

"Access to All"



गरिमा विकास बैंक लिमिटेड
Garima Bikas Bank Limited

नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजतपत्रप्राप्त संस्था

हाम्रो गौरव, हाम्रो गरिमा



१८ औं वार्षिक प्रतिवेदन
आ.व. २०८०/०८१



गरिमा विकास बैंक लिमिटेड

Garima Bikas Bank Limited

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Shyam Prasad Basyal
Chairman

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Madhav Prasad Upadhaya
Chief Executive Officer

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Corporate Governance & Sustainability

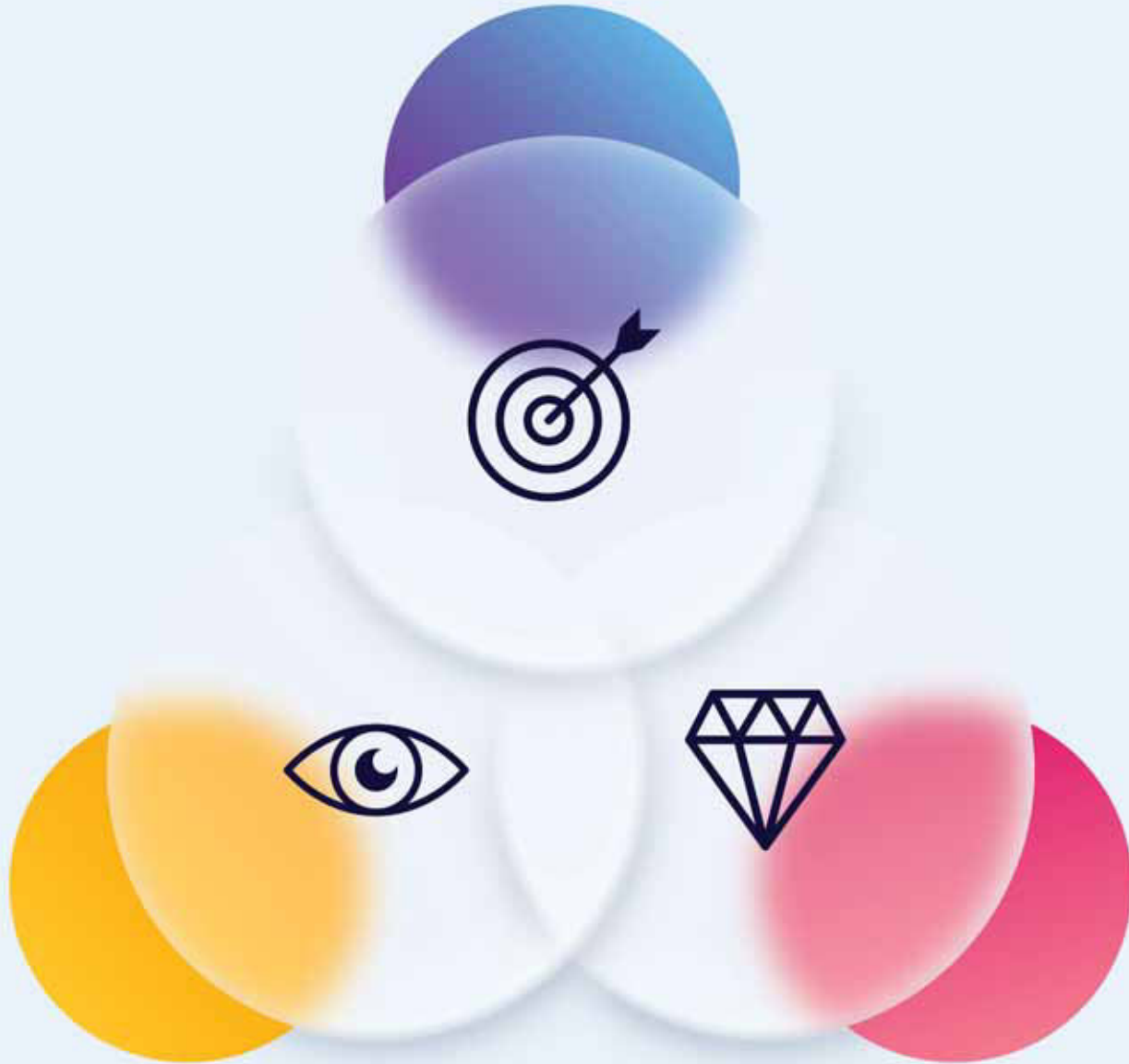
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Vision

To be the leading development bank of Nepal by providing banking **“Access to All”**

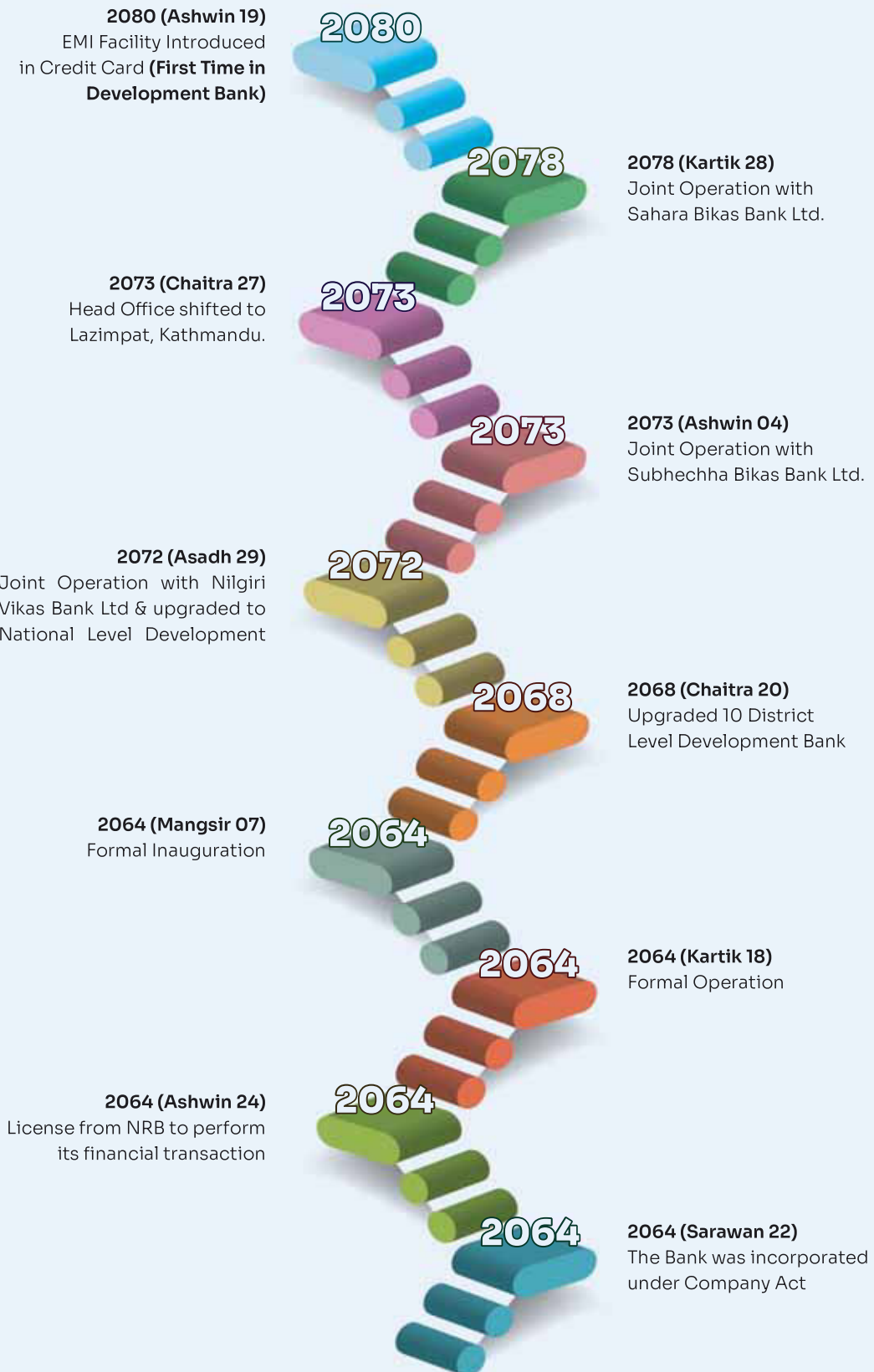
Mission

To contribute to the nation for economic development, serve the customers by providing financial access and quality banking products and services, maximize the value of the shareholders' wealth, provide excellent growth opportunities to the employees and meet the expectations of other stakeholders.

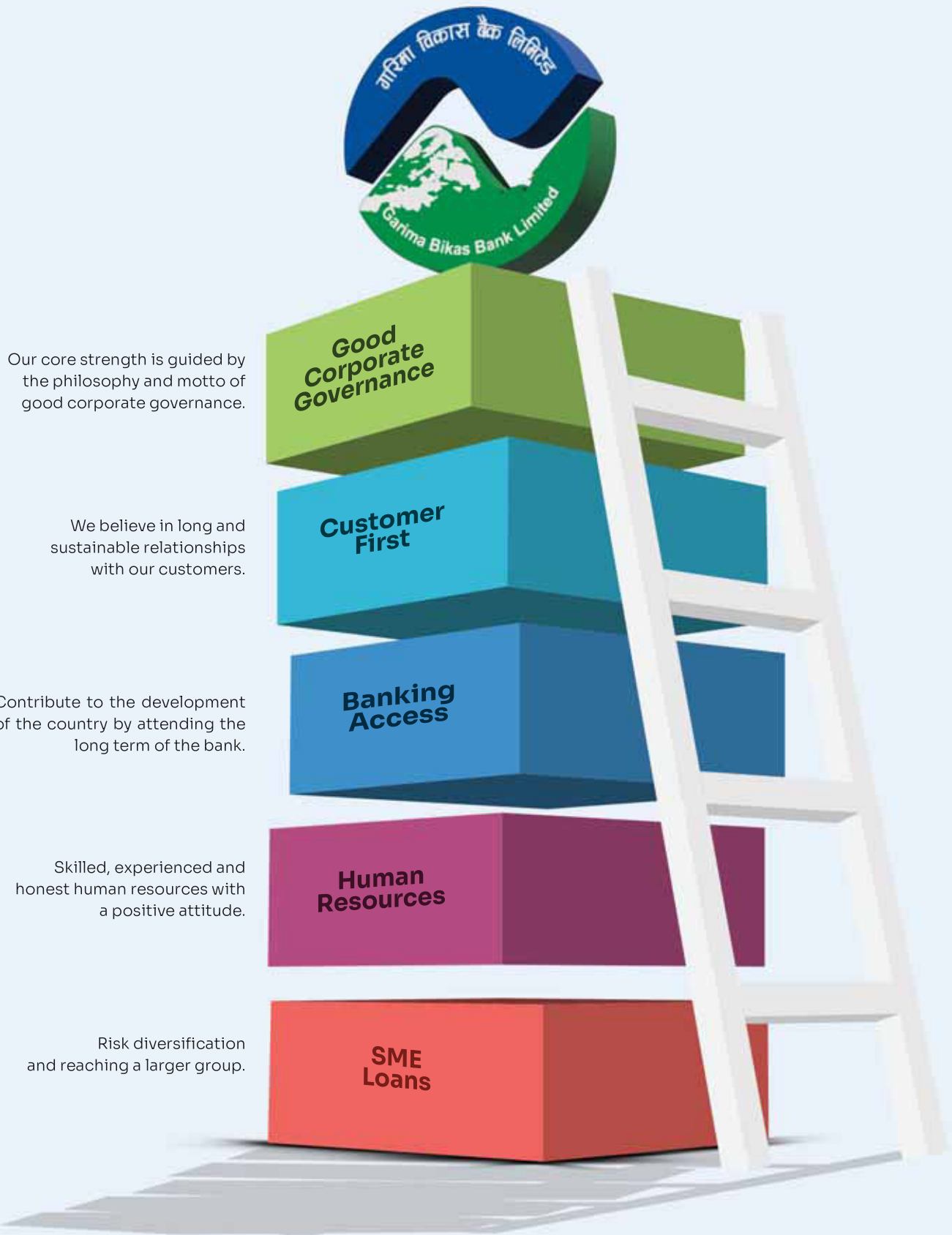
Core Values

- Professionalism
- Community Focused
- Integrity
- Teamwork
- Customer Oriented

Significant Milestones



Strategic Pillars



Key Compliance Indicators

S.N	PARTICULARS	NRB STANDARD REQUIREMENTS	BANK'S ACTUAL POSITION (AS ON ASHAD END 2081)
1	Capital Adequacy Ratio (Total Primary (Core)/ Tier 1 Capital To Sum Of Risk Weighted Exposures Ratio)	Minimum 8.5%	11.16%
2	Capital Adequacy Ratio (Total Capital Fund To Sum Of Risk Weighted Exposures)	Minimum 11%	13.29%
3	Liquidity Ratio (Net Liquid Assets To Total Deposit Ratio)	Minimum 20%	28.39%
4	Other Real Estate Loan To Total Loan Ratio	Maximum 10%	3.63%
5	Total Real Estate Loan To Total Loan Ratio	Maximum 25%	5.17%
6	Single Obligor Limit (Total Lending To Highest One Group/Core Capital %)	Maximum 25%	7.08%
7	Investment On Single Share, Debenture Or Mutual Fund To Core Capital Of Previous Quarter (Except Subsidiary Investment)	Maximum 10%	0.35%
8	Total Investment On Share, Debenture Or Mutual Fund To Core Capital Of Previous Quarter	Maximum 30%	9.49%
9	Deposit Concentration On Single Depositor Over Total Deposit	Maximum 10%	2.03%
10	Total Corporate Deposit To Total Deposit Ratio	Maximum 50%	23.76%
11	Cash Reserve Ratio (CRR)	Minimum 4% of Total Deposit	4.35%
12	Statutory Liquidity Ratio (SLR)	Minimum 10% of Total Deposit	24.84%
13	Deprived Sector Lending To Total Loan And Advance Of Six Months Back	Minimum 5%	5.47%
14	Priority Sector Lending To Total Loan And Advance Of Six Months Back	Minimum 16%	24.74%
15	Total Loan Against Share/Margin Lending To Total Core Capital	Maximum 40%	24.55%
16	Interest Spread	Within 4.60%	4.59%
17	Credit to Deposit (CD) Ratio	Maximum 90%	82.72%

Financial Performance (FY 2080-81)



Financial
Report
20-81



Paid-up Capital
(As on date)

5.68 Arab



Reserve and
Surplus

2.57 Arab



Loan and
Advance

71.17 Arab



Distributable
Profit

28.64 Crore



Operating
Profit

64.21 Crore



NPL

4.85%

Our Presence

(As on end of Mangsir, 2081)



123

Branches

10

Regional Offices

1

Extension Counter

50

ATM Booths

1041

Employees

67,000+

QR Merchants

460,000+

Mobile Banking Users

167,000+

Debit Card Users

870,000+

Valuable Customers

Our Journey

Garima Bikas Bank Limited, a prominent name in Nepal's financial landscape, embarked on its journey on 18th of Kartik, 2064, with a paid-up capital of NPR 26.5 million. Initially operating as a Regional Level Development Bank, headquartered in Waling, Syangja. Its initial footprint encompassed three districts: Syangja, Palpa, and Kaski.

Recognizing the need for broader outreach, the bank strategically expanded its operational area to ten districts on the 20th of Chaitra, 2068. This expansion, however, presented challenges in service distribution and accessibility.

To overcome these hurdles and fulfill its commitment to "Access to All," Garima Bikas Bank took a significant leap forward by transitioning into a National Level Development Bank. This pivotal decision paved the way for strategic mergers that solidified the bank's position and strengthened its operational capabilities.

On the 29th of Asadh, 2072, Garima Bikas Bank successfully merged with Nilgiri Bikas Bank Limited, a strategic move that augmented its capital base, expanded its branch network, and enhanced its overall operational efficiency. This consolidation was further strengthened by the merger with Subhechha Bikas Bank Limited on the 4th of Ashwin, 2073.

The bank's commitment to growth and expansion continued with the acquisition of Sahara Bikas Bank Limited on the 28th of Kartik, 2078. This strategic acquisition significantly enhanced Garima Bikas Bank's presence in Province 2, broadening its reach and solidifying its position as a leading financial institution in the region.

Present Scenario: A Robust Network for Customer Convenience

Today, Garima Bikas Bank stands as a robust and dynamic financial institution, offering a comprehensive range of banking services to a diverse customer base across Nepal. The bank's head office is strategically located at Lazimpat, Kathmandu. With a robust network of 123 branches, 1 extension counter, and 50 strategically placed ATMs, Garima Bikas Bank ensures convenient and accessible financial services to its valued customers throughout the nation.

Key Enhancements:

Expanded Reach:

From a regional presence to a national footprint, Garima Bikas Bank has consistently expanded its service delivery network, ensuring accessibility to a wider customer base.

Strategic Mergers:

The successful mergers with Nilgiri Bikas Bank Limited and Subhechha Bikas Bank Limited and acquiring Sahara Bikash Bank Limited significantly strengthened the bank's capital base, expanded its branch network, and enhanced its operational efficiency.

Enhanced Service Offerings:

Garima Bikas Bank offers a comprehensive suite of banking products and services tailored to meet the diverse financial needs of its customers.

Customer-Centric Approach:

The bank remains committed to providing exceptional customer service and building long-term relationships with its clientele.

Looking Ahead:

Garima Bikas Bank continues to innovate and adapt to the evolving financial landscape. With a strong foundation built on a decade of growth and transformation, the bank is well-positioned to continue serving the financial needs of its customers and contributing significantly to the economic growth of Nepal.



Our Thought Leaders



Left to Right

Mrs. Saraswati Pathak, Director

Mr. Sanjeev Dhakal, Director

Mr. Bimal Pandey, Director

Mr. Shyam Prasad Basyal, Chairman



Right to Left

Mr. Deependra Shrestha, Director
Dr. Ananda Prasad Shrestha, Director
Mr. Mukunda Raj Acharya, Independent Director

Words from **Chairman**



गरिमा विकास बैंक लिमिटेडको अठारौं वार्षिक साधारण सभामा उपस्थित आदरणीय शेयरधनी महानुभावहरू, पूर्व अध्यक्ष तथा सञ्चालकज्यूहरू, नियमनकारी निकायका प्रतिनिधिज्यूहरू, बाह्य लेखापरीक्षकज्यू, आमन्त्रित अतिथिगण, पत्रकार, कर्मचारी एवं उपस्थित सम्पूर्ण महानुभावहरूलाई विकास बैंकको सञ्चालक समिति एवं मेरो व्यक्तितगत तर्फबाट यस गरिमामय सभामा हार्दिक स्वागत गर्दछु ।

विगत १८ वर्षदेखि यहाँहरूबाट निरन्तररूपमा प्राप्त सहयोग तथा सदभावको लागि हृदयदेखि आभार प्रकट गर्दछु । अधिल्लो आर्थिक वर्षको तुलनामा समिक्षा वर्षमा यस विकास बैंकको निक्षेपमा ८.८१ प्रतिशतले बृद्धि मई कुल निक्षेप रकम रु.८६ अर्ब ४ करोड पुगेको छ । रेमिटयान्समा बृद्धि मई बैंक तथा वित्तीय संस्थाहरूमा प्रयाप्त लगानीयोग्य रकम मएता पनि आर्थिक वर्ष २०८०/०८१ मा सरकारी वित्त स्थितिमा परेको दबाव र देशको समग्र आर्थिक गतिविधिमा देखिएको शिथिलताको कारण बैंक तथा वित्तीय संस्थाहरूको कर्जा लगानी विस्तार अपेक्षित रूपमा बृद्धि हुन नसक्नुको साथै निष्क्रिय कर्जा अनुपात समेत बृद्धि भएको अवस्थामा यस विकास बैंकले कर्जा लगानीतर्फ ८.५८ प्रतिशतको बृद्धि हासिल गरी २०८१ असार मसान्तमा कुल कर्जा लगानी रकम रु.७१ अर्ब १७ करोड पुगेको छ । त्यसैगरी २०८० असार मसान्तमा १.७० प्रतिशत रहेको निष्क्रिय कर्जा अनुपात ३.१५ बिन्दुले बृद्धि मई २०८१ असार मसान्तमा ४.८५ प्रतिशत पुगेको छ । समिक्षा वर्षमा विकास बैंकले कर्जा नोक्सानी व्यवस्था कोषमा रु.१ अर्ब ७१ करोड रकम छुट्याएका कारण विकास बैंकको सञ्चालन मुनाफामा ६३.५७ प्रतिशतले कमी आएको छ । यद्यपि आर्जित मुनाफाबाट नै कर्जा नोक्सानी व्यवस्था कोषमा रकम छुट्याइएको र थप कर्जा नोक्सानी व्यवस्था गरिएका कर्जा असुल/नियमित हुनासाथ उक्त रकम विकास बैंकको मुनाफामा नै रूपान्तरण मई चालु आर्थिक वर्षमा विकास बैंकको मुनाफा उल्लेख्य रूपमा बृद्धि हुने सञ्चालक समितिको विश्वास रहेको छ । आर्थिक वर्ष २०८०/०८१ को संचित मुनाफाबाट शेयरधनीहरूलाई कुल ५ प्रतिशत नगद लामांश वितरण गर्ने पश्चात स्वीकृतिका लागि यस गरिमामय सभा समक्ष प्रस्ताव गरेका छौं ।

गरिमा विकास बैंक लिमिटेडले हालसम्म हासिल गरेका उपलब्धि तथा गतिविधिहरूका बारेमा वार्षिक प्रतिवेदनमा विस्तृत रूपमा उल्लेख गरिएको व्यहोरा यहाँहरू समक्ष जानकारी गराउँदछु ।

यस विकास बैंकले संस्थागत सुशासनलाई सदैव प्राथमिकतामा राखी कार्य गर्दै आईरहेको छ । विकास बैंकका आन्तरिक सँगसँगै नियमनकारी निकायहरूबाट विभिन्न समयमा जारी भएका नीति, नियम, निर्देशिका तथा परिपत्रहरूको परिपालना गर्नेदेखि उच्च नैतिकता तथा व्यावसायिक सोच राखी कार्य गर्ने पणालीलाई थप सशक्त तथा प्रभावकारी बनाउने प्रयास गरिएको छ ।

आन्तरिक नियन्त्रण तथा निरन्तर अनुगमन कार्यलाई थप प्रभावकारी बनाउनका लागि केन्द्रीय कार्यालय सँगसँगै देशका १० स्थानमा क्षेत्रीय कार्यालयहरू स्थापना गरिएको छ । त्यसैगरी जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण पणालीलाई थप मजबुत बनाउने तथा सम्पूर्ण सरोकारवालाहरूको हित संरक्षणका लागि विकास बैंक सदैव प्रतिवद्ध रहेको छ । बैंक तथा वित्तीय संस्थाहरूको माभ्रमा उत्कृष्ट संस्थाको रूपमा स्थापित हुनका लागि व्यावसायिक बृद्धि, सँगसँगै कर्मचारीहरूको बृत्ति विकास, ग्राहकमैत्री तथा प्रविधिमैत्री सेवा प्रवाह, संस्थागत सुशासन, जोखिम व्यवस्थापन लगायतका विषयहरूमा विशेष ध्यान दिइएको छ ।

विगत केही वर्ष यता Digital Transformation ले बैंकिङ्ग क्षेत्रको विकासमा निकै नै महत्वपूर्ण भूमिका खेलेको र हरेक बैंकिङ्ग कारोबारहरू प्रविधिमैत्री बनाउनुपर्ने अपरिहार्यता भैसकेको छ । यस विकास बैंकले आफ्नो बैंकिङ्ग सेवाहरूलाई आधुनिकरण तथा प्रविधिमैत्री बनाउने सन्दर्भमा ग्राहकहरूलाई प्रवाह गर्ने सेवा तथा विकास बैंकको आन्तरिक कार्यपणालीलाई समेत Automation मा आधारित भै गर्ने संयन्त्रको विकास गरिएको छ ।

विकास बैंकको पूँजीकोष थप सशक्त बनाउने सन्दर्भमा आर्थिक वर्ष २०७८/०७९ मा रु.१ अर्बको ऋणपत्र जारी गरिएकोमा हाल डिभेन्चरको कारोबार दोश्रो बजारमा भैरहेको छ ।

यस विकास बैंकमा विगत १६ वर्षदेखि निरन्तर प्रमुख कार्यकारी अधिकृतको रूपमा रही कार्य गर्दै आइरहनुभएका श्री गोविन्द प्रसाद ढकालको कार्यकाल २०८० चैत्र मसान्तमा समाप्त भएसँगै वहाँ यस विकास बैंकको सेवाबाट अलग हुनुभएको छ । वहाँको कार्यकालमा यस विकास बैंकलाई यस उचाईमा पुऱ्याउन खेल्नुभएको महत्वपूर्ण भूमिकाको लागि मेरो व्यक्तितगत तथा सञ्चालक समितिको तर्फबाट वहाँलाई हार्दिक धन्यवाद व्यक्त गर्न चाहन्छु । साथै, विकास बैंकको संस्थापनाको लागि समेत महत्वपूर्ण योगदान पुऱ्याई विगत १६ वर्षदेखि निरन्तर रूपमा दोश्रो वरियतामा रही कार्य गर्दै आइरहनुभएका नायब प्रमुख कार्यकारी अधिकृत श्री माधव प्रसाद उपाध्यायलाई मिति २०८१ बैशाख १ गतेदेखि प्रमुख कार्यकारी अधिकृत पदमा नियुक्त गरिएको छ । गरिमा विकास बैंक स्थापना गर्नुपूर्व देखि नै आवद्ध वहाँको यस संस्थासंगको लामो समयको आवद्धता र अनुभवबाट वहाँले आफ्नो कार्यकालमा यस संस्थालाई थप उचाईमा पुऱ्याउन महत्वपूर्ण योगदान पुऱ्याउनु हुनेछ भन्नेमा सञ्चालक समिति विश्वस्त रहेको छ । त्यसैगरी, विभिन्न वाणिज्य बैंकहरूमा व्यवस्थापकीय पदमा रही कार्य गर्नुभएका तथा विगत २ वर्ष देखि यस विकास बैंकमा सहायक प्रमुख कार्यकारी अधिकृतको रूपमा कार्यरत श्री अनिल रेग्मीलाई मिति २०८१ असोज १ गतेदेखि लागू हुने गरी नायब प्रमुख कार्यकारी अधिकृतमा पदोन्नति गरिएको छ । समिक्षा वर्षमा व्यवस्थापकीय लगायत अन्य श्रेणीमा कार्यरत कर्मचारीहरूको तालिम र वृत्ति विकास सम्बन्धी कार्यमा विशेष ध्यान दिइएको छ ।

अन्त्यमा, यस विकास बैंकको उत्तरोत्तर प्रगति र सफलताको यात्रामा हाम्रा हरेक क्रियाकलापहरूलाई शुद्ध विश्लेषण गरी हामीलाई निरन्तररूपमा राय सुभाब दिनुहुने आदरणीय शेयरधनी महानुभावहरू, नियमनकारी निकायहरू, ग्राहकवर्ग, सञ्चार क्षेत्र, सञ्चालक समितिका सदस्यहरू, कर्मचारी लगायत यस विकास बैंकलाई प्रत्यक्ष अप्रत्यक्ष रूपमा सहयोग गर्नुहुने सम्पूर्ण शुभेच्छुकहरूप्रति हार्दिक आभार व्यक्त गर्दछु । विकास बैंकको सेवा प्रवाह र गुणस्तरलाई अझ माथि पुऱ्याउन ग्राहक महानुभावहरू, शेयरधनी महानुभावहरू, लगायत सम्पूर्ण सरोकारवाला पक्षहरूबाट आगामी दिनमा समेत साथ, सहयोग र विश्वासको निरन्तरताले संस्थागत सफलतामा थप उचाई लिनैछ भन्ने विश्वास लिएको छु ।

धन्यवाद ।

श्याम प्रसाद वस्त्राल
अध्यक्ष
सञ्चालक समिति

Message from **CEO**



गरिमा विकास बैंक लिमिटेडको अठारौं वार्षिक साधारण सभाको अध्यक्षता ग्रहण गर्नुभएका यस विकास बैंकका आदरणीय अध्यक्षज्यू, विकास बैंकका सञ्चालकज्यूहरू, पूर्व अध्यक्ष तथा सञ्चालकज्यूहरू, शेयरधनी महानुभावहरू, नियमनकारी निकायका प्रतिनिधिज्यूहरू, बाह्य लेखापरीक्षकज्यू, आमन्त्रित अतिथिगण, पत्रकार, कर्मचारी एवं उपस्थित सम्पूर्ण महानुभावहरूलाई यस गरिमामय सभामा हार्दिक नमस्कार तथा स्वागत गर्दछु ।

विगत केही वर्षदेखि देशको समग्र आर्थिक गतिविधिहरूमा देखिएको संकुचनको अवस्था आर्थिक वर्ष २०८०/०८१ मा समेत सुधार हुन सकेन । विगतका केही वर्षहरूमा चरम तरलताको अभाव सामना गर्नुपरेको नेपालको बैंकिङ्ग क्षेत्रमा आर्थिक वर्ष २०८०/०८१ मा प्रयाप्त तरलताको अवस्था रही कर्जाको व्याजदर एकल अंकमा भर्दा समेत उद्योगी, व्यावसायीहरूको मनोबल उट्ट हुन नसकेका कारण बैंक तथा वित्तीय संस्थाहरूको कर्जा लगानी विस्तार अपेक्षित हुन सकेन भने प्रवाह भएको कर्जाको साँवा, व्याज असुली समेत प्रभावकारी देखिएन ।

आर्थिक गतिविधिहरूले अपेक्षित गति लिन नसक्नु, बैंकिङ्ग क्षेत्रपति सर्वसाधारणको दृष्टिकोणमा आएको परिवर्तन र निरन्तर रूपमा बृद्धि हुँदै गईरहेको निष्क्रिय कर्जा अनुपात लगायतका विषयहरूले बैंकिङ्ग क्षेत्रमा थप चुनौति बढाउँदै गईरहेको अवस्थामा अघिल्लो आर्थिक वर्षको तुलनामा आर्थिक वर्ष २०८०/०८१ मा निक्षेप परिचालनमा ८.८१ प्रतिशतले बृद्धि भई यस विकास बैंकको कूल निक्षेप रु.८६ अर्ब ४ करोड पुगेको छ । त्यसैगरी कर्जा लगानीमा ८.५८ प्रतिशतले बृद्धि भई कूल कर्जा लगानी ७१ अर्ब १७ करोड पुगेको छ । समिक्षा वर्षमा खुद व्याज आम्दानी अघिल्लो वर्षको तुलनामा १.५० प्रतिशतले बृद्धि हुँदा समेत विकास बैंकले कर्जा नोक्सानी व्यवस्थामा ठुलो परिमाणको रकम छुट्याउनु परेको तथा विकास बैंकमा अधिक तरलता कायम रहेका कारण विकास बैंकको खुद मुनाफा रु.४३ करोड ४० लाखमा संकुचन हुन पुगेको छ । विकास बैंकको कर्जा जोखिम न्यूनीकरण गर्न तथा समग्र जोखिम व्यवस्थापनलाई थप प्रभावकारी बनाई कार्य गर्ने रणनीति अनुरूप नोक्सानी व्यवस्थामा प्रयाप्त रकम छुट्याई विकास बैंकको कर्जा नोक्सानी व्यवस्था कोष (Loan Loss Provison Reserve) थप सशक्त बनाउने प्रयास गरिएको छ । समिक्षा वर्षमा यस विकास बैंकको व्यावसायको बृद्धि संगसंगै विकास बैंकको विद्यमान संरचनालाई सशक्त बनाउने, सेवा प्रवाहको गुणस्तर बृद्धि तथा सम्पत्तिको गुणस्तर कायम गर्ने कार्यमा समेत विशेष रूपमा जोड दिईएको छ ।

२ करोड ६५ लाख चुक्ता पूँजी सहित स्याङ्गुजा, पाल्पा र कास्की गरी ३ जिल्लालाई कार्यक्षेत्र बनाई वि.सं. २०६४ सालमा स्याङ्गुजाको वालिङ्गबाट वित्तीय कारोबार शुभारम्भ गरेको यस विकास बैंक २०८१ मंसिर मसान्तसम्म आईपुग्दा ५ अर्ब ६८ करोड चुक्ता पूँजी, देशका सातवटै प्रदेशमा शाखा सञ्चालको विस्तार, १० वटा क्षेत्रीय कार्यालय, ९१ हजार भन्दा बढी शेयरधनीहरू, ८ लाख ७० हजार भन्दा बढी निक्षेपकर्ताहरूबाट रु. ८६ अर्ब ३१ करोड निक्षेप संकलन, करिब ३८,००० ऋणीहरूलाई रु.७३ अर्ब ९१ करोड कर्जा प्रवाह, ४ लाख ६० हजार भन्दा बढी मोबाईल बैंकिङ्ग प्रयोगकर्ता, १ लाख ६७ हजार भन्दा बढी डेबिट कार्डहोल्डर, ६७ हजारभन्दा बढी QR Merchant, १०४१ जना कर्मचारी संख्या सहित यस विकास बैंक एक सबल एवं अग्रणी विकास बैंकको रूपमा स्थापित भएको छ ।

उत्पादन तथा रोजगारी सिर्जना गरी देशको अर्थतन्त्रलाई अगाडि बढाउनको लागि साना तथा मझौला उद्यम संगसंगै उर्जा, कृषि, पूर्वाधार निर्माण, लगायतका क्षेत्रहरूको निकै नै ठुलो भूमिका रहेको हुन्छ । यस विकास बैंकले कर्जा लगानीको सन्दर्भमा साना तथा मझौला र उत्पादनशील क्षेत्रलाई प्राथमिकतामा राखी अर्थतन्त्रका हरेका क्षेत्रमा सन्तुलित कर्जा प्रवाह गर्ने कार्यलाई जोड दिएको छ । विकास बैंक बैंकिङ्ग क्षेत्रमा विकास भएका आधुनिक उपकरण तथा प्रविधिको प्रयोग सँगै ग्राहकवर्गहरूलाई सरल, सुलभ, ग्राहकमैत्री तथा प्रविधिमैत्री ढंगबाट सेवा प्रवाह सँगसँगै समुदायको दिगो आर्थिक विकासमा सदैव प्रतिवद्ध रहेको छ ।

मानव संसाधन विकास बैंकका अमुल्य सम्पति हुन र उनीहरूमा गरिएको उपयुक्त लगानीले मात्र संस्थालाई दीर्घकालसम्म प्रतिफल दिन्छ भन्ने मान्यतालाई आत्मसाथ गर्दै यस विकास बैंकले कर्मचारी भर्ना सँगसँगै उनीहरूको क्षमता अभिवृद्धिका लागि आन्तरिक एवं बाह्य तालिम, सेमिनार एवं गोष्ठीहरूमा सहभागी गराउने तथा उनीहरूको वृत्ति विकास र सशक्तिकरणमा विशेष ध्यान दिईएको छ । चुनौतिपूर्ण परिस्थितिहरूमा समेत सञ्चालक समितिको दुरदर्शी तथा निरन्तर मार्गदर्शन र कर्मचारीहरूको कठोर परिश्रमका कारण विकास बैंक लगानीकर्ताहरूलाई उच्चतम प्रतिफल पदान गर्ने लक्ष्यमा प्रतिवद्ध रहेको छ ।

अन्त्यमा, विकास बैंकको निरन्तर प्रगतिको यात्रामा यहाँहरूबाट प्राप्त साथ, सहयोग, मार्गदर्शन र विश्वासको लागि हार्दिक आभार व्यक्त गर्न चाहन्छु । आदरणीय शेयरधनी महानुभावहरू, नियमनकारी निकायहरू, सञ्चार क्षेत्र, सेवाग्राही तथा कर्मचारीहरू लगायत यस विकास बैंकलाई प्रत्यक्ष अप्रत्यक्ष रूपले सहयोग पुऱ्याउनु हुने सम्पूर्ण शुभेच्छुकहरू प्रति हार्दिक धन्यवाद व्यक्त गर्दछु । आगामी दिनमा समेत विगतमा जस्तै निरन्तर सहयोगको अपेक्षा राख्दै यस विकास बैंकलाई सदैव उत्कृष्ट वित्तीय संस्थाको रूपमा स्थापित गराउन निरन्तर लागि रहने प्रतिवद्धता समेत व्यक्त गर्न चाहन्छु ।

धन्यवाद!

माधव प्रसाद उपाध्याय
प्रमुख कार्यकारी अधिकृत

Executive Team



Mr. Madhav Prasad Upadhaya,
Chief Executive Officer

Mr. Anil Regmi,
Deputy Chief Executive Officer

Department **Heads**



Mr. Sanju Prasad Jaiswal
Head - Human Resources



Mr. Anuman Shrestha
Head - Logistic & General Service



Mr. Ishowari Prasad Dhakal
Head - Credit Administration



Mr. Bhakta Bahadur K.C.
Head - Deposit Resource
Management



Mr. Kamal Prasad Aryal
Head - Information
Technology



Mr. Roshan Timilsina
Head - Operation

Department **Heads**



Mr. Dipak Raj Bhandari
Head - Credit Risk Assessment



Mr. Laxman Nepal
Head - Risk Management & Legal



Mr. Min Prasad Subedi
Head - Compliance & AML/CFT



Mr. Bholu Prasad Tiwari
Head - CEO's Secretariat



Mr. Krishna Shrestha
Head - Collection, NPA
& NBA Management



Mr. Keshab Timalisina
Head - Finance, Account
& Treasury



Mr. Ganesh Poudel
Head - Internal Audit

Regional Managers



Mr. Daya Raj Aryal
Manager
Kamalpokhari Region



Mr. Ramesh Rijal
Manager
Lazimpat Region



Mr. Purushottam Pandey
Manager
Butwal Region



Mr. Kumar Gurung
Manager
Narayangarh Region



Mr. Megh Bahadur K.C.
Manager
Pokhara Region



Mr. Lekhnath Bhattarai
Manager
Waling Region



Mr. Kamal Dhungana
Manager
Beni Region



Mr. Deependra Pokharel
Manager
Itahari Region



Mr. Prakash Devkota
Manager
Kohalpur Region



Mr. Daya Kant Shah
Manager
Lalbandi Region

Corporate Social Responsibility: A Commitment to Society

Garima Bikas Bank Limited has always placed Corporate Social Responsibility (CSR) at the core of its operations, reflecting our unwavering belief in giving back to society. As a responsible corporate entity, we understand that the true measure of success lies not just in financial achievements but in the positive impact we create for the communities we serve. Guided by this positive attitude, the year has been marked by a series of meaningful initiatives that underscore our unwavering commitment to CSR.

Fostering Community Well-being

Throughout the year, Garima Bikas Bank Limited has organized numerous CSR activities aimed at addressing critical societal needs. Among our most notable efforts was organizing a blood donation drive to commemorate our anniversary. These events saw enthusiastic participation from employees, customers, and community members, contributing to saving lives and supporting local healthcare systems. We successfully collected 366 units of blood, which were handed over to the Nepal Red Cross Society. By facilitating these drives, we reinforced the importance of collective action in addressing urgent health challenges.

Promoting Financial Literacy

Empowering individuals with knowledge has been another cornerstone of our CSR initiatives. We conducted financial literacy programs across various branches to educate individuals on effective digital fraud, banking system, money management, savings, and responsible borrowing. These programs are particularly significant in promoting financial inclusion and equipping communities with the tools to achieve economic independence. By imparting this knowledge, we aim to create a financially aware society capable of making informed decisions.

Advancing the Sustainable Development Goals (SDGs)

Our CSR activities are aligned with the Sustainable Development Goals (SDGs), demonstrating our commitment to global priorities such as education, health, and environmental sustainability. From supporting education by donating essential resources to schools to contributing to environmental preservation, we have taken tangible steps to foster a better future. These efforts not only enhance the quality of life in our communities but also contribute to broader developmental goals.

Caring for Vulnerable Groups

Garima Bikas Bank has extended its support to the most vulnerable sections of society, including old age homes and orphanages. We have provided warm clothes, water geysers, and stationery items across various locations and these vulnerable groups. Through donations and other forms of assistance, we have strived to bring comfort and joy to those who need it most. These initiatives reflect our empathy and dedication to ensuring that no one is left behind.

Compliance with Regulatory Frameworks

In all our endeavors, we strictly adhere to the guidelines set by Nepal Rastra Bank (NRB). By maintaining compliance with regulatory directives, we ensure that our CSR activities are effective, transparent, and aligned with national priorities. This commitment to regulatory adherence underscores our integrity and accountability as a financial institution.

Looking Ahead

As we reflect on the past year, we are both humbled and inspired by the positive impact of our CSR initiatives. These activities are more than just projects; they are a testament to our values and a reflection of our purpose as a bank. Moving forward, Garima Bikas Bank Limited remains dedicated to expanding our CSR efforts, exploring innovative ways to uplift communities, and contributing to a sustainable and inclusive future.

In conclusion, Corporate Social Responsibility is not merely an obligation for Garima Bikas Bank Limited; it is a priority and a privilege. We take immense pride in our role as a catalyst for positive change and reaffirm our commitment to building a stronger, more compassionate society.



We are for the
Society



गरिमा विकास बैंक लिमिटेडको अठारौं वार्षिक साधारण सभा सम्बन्धी सूचना

(प्रथम पटक प्रकाशित मिति : २०८१ पौष ८ गते सोमबार (नागरिक राष्ट्रिय दैनिक))

यस गरिमा विकास बैंक लिमिटेडको मिति २०८१ पौष ७ गते साँझ ५:०० बजे बसेको सञ्चालक समितिको ३१७औं बैठकको निर्णय अनुसार कम्पनीको अठारौं वार्षिक साधारण सभा निम्न मिति, समय र स्थानमा देहायका विषयहरूमा छलफल गर्न बस्ने भएकोले सम्पूर्ण शेयरधनी महानुभावहरूको उपस्थितिको लागि यो सूचना प्रकाशित गरिएको छ ।

सभा बस्ने मिति, समय र स्थान

मिति :- २०८१ पौष २९ गते सोमबार (तदनुसार जनवरी १३, २०२५)

समय :- बिहान १०:३० बजे

स्थान :- होटल पोखरा ग्राण्ड, बिरौटा, पोखरा, कास्की ।

क. सामान्य प्रस्तावहरू

१. आर्थिक वर्ष २०८०/०८१ को सञ्चालक समितिको वार्षिक प्रतिवेदन छलफल गरी पारित गर्ने ।
२. लेखापरीक्षकको प्रतिवेदन सहितको विकास बैंकको २०८१ आषाढ मसान्तको वासलात तथा आर्थिक वर्ष २०८०/०८१ को नाफा नोक्सान हिसाब, नगद प्रवाह विवरण, नाफा-नोक्सान बाँडफाँड हिसाब, इक्वीटीमा भएको परिवर्तन लगायत वार्षिक वित्तीय विवरणसँग सम्बन्धित अनुसूचीहरू उपर छलफल गरी पारित गर्ने।
३. सञ्चालक समितिको प्रस्ताव बमोजिम हाल कायम चुक्ता पुँजी रु.५,६८,०५,१७,३२७.५७ (अक्षरेपी पाँच अर्ब अठसठ्ठी करोड पाँच लाख सत्र हजार तीन सय सताइस र पैसा सन्ताउन्न मात्र) को ५ प्रतिशतले हुन आउने रकम रु.२८,४०,२५,८६६.३८ (अक्षरेपी अठ्ठाइस करोड चालिस लाख पट्टिस हजार आठ सय छैसठ्ठी र पैसा अठ्तीस मात्र) नगद लामांश (कर सहित) वितरण गर्न स्वीकृति प्रदान गर्ने ।
४. आर्थिक वर्ष २०८१/०८२ को लेखापरीक्षण गर्नका लागि लेखापरीक्षक नियुक्त गर्ने र निजको पारिश्रमिक तोक्ने ।
५. सञ्चालक समितिमा प्रतिनिधित्व गर्ने संस्थापक शेयरधनीहरूको समूहको तर्फबाट ३ (तीन) जना र सर्वसाधारण शेयरधनीहरूको तर्फबाट ३ (तीन) जना सञ्चालकहरूको निर्वाचन गर्ने ।

(ख) विशेष प्रस्तावहरू

१. गरिमा विकास बैंक लिमिटेड र अन्य ईजाजतपत्रप्राप्त बैंक तथा वित्तीय संस्था(हरू) एक आपसमा गाभ्ने/गाभिने (Merger) तथा अन्य बैंक तथा वित्तीय संस्था(हरू) प्राप्त गर्ने (Acquisition) सम्बन्धमा उपयुक्त बैंक तथा वित्तीय संस्था (हरू) खोजी गर्ने, उपयुक्त लागेको बैंक तथा वित्तीय संस्थासाग मर्जर तथा एक्विजिसन सम्बन्धी सहमति-पत्र (Memorandum of Understanding) तयार गरी हस्ताक्षर गर्ने, सम्पूर्ण चल अचल सम्पत्ति तथा दायित्व मूल्यांकन (Due Diligence Audit) गर्ने मूल्यांकनकर्ता लेखापरीक्षक नियुक्त गर्ने, निजको पारिश्रमिक तोक्न र निजबाट बैंकको सम्पूर्ण चल अचल सम्पत्ति तथा दायित्व मूल्यांकन (Due Diligence Audit) गराउने, तथा गाभ्ने/गाभिने (Merger) वा प्राप्त गर्ने (Acquisition) सम्बन्धमा नियमनकारी निकायहरूसँग सहमति लिने, गाभ्ने/गाभिने (Merger) वा प्राप्त गर्ने (Acquisition) सम्बन्धी कार्यको लागि प्रबन्धपत्र तथा नियमावलीमा आवश्यक संशोधन गर्नुपर्ने भएमा सो समेत गर्ने लगायतका सम्पूर्ण प्रक्रिया अवलम्बन गरी एक आपसमा गाभ्ने/गाभिने (Merger) वा प्राप्त गर्ने (Acquisition) सम्बन्धी सम्पूर्ण कार्य गर्न सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने सम्बन्धी प्रस्ताव पारित गर्ने ।

(ग) विविध

साधारण सभा सम्बन्धी अन्य जानकारी

१. नगद लामांश तथा साधारण सभामा भाग लिने प्रयोजनको लागि मिति २०८१/०९/१८ गते शेयरधनी दर्ता पुस्तिका बन्द रहनेछ । मिति २०८१ पौष १७ गतेसम्म नेपाल स्टक एक्सचेन्ज लिमिटेडमा कारोबार भई सि.डि.एस. एण्ड क्लियरिङ लिमिटेडबाट राफसाफ भएको र प्रचलित नियमानुसार शेयरधनीदर्ता किताबमा कायम रहेका शेयरधनीहरू सो सभामा भाग लिन तथा लामांश प्राप्त गर्नको लागि योग्य हुनेछन ।

२. शेयरधनी महानुभावहरूले आर्थिक वर्ष २०८०/०८१ को वार्षिक प्रतिवेदन पुस्तिका यस विकास बैंकको केन्द्रीय कार्यालय, लाजिम्पाट, काठमाण्डौ वा समागृहचोक, पोखरा, कास्की स्थित विकास बैंकको क्षेत्रीय कार्यालय, पोखरा वा शेयर रजिष्ट्रार, एनआइएमवि एस क्यापिटल लिमिटेड, लाजिम्पाट, काठमाण्डौबाट प्राप्त गर्न सक्नु हुनेछ । उक्त प्रतिवेदन विकास बैंकको वेबसाईट www.garimabank.com.np मा हेर्न र डाउनलोड गर्न समेत सकिनेछ ।
३. सामा उपस्थित हुने सम्पूर्ण शेयरधनीहरूले शेयर प्रमाण-पत्र वा डि-म्याट स्वाताको विवरण र आफ्नो परिचय खुल्ने प्रमाण (जस्तै: नागरिकता, मतदाता परिचय पत्र, वा अन्य कुनै परिचय-पत्र) अनिवार्य रूपमा साथमा लिई आउनुहुन अनुरोध छ ।
४. सामा माग लिन वा मतदान गर्नका लागि प्रतिनिधि (प्रोक्सी) नियुक्त गर्न वा प्रोक्सी बदर गरी नयाँ प्रतिनिधि (प्रोक्सी) नियुक्त गर्न अर्को प्रोक्सी नटाहने शेयरधनीहरूले सो सम्बन्धी निवेदन (प्रोक्सी फारम) मरी काठमाडौं जिल्ला काठमाण्डौं महानगरपालिका वडा नं. २ लाजिम्पाट स्थित विकास बैंकको केन्द्रीय कार्यालय वा कास्की जिल्ला, पोखरा महानगरपालिका वडा नं. ८ समागृहचोक स्थित विकास बैंकको क्षेत्रीय कार्यालय, पोखरामा समा शुरू हुनु मन्दा कम्तीमा ४८ घण्टा अगाडि अर्थात् मिति २०८१ पौष २७ गते बिहान १०:३० बजे भित्र दर्ता गरी सक्नु पर्नेछ । यसरी प्रतिनिधि (प्रोक्सी) नियुक्त गर्दा विकास बैंकको शेयरधनीलाई मात्र नियुक्त गर्न सकिनेछ । विकास बैंकको शेयरधनी बाहेक अन्य व्यक्तिलाई प्रोक्सी दिन र एकमन्दा बढी व्यक्तिलाई आफ्नो शेयर विभाजन गरी तथा अन्य कुनै किसिमबाट छुट्याई प्रोक्सी दिन पाइने छैन, यसरी दिएको प्रोक्सी बदर हुनेछ । प्रतिनिधि (प्रोक्सी) नियुक्त गरिसक्नु भएको शेयरधनी स्वयं सामा उपस्थित भई हाजिरी किताबमा दस्तखत गर्नु भएमा उक्त प्रोक्सी स्वतः बदर हुनेछ।
५. नाबालक वा मानसिक सन्तुलन ठीक नभएका शेयरधनीहरूको सन्दर्भमा शेयरधनी दर्ता किताबमा संरक्षकको रूपमा नाम लेखिएको व्यक्तिले मात्र संरक्षकको हैसियतले सामा माग लिन, छलफल गर्न, प्रतिनिधि नियुक्त गर्न र मतदान गर्न सक्नु हुनेछ ।
६. संयुक्त रूपमा शेयर खरिद गर्ने शेयरधनीको हकमा शेयरधनी दर्ता किताबमा जसको नाम पहिले उल्लेख गरिएको छ, सो व्यक्ति वा संयुक्त शेयरधनीहरूको सर्वसम्मतिबाट आफूहरू मध्ये नियुक्त व्यक्तिले मात्र सामा माग लिन, छलफल गर्न, प्रतिनिधि नियुक्त गर्न र मतदान गर्न सक्नु हुनेछ ।
७. शेयरधनी महानुभावहरूको सुविधाको लागि हाजिरी पुस्तिका समा स्थलमा साधारण समा सम्पन्न हुने दिन बिहान ९:३० बजे देखि नै खुल्ला गरिनेछ । साधारण सामा माग लिनै पत्येक शेयरधनी महानुभावहरूले समा हुने स्थानमा उपस्थित भई तहाँ रहेको हाजिरी पुस्तिकामा दस्तखत गर्नु पर्ने।
८. सञ्चालकहरूको निर्वाचन सम्बन्धी कार्यक्रम कास्की जिल्ला पोखरा महानगरपालिका वडा नं.८, समागृहचोक स्थित विकास बैंकको क्षेत्रीय कार्यालय, पोखरा, कास्कीमा साधारण समा हुने दिन मन्दा ७ (सात) दिन अगाडि नै प्रकाशन गरिनेछ ।
९. विविध शीर्षक अन्तर्गत कुनै विषयमा छलफल गर्न आवश्यक ठानेमा शेयरधनी महानुभावहरूले आफूले प्रस्तुत गर्न चाहेको विषय बारे समा हुनु मन्दा ७ दिन अगावै कार्यालय समय भित्र विकास बैंकको केन्द्रीय कार्यालय, लाजिम्पाट, काठमाण्डौंमा लिखित रूपमा जानकारी दिनु पर्नेछ । ७ दिन अगाडि सार्वजनिक बिदा पर्ने गण्डमा सार्वजनिक बिदा पश्चात् कार्यालय खुल्ने पहिलो दिन समेत त्यस्तो लिखित जानकारी दिन सकिनेछ । यसरी लिखित रूपमा पूर्व जानकारी नगरिएको विषयमा सामा छलफल तथा निर्णय गरिने छैन ।
१०. साधारण समा सम्बन्धमा थप जानकारी आवश्यक परेमा कार्यालय समय भित्र विकास बैंकको केन्द्रीय कार्यालय, लाजिम्पाट, काठमाण्डौंमा सम्पर्क राख्न समेत अनुरोध गरिन्छ ।

सञ्चालक समितिको आज्ञाले,
अनिल रेग्मी
कम्पनी सदिव

सञ्चालक समितिको तर्फबाट अध्यक्षद्वारा प्रस्तुत वार्षिक प्रतिवेदन

आर्थिक वर्ष २०८०/०८१

आदरणीय शेयरधनी महानुभावहरू,

यस गरिमा विकास बैंक लिमिटेडको अठारौं वार्षिक साधारण सभामा उपस्थित हुनुभएका आदरणीय शेयरधनी महानुभावहरू, पूर्व अध्यक्ष तथा सञ्चालकज्यूहरू, नियमनकारी निकायका प्रतिनिधिज्यूहरू, बाह्य लेखापरीक्षकज्यू, कर्मचारीहरू, पत्रकार एवं उपस्थित सम्पूर्ण महानुभावहरूलाई यस गरिमामय सभामा हार्दिक स्वागत गर्दछु। सञ्चालक समितिको तर्फबाट १८औं वार्षिक प्रतिवेदन तथा लेखापरीक्षकको प्रतिवेदन शेयरधनी महानुभावहरूलाई पठाईएको र यस विकास बैंकको वेमसाईटमा समेत राखिएको हुँदा यहाँहरूबाट अध्ययन भइसकेको होला भन्ने विश्वास लिएको छु।

गरिमा विकास बैंक लिमिटेडलाई एक उत्कृष्ट विकास बैंकको रूपमा स्थापित गराउनको लागि यहाँहरूको निरन्तर साथ, सहयोग र विश्वासको लागि सम्पूर्णमा हार्दिक आभार व्यक्त गर्न चाहन्छु। साथै, आगामी दिनहरूकमा समेत यहाँहरूको अमूल्य सल्लाह, सुझाव तथा मार्गनिर्देशनको अपेक्षा गर्दछु। यस अवसरमा म विकास बैंकको २०८१ असार मसान्तको वासलात, नाफा-नोक्सान हिसाब, नाफा नोक्सान बाँडफाँड हिसाब, नगद प्रवाह विवरण लगायत सम्बन्धित अनुसूचीहरू तथा अन्य वित्तीय विवरणहरू स्वीकृतिको लागि साधारण सभा समक्ष प्रस्तुत गर्न चाहन्छु।

आर्थिक वर्ष २०८०/०८१ को कारोबारको समिक्षा

व्यवसाय विस्तार तथा प्रतिफलको दृष्टिकोणबाट आर्थिक वर्ष २०८०/०८१ गरिमा विकास बैंकको लागि सन्तोषजनक नै रहेको छ। आर्थिक वर्ष २०८०/०८१ का सम्पूर्ण वित्तीय विवरणहरू Nepal Financial Reporting Standard (NFRS) को सिद्धान्त अनुसार तयार पारिएको कुरा जानकारी गराउन चाहन्छु। विकास बैंकको आर्थिक वर्ष २०७९/०८० र आर्थिक वर्ष २०८०/०८१ को वित्तीय विवरणको तुलनात्मक स्थिति निम्नानुसार रहेको छ।

रकम रु. हजारमा

विवरण	२०८० आषाढ मसान्त	२०८१ आषाढ मसान्त	वृद्धि/(कमी)	
			रकम	प्रतिशत
चुक्ता पूँजी	५,१८७,६८७.०६	५,६८०,५१७.३३	४९२,८३०.२७	९.५०
संचित मुनाफा तथा जगोडा कोषहरू	२,६१५,४६०.१४	२,५७७,५४६.५५	(३७,९१३.५९)	(१.४५)
कुल सम्पति	८९,१६२,८०७.८९	९६,३०५,६०१.६७	७,१४२,७९३.७८	८.०१
कुल निक्षेप	७९,०६८,६७८.५२	८६,०३६,०४७.२६	६,९६७,३६८.७४	८.८१
कुल कर्जा तथा सापट	६५,५४३,३८७.८१	७१,१६९,५६४.८५	५,६२६,१७७.०४	८.५८
कुल लगानी	१५,०४२,४४८.५०	१६,७५६,४७२.२८	१,७१४,०२३.७८	११.३९
संचालन मुनाफा	१,७६२,८७४.९८	६४२,१३१.७७	(१,१२०,७४३.२१)	(६३.५७)
खुद मुनाफा	१,२६४,६७६.०८	४३३,९५१.८६	(८३०,७२४.२२)	(६५.६९)
अनुपातहरू				
पूँजीकोष अनुपात	१३.६९	१३.२९	(०.४०)	
प्रतिशेयर आम्दानी (रु.)	२४.३८	७.६४	(१६.७४)	
प्रतिशेयर खुद सम्पति (Net worth per share) (रु.)	१५०.४२	१४५.३८	(५.०४)	
कर्जा निक्षेप अनुपात (नेपाल राष्ट्र बैंकको निर्देशन बमोजिम)	८२.८९	८२.७२	(०.१७)	
निष्क्रिय कर्जा (प्रतिशतमा)	१.७०	४.८५	३.१५	

चुक्ता पूँजी र पूँजीकोष पर्याप्तता

आर्थिक वर्ष २०७९/०८० को संचित मुनाफा तथा शेयर प्रिमियमबाट आ.व.२०८०/०८१ मा शेयरधनीहरूलाई ९.५० प्रतिशत वोनस शेयर वितरण पश्चात विकास बैंकको चुक्ता पूँजी रु.५,६८,०५,१७,३२७.५७ (अदारेपी पाँच अर्ब अठसठ्ठी करोड पाँच लाख सत्र हजार तीन सय सताईस र पैसा सन्ताउन्न मात्र) पुगेको छ । नेपाल राष्ट्र बैंकले राष्ट्रियस्तरका विकास बैंकहरूको पूँजीकोष अनुपात ११ प्रतिशत कायम गर्नु पर्ने बाध्यकारी व्यवस्था रहेको अवस्थामा आर्थिक वर्ष २०८०/०८१ को अन्त्यमा यस विकास बैंकको पूँजीकोष अनुपात १३.२९ प्रतिशत रहेको छ । जुन नेपाल राष्ट्र बैंकले तोकेको अनुपात मन्दा २.२९ प्रतिशतले बढी हो ।

Capital



सञ्चित मुनाफा तथा जगेडा कोष

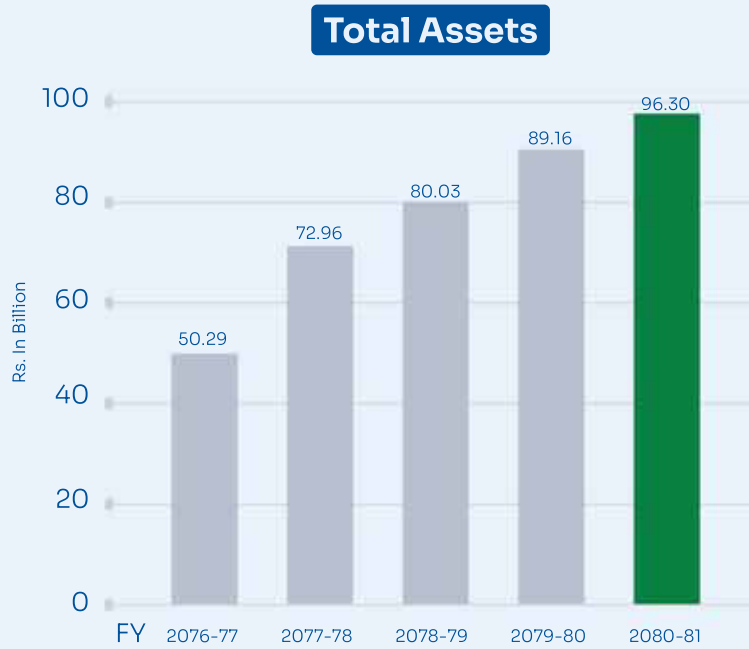
आर्थिक वर्ष २०७९/०८० को अन्त्यमा विकास बैंकको सञ्चित मुनाफा तथा जगेडा कोषमा रु. रु.२ अर्ब ६१ करोड ५५ लाख रहेकोमा आर्थिक वर्ष २०८०/०८१ को अन्त्यमा विकास बैंकको सञ्चित मुनाफा तथा जगेडा कोषमा १.४५ प्रतिशतले कम भई रु.२ अर्ब ५७ करोड ७५ लाख पुगेको छ ।

Reserve



कुल सम्पति

आर्थिक वर्ष २०७९/०८० को अन्त्यमा रु. ८९ अर्ब १६ करोड २८ लाख रहेको विकास बैंकको कुल सम्पति आर्थिक वर्ष २०८०/०८१ को अन्त्यमा ८.०१ प्रतिशतले वृद्धि भई रु. ९६ अर्ब ३० करोड ५६ लाख पुगेको छ ।



कुल निक्षेप

आर्थिक वर्ष २०७९/०८० को अन्त्यमा विकास बैंकको कुल निक्षेप परिचालन रु. ७९ अर्ब ६ करोड ८७ लाख रहेको थियो। आर्थिक वर्ष २०८०/०८१ मा देशमा रेमिटयान्समा आएको वृद्धि सँगसँगै बैकिङ्ग क्षेत्रमा पर्याप्त लगानीयोग्य रकम जम्मा भएको छ। यस विकास बैंकले आर्थिक वर्ष २०८०/०८१ मा निक्षेपमा ८.८१ प्रतिशतको वृद्धि हासिल गरी आर्थिक वर्षको अन्त्यमा विकास बैंकको कुल निक्षेप दायित्व रु. ८६ अर्ब ३ करोड ६० लाख पुगेको छ।



कुल कर्जा तथा सापट

विकास बैंकमा रहेको प्रयाप्त लगानीयोग्य रकमका वावजुत देशमा देखिएको आर्थिक शिथिलता र विकास बैंकले गुणस्तरीय कर्जा लगानीमा मात्र केन्द्रित रहेका कारण आर्थिक वर्ष २०८०/०८१ कर्जाको बृद्धि अपेक्षाकृत रहन सकेन। यद्यपि अधिल्लो आर्थिक वर्षको तुलनामा कर्जा लगानीमा विकास बैंकले ८.५८ प्रतिशत बृद्धि हासिल गरी समिक्षा आर्थिक वर्षको अन्त्यमा विकास बैंकको कुल कर्जा तथा सापट रकम रु. ७१ अर्ब १६ करोड ९६ लाख पुगेको छ ।

Loan & Advances



सञ्चालन मुनाफा

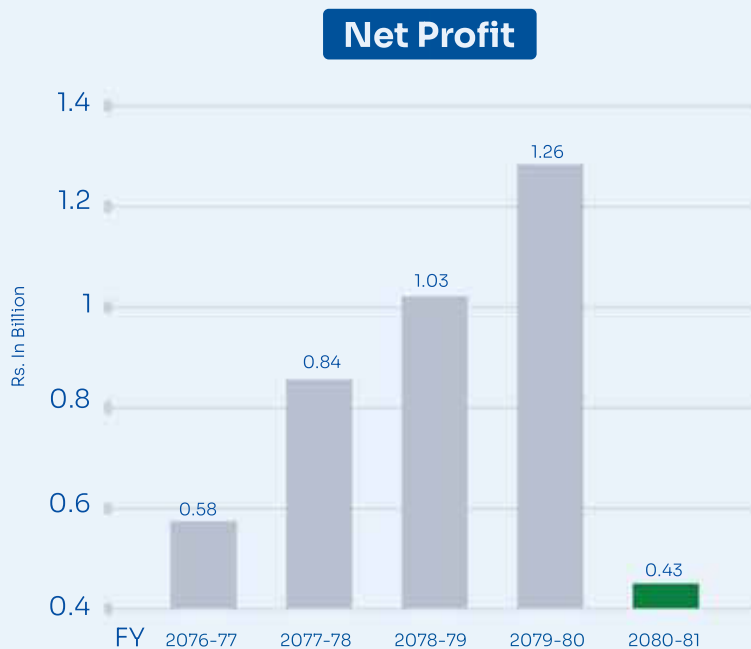
आर्थिक वर्ष २०७९/०८० मा विकास बैंकको सञ्चालन मुनाफा रु.१ अर्ब ७६ करोड २९ लाख रहेकोमा आर्थिक वर्ष २०८०/०८१ मा विकास बैंकको सञ्चालन मुनाफामा ६३.५७ प्रतिशतले कमी आई रु. ६४ करोड २९ लाख मात्र आर्जन भएको छ । समिक्षा वर्षमा विकास बैंकले कर्जा नोक्सानी व्यवस्थामा १ अर्ब ७१ करोड खर्च भएका कारण विकास बैंकको सञ्चालन मुनाफा घट्न गएको छ ।

Operating Profit



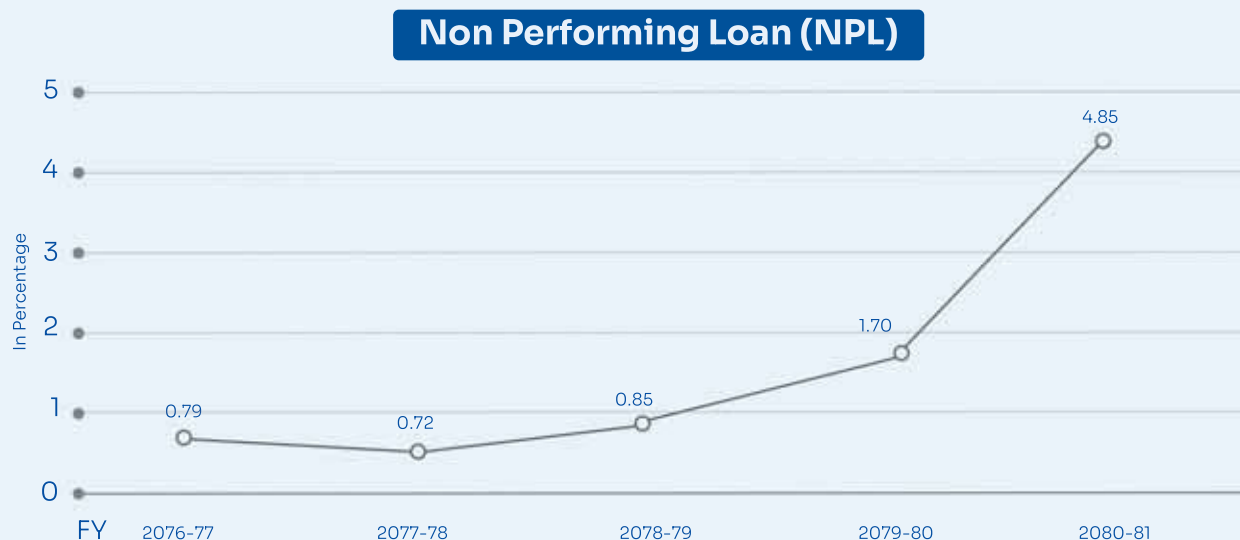
खुद मुनाफा

विकास बैंकले आर्थिक वर्ष २०७९/०८० मा रु. १ अर्ब २६ करोड ४७ लाख खुद मुनाफा आर्जन गरेकोमा आर्थिक वर्ष २०८०/०८१ मा विकास बैंकको खुद मुनाफा ६५.६९ प्रतिशतले घटन गई रु. ४३ करोड ४० लाख रहेको छ । आर्जित मुनाफाबाट नै कर्जा नोक्सानी व्यवस्था कोषमा रकम छुट्याईएको र थप कर्जा नोक्सानी व्यवस्था गरिएका कर्जा असुल/नियमित हुनासाथ उक्त रकम विकास बैंकको मुनाफामा नै रूपान्तरण भई चालु आर्थिक वर्षमा विकास बैंकको खुद मुनाफामा उल्लेख्य रूपमा बृद्धि हुने सञ्चालक समितिको विश्वास रहेको छ ।



निष्क्रिय कर्जाको अनुपात

समिक्षा वर्षमा राष्ट्रिय रूपमा नै आर्थिक गतिविधिमा आएको शिथिलताका कारण त्रृणीहरको कर्जा तिर्न सक्ने क्षमतामा आएकोले समग्र बैंकिङ्ग क्षेत्रको निष्क्रिय कर्जा अनुपात उल्लेख्य रूपमा बृद्धि हुन गएको देखिन्छ । अधिल्लो आर्थिक वर्षमा १.७० प्रतिशत निष्क्रिय कर्जा अनुपात रहेको यस विकास बैंकको निष्क्रिय कर्जा अनुपात आर्थिक वर्ष २०८०/०८१ को अन्त्य सम्ममा ३.१५ विन्दुले बृद्धि भई ४.८५ प्रतिशत पुगेको छ । निष्क्रिय कर्जा अनुपातलाई कम भन्दा कम अनुपातमा कायम गर्ने गरी आवश्यक रणनीति बनाई कार्य गर्नका लागि व्यवस्थापनलाई आवश्यक निर्देशन दिईएको व्यहोरा समेत यहाँहरु समक्ष जानकारी गराउन चाहन्छु ।



कर्जा निक्षेप अनुपात

विकास बैंकले निक्षेप संकलन तथा कर्जा प्रवाह कार्यलाई सन्तुलित राख्नुका साथै नेपाल राष्ट्र बैंकले तोकेको सिमा भित्र रहेर कर्जा निक्षेप अनुपात कायम गर्दै आईरहेको छ । आर्थिक वर्ष २०७९/०८० को अन्त्यमा विकास बैंकको कर्जा निक्षेप अनुपात ८२.८९ प्रतिशत रहेकोमा समिक्षा वर्षमा उक्त अनुपात ०.१७ प्रतिशतले कम भई ८२.७२ प्रतिशत रहेको छ । विकास बैंकको कर्जा निक्षेप अनुपात सहज अवस्थामा रहेको हुँदा थप कर्जा विस्तार गर्नका लागि विकास बैंकसँग पर्याप्त तरलता रहेको देखिन्छ ।

प्रतिशेयर आमदानी

आर्थिक वर्ष २०७९/०८० को अन्त्यमा विकास बैंकको प्रति शेयर आमदानी रु.२४.३८ रहेकोमा आर्थिक वर्ष २०८०/०८१ मा कर्जा नोक्सानी व्यवस्थामा ठूलो रकम छुट्याइएका कारण विकास बैंकको खुद मुनाफा घटन गई प्रतिशेयर आमदानी रु. ७.६४ कायम भएको छ ।

