

"Access to All"



गरिमा विकास बैंक लिमिटेड  
Garima Bikas Bank Limited

"नेपाल राष्ट्र बैंकबाट 'ख' वर्गको इजाजतपत्रप्राप्त संस्था"



"Access to All"

१७ औं

वार्षिक प्रतिवेदन

आ. व. २०७९/०८०



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## Vision, **Mission** & Core Values



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



### OUR MISSION

To contribute the **nation** for the 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**.

### OUR VISION

### CORE VALUES



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



## Strategic Pillars



### Good Corporate Governance

Our core strength is guided by the philosophy and motto of good corporate governance.

### Customer First

We believe in long and sustainable relationship with our customer.

### Banking Access

Contribute to the development of the country by attending the long term of the bank.

### Human Resources

Skilled, experienced and honest human resources with positive can do attitude.

### SME Loans

Risk diversification and reaching to larger group.

## Key Milestones

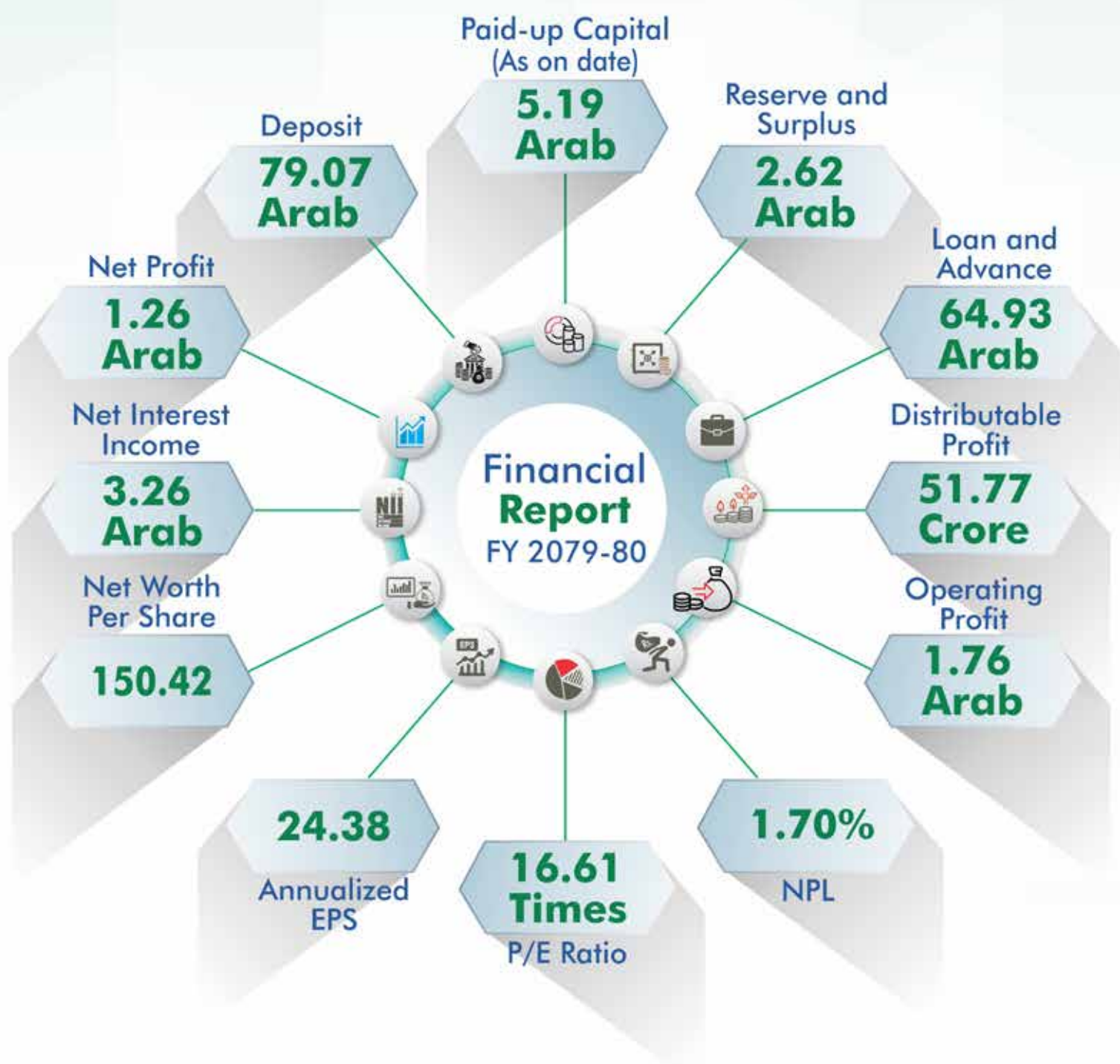


## Key Compliance Ratios

		NRB Standard Requirements	Bank's Actual Position as on (Ashad End 2080)
1	Capital Adequacy Ratio (Total Capital Fund to Sum of Risk weighted Exposures)	Minimum 10%	10.54%
2	Capital Adequacy Ratio (Total Primary (Core)/Tier 1 Capital to Sum of Risk Weighted Exposure Ratio)	Minimum 6%	13.69%
3	Liquidity Ratio (Net liquid Assets to Total Deposit Ratio)	Minimum 20%	27.43%
4	Other real estate loan to total loan ratio	Maximum 10%	3.15%
5	Total real estate loan to total loan ratio	Maximum 25%	4.36%
6	Single Obligor Limit (Total lending to highest one group/core capital%)	Maximum 10%	6.56%
7	Investment on single share, debenture or mutual fund to core capital of previous fiscal year (Except Subsidiary Investment)	Maximum 30%	0.41%
8	Total investment on share, debenture or mutual fund to core capital of previous quarter	Maximum 30%	9.71%
9	Deposit Concentration on single depositor over total deposit	Maximum 10%	2.21%
10	Total Corporate deposit to total deposit ratio	Maximum 50%	26.22%
11	Cash Reserve Ratio (CRR)	Minimum 4% of Total Deposit	4.17%
12	Statutory Liquidity Ratio (SLR)	Minimum 10% of Total Deposit	22.81%
13	Deprived sector lending to total loan and advance of six months back	Minimum 5%	7.60%
14	Priority sector lending to total loan and advance of six months back	Minimum 17%	36.06%
15	Total Loan against Share/Margin Lending to Total Capital Fund	Maximum 40%	17.16%
16	Interest Spread	Within 4.6%	4.60%
17	Credit to Deposit (CD) Ratio	Maximum 90%	82.89%



## Financial Highlights (FY 2079/80)



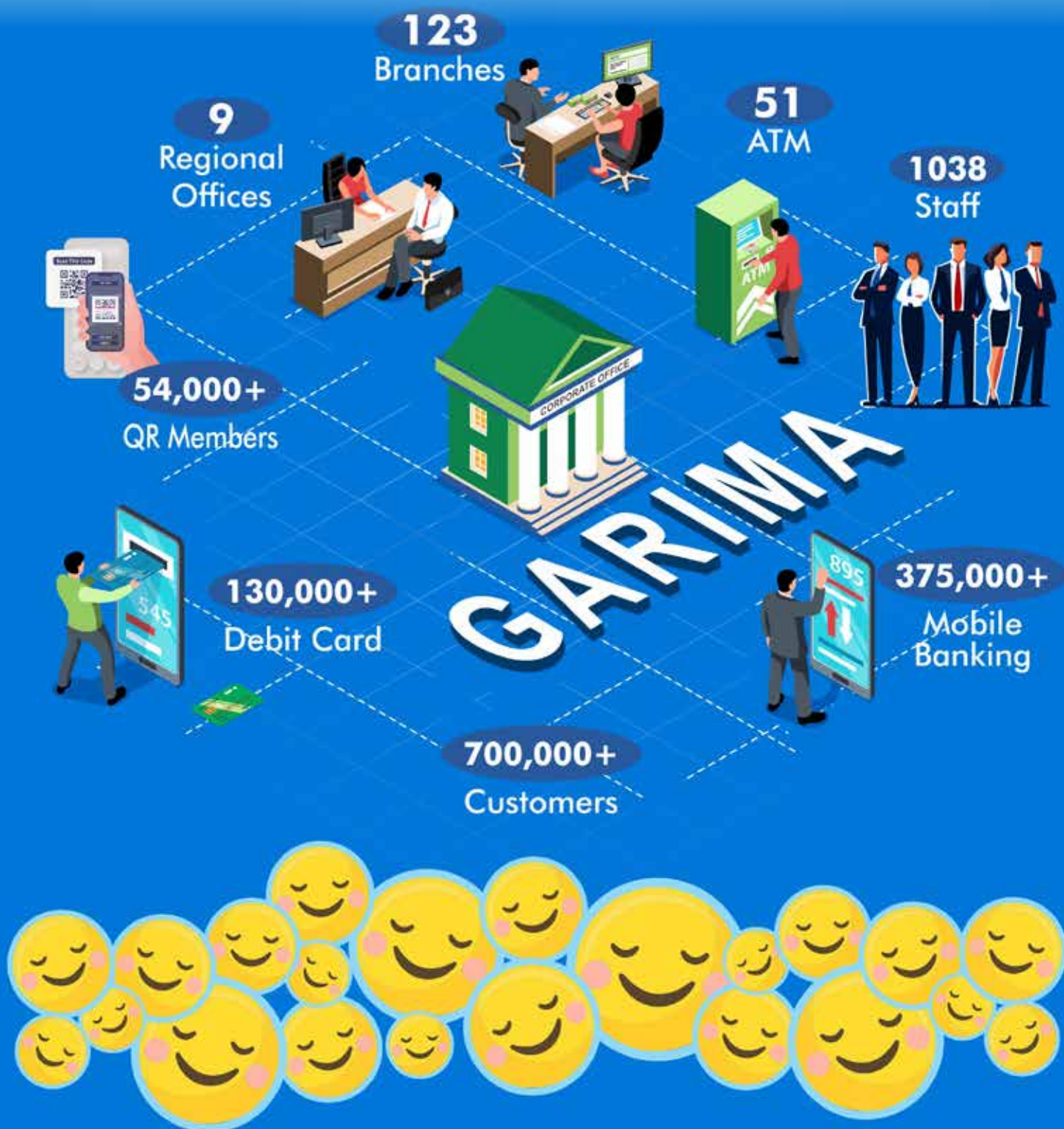
आजको  
बचत

भोलीको  
आधार



# Bank at a Glance

(As on Mangsir end 2080)



## Board of Directors



**Mr. Shyam Prasad Basyal**  
Chairman



**Dr. Ananda Prasad Shrestha**  
Director



**Mr. Deependra Shrestha**  
Director



## Board of Directors



**Mr. Bimal Pandey**  
Director

**Mr. Sanjeev Dhakal**  
Director

**Mrs. Saraswati Pathak**  
Director

**Mr. Mukunda Raj Acharya**  
Independent Director



## Executive Team



**Mr. Govinda Prasad Dhakal**  
Chief Executive Officer



**Mr. Madhav Prasad Upadhaya**  
Deputy Chief Executive Officer  
/Company Secretary



**Mr. Anil Regmi**  
Assistant Chief Executive Officer

## Management Team



**Mr. Sanju Prasad Jaiswal**  
Head-Human Resources



**Mr. Anuman Shrestha**  
Head-Logistic & General Service



**Mr. Ishowari Prasad Dhakal**  
Head-Credit Administration



**Mr. Bhakta Bahadur KC**  
Head-Deposit Resource Management



**Mr. Kamal Prasad Aryal**  
Head-Information Technology



**Mr. Roshan Timilsina**  
Head-Operation



## Management Team



**Mr. Laxman Nepal**  
Head-Compliance & AML CFT



**Mr. Min Prasad Subedi**  
Head-Credit Risk Assessment



**Mr. Dipak Raj Bhandari**  
Head-Risk Management & Legal



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



**Mr. Keshab Timalsina**  
Head-Finance, Account & Treasury



**Ms. Sumana Sharma**  
Head-Internal Audit



# Regional Manager





### सञ्चालक समितिका अध्यक्षको मन्तव्य

गरिमा विकास बैंक लिमिटेडको सत्रौं वार्षिक साधारणसभामा उपस्थित आदरणीय शेयरधनी महानुभावहरु, पूर्व अध्यक्षज्यूहरु, पूर्व सञ्चालकज्यूहरु, सञ्चालकज्यूहरु, नियमनकारी निकायका प्रतिनिधिज्यूहरु, बाह्य लेखापरीक्षकज्यू, आमन्त्रित अतिथिगण, पत्रकार, कर्मचारी एवं उपस्थित सम्पूर्ण महानुभावहरुलाई विकास बैंकको सञ्चालक समिति एवं मेरो व्यक्तिगत तर्फबाट यस गरिमामय सभामा हार्दिक स्वागत गर्दछु।

विगत १७ वर्षदेखि यहाँहरुबाट निरन्तररूपमा प्राप्त सहयोग तथा सद्भावको लागि हृदयदेखि आभार प्रकट गर्दछु। बैंकिङ्ग क्षेत्रमा देखिएका विभिन्न चुनौतीहरुका बाबजुद विकास बैंकको अधिल्लो आर्थिक वर्षको तुलनामा समीक्षा वर्षमा निक्षेपमा १२.२४ प्रतिशत बृद्धि भई कुल निक्षेप ७९ अर्ब ६ करोड ८७ लाख पुगेको छ। त्यसैगरी कर्जा लगानीमा ६.६३ प्रतिशतले बृद्धि भई कर्जा लगानी रु. ६४ अर्ब ९३ करोड ७ लाख पुगेको छ। समीक्षा वर्षमा बैंकको खुद मुनाफा गत वर्षको तुलनामा २२.७८ प्रतिशतले बृद्धि भई रु. १ अर्ब २६ करोड ४७ लाख पुगेको छ। आर्थिक वर्ष २०७९/८० को संचित मुनाफा तथा

शेयर प्रिमियमबाट शेयरधनीहरुलाई ९.५० प्रतिशत बोनस शेयर र ०.५० प्रतिशत नगद लाभांश (कर प्रयोजनको लागि) गरी कुल १० प्रतिशत लाभांश वितरण गर्ने प्रस्ताव स्वीकृतिका लागि यस गरिमामय सभा समक्ष प्रस्ताव गरेका छौं।

यस विकास बैंकले हालसम्म हासिल गरेका उपलब्धि तथा गतिविधिहरुका बारेमा वार्षिक प्रतिवेदनमा विस्तृत रूपमा उल्लेख गरिएको व्यहोरा यहाँहरु समक्ष जानकारी गराउँदछु।

ग्राहक सन्तुष्टि एवं सुरक्षा र लगानीकर्ताहरुलाई उचित प्रतिफल प्रदान गर्नका लागि दिगो व्यवसायिक सोंचसँगै उच्च व्यवसायिक नैतिकता आवश्यक रहन्छ। यस विकास बैंकले स्थापनाकाल देखि नै संस्थागत सुशासनलाई पहिलो प्राथमिकतामा राखी कार्य गर्दै आईरहेको छ। ग्राहकहरुको आवश्यकता अनुरूप करिब सबै प्रकारका बैंकिङ्ग सेवाहरु उपलब्ध गराउँदै आएको यस विकास बैंकले आफ्नो सेवा प्रवाहलाई आगामी दिनमा थप ग्राहकमैत्री बनाउँदै लैजाने, बैंकिङ्ग क्षेत्रमा उपलब्ध अत्याधुनिक प्रविधिको प्रयोगमा ध्यान दिई जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणालीलाई अझ मजबुत बनाउने, नियमनकारी निकायका निर्देशनको परिपालना तथा सम्पूर्ण सरोकारवालाहरुको हित संरक्षणका लागि अझ बढी सशक्त भई अगाडी बढ्ने प्रतिबद्धता सञ्चालक समितिको तर्फबाट यहाँहरु समक्ष व्यक्त गर्न चाहन्छु।

गरिमा विकास बैंक लिमिटेडलाई थप सशक्त र प्रतिस्पर्धी बनाउन आवश्यकता र औचित्यताको आधारमा हाल कायम रहेको संगठनात्मक स्वरूप एवं विभाग तथा क्षेत्रीय कार्यालयहरुको कार्यगत प्रणालीलाई परिमार्जन गर्ने, शाखा कार्यालयहरुको कार्य सम्पादनलाई थप नतिजामुखी बनाउने लगायत विकास बैंकको आवश्यक नीति तथा रणनीतिहरु समयानुकूल तर्जुमा गरी कार्यान्वयन गर्दै लैजानुका साथै सूचना प्रविधिको क्षेत्रमा भईरहेको विकासको

कारणले गर्दा डिजिटाइजेशनमा आधारित बैकिङ्ग सेवाहरू थप गरी विकास बैंकलाई थप सशक्त वित्तीय संस्थाको रूपमा स्थापित गराउने कार्यमा सञ्चालक समितिले आवश्यक रणनीति बनाई कार्य गर्दै आईरहेको छ ।

विकास बैंक सशक्त रूपमा अगाडि बढ्ने क्रममा म्याग्दीको बेनीमा केन्द्रीय कार्यालय रहको साविक निलगिरी विकास बैंक र चितवनको नारायणगणमा केन्द्रीय कार्यालय रहेको साविक शुभेच्छा विकास बैंक लाई गाभ्नुका साथै सर्लाहीको मलंगवामा रहेको साविक साहारा विकास बैंकलाई प्राप्ति गरेको यहाँहरूलाई विदितै छ । लगानीको दायरालाई थप फराकिले बनाउने सन्दर्भमा यस विकास बैंकद्वारा ५१.२० प्रतिशत लगानी भई सञ्चालित यस विकास बैंकको सहायक कम्पनी गरिमा क्यापिटलले मर्चेण्ट बैकिङ्ग संग सम्बन्धित कार्यहरु गर्दै आईरहेको छ । यस विकास बैंकले चालु आर्थिक वर्षभित्र नै सहायक कम्पनी गरिमा क्यापिटल लिमिटेडको व्यवस्थापन र हने गरी म्युचुअल फण्ड निष्काशन गर्नका लागि नेपाल धितोपत्र बोर्डबाट स्वीकृति समेत प्राप्त भईसकेको छ ।

बैंकको उन्नती र प्रगतिको लागि मानव संसाधन महत्वपूर्ण सम्पत्ति रहने हुँदा योग्य, दक्ष र क्षमतावान कर्मचारीको छनौट, क्षमता अभिवृद्धि, वृत्ति विकासको विषयलाई यस विकास बैंकले सदैव उच्च प्राथमिकतामा राख्दै आएको छ । साथै, यस विकास बैंक समाजको एक जिम्मेवार संस्था रहेको र सोको हैसियतले आफ्नो सामाजिक उत्तरदायित्व प्रति सदैव सचेत र अग्रसर रही सामाजिक सेवामुखी कार्यमा निरन्तर योगदान पुर्‍याउँदै आइरहेको छ । यस विकास बैंकले संस्थागत सामाजिक उत्तरदायित्व अर्न्तगतका कार्यमा खर्च गर्ने गरी गत आ.व.को खुद नाफाबाट १ प्रतिशत बराबरको रकम संस्थागत सामाजिक उत्तर दायित्व कोषमा राखिएकोमा सो कोषबाट समीक्षा वर्षमा रु. ७६,४०,९४० (अक्षरेपी छयहत्तर लाख चालीस हजार

नौ सय चालिस मात्र) खर्च गरेको छ । संस्थागत सामाजिक उत्तरदायित्व अर्न्तगत विभिन्न स्थानहरुमा शिक्षा, स्वास्थ्य, खेलकुद, खानेपानी तथा सरसफाई, कला संस्कृति, मठ मन्दिर संरक्षण/सम्बर्द्धन, वातावरण संरक्षण, वित्तीय सचेतना, रक्तदान कार्यक्रमहरु, अनाथालय तथा वृद्धाश्रमका लागि सहयोग लगायतका दिगो आर्थिक विकासका क्षेत्रहरुमा खर्च गरिएको छ र यसलाई आगामी दिनहरुमा पनि निरन्तरता दिईनेछ ।

यस विकास बैंकको उत्तरोत्तर प्रगति र सफलताको यात्रामा हाम्रा हरेक क्रियाकलापहरुलाई शुक्ष्म विश्लेषण गरी हामीलाई निरन्तररूपमा राय सुझाव दिनुहुने आदरणीय शेयरधनी महानुभावहरु, नियमनकारी निकायहरु, ग्राहकवर्ग, सञ्चार क्षेत्र, सञ्चालक समितिका सदस्यहरु, कर्मचारी लगायत यस विकास बैंकलाई प्रत्यक्ष अप्रत्यक्ष रूपमा सहयोग गर्नुहुने सम्पूर्ण शुभेच्छुकहरुप्रति हार्दिक आभार व्यक्त गर्दछु । विकास बैंकको सेवा प्रवाह र गुणस्तरलाई अझ माथि पुर्‍याउन ग्राहक महानुभावहरु, शेयरधनी महानुभावहरु, लगायत सम्पूर्ण सरोकारवाला पक्षहरुबाट आगामी दिनमा समेत साथ, सहयोग र विश्वासको निरन्तरताले संस्थागत सफलतामा थप उचाई लिनेछ भन्ने विश्वास लिएको छु ।

धन्यवाद !

**श्याम प्रसाद बस्याल**  
अध्यक्ष  
सञ्चालक समिति

मिति: २०८० पौष २९





## प्रमुख कार्यकारी अधिकृतको प्रतिवद्धता

गरिमा विकास बैंक लिमिटेडको सत्रौं वार्षिक साधारण सभाको अध्यक्षता ग्रहण गर्नुभएका यस विकास बैंकका आदरणीय अध्यक्षज्यू, विकास बैंकका सञ्चालकज्यूहरु, पूर्व अध्यक्ष तथा सञ्चालकज्यूहरु, शेयरधनी महानुभावहरु, नियमनकारी निकायका प्रतिनिधिज्यूहरु, बाह्य लेखापरीक्षकज्यू, आमन्त्रित अतिथिगण, पत्रकार, कर्मचारी एवं उपस्थित सम्पूर्ण महानुभावहरुलाई यस गरिमामय सभामा हार्दिक स्वागत गर्दछु।

कोभिड-१९बाट प्रभावित भई सुधारात्मक अवस्थामा रहेको विश्व अर्थतन्त्र रूस र युक्रेनको युद्धको कारण प्रभावित हुन गई आर्थिक गतिविधिहरु एवं पूँजी प्रवाहमा परेको नकारात्मक प्रभाव प्रत्यक्ष अप्रत्यक्ष रूपमा नेपालको अर्थतन्त्रमा समेत परेको देखिन्छ। आर्थिक वर्ष २०७९/८० मा सरकारी वित्तमा परेको दबाव, आर्थिक गतिविधिमा आएको शिथिलता र उच्च मूल्य वृद्धि, व्याजदरमा उतारचढाव लगायतका कारणहरुले समग्र

व्यवसायको वृद्धिमा कमी देखिएको, बैकिङ्ग प्रणालीको निष्क्रिय कर्जा अनुपात समेत केही वृद्धि भएको र बैकिङ्ग क्षेत्रमा विद्यमान तीव्र प्रतिस्पर्धात्मक अवस्थामा समेत यस विकास बैंकले सन्तोषजनक उपलब्धि हासिल गरेको छ।

समीक्षा वर्षमा बजारमा देखिएका विभिन्न चुनौतीहरुका बावजुद विकास बैंकले गत आर्थिक वर्षको तुलनामा निक्षेपमा १२.२४ प्रतिशतको वृद्धि हासिल गरी कुल निक्षेप परिचालन रु ७९ अर्ब ७ करोड पुगेको र कर्जा लगानीमा ६.६३ प्रतिशतको वृद्धि भई कर्जा लगानी रु. ६४ अर्ब ९३ करोड पुगेको छ। खुद व्याज आम्दानीमा अघिल्लो आर्थिक वर्षको तुलनामा २५.८४ प्रतिशतले वृद्धि गरी विकास बैंकले सञ्चालन मुनाफा रु. १ अर्ब ७६ करोड र खुद मुनाफा रु. १ अर्ब २६ करोड आर्जन गर्न सफल भएको छ। त्यसैगरी, २०८० असार मसान्तमा विकास बैंकको पूँजीकोष अनुपात १३.६९ प्रतिशत, तरलता अनुपात २७.४३, मूल्य आम्दानी अनुपात १६.६१, प्रतिशेयर आम्दानी २४.३८ र नेटवर्थ रु. १५०.४२ रहेको छ। विकास बैंकका सम्पूर्ण सूचकहरु नेपाल राष्ट्र बैंकले तोकेको सिमाभित्र रहेका छन्।

सञ्चालक समितिद्वारा पारित ५ वर्षे रणनीतिक योजना, २०७८-८३ अनुसार अगाडि बढ्ने क्रममा विकास बैंकले शाखा विस्तार भन्दा पनि विद्यमान संरचनालाई सशक्त बनाउने कार्यलाई जोड दिनुका साथै विकास बैंकद्वारा प्रवाह गरिने सेवालाई थप ग्राहकमैत्री बनाउने, प्रविधिको स्तरोन्नति लगायतका विषयहरुलाई विशेष प्राथमिकतामा राखी कार्य गर्ने व्यवस्था मिलाईएको छ। सोही क्रममा विकास बैंकले System Automation, छुट्टै Transaction Banking Unit को स्थापना लगायत, कर्जाको क्षेत्र, प्रकृति अनुसार विश्लेषण गरी लगानी गर्नका लागि छुट्टाछुट्टै व्यवसायिक युनिटहरु स्थापना गर्नुको साथै कर्जा लगायत बैकिङ्ग कारोबारसँग सम्बन्धित जोखिम विश्लेषण एवं नियन्त्रणको लागि जोखिम व्यवस्थापन संयन्त्रलाई थप सक्रिय र प्रभावकारी बनाईएको छ।

मानव संसाधन हरेक संस्थाको अभिन्न अंग हो । योग्य र क्षमतावान मानव संसाधनले मात्र संस्थाको विकास र विस्तारमा योगदान पुऱ्याउन सक्दछन् भन्ने विश्वासका साथ विकास बैंकले संस्थामा कर्मचारी भर्ना संगसंगै क्षमता अभिवृद्धि र उत्कृष्ट कार्य सम्पादनका लागि समय-समयमा आन्तरिक एवं बाह्य तालिम, सेमिनार एवं गोष्ठीहरूमा सहभागी गराउँदै आईरहेको छ । विकास बैंकमा २०८० असार मसान्तमा ४८५ महिला र ५५३ पुरुष गरी कुल १०३८ जना कर्मचारीहरू कार्यरत रहेको जानकारी गराउन चाहन्छु ।

यस विकास बैंकले साना तथा मझौला व्यवसायको विकास र विस्तारबाट नै देशमा उद्यमशिलताको विकास संगसंगै रोजगारीको अवसर समेत सिर्जना गर्न सकिन्छ भन्ने विषयलाई नै जोड दिई साना तथा मझौला र उत्पादनशील क्षेत्रलाई प्राथमिकता राखी अर्थव्यवस्थाको आवश्यकता अनुसार कर्जा लगानी गर्नुको साथै चल्ती तथा बचत निक्षेप संकलन, कार्यरत कर्मचारीहरूको क्षमता अभिवृद्धि, सूचना प्रविधिको उच्चतम उपयोग, निक्षेपकर्ताहरूको हित, लगानीकर्ताहरूलाई उच्चतम प्रतिफल र संस्थागत सुशासनलाई उच्च प्राथमिकतामा राखी सेवा प्रदान गर्न सदैव प्रतिबद्ध रहेको छ ।

विगत केही वर्षयता सूचना प्रविधिमा तीव्ररूपमा भईरहेको विकासको कारण नेपालको बैंकिङ क्षेत्रले निकै नै फड्को मारेको देखिन्छ । यस विकास बैंक सूचना प्रविधिमा आधारित बैंकिङ उपकरणहरूको उच्चतम प्रयोग गरी ग्राहकवर्गहरूलाई अत्याधुनिक बैंकिङ सेवा प्रदान गर्नमा सदैव प्रतिबद्ध रहेको छ । ग्राहकहरूलाई प्रविधिमैत्री बैंकिङसँग सुसूचित गर्नका लागि प्रविधिमा आधारित वित्तीय साक्षरतामूलक कार्यक्रमहरू समेत समय-समयमा सञ्चालन गर्दै आईरहेको छ ।

अन्त्यमा, सञ्चालक समितिबाट निरन्तर रूपमा प्राप्त 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 प्रतिबद्धता व्यक्त गर्न चाहन्छु ।

धन्यवाद !

**गोविन्द प्रसाद ढकाल**  
प्रमुख कार्यकारी अधिकृत

मिति: २०८० पौष २९





Distribution of warm clothes at old age homes



Free Health Camp - Belkotgadhi- 2, Nuwakot



Blood Donation Program



Handover of Computer ,Printer to Bal Griha / Cheque to Old Age Home / Visitors Chairs to Nepal Police





Tree Plantation Program



Financial Literacy Program



Handover of Chairs and Dustbins



Distribution of School Bags to Students and Handover of Digital Board to Traffic Police



Celebrating  
**17**  
Years



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मिति २०८० कार्तिक १७ र १८ गते





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## गरिमा विकास बैंक लिमिटेडको

### सत्रौं वार्षिक साधारण सभा सम्बन्धी सूचना

(प्रथम पटक प्रकाशित मिति : २०८० पौष ७ गते शनिबार (नागरिक राष्ट्रिय दैनिक))

यस गरिमा विकास बैंक लिमिटेडको मिति २०८० पौष ६ गते साँझ ६:०० बजे बसेको सञ्चालक समितिको २९औं बैठकको निर्णय अनुसार कम्पनीको सत्रौं 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 :- २०८० पौष २९ गते आइतबार (तदनुसार जनवरी १४, २०२४)

समय :- बिहान ११:०० बजे

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

#### (क) सामान्य प्रस्तावहरू

१. अध्यक्षज्यूको मन्तव्य सहित सञ्चालक समितिको आर्थिक वर्ष २०७९/८० को वार्षिक प्रतिवेदन छलफल गरी पारित गर्ने ।
२. लेखापरीक्षकको प्रतिवेदन सहितको विकास बैंकको २०८० आषाढ मसान्तको वासलात तथा आर्थिक वर्ष २०७९/८० को नाफा नोक्सान हिसाब र नगद प्रवाह विवरण तथा सो संग सम्बन्धित अनुसूचीहरू सहितको वित्तीय विवरणहरू छलफल गरी पारित गर्ने ।
३. सञ्चालक समितिको प्रस्ताव बमोजिम हाल कायम चुक्ता पूँजी रु.५,१८,७६,८७,०५७.९४ (अक्षरेपि पाँच अर्ब अठार करोड छयहत्तर लाख सतासी हजार सन्ताउन्न र पैसा चौध मात्र) को ०.५० प्रतिशतले हुन आउने रकम रु.२,५९,३८,४३५.२९ (अक्षरेपि दुई करोड उनान्साठी लाख अड्तीस हजार चार सय पैतीस र पैसा उनन्तीस मात्र) नगद लाभांश (कर प्रयोजनको लागि) वितरण गर्न स्वीकृति प्रदान गर्ने ।
४. आर्थिक वर्ष २०८०/८१ को लेखापरीक्षण गर्नका लागि लेखापरीक्षक नियुक्त गर्ने र निजको पारिश्रमिक तोक्ने ।

#### (ख) विशेष प्रस्तावहरू

१. संचालक समितिको प्रस्ताव तथा नेपाल राष्ट्र बैंकको स्वीकृति बमोजिम हाल कायम चुक्ता पूँजी रु.५,१८,७६,८७,०५७.९४ (अक्षरेपि पाँच अर्ब अठार करोड छयहत्तर लाख सतासी हजार सन्ताउन्न र पैसा चौध मात्र) को ९.५० प्रतिशतले हुन आउने रकम रु.४९,२८,३०,२७०.४३ (अक्षरेपि उनान्पचास करोड अठ्ठाईस लाख तीस हजार दुई सय सत्तरी र पैसा त्रिचालिस मात्र) बराबरको बोनस शेयर वितरण गर्न स्वीकृति प्रदान गर्ने ।
२. विकास बैंकको हाल कायम अधिकृत पूँजीलाई बृद्धि गरी रु.५,७०,००,००,०००।०० (अक्षरेपि पाँच अर्ब सत्तरी करोड मात्र) कायम गर्ने सम्बन्धी प्रस्ताव पारित गर्ने ।
३. विशेष प्रस्ताव नं. (१) र (२) पारित भए बमोजिम हुने गरी विकास बैंकको प्रबन्धपत्रमा आवश्यक संशोधन गर्ने सम्बन्धी प्रस्ताव पारित गर्ने ।
४. गरिमा विकास बैंक लिमिटेड र अन्य ईजाजतपत्रप्राप्त बैंक तथा वित्तीय संस्था (हरू) एक आपसमा गाभ्ने/गाभिने (Merger) तथा अन्य बैंक तथा वित्तीय संस्था(हरू) प्राप्ति गर्ने (Acquisition) सम्बन्धमा उपयुक्त बैंक तथा वित्तीय संस्था(हरू) खोजी गर्न, उपयुक्त लागेको बैंक तथा वित्तीय संस्थासंग मर्जर तथा एक्विजिसन सम्बन्धी सहमतिपत्र (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 प्राप्ति गर्ने (Acquisition) सम्बन्धमा नियमनकारी निकायहरूसँग सहमति लिने, गाभ्ने/गाभिने (Merger) वा प्राप्ति 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 प्राप्ति गर्ने (Acquisition) सम्बन्धी सम्पूर्ण कार्य गर्न सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने सम्बन्धी प्रस्ताव पारित गर्ने ।
५. विकास बैंकको प्रबन्धपत्रमा भएका संशोधनको स्वीकृति लिने क्रममा नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड लगायतका नियमनकारी निकायबाट फेरबदल, परिमार्जन, थपघट तथा संशोधन गर्नको लागि निर्देशन प्राप्त भएमा सो कार्य गर्नका लागि सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने सम्बन्धी प्रस्ताव पारित गर्ने ।



## (ग) विविध

### साधारण सभा सम्बन्धी अन्य जानकारी

- सत्रौं वार्षिक साधारण सभा प्रयोजनका लागि मिति २०८० पौष १७ देखि २०८० पौष २९ गतेसम्म यस विकास बैंकको शेयरधनी दर्ता किताब बन्द (Book Close) रहनेछ। मिति २०८० पौष १६ गतेसम्म नेपाल स्टक एक्सचेञ्ज लिमिटेडमा कारोबार भई सि.डि.एस.एण्ड क्लियरिङ लिमिटेडबाट राफसाफ भएको र प्रचलित नियमानुसार शेयरधनी दर्ता किताबमा कायम रहेका शेयरधनीहरु सो सभामा भाग लिन तथा लाभांश प्राप्त गर्नको लागि योग्य हुनेछन्।
- शेयरधनी महानुभावहरुले आर्थिक वर्ष २०७९/८० को वार्षिक प्रतिवेदन पुस्तिका यस विकास बैंकको केन्द्रीय कार्यालय लाजिम्पाट काठमाडौं, सभागृहचोक पोखरा कास्की स्थित विकास बैंकको क्षेत्रीय कार्यालय, पोखरा वा शेयर रजिष्ट्रार एनआईएमवि एस क्यापिटल लिमिटेड लाजिम्पाटबाट प्राप्त गर्न सक्नुहुनेछ। उक्त प्रतिवेदन विकास बैंकको वेबसाइट [www.garimabank.com.np](http://www.garimabank.com.np) मा हेर्न र डाउनलोड गर्न समेत सकिनेछ।
- सभामा उपस्थित हुने सम्पूर्ण शेयरधनीहरुले शेयर प्रमाण-पत्र वा डि-म्याट खाताको विवरण र आफ्नो परिचय खुल्ने प्रमाण (जस्तै: नागरिकता, मतदाता परिचय पत्र, वा अन्य कुनै परिचय-पत्र) अनिवार्य रूपमा साथमा लिई आउनुहुन अनुरोध छ।
- सभामा भाग लिन वा मतदान गर्नका लागि प्रतिनिधि (प्रोक्सी) नियुक्त गर्न वा प्रोक्सी बदर गरी नयाँ प्रतिनिधि (प्रोक्सी) नियुक्त गर्न अर्को प्रोक्सी दिन चाहने शेयरधनीहरुले सो सम्बन्धी निवेदन (प्रोक्सी फारम) भरी काठमाडौं जिल्ला काठमाडौं महानगरपालिका वाड नं. २ लाजिम्पाट स्थित विकास बैंकको केन्द्रीय कार्यालय वा कास्की जिल्ला, पोखरा महानगरपालिका वडा नं. ८ सभागृहचोक स्थित विकास बैंकको क्षेत्रीय कार्यालय, पोखरामा सभा शुरु हुनु भन्दा कमिमा ४८ घण्टा अगाडि अर्थात् मिति २०८० पौष २७ गते बिहान ११:०० 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 एकभन्दा बढी व्यक्तिलाई आफ्नो शेयर विभाजन गरी तथा अन्य कुनै किसिमबाट छुट्याई प्रोक्सी दिन पाइने छैन, यसरी दिएको प्रोक्सी बदर हुनेछ। प्रतिनिधि (प्रोक्सी) नियुक्त गरि सक्नु भएको शेयरधनी स्वयं सभामा उपस्थित भई हाजिरी किताबमा दस्तखत गर्नु भएमा उक्त प्रोक्सी स्वतः बदर हुनेछ।
- नाबालक वा मानसिक सन्तुलन ठीक नभएका शेयरधनीहरुको सन्दर्भमा शेयरधनी दर्ता किताबमा संरक्षकको रूपमा नाम लेखिएको व्यक्तिले मात्र संरक्षकको हैसियतले सभामा भाग लिन, छलफल गर्न, प्रतिनिधि नियुक्त गर्न र मतदान गर्न सक्नु हुनेछ।
- संयुक्त रूपमा शेयर खरिद गर्ने शेयरधनीको हकमा शेयरधनी दर्ता किताबमा जसको नाम पहिले उल्लेख गरिएको छ, सो व्यक्ति वा संयुक्त शेयर धनीहरुको सर्वसम्मतिबाट आफुहरु मध्ये नियुक्त व्यक्तिले मात्र सभामा भाग लिन, छलफल गर्न, प्रतिनिधि नियुक्त गर्न र मतदान गर्न सक्नु हुनेछ।
- शेयरधनी महानुभावहरुको सुविधाको लागि हाजिरी पुस्तिका सभा स्थलमा साधारण सभा सम्पन्न हुने दिन बिहान १०:०० बजे देखि नै खुल्ला गरिनेछ। साधारण सभामा भाग लिने प्रत्येक शेयरधनी महानुभावहरुले सभा हुने स्थानमा उपस्थित भई तहाँ रहेको हाजिरी पुस्तिकामा दस्तखत गर्नु पर्नेछ।
- विविध शीर्षक अन्तर्गत कुनै विषयमा छलफल गर्न आवश्यक ठानेमा शेयरधनी महानुभावहरुले आफूले प्रस्तुत गर्न चाहेको विषय बारे सभा हुनु भन्दा ७ दिन अगावै कार्यालय समय भित्र विकास बैंकको केन्द्रीय कार्यालय, लाजिम्पाट, काठमाडौंमा लिखित रूपमा जानकारी दिनु पर्नेछ। ७ दिन अगाडि सार्वजनिक बिदा पर्न गएमा सार्वजनिक बिदा पश्चात् कार्यालय खुल्ने पहिलो दिन समेत त्यस्तो लिखित जानकारी दिन सकिनेछ। यसरी लिखित रूपमा पूर्व जानकारी नगराएको विषयमा सभामा छलफल तथा निर्णय गरिने छैन।
- साधारणसभा सम्बन्धमा थप जानकारी आवश्यक परेमा कार्यालय समय भित्र विकास बैंकको केन्द्रीय कार्यालय, लाजिम्पाट, काठमाडौंमा सम्पर्क राख्न समेत अनुरोध गरिन्छ।

सञ्चालक समितिको आज्ञाले,  
माधव प्रसाद उपाध्याय  
कम्पनी सचिव

## गरिमा विकास बैंक लिमिटेडको

सत्रौं वार्षिक साधारणसभा

### सञ्चालक समितिको तर्फबाट अध्यक्षद्वारा प्रस्तुत वार्षिक प्रतिवेदन

आर्थिक वर्ष २०७९/८०

आदरणीय शेयरधनी महानुभावहरू,

यस गरिमा विकास बैंक लिमिटेडको सत्रौं 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 १७औं वार्षिक प्रतिवेदन तथा लेखापरीक्षकको प्रतिवेदन शेयरधनी महानुभावहरूलाई पठाईएको र यस विकास बैंकको वेबसाईटमा समेत राखिएको हुँदा यहाँहरूबाट अध्ययन भइसकेको होला भन्ने विश्वास लिएको छु।

गरिमा विकास बैंक लिमिटेडलाई राष्ट्रियस्तरको उत्कृष्ट विकास बैंकको रूपमा स्थापित गराउनमा यस विकास बैंकका शेयरधनी महानुभाव, ग्राहगवर्ग, विकास बैंकमा कार्यरत कर्मचारीहरू, नियमनकारी निकाय लगायत सम्पूर्ण सरोकारवाला पक्षहरूको निकै नै महत्वपूर्ण भूमिका रहेको हुँदा यस अवसरमा यहाँहरू सम्पूर्णलाई यस अवसरमा स्मरण गर्दै सम्पूर्णमा हार्दिक आभार व्यक्त गर्न चाहन्छु साथै आगामी दिनहरूमा समेत यहाँहरूको अमूल्य सल्लाह, सुझाव तथा मार्गनिर्देशनको अपेक्षा गर्दछु। यस विकास बैंकको आर्थिक वर्ष २०७९/८० को वासलात, नाफा-नोक्सान हिसाब, नाफा नोक्सान बाँड फाँट हिसाब, नगद प्रवाह विवरण र सम्बन्धित अनुसूचीहरू लगायत मुख्य सुचकाङ्कहरू, राष्ट्रिय तथा अन्तर्राष्ट्रिय आर्थिक परिदृश्य, विकास बैंकको गत आर्थिक वर्षको कारोबारको समीक्षा, यस अवधिमा विकास बैंकले हाँसिल गरेको उपलब्धि तथा भावी कार्यक्रम तथा रणनीतिहरू लगायत अन्य आवश्यक विवरणहरू समेत प्रस्तुत गरेको छु। यस सम्मानित सभामा पेश गरिएका सम्पूर्ण प्रस्तावहरू सर्वसम्मतिबाट पारित गरिदिनुहुन शेयरधनी महानुभावहरूमा हार्दिक अनुरोध गर्दछु।

### अन्तर्राष्ट्रिय आर्थिक स्थिति

रुस र युकेन बिच चलिरहेको युद्ध, पेट्रोलियम पदार्थको मूल्य वृद्धि र आपूर्ति व्यवधान लगायतका कारण मुद्रास्फीति उच्च रहन गएको पृष्ठभूमिमा हुन गएको व्याजदरको बढोत्तरीले विश्व अर्थतन्त्रको वृद्धिदर सुस्त भएको छ। अन्तर्राष्ट्रिय मुद्राकोषले विश्व अर्थतन्त्र र विकसित एवम् उदीयमान अर्थतन्त्रको वृद्धिदर सन् २०२३ मा न्यून रहने र सन् २०२४ मा सामान्य सुधार आउने प्रक्षेपण गरेको छ। अन्तर्राष्ट्रिय मुद्राकोषको सन् २०२३ अप्रिलको प्रक्षेपण अनुसार विश्व अर्थतन्त्र सन् २०२२ मा ३.४ प्रतिशतले विस्तार भएकोमा सन् २०२३ मा २.८ प्रतिशतले र सन् २०२४ मा ३.० प्रतिशतले विस्तार हुने देखिएको छ। विकसित अर्थतन्त्र भने सन् २०२२ मा २.७ प्रतिशतले विस्तार भएकोमा सन् २०२३ मा १.३ प्रतिशतले र सन् २०२४ मा १.४ प्रतिशतले विस्तार हुने कोषको प्रक्षेपण छ। उदीयमान तथा विकासोन्मुख मुलुकहरूको अर्थतन्त्र सन् २०२२ मा ४.० प्रतिशतले विस्तार भएकोमा सन् २०२३ मा ३.९ प्रतिशतले र सन् २०२४ मा ४.२ प्रतिशतले विस्तार हुने प्रक्षेपण रहेको छ।

छिमेकी मुलुकहरू भारत र चीनको अर्थतन्त्र सन् २०२२ मा क्रमशः ६.८ प्रतिशत र ३.० प्रतिशतले विस्तार भएकोमा सन् २०२३ मा क्रमशः ५.९ प्रतिशत र ५.२ प्रतिशतले विस्तार हुने प्रक्षेपण छ। सन् २०२४ मा भारतको अर्थतन्त्र ६.३ प्रतिशतले र चीनको अर्थतन्त्र ४.५ प्रतिशतले विस्तार हुने कोषको प्रक्षेपण रहेको छ।

विश्व अर्थतन्त्रले भोग्नुपरेको उच्च मुद्रास्फीतिको स्थितिमा क्रमशः सुधार हुँदै गएको छ। यद्यपि, उर्जाको मूल्य अनिश्चितता, रुस-युकेनबीच जारी युद्ध र आर्थिक मन्दीको सामना गर्नअवलम्बन हुन सक्ने नीतिगत लचकताका कारण मुद्रास्फीति बढ्न सक्ने जोखिम कायमै रहेकोछ। सन् २०२२ मा विश्व मुद्रास्फीति ८.७ प्रतिशत रहेकोमा सन् २०२३ मा ७.० प्रतिशत र सन् २०२४ मा ४.९ प्रतिशतमा झर्ने कोषले प्रक्षेपण गरेको छ। सन् २०२२ मा विकसित र विकासोन्मुख मुलुकहरूको मुद्रास्फीति क्रमशः ७.३ प्रतिशत र ९.८ प्रतिशत रहेकोमा सन् २०२३ मा क्रमशः ४.७ प्रतिशत र ८.६ प्रतिशत तथा सन् २०२४ मा क्रमशः २.६ प्रतिशत र ६.५ प्रतिशतमा झर्ने कोषको प्रक्षेपण छ।

### नेपालको समष्टिगत आर्थिक तथा वित्तीय स्थिति

#### मुद्रास्फीति

आर्थिक वर्ष २०७९/८० मा वार्षिक औसत उपभोक्ता मुद्रास्फीति लक्षित सीमाभन्दा केही माथि रहने देखिएको छ। आर्थिक वर्ष २०७८/७९ को एघार महिनासम्ममा औसत उपभोक्ता मुद्रास्फीति ६.१८ प्रतिशत रहेकोमा आर्थिक वर्ष २०७९/८० को सोही अवधिमा ७.७७ प्रतिशत कायम भएको छ। २०८० जेठ मसान्तमा भने वार्षिक बिन्दुगत मुद्रास्फीति लक्षित सीमाभन्दा केही कम ६.८३ प्रतिशत रहेको छ। खाद्यान्न, दुग्धपदार्थ, मसला, घरायसी उपभोग्य वस्तुहरू, आयातीत वस्तुहरू र ईन्धनको मूल्य वृद्धिका साथै अमेरिकी डलरसँग नेपाली रुपैयाँ अवमूल्यन भएका कारण उपभोक्ता मूल्यमा चाप परेको छ। यद्यपि आन्तरिक मागमा कमी आएको र भारतमा थोक मूल्य घट्ने प्रवृत्ति देखापरेकोले मूल्यमा परेको चाप कम हुँदै जाने देखिन्छ।



## कुल ग्राहस्थ उत्पादन

आर्थिक वर्ष २०७९/८० मा कुल ग्राहस्थ उत्पादन वृद्धिदर १.८६ प्रतिशत रहेको केन्द्रीय तथ्याङ्क विभागको प्रारम्भिक अनुमान रहेको छ। अघिल्लो आर्थिक वर्ष यस्तो वृद्धिदर ५.८४ प्रतिशत रहेको थियो। समीक्षा आर्थिक वर्षमा कृषि क्षेत्रको उत्पादन २.७३ प्रतिशत, उद्योग क्षेत्रको ०.५९ प्रतिशत तथा सेवा क्षेत्रको वृद्धि २.३३ प्रतिशत वृद्धि रहने अनुमान छ। अघिल्लो वर्ष कृषि, उद्योग तथा सेवा क्षेत्रको उत्पादन क्रमशः २.३० प्रतिशत, १०.१९ प्रतिशत र ५.९३ प्रतिशतले वृद्धि भएको थियो। समीक्षा आर्थिक वर्षमा औद्योगिक क्षेत्रको उत्पादन १३.४५ प्रतिशत, सेवा क्षेत्रको उत्पादन ६२.४३ प्रतिशत र कृषि क्षेत्रको उत्पादन २४.१२ प्रतिशत रहेको छ। अघिल्लो आर्थिक वर्षमा औद्योगिक क्षेत्रको उत्पादन १४.२९ प्रतिशत, सेवा क्षेत्रको उत्पादन ६१.७६ प्रतिशत र कृषि क्षेत्रको उत्पादन २३.९५ प्रतिशत रहेको थियो।

## वैदेशिक व्यापार

आर्थिक वर्ष २०७९/८० मा कुल वस्तु निर्यातमा २१.४ प्रतिशतले कमी आई रु. १५७ अर्ब १४ करोड कायम भएको छ। अघिल्लो वर्ष यस्तो निर्यात ४१.७ प्रतिशतले बढेको थियो। गन्तव्यका आधारमा भारततर्फ भएको निर्यात ३१.३ प्रतिशतले घटेको छ भने चीन तथा अन्य मुलुकतर्फ भएको निर्यात क्रमशः ११८.३ प्रतिशत र १०.७ प्रतिशतले वृद्धि भएको छ। समीक्षा वर्षमा आयातमा १६.१ प्रतिशतले कमी आई रु. १,६११ अर्ब ७३ करोड कायम भएको छ। अघिल्लो वर्ष यस्तो आयात २४.७ प्रतिशतले बढेको थियो। वस्तु आयात गरिने मुलुकका आधारमा भारत, चीन तथा अन्य मुलुकबाट भएको आयात क्रमशः १४.४ प्रतिशत, १५.९ प्रतिशत र २०.७ प्रतिशतले घटेको छ। समीक्षा वर्षमा कुल वस्तु व्यापार घाटा १५.५ प्रतिशतले कमी आई रु. १,४५४ अर्ब ५९ करोड कायम भएको छ। अघिल्लो वर्ष यस्तो घाटा २३.० प्रतिशतले बढेको थियो। समीक्षा वर्षमा यस्तो निर्यात-आयात अनुपात ९.७ प्रतिशत रहेको छ। अघिल्लो वर्ष यस्तो अनुपात १०.४ प्रतिशत रहेको थियो। समीक्षा वर्षमा भारतबाट परिवर्त्य विदेशी मुद्रा भुक्तानी गरी रु. १५४ अर्ब ४२ करोड बराबरको वस्तु आयात भएको छ। अघिल्लो वर्ष यस्तो आयात रु. २१३ अर्ब ५३ करोड बराबरको भएको थियो।

## विप्रेषण आप्रवाह

आर्थिक वर्ष २०७९/८० मा विप्रेषण आप्रवाह २१.२ प्रतिशतले वृद्धि भई रु. १,२२० अर्ब ५६ करोड पुगेको छ। अघिल्लो वर्ष विप्रेषण आप्रवाह ४.८ प्रतिशतले बढेको थियो। अमेरिकी डलरमा विप्रेषण आप्रवाह १२.१ प्रतिशतले वृद्धि भई ९ अर्ब ३३ करोड पुगेको छ। अघिल्लो वर्ष वैदेशिक रोजगारीका लागि अन्तिम श्रम स्वीकृति (संस्थागत तथा व्यक्तिगत-नयाँ लिने नेपालीको संख्या ४०.३ प्रतिशतले वृद्धि भई ४,९७,७०४ पुगेको छ। अघिल्लो वर्ष यस्तो संख्या ३९२ प्रतिशतले बढेको थियो। त्यसैगरी वैदेशिक रोजगारको लागि पुनः श्रम स्वीकृति लिने नेपालीको संख्या समीक्षा वर्षमा १.८ प्रतिशतले कमी आई २,७७,२७२ पुगेको छ। अघिल्लो वर्ष यस्तो संख्या १९८.५ प्रतिशतले बढेको थियो। समीक्षा वर्षमा खूद ट्रान्सफर २०.६ प्रतिशतले वृद्धि भई रु. १,३४८ अर्ब ४८ करोड पुगेको छ। अघिल्लो वर्ष यस्तो ट्रान्सफर ४.३ प्रतिशतले बढेको थियो।

