

19TH
ANNUAL REPORT
2081/82

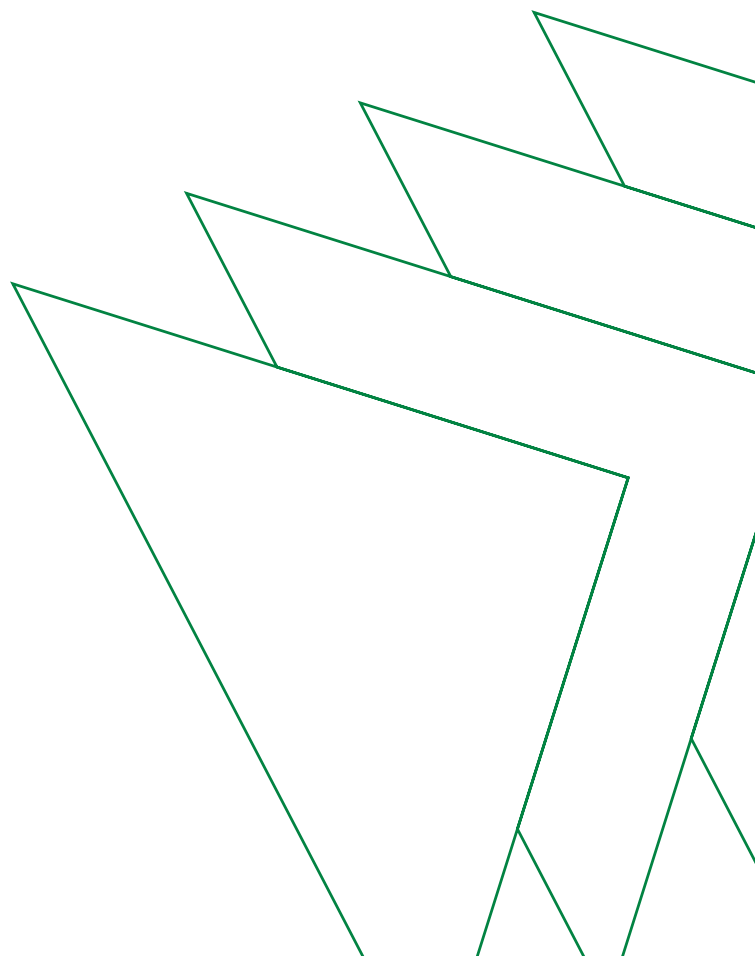
TOWARDS RESILIENCE

"Access to All"



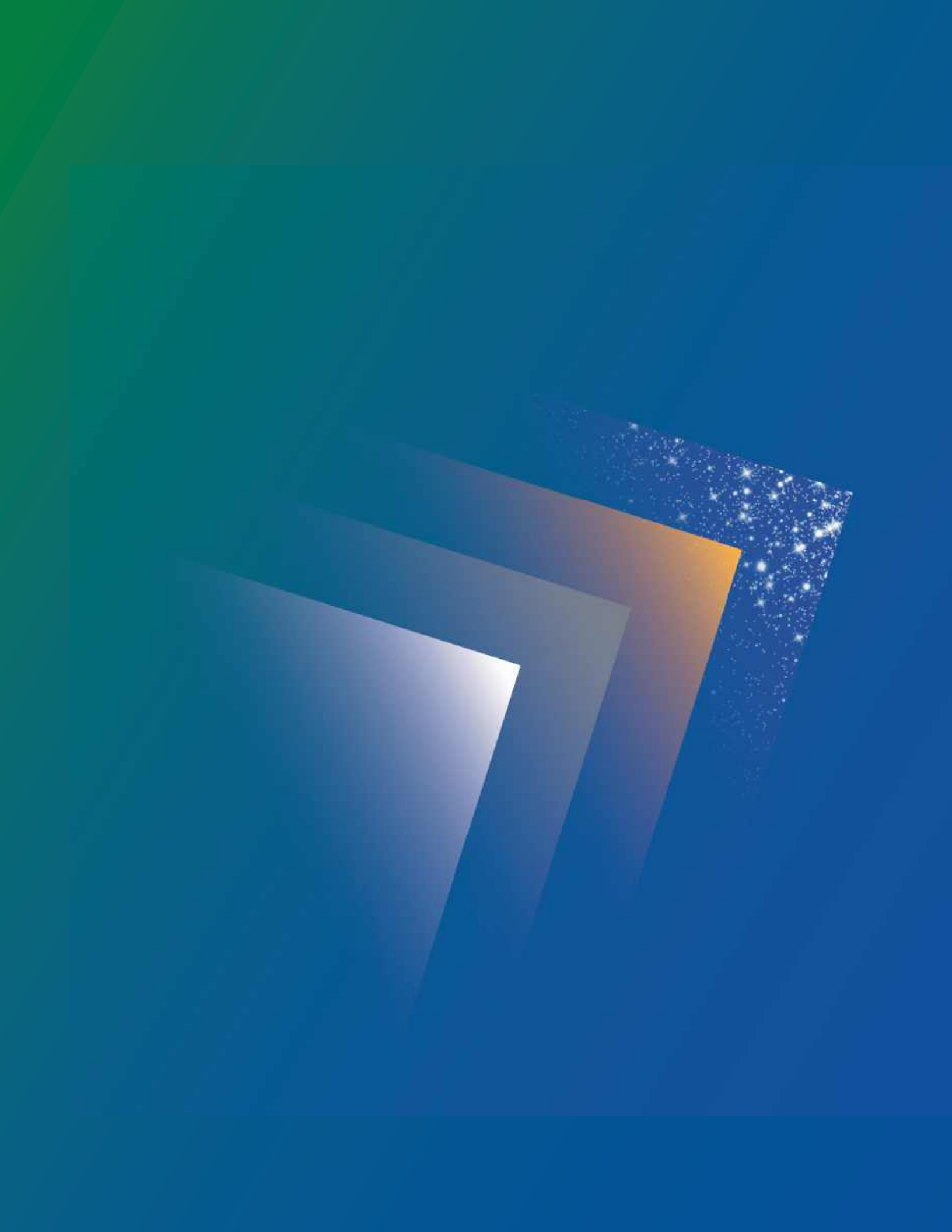
गरिमा विकास बैंक लिमिटेड
Garima Bikas Bank Limited

नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजतपत्रप्राप्त संस्था





१८औं | वार्षिक प्रतिवेदन
आ.व. २०८१/८२



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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

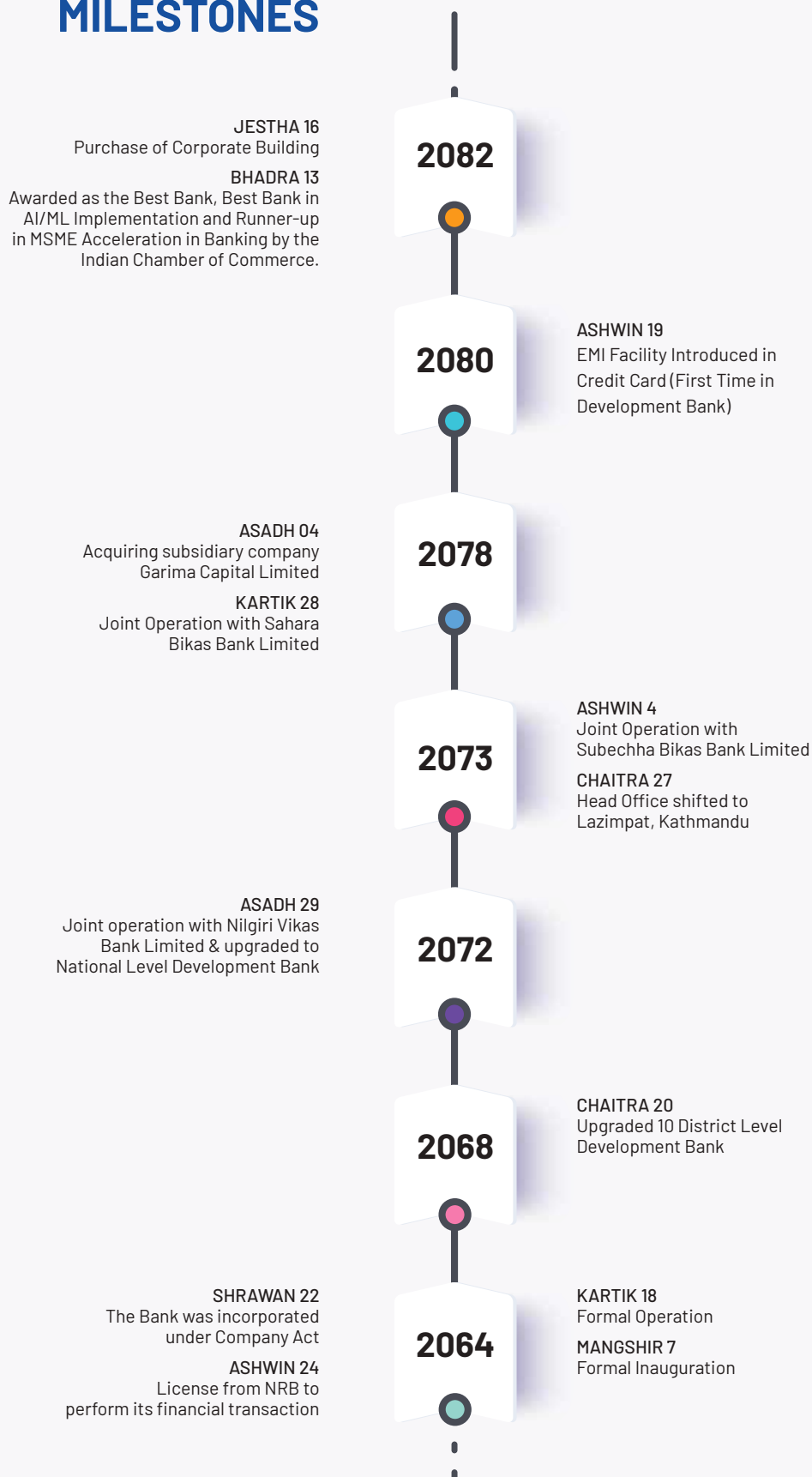
To be the leading development bank of Nepal by providing banking "Access to All".

OUR CORE VALUES

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



MILESTONES



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 customers.

BANKING ACSESSE

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

HUMAN RESOURCES

Skilled, experience and honest human resources with a positive attitude.

SME LOANS

Risk diversification and reaching a larger group.



STRATEGIC PILLARS

OUR PRESENCE

125 Branches

1 Extension Counter

495,000+

Mobile Banking Users

70,000 QR Merchants

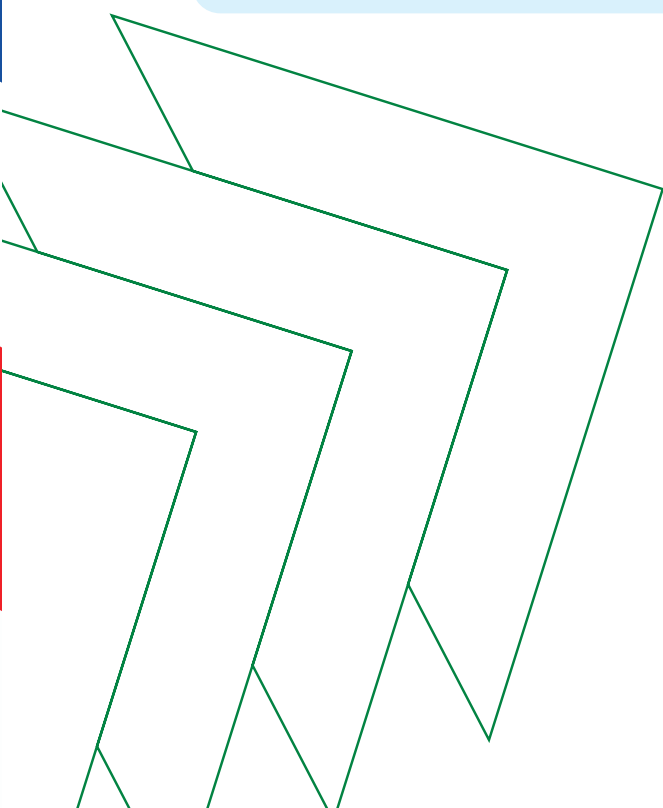
180,000+ Debit Card Users

930,000+ Valuable Customers

1034 Employees

51 ATM Booths

10 Regional Offices



FINANCIAL PERFORMANCE INDICATORS





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 विकास बैंकको शेयरधनीको हैसियतले मिति २०८२ कार्तिक २७ गते विहीबारका दिन हुने उन्नाइसौं वार्षिक साधारणसभामा म/हामी स्वयं
उपस्थित भई छलफल तथा निर्णयमा सहभागी हुन नसक्ने भएकाले उक्त सभामा मेरो/हाम्रो तर्फबाट भाग लिन तथा मतदान गर्नका लागि तपसिलमा
उल्लेखित व्यक्तिलाई मेरो/हाम्रो प्रतिनिधि (प्रोक्सी) नियुक्त गरी पठाएको छु/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 साधारणसभा हुनुभन्दा कम्तीमा ४८ घण्टा अगावै अर्थात् मिति २०८२ कार्तिक २५ 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
सभागृहचोक स्थित विकास बैंकको क्षेत्रीय कार्यालय, पोखरामा पेश गरिसक्नु पर्नेछ । शेयरधनी बाहेक अन्य व्यक्तिलाई प्रतिनिधि नियुक्त गर्न सकिने छैन ।

उन्नाइसौ वार्षिक साधारणसभामा उपस्थित हुन जारी गरिएको प्रवेश-पत्र

शेयरधनीको नाम :

शेयर संख्या :

शेयरधनी नं./हितग्राही खाता :

शेयरधनीको दस्तखत :

कम्पनी सचिव

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

गरिमा विकास बैंक लिमिटेडको

उन्नाइसौं वार्षिक साधारण सभा सम्बन्धी सूचना

(प्रथम पटक प्रकाशित मिति : २०८२ कार्तिक ३ गते सोमबार (कारोबार राष्ट्रिय दैनिक))

यस गरिमा विकास बैंक लिमिटेडको मिति २०८२ कार्तिक २ गते साँझ ५:०० बजे बसेको सञ्चालक समितिको ३३५औं बैठकको निर्णय अनुसार उन्नाइसौं 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 :- २०८२ कार्तिक २७ गते विहीबार (तदनुसार नोभेम्बर १३, २०२५)

समय :- बिहान ११:०० बजे

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

क. सामान्य प्रस्तावहरू

१. आर्थिक वर्ष २०८१/८२ को सञ्चालक समितिको वार्षिक प्रतिवेदन छलफल गरी पारित गर्ने।
२. लेखापरीक्षकको प्रतिवेदन सहितको विकास बैंकको २०८२ आषाढ मसान्तको वासलात तथा आर्थिक वर्ष २०८१/८२ को नाफा नोक्सान हिसाब, नगद प्रवाह विवरण, नाफा-नोक्सान बाँडफाँड हिसाब, इक्विटीमा भएको परिवर्तन लगायत वार्षिक वित्तीय विवरणसँग सम्बन्धित अनुसूचीहरू उपर छलफल गरी पारित गर्ने।
३. सञ्चालक समितिको प्रस्ताव बमोजिम हाल कायम चुक्ता पूँजी रु. ५,६८,०५,१७,३२७।५७ (अक्षरेपी पाँच अर्ब अठसठ्ठी करोड पाँच लाख सत्र हजार तीन सय सत्ताईस र पैसा सन्ताउन्न मात्र) को ४.५३ प्रतिशत ले हुन आउने रकम रु. २५,७३,२७,४३४।९४ (अक्षरेपी पचिस करोड त्रिहत्तर लाख सत्ताईस हजार चार सय चौतिस र पैसा चौरानब्बे मात्र) नगद लाभांश (प्रस्तावित बोनस शेयर र नगद लाभांशको कर सहित) वितरण गर्न स्वीकृति प्रदान गर्ने।
४. आर्थिक वर्ष २०८२/८३ 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. ५,६८,०५,१७,३२७।५७ (अक्षरेपी पाँच अर्ब अठसठ्ठी करोड पाँच लाख सत्र हजार तीन सय सत्ताईस र पैसा सन्ताउन्न मात्र) को ६ प्रतिशतले हुन आउने रकम रु. ३४,०८,३१,०३९।६५ (अक्षरेपी चौतिस करोड आठ लाख एकतिस हजार उनन्चालिस र पैसा पैंसठ्ठी मात्र) बराबरको बोनस शेयर वितरण गर्न स्वीकृति प्रदान गर्ने।
२. विकास बैंकको हाल कायम अधिकृत पूँजी बृद्धि गरी रु. ६,१०,००,००,०००/- (अक्षरेपी छ अर्ब दश करोड मात्र) कायम गर्ने सम्बन्धी प्रस्ताव पारित गर्ने।
३. विकास बैंकको रजिष्टर्ड (केन्द्रीय) कार्यालय काठमाण्डौ जिल्ला, काठमाण्डौ महानगरपालिका वडा नं. २, लाजिम्पाटबाट काठमाण्डौ जिल्ला, काठमाण्डौ महानगरपालिका वडा नं. ३, बालुवाटारमा स्थानान्तरण गर्ने सम्बन्धी प्रस्ताव पारित गर्ने।
४. विकास बैंकको छाप तथा लोगो परिवर्तन गर्ने सम्बन्धी प्रस्ताव पारित गर्ने।
५. संचालकहरूलाई प्रदान गरिने बैठक भत्ता तथा टेलिफोन, पत्रपत्रिका र इन्टरनेट खर्च बापत प्रदान गरिने रकम बृद्धि गर्ने सम्बन्धी प्रस्ताव पारित गर्ने।
६. गरिमा विकास बैंक लिमिटेडले अन्य ईजाजतपत्रप्राप्त बैंक तथा वित्तीय संस्था (हरु) गाभ्ने (Merger) तथा अन्य बैंक तथा वित्तीय संस्था(हरु) प्राप्त गर्ने (Acquisition) सम्बन्धमा उपयुक्त बैंक तथा वित्तीय संस्था (हरु) खोजी गर्न, उपयुक्त लागेको बैंक तथा वित्तीय संस्थसँग मर्जर तथा एक्विजिसन सम्बन्धी सहमति-पत्र (Memorandum of Understanding) तयार गरी हस्ताक्षर गर्ने, सम्पूर्ण चल अचल सम्पत्ति तथा दायित्व मूल्यांकन (Due Diligence Audit) गर्ने मूल्यांकनकर्ता लेखापरीक्षक नियुक्त गर्ने, निजको पारिश्रमिक तोक्न र निजबाट बैंकको सम्पूर्ण चल अचल सम्पत्ति तथा दायित्व मूल्यांकन (Due Diligence Audit) गराउने तथा गाभ्ने (Merger) वा प्राप्त गर्ने (Acquisition) सम्बन्धमा नियमनकारी निकायहरूसँग सहमति लिने, गाभ्ने (Merger) वा प्राप्त गर्ने (Acquisition) सम्बन्धी कार्यको लागि प्रबन्धपत्र तथा नियमावलीमा आवश्यक



संशोधन गर्नुपर्ने भएमा सो समेत गर्ने लगायतका सम्पूर्ण प्रक्रिया अवलम्बन गरी गाभ्ने (Merger) वा प्राप्ति गर्ने (Acquisition) सम्बन्धी सम्पूर्ण कार्य गर्न सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने सम्बन्धी प्रस्ताव पारित गर्ने ।

७. विशेष प्रस्ताव नं. १, २, ३, ४ र ५ पारित भए बमोजिम हुने गरी विकास बैंकको प्रबन्धपत्र र नियमावलीमा आवश्यक संशोधन गर्ने सम्बन्धी प्रस्ताव पारित गर्ने ।
८. विकास बैंकको प्रबन्धपत्र तथा नियमावलीको संशोधनसँग सम्बन्धित कार्यहरू स्वीकृतिको क्रममा नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड लगायतका नियमनकारी निकायहरुबाट कुनै विषय, शर्तहरू लगायतका संशोधन/फेरबदल गर्न निर्देशन भएमा आवश्यकता अनुसार थपघट, परिमार्जन, संशोधन, भाषागत लगायत अन्य सुधार समेतका लागि सञ्चालक समितिलाई अख्तियारी प्रदान गर्ने सम्बन्धी प्रस्ताव पारित गर्ने ।

ग. विविध

साधारण सभा सम्बन्धी अन्य जानकारी

१. बोनस शेयर, नगद लाभांश तथा साधारण सभामा भाग लिने प्रयोजनको लागि मिति २०८२ कार्तिक १८ गते शेयरधनी दर्ता पुस्तिका बन्द रहनेछ । मिति २०८२ कार्तिक १७ गतेसम्म नेपाल स्टक एक्सचेञ्ज लिमिटेडमा कारोबार भई सि.डि.एस. एण्ड क्लियरिङ लिमिटेडबाट राफसाफ भएको र प्रचलित नियमानुसार शेयरधनी दर्ता किताबमा कायम रहेका शेयरधनीहरू सो सभामा भाग लिन तथा लाभांश प्राप्त गर्नको लागि योग्य हुनेछ ।
२. शेयरधनी महानुभावहरूले आर्थिक वर्ष २०८१/८२ को वार्षिक प्रतिवेदन पुस्तिका यस विकास बैंकको केन्द्रीय कार्यालय, लाजिम्पाट, काठमाण्डौ वा सभागृहचोक, पोखरा, कास्की स्थित विकास बैंकको क्षेत्रीय कार्यालय, पोखरा वा शेयर रजिष्ट्रार, एनआइएमबि एस क्यापिटल लिमिटेड, लाजिम्पाट, काठमाण्डौबाट प्राप्त गर्न सक्नु हुनेछ । उक्त प्रतिवेदन विकास बैंकको वेबसाईट www.garimabank.com.np मा हेर्न र डाउनलोड गर्न समेत सकिनेछ ।
३. सभामा उपस्थित हुने सम्पूर्ण शेयरधनीहरूले 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 ।
४. सभामा भाग लिनका लागि प्रतिनिधि (प्रोक्सी) नियुक्त गर्न वा प्रोक्सी बदर गरी नयाँ प्रतिनिधि (प्रोक्सी) नियुक्त गर्न अर्को प्रोक्सी दिन चाहने शेयर धनीहरूले सो सम्बन्धी निवेदन (प्रोक्सी फारम) भरी काठमाण्डौ जिल्ला काठमाण्डौ महानगरपालिका वडा 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 कम्तीमा ४८ घण्टा अगाडि अर्थात् मिति २०८२ कार्तिक २५ 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 गरिसक्नु भएको शेयरधनी स्वयं सभामा उपस्थित भई हाजिरी किताबमा दस्तखत गर्नु भएमा उक्त प्रोक्सी स्वतः बदर हुनेछ ।
५. नावालक वा मानसिक सन्तुलन ठीक नभएका शेयरधनीहरूको 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 ।
६. संयुक्त रूपमा शेयर खरिद गर्ने शेयरधनीको हकमा शेयरधनी दर्ता किताबमा जसको नाम पहिले उल्लेख गरिएको छ, सो व्यक्ति वा संयुक्त शेयर धनीहरूको सर्वसम्मतिबाट आफूहरू मध्ये नियुक्त व्यक्तिले मात्र सभामा भाग लिन, छलफल गर्न, प्रतिनिधि नियुक्त गर्न र मतदान गर्न सक्नु हुनेछ ।
७. शेयरधनी महानुभावहरूको 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 महानुभावहरूले सभा हुने स्थानमा उपस्थित भई तहाँ रहेको हाजिरी पुस्तिकामा दस्तखत गर्नु पर्नेछ ।
८. विविध शीर्षक अन्तर्गत कुनै विषयमा छलफल गर्न आवश्यक ठानेमा शेयरधनी महानुभावहरूले आफूले प्रस्तुत गर्न चाहेको विषय बारे सभा हुनु भन्दा ७ दिन अगावै कार्यालय समय भित्र विकास बैंकको केन्द्रीय कार्यालय, लाजिम्पाट, काठमाण्डौमा 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 ।
९. साधारण सभा सम्बन्धमा थप जानकारी आवश्यक परेमा कार्यालय समय भित्र विकास बैंकको केन्द्रीय कार्यालय, लाजिम्पाट, काठमाण्डौमा सम्पर्क राख्न समेत अनुरोध गरिन्छ ।