Earning Per Share (EPS)



राष्ट्रिय/अन्तर्राष्ट्रिय आर्थिक स्थिति

अन्तर्राष्ट्रिय आर्थिक स्थिति

उच्च मुद्रास्फीति नियन्त्रण गर्न अवलम्बन गरिएको कसिलो मौद्रिक नीतिबाट मन्दीतर्फ धकेलिएको विश्व अर्थतन्त्र अनुमान गरिएभन्दा सुदृढ रहन गएको छ । यद्यपि, कोभिड महामारीको दीर्घकालीन प्रभाव र रूस युत्रेनका साथै मध्यपूर्वमा जारी भूराजनैतिक तनावले विश्वको आर्थिक वृद्धि कमै रहने आँकलन रहेको छ । अन्तर्राष्ट्रिय मुद्रा कोषले सन् २०२५ मा विश्व अर्थतन्त्र र विकसित अर्थतन्त्रको आर्थिक वृद्धिमा सामान्य सुधार आउने र उदीयमान तथा विकासोन्मुख अर्थतन्त्रको वृद्धिदर स्थिर रहने प्रक्षेपण गरेको छ ।

विश्व अर्थतन्त्रको वृद्धिदर सन् २०२३ मा ३.३ प्रतिशत रहेकोमा सन् २०२४ मा ३.२ प्रतिशत र सन् २०२५ मा ३.३ प्रतिशत रहने अन्तर्राष्ट्रिय मुद्रा कोषको प्रक्षेपण छ । सन् २०२३ मा ९.७ प्रतिशतले विस्तार भएको विकसित अर्थतन्त्र सन् २०२४ मा पनि ९.७ प्रतिशतले र सन् २०२५ मा ९.८ प्रतिशतले विस्तार हुने प्रक्षेपण छ । त्यसैगरी, सन् २०२३ मा ४.४ प्रतिशतले विस्तार भएको उदीयमान तथा विकासोन्मुख अर्थतन्त्रको वृद्धिदर सन् २०२४ र सन् २०२५ मा ४.३ प्रतिशतले वृद्धि हुने कोषको प्रक्षेपण छ ।

सन् २०२३ मा भारत र चीनको अर्थतन्त्र क्रमशः ८.२ प्रतिशत र ५.२ प्रतिशतले विस्तार भएकोमा सन् २०२४ मा क्रमशः ७.० प्रतिशत र ५.० प्रतिशतले विस्तार हुने प्रक्षेपण छ । सन् २०२५ मा भारत र चीनको अर्थतन्त्र क्रमशः ६.५ प्रतिशत र ४.५ प्रतिशतले विस्तार हुने कोषको प्रक्षेपण छ ।

विश्व अर्थतन्त्रको मुद्रास्फीतिमा क्रमिक सुधार हुँदै गएको छ । विकसित अर्थतन्त्रहरूको मुद्रास्फीतिमा उल्लेख्य सुधार भई लक्ष्य उन्मुख रहेका छन् भने उदीयमान तथा विकासोन्मुख अर्थतन्त्रको मुद्रास्फीति भने अझै उच्च रहेको छ । सन् २०२३ मा विश्व अर्थतन्त्रको उपभोक्ता मुद्रास्फीति ६.७ प्रतिशत रहेकोमा सन् २०२४ मा ५.९ प्रतिशत र सन् २०२५ मा ४.४ प्रतिशत रहने कोषले प्रक्षेपण गरेको छ । विकसित अर्थतन्त्रको मुद्रास्फीति सन् २०२३ मा ४.६ प्रतिशत रहेकोमा सन् २०२४ मा २.७ प्रतिशत र २०२५ मा २.९ प्रतिशत हुने कोषको प्रक्षेपण छ । त्यसैगरी, उदीयमान तथा विकासशील अर्थतन्त्रको मुद्रास्फीति सन् २०२३ मा ८.३ प्रतिशत रहेकोमा सन् २०२४ मा ८.२ प्रतिशत र सन् २०२५ मा ६.० प्रतिशत हुने प्रक्षेपण छ । सन् २०२३ मा भारत र चीनको औसत मुद्रास्फीति क्रमशः ५.४ प्रतिशत र ०.२ प्रतिशत रहेकोमा सन् २०२४ मा क्रमशः ४.६ प्रतिशत र ९.० प्रतिशत रहने कोषको प्रक्षेपण छ । सन् २०२५ मा भारत र चीनको औसत मुद्रास्फीति क्रमशः ४.२ प्रतिशत र २.० प्रतिशत रहने कोषको प्रक्षेपण छ ।

राष्ट्रिय अर्थतन्त्र

कुल ग्राहस्थ उत्पादन र आर्थिक बृद्धि

राष्ट्रिय तथ्याङ्क कार्यालयका अनुसार आर्थिक वर्ष २०८०/०८१ मा ३.८७ प्रतिशत आर्थिक वृद्धि रहेको अनुमान छ । कृषि क्षेत्रको वृद्धि ३.०५ प्रतिशत, उद्योग क्षेत्रको ९.२५ प्रतिशत र सेवा क्षेत्रको वृद्धि ४.५० प्रतिशत रहेको अनुमान छ । आर्थिक वर्ष २०८०/०८१ मा कुल गार्हस्थ उत्पादनमा कृषि, उद्योग र सेवा क्षेत्रको अंश क्रमशः २४.९० प्रतिशत, ९३.०० प्रतिशत र ६२.९० प्रतिशत रहेको छ ।

आर्थिक वर्ष २०८०/०८१ मा कुल गार्हस्थ बचत कुल गार्हस्थ उत्पादनको ७.६९ प्रतिशत पुगेको छ । कुल स्थिर पूँजी निर्माण र कुल राष्ट्रिय बचतको कुल गार्हस्थ उत्पादनसागको अनुपात क्रमशः २४.४५ प्रतिशत र ३६.९५ प्रतिशत रहेको छ । आर्थिक वर्ष २०८०/०८१ मा कुल पर्यटक आगमन संख्यामा उल्लेख्य वृद्धि भएको छ । समीक्षा वर्षमा आगमन पर्यटक संख्या ९९,२८,२८४ रहेको छ । आर्थिक वर्ष २०७९/०८० मा उक्त संख्या ८,६२,९९२ रहेको थियो । आर्थिक वर्ष २०८०/०८१ मा कुल विद्युतको जडित क्षमता वृद्धि भई ३,९५६.९६ मेगावाट पुगेको छ । जसमध्ये जलविद्युत २,९९०.६ मेगावाट, सोलार ९०६.९ मेगावाट, कोजेनेरेसन ६.० मेगावाट र थर्मल ५३.४ मेगावाट विद्युत जडित क्षमता रहेको छ ।

मुद्रास्फीति

२०८१ असारमा वार्षिक विन्दुगत उपभोक्ता मुद्रास्फीति ३.५७ प्रतिशत रहेको छ । २०८० असार महिनामा यस्तो मुद्रास्फीति ७.४४ प्रतिशत रहेको थियो । आर्थिक वर्ष २०८०/०८१ मा वार्षिक औसत उपभोक्ता मुद्रास्फीति ५.४४ प्रतिशत रहेको छ । अधिल्लो आर्थिक वर्ष यस्तो मुद्रास्फीति ७.७४ प्रतिशत रहेको थियो । अधिल्लो आर्थिक वर्षको तुलनामा आर्थिक वर्ष २०८०/०८१ मा खाद्य तथा पेय पदार्थ समूह अन्तर्गत मरमसला उप-समूहको मूल्यवृद्धि २६.४० प्रतिशत, दाल तथा गोडागुडीको ९.९६ प्रतिशत, चिनी तथा चिनीजन्य वस्तुहरूको ९.८७ प्रतिशत, खाद्य तथा खाद्यजन्य पदार्थको ९.८५ प्रतिशत र तरकारीहरूको ८.२९ प्रतिशत रहेको छ भने घ्यू तथा तेल उप-समूहको मूल्य सूचका ९०.९९ प्रतिशतले घटेको छ । साथै, गोर-खाद्य तथा सेवा समूह अन्तर्गत विविध वस्तु तथा सेवाहरू उप-समूहको मूल्यवृद्धि ९९.३८ प्रतिशत, मनोरञ्जन तथा संस्कृतिको ९०.९६ प्रतिशत, शिक्षाको ७.७३ प्रतिशत, फर्निचर तथा घरायसी उपकरणहरूको ४.७५ प्रतिशत र कपडाजन्य तथा जुता घाँपलको ४.५६ प्रतिशत रहेको छ भने यातायात उप-समूहको मूल्य सूचकाङ्क ०.८२ प्रतिशतले घटेको छ ।

वैदेशिक व्यापार

आर्थिक वर्ष २०८०/०८१ मा कुल वस्तु निर्यात ३.० प्रतिशतले कमी आई रू.१५२ अर्ब ३८ करोड पुगेको छ । अधिल्लो वर्ष यस्तो निर्यात २१.४ प्रतिशतले घटेको थियो । गन्तव्यका आधारमा भारत तथा अन्य मुलुकतर्फ भएको निर्यात क्रमशः ३.३ प्रतिशत र ४.३ प्रतिशतले घटेको छ भने चीनतर्फ भएको निर्यात ४६.६ प्रतिशतले वृद्धि भएको छ । वस्तुगत आधारमा जिक शिट, पार्टिकल बोर्ड, जुस, पोलिष्टर धागो, पिना लगायतका वस्तुको निर्यात बढेको छ भने पाम तेल, सोयाविन तेल, उनी गलेचा, ब्रान्स, जुटका सामान लगायतका वस्तुको निर्यात घटेको छ ।

समीक्षा वर्षमा कुल वस्तु आयात १.२ प्रतिशतले कमी आई रू.१५२ अर्ब ९९ करोड पुगेको छ । अधिल्लो वर्ष यस्तो आयात १६.१ प्रतिशतले घटेको थियो । वस्तु आयात गरिने मुलुकका आधारमा भारत तथा अन्य मुलुकबाट भएको आयात क्रमशः ३.० प्रतिशत र १७.६ प्रतिशतले घटेको छ भने चीनबाट भएको आयात ३४.२ प्रतिशतले वृद्धि भएको छ । वस्तुगत आधारमा यातायात उपकरण, सवारी साधन तथा स्पेयर पार्टपुजा, तयारी पोशाक, हवाईजहाजको स्पेयर पार्टपुजा, विद्युतीय उपकरण, अन्य मेशिनरी तथा पार्टस लगायतका वस्तुको आयात बढेको छ भने कट्टा सोयाविन तेल, सुन, हट रोल्ड शिट इन क्वायल, कट्टा पाम तेल, धान तथा चामल लगायतका वस्तुको आयात घटेको छ ।

विप्रेषण आप्रवाह

आर्थिक वर्ष २०८०/०८१ मा विप्रेषण आप्रवाह १६.५ प्रतिशतले वृद्धि भई रू.१,४४५ अर्ब ३२ करोड पुगेको छ । अधिल्लो वर्ष विप्रेषण आप्रवाह २३.२ प्रतिशतले बढेको थियो । अमेरिकी डलरमा विप्रेषण आप्रवाह १४.५ प्रतिशतले वृद्धि भई रू.१० अर्ब ८६ करोड पुगेको छ । अधिल्लो वर्ष यस्तो आप्रवाह १३.९ प्रतिशतले बढेको थियो । समीक्षा अवधिमा वैदेशिक रोजगारीका लागि अन्तिम श्रम स्वीकृति (संस्थागत तथा व्यक्तिगत-नयाँ) लिन नेपालीको संख्या ४,६०,१०३ र पुनः श्रम स्वीकृति लिनेको संख्या २,८१,१९९ रहेको छ । अधिल्लो वर्षको सोही अवधिमा यस्तो संख्या क्रमशः ४,९७,७०४ र २,७७,२७२ रहेको थियो । समीक्षा वर्षमा खुद ट्रान्सफर १४.७ प्रतिशतले वृद्धि भई रू.१,५७१ अर्ब २४ करोड पुगेको छ । अधिल्लो वर्ष यस्तो ट्रान्सफर २२.५ प्रतिशतले बढेको थियो ।

विदेशी विनिमय सञ्चिति

२०८० असार मसान्तमा रू.१,५३९ अर्ब ३६ करोड बराबर रहेको कुल विदेशी विनिमय सञ्चिति ३२.६ प्रतिशतले वृद्धि भई २०८१ असार मसान्तमा रू.२,०४१ अर्ब १० करोड कायम भएको छ । अमेरिकी डलरमा यस्तो सञ्चिति २०८० असार मसान्तमा रू.११ अर्ब ७१ करोड रहेकोमा २०८१ असार मसान्तमा ३०.४ प्रतिशतले वृद्धि भई १५ अर्ब २७ करोड कायम भएको छ ।

चालु खाता ष्वम् शोधनान्तर स्थिति

आर्थिक वर्ष २०८०/०८१ मा चालु खाता रू.२२१ अर्ब ३४ करोडले बचतमा रहेको छ । अधिल्लो वर्ष चालु खाता रू.४६ अर्ब ५७ करोडले घाटामा रहेको थियो । अमेरिकी डलरमा अधिल्लो वर्ष ३६ करोड ६ लाखले घाटामा रहेको चालु खाता समीक्षा वर्षमा १ अर्ब ६६ करोडले बचतमा रहेको छ । समीक्षा वर्षमा पूँजीगत ट्रान्सफर २२.९ प्रतिशतले कमी आई रू.५ अर्ब ८१ करोड पुगेको छ भने खुद प्रत्यक्ष वैदेशिक लगानी रू.८ अर्ब ४० करोड कायम भएको छ । अधिल्लो वर्ष पूँजीगत ट्रान्सफर रू.७ अर्ब ५४ करोड र खुद प्रत्यक्ष वैदेशिक लगानी रू.६ अर्ब १७ करोड रहेको थियो । समीक्षा वर्षमा शोधनान्तर स्थिति रू.५०२ अर्ब ४९ करोडले बचतमा रहेको छ । अधिल्लो वर्ष शोधनान्तर स्थिति रू.२८५ अर्ब ८२ करोडले बचतमा रहेको थियो । अमेरिकी डलरमा अधिल्लो वर्ष २ अर्ब १७ करोडले बचतमा रहेको शोधनान्तर स्थिति समीक्षा वर्षमा ३ अर्ब ७७ करोडले बचतमा रहेको छ ।

विनिमय दर

२०८० असार मसान्तको तुलनामा २०८१ असार मसान्तमा अमेरिकी डलरसँग नेपाली रुपैया १.६४ प्रतिशतले अवमूल्यन भएको छ । अधिल्लो वर्ष नेपाली रुपैया २.७९ प्रतिशतले अवमूल्यन भएको थियो । २०८१ असार मसान्तमा अमेरिकी डलर एकको खरिद विनिमय दर रू.१३३.३६ पुगेको छ । २०८० असार मसान्तमा उक्त विनिमय दर रू. १३१.१७ रहेको थियो ।

निक्षेप परिचालन तथा कर्जा प्रवाह

समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूको निक्षेप १३.० प्रतिशतले बढेको छ । अधिल्लो वर्ष यस्तो निक्षेप १२.३ प्रतिशतले बढेको थियो । २०८१ असार मसान्तमा बैंक तथा वित्तीय संस्थाहरूको कुल निक्षेपमा चलती, बचत र मट्टली निक्षेपको अंश क्रमशः ५.८ प्रतिशत, ३०.३ प्रतिशत र ५६.४ प्रतिशत रहेको छ । अधिल्लो वर्ष यस्तो अंश क्रमशः ७.७ प्रतिशत, २६.६ प्रतिशत र ५८.९ प्रतिशत रहेको थियो । २०८१ असार मसान्तमा बैंक तथा वित्तीय संस्थाहरूको कुल निक्षेपमा संस्थागत निक्षेपको अंश ३६.२ प्रतिशत रहेको छ । २०८० असार मसान्तमा यस्तो निक्षेपको अंश ३६.६ प्रतिशत रहेको थियो ।

समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूबाट निजी क्षेत्रमा प्रवाहित कर्जा ५.८ प्रतिशतले बढेको छ । अधिल्लो वर्ष यस्तो कर्जा ३.८ प्रतिशतले बढेको थियो । समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूबाट निजी क्षेत्रमा प्रवाहित कर्जामध्ये गैर-वित्तीय संस्थागत क्षेत्रतर्फ प्रवाह भएको कर्जाको अंश ६३.३ प्रतिशत र व्यक्तिगत तथा घरपरिवार क्षेत्रतर्फ प्रवाह भएको कर्जाको अंश ३६.७ प्रतिशत रहेको छ । अधिल्लो वर्षको सोही अवधिमा यस्तो अंश क्रमशः ६२.७ प्रतिशत र ३७.३ प्रतिशत रहेको थियो । समीक्षा वर्षमा निजी क्षेत्रतर्फ प्रवाहित कर्जामध्ये वाणिज्य बैंकहरूको कर्जा प्रवाह ५.८ प्रतिशतले, विकास बैंकहरूको कर्जा प्रवाह ५.० प्रतिशतले र वित्त कम्पनीहरूको ७.७ प्रतिशतले बढेको छ ।

२०८१ असार मसान्तमा बैंक तथा वित्तीय संस्थाहरूको लगानीमा रहेको कर्जा मध्ये ६६.५ प्रतिशत कर्जा घर जग्गाको धितोमा र १३.२ प्रतिशत कर्जा चालु सम्पत्ति (कृषि तथा गैर-कृषिजन्य वस्तु) को धितोमा प्रवाह भएको छ । २०८० असार मसान्तमा यस्तो धितोमा प्रवाहित कर्जाको अनुपात क्रमशः ६८.० प्रतिशत र ११.६ प्रतिशत रहेको थियो । आर्थिक वर्ष २०८०/०८१ मा बैंक तथा वित्तीय संस्थाहरूको कृषि क्षेत्रतर्फको कर्जा ०.९ प्रतिशतले, औद्योगिक उत्पादन क्षेत्रतर्फको कर्जा ८.८ प्रतिशतले, यातायात, संचार तथा सार्वजनिक सेवा क्षेत्रतर्फको कर्जा १६.७ प्रतिशतले, थोक तथा खुद्रा व्यापार क्षेत्रतर्फको कर्जा १.५ प्रतिशतले र सेवा उद्योग क्षेत्रतर्फको कर्जा ६.२ प्रतिशतले बढेको छ । समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूबाट प्रवाहित आवधिक कर्जा २२.२ प्रतिशतले, रियल स्टेट कर्जा ९.६ प्रतिशतले, मार्जिन प्रकृति कर्जा १८.१ प्रतिशतले र ट्रष्ट रिस्टिड (आयात) कर्जा १२.६ प्रतिशतले बढेको छ भने हायर पर्चेज कर्जा २२.० प्रतिशतले, ओभरड्राफ्ट कर्जा ४६.३ प्रतिशतले र डिमान्ड तथा चालु पूँजी कर्जा १७.६ प्रतिशतले घटेको छ ।

तरलता व्यवस्थापन

आर्थिक वर्ष २०८०/०८१ मा स्थायी निक्षेप सुविधामार्फत रु.३,५२२ अर्ब ३५ करोड र निक्षेप संकलन बोलकबोलमार्फत रु.१,१५१ अर्ब २५ करोड गरी कुल रु.४,६७३ अर्ब ६० करोड तरलता प्रशोधन भएको छ । समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाले पटक पटक गरी स्थायी तरलता सुविधामार्फत रु.१ अर्ब २० करोड र ओभरनाइट तरलता सुविधामार्फत रु.८०३ अर्ब ५६ करोड गरी कुल रु.८०४ अर्ब ७६ करोड तरलता उपयोग गरेका छन् । फलस्वरूप, समीक्षा वर्षमा खुद्रा रु.३,८६८ अर्ब ८४ करोड तरलता प्रशोधन भएको छ । अधिल्लो आर्थिक वर्षमा खुला बजार कारोबार र स्थायी तरलता सुविधा लगायतका विभिन्न उपकरणमार्फत खुद्रा रु.५,४०९ अर्ब ९९ करोड तरलता प्रवाह गरिएको थियो । समीक्षा वर्षमा यस बैंकले विदेशी विनिमय बजार (वाणिज्य बैंकहरू) बाट अमेरिकी डलर ५ अर्ब ८९ करोड खुद्रा खरिद गरी रु.७८३ अर्ब ४७ करोड तरलता प्रवाह गरेको छ । अधिल्लो वर्ष विदेशी विनिमय बजारबाट अमेरिकी डलर ५ अर्ब ४५ करोड खुद्रा खरिद गरी रु.७१२ अर्ब ५० करोड तरलता प्रवाह गरिएको थियो । समीक्षा वर्षमा अमेरिकी डलर ४ अर्ब २ करोड बित्तीय गरी रु.५३५ अर्ब ७ करोड बराबरको भारतीय रुपैयाँ खरिद भएको छ । अधिल्लो वर्ष अमेरिकी डलर ४ अर्ब ५६ करोड बित्तीय गरी रु.५९६ अर्ब ३७ करोड बराबरको भारतीय रुपैयाँ खरिद भएको थियो ।

ब्याजदर

२०८० असारमा ९१ दिने ट्रेजरी बिलको भारित औसत ब्याजदर ६.३५ प्रतिशत रहेकोमा २०८१ असारमा ३.०० प्रतिशत रहेको छ । बैंक तथा वित्तीय संस्थाहरूबीचको अन्तर-बैंक कारोबारको भारित औसत ब्याजदर २०८० असारमा ३.१४ प्रतिशत रहेकोमा २०८१ असारमा २.९९ प्रतिशत रहेको छ । २०८० असारमा वाणिज्य बैंकहरूको औसत आधार दर १०.०३ प्रतिशत, विकास बैंकहरूको १२.१५ प्रतिशत र वित्त कम्पनीहरूको १३.४१ प्रतिशत रहेकोमा २०८१ असारमा औसत आधार दर क्रमशः ८.०० प्रतिशत, ९.७१ प्रतिशत र ११.२१ प्रतिशत कायम भएको छ । २०८० असारमा वाणिज्य बैंकहरूको निक्षेपको भारित औसत ब्याजदर ७.८६ प्रतिशत, विकास बैंकहरूको ९.१४ प्रतिशत र वित्त कम्पनीहरूको ९.७९ प्रतिशत रहेकोमा २०८१ असारमा निक्षेपको भारित औसत ब्याजदर क्रमशः ५.७७ प्रतिशत, ६.६३ प्रतिशत र ७.९३ प्रतिशत कायम भएको छ । २०८० असारमा वाणिज्य बैंकहरूको कर्जाको भारित औसत ब्याजदर १२.३० प्रतिशत, विकास बैंकहरूको १४.१० प्रतिशत र वित्त कम्पनीहरूको १४.८२ प्रतिशत रहेकोमा २०८१ असारमा कर्जाको भारित औसत ब्याजदर क्रमशः ९.९३ प्रतिशत, ११.३४ प्रतिशत र १२.५५ प्रतिशत कायम भएको छ ।

वित्तीय पहुँच

इजाजतपाप्त बैंक तथा वित्तीय संस्थाहरूको संख्या २०८१ असार मसान्तमा १०७ रहेको छ । यस मध्ये २० वाणिज्य बैंक, १७ विकास बैंक, १७ वित्त कम्पनी, ५२ लघुवित्त वित्तीय संस्था र १ पूर्वाधार विकास बैंक रहेका छन् । बैंक तथा वित्तीय संस्थाहरूको शाखा संख्या २०८० असार मसान्तमा ११,५८९ रहेकोमा २०८१ असार मसान्तमा ११,५३० कायम भएको छ । २०८० असार मसान्तमा प्रतिशाखा जनसंख्या २,५१७ रहेकोमा २०८१ असार मसान्तमा २,५२९ कायम भएको छ ।

पूँजी बजार

२०८० असार मसान्तमा २०९७.१० रहेको नेप्से सूचकाङ्क २०८१ असार मसान्तमा २२४०.४१ कायम भएको छ । २०८१ असार मसान्तमा धितोपत्र बजार पूँजीकरण रु.३,५५३ अर्ब ६८ करोड कायम भएको छ । २०८० असार मसान्तमा बजार पूँजीकरण रु.३,०८२ अर्ब ५२ करोड रहेको थियो । २०८१ असार मसान्तमा नेपाल स्टक एक्सचेन्ज लिमिटेडमा सूचीकृत कम्पनीहरूको संख्या २७० पुगेको छ । सूचीकृत कम्पनीहरूमध्ये १३२ बैंक तथा वित्तीय संस्था र बीमा कम्पनी रहेका छन् भने ९१ जलविद्युत् कम्पनी, २२ उत्पादन तथा प्रशोधन उद्योग, ७ होटल, ७ लगानी कम्पनी, ४ व्यापारिक संस्था र ७ अन्य समूहका रहेका छन् । २०८० असारमा सूचीकृत कम्पनीहरूको संख्या २५४ रहेको थियो । सूचीकृत कम्पनीहरूमध्ये बैंक तथा वित्तीय संस्था र बीमा कम्पनीको धितोपत्र बजार पूँजीकरणको हिस्सा ५८.६ प्रतिशत रहेको छ । त्यसैगरी, जलविद्युत् कम्पनीको हिस्सा १५.१ प्रतिशत, लगानी कम्पनीको हिस्सा ७.३ प्रतिशत, उत्पादन तथा प्रशोधन उद्योगको हिस्सा ६.४ प्रतिशत, होटलको हिस्सा २.८ प्रतिशत, व्यापारिक संस्थाको हिस्सा ०.५ प्रतिशत तथा अन्य समूहका कम्पनीहरूको हिस्सा ९.२ प्रतिशत रहेको छ । नेपाल स्टक एक्सचेन्ज लिमिटेडमा २०८१ असार मसान्तमा सूचीकृत ८ अर्ब ३२ करोड शेयरको चूल्का मूल्य रु.८२५ अर्ब ५ करोड रहेको छ । आर्थिक वर्ष २०८०/८१ मा रु.८६ अर्ब ८१ करोड बराबरको साधारण शेयर, रु.२१ अर्ब ९८ करोड बराबरको हकपद शेयर, रु.२१ अर्ब ६५ करोड बराबरको बोनस शेयर र रु.३ करोड बराबरको एफपीओ गरी कुल रु.१३० अर्ब ४७ करोड बराबरको थप धितोपत्र सूचीकृत भएका छन् । समीक्षा अवधिमा नेपाल धितोपत्र बोर्डले रु.१० अर्ब ७५ करोड बराबरको साधारण शेयर, रु.७ अर्ब ६५ करोड बराबरको हकपद शेयर, रु.६ अर्ब २ करोड बराबरको डिबेन्चर र रु.४ अर्ब ७० करोड बराबरको म्युचुअल फण्ड गरी कुल रु.२९ अर्ब १२ करोड बराबरको धितोपत्र सार्वजनिक निष्काशनका लागि अनुमति दिएको छ ।

राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट यस विकास बैंकको कारोबारमा परेको असर

देशको आन्तरिक एवं विश्व अर्थतन्त्रको प्रभाव प्रत्यक्ष/अप्रत्यक्ष रूपमा यस विकास बैंकको कारोबारमा पनि परेको देखिन्छ । पछिल्लो केही वर्षदेखि देशको अर्थतन्त्रमा रेमिट्यान्सको योगदान बढ्दै गइरहेको अवस्थामा अन्तर्राष्ट्रिय श्रम बजारमा आएको परिवर्तनबाट पर्ने प्रभाव, आयातमुखी अर्थतन्त्र भएकोले विश्व बजारमा वस्तु तथा सेवाको मूल्यमा भएको परिवर्तनको कारण नेपालको अर्थतन्त्रमा परेको असरको प्रभाव, सूचना प्रविधिमा भएको द्रुततर विकासको प्रभाव, ग्राहकहरूको इच्छा, आकांक्षामा आएको परिवर्तनको प्रभाव, राज्यद्वारा करका दर तथा दायरामा गरिने परिवर्तनको प्रभाव, राजनैतिक परिवर्तनको प्रभाव, बजारमा समय-समयमा बैंक तथा वित्तीय संस्थाहरूपति निर्जना हुनसक्ने बुझाई एवं धारणाको कारण बैंक तथा वित्तीय संस्थाहरूमा पर्नसक्ने प्रभावबाट यस विकास बैंक पनि अछुतो रहन सक्दैन । यद्यपि विकास बैंकले त्यस किसिमका परिवर्तनबाट उत्पन्न हुनसक्ने जोखिमलाई न्यूनीकरण गर्नका लागि आवश्यक रणनीति बनाई कार्य गर्ने प्रयास गरिरहेको छ ।

विगत ५ आर्थिक वर्षहरूमा यस विकास बैंकको प्रमुख वित्तीय परिसूचकहरू देहाय बमोजिम रहेका छन्

विवरण	आषाढ २०७७	आषाढ २०७८	आषाढ २०७९	आषाढ २०८०	आषाढ २०८१
चुक्ता पूँजी	३,२३८.६९	३,६७५.९१	४,५७९.८९	५,१८७.६९	५,६८०.५२
कुल सम्पत्ति	५०,२९३.६५	७२,९४७.५६	८०,०३०.५३	८९,१६२.८१	९६,३०५.६०
कुल निक्षेप	४५,१८८.६७	६६,२११.७९	७०,४४५.८५	७९,०६८.६८	८६,०३६.०५
कुल कर्जा तथा सापट	३५,३५१.३८	५४,३२३.८२	६१,४८३.२५	६५,५४३.३९	७१,१६९.५६
लगानी	५,७५२.९०	१०,४७७.७२	९,९५५.४९	१५,०४२.४५	१६,७५६.४७
खुद व्याज आम्दानी	१,६२२.३३	१,९८२.८८	२,५९३.८६	३,२६३.९९	३,३१४.७७
संचालन मुनाफा	८१२.७६	१,१८७.२३	१,४८९.८२	१,७६२.८७	६४२.१३
खुद मुनाफा	५७७.२६	८३६.३२	१,०३०.०१	१,२६४.६८	४३३.९५
हालसम्म वितरण गरिएको कुल लामांश (सामिक्षा वर्षको प्रस्तावित समेत)	१४.२१	१६.००	१४.५०	१०.००	५.००
कुल पूँजी कोष अनुपात	१३.८७	११.४३	१३.४८	१३.६९	१३.२९

क्र.स	विवरण	सुपाइ	आर्थिक वर्ष				
			२०७६/७७	२०७७/७८	२०७८/७९	२०७९/८०	२०८०/८१
१	खुद नाफा र कुल आम्दानी	प्रतिशत	११.४४	१३.४८	११.५८	११.३३	६.२६
२	प्रति शेयर आम्दानी (Basic)	रु.	१७.८२	२२.७५	२२.४२	२४.३८	७.६४
३	प्रति शेयर बजार मूल्य	रु.	२२३	५४४	३८७	४०५	३८५.१०
४	मूल्य आम्दानी अनुपात	अनुपात	१२.५१	२३.२१	१७.२१	१६.६१	५०.४१
५	शेयर पूँजीमा बोनस शेयर	प्रतिशत	१३.५	१६	१३	२.५	-
६	प्रति शेयर नगद लामांश	रु.	०.७१	०	१.५	०.५	५.००
७	व्याज आम्दानी र कर्जा तथा सापट	प्रतिशत	१२.११	१०.१४	१३.०५	१४.२३	१४.६८
८	कर्मचारी सर्च र कुल संचालन सर्च	प्रतिशत	५६.५४	५२.३७	५२.८३	५२.६४	५६.२२
९	कर्मचारी सर्च र कुल निक्षेप तथा सापटी	प्रतिशत	०.६१	०.७७	१.१८	१.१५	०.५३
१०	कर्मचारी बोनस र कुल कर्मचारी सर्च	प्रतिशत	१८.५२	२६.२८	२०.२६	२१.८६	८.६८
११	खुद नाफा र कर्जा सापट	प्रतिशत	१.६४	१.५४	१.६२	१.२३	०.६३
१२	खुद नाफा र कुल सम्पत्ति	प्रतिशत	१.१५	१.१५	१.२२	१.४२	०.४५
१३	कुल कर्जा तथा सापटी र कुल निक्षेप	प्रतिशत	७७.७७	८२.०४	८५.३१	८२.८२	८२.७२

विगत ५ आर्थिक वर्षहरूमा यस विकास बैंकको प्रमुख वित्तीय पस्चिकहरू देहाय बमोजिम रहेका छन्

क्र.स	विवरण	आर्थिक वर्ष					
		सुपाइ	२०७६/७७	२०७७/७८	२०७८/७९	२०७९/८०	२०८०/८१
१४	कुल संचालन खर्च र कुल सतपति	प्रतिशत	०.७५	०.६२	१.७३	१.७१	१.५२
१५	पूँजी पर्याप्तता अनुपात						
	क. प्राथमिक पूँजी	प्रतिशत	१२.६२	१०.१८	१०.२४	१०.५४	११.१६
	ख. पूरक पूँजी	प्रतिशत	१.२५	१.२५	३.२४	३.१५	२.१३
	ग. कुल पूँजी कोष	प्रतिशत	१३.८७	११.४३	१३.४८	१३.६९	१३.२९
१६	नगद कोष अनुपात (CRR)	प्रतिशत	३.२४	३.४६	३.१४	४.१७	४.३५
१७	निष्कृत कर्जा र कुल कर्जा तथा सापटी	प्रतिशत	०.७९	०.७२	०.८५	१.७	४.८५
१८	आधार दर	प्रतिशत	९.३१	८.१७	११.४१	११.७८	८.६७
१९	ब्याज दर अन्तर (Weighted Average Interest Rate Spread)	प्रतिशत	४.९५	४.५	४.६६	४.६	४.५२
२०	बुक नेटवर्थ (लाभता)	रकम	४,३४,६६,०२,३२५	५,३४,८०,७२,३२९	६,५२,६५,३७,२५६	७,८०,३१,४७,१९७	८,२५८,०६३,८७४
२१	कुल शेयर	संख्या	३,२३,८६,८९४	३,६७,५२,१२५	४,५७,९८,९२४	५,१८,७६,८७१	५,६,८०५,१७३
२२	कर्मचारी संख्या	संख्या	८२३	९३३	१०२७	१०३८	१,०४९
२३	प्रति कर्मचारी व्यवसाय	रु.	९,७६,०९,६२२	१२,९१,८६,४०९	१२,७८,८५,२८५	१३,९३,१८,०१६	१४७,७२१,३५४
२४	कर्मचारी खर्च र कुल आम्दानी	प्रतिशत	९.७३	८.२४	९.३३	८.१४	७.७४

चालु वर्षको उपलब्धि र भविष्यमा गर्नुपर्ने कुराको सन्बन्धमा सञ्चालक समितिको धारणा

व्यावसाय विस्तार

चालु आर्थिक वर्षको ५ महिना अवधिसम्म मुलुकको बैंकिङ्ग क्षेत्रमा प्रयाप्त लगानीयोग्य रकम रहेको र नेपाल राष्ट्र बैंकले समेत पटक-पटक बैंकिङ्ग क्षेत्रबाट विभिन्न उपकरण मार्फत तरलता प्रशोधन गरेको अवस्था विद्यमान छ । यस विकास बैंकमा पनि लगानीयोग्य तरलता प्रयाप्त भएको कारणले गर्दा वढी लागतको मुद्दती निक्षेप संकलनलाई कम प्राथमिकतामा राखी कम लागतको निक्षेप संकलनमा केन्द्रित भएको अवस्था छ । चालु आ.व.को पहिलो पाँच महिनासम्म आईपुग्दा विकास बैंकको निक्षेप परिचालन मा ०.३२ प्रतिशत मात्र बृद्धि भई कुल निक्षेप रु.८६ अर्ब ३१ करोड र कर्जा लगानी ७.२१ प्रतिशतले वृद्धि भई कुल कर्जा तथा सापट रु.७३ अर्ब ९१ करोड पुगेको छ ।

शाखा कार्यालय स्थापना तथा स्थानान्तरण

चालु आर्थिक वर्षमा स्याङ्जा जिल्लाको विरुवा र अर्जुनचौपारीमा शाखा कार्यालय स्थापनाको कार्य अगाडि बढाइएको छ भने व्यावसायिक दृष्टिकोणबाट सम्भाव्य देशका विभिन्न स्थानहरूमा शाखा कार्यालय स्थापनाको लागि सम्भाव्यता अध्ययन कार्य समेत अगाडि बढाइएको छ । चालु आर्थिक वर्षमा विकास बैंकको सञ्चालन खर्च कम गर्ने उद्देश्य सहित दितवनको नारायणगढ, तनहुँको दमौली, वाग्लुङ्गको वाग्लुङ्ग, ललितपुरको कुमारीपाटी लगायतका शाखाहरू स्थानान्तरण गरिएको छ भने पोखराको लेकसाईड र भद्राको विर्तामोड शाखा कार्यालयहरू स्थानान्तरणको प्रक्रिया अगाडि बढाइएको छ ।

म्युचुअल फण्डको निष्काशन

यस विकास बैंकको प्रवृद्ध तथा विकास बैंकको सहायक कम्पनी गरिमा क्यापिटलको योजना व्यवस्थापनमा विकास बैंकले २०८१ पौष ७ गतेदेखि रु. १ अर्बको म्युचुअल फण्ड निष्काशन गर्दैछ । गरिमा म्युचुअल फण्ड अन्तर्गतको उक्त पहिलो एकाई गरिमा समृद्धि योजनाबाट शेयर बजार सम्बन्धी जानकारी अभाव तथा समय अभावको कारणले शेयर बजारमा कारोबार गर्न नसक्ने लगानीकर्ताहरूलाई राम्रो प्रतिफल दिने विकास बैंकको अपेक्षा रहेको छ । विकास बैंकले आगामी दिनमा गर्ने कार्यहरू/योजनाहरू सम्बन्धमा गरिमा विकास बैंक व्यवसायको आकारमा बृद्धि संगसंगै ग्राहकवर्ग, लगानीकर्ता, नियमनकारी निकाय र कर्मचारीको नजरमा एक उत्कृष्ट विकास बैंकको रूपमा स्थापित भई सदैव कायम रहनका लागि निकट भविष्यमा निम्नानुसारका योजना तथा कार्यक्रमहरू अघि सारेको कुरा सम्पूर्ण शेयरधनी महानुभावहरूमा जानकारी गराउन चाहन्छु ।

- » संस्थागत सुशासनलाई कायम राख्दै निक्षेप तथा कर्जा लगानीलाई सन्तुलित रूपमा वृद्धि गर्दै लगिनेछ ।
- » बैंकको जोखिम व्यवस्थापनलाई थप सुदृढीकरण गर्दै लगिनेछ ।
- » गेह-कोषमा आधारित आम्दानी सिर्जना हुने कारोवारमा वृद्धि गर्दै लगिनेछ ।
- » विकास बैंकले संचालन गर्दै आएका नियमित व्यावसायिक क्रियाकलापहरू तथा संस्थागत सामाजिक उत्तरदायित्वका विभिन्न कार्यक्रमहरूलाई नेपाल सरकारको दिगो विकास लक्ष्य प्राप्तिसँग समेत समन्वयात्मक हुने गरि निरन्तरता दिइनेछ ।
- » निक्षेप संकलन तथा कर्जा लगानीसँगै अन्य विविध सेवा प्रवाहमा थप जोड दिई आम्दानीको स्रोत विविधिकरण गर्न आगामी दिनमा विदेशी मुद्रा कारोवारलाई संभावित शाखाहरूमा विस्तार गर्ने, लकर सुविधालाई सम्भाव्यता हेरी थप शाखाहरूमा विस्तार गर्ने लगायत तुलनात्मक लाभका क्षेत्रहरूको पहिचान गर्ने तर्फ थप ध्यान केन्द्रित गरिनेछ ।
- » डिजिटल बैंकिङ्ग सेवा विस्तारलाई समेत बैंकले मुख्य प्राथमिकता दिई सोही बमोजिम आफ्नो काम कारवाहीहरूलाई अघि बढाई रहेकोमा थप प्रभावकारी रूपमा विस्तार गरिनेछ ।
- » गरिमा डेबिट कार्ड, मोबाईल बैंकिङ, क्युआर कोड, क्रोडिट कार्ड लगायतका अन्य सेवाहरूको प्रभावकारी बजारीकरणका साथै जोखिम तथा लाभदायकताका आधारमा लगानी विविधिकरण गरि आम्दानी वृद्धिमा विशेष पहल गरिनेछ ।
- » कोषको लागत तथा विकास बैंकको आधार दरलाई प्रतिस्पर्धी बनाउन बचत निक्षेपमा वृद्धि लगायतका आवश्यक अन्य उपायहरू समेत अवलम्बन गरिनेछ ।
- » चालु आर्थिक वर्षमा विकास बैंकको बस्तु तथा सेवाको बजारीकरणमा थप जोड दिइनेछ साथै विकास बैंकको ब्रान्डिङ्गलाई थप उचाईमा पुऱ्याउन र संस्थागत ख्याति वृद्धि गर्न प्रभावकारी प्रवर्धनात्मक रणनीतिहरूको अबलम्बन गरिनेछ ।
- » संस्थाको नीति, कार्यविधि, मार्गदर्शनहरूलाई समायुक्त स्तरीय बनाउँदै आन्तरिक कार्यप्रणालीलाई थप व्यवस्थित गरिनेछ । साथै, सञ्चालन खर्चको मितव्ययितामा थप जोड दिइनेछ ।
- » बैंकको रणनीतिक योजनाको उद्देश्य परिपूर्तिका लागि आवश्यक अल्पकालिन योजना तथा नीतिहरू तर्जुमा तथा कार्यन्वयन गरिनेछ ।
- » बैंकिङ्ग शिक्षा र वित्तीय साक्षरताको प्रवर्द्धन माफर्त ब्रान्ड प्रवर्धन, ग्राहक संख्या वृद्धिका लागि ग्रामीण र शहरोन्मुख क्षेत्रमा विशेष कार्यक्रमहरू संचालन गरिनेछन् ।
- » विकास बैंकको कर्जा असुली प्रक्रियालाई चुस्त दुरुस्त गराई सम्पत्तिको गुणस्तर कायम गरिने छ ।

मानव संसाधन व्यवस्थापन

मानव संसाधन हरेक संस्थाको बहुमूल्य सम्पति हुन । योग्य र क्षमतावान मानव संसाधनले मात्र संस्थाको विकास र विस्तारमा योगदान पुऱ्याउन सक्दछन् मन्ने विश्वासका साथ विकास बैंकले योग्य र उपयुक्त कर्मचारीको छनोट, नियुक्ति, क्षमता अभिवृद्धि र बृत्ति विकासलाई यस विकास बैंकले उच्च प्राथमिकतामा राख्दै आएको छ । विकास बैंकमा २०८१ असार मसान्तमा ४९४ महिला र ५५५ पुरुष गरी कुल १०४९ जना कर्मचारीहरू कार्यरत रहेको जानकारी गराउन चाहन्छु । विकास बैंकले उच्च स्तरको ग्राहक सेवामा तत्पर, चुस्त आन्तरिक नियन्त्रण प्रणाली, नियमन र अनुपालनमा प्रतिवद्ध जनशक्ति तयार गर्न, कर्मचारीहरूलाई समयसापेक्ष उच्च शिपयुक्त, दक्ष एवम् क्षमतावान बनाउन, कर्मचारी उत्पादकत्व वृद्धि गर्न तथा वृत्ति विकास समेतलाई ध्यानमा राखेर समय समयमा विभिन्न आन्तरिक तथा बाह्य तालिम, सेमिनार र गोष्ठीहरूमा सहभागी गराउँदै आएको छ । समिक्षा अवधिमा विकास बैंकले आन्तरिक तथा बाह्य विज्ञहरू माफर्त १३९ वटा तालिमहरूमा जम्मा २,२३७ जना कर्मचारीहरूलाई सहभागी गराएको छ ।

विकास बैंकलाई नेतृत्व तहमा आवश्यक पर्ने जनशक्ति सम्भव मएसम्म संस्था भित्र कार्य गरि सकेका, अनुभवी तथा योग्य व्यक्तिलाई जिम्मेवारी दिने रणनीति लिएको छ । उच्च तहमा आन्तरिक रूपमा परिपूर्ति हुन सक्ने अवस्था नभएमा मात्र बाह्य स्रोतबाट उपयुक्त योग्यता, दक्षता र अनुभव भएका जनशक्तिलाई नियुक्त गर्ने गरिएको छ । मिति २०८० चैत्र १४ गते सम्पन्न सञ्चालक समितिको बैठकले २०८१ बैशाख १ गतेदेखि लागू हुने गरी यस विकास बैंकमा विगत ११ वर्षदेखि नायब प्रमुख कार्यकारी अधिकृत पदमा कार्यरत माधव प्रसाद उपाध्यायलाई ४ वर्षको लागि प्रमुख कार्यकारी अधिकृत पदमा नियुक्त गरेको छ । त्यसैगरी सञ्चालक समितिको मिति २०८१ माघ ३१ गते सम्पन्न बैठकबाट विकास बैंकको सहायक प्रमुख कार्यकारी अधिकृतको रूपमा कार्यरत अनिल रेग्मीलाई नायब प्रमुख कार्यकारी अधिकृत पदमा पदोन्नती गरेको छ । व्यावस्थापकीय तथा नेतृत्व तहमा कर्मचारी पदपूर्तिका लागि विकास बैंकको छुट्टै कर्मचारी अनुक्रम योजना (Staff Succession Plan) रहेको छ । विकास बैंकले आफ्ना कर्मचारीहरूको स्वास्थ्य र सुरक्षालाई पनि विशेष प्राथमिकता दिएको छ । कार्यस्थलमा हुनसक्ने सम्भाव्य जोखिम पहिचान र न्युनिकरणका लागि आवश्यक सुरक्षाका मापदण्डहरू अपनाईएको छ । स्वच्छ, सफा र वातानुकूलित कार्यस्थल, सुरक्षात्मक कार्यप्रणाली, स्वास्थ्य बीमा, औषधोपचार खर्च, बिरामी विदा आदि कुरामा विकास बैंक व्यवस्थापन सचेत र सजग रहेको छ ।

सूचना प्रविधिको प्रयोग

गरिमा विकास बैंक लिमिटेडले समयानुकूल प्रविधिको प्रयोगमा निरन्तररूपमा स्तरोन्नति गर्दै आईरहेको छ । आफ्नो दैनिक बैंकिङ्ग कार्यप्रणाली Pumori V नामको बैंकिङ्ग सफ्टवेयरबाट सञ्चालन गर्दै आईरहेको छ भने यस विकास बैंकले कर्मचारी व्यवस्थापनका लागि NIMBLE INFOSYS, सम्पति शुद्धिकरण निवारण तथा Go-AML रिपोर्टिङ्ग प्रयोजनका लागि INFICARE नामक सफ्टवेयर प्रयोग गर्नुका साथै कर्जा स्वीकृति तथा प्रवाह गर्ने कार्यलाई थप व्यवस्थित गर्न अटोमेशन प्रणाली Document Management System (DMS) Software र खर्चहरूको सिफारिस तथा स्वीकृतिको लागि Expenses Management System (EMS) को प्रयोग गरिएको छ । विकास बैंकले Online KYC Update, Online Account Opening, E-Teller, Chip Based ATM Card, QR Payment, Mobile Banking लगायतका प्रविधीमैत्री बैंकिङ्ग सेवाहरू प्रवाह गरिरहेको छ । आगामी दिनमा सेवा प्रवाहमा थप आधुनिक र प्रविधिको प्रयोगमा जोड दिईनेछ । विकास बैंकको सूचना प्रविधिको क्षेत्रमा उत्पन्न हुनसक्ने जोखिम न्यूनीकरण गर्न र डाटाहरू सुरक्षित गर्नको लागि डाटा सेण्टरमा समर्थ राख्नुका साथै Disaster Recovery Site को समेत स्थापना गरिएको छ।

सम्पति शुद्धीकरण निवारण सम्बन्धमा

गरिमा विकास बैंकले सम्पति शुद्धीकरण तथा आतंकवादी त्रियाकलापमा वित्तीय लगानी निवारण सम्बन्धमा प्रचलित ऐन, नियम तथा नेपाल राष्ट्र बैंकबाट जारी एकीकृत निर्देशन र अन्य परिपत्रहरूको कार्यान्वयन तथा पालना गर्दै आएको छ । यस विकास बैंकले सम्पति शुद्धीकरण तथा आतंकवादी त्रियाकलापमा वित्तीय लगानी निवारण सम्बन्धमा काम गर्न साथै संस्थालाई मार्गदर्शन प्रदान गर्न AML CFT Policy, AML CFT Measure and KYC Manual, STR Guideline आदि कार्यान्वयन ल्याई समय-समयमा परिमार्जन समेत गर्दै आईरहेको छ ।

विकास बैंकमा गैरकार्यकारी सञ्चालक डा. आनन्द प्रसाद श्रेष्ठको संयोजकत्वमा सम्पति शुद्धीकरण निवारण सम्बन्धी समिति रहेको छ जसले यस सम्बन्धमा भए गरेको कार्यहरूको नियमित रूपमा प्रतिवेदन लिने, विश्लेषण गर्ने र सञ्चालक समितिलाई आवश्यक सुझाव दिने गरेको छ । विकास बैंकमा सम्पति शुद्धीकरण जाँचको लागि छुट्टै सफ्टवेयरमा आधारित प्रणाली (Icare AML/CFT Software) को जडान र उपयोग गर्नुका साथै विकास बैंकसंग कारोबार गर्न चाहने ब्यक्ति तथा संस्थाको Screening पश्चात् मात्र खाता संचालन गर्न पाउने व्यवस्था लागू गरिएको छ ।

विकास बैंकले समय समयमा कर्मचारीहरूलाई सम्पति शुद्धीकरण तथा आतंकवादी त्रियाकलापमा वित्तीय लगानी निवारण सम्बन्धमा आन्तरिक तथा बाह्य तालिम प्रदान गर्ने, गोष्ठी तथा सेमिनारहरूमा सहभागी गराउने लगायतका कार्यहरू माफर्त कर्मचारीको दक्षता अभिवृद्धि गराउने कार्यमा जोड दिईरहेको व्यहोरा जानकारी गराउन चाहन्छौं । आगामी दिनहरूमा समेत सम्पति शुद्धीकरण तथा आतंकवादी त्रियाकलापमा वित्तीय लगानी निवारण सम्बन्धमा प्रचलित ऐन, नियम तथा नेपाल राष्ट्र बैंकबाट जारी एकीकृत निर्देशन र अन्य परिपत्रहरूको कार्यान्वयन गर्न यस विकास बैंक प्रतिवद्ध रहेको जानकारी समेत गराउन चाहन्छौं ।

संस्थागत सामाजिक उत्तरदायित्व

यस विकास बैंकले विगतका वर्षहरूमा जस्तै आर्थिक वर्ष २०८०/०८१ मा समेत सामाजिक उत्तरदायित्वप्रति अग्रसर रही सामाजिक सेवा सम्बन्धी कार्यमा योगदान गर्ने प्रयास गरेको छ । विशेष गरी संयुक्त राष्ट्रसंघको दिगो विकासका लक्ष्यहरूलाई प्राथमिकतामा राखी गरिबी निवारण, शिक्षा, स्वास्थ्य लगायतका विषयहरूमा संस्थागत सामाजिक उत्तरदायित्वका कार्यक्रमहरू अगाडि बढाउदै आईरहेको छ । विकास बैंकले वित्तीय साक्षरता, स्वास्थ्य, शिक्षा, उद्यमशीलता, संस्कृति जर्गेना तथा प्रवर्द्धन र मानव सेवा लगायतका कार्यहरूमा संस्थागत सामाजिक उत्तरदायित्व कोषको रकम परिचालन गर्दै आईरहेको छ ।

विकास बैंकमा प्रमुख कार्यकारी अधिकृत संयोजक, नायव प्रमुख कार्यकारी अधिकृत र वित्त, लेखा तथा ट्रेजरी विभाग प्रमुख सदस्य एवं सामान्य सेवा विभाग प्रमुख सदस्य सदस्य रहने गरी संस्थागत सामाजिक उत्तरदायित्व समिति समेत त्रियाशिल छ । समिक्षा वर्षमा विकास बैंकले रु.१,०२,४३,७३२/- (अक्षरेपी एक करोड दुई लाख त्रिचालिस हजार सात सय बत्तीस रुपैया मात्र) संस्थागत सामाजिक उत्तरदायित्वका लागि खर्च गरेको छ । यसका अतिरिक्त विकास बैंकले प्रत्यक्ष एवं परोक्ष रूपमा विभिन्न रोजगारीका अवसरहरू समेत सृजना गरी समाज र राज्यप्रतिको दायित्व निर्वाह गरिरहेको जानकारी गराउदछौं । आगामी दिनहरूमा समेत यस किसिमका संस्थागत सामाजिक उत्तरदायित्वका कार्यक्रमहरूलाई सक्रिय एवं प्रभावकारी रूपमा सञ्चालन गरिने व्यहोरा समेत यहाँहरू समक्ष जानकारी गराउदछौं ।

अर्थतन्त्रमा योगदान

आर्थिक वर्ष २०८०/०८१ मा विकास बैंकले आयकर वापत रु. ६२,७५,०२,५६७/- (अक्षरेपी बसन्ती करोड पचहत्तर लाख दुई हजार पाँच सय सतसी मात्र) र अन्य अप्रत्यक्ष कर समेत गरी ठूला करदाता कार्यालयलाई रु.१,०७,५४,८६,९६४.०९ (अक्षरेपी एक अर्ब सात करोड चौवन्न लाख छयासी हजार एक सय चौसठ्ठी र पैसा एक मात्र) कर भुक्तानी गरी एक जिम्मेवार करदाताको रूपमा समेत आफूलाई प्रस्तुत गरेको कुरा स-गौरव जानकारी गराउदछौं । यसका साथै समाजमा रोजगारी सृजना, उद्यमशीलताको विकास र न्यून आय भएका विपन्न वर्गका लागि उत्पादनशील क्षेत्रमा कर्जा लगानी माफर्त जीवनस्तर उकास्नमा सहयोग गरी राष्ट्रिय अर्थतन्त्रको विकासमा प्रत्यक्ष र अप्रत्यक्ष दुवै माध्यमबाट सहयोग गरेको छ ।

गुनासो सुनुवाई सम्बन्धी व्यवस्था

सेवाग्राहीलाई पर्ने असुविधा तथा सर्वसाधारणको गुनासो सुनुवाई गर्नका लागि यस विकास बैंकले विकास बैंकको केन्द्रीय कार्यालयमा गुनासो सुनुवाई डेस्कको स्थापना गरेको छ । ग्राहकहरूले आफ्नो अनुकूलको माध्यमहरू जस्तै: सुभाष पेटिका, वेमसाईट, ईमेल वा टेलिफोनबाट गुनासो तथा सुभाषहरू राख्न सक्ने व्यवस्था गरिएको छ । लिखित गुनासो राख्नको लागि सबै कार्यालयहरूमा सुभाष पेटिका समेत राखिएको छ । सेवाग्राहीहरूले टेलिफोन माफर्त गुनासो राख्नको लागि सुनुवाई डेस्कको मोबाईल नं ९८५१३५०८८९ र इमेल माफर्त गुनासो राख्नको लागि gunaso@garimabank.com.np को समेत व्यवस्था गरिएको छ । प्राप्त गुनासोको यथाशीघ्र सुनुवाई गर्ने संयन्त्रको समेत विकास गरिएको र विकास बैंकका बरिष्ठ प्रबन्धक श्री इश्वरी प्रसाद ढकाललाई गुनासो सुनुवाई अधिकृत तोकिएको छ । आर्थिक वर्ष २०८०/०८१ मा विभिन्न माध्यमबाट औपचारिक रूपमा कुल ६९ वटा गुनासो प्राप्त भएकोमा सम्पूर्ण गुनासोहरूको सुनुवाई भएको छ ।

कम्पनीको औद्योगिक तथा व्यवसायिक सम्बन्ध

विकास बैंकले आफ्नो बैकिङ्ग व्यवसायसंग प्रत्यक्ष तथा अप्रत्यक्ष रूपमा सम्बन्ध राख्ने सम्पूर्ण निकायहरू नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज, सिडिएस एण्ड क्लियरिङ हाउस, सेयर रजिष्ट्रार एनआइएमवी एस क्यापिटल लिमिटेड, उद्योग वाणिज्य महासंघ, औद्योगिक तथा व्यावसायिक प्रतिष्ठानहरू, निजी क्षेत्र, शैक्षिक संस्था, सरकारी तथा गैर सरकारी संस्थाहरू, अन्य बैंक तथा वित्तीय संस्थाहरू, सहकारी संस्था तथा समाजका सबै पक्षसंग सौहार्दपूर्ण सम्बन्ध कायम राख्दै आएको छ । डेमलपमेण्ट बैंकर्स एसोसिएसन, विकास बैंकका केन्द्रीय तथा शाखा कार्यालयहरू रहेका स्थानहरूमा सम्बन्धित उद्योग वाणिज्य संघ, व्यापारिक तथा अन्य संघ-संस्था लगायतका व्यवसायिक प्रतिष्ठानहरूको सदस्यता लिनुको साथै आफ्नो कार्यक्षेत्र भित्र त्रिभुजशिल अन्य बैंक एवं वित्तीय संस्थाहरूसँग पनि यस संस्थाले मित्रवत् सम्बन्ध कायम गरेको छ । आगामी दिनहरूमा यस्तो सम्बन्धलाई अझ बलियो र फराकिलो बनाउँदै लैजाने प्रयत्न गरिनेछ ।

शेयरधनीसँगको सम्बन्ध तथा शेयरधनीहरूलाई सूचना व्यवस्था

विकास बैंकले शेयरधनीहरूसँग सूचना आदान-प्रदान गर्ने कार्यलाई उच्च प्राथमिकता दिएको छ । वार्षिक साधारणसभामा शेयरधनी महानुभावहरूसँगको प्रत्यक्ष संवादको माध्यमबाट विकास बैंकले मार्गनिर्देशन प्राप्त गर्ने गरेको छ । यस विकास बैंकको वार्षिक प्रतिवेदन, त्रैमासिक प्रतिवेदन, प्रेस विज्ञप्ती लगायत अन्य जानकारीहरू विभिन्न सञ्चार माध्यम एवं विकास बैंकको वेबसाइट www.garimabank.com.np द्वारा उपलब्ध गराउने गरिएको छ यसै गरी शेयरधनीहरूको हकहितलाई मध्यनजर गरी संस्थागत सुशासन तथा अनुपालनको स्तरलाई उच्चतम राख्ने कार्यमा विकास बैंकले सदैव महत्व दिदै आएको छ ।

सञ्चालक समितिमा भएको हेरफेर र सोको कारण

समिक्षा अवधिमा विकास बैंकको सञ्चालक समितिमा कुनै पनि हेरफेर भएको छैन । विकास बैंकमा हाल कायम रहेको सञ्चालक समितिको संरचना निम्नानुसार रहेको छ ।

क्र.सं.	नाम	ठेजाना	पद	प्रतिनिधित्व समूह
१.	श्री श्याम प्रसाद बस्न्याल	गल्याङ्ग -३, स्याङ्जा	अध्यक्ष	संस्थापक
२.	डा. आनन्दप्रसाद श्रेष्ठ	काठमाण्डौ -३४, नयाँबानेश्वर	सञ्चालक	संस्थापक
३.	श्री दिपेन्द्र श्रेष्ठ	बेनी -६, म्याग्दी	सञ्चालक	संस्थापक
४.	श्री बिमल पाण्डे	गितानगर - ६, धितवन	सञ्चालक	सर्वसाधारण
५.	श्री संजीव ढकाल	पोखरा -७, कास्की	सञ्चालक	सर्वसाधारण
६.	श्री सरस्वती पाठक	बगनासकाली -८, पाल्पा	सञ्चालक	सर्वसाधारण
७.	श्री मुकुन्द राज आचार्य	टापाकोट १, स्याङ्जा	सञ्चालक	स्वतन्त्र

कारोबारलाई असर पार्ने मुख्य कुराहरू

विकास बैंकको कारोबारलाई असर पार्ने मुख्य कुराहरू निम्नानुसार रहेका छन् :

- तरलता र ब्याजदरमा हुने उतार चढावका कारणले निक्षेप तथा कर्जा लगानीको ब्याजदरमा हुने परिवर्तनको प्रभावहरू ।
- देशको आर्थिक, मौद्रिक तथा वित्तीय नीति परिवर्तनबाट पर्ने प्रभावहरू ।
- निक्षेप संकलन तथा निक्षेप समिश्रणमा बचत निक्षेपको अंशमा आउन सक्ने गिरावटबाट पर्ने प्रभावहरू ।
- व्यवसाय वृद्धिमा आउन सक्ने जोखिमहरू र लगानीको क्षेत्रमा देखिएको संकुचनबाट विकास बैंकको आमदानीमा पर्ने प्रभाव ।
- सूचना प्रविधिको विकास र सो बाट उत्पन्न हुन सक्ने सञ्चालन जोखिम ।
- विदेशी मुद्रा विनिमयदरमा हुने परिवर्तनबाट हुन सक्ने जोखिमहरू ।
- अन्तर्राष्ट्रिय बजारमा हुने मन्दीबाट नेपाली बजारमा पर्ने सक्ने असरबाट पर्ने सक्ने प्रभावहरू ।
- पूँजी बजारमा आउन सक्ने उतारचढावबाट पर्ने सक्ने प्रभावहरू ।
- देशको राजनीतिक अस्थिरता एवं सामाजिक अराजकताको कारण उत्पन्न हुने जोखिमबाट पर्ने प्रभावहरू ।
- कर्जा लगानीका वैकल्पिक क्षेत्रहरूको अभावको कारण पर्ने प्रभावहरू ।
- विप्रेषण आयमा आउन सक्ने उतार चढावबाट अर्थ व्यवस्थामा सिर्जना हुन सक्ने जोखिमहरू ।
- अस्वस्थ बैंकिङ्ग प्रतिस्पर्धाको कारण उत्पन्न सक्ने जोखिमहरू ।

लेखापरीक्षकको नियुक्ति

लेखापरीक्षण समितिको सिफारिस बमोजिम यस विकास बैंकको २०८० पौष २९ गते सम्पन्न १७औं वार्षिक साधारण सभाले नियुक्त गरेको लेखापरीक्षक पि.एल.आर.जी. एसोसिएट्स, चार्टर्ड एकाउण्टेन्ट्स, काठमाण्डौंलाई आ.व. २०८०/०८१ को लेखापरीक्षण कार्य गर्नका लागि यस विकास बैंकको बाह्य लेखापरीक्षक नियुक्त गरिएकोमा उक्त लेखापरीक्षक फर्म/कम्पनीबाट आ.व. २०८०/०८१ को लेखापरीक्षण कार्य सम्पन्न भएको छ। समयमै लेखापरीक्षण प्रतिवेदन उपलब्ध गराउनुभएकोमा लेखापरीक्षक श्री पि.एल.आर.जी. एसोसिएट्स, चार्टर्ड एकाउण्टेन्ट्सका सम्पूर्ण टिमलाई हार्दिक धन्यवाद व्यक्त गर्न चाहन्छु ।

साथै, चालु आर्थिक वर्षको लेखापरीक्षण गर्नका लागि लेखापरीक्षण समितिको सिफारिस बमोजिम लेखापरीक्षक नियुक्तिको प्रस्ताव यस गरिमामय सभामा निर्णयार्थ पेश गरिएको छ उक्त प्रस्ताव यस सभाबाट पारित गरिदिनुहुन अनुरोध गर्दछु ।

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

विकास बैंकको नियमित व्यावसायिक कार्यसम्पादनका क्रममा भएका सामान्य कमी कमजोरी बाहेक नेपाल राष्ट्र बैंकको नीति निर्देशन तथा प्रचलित कानून विपरित कार्य गरेका गम्भिर प्रकृतिका टिप्पणीहरू लेखापरीक्षण प्रतिवेदनमा उल्लेख छैन । आन्तरिक तथा बाह्य लेखापरीक्षकले दिएका सुझावहरूको कार्यान्वयन गर्नका लागि व्यवस्थापनलाई निर्देशन दिइसकिएको र अधिकांश सुझावहरू कार्यान्वयन समेत भइसकेको जानकारी व्यवस्थापनबाट प्राप्त भएको व्यहोरा जानकारी गराउन चाहन्छु ।

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

विकास बैंकको नियमित व्यावसायिक कार्यसम्पादनका क्रममा भएका सामान्य कमी कमजोरी बाहेक नेपाल राष्ट्र बैंकको नीति निर्देशन तथा प्रचलित कानून विपरित कार्य गरेका गम्भिर प्रकृतिका टिप्पणीहरू लेखापरीक्षण प्रतिवेदनमा उल्लेख छैन । आन्तरिक तथा बाह्य लेखापरीक्षकले दिएका सुझावहरूको कार्यान्वयन गर्नका लागि व्यवस्थापनलाई निर्देशन दिइसकिएको र अधिकांश सुझावहरू कार्यान्वयन समेत भइसकेको जानकारी व्यवस्थापनबाट प्राप्त भएको व्यहोरा जानकारी गराउन चाहन्छु ।

लामांश वितरण गर्न प्रस्ताव गरिएको रकम

आ.व.२०८०/०८१ को नियमनकारी समायोजन पछिको सञ्चित मुनाफाबाट नेपाल राष्ट्र बैंकको स्वीकृति बमोजिम विकास बैंकको हाल कायम चुक्ता पूँजी रु.५,६८,०५,१७,३२७.५७ (अक्षरपी पाँच अर्ब अठसठ्ठी करोड पाँच लाख सत्र हजार तीन सय सताइस र पैसा सन्ताउन्न मात्र) को ५ प्रतिशत अर्थात् रु.२८,४०,२५,८६६.३८ (अक्षरपी अठ्ठाइस करोड चालिस लाख पट्टिस हजार आठ सय छैसठ्ठी र पैसा अठ्तीस मात्र) नगद लामांश (कर सहित) वितरणको प्रस्ताव गरिएको छ । उक्त लामांश नेपाल राष्ट्र बैंकबाट स्वीकृत प्राप्त भए बमोजिम वितरण गर्ने प्रस्ताव गरिएको छ । यस सम्मानित सभाबाट प्रस्तावित लामांश वितरणको उक्त प्रस्ताव सर्वसम्मतिबाट पारित हुने अपेक्षा गरेको छु ।

आन्तरिक नियन्त्रण प्रणालीको विवरण

विकास बैंकमा प्रभावकारी आन्तरिक नियन्त्रण कायम राख्नको लागि विभिन्न नीति, नियम, निर्देशिकाहरू तर्जुमा गर्नुका साथै आवश्यकता बमोजिम संसोधन र परिमार्जन गरी कार्यान्वयन गर्ने गरिएको छ । आन्तरिक लेखापरीक्षण कार्यलाई अझ बढी चुस्त, दुरुस्त बनाउन, समग्र कारोबारको निरीक्षण गर्न र जोखिमलाई न्यूनीकरण गर्न नियमित आन्तरिक लेखापरीक्षण गर्नुका साथै लेखापरीक्षकले औल्याएका कैफियतहरू र बाह्य लेखापरीक्षकले उठाएका टिप्पणीहरू लेखापरीक्षण समितिमा छलफल भै उक्त समितिको सिफारिस बमोजिम सञ्चालक समितिको बैठकमा छलफल भई आवश्यक कार्य गर्न व्यवस्थापनलाई निर्देशन दिने गरिएको छ । विकास बैंकको समग्र जोखिम संरचनाको मुल्यांकन र जोखिम व्यवस्थापन प्रणालीको प्रभावकारीताको समीक्षा र अनुगमन गर्नको लागि जोखिम व्यवस्थापन समिति, मानव संसाधनसंग सम्बन्धित नीतिको तर्जुमा तथा सेवा सुविधा निर्धारण गर्ने प्रयोजनको लागि कर्मचारी सेवा सुविधा समिति, प्रभावकारी ग्राहक पहिचान तथा सम्पत्ति शुद्धीकरण निवारण सम्बन्धी कार्यलाई व्यवस्थित बनाउनको लागि सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति रहेको छ । उल्लेखित ४ वटा सञ्चालकस्तरीय उप-समिति संगसंगै विकास बैंकको नियमित कार्यलाई थप प्रभावकारी बनाउनको लागि व्यवस्थापनस्तरीय समितिहरू समेत सक्रिय छन् । जसमध्ये खरिद सम्बन्धी कार्यलाई प्रभावकारी तथा पारदर्शी बनाउनको लागि प्रमुख कार्यकारी अधिकृतको संयोजकत्वमा आर्थिक निर्देशन समिति, नायब प्रमुख कार्यकारी अधिकृतको नेतृत्वमा खरिद समिति, सम्पत्ति दायित्व सम्बन्धी प्रभावकारी व्यवस्थापनको लागि सम्पत्ति दायित्व व्यवस्थापन समिति, कर्जा असुली सम्बन्धी प्रभावकारीताको लागि कर्जा असुली समिति, कर्मचारी भर्ना तथा छनोट सम्बन्धी कार्यका लागि पदपूर्ति समिति, सूचना प्रविधिसम्बन्धी कार्यको अनुगमनको लागि सूचना प्रविधि अनुगमन समिति, सूचना प्रविधि सम्बन्धी कार्यको प्रभावकारीताको लागि सूचना प्रविधि समिति, सामाजिक उत्तरदायित्व सम्बन्धी कार्यको प्रभावकारीताको लागि संस्थागत सामाजिक उत्तरदायित्व समिति, विकास बैंकमा बित्री गर्नुपर्ने सम्पत्तिहरूको बित्री प्रयोजनको लागि लिलाम समित लगायतका समितिहरू गठन गरिएको छ । सञ्चालक समितिबाट र सम्पूर्ण सञ्चालक स्तरीय उप-समितिहरूबाट भए गरेका निर्णयहरूको कार्यान्वयनको स्थिति समेत त्रैमासिक रूपमा व्यवस्थापनबाट सञ्चालक समिति समक्ष जानकारी गराउने पद्धतिको विकास गरिएकोले बैंकका सम्पूर्ण गतिविधिहरूका बारेमा सञ्चालक समितिमा नियमित जानकारी हुने प्रणालीको विकास गरिएको जानकारी गराउन चाहन्छु । आन्तरिक नियन्त्रण प्रणालीलाई थप प्रभावकारी बनाउने सर्दभमा सूचना प्रणाली लेखापरीक्षण (Information System Audit) र श्रम लेखापरीक्षण (Labour Audit) गर्ने र लेखापरीक्षकबाट औल्याइएका कैफियतहरूको सुधार गर्ने साथै प्राप्त सुझावहरूको कार्यान्वयन गर्ने व्यवस्था रहेको छ । विकास बैंकको सूचना प्रविधिको क्षेत्रमा उत्पन्न हुनसक्ने जोखिम न्यूनीकरण गर्न र डाटाहरू सुरक्षित गर्नको लागि डाटा सेण्टरमा समर राख्नुका साथै Disaster Recovery Site को समेत स्थापना गरिएको छ । विकास बैंकको नियमित तथा दैनिक काम कारवाही सहायक स्तरका कर्मचारीहरूबाट गराई अधिकृत र व्यवस्थापनस्तरका कर्मचारीहरूबाट सोको स्वीकृत गर्ने संयन्त्र (Duel Control Mechanism) रहेको छ । विकास बैंकमा गठन भएका विभिन्न समितिहरू र उक्त समितिहरूले गर्ने कार्यहरूको विवरण संक्षेपमा निम्नानुसार प्रस्तुत गरिएको छ ।