## विदेशी विनिमय सञ्चिति

आर्थिक वर्ष २०७९/८० को अन्त्यमा विदेशी विनिमय सञ्चिति सुविधाजनक अवस्थामा रहेको छ। २०७९ आषाढ मासान्तमा रु. १,२१५ अर्ब ८० करोड बराबर रहेको कुल विदेशी विनिमय सञ्चिति २६.६ प्रतिशतले वृद्धि भई २०८० आषाढ मासान्तमा रु. १,५३९ अर्ब ३६ करोड पुगेको छ। अमेरिकी डलरमा यस्तो सञ्चिति २३.१ प्रतिशतले वृद्धि भई ११ अर्ब ७४ करोड पुगेको छ। बैंक तथा वित्तीय संस्था (नेपाल राष्ट्र बैंक बाहेक) संगै रहेको विदेशी विनिमय सञ्चिति २०७९ आषाढ मासान्तमा रु. १५९ अर्ब ४१ करोड रहेकोमा २०८० आषाढ मासान्तमा २१.४ प्रतिशतले वृद्धि भई रु. १९३ अर्ब ५९ करोड पुगेको छ। २०८० आषाढ मासान्तको कुल विदेशी विनिमय सञ्चिति भारतीय मुद्राको अंश २२.५ प्रतिशत रहेको छ।

## विनिमय दर

२०७९ आषाढ मासान्तको तुलनामा २०८० आषाढ मासान्तमा अमेरिकी डलरसँग नेपाली रुपैयाँ २.७९ अवमूल्यन भएको थियो। अघिल्लो वर्ष नेपाली रुपैयाँ ६.६४ प्रतिशतले अवमूल्यन भएको थियो। २०८० आषाढ मासान्तमा अमेरिकी डलर एकको खरिद विनिमय दर रु. १३१.१७ पुगेको छ। २०७९ आषाढ मासान्तमा उक्त विनिमय दर रु. १२७.५१ रहेको थियो।

## निक्षेप संकलन तथा कर्जा प्रवाह

समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूको निक्षेप १२.३ प्रतिशतले बढेको छ। अघिल्लो वर्ष यस्तो निक्षेप ९ प्रतिशतले बढेको थियो। २०८० आषाढ मासान्तमा बैंक तथा वित्तीय संस्थाहरूको कुल निक्षेपमा चल्ती, बचत र मुद्दती निक्षेपको अंश क्रमशः ७.७ प्रतिशत, २६.६ प्रतिशत र ५८.९ प्रतिशत रहेको छ। अघिल्लो वर्ष यस्तो अंश क्रमशः ८.९ प्रतिशत, २७.६ प्रतिशत र ५५.८ प्रतिशत रहेको थियो। २०८० आषाढ मासान्तमा बैंक तथा वित्तीय संस्थाहरूको कुल निक्षेपमा संस्थागत निक्षेपको अंश ३६.६ प्रतिशत रहेको छ। २०७९ आषाढ मासान्तमा यस्तो निक्षेपको अंश ३८.६ प्रतिशत रहेको थियो। समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूबाट निजी क्षेत्रमा प्रवाहित कर्जा ३.८ प्रतिशतले बढेको छ। अघिल्लो वर्ष यस्तो कर्जा १३.१ प्रतिशतले बढेको थियो। समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूबाट निजी क्षेत्रमा प्रवाहित कर्जा मध्ये गैर-वित्तीय संस्थागत क्षेत्र तर्फ प्रवाह भएको कर्जाको अंश ६२.७ प्रतिशत तथा व्यक्तिगत तर्फ प्रवाह भएको कर्जाको अंश ३७.३ प्रतिशत रहेको छ। अघिल्लो वर्ष सोही अवधिमा यस्तो अंश क्रमशः ६३.३ प्रतिशत र ३६.७ प्रतिशत रहेको थियो। समीक्षा वर्षमा निजी क्षेत्रतर्फ प्रवाहित कर्जा मध्ये वाणिज्य बैंकहरूको कर्जा प्रवाह ३.५ प्रतिशतले, विकास बैंकहरूको कर्जा प्रवाह ७.६ प्रतिशतले र वित्त कम्पनीहरूको ०.६ प्रतिशतले बढेको छ। २०८० आषाढ मासान्तमा बैंक तथा वित्तीय संस्थाहरूको लगानीमा रहेको कर्जा मध्ये ६८.० प्रतिशत कर्जा घर जग्गाको धितोमा र ११.६ प्रतिशत कर्जा चालु सम्पत्ति-कृषि तथा गैर-कृषिजन्य वस्तु को धितोमा प्रवाह भएको छ। २०७९ आषाढ मासान्तमा यस्तो धितोमा प्रवाहित कर्जाको अनुपात क्रमशः ६६.४ प्रतिशत र १२.३ प्रतिशत रहेको छ। आर्थिक वर्ष २०७९/८० मा बैंक तथा वित्तीय संस्थाहरूको कृषि क्षेत्र तर्फको

कर्जा ६.८ प्रतिशतले, औद्योगिक उत्पादन क्षेत्रतर्फको कर्जा ८.३ प्रतिशतले यातायात, संचार तथा सार्वजनिक सेवा क्षेत्रतर्फको कर्जा २१.० प्रतिशतले, थोक तथा खुद्रा व्यापार क्षेत्रतर्फको कर्जा ३.९ प्रतिशतले र सेवा उद्योग क्षेत्रतर्फको कर्जा ३.७ प्रतिशतले बढेको छ। समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरुबाट प्रवाहित आवधिक कर्जा ३२.० प्रतिशतले, रियल स्टेट कर्जा (व्यक्तिगत आवासीय घर कर्जा समेत) ५.६ प्रतिशतले र हायर पचेज कर्जा १.३ प्रतिशतले बढेको छ भने ट्रष्ट रिसिट (आयात) कर्जा ६.२ प्रतिशतले, ओभरड्राफ्ट कर्जा ६७.७ प्रतिशतले, डिमाण्ड तथा चालु पूँजी कर्जा १३.२ प्रतिशतले र मार्जिन प्रकृति कर्जा ५.२ प्रतिशतले घटेको छ।

## तरलता व्यवस्थापन

आर्थिक वर्ष २०७९/८० मा रिपोमार्फत रु. ४१४ अर्ब ४७ करोड, सोभै खरिदमार्फत रु. ८९ अर्ब ७० करोड, स्थायी तरलता सुविधा मार्फत रु. २,७२७ अर्ब ११ करोड र ओभरनाइट तरलता सुविधा मार्फत रु. २,२८६ अर्ब ९० करोड गरी कुल रु. ५,५१८ अर्ब १९ करोड (कारोबारमा आधारित) तरलता प्रवाह भएको छ भने रिभर्स रिपो मार्फत रु. ८८ अर्ब २० करोड र निक्षेप संकलन बोलकबोल मार्फत रु. २० अर्ब गरी कुल रु. १०८ अर्ब २० करोड तरलता प्रशोधन गरिएको छ। अघिल्लो वर्षको सोही अवधिमा विभिन्न उपकरणहरु मार्फत पटक पटक गरी खुद रु. ९,६४२ अर्ब ४१ करोड तरलता प्रवाह भएको थियो।

## ब्याजदर

२०७९ आषाढमा ९१-दिने ट्रेजरी बिलको भारित औसत ब्याजदर १०.६६ प्रतिशत रहेकोमा २०८० आषाढमा ६.३५ प्रतिशत रहेको छ। वाणिज्य बैंकहरु बीचको अन्तर कारोबारको भारित औसत ब्याजदर २०७९ आषाढमा ६.९९ प्रतिशत रहेकोमा २०८० आषाढमा २.९८ प्रतिशत रहेको छ। मौद्रिक नीतिको सञ्चालन लक्ष्यको रुपमा लिइने औसत अन्तर बैंक ब्याजदर २०८० आषाढमा ३.१४ प्रतिशत रहेको छ। वाणिज्य बैंकहरुको औसत आधार दर २०७९ आषाढमा ९.५४ प्रतिशत रहेकोमा २०८० आषाढमा १०.०३ प्रतिशत कायम भएको छ। २०८० आषाढमा वाणिज्य बैंकहरुको निक्षेपको भारित औसत ब्याजदर ७.८६ प्रतिशत र कर्जाको भारित औसत ब्याजदर १२.२० प्रतिशत रहेको छ। अघिल्लो वर्षको सोही महिनामा यस्ता दरहरु क्रमशः ७.४१ प्रतिशत र ११.६२ प्रतिशत रहेका थिए।

## वित्तीय पहुँच

इजाजतपत्रप्राप्त बैंक तथा वित्तीय संस्थाहरुको संख्या २०८० आषाढ मासान्तमा ११२ रहेको छ। यस मध्ये २० वाणिज्य बैंक १७ विकास बैंक १७ वित्त कम्पनी ५७ लघुवित्त वित्तीय संस्था र १ पूर्वाधार विकास बैंक रहेका छन्। बैंक तथा वित्तीय संस्थाहरुको शाखा संख्या २०७९ आषाढ मासान्तमा १०,५२८ रहेकोमा २०८० आषाढ मासान्तमा ११,५८९ पुगेको छ। २०७९ आषाढ मासान्तमा प्रतिशाखा जनसंख्या २,५६२ रहेकोमा २०८० आषाढ मासान्तमा २,५१७ कायम भएको छ।

## पूँजी बजार

२०७९ आषाढ मासान्तमा २,००९.५ रहेको नेप्से परिसूचक २०८० आषाढ मासान्तमा २,०९७.१ कायम भएको छ। २०८० आषाढ मासान्तमा धितोपत्र बजार पूँजीकरण रु. ३,०८२ अर्ब ५२ करोड कायम भएको छ। २०७९ आषाढ मासान्तमा बजार पूँजीकरण रु. २,८६९ अर्ब ३४ करोड रहेको थियो। २०८० आषाढ मासान्तमा नेपाल स्टक एक्सचेन्ज लिमिटेडमा सूचीकृत कम्पनीहरुको संख्या २५४ पुगेको छ। २०७० आषाढमा सूचीकृत कम्पनीहरुको संख्या २३४ रहेको थियो। सूचिकृत कम्पनीहरु मध्ये बैंक तथा वित्तीय संस्था र बीमा कम्पनीको धितोपत्र बजार पूँजीकरणको हिस्सा ६३ प्रतिशत रहेको छ। त्यसैगरी जलविद्युत कम्पनीको हिस्सा १३.२ प्रतिशत, लगानी कम्पनीको हिस्सा ७.१ प्रतिशत, उत्पादन तथा प्रशोधन उद्योगको हिस्सा ४.४ प्रतिशत, होटलको हिस्सा ३.४ प्रतिशत, व्यापारिक संस्थाको हिस्सा ०.५ प्रतिशत तथा अन्य समूहका कम्पनीहरुको हिस्सा ८.४ प्रतिशत रहेको छ। नेपाल स्टक एक्सचेन्ज लिमिटेडमा २०८० आषाढ मासान्तमा सूचीकृत ७ अर्ब ३९ करोड शेयरको चुक्ता मूल्य रु. ७२८ अर्ब ९५ करोड बराबरको साधारण शेयर रु. १०५ अर्ब बराबरको विकास ऋणपत्र रु. ४० अर्ब ५९ करोड बराबरको हकप्रद शेयर र रु. ३ करोड ७९ लाख बराबरको FPO गरी कुल रु. ३७२ अर्ब ३८ करोड बराबरको धितोपत्र सूचीकृत भएका छन्। समीक्षा अवधिमा नेपाल धितोपत्र बोर्डले रु. २२ अर्ब २८ करोड बराबरको साधारण शेयर रु. १६ अर्ब १५ करोड बराबरको म्युचुअल फण्ड रु. १५ अर्ब ९८ करोड बराबरको हकप्रद शेयर रु. ११ अर्ब ६० करोड बराबरको डिवेन्चर गरी कुल रु. ३६ अर्ब ११ 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 रुपमा यस विकास बैंकको कारोबारमा पनि परेको देखिन्छ। पछिल्लो केही वर्षदेखि देशको अर्थतन्त्रमा रेमिट्यान्सको योगदान बढ्दै गईरहेको अवस्थामा अन्तर्राष्ट्रिय श्रम बजारमा आएको परिवर्तनबाट पर्ने प्रभाव, आयातमुखी अर्थतन्त्र भएकोले विश्वबजारमा वस्तु तथा सेवाको मूल्यमा भएको परिवर्तनको कारण नेपालको अर्थतन्त्रमा परेको असरको प्रभाव, सूचना प्रविधिमा भएको द्रुततर विकासको प्रभाव, ग्राहकहरुको इच्छा, आकांक्षामा आएको परिवर्तनको प्रभाव, राज्यद्वारा करका दर तथा दायरामा गरिने परिवर्तनको प्रभाव, राजनैतिक परिवर्तनको प्रभाव, बजारमा समय-समयमा बैंक तथा वित्तीय संस्थाहरुप्रति सिर्जना हुनसक्ने बुझाई एवं धारणाको कारण बैंक तथा वित्तीय संस्थाहरुमा 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।



## आर्थिक वर्ष २०७९/८० को कारोबारको समीक्षा

गरिमा विकास बैंकले आर्थिक वर्ष २०७९/८० मा व्यवसायको विस्तार तथा प्रतिफलको हिसाबले सन्तोषजनक उपलब्धिहरू हासिल गर्न सफल भएको छ। आर्थिक वर्ष २०७९/८० का सम्पूर्ण वित्तीय विवरणहरू Nepal Financial Reporting Standard (NFRS) को सिद्धान्त अनुसार तयार पारिएको कुरा जानकारी गराउन चाहन्छु। विकास बैंकको आर्थिक वर्ष २०७८/७९ र आर्थिक वर्ष २०७९/८० को वित्तीय विवरणको तुलनात्मक स्थिति निम्नानुसार रहेको छ।

रकम रु. हजारमा

विवरण	२०७९ आषाढ मसान्त	२०८० आषाढ मसान्त	वृद्धि/कमी)	
			रकम	प्रतिशत
चुक्ता पूँजी	४,५७९,८९२.४०	५,१८७,६८७.०६	६०७,७९४.६६	१३.२७
संचित मुनाफा तथा जगेडा कोषहरू	२,०१६,६४४.८५	२,६१५,४६०.१४	५९८,८१५.२९	२९.६९
कुल सम्पत्ति	८०,०३०,५२६.६१	८९,१६२,८०७.८९	९,१३२,२८१.२८	११.४१
कुल निक्षेप	७०,४४५,८५१.००	७९,०६८,६७८.५२	८,६२२,८२७.५२	१२.२४
कुल कर्जा तथा सापट	६०,८९२,३३६.८१	६४,९३०,७३०.२०	४,०३८,३९३.३९	६.६३
कुल लगानी	९,९१५,४९२.५१	१५,०४२,४४८.५०	५,१२६,९५५.९९	५१.७१
संचालन मुनाफा	१,४८९,८२४.८७	१,७६२,८७४.९८	२७३,०५०.११	१८.३३
खुद मुनाफा	१,०३०,०१३.९९	१,२६४,६७६.०८	२३४,६६२.०९	२२.७८
<b>अनुपातहरू</b>				
पूँजीकोष अनुपात	१३.४८	१३.६९	०.२१	
प्रतिशेयर आम्दानी (रु.)	२२.४९	२४.३८	१.८९	
प्रतिशेयर खुद सम्पत्ति (Net worth per share) (रु.)	१४४.०३	१५०.४२	६.३९	
कर्जा निक्षेप अनुपात (नेपाल राष्ट्र बैंकको निर्देशन बमोजिम)	८५.३१	८२.८९	-२.४२	
निष्कृत्य कर्जा (प्रतिशतमा)	०.८५	१.७०	०.८५	

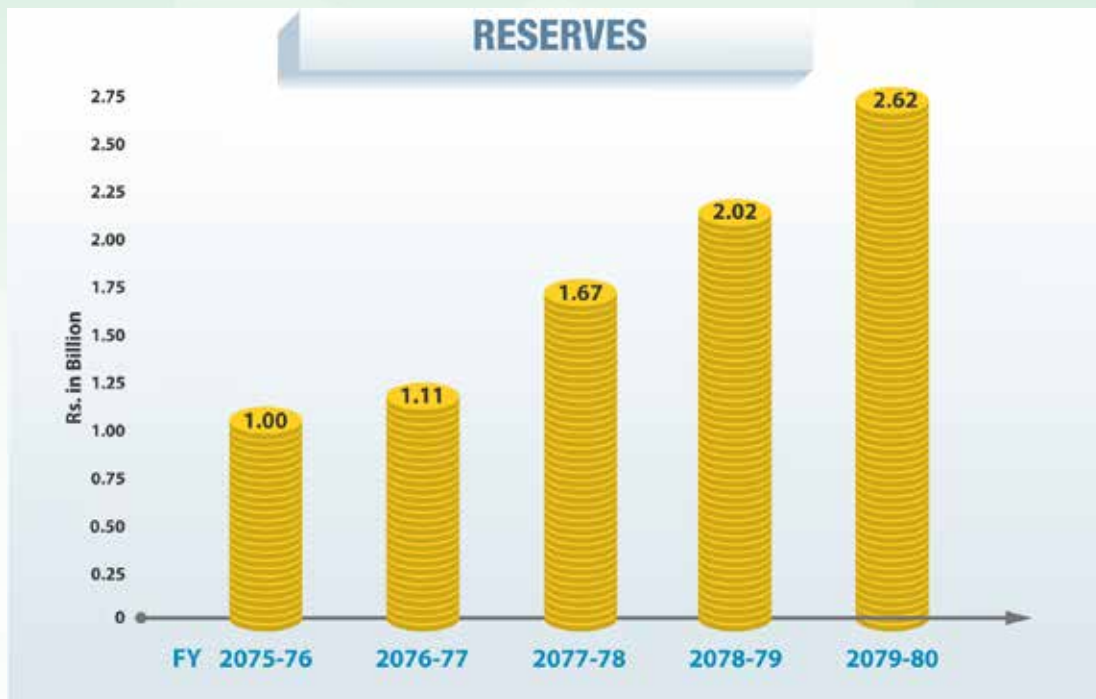
## चुक्ता पूँजी र पूँजीकोष पर्याप्तता

आर्थिक वर्ष २०७८/७९ को संचित मुनाफा तथा शेयर प्रिमियमबाट वितरित बोनस शेयर पश्चात विकास बैंकको चुक्ता पूँजी रु.५,१८,७६,८७,०५७.१४ (अक्षरेपी पाँच अर्ब अठार करोड छयहत्तर लाख सतासी हजार सन्ताउन्न र पैसा चौध मात्र) रहेकोमा विकास बैंकले आर्थिक वर्ष २०७९/८० को मुनाफा र शेयर प्रिमियमबाट ९.५० प्रतिशत शेयर वितरण पश्चात विकास बैंकको चुक्ता पूँजी रु.५,६८,०५,१७,३२७.५७ (अक्षरेपी पाँच अर्ब अडसठ्ठी करोड पाँच लाख सत्र हजार तीन सय सत्ताईस र पैसा सन्ताउन्न मात्र) पुग्नेछ। नेपाल राष्ट्र बैंकले राष्ट्रिय स्तरका विकास बैंकहरूको पूँजी कोष अनुपात १० प्रतिशत कायम गर्नु पर्ने बाध्यकारी व्यवस्था रहेको अवस्थामा आर्थिक वर्षको अन्त्यमा यस विकास बैंकको पूँजी कोष अनुपात १३.६९ प्रतिशत रहेको छ। जुन नेपाल राष्ट्र बैंकले तोकेको अनुपात भन्दा ३.६९ प्रतिशतले बढी हो।



## सञ्चित मुनाफा तथा जगेडा कोष

आर्थिक वर्ष २०७८/७९ को अन्त्यमा विकास बैंकको सञ्चित मुनाफा तथा जगेडा कोषमा रु. २ अर्ब १ करोड ६६ लाख रहेकोमा आर्थिक वर्ष २०७९/८० को मुनाफा पश्चात विकास बैंकको सञ्चित मुनाफा तथा जगेडा कोष २९.६९ प्रतिशतले वृद्धि भई रु. २ अर्ब ६१ करोड ५४ लाख पुगेको छ ।



## कुल सम्पत्ति

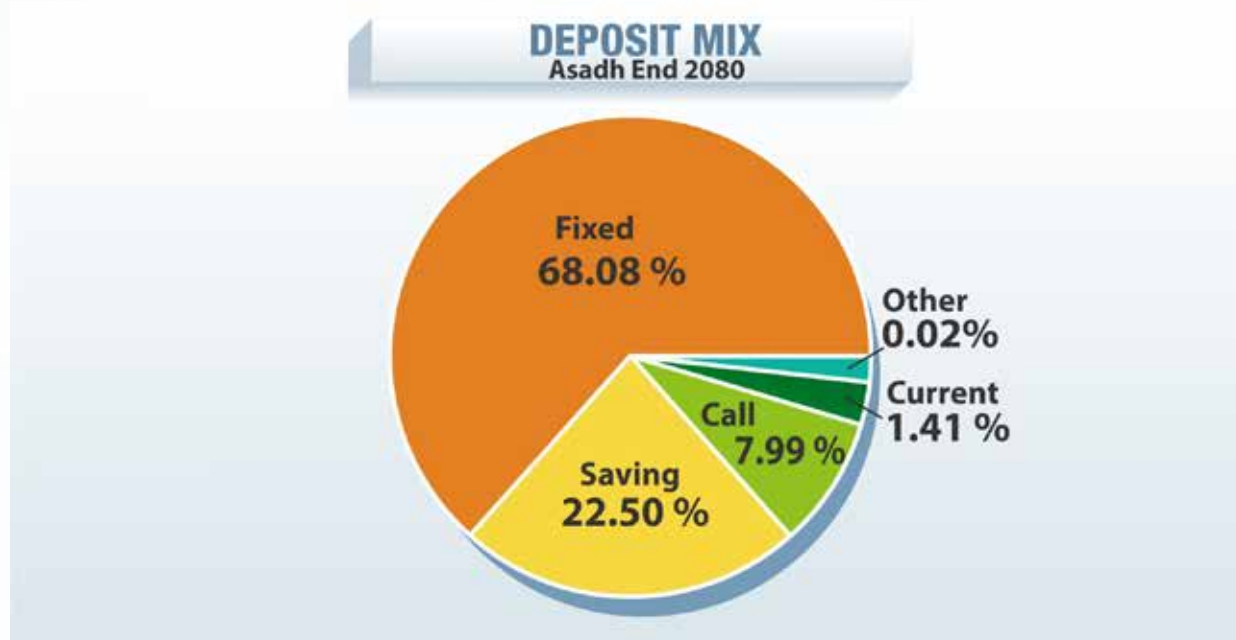
आर्थिक वर्ष २०७८/७९ को अन्त्यमा विकास बैंकको कुल सम्पत्ति रु. ८० अर्ब ३ करोड ५ लाख रहेकोमा आर्थिक वर्ष २०७९/८० को अन्त्यमा ११.४१ प्रतिशतले वृद्धि भई विकास बैंकको कुल सम्पत्ति रु. ८९ अर्ब १६ करोड २८ लाख पुगेको छ ।





## कुल निक्षेप

आर्थिक वर्ष २०७८/७९ को अन्त्यमा विकास बैंकले रु. ७० अर्ब ४४ करोड ५९ लाख को निक्षेप परिचालन गरेको थियो । आर्थिक वर्ष २०७९/८० को तेस्रो त्रैमास अवधिसम्म पनि नेपालको बैकिङ्ग क्षेत्रमा तरलताको अभावको स्थिति देखा परेको कारणले गर्दा विकास बैंकको निक्षेप संकलनमा उत्साहजनक वृद्धि नदेखिएता पनि समीक्षा वर्षमा निक्षेप संकलनमा १२.२४ प्रतिशतले वृद्धि हासिल गरी आर्थिक वर्षको अन्त्यमा विकास बैंकको कुल निक्षेप दायित्व रु. ७९ अर्ब ६ करोड ८७ लाख पुगेको छ ।



## कुल कर्जा तथा सापट

विकास बैंकले आर्थिक वर्ष २०७८/७९ को अन्त्यसम्ममा कुल रु. ६० अर्ब ८९ करोड २३ लाख कर्जा प्रवाह गरेकोमा आर्थिक वर्ष २०७९/८० मा ६.६३ प्रतिशतले वृद्धि भई कुल कर्जा तथा सापट रकम रु. ६४ अर्ब ९३ करोड ७ लाख पुगेको छ।





## सञ्चालन मुनाफा

आर्थिक वर्ष २०७८/७९ मा सञ्चालन मुनाफा रु. १ अर्ब ४८ करोड ९८ लाख रहेकोमा विकास बैंकले आर्थिक वर्ष २०७९/८० मा १८.३३ प्रतिशतले वृद्धि गरी रु.१ अर्ब ७६ करोड २९ लाख सञ्चालन मुनाफा आर्जन गर्न सफल भएको छ।



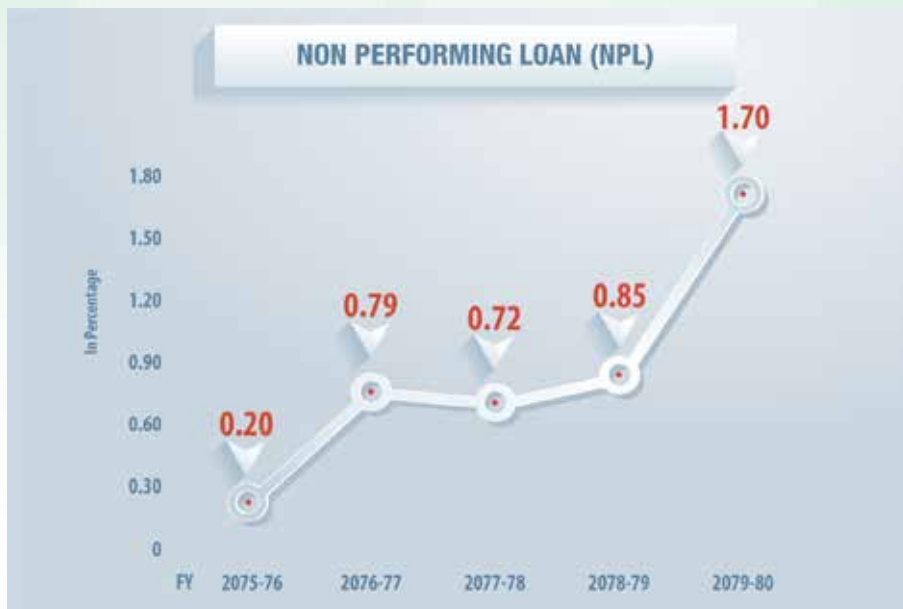
## खुद मुनाफा

विकास बैंकले आर्थिक वर्ष २०७८/७९ मा रु. १ अर्ब ३ करोड खुद मुनाफा आर्जन गरेकोमा आर्थिक वर्ष २०७९/८० को अवधिमा खुद मुनाफा २२.७८ प्रतिशतले वृद्धि गरी रु. १ अर्ब २६ करोड ४७ लाख खुद मुनाफा आर्जन गर्न सफल भएको छ।



## निष्क्रिय कर्जा अनुपात

विकास बैंकले स्थापनाको अवधि देखि नै ऋणी र कर्जा परियोजनाको शुष्म विप्लेषण तथा प्रभावकारी कर्जा असुली प्रक्रियालाई अवलम्बन गर्दै आईरहेको छ । समीक्षा वर्षमा राष्ट्रिय रुपमा नै आर्थिक गतिविधिमा आएको शिथिलता र व्याजदरमा भएको वृद्धि लगायतका कारण कर्जा असुली कार्य अपेक्षाकृत नभई विकास बैंकको अधिल्लो आर्थिक वर्षको तुलनामा निष्क्रिय कर्जा अनुपातमा वृद्धि हुन गएको छ । आर्थिक वर्ष २०७८/७९ मा विकास बैंकको निष्क्रिय कर्जाको अनुपात ०.८५ प्रतिशत रहेकोमा आर्थिक वर्ष २०७९/८० को अन्तमा निष्क्रिय कर्जा अनुपात वृद्धि भई १.७० प्रतिशत रहेको छ । निष्क्रिय कर्जा अनुपातलाई कम भन्दा कम अनुपातमा कायम गर्ने गरी आवश्यक रणनीति बनाई कार्य गर्नका लागि व्यवस्थापनलाई आवश्यक निर्देशन दिईएको व्यहोरा समेत म 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 २०७८/७९ को अन्त्यमा विकास बैंकको कर्जा निक्षेप अनुपात ८५.३१ रहेकोमा समीक्षा वर्षमा उक्त अनुपात २.४२ प्रतिशतले कम भई ८२.८९ प्रतिशत रहेको छ । कर्जा निक्षेप अनुपात सहज अवस्थामा देखिएकोले विकास बैंकसंग थप कर्जा विस्तार गर्नका लागि पर्याप्त तरलता रहेको देखिन्छ ।

## प्रतिशेयर आमदानी

आर्थिक वर्ष २०७८/७९ को अन्त्यमा विकास बैंकको प्रति शेयर आमदानी रु.२२.४९ रहेकोमा आर्थिक वर्ष २०७९/८० प्रतिशेयर आमदानीमा १.८९ विन्दुले वृद्धि हुन गई रु. २४.३८ कायम भएको छ ।





## विकास बैंकको विगत ५ आर्थिक वर्षको प्रमुख वित्तीय अवस्था

(रु. दश लाखमा)

क्र.स.	विवरण	आषाढ २०७६	आषाढ २०७७	आषाढ २०७८	आषाढ २०७९	आषाढ २०८०
१.	चुक्ता पूँजी	२,७८८.३७	३,२३८.६९	३,६७५.९१	४,५७९.८९	५,१८७.६९
२.	कुल सम्पत्ति	३८,७४९.१२	५०,२९३.६५	७२,९४७.५६	८०,०३०.५३	८९,१६२.८१
३.	कुल निक्षेप	३३,१३४.२०	४५,१८८.६७	६६,२११.७९	७०,४४५.८५	७९,०६८.६८
४.	कुल कर्जा तथा सापट	२८,४३८.६९	३५,१४४.०४६	५३,६६१.९२	६०,८९२.३४	६४,९३०.७३
५.	लगानी	१,३९३.६७	५,७५२.९	१०,४७७.७२	९,९१५.४९	१५,०४२.४५
६.	खुद व्याज आम्दानी	१,४०१.९३	१,६२२.३३	१,९८२.८८	२,५९३.८६	३,२६३.९९
७.	सञ्चालन मुनाफा	८६४.६२	८१२.७६	१,१८७.२३	१,४८९.८२	१,७६२.८७
८.	खुद मुनाफा	५९४.४२	५७७.२६	८३६.३२	१,०३०.०१	१,२६४.६८
९.	हालसम्म वितरण गरिएको कुल लाभांश (समीक्षा वर्षको प्रस्तावित समेत (प्रतिशतमा)	१६.८४	१४.२१	१६	१४.५०	१०
१०.	कुल पूँजी पर्याप्तता अनुपात (प्रतिशतमा)	१४.४३	१३.८७	११.४३	१३.४८	१३.६९

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

क्र.स	विवरण	सुचाङ्क	आर्थिक वर्ष				
			२०७५/७६	२०७६/७७	२०७७/७८	२०७८/७९	२०७९/८०
१	खुद नाफा र कुल आम्दानी	प्रतिशत	१४.९२	११.४४	१३.४८	११.५८	११.३३
२	प्रति शेयर आम्दानी (Basic)	रु.	२१.३२	१७.८२	२२.७५	२२.४९	२४.३८
३	प्रति शेयर बजार मुल्य	रु.	२२४	२२३	५४४	३८७	४०५
४	मुल्य आम्दानी अनुपात	अनुपात	१०.५१	१२.५१	२३.९१	१७.२१	१६.६१
५	शेयर पूँजीमा वोनश शेयर	रु.	१६	१३.५	१६	१३	९.५०
६	शेयर पूँजीमा नगद लाभांश	रु.	०.८४	०.७१	-	१.५०	०.५०
७	व्याज आम्दानी र कर्जा तथा सापट	प्रतिशत	१२.९२	१२.११	१०.१४	१३.०५	१४.९३
८	कर्मचारी खर्च र कुल सञ्चालन खर्च	प्रतिशत	५७.८४	५६.५४	५२.३७	५९.८३	५९.६४
९	कर्मचारी खर्च र कुल निक्षेप तथा सापटी	प्रतिशत	०.६९	०.६१	०.७७	१.१८	१.१५
१०	कर्मचारी वोनस र कुल कर्मचारी खर्च	प्रतिशत	२२.८१	१८.५९	२६.९८	२०.२६	२१.८६
११	खुद नाफा र कर्जा सापट	प्रतिशत	२.०९	१.६४	१.५४	१.६९	१.९३
१२	खुद नाफा र कुल सम्पत्ति	प्रतिशत	१.५३	१.१५	१.१५	१.२९	१.४२
१३	कुल कर्जा तथा सापटी र कुल निक्षेप	प्रतिशत	८५.८३	७७.७७	८२.०४	८५.३१	८२.८९
१४	कुल सञ्चालन खर्च र कुल सम्पत्ति	प्रतिशत	०.८	०.७५	०.६२	१.७३	१.७१
१५	<b>पूँजी पर्याप्तता अनुपात</b>						
	क. प्राथमिक पूँजी	प्रतिशत	१३.३५	१२.६२	१०.१८	१०.२४	१०.५४
	ख. पूरक पूँजी	प्रतिशत	१.०९	१.२५	१.२५	३.२४	३.१५
	ग. कुल पूँजी कोष	प्रतिशत	१५.४४	१३.७६	११.४३	१३.४८	१३.६९
१६	नगद कोष अनुपात (CRR)	प्रतिशत	४.०६	३.९४	३.४६	३.१४	४.१७
१७	निष्कृत कर्जा र कुल कर्जा तथा सापटी	प्रतिशत	०.२०	०.७९	०.७२	०.८५	१.७०
१८	आधार दर	प्रतिशत	११.०९	९.३१	८.१७	११.४१	११.७८
१९	व्याज दर अन्तर (Weighted Average Interest Rate Spread)	प्रतिशत	४.८१	४.९५	४.५	४.६६	४.६०
२०	बुक नेटवर्थ	रकम	३,७९,०५,१३,१५८	४,३४,६६,०२,३२५	५,३४,८०,७२,३२९	६,५९,६५,३७,२५६	७,८०,३१,४७,१९७
२१	कुल शेयर	संख्या	२,७८,८३,६८०	३,२३,८६,८९४	३६,७५,९१३	४,५७,९८,९२४	५,१८,७६,८७०.५७
२२	कर्मचारी संख्या	संख्या	७९९	८२३	९३३	१०२७	१०३८
२३	प्रति कर्मचारी व्यवसाय	रु.	८,५६,३६,८३५	९,७६,०९,६२२	१२,९१,८६,४०९	१२,७८,८५,२८५	१३,९३,१८,०१५.५४
२४	कर्मचारी खर्च र कुल आम्दानी	प्रतिशत	१०.६५	९.७३	८.२४	९.३३	८.१४

## चालू वर्षको उपलब्धि र भविष्यमा गर्नुपर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा

चालू आ.व.मा विकास बैंकमा लगानीयोग्य तरलता प्रयाप्त भएको कारणले गर्दा बढी लागत पर्ने निक्षेप संकलनलाई कम प्राथमिकतामा राखी कम लागतको निक्षेप संकलनमा केन्द्रित हुने रणनीति अवलम्बन गरिएको छ । चालू आ.व.को पहिलो पाँच महिनासम्म आईपुग्दा विकास बैंकको निक्षेप परिचालन मा ०.५७ प्रतिशतले बृद्धि भई कुल निक्षेप रु. ७९ अर्ब ५२ करोड ११ लाख र कर्जा प्रवाहमा ४.२८ प्रतिशतले बृद्धि भई कुल कर्जा तथा सापट रु.६७ अर्ब ७१ करोड ९ लाख पुगेको छ । यस अवधिमा विकास बैंकले काठमाण्डौको पुतलीसडक र किर्तिपुरमा गरी २ स्थानमा शाखा कार्यालय विस्तार गरेको र स्याङ्गजा जिल्लाको भुम्रेमा एक्सटेन्सन काउण्टर विस्तारका लागि आन्तरिक डेकोरेशनको कार्य भईरहेको जानकारी यस सभासमक्ष गराउन चाहन्छु । साथै, यस आर्थिक वर्ष भित्रमा व्यवसायिक सम्भावना भएका अन्य स्थानहरूमा समेत शाखा कार्यालय विस्तार गरिने छ । सूचना प्रविधिको तीव्र विकासको कारणले गर्दा विकास बैंकलाई थप डिजिटल मैत्री बनाउनको लागि अन्याधुनिक प्रविधि प्रयोगमा विशेष ध्यान दिईनेछ ।

## विकास बैंकले आगामी दिनमा गर्ने कार्यहरू/योजनाहरू सम्बन्धमा

गरिमा विकास बैंक व्यवसायको आकारको वृद्धि 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 ।

- सस्थागत सुशासनलाई कायम राख्दै निक्षेप तथा कर्जा लगानीलाई सन्तुलित रूपमा वृद्धि गर्दै लगिने छ ।
- बैंकको जोखिम व्यवस्थापनलाई थप सुदृढीकरण गर्दै लैजाने ।
- गैह्र कोषमा आधारित आम्दानी श्रृजना हुने कारोवारमा वृद्धि गर्ने ।
- विकास बैंकले संचालन गर्दै आएका नियमित व्यावसायिक क्रियाकलापहरू तथा संस्थागत सामाजिक उत्तरदायित्वका विभिन्न कार्यक्रमहरूलाई नेपाल सरकारको दिगो विकास लक्ष्य प्राप्तिसँग समेत समन्वयात्मक हुने गरी निरन्तरता दिईनेछ ।
- 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, गरिमा रेमिटलाई थप प्रभावकारी बनाउँदै व्यवसाय वृद्धि गर्ने, लकर सुविधालाई सम्भाव्यता हेरी थप शाखाहरूमा विस्तार गर्ने लगायत तुलनात्मक लाभका क्षेत्रहरूको पहिचान गर्ने तर्फ थप ध्यान केन्द्रित गरिनेछ ।
- डिजिटल बैंकिङ्ग सेवा विस्तारलाई बैंकले मुख्य प्राथमिकता दिई सोही बमोजिम आफ्नो काम कारवाहीहरूलाई अघि बढाई रहेको छ । यसलाई अभ्र प्रभावकारी रूपमा विस्तार गरिने छ ।
- गरिमा डेबिट कार्ड, मोवाईल बैंकिङ, ई-बैंकिङ, क्युआर कोड, क्रेडिट कार्ड लगायतका अन्य सेवाहरूको प्रभावकारी बजारिकरणका साथै जोखिम तथा लाभदायकताका आधारमा लगानी विविधिकरण गरि आम्दानी वृद्धिमा विशेष पहल गरिने छ ।
- कोषको लागत तथा विकास बैंकको आधार दरलाई प्रतिस्पर्धी बनाउन बचत निक्षेपमा वृद्धि लगायतका आवश्यक अन्य उपायहरू समेत अवलम्बन गरिनेछ ।
- चालू आर्थिक वर्षमा विकास बैंकको बस्तु तथा सेवाको बजारीकरणमा थप जोड दिईनेछ साथै विकास बैंकको ब्रान्डिङलाई थप उचाईमा पुऱ्याउन र संस्थागत ख्याति वृद्धि गर्न प्रभावकारी प्रवर्धनात्मक रणनीतिहरूको अवलम्बन गरिनेछ ।
- संस्थाको नीति, कार्यविधि, मार्गदर्शनहरूलाई समयानुकूल स्तरीय बनाउँदै आन्तरिक कार्यप्रणालीलाई थप व्यवस्थित बनाउँदै लगिनेछ र साथै सञ्चालन खर्चको मितव्ययितामा थप जोड दिईनेछ ।
- बैंकको रणनीतिक योजनाको उद्देश्य परिपूर्तीका लागि आवश्यक अल्पकालिन योजना तथा नीतिहरू तर्जुमा तथा कार्यन्वयन गरिनेछ ।
- बैंकिङ्ग शिक्षा र वित्तीय साक्षरताको प्रवर्द्धन मार्फत ब्रान्ड प्रवर्द्धन, ग्राहक संख्या वृद्धिका लागि ग्रामीण र शहरोन्मुख क्षेत्रमा विशेष कार्यक्रमहरू संचालन गरिनेछन् ।

## मानव संसाधन व्यवस्थापन

मानव संसाधन हरेक संस्थाको अभिन्न अंग हो । योग्य र क्षमतावान मानव संसाधनले मात्र संस्थाको विकास र विस्तारमा योगदान पुऱ्याउन सक्दछन् भन्ने विश्वासका साथ विकास बैंकले योग्य र उपयुक्त कर्मचारीको छनौट, नियुक्ति, क्षमता अभिवृद्धि र वृत्ति विकासलाई उच्च प्राथमिकतामा राख्दै आएको छ । विकास बैंकमा २०८० असार मसान्तमा ४८५ महिला र ५५३ पुरुष गरी कुल १०३८ जना कर्मचारीहरू कार्यरत रहेको जानकारी गराउन चाहन्छु । विकास बैंकले उच्च स्तरको ग्राहक सेवामा तत्पर, चुस्त आन्तरिक नियन्त्रण प्रणाली, नियमन र अनुपालनमा प्रतिबद्ध जनशक्ति तयार गर्न, कर्मचारीहरूलाई समयसापेक्ष उच्च शिपयुक्त, दक्ष एवम् क्षमतावान बनाउन, कर्मचारी उत्पादकत्व वृद्धि गर्न तथा वृत्ति विकास समेतलाई ध्यानमा राखी समय समयमा विभिन्न आन्तरिक तथा बाह्य तालिम, सेमिनार र गोष्ठीहरूमा सहभागी गराउँदै आएको छ । समीक्षा अवधिमा विकास बैंकले आन्तरिक तथा बाह्य विज्ञहरू मार्फत ७७ वटा तालिमहरूमा जम्मा १,२९५ जना कर्मचारीहरूलाई सहभागी गराईएको छ ।

विकास बैंकले नेतृत्व तहमा आवश्यक पर्ने जनशक्ति सकेसम्म 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 । समीक्षा वर्षमा विकास बैंकले कार्यकारी तहमा १ जना सहायक प्रमुख कार्यकारी नियुक्त समेत गरेको छ । व्यावस्थापकिय तथा नेतृत्व तहमा कर्मचारी पदपूर्तीका लागि विकास बैंकको छुट्टै कर्मचारी अनुक्रम योजना (Staff Succession Plan) रहेको छ । विकास बैंकले आफ्ना कर्मचारीहरूको स्वास्थ्य र सुरक्षालाई पनि विशेष प्रथमिकता दिदै आएको छ । कार्यस्थलमा हुनसक्ने सम्भाव्य जोखिम पहिचान र न्यूनिकरणका लागि आवश्यक सुरक्षाका मापदण्डहरू अपनाईएको छ । स्वच्छ, सफा र वातानुकूलित कार्यस्थल, सुरक्षात्मक कार्यप्रणाली, स्वास्थ्य विमा, औषधोपचार खर्च, विरामी विदा आदि विषयहरूमा विकास बैंक व्यवस्थापन सचेत र सजग रहेको छ ।



## सूचना प्रविधिको प्रयोग

गरिमा विकास बैंकले समयानुकूल प्रविधि प्रयोगमा निरन्तर रुपमा स्तरोन्नति गर्दै आईरहेको छ । आफ्नो दैनिक बैंकिङ्ग कार्यप्रणाली Pumori IV नामको बैंकिङ्ग सफ्टवेयरबाट सञ्चालन गर्दै आईरहेको छ भने यस विकास बैंकले कर्मचारी व्यवस्थापनका लागि NIMBUS, सम्पत्ति शुद्धीकरण 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 को प्रयोग गरिएको छ ।

विकास बैंकले Online KYC Update, Online Account Opening, E-Teller, Chip Based ATM Card, QR Payment, Mobile Banking, Internet Banking लगायतका प्रविधीमैत्री बैंकिङ्ग सेवाहरु प्रवाह गरिरहेको छ । आगामी दिनमा सेवा प्रवाहमा थप आधुनिक प्रविधिको प्रयोगमा जोड दिईनेछ । विकास बैंकको सूचना प्रविधिको क्षेत्रमा उत्पन्न हुनसक्ने जोखिम न्यूनीकरण गर्न र डाटाहरु सुरक्षित गर्नको लागि डाटा सेन्टरमा सभर राख्नुका साथै Disaster Recovery Site को समेत स्थापना गरिएको छ ।

## सम्पत्ति शुद्धीकरण निवारण सम्बन्धमा

गरिमा विकास बैंकले सम्पत्ति शुद्धीकरण तथा आतंकवादी क्रियाकलापमा वित्तीय लगानी निवारण सम्बन्धमा प्रचलित ऐन, नियम तथा नेपाल राष्ट्र बैंकबाट जारी एकीकृत निर्देशन र अन्य परिपत्रहरूको कार्यान्वयन तथा पालना गर्दै आएको छ । आगामी दिनमा समेत सो सम्बन्धमा पूर्ण प्रतिबद्ध रहेको जानकारी गराउन चाहन्छौं । यस विकास बैंकले सम्पत्ति शुद्धीकरण तथा आतंकवादी क्रियाकलापमा वित्तीय लगानी निवारण सम्बन्धमा काम गर्न साथै संस्थालाई मार्गदर्शन प्रदान गर्न AML CFT Policy, AML CFT Measure and KYC Manual, STR Guideline आदि कार्यान्वयनमा ल्याएको छ । यस विकास बैंकमा गैर कार्यकारी सञ्चालकको संयोजकत्वमा सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति रहेको छ जसले सो सम्बन्धमा भए गरेका कार्यहरूको नियमित रुपमा प्रतिवेदन लिने, विश्लेषण गर्ने र सञ्चालक समितिलाई आवश्यक सुझाव दिने गरेको छ । विकास बैंकले सम्पत्ति शुद्धीकरण जाँचको लागि छुट्टै सफ्टवेयरमा आधारित प्रणाली (I-care AML/CFT Software) को जडान र उपयोग गरेको छ । यस विकास बैंकसंग कारोबार गर्न चाहने व्यक्ति तथा संस्थाको Screening पश्चात् मात्र खाता संचालन गर्न पाउने व्यवस्था लागू गरिएको छ ।

विकास बैंकले समय समयमा कर्मचारीहरूलाई सम्पत्ति शुद्धीकरण तथा आतंकवादी क्रियाकलापमा वित्तीय लगानी निवारण सम्बन्धमा आन्तरिक तथा बाह्य तालिम प्रदान गर्ने, गोष्ठी तथा सेमिनारहरूमा सहभागी गराउने लगायतका कार्यहरु मार्फत् कर्मचारीको दक्षता अभिवृद्धि गराउने कार्यमा जोड दिईरहेको व्यहोरा जानकारी गराउन चाहन्छौं ।

## संस्थागत सामाजिक उत्तरदायित्व

यस विकास बैंकले विगतका वर्षहरूमा जस्तै आर्थिक वर्ष २०७९/८० मा समेत सामाजिक उत्तरदायित्व प्रति अग्रसर रही सामाजिक सेवा सम्बन्धी कार्यमा योगदान गर्ने प्रयास गरेको छ । विशेष गरी यस विकास बैंकले शिक्षा, स्वास्थ्य, संस्कृति संरक्षण, सामाजिक विकास र उत्थान दिगो आर्थिक विकास लगायतको क्षेत्रमा आफ्नो संस्थागत सामाजिक उत्तरदायित्व अन्तर्गतको कोष परिचालन गर्दै आईरहेको छ । संस्थागत सामाजिक उत्तरदायित्व अन्तर्गतको कोषबाट विभिन्न स्थानहरूमा स्वच्छ खानेपानी तथा सरसफाई, विद्यालयहरूमा शैक्षिक सामग्रीहरु, खेलकुदका सामग्रीहरु वितरण, पिछडिएका क्षेत्रका विद्यार्थीहरूलाई भौतिक तथा आर्थिक सहयोग, कला संस्कृतीको जागेर्ना, मठ मन्दिर संरक्षण/सम्बर्द्धन, वृक्षारोपण तथा वातावरण संरक्षण, वित्तीय सचेतना, रक्तदान कार्यक्रमहरु सञ्चालन, नेपाल प्रहरी/ट्राफिक प्रहरीलाई विभिन्न सहयोगहरु, बाल अनाथालय तथा वृद्धाश्रमका लागी सहयोग लगायतका सामाजिक क्षेत्रमा खर्च गर्दै आईरहेको छ ।

विकास बैंकमा प्रमुख कार्यकारी अधिकृत संयोजक, नायब प्रमुख कार्यकारी अधिकृत र लेखा विभाग प्रमुख सदस्य एवं सामान्य प्रशासन विभाग प्रमुख सदस्य सचिव रहने गरी सामाजिक उत्तरदायित्व समिति समेत क्रियाशिल छ । समीक्षा वर्षमा विकास बैंकले रु.७६,४०,९४० (अक्षरेपी छयहत्तर लाख चालीस हजार नौ सय चालिस मात्र) संस्थागत सामाजिक उत्तरदायित्वका लागि खर्च गरेको छ । यसका अतिरिक्त विकास बैंकले प्रत्यक्ष एवं परोक्ष रुपमा विभिन्न रोजगारीका अवसरहरु समेत सिर्जना गरि समाज र राज्यप्रतिको दायित्व निर्वाह गरिरहेको जानकारी गराउदछौं, साथै आगामी दिनहरूमा पनि यस किसिमका संस्थागत सामाजिक उत्तरदायित्वका कार्यक्रमहरूलाई सक्रिय एवं प्रभावकारी रुपमा सञ्चालन गरिने व्यहोरा समेत यहाँहरुसमक्ष जानकारी गराउदछौं ।

## अर्थतन्त्रमा योगदान

समीक्षा आ.व.मा विकास बैंकले प्रत्यक्ष तथा अप्रत्यक्ष कर (आ.व. २०७९/८० को आयकरको लागि व्यवस्था र TDS on deposit Interest, Employee TDS समेत) वापत करिव रु. १,००,८७,०९,३३८.५२ (अक्षरेपी एक अर्ब सतासी लाख नौ हजार तीन सय अड्तीस र पैसा बाउन्न मात्र) नेपाल सरकार ठूला कारदाता कार्यालयलाई कर भुक्तानी गरी एक जिम्मेवार करदाताको रुपमा समेत आफूलाई प्रस्तुत गरेको कुरा स-गौरव जानकारी गराउदछौं । यसका साथै समाजमा रोजगारी सिर्जना, उद्यमशिलताको विकास र न्यून आय भएका विपन्न वर्गका लागि उत्पादनशिल क्षेत्रमा कर्जा लगानी मार्फत 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 सुविधा अनुसार सुभाष पेटिका, वेबसाइट, ईमेल वा टेलिफोन मार्फत गुनासो तथा सुभाषहरू राख्न सक्ने व्यवस्था गरिएको छ। लिखित गुनासो राख्नको लागि सबै कार्यालयहरूमा सुभाष पेटिका समेत राखिएको छ। सेवाग्राहीहरूले टेलिफोन मार्फत गुनासो राख्नको लागि सुनुवाई डेस्कको मोबाईल नं ९८५१३५०८८९ र ईमेल मार्फत गुनासो राख्नको लागि [gunaso@garimabank.com.np](mailto:gunaso@garimabank.com.np) को समेत व्यवस्था गरिएको छ। प्राप्त गुनासोको यथाशीघ्र सुनुवाई गर्ने संयन्त्रको समेत विकास गरिएको र विकास बैंकको नायब प्रमुख कार्यकारी अधिकृत श्री माधव प्रसाद उपाध्यायलाई गुनासो सुनुवाई अधिकृत तोकिएको छ। समीक्षा वर्षमा विभिन्न माध्यमबाट औपचारिक रूपमा कुल ४८ वटा गुनासो प्राप्त भएकोमा, सम्पूर्ण गुनासोहरूको समयमै सुनुवाई भएको छ।

## कम्पनीको औद्योगिक तथा व्यवसायिक सम्बन्ध

विकास बैंकले आफ्नो वैकिक 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 एन आई एम बी एस क्यापिटल लिमिटेड, उद्योग वाणिज्य महासंघ, औद्योगिक तथा व्यावसायिक प्रतिष्ठानहरू, निजि क्षेत्र, शैक्षिक संस्था, सरकारी तथा गैर सरकारी संस्थाहरू, अन्य बैंक तथा वित्तीय संस्थाहरू, सहकारी संस्था तथा समाजका सबै पक्षसंग सौहार्द्रपूर्ण सम्बन्ध कायम राख्दै आएको छ। डेभलपमेण्ट 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 क्रियाशील अन्य बैंक एवं वित्तीय संस्थाहरूसंग पनि यस संस्थाले मित्रवत् सम्बन्ध कायम गरेको छ। आगामी दिनहरूमा यस्तो सम्बन्धलाई अझ बलियो र फराकिलो बनाउँदै लगिनेछ।

