८३ औं
वार्षिक प्रतिवेदन
आ.व. २०७८/७९

समयसँगै अघि बढ्दै... नेपालको पहिलो बैंक

नेपाल बैंक लिमिटेड
काठमाण्डू

स्थापित वि.सं. १९९४

नेपालको पहिलो बैंक

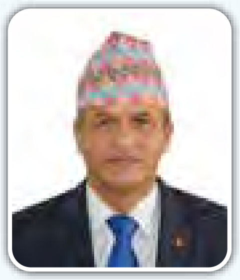
नेपाल बैंक लिमिटेड
NEPAL BANK LIMITED

स्थापित वि.सं. १९९४

नेपाल राष्ट्र बैंकबाट 'क' वर्गको इजाजतपत्र प्राप्त संस्था

सञ्चालक समिति

गंगाप्रसाद ज्ञवाली
अध्यक्ष
(नेपाल सरकारको तर्फबाट)



केदार नाथ शर्मा
सञ्चालक
(नेपाल सरकारको तर्फबाट)

डा. सावित्री रञ्जित श्रेष्ठ
सञ्चालक
(नेपाल सरकारको तर्फबाट)

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

विष्णुकुमार अग्रवाल
सञ्चालक
(सर्वसाधारण शेयरधनीको तर्फबाट)

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

केशव प्रसाद भण्डारी
कम्पनी सचिव

नेपाल बैंक
डबल धमाका
मुद्दती खाता
सावाँ रकम हुन्छ २ गुणा
मात्र ५ वर्ष ५ महिना २५ दिनमा
2X
नेपाल बैंक
डबल धमाका
रेमिटान्स
मुद्दती खाता
सावाँ रकम हुन्छ २ गुणा
मात्र ५ वर्ष ५ महिनामा
नेपाल बैंक लिमिटेड
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विषय सूची

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६३ औं वार्षिक साधारण सभा सम्बन्धी सूचना

(२०७९ पौष ७ गतेको गोरखापत्र तथा २०७९ पौष ८ गतेको कारोबारमा प्रकाशित)

यस बैंकको सञ्चालक समितिको मिति २०७९/०९/०६ गते बुधबार बसेको सत्रौं बैठकबाट देहायका बिषयहरुमा छलफल तथा निर्णय गर्नको लागि निम्न मिति, स्थान र समयमा बैंकको ६३ औं वार्षिक साधारण सभा बस्ने निर्णय भएको हुँदा कम्पनी ऐन, २०६३ को दफा ६७ बमोजिम सम्पूर्ण शेयरधनी महानुभावहरुको जानकारी तथा उपस्थितिका लागि अनुरोध गर्दै यो सूचना प्रकाशित गरिएको छ।

१. साधारण सभा हुने मिति, स्थान र समय :

मिति : २०७९ पौष २९ गते शुक्रबार

स्थान : बैंकको प्रधान कार्यालय, धर्मपथ, काठमाडौं

समय : बिहान ११:०० बजे

२. **छलफलका विषयहरु :**

क. सामान्य प्रस्तावहरु :

१. आ.व. २०७८/७९ को सञ्चालक समितिको वार्षिक प्रतिवेदन छलफल गरी पारित गर्ने।

२. लेखापरीक्षकको प्रतिवेदन सहितको २०७९ आषाढ मसान्तको वासलात, सोही मितिमा समाप्त आ.व. २०७८/७९ को नाफा/नोक्सान हिसाब तथा नगद प्रवाह विवरण र सोही अवधिको वित्तीय विवरणसँग सम्बन्धित अनुसूचीहरु छलफल गरी पारित गर्ने।

३. सञ्चालक समितिबाट प्रस्तावित हालको चुक्ता पूँजी रु.१४,४०,५९,०४,८३१/३० को १० (दश) प्रतिशतका दरले हुन आउने रु.१,४४,०५,९०,४८३/१३ (अक्षेरुपी एक अर्ब चौवालिस करोड पाँच लाख नब्बे हजार चार सय त्रियासी र तेह्र पैसा मात्र) नगद लाभांश (लाभांश कर समेत) वितरण गर्न स्वीकृती प्रदान गर्ने।

४. कम्पनी ऐन, २०६३ को दफा १११ अनुसार आ.व. २०७९/८० को लागि लेखापरीक्षक नियुक्त गर्ने र निजको पारिश्रमिक निर्धारण गर्ने।

ख. विशेष प्रस्तावहरु :

१. सञ्चालक समितिबाट प्रस्तावित हालको चुक्ता पूँजी रु.१४,४०,५९,०४,८३१/३० को २ (दुई) प्रतिशतका दरले हुन आउने रु.२८,८१,१८,०९६/६३ (अक्षेरुपी अठ्ठाईस करोड एकासी लाख अठार हजार छ्यानब्बे र त्रिसठ्ठी पैसा मात्र) रकम बराबरको बोनस शेयर वितरण गर्न स्वीकृति प्रदान गर्ने र बोनस शेयर वितरणबाट बैंकको साविक जारी तथा चुक्ता पूँजीमा वृद्धि गरी रु.१४,६९,४०,२२,९२७/९० (अक्षेरुपी चौध्र अर्ब उनन्सत्तरी करोड चालिस लाख बाईस हजार नौ सय सत्ताईस र नब्बे पैसा मात्र) कायम गर्ने र सोही बमोजिम प्रवन्धपत्र तथा नियमावलीको सम्बन्धित दफामा संशोधन गर्ने।

२. बैंकको प्रवन्धपत्र/नियमावलीको प्रस्तावित संशोधनमा नियमनकारी निकायहरुबाट 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 अन्य जानकारी

१. वार्षिक साधारण सभा प्रयोजनको निमित्त मिति २०७९/०९/१४ गते शेयरधनी दर्ता पुस्तिका (Book Close) बन्द रहनेछ। नेपाल स्टक एक्सचेञ्ज लिमिटेडमा मिति २०७९/०९/१३ गतेसम्म कारोबार भई नियमानुसार शेयर नामसारी भएका शेयरधनीहरुले मात्र साधारण सभामा सहभागी हुन तथा आ.व. २०७८/७९ को लाभांश पाउन योग्य हुनेछन् ।

२. सभामा भाग लिन इच्छुक शेयरधनी महानुभावहरुले शेयर प्रमाणपत्र वा हितग्राही (DMAT) खाता खोलिएको प्रमाण/हितग्राही खाता नं./शेयर कित्ता संख्या तथा फोटो सहितको कुनै परिचयपत्र अनिवार्यरुपमा साथमा लिई सहभागी हुनुपर्नेछ।

३. सभामा भाग लिने प्रत्येक शेयरधनी महानुभावले सभाको दिन सभा हुने स्थानमा उपस्थित भई सभा स्थलमा रहेको हाजिरी पुस्तिकामा दस्तखत गर्नुपर्नेछ। हाजिरी पुस्तिका उक्त दिन बिहान १०:०० बजेदेखि खुल्ला रहनेछ।

४. सभामा भाग लिनको लागि आफ्नो प्रतिनिधि (प्रोक्सी) नियुक्त गर्न चाहने शेयरधनीहरुले आफ्नो सम्पूर्ण शेयरको एउटै प्रतिनिधि हुने गरी प्रचलित कम्पनी कानूनले तोकेको ढाँचामा प्रतिनिधिपत्र (प्रोक्सी) फारम भरी सभा शुरु 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 शेयरधनीहरुलाई मात्र प्रोक्सी नियुक्त गर्न सकिनेछ। एकभन्दा बढी व्यक्तिलाई शेयर विभाजन गरी वा अन्य कुनै किसिमबाट छुट्याएर दिइएको प्रोक्सी बदर हुनेछ।

५. सभामा भाग लिनका लागि प्रतिनिधि (प्रोक्सी) नियुक्त गरिसकेपछि प्रतिनिधि फेरबदल गर्न चाहेमा यस अघि दिएको प्रतिनिधि (प्रोक्सी) बदर गरी यो प्रतिनिधि (प्रोक्सी) लाई मान्यता दिइयोस् भन्ने छुट्टै पत्र सहित प्रोक्सी फारम सभा शुरु हुनुभन्दा कम्तीमा ४८ घण्टा अगावै बिहान ११ बजेभित्र बैंकको शेयर रजिष्ट्रार श्री सिभिल क्यापिटल मार्केट लिमिटेडमा प्राप्त हुने गरी दर्ता गराएको अवस्थामा अघिल्लो प्रतिनिधिलाई स्वतः बदर भएको मानी पछिल्लो प्रतिनिधिलाई मान्यता दिइनेछ। प्रतिनिधि नियुक्त गरिसकेको शेयरधनी स्वयम् सभामा सहभागी भएमा निजले दिएको प्रतिनिधि स्वतः बदर हुनेछ।

६. संयुक्त रुपमा शेयर ग्रहण गर्ने शेयरधनीहरुको हकमा शेयर लगत किताबमा पहिले नाम उल्लेख भएको व्यक्ति वा सर्वसम्मत नियुक्त प्रतिनिधिले मात्र सभामा भाग लिन पाउने छन् ।

७. नाबालक तथा मानसिक सन्तुलन ठीक नरहेको शेयरधनीको तर्फबाट शेयर लगत दर्ता किताबमा संरक्षकको रुपमा नाम दर्ता भएको व्यक्तिले सभामा भाग लिन तथा प्रतिनिधि नियुक्त गर्न सक्ने छन् ।

८. संगठित संस्थाका शेयरधनी भएमा त्यस्तो संगठित संस्थाको तर्फबाट बैंकको साधारण सभामा उपस्थित हुनको लागि मनोनित व्यक्तिले शेयरधनी संस्थाको आधिकारिक पत्रका साथ प्रोक्सी फारममा संस्थाको छाप र आधिकारिक व्यक्तिको दस्तखत भएको कागजात पेश गर्नुपर्नेछ।

९. बुदा नं. ४ र ५ को उल्लेखित दिन कुनै सार्वजानिक बिदा पर्न गएमा पनि सो दफामा उल्लेखित प्रयोजनका लागि कार्यालय कक्ष खुल्ला रहनेछ।

१०. शेयरधनी महानुभावहरुको जानकारीका लागि बैंकको संक्षिप्त आर्थिक विवरण यसै सूचना साथ प्रकाशित गरिएको छ। साथै, वार्षिक साधारण सभामा प्रस्तुत छलफलका विषयहरु रहेको लेखापरीक्षणको प्रतिवेदन सहितको वार्षिक प्रतिवेदन बैंकको वेभसाइटमा पनि प्रकाशित गरिनेछ।

११. साधारण सभा सम्बन्धमा थप जानकारी आवश्यक परेमा कार्यालय समयभित्र बैंकको केन्द्रीय कार्यालय, सञ्चालक समिति सचिवालयमा सम्पर्क राख्न समेत अनुरोध गरिन्छ।

प्रतिनिधि (प्रोक्सी) फाराम

श्री सञ्चालक समिति
नेपाल बैंक लिमिटेड
धर्मपथ, काठमाडौं ।

विषय : प्रतिनिधि नियुक्त गरेको बारे ।

महाशय,

................................जिल्ला ....न.पा./गा.पा.वडा नं............बस्ने म/हामी...ले त्यस बैंकको शेयरधनीको हैसियतले मिति २०७९ साल पौष २९ गते शुक्रबारका दिन हुने ६३ औं साधारण सभामा म/हामी स्वयम् उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकोले उक्त सभामा मेरो/हाम्रो तर्फबाट भाग लिनका लागि .... जिल्ला ....न.पा./गा.पा. वडा नं..........बस्ने त्यस बैंकका शेयरधनी श्री .... लाई मेरो/हाम्रो प्रतिनिधि मनोनित गरी पठाएको छु/छौं ।

मनोनित प्रतिनिधिको
दस्तखत नमूना :

नाम :
शेयरधनी नं./हितग्राही नं. :
मिति :

निवेदकको
दस्तखत :

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

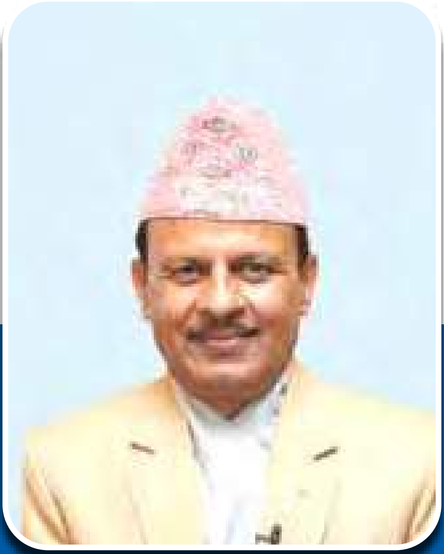
....

प्रवेश-पत्र

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

नेपाल बैंक लिमिटेडको मिति २०७९ साल पौष २९ गते शुक्रबारका दिन हुने ६३ औं साधारण सभामा उपस्थित हुन जारी गरिएको प्रवेश-पत्र ।

....
कम्पनी सचिव



अध्यक्षको मन्तव्य

आदरणीय शेयरधनी महानुभावहरु,

मुलुकको पहिलो बैंकको रुपमा स्थापना भएको यस नेपाल बैंक लिमिटेडको ६३ औं वार्षिक साधारण सभामा उपस्थित सम्पूर्ण आदरणीय शेयरधनी महानुभावहरु तथा अतिथि महानुभावहरुमा सञ्चालक समितिको तर्फबाट साथै मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत गर्दछु ।

स्थापनाकाल देखि निरन्तर रुपमा नेपाली जनता माझ बैंकिङ्ग सेवा प्रदान गर्दै आएको यस बैंकले २०५४/५५ पछिका केही बर्षहरुमा बैंकको संस्थागत सुशासनमा देखिएको विचलनका कारण करिव दुई दशक भन्दा बढी समय लगानीकर्तालाई कुनै प्रतिफल दिन नसकेको अवस्थालाई चिर्दै गत चार बर्षदेखि निरन्तर लाभांश वितरण गर्न बैंक सफल भएको छ । कोभिडको महामारी तथा गत वर्षदेखि बैंकिङ्ग प्रणालीमा देखिएको लगानीयोग्य रकमको अभावको असरबाट हामि समेत अछुतो रहन सकेनौ तथापी लाभांसको निरन्तरता स्वरुप आर्थिक वर्ष २०७८/७९ को वित्तीय विवरणका आधारमा चुक्ता पूँजी को २ (दुई) प्रतिशत बोनस शेयर र १० (दश) प्रतिशत नगद लाभांश (लाभांश कर समेत गरी) वितरण गर्ने प्रस्ताव स्वीकृतिका लागि आजको यस गरिमामय सभा समक्ष पेश गर्न पाएकोमा मैले गौरव महसुश गरेको छु ।

बैंकले आफ्ना विभिन्न वित्तीय परिसूचकहरुमा निरन्तर प्रगति गर्दै समकालिन बैंक तथा वित्तीय संस्थाहरुसँग स्वच्छ प्रतिस्पर्धा गरिरहेको छ । बैंकिङ्ग बजारमा उपलब्ध सबै प्रकारका बैंकिङ्ग सेवाहरु उपलब्ध गराउँदै आएको यस बैंकले आफ्नो सेवा प्रवाहलाई आगामी दिनमा थप प्रविधिमैत्री तथा ग्राहकमैत्री बनाउँदै लैजाने, जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणालीलाई अझ मजबुत बनाउने, नियमनकारी निकायका निर्देशनको परिपालना तथा सम्पूर्ण सरोकारबालाहरुको हित संरक्षणका लागि अझ बढी दत्तचित्त भई अगाडी बढ्ने प्रतिबद्धता समेत सञ्चालक समितिको तर्फबाट व्यक्त गर्न चाहन्छु ।

मुख्यतः कोभिड-१९ महामारीको अवस्था पश्चात् डिजिटल बैंकिङ्गको दायरा फराकिलो रहेको एक पटक फेरी प्रमाणित भएको छ । डिजिटल बैंकिङ्गको आयतन बढ्दै जानु हाम्रा लागि अवसरको रुपमा रहेको छ । त्यस्तै, संघीयताको कार्यान्वयन सँग सँगै स्थानीय तहको आर्थिक गतिविधिमा भएको बढोत्तरी, जनमानसमा बढ्दो वित्तीय साक्षरता र वित्तीय पहुँच हाम्रा अवसर हुन ।

बैंकको डिजिटल बैंकिङ्गलाई थप सुरक्षित, प्रतिस्पर्धी र ग्राहकमैत्री बनाउँदै लैजान प्रविधिमा ठुलो लगानी गर्नुपर्ने साथै हाम्रा कर्मचारी तथा ग्राहकहरुलाई प्रविधिप्रति अभ्यस्त गराउँदै लैजानुपर्ने अवस्था छ। त्यस्तै, सञ्चालन लागत घटाउने, कर्मचारीको उत्पादकत्व वृद्धि गर्ने, युवा पुस्तालाई बैंकप्रति आकर्षित गर्ने, सुशासन तथा स्वअनुशासन कायम राख्ने र भौतिक सम्पत्तिको व्यवस्थापन गर्ने कार्य बैंकका आगामी दिनका चुनौतीहरु हुन। यसका साथै वैदेशिक मुद्रा सञ्चितिमा परेको दबाब, बाह्य क्षेत्रमा परेको चाप, बैकिङ्ग प्रणालीमा देखिएको लगानीयोग्य रकमको अभाव चुनौतीको रुपमा रहेका छन्। त्यस्तै, मर्जर पश्चात् धेरै ठूला भएका नीजि क्षेत्रका बैकहरुसँग प्रतिस्पर्धा गर्नुपर्ने कार्य चुनौतीपूर्ण रहेका छन्।

नेपाल बैंकलाई अझ सशक्त र प्रतिस्पर्धी बनाउन हालको संगठन ढाँचालाई आवश्यकता र औचित्यताको आधारमा परिमार्जन गर्ने, प्रादेशिक कार्यालयको क्षमता तथा भूमिकालाई विस्तार गर्ने, शाखाहरुको कार्य सम्पादनलाई अझ नतिजामुखी र दिगो बनाउने, भौतिक सम्पत्तिको उचित व्यवस्थापन गर्ने लगायतका विषयहरुमा आवश्यक नीति तथा रणनीति तर्जुमा जस्ता कार्यहरु गरिरहेका छौं। यसबाट उपलब्ध अवसरको सदुपयोग गर्दै चुनौतीहरुको सामना गर्न बैंक सक्षम हुने विश्वास छ। सूचना प्रविधि तथा डिजिटाइजेशनमा आधारित बैंकिङ्ग सेवाहरू प्रदान गर्दै ग्राहक सेवालाई सहज र सरल बनाउन बैंक प्रतिवद्ध रहेको र बैंकले हाल प्रयोगमा ल्याइरहेको पुमोरी सफ्टवेयरलाई प्रतिस्थापन गरी बृहत दायरायुक्त सफ्टवेयर मार्फत बैंकको सेवा प्रवाहलाई थप प्रतिस्पर्धी बनाउने कार्य अगाडि बढाई सकिएको समेत जानकारी गराउन चाहन्छु।

अन्त्यमा, बैंकको व्यवसाय विस्तार तथा राज्यले लिएका नीतिहरु बीच तादात्म्य मिलाउँदै सम्पूर्ण सरोकारवालाहरुको हितको संरक्षण र सम्बर्द्धन गर्न बैंक सदैव प्रयासरत रहने प्रतिवद्धता व्यक्त गर्न चाहन्छु। बैंकको व्यवसाय विस्तार र सेवा प्रवाहमा सधैँ साथ र सहयोग गर्नु हुने शेयरधनी महानुभावहरु, ग्राहक महानुभावहरु, नेपाल सरकार, नियमनकारी निकाय, ट्रेड युनियनहरु तथा बैंकका कर्मचारी लगायत सम्पूर्ण सरोकारवालामा हार्दिक धन्यवाद ज्ञापन गर्दछु।

गंगाप्रसाद ज्ञवाली
अध्यक्ष
सञ्चालक समिति

मिति : २०७९ साल पौष २९ गते शुक्रबार

प्रमुख कार्यकारी अधिकृतको प्रतिबद्धता

आदरणीय शेयरधनी महानुभावहरु,

सार्वजनिक निजी सहकार्यको उदाहरणीय संस्था नेपाल बैंक लिमिटेडको ६३औं बार्षिक साधारण सभामा उपस्थित सम्पूर्ण आदरणीय शेयरधनी महानुभावहरु, सञ्चालक समितिका अध्यक्ष तथा सदस्यज्यूहरु तथा उपस्थित अतिथि महानुभावहरुमा नेपाल बैंक लिमिटेडको व्यवस्थापन तथा मेरो व्यक्तिगत तर्फबाट हार्दिक स्वागत गर्दछु ।

नेपाल राष्ट्रको पहिलो बैंकको रुपमा आज भन्दा ८५ वर्ष अघि स्थापना भएको नेपाल बैंक नेपालको बैंकिङ्ग क्षेत्रको ज्यूँदो इतिहास हो । आर्थिक क्षेत्रको धरोहर, बैंकिङ्ग सम्पदाका साथै मुलुकको जीवन्त बैंकिङ्ग संग्रहालय पनि हो । मुलुकको नाम सँग बैंकको नाम जोडिएकोले देशको फ्ल्यागसिप बैंकको रुपमा यसको स्थायित्व पनि अनन्तकालसम्म रहिरहनेछ भन्ने विश्वास लिएको छु ।

हाल नेपाल बैंकले करिब २३ लाख ग्राहकलाई वित्तीय सेवा प्रदान गरिररहेको छ । मुलुकका विभिन्न स्थानमा फैलिएका २२६ शाखा, ५२ एक्स्टेन्सन काउन्टर, १९९ एटिएमबाट सुरक्षित र स्वस्थ बैंकिङ्ग अभ्यास गरिरहेको छ । परम्परागत बैंकिङ्ग निक्षेप र कर्जाका अतिरिक्त क्यू.आर.कोड, प्रिपेड कार्ड, डलर कार्ड, डिम्याट खाता, अनलाईन खाता, मोबाईल बैंकिङ, इन्टरनेट बैंकिङ्ग प्रयोगकर्ता भएको नेपाल बैंकले आधुनिक वित्तीय उपकरण मार्फत सेवा प्रवाह गरिरहेको छ । २६ ओटा शाखाबाट सरकारी ढुकुटी अर्थात नोटकोष सञ्चालन गरी सरकारी मुद्रा व्यवस्थापनमा सहयोग गरिरहेको छ । एक करोड रुपैयाँ अधिकृत पूँजीबाट शुरु भएको नेपाल बैंकले खर्बौंको निक्षेप संकलन गरी कर्जा प्रवाह गरेर कारोबार गरिरहेको छ । नयाँ सडक जुद्ध शालिक अगाडि यही परिसरमा १२ जना कर्मचारी नियुक्त गरेर सञ्चालनमा आएको नेपाल बैंक आज मुलुकभर फैलिएको छ ।

व्यवसायमा स्तरोन्नती भई वासलातको आकार वृद्धि भएको, शाखा सञ्जाल विस्तार भई पूर्वमा ताप्लेजुङको सिरिजंगा देखि पश्चिममा दार्चुलाको गोकुलेश्वरसम्म पुगेको, खराब कर्जा अनुपात घट्न गई कर्जाको गुणस्तरमा वृद्धि भएको, रिजर्भको वृद्धि भइरहेको, आधार ब्याजदर न्यूनतम रहनुका साथै पर्याप्त मात्रामा पुँजीकोष कायम रहन गएको छ । २३ वर्षसम्म शेयरधनीले प्राप्त गर्न नसकेको लाभांश विगत तीन वर्षदेखि लगातार वितरण गर्दै आएको र यस पटक समेत

लाभांश वितरणका लागि सभा समक्ष पेश गरिएको छ। आगामी दिनमा समेत बैंकको संरचनागत सुधार गरी सन्तुष्ट ग्राहक सेवा मार्फत बैंकको रणनीतिक लक्ष्य कार्यान्वयन गर्दै शेयरधनीको धन वृद्धि गर्ने र लाभांशको रुपमा समुचित प्रतिफल प्रदान गर्ने गरी आगामी दिनको कार्यदिशा तय गरिएको व्यहोरा समेत यस गौरवमय सभा समक्ष पेश गर्न चाहन्छु।

अन्त्यमा बैंक सञ्चालनमा नीति तर्जुमा गर्दै अभिभावकको रुपमा भूमिका निर्वाह गर्नुहुने सिङ्गो सञ्चालक समितिलाई हार्दिक धन्यवाद दिन चाहान्छु। साथै, यस बैंकलाई निरन्तर सहयोग पुऱ्याउने नेपाल सरकार, नेपाल राष्ट्र बैंक, अन्य नियामक निकायहरु, शेयरधनी, ग्राहकवर्गहरु तथा कर्मचारीहरु समक्ष आभार प्रकट गर्न चाहन्छु। यस बैंकको श्रीवृद्धिको लागी सरोकारवालाबाट विगतको जस्तै साथ र सहयोग आगामी दिनमा समेत अविछिन्न रुपमा रहनेछ भन्ने आशा र विश्वास समेत व्यक्त गर्दछु।

कृष्ण बहादुर अधिकारी

प्रमुख कार्यकारी अधिकृत

सञ्चालक समितिको वार्षिक प्रतिवेदन
आर्थिक वर्ष २०७८/७९

आदरणीय शेयरधनी महानुभावहरु,

नेपाल बैंक लिमिटेडको ६३ औं वार्षिक साधारण सभामा उपस्थित सम्पूर्ण शेयरधनी महानुभावहरुलाई सञ्चालक समितिको तर्फबाट पुनः हार्दिक स्वागत गर्दै २०७९ आषाढ मसान्तको वासलात, आर्थिक वर्ष २०७८/७९ 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 बैंकिङ्ग परिसूचकहरु :

आर्थिक वर्ष २०७८/७९ को वार्षिक तथ्याङ्कमा आधारित रही नेपाल राष्ट्र बैंकले प्रकाशन गरेको देशको आर्थिक तथा वित्तीय स्थितिका आधारमा उक्त अवधिको देशको आर्थिक तथा बैंकिङ्ग परिसूचकहरुको संक्षिप्त विवरण निम्न बमोजिम रहेको छ।

क. आर्थिक वृद्धिदर :

आर्थिक वर्ष २०७८/७९ मा देशको अर्थतन्त्र ५.८४ प्रतिशतले वृद्धि हुने अनुमान केन्द्रीय तथ्याङ्क विभागको रहेको छ। आर्थिक वर्ष २०७७/७८ को संशोधित अनुमान अनुरुप उक्त अवधिको आर्थिक वृद्धिदर ४.२५ रहेको थियो।

समीक्षा वर्ष २०७८/७९ मा कृषि, उद्योग र सेवा क्षेत्रको वृद्धिदर क्रमशः २.३० प्रतिशत, १०.१९ प्रतिशत र ५.९३ प्रतिशत रहेको अनुमान छ। कुल गार्हस्थ उत्पादनमा कृषि, उद्योग र सेवा क्षेत्रको योगदान क्रमशः २३.९५ प्रतिशत, १४.२९ प्रतिशत र ६१.७६ प्रतिशत रहेको छ।

ख. मुद्रास्फीति :

आर्थिक वर्ष २०७८/७९ को अन्त्यमा वार्षिक विन्दुगत उपभोक्ता मुद्रास्फीति ८.०८ प्रतिशत रहेको छ। २०७८ आषाढमा यस्तो मुद्रास्फीति ४.१९ प्रतिशत रहेको थियो। समीक्षा वर्षमा खाद्य तथा पेय पदार्थ समूहको वार्षिक औसत मुद्रास्फीति ५.६९ प्रतिशत र गैर-खाद्य तथा सेवा समूहको वार्षिक औसत मुद्रास्फीति ६.८३ प्रतिशत रहेको छ।

ग. वैदेशिक व्यापार :

समीक्षा वर्ष २०७८/७९ मा कुल वस्तु निर्यात ४१.७ प्रतिशले वृद्धि भई रु.२०० अर्ब ३ करोड पुगेको छ। अघिल्लो वर्ष यस्तो निर्यात ४४.४ प्रतिशतले वृद्धि भएको थियो। गन्तव्यका आधारमा भारत तथा अन्य मुलुकतर्फ क्रमशः ४५.९ प्रतिशत र ३०.४ प्रतिशतले वृद्धि भएको निर्यात चीनतर्फ भने २०.४ प्रतिशतले घटेको छ। वस्तुगत आधारमा पाम तेल, ऊनी गलैंचा, धागो (पोलिष्टर तथा अन्य), जिङ्क शिट, जुस लगायतका वस्तुको निर्यात बढेकोमा सोयाविन तेल, अलैंची, चिया, औषधी (आयुर्वेदिक), तार लगायतका वस्तुको निर्यात घटेको छ।

कुल वस्तु आयात आर्थिक वर्ष २०७८/७९ मा २४.७ प्रतिशतले वृद्धि भएर रु.१९२० अर्ब ४५ करोड कायम भएको छ। अघिल्लो वर्ष यस्तो आयात २८.७ प्रतिशतले बढेको थियो। वस्तु आयात गरिने मुलुकका आधारमा भारतबाट भएको आयात २३.५ प्रतिशतले र चीन तथा अन्य मुलुकबाट भएको आयात क्रमशः १३.२ प्रतिशत र

३६.३ प्रतिशतले वृद्धि भएको छ। वस्तुगत आधारमा पेट्रोलियम पदार्थ, औषधी, कच्चा पाम तेल, स्पन्ज आइरन, सुन लगायतका वस्तुको आयात बढेकोमा एम.एस.विलेट, सिमेन्ट, धान तथा चामल, दाल, मेडिकल उपकरण लगायतका वस्तुको आयात घटेको छ।

समीक्षा वर्ष २०७८/७९ मा कुल वस्तु व्यापार घाटा २३.० प्रतिशतले वृद्धि भई रु.१७२० अर्ब ४२ करोड कायम भएको छ। अघिल्लो वर्ष यस्तो घाटा २७.३ प्रतिशतले बढेको थियो।

अघिल्लो वर्ष २०७७/७८ मा ९.२ प्रतिशत रहेको निर्यात-आयात अनुपात समीक्षा वर्षमा १०.४ प्रतिशत पुगेको छ।

घ. विप्रेषण आप्रवाह :

समीक्षा वर्ष २०७८/७९ मा विप्रेषण आप्रवाहमा ४.८ प्रतिशतले वृद्धि भई रु.१००७ अर्ब ३१ करोड पुगेको छ। अघिल्लो वर्ष विप्रेषण आप्रवाह ९.८ प्रतिशतले वृद्धि भएको थियो। समीक्षा अवधिमा वैदेशिक रोजगारीका लागि अन्तिम श्रम स्वीकृति (संस्थागत तथा व्यक्तिगत-नयाँ र वैधानिकीकरण) लिने नेपालीको संख्या उल्लेख्य वृद्धि भई ३,५४,६६० पुगेको छ।

ङ. चालु खाता एवम् शोधानान्तर स्थिति :

अघिल्लो वर्ष रु.३३३ अर्ब ६७ करोड घाटामा रहेको चालु खाता समीक्षा वर्ष २०७८/७९ मा रु.६२३ अर्ब ३३ करोड घाटामा रहेको छ।

समीक्षा वर्षमा पूँजीगत ट्रान्सफरमा ३४.५ प्रतिशतले ह्रास आई रु.९ अर्ब ९९ करोड पुगेको साथै खुद प्रत्यक्ष वैदेशिक लगानी ४.९ प्रतिशतले कमी आई रु.१८ अर्ब ५६ करोड कायम भएको छ।

आर्थिक वर्ष २०७८/७९ मा शोधानान्तर स्थिति रु.२५५ अर्ब २६ करोडले घाटामा रहेको छ। अघिल्लो वर्ष शोधानान्तर स्थिति रु.१ अर्ब २३ करोडले बचतमा रहेको थियो।

च. विदेशी विनिमय सञ्चिति :

समीक्षा वर्ष २०७८/७९ को अन्त्यमा कुल विदेशी विनिमय सञ्चिति अघिल्लो आर्थिक वर्षको सोही अवधिको तुलनामा १३.१ प्रतिशतले कमी आई रु.१२१५ अर्ब ८० करोड पुगेको छ। आर्थिक वर्ष २०७८/७९ को आयातलाई आधार मान्दा बैंकिङ्ग क्षेत्रसँग ७.८ महिनाको वस्तु आयात र ६.९ महिनाको वस्तु तथा सेवा आयात धान्न पर्याप्त रहने विदेशी विनिमय सञ्चिति रहेको छ।

छ. निक्षेप परिचालन :

आर्थिक वर्ष २०७८/७९ मा बैंक तथा वित्तीय संस्थाहरुको निक्षेप ९.० प्रतिशतले वृद्धि भएको छ। अघिल्लो आर्थिक वर्ष यस्तो निक्षेप २१.४ प्रतिशतले वृद्धि भएको थियो। २०७९ आषाढमा बैंक तथा वित्तीय संस्थाहरुको कुल निक्षेपमा चल्ती, बचत र मुद्दतीको अंश क्रमशः ८.९ प्रतिशत, २७.६ प्रतिशत र ५५.८ प्रतिशत रहेको छ। २०७९ आषाढ मसान्तमा बैंक तथा वित्तीय संस्थाहरुको कुल निक्षेपमा संस्थागत निक्षेपको अंश ३८.३ प्रतिशत रहेको छ।

ज. कर्जा प्रवाह :

समीक्षा वर्ष २०७८/७९ मा बैंक तथा वित्तीय संस्थाहरुबाट निजी क्षेत्रमा प्रवाहित कर्जा १३.१ प्रतिशतले वृद्धि भएको छ। अघिल्लो वर्ष यस्तो कर्जा २७.३ प्रतिशतले बढेको थियो। आर्थिक वर्ष २०७८/७९ मा निजी क्षेत्रतर्फ प्रवाहित कर्जामध्ये वाणिज्य बैंकहरुको कर्जा प्रवाह १२.७ प्रतिशतले, विकास बैंकहरुको कर्जा प्रवाह १३.९ प्रतिशतले र वित्त कम्पनीहरुको कर्जा प्रवाह २९.८ प्रतिशतले वृद्धि भएको छ।