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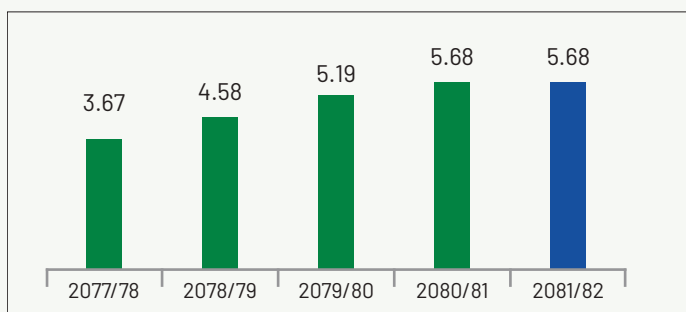
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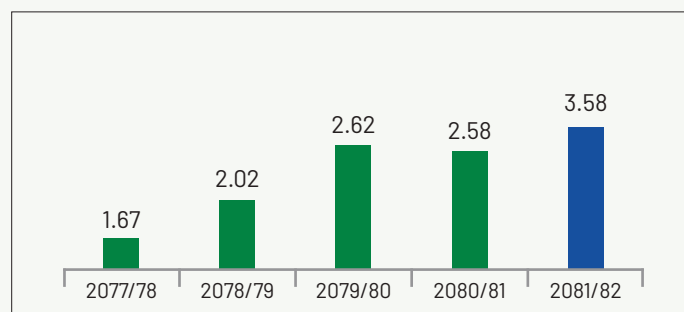
PAID-UP CAPITAL

(Rs. in Billion)



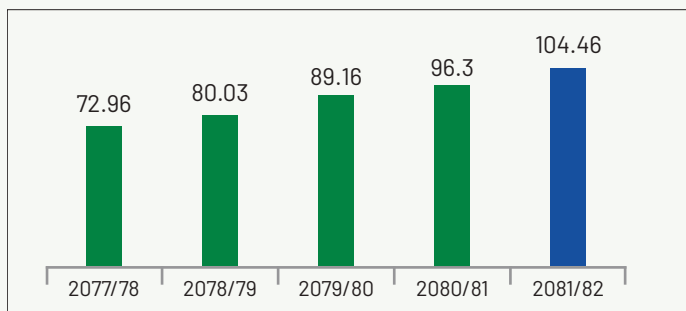
RESERVE

(Rs. in Billion)



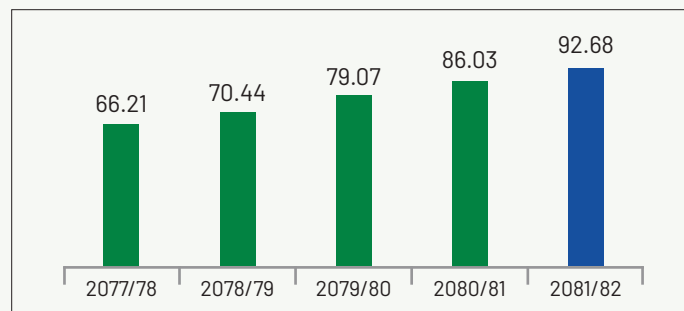
TOTAL ASSETS

(Rs. in Billion)



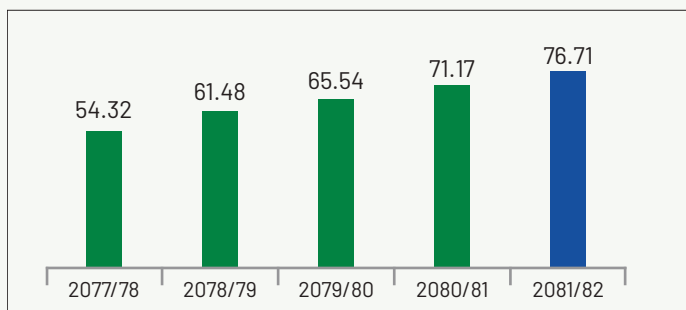
DEPOSIT

(Rs. in Billion)



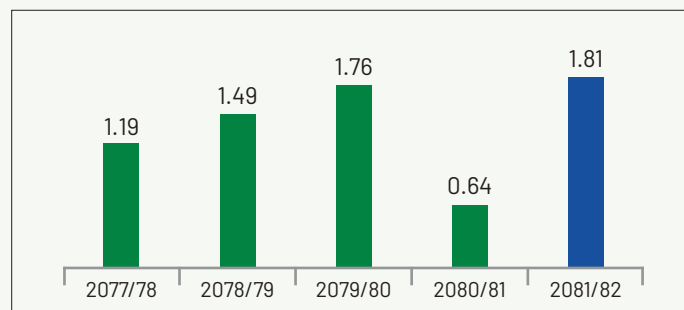
LOAN & ADVANCES

(Rs. in Billion)



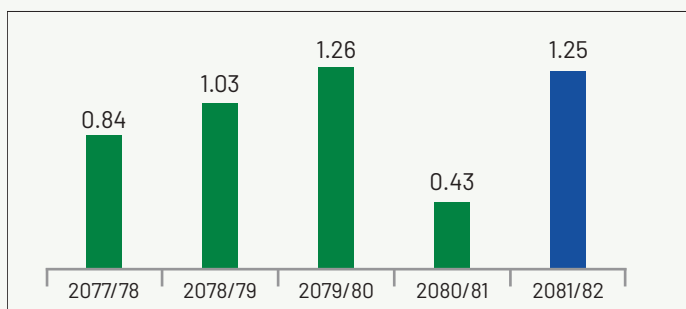
OPERATING PROFIT

(Rs. in Billion)



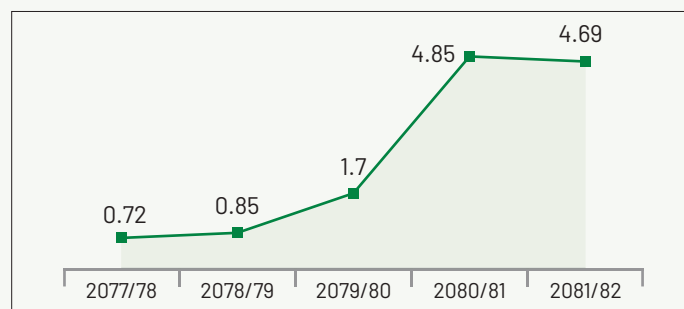
NET PROFIT

(Rs. in Billion)



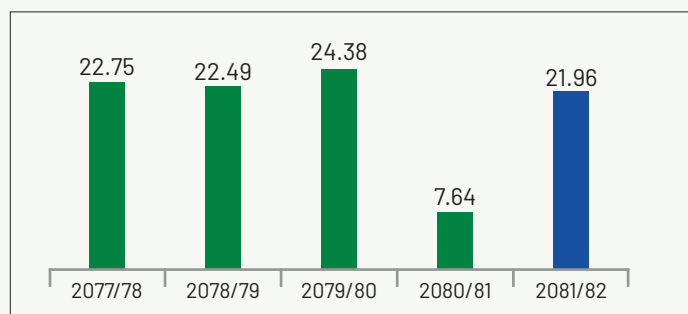
NON PERFORMING LOANS

(In %)



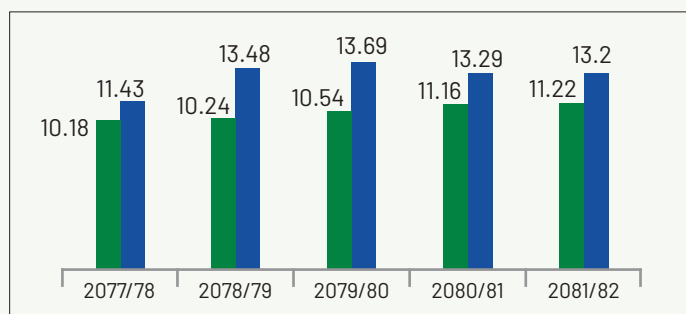
EARNING PER SHARE

(In Rs.)



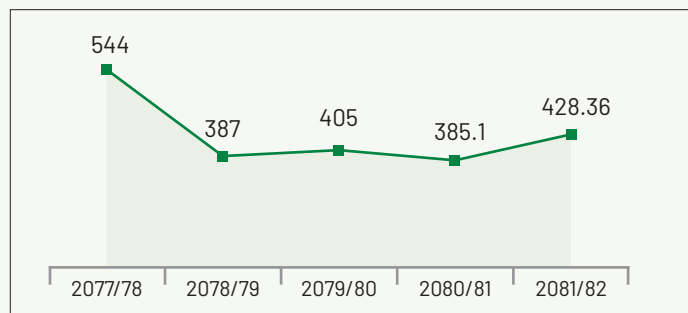
CAPITAL ADEQUACY

(In %)



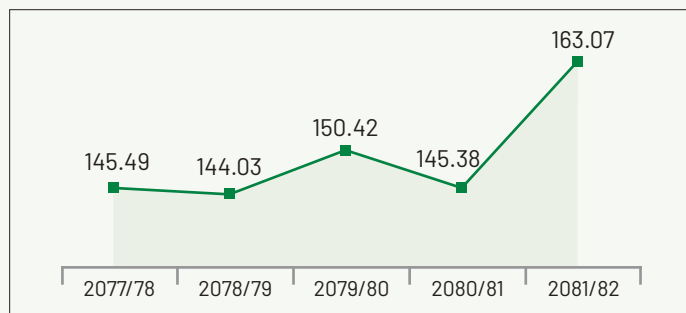
MARKET PRICE PER SHARE

(In Rs.)



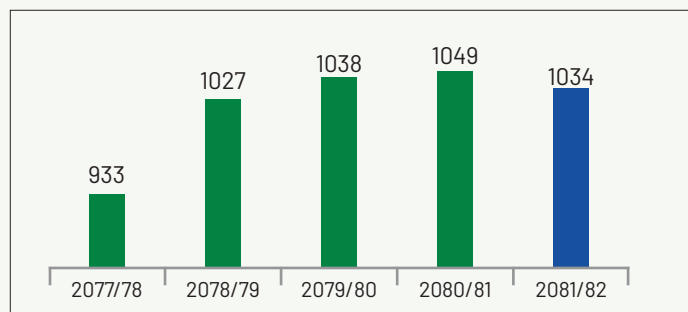
NET WORTH PER SHARE

(In Rs.)



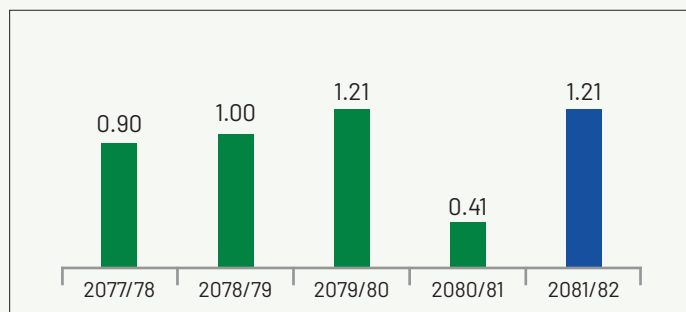
TOTAL STAFFS

(In Number)



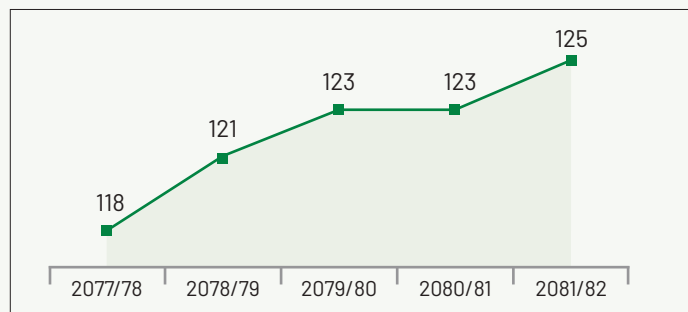
NET PROFIT PER STAFF

(Rs. in Million)



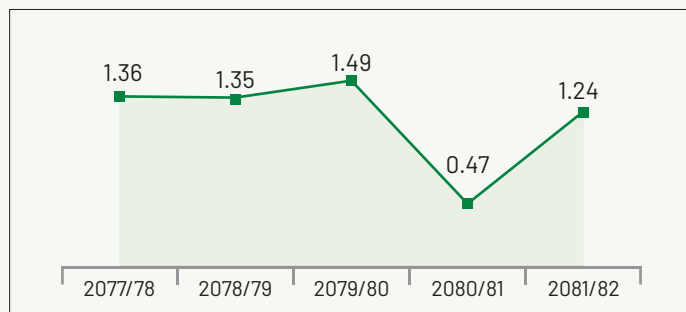
NUMBER OF BRANCHES

(In Number)



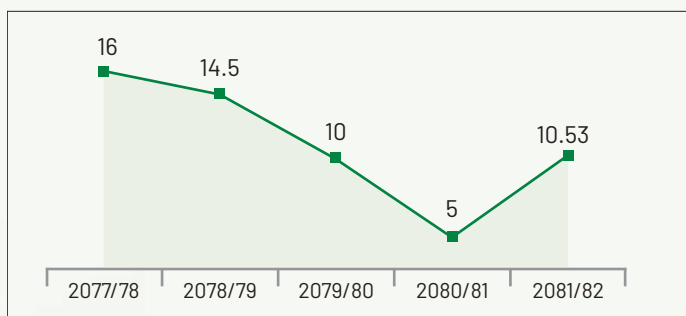
RETURN ON TOTAL ASSETS

(In %)

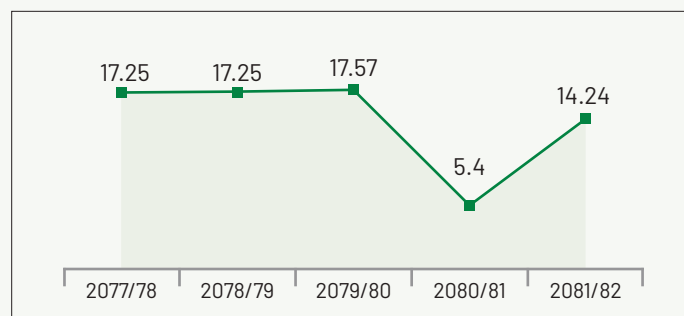


DIVIDEND PAID

(In %)

**RETURN ON EQUITY**

(In %)



सञ्चालक समितिका अध्यक्षको मन्तव्य

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

विगत १९ वर्षदेखि यहाँहरूबाट निरन्तर रूपमा प्राप्त सहयोग तथा सद्भावको लागि हृदयदेखि आभार प्रकट गर्दछु। अघिल्लो आर्थिक वर्षको तुलनामा समिक्षा वर्षमा यस विकास बैंकको निक्षेपमा ७.७२ प्रतिशतले बृद्धि भई कुल निक्षेप रकम रु.९२ अर्ब ६८ करोड पुगेको छ। बैंक तथा वित्तीय संस्थाहरूमा प्रयाप्त लगानीयोग्य रकम रहेको अवस्था विद्यमान रहेता पनि देशको समग्र आर्थिक गतिविधिमा देखिएको शिथिलताको कारण बैंक तथा वित्तीय संस्थाहरूको कर्जा लगानी विस्तार अपेक्षित रूपमा बृद्धि हुन नसक्नुको साथै निष्क्रिय कर्जा अनुपात समेत बृद्धि भएको अवस्थामा यस विकास बैंकले कर्जा लगानीतर्फ ७.७९ प्रतिशतको बृद्धि हासिल गरी २०८२ असार मसान्तमा कुल कर्जा लगानी रकम रु.७६ अर्ब ७१ करोड पुगेको छ। त्यसैगरी २०८१ असार मसान्तमा ४.८५ प्रतिशत रहेको निष्क्रिय कर्जा अनुपात न्यून बिन्दुले कम भई २०८२ असार मसान्तमा ४.६९ प्रतिशत कायम रहेको छ। आर्थिक वर्ष २०८१/८२ को अन्त्यमा कायम रहेको संचित मुनाफाबाट शेयरधनीहरूलाई ६ प्रतिशत बोनस शेयर र ४.५३ प्रतिशत नगद लाभांश (प्रस्तावित बोनस

शेयर र नगद लाभांशको कर सहित) गरी कुल १०.५३ प्रतिशत लाभांश वितरण गर्ने प्रस्ताव स्वीकृतिका लागि यस गरिमामय सभा समक्ष प्रस्ताव गरेका छौं।

गरिमा विकास बैंकले हालसम्म हासिल गरेका उपलब्धि तथा गतिविधिहरूका बारेमा वार्षिक प्रतिवेदनमा विस्तृत रूपमा उल्लेख गरिएको व्यहोरा यहाँहरूसमक्ष जानकारी गराउँदछु।

यस विकास बैंकले संस्थागत सुशासनलाई सदैव प्राथमिकतामा राखी कार्य गर्दै आईरहेको छ। विकास बैंकको आन्तरिक सँगसँगै नियमनकारी निकायहरूबाट विभिन्न समयमा जारी भएका नीति, नियम, निर्देशिका तथा परिपत्रहरूको परिपालना गर्नेदेखि उच्च नैतिकता तथा व्यावसायिक सोच राखी कार्य गर्ने प्रणालीलाई थप सशक्त तथा प्रभावकारी बनाउने प्रयास गरिएको छ। आन्तरिक नियन्त्रण तथा निरन्तर अनुगमन कार्यलाई थप प्रभावकारी बनाउनका लागि केन्द्रीय कार्यालय सँगसँगै देशका १० स्थानमा क्षेत्रीय कार्यालयहरू सञ्चालनमा छन्। त्यसैगरी जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण

प्रणालीलाई थप मजबुत बनाउने तथा सम्पूर्ण सरोकारवालाहरूको हित संरक्षणका लागि विकास बैंक सदैव प्रविबद्ध रहेको छ । बैंक तथा वित्तीय संस्थाहरूको माझमा उत्कृष्ट संस्थाको रूपमा स्थापित हुनका लागि व्यावसायिक बृद्धि सँगसँगै कर्मचारीहरूको वृत्ति विकास, ग्राहकमैत्री तथा प्रविधिमैत्री सेवा प्रवाह, संस्थागत सुशासन, जोखिम व्यवस्थापन लगायतका विषयहरूमा विशेष ध्यान दिईएको छ ।

विकास बैंकको पूँजीकोष थप सशक्त बनाउने सन्दर्भमा आर्थिक वर्ष २०७८/०८९ मा रु. १ अर्बको ऋणपत्र जारी गरिएकोमा हाल उक्त ऋणपत्रको कारोबार दोश्रो बजारमा भैरहेको व्यहोरा यहाँहरूलाई विदित नै छ ।

विगत केही वर्ष यता Digital Transformation ले बैंकिङ क्षेत्रको विकासमा निकै नै महत्वपूर्ण भूमिका खेलेको र हरेक बैंकिङ कारोबारहरू प्रविधिमैत्री बनाउनुपर्ने अपरिहार्यता भैसकेको छ । यस विकास बैंकले आफ्नो बैंकिङ सेवाहरूलाई आधुनिकरण तथा प्रविधिमैत्री बनाउने सन्दर्भमा ग्राहकहरूलाई प्रवाह गर्ने सेवा तथा विकास बैंकको आन्तरिक कार्यप्रणालीलाई यथाशक्य छिटो स्वाचालित Automation बनाउँदै लैजाने नीति अवलम्बन गरिएको छ ।

Access to All “सबैको पहुँच” को नारा सहित दुरदृष्टिमा आधारित भई बैंकिङ सेवा प्रवाह गरिरहेको यस विकास बैंकले हालसम्म देशका सातवटै

प्रदेशमा आफ्नो सञ्जाल विस्तार गरिसकेको छ । हाल विकास बैंकका १० वटा क्षेत्रीय कार्यालय, १२५ शाखा कार्यालय, १ एक्सटेन्सन काउन्टर, ५१ एटीएम मेसिन मार्फत, ९ लाख ३० हजार भन्दा बढी निक्षेपकर्ता, ३६ हजार भन्दा बढी ऋणी, ४ लाख ९५ हजार भन्दा बढी मोबाईल बैंकिङ प्रयोगकर्ता, १ लाख ८८ हजार भन्दा बढी डेबिट कार्ड प्रयोगकर्ता ७७ हजार भन्दा बढी क्युआर मर्चेण्टहरू मार्फत ग्राहक महानुभावहरूलाई आधुनिक बैंकिङ सेवा प्रवाह गरिरहेको छ र आगामी दिनमा बढी भन्दा बढी ग्राहकहरूमा बैंकिङ सेवा विस्तार गर्ने कार्यमा विकास बैंक सदैव प्रतिवद्ध रहेको छ ।

बैंकिङ व्यवसाय अनन्त कालसम्म सञ्चालन हुने व्यवसाय रहेको हुँदा व्यावसायिक यात्रामा आईपर्ने आन्तरिक तथा बाह्य चुनौतीहरूको सामना गर्दै प्रभावकारी रूपमा आफ्नो सेवा प्रवाह गर्नका लागि यस विकास बैंकले Resilient Banking को अवधारणा अगाडि सारेको छ । समय र सन्दर्भहरू परिवर्तनशील हुन्छन् । कुनै पनि संस्थाको स्थिरता र सबलता उक्त संस्थाले परिवर्तनशील समय र सन्दर्भहरू अनुकूल स्वयंलाई निरन्तर परिमार्जन गर्दै अगाडि बढ्ने क्षमतामा निर्धारित हुन्छ । नयाँ नयाँ अवधारणा, राष्ट्रिय तथा अन्तराष्ट्रिय परिस्थिति अनुसार पार्दुभाव हुने उत्कृष्ट अभ्यास, प्रविधिमैत्री, ग्राहकहरूको स्वभाव र आवश्यकतामा हुने परिवर्तन अनुसार वस्तु तथा सेवा प्रवाह गरी निरन्तर ग्राहकमैत्री अवस्था कायम राख्न सक्ने लचकता

एवं क्षमता लगायतका आन्तरिक सुदृढताका साथ बाह्य चुनौती सामना गर्न सक्ने सुस्पष्ट नीति एवं दृढ नेतृत्व क्षमताको समग्रता नै Resilient Banking को अवधारणा हो । यस अवधारणा सहित गरिमा विकास बैंक लिमिटेडले आगामी दिनमा प्रर्याप्त पूँजीकोष, प्रभावकारी जोखिम व्यवस्थापन संरचना, ग्राहकमैत्री प्रविधिको विकास, व्यावसायिक निरन्तरता तथा संकट समाधानको पूर्व तयारी, व्यवसाय तथा लगानीमा विविधिकरण, दिगो व्यावसायिक मोडेल, दृढ नेतृत्व तथा प्रभावकारी संस्थागत सुशासन, पारदर्शिता र समयानुकूल आवश्यक लचकता सहित संस्थागत सुदृढताको सुनिश्चितताको निरन्तर प्रयास गर्ने प्रतिबद्धता व्यक्त गर्न चाहन्छु ।

विकास बैंकले आन्तरिक नीति, नियमहरूसँगै नियमनकारी निकायले समय-समयमा जारी गर्ने निर्देशन तथा परिपत्रहरूको पूर्ण रुपमा अनुपालना गरी कार्यहरू गर्दै आईरहेको छ । संस्थागत सुशासन तथा शून्य सहनशीलताको नीतिमा विकास बैंक प्रतिवद्ध रहेको र सूचना प्रविधिको क्षेत्रमा भएको द्रुततर विकास सँगसँगै सम्भावित जोखिमलाई प्रभावकारी व्यवस्थापन गर्नका लागि विकास बैंक सदैव सक्रिय रहेको यहाँहरूलाई अवगत गराउन चाहन्छु ।

अन्तमा, यस गरिमा विकास बैंक लिमिटेडको उन्नाइसौं वार्षिक साधारण सभामा उपस्थित शेयरधनी महानुभावहरू लगायत उपस्थित सम्पूर्ण अतिथि महानुभावहरूमा हार्दिक कृतज्ञता प्रकट गर्न चाहन्छु । यस विकास बैंकको प्रगति र सफलताको यात्रामा हाम्रा हरेक क्रियाकलापहरूलाई शुक्ष्म विश्लेषण गरी हामीलाई निरन्तररूपमा राय सुझाव दिनुहुने आदरणीय शेयरधनी महानुभावहरू, नियमनकारी निकायहरू, ग्राहकवर्ग, सञ्चार क्षेत्र, सञ्चालक समितिका सदस्यहरू, कर्मचारी लगायत यस विकास बैंकलाई प्रत्यक्ष अप्रत्यक्ष रुपमा सहयोग गर्नुहुने सम्पूर्ण शुभचछुकहरूप्रति हार्दिक आभार व्यक्त गर्दछु । आगामी दिनहरूमा पनि सदा भैं यहाँहरूको साथ, सहयोग, शुभेच्छा र मार्गदर्शन प्राप्त भइरहने विश्वास लिएको छु । आगामी दिनहरूमा हामी हाम्रो सेवालाई थप परिष्कृत गर्दै उत्कृष्ट बैंकिङ्ग सेवा प्रवाहमा दृढताका साथ अगाडि बढ्ने व्यहोरा यहाँहरू समक्ष प्रतिबद्धता व्यक्त गर्न चाहन्छु ।

धन्यवाद !