लेखापरीक्षण समिति

विकास बैंकमा सञ्चालक श्री दिपेन्द्र श्रेष्ठज्यूको संयोजकत्वमा सञ्चालक श्री विमल पाण्डेज्यू सदस्य र आन्तरिक लेखापरीक्षण विभाग प्रमुख सदस्य सदस्य रहने गरी एक आन्तरिक लेखापरीक्षण समिति रहेको छ । आन्तरिक लेखापरीक्षण समितिले आर्थिक वर्षमा सम्पादन गरिने लेखापरीक्षण योजना (Audit Plan) तयार गर्ने, लेखापरीक्षकले पेश गरेको लेखापरीक्षण प्रतिवेदनमा औल्याइएका बुँदा/कैफियतहरू उपर समीक्षा गरी सुधारत्मक कदम चाल्न व्यवस्थापनलाई निर्देशन दिने, नेपाल राष्ट्र बैंकबाट निरीक्षण तथा सुपरिवेक्षण गरी प्रतिवेदनमा औल्याइएका बुँदा/कैफियतहरूको कार्यान्वयन भए/नभएको सम्बन्धमा समीक्षा गर्ने तथा ती विषयहरूको अभिलेख गरी सञ्चालक समितिलाई जानकारी गराउने, विकास बैंकको वार्षिक वित्तीय विवरणलाई सही र यथार्थपरक बनाउन व्यवस्थापनलाई सहयोग गर्ने, बैंकको काम कारवाहीमा नियमितता, मितव्ययिता, औचित्यता, प्रभावकारिता जस्ता कुराहरू अवलम्बन भए/नभएको बारे समीक्षा गरी सञ्चालक समितिलाई आवश्यक सुझाव दिने, बैंकको त्रैमासिक वित्तीय विवरणको समीक्षा गरी सञ्चालक समिति समक्ष प्रतिवेदन पेश गर्ने कार्यहरू समितिले सम्पन्न गरेको छ । लेखापरीक्षण समितिको बैठक आर्थिक वर्ष २०८०/०८१ मा ९ पटक बसेको छ ।

जोखिम व्यवस्थापन समिति

विकास बैंकमा सञ्चालक श्री विमल पाण्डेज्यूको संयोजकत्वमा सञ्चालक श्री दिपेन्द्र श्रेष्ठज्यू पदेन सदस्य, सञ्चालन विभाग प्रमुख सदस्य र जोखिम व्यवस्थापन विभाग प्रमुख सदस्य सदस्य रहने गरी जोखिम व्यवस्थापन समिति रहेको छ । नेपाल राष्ट्र बैंकको एकीकृत निर्देशनले तोकेको काम, कर्तव्य र उत्तरदायित्व अर्न्तगत रही यस समितिले व्यवसायसंग सम्बन्धित जोखिमहरू जस्तै: कर्जा लगानीमा नीहित जोखिम, संचालन जोखिम, तरलता सम्बन्धी जोखिम, व्याजदर जोखिम लगायतका जोखिमहरूको पहिचान गर्ने साथै मासिक, त्रैमासिक, अर्ध-वार्षिक र वार्षिक रूपमा तयार पारिने प्रतिवेदन एवं निर्णयहरू जस्तै ICAAP प्रतिवेदन, ALCO Minute, Risk Report, Stress Test, लेखा परीक्षण प्रतिवेदन आदि माथि छलफल गर्ने र जोखिम न्यूनीकरणको लागि आवश्यक मार्गदर्शन प्रदान गर्ने तथा सञ्चालक समिति समक्ष आवश्यक सिफारिस गर्ने कार्य गर्दछ । साथै विकास बैंकको व्यावसायमा निहित जोखिमको स्तर, जोखिम बहन क्षमता र जोखिम व्यवस्थापनका लागि तयार गरिएका नीतिगत व्यवस्थाहरूको नियमित रूपमा पुनरावलोकन गर्ने र सो को पर्याप्तता बारे सञ्चालक समितिमा जानकारी गराउने र नेपाल राष्ट्र बैंकको निर्देशन बमोजिम आवश्यक नीति नियम बनाउने कार्य गर्ने गर्दछ । आर्थिक वर्ष २०८०/०८१ अवधिमा जोखिम व्यवस्थापन समितिको बैठक ४ पटक बसेको छ ।

कर्मचारी सेवा सुविधा समिति

विकास बैंकमा सञ्चालक श्री संजिव ढकालज्यूको संयोजकत्वमा प्रमुख कार्यकारी अधिकृत सदस्य, लेखा, वित्त तथा ट्रेजरी विभाग प्रमुख सदस्य तथा जनशक्ति व्यवस्थापन विभाग प्रमुख सदस्य सचिव रहने एक कर्मचारी सेवा सुविधा समिति रहेको छ । यस समितिले कर्मचारी सेवा नियमावलीको मस्यौदा तर्जुमा, कर्मचारीको वृत्ति विकास सम्बन्धी योजना, समय सापेक्ष संगठनात्मक संरचना तयार एवं पुनरावलोकन गर्ने, कर्मचारीलाई प्रदान गरिने सेवा सुविधा सम्बन्धी विश्लेषण एवं निर्धारण गरी सञ्चालक समिति समक्ष प्रतिवेदन पेश गर्ने गर्दछ । आर्थिक वर्ष २०८०/०८१ मा कर्मचारी सेवा सुविधा समितिको बैठक ४ पटक बसेको छ ।

सम्पति शुद्धीकरण निवारण सम्बन्धी समिति

विकास बैंकमा सञ्चालक डा. आनन्द प्रसाद श्रेष्ठज्यूको संयोजकत्वमा सञ्चालक श्री सरस्वती पाठकज्यू सदस्य, Compliance & AML/CFT विभाग प्रमुख सदस्य सचिव रहने गरी एक सम्पति शुद्धीकरण निवारण सम्बन्धी समिति रहेको छ । यस समितिले विकास बैंकमा ग्राहक पहिचान सम्बन्धी विद्यमान व्यवस्थाको निरीक्षण तथा अनुगमन गर्ने, ग्राहक पहिचान पद्धति तथा सम्पति शुद्धीकरण सम्बन्धमा हुनसक्ने सम्भावित त्रिाकलाप र सो को नियन्त्रणको लागि नीति निर्माण गर्ने, सम्पति शुद्धीकरण निवारण ऐन २०६४ र सम्पति शुद्धीकरण निवारण नियमावली २०७३ र नेपाल राष्ट्र बैंकको इ.पा. निर्देशन नं. १९ अनुसार गरिएका कार्यहरूको समिक्षा गर्ने, सो सम्बन्धमा आन्तरिक नीति, कार्यविधि र प्रक्याहरूको पर्याप्तताका विश्लेषण गरी आवश्यक सुधारका लागि सञ्चालक समिति समक्ष सुझाव पेश गर्ने कार्य गर्दछ । आर्थिक वर्ष २०८०/०८१ मा सम्पति शुद्धीकरण निवारण सम्बन्धी समितिको बैठक ५ पटक बसेको छ ।

घरजग्गा खरिद बित्री अध्ययन उप समिति

विकास बैंकमा सञ्चालक डा.आनन्द प्रसाद श्रेष्ठज्यूको संयोजकत्वमा सञ्चालक श्री विमल पाण्डे र श्री संजीव ढकाल सदस्य तथा नायब प्रमुख कार्यकारी अधिकृत तथा कम्पनी सचिव श्री अनिल रेग्मी सदस्य सचिव रहने गरी एक घरजग्गा खरिद बित्री अध्ययन उप समिति रहेको छ । उक्त समितिले विकास बैंकलाई व्यावसायिक कारोबार सञ्चालन प्रयोजनको लागि आवश्यक पर्ने घरजग्गा खरिद गर्न तथा विकास बैंकको नाँउमा रहेका जग्गाहरू बित्री गर्ने अध्ययन गरी सञ्चालक समितिसमक्ष आवश्यक सिफारिस गर्ने कार्य गर्दछ । आर्थिक वर्ष २०८०/०८१ मा घरजग्गा खरिद बित्री अध्ययन उप समितिको बैठक २ पटक बसेको छ ।

विकास बैंकको आन्तरिक नियन्त्रण प्रणालीलाई थप प्रभावकारी बनाउने उद्देश्यले व्यवस्थापन तहमा आर्थिक निर्देशन समिति, सम्पति दायित्व व्यवस्थापन समिति, खरिद समिति, पदपूर्ति समिति, कर्जा असुली समिति, सूचना पविधि समिति, सूचना पविधि अनुगमन समिति, संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी समिति, लिलाम समिति लगायतका समितिहरू गठन भई त्रिाशिल रहेको व्यहोरा समेत जानकारी गराउन चाहन्छु ।

जोखिम व्यवस्थापन संरचना

विकास बैंकका सम्पूर्ण गतिविधिहरूमा विभिन्न स्तरका जोखिमहरू अन्तरनिहित हुन्छन् र उक्त गतिविधिहरूमा जोखिमहरूको आंकलन, मूल्याङ्कन तथा व्यवस्थापन सही रूपमा सही समयमा गर्नु पर्दछ । विकास बैंकले आफ्ना गतिविधिहरू कार्यान्वयन गर्दा आईपने सम्पूर्ण जोखिमहरूको उट्टा महत्त्वका साथ पहिचान, मापन र व्यवस्थापन गर्ने गरेको छ । उचित जोखिम व्यवस्थापनको लागि सुदृढ जोखिम व्यवस्थापन संरचना लागू गरी जोखिम व्यवस्थापन नीति तथा पद्धतिको कार्यान्वयन गरिएको छ ।

जोखिम व्यवस्थापन नीति र प्रक्रियाहरूको प्रभावकारी कार्यान्वयन निश्चित गर्ने मुख्य अधिकार विकास बैंकको संचालक समितिमा निहित छ । संचालक समिति अन्तर्गत जोखिम व्यवस्थापन समिति र लेखापरीक्षण समिति तथा व्यवस्थापन अन्तर्गत सम्पति दायित्व व्यवस्थापन समिति, कर्जा असुली समिति जस्ता समितिहरू माफत विकास बैंकले बलियो जोखिम व्यवस्थापन प्रणाली स्थापना गरेको छ । यी समितिहरू माफत जोखिम व्यवस्थापन नीति, पद्धति तथा संयत्रलाई अझ सबल बनाउने, नयाँ/संशोधित नीति तथा प्रक्रिया तर्जुमा गर्ने, जोखिम व्यवस्थापनका प्रतिवेदनहरू, पोर्टफोलियो विश्लेषण, Stress Testing, लगानी, तरलता, पूँजीकोष अनुपात, बजार विश्लेषण र अन्य महत्त्वपूर्ण जोखिम सँग सम्बन्धित समस्याहरूलाई जोखिम व्यवस्थापन समितिमा समिक्षा र निर्णयका लागि पेश गर्ने व्यवस्था रहेको छ ।

कर्जा जोखिम व्यवस्थापन

कर्जा जोखिम भन्नाले कर्जा सम्भोगतामा उल्लेख भएका शर्तहरूको पालना गर्ने नसक्दा सिर्जना हुने संभावित नोक्सानीलाई जनाउँछ । कर्जा जोखिमको प्रभावकारी व्यवस्थापनका लागि विकास बैंकले विभिन्न नीति, निर्देशिकाहरू तयार गरी कार्यान्वयन गरेको छ । कर्जा नीति, जोखिम व्यवस्थापन नीति, कर्जा असुली नीति/कार्यविधि, Product Papers लगायत अन्य कर्जासँग सम्बन्धित नीति नियमहरूले विकास बैंकमा बलियो कर्जा जोखिम व्यवस्थापनको वातावरण बनाएको छ । विकास बैंकमा प्रभावकारी कर्जा जोखिम व्यवस्थापन गर्न कर्जा सञ्चालन विभाग, कर्जा प्रशासन विभाग, जोखिम व्यवस्थापन विभाग, कर्जा असुली विभागहरू सक्रिय रहेका छन् ।

कर्जाको एकाग्रता जोखिम (Concentration Risk), एकल ऋणी वा आपसमा सम्बन्धित ऋणीको समूह (SOL), क्षेत्रगत कर्जा लगायतका क्षेत्रमा कर्जा सीमा तोक्यो कर्जा जोखिमको निगरानी, हरेक ऋणीको Internal Credit Rating, कर्जा सुविधा प्रदान गर्नु अगावै ऋणी तथा ऋणीको व्यवसायको विस्तृत विश्लेषण, व्यापारिक कर्जा लिने ऋणीहरूको व्यवसाय अवलोकन/अनुगमन जस्ता प्रक्रिया माफर्त कर्जा जोखिम व्यावस्थापन गर्ने गरिएको छ ।

संचालन जोखिम व्यवस्थापन

वर्तमान समयमा वृद्धि भइरहेका जोखिमहरू मध्ये संचालन जोखिम पनि एक हो । अपर्याप्त वा असफल आन्तरिक प्रक्रिया, व्यक्ति र प्रणाली वा बैंकको लागि कानुनी सम्बन्धी जोखिमसहित बाह्य घटनाहरूको प्रभावबाट हुने सम्भावित जोखिमबाट हुने नोक्सानको रूपमा सञ्चालन जोखिमलाई परिभाषित गरिएको छ । सञ्चालन जोखिम जालसाजी, व्यवसायमा हुने अवरोध, प्रणाली असफलता, भौतिक पूर्वाधारमा क्षति, कार्यान्वयनमा असफलता र सेवा डेलिभरी, उत्पादहरूमा स्वाभाविक जोखिम, ग्राहकहरू, प्रक्रियाहरूमा अयोग्यता वा त्रुटिपूर्ण प्रक्रिया डिजाइनहरू र व्यापार जस्ता आन्तरिक र बाह्य दुवै कारणले हुन सक्छ । प्रभावकारी जोखिम व्यवस्थापन नीतिहरू, असल संगठनात्मक संस्कृति, सुचना तथा प्रविधि प्रणालीको सुरक्षा, उच्चस्तरीय प्रशासनिक मापदण्डको सुनिश्चितता, आधारसंरिक्ताको पालना, नियामक निकाय तथा विकास बैंकको आन्तरिक नीति, प्रक्रियाहरू र मापदण्ड अनुपालनको पनि सुनिश्चितताले विकास बैंक घटन सक्ने सम्भावित संचालन जोखिमका घटनासँग जुध्नुपर्ने स्थितिका लागि तयार रहेको छ ।

बजार जोखिम

बजार जोखिम भन्नाले ब्याजदर, विदेशी विनिमय दर, कमोडिटीको मूल्य र इक्विटीको मूल्यमा भएको उतारचढावले वित्तीय उपकरणको फेयर मूल्य वा भावी नगद प्रवाह प्रभावित हुने जोखिमलाई जनाउँदछ । विकास बैंकको संचालक समितिले बजार जोखिम नीति तथा ढाँचालाई स्वीकृत गरी कार्यान्वयन गर्ने गरेको छ । विकास बैंकले छुट्टै बजार जोखिम व्यवस्थापन नीति निर्माण गरी लागू गरेको छ । बजार तथा तरलता जोखिम निरीक्षण र व्यवस्थापनको निमित्त विकास बैंकले सम्पत्ति तथा दायित्व व्यवस्थापन समिति (ALCO) रहेको छ, जसले नियमित रूपमा बैठक बसी विकास बैंकको सम्पत्ति तथा दायित्वको स्थिति, प्रोफाइल, ब्याजदर परिवर्तन, विदेशी मुद्राहरूमा विनिमय दर परिवर्तनले उत्पन्न हुने जोखिमहरूको निगरानी, GAP Analysis को समीक्षा तथा इक्विटी लगायती सम्बन्धी रणनीतिहरू बनाउने गर्दछ ।

तरलता जोखिम

विकास बैंकले बहन गर्नुपर्ने दायित्वहरूलाई बहन गर्न पर्याप्त वित्तीय तरल श्रोतहरू नरहने संभावित स्थितिलाई तरलता जोखिम भन्ने गरिन्छ । तरलता जोखिमलाई बैंक तथा वित्तीय संस्थाहरूको एक मुख्य जोखिमको रूपमा लिइन्छ । तरलता जोखिम व्यवस्थापनले विकास बैंकको वित्तीय अवस्थालाई प्रतिकूल प्रभाव नपारी दायित्व पूरा गर्ने विकास बैंकको क्षमता सुनिश्चित गर्न मद्दत गर्दछ । विकास बैंकको उच्च व्यवस्थापनले तरलता जोखिम व्यवस्थापन गरी अनियमित तरलता सम्बन्धी परिस्थितिहरूको व्यवस्थापन गर्ने गरेको छ । जसमा सम्पत्ति तथा दायित्व व्यवस्थापन समिति (ALCO) महत्वपूर्ण भूमिका रहने गर्दछ । विकास बैंकको तरलता मूल्याङ्कन, मापन र व्यवस्थापन लेखा विभाग अन्तरगत रहेको ट्रेजरी युनिटले गर्ने गरेको र उक्त युनिटले नेपाल राष्ट्र बैंकले तोकेको CRR, SLR, Credit to Deposit Ratio, Liquidity Ratio जस्ता अनुपातहरू विकास बैंकले पालना मए नभएको सुनिश्चित गरी उच्च व्यवस्थापनमा रिपोर्टिङ्ग गर्ने व्यवस्था मिलाईएको छ ।

अन्य जोखिमहरू

विकास बैंकले आफ्नो व्यवसायिक क्रियाकलापहरू अगाडि बढाउँदै गर्दा प्रतिष्ठा सम्बन्धी जोखिम, कानून र अनुपालना सम्बन्धी जोखिम, मानव संसाधन सम्बन्धी जोखिम लगायत अन्य जोखिमहरूलाई समेत व्यवस्थापन गर्दै लैजानुपर्ने हुन्छ । मानव संसाधनसाग सम्बन्धित जोखिमहरू व्यवस्थापन गर्न मानव संसाधन विभाग तथा संचालक समिति स्तरीय मानव संसाधन समिति, कानून सम्बन्धी जोखिम व्यवस्थापनका लागि कानून विभाग, अनुपालना सम्बन्धी जोखिम व्यवस्थापनका लागि कम्प्लायन्स विभाग र संचालक समिति स्तरीय सम्पत्ती शुद्धीकरण निवारण सम्बन्धी समिति सत्रिय रहेको अवस्था छ । अन्य जोखिमहरू पहिचान एवं व्यवस्थापन गर्नका लागि विकास बैंकभित्र विभिन्न विभागिय प्रमुख एवं अन्य कर्मचारीहरूलाई जिम्मेवारी प्रदान गर्ने गरिएको छ ।

सहायक कम्पनीको सम्बन्धमा

गरिमा विकास बैंकको सेवा क्षेत्रमा विस्तार र व्यावसायिक विविधिकरणको अवधारणा अनुरूप यस विकास बैंकको ५१.२० प्रतिशत शेयर लगानी सहित सञ्चालनमा रहेको गरिमा क्यापिटल लिमिटेडले नेपाल धितोपत्र बोर्डबाट पोर्टफोलियो व्यवस्थापन, अन्डरराईटिङ्ग, म्युचुअल फण्डको योजना व्यवस्थापन, तथा डिपोजिटरि म्यानेजमेन्ट लगायतका मर्चेन्ट व्यवसायसँग सम्बन्धित कार्यहरू गर्दै आईरहेको छ । चालु आर्थिक वर्षमा यस विकास बैंकको प्रवर्द्धन तथा सहायक कम्पनी गरिमा क्यापिटल लिमिटेडको योजना व्यवस्थापनमा रु.१ अर्ब बराबरको १० करोड एकाई म्युचुअल फण्ड निष्काशन भएको जानकारी यहाँहरू समक्ष जानकारी गराउन चाहन्छु । काठमाण्डौं महानगरपालिकाको कमलपोखरीमा कार्यालय रहेको गरिमा क्यापिटल लिमिटेडको २०८१ असार मसान्तको सांक्षिप्त वित्तीय विवरण निम्नानुसार रहेको छ ।

क्र.सं.	विवरण	२०८१ असार मसान्त
१	कूल चुक्ता पूँजी	रु.२४,२०,००,०००
२	नेट वर्थ	रु.२०,६७,२९,६०५.७८
३	सुदृढ मुनाफा	रु.४९,८७,५१०.५६
४	प्रतिशेयर आम्दानी (रु.)	२.०६
५	कर्मचारी संख्या	३९

संस्थागत सुशासन तथा अनुपालना

विकास बैंकले संस्थागत सुशासन तथा अनुपालन (Corporate Governance and Compliance) आफ्नो स्थापना देखि नै सदैव उच्च प्राथमिकतामा राख्दै आएको छ । विकास बैंकले संस्थागत सुशासनको सम्बन्धमा नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेञ्ज लिमिटेड लगायतका नियमनकारी निकायहरूसँग जारी भएको निर्देशन तथा परिपत्रहरूको पूर्ण रूपमा पालना गर्दै आईरहेको र सोही बमोजिम आन्तरिक संरचनाको समेत विकास गर्दै आएको छ । कार्यरत सम्पूर्ण कर्मचारीहरूले पालना गर्नुपर्ने आचार संहिताको व्यवस्था गरी कार्यान्वयनमा ल्याउनुका साथै सञ्चालक स्तरीय तथा व्यवस्थापन स्तरीय विभिन्न समिति र उप-समितिहरू समेत क्रियाशील रहेका छन् । अनुपालनको अवस्थाको अनुगमन र विश्लेषण गर्न र आईपर्ने समस्याहरूलाई उपयुक्त तवरबाट समाधान गर्नका लागि Compliance and AML-CFT विभाग सञ्चालनमा रहेको छ । विकास बैंकले सम्पूर्ण कार्यहरू पारदर्शी रूपमा सञ्चालन गरी संस्थागत सुशासनलाई सुदृढ गर्दै सञ्चालक समिति, कर्मचारीवर्ग, शेयरधनीहरू, सर्वसाधारण निक्षेपकर्ताहरू लगायत सम्पूर्ण सरोकारवालाहरूको हितको संरक्षण गर्न सदैव सजग तथा प्रतिवद्ध रहेको छ । साथै, आगामी दिनहरूमा पनि यस विकास बैंक संस्थागत सुशासन तथा पारदर्शिताका सन्दर्भमा अझ बढी सुदृढ हुदै जाने सम्बन्धमा यहाँहरूलाई विश्वस्त पार्न चाहन्छौ ।

कृतज्ञता ज्ञापन

यस विकास बैंकको उद्देश्य प्राप्तिका लागि सहयोग पुऱ्याउनु हुने सम्पूर्ण शेयरधनी महानुभावहरू, ग्राहकवर्ग तथा नेपाल सरकारका सम्बद्ध निकायहरू नियमनकारी निकायहरू नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेञ्ज लिमिटेड, सिडिएस एण्ड विलियर्स लिमिटेडप्रति सञ्चालक समितिको तर्फबाट म हार्दिक आभार व्यक्त गर्न चाहन्छु ।

त्यसैगरी प्रमुख कार्यकारी अधिकृत लगायत बैंकका सम्पूर्ण अधिकृत तथा कर्मचारीहरू, समयमै लेखापरीक्षण कार्य सम्पन्न गरी विभिन्न सल्लाह सुझाव प्रदान गर्नुभएकोमा आन्तरिक तथा बानय लेखापरीक्षकज्यूहरू, शेयर रजिष्ट्रारको रूपमा प्रभावकारी सेवा प्रवाह गरेकोमा एनआईएमवी एस क्यापिटल लिमिटेड लगायत विकास बैंकका गतिविधिहरूलाई सकारात्मक रूपमा जनसमक्ष पुऱ्याइदिने संचार जगत र प्रत्यक्ष अप्रत्यक्ष रूपमा बैंकलाई सहयोग पुऱ्याउने सम्पूर्ण शुभेच्छुकहरूप्रति पनि म हार्दिक आभार व्यक्त गर्दछु ।

धन्यवाद !

मिति: २०८१ पौष २९ गते, सोमबार

श्याम प्रसाद बस्याल
अध्यक्ष
सञ्चालक समिति

विकास बैंकका सेवाहरु

निक्षेप योजना

प्रभावकारी निक्षेप परिचालनको लागि यस विकास बैंकले चलती, बचत र मुद्दती खाताहरु संचालनमा ल्याएको छ । विकास बैंकले सञ्चालनमा निक्षेप योजनाहरु मध्ये सुनौलो भविष्य बाल निक्षेप योजना, गरिमा स्वर्णिम निक्षेप योजना, गरिमा नारी बचत खाता, मेरो शेयर बचत खाता, गरिमा सुरक्षित निक्षेप योजना, गरिमा शुभलाम बचत खाता, गरिमा दम्पती बचत खाता, Five in One Saving Account, विशेष मुद्दती खाता ग्राहकहरु माझ निकै नै लोकप्रिय रहेका छन् ।

कर्जा तथा सापट

अर्थतन्त्रको आवश्यकता एवं ग्राहकको माग बमोजिम विकास बैंकले नेपाल राष्ट्र बैंकको निर्देशनको परिधिभित्र रहेर कर्जा प्रवाह गर्दै आईरहेको छ । विकास बैंकले उत्पादनशील क्षेत्र, साना तथा मझौला उद्यमकर्ताको कर्जा लगानीलाई प्राथमिकतामा राखी कोष तथा गैर कोषमा आधारित कर्जाहरु प्रवाह गर्दै आईरहेको छ । ग्राहकहरुको माग र आवश्यकतालाई मध्यनजर गर्दै विकास बैंकले आफ्ना विभिन्न शाखा कार्यालयहरुबाट समानान्तर रूपमा कृषि कर्जा, महिला उद्यमी कर्जा, लघुवित्त कर्जा, शेयर धितो कर्जा र सुनघाँदी धितो कर्जा र गरिमा पेशागत कर्जा प्रवाह गर्दै आईरहेको छ ।

विप्रेषण (Remittance) सुविधा

विकास बैंकको आफ्नै रेमिट पोइन्ट गरिमा रेमिट सञ्चालनमा रहेको छ । साथै, यस विकास बैंकले विभिन्न ३१ वटा विप्रेषण सेवा प्रदायक कम्पनीहरुको एजेन्टका रूपमा समेत विप्रेषण सेवा उपलब्ध गराउदै आएको छ ।

ABBS सुविधा

यस विकास बैंकले ग्राहकहरुलाई निःशुल्क रूपमा एक शाखाको टोक अर्को शाखाबाट भुक्तानी लिने तथा कुनै एक शाखामा रहेको खातामा अर्को शाखाबाट रकम जम्मा गर्ने सुविधा अर्थात Any Branch Banking Service प्रदान गर्दै आईरहेको छ ।

अन्तरबैंक भुक्तानी सुविधा (Connect IPS & RTGS)

विकास बैंकले नेपाल विलयर्सिङ्ग हाउस लिमिटेडसँग सम्झौता गरी विकास बैंकमा खाता रहेको ग्राहकहरुबाट निवेदन लिई उनीहरुले चाहेको अन्य बैंक तथा वित्तीय संस्थाको खातामा रकम स्थानान्तरण गर्ने सुविधा प्रदान गर्नुका साथै नेपाल विलयर्सिङ्ग हाउस लिमिटेडको विलयर्सिङ्ग सदस्य भएका जुनसुकै बैंक तथा वित्तीय संस्थाहरुको टोक विलयर्सिङ्ग गर्ने सुविधा प्रदान गर्दै आईरहेको छ । अन्तरबैंक रकम स्थानान्तरण सुविधा अन्तर्गत Connect IPS / RTGS माफ्रत विकास बैंकका ग्राहकहरुले घरमै बसेर अनलाईन तथा मोबाईल एप्लिकेसन प्रयोग गरी आफ्नो खाताबाट अन्य बैंक तथा वित्तीय संस्थामा रहेका खातामा समेत रकम स्थानान्तरण गर्न सक्ने व्यवस्था गरिएको छ ।

३६५ दिने बैंकिङ्ग सेवा

ग्राहकको माग र आवश्यकतालाई ध्यानमा राखी विकास बैंकले आफ्ना केही शाखा कार्यालयहरु शनिवार तथा सार्वजनिक विदाको दिनमा समेत खोली ग्राहकहरुको निक्षेप लिने, टोकको भुक्तानी दिने तथा कर्जाको किस्ता भुक्तानी गर्ने सुविधा प्रदान गर्दै आईरहेको छ ।

सि-आश्वा (C-ASBA) सुविधा

विकास बैंकका ग्राहकहरुले विभिन्न कम्पनीहरुको सार्वजनिक तथा हकपद शेयर निष्काशनको क्रममा सि-आश्वा (Centralized Application for ASBA Based Issuance) प्रणाली माफ्रत ती कम्पनीहरुको शेयरमा आवेदन दिन सकिन्छ ।

लकर सेवा

प्रतिस्पर्धात्मक बैंकिङ्ग क्षेत्र, ग्राहकको माग तथा समयको आवश्यकतालाई मध्यनजर गर्दै विकास बैंकले आफ्ना केही शाखा कार्यालयहरुबाट लकर सेवा सञ्चालनमा ल्याएको छ । हाल विकास बैंकले काठमाडौंको न्युरोड, मत्तपुरको सुर्यविनायक, ललितपुरको कुमारीपाटी, पोखराको सभागृहचोक र बगर, सुनसरीको धरान, दितवनको नारायणगढ र बुट्टाचोक शाखाहरुबाट उक्त सेवा प्रवाह गरिरहेको छ र उक्त सेवा अन्य शाखा कार्यालयहरुमा समेत विस्तार गर्ने विकास बैंकको लक्ष्य रहेको छ ।

डेविट कार्ड/ATM सुविधा/Contactless Card

तीव्र रूपमा प्रविधिमा भईरहेको विकास, बैकिङ्ग क्षेत्रमा बढ्दै गईरहेको प्रतिस्पर्धा र नगद कारोबारलाई निरुत्साहित गर्ने नेपाल सरकारको नीति अनुरूप विकास बैंकले विभिन्न डिजिटल बैकिङ्ग उपकरणहरू सञ्चालनमा ल्याएको छ । यस विकास बैंकले भिसा (VISA) नेटवर्किङ्गको सदस्यता लिई Chip Based Visa Card, Contactless Card प्रयोगमा ल्याएको छ । विकास बैंकले २०८१ आषाढ मसान्तसम्म देशका विभिन्न ५० स्थानमा आफ्नै ATM मेसिन सञ्चालनमा रहेका र विकास बैंकका ग्राहकहरूले भिसा (VISA) नेटवर्किङ्गमित्र आवद्ध रहेका सम्पूर्ण ATM मेसिन माफत रकम भित्रन सक्नुका साथै विभिन्न व्यावसायिक फर्महरूबाट वस्तु तथा सेवा खरिद गरी भुक्तानी समेत कार्डमाफत गर्न सकिने व्यवस्था रहेको छ ।

एस एम एस बैकिङ्ग/मोबाईल बैकिङ्ग

विकास बैंकका ग्राहकहरूले आफ्नो खातामा भएको कारोबार तथा खातामा रहेको मौज्जातको SMS माफत जानकारी लिन, स्टेटमेण्ट हेर्नका लागि गरिमा एस.एम.एस बैकिङ्ग सुविधा तथा खातामा रहेको मौज्जात हेर्न, स्टेटमेण्ट हेर्न, गरिमा विकास बैंक तथा अन्य बैंक तथा वित्तीय संस्थामा रहेका ग्राहकहरूको खातामा सजिलै रकम स्थानान्तरण, ई-सेवामा रकम स्थानान्तरण, Utility Payment लगायतका विविध कार्यहरू मोबाइल फोन र कम्प्युटरबाट समेत तत्काल एवं सहज तरिकाबाट कारोबार सम्पन्न गर्नका लागि विकास बैंकले गरिमा स्मार्ट मोबाईल बैकिङ्ग (गरिमा डिजी बटुवा) र एस. एम. एस सेवा सञ्चालनमा ल्याएको छ । गरिमा डिजी बटुवा एउटै युजरनेम र पासवर्डद्वारा मोबाईल एप र वेमसाईट दुबैमा प्रयोग गर्न सकिन्छ।

Online Account Opening System

विकास बैंकले Online माध्यमबाट खाता खोल्न सक्ने ब्यवस्था संचालनमा ल्याएको छ । संसारको जुनसुकै स्थानबाट पनि Online माध्यमद्वारा गरिमा विकास बैंकमा खाता खोली सेवाग्राही आफैले उक्त खातामा सोभै रकम जम्मा गर्न समेत सकिन्छ ।

विदेशी मुद्रा सटही सेवा

विकास बैंकले आफ्ना ग्राहकहरूलाई विदेशी मुद्रा विनिमयको सुविधा प्रदान गर्दै आएको छ । विकास बैंकका लाजिम्याट, ठमेल, नयाँबानेश्वर, माछापोकरी र पोखराको लेकसाइड लगायतका शाखा कार्यालयहरूबाट ग्राहकहरूले यो सुविधा प्राप्त गर्न सक्दछन् ।

QR Code

विकास बैंकले नगद रहित कारोबारलाई प्रोत्साहन गर्न ग्राहकहरूलाई QR Merchant को सुविधा उपलब्ध गराउदै आएको छ । विकास बैंकले आफ्ना संस्थागत र व्यक्तिगत ग्राहकहरूलाई पहिचान सहितको Unique Quick Response Code माफत यो सेवा प्रदान गर्दै आएको छ । विकास बैंकका ग्राहकहरूले विभिन्न वस्तु तथा सेवा खरिद गरी भुक्तानीका लागि नगदको सट्टामा सूचना प्रविधिको प्रयोगद्वारा Quick Response Code माफत भुक्तानी गर्न मिल्ने गरी QR Code को व्यवस्था गरेको छ । विकास बैंकका ग्राहकहरूले Fonepay / Nepal Pay को QR Merchant भई आफ्नो व्यावसायिक कारोबारलाई थप सहज बनाउन सक्दछन् । QR Code सुविधा अन्तर्गत QR Merchant हरूले कारोबारको भुक्तानी भए नभएको जानकारी Garima Voice Box माफत आवाजको रूपमा समेत प्राप्त गर्ने अत्याधुनिक उपकरण समेत प्रयोगमा ल्याउन सक्ने व्यवस्था मिलाईएको छ ।

क्रेडिट कार्ड सुविधा

यस विकास बैंकले सम मासिक किस्ताबन्दी सुविधा (Equated Monthly Installment) सहितको गरिमा क्रेडिट कार्ड सञ्चालनमा ल्याएको छ । गरिमा क्रेडिट कार्ड लिन ग्राहकहरूले क्रेडिट कार्ड माफत खरिद गरेको वस्तु तथा सेवाको रकमको भुक्तानी विकास बैंकलाई मासिक सरल किस्ताबन्दीमा समेत तिर्न सक्ने गरी व्यवस्था मिलाईएको छ ।

Cross Border Transaction

आर्थिक वर्ष २०८१/०८२ को सुरुवात देखि Fonepay Pvt. Ltd. सँगको सहकार्यमा यस विकास बैंकको Fonepay QR मा भारतीय डिजिटल भुक्तानी एप Bhim, PhonePe र GPay एप माफत स्वचालन गरी भुक्तानी गर्न सकिने Cross Border Transaction को सुरुवात गरिएको छ । डिजिटल कारोबारको प्रवर्द्धन तथा विशेषगरी नेपाल भ्रमणमा आउने भारतीय पर्यटकहरूलाई लक्षित गरी यस सेवाको सुरुवात गरिएको हो ।

अनुसूची “क” गरिमा विकास बैंक लिमिटेडको कम्पनी ऐन, २०६३ को दफा १०९ अन्तर्गत सञ्चालक समितिको प्रतिवेदनमा छुट्टै उल्लेख हुनु पर्ने विवरणहरूको बाँकी बुँदागत विवरण

१. शेयर जफत भएको मए जफत भएको शेयर संख्या, त्यस्तो शेयरको अंकित मूल्य, त्यस्तो शेयर जफत हुनुभन्दा अगावै सो बापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत मएपछि सो शेयर बित्त्री गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको शेयर वापत रकम फिर्ता गरेको मए सोको विवरण:

-आर्थिक वर्ष २०८०/०८१ मा कुनैपनि शेयर जफत गरिएको छैन ।

२. विगत आर्थिक वर्षमा कम्पनी र यसको सहायक कम्पनीको कारोबारको प्रगति र सो आर्थिक वर्षको अन्तमा रहेको स्थितिको पुनरावलोकन:-
-विकास बैंक र यसको सहायक कम्पनी गरिमा क्यापिटल लिमिटेडले गरेको प्रगतिका सन्दर्भमा यसै प्रतिवेदनका विभिन्न बुँदाहरूमा प्रस्तुत गरिएको छ ।

३. कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबारहरू र सो अवधिमा कम्पनीको कारोबारमा आएको कुनै महत्वपूर्ण परिवर्तन:

-यस विकास बैंकले आर्थिक वर्ष २०८०/०८१ मा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ मा “ख” वर्गका वित्तीय संस्थाले गर्ने कार्यहरू गरेको र विकास बैंकको सहायक कम्पनी गरिमा क्यापिटल लिमिटेडले कानून तथा व्यवसायिक परिधी भित्र रही नियमित कारोबारहरू गर्दै आइरहेको छ । यसै प्रतिवेदनको विभिन्न बुँदाहरूमा उल्लेख गरेका कुराहरू बाहेक अन्य महत्वपूर्ण परिवर्तन भएको छैन ।

४. विगत आर्थिक वर्षमा कम्पनीको आधारभूत शेयरधनीले कम्पनीलाई उपलब्ध गराएको जानकारी:

-प्राप्त नभएको ।

५. विगत आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरूले लिएको शेयरको स्वामित्वको विवरण र कम्पनीको शेयर कारोबारमा निजहरू संलग्न रहेको मए सो सम्बन्धमा निजहरूबाट कम्पनीले प्राप्त गरेको जानकारी:

- विकास बैंकका अध्यक्ष र सञ्चालकहरूको स्वामित्वमा रहेको शेयरको विवरण निम्नानुसार रहेको छ । विकास बैंकका सञ्चालक तथा उच्च व्यवस्थापनमा कार्यरत पदाधिकारीहरू विकास बैंकको शेयर कारोबारमा संलग्न भएको जानकारी छैन ।

सञ्चालकहरूको स्वामित्वमा रहेको शेयर सम्बन्धी विवरण

क्र.सं.	सञ्चालकको नाम	पद	प्रतिनिधित्व	शेयर संख्या		
				संस्थापक	सर्वसाधारण	जम्मा
१.	श्री श्याम प्रसाद बस्याल	अध्यक्ष	संस्थापक	८९३,५८६.५९	३५,०५९.९०	९,२८,६४६.४९
२.	डा. आनन्द प्रसाद श्रेष्ठ	सञ्चालक	संस्थापक	४९०,२८६.८५	९,४८,८७६.६९	५,५९,९६३.५४
३.	श्री दिपेन्द्र श्रेष्ठ	सञ्चालक	संस्थापक	३,८९,५७४.४०	९,३९,२९८.९०	५,२०,७९२.५०
४.	श्री विमल पाण्डे	सञ्चालक	सर्वसाधारण	-	२७,५६६.९९	२७,५६६.९९
५.	श्री संजीव ढकाल	सञ्चालक	सर्वसाधारण	-	३,७८३.८२	३,७८३.८२
६.	श्री सरस्वती पाठक	सञ्चालक	सर्वसाधारण	-	९,६२९.९०	९,६२९.९०
७.	मुकुन्द राज आचार्य	सञ्चालक	स्वतन्त्र	-	-	-

(नोट: विकास बैंकको संस्थापक शेयर सर्वसाधारण शेयरमा रूपान्तरणको कारणबाट माथि उल्लेखित सञ्चालकहरूको नाममा विकास बैंकको संस्थापक र सर्वसाधारण दुवै समूहको शेयर रहेको व्यहोरा जानकारी गराइन्छ।)

६. विगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्भौताहरूमा कुनै सञ्चालक वा निजको नजिकको नातेदारहरूको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा:

-यस्तो कुनै कारोबारको जानकारी प्राप्त भएको छैन ।

७. कम्पनीले आफ्नो शेयर आफैले खरीद गरेको भए त्यसरी आफ्नो शेयर खरीद गर्नुको कारण, त्यस्तो शेयरको संख्या र अंकित मूल्य तथा यसरी शेयर खरीद गरे बापत कम्पनीले भुक्तानी गरेको रकम:

-कम्पनीले आफ्नो शेयर आफै खरीद गरेको छैन ।

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

-आन्तरिक नियन्त्रण प्रणालीका सम्बन्धमा सञ्चालक समितिको प्रतिवेदनमा विस्तृत विवरण समावेश गरिएको ।

९. विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण:

-आर्थिक वर्ष २०८०/०८१ को कुल व्यवस्थापन खर्चको विवरण देहाय बमोजिम रहेको छ ।

कर्मचारी खर्च	रु.८२,३२,५९,४७४
सञ्चालन खर्च	रु.४८,९५,२७,९४५
हासकट्टी तथा परिशोधन खर्च	रु.९५,७६,२५,५२५
जम्मा व्यवस्थापन खर्च	रु. १,४६,२४,९२,९४४

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

-कम्पनी ऐन २०६३ को दफा १६४ तथा नेपाल राष्ट्र बैंकबाट बैंक तथा वित्तीय संस्थाहरूलाई जारी गरिएको एकीकृत निर्देशनमा भएको व्यवस्थाको अधिनमा रही यस विकास बैंकमा ३ जना सदस्य रहेको १ लेखापरीक्षण समिति रहेको छ । उक्त समितिले समय समयमा आन्तरिक लेखापरीक्षण प्रतिवेदन, वार्षिक लेखापरीक्षण प्रतिवेदन, नेपाल राष्ट्र बैंकको स्थलगत निरीक्षण प्रतिवेदन लगायतका विषयहरू उपर छलफल गरी सञ्चालक समितिमा प्रतिवेदन पेश गर्नुका साथै विकास बैंकको वित्तीय स्थिति, आन्तरिक नियन्त्रण प्रणाली, जोखिम न्यूनीकरण सम्बन्धमा व्यवस्थापनलाई निर्देशन र सञ्चालक समितिलाई आवश्यक सुझाव एवं जानकारी पदान गर्ने लगायत कम्पनी ऐन २०६३ को दफा १६४, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ र नेपाल राष्ट्र बैंकबाट बैंक तथा वित्तीय संस्थाहरूलाई जारी गर्ने एकीकृत निर्देशनमा भएको व्यवस्था बमोजिमका कार्यहरू गर्ने गरेको छ । विकास बैंकमा सञ्चालक श्री दिपेन्द्र श्रेष्ठज्यूको संयोजकत्वमा तपशिल बमोजिमको आन्तरिक लेखापरीक्षण समिति रहेको छ ।

सञ्चालक श्री दिपेन्द्र श्रेष्ठ

संयोजक

सञ्चालक श्री बिमल पाण्डे

सदस्य

आन्तरिक लेखा परीक्षण विभाग विभाग प्रमुख

सदस्य सचिव

समिक्षा अवधिमा यस समितिको कुल ९ वटा बैठकहरू बसेको थियो । लेखापरीक्षण समितिको बैठक भत्ता वापत संयोजकलाई प्रति बैठक रु. ९,०००/- र अन्य सञ्चालक सदस्यलाई रु. ८,०००/- बैठक भत्ता स्वरूप पदान गर्ने गरिएको छ । उक्त समितिको सदस्य सचिवलाई भत्ता तथा अन्य सुविधा पदान गरिएको छैन ।

११. 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:

-केही नभएको ।

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

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

क. अध्यक्ष तथा सञ्चालकको बैठक भत्ता सम्बन्धमा:

समीक्षा अवधिमा सञ्चालक समितिको बैठक भत्ता बापत सञ्चालक समितिका अध्यक्ष र सदस्यलाई प्रति बैठक क्रमशः रु.१०,००० र रु.९,००० तथा सञ्चालक स्तरीय समितिहरू (लेखापरीक्षण समिति, कर्मचारी सेवा सुविधा समिति, जोखिम व्यवस्थापन समिति र सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति) को बैठकमा सहभागी संयोजकलाई प्रति बैठक रु. ९,००० तथा सञ्चालक सदस्यहरूलाई प्रतिबैठक रु. ८,००० भत्ता प्रदान गर्ने व्यवस्था रहेको छ । समीक्षा अवधिमा सञ्चालक समितिको बैठक १९ पटक बसेको र सञ्चालक समितिका अध्यक्ष तथा सञ्चालक सदस्यहरूलाई सञ्चालक समिति र अन्य समितहरूको बैठक भत्ता समेत गरी देहाय बमोजिमको रकम भुक्तानी गरिएको ब्यहोरा जानकारी गराइन्छ । साथै समितिका अध्यक्ष र सञ्चालकलाई टेलिफोन खर्च तथा पत्रपत्रिका बापत मासिक रु. ४,००० प्रदान गर्ने गरिएको छ ।

आर्थिक वर्ष २०८०/८१ मा अध्यक्ष तथा सञ्चालकज्यूहरूलाई प्रदान गरिएको बैठक भत्ता तथा अन्य रकम सम्बन्धी विवरण

क्र.सं.	सञ्चालकको नाम	पद	भत्ता रकम (रु.)
१.	श्री श्याम प्रसाद बस्न्याल	अध्यक्ष	२३८,०००.००
२.	डा. आनन्द प्रसाद श्रेष्ठ	सञ्चालक	२६४,०००.००
३.	श्री दिपेन्द्र श्रेष्ठ	सञ्चालक	३२३,०००.००
४.	श्री बिमल पाण्डे	सञ्चालक	३२३,०००.००
५.	श्री संजीव ढकाल	सञ्चालक	२४६,०००.००
६.	श्री सरस्वती पाठक	सञ्चालक	२४६,०००.००
७.	मुकुन्द राज आचार्य	सञ्चालक	२१०,०००.००
जम्मा			१८,५८,०००.००

ख. आर्थिक वर्ष २०८०/८१ मा प्रमुख कार्यकारी अधिकृत, नायब प्रमुख कार्यकारी अधिकृत तथा कम्पनी सचिव र सहायक प्रमुख कार्यकारी अधिकृतलाई प्रदान गरिएको पारिश्रमिक, भत्ता र अन्य सुविधा सम्बन्धी विवरण:

विकास बैंकका प्रमुख कार्यकारी अधिकृत, नायब प्रमुख कार्यकारी अधिकृत, सहायक प्रमुख कार्यकारी अधिकृत र पबन्धकहरूलाई आर्थिक वर्ष २०८०/८१ मा तपसिल बमोजिमको तलब, भत्ता तथा अन्य सुविधा (बोनस ऐन, २०३० बमोजिमको कर्मचारी बोनस समेत) प्रदान गरिएको छ । साथै, प्रमुख कार्यकारी अधिकृत र नायब प्रमुख कार्यकारी अधिकृतलाई आवासको लागि घर भाडामा लिई उपलब्ध गराइएको छ ।

सि.नं.	पद	पारिश्रमिक भत्ता तथा सुविधा (रु.)
१.	पूर्व प्रमुख कार्यकारी अधिकृत श्री गोविन्द प्रसाद ढकाल (२०८० साउन १ गतेदेखि २०८० चैत्र मसान्त सम्म)	१,२४,७३,००४.२८
२.	प्रमुख कार्यकारी अधिकृत श्री माधव प्रसाद उपाध्याय	१,१२,५८,४९६.५६
३.	नायब प्रमुख कार्यकारी अधिकृत, सहायक प्रमुख कार्यकारी अधिकृत तथा पबन्धकहरू	५,८५,२२,९०८.९८

१३) शेयरधनीहरूले बुझिलिन बांकी रहेको लामांशको रकम:

- आर्थिक वर्ष २०८०/८१ को अन्त्यसम्ममा विकास बैंक र विकास बैंकको शेयर रजिष्ट्रार एनआईएमवि एस क्यापिटल लिमिटेड समेतमा गरी शेयरधनीहरूले बुझिलिन बांकी रहेको नगद लामांशको रकम रु. रु.१,२४,०७,६४८ (अक्षरेपी एक करोड चौबीस लाख सात हजार छ सय अडचालिस मात्र) रहेको छ ।

१४) दफा १४१ बमोजिम सम्पत्ति खरीद वा बित्त्री सम्बन्धी विवरण:

-१.विकास बैंकलाई आवश्यक पर्ने आफ्नो सम्पत्तिहरूको खरिद तथा बित्त्रीको विवरण वासलात सहित संलग्न वित्तीय विवरणको अनुसूची ४.१३ मा उल्लेख गरिएको छ ।

-२. सम्पत्ति खरीद तथा बित्त्री गर्दा विकास बैंकको आर्थिक पशासन विनियमावलीले तोकेको कार्यविधि अवलम्बन गरिएको छ ।

१५) दफा १७५ बमोजिम सम्बद्ध कम्पनी बीट भएको कारोबारको विवरण:

-नभएको ।

१६) यस ऐन तथा प्रचलित कानून बमोजिम सञ्चालक समितिको प्रतिवेदनमा खुलाउनु पर्ने अन्य कुनै कुरा:

-नभएको ।

१७) अन्य आवश्यक कुराहरू:

-नभएको ।

अनुसूची “ख”
गरिमा विकास बैंक लिमिटेडको
धितोपत्र दर्ता तथा निष्काशन नियमावली २०७३ को नियम २६
को उपनियम (२) सँग सम्बन्धित वार्षिक प्रतिवेदन

१. सञ्चालक समितिको प्रतिवेदन

वार्षिक प्रतिवेदनमा संलग्न गरिएको ।

२. लेखापरीक्षकको प्रतिवेदन

वार्षिक प्रतिवेदनमा संलग्न गरिएको ।

३. लेखापरीक्षण भएको वित्तीय विवरण

वार्षिक प्रतिवेदनमा संलग्न गरिएको ।

४. कानूनी कारवाही सम्बन्धी विवरण

(क) संगठित संस्थाले वा संस्थाको विरुद्ध कुनै मुद्दा दायर भएको भए

समीक्षा आर्थिक वर्षमा कर्जा कारोबारको सन्दर्भमा पर्ने नियमित प्रकृतिका मुद्दा मामिला बाहेक विकास बैंकले वा यस विकास बैंकको विरुद्ध कुनै मुद्दा दायर भएको छैन ।

(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 सो सम्बन्धमा कुनै जानकारीमा प्राप्त नभएको ।

(ग) कुनै संस्थापक वा सञ्चालक विरुद्ध आर्थिक अपराध गरेको सम्बन्धमा कुनै मुद्दा दायर भएको भए

सो सम्बन्धमा कुनै जानकारी प्राप्त नभएको ।

५. संगठित संस्थाको शेयर कारोबार तथा प्रगतिको विश्लेषण

(क) धितोपत्र बजारमा भएको संगठित संस्थाको शेयरको कारोबार सम्बन्धमा व्यवस्थापनको धारणा धितोपत्र बजारमा शेयर कारोबारमा हुने उतार चढावमा खुल्ला बजारले तय गरेको मूल्यको आधारमा हुने भएकोले यसलाई विकास बैंकको व्यवस्थापनले स्वभाविक रूपमा लिएको छ र सो सम्बन्धमा व्यवस्थापन एवं सञ्चालकहरूको धारणा तटस्थ रहेको छ ।

(ख) आ.व. २०८०/०८१ मा संगठित संस्थाको शेयरको अधिकतम, न्यूनतम र अन्तिम मूल्यका साथै कुल कारोबार शेयर संख्या र कारोबार दिन ।

त्रैमास	शेयरको अधिकतम मूल्य	शेयरको न्यूनतम मूल्य	शेयरको अन्तिम मूल्य	कुल कारोबार शेयर संख्या	कुल कारोबार दिन
असोज मसान्त प्रथम त्रैमास	४९९	३६९।३०	३६५	९६,९९,०८०	६९
पुष मसान्त दोस्रो त्रैमास	४३२।४०	३५६।३०	३८६	९९,७८,८६५	४९
चैत्र मसान्त तेस्रो त्रैमास	४९३	३५०	३७०	९९,०७,५५४	५८
असार मसान्त चौथो त्रैमास	४००	३५०।९०	३८५।९०	२२,६८,७४०	६९

६. समस्या तथा चुनौती

(क) समस्या तथा चुनौती

आन्तरिक

- बढ्दो सञ्चालन लागत
- तिब्र रूपमा मुलुकमा विस्तार भइरहेको बैकिङ्ग सञ्जालको तुलनामा दक्ष जनशक्तिको उपलब्धतामा कमी हुनु
- निष्क्रिय कर्जामा बृद्धि
- आय संकुचित भएको प्रतिकूल परिस्थितिमा समेत नियमित संचालन खर्च निरन्तर बृद्धि हुनु
- कारोबार तथा शाखाहरूको बृद्धि संगसंगै सञ्चालन जोखिम व्यवस्थापन थप चुनौतीपूर्ण हुँदै जानु

बाह्य

- प्रतिस्पर्धी बैकिङ्ग क्षेत्र
- तरलतामा हुने उतारचढाव र देशको बर्तमान अवस्था
- बैकिङ्ग क्षेत्रमा बढ्दो निष्क्रिय कर्जा
- बैकिङ्ग बजारमा देखिएको अस्वस्थ प्रतिस्पर्धा
- रियल स्टेटको कारोवार तथा मूल्यमा आउन सक्ने उतारचढावबाट हुन सक्ने जोखिम
- प्रविधिको विकास सँगै यसले निम्त्याएको अन्तरनिहित जोखिमहरू
- बैंक तथा वित्तीय संस्थाहरूपति ग्राहकहरूको धारणामा आएको परिवर्तन

(ख) त्यस्तो समस्या तथा चुनौती समाधान गर्न व्यवस्थापनले अवलम्बन गरेको रणनीति

- संचालन खर्च न्यूनीकरण गर्नका लागि प्रभावकारी अनुगमन प्रणालीको विकास गरिएको छ ।
- कर्जा लगानीका विभिन्न नया क्षेत्रहरूको खोजी गर्नुका साथै उत्कृष्ट ग्राहकहरू पहिचान र गुणस्तरिय कर्जा प्रवाहमा जोड दिइएको छ ।
- कर्मचारीको कार्यक्षमता अभिवृद्धिको लागि आन्तरिक तथा बाह्य तालिमको व्यवस्था गर्ने गरिएको छ ।
- समय सापेक्ष प्रविधिमा आधारित सेवाहरूको पहिचान तथा प्रयोगमा जोड दिइएको छ ।
- सेवाग्राहीहरू संग राम्रो एव सुमधुर सम्बन्ध कायम गर्न निरन्तर प्रयास गरिएको छ ।
- निष्क्रिय कर्जामा बृद्धि हुन सक्ने परिस्थितिको विश्लेषण गरी ग्राहकहरूको कर्जा चुक्ता गर्न सक्ने क्षमताको विश्लेषण गरेर मात्र कर्जा प्रवाह गर्ने गरिएको साथै कर्जाको गुणस्तरमा जोड दिइएको छ ।

७. संस्थागत सुशासन

- संस्थागत सुशासन सम्बन्धमा नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड लगायत अन्य नियमनकारी निकायबाट जारी गरिएको परिपत्र तथा निर्देशनको पालनामा सजग भई कार्य गरिएको छ ।
- विभागीय प्रमुख, क्षेत्रीय प्रबन्धक तथा शाखा प्रमुखहरूको नियमित बैठक गरी आन्तरिक तथा बाह्य लेखापरीक्षण प्रतिवेदन, नेपाल राष्ट्र बैंकबाट सम्पन्न स्थलगत निरीक्षण प्रतिवेदन तथा आन्तरिक अनुगमनबाट आँल्याइएका कौफियतहरूको कार्यान्वयनका लागि निर्देशन दिने तथा कार्यान्वयन भए नभएको समेत अनुगमन गर्ने गरिएको छ ।
- सञ्चालक समिति र सञ्चालक समितिद्वारा गठित समितिहरूको बैठक नियमित रूपमा हुनुका साथै उक्त समितिहरूबाट प्राप्त निर्देशनहरूको कार्यान्वयन गर्ने गरिएको छ ।
- सम्पति तथा दायित्व र जोखिम व्यवस्थापन सम्बन्धी समितिका बैठक नियमित रूपमा हुने गरेको छ ।
- सञ्चालक समिति तथा व्यवस्थापन संस्थागत सुशासन कायम राख्न पूर्ण प्रतिवद्ध रहेको छ ।
- आन्तरिक नियन्त्रण प्रणालीलाई थप प्रभावकारी बनाउन सुनसरीको इटहरी, सर्लाहीको लालबन्दी, दितवनको नारायणगढ, काठमाण्डौंको लाजिम्पाट र कमलपोखरी, कास्कीको पोखरा, म्याग्दीको बेनी, स्याङ्जाको वालिङ्ग, रूपन्देहीको बुटवल, र बाँकेको कोहलपुरमा क्षेत्रीय कार्यालय सञ्चालनमा ल्याइएको र थप अध्ययन गरी आवश्यकता बमोजिम अन्य स्थानमा समेत क्षेत्रीय कार्यालय सञ्चालनमा ल्याइने छ ।

आजका मितिसम्म यस प्रतिवेदनमा उल्लेखित जानकारी तथा विवरणहरूको शुद्धता सम्बन्धमा म व्यक्तिगत रूपमा उतरदायित्व लिन्छु । साथै म यो उद्घोष गर्दछु की मैले जाने बुझ्नेसम्म यस प्रतिवेदनमा उल्लेखित विवरणहरू सत्य, तथ्य तथा पूर्ण छन र लगानीकर्ताहरूलाई सुसूचित हुन, निर्णय लिन आवश्यक कुनै विवरण, सूचना तथा जानकारीहरू लुकाइएको छैन ।

माधव प्रसाद उपाध्याय
प्रमुख कार्यकारी अधिकृत

गरिमा विकास बैंक लिमिटेड
लाजिम्पाट, काठमाण्डौ
संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन
आर्थिक वर्ष २०८०/०८१



सूचीकृत संगठित संस्थाको नाम	गरिमा विकास बैंक लिमिटेड
ठेगाना, इमेल र वेबसाइट सहित	ठेगाना : काठमाण्डौ महानगरपालिका वडा नं. २, लाजिम्पाट, काठमाण्डौ इमेल : info@garimabank.com.np वेबसाइट : www.garimabank.com.np
फोन नं.	०१-४५४५४२४ / २५ / २६
प्रतिवेदन पेश गरिएको आर्थिक वर्ष	२०८०/०८१

१. सञ्चालक समिति सम्बन्धी विवरण

(क) सञ्चालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति :

नाम : श्री श्याम प्रसाद बस्न्याल

नियुक्ति मिति: २०७७ माघ ३० गते

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

समूह	शेयर संख्या	प्रतिशत
संस्थापक समूह	२,८९,७०,६३८.९५	५१ प्रतिशत
सर्वसाधारण समूह	२,७८,३४,५३४.३३	४९ प्रतिशत
जम्मा	५,६८,०५,१७३.२८	१०० प्रतिशत

(ग) सञ्चालक समिति सम्बन्धी विवरण :

क्र. सं.	सञ्चालकहरूको नाम तथा ठेगाना	प्रतिनिधित्व भएको समूह	शेयर संख्या	पछिल्लो पटक नियुक्ति भएको मिति	पद तथा जोषणित्वको शपथ लिइएको मिति	सञ्चालक नियुक्तिको तरिका (विधि)	
१	श्री श्याम प्रसाद बस्न्याल ठेगाना: गल्याङ्ग-३, स्याङ्जा	संस्थापक	संस्थापक	८,९३,५८६.५१	२०७७ माघ ३० (अध्यक्ष पदमा मनोनित)	२०७७ फाल्गुन ०३ (अध्यक्ष पदमा शपथ)	१४औं वार्षिक साधारण सभाबाट सर्वसम्मत निर्वाचित
			सर्वसाधारण	३५,०५९.९०			
			जम्मा	९,२८,६४६.४१			
२	डा. आनन्द प्रसाद श्रेष्ठ ठेगाना: काठमाण्डौ-३४, नयाँ बालेश्वर	संस्थापक	संस्थापक	४,१०,२८६.८५	२०७७ माघ ३०	२०७७ फाल्गुन ०३	१४औं वार्षिक साधारण सभाबाट सर्वसम्मत निर्वाचित
			सर्वसाधारण	१,४८,८७६.६९			
			जम्मा	५,५९,१६३.५४			
३	श्री दिपेन्द्र श्रेष्ठ ठेगाना: बेनी-७, म्याग्दी	संस्थापक	संस्थापक	३,८९,५७४.४०	२०७७ माघ ३०	२०७७ फाल्गुन ०३	१४औं वार्षिक साधारण सभाबाट सर्वसम्मत निर्वाचित
			सर्वसाधारण	१,३१,२१७.१०			
			जम्मा	५,२०,७९१.५०			
४	श्री विमल पाण्डे ठेगाना: गितामगर-६, धरान	सर्वसाधारण	२७,५६६.१९	२०७७ माघ ३०	२०७७ फाल्गुन ०३	१४औं वार्षिक साधारण सभाबाट सर्वसम्मत निर्वाचित	
५	श्री रंजीव ढकाल ठेगाना: पाँचरा-७, कास्की	सर्वसाधारण	३,७८३.८२	२०७७ माघ ३०	२०७७ फाल्गुन ०३	१४औं वार्षिक साधारण सभाबाट सर्वसम्मत निर्वाचित	
५	श्री सूर्यवती पाठक ठेगाना: बगलसकाली-८, पाल्पा	सर्वसाधारण	१,६२९.१०	२०७७ माघ ३०	२०७७ फाल्गुन ०३	१४औं वार्षिक साधारण सभाबाट सर्वसम्मत निर्वाचित	
७	श्री नुकुन्द राज आचार्य ठेगाना: टापाकोट-१, स्याङ्जा	स्वतन्त्र	करिबको	२०७९ वैशाख १०	२०७९ वैशाख १०	सञ्चालक समितिको बैठक नं.२८६ बाट मनोनित	

नोट :

(अ) पछिल्लो साधारण सभापछि सञ्चालकहरू नियुक्ति भए सो सम्बन्धी जानकारी र सो सम्बन्धमा बोर्डलाई जानकारी गराएको मिति समेत छुट्टै उल्लेख गर्नु पर्ने : पछिल्लो साधारणसभा पछि सञ्चालक नियुक्ति नभएको ।

(घ) सञ्चालक समितिको बैठक

सञ्चालक समितिको बैठक सञ्चालन सम्बन्धी विवरण :

समीक्षा वर्षमा बसेको सञ्चालक समितिको बैठकको मिति				बैठकको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने सञ्चालकको संख्या	गत आ.व.मा बसेको बैठकको मिति	
क्र.सं.	बैठक नं.	बैठक बसेको मिति	उपस्थित सञ्चालक संख्या		बैठक नं.	बैठक बसेको मिति
१	२९१	२०८० साल साउन २४	७	फरक मत नरहेको	२७८	२०७९ श्रावण १६
२	२९२	२०८० साल माघ ८	७	फरक मत नरहेको	२७९	२०७९ माघ ३०
३	२९३	२०८० साल आश्विन १२	७	फरक मत नरहेको	२८०	२०७९ असोज ४
४	२९४	२०८० साल आश्विन २६	७	फरक मत नरहेको	२८१	२०७९ कार्तिक २४
५	२९५	२०८० साल कार्तिक १५	६	फरक मत नरहेको	२८२	२०७९ मंसिर २६
६	२९६	२०८० साल मंसिर ८	७	फरक मत नरहेको	२८३	२०७९ पौष २१
७	२९७	२०८० साल पौष ४	६	फरक मत नरहेको	२८४	२०७९ माघ १३
८	२९८	२०८० साल पौष ६	७	फरक मत नरहेको	२८५	२०७९ फाल्गुन १२
९	२९९	२०८० साल पौष १९	७	फरक मत नरहेको	२८६	२०७९ चैत्र १०
१०	३००	२०८० साल पौष २८	७	फरक मत नरहेको	२८७	२०८० बैशाख ८
११	३०१	२०८० साल माघ १२	७	फरक मत नरहेको	२८८	२०८० जेष्ठ १२
१२	३०२	२०८० साल फाल्गुन १८	७	फरक मत नरहेको	२८९	२०८० असार ५
१३	३०३	२०८० साल चैत्र १३	७	फरक मत नरहेको	२९०	२०८० असार १४
१४	३०४	२०८० साल चैत्र १४	७	फरक मत नरहेको		
१५	३०५	२०८१ साल बैशाख १४	७	फरक मत नरहेको		
१६	३०६	२०८१ साल जेष्ठ ११	७	फरक मत नरहेको		
१७	३०७	२०८१ साल जेष्ठ २७	७	फरक मत नरहेको		
१८	३०८	२०८१ साल असार २१	६	फरक मत नरहेको		
१९	३०९	२०८१ साल असार ३०	७	फरक मत नरहेको		

कुनै सञ्चालक समितिको बैठक आवश्यक गण पूरक संख्या नपुगी स्थगित भएको भए सोको विवरण : नभएको

सञ्चालक समितिको बैठक सम्बन्धी अन्य विवरण	
सञ्चालक समितिको बैठकमा सञ्चालक वा बैकल्पिक सञ्चालक उपस्थित भए नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने)	सञ्चालक समितिमा बैकल्पिक सञ्चालक नभएको । व्यक्तिगत कामका कारण देखिबाटै रहेकाले सञ्चालक समितिको बैठक नं. २१५ मा सञ्चालक श्री विमल पाण्डे र बैठक नं. ३०८ मा सञ्चालक श्री दिपेन्द्र श्रेष्ठ अनुपस्थित हुनुभएको तथा व्यक्तिगत कार्यव्यवस्थाका कारण सञ्चालक श्री मुकुन्द राज आचार्य सञ्चालक समितिको बैठक नं.२१७ मा अनुपस्थित हुनुभएको ।
सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरू, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माइन्युट) को छुट्टै अभिलेख राख्ने/नराख्नेको	राखेको
सञ्चालक समितिको लगातार बसेको २ वटा बैठकको अधिकतम अन्तर (दिनमा)	बढीमा ३५ दिनसम्म रहेको
सञ्चालक समितिको बैठक भन्दा निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभको मिति	२०७६ मंसिर २७ गते
सञ्चालक समितिको प्रति बैठक भन्दा	अध्यक्ष रु. १०,०००।- सञ्चालक रु.२,०००।-
आ.व.को सञ्चालक समितिको कूल बैठक खर्च (बैठक भन्दा तथा अन्य खर्च समेत)	रु.४८,५७,२२१।- (अक्षरेपी अक्षरालिस लाख सन्ताउन्न हजार दुई सय एककाईस मात्र)

२. सञ्चालकहरूको आचरण तथा अन्य विवरण

सञ्चालकको आचरण सम्बन्धमा सम्बन्धित संस्थाको आधार संहिता भए/नभएको : विकास बैंकको छुट्टै आधार संहिता नभएको, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, एकीकृत निर्देशन, कम्पनी ऐन, धितोपत्र सम्बन्धी ऐन र विकास बैंकको नियमावलीमा उल्लेख भए बमोजिमका आचरण सम्बन्धी व्यवस्थाको पालना भएको ।				
एकाघर परिवारको एक भन्दा बढी सञ्चालक भए सो सम्बन्धी विवरण:				नभएको
सञ्चालकहरूको वार्षिक रूपमा सिकाई तथा पुनर्ताजगी कार्यक्रम सम्बन्धी विवरण				
क्र.सं.	विषय	मिति	सहभागी सञ्चालक संस्था	तालिम सञ्चालन भएको स्थान
१	Directors Refresher Programme	२०८० पौष २० र २१ गते	७	Hotel Mystic Mountain, Nagarkot, Bhaktapur
प्रत्येक सञ्चालकले आफू सञ्चालक पदमा नियुक्त वा मनोनयन भएको पन्ध्र दिनभित्र देहायका कुराको लिखित जानकारी गराएको/नगराएको र नगराएको भए सोको विवरण:				उपलब्ध गराएको
<ul style="list-style-type: none"> संस्थासँग निज वा निजको एकाघर परिवारको कुनै सदस्यले कुनै किसिमको करार गरेको वा गर्न लागेको भए सोको विवरण, निज वा निजको एकाघर परिवारको कुनै सदस्यले संस्था वा सो संस्थाको मुख्य वा सहायक कम्पनीमा लिएको शेयर वा डिबेन्चरको विवरण, निज अन्य कुनै संगठित संस्थाको आधारभूत शेयरधनी वा सञ्चालक रहेको भए त्यसको विवरण, निजको एकाघर परिवारको कुनै सदस्य संस्थाको पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहेको भए सोको विवरण, सञ्चालकले उस्तै पक्षको उद्देश्य भएको सृष्टिकृत संस्थाको सञ्चालक, तालीमी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य गरेको भए सोको विवरण, सञ्चालकहरूलाई नियमनकारी निकाय तथा अन्य निकायहरूबाट कुनै कारवाही गरिएको भए सोको विवरण, 				

३. संस्थाको जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली सम्बन्धी विवरण

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

(ख) जोखिम व्यवस्थापन समिति सम्बन्धी जानकारी:

(अ) समितिको संरचना (संयोजक तथा अन्य सदस्यहरूको नाम र पद) - २०८१ असार मसान्तमा

श्री विमल पाण्डे - संयोजक
श्री दिपेन्द्र श्रेष्ठ - सदस्य
श्री रोशन तिमिल्सिना - सदस्य
श्री लक्ष्मण नेपाल - सदस्य सचिव

(आ) समितिको बैठक संख्या - ४

(इ) समितिको कार्य सम्बन्धी छोटो विवरण - यो समितिले त्रैमासिक रूपमा पूँजी पर्याप्तता सम्बन्धी आन्तरिक विश्लेषण, क्षेत्रगत सीमा निर्धारण तथा अनुपालना, दवाव परीक्षण आदिको अनुगमन गर्ने र त्रैमासिक रूपमा सञ्चालक समितिमा प्रतिवेदन पेश गर्नुका साथै विकास बैंकको जोखिम समग्र जोखिम सम्बन्धमा जानकारी लिने, सञ्चालक समितिमा राय सुझाव तथा सिफारिस पेश गर्ने लगायतका कार्यहरू यस समितिले गर्ने गरेको छ ।

(ग) आन्तरिक नियन्त्रण कार्यविधि भए/नभएको : विकास बैंकले आन्तरिक नियन्त्रण प्रणालीलाई प्रभावकारी बनाउनको लागि विभिन्न आन्तरिक कार्यविधिहरू बनाई लागू गरेको छ ।

