिक मन्दीले विश्व अर्थतन्त्र नराम्रोसँग प्रभावित हुन पुगेको छ । सन् १८७० देखि हालसम्म विभिन्न प्रकृतिका वित्तीय सङ्कटका कारण उत्पन्न आर्थिक विषमताको तुलनामा कोभिड-१९ महामारीको विश्व अर्थतन्त्रमा सबैभन्दा ठूलो नकारात्मक प्रभाव परेको छ । महामारी नियन्त्रण गर्न अवलम्बन गरिएका विभिन्न उपायका कारण अर्थतन्त्रका विभिन्न क्षेत्रहरू उत्पादन, वितरण र श्रम बजार प्रभावित भई बरोजगारी, गरिबी र असमानता बढेको छ ।

सन् २०२० मा ३.३ प्रतिशतले सङ्कुचनमा गएको विश्व अर्थतन्त्र सन् २०२१ मा ६.० प्रतिशतले विस्तार हुने अन्तर्राष्ट्रिय मुद्रा कोषको प्रक्षेपण छ । सन् २०२० मा २.२ प्रतिशतले संकुचन भएको उदीयमान तथा विकासशील अर्थतन्त्र सन् २०२१ मा ६.७ प्रतिशतले विस्तार हुने अनुमान गरिएको छ । सन् २०२१ मा दक्षिण एशियाका अधिकांश मुलुकको अर्थतन्त्र सुधार हुने देखिएको छ । सन् २०२१ मा भारत र चीनको अर्थतन्त्र क्रमशः १२.५ प्रतिशत र ८.४ प्रतिशतले वृद्धि हुने अनुमान रहको छ । अधिल्लो वर्ष भारतको अर्थतन्त्र ८.० प्रतिशतले संकुचन भएकोमा चीनको अर्थतन्त्र २.३ प्रतिशतले विस्तार भएको थियो ।

सन् २०२० को अगष्टदेखि कोभिड-१९ विरुद्धको खोपको उत्पादन र वितरण शुरू भई अधिकांश देशमा खोप अभियान शुरू भइसकेको कारण आगामी दिनमा विश्व अर्थतन्त्र सामान्य तर्फ उन्मुख हुने अनुमान रहेको छ । यस्तै, आगामी दिनमा आपूर्ति शृंखला सुचारू हुने, वस्तुको मागमा वृद्धि हुने, काम गर्ने तरिकामा परिवर्तन हुने साथै आर्थिक पुनरुत्थानमा मुलुकहरूले अवलम्बन गरेका नीतिगत व्यवस्थाको कारण सन् २०२१ मा विश्व अर्थतन्त्र विस्तार हुने अपेक्षा गरिएको हो ।

कोभिड-१९ महामारीको कारण देशको अर्थतन्त्र पनि प्रभावित भएको छ । आर्थिक वर्ष २०७६/७७ को तेस्रो त्रयमासको अन्त्यबाट शुरू भई लामो समयसम्म रहेको बन्दाबन्दीको कारण उक्त वर्षको आर्थिक वृद्धिदर पछिल्लो दुई दशकमै पहिलोपटक २.०९ प्रतिशतले ऋणात्मक रहन गएको अनुमान केन्द्रीय तथ्याङ्क विभागको रहेको छ । कोभिड-१९ नियन्त्रणमा आई अर्थतन्त्रमा V-आकारको आर्थिक वृद्धि हुने अपेक्षा सहित आर्थिक वर्ष २०७७/७८ मा अर्थतन्त्र ४.०१ प्रतिशतले विस्तार हुने प्रक्षेपण गरिएको छ । यद्यपि २०७८ को शुरुवात सँगै फैलिएको दोस्रो लहरले यो वृद्धिदर कायम हुन चुनौतीपूर्ण देखिएको छ । यद्यपि, कोभिड-१९ महामारीको समय आर्थिक वर्ष २०७७/७८ मा समेत प्रमुख आर्थिक सूचकहरू सकारात्मक रहने देखिएको छ ।

३. बैंकको विगत वर्षको कारोबारको सिंहावलोकन :

यस बैंकको आर्थिक वर्ष २०७७/७८ को वित्तीय विवरणहरू नेपाल वित्तीय विवरण प्रतिवेदनमान (NFRS) अनुरूप तयार पारिएको छ । समीक्षा वर्ष र अधिल्लो आर्थिक वर्षको वित्तीय विवरणका प्रमुख सूचकाङ्कहरूको तुलनात्मक अवस्था देहाय बमोजिम रहेको छ ।

(रकम रु. लाखमा)

वासलात	आर्थिक वर्ष २०७७/७८	आर्थिक वर्ष २०७६/७७	परिवर्तन
शेयर पूँजी	१,२६,३६८	१,१२,८२८	१२.००%
सञ्चित मुनाफा	३७,३२४	३१,०२७	२०.३०%
जगेडा तथा कोषहरू	१,६४,१४१	१,३८,५५५	१८.४७%
कर्जा	१४,१९,५९१*	१०,६८,२४९*	३२.८९%
निक्षेप	१६,३६,२२५	१४,२९,८९२	१४.४३%
लगानी	३,००,०९३	३,२५,९६१	-७.९४%
नाफा नोक्सान हिसाब	आर्थिक वर्ष २०७७/७८	आर्थिक वर्ष २०७६/७७	परिवर्तन
खुद ब्याज आम्दानी	६४,२०४	५६,१८८	१४.२७%
कुल सञ्चालन आम्दानी	८१,८९०	७१,७१९	१४.१८%
सञ्चालन मुनाफा	४३,४७७	३२,४७९	३३.८६%
खुद मुनाफा	२९,६१२	२३,३२९	२९.९३%
अनुपातहरू	आर्थिक वर्ष २०७७/७८	आर्थिक वर्ष २०७६/७७	परिवर्तन
पूँजीकोष	१६.८०%	१७.०१%	-०.२१%
निष्कृत्य कर्जा	२.०५%	२.४७%	-०.४२%
प्रति शेयर आम्दानी	रु.२३.४३	रु.२०.६८	१३.३०%

* बैंक तथा वित्तीय संस्था तथा ग्राहकलाई दिएको कर्जा तथा सापटी समावेश ।

शेयर पूँजी :

आर्थिक वर्ष २०७६/७७ मा शेयरधनीहरूलाई बोनस शेयर प्रदान गरिएसँगै आर्थिक वर्ष २०७७/७८ को अन्त्यमा बैंकको चुक्ता पूँजीमा १२ प्रतिशतले वृद्धि भई रु.१२ अर्ब ६३ करोड ६७ लाख ५८ हजार ६ सय २४ कायम भएको छ ।

सञ्चित मुनाफा :

आर्थिक वर्ष २०७६/७७ मा मा रु.३ अर्ब १० करोड २७ लाख रहेको सञ्चित मुनाफाबाट रु.४५ करोड १३ लाख नगद लाभांश वितरण गरिएको र गत वर्षको सञ्चित Actural Loss बाट रु.२ अर्ब २१ करोड ३४ लाख समायोजन गरिएकोमा समीक्षा वर्षमा शेयर बिक्रीबाट रु.१० करोड ४८ लाख र वितरण योग्य मुनाफा रु.३ अर्ब १८ करोड ९५ लाख जम्मा हुन गई आर्थिक वर्ष २०७७/७८ को अन्त्यमा सञ्चित मुनाफा रु.३ अर्ब ७३ करोड २४ लाख कायम भएको छ ।

जगेडा तथा कोषहरू :

गत आर्थिक वर्षको तुलनामा समीक्षा वर्षमा जगेडा तथा कोषहरू १८.४७ प्रतिशतले वृद्धि भएको छ ।

कर्जा :

२०७८ को शुरूवात सँगै फैलिएको कोभिड-१९ को दोस्रो लहरका वावजुत आर्थिक वर्ष २०७७/७८ मा बैंकको समग्र कर्जामा ३२.८९ प्रतिशतको बढोत्तरी हासिल भएको छ ।

निक्षेप :

समीक्षा अर्धमा बैंकको कुल निक्षेप गत आर्थिक वर्षको तुलनामा १४.४३ प्रतिशतले वृद्धि भई रु.१ खर्ब ६३ अर्ब ६२ करोड २५ लाख रूपैया पुगेको छ । कुल निक्षेपमा ग्राहकहरूको निक्षेप रु.१ खर्ब ६२ अर्ब ८१ करोड ३४ लाख र बैंक तथा वित्तीय संस्थाहरूको निक्षेप रु.८० करोड ९१ लाख रहेको छ ।

आर्थिक वर्ष २०७७/७८ को अन्त्यमा बैंकमा कायम कुल निक्षेपमा बचत निक्षेपको अंश ४३.३० प्रतिशत, मुद्दती निक्षेपको अंश २४.७५ प्रतिशत, चल्ती निक्षेपको अंश २४.०८ प्रतिशत, मागेको बखत तिर्नुपर्ने निक्षेपको अंश ५.८० प्रतिशत र बाँकी अन्य निक्षेपको अंश रहेको छ।

लगानी :

आर्थिक वर्ष २०७७/७८ मा बैंकको लगानीमा ७.९४ प्रतिशतले ह्रास आई रु.३० अर्ब ९३ लाख कायम भएको छ। नेपाल सरकारको ट्रेजरी बिल, बचतपत्र तथा विकास ऋणपत्र जस्ता प्रत्याभूतिहरू परिपक्व हुन गएकोले लगानीमा कमी आउन गएको हो। आर्थिक वर्ष २०७७/७८ को आषाढ मसान्तसम्म नेपाल सरकारको ट्रेजरी बिल्स र विकास ऋणपत्रमा बैंकले रु.२६ अर्ब ५१ करोड ३४ लाख रूपैयाँ लगानी गरेको छ। त्यस्तै, उक्त अवधिमा बैंकले संगठित संस्थाहरूको शेयरमा रु.३ अर्ब ४९ करोड ५९ लाख लगानी गरेको छ।

खुद ब्याज आम्दानी :

आर्थिक वर्ष २०७६/७७ को तुलनामा समीक्षा वर्ष २०७७/७८ मा बैंकको खुद ब्याज आम्दानीमा १४.२७ प्रतिशतले वृद्धि भएको छ। समीक्षा अवधिमा ब्याज आम्दानी ३.१३ प्रतिशतले वृद्धि भएको साथै ब्याज खर्चमा ७.४७ प्रतिशतले ह्रास आएको कारण खुद ब्याज आम्दानीमा उल्लेख्य बढोत्तरी हुन गएको हो। समीक्षा वर्षमा निक्षेप १४.४३ प्रतिशतले वृद्धि भएकोमा कर्जाको वृद्धिदर ३२.८९ भएको कारण खुद ब्याज आम्दानीमा उल्लेख्य वृद्धि भएको हो।

कुल सञ्चालन आम्दानी :

आर्थिक वर्ष २०७६/७७ मा रु.७ अर्ब १७ करोड १९ लाख रहेको बैंकको कुल सञ्चालन आम्दानी समीक्षा वर्ष २०७७/७८ मा १४.१८ प्रतिशतले वृद्धि भई रु.८ अर्ब १८ करोड ९० लाख रहेको छ।

सञ्चालन मुनाफा :

आर्थिक वर्ष २०७७/७८ मा बैंकले सञ्चालन मुनाफा रु.४ अर्ब ३४ करोड ७७ लाख आर्जन गरेको छ। जुन अघिल्लो आर्थिक वर्षको तुलनामा ३३.८६ प्रतिशतको बढोत्तरी हो।

खुद मुनाफा :

बैंकले आर्थिक वर्ष २०७६/७७ मा रु.२ अर्ब ३३ करोड २९ लाख खुद मुनाफा गरेकोमा समीक्षा वर्ष २०७७/७८ मा २६.९३ प्रतिशतले वृद्धि भई रु.२ अर्ब ९६ करोड १२ लाख खुद मुनाफा आर्जन गर्न सफल भएको छ। २०७८ को शुरूवात सँगै फैलिएको कोभिड-१९ को दोस्रो लहर साथै महामारीको बारम्बार दोहोरिने प्रवृत्तिले अर्थतन्त्र र बैंकिङ क्षेत्रमा पारेको असर र अनिश्चितता बिच पनि बैंकको खुद मुनाफा उल्लेख्य रूपमा बढेको छ।

पूँजीकोष :

आर्थिक वर्ष २०७६/७७ मा १७.०१ प्रतिशत रहेको बैंकको पूँजीकोषको अनुपात समीक्षा वर्ष २०७७/७८ मा कुल जोखिम भारित सम्पत्तिको ०.२१ विन्दुले घटेर १६.८० प्रतिशत पुगेको छ।

निष्कृत्य कर्जा :

आर्थिक वर्ष २०७६/७७ मा २.४७ प्रतिशत रहेको बैंकको निष्कृत्य कर्जा ०.४२ विन्दुले घटेर समीक्षा वर्ष २०७७/७८ मा २.०५ प्रतिशत पुगेको छ।

प्रति शेयर आम्दानी :

समीक्षा वर्ष २०७७/७८ मा बैंकको प्रति शेयर आम्दानी रु.२३.४३ रहेको छ जुन आर्थिक वर्ष २०७६/७७ मा रु.२०.६८ रहेको थियो।

४. चालु आर्थिक वर्ष २०७८/७९ को प्रथम त्रयमासमा हासिल उपलब्धीहरू :

२०७८ आश्विन मसान्तसम्म बैंकको कुल निक्षेप रु.१ खर्ब ७३ अर्ब ६० करोड ९७ लाख, कूल कर्जा सापट रु.१ खर्ब ५४ अर्ब ८७ करोड ४५ लाख र लगानी रु.२८ अर्ब ५४ करोड ४३ लाख रहेको छ । बैंकको जगेडा तथा कोषमा रु.१७ अर्ब २२ करोड ५६ लाख रहेको छ । त्यसैगरी बैंकले उक्त अवधिमा रु.७५ करोड ४८ लाख खुद मुनाफा आर्जन गरेको छ ।

निष्कृत्य कर्जा अनुपात २.०५ प्रतिशत बाट घटेर २.०० प्रतिशत पुगेको छ । त्यस्तै, आर्थिक वर्ष २०७७/७८ को प्रथम त्रयमासमा पूँजीकोष अनुपात १६.४२ प्रतिशत रहेको छ ।

२०७८ आश्विन मसान्तसम्ममा बैंकको प्रमुख वित्तीय भलक निम्न तालिकामा प्रस्तुत गरिएको छ ।

विवरण	रकम (रु. लाखमा)
शेयर पूँजी	१,२६,३६८
जगेडा तथा कोषहरू	१,७२,२५६
निक्षेप दायित्व	१७,३६,०९७
लगानी	२,८५,४४३
कर्जा सापट	१५,४८,७४५
खुद ब्याज आम्दानी	१६,५९०
सञ्चालन मुनाफा	९,५०१
बोनस तथा कर पछिको खुद मुनाफा	७,५४८
विवरण	प्रतिशत
निष्कृत्य कर्जा (प्रतिशत)	२.००%
पूँजीकोष अनुपात (प्रतिशत)	१६.४२ %

५. बैंकको भावी योजनाहरू :

यस बैंकको भावी योजनाहरू देहाय बमोजिम रहेका छन् ।

- कोभिड-१९ को कारण समग्र वित्तीय क्षेत्रमा परेको असरलाई मध्यनजर गर्दै क्षेत्रगत रूपमा प्रवाह भएका कर्जाहरूको समष्टिगत जोखिम मूल्याङ्कन गरी सो को न्यूनीकरणका लागि आवश्यक पहल गरिने ।
- व्यवसायिक संघ संस्थाहरूसँग व्यवसायिक सम्बन्ध विस्तार गरी व्यवसायका नयाँ क्षेत्रहरूको पहिचान गरिने ।
- Digitization का लागि आवश्यक अन्तर्राष्ट्रिय स्तरको CBS तथा अन्य आवश्यक IT पूर्वाधारको व्यवस्था गरिने ।
- विभिन्न Apps तथा Online Platform मा अभिवृद्धि गरी Digital Coverage को विस्तारमा जोड दिइने ।
- वित्तीय अवसर तथा जोखिम विश्लेषण गरी सोको आधारमा व्यक्तिगत तथा व्यावसायिक प्रकृतिका नयाँ कर्जा प्रोडक्टहरूको विकास गरिने ।
- लघु मभ्रौला तथा साना कर्जा र कृषि क्षेत्रमा प्रवाह हुने कर्जा लगानीलाई प्राथमिकतामा राखिने ।
- स्थानीय सरकारसँग सहकार्य गरी सहुलियतपूर्ण कर्जा लगायत अन्य कर्जा विस्तारका उपायहरू अवलम्बन गरिने ।
- गैह्र कोषिय कर्जाको क्षेत्रमा बैंकलाई थप प्रतिस्पर्धी बनाउँदै Off Balance Sheet को आकार बढाउन जोड दिइने ।
- कर्जाको क्षेत्रमा Risk Based Pricing Policy को तर्जुमा तथा कार्यान्वयन गरिने ।
- विप्रेषण कारोबार वृद्धि गर्न रणनीतिक साभेदारीका साथै सहायक कम्पनीको स्थापनाका लागि सम्भाव्यता अध्ययन गरिने ।

- ट. बजारको माग तथा आवश्यकता अनुसार नयाँ निक्षेप योजनाको विकासमा जोड दिने ।
- ठ. देशका सबै जिल्लाहरूमा बैंकको उपस्थिति रहने गरी शाखा सञ्जाल विस्तार गर्ने कार्यलाई निरन्तरता दिइने ।
- ड. बजारीकरण तथा व्यवसाय प्रवर्द्धनमा थप प्रभावकारिता ल्याउन विभिन्न उपायहरू अवलम्बन गरिने ।
- ढ. बैंकमा कार्यरत कर्मचारीहरूको ज्ञान, सीप, क्षमता र पेशागत दक्षता अभिवृद्धि गर्न कर्मचारीहरूलाई विभिन्न Certified Training Course हरू प्रदान गरिने ।
- ण. आन्तरिक लेखापरीक्षण पद्धतिमा थप सुदृढीकरण गर्दै लगिने ।
- त. KYC, AML/Compliance सम्बन्धी व्यवस्था कार्यान्वयनमा प्रभावकारिता ल्याउन सम्बन्धित कर्मचारीलाई आवश्यक तालिम तथा क्षमता अभिवृद्धिमा जोड दिइने ।
- थ. स्थिर सम्पत्तिको Assets Inventory Management Software को Barcode बाट भौतिक परीक्षण गर्ने कार्यलाई सम्पूर्ण शाखाहरूमा समेत लागू गरिने ।
- द. बैंकको सांगठनिक संरचना तथा कार्य पद्धतिलाई चुस्तदुरुस्त बनाउन हाल अध्ययनको क्रममा रहेको Organization & Management Survey सम्पन्न गरिने ।

६. कम्पनीको औद्योगिक तथा व्यवसायिक सम्बन्ध :

बैंकको सम्बद्ध सबै सरोकारवालाहरूसँग व्यावसायिक तथा सौहार्दपूर्ण सम्बन्ध रहँदै आएको छ । यसलाई निरन्तरता दिई व्यवसायिक सम्बन्ध थप सुदृढ पार्ने विश्वासका साथ बैंकले आफ्ना गतिवधीहरू सञ्चालन गरिरहेको छ ।

७. सञ्चालक समितिमा भएको हेरफेर र त्यसको कारण :

बैंकको ६१ औं वार्षिक साधारण सभामा भएको सञ्चालकको निर्वाचनबाट सर्वसाधारण शेयरधनीको प्रतिनिधित्व गर्दै तीन जना सञ्चालकहरू श्री विवेक शम्शेर ज.ब.रा, श्री विष्णुकुमार अग्रवाल र श्री ओमकृष्ण श्रेष्ठ निर्वाचित भई आउनुभएको छ । नेपाल सरकार, अर्थ मन्त्रालयको तर्फबाट प्रतिनिधित्व गर्ने सञ्चालक समितिका अध्यक्ष श्री वासुदेव अधिकारीको स्थानमा श्री मधुकुमार मरासिनी आउनुभएकोमा उहाँ समेत परिवर्तन भई सञ्चालक समिति अध्यक्षमा म (सुमनराज अर्याल) ले २०७८ भाद्रदेखि कार्यभार सम्हाल्दै आएको छु । त्यस्तै, नेपाल सरकार, अर्थ मन्त्रालयको तर्फबाट प्रतिनिधित्व गर्ने श्री केदार प्रसाद पनेरूको स्थानमा उक्त मन्त्रालयकै सहसचिव श्री सुमन दाहाल मनोनयन भई आउनुभएको र उहाँ समेत परिवर्तन भई श्री रितेश कुमार शाक्य मनोनित भई आउनुभएको जानकारी गराउँदछौं ।

यस बैंकको सञ्चालक समितिको अध्यक्षमा रही बिदा हुनु भएका सञ्चालक समिति अध्यक्ष श्री वासुदेव अधिकारी र श्री मधुकुमार मरासिनी तथा सञ्चालक श्री केदार प्रसाद पनेरू र श्री सुमन दाहाललाई सञ्चालक समितिमा रहेर उहाँहरूले पुर्याउनु भएको योगदानका लागि हार्दिक धन्यवाद दिन चाहन्छौं ।

८. कारोबारलाई असर पार्ने मुख्य कुराहरू :

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

- क. कोरोना भाइरसको पटक पटक देखापर्ने नयाँ Variant ले देशको समग्र आर्थिक कृयाकलापमा पार्ने असर ।
- ख. आर्थिक पुनरुत्थानका लागि नेपाल सरकार तथा नेपाल राष्ट्र बैंकबाट गरिने नीतिगत व्यवस्थाबाट बैंकिङ क्षेत्रमा हुनसक्ने असर ।
- ग. विप्रेषण आप्रवाहमा आउन सक्ने परिवर्तनबाट बैंकिङ क्षेत्रको साधन परिचालनमा पर्न जाने चाप ।
- घ. फराकिलो व्यापार घाटाले शोधनान्तरमा पर्न जाने चाप ।

- ड. उत्पादनमूलक, रोजगारीमूलक तथा निर्यातमुखी क्षेत्रमा लगानी वृद्धि गर्दै लैजाने राज्यको नीति ।
- च. निक्षेप वृद्धि तथा कर्जा विस्तार बिच तादात्म्य हुन नसक्दा तरलता तथा ब्याज आमदानीमा पर्ने असर ।
- छ. बैकिङ क्षेत्रमा बढ्दो प्रतिस्पर्धाका कारण मुनाफामा पर्न सक्ने असर ।
- ज. कृषि, उर्जा पर्यटन तथा लघु, साना एवम् मझौला उद्यम लगायतका क्षेत्रमा निश्चित प्रतिशतसम्म लगानी गर्नुपर्ने व्यवस्था ।
- झ. बैंकमा कार्यरत समग्र कर्मचारीको उत्पादकत्वमा वृद्धि गर्दै लैजानुपर्ने अवस्था ।
- ञ. शाखा सञ्जालको विस्तारबाट सञ्चालन लागतमा पर्न जाने असर ।
- ट. सूचना प्रविधि तथा डिजिटाइजेशनको उपभोग बढेसँगै देखापर्ने विभिन्न जोखिमहरूको व्यवस्थापन ।
- ठ. सम्पत्ति शुद्धीकरण निवारणसँग सम्बन्धित राष्ट्रिय तथा अन्तर्राष्ट्रिय नियम, कानून र अभ्यासहरूको परिपालना ।

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

यस बैंकको लेखापरीक्षण प्रतिवेदनमा हिसाब मिलान हुन नसकेको बैंकको अन्तर शाखा हिसाब तथा विप्रेषण कारोबार, लामो समयदेखि हिसाब मिलान हुन नसकेको सरकारी कारोबार तथा त्रिभुवन विश्वविद्यालयको हिसाब साथै नेपाल राष्ट्र बैंकले लाभांश वितरण र कर्मचारीहरूलाई बोनस वितरण नगरी जगेडा तथा कोषमा राख्न निर्देशन दिएको रकम लगायतका कैफियतहरू उल्लेख भएको छ ।

बैंकको अन्तर शाखा हिसाब राफसाफ (Inter Branch Reconciliation) गर्ने कार्यमा विशेष केन्द्रित भई अन्तर शाखा हिसाब मिलानको अवस्थामा सुधार ल्याउन एउटा अलग्गै हिसाब मिलान डिभिजन गठन भई छिम्मल्ले प्रयास जारी रहेको तथा सो को प्रगति विवरण त्रैमासिक रूपमा लेखापरीक्षण समितिमा छलफल गरी नेपाल राष्ट्र बैंकमा समेत पेश गर्ने गरिएको छ । लामो समयदेखि हिसाब मिलान नभएका र पहिचान हुन नसकेका कारोबारहरूको हिसाब मिलान गर्ने तर्फ आवश्यक प्रकृया अगाडि बढेको र सो मा प्रगति भइरहेको जानकारी गराउँदछौं ।

बैंकले सरकारी कारोबारको शोधभर्ना नेपाल राष्ट्र बैंकबाट नियमित रूपमा प्राप्त गरिरहेको छ । नेपाल राष्ट्र बैंकमा रहेको यस बैंकको खातामा रहेको मौज्दातको प्रमाणीकरण नियमित रूपमा यस बैंकको ट्रेजरी विभाग मार्फत भइरहेको छ । हिसाब मिलान नभएका केही पुराना कारोबारहरूको हकमा आवश्यक प्रकृया अगाडि बढेको छ । त्रिभुवन विश्वविद्यालयको पेन्सनको हकमा विगतमा शाखाहरूबाट वितरण हुने गरेकोमा हाल उक्त कारोबार केन्द्रकृत रूपमा यस बैंकको किर्तिपुर शाखाबाट भइरहेको हुँदा शोधभर्ना र हिसाब मिलानमा कुनै समस्या नभएको व्यहोरा समेत जानकारी गराउँदछौं । शेयरधनीहरूलाई लाभांश वितरण गर्न नपाउने तथा बैंकको कर्मचारीहरूलाई बोनस बाँड्न नपाउने गरी सञ्चित नाफा नोक्सान हिसाबमा रहेको रु.१ अर्ब १९ करोडको हकमा नेपाल राष्ट्र बैंकसँग आवश्यक समन्वय भइरहेको व्यहोरा जानकारी गराउँदछौं ।

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

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

बैंकले बैकिङ कारोबारमा अन्तर्निहित विभिन्न प्रकारका जोखिमहरूको नियन्त्रणका लागि आन्तरिक नियन्त्रण प्रणालीलाई थप मजबुत बनाउँदै लगेको छ । बैंकको दैनिक कार्य सञ्चालन र व्यवस्थापनका लागि कार्य सञ्चालन निर्देशिका भाग १ र भाग २ कार्यान्वयनमा रहेका छन् । जसलाई समयानुकूल संशोधन/परिमार्जन गर्ने गरिएको छ । आर्थिक प्रशासन तथा खरिद विनियमावलीलाई भर्खर मात्र अद्यावधिक गरी कार्यान्वयनमा ल्याइएको छ ।

त्यस्तै, प्रचलित कानून तथा नेपाल राष्ट्र बैंकको नीति, निर्देशनको परिधिभित्र रही बैकिङ्ग कारोबार सञ्चालन गर्नका लागि आवश्यक अन्य नीति, नियम तथा निर्देशिकाहरू तर्जुमा गरी कार्यान्वयनमा ल्याइएको छ । साथै, समय तथा व्यवसायको आवश्यकता अनुरूपका नयाँ नीति, नियमहरू तर्जुमा गर्ने तथा विद्यमान नीति, नियम, विनियम तथा निर्देशिकाहरूलाई सबलीकरण गर्दै बैंकको आन्तरिक नियन्त्रण प्रणालीलाई थप मजबुत गर्दै लिएको छ ।

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

त्यस्तै, बैकिङ्ग व्यवसायमा अन्तर्निहित जोखिमहरूको पहिचान, मापन, अनुगमन, नियन्त्रण र रिपोर्टिङ्गका लागि जोखिम व्यवस्थापन समिति कार्यान्वयनमा रहेको छ । नेपाल राष्ट्र बैंकको निर्देशन तथा अन्य प्रचलित कानून बमोजिम बैंकको अनुपालनाको स्थितिको अनुगमन गर्नका लागि सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति गठन गरिएको छ । यस अलावा बैंक व्यवस्थापन तहमा सम्पत्ति दायित्व व्यवस्थापन समिति, अपरेशन कमिटी, IT Steering Committee, खरिद समिति लगायतका समितिहरू आन्तरिक नियन्त्रण प्रणालीलाई सुदृढ बनाउन क्रियाशील रहेका छन् ।

११. बैकिङ्ग सञ्जाल विस्तार :

बैंकले प्रधान कार्यालय, सातै प्रदेशमा प्रादेशिक कार्यालय सहित हाल ७१ वटा जिल्लाका २१३ शाखा कार्यालय, ४६ वटा एक्सटेन्सन काउन्टर तथा १४७ वटा ATM मार्फत बैकिङ्ग सेवा उपलब्ध गराउँदै आएको छ । आर्थिक वर्ष २०७७/७८ मा २५ शाखा विस्तार गरिएकोमा चालु आर्थिक वर्षमा नयाँ तथा पुनः स्थापना गरी २२ शाखा विस्तार गर्ने बैंकको योजना रहेको छ ।

व्यवसायिक सम्भाव्यता भएका स्थानहरूमा बैंकका सेवा केन्द्रहरू स्थापना गर्दै लगिने छ । देशका सबै जिल्लाहरूमा बैंकको उपस्थिति रहने गरी शाखा कार्य विस्तार गर्ने योजना अघि बढाइएको छ ।

१२. सूचना प्रविधि तथा डिजिटाइजेशन :

सूचना प्रविधि तथा डिजिटाइजेशनमा आधारित बैकिङ्ग सेवाहरू प्रदान गर्दै ग्राहक सेवालाई सहज र सरल बनाउन बैंक प्रतिवद्ध रहेको छ । यस क्रममा बैकिङ्ग क्षेत्रमा प्रविधि मार्फत उपलब्ध सेवाहरू Mobile Banking, ATM Card, Credit Card, Travel Card, Internet Banking, POS, QR Code Payment, Online Account Opening बैंकले प्रदान गरिरहेको छ । साथै, ग्राहकहरूले नागरिक Apps मार्फत Online Account खोल्न सकिने सुविधा बैंकमा उपलब्ध रहेको छ । यस्तै, बैंकले हाल प्रयोगमा ल्याइरहेको Pumori IV CBS Software प्रतिस्थापन गरी नयाँ Web Based Core Banking Solution खरिद गर्ने प्रकृया अगाडि बढाइएको छ ।

पछिल्ला वर्षहरूमा देखिएको कोभिड-१९ महामारी र यसले सृजना गरेको त्रासका कारण ग्राहकको सेवा उपभोगको माध्यममा परिवर्तन भएसँगै प्रविधिमा आधारित बैकिङ्ग सेवाको मागमा वृद्धि हुन गएको छ । बैंकबाट हाल प्रदान भइरहेका डिजिटल सेवाहरूलाई समयानुकूल परिमार्जन गर्दै थप ग्राहकमैत्री र प्रतिस्पर्धी बनाउँदै लगिनेछ । सूचना प्रविधिसँग सम्बन्धित सेवाहरूको बढ्दो प्रयोगसँगै आइपर्नसक्ने सम्भावित जोखिम न्यूनीकरणका लागि बैंकले विशेष सजगताका साथ कार्य गरिरहेको छ ।

१३. ग्राहक सम्बन्ध सुधार :