दिलिप प्रताप खाँण

अध्यक्ष

सञ्चालक समिति

प्रमुख कार्यकारी अधिकृतको प्रतिबद्धता

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

व्यवसाय विस्तार तथा मुनाफाको दृष्टिकोणबाट यस विकास बैंकको लागि आर्थिक वर्ष २०८१/८२ सकारात्मक रह्यो। समिक्षा वर्षमा विकास बैंकको निक्षेप परिचालन ७.७२ प्रतिशतले बृद्धि भई कुल निक्षेप रु.९२ अर्ब ६८ करोड पुगेको छ। कर्जा लगानी ७.७९ प्रतिशतले बृद्धि भई कुल कर्जा लगानी रु.७६ अर्ब ७१ करोड पुगेको छ। त्यसैगरी विकास बैंकको सञ्चालन मुनाफा र खुद मुनाफा अघिल्लो आर्थिक वर्षको तुलनामा १८१.६७ प्रतिशत र १८७.५२ प्रतिशतले बृद्धि भई क्रमशः रु.१ अर्ब ८१ करोड र रु.१ अर्ब २५ करोड आर्जन भएको छ।

विगत केही वर्षदेखि देशको समग्र आर्थिक गतिविधिहरूमा देखिएको संकुचनको अवस्थामा आर्थिक वर्ष २०८१/८२ मा समेत अपेक्षाकृत रुपमा सुधार हुन सकेन। नेपालको समग्र बैकिङ क्षेत्रमा समिक्षा वर्षमा प्रयाप्त लगानीयोग्य रकम उपलब्ध रहेको र कर्जाको व्याजदर एकल अंकमा भर्दा समेत बैंक तथा वित्तीय संस्थाहरूको कर्जा लगानी अपेक्षाकृत रुपमा बृद्धि हुन नसकेको सन्दर्भमा यस विकास बैंकको कर्जा विस्तार समेत सन्तोषजनक देखिएको छ। समिक्षा वर्षमा विकास बैंकहरूको औसत कर्जा बृद्धि ६.१ प्रतिशत रहेको सन्दर्भमा

यस विकास बैंकको कर्जा बृद्धि ७.७९ प्रतिशत रह्यो। त्यसैगरी समिक्षा वर्षमा विकास बैंकको खुद मुनाफा अघिल्लो आर्थिक वर्षको तुलनामा १८७.५२ प्रतिशतले बृद्धि भई रु.१ अर्ब २५ करोड भएको छ। विकास बैंकका अन्य वित्तीय सूचकहरू तथा सूचना प्रविधिमा आधारित डेबिट कार्ड, क्रेडिट कार्ड, मोबाईल बैकिङ, QR Code लगायत डिजिटल बैकिङसँग सम्बन्धित सेवाहरूको उल्लेख्य रुपमा विस्तार भएको छ।

विकास बैंकले भारतीय चेम्बर अफ कमर्सद्वारा २९ अगष्ट २०२५ मा भारतको नयाँ दिल्लीमा आयोजित तेथ्रो इमर्जिङ एसिया बैकिङ कन्क्लेभ एण्ड अवार्ड कार्यक्रममा The Best Bank Award, The Best AI-ML Bank Award र MSME Acceleration विधामा Runner up को अवार्ड प्राप्त गरेको छ। त्यसैगरी, कर्पोरेट क्लब नेपालले मिति २०८१ फाल्गुन १३ मा काठमाण्डौमा आयोजना गरेको वार्षिक अवार्ड समारोहमा यस विकास बैंकले कर्पोरेट क्षेत्रमा उत्कृष्टता प्रदान गरे बापत Corporate Excellence-2024 in Development Bank Award बाट सम्मानित भएको छ। उल्लिखित अवार्डबाट विकास बैंक सम्मानित हुँदै गर्दा आगामी

दिनमा वित्तीय सेवालाई परिस्कृत गर्दै उत्कृष्ट सेवा प्रवाहमा थप प्रतिवद्ध भई अगाडि बढ्नका लागि हामीलाई थप ऊर्जा प्राप्त भएको छ ।

विकास बैंकले व्यवसाय विस्तार सँगसँगै सामाजिक उत्तरदायित्व प्रति अग्रसर रही समाजमा शिक्षा, स्वास्थ्य, मानवीय सहायता तथा राहत, वातावरणीय संरक्षण, वित्तीय साक्षरता, दिगो विकासका लक्ष्य लगायतका विभिन्न सामाजिक क्रियाकलापहरूमा सक्रिय रूपमा सहभागिता जनाएको छ, जसका कारण यस विकास बैंक पनि समाजको एक उत्तरदायी संस्थाको रूपमा समाजसँग थप निकट पुगेको हामीहरूलाई आभास भएको छ ।

समिक्षा वर्षमा यस विकास बैंकको व्यवसायको बृद्धि संगसंगै विकास बैंकको विद्यमान संरचनालाई सशक्त बनाउने, सेवा प्रवाहको गुणस्तर बृद्धि तथा सम्पत्तिको गुणस्तर कायम गर्ने कार्यमा समेत विशेष रूपमा जोड दिईएको छ ।

उत्पादन तथा रोजगारी सिर्जना गरी देशको अर्थतन्त्रलाई अगाडि बढाउनको लागि साना तथा मझौला उद्यम सँगसँगै उर्जा, कृषि, पूर्वाधार निर्माण, लगायतका क्षेत्रहरूको निकै नै ठुलो भूमिका रहेको हुन्छ । यस विकास बैंकले कर्जा लगानीको सन्दर्भमा साना तथा मझौला र उत्पादनशील क्षेत्रलाई प्राथमिकतामा राखी अर्थतन्त्रका हरेका क्षेत्रमा सन्तुलित कर्जा प्रवाह गर्ने कार्यलाई जोड दिएको छ । बैंकिङ्ग क्षेत्रमा विकास भएका आधुनिक उपकरण तथा प्रविधिको प्रयोग सँगै ग्राहकवर्गहरूलाई सरल, सुलभ, ग्राहकमैत्री तथा प्रविधिमैत्री ढंगबाट सेवा प्रवाह सँगसँगै समुदायको दिगो आर्थिक विकासमा विकास बैंक दृढ संकल्पका साथ कार्य गर्दै आइरहेको छ । त्यसैगरी विगत केही वर्षयता मुलुकको समग्र आर्थिक गतिविधिमा देखिएको शिथिलता लगायत अन्य विविध कारणबाट लगानीकर्ताहरूको आत्मविश्वासमा आएको कमीका कारण व्यावसायिक वातावरण अपेक्षाकृत रूपमा सुदृढ हुन नसकेको अवस्थामा व्यावसायिक वातावरण भरोसायोग्य बनाउनको लागि बैंक तथा वित्तीय संस्थाहरूले वित्तीय अनुशासन कायम राखी, वित्तीय सचेतना लगायतका क्रियाकलापहरू मार्फत महत्वपूर्ण भूमिका निर्वाह गर्नुपर्ने अवस्था रहेको छ ।

विगत केही वर्षदेखि विकास बैंकको आफ्नै भवनमा केन्द्रीय कार्यालय सञ्चालन गर्ने दृढताका साथ काठमाण्डौ उपत्यकाको मुख्य स्थानहरूमा केन्द्रीय कार्यालयका लागि उपयुक्त घर/जग्गा खरिदको प्रक्रिया अगाडि बढाइएकोमा मिति २०८२ जेष्ठ १६

गते काठमाण्डौ जिल्ला, काठमाण्डौ महानगरपालिका वडा नं. ३, बालुवाटारमा अवस्थित २-५-१-१ (रोपनी) क्षेत्रफल र उक्त जग्गामा निर्माण सम्पन्न भएको ४७,६२५.१६ वर्गफिट क्षेत्रफलको ७ तले आधुनिक व्यवसायिक भवन खरिद गरिएको र हाल उक्त भवनमा केन्द्रीय कार्यालय सञ्चालन प्रयोजनको लागि आवश्यक पर्ने आन्तरिक संरचना निर्माण तथा सजावट सम्बन्धी कार्य अगाडि बढाइएको व्यहोरा यहाँहरू समक्ष जानकारी गराउन चाहन्छु ।

मानव संसाधन विकास बैंकका अमुल्य सम्पत्ति हुन र उनीहरूमा गरिएको उपयुक्त लगानीले मात्र संस्थालाई दीर्घकालसम्म प्रतिफल दिन्छ भन्ने मान्यतालाई आत्मसाथ गर्दै यस विकास बैंकले कर्मचारी भर्न सँगसँगै उनीहरूको क्षमता अभिवृद्धिका लागि आन्तरिक एवं वाह्य तालिम, सेमिनार एवं गोष्ठीहरूमा सहभागी गराउने तथा उनीहरूको वृत्ति विकास र सशक्तिकरणमा विशेष ध्यान दिईएको छ ।

समिक्षा वर्षदेखि कर्मचारीहरूको ज्ञान, दक्षता तथा नेतृत्व क्षमता अभिवृद्धि गर्ने उद्देश्यले कार्यसम्पादन मुल्यांकनको आधारमा वृत्ति विकासको अवसर सुनिश्चितता हुने प्रणालीको विकास गरिएको छ । चुनौतिपूर्ण परिस्थितिहरूमा समेत सञ्चालक समितिको दुरदर्शी तथा निरन्तर मार्गदर्शन र कर्मचारीहरूको लगन एवं मेहनतका कारण विकास बैंक लगानीकर्ताहरूलाई अटुट रूपमा सन्तुलित प्रतिफल प्रदान गर्ने तथा विकास बैंकसँग सम्बद्ध सम्पूर्ण पक्षहरूको उच्च हित हुने गरी कार्य गर्ने लक्ष्य हासिल गर्न विकास बैंक प्रतिवद्ध रहेको छ ।

अन्त्यमा, विकास बैंकको निरन्तर प्रगतिको यात्रामा यहाँहरूबाट प्राप्त साथ, सहयोग, मार्गदर्शन र विश्वासको लागि हार्दिक आभार व्यक्त गर्न चाहन्छु । आदरणीय शेयरधनी महानुभावहरू, नियमनकारी निकायहरू, सञ्चार क्षेत्र, सेवाग्राही तथा कर्मचारीहरू लगायत यस विकास बैंकलाई प्रत्यक्ष अप्रत्यक्ष रूपले सहयोग पुर्‍याउनु 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 समेत व्यक्त गर्न चाहन्छु ।

धन्यवाद ।

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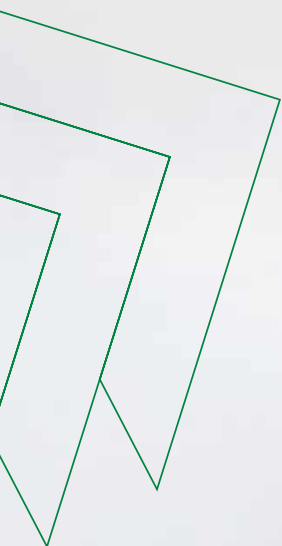
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► आदरणीय शेयरधनी महानुभावहरू,

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

विकास बैंकका शेयरधनी महानुभावहरू, कर्मचारीवर्ग, नियामक निकाय, ग्राहकवर्ग, शुभेच्छुक तथा अन्य सम्बद्ध निकायहरूको विश्वास तथा योगदानको कारण यस विकास बैंकले सफलतापूर्वक उन्नाइसौ वर्ष पूरा गरिसकेको छ । यस विकास बैंकलाई एक उत्कृष्ट विकास बैंकको रूपमा स्थापित गराउनको लागि यहाँहरूको निरन्तर साथ, सहयोग र विश्वासको लागि सम्पूर्णमा हार्दिक आभार व्यक्त गर्न चाहन्छु । साथै, आगामी दिनहरूमा समेत यहाँहरूको अमूल्य सल्लाह, सुझाव तथा मार्गनिर्देशनको अपेक्षा गर्दछु । यस अवसरमा म राष्ट्रिय/अन्तर्राष्ट्रिय आर्थिक स्थिति सहित विकास बैंकको विगत वर्षको कारोबारको संक्षिप्त विवेचना सहित २०८२ असार मसान्तको वासलात, नाफा-नोक्सान हिसाब, नाफा नोक्सान बाँडफाँट हिसाव, नगद प्रवाह विवरण लगायत सम्बन्धित अनुसूचीहरू तथा अन्य वित्तीय विवरणहरू स्वीकृतिको लागि साधारण सभा समक्ष प्रस्तुत गर्न चाहन्छु ।

राष्ट्रिय/अन्तर्राष्ट्रिय आर्थिक स्थिति

अन्तर्राष्ट्रिय आर्थिक स्थिति

कोभिड-१९ महामारी पश्चात् क्रमशः सुधार हुँदै गएको विश्व अर्थतन्त्र बढ्दो भूराजनीतिक तनाव र पछिल्लो समय ठूला अर्थतन्त्रहरूबीचको कठोर व्यापारिक नीतिले पुनः प्रभावित हुन थालेको अन्तर्राष्ट्रिय मुद्राकोषको विश्लेषण रहेको छ । फलस्वरूप, सन् २०२४ मा ३.३ प्रतिशतले विस्तार भएको

विश्व अर्थतन्त्र सन् २०२५ मा २.८ प्रतिशतले मात्र बढ्ने प्रक्षेपण रहेको छ । सन् २०२४ मा १.८ प्रतिशतले विस्तार भएको विकसित अर्थतन्त्र सन् २०२५ मा १.४ प्रतिशतले विस्तार हुने र सन् २०२४ मा ४.३ प्रतिशतले विस्तार भएको उदीयमान तथा विकासोन्मुख अर्थतन्त्र सन् २०२५ मा ३.७ प्रतिशतले विस्तार हुने कोषको प्रक्षेपण रहेको छ । सन् २०२४ मा भारत र चीनको अर्थतन्त्र क्रमशः ६.५ प्रतिशत र ५.० प्रतिशतले विस्तार भएकोमा सन् २०२५ मा क्रमशः ६.२ प्रतिशत र ४.० प्रतिशतले मात्र विस्तार हुने कोषको



विगत तीन वर्षदेखि विश्व मुद्रास्फीति घट्दै गएको छ । सन् २०२४ मा ५.७ प्रतिशत रहेको विश्वको उपभोक्ता मुद्रास्फीति सन् २०२५ मा ४.३ प्रतिशत रहने कोषको प्रक्षेपण रहेको छ । विकसित अर्थतन्त्रको मुद्रास्फीति सन् २०२४ मा २.६ प्रतिशत रहेकोमा सन् २०२५ मा २.५ प्रतिशतमा सीमित हुने प्रक्षेपण छ । साथै, उदीयमान तथा विकासशील अर्थतन्त्रको मुद्रास्फीति सन् २०२४ मा ७.७ प्रतिशत रहेकोमा सन् २०२५ मा ५.५ प्रतिशतमा सीमित हुने प्रक्षेपण छ । विश्व मुद्रास्फीति घट्ने क्रममा रहे तापनि भू-राजनीतिक तनाव र केही मुलुकहरूको कठोर व्यापार नीतिले मूल्यमा चाप पर्न सक्ने जोखिम कायमै रहेको कोषको विश्लेषण रहेको छ ।

मुद्रास्फीति घट्दै गएसँगै विश्वका अधिकांश मुलुकहरूले लचिलो मौद्रिक नीति अवलम्बन गर्न थालेका छन् । युरोपियन केन्द्रीय बैंक (ECB) ले सन् २०२४ जुनदेखि आठ पटक निक्षेप सुविधा दरलाई घटाएको छ । यसै गरी, भारतीय रिजर्व बैंकले सन् २०२३ फेब्रुअरीदेखि ६.५ प्रतिशत कायम गरेको नीतिगत दर सन् २०२५ फेब्रुअरी यता लगातार तीन पटक घटाएर सन् २०२५ जुनमा ५.५ प्रतिशत कायम गरेको छ । पिपुल्स बैंक अफ चाइनाले २०२३ जुनमा ३.५५ प्रतिशत रहेको एक वर्षे लोन प्राइम रेट घटाएर २०२५ जुनमा ३.०० प्रतिशत कायम गरेको छ । अमेरिकी फेडरल रिजर्वले फेडरल फण्ड्स रेटलाई सन् २०२४ सेप्टेम्बरको ५.२५-५.५ प्रतिशतको दायराबाट तीन पटक घटाएर सन् २०२४ डिसेम्बर मा ४.२५-४.५० प्रतिशतको दायराभित्र कायम गरी निरन्तरता दिएको छ ।

राष्ट्रिय अर्थतन्त्र

आर्थिक वृद्धि

आर्थिक वर्ष २०८१/८२ मा आर्थिक वृद्धि ४.६१ प्रतिशत हुने राष्ट्रिय तथ्याङ्क कार्यालयको अनुमान छ । अघिल्लो आर्थिक वर्ष आर्थिक वृद्धि ३.६७ प्रतिशत रहेको थियो । आर्थिक वर्ष २०८१/८२ मा कृषि क्षेत्र ३.२८ प्रतिशत, उद्योग क्षेत्र ४.५३ प्रतिशत र सेवा क्षेत्र ४.२१ प्रतिशतले वृद्धि हुने अनुमान छ । अघिल्ला दुई आर्थिक वर्षहरूमा उत्पादनमूलक उद्योग, निर्माण र थोक तथा खुद्रा व्यापार उप-क्षेत्रहरू सङ्कुचनमा गएकोमा आर्थिक वर्ष २०८१/८२ मा ती सबै उपक्षेत्रहरू विस्तार हुने अनुमान छ । आर्थिक वर्ष २०८१/८२ को तेस्रो त्रयमासमा आर्थिक वृद्धि ४.८ प्रतिशत रहेको राष्ट्रिय तथ्याङ्क कार्यालयको पछिल्लो अनुमान छ ।

यो वर्ष समयमै मनसुन भित्रिएकोले धान लगायतका वर्षे बालीहरूको उत्पादनमा सकारात्मक प्रभाव पर्ने अनुमान छ । यसै गरी, सरकारले उन्नत बीउमा अनुदान दिएको, रासायनिक मल सहज रूपमा उपलब्ध गराएको र धान, मकै, गहुँ, उखु तथा कफीको खेती गरिनुअगावै न्यूनतम समर्थन मूल्य निर्धारण गर्ने व्यवस्था गरेकोले कृषि क्षेत्रको वृद्धिदर सन्तोषजनक रहने अनुमान छ ।

निर्माणाधीन राष्ट्रिय गौरवका तथा उच्च प्राथमिकता प्राप्त पूर्वाधार आयोजनाहरूमध्ये नागदुङ्गा सुरुङ्गमार्ग, काठमाडौँ-तराई द्वुतमार्ग, पृथ्वी लोकमार्गको पोखरा-मुग्लिन सडक खण्ड, भेरी-बबई बहुउद्देश्यीय परियोजना, सिद्धबाबा सुरुङ्गमार्गलगायतका आयोजनाहरू सम्पन्न हुने चरणमा रहेका छन् । यस्ता आयोजनाहरूको निर्माण पश्चात् उद्योग र सेवा क्षेत्रको क्षमता विस्तारमा सहयोग पुग्दै आर्थिक क्रियाकलाप विस्तार हुने अनुमान रहेको छ । यसै गरी, आगामी पाँच वर्षसम्म जडित जलविद्युत् क्षमता प्रत्येक वर्ष कम्तीमा एक हजार मेगावाटका दरले थपिने गरी निर्माण कार्य अघि बढेको छ । बङ्गलादेशसँग विद्युत् खरिद सम्झौता भई २०८२ असार १ गतेबाट विद्युत् निर्यात हुन थालेको छ ।

पर्यटक आगमन सङ्ख्या कोभिड-१९ अघिको अवस्थामा पुग्नको साथै पर्यटन पूर्वाधार विस्तार भएको छ । पोखरा र लुम्बिनी अन्तर्राष्ट्रिय विमानस्थल पूर्ण क्षमतामा सञ्चालन भएमा आन्तरिक तथा वाह्य पर्यटन र यससँग सम्बन्धित अर्थतन्त्रमा अग्र-पृष्ठ सम्बन्धका क्षेत्रहरूमा उत्पादन एवम् रोजगारी वृद्धि हुने सम्भावना रहेको छ । नेपाल सरकारले आर्थिक वर्ष २०८२/८३ को बजेटमार्फत सूचना प्रविधि सेवा निर्यातका लागि नीतिगत सहजीकरण गर्ने, साना तथा मझौला उद्यम प्रोत्साहन गर्ने लगायतका कार्यक्रम ल्याएकोले सेवा निर्यात विस्तार हुने अनुमान छ ।



आर्थिक वर्ष २०८२/८३ मा नेपाल सरकारले ६.० प्रतिशतको आर्थिक वृद्धि हासिल गर्ने लक्ष्य राखेको छ । तीनै तहका सरकारको बजेटमा पुँजीगत खर्चको विनियोजन अधिल्लो वर्षको तुलनामा बढेको, वित्तीय प्रणालीमा न्यून ब्याजदर सहित लगानीको लागि पर्याप्त तरलता रहेको र लगानी सम्बन्धी कानूनहरू सुधार भई लगानीको वातावरण थप अनुकूल हुँदै गएको सन्दर्भमा कृषि, सेवा र पूर्वाधार क्षेत्रको विकास तथा विस्तार भई लक्षित आर्थिक वृद्धिदर हासिल गर्न सहज हुने देखिन्छ ।

मुद्रास्फीति

आर्थिक वर्ष २०८१/८२ मा वार्षिक औसत उपभोक्ता मुद्रास्फीति ४.०६ प्रतिशत रहेको छ । अधिल्लो आर्थिक वर्ष यस्तो मुद्रास्फीति ५.४४ प्रतिशत रहेको थियो । २०८२ असारमा वार्षिक विन्दुगत उपभोक्ता मुद्रास्फीति २.२० प्रतिशत रहेको छ । २०८१ असार महिनामा यस्तो मुद्रास्फीति ३.५७ प्रतिशत रहेको थियो । आर्थिक वर्ष २०८१/८२ मा खाद्य तथा पेय पदार्थ समूहको वार्षिक औसत उपभोक्ता मुद्रास्फीति ४.६९ प्रतिशत रहेको छ । अधिल्लो आर्थिक वर्ष उक्त समूहको मुद्रास्फीति ६.४७ प्रतिशत रहेको थियो । आर्थिक वर्ष २०८१/८२ मा गैर-खाद्य तथा सेवा समूहको वार्षिक औसत उपभोक्ता मुद्रास्फीति ३.७१ प्रतिशत रहेको छ । अधिल्लो आर्थिक वर्ष उक्त समूहको मुद्रास्फीति ४.६४ प्रतिशत रहेको थियो । आर्थिक वर्ष

२०८१/८२ मा वार्षिक औसत तलब तथा ज्यालादर सूचकाङ्क २.८५ प्रतिशतले वृद्धि भएको छ । अधिल्लो आर्थिक वर्ष यस्तो सूचकाङ्क ५.०३ प्रतिशतले वृद्धि भएको थियो । प्रदेशगत रूपमा समीक्षा अवधिमा कोशी प्रदेशको वार्षिक विन्दुगत तलब तथा ज्याला सूचकाङ्कको वृद्धि १.२३ प्रतिशत, मधेश प्रदेशको २.१४ प्रतिशत, बागमती प्रदेशको १.९८ प्रतिशत, गण्डकी प्रदेशको २.७४ प्रतिशत, लुम्बिनी प्रदेशको ३.७२ प्रतिशत, कर्णाली प्रदेशको ३.०९ प्रतिशत र सुदूरपश्चिम प्रदेशको ७.४४ प्रतिशत रहेको छ ।

वैदेशिक व्यापार

आर्थिक वर्ष २०८१/८२ मा कुल वस्तु निर्यात ८१.८ प्रतिशतले वृद्धि भई रु.२७७ अर्ब ३ करोड पुगेको छ । अधिल्लो वर्ष यस्तो निर्यातमा ३.० प्रतिशतले कमी आएको थियो । गन्तव्यका आधारमा भारत, चीन र अन्य मुलुकतर्फको निर्यात क्रमशः ११७.८ प्रतिशत, १.६ प्रतिशत र ६.७ प्रतिशतले वृद्धि भएको छ । वस्तुगत आधार मा भटमासको तेल, पोलिस्टरको धागो, जुटका सामान, चिया, जुत्ता तथा चप्पल लगायतका वस्तुको निर्यात बढेको छ भने पाम तेल, जिप सिट, जुस, अदुवा, तयारी पोसाक लगायतका वस्तुको निर्यात घटेको छ । आर्थिक वर्ष २०८१/८२ मा कुल वस्तु आयात १३.३ प्रतिशतले वृद्धि भई रु.१,८०४ अर्ब १२ करोड पुगेको छ । अधिल्लो वर्ष यस्तो आयातमा १.२ प्रतिशतले कमी आएको थियो । वस्तु आयात गरिने मुलुकका आधारमा भारत, चीन र अन्य मुलुकबाट भएको आयात क्रमशः ७.५ प्रतिशत,