२०७९ आषाढ मसान्तमा बैंक तथा वित्तीय संस्थाहरुको लगानीमा रहेको कर्जामध्ये ६६.४ प्रतिशत कर्जा घर जग्गाको धितोमा र १२.३ प्रतिशत कर्जा चालु सम्पत्ति (कृषि तथा गैर-कृषिजन्य वस्तु) को धितोमा प्रवाह भएको छ। अघिल्लो वर्षको सोही अवधिमा यस्तो धितोमा प्रवाहित कर्जाको अनुपात क्रमशः ६६.१ प्रतिशत र १२.७ प्रतिशत रहेको थियो।

समीक्षा वर्ष २०७८/७९ मा बैंक तथा वित्तीय संस्थाहरुको कृषि क्षेत्रतर्फको कर्जा १९.७ प्रतिशतले, औद्योगिक उत्पादन क्षेत्रतर्फको कर्जा ८.० प्रतिशतले, यातायात, सञ्चार तथा सार्वजनिक सेवा क्षेत्रतर्फको कर्जा १५.७ प्रतिशतले, थोक तथा खुद्रा व्यापार क्षेत्रतर्फको कर्जा १३.३ प्रतिशतले र सेवा उद्योग क्षेत्रतर्फको कर्जा ८.७ प्रतिशतले बढेको छ।

समीक्षा वर्ष २०७८/७९ मा बैंक तथा वित्तीय संस्थाहरुबाट प्रवाहित आवधिक कर्जा २८.४ प्रतिशतले, ओभरड्राफ्ट कर्जा १३.३ प्रतिशतले, डिमाण्ड तथा चालु पूँजी कर्जा १५.२ प्रतिशतले र रियल स्टेट कर्जा (व्यक्तिगत आवासीय घर कर्जा समेत) १७.५ प्रतिशतले बढेको छ। ट्रष्ट रिसिट (आयात) कर्जा ६१.९ प्रतिशतले, मार्जिन प्रकृति कर्जा २४.३ प्रतिशतले र हायर पर्चेज कर्जा २.२ प्रतिशतले घटेको छ।

झ. ब्याजदर :

९१ दिने ट्रेजरी बिलको भारित औसत ब्याजदर २०७९ आषाढमा १०.६६ प्रतिशत कायम भएको छ। अघिल्लो वर्षको सोही अवधिमा यस्तो ब्याजदर ४.५५ प्रतिशत रहेको थियो। वाणिज्य बैंकहरुबीचको अन्तरबैंक कारोबारको भारित औसत ब्याजदर २०७९ आषाढमा ६.९९ प्रतिशत रहेकोमा यस्तो ब्याजदर २०७८ आषाढमा ४.१२ प्रतिशत रहेको थियो। वाणिज्य बैंकहरुको औसत आधार दर, निक्षेपको भारित औसत ब्याजदर तथा कर्जाको भारित औसत ब्याजदर २०७९ आषाढमा क्रमशः ९.५४ प्रतिशत, ७.४१ प्रतिशत र ११.६२ प्रतिशत रहेको छ। अघिल्लो वर्षको सोही अवधिमा यस्तो ब्याजदर क्रमशः ६.८६ प्रतिशत, ४.६५ प्रतिशत र ८.४३ प्रतिशत रहेका थिए।

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

सन् २०२० बाट विश्व महामारीको रुपमा फैलिएको कोभिड-१९ ले मानव जनजीवन र विश्व आर्थिक गतिविधिमा पारेको प्रतिकूल प्रभाव खोपको सर्वसुलभ उपलब्धतासँगै कम हुन पुगेको छ। यद्यपि कोरोना भाइरसको स्वरुपमा देखिने परिवर्तनले महामारी पुनः दोहोरिने खतरा कायम नै रहेको छ। पछिल्लो केही समयदेखि रुस र युक्रेनबीचको युद्धका कारण विश्वव्यापी आपूर्ति श्रृङ्खलामा आएको अवरोधले ईन्धन तथा खाद्यान्न लगायतका वस्तुहरुको मूल्य वृद्धि हुँदा महामारीपछिको विश्व अर्थतन्त्रको पुनरुत्थान थप चुनौतीपूर्ण बन्न पुगेको छ।

कोभिड-१९ को प्रभाव न्यून हुँदै जाने पूर्वानुमान, रुस र युक्रेनबीचको युद्ध अझै केही समय लम्बिने, रुसमाथि थप आर्थिक प्रतिबन्ध लाग्न सक्ने र पेट्रोलियम पदार्थको मूल्यमा थप वृद्धि हुन सक्ने अनुमानका आधारमा विश्व अर्थतन्त्र सन् २०२२ मा ३.६ प्रतिशतले विस्तार हुने प्रक्षेपण अन्तर्राष्ट्रिय मुद्रा कोषको रहेको छ।

कोभिड-१९ को असर कम भएसँगै देशको अर्थतन्त्र सामान्य तर्फ उन्मुख भएको छ। तथापि विश्व अर्थतन्त्रमा देखिएको प्रभाव, पेट्रोलियम पदार्थको मूल्यवृद्धि, वित्तीय क्षेत्रमा परेको तरलताको चाप, बाह्य क्षेत्र स्थायित्वमा देखिएको चुनौती, विदेशी विनिमय सञ्चितिमा देखिएको कमी आदि कारणले बैंकको कारोबारमा समेत असर पर्ने देखिएको छ।

३. बैंकको विगत वर्षको कारोवारको सिंहावलोकन :

यस बैंकको आर्थिक वर्ष २०७८/७९ को वित्तीय विवरणहरु नेपाल वित्तीय विवरण प्रतिवेदनमान (NFRS) अनुरुप तयार पारिएको छ। समीक्षा वर्ष र अघिल्लो आर्थिक वर्षको वित्तीय विवरणका प्रमुख सूचकाङ्कहरुको तुलनात्मक अवस्था देहाय बमोजिम रहेको छ।

(रकम रु. लाखमा)

वासलात	**आर्थिक वर्ष २०७८/७९**	**आर्थिक वर्ष २०७७/७८**	**परिवर्तन**
शेयर पूँजी	१४,४०,५९	१२,६३,६८	१४.००%
सञ्चित मुनाफा	३,४२,२२	३,७३,२४	-८.३१ %
जगेडा तथा कोषहरु	१७,६३,५५	१६,४१,४१	७.४४ %
कर्जा	१,७७,६४,०१ *	१,४१,९५,९१*	२५.१३ %
निक्षेप	१,९७,१६,६८	१,६३,६२,२५	२०.५० %
लगानी	४२,७८,६९	३०,००,९३	४२.५८ %
नाफा नोक्सान हिसाब	**आर्थिक वर्ष २०७८/७९**	**आर्थिक वर्ष २०७७/७८**	**परिवर्तन**
खुद ब्याज आम्दानी	६,७१,४६	६,४२,०४	४.५८ %
कुल सञ्चालन आम्दानी	८,०६,९९	८,१८,९०	-१.४५ %
सञ्चालन मुनाफा	३,६३,७५	४,३४,७७	-१६.३४ %
खुद मुनाफा	२,९२,३३	२,९६,१२	-१.२८ %
अनुपातहरु	**आर्थिक वर्ष २०७८/७९**	**आर्थिक वर्ष २०७७/७८**	**परिवर्तन**
पूँजीकोष	१५.०५ %	१६.८० %	-१.७५
निष्कृय कर्जा	१.८३ %	२.०५ %	-०.२२
प्रति शेयर आम्दानी	रु.२०.२९	रु.२३.४३	-१३.४० %

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

शेयर पूँजी :

आर्थिक वर्ष २०७७/७८ मा शेयरधनीहरुलाई १४ प्रतिशतका दरले बोनस शेयर वितरण गरिएसँगै आर्थिक वर्ष २०७८/७९ को अन्त्यमा बैंकको चुक्ता पूँजी रु.१४ अर्ब ४० करोड ५९ लाख ४ हजार ८ सय ३१ कायम हुन गएको छ।

सञ्चित मुनाफा :

आ.व. २०७७/७८ मा रु.३ अर्व ७३ करोड २४ लाख रहेको सञ्चित मुनाफाबाट रु.१ अर्ब ७१ करोड ६३ लाख बोनस तथा नगद लाभांश वितरण गरिएको साथै नियमनकारी व्यवस्था बापत रु.५२ करोड ४६ लाख नियमनकारी कोषमा समायोजन गरिएकोमा समीक्षा वर्षमा शेयर बिक्रीबाट रु.८६ लाख र वितरण योग्य मुनाफा रु.१ अर्ब ९२ करोड २१ लाख जम्मा हुन गई आर्थिक वर्ष २०७८/७९ को अन्त्यमा सञ्चित मुनाफा रु.३ अर्ब ४२ करोड २२ लाख कायम भएको छ।

जगेडा तथा कोषहरु :

गत आर्थिक वर्षको तुलनामा समीक्षा वर्षमा जगेडा तथा कोषहरु ७.४४ प्रतिशतले वृद्धि भएको छ।

कर्जा :

थप निक्षेप संकलन हुन नसकी बैंकिङ्ग क्षेत्रको स्रोत परिचालनमा चाप परेको अवस्थाका बाबजुद आर्थिक वर्ष २०७८/७९ मा बैंकको समग्र कर्जामा २५.१३ प्रतिशतको बढोत्तरी हासिल भएको छ।

निक्षेप :

समीक्षा अवधिमा बैंकको कुल निक्षेप गत आर्थिक वर्षको तुलनामा २०.५० प्रतिशतले वृद्धि भई रु.१ खर्ब ९७ अर्ब १६ करोड ६८ लाख पुगेको छ। कुल निक्षेपमा ग्राहकहरुको निक्षेप रु.१ खर्ब ९६ अर्ब ७ करोड ६१ लाख र बैंक तथा वित्तीय संस्थाहरुको निक्षेप रु.१ अर्ब ९ करोड ६ लाख रहेको छ।

आर्थिक वर्ष २०७८/७९ को अन्त्यमा बैंकमा कायम कुल निक्षेपमा बचत निक्षेपको अंश ३६.४९ प्रतिशत, मुद्दती निक्षेपको अंश ३५.२४ प्रतिशत, चल्ती निक्षेपको अंश २०.१३ प्रतिशत, मागेको बखत तिर्नुपर्ने निक्षेपको अंश ०.०३ प्रतिशत र बाँकी अन्य निक्षेपको अंश रहेको छ।

लगानी :

आर्थिक वर्ष २०७८/७९ मा बैंकको लगानीमा ४२.५८ प्रतिशतले बढोत्तरी हुन गई रु.४२ अर्ब ७८ करोड कायम भएको छ। नेपाल सरकारको ट्रेजरी विल तथा विकास ऋणपत्रमा भएको लगानीले उक्त बढोत्तरी हासिल हुन गएको हो।

आर्थिक वर्ष २०७८/७९ को आषाढ मसान्तसम्म नेपाल सरकारको ट्रेजरी बिल्स र विकास ऋणपत्रमा बैंकले रु.३८ अर्ब ७० करोड ५७ लाख लगानी गरेको छ। त्यस्तै, उक्त अवधिमा बैंकले संगठित संस्थाहरुको शेयरमा रु.४ अर्ब ८ करोड ११ लाख लगानी गरेको छ।

खुद ब्याज आम्दानी :

आर्थिक वर्ष २०७७/७८ को तुलनामा समीक्षा वर्ष २०७८/७९ मा बैंकको खुद ब्याज आम्दानीमा ४.५८ प्रतिशतको वृद्धि भएको छ। समीक्षा अवधिमा ब्याज खर्चमा ७७.९० प्रतिशतले वृद्धि भए तापनि ब्याज आम्दानी भने ३८.३० प्रतिशतले वृद्धि भएको कारण खुद ब्याज आम्दानीमा समेत सामान्य बढोत्तरी हासिल हुन गएको हो।

कुल सञ्चालन आम्दानी :

आर्थिक वर्ष २०७७/७८ मा रु.८ अर्ब १८ करोड ९० लाख रहेको बैंकको कुल सञ्चालन आम्दानी समीक्षा वर्ष २०७८/७९ मा १.४५ प्रतिशतले ह्रास भई रु.८ अर्ब ६ करोड ९९ लाख रहेको छ।

सञ्चालन मुनाफा :

बैंकले आर्थिक वर्ष २०७७/७८ मा रु.४ अर्ब ३४ करोड ७७ लाख सञ्चालन मुनाफा आर्जन गरेकोमा आर्थिक वर्ष

२०७८/७९ मा रु.३ अर्ब ६३ करोड ७५ लाख सञ्चालन मुनाफा आर्जन गरेको छ। जुन अघिल्लो आर्थिक वर्षको तुलनामा १६.३४ प्रतिशतको कमी हो।

खुद मुनाफा :

बैंकले आर्थिक वर्ष २०७७/७८ मा रु.२ अर्ब ९६ करोड १२ लाख खुद मुनाफा गरेकोमा समीक्षा वर्ष २०७८/७९ मा १.२८ प्रतिशतले कमी आई रु.२ अर्ब ९२ करोड ३३ लाख खुद मुनाफा आर्जन गर्न सफल भएको छ।

समीक्षा वर्षमा बैंकिङ्ग क्षेत्रको स्रोत परिचालनमा चाप परेको साथै बैंकिङ्ग प्रणालीमा निक्षेप तथा कर्जाको ब्याजदर वृद्धि भएको भएता पनि बैंकको खुद मुनाफामा सामान्य वृद्धि हासिल हुन गएको छ।

पूँजीकोष :

आर्थिक वर्ष २०७७/७८ मा १६.८० प्रतिशत रहेको बैंकको पूँजीकोषको अनुपात समीक्षा वर्ष २०७८/७९ मा कुल जोखिम भारित सम्पत्तिको १.७५ विन्दुले घटेर १५.०५ प्रतिशत पुगेको छ।

निष्कृय कर्जा :

आर्थिक वर्ष २०७७/७८ मा २.०५ प्रतिशत रहेको बैंकको निष्कृय कर्जा ०.२२ विन्दुले घटेर समीक्षा वर्ष २०७८/७९ मा १.८३ प्रतिशत पुगेको छ।

प्रति शेयर आम्दानी :

समीक्षा वर्ष २०७८/७९ मा बैंकको प्रति शेयर आम्दानी रु.२०.२९ रहेको छ जुन आर्थिक वर्ष २०७७/७८ मा रु.२३.४३ रहेको थियो।

४. चालु आर्थिक वर्ष २०७९/८० को प्रथम त्रयमासमा हासिल उपलब्धीहरु :

२०७९ आश्विन मसान्तसम्म बैंकको कुल निक्षेप रु.१ खर्ब ९६ अर्ब ५८ करोड १९ लाख, कुल कर्जा सापट रु.१ खर्ब ७३ अर्ब ५४ करोड २० लाख र लगानी रु.३५ अर्ब ७२ करोड ८८ लाख रहेको छ। बैंकको जगेडा तथा कोषमा रु.१८ अर्ब ७८ करोड ५० लाख रहेको छ। त्यसैगरी, बैंकले उक्त अवधिमा रु.६० करोड ४० लाख खुद मुनाफा आर्जन गरेको छ।

निष्कृय कर्जा अनुपात अघिल्लो वर्षको सोही अवधिको तुलनामा केही वृद्धि भई २.३६ प्रतिशत पुगेको छ। त्यस्तै, आर्थिक वर्ष २०७९/८० को प्रथम त्रयमासमा पूँजीकोष अनुपात १५.४३ प्रतिशत रहेको छ।

२०७९ आश्विन मसान्तसम्ममा बैंकको प्रमुख वित्तीय झलक निम्न तालिकामा प्रस्तुत गरिएको छ।

विवरण	रकम (रु. लाखमा)
शेयर पूँजी	१४,४०,५९
जगेडा तथा कोषहरु	१८,७८,५०
निक्षेप दायित्व	१,९६,५८,१९
लगानी	३५,७२,८८
कर्जा सापट	१,७३,५४,२०
खुद ब्याज आम्दानी	१,९०,७१

सञ्चालन मुनाफा	७९,४०
बोनस तथा कर पछिको खुद मुनाफा	६०,४०
विवरण	**प्रतिशत**
निष्कृय कर्जा (प्रतिशत)	२.३६%
पूँजीकोष अनुपात (प्रतिशत)	१५.४३%

५. बैंकको भावी योजनाहरु :

यस बैंकको भावी योजनाहरु देहाय बमोजिम रहेका छन् ।

क. बैंकलाई Digitally Enabled Bank को रुपमा विकास गर्नका निमित्त आवश्यक भौतिक, संगठनात्मक तथा नीतिगत पूर्वाधारको विकास गर्ने ।

ख. ग्राहक सेवालाई थप सरलीकृत, प्रभावकारी एवम् Automation गर्दै लैजानको लागि Business Process Re-engineering कार्यान्वयन गरी बैंकको सञ्चालन कार्य क्षमता अभिवृद्धि गर्ने ।

ग. आन्तरिक नियन्त्रण प्रणालीलाई सुदृढ, सबल र प्रभावकारी बनाउँदै वित्तीय अनुशासनको उच्च परिपालनामा जोड दिइने ।

घ. कर्मचारीहरुको उत्पादकत्व अभिवृद्धिका लागि पर्याप्त प्रशिक्षण र उत्प्रेरणात्मक कार्य वातावरण मार्फत निर्माण गरिने ।

ङ. बैंक व्यवसाय वृद्धि गर्न व्यावसायिक सम्भावनाको आधारमा शाखा विस्तार गर्ने र अन्य स्थानमा Digital Reach बढाइने ।

च. ट्रेजरी व्यवस्थापन, रेमिट्यान्स, गैह्र कोषमा आधारित व्यावसायिक कारोबार लगायतमा अभिवृद्धि गर्दै गैह्र ब्याज आम्दानीका श्रोतहरुको विस्तार गर्ने ।

छ. सञ्चालन खर्चमा मितव्ययिता अपनाई बैंकको समग्र खर्चमा आर्थिक अनुशासन कायम गर्ने ।

ज. नेपाल सरकारले तोकेका प्राथमिकताका क्षेत्रहरु तथा नेपाल राष्ट्र बैंकको निर्देशित कर्जा लगानीका क्षेत्रहरुमा विशेष ध्यान दिई कर्जा विस्तार कार्य अगाडि बढाइने ।

झ. अपलेखित कर्जा, खराब कर्जा असुली तथा गैह्र बैंकिङ्ग सम्पत्ति बिक्री मार्फत निष्कृय कर्जा व्यवस्थापन अगाडि बढाइने ।

ञ. बैंकमा लामो समयदेखि हिसाब मिलान हुन नसकेको सरकारी कारोबार हिसाब लगायतका पुराना हिसाब राफसाफ गर्न विशेष जोड दिइने ।

ट. बैंकको शाखा सञ्जाल विस्तार, प्रादेशिक कार्यालयको व्यवस्था तथा रणनीतिक योजनासँग तादाम्यता रहने गरी संगठनात्मक संरचनालाई समयानुकूल फेरबदल गरिने ।

ठ. बैंकको जोखिम व्यवस्थापनको दायरालाई थप फराकिलो बनाउँदै लगिने ।

ड. नियमनकारी निकायको निर्देशन तथा अन्तर्राष्ट्रिय असल अभ्यासका आधारमा बैंकको अनुपालनको अवस्थालाई थप मजबुत बनाउँदै लैजाने ।

ढ. बैंकको व्यवसायमा लघु साना तथा मझौला कर्जा, रिटेल कर्जा तथा कृषि कर्जाको अंश वृद्धि गर्दै लैजान नयाँ प्रोडक्ट जारी गर्ने तथा सरलीकृत कर्जा प्रकृया अपनाइने ।

ण. बजारको माग तथा आवश्यकता अनुसार युवा, संस्थागत तथा अन्य ग्राहक लक्षित नयाँ निक्षेप प्रोडक्टको विकास गरी निक्षेप परिचालनमा जोड दिइने ।

त. विभिन्न प्रवर्द्धनात्मक कार्यक्रमहरुको माध्यमबाट बैंकको व्यवसाय अभिवृद्धिमा जोड दिइने ।

६. कम्पनीको औद्योगिक तथा व्यवसायिक सम्बन्ध :

बैंकले आफूसँग सम्बद्ध सबै सरोकारवालाहरुसँग व्यवसायिक तथा सौहार्दपूर्ण सम्बन्ध कायम राख्दै आएको छ। आगामी दिनमा समेत व्यवसायिक सम्बन्ध थप प्रगाढ पार्ने विश्वासका साथ बैंकले आफ्ना गतिविधिहरु सञ्चालन गरिरहेको छ।

७. सञ्चालक समितिमा भएको हेरफेर र त्यसको कारण :

हाल बैंकको सञ्चालक समितिमा अध्यक्ष र पाँच जना सञ्चालक रहेका छौं। आर्थिक वर्ष २०७८/७९ मा नेपाल सरकार, अर्थ मन्त्रालयको तर्फबाट प्रतिनिधित्व गर्दै सञ्चालक समितिको अध्यक्षको जिम्मेवारीमा रहनुभएका श्री सुमनराज अर्यालको स्थानमा म (गंगाप्रसाद ज्ञवाली) ले २०७९ श्रावणदेखि कार्यभार सम्हाल्दै आएको छु। त्यस्तै, सञ्चालक समितिमा नेपाल सरकार, अर्थ मन्त्रालयको तर्फबाट प्रतिनिधित्व गर्दै आउनुभएका श्री रितेश कुमार शाक्यको स्थानमा २०७९ आषाढबाट उक्त मन्त्रालयकै सहसचिव श्री केदारनाथ शर्मा मनोनयन भई आउनुभएको छ।

यस बैंकको ६१ औं वार्षिक साधारण सभामा सर्वसाधारण शेयरधनीको तर्फबाट निर्वाचित श्री कर्मचारी सञ्चय कोषको तर्फबाट सञ्चालक समितिमा प्रतिनिधित्व गर्दै आउनुभएका श्री ओमकृष्ण श्रेष्ठको स्थानमा २०७९ पौषबाट श्री रोचन श्रेष्ठ नियुक्त भई आउनुभएको जानकारी गराउँदछौं। स्वतन्त्र सञ्चालक श्री दीपेन्द्र विक्रम थापाले २०७९ श्रावणमा राजीनामा दिनुभए पश्चात् हाल स्वतन्त्र सञ्चालकको पद रिक्त रहेको छ।

सञ्चालक समितिमा रहेर पुऱ्याउनुभएको योगदानका लागि अध्यक्ष श्री सुमनराज अर्याल तथा सञ्चालक श्री रितेश कुमार शाक्य, श्री ओमकृष्ण श्रेष्ठ र श्री दीपेन्द्र विक्रम थापाप्रति हार्दिक कृतज्ञता ज्ञापन गर्दछौं।

८. कारोबारलाई असर पार्ने मुख्य कुराहरु :

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

क. बैंकिङ्ग प्रणालीमा देखिएको लगानीयोग्य रकमको अभाव सहज हुन लाग्न सक्ने थप समयावधि।

ख. बैंकिङ्ग प्रणालीमा नयाँ निक्षेप सृजना हुन नसकेको कारण कर्जा विस्तारमा देखिएको संकुचन।

ग. लगानीमा रहेको पुनर्कर्जा र स्थानीय तहको रकम निक्षेपमा गणना गर्न पाउने व्यवस्थाका सम्बन्धमा नियामक निकायको नीतिगत व्यवस्थामा आउने परिवर्तन।

घ. मुलुकको बाह्य क्षेत्र स्थायित्वमा देखिएको चुनौती ।

ङ विदेशी विनिमय सञ्चितिमा परेको चाप ।

च. विप्रेषण आप्रवाहमा आउन सक्ने उतार चढावबाट बैंकिङ्ग क्षेत्रको श्रोत परिचालनमा पर्न जाने चाप ।

छ. कोभिड-१९ पछिको आर्थिक पुनरुत्थानका क्रममा बढ्दो बजेट घाटा (Fiscal Deficit), राजश्व परिचालनमा आएको कमी र सार्वजनिक ऋणमा परेको चाप ।

ज. पट्रोलियम पदार्थ, खाद्यान्न लगायतका वस्तुको मूल्यमा भएको चर्को मुल्यवृद्धिले निम्त्याएको बढ्दो मुद्रास्फीति ।

झ. आयातमा परेको चापका कारण व्यापार घाटामा भएको बढोत्तरी ।

ञ. रोजगारी सिर्जना, आर्थिक तथा सामाजिक विकास, आन्तरिक उत्पादनमा वृद्धि, आयात प्रतिस्थापन र निर्यात प्रवर्द्धनका लागि नेपाल सरकारले लिएका नीति ।

ट. बैंकिङ्ग क्षेत्रमा देखिएको तीव्र प्रतिस्पर्धा, तरलतामा अभावका कारण निक्षेप लागतमा भएको वृद्धिले ब्याज आम्दानीमा परेको असर ।

ठ. सूचना प्रविधि तथा डिजिटल कारोबारमा वृद्धि भएसँगै देखापरेका विभिन्न जोखिमहरुको व्यवस्थापन र न्यूनीकरण ।

ड. कृषि, उर्जा, पर्यटन, लघु साना एवम् मझौला उद्यम लगायतका क्षेत्रमा निश्चित प्रतिशतसम्म लगानी गर्नुपर्ने केन्द्रीय बैंकको नीति ।

ढ. नेपाल राष्ट्र बैंकले लिने नीतिगत परिवर्तनबाट बैंकको कारोबारमा पर्न जाने असर ।

ण. सम्पत्ति शुद्धीकरण निवारणसँग सम्बन्धित राष्ट्रिय तथा अन्तर्राष्ट्रिय नियम, कानून र अभ्यासहरुको 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 कर्मचारीहरुलाई बोनस वितरण नगरी जगेडा तथा कोषमा राख्न निर्देशन दिएको रकम लगायतका कैफियतहरु 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 छिमल्ने प्रयास जारी रहेको तथा सो को प्रगति विवरण त्रैमासिक रुपमा लेखापरीक्षण समितिमा छलफल गरी नेपाल राष्ट्र बैंकमा समेत पेश गर्ने गरिएको छ । लामो समयदेखि हिसाब मिलान नभएका र पहिचान हुन नसेकेका कारोबारहरुको हिसाब मिलान गर्ने तर्फ आवश्यक प्रकृया अगाडि बढेको र सो मा प्रगति भइरहेको जानकारी गराउँदछौं ।

बैंकले सरकारी कारोबारको शोधभर्ना नेपाल राष्ट्र बैंकबाट नियमित रुपमा प्राप्त गरिरहेको छ । नेपाल राष्ट्र बैंकमा रहेको यस बैंकको खातामा रहेको मौज्दातको प्रमाणीकरण नियमित रुपमा यस बैंकको ट्रेजरी विभाग मार्फत भइरहेको छ । हिसाब मिलान नभएका केही पुराना कारोबारहरुको हकमा आवश्यक प्रकृया अगाडि बढेको

छ। त्रिभुवन विश्वविद्यालयको पेन्सनको हकमा विगतमा शाखाहरुबाट वितरण हुने गरेकोमा हाल उक्त कारोबार केन्द्रिकृत रुपमा यस बैंकको किर्तिपुर शाखाबाट भइरहेको हुँदा शोधभर्ना र हिसाब मिलानमा कुनै समस्या नहुने व्यहोरा जानकारी गराउँदछौं।

साथै शेयरधनीहरुलाई लाभांश वितरण गर्न नपाउने तथा बैंकको कर्मचारीहरुलाई बोनस बाँड्न नपाउने गरी सञ्चित नाफा नोक्सान हिसाबमा रहेको रु.१,१९,७८,७४,०८४/- नेपाल राष्ट्र बैंकको मिति २०७९/०९/०६ को प.सं. बैं.सु.वि./अफसाइट/एजिएम/१४८/२०७९-८० बमोजिम बैंकको पूँजीकोष सबलीकृत गर्न स्थाई प्रकृतिको साधारण जगेडा कोषमा रकमान्तरण गर्न निर्देशन प्राप्त भएको समेत जानकारी गराउँदछौं।

माथि उल्लिखित बाहेक लेखापरीक्षण प्रतिवेदनमा औंल्याइएका बैंकको नियमित कारोबारसँग सम्बन्धित अन्य कैफियतहरुका 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 :

बैकिङ्ग कारोबारमा अन्तर्निहित विभिन्न प्रकारका जोखिमहरुको नियन्त्रणका लागि बैंकले आफ्नो आन्तरिक नियन्त्रण प्रणालीलाई थप मजबुत बनाउँदै लगेको छ। यसका लागि प्रचलित कानून तथा नेपाल राष्ट्र बैंकको नीति, निर्देशनको परिधिभित्र रही बैंकले विभिन्न नीति, नियम, विनियम तथा निर्देशिकाहरु तर्जुमा गर्ने तथा समयानुकूल संशोधन/पुनर्लेखन गर्ने गरिएको छ।

बैंकको आन्तरिक नियन्त्रण प्रणालीलाई प्रभावकारी बनाउन क्रियाशील रहेको निरीक्षण तथा आन्तरिक लेखापरीक्षण विभागले सञ्चालक समिति मातहतको लेखापरीक्षण समितिबाट स्वीकृत वार्षिक लेखापरीक्षण योजनाको अधिनमा रही आफ्नो कार्य सञ्चालन गरिरहेको छ। यस क्रममा बैंकका विभिन्न शाखा/कार्यालयहरुको नियमित, आकस्मिक तथा विशेष लेखापरीक्षण गर्ने गरिएको छ।

यसका साथै बैंकिङ्ग कारोबारका क्रममा देखापर्ने विभिन्न जोखिमहरुको पहिचान, मापन, अनुगमन, नियन्त्रण र रिर्पोटिङ्गका लागि सञ्चालक समिति मातहतको जोखिम व्यवस्थापन समितिको मार्गदर्शनमा जोखिम व्यवस्थापन विभागले कार्य गरिरहेको छ। त्यस्तै, नेपाल राष्ट्र बैंकको निर्देशन तथा अन्य प्रचलित कानून बमोजिम बैंकको अनुपालनाको स्थितिको नियमित अनुगमन गर्नका लागि गठित कम्प्लायन्स विभागले सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समितिको मार्गदर्शनमा आफ्ना काम कारबाही अगाडि बढाइरहेको छ।

यस अलावा बैंक उच्च व्यवस्थापन तहमा सम्पत्ति दायित्व व्यवस्थापन समिति, कर्जा कमिटी, कर्जा असुली समिति, IT Steering Committee, ब्राण्ड तथा व्यवसाय प्रवर्द्धन समिति, संस्थागत सामाजिक उत्तरदायित्व समिति, पदपूर्ति समिति, अनुशासन समिति, अपरेशन कमिटी, Procurement Evaluation Committee, लगायतका समितिहरु आन्तरिक नियन्त्रण प्रणालीलाई सुदृढ बनाउन क्रियाशील रहेका छन्।

११. बैंकिङ्ग सञ्जाल विस्तार :

बैंकले प्रधान कार्यालय तथा सात वटै प्रदेशमा प्रादेशिक कार्यालय सहित २०७९ पौष २० सम्म ७१ वटा जिल्लामा रहेका २२६ शाखा कार्यालय, ५२ वटा एक्सटेन्सन काउन्टर तथा १९९ वटा ATM मार्फत बैंकिङ्ग सेवा उपलब्ध गराउँदै आएको छ।

बैंक व्यवसाय अभिवृद्धिका लागि व्यवसायिक सम्भाव्यता भएका स्थानहरुमा शाखा विस्तार गर्दै लगिएको छ। देशका सबै जिल्लाहरुमा बैंकको उपस्थिति रहने गरी शाखा कार्य विस्तार गर्ने योजना रहेको छ। साथै, उपयुक्त स्थानमा Digital Reach मार्फत बैंकको सञ्जाल विस्तार गर्दै लगिने छ।

१२. सूचना प्रविधि तथा डिजिटाइजेशन :

ग्राहकहरुको माग र समयको आवश्यकता बोध गरी बैंकले सूचना प्रविधि तथा डिजिटाइजेशन मार्फत बैंकिङ्ग सेवालाई सहज र सरल बनाउँदै लगेको छ। साथै, आगामी दिनमा सूचना प्रविधि तथा डिजिटाइजेशनका क्षेत्रमा थप लगानी गर्दै बैंकिङ्ग सेवालाई गुणस्तरीय बनाउन बैंक प्रतिवद्ध रहेको छ।

बैंकले हाल Mobile Banking, E-Banking, Debit Card, Credit Card, Travel Card, Prepaid Dollar Card, POS, QR Payment, Online Account Opening, Fixed Deposit Online Account Opening, Online DMAT Account Opening, Smart Teller with QR Code Scanning जस्ता प्रविधिमा आधारित सेवाहरु प्रदान गरिरहेको छ। यसका साथै नागरिक Apps मार्फत समेत बैंकको Online Account खोल्न सकिने सुविधा समेत उपलब्ध रहेको छ।

बैंकको आन्तरिक कार्य प्रणालीलाई सूचना प्रविधि मार्फत थप चुस्त दुरुस्त बनाउने सिलसिलामा बैंकले कर्जा प्रशोधनका लागि Document Management System (DMS), Gold Loan Process Digitization, Green Pin for Debit/Credit Card लगायतको प्रयोग गरिरहेको छ। यस्तै, बैंकले हाल प्रयोगमा ल्याइरहेको Pumori IV CBS Software प्रतिस्थापन गरी नयाँ Web Based Core Banking Solution खरिद गर्ने प्रकृया समेत अगाडि बढाएको छ।

१३. ग्राहक सम्बन्ध सुधार :

बैंकले सदैव सुमधुर ग्राहक सम्बन्ध कायम राख्दै दिगो बैंकिङ्गको अवधारणालाई जोड दिँदै आएको छ। बैंकबाट ग्राहकको माग र चाहना बमोजिमका नवीनतम सेवा सुविधा प्रदान गर्न आवश्यक प्रयासहरु बैंकले निरन्तर गरिरहेको छ। त्यस्तै, बैंक सेवा प्रवाहका क्रममा देखिएका प्रकृयागत जटिलतालाई कम गर्दै ग्राहक सेवामा प्रभावकारिता ल्याउन कर्मचारीको व्यवहार तथा कार्यालयको वातावरणलाई ग्राहकमैत्री बनाउन बैंकले विभिन्न कार्यक्रमहरु अगाडी बढाइरहेको छ।