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

आन्तरिक नियन्त्रण प्रणाली समिति सम्बन्धी विवरण : आन्तरिक नियन्त्रण प्रणालीलाई प्रभावकारी बनाउनको लागि विकास बैंकमा समिक्षा वर्षमा तपसिल बमोजिमका सञ्चालक तथा व्यवस्थापन स्तरीय विभिन्न समितिहरू गठन भई क्रियाशिल रहेका छन् ।

समितिको नाम	समितिको संरचना	बैठक संख्या	समितिको कार्य सम्बन्धी छोटो विवरण
लेखापरीक्षण समिति	संयोजक : सञ्चालक श्री दिपेन्द्र श्रेष्ठ सदस्य : सञ्चालक श्री विमल पाण्डे सदस्य सचिव : श्री सुमना शर्मा	१	विकास बैंकको वित्तीय रिपोर्टिङको अनुगमन, लेखापरीक्षण प्रक्रियामा सहजीकरण, लेखापरीक्षकको नियुक्तिको सिफारिस र संस्थाको आन्तरिक नियन्त्रण कार्यलाई प्रभावकारी बनाउने तथा सञ्चालक समिति समक्ष सिफारिस गर्ने ।
कर्मचारी सेवा सुविधा समिति	संयोजक : सञ्चालक श्री संजिव ढकाल सदस्य : श्री माधव प्रसाद उपाध्याय सदस्य : श्री केशव तिमिल्सिना सदस्य सचिव : श्री संजु प्रसाद जैसवाल	३	कर्मचारीसंग सम्बन्धित सेवा सुविधाहरूको निर्धारण, समयानुकूल संशोधन तथा परिमार्जनको लागि सञ्चालक समिति समक्ष सुझाव पेश गर्ने ।
जोखिम व्यवस्थापन समिति	संयोजक : सञ्चालक श्री विमल पाण्डे सदस्य : सञ्चालक श्री दिपेन्द्र श्रेष्ठ सदस्य : श्री रोशन तिमिल्सिना सदस्य सचिव : श्री लक्ष्मण नेपाल	४	व्यवसाय सञ्चालनको क्रममा उत्पन्न हुन सक्ने आर्थिक तथा गैर - आर्थिक जोखिमहरूलाई न्यूनीकरणका लागि आवश्यक रणनीति तयार गर्ने तथा सञ्चालक समिति समक्ष सुझाव पेश गर्ने ।
सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति	संयोजक : सञ्चालक डा. आनन्द प्रसाद श्रेष्ठ सदस्य : सञ्चालक श्री सरस्वती पाठक सदस्य : श्री लक्ष्मण नेपाल सदस्य सचिव : श्री मिन प्रसाद सुवेदी	५	सम्पत्ति शुद्धीकरणलाई नियन्त्रण तथा आतंककारी क्रियाकलापमा वित्तीय लगानी निरुत्साहित गर्नका लागि रणनीति तयार गर्ने तथा सञ्चालक समितिमा सुझाव तथा सिफारिस पेश गर्ने ।

समितिको नाम	समितिको संरचना	बैठक संख्या	समितिको कार्य सम्बन्धी छोटो विवरण
आर्थिक निर्देशन समिति	संयोजक : प्रमुख कार्यकारी अधिकृत श्री माधव प्रसाद उपाध्याय सदस्य : श्री अनिल रेग्मी सदस्य : श्री रोशन तिमिल्सिना सदस्य : श्री केशव तिमिल्सिना सदस्य सचिव : श्री अनुमान श्रेष्ठ	५५	संस्थाको आर्थिक प्रशासन विनियमावली अर्न्तगत तथा वस्तु तथा सेवा खरिदको निर्णय तथा सञ्चालक समिति समक्ष सिफारिस पेश गर्ने कार्य ।
खरिद समिति	संयोजक : श्री अनिल रेग्मी सदस्य : श्री केशव तिमिल्सिना सदस्य सचिव : श्री अनुमान श्रेष्ठ	४४	संस्थाको आर्थिक प्रशासन विनियमावली अर्न्तगत तथा वस्तु तथा सेवा खरिदको लागि आर्थिक निर्देशन समिति समक्ष सिफारिस पेश गर्ने कार्य ।
पदपूर्ति समिति	संयोजक : श्री अनिल रेग्मी सदस्य : श्री रोशन तिमिल्सिना सदस्य सचिव : श्री संजु प्रसाद जैसवाल	१४	विकास बैंकमा कर्मचारी छनोट, मर्ना तथा बढुवा सम्बन्धी कार्यहरू ।
सम्पति दायित्व व्यवस्थापन समिति	संयोजक : प्रमुख कार्यकारी अधिकृत श्री माधव प्रसाद उपाध्याय सदस्य : श्री अनिल रेग्मी सदस्य : श्री भक्त बहादुर के.सी सदस्य : श्री रोशन तिमिल्सिना सदस्य : श्री दिपक राज मण्डारी सदस्य : श्री लक्ष्मण नेपाल सदस्य सचिव : श्री केशव तिमिल्सिना	१२	विकास बैंकमा अल्पकालिन तथा दीर्घकालिन सम्पति तथा दायित्वहरूको सन्तुलन राख्ने सम्बन्धी कार्य ।
सूचना प्रविधि समिति	संयोजक : श्री अनिल रेग्मी सदस्य : श्री अनुमान श्रेष्ठ सदस्य : श्री रोशन तिमिल्सिना सदस्य : श्री नकुल पौडेल सदस्य सचिव : श्री कमल अर्याल	२	विकास बैंकमा सूचना प्रविधिसाग सम्बन्धित संरचना, कार्यप्रणाली मौक्तिक पर्याप्तताको विश्लेषण गर्ने तथा सिफारिस सम्बन्धी कार्य ।
सूचना प्रविधि अनुगमन समिति	संयोजक : प्रमुख कार्यकारी अधिकृत श्री माधव प्रसाद उपाध्याय सदस्य : श्री लक्ष्मण नेपाल सदस्य : श्री सुमना शर्मा सदस्य सचिव : श्री मिन प्रसाद सुवेदी	२	विकास बैंकमा सूचना प्रविधिसाग सम्बन्धित संरचना, कार्यप्रणाली तथा सोसाग सम्बन्धित क्रियाकलापहरूको अनुगमन ।
संस्थागत सामाजिक उत्तरदायित्व समिति	संयोजक : प्रमुख कार्यकारी अधिकृत श्री माधव प्रसाद उपाध्याय सदस्य : श्री अनिल रेग्मी सदस्य : श्री केशव तिमिल्सिना सदस्य सचिव : श्री अनुमान श्रेष्ठ	२८	विकास बैंकले संस्थागत सामाजिक उत्तरदायित्व अर्न्तगत सम्पादन गर्ने कार्यहरूको योजना तयार गर्ने तथा कार्यान्वयनको लागि आवश्यक सहजीकरण तथा अनुगमन गर्ने ।

समितिको नाम	समितिको संरचना	बैठक संख्या	समितिको कार्य सम्बन्धी छोटो विवरण
कर्जा असुली समिति	संयोजक : श्री अनिल रेग्मी सदस्य : श्री इश्वरी प्रसाद ढकाल सदस्य : श्री दिपक राज मण्डारी सदस्य : श्री लक्ष्मण नेपाल सदस्य सचिव : श्री कृष्ण श्रेष्ठ	१९	कर्जा असुली सम्बन्धी कार्य गर्ने ।
लिलाम समिति	संयोजक : प्रमुख कार्यकारी अधिकृत श्री माधव प्रसाद उपाध्याय सदस्य : श्री रोशन तिमिल्सिना सदस्य : श्री केशव तिमिल्सिना सदस्य सचिव : श्री अनुमान श्रेष्ठ	४	विकास बैंकको सम्पतिहरुको लिलाम सम्बन्धी कार्य गर्ने ।

(क) आर्थिक प्रशासन विनियमावली मए/नमएको : मएको

४. सूचना तथा जानकारी प्रवाह सम्बन्धी विवरण

(क) संस्थाले सार्वजनिक गरेको सूचना तथा जानकारी प्रवाहको विवरण

विषय	माध्यम	सार्वजनिक गरेको मिति
१७औं वार्षिक साधारण सभाको सूचना	राष्ट्रिय दैनिक	२०८० पौष ७ गतेको नागरिक राष्ट्रिय दैनिक - प्रथम पटक र २०८० पौष २० गतेको अन्नपूर्ण पोस्ट राष्ट्रिय दैनिक - दोस्रो पटक
विशेष साधारणसभाको सूचना	विशेष साधारणसभा नमएको	-
वार्षिक प्रतिवेदन (आ.व. २०७९/०८०)	प्रतिवेदन पुस्तिका र विकास बैंकको वेबसाइटमा	
त्रैमासिक प्रतिवेदन (आ.व २०८०/०८१)	पहिलो त्रैमास : अभियान राष्ट्रिय दैनिक दोस्रो त्रैमास : अभियान राष्ट्रिय दैनिक तेस्रो त्रैमास : अभियान राष्ट्रिय दैनिक चौथो त्रैमास : कारोबार राष्ट्रिय दैनिक	अवधि प्रकाशित मिति प्रथम त्रैमास २०८० कार्तिक ०७ दोस्रो त्रैमास २०८० माघ ०७ तेस्रो त्रैमास २०८१ बैशाख ०७ चौथो त्रैमास २०८१ श्रावण २९
धितोपत्रको मूल्यमा प्रभाव पार्ने मूल्य संवेदनशील सूचना	पत्राचार (नेपाल स्टक एक्सचेंज, नेपाल धितोपत्र बोर्ड, सि.डि.एस. एण्ड क्लियरिङ्ग लि.मा)	२०८०।०९।०५ २०८०।०९।०८ २०८०।१२।१५
अन्य	-	-

(ख) सूचना सार्वजनिक नगरेको वा अन्य कारणले धितोपत्र बोर्ड तथा अन्य निकायबाट कारवाहीमा परेको मए सो सम्बन्धी जानकारी : धितोपत्र दर्ता तथा निष्काशन नियमावली, २०७३ को नियम २६ को उपनियम (१) बमोजिम २०७९/०८० को चौथो त्रैमासिक अवधिको विवरण ढिलो बुझाएको कारण धितोपत्र सम्बन्धी ऐन, २०६३ को दफा १०१ को उपदफा (४) बमोजिम को कारवाहीमा परेको ।

(ग) पछिल्लो वार्षिक तथा विशेष साधारणसमा सम्पन्न भएको मिति : २०८० पौष २९ गते (१७औं वार्षिक साधारण समा)

५. संस्थागत संरचना र कर्मचारी सम्बन्धी विवरण

(क) कर्मचारीहरूको संरचना, पदपूर्ति, वृत्ति विकास, तालिम, तलब, भत्ता तथा अन्य सुविधा, हाजिर र विदा, आचारसंहिता लगायतका कुराहरू समेटिएको कर्मचारी सेवा शर्त विनियमावली/व्यवस्था मए नभएको : भएको

(ख) सांगठनिक संरचना संलग्न गर्ने : संलग्न गरिएको

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

क्र.सं.	नाम	पद	शैक्षिक योग्यता	अनुभव
१.	श्री माधव प्रसाद उपाध्याय	प्रमुख कार्यकारी अधिकृत	स्नातकोत्तर (व्यवस्थापन)	- करिब १७ वर्षको प्राध्यापन अनुभव - १७ वर्ष उच्च व्यवस्थापनमा रही वित्तीय क्षेत्रमा कार्य गरेको अनुभव
२.	श्री अनिल रेग्मी	नायब प्रमुख कार्यकारी अधिकृत	टाईट एकाउन्टेन्सी	- करिब ४ वर्ष लेखापरीक्षण पेशामा संलग्न - करिब ६ वर्ष जनता बैंक नेपाल लिमिटेडमा आन्तरिक लेखापरीक्षण विभाग प्रमुख, वित्त विभाग प्रमुख र सञ्चालन विभाग प्रमुखको रूपमा कार्य गरेको अनुभव - करिब ४ वर्ष सेन्चुरी कमर्शियल बैंक लिमिटेडमा प्रमुख वित्त अधिकृतको रूपमा कार्य गरेको अनुभव - गरिमा विकास बैंक लिमिटेडमा विगत २८ महिनादेखि सहायक प्रमुख कार्यकारी अधिकृत तथा नायब प्रमुख कार्यकारी अधिकृतको रूपमा कार्यरत

(घ) कर्मचारी सम्बन्धी अन्य विवरण :

संरचना अनुसार कर्मचारी पदपूर्ति गरे/नगरेको	गरेको
नयाँ कर्मचारीहरूको पदपूर्ति गर्दा अपनाएको प्रक्रिया	राष्ट्रिय स्तरको पत्रिकामा विज्ञापन प्रकाशित गरी आवश्यकता अनुसार लिखित परिक्षा तथा मौखिक अन्तर्वार्ता मध्ये दुवै वा कुनै एक माध्यमबाट पदपूर्ति गर्ने गरिएको । ट्यालेण्ट हण्टेड तथा तालिम कर्मचारीको सन्दर्भमा मौखिक अन्तर्वार्ता को माध्यमबाट पदपूर्ति गर्ने गरिएको ।
कार्यकारी तहमा कार्यरत कर्मचारीको संख्या (२०८१ असार मसान्तमा)	२
व्यवस्थापन स्तरका कर्मचारीको संख्या (२०८१ असार मसान्तमा)	२१
कुल कर्मचारी संख्या (२०८१ असार मसान्तमा)	१०४९
कर्मचारीहरूको सवसेसन प्लान मए/नमएको	मएको
आ.व.मा कर्मचारीहरूलाई दिईएको तालिम संख्या तथा सम्मिलित कर्मचारीको संख्या	१३९ वटा तालिममा २,२३७ जना कर्मचारीहरूको सहभागिता रहको
आ.व.को कर्मचारी तालिम खर्च रु.	रु.११६,४५,२२६ (अक्षरेपी एक करोड सोठ लाख पैतालिस हजार दुई सय छब्बिस मात्र)
कुल खर्चमा कर्मचारी खर्चको प्रतिशत (व्याज खर्च बाहेक)	५६.२९
कुल कर्मचारी खर्चमा कर्मचारी तालिम खर्चको प्रतिशत	१.४१

६. संस्थाको लेखा तथा लेखापरीक्षण सम्बन्धी विवरण

(क) लेखा सम्बन्धी विवरण

संस्थाको पछिल्लो आ.व.को वित्तीय विवरण NFRS अनुसार तयार गरे/नगरेको, नगरेको मए सोको कारण	गरेको
सञ्चालक समितिबाट पछिल्लो (आ.व. २०८०/०८१) को वित्तीय विवरण स्वीकृति मएको मिति	२०८१ पौष ५ गते
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति	बुदा नं. ४ मा प्रस्तुत गरिएको ।
अन्तिम लेखापरीक्षण सम्पन्न मएको मिति (आ.व. २०८०/०८१ को)	२०८१ पौष ५ गते
साधारणसमाबाट वित्तीय विवरण स्वीकृत मएको मिति (आ.व. २०७९/८० को)	२०८० पौष २९
संस्थाको आन्तरिक लेखापरीक्षण सम्बन्धी विवरण	
(अ) आन्तरिक रूपमा लेखा परीक्षण गर्ने गरिएको वा बाह्य विज्ञ नियुक्त गर्ने गरिएको	बाह्य विज्ञ नियुक्त गर्ने गरिएको
(आ) बाह्य विज्ञ नियुक्त गरिएको मए सोको विवरण	SAR Associates, Chartered Accountants Bishal Nagar, Kathmandu
(इ) आन्तरिक लेखापरीक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक, चौमासिक वा अर्धवार्षिक)	त्रैमासिक

(ख) लेखापरीक्षण समिति सम्बन्धी विवरण :

मिति २०७८ चैत्र १ गते सम्पन्न सञ्चालक समितिको बैठकबाट निर्णय भए बमोजिम आर्थिक वर्ष २०८०/०८१ अवधिमा विकास बैंकमा कायम रहेको लेखापरीक्षण समितिको संरचना एवं विवरण देहाय बमोजिम रहेको छ ।		
संयोजक तथा सदस्यहरूको नाम, पद तथा योग्यता		तपसिल
नाम	पद	योग्यता
संयोजक श्री दिपेन्द्र श्रेष्ठ	सञ्चालक	स्नातकोत्तर
सदस्य श्री विमल पाण्डे	सञ्चालक	स्नातक
सदस्य सदिव श्री सुमना शर्मा	विभागीय प्रमुख- आन्तरिक लेखापरीक्षण	सि.ए., स्नातक
बैठक बसेको मिति तथा उपस्थित सदस्य संख्या		
बैठक बसेको मिति	बैठक नं	उपस्थित सदस्य संख्या
२०८० साउन १७	९३	३ जना (१०० प्रतिशत)
२०८० साउन २५	९४	३ जना (१०० प्रतिशत)
२०८० आश्विन १०	९५	३ जना (१०० प्रतिशत)
२०८० पौष ०५	९६	३ जना (१०० प्रतिशत)
२०८० माघ १४	९७	३ जना (१०० प्रतिशत)
२०८० चैत्र १२	९८	३ जना (१०० प्रतिशत)
२०८० चैत्र ३०	९९	३ जना (१०० प्रतिशत)
२०८१ जेष्ठ १३	१००	३ जना (१०० प्रतिशत)
२०८१ असार २७	१०१	३ जना (१०० प्रतिशत)
प्रति बैठक मता रु.	संयोजकलाई प्रति बैठक रु.९,००० र अन्य सञ्चालक सदस्यलाई रु.८,०००	
लेखापरीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन सञ्चालक समितिमा पेश गरेको मिति	लेखापरीक्षण समितिको बैठक बसे पश्चात् लगत्तै बसेको सञ्चालक समितिको बैठकमा पेश गर्ने गरिएको ।	

७. अन्य विवरण

संस्थाले सञ्चालक तथा निजको एकाघर परिवारको वित्तीय स्वार्थ भएको व्यक्ति, बैंक तथा वित्तीय संस्थाबाट ऋण तथा सापटी वा अन्य कुनै लिए/नलिएको	नलिएको
प्रचलित कानून बमोजिम कम्पनीको सञ्चालक, शेयरधनी, कर्मचारी, सल्लाहकार, परामर्शदाताको हैसियतमा पाउने सुविधा वा लाम वाहेक स्वीकृत संगठित संस्थाको वित्तीय स्वार्थ भएको कुनै व्यक्ति, फर्म, कम्पनी, कर्मचारी, सल्लाहकार वा परामर्शदाताले संस्थाको कुनै सम्पति कुनै किसिमले भोगचलन गरे/नगरेको	नगरेको
नियमनकारी निकायले इजाजतपत्र जारी गर्दा तोकेको शर्तहरूको पालना मए/नमएको	मएको
नियमनकारी निकायले संस्थाको नियमन निरीक्षण वा सुपरिवेक्षण गर्दा संस्थालाई दिइएको निर्देशन पालना मए/नमएको	मएको
संस्था वा सञ्चालक विरुद्ध अदालतमा कुनै मुद्दा चलिरहेको मए सो को विवरण	आर्थिक वर्ष २०८०/०८१ अवधिमा नियमित कार्य सञ्चालन एवं कर्जा असुलीको सन्दर्भमा चलने नियमित प्रकृतिको मुद्दा बाहेक अन्य मुद्दा नचलेको ।

अनुपालना अधिकृतको नाम : मिन प्रसाद सुवेदी

पद : प्रबन्धक

दस्तखत :

मिति : २०८१/०९/०७

प्रतिवेदन सञ्चालक समितिबाट स्वीकृत मिति : २०८१/०९/०७

The logo of Garima Vikas Bank Limited is a circular emblem. It features a central illustration of a mountain range with a sun rising behind it. The text "गरिमा विकास बैंक लिमिटेड" is written in Hindi along the top inner edge of the circle, and "Garima Bikas Bank Limited" is written in English along the bottom inner edge.

Statutory Reports & Financial Statements

P.L.R.G. Associates
Chartered Accountants

**INDEPENDENT AUDITOR'S REPORT
To The Shareholders of
M/s Garima Bikas Bank Ltd.
Lazimpat, Kathmandu**

Report on the Audit of the Consolidated Financial Statements

Opinion

We have audited the Consolidated Financial Statements of Garima Bikas Bank Ltd. (hereinafter referred to as "the Bank") and its subsidiaries (collectively referred to as "the Group"), which comprise Consolidated Statement of Financial Position as at Ashadh 31, 2081 (July 15, 2024), Consolidated Statement of Profit or Loss, Consolidated Statement of Other Comprehensive Income, Consolidated Statement of Changes in Equity, Consolidated Statement of Cash Flows for the year then ended, Notes to the Consolidated Financial Statements, including a summary of significant accounting policies.

In our opinion, the accompanying Consolidated Financial Statements present fairly, in all material respects, the Consolidated Financial Position of the Group as at Ashadh 31, 2081 (July 15, 2024), its Consolidated Financial Performance and its Consolidated Cash Flows for the year then ended in accordance with Nepal Financial Reporting Standards (NFRSs).

Basis for Opinion

We conducted our audit in accordance with Nepal Standards on Auditing (NSAs). Our responsibilities under those standards are further described in the *Auditor's Responsibilities for the Audit of the Consolidated Financial Statements* section of our report. We are independent of the Group in accordance with the Handbook of the Code of Ethics for Professional Accountants issued by the Institute of Chartered Accountants of Nepal (ICAN), and we have fulfilled our other ethical responsibilities in accordance with the ICAN's Handbook of the Code of Ethics for Professional Accountants. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our audit opinion on the Consolidated Financial Statements.

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in the audit of the Consolidated Financial Statements of the current period, which were addressed in the context of our audit of the Consolidated Financial Statements as a whole, and in forming our opinion thereon. We do not provide separate opinion on these matters. In addition to the matters described in the Basis for Opinion section, we have determined the matters described below as the key audit matters to be communicated in our report.

The results of our audit procedures, including the procedures performed to address the matters below, provide the basis for our audit opinion on the accompanying Consolidated Financial Statements.




Our assessed key audit matters and how we addressed them are outlined below:

S.N.	Key Audit Matters	Auditor's Response
1.	Interest Income Ref. Note no. 4.29 and accounting policies to the financial statements.	
	<p>The Bank has total interest income of Rs. 10,117,129,716 including Rs. 8,512,467,764 on loans and advances to customers.</p> <p>Interest income has been recognized on accrual basis as per the interest recognition guidelines of Nepal Rastra Bank. Recognition of interest income on bad loans involves the judgments on calculating the net realizable value of loans and advances. As an automated system is yet to be used to suspend recognition of income based on the overdue status of the loan and fair value of the collateral as well as review of fair valuation of collateral on a regular basis, manual intervention might be required in the interest income recognition process and hence create a risk of improper application of the guidelines and determination of fair value of the collateral.</p> <p>As this may have effect on the recognition of the interest income by the Bank, we have considered it as a key audit matter.</p>	<p>We applied following procedures in respect of verification of interest income:</p> <ul style="list-style-type: none"> ➤ Understanding of the core banking software of the Bank how interest rate on loans and advances has been implemented in system. ➤ Whether interest income on advances is automatically generated in the CBS system. ➤ Review of accrual and recognition interest income whether relevant NFRS and the NRB norms have been followed by the Bank for the same. ➤ Review and verify the transactions relating to manual debit or credit of interest in the system. ➤ Understanding as to how the Bank's management monitors their business, analyze its credit portfolio and the interest income thereon. <p>Accounting policies and recognition of interest income has been considered acceptable.</p>
2.	Investment Securities Valuation Ref. Note no. 4.8 and accounting policies to the financial statements.	
	<p>The Bank has total investment securities of Rs. 16,632,572,284 as at Ashadh 31, 2081 classified into two different categories as investment securities measured at amortized cost and investment in equity measured at fair value through other comprehensive income, which in aggregate represent 17.27 % of the total assets of the Bank.</p>	<p>We applied following procedures in respect of investment verification:</p> <ul style="list-style-type: none"> ➤ Review of accounting policies adopted by the Bank based on Nepal Financial Reporting Standards and the Directives issued by NRB and compliance of the same. ➤ Evaluation of management's assessment to categorize investments classified into different categories as investment securities measured at



<p>Classification of investment into different categories as investment securities measured at amortized cost and investment in equity measured at fair value through other comprehensive income warrant management judgement and it impacts on valuation of investment securities and impairment allowance. Due to the percentage of volume over total assets and the requirement of management judgment for measurement of impairment allowance, hence this has been considered as key audit matter.</p>	<p>amortized cost and investment in equity measured at fair value through other comprehensive income.</p> <ul style="list-style-type: none"> ➤ Verification of valuation of investment on sampling basis in reference to its cost and quoted market price as the case may be. ➤ Verification of impairment allowance provided for different investments in commensurate with NFRSs and NRB Directives. <p>Accounting policies, classification, valuation, and impairment allowances for the investments are considered acceptable.</p>
<p>3. Impairment of Loans and Advances Ref. Note no. 4.7 & 4.7.4 and accounting policies to the financial statements.</p>	
<p>The Bank's advances to the customers represent 67.07 % of its total assets at the end of year under review and are stated at Rs. 64.59 billion which is net of provision of Rs. 3.30 billion. As per carve out on NFRS 9 provided by ICAN for impairment of loans, the Bank has assessed and measured impairment loss on loans and advances as higher of amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provision and amount derived as per carve out issued by ICAN. The provision against advances was identified as a key audit matter as it involves a considerable degree of management judgment and compliance with Directives and Circulars issued by Nepal Rastra Bank.</p>	<p>We applied following procedures in respect of verification of loan loss provision:</p> <ul style="list-style-type: none"> ➤ Review of borrower's files, which includes evaluation of borrowers' repayment behavior, assessment of financial strength based on the available financial statements, adequacy of security/collateral, obtainment of required legal documents, CIC reports, and compliance with prudential regulations. ➤ Business sites visit of the borrowers on sampling basis. ➤ Review of IT system to provide loan loss provision based on overdue payments. ➤ On sampling basis, verification of accuracy of provision against non-performing loan calculated by the IT system and manual calculation sampling basis. ➤ Evaluation of appropriateness of subjective judgement made by the management for performing loans' borrowers. ➤ Review of Board's evaluation and decisions on loans.



		Based on the above audit procedures performed, loan loss provision made by the Bank is considered acceptable.
4.	Information Technology	
	<p>Considering the nature, complexity and volume of business and transactions, the Bank has used different system including core banking system and management information system (MIS) based on information technology. Transactions of the bank have been electronically carried out and its data and information of the Bank has been digitally stored. It has to ensure strong internal control relating to IT and MIS. Various reports including the financial statements are highly dependent on such digitally stored data and other related system.</p> <p>We have considered this as a key audit matter as any lapses in the control system including input, processing and output or any wrong extractions of data may result in the wrong reporting of the data to the management, -shareholders, and regulators.</p>	<p>We applied following procedures in respect of information technology:</p> <ul style="list-style-type: none"> ➤ Review of control relating to the information system of the Bank whether it is as required by the relevant NRB guidelines. ➤ Understanding controls over input, processing and output of the existing IT system. ➤ Review of accuracy and correctness of information/ reports generated by the relevant system on sampling basis. ➤ Review of report of Information System Audit and implementation status of recommendations thereon. <p>Based on the above audit procedures performed, control over the information technology prevailing in the Bank has been considered adequate.</p>

Other Matters

We did not audit the financial statements and other financial information of subsidiary. Financial statements of Garima Capital Ltd. (subsidiary) and other financial information has been audited by other auditor whose report has been furnished to us by the management and our opinion on the financial statements in so far as it relates to the accounts and disclosures included in respect of the subsidiary are based solely on the report of the other auditor.

Information Other than the Consolidated Financial Statement and Auditors' Report Thereon

The Bank's Management is responsible for the other information. The other information comprises the information included in the Management Report, the Board of Directors, and Chairman's Statement but does not include the consolidated financial statements and our auditor's report thereon. Our opinion on the consolidated financial statements does not cover other information and we do not express any form of assurance conclusion thereon.



In connection with our audit of the consolidated financial statements, our responsibility is to read the other information and in doing so, consider whether the other information is materially inconsistent with the consolidated financial statements, or our knowledge obtained during our audit or otherwise appears to be materially misstated. As the other information documents are in the process of completion, the management has provided written representation that the final version of the documents will be provided when available thus we have nothing to report in this regard.

Responsibilities of Management and Those charged with Governance for the Consolidated Financial Statements

Management is responsible for the preparation and fair presentation of the consolidated financial statements in accordance with Nepal Financial Reporting standards (NFRSs) and for such internal control as management determines is necessary to enable the preparation of consolidated financial statements that are free from material misstatement, whether due to fraud or error.

In preparing the Consolidated Financial Statements, management is responsible for assessing the Group'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 company or to cease operations or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the Group's financial reporting process.

Auditor's Responsibilities for the Audit of the Consolidated Financial Statements

Our objectives are to obtain reasonable assurance about whether the consolidated 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 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 risks of material misstatement of the consolidated 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 purpose of expressing an opinion on the effectiveness of the Group's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.



- Conclude on the appropriateness of 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 Group'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 Group to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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.

Report on Other Legal and Regulatory Requirements

We have determined to communicate following matters in accordance with the requirements of NRB Directives, Companies Act, 2063, BAFIA, 2073 and other regulatory requirements:

- I. We have obtained all the information and explanations, which to the best of our knowledge and belief were necessary for the purpose of audit.
- II. Accounts and records of the Bank have been maintained as required by law.
- III. Consolidated Statement of Financial Position, Consolidated Statement of Profit or Loss, Consolidated Statement of Other Comprehensive Income, Consolidated Statement of Cash Flows, and Consolidated Statement of Changes in Equity dealt with by this report are in agreement with the books of accounts maintained by the Bank.
- IV. Capital fund, risk bearing fund and the provision for possible impairment of assets of the Bank are adequate as per the Directives issued by Nepal Rastra Bank.
- V. In our opinion and to the best of our information and according to the explanations given to us, the Board of Directors, the representative or any employee of the Bank has not acted contrary to the provision of law relating to accounts nor caused direct loss or damage to the Bank deliberately or acted in a manner that would jeopardize the interest and security of the Bank.
- VI. Operations of the Bank are within its jurisdiction.
- VII. The Bank has not acted in a manner to jeopardize the interest and security of the depositors and investors.
- VIII. The Bank has a centralized core accounting system and details received from branches of the Bank though the statements are independently not audited, were adequate for our audit, and



IX. We have not come across any fraudulence in the accounts, so far as it appeared from our examination of the books of account.



Prakash Lamsal, FCA
Senior Partner



P.L.R.G. Associates
Chartered Accountants

UDIN: 241220CA00154aYETN

Date: 2081/09/05
Place: Kathmandu

Garima Bikas Bank Limited

Consolidated Statement of Financial Position

As on 31st Ashad 2081

Particulars	Notes	Group		Bank	
		31 Ashad 2081	31 Ashad 2080	31 Ashad 2081	31 Ashad 2080
Assets					
Cash and cash equivalent	4.1	4,722,067,287	4,589,230,815	4,720,389,320	4,602,873,647
Due from Nepal Rastra Bank	4.2	3,743,827,484	2,961,796,053	3,743,827,484	2,961,796,053
Placement with Bank and Financial Institutions	4.3	-	15,000,000	-	-
Derivative financial instruments	4.4	-	-	-	-
Other trading assets	4.5	200,680,244	127,347,288	-	-
Loan and Advances to B/Fis	4.6	4,333,135,372	2,973,799,200	4,333,135,372	2,973,799,200
Loans and advances to customers	4.7	64,590,517,896	61,957,868,581	64,590,517,896	61,956,931,002
Investment securities	4.8	16,650,971,884	14,931,153,338	16,632,572,284	14,918,548,503
Current Tax Assets	4.9	422,563,326	-	411,612,266	-
Investment in subsidiaries	4.10	-	-	123,900,000	123,900,000
Investment in Associates	4.11	-	-	-	-
Investment property	4.12	214,252,077	187,268,784	214,252,077	187,268,784
Property and equipment	4.13	581,167,089	676,043,702	551,389,695	641,084,021
Goodwill and Intangible Assets	4.14	99,083,022	101,423,735	98,045,207	100,994,618
Deferred tax assets	4.15	38,397,060	48,158,347	24,888,152	32,452,227
Other assets	4.16	901,649,505	681,735,178	861,071,912	663,159,838
Total Assets		96,498,312,246	89,250,825,021	96,305,601,665	89,162,807,892
Liabilities					
Due to Bank and Financial Institutions	4.17	1,783,291,131	2,104,520,294	1,783,291,131	2,104,520,294
Due to Nepal Rastra Bank	4.18	-	-	-	-
Derivative Financial Instruments	4.19	-	-	-	-
Deposit from customers	4.20	84,251,150,462	76,946,689,730	84,252,756,130	76,964,158,230
Borrowings	4.21	55,201,283	14,583,333	6,250,000	14,583,333
Current Tax Liabilities	4.9	-	51,439,326	-	57,194,383
Provisions	4.22	-	-	-	-
Deferred tax liabilities	4.15	-	-	-	-
Other liabilities	4.23	1,071,741,757	1,259,701,656	1,009,206,396	1,224,115,196
Debt securities issued	4.24	996,034,134	995,089,258	996,034,134	995,089,258
Subordinated Liabilities	4.25	-	-	-	-
Total Liabilities		88,157,418,767	81,372,023,598	88,047,537,791	81,359,660,695
Equity					
Share Capital	4.26	5,680,517,328	5,187,687,057	5,680,517,328	5,187,687,057
Share Premium		-	4,415,329	-	4,415,329
Retained Earnings		264,268,427	493,519,254	286,403,056	517,658,780
Reserves	4.27	2,304,190,783	2,105,258,233	2,291,143,490	2,093,386,031
Total equity attributable to equity holders		8,248,976,537	7,790,879,873	8,258,063,874	7,803,147,197
Non-controlling interest		91,916,942	87,921,549	-	-
Total equity		8,340,893,479	7,878,801,423	8,258,063,874	7,803,147,197
Total liabilities and equity		96,498,312,246	89,250,825,021	96,305,601,665	89,162,807,892
Contingent liabilities and commitment	4.28	1,481,257,430	1,243,022,415	1,481,257,430	1,243,022,415
Net assets value per share		145.22	150.18	145.38	150.42

As per our report of even date.

Keshab Timalsina
Head- Finance, Accounts
& Treasury Department

Anil Regmi
Deputy
Chief Executive Officer

Madhav Prasad Upadhaya
Chief Executive Officer

Shyam Prasad Basyal
Chairman

CA. Prakash Lamsal
Partner, PLRG Associates
Chartered Accountants

Dr. Ananda Prasad Shrestha
Director

Deependra Shrestha
Director

Bimal Pandey
Director

Sanjeev Dhakal
Director

Saraswati Pathak
Director

Mukunda Raj Acharya
Director

Date: 2081/09/05
Place: Kathmandu

Garima Bikas Bank Limited

Consolidated Statement of Profit or Loss

For the Year ended 31st Ashad 2081

Particulars	Notes	Group		Bank	
		2080-81	2079-80	2080-81	2079-80
Interest Income	4.29	10,121,736,720	10,686,498,691	10,117,129,716	10,683,204,016
Interest Expense	4.30	6,808,087,424	7,420,456,724	6,802,358,330	7,419,215,729
Net interest income		3,313,649,296	3,266,041,967	3,314,771,386	3,263,988,287
Fees and Commission Income	4.31	498,364,921	423,576,486	476,890,013	405,599,215
Fees and Commission Expense	4.32	25,062,223	22,704,389	20,520,241	19,193,220
Net fee and Commission income		473,302,698	400,872,097	456,369,772	386,405,995
Net interest fee and commission income		3,786,951,994	3,666,914,064	3,771,141,158	3,650,394,282
Net Trading Income	4.33	35,374,312	19,053,290	13,350,969	14,999,815
Other Operating Income	4.34	31,094,070	34,470,464	31,094,070	33,300,362
Total operating income		3,853,420,375	3,720,437,818	3,815,586,196	3,698,694,459
Impairment charge/(reversal) for loans and other losses	4.35	1,711,042,283	413,271,440	1,711,042,283	413,271,440
Net Operating income		2,142,378,092	3,307,166,378	2,104,543,913	3,285,423,019
Operating expenses					
Personnel Expense	4.36	842,122,649	922,564,201	823,259,474	908,119,677
Other Operating Expenses	4.37	488,690,859	460,090,629	481,527,145	453,988,749
Depreciation and amortisation	4.38	163,233,481	166,328,249	157,625,525	160,439,617
Operating Profit		648,331,103	1,758,183,300	642,131,769	1,762,874,976
Non operating income	4.39	1,290,509	23,882,078	1,265,000	23,685,948
Non operating expense	4.40	-	-	-	-
Profit before income tax		649,621,612	1,782,065,377	643,396,769	1,786,560,924
Income tax expense	4.41	210,682,241	520,265,991	209,444,909	521,884,842
Current tax Expenses		215,890,301	553,419,388	215,890,301	553,419,388
Deferred tax Expense/(Income)		(5,208,060)	(33,153,397)	(6,445,392)	(31,534,546)
Profit for the period		438,939,371	1,261,799,386	433,951,860	1,264,676,082
Profit attributable to:					
Equity holders of the bank		436,505,383	1,263,203,368	433,951,860	1,264,676,082
Non-controlling interest		2,433,988	(1,403,982)	-	-
Profit for the period		438,939,371	1,261,799,386	433,951,860	1,264,676,082
Earnings per share:					
Basic earnings per share		7.73	24.32	7.64	24.38
Diluted earnings per Share			24.32		24.38

As per our report of even date.

Keshab Timalisina
Head- Finance, Accounts
& Treasury Department

Anil Regmi
Deputy
Chief Executive Officer

Madhav Prasad Upadhaya
Chief Executive Officer

Shyam Prasad Basyal
Chairman

CA. Prakash Lamsal
Partner, PLRG Associates
Chartered Accountants

Dr. Ananda Prasad Shrestha
Director

Deependra Shrestha
Director

Bimal Pandey
Director

Sanjeev Dhakal
Director

Saraswati Pathak
Director

Mukunda Raj Acharya
Director

Date: 2081/09/05
Place: Kathmandu

Garima Bikas Bank Limited

Consolidated Statement of Other Comprehensive Income

For the Year ended 31st Ashad 2081

Particulars	Notes	Group		Bank	
		2080-81	2079-80	2080-81	2079-80
Profit for the period		438,939,371	1,261,799,386	433,951,860	1,264,676,082
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		49,837,361	10,775,826	46,637,761	10,775,096
• Remeasurement of gain/loss on sale of shares		-	-	-	-
• Gains/(losses) on revaluation		-	-	-	-
• Actuarial gain/(losses) on defined benefit plans		60,463	(17,345,764)	60,463	(17,345,764)
• Income tax relating to above items		(14,969,347)	1,970,981	(14,009,467)	1,971,200
Net other comprehensive income that will not be reclassified to profit or loss		34,928,477	(4,598,956)	32,688,757	(4,599,467)
b) Items that are or may be reclassified to profit or loss					
• Gains/(losses) on cash flow hedge		-	-	-	-
• Exchange gains/(losses)(arising from translating financial assets of foreign operation)		-	-	-	-
• Income tax relating to above items		-	-	-	-
• Reclassify to profit or loss		-	-	-	-
Net other comprehensive income that are or may be reclassified to profit or loss					
c) Share of other comprehensive income of associate accounted as per equity method					
Other comprehensive income for the period, net of income tax		34,928,477	(4,598,956)	32,688,757	(4,599,467)
Total comprehensive income for the period		473,867,848	1,257,200,430	466,640,617	1,260,076,615
Total comprehensive income attributable to:					
Equity holders of the Bank		470,340,840	1,258,604,412	466,640,617	1,260,076,615
Non-controlling interest		3,527,008	(1,403,982)	-	-
Total Comprehensive income for the period		473,867,848	1,257,200,430	466,640,617	1,260,076,615

As per our report of even date.

Keshab Timalsina
Head- Finance, Accounts
& Treasury Department

Anil Regmi
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Chief Executive Officer

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Sanjeev Dhakal
Director

Saraswati Pathak
Director

Mukunda Raj Acharya
Director

Date: 2081/09/05
Place: Kathmandu

Garima Bikas Bank Limited Statement of Changes in Equity For the Year ended 31st Ashad 2081 Group Attributable to Equity-Holders of the Bank

Statement of Changes in Equity	Share Capital	Share Premium	General Reserve	Exchange Equalisation Reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained Earnings	Other Reserve	Total	Non-Controlling Interest	Total Equity
Adjustment/Restatement												
Adjustment/Restated Balance as at Shrawan 01, 2079	4,579,892,402	92,311,741	965,259,798	160,282	335,030,386	43,880,625	-	567,121,281	9,085,621	6,585,742,134	89,325,531	6,675,067,666
Comprehensive Income for the year								1,263,203,368	(12,142,035)	1,263,203,368	(1,403,982)	1,261,799,386
Other Comprehensive Income, Net of Tax						7,543,078				(4,598,956)		(4,598,956)
Gain/(losses) from Investment in equity Instruments measured at fair Value						7,543,078				7,543,078		7,543,078
Re-measurement of gain/loss on sale of shares												
Gain/(losses) on revaluation												
Actuarial gain/(losses) on defined benefit plans												
Gain/(losses) on cash flow hedge									(12,142,035)	(12,142,035)		(12,142,035)
Exchange gain/(losses) arising from translating financial assets of foreign operations												
Total Comprehensive Income for the year						7,543,078		1,263,203,368	(12,142,035)	1,258,604,412	(1,403,982)	1,257,200,430
Transfer to Reserves during the year			252,935,216	863,917	328,950,181			(749,415,462)	166,666,667			
Transfer Deferred Tax Reserve to Retained Earnings during the year												
Creation of CSR Fund								(12,646,761)	12,646,761			
Creation of Training Fund								(17,791,340)	17,791,340			
Utilization of CSR Fund								7,188,168	(7,188,168)			
Utilization of Staff Training Fund								7,640,940	(7,640,940)			
Transfer to Deferred Tax Asset Reserve												
Transfer to Investment Adjustment Reserve								1,584,000	(1,584,000)			
Transfer from Reserves during the year								(14,024,997)	14,024,997			
Transactions with Owners, directly recognized in Equity												
Amount transferred from premium to share capital		10,981,100	4,415,329							15,396,429		15,396,429
Share Issued												
Share Based Payments												
Share Issued Expenses												
Share Issued Expenses-Tax Impact												
Dividend to Equity-Holders												
Bonus Shares Issued		996,815,565	(92,311,741)					(604,601,814)				
Cash Dividend Paid								(68,863,103)				
Gain on Disposal of Share Classified into OCI (Net)										(68,863,103)		(68,863,103)
Other												
Total Contributions by and Distributions												
Balance at Aar 31, 2080	5,187,687,037	4,415,329	1,221,205,014	1,033,699	653,970,567	51,423,703	-	493,519,254	177,635,250	7,990,879,873	87,921,549	7,878,801,423
Adjustment/Restatement												
Adjustment/Restated Balance as at Shrawan 01, 2080	5,187,687,037	4,415,329	1,221,205,014	1,033,699	653,970,567	51,423,703	-	493,519,254	177,635,250	7,990,879,873	87,921,549	7,878,801,423
Comprehensive Income for the year								436,505,383	42,324	436,505,383	2,433,988	438,939,371
Other Comprehensive Income, Net of Tax						33,324,748				33,367,072		34,928,477
Gain/(losses) from Investment in equity Instruments measured at fair Value						33,324,748				33,324,748		34,386,153
Re-measurement of gain/loss on sale of shares												
Gain/(losses) on revaluation												
Actuarial gain/(losses) on defined benefit plans												
Gain/(losses) on cash flow hedge												
Exchange gain/(losses) arising from translating financial assets of foreign operations												
Total Comprehensive Income for the year						33,324,748		436,505,383	42,324	469,872,455	3,098,322	473,867,448

Statement of Changes in Equity	Share Capital	Share Premium	General Reserve	Exchange Equalisation Reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained Earnings	Other Reserve	Total	Non-Controlling Interest	Total Equity
Transfer to Reserves during the year	-	-	87,289,123	799,452	(89,861,042)	-	-	(164,834,200)	166,646,667	-	-	-
Transfer of Deferred Tax Reserve to Retained Earnings during the year	-	-	-	-	-	-	-	-	-	-	-	-
Creation of CSR Fund	-	-	-	-	-	-	(4,399,394)	-	4,399,394	-	-	-
Utilization of Training Fund	-	-	-	-	-	-	(18,282,693)	-	18,282,693	-	-	-
Utilization of CSR Fund	-	-	-	-	-	-	-	-	-	(51,850)	-	(51,850)
Utilization of Staff Training Fund	-	-	-	-	-	-	10,243,732	(10,293,582)	-	-	-	-
Transfer to Deferred Tax Asset Reserve	-	-	-	-	-	-	11,645,226	(11,645,226)	-	-	-	-
Transfer to Investment Adjustment Reserve	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from Reserves during the year	-	-	-	-	-	-	(783,128)	731,278	-	(51,850)	-	(51,850)
Transactions with Owners, directly recognized in Equity	-	-	-	-	-	-	-	-	-	-	-	-
Amount transferred from premium to share capital	-	-	-	-	-	-	-	-	-	-	-	-
Share Issued	-	-	-	-	-	-	-	-	-	-	-	-
Share Issued Payments	-	-	-	-	-	-	-	-	-	-	-	-
Share Issued Expenses	-	-	-	-	-	-	-	-	-	-	-	-
Share Issued Expenses-Tax Impact	-	-	-	-	-	-	-	-	-	-	-	-
Dividend to Equity-Holders	-	-	-	-	-	-	-	-	-	-	-	-
Bonus Shares Issued	492,530,270	(4,415,329)	-	-	-	-	(458,414,947)	-	-	(25,938,435)	-	(26,938,435)
Cash Dividend Paid	-	-	-	-	-	-	-	-	-	14,214,494	-	14,214,494
Other	-	-	-	-	-	-	-	-	-	-	-	-
Total Contributions by and Distributions	5,680,517,328	-	1,306,494,137	1,763,181	564,109,625	84,748,481	-	284,268,427	344,075,519	8,246,976,537	91,916,942	8,340,893,479
Balance at April 31, 2081	-	-	-	-	-	-	-	-	-	-	-	-

As per our report of even date.

Keshab Timalsina
Head- Finance, Accounts
& Treasury Department

Anil Regmi
Deputy
Chief Executive Officer

Madhav Prasad Upadhaya
Chief Executive Officer

Shyam Prasad Basyal
Chairman

CA. Prakash Lamsal
Partner, PLRG Associates
Chartered Accountants

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Director

Deependra Shrestha
Director

Bimal Pandey
Director

Sanjeev Dhakal
Director

Saraswati Pathak
Director

Mukunda Raj Acharya
Director

Date: 2081/09/05
Place: Kathmandu

Garima Bikas Bank Limited
Statement of Changes in Equity
For the Year ended 31st Ashad 2081
Bank
Attributable to Equity-Holders of the Bank

Particulars	Share Capital	Share Premium	General Reserve	Exchange Equalisation Reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained Earnings	Other Reserve	Total	Non-Controlling Interest	Total Equity
Adjustment/Restatement												
Adjustment/Restated Balance as at Shrawan 01, 2079	4,579,892,402	92,311,741	968,269,798	160,282	325,020,266	43,890,625	-	584,442,111	2,559,912	6,596,537,255	-	6,596,537,255
Comprehensive Income for the year												
Profit for the year								1,264,676,082	(12,142,035)	(4,999,467)		1,264,676,082
Other Comprehensive Income, Net of Tax												
Gains/(losses) from investment in equity instruments measured at fair value						7,542,567						7,542,567
Re measurement of gain/loss on sale of shares												
Gains/(losses) on revaluation												
Actuarial gain/(losses) on defined benefit plans									(12,142,035)			(12,142,035)
Gains/(losses) on cash flow hedge												
Exchange gains/(losses) arising from translating financial assets of foreign operation												
Total Comprehensive Income for the year								1,264,676,082	(12,142,035)	1,260,076,615		1,260,076,615
Transfer to Reserves during the year			252,932,216	863,417	328,950,181	(9,345,982)		(744,969,500)	166,666,667			
Transfer of Deferred Tax Reserve to Retained Earnings during the year												
Creation of CSR Fund								(12,646,761)	12,646,761			
Creation of Training Fund								(17,791,346)	17,791,346			
Utilization of CSR Fund								7,188,168	(7,188,168)			
Utilization of Staff Training Fund								7,640,940	(7,640,940)			
Transfer to Deferred Tax Asset Reserve								1,584,000	(1,584,000)			
Transfer to Investment Adjustment Reserve								(14,024,997)	14,024,997			
Transfer from Reserves during the year												
Transactions with Owners, directly recognized in Equity												
Amount transferred from premium to share capital		10,981,100	4,415,329							15,396,429		15,396,429
Share Issued												
Share Based Payments												
Share Issued Expenses												
Share Issued Expenses-Tax Impact												
Dividend to Equity-Holders												
Bonus Shares Issued	596,813,555	(92,311,741)										
Cash Dividend Paid												
Gain on Disposal of Share Classified into OCI (Net)												
Other												
Total Contributions by and Distributions												
Balance at Asar 31, 2080	5,187,687,057	4,415,329	1,251,505,014	1,023,699	653,970,567	46,077,210		57,658,780	171,109,540	7,803,147,197		7,803,147,197
Adjustment/Restatement												
Adjustment/Restated Balance as at Shrawan 01, 2080	5,187,687,057	4,415,329	1,221,208,014	1,023,699	653,970,567	46,077,210		57,658,780	171,109,540	7,803,147,197		7,803,147,197
Comprehensive Income for the year												
Profit for the year								433,951,860	42,324	433,951,860		433,951,860
Other Comprehensive Income, Net of Tax												
Gains/(losses) from investment in equity instruments measured at fair value						32,646,433						32,646,433
Re measurement of gain/loss on sale of shares												
Gains/(losses) on revaluation												
Actuarial gain/(losses) on defined benefit plans									42,324			42,324
Gains/(losses) on cash flow hedge												
Exchange gain/(losses) arising from translating financial assets of foreign operation												
Total Comprehensive Income for the year								433,991,860	42,324	466,640,617		466,640,617

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
Transfer to Reserves during the year	-	-	96,790,372	799,452	(89,861,042)	-	-	(164,355,449)	166,666,667	-	-
Transfer of Deferred Tax Reserve to Retained Earnings during the year	-	-	-	-	-	-	-	-	-	-	-
Creation of CSR Fund	-	-	-	-	-	-	-	4,339,519	4,339,519	-	-
Creation of Training Fund	-	-	-	-	-	-	-	(18,282,693)	18,282,693	-	-
Utilization of Training Fund	-	-	-	-	-	-	-	-	-	-	-
Utilization of CSR Fund	-	-	-	-	-	-	-	10,243,732	(10,243,732)	-	-
Utilization of Staff Training Fund	-	-	-	-	-	-	-	11,645,226	(11,645,226)	-	-
Transfer to Deferred Tax Asset Reserve	-	-	-	-	-	-	-	-	-	-	-
Transfer to Investment Adjustment Reserve	-	-	-	-	-	-	-	-	-	-	-
Transfer from Reserves during the year	-	-	-	-	-	-	-	(733,263)	733,263	-	-
Transactions with Owners, directly recognized in Equity											
Amount transferred from premium to share capital	-	-	-	-	-	-	-	-	-	-	-
Share Issued	-	-	-	-	-	-	-	-	-	-	-
Share Based Payments	-	-	-	-	-	-	-	-	-	-	-
Share Issued Expenses	-	-	-	-	-	-	-	-	-	-	-
Share Issued Expenses-Tax Impact	-	-	-	-	-	-	-	-	-	-	-
Dividend to Equity-Holders	492,830,270	(4,415,329)	-	-	-	-	-	(488,414,941)	(25,938,435)	(25,938,435)	(25,938,435)
Bonus Shares Issued	-	-	-	-	-	-	-	-	-	-	-
Cash Dividend Paid	-	-	-	-	-	-	-	14,214,494	14,214,494	14,214,494	14,214,494
Other	-	-	-	-	-	-	-	-	-	-	-
Total Contributions by and Distributions	5,680,817,328	-	1,307,995,366	1,763,151	564,109,625	78,723,643	-	286,403,056	338,551,784	-	8,258,063,873
Balance at A/Head 31, 2081	-	-	-	-	-	-	-	-	-	-	-

As per our report of even date.

Keshab Timalsina Head- Finance, Accounts & Treasury Department	Anil Regmi Deputy Chief Executive Officer	Madhav Prasad Upadhaya Chief Executive Officer	Shyam Prasad Basyal Chairman	CA. Prakash Lamsal Partner, PLRG Associates Chartered Accountants
Dr. Ananda Prasad Shrestha Director	Deependra Shrestha Director	Bimal Pandey Director	Sanjeev Dhakal Director	Mukunda Raj Acharya Director

Date: 2081/09/05
Place: Kathmandu

Garima Bikas Bank Limited

Consolidated Statement of Cash Flows

For the year ended 31st Ashad 2081

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Cash flows from operating activities				
Interest Received	10,118,559,152	10,419,227,161	10,113,952,148	10,415,932,487
Fee and other income received	499,655,430	447,458,564	478,155,013	429,285,163
Dividend Received	21,711,487	21,658,148	21,711,487	20,488,046
Receipts from other operating activities				
Interest paid	(6,864,903,237)	(7,412,259,273)	(6,859,174,143)	(7,411,018,279)
Commission and fee paid	(25,062,223)	(22,704,389)	(20,520,241)	(19,193,220)
Cash payments to employee	(925,132,864)	(837,744,489)	(906,549,315)	(823,505,796)
Other expense paid	(527,110,471)	(501,637,445)	(556,269,829)	(482,105,037)
Operating cash flows before change in operating assets and liabilities	2,297,717,274	2,113,998,276	2,271,305,121	2,129,883,362
(Increase)/Decrease in operating assets	(6,760,128,916)	(4,820,462,312)	(6,680,731,287)	(4,821,201,991)
Due from Nepal Rastra Bank	(782,031,431)	(962,933,123)	(782,031,431)	(962,933,123)
Placement with bank and financial institutions	15,000,000	505,000,000	-	500,000,000
Other Trading assets	(73,332,955)	(1,652,515)	-	-
Loan and advances to bank and financial institutions	(1,359,336,172)	(128,123,726)	(1,359,336,172)	(128,123,726)
Loan and advances to customer	(4,340,514,031)	(4,056,252,299)	(4,341,451,610)	(4,056,269,575)
Other Assets	(219,914,327)	(176,500,650)	(197,912,074)	(173,875,568)
Increase/(Decrease) in operating liabilities	7,014,143,873	7,812,838,443	6,959,035,403	7,806,589,824
Due to bank and financial institutions	(321,229,163)	68,881,730	(321,229,163)	68,881,730
Due to Nepal Rastra Bank	-	(807,904,362)	-	(807,904,362)
Deposits from customers	7,304,460,732	8,550,818,781	7,288,597,900	8,553,945,790
Borrowings	40,617,949	(8,333,333)	(8,333,333)	(8,333,333)
Other Liabilities	(9,705,645)	9,375,627	-	-
Net Cash flow from operating activities before tax paid	2,551,732,231	5,106,374,406	2,549,609,237	5,115,271,196
Income taxes paid	(675,678,460)	(523,315,035)	(670,482,455)	(521,538,886)
Net Cash flow from operating activities	1,876,053,771	4,583,059,371	1,879,126,781	4,593,732,310
Cash flows from investing activities				
Purchase of investment securities	(1,669,981,185)	(4,994,229,496)	(1,667,386,020)	(4,992,280,894)
Receipts from sale of investment securities	2,170,751	11,226,579	2,170,751	11,226,579
Purchase of plant and equipment	(68,356,869)	(54,404,911)	(67,931,198)	(52,731,703)
Receipt from sale of property and equipment	4,254,024	3,478,049	4,254,024	3,478,049
Purchase of intangible assets	2,340,713	663,683	2,949,411	492,457
Receipt from sale of intangible assets				
Purchase of investment properties	(26,983,293)	(150,753,984)	(26,983,293)	(150,753,984)
Receipt from the sale of investment properties				
Interest received				
Dividend received				
Net cash used in investing activities	(1,756,555,859)	(5,184,020,079)	(1,752,926,325)	(5,180,569,495)
Cash flows from financing activities				
Receipt from issue of debt securities	944,876	867,749	944,876	867,749
Repayment of debt securities				
Receipt from issue of subordinated liabilities				
Repayment of subordinated liabilities				
Receipt from issue of shares	488,414,941	519,898,243	488,414,941	519,898,243
Dividend paid	(514,353,376)	(573,364,917)	(514,353,376)	(573,364,917)
Interest paid				
Other receipt/payment				
Net cash from financing activities	(24,993,559)	(52,598,924)	(24,993,559)	(52,598,924)
Net increase/(decrease) in cash and cash equivalents	94,504,353	(653,559,632)	101,206,897	(639,436,109)
Cash and Cash Equivalents at Shrawan 01, 2080	4,589,230,815	5,224,336,963	4,602,873,647	5,223,856,272
Effect of exchange rate fluctuations on cash and cash equivalents held	38,332,119	18,453,484	16,308,776	18,453,484
Closing Cash and Cash Equivalents at Ashad End, 2081	4,722,067,287	4,589,230,815	4,720,389,320	4,602,873,647

As per our report of even date.

Keshab Timalaina
Head- Finance, Accounts
& Treasury Department

Anil Regmi
Deputy
Chief Executive Officer

Madhav Prasad Upadhaya
Chief Executive Officer

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Deependra Shrestha
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Bimal Pandey
Director

Sanjeev Dhakal
Director

Saraswati Pathak
Director

Mukunda Raj Acharya
Director

Date: 2081/09/05
Place: Kathmandu

Garima Bikas Bank Limited

Notes to the Account

Year ended 31st Ashad 2081

1. Reporting Entity

1.1 General

Garima Bikas Bank Limited (hereinafter referred to as “the Bank”) is National Level Development Bank domiciled in Nepal, registered as a Public Limited Company under Companies Act 2063 and Banking and Financial Institution Act, 2073. The Bank has been formed after the successful merger of erstwhile Garima Bikas Bank Limited, Nilgiri Bikas Bank limited, Subhechha Bikas Bank limited and acquisition of Sahara Bikas Bank Limited after the approval from Nepal Rastra Bank. The Bank is a limited liability company having its shares listed on Nepal Stock Exchange. The registered office of the bank is situated at Kathmandu-02, Das Tower, Lazimpat.

1.2 Financial Statements

The Financial Statements of the Bank for the year ended on July 15, 2024 comprises Consolidated Statement of Financial Position, Consolidated Statement of Profit or Loss, Consolidated Statement of Other Comprehensive Income, Statement of Change in Equity, Statement of Cash Flows and Notes to the Consolidated Financial Statements comprising summary of Significant Accounting Policies and explanatory notes.

1.3 Principal activities and operations of the Bank

The Bank is providing comprehensive range of financial services including acceptance of deposits, corporate and retail credit, hire purchase financing, micro credit, trade financing, personal and corporate banking, foreign currency transactions, issuing of debit/credit cards, internet banking, mobile banking, remittance facilities, dealing in government securities and treasury related products, agency service and other ancillary services permitted by Banking and Financial Regulation Act 2073.

1.4 Subsidiary/Group

Garima Capital Limited is subsidiary company of the bank and the bank holds 51.20% (i.e. NPR. 123,900,000/- only) paid up capital. Garima Capital Limited is engaged in Merchant Banking business and provides the service of Depository Participants and Portfolio Management Service.

2. Basis of Preparation

2.1 Statement of Compliance

The financial statements have been prepared on going concern basis and under historical cost conventions except where the standards require otherwise. The financial statements of the Group have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) developed by the Accounting Standards Board, Nepal (ASB, Nepal) and pronounced for application by the Institute of Chartered Accountants of Nepal (ICAN). The financial statements comprise of Consolidated Statement of Financial Position, Consolidated Statement of Profit or Loss, Consolidated Statement of Other Comprehensive Income, Statement of Changes in Equity, Statement of Cash flows and Notes to the Accounts on the format prescribed by NRB Directive No. 4 of Unified Directives, 2080. These Policies have been consistently applying to all the years presented except otherwise stated.

2.2 Reporting Period and Approval of Financial Statements:

The Group follows the Nepalese financial year based on Nepali calendar starting from 1st Shrawan 2080 and ending on 31st Ashad 2081 (17th July 2023 to 15th July 2024). Approval of Financial Statements: The accompanied financial statements have been approved and authorized for issue by the Board of Directors in its meeting held on 5th Poush 2081 and have been recommended for approval by shareholders in the Annual General Meeting.

2.3 Functional and Presentation Currency

The financial statements are presented in Nepalese Rupees (NPR) which is the functional and presentation currency of the Bank. The financial information presented has been rounded off to nearest rupee except where otherwise stated.

2.4 Use of Estimates, Assumptions and Judgments

The management of the Bank, makes accounting judgments, estimates and assumptions which have an impact on the reported amounts of assets, liabilities, income and expenses on the financial statements. NFRS requires the Bank to exercise judgment in making accounting estimates. The management believes that these estimates and assumptions are reasonable and prudent. These estimates and assumptions are reviewed on an ongoing basis. The significant accounting policies that relate to the financial statements along with the judgments made are described herein. Revisions to accounting estimates are recognized prospectively.

Where an accounting policy is generally applicable to a specific item, the policy is described within that relevant note. Description of such estimates has been given in the relevant sections wherever they have been applied.

2.5 Changes in Accounting Policies

The Bank is required to adopt and apply the accounting policies in conformity with NFRS, the accounting policies are applied consistently; changes, if any, are disclosed with the financial impact to the extent possible.

The Bank under NFRS, is required to apply accounting policies to most appropriately suit its circumstances and operating environment. Further, the Bank is required to make judgments in respect of items where the choice of specific policy, accounting estimate or assumption to be followed could materially affect the financial statements. This may later be determined that a different choice could have been more appropriate. The accounting policies have been included in the relevant notes for each item of the financial statements and the effect and the nature of changes, if any, have been disclosed.

2.6 New Standards in issue but not yet effective

NFRS 9 Financial Instruments replaces NAS 39 Financial Instruments: Recognition and Measurement.

NFRS 9 also replaces the existing incurred loss impairment approach with an expected credit loss approach, resulting in earlier recognition of credit losses. The NFRS 9 impairment model has three stages. Entities are required to recognize a 12-month expected loss allowance on initial recognition based on the basis of probability of default (PD) of the remaining maturity period of the instrument (Stage 1) and a lifetime expected loss allowance when there has been a significant increase in credit risk (Stage 2). The assessment of whether a significant increase in credit risk has occurred is a key aspect of the NFRS 9 methodology and involves quantitative measures, such as forward-looking probabilities of default, and qualitative factors and therefore requires considerable management judgment.

Stage 3 requires objective evidence of impairment, which is similar to the guidance on incurred losses in NAS 39. NFRS 9 requires the use of more forward-looking information including reasonable and supportable forecasts of future economic conditions. The need to consider multiple economic scenarios and how they could impact the loss allowance is a very subjective feature of the NFRS 9 impairment model. Loan commitments and financial guarantees not measured at fair value through profit or loss are also in scope.

These changes may result in a material increase in the Bank's balance sheet provisions for credit losses although the extent of any increase will depend upon, amongst other things, the composition of the Bank's lending portfolios and forecast economic conditions at the date of implementation. The requirement to transfer assets between stages and to incorporate forward looking data into the expected credit loss calculation, including multiple economic scenarios, is likely to result in impairment charges being more volatile when compared to the current NAS 39 impairment model.

The NFRS 9 expected credit loss model principally differs from the regulatory model of incurred loss model.

2.7 New Standards and interpretation not adopted

Carve-out alternatives issued by ICAN The Institute of Chartered Accountants of Nepal (ICAN) has provided carve-out alternative for Bank and Financial Institutions under NFRS – 9 until financial year 2080/81 in following cases:

- a. Determination of Effective Interest Rate due to Impracticability to determine transaction cost of all previous years which is the part of effective interest rate.
- b. Use of Expected Credit Loss model for impairment of Loans and Advances measured at amortized cost.

2.8 Discounting

The Bank determines amortized cost of a financial asset or a financial liability using the effective interest rate. The effective interest rate is the rate that exactly discounts estimated future cash payments or receipts throughout the expected life of a financial asset or a financial liability to the net carrying amount of the financial asset or liability. If expected life cannot be determined reliably, then the contractual life is used.

In case where the Group assesses that the transaction amount of a financial asset or a financial liability does not represent its fair value, the related future cash flows are discounted at prevailing interest rate to determine the initial fair value.

2.9 Going Concern

The financial statements are prepared on a going concern basis, as the bank has the resources to continue in business for the foreseeable future. In making this assessment, the Board of Directors have considered a wide range of information relating to present and future conditions, including future projections of profitability, cash flows and capital resources.

2.10 Limitation of NFRS Implementation

If the information is not available and the cost to develop would exceed the benefit derived, such exception to NFRS implementation has been noted and disclosed in respective section.

3.1 Basis of Measurement

The Financial Statements of the Bank have been prepared under historical cost convention modified to include the fair valuation to the extent required or permitted under NFRS as set out in the relevant accounting policies, financial information recorded and reported to comply with the Directive of Nepal Rastra Bank and relevant business practices followed by the Bank are disclosed separately, where there have been deviations with recognition and presentation criteria of NFRS.

3.2 Basis of Consolidation

The group consists of two Companies Namely, Garima Bikas Bank Limited being its parent company and Garima Capital Limited as its subsidiary.

a. Business Combination

Business combinations are accounted for using the acquisition method in line with the NFRS 03 "Business Combination". The consideration transferred in the acquisition and identifiable net assets acquired are measured at fair value. Any goodwill that arises is tested annually for impairment. Any gain on a bargain purchase is recognized in profit or loss immediately. Transaction costs are expensed as incurred, except if they are related to the issue of debt or equity securities.

The consideration transferred does not include amount related to the settlement of pre-existing relationships. Such amount is generally recognized in profit or loss. Any contingent consideration is measured at fair value at the date of acquisition. If an obligation to pay contingent consideration that meets the definition of a financial instrument is classified as equity, then it is not re-measured and settlement is accounted for within equity. Otherwise, subsequent changes in the fair value of the contingent consideration are recognized in profit or loss.

b. Non-Controlling Interest

For each business combination, the Bank elects to measure any non-controlling interests in the transferee either:

- At fair value; or
- At their proportionate share of the transferee identifiable net assets, which are generally at fair value.

Changes in the Bank's interest in a subsidiary that do not result in a loss of control are accounted for as transactions with owners in their capacity as owners. Adjustments to non-controlling interests are based on a proportionate amount of the net assets of the subsidiary. No adjustments are made to goodwill and no gain or loss is recognized in profit or loss.

c. Subsidiaries

Subsidiaries are all entities, including structured entities, controlled by the Bank. The Bank controls an entity when it is exposed to, or has rights, to variable returns from its involvement with the entity and has the ability to affect those returns through its power over the investee. The assessment of power is based on the Bank's practical ability to direct the relevant activities of the entity unilaterally for the Banks's own benefit and is subject to reassessment if and when one or more elements of control change. Subsidiaries are fully consolidated from the date on which the Bank effectively obtains control. Upon loss of control, the Bank stops consolidation and where any interest in the subsidiary remains, then such interest is measured to its fair value at the date control is lost and the change in carrying amount is recognized in the income statement.

d. Loss of Control

Upon the loss of control, the Bank derecognizes the assets and liabilities of the subsidiary, carrying amount of non-controlling interests and the cumulative translation differences recorded in equity related to the subsidiary. Further parent's share of components previously recognized in Other Comprehensive income (OCI) is reclassified to profit or loss or retained earnings as appropriate. Any surplus or deficit arising on the loss of control is recognized in the profit or loss. If the bank retains any interest in the previous subsidiary, then such interest is measured at fair value at the date that control is lost. Subsequently, it is accounted for as an equity-accounted investee or in accordance with the Bank's accounting policy for financial instruments depending on the level of influence retained.

e. Special Purpose Entity (SPE)

A Special Purpose Entity is an entity that has been designed so that voting or similar rights are not the dominant factor in deciding who controls the entity. Contractual arrangements determine the rights and therefore relevant activities of the special purpose entity. Special Purpose Entities are generally created to achieve a narrow and well-defined objective with restrictions around their activities. Special purpose entities are consolidated when the substance of the relationship between the Bank and the special purpose entity indicates the Bank has power over the contractual relevant activities of the special purpose entity, is exposed to variable returns, and can use that power to affect the variable return exposure. The bank does not have any interest on special purpose entities during the reporting period.

f. Transaction elimination on consolidation

Intra-group balances, transactions, and any unrealized income and expenses (except for foreign currency transaction gains or losses) arising from intra-group transactions are eliminated in preparing the Consolidated Financial Statements as per the provision of NFRS 10- Consolidated Financial Statement. Unrealized gains arising from transactions with equity accounted investees are eliminated against the investment to the extent of the Group's interest in the investee. Unrealized losses are eliminated in the same way as unrealized gains, but only to the extent that there is no evidence of impairment.

3.3 Cash & Cash Equivalent

Cash and cash equivalent comprise short-term, highly liquid investments that are readily convertible to known amounts of cash and are subject to an insignificant risk of change in value and carried at amortized cost. The cash and cash equivalents for the purpose of cash flow statement include cash in hand, balances with banks, money at call and money market funds and financial assets with original maturity less than 3 months from the date of acquisition.

3.4 Financial Assets and Financial Liabilities

a. Recognition

Financial assets and liabilities, with the exception of loans and advances to customers and balances due to customers, are initially recognized on the trade date i.e. the date that the Bank becomes a party to the contractual provisions of the instrument. 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 at which the Bank commits to purchase or sell the asset.

b. Classification

The financial assets and liabilities are subsequently measured at amortized cost or fair value based on business model for managing the financial assets and the contractual cash flow characteristics of the financial assets.

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.

Financial assets are classified under three categories as required by NFRS 9, namely:

» Financial Assets measured at amortized cost:

Financial assets that are held within a business model whose objective is to hold financial assets in order to collect contractual cash flows that are solely payments of principal and interest, are subsequently measured at amortized cost using the effective interest rate ('EIR') method less impairment, if any. The amortization of EIR and loss arising from impairment, if any is recognized in the Statement of Profit and Loss.

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

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

» Financial Assets measured at fair value through other comprehensive income:

Financial assets that are held within a business model whose objective is achieved by both, selling financial assets and collecting contractual cash flows that are solely payments of principal and interest, are subsequently measured at fair value through other comprehensive income. Fair value movements are recognized in the other comprehensive income (OCI).