१४.२ प्रतिशत र ३१.७ प्रतिशतले वृद्धि भएको छ। वस्तुगत आधारमा भटमासको कच्चा तेल, यातायातका उपकरण, सवारी साधन तथा स्पेयर पार्टस, चामल/धान, खाने तेल, स्पन्ज आइरन लगायतका वस्तुको आयात बढेको छ भने पेट्रोलियम पदार्थ, हवाईजहाजका स्पेयर पार्टपुर्जा, सुन, रासायनिक मल, विद्युतीय उपकरणलगायतका वस्तुको आयात घटेको छ। आर्थिक वर्ष २०८१/८२ मा कुल वस्तु व्यापार घाटा ६.० प्रतिशतले वृद्धि भई रु.१,५२७ अर्ब ९ करोड पुगेको छ। अधिल्लो वर्ष यस्तो घाटामा १.० प्रतिशतले कमी आएको थियो। समीक्षा वर्षमा निर्यात-आयात अनुपात १५.४ प्रतिशत पुगेको छ। अधिल्लो वर्ष यस्तो अनुपात ९.६ प्रतिशत रहेको थियो।

विप्रेषण आप्रवाह

आर्थिक वर्ष २०८१/८२ मा विप्रेषण आप्रवाह १९.२ प्रतिशतले वृद्धि भई रु.१,७२३ अर्ब २७ करोड पुगेको छ। अधिल्लो वर्ष विप्रेषण आप्रवाह १६.५ प्रतिशतले बढेको थियो। २०८२ असार महिनाको विप्रेषण आप्रवाह रु.१८९ अर्ब ११ करोड रहेको छ। अधिल्लो वर्षको सोही महिनामा यस्तो आप्रवाह रु.११७ अर्ब ७८ करोड रहेको थियो। समीक्षा वर्षमा अमेरिकी डलरमा विप्रेषण आप्रवाह १६.३ प्रतिशतले वृद्धि भई १२ अर्ब ६४ करोड पुगेको छ। अधिल्लो वर्ष यस्तो आप्रवाह १४.५ प्रतिशतले बढेको थियो। समीक्षा वर्षमा वैदेशिक रोजगारीका लागि अन्तिम श्रम स्वीकृति (संस्थागत तथा व्यक्तिगत-नयाँ) लिने नेपालीको सङ्ख्या ५,०५,९५७ र पुनः श्रम स्वीकृति लिनेको सङ्ख्या ३,३३,३०९ रहेको छ। अधिल्लो वर्ष यस्तो सङ्ख्या क्रमशः ४,६०,१०२ र २,८१,१९५ रहेको थियो।

विदेशी विनिमय सञ्चिति

२०८१ असार मसान्तमा रु.२,०४१ अर्ब १० करोड बराबर रहेको कुल विदेशी विनिमय सञ्चिति ३१.२ प्रतिशतले वृद्धि भई २०८२ असार मसान्तमा रु.२,६७७ अर्ब ६८ करोड पुगेको छ। अमेरिकी डलरमा यस्तो सञ्चिति २०८१ असार मसान्तमा १५ अर्ब २७ करोड रहेकोमा २०८२ असार मसान्तमा २७.७ प्रतिशतले वृद्धि भई १९ अर्ब ५० करोड पुगेको छ। कुल विदेशी विनिमय सञ्चितिमध्ये नेपाल राष्ट्र बैंकमा रहेको सञ्चिति २०८१ असार मसान्तमा रु.१,८४८ अर्ब ५५ करोड रहेकोमा २०८२ असार मसान्तमा ३०.६ प्रतिशतले वृद्धि भई रु.२,४१४ अर्ब ६४ करोड पुगेको छ। बैंक तथा वित्तीय संस्था (नेपाल राष्ट्र बैंकबाहेक) सँग विदेशी विनिमय सञ्चिति २०८१ असार मसान्तमा रु.१९२ अर्ब ५५ करोड रहेकोमा २०८२ असार मसान्तमा ३६.६ प्रतिशतले वृद्धि भई रु.२६३ अर्ब ४ करोड कायम भएको छ। २०८२ असार मसान्तको कुल विदेशी विनिमय सञ्चितिमा भारतीय मुद्राको अंश २३.१ प्रतिशत रहेको छ।

बाह्य लगानी स्थिति

२०८२ असार मसान्तमा मुलुकको वैदेशिक सम्पत्ति रु.२९२ ९ अर्ब ६९ करोड तथा दायित्व रु.२१४६ अर्ब ४३ करोड रहेको छ। फलस्वरूप, खुद वैदेशिक सम्पत्ति र दायित्वको स्थिति (Net International Investment Position) रु.७८३ अर्ब २६ करोडले बचतमा रहेको छ। २०८१ असार मसान्तमा खुद वैदेशिक सम्पत्ति र दायित्वको स्थिति रु.३०५ अर्ब ८४ करोडले बचतमा रहेको थियो।



विनिमय दर

२०८१ असार मसान्तको तुलनामा २०८२ असार मसान्तमा अमेरिकी डलरसँग नेपाली रुपैयाँ २.६६ प्रतिशतले अवमूल्यन भएको छ । अघिल्लो वर्षको सोही अवधिमा नेपाली रुपैयाँ १.६४ प्रतिशतले अवमूल्यन भएको थियो । २०८२ असार मसान्तमा अमेरिकी डलर एकको खरिद विनिमय दर रु.१३७ पुगेको छ ।

निक्षेप परिचालन

समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूको निक्षेप १२.६ प्रतिशत (रु.८११ अर्ब ४९ करोड) ले बढेको छ । अघिल्लो वर्ष यस्तो निक्षेप १३ प्रतिशत (रु.७४२ अर्ब ३७ करोड) ले बढेको थियो । २०८२ असार मसान्तमा बैंक तथा वित्तीय संस्थाहरूको कुल निक्षेपमा चल्ती, बचत र मुद्दती निक्षेपको अंश क्रमशः ७.१ प्रतिशत, ३६.८ प्रतिशत र ४८.३ प्रतिशत रहेको छ । अघिल्लो वर्ष यस्तो अंश क्रमशः ५.८ प्रतिशत, ३०.३ प्रतिशत र ५६.४ प्रतिशत रहेको थियो । २०८२ असार मसान्तमा बैंक तथा वित्तीय संस्थाको कुल निक्षेपमा संस्थागत निक्षेपको अंश ३६.१ प्रतिशत रहेको छ । २०८१ असार मसान्तमा यस्तो निक्षेपको अंश ३६.२ प्रतिशत रहेको थियो ।

कर्जा प्रवाह

समीक्षा वर्षमा निजी क्षेत्रतर्फ प्रवाहित कर्जामध्ये वाणिज्य बैंकहरूको कर्जा प्रवाह ८.६ प्रतिशतले, विकास बैंकहरूको ६.१ प्रतिशतले र वित्त कम्पनीहरूको ८.४ प्रतिशतले बढेको छ । समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूबाट निजी क्षेत्रमा प्रवाहित कर्जामध्ये गैर-वित्तीय संस्थागत क्षेत्रतर्फ प्रवाह भएको कर्जाको अंश ६२.८ प्रतिशत र व्यक्तिगत तथा घरपरिवार क्षेत्रतर्फ प्रवाह भएको कर्जाको अंश ३७.२ प्रतिशत रहेको छ । अघिल्लो वर्षको सोही अवधिमा यस्तो अंश क्रमशः ६३.३ प्रतिशत र ३६.७ प्रतिशत रहेको थियो । आर्थिक वर्ष २०८१/८२ मा बैंक तथा वित्तीय संस्थाहरूको औद्योगिक उत्पादन क्षेत्रतर्फको कर्जा ७.९ प्रतिशतले, यातायात, सञ्चार तथा सार्वजनिक सेवा क्षेत्रतर्फको कर्जा १५.५ प्रतिशतले, थोक तथा खुद्रा व्यापार क्षेत्रतर्फको कर्जा ३.४ प्रतिशतले र सेवा उद्योग क्षेत्रतर्फको कर्जा १२.८ प्रतिशतले बढेको छ भने कृषि क्षेत्रतर्फको कर्जा ०.२ प्रतिशतले घटेको छ ।

तरलता व्यवस्थापन

आर्थिक वर्ष २०८१/८२ मा स्थायी निक्षेप सुविधामार्फत रु.२१,५०८ अर्ब ४० करोड र निक्षेप सङ्कलन बोलकबोलमार्फत



रु.३,१४२ अर्ब ९५ करोड गरी कुल रु.२४,६५१ अर्ब ३५ करोड तरलता प्रशोचन गरिएको छ । समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाले पटक पटक गरी ओभरनाइट तरलता सुविधामार्फत रु.२ अर्ब ७० करोड तरलता उपयोग गरेका छन् । फलस्वरूप, समीक्षा वर्षमा खुद रु.२४,६४८ अर्ब ६५ करोड तरलता प्रशोचन भएको छ । अघिल्लो आर्थिक वर्षमा खुला बजार कारोबार र स्थायी तरलता सुविधा लगायतका विभिन्न उपकरणमार्फत खुद रु.३,८६८ अर्ब ८४ करोड तरलता प्रशोचन गरिएको थियो । समीक्षा नेपाल राष्ट्र बैंकले विदेशी विनिमय बजार (वाणिज्य बैंकहरू) बाट अमेरिकी डलर ५ अर्ब ८३ करोड खुद खरिद गरी रु.७८७ अर्ब तरलता प्रवाह गरेको छ । अघिल्लो वर्ष विदेशी विनिमय बजारबाट अमेरिकी डलर ५ अर्ब ८९ करोड खुद खरिद गरी रु.७८३ अर्ब ४७ करोड तरलता प्रवाह गरिएको थियो । समीक्षा वर्षमा



अमेरिकी डलर ४ अर्ब १६ करोड बिक्री गरी रु.५६७ अर्ब ६१ करोड बराबरको भारतीय रुपैयाँ खरिद भएको छ । अघिल्लो वर्ष अमेरिकी डलर ४ अर्ब २ करोड बिक्री गरी रु.५३५ अर्ब ७ करोड बराबरको भारतीय रुपैयाँ खरिद भएको थियो ।

ब्याजदर

२०८१ असारमा ९१-दिने ट्रेजरी बिलको भारत औसत ब्याजदर ३.०० प्रतिशत रहेकोमा २०८२ असारमा २.९५ प्रतिशत रहेको छ । बैंक तथा वित्तीय संस्थाहरूबीचको अन्तर-बैंक कारोबारको भारत औसत ब्याजदर २०८१ असारमा २.९९ प्रतिशत रहेकोमा २०८२ असारमा २.९६ प्रतिशत रहेको छ । २०८१ असारमा वाणिज्य बैंकहरूको औसत आधार दर ८.०० प्रतिशत, विकास बैंकहरूको ९.७१ प्रतिशत

र वित्त कम्पनीहरूको ११.२१ प्रतिशत रहेकोमा २०८२ असारमा औसत आधार दर क्रमशः ६.०२ प्रतिशत, ८.०३ प्रतिशत र ८.९७ प्रतिशत कायम भएको छ । २०८१ असारमा वाणिज्य बैंकहरूको निक्षेपको भारत औसत ब्याजदर ५.७७ प्रतिशत, विकास बैंकहरूको ६.६३ प्रतिशत र वित्त कम्पनीहरूको ७.९३ प्रतिशत रहेकोमा २०८२ असारमा निक्षेपको भारत औसत ब्याजदर क्रमशः ४.१९ प्रतिशत, ४.८८ प्रतिशत र ६.०१ प्रतिशत कायम भएको छ । २०८१ असारमा वाणिज्य बैंकहरूको कर्जाको भारत औसत ब्याजदर ९.९३ प्रतिशत, विकास बैंकहरूको ११.३४ प्रतिशत र वित्त कम्पनीहरूको १२.५५ प्रतिशत रहेकोमा २०८२ असारमा कर्जाको भारत औसत ब्याजदर क्रमशः ७.८५ प्रतिशत, ८.९५ प्रतिशत र १०.२२ प्रतिशत कायम भएको छ ।

वित्तीय पहुँच

इजाजतप्राप्त बैंक तथा वित्तीय संस्थाहरूको सङ्ख्या २०८२ असार मसान्तमा १०७ रहेको छ। यसमध्ये २० वाणिज्य बैंक, १७ विकास बैंक, १७ वित्त कम्पनी, ५२ लघुवित्त वित्तीय संस्था र १ पूर्वाधार विकास बैंक रहेका छन्। बैंक तथा वित्तीय संस्थाहरूको शाखा सङ्ख्या २०८१ असार मसान्तमा ११,५३० रहेकोमा २०८२ असार मसान्तमा ११,५२६ कायम भएको छ। २०८१ असार मसान्तमा प्रतिशाखा जनसङ्ख्या २,५२९ रहेको मा २०८२ असार मसान्तमा २,५३० कायम भएको छ।

निक्षेप तथा कर्जा सुरक्षण

निक्षेप तथा कर्जा सुरक्षण कोषबाट २०८२ असार मसान्तमा ५५ बैंक तथा वित्तीय संस्थाहरूमा प्राकृतिक व्यक्तिका ५ करोड ७१ लाख ३६ हजार चल्ती, कल, बचत तथा मुद्दती निक्षेप खातामा रहेको रु.१,५७९ अर्ब ५ करोड निक्षेप सुरक्षण भएको छ। २०८१ असार मसान्तमा प्राकृतिक व्यक्तिका नाममा रहेको ४ करोड ५७ लाख ९५ हजार खातामा रु.१,४३० अर्ब ४६ करोड निक्षेप सुरक्षण गरिएको थियो। निक्षेप तथा कर्जा सुरक्षण कोषले २०८२ असार मसान्तमा बैंक तथा वित्तीय संस्थाहरूको रु.३२७ अर्ब ४२ करोड बराबरको लघु तथा विपन्न वर्ग कर्जा, साना तथा मझौला उद्योग कर्जा र कृषि कर्जा (नेपाल सरकारको ब्याज अनुदानमा प्रवाह भएको सहुलियतपूर्ण कर्जासमेत) सुरक्षण गरेको छ। २०८१ असार मसान्तमा रु.२९६ अर्ब ४५ करोड बराबरको यस्तो कर्जा सुरक्षण गरिएको थियो।

पुँजी बजार

२०८१ असार मसान्तमा २,२४०.४१ रहेको नेप्से सूचकाङ्क २०८२ असार मसान्तमा २,७९४.७९ कायम भएको छ। २०८२ असार मसान्तमा धितोपत्र बजार पुँजीकरण रु.४,६५६ अर्ब ९९ करोड कायम भएको छ। २०८१ असार मसान्तमा बजार पुँजीकरण रु.३,५५३ अर्ब ६८ करोड रहेको थियो। २०८१ असार मसान्तमा बजार पुँजीकरण कुल गार्हस्थ्य उत्पादनको ६२.२५ प्रतिशत रहेकोमा २०८२ असार मसान्तमा ७६.२५ प्रतिशत रहेको छ। २०८२ असार मसान्तमा नेपाल स्टक एक्सचेन्ज लिमिटेडमा सूचीकृत कम्पनीहरूको संख्या २७२ पुगेको छ। सूचीकृत कम्पनीहरूमध्ये १३२ बैंक तथा वित्तीय संस्था र बीमा कम्पनी रहेका छन् भने ९१ जलविद्युत कम्पनी, २३ उत्पादन तथा प्रशोधन उद्योग, ७ होटल, ७ लगानी कम्पनी, ४ व्यापारिक संस्था र ८ अन्य समूहका रहेका छन्। २०८१ असारमा सूचीकृत कम्पनीहरूको सङ्ख्या २७०



रहेको थियो। सूचीकृत कम्पनीहरूमध्ये बैंक तथा वित्तीय संस्था र बीमा कम्पनीको धितोपत्र बजार पुँजीकरणको हिस्सा ५४.१ प्रतिशत रहेको छ। त्यसैगरी, जलविद्युत कम्पनीको हिस्सा १५.३ प्रतिशत, लगानी कम्पनीको हिस्सा ७.७ प्रतिशत, उत्पादन तथा प्रशोधन उद्योगको हिस्सा ५.४ प्रतिशत, व्यापारिक संस्थाको हिस्सा ५.० प्रतिशत, होटलको हिस्सा २.७ प्रतिशत तथा अन्य समूहका कम्पनीहरूको हिस्सा ९.८ प्रतिशत रहेको छ। नेपाल स्टक एक्सचेन्ज लिमिटेडमा २०८२ असार मसान्तमा सूचीकृत ८ अर्ब ८२ करोड शेयरको चुक्ता मूल्य रु.८६९ अर्ब ८६ करोड रहेको छ। आर्थिक वर्ष २०८१/८२ मा रु.४० अर्ब २१ करोड बराबरको साधारण शेयर, रु.२४ अर्ब ४२ करोड बराबरको बोनस शेयर, रु.१३ अर्ब २३ करोड बराबरको हकप्रद शेयर, रु.१ अर्ब २५ करोड बराबरको म्युचुअल फण्ड, रु.११ करोड २० लाख बराबर को एफपीओ र रु.३ अर्ब ९६ करोड बराबरको अन्य सेयर गरी कुल रु.८३ अर्ब १९ करोड बराबरको थप धितोपत्र सूचीकृत भएका छन्। समीक्षा अवधिमा नेपाल धितोपत्र बोर्डले रु.१५ अर्ब ४१ करोड बराबरको हकप्रद शेयर, रु.१५ अर्ब २० करोड बराबरको म्युचुअल फण्ड, रु.१० अर्ब ६२ करोड बराबरको डिबेन्चर र रु.३ अर्ब ९३ करोड बराबरको साधारण शेयर गरी कुल रु.४५ अर्ब १६ करोड बराबरको धितोपत्र सार्वजनिक निष्काशनका लागि अनुमति दिएको छ।

(स्रोत: नेपाल राष्ट्र बैंक)

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 गईरहको अवस्थामा अन्तराष्ट्रिय 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, ग्राहकहरूको इच्छा, आकाक्षामा आएको परिवर्तनको प्रभाव, राज्यद्वारा करका दर तथा दायरामा गरिने परिवर्तनको प्रभाव, राजनैतिक परिवर्तनको प्रभाव, बजारमा समय-समयमा बैंक तथा वित्तीय संस्थाहरूप्रति सिर्जना हुनसक्ने बुझाई एवं धारणाको कारण बैंक तथा वित्तीय संस्थाहरूमा पर्नसक्ने प्रभावबाट यस विकास बैंक पनि अछुतो रहन सक्दैन। यद्यपि विकास बैंकले त्यस किसिमका परिवर्तनबाट उत्पन्न हुनसक्ने जोखिमलाई

न्यूनीकरण गर्नका लागि आवश्यक रणनीति बनाई कार्य गर्ने प्रयास गरिरहेको छ।

विगत वर्षको कारोबारको सिंहावलोकन

व्यवसाय विस्तार तथा प्रतिफलको दृष्टिकोणबाट आर्थिक वर्ष २०८१/८२ गरिमा विकास बैंकको लागि सन्तोषजनक रहेको छ। आर्थिक वर्ष २०८१/८२ का सम्पूर्ण वित्तीय विवरणहरू Nepal Financial Reporting Standard (NFRS) को सिद्धान्त अनुसार तयार पारिएको कुरा म यहाँहरू समक्ष जानकारी गराउन चाहन्छु। विकास बैंकको आर्थिक वर्ष २०८०/०८१ र आर्थिक वर्ष २०८१/८२ को वित्तीय विवरणको तुलनात्मक स्थिति निम्नानुसार रहेको छ।

रकम रु. हजारमा

विवरण	२०८१ आषाढ मसान्त	२०८२ आषाढ मसान्त	वृद्धि / (कमी)	
			रकम	प्रतिशत
चुक्ता पूँजी	५,६८०,५१७,३२८	५,६८०,५१७,३२८	-	-
संचित मुनाफा तथा जगेडा कोषहरू	२,५७७,५४६,५४७	३,५८२,७३६,५९२	१,००५,१९०,०४५	३९.००
कुल सम्पत्ति	९६,३०५,६०१,६६५	१०४,४६४,०५९,२३९	८,१५८,४५७,५७४	८.४७
कुल निक्षेप	८६,०३६,०४७,२६१	९२,६८१,६१७,४८८	६,६४५,५७०,२२७	७.७२
कुल कर्जा तथा सापट	७१,१६९,५९८,६४६	७६,७११,१६३,३७२	५,५४१,५६४,७२६	७.७९
कुल लगानी	१६,७५६,४७२,२८४	२०,३१९,६१२,९७२	३,५६३,१४०,६८७	२१.२६
कुल व्याज आम्दानी	१०,११०,२२०,५६७	८,३९१,२४९,९५४	(१,७१८,९७०,६१२)	(१७.००)
कुल व्याज खर्च	६,७९५,४४९,१८१	४,७७९,१८२,७९८	(२,०१६,२६६,३८२)	(२९.६७)
खुद व्याज आम्दानी	३,३१४,७७१,३८६	३,६१२,०६७,१५६	२९७,२९५,७७०	८.९७
कुल सञ्चालन आम्दानी	२,१०४,५४३,९१३	३,६११,०१०,४८०	१,५०६,४६६,५६७	७१.५८
कुल सञ्चालन खर्च	१,४६२,४१२,१४४	१,८०२,३२०,५७२	३३९,९०८,४२७	२३.२४
संचालन मुनाफा	६४२,१३१,७६९	१,८०८,६८९,९०८	१,१६६,५५८,१३९	१८१.६७
खुद मुनाफा	४३३,९५१,८६०	१,२४७,६९२,१४१	८१३,७४०,२८०	१८७.५२

अनुपातहरू

विवरण	२०८१ आषाढ मसान्त	२०८२ आषाढ मसान्त	वृद्धि / (कमी)
पूँजीकोष अनुपात	१३.२९	१३.२०	-०.०९
प्रतिशेयर आम्दानी (रु.)	७.६४	२१.९६	१४.३२
प्रतिशेयर खुद सम्पत्ति (Net worth per share) (रु.)	१४५.३८	१६३.०७	१७.७०
कर्जा निक्षेप अनुपात (नेपाल राष्ट्र बैंकको निर्देशन बमोजिम)	८२.७२	८३.४०	०.६८
निष्क्रिय कर्जा (प्रतिशतमा)	४.८५	४.६९	-०.१६



चुक्ता पूँजी तथा पूँजीकोष पर्याप्तता

आर्थिक वर्ष २०८१/८२ को अन्त्यमा 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) रहेको छ। विकास बैंकको सञ्चालक समितिले प्रस्ताव गरेको ६ प्रतिशत बोनस शेयर उन्नाइसौं वार्षिक साधारणसभाबाट पारित भई शेयरधनी महानुभावहरूलाई वितरण भएपश्चात विकास बैंकको चुक्ता पूँजी रु. ६,०२,१३,४८,३६७।२२ (अक्षरेपी छ अर्ब दुई करोड तेह्र लाख अड्चालिस हजार तीन सय सतसठ्ठी र पैसा बाईस मात्र) पुगेछ। नेपाल राष्ट्र बैंकले राष्ट्रियस्तरका विकास बैंकहरूको पूँजी कोष अनुपात १० प्रतिशत कायम गर्नु पर्ने बाध्यकारी व्यवस्था रहेको अवस्थामा आर्थिक वर्ष २०८१/८२ को अन्त्यमा यस विकास बैंकको पूँजी कोष अनुपात १३.२० प्रतिशत रहेको छ। जुन नेपाल राष्ट्र बैंकले तोकेको अनुपात भन्दा २.२० प्रतिशतले बढी हो।

सञ्चित मुनाफा तथा जगेडा कोष

आर्थिक वर्ष २०८०/८१ को अन्त्यमा विकास बैंकको सञ्चित मुनाफा तथा जगेडा कोषमा रु. २ अर्ब ५७ करोड ७५ लाख रहेकोमा आर्थिक वर्ष २०८१/८२ को अन्त्यमा विकास बैंकको सञ्चित मुनाफा तथा जगेडा कोषमा ३९ प्रतिशतको वृद्धि भई रु. ३ अर्ब ५८ करोड २७ लाख पुगेको छ।