## 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 मार्ग निर्देशन 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](http://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

यस विकास बैंकको नियमावलीमा भएको व्यवस्था बमोजिम मिति २०७७/१०/३० गते सम्पन्न १४औं वार्षिक साधारण सभाबाट संस्थापक शेयरधनीहरू “समुह क” बाट ३ जना र सर्वसाधारण शेयरधनीहरू “समुह ख” बाट ३ सञ्चालकहरू चयन हुनुभएको र सोही दिन बसेको सञ्चालक समितिको २५औं बैठकले सञ्चालक श्री श्याम प्रसाद बस्यालज्यू सर्वसम्मत रूपमा अध्यक्षको रूपमा चयन हुनुभएको थियो। साथै, विकास बैंकका पूर्व स्वतन्त्र सञ्चालक श्री कुञ्जराज थापाज्यूको कार्यकाल समाप्ती पश्चात रिक्त रहेको स्वतन्त्र सञ्चालक पदमा मिति २०७९ चैत्र १० गते बसेको सञ्चालक समितिको २८औं बैठकबाट श्री मुकुन्द राज आचार्यज्यूलाई मनोनित गरिएको जानकारी यस सम्मानित सभासमक्ष जानकारी गराउन चाहन्छु। विकास बैंकमा हाल कायम रहेको सञ्चालक समितिको संरचना निम्नानुसार रहेको छ।

क्र.सं.	नाम	ठेगाना	पद	प्रतिनिधित्व समूह
१.	श्री श्याम प्रसाद बस्याल	जगत्रदेवी -८, स्याङ्गजा	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, चितवन	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	चापाकोट १, स्याङ्गजा	सञ्चालक	स्वतन्त्र

## कारोवारलाई असर पार्ने मुख्य कुराहरू

विकास बैंकको कारोवारलाई असर पार्ने मुख्य कुराहरू निम्नानुसार रहेका छन् :

- तरलता र व्याजदरमा हुने उतार चढावका कारणले निक्षेप तथा कर्जा लगानीको व्याजदरमा हुने परिवर्तन तथा लगानी योग्य तरलताको अभावबाट व्यवसाय विस्तारमा उत्पन्न हुनसक्ने जोखिमहरू
- देशको आर्थिक, मौद्रिक तथा वित्तीय नीति परिवर्तनबाट हुन सक्ने संभावित जोखिमहरू



- निक्षेप संकलन तथा निक्षेप समिश्रणमा बचत निक्षेपको अंशमा आउन सक्ने गिरावट
- व्यवसाय वृद्धिमा आउन सक्ने जोखिमहरू र लगानीको क्षेत्रमा देखिएको संकुचनबाट विकास बैंकको आम्दानीमा पर्न सक्ने असर
- सूचना प्रविधिको विकास र सो बाट उत्पन्न हुन सक्ने सञ्चालन जोखिम सम्बन्धी चुनौतीहरू
- विदेशी मुद्रा विनिमयदरमा हुने परिवर्तनबाट हुन सक्ने जोखिमहरू
- अन्तर्राष्ट्रिय बजारमा हुने मन्दीबाट नेपाली बजारमा पर्न सक्ने असरबाट हुन सक्ने आर्थिक जोखिमहरू
- पूँजी बजारमा आउन सक्ने उतारचढावबाट हुन सक्ने जोखिमहरू
- देशको राजनीतिक अस्थिरताले उत्पन्न हुनसक्ने जोखिमहरू
- कर्जा लगानीका वैकल्पिक क्षेत्रहरूको अभावको कारण उत्पन्न हुनसक्ने जोखिमहरू
- विप्रेषण आयमा आउन सक्ने उतार चढावबाट अर्थ व्यवस्थामा नकारात्मक प्रभाव परी सिर्जना हुन सक्ने जोखिमहरू
- अस्वस्थ बैकिङ्ग प्रतिस्पर्धाको कारण उत्पन्न सक्ने जोखिमहरू

## लेखापरीक्षकको नियुक्ति

लेखापरीक्षण समितिको सिफारिस बमोजिम यस विकास बैंकको २०७९ पौष २२ गते सम्पन्न १६औं वार्षिक साधारण सभाले नियुक्त गरेको लेखापरीक्षक पि.एल.आर.जी. एसोसिएट्स, चार्टर्ड एकाउण्टेन्ट्स, काठमाण्डौंलाई आ.व. २०७९/८० को लेखापरीक्षण कार्य गर्नका लागि यस विकास बैंकको बाह्य लेखापरीक्षक नियुक्त गरिएकोमा उक्त लेखापरीक्षक फर्म/कम्पनीबाट आ.व. २०७९/८० को लेखापरीक्षण सम्पन्न भएको छ। समयमै लेखापरीक्षण प्रतिवेदन उपलब्ध गराउनुभएकोमा लेखापरीक्षक श्री पि.एल.आर.जी. एसोसिएट्स, चार्टर्ड एकाउण्टेन्ट्सलाई 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 छ र अधिकांश सुझावहरू कार्यान्वयन समेत भइसकेको जानकारी व्यवस्थापनबाट प्राप्त भएको व्यहोरा जानकारी गराउन चाहन्छु।

## लाभांश वितरण गर्न प्रस्ताव गरिएको रकम

गरिमा विकास बैंक लिमिटेडको आ.व.२०७९/८० को नियमनकारी समायोजन पछिको सञ्चित मुनाफाबाट चुक्ता पूँजी रु.५,१८,७६,८७,०५७.१४ (अक्षरेपी पाँच अर्ब अठार करोड छयहत्तर लाख सतासी हजार सन्ताउन्न र चौध मात्र) को १० प्रतिशतले हुन आउने रकम रु.५१,८७,६८,७०५.७२ (अक्षरेपी एकाउन्न करोड सतासी लाख अड्सठ्ठी हजार सात सय पाँच र पैसा बहत्तर मात्र) लाभांश घोषणा गरेको छ। घोषित लाभांशबाट ९.५० प्रतिशत अर्थात रु.४९,२८,३०,२७०.४३ (अक्षरेपी उनान्पचास करोड अठ्ठाईस लाख तीस हजार दुई सय सत्तरी र पैसा त्रिचालिस मात्र) बोनस शेयर र ०.५० प्रतिशत अर्थात रु.२,५९,३८,४३५.२९ (अक्षरेपी दुई करोड उनान्साठी लाख अड्तीस हजार चार सय पैतीस र पैसा उनन्तीस मात्र) नगद लाभांश (कर प्रयोजनका लागि) रहेको छ। उक्त लाभांश नेपाल राष्ट्र बैंकबाट स्वीकृत प्राप्त भए बमोजिम वितरण गर्ने प्रस्ताव गरिएको छ। यस सम्मानित सभाबाट प्रस्तावित लाभांश 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 गर्ने 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 रहेको छ। उल्लेखित ४ वटा सञ्चालकस्तरीय उप-समिति संगसंगै विकास बैंकको नियमित कार्यलाई थप प्रभावकारी बनाउनको लागि व्यवस्थापनस्तरीय समितिहरूसमेत 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 छनौट सम्बन्धी कार्यका लागि पदपूर्ति समिति, सूचना प्रविधि सम्बन्धी 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 बिक्री गर्नुपर्ने सम्पत्तिहरूको बिक्री प्रयोजनको लागि लिलाम समिति गठन गरिएको छ । सञ्चालक समितिबाट र सम्पूर्ण सञ्चालक स्तरीय उप-समितिहरूबाट भए गरेका निर्णयहरूको कार्यान्वयनको स्थिति समेत त्रैमासिक रुपमा 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 सन्दर्भमा सूचना प्रणाली लेखापरीक्षण (Information System Audit) र श्रम लेखापरीक्षण (Labour Audit) गर्ने र लेखापरीक्षकबाट औल्याइएका कैफियतहरूको सुधार गर्ने साथै प्राप्त सुभावहरूको कार्यान्वयन गर्ने व्यवस्था रहेको छ । विकास बैंकको सूचना प्रविधिको क्षेत्रमा उत्पन्न हुनसक्ने जोखिम न्यूनीकरण गर्न र डाटाहरू सुरक्षित गर्नको लागि डाटा सेण्टरमा सर्भर राख्नुका साथै Disaster Recovery Site को समेत स्थापना गरिएको छ । विकास बैंकको नियमित तथा दैनिक काम कारवाही सहायक स्तरका कर्मचारीहरूबाट गराई अधिकृत र व्यवस्थापन स्तरका कर्मचारीहरूबाट सोको स्वीकृत गर्ने संयन्त्रको विकास गरिएकोले Dual Control Mechanism रहेको छ । विकास बैंकमा गठन भएका विभिन्न समितिहरूको विवरण र उक्त समितिहरूले गरेका कार्यहरूको विवरण संक्षेपमा निम्नानुसार प्रस्तुत गरिएको छ ।

### (क) लेखापरीक्षण समिति

विकास बैंकमा सञ्चालक श्री दिपेन्द्र श्रेष्ठज्यूको संयोजकत्वमा सञ्चालक श्री विमल पाण्डेज्यू सदस्य र आन्तरिक लेखापरीक्षण विभाग प्रमुख श्री सुमना शर्मा सदस्य सचिव रहने 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 सुधारात्मक 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, लेखापरीक्षक नियुक्तिका लागि सिफारिस गर्ने लगायतका कार्यहरू गर्ने गरेको छ । लेखापरीक्षण समितिको बैठक आर्थिक वर्ष २०७९/८० मा ७ पटक बसेको छ ।

### (ख) 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 सचिव रहने गरी जोखिम व्यवस्थापन समिति रहेको छ । नेपाल राष्ट्र बैंकको एकीकृत निर्देशनले तोकेको काम, कर्तव्य र उत्तरदायित्व अन्तर्गत 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 रुपमा 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 कार्य गर्दछ । साथै विकास बैंकको व्यवसायमा निहित जोखिमको स्तर, जोखिम बहन क्षमता र जोखिम व्यवस्थापनका लागि तयार गरिएका नीतिगत व्यवस्थाहरूको नियमित रुपमा 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 २०७९/८० अवधिमा जोखिम व्यवस्थापन समितिको बैठक ५ पटक बसेको छ ।

### (ग) कर्मचारी सेवा सुविधा समिति

विकास बैंकमा सञ्चालक श्री संजिव ढकालज्यूको संयोजकत्वमा प्रमुख कार्यकारी अधिकृत सदस्य, लेखा तथा वित्त 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 सम्बन्धि विश्लेषण एवं निर्धारण गरी सञ्चालक समिति समक्ष प्रतिवेदन पेश गर्ने गर्दछ ।

### (घ) सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति

विकास बैंकमा सञ्चालक डा. आनन्द प्रसाद श्रेष्ठज्यूको संयोजकत्वमा सञ्चालक श्री सरस्वती पाठकज्यू सदस्य र Compliance & AML/CFT विभाग प्रमुख सदस्य सचिव रहने गरी एक सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति रहेको छ । यस समितिले विकास बैंकमा ग्राहक पहिचान सम्बन्धी विद्यमान व्यवस्थाको निरीक्षण तथा अनुगमन गर्ने, ग्राहक पहिचान पद्धति तथा सम्पत्ति शुद्धीकरण सम्बन्धमा हुनसक्ने सम्भावित क्रियाकलाप र सोको नियन्त्रणको लागि नीति निर्माण गर्ने, सम्पत्ति शुद्धीकरण निवारण ऐन २०६४, सम्पत्ति शुद्धीकरण निवारण नियमावली २०७३ र नेपाल राष्ट्र बैंकको इ.प्रा. निर्देशन नं. १९ अनुसार गरिएका कार्यहरूको समीक्षा गर्ने, सो सम्बन्धमा आन्तरिक नीति, कार्यविधि र प्रकृयाहरूको पर्याप्तताका विश्लेषण गरी आवश्यक सुधारका लागि सञ्चालक समिति समक्ष सुझाव पेश गर्ने कार्य गर्दछ । आर्थिक वर्ष २०७९/८० मा सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समितिको बैठक ५ पटक बसेको छ ।

विकास बैंकको आन्तरिक नियन्त्रण प्रणालीलाई थप प्रभावकारी बनाउने उद्देश्यले व्यवस्थापन तहमा तपशिलमा उल्लेखित समितिहरू गठन भई क्रियाशिल रहेको व्यहोरा समेत जानकारी गराउन चाहन्छु ।



आर्थिक निर्देशन समिति  
सम्पत्ति दायित्व व्यवस्थापन समिति  
खरिद समिति  
पदपूर्ति समिति  
कर्जा असुली समिति  
सूचना प्रविधि समिति  
सूचना प्रविधि अनुगमन समिति  
संस्थागत सामाजिक उत्तरदायित्व सम्बन्धी समिति  
लिलाम समिति

## जोखिम व्यवस्थापन संरचना

विकास बैंकका सम्पूर्ण गतिविधिहरूमा विभिन्न स्तरका जोखिमहरू अन्तरनिहित हुन्छन् र विभिन्न गतिविधिहरूमा जोखिमहरूको आंकलन, मूल्याङ्कन तथा व्यवस्थापन सही रूपमा सही समयमा गर्नु पर्दछ। विकास बैंकले आफ्ना गतिविधिहरू कार्यान्वयन गर्दा आईपर्ने सम्पूर्ण जोखिमहरूको उच्च महत्वका साथ पहिचान, मापन र व्यवस्थापन गर्ने गरेको छ। उचित जोखिम व्यवस्थापनको लागि सुदृढ जोखिम व्यवस्थापन संरचना लागू गरी जोखिम व्यवस्थापन नीति तथा पद्धतीको 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 सम्पत्ति दायित्व व्यवस्थापन समिति, कर्जा असुली समिति जस्ता समितिहरू मार्फत विकास बैंकले बलियो जोखिम व्यवस्थापन प्रणाली स्थापना गरेको छ। यी समितिहरू मार्फत 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 महत्वपूर्ण जोखिमसँग सम्बन्धित समस्याहरूलाई जोखिम व्यवस्थापन समितिमा समीक्षा र निर्णयका लागि पेश गर्ने व्यवस्था रहेको छ।

### (क) कर्जा जोखिम व्यवस्थापन

कर्जा जोखिम भन्नाले कर्जा सम्झौतामा उल्लेख भएका शर्तहरूको पालना गर्न 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 तोकी 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 मार्फत कर्जा जोखिम व्यावस्थापन गर्ने गरिएको छ।

### (ख) 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 कानूनी 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, सूचना तथा प्रविधि प्रणालीको सुरक्षा, उच्चस्तरीय प्रशासनिक मापदण्डको सुनिश्चितता, आचारसंहिताको 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।

### (ग) बजार जोखिम व्यवस्थापन

बजार जोखिम भन्नाले ब्याजदर, विदेशी विनिमय दर, कर्माडिटीको 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

निम्ति विकास बैंकमा सम्पत्ति तथा दायित्व व्यवस्थापन समिति (ALCO) रहेको छ, जसले नियमित रूपमा बैठक बसी विकास बैंकको सम्पत्ति तथा दायित्वको स्थिति, प्रोफाइल, व्याजदर परिवर्तन, विदेशी मुद्राहरूमा विनिमय दर परिवर्तनले उत्पन्न हुने जोखिमहरूको निगरानी, GAP analysis को समीक्षा तथा इक्विटी लगानी सम्बन्धि रणनीतिहरू बनाउने गर्दछ।

#### (घ) तरलता जोखिम व्यवस्थापन

विकास बैंकले बहन गर्नुपर्ने दायित्वहरूलाई बहन गर्न पर्याप्त तरल वित्तीय 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 संरचना 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 भए नभएको सुनिश्चित गरी उच्च व्यवस्थापनमा रिपोर्टिङ्ग गर्ने व्यवस्था मिलाईएको छ।

#### (ङ) 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 संसाधनसँग 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 सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति सक्रिय 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

यस विकास बैंकको सेवा क्षेत्रमा विस्तार र व्यावसायिक विविधिकरणको अवधारणा अनुरूप यस विकास बैंकको ५१.२० प्रतिशत शेयर लगानी सहित सञ्चालनमा रहेको गरिमा क्यापिटल लिमिटेडले मर्चेण्ट व्यवसायसँग सम्बन्धित कार्यहरू गर्दै आईरहेको छ। काठमाण्डौं महानगरपालिकाको कमल पोखरीमा कार्यालय रहेको गरिमा क्यापिटल लिमिटेडको २०८० असार मसान्तको संक्षिप्त वित्तीय विवरण निम्नानुसार रहेको छ।

क्र.सं.	विवरण	असाढ मसान्त २०८०
१	कुल चुक्ता पूँजी	२४ करोड २० लाख
२	नेट वर्थ	१९ करोड ९६ लाख
३	खुद मुनाफा (ऋणात्मक)	२८ लाख ७७ हजार
४	कर्मचारी संख्या	३३

### संस्थागत सुशासन तथा अनुपालना

विकास बैंकले संस्थागत सुशासन तथा अनुपालनालाई (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 निकायहरबाट 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 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 पनि 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 कुरामा यहाँहरूलाई विश्वस्त पार्न चाहान्छौं।



## कृतज्ञता ज्ञापन

यस विकास बैंकको उद्देश्य प्राप्तिका लागि सहयोग पुर्याउनु 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 क्लियरिङ 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 लेखापरीक्षकज्यूहरू तथा शेयर रजिष्ट्रारको रूपमा प्रभावकारी सेवा प्रवाह गरेकोमा एन.आई.एम.बी एस क्यापिटल लिमिटेड लगायत विकास बैंकका गतिविधिहरूलाई सकारात्मक रूपमा जनसमक्ष पुर्याइदिने संचारजगत र प्रत्यक्ष अप्रत्यक्ष रूपमा बैंकलाई सहयोग पुर्याउने सम्पूर्ण शुभेच्छुकहरूप्रति पनि म हार्दिक आभार व्यक्त गर्दछु।

धन्यवाद !

श्याम प्रसाद बस्याल  
अध्यक्ष  
सञ्चालक समिति

मिति: २०८० पौष २९

## विकास बैंकका सेवाहरू

### निक्षेप योजना

निक्षेप परिचालनलाई प्रभावकारी बनाउनको लागि यस विकास बैंकले विभिन्न चल्ती, बचत र मुद्दती खाताहरू संचालनमा ल्याएको छ। विकास बैंकले सञ्चालनमा निक्षेप योजनाहरू मध्ये सुनौलो भविष्य बाल निक्षेप योजना, गरिमा स्वर्णिम निक्षेप योजना, गरिमा नारी बचत खाता, मेरो शेयर बचत खाता, गरिमा सुरक्षित निक्षेप योजना, गरिमा शुभलाभ बचत खाता, गरिमा दम्पती बचत खाता, विशेष मुद्दती खाता ग्रहकहरू 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 उद्यम तर्फको कर्जा लगानीलाई प्राथमिकतामा राखी कोष तथा गैह्र कोषमा आधारित कर्जाहरू प्रवाह गर्दै आईरहेको छ। ग्राहकहरूको माग र आवश्यकतालाई मध्यनजर गर्दै विकास बैंकले आफ्ना विभिन्न शाखा कार्यालयहरूबाट समानन्तर रुपमा सहूलियतपूर्ण कृषि कर्जा, महिला उद्यमी कर्जा, लघुवित्त कर्जा, शेयर धितो कर्जा र सुनचाँदी धितो कर्जा र गरिमा पेशागत कर्जा प्रवाह गर्दै आईरहेको छ।

### विप्रेषण (Remittance) सुविधा

विकास बैंकको आफ्नै रेमिट प्रोडक्ट **गरिमा रेमिट** सेवा मार्फत हाल देशका करिब ३९०० एजेण्ट/सब-एजेण्टमार्फत सेवाग्राहीहरूलाई विप्रेषण सेवा प्रवाह गरिरहेको छ। गरिमा रेमिटमार्फत सेवाग्राहीहरूले देशको एक स्थानबाट अर्को स्थानमा रकम पठाउन, प्राप्त गर्न र खातामा जम्मा गर्ने सुविधा प्राप्त गर्दछन्। यसका साथै गरिमा विकास बैंक आफैले विभिन्न ३१ वटा विप्रेषण सेवा प्रदायक कम्पनीहरूको एजेण्टका रुपमा समेत विप्रेषण सेवा उपलब्ध गराउँदै आएको छ।

### ABBS सुविधा

यस विकास बैंकले ग्राहकहरूलाई निःशुल्क रुपमा एक शाखाको चेक 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 क्लियरिङ हाउस लिमिटेडसँग सम्झौता गरी विकास बैंकमा खाता रहेको ग्राहकहरूबाट निवेदन लिई उनीहरूले चाहेको अन्य बैंक तथा वित्तीय संस्थाको खातामा रकम स्थानान्तरण गर्ने सुविधा प्रदान गर्नुका साथै नेपाल क्लियरिङ हाउस लिमिटेडको क्लियरिङ सदस्य भएका जुनसुकै बैंक तथा वित्तीय संस्थाहरूको चेक क्लियरिङ गर्ने सुविधा प्रदान गर्दै आईरहेको छ। अन्तरबैंक रकम स्थानान्तरण सुविधा अर्न्तगत Connect IPS/RTGS मार्फत विकास बैंकका ग्राहकहरूले 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 कार्यालयहरू शनिवार तथा सार्वजनिक विदाको दिनमा समेत खोली ग्राहकहरूको निक्षेप लिने, चेकको भुक्तानी दिने तथा कर्जाको किस्ता भुक्तानी गर्ने सुविधा प्रदान गर्दै आईरहेको छ।

### सि-आशवा (C-ASBA) सुविधा

विकास बैंकका ग्राहकहरूले विभिन्न कम्पनीहरूको सार्वजनिक तथा हकप्रद शेयर निष्काशनको क्रममा सि-आशवा (Centralized Application for ASBA Based Issuance) प्रणाली मार्फत ती कम्पनीहरूको शेयरमा आवेदन दिन सकिन्छ।

### लकर सेवा

प्रतिस्पर्धात्मक बैंकिङ्ग क्षेत्र, ग्राहकको माग तथा समयको आवश्यकतालाई मध्यनजर गर्दै विकास बैंकले आफ्ना केही शाखा कार्यालयहरूबाट लकर सेवा सञ्चालनमा ल्याएको छ। हाल विकास बैंकले काठमाडौंको न्यूरोड, भक्तपुरको सुर्यविनायक, ललितपुरको कुमारीपाटी, पोखराको सभागृहचोक र बगर, सुनसरीको धरान, चितवनको नारायणगढ र बुद्धचोक शाखाहरूबाट उक्त सेवा प्रवाह गरिरहेको छ र उक्त सेवा अन्य शाखा कार्यालयहरूमा समेत विस्तार गर्ने विकास बैंकको लक्ष्य रहेको छ।

### डेबिट कार्ड/ATM सुविधा/Contactless Card

तिव्र रुपमा प्रविधिमा भईरहेको विकास, बैंकिङ्ग क्षेत्रमा बढ्दै गईरहेको प्रतिस्पर्धा र नगद कारोबारलाई निरुत्साहित गर्ने नेपाल सरकारको नीति अनुरूप विकास बैंकले विभिन्न डिजिटल बैंकिङ्ग उपकरणहरू सञ्चालनमा ल्याएको छ। यस विकास बैंकले भिसा (VISA) नेटवर्किङ्गको सदस्यता लिई Chip Based Visa Card, Contactless Card प्रयोगमा ल्याएको छ। विकास बैंकले २०८० आषाढ मसान्तसम्म देशका विभिन्न ५९ स्थानमा आफ्नै ATM मेसिन सञ्चालनमा रहेका छन्। विकास बैंकका ग्राहकहरूले भिसा (VISA) नेटवर्किङ्गभित्र आवद्ध रहेका सम्पूर्ण ATM मेसिन मार्फत रकम भित्र्न सक्नुका साथै विभिन्न व्यावसायिक फर्महरूबाट वस्तु तथा सेवा खरिद गरी भुक्तानी समेत कार्डमार्फत गर्न सकिने व्यवस्था रहेको छ।



### एस एम एस बैंकिङ/मोबाइल बैंकिङ

विकास बैंकका ग्राहकहरूले आफ्नो खातामा भएको कारोबार तथा खातामा रहेको मौज्दातको SMS मार्फत जानकारी लिन, स्टेटमेण्ट हेर्नका लागि गरिमा एस.एम.एस बैंकिङ सुविधा तथा खातामा रहेको मौज्दात 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 मोबाइल बैंकिङ (गरिमा डिजी बटुवा) र एस. एम. एस सेवा सञ्चालनमा ल्याएको छ। गरिमा डिजी बटुवा एउटै युजरनेम र पासवर्डद्वारा मोबाइल एप र वेबसाइट दुवैमा प्रयोग गर्न सकिन्छ।

### Online Account Opening System

विकास बैंकले Online माध्यमबाट खाता खोल्न सक्ने व्यवस्था 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 लाजिम्पाट, ठमेल, नयाँबानेश्वर, माछापोखरी, पोखराको लेकसाईड लगायतका शाखा कार्यालयहरूबाट ग्राहकहरूले यो सुविधा प्राप्त गर्न सक्दछन्।

### QR Code

विकास बैंकले नगद रहित कारोबारलाई प्रोत्साहन गर्न ग्राहकहरूलाई QR Merchant को सुविधा उपलब्ध गराउँदै आएको छ। विकास बैंकले आफ्ना संस्थागत र व्यक्तिगत ग्राहकहरूलाई पहिचान सहितको Unique Quick Response Code मार्फत यो सेवा प्रदान गर्दै आएको छ। विकास बैंकका ग्राहकहरूले विभिन्न वस्तु तथा सेवा खरिद गरी भूक्तानीको लागि नगदको सट्टामा सूचना प्रविधिको प्रयोगद्वारा Quick Response Code मार्फत भूक्तानी गर्न मिल्ने गरी QR Code को व्यवस्था गरेको छ। विकास बैंकका ग्राहकहरूले Fonepay / Nepal Pay को QR Merchant भई आफ्नो व्यवसायिक कारोबारलाई थप सहज बनाउन सक्दछन्।

### क्रेडिट कार्ड सुविधा

गरिमा विकास बैंकले आर्थिक वर्ष २०७९/८० मा नेपालको बैंकिङ क्षेत्रमा नै नयाँ विशेषतासहितको गरिमा क्रेडिट कार्डको सुरुवात गरेको छ। गरिमा क्रेडिट कार्ड लिने ग्राहकहरूले क्रेडिट कार्ड मार्फत खरिद गरेको वस्तु तथा सेवाको रकमको भूक्तानी विकास बैंकलाई मासिक सरल किस्ताबन्दीमा तिर्न सक्ने व्यवस्था मिलाईएको छ।

## गरिमा विकास बैंक लिमिटेडको

### कम्पनी ऐन, २०६३ को दफा १०९ अन्तर्गत सञ्चालक समितिको प्रतिवेदनमा छुट्टै उल्लेख हुनु पर्ने विवरणहरुको बाँकी बुँदागत विवरण

- शेयर जफत भएको भए जफत भएको शेयर संख्या, त्यस्तो शेयरको अंकित मूल्य, त्यस्तो शेयर जफत हुनुभन्दा अगावै सो बापत कम्पनीले प्राप्त गरेको जम्मा रकम र त्यस्तो शेयर जफत भएपछि सो शेयर बिक्री गरी कम्पनीले प्राप्त गरेको रकम तथा जफत भएको शेयर बापत रकम फिर्ता गरेको भए सोको विवरण  
आर्थिक वर्ष २०७९/८० को अवधिमा कुनैपनि शेयर जफत गरिएको छैन ।
- 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 बुँदाहरुमा प्रस्तुत गरिएको छ ।
- कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबारहरु र सो अवधिमा कम्पनीको कारोबारमा आएको कुनै महत्वपूर्ण परिवर्तन  
यस विकास बैंकले आर्थिक वर्ष २०७९/०८० मा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ मा “ख” वर्गका वित्तीय संस्थाले गर्ने कार्यहरु गरेको र विकास बैंकको सहायक कम्पनी गरिमा क्यापिटल लिमिटेडले कानून तथा व्यवसायिक परिधी भित्र रही नियमित कारोबारहरु गर्दै आइरहेको छ । यसै प्रतिवेदनको विभिन्न बुँदाहरुमा उल्लेख गरेका कुराहरु बाहेक अन्य महत्वपूर्ण परिवर्तन भएको छैन ।
- विगत आर्थिक वर्षमा कम्पनीको आधारभूत शेयरधनीले कम्पनीलाई उपलब्ध गराएको जानकारी प्राप्त नभएको ।
- विगत आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरुले लिएको शेयरको स्वामित्वको विवरण र कम्पनीको शेयर कारोबारमा निजहरु संलग्न रहेको भए सो सम्बन्धमा निजहरुबाट कम्पनीले प्राप्त गरेको जानकारी  
विकास बैंकका अध्यक्ष र सञ्चालकहरुको स्वामित्वमा रहेको शेयरको विवरण निम्नानुसार रहेको छ । विकास बैंकका सञ्चालक तथा उच्च व्यवस्थापनमा कार्यरत पदाधिकारीहरु विकास बैंकको शेयर कारोबारमा संलग्न भएको जानकारी छैन ।

सञ्चालकहरुको स्वामित्वमा रहेको शेयर सम्बन्धी विवरण

क्र.सं.	सञ्चालकको नाम	पद	प्रतिनिधित्व	शेयर संख्या		
				संस्थापक	सर्वसाधारण	जम्मा
१.	श्री श्याम प्रसाद बस्याल	अध्यक्ष	संस्थापक	८,१६,०६०.७४	३२,०१८.१७	८,४८,०७८.९१
२.	डा.आनन्द प्रसाद श्रेष्ठ	सञ्चालक	संस्थापक	३,७४,६९१.१९	१,३५,९६०.४४	५,१०,६५१.६३
३.	श्री दिपेन्द्र श्रेष्ठ	सञ्चालक	संस्थापक	३,५५,७७५.७१	१,१९,८३२.९७	४,७५,६०८.६८
४.	श्री विमल पाण्डे	सञ्चालक	सर्वसाधारण		२५,१७४.६०	२५,१७४.६०
५.	श्री संजीव ढकाल	सञ्चालक	सर्वसाधारण		३,५५५.६४	३,५५५.६४
६.	श्री सरस्वती पाठक	सञ्चालक	सर्वसाधारण		१,४८७.७६	१,४८७.७६
७.	श्री मुकुन्द राज आचार्य	सञ्चालक	स्वतन्त्र	-	-	-

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

- विगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्झौताहरुमा कुनै सञ्चालक वा निजको नजिकको नातेदारहरुको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा  
यस्तो कुनै कारोबारको जानकारी प्राप्त भएको छैन ।
- कम्पनीले आफ्नो शेयर आफैले खरीद गरेको भए त्यसरी आफ्नो शेयर खरीद गर्नुको कारण, त्यस्तो शेयरको संख्या र अंकित मूल्य तथा त्यसरी शेयर खरीद गरे बापत कम्पनीले भुक्तानी गरेको रकम  
कम्पनीले आफ्नो शेयर आफै खरीद गरेको छैन ।
- 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 २०७९/८० को कुल व्यवस्थापन खर्चको विवरण देहाय बमोजिम रहेको छ ।

कर्मचारी खर्च	रु. ९०,८१,१९,६७७-
सञ्चालन खर्च	रु. ४५,३९,८८,७४९-
ह्रासकट्टी तथा परिशोधन खर्च	रु. १६,०४,३९,६९७-
<b>जम्मा व्यवस्थापन खर्च</b>	<b>रु. १,५२,२५,४८,०४३-</b>

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 प्रदान 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**

समीक्षा अवधिमा यस समितिको कुल ७ 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 प्रदान गर्ने गरिएको छ । उक्त समितिको सदस्य सचिवलाई भत्ता तथा अन्य सुविधा प्रदान गरिएको छैन ।

११. सञ्चालक, प्रबन्ध सञ्चालक, कार्यकारी प्रमुख, कम्पनीका आधारभूत शेरधनी 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 वापत 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 श्रद्धीकरण 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 १३ पटक बसेको र सञ्चालक समितिका अध्यक्ष तथा सञ्चालक सदस्यहरूलाई सञ्चालक समिति र अन्य समितहरूको बैठक भत्ता समेत गरी देहाय बमोजिमको रकम भुक्तानी गरिएको व्यहोरा जानकारी गराइन्छ । साथै समितिका अध्यक्ष र सञ्चालकलाई टेलिफोन खर्च तथा पत्रपत्रिका वापत मासिक रु. ४,०००/- प्रदान गर्ने गरिएको छ ।

आर्थिक वर्ष २०७९/८० मा अध्यक्ष तथा सञ्चालकज्यूहरूलाई प्रदान गरिएको बैठक भत्ता तथा अन्य खर्च सम्बन्धी विवरण

क्र.सं.	सञ्चालकको नाम	पद	भत्ता रकम (रु.)
१.	श्री श्याम प्रसाद बस्याल	अध्यक्ष	१,७८,०००।००
२.	डा. आनन्द प्रसाद श्रेष्ठ	सञ्चालक	२,०९,०००।००
३.	श्री दिपेन्द्र श्रेष्ठ	सञ्चालक	२,६८,०००।००
४.	श्री बिमल पाण्डे	सञ्चालक	२,६७,०००।००
५.	श्री संजीव ढकाल	सञ्चालक	१,६५,०००।००
६.	श्री सरस्वती पाठक	सञ्चालक	२,०५,०००।००
७.	श्री मुकुन्द राज आचार्य	सञ्चालक	३२,८००।००
<b>जम्मा</b>			<b>१३,२४,८००।००</b>



(ख) आर्थिक वर्ष २०७९/८० मा प्रमुख कार्यकारी अधिकृत, नायव 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, नायव प्रमुख कार्यकारी अधिकृत, सहायक प्रमुख कार्यकारी अधिकृत र प्रबन्धकहरूलाई आर्थिक वर्ष २०७९/८० मा तपशिल बमोजिमको तलब, भत्ता प्रदान गरिएको छ। साथै, सो वाहेक बोनस ऐन, २०३० बमोजिमको कर्मचारी बोनस प्रदान गर्नुका साथै प्रमुख कार्यकारी अधिकृत र नायव प्रमुख कार्यकारी अधिकृतलाई आवासको लागि घर भाडामा लिई उपलब्ध गराईएको छ।

सि.नं.	पद	उपलब्ध गराईएको पारिश्रमिक भत्ता तथा सुविधा (रु.)
१	प्रमुख कार्यकारी अधिकृत	१,१३,५७,७७७.८३
२	नायव प्रमुख कार्यकारी अधिकृत, सहायक प्रमुख कार्यकारी अधिकृत तथा प्रबन्धकहरू	४,४८,७४,३४९.२०

#### १३. शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम

आर्थिक वर्ष २०७९/८० को अन्त्यसम्ममा विकास बैंक र विकास बैंकको शेयर रजिष्ट्रार एनआईएमवि एस क्यापिटल लिमिटेड समेतमा गरी शेयर धनीहरूले बुझिलिन बाँकी रहेको नगद लाभांशको रकम रु. २,२१,२२,२४०।०० (अक्षरेपी दुई करोड एक्काईस लाख बाईस हजार दुई सय चालिस मात्र) रहेको छ।

#### १४. दफा १४१ बमोजिम सम्पत्ति खरीद वा बिक्री गरेको कुराको विवरण

(क) विकास बैंकलाई आवश्यक पर्ने आफ्नो सम्पत्तिहरूको खरिद तथा बिक्रीको विवरण वासलात सहित संलग्न वित्तीय विवरणको अनुसूची ४.१४ मा उल्लेख गरिएको छ।

(ख) सम्पत्ति खरीद तथा बिक्री गर्दा विकास बैंकको आर्थिक प्रशासन विनियमावलीले तोकेको कार्यविधि अवलम्बन गरिएको छ।

#### १५. दफा १७५ बमोजिम सम्बद्ध कम्पनी बीच 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।

## 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. २०७९/८० 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)	४३५.४०	३५४	३८३	१६,०८५	६५
पुष मसान्त (दोस्रो त्रैमास)	४०१	३४०	३६८	१०,७५८	५२
चैत्र मसान्त (तेस्रो त्रैमास)	३९४.७०	३४२.१०	३६५	८,५४५	५६
असार मसान्त (चौथो त्रैमास)	४०५	३३६	४०५	१२,८२१	६२

### ६. समस्या तथा चुनौती

(क) समस्या तथा चुनौती

#### आन्तरिक

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

## बाह्य

- प्रतिस्पर्धी बैकिङ्ग क्षेत्र
- तरलतामा हुने उतारचढाव र देशको वर्तमान अवस्था
- कुल निक्षेपमा बचत निक्षेपको अनुपातमा आएको गिरावट
- बैकिङ्ग क्षेत्रमा बढ्दो निष्क्रिय कर्जा
- बैकिङ्ग बजारमा देखिएको अस्वस्थ प्रतिस्पर्धा
- रियल स्टेटको कारोबार तथा मूल्यमा आउन सक्ने उतारचढावबाट हुन सक्ने जोखिम
- प्रविधिको विकास संगै यसले निम्त्याएको अन्तरनिहित जोखिमहरु ।

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

- तरलता व्यवस्थापनका लागि कम लागतमा निक्षेप संकलन गर्न प्रयास गरिएको छ ।
- संचालन खर्च न्यूनीकरण गर्नका लागि प्रभावकारी अनुगमन प्रणालीको विकास गरिएको छ ।
- कर्जा लगानीका विभिन्न नयाँ क्षेत्रहरुको खोजी गर्नुका साथै उत्कृष्ट ग्राहकहरु पहिचान र गुणस्तरिय कर्जा प्रवाहमा जोड दिइएको छ ।
- कर्मचारीको कार्यक्षमता अभिवृद्धिको लागि आन्तरिक तथा बाह्य तालिमको व्यवस्था गरिएको छ ।
- समय सापेक्ष प्रविधिमा आधारित सेवाहरुको पहिचान तथा प्रयोगमा जोड दिइएको छ ।
- सेवाग्राहीहरु संग राम्रो एव सुमधुर सम्बन्ध कायम गर्न निरन्तर प्रयास गरिएको छ ।
- निष्क्रिय कर्जामा बृद्धि हुन सक्ने परिस्थितिको विश्लेषण गरी ग्राहकहरुको कर्जा चुक्ता गर्न सक्ने क्षमताको विश्लेषण गरेर मात्र कर्जा प्रवाह गर्ने गरिएको साथै कर्जाको गुणस्तरमा जोड दिइएको छ ।

## ७. संस्थागत सुशासन

- 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 तथा शाखा प्रमुखहरुको नियमित बैठक गरी आन्तरिक तथा बाह्य लेखापरीक्षण प्रतिवेदन, नेपाल राष्ट्र बैंकबाट सम्पन्न स्थलगत निरीक्षण प्रतिवेदन तथा आन्तरिक अनुगमनबाट औल्याइएका कैफियतहरुको कार्यान्वयनका लागि निर्देशन दिने तथा कार्यान्वयन भए नभएको समेत अनुगमन गर्ने गरिएको छ ।
- सञ्चालक समिति र सञ्चालक समितिद्वारा गठित समितिहरुको बैठक नियमित रुपमा हुनुका साथै उक्त समितिहरुबाट प्राप्त निर्देशनहरुको कार्यान्वयन गर्ने गरिएको छ ।
- सम्पत्ति तथा दायित्व र जोखिम व्यवस्थापन सम्बन्धी समितिका बैठक नियमित रुपमा हुने गरेको छ ।
- सञ्चालक समिति तथा व्यवस्थापन संस्थागत सुशासन कायम राख्न पूर्ण प्रतिवद्ध रहेको छ ।
- आन्तरिक नियन्त्रण प्रणालीलाई थप प्रभावकारी बनाउन पोखरा, नारायणगढ, धरान, काठमाण्डौंको लाजिम्पाट र कमलपोखरी, कोहलपुर, मलंगवा, मिर्दी र बुटवलमा 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 विवरणहरुको शुद्धता सम्बन्धमा म व्यक्तिगत रुपमा उत्तरदायित्व लिन्छु । साथै म यो उद्घोष गर्दछु की मैले जाने बुझेसम्म यस प्रतिवेदनमा उल्लेखित विवरणहरु सत्य, तथ्य तथा पूर्ण छन् र लगानीकर्ताहरुलाई सुसूचित हुन, निर्णय लिन आवश्यक कुनै विवरण, सूचना तथा जानकारीहरु लुकाईएको छैन ।

गोविन्द प्रसाद ढकाल  
प्रमुख कार्यकारी अधिकृत



## गरिमा विकास बैंक लिमिटेड

लाजिम्पाट, काठमाण्डौ

### संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन

आर्थिक वर्ष २०७९/८०

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.	०१-५४५४४२४/२५/२६
प्रतिवेदन पेश गरिएको आर्थिक वर्ष	२०७९/८०

#### १. सञ्चालक समिति सम्बन्धी विवरण

(क) सञ्चालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति :

नाम: श्री श्याम प्रसाद बस्याल

नियुक्ति मिति: २०७७ माघ ३० गते

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

समूह	शेयर संख्या	प्रतिशत
संस्थापक समूह	२,६४,५७,२०४.५१	५१ प्रतिशत
सर्वसाधारण समूह	२,५४,१९,६६६.०६	४९ प्रतिशत
जम्मा	५,१८,७६,८७०.५७	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 गोपनीयताको शपथ लिएको मिति	सञ्चालक नियुक्तिको तरिका (विधि)
१	श्री श्याम प्रसाद बस्याल ठेगाना: जगत्रदेवी-८, स्याङ्गजा	संस्थापक	संस्थापक ८१६,०६०.७४ सर्वसाधारण ३२,०१८.१७ जम्मा ८,४८,०७८.९१	२०७७ माघ ३० (अध्यक्ष पदमा मनोनित)	२०७७ फाल्गुन ०३ (अध्यक्ष पदमा शपथ)	१४औं वार्षिक साधारण सभाबाट सर्वसम्मत निर्वाचित
२	डा.आनन्द प्रसाद श्रेष्ठ ठेगाना: काठमाण्डौ-३४, नयाँबानेश्वर	संस्थापक	संस्थापक ३७४,६९१.१९ सर्वसाधारण १३५,९६०.४४ जम्मा ५,१०,६५१.६३	२०७७ माघ ३०	२०७७ फाल्गुन ०३	१४औं वार्षिक साधारण सभाबाट सर्वसम्मत निर्वाचित
३	श्री दिपेन्द्र श्रेष्ठ ठेगाना: वेनी-६, म्याग्दी	संस्थापक	संस्थापक ३५५,७७५.७१ सर्वसाधारण ११९,८३२.९६ जम्मा ४,७५,६०८.६७	२०७७ माघ ३०	२०७७ फाल्गुन ०३	१४औं वार्षिक साधारण सभाबाट सर्वसम्मत निर्वाचित
४	श्री विमल पाण्डे ठेगाना: गितानगर-६, चितवन	सर्वसाधारण	२५,१७४.६०	२०७७ माघ ३०	२०७७ फाल्गुन ०३	१४औं वार्षिक साधारण सभाबाट सर्वसम्मत निर्वाचित
५	श्री संजीव ढकाल ठेगाना: पोखरा-७, कास्की	सर्वसाधारण	३,४५५.५४	२०७७ माघ ३०	२०७७ फाल्गुन ०३	१४औं वार्षिक साधारण सभाबाट सर्वसम्मत निर्वाचित
५	श्री सरस्वती पाठक ठेगाना : बगनासकाली-८, पाल्पा	सर्वसाधारण	१,४८७.७६	२०७७ माघ ३०	२०७७ फाल्गुन ०३	१४औं वार्षिक साधारण सभाबाट सर्वसम्मत निर्वाचित
७	श्री मुकुन्दराज आचार्य ठेगाना: चापाकोट-१, स्याङ्गजा	स्वतन्त्र	-	२०७९ चैत्र १०	२०७९ चैत्र १०	सञ्चालक समितिको बैठक नं. २८६ बाट मनोनित

नोट : पछिल्लो साधारणसभा पछि सञ्चालकहरू नियुक्ति भए सो सम्बन्धी जानकारी र सो सम्बन्धमा बोर्डलाई जानकारी गराएको मिति समेत छुट्टै उल्लेख गर्नु पर्ने : स्वतन्त्र सञ्चालक श्री मुकुन्द राज आचार्य मिति २०७९ चैत्र १० गते मनोनित हुनु भएकोमा नेपाल धितोपत्र बोर्डलाई २०७९ चैत्र १२ गते सो सम्बन्धी जानकारी गराईएको ।

(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	
बैठक नं.	बैठक बसेको मिति	उपस्थित सञ्चालक संख्या		बैठक नं.	बैठक बसेको मिति
२७८	२०७९ श्रावण १६	६	फरक मत नरहेको	२६०	२०७८ श्रावण १५
२७९	२०७९ भाद्र ३०	६	फरक मत नरहेको	२६१	२०७८ श्रावण २१
२८०	२०७९ असोज ४	६	फरक मत नरहेको	२६२	२०७८ भाद्र १४
२८१	२०७९ कार्तिक २४	६	फरक मत नरहेको	२६३	२०७८ आश्विन ६
२८२	२०७९ मंसिर २६	६	फरक मत नरहेको	२६४	२०७८ आश्विन १८
२८३	२०७९ पौष २१	६	फरक मत नरहेको	२६५	२०७८ कार्तिक ९
२८४	२०७९ माघ १३	६	फरक मत नरहेको	२६६	२०७८ कार्तिक १२
२८५	२०७९ फाल्गुन १२	६	फरक मत नरहेको	२६७	२०७८ कार्तिक २६
२८६	२०७९ चैत्र १०	६	फरक मत नरहेको	२६८	२०७८ मंसिर २४
२८७	२०८० बैशाख ८	७	फरक मत नरहेको	२६९	२०७८ पौष १५
२८८	२०८० जेष्ठ १२	६	फरक मत नरहेको	२७०	२०७८ पौष २२
२८९	२०८० असार ५	७	फरक मत नरहेको	२७१	२०७८ माघ २३
२९०	२०८० असार १४	६	फरक मत नरहेको	२७२	२०७८ फाल्गुन २५
				२७३	२०७८ चैत्र १
				२७४	२०७८ चैत्र १७
				२७५	२०७९ जेष्ठ ९
				२७६	२०७९ असार १०
				२७७	२०७९ असार ३०

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)	२०७९ चैत्र ९ गतेसम्म स्वतन्त्र सञ्चालकको पद रिक्त रहेको कारण सो अवधिसम्म सञ्चालक समितिको बैठकमा ६ जना सञ्चालक मात्र उपस्थित रहेको र बैठक नं. २८८ र २९० मा स्वतन्त्र सञ्चालक व्यक्तिगत कार्य(व्यस्तताको कारण अनुपस्थित हुनु भएको देखिन्छ। साथै, समीक्षा वर्षमा बैकल्पिक सञ्चालक नरहेको व्यहोरा जानकारी गराईन्छ।
सञ्चालक समितिको बैठकमा उपस्थित सञ्चालकहरु, छलफल भएको विषय र तत्सम्बन्धमा भएको निर्णयको विवरण (माइन्युट) को छुट्टै अभिलेख राखे/नराखेको	राखेको
सञ्चालक समितिको लगातार बसेको २ वटा बैठकको अधिकतम अन्तर (दिनमा)	बढीमा ५२ दिनसम्म रहेको
सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारणसभाको मिति	२०७६ मंसिर २७ गते
सञ्चालक समितिको प्रति बैठक भत्ता	१३औँ साधारणसभाले निर्धारण गरे पश्चात् अध्यक्ष रु. १०,०००/- सञ्चालक रु. ९,०००/-
आ.व.को सञ्चालक समितिको कुल बैठक खर्च (बैठक भत्ता तथा अन्य खर्च समेत)	रु. १३,२४,८००/-

## २. सञ्चालकहरूको आचरण तथा अन्य विवरण

सञ्चालकको आचरण सम्बन्धमा सम्बन्धित संस्थाको आचार संहिता भए/नभएको :	
विकास बैंकको छुट्टै आचार 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 रुपमा सिकाई तथा पुनर्ताजगी कार्यक्रम सम्बन्धी विवरण	भएको
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"> <li>■ संस्थासंग निज वा निजको एकाघर परिवारको कुनै सदस्यले कुनै किसिमको करार गरेको वा गर्न लागेको भए सोको विवरण,</li> <li>■ निज वा निजको एकाघर परिवारको कुनै सदस्यले संस्था वा सो संस्थाको मुख्य वा सहायक कम्पनीमा लिएको शेयर वा डिभेन्चरको विवरण,</li> <li>■ निज अन्य कुनै संगठित संस्थाको आधारभुत शेयरधनी वा सञ्चालक रहेको भए त्यसको विवरण,</li> <li>■ निजको एकाघर परिवारको कुनै सदस्य संस्थाको पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहेको भए सोको विवरण,</li> <li>■ सञ्चालकले उस्तै प्रकृतिको उद्देश्य भएको सूचिकृत संस्थाको सञ्चालक, तलवी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य गरेको भए सोको विवरण,</li> <li>■ सञ्चालकहरूलाई नियमनकारी निकाय तथा अन्य निकायहरूबाट कुनै कारवाही गरिएको भए सोको विवरण,</li> </ul>	

## 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)

मिति २०७८ चैत्र १ मा सम्पन्न विकास बैंकको सञ्चालक समितिको बैठक नं २७३ को निर्णय बमोजिम विकास बैंकको जोखिम व्यवस्थापन समितिको संरचना निम्नानुसार रहेको छ ।

### तपसिल

श्री विमल पाण्डे

- संयोजक

श्री दिपेन्द्र श्रेष्ठ

- सञ्चालक (पदेन सदस्य लेखापरीक्षण समिति)

श्री रोशन तिमिल्सिना

- सदस्य (सञ्चालन विभाग प्रमुख)

श्री दिपक राज भण्डारी

- सदस्य सचिव (जोखिम व्यवस्थापन विभाग प्रमुख)

(आ) समितिको बैठक संख्या

- ५

(इ) समितिको कार्य सम्बन्धी छोटो विवरण

- यो समितिले त्रैमासिक रुपमा पूँजी पर्याप्तता सम्बन्धी आन्तरिक विश्लेषण, क्षेत्रगत सीमा निर्धारण तथा अनुपालना, दवाव परीक्षण आदिको अनुगमन गर्ने गरेको छ र त्रैमासिक रुपमा सञ्चालक समितिमा प्रतिवेदन पेश गर्ने गरेको छ । यसका साथै, बैंकको जोखिम सम्बन्धमा अन्य जानकारी लिने तथा त्यस सम्बन्धमा सञ्चालक समितिमा राय सुझाव तथा सिफारिस पेश गर्ने आदि जस्ता क्रियाकलापहरू पनि 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 समीक्षा वर्षमा सञ्चालक तथा व्यवस्थापन स्तरीय विभिन्न समितिहरू गठन भई क्रियाशील 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	७	विकास बैंकको वित्तीय रिपोर्टिङ्गको 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 गोविन्द प्रसाद ढकाल सदस्य : श्री केशव तिमिल्सिना सदस्य सचिव : श्री संजु प्रसाद जैसवाल	-	कर्मचारीसँग सम्बन्धित सेवा सुविधाहरुको 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 दिपक राज भण्डारी	५	व्यवसाय सञ्चालनको क्रममा उत्पन्न हुन सक्ने आर्थिक तथा गैर-आर्थिक जोखिमहरुलाई 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 दिपक राज भण्डारी सदस्य सचिव : श्री लक्ष्मण नेपाल	५	सम्पत्ति शुद्धीकरणलाई नियन्त्रण तथा आतंककारी क्रियाकलापमा वित्तीय लगानी निरुत्साहित गर्नका लागि रणनीति तयार गर्ने तथा सञ्चालक समितिमा सुझाव तथा सिफारिस पेश गर्ने ।
आर्थिक निर्देशन समिति	संयोजक : प्रमुख कार्यकारी अधिकृत श्री गोविन्द प्रसाद ढकाल सदस्य : श्री रोशन तिमिल्सिना सदस्य : श्री केशव तिमिल्सिना सदस्य : श्री दिपक राज भण्डारी सदस्य सचिव : श्री अनुमान श्रेष्ठ	४७	संस्थाको आर्थिक प्रशासन विनियमावली अर्न्तगत तथा वस्तु तथा सेवा खरिदको निर्णय तथा सञ्चालक समिति समक्ष सिफारिस पेश गर्ने कार्य ।
खरिद समिति	संयोजक : श्री माधव प्रसाद उपाध्याय सदस्य : श्री केशव तिमिल्सिना सदस्य सचिव : श्री अनुमान श्रेष्ठ	४९	संस्थाको आर्थिक प्रशासन विनियमावली अर्न्तगत तथा वस्तु तथा सेवा खरिदको निर्णय तथा आर्थिक निर्देशन समिति र सञ्चालक समिति समक्ष सिफारिस पेश गर्ने कार्य ।
पदपूर्ति समिति	संयोजक : श्री माधव प्रसाद उपाध्याय सदस्य : श्री रोशन तिमिल्सिना सदस्य सचिव : श्री संजु प्रसाद जैसवाल	२०	विकास बैंकमा कर्मचारी छनौट, भर्ना तथा बढुवा सम्बन्धी कार्यहरु ।
सम्पत्ति दायित्व व्यवस्थापन समिति	संयोजक : प्रमुख कार्यकारी अधिकृत श्री गोविन्द प्रसाद ढकाल सदस्य : श्री माधव प्रसाद उपाध्याय सदस्य : श्री अनिल रेग्मी सदस्य : श्री भक्त बहादुर के.सी सदस्य : श्री रोशन तिमिल्सिना सदस्य : श्री मीन प्रसाद सुवेदी सदस्य : श्री दिपक राज भण्डारी सदस्य सचिव : श्री केशव तिमिल्सिना	९	विकास बैंकमा अल्पकालिन तथा दीर्घकालिन सम्पत्ति तथा दायित्वहरुको सन्तुलन राख्ने सम्बन्धी कार्य ।
सूचना प्रविधि समिति	संयोजक : श्री माधव प्रसाद उपाध्याय सदस्य : श्री अनुमान श्रेष्ठ सदस्य : श्री रोशन तिमिल्सिना सदस्य : श्री नकुल पौडेल सदस्य सचिव : श्री कमल अर्याल	३	विकास बैंकमा सूचना प्रविधिसँग सम्बन्धित संरचना, कार्यप्रणाली भौतिक पर्याप्तताको विश्लेषण गर्ने तथा सिफारिस सम्बन्धी कार्य ।
सूचना प्रविधि अनुगमन समिति	संयोजक : प्रमुख कार्यकारी अधिकृत श्री गोविन्द प्रसाद ढकाल सदस्य : श्री दिपक राज भण्डारी सदस्य : सुमना शर्मा सदस्य सचिव : श्री लक्ष्मण नेपाल	२	विकास बैंकमा सूचना प्रविधिसँग सम्बन्धित संरचना, कार्यप्रणाली तथा सोसँग सम्बन्धित क्रियाकलापहरुको अनुगमन ।