सुमधुर ग्राहक सम्बन्ध दिगो बैंकिङको प्रमुख आधार रहेको तथ्यलाई मनन गर्दै बैंकबाट प्रवाह भइरहेका सेवाहरूको जानकारी ग्राहक समक्ष पुर्‍याउन तथा बैंकले प्रदान गर्दै आएका सबै प्रकारका सेवाहरूलाई प्रतिस्पर्धी तथा गुणस्तरीय बनाउँदै लैजान बैंक सदैव कटिबद्ध रहेको छ । बैंकले नयाँ स्थापना हुने शाखाहरूमा ग्राहकमैत्री लेआउट संरचना निर्माण गर्ने गरेको तथा क्रमिक रूपमा पुराना शाखाहरूमा पनि ग्राहकमैत्री लेआउट संरचना निर्माणको कार्य अघि बढाइरहेको छ ।

ग्राहकहरूले बैंकको सेवा प्रवाहसँग सम्बन्धित गुनासोहरू बैंकको वेबसाइटमा रहेको Feedback Form मार्फत पठाउन सक्ने व्यवस्था रहेको छ । Mobile Banking सँग सम्बन्धित Dispute हरू Mobile Banking Apps मार्फत नै दर्ता गर्न सकिने व्यवस्था रहेको छ । त्यस्तै, ग्राहकहरूले आफ्ना गुनासाहरू gunaso@nepalbank.com.np इमेल मार्फत पठाउन सक्ने व्यवस्था समेत गरिएको छ । विभिन्न माध्यमबाट प्राप्त हुने गुनासाहरूको समाधानमा जोड दिने गरिएको छ ।

१४. नेपाल सरकारको नीतिसँग तादात्म्य :

बैंकका देशभर फैलिएका शाखा कार्यालयहरूले सरकारी कारोबार, राजश्व संकलन, पेन्सन तथा सामाजिक सुरक्षा भत्ता वितरण, भूकम्प पीडित जनतालाई अनुदान वितरण लगायतका कार्यहरू गर्दै आइरहेका छन् । सरकारको वित्तीय नीतिले निर्देश गरेका विषयहरूको कार्यान्वयनमा समेत बैंकले सहयोग पुर्‍याउँदै आएको छ ।

रोजगारी सृजना र उद्यमशिलता विकासका लागि नेपाल सरकारबाट जारी भएको सहूलियतपूर्ण कर्जाका लागि ब्याज अनुदान सम्बन्धी एकीकृत कार्यविधि, २०७५ बमोजिम बैंकले कार्यविधिमा तोकिएका क्षेत्रहरूमा ऋण प्रवाह गरिरहेको छ । जस अन्तर्गत २०७८ आषाढ मसान्तको अन्त्यमा ४६६४ जना ग्राहकहरूमा रु.५ अर्ब ८२ करोड ४६ लाख २३ हजार कर्जा लगानी गरेको छ ।

त्यस्तै, व्यवसायिक निरन्तरता कर्जा प्रवाह कार्यविधि, २०७७ अनुसार अन्तर्गत कोभिड-१९ बाट प्रभावित घरेलु साना तथा मझौला एवम् पर्यटन व्यवसायका श्रमिक र कर्मचारीको पारिश्रमिक भुक्तानी तथा व्यवसाय सञ्चालन निरन्तरताको लागि ग्राहकहरूलाई कर्जा लगानी गरिएको छ ।

साथै, संघीय सरकारको सबै नेपालीको बैंकमा खाता खोल्ने अभियानमा बैंकले सक्रिय रूपमा सहभागिता जनाउने क्रममा समृद्ध नेपाल अभियान बचत खाताको शुरूवात गरी विगतमा कुनै पनि बैंकमा खाता नभएका नेपाली जनताले यस बैंकमा खाता खोलेमा बैंकको तर्फबाट रु.१००/- जम्मा गरिदिने व्यवस्था गरिएको छ । यस व्यवस्था अन्तर्गत आर्थिक वर्ष २०७७/७८ मा ६,६१२ वटा ग्राहकको खाता खोलिएको छ ।

१५. कर्जा लगानी तथा व्यवस्थापन :

बैंकको आम्दानीको प्रमुख श्रोतको रूपमा रहेको कर्जा लगानी, सो को विस्तार र विविधीकरणमा कर्जाको गुणस्तर कायम गर्दै बैंकको आन्तरिक नीति नियम र नेपाल राष्ट्र बैंकको नीति निर्देशनको सीमाभित्र रहेर उत्पादनशील क्षेत्र कर्जा, जलविद्युत कर्जा, कृषि कर्जा, विपन्न वर्ग कर्जा, सहूलियतपूर्ण कर्जा र उपभोक्ता कर्जाहरू लगानी र विस्तार गर्दै आएको छ ।

२०७७ पौषको कुल कर्जाको आधारमा २०७८ आषाढ मसान्तसम्ममा बैंकले नेपाल राष्ट्र बैंकले तोकेको प्राथमिकता प्राप्त क्षेत्र अन्तर्गत १२.३९ प्रतिशत कृषि क्षेत्रमा, ६.८७ प्रतिशत जलविद्युत/उर्जाको क्षेत्रमा, ४.३९ प्रतिशत पर्यटनको क्षेत्रमा, १५.२१ प्रतिशत एक करोडसम्मका लघु, साना तथा मझौला उद्योगमा र ७.९३ प्रतिशत विपन्न वर्गमा कर्जा लगानी गरेको छ ।

२०७८ आषाढ मसान्तसम्म बैंकले करिब ६०८ मेगाबाट क्षमताका २७ वटा जलविद्युत परियोजनामा विभिन्न बैंक तथा वित्तीय संस्थाको सहवित्तीयकरणमा सहभागी भई कर्जा लगानी गरेको छ । उक्त परियोजनाहरूका लागि कूल रु.१८ अर्ब १५ करोड ४८ लाख कर्जा सीमा स्वीकृत भएकोमा २०७८ आषाढ मसान्तसम्म रु.८ अर्ब ४८ करोड १९ लाख कर्जा मौज्दात रहेको छ । त्यस्तै, बैंकले २०७८ आषाढ मसान्त सम्ममा ८,००० मेट्रिक टन क्षमताका विभिन्न ८ वटा सिमेन्ट उद्योगहरूमा विभिन्न बैंक

तथा वित्तीय संस्थाको सहवित्तीयकरणमा सहभागी भई कर्जा लगानी गरेको छ । उक्त अवधिमा सिमेन्ट उद्योगहरूमा प्रवाहित कर्जाको मौज्दात रु. ३ अर्ब २९ करोड ४ लाख रहेको छ ।

बैंकले तर्जुमा गरी लागू गरेका Credit Policy Guidelines, Operation Manual Part II (Credit Manual), Valuation Guidelines तथा नेपाल सरकारको नीति/निर्देशन, एवम् नेपाल राष्ट्र बैंकबाट जारी भएका निर्देशनहरूको कार्यान्वयन गरी मात्र कर्जा प्रवाह र अनुगमन गर्ने गरिएको छ ।

१६. जोखिम व्यवस्थापन :

बैंकले सामना गर्नुपर्ने बैकिङ व्यवसायमा अन्तर्निहित विभिन्न प्रकारका सम्भावित जोखिमहरूको पहिचान, मापन, अनुगमन, नियन्त्रण र रिपोर्टिङका लागि सञ्चालक समिति, जोखिम व्यवस्थापन समिति, उच्च व्यवस्थापन सदैव सजग रहेको छ । बैंकमा प्रमुख जोखिम अधिकृतको जिम्मेवारीमा जोखिमको पहिचान र न्यूनीकरणका लागि अलग्गै जोखिम व्यवस्थापन विभाग रहेको छ ।

बैंकको सञ्चालन जोखिम, बजार जोखिम, कर्जा जोखिम तथा तरलता जोखिम अन्तर्गत जोखिम बहन क्षमता एवम् जोखिमको स्वीकारयोग्य सीमा निर्धारण गर्ने कार्य गरिँदै आएको छ । जोखिम व्यवस्थापनसँग सम्बन्धित विभिन्न नीति, कार्यविधि तथा निर्देशनहरूको तर्जुमा साथै समयानुकूल पुनरावलोकन गर्ने कार्य क्रमिक रूपमा भइरहेको छ । त्यस्तै, नेपाल राष्ट्र बैंकको एकीकृत निर्देशन बमोजिम जोखिमसँग सम्बन्धित विभिन्न निर्देशनहरूको परिपालना हुँदै आएको छ ।

प्रभावकारी जोखिम व्यवस्थापनका लागि सञ्चालक सदस्य संयोजक र जोखिम व्यवस्थापन विभागका विभागीय प्रमुख सदस्य सचिव रहने जोखिम व्यवस्थापन समिति गठन गरिएको छ । उक्त समितिले नेपाल राष्ट्र बैंकको निर्देशन बमोजिम आफ्नो जिम्मेवारी बहन गरिरहेको छ ।

जोखिम व्यवस्थापन समितिले बैंकको कार्य सञ्चालन र व्यवसायजन्य गतिविधिको अध्ययन विश्लेषण गर्ने गरेको छ । त्यस्तै, उक्त समितिले विद्यमान बजारको वस्तुस्थितिको आधारमा बैंकको जोखिमको अवस्थाको अनुगमन, अध्ययन तथा मूल्याङ्कन गरी आवश्यक सुझाव सहित सञ्चालक समितिमा प्रतिवेदन पेश गर्ने गर्दछ ।

१७. सम्पत्ति शुद्धीकरण निवारण :

बैंकले सम्पत्ति शुद्धीकरण तथा निवारणका सम्बन्धमा जारी भएका प्रचलित ऐन, नियम र नेपाल राष्ट्र बैंकको निर्देशनको परिपालना गर्दै आएको छ । यस सन्दर्भमा प्रचलित राष्ट्रिय तथा अन्तर्राष्ट्रिय अभ्यासहरूका आधारमा बैंकमा भएको काम कारबाहीको अनुगमन गर्न तथा कार्य प्रकृति र ग्राहक सेवाको आधारमा शंकास्पद कारोबारको पहिचान गर्नका लागि विस्तृत निर्देशिका तयार गरी कार्यान्वयन गर्ने र सो सम्बन्धमा निरन्तर अनुगमन गर्ने कार्य गर्दै आएको छ ।

सम्पत्ति शुद्धीकरण निवारणमा सहयोग पुग्ने गरी ग्राहकको केवाईसि, सिडिडि, इसिडिडि तथा शंकास्पद कारोबारको नियमित अनुगमन गर्ने, विभिन्न निकायहरूसँग अध्ययन र अनुसन्धानका क्रममा माग गरिएका सूचनाहरू उपलब्ध गराउने, नियमनकारी निकाय र अन्य प्रचलित कानूनमा भएका व्यवस्थाहरूको अनुपालना गराउने जस्ता कार्यहरू कम्प्लायन्स विभागले गर्दै आएको छ ।

सम्पत्ति शुद्धीकरण निवारण ऐन, २०६४, सम्पत्ति शुद्धीकरण निवारण नियमावली, २०७३ तथा नेपाल राष्ट्र बैंकको निर्देशन अनुरूप सञ्चालक सदस्य संयोजक र सम्पत्ति शुद्धीकरण (मनि लाउन्डरिङ) निवारण ऐन, २०६४ मा व्यवस्था भए बमोजिम नियुक्त भएको कार्यान्वयन अधिकारी सदस्य सचिव रहने गरी बैंकमा सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति गठन गरिएको छ । उक्त समितिले सम्पत्ति शुद्धीकरण निवारण तथा अनुपालनाको क्रममा देखिएका कमी कमजोरीहरूलाई सुधार गर्न व्यवस्थापनलाई निर्देशन दिने गरेको छ ।

सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समितिको मार्गदर्शनमा रहने कम्प्लायन्स विभागले सम्पत्ति शुद्धीकरण निवारण तथा कम्प्लायन्ससँग सम्बन्धित काम कार्यवाहीहरूको प्रगति प्रतिवेदन त्रैमासिक रूपमा समितिमा पेश गर्ने गरेको छ ।

१८. मानव संसाधन :

संवैधानिक व्यवस्था अनुसार लोक सेवा आयोगको खुला प्रतिस्पर्धात्मक परीक्षा प्रणालीबाट कर्मचारीहरू छनोट भई प्रतिस्पर्धी कर्मचारीहरू बैंक सेवामा प्रवेश गरेका छन् । बैंक सेवामा रहेका अधिकांश कर्मचारीहरू उच्चतम शैक्षिक योग्यता भएका उर्जावान युवा जनशक्ति रहेका छन् ।

हाल कार्यरत अधिकांश जनशक्तिको अधिकतम सेवा अवधि १७ वर्ष रहेको छ । बैंकमा विभिन्न तह/पदमा गरी २०७८ आषाढ मसान्तमा २५०४ कर्मचारीहरू कार्यरत रहेका छन् । जसमध्ये ३९.६६ प्रतिशत महिला जनशक्ति र ६०.३४ प्रतिशत पुरुष जनशक्ति कार्यरत रहेका छन् । त्यसैगरी, सुरक्षा तथा सरसफाई लगायतका कार्यहरूका लागि व्यक्तिगत तथा संस्थागत सेवा करारमा ६८९ कर्मचारीहरूले बैंकमा सेवा गरिरहेका छन् । साथै, बैंकको व्यवसाय विस्तारका लागि आवश्यक जनशक्ति भर्ना गर्ने कार्य प्रत्येक वर्ष पदपूर्ति योजना तयार गरी कार्यान्वयन गर्ने गरिएको छ ।

बैंकलाई प्रतिस्पर्धी बनाई सेवा प्रवाहको गुणस्तरमा अभिवृद्धि गर्न मानव संसाधनको महत्वपूर्ण भूमिका रहने तथ्यलाई ध्यानमा राखी कर्मचारीहरूको क्षमता विकासको लागि उपयुक्त वातावरण सृजना गरी उनीहरूमा इमान्दारिता, दक्षता, सिर्जनशीलतालाई प्रवर्द्धन गर्न बैंक सदैव प्रयत्नशील छ ।

कर्मचारीहरूको कार्य कुशलता तथा व्यवस्थापकीय सीप अभिवृद्धि गर्न समय समयमा तालिम तथा विकास डिभिजनद्वारा विभिन्न आन्तरिक तालिम कार्यक्रम सञ्चालन गरी उत्प्रेरणा जगाउने कार्य गरिदै आइएको छ । यसको अलावा विभिन्न स्वदेशी तथा विदेशी इष्टिच्युटहरूको संयोजकत्वमा आयोजना हुने तालिम कार्यक्रममा भौतिक तथा भर्चुअल रूपमा कर्मचारीहरूलाई सहभागी गराउने गरिएको छ ।

१९. संस्थागत सामाजिक उत्तरदायित्व :

नेपाल राष्ट्र बैंकको निर्देशन बमोजिम बैंकले आर्जन गरेको मुनाफाको १ प्रतिशत बराबरको रकम संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी कार्यमा खर्च गर्नुपर्ने प्रावधान रहे अनुरूप प्रत्येक आर्थिक वर्षको अन्त्यमा संस्थागत सामाजिक उत्तरदायित्व शीर्षकमा रकम छुट्याउने गरिएको छ । यसरी छुट्याइएको रकम नेपाल राष्ट्र बैंकको निर्देशन र बैंकको संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी नीति बमोजिम बैंकले आफ्नो कार्यक्षेत्र भित्र विभिन्न आर्थिक, सांस्कृतिक, सामाजिक, शैक्षिक, वित्तीय साक्षरता, स्वास्थ्य, वातावरण संरक्षण तथा अन्य सामुदायिक हितमा खर्च गर्ने गरेको छ ।

युवाहरूमा उद्यमशीलता विकास गरी सहूलियतपूर्ण कर्जा प्रदान गर्ने उद्देश्यले चाँगुनारायण नगरपालिका र बैंक बीच भएको सम्झौता अनुरूप राष्ट्रिय युवा परिषद्लाई चाँगुनारायण नगरपालिका क्षेत्रभित्र युवा लक्षित सहूलियतपूर्ण कर्जा सहजीकरण तथा उद्यमशीलता विकास सम्बन्धी सात दिने तालिम कार्यक्रम सञ्चालनार्थ रु.१५ लाख संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत वित्तीय साक्षरता शीर्षकमा प्रदान गरिएको छ । त्यस्तै, बैंकले आर्थिक वर्ष २०७७/७८ मा विभिन्न क्षेत्रमा वित्तीय साक्षरता कार्यक्रम सञ्चालन गर्न रु.१६ लाख २५ हजार खर्च गरेको छ ।

यसका साथै उक्त अवधिमा ताप्लेजुङ्ग जिल्लाको दोभान बजारका आगलागी पिडितका लागि रु.५ लाख, सिन्धुपाल्चोक जिल्लाको मेलम्चीका बाढी पिडितका लागि सहयोग स्वरूप रु.४ लाख ५० हजार, मस्कुलर डिष्ट्रोफी रोगबाट प्रभावित अपाङ्ग व्यक्तिको हित, अधिकार एवम् क्षमता अभिवृद्धि गर्न स्थापना भएको मस्कुलर डिष्ट्रोफी फाउण्डेसन, काठमाडौँलाई रु.५ लाख आर्थिक सहयोग प्रदान गरेको छ ।

त्यसैगरी, नेपाल राष्ट्र बैंकको निर्देशन बमोजिम कोभिड-१९ बाट प्रधान कार्यालय, प्रादेशिक कार्यालय र देशभरका शाखा कार्यालयमा कार्यरत बैंकका कर्मचारीहरू तथा सेवाग्राहीलाई सुरक्षित राख्न आवश्यक स्वास्थ्य सामग्री खरिद तथा व्यवस्थापनका लागि बैंकले गत आर्थिक वर्षमा रु.१ करोड ४७ लाख रकम संस्थागत सामाजिक उत्तरदायित्व शीर्षकबाट खर्च गरेको छ ।

बैंक खाता नभएका नागरिकहरूलाई बैंकमा खाता खोली बैंकिङ सेवाको पहुँचमा ल्याउने उद्देश्यले सञ्चालन गरिएको खोलौँ बैंक खाता अभियान अन्तर्गत समृद्ध नेपाल बचत अभियान खाता खोली उक्त खाताहरूमा नेपाल राष्ट्र बैंकको निर्देशन बमोजिम बैंकका विभिन्न शाखाहरूबाट प्रति खाता रु.१००/- का दरले जम्मा गर्दा आर्थिक वर्ष २०७७/७८ मा रु.६ लाख ६१ हजार

रकम संस्थागत सामाजिक उत्तरदायित्व शीर्षक अन्तर्गत खर्च भएको छ । यस्तै, बैंकले देशको विभिन्न भौगोलिक क्षेत्रमा शिक्षा, स्वास्थ्य, दैवी प्रकोप व्यवस्थापन, वातावरण संरक्षण, फोहर मैला संकलन, सांस्कृतिक प्रवर्द्धन, लगायतका स्थानीयस्तरका साना परियोजनाहरूमा समेत संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत आर्थिक सहयोग गरी सामाजिक उत्तरदायित्व बहन गर्दै आएको छ ।

२०. संस्थागत सुशासन तथा अनुपालना :

बैंकले संस्थागत सुशासन सम्बन्धमा नेपाल राष्ट्र बैंकबाट जारी एकीकृत निर्देशन र अन्य नियमनकारी निकायका मार्गदर्शनहरूको परिपालना गर्दै आएको छ । बैंकको सञ्चालक समितिले नेपाल राष्ट्र बैंकबाट जारी निर्देशनमा भएका आचरण सम्बन्धी व्यवस्था, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, कम्पनी ऐन र सञ्चालक समिति स्वयम्ले तर्जुमा गरेको सञ्चालक समिति कार्य सञ्चालन कार्यविधि तथा सञ्चालक समिति आचारसंहिताको सीमाभित्र रहेर सञ्चालक समिति तथा उप समितिका बैठक र अन्य कार्यहरूलाई व्यवस्थित गर्ने गरेको छ ।

बैंकको दैनिक कार्य सञ्चालन र व्यवस्थापनका लागि आवश्यक पर्ने नीति, नियम र विनियम तर्जुमा तथा आवश्यकता अनुसार संशोधन गरी सोको कार्यान्वयनको अनुगमन गर्ने जिम्मेवारी सञ्चालक समितिले निर्वाह गरिरहेको छ । साथै, बैंकमा संस्थागत सुशासन कायम गरी सम्बन्धित सबै सरोकारवालाहरूको हितको रक्षा गर्न सञ्चालक समिति र बैंक व्यवस्थापन सदैव प्रतिबद्ध रहेको छ ।

बैंकले आर्थिक वर्षको शुरूवात सँगै बजेट तथा कार्यक्रम स्वीकृत गर्ने गरेको छ । त्यस्तै, स्वीकृत बजेटको कार्यान्वयन र बजेटले निर्धारण गरेका लक्ष्यहरूको आवधिक समीक्षा गर्ने गरिएको छ । बैंकको दैनिक कार्य सञ्चालन र व्यवस्थापनका कार्यहरू प्रचलित ऐन, नियम, नियामक निकायको निर्देशन, बैंकको प्रवन्धपत्र, नियमावली तथा सञ्चालक समितिले तोके बमोजिमको काम, कर्तव्य, अधिकार र बैंकको आन्तरिक नीति, नियम, विनियमको सीमाभित्र रहेर बैंक व्यवस्थापनबाट भइरहेको समेत जानकारी समेत गराउन चाहन्छौं ।

बैंकको आन्तरिक नियन्त्रण र व्यवस्थापनसँग सम्बन्धित कार्यहरू जोखिम व्यवस्थापन, आन्तरिक लेखापरीक्षण, अनुपालना तथा सम्पत्ति शुद्धीकरण जस्ता कार्यहरूलाई अलग अलग विभागीय जिम्मेवारीका आधारमा व्यवस्थित गरिएको छ । Assets Liability Management Committee मा छलफल गरी कर्जा/निक्षेपको ब्याज तथा अन्य सेवाका शुल्कको निर्धारण गर्ने गरिएको र सो को जानकारी सरोकारवालाहरूलाई बैंकको वेबसाइट, पत्रपत्रिका र एसएमएसबाट दिने गरिएको छ । त्यस्तै, बैंकका सबै सरोकारवालाको जानकारीका लागि त्रैमासिक रूपमा वित्तीय विवरण प्रकाशन गर्ने गरिएको छ ।

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

आचरण तथा अनुशासन उल्लङ्घनका गम्भीर प्रकृतिका घटना भए सो को जानकारी सञ्चालक समितिलाई गराउने र अनुशासन उल्लङ्घन गरेको पाइएमा कर्मचारी सेवा विनियमावली अन्तर्गत रही कारबाही गर्ने गरिएको छ । बैंकको शाखा सञ्जाल र व्यवसायमा भएको विस्तार तथा आर्थिक गतिविधिहरूमा भएको बढोत्तरीका आधारमा आउन सक्ने सम्भावित जोखिमको व्यवस्थापन, अनुपालना र आन्तरिक नियन्त्रण प्रणालीका अन्य पक्षहरूलाई समय सापेक्ष चुस्त र सुदृढ बनाउँदै लगिएको छ ।

सञ्चालक समितिले आफ्नो काम कारबाहीलाई व्यवस्थित र प्रभावकारी बनाई संस्थागत सुशासन कायम गर्न साथै निर्णय प्रकृत्यालाई थप व्यवसायिक, सहभागितामूलक, पारदर्शी एवम् नतिजामुखी बनाउन नेपाल राष्ट्र बैंकको एकीकृत निर्देशनमा भएको व्यवस्था बमोजिम सञ्चालक समितिको मातहत देहाय बमोजिम समिति गठन गरी सञ्चालक समितिको कार्यलाई व्यवस्थित गर्ने गरिएको छ ।

(१) लेखापरीक्षण समिति

श्री रितेश कुमार शाक्य, सञ्चालक	संयोजक
श्री विष्णुकुमार अग्रवाल, सञ्चालक	सदस्य
विभागीय प्रमुख, निरीक्षण तथा आ.ले.प. विभाग	सदस्य सचिव

(२) कर्मचारी सेवा सुविधा समिति

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

(३) जोखिम व्यवस्थापन समिति

श्री विवेक शम्शेर ज.ब.रा., सञ्चालक	संयोजक
श्री रितेश कुमार शाक्य, सञ्चालक	पदेन सदस्य
विभागीय प्रमुख, अपरेशन विभाग	सदस्य
विभागीय प्रमुख, जोखिम व्यवस्थापन विभाग	सदस्य सचिव

(४) सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति

डा. सावित्री रञ्जित श्रेष्ठ, सञ्चालक	संयोजक
श्री विष्णुकुमार अग्रवाल, सञ्चालक	सदस्य
विभागीय प्रमुख, जोखिम व्यवस्थापन विभाग	सदस्य
विभागीय प्रमुख, कम्प्लायन्स विभाग (कार्यान्वयन अधिकारी)	सदस्य सचिव

२१. गत वर्ष साधारण सभाको सुझाव कार्यान्वयन :

गत वर्षको सम्पन्न ६१ औं वार्षिक साधारण सभामा शेयरधनी महानुभावहरूले यथासक्य चाँडो वार्षिक साधारण सभा सम्पन्न गर्न, नगद र गैह्र नगद लाभांशको मिश्रण सहितको लाभांश कायम राख्न, प्रविधिमैत्री सेवामा जोड दिँदै युवा पुस्तालाई बैंकमा आकर्षित गर्न, कर्मचारीहरूलाई उचित तालिम तथा वृत्ति विकासका अवसर प्रदान गर्दै ग्राहक सम्बन्ध मजबुत बनाउन, बैकिङ्ग/वित्तीय साक्षरता अभिवृद्धि गर्दै लैजान, बैंकको मोबाइल बैकिङ्ग Apps लाई प्रतिस्पर्धी बनाउन साथै भर्चुअल रूपमा वार्षिक साधारण सभामा सहभागी हुने वातावरणको निरन्तरता लगायतका सुझावहरू दिनुभएको थियो ।

उक्त सुझावहरूको कार्यान्वयनका क्रममा बैंकले कम्पनी ऐनले निर्दिष्ट गरेको मितिमा आर्थिक वर्ष २०७७/७८ को वार्षिक साधारण सभा सम्पन्न गर्न गइरहेको साथै नगद र गैह्र नगद लाभांशको मिश्रण सहितको स्वस्थ लाभांश वितरण गर्न यस सभा समक्ष प्रस्ताव गरिएकोमा हर्षको अनुभूति भएको छ । ग्राहकहरूलाई सहज र सरल सेवा प्रदान गर्न प्रविधिमा जोड दिँदै गइएको, युवा पुस्ता लक्षित विभिन्न सेवा सुविधाहरू प्रदान गर्दै गइएको साथै बैंकको मोबाइल बैकिङ्ग बडउक लाई समयानुकूल परिमार्जन गर्दै लिएको छ । त्यस्तै, भर्चुअल रूपमा वार्षिक साधारण सभामा सहभागी हुने वातावरण निरन्तर कायम राखिएको छ ।

बैंकमा कार्यरत कर्मचारीहरूको कार्य क्षमता तथा सीप विकास अभिवृद्धि गर्दै कर्मचारीको उत्पादकत्व बढाउने कार्य निरन्तर जारी रहेको व्यहोरा सभा समक्ष अवगत गराउन चाहन्छौं। शेयरधनी महानुभावहरूले बैंकलाई अभि बढी प्रतिस्पर्धी बनाउनका लागि विभिन्न माध्यमबाट अन्य समयमा दिनुभएका विभिन्न सल्लाह, सुझावहरूलाई क्रमशः कार्यान्वयन गर्दै लगिने प्रतिवद्धता व्यक्त गर्दछौं।

२२. व्यवस्थापनमा भएको हेरफेर :

श्री कृष्णबहादुर अधिकारी मिति २०७६ आश्विन १५ गतेबाट प्रमुख कार्यकारी अधिकृत पदको जिम्मेवारीमा रहनु भएको छ। उच्च व्यवस्थापन तहमा नायब प्रमुख कार्यकारी अधिकृत पदमा श्री समता पन्त, प्रमुख कर्जा अधिकृत पदमा श्री लक्ष्मण पौडेल, प्रमुख सञ्चालन अधिकृत पदमा श्री विश्वराज बराल, प्रमुख प्रशासकिय अधिकृत पदमा श्री प्रकाश कुमार अधिकारी र प्रमुख वित्त अधिकृत पदमा श्री होमबहादुर खड्का कार्यरत रहनु भएको छ।

बैंक व्यवस्थापनले आवश्यकता अनुसार विभिन्न तह र पदका कर्मचारीहरूलाई विभागीय प्रमुख, डिभिजन प्रमुख, प्रादेशिक प्रमुख र अन्य कार्यालय प्रमुखको जिम्मेवारी दिई बैंकको दैनिक कार्य सञ्चालन र व्यवस्थापन गर्दै आएको छ।

२३. ऋणपत्र निष्काशन :

नेपाल राष्ट्र बैंकको निर्देशनको परिपालना गर्दै यस बैंकले रु.३,५०,००,००,०००/- रकम बराबरको रु.१,००० अंकित दरको ३५,००,००० कित्ता “८.५०% नेपाल बैंक ऋणपत्र-२०८७” ऋणपत्र निष्काशन तथा बाँडफाँड सम्पन्न गरी सम्बन्धित नियमनकारी निकायहरूमा दर्ता तथा सूचीकरण सम्पन्न भएको व्यहोरा समेत जानकारी गराउन चाहन्छौं।

२४. कोभिड-१९ का कारण बैंकको व्यवसायमा परेको प्रभाव :

चीनबाट फैलिएको कोभिड-१९ महामारी नियन्त्रण गर्न अवलम्बन गरिएका नियन्त्रणात्मक व्यवस्थाका कारण अर्थतन्त्रमा नकारात्मक प्रभाव रहन गई आर्थिक वर्ष २०७६/७७ मा मुलुकको आर्थिक वृद्धिदर २.०९ प्रतिशतले ऋणात्मक रहन पुगेको छ। महामारी न्यूनीकरणका लागि लागू गरिएका नियन्त्रणात्मक व्यवस्थालाई सहज गरिएसँगै अर्थतन्त्र चलायमान हुने अपेक्षामा कोभिड-१९ को बारम्बार दोहोरिने प्रवृत्तिले संसय तथा अनिश्चितता सिर्जना गरेको छ। यद्यपि खोप अभियान तीव्र रूपमा विस्तार भइरहेको कारण आगामी दिनमा अर्थतन्त्र सामान्य तर्फ उन्मुख रहने अपेक्षा गरिएको छ।

कोभिड-१९ बाट प्रभावित उद्योग, पेशा तथा व्यवसायको पुनरुत्थानमा सहयोग पुऱ्याउन नेपाल सरकार र नेपाल राष्ट्र बैंकले अवलम्बन गरेका नीति तथा निर्देशनको परिपालना गर्न बैंक सदैव प्रतिवद्ध रहेको छ।

२५. लेखापरीक्षकको नियुक्ति :

नेपाल सरकारको ५१ प्रतिशत शेयर स्वामित्व रहेको हुनाले महालेखापरीक्षकको कार्यालयको परामर्श लिनु पर्ने प्रावधान रहे अनुरूप उक्त कार्यालयसँग लेखापरीक्षक नियुक्तिका लागि परामर्श माग गर्दा सो कार्यालयको मिति २०७८/०८/२० को पत्र बमोजिम समान पारिश्रमिक पाउने गरी चार्टर्ड एकाउण्टेन्ट त्रय श्री नरेन्द्र भट्टराई, श्री जगन्नाथ उपाध्याय र श्री सुनिर कुमार ढुंगेललाई लेखापरीक्षक नियुक्ति गर्न परामर्श प्राप्त भएको हुँदा सञ्चालक समितिको निर्णय बमोजिम आ.व. २०७८/७९ को लेखापरीक्षण गर्न प्रत्येकलाई रु. ६,८७,५००/- का दरले (भ्याट बाहेक) पारिश्रमिक दिने गरी तीन जनाको जम्मा रु. २०,६२,५००/- (भ्याट बाहेक) भुक्तानी दिने गरी नियुक्तिका लागि सिफारिस गरिएको हुँदा सोको स्वीकृतिका लागि प्रस्ताव गर्दछौं।

बैंकको ६१ औं वार्षिक साधारण सभाबाट आ.व. २०७७/७८ को लेखापरीक्षण गर्न नियुक्त तीन जना लेखापरीक्षकमध्ये श्री मुकुन्द महतले आफु अन्य वाणिज्य बैंकमा स्वतन्त्र सञ्चालकको रूपमा बहाल रहेकोले कानूनतः लेखापरीक्षकको जिम्मेवारी स्वीकार गर्न असमर्थ रहेको जानकारी गराउनु भए बमोजिम निजको सट्टामा श्री महालेखापरीक्षकको कार्यालयबाट

प्राप्त परामर्शको आधारमा साविककै पारिश्रमिक प्रदान गर्ने गरी सिए श्री सुनिर कुमार ढुंगेललाई बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ बमोजिम लेखापरीक्षकमा नियुक्त गरिएको व्यहोरा समेत अनुरोध गर्दछौं ।

धन्यवाद ज्ञापन

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

धन्यवाद !