कुल सम्पत्ति

आर्थिक वर्ष २०८०/८१ को अन्त्यमा रु. ९६ अर्ब ३० करोड ५६ लाख रहेको विकास बैंकको कुल सम्पत्ति आर्थिक वर्ष २०८१/८२ को अन्त्यमा ८.४७ प्रतिशतले वृद्धि भई रु. १ खर्ब ४ अर्ब ४६ करोड ४१ लाख पुगेको छ।

कुल निक्षेप

आर्थिक वर्ष २०८०/८१ को अन्त्यमा विकास बैंकको कुल निक्षेप परिचालन रु. ८६ अर्ब ३ करोड ६० लाख रहेको थियो। आर्थिक वर्ष २०८१/८२ मा विकास बैंकमा प्रर्याप्त लगानीयोग्य रकम रहेको र कर्जाको माग समेत अपेक्षित नदेखिकोले विकास बैंकले निक्षेप संकलन कार्यलाई भन्दा कर्जा प्रवाह तथा असुलीमा बढी केन्द्रीत हुने रणनीति लिएको थियो। तसर्थ, आर्थिक वर्ष २०८१/८२ मा विकास बैंकले निक्षेप संकलनमा ७.७२ प्रतिशतको मात्र वृद्धि हासिल

गरी आर्थिक वर्षको अन्त्यमा कुल निक्षेप परिचालन रु. ९२ अर्ब ६८ करोड पुगेको छ। जसमध्ये व्यक्तिगत निक्षेपको अंश ७६.०९ प्रतिशत र संस्थागत निक्षेपको अंश २३.९१ प्रतिशत रहेको छ।

कुल कर्जा तथा सापट

विकास बैंकमा रहेको प्रर्याप्त लगानीयोग्य रकमका वाबजुत देशमा देखिएको आर्थिक शिथिलतासँगै ग्राहकहरूबाट कर्जाको माग समेत अपेक्षित नहुनु, विकास बैंक गुणस्तरीय कर्जा लगानीमा मात्र केन्द्रीत हुनु लगायतका कारणका वाबजुत विकास बैंकले आर्थिक वर्ष २०८१/८२ मा अधिल्लो आर्थिक वर्षको तुलनामा कर्जा लगानीमा ७.७९ प्रतिशत वृद्धि हासिल गरी आर्थिक वर्षको अन्त्यमा विकास बैंकको कुल कर्जा तथा सापट रकम रु. ७६ अर्ब ७१ करोड पुगेको छ।

लगानी

विकास बैंकले स्थापना कालदेखि नै लगानीमा विविधिकरण गर्ने सन्दर्भमा अर्थतन्त्रका विभिन्न क्षेत्रमा लगानी गर्दै आईरहेको छ। समीक्षा अवधिमा विकास बैंकको कुल लगानी अधिल्लो वर्षको तुलनामा २१.२६ प्रतिशतले वृद्धि भई रु. २० अर्ब ३२ करोड पुगेको छ। कुल लगानी मध्ये सरकारी विल र ऋणपत्र तथा अन्य लगानीतर्फ क्रमशः ९३.९० प्रतिशत र ६.१० प्रतिशत लगानी रहेको छ।

व्याज आम्दानी

समीक्षा अवधिमा विकास बैंकको व्याज आम्दानी रु. ८ अर्ब ३९ करोड १२ लाख रहेको छ। कुल व्याज आम्दानी मध्ये कर्जा तर्फको व्याज आम्दानी ८८.२८ प्रतिशत र गैर कर्जा तर्फको व्याज आम्दानी ११.७२ प्रतिशत हो। विकास बैंकको कर्जामा ७.७९ को वृद्धि देखिएता पनि कर्जाको व्याजदर घट्दो क्रममा रहेको कारणबाट आ.व. २०८१/८२ मा विकास बैंकले आर्जन गरेको कुल व्याज आम्दानी रकम अधिल्लो वर्षको तुलनामा १७ प्रतिशतले कमी हुन आएको छ।

व्याज खर्च

समीक्षा वर्षमा विकास बैंकको व्याज खर्च अधिल्लो वर्षको तुलनामा २९.६७ प्रतिशतले कम भई रु. ४ अर्ब ७७ करोड ९२ लाख रहेको छ। विकास बैंकको निक्षेपको औसत लागत कम भए सँगै विकास बैंकको व्याज खर्च समेत कम भएको देखिन्छ। निक्षेपको औसत लागत कम भएसँगै प्रतिस्पर्धात्मक

व्याजदरमा कर्जा लगानी गर्न सकिने अवस्थाको सिर्जना भएको हुँदा कम लागतको निक्षेप संकलनमा आगामी दिनमा समेत विशेष प्राथमिकता राखी कार्य गर्नुपर्ने देखिन्छ।

खुद व्याज आम्दानी

समीक्षा अवधिमा विकास बैंकको खुद व्याज आम्दानी अधिल्लो वर्षको तुलनामा ८.९७ प्रतिशतले वृद्धि भई रु.३ अर्ब ६१ करोड २१ लाख कायम भएको छ। आगामी दिनहरूमा उपलब्ध कोषको अत्याधिक सदुपयोगका लागि कर्जा तथा निक्षेप अनुपातको उचित व्यवस्थापन तथा खुद व्याजदर अन्तरलाई विशेष जोड दिने रणनीति विकास बैंकले अवलम्बन गरेको छ।

कुल सञ्चालन आम्दानी

आर्थिक वर्ष २०८०/०८१ मा विकास बैंकको कुल सञ्चालन आम्दानी रु.२ अर्ब १० करोड ४५ लाख रहेकोमा आर्थिक वर्ष २०८१/८२ मा विकास बैंकको सञ्चालन मुनाफामा अधिल्लो आर्थिक वर्षको तुलनामा ७१.५८ प्रतिशतले वृद्धि भई आर्थिक वर्षको अन्त्यमा रु.३ अर्ब ६१ करोड १० लाख आर्जन भएको छ, जुन वार्षिक कार्ययोजना तथा बजेटमा निर्धारित लक्ष्यको ९०.९५ प्रतिशत हो।

सञ्चालन खर्च

आर्थिक वर्ष २०८१/८२ मा विकास बैंकको कुल कर्मचारी खर्च र अन्य सञ्चालन खर्च समेत गरी कुल सञ्चालन खर्च अधिल्लो आर्थिक वर्षको तुलनामा २३.२४ प्रतिशतले वृद्धि भई रु.१ अर्ब ८० करोड रहेको छ। कर्मचारी खर्च र हास तथा अपलेखन खर्चमा भएको वृद्धिको कारण विकास बैंकको सञ्चालन खर्च अधिल्लो आर्थिक वर्षको तुलनामा करिब रु.३३ करोड ९९ लाखले वृद्धि भएको देखिन्छ।

सञ्चालन मुनाफा

आर्थिक वर्ष २०८०/०८१ मा विकास बैंकको सञ्चालन मुनाफा रु. ६४ करोड २१ लाख रहेकोमा आर्थिक वर्ष २०८१/८२ मा विकास बैंकको सञ्चालन मुनाफामा अधिल्लो आर्थिक वर्षको तुलनामा १८१.६७ प्रतिशतले वृद्धि भई रु.१ अर्ब ८० करोड ८७ लाख आर्जन भएको छ, जुन वार्षिक कार्ययोजना तथा बजेटमा निर्धारित लक्ष्यको ११५.६४ प्रतिशत हो।

खुद मुनाफा

विकास बैंकले आर्थिक वर्ष २०८०/०८१ मा रु. ४३ करोड ४० लाख खुद मुनाफा आर्जन गरेकोमा आर्थिक वर्ष २०८१/८२ मा अधिल्लो आर्थिक वर्षको तुलनामा १८७.५२ प्रतिशतको वृद्धि हासिल गरी खुद मुनाफा रु.१ अर्ब २४ करोड ७७ लाख खुद मुनाफा आर्जन गर्न सफल भएको छ, जुन निर्धारित वार्षिक लक्ष्यको १३१.०१ प्रतिशत रहेको छ।

निष्क्रिय कर्जाको अनुपात

विगत केही वर्षयता देशमा आर्थिक गतिविधिमा आएको शिथिलताका कारण ऋणीहरूको कर्जा तिर्न सक्ने क्षमतामा आएको हासको कारण समग्र बैंकिङ क्षेत्रको निष्क्रिय कर्जा अनुपात उल्लेख्य रूपमा वृद्धि हुन गएको देखिन्छ। अधिल्लो





आर्थिक वर्षमा ४.८५ प्रतिशत निष्क्रिय कर्जा अनुपात रहेको यस विकास बैंकको निष्क्रिय कर्जा अनुपात आर्थिक वर्ष २०८१/८२ को अन्त्य सम्ममा ०.१७ विन्दुले घट्न भई ४.६९ प्रतिशत पुगेको छ । निष्क्रिय कर्जा अनुपातलाई कम भन्दा कम अनुपातमा कायम गर्ने गरी आवश्यक रणनीति बनाई कार्य गर्नका लागि व्यवस्थापनलाई आवश्यक निर्देशन दिईएको व्यहोरा समेत म यहाँहरु समक्ष जानकारी गराउन चाहन्छु ।

कर्जा निक्षेप अनुपात

विकास बैंकले निक्षेप संकलन तथा कर्जा प्रवाह कार्यलाई सन्तुलित राख्नुका साथै नेपाल राष्ट्र बैंकले तोकेको सिमा भित्र रहेर कर्जा निक्षेप अनुपात कायम गर्दै आईरहेको छ । आर्थिक वर्ष २०८०/८१ को अन्त्यमा विकास बैंकको कर्जा निक्षेप अनुपात ८२.७२ प्रतिशत रहेकोमा समिक्षा वर्षमा उक्त अनुपात ०.६८ विन्दुले बृद्धि भई ८३.४० प्रतिशत रहेको छ । विकास बैंकमा प्रर्याप्त लगानीयोग्य रकम रहेको र कर्जा निक्षेप अनुपात समेत सहज अवस्थामा रहेको हुँदा आगामी दिनमा गुणस्तरीय कर्जा प्रवाहमा विशेष ध्यान दिई लगानीको रणनीति बनाई थप कर्जा लगानी गर्नुपर्ने देखिन्छ ।

प्रतिशेयर आमदानी

आर्थिक वर्ष २०८१/८२ को अन्त्यमा विकास बैंकको प्रति शेयर आमदानी रु.७.६२ रहेकोमा आर्थिक वर्ष २०८१/८२ मा विकास बैंकको खुद मुनाफामा उल्लेख्य सुधार भई प्रतिशेयर आमदानी रु.२१.९६ कायम भएको छ ।

सञ्जाल विस्तार

विकास बैंकले समिक्षा वर्षमा म्याग्दीको बेनीमा क्षेत्रीय कार्यालय स्थापना गर्नुका साथै स्याङ्गजा जिल्लाको बिरुवा र अर्जुनचौपारीमा शाखा कार्यालय विस्तार गरेको छ । आगामी दिनमा समेत विकास बैंकले काठमाण्डौ उपत्यका लगायत व्यावसायिक तथा रणनीतिक रूपले सम्भाव्य स्थानहरूमा शाखा कार्यालय स्थापनको लागि सम्भाव्यता अध्ययन गरी आवश्यक प्रक्रिया अगाडि बढाउने व्यवहोरा यहाँहरु समक्ष जानकारी गराउन चाहन्छु ।

म्युचुअल फण्डको निष्काशन

यस विकास बैंकको प्रवर्द्धकत्व तथा सहायक कम्पनी गरिमा क्यापिटल लिमिटेडको योजना व्यवस्थापनमा २०८१ पौष ७ गते देखि निष्काशन गरिएको रु. १ अर्ब बराबरको बन्दमुखी म्युचुअल फण्ड (Close Ended Mutual Fund) गरिमा समृद्धि योजना मा इकाईधनी महानुभावहरूको व्यापक सहभागिताको कारण



उक्त योजनाको आकारमा वृद्धि गरी रु. १ अर्ब २५ करोड पुर्‍याईएको थियो । शेयर बजार सम्बन्धी ज्ञान तथा समयको अभावको कारणले शेयर बजारमा आफूले नै प्रत्यक्ष रुपमा कारोबार गर्न नसक्ने लगानीकर्ताहरूलाई राम्रो प्रतिफल दिने उद्देश्यले निष्काशन गरिएको सो योजनाले ६ महिनाको अवधिमा नै इकाईधनीहरूलाई ५.१० प्रतिशत लाभांश वितरण गर्न सफल भएको छ । यस विकास बैंकको प्रवर्द्धन र गरिमा क्यापिटल लिमिटेडको योजना व्यवस्थापनमा निकट भविष्यमा नै रु. १ अर्ब बराबरको खुलामुखी म्युचुअल फण्ड (Open Ended Mutual Fund) निष्काशन गर्ने कार्य समेत अगाडि बढाईएको छ ।

केन्द्रीय कार्यालयका लागि भवन खरिद

वि.सं. २०६४ सालमा स्याङ्गजा, कास्की र पाल्पा गरी तीन जिल्ला कार्यक्षेत्र रहने गरी स्थापना भएको यस विकास बैंक, वि.सं. २०६८ सालमा दश जिल्ला कार्यक्षेत्र भएको क्षेत्रीयस्तरको विकास बैंक हुँदै वि.सं. २०७२ सालमा राष्ट्रियस्तरको विकास बैंकको रुपमा स्तरोन्नति भएको थियो । विगतका वर्षहरूको कार्यसम्पादन तथा व्यवसाय विस्तारको अवस्था लगायत अन्य वित्तीय सूचकहरूलाई हेर्दा यस

विकास बैंक विकास बैंकहरूको बीचमा एक उत्कृष्ट विकास बैंकको रुपमा आफूलाई स्थापित गरिसकेको अवस्थामा समेत यस विकास बैंकको आफ्नै स्वामित्वको भवनको अभावमा काठमाण्डौंको लाजिम्पाटमा छुट्टै व्यावसायिक भवन भाडामा लिई केन्द्रीय कार्यालय सञ्चालन गर्दै आईरहेको विषयलाई मध्यनजर गरी आफ्नै स्वामित्वको भवनमा केन्द्रीय कार्यालय सञ्चालन गर्ने उद्देश्यले मिति २०८२ जेष्ठ १६ गते काठमाण्डौ जिल्ला काठमाण्डौ महानगरपालिका वडा नं. ३ वालुवाटारमा ११८४.८८ वर्गमिटर (२-५-१-१ रोपनी) क्षेत्रफल रहेको जग्गा र उक्त जग्गामा निर्माण सम्पन्न भएको ४७,६२५.१६ वर्गफिट क्षेत्रफलको RCC Frame Structure को व्यावसायिक भवन रु.९७ करोड ५० लाखमा खरिद गरिएको छ । सो भवनमा इन्टेरियर डेकोरेशनको लागि बोलपत्र मार्फत सो कार्य गर्ने उपयुक्त फर्म/कम्पनी समेत छनौट भई हाल इन्टेरियर डेकोरेशनको कार्य चलिरहेको अवस्था छ । आगामी वर्षको शुरुवात देखि नै विकास बैंकको केन्द्रीय कार्यालय आफ्नै स्वामित्वको उक्त भवनबाट सञ्चालन हुने व्यहोरा यहाँहरू समक्ष जानकारी गराउन चाहन्छु ।



मानव संसाधन व्यवस्थापन

मानव संसाधन हरेक संस्थाको बहुमूल्य सम्पत्ति हुन । योग्य र क्षमतावान मानव संसाधनले मात्र संस्थाको विकास र विस्तारमा योगदान पुर्‍याउन सक्दछन् भन्ने विश्वासका साथ विकास बैंकले योग्य र उपयुक्त कर्मचारीको छनौट, नियुक्ति, क्षमता अभिवृद्धि र वृत्ति विकासलाई यस विकास बैंकले उच्च प्राथमिकतामा राख्दै आएको छ । विकास बैंकमा २०८२ असार मसान्तमा ४९७ महिला र ५३७ पुरुष गरी कुल १०३४ जना कर्मचारीहरु कार्यरत रहेको जानकारी गराउन चाहन्छु । विकास बैंकले उच्च स्तरको ग्राहक सेवामा तत्पर, चुस्त आन्तरिक नियन्त्रण प्रणाली, नियमन र अनुपालनमा प्रतिवद्ध जनशक्ति तयार गर्न, कर्मचारीहरुलाई समयसापेक्ष उच्च शिपयुक्त, दक्ष एवम् क्षमतावान बनाउन, कर्मचारी उत्पादकत्व वृद्धि गर्न तथा वृत्ति विकास समेतलाई ध्यानमा राखेर समय समयमा विभिन्न आन्तरिक तथा बाह्य तालिम, सेमिनार र गोष्ठीहरुमा सहभागी गराउँदै आएको छ । समिक्षा अवधिमा विकास बैंकले आन्तरिक तथा बाह्य विज्ञहरु मार्फत ६१ वटा तालिम सम्पन्न गरेको र ती तालिमहरुमा कर्मचारीहरुको कुल सहभागिता संख्या १५७३ रहेको छ ।

विकास बैंकलाई नेतृत्व तहमा आवश्यक पर्ने जनशक्ति सम्भव भएसम्म संस्था भित्र कार्य गरीसकेका, अनुभवी तथा योग्य व्यक्तिलाई जिम्मेवारी दिने रणनीति लिएको छ । उच्च तहमा आन्तरिक रुपमा परिपूर्य हुन सक्ने अवस्था नभएमा मात्र बाह्य स्रोतबाट उपयुक्त योग्यता, दक्षता र अनुभव भएका जनशक्तिलाई नियुक्त गर्ने गरिएको छ । विकास बैंकमा कार्यरत कर्मचारीहरुको सैद्धान्तिक ज्ञान र नेतृत्व क्षमता विकासमा महत्वपूर्ण यो गदान पुग्ने तथा कर्मचारी पदोन्नतिमा पारदर्शिताको उद्देश्य सहित समिक्षा वर्षदेखि कर्मचारीहरुको ज्ञान, दक्षता तथा नेतृत्व क्षमता अभिवृद्धि गर्ने उद्देश्यले कार्यसम्पादन मुल्यांकनको आधारमा वृत्ति विकासको अवसर सुनिश्चितता हुने प्रणालीको विकास गरिएको छ । विकास बैंकमा मानव संसाधन व्यवस्थापन सम्बन्धी कार्यलाई प्रभावकारी बनाउनका लागि कर्मचारी सेवा विनियमावली, कर्मचारी सापटी सुविधा नीति, Employee Promotion Policy, Employee Learning and Development Manual, Know Your Employee Manual, Employee Code of Ethics लगायतका नीति तथा कार्यविधिहरु कार्यान्वयनमा रहेका छन् ।

विकास बैंकले आफ्ना कर्मचारीहरुको स्वास्थ्य र सुरक्षालाई पनि विशेष प्रथमिकता दिएको छ । कार्यस्थलमा हुनसक्ने सम्भाव्य जोखिम पहिचान र न्युनिकरणका लागि आवश्यक सुरक्षाका मापदण्डहरु अपनाईनुका साथै स्वच्छ, सफा र वातानुकुलित कार्यस्थल, सुरक्षात्मक कार्यप्रणाली, स्वास्थ्य बीमा, औषधोपचार खर्च, बिरामी विदा, भत्ता सहितको वार्षिक अनिवार्य विदा आदि कुरामा विकास बैंकको व्यवस्थापन सचेत र सजग रहेको छ ।

सूचना प्रविधिको प्रयोग

गरिमा विकास बैंकले समयानुकुल प्रविधि प्रयोगमा निरन्तररुपमा

स्तरोन्नति गर्दै आईरहेको छ । आफ्नो दैनिक बैकिङ्ग कार्यप्रणाली Pumori V नामको बैकिङ्ग सफ्टवेयरबाट सञ्चालन गर्दै आईरहेको छ भने यस विकास बैंकले कर्मचारी व्यवस्थापनका लागि NIMBLE INFOSYS, सम्पत्ति शुद्धीकरण निवारण तथा Go-AML रिपोर्टिङ्ग प्रयोजनका लागि INFIGARE नामक सफ्टवेयर प्रयोग गर्नुका साथै कर्जा स्वीकृति तथा प्रवाह गर्ने कार्यलाई थप व्यवस्थित गर्न अटोमेसन प्रणाली Document Management System (DMS) Software र खर्चहरूको सिफारिस तथा स्वीकृतिको लागि Expenses Management System(EMS) को प्रयोग गरिएको छ ।

विकास बैंकले Online KYC Update, Online Account Opening, E-Teller, Chip Based ATM Card, QR Payment, Mobile Banking लगायतका प्रविधीमैत्री बैकिङ्ग सेवाहरू प्रवाह गरिरहेको छ । आगामी दिनमा सेवा प्रवाहमा थप आधुनिक र प्रविधिको प्रयोगमा जोड दिईनेछ । विकास बैंकको सूचना प्रविधिको क्षेत्रमा उत्पन्न हुनसक्ने जोखिम न्यूनीकरण गर्न र डाटाहरू सुरक्षित गर्नको लागि डाटा सेण्टरमा सर्भर 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 । यस विकास बैंकले सम्पत्ति शुद्धीकरण तथा आतंकवादी क्रियाकलापमा वित्तीय लगानी निवारण सम्बन्धमा मार्गदर्शन प्रदान गर्न AML CFT Policy, AML CFT Measure and KYC Mannual, STR Guideline आदि कार्यान्वयन ल्याई समय-समयमा परिमार्जन समेत गर्दै गईरहेको छ । विकास बैंकमा गैरकार्यकारी सञ्चालक श्री विमल पाण्डेको संयोजकत्वमा सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति रहेको छ जसले यस सम्बन्धमा भए गरेको कार्यहरूको नियमित रूपमा प्रतिवेदन लिने, विश्लेषण गर्ने र सञ्चालक समितिलाई आवश्यक सुझाव दिने गरेको छ । विकास बैंकमा सम्पत्ति शुद्धीकरण जाँचको लागि छुट्टै सफ्टवेयरमा आधारित प्रणाली (iCare AML/CFT Software) को जडान र उपयोग गर्नुका साथै विकास बैंकसंग कारोबार गर्न चाहने ब्यक्ति तथा संस्थाको Screening पश्चात् मात्र खाता संचालन गर्न पाउने व्यवस्था लागू गरिएको छ ।

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

संस्थागत सामाजिक उत्तरदायित्व

यस विकास बैंकले विगतका वर्षहरूमा जस्तै आर्थिक वर्ष २०८१/८२ मा समेत सामाजिक उत्तरदायित्वप्रति अग्रसर रही सामाजिक सेवा सम्बन्धी कार्यमा योगदान गर्ने प्रयास गरेको छ । विशेष गरी गरिबी निवारण, शिक्षा, स्वास्थ्य, वित्तीय साक्षरता लगायतका विषयहरूमा संस्थागत सामाजिक उत्तरदायित्वका कार्यक्रमहरू अगाडि बढाउँदै आईरहेको छ । विकास बैंकले वित्तीय साक्षरता, स्वास्थ्य, शिक्षा, उद्यमशीलता, संस्कृति जर्गेना तथा प्रवर्द्धन र मानव सेवा लगायतका कार्यहरूमा संस्थागत सामाजिक उत्तरदायित्व कोषको रकम परिचालन गर्दै आईरहेको छ ।

विकास बैंकमा प्रमुख कार्यकारी अधिकृत संयोजक, नायव प्रमुख कार्यकारी अधिकृत र वित्त, लेखा तथा ट्रेजरी विभाग प्रमुख सदस्य एवं सामान्य सेवा विभाग प्रमुख सदस्य सचिव रहने गरी संस्थागत सामाजिक उत्तरदायित्व समिति समेत क्रियाशिल छ । समिक्षा वर्षमा विकास बैंकले रु.१,०९,७९,९१८ (अक्षरेपी एक करोड नौ लाख उनानअसी हजार नौ सय अठार मात्र) संस्थागत सामाजिक उत्तरदायित्वका लागि खर्च गरेको छ । यसका अतिरिक्त विकास बैंकले प्रत्यक्ष एवं परोक्ष रूपमा विभिन्न रोजगारीका अवसरहरू समेत सृजना गरी समाज र राज्यप्रतिको दायित्व निर्वाह गरिरहेको जानकारी गराउदछौं । आगामी दिनहरूमा समेत यस किसिमका संस्थागत सामाजिक उत्तरदायित्वका कार्यक्रमहरूलाई सक्रिय एवं प्रभावकारी रूपमा सञ्चालन गरिने व्यहोरा समेत यहाँहरूसमक्ष जानकारी गराउदछौं ।

विकास बैंकले आर्थिक वर्ष २०८१/८२ अवधिमा संस्थागत सामाजिक उत्तरदायित्व अर्न्तगत सम्पन्न गरेका केही कार्यक्रम एवं गतिविधिहरूको संक्षिप्त विवरण निम्नानुसार रहेको छ ।