» Financial Assets measured at fair value through profit or loss:

The Group classifies the financials assets as fair value through profit or loss if they are held for trading or designated at fair value through profit or loss. Any other financial asset not classified as either amortized cost or FVTOCI, is classified as FVTPL.

II. Financial Liabilities:

Financial liabilities are classified under two categories as required by NFRS 9, namely:

» 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.

» Financial liabilities at fair value through profit or loss:

Financial liabilities at fair value through profit or loss include financial liabilities held for trading and financial liabilities designated upon initial recognition as at fair value through profit or loss. Upon initial recognition, transaction cost 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.

c. Measurement

i. Initial Measurement

A financial asset or financial liability is measured initially at fair value plus or minus, for an item not at fair value through profit or loss, transaction costs that are directly attributable to its acquisition or issue. Transaction cost in relation to financial assets and liabilities at fair value through profit or loss are recognized in Statement of Profit or Loss.

ii. Subsequent measurement

Financial assets and liabilities designated at fair value through profit or loss are subsequently carried at fair value, with gains and losses arising from changes in fair value taken directly to the statement of profit or loss. Interest and dividend income or expense is recorded in revenue according to the terms of the contract, or when the right to payment has been established.

Available-for-sale financial assets are subsequently carried at fair value, with gains and losses arising from changes in fair value taken to Other Comprehensive Income. The Bank makes irrevocable election to route fair value changes through Other Comprehensive Income. Gain/Loss on equity instruments classified as fair value through other comprehensive income is charged directly to equity and impact of re-measurement is shown in OCI.

Loans and receivables and held-to-maturity financial assets are subsequently measured at amortized cost. Within this category loans and advances to the customers have been recognized at amortized cost using the method that very closely approximates effective interest rate method. The losses arising from impairment of such investments are recognized in the income statement within credit loss expense. If the Bank were to sell or reclassify more than an insignificant amount of held-to-maturity investments before maturity (other than in certain specific circumstances), the entire category would be tainted and would have to be reclassified as available-for-sale.

Financial liabilities are subsequently measured at amortized cost, with any difference between proceeds net of directly attributable transaction costs and the redemption value recognized in the statement of profit or loss over the period of the borrowings using the effective interest method.

d. De-recognition

De-recognition of Financial Assets

Financial assets are derecognized when the rights to receive cash flows from the assets have expired or where the Bank has transferred substantially all risks and rewards of ownership. If substantially all the risks and rewards have been neither retained nor transferred and the Bank has retained control, the assets continue to be recognized to the extent of the Bank's continuing involvement.

De-recognition of Financial Liabilities

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

e. 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 liability reflects its non-performance risk. Assets and liabilities carried at fair value or for which fair values are disclosed have been classified into three levels according to the observability of the significant inputs used to determine the fair values. Changes in the observability of significant valuation inputs during the reporting period may result in a transfer of assets and liabilities within the fair value hierarchy. The Bank recognizes transfers between levels of the fair value hierarchy when there is a significant change in either its principal market or the level of observability of the inputs to the valuation techniques as at the end of the reporting period.

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 at least one input, which could have a significant effect on the instrument's valuation, is not based on observable market data.

When available, the Bank measures the fair value of an instrument using quoted prices in an active market for that instrument. A market is regarded as active if quoted prices are readily and regularly available and represent actual and regularly occurring market transactions on an arm's length basis.

If a market for a financial instrument is not active, the Bank establishes fair value using a valuation technique. Valuation techniques include using recent arm's length transactions between knowledgeable, willing parties (if available), reference to the current fair value of other instruments that are substantially the same, discounted cash flow analyses. The best evidence of the fair value of a financial instrument at initial recognition is the transaction price – i.e. the fair value of the consideration given or received. However, in some cases, the fair value of a financial instrument on initial recognition may be different to its transaction price. If such fair value is evidenced by comparison with other observable current market transactions in the same instrument (without modification) or based on a valuation technique whose variables include only data from observable markets, then the difference is recognized in profit or loss on initial recognition of the instrument. In other cases, the difference is not recognized in profit or loss immediately but is recognized over the life of the instrument on an appropriate basis or when the instrument is redeemed, transferred or sold, or the fair value becomes observable. All unquoted equity investments are recorded at cost. Promoter shares are valued at the last traded price of reporting date of such shares and if information is not available then promoter shares are valued at 50% of market price of public shares as on reporting date.

f. Impairment of Loans & Advances

The Bank reviews its individually significant loans and advances at each reporting date to assess whether an impairment loss should be provided in the Statement of Profit or Loss. The Management's judgment is extensively used in the estimation of the amount and timing of future cash flows when determining the impairment loss. These estimates are based on assumptions about a number of factors and hence actual results may differ, resulting in future changes to the provisions made.

» Impairment

At each reporting date the Bank assesses whether there is any indication that an asset may have been impaired. If such indication exists, the recoverable amount is determined. A financial asset or a group of financial assets is impaired and impairment losses are incurred if, and only if, there is objective evidence of impairment as a result of one or more events occurring after the initial recognition of the asset (a loss event), and that loss event (or events) has an impact on the estimated future cash flows of the financial asset or group of financial assets that can be reliably estimated.

The Bank considers the following factors in assessing objective evidence of impairment:

- Whether the counterparty is in default of principal or interest payments.
- When a counterparty files for bankruptcy and this would avoid or delay discharge of its obligation.
- Where the Bank initiates legal recourse of recovery in respect of a credit obligation of the counterpart.
- Where the Bank consents to a restructuring of the obligation, resulting in a diminished financial obligation, demonstrated by a material forgiveness of debt or postponement of scheduled payments.
- Where there is observable data indicating that there is a measurable decrease in the estimated future cash flows of a group of financial assets, although the decrease cannot yet be identified with specific individual financial assets.

The Bank considers evidence of impairment for loans and advances and held-to-maturity investment securities at both a specific asset and collective level. All individually significant loans and advances and held-to maturity investment securities are assessed for specific impairment. Those found not to be specifically impaired are then collectively assessed for any impairment that has been incurred but not yet identified.

Impairment losses on assets measured at amortized cost

Financial assets carried at amortized cost such as amounts due from Banks, loans and advances to customers as well as held-to-maturity investments are impaired, and impairment losses are recognized, only if there is objective evidence as a result of one or more events that occurred after the initial recognition of the asset. The amount of the loss is measured as the difference between the asset's carrying amount and the deemed recoverable value of loan.

Bank considers evidence of impairment for loans and advances and investment securities measured at amortized cost at both specific asset and collective level. Bank first assess individually whether objective evidence of impairment exists for financial assets that are individually significant and assessed on collective basis for those that are not individually significant. Loans and advances to customers with significant value are assessed for individual impairment test. The recoverable value of loan is estimated on the basis of realizable value of collateral and the conduct of the borrower/past experience of the bank.

If there is objective evidence that impairment loss has been incurred, the amount of loss is measured at the difference between asset's carrying amount and present value of estimated future cash flows. Carrying amount of the asset is reduced through the use of an allowance account and amount of loss is recognized in profit or loss. All individually significant loans and advances and investment securities are assessed for specific impairment. Those not found to be specifically impaired are collectively assessed for impairment by grouping together loan and advances and held to maturity with similar risk characteristics.

Assets that are individually assessed and for which no impairment exists are grouped with financial assets with similar credit risk characteristics and collectively assessed for impairment. The credit risk statistics for each group of the loan and advances are determined by management prudently being based on the past experience. For the purpose of collective assessment of impairment bank has categorized assets in to broad products as follows:

- Agriculture Loan
- Foreign Employment Loan
- Deprived Sector loan
- Business Loans
- Education loan
- Gold Silver Loan
- Hire Purchase Loan
- Housing Loan
- Loan Against FDR
- Personal Loan
- Real Estate Loan
- Service Loan
- Working Capital Loan
- Margin Lending

» As per Loan Loss Provision of Nepal Rastra Bank

Loan loss provisions in respect of non-performing loans and advances are based on management's assessment of the degree of impairment of the loans and advances, subject to the minimum provisioning level prescribed in relevant NRB guideline, Provision is made for possible losses on loans and advances including bills purchased at 1.20% to 100% on the basis of classification of loans and advances, overdraft and bills purchased in accordance with NRB directives.

Policy Adopted

As per the Carve out notice issued by ICAN, the Bank has measured impairment loss on loan and advances as the higher of amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provision and amount determined as per paragraph 63 of NAS 39.

g. Impairment of Financial Investments-Available for Sale

The Bank also records impairment charges on available-for-sale equity investments when there has been a significant or prolonged decline in the fair value below their cost along with the historical share price movements, duration and extent up to which the fair value of an investment is less than its cost.

3.5 Trading Assets

Financial assets are classified as trading assets (held for trading) if they have been acquired principally for the purpose of selling in the near term, or form part of a portfolio of identified financial instruments that are managed together and for which there is evidence of a recent pattern of short-term profit taking. They are recognized on trade date, when the bank enters into contractual arrangements with counterparties, and are normally derecognized when sold. They are initially measured at fair value, with transaction costs taken to profit or loss. Subsequent changes in their fair values are recognized in profit or loss.

3.6 Derivative Assets and Derivative Liabilities

A derivative is a financial instrument whose value changes in response to the change in an underlying variable such as an interest rate, commodities, bond, stocks, Currencies, and index; that requires no initial investment, or one that is smaller than would be required for a contract with similar response to changes in market factors; and that is settled at a future date.

Derivative instruments include transactions like interest rate swap, currency swap, forward foreign exchange contract etc. held for trading as well as risk management purposes. Derivative financial instruments are initially measured at fair value on the contract date and are subsequently re-measured to fair value at each reporting date. The Group does not have any derivative instrument during the reporting period.

3.7 Property, Plant and Equipment

Recognition:

Property, Plant and Equipment are tangible items that are held for use in the production or supply of services, for rental to others or for administrative purposes and are expected to be used during more than one period. The Bank applies the requirements of the Nepal Accounting Standard - NAS 16 (Property, Plant and Equipment) in accounting for these assets. Property and Equipment are recognized if it is probable that future economic benefits associated with the asset will flow to the entity and the cost of the asset can be measured reliably.

Measurement:

An item of property, plant and equipment that qualifies for recognition as an asset is initially measured at its cost. Cost includes expenditure that is directly attributable to the acquisition of the asset and cost incurred subsequently to add to, replace part of an item of property, plant & equipment. The cost of self-constructed assets includes the cost of materials and direct labor, any other costs directly attributable to bringing the asset to a working condition for its intended use and the costs of dismantling and removing the items and restoring the site on which they are located. Purchased software that is integral to the functionality of the related equipment is capitalized as part of computer equipment. When parts of an item of property or equipment have different useful lives, they are accounted for as separate items (major components) of property, plant and equipment.

Cost Model:

Property and equipment is stated at cost excluding the costs of day-to-day servicing, less accumulated depreciation and accumulated impairment in value. Such cost includes the cost of replacing part of the equipment when that cost is incurred, if the recognition criteria are met.

Revaluation Model:

The Bank has not measured any property and plant at revaluation model and at fair value.

Subsequent Cost:

Subsequent expenditure is capitalized if it is probable that the future economic benefits from the expenditure will flow to the Bank. Ongoing repairs and maintenance to keep the assets in working condition are expensed as incurred. Any gain or loss on disposal of an item of property and equipment (calculated as the difference between the net proceeds from disposal and the carrying amount of the item) is recognized within other income in profit or loss.

Depreciation:

The Bank depreciates Property and equipment over the estimated useful life on a straight-line basis from the date the assets are ready for intended use. Assets acquired under finance lease and leasehold improvements are amortized over the lower of estimated useful life and lease term. The estimated useful lives of assets for the current and comparative period of significant items of Property and equipment are as follows:

Asset Group	Useful Life
Computer & Accessories	4 Years
Furniture & Fixtures	7 Years
Furniture (Metal)	10 Years
Machineries	9 Years
Office Equipment	5 Years
Other Assets	5 Years
Vehicles	5 Years
Leasehold Properties	Lease Term

The assets' residual values and useful lives are reviewed, and adjusted if appropriate, at each statement of financial position date. The value of the assets fully depreciated but continued to be in use is considered not material. Assets having acquisition cost less than 5,000 have been written off as an expense in the Statement of Profit or Loss.

3.8 Goodwill/Intangible Assets

a. Acquired Intangible Assets

Intangible assets are initially measured at fair value, which reflects market expectations of the probability that the future economic benefits embodied in the asset will flow to the Bank and are amortized on the basis of their expected useful lives.

b. Goodwill

Any excess of the cost of acquisition over the fair values of the identifiable net assets acquired in Business Combination is recognized as goodwill. Goodwill is measured at cost less any accumulated impairment losses. The Group follows the partial goodwill method for the computation of goodwill in business combinations. Goodwill is reviewed for impairment annually, or more frequently, if events or changes in circumstances indicate that the carrying value may be impaired.

c. Intangible Assets:

Intangible assets are recognized when the cost of the asset can be measured reliably, there is control over the asset as a result of past events, future economic benefits are expected from the asset. These intangible assets are recognized at historical cost less impairment less amortization over their estimated useful life. Amortization of the intangible assets is calculated using the straight-line method over the useful life of 5 years.

d. Computer software

Acquired computer software licenses are capitalized on the basis of the costs incurred to acquire and bring to use the specific software. Costs associated with the development of software are capitalized where it is probable that it will generate future economic benefits in excess of its cost. Software is amortized on a straight-line basis in profit or loss over its estimated useful life, from the date that it is available for use. The estimated useful life of software for the current and comparative periods is five years. Software assets with costs less than NPR 5,000 are charged off on purchases as revenue expenditure. Costs associated with maintaining software are recognized as an expense as incurred.

At each reporting date, these assets are assessed for indicators of impairment. In the event that an asset's carrying amount is determined to be greater than its recoverable amount, the asset is written down immediately. Amortization methods, useful lives and residual values are reviewed at each reporting date and adjusted if appropriate.

e. Subsequent Expenditure

Expenditure incurred on software is capitalized only when it is probable that this expenditure will enable the asset to generate future economic benefits in excess of its originally assessed standard of performance and this expenditure can be measured and attributed to the asset reliably. All other expenditure is expensed as incurred. Goodwill is measured at cost less accumulated impairment losses.

f. Amortization of Intangible Assets

Intangible Assets, except for goodwill, are amortized on a straight-line basis in the Statement of Profit or Loss from the date when the asset is available for use, over the best of its useful economic life based on a pattern in which the asset's economic benefits are consumed by the bank. Amortization methods, useful lives, residual values are reviewed at each financial year end and adjusted if appropriate. The Bank assumes that there is no residual value for its intangible assets.

g. De-recognition of Intangible Assets

The carrying amount of an item of intangible asset is derecognized on disposal or when no future economic benefits are expected from its use. The gain or loss arising on de recognition of an item of intangible assets is included in the Statement of Profit or Loss when the item is derecognized.

3.9 Investment Property and Non-Current Assets held for Sale

a. Investment Property

As per the provisions of NAS-40, Investment properties are land or building or both other than those classified as property and equipment under NAS 16 – “Property, Plant and Equipment”; and assets classified as non-current assets held for sale under NFRS 5 – “Non-Current Assets Held for Sale and Discontinued Operations”. Land and Building acquired by the Bank as non-banking assets but not sold as on the reporting date are categorised as Investment Property.

The Bank holds investment property that has been acquired through enforcement of security over the loans and advances. Accordingly, Investment properties include the assets obtained as security for loans & advances and subsequently taken over by the Bank in the course of loan recovery.

i. Measurement

Investment property is accounted for under Cost Model in the Financial Statements. Accordingly, after recognition as an asset, the property is carried at its cost, less impairment losses. If any property is reclassified to investment property due to changes in its use, fair value of such property at the date of reclassification becomes its cost for subsequent accounting.

ii. De-recognition

Investment properties are derecognized when they are disposed of or permanently withdrawn from use since no future economic benefits are expected. Transfers are made to and from investment property only when there is a change in use. When the use of a property changes such that it is reclassified as Property, Plant and Equipment, its fair value at the date of reclassification becomes its cost for subsequent accounting.

b. Assets held for sale and discontinued operation

Land or Land and Building other than those classified as property and equipment and investment property under relevant accounting standard are presented under this account head. The Non-Banking Assets acquired by the Bank is classified as assets held for sale only if there is intention to sale with identification of prospective buyer has been identified. The bank doesn't have any Land or building classified under Asset held for sale and

3.10 Income Tax

The accounting for taxes on income is as per NAS 12, Provision for current income tax is made in accordance with the provisions of the prevailing Income Tax Act, 2058 and Rules including amendments thereon. Tax expense is the aggregate amount included in determination of profit or loss for the period in respect of current and deferred taxation. Income Tax expense is recognized in the statement of Profit or Loss, except to the extent it relates to items recognized directly in equity or other comprehensive income in which case it is recognized in equity or in other comprehensive income. The Management periodically evaluates positions taken in tax returns with respect to situations in which applicable tax regulation is subject to interpretation. It establishes provisions where appropriate on the basis of amounts expected to be paid to tax authorities. Tax expenses comprises of current tax and deferred tax.

a. Current Tax

Current tax is the income tax expense which is recognized in the statement of Profit or Loss, except to the extent it relates to items recognized directly in equity or other comprehensive income in which case it is recognized in equity or in other comprehensive income. Current tax is the amounts expected or paid to Inland Revenue Department in respect of the current year, using the tax rates and tax laws enacted or substantively enacted on the reporting date and any adjustment to tax payable in respect of prior years.

b. Deferred Tax

Deferred tax is recognized on temporary differences between the carrying amounts of assets and liabilities in the balance sheet and the amounts attributed to such assets and liabilities for tax purposes. Deferred tax liabilities are generally recognized for all taxable temporary differences and deferred tax assets are recognized to the extent that it is probable that future taxable profits will be available against which deductible temporary differences can be utilized.

Deferred tax is calculated using the tax rates expected to apply in the periods in which the assets will be realized or the liabilities settled, based on tax rates and laws enacted, or substantively enacted, by the balance sheet date. Deferred tax assets and liabilities are offset when they arise in the same tax reporting group and relate to income taxes levied by the same taxation authority, and when the group has a legal right to offset.

3.11 Deposit, debt securities issued and subordinated liabilities

Deposits, debt securities issued and subordinated liabilities are the Bank's sources of funding.

a. Deposit

Deposits include non-interest bearing deposits, saving deposits, term deposits, call deposits and margin deposits. Deposits by banks & customers are financial liabilities of the bank as there is an obligation to deliver cash or financial assets back to the depositing bank or customer and are initially recognized at fair value, plus for those financial liabilities not at fair value through profit and loss. The transaction price is considered as the fair value for measuring the deposits.

b. Debt Securities Issued

Debt Securities are initially measured at the fair value less incremental direct transaction cost and subsequently measured at their amortized cost using effective interest method except where the bank designates liabilities at fair value through profit or loss.

c. Subordinated Liabilities

Subordinated liabilities are those liabilities which at the event of winding up are subordinate to the claims of depositors, debt securities issued and other creditors. The bank does not have any of such subordinated liabilities.

3.12 Provisions, Contingent Liabilities and Commitments

a. Provisions

As per the provisions of NAS 37, "Provisions, Contingent Liabilities and Contingent Assets" A provision is recognized if, as a result of a past event, the Bank has a present legal or constructive obligation that can be estimated reliably, and it is probable that an outflow of economic benefits will be required to settle the obligation. The amount recognized is the best estimate of the consideration required to settle the present obligation at the reporting date, taking in to account the risks and uncertainties surrounding the obligation at that date.

Where a provision is measured using the cash flows estimated to settle the present obligation, its carrying amount is determined based on the present value of those cash flows. A provision for onerous contracts is recognized when the expected benefits to be derived by the Bank from a contract are lower than the unavoidable cost of meeting its obligations under the contract. The provision is measured as the present value of the lower of the expected cost of terminating the contract and the expected net cost of continuing with the contract. Provision is not recognized for future operating losses.

Before a provision is established, the Bank recognizes any impairment loss on the assets associated with that contract. The expense relating to any provision is presented in the Statement of Profit or Loss net of any reimbursement.

b. Contingent Liabilities and Commitments

i. Contingent Liabilities:

Where the Bank undertakes to make a payment on behalf of its customers for guarantees issued, such as for performance bonds or as irrevocable letters of credit as part of the Bank's transaction banking business for which an obligation to make a payment has not arisen at the reporting date, those are included in these financial statements as contingent liabilities.

Other contingent liabilities primarily include revocable letters of credit and bonds issued on behalf of customers to customs, for bids or offers.

ii. Commitments:

Where the Bank has confirmed its intention to provide funds to a customer or on behalf of a customer in the form of loans, overdrafts, future guarantees, whether cancellable or not, or letters of credit and the Bank has not made payments at the reporting date, those instruments are included in this financial statement as commitments.

iii. Litigation:

Litigations are anticipated in the context of business operations due to the nature of the transactions involved. The Bank is involved in various such legal actions in the normal course of business and the controls have been established to deal with such legal claims. There are pending litigations existing as at the end of the reporting period against the Bank, resulting through normal business operations.

3.13 Revenue Recognition

Revenue is the gross inflow of economic benefits during the period arising from the course of the ordinary activities of an entity when those inflows result in increases in equity, other than increases relating to contributions from equity participants. Revenue is recognized to the extent it is probable that the economic benefits will flow to the Bank and the revenue can be reliably measured. Revenue is not recognized during the period in which its recoverability of income is not probable. The Bank's revenue comprises of:

- Interest Income
- Fees and Commission
- Dividend Income
- Net Trading Income
- Net income from other financial instrument at fair value through Profit or Loss

a. Interest Income

Interest income includes interest income on the basis of accrual basis from loan and advance to borrowers, loans, and investment in government securities, investment in NRB bond, corporate bonds, and interest on investment securities measured at fair value.

Carve out issued by ICAN

As per the carve out regarding the EIR rate treatment issued by ICAN, when calculating EIR, all these shall be considered unless it is immaterial or impracticable to do so. Since all these transaction costs cannot be identified separately and separate EIR computation for every customer seems impracticable, such transaction costs of all previous years has not been considered when computing EIR. due to impracticability, such relevant costs are ignored, due to which EIR rate equals to the rate provided to customers and therefore, income recognized by system on accrual basis has been considered as income once the recorded value of a financial asset or a group of similar financial assets has been reduced due to an impairment loss, interest income continues to be recognized using the rate of interest used to discount the future cash flows for the purpose of measuring the impairment loss.

Interest accrual is suspended and are not recognized as Interest income in the Statement of Profit or Loss in case, Loans which are categorized on Bad Category irrespective of the net realizable value of collateral.

Criteria to cease the accrual of interest

Bank and financial institutions shall accrue the interest on loan although it has been decided to suspend the recognition of income. However, BFIs shall cease to accrue interest on loan, in case where contractual payments of principal and/or interest of the loan which are classified under bad category. Cessation of accrual of interest for accounting purpose shall not preclude an entity to continue to accrue interest on a memorandum basis for legal enforcement purposes unless the loan is written off.

b. Fees and Commission

Fees earned for the provision of services over a period of time are accrued over that period. These fees include Service fees, Loan administrative fees and Commission income. Fees and Commission Income being the transaction costs integral to the effective interest rate on financial asset. However, as per the Carve out issued by ICAN regarding the treatment of fee and commission in EIR rate, fees to be considered for EIR computation unless it is impracticable to determine reliably. Since, such transaction costs are not identifiable for separate customer and therefore being impracticable, they have not been considered when computing EIR. They have been booked on accrual basis except commission on guarantees issued by the bank which is recognized as income over the period of the guarantee. Other fee and commission income are recognized on accrual basis.

c. Dividend Income

Dividend incomes are recognized on actual receive basis. Usually this is the ex-dividend date for equity securities. Dividends 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 investment.

d. Net Trading Income

Net trading income comprises gains less losses relating to trading assets and liabilities, and includes all realized interest, dividend and foreign exchange differences as well as unrealized changes in fair value of trading assets and liabilities.

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

Gains and losses arising from changes in the fair value of financial instruments designated at fair value through profit or loss are included in the statement of profit or loss in the period in which they arise. Contractual interest income and expense on financial instruments held at fair value through profit or loss is recognized within net interest income.

3.14 Interest Expenses:

For financial liabilities measured at amortized cost using the rate that closely approximates effective interest rate, interest expense is recorded using such rate. EIR is the rate that exactly discounts estimated future cash payments or receipts through the expected life of the financial instrument or a shorter period, where appropriate, to the net carrying amount of the financial asset or financial liability.

3.15 Employee Benefit:

Employee benefits include:

a. Short Term Employee Benefits:

These are employee benefits which fall due wholly within twelve months in which the employees render the related service. Such as the following:

- i. Wages, salaries and social security contributions,
- ii. Festival Allowances, rewards and other incentives,
- iii. Paid annual leave and paid sick leave
- iv. Profit-sharing and bonuses and
- v. Non-monetary benefits

Short term employee benefits are measured on an undiscounted basis and are expensed as the related service is provided. A liability is recognized for the amount expected to be paid under short term cash bonus or profit sharing plans if the Bank has present legal or constructive obligation to pay this amount as a result of past service provided by the employee and the obligation can be estimated reliably.

b. Long Term Employee Benefits:

i. Defined Contribution Plans

A defined contribution plan is a post-employment benefit plan under which a Bank pays fixed contribution into a separate Bank (a fund) and will have no legal or constructive obligation to pay further contributions if the fund does not hold sufficient assets to pay all employee benefits relating to employee services in the current and prior periods, as defined in Nepal Accounting Standards – NAS 19 (Employee Benefits).

The contribution payable by the employer to a defined contribution plan in proportion to the services rendered to Bank by the employees and is recorded as an expense under 'Personnel expense' as and when they become due. Unpaid contribution is recorded as a liability under 'Other Liabilities'.

Bank contributed 10% on the salary of each employee to the Employees' Provident Fund. The above expenses are identified as contributions to 'Defined Contribution Plans' as defined in Nepal Accounting Standards – NAS 19 (Employee Benefits).

ii. Defined Benefit Plans

A defined benefit plan is a post-employment benefit plan other than a defined contribution plan. Accordingly, leave encashment and gratuity has been considered as defined benefit plans as per NAS 19 Employee Benefits. Net Obligation in DBP is calculated separately for each plan by estimating the amount of future benefit that employees have earned in return for their service in the current and prior periods and discounting that benefit to determine its present value and then deducting the fair value of any plan assets. Bank recognizes all actuarial gains and losses arising from DBP in the Other Comprehensive Income and expenses related to DBP under personnel expense in the Statement of Profit or Loss.

Under NFRS, the actuarial gains and losses form part of re measurement of the net defined benefit liability/ asset which is recognized in Other Comprehensive income (OCI). Also, the tax effect of the same has also been recognized in Other Comprehensive Income (OCI) under NFRS. Some assumptions used by actuarial valuator for valuation are as under:

- » **Discount Rate:** Management estimation of 10% has been considered as discounting rate for defined benefit calculation.
- » **Expected Return on Plan Asset:** Management estimation of 10% has been considered as discounting rate for defined benefit calculation.
- » **Salary Escalation Rate:** Management estimation of 4% after considering the expected earnings inflation as well as performance and seniority related increase.
- » **Withdrawal rate:** Management estimation on the basis of 5% on the basis of expected long term future employee turnover within the organization.
- » **Expected average remaining working lives of the employees:** 13.70 Years

iii. Gratuity

An actuarial valuation is carried out every year to ascertain the full liability under gratuity. Bank's obligation in respect of defined benefit obligation is calculated by estimating the amount of future benefit that employees have earned for their service in the current and prior periods and discounting that benefit to determine its present value, then deducting the fair value of any plan assets to determine the net amount to be shown in the Statement of Financial Position. The value of a defined benefit asset is restricted to the present value of any economic benefits available in the form of refunds from the plan or reduction on the future contributions to the plan. In order to calculate the present value of economic benefits, consideration is given to any minimum funding requirement that apply to any plan in Bank. An economic benefit is available to Bank if it is realizable during the life of the plan, or on settlement of the plan liabilities.

Bank determines the interest expense on the defined benefit liability by applying the discount rate used to measure the defined benefit liability at the beginning of the annual period to the defined benefit liability at the beginning of the annual period. The discount rate is the yield at the reporting date on government bonds that have maturity dates approximating to the terms of Bank's obligations.

The increase in gratuity liabilities attributable to the services provided by employees during the year ended 15th July, 2024 (current service cost) has been recognized in the Statement of Profit or Loss under 'Personnel Expenses' together with the net interest expense. Bank recognizes the total actuarial gain and loss that arises in calculating Bank's obligation in respect of gratuity in other comprehensive income during the period in which it occurs.

The demographic assumptions underlying the valuation are retirement age (58 years), early withdrawal from service and retirement on medical grounds.

iv. Other long term employee benefits

Other long term employee benefits are all employee benefits other than short term employee benefits, post-employment benefits and terminal benefits. Accordingly, leave encashment plan of the Bank has been considered as Other Long Term Employee Benefits as per Nepal Accounting Standards – NAS 19 (Employee Benefits).

v. Employee Bonus

Employee bonus shall be calculated at the rate of 10% of Profit before bonus and tax.

3.16 Finance and Operating Leases:

The determination of whether an arrangement is a lease, or it contains a lease, is based on the substance of the arrangement and requires an assessment of whether the fulfillment of the arrangement is dependent on the use of a specific asset, or assets and the arrangement convey a right to use the asset. NFRS 16 'Leases' is effective for annual periods beginning on or after 1 Shrawan 2078. A lessee is required to recognize a right-of-use asset (ROU) representing its right to use the underlying leased asset and a lease liability representing its obligation to make lease payments. The main reason for this change is that this approach will result in a more comparable representation of a lessee's assets and liabilities in relation to other companies and, together with enhanced disclosures, will provide greater transparency of a lessee's financial leverage and capital employed. The standard permits a lessee to choose either a full retrospective or a modified retrospective transition approach. The Bank recognizes a right-of-use asset and a lease liability at the lease commencement date. The right-of-use asset is initially measured at cost, which comprises the initial amount of the lease liability adjusted for any lease payments made at or before the commencement date, plus any initial direct costs incurred and an estimate of costs to dismantle and remove any improvements made to branches or office premises. The right-of-use asset is subsequently depreciated using the straight-line method from the commencement date to the end of the lease term. In addition, the right-of-use asset is periodically reduced by impairment losses, if any, and adjusted for certain re-measurements of the lease liability.

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 interest rate implicit in the lease or, if that rate cannot be readily determined, and Bank's incremental borrowing rate. Generally, the Bank uses its incremental borrowing rate as the discount rate.

Average base rate of commercial banks published by Nepal Rastra Bank for the relevant financial year has been considered as its incremental borrowing rate i.e. 10%.

Lease payments included in the measurement of the lease liability comprise the following:

- Fixed payments, including in-substance fixed payments, less any lease incentives receivable.
- Variable lease payments that depend on an index or a rate, initially measured using the index or rate as at the commencement date
- Amounts expected to be payable under a residual value guarantee and,
- The exercise price under a purchase option that the Bank is reasonably certain to exercise, lease payments in an optional renewal period if the Bank is reasonably certain to exercise an extension option, and penalties for early termination of a lease unless the Bank is reasonably certain not to terminate early.

The lease liability is measured at amortized cost using the effective interest method. It is re-measured when there is a change in future lease payments arising from a change in an index or rate, if there is a change in the Bank's estimate of the amount expected to be payable under a residual value guarantee, if the Bank changes its assessment of whether it will exercise a purchase, extension or termination option or if there is a revised in-substance fixed lease payment. When the lease liability is re-measured in this way, a corresponding adjustment is made to the carrying amount of the right-of-use asset or is recorded in profit or loss if the carrying amount of the right-of-use asset has been reduced to zero. The Bank presents right-of-use assets under property and equipment (Note 4.13) and lease liabilities under other liabilities (Note 4.23) in the Statement of Financial Position. The interest expenses on lease liability, depreciation charges on right of use assets and short term lease payment has been presented under interest expenses (4.29) and depreciation and amortization (4.38) respectively in the statement of profit or loss.

Simplified approach permitted by Standard for Low-Value Leases:

The Bank has elected not to recognize right-of-use assets and lease liabilities for leases of low-value assets and short-term leases. The Bank recognizes the lease payments associated with these leases contacts as an expense on a straight-line basis over the lease term.

3.17 Foreign Currency Translation

All foreign currency transactions are translated into the functional currency, which is Nepalese Rupees, using the exchange rates prevailing at the dates when the transactions were affected.

Monetary assets and liabilities denominated in foreign currencies at the reporting date are translated to Nepalese Rupees using the spot foreign exchange rate ruling at that date and all differences arising on non-trading activities are taken to 'Other Operating Income' in the Statement of Profit or Loss. The foreign currency gains or loss on monetary items is the difference between amortized cost in the functional currency at the beginning of the period, adjusted for effective interest and payments during the period, and the amortized cost in foreign currency translated at the rates of exchange prevailing at the end of the reporting period.

Non-monetary items in a foreign currency that are measured in terms of historical cost are translated using the exchange rates as at the dates of the initial transactions. Non-monetary items in foreign currency measured at fair value are translated using the exchange rates at the date when the fair value was determined.

Foreign exchange differences arising on the settlement or reporting of monetary items at rates different from those which were initially recorded are dealt with in the Statement of Profit or Loss. However, foreign currency differences arising on available-for sale equity instruments are recognized in other comprehensive income. Forward exchange contracts are valued at the forward market rates ruling on the reporting date.

3.18 Financial Guarantee and Loan Commitments

Financial guarantee contract is a contract that requires the issuer to make specified payments to reimburse the holder for a loss it incurs because a specified debtor fails to make payment when due. Financial guarantee contracts may have various legal forms, such as a guarantee, some types of letter of credit, etc.

Where the bank has confirmed its intention to provide funds to a customer or on behalf of a customer in the form of loans, overdrafts, etc. whether cancellable or not and the bank had not made payments at the reporting date, those instruments are included in these financial statements as commitments.

3.19 Share Capital & Reserves

a. Share Capital

Financial instruments issues are classified as equity when there is no contractual obligation to transfer cash, other financial assets or issue available number of own equity instruments. Incremental costs directly attributable to the issue of new shares are shown in equity as deduction net of taxes from the proceeds.

Dividends on ordinary shares classified as equity are recognized in equity in the period in which they are declared.

The share issue expenses which can be avoided for the issue was charged in the year of issue directly through equity and disclosed in statement of changes in equity. Tax impact is also disclosed.

b. Reserves

The reserves include regulatory and free reserves.

i. Retained Earnings

The bank must appropriate different reserves from retained earnings. Retained earnings comprises of current Fiscal Year profit and any non-distributed profit of preceding Fiscal Years.

ii. General Reserve

The Bank is required to appropriate a minimum of 20% of current year's net profit into this heading each year until it becomes double of paid up capital and then after a minimum 10% of profit each year. This reserve is not available for distribution to shareholders in any form and requires specific approval of the central bank for any transfers from this heading.

iii. Exchange Equalization Reserve

The Bank is required to appropriate 25% of current year's total revaluation gain (except gain from revaluation of Indian Currency) into this heading.

iv. Assets Revaluation Reserve

Any Reserve created from revaluation of assets (such as Property & Equipment, Intangible Assets, Investment Property) shall be 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 value and tax consequences of revaluation. The Bank has followed the cost model therefore no assets revaluation reserve is created.

v. Capital Reserve

The capital reserve represents the amount of those reserves which are in nature of capital, and which shall not be available for distribution of cash dividend. The amount from share forfeiture due to non-payment of remaining amount for the unpaid shares, capital grants received in cash or kind, capital reserve arising out of merger and acquisition etc. are presented under this heading.

vi. Special Reserve

Any special reserve that is created as per the specific requirement of NRB directive or special instruction of NRB are represented as special reserve. The amount allocated to this reserve by debiting retained earning account is presented under this heading.

vii. Corporate Social Responsibility Fund

The Bank is required to appropriate an amount equivalent to 1% of net profit into this fund annually. The fund is created towards funding the Bank's corporate social responsibility expenditure during the subsequent year. Balance in this fund is directly reclassified to retained earnings in the subsequent year to the extent of payments made under corporate social responsibility activities.

viii. Debenture Redemption Reserve

The Bank is required to maintain a redemption reserve in respect of borrowing raised through debenture issuance. As per the terms of NRB approval relating to the Bank's debenture issuance, the Bank is annually required to transfer 16.67% of the debenture's face value to redemption reserve. Such provision shall not be applicable in the year of issue.

ix. Employee Training Fund

The Bank is required to incur expenses towards employee training and development for an amount that is equivalent to at least 3% of the preceding year's salary and allowance. Any shortfall in meeting this mandatory expense requirement in the current year will have to be transferred to this reserve fund through appropriation of net profit and the amount shall accumulate in the fund available for related expenses in the subsequent year. Balance in this fund is directly reclassified to retained earnings in the subsequent year to the extent of expenses made for employees training related activities.

x. Investment Adjustment Reserve

Investment Adjustment Reserve Directive No 8. Of Nepal Rastra Bank's Unified Directives requires, the bank must create the investment reserve of an amount equivalent to the investment in equity shares if the shares remained unquoted for 3 years from the date of investment.

xi. Regulatory Reserve

This is a non-free statutory reserve and is a requirement as prescribed in NRB directive. In the transition to NFRS from previous GAAP the Bank is required to reclassify all amounts that are resultant of re-measurement adjustments and that are recognized in retained earnings into this reserve heading. The amount reclassified to this reserve includes:

- Re-measurement adjustments such as interest income recognized against interest receivables i.e. Accrued Interest Receivable after considering effect of bonus and income tax
- Amount equals to deferred tax assets,
- Actuarial loss recognized in other comprehensive income,
- Amount of goodwill recognized under NFRS.
- Non-Banking assets after taking effect of bonus and income tax

xii. Actuarial Gain/(Loss) Reserve

Actuarial Gain/ loss Reserve has been created to record the Actuarial gain or loss occurring due to change in actuarial assumption under NAS 19. The gain or loss has been disclosed under this reserve after presentation through Other Comprehensive Income.

xiii. Fair Value Reserve

Assets that are not classified as Fair Value through Profit and Loss, held to maturity and Loans and Receivables are categorized as Available for Sale (AFS) financial instruments. The Bank has under regulatory provisions a requirement to appropriate the upward movements in fair value under AFS reserve. The accounting of gain or loss in the fair value movement of AFS Financial Assets is done through other comprehensive income.

xiv. Other reserve

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

3.20 Earnings per Share

The bank presents basic and diluted Earnings per share (EPS) data for its ordinary shares. Basic EPS is calculated by dividing the profit and loss attributable to ordinary equity holders of the Bank by the weighted average number of ordinary shares outstanding during the period. Diluted EPS is determined by adjusting both the profit and loss attributable to the ordinary equity holders and the weighted average number of ordinary shares outstanding, for the effects of all dilutive potential ordinary shares, if any.

Earnings per share are calculated and presented in consolidated statements of profit or loss.

3.21 Segment Reporting

The Bank's segmental reporting is in accordance with NFRS 8 Operating Segments. Operating segments are reported in a manner consistent with the internal reporting provided to the bank's management, which is responsible for allocating resources and assessing the performance of the operating segments. Income and expenses directly associated with each segment are included in determining business segment performance. The bank has identified geographical segments as well based on branches and clusters located all over the country. The segment report include items directly attributable to a segment as well as those that can be allocated on a reasonable basis.

3.22 Dividend on Ordinary Shares

Dividend on ordinary shares is recognized as a liability and deducted from equity when they are approved by the Bank's shareholders. Interim Dividend is deducted from equity when they are declared and no longer at the discretion of the Bank. Dividend for the year that is approved after the reporting date is disclosed as an event after the reporting date.

3.23 Cash Flow Statement

The cash flow statement has been prepared whereby gross cash receipts and gross cash payments for operating activities, finance activities and investing activities have been recognized.

3.24 Comparative Figure

The comparative figures and phrases have been rearranged wherever necessary to conform to the current year's presentation.

Notes to Financial Statement

4.1 Cash and cash equivalent

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Cash in Hand	640,950,543	892,948,441	640,815,628	892,894,684
Balances with B/Fis	4,081,116,744	3,696,282,374	4,079,573,692	3,709,978,964
Money at call and short notice	-	-	-	-
Other	-	-	-	-
Total	4,722,067,287	4,589,230,815	4,720,389,320	4,602,873,647

The fair value of cash and cash equivalent is its carrying value. Cash at vault is adequately insured for physical and financial risks. The amount of cash at vault is maintained on the basis of the liquidity and business requirements. Balance with B/Fs includes balance maintained at various banks and financial institutions.

4.2 Due from Nepal Rastra Bank

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Statutory balances with NRB	3,743,827,484	2,961,796,053	3,743,827,484	2,961,796,053
Securities purchased under resale agreement	-	-	-	-
Other deposit and receivable from NRB	-	-	-	-
Total	3,743,827,484	2,961,796,053	3,743,827,484	2,961,796,053

The fair value of balance with the Nepal Rastra Bank (NRB) is its carrying amount itself. Balance with the NRB is principally maintained as a part of the regulatory cash reserve ratio required by NRB.

4.3 Placements with Bank and Financial Institutions

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Placement with domestic B/Fis	-	15,000,000	-	-
Placement with Foreign B/Fis	-	-	-	-
Less: Allowances for impairment	-	-	-	-
Total	-	15,000,000	-	-

4.4 Derivative Financial Instruments

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Held for trading	-	-	-	-
Interest rate swap	-	-	-	-
Currency swap	-	-	-	-
Forward exchange contract	-	-	-	-
Others	-	-	-	-
Held for risk management	-	-	-	-
Interest rate swap	-	-	-	-
Currency swap	-	-	-	-
Forward exchange contract	-	-	-	-
Others	-	-	-	-
Total	-	-	-	-

4.5 Other Trading assets

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Treasury Bills	-	-	-	-
Government bond	-	-	-	-
NRB bonds	-	-	-	-
Domestic Corporate bonds	49,875,069	43,261,001	-	-
Equities	150,805,174	84,086,288	-	-
Other	-	-	-	-
Total	200,680,244	127,347,288	-	-
Pledged	-	-	-	-
Non- Pledged	200,680,244	127,347,288	-	-

4.6 Loans and advances to B/FIs

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Loan to Microfinance Institutions	4,387,960,748	3,012,943,069	4,387,960,748	3,012,943,069
Other	-	-	-	-
Less: Allowances for Impairment	(54,825,376)	(39,143,870)	(54,825,376)	(39,143,870)
Total	4,333,135,372	2,973,799,200	4,333,135,372	2,973,799,200

The loans have been provided to Microfinance Institutions in the normal course of business including the accrued interest amounting NPR 1,930,655

4.6.1 Allowances for Impairment

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Balance as at Shrawan 1	39,143,870	37,470,857	39,143,870	37,470,857
Impairment loss for the year:				
Charge for the year	15,681,506	1,673,013	15,681,506	1,673,013
Recoveries/Reversal	-	-	-	-
Amount written off	-	-	-	-
Balance as at Ashad end	54,825,376	39,143,870	54,825,376	39,143,870

4.7 Loans and advances to customers

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Loans and advances measured at amortized cost	67,890,131,935	63,562,121,842	67,890,131,935	63,561,184,263
Less: Impairment allowances				
Individual Impairment	(2,622,904,296)	(926,956,811)	(2,622,904,296)	(926,956,811)
Collective Impairment	(676,709,743)	(677,296,450)	(676,709,743)	(677,296,450)
Net amount	64,590,517,896	61,957,868,581	64,590,517,896	61,956,931,002
Loan and advances measured at FVTPL	-	-	-	-
Total	64,590,517,896	61,957,868,581	64,590,517,896	61,956,931,002

Above impairment is as per NRB directive no. 2 which is higher than total impairment as per NAS 39.

4.7.1 Analysis of loan and advances - By product

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Product				
Long Term loans				
Personal	14,172,662,383	11,657,173,973	14,172,662,383	11,657,173,973
Business	12,940,017,597	10,878,575,986	12,940,017,597	10,878,575,986
Working Capital	465,426,850	126,998,619	465,426,850	126,998,619
Overdraft (Personal)	3,017,982,546	3,933,290,759	3,017,982,546	3,933,290,759
Cash Credit Loan	5,876,335,294	5,856,359,112	5,876,335,294	5,856,359,112
Trust Receipt/Import Loans	-	-	-	-
Short Term WC/Demand Loan	169,425,977	366,931,714	169,425,977	366,931,714
Personal Residential Loans	14,674,116,099	12,042,212,002	14,674,116,099	12,042,212,002
Real Estate Loans	2,693,981,208	2,452,898,096	2,693,981,208	2,452,898,096
Margin Lending Loans	1,773,885,687	1,546,157,669	1,773,885,687	1,546,157,669
Hire Purchase Loans	2,508,337,321	3,251,652,112	2,508,337,321	3,251,652,112
Deprived Sector Loans	2,012,160,274	3,023,985,968	2,012,160,274	3,023,985,968
Bills Purchased	-	-	-	-
Staffs Loans	543,860,624	455,000,402	543,860,624	454,062,823
Other	7,041,940,075	7,970,885,430	7,041,940,075	7,970,885,430
Grand Total	67,890,131,935	63,562,121,842	67,890,131,935	63,561,184,263

4.7.2 Analysis of loan and advances - By Currency

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Nepalese Rupee	67,890,131,935	63,562,121,842	67,890,131,935	63,561,184,263
Indian Rupee	-	-	-	-
United States Dollar	-	-	-	-
Great Britain Pound	-	-	-	-
Euro	-	-	-	-
Japanese Yen	-	-	-	-
Chinese Yuan	-	-	-	-
Other	-	-	-	-
Grand Total	67,890,131,935	63,562,121,842	67,890,131,935	63,561,184,263

4.7.3 Analysis of loan and advances – By Collateral

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Secured				
Moveable/Immoveable Assets	63,213,900,648	59,007,176,251	63,213,900,648	59,007,176,251
Gold and Silver	1,021,529,487	1,001,505,468	1,021,529,487	1,001,505,468
Guarantee of Domestic BFIs	-	-	-	-
Government Guarantee	-	-	-	-
Guarantee of International Rated Bank	-	-	-	-
Collateral of Export Document	-	-	-	-
Collateral of Fixed Deposit Receipt	877,947,788	999,775,114	877,947,788	999,775,114
Collateral of Government Securities	-	-	-	-
Counter Guarantee	-	-	-	-
Personal Guarantee	-	-	-	-
Other Collateral	1,773,885,687	1,546,157,669	1,773,885,687	1,546,157,669
Sub Total	66,887,263,610	62,554,614,502	66,887,263,610	62,554,614,502
Unsecured	1,002,868,325	1,007,507,341	1,002,868,325	1,006,569,762
Grand Total	67,890,131,935	63,562,121,843	67,890,131,935	63,561,184,264

4.7.4 Allowances for Impairment

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Specific allowances for Impairment				
Balance at Shrawan 1	926,956,811	493,791,769	926,956,811	493,791,769
Impairment loss for the year:	1,695,947,485	433,165,042	1,695,947,485	433,165,042
Charge for the year	1,695,947,485	433,165,042	1,695,947,485	433,165,042
Recoveries/reversal during the year	-	-	-	-
Write- offs	-	-	-	-
Exchange rate variance on foreign currency Impairment	-	-	-	-
Other movement	-	-	-	-
Balance at Ashad end	2,622,904,296	926,956,811	2,622,904,296	926,956,811
Collective allowances for impairment	-	-	-	-
Balance at Shrawan 1	677,296,450	685,977,558	677,296,450	685,977,558
Impairment loss for the year:	(586,708)	(8,681,107)	(586,708)	(8,681,107)
Charge/(reversal) for the year	(586,708)	(8,681,107)	(586,708)	(8,681,107)
Exchange rate variance on foreign currency Impairment	-	-	-	-
Other movement	-	-	-	-
Balance at Ashad end	676,709,743	677,296,450	676,709,743	677,296,450
Total allowances for impairment	3,299,614,038	1,604,253,261	3,299,614,038	1,604,253,261

4.8 Investment in securities

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Investment securities designated at FVTPL	-	-	-	-
Investment securities measured at amortized cost	15,959,318,176	14,322,542,071	15,959,318,176	14,309,942,071
Investment in equity measured at FVTOCI	691,653,709	608,611,268	673,254,109	608,606,433
Total	16,650,971,884	14,931,153,338	16,632,572,284	14,918,548,503

The bank invests in capital market directly or through Portfolio Management Service. The bank has an agreement with Nabil Investment for PMS on 30.08.2020 for 2 years with the initial amount of NPR 200 Mio and the investment as on 31st Ashad 2081 is Rs 103,377,004.14 Investment made by the development bank has been presented under this account head in two categories i.e. investment securities measured at amortized cost and investment in equity measured at fair value through other comprehensive income. Investment other than those measured at amortized cost is measured at fair value and changes in fair value has been recognized in other comprehensive income. Where income from the investment is received in the form of bonus shares, the valuation of investment is made by increasing the number of shares without changing in the cost of investment.

4.8.1 Investment in securities measured at amortized cost

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Debt Securities	-	-	-	-
Government Bonds	13,447,638,938	11,079,117,321	13,447,638,938	11,079,117,321
Government treasury bills	2,511,679,238	2,230,824,750	2,511,679,238	2,230,824,750
Nepal Rastra Bank bonds	-	-	-	-
Nepal Rastra Bank deposit instruments	-	1,000,000,000	-	1,000,000,000
Other	-	-	-	-
Less: Specific allowances for impairment	-	-	-	-
Total	15,959,318,176	14,309,942,071	15,959,318,176	14,309,942,071

4.8.2 Investment in equity measured at fair value through other comprehensive income

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Equity Instrument				
Quoted equity securities	644,022,555	580,331,418	644,022,555	580,326,583
Unquoted equity securities	47,631,154	40,879,850	29,231,554	28,279,850
Total	691,653,709	621,211,268	673,254,109	608,606,433

4.8.3 Information relating to investment in equities

Particulars	Group				Bank			
	2080-81		2079-80		2080-81		2079-80	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value.	Cost	Fair Value.
Investment in quoted equity								
Global I.M.E. Sammunat Yojana 1								
----- Unit of Rs. 10 Each	-	-	9,493,170	9,141,923	-	-	9,493,170	9,141,923
Nabil Equity Fund								
----- Unit of Rs. 10 Each	-	-	5,371,500	5,169,700	-	-	5,371,500	5,169,700
Chilime Hydro Power Co. Ltd.								
20,939 Shares of Rs. 100 Each	8,386,161	9,736,635	8,386,161	10,216,085	8,386,161	9,736,635	8,386,161	10,216,085
Laxmi Equity Fund								
1,754,875 Unit of Rs. 10 Each	17,548,750	16,618,666	17,548,750	16,829,251	17,548,750	16,618,666	17,548,750	16,829,251
Siddhartha Equity Fund								
1,721,461 Unit of Rs. 10 Each	17,787,432	14,443,058	17,787,432	16,233,377	17,787,432	14,443,058	17,787,432	16,233,377
Sanima Equity Fund								
2,400,000 Unit of Rs. 10 Each	24,000,000	26,184,000	24,000,000	28,320,000	24,000,000	26,184,000	24,000,000	28,320,000
Citizens Mutual Fund-1								
1,000,000 Unit of Rs. 10 Each	10,000,000	9,640,000	10,000,000	9,380,000	10,000,000	9,640,000	10,000,000	9,380,000
N.I.C. Asia Growth Fund								
500,000 Unit of Rs. 10 Each	5,000,000	4,950,000	5,000,000	5,145,000	5,000,000	4,950,000	5,000,000	5,145,000
Sagarmatha Lumbini Insurance Co. Limited								
152 Shares of Rs. 100 Each	87,351	110,504	87,351	113,696	87,351	110,504	87,351	113,696
Himalayan Everest Insurance Limited								
758 Shares of Rs. 100 Each	303,087	479,056	303,087	418,200	303,087	479,056	303,087	418,200
Api Power Co. Limited								
10,449 Shares of Rs 100 Each	1,796,733	1,995,759	1,498,133	1,470,211	1,796,733	1,995,759	1,498,133	1,470,211
Butwal Power Co. Limited								
59,126 Shares of Rs. 100 Each	19,013,660	18,329,060	19,013,660	19,541,143	19,013,660	18,329,060	19,013,660	19,541,143
Samata Gharelu Laghubitta Bittiya Sanstha Limited (Promoter)								
4,459 shares of Rs. 100 Each	542,960	2,187,140	542,960	1,970,714	542,960	2,187,140	542,960	1,970,714
Suryodaya Womi Laghubitta Bittiya Sanstha Limited (Promoter)								

Particulars	Group				Bank			
	2080-81		2079-80		2080-81		2079-80	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value.	Cost	Fair Value.
49,337 shares of Rs. 100 Each	6,250,000	23,311,733	6,250,000	19,177,194	6,250,000	23,311,733	6,250,000	19,177,194
Nabil Balance Fund 2								
500,000 Unit of Rs. 10 Each	5,000,000	4,500,000	5,000,000	4,400,000	5,000,000	4,500,000	5,000,000	4,400,000
NIC Asia Balance Fund								
1,000,000 Unit of Rs. 10 Each	10,000,000	9,600,000	10,000,000	9,330,000	10,000,000	9,600,000	10,000,000	9,330,000
Sanima GIC Insurance Limited (Promoter)								
14,571 Shares of Rs. 100 Each	1,457,100	4,203,734	1,457,100	4,734,846	1,457,100	4,203,734	1,457,100	4,734,846
Sanima GIC Insurance Limited								
429 Shares of Rs. 100 Each	42,900	247,533	542,900	3,528,307	42,900	247,533	542,900	3,528,307
National Laghubitta Bhattiya Sanstha Limited (Promoter)								
148,496 shares of Rs. 100 Each	13,300,000	104,615,432	13,300,000	73,931,380	13,300,000	104,615,432	13,300,000	73,931,380
Citizen Mutual Fund 2								
500,000 shares of Rs.10 Each	5,000,000	5,160,000	5,000,000	5,195,000	5,000,000	5,160,000	5,000,000	5,195,000
Siddhartha Investment Growth Fund 2								
2,500,000 Unit of Rs. 10 Each	25,000,000	23,725,000	25,000,000	22,575,000	25,000,000	23,725,000	25,000,000	22,575,000
NMB 50								
2,000,000 Unit of Rs. 10 Each	20,000,000	20,080,000	20,000,000	21,000,000	20,000,000	20,080,000	20,000,000	21,000,000
Sunrise First Mutual Fund								
1,489,339 Unit of Rs. 10 Each	15,499,414	15,414,659	15,499,414	16,501,876	15,499,414	15,414,659	15,499,414	16,501,876
Sanima Large Capital Fund								
2,000,000 Unit of Rs. 10 Each	20,000,000	18,580,000	20,000,000	17,840,000	20,000,000	18,580,000	20,000,000	17,840,000
Sunrise Bluechip Fund								
2,500,000 Unit of Rs. 10 Each	25,000,000	20,675,000	25,000,000	19,625,000	25,000,000	20,675,000	25,000,000	19,625,000
NIBL Samridhhi Fund-II								
2,000,000 Unit of Rs. 10 Each	20,000,000	16,500,000	20,000,000	18,220,000	20,000,000	16,500,000	20,000,000	18,220,000
Prabhu Select Fund								
1,468,090 Unit of Rs. 10 Each	14,680,900	14,372,601	14,680,900	12,992,597	14,680,900	14,372,601	14,680,900	12,992,597
Bishal Bazar Company Limited								
2,010 shares of Rs. 100 Each	13,358,424	8,214,870	13,358,424	6,894,300	13,358,424	8,214,870	13,358,424	6,894,300
Citizen Investment Trust								
10,260 shares of Rs. 100 Each	1,979,118	19,955,700	16,115,418	15,040,800	1,979,118	19,955,700	16,115,418	15,040,800

Particulars	Group				Bank			
	2080-81		2079-80		2080-81		2079-80	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value.	Cost	Fair Value.
Nepal Reinsurance Company Limited								
363 shares of Rs. 100 Each	-	253,374	-	256,780	-	253,374	-	256,780
NIBL Pragati Fund								
..... Unit of Rs. 10 Each	-	-	8,807,072	6,986,656	-	-	8,807,072	6,986,656
Himalayan Life Insurance Limited								
4,557 shares of Rs. 100 Each	2,046,062	1,781,787	2,046,062	2,310,399	2,046,062	1,781,787	2,046,062	2,310,399
Rastriya Beema Company Limited								
660 shares of Rs. 100 Each	9,487,308	8,903,400	9,487,308	10,625,340	9,487,308	8,903,400	9,487,308	10,625,340
Arun Valley Hydropower Development Co. Ltd.								
54,001 shares of Rs. 100 Each	15,759,389	9,606,778	13,059,289	6,885,000	15,759,389	9,606,778	13,059,289	6,885,000
Asian Life Insurance Co. Limited								
6,000 shares of Rs. 100 Each	3,570,093	3,738,000	4,058,877	6,042,016	3,570,093	3,738,000	4,058,877	6,042,016
CEDB Hydropower Development Company Limited								
4,044 shares of Rs. 100 Each	3,252,198	4,686,996	16,989,662	18,080,000	3,252,198	4,686,996	16,989,662	18,080,000
Life Insurance Corporation Nepal Limited								
3,000 shares of Rs. 100 Each	4,601,926	4,314,000	4,601,926	4,665,000	4,601,926	4,314,000	4,601,926	4,665,000
Neco Insurance Company Limited								
16,534 shares of Rs. 100 Each	13,732,483	13,822,424	4,547,973	5,636,208	13,732,483	13,822,424	4,547,973	5,636,208
NRN Infrastructure and Development Limited								
686 shares of Rs. 100 Each	478,568	513,128	17,915,318	13,176,918	478,568	513,128	17,915,318	13,176,918
Oriental Hotels Limited								
..... shares of Rs. 100 Each	-	-	2,226,813	3,735,325	-	-	2,226,813	3,735,325
Sahas Urja Limited								
25,480 shares of Rs. 100 Each	16,004,083	13,224,120	16,004,083	12,329,772	16,004,083	13,224,120	16,004,083	12,329,772
Shivam Cements Ltd.								
9,140 shares of Rs. 100 Each	6,025,517	4,591,022	6,025,517	5,212,000	6,025,517	4,591,022	6,025,517	5,212,000
United Ajob Insurance Limited								
6,000 shares of Rs. 100 Each	3,498,703	3,591,000	2,489,685	2,451,803	3,498,703	3,591,000	2,489,685	2,451,803
RBB Mutual Fund 1								
250,000 Unit of Rs. 10 Each	2,500,000	2,040,000	2,500,000	2,020,000	2,500,000	2,040,000	2,500,000	2,020,000
Deprosc Laghubitta Bittiya Sanstha Limited								
31,680 shares of Rs.100 Each	2,400,000	13,321,440	2,400,000	12,672,000	2,400,000	13,321,440	2,400,000	12,672,000
NIC Asia Flexi Cap Fund								

Particulars	Group				Bank			
	2080-81		2079-80		2080-81		2079-80	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value.	Cost	Fair Value.
500,000 Unit of Rs. 10 Each	5,000,000	4,625,000	5,000,000	5,085,000	5,000,000	4,625,000	5,000,000	5,085,000
Kumari Dhanabridhhi Yojana								
2,000,000 Unit of Rs. 10 Each	20,000,000	19,340,000	20,000,000	20,080,000	20,000,000	19,340,000	20,000,000	20,080,000
Nepal Doorsanchar Company Limited								
7,953 shares of Rs. 100 Each	7,203,592	6,720,285	5,173,852	4,987,950	7,203,592	6,720,285	5,173,852	4,987,950
Bottlers Nepal (Terai) Limited								
500 shares of Rs. 100 Each	6,945,151	6,500,000	6,945,151	6,900,000	6,945,151	6,500,000	6,945,151	6,900,000
NIBL Growth Fund								
500,000 Unit of Rs. 10 Each	5,000,000	5,320,000	5,000,000	5,320,000	5,000,000	5,320,000	5,000,000	5,320,000
NMB Sulav Investment Fund 2								
2,000,000 Unit of Rs. 10 Each	20,000,000	20,120,000	20,000,000	19,980,000	20,000,000	20,120,000	20,000,000	19,980,000
Prabhu Smart Fund								
500,000 Unit of Rs. 10 Each	5,000,000	4,805,000	5,000,000	4,950,000	5,000,000	4,805,000	5,000,000	4,950,000
RBB Mutual Fund 2								
500,000 Unit of Rs. 10 Each	5,000,000	4,750,000	5,000,000	5,000,000	5,000,000	4,750,000	5,000,000	5,000,000
Sanima Mai Hydro Power								
10,001 shares of Rs. 100 Each	3,257,070	3,395,340	-	355	3,257,070	3,395,340	-	355
Nepal Life Insurance Co. Ltd.								
1 shares of Rs. 100 Each	-	619	-	744	-	619	-	744
Nepal Insurance Co. Ltd.								
1 shares of Rs. 100 Each	-	880	-	820	-	880	-	820
Sana Klean Bikas Laghubitta Bittiya Sanatha Limited								
..... shares of Rs. 100 Each	-	-	-	899	-	-	-	899
Summit Micro Finance Development Bank Ltd.								
..... shares of Rs. 100 Each	-	-	4,926	4,835	-	-	-	-
Himalayan Reinsurance Limited								
2,069 shares of Rs. 100 Each	1,266,678	1,200,020	-	-	1,266,678	1,200,020	-	-
Kumari Sabal Yojana								
1,000,000 Units of Rs. 10 Each	10,000,000	10,000,000	-	-	10,000,000	10,000,000	-	-
NIBL Stable Fund								
2,000,000 Units of Rs. 10 Each	20,000,000	20,000,000	-	-	20,000,000	20,000,000	-	-

Particulars	Group				Bank			
	2080-81		2079-80		2080-81		2079-80	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value.	Cost	Fair Value.
Citizen Life Insurance Company Limited								
5,314 shares of Rs. 100 Each	2,797,281	2,894,004	-	-	2,797,281	2,894,004	-	-
Himalayan 80.20 Mutual Fund								
1,500,000 Unit of Rs. 10 Each	15,000,000	14,985,000	-	-	15,000,000	14,985,000	-	-
Mountain Energy Nepal Limited								
19,800 shares of Rs. 100 Each	11,584,922	11,820,600	-	-	11,584,922	11,820,600	-	-
NIC Asia Growth Fund-II								
1,000,000 Unit of Rs. 10 Each	10,000,000	8,200,000	-	-	10,000,000	8,200,000	-	-
Prabhu Mahalaxmi Life Insurance Limited								
2,000 shares of Rs. 100 Each	1,079,849	1,128,200	-	-	1,079,849	1,128,200	-	-
Subtotal	533,524,862	644,022,555	515,519,873	580,331,418	533,524,862	644,022,555	515,514,947	580,326,583
Investment in Unquoted Equity								
Nepal Clearing House Limited								
23,411 shares of Rs. 100 Each	618,700	618,700	618,700	618,700	618,700	618,700	618,700	618,700
NIC Asia Dynamic Fund								
664,820 Unit of Rs.10 Each	6,648,200	7,372,854	6,648,200	7,386,150	6,648,200	7,372,854	6,648,200	7,386,150
SmartChoice Technologies Ltd.								
100,000 shares of Rs.100 Each	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000
Nabil Flexi CAP Fund								
500,000 Unit of Rs. 10 Each	5,000,000	5,320,000	5,000,000	4,950,000	5,000,000	5,320,000	5,000,000	4,950,000
Kumari Sunaulo Lagani Yojana								
500,000 Unit of Rs. 10 Each	5,000,000	5,920,000	5,000,000	5,325,000	5,000,000	5,920,000	5,000,000	5,325,000
Budanilakantha Heritage Hotel Limited								
100,000 shares of Rs.100 Each	10,000,000	12,690,000	10,000,000	10,000,000	-	-	-	-
Navya Advisors Ltd.								
52,000 shares of Rs.100 Each	5,200,000	5,709,600	2,600,000	2,600,000	-	-	-	-
Subtotal	42,466,900	47,631,154	39,866,900	40,879,850	27,266,900	29,231,554	27,266,900	28,279,850
Grand Total	575,991,762	691,653,709	555,386,773	621,211,268	560,791,762	673,254,109	542,781,847	608,606,433

4.9 Current tax Assets/Liability

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Current tax assets	638,453,627	501,844,289	627,502,567	496,225,005
Current Year Income Tax Assets	638,453,627	501,844,289	627,502,567	496,225,005
Tax Assets of Prior Periods	-	-	-	-
Current tax liabilities	215,890,301	553,283,615	215,890,301	553,419,388
Current Year Income Tax Liabilities	215,890,301	553,419,388	215,890,301	553,419,388
Tax Liabilities of Prior Periods	-	(135,773)	-	-
Total of income tax assets/(liabilities)	422,563,326	(51,439,326)	411,612,266	(57,194,383)

Current Tax Assets includes advance income tax paid by the Bank under self assessment tax returns filed as per the Income Tax Act 2058 and tax deducted at source (TDS) on behalf of the Bank. Similarly, the current income tax liabilities includes the tax payable to the Government computed as per the provision of the Income Tax Act 2058.

4.10 Investment In subsidiaries

Particulars	Bank	
	2080-81	2079-80
Investment in Quoted Subsidiaries	-	-
Investment in Unquoted Subsidiaries	123,900,000	123,900,000
Total Investment	123,900,000	123,900,000
Less: Impairment Allowances	-	-
Net Carrying Amount	123,900,000	123,900,000

4.10.1 Investment In quoted subsidiaries

Particulars	Bank			
	2080-81		2079-80	
	Cost	Fair Value	Cost	Fair Value
.....Ltd				
.....shares of Rs.... Each	-	-	-	-
.....Ltd				
.....shares of Rs.... Each	-	-	-	-
Total	-	-	-	-

4.10.2 Investment In unquoted subsidiaries

Particulars	Bank			
	2080-81		2079-80	
	Cost	Fair Value	Cost	Fair Value
Garima Capital Limited 1,239,000 shares of Rs 100 Each	123,900,000	123,900,000	123,900,000	123,900,000
Total	123,900,000	123,900,000	123,900,000	123,900,000

4.10.3 Information relating to subsidiaries of the bank

Particulars	Group		Bank	
	Percentage of ownership held by the bank			
	2080-81	2079-80	2080-81	2079-80
Garima Capital Limited	-	-	51.20%	51.20%
Total	-	-	51.20%	51.20%

4.10.4: Non Controlling Interest of the Subsidiaries

Particulars	Group	
	Garima Capital Limited	
	2080-81	2079-80
Equity Interest held by NCI (%)	48.80%	48.80%
Profit (Loss) allocated during the year	2,433,988	(1,403,982)
Accumulated Balances of NCI as on Ashad End	91,916,942	87,921,549
Dividend Paid to NCI	-	-

4.11 Investment In associates

Particulars	Group				Bank			
	2080-81		2079-80		2080-81		2079-80	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
Investment in Quoted associates	-	-	-	-	-	-	-	-
Investment in Unquoted associates	-	-	-	-	-	-	-	-
Total Investment	-	-	-	-	-	-	-	-
Less: Impairment Allowances	-	-	-	-	-	-	-	-
Net Carrying Amount	-	-	-	-	-	-	-	-

4.11.1 Investment In quoted associates

Particulars	Group				Bank			
	2080-81		2079-80		2080-81		2079-80	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
.....Ltd								
.....shares of Rs.... Each	-	-	-	-	-	-	-	-
.....Ltd								
.....shares of Rs.... Each	-	-	-	-	-	-	-	-
Total	-	-	-	-	-	-	-	-

4.11.2 Investment In unquoted associates

Particulars	Group				Bank			
	2080-81		2079-80		2080-81		2079-80	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
Total	-	-	-	-	-	-	-	-

4.11.3 Information relating to associates of the bank

Particulars	Group		Bank	
	Percentage of ownership		Percentage of ownership	
	2080-81	2079-80	2080-81	2079-80
Total	-	-	-	-

4.11.4: Equity value of associates

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
	-	-	-	-

4.12 Investment Properties

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Investment Properties measured at Fair Value				
Balance as on Shrawan 01	-	-	-	-
Addition/(Disposal) during the year	-	-	-	-
Net Changes in fair value during the year	-	-	-	-
Adjustment/Transfer	-	-	-	-
Net Amount	-	-	-	-
Investment Properties measured at Cost				
Balance as on Shrawan 01	187,268,784	36,514,800	187,268,784	36,514,800
Addition/(Disposal) during the year	26,983,293	150,753,984	26,983,293	150,753,984
Adjustment/Transfer	-	-	-	-
Accumulated depreciation	-	-	-	-
Accumulated impairment loss	-	-	-	-
Net Amount	214,252,077	187,268,784	214,252,077	187,268,784
Total	214,252,077	187,268,784	214,252,077	187,268,784

Investment property includes the land purchased by Erstwhile Subhechha Bikas Bank Limited on 2070-06-24 for the purpose of construction of office building has been shown at historical cost of Rs. 32,114,800 has been shown as investment property. Further, net of non banking asset is recognised in Investment Properties.