सञ्चालक समितिको तर्फबाट,

सुमनराज अर्याल

अध्यक्ष

मिति : २०७८ साल पौष २ गते, शुक्रबार ।

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

- क. विगत वर्षको कारोबारको सिंहावलोकन : सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।
- ख. राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट कम्पनीको कारोबारलाई कुनै असर परेको भए सो असर : सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।
- ग. प्रतिवेदन तयार भएको मितिसम्म चालू वर्षको उपलब्धी र भविष्यमा गर्नु पर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा : चालू आर्थिक वर्ष २०७८/७९ को प्रथम त्रयमासमा हासिल उपलब्धीहरू र बैंकको भावी योजनाहरू सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।
- घ. कम्पनीको औद्योगिक वा व्यवसायिक सम्बन्ध : सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।
- ङ. सञ्चालक समितिमा भएको हेरफेर र सोको कारण : सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।
- च. कारोबारलाई असर पार्ने मुख्य कुराहरू : सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।
- छ. लेखापरीक्षण प्रतिवेदनमा कुनै कैफियत उल्लेख भए सो उपर सञ्चालक समितिको प्रतिक्रिया : सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।
- ज. लाभांश बाँडफाँड गर्न सीफारिस गरिएको रकम : आर्थिक वर्ष २०७७/७८ को वित्तीय विवरणका आधारमा हालको चुक्ता पूँजी रु.१२,६३,६७,५८,६२४/- को १४ (चौध) प्रतिशतका दरले हुन आउने रु.१,७६,९१,४६,२०७/३६ (अक्षरूपी एक अर्ब छयहत्तर करोड एकानब्बे लाख छयालिस हजार दुई सय सात रूपैया र छत्तिस पैसा मात्र) रकम बराबरको बोनस शेयर र ३ (तीन) प्रतिशतका दरले हुन आउने रु.३७,९१,०२,७५८/७२ (अक्षरूपी सैंतिस करोड एकानब्बे लाख दुई हजार सात सय अन्ठावन्न रूपैया र बहत्तर पैसा मात्र) नगद लाभांश (लाभांश कर समेत गरी) वितरण गर्न प्रस्ताव गरिएको ।
- झ. शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अत्ति मूल्य, त्यस्तो शेयर जफत हुनुभन्दा अगावै सो बापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर बिक्री गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको शेयर बापत रकम फिर्ता गरेको भए सोको विवरण : नभएको ।
- ञ. गत आर्थिक वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोबारको प्रगति र सो आर्थिक वर्षको अन्तमा रहेको स्थितिको पुनरावलोकन : बैंकको सहायक कम्पनी नभएको ।
- ट. कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबारहरू र सो अवधिमा कम्पनीको कारोबारमा आएको कुनै महत्वपूर्ण परिवर्तन : बैंकले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबार र कारोबारमा आएको परिवर्तन संलग्न वासलात, नाफा नोक्सान हिसाब, अन्य विस्तृत आम्दानी, नगद प्रवाह विवरण तथा लेखा सम्बन्धी विवरणले प्रष्ट पारेको छ ।
- ठ. गत आर्थिक वर्षमा कम्पनीको आधारभूत शेयरधनीहरूले कम्पनीलाई उपलब्ध गराएको जानकारी : नभएको ।
- ड. गत आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरूले लिएको शेयरको स्वामित्वको विवरण र कम्पनीको शेयर कारोबारमा निजहरू संलग्न रहेको भए सो सम्बन्धमा निजहरूबाट कम्पनीले प्राप्त गरेको जानकारी : केही जानकारी प्राप्त नभएको ।
- ढ. गत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्भौताहरूमा कुनै सञ्चालक वा निजको नजिकको नातेदारको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा : यस प्रकारको कुनै सम्भौता नभएको ।
- ण. कम्पनीले आफ्नो शेयर आफैले खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको संख्या र अतिरिक्त मूल्य तथा त्यसरी शेयर खरिद गरे बापत कम्पनीले भुक्तानी गरको रकम : नभएको ।

- त. आन्तरिक नियन्त्रण प्रणाली भए वा नभएको र भएको भए सोको विस्तृत विवरण : सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।
- थ. गत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण : गत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण देहाय बमोजिम रहेको छ :

विवरण	रकम (रु.)
कर्मचारी खर्च	२,३५,३४,५९,४२४/-
सञ्चालन खर्च	८१,३०,७८,३११/-
जम्मा	३,१६,६५,३७,७३५/-

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

आर्थिक वर्ष २०७७/७८ को अन्त्यमा बैंकको लेखापरीक्षण समितिमा रहनुभएका सदस्यहरूको नामावली :

सञ्चालक, श्री सुमन दाहाल	संयोजक
सञ्चालक, श्री विष्णु कुमार अग्रवाल	सदस्य
विभागीय प्रमुख, निरीक्षण तथा आन्तरिक लेखापरीक्षण विभाग, श्री दीपेन्द्रराज काफ्ले	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 बापत रु. ४,०००/- दिने गरिएको र सदस्य सचिवलाई प्रति बैठक भत्ता बापत रु. १,१००/- प्रदान गर्ने गरिएको छ ।

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

- ध. सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख कम्पनीका आधारभूत शेयरधनी वा निजको नजिकका नातेदार वा निज संलग्न रहेको फर्म, कम्पनी वा संगठित संस्थाले कम्पनीलाई कुनै रकम बुझाउन बाँकी भए सो कुरा : नभएको ।
- न. सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम : सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख तथा पदाधिकारीहरूलाई भुक्तानी गरिएको पारिश्रमिक, भत्ता तथा सुविधाको रकम देहाय बमोजिम रहेको छ ।

१. अध्यक्ष तथा सञ्चालक :

सञ्चालक समितिका अध्यक्ष तथा सञ्चालक समितिका सदस्यहरूलाई बैठक भत्ता बापत प्रति बैठक रु. ४,०००/- प्रदान गर्ने गरिएको छ । आर्थिक वर्ष २०७७/७८ मा बैठक भत्ता बापत सञ्चालकहरूलाई रु. १९,०९,६००/- र बैंक व्यवस्थापन तथा विज्ञहरूलाई रु. ७,४५,०२७/- खर्च भएको छ ।

सञ्चालक समितिका अध्यक्ष तथा सदस्यहरूलाई बैठक भत्ता बाहेक पत्रपत्रिका खर्च बापत मासिक रु. २,०००/- र सञ्चार सुविधा बापत बढीमा मासिक रु. ५,०००/- र एक सेट मोबाईल फोन खरिदका क्रममा भएको बिलको रकम खर्च प्रदान गर्ने गरिएको छ । त्यस्तै, कार्यालयको सवारी साधन प्रयोग नगरेको खण्डमा प्रति बैठक रु. २००/- परिवहन खर्च प्रदान गर्ने गरिएको छ ।

२. कार्यकारी प्रमुख, कम्पनी सचिव र अन्य पदाधिकारीहरू :

आर्थिक वर्ष २०७७/७८ मा बैंकका प्रमुख कार्यकारी अधिकृत श्री कृष्णबहादुर अधिकारीलाई तलब बापत रु. २१,६०,०००/- र भत्ता रु. ३२,८२,९१६/१९ गरी जम्मा रु. ५४,४२,९१६/१९ रकम भुक्तानी गरिएको छ । बैंकका वरिष्ठ प्रबन्धक तहका कर्मचारीलाई नै कम्पनी सचिवको जिम्मेवारी दिइएको । बैंकका कम्पनी सचिव र अन्य व्यवस्थापनका पदाधिकारीहरूलाई (मुख्य प्रबन्धक तहसम्म) तलब र भत्ता बापत रु. ४,८७,०५,४९३/८७ भुक्तानी गरिएको छ ।

प. शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम : शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम रु. २०,००,८३१/- रहेको छ ।

फ. दफा १४१ बमोजिम सम्पत्ति खरिद वा बिक्री गरेको कुराको विवरण : बैंकलाई आवश्यक पर्ने आफ्नो सम्पत्तिहरूको (सवारी साधन, कार्यालय सामान, लिजहोल्ड सम्पत्ति) खरिद तथा बिक्रीको विवरण संलग्न वासलातको अनुसूची ४.१३ मा रहेको छ । सम्पत्ति खरिद तथा बिक्री गर्दा प्रचलित बजार मूल्यको आधारमा बैंकको आर्थिक प्रशासन विनियमावलीले तोकेको कार्यविधि अवलम्बन गर्ने गरिएको छ ।

ब. दफा १७५ बमोजिम सम्बद्ध कम्पनीबीच भएको कारोबारको विवरण : नभएको ।

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

म. अन्य आवश्यक कुराहरू : नभएको ।

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

१. सञ्चालक समितिको प्रतिवेदन : वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
२. लेखापरीक्षकको प्रतिवेदन : वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
३. लेखापरीक्षण भएको वित्तीय विवरण : वार्षिक प्रतिवेदनमा संलग्न गरिएको ।
४. कानूनी कारबाही सम्बन्धी विवरण :
 - क. यस अवधिमा संगठित संस्थाले वा संस्थाको विरुद्ध कुनै मुद्दा दायर भएको भए : आर्थिक वर्ष २०७७/७८ मा बैंक पक्ष/विपक्षी भई २७ वटा मुद्दा विभिन्न अदालतमा दर्ता भएको ।
 - ख. संगठित संस्थाको संस्थापक वा सञ्चालकले वा संस्थापक वा सञ्चालकको विरुद्धमा प्रचलित नियमको अवज्ञा वा फौजदारी अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर गरेको वा भएको भए : यस सम्बन्धमा कुनै मुद्दा दर्ता नभएको ।
 - ग. कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भएको भए : यस सम्बन्धमा कुनै मुद्दा दर्ता नभएको ।
५. संगठित संस्थाको शेयर कारोबार तथा प्रगतिको विश्लेषण :
 - क. धितोपत्र बजारमा भएको संगठित संस्थाको शेयरको कारोबार सम्बन्धमा व्यवस्थापनको धारणा : बैंकको शेयर कारोबार तथा मूल्य निर्धारण नेपाल धितोपत्र विनिमय बजारमा खुल्ला बजार नीति भित्र रही कायम रहने हुँदा व्यवस्थापनको कुनै धारणा नभएको ।
 - ख. आ.व. २०७७/७८ को प्रत्येक त्रैमासिक अवधिमा संगठित संस्थाको शेयरको अधिकतम, न्यूनतम र अन्तिम मूल्यका साथै कूल कारोबार शेयर संख्या र कारोबार दिन :

त्रयमास	अधिकतम मूल्य (रु.)	न्यूनतम मूल्य(रु.)	अन्तिम मूल्य(रु.)	कारोबार शेयर संख्या	कारोबार दिन
प्रथम त्रयमास	३५१	२४४	३२४	१,२२,२६,०३२	६४
दोस्रो त्रयमास	४२७	३२०	३६६	१,७६,९६,७१०	५८
तेस्रो त्रयमास	४९१	३५०	४५९	२,३९,९६,०००	५९
चौथो त्रयमास	४६०	४१०	४४३	१,५५,७६,८१२	६५

६. समस्या, चुनौती तथा रणनीति :

क. समस्या तथा चुनौती :

आन्तरिक :

- » कर्मचारी सीप, क्षमता, मनोबल र कार्य वातावरणमा थप सुधार गर्दै उत्पादकत्व बढाउने ।
- » कर्मचारी खर्च सम्बन्धी दीर्घकालिन व्ययभार घटाउन बैकल्पिक उपायको खोजी ।
- » बढ्दो शाखा र सेवा विस्तारबाट सृजना हुन सक्ने सम्भावित जोखिमको न्यूनीकरण ।
- » सेवा प्रवाहमा प्रविधिको अधिकतम उपयोग, प्रविधिमैत्री कार्य वातावरण र सुरक्षा ।
- » परम्परागत ब्याज आम्दानीका साथै गैर ब्याज आम्दानीमा वृद्धि ।

बाह्य :

- » बैकिङ्ग बजारमा तीव्र प्रतिस्पर्धा ।
- » कोरोना भाइरसको पटक पटक देखापर्ने महामारीका कारण आर्थिक कृयाकलापमा पर्ने असर ।
- » कर्जाको विस्तार र निक्षेप वृद्धि बिचको असन्तुलन ।
- » नियमनकारी व्यवस्थामा हुने परिवर्तन र सो को आवधिक समायोजन ।
- » विदेशी विनिमयमा हुने परिवर्तन तथा विप्रेषण आप्रवाहमा आउने कमी ।

ख. समस्या तथा चुनौती समाधानका रणनीति :

- » कर्मचारीको उत्पादकत्व तथा सेवा प्रवाह गर्ने सीप र क्षमतामा अभिवृद्धि गरी समयनुकूल थप प्रतिस्पर्धी बनाउन समय र बजार सापेक्ष अल्पकालिन तथा दीर्घकालिन व्यवसायिक रणनीति ।
- » कर्मचारी तथा सञ्चालन खर्चको नियमित अनुगमन, विश्लेषण तथा दीर्घकालिन पेन्सन खर्चका लागि वैकल्पिक उपायको खोजी ।
- » बृहत दायरायुक्त प्रविधिको उपयोग, बैकिङ्ग सेवाको डिजिटाइजेसन र प्रविधिसँग सम्बन्धित सम्भावित जोखिम न्यूनीकरणका उपायहरूको अवलम्बन ।
- » बैंकको सम्पत्ति तथा दायित्वको प्रतिफलयुक्त व्यवस्थापन ।
- » बैंकको विस्तारित शाखा सञ्जाललाई व्यवसाय उन्मुख बनाई निक्षेप, कर्जा र मुनाफामा सबै शाखाको योगदानमा वृद्धि साथै गैर व्याज आमदानीमा वृद्धि गरी आमदानीको विविधीकरण ।
- » कोभिड-१९ का कारणबाट कर्जाको गुणस्तरमा पर्न सक्ने नकारात्मक असर न्यूनीकरणका उपायहरूको अवलम्बन ।

७. संस्थागत सुशासन : बैंकले संस्थागत सुशासनलाई सदैव उच्च प्राथमिकता राख्दै आएको छ । संस्थागत सुशासनका सम्बन्धमा नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्डबाट जारी गरिएका निर्देशन तथा परिपत्रहरूको पालना गर्ने गरिएको छ । नियमनकारी निकायबाट जारी भएका निर्देशनको परिपालनाको सुनिश्चितताका लागि परिपालना अधिकृत तोकिएको परिपालनाको अनुगमनको जिम्मेवारी दिइएको छ ।

- » आन्तरिक नियन्त्रण प्रणाली व्यवस्थित गर्न सञ्चालक समिति मातहत रहने गरी लेखापरीक्षण समिति गठन गरिएको छ । लेखापरीक्षण समितिले बाह्य तथा आन्तरिक लेखापरीक्षकबाट दिइएका सुझाव तथा निर्देशनहरूलाई कार्यान्वयन गराउनुका साथै आन्तरिक नियन्त्रण प्रणालीलाई सुदृढ बनाउन व्यवस्थापनलाई आवश्यक निर्देशन तथा सुझाव दिने गरेको छ ।
- » जोखिम व्यवस्थापन गर्नको लागि बैंकमा छुट्टै जोखिम व्यवस्थापन विभाग रहेको छ । सञ्चालक समिति मातहतको जोखिम व्यवस्थापन समिति अन्तर्गत रही उक्त विभागले बैंकको कर्जा, बजार, तरलता र सञ्चालनमा देखापर्ने जोखिम तथा चुनौतीहरूको पहिचान गर्ने गरेको छ ।
- » बैंक सम्बद्ध सरोकारवालाहरूको हित संरक्षण गर्न तथा संस्थागत सुशासन कायम राख्न सञ्चालक समिति र बैंक व्यवस्थापन कटिबद्ध रहेको छ ।

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

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

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

Kuber N. Bhattarai & Co.
Chartered Accountants

J.N. Upadhyay & Co.
Chartered Accountants

S.A.R.
ASSOCIATES
CHARTERED ACCOUNTANTS

Independent Auditor's Report

The Shareholders of Nepal Bank Limited

Report on the Audit of the Financial Statements

Opinion

We have audited the financial statements of Nepal Bank Limited (the "Bank"), which comprise the statement of financial position as at Ashadh 31, 2078 (July 15, 2021), and the statement of profit or loss, statement of other comprehensive income, statement of changes in equity and statement of cash flows for the year then ended, and notes to the financial statements, including a summary of significant accounting policies.

In our opinion, the accompanying financial statements presents fairly, in all material respects, the financial position of the Bank as at Ashadh 31, 2078 (15 July 2021), and of its financial performance and its cash flows for the year then ended in accordance with Nepal Financial Reporting Standards.

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 *Auditors Responsibilities for the Audit of the Financial Statements* section of our Report. We are independent of the Bank in accordance with the *ICAN's Handbook of Code of Ethics for Professional Accountants* together with the ethical requirements that are relevant to our audit of the financial statements in Nepal, and we have fulfilled our other ethical responsibilities in accordance with these requirements and ICAN's Handbook of Code of Ethics for Professional Accountants. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

Emphasis of matter

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

1. As included in Note 4.16 Other Assets of financial statements total net unreconciled inter-branch balance is NPR 1,556.85 million as on Ashadh 31, 2078.
2. The bank has not obtained confirmation in respect of long pending receivables of government transactions of NPR 1,008.78 million and TU Pension reimbursable of NPR 323.66 million outstanding as on Ashadh 31, 2078. Same is included in Note 4.16 of financial statements.
3. Remittance payable is net of NPR 5.09 million which has been included in Other Assets under Note 4.16 and Other Liabilities under note 4.23. Adequate details in respect of such amount are not available.
4. As disclosed in Statement of Changes in Equity of financial statements, retained earnings includes special reserve of NPR 1,197.87 million restricted by Nepal Rastra Bank for distribution as dividend to shareholders as well as bonus to employees.

Key Audit Matters

Key audit matters are those matters that, in our professional judgement, were of most significance in the audit of the financial statements of the current period. These matters were addressed in the context of the audit of the financial statements as a whole, and in forming our opinion thereon, and we do not provide a separate opinion on these matters. We have determined the matters described below to be the key audit matters to be communicated in our report.

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Koteswor, Kathmandu, Nepal
Post Box: 20770
Email: jupadhyay111@gmail.com

'64' Bishalbasti Ka
Bishal Nagar, Kathmandu
Post Box: 4585
Email: info@sar.com.np

S. N	Key Audit Matters	Auditor's Response
1.	Interest Recognition <p>The interest income of the bank has to be recognized on accrual basis and following the Interest Income Recognition Guidelines 2019 issued by NRB. Though accrual basis of income recognition is prescribed in general, the guidelines require suspension of interest recognition on accrual basis for loans and advances with overdue of more than 12 months whereas for loans and advances with overdue interest/installment for 3 to 12 months, interest recognition on accrual basis is limited on the basis of result of collateral testing as specified. Given the lack of system capability to suspend recognition of income on the basis of overdue status of loan and fair value of collateral as well as review of fair valuation of collateral on regular basis, manual intervention will be required in interest recognition process and hence create risk of improper application of the guidelines and determination of the Fair Value of the collateral. This may, in turn, have effect on recognition of interest income the bank. Thus, we have considered it as key audit matter.</p>	<p>Our audit approach regarding verification of process of interest recognition included:</p> <ol style="list-style-type: none"> Obtaining clear understanding of the process of accrual of interest income on loans and advances in the Core Banking Software of the bank. For fair valuation of collateral, we relied on the latest available engineer's valuation of the collateral and have test checked the hair cut in fair value of collateral as per NRB Income Recognition guidelines 2019. <p>Test check of the interest income booking with manual computation.</p>
2.	Investment Valuation, Identification, and Impairment <p>Investment of the bank comprises of investment in government bonds, T-bills, development bonds and investment in quoted and unquoted equity instruments. The valuation of the aforesaid securities has been done in compliance with NFRS 9 and NRB Directive no. 8. The investment in the government and NRB bonds and T-bills should be recognized on reporting date on Amortized cost basis whereas other investments in equity instruments, other than those held for trading, should be valued at Fair Value through Other Comprehensive Income.</p> <p>Given the varieties of treatments recommended for valuation of investment based on nature of cash flow, the business model adopted, complexity of calculations and the significance of amount involved in such investments, same has been considered as Key Audit Matter in our audit.</p>	<p>Our audit approach regarding verification of process of investment valuation, identification and impairment included:</p> <ol style="list-style-type: none"> Review of the investment of the bank and its valuation having reference to NFRS issued by the Accounting Standard Board of Nepal and NRB Directive 4 read with 8. We assessed the nature of expected cash flow of the investments as well as the business model adopted by the management on the basis of available evidence/circumstances and ensured that classification of investment is commensurate with nature of cash flow and management intention of holding the investment. For the investment valuation that are done at amortized cost, we checked the EIR and amortization schedule on test basis. For the investment valued through OCI for quoted investment, we ensured that fair valuation has been done at the closing transaction rate in NEPSE as on 15.07.2021 and for the unquoted investment, fair valuation has been done based on the book value derived from the latest available financial statements of the investee entity.
3.	Impairment of Loans and Advances <p>As per NRB Directive 4, bank shall measure impairment loss on loans and advances at the higher of:</p> <ul style="list-style-type: none"> Amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provisioning; and Amount determined as per para 63 of NAS 39 adopting Incurred Loss Model <p>As per the norms prescribed by NRB, provision at</p>	<p>Our audit approach regarding verification of impairment of loans and advances included:</p> <ol style="list-style-type: none"> Review of the overdue status of loans and advances by obtaining data from the system and matched the same with the NRB 2.2 report. Sample credit files were reviewed, among other things, from the perspective of utilization of loans and advances for intended purpose by way of scrutiny of financial statements, account movement, account

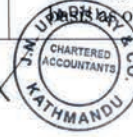




S. N	Key Audit Matters	Auditor's Response
	<p>prescribed rate should be created on loans and advances based on overdue status of loans and advances as well as utilization status of the facility, status of security, borrower's whereabouts etc.</p> <p>As per NAS 39 read with NFRS 9, impairment of loans and advances should be made on individual impairment basis for loans and advances that are individually significant and collective impairment basis for homogeneous groups of loans that are not considered individually significant.</p> <p>On individual impairment, amount of the loss is measured as the difference between the assets' carrying amount and the present value of estimated future cash flows. Under collective impairment, loss is determined after taking into account the Historical Loss Experience in portfolios of similar credit risk and Management's experienced judgment as to whether current economic and credit conditions are such that the actual level of inherent losses at the reporting date is like to be greater or less than that suggested by historical experience.</p> <p>Given the fact that impairment of loans and advances under incurred loss model require assessment of future cash flows as well as historical loss experiences of portfolios. Further, impairment of loans and advances under NRB norms for loan loss provisioning will require assessment of overdue status of loans and advances and proper utilization of loan for intended purpose. Hence, assessment of availability and accuracy of required data for impairment of loans and advances under incurred loss model as well as NRB provisioning norms is regarded as key audit matters.</p>	<p>turnover etc.</p> <p>c. Expected future cash flows from the individually significant loans and advances with indication of impairment are assessed on the basis of realizable value of collateral securities based on management estimate.</p> <p>d. Grouping of homogeneous group of loans was assessed on the basis of nature and purpose of loans and data of historical loss experience in portfolios are assessed on the basis of past due data from the system as well as data of loan loss provisions of the defined group in the past.</p>
4.	<p>Information Technology General Controls</p> <p>IT controls with respect to recording of transactions, generating various reports in compliance with NRB guidelines and other compliances to regulators is an important part of the process. Such reporting is highly dependent on the effective working of Core Banking Software and other allied systems.</p> <p>We have considered this as key audit matter as any control lapses, validation failures, incorrect input data and wrong extraction of data may result in wrong reporting of data to the management, shareholders and regulators</p>	<p>Our audit approach regarding Information technology of the bank is based upon the Information Technology Guidelines 2012 issued by NRB and it included:</p> <p>a. Understanding the coding system adopted by the bank for various categories of customers</p> <p>b. Understanding the feeding of the data in the system and going through the extraction of the financial information and statements from the IT system existing in the bank</p> <p>c. Checking of the user requirements for any changes in the regulations/ policy of the bank</p> <p>d. Reviewed the reports generated by the system on sample basis. We verified the interest income and expense booking regarding loan and deposit on test basis with the CBS or the bank.</p> <p>e. We relied on the IT audit conducted by the bank.</p> <p>f. We verified the provisioning of the loan and advances based on ageing on the test check on 15.07.2021</p>



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Other Matter

Considering the Supreme Court verdict, NPR 102,457,179.39 is the amount of potential impact of incremental pension that may need to be paid to retired employees, out of which provision of NPR 9,896,596.78 only has been made by the bank considering opportunity cost of the bank on pension paid in advance.

As per Section 56 (3) of Income Tax Act 2058, if any entity distributes dividends except from profits, the amount of such dividends shall be included in computing the income of the entity. Inland Revenue Department has also issued circular to this effect dated 2078/01/21. Further the Annual Report of the Office of Auditor General 2078 specifically mentions that corporate tax should be paid by the bank in case Bonus share is issued out of the share premium. However, the bank has utilized Share Premium amounting to NPR 1,353,938,400 to issue bonus share during the FY 2077-78 without considering corporate tax as mentioned above.

Information Other than Financial Statements and Auditor's Report Thereon

Management is responsible for the other information. The other information comprises the information included in the Management Report, Report of the Director's Report and Chairman's Statement but does not include the financial statements and our auditor's report thereon. Such information is expected to be made available to us after the date of this auditor's report.

Our opinion on the financial statements does not cover the other information and we will not express any form of assurance conclusion thereon. In connection with our audit of the financial statements, our responsibility is to read the other information identified above when it becomes available and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained in the audit, or otherwise appears to be materially misstated.

When we read such other information, if we conclude that there is a material misstatement therein, we are required to communicate the matter to those charged with governance.

Responsibility 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 Nepal Financial Reporting Standards and for such internal control as management determines is necessary to enable the preparation of financial statements that are free from material misstatement, whether due to fraud or error.

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

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

Auditor's Responsibilities for the Audit of the Financial Statements

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

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

- Identify and assess the risk of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtained audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omissions, misrepresentations, or the override of internal control.
- Obtain an understanding of internal control relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purposes of expressing an opinion on the effectiveness of the Bank's internal control.





- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by the management,
- Conclude on the appropriateness of the management's use of the going concern basis of accounting and, based on the 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 conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Bank to cease to continue as a going concern.

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


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

From the matters communicated with those charged with governance, we determine those matters that were of most significance in the audit of the financial statements of the current period and are therefore the key audit matters. We describe these matters in our auditor's report unless law or regulation precludes public disclosure about the matter or when, extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.


Report on requirements of Banks and Financial Institutions Act, 2073 and Company Act, 2063

We have obtained satisfactory information and explanations asked for, which to the best of our knowledge and belief were necessary for the purpose of our audit; the returns received from the branch offices of the bank, though the statements are independently not audited, were adequate for the purpose of the audit; the financial statements including the statement of financial position, statement of profit or loss, statement of comprehensive income, statement of changes in equity, statement of cash flows, notes to the financial statements including a summary of significant accounting policies have been prepared in all material respect in accordance with the provisions of the Company Act, 2063, and they are in agreement with the books of accounts of the Bank; and the accounts and records of the Bank are properly maintained in accordance with the prevailing laws.

To the best of our information and according to the explanations given to us, in the course of our audit, we observed that the loans have been written off as specified; the business of the Bank was conducted satisfactorily, and the Bank's transactions were found to be within the scope of its authority. We did not come across cases of accounting related fraud and the cases where the board of directors or any director or any office bearer of the Bank has acted contrary to the provisions of law or caused loss or damage to the Bank or committed any misappropriation of the funds of Bank



CA. Narendra Bhattarai
Principal Partner
Kuber N. Bhattarai & Co.



CA. Jagannath Upadhyay
Proprietor
J.N. Upadhyay & Co.



CA. Sunir Kumar Dhungel
Managing Partner
S.A.R. Associates

Place: Kathmandu, Nepal
Date: Kartik 07, 2078 (October 24, 2021)

UDIN: 211025CA00037U87qX

UDIN: 211025CA001140n1V2

UDIN: 211025CA001097ffev

Statement of Financial Position

As at 31st Ashad 2078 (15 July 2021)

Figures in NPR.

ASSETS	Note	As at 31st Ashad 2078	As at 31st Ashad 2077
Cash and cash equivalents	4.1	6,528,388,522	4,971,642,414
Due from Nepal Rastra Bank	4.2	6,803,871,032	6,125,276,757
Placement with Bank and Financial Institutions	4.3	4,319,424,975	6,117,450,000
Derivative Financial Instruments	4.4	8,516,607,098	6,590,488,467
Other Trading Assets	4.5	101,204,596	-
Loans and advances to B/FIs	4.6	6,538,592,437	3,521,188,673
Loans and advances to customers	4.7	135,420,466,422	103,303,752,458
Investment securities	4.8	30,009,312,731	32,596,093,012
Current tax assets	4.9	1,642,235,420	1,580,923,496
Investment in subsidiaries	4.10	-	-
Investment in associates	4.11	-	-
Investment property	4.12	111,028,379	103,105,851
Property and Equipment	4.13	12,240,078,095	12,008,022,975
Goodwill and Intangible assets	4.14	45,836,534	39,450,687
Deferred Tax Assets	4.15	-	-
Other assets	4.16	10,368,431,136	14,205,422,036
Total Assets		222,645,477,378	191,162,816,826
LIABILITIES	Note	As at 31st Ashad 2078	As at 31st Ashad 2077
Due to Bank and Financial Institutions	4.17	809,125,108	1,458,866,152
Due to Nepal Rastra Bank	4.18	6,062,640,951	23,920,613
Derivative Financial Instrument	4.19	8,474,686,154	6,473,080,003
Deposits from customers	4.20	162,813,383,867	141,530,380,569
Borrowings	4.21	-	1,000,000,000
Current Tax Liabilities	4.9	-	-
Provisions	4.22	80,221,924	56,838,989
Deferred Tax Liabilities	4.15	4,435,213,927	3,825,757,799
Other liabilities	4.23	3,261,141,415	6,762,981,164
Debt securities issued	4.24	3,493,918,012	-
Subordinated Liabilities	4.25	-	-
Total Liabilities		189,430,331,358	161,131,825,289
EQUITY	Note	As at 31st Ashad 2078	As at 31st Ashad 2077
Share Capital	4.26	12,636,758,600	11,282,820,200
Share Premium		431,883,262	1,789,915,042
Retained Earnings		3,732,371,500	3,102,720,519
Reserves	4.27	16,414,132,658	13,855,535,776
Total equity attributable to equity holders		33,215,146,020	30,030,991,537
Non-controlling interest			
Total Equity		33,215,146,020	30,030,991,537
Total Liabilities and Equity		222,645,477,378	191,162,816,826
Contingent Liabilities and commitment	4.28	47,493,553,964	31,256,719,710
Net Assets Value Per share		262.85	266.17

The accompanying notes are integral part of these financial statements.