रु. दश लाखमा

क्र.सं.	क्षेत्रहरू	खर्च रकम (रु.)	खर्च प्रतिशत
१	शिक्षा	२,०७१,५८५	१८।८७
२	स्वास्थ्य	१,५०६,८२२	१३।७२
३	मानवीय सहयोग तथा राहत	११०,०००	१।००
४	वातावरणीय संरक्षण	५७२,४०१	५।२१
५	वित्तीय साक्षरता	१,५८८,४२८	१४।४७
६	दिगो विकास लक्ष्य	२०९,९५९	१।९१
७	अन्य	४,९२०,७२३	४४।८२
	जम्मा	१०,९७९,९१८	१००

अर्थतन्त्रमा योगदान

आर्थिक वर्ष २०८१/८२ मा विकास बैंकले आयकर वापत रु.५८,९७,४२,३४४/- (अक्षरेपी अन्ठाउन्न करोड सन्तानब्बे लाख बयालिस हजार तीन सय चौवालिस मात्र) र अन्य अप्रत्यक्ष कर समेत गरी ठुला करदाता कार्यालयलाई रु.९२,२२,६४,३४०/- (अक्षरेपी बयानब्बे करोड बाईस लाख चौसठ्ठी हजार तीन सय चालिस मात्र) कर भुक्तानी गरी एक जिम्मेवार करदाताको रूपमा समेत आफुलाई प्रस्तुत गरेको कुरा स-गौरव जानकारी गराउदछौं । यसका साथै समाजमा रोजगारी सृजना, उद्यमशिलताको विकास र न्यून आय भएका विपन्न वर्गका लागि उत्पादनशील 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 । ग्राहकहरूलेसुभाष पेटिका, वेबसाइट, ईमेल वा टेलिफोनबाट 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 ९८५१३५०८८१ र ईमेल मार्फत गुनासो राख्नको लागि gunaso@garimabank.com.np को समेत व्यवस्था गरिएको छ । प्राप्त गुनासोको यथाशीघ्र सुनुवाई गर्ने संयन्त्रको समेत विकास गरिएको र विकास बैंकका बरिष्ठ प्रबन्धक श्री इश्वरी प्रसाद ढकाललाई गुनासो सुनुवाई अधिकृत तोकिएको छ । आर्थिक वर्ष २०८१/८२ मा विभिन्न माध्यमबाट औपचारिक रूपमा कुल ६४ वटा गुनासो प्राप्त भएकोमा सम्पूर्ण गुनासोहरूको सुनुवाई भएको छ ।

कम्पनीको औद्योगिक तथा व्यवसायिक सम्बन्ध

विकास बैंकले आफ्नो बैकिङ व्यवसायसँग प्रत्यक्ष तथा अप्रत्यक्ष रूपमा सम्बन्ध राख्ने सम्पूर्ण निकायहरू नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज, सिडिएस एण्ड क्लियरिङ हाउस, सेयर रजिष्ट्रार एनआइएमवी एस क्यापिटल लिमिटेड, उद्योग वाणिज्य महासंघ, औद्योगिक तथा व्यावसायिक प्रतिष्ठानहरू, निजी क्षेत्र, शैक्षिक संस्था, सरकारी तथा गैह्र सरकारी संस्थाहरू, अन्य बैंक तथा वित्तीय संस्थाहरू, सहकारी संस्था तथा समाजका सबै पक्षसँग 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 क्रियाशिल अन्य बैंक एवं वित्तीय संस्थाहरूसँग पनि यस संस्थाले मित्रवत् सम्बन्ध कायम गरेको छ । आगामी दिनहरूमा यस्तो सम्बन्धलाई अभि बलियो र फराकिलो बनाउँदै लैजाने प्रयत्न गरिनेछ ।

शेयरधनीसँगको सम्बन्ध तथा शेयरधनीहरूलाई सूचना व्यवस्था

विकास बैंकले शेयरधनीहरूसँग सूचना आदान-प्रदान गर्ने कार्यलाई उच्च प्राथमिकता दिएको छ । वार्षिक साधारणसभामा शेयरधनी महानुभावहरूसँगको प्रत्यक्ष संवादको माध्यमबाट विकास बैंकले मार्गनिर्देशन प्राप्त गर्ने गरेको छ । यस विकास बैंकको वार्षिक प्रतिवेदन, त्रैमासिक प्रतिवेदन, प्रेस विज्ञप्ती लगायत अन्य जानकारीहरू विभिन्न सञ्चार माध्यम एवं विकास बैंकको वेबसाइट www.garimabank.com.np मार्फत उपलब्ध गराउने गरिएको छ । यसै गरी शेयर धनीहरूको 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

मिति २०८१ पौष २९ गतेसम्म श्री श्याम प्रसाद बस्यालको अध्यक्षतामा सञ्चालकहरु डा.आनन्द प्रसाद श्रेष्ठ, श्रीदिपेन्द्र श्रेष्ठ, श्री विमल पाण्डे, श्री संजिव ढकाल, श्री सरस्वती पाठक र स्वतन्त्र सञ्चालक श्री मुकुन्द राज आचार्य सहितको ७ सदस्यीय सञ्चालक समिति रहेकोमा मिति मिति २०८१ पौष २९ गते सम्पन्न अठारौँ वार्षिक साधारणसभाबाट

संस्थापक समूहबाट ३ जना र सर्वसाधारण समूहबाट ३ जना गरी कुल ६ जना सञ्चालकहरु सर्वसम्मतरुपमा निर्वाचित भई सोही मितिमा बसेको सञ्चालक समितिको बैठकबाट नवनिर्वाचित सञ्चालक श्री दिलिप प्रताप खोण्णलाई अध्यक्ष मनोनयन गरेपश्चात विकास बैंकको सञ्चालक समितिको संरचना देहाय बमोजिम रहेको छ ।

क्र.सं.	नाम	ठेगाना	पद	प्रतिनिधित्व समूह
१.	श्री दिलिप प्रताप खोण्ण	वालिङ्ग - ९, स्याङ्गजा	अध्यक्ष	संस्थापक
२.	श्री श्याम प्रसाद बस्याल	गल्याङ्ग - ३, स्याङ्गजा	सञ्चालक	संस्थापक
३.	श्री दिपेन्द्र श्रेष्ठ	बेनी - ७, म्याग्दी	सञ्चालक	संस्थापक
४.	श्री मुकुन्द राज आचार्य	चापाकोट १, स्याङ्गजा	सञ्चालक	स्वतन्त्र
५.	श्री विमल पाण्डे	भरतपुर - ६, चितवन	सञ्चालक	सर्वसाधारण
६.	श्री शोभाकान्त ढकाल	वालिङ्ग - १, स्याङ्गजा	सञ्चालक	सर्वसाधारण
७.	श्री आयुष्मा कोइराला	पोखरा - ५, कास्की	सञ्चालक	सर्वसाधारण

कारोबारलाई असर पार्ने मुख्य कुराहरु

विकास बैंकको कारोबारलाई असर पार्ने मुख्य कुराहरु निम्नानुसार रहेका छन् :

- देशको आर्थिक, मौद्रिक तथा वित्तीय नीति परिवर्तनबाट पर्ने प्रभावहरु ।
- आर्थिक क्रियाकलापमा देखिएको शिथिलताको कारण व्यवसायमा पर्ने सक्ने प्रभावहरु ।
- तरलता र व्याजदरमा हुने उतार चढावका कारणले निक्षेप तथा कर्जा लगानीको ब्याजदरमा हुने परिवर्तनको प्रभावहरु ।
- निक्षेप संकलन तथा निक्षेप समिश्रणमा हुने परिवर्तनबाट पर्ने प्रभावहरु ।
- लगानीको क्षेत्रमा देखिएको संकुचनबाट आम्दानीमा पर्ने प्रभाव ।
- तीव्र रुपमा भैरहेको सूचना प्रविधिको विकासको कारण उत्पन्न हुनसक्ने जोखिम ।
- विदेशी मुद्रा विनिमयदरमा हुने परिवर्तनबाट हुन सक्ने जोखिम ।
- अन्तर्राष्ट्रिय बजारमा हुने मन्दीबाट नेपाली बजारमा पर्ने सक्ने असरबाट पर्ने सक्ने प्रभावहरु ।

- पूँजी बजारमा आउन सक्ने उतारचढावबाट पर्ने सक्ने प्रभावहरु ।
- देशको राजनीतिक अस्थिरता एवं सामाजिक अराजकताको कारण उत्पन्न हुने जोखिमबाट पर्ने प्रभावहरु ।
- कर्जा लगानीका वैकल्पिक क्षेत्रहरुको अभावको कारण पर्ने प्रभावहरु ।
- दक्ष कर्मचारीहरुको कमीको कारण उत्पन्न हुन सक्ने जोखिम ।
- सम्पत्ति शुद्धीकरण निवारणसँग सम्बन्धित क्रियाकलाप तथा राष्ट्रिय अन्तर्राष्ट्रिय नीतिका कारण पर्ने सक्ने प्रभावहरु ।
- विप्रेषण आयमा आउन सक्ने उतार चढावबाट अर्थ व्यवस्थामा सिर्जना हुन सक्ने जोखिमहरु ।
- अस्वस्थ बैंकिङ्ग प्रतिस्पर्धाको कारण उत्पन्न हुने जोखिमहरु ।
- कृत्रिम बुद्धिकता (Artificial Intelligence) को विकासका कारण उत्पन्न हुनसक्ने जोखिम तथा प्रभावहरु ।



लेखापरीक्षकको नियुक्ति

लेखापरीक्षण समितिको सिफारिस बमोजिम यस विकास बैंकको २०८१ पौष २९ गते सम्पन्न अठारौं वार्षिक साधारणबाट पि.एल.आर.जी. एसोसिएट्स, चार्टर्ड एकाउण्टेन्ट्स, काठमाण्डौं बाह्य लेखापरीक्षक नियुक्त हुनुभएकोमा वहाँबाट आ.व. २०८१/८२ को लेखापरीक्षण कार्य सम्पन्न भएको छ । समयमै लेखापरीक्षण प्रतिवेदन उपलब्ध गराउनुभएकोमा लेखापरीक्षक श्री पि.एल.आर.जी. एसोसिएट्स, चार्टर्ड एकाउण्टेन्ट्सका सम्पूर्ण टिमलाई हार्दिक धन्यवाद व्यक्त गर्न चाहन्छौं ।

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 कार्य सम्पादनका 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 दिइसकेको र अधिकांश सुझावहरू कार्यान्वयन समेत भइसकेको जानकारी व्यवस्थापनबाट प्राप्त भएको व्यहोरा जानकारी गराउन चाहन्छौं ।

लाभांश वितरण गर्न प्रस्ताव गरिएको रकम

आ.व.२०८१/८२ को नियमनकारी समायोजन पछिको सञ्चित मुनाफाबाट नेपाल राष्ट्र बैंकको स्वीकृति बमोजिम विकास बैंकको हाल कायम चुक्ता पूँजी रु.५,६८,०५,१७,३२७।५७ (अक्षरूपी पाँच अर्ब अड्सठ्ठी करोड पाँच लाख सत्र हजार तीन सय सत्ताईस र पैसा सन्ताउन्न मात्र) को ६ प्रतिशत अर्थात रु.३४,०८,३१,०३९।६५ (अक्षरेपी चौतिस करोड आठ लाख एकतिस हजार उनन्चालिस र पैसा पैसठ्ठी मात्र) बोनश शेयर र ४.५३ प्रतिशत ले हुन आउने रकम रु.२५,७३,२७,४३४।९४ (अक्षरेपी पच्चीस करोड त्रिहत्तर लाख सत्ताईस हजार चार सय चौतिस र पैसा चौरानब्बे मात्र) गरी कुल १०.५३

प्रतिशत अर्थात रु.५९,८१,५८,४७४।५९ (अक्षरेपी उनन्साठी करोड एकासी लाख अन्ठाउन्न हजार चार सय चौहत्तर र पैसा उनान्साठी मात्र) वितरणको प्रस्ताव गरिएको छ । उक्त लाभांश नेपाल राष्ट्र बैंकबाट स्वीकृत भएपश्चात उन्नाइसौं वार्षिक साधारण सभाबाट पारित भएपछि 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 अभू बढी चुस्त, दुरुस्त बनाउन, समग्र कारोबारको निरीक्षण गर्न र जोखिमलाई न्यूनीकरण गर्न नियमित आन्तरिक लेखापरीक्षण गर्नुका साथै आन्तरिक र बाह्य लेखापरीक्षकले औल्याएका कैफियतहरू तथा टिप्पणीहरू लेखापरीक्षण समितिमा छलफल भै उक्त समितिको सिफारिस बमोजिम सञ्चालक समितिको बैठकमा छलफल भई सुधारका आवश्यक कार्य गर्न व्यवस्थापनलाई निर्देशन दिने गरिएको छ । विकास बैंकको समग्र जोखिम संरचनाको मुल्यांकन र जोखिम व्यवस्थापन प्रणालीको प्रभावकारीताको समिक्षा 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 र विकास बैंकको वित्तीय रिपोर्टिङको अनुगमन, लेखापरीक्षण प्रक्रियामा सहजीकरण, लेखापरीक्षकको नियुक्तिको सिफारिस र संस्थाको आन्तरिक नियन्त्रण कार्यलाई प्रभावकारी बनाउने तथा सञ्चालक समिति समक्ष सिफारिस गर्ने लगायतका कार्य गर्नका लागि लेखापरीक्षण समिति रहेको छ । उल्लेखित ४ वटा सञ्चालक स्तरीय उप-समिति संगसंगै विकास बैंकको नियमित कार्यलाई थप प्रभावकारी बनाउनको लागि व्यवस्थापन स्तरीय समितिहरू समेत सक्रिय छन् । जसमध्ये खरिद सम्बन्धी कार्यलाई प्रभावकारी तथा पारदर्शी बनाउनको लागि प्रमुख कार्यकारी अधिकृतको संयोजकत्वमा आर्थिक निर्देशन समिति, नायब प्रमुख कार्यकारी अधिकृतको नेतृत्वमा खरिद समिति, सम्पत्ति दायित्व सम्बन्धी प्रभावकारी व्यवस्थापनको लागि सम्पत्ति दायित्व व्यवस्थापन समिति,

कर्जा असुली सम्बन्धी प्रभावकारीताको लागि कर्जा असुली समिति, कर्मचारी भर्ना तथा छनौट सम्बन्धी कार्यका लागि पदपूर्ति समिति, सूचना प्रविधिसम्बन्धी कार्यको अनुगमनको लागि सूचना प्रविधि अनुगमन समिति, सूचना प्रविधि सम्बन्धी कार्यको प्रभावकारीताको लागि सूचना प्रविधि समिति, सामाजिक उत्तरदायित्व सम्बन्धी कार्यको प्रभावकारीताको लागि संस्थागत सामाजिक उत्तरदायित्व समिति, विकास बैंकमा बिक्री गर्नुपर्ने सम्पत्तिहरूको बिक्री प्रयोजनको लागि लिलाम समित समितिहरू 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 औल्याईएका कैफियतहरूको सुधार गर्ने साथै प्राप्त सुझावहरूको कार्यान्वयन गर्ने व्यवस्था रहेको छ । विकास बैंकको सूचना प्रविधिको क्षेत्रमा उत्पन्न हुनसक्ने जोखिम न्यूनीकरण गर्न र डाटाहरू सुरक्षित गर्नको लागि डाटा सेण्टरमा सर्भर राख्नुका साथै Disaster Recovery Site को समेत स्थापना गरिएको छ । विकास बैंकको नियमित तथा दैनिक काम कारवाही सहायक स्तरका कर्मचारीहरूबाट गराई अधिकृत र व्यवस्थापनस्तरका कर्मचारीहरूबाट सोको स्वीकृत गर्ने संयन्त्र (Duel Control Mechanism) रहेको छ । विकास बैंकमा गठन भएका विभिन्न समितिहरू र उक्त समितिहरूले गर्ने कार्यहरूको विवरण संक्षेपमा निम्नानुसार प्रस्तुत गरिएको छ ।



लेखापरीक्षण समिति

विकास बैंकमा सञ्चालक श्री मुकुन्द राज आचार्यको संयोजकत्वमा सञ्चालक श्री शोभाकान्त ढकाल सदस्य र आन्तरिक लेखापरीक्षण विभाग प्रमुख श्री गणेश पौडेल सदस्य सचिव रहेको 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 कार्यहरू समितिले सम्पन्न गरेको छ । लेखापरीक्षण समितिको बैठक आर्थिक वर्ष २०८१/८२ मा ६ पटक बसेको छ ।

जोखिम व्यवस्थापन समिति

विकास बैंकमा सञ्चालक श्री दिपेन्द्र श्रेष्ठको संयोजकत्वमा सञ्चालक श्री मुकुन्द राज आचार्य पदेन सदस्य, सञ्चालन विभाग प्रमुख श्री रोशन तिमिल्सिना सदस्य र जोखिम व्यवस्थापन विभाग प्रमुख श्री लक्ष्मण नेपाल सदस्य सचिव रहेको एक जोखिम व्यवस्थापन समिति रहेको छ । नेपाल राष्ट्र बैंकको एकीकृत निर्देशनले तोकेको काम, कर्तव्य र उत्तर दायित्व अर्न्तगत रही यस समितिले व्यवसाय सँग 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 Testing, लेखा परीक्षण प्रतिवेदन आदि माथि छलफल गर्ने र जोखिम न्यूनीकरणको लागि आवश्यक मार्गदर्शन प्रदान गर्ने तथा सञ्चालक समिति समक्ष आवश्यक



सिफारिस गर्ने कार्य गर्दछ। साथै, विकास बैंकको व्यवसायमा निहित जोखिमको स्तर, जोखिम बहन क्षमता र जोखिम व्यवस्थापनका लागि तयार गरिएका नीतिगत व्यवस्थाहरूको नियमित रूपमा पुनरावलोकन गर्ने र सो को पर्याप्तता बारे सञ्चालक समितिमा जानकारी गराउने र नेपाल राष्ट्र बैंकको निर्देशन बमोजिम आवश्यक नीति नियम बनाउने कार्य गर्ने गर्दछ। आर्थिक वर्ष २०८१/८२ मा जोखिम व्यवस्थापन समितिको बैठक ५ पटक बसेको छ।

कर्मचारी सेवा सुविधा समिति

विकास बैंकमा सञ्चालक श्री श्याम प्रसाद बस्यालको संयोजकत्वमा प्रमुख कार्यकारी अधिकृत श्री माधव प्रसाद उपाध्याय सदस्य, लेखा, वित्त तथा ट्रेजरी विभाग प्रमुख श्री केशव तिमल्सिना सदस्य तथा जनशक्ति व्यवस्थापन विभाग प्रमुख श्री संजु प्रसाद जैसवाल 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। आर्थिक वर्ष २०८१/८२ मा कर्मचारी सेवा सुविधा समितिको बैठक ४ पटक बसेको छ।

सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति

विकास बैंकमा सञ्चालक श्री विमल पाण्डेको संयोजकत्वमा सञ्चालक श्री आयुष्मा कोइराला र जोखिम व्यवस्थापन विभाग प्रमुख श्री लक्ष्मण नेपाल सदस्य तथा Compliance & AML/CFT विभाग प्रमुख श्री मिन प्रसाद सुवेदी 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 सो को नियन्त्रणको लागि नीति निर्माण गर्ने, सम्पत्ति शुद्धीकरण निवारण ऐन २०६४ र 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 प्रक्रियाहरूको पर्याप्तताका विश्लेषण गरी आवश्यक सुधारका लागि सञ्चालक समिति समक्ष सुझाव पेश गर्ने कार्य गर्दछ। आर्थिक वर्ष २०८१/८२ मा सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समितिको बैठक ७ पटक बसेको छ।

जोखिम व्यवस्थापन संरचना

विकास बैंकका सम्पूर्ण गतिविधिहरूमा विभिन्न स्तरका जोखिमहरू अन्तरनिहित हुन्छन् र उक्त गतिविधिहरूमा जोखिमहरूको आंकलन, मूल्याङ्कन तथा व्यवस्थापन सही रूपमा सही समयमा गर्नु पर्दछ। विकास बैंकले आफ्ना गतिविधिहरू कार्यान्वयन गर्दा आईपने सम्पूर्ण जोखिमहरूको उच्च महत्वका साथ पहिचान, मापन र व्यवस्थापन गर्ने गरेको छ। उचित जोखिम व्यवस्थापनको लागि सुदृढ जोखिम व्यवस्थापन संरचना लागु 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 अभि 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।

कर्जा जोखिम व्यवस्थापन

कर्जा जोखिम भन्नाले कर्जा सम्भौतामा 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 असूली, कानून विभाग 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।

संचालन जोखिम व्यवस्थापन

वर्तमान समयमा वृद्धि भइरहेका जोखिमहरू मध्ये संचालन जोखिम पनि एक हो। अपर्याप्त वा असफल आन्तरिक प्रक्रिया, व्यक्ति र प्रणाली वा बैंकको लागि कानुनी सम्बन्धी जोखिम सहित 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 सुनिश्चितताले विकास बैंकमा घट्न सक्ने सम्भावित संचालन जोखिमका घटनासँग जुध्नुपर्ने स्थितिका लागि तयार रहेको छ।

बजार जोखिम

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

तरलता जोखिम

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

अन्य जोखिमहरू

विकास बैंकले आफ्नो व्यवसायिक क्रियाकलापहरू अगाडि बढाउँदै गर्दा प्रतिष्ठा सम्बन्धी जोखिम, कानून र अनुपालना सम्बन्धी जोखिम, मानव संसाधन सम्बन्धी जोखिम लगायत अन्य जोखिमहरूलाई समेत व्यवस्थापन गर्दै लैजानुपर्ने हुन्छ। मानव 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 सम्पत्ती 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

गरिमा विकास बैंकको सेवा क्षेत्रमा विस्तार र व्यावसायिक विविधिकरणको अवधारणा अनुरूप यस विकास बैंकको ५१.२० प्रतिशत शेयर लगानी सहित सञ्चालनमा रहेको गरिमा क्यापिटल लिमिटेडले नेपाल धितोपत्र बोर्डबाट पोर्टफोलियो व्यवस्थापन, अन्डरराईटिङ्ग, म्युचुअल फण्डको योजना व्यवस्थापन तथा डिपोजिटरी म्यानेजमेन्ट सम्बन्धी इजाजत-पत्र प्राप्त गरी सो सँग सम्बन्धित सेवाहरू प्रवाह गर्दै आईरहेको छ। काठमाण्डौं महानगरपालिकाको कमलपोखरीमा कार्यालय रहेको गरिमा क्यापिटल लिमिटेडको २०८२ असार मसान्तको संक्षिप्त वित्तीय विवरण निम्नानुसार रहेको छ। साथै, सहायक कम्पनी गरिमा क्यापिटल लिमिटेडको आर्थिक वर्ष २०१/२ को लेखापरीक्षण प्रतिवेदन र वित्तीय विवरणहरू समेत यसै प्रतिवेदनमा संलग्न गरिएको छ।

क्र.सं.	विवरण	२०८२ असार मसान्त
१	कुल चुक्ता पूँजी	रु.२४,२०,००,०००.००
२	नेट वर्थ	रु.२४,७२,१८,६६७.२४
३	खुद मुनाफा	रु.३,६९,३३,२२३.७१
४	प्रतिशेयर आमदानी (रु.)	रु.१५.२६
५	कर्मचारी संख्या	३२

संस्थागत सुशासन तथा अनुपालना

विकास बैंकले संस्थागत सुशासन तथा अनुपालना (Corporate Governance and Compliance) लाई आफ्नो स्थापना देखि नै सदैव उच्च प्राथमिकतामा राख्दै आएको छ। विकास बैंकले संस्थागत सुशासनको सम्बन्धमा नेपाल राष्ट्र

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

चालु वर्षको उपलब्धि र भविष्यमा गर्नुपर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा

व्यावसाय विस्तार

चालु आर्थिक वर्षको तीन महिनाको अवधिमा समेत देशका बैंक तथा वित्तीय संस्थाहरूमा प्रर्याप्त रूपमा लगानीयोग्य रकम रहेको छ। यस अवधिमा नेपाल राष्ट्र बैंकले विभिन्न उपकरण मार्फत बैंकिङ्ग क्षेत्रबाट तरलता प्रशोचन गर्दै आईरहेको छ। यस विकास बैंकमा पनि प्रर्याप्त लगानीयोग्य रकम रहेको हुँदा निक्षेप संकलन कार्यलाई भन्दा कर्जा लगानी र असुली कार्यलाई प्राथमिकतामा राखी कार्य गर्दै जानकारी शेयरधनी महानुभावहरूमा गराउन चाहन्छु। अर्थतन्त्रमा देखिएको संकुचन तथा उद्योगी व्यवसायीहरूमा देखिएको आत्मविश्वासको कमीका कारण कर्जाको माग समेत उत्साहजनक नरहेको अवस्थालाई समेत दृष्टिगत गरी गुणस्तरीय कर्जा प्रवाहमा मात्र विकास बैंक केन्द्रीत रहेको अवस्था छ। चालु आर्थिक वर्षको पहिलो त्रैमासको अन्त्यसम्म आईपुग्दा विकास बैंकको निक्षेप परिचालनमा ०.२२ प्रतिशत मात्र बृद्धि भई कुल निक्षेप रु.९२ अर्ब ८९ करोड र कर्जा लगानी १.०४ प्रतिशतले घट्न भई कुल कर्जा तथा सापट रु.७५ अर्ब ९१ करोड पुगेको छ।



विकास बैंकले चालु आर्थिक वर्षमा नै काठमाण्डौ जिल्ला काठमाण्डौ महानगरपालिका वडा नं. ३, बालुवाटार स्थित आफ्नै भवनबाट केन्द्रीय कार्यालय सञ्चालन गर्ने गरी सो भवनमा आन्तरिक संरचना निर्माण तथा सजावट सम्बन्धी कार्य भैरहेको व्यहोरा यहाँहरु समक्ष जानकारी गराउन चाहन्छु। साथै, व्यावसायिक दृष्टिकोणबाट सम्भाव्य देशका विभिन्न स्थानहरूमा शाखा कार्यालय स्थापनाको लागि सम्भाव्यता अध्ययन कार्य समेत अगाडि बढाईएको छ। लगानीमा विविधिकरण गर्ने उद्देश्यले यस विकास बैंक प्रवर्द्धक र सहायक कम्पनी गरिमा क्यापिटल लिमिटेड योजना व्यवस्थापक रहने गरी रु.१ अर्बको खुलामुखी सामूहिक लगानी कोष (Open Ended Mutual Fund) निष्काशनको कार्य समेत अगाडि बढाईएको छ।

दिन प्रतिदिन बैंकिङ व्यवसायमा बृद्धि हुँदै गइरहेको अस्वस्थ प्रतिस्पर्धामा यस विकास बैंकले संस्थागत सुशासन र पारदर्शितालाई पहिलो प्राथमिकतामा राखी स्वस्थ तवरबाट बैंकिङ सेवा प्रवाहमा सदैव प्रतिवद्ध रहेको छ। यसै सन्दर्भमा विकास बैंक विद्यमान सांगठनिक संरचनामा परिमार्जनको प्रक्रिया अगाडि बढाईएको छ।

विकास बैंकले आगामी दिनमा गर्ने कार्यहरू सम्बन्धमा गरिमा विकास बैंक व्यवसायको आकारमा बृद्धि संगसंगै ग्राहकवर्ग, लगानीकर्ता, नियमनकारी निकाय र कर्मचारीको नजर मा एक उत्कृष्ट विकास बैंकको रूपमा स्थापित भई सदैव कायम रहनका लागि निकट भविष्यमा निम्नानुसारका योजना तथा कार्यक्रमहरू अधि सारेको कुरा सम्पूर्ण शेरधनी महानुभावहरूमा जानकारी गराउन चाहन्छौं।

- विकास बैंकको आफ्नै स्वामित्वको भवनमा केन्द्रीय कार्यालय स्थानान्तरण गरी सेवा प्रवाह गरिनेछ।
- बैंकको जोखिम व्यवस्थापनलाई थप सुदृढीकरण गर्दै लगिनेछ।
- संस्थागत सुशासनलाई कायम राख्दै निक्षेप तथा कर्जा लगानीलाई सन्तुलित रूपमा वृद्धि गर्दै लगिनेछ।
- गैह्र-कोषमा आधारित आम्दानी सिर्जना हुने कारोवारमा वृद्धि गर्दै लगिनेछ।
- निक्षेप संकलन तथा कर्जा लगानीसँगै अन्य विविध सेवा प्रवाहमा थप जोड दिई आम्दानीको स्रोत विविधिकरण गर्न आगामी दिनमा विदेशी मुद्रा कारोवारलाई संभावित शाखाहरूमा विस्तार गर्ने, लकर सुविधालाई सम्भाव्यता हेरी थप शाखाहरूमा विस्तार गर्ने लगायत तुलनात्मक

लाभका क्षेत्रहरूको पहिचान गर्ने तर्फ थप ध्यान केन्द्रित गरिनेछ।

- विकास बैंकले संचालन गर्दै आएका नियमित व्यावसायिक क्रियाकलापहरू तथा संस्थागत सामाजिक उत्तरदायित्वका विभिन्न कार्यक्रमहरूलाई नेपाल सरकारको दिगो विकास लक्ष्य प्राप्तिसँग समेत समन्वयात्मक हुने गरि निरन्तरता दिइनेछ।
- गरिमा डेबिट कार्ड, मोवाईल बैंकिङ, क्युआर कोड, क्रेडिट कार्ड लगायतका अन्य सेवाहरूको प्रभावकारी बजारीकरणका साथै जोखिम तथा लाभदायकताका आधारमा लगानी विविधिकरण गरी आम्दानी वृद्धिमा विशेष पहल गरिनेछ।
- डिजिटल बैंकिङ सेवा विस्तारलाई समेत बैंकले मुख्य प्राथमिकता दिई सोही बमोजिम आफ्नो काम कारवाहीहरूलाई अधि बढाई रहेकोमा थप प्रभावकारी रूपमा विस्तार गरिनेछ।
- कोषको लागत तथा विकास बैंकको आधार दरलाई प्रतिस्पर्धी बनाउन बचत निक्षेपमा वृद्धि लगायतका आवश्यक अन्य उपायहरू समेत अवलम्बन गरिनेछ।
- चालु आर्थिक वर्षमा विकास बैंकको बस्तु तथा सेवाको बजारीकरणमा थप जोड दिइनेछ साथै विकास बैंकको ब्रान्डिङलाई थप उचाईमा पुर्‍याउन र संस्थागत ख्याति वृद्धि गर्न प्रभावकारी प्रवर्द्धनात्मक रणनीतिहरूको अबलम्बन गरिनेछ।
- संस्थाको नीति, कार्यविधि, मार्गदर्शनहरूलाई समयानुकूल स्तरीय बनाउँदै आन्तरिक कार्यप्रणालीलाई थप व्यवस्थित बनाउँदै लगिनेछ र साथै सञ्चालन खर्चको मितव्ययितामा थप जोड दिइनेछ।
- बैंकको रणनीतिक योजनाको उद्देश्य परिपूर्तीका लागि आवश्यक अल्पकालिन योजना तथा नीतिहरू तर्जुमा तथा कार्यन्वयन गरिनेछ।
- बैंकिङ शिक्षा र वित्तीय साक्षरताको प्रवर्द्धन मार्फत ब्राण्ड प्रवर्धन, ग्राहक संख्या वृद्धिका लागि ग्रामीण र शहरोन्मुख क्षेत्रमा विशेष कार्यक्रमहरू संचालन गरिनेछन्।
- विकास बैंकको कर्जा असुली प्रक्रियालाई चुस्त दुरुस्त गराई सम्पत्तिको गुणस्तर कायम गर्नमा विशेष ध्यान दिइने छ।

कृतज्ञता ज्ञापन

यस विकास बैंकको उद्देश्य प्राप्तिका लागि सहयोग पुर्‍याउनु हुने सम्पूर्ण शेरधनी 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 हार्दिक आभार व्यक्त गर्न चाहन्छु।

त्यसैगरी प्रमुख कार्यकारी अधिकृत लगायत विकास बैंकका सम्पूर्ण कर्मचारीहरू, समयमै लेखापरीक्षण कार्य सम्पन्न गरी विभिन्न सल्लाह सुझाव प्रदान गर्नुभएकोमा आन्तरिक तथा बाह्य लेखापरीक्षकज्यूहरू, शेयर रजिष्ट्रारको रुपमा प्रभावकारी सेवा प्रवाह गरेकोमा एनआईएमवी एस क्यापिटल लिमिटेड लगायत विकास बैंकका गतिविधिहरूलाई सकारात्मक रूपमा

जनसमक्ष पुऱ्याइदिने संचार जगत र प्रत्यक्ष अप्रत्यक्ष रूपमा बैंकलाई सहयोग पुऱ्याउने सम्पूर्ण शुभेच्छुकहरू प्रति हार्दिक आभार व्यक्त गर्दछु।

धन्यवाद !

मिति: २०८२ कार्तिक २७ गते, बिहिबार

दिलिप प्रताप खाँण

अध्यक्ष

सञ्चालक समिति



विकास बैंकका सेवाहरू

निक्षेप योजना

प्रभावकारी निक्षेप परिचालनको लागि लागि यस विकास बैंकले 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, Garima Five in One Saving Account, विशेष मुद्दती खाता ग्राहकहरू माफ्नै निकै नै लोकप्रिय रहेका छन्।

कर्जा तथा सापट

अर्थतन्त्रको आवश्यकता एवं ग्राहकको माग बमोजिम विकास बैंकले नेपाल राष्ट्र बैंकको निर्देशनको परिधिभित्र रहेर कर्जा प्रवाह गर्दै आईरहेको छ। विकास बैंकले उत्पादनशील क्षेत्र, साना तथा मझौला उद्यमकर्ताको कर्जा लगानीलाई प्राथमिकतामा राखी कोष तथा गैर कोषमा आधारित कर्जाहरू प्रवाह गर्दै आईरहेको छ। ग्राहकहरूको माग र आवश्यकतालाई मध्यनजर गर्दै विकास बैंकले आफ्ना विभिन्न शाखा कार्यालयहरूबाट समानान्तर 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” सञ्चालनमा रहेको छ। साथै, यस विकास बैंकले विभिन्न २२ वटा विप्रेषण सेवा प्रदायक कम्पनीहरूको एजेन्टका रूपमा समेत विप्रेषण सेवा उपलब्ध गराउँदै आएको छ।

ABBS सुविधा

यस विकास बैंकले ग्राहकहरूलाई निःशुल्क रूपमा एक शाखाको चेक अर्को शाखाबाट भुक्तानी लिने तथा कुनै एक शाखामा रहेको खातामा अर्को शाखाबाट रकम जम्मा गर्ने सुविधा अर्थात् 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। अन्तर बैंक रकम स्थानान्तरण सुविधा अर्न्तगत Connect IPS र 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 बैंकिङ 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 बैंकिङ 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



लगायतका शाखा कार्यालयहरूबाट उक्त सेवा प्रवाह गरिरहेको छ र यो सेवा अन्य शाखा कार्यालयहरूमा समेत विस्तार गर्ने विकास बैंकको लक्ष्य रहेको छ ।

डेबिट कार्ड / ATM सुविधा / Contactless Card

तीव्र रूपमा प्रविधिमा भईरहेको विकास, बैंकिङ क्षेत्रमा बढ्दै गईरहेको प्रतिस्पर्धा र नगद कारोबारलाई निरुत्साहित गर्ने नेपाल सरकारको नीति अनुरूप विकास बैंकले विभिन्न डिजिटल बैंकिङ उपकरणहरू सञ्चालनमा ल्याएको छ । यस विकास बैंकले भिसा (VISA) नेटवर्किङको सदस्यता लिई Chip Based Visa Card, Contactless Card प्रयोगमा ल्याएको छ । विकास बैंकले २०८२ आषाढ मसान्तसम्म देशका विभिन्न ५१ स्थानमा आफ्नै ATM मेसिन सञ्चालनमा रहेका र विकास बैंकका ग्राहकहरूले भिसा (VISA) नेटवर्किङभित्र आवद्ध रहेका सम्पूर्ण ATM मेसिन मार्फत रकम फिक्न 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 मौज्जातको SMS मार्फत जानकारी लिन, स्टेटमेण्ट हेर्नका लागि गरिमा एस.एम.एस बैंकिङ सुविधा तथा खातामा रहेको मौज्जात हेर्न, स्टेटमेण्ट हेर्न, गरिमा विकास बैंक तथा अन्य बैंक तथा वित्तीय संस्थामा रहेका ग्राहकहरूको खातामा सजिलै रकम स्थानान्तरण, ई-सेवामा रकम स्थानान्तरण, मद्धुती निक्षेप खाता खोल्न, 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 वेबसाईट दुबैमा 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 । साथै, गरिमा विकास बैंक लिमिटेडका ग्राहकहरूले विकास बैंकको मोबाईल एप्लिकेशन Garima Digi Batuwa मार्फत आफै मुद्ती खाता समेत खोल्न सक्दछन् ।

विदेशी मुद्रा सटही सेवा

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

QR Code

विकास बैंकले नगद रहित कारोबारलाई प्रोत्साहन गर्न ग्राहकहरूलाई QR Merchant को सुविधा उपलब्ध 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 भुक्तानीको लागि नगदको सट्टामा सूचना प्रविधिको प्रयोगद्वारा Quick Response Code मार्फत भुक्तानी गर्न मिल्ने गरी QR Code को व्यवस्था गरेको छ । विकास बैंकका ग्राहकहरूले Fonepay र Nepal Pay को QR Merchant भई आफ्नो व्यवसायिक कारोबारलाई थप सहज बनाउन सक्दछन् । QR Code सुविधा अर्न्तगत QR Merchant हरूले कारोबारको भुक्तानी भए नभएको जानकारी Garima Voice Box मार्फत आवाजको रूपमा समेत प्राप्त गर्ने अत्याधुनिक उपकरण समेत प्रयोगमा ल्याउन सक्ने व्यवस्था मिलाईएको छ ।

क्रेडिट कार्ड सुविधा

यस विकास बैंकले सम मासिक किस्ताबन्दी सुविधा (Equated Monthly Installment) सहितको गरिमा क्रेडिट कार्ड सञ्चालनमा ल्याएको छ । गरिमा क्रेडिट कार्ड लिने ग्राहकहरूले क्रेडिट कार्ड मार्फत खरिद गरेको वस्तु तथा

सेवाको रकमको भुक्तानी विकास बैंकलाई मासिक सरल किस्ताबन्दीमा समेत तिर्न सक्ने गरी व्यवस्था मिलाईएको छ ।

भर्चुअल क्रेडिट कार्ड सुविधा

सूचना प्रविधिमा भएको द्रुततर विकास सँगसँगै यस विकास बैंकले आफ्ना ग्राहकलाई मोबाईल बैंकिङ एप बाट नै क्रेडिट कार्डको सुविधा उपभोग गर्न मिल्ने गरी भर्चुअल क्रेडिट कार्डको सुविधा प्रदान गरेको छ । फोन पे नेटवर्कसँगको सहकार्यमा ग्राहकहरूले भौतिक कार्डको सट्टामा मोबाईल बैंकिङ एप नै भर्चुअल उपलब्ध हुने क्रेडिट कार्ड मार्फत बस्तु तथा सेवा खरिद गरी फोन पे को क्युआर र फोन पे को कुनै पनि नेटवर्कमा सजिलै भुक्तानी गर्न सक्ने व्यवस्था मिलाईएको छ । यस सुविधाले ग्राहकलाई थप सुरक्षित र नविनतम अनुभव दिने विश्वास विकास बैंकले राखेको छ ।

Cross Boarder Transaction

आर्थिक वर्ष २०८१/८२ को सुरुवात देखि Fonepay Pvt. Ltd. सँगको सहकार्यमा यस विकास बैंकको Fonepay QR मा भारतीय मोबाईल बैंकिङ एप Bhim, PhonePe, GPay एप मार्फत स्क्रान गरी भुक्तानी गर्न सकिने Cross Boarder Transaction को सुरुवात गरिएको छ । यस सुविधाले डिजिटल कारोबारको प्रवर्द्धन तथा विशेषगरी नेपाल भ्रमणमा आउने भारतीय पर्यटकहरूलाई लक्षित गरी यस सेवाको सुरुवात गरिएको हो ।

स्मार्ट टेलर सुविधा

विकास बैंकले आधुनिक प्रविधि र डिजिटल कारोबारलाई आत्मसाथ गर्दै स्मार्ट टेलर सुविधा प्रदान गर्दै आईरहेको छ । विकास बैंकका सम्पूर्ण शाखा कार्यालयहरूबाट ग्राहकहरूले चेकको सट्टामा मोबाईल फोनमा रहेको गरिमा मोबाईल एपबाट नगद काउण्टरमा रहेको QR Code स्क्रान गरी छिटो छरितो रूपमा नगद भिक्न सक्दछन् । यस सुविधाले ग्राहकहरूलाई आफ्नो खाताबाट रकम भिक्नका लागि चेक बुक वा डेबिट कार्ड बोकेर हिड्नु नपर्ने तथा छिटो र सहज रूपमा कारोबार गर्ने सुविधा उपलब्ध गराएको छ ।



कम्पनी ऐन, २०६३ को दफा १०९ अन्तर्गत सञ्चालक समितिको प्रतिवेदनमा छुट्टै उल्लेख हुनु पर्ने विवरणहरूको 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 २०८१/८२ मा 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 बुँदाहरूमा प्रस्तुत गरिएको छ।
- कम्पनी तथा त्यसको सहायक कम्पनीले आर्थिक वर्षमा सम्पन्न गरेको प्रमुख कारोबारहरू र सो अवधिमा कम्पनीको कारोबारमा आएको कुनै महत्वपूर्ण परिवर्तन
यस विकास बैंकले आर्थिक वर्ष २०८१/८२ मा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ मा “ख” वर्गका वित्तीय संस्थाले गर्ने कार्यहरू गरेको र विकास बैंकको सहायक कम्पनी गरिमा क्यापिटल लिमिटेडले कानून तथा व्यवसायिक परिधी भित्र रही नियमित कारोबारहरू गर्ने आइरहेको छ। यसै प्रतिवेदनको विभिन्न बुँदाहरूमा उल्लेख गरेका कुराहरू बाहेक अन्य महत्वपूर्ण परिवर्तन भएको छैन।
- विगत आर्थिक वर्षमा कम्पनीको आधारभूत शेयरधनीले कम्पनीलाई उपलब्ध गराएको जानकारी प्राप्त नभएको।
- विगत आर्थिक वर्षमा कम्पनीका सञ्चालक तथा पदाधिकारीहरूले लिएको शेयरको स्वामित्वको विवरण र कम्पनीको शेयर कारोबारमा निजहरू संलग्न रहेको भए सो सम्बन्धमा निजहरूबाट कम्पनीले प्राप्त गरेको जानकारी
विकास बैंकका अध्यक्ष र सञ्चालकहरूको स्वामित्वमा रहेको शेयरको विवरण निम्नानुसार रहेको छ। विकास बैंकका सञ्चालक तथा उच्च व्यवस्थापनमा कार्यरत पदाधिकारीहरू विकास बैंकको शेयर कारोबारमा संलग्न भएको जानकारी छैन।

सञ्चालकहरूको स्वामित्वमा रहेको शेयर सम्बन्धी विवरण

क्र.सं.	सञ्चालकको नाम	पद	प्रतिनिधित्व	शेयर संख्या		
				संस्थापक	सर्वसाधारण	जम्मा
१.	श्री दिलिप प्रताप खाँण	अध्यक्ष	संस्थापक	१,११,४४०.९४	६,२०५.३३	१,१७,६४६.२७
२.	श्री श्याम प्रसाद बस्याल	सञ्चालक	संस्थापक	८,९३,५८६.५१	३,५०५९.९०	९,२८,६४६.४१
३.	श्री दिपेन्द्र श्रेष्ठ	सञ्चालक	संस्थापक	३,८९,५७४.४०	१,३१,२१८.१०	५,२०,७९२.५०
४.	श्री मुकुन्द राज आचार्य	सञ्चालक	स्वतन्त्र सञ्चालक	-	-	-
५.	श्री विमल पाण्डे	सञ्चालक	सर्वसाधारण	-	२७,५६६.१९	२७,५६६.१९
६.	श्री शोभाकान्त ढकाल	सञ्चालक	सर्वसाधारण	-	१,२४९.७२	१,२४९.७२
७.	श्री आयुष्मा कोइराला	सञ्चालक	सर्वसाधारण	-	१,०५४	१,०५४

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



६. विगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्झौताहरूमा कुनै सञ्चालक वा निजको नजिकको नातेदारहरूको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा
यस्तो कुनै कारोबारको जानकारी प्राप्त भएको छैन ।

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

८. आन्तरिक नियन्त्रण प्रणाली भए वा नभएको र भएको भए सोको विस्तृत विवरण
आन्तरिक नियन्त्रण प्रणालीका सम्बन्धमा सञ्चालक समितिको प्रतिवेदनमा विस्तृत विवरण समावेश गरिएको ।

९. विगत आर्थिक वर्षको कुल व्यवस्थापन खर्चको विवरण :

आर्थिक वर्ष २०८१/८२ को कुल व्यवस्थापन खर्च (कर्मचारी बोनस सहित) को विवरण देहाय बमोजिम रहेको छ ।

कर्मचारी खर्च	रु. १,११,०५,९८,०१४/-
सञ्चालन खर्च	रु. ४६,३८,४१,७६०/-
हासकट्टी तथा परिशोधन खर्च	रु. २२,७८,८०,७९७/-
जम्मा व्यवस्थापन खर्च	रु. १,८०,२३,२०,५७२/-

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 २०८१ पौष २९ गते सम्म सञ्चालक श्री दिपेन्द्र श्रेष्ठको संयोजकत्वमा सञ्चालक श्री विमल पाण्डे सदस्य र आन्तरिक लेखापरीक्षण विभाग प्रमुख श्री गणेश पौडेल सदस्य सचिव रहेको लेखा परीक्षण समितिमा तत्पश्चात सञ्चालक श्री सञ्चालक श्री मुकुन्द राज आचार्यको संयोजकत्वमा तपसिल बमोजिमको आन्तरिक लेखापरीक्षण समिति रहेको छ ।

सञ्चालक श्री मुकुन्द राज आचार्य	संयोजक
सञ्चालक श्री शोभाकान्त ढकाल	सदस्य
आन्तरिक लेखा परीक्षण विभाग विभाग प्रमुख	सदस्य सचिव

समिक्षा अवधिमा यस समितिको कुल ६ 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 बैठक भत्ता तथा अन्य सुविधा प्रदान गरिएको छैन ।

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

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

क. अध्यक्ष तथा सञ्चालकको बैठक भत्ता सम्बन्धमा :

समीक्षा अवधिमा सञ्चालक समितिको बैठक भत्ता बापत सञ्चालक समितिका अध्यक्ष र सदस्यलाई प्रति बैठक क्रमशः रु.१०,०००/- र रु.९,०००/- तथा सञ्चालक स्तरीय समितिहरू (लेखापरीक्षण समिति, कर्मचारी सेवा सुविधा समिति, जोखिम व्यवस्थापन समिति र सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति) को बैठकमा सहभागी संयोजकलाई प्रति बैठक रु. ९,०००/- तथा सञ्चालक सदस्यहरूलाई प्रति बैठक रु. ८,०००/- भत्ता प्रदान गर्ने व्यवस्था रहेको छ । समीक्षा अवधिमा सञ्चालक समितिको बैठक २१ पटक बसेको छ । र सञ्चालक समितिका अध्यक्ष तथा सञ्चालक सदस्यहरूलाई सञ्चालक समिति र अन्य समितहरूको बैठक भत्ता समेत गरी देहाय बमोजिमको रकम भुक्तानी गरिएको ब्यहोरा जानकारी गराइन्छ । साथै समितिका अध्यक्ष र सञ्चालकलाई टेलिफोन खर्च तथा पत्रपत्रिका बापत मासिक रु. ४,०००/- प्रदान गर्ने गरिएको छ ।

आर्थिक वर्ष २०८१/८२ मा अध्यक्ष तथा सञ्चालकहरूलाई प्रदान गरिएको बैठक भत्ता तथा अन्य रकम सम्बन्धी विवरण

क्र.सं.	सञ्चालकको नाम	पद	भत्ता रकम (रु.)	टेलिफोन तथा पत्रपत्रिका खर्च (रु.)	जम्मा (रु.)
१.	श्री दिलिप प्रताप खाँण	अध्यक्ष	१,००,०००/-	२४,०००/-	१,२४,०००/-
२.	श्री श्याम प्रसाद बस्याल	सञ्चालक	२,१८,०००/-	४८,०००/-	२,६६,०००/-
३.	श्री दिपेन्द्र श्रेष्ठ	सञ्चालक	२,६८,०००/-	४८,०००/-	३,१६,०००/-
४.	श्री मुकुन्द राज आचार्य	सञ्चालक	२,३१,०००/-	४८,०००/-	२,७९,०००/-
५.	श्री विमल पाण्डे	सञ्चालक	२,५७,०००/-	४८,०००/-	३,०५,०००/-
६.	श्री शोभाकान्त ढकाल	सञ्चालक	१,०६,००० /-	२४,०००/-	१,३०,००० /-
७.	श्री आयुष्मा कोइराला	सञ्चालक	९५,०००/-	२४,०००/-	१,१९,०००/-
	जम्मा		१२,७५,०००/-	२,६४,०००/-	१५,३९,०००/-