बैंकको इमेल ठेगाना gunaso@nepalbank.com.np तथा info@nepalbank.com.np, टेलिफोन, मोबाइल बैंकिङ्ग App मा रहेको Dispute Lodge Section लगायत वेभसाइटमा रहेको अनलाईन पोर्टल मार्फत ग्राहकहरुले बैंकको दैनिक काम कारबाही तथा ग्राहक सेवाको क्रममा देखिएका कमी कमजोरीहरुसँग सम्बन्धित गुनासो राख्न सक्ने व्यवस्था मिलाइएको छ। यसका साथै नेपाल सरकारको हेलो सरकार तथा नेपाल राष्ट्र बैंकको गुनासो पोर्टल मार्फत पनि सरोकारबालाहरुले आफ्ना गुनासाहरु प्रेषित गर्न सक्नेछन्। यसरी विभिन्न माध्यमबाट प्राप्त ग्राहकहरुको गुनासोको प्रभावकारी रुपले समाधानका लागि सुशासन डिभिजनले सहजीकरण गरिरहेको छ। बैंकको गुनासो सुनुवाई गर्ने कार्यलाई सुव्यवस्थित बनाउनका साथै यस क्रममा देखिने अष्पष्टता हटाई गुनासो व्यवस्थापन गर्न गुनासो सुनुवाई तथा व्यवस्थापन कार्यविधि जारी गरिएको छ।

१४. नेपाल सरकारको नीतिसँग तादात्म्य :

आफ्ना शाखा कार्यालयहरु मार्फत सरकारी कारोबार, राजश्व संकलन, पेन्सन तथा सामाजिक सुरक्षा भत्ता वितरण, भूकम्प पीडित जनतालाई अनुदान वितरण गर्दै आएको बैंकले ब्याज अनुदानमा आधारित सहुलियतपूर्ण कर्जा लगानीको माध्यमबाट उद्यमशिलता तथा रोजगारीको सृजना लगायत सरकारको वित्तीय नीतिले निर्देश गरेका विषयहरूको कार्यान्वयनमा बैंकले सहयोग पुऱ्याउँदै आएको छ।

नेपाल सरकारबाट जारी भएको सहुलियतपूर्ण कर्जाका लागि ब्याज अनुदान सम्बन्धी एकीकृत कार्यविधि, २०७५ बमोजिम बैंकले कार्यविधिमा तोकिएका क्षेत्रहरुमा ऋण प्रवाह गरिरहेको छ। जस अन्तर्गत २०७९ आषाढ मसान्तको अन्त्यमा ६२४९ जना ग्राहकहरुमा रु.२५ अर्ब २२ करोड ५५ लाख ८२ हजार कर्जा लगानी गरेको छ।

संघीय सरकारको सबै नेपालीको बैंकमा खाता खोल्ने अभियानमा सक्रिय रुपमा सहभागिता जनाउने क्रममा कुनै पनि बैंकमा खाता नभएका नेपाली जनताले यस बैंकमा समृद्ध नेपाल अभियान बचत खाता खोलेमा बैंकको तर्फबाट रु.१००/- जम्मा गरिदिने व्यवस्था गर्दै आइएको छ। यस व्यवस्था अन्तर्गत आर्थिक वर्ष २०७८/७९ मा २,०२४ वटा ग्राहकको खाता खोलिएको छ।

१५. कर्जा लगानी तथा व्यवस्थापन :

बैंकले कर्जा प्रवाह गर्दा बैंकको Credit Policy Guidelines, कार्य सञ्चालन निर्देशिका भाग २ (कर्जा निर्देशिका), Valuation Guidelines, सहुलियतपूर्ण कर्जा सम्बन्धी निर्देशिका एवम् नेपाल राष्ट्र बैंकबाट जारी भएका नीति निर्देशनहरुको कार्यान्वयनको सुनिश्चिता गर्ने गरिएको छ।

बैंकले २०७८ पौषको कुल कर्जाको आधारमा २०७९ आषाढ मसान्तसम्ममा बैंकले नेपाल राष्ट्र बैंकले तोकेको प्राथमिकता प्राप्त क्षेत्र अन्तर्गत कृषि क्षेत्रमा १२.४८ प्रतिशत र जलविद्युत/उर्जाको क्षेत्रमा ६.३९ प्रतिशत कर्जा लगानी गरेको छ। त्यस्तै, एक करोडसम्मका लघु, साना तथा मझौला उद्योगमा १७.८८ प्रतिशत र विपन्न वर्गमा कर्जामा ६.४० प्रतिशत कर्जा लगानी गरेको छ।

बैंकले २०७९ आषाढ मसान्तसम्म करिब ७२५ मेगाबाट क्षमताका ३० वटा जलविद्युत परियोजनामा विभिन्न बैंक तथा वित्तीय संस्थाको सहवित्तीयकरणमा सहभागी भई कर्जा लगानी गरेको छ। जस मध्ये १४ वटा परियोजना सञ्चालनमा रहेका र १६ वटा परियोजना निर्माणाधीन अवस्थामा रहेका छन्। उक्त परियोजनाहरुका लागि कूल रु.२० अर्ब ९८ करोड ८२ लाख कर्जा सीमा स्वीकृत भएकोमा २०७९ आषाढ मसान्तसम्म रु.११ अर्ब १ करोड ६८ लाख कर्जा मौज्दात रहेको छ।

त्यसैगरी, बैंकले २०७९ आषाढ मसान्तसम्म विभिन्न ८ वटा सिमेन्ट तथा १० वटा स्टिल उद्योगहरुमा विभिन्न बैंक तथा वित्तीय संस्थाको सहवित्तीयकरणमा सहभागी भई कर्जा लगानी गरेको छ। उक्त अवधिमा सिमेन्ट उद्योगहरुमा प्रवाहित कर्जाको मौज्दात रु.१० अर्ब ६९ करोड ६६ लाख र स्टिल उद्योगहरुमा प्रवाहित कर्जाको मौज्दात रु.७ अर्ब १८ करोड ५ लाख रहेको छ।

१६. जोखिम व्यवस्थापन :

बैंकको दैनिक कार्य सञ्चालनका क्रममा देखिने सञ्चालन जोखिम, बजार जोखिम, कर्जा जोखिम, तरलता जोखिम, ब्याजदर जोखिम, विदेशी विनिमय जोखिम लगायतका जोखिमको पहिचान, अनुगमन तथा व्यवस्थापन

गर्न सञ्चालक समिति, सञ्चालक समिति मातहतको जोखिम व्यवस्थापन समिति तथा बैंक उच्च व्यवस्थापन सदैव सजग रहेको छ।

यस बैंकको जोखिमको पहिचान र न्यूनीकरणका लागि प्रमुख जोखिम अधिकृतको जिम्मेवारीमा छुट्टै जोखिम व्यवस्थापन विभाग रहेको छ। उक्त विभागले बैंकको सञ्चालन जोखिम, बजार जोखिम, कर्जा जोखिम तथा तरलता जोखिम अन्तर्गत जोखिम बहन क्षमता एवम् जोखिमको स्वीकारयोग्य सीमा निर्धारण गर्ने कार्य गर्दै आएको छ। यसका साथै उक्त विभागले नेपाल राष्ट्र बैंकबाट जारी गरिएको जोखिम व्यवस्थापन सम्बन्धी मार्गदर्शन, दबाब परीक्षण मार्गदर्शन तथा अन्य नीति, निर्देशन बमोजिमका कार्यहरु गर्दै आएको छ।

प्रभावकारी जोखिम व्यवस्थापनका लागि सञ्चालक सदस्य संयोजक र जोखिम व्यवस्थापन विभागका विभागीय प्रमुख सदस्य सचिव रहने गरी जोखिम व्यवस्थापन समिति गठन गरिएको छ। उक्त समितिले बैंकिङ्ग कारोबारमा अन्तर्निहित विभिन्न जोखिमको निरन्तर रुपमा अनुगमन गरी सो को व्यवस्थापनका लागि सञ्चालक समितिलाई राय सुझाव दिने गरेको छ।

बैंकको समग्र जोखिम व्यवस्थापनका लागि उत्तरदायी सञ्चालक समितिले खास महत्वका मूलभूत जोखिमको सामना गर्न आवश्यक नीति, कार्यविधि तथा निर्देशनहरुको तर्जुमा साथै समयानुकूल पुनरावलोकन गर्ने कार्य जोखिम व्यवस्थापन समितिको सिफारिसमा नियमित रुपमा गरिरहेको छ।

१७. सम्पत्ति शुद्धीकरण निवारण :

बैंकले सम्पत्ति शुद्धीकरण तथा आतङ्कवादी कृयाकलापमा वित्तीय लगानी निवारणका सम्बन्धमा सम्पत्ति शुद्धीकरण (मनी लाउन्डरिङ्ग) निवारण ऐन, २०६४, सम्पत्ति शुद्धीकरण (मनी लाउन्डरिङ्ग) निवारण नियमावली, २०७३, नेपाल राष्ट्र बैंकबाट जारी निर्देशन तथा Financial Action Task Force (FATF) द्वारा जारी भएका सिफारिसको परिपालनामा सदैव जोड दिँदै आएको छ।

यसै अनुरुप बैंकमा रहेको कम्प्लायन्स विभागले प्रचलित राष्ट्रिय तथा अन्तर्राष्ट्रिय असल अभ्यासहरुका आधारमा आन्तरिक नीति, नियम, निर्देशनको तर्जुमा गरी ग्राहक पहिचान तथा सम्पुष्टि, जोखिम पहिचान, मूल्याङ्कन र व्यवस्थापन, सीमा कारोबार तथा शंकास्पद कारोबारको पहिचान, अनुगमन तथा रिपोर्टिङ्ग, विभिन्न निकायहरुबाट अध्ययन र अनुसन्धानका क्रममा माग गरिएका सूचनाहरु उपलब्ध गराउने, नियमनकारी निकाय र अन्य प्रचलित कानूनमा भएका व्यवस्थाहरुको अनुपालना गराउने जस्ता कार्यहरु निरन्तर गरिरहेको छ।

त्यस्तै, प्रचलित कानून तथा नेपाल राष्ट्र बैंकको निर्देशन अनुरुप सञ्चालक सदस्य संयोजक र कार्यान्वयन अधिकारी सदस्य सचिव रहने गरी बैंकमा सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति गठन गरिएको छ। उक्त समितिले सम्पत्ति शुद्धीकरण तथा आतङ्कवादी कृयाकलापमा वित्तीय लगानी निवारणका सम्बन्धमा बैंकको आन्तरिक नीति, कार्यविधि तथा प्रकृयागत पक्षहरुको पर्याप्तताका साथै नीतिगत एवम् प्रक्रियागत पक्षमा गर्नुपर्ने सुधारहरु गर्न सञ्चालक समिति मार्फत व्यवस्थापनलाई निर्देशन दिने गरेको छ।

१८. मानव संशाधन :

हरेक आर्थिक वर्षका लागि सञ्चालक समितिबाट स्वीकृत पदपूर्ति योजना अनुरुप बैंकलाई आवश्यक जनशक्तिको संख्या निर्धारण गरी आवश्यकता भन्दा कम देखिएमा श्री लोक सेवा आयोगको प्रत्यक्ष संलग्नतामा कर्मचारी भर्ना गर्ने कार्य गर्ने गरिएको छ। यसरी छनोटको प्रकृया आफैंमा पारदर्शी तथा निष्पक्ष रहने गरेको छ।

बैंक सेवामा रहेका उच्चतम शैक्षिक योग्यता भएका कर्मचारीहरुको औषत उमेर ३६ वर्ष रहेको छ। हाल कार्यरत अधिकांश जनशक्तिको अधिकतम सेवा अवधि १८ वर्ष रहेको छ। बैंकमा विभिन्न तह/पदमा गरी २०७९ आषाढ मसान्तमा २४२९ कर्मचारीहरु कार्यरत रहेका छन्। जसमध्ये ४०.४९ प्रतिशत महिला जनशक्ति र ५९.५१ प्रतिशत पुरुष जनशक्ति कार्यरत रहेका छन्। त्यसैगरी, सुरक्षा तथा सरसफाई लगायतका कार्यहरुका लागि व्यक्तिगत तथा संस्थागत सेवा करारमा ७८२ कर्मचारीहरुले बैंकमा सेवा गरिरहेका छन्।

बैंकको विद्यमान कर्मचारी सेवा विनियमावलीलाई पुनर्लेखन गर्ने कार्य तथा लामो समयदेखि पुनरावलोकन हुन नसकेका कर्मचारीहरुको सेवा, सुविधा तथा भत्ताहरु पुनरावलोकन गर्ने कार्य समीक्षा वर्षमा सम्पन्न भई नयाँ कर्मचारी सेवा विनियमावली २०७९ श्रावण १ गतेदेखि लागू भएको छ।

बैंकमा कार्यरत कर्मचारीहरुको क्षमता अभिवृद्धि गर्दै कार्य कुशलता तथा व्यवस्थापकीय सीप बढाउन तालिम तथा विकास डिभिजनले विभिन्न आन्तरिक तालिम कार्यक्रम सञ्चालन गरी उत्प्रेरणा जगाउने कार्य गर्दै आएको छ। यसको अलावा समीक्षा वर्षमा विभिन्न इन्ष्टिच्युटहरुको संयोजकत्वमा आयोजना भएका ९४ वटा स्वदेशी तथा विदेशी तालिम कार्यक्रममा ८१० जना कर्मचारीहरुलाई सहभागी गराइएको छ।

१९. संस्थागत सामाजिक उत्तरदायित्व :

बैंकले नेपाल राष्ट्र बैंकको निर्देशन अनुरुप हरेक वर्षको खुद मुनाफाको १ प्रतिशत बराबरको रकम संस्थागत सामाजिक उत्तरदायित्व शीर्षकमा छुट्टयाउने गरेको छ। यसरी छुट्टयाएको रकम अर्को आर्थिक वर्षमा नेपाल राष्ट्र बैंकको निर्देशन तथा बैंकको संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी नीतिले निर्देश गरे अनुरुप विभिन्न सामुदायिक हितका गतिविधिहरुमा खर्च गर्ने गरिएको छ।

बैंकको संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी गतिविधिहरुको प्रभावकारी सञ्चालन, नियमन तथा अनुगमनका लागि नायब प्रमुख कार्यकारी अधिकृतको अध्यक्षतामा एक संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी समिति कार्यान्वयनमा रहेको छ। उक्त समितिले संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी प्रस्तावहरुको मूल्याङ्कन गरी खर्च गर्न उचित देखिएमा खर्चका लागि सिफारिस गर्ने गरेको छ। बैंकले आर्थिक वर्ष २०७८/७९ मा संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत कुल रु.२ करोड ६३ लाख ६१ हजार खर्च गरेको छ।

सामाजिक परियोजना शीर्षकमा भएको जम्मा रु.४४ लाख ७९ हजार खर्च मध्ये सुदूरपश्चिम विश्वविद्यालय अन्तर्गका ४ वटा क्याम्पसमा Water Cooler Machine जडान गर्न रु.४ लाख ९८ हजार, हिमाल पारीको दुर्गम जिल्ला मनाङ्गको चामे गाउँपालिकाका बाढी पिडित जनताहरुका लागी सहयोग स्वरुप रु.४ लाख, पुकु दिदी फाउण्डेशन मार्फत सर्लाही जिल्लाको रामनगर गाउँपालिका-४ मा अवस्थित श्री वागमती माध्यमिक विद्यालयको पुस्तकालयका लागि आवश्यक फर्निचर खरिद गर्न रु.३ लाख ७५ हजार तथा १० थान प्रयोग गर्न मिल्ने कम्प्युटर, तथा श्री समता स्कुल बाजुरा, मार्तडीमा अध्ययनरत विद्यार्थीहरुका लागि आवश्यक डेक्स बेन्च तथा अन्य फर्निचरका लागि रु.३ लाख ६० हजार प्रदान गरिएको छ। श्री राजेश मेमोरियल क्यान्सर रिलिफ फाउन्डेसनलाई क्यान्सर सम्बन्धी जनचेतना अभिवृद्धि, निःशुल्क स्वास्थ्य शिविर तथा क्यान्सर पिडित बिरामीको उपचारका लागि आर्थिक सहयोगका बापत रु.३ लाख तथा ताल संरक्षण समाज, लमजुङ्गलाई तालबाराही मन्दिर संरक्षणका लागि रु.२ लाख २८ हजार प्रदान गरिएको छ।

त्यस्तै, मैत्री समाज नेपाल मार्फत काभ्रे जिल्लाको धुलिखेल स्थित श्री सञ्जिवनी माध्यमिक विद्यालयका दृष्टिबिहीन बालबालिकाका लागि स्कुल ब्याग र ब्रेल शैक्षिक सामाग्री खरिद गर्न रु.४० हजार प्रदान गरिएको छ। श्री माध्यमिक विद्यालय, बालापुर, दाङ्ग र श्री समयथान माध्यमिक विद्यालय, खरेन्द्रपुर, कपिलवस्तुलाई विद्यालयमा

सिलिङ्ग पङ्खा जडान गर्न क्रमशः रु.१ लाख र रु.४८ हजार प्रदान गरिएको छ। विकासमा महिला, सुन्दरबजार, लमजुङ्गलाई पुनः प्रयोग गर्न सकिने सेनिटरी प्याड बनाउने आयमुलक तालिम सञ्चालनार्थ रु.५० हजार तथा श्री काठमाडौं विश्वविद्यालय, स्कुल अफ म्यानेजमेन्टको KUSOM समूह मार्फत श्री जनक माध्यमिक विद्यालय, कुश्मा, पर्वतमा अध्ययनरत विद्यार्थीहरुका लागि Water Purifier, Sanitary Pad Vending Machine, Dust Bin लगायतका स्वास्थ्य तथा सरसफाईका सामाग्रीहरुको व्यवस्थापन गर्न रु.५० हजार प्रदान गरिएको छ।

बैंकले आर्थिक वर्ष २०७८/७९ मा लुम्बिनी प्रदेशका सवै ३३ वटा शाखा कार्यालयबाट एकै दिन वित्तीय साक्षरता कार्यक्रम सञ्चालन गरेको थियो। यसका साथै, बैंकका अन्य विभिन्न शाखा कार्यालयहरुबाट सञ्चालित वित्तीय साक्षरताका क्रममा आर्थिक वर्ष २०७८/७९ मा कुल रु.९ लाख १२ हजार खर्च गरिएको छ। प्रत्यक्ष अनुदान खर्च अन्तर्गत श्री राष्ट्रिय आविष्कार केन्द्रलाई रु.५ लाख प्रदान गरिएको तथा कोभिड-१९ बाट कर्मचारी तथा सेवाग्राहीहरुलाई सुरक्षित राख्न रु.१ करोड ९७ लाख १७ हजार खर्च गरिएको छ।

त्यस्तै, बैंकको ८५ औं वार्षिकोत्सवको उपलक्ष्यमा विभिन्न अनाथालय, बालमन्दिर र वृद्धाश्रमलाई सहयोग प्रदान गरिएको छ। संस्थागत सामाजिक उत्तरदायित्व शीर्षक अन्तर्गत अनाथालय, बालमन्दिर र वृद्धाश्रमलाई अनुदान बापत आर्थिक वर्ष २०७८/७९ मा कुल रु.५ लाख ५१ हजार प्रदान गरिएको तथा खोलौं बैंक खाता अभियान अन्तर्गत खोलिएका २,०२४ वटा खाताहरुमा अनुदान बापत कुल रु.२ लाख २ हजार खर्च गरिएको छ।

बैंकले नेपाल राष्ट्र बैंकबाट जारी निर्देशनमा भएको व्यवस्था र बैंकको संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी नीतिले निर्देश गरे अनुरुप विभिन्न सामुदायिक हितका गतिविधिहरुमा गरेको उपर्युक्त खर्च अनुमोदनका लागि समेत सभा समक्ष अनुरोध छ।

२०. संस्थागत सुशासन तथा अनुपालना :

बैंकको संस्थागत सुशासनको स्तर उच्च कायम गर्दै सम्बन्धित सबै सरोकारवालाहरुको हितको रक्षा गर्न सञ्चालक समिति र बैंक व्यवस्थापन कटिबद्ध रहेको छ। यसका साथै बैंकको प्रबन्धपत्र, नियमावली, सञ्चालक समिति कार्य सञ्चालन कार्यविधि तथा सञ्चालक समिति आचारसंहिताको सीमाभित्र रहेर सञ्चालक समिति तथा उप समितिका बैठक र अन्य कार्यहरुलाई व्यवस्थित गरिएको छ।

बैंक सञ्चालक समितिले बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, कम्पनी ऐन, नेपाल राष्ट्र बैंकको निर्देशन लगायत अन्य प्रचलित कानूनमा उल्लेख भए बमोजिम आफ्नो जिम्मेवारी बहन गरिरहेको छ। बैंकको दैनिक कार्य सञ्चालन र व्यवस्थापनका लागि आवश्यक पर्ने नीति, नियम र विनियम तर्जुमा तथा आवश्यकता अनुसार संशोधन गर्ने जिम्मेवारी सञ्चालक समितिले निरन्तर निर्वाह गरिरहेको छ।

बैंकको दैनिक कार्य सञ्चालन र व्यवस्थापनका कार्यहरु प्रचलित ऐन, नियम, नियामक निकायको निर्देशन, बैंकको प्रवन्धपत्र, नियमावली तथा बैंकको आन्तरिक नीति, नियम, विनियमको सीमाभित्र रहेर बैंक व्यवस्थापनबाट भइरहेको छ। सम्पत्ति दायित्व व्यवस्थापन समितिमा छलफल गरी कर्जा, निक्षेपको ब्याज तथा अन्य सेवाका शुल्कको निर्धारण गर्ने गरिएको छ। बैंक कर्मचारीबाट आचरण तथा अनुशासन उल्लङ्घनका गम्भीर प्रकृतिका घटना भएको अवस्थामा आवश्यक छलफल गरी कारबाहीको सिफारिसका लागि अनुशासन समिति रहेको छ।

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

नेपाल राष्ट्र बैंकबाट जारी एकीकृत निर्देशनको संस्थागत सुशासन सम्बन्धी व्यवस्थाले निर्देश गरे बमोजिम सञ्चालक समितिले आफ्नो काम कारबाहीलाई व्यवस्थित र प्रभावकारी बनाई बैकमा संस्थागत सुशासन कायम गर्न साथै सञ्चालक समितिको निर्णय प्रकृयालाई थप व्यवसायिक, सहभागितामूलक, पारदर्शी एवम् नतिजामुखी बनाउन सञ्चालक संयोजक रहने गरी लेखापरीक्षण समिति, कर्मचारी सेवा सुविधा समिति, जोखिम व्यवस्थापन समिति तथा सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति गठन गरी सञ्चालक समितिको कार्यलाई व्यवस्थित गर्ने गरिएको छ। यसका साथै खास प्रयोजनका लागि समय तोकी सञ्चालकको संयोजकत्वमा अल्प अवधिका अन्य उप समिति समेत गठन गर्ने गरिएको छ।

नेपाल राष्ट्र बैंकको एकीकृत निर्देशनमा भएको व्यवस्था बमोजिम सञ्चालक समितिको मातहतमा रहेका विभिन्न समिति र ती समितिमा २०७९ आषाढ मसान्तमा रहेका सदस्यहरुको विवरण देहाय बमोजिम रहेको छ।

(१) **लेखापरीक्षण समिति**

श्री गंगाप्रसाद ज्ञवाली, सञ्चालक	संयोजक
श्री विष्णुकुमार अग्रवाल, सञ्चालक	सदस्य
विभागीय प्रमुख, निरीक्षण तथा आ.ले.प. विभाग	सदस्य सचिव

(२) **कर्मचारी सेवा सुविधा समिति**

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

(३) **जोखिम व्यवस्थापन समिति**

श्री विवेक शम्शेर ज.ब.रा., सञ्चालक	संयोजक
श्री गंगाप्रसाद ज्ञवाली, 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
विभागीय प्रमुख, जोखिम व्यवस्थापन विभाग	सदस्य
विभागीय प्रमुख, कम्प्लायन्स विभाग	सदस्य
कार्यान्वयन अधिकारी	सदस्य सचिव

आर्थिक वर्ष २०७९/८० मा सञ्चालक समिति तथा उप समितिको बैठक संख्या देहाय बमोजिम रहेका छन् ।

आ.व.२०७९/८०	सञ्चालक समिति	लेखापरीक्षण समिति	कर्मचारी सेवा सुविधा समिति	जोखिम व्यवस्थापन समिति	सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति
बैठक संख्या	४८	१७	८	२०	८

२१. गत वर्ष साधारण सभाको सुझाव कार्यान्वयन :

गत वर्षको ६२ औं वार्षिक साधारण सभामा शेयरधनी महानुभावहरुले नगद लाभांश तथा बोनस शेयर सूचीकरण यथाशीघ्र सम्पन्न गर्न, बैंकको पूँजीलाई समयानुकूल वृद्धि गर्दै लैजान, स्थिर सम्पत्तिको अधिकतम उपयोग गर्न तथा मर्चेन्ट बैंकिङ्ग गर्ने सहायक कम्पनी स्थापना गर्न सुझाव दिनुभएको थियो । त्यस्तै, Risk Based Pricing Policy को कार्यान्वयन गर्न, Off-Balance Sheet & FCY Transactions मा वृद्धि गर्दै लैजान, खुद ब्याज आम्दानी अभिवृद्धि गर्ने उपायहरुको खोजी गर्न तथा प्रति कर्मचारी व्यापार वृद्धि गर्न सुझाव दिनुभएको थियो ।

उक्त सुझावहरुको कार्यान्वयनका क्रममा नगद लाभांश वितरण गर्ने कार्य साधारण सभा सम्पन्न भए पश्चात् नै शुरु हुने साथै बोनस शेयर सूचीकरण यथाशीघ्र सम्पन्न गरिने विश्वास दिलाउन चाहन्छौं । बैंकको स्थिर सम्पत्तिको अधिकतम उपयोग गर्न, सहायक कम्पनीको रुपमा मर्चेन्ट बैंकिङ्ग स्थापना गर्न तथा Risk Based Pricing Policy को कार्यान्वयन गर्न आवश्यक अध्ययन भइरहेको व्यहोरा सभा समक्ष अवगत गराउन चाहन्छौं । त्यस्तै, शेयरधनी महानुभावहरुले बैंकको Off-Balance Sheet & FCY Transactions तथा खुद ब्याज आम्दानी अभिवृद्धि गर्न विभिन्न रणनैतिक उपायहरुको अवलम्बन गर्ने गरिएको छ । कर्मचारी दक्षता तथा उत्प्रेरणाका कार्यक्रमहरु निरन्तर सञ्चालन गर्दै प्रति कर्मचारी व्यापार वृद्धि गर्ने कार्य बैंकले निरन्तर गरिरहेको समेत जानकारी गराउन चाहन्छौं ।

शेयरधनी महानुभावहरुले विभिन्न माध्यमबाट अन्य समयमा दिनुभएका विभिन्न सल्लाह, सुझाव तथा मार्गदर्शनलाई क्रमशः कार्यान्वयन गर्दै लगिने प्रतिवद्धता समेत व्यक्त गर्दछौं ।

२२. व्यवस्थापनमा भएको हेरफेर :

बैंकको प्रमुख कार्यकारी अधिकृत पदको जिम्मेवारीमा मिति २०७६ आश्विन १५ गतेबाट श्री कृष्णबहादुर अधिकारी 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 कर्मचारीहरुलाई 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 निष्काशन गरेको रु.३ अर्ब ५० करोड रकम बराबरको रु.१,०००/– अंकित दरको ३५,००,००० कित्ता “८.५०% नेपाल बैंक ऋणपत्र-२०८७” सम्बन्धित नियमनकारी

निकायहरुमा दर्ता तथा सूचीकरण सम्पन्न भएकोमा थप ऋणपत्र जारी गर्दै बैंकको श्रोत परिचालनमा सहयोग पुऱ्याउन रु.२ अर्ब ५० करोड रकमको ऋणपत्र जारी गर्ने प्रकृयामा रहेको छ।

२४. लेखापरीक्षकको नियुक्ति :

नेपाल सरकारको ५१ प्रतिशत शेयर स्वामित्व रहेको हुनाले महालेखापरीक्षकको कार्यालयको परामर्श लिनु पर्ने प्रावधान रहे अनुरुप उक्त कार्यालयसँग लेखापरीक्षक नियुक्तिका लागि परामर्श माग गर्दा सो कार्यालयको मिति २०७९/०९/२० को पत्र बमोजिम समान पारिश्रमिक पाउने गरी चार्टर्ड एकाउण्टेन्ट त्रय श्री नरेन्द भट्टराई, श्री जगन्नाथ उपाध्याय र श्री सुनिर कुमार ढुंगेललाई लेखापरीक्षक नियुक्ति गर्न परामर्श प्राप्त भएको हुँदा सञ्चालक समितिको निर्णय बमोजिम आ.व. २०७९/८० को लेखापरीक्षण गर्न प्रत्येकलाई रु.७,५६,२५०/- का दरले (भ्याट बाहेक) पारिश्रमिक दिने गरी तीन जनाको जम्मा रु.२२,६८,७५०/- (भ्याट बाहेक) भुक्तानी दिने गरी नियुक्तिका लागि सिफारिस गरिएको हुँदा सोको स्वीकृतिका लागि प्रस्ताव गर्दछौं।

धन्यवाद ज्ञापन

अन्तमा, नेपाल बैंक लिमिटेडप्रति विश्वास राख्नु हुने आदरणीय शेयरधनी महानुभावहरु, ग्राहक महानुभावहरु, बैंकको हित तथा प्रगतिको लागि मार्ग निर्देशन दिने नेपाल सरकार, अर्थ मन्त्रालय, नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, महालेखापरिक्षकको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल धितोपत्र विनिमय बजार लिमिटेड लगायतका अन्य सम्पूर्ण नियमनकारी निकायहरु, बैंकका ट्रेड युनियनहरु, बैंकको विकासमा अनवरत परिश्रम गर्ने बैंकका सम्पूर्ण कर्मचारीहरु, सञ्चार जगत र प्रत्यक्ष वा परोक्ष रुपमा नेपाल बैंकसँग हित गाँसिएका संघ संस्था तथा सरोकारवालाहरुलाई हार्दिक धन्यवाद ज्ञापन गर्दछौं।

बैंकको संस्थागत सुशासनलाई थप मजबुत बनाउँदै नियमनकारी निकायका निर्देशनको परिपालना तथा सम्पूर्ण सरोकारबालाहरुको हित संरक्षणका लागि अझ बढी केन्द्रित भई अगाडी बढ्ने प्रतिबद्धता व्यक्त गर्न चाहन्छु।

धन्यवाद।

सञ्चालक समितिको तर्फबाट,
गंगाप्रसाद ज्ञवाली
अध्यक्ष

मिति : २०७९ साल पौष २९ गते शुक्रबार।

कम्पनी ऐन, २०६३ को दफा १०९ 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 :

चालु आर्थिक वर्ष २०७९/८० को प्रथम त्रयमासमा हासिल उपलब्धीहरु र बैंकको भावी योजनाहरु 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 कुराहरु :

सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।

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

सञ्चालक समितिको प्रतिवेदनमा उल्लेख गरिएको ।

ज. लाभांश बाँडफाँड गर्न सिफारिस गरिएको रकम :

आर्थिक वर्ष २०७८/७९ को वित्तीय विवरणका आधारमा चुक्ता पूँजी रु.१४,४०,५९,०४,८३१/३० को २ (दुई) प्रतिशतका दरले हुन आउने रु.२८,८१,१८,०९६/६३ (अक्षेरुपी अठ्ठाईस करोड एकासी लाख अठार हजार छ्यानब्बे र त्रिसठ्ठी पैसा मात्र) रकम बराबरको बोनस शेयर र १० (दश) प्रतिशतका दरले हुन आउने रु.१,४४,०५,९०,४८३/१३ (अक्षेरुपी एक अर्ब चौवालिस करोड पाँच लाख नब्बे हजार चार सय त्रियासी र तेह्र पैसा मात्र) नगद लाभांश (लाभांश कर समेत) वितरण गर्न प्रस्ताव गरिएको ।

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

नभएको ।

ञ. गत आर्थिक बर्षमा 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 कारोबारहरु 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 शेयरधनीहरुले कम्पनीलाई उपलब्ध गराएको जानकारी :

नभएको ।

ड. गत आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरुले लिएको शेयरको स्वामित्वको विवरण र कम्पनीको शेयर कारोबारमा निजहरु संलग्न रहेको भए सो सम्बन्धमा निजहरुबाट कम्पनीले प्राप्त गरेको जानकारी :

नभएको ।

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

यस प्रकारको कुनै सम्झौता नभएको ।

ण. कम्पनीले आफ्नो शेयर आफैंले खरिद गरेको भए त्यसरी आफ्नो शेयर खरिद गर्नुको कारण, त्यस्तो शेयरको संख्या र अंकित 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 बर्षको कुल व्यवस्थापन खर्चको विवरण देहाय बमोजिम रहेको छ :

विवरण	रकम (रु.)
कर्मचारी खर्च	२,४५,१९,०१,२९९/-
सञ्चालन खर्च	७८,७७,३४,०६३/-
जम्मा	३,२३,९६,३५,३६२/-

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

आर्थिक वर्ष २०७८/७९ को अन्त्यमा बैंकको लेखापरीक्षण समितिमा रहनुभएका सदस्यहरुको नामावली :

सञ्चालक श्री गंगाप्रसाद ज्ञवाली	संयोजक
सञ्चालक श्री विष्णुकुमार अग्रवाल	सदस्य
विभागीय प्रमुख, निरीक्षण तथा आन्तरिक लेखापरीक्षण विभाग, श्री दीपेन्द्रराज काफ्ले	सदस्य सचिव

लेखापरीक्षण समितिका संयोजक तथा सदस्यहरुलाई 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.२,१००/- प्रदान गर्ने गरिएको छ ।