4.13 Property Plant and Equipment

Group

Particulars	Land	Building	Leasehold Properties	Computer & Accessories	Vehicles	Furniture & Fixtures	Machinery	Equipments & others	Total Asset End 2081	Total Asset End 2080
Cost										
As on Shrawan 2079	-	-	347,277,440	112,699,774	117,727,609	122,262,568	107,229,441	487,985,560	-	1,295,172,393
Addition during the year	-	-	17,500,576	10,173,054	15,346,901	4,914,787	2,292,795	75,538,721	-	125,766,832
Acquisition	-	-	17,500,576	10,173,054	15,346,901	4,914,787	2,292,795	75,538,721	-	125,766,832
Capitalization	-	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	(6,407,001)	(6,851,734)	(10,812,572)	(3,833,449)	(8,163,358)	(45,280,266)	-	(81,350,319)
Adjustment/Revaluation	-	-	-	(78,180)	-	234,239	-	(25,090,001)	-	(25,033,942)
Balance as on Ashad end 2080	-	-	358,371,015	115,842,914	122,261,998	123,566,144	101,356,878	493,194,014	-	1,314,564,963
Addition during the Year	-	-	12,485,419	6,094,078	20,110,700	4,580,166	2,562,872	23,310,621	69,133,857	-
Acquisition	-	-	12,485,419	6,094,078	20,110,700	4,580,166	2,562,872	23,310,621	69,133,857	-
Capitalization	-	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	(6,327,271)	(1,621,066)	(23,248,000)	(294,148)	(967,237)	(982,818)	(33,440,480)	-
Adjustment/Revaluation	-	-	-	-	-	-	-	-	-	-
Balance as on Ashad end 2081	-	-	364,529,223	120,315,927	119,124,698	127,852,162	102,944,513	915,481,817	1,350,248,341	1,314,564,963
Depreciation and Impairment As on Shrawan 01, 2079	-	-	135,206,078	70,551,010	60,894,610	59,948,244	53,047,911	130,866,535	-	510,514,288
Depreciation charge for the year	-	-	32,071,840	16,598,940	20,049,331	14,778,277	9,735,577	69,258,961	-	161,892,866
Impairment for the year	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	(4,958,722)	(6,817,950)	(9,341,212)	(2,960,733)	(6,467,059)	(3,377,781)	-	(33,923,458)
Adjustment	-	-	-	(219,184)	(162)	233,353	-	13,458	-	27,465
As on Ashad end 2080	-	-	162,319,197	80,112,816	71,602,666	71,399,081	56,316,429	196,761,173	-	638,511,262
Depreciation charge for the year	-	-	32,425,208	15,246,335	19,423,043	14,303,997	9,828,127	68,845,244	160,071,854	-
Impairment for the year	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	(2,716,578)	(1,612,927)	(23,037,005)	(228,548)	(967,237)	(939,568)	(29,501,864)	-
Adjustment	-	-	-	-	-	-	-	-	-	-
As on Ashad end 2081	-	-	192,027,826	93,746,223	67,985,603	85,474,431	65,177,319	264,666,849	769,081,251	638,511,262
Capital Work in Progress 2079-80	-	-	-	-	-	-	-	-	-	-
Capital Work in Progress 2080-81	-	-	-	-	-	-	-	-	-	-
Net Book Value	-	-	-	-	-	-	-	-	-	-
As on Ashad end 2080	-	-	196,051,819	35,730,099	50,659,432	52,167,063	45,042,449	296,392,841	-	676,043,702
As on Ashad end 2081	-	-	172,501,397	26,565,703	51,136,095	42,377,732	37,767,195	250,814,968	581,167,089	-

The cost of an item of property and equipment has been recognized as an asset, initially recognized at cost. Subsequent expenditure is capitalized if it is probable that the future economic benefits from the expenditure will flow to the Bank. Ongoing repairs and maintenance to keep the assets in working condition are expensed as incurred. Any gain or loss on disposal of an item of property and equipment (calculated as the difference between the net proceeds from disposal and the carrying amount of the item) is recognized within profit or loss. Depreciation on assets is calculated using the straight-line method to allocate their cost to their residual values over their estimated useful life as per management judgement.

4.13 Property Plant and Equipment

Bank

Particulars	Land	Building	Leasehold Properties	Computer & Accessories	Vehicles	Furniture & Fixtures	Machinery	Equipment & others	Total Aashad end 2081	Total Aashad end 2080
Cost	-	-	-	-	-	-	-	-	-	-
As on Shrawan 2079	-	-	346,078,193	110,765,643	113,213,999	121,229,120	107,229,441	654,080,463	-	1,251,096,449
Addition during the year	-	-	11,356,672	8,492,954	16,346,901	3,665,409	2,292,795	73,948,972	-	116,102,302
Acquisition	-	-	11,356,672	8,492,954	16,346,901	3,665,409	2,292,795	73,948,972	-	116,102,302
Capitalization	-	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	(4,497,327)	(6,750,910)	(10,812,812)	(3,568,072)	(8,163,358)	(44,869,877)	-	(78,482,564)
Adjustment/Revaluation	-	-	(178,180)	(778,180)	234,239	-	-	(25,019,001)	-	(24,033,942)
Balance as on Aashad end 2080	-	-	351,936,537	112,229,499	117,747,988	121,760,195	101,358,878	458,068,147	-	1,263,202,245
Addition during the year	-	-	12,440,784	5,936,558	20,110,700	4,491,730	2,562,872	23,248,769	66,781,413	-
Acquisition	-	-	12,440,784	5,936,558	20,110,700	4,491,730	2,562,872	23,248,769	66,781,413	-
Capitalization	-	-	-	-	-	-	-	-	-	-
Disposal during the year	-	-	(6,327,211)	(1,627,066)	(23,248,000)	(294,148)	(947,237)	(912,118)	(53,440,480)	-
Adjustment/Revaluation	-	-	-	-	-	-	-	-	-	-
Balance as on Aashad end 2081	-	-	358,050,110	116,544,991	114,610,688	126,957,778	102,944,613	480,338,099	1,298,543,179	1,263,202,245
Depreciation and Impairment	-	-	-	-	-	-	-	-	-	-
As on Shrawan 01, 2079	-	-	133,509,264	69,882,169	58,645,482	99,478,064	53,047,911	128,826,724	-	502,104,513
Depreciation charge for the year	-	-	30,942,229	16,190,607	19,646,699	14,007,651	9,293,577	63,652,698	-	156,178,461
Impairment for the year	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	(3,549,489)	(6,777,134)	(9,341,212)	(2,783,204)	(6,467,059)	(8,061,177)	-	(36,889,218)
Adjustment	-	-	-	(219,184)	(142)	233,353	13,408	-	-	27,465
As on Aashad end 2080	-	-	160,922,004	78,836,437	68,990,807	70,966,764	56,316,429	106,125,783	-	652,118,254
Depreciation charge for the year	-	-	31,380,328	14,306,918	19,000,411	14,103,021	9,820,327	65,688,319	154,537,124	-
Impairment for the year	-	-	-	-	-	-	-	-	-	-
Disposals	-	-	(2,716,570)	(1,612,927)	(23,037,006)	(228,548)	(947,237)	(939,568)	(29,501,864)	-
Adjustment	-	-	-	-	-	-	-	-	-	-
As on Aashad end 2081	-	-	189,385,754	91,930,448	64,934,213	84,851,231	64,777,319	250,874,314	747,153,484	652,118,254
Capital Work In Progress 2079-80	-	-	-	-	-	-	-	-	-	-
Capital Work In Progress 2080-81	-	-	-	-	-	-	-	-	-	-
Net Book Value	-	-	-	-	-	-	-	-	-	-
As on Aashad end 2080	-	-	191,014,333	33,453,042	48,797,181	50,793,431	45,042,449	271,943,385	-	641,084,021
As on Aashad end 2081	-	-	168,664,357	24,714,243	49,676,478	41,106,540	37,787,195	229,460,988	551,389,695	-

The cost of an item of property and equipment has been recognized as an asset, initially recognized at cost. Subsequent expenditure is capitalized if it is probable that the future economic benefits from the expenditure will flow to the Bank. Ongoing repairs and maintenance to keep the assets in working condition are expensed as incurred. Any gain or loss on disposal of an item of property and equipment (calculated as the difference between the net proceeds from disposal and the carrying amount of the item) is recognized within in profit or loss. Depreciation on assets is calculated using the straight-line method to allocate their cost to their residual values over their estimated useful life as per management judgement.

4.14 Goodwill and Intangible Assets

Group

Particulars	Goodwill	Software		Other	Total Ashad end
		Purchased	Developed		
Cost					
As on Shrawan 01, 2079	92,311,741	31,975,789	-	367,250	124,654,781
Addition during the year	-	2,793,925	-	152,549	2,946,474
Acquisition	-	2,793,925	-	152,549	2,946,474
Capitalization	-	-	-	-	-
Disposal during the year	-	(621,500)	-	(56,499)	(677,999)
Adjustment/Revaluation	-	-	-	-	-
Balance as on Ashad end 2080	92,311,741	34,148,214	-	463,300	126,923,256
Addition during the Year	-	766,675	-	54,240	820,915
Acquisition	-	766,675	-	54,240	820,915
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
Balance as on Ashad end 2081	92,311,741	34,914,889	-	517,540	127,744,171
Amortisation and Impairment					
As on Shrawan 01, 2079	-	22,505,340	-	118,523	22,623,863
Impairment for the year	-	-	-	-	-
Amortisation charge for the year	-	3,479,827	-	73,830	3,553,657
Disposals	-	(621,500)	-	(56,499)	(677,999)
Adjustment	-	-	-	-	-
As on Ashad end 2080	-	25,363,667	-	135,854	25,499,521
Impairment for the year	-	-	-	-	-
Amortisation charge for the year	-	3,059,072	-	102,556	3,161,628
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
As on Ashad end 2081	-	28,422,738	-	238,410	28,661,149
Capital Work in Progress 2079-80	-	-	-	-	-
Capital Work in Progress 2080-81	-	-	-	-	-
Net Book Value					
As on Ashad end 2080	92,311,741	8,784,548	-	327,446	101,423,735
As on Ashad end 2081	92,311,741	6,492,151	-	279,130	99,083,022

Acquired computer software licenses are capitalized on the basis of the costs incurred to acquire and bring to use the specific software. Costs associated with the development of software are capitalized where it is probable that it will generate future economic benefits in excess of its cost. Computer software costs are amortized on the basis of expected useful life. Costs associated with maintaining software are recognized as an expense as incurred. Software is amortised on a straight-line basis in profit or loss over its estimated useful life, from the date that it is available for use. The estimated useful life of software for the current and comparative periods is five years.

4.14 Goodwill and Intangible Assets

Bank

Particulars	Goodwill	Software		Other	Total Ashad end
		Purchased	Developed		
Cost					
As on Shrawan 01, 2079	92,311,741	31,014,061	-	367,250	123,693,053
Addition during the year	-	2,737,425	-	152,549	2,889,974
Acquisition	-	2,737,425	-	152,549	2,889,974
Capitalization	-	-	-	-	-
Disposal during the year	-	(621,500)	-	(56,499)	(677,999)
Adjustment/Revaluation	-	-	-	-	-
Balance as on Ashad end 2080	92,311,741	33,129,986	-	463,300	125,905,028
Addition during the Year	-	84,750	-	54,240	138,990
Acquisition	-	84,750	-	54,240	138,990
Capitalization	-	-	-	-	-
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
Balance as on Ashad end 2081	92,311,741	33,214,736	-	517,540	126,044,018
Amortisation and Impairment					
As on Shrawan 01, 2079	-	22,087,455	-	118,523	22,205,978
Amortisation charge for the year	-	-	-	-	-
Impairment for the year	-	3,308,601	-	73,830	3,382,431
Disposals	-	(621,500)	-	(56,499)	(677,999)
Adjustment	-	-	-	-	-
As on Ashad End 2080	-	24,774,555	-	135,854	24,910,410
Impairment for the year	-	-	-	-	-
Amortisation charge for the year	-	2,985,845	-	102,556	3,088,401
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
As on Ashad end 2081	-	27,760,400	-	238,410	27,998,810
Capital Work in Progress 2079-80	-	-	-	-	-
Capital Work in Progress 2080-81	-	-	-	-	-
Net Book Value					
As on Ashad end 2080	92,311,741	8,355,431	-	327,446	100,994,618
As on Ashad end 2081	92,311,741	5,454,336	-	279,130	98,045,207

Acquired computer software licenses are capitalized on the basis of the costs incurred to acquire and bring to use the specific software. Costs associated with the development of software are capitalized where it is probable that it will generate future economic benefits in excess of its cost. Computer software costs are amortized on the basis of expected useful life. Costs associated with maintaining software are recognized as an expense as incurred. Software is amortised on a straight-line basis in profit or loss over its estimated useful life, from the date that it is available for use. The estimated useful life of software for the current and comparative periods is five years.

4.15 Deferred Tax Assets/(Liabilities)

2080-81

Particulars	Group			Bank		
	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/(Liabilities)	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/(Liabilities)
Deferred tax on temporary differences on following items						
Loans and Advances to BFIs	-	-	-	-	-	-
Loans and Advances to Customers	-	-	-	-	-	-
Investment Properties	-	-	-	-	-	-
Investment Securities	-	(36,367,087)	(36,367,087)	-	(33,738,704)	(33,738,704)
Property and Equipment	-	(83,957,329)	(83,957,329)	-	(78,048,782)	(78,048,782)
Employees' Defined Benefit Plan	25,227,174	-	25,227,174	25,227,174	-	25,227,174
Employees' Leave Liability	30,137,538	-	30,137,538	29,859,831	-	29,859,831
FCY Revaluation	887,342	-	887,342	887,342	-	887,342
Lease Liabilities	84,766,253	-	84,766,253	77,694,104	-	77,694,104
Debtore issue Expenses	2,383,472	-	2,383,472	2,383,472	-	2,383,472
Provisions LLP	-	-	-	-	-	-
Other Temporary Differences	623,716	-	623,716	623,716	-	623,716
Deferred tax on temporary differences	144,025,495	(120,324,416)	23,701,079	136,675,639	(111,787,486)	24,888,152
Deferred tax on carry forward of unused tax losses	14,695,981	-	14,695,981	-	-	-
Deferred tax due to changes in tax rate	-	-	-	-	-	-
Net Deferred Tax Asset (Liabilities) as on Year end of 2080/81	158,721,476	(120,324,416)	38,397,060	136,675,639	(111,787,486)	24,888,152
Deferred Tax (Asset)/ Liabilities as on Shrawan 01, 2080			(16,746,107)			(32,452,227)
Recognized in profit or loss	-	-	8,830,623	-	-	(9,503,880)
Recognized in Other Comprehensive Income	-	-	(25,576,730)	-	-	(22,948,348)
Recognized directly in equity	-	-	-	-	-	-
Adjusted Deferred Tax (Asset)/Liabilities Opening Balance			55,143,167			(7,564,075)
Origination/(Reversal) during the year	-	-	93,540,228	-	-	17,324,077
Deferred Tax (expense)/income recognized in profit or loss	-	-	108,509,575	-	-	6,445,392
Deferred Tax (expense)/income recognized in Other Comprehensive Income	-	-	(14,969,347)	-	-	(14,009,467)
Deferred Tax (expense)/income recognized directly in equity	-	-	-	-	-	-

2079-80

Group **Bank**

Particulars	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/(Liabilities)	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets/(Liabilities)
Deferred tax on temporary differences on following items						
Loans and Advances to BFIs	-	-	-	-	-	-
Loans and Advances to Customers	-	-	-	-	-	-
Investment Properties	-	-	-	-	-	-
Investment Securities	3,536,471	(19,747,348)	(16,210,878)	-	(19,747,376)	(19,747,376)
Property and Equipment	-	(102,729,143)	(102,729,143)	-	(95,655,042)	(95,655,042)
Employees' Defined Benefit Plan	42,315,121	-	42,315,121	41,968,485	-	41,968,485
Employees' Leave Liability	-	-	-	-	-	-
FCY Revaluation	-	-	-	-	-	-
Lease Liabilities	112,134,651	-	112,134,651	104,659,305	-	104,659,305
Debtenture Issue Expenses	-	-	-	-	-	-
Provisions LLP	-	-	-	-	-	-
Other Temporary Differences	1,226,855	-	1,226,855	1,226,855	-	1,226,855
Deferred tax on temporary differences	159,213,098	(122,476,492)	36,736,606	147,854,645	(115,402,418)	32,452,227
Deferred tax on carry forward of unused tax losses	11,421,742	-	11,421,742	-	-	-
Deferred tax due to changes in tax rate	-	-	-	-	-	-
Net Deferred Tax Asset (Liabilities) as on Year end of 2079/80	170,634,839	(122,476,492)	48,158,347	147,854,645	(115,402,418)	32,452,227
Recognized in profit or loss	-	-	57,097,200	-	-	41,391,108
Recognized in Other Comprehensive Income	-	-	(8,938,853)	-	-	(8,938,880)
Recognized directly in equity	-	-	-	-	-	-
Deferred Tax (Asset)/ Liabilities as on Shrawan 01, 2079	-	-	(13,033,969)	-	-	1,053,519
Origination/(Reversal) during the year	-	-	35,124,378	-	-	33,505,747
Deferred Tax (expense)/Income recognized in profit or loss	-	-	33,153,397	-	-	31,534,546
Deferred Tax (expense)/Income recognized in Other Comprehensive Income	-	-	1,970,981	-	-	1,971,200
Deferred Tax (expense)/Income recognized directly in equity	-	-	-	-	-	-

4.16 Other Assets

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Assets held for Sale	-	-	-	-
Other Non-Banking Assets	-	-	-	-
Bills Receivable	-	-	-	-
Accounts Receivable	447,196,649	351,978,880	408,124,037	335,242,631
Accrued Income	-	-	-	-
Prepayments and Deposits	39,194,799	23,162,914	38,204,707	22,147,206
Income Tax Deposit	-	-	-	-
Deferred Employee Expenditure	252,968,462	241,707,704	252,968,462	241,706,980
Other	162,289,594	64,885,680	161,774,706	64,063,021
Stationery Stock	6,226,032	9,288,835	6,226,032	9,288,835
Commission Receivable	-	-	-	-
Security Deposit	61,352,667	54,880,686	61,246,167	54,774,186
Prepayments for Promotor Share	-	-	-	-
Others	94,710,894	716,159	94,302,506	-
Grand Total	901,649,505	681,735,178	861,071,912	663,159,838

4.17 Due to Bank and Financial Institutions

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Money Market Deposits	-	-	-	-
Interbank Borrowing	-	-	-	-
Other Deposits from BFIs	1,783,291,131	2,104,520,294	1,783,291,131	2,104,520,294
Settlement and Clearing Accounts	-	-	-	-
Total	1,783,291,131	2,104,520,294	1,783,291,131	2,104,520,294

The balances in accounts maintained with the Bank by other local financial institution have been presented under this head.

4.18 Due to Nepal Rastra Bank

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Refinance from NRB	-	-	-	-
Standing Liquidity Facility	-	-	-	-
Lender of Last Resort facility from NRB	-	-	-	-
Securities sold under repurchase agreements	-	-	-	-
Other Payable to NRB	-	-	-	-
Total	-	-	-	-

4.19 Derivative Financial instruments

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Held for Trading				
Interest Rate Swap	-	-	-	-
Currency Swap	-	-	-	-
Forward Exchange Contracts	-	-	-	-
Others	-	-	-	-
Held for Risk Management				
Interest Rate Swap	-	-	-	-
Currency Swap	-	-	-	-
Forward Exchange Contracts	-	-	-	-
Others	-	-	-	-
Total	-	-	-	-

4.20 Deposits from customers

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Institutional Customers:	18,661,552,004	18,317,293,610	18,663,157,672	18,334,762,110
Term deposits	11,212,050,273	12,730,803,195	11,212,050,273	12,748,271,695
Call deposits	6,258,544,526	4,836,785,918	6,260,150,194	4,836,785,918
Current deposits	856,675,543	728,838,083	856,675,543	728,838,083
Other	334,281,662	20,866,414	334,281,662	20,866,414
Individual Customers:	65,589,598,458	58,629,396,120	65,589,598,458	58,629,396,120
Term deposits	40,074,699,578	39,884,008,869	40,074,699,578	39,884,008,869
Saving deposits	25,058,413,593	18,377,095,463	25,058,413,593	18,377,095,463
Current deposits	455,207,723	362,791,001	455,207,723	362,791,001
Other	1,277,564	5,500,787	1,277,564	5,500,787
Total	84,251,150,462	76,946,689,730	84,252,756,130	76,964,158,230

Deposit from customer includes matured fixed deposits and good for payment payable as on reporting date.

4.20.1 Currency wise analysis of deposit from customers

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Nepalese Rupee	84,251,150,462	76,946,689,730	84,252,756,130	76,964,158,230
Indian Rupee	-	-	-	-
United States Dollar	-	-	-	-
Great Britain Pound	-	-	-	-
Euro	-	-	-	-
Japanese Yen	-	-	-	-
Chinese Yuan	-	-	-	-
Other	-	-	-	-
Total	84,251,150,462	76,946,689,730	84,252,756,130	76,964,158,230

4.21 Borrowings

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Domestic Borrowing				
Nepal Government	-	-	-	-
Other Institutions	55,201,283	14,583,333	6,250,000	14,583,333
Other	-	-	-	-
Sub total	55,201,283	14,583,333	6,250,000	14,583,333
Foreign Borrowing				
Foreign Bank and Financial Institutions	-	-	-	-
Multilateral Development Banks	-	-	-	-
Other institutions	-	-	-	-
Sub total	-	-	-	-
Total	55,201,283	14,583,333	6,250,000	14,583,333

4.22 Provisions

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Provisions for redundancy	-	-	-	-
Provision for restructuring	-	-	-	-
Pending legal issues and tax litigation	-	-	-	-
Onerous contracts	-	-	-	-
Other	-	-	-	-
Total	-	-	-	-

4.22.1 Movement in Provisions

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Balance at Shrawan 1	-	-	-	-
Provisions made during the year	-	-	-	-
Provisions used during the year	-	-	-	-
Provisions reversed during the year	-	-	-	-
Unwind of discount	-	-	-	-
Balance at Ashad end	-	-	-	-

4.23 Other Liabilities

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Liabilities for employees defined benefit Obligations	84,129,764	51,420,764	84,090,581	51,268,593
Liability for long-service leave	100,458,459	89,781,810	99,532,768	88,626,357
Short term employee benefits	2,299,198	517,442	192,851	192,851
Bills payable	137,314	1,151,861	137,314	997,340
Creditors and accruals	39,716,781	8,190,152	4,749,495	2,752,500
Interest payable on deposits	202,077,626	258,892,526	202,077,626	258,892,526
Interest payable on borrowing	43,995,890	43,996,803	43,995,890	43,996,803
Liabilities on deferred grant income	-	-	-	-
Unpaid Dividend	12,594,826	22,300,471	12,407,648	22,122,240
Liabilities under Finance Lease	309,668,980	306,600,709	286,095,149	306,600,709
Employee bonus payable	71,488,530	199,666,150	71,488,530	198,506,769
Other Liabilities	205,174,391	277,182,967	204,438,545	250,158,507
Audit Fee Payable	1,500,000	3,534,000	1,500,000	3,534,000
TDS Payable	53,109,425	60,710,908	52,780,677	60,359,124
Micro Finance Central Fund	-	-	-	-
Micro Finance Welfare Fund	60,799,928	63,297,084	60,799,928	63,297,084
Others	89,765,038	149,640,975	89,357,940	122,968,299
Total	1,071,741,757	1,259,701,656	1,009,206,396	1,224,115,196

Liabilities relating to employees benefits like liabilities for defined benefit obligation gratuity, leave liabilities, short-term employee benefits etc., Creditors and accruals, unearned income, unpaid dividend etc. are presented under this account head of other liabilities.

4.23.1 Defined Benefit Obligation

The amounts recognised in the statements of financial position are as follows :

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Present value of unfunded obligations	282,023,258	248,642,582	281,058,384	247,334,958
Present value of funded obligations	-	-	-	-
Total present value of obligations	282,023,258	248,642,582	281,058,384	247,334,958
Fair value of plan assets	97,435,035	107,440,008	97,435,035	107,440,008
Present value of net obligations	184,588,223	141,202,574	183,623,350	139,894,950
Recognised liability for defined benefit obligations	184,588,223	141,202,574	183,623,350	139,894,950

4.23.2 Plan Assets

Plan assets comprise

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Equity securities	-	-	-	-
Government bonds	-	-	-	-
Bank deposit	-	-	-	-
Other	97,435,035	107,440,008	97,435,035	107,440,008
Total	97,435,035	107,440,008	97,435,035	107,440,008

4.23.3 Movement in the present value of defined benefit obligations

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Defined benefit obligations at Shrawan 1	248,642,582	197,285,845	247,334,958	196,713,643
Actuarial losses	(60,463)	17,345,764	(60,463)	17,345,764
Benefits paid by the plan	(10,004,973)	(3,653,858)	(10,004,973)	(3,653,858)
Benefits paid Directly	(23,804,535)	(8,136,160)	(23,461,784)	(7,919,035)
Current service costs; Past Service Cost and interest	67,250,646	45,800,992	67,250,646	44,848,444
Defined benefit obligations at Ashad end	282,023,258	248,642,582	281,058,384	247,334,958

4.23.4 Movement in the fair value of plan assets

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Fair value of plan assets at Shrawan 1	107,440,008	111,093,866	107,440,008	111,093,866
Contributions paid into the plan				
Benefits paid during the year	(10,004,973)	(3,653,858)	(10,004,973)	(3,653,858)
Actuarial (losses) gains	10,243,752	9,834,024	10,243,752	9,834,024
Expected return on plan assets	(10,243,752)	(9,834,024)	(10,243,752)	(9,834,024)
Fair value of plan assets at Ashad end	97,435,035	107,440,008	97,435,035	107,440,008

4.23.5 Amount recognised in profit or loss

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Current service costs	51,912,824	53,270,901	51,912,824	52,318,353
Past service costs (Non Vested)				
Past service costs (Vested)				
Actuarial (gain)/loss	2,521,416	(14,819,332)	2,521,416	(14,819,332)
Interest on obligation	12,816,406	7,349,423	12,816,406	7,349,423
Expected return on plan assets				
Total	67,250,646	45,800,992	67,250,646	44,848,444

4.23.6 Amount recognised in other comprehensive income

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Actuarial (gain)/loss	(60,463)	17,345,764	(60,463)	17,345,764
Total	(60,463)	17,345,764	(60,463)	17,345,764

4.23.7 Actuarial assumptions

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Discount rate	10%	10%	10%	10%
Future salary increase	4%	4%	4%	4%
Withdrawal rate	5%	5%	5%	5%

4.24 Debt securities issued

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Debt securities issued designated as at fair value through profit or loss	-	-	-	-
Debt securities issued at amortised cost	996,034,134	995,089,258	996,034,134	995,089,258
Total	996,034,134	995,089,258	996,034,134	995,089,258

4.25 Subordinate Liabilities

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Redeemable preference shares	-	-	-	-
Irredeemable cumulative preference shares (liabilities component)	-	-	-	-
Other	-	-	-	-
Total	-	-	-	-

4.26 Share Capital

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Ordinary Shares	5,680,517,328	5,187,687,057	5,680,517,328	5,187,687,057
Convertible Preference Shares (Equity component)	-	-	-	-
Irredeemable Preference Shares (Equity component)	-	-	-	-
Perpetual debt (Equity component only)	-	-	-	-
Total	5,680,517,328	5,187,687,057	5,680,517,328	5,187,687,057

4.26.1 Ordinary Shares

Particulars	Bank	
	2080-81	2079-80
Authorised capital		
57,000,000 Ordinary Share of Rs. 100 each	5,700,000,000	5,250,000,000
Issued Capital		
51,876,870.57 Ordinary Share of Rs. 100 each (FY 79-80)	-	5,187,687,057
56,805,173.28 Ordinary Share of Rs. 100 each (FY 80-81)	5,680,517,328	-
Subscribed and paid up capital		
51,876,870.57 Ordinary Share of Rs. 100 each (FY 79-80)	-	5,187,687,057
56,805,173.28 Ordinary Share of Rs. 100 each (FY 80-81)	5,680,517,328	-
Total	5,680,517,328	5,187,687,057

The reconciliation of the number of share outstanding and the amount of share capital as at 31st Ashad 2081 and 31st Ashad 2080 is as follows:

4.26.2 Share capital Reconciliation

Bank

Particulars	2080-81		2079-80	
	Number	Amount	Number	Amount
Number/ Amount of shares outstanding at the beginning of the period	51,876,871	5,187,687,057	45,798,924	4,579,892,402
Add: Bonus shares issued	4,928,303	492,830,270	5,968,136	596,813,555
Add: Right share issued	-	-	109,811	10,981,100
Add/(Less): Others adjustments	-	-	-	-
Number/ Amount of share at the end of the period	56,805,173	5,680,517,328	51,876,871	5,187,687,057

4.26.3 Ordinary Share Ownership

Bank

Particulars	2080-81		2079-80	
	% of holding	Amount	% of holding	Amount
Domestic ownership	100.00%	5,680,517,328	100.00%	5,187,687,057
Nepal Government	-	-	-	-
"A" Class licenced institutions	-	-	-	-
Other Licenced institutions	-	-	-	-
Other institutions & individuals	-	-	-	-
Public	51.00%	2,897,063,837	51.00%	2,645,720,453
Other	49.00%	2,783,453,491	49.00%	2,541,966,604
Foreign Ownership	-	-	-	-
Total	100.00%	5,680,517,328	100.00%	5,187,687,057

List of Shareholders holding more than 0.50% of Paid-up Capital

S.N	Name of the Shareholders	Current Year		Previous Year	
		%	Amount	%	Amount
1	Pradeep Kumar Rungata	2.38	135,038,262.99	2.38	123,322,615.00
2	Chandrakanta Baral	1.77	100,787,774.98	1.77	92,610,630.00
3	Shyam Prasad Basyal	1.63	92,864,640.20	1.63	84,807,891.00
4	Chhabi Lal Kunwar	1.33	75,822,121.60	1.33	71,960,568.00
5	Prem Bahadur G.C	1.16	65,744,664.65	1.16	59,235,676.00
6	Dr. Anand Prasad Shrestha	0.98	55,916,353.62	0.98	51,065,163.00
7	Anish Mudhvari	0.97	55,008,044.86	0.97	50,245,474.00
8	Deependra Shrestha	0.92	52,079,150.32	0.92	47,560,868.00
9	Yajan Lal Shakya	0.91	51,826,646.37	0.91	47,310,124.00
10	Jamuna Kafle	0.83	46,959,527.98	0.83	42,885,414.00
11	Shiva Prasad Katuwal Chhetri (K.C)	0.81	46,225,945.66	0.81	42,608,872.00

S.N	Name of the Shareholders	Current Year		Previous Year	
		%	Amount	%	Amount
12	Rama Kanta Baral	0.79	44,691,266.49	0.79	40,823,074.00
13	Gauri Shrestha	0.74	42,046,201.30	0.74	38,162,806.00
14	Himanshu Khadka	0.73	41,734,053.51	0.73	38,113,291.00
15	Sher Bahadur Budhathoki	0.68	38,677,240.02	0.68	35,321,680.00
16	Rabindra Raj Joshi	0.67	38,283,011.08	0.67	35,211,654.00
17	Yadav Kumar Shrestha	0.65	37,036,726.05	0.65	35,150,494.00
18	Karna Bahadur Shrestha	0.64	36,159,634.58	0.64	33,022,497.00
19	Hari Kumar Shrestha	0.64	36,109,386.65	0.64	32,876,152.00
20	Bhagawati Devi Pathak	0.56	31,863,220.92	0.56	29,098,832.00
21	Nmb Saral Bachat Fund-E	0.56	31,613,824.11	0.44	23,154,959.00
22	Ram Prasad Shrestha	0.52	29,662,091.03	0.52	25,964,750.00

4.27 Reserves

Group

Bank

Particulars	2080-81	2079-80	2080-81	2079-80
Statutory general reserve	1,308,494,137	1,221,205,014	1,307,995,386	1,221,205,014
Exchange equilisation reserve	1,763,151	1,023,699	1,763,151	1,023,699
Corporate social responsibility reserve	12,877,210	18,783,399	12,879,185	18,783,399
Capital redemption reserve	-	-	-	-
Regulatory reserve	564,109,525	653,970,567	564,109,525	653,970,567
Investment adjustment reserve	-	-	-	-
Capital reserve	6,525,709	6,525,709	-	-
Assets revaluation reserve	-	-	-	-
Fair value reserve	84,748,451	51,423,703	78,723,643	46,077,210
Dividend Equalisation Reserve	-	-	-	-
Debenture Redemption Reserve	333,333,333	166,666,667	333,333,333	166,666,667
Actuarial gain/(Loss) Reserve	(25,177,499)	(25,219,823)	(25,177,499)	(25,219,823)
Special reserve	-	-	-	-
Other reserve	17,516,765	10,879,298	17,516,765	10,879,298
Total	2,304,190,783	2,105,258,233	2,291,143,490	2,093,386,031

4.28 Contingent liabilities and commitments

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Contingent liabilities	340,101,164	192,243,229	340,101,164	192,243,229
Undrawn and undisbursed facilities	1,141,156,266	1,050,779,186	1,141,156,266	1,050,779,186
Capital commitment	-	-	-	-
Lease Commitment	-	-	-	-
Litigation	-	-	-	-
Total	1,481,257,430	1,243,022,415	1,481,257,430	1,243,022,415

4.28.1: Contingent Liabilities

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Acceptance and documentary credit	5,100,800	1,860,464	5,100,800	1,860,464
Bills for collection	-	-	-	-
Forward exchange contracts	-	-	-	-
Guarantees	30,737,500	21,457,000	30,737,500	21,457,000
Underwriting commitment	-	-	-	-
Other commitments	304,262,864	168,925,765	304,262,864	168,925,765
Total	340,101,164	192,243,229	340,101,164	192,243,229

4.28.2: Undrawn and undisbursed facilities

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Undisbursed amount of loans	-	-	-	-
Undrawn limits of overdrafts	1,141,156,266	1,050,779,186	1,141,156,266	1,050,779,186
Undrawn limits of credit cards	-	-	-	-
Undrawn limits of letter of credit	-	-	-	-
Undrawn limits of guarantee	-	-	-	-
Total	1,141,156,266	1,050,779,186	1,141,156,266	1,050,779,186

4.28.3: Capital commitments

Capital expenditure approved by relevant authority of the bank but provision has not been made in financial statements.

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
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	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Operating lease commitments				
Future minimum lease payments under non cancellable operating lease, where the bank is lessee	-	-	-	-
Not later than 1 year	-	-	-	-
Later than 1 year but not later than 5 years	-	-	-	-
Later than 5 years	-	-	-	-
Sub total	-	-	-	-
Finance lease commitments				
Future minimum lease payments under non cancellable operating lease, where the bank is lessee	-	-	-	-
Not later than 1 year	-	-	-	-
Later than 1 year but not later than 5 years	-	-	-	-
Later than 5 years	-	-	-	-
Sub total	-	-	-	-
Grand total	-	-	-	-

4.28.5: Litigation

There is no any significant litigation that would affect the financial position of the Bank.

4.29 Interest Income

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Cash and cash equivalent	32,262,486	63,339,722	32,262,486	63,339,722
Due from Nepal Rastra Bank	-	-	-	-
Placement with bank and financial institutions	45,434	5,600	-	-
Loan and advances to bank and financial institutions	484,440,250	462,196,063	484,440,250	462,196,063
Loans and advances to customers	8,512,467,764	9,323,728,199	8,512,467,764	9,323,728,199
Investment securities	1,033,578,861	766,298,580	1,029,020,253	763,071,573
Loan and advances to staff	23,364,786	31,763,482	23,364,786	31,734,758
Other Interest Income	35,577,139	39,167,045	35,574,176	39,133,701
Total interest income	10,121,736,720	10,686,498,691	10,117,129,716	10,683,204,016

4.30 Interest Expense

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Due to bank and financial institutions	28,105,401	37,613,597	25,157,141	34,183,114
Due to Nepal Rastra Bank	-	7,134,458	-	7,134,458
Deposits from customers	6,664,241,970	7,269,220,576	6,664,299,633	7,271,410,065
Borrowing	12,492,077	10,565,568	12,492,077	10,565,568
Debt securities issued	87,500,010	88,367,746	87,500,010	88,367,746
Subordinated liabilities	-	-	-	-
Other Charges	15,747,966	7,554,778	12,909,469	7,554,778
Total interest expense	6,808,087,424	7,420,456,724	6,802,358,330	7,419,215,729

4.31 Fees and commission income

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Loan administration fees	-	-	-	-
Service fees	248,623,849	221,710,877	227,148,941	203,733,606
Consortium fees	-	-	-	-
Commitment fees	-	-	-	-
DD/TT/Swift fees	-	-	-	-
Credit card/ATM issuance and renewal fees	41,625,926	26,748,332	41,625,926	26,748,332
Renewal fees	26,624,120	30,084,290	26,624,120	30,084,290
Prepayment and swap fees	22,100,955	12,132,627	22,100,955	12,132,627
Investment banking fees	-	-	-	-
Asset management fees	-	-	-	-
Brokerage fees	-	-	-	-
Remittance fees	5,696,995	7,570,392	5,696,995	7,570,392
Commission on letter of credit	-	-	-	-
Commission on guarantee contracts issued	9,439,115	6,726,139	9,439,115	6,726,139
Commission on share underwriting/issue	-	-	-	-
Locker rental	797,000	596,500	797,000	596,500
Other fees and commission income	143,456,960	118,007,330	143,456,960	118,007,330
Total Fees and Commission Income	498,364,921	423,576,486	476,890,013	405,599,215

4.32 Fees and commission Expense

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
ATM management fees	-	-	-	-
VISA/Master card fees	-	-	-	-
Guarantee commission	-	-	-	-
Brokerage	-	-	-	-
DD/TT/Swift fees	-	-	-	-
Remittance fees and commission	-	-	-	-
Other fees and commission expense	25,062,223	22,704,389	20,520,241	19,193,220
Total Fees and Commission Expense	25,062,223	22,704,389	20,520,241	19,193,220

4.33 Net Trading Income

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Changes in fair value of trading assets	3,659,527	(3,360,090)	-	-
Gain/loss on disposal of trading assets	17,942,487	7,413,565	-	-
Interest income on trading assets	-	-	-	-
Dividend income on trading assets	421,330	-	-	-
Gain/loss foreign exchange transaction	13,350,969	14,999,815	13,350,969	14,999,815
Other	-	-	-	-
Net Trading Income	35,374,312	19,053,290	13,350,969	14,999,815

4.34 Other Operating Income

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Foreign exchange revaluation gain/(Loss)	2,957,808	3,453,669	2,957,808	3,453,669
Gain/loss on sale of investment securities	2,170,751	11,226,579	2,170,751	11,226,579
Fair value gain/loss on investment properties	-	-		
Dividend on equity instruments	21,711,487	21,658,148	21,711,487	20,488,046
Gain/loss on sale of property and equipment	3,712,130	3,478,049	3,712,130	3,478,049
Gain/loss on sale of investment property	541,894	-	541,894	
Operating lease income	-	-		
Gain/loss on sale of gold and silver	-	-		
Other Operating Income	-	(5,345,982)	-	(5,345,982)
Total	31,094,070	34,470,464	31,094,070	33,300,362

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

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Impairment charge/(reversal) on loan and advances to BFIs	-	-	-	-
Impairment charge/(reversal) on loan and advances to customers	1,711,042,283	426,156,948	1,711,042,283	426,156,948
Impairment charge/(reversal) on financial investment	-	-	-	-
Impairment charge/(reversal) on placement with BFIs	-	-	-	-
Impairment charge/(reversal) on property and equipment	-	-	-	-
Impairment charge/(reversal) on goodwill and intangible assets	-	-	-	-
Impairment charge/(reversal) on investment properties	-	-	-	-
Impairment charge/(reversal) on Other Assets	-	(12,885,509)	-	(12,885,509)
Total	1,711,042,283	413,271,440	1,711,042,283	413,271,440

4.36 Personnel Expenses

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Salary	426,754,000	410,420,170	410,247,058	397,957,105
Allowances	200,053,266	195,691,714	199,176,040	195,087,714
Gratuity Expense	34,670,834	30,137,486	34,670,834	29,768,190
Provident Fund	38,525,627	37,132,385	38,324,067	36,942,125
Uniform	8,412,000	8,192,000	8,412,000	8,192,000
Training & development expense	11,873,961	7,422,818	11,645,226	7,188,168
Leave encashment	45,902,345	26,249,855	45,902,345	25,666,604
Medical	-	-	-	-
Insurance	1,336,440	926,466	1,336,440	926,466
Employees incentive	529,334	197,000	529,334	197,000
Cash-settled share-based payments	-	-	-	-
Pension expense	-	-	-	-
Finance expense under NFRS	-	-	-	-
Other expenses related to staff	1,884,665	7,687,536	1,527,602	7,687,536
Subtotal	769,942,470	724,057,431	751,770,945	709,612,908
Employees bonus	72,180,179	198,506,769	71,488,530	198,506,769
Grand Total	842,122,649	922,564,201	823,259,474	908,119,677

4.37 Other Operating Expenses

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Directors' fee	1,996,000	1,219,500	1,522,000	1,033,500
Directors' expense	3,361,771	2,698,085	3,335,221	2,595,527
Auditors' remuneration	5,712,656	5,708,000	5,572,656	5,568,000
Other audit related expense	-	1,400	-	1,400
Professional and legal expense	1,783,979	435,151	1,544,709	412,551
Office administration expense (4.37 A)	193,157,776	186,365,955	188,125,957	181,931,585
Operating Lease expense (4.37 B)	126,538,194	115,098,524	125,732,004	114,313,050
Operating expense of investment properties	-	-	-	-
Corporate social responsibility expense	10,243,732	7,640,940	10,243,732	7,640,940
Onerous lease provisions	-	-	-	-
Other Expenses	145,896,751	140,923,074	145,450,866	140,492,195
Repair & Maintenance Vehicle	3,370,631	2,483,721	3,370,631	2,483,721
Repair & Maintenance Others	3,063,841	4,011,287	2,950,746	3,922,383
Repair & Maintenance Office Equipment & Furniture	2,175,477	2,276,358	2,175,477	2,276,358
Share Issue Expenses	1,860,992	4,304,403	1,860,992	4,304,403
Deposit Insurance Premium	33,105,653	28,253,166	33,105,653	28,253,166
Branch Connectivity Expense	11,091,554	10,818,445	10,758,764	10,476,471
Debenture Related Expense	944,876	-	944,876	-
Finance Cost on Lease Liability	28,971,353	30,334,381	28,971,353	30,334,381
ATM Operation & Digital Banking Expense	61,312,374	58,441,313	61,312,374	58,441,313
Total	488,690,859	460,090,629	481,527,145	453,988,749

4.37 A Office Administration Expenses

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Insurance	9,210,355	7,723,859	9,159,813	7,679,235
Postage, Telephone	5,516,914	5,938,681	5,041,720	5,249,387
Printing & Stationery	23,897,714	22,379,678	23,506,330	22,196,650
Newspaper & Periodicals	71,510	39,845	71,510	39,845
Advertisements	17,812,759	17,124,102	17,336,614	16,024,097
Security Expenses	80,347,895	79,153,095	80,023,595	78,846,900
Travelling Expenses	3,853,105	3,938,235	3,853,105	3,824,325
Fuel Expenses	12,040,850	12,666,984	12,040,850	12,666,984
Entertainment	-	-	-	-
AGM Expenses	3,389,650	3,099,749	2,884,534	2,901,147
Annual Fee	20,369,648	17,339,234	20,188,357	17,185,582
Office Expenses	14,778,589	16,170,634	13,251,152	14,859,924
Miscellaneous Expenses	1,868,787	791,862	768,375	457,509
Total	193,157,776	186,365,955	188,125,957	181,931,585

4.37 B Operating Lease Expenses

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
House Rent Expenses	98,570,164	88,880,956	98,205,633	88,373,740
Electricity Expenses	27,968,030	26,217,568	27,526,371	25,939,310
Total	126,538,194	115,098,524	125,732,004	114,313,050

4.38 Depreciation and Amortisation

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Depreciation on property and equipment	160,145,080	162,774,592	154,537,124	157,057,186
Depreciation on investment property	-	-	-	-
Depreciation on Right of Use Asset	-	-	-	-
Amortisation of intangible assets	3,088,401	3,553,657	3,088,401	3,382,431
Total	163,233,481	166,328,249	157,625,525	160,439,617

4.39 Non Operating Income

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Recovery of Loan written off	-	250,000	-	250,000
Other Income	1,290,509	23,632,078	1,265,000	23,435,948
Total	1,290,509	23,882,078	1,265,000	23,685,948

4.40 Non Operating expense

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Loan written off	-	-	-	-
Redundancy provision	-	-	-	-
Expense of restructuring	-	-	-	-
Other expense.	-	-	-	-
Total	-	-	-	-

4.41 Income Tax Expenses

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Current Tax Expenses	215,890,301	553,419,388	215,890,301	553,419,388
Current Year	215,890,301	553,419,388	215,890,301	553,419,388
Adjustment for Prior Years	-	-	-	-
Deferred tax Expenses	(5,208,060)	(33,153,397)	(6,445,392)	(31,534,546)
Origination and Reversal of Temporary Differences	(5,208,060)	(33,153,397)	(6,445,392)	(31,534,546)
Change in tax Rate	-	-	-	-
Recognition of Previously unrecognized Tax Losses	-	-	-	-
Total Income tax expense	210,682,241	520,265,991	209,444,909	521,884,842

4.41.1: Reconciliation of Tax Expenses and Accounting Profit

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Profit Before Tax	649,621,612	1,782,065,377	643,396,769	1,786,560,924
Tax Amount at the Rate of 30%	194,886,483	534,619,613	193,019,031	535,968,277
Add: Tax Effect of the expenses that are not deductible for tax purpose	118,240,030	108,212,361	118,240,030	108,212,361
Less: Tax Effect on Exempt Income	(309,812)	(304,046)	(309,812)	(304,046)
Add/Less: Tax Effect on other Items	(95,058,948)	(89,108,540)	(95,058,948)	(90,457,204)
Total Income Tax Expenses	217,757,754	553,419,388	215,890,301	553,419,388
Effective Tax Rate	33.52%	31.05%	33.55%	30.98%

Garima Bikas Bank Limited

Comparison of Statement of Financial Position

As on 31st Ashad 2081

Particulars	Notes	As per Unaudited		As per Audited		Variance		Reasons for Variance
		31 Ashad 2081	31 Ashad 2081	31 Ashad 2081	In Amount	%		
Assets								
Cash and cash equivalent	4.1	4,720,351,539	4,720,389,320	(37,781)	0.00	Changes due to Bank Reconciliation		
Due from Nepal Rastra Bank	4.2	3,743,827,484	3,743,827,484	-	0.00			
Placement with Bank and Financial Institutions	4.3	-	-	-	0.00			
Derivative financial instruments	4.4	-	-	-	0.00			
Other trading assets	4.5	-	-	-	0.00			
Loan and Advances to B/FIs	4.6	4,333,135,372	4,333,135,372	-	0.00			
Loans and advances to customers	4.7	66,012,140,801	64,590,517,896	1,421,622,905	2.15	Revision in impairment amount.		
Investment in securities	4.8	16,632,628,793	16,632,572,284	56,508	0.00	Revision in Accrued interest of Development Bonds		
Current Tax Assets	4.9	63,294,934	411,612,266	(348,317,331)	-550.31	Change in tax Liability		
Investment in subsidiaries	4.10	123,900,000	123,900,000	-	0.00			
Investment in Associates	4.11	-	-	-	0.00			
Investment property	4.12	198,252,077	214,252,077	(16,000,000)	-8.07	NBA sold but title transfer is not completed		
Property and equipment	4.13	585,589,542	581,389,695	34,199,847	5.84	Change in Depreciation adjustment		
Goodwill and intangible Assets	4.14	98,045,207	98,045,207	-	0.00			
Deferred tax assets	4.15	45,557,911	24,888,152	20,669,758	45.37	Changes in Deferred Tax Calculation		
Other assets	4.16	623,315,288	861,071,912	(237,755,624)	-38.14	Revision of amount in Deferred Employee Expenditure		
Total Assets		97,180,041,947	96,305,601,665	874,440,282	0.01			
Liabilities								
Due to Bank and Financial Institutions	4.17	1,783,291,131	1,783,291,131	-	0.00			
Due to Nepal Rastra Bank	4.18	-	-	-	0.00			
Derivative Financial Instruments	4.19	-	-	-	0.00			
Deposit from customers	4.20	84,252,756,130	84,252,756,130	-	0.00			
Borrowings	4.21	6,250,000	6,250,000	-	0.00			
Current Tax Liabilities	4.9	-	-	-	0.00			

Particulars	Notes	As per Unaudited		As per Audited		Variance		Reasons for Variance
		31 Ashad 2081	31 Ashad 2081	31 Ashad 2081	31 Ashad 2081	In Amount	%	
Provisions	4.22	-	-	-	-	-	0.00	
Deferred tax liabilities	4.15	-	-	-	-	-	0.00	
Other liabilities	4.23	1,195,675,151	1,009,206,396	1,009,206,396	186,468,755	15.60	15.60	Due to revision of method of booking operating lease expenses
Debt securities issued	4.24	996,034,134	996,034,134	996,034,134	-	0.00	0.00	
Subordinated Liabilities	4.25	-	-	-	-	-	0.00	
Total liabilities		88,234,006,546	88,047,537,791	88,047,537,791	186,468,755	0.21	0.21	
Equity								
Share Capital	4.26	5,680,517,328	5,680,517,328	5,680,517,328	-	0.00	0.00	
Share Premium		-	-	-	-	-	-	
Retained Earning		597,496,121	286,403,055	286,403,055	311,093,065	52.07	52.07	Changes in impairment, operating lease expenses, transfer of amount in regulatory reserves
Reserves	4.27	2,668,021,952	2,291,143,490	2,291,143,490	376,878,462	14.13	14.13	Changes in impairment, operating lease expenses, transfer of amount in regulatory reserves
Total equity attributable to equity holders		8,946,035,401	8,258,063,874	8,258,063,874	687,971,527	7.69	7.69	
Non-controlling interests								
Total equity		8,946,035,401	8,258,063,874	8,258,063,874	687,971,527	7.69	7.69	
Total liabilities and equity		97,180,041,947	96,305,601,665	96,305,601,665	874,440,282	0.90	0.90	
Contingent liabilities and commitment	4.28	1,656,294,286	1,481,252,630	1,481,252,630	175,036,955	0.11	0.11	Reconciliation of Non Funded Balance
Net assets value per share		157.49	145.38	145.38				

Garima Bikas Bank Limited

Comparison of Statement of Profit or Loss

For the year ended on 31st Ashad 2081

Particulars	Notes	As per Unaudited		As per Audited		Variance		Reasons for Variance
		2080-81	2080-81	2080-81	2080-81	In Amount	%	
Interest Income	4.29	10,254,995,741	10,117,129,716	137,866,025	1.34		Due to classification of income	
Interest Expense	4.30	(6,789,541,924)	(6,802,358,330)	12,816,406	(0.19)		Change in interest expenses due to actuarial valuation	
Net interest income		3,465,453,817	3,314,771,386	150,682,431	4.35			
Fees and Commission Income	4.31	466,457,721	476,890,013	(10,432,293)	(2.24)		Due to Adjustments & reclassification	
Fees and Commission Expense	4.32	20,514,241	20,520,241	(6,000)	(0.03)		Due to audit adjustments & reclassification	
Net fee and Commission income		445,943,479	456,369,772	(10,426,293)	(2.34)			
Net interest, fee and commission income		3,911,397,296	3,771,141,158	140,256,139	3.59			
Net Trading Income	4.33	13,350,969	13,350,969	-				
Other Operating Income	4.34	44,518,957	31,094,070	13,424,887	30.16		Due to other Income adjustments	
Total operating income		3,969,267,222	3,815,586,196	153,681,026	3.87			
Impairment charge/(reversal) for loans & other losses	4.35	709,231,722	1,711,042,283	(1,001,810,562)	(141.25)		Revision on Impairment amount	
Net Operating Income		3,260,035,501	2,104,543,913	1,155,491,588	35.44			
Operating expenses								
Personnel Expense	4.36	968,615,210	823,259,474	145,355,736	15.01		Revision on Staff Bonus & Actuarial Adjustment	
Other Operating Expenses	4.37	510,698,206	481,527,145	29,171,061	5.71		Due to revision of method of booking operating lease expenses.	
Depreciation and amortisation	4.38	109,912,213	157,625,525	(47,713,312)	(43.41)		Due to depreciation on ROU adjustment.	
Operating Profit		1,670,809,871	642,131,769	1,028,678,103	61.57			
Non operating Income	4.39	1,265,000	1,265,000	-	-			
Non operating expense	4.40	-	-	-	-			
Profit before income tax		1,672,074,871	643,396,769	1,028,678,103	61.52			

Particulars	Notes	As per Unaudited		As per Audited		Variance		Reasons for Variance
		2080-81	2080-81	In Amount	%			
Income tax expense	4.41	535,894,665	209,444,909	326,449,756	60.92			
Current tax		562,991,677	215,890,301	347,101,376	61.65			
Deferred tax income		(27,097,012)	(6,445,392)	(20,651,619)				Change in Tax Calculation
Profit for the period		1,136,180,206	433,951,860	702,228,346	61.81			
Profit attributable to:								
Equity holders of the bank		1,136,180,206	433,951,860	702,228,346	61.81			
Non-controlling interest		-	-	-				
Profit for the period		1,136,180,206	433,951,860	702,228,346	61.81			
Earnings per share:								
Basic earnings per share		23.07	7.64					
Diluted earnings per Share								

Garima Bikas Bank Limited
Comparative Statement of Other Comprehensive Income
For the year ended on 31st Ashad 2081

Particulars	Notes	As per Unaudited		As per Audited		Variance		Reasons for Variance
		2080-81	2080-81	2080-81	2080-81	In Amount	%	
Profit for the period		1,136,180,206	433,951,860	702,228,346	61.81			
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		46,637,761	46,637,761	(0)	(0.00)			
• Gains/(losses) on revaluation		-	-	-	-			
• Actuarial gain/(losses) on defined benefit plans		-	60,463	(60,463)	-			Due to Actuarial Valuation
• Income tax relating to above items		(13,991,328)	(14,009,467)	18,139	(0.13)			Tax Impact of Actuarial Valuation
Net other comprehensive Income that will not be reclassified to profit or loss		32,646,433	32,638,297	(42,324)	(0.13)			
b) Items that are or may be reclassified to profit or loss		-	-	-	-			
• Gains/(losses) on cash flow hedge		-	-	-	-			
• Exchange gains/(losses) (arising from translating financial assets of foreign operation)		-	-	-	-			
• Income tax relating to above items		-	-	-	-			
• Reclassify to profit or loss		-	-	-	-			
Net other comprehensive Income that are or may be reclassified to profit or loss		-	-	-	-			
c) Share of other comprehensive Income of associate accounted as per equity method		-	-	-	-			
Other comprehensive Income for the period, net of Income Tax		32,646,433	32,638,297	(42,324)	(0.13)			
Total comprehensive Income for the period		1,168,826,639	466,640,617	702,186,022	61.68			
Total comprehensive Income attributable to:								
Equity holders of the Bank.		1,168,826,639	466,640,617	702,186,022	60.08			
Non-controlling interest		-	-	-	1.60			
Total Comprehensive Income for the period		1,168,826,639	466,640,617	702,186,022	61.68			

Garima Bikas Bank Limited

Major Financial Indicators of Last 5 Years

S.N.	Particulars	Indicators	76/77	77/78	78/79	79/80	80/81
1	Net Profit/total Income	%	11.44	13.48	11.58	11.33	6.26
2	Earning per share	Rs	17.82	22.75	22.49	24.38	7.64
	Basic earning per share	Rs	17.82	22.75	22.49	24.38	7.64
	Diluted earning per share	Rs	17.82	22.75	22.49	24.38	7.64
3	Market price per share	Rs	223.00	544.00	387.00	405.00	385.10
4	Price/Earning Ratio	Times	12.51	23.91	17.21	16.61	50.54
5	Dividend on bonus per share	Rs	13.50	16.00	13.00	9.50	-
6	Cash dividend per share	Rs	0.71	-	1.50	0.50	5.00
7	Interest Income/Loan & Advances	%	12.11	10.14	13.05	14.93	14.68
8	Employee Expenses/Total operating expenses	%	56.54	52.37	59.83	59.64	56.29
9	Employee Expenses/Total deposit & borrowing	%	0.61	0.77	1.18	1.15	0.53
10	Exchange Income/total Income	%	-	-	-	0.13	0.15
11	Staff bonus/total employee expenses	%	18.59	26.98	20.26	21.86	8.68
12	Net Profit/Loan & Advances	%	1.64	1.54	1.69	1.93	0.63
13	Net Profit/Total Assets	%	1.15	1.15	1.29	1.42	0.45
14	Total Loans & advances/Total deposit	%	77.77	82.04	85.31	82.89	82.72
15	Total operating expenses/Total assets	%	0.75	0.62	1.73	1.71	1.52
16	Capital Adequacy Ratio						
	(a) Core Capital	%	12.62	10.18	10.24	10.54	11.16
	(b) Supplementary Capital	%	1.25	1.25	3.24	3.15	2.13
	(c) Total Capital Fund	%	13.87	11.43	13.48	13.69	13.29
17	Cash Reserve Ratio(CRR)	%	3.94	3.46	3.14	4.17	4.35
18	NPA's/Total Loan & advances	%	0.79	0.72	0.85	1.70	4.85
19	Base Rate	%	9.31	8.17	11.41	11.78	8.67
20	Weighted Average Interest Rate Spread	%	4.95	4.50	4.66	4.60	4.59
21	Book net worth	Amount	4,346,602,325	5,348,072,329	6,596,537,256	7,803,147,197	8,258,063,874
22	Total Shares	Number	32,386,894	3,675,913	45,798,924	51,876,871	56,805,173
23	Total Employees	Number	823	933	1,027	1,038	1,049
24	Others						
	Per employee business	Rs	97,609,622	129,186,409	127,885,285	139,318,016	147,721,354
	Employee expenses/Total Income	%	9.73	8.24	9.33	8.14	7.74

Garima Bikas Bank Limited

Statement of Distributable Profit or Loss

As on 31st Ashad 2081
(As per NRB Regulation)

Bank

Particulars	Current Year	Restated
		Previous Year
Net profit or (loss) as per statement of profit or loss	433,951,860	1,264,676,082
Appropriations:		
a. General reserve	(86,790,372)	(252,935,216)
b. Foreign exchange fluctuation fund	(739,452)	(863,417)
c. Capital redemption reserve	(166,666,667)	(166,666,667)
d. Corporate social responsibility fund	(4,339,519)	(12,646,761)
e. Employees' training fund	(18,282,693)	(17,791,345)
f. Other	-	-
Investment Adjustment Reserve	-	1,584,000
Corporate social responsibility fund utilization	10,243,732	7,640,940
Employees' training fund utilization	11,645,226	7,188,168
Unrealised Gain on Investment in Associates	-	5,345,982
Other Adjustment/restatement	14,214,494	-
Profit or (loss) before regulatory adjustment	193,236,611	835,531,767
Regulatory adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	73,447,344	(154,622,817)
b. Short loan loss provision in accounts (-)/reversal (+)	-	-
c. Short provision for possible losses on investment (-)/reversal (+)	-	-
d. Short loan loss provision on Non Banking Assets (-)/reversal (+)	7,097,287	(94,975,010)
e. Deferred tax assets recognised (-)/ reversal (+)	7,564,075	(18,250,647)
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/reversal (+)	-	-
h. Actuarial loss recognised (-)/reversal (+)	42,324	(12,142,035)
i. Other (+/-)	1,710,012	(48,959,673)
Distributable profit or (loss)	283,097,652	506,581,586
Opening Retained Earning as on Shrawan	517,658,780	584,442,111
Adjustment(+/-)	-	-
Distribution		
Bonus Share Issued	(488,414,941)	(504,501,814)
Cash Dividend Paid	(25,938,435)	(68,863,103)
Total Distributable Profit or (Loss) as on end Date	286,403,056	517,658,780
Annualised Distributable Profit/Loss per Share	5.04	9.98

5. Disclosures and Additional Information

5.1 Risk Management

The Risk Management structure of the Bank has set clear separation between businesses function and risk management function. Accordingly, the Bank has set up a separate Risk Management & Compliance Department. The department oversees the risk that arises from daily business operation as well as on a periodic basis and is put to the oversight of Top Management, Risk Management Committee and the Board to discuss the reports thereon and issue instructions as appropriate.

i. Risk Management Committee

Board of Directors is the apex and supreme authority of the Bank and is responsible to frame and implement robust policies and framework for effective compliance of regulation and direction issued by the regulatory authority. The board understands the nature of risk of the bank, and periodically reviews reports on risk management, including policies and standards, stress testing, liquidity and capital adequacy through the reporting by the Risk Management Committee and the Asset- Liabilities Management Committee.

Pursuant to the NRB directive on corporate governance, the Bank has established a Risk Management Committee with well-defined terms of reference in line the NRB directive. The committee supervises overall risk management of the Bank broadly classified as liquidity risk, market risk, operational risk and credit risk.

ii. Risk Governance

Bank has prepared and implemented policies and procedures to mitigate the risk at enterprises level arising to the bank and has inculcated risk culture among the employees by establishing ownership mentality, capacity building programs, well defined job responsibilities and inhabiting good ethical culture.

Through its Risk Management Framework, the Bank seeks to efficiently manage credit, market and liquidity risks which arise directly through the Bank's commercial activities as well as operational, regulatory and reputational risks which arise as a normal consequence of any business undertaking.

The Assets and Liabilities Committee is responsible for the management of capital and establishment of, and compliance with, policies relating to balance sheet management, including management of liquidity, capital adequacy and structural foreign exchange and interest rate exposure and tax exposure.

The bank's risk governance structure is such that the responsibility for maintaining risk within the bank's risk blanket is cascaded down from the Board to the appropriate functional, client business, senior management and committees. Information regarding material risk issues and compliance with policies and standards is communicated through business, functional, senior management and committees.

iii. Internal Control:

The Board is responsible for ensuring the Bank has appropriate internal control framework in place that supports the achievement of the strategies and objectives. The various functions of the Bank should be looked upon with a view to establishing a proper control mechanism that is in place during expansion and growth which enables it to maximize profitable business opportunities, avoid or reduce risks which can cause loss or reputational damage, ensure compliance with applicable laws and regulations and enhance resilience to external events.

The effectiveness of the Company's internal control system is reviewed regularly by the Board, its Committees, Management and Internal Auditors.

The Internal Audit monitors compliance with policies/standards and the effectiveness of internal control structures across the Bank through regular audit, special audit, information system audit, Off Site review. The audit observations are reported to the Management for initiating immediate corrective measures. Internal Audit reports are periodically forwarded to the Audit Committee for review and the committee issues appropriate corrective action in accordance with the issue involved to the management.

5.1.1 Credit Risk

Credit risk is the probability of loss of principle and reward associated with it due to failure of counterparty to meet its contractual obligations to pay the Bank in accordance with agreed terms. The Credit Risk Monitoring and Reporting Framework/ have been prepared to mitigate/ minimize the credit risk of the Bank through appropriate monitoring and reporting framework established within the Bank.

Bank has implemented various System/ Policies/ Procedures/ Guidelines for the effective management of Credit Risk. For the purpose of assessment of credit risk of the bank, following activities were carried out:

- Current system/policies/procedures/ guidelines formulated were gone through.
- Actual Exposure of credit limit product wise, segment wise were checked periodically.
- Review of various reports prepared by the Departments such as Loan Utilization Report, Loan Overdue Report, Loan Report, and NRB reports.

Credit Risk Management is ultimately the responsibility of the Board of Directors. Hence Overall strategy as well as significant policies must be reviewed by the board regularly. Further, Top Management is responsible for implementing the bank's credit risk management strategies and policies and ensuring that procedures are put in place to manage and control credit risk and the quality of credit portfolio in accordance with these policies.

5.1.2 Market Risk

The market risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market prices. Market risk comprises three types of risk: foreign exchange rates (currency risk), market interest rates (Interest rate risk) and market prices (price risk).

i. Currency Risk:

Foreign exchange risk is the potential for the Bank to experience volatility in the value of its assets, liabilities and solvency and to suffer actual financial losses because of changes in value between the currencies of its assets and liabilities and its reporting currency.

ii. Interest Rate Risk

The interest rate risk is the risk that the fair value or future cash flows of a financial instrument will fluctuate because of changes in market interest rates.

iii. Price Risk

Price risk is the risk that the fair value or future cash flow of a financial instrument will fluctuate because of changes in prices (other than those arising from interest rate risk or currency risk), whether those changes are caused by factors specific to the individual financial instrument or its issuer, or by factors affecting all similar financial instruments traded in the market.

The Company's equity price risk exposure relates to financial investment held at FVTOCI, whose values fluctuate because of changes in market prices.

5.1.3 Liquidity Risk

Bank recognize Market Risk as the possibility for loss of earnings or economic value to the Bank caused due to adverse changes in the market level of interest rates or prices of securities (equity), foreign exchange rates and commodity price fluctuation, as well as the volatility, of those prices. While Liquidity risk is chances of failure of a bank to meet obligations as they become due. Effective risk liquidity management helps ensure the Bank's ability to meet its obligations as they fall due without adversely affecting the Bank's financial condition and reduces the probability of developing an adverse situation.

Liquidity risk is defined as the risk that the Bank will encounter difficulty in meeting obligations associated with financial liabilities that are settled by delivering cash or another financial asset. Liquidity risk arises because of the possibility that the Bank might be unable to meet its payment obligations when they fall due because of mismatches in the timing of the cash flow under both normal and stressful circumstances. Such scenarios could occur when funding needed for illiquid asset positions is not available to the Bank on acceptable terms.

To minimize this risk, management has arranged for diversified funding sources in addition to its core deposit base and adopted a policy of managing assets with liquidity in mind and monitoring future cash flows and liquidity daily. The Bank has developed internal control processes and contingency plans for managing liquidity risk. This incorporates an assessment of expected cash flow and the availability of high-grade collateral which could be used to secure additional funding as required.

5.2 Capital Management

5.2.1 Qualitative disclosures

The Capital Adequacy calculation is mainly guided by the Capital Adequacy Framework 2007 (Updated July 2008) as published by Nepal Rastra Bank. The Bank has formulated the "Internal Capital Adequacy Assessment Process" which has been approved by the Board of Directors. The ICAAP is a system of sound, effective, and complete strategies and processes that allow the Bank to assess and maintain, on an ongoing basis, the amounts, types and distribution of internal capital that the Bank considers adequate to cover the nature and level of risk to which the Bank is or might be exposed to.

5.2.2 Quantitative disclosures

a) Capital Structure and Capital Adequacy

i. Tier 1 capital and a breakdown of its components

NPR in "000"

S. No.	Particulars	2080/81	2079/80
A	Core Capital (Tier 1)		
1	Paid up Equity Share Capital	5,680,517	5,187,687
2	Equity Share Premium	-	4,415
3	Proposed Bonus Equity Shares	-	-
4	Statutory General Reserves	1,307,995	968,270
5	Retained Earnings	3,305	11,077
6	Unaudited current year cumulative profit/(loss)	283,098	1,004,682
7	Capital Redemption Reserve	-	-
8	Capital Adjustment Reserve	-	-
9	Debenture Redemption Reserve	333,333	-
10	Dividend Equalization Reserves	-	-
11	Bargain Purchase Gain	-	-
12	Other Free Reserve	-	-
13	Less: Goodwill	92,312	92,312
14	Less: Intangible Assets	5,454	-
15	Less: Fictitious Assets	24,888	-
16	Less: Investment in equity in licensed Financial Institutions	-	-
17	Less: Investment in equity of institutions with financial interests	123,900	123,900
18	Less: Investment in equity of institutions in excess of limits	-	-
19	Less: Investments arising out of underwriting commitments	-	-

S. No.	Particulars	2080/81	2079/80
20	Less: Reciprocal crossholdings	-	-
21	Less: Purchase of land & building in excess of limit and unutilized	32,115	32,115
22	Less: Cash Flow Hedge	-	-
23	Less: Defined Benefits Pension Assets	-	-
24	Less: Unrecognized Defined Benefit Pension Liabilities	-	-
25	Less: Negative Balances of reserve accounts	25,220	-
26	Less: Other Deductions	-	-
	Core Capital (Tier 1)	7,304,360	6,927,805

ii. Tier 2 capital and a breakdown of its components

NPR in "000"

S. No.	Particulars	2080/81	2079/80
B	Supplementary Capital (Tier 2)		
1	Cumulative and/or Redeemable Preference Share	-	-
2	Subordinated Term Debt	662,701	1,000,000
3	Hybrid Capital Instruments	-	-
4	Stock Premium	-	-
5	General loan loss provision	732,387	1,072,575
6	Exchange Equalization Reserve	1,763	1,584
7	Investment Adjustment Reserve	-	-
8	Other Reserves	-	-
	Eligible Supplementary Capital (Tier 2)	1,396,851	2,074,159

iii. Subordinated Term Debt

Summary of the terms, conditions and main features of all capital instruments specially in case of subordinated term debts including hybrid capital instruments

Particulars	Information
Name	8.75% Garima Debenture, 2085
Interest Rate	8.75% per annum (before tax) payable half yearly
Type	Unsecured and Redeemable at Maturity, No Call/Convertible feature
Priority to the debenture holders	At the time of liquidation, priority of Debenture Holders payment will be after the depositors and secured creditors
Listing	Listed with Nepal Stock Exchange
Maturity Date	Poush 2085
Number of Debentures	1,000,000.00 (One Million Only)
Face Value	NPR 1,000
Closing Balance of Debenture	NPR. 996,034,134
Amount Eligible for Tier 2 Capital Fund (net of Redemption Reserve)	NPR. 662,700,801

The Bank has not raised any funds through Hybrid Capital Instruments

iv. Deductions from Capital

NPR in "000"

S. No.	Particulars	2080/81	2079/80
1	Less: Goodwill	92,312	92,312
2	Less: Intangible Assets	5,454	-
3	Less: Fictitious Assets	24,888	-
4	Less: Investment in equity of institutions with financial interests	123,900	123,900
5	Less: Purchase of land & building in excess of limit and unutilized	32,115	32,115
6	Less: Negative Balances of reserve accounts	25,220	-
7	Less: Other Deductions	-	-
Total deductions from capital		303,889	248,327

*Investment made in Bank's subsidiary, Garima Capital Limited

v. Total Qualifying Capital

NPR in "000"

S. No.	Particulars	2080/81	2079/80
1	Core Capital (Tier 1)	7,304,360	6,927,805
2	Supplementary Capital (Tier 2)	1,396,851	2,074,159
Total		8,701,211	9,001,964

vi. Capital Adequacy Ratio:

Particulars	2080/81	2079/80
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	11.16%	10.54%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	13.29%	13.69%

vii. Summary of the bank's internal approach to assessing the adequacy of its capital to support current and future activities, if applicable.