As per our report of even date

Hom Bahadur Khadka
Chief Finance Officer

Krishna Bahadur Adhikari
Chief Executive Officer

Board of Directors:

Suman Raj Aryal
Chairman

CA Narendra Bhattarai
Principal Partner, Kuber N. Bhattarai & Co.
Chartered Accountants

Pasang Dorji Sherpa
Chief Manager

Samata Panta (Bhatta)
Deputy Chief Executive Officer

Members:
Deependra Bickram Thapa
Ritesh Kumar Shakya
Dr. Savitri Ranjit Shrestha
Vivek SJB Rana
Vishnu Kumar Agrawal
Om Krishna Shrestha

CA Jagannath Upadhyay
Proprietor
JN Upadhyay & Co.
Chartered Accountants

CA Sunir Kumar Dhungel
Managing Partner
S.A.R. Associates
Chartered Accountants

Date: 2078-07-07
Place: Kathmandu

Statement of Profit or Loss

for the year ended at 31st Ashad 2078 (15 July 2021)

Figures in NPR.

	Note	As at 31st Ashad 2078	As at 31st Ashad 2077
Interest income	4.29	11,887,166,103	11,526,842,041
Interest expense	4.30	5,466,724,497	5,908,023,000
Net interest income		6,420,441,606	5,618,819,041
Fees and commission income	4.31	953,775,889	790,344,870
Fees and commission expense	4.32	67,347,585	43,956,719
Net fee and commission income		886,428,304	746,388,151
Net interest, fee and commission income		7,306,869,910	6,365,207,192
Net trading income	4.33	456,853,535	412,559,037
Other operating income	4.34	425,275,510	394,114,547
Total operating income		8,188,998,955	7,171,880,776
Impairment charge/(reversal) for loans and other losses	4.35	497,621,720	879,633,846
Net operating income		7,691,377,235	6,292,246,929
Operating expense			
Personnel expenses	4.36	2,353,459,424	2,224,846,358
Other Operating expenses	4.37	813,078,311	668,677,567
Depreciation and Amortisation	4.38	177,178,920	150,802,269
Operating Profit		4,347,660,580	3,247,920,735
Non operating Income	4.39	224,759,097	327,252,050
Non operating expense	4.40	-	-
Profit before income tax		4,572,419,677	3,575,172,784
Income tax expense	4.41		
Current Tax		1,275,935,929	820,472,225
Deferred Tax		335,253,419	421,812,018
Profit for the period		2,961,230,329	2,332,888,541
Profit attributable to:			
Equity holders of the Bank		2,961,230,329	2,332,888,541
Non-controlling interests		-	-
Profit for the period		2,961,230,329	2,332,888,541
Earnings Per Share (EPS)			
Basic EPS		23.43	20.68
Diluted EPS		23.43	20.68

The accompanying notes are integral part of these financial statements.

As per our report of even date

Hom Bahadur Khadka
Chief Finance Officer

Krishna Bahadur Adhikari
Chief Executive Officer

Pasang Dorji Sherpa
Chief Manager

Samata Panta (Bhatta)
Deputy Chief Executive Officer

Date: 2078-07-07
Place: Kathmandu

Board of Directors:

Suman Raj Aryal
Chairman

CA Narendra Bhattarai
Principal Partner, Kuber N. Bhattarai & Co.
Chartered Accountants

Members:
Deependra Bickram Thapa
Ritesh Kumar Shakya
Dr. Savitri Ranjit Shrestha
Vivek SJB Rana
Vishnu Kumar Agrawal
Om Krishna Shrestha

CA Jagannath Upadhyay
Proprietor
JN Upadhyay & Co.
Chartered Accountants

CA Sunir Kumar Dhungel
Managing Partner
S.A.R. Associates
Chartered Accountants

Statement of Other Comprehensive Income

for the year ended at 31st Ashad 2078 (15 July 2021)

Figures in NPR.

	Note	As at 31st Ashad 2078	As at 31st Ashad 2077
Profit for the year		2,961,230,329	2,332,888,541
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		(62,308,064)	305,618,333
Gains / (Losses) on revaluation			
Actuarial Gains / (Losses) on defined benefit plans		1,088,636,594	(1,129,034,043)
Income tax relating to above items		(307,898,559)	247,024,713
Net other Comprehensive Income that will not be reclassified to Profit or Loss		718,429,972	(576,390,997)
b Items that are or may be reclassified to Profit or Loss			
Gains (Losses) on cash flow hedge		-	-
Exchange gains (Losses) arising from translating financial assets of foreign operation		-	-
Income tax relating to above items		-	-
Reclassify to Profit or Loss		-	-
Net other Comprehensive Income that are or may be reclassified to Profit or Loss		-	-
c Share of other comprehensive income of associate accounted as per equited method		-	-
Other Comprehensive income for the year, net of income tax		718,429,972	(576,390,997)
Total Comprehensive income for the year		3,679,660,301	1,756,497,544
Total Comprehensive income attributable to:			
Equity shareholder of the bank		3,679,660,301	1,756,497,544
Non controlling interest		-	-
Total Comprehensive income for the period		3,679,660,301	1,756,497,544

The accompanying notes are integral part of these financial statements.

As per our report of even date

Hom Bahadur Khadka
Chief Finance Officer

Krishna Bahadur Adhikari
Chief Executive Officer

Board of Directors:

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Chartered Accountants

CA Sunir Kumar Dhungel
Managing Partner
S.A.R. Associates
Chartered Accountants

Date: 2078-07-07
Place: Kathmandu

Statement of Cash Flows

for the year ended at 31st Ashad 2078 (15 July 2021)

Figures in NPR.

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest received	12,267,531,912	11,088,645,412
Fees and other income received	950,260,402	790,344,870
Dividend received		
Receipts from other operating activities	928,692,591	1,025,418,501
Interest paid	(5,466,664,456)	(5,908,023,000)
Commission and fees paid	(62,004,934)	(43,956,719)
Cash payment to employees	(1,805,605,036)	(2,224,846,358)
Other expense paid	(1,288,608,636)	(1,548,311,414)
Operating cash flows before changes in operating assets and liabilities	5,523,601,842	3,179,271,292
(Increase)/Decrease in operating assets		
Due from Nepal Rastra Bank	(678,594,275)	4,053,044,374
Placement with Bank and Financial Institutions	1,798,025,025	(689,775,000)
Other trading assets	(101,204,596)	-
Loans and advances to bank and financial institutions	(3,017,403,764)	(217,908,424)
Loans and advances to customers	(33,033,408,735)	(10,443,918,569)
Other assets	2,045,269,212	(414,901,592)
Increase/(Decrease) in operating liabilities		
Due to bank and financial institutions	(649,741,044)	384,368,777
Due to Nepal Rastra Bank	6,038,720,339	(17,922,673)
Deposit from customers	21,283,003,298	24,329,591,631
Borrowings	(1,000,000,000)	50,000,000
Other liabilities	(330,774,130)	(7,152,343,237)
Net cash flow from operating activities before tax paid	(2,122,506,828)	13,059,506,578
Income taxes paid	(1,337,247,853)	(1,409,896,655)
Net cash flow from operating activities	(3,459,754,682)	11,649,609,923
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of investment securities	-	(15,864,741,509)
Receipts from sale of investment securities	2,361,078,611	-
Purchase of property and equipment	(367,357,168)	(328,947,417)
Receipt from the sale of property and equipment	2,897,567	11,190,189
Acquisition of intangible assets	(21,253,362)	(26,265,523)
Receipt from the sale of intangible assets	-	-
Purchase of investment properties	(39,879,899)	10,200,763
Receipt from the sale of investment properties	89,497,864	75,377,806
Interest received	-	-
Dividend received	22,707,451	33,091,598
Net cash used in investing activities	2,047,691,065	(16,090,094,092)
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipt from issue of debt securities	3,493,918,012	
Repayment of debt securities		
Receipts from issue of subordinated liabilities		
Repayment of subordinated liability		
Receipts from issue of shares		
Dividends paid	(451,312,808)	(981,114,800)
Interest paid		
Other receipt/payment	(73,795,480)	(25,727,722)
Net cash from financing activities	2,968,809,724	(1,006,842,522)
Net increase (decrease) in cash and cash equivalents	1,556,746,108	(5,447,326,691)
Cash and cash equivalents at beginning of the period	4,971,642,414	10,418,969,105
Effect of exchange rate fluctuations on cash and cash equivalents held		
Cash and cash equivalents at the end of the period	6,528,388,522	4,971,642,414

The accompanying notes are integral part of these financial statements.

As per our report of even date

Hom Bahadur Khadka
Chief Finance Officer

Krishna Bahadur Adhikari
Chief Executive Officer

Board of Directors:

Suman Raj Aryal
Chairman

CA Narendra Bhattarai
Principal Partner, Kuber N. Bhattarai & Co.
Chartered Accountants

Pasang Dorji Sherpa
Chief Manager

Samata Panta (Bhatta)
Deputy Chief Executive Officer

Members:
Deependra Bickram Thapa
Ritesh Kumar Shakya
Dr. Savitri Ranjit Shrestha
Vivek SJB Rana
Vishnu Kumar Agrawal
Om Krishna Shrestha

CA Jagannath Upadhyay
Proprietor
JN Upadhyay & Co.
Chartered Accountants

CA Sunir Kumar Dhungel
Managing Partner
S.A.R. Associates
Chartered Accountants

Date: 2078-07-07
Place: Kathmandu

Statement of Changes in Equity

for the year ended at 31st Ashad 2078 (15 July 2021)

Figures in NPR.

Particulars	Share Capital	Share premium	General reserve	Exchange equalisation reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained earning	Other reserve	Total	Non-controlling interest	Total equity
Balance at 1st Shrawan 2076	9,811,148,000	3,262,810,756	4,423,524,251	86,786,914	1,293,871,418	2,037,933,446	7,743,591,321	2,895,893,022	(2,274,022,613)	29,281,336,515	-	29,281,336,515
Adjustment/ Restatement												
Adjusted/Restated balance at 1st Shrawan 2076												
Comprehensive income for the year												
Profit for the year								2,332,888,541	-	2,332,888,541	-	2,332,888,541
Other comprehensive income, net of tax												
Gains/(losses) from investment in equity instruments measured at fair value.						213,932,833				213,932,833		213,932,833
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								2,332,888,541		2,332,888,541		2,332,888,541
Transfer to reserve during the year								(1,144,746,244)		(1,144,746,244)		(1,144,746,244)
Transfer from reserve during the year			466,577,708		689,403,037					1,155,980,746		1,155,980,746
Deferred tax impact of respective reserve												
Transactions directly recognised in equity												
Share issued												
Share based payment												
Dividends to equity holders												
Bonus shares issued	1,471,672,200	(1,471,672,200)						(881,114,800)		(881,114,800)		(881,114,800)
Cash dividend paid												
Other		(1,223,514)								(25,727,722)		(25,727,722)
Total contributions by and distributions	1,471,672,200	(1,472,895,714)	466,577,708		689,403,037			(2,125,861,044)	(35,736,710)	(1,006,842,522)		(1,006,842,522)
Balance at 31st Ashad 2077	11,282,820,200	1,789,915,042	4,890,101,959	86,786,914	1,983,274,456	2,251,866,279	7,743,591,321	3,102,720,519	(3,100,085,152)	30,030,991,537	-	30,030,991,537
Balance at 1st Shrawan 2077	11,282,820,200	1,789,915,042	4,890,101,959	86,786,914	1,983,274,456	2,251,866,279	7,743,591,321	3,102,720,519	(3,100,085,152)	30,030,991,537	-	30,030,991,537
Comprehensive income for the year												
Profit for the year								2,961,230,329		2,961,230,329		2,961,230,329
Other comprehensive income, net of tax												
Gains/(losses) from investment in equity instruments measured at fair value.						(43,615,645)				(43,615,645)		(43,615,645)
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								2,961,230,329		2,961,230,329		2,961,230,329
Transfer to reserve during the year								978,796,828		978,796,828		978,796,828
Transfer from reserve during the year			592,246,066		1,381,594,534			(2,859,063,369)		(2,859,063,369)		(2,859,063,369)
Deferred tax impact of respective reserve												
Transactions directly recognised in equity												
Share issued												
Share based payment												
Dividends to equity holders												
Bonus shares issued												
Cash dividend paid	1,353,938,400	(1,353,938,400)						(451,312,808)		(451,312,808)		(451,312,808)
Other		(4,093,380)								(77,888,860)		(77,888,860)
Total contributions by and distributions	1,353,938,400	(1,358,031,780)	592,246,066		1,381,594,534	(78,623,650)		(2,331,579,348)	(55,050,040)	(495,505,818)		(495,505,818)
Balance at 31st Ashad 2078	12,636,758,600	431,883,262	5,482,348,025	86,786,914	3,364,868,990	2,179,626,985	7,743,591,321	3,732,371,500	(2,393,089,576)	33,215,146,020	-	33,215,146,020

The accompanying notes are integral part of these financial statements.

As per our report of even date

Board of Directors:		Members:	
Hom Bahadur Khadka Chief Finance Officer	Krishna Bahadur Adhikari Chief Executive Officer	Deependra Bickram Thapa, Ritesh Kumar Shakya, Dr. Savitri Ranjit Shrestha Vivek SJB Rana, Vishnu Kumar Agrawal, Om Krishna Shrestha	CA Sunil Kumar Dhungel Managing Partner S.A.P. Associates
Pasang Dorji Sherpa Chief Manager	Samata Panta (Bhatta) Deputy Chief Executive Officer		Chartered Accountants
Date: 2078-07-07	Place: Kathmandu		

Notes to the Financial Statements

For the Year ended 31st Ashad 2078 (15 July 2021)

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 NPR. 15,000,000,000 (150,000,000 shares of NPR 100 each) out of which Issued and Paid-up capital is NPR.12,636,758,600 (126,367,586 shares of NPR.100 each). The shareholder composition of the Bank (as of 2078-03-31) 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 Financial Statements. 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 2078 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 2077 to 31st Ashad 2078 as per Nepalese Calendar corresponding to 16th July 2020 to 15th July 2021 as per English Calendar and corresponding previous year period is 1st Shrawan 2076 to 31st Ashad 2077 as per Nepalese Calendar corresponding to 17th July 2019 to 15th July 2020 as per English calendar.

Particulars	Nepalese Calendar	English Calendar
Current Year	2077/78	2020/21
Previous Year	2076/77	2019/20
Current Year Period	1 st Shrawan 2077 to 31 st Ashad 2078	16 th July 2020 to 15 th July 2021
Previous Year Period	1 st Shrawan 2076 to 31 st Ashad 2077	17 th July 2019 to 15 th July 2020

The Financial Statements were authorized for issue by the Board of Directors on 2078-07-07. 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 2077/78 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.

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 – NFRS 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.

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:

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

2. Financial Asset Measured at Fair Value

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

a) Financial Assets at Fair Value through Profit or Loss

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

b) Financial Assets at Fair Value through Other Comprehensive Income

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

ii. Financial Liabilities

The Bank classifies the financial liabilities as follows:

a) Financial Liabilities at Fair Value through Profit or Loss

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

b) Financial Liabilities Measured at Amortized Cost

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

Measurement

Financial Assets at FVTOCI

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

A financial asset is held for trading if:

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

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

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

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

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

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

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

Financial Liabilities at FVTPL

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

A financial liability is classified as held for trading if:

- it has been incurred principally for the purpose of repurchasing it in the near term; or
- on initial recognition it is part of a portfolio of identified financial instruments that the Company manages together and has a recent actual pattern of short-term profit-taking; or
- it is a derivative that is not designated and effective as a hedging instrument
- A financial liability other than a financial liability held for trading may be designated as at FVTPL upon initial recognition if:
- such designation eliminates or significantly reduces a measurement or recognition inconsistency that would otherwise arise;
- the financial liability forms part of a company of financial assets or financial liabilities or both, which is managed and its performance is evaluated on a fair value basis, in accordance with the Company's documented risk management or investment strategy, and information about the Company is provided internally on that basis; or
- it forms part of a contract containing one or more embedded derivatives, and NFRS 9 permits the entire combined contract to be designated as at FVTPL in accordance with NFRS 9

Financial liabilities at FVTPL are stated at fair value, with any gains or losses arising on re-measurement recognised in Statement of Profit and Loss. The net gain or loss 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 'Interest Expenses' line item.

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

De-recognition

i. De-recognition of Financial Assets

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

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

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

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

ii. De-recognition of financial liabilities

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

Determination of Fair Value

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

When available, the Bank measures the fair value of an instrument using the quoted price in an active market for that instrument. A market is regarded as active if transactions for the asset or liability take place with sufficient frequency and volume to provide pricing information on an ongoing basis. If there is no quoted price in an active market, then the Bank uses valuation techniques that maximize the use of relevant observable inputs and minimize the use of unobservable inputs. The chosen valuation technique incorporates all of the factors that market participants would 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 Statement of Profit or loss in Net trading income. Meanwhile, the cumulative change in the fair value of the hedged item attributable to the risk hedged is recorded as part of the carrying value of the hedged item in the statement of financial position and is also recognised in the Statement of Profit or loss in Net trading income.

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

3.7 Property and Equipment

a) Recognition and Measurement

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

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

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

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

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

b) Capital Work in Progress

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

c) Depreciation

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

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

Class of Assets	Useful Life
Building	20 years
Leasehold Properties	As per lease agreement (maximum to 10 years)
Computer and Accessories	4 years
Vehicles	5 years
Furniture, Fixture & Equipment	4 years
Other Assets	6.66 years
<ul style="list-style-type: none"> Assets costing less than NPR. 2,000 are fully expensed 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
Computer software	5 years

3.9. Investment Property

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

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

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

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

3.10 Income Tax

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

Interest Income

- i. Interest income are recognised under accrual basis (using the effective interest rate method) in the profit or loss for all interest-bearing financial assets measured at amortized cost. Effective Interest Rate is the rate that exactly discounts estimated future cash receipts or cash payments through the expected life of financial asset to the net carrying amount of the financial asset. Effective Interest Rate method is a method of calculating the amortized cost of a financial asset and of allocating the interest income over the relevant period.
- ii. The Bank has adopted the alternative treatment as provided by the Carve Out in NFRS implementation. Resultant

of this the Bank has excluded the full amount of upfront loan management fees or commission received on loans and advances in the calculation of effective interest rate.

- iii. Nepal Rastra Bank has issued “Guideline on Recognition of Interest Income 2020” vide circular no. Bai. Bi. Ni.Bi./Niti/Paripatra/KaKhaGa/01/076/77 for implementation in the financial statements of current reporting period. This document has provided guidance on application of judgments in assessing the collectability of interest on loans and advances and determining whether there is a need to recognize interest suspense or to cease interest accrual. The bank has implemented this guideline and recognized interest suspense and stopped interest accrual in qualifying accounts while determining the interest income for the current reporting period.

Interest income presented in statement of profit and loss includes:

- Interest income on financial assets measured at amortized cost calculated on an effective interest rate method. These financial assets include loans and advances including staff loans, investment in government securities, investment in corporate bonds, investment in NRB Bond and deposit instruments, reverse repos, inter banking lending etc.
- Interest on investment securities measured at amortized cost, calculated on effective interest rate.
- Income on discounted instruments like bills purchased, documents negotiation is recognized over the period of discounting on accrual basis using effective interest rate.
- Interest income on all trading assets are considered to be incidental to the Bank's trading operations and are presented together with all other changes in fair value of trading assets and liabilities in net trading income.

NFRS Requirement

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

Carve-out for Effective Interest Rate (EIR) Method

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

Fee and Commission Income

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

Dividend Income

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

Net Trading Income

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

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

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

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

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

3.14 Interest Expense

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

3.15 Employees Benefits

a) Short Term Employee Benefits

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

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

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

b) Post-Employment Benefit Plan

Post-employment benefit plan includes followings:

i. Defined Contribution Plan

A defined contribution plan is a post-employment benefit plan under which an entity pays a fixed contribution to a separate entity and has no legal or constructive obligation to pay future amounts. Obligations for contributions to defined contribution plans are recognized as personnel expense in profit or loss in the periods during which the related service are rendered by employees. Pre-paid contributions are recognized as an asset to the extent that cash refund or reduction in future payments is available. Contributions to a defined contribution plan being due for more than 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.

c) **Termination Benefits**

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

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 Statement of Profit or loss.

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 Statement of Profit or loss 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.

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

3.17 Foreign Currency Translation

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

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

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

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

3.18 Financial Guarantee and Loan Commitment

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

3.19 Share Capital and Reserves

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

The Bank is required to maintain the capital adequacy ratio imposed by the regulator. The ratio is fixed at 11% for current year and the Bank has maintained the ratio equal to 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 2078	As at 31st Ashad 2077
Cash in hand	5,408,905,088	4,287,361,579
Balance with B/FIs	919,483,434	656,938,798
Money at call and short notice	200,000,000	-
Other	-	27,342,037
Total	6,528,388,522	4,971,642,414

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 2078	As at 31st Ashad 2077
Statutory Balances with NRB	6,804,576,762	6,117,211,590
Securities Purchased under re-sale agreement	-	-
Other deposit and receivable from NRB	(705,730)	8,065,167
Total	6,803,871,032	6,125,276,757

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 2078	As at 31st Ashad 2077
Placements with domestic B/FIs	-	-
Placement with foreign B/FIs	4,319,424,975	6,117,450,000
Less: Allowances for Impairment	-	-
Total	4,319,424,975	6,117,450,000

4.4 Derivative Financial Instruments

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

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Held for trading	-	-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	8,516,607,098	6,590,488,467
Others	-	-
Held for risk management	-	-
Interest rate swap	-	-

Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Total	8,516,607,098	6,590,488,467

4.5 Other Trading Assets

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Treasury Bills	-	-
Government Bonds	-	-
NRB Bonds	-	-
Domestic Corporate Bonds	-	-
Equities	-	-
Other	101,204,596	-
Total	101,204,596	-

4.6 Loan and Advances to Banks and Financial Institutions

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Loans to microfinance institutions	6,624,713,716	3,555,392,524
Other	-	1,350,075
Less: Impairment allowances	(86,121,278)	(35,553,925)
Total	6,538,592,437	3,521,188,673

4.6.1 Impairment Allowances for the Loans and Advances Forwarded to BFIs during the year are as follows:

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Balance at 1 Shrawan	35,553,925	33,366,467
Impairment loss for the year:	50,567,353	2,187,458
Charge for the year	-	-
Recoveries/reversals	-	-
Amount written off	-	-
Balance at Asadh end	86,121,278	35,553,925

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 2078	As at 31st Ashad 2077
Loans and advances measured at amortised cost	139,654,905,450	107,094,775,216
Less: Impairment allowances	(4,234,439,028)	(3,791,022,758)
Collective Allowances	(3,157,418,274)	(2,541,007,888)
Individual Allowances	(1,077,020,754)	(1,250,014,870)
Net amount	135,420,466,422	103,303,752,458
Loans and advances measured at FVTPL	-	-
Total	135,420,466,422	103,303,752,458

4.7.1 Analysis of Loans and Advances- By Product

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Product		
Term Loans	29,798,459,234	19,747,672,099
Overdraft	18,070,770,547	13,603,641,526
Trust receipt/Import loans	4,729,966,719	1,921,310,546
Demand and other working capital Loans	21,752,205,394	14,936,888,489
Personal residential loans	7,074,747,677	5,768,890,875
Real estate loans	6,645,831,832	5,055,233,224
Margin lending loans	4,984,796,035	4,794,707,587
Hire purchase loans	2,636,443,846	2,975,225,047
Deprived sector loans	8,551,910,000	5,064,097,476
Bills purchased	2,800,000	2,800,465
Staff loans	963,866,623	746,152,596
Others	34,145,749,244	31,789,722,854
Sub Total	139,357,547,152	106,406,342,784
Interest receivable	297,358,298	688,432,432
Grand Total	139,654,905,450	107,094,775,216

4.7.2 Analysis of Loans and Advances- By Currency

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Nepalese rupee	136,740,873,306	106,617,782,033
Indian rupee	-	-
United State dollar	2,914,032,144	476,993,183
Great Britain pound	-	-
Euro	-	-
Japanese yen	-	-
Chinese yen	-	-
Other	-	-
Total	139,654,905,450	107,094,775,216

4.7.3 Analysis of Loans and Advances- By Collateral

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Secured		
Movable/immovable assets	121,283,203,359	93,180,308,879
Gold and silver	11,765,975,439	10,375,187,842
Guarantee of domestic B/Fis	3,072,531,475	1,433,131,740
Government Guarantee	28,356,204	26,068,893
Guarantee of International Rated bank	-	-
Collateral of export document	-	-
Collateral of fixed deposit receipt	396,595,905	261,165,992
Collateral of Government securities	1,686,150	896,878
Counter Guarantee	-	-

Personal Guarantee	-	-
Other collateral	3,106,556,917	1,818,014,992
Subtotal	139,654,905,450	107,094,775,216
Unsecured	-	-
Grand Total	139,654,905,450	107,094,775,216

4.7.4 Allowances for Impairment

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Specific allowance for Impairment		
Balance at Shrawan 1	1,250,014,870	870,869,727
Impairment loss for the year	-	-
Charge for the year		379,145,143
Recoveries/reversal during the year	(8,047,814)	-
Write-offs	(3,638,096)	-
Exchange rate variance on foreign currency impairment	-	-
Other Movement	-	-
Balance at Asadh end	1,238,328,959	1,250,014,870
Collective allowance for Impairment		
Balance at Shrawan 1	2,541,007,888	2,040,923,467
Impairment loss for the year	-	-
Charge/(reversal) for the year	455,102,181	500,084,421
Exchange rate variance on foreign currency	-	-
Other movement		
Balance at Asadh end	2,996,110,069	2,541,007,888
Total Allowance for Impairment	4,234,439,028	3,791,022,758

4.8 Investment Securities

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Investment securities measured at amortised cost	26,513,420,224	28,813,721,017
Investment Securities measured at FVTOCI	3,495,892,507	3,782,371,996
Investment Securities measured at FVTPL	-	-
Total	30,009,312,731	32,596,093,012

4.8.1 Investment Securities Measured at Amortized Cost

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Debt securities	-	-
Government bonds	17,442,343,727	13,572,343,727
Government treasury bills	9,071,076,497	15,241,377,290
Nepal Rastra Bank bonds	-	-
Nepal Rastra Bank deposits instruments	-	-
Other	-	-
Less: specific allowances for impairment	-	-
Total	26,513,420,224	28,813,721,017

4.8.2 Investment in Equity

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Equity instrument		
Quoted equity instrument	2,839,494,670	2,988,828,867
Unquoted equity instrument	656,397,836	793,543,128
Total	3,495,892,507	3,782,371,996

4.8.3 Information Relating to Investment in Equities

Investment in Quoted Equity

Particulars Name	As at 31st Ashad 2078		As at 31st Ashad 2077	
	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	601,262,590	375,825	2,378,055,168
Grameen Bikas Laghubitta Bittiya Sanstha Limited 677,551 Promoter Shares of Rs. 100 each fully paid	91,433,402	126,702,037	91,433,402	67,755,100
Rural Microfinance Development Centre (RMDC) 743,648 Promoter Shares (Including 229,408 Bonus Shares also) of Rs. 100 fully Paid	68,985,047	243,172,896	68,985,047	211,454,550
Deprosc Bikas Bank Ltd	-	-	4,467,034	116,736,800
Deprosc Bikas Bank Ltd 1,089,308 Promoter Shares (Including 714,386 Bonus Shares also) Rs. 100 each fully paid	1,392,980	593,672,860	31,392,980	94,722,500
Sana Kisan Bikas Bank Promoter Share 151,825 Promoter Shares (Including 106,294 Bonus Shares also) Rs. 100 each fully paid	3,824,284	35,734,233	3,824,284	12,146,000
Sanima Large Cap Fund (IPO) 1,000,000 Ordinary Shares of Rs. 10 fully paid	10,000,000	10,500,000	-	-
Kumari Equity Fund 1,000,000 Ordinary Shares of Rs. 10 fully paid	10,000,000	10,490,000	-	-
Nabil Equity 1,126,504 Ordinary Shares of Rs. 10 fully paid	-	-	11,265,040	10,510,282
NIBL Pragati Fund 1,027,407 Ordinary Shares of Rs. 10 fully paid			10,274,070	8,373,367
Nepal Insurance Company Limited Promoter Share 1,863,507 Promoter Shares (Including 497,720 Bonus Shares also) Rs. 100 each fully paid	137,151,946	1,172,145,903	137,151,946	172,547,000
Nepal Life Insurance Company 321 Ordinary Shares (Including 321 Bonus Shares also) of Rs. 100 fully paid	-	615,999	2,480,925	4,866,120
Siddhartha Equity Fund 967,748 Ordinary Shares of Rs. 10 fully paid			9,677,480	9,677,480
Citizen Mutual Fund 2,000,000 Ordinary Shares of Rs. 10 fully paid			20,000,000	20,320,000
NMB 50 Mutual Fund 5,000,000 Ordinary Shares of Rs. 10 fully paid			50,000,000	50,000,000
Siddhartha Investment Growth Scheme 2 279200 Ordinary Shares of Rs. 10 fully paid	2,792,000	3,936,720	100,000,000	100,000,000
Sunrise First Mutual Fund 500,000 Ordinary Shares of Rs. 10 fully paid			5,000,000	5,000,000
Sunrise BlueChip Fund 1,000,000 Ordinary Shares of Rs. 10 fully paid	10,000,000	10,160,000	-	-
NIBL Samridhi Fund - II 1,500,000 Ordinary Shares of Rs. 10 fully paid	15,000,000	16,215,000	-	-
Prabhu Select Fund 1,468,090 Ordinary Shares of Rs. 10 fully paid	14,680,900	14,886,433	-	-
Total	395,636,384	2,839,494,670	546,328,033	3,262,164,367

Investment in Unquoted Equity

Particulars Name	As at 31st Ashad 2078		As at 31st Ashad 2077	
	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	366,037,525	331,361	366,037,525
Gorakhkali Rubber Udhog Ltd 1,60,000 Ordinary Shares of Rs. 75 fully paid	12,000,000	-	12,000,000	6,080,000
Nepal Oil Corporation 84,646 Ordinary Shares (Including 83,146 Bonus Shares also) of Rs. 100 each fully paid	150,000	24,833,459	150,000	17,645,305
Rastriya Utpadakatyotya 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 857,225 Promoter Shares (Including 301,713 Bonus Shares also) Rs. 100 each fully paid	39,502,139	218,532,096	662,415	102,204,504
Sajha Sewa Sahakari Sansthan Limited 11 Ordinary Shares (Including 6 Bonus Share also) of Rs. 100 each fully paid	500	60,055	500	60,055
Karja Suchana Kendra 57,899 Ordinary Shares (Including 54,369 Bonus Shares also) Rs. 100 each fully paid	353,000	17,256,880	353,000	4,015,642
Nepal Clearing House 36,000 Ordinary Shares (Including 11,000 Bonus Shares also) Rs. 100 each fully paid	2,500,000	11,232,000	2,500,000	11,232,000
National Banking Training Centre 18,349 Ordinary Shares of Rs. 100 each fully paid	1,834,860	8,757,420	1,834,860	8,757,236
ICRA Nepal Limited 19,000 Ordinary Shares (Including 11,400 Bonus Shares also) Rs. 100 each fully paid	760,000	9,188,400	760,000	3,675,360
Total	57,931,860	656,397,836	19,092,136	520,207,627