समितिको नाम	समितिको संरचना	बैठक संख्या	समितिको कार्य सम्बन्धी छोटो विवरण
संस्थागत सामाजिक उत्तरदायित्व समिति	संयोजक : प्रमुख कार्यकारी अधिकृत श्री गोविन्द प्रसाद ढकाल सदस्य : श्री माधव प्रसाद उपाध्याय सदस्य : श्री केशव तिमिल्सिना सदस्य सचिव : श्री अनुमान श्रेष्ठ	१६	विकास बैंकले संस्थागत सामाजिक उत्तरदायित्व अन्तर्गत सम्पादन गर्ने कार्यहरुको योजना तयार गर्ने तथा कार्यान्वयनको लागि आवश्यक सहजीकरण तथा अनुगमन गर्ने ।
कर्जा असुली समिति	संयोजक : श्री माधव प्रसाद उपाध्याय सदस्य : श्री मिन सुवेदी सदस्य सचिव : श्री कृष्ण श्रेष्ठ	६०	कर्जा असुली सम्बन्धी कार्य ।
लिलाम समिति	संयोजक : प्रमुख कार्यकारी अधिकृत श्री गोविन्द प्रसाद ढकाल सदस्य : श्री केशव तिमिल्सिना सदस्य : श्री रोशन तिमिल्सिना सदस्य सचिव : श्री अनुमान श्रेष्ठ	९	विकास बैंकको सम्पत्तिहरुको लिलाम सम्बन्धी कार्य गर्ने ।

(ड) आर्थिक प्रशासन विनियमावली भए/नभएको : भएको

#### ४. सूचना तथा जानकारी प्रवाह सम्बन्धी विवरण

(क) संस्थाले सार्वजनिक गरेको सूचना तथा जानकारी प्रवाहको विवरण:

विषय	माध्यम	सार्वजनिक गरेको मिति										
१६औं वार्षिक साधारण सभाको सूचना	राष्ट्रिय दैनिक	२०७९ मंसिर २८ गते कारोवार राष्ट्रिय दैनिक - प्रथम पटक र २०७८ पौष १२ गते अन्नपूर्ण पोष्ट राष्ट्रिय दैनिक - दोस्रो पटक										
विशेष साधारणसभाको सूचना	विशेष साधारणसभा नभएको	विशेष साधारणसभा नभएको										
वार्षिक प्रतिवेदन (आ.व. २०७८/७९)	प्रतिवेदन पुस्तिका र विकास बैंकको वेबसाईटमा											
त्रैमासिक प्रतिवेदन (आ.व २०७९/८०)	पहिलो त्रैमास : कारोवार राष्ट्रिय दैनिक दोस्रो त्रैमास : कारोवार राष्ट्रिय दैनिक तेस्रो त्रैमास : कारोवार राष्ट्रिय दैनिक चौथो त्रैमास : नागरिक राष्ट्रिय दैनिक	<table><tr><td>अवधि</td><td>प्रकाशित मिति</td></tr><tr><td>प्रथम त्रैमास</td><td>२०७९ कार्तिक ७</td></tr><tr><td>दोश्रो त्रैमास</td><td>२०७९ माघ ०७</td></tr><tr><td>तेश्रो त्रैमास</td><td>२०८० वैशाख ०७</td></tr><tr><td>चौथो त्रैमास</td><td>२०८० श्रावण २१</td></tr></table>	अवधि	प्रकाशित मिति	प्रथम त्रैमास	२०७९ कार्तिक ७	दोश्रो त्रैमास	२०७९ माघ ०७	तेश्रो त्रैमास	२०८० वैशाख ०७	चौथो त्रैमास	२०८० श्रावण २१
अवधि	प्रकाशित मिति											
प्रथम त्रैमास	२०७९ कार्तिक ७											
दोश्रो त्रैमास	२०७९ माघ ०७											
तेश्रो त्रैमास	२०८० वैशाख ०७											
चौथो त्रैमास	२०८० श्रावण २१											
धितोपत्रको मूल्यमा प्रभाव पार्ने मूल्य संवेदनशील सूचना	पत्राचार (नेपाल स्टक एक्सचेञ्ज, नेपाल धितोपत्र बोर्ड, सि.डि.एस. एण्ड क्लियरिङ लि.मा)	२०७९।०।२५ २०७९।०।२७										
अन्य	-	-										

(ख) सूचना सार्वजनिक नगरेको वा अन्य कारणले धितोपत्र बोर्ड तथा अन्य निकायबाट कारवाहीमा परेको भए सो सम्बन्धी जानकारी : नपरेको

(ग) पछिल्लो वार्षिक तथा विशेष साधारणसभा सम्पन्न भएको मिति : २०७९ पौष २२ गते (१६औं वार्षिक साधारण सभा)

#### ५. संस्थागत संरचना र कर्मचारी सम्बन्धी विवरण

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

(ख) सांगठनिक संरचना संलग्न गर्ने : संलग्न गरिएको

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

क्र.सं.	नाम	पद	शैक्षिक योग्यता	अनुभव
१.	श्री गोविन्द प्रसाद ढकाल	प्रमुख कार्यकारी अधिकृत	स्नातकोत्तर (व्यवस्थापन)	२८ वर्ष वित्तीय क्षेत्रको अनुभव
२.	श्री माधव प्रसाद उपाध्याय	नायब प्रमुख कार्यकारी अधिकृत	स्नातकोत्तर (व्यवस्थापन)	<ul style="list-style-type: none"> <li>करिब १७ वर्ष अध्यापन/प्राध्यापन पेशामा संलग्न</li> <li>१६ वर्ष वित्तीय क्षेत्रको अनुभव</li> </ul>
३.	श्री अनिल रेग्मी	सहायक प्रमुख कार्यकारी अधिकृत	चार्टर्ड एकाउन्टेन्सी	<ul style="list-style-type: none"> <li>करिब ४ वर्ष लेखापरीक्षण पेशामा संलग्न</li> <li>करिब ११ वर्ष वाणिज्य बैंकहरुको व्यवस्थापकीय तहमा कार्य गरेको अनुभव</li> <li>गरिमा विकास बैंक लिमिटेडमा विगत १६ महिनादेखि सहायक प्रमुख कार्यकारी अधिकृतको रूपमा कार्यरत</li> </ul>

(घ) कर्मचारी सम्बन्धी अन्य विवरण :

संरचना अनुसार कर्मचारी पदपूर्ति गरे/नगरेको	गरेको
नयाँ कर्मचारीहरुको 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 (२०८० असार मसान्तमा)	३
व्यवस्थापन स्तरका कर्मचारीको संख्या (२०८० असार मसान्तमा)	२१
कुल कर्मचारी संख्या (२०८० असार मसान्तमा)	१०३८
कर्मचारीहरुको सक्सेसन प्लान भए/नभएको	भएको
आ.व.मा कर्मचारीहरुलाई दिईएको तालिम संख्या तथा सम्मिलित कर्मचारीको संख्या	७७ वटा तालिममा १,२९५ जना कर्मचारी हरुको सहभागिता रहको
आ.व.को कर्मचारी तालिम खर्च रु.	रु.७१,८८,१६८।-
कुल खर्चमा कर्मचारी खर्चको प्रतिशत (व्याज खर्च बाहेक)	५९.६४%
कुल कर्मचारी खर्चमा कर्मचारी तालिम खर्चको प्रतिशत	०.७९%

## ६. संस्थाको लेखा तथा लेखापरीक्षण सम्बन्धी विवरण

(क) लेखा सम्बन्धी विवरण

संस्थाको पछिल्लो आ.व.को वित्तीय विवरण NFRS अनुसार तयार गरे/नगरेको, नगरेको भए सोको कारण	गरेको
सञ्चालक समितिबाट पछिल्लो (आ.व. २०७९/८० को) वित्तीय विवरण स्वीकृति भएको मिति	२०८० पौष ४
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति	बुँदा नं. ४ मा प्रस्तुत गरिएको ।
अन्तिम लेखापरीक्षण सम्पन्न भएको मिति (आ.व. २०७९/८० को)	२०८० पौष ५
साधारणसभाबाट वित्तीय विवरण स्वीकृत भएको मिति (आ.व. २०७८/७९ को)	२०७९ पौष २२
<b>संस्थाको आन्तरिक लेखापरीक्षण सम्बन्धी विवरण</b>	
(अ) आन्तरिक रुपमा लेखा परीक्षण गर्ने गरिएको वा बाह्य विज्ञ नियुक्त गर्ने गरिएको	बाह्य विज्ञ नियुक्त गर्ने गरिएको
(आ) बाह्य विज्ञ नियुक्त गरिएको भए सोको विवरण	S. R Pandey & Co, Chartered Accountants Maharajgunj, 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 लेखापरीक्षण समितिको संरचना एवं विवरण देहाय बमोजिम रहेको छ ।

तपसिल :

संयोजक तथा सदस्यहरूको नाम, पद तथा योग्यता

नाम	पद	योग्यता
संयोजक श्री दिपेन्द्र श्रेष्ठ	सञ्चालक	स्नातकोत्तर
सदस्य श्री विमल पाण्डे	सञ्चालक	स्नातक
सदस्य सचिव श्री सुमना शर्मा	विभागीय प्रमुख- आन्तरिक लेखापरीक्षण	सि.ए., स्नातक

बैठक बसेको मिति तथा उपस्थित सदस्य संख्या

बैठक बसेको मिति	उपस्थित सदस्य संख्या
२०७९ श्रावण ६	३ जना (१०० प्रतिशत)
२०७९ आश्विन २७	३ जना (१०० प्रतिशत)
२०७९ मंसिर २५	३ जना (१०० प्रतिशत)
२०७९ पौष १५	३ जना (१०० प्रतिशत)
२०७९ माघ १५	३ जना (१०० प्रतिशत)
२०८० वैशाख ११	३ जना (१०० प्रतिशत)
२०८० असार १३	३ जना (१०० प्रतिशत)

प्रति बैठक भत्ता 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 लाभ वाहेक सूचीकृत संगठित संस्थाको वित्तीय स्वार्थ भएको कुनै व्यक्ति, फर्म, कम्पनी, कर्मचारी, सल्लाहकार वा परामर्शदाताले संस्थाको कुनै सम्पत्ति कुनै किसिमले भोगचलन गरे/नगरेको	नगरेको
नियमनकारी निकायले इजाजतपत्र जारी गर्दा तोकेको शर्तहरूको पालना भए/नभएको	भएको
नियमनकारी निकायले संस्थाको नियमन निरीक्षण वा सुपरिवेक्षण गर्दा संस्थालाई दिईएको निर्देशन पालना भए/नभएको	भएको
संस्था वा सञ्चालक विरुद्ध अदालतमा कुनै मुद्दा चलिरहेको भए सो को विवरण	आर्थिक वर्ष २०७९/८० अवधिमा नियमित कार्य सञ्चालन एवं कर्जा असुलीको सन्दर्भमा चल्ने नियमित प्रकृतिको मुद्दा बाहेक अन्य मुद्दा नचलेको ।

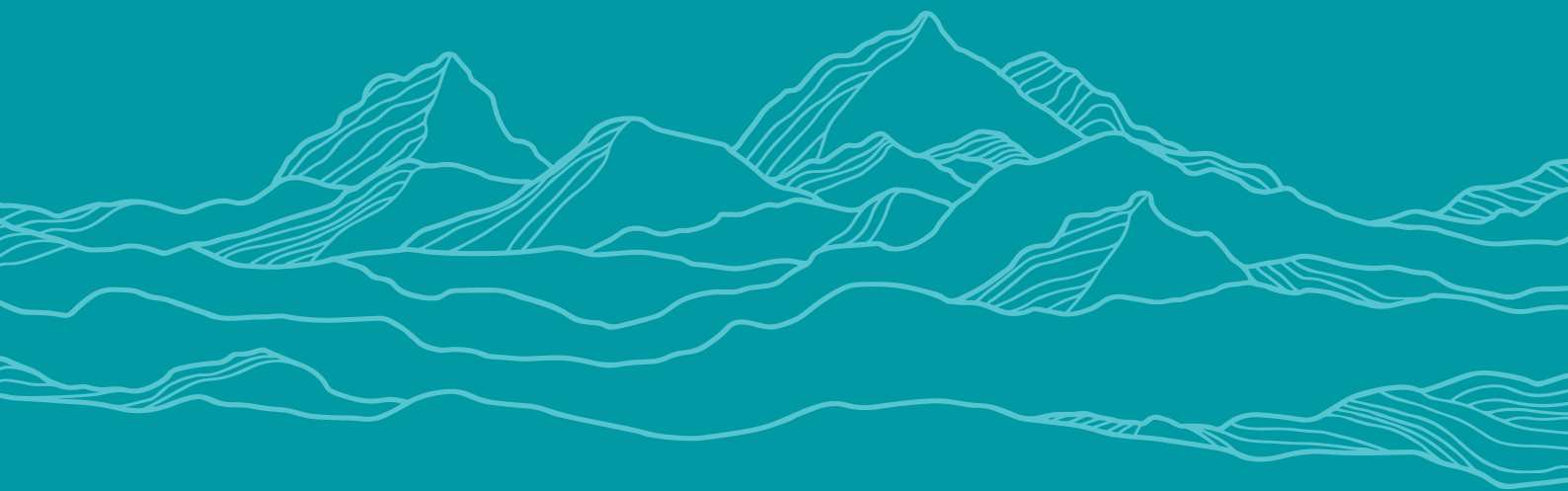
अनुपालना अधिकृतको नाम : लक्ष्मण नेपाल

पद : प्रबन्धक

मिति : २०८० पौष ६

प्रतिवेदन सञ्चालक समितिबाट स्वीकृत मिति : २०८० पौष ६





# **GARIMA BIKAS BANK LIMITED**

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, 2080 (July 16, 2023), Consolidated Statement of Profit or Loss, Consolidated Statement of Other Comprehensive Income, Consolidated Statement of Changes in Equity and 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, 2080 (July 16, 2023), its Consolidated Financial Performance and its Consolidated Cash Flows for the year then ended in accordance with Nepal Financial Reporting Standards (NFRSs).

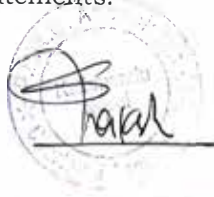
**Basis for Opinion**

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.



**P.L.R.G. Associates**  
**Chartered Accountants**


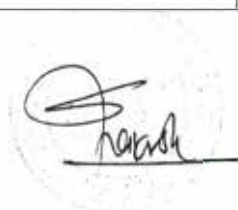
mailto:plrg@gmail.com, +977-1-4011079, 4011080, P.O. Box: 5638, New Plaza Marg, Putalisadak, Kathmandu

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

S.N.	Key Audit Matters	Auditor's Response
1.	<p><b>Interest Income</b> Ref. Note no. 4.29 and accounting policies to the financial statements.</p> <p>The Bank has total interest income of Rs. 10,683,204,016 including Rs. 9,323,728,199 on loans and advances to customers. 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"> <li>➤ Understanding of the core banking software of the Bank how interest rate on loans and advances has been implemented in system.</li> <li>➤ Whether interest income on advances is automatically generated in the CBS system.</li> <li>➤ Review of accrual and recognition interest income whether relevant NFRS and the NRB norms have been followed by the Bank for the same.</li> <li>➤ Review and verify the transactions relating to manual debit or credit of interest in the system.</li> <li>➤ Understanding as to how the Bank's management monitors their business, analyze its credit portfolio and the interest income thereon.</li> </ul> <p>Accounting policies and recognition of interest income has been considered acceptable.</p>
2.	<p><b>Investment Securities Valuation</b> Ref. Note no. 4.8 and accounting policies to the financial statements.</p> <p>The Bank has total investment securities of Rs. 14,918,548,503 as at Ashadh 31, 2080 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 16.73 % of the total assets of the Bank. Classification of investment into different categories as Investment</p>	<p>We applied following procedures in respect of Investment verification:</p> <ul style="list-style-type: none"> <li>➤ 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.</li> <li>➤ Evaluation of management's assessment to categorize investments classified into different categories as Investment securities measured at amortized cost and Investment in</li> </ul>



	<p>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.</p> <p>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>equity measured at fair value through other comprehensive income.</p> <ul style="list-style-type: none"> <li>➤ Verification of valuation of investment on sampling basis in reference to its cost and quoted market price as the case may be.</li> <li>➤ Verification of impairment allowance provided for different investments in commensurate with NFRSs and NRB Directives.</li> </ul> <p>Accounting policies, classification, valuation, and impairment allowances for the investments are considered acceptable.</p>
<b>3.</b>	<p><b>Impairment of Loans and Advances</b> Ref. Note no. 4.7 &amp; 4.7.4 and accounting policies to the financial statements.</p>	
	<p>The Bank's advances to the customers represent 69.49 % of its total assets at the end of year under review and are stated at Rs. 61.9569 billion which is net of provision of Rs. 1.6043 billion.</p> <p>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"> <li>➤ 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.</li> <li>➤ Business sites visit of the borrowers on sampling basis.</li> <li>➤ Review of IT system to provide loan loss provision based on overdue payments.</li> <li>➤ On sampling basis, verification of accuracy of provision against non-performing loan calculated by the IT system and manual calculation sampling basis.</li> <li>➤ Evaluation of appropriateness of subjective judgement made by the management for performing loans' borrowers.</li> <li>➤ Review of Board's evaluation and decisions on loans.</li> </ul>



		Based on the above audit procedures performed, loan loss provision made by the Bank is considered acceptable.
<b>4.</b>	<b>Information Technology</b>	
	<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"> <li>➤ Review of control relating to the information system of the Bank whether it is as required by the relevant NRB guidelines.</li> <li>➤ Understanding controls over input, processing and output of the existing IT system.</li> <li>➤ Review of accuracy and correctness of information/ reports generated by the relevant system on sampling basis.</li> <li>➤ Review of report of Information System Audit and implementation status of recommendations thereon.</li> </ul> <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.

#### Responsibilities of the 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.

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.

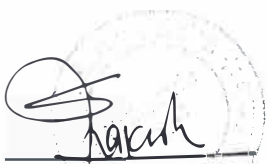
### **Report on Other Legal and Regulatory Requirements**

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 No: 231221CA00154iZTJI

Date: 2080/09/05  
Place: Kathmandu



**Garima Bikas Bank Limited**  
**Consolidated Statement of Financial Position**  
**As on 31st Ashad 2080**

Particulars	Notes	Group		Bank	
		31 Ashad 2080	32 Ashad 2079	31 Ashad 2080	32 Ashad 2079
<b>Assets</b>					
Cash and cash equivalent	4.1	4,589,230,815	5,224,336,963	4,602,873,647	5,223,856,272
Due from Nepal Rastra Bank	4.2	2,961,796,053	1,998,862,930	2,961,796,053	1,998,862,930
Placement with Bank and Financial Institutions	4.3	15,000,000	520,000,000	-	500,000,000
Derivative financial instruments	4.4	-	-	-	-
Other trading assets	4.5	127,347,288	125,694,773	-	-
Loan and Advances to B/Fls	4.6	2,973,799,200	2,845,675,474	2,973,799,200	2,845,675,474
Loans and advances to customers	4.7	61,957,868,581	58,047,616,193	61,956,931,002	58,046,661,337
Investment securities	4.8	14,931,153,338	9,920,183,335	14,918,548,503	9,909,527,832
Current Tax Assets	4.9	-	-	-	-
Investment in subsidiaries	4.10	-	-	123,900,000	123,900,000
Investment in Associates	4.11	-	5,964,682	-	5,964,682
Investment property	4.12	187,268,784	36,514,800	187,268,784	36,514,800
Property and equipment	4.13	676,043,702	787,967,040	641,084,021	748,791,935
Goodwill and Intangible Assets	4.14	101,423,735	102,087,417	100,994,618	101,487,075
Deferred tax assets	4.15	48,158,347	13,033,969	32,452,227	-
Other assets	4.16	681,735,178	501,181,053	663,159,838	489,284,270
<b>Total Assets</b>		<b>89,250,825,021</b>	<b>80,129,118,628</b>	<b>89,162,807,892</b>	<b>80,030,526,606</b>
<b>Liabilities</b>					
Due to Bank and Financial Institutions	4.17	2,104,520,294	2,035,638,564	2,104,520,294	2,035,638,564
Due to Nepal Rastra Bank	4.18	-	807,904,362	-	807,904,362
Derivative Financial Instruments	4.19	-	-	-	-
Deposit from customers	4.20	76,946,689,730	68,395,870,950	76,964,158,230	68,410,212,441
Borrowings	4.21	14,583,333	22,916,667	14,583,333	22,916,667
Current Tax Liabilities	4.9	51,439,326	21,334,973	57,194,383	25,313,880
Provisions	4.22	-	-	-	-
Deferred tax liabilities	4.15	-	-	-	1,053,519
Other liabilities	4.23	1,259,701,656	1,176,163,937	1,224,115,196	1,136,728,408
Debt securities issued	4.24	995,089,258	994,221,509	995,089,258	994,221,509
Subordinated Liabilities	4.25	-	-	-	-
<b>Total liabilities</b>		<b>81,372,023,598</b>	<b>73,454,050,962</b>	<b>81,359,660,695</b>	<b>73,433,989,350</b>
<b>Equity</b>					
Share Capital	4.26	5,187,687,057	4,579,892,402	5,187,687,057	4,579,892,402
Share Premium		4,415,329	92,311,741	4,415,329	92,311,741
Retained Earning		493,519,254	567,121,281	517,658,780	584,442,111
Reserves	4.27	2,105,258,233	1,346,416,711	2,093,386,031	1,339,891,002
<b>Total equity attributable to equity holders</b>		<b>7,790,879,873</b>	<b>6,585,742,134</b>	<b>7,803,147,197</b>	<b>6,596,537,256</b>
Non-controlling interests		87,921,549	89,325,531	-	-
<b>Total equity</b>		<b>7,878,801,423</b>	<b>6,675,067,666</b>	<b>7,803,147,197</b>	<b>6,596,537,256</b>
<b>Total liabilities and equity</b>		<b>89,250,825,021</b>	<b>80,129,118,628</b>	<b>89,162,807,892</b>	<b>80,030,526,606</b>
Contingent liabilities and commitment	4.28	1,243,022,415	1,656,294,386	1,243,022,415	1,656,294,386
Net assets value per share		150.18	143.80	150.42	144.03

As per our report of even date

**Keshab Timalsina**  
Head- Finance, Accounts  
& Treasury Department

**Anil Regmi**  
Assistant  
Chief Executive Officer

**Madhav Prasad Upadhaya**  
Deputy  
Chief Executive Officer

**Govinda Prasad Dhakal**  
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**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: 2080/09/04  
Place: Kathmandu

**Garima Bikas Bank Limited**  
**Consolidated Statement of Profit or Loss**  
**For the year ended 31st Ashad 2080**

Particulars	Notes	Group		Bank	
		2079-80	2078-79	2079-80	2078-79
Interest Income	4.29	10,686,498,691	7,951,014,509	10,683,204,016	7,948,246,751
Interest Expense	4.30	(7,420,456,724)	(5,352,090,033)	(7,419,215,729)	(5,354,384,198)
<b>Net interest income</b>		<b>3,266,041,967</b>	<b>2,598,924,476</b>	<b>3,263,988,287</b>	<b>2,593,862,552</b>
Fees and Commission Income	4.31	423,576,486	367,028,014	405,599,215	359,306,727
Fees and Commission Expense	4.32	22,704,389	18,459,993	19,193,220	15,565,920
<b>Net fee and Commission income</b>		<b>400,872,097</b>	<b>348,568,021</b>	<b>386,405,995</b>	<b>343,740,807</b>
<b>Net interest fee and commission income</b>		<b>3,666,914,064</b>	<b>2,947,492,496</b>	<b>3,650,394,282</b>	<b>2,937,603,360</b>
Net Trading Income	4.33	19,053,290	314,312	14,999,815	314,312
Other Operating Income	4.34	34,470,464	69,689,550	33,300,362	113,804,493
<b>Total operating income</b>		<b>3,720,437,818</b>	<b>3,017,496,358</b>	<b>3,698,694,459</b>	<b>3,051,722,165</b>
Impairment charge/(reversal) for loans and other losses	4.35	413,271,440	172,760,393	413,271,440	172,760,393
<b>Net Operating income</b>		<b>3,307,166,378</b>	<b>2,844,735,965</b>	<b>3,285,423,019</b>	<b>2,878,961,772</b>
<b>Operating expenses</b>					
Personnel Expense	4.36	922,564,201	836,870,661	908,119,677	830,218,927
Other Operating Expenses	4.37	460,090,629	413,691,385	453,988,749	409,142,187
Depreciation and amortisation	4.38	166,328,249	150,949,756	160,439,617	148,360,155
<b>Operating Profit</b>		<b>1,758,183,300</b>	<b>1,443,224,164</b>	<b>1,762,874,976</b>	<b>1,491,240,503</b>
Non operating income	4.39	23,882,078	22,328,494	23,685,948	22,272,052
Non operating expense	4.40	-	-	-	-
<b>Profit before income tax</b>		<b>1,782,065,377</b>	<b>1,465,552,658</b>	<b>1,786,560,924</b>	<b>1,513,512,554</b>
Income tax expense	4.41	520,265,991	469,369,504	521,884,842	483,498,562
Current tax Expenses		553,419,388	473,952,935	553,419,388	473,956,587
Deferred tax Expense/(Income)		(33,153,397)	(4,583,432)	(31,534,546)	9,541,974
<b>Profit for the period</b>		<b>1,261,799,386</b>	<b>996,183,154</b>	<b>1,264,676,082</b>	<b>1,030,013,992</b>
<b>Profit attributable to:</b>					
Equity holders of the bank		1,263,203,368	1,012,693,162	1,264,676,082	1,030,013,992
Non-controlling interest		(1,403,982)	(16,510,008)	-	-
<b>Profit for the period</b>		<b>1,261,799,386</b>	<b>996,183,154</b>	<b>1,264,676,082</b>	<b>1,030,013,992</b>
<b>Earnings per share:</b>					
Basic earnings per share		24.32	21.75	24.38	22.49
Diluted earnings per Share		24.32	21.75	24.38	22.49

As per our report of even date

**Keshab Timalisina**  
Head- Finance, Accounts  
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Director

**Saraswati Pathak**  
Director

**Mukunda Raj Acharya**  
Director

Date: 2080/09/04  
Place: Kathmandu

**Garima Bikas Bank Limited**  
**Consolidated Statement of Other Comprehensive Income**  
**For the year ended 31st Ashad 2080**

Particulars	Notes	Group		Bank	
		2079-80	2078-79	2079-80	2078-79
<b>Profit for the period</b>		<b>1,261,799,386</b>	<b>996,183,154</b>	<b>1,264,676,082</b>	<b>1,030,013,992</b>
<b>Other comprehensive income, net of income tax</b>					
<b>a) Items that will not be reclassified to profit or loss</b>					
• Gains/(losses) from investment in equity instruments measured at fair value		10,775,826	(198,864,982)	10,775,096	(198,861,690)
• Remeasurement of gain/loss on sale of shares		-	-	-	-
• Gains/(losses) on revaluation		-	-	-	-
• Actuarial gain/(losses) on defined benefit plans		(17,345,764)	(504,433)	(17,345,764)	(504,433)
• Income tax relating to above items		1,970,981	59,810,824	1,971,200	59,809,837
Net other comprehensive income that will not be reclassified to profit or loss		(4,598,956)	(139,558,590)	(4,599,467)	(139,556,286)
<b>b) Items that are or may be reclassified to profit or loss</b>					
• 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		-	-	-	-
<b>c) Share of other comprehensive income of associate accounted as per equity method</b>		-	-	-	-
<b>Other comprehensive income for the period, net of Income Tax</b>		<b>(4,598,956)</b>	<b>(139,558,590)</b>	<b>(4,599,467)</b>	<b>(139,556,286)</b>
<b>Total comprehensive income for the period</b>		<b>1,257,200,430</b>	<b>856,624,564</b>	<b>1,260,076,615</b>	<b>890,457,706</b>
<b>Total comprehensive income attributable to:</b>					
Equity holders of the Bank		1,258,604,412	873,134,572	1,260,076,615	890,457,706
Non-controlling interest		(1,403,982)	(16,510,008)	-	-
<b>Total Comprehensive income for the period</b>		<b>1,257,200,430</b>	<b>856,624,564</b>	<b>1,260,076,615</b>	<b>890,457,706</b>

As per our report of even date

**Keshab Timalisina**  
Head- Finance, Accounts  
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Director

**Saraswati Pathak**  
Director

**Mukunda Raj Acharya**  
Director

Date: 2080/09/04  
Place: Kathmandu



**Garima Bikas Bank Limited**  
**Statement of Changes in Equity**  
**For the Year ended 31st Asahd 2080**

**Group**  
**Attributable to Equity-Holders of the Bank**

Particulars	Share Capital	Share Premium	General Reserve	Exchange Equalisation Reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained Earning	Other Reserve	Total	Non-Controlling Interest	Total Equity
Adjustment/Restatement												
Adjustment/Restated Balance as at Shrawan 01, 2078	3,675,912,501	97,068	746,699,633	267,899	121,016,271	181,668,173	-	574,822,165	(1,857,120)	5,298,626,590		5,298,626,590
Transfer from Sahara Bikas Bank Ltd	272,270,604	6,668,252	15,567,366		28,034,001			(8,796,169)	1,397,164	315,141,218		315,141,218
Transfer of NCI									6,525,709	6,525,709	105,837,552	112,363,261
<b>Comprehensive Income for the year</b>												
Profit for the year								1,012,693,162		1,012,693,162	(16,512,020)	996,181,142
<b>Other Comprehensive Income, Net of Tax</b>												
Gains/(losses) from investment in equity instruments measured at fair value	-	-	-	-	-	(139,203,183)	-	-	(353,103)	(139,556,286)		(139,556,286)
Remeasurement of gain/loss on sale of shares						(139,203,183)				(139,203,183)		(139,203,183)
Gains/(losses) on revaluation										-		-
Actuarial gain/(losses) on defined benefit plans										-		-
Gains/(losses) on cash flow hedge									(353,103)	(353,103)		(353,103)
Exchange gains/(losses) arising from translating financial assets of foreign operation										-		-
<b>Total Comprehensive Income for the year</b>	-	-	-	(107,618)	175,970,114	(139,203,183)	-	1,012,693,162	(353,103)	873,136,876	(16,512,020)	856,624,856
Transfer to Reserves during the year		-	206,002,798			1,415,635	-	(383,280,930)	-	-	-	-
Transfer Deferred Tax Reserve to Retained Earnings during the year								(10,300,140)	10,300,140	-	-	-
Creation of CSR Fund										-	-	-
Creation of Training Fund										-	-	-
Creation of Foreign exchange fluctuation fund										-	-	-
Utilization of CSR Fund								6,927,168	(6,927,168)	-	-	-
Utilization of Staff Training Fund										-	-	-
Transfer to Deferred Tax Asset Reserve										-	-	-
Transfer to Investment Adjustment Reserve										-	-	-
Transfer from Reserves during the year										-	-	-
<b>Transactions with Owners, directly recognized in Equity</b>												
Amount transferred from premium to share capital						-				-	-	-
Share issued										-	-	-
Share Based Payments										-	-	-
Share Issued Expenses										-	-	-
Share Issued Expenses-Tax Impact										-	-	-
Dividend to Equity-Holders										-	-	-
Bonus Shares Issued	631,709,297	(6,765,320)						(624,943,977)		-	-	-
Cash Dividend Paid										-	-	-
Gain on Disposal of Share Classified into OCI (Net)										-	-	-
Other		92,311,741								92,311,741		92,311,741
<b>Total Contributions by and Distributions</b>												
<b>Balance at Asahd End, 2079</b>	<b>4,579,892,402</b>	<b>92,311,741</b>	<b>968,269,798</b>	<b>160,282</b>	<b>325,020,386</b>	<b>43,880,625</b>	<b>-</b>	<b>567,121,281</b>	<b>9,085,621</b>	<b>6,585,742,134</b>	<b>89,325,531</b>	<b>6,675,067,666</b>
Adjustment/Restatement										-	-	-
Adjustment/Restated Balance as at Shrawan 01, 2079	4,579,892,402	92,311,741	968,269,798	160,282	325,020,386	43,880,625	-	567,121,281	9,085,621	6,585,742,134	89,325,531	6,675,067,666

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
<b>Comprehensive Income for the year</b>												-
Profit for the year								1,263,203,368		1,263,203,368	(1,403,982)	1,261,799,386
<b>Other Comprehensive Income, Net of Tax</b>												
Gains/(losses) from investment in equity instruments measured at fair value	-	-	-	-	-	7,543,078	-	-	(12,142,035)	(4,598,956)	-	(4,598,956)
Remeasurement of gain/loss on sale of shares						7,543,078		-		7,543,078		7,543,078
Gains/(losses) on revaluation								-				
Actuarial gain/(losses) on defined benefit plans									(12,142,035)	(12,142,035)		(12,142,035)
Gains/(losses) on cash flow hedge												
Exchange gains/(losses) arising from translating financial assets of foreign operation												
<b>Total Comprehensive Income for the year</b>	-	-	-	-	-	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	863,417	328,950,181	-	-	(749,415,482)	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								(17,791,345)	17,791,345	-		-
Utilization of Training Fund								7,188,168	(7,188,168)	-		-
Utilization of CSR Fund								7,640,940	(7,640,940)	-		-
Utilization of Staff Training Fund										-		-
Transfer to Deferred Tax Asset Reserve								-		-		-
Transfer to Investment Adjustment Reserve								-		-		-
Transfer from Reserves during the year					-	-		1,584,000	(1,584,000)	-		-
<b>Transactions with Owners, directly recognized in Equity</b>												
Amount transferred from premium to share capital	-	-								-		-
Share Issued	10,981,100	4,415,329								15,396,429		15,396,429
Share Based Payments										-		-
Share Issued Expenses								-		-		-
Share Issued Expenses-Tax Impact								-		-		-
Dividend to Equity-Holders								-		-		-
Bonus Shares Issued	596,813,555	(92,311,741)						(504,501,814)		-		-
Cash Dividend Paid								(68,863,103)		(68,863,103)		(68,863,103)
Other								-		-		-
<b>Total Contributions by and Distributions</b>												
<b>Balance at Ashad End, 2080</b>	5,187,687,057	4,415,329	1,221,205,014	1,023,699	653,970,567	51,423,703	-	493,519,254	177,635,249	7,790,879,873	87,921,549	7,878,801,423

As per our report of even date

**Keshab Timalisina**  
Head- Finance, Accounts  
& Treasury Department

**Anil Regmi**  
Assistant  
Chief Executive Officer

**Madhav Prasad Upadhaya**  
Deputy  
Chief Executive Officer

**Govinda Prasad Dhakal**  
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

**Garima Bikas Bank Limited**  
**Statement of Changes in Equity**  
**For the Year ended 31st Asahd 2080**

**Attributable to Equity-Holders of the Bank**

Particulars	Share Capital	Share Premium	General Reserve	Exchange Equalisation Reserve	Regulatory Reserve	Fair Value Reserve	Revaluation Reserve	Retained Earning	Other Reserve	Total	Non-Controlling Interest	Total Equity
Adjustment/Restatement												
Adjustment/Restated Balance as at Shrawan 01, 2078	3,675,912,501	97,068	746,699,633	267,899	121,016,271	181,668,173	-	574,822,165	(1,857,120)	5,298,626,590		5,298,626,590
Transfer from Sahara Bikas Bank Ltd	272,270,604	6,668,252	15,567,366		28,034,001			(8,796,169)	1,397,164	315,141,218		315,141,218
<b>Comprehensive Income for the year</b>												
Profit for the year								1,030,013,992		1,030,013,992		1,030,013,992
<b>Other Comprehensive Income, Net of Tax</b>												
Gains/(losses) from investment in equity instruments measured at fair value	-	-	-	-	-	(139,203,183)	-	-	(353,103)	(139,556,286)		(139,556,286)
Remeasurement of gain/loss on sale of shares						(139,203,183)				(139,203,183)		(139,203,183)
Gains/(losses) on revaluation												
Actuarial gain/(losses) on defined benefit plans									(353,103)	(353,103)		(353,103)
Gains/(losses) on cash flow hedge												
Exchange gains/(losses) arising from translating financial assets of foreign operation												
<b>Total Comprehensive Income for the year</b>	-	-	-	-	-	(139,203,183)	-	1,030,013,992	(353,103)	890,457,706		890,457,706
Transfer to Reserves during the year		-	206,002,798	(107,618)	175,970,114	1,415,635	-	(383,280,930)	-	-		-
Transfer Deferred Tax Reserve to Retained Earnings during the year												
Creation of CSR Fund								(10,300,140)	10,300,140	-		-
Creation of Training Fund												
Creation of Foreign exchange fluctuation fund				-				-	-	-		-
Utilization of CSR Fund								6,927,168	(6,927,168)	-		-
Utilization of Staff Training Fund								-	-	-		-
Transfer to Deferred Tax Asset Reserve												
Transfer to Investment Adjustment Reserve								-	-	-		-
Transfer from Reserves during the year												
<b>Transactions with Owners, directly recognized in Equity</b>												
Amount transferred from premium to share capital					-					-		-
Share Issued												
Share Based Payments												
Share Issued Expenses												
Share Issued Expenses-Tax Impact												
Dividend to Equity-Holders												
Bonus Shares Issued	631,709,297	(6,765,320)						(624,943,977)		-		-
Cash Dividend Paid												
Gain on Disposal of Share Classified into OCI (Net)						-		-		-		-
Other		92,311,741						-		92,311,741		92,311,741
<b>Total Contributions by and Distributions</b>												
<b>Balance at Asar End, 2079</b>	4,579,892,402	92,311,741	968,269,798	160,282	325,020,386	43,880,625	-	584,442,111	2,559,912	6,596,537,255	-	6,596,537,255
Adjustment/Restatement												
Adjustment/Restated Balance as at Shrawan 01, 2079	4,579,892,402	92,311,741	968,269,798	160,282	325,020,386	43,880,625	-	584,442,111	2,559,912	6,596,537,255	-	6,596,537,255
<b>Comprehensive Income for the year</b>												
Profit for the year								1,264,676,082		1,264,676,082		1,264,676,082



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
<b>Other Comprehensive Income, Net of Tax</b>	-	-	-	-	-	<b>7,542,567</b>	-	-	<b>(12,142,035)</b>	<b>(4,599,467)</b>		<b>(4,599,467)</b>
Gains/(losses) from investment in equity instruments measured at fair value						7,542,567				7,542,567		7,542,567
Remeasurement of gain/loss on sale of shares												
Gains/(losses) on revaluation												
Actuarial gain/(losses) on defined benefit plans												
Gains/(losses) on cash flow hedge									(12,142,035)	(12,142,035)		(12,142,035)
Exchange gains/(losses) (arising from translating financial assets of foreign operation)												
<b>Total Comprehensive Income for the year</b>	-	-	-	-	-	<b>7,542,567</b>	-	<b>1,264,676,082</b>	<b>(12,142,035)</b>	<b>1,260,076,615</b>		<b>1,260,076,615</b>
Transfer to Reserves during the year			252,935,216	863,417	328,950,181	(5,345,982)	-	(744,069,500)	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								(17,791,345)	17,791,345	-		-
Utilization of Training Fund								7,188,168	(7,188,168)	-		-
Utilization of CSR Fund								7,640,940	(7,640,940)	-		-
Utilization of Staff Training Fund										-		-
Transfer to Deferred Tax Asset Reserve										-		-
Transfer to Investment Adjustment Reserve										-		-
Transfer from Reserves during the year					-			1,584,000	(1,584,000)	-		-
<b>Transactions with Owners, directly recognized in Equity</b>												
Amount transferred from premium to share capital												
Share Issued	10,981,100	4,415,329								15,396,429		15,396,429
Share Based Payments										-		-
Share Issued Expenses										-		-
Share Issued Expenses-Tax Impact										-		-
Dividend to Equity-Holders	596,813,555	(92,311,741)						(504,501,814)		-		-
Bonus Shares Issued								(68,863,103)		(68,863,103)		(68,863,103)
Cash Dividend Paid										-		-
Other										-		-
<b>Total Contributions by and Distributions</b>	<b>5,187,687,057</b>	<b>4,415,329</b>	<b>1,221,205,014</b>	<b>1,023,699</b>	<b>653,970,567</b>	<b>46,077,210</b>	-	<b>517,658,780</b>	<b>171,109,540</b>	<b>7,803,147,197</b>	-	<b>7,803,147,197</b>
<b>Balance at Ashad End, 2080</b>												

As per our report of even date

**Keshab Timalisina**  
Head- Finance, Accounts  
& Treasury Department

**Anil Regmi**  
Assistant  
Chief Executive Officer

**Madhav Prasad Upadhaya**  
Deputy  
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**CA. Prakash Lamsal**  
Partner, PLRG Associates  
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**Deependra Shrestha**  
Director

**Bimal Pandey**  
Director

**Sanjeev Dhakal**  
Director

**Saraswati Pathak**  
Director

**Mukunda Raj Acharya**  
Director

Date: 2080/09/04  
Place: Kathmandu

**Garima Bikas Bank Limited**  
**Consolidated Statement of Cash Flows**  
**As on 31st Ashad 2080**

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
<b>Cash flows from operating activities</b>				
Interest Received	10,419,227,161	7,951,014,509	10,415,932,487	7,810,809,383
Fee and other income received	447,458,564	389,356,508	429,285,163	381,578,779
Dividend Received	21,658,148	70,727,527	20,488,046	68,584,811
Receipts from other operating activities	-	-	-	-
Interest paid	(7,412,259,273)	(5,288,377,903)	(7,411,018,279)	(5,290,672,068)
Commission and fee paid	(22,704,389)	(18,459,993)	(19,193,220)	(15,565,920)
Cash payments to employee	(837,744,489)	(763,269,780)	(823,505,796)	(759,203,813)
Other expense paid	(501,637,445)	(19,834,838)	(482,105,037)	(108,053,715)
<b>Operating cash flows before change in operating assets and liabilities</b>	<b>2,113,998,276</b>	<b>2,321,156,029</b>	<b>2,129,883,362</b>	<b>2,087,477,458</b>
<b>(Increase)/Decrease in operating assets</b>	<b>(4,820,462,312)</b>	<b>(7,963,077,997)</b>	<b>(4,821,201,991)</b>	<b>(7,716,535,345)</b>
Due from Nepal Rastra Bank	(962,933,123)	155,564,068	(962,933,123)	155,564,068
Placement with bank and financial institutions	505,000,000	(520,000,000)	500,000,000	(500,000,000)
Other Trading assets	(1,652,515)	(125,694,773)	-	-
Loan and advances to bank and financial institutions	(128,123,726)	(871,127,982)	(128,123,726)	(871,127,982)
Loan and advances to customer	(4,056,252,299)	(6,533,005,743)	(4,056,269,575)	(6,394,613,520)
Other Assets	(176,500,650)	(68,813,566)	(173,875,568)	(106,357,910)
<b>Increase/(Decrease) in operating liabilities</b>	<b>7,812,838,443</b>	<b>4,419,130,454</b>	<b>7,806,589,824</b>	<b>4,433,136,082</b>
Due to bank and financial institutions	68,881,730	(274,068,636)	68,881,730	(274,068,636)
Due to Nepal Rastra Bank	(807,904,362)	176,387,954	(807,904,362)	176,387,954
Deposits from customers	8,550,818,781	4,493,783,750	8,553,945,790	4,508,125,241
Borrowings	(8,333,333)	22,916,667	(8,333,333)	22,916,667
Other Liabilities	9,375,627	110,719	-	(225,143)
<b>Net Cash flow from operating activities before tax paid</b>	<b>5,106,374,406</b>	<b>(1,222,791,515)</b>	<b>5,115,271,196</b>	<b>(1,195,921,805)</b>
Income taxes paid	(523,315,035)	(395,600,154)	(521,538,886)	(391,663,804)
<b>Net Cash flow from operating activities</b>	<b>4,583,059,371</b>	<b>(1,618,391,668)</b>	<b>4,593,732,310</b>	<b>(1,587,585,609)</b>
<b>Cash flows from investing activities</b>				
Purchase of investment securities	4,994,229,496)	354,113,158	(4,992,280,894)	240,871,953
Receipts from sale of investment securities	11,226,579	(3,060,289)	11,226,579	43,197,370
Purchase of plant and equipment	(54,404,911)	(523,878,881)	(52,731,703)	(482,114,174)
Receipt from sale of property and equipment	3,478,049	714,295	3,478,049	714,295
Purchase of intangible assets	663,683	(1,791,618)	492,457	(1,191,275)
Receipt from sale of intangible assets	-	-	-	-
Purchase of investment properties	(150,753,984)	3,365,771	(150,753,984)	3,365,771
Receipt from the sale of investment properties	-	-	-	-
Interest received	-	-	-	-
Dividend received	-	-	-	-
<b>Net cash used in investing activities</b>	<b>(5,184,020,079)</b>	<b>(170,537,564)</b>	<b>(5,180,569,495)</b>	<b>(195,156,061)</b>
<b>Cash flows from financing activities</b>				
Receipt from issue of debt securities	867,749	994,221,509	867,749	994,221,509
Repayment of debt securities	-	-	-	-
Receipt from issue of subordinated liabilities	-	-	-	-
Repayment of subordinated liabilities	-	-	-	-
Receipt from issue of shares	519,898,243	996,194,574	519,898,243	996,194,574
Dividend paid	(573,364,917)	(624,943,977)	(573,364,917)	(631,612,229)
Interest paid	-	-	-	-
Other receipt/payment	-	-	-	-
<b>Net cash from financing activities</b>	<b>(52,598,924)</b>	<b>1,365,472,106</b>	<b>(52,598,924)</b>	<b>1,358,803,854</b>
<b>Net increase/(decrease) in cash and cash equivalents</b>	<b>(653,559,632)</b>	<b>(423,457,126)</b>	<b>(639,436,109)</b>	<b>(423,937,816)</b>
Cash and Cash Equivalents at Shrawan 01, 2079	5,224,336,963	5,647,587,394	5,223,856,272	5,647,587,394
Effect of exchange rate fluctuations on cash and cash equivalents held	18,453,484	206,695	18,453,484	206,695
<b>Closing Cash and Cash Equivalents</b>	<b>4,589,230,815</b>	<b>5,224,336,963</b>	<b>4,602,873,647</b>	<b>5,223,856,272</b>

As per our report of even date

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**Saraswati Pathak**  
Director

**Mukunda Raj Acharya**  
Director

Date: 2080/09/04  
Place: Kathmandu

**Garima Bikas Bank Limited**  
**Notes to the Financial Statement for FY 2079/80**

## **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.

### **1.1 Financial Statements**

The Financial Statements of the Bank for the year ended on July 16, 2023 comprises Consolidated Statement of Financial Position, Consolidated Statement of Profit or Loss, Consolidated Statement of Other Comprehensive Income, Consolidated Statement of Change in Equity, Consolidated Statement of Cash Flows and Notes to the Consolidated Financial Statements comprising summary of Significant Accounting Policies and explanatory notes.

### **1.2 Principal activities and operations 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 Institution Act, 2073.

#### **Subsidiary**

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, Consolidated Statement of Changes in Equity, Consolidated Statement of Cash flows and Notes to the Accounts on the format prescribed by NRB Directive No. 4 of Unified Directives, 2079.

These Policies have been consistently applying to all the years presented except otherwise stated.

### **2.2 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.



### 2.3 Reporting Period and Approval of Financial Statements Reporting Period:

The Group follows the Nepalese financial year based on Nepali calendar starting from 1st Shrawan 2079 and ending on 31st Ashad 2080. (17th July 2022 to 16th July 2023).

#### Approval of Financial Statements:

The accompanied financial statements have been approved and authorized for issue by the Board of Directors in its 297th meeting held on 4th Poush 2080 and have been recommended for approval by shareholders in the Annual General Meeting.

### 2.4 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.

### 2.5 Use of Estimates, Assumptions and Judgements

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.

### 2.6 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.

### 2.7 New Standards in issue but not yet effective

There has been amendment to the Standards issued by IASB and applicability of the new Standards have been notified for IFRS. But, the amendments and new standards become applicable only when ASB-Nepal pronounces them. The new Standards issued but not yet effective up to the date of issuance of the financial statements are, "IFRS 9 - Financial Instruments and IFRS 15 - Revenue from Contracts with Customers". The Bank will adopt these standards when they become effective.

#### 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:

- Determination of Effective Interest Rate due to Impracticability to determine transaction cost of all previous years which is the part of effective interest rate.
- 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 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. Significant Accounting Policies

The accounting policies set out below have been applied consistently to all periods presented in these Financial Statements, unless otherwise indicated.

#### 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 Bank'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.

#### 1. 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 through 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**

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.

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.

##### i Individual Impairment

The individual impairment provision applies to financial assets evaluated individually for impairment and is based on Management's best estimate of the present value of the future cash flows that are expected to be received. In estimating these cash flows, Management makes judgments about the number of factors including a borrower's financial situation and the net realizable value of any underlying collateral.

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 has considered all loans and advances above NRs 15 million (including SOL), non-performing loan accounts as per NRB directive and restructured loans for the individual assessment of impairment.

## **ii Collective Impairment**

A collective impairment provision is established for:

- Groups of homogeneous loans and advances and investment securities which are held-to-maturity, that are not considered individually significant; and
- Groups of assets that are individually significant but that were not found to be individually impaired.

The collective impairment is carried using the statistical modelling such as historical trends of probability of defaults, timings of recoveries, and current economic and market conditions which may warrant for the loss being greater than the suggested by the historical trends. For the purpose of collective assessment of impairment bank has categorized assets into following 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

## **iii 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 1.30% 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.

### h. Impairment of Non-Financial Assets

The Bank assesses whether there are any indicators of impairment for an asset or a cash generating unit (CGU) at each Reporting date or more frequently, if events or changes in circumstances necessitate to do so. This requires the estimation of the 'Value in use' of such individual assets or the CGUs. Estimating 'Value in use' requires the Management to make an estimate of the expected future cash flows from the asset or the CGU and also to select a suitable discount rate in order to calculate the present value of the relevant cash flows. This valuation requires the Bank to make estimates about expected future cash flows and discount rates and hence, they are subject to uncertainty.