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

बैंकको विभिन्न त्रयमासको अन्तरिम वित्तीय प्रतिवेदनको समीक्षा गर्ने जिम्मेवारीमा रहेको लेखापरीक्षण समितिले नेपाल राष्ट्र बैंकले वित्तीय विवरण प्रकाशन गर्ने क्रममा दिएका निर्देशनहरुको कार्यान्वयन अवस्था उपर आवधिक छलफल गरी व्यवस्थापनलाई आवश्यक निर्देशन दिने गरेको छ ।

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

नभएको ।

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

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

१. **अध्यक्ष तथा सञ्चालक :**

सञ्चालक समितिका अध्यक्ष तथा सञ्चालक समितिका सदस्यहरुलाई बैठक भत्ता बापत प्रति बैठक रु.४,०००/- प्रदान गर्ने गरिएको छ । आर्थिक वर्ष २०७८/७९ मा बैठक भत्ता बापत सञ्चालकहरुलाई रु.१७,८९,०००/- र बैंक व्यवस्थापन तथा विज्ञहरुलाई रु.७,८३,९००/- खर्च भएको छ ।

सञ्चालक समितिका अध्यक्ष तथा सदस्यहरुलाई बैठक भत्ता बाहेक पत्रपत्रिका खर्च वापत मासिक रु.२,०००/- र सञ्चार सुविधा बापत मासिक रु.५,०००/- (एक सेट मोबाईल फोन सहित) 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 पदाधिकारीहरु :**

आर्थिक वर्ष २०७८/७९ मा बैंकका प्रमुख कार्यकारी अधिकृत श्री कृष्णबहादुर अधिकारीलाई तलब, भत्ता तथा बोनस बापत जम्मा रु.६४,५२,३०७/६२ रकम भुक्तानी गरिएको छ। बैंकका वरिष्ठ प्रवन्धक तहका कर्मचारीलाई नै कम्पनी सचिवको जिम्मेवारी दिइएको । बैंकका कम्पनी सचिव र अन्य व्यवस्थापनका पदाधिकारीहरुलाई (मुख्य प्रबन्धक तहसम्म) तलब र भत्ता बापत रु.४,६१,६५,०४९/१६ भुक्तानी गरिएको छ।

प. शेयरधनीहरुले बुझिलिन बाँकी रहेको लाभांशको रकम :

शेयरधनीहरुले बुझिलिन बाँकी रहेको आर्थिक वर्ष २०७७/७८ सम्मको लाभांशको रकम रु.१०,६८,०६,२१०/६० रहेको छ।

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

बैंकलाई आवश्यक पर्ने आफ्नो सम्पत्तिहरुको (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 बैकको आर्थिक प्रशासन विनियमावलीले तोकेको कार्यविधि अवलम्वन 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 कुराहरु :

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 २०७८/७९ मा बैंक पक्ष/विपक्षी भई ५२ 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. २०७८/७९ को प्रत्येक त्रैमासिक अवधिमा संगठित संस्थाको शेयरको अधिकतम, न्यूनतम र अन्तिम मूल्यका साथै कूल कारोबार शेयर संख्या र कारोबार दिन :

त्रयमास	अधिकतम मूल्य (रु.)	न्युनतम मूल्य (रु.)	अन्तिम मूल्य (रु.)	कारोबार शेयर संख्या	कारोवार दिन
प्रथम	५७५	४४५	४८४	२,२७,९९,९७५	५७
दोस्रो	४८९	३१९	३८१	६४,५२,४०५	५९
तेस्रो	३९३	३१६	३२५	५६,५५,८०१	५८
चौथो	३२३.१०	२६८.९०	२९८	४१,२३,८९८	६४

६. समस्या, चुनौती तथा रणनीति :

क. समस्या तथा चुनौती :

आन्तरिक :

- बैंकको डिजिटल बैंकिङ्गलाई थप सुरक्षित, प्रतिस्पर्धी र ग्राहकमैत्री बनाउँदै लैजानु ।
- प्रविधिको अधिकतम उपयोग गर्दै कार्य वातावरणलाई सहज र सरल बनाउँदै लैजानु ।
- बढ्दो सञ्चालन लागत घटाउने उपायहरुको खोजी गर्नु ।
- कर्मचारीको सीप, दक्षता तथा उत्प्रेरणामा अभिवृद्धि गर्दै उत्पादकत्व वृद्धि गर्नु ।
- सुशासन तथा स्वअनुशासन कायम राख्दै बैंकिङ्ग बजारमा अलग्गै पहिचान कायम राख्नु ।
- बैंकको भौतिक सम्पत्तिको अधिकतम उपयोग गर्नु ।
- बजारको माग र आवश्यकता अनुसारका सेवाहरु प्रदान गर्दै युवा पुस्तालाई बैंकप्रति आकर्षित गर्नु ।

बाह्य :

- मर्जर पश्चात् धेरै ठूला भएका नीजि क्षेत्रका बैकहरुसँग प्रतिस्पर्धा गर्नुपर्ने अवस्था ।
- अर्थतन्त्रको बाह्य क्षेत्रमा परेको चाप ।
- बैकिङ्ग प्रणालीमा देखिएको लगानीयोग्य रकमको अभाव ।
- बैंकिङ्ग प्रणालीमा नयाँ निक्षेपको सिर्जना हुन नसक्दा कर्जाको विस्तारमा आएको कमी ।
- स्प्रेड दर तथा ब्याज दर नियन्त्रणमा नेपाल राष्ट्र बैंकले लिएको कसीलो नीति ।
- पट्रोलियम पदार्थ, खाद्यान्न लगायतका वस्तुको मूल्यमा भएको चर्को मुल्यवृद्धिले निम्त्याएको बढ्दो मुद्रास्फीति ।

ख. समस्या तथा चुनौती समाधानका रणनीति :

- बृहत दायरायुक्त CBS खरिद लगायतका अन्य आवश्यक सफ्टवेयरको प्रयोग गरी ग्राहक सेवा तथा कार्य वातावरणलाई सहज र सरल बनाउने रणनीति ।
- कर्मचारीको उत्पादकत्व तथा सेवा प्रवाह गर्ने सीप र क्षमतामा अभिवृद्धि गर्न आवश्यक तालिम प्रदान गर्दै लैजाने रणनीति ।
- कर्मचारी तथा सञ्चालन खर्चको नियमित अनुगमन, विश्लेषण तथा दीर्घकालिन पेन्सन खर्चका लागि वैकल्पिक उपायको खोजी ।
- बैंकको सेवा प्रवाहका क्रममा देखिने सम्भावित जोखिम न्यूनीकरणका उपायहरुको अवलम्वन ।
- बैंकको सम्पत्ति तथा दायित्वको प्रतिफलयुक्त व्यवस्थापन ।

- बैंकको विस्तारित शाखा सञ्जाललाई व्यवसाय उन्मुख बनाई निक्षेप, कर्जा र मुनाफामा सबै शाखाको योगदानमा वृद्धि साथै गैह्र ब्याज आम्दानीमा वृद्धि गरी आम्दानीको विविधिकरण।
- बजारको माग तथा आपूर्तिको पर्याप्त अध्ययन/विश्लेषण गरी व्यापार व्यवसाय विस्तार गर्ने रणनीति।

७. संस्थागत सुशासन :

संस्थागत सुशासनलाई सदैव उच्च प्राथमिकता राख्दै आएको बैंकले संस्थागत सुशासनका सम्बन्धमा नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज लगायत अन्य नियमनकारी बाट जारी गरिएका निर्देशन तथा परिपत्रहरुको पालना गर्ने गरेको छ। नियमनकारी निकायबाट जारी भएका निर्देशनको परिपालनाको सुनिश्चितताका लागि परिपालना अधिकृत तोकी परिपालनाको अनुगमनको जिम्मेवारी प्रदान गरिएको छ।

त्यस्तै, आन्तरिक नियन्त्रण प्रणाली व्यवस्थित गर्न सञ्चालक समितिको मार्गदर्शनमा लेखापरीक्षण समिति गठन गरिएको छ। लेखापरीक्षण समितिले बाह्य तथा आन्तरिक लेखापरीक्षकबाट दिइएका सुझाव तथा निर्देशनहरुको कार्यान्वयनका साथै आन्तरिक नियन्त्रण प्रणालीलाई सुदृढ बनाउन बैंक व्यवस्थापनलाई आवश्यक निर्देशन तथा सुझाव दिने गरेको छ।

त्यसैगरी, बैंकको दैनिक कार्य सञ्चालनका क्रममा देखिने सञ्चालन जोखिम, बजार जोखिम, कर्जा जोखिम, तरलता जोखिम, ब्याजदर जोखिम, विदेशी विनिमय जोखिम लगायतका जोखिमको पहिचान, अनुगमन तथा व्यवस्थापन गर्न सञ्चालक समिति मातहतको जोखिम व्यवस्थापन समितिको मार्गदर्शनमा जोखिम व्यवस्थापन विभाग क्रियाशील रहेको छ।

साथै, बैंकमा संस्थागत सुशासन कायम गरी सम्पूर्ण सरोकारवालाको हित संरक्षण गर्न सञ्चालक समिति र बैंक व्यवस्थापन कटिवद्ध रहेको छ।

नेपाल धितोपत्र बोर्डको संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन

नेपाल धितोपत्र बोर्डबाट जारी भएको सूचीकृत संगठित संस्थाहरुको संस्थागत सुशासन सम्बन्धी निर्देशिका, २०७४ ले तोकेको ढाँचा बमोजिमको विवरण समावेश गरी तयार गरिएको संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन बैंकका अनुपालना अधिकृत तथा लेखापरीक्षकबाट प्रमाणित गरी नेपाल धितोपत्र बोर्डमा पेश गर्ने गरिएको छ।

उक्त प्रतिवेदनमा सञ्चालकहरुको व्यक्तिगत विवरण, सञ्चालक समिति तथा उप समितिको बैठकमा उपस्थित सञ्चालकहरु लगायतको विवरणका साथै तत् तत् बैठकमा सञ्चालकलाई उपलब्ध गराइएको भत्ताको विवरण र ती बैठकहरुको निर्णयको विवरण (माईन्युट) को छुटै अभिलेख राख्ने गरेको जानकारी समावेश गरिएको छ। त्यस्तै, उक्त प्रतिवेदनमा सञ्चालकको आचरण सम्बन्धी तथा अन्य विवरण, जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली सम्बन्धी विवरण, व्यवस्थापन स्तरिय समितिहरु, सूचना तथा जानकारी प्रवाह सम्बन्धी विवरण, बैंकको संगठन संरचना र कर्मचारी सम्बन्धी विवरण, उच्च व्यवस्थापन तहका कर्मचारीहरुको नाम, शैक्षिक योग्यता तथा अनुभव लगायतका विवरण समावेश गरिएको छ।

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

सूचीकृत सङ्गठित संस्थाहरुको 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 शर्तहरु**

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 32, 2079 (July 16, 2022), 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 present fairly, in all material respects, the financial position of the Bank as at Ashadh 32, 2079 (16 July 2022), 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 the 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 1,467.69 million as of Ashadh 32, 2079.
2. The bank has not obtained confirmation regarding long pending receivables of government transactions of NPR 1,725.90 million and TT Pension reimbursable of NRs. 212.7 million outstanding as of Ashadh 32, 2079. The same is included in Note 4.16 of the financial statements.
3. As disclosed in the Statement of Changes in Equity of financial statements, retained earnings include a special reserve of NPR [illegible] million restricted by Nepal Rastra Bank for distribution as dividends to shareholders as well as bonuses to employees.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of the 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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S.N	Key Audit Matters	Auditor's Response
1.	**Interest Recognition** The interest income of the bank has to be recognised on an accrual basis and following the Interest Income Recognition Guidelines 2019 issued by NRB. Though an accrual basis of income recognition is prescribed in general, the guidelines require suspension of interest recognition on an 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 an accrual basis is limited on the basis of the result of collateral testing as specified. Given the lack of system capability to suspend recognition of income on the basis of the overdue status of the loan and fair value of collateral as well as a review of fair valuation of collateral on regular basis, manual intervention will be required in the interest recognition process and hence create a risk of improper application of the guidelines and determination of the Fair Value of the collateral. This may, in turn, have an effect on the recognition of interest income of the bank. Other liabilities include excess interest payable to loan customers reversing the interest income which may vary when the bank commences the refund. This may, in turn, have an effect on the recognition of the interest income of the bank. Thus, we have considered it a key audit matter.	Our audit approach regarding verification of the process of interest recognition included: a. Obtaining a clear understanding of the process of accrual of interest income on loans and advances in the Core Banking Software of the bank. b. For fair valuation of collateral, we relied on the latest available engineer's valuation of the collateral and have test-checked the haircut in fair value of collateral as per NRB Income Recognition Guidelines 2019. c. Test check of the interest income booking with manual computation. d. Test-check of the premium charged on sampled borrowers from the report provided and the basis taken by the management to arrive at the excess interest payable.
2.	**Investment Valuation, Identification, and Impairment** Investment of the bank comprises 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. Given the variety of treatments recommended for the valuation of investment based on the nature of cash flow, the business model adopted, the complexity of calculations and the significance of the amount involved in such investments, same has been considered a Key Audit Matter in our audit.	Our audit approach regarding verification of the process of investment valuation, identification, and impairment included: a. 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. b. We assessed the nature of the expected cash flow of the investments as well as the business model adopted by the management on the basis of available evidence/circumstances and ensured that the classification of investment is commensurate with the nature of cash flow and management intention of holding the investment. c. For the investment valuation that is done at amortized cost, we checked the EIR and amortization schedule on a test basis. d. 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 of 16.07.2022 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.

S.N	Key Audit Matters	Auditor's Response
3.	**Impairment of Loans and Advances** As per NRB Directive 4, the bank shall measure impairment loss on loans and advances at the higher of: ▪ Amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provisioning; and ▪ Amount determined as per para 5.5 of NFRS 9, read with carve out issued by Institute of Chartered Accountants of Nepal dated 18 July 2022, adopting Incurred Loss Model As per the norms prescribed by NRB, the provision at a prescribed rate should be created on loans and advances based on the overdue status of loans and advances as well as the utilization status of the facility, status of security, borrower's whereabouts, etc. As per NFRS 9 read with carve out issued by the Institute of Chartered Accountants of Nepal dated 18 July 2022, impairment of loans and advances should be made on an 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. On individual impairment, 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. Under collective impairment, the 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. Given the fact that impairment of loans and advances under incurred loss model requires 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 the overdue status of loans and advances and proper utilization of loans for the intended purposes. Hence, the assessment of the availability and accuracy of required data for impairment of loans and advances under incurred loss model as well as NRB provisioning norms are regarded as key audit matters.	Our audit approach regarding verification of impairment of loans and advances included: a. Review of the overdue status of loans and advances by obtaining data from the system and matching the same with the NRB 2.2 report. b. Sample credit files were reviewed, among other things, from the perspective of the utilization of loans and advances for the intended purpose by way of scrutiny of financial statements, account movement, account turnover, etc. c. Expected future cash flows from the individually significant loans and advances with an indication of impairment are assessed on the basis of the realizable value of collateral securities based on management estimate. d. Grouping of homogeneous groups of loans was assessed on the basis of the 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.
4	**Information Technology General Controls** IT controls with respect to recording transactions, generating various reports in compliance with NRB guidelines, and other compliances with regulators are an	Our audit approach regarding the Information Technology of the bank is based upon the Information Technology Guidelines 2012 issued by NRB and it included: a. Understanding the coding system adopted

S.N	Key Audit Matters	Auditor's Response
	important part of the process. Such reporting is highly dependent on the effective working of Core Banking Software and other allied systems. We have considered this a 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.	by the bank for various categories of customers. 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 of the bank. c. Checking of the user requirements for any changes in the regulations/ policy of the bank. d. Reviewed the reports generated by the system on a sample basis. We verified the interest income and expense booking regarding loan and deposit on a test basis with the CBS of the bank. e. We relied on the IT audit conducted by the bank. f. We verified the provisioning of the loan and advances based on aging on the test check basis as on 16.07.2022

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 the opportunity cost of the bank on pension paid in advance.

As per Section 56 (3) of the 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. Further, the Annual Report of the Office of Auditor General of Nepal 2078 specifically mentions that corporate tax should be paid by the bank in case a bonus share is issued out of the share premium. However, the bank has utilized Share Premium amounting to NPR 3,257,493,862 to issue bonus shares from FY 2076-77 to 2078-79 not 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 a high level of assurance but is not a guarantee that an audit conducted in accordance with NSAs will always detect a material misstatement when it exists. Misstatements can arise from fraud or error and are considered material if, individually or in the aggregate, they could reasonably be expected to influence the economic decisions of users taken on the basis of these financial statements.

As 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 obtain 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, in extremely rare circumstances, we determine that a matter should not be communicated in our report because the adverse consequences of doing so would reasonably be expected to outweigh the public interest benefits of such communication.

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 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: December 16, 2022

UDIN: 221226CA00037Ye9Qr

UDIN: 221221CA00114qwqHj4

UDIN: 221216CA00069eZHbs

Statement of Financial Position

As at 32nd Ashad 2079 (16 July 2022)

Figures in NPR.

ASSETS	Note	As at 32nd Ashad 2079	As at 31st Ashad 2078
Cash and cash equivalents	4.1	6,391,601,653	6,528,388,522
Due from Nepal Rastra Bank	4.2	6,841,253,290	6,803,871,032
Placement with Bank and Financial Institutions	4.3	491,033,317	4,319,424,975
Derivative Financial Instruments	4.4	491,906,856	8,516,607,098
Other Trading Assets	4.5	105,284,481	101,204,596
Loans and advances to B/FIs	4.6	6,159,622,876	6,538,592,437
Loans and advances to customers	4.7	171,480,501,866	135,420,466,422
Investment securities	4.8	42,786,906,220	30,009,312,731
Current tax assets	4.9	1,950,389,288	1,642,235,420
Investment in subsidiaries	4.10	-	-
Investment in associates	4.11	-	-
Investment property	4.12	108,545,596	111,028,379
Property and Equipment	4.13	13,243,156,680	12,240,078,095
Goodwill and Intangible assets	4.14	35,435,219	45,836,534
Deferred Tax Assets	4.15	-	-
Other assets	4.16	9,992,240,038	10,368,431,136
Total Assets		**260,077,877,377**	**222,645,477,378**

LIABILITIES	Note	As at 32nd Ashad 2079	As at 31st Ashad 2078
Due to Bank and Financial Institutions	4.17	1,090,678,643	809,125,108
Due to Nepal Ratsra Bank	4.18	5,888,868,046	6,062,640,951
Derivative Financial Instrument	4.19	508,072,543	8,474,686,154
Deposits from customers	4.20	196,076,149,283	162,813,383,867
Borrowings	4.21	7,304,175,000	-
Current Tax Liabilities	4.9	-	-
Provisions	4.22	65,966,539	80,221,924
Deferred Tax Liabilities	4.15	4,269,152,641	4,435,213,928
Other liabilities	4.23	5,917,390,293	3,261,141,414
Debt securities issued	4.24	3,493,811,042	3,493,918,012
Subordinated Liabilities	4.25	-	-
Total Liabilities		**224,614,264,030**	**189,430,331,358**

EQUITY	Note	As at 32nd Ashad 2079	As at 31st Ashad 2078
Share Capital	4.26	14,405,904,831	12,636,758,624
Share Premium		-	431,883,238
Retained Earnings		3,422,196,158	3,732,371,500
Reserves	4.27	17,635,512,359	16,414,132,658
Total equity attributable to equity holders		35,463,613,348	33,215,146,020
Non-controlling interest			
Total Equity		**35,463,613,348**	**33,215,146,020**
Total Liabilities and Equity		**260,077,877,377**	**222,645,477,378**
Contingent Liabilities and commitment	4.28	76,408,160,485	47,493,553,964
Net Assets Value Per share		246.17	262.85

The accompanying notes are integral part of these financial statements.

As per our report of even date

Samata Panta (Bhatta)
Deputy Chief Executive Officer

Krishna Bahadur Adhikari
Chief Executive Officer

Board of Directors:
Ganga Prasad Gyawali
Chairman

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

Hom Bahadur Khadka
Chief Finance Officer

Dhiraj Rai
Chief Manager

Members:
Kedarnath Sharma
Dr. Savitri Ranjit Shrestha
Vivek SJB Rana
Vishnu Kumar Agrawal
Rochan Shrestha

CA Jagnnath Upadhyay
Proprietor
JN Upadhayay & Co.
Chartered Accountants

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

Date: 2079-09-01
Place: Kathmandu

Statement of Profit or Loss

for the year ended at 32nd Ashad 2079 (16 July 2022)

Figures in NPR.

Particular	Note	As at 32nd Ashad 2079	As at 31st Ashad 2078
Interest income	4.29	16,439,950,427	11,887,166,103
Interest expense	4.30	9,725,363,453	5,466,724,497
Net interest income		**6,714,586,974**	**6,420,441,606**
Fees and commission income	4.31	968,755,635	953,775,889
Fees and commission expense	4.32	81,812,510	67,347,585
Net fee and commission income		**886,943,125**	**886,428,305**
Net interest, fee and commission income		**7,601,530,100**	**7,306,869,910**
Net trading income	4.33	198,141,763	456,853,535
Other operating income	4.34	270,185,989	425,275,510
Total operating income		**8,069,857,851**	**8,188,998,956**
Impairment charge/(reversal) for loans and other losses	4.35	853,658,796	497,621,720
Net operating income		**7,216,199,055**	**7,691,377,236**
Operating expense			
Personnel expenses	4.36	2,451,901,299	2,353,459,424
Other Operating expenses	4.37	787,734,063	813,078,311
Depreciation and Amortisation	4.38	339,099,823	177,178,920
Operating Profit		**3,637,463,869**	**4,347,660,581**
Non operating Income	4.39	219,327,299	224,759,097
Non operating expense	4.40	-	-
Profit before income tax		**3,856,791,168**	**4,572,419,678**
Income tax expense	4.41		
Current Tax		983,650,423	1,275,935,929
Deferred Tax		(50,136,823)	335,253,419
Profit for the period		**2,923,277,569**	**2,961,230,330**
Profit attributable to:			
Equity holders of the Bank		2,923,277,569	2,961,230,330
Non-controlling interests		-	-
Profit for the period		**2,923,277,569**	**2,961,230,330**
Earnings Per Share (EPS)			
Basic EPS		20.29	23.43
Diluted EPS		20.29	23.43

The accompanying notes are integral part of these financial statements.

As per our report of even date

Samata Panta (Bhatta)
Deputy Chief Executive Officer

Krishna Bahadur Adhikari
Chief Executive Officer

Hom Bahadur Khadka
Chief Finance Officer

Dhiraj Rai
Chief Manager

Date: 2079-09-01
Place: Kathmandu

Board of Directors:
Ganga Prasad Gyawali
Chairman

Members:
Kedarnath Sharma
Dr. Savitri Ranjit Shrestha
Vivek SJB Rana
Vishnu Kumar Agrawal
Rochan Shrestha

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

CA Jagnnath Upadhyay
Proprietor
JN Upadhayay & 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 32nd Ashad 2079 (16 July 2022)

Figures in NPR.

Particular		Note	As at 32nd Ashad 2079	As at 31st Ashad 2078
Profit for the year			**2,923,277,569**	**2,961,230,329**
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		(45,374,232)	(62,308,064)
	Gains / (Losses) on revaluation			
	Actuarial Gains / (Losses) on defined benefit plans		(373,991,469)	1,088,636,594
	Income tax relating to above items		125,809,710	(307,898,559)
Net other Comprehensive Income that will not be reclassified to Profit or Loss			**(293,555,991)**	**718,429,972**
b	**Items that are or May be reclassified to Profit or Loss**			
	Gains (Losses) on cash flow hedge		-	-
	Exchange gains (Losses) arising from translationg 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			**(293,555,991)**	**718,429,972**
Total Comprehensive income for the year			**2,629,721,578**	**3,679,660,301**
Total Comprehensive income attributable to:				
	Equity shareholder of the bank		2,629,721,578	3,679,660,301
	Non controlling interest		-	-
Total Comprehensive income for the period			**2,629,721,578**	**3,679,660,301**

The accompanying notes are integral part of these financial statements.

As per our report of even date

Samata Panta (Bhatta)
Deputy Chief Executive Officer

Krishna Bahadur Adhikari
Chief Executive Officer

Board of Directors:
Ganga Prasad Gyawali
Chairman

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Rochan Shrestha

CA Jagnnath Upadhyay
Proprietor
JN Upadhayay & Co.
Chartered Accountants

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

Date: 2079-09-01
Place: Kathmandu

Statement of Cash Flows

for the year ended at 32nd Ashad 2079 (16 July 2022)

Figures in NPR.

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
CASH FLOWS FROM OPERATING ACTIVITIES		
Interest received	15,932,104,926	12,267,531,812
Fees and other income received	965,944,085	950,260,402
Dividend received		
Receipts from other operating activities	1,234,078,037	928,692,591
Interest paid	(9,725,363,453)	(5,466,664,456)
Commission and fees paid	(79,471,040)	(62,004,934)
Cash payment to employees	(2,053,598,304)	(1,805,605,036)
Other expense paid	(787,734,063)	(1,288,608,636)
Operating cash flows before changes in operating assets and liabilities	**5,485,960,188**	**5,523,601,842**
(Increase)/Decrease in operating assets		
Due from Nepal Rastra Bank	(37,382,258)	(678,594,275)
Placement with Bank and Financial Institutions	3,828,391,658	1,798,025,025
Other trading assets	(4,079,885)	(101,204,596)
Loans and advances to bank and financial institutions	378,969,562	(3,017,403,764)
Loans and advances to customers	(43,622,047,795)	(33,033,408,735)
Other assets	8,794,804,961	2,045,269,212
Increase/(Decrease) in operating liabilities		
Due to bank and financial institutions	281,553,535	(649,741,044)
Due to Nepal Rastra Bank	(173,772,905)	6,038,720,339
Deposit from customers	33,262,765,416	21,283,003,298
Borrowings	7,304,175,000	(1,000,000,000)
Other liabilities	(1,004,492,608)	(330,774,130)
Net cash flow from operating activities before tax paid	**14,494,844,869**	**(2,122,506,828)**
Income taxes paid	(983,650,423)	(1,337,247,853)
Net cash flow from operating activities	**13,511,194,447**	**(3,459,754,682)**
CASH FLOW FROM INVESTING ACTIVITIES		
Purchase of investment securities	(12,829,548,534)	-
Receipts from sale of investment securities	3,208,318	2,361,078,611
Purchase of property and equipment	(458,985,922)	(367,357,168)
Receipt from the sale of property and equipment	5,293,760	2,897,567
Acquisition of intangible assets	(5,200,258)	(21,253,362)
Receipt from the sale of intangible assets	-	-
Purchase of investment properties	(2,617,364)	(39,879,899)
Receipt from the sale of investment properties	31,564,660	89,497,864
Interest received	-	-
Dividend received	13,768,570	22,707,451
Net cash used in investing activities	**(13,242,516,770)**	**2,047,691,065**
CASH FLOWS FROM FINANCING ACTIVITIES		
Receipt from issue of debt securities	-	3,493,918,012
Repayment of debt securities		
Reciepts from issue of subordinated liabilities		
Repayment of subordinated liability		
Receipts from issue of shares		
Dividends paid	(379,102,759)	(451,312,808)
Interest paid		
Other recepit/payment	(26,361,787)	(73,795,480)
Net cash from financing activities	**(405,464,546)**	**2,968,809,724**
Net increase (decrease) in cash and cash equivalents	(136,786,870)	1,556,746,108
Cash and cash equivalents at begining of the period	6,528,388,522	4,971,642,414
Effect of exchange rate fluctuations on cash and cash equivalents held		
Cash and cash equivalents at the end of the period	**6,391,601,653**	**6,528,388,522**

The accompanying notes are integral part of these financial statements.

As per our report of even date

Samata Panta (Bhatta)
Deputy Chief Executive Officer

Krishna Bahadur Adhikari
Chief Executive Officer

Board of Directors:
Ganga Prasad Gyawali
Chairman

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

Hom Bahadur Khadka
Chief Finance Officer

Dhiraj Rai
Chief Manager

Members:
Kedarnath Sharma
Dr. Savitri Ranjit Shrestha
Vivek SJB Rana
Vishnu Kumar Agrawal
Rochan Shrestha

CA Jagnnath Upadhyay
Proprietor
JN Upadhayay & Co.
Chartered Accountants

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

Date: 2079-09-01
Place: Kathmandu

Statement of Changes in Equity

for the year ended at 32nd Ashad 2079 (16 July 2022)

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 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
Adjustment/ Restatement												
Adjusted/Restated balance at 1st Shrawan 2077												
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									762,045,616	762,045,616		762,045,616
Gains/(losses) on cash flow hedges									-	-		-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)									-	-		-
Total Comprehensive income for the year	-	-	-	-	-	(43,615,645)	-	2,961,230,329	762,045,616	3,679,660,301	-	3,679,660,301
Transfer to reserve during the year			592,246,066		1,381,594,534			978,796,828	29,612,303	2,982,249,732		2,982,249,732
Transfer from reserve during the year						(78,623,650)		(2,859,063,369)	(10,866,863)	(2,948,553,882)		(2,948,553,882)
Deferred tax impact of respective reserve									-	-		-
Transactions directly recognised in equity									-	-		-
share issued									-	-		-
Share based payment									-	-		-
Dividends to equity holders									-	-		-
Bonus shares issued	1,353,938,424	(1,353,938,424)							-	-		-
Cash dividend paid								(451,312,808)	-	(451,312,808)		(451,312,808)
Other		(4,093,380)							(73,795,480)	(77,888,860)		(77,888,860)
Total contributions by and distributions	1,353,938,424	(1,358,031,804)	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	12,636,758,624	431,883,238	5,482,348,025	86,786,914	3,364,868,990	2,129,626,985	7,743,591,321	3,732,371,500	(2,393,089,576)	33,215,146,020	-	33,215,146,020
Balance at 1st Shrawan 2078	12,636,758,624	431,883,238	5,482,348,025	86,786,914	3,364,868,990	2,129,626,985	7,743,591,321	3,732,371,500	(2,393,089,576)	33,215,146,020	-	33,215,146,020
Adjustment/ Restatement								23,866,880		23,866,880		23,866,880
Adjusted/Restated balance at 1st Shrawan 2078	12,636,758,624	431,883,238	5,482,348,025	86,786,914	3,364,868,990	2,129,626,985	7,743,591,321	3,756,238,380	(2,393,089,576)	33,239,012,899	-	33,239,012,899
Comprehensive income for the year									-	-		-
Profit for the year								2,923,277,569	-	2,923,277,569		2,923,277,569
Other comprehensive income, net of tax									-	-		-
Gains/(losses) from investment in equity instruments Measured at fair value.						(31,761,962)			-	(31,761,962)		(31,761,962)
Gains/(losses) on revaluation									-	-		-
Actuarial gains/(losses) on defined benefit plans									(261,794,028)	(261,794,028)		(261,794,028)
Gains/(losses) on cash flow hedges									-	-		-
Exchange gains/(losses) (arising from translating financial assets of foreign operation)									-	-		-
Total Comprehensive income for the year	-	-	-	-	-	(31,761,962)	-	2,923,277,569	(261,794,028)	2,629,721,578	-	2,629,721,578
Transfer to reserve during the year			584,884,458		526,226,463			10,266,109	29,232,776	1,150,609,805		1,150,609,805
Transfer from reserve during the year					(9,121,389)	(801,304)		(1,551,220,172)	410,876,475	(1,150,266,389)		(1,150,266,389)
Deferred tax impact of respective reserve									-	-		-
Transactions directly recognized in equity									-	-		-
Share issued									-	-		-
Share based payment									-	-		-
Dividends to equity holders									-	-		-
Bonus shares issued	1,769,146,207	(431,883,238)						(1,337,262,969)	-	-		-
Cash dividend paid								(379,102,759)	-	(379,102,759)		(379,102,759)
Other									(26,361,787)	(26,361,787)		(26,361,787)
Total contributions by and distributions	1,769,146,207	(431,883,238)	584,884,458	-	517,105,074	(801,304)	-	(3,257,319,791)	413,747,463	(405,121,130)	-	(405,121,130)
Balance at 32nd Ashad 2079	14,405,904,831	-	6,067,232,483	86,786,914	3,881,974,064	2,097,063,718	7,743,591,321	3,422,196,158	(2,241,136,141)	35,463,613,348	-	35,463,613,348

The accompanying notes are integral part of these financial statements.

As per our report of even date

Samata Panta (Bhatta)
Deputy Chief Executive Officer

Krishna Bahadur Adhikari
Chief Executive Officer

Board of Directors:
Ganga Prasad Gyawali
Chairman

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

Hom Bahadur Khadka
Chief Finance Officer

Dhiraj Rai
Chief Manager

Members:
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Vivek SJB Rana
Vishnu Kumar Agrawal
Rochan Shrestha

CA Jagnnath Upadhyay
Proprietor
JN Upadhayay & Co.
Chartered Accountants

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

Date: 2079-09-01
Place: Kathmandu

Notes to the Financial Statements

for the year ended at 32nd Ashad 2079 (16 July 2022)

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. 14,405,904,831 (144,059,048.31 shares of NPR.100 each). The shareholder composition of the Bank (as of 2079-03-32) 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 2078 to 32nd Ashad 2079 as per Nepalese Calendar corresponding to 16th July 2021 to 16th July 2022 as per English Calendar and corresponding previous year period is 1st Shrawan 2077 to 31st Ashad 2078 as per Nepalese Calendar corresponding to 16th July 2020 to 15th July 2021 as per English calendar.

Particulars	Nepalese Calendar	English Calendar
Current Year	2078/79	2021/22
Previous Year	2077/78	2020/21
Current Year Period	1st Shrawan 2078 to 32nd Ashad 2079	16th July 2021 to 16th July 2022
Previous Year Period	1st Shrawan 2077 to 31st Ashad 2078	16th July 2020 to 15th July 2021

The Financial Statements were authorized for issue by the Board of Directors on 2079/09/01. The Company prepared its financial statements in accordance with the requirements of Nepal Financial Reporting Standards

2.3 Functional and presentation currency

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

2.4 Use of Estimates, assumptions and judgments

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

Information about assumptions, estimates and judgement used in preparation of financial statements for 2078/79 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. Cash and Cash equivalent are measured at amortized cost in the statement of financial position.