4.9 Current Tax Assets and Liabilities

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Current Tax Assets		
Current year income tax assets	1,337,247,853	1,413,157,984
Tax assets of prior periods	8,400,459,945	6,987,301,961
Total	9,737,707,798	8,400,459,945
Current Tax Liabilities		
Current year income tax liabilities	1,275,935,929	820,472,225
Tax Liabilities of prior periods	6,819,536,449	5,999,064,223
	8,095,472,378	-
Total	8,095,472,378	6,819,536,449
Total	1,642,235,420	1,580,923,496

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 2078	As at 31st Ashad 2077
Investment Properties measured at fair value	-	-
Balance as on Shrawan 1	-	-
Addition/Disposal during the year	-	-
Net changes in fair value during the year		
Adjustment/Transfer		
Net Amount		
Investment Properties measured at cost	103,105,851	113,306,614
Balance as on Shrawan 1		
Addition/Disposal during the year	7,922,529	(10,200,763)
Adjustment/Transfer		
Accumulated depreciation		
Accumulated impairment loss		
Net Amount	111,028,379	103,105,851
Total	111,028,379	103,105,851

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 2078	Total As at 31 Ashad 2077	Total As at 32nd Ashad 2076
Cost											
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	124,499,817	-	-	12,787,604,888
2076-77											
Addition during the Year											
Acquisition	3,053,128	54,093,657	81,796,663	26,944,140	17,937,924	25,830,971	-	116,509,814		326,166,299	
Capitalization											
Disposal during the year	-	-	-	(244,660)	(1,851,083)	(92,080)	-	(24,723)		(2,212,546)	
Adjustment/Revaluation	(0)	0	(582,258)	(12,382,760)	1,081,587	(1,504,649)	-	4,448,165		(8,939,915)	
Balance as on 31st Asadh 2077	11,079,783,490	385,088,533	209,940,465	467,318,059	294,882,021	419,896,588	276,497	245,433,073		13,102,618,726	
2077-78											
Addition during the Year											
Acquisition		64,390,009	143,782,338	58,306,068	17,124,280	26,262,626		57,491,846	-	367,357,168	
Capitalization											
Disposal during the year		-	(33,833)	(513,347)	(1,487,295)	(551,424)		(417,465)		(3,003,364)	
Adjustment/Revaluation						(9,622,004)				(9,622,004)	
Balance as on 31st Asadh 2078	11,079,783,490	449,478,542	353,688,970	525,110,780	310,519,006	435,985,786	276,497	302,507,453		13,457,350,526	
Depreciation and Impairment											
Balance as on 1st Shrawan 2076	-	112,900,919	26,015,766	330,107,711	160,809,030	306,062,935	276,497	33,959,913			970,132,771
2076-77											
Impairment for the year											
Depreciation charge for the Year		11,950,504	19,515,083	31,330,367	26,752,503	24,691,034	-	23,754,285		137,993,775	
Disposals											
Adjustment											
As on Asadh end 2077	-	124,851,422	45,530,849	361,438,077	187,561,533	330,753,969	276,497	57,714,198		1,108,126,546	
2077-78											
Impairment for the year											
Depreciation charge for the Year		14,976,324	32,636,216	34,252,647	24,255,965	24,613,686		31,576,566		162,311,405	
Disposals											
Adjustment											
As on Asadh end 2078	-	139,827,746	78,167,066	395,690,725	211,817,498	355,367,655	276,497	89,290,764	1,270,437,951	854,308,350	20,371,681
Capital Work in Progress 2076.03.31		10,749,677				9,622,004					
Capital Work in Progress 2077.03.31		20,766,110				2,386,689				23,152,799	
Capital Work in Progress 2078.03.31		50,954,438				2,211,081					
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			11,828,221,794
Net Book Value as on 31st Asadh 2077	11,079,783,490	281,003,221	164,409,616	105,879,982	107,320,488	81,907,304	-	187,718,875		12,008,022,975	
Net Book Value as on 31st Asadh 2078	11,079,783,490	360,605,234	275,521,905	129,420,056	98,701,508	82,829,213	-	213,216,689	12,240,078,095		

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	Total
		Purchased	Developed		As at 31st Ashad 2078	As at 31st Ashad 2077
Cost	-	-	-	-	-	-
Balance as on 31st Asadh 2076	-	46,544,470	-	-	-	-
2076/77	-	-	-	-	-	-
Addition during the Year	-	-	-	-	-	-
Acquisition	-	14,795,970	-	-	-	17,577,135
Capitalization	-	-	-	-	-	-
Disposal during the year	-	-	-	-	-	-
Adjustment/Revaluation	-	11,469,553	-	-	-	92,755
Balance as on 31st Asadh 2077	-	72,809,993	-	-	-	64,214,360
2077/78	-	-	-	-	-	-
Addition during the Year	-	-	-	-	-	-
Acquisition	-	21,253,362	-	-	21,253,362	-
Capitalization	-	-	-	-	-	-
Disposal during the year	-	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-	-
Balance as on 31st Asadh 2078	-	94,063,355	-	-	85,467,722	-
Ammortization and Impairment	-	-	-	-	-	-
Balance as on 31st Asadh 2076	-	20,550,812	-	-	-	-
2076/77	-	-	-	-	-	-
Ammortization charge for the Year	-	-	-	-	-	-
Impairment for the year	-	12,808,494	-	-	-	12,808,494
Disposals	-	-	-	-	-	-
Adjustment	-	-	-	-	-	-
Balance as on 31st Asadh 2077	-	33,359,306	-	-	-	27,438,820
2077/78	-	-	-	-	-	-
Ammortization charge for the Year	-	-	-	-	-	-
Impairment for the year	-	14,867,515	-	-	14,867,515	-
Disposals	-	-	-	-	-	-
Adjustment	-	-	-	-	-	-
Balance as on 31st Asadh 2078	-	48,226,821	-	-	42,306,335	-
Capital Work in Progress	-	-	-	-	-	-
Net Book Value as on 31st Asadh 2076	-	25,993,659	-	-	-	-
Net Book Value as on 31st Asadh 2077	-	39,450,687	-	-	-	39,450,687
Net Book Value as on 31st Asadh 2078	-	45,836,534	-	-	45,836,534	-

4.15 Deferred Tax Assets / Liabilities

Current Year 2077-78

Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax (Assets) / Liabilities	Leasehold Properties
Deferred Tax on Temporary differences on following items			
Loans and Advances to B/FIs	-	-	-
Loans and Advances to customers	-	-	-
Investment Properties	-	-	-
Investment Securities	-	913,490,397	913,490,397
Property and equipment	-	3,328,680,389	3,328,680,389
Employees' defined benefit plan	(195,315,020)	-	195,315,020
Lease liabilities	5,712,744	-	(5,712,744)
Provisions	-	-	-
Other temporary differences	(3,440,866)	-	3,440,866
Deferred Tax on Temporary differences	(193,043,141)	4,242,170,787	4,435,213,928
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 2077/78			4,435,213,928
Deferred tax(asset)/liabilities as on shrawan1, 2077			3,825,757,799
Origination/(Reversal) during the year			609,456,128
Deferred tax expense/(income) recognised in profit or loss			335,253,419
Deferred tax expense/(income) recognised in other comprehensive income			274,202,709
Deferred tax expense/(income) recognised directly in equity			

Previous Year 2076-77

Deferred Tax Assets	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	-	965,878,666	965,878,666
Property and equipment	-	3,318,357,095	3,318,357,095
Employees' defined benefit plan	461,398,775	-	(461,398,775)
Lease liabilities	520,053	-	(520,053)
Provisions	-	-	-
Other temporary differences	(3,440,866)	-	3,440,866
Deferred Tax on Temporary differences	458,477,962	4,284,235,761	3,825,757,799
Deferred Tax on carry forward of unused tax losses	-	-	-
Deferred tax due to changes in tax rate	-	-	-
Net Deferred tax (asset)/liabilities as on year end of 2076/77			3,825,757,799
Deferred tax(asset)/liabilities as on shrawan1, 2076			3,650,970,495.02
Origination/(Reversal) during the year			174,787,304
Deferred tax expense/(income) recognised in profit or loss			408,711,311.32
Deferred tax expense/(income) recognised in other comprehensive income			(247,024,713)
Deferred tax expense/(income) recognised directly in equity			

4.16 Other Assets

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Assets held for sale	-	-
Other Non-Banking Assets	-	-
Bills Receivable	-	-
Accounts receivable	676,049,586	180,677,808
Accrued income	246,990,476	213,647,755
Prepayments and deposits	3,136,221	5,569,548
Income tax deposit	380,276,977	368,011,977
Deferred Employee Expenditure	1,910,673,436	1,731,308,852
Other	-	-
Inter Branch Account	1,556,850,623	1,789,139,276
Stationery Stock	35,193,373	38,165,435
Gold Bullion in Vault	-	-
Government Transaction Receivable	3,406,579,158	7,298,732,347
DD Paid without Schedule	129,137,612	159,827,841
Other	2,023,543,674	2,420,341,197
Total	10,368,431,136	14,205,422,036

4.17 Due to Bank and Financial Institution

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Money market deposits	-	-
Interbank borrowing	-	-
Other deposits from BFIs	809,125,108	1,458,866,152
Settlement and clearing accounts	-	-
Other deposits from BFIs	-	-
Total	809,125,108	1,458,866,152

4.18 Due to Nepal Rastra Bank

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Refinance from NRB	6,062,640,951	23,920,613
Standing liquidity facility	-	-
Lender of last resort facility from NRB	-	-
Securities sold under repurchase agreement	-	-
Other payable to NRB	-	-
Total	6,062,640,951	23,920,613

4.19 Derivative Financial Instruments

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

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Held for trading	-	-
Interest rate swap	-	-
Currency swap	-	-

Forward exchange contract	8,474,686,154	6,473,080,003
Others	-	-
Held for risk management	-	-
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Total	8,474,686,154	6,473,080,003

4.20 Deposits from Customers

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Institutions Customers:		
Term deposits	13,602,724,859	14,003,530,000
Call Deposits	9,461,606,236	9,601,132,345
Current Deposits	30,672,788,272	32,790,233,737
Other	374,945,588	280,510,000
Sub total:	54,112,064,955	56,675,406,081
Individual Customers:		
Term deposits	26,901,223,241	26,407,823,851
Saving Deposits	70,854,728,541	56,433,396,427
Current Deposits	8,727,257,715	1,875,404,150
Other	2,218,109,414	138,350,060
Sub total:	108,701,318,911	84,854,974,488
Total	162,813,383,867	141,530,380,569

4.20.1 Currency Wise Analysis of Deposits from Customers

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Nepalese rupee	162,417,781,677	141,192,996,882
Indian rupee	160,969,513	14,191,220
United state dollar	233,287,309	322,088,497
Great Britain pound	245,173	225,778
Euro	1,100,195	878,193
Japanese yen	-	-
Chinese yuan	-	-
Other	-	-
Total	162,813,383,867	141,530,380,569

4.21 Borrowing

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Domestic Borrowing:		
Nepal Government	-	-
Other institution	-	1,000,000,000.00
Other	-	-

Sub total	-	1,000,000,000.00
Foreign Borrowing:		
Foreign Bank and Financial Institutions	-	-
Multilateral Development Bank	-	-
Other institutions	-	-
Sub total	-	-
Total	-	1,000,000,000.00

4.22. Provisions

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Provisions for redundancy	-	-
Provision for restructuring	-	-
Pending legal issues and tax litigation	-	-
Onerous contract	-	-
Other	80,221,924	56,838,989
Total	80,221,924	56,838,989

4.22.1 Movement in Provision

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Balance at shrawan 1st	56,838,988	131,438,580
Provisions made during the year	23,382,936	2,464,648
Provisions used during the year	-	-
Provisions reversed during the year	-	(77,064,240)
Unwind of discount	-	-
Balance at Ashad End	80,221,924	56,838,988

4.23 Other Liabilities

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Liability for employees defined benefit obligations	(859,143,425)	1,342,279,299
Liability for long-service leave	208,093,359	195,716,616
Short-term employee benefits	149,451,201	112,637,422
Bills payable	19,709,455	24,323,687
Creditors and Accruals	779,773,734	682,095,429
Interest payable on deposit	4,498,873	4,055,375
Interest payable on borrowing	40,708,652	13,699
Liabilities on deferred grant income	-	-
Unpaid Dividend	2,000,831	7,850,026
Liabilities under finance lease	-	-
Employee bonus payable	278,041,680	221,267,583
Other	2,638,007,054	4,172,742,030
Total	3,261,141,415	6,762,981,165

4.23.1 Defined Benefit Obligation

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Present value of unfunded obligations	-	-
Present value of funded obligations	10,589,095,616	11,315,539,387
Total present value of obligations	10,589,095,616	11,315,539,387
Fair value of plan assets	11,448,239,041	9,973,260,088
Present value of net obligations	(859,143,425)	1,342,279,299
Recognised liability for defined benefit obligation	(859,143,425)	1,342,279,299

4.23.2 Plan Assets

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Equity Securities	-	-
Government Bonds	-	-
Bank Deposits	11,448,239,041	9,973,260,088
Other	-	-
Total	11,448,239,041	9,973,260,088

4.23.3 Movement in the Present Value of Defined Benefit Obligations

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Defined benefit obligation at Shrawan 1st	11,315,539,387	10,159,857,770
Actuarial losses/(Gain)	(1,310,318,423)	1,134,854,794
Benefit paid by the plan	(577,621,525)	(996,760,758)
Current service cost and interest	1,161,496,178	1,017,587,581
Defined benefit obligation at Ashad end	10,589,095,616	11,315,539,387

4.23.4 Movement in the Fair Value of Plan Assets

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Fair value of plan assets at shrawan 1st	9,973,260,088	8,536,623,007
Contributions paid into the plan	1,342,279,299	1,623,234,763
Benefit paid during the year	(577,621,525)	(996,760,758)
Actuarial losses (gains)	(221,681,829)	5,820,751
Expected return on plan assets	932,003,008	804,342,325
Fair value of plan assets at Ashad end	11,448,239,041	9,973,260,088

4.23.5 Amount Recognised in Profit or Loss

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Current service cost	169,090,601	148,054,616
Interest on obligation	992,405,577	869,532,965
Expected return on plan assets	(932,003,008)	(804,342,325)
Total	229,493,170	213,245,256

4.23.6 Amount Recognised in Other Comprehensive Income

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Actuarial (gain)/loss	(1,088,636,594)	1,129,034,043
Total	(1,088,636,594)	1,129,034,043

4.23.7 Actuarial Assumptions

Particulars	As at 31st Ashad 2078	
	Pension and Gratuity	Retirement
Discount rate	9%	9%
Expected return on plan assets	9%	9%
Future salary increase	4%	4%
Expected Average remaining working lives (years)	12.84	22.88
Withdrawal rate	5%	5%

4.24. Debt Securities Issued

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Debt securities issued designated at fair value through profit or loss	-	-
Debt securities issued at amortised cost	3,493,918,012	-
Total	3,493,918,012	-

4.25 Subordinated Liabilities

No Subordinated Liabilities has been issued by the Bank.

4.26 Share Capital

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Ordinary shares	12,636,758,600	11,282,820,200
Convertible preference share (Equity component)	-	-
Irredeemable preference share (Equity component)	-	-
Perpetual debt(Equity component only)	-	-
Total	12,636,758,600	11,282,820,200

4.26.1 Ordinary Shares

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Authorized Capital:		
150,000,000 ordinary share of Rs.100 each	15,000,000,000.00	15,000,000,000.00
Issued Capital:		
126,367,586 ordinary share of Rs.100 each	12,636,758,600.00	11,282,820,200.00
Subscribed and Paid of Capital:		
126,367,586 ordinary share of Rs.100 each	12,636,758,600.00	11,282,820,200.00
Total	12,636,758,600.00	11,282,820,200.00

4.26.2 Ordinary Share Ownership

Particulars	As at 31st Ashad 2078		As at 31st Ashad 2077	
	Percent	Amount	Percent	Amount
Domestic Ownership:	100%	12,636,758,600	100%	11,282,820,200
Nepal Government	51%	6,444,746,900	51%	5,754,238,300
"A" Class Licensed Institutions	0%	-	0%	-
Other Licensed Institutions	0%	-	0%	-
Other Institutions	11%	1,411,823,900	10%	1,101,643,500
Public	38%	4,780,187,800	39%	4,426,938,400
Other	0%	-	0%	-
Foreign Ownership:	0%	-	0%	-
Total	100%	12,636,758,600	100%	11,282,820,200

4.26.3 Details of Shareholders holding 0.5% or more shares

Name of Shareholder	Number of Share	Holding %	Amount
Nepal Government	64,447,469	51.00%	57,542,383
Employees Provident Fund	4,599,448	3.64%	4,106,650
Sunrise Holding Pvt. Ltd.	1,401,046	1.11%	994,225
Global Holding Pvt. Ltd	1,189,674	0.94%	794,552
Total	71,637,637	56.69%	63,437,810

4.26.4 Proposed Distributions (Dividend and Bonus Share)

The Board has recommended 14.00 % bonus share and 3.00% cash dividend (including tax on bonus share and cash dividend) of the existing paid up capital for the reported Fiscal Year 2077/78. 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 2078	As at 31st Ashad 2077
Statutory General Reserve	5,482,348,025	4,890,101,959
Exchange equilisation reserve	86,786,914	86,786,914
Corporate social responsibility reserve	34,395,395	78,578,572
Capital redemption reserve	-	-
Regulatory reserve	3,364,868,990	1,983,274,456
Investment adjustment reserve	1,741,861	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	2,129,626,985	2,251,866,279
Dividend equalisation reserve	7,485,526	7,485,526
Actuarial gain	(3,170,676,118)	(3,932,721,734)
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	87,782,166	97,986,614
Total	16,414,132,658	13,855,535,776

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.

Detail of Regulatory Reserve

Financial Year	Interest Receivable	Short Loan Loss Provision	Short provision for possible losses on Investment	Short Provision on NBA	Deferred Tax Assets	Goodwill	Gain on Bargain Purchase	Actuarial Loss Recognized	Fair Value Loss Recognized in OCI	Other	Total
2074/75	288,595,124	-	-	87,007,182	-	-	-	2,213,418,977	-	-	2,589,021,283
2075/76	(37,009,246)	-	-	26,299,432	-	-	-	(1,284,440,051)	-	-	(1,295,149,865)
2076/77	(56,351,413)	-	-	(44,569,380)	-	-	-	790,323,830	-	-	689,403,037
2077/78	(82,345,803)	-	-	5,096,638	-	-	-	1,451,373,361	7,470,338	-	1,381,594,535
Total	112,888,662	-	-	73,833,872	-	-	-	3,170,676,118	-	-	3,364,868,990

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 2078	As at 31st Ashad 2077
Contingent Liabilities	19,914,138,584	16,331,690,318
Undrawn and undisbursed facilities	26,576,876,801	14,313,607,202
Capital commitment	-	-
Lease commitment	1,002,538,579	611,422,190
Litigation	-	-
Total	47,493,553,964	31,256,719,710

4.28.1 Contingent Liabilities

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Acceptance and Documentary credit	7,057,182,858	6,042,073,169
Bills for collection	143,854,168	139,313,525
Forward exchange contracts	-	-
Guarantees	10,727,427,387	8,501,414,407
Underwriting commitments	-	-
Other commitments	1,985,674,171	1,648,889,217
Total	19,914,138,584	16,331,690,318

4.28.2 Undrawn and Undisbursed Facilities

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Undisbursed amount of loans	-	-
Undrawn limits of overdraft	10,413,387,068	5,472,716,917
Undrawn limits of credit cards	-	-
Undrawn limits of letter of credit	6,405,348,167	4,449,539,317
Undrawn limits of guarantee	9,758,141,566	4,391,350,968
Total	26,576,876,801	14,313,607,202

4.28.3 Capital Commitments

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Capital commitments in relation to Property and Equipment	-	-
Approved and contracted for	-	-
Approved but not contracted for	-	-
Sub Total	-	-
Capital commitments in relation to Intangible assets	-	-
Approved and contracted for	-	-
Approved but not contracted for	-	-
Sub Total	-	-
Total	-	-

4.28.4 Lease Commitments

Particulars	As at 31st Ashad 2078	As at 31st Ashad 2077
Operating Lease Commitments		
Future minimum lease payment under non cancellable operating lease, where the bank is lessee		
Not later than 1 year	4,864,827	1,041,162
Later than 1 year but not later than 5 years	129,498,797	86,514,568
Later than 5 years	868,174,955	523,866,460
Sub Total	1,002,538,579	611,422,190
Finance lease commitments		
Future minimum lease payment under non cancellable operating lease, where the bank is lessee		
Not later than 1 year		
Later than 1 year but not later than 5 years		
Later than 5 years		
Sub Total	-	-
Grand Total	1,002,538,579	611,422,190

4.29 Interest Income

Particulars	For the year ended 31st Ashad 2078	For the year ended 31st Ashad 2077
Cash and cash equivalents	-	27,342,037
Due from Nepal Rastra Bank	-	-
Placement with Banks and Financial Institutions	23,881,676	123,726,204
Loans and Advances to Bank and Financial Institutions	37,524,096	65,006,690
Loans and advances to customers	10,765,434,626	10,527,385,846
Investment securities	1,031,744,069	677,135,487
Loans and advances to staff	28,581,636	106,245,777
Other	-	-
Total interest income	11,887,166,103	11,526,842,041

4.30 Interest Expenses

Particulars	For the year ended 31st Ashad 2078	For the year ended 31st Ashad 2077
Due to Bank and Financial Institutions	(2,265,685)	(429,068)
Due to Nepal Rastra Bank	-	-
Deposits from customers	(5,363,662,053)	(5,904,071,242)
Borrowing	(57,538,088)	(3,522,690)
Debt securities issued	(43,258,672)	-
Subordinated liabilities	-	-
Other	-	-
Total interest expense	(5,466,724,497)	(5,908,023,000)

4.31. Fees and Commission Income

Particulars	For the year ended 31st Ashad 2078	For the year ended 31st Ashad 2077
Loan Administration fees	70,576,249	60,201,329
Service fees	374,984,112	195,971,908
Consortium fees	-	-
Commitment fees	2,563,128	7,241,033
DD/TT/Swift fees	21,563,641	10,646,829
Credit card/ATM issuance and renewal fees	23	300
Prepayment and swap fees	-	-
Investment banking fees	-	-
Assets management fees	9,550,702	8,741,318
Brokerage fees	-	-
Remittance fees	15,303,032	23,992,860
Commission on letter of credit	41,121,635	29,379,348
Commission on Guarantee Contracts issued	112,780,681	91,145,665
Commission on share underwriting/issued	-	-
Locker rental	26,734,715	28,025,819
Other Fees and Commission Income	278,597,970	334,998,460
Total Fees and Commission Income	953,775,889	790,344,870

4.32 Fees and Commission Expense

Particulars	For the year ended 31st Ashad 2078	For the year ended 31st Ashad 2077
ATM management fees	-	-
VISA/Master card fees	-	-
Guarantee commission	(37,704,565)	(21,590,116)
Brokerage	(3,261,356)	(2,368,835)
DD/TT/Swift fees	(7,214,133)	(7,086,332)
Remittance fees and commission	-	-
Other Fees and Commission Expense	(19,167,530)	(12,911,436)
Total Fees and Commission Expense	(67,347,585)	(43,956,719)

4.33 Net Trading Income

Particulars	For the year ended 31st Ashad 2078	For the year ended 31st Ashad 2077
Changes in fair value of trading assets	11,233,591	-
Gain/loss on disposal of trading assets	-	-
Interest income on trading assets	-	-
Dividend income on trading assets	-	-
Gain/Loss Foreign Exchange Transaction	409,087,724	408,215,089
Other	36,532,219	4,343,947
Total Net trading income	456,853,535	412,559,037

4.34 Other Operating Income

Particulars	For the year ended 31st Ashad 2078	For the year ended 31st Ashad 2077
Foreign Exchange Revaluation Gain	(54,653,948)	(58,854,304)
Gain/loss on sale of investment Securities	172,041,097	-
Fair value gain/loss on investment property	-	-
Dividend on equity instruments	22,707,451	33,091,598
Gain/loss on sale of property and equipment	(51,962)	37,728
Gain/loss on sale of investment property	57,248,575	75,377,806
Operating lease income	24,557,305	25,657,231
Gain/loss on sale of gold and silver	7,844,507	3,042,497
Other	195,582,485	315,761,992
Total other operating income	425,275,510	394,114,547

4.35 Impairment charge/(reversal) for Loan and Other Losses

Particulars	For the year ended 31st Ashad 2078	For the year ended 31st Ashad 2077
Impairment charge/(reversal) on loan and advances to B/FIs	50,567,353	-
Impairment charge/(reversal) on loan and advances to customer	447,054,367	879,633,846
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	497,621,720	879,633,846

4.36 Personnel Expense

Particulars	For the year ended 31st Ashad 2078	For the year ended 31st Ashad 2077
Salary	(943,758,476)	(888,387,462)
Allowances	(295,600,154)	(273,556,526)
Gratuity expenses	-	-
Provident fund	(178,006,095)	(160,632,266)
Uniform	(18,656,000)	(19,562,000)

Training & Development Expense	(10,204,448)	(34,563,387)
Leave encashment	(38,742,674)	(77,989,948)
Medical	(83,032,501)	(73,342,242)
Insurance	(4,565,642)	(2,878,299)
Employees Incentive	(249,260,142)	(229,811,635)
Cash-settled share-based payments	-	-
Pension Expense	(229,673,170)	(213,388,256)
Finance expenses under NFRS	(38,964,877)	(66,024,395)
Other Expenses Related to Staff	(22,341,579)	(5,951,303)
Sub-Total	(2,112,805,757)	(2,046,087,719)
Employees Bonus	(240,653,667)	(178,758,639)
Total personnel expenses	(2,353,459,424)	(2,224,846,358)

*Includes both pension and gratuity expenses

4.37 Other Operating Expense

Particulars	For the year ended 31st Ashad 2078	For the year ended 31st Ashad 2077
Directors' fee	(1,913,600)	(2,472,300)
Directors' expense	(1,338,407)	(750,727)
Auditors' remuneration	(2,381,475)	(2,118,750)
Other audit related expense	(6,621,522)	(6,696,182)
Professional and legal expense	(3,535,573)	(5,985,268)
Office administration expense	(517,968,316)	(431,001,485)
Operating lease expense	(157,717,937)	(120,624,820)
Operating expense of investment properties	-	-
Corporate Social Responsibility Expense	-	-
Onerous lease provision	-	-
Other	(121,601,482)	(99,028,036)
Total other operating expense	(813,078,311)	(668,677,567)

4.37.1 Office Administration Expense

Particulars	For the year ended 31st Ashad 2078	For the year ended 31st Ashad 2077
Water and electricity	(42,876,258)	(36,842,860)
Repair and maintenance	-	-
(a) Building	(1,357,662)	(507,152)
(b) Vehicle	(5,834,238)	(5,874,398)
(c) Computer and accessories	(5,512,944)	(4,408,628)
(d) Office equipment and furniture	(2,401,136)	(2,808,858)
(e) Other	(19,972,265)	(10,633,593)
Insurance	(34,738,011)	(34,506,546)
Postage, telex, telephone, fax	(52,300,328)	(47,086,203)
Printing and Stationery	(38,824,564)	(28,593,836)
Newspaper, books and journals	(4,640,351)	(5,205,287)
Advertisement	(29,478,454)	(24,991,418)
Donation	-	-

Security Expense	(819,163)	(597,403)
Deposit and loan guarantee premium	(55,322,037)	(50,800,669)
Travel allowance and expense	(29,158,802)	(30,469,925)
Entertainment	(16,073,954)	(14,231,758)
Annual/Special general meeting expnese	(979,828)	(477,746)
Other	(177,678,321)	(132,965,205)
Total office administration expense	(517,968,316)	(431,001,485)

4.38. Depreciation & Amortisation

Particulars	For the year ended 31st Ashad 2078	For the year ended 31st Ashad 2077
Depreciation on Property and Equipment	(162,311,405)	(137,993,775)
Depreciation on investment property	-	-
Amortisation of intangible assets	(14,867,515)	(12,808,494)
Total depreciation and amortisation	(177,178,920)	(150,802,269)

4.39. Non-Operating Income

Particulars	For the year ended 31st Ashad 2078	For the year ended 31st Ashad 2077
Recovery of loan written off	222,281,634	277,861,588
other income	2,477,464	49,390,462
Total non operating income	224,759,097	327,252,050

4.40 Non-Operating Expenses

Particulars	For the year ended 31st Ashad 2078	For the year ended 31st Ashad 2077
Loan Written Off	-	-
Redundancy provision	-	-
Expenses of restructuring	-	-
Other expense	-	-
Total non operating Expenses	-	-

4.41. Income Tax Expense

Particulars	For the year ended 31st Ashad 2078	For the year ended 31st Ashad 2077
Current tax expense		
Current year	(1,275,935,929)	(820,472,225)
Adjustment for prior years	-	-
Deferred tax expense		
Origination and reversal of temporary differences	(335,253,419)	(421,812,018)
Changes in tax rate	-	-
Recognition of previously unrecognised tax losses	-	-
Total income tax expense	(1,611,189,348)	(1,242,284,243)

4.41.1 Reconciliation of Tax Expense and Accounting Profit

Particulars	For the year ended 31st Ashad 2078	For the year ended 31st Ashad 2077
Profit before tax	4,572,419,678	3,575,172,784
Tax amount at tax rate of 30%	1,371,725,903	1,072,551,835
Add: Tax effect of expenses that are not deductible for tax purpose	178,776,754	208,280,053
Less: Tax effect on exempt income	6,812,235	(9,927,479)
Add/less: Tax effect on other items	(281,378,964)	(450,432,183)
Total income tax expense	1,275,935,929	820,472,225
Effective tax rate	27.91%	22.95%

Statement of Distributable Profit or Loss

For the year ended 31st Ashad of 2078

As per NRB Regulation

Particulars	Current Year	Previous Year
Net Profit/(loss) as per Statement of Profit or Loss	2,961,230,330	2,332,888,541
Appropriation		
a. General Reserve	(592,246,066)	(466,577,708)
b. Foreign Exchange Fluctuation fund	-	-
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	(29,612,303)	(23,328,885)
e. Employees training fund	10,204,448	34,563,387
f. Other		
Profit/(loss) before regulatory adjustment	2,349,576,408	1,877,545,335
Regulatory Adjustments:		
a. Interest Receivable (-)/previous accrued interest received(+)	82,345,803	56,351,413
b. Short loan loss provision in accounts(-)/reversal(+)	-	-
c. Short provision for possible losses on investment(-)/reversal(+)	662,415	-
d. Short provision for possible losses on Non-Banking Assets (-)/reversal(+)	(5,096,638)	44,569,380
e. Deferred Tax Assets recognized(-)/reversal(+)	-	-
f. Goodwill recognized (-)/Impairment of Goodwill(+)	-	-
g. Bargain purchase gain recognized (-)/reversal(+)	-	-
h. Actuarial Loss recognized (-)/reversal(+)	762,045,616	(790,323,830)
i. Other (+/-)		
Profit or (Loss) after Regulatory Adjustments	3,189,533,604	1,188,142,298
Opening Retain Earning	3,102,720,519	2,895,693,022
Cash dividend	(451,312,808)	(981,114,800)
Previous year Accumulated Actural Loss	(2,213,418,977)	-
FVR (share sale)	104,849,162	-
Retained Earning	3,732,371,500	3,102,720,519