## 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 and Equipment

Property 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:

The cost of an item of property and equipment shall be recognized as an asset, initially recognized at cost, if, and only if:

- It is probable that future economic benefits associated with the item will flow to the entity; and
- The cost of the item can be measured reliably.

Cost includes purchase price including any non-refundable taxes after deducting volume rebates and trade discounts and such other costs that are incurred to bring asset to location and condition to be operating in a manner intended by management.

The cost of self-constructed assets includes the following:

- The cost of materials and direct labor
- Any other costs directly attributable to bringing the assets to a working condition for their a intended use;
- When the Bank has an obligation to remove the asset or restore the site, an estimate of the costs of dismantling and removing the items and restoring the site on which they are located and
- Capitalized borrowing costs for qualifying assets

#### **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 the 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 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.

### 3.9 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

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.

#### 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.

#### 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.

### 3.10 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 Discontinued operation.

### 3.11 Investment in Associates

Associates are those entities in which the Bank has significant influence, but not control, over the financial and operating policies. Investments in associate entities are accounted for using the equity method (equity-accounted investees) and are recognized initially at cost.

The Bank shall discontinue the use of the equity method from the date when its investment ceases to be an associate as follows:

- If the associate becomes a subsidiary, the bank shall account for its investment in accordance with NFRS 3 Business Combinations and NFRS 10.
- If the retained interest in the former associate is a financial asset, the Bank shall measure the retained interest at fair value. The fair value of the retained interest shall be regarded as its fair value on initial recognition as a financial asset in accordance with NFRS 9. The Bank shall recognize in profit or loss any difference between:
  - a. The fair value of any retained interest and any proceeds from disposing of a part interest in associate or joint venture; and
  - b. The carrying amount of the investment as the date the equity method was discontinued



- When the Bank discontinues the use of equity method, the Bank shall account for all amounts previously recognized in other comprehensive income in relation to that investment on the same basis as would have been required if the investee had directly disposed of the related assets or liabilities.

### 3.12 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 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.

### 3.13 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 cost and subsequently at their amortized cost using effective interest method except where the bank designates liabilities at fair value through profit or loss.

#### c. Subordinated Liabilities

Sub-ordinated liabilities are liabilities subordinated, at the event of winding up, to the claims of depositors, debt securities issued and other creditors.

### 3.14 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.

### 3.15 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**

Carve out on EIR which was initially applicable till FY 2076/77 has again been extended for FY 2080/81 as well. 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 income is recognized when the Bank's right to receive the payment is established, which is generally when the shareholders approve the dividend.

### 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.

## 3.16 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.

## 3.17 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:

#### • 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).

#### • 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:** Average long-term rate of return expected on investments of Trust Fund.
- **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:** 13.40 Years

#### • **Gratuity**

In compliance with Labor Act, 2074, provision is made for gratuity payable to employees who joined bank on a permanent basis.

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 16th July, 2023 (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.

#### • **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).

### c. **Employee Bonus**

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

### 3.18 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 conveys 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.

### 3.19 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.

### 3.20 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.

### 3.21 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.

- **Retained Earnings**

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

- **General Reserve**

The Bank is required to appropriate a minimum 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.

- **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.

- **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 cost model therefore no assets revaluation reserve is created.

- **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.



- **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 are presented under this heading.

- **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.

- **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.

- **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 amount 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.

- **Investment Adjustment Reserve**

Investment Adjustment Reserve Directive No 8. Of Nepal Rastra Bank's Unified Directives requires, the bank has to 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. Accordingly, the movement in investment adjustment reserves is disclosed below.

Particulars	Ashad End 2079	Ashad End 2080	Remarks
Prabhu Capital Limited	1,500,000	-	Sold during the year
Adarsha Laghubitta Bittiya Sanstha Limited	84,000	-	Listed in NEPSE
<b>Total</b>	<b>1,584,000</b>	-	

- **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
- Difference in loan loss provision as per NRB directive and impairment on loan and advance as per NFRS,
- 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

- **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.

- **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.

- **Other reserve**

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

### 3.22 Earnings per Share

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 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 is calculated and presented in consolidated statement of profit or loss.

### 3.23 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 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 based on provinces of Nepal as well as revenue generating areas of the Bank i.e. Regular Banking, Treasury Functions and Transaction Banking. Segment report include items directly attributable to a segment as well as those that can be allocated on a reasonable basis.

### 3.24 Dividend on Ordinary Shares

Dividend on ordinary shares are 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.

### 3.25 Cash Flow Statement

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

### 3.26 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	
	2079-80	2078-79	2079-80	2078-79
Cash in Hand	892,948,441	883,140,174	892,894,684	883,052,748
Balances with B/Fis	3,696,282,374	4,341,196,789	3,709,978,964	4,340,803,525
Money at call and short notice	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>4,589,230,815</b>	<b>5,224,336,963</b>	<b>4,602,873,647</b>	<b>5,223,856,272</b>

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 BFI includes balance maintained at various banks and financial institutions.

### 4.2 Due from Nepal Rastra Bank

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Statutory balances with NRB	2,961,796,053	1,998,862,930	2,961,796,053	1,998,862,930
Securities purchased under resale agreement	-	-	-	-
Other deposit and receivable from NRB	-	-	-	-
<b>Total</b>	<b>2,961,796,053</b>	<b>1,998,862,930</b>	<b>2,961,796,053</b>	<b>1,998,862,930</b>

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	
	2079-80	2078-79	2079-80	2078-79
Placement with domestic B/FIs	15,000,000	520,000,000	-	500,000,000
Placement with Foreign B/FIs	-	-	-	-
Less: Allowances for impairment	-	-	-	-
<b>Total</b>	<b>15,000,000</b>	<b>520,000,000</b>	<b>-</b>	<b>500,000,000</b>

### 4.4 Derivative Financial Instruments

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
<b>Held for trading</b>				
Interest rate swap	-	-	-	-
Forward exchange contract	-	-	-	-
Others	-	-	-	-
<b>Held for risk management</b>				
Interest rate swap	-	-	-	-
Forward exchange contract	-	-	-	-
Others	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>



#### 4.5 Other Trading assets

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Treasury Bills	-	-	-	-
Government bond	-	-	-	-
NRB bonds	-	-	-	-
Domestic Corporate bonds	43,261,001	28,807,158	-	-
Equities	84,086,288	96,887,615	-	-
Other	-	-	-	-
<b>Total</b>	<b>127,347,288</b>	<b>125,694,773</b>	-	-
Pledged	-	-	-	-
Non- Pledged	127,347,288	125,694,773	-	-

#### 4.6 Loans and advances to B/FIs

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Loan to Microfinance Institutions	3,012,943,069	2,883,146,330	3,012,943,069	2,883,146,330
Other	-	-	-	-
Less: Allowances for Impairment	(39,143,870)	(37,470,857)	(39,143,870)	(37,470,857)
<b>Total</b>	<b>2,973,799,200</b>	<b>2,845,675,474</b>	<b>2,973,799,200</b>	<b>2,845,675,474</b>

The loans have been provided to Microfinance Institutions in the normal course of business including the accrued interest amounting NPR 1,876,160.

##### 4.6.1 Allowances for Impairment

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Balance as at Shrawan 1	37,470,857	26,007,211	37,470,857	26,007,211
Impairment loss for the year:				
Charge for the year	1,673,013	11,463,645	1,673,013	11,463,645
Recoveries/Reversal	-	-	-	-
Amount written off	-	-	-	-
<b>Balance as at Ashad end</b>	<b>39,143,870</b>	<b>37,470,857</b>	<b>39,143,870</b>	<b>37,470,857</b>

#### 4.7 Loans and advances to customers

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Loans and advances measured at amortized cost	63,562,121,842	59,227,385,519	63,561,184,263	59,226,430,663
<b>Less: Impairment allowances</b>				
Individual Impairment	(926,956,811)	(493,791,769)	(926,956,811)	(493,791,769)
Collective Impairment	(677,296,450)	(685,977,558)	(677,296,450)	(685,977,558)
<b>Net amount</b>	<b>61,957,868,581</b>	<b>58,047,616,193</b>	<b>61,956,931,002</b>	<b>58,046,661,337</b>
Loan and advances measured at FVTPL	-	-	-	-
<b>Total</b>	<b>61,957,868,581</b>	<b>58,047,616,193</b>	<b>61,956,931,002</b>	<b>58,046,661,337</b>

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	
	2079-80	2078-79	2079-80	2078-79
<b>Product</b>				
Term Loans	24,074,362,563	18,883,205,341	24,074,362,563	18,883,205,341
Overdraft	15,108,806,253	16,281,404,097	15,108,806,253	16,281,404,097
Trust Receipt/Import Loans	-	-	-	-
Demand and other Working Capital Loans	167,736,171	482,881,160	167,736,171	482,881,160
Personal Residential Loans	11,978,024,382	9,537,928,337	11,978,024,382	9,537,928,337
Real Estate Loans	968,132,385	904,372,130	968,132,385	904,372,130
Margin Lending Loans	1,334,104,585	1,040,310,513	1,334,104,585	1,040,310,513
Hire Purchase Loans	3,208,167,035	4,089,524,949	3,208,167,035	4,089,524,949
Deprived Sector Loans	3,003,409,636	3,954,891,245	3,003,409,636	3,954,891,245
Bills Purchased	-	-	-	-
Staffs Loans	454,957,123	336,415,672	454,019,543	335,460,816
Other	2,689,611,685	3,417,385,097	2,689,611,685	3,417,385,097
<b>Sub-total</b>	<b>62,987,311,818</b>	<b>58,928,318,541</b>	<b>62,986,374,238</b>	<b>58,927,363,685</b>
Interest Receivable	574,810,025	299,066,978	574,810,025	299,066,978
<b>Grand Total</b>	<b>63,562,121,842</b>	<b>59,227,385,519</b>	<b>63,561,184,263</b>	<b>59,226,430,663</b>

#### 4.7.2 Analysis of loan and advances - By Currency

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Nepalese Rupee	63,562,121,842	59,227,385,519	63,561,184,263	59,226,430,663
Indian Rupee	-	-	-	-
United States Dollar	-	-	-	-
Great Britain Pound	-	-	-	-
Euro	-	-	-	-
Japanese Yen	-	-	-	-
Chinese Yuan	-	-	-	-
Other	-	-	-	-
<b>Grand Total</b>	<b>63,562,121,842</b>	<b>59,227,385,519</b>	<b>63,561,184,263</b>	<b>59,226,430,663</b>

#### 4.7.3 Analysis of loan and advances - By Collateral

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
<b>Secured</b>				
Moveable/Immoveable Assets	59,007,176,251	54,181,238,277	59,007,176,251	54,181,238,277
Gold and Silver	1,001,505,468	1,175,191,597	1,001,505,468	1,175,191,597
Guarantee of Domestic BFIs	-	-	-	-
Government Guarantee	-	-	-	-
Guarantee of International Rated Bank	-	-	-	-
Collateral of Export Document	-	-	-	-
Collateral of Fixed Deposit Receipt	999,775,114	1,492,140,225	999,775,114	1,492,140,225
Collateral of Government Securities	-	-	-	-
Counter Guarantee	-	-	-	-
Personal Guarantee	-	-	-	-
Other Collateral	1,546,157,669	1,041,538,872	1,546,157,669	1,041,538,872
<b>Sub Total</b>	<b>62,554,614,501</b>	<b>57,890,108,971</b>	<b>62,554,614,501</b>	<b>57,890,108,971</b>
Unsecured	1,007,507,341	1,337,276,547	1,006,569,762	1,336,321,692
<b>Grand Total</b>	<b>63,562,121,842</b>	<b>59,227,385,519</b>	<b>63,561,184,263</b>	<b>59,226,430,663</b>

#### 4.7.4 Allowances for Impairment

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
<b>Specific allowances for impairment</b>				
<b>Balance at Shrawan 1</b>	493,791,769	261,483,451	493,791,769	261,483,451
<b>Impairment loss for the year:</b>	<b>433,165,042</b>	<b>232,308,317</b>	<b>433,165,042</b>	<b>232,308,317</b>
Charge for the year	433,165,042	232,308,317	433,165,042	232,308,317
Recoveries/reversal during the year	-	-	-	-
Write- offs	-	-	-	-
Exchange rate variance on foreign currency	-	-	-	-
Other movement	-	-	-	-
<b>Balance at Ashad end</b>	<b>926,956,811</b>	<b>493,791,769</b>	<b>926,956,811</b>	<b>493,791,769</b>
<b>Collective allowances for impairment</b>				
<b>Balance at Shrawan 1</b>	685,977,558	685,719,264	685,977,558	685,719,264
<b>Impairment loss for the year:</b>	<b>(8,681,107)</b>	<b>258,293</b>	<b>(8,681,107)</b>	<b>258,293</b>
Charge/(reversal) for the year	(8,681,107)	258,293	(8,681,107)	258,293
Exchange rate variance on foreign currency	-	-	-	-
Other movement	-	-	-	-
<b>Balance at Ashad end</b>	<b>677,296,450</b>	<b>685,977,558</b>	<b>677,296,450</b>	<b>685,977,558</b>
<b>Total allowances for impairment</b>	<b>1,604,253,261</b>	<b>1,179,769,326</b>	<b>1,604,253,261</b>	<b>1,179,769,326</b>



#### 4.8 Investment in securities

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Investment securities designated at FVTPL	-	-	-	-
Investment securities measured at amortized cost	14,322,542,071	9,400,750,453	14,309,942,071	9,390,100,453
Investment in equity measured at FVTOCI	608,611,268	519,432,882	608,606,433	519,427,379
<b>Total</b>	<b>14,931,153,338</b>	<b>9,920,183,335</b>	<b>14,918,548,503</b>	<b>9,909,527,832</b>

The bank invests in capital market directly or through Portfolio Management Service. The bank has an agreement with Nabil Investment for PMS with the initial amount of NPR 200 Mio and the cost of investment as on 31st Ashad 2080 is Rs 168,753,396.81 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	
	2079-80	2078-79	2079-80	2078-79
Debt Securities	-	-	-	-
Government Bond	11,079,117,321	8,935,174,776	11,079,117,321	8,935,174,776
Government treasury bills	2,230,824,750	454,925,676	2,230,824,750	454,925,676
Nepal Rastra Bank bonds	-	-	-	-
Nepal Rastra Bank deposit instruments	1,000,000,000	-	1,000,000,000	-
Other	12,600,000	10,650,000	-	-
Less: Specific allowances for impairment	-	-	-	-
<b>Total</b>	<b>14,322,542,071</b>	<b>9,400,750,453</b>	<b>14,309,942,071</b>	<b>9,390,100,453</b>

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

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
<b>Equity Instrument</b>				
Quoted equity securities	580,331,418	473,884,682	580,326,583	473,879,179
Unquoted equity securities	28,279,850	45,548,200	28,279,850	45,548,200
<b>Total</b>	<b>608,611,268</b>	<b>519,432,882</b>	<b>608,606,433</b>	<b>519,427,379</b>

#### 4.8.3 Information relating to investment in equities

Particulars	Group				Bank			
	2079-80		2078-79		2079-80		2078-79	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value.	Cost	Fair Value.
<b>Investment in quoted equity</b>								
<b>Global I.M.E. Sammunat Yojana1</b>								
949,317 Unit of Rs. 10 Each	9,493,170	9,141,923	9,493,170	9,493,170	9,493,170	9,141,923	9,493,170	9,493,170
<b>Nabil Equity Fund</b>								
537,950 Unit of Rs. 10 Each	5,371,500	5,169,700	5,371,500	5,379,500	5,371,500	5,169,700	5,371,500	5,379,500
<b>Chilime Hydro Power Co. Ltd.</b>								
19,035 Shares of Rs. 100 Each	8,386,161	10,216,085	8,386,161	7,224,456	8,386,161	10,216,085	8,386,161	7,224,456
<b>Laxmi Equity Fund</b>								
1,754,875 Unit of Rs. 10 Each	17,548,750	16,829,251	17,548,750	17,373,263	17,548,750	16,829,251	17,548,750	17,373,263
<b>Siddhartha Equity Fund</b>								
1,721,461 Unit of Rs. 10 Each	17,787,432	16,233,377	17,787,432	17,008,035	17,787,432	16,233,377	17,787,432	17,008,035
<b>Sanima Equity Fund</b>								
2,400,000 Unit of Rs. 10 Each	24,000,000	28,320,000	24,000,000	30,600,000	24,000,000	28,320,000	24,000,000	30,600,000
<b>Citizens Mutual Fund-1</b>								
1,000,000 Unit of Rs. 10 Each	10,000,000	9,380,000	10,000,000	8,800,000	10,000,000	9,380,000	10,000,000	8,800,000
<b>N.I.C. Asia Growth Fund</b>								
500,000 Unit of Rs. 10 Each	5,000,000	5,145,000	5,000,000	5,575,000	5,000,000	5,145,000	5,000,000	5,575,000
<b>Sagarmatha Lumbini Insurance Co. Limited</b>								
152 Shares of Rs. 100 Each	87,351	113,696	87,351	67,614	87,351	113,696	87,351	67,614
<b>Himalayan Everest Insurance Limited</b>								
697 Shares of Rs. 100 Each	303,087	418,200	303,087	353,080	303,087	418,200	303,087	353,080
<b>Api Power Co. Limited</b>								
7,463 Shares of Rs 100 Each	1,498,133	1,470,211	1,498,133	1,697,564	1,498,133	1,470,211	1,498,133	1,697,564
<b>Butwal Power Co. Limited</b>								
59,126 Shares of Rs. 100 Each	19,013,660	19,541,143	15,714,058	14,911,820	19,013,660	19,541,143	15,714,058	14,911,820
<b>Samata Gharelu Laghubitta Bittiya Sanstha Limited</b>								
4,229 shares of Rs. 100 Each	542,960	1,970,714	542,960	1,469,361	542,960	1,970,714	542,960	1,469,361
<b>Suryodaya Womi Laghubitta Bittiya Sanstha Limited</b>								

**Bank**
**Group**

Particulars	2079-80			2078-79			2079-80			2078-79		
	Cost	Fair Value		Cost	Fair Value		Cost	Fair Value.		Cost	Fair Value.	
42,902 shares of Rs. 100 Each	6,250,000	19,177,194		6,250,000	16,796,133		6,250,000	19,177,194		6,250,000	16,796,133	
<b>Nabil Balance Fund 2</b>												
500,000 Unit of Rs. 10 Each	5,000,000	4,400,000		5,000,000	5,390,000		5,000,000	4,400,000		5,000,000	5,390,000	
<b>NIC Asia Balance Fund</b>												
1,000,000 Unit of Rs. 10 Each	10,000,000	9,330,000		10,000,000	10,710,000		10,000,000	9,330,000		10,000,000	10,710,000	
<b>Sanima GIC Insurance Limited (Promoter)</b>												
14,571 Shares of Rs. 100 Each	1,457,100	4,734,846		2,000,000	3,700,000		1,457,100	4,734,846		2,000,000	3,700,000	
<b>Sanima GIC Insurance Limited</b>												
5,429 Shares of Rs. 100 Each	542,900	3,528,307					542,900	3,528,307				
<b>Summit Laghubitta Bittiya Sanstha Ltd.</b>												
1,89,228 Shares of Rs. 100 Each	13,300,000	73,931,380		13,300,000	68,401,205		13,300,000	73,931,380		13,300,000	68,401,205	
<b>Citizen Mutual Fund 2</b>												
500,000 shares of Rs.10 Each	5,000,000	5,195,000		5,000,000	5,060,000		5,000,000	5,195,000		5,000,000	5,060,000	
<b>Siddhartha Investment Growth Fund 2</b>												
2,500,000 Unit of Rs. 10 Each	25,000,000	22,575,000		25,000,000	24,475,000		25,000,000	22,575,000		25,000,000	24,475,000	
<b>NMB 50</b>												
2,000,000 Unit of Rs. 10 Each	20,000,000	21,000,000		20,000,000	25,800,000		20,000,000	21,000,000		20,000,000	25,800,000	
<b>Sunrise First Mutual Fund</b>												
1,489,339 Unit of Rs. 10 Each	15,499,414	16,501,876		15,354,237	16,982,499		15,499,414	16,501,876		15,354,237	16,982,499	
<b>Sanima Large Capital Fund</b>												
2,000,000 Unit of Rs. 10 Each	20,000,000	17,840,000		20,000,000	18,640,000		20,000,000	17,840,000		20,000,000	18,640,000	
<b>Sunrise Bluechip Fund</b>												
2,500,000 Unit of Rs. 10 Each	25,000,000	19,625,000		25,000,000	21,850,000		25,000,000	19,625,000		25,000,000	21,850,000	
<b>NIBL Samridhi Fund-II</b>												
2,000,000 Unit of Rs. 10 Each	20,000,000	18,220,000		20,000,000	17,340,000		20,000,000	18,220,000		20,000,000	17,340,000	
<b>Prabhu Select Fund</b>												
1,468,090 Unit of Rs. 10 Each	14,680,900	12,992,597		14,680,900	14,108,345		14,680,900	12,992,597		14,680,900	14,108,345	
<b>Bishal Bazar Company Limited</b>												
7,200 shares of Rs. 100 Each	16,115,418	15,040,800		5,986,600	5,030,000		16,115,418	15,040,800		5,986,600	5,030,000	
<b>Nepal Reinsurance Company Limited</b>												



Group Bank

Particulars	2079-80			2078-79			2079-80			2078-79		
	Cost	Fair Value		Cost	Fair Value		Cost	Fair Value.		Cost	Fair Value.	
347 shares of Rs. 100 Each	-	256,780		-	242,550		-	256,780		-	242,550	
<b>NIBL Pragati Fund</b>												
719,532 Unit of Rs. 10 Each	8,807,072	6,986,656		8,807,072	7,209,711		8,807,072	6,986,656		8,807,072	7,209,711	
<b>Himalayan Life Insurance Limited</b>												
4,577 shares of Rs. 100 Each	2,046,062	2,310,399		2,046,062	2,294,777		2,046,062	2,310,399		2,046,062	2,294,777	
<b>Rastriya Beema Company Limited</b>												
660 shares of Rs. 100 Each	9,487,308	10,625,340		6,617,216	6,164,000		9,487,308	10,625,340		6,617,216	6,164,000	
<b>Arun Valley Hydropower Development Co. Ltd.</b>												
27,000 shares of Rs. 100 Each	13,059,289	6,885,000		13,059,289	8,902,500		13,059,289	6,885,000		13,059,289	8,902,500	
<b>Asian Life Insurance Co. Limited</b>												
8,109 shares of Rs. 100 Each	4,058,877	6,042,016		434,590	303,072		4,058,877	6,042,016		434,590	303,072	
<b>CEDB Hydropower Development Company Limited</b>												
20,000 shares of Rs. 100 Each	16,989,662	18,080,000		16,989,662	14,600,000		16,989,662	18,080,000		16,989,662	14,600,000	
<b>Life Insurance Corporation Nepal Limited</b>												
3,000 shares of Rs. 100 Each	4,601,926	4,665,000		4,601,926	4,245,000		4,601,926	4,665,000		4,601,926	4,245,000	
<b>Neco Insurance Company Limited</b>												
6,325 shares of Rs. 100 Each	4,547,973	5,636,208		3,074,268	2,429,000		4,547,973	5,636,208		3,074,268	2,429,000	
<b>NRN Infrastructure and Development Limited</b>												
25,686 shares of Rs. 100 Each	17,915,318	13,176,918		15,322,046	10,684,319		17,915,318	13,176,918		15,322,046	10,684,319	
<b>Oriental Hotels Limited</b>												
4,675 shares of Rs. 100 Each	2,226,813	3,735,325		2,226,813	2,258,025		2,226,813	3,735,325		2,226,813	2,258,025	
<b>Sahas Urja Limited</b>												
25,480 shares of Rs. 100 Each	16,004,083	12,329,772		16,004,083	11,720,800		16,004,083	12,329,772		16,004,083	11,720,800	
<b>Shivam Cements Ltd.</b>												
8,000 shares of Rs. 100 Each	6,025,517	5,212,000		1,962,204	1,900,000		6,025,517	5,212,000		1,962,204	1,900,000	
<b>United Ajod Insurance Limited</b>												
4,725 shares of Rs. 100 Each	2,489,685	2,451,803		2,489,685	1,575,000		2,489,685	2,451,803		2,489,685	1,575,000	
<b>RBB Mutual Fund 1</b>												

Particulars	Group				Bank			
	2079-80		2078-79		2079-80		2078-79	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value.	Cost	Fair Value.
250,000 Unit of Rs. 10 Each	2,500,000	2,020,000	2,500,000	2,317,500	2,500,000	2,020,000	2,500,000	2,317,500
<b>Deprosc Laghubitta Bittiya Sanstha Limited</b>								
28,800 shares of Rs. 100 Each	2,400,000	12,672,000	2,400,000	2,400,000	2,400,000	12,672,000	2,400,000	2,400,000
<b>NIC Asia Flexi Cap Fund</b>								
500,000 Unit of Rs. 10 Each	5,000,000	5,085,000	5,000,000	5,000,000	5,000,000	5,085,000	5,000,000	5,000,000
<b>Kumari Dhanabridhi Yojana</b>								
2,000,000 Unit of Rs. 10 Each	20,000,000	20,080,000	20,000,000	20,000,000	20,000,000	20,080,000	20,000,000	20,000,000
<b>Nepal Doorsanchar Company Limited</b>								
5,500 shares of Rs. 100 Each	5,173,852	4,987,950			5,173,852	4,987,950		
<b>Bottlers Nepal (Terai) Limited</b>								
500 shares of Rs. 100 Each	6,945,151	6,900,000			6,945,151	6,900,000		
<b>NIBL Growth Fund</b>								
500,000 Unit of Rs. 10 Each	5,000,000	5,320,000			5,000,000	5,320,000		
<b>NMB Sulav Investment Fund 2</b>								
2,000,000 Unit of Rs. 10 Each	20,000,000	19,980,000			20,000,000	19,980,000		
<b>Prabhu Smart Fund</b>								
500,000 Unit of Rs. 10 Each	5,000,000	4,950,000			5,000,000	4,950,000		
<b>RBB Mutual Fund 2</b>								
500,000 Unit of Rs. 10 Each	5,000,000	5,000,000			5,000,000	5,000,000		
<b>Sanima Mai Hydro Power</b>								
1 shares of Rs. 100 Each	-	355	-	306	-	355	-	306
<b>Nepal Life Insurance Co. Ltd.</b>								
1 shares of Rs. 100 Each	-	744	-	747	-	744	-	747
<b>Nepal Insurance Co. Ltd.</b>								
<b>Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited</b>								
1 shares of Rs. 100 Each	-	899	-		-	899		
<b>Himalayan Distillery Limited</b>								

Particulars	Group			Bank		
	2079-80		2078-79		2079-80	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value.
4,563 shares of Rs. 100 Each			6,032,012	15,559,830		15,559,830
<b>National Life Insurance Co. Ltd.</b>						
1 shares of Rs. 100 Each			1,151	577		
<b>Summit Micro Finance Development Bank Ltd.</b>						
5 shares of Rs. 100 Each	4,926	4,835	8,475	4,926		
<b>Subtotal</b>	<b>515,519,873</b>	<b>580,331,418</b>	<b>446,239,316</b>	<b>501,284,682</b>	<b>515,514,947</b>	<b>501,279,179</b>
<b>Investment in Unquoted equity</b>						
<b>Prabhu Capital Limited</b>						
18,758 Shares of Rs. 79.97 Each	-	-	1,500,000	1,500,000	-	1,500,000
<b>Nepal Clearing House Limited</b>						
	618,700	618,700			618,700	
<b>NIC Asia Dynamic Fund</b>						
664,820 shares of Rs.10 Each	6,648,200	7,386,150	6,648,200	6,648,200	6,648,200	6,648,200
<b>SmartChoice Technologies Ltd.</b>						
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
<b>Nabil Flexi CAP Fund</b>						
500,000 Unit of Rs. 10 Each	5,000,000	4,950,000			5,000,000	
<b>Kumari Sunaulo Lagani Yojana</b>						
500,000 Unit of Rs. 10 Each	5,000,000	5,325,000			5,000,000	
<b>Subtotal</b>	<b>27,266,900</b>	<b>28,279,850</b>	<b>18,148,200</b>	<b>18,148,200</b>	<b>27,266,900</b>	<b>18,148,200</b>
<b>Grand Total</b>	<b>542,786,773</b>	<b>608,611,268</b>	<b>464,387,516</b>	<b>519,432,882</b>	<b>542,781,847</b>	<b>519,427,379</b>

#### 4.9 Current tax Assets/Liability

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
<b>Current tax assets</b>	<b>501,844,289</b>	<b>452,485,841</b>	<b>496,225,005</b>	<b>448,642,707</b>
Current year Income Tax Assets	501,844,289	452,485,841	496,225,005	448,642,707
Tax Assets of Prior Periods	-	-	-	-
<b>Current tax liabilities</b>	<b>553,283,615</b>	<b>473,820,814</b>	<b>553,419,388</b>	<b>473,956,587</b>
Current year Income Tax Liabilities	553,419,388	473,956,587	553,419,388	473,956,587
Tax Liabilities of Prior Periods	(135,773)	(135,773)	-	-
<b>Total of income tax assets/(liabilities)</b>	<b>(51,439,326)</b>	<b>(21,334,973)</b>	<b>(57,194,383)</b>	<b>(25,313,880)</b>

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	
	2079-80	2078-79
Investment in Quoted Subsidiaries	-	-
Investment in Unquoted Subsidiaries	123,900,000	123,900,000
<b>Total Investment</b>	<b>123,900,000</b>	<b>123,900,000</b>
Less: Impairment Allowances	-	-
<b>Net Carrying Amount</b>	<b>123,900,000</b>	<b>123,900,000</b>

##### 4.10.1 Investment In quoted subsidiaries

Particulars	Bank			
	2079-80		2078-79	
	Cost	Fair Value	Cost	Fair Value
.....Ltd				
.....shares of Rs.... Each	-	-	-	-
.....Ltd				
.....shares of Rs.... Each	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

##### 4.10.2 Investment In unquoted subsidiaries

Particulars	Bank			
	2079-80		2078-79	
	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
<b>Total</b>	<b>123,900,000</b>	<b>123,900,000</b>	<b>123,900,000</b>	<b>123,900,000</b>



#### 4.10.3 Information relating to subsidiaries of the bank

	Group		Bank	
Particulars	Percentage of ownership			
	2079-80	2078-79	2079-80	2078-79
Garima Capital Limited	-	-	51.20%	51.20%
<b>Total</b>	<b>-</b>	<b>-</b>	<b>51.20%</b>	<b>51.20%</b>

#### 4.10.4: Non Controlling Interest of the Subsidiaries

Particulars	Group	
	Garima Capital Limited	
	2079-80	2078-79
Equity Interest held by NCI (%)	48.80%	48.80%
Profit (Loss) allocated during the year	(1,403,982)	(16,510,008)
Accumulated Balances of NCI as on Ashad End	87,921,549	89,325,531
Dividend Paid to NCI	-	18,483,896

#### 4.11 Investment In associates

Particulars	Group				Bank			
	2079-80		2078-79		2079-80		2078-79	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
Investment in Quoted associates	-	-	-	-	-	-	-	-
Investment in Unquoted associates	-	-	618,700	5,964,682	-	-	618,700	5,964,682
Total Investment	-	-	618,700	5,964,682	-	-	618,700	5,964,682
Less: Impairment Allowances	-	-	-	-	-	-	-	-
Net Carrying Amount	-	-	618,700	5,964,682	-	-	618,700	5,964,682

Investment in Nepal Clearing House is treated as Associates from 8th Ashad 2075 till FY 2078-79 since the bank had significant influence in the company via representation on the board of Directors of the company. But since FY 2078-79 the representation of bank is longer serving as board of director hence the bank derecognised the investment as investment in associate.

##### 4.11.1 Investment In quoted associates

Particulars	Group				Bank			
	2079-80		2078-79		2079-80		2078-79	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
.....Ltd								
.....shares of Rs.... Each	-	-	-	-	-	-	-	-
.....Ltd								
.....shares of Rs.... Each	-	-	-	-	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

#### 4.11.2 Investment In unquoted associates

Particulars	Group				Bank			
	2079-80		2078-79		2079-80		2078-79	
	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value	Cost	Fair Value
<b>Nepal Clearing House Limited</b>								
7,424 Shares of Rs. 100 Each	-	-	618,700	5,964,682	-	-	618,700	5,964,682
<b>Total</b>	-	-	<b>618,700</b>	<b>5,964,682</b>	-	-	<b>618,700</b>	<b>5,964,682</b>

#### 4.11.3 Information relating to associates of the bank

Particulars	Group		Bank	
	Percentage of ownership		Percentage of ownership	
	2079-80	2078-79	2079-80	2078-79
Nepal Clearing House Limited	0.41%		0.41%	

#### 4.11.4: Equity value of associates

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Nepal Clearing House Limited	1,446,195,191		1,446,195,191	
<b>Total</b>	<b>1,446,195,191</b>		<b>1,446,195,191</b>	

#### 4.12 Investment Properties

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
<b>Investment Properties measured at Fair Value</b>				
Balance as on Shrawan 01	-	-	-	-
Addition/(Disposal) during the year	-	-	-	-
Net Changes in fair value during the year	-	-	-	-
Adjustment/Transfer	-	-	-	-
<b>Net Amount</b>	-	-	-	-
<b>Investment Properties measured at Cost</b>				
Balance as on Shrawan 01	36,514,800	39,880,571	36,514,800	39,880,571
Addition/(Disposal) during the year	150,753,984	(3,365,771)	150,753,984	(3,365,771)
Adjustment/Transfer	-	-	-	-
Accumulated depreciation	-	-	-	-
Accumulated impairment loss	-	-	-	-
<b>Net Amount</b>	<b>187,268,784</b>	<b>36,514,800</b>	<b>187,268,784</b>	<b>36,514,800</b>
<b>Total</b>	<b>187,268,784</b>	<b>36,514,800</b>	<b>187,268,784</b>	<b>36,514,800</b>

#### 4.13 Property Plant and Equipment

Particulars	Group											Total Ashad end 2079
	Land	Building	Leasehold Properties	Computer & Accessories	Vehicles	Furniture & Fixtures	Machinery	Equipment & others	Total Asahd end 2080			
<b>Cost</b>												
<b>As on Shrawan 2078</b>	-	-	<b>284,328,849</b>	<b>67,809,394</b>	<b>89,587,585</b>	<b>101,149,634</b>	<b>100,933,492</b>	<b>114,639,389</b>			<b>758,448,344</b>	
Addition during the year	-	-	44,848,584	34,535,403	27,779,400	14,010,102	6,295,949	367,082,444			494,551,882	
Acquisition			44,848,584	34,535,403	27,779,400	14,010,102	6,295,949	367,082,444			494,551,882	
Capitalization	-	-	-	-	-	-	-	-			-	
Transfer from Sahara Bikas Bank Ltd			8,531,961	10,348,741	2,280,606	7,134,831	-	6,265,727			34,561,866	
Disposal during the year			-	-	(1,919,982)	(42,000)	-	-			(1,961,982)	
Adjustment/Revaluation			9,568,046	6,236	-	-	-	(2,000)			9,572,283	
<b>Balance as on Ashad end 2079</b>	-	-	<b>347,277,440</b>	<b>112,699,774</b>	<b>117,727,609</b>	<b>122,252,568</b>	<b>107,229,441</b>	<b>487,985,560</b>			<b>1,295,172,393</b>	
<b>Addition during the Year</b>	-	-	<b>17,500,576</b>	<b>10,173,054</b>	<b>15,346,901</b>	<b>4,914,787</b>	<b>2,292,795</b>	<b>75,538,721</b>	<b>125,766,832</b>			
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)	(10,812,512)	(3,835,449)	(8,163,358)	(45,280,266)	(81,350,319)			
Adjustment/Revaluation			-	(178,180)	-	234,239	-	(25,090,001)	(25,033,942)			
<b>Balance as on Ashad end 2080</b>	-	-	<b>358,371,015</b>	<b>115,842,914</b>	<b>122,261,998</b>	<b>123,566,144</b>	<b>101,358,878</b>	<b>493,154,014</b>	<b>1,314,554,963</b>		<b>1,295,172,393</b>	
<b>Depreciation and Impairment</b>												
<b>As on Shrawan 01. 2078</b>	-	-	<b>96,394,085</b>	<b>46,711,288</b>	<b>43,225,853</b>	<b>44,564,046</b>	<b>43,305,076</b>	<b>63,039,286</b>			<b>337,239,633</b>	
Depreciation charge for the year			27,667,849	15,254,069	18,057,406	12,725,136	9,742,836	64,802,448			148,249,743	
Impairment for the year	-	-	-	-	-	-	-	-			-	
Transfer from Sahara Bikas Bank Ltd			1,576,084	8,585,654	1,531,331	2,701,059	-	3,024,802			17,418,929	
Disposals			-	-	(1,919,980)	(41,997)	-	-			(1,961,977)	
Adjustment	-	-	9,568,060	-	-	-	-	-			9,568,060	
<b>As on Ashad end 2079</b>	-	-	<b>135,206,078</b>	<b>70,551,010</b>	<b>60,894,610</b>	<b>59,948,244</b>	<b>53,047,911</b>	<b>130,866,535</b>			<b>510,514,388</b>	
Depreciation charge for the year			32,071,840	16,598,940	20,049,331	14,178,217	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			
<b>As on Ashad end 2080</b>	-	-	<b>162,319,197</b>	<b>80,112,816</b>	<b>71,602,566</b>	<b>71,399,081</b>	<b>56,316,429</b>	<b>196,761,173</b>	<b>638,511,262</b>		<b>510,514,388</b>	
<b>Capital Work in Progress 2078-79</b>			<b>3,309,035</b>									

### Group

Particulars	Land	Building	Leasehold Properties	Computer & Accessories	Vehicles	Furniture & Fixtures	Machinery	Equipment & others	Total Asahd end 2080	Total Ashad end 2079
<b>Capital Work in Progress 2079-80</b>			-	-	-	-	-	-	-	
<b>Net Book Value</b>										
<b>As on Ashad end 2079</b>	-	-	215,380,398	42,148,764	56,832,999	62,304,325	54,181,530	357,119,025		787,967,040
<b>As on Ashad end 2080</b>	-	-	196,051,819	35,730,099	50,659,432	52,167,063	45,042,449	296,392,841	676,043,702	

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.

### 4.13 Property Plant and Equipment

### Bank

Particulars	Land	Building	Leasehold Properties	Computer & Accessories	Vehicles	Furniture & Fixtures	Machinery	Equipment & others	Total Asahd end 2080	Total Ashad end 2079
<b>Cost</b>										
<b>As on Shrawan 2078</b>	-	-	282,129,602	66,130,263	85,073,575	100,143,836	100,933,492	113,360,798		747,771,565
<b>Addition during the year</b>	-	-	44,848,584	34,280,403	27,779,400	13,992,452	6,295,949	334,455,929		461,652,718
Acquisition			44,848,584	34,280,403	27,779,400	13,992,452	6,295,949	334,455,929		461,652,718
Capitalization	-	-	-	-	-	-	-	-		-
Transfer from Shara Bikas Bank Ltd			8,531,961	10,348,741	2,280,606	7,134,831		6,265,727		34,561,866
Disposal during the year					(1,919,982)	(42,000)				(1,961,982)
Adjustment/Revaluation			9,568,046	6,236				(2,000)		9,572,283
<b>Balance as on Ashad end 2079</b>	-	-	345,078,193	110,765,643	113,213,599	121,229,120	107,229,441	454,080,453		1,251,596,449
<b>Addition during the Year</b>	-	-	11,355,672	8,492,954	15,346,901	3,665,409	2,292,795	73,948,572	115,102,302	
Acquisition			11,355,672	8,492,954	15,346,901	3,665,409	2,292,795	73,948,572	115,102,302	
Capitalization	-	-	-	-	-	-	-	-	-	-
Disposal during the year			(4,497,327)	(6,750,918)	(10,812,512)	(3,368,572)	(8,163,358)	(44,869,877)	(78,462,564)	
Adjustment/Revaluation				(178,180)		234,239		(25,090,001)	(25,033,942)	
<b>Balance as on Ashad end 2080</b>	-	-	351,936,537	112,329,499	117,747,988	121,760,195	101,358,878	458,069,147	1,263,202,245	1,251,596,449
<b>Depreciation and Impairment</b>										
<b>As on Shrawan 01. 2078</b>	-	-	95,080,084	46,004,316	41,380,459	44,200,059	43,305,076	62,763,656		332,733,649



Bank

Particulars	Land	Building	Leasehold Properties	Computer & Accessories	Vehicles	Furniture & Fixtures	Machinery	Equipment & others	Total Ashad end 2080	Total Ashad end 2079
Depreciation charge for the year			27,305,036	14,992,199	17,653,671	12,619,844	9,742,836	62,732,266		145,045,852
Impairment for the year	-	-	-	-	-	-	-	-		-
Transfer from Shara Bikas Bank Ltd			1,576,084	8,585,654	1,531,331	2,701,059	-	3,024,802		17,418,929
Disposals					(1,919,980)	(41,997)				(1,961,977)
Adjustment	-	-	9,568,060							9,568,060
<b>As on Ashad end 2079</b>	-	-	<b>133,529,264</b>	<b>69,582,169</b>	<b>58,645,482</b>	<b>59,478,964</b>	<b>53,047,911</b>	<b>128,520,724</b>		<b>502,804,513</b>
Depreciation charge for the year			30,942,229	16,190,607	19,646,699	14,007,651	9,735,577	65,652,698	156,175,461	
Impairment for the year									-	
Disposals			(3,549,489)	(6,717,134)	(9,341,212)	(2,753,204)	(6,467,059)	(8,061,117)	(36,889,215)	
Adjustment				(219,184)	(162)	233,353		13,458	27,465	
<b>As on Ashad end 2080</b>	-	-	<b>160,922,004</b>	<b>78,836,457</b>	<b>68,950,807</b>	<b>70,966,764</b>	<b>56,316,429</b>	<b>186,125,763</b>	<b>622,118,224</b>	<b>502,804,513</b>
<b>Capital Work in Progress 2078-79</b>			-	-						
<b>Capital Work in Progress 2079-80</b>			-	-						
<b>Net Book Value</b>										
<b>As on Ashad end 2079</b>	-	-	<b>211,548,929</b>	<b>41,183,474</b>	<b>54,568,117</b>	<b>61,750,156</b>	<b>54,181,530</b>	<b>325,559,730</b>		<b>748,791,935</b>
<b>As on Ashad end 2080</b>	-	-	<b>191,014,533</b>	<b>33,493,042</b>	<b>48,797,181</b>	<b>50,793,431</b>	<b>45,042,449</b>	<b>271,943,385</b>	<b>641,084,021</b>	

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

Particulars	Goodwill	Software		Other	Total Ashad end
		Purchased	Developed		
<b>Cost</b>					
<b>As on Shrawan 01 2078</b>	-	<b>25,863,138</b>	-	<b>299,450</b>	<b>26,162,588</b>
Addition during the year	92,311,741	4,022,950	-	67,800	96,402,492
Acquisition	92,311,741	4,022,950	-	67,800	96,402,492
Capitalization	-	-	-	-	-
Transfer from Sahara Bikas Bank Ltd	-	2,089,701	-	-	2,089,701
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
<b>Balance as on Ashad end 2079</b>	<b>92,311,741</b>	<b>31,975,789</b>	-	<b>367,250</b>	<b>124,654,781</b>
<b>Addition during the Year</b>	-	<b>2,793,925</b>	-	<b>152,549</b>	<b>2,946,474</b>
Acquisition	-	2,793,925	-	152,549	2,946,474
Capitalization	-	-	-	-	-
Disposal during the year	-	(621,500)	-	(56,499)	(677,999)
Adjustment/Revaluation	-	-	-	-	-
<b>Balance as on Ashad end 2080</b>	<b>92,311,741</b>	<b>34,148,214</b>	-	<b>463,300</b>	<b>126,923,256</b>
<b>Amortisation and Impairment</b>					
As on Shrawan 01. 2078	-	17,447,478	-	61,467	17,508,946
Impairment for the year	-	125,742	-	-	125,742
Amortisation charge for the year	-	3,257,247	-	57,056	3,314,303
Transfer from Sahara Bikas Bank Ltd	-	1,674,873	-	-	1,674,873
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
<b>As on Ashad end 2079</b>	-	<b>22,505,340</b>	-	<b>118,523</b>	<b>22,623,863</b>
Impairment for the year	-	171,226	-	-	171,226
Amortisation charge for the year	-	3,308,601	-	73,830	3,382,431
Disposals	-	(621,500)	-	(56,499)	(677,999)
Adjustment	-	-	-	-	-
<b>As on Ashad end 2080</b>	-	<b>25,363,667</b>	-	<b>135,854</b>	<b>25,499,521</b>
<b>Capital Work in Progress 2078-79</b>		<b>56,500</b>			<b>56,500</b>
<b>Capital Work in Progress 2079-80</b>		-			-
<b>Net Book Value</b>					
<b>As on Ashad end 2079</b>	<b>92,311,741</b>	<b>9,526,949</b>	-	<b>248,727</b>	<b>102,087,417</b>
<b>As on Ashad end 2080</b>	<b>92,311,741</b>	<b>8,784,548</b>	-	<b>327,446</b>	<b>101,423,735</b>

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

Particulars	Goodwill	Software		Other	Total Ashad end
		Purchased	Developed		
<b>Cost</b>					
<b>As on Shrawan 01 2078</b>	-	<b>24,901,410</b>	-	<b>299,450</b>	<b>25,200,860</b>
Addition during the year	92,311,741	4,022,950	-	67,800	96,402,492
Acquisition	92,311,741	4,022,950	-	67,800	96,402,492
Capitalization	-	-	-	-	-
Transfer from Sahara Bikas Bank Ltd		2,089,701			2,089,701
Disposal during the year	-	-	-	-	-
Adjustment/Revaluation	-	-	-	-	-
<b>Balance as on Ashad end 2079</b>	<b>92,311,741</b>	<b>31,014,061</b>	-	<b>367,250</b>	<b>123,693,053</b>
<b>Addition during the Year</b>	-	<b>2,737,425</b>	-	<b>152,549</b>	<b>2,889,974</b>
Acquisition	-	2,737,425	-	152,549	2,889,974
Capitalization	-	-	-	-	-
Disposal during the year	-	(621,500)	-	(56,499)	(677,999)
Adjustment/Revaluation	-	-	-	-	-
<b>Balance as on Ashad end 2080</b>	<b>92,311,741</b>	<b>33,129,986</b>	-	<b>463,300</b>	<b>125,905,028</b>
<b>Amortisation and Impairment</b>					
As on Shrawan 01. 2078	-	17,155,335	-	61,467	17,216,802
Amortisation charge for the year	-	-	-	-	-
Impairment for the year	-	3,257,247	-	57,056	3,314,303
Transfer from Sahara Bikas Bank Ltd		1,674,873			1,674,873
Disposals	-	-	-	-	-
Adjustment	-	-	-	-	-
<b>As on Ashad end 2079</b>	-	<b>22,087,455</b>	-	<b>118,523</b>	<b>22,205,978</b>
Impairment for the year	-	-	-	-	-
Amortisation charge for the year	-	3,308,601	-	73,830	3,382,431
Disposals	-	(621,500)	-	(56,499)	(677,999)
Adjustment	-	-	-	-	-
<b>As on Ashad end 2080</b>	-	<b>24,774,555</b>	-	<b>135,854</b>	<b>24,910,410</b>
<b>Capital Work in Progress 2078-79</b>					
<b>Capital Work in Progress 2079-80</b>					
<b>Net Book Value</b>					
<b>As on Ashad end 2079</b>	<b>92,311,741</b>	<b>8,926,607</b>	-	<b>248,727</b>	<b>101,487,075</b>
<b>As on Ashad end 2080</b>	<b>92,311,741</b>	<b>8,355,431</b>	-	<b>327,446</b>	<b>100,994,618</b>

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 Taxes Assets/(Liabilities)**

Particulars	Group			Bank			2079-80
	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets / (Liabilities)	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets / (Liabilities)	
<b>Deferred tax on temporary differences on following items</b>							
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)	-
Investment In Associates	-	-	-	-	-	-	-
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	-
Debenture 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	-	-	-	-	-	-	-
<b>Net Deferred Tax Asset (Liabilities) as on year end of 2079/80</b>	<b>170,634,839</b>	<b>(122,476,492)</b>	<b>48,158,347</b>	<b>147,854,645</b>	<b>(115,402,418)</b>	<b>32,452,227</b>	
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							
<b>Deferred Tax (Asset)/ Liabilities as on Shrawan 01, 2079</b>			<b>(13,033,969)</b>			<b>1,053,519</b>	
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						-	



2078-79					
Particulars	Group			Bank	
	Deferred Tax Assets	Deferred Tax Liabilities	Net Deferred Tax Assets / (Liabilities)	Deferred Tax Assets	Deferred Tax Liabilities
<b>Deferred tax on temporary differences on following items</b>					
Loans and Advances to BFIs	-	-	-	-	-
Loans and Advances to Customers	-	-	-	-	-
Investment Properties	-	-	-	-	-
Investment Securities	11,462,618	(16,514,847)	(5,052,229)	-	(16,514,847)
Investment In Associates	-	(1,603,795)	(1,603,795)	-	(1,603,795)
Property and Equipment	-	(115,411,560)	(115,411,560)	-	(115,124,661)
Employees' Defined Benefit Plan	1,265,539		1,265,539	1,265,539	1,265,539
Employees' Leave Liability	24,592,055	-	24,592,055	24,420,394	-
FCY Revaluation	-	(32,285)	(32,285)	-	(32,285)
Lease Liabilities	103,084,288	-	103,084,288	103,084,288	-
Debenture Issue Expenses	2,383,472	-	2,383,472	2,383,472	-
Provisions LLP	-	-	-	-	-
Other Temporary Differences	3,335,267		3,335,267	919,371	919,371
Deferred tax on temporary differences	146,123,239	(133,562,486)	12,560,753	132,073,064	(133,275,588)
Deferred tax on carry forward of unused tax losses	473,216	-	473,216	149,004	-
Deferred tax due to changes in tax rate	-	-	-	-	-
<b>Net Deferred Tax Asset (Liabilities) as on year end of 2078/79</b>	<b>146,596,455</b>	<b>(133,562,486)</b>	<b>13,033,969</b>	<b>132,222,068</b>	<b>(133,275,588)</b>
Recognized in profit or loss			23,943,803		9,856,561
Recognized in Other Comprehensive Income			(10,909,834)		(10,910,081)
Recognized directly in equity					
<b>Deferred Tax (Asset)/ Liabilities as on Shrawan 01, 2078</b>			<b>65,560,880</b>		<b>65,522,962</b>
Transfer from Sahara Bikas Bank			(14,201,580)		(14,201,580)
Adjusted Deferred Tax (Asset)/ Liabilities Opening Balance			51,359,300		51,321,382
Origination/(Reversal) during the year			64,393,268		50,267,862
Deferred Tax (expense)/income recognized in profit or loss			4,582,444		(9,541,974)
Deferred Tax (expense)/income recognized in Other Comprehensive Income			59,810,824		59,809,837
Deferred Tax (expense)/income recognized directly in equity			-		-

#### 4.16 Other Assets

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Assets held for Sale	-	-	-	-
Other Non-Banking Assets	-	-	-	-
Bills Receivable	-	-	-	-
Accounts Receivable	351,978,880	217,271,923	335,242,631	206,885,149
Accrued Income	-	-	-	-
Prepayments and Deposits	23,162,914	26,017,027	22,147,206	25,132,094
Income Tax Deposit	-	-	-	-
Deferred Employee Expenditure	241,707,704	247,972,978	241,706,980	247,912,189
Other	64,885,680	9,919,125	64,063,021	9,354,838
Stationery Stock	9,288,835	8,364,477	9,288,835	8,364,477
Commission Receivable	-	-	-	-
Escrow Investment	-	-	-	-
Security Deposit	54,880,686	1,096,862	54,774,186	990,362
Prepayments for Promotor Share	-	-	-	-
Others	716,159	457,787	-	-
<b>Grand Total</b>	<b>681,735,178</b>	<b>501,181,053</b>	<b>663,159,838</b>	<b>489,284,270</b>

Accounts Receivable includes Bank balance available with PMS NRS 50,149,391.66 which has been received after Balance sheet date.