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

3.4 Financial assets and financial liabilities

Recognition

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

Classification

i. Financial Assets

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

1. Financial assets measured at amortized cost

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

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

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

2. Financial asset measured at fair value

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

a) Financial assets at fair value through profit or loss

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

subsequently measured at fair value and changes in fair value are recognized in Statement of Profit or Loss.

b) Financial assets at fair value through other comprehensive income

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

ii. Financial Liabilities

The Bank classifies the financial liabilities as follows:

a) Financial liabilities at fair value through profit or loss

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

b) Financial liabilities measured at amortized cost

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

Measurement

Financial assets at FVTOCI

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

A financial asset is held for trading if:

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

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

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

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

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

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

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

Financial liabilities at FVTPL

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

A financial liability is classified as held for trading if:

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

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

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

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

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

Financial liabilities subsequently measured at amortised cost

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

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

De-recognition

i. De-recognition of financial assets

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

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

(i) The consideration received and

(ii) Any cumulative gain or loss that had been recognized in other comprehensive income is recognized in retained earnings.

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

ii. De-recognition of financial liabilities

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

Determination of fair value

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

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

- 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:

- o it is not probable that an outflow of resources embodying economic benefits will be required to settle the obligation; or
- o 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.

b) **Introduction of contributory Pension Plan for newly recruited staff from this fiscal year.**

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 Bank as a Lessee:

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

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

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

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

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

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

The opening impact of lease liability amounting NPR 23,866,880 is restated on Retained earnings.

The Bank as a lessor

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

3.17 Foreign Currency translation

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

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

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

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

3.18 Financial guarantee and loan commitment

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

3.19 Share capital and reserves

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

The Bank is required to maintain the capital adequacy ratio imposed by the regulator. The ratio is fixed at 11% for current year and the Bank has maintained the ratio equal to 15.05%.

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 32nd Ashad 2079	As at 31st Ashad 2078
Cash in hand	5,803,631,301	5,408,905,088
Balance with B/FIs	587,970,352	919,483,434
Money at call and short notice	-	200,000,000
Other	-	-
Total	**6,391,601,653**	**6,528,388,522**

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 32nd Ashad 2079	As at 31st Ashad 2078
Statutory Balances with NRB	6,803,320,119	6,804,576,762
Securities Purchased under re-sale agreement	-	-
Other deposit and receivable from NRB	37,933,171	(705,730)
Total	**6,841,253,290**	**6,803,871,032**

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 32nd Ashad 2079	As at 31st Ashad 2078
Placements with domestic B/FIs	-	-
Placement with foreign B/FIs	491,033,317	4,319,424,975
Less: Allowances for Impairment	-	-
Total	**491,033,317**	**4,319,424,975**

4.4 Derivative Financial Instruments

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

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Held for trading		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	491,906,856	8,516,607,098
Others	-	-
Held for risk Management	-	-
Interest rate swap	-	-

Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Total	**491,906,856**	**8,516,607,098**

4.5 Other Trading Assets

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Treasury Bills	-	-
Government Bonds	-	-
NRB Bonds	-	-
Domestic Corporate Bonds	-	-
Equities	105,284,481	101,204,596
Other	-	-
Total	**105,284,481**	**101,204,596**

Pledged

Non-pledged

4.6 Loan and Advances to Banks and Financial Institutions

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Loans to Microfinance institutions	6,240,752,660	6,624,713,716
Other	-	-
Less: Impairment allowances	(81,129,785)	(86,121,278)
Total	**6,159,622,876**	**6,538,592,437**

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

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Balance at 1 Shrawan	86,121,278	35,553,925
Impairment loss for the year:	-	
Charge for the year	-	50,567,353
Recoveries/reversals	(4,991,494)	-
Amount written off	-	-
Balance at Asadh end	**81,129,785**	**86,121,278**

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 32nd Ashad 2079	As at 31st Ashad 2078
Loans and advances Measured at amortised cost	176,573,587,669	139,654,905,450
Less: Impairment allowances	(5,093,085,803)	(4,234,439,028)
Collective Allowances	(4,080,621,195)	(3,157,418,274)

Individual Allowances	(1,012,464,607)	(1,077,020,754)
Net amount	171,480,501,866	135,420,466,422
Loans and advances Measured at FVTPL	-	-
Total	**171,480,501,866**	**135,420,466,422**

4.7.1 Analysis of Loans and Advances- By Product

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Product		
Term Loans	38,359,120,250	29,798,459,234
Overdraft	29,320,595,657	18,070,770,547
Trust receipt/Import loans	5,103,617,659	4,729,966,719
Demand and other working capital Loans	34,156,003,591	21,752,205,394
Personal residential loans	8,034,289,595	7,074,747,677
Real estate loans	8,850,725,838	6,645,831,832
Margin lending loans	4,605,590,119	4,984,796,035
Hire purchase loans	2,874,340,454	2,636,443,846
Deprived sector loans	11,058,244,000	8,551,910,000
Bills purchased	2,800,000	2,800,000
Staff loans	1,121,596,344	963,866,623
Others	32,578,818,661	34,145,749,244
Sub Total	176,065,742,168	106,406,342,784
Interest receivable	507,845,501	297,358,298
Grand Total	**176,573,587,669**	**139,654,905,450**

4.7.2 Analysis of Loans and Advances- By Currency

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Nepalese rupee	175,592,852,555	136,740,873,306
Indian rupee	-	-
United State dollar	980,735,115	2,914,032,144
Great Britain pound	-	-
Euro	-	-
Japanese yen	-	-
Chinese yen	-	-
Other	-	-
Total	**176,573,587,669**	**139,654,905,450**

4.7.3 Analysis of Loans and Advances- By Collateral

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Secured		
Movable/immovable assets	148,312,856,532	121,283,203,359
Gold and silver	16,704,548,085	11,765,975,439
Guarantee of domestic B/Fis	4,536,572,786	3,072,531,475
Government Guarantee	31,961,901	28,356,204

Guarantee of International Rated bank	-	-
Collateral of export document	-	-
Collateral of fixed deposit receipt	996,401,875	396,595,905
Collateral of Government securities	900,000	1,686,150
Counter Guarantee	-	-
Personal Guarantee	307,742,955	-
Other collateral	5,682,603,535	3,106,556,917
Subtotal	176,573,587,669	139,654,905,450
Unsecured	-	-
Grand Total	**176,573,587,669**	**139,654,905,450**

4.7.4 Allowances for Impairment

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Specific allowance for Impairment		
Balance at Shrawan 1	1,077,020,754	1,250,014,870
Impairment loss for the year	-	-
Charge for the year		
Recoveries/reversal during the year	(64,556,147)	(169,356,019)
Write-offs	-	(3,638,096)
Exchange rate variance on foreign currency impairment	-	-
Other Movement	-	-
Balance at Asadh end	1,012,464,607	1,077,020,754
Collective allowance for Impairment		
Balance at Shrawan 1	3,157,418,274	2,541,007,888
Impairment loss for the year	-	-
Charge/(reversal) for the year	923,202,921	616,410,386
Exchange rate variance on foreign currency	-	-
Other Movement		
Balance at Asadh end	4,080,621,195	3,157,418,274
Total Allowance for Impairment	**5,093,085,803**	**4,234,439,028**

4.8 Investment Securities

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Investment securities Measured at amortised cost	-	-
Investment Securities Measured at FVTOCI	38,705,794,565	26,513,420,224
Investment Securities Measured at FVTPL	4,081,111,655	3,495,892,507
Total	**42,786,906,220**	**30,009,312,731**

4.8.1 Investment Securities Measured at Amortized Cost

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Debt securities	-	-
Government bonds	20,239,700,000	17,442,343,727
Government treasury bills	18,466,094,565	9,071,076,497

Nepal Rastra Bank bonds	-	-
Nepal Rastra Bank deposits instruments	-	-
Other	-	-
Less: specific allowances for impairment	-	-
Total	**38,705,794,565**	**26,513,420,224**

4.8.2 Investment in Equity

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Equity intrument	-	-
Quoted equity instrument	3,008,066,065	3,058,026,767
Unquoted equiuty instrument	1,073,045,590	437,865,740
Total	**4,081,111,655**	**3,495,892,507**

4.8.3 Information Relating to Investment in Equities

Investment in Quoted Equity

Name	As at 32nd Ashad 2079		As at 31st Ashad 2078	
	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	393,150,743	375,825	601,262,590
Grameen Bikas Laghubitta Bittiya Sanstha Limited 677,551 Promoter Shares of Rs. 100 each fully paid	91,433,402	382,138,764	91,433,402	126,702,037
Rural Microfinance Development Centre (RMDC) 892,378 Promoter Shares (Including 378,318 Bonus Shares also) of Rs. 100 fully Paid	68,985,047	291,807,606	68,985,047	243,172,896
Deprosc Bikas Bank Ltd 1,307,171 Promoter Shares (Including 932,249 Bonus Shares also) Rs. 100 each fully paid	31,392,980	712,407,977	31,392,980	593,672,860
Sana Kisan Bikas Bank Promoter Share 189,781 Promoter Shares (Including 144,250 Bonus Shares also) Rs. 100 each fully paid	3,824,284	170,802,900	3,824,284	35,734,233
Sanima Large Cap Fund (IPO) 1,000,000 Ordinary Shares of Rs. 10 fully paid	10,000,000	9,320,000	10,000,000	10,500,000
Kumari Equity Fund 1,000,000 Ordinary Shares of Rs. 10 fully paid	10,000,000	10,070,000	10,000,000	10,490,000
Nepal Insurance Company Limited Promoter Share 2,068,493 Promoter Shares (Including 702,706 Bonus Shares also) Rs. 100 each fully paid	137,151,946	757,068,353	137,151,946	1,172,145,903
Nepal Life Insurance Company 367 Ordinary Shares (Including 367 Bonus Shares also) of Rs. 100 fully paid	-	274,149	-	615,999
Siddhartha Investment Growth Scheme 2 279200 Ordinary Shares of Rs. 10 fully paid			2,792,000	3,936,720
Sunrise BlueChip Fund 1,000,000 Ordinary Shares of Rs. 10 fully paid	10,000,000	8,740,000	10,000,000	10,160,000
NIBL Samriddhi Fund - II 1,500,000 Ordinary Shares of Rs. 10 fully paid	15,000,000	13,005,000	15,000,000	16,215,000
Prabhu Select Fund	14,680,900	14,108,345	14,680,900	14,886,433

1,468,090 Ordinary Shares of Rs. 10 fully paid				
Nabil Balanced Fund -3 (NBF3)	166,700	157,198		
16,670 Ordinary Shares of Rs. 10 fully paid				
Mega Mutual Fund -1 (MEGAMF)	4,363,400	3,486,357		
436,340 Ordinary Shares of Rs. 10 fully paid				
Citizen Investment Trust promoter Share	39,502,139	222,988,672	39,502,139	218,532,096
934,375 Promoter Shares (Including 378,863 Bonus Shares also) Rs. 100 each fully paid				
RBB mutual Fund 1	20,000,000	18,540,000		
2,000,000 Ordinary Shares of Rs. 10 fully paid				
Total	**456,876,623**	**3,008,066,065**	**435,138,523.00**	**3,058,026,767**

Investment in Unquoted Equity

Name	As at 32nd Ashad 2079		As at 31st Ashad 2078	
	Cost	Fair Value	Cost	Fair Value
Rastriya Beema Sansthan	331,361	366,037,525	331,361	366,037,525
301,700 Promoter Shares (Including 298,700 Bonus Shares also) Rs. 100 each fully paid				
Gorakhkali Rubber Udhyog Ltd	12,000,000	-	12,000,000	-
1,60,000 Ordinary Shares of Rs. 75 fully paid				
Nepal Oil Corporation	150,000	23,148,988	150,000	24,833,459
84,646 Ordinary Shares (Including 83,146 Bonus Shares also) of Rs. 100 each fully paid				
Rastriya Utpadakatyo Tatha Arthik Bikash Kendra	500,000	500,000	500,000	500,000
5,000 Ordinary Shares of Rs. 100 each fully paid				
Sajha Sewa Sahakari Santhan Limited	500	60,055	500.00	60,055
11 Ordinary Shares (Including 6 Bonus Share also) of Rs. 100 each fully paid				
Karja Suchana Kendra	353,000	17,256,880	353,000	17,256,880
57,899 Ordinary Shares (Including 54,369 Bonus Shares also) Rs. 100 each fully paid				
Nepal Clearing House	2,500,000	25,355,4800	2,500,000	11,232,000
94,610 Ordinary Shares (Including 69,610 Bonus Shares also) Rs. 100 each fully paid				
National Banking Training Centre	1,834,860	6,855,404	1,834,860	8,757,420
18,349 Ordinary Shares of Rs. 100 each fully paid				
ICRA Nepal Limited	760,000	9,188,400	760,000	9,188,400
19,000 Ordinary Shares (Including 11,400 Bonus Shares also) Rs. 100 each fully paid				
Himalayan Reinsurance Company	500,000,000	514,642,857		
5,000,000 Ordinary Shares of Rs. 100 each fully paid				
Avasar Euity Limited	30,000,000	30,000,000		
3,00,000 Ordinary Shares of Rs. 100 each fully paid				
NMB Urja Debeture 4% 2093/94	20,000,000	20,000,000		
20,000 Ordinary Shares Rs. 1000 each fully paid				
NIC Asia Flexi Cap Fund (NICAFCF)	35,000,000	35,000,000		
3,500,000 Ordinary Shares of Rs. 10 each fully paid				
Kumari Dhanbriddhi Yojana (KBDY)				
2,500,000 Ordinary Shares Rs. 10 each fully paid	25,000,000	25,000,000		
Total	**628,429,721**	**1,073,045,590**	**18,429,721**	**437,865,740**

4.9 Current Tax Assets and Liabilities

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Current tax assets		
Current year income tax assets	1,303,493,754	1,337,247,853
Tax assets of prior periods	9,737,707,798	8,400,459,945
Total	**11,041,201,552**	**9,737,707,798**
Current tax Liabilities		
Current year income tax liabilities	995,339,886	1,275,935,929
Tax Liabilities of prior periods	8,095,472,378	6,819,536,449
Total	**9,090,812,264**	**8,095,472,378**
Net Current Tax Assets/ (Liabilities)	**1,950,389,288**	**1,642,235,420**

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 deprecation 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 32nd Ashad 2079	As at 31st Ashad 2078
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	111,028,379	103,105,851
Balance as on Shrawan 1		
Addition/Disposal during the year	(2,482,783)	7,922,529
Adjustment/Transfer		
Accumulated depreciation		
Accumulated impairment loss		
Net Amount	108,545,596	111,028,379
Total	**108,545,596**	**111,028,379**

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	Right of Use	Total As at 32 Ashad 2079	Total As at 31 Ashad 2078	Total As at 31nd Ashad 2077
Cost												
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**	
2078-79												
Addition during the Year										-		
Acquisition		153,547,057	55,030,512	57,978,430	52,723,348	29,455,028		110,251,547	888,109,014	1,347,094,935		
Capitalization												
Disposal during the year		(97,170)	(52,036)	(454,305)	(273,953)	(506,559)	-	(266,977)		(1,651,000)		
Adjustment/Revaluation										-		
Balance as on 32nd Asadh 2079	**11,079,783,490**	**602,928,429**	**408,667,447**	**582,634,906**	**362,968,401**	**464,934,255**	**276,497**	**412,492,023**	**888,109,014**	**13,914,685,448**		
Depreciation and Impairment												
Balance as on 1st Shrawan 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	
2078-79												
Impairment for the year												
Depreciation charge for the Year		19,224,040	41,309,046	37,263,197	30,966,725	24,827,580	-	37,065,080	132,842,580	323,498,250		
Disposals	-									-		
Adjustment												
As on Asadh end 2079	**-**	**159,051,787**	**119,476,112**	**432,953,922**	**242,784,223**	**380,195,235**	**276,497**	**126,355,844**	**132,842,580**	**1,593,936,200**		
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					53,165,520	
Capital Work in Progress 2079.03.31		32,087,337	-			2,211,081				34,298,418		
Net Book Value as on 32nd 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	
Net Book Value as on 31st Asadh 2079	**11,079,783,490**	**475,963,979**	**289,191,335**	**149,680,984**	**120,184,178**	**86,950,101**	**-**	**286,136,178**	**755,266,433**	**13,243,156,679**		

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	Total
		Purchased	Developed		As at 32nd Ashad 2079	As at 31st Ashad 2078	As at 31st Ashad 2077
Cost	**-**	**-**	**-**	**-**	**-**	**-**	
Balance as on 31st Asadh 2077	**-**	**72,809,993**					**72,809,993**
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**				**94,063,355**	
2078-79	**-**						
Addition during the Year	-						
Acquisition	-	5,200,258			5,200,258		
Capitalization	-						
Disposal during the year	-						
Adjustment/Revaluation	-				-		
Balance as on 31st Asadh 2079	**-**	**99,263,613**	**-**	**-**	**99,263,613**		
Ammortization and Impairment	**-**						
Balance as on 31st Asadh 2077	**-**	**33,359,306**					**33,359,306**
2077/78	**-**						
Ammortization charge for the Year	-						
Imapirment for the year	-	14,867,515				14,867,515	
Disposals	-						
Adjustment	-						
Balance as on 31st Asadh 2078	**-**	**48,226,821**				**8,226,821**	
2078-79	**-**						
Ammortization charge for the Year	-						
Imapirment for the year	-	15,601,574			15,601,574		
Disposals	-						
Adjustment	-	-					
Balance as on 32nd Asadh 2079	**-**	**63,828,395**			**63,828,395**		
Capital Work in Progress	**-**						
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**	
Net Book Value as on 32nd Asadh 2079	**-**	**35,435,219**			**35,435,219**		

4.15 Deferred Tax Assets / Liabilities

Current Year 2077-78

Particulars	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax (Assets) / Liabilities
Deferred Tax on Temporary differences on following items			
Loans and Advances to B/FIs	-	-	-
Loans and Advances to customers	-	-	-
Investment Properties	-	-	-
Investment Securities	-	899,085,009	899,085,009
Property and equipment	-	3,318,765,657	3,318,765,657
Employees' defined benefit plan		48,420,130	48,420,130
Lease liabilities/ROU Assets	240,405,396	226,579,930	(13,825,466)
Lease Receivable	-	5,455,970	5,455,970
Provisions			-
Other temporary differences		11,251,341	11,251,341
Deferred Tax on Temporary differences	**240,405,396**	**4,509,558,038**	**4,269,152,641**
Deferred Tax on carry forward of unused tax losses	**-**	**-**	**-**
Deferred tax due to changes in tax rate	**-**	**-**	**-**
Net Defered tax (asset)/liabilities as on year end of 2078/79			4,269,152,641
Deferred tax(asset)/liabilities as on shrawan1, 2078			**4,435,213,928**
Origination/(Reversal) during the year			**(166,061,287)**
Deferred tax expense/(income) recognised in profit or loss			**(50,136,823)**
Deferred tax expense/(income) recognised in other comprehensive income			**(125,809,710)**
Deferred tax expense/(income) recognised directly in equity			-

Previous Year 2076-77

Particulars	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax (Assets) / Liabilities
Deferred Tax on Temporary differences on following items			
Loans and Advances to B/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 Defered tax (asset)/liabilities as on year end of 2077/78			**4,435,213,928**

Deferred tax(asset)/liabilities as on shrawan1, 2077	3,825,757,799.49
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	-

4.16 Other Assets

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Assets held for sale	-	-
Other Non-Banking Assets	-	-
Bills Receivable	-	-
Accounts receivable	402,046,415	676,049,586
Accrued income	554,897,651	246,990,476
Prepayments and deposits	4,354,671	3,136,221
Income tax deposit	380,276,977	380,276,977
Deferred Employee Expenditure	2,249,708,274	1,910,673,436
Other		
Inter Branch Account	1,467,885,526	1,556,850,623
Stationery Stock	52,709,191	35,193,373
Gold Bullion in Vault	311,010,898	-
Government Transaction Receivable	1,725,905,928	3,406,579,158
DD Paid without Schedule	129,971,129	129,118,974
Credit Card Receivable	2,712,068	18,638
Other	2,710,761,310	2,023,543,674
Total	**9,992,240,038**	**10,368,431,136**

4.17 Due to Bank and Financial Institution

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Money Market deposits	-	-
Interbank borrowing	-	-
Other deposits from BFIs	1,090,678,643	809,125,108
Settlement and clearing accounts	-	-
Other deposits from BFIs	-	-
Total	**1,090,678,643**	**809,125,108**

4.18 Due to Nepal Rastra Bank

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Refinance from NRB	5,888,868,046	6,062,640,951
Standing liquidity facility	-	-
Lender of last report facilty from NRB	-	-
Securities sold under repurchase agreement	-	-
Other payable to NRB	-	-
Total	**5,888,868,046**	**6,062,640,951**

4.19 Derivative Financial Instruments

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

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Held for trading		
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	508,072,543	8,474,686,154
Others	-	-
Held for risk Management	`	`
Interest rate swap	-	-
Currency swap	-	-
Forward exchange contract	-	-
Others	-	-
Total	**508,072,543**	**8,474,686,154**

4.20 Deposits from Customers

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Institutions Customers:		
Term deposits	9,834,277,094	13,602,724,859
Call Deposits	55,320,073	9,461,606,236
Current Deposits	22,145,974,344	30,672,788,272
Other	1,218,225,467	374,945,588
Sub total:	**33,253,796,977**	**54,112,064,955**
Individual Customers:		
Term deposits	59,271,884,633	26,901,223,241
Saving Deposits	71,552,532,713	70,854,728,541
Current Deposits	17,324,601,205	8,727,257,715
Other	14,673,333,755	2,218,109,414
Sub total:	**162,822,352,306**	**108,701,318,911**
Total	**196,076,149,283**	**162,813,383,867**

4.20.1 Currency Wise Analysis of Deposits from Customers

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Nepalese rupee	195,752,239,660	162,417,781,677.04
Indian rupee	102,836,653	160,969,512.91
United state dollar	218,594,802	233,287,308.68
Great Britain pound	254,834	245,173.44
Euro	2,221,394	1,100,194.85
Japanese yen	1,941	-
Chinese yuan	-	-
Other	-	-
Total	**196,076,149,283**	**162,813,383,867**

4.21 Borrowing

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Domestic Borrowing:		
Nepal Government	-	-
Other institution	7,304,175,000	-
Other	-	-
Sub total	**7,304,175,000**	**-**
Foreign Borrowing:		
Foreign Bank and Financial Institutions	-	-
Multilateral Development Bank	-	-
Other institutions	-	-
Sub total	**-**	**-**
Total	**7,304,175,000**	**-**

4.22. Provisions

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Provisions for redundancy	-	-
Provision for restructuring	-	-
Pending legal issues and tax litigation	-	-
Onerous contract	-	-
Other	65,966,539	80,221,924
Total	**65,966,539**	**80,221,924**

4.22.1 Movement in Provision

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Balance at shrawan 1st	80,221,924	56,838,988
Provisions Made during the year		23,382,936
Provisions used during the year	-	-
Provisions reversed during the year	(14,255,385)	-
Unwind of discount	-	-
Balance at Ashad End	**65,966,539**	**80,221,924**

4.23 Other Liabilities

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Liability for employees defined benefit obligations	(403,917,780)	(859,143,425)
Liability for long-service leave	242,014,347	208,093,359
Short-term employee benefits	179,911,118	149,451,201
Bills payable	19,596,587	19,709,455
Creditors and Accruals	1,124,941,666	779,773,734
Interest payable on deposit	5,477,563	4,498,873
Interest payable on borrowing	141,375,830	40,708,652
Liabilities on deferred grant income	-	-
Unpaid Dividend	2,000,831	2,000,831
Liabilities under finance lease	-	-
Employee bonus payable	235,955,528	278,041,680
Lease Liability	801,351,321	-
Other	3,568,683,283	2,638,007,054
Total	**5,917,390,293**	**3,261,141,415**

4.23.1 Defined Benefit Obligation

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Present value of unfunded obligations	-	-
Present value of funded obligations	11,413,148,293	10,589,095,616
Total present value of obligations	**11,413,148,293**	**10,589,095,616**
Fair value of plan assets	11,817,066,071	11,448,239,041
Present value of net obligations	(403,917,778)	(859,143,425)
Recognised liability for defined benefit obligation	**(403,917,778)**	**(859,143,425)**

4.23.2 Plan Assets

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Equity securities	-	-
Government bonds	-	-
Bank deposits	9,546,303,027	11,448,239,040
Other	2,270,763,044	-
Total	**11,817,066,071**	**11,448,239,040**

4.23.3 Movement in the Present Value of Defined Benefit Obligations

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Defined benefit obligation at shrawan 1st	10,589,095,616	11,315,539,387
Actuarial losses/(Gain)	339,196,513	(1,310,318,423)
Benefit paid by the plan	(673,444,502)	(577,621,525)
Current service cost and interest	1,158,300,665	1,161,496,178
Defined benefit obligation at Ashad end	**11,413,148,292**	**10,589,095,616**

4.23.4 Movement in the Fair Value of Plan Assets

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Fair value of plan assets at shrawan 1st	11,448,239,041	9,973,260,088
Contributions paid into the plan		1,342,279,299
Benefit paid during the year	(673,444,502)	(577,621,525)
Actuarial losses/(Gain)	(14,296,251)	(221,681,829)
Expected return on plan assets	1,056,567,783	932,003,008
Fair value of plan assets at Ashad end	**11,817,066,071**	**11,448,239,041**

4.23.5 Amount Recognised in Profit or Loss

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Current service cost	184,325,195	169,090,601
Interest on obligation	973,975,470	992,405,577
Expected return on plan assets	(1,077,066,488)	(932,003,008)
Total	**81,234,177**	**229,493,170**

4.23.6 Amount Recognised in Other Comprehensive Income

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Acturial (gain)/loss	373,991,469	(1,088,636,594)
Total	**373,991,469**	**(1,088,636,594)**

4.23.7 Actuarial Assumptions

Particulars	As at 32nd Ashad 2079		As at 31st Ashad 2078	
	Pension and Gratuity	Retirement	Pension and Gratuity	Retirement
Discount Rate	9.50%	9.50%	9%	9%
Expected Return on Plan Asset	9.50%	9.50%	9%	9%
Future Salary Increase	5.00%	5.00%	4.00%	4.00%
Expected Average remaining working lives (years)	12.68	13.07	20.81	13.67
Withdrawal rate	5.00%	5.00%	5%	5%

4.24. Debt Securities Issued

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Debt securities issued designated at fair value through profit or loss	-	-
Debt securities issued at amortised cost	3,493,811,042	3,493,918,012
Total	**3,493,811,042**	**3,493,918,012**

4.25 Subordinated Liabilities

No Subordinated Liabilities has been issued by the Bank.

4.26 Share Capital

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Ordinary shares	14,405,904,831	11,282,820,200
Convetible preference share (Equity component)	-	-
Irredemable preference share (Equity component)	-	-
Perpetual debt(Equity component only)	-	-
Total	**14,405,904,831**	**11,282,820,200**

4.26.1 Ordinary Shares

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Authorized Capital:		
150,000,000 ordinary share of Rs.100 each	15,000,000,000	15,000,000,000
Issued Capital:		
126,367,586 ordinary share of Rs.100 each	14,405,904,831	12,636,758,600
Subscribed and Paid of Capital:		
126,367,586 ordinary share of Rs.100 each	14,405,904,831	12,636,758,600
Total	**14,405,904,831**	**12,636,758,600**

4.26.2 Ordinary Share Ownership

Particulars	As at 32nd Ashad 2079		As at 31st Ashad 2078	
	Percent	Amount	Percent	Amount
Domestic ownership:	**100.00%**	**14,405,904,831**	**100.00%**	**12,636,758,600**
Nepal Government	51.00%	7,347,011,400	51.00%	6,444,746,900
"A" class licensed institutions	0.00%	-	0.00%	-

Other licensed institutions	0.00%	-	0.00%	-
Other institutions	9.87%	1,422,435,000	11.17%	1,411,823,900
Public	39.13%	5,636,458,431	37.83%	4,780,187,800
Other	0.00%	-	0.00%	-
Foreign ownership	**0.00%**	**-**	**0.00%**	**-**
Total	**100.00%**	**14,405,904,831**	**100.00%**	**12,636,758,600**

4.26.3 Details of Shareholders holding 0.5% or More shares

Name of Shareholder	Number of Share	Holding %	Amount
Nepal Government	73,470,114	51.00%	7,347,011,400
Employees Provident Fund	5,243,370	3.64%	524,337,000
Sunrise Holding Pvt. Ltd.	1,201,810	0.83%	120,181,000
Global Holding Pvt. Ltd	907,519	0.63%	90,751,900
Prabhu Life Insurance	774,313	0.54%	77,431,300
Total	**80,822,813**	**56.64%**	**8,082,281,300**

4.26.4 Proposed Distributions (Dividend and Bonus Share)

The Board has recommended 2 % bonus share and 10 % cash dividend (including tax on bonus share and cash dividend) of the existing paid up capital for the reported Fiscal Year 2078/79. 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 32nd Ashad 2079	As at 31st Ashad 2078
Statutory General Reserve	6,067,232,483	5,482,348,025
Exchange equilisation reserve	86,786,914	86,786,914
Corporate social responsibility reserve	37,266,384	34,395,395
Capital redemption reserve	-	-
Regulatory reserve	3,881,974,064	3,364,868,990
Investment adjustment reserve	1,741,861	1,741,861
Capital reserve	259,735,644	259,735,644
Assets revaluation reserve	7,743,591,321	7,743,591,321
Fair value reserve	2,097,063,718	2,129,626,985
Dividend equalisation reserve	7,485,526	7,485,526
Actuarial gain	(3,432,470,146)	(3,170,676,118)
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	109,769,752	87,782,166
Debenture Redemption Reserve	388,888,889	-
Total	**17,635,512,359**	**16,414,132,658**

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
2078/79	264,432,435			(1,651,051)				261,794,028	(7,470,338)		517,105,074
Total	377,321,097	-	-	72,182,821	-	-	-	3,432,470,146	-		3,881,974,064

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 32nd Ashad 2079	As at 31st Ashad 2078
Contingent Liabilities	30,492,484,841	19,914,138,584
Undrawn and undisbursed facilities	44,848,461,711	26,576,876,801
Capital commitment		
Lease commitment	1,067,213,933	1,002,538,579
Litigation		
Total	**76,408,160,485**	**47,493,553,964**

4.28.1 Contingent Liabilities

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Acceptance and Documentary credit	12,836,404,651	7,057,182,858
Bills for collection	142,582,976	143,854,168
Forward exchange contracts		
Guarantees	15,527,550,512	10,727,427,387
Underwriting commitments		
Other commitments	1,985,946,702	1,985,674,171
Total	**30,492,484,841**	**19,914,138,584**

4.28.2 Undrawn and Undisbursed Facilities

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
Undisbursed amount of loans	-	-
Undrawn limits of overdraft	20,154,556,470	10,413,387,068
Undrawn limits of credit cards	82,018,841	-
Undrawn limits of letter of credit	11,633,304,475	6,405,348,167
Undrawn limits of guarantee	12,978,581,926	9,758,141,566
Total	**44,848,461,711**	**26,576,876,801**

4.28.3 Capital Commitments

Particulars	As at 32nd Ashad 2079	As at 31st Ashad 2078
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 32nd Ashad 2079	As at 31st Ashad 2078
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
Later than 1 year but not later than 5 years	-	129,498,797
Later than 5 years	-	868,174,955
Sub Total	**-**	**1,002,538,579**
Finance lease commitments		
Future Minimum lease payment under non cancellable operating lease, where the bank is lessee		
Not later than 1 year	162,647,420	-
Later than 1 year but not later than 5 years	592,967,516	-
Later than 5 years	311,598,997	-
Sub Total	1,067,213,933	-
Grand Total	**1,067,213,933**	**1,002,538,579**

4.29 Interest Income

Particulars	For the year ended 32nd Ashad 2079	For the year ended 31st Ashad 2078
Cash and cash equivalents	-	-
Due from Nepal Rastra Bank	-	-
Placement with Banks and Financial Institutions	33,609,749	23,881,676
Loans and Advances to Bank and Financial Institutions	32,104,810	37,524,096
Loans and advances to customers	14,772,975,636	10,765,434,626
Investment securities	1,532,603,123	1,031,744,069
Loans and advances to staff	68,657,110	28,581,636
Other	-	-
Total interest income	**16,439,950,427**	**11,887,166,103**

* Provision amounting to Rs. 149,843,235.79 has been made for Interest income collected from customer against NRB directive No. 15(13) for the purpose of refunding to customer.