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		Amount In NPR
	Core Capital (Tier 1)	22,466,114,023
a.	Paid Up Equity Share Capital	12,636,758,600
b.	Irredeemable Non-Cumulative Preference Shares	-
c.	Share Premium	431,883,262
d.	Proposed Bonus Shares	-
e.	General Reserves	5,482,348,025
f.	Retained Earnings	771,141,171
g.	Unaudited Current Year Cumulative Profit	2,961,230,330
h.	Capital Redemption Reserve	-
i.	Capital Adjustment Reserve	-
j.	Dividend Equalization Reserve	7,485,526
k.	Debenture Redemption Reserve	-
l.	Capital Reserve (Created for loan waived as per Nepal Govt Direction)	259,735,644
m.	Other Free Reserves (Special Reserve, Other reserves)	-
n.	Less : Goodwill	-
o.	Less: Intangible Assets	(45,836,534)
p.	Less : Deferred Tax Assets	-
q.	Less : Miscellaneous Assets not written off	-
r.	Less : Investments in Equity in Licensed Financial Institutions	-
s.	Less : Investments in equity of Institutions with excess of Limits	(38,632,000)
t.	Less : Investments in equity of Institutions with Vested Interest	-
u.	Less : Investments arising out of Underwriting Commitments	-
v.	Less : Reciprocal Cross Holdings	-
w.	Less: Other Deduction	-
* Tier 2 Capital and a breakdown of its components		
	Supplementary Capital (Tier 2)	5,416,279,014
a.	Cumulative and/or Redeemable Preference Shares	-
b.	Subordinated Term Debt	3,493,918,012
c.	Hybrid Capital Instruments	-
d.	General Loan Loss Provision	1,835,574,088
e.	Exchange Equalization Reserve	86,786,914
f.	Investment Adjustment Reserve	-
g.	Assets Revaluation Reserve	-
h.	Additional Loan Loss Provision	-
i.	Other Reserves	-
Total Capital Fund (Tier 1 and Tier 2)		27,882,393,038
Risk Weighted Exposure(Assets) (After Supervisor's Adjustment)		165,948,397,003
Capital Adequacy Ratio		16.80%
Regulator Requirement		11.00%
Common Equity Tier 1 Capital Ratio		13.54%

* Deductions from Capital:	45,836,534
* Total Qualifying Capital:	27,882,393,038
* 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 15th July 2021 is given below:

S.No.	Particulars	Amount (NPR)
1	Credit Risk	146,845,927,321
2	Operational Risk	11,039,047,603
3	Market Risk	359,009,389
4	Adjustment under Pillar II	-
Total		158,243,984,313

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

S.No.	Particulars	Amount NPR
1	Claims on other official entities	-
2	Claims on banks	2,913,539,465
3	Claims on domestic corporate & Securities firm	64,048,284,357
4	Claims on regulatory retail portfolio	31,959,107,278
5	Claims not satisfying granularity Criteria	-
6	Claims Secured by Residential properties	5,919,361,616
7	Claims secured by commercial real estate	449,047,544
8	Past Due Claims	4,869,496,534
9	High Risk Claims	1,054,949,329
10	Loan against Shares	5,295,037,490
11	Investment in Equity of Institutions	1,264,932,871
12	Other Assets	15,402,163,597
13	Off Balance Sheet Items	13,670,007,239
Total		146,845,927,321

Amount of NPAs (Both Gross and Net)

S.N.	Particulars	Gross NPA (Rs.)	Loan-Loss Provision (Rs.)	Net NPA (Rs.)
a.	Restructured/Reschedule Loan	1,256,000	157,000	1,099,000
b.	Substandard	586,272,576	146,568,144	439,704,431
c.	Doubtful	694,587,022	347,293,512	347,293,510
d.	Loss	1,693,331,388	1,693,331,388	-
	Total	2,975,446,985	2,187,350,043	788,096,942

NPA Ratios:

- Gross NPA to Gross Advances : 2.05%
- Net NPA to Net Advances : 0.56%
- Movement of Non-Performing Assets : NPR

Particulars	This Year	Previous Year	Changes %
Non-Performing Assets	2,975,446,985	3,116,124,993	-4.51%
Non-Performing Assets (%)	2.05%	2.29%	-10.31%

Write off of Loans and Interest Suspense: Amount in NPR

Loan of NPR 36,38,096.43 have been written off during the year 2077/78.

Movements in Loan Loss provision and Interest Suspense: Amount in NPR

Particulars	Loan Loss Provision	Interest Suspense
Opening balance	3,826,576,683	6,141,112,501
Write Back/off in the years	(3,638,096)	(524,322,818)
Addition in the year	497,621,720	
Balance as at 15 July 2021	4,320,560,306	5,616,789,684

Details of Subordinated Term Debt:

Bank has issued 8.5% NBL debenture 2087 of NPR 3,50,00,00,000.

Details of Additional Loan Loss Provision:

None

Segregation of Investment Portfolio

S.No.	Investment Category	Amount NPR
1	Held for Trading	-
2	Held to Maturity (Govt. Securities)	26,513,420,224
3	Available for Sale (Equity)	3,495,892,507

3. Risk Management Function

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

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

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

Measurement of Risks for Capital Adequacy Purpose:

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

A. Credit Risk

Strategies and Process:

All credit related aspects are governed by 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. Inspection and Internal Audit department on the other hand carries out audit according to the audit plan and report findings to the audit committee.

Risk Arising from Breakdown of Information and Operating System:

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

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

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

Risk Arising from Procedural Lapses and Internal Control:

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

b. Foreign Exchange

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

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

The eligible collateral taken as benefits under CRM are margin money deposited with the bank against off balance sheet exposures, Loan against Fixed deposits, Loan against Gold and Silver and Government Securities. Under this provision a total of NPR 13,342,483,760.91 has been deducted from total credit risk as CRM. Compliance with External Requirement.

The bank, at all times, has complied the externally imposed capital requirements. In the capital adequacy calculation of 15th July 2021 (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.

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

Particulars	As of Ashad end 2078	
	No. of Customers	Amount (NPR.)
Accrued Interest Received after Ashad end 2078 till 15 Bhadra 2078	25383	127,600,911
Additional 0.3% Loan Loss Provision created on Pass Loan Portfolio	106850	403,560,251
Extension of moratorium period of loan provided to Industry or Project under construction	4	1,204,662,085
Restructured/Rescheduled Loan with 5% Loan Loss Provision	47	1,308,000,000
Enhancement of Working Capital Loan by 20% to COVID affected borrowers	82	1,038,608,434
Enhancement of Term Loan by 10% to COVID affected borrowers	-	-
Expiry Date of Additional 20% Working Capital Loan (COVID Loan) extended for upto 1 year with 5% provisioning	4	3,309,804
Expiry Date of Additional 10% Term Loan (COVID Loan) extended for upto 1 year with 5% provisioning	-	-
Time Extension provided for repayment of Principal and Interest for upto two years as per clause 41 of NRB Dir2	1	303,924,829

Detail of Refinance and Business Continuity Loan

Particulars	During FY 2077/78	
	No. of Customers	Amount (NPR.)
Refinance loan	3247	5,931,848,945
Business Continuity Loan	1	5,000,000

Detail of Subsidized Loan

Particulars	During FY 2077/78	
	No. of Customers	Amount (NPR.)
Subsidized Loan	5609	6,442,028,814

5. Classification of financial assets and financial liabilities:

Particulars	Fair Value through PL	Amortized Cost	Fair Value through OCI	Total
Financial Assets:				
Cash and cash equivalents	-	6,528,388,522	-	6,528,388,522
Due from Nepal Rastra Bank	-	6,803,871,032	-	6,803,871,032
Placement with Bank and Financial Institutions	-	4,319,424,975	-	4,319,424,975
Derivative Financial Instruments	8,516,607,098	-	-	8,516,607,098
Other Trading Assets	101,204,596	-	-	101,204,596
Loans and advances to B/FIs	-	6,538,592,437	-	6,538,592,437
Loans and advances to customers	-	135,420,466,422	-	135,420,466,422
Investment securities	-	26,513,420,224	3,495,892,507	30,009,312,731
Other Financial assets	-	923,040,062	-	923,040,062
Total financial Assets	8,617,811,694	187,047,203,674	3,495,892,507	199,059,703,279
Financial Liabilities:				
Due from customers	-	162,813,383,867	-	162,813,383,867
Derivative Financial Instruments	8,474,686,154	-	-	8,474,686,154
Other Financial Liabilities	-	8,145,950,486	-	8,145,950,486
Total Financial Liabilities	8,474,686,154	170,959,334,353	-	179,434,020,506

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 proveniences though has a single jurisdiction. The management of the bank is on the basis of various types of operations supported by ancillary support services.

Bank has identified following segments as reportable:

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

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

Particulars	Banking		Treasury		Remittance		Government Transaction		All Other		Total	
	Year ended 31st Ashad 2078	Year ended 32nd Ashad 2077	Year ended 31st Ashad 2078	Year ended 32nd Ashad 2077	Year ended 31st Ashad 2078	Year ended 32nd Ashad 2077	Year ended 31st Ashad 2078	Year ended 32nd Ashad 2077	Year ended 31st Ashad 2078	Year ended 32nd Ashad 2077	Year ended 31st Ashad 2078	Year ended 32nd Ashad 2077
Revenues from external customers	10,831,423,210	10,653,924,613	1,650,980,206	926,639,391	190,768,990	155,165,002	104,184,864	225,399,419	1,123,378,494	1,489,984,119	13,900,735,564	13,451,112,544
Intersegment revenues	-	-	-	-	-	-	-	-	-	-	-	-
Segment Profit / (Loss) before tax	4,914,171,564	3,866,267,767	1,650,980,206	926,639,391	180,293,500	145,709,835	104,184,864	225,399,419	(2,277,210,256)	(1,588,843,627)	4,572,419,678	3,575,172,784
Segment Assets	141,959,099,551	106,824,968,930	34,876,932,778	38,927,190,767	-	-	3,716,116,675	7,006,580,731	33,560,173,786	31,773,089,865	214,112,322,790	184,531,830,294
Segment liabilities	167,180,728,389	143,017,010,910	-	-	-	-	-	-	13,773,442,536	11,601,236,311	180,954,170,925	154,618,247,221

5.4.2 Reconciliation of Reportable Segment Profit or Loss

Particulars	Year ended 31st Ashad 2078	Year ended 31st Ashad 2077
Total profit before tax for reportable segments	6,849,629,934	5,164,016,412
Profit before tax for other Segments	(2,277,210,256)	(1,588,843,627)
Elimination of inter-segment profit	-	-
Elimination of discontinued operation	-	-
Unallocated amounts:	-	-
- Other Corporate expenses	3,078,827,746	3,078,827,746

5.5 Share Options and Share Based Payment

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

5.6 Contingent Liabilities and Commitment

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

5.7 Related Party Disclosures

The related parties of the Bank which meets the definition of related parties as defined in “NAS 24 Related Parties Disclosure” are as follows:

Key Management Personnel (KMP)

The key management personnel are those persons having authority and responsibility of planning, directing and controlling the activities of the entity, directly or indirectly including any director. The key management of the Bank includes members of its Board of Directors, Chief Executive Officer, and other higher-level employee of the Bank. The name of the key management personnel who were holding various positions in the office during the year (As at Ashad end 2078) were as follows:

Name of the Key Management Personnel	Post
Krishna Bahadur Adhikari	Chief Executive Officer
Samata Panta (Bhatta)	Deputy Chief Executive officer
Laxman Paudel	Assistant Chief Executive officer
Bishwo Raj Baral	Assistant Chief Executive officer
Prakash Kumar Adhikari	Assistant Chief Executive Officer
Hom Bahadur Khadka	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)	1,913,600
Other Expenses	741,027
Total	2,654,627

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

S.N.	Name	Position	Remuneration
1	Krishna Bahadur Adhikari	Chief Executive Officer	5,442,916
2	Samata Panta (Bhatta)	Deputy Chief Executive officer	1,826,962
3	Laxman Paudel	Assistant Chief Executive officer	1,834,692
4	Bishwo Raj Baral	Assistant Chief Executive officer	1,760,567
5	Prakash Kumar Adhikari	Assistant Chief Executive Officer	1,755,523
6	Hom Bahadur Khadka	Assistant Chief Executive Officer	1,725,577

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

5.8 Merger and Acquisition

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

5.9 Additional Disclosures of Non-Consolidated Entities

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

5.10 Events After Reporting Date

5.11 Major Indicators

S.N.	Particulars	Indicator	As per prev. GAAP As per NFRS				
			FY 2073-74	FY 2074-75	FY 2075-76	FY 2076-77	FY 2077-78
1	Net Profit / Total Income	%	30.81	30.57	21.51	17.34	21.23
2	Earning Per Share						
2.1	Basic Earning Per Share	NPR	38.77	39.98	26.99	20.68	23.43
2.2	Diluted Earning Per Share	NPR	38.77	39.98	26.99	20.68	23.43
3	Market Price Per Share	NPR	364.00	281.00	336.00	249.00	443.00
4	Price / Earning Ratio	Times	9.39	7.03	12.45	12.04	18.90
5	Dividend (Bonus Share) on share capital	%	-	-	15.00	12.00	14.00
6	Cash Dividend on share capital	%	-	-	10.00	4.00	3.00
7	Interest Income / Loans and Advances	%	9.73	12.22	11.23	11.16	8.78
8	Employee Expenses / Total Operating Expenses	%	49.77	37.86	27.85	22.53	25.10
9	Employee Expenses / Total deposit and borrowing	%	2.52	2.15	1.74	1.54	1.39
10	Exchange Income / Total Income	%	1.20	1.71	2.31	2.60	2.54
11	Staff Bonus / Total Employee Expenses	%	14.83	18.36	11.10	8.03	10.23

12	Net Profit / Loans and Advances	%	4.19	4.26	2.81	2.26	2.19
13	Net Profit / Total Assets	%	2.78	2.41	1.51	1.22	1.33
14	Total Loans and Advances / Total Deposit	%	79.17	75.68	78.14	72.25	82.76
15	Total Operating Expenses / Total Assets	%	4.24	4.25	4.35	5.17	4.21
16	<u>Capital Adequacy Ratio</u>						
	a) Common Equity Tier I Capital	%	13.37	10.29	16.80	16.00	13.54
	b) Core Capital	%	13.37	10.29	15.87	16.00	13.54
	c) Supplementary Capital	%	1.10	0.98	0.93	1.01	3.26
	d) Total Capital Fund	%	14.47	11.27	16.80	17.01	16.80
17	Cash Reserve ratio (CRR)	%	18.81	9.05	4.06	4.53	4.19
18	NPA's / Total Loans and Advances	%	3.32	3.37	2.64	2.47	2.05
19	Base Rate	%	6.29	7.03	7.98	6.99	5.73
20	Weighted Average Interest rate Spread	%	4.80	4.99	4.45	3.70	4.34
21	Book Net Worth (NPR. In Lakh)	NPR	114,517.54	229,719.94	292,813	300,310	332,151
22	Total Shares	No.	80,426,622	80,426,622	98,111,480	112,828,202	126,367,586
23	Total Employee	No.	2,112	2,142.00	2,317	2,172	2,504
24	Others						
	Per Employee Business (NPR In Lakh)	NPR	48.57	49.12	52.09	61.93	55.70
	Employee Expenses / Total income	%	23.07	20.43	17.21	16.54	16.87

5.11.1 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 Particulars	Level 1		Level 2		Level 3	
	As on 31.03.2078	As on 31.03.2077	As on 31.03.2078	As on 31.03.2077	As on 31.03.2078	As on 31.03.2077
Quoted Equity Shares	2,839,494,670	2,988,828,867	-	-	-	-
Unquoted equity	-	-	656,397,836	793,543,128	-	-
FV of Land	-	-	-	-	-	-
Investment Properties	-	-	-	-	111,028,379	103,105,851

5.1 Impairment of Financial Assets

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

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

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

5.1.1. Use of Carve Outs for Financial Assets

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 2077/78 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 2078	For the year ended 31st Ashad 2077
Loans and advances to Customers & BFIs (excluding staff loan, AIR and impairment) (A)	146,273,943,433	109,215,582,711
Less:		
Impairment allowances (a + b)	2,436,769,359	2,350,643,689
Collective Allowances (a)	1,359,748,605	1,299,835,541
Individual Allowances (b)	1,077,020,754	1,050,808,148
Impairment as percentage of Total Loans and advances	1.67%	2.15%

Particulars	For the year ended 31st Ashad 2078	For the year ended 31st Ashad 2077
Loan Loss Provision as per NRB Directive- Alternative 1	4,320,560,306	3,826,576,683
Impairment Loss as per NFRS-alternative 2	2,366,636,889	2,350,643,690
Loss provision recognized in financial statements (higher of the two alternative)	4,320,560,306	3,826,576,683

5.2 Comparison of Unaudited and Audited Financial Statements as of FY 2077/78 End (Amount in NPR)

Statement of Financial Position

Assets	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance In Amount	In %	Reason for Variance
Cash and cash equivalent	6,776,169,251	6,528,388,522	(247,780,729)	-3.66%	Reclassification of items
Due from Nepal Rastra Bank	6,803,871,032	6,803,871,032	-	0.00%	
Placement with Bank and Financial Institutions	4,319,424,975	4,319,424,975	-	0.00%	
Derivative Financial Instruments	8,516,607,098	8,516,607,098	-	0.00%	
Other Trading Assets	-	-	-	0.00%	
Loan and advances to B/FIs	6,558,466,579	6,538,592,437	(19,874,142)	-0.30%	Reclassification of items and additional adjustments
Loan and Advances to Customers	134,536,142,763	135,420,466,422	884,323,659	0.66%	Reclassification of items and additional adjustments
Investment Securities	30,109,328,082	30,009,312,731	(100,015,351)	-0.33%	
Current Tax Assets	1,615,663,492	1,642,235,420	26,571,927	1.64%	Additional Adjustment
Investment in Subsidiaries	-	-	-	0.00%	
Investment in Associates	-	-	-	0.00%	
Investment Property	111,028,379	111,028,379	-	0.00%	
Property and Equipment	12,239,945,223	12,240,078,095	132,873	0.00%	
Goodwill and Intangible assets	45,836,534	45,836,534	-	0.00%	
Deferred Tax Assets	-	-	-	0.00%	
Other Assets	11,482,191,613	10,368,431,136	(1,113,760,477)	-9.70%	Reclassification of items
Total Assets	223,114,675,021	222,544,272,782	(570,402,239)	-0.26%	Impact of all adjustments
Liabilities					
Due to Bank and Financial Institutions	809,125,108	809,125,108	(0)	0.00%	
Due to Nepal Rastra Bank	6,062,640,951	6,062,640,951	-	0.00%	
Derivative Financial Instruments	8,474,686,154	8,474,686,154	-	0.00%	
Deposits from Customers	162,743,229,012	162,813,383,867	70,154,855	0.04%	Reclassification of items
Borrowings	-	-	-	0.00%	

Current Tax Liabilities	-	-	-	0.00%	
Provisions	554,209,908	80,221,924	(473,987,984)	-85.52%	Additional Adjustment
Deferred Tax Liabilities	4,431,395,739	4,435,213,927	3,818,188	0.09%	Additional Adjustment
Other Liabilities	3,286,751,102	3,261,141,414	(25,609,688)	-0.78%	Reclassification of items
Debt securities issued	3,493,918,012	3,493,918,012	-	0.00%	
Subordinated Liabilities	-	-	-	0.00%	
Total Liabilities	189,855,955,986	189,430,331,358	(425,624,628)	-0.22%	
Equity					
Share Capital	12,636,758,600	12,636,758,600	-	0.00%	
Share Premium	431,883,262	431,883,262	-	0.00%	
Retained Earnings	5,041,718,609	3,732,371,500	(1,309,347,109)	-25.97%	Additional Adjustment
Reserves	15,148,358,564	16,414,132,658	1,265,774,094	8.36%	Additional Adjustment
Total equity attributable to equity holders	33,258,719,035	33,215,146,020	(43,573,015)	-0.13%	Reclassification of items
Non-controlling interest	33,258,719,035	-	(33,258,719,035)	0.00%	
Total Equity	223,114,675,021	33,215,146,020	(189,899,529,000)	-85.11%	Impact of all adjustments
Total Liabilities and Equity	412,970,631,006	222,645,477,378	(190,325,153,628)	-46.09%	Impact of all adjustments

Statement of Profit or Loss

Particulars	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance In Amount	In %	Reason for Variance
Interest income	11,927,360,607	11,887,166,103	(40,194,504)	-0.34%	Additional Adjustments
Interest expense	5,466,724,497	5,466,724,497	-	0.00%	
Net interest income	6,460,636,110	6,420,441,606	(40,194,504)	-0.62%	
Fees and commission income	950,260,402	953,775,889	3,515,488	0.37%	Reclassification of items
Fees and commission expense	62,004,934	67,347,585	5,342,651	8.62%	
Net fee and commission income	888,255,468	886,428,305	(1,827,164)	-0.21%	
Net interest and commission income	7,348,891,578	7,306,869,910	(42,021,668)	-0.57%	
Net trading income	453,472,136	456,853,535	3,381,399	0.75%	
Other operating income	425,208,198	425,275,510	67,313	0.02%	Reclassification of items
Total operating income	8,227,571,912	8,188,998,956	(38,572,956)	-0.47%	
Impairment charge/(reversal) for loans and other losses	418,647,991	497,621,720	78,973,728	18.86%	Additional Adjustments
Net operating income	7,808,923,920	7,691,377,236	(117,546,685)	-1.51%	
Operating expense	-	-	-		
Personnel expenses	2,325,720,463	2,353,459,424	27,738,961	1.19%	Additional Adjustments
Other Operating expenses	812,467,521	813,078,311	610,790	0.08%	Reclassification of items
Depreciation and Amortisation	177,311,792	177,178,920	(132,873)	-0.07%	Additional Adjustments
Operating Profit	4,493,424,144	4,347,660,581	(145,763,563)	-3.24%	
Non operating Income	225,009,188	224,759,097	(250,091)	-0.11%	Reclassification of items
Non operating expense	-	-	-		
Profit before income tax	4,718,433,332	4,572,419,678	(146,013,654)	-3.09%	Impact of all Adjustments
Income tax expense	-	-	-		
Current Tax	1,295,545,833	1,275,935,929	(19,609,904)	-1.51%	Impact of all Adjustments
Deferred Tax	357,429,798	335,253,419	(22,176,379)	-6.20%	Impact of all Adjustments
Profit/(loss) for the period	3,065,457,701	2,961,230,330	(104,227,371)	-3.40%	
Other Comprehensive income	657,775,725	718,429,972	60,654,247	9.22%	Valuation of Unquoted shares at Book value
Total Comprehensive income	3,723,233,426	3,679,660,301	(43,573,125)	-1.17%	Impact of all Adjustments

* Reduction in net Profit by 1.17% as compared to unaudited results is due to additional adjustment during audit specially related to impairment of loan and advances.



नेपाल राष्ट्र बैंक

बैंक सुपरिवेक्षण विभाग

च.न. ३४

प.सं: बै.सु.वि./अफसाइट/एजिएम/११/२०७८-७९

मिति: २०७८/०७/२९

नेपाल बैंक लिमिटेड
धर्मपथ, काठमाडौं ।



दरबारमार्ग, काठमाडौं ।

फोन नं.: ४४९९८०५, ७

फ्याक्स नं.: ४४९०९५९

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पोष्ट बक्स: ७३

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, उक्त ऐनको उपदफा (१) बमोजिम त्यस बैंकले प्रस्ताव गरे बमोजिम शेयरधनीहरुलाई रु.१,७६,९१,४६,२०७३६ (चुक्ता पुँजीको १४ प्रतिशत) बराबरको बोनस शेयर र रु.३७,९१,०२,७५८।७२ (चुक्ता पुँजीको ३ प्रतिशत) नगद लाभांश (बोनस शेयर तथा नगद लाभांशमा लाग्ने करसमेत) गरी कुल रु.२,१४,८२,४८,९६५।०८ (अक्षरेपी दुई अर्ब चौध करोड ब्यासी लाख अड्चालिस हजार नौ सय छैसठ्ठी र पैसा आठ मात्र) शेयरधनीहरुलाई वितरण गर्न स्वीकृति प्रदान गरिएको तथा आ.व. २०७७/७८ को वार्षिक हिसाब वार्षिक साधारण सभामा स्वीकृतिको लागि पेश गर्ने प्रयोजनार्थ देहायका निर्देशनहरु सहित सार्वजनिक गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार जानकारी गराउँदछु ।

१. वित्तीय विवरणको अनुसूची ४.१६ मा प्रस्तुत भए अनुसारको reconcile नभएको अन्तर शाखा कारोबार वापतको रु. १ अर्ब ५५ करोडलाई reconcile गर्नुहुन ।
२. नेपाल सरकारबाट लामो समय देखी प्राप्त हुन बाँकी रकम रु. १,००८ अर्ब र त्रिभुवन विश्वविद्यालय को TU Pension reimbursable खातामा रहेको रु. ३२.३६ करोड वापतको रकमको सम्बन्धित निकायबाट confirmation लिनुहुन ।
३. Other assets र Other Liabilities को अनुसूचीमा Remittance Payable वापत रहेको खुद रकम रु. ५०.९ लाख रकमको विस्तृत विवरण प्राप्त गर्नुहुन ।
४. २०७४ असार मसान्तसम्ममा विशेष जगेडा कोषमा जम्मा हुन आएको रकम रु.१,१९,७८,७४,०८४।- लाई शेयरधनीहरुलाई वितरण गर्न नपाउने तथा कर्मचारीहरुलाई बोनस बाड्न नपाउने गरी सचित नाफा/नोक्सान हिसाबमा लेखांकन गरिएकोमा सो रकमलाई पुनः विशेष जगेडा कोषमा नै सारी जानकारी गराउनु हुन ।
उपरोक्त बमोजिमका कैफियतहरुको सुधारका सम्बन्धमा त्रैमासिक रूपमा लेखापरीक्षण समितिमा छलफल गरी यस विभागमा समेत त्रैमासिक प्रगति विवरण पेश गर्नुहुन ।
५. जोखिम व्यवस्थापन समितिलाई थप प्रभावकारी बनाई कारोबारमा निहित जोखिमहरुको उचित व्यवस्थापन गर्न हुन ।
६. स्थिर सम्पत्तिमा Coding गर्न आवश्यक व्यवस्था मिलाउन हुन ।
७. लेखापरीक्षण प्रतिवेदनमा उल्लेख गरिएका सम्पुर्ण कैफियतहरु सुधार गर्ने तथा उपरोक्त कैफियतहरु दोहोरिन नदिने आवश्यक व्यवस्था मिलाउन हुन ।

(Signature)



नेपाल राष्ट्र बैंक बैंक सुपरिवेक्षण विभाग



दरबारमार्ग, काठमाडौं।

फोन नं.: ४४९९८०५, ७

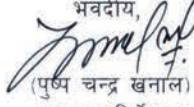
फ्याक्स नं.: ४४९०९५९

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पोष्ट बक्स: ७३

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

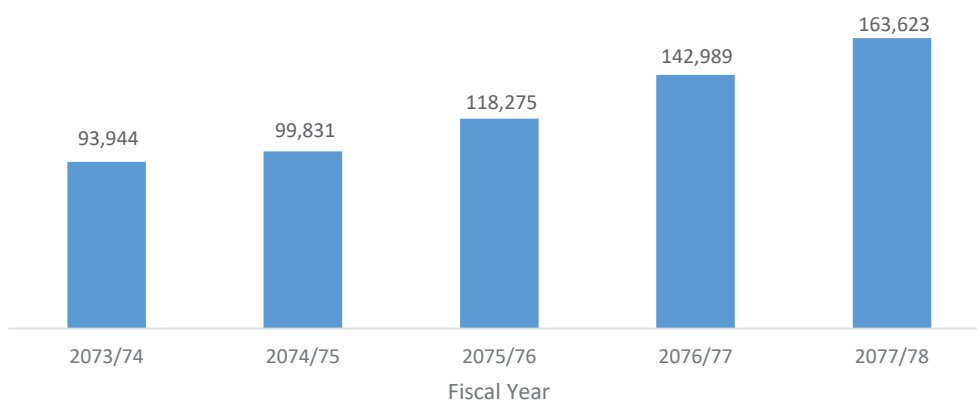
भवदीय,

(पुष्प चन्द्र खनाल)
सहायक निर्देशक

बोधार्थ

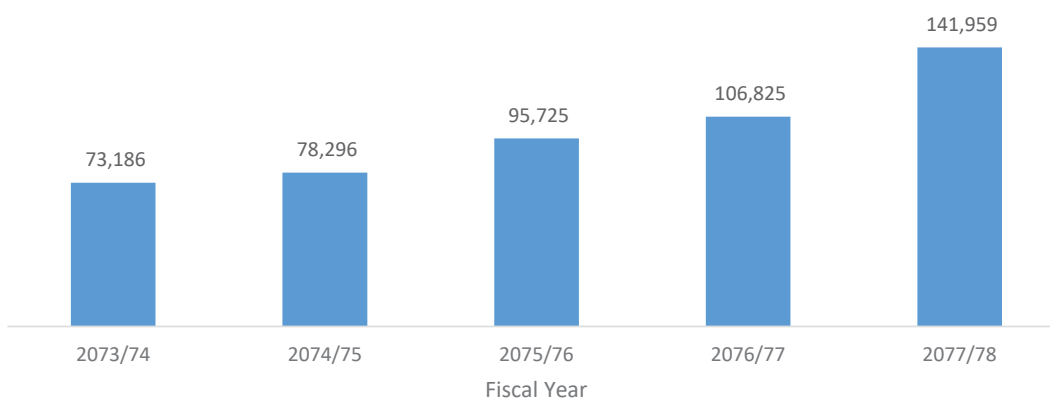
१. नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग।
२. बैंक सुपरिवेक्षण विभाग, प्रतिवेदन कार्यान्वयन इकाई, नेपाल बैंक लिमिटेड।

Key Financial Indicators

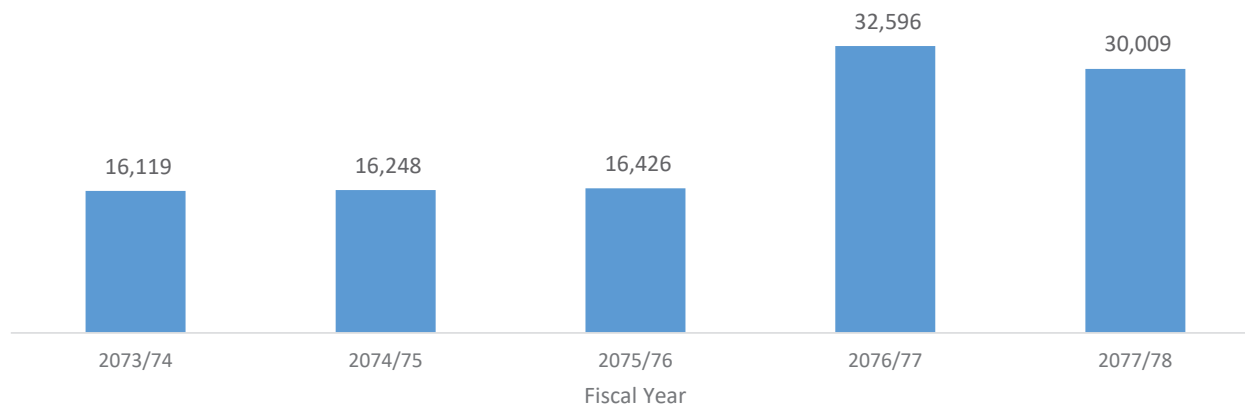
Deposit (Rs in million)