The bank also takes into consideration these risk factors during the assessment of ICCAP. The bank's internal Capital Adequacy Assessment Process (ICCAP) involves assessment of actual capacity of the Bank, additional capital requirement in relation to the existing risk profile of the bank and additional capital requirement in relation to the business growth of the bank.

a) Risk Exposures

i. Risk weighted exposures for Credit Risk, Market Risk and Operational Risk

NPR in "000"

S. No.	Particulars	2080/81
a.	Risk Weighted Exposure for Credit Risk	58,590,945
b.	Risk Weighted Exposure for Operational Risk	4,300,834
c.	Risk Weighted Exposure for Market Risk	13,123
Total Risk Weighted Exposures (Before adjustments of Pillar II)		62,904,902

a) Risk weighted exposures for Credit Risk

NPR in "000"

A. Balance Sheet Exposures	Book Value	Specific Provision	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposures
	a	b	c	d=a-b-c	e	f=d*e
Cash Balance	640,816	-	-	640,816	0%	-
Balance With Nepal Rastra Bank	3,749,617	-	-	3,749,617	0%	-
Gold	-	-	-	-	0%	-
Investment in Nepalese Government Securities	13,447,639	-	-	13,447,639	0%	-
All Claims on Government of Nepal	141,634	-	-	141,634	0%	-
Investment in Nepal Rastra Bank securities	2,511,679	-	-	2,511,679	0%	-
All claims on Nepal Rastra Bank	-	-	-	-	0%	-
Claims on Foreign Government and Central Bank (ECA 0-1)	-	-	-	-	0%	-
Claims on Foreign Government and Central Bank (ECA -2)	-	-	-	-	20%	-
Claims on Foreign Government and Central Bank (ECA -3)	-	-	-	-	50%	-
Claims on Foreign Government and Central Bank (ECA-4-6)	-	-	-	-	100%	-
Claims on Foreign Government and Central Bank (ECA -7)	-	-	-	-	150%	-
Claims On BIS, IMF, ECB, EC and MDB's recognized by the framework	-	-	-	-	0%	-
Claims on Other Multilateral Development Banks	-	-	-	-	100%	-
Claims on Domestic Public Sector Entities	-	-	-	-	100%	-
Claims on Public Sector Entity (ECA 0-1)	-	-	-	-	20%	-
Claims on Public Sector Entity (ECA 2)	-	-	-	-	50%	-
Claims on Public Sector Entity (ECA 3-6)	-	-	-	-	100%	-
Claims on Public Sector Entity (ECA 7)	-	-	-	-	150%	-
Claims on domestic banks that meet capital adequacy requirements	8,527,314	-	67,500	8,459,814	20%	1,691,963
Claims on domestic banks that do not meet capital adequacy requirements	-	-	-	-	100%	-
Claims on foreign bank (ECA Rating 0-1)	-	-	-	-	20%	-
Claims on foreign bank (ECA Rating 2)	-	-	-	-	50%	-

A. Balance Sheet Exposures	Book Value	Specific Provision	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposures
	a	b	c	d=a-b-c	e	f=d*e
Claims on foreign banks (ECA Rating 3-6)	-	-	-	-	100%	-
Claims on foreign banks (ECA Rating 7)	-	-	-	-	150%	-
Claims on foreign bank incorporated in SAARC region and China operating with a buffer of 1% above their respective regulatory capital requirement	-	-	-	-	20%	-
Claims on Domestic Corporates (Credit rating score equivalent to AAA)	-	-	-	-	50%	-
Claims on Domestic Corporates (Credit rating score equivalent to AA+ to AA-)	-	-	-	-	70%	-
Claims on Domestic Corporates (Credit rating score equivalent to A+ to A-)	-	-	-	-	80%	-
Claims on Domestic Corporates (Credit rating score equivalent to BBB+ & below)	-	-	-	-	100%	-
Claims on Domestic Corporates (Unrated)	8,956,308	-	-	8,956,308	100%	8,956,308
Claims on Foreign Corporates (ECA 0-1)	-	-	-	-	20%	-
Claims on Foreign Corporates (ECA 2)	-	-	-	-	50%	-
Claims on Foreign Corporates (ECA 3-6)	-	-	-	-	100%	-
Claims on Foreign Corporates (ECA 7)	-	-	-	-	150%	-
Regulatory Retail Portfolio (Not Overdue)	29,277,070	-	1,721,553	27,555,517	75%	20,666,638
Claims fulfilling all criterion of regularity retail except granularity	-	-	-	-	100%	-
Claims secured by residential properties	13,281,701	-	-	13,281,701	60%	7,969,020
Claims not fully secured by residential properties	-	-	-	-	150%	-
Claims secured by residential properties (Overdue)	-	-	-	-	100%	-
Claims secured by Commercial real estate	3,649,230	-	-	3,649,230	100%	3,649,230
Past due claims (except for claims secured by residential properties)	4,951,949	2,388,156	-	2,563,793	150%	3,845,690

A. Balance Sheet Exposures	Book Value	Specific Provision	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposures
	a	b	c	d=a-b-c	e	f=d*e
High Risk claims	3,777,471	-	106,072	3,671,399	150%	5,507,099
Real Estate loans for land acquisition and development (Other than mentioned in Capital Adequacy framework 2015-point 3.3(j)(1)(k))	-	-	-	-	125%	-
Lending against Shares (above Rs.5 Million)	1,538,056	-	-	1,538,056	125%	1,922,570
Lending against securities (bonds)	-	-	-	-	100%	-
Lending against Shares (up to Rs.5 Million)	213,513	-	-	213,513	100%	213,513
Trust Receipt Loans for Trading Firms	-	-	-	-	120%	-
Real Estate loans for land acquisition and development (For institutions/projects registered/licensed and approved by Government of Nepal for land acquisition and development purposes)	-	-	-	-	100%	-
Personal Hire purchase/Personal Auto Loans	1,070,736	-	-	1,070,736	100%	1,070,736
Investments in equity and other capital instruments of institutions listed in stock exchange	644,023	110,498	-	533,525	100%	533,525
Investments in equity and other capital instruments of institutions not listed in the stock exchange	29,232	1,965	-	27,267	150%	40,900
Staff loan secured by residential property	536,373	-	-	536,373	50%	268,187
Interest Receivable/claim on government securities	-	-	-	-	0%	-
Cash in transit and other cash items in the process of collection	-	-	-	-	20%	-
Other Assets (as per attachment)	2,652,902	780,560	-	1,872,342	100%	1,872,342
TOTAL (A)	99,597,262	3,281,178	1,895,125	94,420,959		58,207,720

B. Off Balance Sheet Exposures	Book Value	Specific Provision	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposures
Revocable Commitments	-	-	-	-	0%	-
Bills Under Collection	-	-	-	-	0%	-
Forward Exchange Contract Liabilities	-	-	-	-	10%	-
LC Commitments With Original Maturity Upto 6 months domestic counterparty	-	-	-	-	20%	-
Foreign counterparty (ECA Rating 0-1)	-	-	-	-	20%	-
Foreign counterparty (ECA Rating 2)	-	-	-	-	50%	-
Foreign counterparty (ECA Rating 3-6)	-	-	-	-	100%	-
Foreign counterparty (ECA Rating 7)	-	-	-	-	150%	-
LC Commitments With Original Maturity Over 6 months domestic counterparty	5,101	-	=	5,101	50%	2,550
Foreign counterparty (ECA Rating 0-1)	-	-	-	-	20%	-
Foreign counterparty (ECA Rating 2)	-	-	-	-	50%	-
Foreign counterparty (ECA Rating 3-6)	-	-	-	-	100%	-
Foreign counterparty (ECA Rating 7)	-	-	-	-	150%	-
Bid Bond, Performance Bond and Counter guarantee domestic counterparty	304,263	-	-	304,263	40%	121,705
Foreign counterparty (ECA Rating 0-1)	-	-	-	-	20%	-
Foreign counterparty (ECA Rating 2)	-	-	-	-	50%	-
Foreign counterparty (ECA Rating 3-6)	-	-	-	-	100%	-
Foreign counterparty (ECA Rating 7)	-	-	-	-	150%	-
Underwriting commitments	-	-	-	-	50%	-
Lending of Bank's Securities or Posting of Securities as collateral	-	-	-	-	100%	-
Repurchase Agreements, Assets sale with recourse	-	-	-	-	100%	-
Advance Payment Guarantee	22,738	-	-	22,738	100%	22,738

B. Off Balance Sheet Exposures	Book Value	Specific Provision	Eligible CRM	Net Value	Risk Weight	Risk Weighted Exposures
Financial Guarantee	8,000	-	-	8,000	100%	8,000
Acceptances and Endorsements	-	-	-	-	100%	-
Unpaid portion of Partly paid shares and Securities	-	-	-	-	100%	-
Irrevocable Credit commitments (short term)	1,141,156	-	-	1,141,156	20%	228,231
Irrevocable Credit commitments (long term)	-	-	-	-	50%	-
Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement	-	-	-	-	20%	-
Other Contingent Liabilities	-	-	-	-	100%	-
Unpaid Guarantee Claims	-	-	-	-	200%	-
TOTAL (B)	1,481,257	-	-	1,481,257		383,224
Total RWE for credit Risk Before Adjustment (A)+(B)	101,078,520	3,281,178	1,895,125	95,902,216		58,590,945
Adjustments under Pillar II						
SRP 6.4a(3) - Add 10% of the loans & facilities in excess of Single Obligor Limits to RWE	-	-	-	-		-
SRP 6.4a(4) - Add 1% of the contract (sale) value in case of the sale of credit with recourse to RWE	-	-	-	-		-
Total RWE for Credit Risk after Bank's adjustments under Pillar II	101,078,520	3,281,178	1,895,125	95,902,216		58,590,945

Types of eligible risk mitigants used and the benefits under CRM

NPR in "000"

S. No.	Particulars	Ashar 2081
1	Deposit with Banks	876,488
2	Deposit with other banks/financial institution	-
3	Gold	1,018,637
4	Government and NRB Securities	-
5	Guarantee of Government of Nepal	-
6	Securities/Guarantee of other Sovereigns	-
7	Guarantee of Domestic Banks	-
8	Guarantee of Multilateral Development Banks	-
9	Guarantee of Foreign Banks	-
Total Credit Risk Mitigants		1,895,125

b) Risk weighted exposures for Operation Risk:

NPR in "000"

S. No.	Particulars	2077/078	2078/079	2079/080
1	Net Interest Income	1,982,876	2,593,863	3,263,988
2	Commission and Discount Income	408,298	359,307	405,599
3	Other Operating Income	286,388	113,804	33,300
4	Exchange Fluctuation Income	44	314	15,000
5	Addition/Deduction in Interest Suspense during the period	-	-	-
6	Gross income (a)	2,677,606	3,067,288	3,717,888
7	Alfa (b)	15%	15%	15%
8	Fixed Percentage of Gross Income [c=(a×b)]	401,641	460,093	557,683
9	Capital Requirement for operational risk (d) (average of c)			473,139
10	Risk Weight (reciprocal of capital requirement of 11%) in times (e)			9.09
11	Equivalent Risk Weight Exposure [f=(d×e)]			4,300,834

c) Risk weighted exposure for Market Risk

S. No.	Currency	Open Position (FCY)	Exchange Rate	Open Position (NPR)	Relevant Open Position
1	INR	185,087	1.60	296,139	296,139
2	USD	65,406	134.15	8,774,223	8,774,223
3	GBP	740	173.42	128,327	128,327
4	EUR	31,835	145.61	4,635,335	4,635,335
5	THB	70,750	3.68	260,360	260,360
6	CHF	860	149.00	128,140	128,140
7	AUD	1,295	90.87	117,677	117,677
8	CAD	2,030	97.96	198,849	198,849
9	SGD	4,714	99.70	469,962	469,962
10	JPY	8,847,469	0.84	7,469,033	7,469,033
11	HKD	9,920	17.11	169,682	169,682
12	DKK	14,750	19.50	287,551	287,551
13	SEK	-	12.64	-	-
14	SAR	9,119	35.49	323,588	323,588
15	QAR	10,340	36.51	377,513	377,513
16	AED	4,685	36.30	170,066	170,066
17	MYR	57,411	28.62	1,643,103	1,643,103

S. No.	Currency	Open Position (FCY)	Exchange Rate	Open Position (NPR)	Relevant Open Position
18	KRW	4,144,000	0.10	399,896	399,896
19	CNY	70,092	18.40	1,289,693	1,289,693
20	KWD	3,204	438.48	1,404,890	1,404,890
21	BHD	932	354.35	330,250	330,250
(a) Total Open Position				28,874,275	28,874,275
(b) Fixed Percentage					5%
(c) Capital Charge for Market Risk (=a×b)					1,443,714
(d) Risk Weight (reciprocal of capital requirement of 11%) in times					9.09
(e) Equivalent Risk Weight Exposure (=c×d)					13,123,358

ii. Credit Risk weighted exposures under each 11 categories of Credit Risk

NPR in "000"

S. No.	Particulars	2080/81
1	Claims on government and central Bank	-
2	Claims on other official entities	-
3	Claims on Banks	1,691,963
4	Claims on corporate and securities firm	8,956,308
5	Claims on regulatory retail portfolio - not overdue	20,666,638
6	Claim secured by residential properties	7,969,020
7	Claims secured by commercial real state	3,649,230
8	Past due Claims	3,845,690
9	High risk claims	5,507,099
10	Other Assets	5,921,772
11	Off Balance sheet Items	383,224
Total Credit Risk Weighted Exposures		58,590,945

iii.Total Risk Weighted Exposure Calculation Table

Risk Weighted Exposure	Amount in "000"
Risk Weighted Exposure for Credit Risk	58,590,945
Risk Weighted Exposure for Operational Risk	4,300,834
Risk Weighted Exposure for Market Risk	13,123
Total Risk Weighted Exposures (Before adjustments of Pillar II)	62,904,902
ALM policies & practices are not satisfactory, add 1% of net interest income to RWE	-
Add% of the total deposit due to insufficient Liquid Assets	-
Add RWE equivalent to reciprocal of capital charge of 2% of gross income	675,912
If overall risk management policies and procedures are not satisfactory. Add 2% of RWE	1,258,098
If desired level of disclosure requirement has not been achieved, Add 1% of RWE	629,049
Total Risk Weighted Exposures	65,467,961
Total Core Capital	7,304,360
Total Capital Fund (Tier 1 and Tier 2)	8,701,211
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	11.16%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	13.29%

iv. Amount of Non Performing Assets (NPAs) [both Gross and Net]:

NPR in "000"

S.N.	Particulars	Gross (Loan)	Loan Loss Provision	Net NPL
a	Restructure Loan/Reschedule Loan	-	-	-
b	Substandard Loan	516,336	129,084	387,252
c	Doubtful Loan	1,350,886	675,443	675,443
d	Loss Loan	1,583,629	1,583,629	-
	Total	3,450,851	2,388,156	1,062,695

v. Non Performing Assets (NPAs) ratios:

S.N.	Particulars	NPA Ratios
a	Gross NPA To Gross Loan and Advances	4.85%
b	Net NPA to net Loan and Advances	1.57%

vi. Movement of Non Performing Assets:

NPR in “000”

S.N.	Particulars	2080/81	2079/80	Movements(NPR)
a	Restructure Loan/Reschedule Loan	-	-	-
b	Substandard Loan	516,336	407,459	108,877
c	Doubtful Loan	1,350,886	432,434	918,453
d	Loss Loan	1,583,629	275,787	1,307,841
	Total	3,450,851	1,115,680	2,335,171

vii. Write off of Loan and Interest Suspense:

NPR in “000”

S.N.	Particulars	NPR
a	Write off Loan and Advance	-
b	Write off Interest suspense	-

viii. Movements in Loan Loss Provisions and Interest Suspense:

NPR in “000”

Particulars	2080/81	2079/80	Change	
			Amount	%
Loan Loss Provision	3,354,439	1,643,397	1,711,042	104.12%
Interest Suspense	564,669	576,686	(12,017)	-2.08%

IX. Segregation of Investment Portfolio

NPR in “000”

Particulars	Amount in NPR
Government Bond	13,447,639
Government treasury bills	2,511,679
Nepal Rastra Bank deposit instruments	-
Investment Securities measured at amortized cost (i)	15,959,318
Quoted equity securities	644,023
Unquoted equity securities	29,232
Investment in equity measured at FVTOCI (ii)	673,254
Total (i+ii)	16,632,572

5.2.3 Compliance with external requirement

The bank has complied with the externally imposed capital requirements during the reporting period.

5.3 Classification of Financial Assets & Financial Liabilities

Particulars	Financial Year 2080/081			
	Group Information			
	Amortized Cost	FVTPL	FVTOCI	Total
Financial Assets				
Cash in hand	640,950,543	-	-	640,950,543
Balances with B/FIs	4,081,116,744	-	-	4,081,116,744
Money at call and short notice	-	-	-	-
Interbank placement	-	-	-	-
Balance at NRB	3,743,827,484	-	-	3,743,827,484
Derivative financial instrument	-	-	-	-
Loans & Advances	72,278,092,682	-	-	72,278,092,682
Government bonds	13,447,638,938	-	-	13,447,638,938
Government treasury bills	2,511,679,238	-	-	2,511,679,238
Equity investments	-	-	691,653,709	691,653,709
Other assets	486,391,449	-	-	486,391,449
Total Financial Assets	97,189,697,077	-	691,653,709	97,881,350,786
Financial Liabilities				
Deposits from customers	84,251,150,462	-	-	84,251,150,462
Due to Banks & Financial Institutions	1,783,291,131	-	-	1,783,291,131
Due to Nepal Rastra Banks	-	-	-	-
Debt Securities	996,034,134	-	-	996,034,134
Borrowings	-	-	-	-
Employee related liabilities	174,246,187	-	-	174,246,187
Bills payable	137,314	-	-	137,314
Creditors and accruals	39,716,781	-	-	39,716,781
Interest payable on deposit	202,077,626	-	-	202,077,626
Interest payable on borrowing	43,995,890	-	-	43,995,890
Unpaid Dividend	12,594,826	-	-	12,594,826
Liabilities under Finance Lease	309,668,980	-	-	309,668,980
Other liabilities	205,174,391	-	-	205,174,391
Total Financial Liabilities	88,018,087,720	-	-	88,018,087,720

Particulars	Financial Year 2080/081			
	Bank Information			
	Amortized Cost	FVTPL	FVTOCI	Total
Financial Assets				
Cash in hand	640,815,628	-	-	640,815,628
Balances with B/FIs	4,079,573,692	-	-	4,079,573,692
Money at call and short notice	-	-	-	-
Interbank placement	-	-	-	-
Balance at NRB	3,743,827,484	-	-	3,743,827,484
Derivative financial instrument	-	-	-	-
Loans & Advances	72,278,092,682	-	-	72,278,092,682
Government bonds	13,447,638,938	-	-	13,447,638,938
Government treasury bills	2,511,679,238	-	-	2,511,679,238
Equity investments	-	-	673,254,109	673,254,109
Other assets	446,328,744	-	-	446,328,744
Total Financial Assets	97,147,956,405	-	673,254,109	97,821,210,514
Financial Liabilities				
Deposits from customers	84,252,756,130	-	-	84,252,756,130
Due to Banks & Financial Institutions	1,783,291,131	-	-	1,783,291,131
Due to Nepal Rastra Banks	-	-	-	-
Debt Securities	996,034,134	-	-	996,034,134
Borrowings	-	-	-	-
Employee related liabilities	171,214,149	-	-	171,214,149
Bills payable	137,314	-	-	137,314
Creditors and accruals	4,749,495	-	-	4,749,495
Interest payable on deposit	202,077,626	-	-	202,077,626
Interest payable on borrowing	43,995,890	-	-	43,995,890
Unpaid Dividend	12,407,648	-	-	12,407,648
Liabilities under Finance Lease	286,095,149	-	-	286,095,149
Other liabilities	204,438,545	-	-	204,438,545
Total Financial Liabilities	87,957,197,210	-	-	87,957,197,210

Particulars	Financial Year 2079/080			
	Group Information			
	Amortized Cost	FVTPL	FVTOCI	Total
Financial Assets				
Cash in hand	892,948,441	-	-	892,948,441
Balances with B/FIs	3,713,750,874	-	-	3,713,750,874
Money at call and short notice	-	-	-	-
Interbank placement	15,000,000	-	-	15,000,000
Balance at NRB	2,961,796,053	-	-	2,961,796,053
Derivative financial instrument	-	-	-	-
Loans & Advances	66,575,064,912	-	-	66,575,064,912
Government bonds	11,079,117,321	-	-	11,079,117,321
Government treasury bills	2,230,824,750	-	-	2,230,824,750
NRB deposit instrument	1,000,000,000	-	-	1,000,000,000
Equity investments	-	127,347,288	608,611,268	735,958,556
Other assets	433,089,220	-	-	433,089,220
Total Financial Assets	88,901,591,571	127,347,288	608,611,268	89,637,550,127
Financial Liabilities				
Deposits from customers	76,964,158,230	-	-	76,964,158,230
Due to Banks & Financial Institutions	2,104,520,294	-	-	2,104,520,294
Due to Nepal Rastra Banks	-	-	-	-
Debt Securities	994,221,509	-	-	994,221,509
Borrowings	14,583,333	-	-	14,583,333
Employee related liabilities	342,065,728	-	-	342,065,728
Bills payable	1,151,861	-	-	1,151,861
Creditors and accruals	8,190,152	-	-	8,190,152
Interest payable on deposit	258,892,526	-	-	258,892,526
Interest payable on borrowing	43,996,803	-	-	43,996,803
Unpaid Dividend	12,767,212	-	-	12,767,212
Liabilities under Finance Lease	306,600,709	-	-	306,600,709
Other liabilities	276,846,063	-	-	276,846,063
Total Financial Liabilities	81,327,994,421	-	-	81,327,994,421

Particulars	Financial Year 2079/080			
	Bank Information			
	Amortized Cost	FVTPL	FVTOCI	Total
Financial Assets				
Cash in hand	892,894,684	-	-	892,894,684
Balances with B/FIs	3,709,978,964	-	-	3,709,978,964
Money at call and short notice	-	-	-	-
Interbank placement	-	-	-	-
Balance at NRB	2,961,796,053	-	-	2,961,796,053
Derivative financial instrument	-	-	-	-
Loans & Advances	66,574,127,332	-	-	66,574,127,332
Government bonds	11,079,117,321	-	-	11,079,117,321
Government treasury bills	2,230,824,750	-	-	2,230,824,750
NRB deposit instrument	1,000,000,000	-	-	1,000,000,000
Equity investments	-	-	608,606,433	608,606,433
Other assets	402,630,763	-	-	402,630,763
Total Financial Assets	88,851,369,866	-	608,606,433	89,459,976,299
Financial Liabilities				
Deposits from customers	76,964,158,230	-	-	76,964,158,230
Due to Banks & Financial Institutions	2,104,520,294	-	-	2,104,520,294
Due to Nepal Rastra Banks	-	-	-	-
Debt Securities	994,221,509	-	-	994,221,509
Borrowings	14,583,333	-	-	14,583,333
Employee related liabilities	334,772,607	-	-	334,772,607
Bills payable	997,340	-	-	997,340
Creditors and accruals	2,752,500	-	-	2,752,500
Interest payable on deposit	258,892,526	-	-	258,892,526
Interest payable on borrowing	43,996,803	-	-	43,996,803
Unpaid Dividend	12,588,981	-	-	12,588,981
Liabilities under Finance Lease	306,600,709	-	-	306,600,709
Other liabilities	249,821,603	-	-	249,821,603
Total Financial Liabilities	81,292,407,961	-	-	81,292,407,961

5.4 Segmental Information

a. General Information

An operating segment is a component of the Bank that engages in business activities from which it may earn revenue and incur expenses, including revenue and expenses that relate to transactions with any of the Bank's other components, whose operating results are reviewed regularly by the chief operating decision maker to make decisions about resources allocated to each segment and assess its performance, and for which discrete financial information is available.

The bank has categorized its segment based on presence in the geographical segment based on provinces of the country. Each segment provides banking services such as corporate and retail lending, deprived sector lending, various deposit products and transaction banking services.

Notes having a brief description of items in table are provided below:

- a) Revenues from external customers: Revenue from external customers has been segregated according to the nature of segment.
- b) Net Revenue: Net revenue is Revenue from external customers less Expenses to External customers.
- c) Interest revenue: Interest revenue has been presented separately for revenue from loans and advances and interest income from investments.
- d) Interest expense: Interest expense has been apportioned based on funds used by the segment.
- e) Net Interest revenue: Net Interest Revenue is Interest revenue less interest expenses
- f) Depreciation and amortization: Depreciation and amortization have been segmented according to the usage of the assets by the segments.
- g) Segment profit: Net profit derived from segments other than allocated to specific segments
- h) Impairment of assets: Impairment has been allocated to specific segments.
- i) Segment Assets: Allocated in accordance with usage of the assets
- j) Segment Liabilities: Allocated in accordance with the incurrence of the liabilities of related segment

Particulars	Province 1	%	Province 2	%	Province 3	%	Province 4	%	Province 5	%	Province 6	%	Province 7	%	Total
Revenue from External Customers	930,532	8.75	544,194	5.11	3,065,968	28.82	3,722,246	34.98	2,113,666	19.87	73,838	0.69	189,285	1.78	10,639,730
Intersegment Revenues	(226,728)	-	(105,868)	-	(681,487)	-	944,449	-	133,371	-	(17,908)	-	(45,829)	-	0
Net Revenue	1,157,259	10.88	650,062	6.11	3,747,455	35.22	2,777,798	26.11	1,980,295	18.61	91,747	0.86	235,114	2.21	10,639,730
Interest Revenue	863,994	8.54	453,354	4.48	4,435,871	43.85	2,497,467	24.69	1,627,144	16.08	66,397	0.66	172,903	1.71	10,117,130
Interest Expenses	304,526	4.48	160,446	2.36	2,880,918	42.35	2,320,868	34.12	1,071,306	15.75	16,020	0.24	48,275	0.71	6,802,358
Net Interest Revenue	559,468	16.88	292,908	8.84	1,554,953	46.91	176,599	5.33	555,838	16.77	50,377	1.52	124,627	3.76	3,314,771
Depreciation and Amortization	9,392	5.96	9,048	5.74	99,454	63.10	20,761	13.17	15,360	9.74	654	0.42	2,956	1.88	157,626
Segment Profit/(Loss)	133,061	20.68	55,109	8.57	(825,394)	(128.2)	769,339	119.57	427,401	66.43	24,409	3.79	59,471	9.24	643,397
Impairment Of Assets	126,686	7.40	72,584	4.24	1,190,169	69.56	169,019	9.88	148,687	8.69	4,475	0.26	(578)	(0.03)	1,711,042
Segment Assets	4,608,188	4.78	3,499,416	3.63	37,893,162	39.35	33,470,98	34.75	15,526,050	16.12	375,314	0.39	932,483	0.97	96,305,602
Segment Liabilities	4,475,127	5.08	3,444,307	3.91	31,122,015	35.35	32,683,522	37.12	15,098,649	17.15	350,905	0.40	873,012	0.99	88,047,538

Particulars	Core Banking	Treasury	Digital Banking	Other segments	Total
Revenue from External Customers	9,331,583	1,146,899	137,143	24,104	10,639,730
Intersegment Revenues	-	-	-	-	-
Net Revenue	9,331,583	1,146,899	137,143	24,104	10,639,730
Interest Revenue	9,029,015	1,088,115	-	-	10,117,130
Interest Expenses	6,702,366	99,992	-	-	6,802,358
Net Interest Revenue	2,326,649	988,123	-	-	3,314,771
Depreciation and Amortization	157,626	-	-	-	157,626
Segment Profit/(Loss)	(487,658)	1,024,154	82,796	24,104	643,397
Impairment Of Assets	1,711,042	-	-	-	1,711,042
Segment Assets	78,616,887	16,709,835	179,406	799,474	96,305,602
Segment Liabilities	86,788,586	1,210,537	48,415	-	88,047,538

b. Measurement of operating segment profit or loss, assets & liabilities

Revenues from external customers comprise of gross interest revenue, gross fee and commission revenue, net trading revenue, other operating incomes and intersegment revenue.

The transaction between the branches is charged at the price decided by the bank's management on time-to-time basis. The pricing mechanism is periodically reviewed by the management.

I. Revenue

NPR in '000

Particulars	Amount
Total revenues for reportable segments	10,639,730
Other revenues	-
Elimination of intersegment revenues	-
Entity's Revenue	10,639,730

II. Profit or Loss

NPR in '000

Particulars	Amount
Total profit or loss for reportable segments	643,397
Other profit or loss	-
Elimination of intersegment profits	-
Unallocated amounts:	-
Profit before income tax	643,397

III. Assets

NPR in '000

Particulars	Amount
Total assets for reportable segment	96,305,602
Other assets	-
Unallocated amounts	-
Entity's assets	96,305,602

IV. Liabilities

NPR in '000

Particulars	Amount
Total liabilities for reportable segments	88,047,538
Other liabilities	-
Unallocated liabilities	-
Entity's Liabilities	88,047,538

c. Information about products and services

Revenue from each type of product and services is described in point no. 1(b) above.

- Loans & Advances
- Fee & Commission income

d. Information about major customers

Total revenue from any single external customer does not amount to 10 percent or more of the bank's revenue.

5.5 Share Options and share based payment

The bank does not have any share option and share based payments during the reporting period.

5.6 Contingent Liabilities & Commitment

Contingent Liabilities

Where the Bank undertakes to make a payment on behalf of its customers for guarantees issued for which an obligation to make a payment has not arisen at the reporting date, those are included in these financial statements as contingent liabilities.

Commitment

Where the Bank has confirmed its intention to provide funds to a customer or on behalf of a customer in the form of loans, overdrafts, future guarantees, whether cancellable or not and the Bank has not made payments at the reporting date, those instruments are included in these financial statements as commitments. Details of contingent liabilities and commitments are given in note 4.28.

5.7 Related Party Disclosures

The following Parties have been identified as Related Parties for Bank as per NAS 24 Related Parties:

1. List of Related Parties

Name of the Related Party	Related Position
Garima Capital Limited	Subsidiary
Mr. Shyam Prasad Basyal	Chairman
Dr. Anand Prasad Shrestha	Director
Mr. Deependra Shrestha	Director
Mr. Bimal Pandey	Director
Mr. Sanjeev Dhakal	Director
Mrs. Saraswati Pathak	Women Director
Mr. Mukunda Raj Acharya	Independent Director
Mr. Madhav Prasad Upadhaya	Key Managerial Person
Mr. Anil Regmi	Key Managerial Person

2. Related Party Transactions (a.Board of Directors Allowances and Facilities)

Particulars	No. of Meetings	Amount
Board Meeting	19	1,189,000
Audit Committee Meeting	9	153,000
AML Committee Meeting	5	85,000
Risk Management Committee Meeting	4	68,000
Employee Service and Benefits Committee	3	27,000
Total	40	1,522,000

In addition to the above meeting allowance, the following amount have been paid to directors:

Particulars	Amount
Newspaper and Telephone expenses	336,000
Travelling Expenses reimbursed for Business visits	2,167,770
Interest on deposits paid to directors	2,918,074
Other related Expenses	887,451
Total	6,309,295

b. Deposits from Directors and Loan to Directors, if any

Particulars	Amount
Deposits from Directors	43,020,616
Loans and Advances to Directors	-

c. Emoluments and Facilities of Key Managerial Personnel

Particulars	Amount
Remuneration and Benefit Paid	18,375,000
Post-Retirement Benefits	20,794,417
Other Long-term Benefits	-
Borrowing during the year	-
Interest on Borrowing	398,710
Interest on account balances	18,966
Other transactions benefits if any	9,895,544
Total	49,482,636

d. Deposits from and Loans to Key Managerial Personnel

Particulars	Amount
Deposits from Key Managerial Personnel	212,026
Loans to Key Managerial Personnel	29,712,916

e. Transaction with Subsidiary

Garima Capital Limited is the subsidiary company of the Bank, and holds 51.20% paid up capital.

Reporting Date Balances

Nature of Transaction	Amount
Deposits from Garima Capital Ltd.	1,605,668
Interest on Deposits	57,663

5.8 Merger & Acquisition

The Bank has neither entered into merger nor acquired any bank and financial institutions during the reporting period.

5.9 Additional disclosures of non-consolidated entities

Not applicable.

5.10 Operational Lease Expenses

a. Details of Right of Use Assets

Particulars	Amount
Balance at Shrawan 1, 2080	231,625,403
Less: Adjustment through PL	-
Less: Deletion Adjustment through PL	(7,415,144)
Add: Addition	20,911,019
Less: Depreciation	(47,718,736)
Closing Balance of Right of Use Asset	197,402,542

Right of Use Assets have been presented in annex 4.13 property, plant and equipment.

b. Details of Lease Liability

Particulars	Amount
Balance at Shrawan 1, 2080	290,440,967
Less: Adjustment through PL	-
Less: Deletion Adjustment through PL	(10,895,690)
Add: Addition	20,911,019
Add: Finance Cost	28,971,353
Less: Liability Payment	(70,447,302)
Closing Balance of Lease Liability	258,980,347

c. Ageing of Actual Lease Liability

Particulars	Amount
Less than one year	25,898,035
Between one to five years	103,592,139
More than five years	129,490,174
Total	258,980,347

5.11 Events after Reporting date

Events after the reporting date are those events, favorable and unfavorable, that occur between the reporting date and the date when the financial statements are authorized for issue. All material and important events that occurred after the reporting date have been considered and appropriate disclosures have been made in line with NAS 10 – "Events after the Reporting Period".

Recovery of Interest after the year end and up to Shrawan End, 2081

The Nepal Rastra Bank Directives requires the Bank and Financial Institutions to transfer the equivalent amount of interest on loans and advances accounted as an interest income under the accrual basis of accounting but not recovered up to the end of reporting period to the Regulatory Reserve from the Retained Earnings. However, the same directives have relaxed this provision with which Bank may not appropriate such amount in case it is recovered within one month after the year end.

In line with the aforesaid relaxation the gross amount of NPR 91,559,966 which was otherwise required to be appropriated to the Regulatory Reserves has not been so appropriate. The details are as follows:

Particulars	2080/81	2079/80
Accrued Interest Receivable	912,568,123	645,473,092
Add: Interest Receivable of restructured Loans	97,179,109	48,680,300
Less: Cessation of the Interest on Loans (Refer Notes xx)	(347,898,439)	(68,786,907)
Less: Interest received up to Shrawan End as per Directive no. 4	(91,559,966)	(58,255,225)
Amount required to be appropriated to Regulatory Reserves (Before Adjustment)	570,288,827	567,111,260
Net Amount required to be appropriated to Regulatory Reserves (After staff bonus, Income tax, Statutory Reserve & CSR)	283,832,750	357,280,094
Amount already appropriated to Regulatory Reserves (After staff bonus and tax)	357,280,094	202,657,277
Net appropriations to the Regulatory Reserves for unrecovered interest	(73,447,344)	154,622,817

5.12 Details of Loans and Advances

Particulars	To Customers	To BFIs	Total
Loans and Advances	66,783,568,553	4,386,030,093	71,169,598,646
Interest Receivable on Loans and Advances	562,739,029	1,930,655	564,669,684
Staff Loans and Advances	543,824,352	-	543,824,352
Total Loans and Advances (a)	67,890,131,934	4,387,960,748	72,278,092,682
i. Total Impairment as per NAS 39	1,452,239,293	54,825,376	1,507,064,669
Individual Impairment (Specific Provision)	808,976,149	-	808,976,149
Collective Impairment (General Loan Loss Provision)	643,263,144	54,825,376	698,088,520
ii. Impairment as per norms of NRB in Loan Loss Provision	3,299,614,038	54,825,376	3,354,439,414
Individual Impairment	2,622,904,296	54,825,376	2,677,729,672
Collective Impairment	676,709,743	-	676,709,743
Impairment Charge for the Year, higher of I and II (b)	3,299,614,038	54,825,376	3,354,439,415
Net Loans and Advances (a-b)	64,590,517,896	4,333,135,372	68,923,653,268

5.13 Summary of Loans and Advances based on the regulatory classification for provisioning

i. Proportion of Gross Amount Loans and Advances as per regulatory classification

Particulars	2081 Ashad		2080 Ashad		Change	
	Loan Amount	%	Loan Amount	%	Loan Amount	%
Pass	63,892,981,183	89.78%	61,085,493,423	93.20%	2,807,487,760	4.60%
Watch list	3,825,766,279	5.38%	3,342,248,154	5.10%	483,518,125	14.47%
Performing Loan	67,718,747,461	95.15%	64,427,741,577	98.30%	3,291,005,884	5.11%
Rescheduled/ Restructured	-	-	-	-	-	-
Sub Standard	516,336,066	0.73%	407,459,016	0.62%	108,877,050	26.72%
Doubtful	1,350,886,351	1.90%	432,433,632	0.66%	918,452,719	212.39%
Loss	1,583,628,768	2.23%	275,787,379	0.42%	1,307,841,389	474.22%
Non-Performing Loan	3,450,851,185	4.85%	1,115,680,027	1.70%	2,335,171,158	209.30%
Total Loan	71,169,598,646	100.00%	65,543,421,604	100.00%	5,626,177,042	8.58%

ii. Proportion of Loan Loss Provision (LLP) as per regulatory classification

Particulars	2081 Ashar		2080 Ashar		Change	
	LLP Amount	%	LLP Amount	%	LLP Amount	%
Good	768,981,493	22.92%	845,772,043	51.46%	(76,790,551)	-9.08%
Watch list	197,301,961	5.88%	185,178,861	11.27%	12,123,101	6.55%
LLP on Performing Loan	966,283,454	28.81%	1,030,950,904	62.73%	(64,667,450)	-6.27%
Rescheduled/ Restructured	-	-	-	-	-	-
Sub Standard	129,084,016	3.85%	118,824,653	7.23%	10,259,363	8.63%
Doubtful	675,443,175	20.14%	217,834,194	13.26%	457,608,981	210.07%
Bad	1,583,628,768	47.21%	275,787,379	16.78%	1,307,841,389	474.22%
LLP on Non-Performing Loan	2,388,155,960	71.19%	612,446,227	37.27%	1,775,709,733	289.94%
Total Loan Loss Provision	3,354,439,414	100.00%	1,643,397,131	100.00%	1,711,042,283	104.12%

Impairment calculation as per NAS 39

The Bank has considered 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 and that are found not impaired individually are assessed collectively.

The Bank believes that coverage to this extent provides adequate assurance on the reliability of impairment assessment of gross loans and advances.

The Bank has then grouped loans and advances made to customers into different portfolios based on the general product type to achieve similarity in credit risk and repayment characteristics among loan accounts grouped within a given portfolio for collective assessment of impairment. The groupings done are Home Loans, Short Term Loans, Long Term Loans, Personal Loans and Vehicle Loans.

The Bank has considered overdue movement trend of past years and current year data and loss given default rate from the data since inception of the Bank for deriving loss rate in collective impairment of loans and advances.

Impairment as per norms of NRB in loan loss provision

The Bank has provided for impairment provision as per norms of NRB in loan loss provision as given in NRB Directive no. 2 on the basis of overdue period of principal and interest.

5.14 Staff Loans and Advances and Employee Benefits Included in Loans and Advances to Customers of the Bank

Presented in financial statements under Loans and Advances to Customers are staff loans and advances extended in line with the Employee Byelaws of the Bank. Eligibility criteria for availing staff loans are directly linked to the period of service under the permanent payroll of the Bank as per the Employee Byelaws of the Bank. The carrying amount as at the balance sheet date was as below:

Particulars	2080/081	2079/080
Staff Home Loans	536,373,000	472,958,000
Staff Vehicle Loans	17,065,963	15,718,962
Personal Borrowing by Staffs	7,050,000	12,514,085
Staff Household Loans Overdraft	236,303,851	194,535,475
Less: Unwinding	(252,968,462)	(241,706,980)
Total	543,824,352	454,019,543

5.15 Investment Property and Non-Banking Asset

a. Investment Property

Investment Properties Measured at Cost and the details of Investment Property of the Bank are as follows:

Particulars	2080/081	2079/080
Opening Balance	187,268,784	3,651,4800
Add: Addition During the Year	89,022,399	150,753,984
Less: Disposal During the Year	62,039,106	-
Total	214,252,077	187,268,784

b. Non-Banking Assets

Non-Banking Assets (NBA) are the assets obtained as security for loans & advances and subsequently taken over by the Bank. The following are the list of properties taken over by the Bank as the non-banking assets during debt recovery:

Respective Branch	Date of Booking NBA	Amount of NBA	
		080/81	079/80
New Baneshwor	2079/05/07	-	22,882,207
Barathhawa	2079/09/12	-	16,000,000
Attariya	2079/09/12	-	2,209,000
Waling	2079/09/17	-	6,692,923
Manigram	2079/09/19	-	2,800,000
Tansen	2079/09/28	-	5,050,860
Parasi	2080/02/05	-	4,551,138

Respective Branch	Date of Booking NBA	Amount of NBA	
		080/81	079/80
Maitidevi	2080/03/10	-	4,050,000
Lazimpat	2080/03/20	-	86,517,855
Manigram	2081/03/29	6,750,000	-
Yogikuti	2080/08/18	30,400,000	-
Birat Chowk	2080/08/15	6,184,969	-
Farsatkar	2081/03/29	13,026,805	-
Kushma	2081/03/07	22,070,000	-
Syangja	2081/03/14	10,590,625	-
Total		89,022,399	150,753,984

5.16 Liability for Long Service Leave

The details of liability for long service leave recognized in Other Liabilities in Statement of Financial Position is as follows:

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Present Value of Unfunded Obligations	282,023,258	248,642,582	281,058,384	247,334,958
Present Value of Funded Obligations	-	-	-	-
Total Present Value of Obligations	282,023,258	248,642,582	281,058,384	247,334,958
Fair Value of Plan Assets	97,435,035	107,440,008	97,435,035	107,440,008
Present Value of Net Obligations	184,588,223	141,202,574	183,623,350	139,894,950
Recognized Liability for Defined Benefit Obligations	184,588,223	141,202,574	183,623,350	139,894,950

Detail of Plan Assets

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Equity Securities	-	-	-	-
Government Bonds	-	-	-	-
Bank Deposit	-	-	-	-
Other	97,435,035	107,440,008	97,435,035	107,440,008
Total	97,435,035	107,440,008	97,435,035	107,440,008

Movement in the Present Value of Defined Benefit Obligations

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Defined benefit obligations at Shrawan 1, 2080	248,642,582	197,285,845	247,334,958	196,713,643
Actuarial Losses	(60,463)	17,345,764	(60,463)	17,345,764
Benefits Paid by the Plan	(10,004,973)	(3,653,858)	(10,004,973)	(3,653,858)
Benefits paid Directly	(23,804,535)	(8,136,160)	(23,461,784)	(7,919,035)
Current Service Costs, Past Service Costs and Interest	67,250,646	45,800,992	67,250,646	44,848,444
Defined Benefit Obligations at Ashad End, 2081	282,023,258	248,642,582	281,058,384	247,334,958

Movement in the Fair Value of Plan Assets

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Fair Value of Plan Assets at Shrawan 1, 2080	107,440,008	111,093,866	107,440,008	111,093,866
Contributions Paid Into The Plan	-	-	-	-
Benefits Paid During The Year	(10,004,973)	(3,653,858)	(10,004,973)	(3,653,858)
Interest Income	10,243,752	9,834,024	10,243,752	9,834,024
Expected return on plan assets	(10,243,752)	(9,834,024)	(10,243,752)	(9,834,024)
Fair Value of Plan Assets at Ashad End, 2081	97,435,035	107,440,008	97,435,035	107,440,008

Amount recognized in Profit or Loss

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Current service costs	51,912,824	53,270,901	51,912,824	52,318,353
Past service costs-(Non-Vested)	-	-	-	-
Past service costs (Vested)	-	-	-	-
Actuarial (gain)/loss	2,521,416	(14,819,332)	2,521,416	(14,819,332)
Interest on obligation	12,816,406	7,349,423	12,816,406	7,349,423
Expected return on plan assets	-	-	-	-
Total	67,250,646	45,800,992	67,250,646	44,848,444

Amount recognized in Other Comprehensive Income

Particulars	Group		Bank	
	2080-81	2079-80	2080-81	2079-80
Actuarial (gain)/loss	(60,463)	17,345,764	(60,463)	17,345,764
Total	(60,463)	17,345,764	(60,463)	17,345,764

Actuarial Assumptions

Particulars	2080-81	2079-80
Discount rate	10%	10%
Future salary increases	4%	4%
Withdrawal rate	5%	5%

5.17 Taxation

Status of Tax Assessment in the current fiscal year, the tax assessment of the Bank of FY 2077/78 is under progress by Large Taxpayers Office (LTO).

Current Year Tax

Currently year tax liability has been recognized on net profit at the rate of 30% after required adjustment to arrive at taxable profit. Reconciliation between current year tax liability and current tax based on net profit of the book has been given in Note 4.41.1.

Deferred Tax

Deferred tax is computed at 30% of the temporary differences between accounting base and tax base. Deferred tax assets/ liabilities and the calculation of deferred taxes are given in Note 4.15 of Statement of Financial Position.

5.18 Loans and Advances extended to promoters

No type of Loan facility has been extended to promoters

5.19 Unpaid Dividend

The following unpaid dividend amount has remained outstanding as at the reporting date:

Particulars	2080/081
Above 5 Years	10,798,562
Below 5 Years	1,609,086
Total Unpaid Dividend	12,407,648

5.20 Reserves and Fund

The Bank has created different types of reserves as per regulatory requirements. Such reserves are discussed and disclosed in detail as mentioned below:

a. Regulatory Reserve

The regulatory reserve has been created of NPR 564,109,526/- up to the current year as per NRB Directive 4(3) (Ka). The details of regulatory reserves created in the current year is given in the Statement of Distributable Profit or Loss. The details of the movement of Regulatory Reserves of the Bank is summarized as below:

Fiscal Year	Interest Receivable	Short Loan Loss Provision on NBA	Deferred Tax Asset	Actuarial Loss Recognized	Goodwill	Staff Bonus Receivable	Total
Balance as on 1st Shrawan 2078	102,313,489	4,892,435	-	13,810,346	-	-	121,016,272
Changes in FY 2078/079	86,585,541	(2,120,435)	-	(806,733)	92,311,741	-	175,970,114
Transfer From Sahara Bikas Bank Ltd	13,758,247	-	14,201,580	74,174	-	-	28,034,001
Balance as on 32nd Ashad 2079	202,657,277	2,772,000	14,201,580	13,077,788	92,311,741	-	325,020,386
Changes in FY 2079/080	154,622,816	94,975,010	18,250,647	12,142,035	-	48,959,673	328,950,181
Balance as on 31st Ashad 2080	357,280,093	97,747,010	32,452,227	25,219,823	92,311,741	48,959,673	653,970,567
Changes in FY 2080/081	(73,447,344)	(7,097,287)	(7,564,075)	(42,324)	-	(1,710,012)	(89,861,041)
Balance as on 31st Ashad 2081	283,832,749	90,649,723	24,888,152	25,177,499	92,311,741	47,249,661	564,109,526

b. Share Premium

The Bank has distributed share premium of NPR 4,415,329 as at the reporting date. Details are as below:

Particular	Amount
Opening Balance as on 1st Shrawan 2080	4,415,329
Add: from shares issued	-
Less: Bonus Share Issued out of Share Premium	(4,415,329)
Closing Balance	-

c. Debenture Redemption Reserve (DRR)

Particular	Amount
Opening Balance as at 1st Shrawan 2080	166,666,667
Add: Amount allocated to Debenture Redemption Reserve from current year Net Profit	166,666,667
Less: Amount utilized from Debenture Redemption Reserve during the year	Nil
Closing Balance of the Reserve as at 31st Ashar 2081	333,333,333

d. Corporate Social Responsibility Fund

Clause 13 of NRB Directive No.6. Requires the Bank to allocate 1% of its net profit to the corporate social responsibility fund and spend the same on the social causes. The details of the move of the Corporate Social Responsibility Fund are presented below:

Particular	2080/081	2079/080
Opening Balance of CSR Fund	18,783,399	13,777,578
Less: Expenses incurred from CSR Fund during the year	(10,243,732)	(7,640,940)
Add: Amount allocated to CSR Fund from current year's net profit	4,339,519	12,646,761
CSR Fund available for next financial year	12,879,185	18,783,399

Province wise and Sector Wise Corporate Social Responsibility Fund spending in FY 2080/81 is as follows:

Sectors as per SDGs	Amount	%
Quality Education	2,244,223	21.91%
Sustainable cities & communities	1,372,755	13.40%
Decent work & economic growth	1,268,471	12.38%
Good Health & Well Being	2,027,215	19.79%
Peace, justice & strong institutions	60,000	0.59%
Donation to Old Age Home	1,024,849	10.00%
Industry, Innovation & infrastructure	1,166,218	11.38%
Clean Water & Sanitation	324,830	3.17%
Environmental Protection	738,672	7.21%
Reduced Inequalities	16,500	0.16%
Total	10,243,732	100%

e. Microfinance welfare fund

The bank has maintained the microfinance welfare fund to cover the risk associated with the group guarantee microfinance lending. The bank has formulated a policy for the collecting and utilization of the welfare fund. The bank collects the certain welfare amount from the customers availing group guarantee microfinance and the amount will be separately accounted as liability of the bank. The movement of microfinance welfare funds during the year is presented below:

Particular	Amount
Opening Balance of Microfinance Welfare Fund	63,297,084
Add: Addition during the year	360,659
Less: Payment during the year	(2,857,816)
Closing Balance of Microfinance Welfare Fund	60,799,928

f. Employee Training Fund

The Bank and Financial Institution are required to allocate and spent at least 3% of the previous year salary and allowances for the staff skill development as per Directive 6 of the Nepal Rastra Bank Directives. In case the allocated amount isn't spent, the same must be carried forward to the next financial year in a Staff Employee Training Fund. In line with this requirement, the move on the Employee Training Fund is as follows:

Particular	Amount
Opening Balance as at 1 st Shrawan 2080	10,879,298
Add: 3% of the previous year's salary and allowances	18,282,693
Less: Total expenses for the skill development of staff during the year	(11,645,226)
Excess/(Deficit) amount incurred for employee training and skill development program	6,637,467
Fund Balance carried forward to next year	17,516,765

5.21 Proposed Cash Dividend

The 316th Board meeting of the Bank dated 5th Poush 2081 has unanimously decided to propose 5% cash dividend (including tax) on current paid-up capital amounting Rs. 284,025,866.38 to the eligible shareholders of the bank.

5.22 Provision for Bonus to Employees

Provision for staff bonuses has been made as per the Bonus Act 2030, calculated at 10% of net profit before bonus. For the FY 2080/81, the Bank has made provision of NPR. 71,488,530 towards Staff Bonus.

5.23 Earnings per Share

Basic Earnings per Share

Earnings per share, also called net income per share, is a market prospect ratio that measures the amount of net income/loss earned per share of stock outstanding. In other words, this is the amount of money each share of stock would receive if all the profits were distributed to the outstanding shares at the end of the year. It is calculated by dividing profit or loss attributable to ordinary equity holders by the average number of ordinary shares outstanding during the period. The earnings attributable to the ordinary equity holders consist of the earnings of the Bank after deduction of all expenses, tax expense and preference dividends, differences arising on the settlement of preference shares, and other similar effects of preference shares classified as equity.

The calculation of basic earnings per share of the Bank has been based on the profit/loss attributable to ordinary shareholders and weighted average number of shares outstanding as tabulated below:

Particular	2080/081	2079/080
Profit Attributable to ordinary shareholders	433,951,860	1,264,676,082
Weighted Average number of Ordinary Shares	56,805,173	51,876,871
Basic Earnings Per Share	7.64	24.38
Diluted Earnings Per Share	7.64	24.38

Diluted Earnings per Share

Diluted shares are the shares that would be outstanding if all possible sources of conversion, such as convertible bonds and stock options, were exercised. Specific financial figures in terms of fully diluted shares are reported to allow investors to properly assess the Bank's financial situation. There are no dilutive shares during the year of the Bank and the Subsidiary.

5.24 Interim Financial Statements

The Interim Financial Statements of the Group have been prepared and published on a quarterly basis as per NFRS and NRB Directive no 4 in compliance of statutory and legal requirements within the time frame prescribed.

5.25 NFRS Carve-Outs Adjustments

During the current fiscal year, the Group has not applied the numbers of standards as prescribed in NFRS and used the NFRS carve-out adjustments. Consequently, the net profit and earnings have been impacted. The impacts of each carve-out adjustment done and the affected financial statement line items have been summarized as follows wherever quantifiable or described otherwise:

NFRS 9: Recognition and Measurement (Incurred Loss Model measure the Impairment Loss on Loans and Advances)

NFRS 9 requires an entity to 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 amortized cost is impaired. If any such evidence exists, the entity shall determine the amount of any impairment loss. However, as per carve out on NFRS 9 Para 5.5, the Bank has assessed and measured impairment loss on loan and advances as the higher of amount derived as per norms prescribed by Nepal Rastra Bank for loan loss provision and amount determined as per NAS 39.

The incurred credit loss model used by the Bank in impairment testing of loans and advances in general is based on historic data sets from the past seven years and it automatically assumes the effect of significant increase in credit risk in the event of a delay of payment dues. The impacts of the application of carve-out in the current year financials are as under:

Gross Loans and Advances (To Customers and BFIs)	69,325,543,576
Impairment Loss as per NAS 39	1,507,064,669
Impairment Loss as per Norms of NRB	3,354,439,414

The higher of two above i.e.; NPR 3,354,439,414 has been taken into account for impairment loss on loan and advances in the preparation of consolidated financial reports.

5.26 Details of Refinance Loan and Business Continuity Loan

The Bank has not provided any refinance facility as on reporting date.

5.27 Details of Concessional and Priority Sector Loans

The Bank has provided the Subsidized Loan, Deprived Sector Loans. Summary of such loan as on Ashad end 2081 is as follows:

Particulars	Loan Amount in NPR '000	% of Total Loan*
Subsidized Loan	2,516,412	3.65%
Deprived Sector Loan	3,746,482	5.44%
Priority Sector Loan	17,041,263	24.74%
Total	23,304,157	33.84%

*Total Loan as of Poush end 2080 has been considered for the calculation of coverage of specified loans mentioned above.

Garima Capital Limited
Statutory Reports &
Financial Statements

S. R. PANDEY & Co.
Chartered Accountants

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Nabil Galli, Maharajgunj
P. O. Box No. 2343
Kathmandu, Nepal

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**INDEPENDENT AUDITOR'S REPORT
TO THE SHAREHOLDERS OF GARIMA CAPITAL LIMITED**

Report on the Audit of the Financial Statements

Opinion

We have audited the accompanying financial statements of **Garima Capital Limited** ("the Company"), which comprise the Statement of Financial Position as at Ashad 31, 2081, (July 15, 2024), the Statement of Profit or Loss (including Other Comprehensive Income), the Statement of Change in Equity and the Statement of Cash Flows for the year then ended on that date, and a summary of the significant accounting policies and other explanatory information (hereafter referred to as "the financial statements").

In our opinion and to the best of our information and according to the explanations given to us, the aforesaid financial statements present fairly, in all material respects, the financial position of the Company, as at Ashad 31, 2081, (July 15, 2024), and its financial performance, changes in equity, cash flows for the year then ended, and a summary of significant accounting policies and other explanatory information, in accordance with Nepal Financial Reporting Standards and comply with Company Act, 2063, Securities Act, 2063 and other prevailing laws.

Basis for Opinion

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

Key Audit Matters

Key audit matters are those matters that, in our professional judgment, were of most significance in the audit of the financial statements of the current period. These matters were addressed in the context of the audit of financial statement as a whole, and in forming the auditor opinion thereon, and the auditor does not provide a separate opinion on these matters.

We have determined that there are no any key audit matters to communicate in our report.

Information Other than the Financial Statements and Auditor's Report Thereon

The Company's Management is responsible for the preparation of the other information. The other information comprises the information included in the Management report, Report of the Board of Directors and Chairman's statement but does not include the financial statements and our auditor's report thereon.

Our opinion on the financial statements does not cover the other information and we do not express any form of assurance conclusion thereon.

In connection with our audit of the financial statements, our responsibility is to read the other information and, in doing so, consider whether the other information is materially inconsistent with the financial statements or our knowledge obtained during the course of our audit or otherwise appears to be materially misstated.

If, based on the work we have performed, we conclude that there is a material misstatement of this other information, we are required to report that fact. We have nothing to report in this regard.

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

Management is responsible for the preparation and fair presentation of these financial statements in accordance with Nepal Financial Reporting Standards, and for such internal control as management determines is necessary to enable the preparation of the financial statements that are free from material misstatement, whether due to fraud and error.

In preparing the financial statements, management is responsible for assessing the Company'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 Company or to cease operations, or has no realistic alternative but to do so.

The Board of Directors are responsible for overseeing the Company'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 risks 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 controls relevant to the audit in order to design audit procedures that are appropriate in the circumstances, but not for the purpose of expressing an opinion on the effectiveness of the Company's internal control.
- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of 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 Company'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 Company 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.

Report on Other Legal and Regulatory Requirements

Based on our examination, we would like to further report that:

- i. We have obtained all the information and explanations, which were considered necessary for the purpose for our audit.
- ii. The company has kept proper books of accounts as required by law, in so far as it appears from our examination of those books of account.
- iii. The Statement of Financial Position, Statement of Profit or Loss (including other Comprehensive Income), the Statement of Change in Equity and the Statement of Cash Flows and attached Schedules dealt with by this report are in agreement with the books of account maintained by the company.
- iv. During our examination of the books of account of the company, we have not come across the cases where the Board of Directors or any member thereof or any representative or any office holder or any employee of the company has acted contrary to the provisions of law or caused loss or damage to the company.
- v. We have not come across any fraudulence in the accounts, based on our sample examination of the books.
- vi. The company has maintained all the required capital funds, net current assets and deposits as per relevant law.
- vii. The company has maintained all the required internal control systems.
- viii. We have not come across any cases where the company has conducted any activities against the capital market and the interest of investors.
- ix. The company has its audit committee.

For, S. R. Pandey & Co.
Chartered Accountants

Place: Kathmandu
Date: Kartik 25, 2081
UDIN: 241110CA008234zcTu



CA Laxmi Prasad Luintel
Partner

Garima Capital Limited

Consolidated Statement of Financial Position

As on 31st Ashadh 2081

Particulars	Notes	31st Ashadh 2081	31st Ashadh 2080
Assets			
Cash and Cash Equivalent	4.1	3,283,634.81	3,825,667.62
Placement with Bank and Financial Institutions	4.2	-	15,000,000.00
Loans and Advances	4.3	-	937,579.48
Investment	4.4	219,079,843.50	139,952,123.33
Current Tax Assets	4.5	10,951,060.54	5,755,056.35
Property and Equipment	4.6	10,218,534.85	12,503,211.82
Goodwill and Intangible Assets	4.7	1,037,814.91	429,116.77
Deferred Tax Assets	4.8	13,508,907.91	15,706,120.13
Other Assets	4.9	60,136,453.12	41,031,809.28
Total Assets		318,216,249.64	235,140,684.78
Liabilities			
Borrowings	4.10	48,951,282.69	-
Current Tax Liabilities	4.5	-	-
Deferred Tax Liabilities	4.8	-	-
Other Liabilities	4.11	62,535,361.18	35,586,459.57
Total Liabilities		111,486,643.87	35,586,459.57
Equity			
Share Capital	4.12	242,000,000.00	242,000,000.00
Retained Earnings	4.13	(40,899,466.22)	(45,338,350.62)
Reserves	4.13	5,629,072.00	2,892,575.83
Total Equity Attributable to Equity Holders		206,729,605.78	199,554,225.21
Total Liabilities and Equity		318,216,249.65	235,140,684.78
Contingent Liabilities and Commitments	4.14	-	888,031,195
Net Assets Value per Share		85.43	82.46

As per our report of even date attached

Deepak Pandey
Chairman

Anil Regmi
Director

Mahesh Prasad Kaphle
Independent Director

Nirmal Bhattarai
Chief Executive Officer

For SR Pandey & Co.
Senior Partner
Chartered Accountants

Naina Nepal Dhakal
Independent Director

Ashok Subedi
Chief Operating Officer

Sanju Prasad Jaiswal
Director

CA Laxmi Prasad Luintel
Partner

Garima Capital Limited

Statement of Profit or Loss

For the year ended on 31st Ashadh 2081

Particulars	Notes	31st Ashadh 2081	31st Ashadh 2080
Income			
Fee and Commission Income	4.15	21,474,907.60	17,977,271.44
Fee and Commission Expense	4.16	(4,541,981.49)	(3,511,169.36)
Net Fee and Commission Income (A)		16,932,926.11	14,466,102.08
Trading Income	4.17	17,942,486.54	7,413,564.80
Other Operating Income	4.18	421,329.60	1,170,102.26
Total Trading Income (B)		18,363,816.14	8,583,667.06
Interest Income	4.19	4,664,667.27	5,484,163.27
Interest Expenses	4.20	(5,786,757.50)	(3,430,483.22)
Net Interest Income (C)		(1,122,090.23)	2,053,680.05
Non Operating Income	4.19A	25,508.85	196,129.26
Non Operating Expense		-	-
Net Non-Operating Income (D)		25,508.85	196,129.26
Impairment Charge/(Reversal) if any	4.21	-	-
Total income (E)= (A+B+C+D)		34,200,160.87	25,299,578.45
Expenses			
Personnel Expense	4.22	21,474,907.60	17,977,271.44
Other Operating Expenses	4.23	(4,541,981.49)	(3,511,169.36)
Depreciation and Amortisation	4.24	17,942,486.54	7,413,564.80
Total Expenses (F)		31,634,844.84	26,435,035.24
Profit Before Unrealised Gain/(Loss) and Income Tax (G) = (E) - (F)		2,565,316.02	(1,135,456.78)
Unrealised Gain/(Loss) due to difference of Cost and FMV of Investment (H)	4.17	3,659,526.75	(3,360,090.17)
Profit Before Income Tax (I) = (G) + (H)		6,224,842.77	(4,495,546.95)
Income Tax Expense (J)	4.25	1,237,332.22	(1,618,631.86)
Current Tax		-	-
Deferred Tax (Income)/Expense		1,237,332.22	(1,618,631.86)
Profit for the Period (K) = (I) - (J)		4,987,510.56	(2,876,915.10)
Profit Attributable to:			
Equity Holders		4,987,510.56	(2,876,915.10)
Non-controlling Interest		-	-
Profit for the Period		4,987,510.56	(2,876,915.10)
Earnings per Share (Weighted Average):			
Basic Earnings per Share		2.06	(1.19)
Diluted Earnings per Share		2.06	(1.19)

As per our report of even date attached

Deepak Pandey
Chairman

Anil Regmi
Director

Mahesh Prasad Kaphle
Independent Director

Nirmal Bhattaral
Chief Executive Officer

For SR Pandey & Co.
Senior Partner
Chartered Accountants

Naina Nepal Dhakal
Independent Director

Ashok Subedi
Chief Operating Officer

Sanju Prasad Jaiswal
Director

CA Laxmi Prasad Luintel
Partner

Garima Capital Limited

Statement of Other Comprehensive Income

For the year ended on 31st Ashadh 2081

Particulars	31st Ashadh 2081	31st Ashadh 2080
Profit for the Period	4,987,510.56	(2,876,915.10)
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	3,199,600.00	730.00
• Gains/(Losses) on Revaluation	-	-
• Actuarial Gain/(Losses) on Defined Benefit Plans	-	-
• Income Tax Relating to Above Items	(959,880.00)	-
Net Other Comprehensive Income That Will not be Reclassified to Profit or Loss	2,239,720.00	730.00
b) Items that are or may be Reclassified to Profit or Loss		
• Gains/(Losses) on Cash Flow Hedge	-	-
• Exchange Gains/(Losses)(Arising from Translating Financial Assets of Foreign	-	-
• Income Tax Relating to Above Items	-	-
• Reclassify to Profit or Loss	-	-
Net Other Comprehensive Income that are or may be Reclassified to Profit or Loss	-	-
c) Share of Other Comprehensive Income of Associate Accounted as per Equity		
Other Comprehensive Income for the Period, Net of Income Tax (a+b)	2,239,720.00	730.00
Total Comprehensive Income for the Period	7,227,230.56	(2,876,185.10)
Total Comprehensive Income Attributable to Equity Holders	7,227,230.56	(2,876,185.10)

As per our report of even date attached

Deepak Pandey
Chairman

Anil Regmi
Director

Mahesh Prasad Kaphle
Independent Director

Nirmal Bhattarai
Chief Executive Officer

Sanju Prasad Jaiswal
Director

Naina Nepal Dhakal
Independent Director

Ashok Subedi
Chief Operating Officer

CA Laxmi Prasad Luinte
Partner

For SR Pandey & Co.
Senior Partner
Chartered Accountants

Garima Capital Limited

Statement of Cash Flows

For the year ended on 31st Ashadh 2081

Particulars	31st Ashadh 2081	31st Ashadh 2080
Cash Flow from Operating Activities		
Net Profit/(Loss) After Tax - SOPL	4,987,510.56	(2,876,915.10)
Net Profit/(Loss) After Tax - SOCI	2,239,720.00	730.00
Add. Depreciation	2,710,347.25	2,510,353.44
Add. Loss on Sale of Fixed Assets		
Add. Fixed Assets Written Off		
Less: Utilized CSR	(51,850.00)	-
Add: Deferred Tax (Asset)/Liability	2,197,212.22	(1,618,631.86)
Add Loss/ (Less) Gain of disposal of fixed assets	-	123,362.94
(Increase)/Decrease in Current Assets	(23,363,068.55)	(226,885.47)
Increase/(Decrease) in Current Liabilities	26,948,901.61	(3,849,069.55)
(Increase)/Decrease in Investment	(79,127,720.16)	(3,601,847.19)
Net Cash Flow from Operating Activities	(63,458,947.08)	(9,538,902.79)
Cash Flow from Investing Activities		
Fixed Assets Purchase	(1,034,368.42)	(7,355,494.44)
Sale of Fixed Assets	-	897,883.33
Net Cash Flow from Investing Activities	(1,034,368.42)	(6,457,611.11)
Cash Flow From Financing Activities		
Calls in Advance - Right Share	-	-
Payment of Dividend	-	-
Increase/(Decrease) in Secured Loans	48,951,282.69	-
(Increase)/Decrease in Placement with Bank and Financial Institutions	15,000,000.00	5,000,000.00
Net Cash Flow from Financing Activities	63,951,282.69	5,000,000.00
Net Increase in Cash (and Cash equivalents)	(542,032.81)	(10,996,513.90)
Cash and Cash Equivalents at beginning	3,825,667.62	14,822,181.53
Cash and Cash Equivalents at the end of the Year	3,283,634.81	3,825,667.62

As per our report of even date attached

Deepak Pandey
Chairman

Anil Regmi
Director

Mahesh Prasad Kaphle
Independent Director

Nirmal Bhattarai
Chief Executive Officer

For SR Pandey & Co.
Senior Partner
Chartered Accountants

Naina Nepal Dhakal
Independent Director

Ashok Subedi
Chief Operating Officer

Sanju Prasad Jaiswal
Director

CA Laxmi Prasad Luintel
Partner

Garima Capital Limited

Statement of Changes in Equity (FY 2079/80)

For the year ended on 31st Ashadh 2081

Attributable to Equity-Holders

Particulars	Share Capital	Reserve	Fair Value Reserve	Retained Earning	Other Reserve	Total Equity
Balance as at 1st Shrawan 2079	242,000,000.00	2,892,575.83	-	(42,462,165.52)	-	202,430,410.31
Adjustment/Restatement						-
Adjusted/Restated Balance as at 1st Shrawan 2079	242,000,000.00	2,892,575.83	-	(42,462,165.52)	-	202,430,410.31
1. Comprehensive Income for the year						-
1.1 Profit for the year				(2,876,915.10)		(2,876,915.10)
1.2 Other Comprehensive Income, Net of Tax	-	-	-	730.00	-	730.00
Gains/(Losses) from Investment in Equity Instruments Measured at Fair Value	-	-	-	730.00	-	730.00
Gains/(Losses) on Revaluation	-	-	-	-	-	-
2. Total Comprehensive Income for the Year (1.1+1.2)				(2,876,185.10)		(2,876,185.10)
3. Transfer to/from Reserves						-
Creation of General Reserve During the Year	-	-	-	-	-	-
Transfer from Investment Adjustment Reserve	-	-	-	-	-	-
Creation of CSR Fund	-	-	-	-	-	-
Transfer/Utilization from CSR Fund	-	-	-	-	-	-
Transfer from Reserves During the Year	-	-	-	-	-	-
4. Total Comprehensive Income After Transfer to/from Reserves (2+3)				(2,876,185.10)		(2,876,185.10)
5. Transactions with Owners, Directly Recognized in Equity						-
Shares Issued	-	-	-	-	-	-
Gain on Disposal of Shares Classified into OCI	-	-	-	-	-	-
Dividend to Equity-Holders	-	-	-	-	-	-
Bonus Shares Issued	-	-	-	-	-	-
Cash Dividend Paid	-	-	-	-	-	-
6. Total Contributions by and Distributions (4+5)				(2,876,185.10)		(2,876,185.10)
Balance as at 32nd Ashadh 2080 (Opening +6)	242,000,000.00	2,892,575.84	-	(45,338,350.62)	-	199,554,225.22

As per our report of even date attached

Deepak Pandey
Chairman

Anil Regmi
Director

Mahesh Prasad Kapile
Independent Director

Nirmal Bhattarai
Chief Executive Officer

Sanju Prasad Jaiswal
Director

Naina Nepal Dhakal
Independent Director

Ashok Subedi
Chief Operating Officer

CA Laxmi Prasad Luinte
Partner

For SR Pandey & Co.
Senior Partner
Chartered Accountants

Garima Capital Limited

Statement of Changes in Equity (FY 2080/81)

For the year ended on 31st Ashadh 2081

Attributable to Equity-Holders

Particulars	Share Capital	Reserve	Fair Value Reserve	Retained Earning	Other Reserve	Total Equity
Balance as at 1st Shrawan 2080	242,000,000.00	2,892,575.84	-	(45,338,350.62)	-	199,554,225.22
Adjustment/Restatement						-
Adjusted/Restated Balance as at 1st Shrawan 2080	242,000,000.00	2,892,575.84	-	(45,338,350.62)	-	199,554,225.22
1. Comprehensive Income for the year						
1.1 Profit for the year				4,987,510.56		4,987,510.56
1.2 Other Comprehensive Income, Net of Tax			2,239,720.00			2,239,720.00
Gains/(Losses) from Investment in Equity Instruments Measured at Fair Value			2,239,720.00			2,239,720.00
Gains/(Losses) on Revaluation						
Actuarial Gain/(Losses) on Defined Benefit Plans						
Gains/(Losses) on cash flow hedge						
Exchange gains/(losses) (arising from translating financial assets of foreign operation)						
2. Total Comprehensive Income for the Year (1.1+1.2)			2,239,720.00	4,987,510.56		7,227,230.56
3. Transfer to/from Reserves		496,776.16		(548,626.16)		(51,850.00)
Creation of General Reserve During the Year		(498,751.06)		(498,751.06)		
Transfer from Investment Adjustment Reserve						
Transfer to Employee Training Fund						
Transfer/Utilization from Employee Training Fund						
Creation of CSR Fund		49,875.11		49,875.11		
Transfer/Utilization from CSR Fund		(51,850.00)				(51,850.00)
Transfer from Reserves During the Year						
4. Total Comprehensive Income After Transfer to/from Reserves (2+3)		496,776.16	2,239,720.00	4,438,884.40		7,175,380.56
5. Transactions with Owners, Directly Recognized in Equity						
Shares Issued						
Gain on Disposal of Shares Classified into OCI						
Dividend to Equity-Holders						
Bonus Shares Issued						
Cash Dividend Paid						
6. Total Contributions by and Distributions (4+5)		496,776.16	2,239,720.00	4,438,884.40		7,175,380.56
Balance as at 31st Ashadh 2081 (Opening +6)	242,000,000.00	3,389,352.01	2,239,720.00	(40,899,466.22)		206,729,605.78