4.30 Interest Expenses

Particulars	For the year ended 32nd Ashad 2079	For the year ended 31st Ashad 2078
Due to Bank and Financial Institutions	39,021,853	2,265,685
Due to Nepal Rastra Bank	107,738,599	55,967,873
Deposits from customers	9,050,700,234	5,363,662,053

Borrowing	162,827,278	1,570,215
Debt securities issued	298,208,098	43,258,672
Subordinated liabilities	-	-
Interest Expenses-Lease	66,867,392	-
Other	-	-
Total interest expense	**9,725,363,453**	**5,466,724,497**

4.31. Fees and Commission Income

Particulars	For the year ended 32nd Ashad 2079	For the year ended 31st Ashad 2078
Loan Administration fees	99,439,828	70,576,249
Service fees	293,267,898	374,984,112
Consortium fees	-	-
Commitment fees	1,424,138	2,563,128
DD/TT/Swift fees	28,916,694	21,563,641
Credit card/ATM issuance and renewal fees	855,785	23
Prepayment and swap fees	-	-
Investment banking fees	-	-
Assets Management fees	10,309,995	9,550,702
Brokerage fees	-	-
Remittance fees	15,501,477	15,303,032
Commission on letter of credit	57,178,883	41,121,635
Commission on Guarantee Contracts issued	148,331,432	112,780,681
Commission on share underwriting/issued	-	-
Locker rental	29,373,153	26,734,715
Other Fees and Commission Income	284,156,353	278,597,970
Total Fees and Commission Income	**968,755,635**	**953,775,889**

4.32 Fees and Commission Expense

Particulars	For the year ended 32nd Ashad 2079	For the year ended 31st Ashad 2078
ATM Management fees	-	-
VISA/Master card fees	-	-
Guarantee commission	34,242,387	37,704,565
Brokerage	4,277,323	3,261,356
DD/TT/Swift fees	5,932,858	7,214,133
Remittance fees and commission	-	-
Other Fees and Commission Expense	37,359,941	19,167,530
Total Fees and Commission Expense	**81,812,510**	**67,347,585**

4.33 Net Trading Income

Particulars	For the year ended 32nd Ashad 2079	For the year ended 31st Ashad 2078
Changes in fair value of trading assets	(43,325,075)	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	225,696,710	409,087,724
Other	15,770,128	36,532,219
Total Net trading income	**198,141,763**	**456,853,535**

4.34 Other Operating Income

Particulars	For the year ended 32nd Ashad 2079	For the year ended 31st Ashad 2078
Foreign Exchange Revaulation Gain	(39,110,617)	(54,653,948)
Gain/loss on sale of investment Securities	(728,402)	172,041,097
Fair value gain/loss on investment property	-	-
Dividend on equity instruments	13,768,570	22,707,451
Gain/loss on sale of property and equipment	3,640,108	(51,962)
Gain/loss on sale of investment property	18,624,495	57,248,575
Operating lease income	24,489,993	24,557,305
Gain/loss on sale of gold and silver	11,050,878	7,844,507
Other	238,450,965	195,582,485
Total other operating income	**270,185,989**	**425,275,510**

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

Particulars	For the year ended 32nd Ashad 2079	For the year ended 31st Ashad 2078
Impairment charge/(reversal) on loan and advances to B/FIs	(4,991,494)	50,567,353
Impairment charge/(reversal) on loan and advances to customer	858,650,290	447,054,367
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	**853,658,796**	**497,621,720**

4.36 Personnel Expense

Particulars	For the year ended 32nd Ashad 2079	For the year ended 31st Ashad 2078
Salary	1,050,159,667	943,758,476
Allowances	327,657,937	295,600,154
Gratuity expenses*	-	-
Provident fund	203,989,539	178,006,095
Uniform	22,180,000	18,656,000
Training & Development Expense	22,670,977	10,204,448
Leave encashment	63,816,267	38,742,674
Medical	100,405,655	83,032,501

Insurance	2,918,526	4,565,642
Employees Incentive	312,768,380	249,260,142
Cash-settled share-based payments	-	-
Pension Expense*	81,414,177	229,673,170
Finance expenses under NFRS	50,083,542	38,964,877
Other Expenses Related to Staff	10,847,625	22,341,579
Sub-Total	2,248,912,290	2,112,805,757
Employees Bonus	202,989,009	240,653,667
Total personnel expenses	**2,451,901,299**	**2,353,459,424**

*Includes both pension and gratuity expenses

4.37 Other Operating Expense

Particulars	For the year ended 32nd Ashad 2079	For the year ended 31st Ashad 2078
Directors' fee	1,789,000	1,913,600
Directors' expense	2,013,156	1,338,407
Auditors' remuneration	2,330,625	2,381,475
Other audit related expense	7,375,122	6,621,522
Professional and legal expense	5,361,681	3,535,573
Office administration expense	585,663,607	517,968,316
Operating lease expense	-	157,717,937
Operating expense of investment properties	-	-
Corporate Social Responsibility Expense	-	-
Onerous lease provision	-	-
Other	183,200,873	121,601,482
Total other operating expense	**787,734,063**	**813,078,311**

4.37.1 Office Administration Expense

Particulars	For the year ended 32nd Ashad 2079	For the year ended 31st Ashad 2078
Water and electricity	54,277,408	42,876,258
Repair and Maintenance	-	-
(a)Building	1,196,746	1,357,662
(b) Vehicle	7,870,925	5,834,238
© Computer and accessories	6,625,383	5,512,944
(d) Office equipment and furniture	3,865,848	2,401,136
€ Other	17,222,994	10,864,356
(f) Software	9,537,272	9,107,910
Insurance	35,657,787	34,738,011
Postage, telex, telephone, fax	54,620,748	52,300,328
Printing and Stationery	38,976,686	38,824,564
Newspaper, books and journals	5,005,511	4,640,351
Advertisement	35,633,153	29,478,454
Donation	-	-
Security Expense	495,708	819,163
Deposit and loan guarantee premium	64,318,768	55,322,037
Travel allowance and expense	36,203,009	29,158,802
Entertainment	17,164,025	16,073,954
Annual/Special general Meeting expnese	855,625	979,828
Other	196,136,010	177,678,321
Total office administration expense	**585,663,607**	**517,968,316**

4.38. Depreciation & Amortisation

Particulars	For the year ended 32nd Ashad 2079	For the year ended 31st Ashad 2078
Depreciation on Property and Equipment	190,655,669	162,311,405
Depreciation on investment property	-	-
Amortisation of intangible assets	15,601,574	14,867,515
Depreciation Expenses-ROU	132,842,580	-
Total depreciation and amortisation	**339,099,823**	**177,178,920**

4.39. Non-Operating Income

Particulars	For the year ended 32nd Ashad 2079	For the year ended 31st Ashad 2078
Recovery of loan written off	219,321,656	222,281,634
other income	5,643	2,477,464
Total non operating income	**219,327,299**	**224,759,097**

4.40 Non-Operating Expenses

Particulars	For the year ended 32nd Ashad 2079	For the year ended 31st Ashad 2078
Loan Written Off	-	-
Redundancy provision	-	-
Expenses of restructuring	-	-
Other expense	-	-
Total non operating Expenses	**-**	**-**

4.41. Income Tax Expense

Particulars	For the year ended 32nd Ashad 2079	For the year ended 31st Ashad 2078
Current tax expense		
Current year	983,650,423	1,275,935,929
Adjustment for prior years	-	-
Deferred tax expense		
Origination and reversal of temporary differences	(50,136,823)	335,253,419
Changes in tax rate	-	-
Recognition of previously unrecognised tax losses	-	-
Total income tax expense	**933,513,600**	**1,611,189,348**

4.41.1 Reconciliation of Tax Expense and Accounting Profit

Particulars	For the year ended 32nd Ashad 2079	For the year ended 31st Ashad 2078
Profit before tax	3,856,791,169	4,572,419,677
Tax amount at tax rate of 30%	1,157,037,351	1,371,725,903
Add: Tax effect of expenses that are not deductible for tax purpose	175,035,726	178,776,754

Less: Tax effect on exempt income	(4,130,571)	6,812,235
Add/less: Tax effect on other items	(344,292,083)	(281,378,964)
Total income tax expense	**983,650,423**	**1,275,935,929**
Effective tax rate	25.50%	27.91%

Statement of Distributable Profit or Loss

For the year ended 32nd Ashad of 2079

As per NRB Regulation

Particulars	Current Year	Previous Year
Accumulated profit /(loss) upto previous year	2,016,005,772	437,988,734
Adjustments / Restatement / Reclassification	23,866,880	-
Adjusted restated balance	**2,039,872,651**	**437,988,734**
Income		
Net Profit/(loss) as per Statement of Profit or Loss	**2,923,277,569**	**2,961,230,329**
Appropriation		
a. General Reserve	(584,884,458)	(592,246,066)
b. Foreign Exchange Fluctuation fund	-	-
c. Capital redemption reserve	-	-
d. Corporate social responsibility fund	(29,232,776)	(29,612,303)
e. Employees training fund	(21,987,586)	10,204,448
f. Other		
-Debenture Redemption Reserve	(388,888,889)	-
Profit/(loss) before regulatory adjustment	**1,898,283,860**	**2,349,576,408**
Regulatory Adjustments:		
a. Interest Receivable (-)/previous accrued interest received(+)	(264,432,435)	82,345,803
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(+)	1,651,051	(5,096,638)
e. Deferred Tax Assets recognized(-)/reveral(+)	**-**	**-**
f. Goodwill recognized (-)/Impairment of Goodwill(+)	-	-
g. Bargain purchase gain recognized (-)/reversal(+)	-	-
h. Actuarial Loss recognized (-)/reversal(+)	(261,794,028)	762,045,616
i. Other (+/-)	-	
-Fair Value of Investment Securities	8,615,058	104,849,162
- Others		
Total Adjustments	**(515,960,354)**	**944,806,358**
Distributable Profit	**3,422,196,158**	**3,732,371,500**

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	NPR In '000
	Core Capital Tier 1)	24,849,681.31

a.	Paid Up Equity Share Capital	14,405,904.83
b.	Irredeemable Non-Cumulative Preference Shares	-
c.	Share Premium	-
d.	Proposed Bonus Shares	-
e.	General Reserves	6,067,332.46
f.	Retained Earnings	498,813.62
g.	Unaudited Current Year Cumulative Profit	2,923,777.44
h.	Capital Redemption Reserve	-
i.	Capital Adjustment Reserve/Debenture Redemption reserve	388,888.89
i.	Capital Adjustment Reserve	380,382.60
j.	Dividend Equalization Reserve	7,485.53
k.	Debenture Redemption Reserve	-
l.	Capital Reserve Created for loan waived as per Nepal Govt Direction)	259,735.64
m.	Other Free Reserves Special Reserve, Other reserves)	-
n.	Less : Goodwill	-
o.	Less: Intangible Assets	(35,435.22)
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	(47,204.48)
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)	6,437,713.34
a.	Cumulative and/or Redeemable Preference Shares	-
b.	Subordinated Term Debt	3,493,811.04
c.	Hybrid Capital Instruments	-
d.	General Loan Loss Provision	2,857,115.38
e.	Exchange Equalization Reserve	86,786.91
f.	Investment Adjustment Reserve	-
g.	Assets Revaluation Reserve	-
h.	Additional Loan Loss Provision	-
i.	Other Reserves	-
	Total Capital Fund Tier 1 and Tier 2)	**31,287,394.65**
	Risk Weighted ExposureAssets) After Supervisor's Adjustment)	**207,829,853.62**
	Capital Adequacy Ratio	**15.05%**
	Regulator Requirement	**11%**
	Common Equity Tier 1 Capital Ratio	**11.96%**
	Leverage Ratio regulatory requirement >/ 4%)	**9.58%**

*	Deductions from Capital:	82,639.69
*	Total Qualifying Capital:	31,287,394.65
*	Capital Adequacy ratio:	15.05%

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

Bank in its efforts to improve the capital adequacy ratio as prescribed by the regulator has implemented a revised capital plan. Besides, the bank has formulated ICAAP Policy and ICAAP Guidelines aimed at improving the Capital Adequacy position in compliance with BASEL-III Framework from FY 2073-74. The task of systematic preparation and presentation of BASEL-III report has been entrusted now with the Central Finance Department of the bank. Currently, the bank's capital adequacy ratio stands at 15.05%.

2. Risk Exposures

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

The risk weighted exposures as of Ashad end 2079 is given below:

S.No.	Particulars	Amount (NPR)
1	Credit Risk	187,935,630.485
2	Operational Risk	10,905,079.229
3	Market Risk	144,033.369
4	Adjustment under Pillar II	8,845,110.533
	Total	**207,829,853.616**

- **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	1,517,986.56
3	Claims on domestic corporate & Securities firm	83,992,242.69
4	Claims on regulatory retail portfolio	30,783,488.98
5	Claims not satisfying granularity Criteria	-
6	Claims Secured by Residential properties	6,068,839.41
7	Claims secured by commercial real estate	598,016.66
8	Past Due Claims	7,418,850.14
9	High Risk Claims	11,919,275.78
10	Trust Receipt Loan For Trading	3,055,185.16
11	Lending against securities (Bonds and Shares)	6,975,566.49
12	Investment in Equity of Institutions	1,931,255.72
13	Other Assets	15,155,023.86
14	Off Balance Sheet Items	18,519,899.03
	Total	**187,935,630.48**

Amount of NPAs (Both Gross and Net)

NPR. In '000'

S.No.	Particulars	Gross NPA (Rs.)	Loan-Loss Provision (Rs.)	Net NPA (Rs.)
a.	Restructured/Reschedule Loan	5,836.72	729.59	5,107.13
b.	Substandard	749,646.51	196,487.28	553,159.23
c.	Doubtful	869,793.11	434,896.56	434,896.56
d.	Loss	1,687,781.37	1,684,986.78	2,794.59
	Total	**3,313,057.72**	**2,317,100.20**	**995,957.51**

NPA Ratios:

- Gross NPA to Gross Advances : 1.83%
- Net NPA to Net Advances : 0.57%
- Movement of Non-Performing Assets

NPR. In '000'

Particulars	This Year	Previous Year	Changes %
Non-Performing Assets	3,313,057.72	2,347,849.73	41.11%
Non-Performing Assets (%)	1.83%	2.06%	-11.06%

Write off of Loans and Interest Suspense: Amount in NPR

Written off Loans and Interest Suspense: No any Loan and interest has been written off and recovered till Ashad end of FY 2078-79.

Movements in Loan Loss provision and Interest Suspense:

NPR. In '000'

Particulars	Loan Loss Provision	Interest Suspense
Opening balance	4,914,811	6,061,259
Write Back/off in the years		
Addition in the year	259,405	51,896
Balance as at 16th July 2022	**5,174,216**	**6,113,155**

Details of Subordinated Term Debt:

Bank has issued 8.5% NBL debenture 2087of NPR 3,50,00,00,000 during FY 2077-78.

Details of Additional Loan Loss Provision:

None

Segregation of Investment Portfolio

NPR. In '000'

S.No.	Investment Category	Amount
1	Held for Trading	-
2	Held to Maturity Govt. Securities)	38,705,794.565
3	Available for Sale Equity)	4,081,111.655

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 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 authority 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 19,125,580,720 has been deducted from total credit risk as CRM.Compliance with External Requirement

The bank, at all times, has complied the externally imposed capital requirements. In the capital adequacy calculation of 16th July 2022 present¬ed above), the bank has added 3% of total risk weighted exposures and 4% of gross income on operational risk to its risk weighted exposures as per the direction from Nepal Rastra Bank as part of supervisory review.

5.3 Classification of financial assets and financial liabilities:

Particulars	Fair Value through PL	Amortized Cost	Fair Value through OCI	Total
Financial Assets:				
Cash and cash equivalents	-	6,391,601,653	-	6,391,601,653
Due from Nepal Rastra Bank	-	6,841,253,290	-	6,841,253,290
Placement with Bank and Financial Institutions	-	491,033,317	-	491,033,317
Derivative Financial Instruments	491,906,856	-	-	491,906,856
Other Trading Assets	105,284,481			
Loans and advances to B/FIs	-	6,159,622,876	-	6,159,622,876
Loans and advances to customers	-	171,480,501,866	-	171,480,501,866
Investment securities	-	38,705,794,565	4,081,111,655	42,786,906,220
Other Financial assets	-	956,944,066	-	956,944,066
Total financial Assets	597,191,337	231,026,751,632	4,081,111,655	235,599,770,144
Financial Liabilities:				
Due from customers	-	196,076,149,283	-	196,076,149,283
Derivative Financial Instruments	508,072,543			508,072,543
Other Financial Liabilities	-	15,992,980,812	-	15,992,980,812
Total financial Liabilities	**508,072,543**	**212,069,130,095**	**-**	**212,577,202,638**

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:

a. Banking Segment involves functions like collecting deposits and lending activities among other similar activities.

b. Treasury Segment involves short term and long-term investment activities like investing in T-Bills, Bonds, Shares of companies etc.

c. Remittance Segment involves activities of transferring / receiving funds locally and/or globally.

d. 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 32nd Ashad 2079	Year ended 31st Ashad 2078	Year ended 32nd Ashad 2079	Year ended 31st Ashad 2078	Year ended 32nd Ashad 2079	Year ended 31st Ashad 2078	Year ended 32nd Ashad 2079	Year ended 31st Ashad 2078	Year ended 32nd Ashad 2079	Year ended 31st Ashad 2078	Year ended 32nd Ashad 2079	Year ended 31st Ashad 2078
Revenues from external customers	14,882,887,335	10,831,423,210	1,282,073,813	1,650,980,206	249,934,185	190,768,990	54,900,931	104,184,664	1,126,507,620	1,123,378,494	17,596,303,884	13,900,735,564
Intersegment revenues	-	-	-	-	-	-	-	-	-	-	-	-
Segment Profit / Loss) before tax	4,803,922,315	4,914,171,564	1,282,073,813	1,650,980,206	239,724,004	180,293,500	54,900,931	104,184,664	(2,523,829,893)	(2,277,210,256)	3,856,791,169	4,572,419,678
Segment Assets	177,640,190,927	141,959,099,551	43,938,121,668	34,876,932,778	-	-	1,695,145,168	3,716,116,675	36,312,357,042	33,560,173,786	259,585,814,805	214,112,322,790
Segment liabilities	200,826,498,862	167,180,728,389	-	-	-	-	-	-	23,224,447,112	13,773,442,536	224,050,945,974	180,954,170,925

5.4.2 Reconciliation of Reportable Segment Profit or Loss

Particulars	Year ended 32nd Ashad 2079	Year ended 31st Ashad 2078
Total profit before tax for reportable segments	6,380,621,062	6,849,629,934
Profit before tax for other Segments	(2,523,829,894)	(2,277,210,256)
Elimination of inter-segment profit	-	-
Elimination of discontinued operation	-	-
Unallocated amounts:	-	-
- Other Corporate expenses	3,650,337,514	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:

i. Key Management Personnel (KMP)

The key management personnel are those persons having authority and responsibility of planning, directing and controlling the activities of the entity, directly or indirectly including any director. The key management of the Bank includes members of its Board of Directors, Chief Executive Officer, and other higher-level employee of the Bank. The name of the key management personnel who were holding various positions in the office during the year (As at Ashad end 2079) 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)	1,789,000
Other Expenses	1,229,256
Total	**3,018,256**

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	6,452,308
2	Samata Pant (Bhatta)	Deputy Chief Executive officer	1,948,634
3	Laxman Paudel	Assistant Chief Executive officer	1,936,463
4	Bishwo Raj Baral	Assistant Chief Executive officer	1,881,886
5	Prakash Kumar Adhikari	Assistant Chief Executive Officer	1,894,977
6	Hom Bahadur Khadka	Assistant Chief Executive Officer	2,071,007

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	%	30.57	21.51	17.34	21.23	16.15
2	Earning Per Share						
3	Basic Earning Per Share	NPR	39.98	26.99	20.68	23.43	20.29
	Diluted Earning Per Share	NPR	39.98	26.99	20.68	23.43	20.29
4	Market Price Per Share	NPR	281.00	336.00	249.00	443.00	268.00
5	Price / Earning Ratio	Times	7.03	12.45	12.04	18.90	13.21
6	Dividend (Bonus Share) on share capital	%	-	15.00	12.00	14.00	-
7	Cash Dividend on share capital	%	-	10.00	4.00	3.00	-
8	Interest Income / Loans and Advances	%	12.22	11.23	11.16	8.78	9.59
9	Employee Expenses / Total Operating Expenses	%	37.86	27.85	22.53	25.10	17.22

10	Employee Expenses / Total deposit and borrowing	%	2.15	1.74	1.54	1.39	1.17
11	Exchange Income / Total Income	%	1.71	2.31	2.60	2.54	1.03
12	Staff Bonus / Total Employee Expenses	%	18.36	11.10	8.03	10.23	8.28
13	Net Profit / Loans and Advances	%	4.26	2.81	2.26	2.19	1.70
14	Net Profit / Total Assets	%	2.41	1.51	1.22	1.33	1.12
15	Total Loans and Advances / Total Deposit	%	75.68	78.14	72.25	82.76	86.97
16	Total Operating Expenses / Total Assets	%	4.25	4.35	5.17	4.21	5.48
17	Capital Adequacy Ratio						
	a) Common Equity Tier I Capital	%	10.29	16.80	16.00	13.54	11.98
	b) Core Capital	%	10.29	16.80	16.00	13.54	11.98
	c) Supplementry Capital	%	0.98	0.93	1.01	3.26	3.07
	d) Total Capital Fund	%	11.27	16.80	17.01	16.80	15.05
18	Cash Reserve ratio (CRR)	%	9.05	4.06	4.53	4.19	3.49
19	Statutory Liquidity Ratio (SLR)		23.88	21.67	30.18	23.74	22.77
20	Liquidity		24.65	28.73	29.54	26.81	22.98
20	NPAs / Total Loans and Advances	%	3.37	2.64	2.47	2.05	1.83
21	Base Rate	%	7.03	7.98	6.99	5.73	7.99
22	Weighted Average Interest rate Spread	%	4.99	4.45	3.70	4.34	4.08
23	Book Net Worth (NPR. In Lakh)	NPR	229,719.94	292,813	300,310	332,151	354,636
24	Total Shares	No.	80,426,622	98,111,480	112,828,202	126,367,586	144,059,048
25	Total Employee	No.	2,142.00	2,317	2,172	2,504	2,429
	Others						
26	Per Employee Income (NPR In Lakh)	NPR	49.12	52.09	61.93	55.70	74.50
27	Per Employee Business (NPR In Lakh)	NPR	831.59	923.61	1,150.16	1,220.37	1,543.05
28	Employee Expenses / Total income	%	20.43	17.21	16.54	16.87	13.55

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

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

Fair Value of Financial Assets and Liabilities Measured at Fair Value

The fair value measurement hierarchy is as follows:

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

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

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

Fair Value Disclosure	Level 1		Level 2		Level 3	
Particulars	**As on 32.03.2079**	**As on 31.03.2078**	**As on 32.03.2079**	**As on 31.03.2078**	**As on 32.03.2079**	**As on 31.03.2078**
Quoted Equity Shares	3,008,066,065	3,058,026,767		-		-
Unquoted equity		-	1,073,045,590	793,543,128		-
	437,865,740		-	-		-
FV of Land		-		-		-
Investment Properties		-		-	108,545,596	111,028,379

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 assets), and that the loss event has an impact on the future cash flows of the assets) that can be estimated reliably.

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

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

5.1.1. 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 2078/79 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	Year ended 32nd Ashad 2079	For the year ended 31st Ashad 2078
Loans and advances to Customers & BFIs (excluding staff loan, AIR and impairment) (A)	180,828,069,367	146,2`73,943,433
Less:		
Impairment allowances (a + b)	**(5,174,215,587)**	**(4,234,439,028)**
Collective Allowances (a)	(4,161,750,980)	(3,157,418,274)
Individual Allowances (b)	(1,012,464,607)	(1,077,020,754)
Impairment as percentage of Total Loans and advances	**2.86%**	**1.67%**

Particulars	Year ended 32nd Ashad 2079	For the year ended 31st Ashad 2078
Loan Loss Provision as per NRB Directive- Alternative 1	5,174,215,587	4,320,560,306
Impairment Loss as per NFRS-alternative 2	2,687,608,205	2,366,636,889
Loss provision recognized in financial statements higher of the two alternative)	5,174,215,587	4,320,560,306

5.2 Comparison of Unaudited and Audited Financial Statements as of FY 2078/79

Statement of Financial Position (Amount in NPR)

Assets	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance In Amount	Variance In %	Reason for Variance
Cash and cash equivalent	6,418,943,689	6,391,601,653	(27,342,037)	-0.43%	Reversal of AIR of Tbill of Previous Year
Due from Nepal Rastra Bank	6,841,253,290	6,841,253,290	-	0.00%	
Placement with Bank and Financial Institutions	491,033,317	491,033,317	-	0.00%	
Derivative Financial Instruments	491,906,856	491,906,856	-	0.00%	
Other Trading Assets	127,684,427	105,284,481	(22,399,946)	-17.54%	Additional Adjustment (FMV)
Loan and advances to B/FIs	6,159,622,876	6,159,622,876	-	0.00%	
Loan and Advances to Customers	171,797,577,760	171,480,501,866	(317,075,893)	-0.18%	Additional Impairment
Investment Securities	42,737,711,342	42,786,906,220	49,194,878	0.12%	Additional Adjustment (FMV)
Current Tax Assets	1,818,798,367	1,950,389,288	131,590,921	7.24%	Additional Adjustment
Investment in Subsidiaries	-	-	-	0.00%	
Investment in Associates	-	-	-	0.00%	
Investment Property	108,545,596	108,545,596	-	0.00%	

Property and Equipment	12,503,588,833	13,243,156,680	739,567,846	5.91%	Reclassification of items-ROU
Goodwill and Intangible assets	35,435,219	35,435,219	-	0.00%	
Deferred Tax Assets	-	-	-	0.00%	
Other Assets	9,970,294,759	9,992,240,038	21,945,279	0.22%	Reclassification of items
Total Assets	**259,502,396,331**	**260,077,877,378**	**575,481,047**	**0.22%**	**Impact of all adjustments**
Liabilities					
Due to Bank and Financial Institutions	1,090,678,643	1,090,678,643	-	0.00%	
Due to Nepal Rastra Bank	5,888,868,046	5,888,868,046	-	0.00%	
Derivative Financial Instruments	508,072,543	508,072,543	-	0.00%	
Deposits from Customers	196,063,952,128	196,076,149,283	12,197,155	0.01%	Adjustment of Negative Loan Balance
Borrowings	7,304,175,000	7,304,175,000	-	0.00%	
Current Tax Liabilities	-	-	-	0.00%	
Provisions	65,966,539	65,966,539	-	0.00%	
Deferred Tax Liabilities	4,259,747,017	4,269,152,641	9,405,624	0.22%	Impact of Additional Adjustment
Other Liabilities	5,040,139,639	5,917,390,293	877,250,654	17.41%	Reclassification of items and Lease Liability
Debt securities issued	3,494,336,625	3,493,811,042	(525,583)	0.00%	
Subordinated Liabilities	-	-	-	0.00%	
Total Liabilities	**223,715,936,180**	**224,614,264,030**	**898,327,850**	**0.40%**	
Equity					
Share Capital	14,405,904,831	14,405,904,831	-	0.00%	
Share Premium	-	-	-	0.00%	
Retained Earnings	3,563,835,442	3,422,196,158	(141,639,284)	-3.97%	Impact of Additional Adjustment
Reserves	17,816,719,878	17,635,512,359	(181,207,519)	-1.02%	Additional Adjustment
Total equity attributable to equity holders	**35,786,460,152**	**35,463,613,348**	**(322,846,804)**	**-0.90%**	**Impact of all adjustments**
Non-controlling interest	-	-	-	0.00%	
Total Equity	**35,786,460,152**	**35,463,613,348**	**(322,846,804)**	**-0.90%**	**Impact of all adjustments**
Total Liabilities and Equity	**259,502,396,331**	**260,077,877,377**	**575,481,046**	**0.22%**	**Impact of all adjustments**

Statement of Profit or Loss

Particulars	As per Unaudited Financial Statement	As per Audited Financial Statement	Variance		Reason for Variance
			In Amount	In %	
Interest income	16,543,782,966	16,439,950,427	(103,832,539)	-0.63%	AIR adjustment of NPR 4.6cr and Provision for interest refundable NPR 14.98cr
Interest expense	9,659,021,644	9,725,363,453	66,341,809	0.69%	Interest Expenses-Lease Liability
Net interest income	**6,884,761,322**	**6,714,586,974**	**(170,174,348)**	**-2.47%**	**Interest Expenses-Lease Liability**
Fees and commission income	966,728,257	968,755,635	2,027,379	0.21%	Additional Adjustments
Fees and commission expense	84,153,980	81,812,510	(2,341,470)	-2.78%	Additional Adjustments
Net fee and commission income	**882,574,277**	**886,943,125**	**4,368,849**	**0.50%**	**Impact of above adjustments**
Net interest and commission income	**7,767,335,599**	**7,601,530,100**	**(165,805,499)**	**-2.13%**	**Impact of above adjustments**

Net trading income	220,541,709	198,141,763	(22,399,946)	-10.16%	Additional Adjustment (FMV)
Other operating income	293,700,798	270,185,989	(23,514,809)	-8.01%	Additional Adjustment
Total operating income	**8,281,578,106**	**8,069,857,851**	**(211,720,255)**	**-2.56%**	**Impact of all adjustments**
Impairment charge/(reversal) for loans and other losses	478,767,136	853,658,796	374,891,660	78.30%	Additional Impairment
Net operating income	**7,802,810,970**	**7,216,199,055**	**(586,611,914)**	**-7.52%**	**Impact of all adjustments**
Operating expense		-	-		
Personnel expenses	2,524,586,038	2,451,901,299	(72,684,740)	-2.88%	Additional Adjustments
Other Operating expenses	960,780,332	787,734,063	(173,046,268)	-18.01%	Impact of lease accounting NFRS16
Depreciation and Amortisation	206,433,426	339,099,823	132,666,397	64.27%	Impact of lease accounting NFRS16
Operating Profit	**4,111,011,173**	**3,637,463,869**	**(473,547,304)**	**-11.52%**	**Impact of all adjustments**
Non operating Income	219,327,299	219,327,299	-	0.00%	
Non operating expense	-	-	-		
Profit before income tax	**4,330,338,472**	**3,856,791,168**	**(473,547,304)**	**-10.94%**	**Impact of all Adjustments**
Income tax expense		-	-		
Current Tax	1,115,241,343	983,650,423	(131,590,921)	-11.80%	Impact of all Adjustments
Deferred Tax	(50,987,886)	(50,136,823)	851,063	-1.67%	Impact of all Adjustments
Profit/(loss) for the period	**3,266,085,015**	**2,923,277,569**	**(342,807,446)**	**-10.50%**	
Other Comprehensive income	(289,649,754)	(293,555,991)	(3,906,237)	1.35%	Valuation of Unquoted shares
Total Comprehensive income	**2,976,435,261**	**2,629,721,578**	**(346,713,683)**	**-11.65%**	**Impact of all Adjustments**

*Reduction in net Profit by 10.50% as compared to unaudited results is due to additional adjustment during audit specially related to impairment of loan and advances NPR 37.48cr, Provision of Interest refundable to borrower amounting NPR 14.98 cr and first time adoption of NFRS 16.