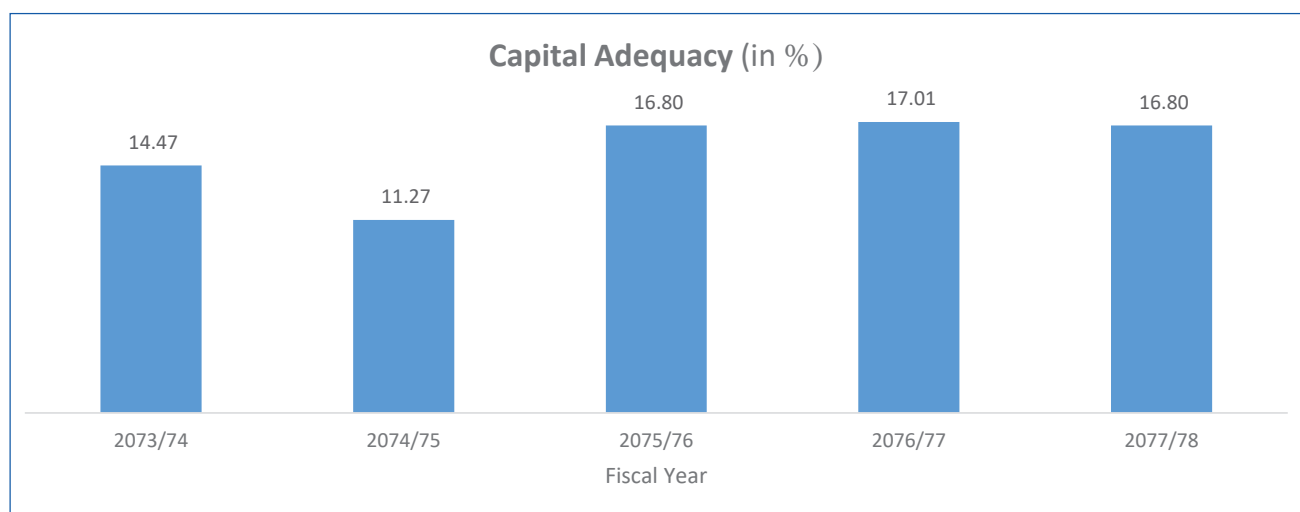
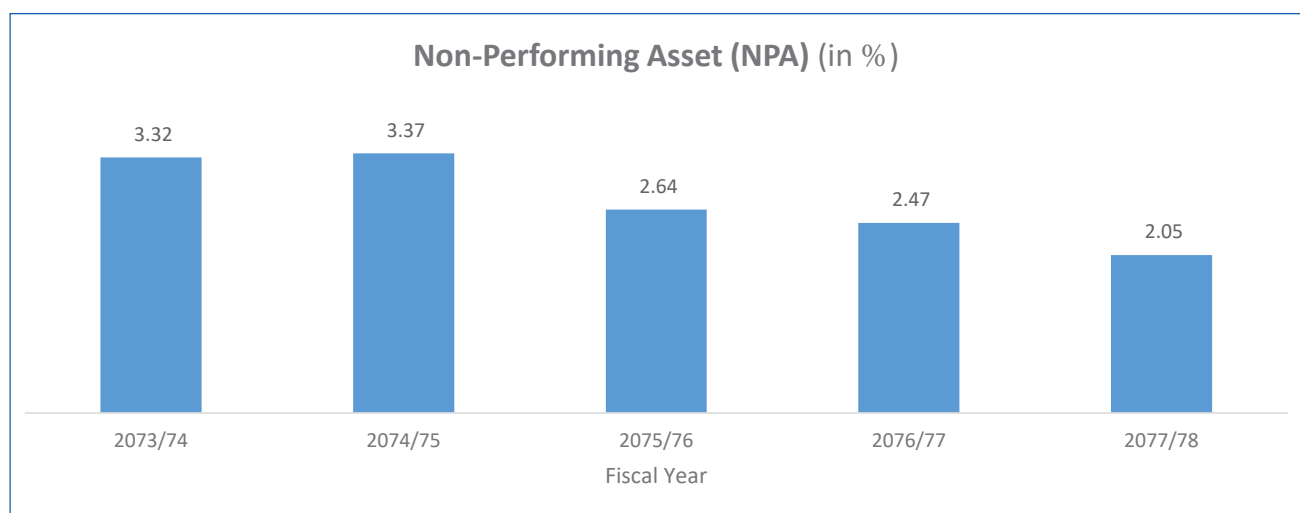
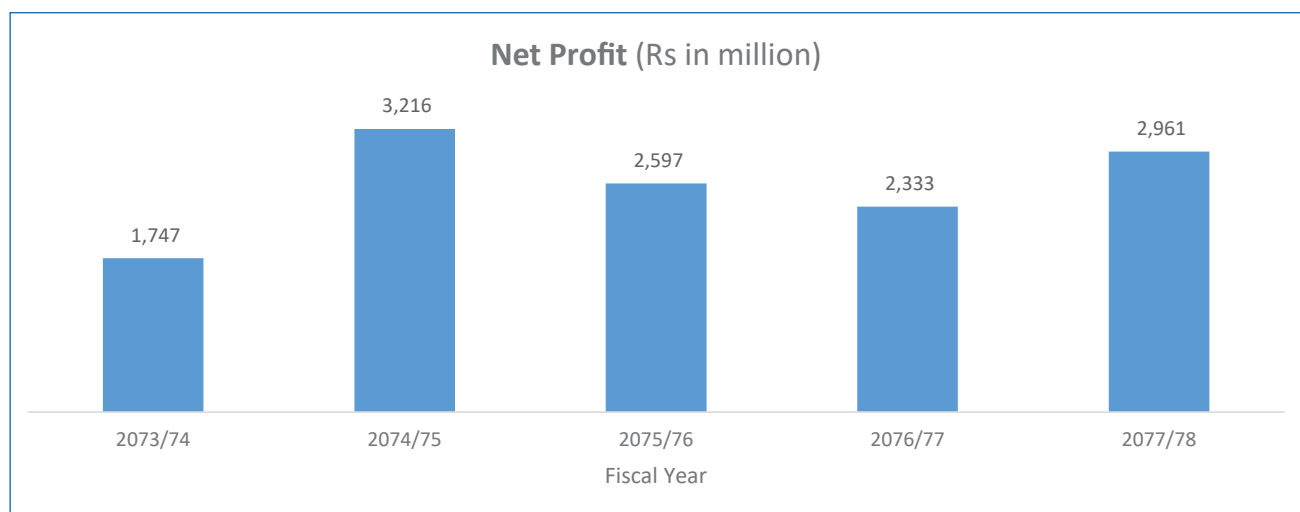


Loan & Advances (Rs in million)



Investment (Rs in million)





प्रादेशिक कार्यालय तथा शाखा सञ्जाल

प्रदेश नं. १

प्रादेशिक कार्यालय : विराटनगर, मोरङ				
सि.नं.	शाखा कार्यालय	ठेगाना	सम्पर्क नं.	इमेल
१	भद्रपुर	भद्रपुर न.पा.३, भापा	०२३-५२०१९४ ०२३-५२००४५	nblbhadrapur@nepalbank.com.np
२	मिल्सएरिया	विराटनगर म.न.पा.२०, मोरङ	०२१-४३६२१९ ०२१-४२५०२४	nblmillsarea@nepalbank.com.np
३	सिटी अफिस धरान	धरान उ.म.न.पा.४, सुनसरी	०२५-५२०४१३ ०२५-५२००८४	dhr@nepalbank.com.np
४	रंगेली	रंगेली न.पा.१, मोरङ	०२१-५८००६२	nblrangeli@nepalbank.com.np
५	सिटी अफिस विराटनगर	विराटनगर म.न.पा.८, मोरङ	०२१-५२२४०६ ०२१-५२५४४२	bro@nepalbank.com.np
६	ईलाम	ईलाम न.पा.२, ईलाम	०२७-५२००१८ ०२७-५२००६३	nblilam@nepalbank.com.np
७	तेह्रथुम	म्यागलुङ न.पा.२, तेह्रथुम	०२६-४६०१५५ ०२६-४६०१०६	nbltehrathum@nepalbank.com.np
८	धुलाबारी	मेचीनगर न.पा.१०, भापा	०२३-५६०१५५ ०२३-५६०२९३	nbl dhulabari@nepalbank.com.np
९	इटहरी	इटहरी उ.म.न.पा.१, सुनसरी	०२५-५८००५९ ०२५-५८११५९	ith@nepalbank.com.np
१०	ताप्लेजुङ	फुङलिङ गा.पा.४, ताप्लेजुङ	०२४-४६०१५५	nbltaplejung@nepalbank.com.np
११	फिदिम	फिदिम न.पा.१, पाँचथर	०२४-५२०१५५	nblfidim@nepalbank.com.np
१२	गौरीगंज	गौरीगंज गा.पा.६, भापा	०२३-४१२००५	nblgaurigunj@nepalbank.com.np
१३	दुहवी	दुहवी न.पा.५, सुनसरी	०२५-५४००२० ०२५-५४००२१	nbl duhabi@nepalbank.com.np
१४	गौरादह	गौरादह न.पा.३, भापा	०२३-४८०२७० ०२३-४८०२७१	nblgauradaha@nepalbank.com.np
१५	वित्तामोड	वित्तामोड न.पा.३, भापा	०२३-५४०२९१ ०२३-५४१०७७	brm@nepalbank.com.np
१६	उर्लाबारी	उर्लाबारी न.पा.७, मोरङ	०२१-५४१९९४ ०२१-५४१९९७	nblurlabari@nepalbank.com.np
१७	बजारअड्डा	विराटनगर उ.म.न.पा.९, मोरङ	०२१-४१७३१३ ०२१-४१७३१४	nblbazaradda@nepalbank.com.np
१८	काँकडभिट्टा	मेची न.पा.१०, भापा	०२३-५६२०५५ ०२३-५६२२५१	kdv@nepalbank.com.np
१९	बुधबारे	बुद्धशान्ती गा.पा.६, भापा	०२३-५५५२१२	nblbudhabare@nepalbank.com.np
२०	चक्रघट्टी	बराह न.पा.६, सुनसरी	०२५-५५११२७ ०२५-५५११२६	nblchakraghatti@nepalbank.com.np
२१	भुम्का	रामधुनी न.पा.५, सुनसरी	०२५-५६२१९९ ०२५-५६२३५०	nbljhumka@nepalbank.com.np
२२	सुरुङ्गा	कन्काई न.पा.३, भापा	०२३-५५०८४४ ०२३-५५१००२	nblsurunga@nepalbank.com.np

२३	मंगलबारे	देउमाई न.पा. ४, ईलाम	०२७-४००२०३	nblmagalbare@nepalbank.com.np
२४	गाईघाट	त्रियुगा न.पा. ११, उदयपुर	०३५-४२०३७८	nblgaighat@nepalbank.com.np
२५	भोजपुर	भोजपुर न.पा. ९, भोजपुर	०२९-४२००१०	nblbhojpur@nepalbank.com.np
२६	दमक	दमक न.पा. ११, झापा	०२३-५८२६१६ ०२३-५८०१०६	dmk@nepalbank.com.np
२७	खाँदबारी	खाँदबारी न.पा. १, संखुवासभा	०२९-५६०२८४	nblkhandabari@nepalbank.com.np
२८	पाख्रिबास	पाख्रिबास न.पा. ४, धनकुटा	०२६-४०५१७६	nblpakhribas@nepalbank.com.np
२९	बिराटचोक	सुन्दर हरैँचा न.पा. ९, मोरङ	०२१-५४५८४३	nblbiratchowk@nepalbank.com.np
३०	सिरिजङ्गा	सिरिजङ्गा गा.पा. ४, ताप्लेजुङ्ग	९८६१०८९३३३	nblsirijanga@nepalbank.com.np
३१	आठराई	आठराई गा.पा. १, तेह्रथुम	९८६२६५११४०	nblaathrai@nepalbank.com.np
३२	दिक्तेल	रूपाकोट मझुवागढी न.पा. १, खोटाङ्ग	९८५२८४९३८८	nbldiktel@nepalbank.com.np
३३	ओखलढुङ्गा	सिद्धिचरण न.पा. १२, ओखलढुङ्गा	९८५२८४१५५५	nblokhaldhunga@nepalbank.com.np
३४	सल्लेरी	सोलु दुधकुण्ड न.पा. ५, सोलुखुम्बु	९८०८७१५६१२	nblsalleri@nepalbank.com.np
३५	रवि	मिक्लाजुङ्ग गा.पा. ४, पाँचथर	९८५२६५२८१३	nblravi@nepalbank.com.np
३६	धनकुटा	धनकुटा न.पा. ७, धनकुटा	९८५२६८२८०६	nbl dhankuta@nepalbank.com.np
३७	वसन्तपुर	लालिगुरास न.पा. २, तेह्रथुम	९८४९१५२३३७	nblbasantapur@nepalbank.com.np

प्रदेश नं. २

प्रादेशिक कार्यालय : वीरगंज, पर्सा

सि.नं.	शाखा कार्यालय	ठेगाना	सम्पर्क नं.	इमेल
१	गौर	गौर न.पा. १, रौतहट	०५५-५२०१५५ ०५५-५२०१५६	nblgaur@nepalbank.com.np
२	सिटी अफिस जनकपुर	जनकपुर उ.म.न.पा. १, धनुषा	०४१-५९०१७१ ०४१-५९०१७०	nbljnk@nepalbank.com.np
३	राजविराज	राजविराज न.पा. ३, सप्तरी	०३१-५२२२८७ ०३१-५२०१८४	nblrajbiraj@nepalbank.com.np
४	कलैया	कलैया उ.म.न.पा. ४, बारा	०५३-५५०००८	nblkalaiya@nepalbank.com.np
५	मलंगवा	मलंगवा न.पा. ८, सर्लाही	०४६-५२०१३९ ०४६-५२०१६९	nblmalangawa@nepalbank.com.np
६	लाहान	लाहान न.पा. ८, सिराहा	०३३-५६०१८३ ०३३-५६०१८४	lhn@nepalbank.com.np
७	माईस्थान	वीरगंज उ.म.न.पा. २, पर्सा	०५१-५२१८६८ ०५१-५२२०३५	nblmaisthan@nepalbank.com.np
८	ज.चु.का कम्पाउण्ड	जनकपुर उ.म.न.पा. ६, धनुषा	०४१-५९०३१७ ०४१-५९०३१८	nbljnkchu@nepalbank.com.np
९	सिटी अफिस विरगंज	वीरगंज उ.म.न.पा. ३, पर्सा	०५१-५२१३०६ ०५१-५२२७०६	bco@nepalbank.com.np

१०	श्रीपुर	वीरगंज उ.म.न.पा.१६, पर्सा	०५१-५२२८०८ ०५१-५२२८४	sri@nepalbank.com.np
११	मटिहानी	मटिहानी न.पा.८, महोत्तरी	९८६०३४१३७६	nblmatihani@nepalbank.com.np
१२	कन्चनपुर	कन्चनरूप न.पा.८, सप्तरी	०३१-५६००११ ०३१-५६०७२०	nblkanchanpur@nepalbank.com.np
१३	चन्द्रनिगाहापुर	चन्द्रपुर न.पा.४, रौतहट	०५५-५४०२१२	nblchapur@nepalbank.com.np
१४	गौशाला	गौशाला न.पा.१, महोत्तरी	०४४-५५६१४५	nblgaushala@nepalbank.com.np
१५	जितपुर	सिमरा उ.म.न.पा.७, बारा	०५३-४१२०७१ ०५३-४१२०७०	nbljitpur@nepalbank.com.np
१६	गोदार	गणेशमान चारनाथ न.पा.७, धनुषा	०४१-४१३००१ ०४१-४१३००२	godar@nepalbank.com.np
१७	बयलबास	ईश्वरपुर न.पा.२, सर्लाही	०४६-५७५१३५	nblbayalbas@nepalbank.com.np
१८	कटहरिया	कटहरिया न.पा.८, रौतहट	९८५५०४४६०५	nblkathariya@nepalbank.com.np
१९	फत्तेपुर	सप्तकोशी न.पा.१, सप्तरी	०३१-५५०२२० ०३१-५५०२२१	nblphattepur@nepalbank.com.np
२०	आदर्शनगर	वीरगंज उ.म.न.पा.१३, पर्सा	०५१-४१८०५१ ०५१-४१८०५०	bja@nepalbank.com.np
२१	गोलबजार	गोलबजार न.पा.६, सिराहा	०३३-५४०००७ ०३३-५४०३५३	nblgolbazar@nepalbank.com.np
२२	हरिवन	हरिवन न.पा.९, सर्लाही	०४६-५३०६२० ०४६-५३०६११	nblhariwan@nepalbank.com.np
२३	बरहथवा	बरहथवा न.पा.५, सर्लाही	०४६-५४०३१२ ०४६-५४०११०	nblbarahathawa@nepalbank.com.np
२४	सिराहा	सिराहा न.पा.१, सिराहा	०३३-५२०२८३ ०३३-५२०५६४	nblsiraha@nepalbank.com.np
२५	महुवन	सखुवा पर्सौनी गा.पा.५, पर्सा	०५१-४१९८१७	nblmahuwan@nepalbank.com.np
२६	हरिपुर	हरिपुर न.पा.२, सर्लाही	०४६-४११२००	nblharipur@nepalbank.com.np
२७	समनपुर	गढीमाई न.पा.४, रौतहट	९८१५८४९६६०	nblsamanpur@nepalbank.com.np
२८	कल्याणपुर	खड्ग न.पा.७, सप्तरी	०३१-५४०४५१ ०३१-५४०४५२	nblkalyanpur@nepalbank.com.np
२९	बर्दिबास	बर्दिबास न.पा.१४, महोत्तरी	०४४-५५०७५८ ०४४-५५०७६३	nblbardibas@nepalbank.com.np
३०	राजदेवी	राजदेवी न.पा.४, पर्सा	९८५५०५६१३५	nblrajdevi@nepalbank.com.np
३१	सर्लाही पर्सा	पर्सा गा.पा.५, सर्लाही	९८५४०५०२६३	parisa.sarlahi@nepalbank.com.np
३२	भवानीपुर	बसवरिया गा.पा.३, सर्लाही	९८५४०३५५४०	nblbhawanipur@nepalbank.com.np
३३	सबैला	सबैला न.पा.३, धनुषा	९८४४०५३३९१	nblsabaila@nepalbank.com.np
३४	निजगढ	निजगढ न.पा.९, बारा	९८४४११३५५३	nblnijgadh@nepalbank.com.np
३५	मिर्चैया	मिर्चैया न.पा.६, सिराहा	९८५२८३७३१२	nblmirchaiya@nepalbank.com.np

बागमती प्रदेश

प्रादेशिक कार्यालय : काठमाडौं

सि.नं.	शाखा कार्यालय	ठेगाना	सम्पर्क नं.	इमेल
१	काठमाडौं बैकिङ्ग अफिस	काठमाडौं म.न.पा.२२, काठमाडौं	०१-४२४७९९९ ०१-४२२३७९२	kbo@nepalbank.com.np
२	बनेपा	बनेपा न.पा.१०, काभ्रे	०११-६६२३०३	bnp@nepalbank.com.np
३	ललितपुर	ललितपुर म.न.पा.१६, ललितपुर	०१-५५३३२०४, ०१-५५५४२६७	gbl@nepalbank.com.np
४	भक्तपुर	भक्तपुर न.पा.१०, भक्तपुर	०१-६६२००९६	bkp@nepalbank.com.np
५	भेडासिं	काठमाडौं म.न.पा.२५, काठमाडौं	०१-४२२८५६९ ०१-४२२१८७४	bds@nepalbank.com.np
६	सिटी अफिस नारायणगढ	भरतपुर म.न.पा.३, चितवन	०५६-५३०९९१ ०५६-५२२२०५	nrg@nepalbank.com.np
७	सिटी अफिस हेटौँडा	हेटौँडा उ.म.न.पा.१०, मकवानपुर	०५७-५२०७२९ ०५७-५२००१०	hco@nepalbank.com.np
८	त्रिशुली	विदुर न.पा.२, नुवाकोट	०१०-५६०६०८ ०१०-५६०१००	trs@nepalbank.com.np
९	डिल्लीबजार	काठमाडौं म.न.पा.३३, काठमाडौं	०१-४०१२५८५ ०१-४०१२५८८	dlb@nepalbank.com.np
१०	पाटन औद्योगिक क्षेत्र	ललितपुर म.न.पा.१५, ललितपुर	०१-५५२१४१३ ०१-५५२३६०३	pie@nepalbank.com.np
११	बालाजु	काठमाडौं म.न.पा.१६, काठमाडौं	०१-४३६२०१७ ०१-४३५०२५९	bie@nepalbank.com.np
१२	कालिमाटी	काठमाडौं म.न.पा.१३, काठमाडौं	०१-४२७३३६० ०१-४२७१६९२	klm@nepalbank.com.np
१३	किर्तिपुर	किर्तिपुर न.पा.१०, काठमाडौं	०१-४३३२६३७ ०१-४३३१३०४	krt@nepalbank.com.np
१४	साँखु	शंखरापुर न.पा.७, काठमाडौं	०१-४४५०६६७	nblsankhu@nepalbank.com.np
१५	रत्ननगर	रत्ननगर न.पा.२, चितवन	०५६-५६०२१० ०५६-५६०७२८	nbltandi@nepalbank.com.np
१६	लाजिम्पाट	काठमाडौं म.न.पा.२, काठमाडौं	०१-४४३७५३३ ०१-४४१४९४०	lzm@nepalbank.com.np
१७	हेटौँडा औद्योगिक क्षेत्र	हेटौँडा उ.म.न.पा.८, मकवानपुर	०५७-५२०६९८ ०५७-५२०४९७	hie@nepalbank.com.np
१८	चौतारा	चौतारा साँगाचोकगढी न.पा.७, सिन्धुपाल्चोक	०११-६२०१०५	nblchautara@nepalbank.com.np
१९	चावहिल	काठमाडौं म.न.पा.७, काठमाडौं	०१-४४६६३३२ ०१-४४७०६८५	cbl@nepalbank.com.np
२०	क्षेत्रपाटी	काठमाडौं म.न.पा.१७, काठमाडौं	०१-४२६३९२९ ०१-४२५४०३०	chp@nepalbank.com.np
२१	चापागाउँ	गोदावरी न.पा.११, ललितपुर	०१-५५७०५१४	nblchapagaun@nepalbank.com.np

२२	रामपुर	भरतपुर म.न.पा.१७, चितवन	०५६-५९१९७७ ०५६-५९२१४१	nblrampur@nepalbank.com.np
२३	पनौती	पनौती न.पा.६, काभ्रे	०११-४४०५९१ ०११-४४०५९२	nblpanauti@nepalbank.com.np
२४	जोरपाटी	गोकर्णेश्वर न.पा.७, काठमाडौं	०१-५१३४३९७ ०१-५१३४३९८	nbljorpati@nepalbank.com.np
२५	पालुङ्ग	थाहा न.पा.४, मकवानपुर	०५७-४०००१९	nblpalung@nepalbank.com.np
२६	गितानगर	भरतपुर म.न.पा.६, चितवन	०५६-४००२२५ ०५६-४००२९५	nblgeetanagar@nepalbank.com.np
२७	धुन्चे	गोसाइकुण्ड गा.पा.६, रसुवा	०१०-५४०२७८ ०१०-५४०१०५	nbl dhunche@nepalbank.com.np
२८	पाँचखाल	पाँचखाल न.पा.३, काभ्रे	०११-४९९११८ ०११-४९९००८	nblpanchkhal@nepalbank.com.np
२९	चरिकोट	भिमेश्वर न.पा.३, दोलखा	०४९-४२००६४ ०४९-४२९९५५	nblcharikot@nepalbank.com.np
३०	भण्डारा	राप्ती न.पा.५, चितवन	०५६-५५०४७०	nblbandara@nepalbank.com.np
३१	कुपण्डोल	ललितपुर म.न.पा.१०, ललितपुर	०१-५५३९७४७ ०१-५५२२०४०	kpd@nepalbank.com.np
३२	थानकोट	चन्द्रागिरी न.पा.३, काठमाडौं	०१-४३१२१८४ ०१-४३१३४३८	nblthankot@nepalbank.com.np
३३	मेलम्ची	मेलम्ची न.पा.११, सिन्धुपाल्चोक	०११-४०१०१७	nblmelamchi@nepalbank.com.np
३४	थैव	गोदावरी न.पा.१४, ललितपुर	०१-५०१४७८५ ०१-५०१४७८६	nblthaiba@nepalbank.com.np
३५	जावलाखेल	ललितपुर म.न.पा.४, ललितपुर	०१-५५५२९८९ ०१-५५४७११८	jwk@nepalbank.com.np
३६	पर्सबजार	खैरहनी न.पा.८, चितवन	०५६-५८३१९५ ०५६-५८३१७५	nblparsa@nepalbank.com.np
३७	सैनिक	काठमाडौं म.न.पा.२२, काठमाडौं	०१-४२४८०७१	sdr@nepalbank.com.np
३८	कान्तिपथ	काठमाडौं म.न.पा.३०, काठमाडौं	०१-४२२७३७५ ०१-४२४४९५६	ktp@nepalbank.com.np
३९	खिम्ती	लिखु तामाकोशी गा.पा.६, रामेछाप	०४८-४११०४८	nblkhimti@nepalbank.com.np
४०	थिमी	मध्यपुर थिमी न.पा.४, भक्तपुर	०१-६६३०९४१	nblthimi@nepalbank.com.np
४१	महाराजगञ्ज	काठमाडौं म.न.पा.४, काठमाडौं	०१-४७२१५५२ ०१-४७२१६५९	nblmaharajgunj@nepalbank.com.np
४२	कोटेश्वर	काठमाडौं म.न.पा.३२, काठमाडौं	०१-४६००७०९	nblkoteswor@nepalbank.com.np
४३	दुधौली	दुधौली न.पा.९, सिन्धुली	०४७-४१२०७४ ०४७-४१२०८४	nbl dudhuli@nepalbank.com.np
४४	धादिङ्ग बेसी	निलकण्ठ न.पा.३, धादिङ्ग	०१०-५२००९६	nbl dhadingbesi@nepalbank.com.np
४५	बानेश्वर	काठमाडौं म.न.पा.१०, काठमाडौं	९८५१२३२५४७	nblbaneshwor@nepalbank.com.np
४६	सानो पोखरा	हेटौंडा उ.म.न.पा.५, मकवानपुर	०५७-५२१५१८ ०५७-५२१६१८	nblsanopokhara@nepalbank.com.np

४७	सिंगती	कालिन्चोक गा.पा.३, दोलखा	०४९-४१०१२२	nblsingati@nepalbank.com.np
४८	खोपासी	पनौती न.पा.१०, काभ्रे	०११-४१०००१	nblkhopasi@nepalbank.com.np
४९	भाटभटेनी	काठमाडौं म.न.पा.५, काठमाडौं	९८४१४६२५४५	nblbhatbhateni@nepalbank.com.np
५०	भम्सीखेल	ललितपुर म.न.पा.३, ललितपुर	९८४१४०४२४२	nbljhamsikhel@nepalbank.com.np
५१	इमाडोल	महालक्ष्मी न.पा.४, ललितपुर	०१-५२०३७९०	nblimadol@nepalbank.com.np
५२	सूर्यविनायक	सूर्यविनायक न.पा.५, भक्तपुर	०१-५७०८०५०	nblsuryabinayak@nepalbank.com.np
५३	हात्तीगौडा	बुढानिलकण्ठ न.पा.८, काठमाडौं	९८५१३१०००५	nblhattigauda@nepalbank.com.np
५४	नयाँबजार	काठमाडौं म.न.पा.१६, काठमाडौं	०१-४३५५८११ ०१-४३५५७११	nblnayabazar@nepalbank.com.np
५५	भैसेपाटी	ललितपुर म.न.पा.२५, ललितपुर	९८४९९०१४३५	nblbhaisepati@nepalbank.com.np
५६	कपन	बुढानिलकण्ठ न.पा.१०, काठमाडौं	९८५१२७५७९४	nblkapan@nepalbank.com.np
५७	काँडाघारी	कागेश्वरी मनोहरा न.पा.९, काठमाडौं	९८५११६५५९८	nblkandaghari@nepalbank.com.np
५८	कलंकी	काठमाडौं म.न.पा.१४, कलंकी	९८५११७०००५	nblkalanki@nepalbank.com.np

गण्डकी प्रदेश

प्रादेशिक कार्यालय : पोखरा, कास्की

सि.नं.	शाखा कार्यालय	ठेगाना	सम्पर्क नं.	इमेल
१	सिटी अफिस पोखरा	पोखरा म.न.पा.३, कास्की	०६१-५२१११२ ०६१-५३१२५०	pco@nepalbank.com.np
२	बाग्लुङ्ग	बाग्लुङ्ग न.पा.२, बाग्लुङ्ग	०६८-५२०१५५ ०६८-५२०२९५	bgl@nepalbank.com.np
३	दमौली	व्यास न.पा.२, तनहुँ	०६५-५६०१५५ ०६५-५६०९५५	dml@nepalbank.com.np
४	म्याग्दी बेनी	बेनी न.पा.७, म्याग्दी	०६९-५२०१५५	nblbeni@nepalbank.com.np
५	कुश्मा	कुश्मा न.पा.६, पर्वत	०६७-४२०५३५	nblkushma@nepalbank.com.np
६	जोमसोम	घरपोखोड गा.पा.४, मुस्ताङ्ग	०६९-४४००५५	nbljomsom@nepalbank.com.np
७	स्याङ्गजा	पुतलीबजार न.पा.१, स्याङ्गजा	०६३-४२०१५५	syj@nepalbank.com.np
८	खैरेनीटार	शुक्लागण्डकी न.पा.७, तनहुँ	०६५-४१२२५४ ०६५-४१२२५५	khairenitar@nepalbank.com.np
९	वालिङ्ग	वालिङ्ग न.पा.८, स्याङ्गजा	०६३-४४०११४	nblwaling@nepalbank.com.np
१०	बगर	पोखरा म.न.पा.१, कास्की	०६१-५२०३५४ ०६१-५३०६४८	nblbagar@nepalbank.com.np
११	डुम्रे	बन्दीपुर गा.पा.१, तनहुँ	०६५-५८०१९६	nblumre@nepalbank.com.np
१२	बुर्तिवाङ्ग	ढोरपाटन न.पा.१, बाग्लुङ्ग	०६८-४१००१८ ०६८-४१००१९	nblburtibang@nepalbank.com.np