#### 4.17 Due to Bank and Financial Institutions

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Money Market Deposits	-	-	-	-
Interbank Borrowing	-	-	-	-
Other Deposits from BFIs	2,104,520,294	2,035,638,564	2,104,520,294	2,035,638,564
Settlement and Clearing Accounts	-	-	-	-
Other Deposits from BFIs	-	-	-	-
<b>Total</b>	<b>2,104,520,294</b>	<b>2,035,638,564</b>	<b>2,104,520,294</b>	<b>2,035,638,564</b>

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	
	2079-80	2078-79	2079-80	2078-79
Refinance from NRB	-	807,904,362	-	807,904,362
Standing Liquidity Facility	-	-	-	-
Lender of Last Resort facility from NRB	-	-	-	-
Securities sold under repurchase agreements	-	-	-	-
Other Payable to NRB	-	-	-	-
<b>Total</b>	<b>-</b>	<b>807,904,362</b>	<b>-</b>	<b>807,904,362</b>

#### 4.19 Derivative Financial instruments

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
<b>Held for Trading</b>				
Interest Rate Swap	-	-	-	-
Currency Swap	-	-	-	-
Forward Exchange Contracts	-	-	-	-
Others	-	-	-	-
<b>Held for Risk Management</b>				
Interest Rate Swap	-	-	-	-
Currency Swap	-	-	-	-
Forward Exchange Contracts.	-	-	-	-
Others	-	-	-	-
<b>Total</b>	-	-	-	-

#### 4.20 Deposits from customers

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
<b>Institutions Customers:</b>	<b>18,317,293,610</b>	<b>18,595,940,299</b>	<b>18,334,762,110</b>	<b>18,610,281,790</b>
Term deposits	12,730,803,195	12,913,983,191	12,748,271,695	12,928,324,682
Call deposits	4,836,785,918	4,996,974,008	4,836,785,918	4,996,974,008
Current deposits	728,838,083	677,721,882	728,838,083	677,721,882
Other	20,866,414	7,261,218	20,866,414	7,261,218
<b>Individual Customers:</b>	<b>58,629,396,120</b>	<b>49,799,930,651</b>	<b>58,629,396,120</b>	<b>49,799,930,651</b>
Term deposits	39,884,008,869	33,335,999,653	39,884,008,869	33,335,999,653
Saving deposits	18,377,095,463	16,135,148,568	18,377,095,463	16,135,148,568
Current deposits	362,791,001	326,753,252	362,791,001	326,753,252
Other	5,500,787	2,029,178	5,500,787	2,029,178
<b>Total</b>	<b>76,946,689,730</b>	<b>68,395,870,950</b>	<b>76,964,158,230</b>	<b>68,410,212,441</b>

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	
	2079-80	2078-79	2079-80	2078-79
Nepalese Rupee	76,946,689,730	68,395,870,950	76,964,158,230	68,410,212,441
Indian Rupee	-	-	-	-
United State dollar	-	-	-	-
Great Britain pound	-	-	-	-
Euro	-	-	-	-
Japanese yen	-	-	-	-
Chinese Yuan	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>76,946,689,730</b>	<b>68,395,870,950</b>	<b>76,964,158,230</b>	<b>68,410,212,441</b>

#### 4.21 Borrowings

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
<b>Domestic Borrowing</b>				
Nepal Government	-	-	-	-
Other Institutions	14,583,333	22,916,667	14,583,333	22,916,667
Other	-	-	-	-
<b>Sub total</b>	<b>14,583,333</b>	<b>22,916,667</b>	<b>14,583,333</b>	<b>22,916,667</b>
<b>Foreign Borrowing</b>				
Foreign Bank and Financial Institutions	-	-	-	-
Multilateral Development Banks	-	-	-	-
Other institutions	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>14,583,333</b>	<b>22,916,667</b>	<b>14,583,333</b>	<b>22,916,667</b>

#### 4.22 Provisions

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Provisions for redundancy	-	-	-	-
Provision for restructuring	-	-	-	-
Pending legal issues and tax litigation	-	-	-	-
Onerous contracts	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

##### 4.22.1 Movement in Provisions

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
<b>Balance at Shrawan 1</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
Provisions made during the year	-	-	-	-
Provisions used during the year	-	-	-	-
Provisions reversed during the year	-	-	-	-
Unwind of discount	-	-	-	-
<b>Balance at Ashad end</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>



## 4.23 Other Liabilities

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Liabilities for employees defined benefit obligations	51,420,764	4,218,463	51,268,593	4,218,463
Liabilities for leave	89,781,810	81,973,516	88,626,357	81,401,315
Short term employee benefits	517,442	553,972	192,851	192,851
Bills payable	1,151,861	3,101,365	997,340	3,101,365
Creditors and accruals	8,190,152	9,731,493	2,752,500	5,471,963
Interest payable on deposits	258,892,526	241,541,077	258,892,526	241,541,077
Interest payable on borrowing	43,996,803	53,150,801	43,996,803	53,150,801
Liabilities on deferred grant income	-	-	-	-
Unpaid Dividend	22,300,471	12,924,844	22,122,240	12,588,981
Liabilities under Finance Lease	306,600,709	343,614,294	306,600,709	343,614,294
Employee bonus payable	199,666,150	169,820,504	198,506,769	168,168,062
Other Liabilities	277,182,967	255,533,607	250,158,507	223,279,237
Audit Fee Payable	3,534,000	2,207,250	3,534,000	2,207,250
TDS Payable	60,710,908	70,743,020	60,359,124	69,974,567
Micro Finance Central Fund	-	-	-	-
Micro Finance Welfare Fund	63,297,084	61,817,964	63,297,084	61,817,964
Others	149,640,975	120,765,373	122,968,299	89,279,456
<b>Total</b>	<b>1,259,701,656</b>	<b>1,176,163,937</b>	<b>1,224,115,196</b>	<b>1,136,728,408</b>

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 positions are as follows :

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Present value of unfunded obligations	248,642,582	197,285,845	247,334,958	196,713,643
Present value of funded obligations	-	-	-	-
Total present value of obligations	248,642,582	197,285,845	247,334,958	196,713,643
Fair value of plan assets	107,440,008	111,093,866	107,440,008	111,093,866
Present value of net obligations	141,202,574	86,191,979	139,894,950	85,619,777
Recognised liability for defined benefit obligations	141,202,574	86,191,979	139,894,950	85,619,777

### 4.23.2: Plan Assets

Plan assets comprise

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Equity securities	-	-	-	-
Government bonds	-	-	-	-
Bank deposit	-	-	-	-
Other	107,440,008	111,093,866	107,440,008	111,093,866
<b>Total</b>	<b>107,440,008</b>	<b>111,093,866</b>	<b>107,440,008</b>	<b>111,093,866</b>

#### 4.23.3: Movement in the present value of defined benefit obligations

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Defined benefit obligations at Shrawan 1	197,285,845	125,703,061	196,713,643	125,703,061
Transfer from Sahara Bikas Bank Ltd	-	10,527,589	-	10,527,589
Actuarial losses	17,345,764	(7,913,491)	17,345,764	(7,913,491)
Benefits paid by the plan	(3,653,858)	(2,507,048)	(3,653,858)	(2,507,048)
Benefits paid Directly	(8,136,160)	(4,250,307)	(7,919,035)	(4,250,307)
Current service costs; Past Service Cost and interest	45,800,992	75,726,041	44,848,444	75,153,839
<b>Defined benefit obligations at Ashad end</b>	<b>248,642,582</b>	<b>197,285,845</b>	<b>247,334,958</b>	<b>196,713,643</b>

#### 4.23.4: Movement in the fair value of plan assets

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Fair value of plan assets at Shrawan 1	111,093,866	75,971,122	111,093,866	75,971,122
Contributions paid into the plan	-	37,629,792	-	37,629,792
Benefits paid during the year	(3,653,858)	(2,507,048)	(3,653,858)	(2,507,048)
Interest Income	9,834,024	8,417,924	9,834,024	8,417,924
Expected return on plan assets	(9,834,024)	(8,417,924)	(9,834,024)	(8,417,924)
<b>Fair value of plan assets at Ashad end</b>	<b>107,440,008</b>	<b>111,093,866</b>	<b>107,440,008</b>	<b>111,093,866</b>

#### 4.23.5: Amount recognised in profit or loss

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Current service costs	53,270,901	31,371,469	52,318,353	30,799,267
Past service costs-(non Vested)	-	-	-	-
Past service costs (Vested)	-	-	-	-
Actuarial (gain)/loss	(14,819,332)	33,345,378	(14,819,332)	33,345,378
Interest on obligation	7,349,423	11,009,194	7,349,423	11,009,194
Expected return on plan assets	-	8,417,924	-	8,417,924
<b>Total</b>	<b>45,800,992</b>	<b>67,308,117</b>	<b>44,848,444</b>	<b>66,735,915</b>

#### 4.23.6: Amount recognised in other comprehensive income

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Actuarial (gain)/loss	17,345,764	504,433	17,345,764	504,433
<b>Total</b>	<b>17,345,764</b>	<b>504,433</b>	<b>17,345,764</b>	<b>504,433</b>

#### 4.23.7: Actuarial assumptions

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Discount rate	10%	9%	10%	9%
Future salary increase	4%	4%	4%	4%
Withdrawal rate	5%	5%	5%	5%

#### 4.24 Debt securities issued

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Debt securities issued designated as at fair value through profit or loss	-	-	-	-
Debt securities issued at amortised cost	995,089,258	994,221,509	995,089,258	994,221,509
<b>Total</b>	<b>995,089,258</b>	<b>994,221,509</b>	<b>995,089,258</b>	<b>994,221,509</b>

#### 4.25 Subordinated Liabilities

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Redeemable preference shares	-	-	-	-
Irredeemable cumulative preference shares (liabilities component)	-	-	-	-
Other	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

#### 4.26 Share Capital

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Ordinary Shares	5,187,687,057	4,579,892,402	5,187,687,057	4,579,892,402
Convertible Preference Shares (Equity component)	-	-	-	-
Irredeemable Preference Shares (Equity component)	-	-	-	-
Perpetual debt (Equity component only)	-	-	-	-
<b>Total</b>	<b>5,187,687,057</b>	<b>4,579,892,402</b>	<b>5,187,687,057</b>	<b>4,579,892,402</b>

##### 4.26.1 Share capital detail

Particulars	Bank	
	2079-80	2078-79
<b>Authorised capital</b>		
52,500,000 Ordinary Share of Rs. 100 each	5,250,000,000	5,000,000,000
<b>Issued Capital</b>		
45,798,924.02 Ordinary Share of Rs. 100 each (FY 78/79)		4,579,892,402
51,876,870.57 Ordinary Share of Rs. 100 each (FY 79/80)	5,187,687,057	
<b>Suscribed and paid up capital</b>		
45,798,924.02 Ordinary Share of Rs. 100 each (FY 78/79)		4,579,892,402
51,876,870.57 Ordinary Share of Rs. 100 each (FY 79/80)	5,187,687,057	
<b>Total</b>	<b>5,187,687,057</b>	<b>4,579,892,402</b>

The reconciliation of the number of share outstanding and the amount of share capital as at 31st Ashad 2080 and 32nd Ashad 2079 is as follows:

#### 4.26.2. Share Capital Reconciliation

Particulars	2079-80		2078-79	
	Number	Amount	Number	Amount
Number/ Amount of shares outstanding at the beginning of the period	45,798,924	4,579,892,402	36,759,125	3,675,912,501
Transfer from Sahara Bikas Bank Ltd.	-	-	2,722,706	272,270,604
Add: Bonus shares issued	5,968,136	596,813,555	6,317,092.97	631,709,297
Add: Right share issued	109,811	10,981,100	-	-
Add/(Less): Others adjustments	-	-	-	-
<b>Number/ Amount of share at the end of the period</b>	<b>51,876,871</b>	<b>5,187,687,057</b>	<b>45,798,924</b>	<b>4,579,892,402</b>

#### 4.26.3 Ordinary Share Ownership

Particulars	2079-80		2078-79	
	% of holding	Amount	% of holding	Amount
<b>Domestic ownership</b>	<b>100.00%</b>	<b>5,187,687,057</b>	<b>100.00%</b>	<b>4,579,892,402</b>
Nepal Government	-	-	-	-
"A" Class licenced institutions	-	-	-	-
Other Licenced institutions	-	-	-	-
Other institutions & individuals	-	-	-	-
Public	51.00%	2,645,720,453	49.12%	2,249,527,970
Other	49.00%	2,541,966,604	50.88%	2,330,364,433
<b>Foreign Ownership</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>100.00%</b>	<b>5,187,687,057</b>	<b>100.00%</b>	<b>4,579,892,402</b>

#### List of Shareholder holding more than 0.5% of Shares

Name of Shareholders	Current Year		Previous Year	
	%	Amount	%	Amount
Pradip Kumar Roongta	2.38	1,233,226.15	2.38	1,091,350.57
Chandra Kanta Baral	1.79	926,106.30	1.79	819,563.10
Shyam Prasad Basyal	1.63	848,078.91	1.63	750,512.30
Chhabilal Kunwar	1.39	719,605.68	1.39	636,819.18
Prem Bahadur G.C	1.14	592,356.76	0.87	398,971.09
Aananda Prasad Shrestha	0.98	510,651.63	0.98	451,901.08
Anish Mudvari	0.97	502,454.74	0.94	432,303.85
Deependra Shrestha	0.92	475,608.68	0.92	420,892.64
Yajanlal Shakya	0.91	473,101.24	0.91	417,512.66
Jamuna Kafle	0.83	428,854.14	0.82	379,516.94
Shiva Prasad Katuwal Chhetri(K.C)	0.82	426,088.72	0.82	377,069.67
Rama Kanta Baral	0.79	408,230.74	0.79	362,534.29
Gauri Shrestha	0.74	381,628.06	0.7	321,089.15
Himanshu Khadka	0.73	381,132.91	0.73	335,069.76
Sher Bahadur Budhathoki	0.68	353,216.80	0.68	312,581.24
Rabindra Raj Joshi	0.68	352,116.54	0.68	311,607.56
Yadhav Kuamr Shrestha	0.68	351,504.94	0.68	311,066.91



Name of Shareholders	Current Year		Previous Year	
	%	Amount	%	Amount
Karna Bahadur Shrestha	0.64	330,224.97	0.64	292,234.49
Hari Kumar Shrestha	0.63	328,761.52	0.63	289,420.82
Bhagawati Devi Pathak	0.56	290,988.32	0.56	257,511.79
Raghupati Lamsal	0.55	287,557.51	0.55	254,475.68
Ram Prasad Shrestha	0.50	259,647.50	0.52	239,722.72

#### 4.27 Reserves

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Statutory general reserve	1,221,205,014	968,269,798	1,221,205,014	968,269,798
Exchange equalisation reserve	1,023,699	160,282	1,023,699	160,282
Corporate social responsibility reserve	18,783,399	13,777,578	18,783,399	13,777,578
Capital redemption reserve	166,666,667	-	166,666,667	-
Regulatory reserve	653,970,567	325,020,386	653,970,567	325,020,386
Investment adjustment reserve	-	1,584,000	-	1,584,000
Capital reserve	6,525,709	6,525,709	-	-
Assets revaluation reserve	-	-	-	-
Fair value reserve	51,423,703	43,880,625	46,077,210	43,880,625
Dividend Equalisation Reserve	-	-	-	-
Actuarial gain/(Loss) Reserve	(25,219,823)	(13,077,788)	(25,219,823)	(13,077,788)
Special reserve	-	-	-	-
Other reserve	10,879,298	276,122	10,879,298	276,122
<b>Total</b>	<b>2,105,258,233</b>	<b>1,346,416,711</b>	<b>2,093,386,031</b>	<b>1,339,891,002</b>

#### 4.28 Contingent liabilities and commitments

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Contingent liabilities	192,243,229	467,178,529	192,243,229	467,178,529
Undrawn and undisbursed facilities	1,050,779,186	1,189,115,857	1,050,779,186	1,189,115,857
Capital commitment	-	-	-	-
Lease Commitment	-	-	-	-
Litigation	-	-	-	-
<b>Total</b>	<b>1,243,022,415</b>	<b>1,656,294,386</b>	<b>1,243,022,415</b>	<b>1,656,294,386</b>

##### 4.28.1: Contingent Liabilities

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Acceptance and documentary credit	1,860,464	21,875,892	1,860,464	21,875,892
Bills for collection	-	-	-	-
Forward exchange contracts	-	-	-	-
Guarantees	21,457,000	258,852,637	21,457,000	258,852,637
Underwriting commitment	-	-	-	-
Other commitments	168,925,765	186,450,000	168,925,765	186,450,000
<b>Total</b>	<b>192,243,229</b>	<b>467,178,529</b>	<b>192,243,229</b>	<b>467,178,529</b>

#### 4.28.2: Undrawn and undisbursed facilities

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Undisbursed amount of loans	-	-	-	-
Undrawn limits of overdrafts	1,050,779,186	1,189,115,857	1,050,779,186	1,189,115,857
Undrawn limits of credit cards	-	-	-	-
Undrawn limits of letter of credit	-	-	-	-
Undrawn limits of guarantee	-	-	-	-
<b>Total</b>	<b>1,050,779,186</b>	<b>1,189,115,857</b>	<b>1,050,779,186</b>	<b>1,189,115,857</b>

#### 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	
	2079-80	2078-79	2079-80	2078-79
<b>Capital commitments in relation to Property and Equipment</b>				
Approved and contracted for	-	-	-	-
Approved but not contracted for	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Capital commitments in relation to Intangible assets</b>				
Approved and contracted for	-	-	-	-
Approved but not contracted for	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

#### 4.28.4: Lease commitments

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
<b>Operating lease commitments</b>				
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	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Finance lease commitments</b>				
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	-	-	-	-
<b>Sub total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>
<b>Grand total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

#### 4.28.5: Litigation

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

#### 4.29 Interest Income

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Cash and cash equivalent	63,339,722	56,032,557	63,339,722	56,032,557
Due from Nepal Rastra Bank	-	-	-	-
Placement with bank and financial institutions	5,600	584,597	-	-
Loan and advances to bank and financial institutions	462,196,063	260,511,503	462,196,063	260,511,503
Loans and advances to customers	9,323,728,199	7,191,901,685	9,323,728,199	7,191,901,685
Investment securities	766,298,580	405,574,399	763,071,573	405,574,399
Loan and advances to staff	31,763,482	20,690,020	31,734,758	20,591,921
Other Interest Income	39,167,045	15,719,746	39,133,701	13,634,685
<b>Total interest income</b>	<b>10,686,498,691</b>	<b>7,951,014,509</b>	<b>10,683,204,016</b>	<b>7,948,246,751</b>

#### 4.30 Interest Expense

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Due to bank and financial institutions	37,613,597	32,732,003	34,183,114	31,743,601
Due to Nepal Rastra Bank	7,134,458	55,301,370	7,134,458	55,301,370
Deposits from customers	7,269,220,576	5,190,998,161	7,271,410,065	5,194,280,728
Borrowing	10,565,568	16,008,014	10,565,568	16,008,014
Debt securities issued	88,367,746	46,390,337	88,367,746	46,390,337
Subordinated liabilities	-	-	-	-
Other Charges	7,554,778	10,660,147	7,554,778	10,660,147
<b>Total Interest expense</b>	<b>7,420,456,724</b>	<b>5,352,090,033</b>	<b>7,419,215,729</b>	<b>5,354,384,198</b>

#### 4.31 Fees and commission income

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Loan administration fees	-	-	-	-
Service fees	221,710,877	205,367,262	203,733,606	197,895,503
Consortium fees	-	-	-	-
Commitment fees	-	-	-	-
DD/TT/Swift fees	-	-	-	-
Credit card/ATM issuance and renewal fees	26,748,332	14,469,611	26,748,332	14,469,611
Renewal fees	30,084,290	30,153,589	30,084,290	30,153,589
Prepayment and swap fees	12,132,627	13,189,049	12,132,627	12,939,521
Investment banking fees	-	-	-	-
Asset management fees	-	-	-	-
Brokerage fees	-	-	-	-
Remittance fees	7,570,392	9,094,266	7,570,392	9,094,266

	Group		Bank	
Particulars	2079-80	2078-79	2079-80	2078-79
Commission on letter of credit	-	-	-	-
Commission on guarantee contracts issued	6,726,139	6,301,583	6,726,139	6,301,583
Commission on share underwriting/issue	-	-	-	-
Locker rental	596,500	441,250	596,500	441,250
Other fees and commission income	118,007,330	88,011,405	118,007,330	88,011,405
<b>Total Fees and Commission Income</b>	<b>423,576,486</b>	<b>367,028,014</b>	<b>405,599,215</b>	<b>359,306,727</b>

#### 4.32 Fees and commission Expense

	Group		Bank	
Particulars	2079-80	2078-79	2079-80	2078-79
ATM management fees	-	-	-	-
VISA/Master card fees	-	-	-	-
Guarantee commission	-	-	-	-
Brokerage	-	-	-	-
DD/TT/Swift fees.	-	-	-	-
Remittance fees and commission	-	-	-	-
Other fees and commission expense	22,704,389	18,459,993	19,193,220	15,565,920
<b>Total Fees and Commission Expense</b>	<b>22,704,389</b>	<b>18,459,993</b>	<b>19,193,220</b>	<b>15,565,920</b>

#### 4.33 Net Trading Income

	Group		Bank	
Particulars	2079-80	2078-79	2079-80	2078-79
Changes in fair value of trading assets	(3,360,090)	-	-	-
Gain/loss on disposal of trading assets	7,413,565	-	-	-
Interest income on trading assets	-	-	-	-
Dividend income on trading assets	-	-	-	-
Gain/loss foreign exchange transaction	14,999,815	314,312	14,999,815	314,312
Other	-	-	-	-
<b>Net Trading Income</b>	<b>19,053,290</b>	<b>314,312</b>	<b>14,999,815</b>	<b>314,312</b>

#### 4.34 Other Operating Income

	Group		Bank	
Particulars	2079-80	2078-79	2079-80	2078-79
Foreign exchange revaluation gain/(Loss)	3,453,669	(107,618)	3,453,669	(107,618)
Gain/loss on sale of investment securities	11,226,579	(3,060,289)	11,226,579	43,197,370
Fair value gain/loss on investment properties	-	-	-	-
Dividend on equity instruments	21,658,148	70,727,527	20,488,046	68,584,811
Gain/loss on sale of property and equipment	3,478,049	714,295	3,478,049	714,295
Gain/loss on sale of investment property	-	-	-	-
Operating lease income	-	-	-	-
Gain/loss on sale of gold and silver	-	-	-	-
Other Operating Income	(5,345,982)	1,415,635	(5,345,982)	1,415,635
<b>Total</b>	<b>34,470,464</b>	<b>69,689,550</b>	<b>33,300,362</b>	<b>113,804,493</b>



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

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Impairment charge/(reversal) on loan and advances to BFIs	-	-	-	-
Impairment charge/(reversal) on loan and advances to customers	426,156,948	172,760,393	426,156,948	172,760,393
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)	-
<b>Total</b>	<b>413,271,440</b>	<b>172,760,393</b>	<b>413,271,440</b>	<b>172,760,393</b>

#### 4.36 Personnel Expenses

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Salary	410,420,170	369,403,937	397,957,105	363,241,888
Allowances	195,691,714	178,235,178	195,087,714	178,235,178
Gratuity Expense	30,137,486	23,038,886	29,768,190	23,038,886
Provident Fund	37,132,385	33,332,360	36,942,125	32,912,675
Uniform	8,192,000	7,842,633	8,192,000	7,772,633
Training & development expense	7,422,818	2,293,275	7,188,168	2,293,275
Leave encashment	26,249,855	47,546,482	25,666,604	47,546,482
Medical	-	-	-	-
Insurance	926,466	438,208	926,466	438,208
Employees incentive	197,000	295,000	197,000	295,000
Cash-settled share-based payments	-	-	-	-
Pension expense	-	-	-	-
Finance expense under NFRS	-	3,963,108	-	3,963,108
Other expenses related to staff	7,687,536	2,313,530	7,687,536	2,313,530
<b>Subtotal</b>	<b>724,057,431</b>	<b>668,702,599</b>	<b>709,612,908</b>	<b>662,050,866</b>
Employees bonus	198,506,769	168,168,062	198,506,769	168,168,062
<b>Grand Total</b>	<b>922,564,201</b>	<b>836,870,661</b>	<b>908,119,677</b>	<b>830,218,927</b>

#### 4.37 Other Operating Expenses

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Directors' fee	1,219,500	1,483,000	1,033,500	1,293,000
Directors' expense	2,698,085	1,461,968	2,595,527	1,441,324
Auditors' remuneration	5,708,000	1,894,250	5,568,000	1,759,250
Other audit related expense	1,400	4,071,957	1,400	4,071,750
Professional and legal expense	435,151	781,337	412,551	563,299
Office administration expense (4.37 A)	186,365,955	97,189,835	181,931,585	93,822,876
Operating Lease expense (4.37 B)	115,098,524	189,025,871	114,313,050	188,750,582
Operating expense of investment properties	-	-	-	-
Corporate social responsibility expense	7,640,940	6,927,168	7,640,940	6,927,168
Onerous lease provisions	-	-	-	-
Other Expenses	140,923,074	110,855,997	140,492,195	110,512,938
Repair & Maintenance Vehicle	2,483,721	2,243,482	2,483,721	2,243,482
Repair & Maintenance Others	4,011,287	4,068,695	3,922,383	4,020,623
Repair & Maint.. Office Equipment & Furniture	2,276,358	1,365,575	2,276,358	1,365,575
Share Issue Expenses	4,304,403	778,281	4,304,403	778,281
Deposit Premium	28,253,166	20,523,881	28,253,166	20,523,881
Branch Connectivity Expense	10,818,445	11,851,259	10,476,471	11,556,271
Debenture Related Expense	-	2,166,414	-	2,166,414
Finance Cost on Lease Liability	30,334,381	26,376,991	30,334,381	26,376,991
ATM Operation & Digital Banking Expense	58,441,313	41,481,421	58,441,313	41,481,421
<b>Total</b>	<b>460,090,629</b>	<b>413,691,385</b>	<b>453,988,749</b>	<b>409,142,187</b>

#### 4.37 (A) Office Administration Expenses

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Insurance	7,723,859	7,448,757	7,679,235	7,427,528
Postage, Telephone,	5,938,681	6,784,159	5,249,387	6,353,050
Printing & Stationery	22,379,678	19,544,836	22,196,650	19,104,553
Newspaper & Periodicals	39,845	77,697	39,845	73,913
Advertisements	17,124,102	12,991,416	16,024,097	12,731,143
Security Expenses	79,153,095	73,966,276	78,846,900	73,814,275
Travelling Expenses	3,938,235	4,449,470	3,824,325	4,106,379
Fuel Expenses	12,666,984	9,510,419	12,666,984	9,510,419
Entertainment	-	-	-	-
AGM Expenses	3,099,749	3,547,974	2,901,147	3,124,594
Annual Fee	17,339,234	13,601,925	17,185,582	13,409,250
Office Expenses	16,170,634	14,342,990	14,859,924	13,385,349
Miscellaneous Expenses	791,862	4,890,192	457,509	4,596,699
<b>Total</b>	<b>186,365,955</b>	<b>171,156,112</b>	<b>181,931,585</b>	<b>167,637,151</b>

#### 4.37 (B) Operating Lease Expenses

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
House Rent Expenses	88,880,956	91,131,819	88,373,740	91,118,226
Electricity Expenses	26,217,568	23,927,776	25,939,310	23,818,081
<b>Total</b>	<b>115,098,524</b>	<b>115,059,595</b>	<b>114,313,050</b>	<b>114,936,307</b>

#### 4.38 Depreciation and Amortisation

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Depreciation on property and equipment	159,396,314	105,058,524	157,057,186	102,556,873
Depreciation on investment property	-	-	-	-
Depreciation on Right of Use Asset	3,378,278	42,488,979	-	42,488,979
Amortisation of intangible assets	3,553,657	3,402,254	3,382,431	3,314,303
<b>Total</b>	<b>166,328,249</b>	<b>150,949,756</b>	<b>160,439,617</b>	<b>148,360,155</b>

#### 4.39 Non Operating Income

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Recovery of Loan written off	250,000	-	250,000	-
Other Income	23,632,078	22,328,494	23,435,948	22,272,052
<b>Total</b>	<b>23,882,078</b>	<b>22,328,494</b>	<b>23,685,948</b>	<b>22,272,052</b>

#### 4.40 Non Operating expense

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Loan written off	-	-	-	-
Redundancy provision	-	-	-	-
Expense of restructuring	-	-	-	-
Other expense.	-	-	-	-
<b>Total</b>	<b>-</b>	<b>-</b>	<b>-</b>	<b>-</b>

#### 4.41 Income Tax Expenses

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
<b>Current Tax Expenses</b>	<b>553,419,388</b>	<b>473,952,935</b>	<b>553,419,388</b>	<b>473,956,587</b>
Current Year	553,419,388	473,952,935	553,419,388	473,956,587
Adjustment for Prior Years	-	-	-	-
<b>Deferred tax Expenses</b>	<b>(33,153,397)</b>	<b>(4,583,432)</b>	<b>(31,534,546)</b>	<b>9,541,974</b>
Origination and Reversal of Temporary Differences	(33,153,397)	(4,583,432)	(31,534,546)	9,541,974
Change in tax Rate	-	-	-	-
Recognition of Previously unrecognized Tax Losses	-	-	-	-
<b>Total Income tax expense</b>	<b>520,265,991</b>	<b>469,369,504</b>	<b>521,884,842</b>	<b>483,498,562</b>

##### 4.41.1: Reconciliation of Tax Expenses and Accounting Profit

Particulars	Group		Bank	
	2079-80	2078-79	2079-80	2078-79
Profit Before Tax	1,782,065,377	1,465,552,658	1,786,560,924	1,513,512,554
Tax Amount at the Rate of 30%	534,619,613	439,241,107	535,968,277	453,629,076
Add: Tax Effect of the expenses that are not deductible for tax purpose	108,212,361	105,763,645	108,212,361	105,763,645
Less: Tax Effect on Exempt Income	(304,046)	(314,309)	(304,046)	(314,309)
Add/Less: Tax Effect on other Items	(89,108,540)	(70,737,507)	(90,457,204)	(85,121,824)
<b>Total Income Tax Expenses</b>	<b>553,419,388</b>	<b>473,952,936</b>	<b>553,419,388</b>	<b>473,956,587</b>
<b>Effective Tax Rate</b>	<b>31.05%</b>	<b>32.34%</b>	<b>30.98%</b>	<b>31.32%</b>

**Garima Bikas Bank Limited**  
**Comparison of Statement of Financial Position**  
**As on 31st Ashad 2080**

Particulars	Notes	As per Unaudited 31 Ashad 2080	As per Audited 31 Ashad 2080	As per Audited		Reasons for Variance
				In Amount	%	
<b>Assets</b>						
Cash and cash equivalent	4.1	4,602,689,000	4,602,873,647	(184,647)	-0.00	Adjustment of Interest Income on Nostro Account
Due from Nepal Rastra Bank	4.2	2,961,796,053	2,961,796,053	-	0.00	
Placement with Bank and Financial Institutions	4.3	-	-	-		
Derivative financial instruments	4.4	-	-	-	0.00	
Other trading assets	4.5	-	-	-		
Loan and Advances to B/FIs	4.6	2,973,799,200	2,973,799,200	-	0.00	
Loans and advances to customers	4.7	62,226,805,404	61,956,931,002	269,874,402	0.43	Revision in impairment amount & Adjustment of Staff Loan
Investment in securities	4.8	14,918,548,503	14,918,548,503	-	0.00	
Current Tax Assets	4.9	-	-	-	0.00	
Investment in subsidiaries	4.10	123,900,000	123,900,000	-	0.00	
Investment in Associates	4.11	-	-	-	0.00	
Investment property	4.12	187,268,784	187,268,784	-	0.00	
Property and equipment	4.13	682,355,929	641,084,021	41,271,908	6.05	Dep on ROU Adjustment
Goodwill and Intangible Assets	4.14	100,994,618	100,994,618	-	0.00	
Deferred tax assets	4.15	-	32,452,227	(32,452,227)	0.00	Recognition of Deferred Tax Asset
Other assets	4.16	386,640,679	663,159,838	(276,519,159)	-71.52	Adjustment of Deferred Employee Expenditure.
<b>Total Assets</b>		<b>89,164,798,170</b>	<b>89,162,807,892</b>	<b>1,990,277</b>	<b>0.00</b>	
<b>Liabilities</b>						
Due to Bank and Financial Institutions	4.17	2,104,520,294	2,104,520,294	-	0.00	
Due to Nepal Rastra Bank	4.18	-	-	-	0.00	
Derivative Financial instruments	4.19	-	-	-	0.00	
Deposit from customers	4.20	76,964,158,230	76,964,158,230	-	0.00	
Borrowings	4.21	14,583,333	14,583,333	-	0.00	
Current Tax Liabilities	4.9	23,921,749	57,194,383	(33,272,634)	-139.09	Due to Income Tax Calculation as per Income Tax Act



Particulars	Notes	As per Unaudited 31 Ashad 2080	As per Audited 31 Ashad 2080	As per Audited		Reasons for Variance
				In Amount	%	
Provisions	4.22	-	-	-	0.00	
Deferred tax liabilities	4.15	1,053,519	-	1,053,519	100.00	Due to deferred tax calculation
Other liabilities	4.23	1,306,496,671	1,224,115,196	82,381,474	6.31	Due to revision of method of booking operating lease expenses.
Debt securities issued	4.24	994,221,509	995,089,258	(867,749)	-0.09	Adjustment of Finance Cost on Debenture
Subordinated Liabilities	4.25	-	-	-	0.00	
<b>Total liabilities</b>		<b>81,408,955,306</b>	<b>81,359,660,695</b>	<b>49,294,611</b>	<b>0.06</b>	
<b>Equity</b>						
Share Capital	4.26	5,187,687,057	5,187,687,057	-	0.00	
Share Premium		4,415,329	4,415,329	-	0.00	
Retained Earning		557,271,544	517,658,780	39,612,764	7.11	Changes in impairment, operating lease expenses, transfer of amount in regulatory reserves.
Reserves	4.27	2,006,468,934	2,093,386,031	(86,917,097)	-4.33	Changes in impairment, operating lease expenses, transfer of amount in regulatory reserves.
<b>Total equity attributable to equity holders</b>		<b>7,755,842,864</b>	<b>7,803,147,197</b>	<b>(47,304,334)</b>	<b>-0.61</b>	
Non-controlling interests		-	-	-	-	
<b>Total equity</b>		<b>7,755,842,864</b>	<b>7,803,147,197</b>	<b>(47,304,334)</b>	<b>(0.61)</b>	
<b>Total liabilities and equity</b>		<b>89,164,798,170</b>	<b>89,162,807,892</b>	<b>1,990,277</b>	<b>0.00</b>	

**Garima Bikas Bank Limited**  
**Comparison of Statement of Profit or Loss**  
**For the year ended 31st Ashad 2080**

Particulars	Notes	As per Unaudited	As per Audited		Reasons for Variance
		2078-79	2078-79	In Amount	
Interest Income	4.29	10,625,392,376	10,683,204,016	(57,811,640)	Due to adjustment of restructured interest income
Interest Expense	4.30	(7,418,324,410)	(7,419,215,729)	891,319	Due to interest expense adjustment
<b>Net interest income</b>		<b>3,207,067,966</b>	<b>3,263,988,287</b>	<b>(56,920,321)</b>	<b>(1.77)</b>
Fees and Commission Income	4.31	391,555,430	405,599,215	(14,043,785)	Due to effect of Lease liability & ROU Derecognition
Fees and Commission Expense	4.32	18,279,928	19,193,220	(913,292)	Due to Expense Adjustment
<b>Net fee and Commission income</b>		<b>373,275,502</b>	<b>386,405,995</b>	<b>(13,130,493)</b>	<b>(3.52)</b>
<b>Net interest fee and commission income</b>		<b>3,580,343,468</b>	<b>3,650,394,282</b>	<b>(70,050,814)</b>	<b>(1.96)</b>
Net Trading Income	4.33	14,999,815	14,999,815	-	
Other Operating Income	4.34	38,646,344	33,300,362	5,345,982	13.83
<b>Total operating income</b>		<b>3,633,989,627</b>	<b>3,698,694,459</b>	<b>(64,704,832)</b>	<b>(1.78)</b>
Impairment charge/(reversal) for loans and other losses	4.35	420,877,475	413,271,440	7,606,035	Revision on impairment amount.
<b>Net Operating income</b>		<b>3,213,112,152</b>	<b>3,285,423,019</b>	<b>(72,310,867)</b>	<b>(2.25)</b>
<b>Operating expenses</b>					
Personal Expense	4.36	896,637,557	908,119,677	(11,482,120)	Revision on staff loan calculation as per NFRS & Employee Bonus
Other Operating Expenses	4.37	480,523,386	453,988,749	26,534,637	Due to revision of method of booking operating lease expenses.
Depreciation and amortisation	4.38	115,188,678	160,439,617	(45,250,940)	Due to depreciaton on ROU adjustment.
<b>Operating Profit</b>		<b>1,720,762,532</b>	<b>1,762,874,976</b>	<b>(42,112,444)</b>	<b>(2.45)</b>
Non operating income	4.39	23,685,948	23,685,948	-	Reclassification of Income.
Non operating expense	4.40	-	-	-	
<b>Profit before share of results of Associates &amp; Joint Ventures</b>		<b>1,744,448,480</b>	<b>1,786,560,924</b>	<b>(42,112,444)</b>	<b>(2.41)</b>
Share of Results of Associates & Joint Venture		(5,345,982)	-	(5,345,982)	
<b>Profit before income tax</b>		<b>1,739,102,498</b>	<b>1,786,560,924</b>	<b>(47,458,426)</b>	<b>(2.73)</b>

Particulars	Notes	As per Unaudited 2078-79		As per Audited 2078-79		As per Audited		Reasons for Variance
						In Amount	%	
Income tax expense	4.41	521,730,749		521,884,842		(154,092)	(0.03)	
Current tax		521,730,749		553,419,388		(31,688,639)	(6.07)	Change in Tax Calculation
Deferred tax income				(31,534,546)		31,534,546		
<b>Profit for the period</b>		<b>1,217,371,749</b>		<b>1,264,676,082</b>		<b>(47,304,334)</b>	<b>(3.89)</b>	
<b>Profit attributable to:</b>								
Equity holders of the bank		1,217,371,749		1,264,676,082		(47,304,334)	(3.89)	
Non-controlling interest		-		-		-		
<b>Profit for the period</b>		<b>1,217,371,749</b>		<b>1,264,676,082</b>		<b>(47,304,334)</b>	<b>(3.89)</b>	
<b>Earnings per share:</b>								
Basic earnings per share								
Diluted earnings per Share								

**Garima Bikas Bank Limited**  
**Comparison Statement of Other Comprehensive Income**  
**For the year ended 31st Ashad 2080**

Particulars	Notes	As per Unaudited 2079-80	As per Audited 2078-79	As per Audited		Reasons for Variance
				In Amount	%	
<b>Profit for the period</b>		<b>1,217,371,749</b>	<b>1,264,676,082</b>	<b>(47,304,334)</b>	<b>(3.89)</b>	
<b>Other comprehensive income, net of income tax</b>						
<b>a) Items that will not be reclassified to profit or loss</b>						
• Gains/(losses) from investment in equity instruments measured at fair value		10,775,096	10,775,096	-	-	
• Gains/(losses) on revaluation		-	-	-	-	
• Actuarial gain/(losses) on defined benefit plans		(17,345,764)	(17,345,764)	-	-	
• Income tax relating to above items		1,971,200	1,971,200	-	-	
<b>Net other comprehensive income that will not be reclassified to profit or loss</b>		<b>(4,599,467)</b>	<b>(4,599,467)</b>	-	-	
<b>b) Items that are or may be reclassified to profit or loss</b>						
• 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		-	-	-	-	
<b>Net other comprehensive income that are or may be reclassified to profit or loss</b>		-	-	-	-	
<b>c) Share of other comprehensive income of associate accounted as per equity method</b>						
Other comprehensive income for the period, net of Income Tax		(4,599,467)	(4,599,467)	-	-	
<b>Total comprehensive income for the period</b>		<b>1,212,772,281</b>	<b>1,260,076,615</b>	<b>(47,304,334)</b>	<b>(3.89)</b>	
Total comprehensive income attributable to:						
Equity holders of the Bank		1,212,772,281	1,260,076,615	(47,304,334)	(3.90)	
Non-controlling interest		-	-	-	0.01	
<b>Total Comprehensive income for the period</b>		<b>1,212,772,281</b>	<b>1,260,076,615</b>	<b>(47,304,334)</b>	<b>(3.89)</b>	



S.N.	Particulars	Indicators	Financial Years				
			75/76	76/77	77/78	78/79	79/80
1	Net Profit/Total Income	%	14.92	11.44	13.48	11.58	11.33
2	<b>Earning Per Share</b>						
	Basic Earning Per Share	Rs	21.32	17.82	22.75	22.49	24.38
	Diluted Earning Per Share	Rs	21.32	17.82	22.75	22.49	24.38
3	Market Price Per Share	Rs	224.00	223.00	544.00	387.00	405.00
4	Price/Earning Ratio	Times	10.51	12.51	23.91	17.21	16.61
5	Dividend On Bonus Per Share	Rs	16.00	13.50	16.00	13.00	9.50
6	Cash Dividend Per Share	Rs	0.84	0.71	-	1.50	0.50
7	Interest Income/Loan & Advances	%	12.92	12.11	10.14	13.05	14.93
8	Employee Expenses/Total Operating Expenses	%	57.84	56.54	52.37	59.83	59.64
9	Employee Expenses/Total Deposit & Borrowing	%	0.69	0.61	0.77	1.18	1.15
10	Exchange Income/Total Income	%	-	-	-	0.00	0.13
11	Staff Bonus/Total Employee Expenses	%	22.81	18.59	26.98	20.26	21.86
12	Net Profit/Loan & Advances	%	2.09	1.64	1.54	1.69	1.93
13	Net Profit/Total Assets	%	1.53	1.15	1.15	1.29	1.42
14	Total Loan & Advances/Total Deposit	%	85.83	77.77	82.04	85.31	82.89
15	Total Operating Expenses/Total Assets	%	0.80	0.75	0.62	1.73	1.71
16	<b>Capital Adequacy Ratio</b>						
	A) Core Capital	%	13.35	12.62	10.18	10.24	10.54
	B) Supplementary Capital	%	1.09	1.25	1.25	3.24	3.15
	C) Total Capital Fund	%	14.44	13.87	11.43	13.48	13.69
17	Cash Reserve Ratio (CRR)	%	4.06	3.94	3.46	3.14	4.17
18	NPAs/Total Loan & Advances	%	0.20	0.79	0.72	0.85	1.70
19	Base Rate	%	11.09	9.31	8.17	11.41	11.78
20	Weighted Average Interest Rate Spread	%	4.81	4.95	4.50	4.66	4.60
21	Book Net Worth	Rs	3,790,513,158.00	4,346,602,325.00	5,348,072,329.00	6,596,537,255.69	7,803,147,197.46
22	Total Shares	Number	27,883,680.00	32,386,894.00	3,675,913.00	45,798,924.02	51,876,870.57
23	Total Employees	Number	719	823	933	1,027	1,038
24	Per Employee Business	Rs	85,636,835.00	97,609,622.00	129,186,409.00	127,885,285.12	139,318,015.54
25	Employee Expenses / Total Income	%	10.65	9.73	8.24	9.33	8.14

**Garima Bikas Bank Limited**  
**Statement of Distributable Profit or Loss**  
**As on 31st Ashad 2080**  
**(As per NRB Regulation)**

Bank

Particulars	Current Year	Previous Year
<b>Net profit or (loss) as per statement of profit or loss</b>	<b>1,264,676,082</b>	<b>1,030,013,992</b>
<b>Appropriations:</b>		
a. General reserve	(252,935,216)	(206,002,798)
b. Foreign exchange fluctuation fund	(863,417)	107,618
c. Capital redemption reserve	(166,666,667)	-
d. Corporate social responsibility fund	(12,646,761)	(10,300,140)
e. Employees' training fund	(17,791,345)	-
f. Other	-	-
Investment Adjustment Reserve	1,584,000	-
Corporate social responsibility fund utilization	7,640,940	6,927,168
Employees' training fund utilization	7,188,168	-
Unrealised Gain on Investment in Associates	5,345,982	(1,415,635)
Other Adjustment/restatement	-	(49,445,739)
<b>Profit or (loss) before regulatory adjustment</b>	<b>835,531,767</b>	<b>769,884,467</b>
<b>Regulatory adjustment :</b>		
a. Interest receivable (-)/previous accrued interest received (+)	(154,622,817)	(86,585,541)
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 (+)	(94,975,010)	2,120,435
e. Deferred tax assets recognised (-)/ reversal (+)	(18,250,647)	-
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	(92,311,741)
g. Bargain purchase gain recognised (-)/resersal (+)	-	-
h. Acturial loss recognised (-)/reversal (+)	(12,142,035)	806,733
i. Other (+/-)	(48,959,673)	-
<b>Distributable profit or (loss)</b>	<b>506,581,586</b>	<b>593,914,352</b>
Opening Retained Earning as on Shrawan	584,442,111	624,267,904
Adjustment(+/-)	-	(8,796,169)
<b>Distribution</b>		
Bonus Share Issued	(504,501,814)	(624,943,977)
Cash Dividend Paid	(68,863,103)	-
<b>Total Distributable Profit or (Loss) as on end Date</b>	<b>517,658,780</b>	<b>584,442,111</b>
<b>Annualised Distributable Profit/Loss per Share</b>	<b>9.98</b>	<b>12.76</b>

## 5. Disclosures and Additional Information

### 5.1 Risk Management

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 arise out of daily business operation as well as on periodic basis and are 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 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 banks 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 the 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 establish a proper control mechanism 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 in order 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 has to 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

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 as a result of changes in value between the currencies of its assets and liabilities and its reporting currency.

#### *ii. Interest Rate Risk*

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 flows 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 as a result 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 volatilities, of those prices. While Liquidity risk is chances of failure of a bank to meet obligations as they become due. Effective liquidity risk 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 of 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 as a result of mismatches in the timing of the cash flows under both normal and stress 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 on a daily basis. The Bank has developed internal control processes and contingency plans for managing liquidity risk. This incorporates an assessment of expected cash flows 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 allows 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	2079/80	2078/79
<b>A</b>	<b>Core Capital (Tier 1)</b>	<b>6,927,805</b>	<b>6,170,955</b>
1	Paid up Equity Share Capital	5,187,687	4,579,892
2	Irredeemable Non-cumulative preference shares	-	-
3	Share Premium	4,415	-
4	Proposed Bonus Equity Shares	-	-
5	Statutory General Reserves	968,270	762,266
6	Retained Earnings	11,077	4,215
7	Un-audited current year cumulative profit/(loss)	1,004,682	980,596
8	Capital Redemption Reserve	-	-
9	Capital Adjustment Reserve	-	-
10	Debenture Redemption Reserve	-	-
11	Dividend Equalization Reserves	-	-
12	Other Free Reserve	-	-
13	Less: Goodwill	92,312	-
14	Less: Fictitious Assets	-	-
15	Less: Investment in equity in licensed Financial Institutions	-	-
16	Less: Investment in equity of institutions with financial interests	123,900	123,900
17	Less: Investment in equity of institutions in excess of limits	-	-
18	Less: Investments arising out of underwriting commitments	-	-
19	Less: Reciprocal crossholdings	-	-
20	Less: Purchase of land & building in excess of limit and unutilized	32,115	32,115
21	Less: Other Deductions	-	-

##### ii. Tier 2 capital and a breakdown of its components

NPR in "000"

S. No.	Particulars	2079/80	2078/79
<b>B</b>	<b>Supplementary Capital (Tier 2)</b>	<b>2,074,159</b>	<b>1,954,529</b>
1	Cumulative and/or Redeemable Preference Share	-	-
2	Subordinated Term Debt	1,000,000	1,000,000
3	Hybrid Capital Instruments	-	-
4	General loan loss provision	1,072,575	952,945
5	Exchange Equalization Reserve	-	-
6	Investment Adjustment Reserve	1,584	1,584
7	Asset Revaluation Reserve	-	-
8	Other Reserves	-	-

**iii. Deductions from Capital**

NPR in "000"

S. No.	Particulars	2079/80	2078/79
1	Investment in Equity of institutions with Financial interests*	123,900	123,900
2	Intangible Assets i.e. Goodwill	92,312	-
3	Land	32,115	32,115
	<b>Total</b>	<b>248,327</b>	<b>156,015</b>

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

**iv. Total Qualifying Capital**

NPR in "000"

S. No.	Particulars	2079/80	2078/79
1	Core Capital (Tier 1)	6,927,805	6,170,955
2	Supplementary Capital (Tier 2)	2,074,159	1,954,529
	<b>Total</b>	<b>9,001,964</b>	<b>8,125,484</b>

**v. Capital Adequacy Ratios**

Particulars	2079/80	2078/79
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	10.54%	10.24%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures(After Bank's adjustments of Pillar II)	13.69%	13.48%

**vi. Credit Risk weighted exposures under each 11 categories of Credit Risk**

(NPR in '000')

S. No.	Particulars	2079/80
1	Claims on government and central Bank	-
2	Claims on other official entities	795,801
3	Claims on Banks	1,342,347
4	Claims on corporate and securities firm	8,786,542
5	Claims on regulatory retail portfolio - not overdue	22,601,667
6	Claim secured by residential properties	3,376,193
7	Claims secured by commercial real state	2,686,327
8	Past due Claims	3,471,792
9	High risk claims	16,065,570
10	Other Assets	1,166,446
11	Off Balance sheet Items	318,565
	<b>Total Credit Risk Weighted Exposures</b>	<b>60,611,249</b>

**vi. Risk weighted exposure for Operational Risk**

S. No.	Particulars	Amount in "000"
1	Net Interest Income	1,380,669
2	Commission and Discount Income	28,373
3	Other Operating Income	270,611
4	Exchange Fluctuation Income	-
5	Addition/Deduction in Interest Suspense during the period	20,768
6	<b>Gross income (a)</b>	<b>1,700,421</b>
7	<b>Alfa (b)</b>	<b>15.00%</b>
8	<b>Fixed Percentage of Gross Income [c=(a×b)]</b>	<b>255,063</b>
9	<b>Capital Requirement for operational risk (d) (average of c)</b>	<b>320,499</b>
10	<b>Risk Weight (reciprocal of capital requirement of 10%) in times (e)</b>	<b>10</b>
11	<b>Equivalent Risk Weight Exposure [f=(d×e)]</b>	<b>3,204,989</b>

**viii. Risk weighted exposure for Market Risk**

S. No.	Currency	Open Position (FCY)	Exchange Rate	Open Position (NPR)	Relevant Open Position
1	INR	6,632	160.00	1,061,120	1,061,120
2	USD	42,629	131.54	5,607,206	5,607,206
3	GBP	6,325	172.26	1,089,513	1,089,513
4	EUR	173,080	147.66	25,556,127	25,556,127
5	THB	20,460	3.79	77,543	77,543
6	CHF	600	152.39	91,434	91,434
7	AUD	4,170	90.28	376,468	376,468
8	CAD	860	99.63	85,678	85,678
9	SGD	8,123	99.68	809,660	809,660
10	JPY	987,000	0.95	935,380	935,380
11	HKD	5,490	16.82	92,314	92,314
12	DKK	11,750	19.82	232,885	232,885
14	SEK	-	12.82	-	-
15	SAR	176,573	34.93	6,166,812	6,166,812
16	QAR	26,722	35.99	961,725	961,725
17	AED	9,730	35.72	347,556	347,556
18	MYR	110,076	29.08	3,200,460	3,200,460
19	KRW	852,000	0.10	88,352	88,352
20	CNY	15,228	18.41	280,347	280,347
21	KWD	422	428.47	180,814	180,814
<b>(a) Total Open Position</b>				<b>47,362,726</b>	<b>47,362,726</b>
<b>(b) Fixed Percentage</b>					<b>5%</b>
<b>(c) Capital Charge for Market Risk (=a×b)</b>					<b>2,368,136</b>
<b>(d) Risk Weight (reciprocal of capital requirement of 10%) in times</b>					<b>10</b>
<b>(e) Equivalent Risk Weight Exposure (=c×d)</b>					<b>23,681,363</b>

**ix. Total Risk Weighted Exposure Calculation Table**

Risk Weighted Exposure	Amount in "000"
Credit Risk Exposure	60,611,249
Operational Risk Exposure	3,204,989
Market Risk Exposure	23,681
<b>Adjustments in Pillar II</b>	
Add: 2 % of RWE as Supervisory Haircut( Overall Risk Management Not Satisfactory)	1,276,682
Add: 1 % of RWE as Supervisory Haircut ( Desired Level Of Disclosure Not Achieved)	638,341
<b>Total Risk Weighted Exposures</b>	<b>65,754,943</b>
<b>Total Core Capital</b>	<b>6,927,805</b>
<b>Total Capital Fund (Tier 1 and Tier 2)</b>	<b>9,001,964</b>
<b>Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)</b>	<b>10.54%</b>
<b>Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)</b>	<b>13.69%</b>

**x. Types of eligible risk mitigants used and the benefits under CRM**

NPR in "000"

S. No.	Particulars	Ashad 2080
1	Deposit with Banks	997,715
2	Deposit with other banks/financial institution	-
3	Gold	997,062
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	-
	<b>Total Credit Risk Mitigants</b>	<b>1,994,777</b>

**xi) Movement in Loan Loss Provision and Interest Suspense**

Particulars	Current Year	Previous Year	Change	
			Amount	%
Loan Loss Provision	1,643,397,131	1,217,240,183	426,156,948	25.93%
Interest Suspense	576,686,185	299,839,730	276,846,455	48.01%

**xii. Ratio of Non-Performing Assets as per regulatory classification**

Particulars	Percentage
NPL to Total Loans & Advances	1.70%
NPL to Net Loans & Advances	1.75%
NPL to Loan Loss Provision	67.89%



**xiii. Segregation of Investment Portfolio**

Particulars	Amount in NPR
Government Bond	11,079,117,321
Government treasury bills	2,230,824,750
Nepal Rastra Bank deposit instruments	1,000,000,000
<b>Investment Securities measured at amortized cost (i)</b>	<b>14,309,942,071</b>
Quoted equity securities	580,326,583
Unquoted equity securities	28,279,850
<b>Investment in equity measured at FVTOCI (ii)</b>	<b>608,606,433</b>
<b>Total (i+ii)</b>	<b>14,918,548,503</b>

**xiv. 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
<b>Name</b>	<b>8.75% Garima Debenture, 2085</b>
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. 995,089,258
Amount Eligible for Tier 2 Capital Fund (net of Redemption Reserve)	NPR. 833,333,333

**Compliance with external requirement**

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

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

The bank also takes into consideration these risk factors during 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.