As per our report of even date attached

Deepak Pandey
Chairman

Anil Regmi
Director

Mahesh Prasad Kaphle
Independent Director

Nirmal Bhattarai
Chief Executive Officer

For SR Pandey & Co.
Senior Partner
Chartered Accountants

Naina Nepal Dhakal
Independent Director

Ashok Subedi
Chief Operating Officer

Sanju Prasad Jaiswal
Director

CA Laxmi Prasad Luintel
Partner

Garima Capital Limited

Statement of Distributable Profit or Loss

As on 31st Ashadh 2081

Particulars	31st Ashadh 2081	31st Ashadh 2080
Net Profit or (Loss) as per Statement of Profit or Loss	4,987,510.56	(2,876,915.10)
Other Comprehensive Income, Net of Income Tax	-	730.00
Total Comprehensive Income Attributable to Equity Holders	4,987,510.56	(2,876,185.10)
Appropriations:		
1. General Reserve	(498,751.06)	-
2. Corporate Social Responsibility Fund	(49,875.11)	-
Gain on Disposal of Share Classified into OCI	-	-
Total Profit or (Loss) after Regulatory Adjustment	4,438,884.40	(2,876,185.10)
Adjustment/Restated Reserve Balance as at 1st Shrawan, 2080	(45,338,350.62)	(42,462,165.52)
Distributable Profit or (Loss)	(40,899,466.23)	(45,338,350.62)

As per our report of even date attached

Deepak Pandey
Chairman

Anil Regmi
Director

Mahesh Prasad Kaphle
Independent Director

Nirmal Bhattarai
Chief Executive Officer

For SR Pandey & Co.
Senior Partner
Chartered Accountants

Naina Nepal Dhakal
Independent Director

Ashok Subedi
Chief Operating Officer

Sanju Prasad Jaiswal
Director

CA Laxmi Prasad Luintel
Partner

संस्थापक शेयरधनीहरुको विवरण

क्र.स.	नाम	ठेगाना
१	श्री जलेश्वर पाण्डे	विर्षा अर्चले-६, स्याङ्जा
२	श्री कविता श्रेष्ठ	वालिङ्ग-३, स्याङ्जा
३	श्री अमृत भट्टराई	जगत्रदेवी-९, स्याङ्जा
४	श्री पिताम्बर श्रेष्ठ	छाङ्गाङ्गा-३, स्याङ्जा
५	श्री माधव प्रसाद उपाध्याय	वालिङ्ग-१, स्याङ्जा
६	श्री दिपक राज काफ्ले	धनुबसि-६, स्याङ्जा
७	श्री खगेन्द्र प्रसाद अर्याल	वालिङ्ग-३, स्याङ्जा
८	श्री दुर्गा प्रसाद उपाध्याय	केबरे-८, स्याङ्जा
९	श्री दिलिप प्रताप खाँण	वालिङ्ग-३, स्याङ्जा
१०	श्री बासुदेव पौडेल	वाङ्गासङ्ग-३, स्याङ्जा
११	श्री सागर बगाले	वालिङ्ग-३, स्याङ्जा
१२	श्री विनोद प्रसाद रेग्मी	खिलुङ्ग देउराली-४, स्याङ्जा
१३	श्री जितमान श्रेष्ठ	दासिङ्ग दहथुम-१, स्याङ्जा
१४	श्री खेमराज अर्याल	पतलीबजार-१३, स्याङ्जा
१५	श्री लक्ष्मण ज्ञवासी	आनन्दवन-३, रुपन्देही
१६	श्री दिपक लम्साल	आनन्दवन-४, रुपन्देही
१७	श्री ज्ञान प्रसाद रेग्मी	खिलुङ्ग देउराली-३, स्याङ्जा
१८	श्री ज्ञान प्रसाद अर्याल	पतलीबजार-१०, स्याङ्जा
१९	डा.भूलकराम अर्याल	पतलीबजार-१०, स्याङ्जा
२०	श्री हरिधन्द्र रेग्मी	पौवैगौडे-२, स्याङ्जा
२१	श्री गंगा बहादुर जी.सी	बाणगंगा-१, काँपलवस्तु
२२	श्री धान प्रसाद भट्टराई	बूटवल-१०, रुपन्देही
२३	श्री शिव प्रसाद अर्याल	अर्जुन चौपारी-४, स्याङ्जा
२४	श्री गिरीधारी पौडेल	पतलीबजार-१३, स्याङ्जा
२५	श्री गणेश प्रसाद शर्मा अर्जेल	वालिङ्ग-३, स्याङ्जा
२६	श्री यादव कुमार श्रेष्ठ	वालिङ्ग-५, स्याङ्जा
२७	श्री बसन्त कुमार मल्ल	वालिङ्ग-३, स्याङ्जा
२८	श्री जमुना काफ्ले	वालिङ्ग-८, स्याङ्जा
२९	श्री कृष्ण प्रसाद श्रेष्ठ	वालिङ्ग-३, स्याङ्जा
३०	श्री सुदन श्रेष्ठ	वालिङ्ग-१, स्याङ्जा
३१	श्री विनोद कुमार श्रेष्ठ	वालिङ्ग-३, स्याङ्जा
३२	श्री सिता राम अधिकारी	वालिङ्ग-३, स्याङ्जा
३३	श्री पूर्ण बहादुर थापा	वालिङ्ग-९, स्याङ्जा
३४	श्री श्याम प्रसाद बस्याल	गल्याङ्ग-३, स्याङ्जा
३५	श्री सुर्य प्रसाद चापागाँई	पकवादी-१, स्याङ्जा
३६	श्री पूर्ण प्रसाद अधिकारी	पैलाकोट-१, स्याङ्जा
३७	श्री नारायण खनाल	जगत्रदेवी-८, स्याङ्जा
३८	श्री प्रेमराज श्रेष्ठ	जगत्रदेवी-८, स्याङ्जा
३९	श्री प्रेम बहादुर गुरुङ	केबरे-८, स्याङ्जा
४०	श्री भक्त प्रसाद भट्टराई	शंकरनगर-३, रुपन्देही
४१	श्री कमला पंगेनी	वालिङ्ग-३, स्याङ्जा
४२	श्री गोविन्द कर्माचार्य	दासिङ्गदहथुम-२, स्याङ्जा
४३	श्री कर्ण बहादुर श्रेष्ठ	वालिङ्ग-३, स्याङ्जा
४४	श्री विष्णु प्रसाद काफ्ले	धनुबसि-८, स्याङ्जा

क्र.स.	नाम	ठेगाना
४५	श्री सन्त बहादुर पराजुली	भोलेटार-१, लमजुङ्ग
४६	श्री प्रेम बहादुर जि.सी	सराङ्गकोट-४, कास्की
४७	श्री पवनकुमार प्रजापति	भक्तपुर-१४, भक्तपुर
४८	श्री चन्द्रकान्त बराल	पुम्दीभुम्दी-३, कास्की
४९	श्री बसुन्धरा तिमसेना	भदौरे तमागी-६, कास्की
५०	श्री रमाकान्त बराल	पोखरा-७, कास्की
५१	श्री भगवती देवी पाठक	पकवादी-४, स्याङ्जा
५२	श्री छविमाला केवर	पिडिखोला-३, स्याङ्जा
५३	श्री दुर्गा प्रसाद पाण्डे	विर्षा-६, स्याङ्जा
५४	श्री रघुपति लम्साल	चिन्नेवास-७, स्याङ्जा
५५	श्री लेखनाथ भट्टराई	जगत्रदेवी-९, स्याङ्जा
५६	श्री नारायण प्रसाद श्रेष्ठ	दासिङ्ग दहथुम-९, स्याङ्जा
५७	श्री विरेन्द्र बहादुर राना	पेबु बाघखोर-८, स्याङ्जा
५८	श्री नारायणी पहारी	पोखरा-६, कास्की
५९	श्री विनोद पाण्डेय	पिडिखोला-३, स्याङ्जा
६०	श्री बुद्धिमान गुरुङ्ग	नयाँपुल-९, कास्की
६१	श्री हमकान्त कोइराला	वालिङ्ग-४, स्याङ्जा
६२	श्री कविराज आचार्य	पोखरा-६, कास्की
६३	श्री सञ्जानन्द शर्मा	पोखरा-१५, कास्की
६४	श्री कृष्ण बहादुर थापा	सेतीदोभान-४, स्याङ्जा
६५	श्री कृष्ण प्रसाद तिवारी	वालिङ्ग-३, स्याङ्जा
६६	श्री राम प्रसाद श्रेष्ठ	बयरघारी-९, स्याङ्जा
६७	श्री रश्मीलाल कोइराला	वालिङ्ग-४, स्याङ्जा
६८	श्री हरिकुमार श्रेष्ठ	बेनी-६, म्याग्दी
६९	श्री हिमासु खडका	बेनी-७, म्याग्दी
७०	श्री दिपेन्द्र श्रेष्ठ	बेनी-६, म्याग्दी
७१	श्री माधवप्रसाद रेग्मी	बेनी-१२, म्याग्दी
७२	श्री यजनलाल शाक्य	बेनी-७, म्याग्दी
७३	श्री राजेश शाक्य	बेनी-६, म्याग्दी
७४	श्री शिवप्रसाद कटवाल श्रेणी	भगवती-४, म्याग्दी
७५	श्री शुभकामना प्रधान श्रेष्ठ	बेनी-६, म्याग्दी
७६	श्री हरिकृष्ण श्रेष्ठ	बेनी-६, म्याग्दी
७७	श्री रेशम बहादुर बानिया	बेनी-६, म्याग्दी
७८	श्री भरतकुमार राजभण्डारी	बेनी-६, म्याग्दी
७९	श्री रविन्द्र राज जोशी	बेनी-६, म्याग्दी
८०	श्री शेरबहादुर बहाथोकी	देवीस्थान-३, म्याग्दी
८१	श्री अमला शाही	बेनी-६, म्याग्दी
८२	श्री अशोक कुमार श्रेष्ठ	दहथुम-१, स्याङ्जा
८३	श्री भगवती देवाडी	ल्वाङ्गलेल-४, कास्की
८४	श्री चिरिन्जिवी काफ्ले	वालिङ्ग न.पा.-८, स्याङ्जा
८५	श्री धिशा मल्ल खडका	लसितपुर-३, लसितपुर
८६	श्री इन्द्रा भूपाल (शर्मा)	स्वरेक-३, स्याङ्जा
८७	श्री इन्द्र प्रसाद अधिकारी	पैलाकोट-९, स्याङ्जा
८८	श्री जमुना देवी पौडेल	पञ्चनगर-२, नवलपरासी

क्र.स.	नाम	ठेगाना
८९	श्री जीवन कुमार मल्ल	वालिङ्ग-४, स्याङ्जा
९०	श्री कविता राना	वालिङ्ग-१, स्याङ्जा
९१	श्री कमल प्रसाद श्रेष्ठ	अर्थेङ्ग-२, म्याग्दी
९२	श्री लेखनाथ अर्याल	वालिङ्ग-११, स्याङ्जा
९३	श्री लिलानारायण श्रेष्ठ	वालिङ्ग-५, स्याङ्जा
९४	श्री मेनुका शर्मा	आरुचौर-५, स्याङ्जा
९५	श्री नामदेव भट्टराई	तुलसीभञ्ज्याङ्ग-४, स्याङ्जा
९६	श्री निलु थापा	ललितपुर-५, ललितपुर
९७	श्री प्रमोद श्रेष्ठ	अर्थेङ्ग-२, म्याग्दी
९८	श्री रजनी श्रेष्ठ	अर्थेङ्ग-२, म्याग्दी
९९	श्री राममाया श्रेष्ठ	पुलाचौर-२, म्याग्दी
१००	श्री रिंखिराम बस्वाल	जगन्नेवी-८, स्याङ्जा
१०१	श्री रिना मसौनी	पोखरा-८, कास्की
१०२	श्री सूर्यप्रसाद रेग्मी	वालिङ्ग न.पा.-३, स्याङ्जा
१०३	श्री यादव भट्टराई	जगन्नेवी-९, स्याङ्जा
१०४	श्री सूर्यप्रसाद भट्टराई	जगन्नेवी-९, स्याङ्जा
१०५	श्री प्रदिपकुमार रुट्टा	क्षीरगंज-७, पर्सा
१०६	श्री अम्बिका सुवेदी	फेदीखोला-७, स्याङ्जा
१०७	श्री युक्तराज खनाल	तुलसीभञ्ज्याङ्ग-७, स्याङ्जा
१०८	श्री कृष्ण प्रसाद पौडेल	दरौ-३, स्याङ्जा
१०९	श्री लिलावन्ती भट्टराई	जगन्नेवी-९, स्याङ्जा
११०	श्री दयाप्रसाद भट्टराई	जगन्नेवी-९, स्याङ्जा
१११	श्री सूर्यनारायण श्रेष्ठ	वालिङ्ग-१, स्याङ्जा
११२	श्री कमलादेवी खडाल	तुलसीभञ्ज्याङ्ग-७, स्याङ्जा
११३	श्री राजु विश्वकर्मा	चापाकोट-५, स्याङ्जा
११४	श्री देवराज आचार्य	पोखरा-१७, कास्की
११५	श्री सुनिता श्रेष्ठ	फजेल -८, गोर्खा
११६	डा. आनन्दप्रसाद श्रेष्ठ	का.म.न.पा.-३४ नयाँबानेश्वर
११७	श्री आनन्दी राय यादव	भुनखुनवा- ३, रौतहट
११८	श्री अनिल श्रेष्ठ	धरान- २, सुनसरी
११९	श्रीमती बन्दा श्रेष्ठ	का.म.न.पा.-२२, नयाँबानेश्वर
१२०	डा. मोलाप्रसाद रिजाल	का.म.न.पा.-३, महाराजगञ्ज
१२१	श्री विष्णु नारायण मानन्धर	का.म.न.पा.-२३, धर्मपथ
१२२	श्री विष्णु प्रसाद शर्मा जवाली	का.म.न.पा.-३४, नयाँबानेश्वर
१२३	श्री चन्द्रकुवेर श्रेष्ठ	महेन्द्रनगर-१, सुनसरी
१२४	श्री दश प्रसाद श्रेष्ठ	चौराली-१, भोजपुर
१२५	श्री गजेन्द्र उदास	पोखरा-८, कास्की
१२६	श्री गौरीशंकर प्रधान	का.म.न.पा.-२३ नयाँबजार,
१२७	डा. हरि किशोर श्रेष्ठ	का.म.न.पा.-२९, गल्कोपाखा
१२८	श्रीमती इन्दिरा बराल	पोखरा -७, राष्ट्रवैक चौक
१२९	श्री ईश्वर बहादुर रघुवंशी	गुसिगाल-१, ललितपुर
१३०	श्री सुमिरन श्रेष्ठ	पोखरा -९, कास्की
१३१	श्री दिपेशमान श्रेष्ठ	ललितपुर -१८ महालक्ष्मीस्थान
१३२	श्री मोहनबेर सिंह प्रधान	अलौ-५, पर्सा
१३३	श्री मोहनकृष्ण श्रेष्ठ	का.म.न.पा.-२३ भोछे
१३४	श्री नारायण प्रसाद झा	पोखरा-९, महेन्द्रपुल, कास्की
१३५	श्री नारायण प्रसाद वैद्य	भक्तपुर-८, सुकुलढोका

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१३६	श्री नरेशभक्त श्रेष्ठ	का.म.न.पा.-९, रातोपुल
१३७	श्री अनन्त प्रसाद श्रेष्ठ	का.म.न.पा.-३२, काठमाण्डौ
१३८	श्रीमती प्रमिला श्रेष्ठ	का.म.न.पा.-७, सिफल
१३९	श्री रविन्द्र बाटाजु	पोखरा-२, भीमसेनटोल, कास्की
१४०	श्री राजनकृष्ण श्रेष्ठ	का.म.न.पा.-११, त्रिपुरेश्वर
१४१	श्री रामकृष्ण श्रेष्ठ	भोजपुर -५, भोजपुर बजार
१४२	श्री रमेशकुमार रघुवंशी	का.म.न.पा.-३३, कुमारीमार्ग
१४३	श्री रमेशकुमार प्रधान	सुनसरी-४, धरान
१४४	श्रीमती सरसा रिजाल	का.म.न.पा.-३, महाराजगञ्ज
१४५	श्रीमती सरस्वती श्रेष्ठ	ललितपुर -५, लगनखेल
१४६	श्री सत्य नारायण मानन्धर	का.म.न.पा.-२३, धर्मपथ
१४७	श्रीमती शान्तलक्ष्मी श्रेष्ठ	का.म.न.पा.-१०, नयाँबानेश्वर
१४८	श्री सुरेश कुमार श्रेष्ठ	का.म.न.पा.-३४, नयाँबानेश्वर
१४९	श्रीमती सूर्यकुमारी श्रेष्ठ	का.म.न.पा.-३४, नयाँबानेश्वर
१५०	श्री हिरण्यभक्त प्रधानाङ्ग	मध्यपुर ठिमी-४, भक्तपुर
१५१	श्री प्रयागराज हाडा	का.म.न.पा.-१०, बुद्धनगर
१५२	श्री गणेश बहादुर पाण्डे	का.म.न.पा.-२९, सामाखुसीमार्ग
१५३	श्रीमती सुवर्ण मैया श्रेष्ठ	का.म.न.पा.-७, चावौहल
१५४	श्री नरबहादुर पाण्डे	का.म.न.पा.-२९, सामाखुसी
१५५	श्री रुद्रकुमार श्रेष्ठ	का.म.न.पा.-८, सितापाईसा
१५६	श्री अनिप मुडभरी	का.म.न.पा.-३, कपनमार्ग, बाँसबारी
१५७	श्री बनिता कुमारी शाह	अलौ-६, पर्सा
१५८	श्री दिपेन्द्रवर सिंह प्रधान	अलौ-५, पर्सा
१५९	श्री महेन्द्रवर सिंह प्रधान	अलौ-५, पर्सा
१६०	श्री दिपकनन्दन सिंह प्रधान	ललितपुर-३, पुलचोक
१६१	श्री बन्दी कुमार बस्नेत	का.म.न.पा.-३४, काठमाण्डौ
१६२	श्रीमती सन्ध्या लक्ष्मी चुके (श्रेष्ठ)	भरतपुर-४, चितवन
१६३	श्री पदम कुमार पिया	भरतपुर-२, चितवन
१६४	श्री ठाकुर पिया	भरतपुर-२, चितवन
१६५	श्री अनन्तलाल चुके	का.म.न.पा.-३१, काठमाण्डौ
१६६	श्री ध्रुव कुमार प्रधान	भरतपुर न.पा.-३, चितवन
१६७	श्री सिद्ध कुमार श्रेष्ठ	भरतपुर-४, चितवन
१६८	श्री टंक बहादुर श्रेष्ठ	का.म.न.पा.-१०, काठमाण्डौ
१६९	श्री माधव प्रसाद न्यौपाने	का.म.न.पा.-१०, काठमाण्डौ
१७०	श्री भरतराज कोइराला	का.म.न.पा.-२२, काठमाण्डौ
१७१	श्री बरुण पिया	भरतपुर-३, चितवन
१७२	श्री अरुण पिया	भरतपुर-३, चितवन
१७३	श्री प्रकाश तिवारी	भरतपुर-१०, चितवन
१७४	श्री श्याम कुमार श्रेष्ठ	ललितपुर-१, गुसिगल
१७५	श्री इन्दिरा पाण्डे	भक्तपुर-१६, लोकन्वली
१७६	श्री प्रदिप कुमार श्रेष्ठ	का.म.न.पा.-३४, नयाँबानेश्वर
१७७	श्री उर्मिला श्रेष्ठ	का.म.न.पा.-३३, काठमाण्डौ
१७८	श्री दिपक लामा पाख्रिन	का.म.न.पा.-४, काठमाण्डौ
१७९	श्री शंकर प्रसाद शर्मा भट्टराई	कृष्णगण्डकी-८, स्याङ्जा
१८०	श्री डिल्ली रमण पाण्डे	वालिङ्ग-५, स्याङ्जा
१८१	श्रीमती अमला श्रेष्ठ	का.म.न.पा.-३३, काठमाण्डौ

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१८२	श्री हरिराम कोइराला	विराटनगर-४, मोरङ
१८३	श्री निर्मल कुमार श्रेष्ठ	शक्तिखोर -६, चितवन
१८४	श्री प्रभाकर पाण्डे	पाँटहानी -२, चितवन
१८५	श्री देवी सापकोटा	नारायणपुर-५, चितवन
१८६	श्री मुनादेवी घिमिरे	प्रगतिनगर-९, नवलपरासी
१८७	श्री ज्ञानेन्द्रमान शास्त्र	का.म.न.पा.-२१, काठमाण्डौ
१८८	श्री निरञ्ज कुमार प्रधान	बन्दीपुर-१, तनहुँ
१८९	श्री निलेन मान शास्त्र	का.म.न.पा.-२१, काठमाण्डौ
१९०	श्री पूर्णभद्र कडेल	अमरापुरी -८, नवलपरासी
१९१	डा.श्याम कुमार श्रेष्ठ	नारायणगढ-१, चितवन
१९२	श्री शम्भुलाल श्रेष्ठ	बन्दीपुर-६, तनहुँ
१९३	डा.अशोक तायल	भद्रपुर-२, झापा
१९४	डा.प्रमोद कुमार क्षेत्री	दहथुम -५, स्याङ्जा
१९५	श्री बसन्तराज पराजुली	गञ्जनगर-५, चितवन
१९६	श्री राजकुमार श्रेष्ठ	विदुर-२, नुवाकोट
१९७	श्री त्रिलोचन कडेल	मंगलपुर-२, चितवन
१९८	डा.सूर्यकान्त घिमिरे	जिता-२, लमजुङ
१९९	श्री सुनुजा अधिकारी	भरतपुर-१०, चितवन
२००	डा.केशवराज भुर्तेल	त्रिवेणी-५, नवलपरासी
२०१	श्री राम प्रसाद शर्मा	हंशपुर-३, मोरङ
२०२	श्री शिव बल्लभ कफले	नारायणगढ, चितवन
२०३	श्री गोविन्द प्रसाद पौडेल	नारायणपुर-५, चितवन
२०४	श्री चिरन्जीवि सुवेदी	गितानगर-२, चितवन
२०५	श्री प्रदिपराज पन्त	पाँटहानी-९, चितवन
२०६	श्री हृच्छा कुमार श्रेष्ठ	भरतपुर-४, चितवन
२०७	श्री रामचन्द्र गुरुङ	पुम्दीभुम्दी-६, कास्की
२०८	श्री रविन्द्र कुँवर	धुमपोखरा-८, स्याङ्जा
२०९	श्री तुलसीराम तिवारी	धुमपोखरा-५, स्याङ्जा
२१०	श्री पदमपानी काफ्ले	धनुबाँसे-५, स्याङ्जा
२११	श्री ओम बहादुर थापा	वालिङ्ग-५, स्याङ्जा
२१२	श्री बाबुराम ढकाल	फापरधुम-४ स्याङ्जा
२१३	श्री दिपक शर्मा	पुतलीबजार-४, स्याङ्जा
२१४	श्रीमती सन्ध्या श्रेष्ठ	जगबदेवी-८, स्याङ्जा
२१५	श्रीमती सोनी श्रेष्ठ	जगबदेवी-८, स्याङ्जा
२१६	श्री दिवाकर पौडेल	त्रयोध्यापुरी-५, चितवन
२१७	श्री धुवराज सुवेदी	अर्धुङ्गे-३, म्याग्दी
२१८	श्री चेत नारायण श्रेष्ठ	दहथुम-१, स्याङ्जा
२१९	श्री एक नारायण शर्मा	पोखरा-८, कास्की
२२०	श्री बाबुराम अधिकारी	साहाचोक-८, कास्की
२२१	राधादेवी पौडेल भन्ने श्रीमती युद्ध कुमारी मल्ल	भदौरे तमागी-५, कास्की
२२२	श्री भरतराज ढकाल	फापरधुम-४ स्याङ्जा
२२३	श्री सविन श्रेष्ठ	अर्धुङ्गे-२, म्याग्दी
२२४	श्री रुद्र बहादुर वि.क	पुतलीबजार-४, स्याङ्जा
२२५	श्री कृष्ण प्रसाद पगेनी	पेखुवाखोर-३, स्याङ्जा
२२६	श्री ठहर बहादुर भण्डारी	वेनी-१०, म्याग्दी
२२७	श्री लोक प्रसाद अर्याल	खिलङ्ग-९, स्याङ्जा

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२२८	श्री महेशराज रेग्मी	करेन्डीडा-३, स्याङ्जा
२२९	श्रीमती तेज कुमारी महत	अर्धुङ्गे-८, म्याग्दी
२३०	श्री मधुसुदन उपाध्याय	वालिङ्ग-१, स्याङ्जा
२३१	श्री जगन्नाथ पगेनी	स्वरेक-४, स्याङ्जा
२३२	श्री दयाप्रसाद रेग्मी	स्वरेक-४, स्याङ्जा
२३३	श्री घनश्याम गौडेल	पेखुकोट-६, स्याङ्जा
२३४	श्री अमृत बानिया	अर्धुङ्गे-१, म्याग्दी
२३५	श्रीमती पार्वती अर्याल पारु	खिलङ्ग-९, स्याङ्जा
२३६	श्री लिलाराम गौतम	सिमाना-३, बाग्लुङ
२३७	श्री विनय रेग्मी	पुलाचौर-४, म्याग्दी
२३८	श्री राजेश सुवेदी	वालिङ्ग-२, स्याङ्जा
२३९	श्रीमती संगिता उपाध्याय	फापरधुम-४, स्याङ्जा
२४०	श्री लिला प्रसाद पगेनी	भीरकोट-२, स्याङ्जा
२४१	श्री शान्ति ढकाल	फापरधुम-४, स्याङ्जा
२४२	श्री पुरुषोत्तम पराजुली	सिसेकोट-९, स्याङ्जा
२४३	श्री कृष्ण अर्याल	वालिङ्ग-११, स्याङ्जा
२४४	श्री लेखनाथ चापागाईं	पकवादी-१, स्याङ्जा
२४५	श्री कोपिलदेव अधिकारी	तुलसीभन्ज्याङ-३, स्याङ्जा
२४६	श्रीमती लक्ष्मी गिरी	अर्धुङ्गे-२, म्याग्दी
२४७	श्रीमती अम्बिका श्रेष्ठ	शिवालय-५, पर्वत
२४८	श्री दिपक तिवारी	धापाठाना-७, पर्वत
२४९	श्री शिवलाल सुनार	भोलै-३, पर्वत
२५०	श्री उपेन्द्र प्रसाद पौडेल	देउराली-१, कास्की
२५१	श्री मोहन गिरी	पोखरा-५, कास्की
२५२	श्री राजेन्द्र लिगल	पोखरा-४, कास्की
२५३	श्री प्रकाश चापागाईं	पकवादी-१, स्याङ्जा
२५४	श्री तिलक प्रसाद श्रेष्ठ	जगबदेवी-८, स्याङ्जा
२५५	डा. नारायण प्रसाद चापागाईं	पकवादी-१, स्याङ्जा
२५६	श्री खगुपति न्यौपाने	कृष्णगण्डकी-३, स्याङ्जा
२५७	श्री अर्जुन प्रसाद बस्याल	जगबदेवी-८, स्याङ्जा
२५८	श्री मुरारी गिरी	आपचौर-८, गुल्मी
२५९	श्री राजु कोइराला	चापाकोट-११, स्याङ्जा
२६०	श्री ईश्वर कुमार श्रेष्ठ	अर्धुङ्गे-१, म्याग्दी
२६१	श्री रविन्द्र कुमार श्रेष्ठ	अर्धुङ्गे-२, म्याग्दी
२६२	श्री रविन्द्र कुमार तामाकर	काठमाण्डौ-२४, काठमाण्डौ
२६३	श्री रामभगत कर्माचार्य	अर्धुङ्गे-१, म्याग्दी
२६४	श्रीमती पुष्पादेवि प्रधान श्रेष्ठ	अर्धुङ्गे-२, म्याग्दी
२६५	श्रीमती पूर्णमाया पुन	मंगला-१, म्याग्दी
२६६	श्री हरि बहादुर खत्री क्षेत्री	सन्थान-९, कास्की
२६७	श्री जयलाल जैसी	राङ्गिसिङ्ग-६, कास्की
२६८	श्री युवराज पौडेल	भुक्ताङ्गले-४, पर्वत
२६९	श्री ज्ञानबहादुर कुँवर	बाजुङ्ग-४, पर्वत
२७०	श्री ज्ञानेन्द्र कुमार श्रेष्ठ	अर्धुङ्गे-१, म्याग्दी
२७१	श्री हिमबहादुर विश्वकर्मा	वालिङ्ग-१, स्याङ्जा
२७२	श्री विष्णु प्रसाद रेग्मी	वालिङ्ग-३, स्याङ्जा
२७३	श्री सुदम कुमार श्रेष्ठ	जगबदेवी-४, स्याङ्जा
२७४	श्री सुनिल कार्की	पुतलीबजार-१०, स्याङ्जा

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२७४	श्री सुनिल कार्की	पुतलीबजार-१०, स्याङ्जा
२७५	श्री कृष्ण प्रसाद अधिकारी	तुलसीभञ्ज्याङ्ग-२, स्याङ्जा
२७६	श्री विष्णु प्रताप खाँण ठकुरी	वालिङ्ग-९, स्याङ्जा
२७७	श्रीमती रिता कोईराला सिग्देल	वालिङ्ग-४, स्याङ्जा
२७८	श्री कमल प्रसाद डुम्रे	तुलसीभञ्ज्याङ्ग-५, स्याङ्जा
२७९	श्री अयोध्या प्रसाद श्रेष्ठ	दासिङ्ग दहथुम-२, स्याङ्जा
२८०	श्री रिषीराम खनाल	ऐलादी-७, स्याङ्जा
२८१	श्रीमती नविना राजभण्डारी	अर्थुङ्गे-२, म्याग्दी
२८२	श्री ध्रुव बहादुर प्रधान	काठमाण्डौ-३, महाराजगंज
२८३	श्री पदम प्रसाद पाण्डेय	विर्घा-७, स्याङ्जा
२८४	श्री रुम्मागत अर्याल	स्वरेक-३, स्याङ्जा
२८५	श्री मणी प्रसाद पंगेनी	स्वरेक-४, स्याङ्जा
२८६	श्री कमल प्रसाद अधिकारी	तुलसीभञ्ज्याङ्ग-२, स्याङ्जा
२८७	श्री प्रकाश एस.एस. थापा	ललितपुर-१३, ललितपुर
२८८	श्री नारायण प्रसाद शर्मा	केवरे-८, स्याङ्जा
२८९	श्री रामचन्द्र पंगेनी	कुवाकोट-३, स्याङ्जा
२९०	श्री पदम प्रसाद पाण्डे	कालीगण्डकी-२, स्याङ्जा
२९१	श्री निलकण्ठ काफ्ले	वालिङ्ग-८, स्याङ्जा
२९२	श्री कृष्णहरी खत्री	कटुञ्जे-७, भक्तपुर
२९३	श्री आत्माराम लुँड्टेल	छत्रदेउराली-४, धादिङ्ग
२९४	श्री भारती देवी राना	हुवास-१, पर्वत
२९५	श्री विष्णु प्रसाद गैह्रे	वालिङ्ग-१३, स्याङ्जा
२९६	श्री मोतीलाल कुँवर	वालिङ्ग-३, स्याङ्जा
२९७	श्री सूर्य प्रसाद खनाल	स्वाठी-६, नवलपरासी
२९८	श्री सुन्दर भुपाल	उरामपोखरा-५, पर्वत
२९९	श्री बुद्धिसागर त्रिपाठी	कटैया-७, रुपन्देही
३००	श्रीमती कविता के.सी	बैथान-४, रामेछाप
३०१	श्री सुबोध कुमार लुँड्टेल	छत्रदेउराली-३, धादिङ्ग
३०२	श्री सुरेश कुमार रंगाटा	विरगंज-७, पर्सा
३०३	श्री गौरी श्रेष्ठ	का.म.न.पा.-१७, काठमाण्डौ
३०४	श्री केशव राज ढकाल	चण्डीकालीका-३, स्याङ्जा
३०५	श्री अशोक द्वारे	केवरेभञ्ज्याङ्ग-३, स्याङ्जा
३०६	श्री मेखलाल श्रेष्ठ	भिरकोट-५, स्याङ्जा
३०७	श्री दोब बहादुर कार्की	पुतलीबजार-१३, स्याङ्जा
३०८	श्री विष्णु प्रसाद खनाल	गल्याङ्ग-९, स्याङ्जा
३०९	श्री एक बहादुर थापा	वालिङ्ग-५, स्याङ्जा
३१०	श्रीमती शान्ता थापा	वालिङ्ग-३, स्याङ्जा
३११	श्री घनश्याम डुम्रे	कालीकोट-५, स्याङ्जा
३१२	श्री रुम्मागत गैरे	थुमपोखरा, २ स्याङ्जा
३१३	श्री बुद्धिसागर गैरे	थुमपोखरा -१ स्याङ्जा
३१४	श्री सनम श्रेष्ठ	जलजला-३, पर्वत
३१५	श्री शशिल कोईराला	खिलुङ्गदेउराली-९, स्याङ्जा
३१६	श्री राम चन्द्र शर्मा	का.म.न.पा.-१६, काठमाण्डौ
३१७	श्री गौरी पौडेल	पोखरा-६, कास्की
३१८	श्री शशी कोईराला शर्मा	वालिङ्ग-४, स्याङ्जा
३१९	श्री श्याम प्रसाद रेग्मी	भीरकोट-६, स्याङ्जा
३२०	श्री गंगा खनाल	रुपा-४, कास्की

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३२१	श्री ज्ञान कुमारी शर्मा अर्याल	पुतलीबजार-१३, स्याङ्जा
३२२	श्री महेन्द्र श्रेष्ठ	बेनी-७, म्याग्दी
३२३	श्री रविन्द्र नारायण श्रेष्ठ	कुश्मा-४, पर्वत
३२४	श्री नरेन्द्र कुमार श्रेष्ठ	बेनी-८, म्याग्दी
३२५	श्री प्रविण कुमार श्रेष्ठ	बेनी-८, म्याग्दी
३२६	श्री बालकृष्ण सुवेदी	रघुगंगा-३, म्याग्दी
३२७	श्री नवराज पौडेल	बेनी-४, म्याग्दी
३२८	श्री बल प्रसाद श्रेष्ठ	रघुगंगा-३, म्याग्दी
३२९	श्री विष्णु प्रसाद गौतम	बेनी-७, म्याग्दी
३३०	श्री ठाकुर प्रसाद शर्मा	पिप्ले-९, म्याग्दी
३३१	श्री धनञ्जय कुमार श्रेष्ठ	बेनी-७, म्याग्दी
३३२	श्री सुरेन्द्र हमाल	बेनी-८, म्याग्दी
३३३	श्री अच्युत गिरी	बेनी-७, म्याग्दी
३३४	श्री शर्मिला जोशी श्रेष्ठ	बेनी-७, म्याग्दी
३३५	श्री रामजी प्रसाद सुवेदी	बेनी-९, म्याग्दी
३३६	श्री नविना थापा रावल	बेनी-७, म्याग्दी
३३७	श्री गोविन्द प्रसाद पौड्याल	वालिङ्ग-८, स्याङ्जा
३३८	श्री भिम लाल पराजुली	वालिङ्ग-१३, स्याङ्जा
३३९	श्री प्रेम प्रसाद पराजुली	वालिङ्ग-१२, स्याङ्जा
३४०	श्री सविना काफ्ले	पोखरा-१७, कास्की
३४१	श्री आईमाण्डु श्रेष्ठ	का.म.न.पा.-२९, काठमाण्डौ
३४२	श्री केदार भट्टराई	गल्याङ्ग-३, स्याङ्जा
३४३	श्री ईश्वर न्यौपाने	गल्याङ्ग-३, स्याङ्जा
३४४	जेम्स इनभेष्टमेण्ट प्रा.लि.	का.म.न.पा.-३१, पुतलीसडक
३४५	श्री इश्वरी प्रसाद ढकाल	आँधिखोला-६, स्याङ्जा
३४६	श्री नविन प्याकुरेल	गैर्खुँ-८, नुवाकोट
३४७	श्री भलकराम गैह्रे	नेपालगञ्ज-१८, बाँके
३४८	श्री सुगन्ध कुमार गुप्ता	गढो-७, रौतहट
३४९	श्री नागेन्द्रप्रसाद चौधरी	कोडेना-३, सर्लाही
३५०	श्री तपेश्वर चौधरी (कलवार)	कविलासी-३, सर्लाही
३५१	श्री बालकृष्ण साह	सहोडवा-३, सर्लाही
३५२	श्री दिपेन्द्र चौधरी	कोडेना-३, सर्लाही
३५३	श्री विणा यादव	जमुनिया-९, सर्लाही
३५४	श्री विष्णु देव राय यादव	जमुनिया-९, सर्लाही
३५५	श्री उपेन्द्र चौधरी	कविलासी-३, सर्लाही
३५६	श्री लक्ष्मी राज भण्डारी यादव	ललितपुर-३, ललितपुर
३५७	श्री रामेश्वर चौधरी	कविलासी-३, सर्लाही
३५८	श्री नागेन्द्र कुमार	फूलपरासी-५, सर्लाही
३५९	श्री कृष्णदेव यादव	जमुनिया-९, सर्लाही
३६०	श्री जगन्नाथ साह	रोहवा-२, सर्लाही
३६१	श्रीमती सुनिता कुमारी यादव	नवराजपुर-४,
३६२	श्री अमरेन्द्र कुमार यादव	मुडबलवा-१, रौतहट
३६३	श्री प्रेम किशोर गुप्ता	मलंगवा, सर्लाही
३६४	श्री केशव नरसिंह राजभण्डारी	का.म.न.पा.-३३, काठमाण्डौ
३६५	श्री गिता कुमारी तिवारी	तानसेन-६, पाल्पा
३६६	श्री कमल प्रसाद बस्याल	तानसेन, पाल्पा
३६७	श्री रंजित वस्नेत	९, मगरगाँउ

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३६८	श्री आकाश कुमार अग्रवाल	ललितपुर-१०, ललितपुर
३६९	श्री राजेन्द्र अधिकारी	रुपाकोट-४, तनहुँ
३७०	श्री घनश्याम प्रसाद साह	सर्लाही-१, सर्लाही
३७१	श्री लोकराज पौडेल	दरौ-३, स्याङ्जा
३७२	श्री रत्न प्रसाद गौतम	का.म.न.पा-१०, काठमाण्डौ
३७३	श्री प्रिया गैरे	बूटवल-९, रुपन्देही
३७४	श्री दुर्गा नारायण श्रेष्ठ	स्याङ्जा-६, स्याङ्जा
३७५	श्री दिपेन्द्र श्रेष्ठ	पोखरा-५, कास्की
३७६	श्री शान्ता अधिकारी	बूटवल-१३, रुपन्देही
३७७	श्री दुष्यन्त भण्डारी	तानसेन-२, पाल्पा
३७८	श्री तोया राज पाण्डे	गल्याङ्ग-३, स्याङ्जा
३७९	श्री सूर्य प्रसाद बराल	पोखरा-१७, कास्की
३८०	श्री सम्पूर्णमान श्रेष्ठ	ललितपुर-२, ललितपुर
३८१	श्री जिवन शर्मा	पोखराथोक-५, पाल्पा
३८२	श्री महेश भट्टराई	गल्याङ्ग-३, स्याङ्जा
३८३	श्री भूपराज वगाले	वालिङ्ग-८, स्याङ्जा
३८४	श्री मोहन भण्डारी	गल्याङ्ग-३, स्याङ्जा
३८५	श्री सूर्य भट्टराई	गल्याङ्ग-३, स्याङ्जा
३८६	श्री निर्मला मुल्मी श्रेष्ठ	दासिङ्ग दहथुम-३, स्याङ्जा
३८७	श्री सुस्मिता लुईटेल	नागार्जुन-१, काठमाण्डौ
३८८	श्री तुलसी देवी श्रेष्ठ	वालिङ्ग-३, स्याङ्जा
३८९	श्री गिरधारी भण्डारी	गल्याङ्ग-८, स्याङ्जा
३९०	श्री गोविन्द प्रसाद ढकाल	फापरथुम-३, स्याङ्जा
३९१	श्री रमेश बस्याल	गल्याङ्ग, स्याङ्जा
३९२	श्री दिपक न्यौपाने	सूर्यविनायक, भक्तपुर
३९३	श्री सुरेश सुवेदी	गल्याङ्ग-३, स्याङ्जा
३९४	श्री सन्तोष रावल	बेनी-६, म्याग्दी
३९५	श्री सिर्जना उपाध्याय पगेनी	वालिङ्ग-१, स्याङ्जा
३९६	श्री कृञ्ज राज थापा	पोखरा-१६, कास्की
३९७	श्री अमृत शिवभक्ती	पोखरा, कास्की
३९८	श्री रिया भोजपुरे	पुरानो बानेश्वर, काठमाण्डौ
३९९	श्री कृष्ण प्रसाद रेग्मी	ठुलाडिही-९, स्याङ्जा
४००	डा.अमित श्रेष्ठ	का.म.न.पा-४, महाराजगञ्ज
४०१	श्री सुरेश बाबु श्रेष्ठ	काठमाण्डौ
४०२	श्री नविन किशोर भोजपुरे	का.म.न.पा-३१, काठमाण्डौ
४०३	श्री राजेन्द्र बाबु श्रेष्ठ	बृहानिलकण्ठ-८, काठमाण्डौ
४०४	श्री उदय लाल ध्वजु	काठमाण्डौ
४०५	श्री वेद बहादुर श्रेष्ठ	का.म.न.पा-१०, काठमाण्डौ
४०६	श्री अनुमान श्रेष्ठ	बेनी-७, म्याग्दी
४०७	श्री सन्जु प्रसाद जैसवाल	गंगापिपरा-७, रौतहट
४०८	श्री विनोद काजी श्रेष्ठ	का.म.न.पा-३४, काठमाण्डौ
४०९	श्री मेघ बहादुर के.सी.	भिरकोट-९, स्याङ्जा
४१०	श्री तृष्णा शाक्य	पूतलीवजार-१, स्याङ्जा
४११	श्री भोला प्रसाद तिवारी	स्वरेक-७, स्याङ्जा
४१२	श्री विनिता राणा	पोखरा-१०, कास्की
४१३	श्री सुरज बराल	पोखरा-३, कास्की
४१४	श्री राम चन्द्र बराल	पोखरा-१७, कास्की

क्र.स.	नाम	ठेगाना
४१५	श्री रिता भण्डारी	गल्याङ्ग-८, स्याङ्जा
४१६	श्री राजेश्वरी चित्रकार	का.म.न.पा-२८, काठमाण्डौ
४१७	श्री सुन्दर शिवभक्ती	पोखरा-३, कास्की
४१८	श्री संजय ढकाल	सैनामैना-६, रुपन्देही
४१९	श्री बहु कुमारी थापा	पोखरा-१०, कास्की
४२०	श्री सुर्यप्रसाद पौडेल	भरतपुर-६, चितवन
४२१	श्री दयाराज अर्याल	टोखा-१४, काठमाण्डौ
४२२	श्री राजेन्द्र के.सी.	गंगाजमुना-५, धादिङ्ग
४२३	श्री नितिश काफ्ले	पर्रोहा-१, रुपन्देही
४२४	श्री मान बहादुर ठगुना	बेलौरी-९, कञ्चनपुर
४२५	श्री लक्ष्मण प्रसाद भट्टराई	गल्याङ्ग-३, स्याङ्जा
४२६	श्री दिलिप कुमार खाँण	वालिङ्ग-६, स्याङ्जा
४२७	श्री शैलेन्द्र कुमार बानिया	अर्धुङ्गे-२, म्याग्दी
४२८	श्री पारिश्वर न्यौपाने	धूमपोखरा-२, स्याङ्जा
४२९	श्री खगेन्द्र प्रसाद भट्टराई	गल्याङ्ग-३, स्याङ्जा
४३०	श्री बाबुलाल मगर	दारेचोक-३, चितवन
४३१	श्री दिपा श्रेष्ठ	गल्याङ्ग-३, स्याङ्जा
४३२	श्री सुमन सेन	टोखा-१०, काठमाण्डौ
४३३	श्री पूर्णराज सेन	वालिङ्ग-१०, स्याङ्जा
४३४	श्री हुम बहादुर सेन	वालिङ्ग-१०, स्याङ्जा
४३५	श्री भिम बहादुर सेन	वालिङ्ग-१०, स्याङ्जा
४३६	श्री तुलसी सेन	वालिङ्ग-१०, स्याङ्जा
४३७	श्री बद्रीराज जोशी	का.म.न.पा-९, काठमाण्डौ
४३८	श्री कल्पना कार्की	पोखरा-५, कास्की
४३९	श्री समन श्रेष्ठ	बेनी-४, म्याग्दी
४४०	श्री साधना कुमारी श्रेष्ठ	अर्धुङ्गे-७, म्याग्दी
४४१	श्री खेमराज अर्याल	काठमाण्डौ महानगरपालिका
४४२	श्री दुर्गा बहादुर गुरुङ्ग	पोखरा-१७, कास्की
४४३	श्री रामलोचन अर्याल	खिलुङ्गेदेउराली-९, स्याङ्जा
४४४	श्री परमलोचन अर्याल	खिलुङ्गेदेउराली-९, स्याङ्जा
४४५	श्री टिकाराम अर्याल	खिलुङ्गेदेउराली-९, स्याङ्जा
४४६	श्री शालिकराम शर्मा कोईराला	वालिङ्ग-४, स्याङ्जा
४४७	श्री पवित्रमणी पोखरेल	निर्मलपोखरी-६, कास्की
४४८	श्रीमती भूमा शर्मा पाण्डे	पेखुवाखोर-२, स्याङ्जा
४४९	श्री डिल्ली राम ढकाल	गल्याङ्ग-११, स्याङ्जा
४५०	श्री दिपक प्रसाद चापागाँई	पिठ्ठीखोला-६, स्याङ्जा
४५१	श्री लोकेन्द्र खड्का	वावियाचौर-५, म्याग्दी
४५२	श्री सोम बहादुर खत्री क्षेत्री	नाग्लिवाङ्ग-९, पर्वत
४५३	श्री प्रविन श्रेष्ठ	वाग्ला-८, गुल्मी
४५४	श्री सुरक्षा लम्साल	वालिङ्ग-३, स्याङ्जा
४५५	श्री नारायण रंगटा	वीरगंज-५, पर्सा
४५६	श्रीमती नन्दा मल्ल सेन	भोर्ले-१, पर्वत
४५७	श्री गणेश रिजाल	पिपरासिमरा-५, बारा
४५८	श्री ओम चावोविरो फिड इन्डिस्ट्रिज प्रा.लि.	परवानीपुर-३, बारा
४५९	श्री होमनाथ भट्टराई	गल्याङ्ग-३, स्याङ्जा
४६०	श्री रिषीराज गौतम	खैरीचन्द्रनपुर-५, बाँदीया

शाखा कार्यालय सम्बन्धी विवरण

कोशी प्रदेश

क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुख
१	विराटनगर शाखा	विराटनगर, मोरङ	रक्षा भट्ट
२	ईटहरी शाखा	इटहरी, सुनसरी	योगेन्द्र कुमार गच्छदार
३	बिर्तामोड शाखा	इटहरी, सुनसरी	प्रकाश ओझा
४	बुधबारे शाखा	बुधबारे, भूपा	ज्योति खनाल
५	टंकीसिनवारी शाखा	टंकीसिनवारी, मोरङ	सुवास बस्नेत
६	बनियानी शाखा	बनियानी, भूपा	कृष्ण मरासिनी
७	विराटचोक शाखा	विराटचोक, मोरङ	अकितराज उपाध्याय
८	धरान शाखा	धरान, सुनसरी	राम बहादुर कार्की
९	दमक शाखा	दमक, भूपा	ज्ञानेन्द्र बस्नेत
१०	इनरुवा शाखा	इनरुवा, सुनसरी	पदम सुवेदी
११	उर्लावारी शाखा	उर्लावारी, मोरङ	महेश गैह्रे
१२	भुम्का शाखा	भुम्का, सुनसरी	विकास श्रेष्ठ
१३	पथरी शाखा	पथरी, मोरङ	मनोज कुमार गैह्रे
१४	चन्द्रगढी शाखा	चन्द्रगढी, भूपा	सविन दाहाल
१५	धनकुटा शाखा	धनकुटा	सौरभ श्रेष्ठ

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क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुख
१६	बीरगञ्ज शाखा	बीरगञ्ज, पर्सा	राजिव कुमार भा
१७	सिमरा शाखा	सिमरा, बारा	शैलेश जोशी
१८	कलैया शाखा	कलैया, बारा	नन्द किशोर यादव
१९	चन्द्रपुर शाखा	चन्द्रपुर, रौतहट	नितेश कार्की
२०	जनकपुर शाखा	जनकपुर, धनुषा	विपिन कुमार भा
२१	मलंगवा शाखा	मलंगवा, सर्लाही	सकिन्द्र प्रसाद यादव
२२	बरहथवा शाखा	बरहथवा, सर्लाही
२३	ईश्वरपुर शाखा	ईश्वरपुर, सर्लाही	विकास नारायण ठाकुर
२४	लालबन्दी शाखा	लालबन्दी, सर्लाही	कृष्ण प्रसाद चापागाई
२५	गौडैता शाखा	गौडैता, सर्लाही	विन्देश्वर प्रसाद सिंह

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उपत्यका भित्र

क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुख
२६	गोगवु शाखा	गोगवु, काठमाण्डौ	सुन्दर सिं भण्डारी
२७	लाजिम्पाट, शाखा	लाजिम्पाट, काठमाण्डौ	विनोद शर्मा
२८	चावहिल शाखा	चावहिल, काठमाण्डौ	चिरञ्जीवि अर्याल
२९	कलंकी शाखा	कलंकी, काठमाण्डौ	सुदिप नेपाल
३०	न्यूरोड शाखा	न्यूरोड, काठमाण्डौ	जीवन तिवारी
३१	नयाँ बानेश्वर शाखा	नयाँबानेश्वर, काठमाण्डौ	राजिव बज्राचार्य
३२	कुमारीपाटी शाखा	कुमारीपाटी, ललितपुर	देवराज न्यौपाने
३३	सूर्यविनायक शाखा	सूर्यविनायक, भक्तपुर	सत्यराम रञ्जितकार
३४	हात्तीगौडा शाखा	हात्तीगौडा, काठमाण्डौ	रमेश भट्ट
३५	जोरपाटी शाखा	जोरपाटी, काठमाण्डौ	संगीता रिजाल
३६	ठमेल शाखा	ठमेल, काठमाण्डौ	रञ्जित विक्रम के.सी
३७	ईमाडोल शाखा	ईमाडोल, ललितपुर	विकास थापा
३८	कुलेश्वर शाखा	कुलेश्वर, काठमाण्डौ	प्रशिस श्रेष्ठ
३९	ढुंगेधारा शाखा	ढुंगेधारा, काठमाण्डौ	निमेश शर्मा
४०	सतुंगल शाखा	सतुंगल, काठमाण्डौ	शमिर लुईटेल
४१	पेप्सीकोला शाखा	पेप्सीकोला, काठमाण्डौ	कपुर दाहाल
४२	मैतीदेवी शाखा	मैतीदेवी, काठमाण्डौ	स्वेच्छा सिवाकोटी
४३	गड्ढाघर शाखा	गड्ढाघर, भक्तपुर	सिता डुम्रे
४४	सातदोबाटो शाखा	सातदोबाटो, ललितपुर	कृष्ण नेपाल
४५	माछापौखरी शाखा	माछापौखरी, काठमाण्डौ	मुकुन्दराज अधिकारी
४६	किर्तिपुर शाखा	किर्तिपुर, काठमाण्डौ	सनप महर्जन
४७	पुतलीसडक शाखा	पुतलीसडक, काठमाण्डौ	सुजित नेपाल

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उपत्यका बाहिर

क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुख
४८	नारायणगढ शाखा	नारायणगढ, चितवन	तोयनाथ अधिकारी
४९	पर्सा शाखा	पर्सा, चितवन	सन्तोष बराल निर्दोस
५०	मुग्लिङ शाखा	मुग्लिङ, चितवन	दीर्घ नारायण पौडेल
५१	हेटौंडा शाखा	हेटौंडा, मकवानपुर	प्रमोद अर्याल
५२	बुद्धचोक शाखा	बुद्धचोक, चितवन	निता पिया प्रधान

५३	मालपोतचोक शाखा	मालपोतचोक, चितवन	हरिराम रेग्मी
५४	शिवनगर शाखा	शिवनगर, चितवन	होमनाथ पौडेल
५५	टाँडी शाखा	टाँडी, चितवन	नारायण महतो
५६	बट्टार शाखा	बट्टार, नुवाकोट	सञ्जय पौडेल
५७	मिलनचोक शाखा	मिलनचोक, चितवन	सन्तोष बाबु पन्त
५८	धादिङ्गवेशी शाखा	धादिङ्गवेशी, धादिङ्ग	विशाल जोशी
५९	बनेपा शाखा	बनेपा, काभ्रेपलाञ्चोक	उमेश राज गिरी

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क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुख
६०	वालिङ्ग शाखा	वालिङ्ग, स्याङ्गजा	प्रेम नारायण अर्याल
६१	गल्याङ्ग शाखा	गल्याङ्ग, स्याङ्गजा	यादव भट्टराई
६२	सभागृहचोक शाखा	सभागृहचोक, पोखरा, कास्की	सूर्य बहादुर रानाभाट
६३	पुतलीबजार शाखा	पुतलीबजार, स्याङ्गजा	रविन्द्र अर्याल
६४	महेन्द्रपुल शाखा	महेन्द्रपुल, पोखरा, कास्की	कमल सुवेदी
६५	बिरौटा शाखा	बिरौटा, कास्की	बासुदेव पौडेल
६६	कुश्मा शाखा	कुश्मा, पर्वत	सुरज थापा
६७	फलेवास शाखा	फलेवास, पर्वत	निरञ्जन उपाध्याय
६८	हुवास शाखा	हुवास, पर्वत	होम प्रसाद श्रेष्ठ
६९	बाटुलेचौर शाखा	बाटुलेचौर, पोखरा, कास्की	सुरज बराल
७०	बाग्लुङ शाखा	बाग्लुङ बजार, बाग्लुङ	नारायणहरी शर्मा
७१	कावासोती शाखा	कावासोती, नवलपरासी	रविन्द्र सुवेदी
७२	बयरघारी शाखा	बयरघारी, स्याङ्गजा	अर्विन अर्याल
७३	दमौली शाखा	दमौली, तनहुँ	सुमित बस्नेत
७४	बेनी शाखा	बेनी, म्याग्दी	ओम प्रकाश पौडेल
७५	दरवाङ्ग शाखा	दरवाङ्ग, म्याग्दी	केश बहादुर गुरुङ्ग
७६	पोखरेबगर शाखा	पोखरेबगर, म्याग्दी	श्याम थापामगर
७७	बावियाचौर शाखा	बावियाचौर, म्याग्दी	विकास के.सी.
७८	बिर्घा शाखा	बिर्घा, स्याङ्गजा	दामोदर पाण्डे
७९	बुर्तिवाङ्ग शाखा	बुर्तिवाङ्ग, बाग्लुङ्ग	जीत बहादुर गर्बूजा
८०	चापाकोट शाखा	चापाकोट, स्याङ्गजा	कृष्ण प्रसाद रेग्मी
८१	दलदले शाखा	दलदले, नवलपुर	समिर सुवेदी
८२	तल्लो गगनगौडा शाखा	तल्लो गगनगौडा, कास्की	सन्तोष भण्डारी
८३	बुद्धचोक शाखा	बुद्धचोक, पोखरा, कास्की	निलकण्ठ रेग्मी
८४	बेसीशहर शाखा	बेसीशहर, लमजुङ्ग	शंकर थापा

८५	हेम्जा शाखा	हेम्जा, कास्की	शंकरराज सापकोटा
८६	बाँयाटारी शाखा	बाँयाटारी, स्याङ्गजा	कमलराज उपाध्याय
८७	तालचोक शाखा	तालचोक, कास्की	दिनेश लम्साल
८८	डुम्रे शाखा	डुम्रे, तनहुँ	बुद्धि सागर ढकाल
८९	लेकसाईड शाखा	लेकसाईड, पोखरा, कास्की	सुदिप आचार्य
९०	वगर शाखा	वगर, कास्की	शुष्मा बराल
९१	गोरखा शाखा	गोरखा बजार, गोरखा	सुरेश थापा
९२	गैडाकोट शाखा	गैडाकोट, नवलपरासी	विष्णु पौडेल
९३	मिर्दी शाखा	मिर्दी, स्याङ्गजा	कमलराज रेग्मी
९४	भुम्रे एक्सटेन्सन काउन्टर	भुम्रे, स्याङ्गजा	शंकर श्रेष्ठ

लुम्बिनी प्रदेश

क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुख
९५	रामपुर शाखा	रामपुर, पाल्पा	सन्तोष काफ्ले
९६	तानसेन शाखा	तानसेन, पाल्पा	शंकर बाबु अर्याल
९७	बुटवल शाखा	बुटवल, रुपन्देही	लेखनाथ भट्टराई
९८	भैरहवा शाखा	भैरहवा, रुपन्देही	सुरज भट्टराई
९९	जितपुर शाखा	जितपुर, कपिलवस्तु	मनोज गौतम
१००	सुनवल शाखा	सुनवल, नवलपरासी	यज्ञमूर्ति न्यौपाने
१०१	वर्दघाट शाखा	वर्दघाट, नवलपरासी	हिरामणी पराजुली
१०२	परासी शाखा	परासी, नवलपरासी	युवराज वेल्वासे
१०३	खैरेनी शाखा	खैरेनी, रुपन्देही	कविता शर्मा
१०४	फर्साटिकर शाखा	फर्साटिकर, रुपन्देही	यज्ञराज आचार्य
१०५	शान्तिपुर शाखा	शान्तिपुर, गुल्मी	कुशमाखर ढकाल
१०६	तम्घास शाखा	तम्घास, गुल्मी	रामेश्वर पंगेनी
१०७	चन्द्रौटा शाखा	चन्द्रौटा, कपिलवस्तु	हर्क बहादुर धामी
१०८	मणीग्राम शाखा	मणीग्राम, रुपन्देही	तेज बहादुर थापा
१०९	योगीकुटी शाखा	योगीकुटी, रुपन्देही	शोभित बहादुर खड्का
११०	नेपालगञ्ज शाखा	नेपालगञ्ज, बाँके	शक्ति सिं कर्माचार्य
१११	घोराही शाखा	घोराही, दाङ्ग	आरती बस्नेत
११२	चप्पचरगौठी शाखा	चप्पचरगौठी, बाँके	विष्णु पौडेल
११३	तुल्सीपुर शाखा	तुल्सीपुर, दाङ्ग	जनक बहादुर शाह
११४	मुर्गिया शाखा	मुर्गिया, रुपन्देही	रिषीराम पोखरेल
११५	कोटिहवा शाखा	कोटिहवा, रुपन्देही	सुन्दर ज्ञवाली
११६	कोहलपुर शाखा	कोहलपुर, बाँके	श्रवण न्यौपाने

११७	गुलरिया शाखा	गुलरिया, बर्दिया	विनोद गोतामे वि.क.
११८	भुरीगाउँ शाखा	भुरीगाउँ, बर्दिया	नारायण पंगेनी
११९	ड्राईभरटोल शाखा	ड्राईभरटोल, रुपन्देही	मधु चुडली

कर्णाली प्रदेश

क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुख
१२०	सुर्खेत शाखा	बीरेन्द्रनगर, सुर्खेत	विशाल अधिकारी

सूदुर पश्चिम प्रदेश

क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुख
१२१	धनगढी शाखा	धनगढी, कैलाली	राजेन्द्र प्रसाद अवस्थी
१२२	महेन्द्रनगर शाखा	महेन्द्रनगर, कञ्चनपुर	कमल प्रसाद जैसी
१२३	अत्तरिया शाखा	अत्तरिया, कैलाली	उपेन्द्र प्रसाद जोशी
१२४	लम्की शाखा	लम्की, कैलाली	राजन अर्याल



नेपाल राष्ट्र बैंक
वित्तीय संस्था सुपरिवेक्षण विभाग



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फोन नं.: ०१-४४१९८०४
Site: www.nrb.org.np
Email: nrbds0@nrb.org.np
पोस्ट बक्स: ७३

पत्रसंख्या: वि.स.सु.वि./गैरस्थलगत/गरिमा/०८१/८२
च.नं. १६४

मिति: २०८१/०९/०७

गरिमा विकास बैंक लिमिटेड,
लाजिम्पाट, काठमाडौं।

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

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०८०/८१ को लेखापरीक्षण भएको वित्तीय अवस्थाको विवरण तथा अन्य प्रतिवेदनहरूका आधारमा गैरस्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरूका सम्बन्धमा देहाय बमोजिमका निर्देशनहरू शेरधनीहरूको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित गर्ने गरी संस्थाको आर्थिक वर्ष २०८०/८१ को लेखापरीक्षण भएको वार्षिक वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा अनुरोध छ। साथै, संस्थाले प्रस्ताव गरे अनुसार आर्थिक वर्ष २०८०/८१ को नियमनकारी समायोजन पछिको सञ्चित मुनाफा रु. २८,६४,०३,०५६।- बाट संस्थाको हाल कायम रहेको चुक्ता पुँजी रु.५,६८,०५,१७,३२८।- को ५ प्रतिशतले हुन आउने रकम रु. २८,४०,२५,८६६।३८ (अक्षरेपी अष्टाइस करोड चालिस लाख पच्चीस हजार आठ सय छैसठ्ठी र पैसा अड्तीस मात्र) बराबरको नगद लाभांश (कर प्रयोजनको लागि समेत) अन्य प्रचलित कानूनी व्यवस्थाको समेत पालना हुने गरी वार्षिक साधारण सभाबाट स्वीकृत भएको अवस्थामा मात्र वितरण गर्न स्वीकृति प्रदान गरिएको व्यहोरा समेत निर्णयानुसार अनुरोध छ।

- यस बैंकबाट जारी एकीकृत निर्देशन नं १५/०८० बमोजिम ध्याजदर सम्बन्धी व्यवस्थाको पूर्णरूपमा पालना गर्नुहुन।
- यस बैंकबाट जारी एकीकृत निर्देशन नं १९/०८० बमोजिम सम्पत्ति शुद्धीकरण तथा आतंकवादी कार्यमा वित्तीय लगानी निवारण सम्बन्धी व्यवस्थाको पूर्णरूपमा पालना गर्नुहुन।
- कर्जा प्रवाह र व्यवस्थापन, कर्जा सदुपयोगिताको सुनिश्चितता, ग्राहक पहिचान (KYC), संस्थागत सुशासन, अनुपालना लगायतका विषयमा आन्तरिक लेखापरीक्षक, बाह्य लेखापरीक्षक तथा यस बैंकबाट औल्याएका कैफियतहरू पुनः नदोहोरिने व्यवस्था गर्नुहुन।

भवदीय,

(अमृत बहादुर बुढाथोकी)
उप-निर्देशक

बोधार्थ :

श्री नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग।

श्री नेपाल राष्ट्र बैंक, वित्तीय संस्था सुपरिवेक्षण विभाग, कार्यान्वयन इकाई - १।

लामांश घोषणा/वितरण तथा वार्षिक वित्तीय विवरण प्रकाशन गर्ने सहमति प्रदान गर्ने गर्ने सम्बन्धमा नेपाल राष्ट्र बैंक वित्तीय संस्था सुपरिवेक्षण विभागको मिति २०८१/०९/०७ गतेको पत्रसंख्या: वि.स.सु.वि./गैरस्थलगत/गरिमा/०८१/८२, च.नं. १९४ को पत्रमार्फत प्राप्त निर्देशनको प्रत्युत्तरः

निर्देशन नं. (क) सम्बन्धमा : निर्देशन अनुसार गरिने व्यहोरा अनुरोध गर्दछौं ।

निर्देशन नं. (ख) सम्बन्धमा : निर्देशन अनुसार गरिने व्यहोरा अनुरोध गर्दछौं ।

निर्देशन नं. (ग) सम्बन्धमा : निर्देशन अनुसार गरिने व्यहोरा अनुरोध गर्दछौं ।

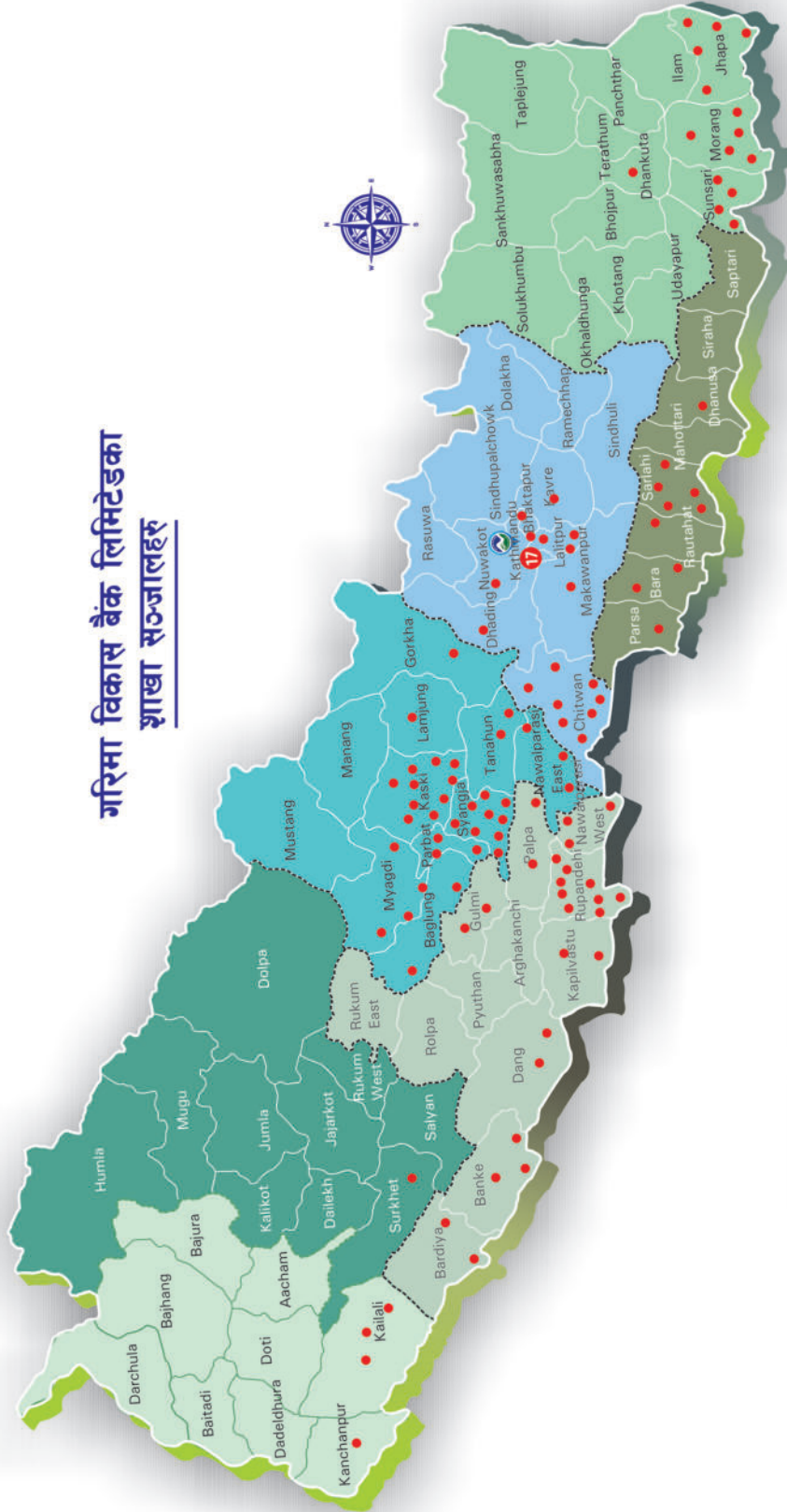
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लाजिम्पाट, काठमाडौं ।

विषय : प्रतिनिधि (प्रोक्सी) नियुक्त गरेको सम्बन्धमा ।

महाशय,

.....जिल्ला.....म.न.पा./उ.म.न.पा./न.पा./गा.पा. वडा नं.....स्थायी ठेगाना मई हालजिल्ला
.....म.न.पा./उ.म.न.पा./न.पा./गा.पा.वडा नं.....बस्ने म/ठामी ले त्यस विकास बैंकको शेयरधनीको हैसियतले
मिति २०८१ पौष २९ गते सोमबारका दिन हुने अठारौं वार्षिक साधारणसभामा म/ठामी स्वयं उपस्थित मई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकाले
उक्त सभामा मेरो/ठाम्रो तर्फबाट माग लिन तथा मतदान गर्नका लागि तपसिलमा उल्लेखित व्यक्तिलाई मेरो/ठाम्रो प्रतिनिधि (प्रोक्सी) नियुक्त गरी पठाएको
छु/छौं ।

प्रोक्सी पाउनेको

दस्तखत :

नाम :

ठेगाना :

शेयरधनी नं. :

छिटग्राही खाता नं. :

मिति:

निवेदक

दस्तखत :

नाम :

ठेगाना :

शेयरधनी नं. :

छिटग्राही खाता नं. :

शेयर संख्या :.....किता

दृष्टव्य : यो निवेदन साधारणसभा हुनुभन्दा कम्तीमा ४८ घण्टा अगावै अर्थात् मिति २०८१ पौष २७ गते बिहान १०:३० बजेभित्र काठमाडौं जिल्ला काठमाडौं
महानगरपालिका वडा नं. २ लाजिम्पाट स्थित विकास बैंकको केन्द्रीय कार्यालय वा कास्की जिल्ला पोखरा महानगरपालिका वडा नं. ८ समागृहचोक स्थित
विकास बैंकको क्षेत्रीय कार्यालय, पोखरामा पेश गरिसक्नु पर्नेछ । शेयरधनी वाहेक अन्य व्यक्तिलाई प्रतिनिधि नियुक्त गर्न सकिने छैन ।



अठारौं वार्षिक साधारणसभामा उपस्थित हुन जारी गरिएको प्रवेश-पत्र

शेयरधनीको नाम :

शेयर संख्या :

शेयरधनी नं./छिटग्राही खाता नं. :

शेयरधनीको दस्तखत :

(Handwritten Signature)

कम्पनी सचिव

दृष्टव्य : यो प्रवेश-पत्र सभा कक्षमा प्रवेश गर्दा र साधारण सभा सम्पन्न नहुन्जेल अनिवार्य रूपमा साथमा राख्नु होला ।



गरिमा विकास बैंकको १७ औं वार्षिक साधारण सभाका अलकहरु



गरिमा विकास बैंक लिमिटेड



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