१३	गल्कोट	गल्कोट न.पा.५, बाग्लुङ	०६८-४११००२ ०६८-४११०६६	nblgalkot@nepalbank.com.np
१४	चामे मनाङ	चामे गा.पा.४, मनाङ	०६६-४४०१५५	nblchamemanang@nepalbank.com.np
१५	आरुङखोला	मध्यविन्दु न.पा.१०, नवलपुर	०७८-५५५००७ ०७८-५५५००८	nblarungkhola@nepalbank.com.np
१६	सुन्दरबजार	सुन्दरबजार न.पा.९, लमजुङ	०६६-४०२१५५ ०६६-४०२१७५	nblsundarbazar@nepalbank.com.np
१७	सुन्तलेटार	चापाकोट न.पा.९, स्याङ्गजा	०६३-४१११३५	suntaletar@nepalbank.com.np
१८	पृथ्वीचोक	पोखरा म.न.पा.९, कास्की	०६१-५२०४३९ ०६१-५२८८१९	pck@nepalbank.com.np
१९	बेंशीसहर	बेंशीसहर न.पा.१, लमजुङ	०६६-५२०७८५ ०६६-५२०३८५	nblbeshisahar@nepalbank.com.np
२०	तालचोक	पोखरा म.न.पा.२७, कास्की	०६१-५६११५० ०६१-५६११५५	nbltalchowk@nepalbank.com.np
२१	हेम्जा	पोखरा म.न.पा.२५, कास्की	०६१-४००५०० ०६१-४००५०१	nblhemja@nepalbank.com.np
२२	विरौटा	पोखरा म.न.पा.१७, कास्की	०६१-४६८०७०	nblbirauta@nepalbank.com.np
२३	कावासोती	कावासोती न.पा.८, नवलपुर	०७८-५४११९६ ०७८-५४११९७	nblkawasoti@nepalbank.com.np
२४	नार्फु	नार्पाभूमी गा.पा.३, मनाङ	९८५६०४९००१	nblnarphu@nepalbank.com.np
२५	जौवारी	सिरान्चोक गा.पा.८, गोरखा	९८१६८०२२०१	nbljaubari@nepalbank.com.np
२६	अमरसिंह चोक	पोखरा म.न.पा.१०, कास्की	९८४६०५२१३७	nblamarsinghchowk@nepalbank.com.np
२७	दुईपिल्ले	मध्यनेपाल न.पा.४, लमजुङ	९८४६९४०२०१	nblduipille@nepalbank.com.np
२८	चोरमारा	मध्यविन्दु न.पा.७, नवलपुर	९८५७०८७२८५	nblchormara@nepalbank.com.np

लुम्बिनी प्रदेश

प्रादेशिक कार्यालय : बुटवल, रुपन्देही

सि.नं.	शाखा कार्यालय	ठेगाना	सम्पर्क नं.	इमेल
१	सिटी अफिस नेपालगञ्ज	नेपालगञ्ज उ.म.न.पा.१३, बाँके	०८१-५२५६४६ ०८१-५२०१६८	nco@nepalbank.com.np
२	सिद्धार्थनगर	सिद्धार्थनगर न.पा.८, रुपन्देही	०७१-५२०६४६ ०७१-५२०१३५	bhw@nepalbank.com.np
३	कृष्णनगर	कृष्णनगर न.पा.२, कपिलवस्तु	०७६-५२०८५६ ०७६-५२००२२	nblkrishnagar@nepalbank.com.np
४	पाल्पा	तानसेन न.पा.४, पाल्पा	०७५-५२२६५४ ०७५-५२०१३०	nblpalpa@nepalbank.com.np
५	दाङ	घोराही उ.म.न.पा.१४, दाङ	०८२-५६०१६६ ०८२-५६००१२	dan@nepalbank.com.np
६	राजापुर	राजापुर न.पा.१, बर्दिया	०८४-४६०३५५ ०८४-४६०१५५	nblrajapur@nepalbank.com.np

७	प्युठान	मल्लरानी गा.पा.४, प्युठान	०८६-४२००५० ०८६-४२०२२३	nblpyuthan@nepalbank.com.np
८	सिटी अफिस खस्यौली	बुटवल उ.म.न.पा.४, रूपन्देही	०७१-५४०२८० ०७१-५४१०३६	btl@nepalbank.com.np
९	रोल्पा	रोल्पा न.पा.२, रोल्पा	०८६-४४०२९३ ०८६-४४०११५	nblrolpa@nepalbank.com.np
१०	धम्बोजी	नेपालगञ्ज उ.म.न.पा.१, बाँके	०८१-५२२१३० ०८१-५२०२०५	njd@nepalbank.com.np
११	मणिग्राम	तिलोत्तमा न.पा.५, रूपन्देही	०७१-५६२७२५	nblmanigram@nepalbank.com.np
१२	सानोश्री	मधुवन न.पा.६, बर्दिया	०८४-४४००६५	nblsanoshree@nepalbank.com.np
१३	घर्तिगाउँ	माडी गा.पा.२, रोल्पा	०८६-४१६०२४	nblghartigaun@nepalbank.com.np
१४	मुर्गिया	सैनामैना न.पा.३, रूपन्देही	०७१-४४०३६३	nblmurgiya@nepalbank.com.np
१५	कोहलपुर	कोहलपुर न.पा.११, बाँके	०८१-५४०२०६ ०८१-५४०५२०	nblkhalpur@nepalbank.com.np
१६	रुकुमकोट	सिस्ने गा.पा.६, रुकुम पूर्व	०८८-४१३०८७	rukumkot@nepalbank.com.np
१७	तुटे पिपल	ओम सतिया गा.पा.१, रूपन्देही	०७१-४२९४९७	nblthutepipal@nepalbank.com.np
१८	चन्द्रौटा	शिवराज न.पा.५, कपिलवस्तु	०७६-५४०३७३ ०७६-५४०३९४	nblchandrauta@nepalbank.com.np
१९	शान्तिपुर	चन्द्रकोट गा.पा.४, गुल्मी	०७९-४२००५६ ०७९-४२००५७	nblshantipur@nepalbank.com.np
२०	गुलरिया	गुलरिया न.पा.५, बर्दिया	०८४-४२०५०२ ०८४-४२१२०६	nblgulariya@nepalbank.com.np
२१	पाल्हीनन्दन	पाल्हीनन्दन गा.पा.३, परासी	९८५७०४६८५४	nblpalhinandan@nepalbank.com.np
२२	तुल्सीपुर	तुल्सीपुर उ.म.न.पा.६, दाङ	०८२-५२३४८५ ०८२-५३२४८४	nbltulsipur@nepalbank.com.np
२३	छहरा	रैनादेवी छहरा गा.पा.४, पाल्पा	०७५-६२००६०	nblchahara@nepalbank.com.np
२४	लुङ्ग्री	लुङ्ग्री गा.पा.५, रोल्पा	९७४९१४६९८७	nbllungri@nepalbank.com.np
२५	ठाकुरद्वारा	ठाकुरबाबा न.पा.९, बर्दिया	०८४-४०२०९४	nblthakurdwara@nepalbank.com.np
२६	सन्धिखर्क	सन्धिखर्क न.पा.१, अर्घाखाँची	०७७-४२०८९२	nblsandhikharka@nepalbank.com.np
२७	बिजुवार	प्युठान न.पा.४, प्युठान	०८६-४६०६९९	nblbijuwar@nepalbank.com.np
२८	सिसहनिया	राप्ती गा.पा.५, दाङ	०८२-४०२१११ ०८२-४०२११२	nblsisahaniya@nepalbank.com.np
२९	भिङ्ग्री	स्वर्गद्वारी न.पा.४, प्युठान	०८६-४००१८३	nblbhingri@nepalbank.com.np
३०	वामीटक्सार	मुसिकोट न.पा.७, गुल्मी	०७९-४१२२१५	nblwamitaksar@nepalbank.com.np
३१	वाणगंगा	वाणगंगा न.पा.४, कपिलवस्तु	९८५७०८८२९८	nblbanganga@nepalbank.com.np
३२	लमही	लमही न.पा.९, दाङ	९८४१९४९६०५	nblsisahaniya@nepalbank.com.np
३३	तम्घास	रेसुङ्गा न.पा.८, गुल्मी	९८४७०२१९२०	nblamahi@nepalbank.com.np

कर्णाली प्रदेश

प्रादेशिक कार्यालय : विरेन्द्रनगर, सुर्खेत

सि.नं.	शाखा कार्यालय	ठेगाना	सम्पर्क नं.	इमेल
१	सल्यान	शारदा न.पा.२, सल्यान	०८८-५२०३३३ ०८८-५२०३०३	nblsalyan@nepalbank.com.np
२	जाजरकोट	भेरी न.पा.४, जाजरकोट	०८९-४३०२१९ ०८९-४३०११९	nbljajarkot@nepalbank.com.np
३	रूकुम	मुसिकोट न.पा.१, रूकुम	०८८-५३००९३ ०८८-५३०३५०	nblrukum@nepalbank.com.np
४	डोल्पा	ठुली भेरी न.पा.३, डोल्पा	०८७-५५००८४	nbladolpa@nepalbank.com.np
५	विरेन्द्रनगर	विरेन्द्रनगर न.पा.६, सुर्खेत	०८३-५२१०६६ ०८३-५२०२६४	nblbirendranagar@nepalbank.com.np
६	बागचौर	बागचौर न.पा.२, सल्यान	०८८-४१२०९३	nblbagchaur@nepalbank.com.np
७	जगदुल्ला	जगदुल्ला गा.पा.२, डोल्पा	९८५७०४१२९५	nbljagadulla@nepalbank.com.np
८	काइके	काइके गा.पा.२, डोल्पा	९८६८९७०६११	nblkaike@nepalbank.com.np
९	चौरजहारी	चौरजहारी न.पा.१, रूकुम	९८५७८२४४००	nblchaurjahari@nepalbank.com.np
१०	जुम्ला	चन्दननाथ न.पा.५, जुम्ला	९८४९०८७२५४	nbljumla@nepalbank.com.np
११	दैलेख	नारायण न.पा.१, दैलेख	९८५८०३८०५०	nblदैलेख@nepalbank.com.np

सुदूरपश्चिम प्रदेश

प्रादेशिक कार्यालय : धनगढी, कैलाली

सि.नं.	शाखा कार्यालय	ठेगाना	सम्पर्क नं.	इमेल
१	टिकापुर	टिकापुर न.पा.१, कैलाली	०९१-५६०१५५ ०९१-५६०११७	nbltikapur@nepalbank.com.np
२	धनगढी	धनगढी उ.म.न.पा.१, कैलाली	०९१-५२११०९ ०९१-५२१४०९	dhg@nepalbank.com.np
३	महेन्द्रनगर	भिमदत्त न.पा.४, कञ्चनपुर	०९९-५२१२८५ ०९९-५२१३३२	nblmahendranagar@nepalbank.com.np
४	विलासपुर	शुक्लाफाँटा न.पा.१०, कञ्चनपुर	०९९-५४००६८	nblvilaspur@nepalbank.com.np
५	डडेल्धुरा	अमरगढी न.पा.२, डडेल्धुरा	०९६-४१०२५०	nbldadeldhura@nepalbank.com.np
६	जोगबुढा	पशुराम न.पा.२, डडेल्धुरा	०९६-४११००९	nbljogbudha@nepalbank.com.np
७	त्रिवेणी	त्रिवेणी न.पा.४, बाजुरा	९८४५५४९५२८	nbltriveni@nepalbank.com.np
८	अत्तरिया	गोदावरी न.पा.२, कैलाली	९८४८४४४७७	nblatahariya@nepalbank.com.np
९	लम्की	लम्की चुहा न.पा.१, कैलाली	९८५८४७००७	nblamki@nepalbank.com.np
१०	साँफेबगर	साँफेबगर न.पा.३, अछाम	९८५८४७९४५७	nblsanfagar@nepalbank.com.np
११	दार्चुला	शैलेशिखर न.पा.९, दार्चुला	९८५८७८१७८२	nblarchula@nepalbank.com.np

एक्सटेन्सन काउण्टरहरू

मेची भन्सार कार्यालय मेचीनगर न.पा.६, भक्रापा	मेची भन्सार कार्यालय (यात्रु कक्ष) मेचीनगर न.पा.६, भक्रापा	मेची बहुमुखी क्याम्पस भद्रपुर न.पा.१५, भक्रापा	करदाता सेवा कार्यालय, फिदिम फिदिम न.पा.१, पाँचथर
मालपोत कार्यालय, लाहान लाहान न.पा.८, सिराहा	मालपोत कार्यालय, चन्द्रनिगाहापुर चन्द्रपुर न.पा.४, रौटहट	रत्न राज्य बहुमुखी क्याम्पस काठमाडौं म.न.पा.३०, काठमाडौं	मध्यपुर थिमी नगरपालिका मध्यपुर थिमी न.पा.७, भक्तपुर
हेटौडा मालपोत कार्यालय हेटौडा उ.म.न.पा.१०, मकवानपुर	त्रिभुवन विश्वविद्यालय काठमाडौं म.न.पा.१४, काठमाडौं	मालपोत कार्यालय, कलंकी काठमाडौं म.न.पा.१४, काठमाडौं	पद्मकन्या क्याम्पस काठमाडौं म.न.पा.२८, काठमाडौं
भक्तपुर नगरपालिका कार्यालय भक्तपुर न.पा.२, भक्तपुर	भक्तपुर मालपोत कार्यालय भक्तपुर न.पा.१०, भक्तपुर	मालपोत कार्यालय, ललितपुर ललितपुर म.न.पा.४, ललितपुर	अमृत साइन्स क्याम्पस काठमाडौं म.न.पा.२६, काठमाडौं
कृषि तथा वन विज्ञान विश्वविद्यालय भरतपुर म.न.पा.१५, चितवन	खहरे एक्सटेन्सन काउण्टर त्रिपुरासुन्दरी गा.पा.७, धादिङ्ग	पृथ्वीनारायण क्याम्पस पोखरा म.न.पा.१, कास्की	नर्सिङ क्याम्पस, पोखरा पोखरा म.न.पा.१२, कास्की
मालपोत कार्यालय, दमौली व्यास न.पा.३, तनहुँ	आन्तरिक राजश्व कार्यालय, बागलुङ्ग बागलुङ्ग न.पा.२, बागलुङ्ग	आन्तरिक राजश्व कार्यालय, दमौली व्यास न.पा.२, तनहुँ	वन विज्ञान प्रतिष्ठान, पोखरा पोखरा म.न.पा.१०, कास्की
हटियाबजार एक्सटेन्सन काउण्टर गलकोट न.पा.३, बागलुङ्ग	मोदी गाउँपालिका मोदी गा.पा.२, पर्वत	कृष्णनगर भन्सार कार्यालय कृष्णनगर न.पा.५, कपिलवस्तु	मालपोत कार्यालय, कृष्णनगर कृष्णनगर न.पा.२, कपिलवस्तु
कृष्णनगर नगरपालिका कार्यालय कृष्णनगर न.पा.२, कपिलवस्तु	युनाइटेड मिसन अस्पताल तानसेन न.पा.१, पाल्पा	बगनासकाली एक्सटेन्सन काउण्टर बगनासकाली गा.पा.१, पाल्पा	नेपालगञ्ज एक्सटेन्सन काउण्टर नेपालगञ्ज उ.म.न.पा.१७, बाँके
भैरहवा बहुमुखी क्याम्पस सिद्धार्थनगर न.पा.१२, रूपन्देही	तानसेन नगरपालिका कार्यालय तानसेन न.पा.६, पाल्पा	बहादुरगञ्ज एक्सटेन्सन काउण्टर कृष्णनगर न.पा.८, कपिलवस्तु	पद्मोदय चोक, दाङ्ग घोराही उ.म.न.पा.१५, दाङ्ग
श्रीनगर एक्सटेन्सन काउण्टर शारदा न.पा.१, सल्यान	सुदूरपश्चिम विश्वविद्यालय भिमदत्त न.पा.१८, कञ्चनपुर	जिल्ला प्रशासन कार्यालय, चरिकोट भिमेश्वर न.पा.६, दोलखा	म्याङलुङ्ग नगरपालिका म्याङलुङ्ग न.पा.२, तेह्रथुम
राष्ट्रिय बीमा संस्थान काठमाडौं म.न.पा.११, काठमाडौं	आयुर्वेद चिकित्सालय काठमाडौं म.न.पा.१२, काठमाडौं	महेन्द्र बहुमुखी क्याम्पस, नेपालगञ्ज नेपालगञ्ज उ.म.न.पा.१३, बाँके	दुधपाटी एक्सटेन्सन काउण्टर भक्तपुर न.पा.१७, भक्तपुर
ललितपुर महानगरपालिका कार्यालय ललितपुर म.न.पा.३, ललितपुर	महेन्द्र बहुमुखी क्याम्पस, धरान धरान उ.म.न.पा.१०, सुनसरी		

ATM स्टेशनहरू

सिटी अफिस विराटनगर	वित्तिमोड शाखा	सिटी अफिस धरान	इटहरी शाखा
ईलाम शाखा	तेह्रथुम शाखा	फिदिम शाखा	धुलाबारी शाखा
दमक शाखा	काँकडभिट्टा शाखा	ताप्लेजुङ शाखा	भुमिका शाखा
पाख्रिवास शाखा	बिराटचोक शाखा	भद्रपुर शाखा	रंगेली शाखा
न्युट्रि फुड फ्याक्ट्री, दुहबी	दुहबी शाखा	भोजपुर शाखा	बुधबारे शाखा
मंगलबारे शाखा	गाईघाट शाखा	सिटी अफिस वीरगंज	लाहान शाखा
कन्चनपुर शाखा	फत्तेपुर शाखा	सिटी अफिस जनकपुर	ज.चु.का शाखा
गौशाला शाखा	बरहथवा शाखा	सिराहा शाखा	गौर शाखा
बर्दिवास शाखा	मलंगवा शाखा	आर्दशनगर शाखा	हरिवन शाखा
चन्द्रनिगाहापुर शाखा	राजविराज शाखा	कलैया शाखा	मटिहानी शाखा
सबैला शाखा	गोदार शाखा	काठमाडौँ बैंकिङ्ग अफिस	बालाजु शाखा
थिमी शाखा	चावहिल शाखा	जावलाखेल शाखा	गावहाल शाखा
महाराजगञ्ज शाखा	किर्तिपुर शाखा	भक्तपुर दरबार क्षेत्र	मालपोत कार्यालय, कलंकी
ATM Lounge, त्रिपुरेश्वर, काठमाडौँ	ATM Lounge, नयाँ बानेश्वर	केटिएम गेष्ट हाउस रोड, ठमेल	काठमाडौँ मल, सुन्धारा
कमलविनायक शाखा	क्षेत्रपाटी शाखा	जोरपाटी शाखा	भेडासिँ शाखा
इमाडोल शाखा	कोटेश्वर शाखा	साँखु शाखा	कुपण्डोल शाखा
पाटन औद्योगिक क्षेत्र	कान्तिपथ शाखा	पद्मकन्या क्याम्पस, बागबजार	कालिमाटी शाखा
आर आर क्याम्पस, प्रदर्शनी मार्ग	चापागाउँ शाखा	भाटभटेनी शाखा	लाजिम्पाट शाखा
डिल्लीबजार शाखा	बानेश्वर शाखा	शैव शाखा	नयाँ बजार शाखा
सूर्यविनायक शाखा	पुल्चोक क्याम्पस, पुल्चोक	भैसेपाटी शाखा	बाखा बजार, थिमी, भक्तपुर
बनेपा शाखा	चौतारा शाखा	मेलम्ची शाखा	त्रिशुली शाखा
पनौती शाखा	चरिकोट शाखा	सिटी अफिस नारायणगढ	सिटी अफिस हेटौँडा
रत्ननगर शाखा	पर्सबजार शाखा	दुधौली शाखा	सानो पोखरा शाखा
धादिङ्गबेंसी शाखा	रामपुर शाखा	धुन्चे शाखा	सिटी अफिस पोखरा
वन विज्ञान अध्ययन संस्थान, पोखरा	पोखरा मल, पृथ्वीचोक, पोखरा	बसुन्धारा चोक, लेकसाइट पोखरा	हल्लनचोक, पोखरा
हेम्जा शाखा	स्याङ्जा शाखा	बेनी शाखा	बालुङ्ग शाखा
कुश्मा शाखा	बगर शाखा	दमौली शाखा	बुर्तिवाङ्ग शाखा
सुन्दरबजार शाखा	वालिङ्ग शाखा	ताल्चोक शाखा	बिरौटा शाखा
सिटी अफिस खस्यौली	सिटी अफिस नेपालगञ्ज	दाङ्ग शाखा	मिशन हस्पिटल, पाल्पा
पाल्पा शाखा	कान्ति विद्यालय, बुटवल	धम्बोजी शाखा	क्रिमशन हस्पिटल, मणिग्राम
सिद्धार्थनगर शाखा	राजापुर शाखा	कृष्णनगर शाखा	सुर्गिया शाखा
चन्द्रौटा शाखा	सल्यान शाखा	ठाकुरद्वारा शाखा	सानोश्री शाखा
तुल्सीपुर शाखा	छहरा शाखा	प्युठान शाखा	दुटे पिपल शाखा
गुलरिया शाखा	रोल्पा शाखा	वीरेन्द्रनगर शाखा	रूकुम शाखा
रूकुमकोट शाखा	डडेल्धुरा शाखा	जाजरकोट शाखा	धनगढी शाखा
टिकापुर शाखा	विलासपुर शाखा	महेन्द्रनगर शाखा	सुदूरपश्चिम विश्वविद्यालय

प्रबन्धपत्रको दफा ५ (कक), ६ (ख), (ग), (घ) तथा १५ (१) मा प्रस्तावित संशोधनको तीन महले

क्र.सं.	सम्बन्धित विषय	साविकको व्यवस्था	प्रस्तावित संशोधन	संशोधन गर्नुपर्ने कारण																																							
१.	बैंकको उद्देश्य प्राप्त गर्न गरिने कामहरू	५. बैंकको उद्देश्य प्राप्त गर्न गरिने कामहरू : (कक) नभएको	५. बैंकको उद्देश्य प्राप्त गर्न गरिने कामहरू : (कक) सम्बन्धित निकायबाट अनुमती लिई संस्थागत रूपमा बीमा अभिकर्ताको कार्य गर्ने	साविकको व्यवस्थामा थप गर्न आवश्यक भएकोले ।																																							
२.	बैंकको पूँजीको संरचना	६. बैंकको पूँजीको संरचना : (ख) बैंकको जारी पूँजी रु.१२,६३,६७,५८,६२४/- (अक्षरेपी बाह्र अर्ब त्रिसष्टी करोड सतसष्टी लाख अन्ठावन्न हजार छ सय चौविस) हुनेछ । (ग) बैंकको चुक्ता पूँजी रु.१२,६३,६७,५८,६२४/- (अक्षरेपी बाह्र अर्ब त्रिसष्टी करोड सतसष्टी लाख अन्ठावन्न हजार छ सय चौविस) हुनेछ । (घ) बैंकले चुक्ता पूँजीको ६,१९,२०,११७.२८ थान शेयर सर्वसाधारणको लागि छुट्टयाएको छ ।	६. बैंकको पूँजीको संरचना : (ख) बैंकको जारी पूँजी रु.१४,४०,५९,०४,८३१/३० (अक्षरेपी चौध अर्ब चालिस करोड उनसाठी लाख चार हजार आठ सय एकतिस रूपैया र तीस पैसा) हुनेछ । (ग) बैंकको चुक्ता पूँजी रु.१४,४०,५९,०४,८३१/३० (अक्षरेपी चौध अर्ब चालिस करोड उनसाठी लाख चार हजार आठ सय एकतिस रूपैया र तीस पैसा) हुनेछ । (घ) बैंकले चुक्ता पूँजीको ७,०५,८८,९३३.६७३३ थान शेयर सर्वसाधारणको लागि छुट्टयाएको छ ।	बैंकले प्रस्ताव गरेको १४ प्रतिशत बोनस शेयर थप हुँदा पूँजी संरचनामा परिवर्तन हुने भएकोले ।																																							
३.	संस्थापकहरूले तत्काल लिन कबुल गरेको शेयर संख्या :	१५.संस्थापकहरूले तत्काल लिन कबुल गरेको शेयर संख्या : (२) उपदफा (१) मा जुनसुकै कुरा लेखिएको भएता पनि साविक नेपाल बैंक कानून, १९९४ अन्तर्गत स्थापना भई पुनः साविकमा वाणिज्य बैंक ऐन, २०३१ अन्तर्गत बैंकको शेयर स्वामित्व सम्बन्धी अभिलेखमा उल्लिखित शेयरधनीहरूलाई नै बैंकको संस्थापक तथा अन्य शेयरधनी मानी सोही बमोजिम स्वामित्व कायम रहेको मानिनेछ ।	१५.संस्थापकहरूले तत्काल लिन कबुल गरेको शेयर संख्या : (२) उपदफा (१) मा जुनसुकै कुरा लेखिएको भएता पनि साविक नेपाल बैंक कानून, १९९४ अन्तर्गत स्थापना भई पुनः साविकमा वाणिज्य बैंक ऐन, २०३१ अन्तर्गत बैंकको शेयर स्वामित्व सम्बन्धी अभिलेखमा उल्लिखित शेयरधनीहरूलाई नै बैंकको संस्थापक तथा अन्य शेयरधनी मानी सोही बमोजिम स्वामित्व कायम रहेको मानिनेछ ।	बैंकले प्रस्ताव गरेको १४ प्रतिशत बोनस शेयर थप हुँदा चुक्ता पूँजीमा हुने परिवर्तनलाई सम्बोधन गर्न संशोधन गर्न आवश्यक भएकोले ।																																							
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संस्थापकको नाम, ठेगाना र सहीछाप	बाबुको नाम	बाजेको नाम	लिन कबुल गरेको शेयर संख्या	साहीको नाम, थर, ठेगाना र सहीछाप																																							
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नियमावलीको नियम ५२ (२) मा प्रस्तावित संशोधनको तीन महले

क्र.सं.	सम्बन्धित विषय	साविकको व्यवस्था	प्रस्तावित संशोधन	संशोधन गर्नुपर्ने कारण																																								
१.	संस्थापकहरूले तत्काल लिन कबुल गरेको शेयर संख्या :	<p>५२.संस्थापकहरूले तत्काल लिन कबुल गरेको शेयर संख्या :</p> <p>(२) उपदफा (१) मा जुनसुकै कुरा लेखिएको भएता पनि साविक नेपाल बैंक कानून, १९९४ अन्तर्गत स्थापना भई पुनः साविकमा वाणिज्य बैंक ऐन, २०३१ अन्तर्गत बैंकको शेयर स्वामित्व सम्बन्धी अभिलेखमा उल्लिखित शेयरधनीहरूलाई नै बैंकको संस्थापक तथा अन्य शेयरधनी मानी सोही बमोजिम स्वामित्व कायम रहेको मानिनेछ ।</p> <table border="1"> <thead> <tr> <th>संस्थापकको नाम, ठेगाना र सहीछाप</th><th>बाबुको नाम</th><th>बाजेको नाम</th><th>लिन कबुल गरेको शेयर संख्या</th><th>साक्षीको नाम, थर, ठेगाना र सहीछाप</th></tr> </thead> <tbody> <tr> <td>द. १.नाम: नेपाल सरकार</td><td>-</td><td>-</td><td>६,४४,४७,४६८.९६ साधारण शेयर ५१ प्रतिशत</td><td></td></tr> <tr> <td>द. २.सर्वसाधारण शेयरधनी</td><td>-</td><td>-</td><td>६,१९,२०,११७.२८ साधारण शेयर ४९ प्रतिशत</td><td></td></tr> <tr> <td>जम्मा</td><td></td><td></td><td>१२,६३,६७,५८६.२४ साधारण शेयर</td><td></td></tr> </tbody> </table>	संस्थापकको नाम, ठेगाना र सहीछाप	बाबुको नाम	बाजेको नाम	लिन कबुल गरेको शेयर संख्या	साक्षीको नाम, थर, ठेगाना र सहीछाप	द. १.नाम: नेपाल सरकार	-	-	६,४४,४७,४६८.९६ साधारण शेयर ५१ प्रतिशत		द. २.सर्वसाधारण शेयरधनी	-	-	६,१९,२०,११७.२८ साधारण शेयर ४९ प्रतिशत		जम्मा			१२,६३,६७,५८६.२४ साधारण शेयर		<p>५२.संस्थापकहरूले तत्काल लिन कबुल गरेको शेयर संख्या :</p> <p>(२) उपदफा (१) मा जुनसुकै कुरा लेखिएको भएता पनि साविक नेपाल बैंक कानून, १९९४ अन्तर्गत स्थापना भई पुनः साविकमा वाणिज्य बैंक ऐन, २०३१ अन्तर्गत बैंकको शेयर स्वामित्व सम्बन्धी अभिलेखमा उल्लिखित शेयरधनीहरूलाई नै बैंकको संस्थापक तथा अन्य शेयरधनी मानी सोही बमोजिम स्वामित्व कायम रहेको मानिनेछ ।</p> <table border="1"> <thead> <tr> <th>संस्थापकको नाम, ठेगाना र सहीछाप</th><th>बाबुको नाम</th><th>बाजेको नाम</th><th>लिन कबुल गरेको शेयर संख्या</th><th>साक्षीको नाम, थर, ठेगाना र सहीछाप</th></tr> </thead> <tbody> <tr> <td>द. १. नाम: नेपाल सरकार</td><td>-</td><td>-</td><td>७,३४,७०,११४.६३९.६ साधारण शेयर ५१ प्रतिशत</td><td></td></tr> <tr> <td>द. २. सर्वसाधारण शेयरधनी</td><td>-</td><td>-</td><td>७,०५,८८,९३३.६७३३ साधारण शेयर ४९ प्रतिशत</td><td></td></tr> <tr> <td>जम्मा</td><td></td><td></td><td>१४,४०,५९,०४८.३१३ साधारण शेयर</td><td></td></tr> </tbody> </table>	संस्थापकको नाम, ठेगाना र सहीछाप	बाबुको नाम	बाजेको नाम	लिन कबुल गरेको शेयर संख्या	साक्षीको नाम, थर, ठेगाना र सहीछाप	द. १. नाम: नेपाल सरकार	-	-	७,३४,७०,११४.६३९.६ साधारण शेयर ५१ प्रतिशत		द. २. सर्वसाधारण शेयरधनी	-	-	७,०५,८८,९३३.६७३३ साधारण शेयर ४९ प्रतिशत		जम्मा			१४,४०,५९,०४८.३१३ साधारण शेयर		<p>बैंकले प्रस्ताव गरेको १४ प्रतिशत बोनस शेयर थप हुँदा चुक्ता पूँजीमा हुने परिवर्तनलाई सम्बोधन गर्न आवश्यक भएकोले ।</p>
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व्यवस्थाकीय तह



कृष्णबहादुर अधिकारी
प्रमुख कार्यकारी अधिकृत



समता पन्त
नायब प्रमुख कार्यकारी अधिकृत



लक्ष्मण पौडेल
प्रमुख कर्जा अधिकृत



विश्वराज बराल
प्रमुख सञ्चालन अधिकृत



प्रकाश कुमार अधिकारी
प्रमुख प्रशासकीय अधिकृत



होमबहादुर खड्का
प्रमुख वित्त अधिकृत

कार्यकारिणी तह



प्रतिभा डंगोल
मुख्य प्रबन्धक



दीपेन्द्रराज काफ्ले
मुख्य प्रबन्धक



प्रदिप कुमार पाठक
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सुन्दर पन्थी
मुख्य प्रबन्धक



लेखनाथ भुषाल
मुख्य प्रबन्धक



पासाड दोर्जी शेर्पा
मुख्य प्रबन्धक



शिवराम मिश्र
मुख्य प्रबन्धक



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मुख्य प्रबन्धक



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सचिता पराजुली
मुख्य प्रबन्धक



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मुख्य प्रबन्धक



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का.मु. मुख्य प्रबन्धक



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