नेपाल राष्ट्र बैंक

बैंक सुपरिवेक्षण विभाग

दरबारमार्ग, काठमाडौं।
फोन नं.: ४४११८०५,७
फ्याक्स नं.: ४४१०१५९
Site: www.nrb.org.np
Email: bsd@nrb.org.np
पोष्ट बक्स:७३

प.सं: बै.सु.वि./अफसाइट/एनिअम/१४८/२०७९-८०

मिति: २०७९/०९/०६

नेपाल बैंक लिमिटेड
धर्मपथ, काठमाडौं।

विषयः लाभांश घोषणा/वितरण तथा वित्तीय विवरण प्रकाशन सम्बन्धमा।

महाशय,

त्यस बैंकबाट पेश गरिएका वित्तीय विवरण तथा अन्य कागजातको आधारमा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ४७ को उपदफा (२) का प्रावधानहरू पालना गरेको देखिएको हुँदा, उक्त ऐनको उपदफा (१) बमोजिम त्यस बैंकले प्रस्ताव गरे बमोजिम रु.२८,८१,१८,०६६/६३ (अक्षरेपी अट्ठाइस करोड एकासी लाख अठार हजार छयासठ्ठी रुपैया र त्रिसट्ठी पैसा मात्र, चुक्ता पुँजीको २ प्रतिशतका दरले) बराबरको बोनस शेयर तथा रु.१,४४,०५,९०,४८३/१३ (अक्षरेपी एक अर्ब चौवालिस करोड पाँच लाख नब्बे हजार चार सय त्रियासी रुपैया र तेह्र पैसा मात्र, चुक्ता पुँजीको १० प्रतिशतका दरले) नगद लाभांश (कर प्रयोजन समेत) गरी कुल रु.१,७२,८७,०८,५७९/७६ (अक्षरेपी एक अर्ब बहत्तर करोड सतासी लाख आठ हजार पाँच सय उनासी रुपैया र छयत्तर पैसा मात्र, चुक्ता पुँजीको १२ प्रतिशतका दरले) अन्य प्रचलित कानूनी व्यवस्थाको समेत पालना गर्ने गरी वार्षिक साधारण सभाबाट पारित भएको अवस्थामा मात्र शेयरधनीहरूलाई वितरण गर्न देहाय बमोजिम समेत हुने गरी स्वीकृति प्रदान गरिएको तथा आ.व.२०७८/७९ को वार्षिक हिसाब साधारण सभामा स्वीकृतिको लागि पेश गर्ने प्रयोजनार्थ देहायका निर्देशनहरू सहित सार्वजनिक गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार जानकारी गराउँदछु।

१. यस बैंकको मिति २०६८/०२/३० को पत्रबाट बैंकको बैंकिङ कारोबारको निमित्त आवश्यक बाहेकका स्थिर सम्पत्तिहरू बिक्री गर्दा हुन आउने रकमलाई विशेष जगेडा कोषमा जम्मा गर्ने निर्देशन दिएको र पुनः मिति २०७८/०७/२९ को पत्रबाट समेत २०७४ आषाढ मसान्तसम्म त्यस्तो सम्पत्ति बिक्रीबाट जम्मा हुन आएको रकम रु.१,१९,७८,३४,०८४/- शेयरधनीहरूलाई लाभांश वितरण गर्न नपाइने तथा कर्मचारीहरूलाई बोनस बाँड्न नपाइने गरी विशेष जगेडा कोषमानै राख्न निर्देशन दिएकोमा त्यस्तो रकम बैंकको पुँजीकोष सम्मिलित गर्ने स्थाई प्रकृतिको साधारण जगेडा कोषमा जम्मा गर्न उपयुक्त हुने भएकोले उक्त रकमलाई सोही बमोजिम साधारण जगेडा कोषमा रकमान्तर गर्नुहुन।

२. वित्तीय विवरणको अनुसूची ४.१६ मा प्रस्तुत भए अनुसारको reconcile नभएको अन्तर शाखा कारोबारको रकम रु.१ अर्ब ४६ करोडलाई reconcile गर्नुहुन।

३. नेपाल सरकारबाट लामो समयदेखि प्राप्त हुन बाँकी रकम रु.१ अर्ब ७२ करोड र त्रिभुवन विश्वविद्यालयको TU Pension Reimbursable खातामा रहेको रु.३१ करोड २७ लाख बक्यौता रकमको सम्बन्धित निकायबाट Confirmation लिनुहुन।

४. लेखापरीक्षण प्रतिवेदनमा उल्लेख गरिएका कैफियतहरू पूर्ण रूपले सुधार गर्ने तथा त्यस्ता कैफियतहरू पुनः दोहोरिन नदिने व्यवस्था मिलाउन।

५. 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 पुँजीको बढीमा १५ प्रतिशत र अन्य बैंक तथा वित्तीय संस्थाहरूमा चुक्ता पुँजीको बढीमा १ प्रतिशतसम्म मात्र लगानी गर्न सकिने व्यवस्था रहेकोले उल्लिखित सीमाभन्दा बढी शेयर धारण गर्ने संस्थापक शेयरधनीहरू रहेमा ती संस्थापक

नेपाल राष्ट्र बैंक
बैंक सुपरिवेक्षण विभाग

बालुवाटार, काठमाडौं।
फोन नं.: ४४११८०५,७
फ्याक्स नं.: ४४१०१५९
Site: www.nrb.org.np
Email: bsd@nrb.org.np
पोष्ट बक्स:७३

शेयरधनीहरुले आफ्नो शेयर सो सीमाभित्र नल्याएसम्म प्रस्तावित लाभांश वितरण रोक्का राख्ने व्यवस्था मिलाउनु हुन ।

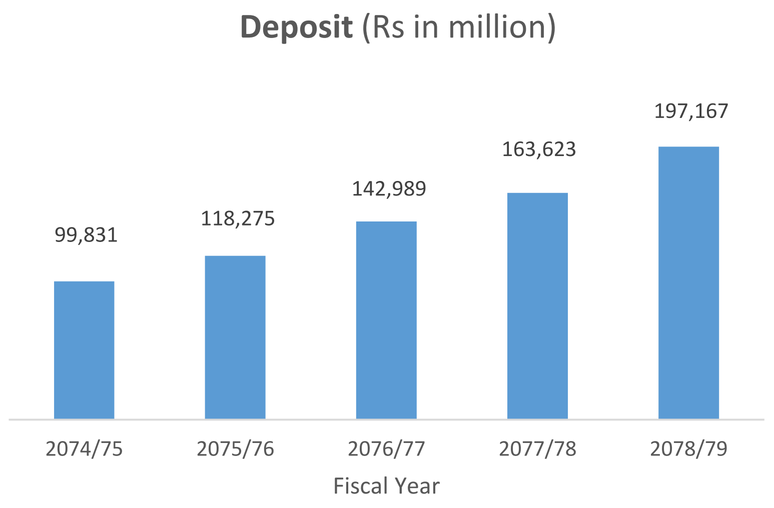
८. बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ११ को उपदफा (३) मा बैंकको चुक्ता पूँजीको दुई प्रतिशत वा सो भन्दा बढी शेयर धारण गरेका संस्थापकहरुले आफूले धारण गरेको शेयर बिक्री तथा धितो बन्धक राख्न नेपाल राष्ट्र बैंकको स्वीकृति लिनुपर्ने व्यवस्था रहेकोले नेपाल राष्ट्र बैंकको स्वीकृति नलिई आफूले धारण गरेको शेयर धितो बन्धक राखी अन्य बैंक तथा वित्तीय संस्थाबाट कर्जा उपयोग गरेका संस्थापक शेयरधनीहरु रहेमा ती संस्थापक शेयरधनीहरुलाई सोको स्वीकृति नलिएसम्म वा शेयर धितो बन्धक राखी उपयोग गरेको कर्जा पूर्ण रुपमा चुक्ता गरी शेयर फुकुवा नगरेसम्म प्रस्तावित लाभांश वितरण रोक्का राख्ने व्यवस्था मिलाउनु हुन ।

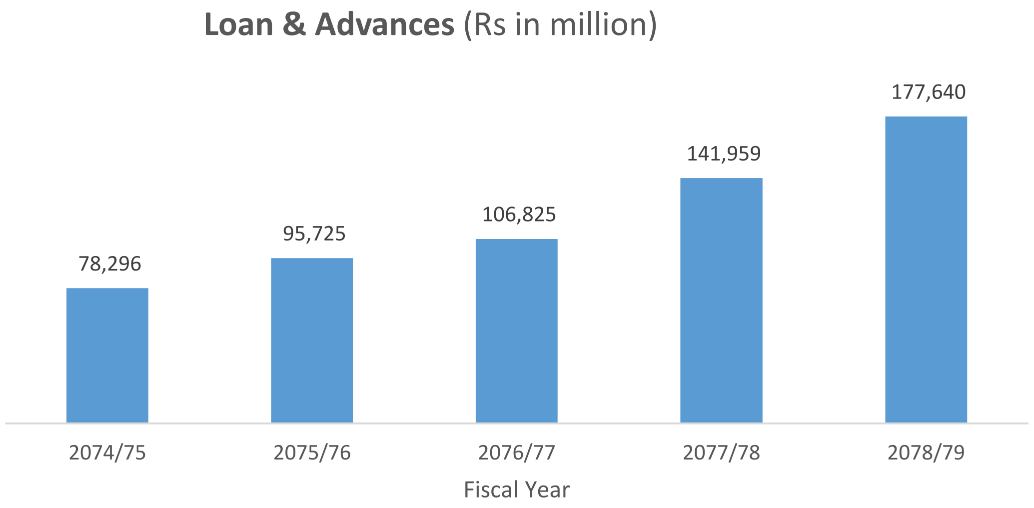
भवदीय,

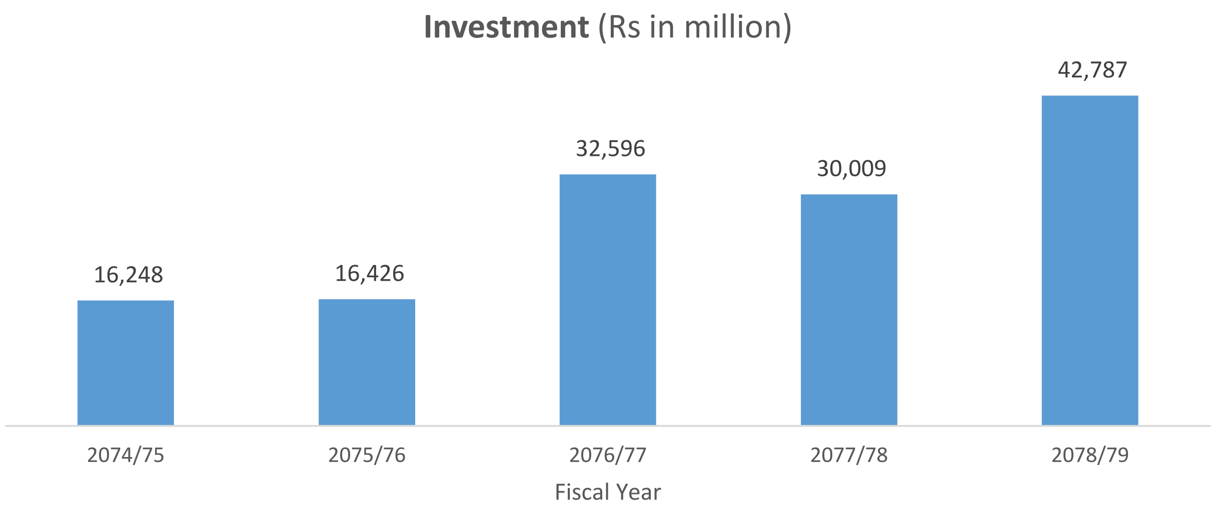
(विवेक दाहाल)
सहायक निर्देशक

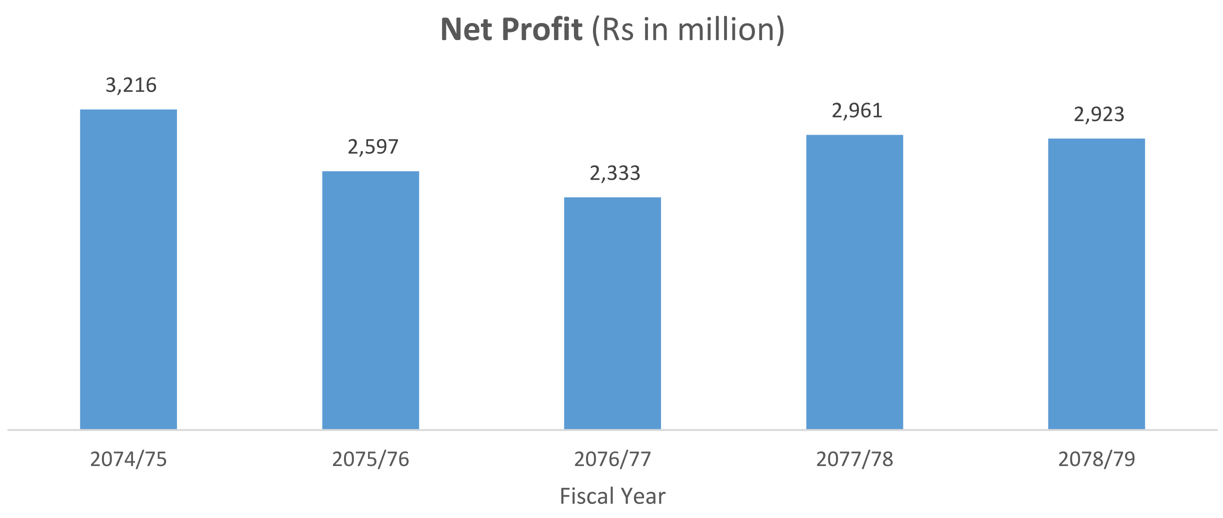
बोधार्थ
१. नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग ।
२. बैंक सुपरिवेक्षण विभाग, प्रतिवेदन कार्यान्वयन इकाई, नेपाल बैंक लिमिटेड ।

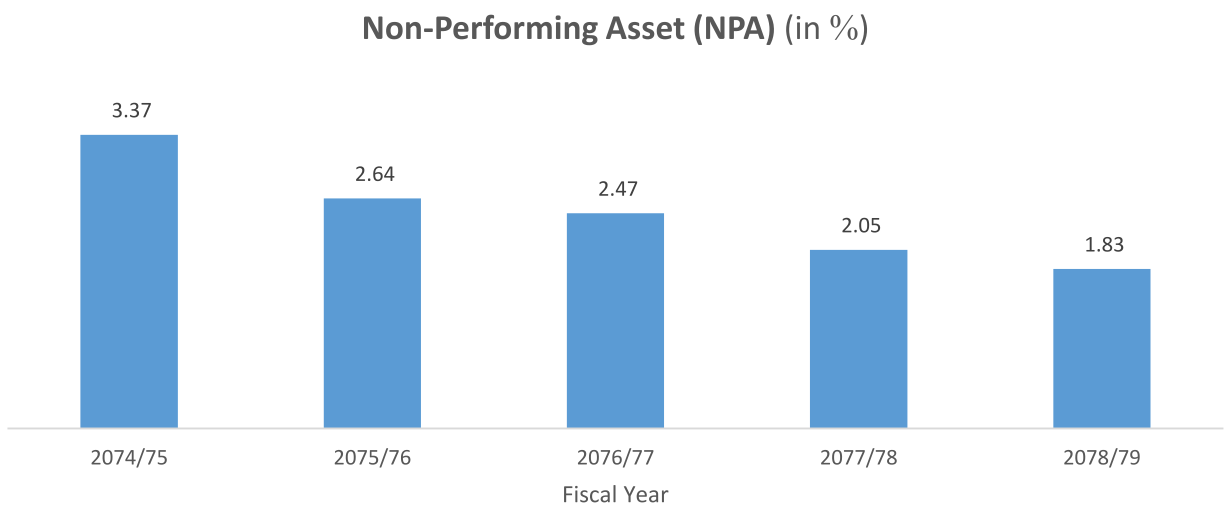
Key Financial Indicators

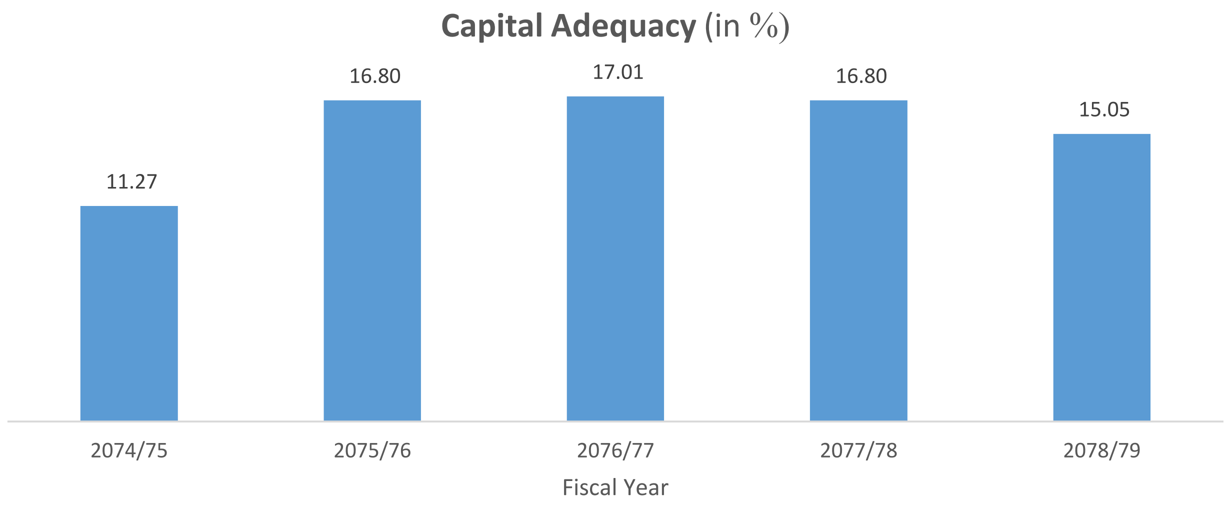







Net Profit (Rs in million)
3,216
2,597
2,333
2,961
2,923
2074/75
2075/76
2076/77
2077/78
2078/79
Fiscal Year


Non-Performing Asset (NPA) (in %)
3.37
2.64
2.47
2.05
1.83
2074/75
2075/76
2076/77
2077/78
2078/79
Fiscal Year


Capital Adequacy (in %)
11.27
16.80
17.01
16.80
15.05
2074/75
2075/76
2076/77
2077/78
2078/79
Fiscal Year

प्रबन्धपत्रको दफा ५ (कख), ६ (ख), (ग), (घ) तथा १५ (२) मा प्रस्तावित संशोधनको तीन महले

<table>
<tr><th>क्र.सं.</th><th>सम्बन्धित विषय</th><th>साविकको व्यवस्था</th><th>प्रस्तावित संशोधन</th><th>संशोधन गर्नुपर्ने कारण</th></tr>
<tr><td>१.</td><td>बैंकको उद्देश्य प्राप्त गर्न गरिने कामहरु</td><td>५. <u>बैंकको उद्देश्य प्राप्त गर्न गरिने कामहरु</u> :

(कख) नभएको</td><td>५. <u>बैंकको उद्देश्य प्राप्त गर्न गरिने कामहरु</u> :

(कख) सहायक कम्पनी स्थापना गर्न सकिने ।</td><td>साविकको व्यवस्थामा थप गर्न आवश्यक भएकोले ।</td></tr>
<tr><td>२.</td><td>बैंकको पूँजीको संरचना</td><td>६. <u>बैंकको पूँजीको संरचना</u> :

(ख) बैंकको जारी पूँजी रु.१४,४०,५९,०४,८३१/३० (अक्षेरेपी चौध अर्ब चालिस करोड उनन्साठी लाख चार हजार आठ सय एकतिस रुपैंया र तीस पैसा) हुनेछ ।

(ग) बैंकको चुक्तापूँजी रु.१४,४०,५९,०४,८३१/३० (अक्षेरेपी चौध अर्ब चालिस करोड उनन्साठी लाख चार हजार आठ सय एकतिस रुपैंया र तीस पैसा) हुनेछ ।

(घ) बैंकले चुक्ता पूँजीको ७,०५,८८,९३३.६७३३ थान शेयर सर्वसाधारणको लागि छुट्टयाएको छ ।</td><td>६. <u>बैंकको पूँजीको संरचना</u> :

(ख) बैंकको जारी पूँजी रु.१४,६९,४०,२२,९२७/९० (अक्षेरेपी चौध अर्ब उनन्सत्तरी करोड चालिस लाख बाईस हजार नौ सय सत्ताईस र नब्बे पैसा) हुनेछ ।

(ग) बैंकको चुक्ता पूँजी रु.१४,६९,४०,२२,९२७/९० (अक्षेरेपी चौध अर्ब उनन्सत्तरी करोड चालिस लाख बाईस हजार नौ सय सत्ताईस र नब्बे पैसा) हुनेछ ।

(घ) बैंकले चुक्ता पूँजीको ७,२०,००,७१२.३४६७ थान शेयर सर्वसाधारणको लागि छुट्टयाएको छ ।</td><td>बैंकले प्रस्ताव गरेको २ प्रतिशत बोनस शेयर थप हुँदा पूँजी संरचनामा परिवर्तन हुने भएकोले ।</td></tr>
<tr><td>३.</td><td>संस्थापकहरुले तत्काल लिन कबुल गरेको शेयर संख्या :</td><td>१५. <u>संस्थापकहरुले तत्काल लिन कबुल गरेको शेयर संख्या</u> :

(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 शेयरधनीहरुलाई नै बैंकको संस्थापक तथा अन्य शेयरधनी मानी सोही बमोजिम स्वामित्व कायम रहेको मानिनेछ ।

<table><tr><th>संस्थापकको नाम, ठेगाना र सहीछाप</th><th>बाबुको नाम</th><th>बाजेको नाम</th><th>लिनकबुल गरेको शेयर संख्या</th><th>साक्षीको नाम, थर, ठेगाना र सहीछाप</th></tr><tr><td>द.
१.नामः नेपाल सरकार</td><td>-</td><td>-</td><td>७,३४,७०,११४.६३९६ 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></table></td><td>१५. <u>संस्थापकहरुले तत्काल लिन कबुल गरेको शेयर संख्या</u> :

(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 शेयरधनीहरुलाई नै बैंकको संस्थापक तथा अन्य शेयरधनी मानी सोही बमोजिम स्वामित्व कायम रहेको मानिनेछ ।

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१.नामः नेपाल सरकार</td><td>-</td><td>-</td><td>७,४९,३९,५१६.९३२२ साधारण शेयर
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</table>

नियमावलीको नियम ५२ (२) मा प्रस्तावित संशोधनको तीन महले

<table>
<tr><th>क्र.सं.</th><th>सम्बन्धित विषय</th><th>साविकको व्यवस्था</th><th>प्रस्तावित संशोधन</th><th>संशोधन गर्नुपर्ने कारण</th></tr>
<tr>
<td>१.</td>
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(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 शेयरधनीहरुलाई नै बैंकको संस्थापक तथा अन्य शेयरधनी मानी सोही बमोजिम स्वामित्व कायम रहेको मानिनेछ।

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</tr>
</table>

प्रादेशिक कार्यालय तथा शाखा सञ्जाल

		प्रदेश नं. १		प्रादेशिक कार्यालय : विराटनगर, मोरङ्ग
सि.नं.	शाखा कार्यालय	ठेगाना	सम्पर्क नं.	इमेल
१	भद्रपुर	भद्रपुर न.पा.३, झापा	०२३-५२३१९४ ०२३-५२३०४५	nblbhadrapur@nepalbank.com.np
२	मिल्सएरिया	विराटनगर म.न.पा.२०, मोरङ्ग	०२१-४३६२१९ ०२१-४३५७४७	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, मोरङ्ग	०२१-५८००६२	nblrangeli@nepalbank.com.np
५	सिटी अफिस विराटनगर	विराटनगर म.न.पा.८, मोरङ्ग	०२१-५१५४४२ ०२१-५१३२५५	bro@nepalbank.com.np
६	ईलाम	ईलाम न.पा.२, ईलाम	०२७-५२००१८	nblilam@nepalbank.com.np
७	तेह्रथुम	म्यागलुङ्ग न.पा.२, तेह्रथुम	०२६-४६०१५५ ०२६-४६०१०६	nbltehrathum@nepalbank.com.np
८	धुलाबारी	मेचीनगर न.पा.१०, झापा	०२३-५६४१५५ ०२३-५६४२९३	nbldhulabari@nepalbank.com.np
९	इटहरी	इटहरी उ.म.न.पा.१, सुनसरी	०२५-५८००५९ ०२५-५८७५८५	ith@nepalbank.com.np
१०	ताप्लेजुङ्ग	फुङलिङ्ग गा.पा.४, ताप्लेजुङ्ग	०२४-४६०१५५	nbltaplejung@nepalbank.com.np
११	फिदिम	फिदिम न.पा.१, पाँचथर	०२४-५२०१५५ ०२४-५२२२८२	nblphidim@nepalbank.com.np
१२	गौरीगंज	गौरीगंज गा.पा.६, झापा	०२३-४१२००५	nblgaurigunj@nepalbank.com.np
१३	दुहवी	दुहवी न.पा.५, सुनसरी	०२५-५४००२० ०२५-५४००२१	nblduhabi@nepalbank.com.np
१४	गौरादह	गौरादह न.पा.३, झापा	०२३-४८०२७० ०२३-४८०२७१	nblgauradaha@nepalbank.com.np
१५	विर्तामोड	विर्तामोड न.पा.३, झापा	०२३-५४१०७७ ०२३-५४०५२३	brm@nepalbank.com.np
१६	उर्लाबारी	उर्लाबारी न.पा.७, मोरङ्ग	०२१-५४१९९४ ०२१-५४१९९७	nblurlabari@nepalbank.com.np
१७	बजारअड्डा	विराटनगर उ.म.न.पा.९, मोरङ्ग	०२१-४१७३१३ ०२१-४१७३१५	nblbazaradda@nepalbank.com.np
१८	काँकडभिट्टा	मेची न.पा.१०, झापा	०२३-५६२२५१	kdv@nepalbank.com.np
१९	बुधबारे	बुद्धशान्ती गा.पा.६, झापा	०२३-५५५२१२	nblbudhabare@nepalbank.com.np
२०	चक्रघट्टी	बराह न.पा.६, सुनसरी	०२५-५५११२७	nblchakraghatti@nepalbank.com.np
२१	झुम्का	रामधुनी न.पा.५, सुनसरी	०२५-५६२३५०	nbljhumka@nepalbank.com.np
२२	सुरुङ्गा	कन्काई न.पा.३, झापा	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	०३५-४२२३७८ ०३५-४२३३७८	nblgaighat@nepalbank.com.np
२५	भोजपुर	भोजपुर न.पा.९, भोजपुर	०२९-४२००१०	nblbhojpapur@nepalbank.com.np
२६	दमक	दमक न.पा.११, झापा	०२३-५९०५८४ ०२३-५९०५८५	dmk@nepalbank.com.np

२७	खाँदबारी	खाँदबारी न.पा.१, संखुवासभा	०२९-५६०२८४	nblkhandabari@nepalbank.com.np
२८	पाखिबास	पाखिबास न.पा.४, धनकुटा	०२६-४०५१७६	nblpakhribas@nepalbank.com.np
२९	विराटचोक	सुन्दर हरैंचा न.पा.९, मोरङ्ग	०२१-५४५८४३	nblbiratchowk@nepalbank.com.np
३०	सिरिजङ्गा	सिरिजङ्गा गा.पा.४, ताप्लेजुङ्ग	९८५२६७४२३२	nblsirijanga@nepalbank.com.np
३१	आठराई	आठराई गा.पा.१, तेह्रथुम	९८५२६५११४०	nblaathrai@nepalbank.com.np
३२	दिक्तेल	रुपाकोट मझुवागढी न.पा.१, खोटाङ्ग	०३६-४२०६१९ ०३६-४२०३८८	nbldiktel@nepalbank.com.np
३३	ओखलढुङ्गा	सिद्धिचरण न.पा.१२, ओखलढुङ्गा	०३७-५२०७४९	nblokhaldhunga@nepalbank.com.np
३४	सल्लेरी	सोलु दुधकुण्ड न.पा.५, सोलुखुम्बु	०३८-५२०४७१	nblsalleri@nepalbank.com.np
३५	रवि	मिक्लाजुङ्ग गा.पा.४, पाँचथर	०२४-४१२१५५	nblrabi@nepalbank.com.np
३६	धनकुटा	धनकुटा न.पा.७, धनकुटा	०२६-५९०६२३ ०२६-५९०६२४	nbldhankuta@nepalbank.com.np
३७	वसन्तपुर	लालिगुँरास न.पा.२, तेह्रथुम	०२६-४०२१०९	nblbasantapur@nepalbank.com.np
३८	टंकिसिनवारी	बुढीगंगा गा.पा.२, मोरङ्ग	९८६२६५११४०	nbltankisinwari@nepalbank.com.np

मधेश प्रदेश — **प्रादेशिक कार्यालय : वीरगंज, पर्सा**

सि.नं.	शाखा कार्यालय	ठेगाना	सम्पर्क नं.	इमेल
१	गौर	गौर न.पा.१, रौतहट	०५५-५२१३७३ ०५५-५२०१५५	nblgaur@nepalbank.com.np
२	सिटी अफिस जनकपुर	जनकपुर उ.म.न.पा.१, धनुषा	०४१-५९०१७० ०४१-५९०१७१	jnk@nepalbank.com.np
३	राजविराज	राजविराज न.पा.३, सप्तरी	०३१-५३२२८७ ०३१-५३०१८४	nblrajbiraj@nepalbank.com.np
४	कलैया	कलैया उ.म.न.पा.४, बारा	०५३-५५०००८ ०५३-५५१४३८	nblkalaiya@nepalbank.com.np
५	मलंगवा	मलंगवा न.पा.८, सर्लाही	०४६-५२०१३९ ०४६-५२१५१५	nblmalangawa@nepalbank.com.np
६	लाहान	लाहान न.पा.८, सिराहा	०३३-५६३१८३ ०३३-५६३१८४	lhn@nepalbank.com.np
७	माईस्थान	वीरगंज 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 म.न.पा.३, पर्सा	०५१-५२१३०६ ०५१-५२२६००	bco@nepalbank.com.np
१०	श्रीपुर	वीरगंज म.न.पा.१६, पर्सा	०५१-५२२८०८ ०५१-५२२८०९	sri@nepalbank.com.np
११	मटिहानी	मटिहानी न.पा.८, महोत्तरी	०४४-५४००९० ०४४-५४००९१	nblmatihani@nepalbank.com.np
१२	कन्चनपुर	कन्चनरुप न.पा.८, सप्तरी	०३१-५६००११ ०३१-५६०७२०	nblkanchanpur@nepalbank.com.np
१३	चन्द्रनिगाहापुर	चन्द्रपुर न.पा.४, रौतहट	०५५-५४०२१२ ०५५-५४०७१२	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 ०४६-५७५१३६	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	आर्दशनगर	वीरगंज म.न.पा.१३, पर्सा	०५१-५९१०५१ ०५१-५९१०४६	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 ०४६-५४००१०	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	९८५५०४२०६३	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, रौतहट	९८५५०५६१३५	nblrajdevi@nepalbank.com.np
३१	सर्लाही पर्सा	पर्सा गा.पा.५, सर्लाही	९८५४०५०२६३	nblsarlahiparsa@nepalbank.com.np
३२	भवानीपुर	बसवरिया गा.पा.३, सर्लाही	९८५४०३५५४०	nblbhawanipur@nepalbank.com.np
३३	सबैला	सबैला न.पा.३, धनुषा	९८५४०३००८२	nblsabaila@nepalbank.com.np
३४	निजगढ	निजगढ न.पा.९, बारा	०५३-५४०२१२ ०५३-५४०४१२	nblnijgadh@nepalbank.com.np
३५	मिर्चैया	मिर्चैया न.पा.६, सिराहा	०३३-५५०२७३ ०३३-५५०२७४	nblmirchaiya@nepalbank.com.np
३६	महेन्द्रनगर धनुषा	क्षिरेश्वरनाथ न.पा.५, धनुषा	९८५४०२०३८५	nblmahendranagardhanusa@nepalbank.com.np

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१	काठमाडौं बैंकिङ्ग अफिस	काठमाडौं म.न.पा.२२, काठमाडौं	०१-४२४७९९९ ०१-४२२३७९२	kbo@nepalbank.com.np
२	बनेपा	बनेपा न.पा.१०, काभ्रे	०११-६६२३०३ ०११-६६११२२	bnp@nepalbank.com.np
३	ललितपुर	ललितपुर म.न.पा.१६, ललितपुर	०१-५५३३२०४ ०१-५५२३४१८	gbl@nepalbank.com.np

४	भक्तपुर	भक्तपुर न.पा.१०, भक्तपुर	०१-६६२००९६ ०१-६६२०२५५	bkp@nepalbank.com.np
५	भेडासिं	काठमाडौं म.न.पा.२५, काठमाडौं	०१-५३२१८७४ ०१-५३२८५६९	bds@nepalbank.com.np
६	सिटी अफिस नारायणगढ	भरतपुर म.न.पा.३, चितवन	०५६-५९६७५७ ०५६-५९६७६७	nrg@nepalbank.com.np
७	सिटी अफिस हेटौंडा	हेटौंडा उ.म.न.पा.१०, मकवानपुर	०५७-५२०७२९ ०५७-५२००१०	hco@nepalbank.com.np
८	त्रिशुली	विदुर न.पा.२, नुवाकोट	०१०-५६०६०८ ०१०-५६०१५५	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 ०१-५५३६५८२	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	०१-५९०६६९२ ०१-५९०६३६०	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 ०१-४४५०१९१	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	०१-४४१४९४०	lzm@nepalbank.com.np
१७	हेटौंडा औद्योगिक क्षेत्र	हेटौंडा उ.म.न.पा.८, मकवानपुर	०५७-४१२९९७ ०५७-४१२६९८	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 ०१-४४६६९७६	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 ०१-५५७४१२५	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	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	nblgeetanagar@nepalbank.com.np
२७	धुन्चे	गोसाइकुण्ड गा.पा.६, रसुवा	०१०-५४०२७८	nbldhunche@nepalbank.com.np
२८	पाँचखाल	पाँचखाल न.पा.३, काभ्रे	०११-४९९११८ ०११-४९९००८	nblpanchkhal@nepalbank.com.np

२९	चरिकोट	भिमेश्वर न.पा.३, दोलखा	०४९-४२११५५ ०४९-४२१८५५	nblcharikot@nepalbank.com.np
३०	भण्डारा	राप्ती न.पा.५, चितवन	०५६-५५०४७०	nblbhandara@nepalbank.com.np
३१	कुपण्डोल	ललितपुर म.न.पा.१०, ललितपुर	०१-५४३९७४७ ०१-५४२२०४०	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 ०११-४०१०१६	nblmelamchi@nepalbank.com.np
३४	थैव	गोदाबरी न.पा.१४, ललितपुर	०१-५०१४७८५ ०१-५०१४७८६	nblthaiba@nepalbank.com.np
३५	जावलाखेल	ललितपुर म.न.पा.४, ललितपुर	०१-५५४७११८	jwk@nepalbank.com.np
३६	पर्साबजार	खैरहनी न.पा.८, चितवन	०५६-५८३१९५ ०५६-५८३१७५	nblparsa@nepalbank.com.np
३७	सैनिक	काठमाडौं म.न.पा.२२, काठमाडौं	०१-५९१७०३७ ०१-५९१७२१०	sdr@nepalbank.com.np
३८	कान्तिपथ	काठमाडौं म.न.पा.३०, काठमाडौं	०१-५३४४९५६ ०१-५३४४९५७	ktp@nepalbank.com.np
३९	खिम्ती बेंसी	लिखु तामाकोशी गा.पा.६, रामेछाप	०४८-४११०४८	nblkhimti@nepalbank.com.np
४०	थिमी	मध्यपुर थिमी न.पा.४, भक्तपुर	०१-५०९३३८० ०१-५०९३४८२	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	०१-४६१०७०९ ०१-४६१०८०९	nblkoteshwor@nepalbank.com.np
४३	दुधौली	दुधौली न.पा.९, सिन्धुली	०४७-४१२०७४ ०४७-४१२०८४	nbldudhauli@nepalbank.com.np
४४	धादिङ्ग बेंसी	निलकण्ठ न.पा.३, धादिङ्ग	०१०-५२००९६	nbldhadingbesi@nepalbank.com.np
४५	बानेश्वर	काठमाडौं म.न.पा.१०, काठमाडौं	०१-५९१०३६० ०१-४७९२६८३	nblbaneshwor@nepalbank.com.np
४६	सानो पोखरा	हेटौंडा उ.म.न.पा.५, मकवानपुर	०५७-५२१५१८ ०५७-५२१६१८	nblsanopokhara@nepalbank.com.np
४७	सिंगटी	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	०१-४४२५९०९	nblbhatbhateni@nepalbank.com.np
५०	झम्सीखेल	ललितपुर म.न.पा.३, ललितपुर	०१-५५५३७४५ ०१-५५५३९४५	nbljhamsikhel@nepalbank.com.np
५१	इमाडोल	महालक्ष्मी न.पा.४, ललितपुर	०१-५२०३०२९	nblimadol@nepalbank.com.np
५२	सूर्यविनायक	सूर्यविनायक न.पा.५, भक्तपुर	०१-५७०८०५०	nblsuryabinayak@nepalbank.com.np
५३	हात्तीगौंडा	बुढानिलकण्ठ न.पा.८, काठमाडौं	०१-५९०७०६९ ०१-५९०७०७९	nblhattigauda@nepalbank.com.np
५४	नयाँबजार	काठमाडौं म.न.पा.१६, काठमाडौं	०१-४३५५८११ ०१-४३५५७११	nblnayabazar@nepalbank.com.np
५५	भैंसेपाटी	ललितपुर म.न.पा.२५, ललितपुर	०१-५९०५३७५ ०१-५९०१८८१	nblbhaisepati@nepalbank.com.np