### 5.3 Classification of Financial Assets & Financial Liabilities

Particulars	Financial Year 2079/080			
	Group			
	Amortized Cost	FVTPL	FVTOCI	Total
<b>Financial Assets</b>				
Cash in hand	892,948,441	-	-	892,948,441
Balances with B/FIs	3,696,282,374	-	-	3,696,282,374
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	442,622,480	-	-	442,622,480
<b>Total Financial Assets</b>	<b>88,893,656,330</b>	<b>127,347,288</b>	<b>608,611,268</b>	<b>89,629,614,886</b>
<b>Financial Liabilities</b>				
Deposits from customers	76,946,689,730	-	-	76,946,689,730
Due to Banks & Financial Institutions	2,104,520,294	-	-	2,104,520,294
Due to Nepal Rastra Banks	-	-	-	-
Debt Securities	995,089,258	-	-	995,089,258
Borrowings	14,583,333	-	-	14,583,333
Employee related liabilities	341,386,166	-	-	341,386,166
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	22,300,471	-	-	22,300,471
Liabilities under Finance Lease	306,600,709	-	-	306,600,709
Other liabilities	278,291,425	-	-	278,291,425
<b>Total Financial Liabilities</b>	<b>81,321,692,729</b>	<b>-</b>	<b>-</b>	<b>81,321,692,729</b>

Particulars	Financial Year 2079/080			
	Bank			
	Amortized Cost	FVTPL	FVTOCI	Total
<b>Financial Assets</b>				
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	412,164,023	-	-	412,164,023
<b>Total Financial Assets</b>	<b>88,860,903,126</b>	<b>-</b>	<b>608,606,433</b>	<b>89,469,509,559</b>
<b>Financial Liabilities</b>				
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	995,089,258	-	-	995,089,258
Borrowings	14,583,333	-	-	14,583,333
Employee related liabilities	338,594,570	-	-	338,594,570
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	22,122,240	-	-	22,122,240
Liabilities under Finance Lease	306,600,709	-	-	306,600,709
Other liabilities	250,158,507	-	-	250,158,507
<b>Total Financial Liabilities</b>	<b>81,302,466,312</b>	<b>-</b>	<b>-</b>	<b>81,302,466,312</b>

Particulars	Financial Year 2078/079			
	Group			
	Amortized Cost	FVTPL	FVTOCI	Total
<b>Financial Assets</b>				
Cash in hand	883,140,174	-	-	883,140,174
Balances with B/FIs	4,341,196,789	-	-	4,341,196,789
Money at call and short notice	-	-	-	-
Interbank placement	520,000,000	-	-	520,000,000
Balance at NRB	1,998,862,930	-	-	1,998,862,930
Derivative financial instrument	-	-	-	-
Loans & Advances	62,110,531,849	-	-	62,110,531,849
Government bonds	8,935,174,776	-	-	8,935,174,776
Government treasury bills	454,925,676	-	-	454,925,676
Equity investments	-	125,694,773	519,432,882	645,127,655
Other assets	255,493,599	-	-	255,493,599
<b>Total Financial Assets</b>	<b>79,499,325,793</b>	<b>125,694,773</b>	<b>519,432,882</b>	<b>80,144,453,448</b>
<b>Financial Liabilities</b>				
Deposits from customers	68,395,870,950	-	-	68,395,870,950
Due to Banks & Financial Institutions	2,035,638,564	-	-	2,035,638,564
Due to Nepal Rastra Banks	807,904,362	-	-	807,904,362
Debt Securities	994,221,509	-	-	994,221,509
Borrowings	22,916,667	-	-	22,916,667
Employee related liabilities	256,566,455	-	-	256,566,455
Bills payable	3,101,365	-	-	3,101,365
Creditors and accruals	9,731,493	-	-	9,731,493
Interest payable on deposit	241,541,077	-	-	241,541,077
Interest payable on borrowing	53,150,801	-	-	53,150,801
Unpaid Dividend	12,924,844	-	-	12,924,844
Liabilities under Finance Lease	343,614,294	-	-	343,614,294
Other liabilities	255,533,607	-	-	255,533,607
<b>Total Financial Liabilities</b>	<b>73,432,715,989</b>	<b>-</b>	<b>-</b>	<b>73,432,715,989</b>



Particulars	Financial Year 2078/079			
	Bank			
	Amortized Cost	FVTPL	FVTOCI	Total
<b>Financial Assets</b>				
Cash in hand	883,052,748	-	-	883,052,748
Balances with B/FIs	4,340,803,525	-	-	4,340,803,525
Money at call and short notice	-	-	-	-
Interbank placement	500,000,000	-	-	500,000,000
Balance at NRB	1,998,862,930	-	-	1,998,862,930
Derivative financial instrument	-	-	-	-
Loans & Advances	62,109,576,993	-	-	62,109,576,993
Government bonds	8,935,174,776	-	-	8,935,174,776
Government treasury bills	454,925,676	-	-	454,925,676
Equity investments	-	-	519,427,379	519,427,379
Other assets	233,007,604	-	-	233,007,604
<b>Total Financial Assets</b>	<b>79,455,404,253</b>	<b>-</b>	<b>519,427,379</b>	<b>79,974,831,632</b>
<b>Financial Liabilities</b>				
Deposits from customers	68,410,212,441	-	-	68,410,212,441
Due to Banks & Financial Institutions	2,035,638,564	-	-	2,035,638,564
Due to Nepal Rastra Banks	807,904,362	-	-	807,904,362
Debt Securities	994,221,509	-	-	994,221,509
Borrowings	22,916,667	-	-	22,916,667
Employee related liabilities	253,980,689	-	-	253,980,689
Bills payable	3,101,365	-	-	3,101,365
Creditors and accruals	5,471,963	-	-	5,471,963
Interest payable on deposit	241,541,077	-	-	241,541,077
Interest payable on borrowing	53,150,801	-	-	53,150,801
Unpaid Dividend	12,588,981	-	-	12,588,981
Liabilities under Finance Lease	343,614,294	-	-	343,614,294
Other liabilities	223,279,237	-	-	223,279,237
<b>Total Financial Liabilities</b>	<b>73,407,621,950</b>	<b>-</b>	<b>-</b>	<b>73,407,621,950</b>

## 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 on the basis of presence in the geographical segment based on provinces of the country and revenue generating areas of the Bank i.e. Regular Banking, Treasury Functions and Transaction Banking. each segment provides banking services such as corporate and retail lending, deprived sector lending, various deposit products and transaction banking services.

### Notes having brief description for items in table are provided below:

- Revenues from external customers: Revenue from external customers have been segregated according to the nature of segment.
- Net Revenue: Net revenue is Revenue from external customers less Expenses to External customers.
- Interest revenue: Interest revenue has been presented separately for revenue from loans and advances and interest income from investments.
- Interest expense: Interest expense has been apportioned on the basis of fund used by the segment.
- Net Interest revenue: Net Interest Revenue is Interest revenue less interest expenses
- Depreciation and amortization: Depreciation and amortization have been segmented according to the usage of the assets by the segments.
- Segment profit: Net profit derived from segments other than allocated to specific segments
- Impairment of assets: Impairment has been allocated to specific segments.
- Segment Assets: Allocated in accordance with usage of the of assets
- Segment Liabilities: Allocated in accordance with incurrence of the liabilities of related segment.
- The Bank has no any international exposures/businesses hence geographical segment based on the provinces of Nepal has been presented.

### I. Province wise segment Reporting

Particulars	Koshi	%	Madhesh	%	Bagmati	%	Gandaki	%	Lumbini	%	Karnali	%	Sudurpaschim	%	Total
Revenue from External Customers	959,933	7.07	585,427	4.31	5,827,537	42.89	3,643,805	26.82	2,284,868	16.82	74,267	0.55	209,933	1.55	13,585,769
Intersegment Revenues	(337,607)	-	(143,418)	-	(279,386)	-	854,069	-	5,834	-	(28,847)	-	(70,644)	-	-
Net Revenue	1,297,540	9.55	728,845	5.36	6,106,924	44.95	2,789,736	20.53	2,279,034	16.78	103,114	0.76	280,577	2.07	13,585,769
Interest Revenue	908,816	8.51	504,769	4.72	4,175,109	39.08	3,058,174	28.63	1,780,551	16.67	69,614	0.65	186,172	1.74	10,683,204
Interest Expenses	318,998	4.30	151,942	2.05	3,192,561	43.03	2,548,183	34.35	1,135,790	15.31	17,751	0.24	53,991	0.73	7,419,216
Net Interest Revenue	589,817	18.07	352,827	10.81	982,548	30.10	509,991	15.62	644,761	19.75	51,863	1.59	132,181	4.05	3,263,988
Depreciation and Amortization	11,483	7.16	9,016	5.62	98,118	61.16	20,728	12.92	16,896	10.53	788	0.49	3,410	2.13	160,440
Segment Profit/(Loss)	105,903	5.93	135,850	7.60	93,954	5.26	943,093	52.79	459,719	25.73	13,667	0.77	34,375	1.92	1,786,561
Impairment of Assets	69,036	16.70	15,671	3.79	215,173	52.07	36,698	8.88	67,228	16.27	4,337	1.05	5,128	1.24	413,271
Segment Assets	4,105,565	4.60	2,666,170	2.99	41,087,222	46.08	26,678,726	29.92	13,565,346	15.21	272,324	0.31	787,455	0.88	89,162,808
Segment Liabilities	3,999,663	4.92	2,530,320	3.11	40,993,268	50.39	19,719,047	24.24	13,105,627	16.11	258,657	0.32	753,080	0.93	81,359,661

NPR in "000"

## II. Revenue Generating area wise segment Reporting

NPR in "000"

Particulars	Regular Banking	Treasury Functions	Transaction Banking	Total
Revenue from External Customers	12,585,160	876,579	124,030	13,585,769
Intersegment Revenues	-	-	-	-
Net Revenue	12,585,160	876,579	124,030	13,585,769
Interest Revenue	9,856,793	826,411	-	10,683,204
Interest Expenses	6,598,820	820,396	-	7,419,216
Net Interest Revenue	3,257,972,980	6,015	-	3,263,988
Depreciation and Amortization	160,392	18	30	160,440
Segment Profit/(Loss)	1,675,060	52,469	59,032	1,786,561
Impairment Charge/(Reversal) of Loans	413,271	-	-	413,271
Segment Assets	71,270,378	17,892,390	41	89,162,808
Segment Liabilities	79,218,843	2,104,520	36,297	81,359,661

### 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

Particulars	NPR in "000"
Total revenues for reportable segments	13,585,769
Other revenues	-
Elimination of intersegment revenues	-
<b>Entity's Revenue</b>	<b>13,585,769</b>

#### II. Profit or Loss

Particulars	NPR in "000"
Total profit or loss for reportable segments	1,786,561
Other profit or loss	-
Elimination of intersegment profits	-
Unallocated amounts:	-
<b>Profit before income tax</b>	<b>1,786,561</b>

#### III. Assets

Particulars	NPR in "000"
Total assets for reportable segment	89,162,808
Other assets	-
Unallocated amounts	-
<b>Entity's assets</b>	<b>89,162,808</b>

#### IV. Liabilities

Particulars	NPR in "000"
Total liabilities for reportable segments	81,359,661
Other liabilities	-
Unallocated liabilities	-
<b>Entity's Liabilities</b>	<b>81,359,661</b>

### 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

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. Sanjeev Dhakal	Director
Mr. Deependra Shrestha	Director
Mr. Bimal Pandey	Director
Mrs. Saraswati Pathak	Women Director
Mr. Mukunda Raj Acharya	Independent Director
Mr. Govinda Prasad Dhakal	Key Managerial Person
Mr. Madhav Prasad Upadhaya	Key Managerial Person
Mr. Anil Regmi	Key Managerial Person

### 2. Related Party Transactions

#### a. Meeting Allowances to Directors

Particulars	No. of Meetings	Amount
Board Meeting	13	733,000
Audit Committee Meeting	7	119,000
AML Committee Meeting	5	85,000
Risk Management Committee Meeting	5	85,000
<b>Total</b>	<b>30</b>	<b>1,022,000</b>



#### b. Reimbursement of Other Expenses and Interest on Deposits Paid to Directors

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

Particulars	Amount
Newspaper and Telephone expenses	302,800
Travelling Expenses reimbursed for Business visits	1,693,471
Interest on deposits paid to directors	4,471,663
Other related Expenses	570,556
<b>Total</b>	<b>7,038,490</b>

#### c. Deposits from Directors and Loan to Directors, if any

Particulars	Amount
Deposits from Directors	22,353,439
Loans and Advances to Directors	-

#### d. Emoluments and Facilities of Key Managerial Personnel

Particulars	Amount
Remuneration and Benefit Paid	22,035,602
Post-Retirement Benefits	-
Other Long-term Benefits	-
Borrowing during the year	17,700,000
Interest on Borrowing	383,802
Interest on account balances	62,420
Other transactions benefits if any	-
<b>Total</b>	<b>40,181,824</b>

#### e. Deposits from and Loans to Key Managerial Personnel

Particulars	Amount
Deposits from Key Managerial Personnel	306,437
Loans to Key Managerial Personnel	39,200,121

#### f. 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.	17,468,500
Interest on Deposits	2,189,489
Payment for Meroshare and Demat (on behalf of customers of the Bank) related to previous financial year	461,643
Reimbursement of fees paid by Garima Capital Ltd. for Capital Increment and Mutual fund registration to SEBON	421,700

## 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, 2079	272,897,312
Less: Adjustment through PL	(25,082,568)
Less: Deletion Adjustment through PL	(36,484,315)
Add: Addition	65,545,914
Less: Depreciation	(45,250,940)
<b>Closing Balance of Right of Use Asset</b>	<b>231,625,403</b>

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

### b. Details of Lease Liability

Particulars	Amount
Balance at Shrawan 1, 2079	332,704,606
Less: Adjustment through PL	(20,864,231)
Less: Deletion Adjustment through PL	(52,676,888)
Add: Addition	65,545,914
Add: Finance Cost	30,334,381
Less: Liability Payment	(64,602,815)
<b>Closing Balance of Lease Liability</b>	<b>290,440,967</b>

### c. Ageing of Actual Lease Liability

Particulars	Amount
Less than one year	153,023,316
Between one to five years	582,038,567
More than five years	200,844,257
<b>Total</b>	<b>935,906,140</b>

## 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”.

### A. Recovery of Interest after year end and up to Shrawan 15, 2080

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 the 15 days after the year end, i.e. 15th Shrawan.

In line with the aforesaid relaxation the gross amount of NPR 58,255,225 which was otherwise required to be

appropriated to the Regulatory Reserves has not been so appropriated. The details are as follows:

Particulars	2079/80	2078/79
<b>Accrued Interest Receivable</b>	<b>645,473,092</b>	<b>354,282,551</b>
Add: Interest Receivable of restructured Loans	48,680,300	-
Less: Cessation of the Interest on Loans	(68,786,907)	(32,604,334)
Less: Interest received up to 15th Shrawan as per Directive no. 4	(58,255,225)	-
Amount required to be appropriated to Regulatory Reserves (before staff bonus and tax)	567,111,260	321,678,217
Net Amount required to be appropriated to Regulatory Reserves (After staff bonus and tax)	357,280,094	202,657,277
Amount already appropriated to Regulatory Reserves (After staff bonus and tax)	202,657,277	116,071,735
<b>Net appropriations to the Regulatory Reserves for unrecovered interest</b>	<b>154,622,817</b>	<b>86,585,541</b>

#### B. Tax paid after reporting date

The Bank has paid the tax amount of NPR. 30,697,908/- on 29th Mangsir 2080 for the premium received from auction of right. The said amount was brought on purview of income tax by the Finance Act 2080.

#### 5.12 Details of Loans and Advances

Particulars	To Customers	To BFIs	Total
Loans and Advances	62,532,354,695	3,011,066,909	65,543,421,604
Interest Receivable on Loans and Advances	574,810,025	1,876,160	576,686,185
Staff Loans and Advances	454,019,543	-	454,019,543
<b>Total Loans and Advances (a)</b>	<b>63,561,184,263</b>	<b>3,012,943,069</b>	<b>66,574,127,332</b>
<b>i. Total Impairment as per NAS 39</b>	569,236,314	-	569,236,314
Individual Impairment (Specific Provision)	246,414,739	-	246,414,739
Collective Impairment (General Loan Loss Provision)	<b>322,821,575</b>	-	<b>322,821,575</b>
<b>ii. Impairment as per norms of NRB in Loan Loss Provision</b>	1,604,253,261	39,143,870	1,643,397,131
Collective Impairment	926,956,811	-	926,956,811
Individual Impairment	<b>677,296,450</b>	<b>39,143,870</b>	<b>716,440,320</b>
<b>Impairment Charge for the Year, higher of I and II (b)</b>	<b>1,604,253,261</b>	<b>39,143,870</b>	<b>1,643,397,131</b>
<b>Net Loans and Advances (a-b)</b>	<b>61,956,931,002</b>	<b>2,973,799,200</b>	<b>64,930,730,202</b>

### 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	2080 Ashad		2079 Ashad		Change	
	Loan Amount	%	Loan Amount	%	Loan Amount	%
Pass	61,085,493,423	93.20%	58,469,855,931	95.11%	2,668,031,237	4.56%
Watch list	3,342,248,154	5.10%	2,484,001,175	4.04%	805,853,234	32.44%
<b>Performing Loan</b>	<b>64,427,741,577</b>	<b>98.30%</b>	<b>60,953,857,106</b>	<b>99.15%</b>	<b>3,473,884,471</b>	<b>5.70%</b>
Sub Standard	407,459,016	0.62%	231,509,828	0.38%	175,949,187	76.00%
Doubtful	432,433,632	0.66%	173,194,569	0.28%	259,239,064	149.68%
<b>Loss</b>	<b>275,787,379</b>	<b>0.42%</b>	<b>115,748,744</b>	<b>0.19%</b>	<b>160,038,635</b>	<b>138.26%</b>
<b>Non-Performing Loan</b>	<b>1,115,680,027</b>	<b>1.70%</b>	<b>520,453,141</b>	<b>0.85%</b>	<b>595,226,886</b>	<b>114.37%</b>
<b>Total Loan</b>	<b>65,543,421,604</b>	<b>100%</b>	<b>61,474,310,247</b>	<b>100%</b>	<b>4,069,111,357</b>	<b>6.62%</b>

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

Particulars	2080 Ashad		2079 Ashad		Change	
	LLP Amount	%	LLP Amount	%	LLP Amount	%
Good	845,772,043	51.46%	792,672,966	65.12%	53,099,077	6.70%
Watch list	185,178,861	11.27%	156,867,871	12.89%	28,310,990	18.05%
<b>LLP on Performing Loan</b>	<b>1,030,950,904</b>	<b>62.73%</b>	<b>949,540,837</b>	<b>78.01%</b>	<b>81,410,067</b>	<b>8.57%</b>
Sub Standard	118,824,653	7.23%	59,691,781	4.90%	59,132,872	99.06%
Doubtful	217,834,194	13.26%	92,258,821	7.58%	125,575,374	136.11%
Bad	275,787,379	16.78%	115,748,744	9.51%	160,038,635	138.26%
<b>LLP on Non-Performing Loan</b>	<b>612,446,227</b>	<b>37.27%</b>	<b>267,699,346</b>	<b>21.99%</b>	<b>344,746,881</b>	<b>128.78%</b>
<b>Total Loan Loss Provision</b>	<b>1,643,397,131</b>	<b>100%</b>	<b>1,217,240,183</b>	<b>100%</b>	<b>426,156,948</b>	<b>35.01%</b>

#### 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 so as 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 2 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 on Loan and Advances as per norms of NRB

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 Service Bylaws of the Bank. Eligibility criteria for availing staff loans are directly linked to the period of service under permanent payroll of the Bank as per the Employee Service Bylaws of the Bank. The carrying amount of staff loans & advances as at the balance sheet date was as under:

Particulars	2079/080	2078/079
Staff Home Loans	472,958,000	360,248,000
Staff Vehicle Loans	15,718,962	13,375,577
Personal Borrowing by Staffs	12,514,085	16,760,891
Staff Household Loans Overdraft	194,535,475	192,988,537
Less: Unwinding	(241,706,980)	(247,912,189)
<b>Total</b>	<b>454,019,543</b>	<b>335,460,816</b>

#### 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	2079/080	2078/079
Balance as on 1st Shrawan 2079	36,514,800	39,880,571
Add: Addition During the Year	150,753,984	4,400,000
Less: Disposal During the Year	-	(7,765,771)
<b>Total</b>	<b>187,268,784</b>	<b>36,514,800</b>

##### 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 the course of debt recovery:

Respective Branch	Date of Booking NBA	Amount of NBA	
		079/80	078/079
Waling	2078/11/10	-	4,400,000
New Baneshwor	2079/05/07	22,882,207	-
Barahathawa	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	-
Maitidevi	2080/03/10	4,050,000	-
Lazimpat	2080/03/20	86,517,855	-
<b>Total</b>		<b>150,753,984</b>	<b>4,400,000</b>

### 5.16 Liability for Long Service Leave

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

Particulars	Group		Bank	
	079/080	078/079	079/080	078/079
Present Value of Unfunded Obligations	248,642,582	197,285,845	247,334,958	196,713,643
Present Value of Funded Obligations	-	-	-	-
Total Present Value of Obligations	248,642,582	197,285,845	247,334,958	196,713,643
Fair Value of Plan Assets	107,440,008	111,093,866	107,440,008	111,093,866
Present Value of Net Obligations	141,202,574	86,191,979	139,894,950	85,619,777
Recognized Liability for Defined Benefit Obligations	141,202,574	86,191,979	139,894,950	85,619,777

### Detail of Plan Assets

Particulars	Group		Bank	
	079/080	078/079	079/080	078/079
Equity Securities	-	-	-	-
Government Bonds	-	-	-	-
Bank Deposit	-	-	-	-
Other	107,440,008	111,093,866	107,440,008	111,093,866
<b>Total</b>	<b>107,440,008</b>	<b>111,093,866</b>	<b>107,440,008</b>	<b>111,093,866</b>

### Movement in the Present Value of Defined Benefit Obligations

Particulars	Group		Bank	
	079/080	078/079	079/080	078/079
<b>Defined benefit obligations at Shrawan 1, 2079</b>	<b>197,285,845</b>	<b>125,703,061</b>	<b>196,713,643</b>	<b>125,703,061</b>
Transfer from Sahara Bikas Bank Ltd		10,527,589		10,527,589
Actuarial Losses	17,345,764	(7,913,491)	17,345,764	(7,913,491)
Benefits Paid by the Plan	(3,653,858)	(2,507,048)	(3,653,858)	(2,507,048)
Benefits paid Directly	(8,136,160)	(4,250,307)	(7,919,035)	(4,250,307)
Current Service Costs, Past Service Costs and Interest	45,800,992	75,726,041	44,848,444	75,153,839
<b>Defined Benefit Obligations at Ashad End, 2080</b>	<b>248,642,582</b>	<b>197,285,845</b>	<b>247,334,958</b>	<b>196,713,643</b>

### Movement in the Fair Value of Plan Assets

Particulars	Group		Bank	
	079/080	078/079	079/080	078/079
<b>Fair Value of Plan Assets at Shrawan 1, 2079</b>	111,093,866	75,971,122	111,093,866	75,971,122
Contributions Paid Into The Plan		37,629,792		37,629,792
Benefits Paid During The Year	(3,653,858)	(2,507,048)	(3,653,858)	(2,507,048)
Interest Income	9,834,024	8,417,924	9,834,024	8,417,924
Expected return on plan assets	(9,834,024)	(8,417,924)	(9,834,024)	(8,417,924)
<b>Fair Value of Plan Assets at Ashad End, 2080</b>	<b>107,440,008</b>	<b>111,093,866</b>	<b>107,440,008</b>	<b>111,093,866</b>

### Amount recognized in Profit or Loss

Particulars	Group		Bank	
	079/080	078/079	079/080	078/079
Current service costs	53,270,901	31,371,469	52,318,353	30,799,267
Past service costs-(Non-Vested)				
Past service costs (Vested)				
Actuarial (gain)/loss	(14,819,332)	33,345,378	(14,819,332)	33,345,378
Interest on obligation	7,349,423	11,009,194	7,349,423	11,009,194
Expected return on plan assets		8,417,924		8,417,924
<b>Total</b>	<b>45,800,992</b>	<b>67,308,117</b>	<b>44,848,444</b>	<b>66,735,915</b>

### Amount recognized in Other Comprehensive Income

Particulars	Group		Bank	
	079/080	078/079	079/080	078/079
Actuarial (gain)/loss	17,345,764	504,433	17,345,764	504,433
<b>Total</b>	<b>17,345,764</b>	<b>504,433</b>	<b>17,345,764</b>	<b>504,433</b>

### Actuarial Assumptions

Particulars	2079-80	2078-79
Discount rate	10%	9%
Future salary increase	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 2076/77 is under progress by Large Taxpayers Office (LTO).

#### Current Year Tax

Current 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 any 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	079/080
Above 5 Years	3,775,208
Below 5 Years	18,347,032
<b>Total Unpaid Dividend</b>	<b>22,122,240</b>

### 5.20 Reserves and Fund

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

#### a. Regulatory Reserve

The regulatory reserve has been created of NPR 653,970,567/- up to the current year as per NRB Directive 4(3) (Ka). The detail of regulatory reserve created in the current year is given in the Statement of Distributable Profit or Loss. The detail of 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	Fair Value Loss recognized in OCI	Other regulatory adjustment*	Total
<b>Balance As on 31st Ashad 2076</b>	<b>15,886,727</b>	-	<b>21,290,136</b>	<b>11,283,472</b>	-	<b>17,945,460</b>	-	<b>66,405,795</b>
Changes in FY 2076/077	21,075,505	-	(7,713,576)	7,140,702	-	(14,168,025)	-	6,334,606
<b>Balance As on 31st Ashad 2077</b>	<b>36,962,232</b>	-	<b>13,576,560</b>	<b>18,424,174</b>	-	<b>3,777,435</b>	-	<b>72,740,401</b>
Changes in FY 2077/078	65,351,257	4,892,435	(13,576,560)	(4,613,828)	-	(3,777,435)	-	48,275,871
<b>Balance as on 31st Ashad 2078</b>	<b>102,313,489</b>	<b>4,892,435</b>	-	<b>13,810,346</b>	-	-	-	<b>121,016,272</b>
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
<b>Balance as on 32nd Ashad 2079</b>	<b>202,657,277</b>	<b>2,772,000</b>	<b>14,201,580</b>	<b>13,077,788</b>	<b>92,311,741</b>	-	-	<b>325,020,386</b>
Changes in FY 2079/080	154,622,817	94,975,010	18,250,647	12,142,035	-	-	48,959,673	328,950,181
<b>Balance as on 31<sup>st</sup> Ashad 2080</b>	<b>357,280,094</b>	<b>97,747,010</b>	<b>32,452,227</b>	<b>25,219,823</b>	<b>92,311,741</b>	-	<b>48,959,673</b>	<b>653,970,567</b>

\* Regulatory reserve maintained for insurance bonus receivable on staff loan.

#### b. Share Premium

The Bank has share premium of NPR 4,415,329 as at the reporting date. Detail is as below:

Particular	Amount
<b>Opening Balance as on 1st Shrawan 2079</b>	<b>92,311,741</b>
Add: from shares issued	4,415,329
Less: Bonus Share Issued out of Share Premium	(92,311,741)
<b>Closing Balance</b>	<b>4,415,329</b>



### c. Debenture Redemption Reserve (DRR)

The Bank is annually required to transfer 20% of the debenture's face value to redemption reserve. However, such provision shall not be applicable in the year of issue.

Particular	Amount
<b>Opening Balance as at 1st Shrawan 2079</b>	<b>Nil</b>
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
<b>Closing Balance of the Reserve as at 31st Ashar 2080</b>	<b>166,666,667</b>

### d. Corporate Social Responsibility Fund

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

Particular	079/080	078/079
<b>Opening Balance of CSR Fund</b>	<b>13,777,578</b>	<b>10,369,227</b>
Less: Expenses incurred from CSR Fund during the year	(7,640,940)	(6,927,168)
Add: Amount allocated to CSR Fund from current year net profit	12,646,761	10,300,140
Add: Transfer from Sahara Bikas Bank Limited	-	35,379
<b>CSR Fund available for next financial year</b>	<b>18,783,399</b>	<b>13,777,578</b>

Sector Wise Corporate Social Responsibility Fund spending in FY 2079/80 is as follows:

Sectors as per SDGs	Amount	%
Quality Education	2,292,800	30.01%
Sustainable cities & communities	1,701,447	22.27%
Decent work & economic growth	1,589,919	20.81%
Good Health & Well Being	687,970	9.00%
Peace, justice & strong institutions	336,452	4.40%
Donation to Old Age Home	305,750	4.00%
Industry, Innovation & infrastructure	296,676	3.88%
Partnership for the Goals	189,286	2.48%
Clean Water & Sanitation	133,950	1.75%
Environmental Protection	60,000	0.79%
Responsible consumption & production	46,690	0.61%
<b>Total</b>	<b>7,640,940</b>	<b>100%</b>

### 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 the policy for the collection and utilization of the welfare fund. 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 fund during the year is presented below:

Particular	Amount
<b>Opening Balance of Microfinance Welfare Fund</b>	<b>61,817,964</b>
Add: Addition during the year	7,139,520
Less: Payment during the year	(5,660,401)
<b>Closing Balance of Microfinance Welfare Fund</b>	<b>63,297,084</b>

#### 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 has to be carried forward to the next financial year in an Employee Training Fund. In line of this requirement, the movement on the Employee Training Fund is as follows:

Particular	Amount
<b>Opening Balance as at 1st Shrawan 2079</b>	<b>276,122</b>
Add: 3% of the previous year salary and allowances	17,791,345
Less: Total expenses for the skill development of staffs during the year	(7,188,169)
Excess/(Deficit) amount incurred for employee training and skill development program	-
<b>Fund Balance carried forward to next year</b>	<b>10,879,298</b>

#### 5.21 Promoter shares issued

The Bank has issued promoter shares through auction during the financial year 2079/80 to maintain the required share-holding ratio of promoter and public after acquisition of Sahara Bikas Bank Limited. The summary of the shares auctioned and allotment is presented below:

Particulars	No. of Units allotted	Paid up value of shares	Total Face Value of shares	Premium Amount
Promoter Shares issued through auction	109,811	15,396,429	10,981,100	4,415,329

#### 5.22 Proposed Dividend

The 297th Board meeting of the Bank dated 4th Poush 2080 has unanimously decided to propose the total dividend of 10% comprising 9.50% bonus shares and 0.50% cash to eligible shareholders of the Bank. The details of the dividend proposed is presented below;

Particulars	% of Paid up Share Capital	Amount in NPR.
Proposed dividend - Bonus shares	9.50%	492,830,270.43
Proposed dividend – Cash	0.50%	25,938,435.29
<b>Total Dividend</b>	<b>10.00%</b>	<b>518,768,705.72</b>

The dividend proposed will be distributed by utilizing the balance in retained earnings and share premium account as shown below;

Particulars	Amount in NPR.
Retained Earnings	514,353,376.42
Share Premium	4,415,329.30
<b>Total</b>	<b>518,768,705.72</b>

Whatsoever stated above, the proposal of the dividend recommended by the Board will be presented in Annual General Meeting and shall be distributed after obtaining approval of shareholders in Annual General Meeting.

#### 5.23 Provision for Bonus to Employees

Provision for staff bonus has been made as per Bonus Act 2030, calculated at 10% of net profit before bonus. For the FY 2079/80, the Bank has made provision of NPR. 198,506,769/- towards Staff Bonus.

## 5.24 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 of 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 consists 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	079/080	078/079
Profit Attributable to ordinary shareholders	1,264,676,082	1,030,013,992
Weighted Average number of Ordinary Shares	51,876,871	45,798,924
Basic Earnings Per Share	24.38	22.49
Restated Basic Earnings Per Share	24.38	19.85

### 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 outstanding 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.

## 5.25 Interim Financial Statements

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

## 5.26 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. As a consequence, the net profit and retained 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 assume an 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 is as under:

Gross Loans and Advances (To Customers and BFIs)	65,543,421,604
Impairment Loss as per NAS 39	569,236,314
Impairment Loss as per norms of NRB	1,643,397,131

The higher of two above i.e.; NPR 1,643,397,131 has been taken into account for impairment loss on loan and advances in the preparation of consolidated financial reports.

### 5.27 Details of Refinance Loan and Business Continuity Loan

The Bank has provided the Refinance Loan and Business Continuity Loan. Details of such loan is presented as follows:

Particulars	2079/80		2078/79	
	No. of customers	Amount	No. of customers	Amount
Refinance Loan	-	-	473	643,454,364

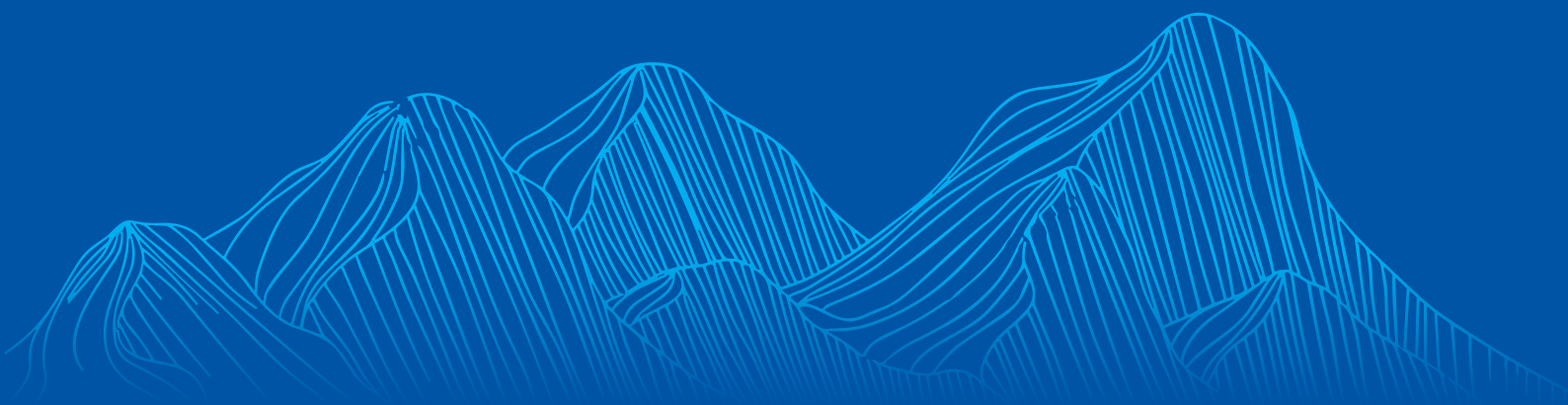
### 5.28 Details of Concessional and Priority Sector Loans

The Bank has provided the Subsidized Loan and Deprived Sector Loans. Summary of such loan as on Ashad end 2080 is as follows:

Particulars	Loan Amount in NPR	% of Total Loan*
Subsidized Loan	3,446,415	5.39%
Deprived Sector Loan	4,863,425	7.60%
Priority Sector Loan	14,767,432	23.08%
<b>Total</b>	<b>23,077,272</b>	<b>36.06%</b>

\*Total Loan as of Poush end 2079 has been considered for the calculation of coverage of specified loans mentioned above.





# **GARIMA CAPITAL LIMITED**

## Financial Statements



**S. R. PANDEY & Co.**  
Chartered Accountants

2nd Floor, House No. 2979/33  
Nabil Galli, Maharajgunj  
P. O. Box No. 2343  
Kathmandu, Nepal

Tel.: 977-1-4720983  
Fax: 977-1-4720983  
e-mail: info@srp.com.np

**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, 2080, (July 16, 2023), 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 the financial statements present fairly, in all material respects, the financial position of the Company, as at Ashad 31, 2080, (July 16, 2023), 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.



*Signature*



## 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: Bhadra 12, 2080  
UDIN: 230830CA00823wtZtz

*Laxmi*

CA Laxmi Prasad Luintel  
Partner



**GARIMA CAPITAL LIMITED**  
**Statement of Financial Position**

**As on 31st Ashadh 2080**

Particulars	Notes	31st Ashadh 2080	32nd Ashadh 2079
<b>Assets</b>			
Cash and Cash Equivalent	4.1	3,825,667.62	14,822,181.53
Placement with Bank and Financial Institutions	4.2	15,000,000.00	20,000,000.00
Loans and Advances	4.3	937,579.48	954,855.64
Investment	4.4	139,952,123.33	136,350,276.14
Current Tax Assets	4.5	5,755,056.35	3,978,907.07
Property and Equipment	4.6	12,503,211.82	5,199,055.63
Goodwill and Intangible Assets	4.7	429,116.77	543,842.79
Capital Work in Progress	4.6	-	3,365,535.44
Deferred Tax Assets	4.8	15,706,120.13	14,087,488.26
Other Assets	4.9	41,031,809.28	42,563,796.93
<b>Total Assets</b>		<b>235,140,684.78</b>	<b>241,865,939.43</b>
<b>Liabilities</b>			
Borrowings	4.10	-	-
Current Tax Liabilities	4.5	-	-
Deferred Tax Liabilities	4.8	-	-
Other Liabilities	4.11	35,586,459.57	39,435,529.12
<b>Total Liabilities</b>		<b>35,586,459.57</b>	<b>39,435,529.12</b>
<b>Equity</b>			
Share Capital	4.12	242,000,000.00	242,000,000.00
Calls in Advance-Right Issue		-	-
Share Premium		-	-
Retained Earning	4.13	(45,338,350.62)	(42,462,165.52)
Reserves	4.13	2,892,575.83	2,892,575.83
<b>Total Equity Attributable to Equity Holders</b>		<b>199,554,225.21</b>	<b>202,430,410.31</b>
Non-controlling interests		-	-
<b>Total equity</b>		<b>199,554,225.21</b>	<b>202,430,410.31</b>
<b>Total Liabilities and Equity</b>		<b>235,140,684.78</b>	<b>241,865,939.43</b>
Contingent Liabilities and Commitment	4.14	-	-
Net Assets Value per Share		82.46	83.65

As per our report of even date attached

**Deepak Pandey**  
Chairman

**Madhav Prasad Upadhyaya**  
Director

**Anil Regmi**  
Director

**Mahesh Prasad Kaphle**  
Independent Director

**CA Laxmi Prasad Luintel**  
Partner  
**SR Pandey & Co.**  
Chartered Accountants

**Nagima Shrestha**  
Independent Director

**Nirmal Bhattarai**  
Chief Executive Officer

**Ashok Subedi**  
Chief Operating Officer

Date: 12th Bhadra, 2080 (29th August, 2023)  
Place: Kathmandu

# GARIMA CAPITAL LIMITED

## Statement of Profit or Loss

For the Period 1st Shrawan 2079 to 31st Ashadh 2080



Particulars	Notes	31st Ashadh 2080	32nd Ashadh 2079
<b>Income</b>			
Fees and Commission Income	4.15	17,977,271.44	12,185,118.70
Fees and Commission Expense	4.16	(3,511,169.36)	(4,301,050.51)
<b>Net Fees and Commission Income (A)</b>		<b>14,466,102.08</b>	<b>7,884,068.19</b>
Trading Income	4.17	7,413,564.80	(7,453,191.90)
Other Trading Income	4.18	1,170,102.26	2,490,264.99
<b>Total Trading Income (B)</b>		<b>8,583,667.06</b>	<b>(4,962,926.91)</b>
Interest Income	4.19	5,484,163.27	7,133,428.83
Interest Expense	4.20	(3,430,483.22)	(988,401.22)
<b>Net Interest Income (C)</b>		<b>2,053,680.05</b>	<b>6,145,027.61</b>
Non-Operating Income	4.19A	196,129.26	56,442.14
Non-Operating Expenses		-	-
<b>Net Non-Operating Income (D)</b>		<b>196,129.26</b>	<b>56,442.14</b>
Impairment Charge/(Reversal) if any	4.21	-	-
<b>Total income (E) = (A+B+C+D)</b>		<b>25,299,578.45</b>	<b>9,122,611.03</b>
<b>Expenses</b>			
Personnel Expense	4.22	14,444,523.23	9,754,241.33
Other Operating Expenses	4.23	6,101,880.17	5,532,009.79
Depreciation and Amortisation	4.24	5,888,631.84	3,329,632.86
<b>Total Expenses (F)</b>		<b>26,435,035.24</b>	<b>18,615,883.98</b>
<b>Profit Before Unrealised Gain/(Loss) and Income Tax (G) = (E) - (F)</b>		<b>(1,135,456.79)</b>	<b>(9,493,272.94)</b>
<b>Unrealised Gain/(Loss) due to difference of Cost and FMV of Investment (H)</b>	<b>4.17</b>	<b>(3,360,090.17)</b>	<b>(47,090,175.69)</b>
<b>Profit Before Income Tax (I) = (G) + (H)</b>		<b>(4,495,546.96)</b>	<b>(56,583,448.64)</b>
<b>Income Tax Expense (J)</b>	<b>4.25</b>	<b>(1,618,631.86)</b>	<b>(14,125,406.11)</b>
Current Tax		-	-
Deferred Tax (Income)/Expense		(1,618,631.86)	(14,125,406.11)
<b>Profit for the Period (K) = (I) - (J)</b>		<b>(2,876,915.10)</b>	<b>(42,458,042.52)</b>
<b>Profit Attributable to:</b>			
Equity Holders		(2,876,915.10)	(42,458,042.52)
Non-controlling Interest		-	-
<b>Profit for the Period</b>		<b>(2,876,915.10)</b>	<b>(42,458,042.52)</b>
<b>Earnings per Share (Weighted Average):</b>			
Basic Earnings per Share		(1.19)	(20.74)
Diluted Earnings per Share		(1.19)	(20.74)

As per our report of even date attached

**Deepak Pandey**  
Chairman

**Madhav Prasad Upadjaya**  
Director

**Anil Regmi**  
Director

**Mahesh Prasad Kaphle**  
Independent Director

**CA Laxmi Prasad Luintel**  
Partner  
**SR Pandey & Co.**  
Chartered Accountants

**Nagima Shrestha**  
Independent Director

**Nirmal Bhattarai**  
Chief Executive Officer

**Ashok Subedi**  
Chief Operating Officer

Date: 12th Bhadra, 2080 (29th August, 2023)  
Place: Kathmandu

## GARIMA CAPITAL LIMITED

### Statement of Other Comprehensive Income

As on 31st Ashadh 2080

Particulars	31st Ashadh 2080	32nd Ashadh 2079
<b>Profit for the Period</b>	<b>(2,876,915.10)</b>	<b>(42,458,042.52)</b>
<b>Other Comprehensive Income, Net of Income Tax</b>		
<b>a) Items That Will not be Reclassified to Profit or Loss</b>		
• Gains/(Losses) from Investment in Equity Instruments Measured at Fair Value	730.00	(4,123.00)
• Gains/(Losses) on Revaluation	-	-
• Actuarial Gain/(Losses) on Defined Benefit Plans	-	-
• Income Tax Relating to Above Items	-	-
<b>Net Other Comprehensive Income That Will not be Reclassified to Profit or Loss</b>	<b>730.00</b>	<b>(4,123.00)</b>
<b>b) Items that are or may be Reclassified to Profit or Loss</b>		
• 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	-	-
<b>Net Other Comprehensive Income that are or may be Reclassified to Profit or Loss</b>	<b>-</b>	<b>-</b>
<b>c) Share of Other Comprehensive Income of Associate Accounted as per Equity Method</b>		
<b>Other Comprehensive Income for the Period, Net of Income Tax (a+b)</b>	<b>730.00</b>	<b>(4,123.00)</b>
<b>Total Comprehensive Income for the Period</b>	<b>(2,876,185.10)</b>	<b>(42,462,165.52)</b>
<b>Total Comprehensive Income Attributable to Equity Holders</b>	<b>(2,876,185.10)</b>	<b>(42,462,165.52)</b>

As per our report of even date

**Deepak Pandey**  
Chairman

**Madhav Prasad Upadaya**  
Director

**Anil Regmi**  
Director

**Mahesh Prasad Kaphle**  
Independent Director

**CA Laxmi Prasad Luintel**  
Partner  
**SR Pandey & Co.**  
Chartered Accountants

**Nagima Shrestha**  
Independent Director

**Nirmal Bhattarai**  
Chief Executive Officer

**Ashok Subedi**  
Chief Operating Officer

Date: 12th Bhadra, 2080 (29th August, 2023)  
Place: Kathmandu



# GARIMA CAPITAL LIMITED

## Statement of Changes in Equity (FY 2076/77 Restated)

For the Year Ended 31st Ashadh 2077  
Attributable to Equity-Holders

Particulars	Share Capital	Reserve	Retained Earning	Other Reserve	Total Equity
<b>Balance as at 1st Shrawan 2079</b>	<b>242,000,000.00</b>	<b>2,892,575.83</b>	<b>(42,462,165.52)</b>	-	<b>202,430,410.31</b>
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
<b>1. Comprehensive Income for the year</b>					-
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	-	-	-	-	-
<b>2. Total Comprehensive Income for the Year (1.1+1.2)</b>	<b>-</b>	<b>-</b>	<b>(2,876,185.10)</b>	<b>-</b>	<b>(2,876,185.10)</b>
<b>3. Transfer to/from Reserves</b>					-
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	-	-	-	-	-
<b>4. Total Comprehensive Income After Transfer to/from Reserves (2+3)</b>	<b>-</b>	<b>-</b>	<b>(2,876,185.10)</b>	<b>-</b>	<b>(2,876,185.10)</b>
<b>5. Transactions with Owners, Directly Recognized in Equity</b>					-
Shares Issued		-	-	-	-
Gain on Disposal of Shares Classified into OCI	-	-	-	-	-
Dividend to Equity-Holders	-	-	-	-	-
Bonus Shares Issued	-	-	-	-	-
Cash Dividend Paid	-	-	-	-	-
<b>6. Total Contributions by and Distributions (4+5)</b>	<b>-</b>	<b>-</b>	<b>(2,876,185.10)</b>	<b>-</b>	<b>(2,876,185.10)</b>
<b>Balance as at 31st Ashadh 2080 (Opening +6)</b>	<b>242,000,000.00</b>	<b>2,892,575.83</b>	<b>(45,338,350.62)</b>	<b>-</b>	<b>199,554,225.21</b>

As per our report of even date attached

**CA Laxmi Prasad Luintel**  
Partner  
**SR Pandey & Co.**  
Chartered Accountants

**Maresh Prasad Kaphle**  
Independent Director

**Anil Regmi**  
Director

**Madhav Prasad Upadhyaya**  
Director

**Deepak Pandey**  
Chairman

**Ashok Subedi**  
Chief Operating Officer

**Nirmal Bhattarai**  
Chief Executive Officer

**Nagima Shrestha**  
Independent Director

Date: 12th Bhadra, 2080 (29th August, 2023)  
Place: Kathmandu

## GARIMA CAPITAL LIMITED

### Statement of Cash Flows

As on 31st Ashadh 2080

Particulars	31st Ashadh 2080	32nd Ashadh 2079
<b>Cash Flow from Operating Activities</b>		
Net Profit/(Loss) After Tax - SOPL	(2,876,915.10)	(42,458,042.52)
Net Profit/(Loss) After Tax - SOCI	730.00	(4,123.00)
Add. Depreciation	2,510,353.44	1,391,509.71
Add. Loss on Sale of Fixed Assets	-	-
Add. Fixed Assets Written Off	-	-
Less: Utilized CSR	-	(100,000.00)
Add: Deferred Tax (Asset)/Liability	(1,618,631.86)	(14,125,406.11)
Add: Loss of disposal of fixed assets	123,362.94	-
(Increase)/Decrease in Current Assets	(226,885.47)	(7,856,014.18)
Increase/(Decrease) in Current Liabilities	(3,849,069.55)	27,966,773.67
(Increase)/Decrease in Investment	(3,601,847.19)	(48,716,131.14)
<b>Net Cash Flow from Operating Activities</b>	<b>(9,538,902.79)</b>	<b>(83,901,433.57)</b>
<b>Cash Flow from Investing Activities</b>		
Fixed Assets Purchase	(7,355,494.44)	(3,659,563.44)
Sale of Fixed Assets	897,883.33	-
<b>Net Cash Flow from Investing Activities</b>	<b>(6,457,611.11)</b>	<b>(3,659,563.44)</b>
<b>Cash Flow From Financing Activities</b>		
Calls in Advance - Right Share	-	123,900,000.00
Payment of Dividend	-	(18,483,895.93)
Increase/(Decrease) in Secured Loans	-	-
(Increase)/Decrease in Placement with Bank and Financial Institutions	5,000,000.00	(4,900,000.00)
<b>Net Cash Flow from Financing Activities</b>	<b>5,000,000.00</b>	<b>100,516,104.07</b>
Net Increase in Cash (and Cash equivalents)	(10,996,513.90)	12,955,107.06
Cash and Cash Equivalents at beginning	14,822,181.53	1,867,074.47
<b>Cash and Cash Equivalents at the end of the Year</b>	<b>3,825,667.62</b>	<b>14,822,181.53</b>

As per our report of even date

**Deepak Pandey**  
Chairman

**Madhav Prasad Upadhyaya**  
Director

**Anil Regmi**  
Director

**Mahesh Prasad Kaphle**  
Independent Director

**CA Laxmi Prasad Luintel**  
Partner  
**SR Pandey & Co.**  
Chartered Accountants

**Nagima Shrestha**  
Independent Director

**Nirmal Bhattarai**  
Chief Executive Officer

**Ashok Subedi**  
Chief Operating Officer

Date: 12th Bhadra, 2080 (29th August, 2023)  
Place: Kathmandu

# GARIMA CAPITAL LIMITED

## Statement of Distributable Profit or Loss

As on 31st Ashadh 2080

Particulars	31st Ashadh 2080	32nd Ashadh 2079
Net Profit or (Loss) as per Statement of Profit or Loss	(2,876,915.10)	(42,458,042.52)
Other Comprehensive Income, Net of Income Tax	730.00	(4,123.00)
<b>Total Comprehensive Income Attributable to Equity Holders</b>	<b>(2,876,185.10)</b>	<b>(42,462,165.52)</b>
<b>Appropriations:</b>		
1. General Reserve	-	-
2. Corporate Social Responsibility Fund	-	-
<b>Gain on Disposal of Share Classified into OCI</b>	<b>-</b>	<b>-</b>
<b>Total Profit or (Loss) after Regulatory Adjustment</b>	<b>(2,876,185.10)</b>	<b>(42,462,165.52)</b>
<b>Adjustment/Restated Reserve Balance as at 1st Shrawan, 2079</b>	<b>-</b>	<b>-</b>
<b>Distributable Profit or (Loss)</b>	<b>(2,876,185.10)</b>	<b>(42,462,165.52)</b>