५६	कपन	बुढानिलकण्ठ न.पा.१०, काठमाडौं	०१-४८१३००१ ०१-४८१३००२	nblkapan@nepalbank.com.np
५७	काँडाघारी	कागेश्वरी मनोहरा न.पा.९, काठमाडौं	०१-५९०८८५१	nblkandaghari@nepalbank.com.np
५८	कलंकी	काठमाडौं म.न.पा.१४, काठमाडौं	०१-५२३४२६१	nblkalanki@nepalbank.com.np
५९	रानीवन	नागार्जुन न.पा.१, काठमाडौं	९८४१९०५६९७	nblraniban@nepalbank.com.np
६०	पुरानो वानेश्वर	काठमाडौं म.न.पा.९, काठमाडौं	९८४१८६०७४०	nbloldbaneshwor@nepalbank.com.np
६१	सीतापाइला	काठमाडौं म.न.पा.१५, काठमाडौं	९८४१५२२१९५	nblsitapaila@nepalbank.com.np
६२	ग्रीनल्याण्ड	टोखा न.पा.६, काठमाडौं	९८५१३३४५९२	nblgreenland@nepalbank.com.np
६३	हाकिमचोक	भरतपुर म.न.पा.१०, चितवन	०५६-४९४३१९ ०५६-४९४३२०	nblhakimchowk@nepalbank.com.np
६४	कौशलटार	मध्यपुर थिमी न.पा.३, भक्तपुर	०१-५९१२७७२ ०१-५९१२७७३	nblkaushaltar@nepalbank.com.np
६५	दुवाकोट	चाँगुनारायण न.पा.२, दुवाकोट	०१-५९१७५५१ ०१-५९१७५५२	nblduwakot@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	०६१-५३२५८६ ०६१-५७०१५४	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	०६५-५६३१५५ ०६५-५६३९५५	dml@nepalbank.com.np
४	म्याग्दी बेनी	बेनी न.पा.७, म्याग्दी	०६९-५२००५५ ०६९-५२०९६०	nblbeni@nepalbank.com.np
५	कुश्मा	कुश्मा न.पा.६, पर्वत	०६७-४२१२६० ०६७-५२०१५५	nblkushma@nepalbank.com.np
६	जोमसोम	घरपोखेाङ गा.पा.४, मुस्ताङ्ग	०६९-४४००५५	nbljomsom@nepalbank.com.np
७	स्याङ्गजा	पुतलीबजार न.पा.१, स्याङ्गजा	०६३-४२४१५५ ०६३-४२४५१४	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 ०६३-४४००१४	nblwaling@nepalbank.com.np
१०	बगर	पोखरा म.न.पा.१, कास्की	०६१-५७०३५४ ०६१-५८०६४८	nblbagar@nepalbank.com.np
११	डुम्रे	बन्दीपुर गा.पा.१, तनहुँ	०६५-५८०१९६ ०६५-५८०२२२	nbldumre@nepalbank.com.np
१२	बुर्तिवाङ्ग	ढोरपाटन न.पा.१, बाग्लुङ्ग	०६८-४१००१८ ०६८-४१००१९	nblburtibang@nepalbank.com.np
१३	गल्कोट	गल्कोट न.पा.५, बाग्लुङ्ग	०६८-४११००२ ०६८-४११०६६	nblgalkot@nepalbank.com.np
१४	चामे मनाङ्ग	चामे गा.पा.४, मनाङ्ग	०६६-४४०१५५	nblchamemanang@nepalbank.com.np
१५	आरुङ्गखोला	मध्यविन्दु न.पा.१०, नवलपुर	०६१-५५५००७ ०६१-५५५००८	nblarungkhola@nepalbank.com.np

१६	सुन्दरबजार	सुन्दरबजार न.पा.९, लमजुङ्ग	०६६-४०२१५५ ०६६-४०२१७५	nblsundarbazar@nepalbank.com.np
१७	सुन्तलेटार	चापाकोट न.पा.९, स्याङ्गजा	०६३-४१११३५	suntaletar@nepalbank.com.np
१८	पृथ्वीचोक	पोखरा म.न.पा.९, कास्की	०६१-५२०४३९ ०६१-५२८८१९	pck@nepalbank.com.np
१९	बेंशीसहर	बेंशीसहर न.पा.१, लमजुङ्ग	०६६-५२०७८५ ०६६-५२०३८५	nblbeshisahar@nepalbank.com.np
२०	तालचोक	पोखरा म.न.पा.२७, कास्की	०६१-५६११५० ०६१-५६११५५	nbltalchowk@nepalbank.com.np
२१	हेम्जा	पोखरा म.न.पा.२५, कास्की	०६१-४००५०० ०६१-४००५०१	nblhemja@nepalbank.com.np
२२	विरौटा	पोखरा म.न.पा.१७, कास्की	०६१-४६८०७०	nblbirauta@nepalbank.com.np
२३	कावासोती	कावासोती न.पा.८, नवलपरासी (बर्दघाट सुस्ता पूर्व)	०७८-५४१११९६ ०७८-५४११९७	nblkawasoti@nepalbank.com.np
२४	नार्फु	नार्पाभूमी गा.पा.३, मनाङ्ग	९८५६०४९००१	nblnarphu@nepalbank.com.np
२५	जौवारी	सिरान्चोक गा.पा.८, गोरखा	९८१६८०२२०१	nbljaubari@nepalbank.com.np
२६	अमरसिंह चोक	पोखरा म.न.पा.१०, कास्की	०६१-५३२६६५ ०६१-५३२६७५	nblamarsinghchowk@nepalbank.com.np
२७	दुईपिप्ले	मध्यनेपाल न.पा.४, लमजुङ्ग	९८५६०२८९०३	nblduipiple@nepalbank.com.np
२८	चोरमारा	मध्यविन्दु न.पा.७, नवलपुर	०७८-४१०१४८	nblchormara@nepalbank.com.np
२९	लेकसाइड	पोखरा म.न.पा.६, कास्की	०६१-५९०९७५	nbllakeside@nepalbank.com.np
३०	मोदी	मोदी गा.पा.२, पर्वत	९८४००६०८२८	nblmodi@nepalbank.com.np

लुम्बिनी प्रदेश — **प्रादेशिक कार्यालय : बुटवल, रुपन्देही**

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

११	मणिग्राम	तिलोत्तमा न.पा.५, रुपन्देही	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, रुपन्देही	०७१-४४०३६३	nblmurgiya@nepalbank.com.np
१५	कोहलपुर	कोहलपुर न.पा.११, बाँके	०८१-५४०२०६ ०८१-५४०५२०	nblkohalpur@nepalbank.com.np
१६	रुकुमकोट	सिस्ने गा.पा.६, रुकुम पूर्व	०८८-४१३०८७	rukumkot@nepalbank.com.np
१७	ठुटे पिपल	ओम सतिया गा.पा.१, रुपन्देही	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	पाल्हिनन्दन	पाल्हिनन्दन गा.पा.३, नवलपरासी (बर्दघाट सुस्ता पूर्व)	९८५७०४६८५४	nblpalhinandan@nepalbank.com.np
२२	तुल्सीपुर	तुल्सीपुर उ.म.न.पा.६, दाङ्ग	०८२-५२३४८५ ०८२-५३२४८४	nbltulsipur@nepalbank.com.np
२३	छहरा	रैनादेवी छहरा गा.पा.४, पाल्पा	०७५-६२००६०	nblchhahara@nepalbank.com.np
२४	लुङ्ग्री	लुङ्ग्री गा.पा.५, रोल्पा	९७४९१४६९८७	nbllungri@nepalbank.com.np
२५	ठाकुरद्वारा	ठाकुरबाबा न.पा.९, बर्दिया	०८४-४०२०९४	nblthakurdwara@nepalbank.com.np
२६	सन्धिखर्क	सन्धिखर्क न.पा.१ , अर्घाखाँची	०७७-४२०८९२	nblsandhikharka@nepalbank.com.np
२७	बिजुवार	प्युठान न.पा.४, प्युठान	०८६-४६०६९९	nblbijuwar@nepalbank.com.np
२८	सिसहनिया	राप्ती गा.पा.५, दाङ्ग	०८२-४०२१११ ०८२-४०२११२	nblsisahaniya@nepalbank.com.np
२९	भिङ्ग्री	स्वर्गद्वारी न.पा.४, प्युठान	०८६-४००१८३	nblbhingri@nepalbank.com.np
३०	वामीटक्सार	मुसिकोट न.पा.७, गुल्मी	०७९-४१२२१५	nblwamitaksar@nepalbank.com.np
३१	वाणगंगा	वाणगंगा न.पा.४, कपिलवस्तु	०७६-५५०३८७	nblbanganga@nepalbank.com.np
३२	लमही	लमही न.पा.९, दाङ	०८२-५९००५९	nblsisahaniya@nepalbank.com.np
३३	तम्घास	रेसुङ्गा न.पा.८, गुल्मी	९८४७०२१९२०	nbllamahi@nepalbank.com.np
३४	चौराहा	बुटवल उ.न.पा.९, रुपन्देही	०७१-५९१०९२ ०७१-५९१०४१	nblchauraha@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	रुकुम	मुसिकोट न.पा.१, रुकुम	०८८-५३००९३ ०८८-५३०३५०	nblrukum@nepalbank.com.np
४	डोल्पा	ठुली भेरी न.पा.३, डोल्पा	०८७-५५००८४	nbldolpa@nepalbank.com.np
५	विरेन्द्रनगर	विरेन्द्रनगर न.पा.६, सुर्खेत	०८३-५२१०६६ ०८३-५२०२६४	nblbirendranagar@nepalbank.com.np
६	बागचौर	बागचौर न.पा.२, सल्यान	०८८-४१२०९३	nblbagchaur@nepalbank.com.np

७	जगदुल्ला	जगदुल्ला गा.पा.२, डोल्पा	९८५७०४१२९५	nbljagadulla@nepalbank.com.np
८	काइके	काइके गा.पा.२, डोल्पा	९८६८९७०६११	nblkaike@nepalbank.com.np
९	चौरजहारी	चौरजहारी न.पा.१, रुकुम	९८५७८२४४००	nblchaurjahari@nepalbank.com.np
१०	जुम्ला	चन्दननाथ न.पा.५, जुम्ला	०८७-५२०७०८	nbljumla@nepalbank.com.np
११	दैलेख	नारायण न.पा.१, दैलेख	९८५८०३८०५०	nbldailekh@nepalbank.com.np
१२	सुर्खेत	विरेन्द्रनगर न.पा.४, सुर्खेत	९८५८०८३३२५	nblsurkhet@nepalbank.com.np

सुदूरपश्चिम प्रदेश **प्रादेशिक कार्यालय : धनगढी, कैलाली**

सि.नं.	शाखा कार्यालय	ठेगाना	सम्पर्क नं.	इमेल
१	टिकापुर	टिकापुर न.पा.१, कैलाली	०९१-५६०१५५ ०९१-५६०९१७	nbltikapur@nepalbank.com.np
२	धनगढी	धनगढी उ.म.न.पा.१, कैलाली	०९१-५२११०९ ०९१-५२१४०९	dhg@nepalbank.com.np
३	महेन्द्रनगर	भिमदत्त न.पा.४, कन्चनपुर	०९९-५२१२८५ ०९९-५२१३३२	nblmahendranagar@nepalbank.com.np
४	विलासपुर	शुक्लाफाँटा न.पा.१०,कन्चनपुर	०९९-५४००६८	nblbilaspur@nepalbank.com.np
५	डडेल्धुरा	अमरगढी न.पा.२, डडेल्धुरा	०९६-४१०२५०	nbldadeldhura@nepalbank.com.np
६	जोगबुढा	पर्शुराम न.पा.२, डडेल्धुरा	०९६-४११००९	nbljogbudha@nepalbank.com.np
७	त्रिवेणी	त्रिवेणी न.पा.४, बाजुरा	९८४५५४९५२८	nbltriveni@nepalbank.com.np
८	अत्तरिया	गोदावरी न.पा.२, कैलाली	९८४८४४४४७७	nblatahariya@nepalbank.com.np
९	लम्की	लम्की चुहा न.पा.१, कैलाली	०९१-५४०७०६ ०९१-५४०७०७	nbllamki@nepalbank.com.np
१०	साँफेबगर	साँफेबगर न.पा.३, अछाम	९८५८४७९४५७	nblsanfebagar@nepalbank.com.np
११	दार्चुला	शैलेशिखर न.पा.९, दार्चुला	९८५८७८१७८२	nbldarchula@nepalbank.com.np

एक्सटेन्सन काउण्टरहरू

मेची भन्सार कार्यालय मेचीनगर न.पा.६, झापा	मेची भन्सार कार्यालय (यात्रु कक्ष) मेचीनगर न.पा.६, झापा	मेची बहुमुखी क्याम्पस भद्रपुर न.पा.१५, झापा	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 बन विज्ञान विश्वविद्यालय भरतपुर म.न.पा.१५, चितवन	खहरे एक्सटेन्सन काउण्टर त्रिपुरासुन्दरी गा.पा.७, धादिङ्ग	पृथ्वीनारायण क्याम्पस पोखरा म.न.पा.१, कास्की	नर्सिङ क्याम्पस, पोखरा पोखरा म.न.पा.१२, कास्की
मालपोत कार्यालय, दमौली व्यास न.पा.३, तनहुँ	आन्तरिक राजश्व कार्यालय, बाग्लुङ्ग बाग्लुङ्ग न.पा.२, बाग्लुङ्ग	आन्तरिक राजश्व कार्यालय, दमौली व्यास न.पा.२, तनहुँ	बन विज्ञान प्रतिष्ठान, पोखरा पोखरा म.न.पा.१०, कास्की
हटियाबजार एक्सटेन्सन काउण्टर गलकोट न.पा.३, बाग्लुङ्ग	कृष्णनगर नगरपालिका कार्यालय कृष्णनगर न.पा.२, कपिलवस्तु	कष्णनगर भन्सार कार्यालय कृष्णनगर न.पा.५, कपिलवस्तु	मालपोत कार्यालय, कृष्णनगर कृष्णनगर न.पा.२, कपिलवस्तु
भैरहवा बहुमुखी क्याम्पस सिद्धार्थनगर न.पा.१२, रुपन्देही	युनाइटेड मिसन अस्पताल तानसेन न.पा १, पाल्पा	बगनासकाली एक्सटेन्सन काउण्टर बगनासकाली गा.पा.१, पाल्पा	महेन्द्र बहुमुखी क्याम्पस, धरान धरान उ.म.न.पा.१०, सुनसरी
बुटवल बहुमुखी क्याम्पस, बुटवल बुटवल उ.न.पा.३, रुपन्देही	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, कन्चनपुर	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.न.पा.१३, बाँके	दुधपाटी एक्सटेन्सन काउन्टर भक्तपुर न.पा.१७, भक्तपुर
ललितपुर महानगरपालिका कार्यालय ललितपुर म.न.पा.३, ललितपुर	कैलाली बहुमुखी क्याम्पस, धनगढी धनगढी उ.न.पा.८, कैलाली	त्रिभुवन विश्वविद्यालय, प्रिन्सिपलको कार्यालय किर्तिपुर न.पा.१०, काठमाडौं	सैनिक कल्याणकारी महानिर्देशनालय, बलाधिकृत विभाग, जंगी अड्डा काठमाडौं म.न.पा.११, काठमाडौं
भिमेश्वर नगरपालिका कार्यालय भिमेश्वर न.पा.३, दोलखा	सुख्खा बन्दरगाह, चोभार किर्तिपुर न.पा.६, काठमाडौं	पुतलीबजार नगरपालिका पुतलीबजार न.पा.१, स्याङ्गजा	पोखरा अन्तर्राष्ट्रिय विमानस्थल पोखरा म.न.पा.१४, कास्की

ATM स्टेशनहरू

सिटी अफिस विराटनगर	विर्तामोड शाखा	सिटी अफिस धरान	इटहरी शाखा
ईलाम शाखा	तेह्रथुम शाखा	फिदिम शाखा	धुलाबारी शाखा
दमक शाखा	काँकडभिट्टा शाखा	ताप्लेजुङ्ग शाखा	झुम्का शाखा
पाखिवास शाखा	बिराटचोक शाखा	भद्रपुर शाखा	रंगेली शाखा
न्युट्रि फुड फयाक्ट्री, दुहबी	दुहबी शाखा	भोजपुर शाखा	बुधबारे शाखा
गौरदह शाखा	रवि शाखा	ओखलढुङ्गा शाखा	सल्लेरी शाखा
बसन्तपुर शाखा	धनकुटा शाखा	प्रादेशिक कार्यालय, विराटनगर	मंगलबारे शाखा
गाईघाट शाखा	सिटी अफिस वीरगंज	लाहान शाखा	कन्चनपुर शाखा
मिर्चैया शाखा	फत्तेपुर शाखा	सिटी अफिस जनकपुर	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	निजगढ शाखा	काठमाडौं बैंकिङ्ग अफिस
बालाजु शाखा	थिमी शाखा	चावहिल शाखा	जावलाखेल शाखा
गावहाल शाखा	महाराजगञ्ज शाखा	किर्तिपुर शाखा	भक्तपुर दरबार क्षेत्र
मालपोत कार्यालय, कलंकी, काठमाडौं	ATM Lounge, त्रिपुरेश्वर, काठमाडौं	ATM Lounge, नयाँ बाने श्वर, काठमाडौं	केटिएम गेष्ट हाउस रोड, ठमेल, काठमाडौं
काठमाडौं मल, सुन्धारा, काठमाडौं	कमलविनायक शाखा	क्षेत्रपाटी शाखा	जोरपाटी शाखा
भेडासिं शाखा	इमाडोल शाखा	कोटेश्वर शाखा	साँखु शाखा
कुपण्डोल शाखा	पाटन औद्योगिक क्षेत्र	कान्तिपथ शाखा	पद्मकन्या क्याम्पस, बागबजार, काठमाडौं
कालिमाटी शाखा	आर आर क्याम्पस, प्रदर्शनी मार्ग, काठमाडौं	चापागाउँ शाखा	भाटभटेनी शाखा
लाजिम्पाट शाखा	डिल्लीबजार शाखा	नयाँ बानेश्वर शाखा	थैव शाखा
नयाँ बजार शाखा	सूर्यविनायक शाखा	पुल्चोक क्याम्पस, पुल्चोक, ललितपुर	भैंसेपाटी शाखा
बाखा बजार, थिमी, भक्तपुर	बनेपा शाखा	चौतारा शाखा	मेलम्ची शाखा
त्रिशुली शाखा	पनौती शाखा	चरिकोट शाखा	सिटी अफिस नारायणगढ
सिटी अफिस हेटौंडा	रत्ननगर शाखा	पर्साबजार शाखा	दुधौली शाखा
सानो पोखरा शाखा	धादिङ्गबेंसी शाखा	रामपुर शाखा	धुन्चे शाखा
काँडाघारी शाखा	थानकोट शाखा	सिंगटी शाखा	झम्सीखेल शाखा
कलंकी शाखा	हात्तीगौंडा शाखा	कपन शाखा	खोपासी शाखा
रानीबन शाखा	पाँचखाल शाखा	आयुर्वेद चिकित्सालय, नरदेवी	दुधपाटी एक्सटेन्सन काउण्टर, भक्तपुर
राष्ट्रिय बीमा संस्थान काउण्टर, काठमाडौं	ग्रीनल्याण्ड शाखा	सीतापाइला शाखा	सिटी अफिस पोखरा

नर्सिङ क्याम्पस, पोखरा	वन विज्ञान अध्ययन संस्थान, पोखरा	पोखरा मल, पृथ्वीचोक, पोखरा	बसुन्धारा चोक, लेकसाइट पोखरा
हल्लनचोक, पोखरा	हेम्जा शाखा	स्याङ्जा शाखा	म्याग्दी बेनी शाखा
बाग्लुङ्ग शाखा	कुश्मा शाखा	बगर शाखा	दमौली शाखा
सुन्दरबजार शाखा	वालिङ्ग शाखा	ताल्चोक शाखा	बुर्तिवाङ्ग शाखा
बिरौटा शाखा	जोमसोम शाखा	खैरेनीटार शाखा	हटियाबजार एक्सटेन्सन काउण्टर, गलकोट, बाग्लुङ्ग
बेंशीशहर शाखा	जौवारी शाखा	चोरमारा शाखा	चामे मनाङ्ग शाखा
दुईपिप्ले शाखा	कावासोती शाखा	अमरसिंह चोक शाखा	सिटी अफिस खस्यौली
सिटी अफिस नेपालगञ्ज	दाङ्ग शाखा	मिशन हस्पिटल, पाल्पा	पाल्पा शाखा
कान्ति विद्यालय, बुटवल	सिद्धार्थनगर शाखा	राजापुर शाखा	धम्बोजी शाखा
क्रिमशन हस्पिटल, मणिग्राम	चन्द्रौटा शाखा	सल्यान शाखा	कृष्णनगर शाखा
तुल्सीपुर शाखा	छहरा शाखा	ठाकुरद्वारा शाखा	मुर्गिया शाखा
लमही शाखा	तम्घास शाखा	बाणगंगा शाखा	सानोश्री शाखा
गुलरिया शाखा	रोल्पा शाखा	प्युठान शाखा	ठुटे पिपल शाखा
विजुवार शाखा	भिङ्ग्री शाखा	सन्धिखर्क शाखा	वामीटक्सार शाखा
बुटवल बहुमुखी क्याम्पस, बुटवल	सिसहनिया शाखा	रुकुम शाखा	दैलेख शाखा
जुम्ला शाखा	वीरेन्द्रनगर शाखा	रुकुमकोट शाखा	चौरजहारी शाखा
डडेल्धुरा शाखा	जाजरकोट शाखा	धनगढी शाखा	टिकापुर शाखा
महेन्द्रनगर शाखा	सुदूरपश्चिम विश्वविद्यालय, महेन्द्रनगर	लम्की शाखा	विलासपुर शाखा
दार्चुला शाखा	साँफेबगर शाखा	अत्तरिया शाखा	

सञ्चालक समितिका अध्यक्षहरुको नामावली

सि.नं.	नाम	पद	कार्यकाल (वि.सं.)	
			देखि	सम्म
१	श्री केशर शम्शेर जङ्गबहादुर राणा	डाइरेक्टर जनरल	१९९४ पौष १	१९९४ फाल्गुण ७
२	श्री बहादुर शम्शेर जङ्गबहादुर राणा	डाइरेक्टर जनरल	१९९४ फाल्गुण १४	१९९५ जेष्ठ २१
३	श्री मृगेन्द्र शम्शेर जङ्गबहादुर राणा	डाइरेक्टर जनरल	१९९५ श्रावण ३	१९९५ कार्तिक २९
४	श्री सिंहशम्शेर जङ्गबहादुर राणा	डाइरेक्टर जनरल	१९९५ मार्ग ७	१९९५ माघ २१
५	श्री बहादुर शम्शेर जङ्गबहादुर राणा	डाइरेक्टर जनरल	१९९५ फाल्गुण १२	१९९६ श्रावण ४
६	श्री मृगेन्द्र शम्शेर जङ्गबहादुर राणा	डाइरेक्टर जनरल	१९९६ पौष ३	१९९६ माघ २३
७	श्री कृष्णशम्शेर जङ्गबहादुर राणा	डाइरेक्टर जनरल	१९९६ फाल्गुण २१	१९९९ मार्ग २
८	श्री विजय शम्शेर जङ्गबहादुर राणा	डाइरेक्टर जनरल	१९९९ पौष १६	२००७ फाल्गुण १७
९	श्री हिमालय शम्शेर जङ्गबहादुर राणा	डाइरेक्टर जनरल	२००८ बैशाख १४	२०११ जेष्ठ १७
१०	श्री भीमबहादुर पाण्डे	डाइरेक्टर जनरल	२०११ श्रावण १५	२०१७ मार्ग १६
११	श्री प्रेमनरसिंह प्रधान	डाइरेक्टर जनरल	२०१७ फाल्गुण ९	२०२० बैशाख ९
१२	श्री भेषबहादुर थापा	डाइरेक्टर जनरल	२०२० बैशाख २०	२०२३ श्रावण १६
१३	श्री श्यामकृष्ण भट्टराई	अध्यक्ष	२०२३ श्रावण ३२	२०२५ माघ १७
१४	श्री कृष्णबम मल्ल	अध्यक्ष	२०२५ फाल्गुण १८	२०२६ माघ ९
१५	श्री कल्याण विक्रम अधिकारी	अध्यक्ष	२०२६ फाल्गुण २	२०३१ जेष्ठ १३
१६	श्री हरिहर जङ्ग थापा	अध्यक्ष	२०३१ आषाढ २७	२०३५ मार्ग १८
१७	श्री गोरक्ष बहादुर न्हुछे प्रधान	अध्यक्ष	२०३५ पौष २०	२०३७ श्रावण २१
१८	श्री कर्णध्वज अधिकारी	अध्यक्ष	२०३७ भाद्र ९	२०३८ भाद्र १६
१९	श्री मंगल कृष्ण श्रेष्ठ	अध्यक्ष	२०३८ भाद्र २१	२०३८ आश्विन १८
२०	श्री नरकान्त अधिकारी	अध्यक्ष	२०३८ कार्तिक १६	२०३९ फाल्गुण १५
२१	श्री मंगल कृष्ण श्रेष्ठ	अध्यक्ष	२०३९ फाल्गुण १७	२०४३ श्रावण १०
२२	श्री ईश्वरी लाल श्रेष्ठ	अध्यक्ष	२०४३ भाद्र १८	२०४६ फाल्गुण १८
२३	श्री भुवनेश्वर खत्री	अध्यक्ष	२०४६ चैत्र २	२०४७ श्रावण ११
२४	श्री रविदेव शर्मा	अध्यक्ष	२०४७ श्रावण २६	२०४८ भाद्र २७
२५	श्री दुर्गाप्रकाश पाण्डे	अध्यक्ष	२०४८ आश्विन १८	२०५० जेष्ठ ३१
२६	श्री शम्भुशरण प्रसाद कायस्थ	अध्यक्ष	२०५० भाद्र १७	२०५१ माघ १०
२७	श्री विश्वनाथ सापकोटा	अध्यक्ष	२०५१ माघ २०	२०५२ जेष्ठ ३
२८	श्री श्रीराम पौडेल	अध्यक्ष	२०५२ जेष्ठ १२	२०५२ आश्विन २
२९	श्री विश्वनाथ सापकोटा	अध्यक्ष	२०५२ आश्विन १३	२०५६ बैशाख १०
३०	श्री लोकभक्त राणा	अध्यक्ष	२०५६ बैशाख १३	२०५६ फाल्गुण १८
३१	डा. विमल प्रसाद कोइराला	अध्यक्ष	२०५६ फाल्गुण १९	२०५७ जेष्ठ ११
३२	श्री शम्भुशरण प्रसाद कायस्थ	अध्यक्ष	२०५७ जेष्ठ ३०	२०५८ फाल्गुण २०
३३	श्री वासुदेव राम जोशी	अध्यक्ष	२०५८ चैत्र २	२०५९ श्रावण १४
३४	श्री भरत बहादुर कार्की	अध्यक्ष	२०५९ श्रावण १६	२०६५ पौष २९
३५	श्री नरहरी ढकाल	अध्यक्ष	२०६५ माघ २६	२०६६ श्रावण २२

३६	डा. पुष्पराज राजकर्णिकार	अध्यक्ष	२०६६ भाद्र २	२०६८ बैशाख १२
३७	डा. केशवराज खड्का	अध्यक्ष	२०६८ जेष्ठ १	२०६८ पौष ७
३८	प्रा.डा.देवराज अधिकारी	अध्यक्ष	२०६८ पौष १७	२०७१ मार्ग २६
३९	श्री मधुसुदन पोखरेल	अध्यक्ष	२०७१ पौष ७	२०७२ श्रावण १४
४०	श्री जनार्दन शर्मा आचार्य	अध्यक्ष	२०७२ श्रावण २५	२०७५ पौष १
४१	श्री वासुदेव अधिकारी	अध्यक्ष	२०७५ पौष २६	२०७७ माघ २६
४२	श्री मधुकुमार मरासिनी	अध्यक्ष	२०७७ फाल्गुण १०	२०७८ श्रावण १८
४३	श्री सुमन राज अर्याल	अध्यक्ष	२०७८ भाद्र १०	२०७९ आषाढ १०
४४	श्री गंगाप्रसाद ज्ञवाली	अध्यक्ष	२०७९ श्रावण २३	हालसम्म

प्रमुख कार्यकारी अधिकृतहरुको नामावली

सि.नं.	नाम	पद	कार्यकाल (वि.सं.) देखि	सम्म
१	श्री ठाकुर सिंह कठायत	चिफ म्यानेजर	१९९४ आश्विन १	१९९७ बैशाख १९
२	श्री पण्डित महानन्द जोशी	चिफ म्यानेजर	१९९७ बैशाख २२	१९९७ माघ २७
३	श्री बुद्धिधन सम्मर्ण	महाप्रबन्धक	१९९७ फाल्गुण १	१९९८ आश्विन २४
४	श्री कुँवर शिवचरण सिंहसेन	महाप्रबन्धक	१९९८ आश्विन २५	२०१४ आषाढ ३१
५	श्री आनन्द भक्त राजभण्डारी	का.मु. प्रबन्धक	२०१४ श्रावण ७	२०१५ कार्तिक २१
६	श्री रेमण्ड अंगुस जारडिन	महाप्रबन्धक	२०१५ कार्तिक २२	२०१५ चैत्र १
७	श्री रिचार्ड अलेक्जेन्डर बर्गल	महाप्रबन्धक	२०१६ कार्तिक २९	२०१७ आषाढ २१
८	श्री राल्फ वेयथ	महाप्रबन्धक	२०१८ जेष्ठ २	२०२० जेष्ठ ३
९	श्री आनन्द भक्त राजभण्डारी	महाप्रबन्धक	२०२० जेष्ठ १०	२०३७ मार्ग ३०
१०	श्री भरत लाल राजभण्डारी	महाप्रबन्धक	२०३७ पौष १	२०३९ बैशाख १
११	श्री गोपीकृष्ण श्रेष्ठ	का.मु.महाप्रबन्धक	२०३९ बैशाख २३	२०३९ आश्विन १३
१२	श्री आनन्द भक्त राजभण्डारी	महाप्रबन्धक	२०३९ आश्विन १४	२०४५ माघ ८
१३	श्री विश्वम्भर मान सिंह प्रधान	महाप्रबन्धक	२०४५ माघ ९	२०४९ कार्तिक २६
१४	श्री अम्बेश्वर लाल राजभण्डारी	का.मु.महाप्रबन्धक	२०४९ कार्तिक २७	२०४९ मार्ग १७
१५	श्री पुरुषोत्तम बहादुर पाण्डे	महाप्रबन्धक	२०४९ मार्ग १८	२०५१ माघ १५
१६	श्री मोहन राज जोशी	महाप्रबन्धक	२०५१ माघ १६	२०५३ माघ ६
१७	श्री गौरीलाल श्रेष्ठ	महाप्रबन्धक	२०५३ माघ ७	२०५६ बैशाख १७
१८	श्री भवानी देवी शर्मा	का.मु.महाप्रबन्धक	२०५७ जेष्ठ ३०	२०५८ भाद्र ७
१९	श्री भवनाथ उपाध्याय	महाप्रबन्धक	२०५८ भाद ८	२०५८ फाल्गुण १६
२०	श्री भवानी देवी शर्मा	महाप्रबन्धक	२०५८ फाल्गुण १७	२०५९ जेष्ठ २३
२१	श्री वासुदेव राम जोशी	प्रमुख कार्यकारी अधिकृत	२०५९ जेष्ठ २४	२०५९ श्रावण ५
२२	श्री जे.क्रेग म्याक एलिष्टर	प्रमुख कार्यकारी अधिकृत	२०५९ श्रावण ६	२०६३ आषाढ ७
२३	श्री जोन ई. फिट्जेराल्ड	प्रमुख कार्यकारी अधिकृत	२०६३ आषाढ ८	२०६३ फाल्गुण १६
२४	श्री जे.क्रेग म्याक एलिष्टर	प्रमुख कार्यकारी अधिकृत	२०६३ फाल्गुण १७	२०६४ श्रावण ५
२५	डा. विनोद आत्रेय	प्रमुख कार्यकारी अधिकृत	२०६४ श्रावण ११	२०६७ बैशाख १६
२६	श्री महेश्वर लाल श्रेष्ठ	प्रमुख कार्यकारी अधिकृत	२०६७ बैशाख १७	२०७१ चैत्र ११
२७	श्री देवेन्द्र प्रताप शाह	प्रमुख कार्यकारी अधिकृत	२०७१ चैत्र १२	२०७५ चैत्र ११
२८	श्री कृष्णबहादुर अधिकारी*	प्रमुख कार्यकारी अधिकृत	२०७६ आश्विन १५	हालसम्म

** मिति २०७५ चैत्र १२ गतेदेखि २०७६ आश्विन १४ सम्म कायम मुकायम प्रमुख कार्यकारी अधिकृतको जिम्मेवारीमा रहनुभएको ।*

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Notes:

Notes:

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मुख्य प्रबन्धक

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मुख्य प्रबन्धक

प्रदिप कुमार पाठक
मुख्य प्रबन्धक

सुन्दर पन्थी
मुख्य प्रबन्धक

लेखनाथ भुसाल
मुख्य प्रबन्धक

पासाङ दोर्जी शेर्पा
मुख्य प्रबन्धक

शिवराम मिश्र
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शान्तबहादुर शाह
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प्रविण कुमार घिमिरे
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सूर्यप्रकाश भट्ट
मुख्य प्रबन्धक

धिरज राई
मुख्य प्रबन्धक

सचिता पराजुली
मुख्य प्रबन्धक

सुशिल कुमार नेपाल
मुख्य प्रबन्धक

किरण जंग कार्की
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निर्मलकृष्ण पाण्डे
मुख्य प्रबन्धक

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