As per our report of even date

**Deepak Pandey**  
Chairman

**Madhav Prasad Upadhyaya**  
Director

**Anil Regmi**  
Director

**Mahesh Prasad Kaphle**  
Independent Director

**CA Laxmi Prasad Luintel**  
Partner  
**SR Pandey & Co.**  
Chartered Accountants

**Nagima Shrestha**  
Independent Director

**Nirmal Bhattarai**  
Chief Executive Officer

**Ashok Subedi**  
Chief Operating Officer

Date: 12th Bhadra, 2080 (29th August, 2023)  
Place: Kathmandu

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१४४	श्री रमेशकुमार प्रधान	सुनसरी-४, धरान
१४५	श्रीमती सरला रिजाल	का.म.न.पा.-३, महाराजगञ्ज
१४६	श्रीमती सरस्वती श्रेष्ठ	ललितपुर -५, लगनखेल
१४७	श्री सत्य नारायण मानन्धर	का.म.न.पा.-२३, धर्मपथ
१४८	श्रीमती शान्तलक्ष्मी श्रेष्ठ	का.म.न.पा.-१०, नयाँवानेश्वर
१४९	डा. सुरेन्द्र कुमार श्रेष्ठ	का.म.न.पा.-५, टंगाल
१५०	श्री सुरेश कुमार श्रेष्ठ	का.म.न.पा.-३४, नयाँवानेश्वर
१५१	श्रीमती सुर्यकुमारी श्रेष्ठ	का.म.न.पा.-३४, नयाँवानेश्वर
१५२	श्री हिरण्यभक्त प्रधानाङ्ग	मध्यपुर ठिमी-४, भक्तपुर
१५३	श्री प्रयागराज हाडा	का.म.न.पा.-१०, बुद्धनगर
१५४	श्री गणेश बहादुर पाण्डे	का.म.न.पा.-२९, सामाखुसीमार्ग
१५५	श्रीमती सुवर्ण मैया श्रेष्ठ	का.म.न.पा.-७, चावहिल
१५६	श्री नरबहादुर पाण्डे	का.म.न.पा.-२९, सामाखुसी
१५७	श्री रुद्रकुमार श्रेष्ठ	का.म.न.पा.-८, सितपाईला
१५८	श्री अनिप मुडभरी	का.म.न.पा.-३, कपनमार्ग, बाँसवारी
१५९	श्री बबिता कुमारी शाह	अलौ-६, पर्सा
१६०	श्री विष्णुवर सिंह प्रधान	अलौ-५, पर्सा
१६१	श्री महेन्द्रवर सिंह प्रधान	अलौ-५, पर्सा
१६२	श्री दिपकनन्दन सिंह प्रधान	ललितपुर-३, पुलचोक
१६३	श्री बढी कुमार बस्नेत	का.म.न.पा.-३४, काठमाण्डौ
१६४	श्रीमती सन्ध्या लक्ष्मी चुके (श्रेष्ठ)	भरतपुर-४, चितवन
१६५	श्री पदम कुमार पिया	भरतपुर-२, चितवन
१६६	श्री ठाकुर पिया	भरतपुर-२, चितवन
१६७	श्री अनन्तलाल चुके	का.म.न.पा.-३१, काठमाण्डौ
१६८	श्री ध्रुव कुमार प्रधान	भरतपुर न.पा.-३, चितवन
१६९	श्री सिद्ध कुमार श्रेष्ठ	भरतपुर-४, चितवन
१७०	श्री टंक बहादुर श्रेष्ठ	का.म.न.पा.-१०, काठमाण्डौ
१७१	श्री माधव प्रसाद न्यौपाने	का.म.न.पा.-१०, काठमाण्डौ
१७२	श्री भरतराज कोइराला	का.म.न.पा.-३२, काठमाण्डौ
१७३	श्री वरुण पिया	भरतपुर-३, चितवन
१७४	श्री अरुण पिया	भरतपुर-३, चितवन
१७५	श्री प्रकाश तिवारी	भरतपुर-१०, चितवन
१७६	श्री श्याम कुमार श्रेष्ठ	ललितपुर-१, गुसिगाल

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१७७	श्री ईन्दिरा पाण्डे	भक्तपुर-१६, लोकन्थली
१७८	श्री प्रदिप कुमार श्रेष्ठ	का.म.न.पा-३४, नयाँबानेश्वर
१७९	श्री उर्मिला श्रेष्ठ	का.म.न.पा-२३, काठमाण्डौ
१८०	श्री दिपक लामा पाख्रिन	का.म.न.पा-४, काठमाण्डौ
१८१	श्री शंकर प्रसाद शर्मा भट्टराई	कृष्णगण्डकी-८, स्याङ्गजा
१८२	श्री डिल्ली रमण पाण्डे	वालिङ्ग-५, स्याङ्गजा
१८३	श्रीमती अमला श्रेष्ठ	का.म.न.पा-२३, काठमाण्डौ
१८४	श्री हरिराम कोइराला	विराटनगर-४, मोरङ्ग
१८५	श्री निर्मल कुमार श्रेष्ठ	शक्तिखोर -६, चितवन
१८६	श्री प्रभाकर पण्डित	पटहानी -२, चितवन
१८७	श्री देवी सापकोटा	नारायणपुर-५, चितवन
१८८	श्री मुनादेवी शिमीरे	प्रगतिनगर-९, नवलपरासी
१८९	श्री ज्ञानेन्द्रमान शाक्य	का.म.न.पा-२९, काठमाण्डौ
१९०	श्री निरज कुमार प्रधान	बन्दीपुर-१, तनहुँ
१९१	श्री निलेन मान शाक्य	का.म.न.पा -२९, काठमाण्डौ
१९२	श्री पुर्णभद्र कंडेल	अमरापुरी -८, नवलपरासी
१९३	डा.श्याम कुमार श्रेष्ठ	नारायणगढ-१, चितवन
१९४	श्री शम्भुलाल श्रेष्ठ	बन्दीपुर-६, तनहुँ
१९५	डा.अशोक तायल	भद्रपुर-२, झापा
१९६	डा.प्रमोद कुमार क्षेत्री	दहथुम -५, स्याङ्गजा
१९७	श्री वसन्तराज पराजुली	गन्जनगर-५, चितवन
१९८	श्री राजकुमार श्रेष्ठ	विदुर-२, नुवाकोट
१९९	श्री त्रिलोचन कंडेल	मंगलपुर-२, चितवन
२००	डा.सुर्यकान्त धिमिरे	जिता-२, लमजुङ्ग
२०१	श्री सुनुजा अधिकारी	भरतपुर-१०, चितवन
२०२	डा.केशवराज भुर्तेल	त्रिवेणी-५, नवलपरासी
२०३	श्री राम प्रसाद शर्मा	हंशपुर-३, गोरखा
२०४	श्री शिव बल्लभ काफ्ले	नारायणगढ, चितवन
२०५	श्री गोविन्द प्रसाद पौडेल	नारायणपुर-५, चितवन
२०६	श्री चिरन्जीवि सुवेदी	गितानगर-२, चितवन
२०७	श्री प्रदिपराज पन्त	पटहानी-९, चितवन
२०८	श्री इच्छा कुमार श्रेष्ठ	भरतपुर-४, चितवन
२०९	श्री रामचन्द्र गुरुङ	पुम्दीभुम्दी-६, कास्की
२१०	श्री रविन्द्र कुँवर	थुमपोखरा-८, स्याङ्गजा
२११	श्री तुलसीराम तिवारी	थुमपोखरा-५, स्याङ्गजा
२१२	श्री पदमपानी काफ्ले	धनुवासे-५, स्याङ्गजा
२१३	श्री ओम बहादुर थापा	वालिङ्ग-५, स्याङ्गजा
२१४	श्री बाबुराम ढकाल	फापरथुम-४, स्याङ्गजा
२१५	श्री दिपक शर्मा	पुतलीबजार-४, स्याङ्गजा
२१६	श्रीमती सन्ध्या श्रेष्ठ	जगत्रदेवी-८, स्याङ्गजा
२१७	श्रीमती सोनी श्रेष्ठ	जगत्रदेवी-८, स्याङ्गजा
२१८	श्री दिवाकर पौडेल	अयोध्यापुरी-५, चितवन
२१९	श्री धुवराज सुवेदी	अर्थुङ्गे-३, म्याग्दी
२२०	श्री चेत नारायण श्रेष्ठ	दहथुम-१, स्याङ्गजा
२२१	श्री एक नारायण शर्मा	पोखरा-८, कास्की
२२२	श्री बाबुराम अधिकारी	लाहाचोक-८, कास्की

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२२३	राधादेवी पौडेल भन्ने श्रीमती युद्ध कुमारी मल्ल	भदौरे तमागी-५, कास्की
२२४	श्री भरतराज ढकाल	फापरथुम-४, स्याङ्गजा
२२५	श्री सविन श्रेष्ठ	अर्थुङ्गे-२, म्याग्दी
२२६	श्री रुद्र बहादुर वि.क	पुतलीबजार-४, स्याङ्गजा
२२७	श्री कृष्ण प्रसाद पंगेनी	पेखुवाखोर-३, स्याङ्गजा
२२८	श्री ठहर बहादुर भण्डारी	वेनी-१०, म्याग्दी
२२९	श्री लोक प्रसाद अर्याल	खिलुङ्ग-९, स्याङ्गजा
२३०	श्री महेशराज रेग्मी	करेन्डाँडा-३, स्याङ्गजा
२३१	श्रीमती तेज कुमारी महत	अर्थुङ्गे-८, म्याग्दी
२३२	श्री मधुसुदन उपाध्याय	वालिङ्ग-१, स्याङ्गजा
२३३	श्री जगन्नाथ पंगनी	स्वरेक-४, स्याङ्गजा
२३४	श्री दयाप्रसाद रेग्मी	स्वरेक-४, स्याङ्गजा
२३५	श्री घनश्याम गौडेल	पेलकोट-६, स्याङ्गजा
२३६	श्री अमृत वानिया	अर्थुङ्गे-१, म्याग्दी
२३७	श्रीमती पार्वती अर्याल पारु	खिलुङ्ग-९, स्याङ्गजा
२३८	श्री लिलाराम गौतम	सिमाना-३, बाग्लुङ्ग
२३९	श्री विनय रेग्मी	पुलाचौर-४, म्याग्दी
२४०	श्री राजेश सुवेदी	वालिङ्ग-२, स्याङ्गजा
२४१	श्रीमती सांगिता उपाध्याय	फापरथुम-४, स्याङ्गजा
२४२	श्री लिला प्रसाद पंगेनी	भीरकोट-२, स्याङ्गजा
२४३	श्री शान्ति ढकाल	फापरथुम-४, स्याङ्गजा
२४४	श्री पुरुषोत्तम पराजुली	सिर्सेकोट-९, स्याङ्गजा
२४५	श्री कृष्ण अर्याल	वालिङ्ग-११, स्याङ्गजा
२४६	श्री लेखनाथ चापागाँई	पकवादी-१, स्याङ्गजा
२४७	श्री कोपिलदेव अधिकारी	तुलसीभन्ज्याङ्ग-३, स्याङ्गजा
२४८	श्रीमती लक्ष्मी गिरी	अर्थुङ्गे-२, म्याग्दी
२४९	श्रीमती अम्बिका श्रेष्ठ	शिवालय-५, पर्वत
२५०	श्री दिपक तिवारी	थापाठाना-७, पर्वत
२५१	श्री शिवलाल सुनार	भोर्ले-३, पर्वत
२५२	श्री उपेन्द्र प्रसाद पौडेल	देउराली-१, कास्की
२५३	श्री मोहन गिरी	पोखरा-५, कास्की
२५४	श्री राजेन्द्र लिगल	पोखरा-४, कास्की
२५५	श्री प्रकाश चापागाँई	पकवादी-१, स्याङ्गजा
२५६	श्री तिलक प्रसाद श्रेष्ठ	जगत्रदेवी-८, स्याङ्गजा
२५७	डा. नारायण प्रसाद चापागाँई	पकवादी-१, स्याङ्गजा
२५८	श्री खगुपति न्यौपाने	कृष्णगण्डकी-३, स्याङ्गजा
२५९	श्री अर्जुन प्रसाद बस्याल	जगत्रदेवी-८, स्याङ्गजा
२६०	श्री मुरारी गिरी	आपचौर-८, गुल्मी
२६१	श्री राजु कोईराला	चापाकोट-११, स्याङ्गजा
२६२	श्री ईश्वर कुमार श्रेष्ठ	अर्थुङ्गे-१, म्याग्दी
२६३	श्री रविन्द्र कुमार श्रेष्ठ	अर्थुङ्गे-२, म्याग्दी
२६४	श्री रविन्द्र कुमार तामाकार	काठमाण्डौ-२४, काठमाण्डौ
२६५	श्री रामभगत कर्माचार्य	अर्थुङ्गे-१, म्याग्दी
२६६	श्रीमती पुष्पादेवि प्रधान श्रेष्ठ	अर्थुङ्गे-२, म्याग्दी
२६७	श्रीमती पुर्णमाया पुन	मंगला-१, म्याग्दी
२६८	श्री हरि बहादुर खत्री क्षेत्री	सल्यान-९, कास्की

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२६९	श्री जयलाल जैसी	दाङ्गिसागर-६, कास्की
२७०	श्री युवराज पौडेल	भुक्ताङ्गले-४, पर्वत
२७१	श्री ज्ञानबहादुर कुंवर	वाजुङ्ग-४, पर्वत
२७२	श्री ज्ञानेन्द्र कुमार श्रेष्ठ	अर्थुङ्गे-१, म्याग्दी
२७३	श्री हिमबहादुर विश्वकर्मा	वालिङ्ग-१, स्याङ्गजा
२७४	श्री विष्णु प्रसाद रेग्मी	वालिङ्ग-३, स्याङ्गजा
२७५	श्री सुदम कुमार श्रेष्ठ	जगत्रदेवी-४, स्याङ्गजा
२७६	श्री सुनिल कार्की	पुतलीबजार-१०, स्याङ्गजा
२७७	श्री कृष्ण प्रसाद अधिकारी	तुलसीभञ्ज्याङ्ग-२, स्याङ्गजा
२७८	श्री विष्णु प्रताप खाँण ठकुरी	वालिङ्ग-९, स्याङ्गजा
२७९	श्रीमती रिता कोईराला सिग्देल	वालिङ्ग-४, स्याङ्गजा
२८०	श्री कमल प्रसाद डुम्रे	तुलसीभञ्ज्याङ्ग-५, स्याङ्गजा
२८१	श्री अयोध्या प्रसाद श्रेष्ठ	दासिङ्ग दहथुम-२, स्याङ्गजा
२८२	श्री रिषीराम खनाल	ऐलादी-७, स्याङ्गजा
२८३	श्रीमती नविना राजभण्डारी	अर्थुङ्गे-२, म्याग्दी
२८४	श्री ध्रुव बहादुर प्रधान	काठमाण्डौ-३, महाराजगंज
२८५	श्री पदम प्रसाद पाण्डेय	विर्घा-७, स्याङ्गजा
२८६	श्री रुक्मागत अर्याल	स्वरेक-३, स्याङ्गजा
२८७	श्री मणी प्रसाद पंगेनी	स्वरेक-४, स्याङ्गजा
२८८	श्री कमल प्रसाद अधिकारी	तुलसीभञ्ज्याङ्ग-२, स्याङ्गजा
२८९	श्री प्रकाश एस.एस. थापा	ललितपुर-१३, ललितपुर
२९०	श्री नारायण प्रसाद शर्मा	केवरे-८, स्याङ्गजा
२९१	श्री रामचन्द्र पंगेनी	कुवाकोट-३, स्याङ्गजा
२९२	श्री पदम प्रसाद पाण्डे	कालीगण्डकी-२, स्याङ्गजा
२९३	श्री निलकण्ठ काफ्ले	वालिङ्ग-८, स्याङ्गजा
२९४	श्री कृष्णहरी खत्री	कटुञ्जे-७, भक्तपुर
२९५	श्री आत्माराम लुँडेल	छत्रेदेउराली-४, धादिङ्ग
२९६	श्री भारती देवी राना	हुवास-१, पर्वत
२९७	श्री विष्णु प्रसाद गैह्रे	वालिङ्ग-१३, स्याङ्गजा
२९८	श्री मोतीलाल कुंवर	वालिङ्ग-३, स्याङ्गजा
२९९	श्री सूर्य प्रसाद खनाल	स्वाठी-६, नवलपरासी
३००	श्री सुन्दर भुपाल	उरामपोखरा-५, पर्वत
३०१	श्री बुद्धिसागर त्रिपाठी	कटैया-७, रुपन्देही
३०२	श्रीमती कविता के.सी	बेथान-४, रामेछाप
३०३	श्री सुबोध कुमार लुँडेल	छत्रेदेउराली-३, धादिङ्ग
३०४	श्री सुरेश कुमार रंगाटा	विरगंज-७, पर्सा
३०५	श्रीमती गौरी श्रेष्ठ	का.म.न.पा.-१७, काठमाण्डौ
३०६	श्री केशव राज ढकाल	चण्डीकालीका-३, स्याङ्गजा
३०७	श्री अशोक द्वारे	केवरेभञ्ज्याङ्ग-३, स्याङ्गजा
३०८	श्री मेखलाल श्रेष्ठ	भिरकोट-५, स्याङ्गजा
३०९	श्री दोब बहादुर कार्की	पुतलीबजार-१३, स्याङ्गजा
३१०	श्री विष्णु प्रसाद खनाल	गल्याङ्ग-९, स्याङ्गजा
३११	श्री एक बहादुर थापा	वालिङ्ग-५, स्याङ्गजा
३१२	श्रीमती शान्ता थापा	वालिङ्ग-३, स्याङ्गजा
३१३	श्री घनश्याम डुम्रे	कालीकोट-५, स्याङ्गजा
३१४	श्री रुक्मागत गैरे	थुमपोखरा, २ स्याङ्गजा

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३१५	श्री बुद्धिसागर गैरे	मालुङ्गा रानीबोट-२ स्याङ्गजा
३१६	श्रीमती सनम श्रेष्ठ	जलजला-३, पर्वत
३१७	श्री शुशिल कोईराला	खिलुङ्गेदेउराली-९, स्याङ्गजा
३१८	श्री राम चन्द्र शर्मा	का.म.न.पा.-१६, काठमाण्डौ
३१९	श्री गौरी पौडेल	पोखरा-६, कास्की
३२०	श्री शशी कोईराला शर्मा	वालिङ्ग-४, स्याङ्गजा
३२१	श्री श्याम प्रसाद रेग्मी	भीरकोट-६, स्याङ्गजा
३२२	श्री गंगा खनाल	रुपा-४, कास्की
३२३	श्री ज्ञानु कुमारी शर्मा अर्याल	पुतलीबजार-१३, स्याङ्गजा
३२४	श्री महेन्द्र श्रेष्ठ	वेनी-७, म्याग्दी
३२५	श्री रविन्द्र नारायण श्रेष्ठ	कुश्मा-४, पर्वत
३२६	श्री नरेन्द्र कुमार श्रेष्ठ	वेनी-८, म्याग्दी
३२७	श्री प्रविन कुमार श्रेष्ठ	वेनी-८, म्याग्दी
३२८	श्री बालकृष्ण सुवेदी	रघुगंगा-३, म्याग्दी
३२९	श्री नवराज पौडेल	वेनी-४, म्याग्दी
३३०	श्री बल प्रसाद श्रेष्ठ	रघुगंगा-३, म्याग्दी
३३१	श्री विष्णु प्रसाद गौतम	वेनी-७, म्याग्दी
३३२	श्री ठाकुर प्रसाद शर्मा	पिप्ले-९, म्याग्दी
३३३	श्री धनञ्जय कुमार श्रेष्ठ	वेनी-७, म्याग्दी
३३४	श्री सुरेन्द्र हमाल	वेनी-८, म्याग्दी
३३५	श्री अच्युत गिरी	वेनी-७, म्याग्दी
३३६	श्री शर्मिला जोशी श्रेष्ठ	वेनी-७, म्याग्दी
३३७	श्री रामजी प्रसाद सुवेदी	वेनी-९, म्याग्दी
३३८	श्री नविना थापा रावल	वेनी-७, म्याग्दी
३३९	श्री गोविन्द प्रसाद पौड्याल	वालिङ्ग-८, स्याङ्गजा
३४०	श्री भिम लाल पराजुली	वालिङ्ग-१३, स्याङ्गजा
३४१	श्री प्रेम प्रसाद पराजुली	वालिङ्ग-१२, स्याङ्गजा
३४२	श्री सविना काफ्ले	पोखरा-१७, कास्की
३४३	श्री आईमाण्डु श्रेष्ठ	का.म.न.पा.-२९, काठमाण्डौ
३४४	श्री केदार भट्टराई	गल्याङ्ग-३, स्याङ्गजा
३४५	श्री इश्वर न्यौपाने	गल्याङ्ग-३, स्याङ्गजा
३४६	जेम्स इनभेष्टमेण्ट प्रा.लि.	का.म.न.पा.-३१, पुतलीसडक
३४७	श्री ईश्वरी प्रसाद ढकाल	आँधिखोला-६, स्याङ्गजा
३४८	श्री नविन प्याकुरेल	गेर्खु-८, नुवाकोट
३४९	श्री भलकराम गैह्रे	नेपालगञ्ज-१८, बाँके
३५०	श्री सुगन्ध कुमार गुप्ता	गढो-७, रौतहट
३५१	श्री नागेन्द्रप्रसाद चौधरी	कौडेना-३, सर्लाही
३५२	श्री तपेश्वर चौधरी (कलवार)	कविलासी-३, सर्लाही
३५३	श्री बालकृष्ण साह	सहोडवा-३, सर्लाही
३५४	श्री दिपेन्द्र चौधरी	कौडेना-३, सर्लाही
३५५	श्री विष्णु यादव	जमुनिया-९, सर्लाही
३५६	श्री विष्णु देव राय यादव	जमुनिया-९, सर्लाही
३५७	श्री उपेन्द्र चौधरी	कविलासी-३, सर्लाही
३५८	श्री लक्ष्मी राज भण्डारी यादव	ललितपुर-३, ललितपुर
३५९	श्री रामेश्वर चौधरी	कविलासी-३, सर्लाही
३६०	श्री नागेन्द्र कुमार	फुलपरासी-५, सर्लाही

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३६१	श्री कृष्णदेव यादव	जमुनिया-९, सर्लाही
३६२	श्री जगन्नाथ साह	रोहुवा-२, सर्लाही
३६३	श्रीमती सुनिता कुमारी यादव	नवराजपुर-४,
३६४	श्री अमरेन्द्र कुमार यादव	मुडवलवा-१, रौतहट
३६५	श्री प्रेम किशोर गुप्ता	मलंगवा, सर्लाही
३६६	श्री केशव नरसिंह राजभण्डारी	का.म.न.पा.-३३, काठमाण्डौ
३६७	श्री गिता कुमारी तिवारी	तानसेन-६, पाल्पा
३६८	श्री कमल प्रसाद बस्याल	तानसेन, पाल्पा
३६९	श्री रंजित वस्नेत	९ मगरगाउँ
३७०	श्री आकाश कुमार अग्रवाल	ललितपुर-१०, ललितपुर
३७१	श्री राजेन्द्र अधिकारी	रुपाकोट-४, तनहुँ
३७२	श्री घनश्याम प्रसाद साह	सर्लाही-१, सर्लाही
३७३	श्री लोकराज पौडेल	दरौ-३, स्याङ्गजा
३७४	श्री रत्न प्रसाद गौतम	का.म.न.पा-१०, काठमाण्डौ
३७५	श्री प्रिया गैरे	बुटवल-९, रुपन्देही
३७६	श्री दुर्गा नारायण श्रेष्ठ	स्याङ्गजा-६, स्याङ्गजा
३७७	श्री दिपेन्द्र श्रेष्ठ	पोखरा-५, कास्की
३७८	श्री शान्ता अधिकारी	बुटवल-१३, रुपन्देही
३७९	श्री दुष्यन्त भण्डारी	तानसेन-२, पाल्पा
३८०	श्री तोया राज पाण्डे	गल्याङ्ग-३, स्याङ्गजा
३८१	श्री सुर्य प्रसाद बराल	पोखरा-१७, कास्की
३८२	श्री सम्पुर्णमान श्रेष्ठ	ललितपुर-२, ललितपुर
३८३	श्री जिवन शर्मा	पोखराथोक-५, पाल्पा
३८४	श्री महेश भट्टराई	गल्याङ्ग-३, स्याङ्गजा
३८५	श्री केशव राज श्रेष्ठ	का.म.न.पा.-४, काठमाण्डौ
३८६	श्री भुपराज बगाले	वालिङ्ग-८, स्याङ्गजा
३८७	श्री मोहन भण्डारी	गल्याङ्ग-३, स्याङ्गजा
३८८	श्री सुर्य भट्टराई	गल्याङ्ग-३, स्याङ्गजा
३८९	श्री निर्मला मुल्मी श्रेष्ठ	दासिङ्ग दहथुम-३, स्याङ्गजा
३९०	श्री सुस्मिता लुईटेल	नागार्जुन-१, काठमाण्डौ
३९१	श्री तुलसी देवी श्रेष्ठ	वालिङ्ग-३, स्याङ्गजा
३९२	श्री शम्भु प्रसाद धिमिरे	काठमाण्डौ-६, काठमाण्डौ
३९३	श्री समृद्धि कोईराला	थसिखेल-१४, ललितपुर
३९४	श्री गिरधारी भण्डारी	गल्याङ्ग-८, स्याङ्गजा
३९५	श्री गोविन्द प्रसाद ढकाल	फापरथुम-३, स्याङ्गजा
३९६	श्री रमेश बस्याल	गल्याङ्ग, स्याङ्गजा
३९७	श्री दिपक न्यौपाने	सुर्यविनायक, भक्तपुर
३९८	श्री सुरेश सुवेदी	गल्याङ्ग-३, स्याङ्गजा
३९९	श्री सन्तोष रावल	वेनी-६, म्याग्दी
४००	श्री दिवाकार अधिकारी	परेवाडाँडा-८, स्याङ्गजा
४०१	श्री सिर्जना उपाध्याय पंगेनी	वालिङ्ग-१, स्याङ्गजा
४०२	श्री कुञ्ज राज थापा	पोखरा-१६, कास्की
४०३	श्री अमृत शिवभक्ती	पोखरा, कास्की
४०४	श्री रिया भोजपुरे	पुरानो बानेश्वर, काठमाण्डौ
४०५	श्री कृष्ण प्रसाद रेग्मी	ठुलाडिही-९, स्याङ्गजा
४०६	डा.अमित श्रेष्ठ	का.म.न.पा-४, महाराजगञ्ज

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४०७	श्री सुरेश बाबु श्रेष्ठ	काठमाण्डौ
४०८	श्री नविन किशोर भोजपुरे	का.म.न.पा-३१, काठमाण्डौ
४०९	श्री राजेन्द्र बाबु श्रेष्ठ	बुढानिलकण्ठ-८, काठमाण्डौ
४१०	श्री उदय लाल ध्वजु	काठमाण्डौ
४११	श्री वेद बहादुर श्रेष्ठ	का.म.न.पा-१०, काठमाण्डौ
४१२	श्री अनुमान श्रेष्ठ	वेनी-७, म्याग्दी
४१३	श्री सन्जु प्रसाद जैसवाल	गंगापिपरा-७, रौतहट
४१४	श्री विनोद काजी श्रेष्ठ	का.म.न.पा-३४, काठमाण्डौ
४१५	श्री मेघ बहादुर के.सी.	भिरकोट-९, स्याङ्गजा
४१६	श्री तृष्णा शाक्य	पुतलीवजार-१, स्याङ्गजा
४१७	श्री भोला प्रसाद तिवारी	स्वरेक-७, स्याङ्गजा
४१८	श्री विनिता राणा	पोखरा-१०, कास्की
४१९	श्री सुरज बराल	पोखरा-३, कास्की
४२०	श्री राम चन्द्र बराल	पोखरा-१७, कास्की
४२१	श्री रिता भण्डारी	गल्याङ्ग-८, स्याङ्गजा
४२२	श्री राजेश्वरी चित्रकार	का.म.न.पा-२८, काठमाण्डौ
४२३	श्री सुन्दर शिवभक्ती	पोखरा-३, कास्की
४२४	श्री संजय ढकाल	सैनामैना-६, रुपन्देही
४२५	श्री बहु कुमारी थापा	पोखरा-१०, कास्की
४२६	श्री सुर्यप्रसाद पौडेल	भरतपुर-६, चितवन
४२७	श्री दयाराज अर्याल	टोखा-१४, काठमाण्डौ
४२८	श्री राजेन्द्र के.सी.	गंगाजमुना-५, धादिङ्ग
४२९	श्री नितिश काफ्ले	पर्रोहा-१, रुपन्देही
४३०	श्री मान बहादुर ठगुन्ना	बेलौरी-९, कञ्चनपुर
४३१	श्री लक्ष्मण प्रसाद भट्टराई	गल्याङ्ग-३, स्याङ्गजा
४३२	श्री दिलिप कुमार खाँण	वालिङ्ग-६, स्याङ्गजा
४३३	श्री शैलेन्द्र कुमार बानिया	अर्थुङ्गे-२, म्याग्दी
४३४	श्री पारिश्वर न्यौपाने	थुमपोखरा-२, स्याङ्गजा
४३५	श्री खगेन्द्र प्रसाद भट्टराई	गल्याङ्ग-३, स्याङ्गजा
४३६	श्री बाबुलाल मगर	दारेचोक-३, चितवन
४३७	श्री दिपा श्रेष्ठ	गल्याङ्ग-३, स्याङ्गजा
४३८	श्री सुमन सेन	टोखा-१०, काठमाण्डौ
४३९	श्री पुर्णराज सेन	वालिङ्ग-१०, स्याङ्गजा
४४०	श्री हुम बहादुर सेन	वालिङ्ग-१०, स्याङ्गजा
४४१	श्री भिम बहादुर सेन	वालिङ्ग-१०, स्याङ्गजा
४४२	श्री तुलसी सेन	वालिङ्ग-१०, स्याङ्गजा
४४३	श्री बद्रीराज जोशी	का.म.न.पा-९, काठमाण्डौ
४४४	श्री कल्पना कार्की	पोखरा-५, कास्की
४४५	श्री समन श्रेष्ठ	वेनी-४, म्याग्दी
४४६	श्री साधना कुमारी श्रेष्ठ	अर्थुङ्गे-७, म्याग्दी
४४७	श्री खेमराज अर्याल	काठमाण्डौ महानगरपालिका
४४८	श्री दुर्गा बहादुर गुरुङ्ग	पोखरा-१७, कास्की
४४९	श्री शालिकराम शर्मा कोईराला	वालिङ्ग ४, स्याङ्गजा
४५०	श्री पवित्रमणी पोखरेल	निर्मलपोखरी ६, कास्की
४५१	श्री भुमा शर्मा	पेखुवाघखोर २, स्याङ्गजा
४५२	श्री डिल्लीराम ढकाल	गल्याङ्ग ११, स्याङ्गजा



## शाखा कार्यालय सम्बन्धी विवरण

### कोशी प्रदेश

क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुख
१	बिराटनगर शाखा	बिराटनगर, मोरङ	सुवास बस्नेत
२	ईटहरी शाखा	ईटहरी, सुनसरी	योगेन्द्र कुमार गच्छदार
३	बिर्तामोड शाखा	बिर्तामोड, झापा	सविन दाहाल
४	बुधबारे शाखा	बुधबारे, झापा	ज्योति खनाल
५	टंकीसिनवारी शाखा	टंकीसिनवारी, मोरङ	नन्द किशोर यादव
६	बनियानी शाखा	बनियानी, झापा	नविन अधिकारी
७	बिराटचोक शाखा	बिराटचोक, मोरङ	ज्ञानेन्द्र बस्नेत
८	धरान शाखा	धरान, सुनसरी	नितेश कार्की
९	दमक शाखा	दमक, झापा	अंकित राज उपाध्याय
१०	इनरुवा शाखा	इनरुवा, सुनसरी	पदम सुवेदी
११	उर्लाबारी शाखा	उर्लाबारी, मोरङ	सुदीप आचार्य
१२	भुम्का शाखा	भुम्का, सुनसरी	विकास श्रेष्ठ
१३	पथरी शाखा	पथरी, मोरङ	राम बहादुर कार्की
१४	चन्द्रगढी शाखा	चन्द्रगढी, झापा	दिपक ओझा
१५	धनकुटा शाखा	धनकुटा	सौरभ श्रेष्ठ

### मधेश प्रदेश

क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुख
१६	वीरगञ्ज शाखा	वीरगञ्ज, पर्सा	राजिव कुमार भा
१७	सिमरा शाखा	सिमरा, बारा	शमिर लुईटेल
१८	कलैया शाखा	कलैया, बारा	सकिन्द्र प्रसाद यादव
१९	चन्द्रपुर शाखा	चन्द्रपुर, रौतहट	पुष्प श्रेष्ठ
२०	जनकपुर शाखा	जनकपुर, धनुषा	अवधेश कुमार भा
२१	मलंगवा शाखा	मलंगवा, सर्लाही	राम एकवाल शाह
२२	बरहथवा शाखा	बरहथवा, सर्लाही	शैलेश जोशी
२३	ईश्वरपुर शाखा	ईश्वरपुर, सर्लाही	विकास नारायण ठाकुर
२४	लालबन्दी शाखा	लालबन्दी, सर्लाही	कृष्ण प्रसाद चापागाई
२५	गौडैता शाखा	गौडैता, सर्लाही	विन्देश्वर प्रसाद सिंह

### बागमती प्रदेश (काठमाण्डौ उपत्यका भित्र)

२६	गोंगबु शाखा	गोंगबु, काठमाण्डौ	सुन्दर सिंह भण्डारी
२७	लाजिम्पाट, शाखा	लाजिम्पाट, काठमाण्डौ	सुजित रेग्मी
२८	चावहिल शाखा	चावहिल, काठमाण्डौ	इच्छा भण्डारी
२९	कलंकी शाखा	कलंकी, काठमाण्डौ	अमित कार्की
३०	न्यूरोड शाखा	न्यूरोड, काठमाण्डौ	जीवन तिवारी

३१	नयाँ बानेश्वर शाखा	नयाँबानेश्वर, काठमाण्डौ	पुष्कर ढकाल
३२	कुमारीपाटी शाखा	कुमारीपाटी, ललितपुर	नम्रता प्रधान मल्ल (नि. शाखा प्रमुख)
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	विनोद शर्मा
३७	ईमाडोल शाखा	ईमाडोल, ललितपुर	विकास थापा
३८	कुलेश्वर शाखा	कुलेश्वर, काठमाण्डौ	सुजाता यादव
३९	ढुंगेधारा शाखा	ढुंगेधारा, काठमाण्डौ	निमेश शर्मा
४०	सतुंगल शाखा	सतुंगल, काठमाण्डौ	कपुर दाहाल
४१	पेप्सीकोला शाखा	पेप्सीकोला, काठमाण्डौ	देवराज न्यौपाने
४२	मैतीदेवी शाखा	मैतीदेवी, काठमाण्डौ	स्वेच्छा सिवाकोटी
४३	गद्वाघर शाखा	गद्वाघर, भक्तपुर	सिता डुम्रे
४४	सातदोबाटो शाखा	सातदोबाटो, ललितपुर	कृष्ण नेपाल
४५	माछापोकरी शाखा	माछापोकरी, काठमाण्डौ	मुकुन्दराज अधिकारी
४६	किर्तिपुर शाखा	किर्तिपुर, काठमाण्डौ	सनिप महर्जन
४७	पुतलीसडक शाखा	पुतलीसडक, काठमाण्डौ	सुजित नेपाल

#### बागमती प्रदेश (काठमाण्डौ उपत्यका बाहिर)

क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुख
४८	नारायणगढ शाखा	नारायणगढ, चितवन	तोयनाथ अधिकारी
४९	पर्सा शाखा	पर्सा, चितवन	होमनाथ पौडेल
५०	मुग्लिङ शाखा	मुग्लिङ, चितवन	सन्तोष बाबु पन्त
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	सुरज पौडेल
५५	टाँडी शाखा	टाँडी, चितवन	विष्णु पौडेल
५६	बट्टार शाखा	बट्टार, नुवाकोट	विशाल विष्ट
५७	मिलनचोक शाखा	मिलनचोक, चितवन	उमेश सिलवाल
५८	धादिङ्गवेशी शाखा	धादिङ्गवेशी, धादिङ्ग	विशाल जोशी
५९	बनेपा शाखा	बनेपा, काभ्रेपलाञ्चोक	उमेश राज गिरी

#### गण्डकी प्रदेश

क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुख
६०	वालिङ्ग शाखा	वालिङ्ग, स्याङ्जा	प्रेम नारायण अर्याल
६१	गल्याङ्ग शाखा	गल्याङ्ग, स्याङ्जा	यज्ञमूर्ति न्यौपाने
६२	सभागृहचोक शाखा	सभागृहचोक, पोखरा, कास्की	दिपेन्द्र पोखरेल

६३	पुतलीबजार शाखा	पुतलीबजार, स्याङ्गजा	चिरञ्जीवि अर्याल
६४	महेन्द्रपुल शाखा	महेन्द्रपुल, पोखरा, कास्की	शंकरराज सापकोटा
६५	बिरौटा शाखा	बिरौटा, कास्की	वासुदेव पौडेल
६६	कुश्मा शाखा	कुश्मा, पर्वत	दिनेश लम्साल
६७	फलेवास शाखा	फलेवास, पर्वत	सुरज थापा
६८	हुवास शाखा	हुवास, पर्वत	महेश गैरे
६९	बाटुलेचौर शाखा	बाटुलेचौर, पोखरा, कास्की	कमल सुवेदी
७०	बाग्लुङ शाखा	बाग्लुङ्ग बजार, बाग्लुङ्ग	नारायणहरी शर्मा
७१	कावासोती शाखा	कावासोती, नवलपरासी	रविन्द्र सुवेदी
७२	बयरघारी शाखा	बयरघारी, स्याङ्गजा	अर्विन अर्याल
७३	दमौली शाखा	दमौली, तनहुँ	शंकर थापा
७४	बेनी शाखा	बेनी, म्याग्दी	कमल प्रसाद ढुंगाना
७५	दरवाङ्ग शाखा	दरवाङ्ग, म्याग्दी	सुरज बराल
७६	पोखरेबगर शाखा	पोखरेबगर, म्याग्दी	श्याम थापामगर
७७	बावियाचौर शाखा	बावियाचौर, म्याग्दी	लोकेन्द्र बहादुर क्षेत्री
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 बराल निर्दोस
८३	बुद्धचोक शाखा	बुद्धचोक, पोखरा, कास्की	केश बहादुर गुरुङ्ग
८४	बेसीशहर शाखा	बेसीशहर, लमजुङ्ग	सुरेश थापा
८५	हेम्जा शाखा	हेम्जा, कास्की	निलकण्ठ रेग्मी
८६	बाँयाटारी शाखा	बाँयाटारी, स्याङ्गजा	कमलराज उपाध्याय
८७	तालचोक शाखा	तालचोक, कास्की	ओम प्रकाश पौडेल
८८	डुम्रे शाखा	डुम्रे, तनहुँ	राजन अर्याल
८९	लेकसाईड शाखा	लेकसाईड, पोखरा, कास्की	सूर्य बहादुर रानाभाट
९०	वगर शाखा	वगर, कास्की	दिर्घ नारायण पौडेल
९१	गोरखा शाखा	गोरखा बजार, गोरखा	प्रकाश ओझा
९२	गैडाकोट शाखा	गैडाकोट, नवलपरासी	नारायण महतो
९३	मिर्दी शाखा	मिर्दी, स्याङ्गजा	कमलराज रेग्मी

### लुम्बिनी प्रदेश

क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुख
९४	रामपुर शाखा	रामपुर, पाल्पा	सन्तोष काफ्ले
९५	तानसेन शाखा	तानसेन, पाल्पा	लेखनाथ भट्टराई
९६	बुटवल शाखा	बुटवल, रुपन्देही	शंकर बाबु अर्याल

९७	भैरहवा शाखा	भैरहवा, रुपन्देही	सुरज भट्टराई
९८	जितपुर शाखा	जितपुर, कपिलवस्तु	दिपिन डोटेल
९९	सुनवल शाखा	सुनवल, नवलपरासी	यादव भट्टराई
१००	वर्दघाट शाखा	वर्दघाट, नवलपरासी	हिरामणी पराजुली
१०१	परासी शाखा	परासी, नवलपरासी	युवराज वेल्वासे
१०२	खैरेनी शाखा	खैरेनी, रुपन्देही	यज्ञराज आचार्य
१०३	फर्साटिकर शाखा	फर्साटिकर, रुपन्देही	शोभित बहादुर खड्का
१०४	शान्तिपुर शाखा	शान्तिपुर, गुल्मी	मनोज कुमार गैह्रे
१०५	तम्घास शाखा	तम्घास, गुल्मी	रामेश्वर पंगेनी
१०६	चन्द्रौटा शाखा	चन्द्रौटा, कपिलवस्तु	राजिव बज्राचार्य
१०७	मणीग्राम शाखा	मणीग्राम, रुपन्देही	तेज बहादुर थापा
१०८	योगीकुटी शाखा	योगीकुटी, रुपन्देही	प्रशिस श्रेष्ठ
१०९	नेपालगञ्ज शाखा	नेपालगञ्ज, बाँके	रमेशचन्द्र डि.सी
११०	घोराही शाखा	घोराही, दाङ	प्रकाश देवकोटा
१११	चप्पचरगौडी शाखा	चप्पचरगौडी, बाँके	विष्णु पौडेल
११२	तुल्सीपुर शाखा	तुल्सीपुर, दाङ	श्रवण न्यौपाने
११३	मुर्गिया शाखा	मुर्गिया, रुपन्देही	सुन्दर ज्ञवाली
११४	कोटिहवा शाखा	कोटिहवा, रुपन्देही	कविता शर्मा
११५	कोहलपुर शाखा	कोहलपुर, बाँके	शक्ति सिं कर्माचार्य
११६	गुलरिया शाखा	गुलरिया, बर्दिया	विनोद गोतामे वि.क
११७	भुरीगाउँ शाखा	भुरीगाउँ, बर्दिया	नारायण पंगेनी
११८	ड्राईभरटोल शाखा	ड्राईभरटोल, रुपन्देही	मधु चुडली

#### कर्णाली प्रदेश

क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुख
११९	सुर्खेत शाखा	वीरेन्द्रनगर, सुर्खेत	विशाल अधिकारी

#### सुदूरपश्चिम प्रदेश

क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुख
१२०	धनगढी शाखा	धनगढी, कैलाली	हर्क बहादुर धामी
१२१	महेन्द्रनगर शाखा	महेन्द्रनगर, कञ्चनपुर	राजेन्द्र प्रसाद अवस्थी
१२२	अत्तरिया शाखा	अत्तरिया, कैलाली	उपेन्द्र प्रसाद जोशी
१२३	लम्की शाखा	लम्की, कैलाली	कमल प्रसाद जैसी



गरेमा विकास बैंक लिमिटेडका  
शाखा सञ्जालहरू

## प्रदेशका आधारमा शाखाहरूको स्थिति



**नेपाल राष्ट्र बैंक**  
**वित्तीय संस्था सुपरिवेक्षण विभाग**



केन्द्रीय कार्यालय  
बालुवाटार, काठमाडौं  
फोन नं.: ०१-४४१९८०४  
Site: www.nrb.org.np  
Email: nrdbdso@nrb.org.np  
पोष्ट बक्स: ३३

पत्रसंख्या: वि.स.सु.वि./गैरस्थलगत/गरिमा/०८०/८१  
च.नं. १०८

मिति: २०८०/०९/०६

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 २०७९/८० 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 २०७९/८० को लेखापरीक्षण भएको वार्षिक वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा अनुरोध छ। साथै, संस्थाले प्रस्ताव गरे अनुसार आर्थिक वर्ष २०७९/८० को नियमनकारी समायोजन पछिको सञ्चित मुनाफा रु. ५९,७६,५८,७७९.९० तथा शेर प्रिमियम रु. ४४,१५,३२९.३० गरी कुल वितरणयोग्य रकम रु. ५२,२०,७४,९०९.२० बाट संस्थाको हाल कायम रहेको चुक्ता पुँजी रु. ५,९८,७६,८७,०५७.१४ (अक्षरेपि पाँच अर्ब अठार करोड छहत्तर लाख सतासी हजार सन्ताउन्न पैसा चौध मात्र) को ९.५० प्रतिशतले हुन आउने रकम रु. ४९,२८,३०,२७०.४३ (अक्षरेपि उनन्चास करोड अठ्ठाइस लाख तिस हजार दुई सय सत्तरी पैसा त्रिचालिस मात्र) बराबरको बोनस शेर तथा सोही चुक्ता पुँजीको ०.५ प्रतिशतले हुन आउने रकम रु. २,५९,३८,४३५.२९ (अक्षरेपि दुई करोड उनन्साठी लाख अड्ति स हजार चार सय पैतिस पैसा उनन्तिस 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।

- क) कर्जा प्रवाह पश्चात अनिवार्य रूपमा कर्जा सदुपयोगिताको सुनिश्चितता गर्नुहुन।
- ख) यस बैंकबाट जारी एकीकृत निर्देशन नं १५/०८० बमोजिम व्याजदर सम्बन्धी व्यवस्थाको पूर्णरूपमा पालना गर्नुहुन।
- ग) यस बैंकबाट जारी एकीकृत निर्देशन नं १९/०८० बमोजिम सम्पत्ति शुद्धीकरण तथा आतंकवादी कार्यमा वित्तीय लगानी निवारण सम्बन्धी व्यवस्थाको पूर्णरूपमा पालना गर्नुहुन।
- घ) 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।  
श्री IBS (Individual Bank Supervisor) Officer

लाभांश घोषणा/वितरण तथा वार्षिक वित्तीय विवरण प्रकाशन गर्ने सहमति प्रदान गर्ने सम्बन्धमा नेपाल राष्ट्र बैंक वित्तीय संस्था सुपरिवेक्षण विभागको मिति २०८०/०९/०६ गतेको पत्रसंख्या: वि.स.सु.वि./गैरस्थलगत/गरिमा/०८०/८९, च.नं. १०८ को पत्रमार्फत प्राप्त निर्देशनको प्रत्युत्तर:

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

## सत्रौं वार्षिक साधारणसभामा संशोधनको लागि प्रस्तुत गरिमा विकास बैंक लिमिटेडको प्रबन्धपत्रको तीन महले विवरण

दफा नम्बर	साविकको व्यवस्था	संशोधित व्यवस्था	संशोधन गर्नु पर्नाको कारण
५ (क)	विकास बैंकको अधिकृत पूँजी रु.५,२५,००,००,०००/- (अक्षरेपी पाँच अर्ब पच्चिस करोड मात्र) हुनेछ । सो पूँजीलाई प्रति शेयर रु.१०० का दरले ५,२५,००,००० (पाँच करोड पच्चिस लाख) थान मात्र साधारण शेयरमा विभाजन गरिएको छ ।	विकास बैंकको अधिकृत पूँजी रु.५,७०,००,००,०००/- (अक्षरेपी पाँच अर्ब सत्तरी करोड मात्र) हुनेछ । सो पूँजीलाई प्रति शेयर रु.१०० का दरले ५,७०,००,००० (पाँच करोड सत्तरी लाख) थान साधारण शेयरमा विभाजन गरिएको छ ।	विकास बैंकको अधिकृत पूँजी वृद्धि गर्न आवश्यक देखिएकोले
५ (ख)	विकास बैंकको जारी पूँजी रु.५,१८,७६,८७,०५७.१४ (अक्षरेपी पाँच अर्ब अठार करोड छयत्तर लाख सतासी हजार सन्ताउन्न र पैसा चौध मात्र) हुनेछ । जसलाई प्रति शेयर रु. १००/- का दरले ५,१८,७६,८७०।५७ (पाँच करोड अठार लाख छयत्तर हजार आठ सय सत्तरी दशमलव सन्ताउन्न) थान साधारण शेयरमा विभाजन गरिएको छ ।	विकास बैंकको जारी पूँजी रु.५,६८,०५,१७,३२७.५७ (अक्षरेपी पाँच अर्ब अडसठ्ठी करोड पाँच लाख सत्र हजार तीन सय सत्ताईस र पैसा सन्ताउन्न मात्र) हुनेछ । जसलाई प्रति शेयर रु. १००/- का दरले ५,६८,०५,१७३.२८ (पाँच करोड अडसठ्ठी लाख पाँच हजार एक सय त्रिहत्तर दशमलव अठ्ठाईस) थान साधारण शेयरमा विभाजन गरिएको छ ।	९.५० प्रतिशत बोनस शेयर वितरण गरे पश्चात विकास बैंकको जारी तथा चुक्ता पूँजीमा वृद्धि हुने भएकोले ।
५ (ग)	विकास बैंकको चुक्ता पूँजी रु.५,१८,७६,८७,०५७.१४ (अक्षरेपी पाँच अर्ब अठार करोड छयत्तर लाख सतासी हजार सन्ताउन्न र पैसा चौध मात्र) हुनेछ ।	विकास बैंकको चुक्ता पूँजी रु.५,६८,०५,१७,३२७.५७ (अक्षरेपी पाँच अर्ब अडसठ्ठी करोड पाँच लाख सत्र हजार तीन सय सत्ताईस र पैसा सन्ताउन्न मात्र) हुनेछ ।	





**गरिमा विकास बैंक लिमिटेड**  
**Garima Bikas Bank Limited**

श्री सञ्चालक समिति  
 गरिमा विकास बैंक लिमिटेड,  
 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 भई  
 हाल.....जिल्ला.....म.न.पा./उ.म.न.पा./न.पा./गा.पा.वडा नं.....बस्ने म/हामी.....ले त्यस कम्पनीको शेयर  
 धनीको हैसियतले सम्बत् २०८० साल पौष २९ गते आईतबारका दिन हुने सत्रौं वार्षिक साधारण सभामा म/हामी स्वयं उपस्थित भई छलफल तथा  
 निर्णयमा सहभागी हुन नसक्ने भएकाले उक्त सभामा मेरो/हाम्रो तर्फबाट भाग लिन तथा मतदान गर्नका लागी प्रोक्सी पाउने तपशिलमा उल्लेखित  
 व्यक्तिलाई मेरो/हाम्रो प्रतिनिधि (प्रोक्सी) नियुक्त गरी पठाएको छु/पठाएका छौं ।

प्रोक्सी पाउनेको

दस्तखत: .....

नाम: .....

ठेगाना: .....

शेयरधनी नं. ....

हितग्राही खाता नं.: .....

मिति: .....

निवेदक

दस्तखत: .....

नाम: .....

ठेगाना: .....

शेयरधनी नं.: .....

हितग्राही खाता नं.: .....

शेयर संख्या: .....कित्ता

द्रष्टव्य : यो निवेदन साधारण सभा हुनु भन्दा कम्तीमा ४८ घण्टा अगावै अर्थात् मिति २०८० पौष २७ गते बिहान ११:०० बजेभित्र काठमाडौं जिल्ला काठमाडौं महानगरपालिका वडा नं. २ लाजिम्पाट स्थित विकास बैंकको केन्द्रीय कार्यालय वा कास्की जिल्ला पोखरा महानगरपालिका वडा नं. ८ सभागृहचौक स्थित विकास बैंकको क्षेत्रीय कार्यालय, पोखरामा पेश गरिसक्नु पर्नेछ ।



**गरिमा विकास बैंक लिमिटेड**  
**Garima Bikas Bank Limited**

**१७औं वार्षिक साधारण सभामा उपस्थित हुन जारी गरिएको प्रवेश-पत्र**

शेयरधनीको नाम:

शेयरधनी नं./हितग्राही खाता नं.:

शेयर संख्या:

*(Signature)*

शेयरधनीको दस्तखत

कम्पनी सचिव

द्रष्टव्य:

- यो प्रवेश-पत्र सभाकक्षमा प्रवेश गर्दा र साधारण सभा सम्पन्न नहुन्जेल अनिवार्य रुपमा साथमा राख्नु होला ।
- प्रवेश-पत्रको खाली स्थान शेयरधनी स्वयंले भर्नुहुन अनुरोध छ ।





गरिमा विकास बैंकको १६ औं वार्षिक साधारण सभाका भलकहरु



गरिमा विकास बैंक लिमिटेड



Garima Bikas Bank Limited

**गरिमा विकास बैंक लिमिटेड**

प्रधान कार्यालय

काठमाडौं महानगरपालिका-२, लाजिम्पाट

फोन नं.: ०१-४५४५४२४/२५/२६/२७/२८/३०

कल सेन्टर : ०१-५५७०१७५

Toll free No.: 16600145444

E-mail: info@garimabank.com.np

[www.garimabank.com.np](http://www.garimabank.com.np)