मिति २०८१ पौष २९ गते सम्पन्न विकास बैंकको अठारौँ वार्षिक साधारणसभा पश्चात नयाँ सञ्चालक समिति गठन भएको हुँदा सो पूर्व सञ्चालक समितिमा रही हालको सञ्चालक समितिमा नरहनुभएका सञ्चालकहरूलाई प्रदान गरिएको बैठक भत्ता तथा अन्य रकम सम्बन्धी विवरण देहाय बमोजिम रहेको छ ।

क्र.सं.	सञ्चालकको नाम	पद	भत्ता रकम (रु.)	टेलिफोन तथा पत्रपत्रिका खर्च (रु.)	जम्मा (रु.)
१.	डा. आनन्द प्रसाद श्रेष्ठ	सञ्चालक	१,१७,०००/-	२४,०००/-	१,४१,०००/-
२.	श्री संजीव ढकाल	सञ्चालक	१,१७,०००/-	२४,०००/-	१,४१,०००/-
३.	श्री सरस्वती पाठक	सञ्चालक	१,१५,०००/-	२४,०००/-	१,३९,०००/-
	जम्मा		३,४९,०००/-	७२,०००/-	४,२१,०००/-



ख. आर्थिक वर्ष २०८०/०८१ मा प्रमुख कार्यकारी अधिकृत, नायब प्रमुख कार्यकारी अधिकृत तथा कम्पनी सचिव र सहायक प्रमुख कार्यकारी अधिकृतलाई प्रदान गरिएको पारिश्रमिक, भत्ता र अन्य सुविधा सम्बन्धी विवरण

विकास बैंकका प्रमुख कार्यकारी अधिकृत, नायब प्रमुख कार्यकारी अधिकृत र प्रबन्धकहरूलाई आर्थिक वर्ष २०८१/८२ मा तपसिल बमोजिमको तलब, भत्ता तथा अन्य सुविधा (बोनस ऐन, २०३० बमोजिमको कर्मचारी बोनस समेत) प्रदान गरिएको छ। साथै, प्रमुख कार्यकारी अधिकृतलाई आवासको लागि घर भाडामा लिई उपलब्ध गराईएको छ।

क्र.सं.	पद	पारिश्रमिक भत्ता तथा सुविधा (रु.)
१.	प्रमुख कार्यकारी अधिकृत श्री माधव प्रसाद उपाध्याय	१,३३,६०,२४७.५०
२.	नायब प्रमुख कार्यकारी अधिकृत तथा प्रबन्धकहरू	७,२४,६८,८६८.५१

१३) शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम

आर्थिक वर्ष २०८१/८२ को अन्त्यसम्ममा विकास बैंक र विकास बैंकको शेयर रजिष्ट्रार एनआईएमवि एस क्यापिटल लिमिटेड समेतमा गरी शेयरधनीहरूले बुझिलिन बाँकी रहेको नगद लाभांशको रकम रु. ३,३३,९९,६१४/- (अक्षरेपी तीन करोड तेत्तीस लाख उनान्सय हजार छ सय चौध मात्र) रहेको छ।

१४) दफा १४१ बमोजिम सम्पत्ति खरीद वा बिक्री सम्बन्धी विवरण

१. विकास बैंकलाई आवश्यक पर्ने आफ्नो सम्पत्तिहरूको खरिद तथा बिक्रीका विवरण वासलात सहित संलग्न वित्तीय विवरणको अनुसूची ४.१४ मा उल्लेख गरिएको छ।

२. 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) संग 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 नियमित बैकिङ्ग कारोबारको सन्दर्भमा 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 रुपमा लिएको छ र सो सम्बन्धमा व्यवस्थापन एवं सञ्चालकहरूको धारणा तटस्थ रहेको छ ।

(ख) आ.व. २०८१/८२ 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	५३१.४०	३८४	४७०	७९,१०,६६२	५७
पुष मसान्त दोस्रो त्रैमास	४७७	३८५.१०	३८९	२०,४०,१५४	५५
चैत्र मसान्त तेस्रो त्रैमास	४२६.४०	३७८.७०	३९५.८६	२१,३५,६५६	५६
असार मसान्त चौथो त्रैमास	४३१.४०	३८३.१०	४२८.३६	२१,०३,९२१	६३

६. समस्या तथा चुनौती

(क) समस्या तथा चुनौती

आन्तरिक

- बढ्दो सञ्चालन लागत
- तिब्र रुपमा मुलुकमा विस्तार भइरहेको बैकिङ्ग सञ्जालको तुलनामा दक्ष जनशक्तिको उपलब्धतामा कमी हुनु



- निष्क्रिय कर्जामा बृद्धि
- आय संकुचित भएको प्रतिकुल परिस्थितिमा समेत नियमित संचालन खर्च निरन्तर बृद्धि हुनु
- कारोबार तथा शाखाहरूको बृद्धि सँगसँगै सञ्चालन जोखिम व्यवस्थापन थप चुनौतीपूर्ण हुदै जानु

बाह्य

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

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

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

७. संस्थागत सुशासन

संस्थागत सुशासन सम्बन्धमा नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड लगायत अन्य नियमनकारी निकायबाट जारी गरिएको परिपत्र तथा निर्देशनको पालनामा सजग भई कार्य गरिएको छ ।

विभागीय प्रमुख, क्षेत्रीय प्रबन्धक तथा शाखा प्रमुखहरूको नियमित बैठक गरी आन्तरिक तथा बाह्य लेखापरीक्षण प्रतिवेदन, नेपाल राष्ट्र बैंकबाट सम्पन्न स्थलगत निरीक्षण प्रतिवेदन तथा आन्तरिक अनुगमनबाट औल्याइएका कैफियतहरूको कार्यान्वयनका लागि निर्देशन दिने तथा कार्यान्वयन भए नभएको समेत अनुगमन गर्ने गरिएको छ ।

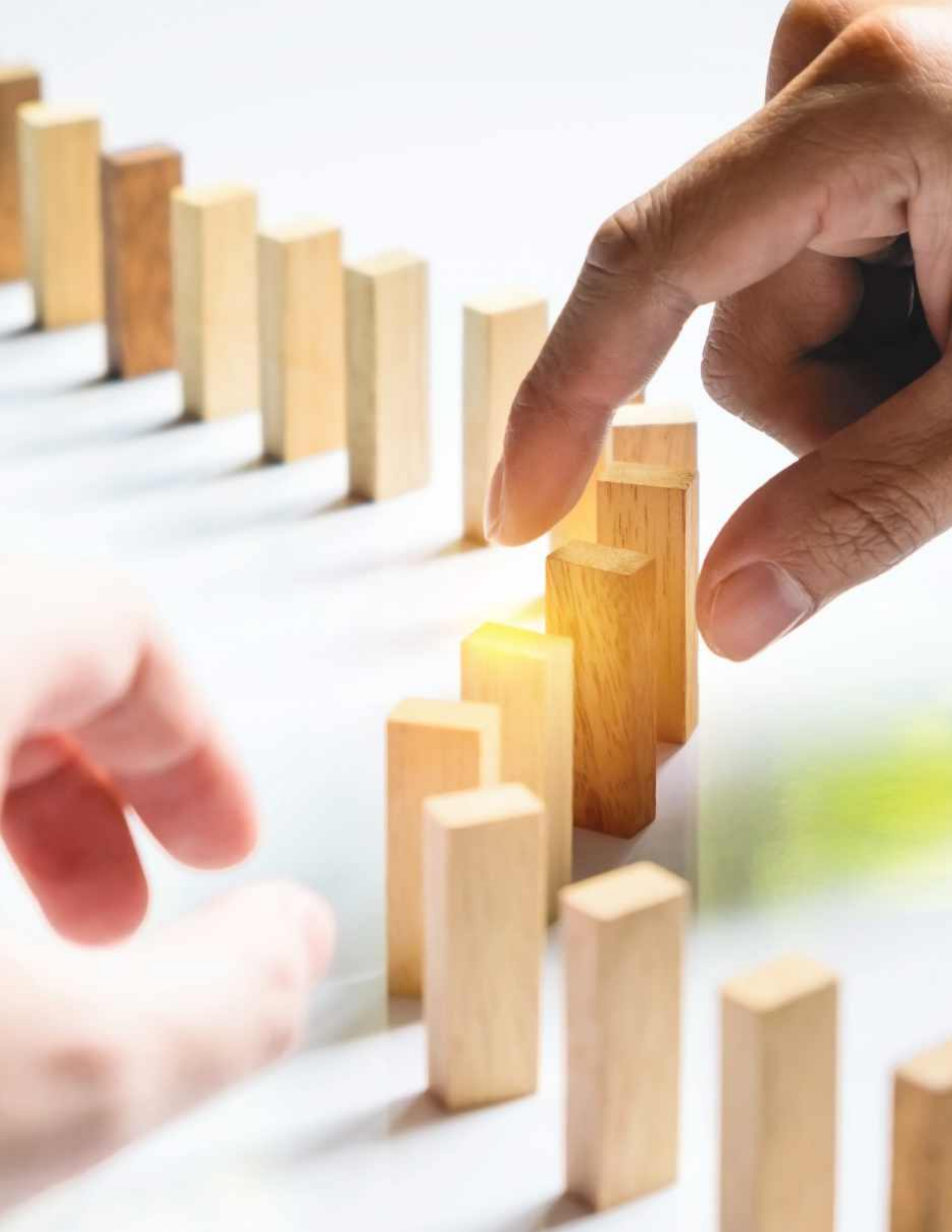
सञ्चालक समिति र सञ्चालक समितिद्वारा गठित समितिहरूको बैठक नियमित रूपमा हुनुका साथै उक्त समितिहरूबाट प्राप्त निर्देशनहरूको कार्यान्वयन गर्ने गरिएको छ । सम्पत्ति तथा दायित्व र जोखिम व्यवस्थापन सम्बन्धी समितिका बैठक नियमित रूपमा हुने गरेको छ । सञ्चालक समिति तथा व्यवस्थापन संस्थागत सुशासन कायम राख्न पूर्ण प्रतिवद्ध रहेको छ ।

आन्तरिक नियन्त्रण प्रणालीलाई थप प्रभावकारी बनाउन सुनसरीको इटहरी, सर्लाहीको लालबन्दी, चितवनको नारायणगढ, काठमाण्डौंको लाजिम्पाट र कमलपोखरी, कास्कीको पोखरा, म्याग्दीको बेनी, स्याङ्गाको वालिङ्ग, रुपन्देहीको बुटवल, र बाँकेको कोहलपुरमा क्षेत्रीय कार्यालय सञ्चालनमा रहेका र थप अध्ययन गरी आवश्यकता बमोजिम अन्य स्थानमा समेत क्षेत्रीय कार्यालय सञ्चालनमा ल्याइने छ ।

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

माधव प्रसाद उपाध्याय

प्रमुख कार्यकारी अधिकृत





संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन आर्थिक वर्ष २०८१/८२

सूचीकृत संगठित संस्थाको नाम	गरिमा विकास बैंक लिमिटेड
ठेगाना, ईमेल र वेबसाइट सहित	ठेगाना: काठमाण्डौ महानगरपालिका वडा नं. २, लाजिम्पाट, काठमाण्डौ ईमेल : info@garimabank.com.np वेबसाइट : www.garimabank.com.np
फोन नं.	०१-४५४५४२४/२५/२६/२७/२८/३०
प्रतिवेदन पेश गरिएको आर्थिक वर्ष	२०८१/८२

१. सञ्चालक समिति सम्बन्धी विवरण

(क) सञ्चालक समितिको अध्यक्षको नाम तथा नियुक्ति मिति :

नाम : श्री दिलिप प्रताप खाँण

नियुक्ति मिति : २०८१ पौष २९ गते

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

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

(ग) सञ्चालक समिति सम्बन्धी विवरण :

मिति २०८१ पौष २९ गते सम्पन्न अठारौं वार्षिक साधारण सभा हुनुपूर्व विकास बैंकमा संस्थापक शेयरधनीहरूको तर्फबाट अध्यक्ष श्री श्याम प्रसाद वस्याल सहित डा. आनन्द प्रसाद श्रेष्ठ र श्री दिपेन्द्र श्रेष्ठ गरी ३ जना, सर्वसाधारण शेयरधनीहरूको तर्फबाट श्री विमल पाण्डे, श्री संजीव ढकाल र श्री सरस्वती पाठक गरी ३ जना तथा श्री मुकुन्द राज आचार्य स्वतन्त्र सञ्चालक रहको सञ्चालक समिति रहेकोमा मिति २०८१ पौष २९ गते सम्पन्न अठारौं वार्षिक साधारण पश्चात विकास बैंकमा देहाय बमोजिमको सञ्चालक समिति रहेको छ ।



क्र.सं.	सञ्चालकहरूको नाम तथा ठेगाना	प्रतिनिधित्व भएको समुह	शेयर संख्या	पछिल्लो पटक नियुक्ति भएको मिति	पद, तथा गोपनीयताको शपथ लिएको मिति	सञ्चालक नियुक्तिको तरिका (विधि)
१.	श्री दिलिप प्रताप खाँण वालिङ्ग ९, स्याङ्गजा	संस्थापक	संस्थापक सर्वसाधारण जम्मा १,११,४४०.९४ ६,२०५.३३ १,१७,६४६.२७	२०८१ पौष २९	२०८१ माघ ३	१८औँ वार्षिक साधारण सभाबाट सर्वसम्मत निर्वाचित
२.	श्री श्याम प्रसाद बस्याल ठेगाना: गल्याङ्ग-३, स्याङ्गजा	संस्थापक	संस्थापक सर्वसाधारण जम्मा ८,९३,५८६.५१ ३५,०५९.९० ९,२८,६४६.४१	२०८१ पौष २९	२०८१ माघ ३	१८औँ वार्षिक साधारण सभाबाट सर्वसम्मत निर्वाचित
३.	श्री दिपेन्द्र श्रेष्ठ ठेगाना: बेनी-७, म्याग्दी	संस्थापक	संस्थापक सर्वसाधारण जम्मा ३,८९,५७४.४० १,३१,२१७.१० ५,२०,७९२.५०	२०८१ पौष २९	२०८१ माघ ३	१८औँ वार्षिक साधारण सभाबाट सर्वसम्मत निर्वाचित
४.	श्री मुकुन्दराज आचार्य ठेगाना: चापाकोट-१, स्याङ्गजा	स्वतन्त्र	नरहेको	२०७९ चैत्र १०	२०७९ चैत्र १०	सञ्चालक समितिको बैठक नं. २८६ बाट मनोनित
५.	श्री विमल पाण्डे ठेगाना: गितानगर-६, चितवन	सर्वसाधारण	२७,५६६.१९	२०८१ पौष २९	२०८१ माघ ३	१८औँ वार्षिक साधारण सभाबाट सर्वसम्मत निर्वाचित
६.	श्री शोभाकान्त ढकाल ठेगाना: वालिङ्ग १, स्याङ्गजा	सर्वसाधारण	१,२४९.७२	२०८१ पौष २९	२०८१ माघ ३	१८औँ वार्षिक साधारण सभाबाट सर्वसम्मत निर्वाचित
७.	श्री आयुष्मा कोईराला ठेगाना : पोखरा ५, कास्की	सर्वसाधारण	१,०५४	२०८१ पौष २९	२०८१ माघ ३	१८औँ वार्षिक साधारण सभाबाट सर्वसम्मत निर्वाचित

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

(घ) सञ्चालक समितिको बैठक

सञ्चालक समितिको बैठक सञ्चालन सम्बन्धी विवरण :

समीक्षा वर्षमा बसेको सञ्चालक समितिको बैठकको विवरण				बैठकको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने सञ्चालकको संख्या		गत आ.व.मा बसेको बैठकको विवरण	
क्र.सं.	बैठक नं.	बैठक बसेको मिति	उपस्थित सञ्चालक संख्या			बैठक नं.	बैठक बसेको मिति
१	३१०	२०८१ साल साउन २५	७	फरक मत नरहेको	२९१	२०८० साल साउन २४	
२	३११	२०८१ साल भाद्र १९	७	फरक मत नरहेको	२९२	२०८० साल भाद्र ८	
३	३१२	२०८१ साल भाद्र ३१	७	फरक मत नरहेको	२९३	२०८० साल आश्विन १२	
४	३१३	२०८१ साल आश्विन २३	७	फरक मत नरहेको	२९४	२०८० साल आश्विन २६	
५	३१४	२०८१ साल कार्तिक ९	७	फरक मत नरहेको	२९५	२०८० साल कार्तिक १५	



समीक्षा वर्षमा बसेको सञ्चालक समितिको बैठकको विवरण				बैठकको निर्णयमा भिन्न मत राखी हस्ताक्षर गर्ने सञ्चालकको संख्या	गत आ.व.मा बसेको बैठकको विवरण	
क्र.सं.	बैठक नं.	बैठक बसेको मिति	उपस्थित सञ्चालक संख्या		बैठक नं.	बैठक बसेको मिति
६	३१५	२०८१ साल मंसिर ९	७	फरक मत नरहेको	२९६	२०८० साल मंसिर ८
७	३१६	२०८१ साल पौष ५	७	फरक मत नरहेको	२९७	२०८० साल पौष ४
८	३१७	२०८१ साल पौष ७	७	फरक मत नरहेको	२९८	२०८० साल पौष ६
९	३१८	२०८१ साल पौष ८	७	फरक मत नरहेको	२९९	२०८० साल पौष १९
१०	३१९	२०८१ साल पौष १९	७	फरक मत नरहेको	३००	२०८० साल पौष २८
११	३२०	२०८१ साल पौष २८	७	फरक मत नरहेको	३०१	२०८० साल माघ १२
१२	३२१	२०८१ साल माघ ३	७	फरक मत नरहेको	३०२	२०८० साल फाल्गुन १८
१३	३२२	२०८१ साल माघ २७	७	फरक मत नरहेको	३०३	२०८० साल चैत्र १३
१४	३२३	२०८१ साल फाल्गुन २१	६	फरक मत नरहेको	३०४	२०८० साल चैत्र १४
१५	३२४	२०८१ साल चैत्र ८	६	फरक मत नरहेको	३०५	२०८१ साल बैशाख १४
१६	३२५	२०८२ साल बैशाख १२	६	फरक मत नरहेको	३०६	२०८१ साल जेष्ठ ११
१७	३२६	२०८२ साल जेष्ठ ६	६	फरक मत नरहेको	३०७	२०८१ साल जेष्ठ २७
१८	३२७	२०८२ साल जेष्ठ ७	६	फरक मत नरहेको	३०८	२०८१ साल असार २१
१९	३२८	२०८२ साल जेष्ठ २२	७	फरक मत नरहेको	३०९	२०८१ साल असार ३०
२०	३२९	२०८२ साल असार ९	७			
२१	३३०	२०८२ साल असार २९	७			

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

सञ्चालक समितिको बैठक सम्बन्धी अन्य विवरण

सञ्चालक समितिको बैठकमा सञ्चालक वा बैकाल्पिक सञ्चालक उपस्थित भए नभएको (नभएको अवस्थामा बैठकको मिति सहित कारण खुलाउने)

सञ्चालक समितिमा वैकाल्पिक सञ्चालक नभएको ।
व्यक्तिगत कामका कारणले गर्दा सञ्चालक श्री विमल पाण्डे
बैठक नं. ३२३ र ३२५ तथा सञ्चालक श्री आयुष्मा कोइराला
बैठक नं. ३२४, ३२६ र ३२७ मा अनुपस्थित हुनुभएको ।

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 ३४ दिनसम्म रहेको

सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति

२०७६ मंसिर २७ गते

सञ्चालक समितिको प्रति बैठक भत्ता

अध्यक्ष रु. १०,०००/-
सञ्चालक रु. ९,०००/-

आ.व.को सञ्चालक समितिको कुल बैठक खर्च (बैठक भत्ता तथा अन्य खर्च समेत)

रु. ५१,९६,३२१/- (अक्षरेपी एकाउन्त लाख छ्यानब्बे हजार तीन सय एक्काईस मात्र)

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

क्र.सं.	विषय	मिति	सहभागी सञ्चालक संख्या	तालिम सञ्चालन भएको स्थान
१.	Good Corporate Governance and AML/CFT	२०८१ माघ २८	७	होटल सिराईचुली, चितवन

प्रत्येक सञ्चालकले आफू सञ्चालक पदमा नियुक्त वा मनोनयन भएको पन्ध्र दिनभित्र देहायका कुराको लिखित जानकारी गराएको/नगराएको र नगराएको भए सोको विवरण: उपलब्ध गराएको

- संस्थासँग निज वा निजको एकाघर परिवारको कुनै सदस्यले कुनै किसिमको करार गरेको वा गर्न लागेको भए सोको विवरण,
- निज वा निजको एकाघर परिवारको कुनै सदस्यले संस्था वा सो संस्थाको मुख्य वा सहायक कम्पनीमा लिएको शेयर वा डिबेन्चरको विवरण,
- निज अन्य कुनै संगठित संस्थाको आधारभुत शेयरधनी वा सञ्चालक रहेको भए त्यसको विवरण,
- निजको एकाघर परिवारको कुनै सदस्य संस्थाको पदाधिकारी वा कर्मचारीको हैसियतमा काम गरिरहेको भए सोको विवरण,
- सञ्चालकले उस्तै प्रकृतिको उद्देश्य भएको सूचिकृत संस्थाको सञ्चालक, तलबी पदाधिकारी, कार्यकारी प्रमुख वा कर्मचारी भई कार्य गरेको भए सोको विवरण,
- सञ्चालकहरूलाई नियमनकारी निकाय तथा अन्य निकायहरूबाट कुनै कारवाही गरिएको भए सोको विवरण,

३. संस्थाको जोखिम व्यवस्थापन तथा आन्तरिक नियन्त्रण प्रणाली सम्बन्धी विवरण

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

(ख) जोखिम व्यवस्थापन समिति सम्बन्धी जानकारी:

(अ) समितिको संरचना (संयोजक तथा अन्य सदस्यहरूको नाम र पद) - २०८२ असार मसान्तमा

सञ्चालक श्री दिपेन्द्र श्रेष्ठ	-	संयोजक
सञ्चालक श्री मुकुन्द राज आचार्य	-	सदस्य
सञ्चालन विभाग प्रमुख श्री रोशन तिमिल्सिना	-	सदस्य
जोखिम व्यवस्थापन विभाग प्रमुख श्री लक्ष्मण नेपाल	-	सदस्य सचिव

(आ) समितिको बैठक संख्या - ५

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

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

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

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



समितिको नाम	समितिको संरचना	बैठक संख्या
लेखापरीक्षण समिति	संयोजक : श्री मुकुन्द राज अचार्य - सञ्चालक सदस्य : श्री शोभाकान्त ढकाल - सञ्चालक सदस्य सचिव : श्री गणेश पौडेल - आन्तरिक लेखापरीक्षण विभाग प्रमुख	६
समितिको कार्य सम्बन्धी छोटो विवरण: 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 : श्री श्याम प्रसाद बस्याल - सञ्चालक सदस्य : श्री माधव प्रसाद उपाध्याय - प्रमुख कार्यकारी अधिकृत सदस्य : श्री केशव तिमिल्सिना - वित्त लेखा तथा ट्रेजरी विभाग प्रमुख सदस्य सचिव : श्री संजु प्रसाद जैसवाल - मानव संसाधन विभाग प्रमुख	४
समितिको कार्य सम्बन्धी छोटो विवरण: कर्मचारीसँग सम्बन्धित सेवा सुविधाहरूको निर्धारण, समयानुकूल संशोधन तथा परिमार्जनको लागि सञ्चालक समिति समक्ष सुझाव पेश गर्ने ।		
जोखिम व्यवस्थापन समिति	संयोजक : श्री दिपेन्द्र श्रेष्ठ - सञ्चालक सदस्य : श्री मुकुन्दराज आचार्य - सञ्चालक सदस्य : श्री रोशन तिमिल्सिना - सञ्चालन विभाग प्रमुख सदस्य सचिव : श्री लक्ष्मण नेपाल - जोखिम व्यवस्थापन विभाग प्रमुख	५
समितिको कार्य सम्बन्धी छोटो विवरण: व्यवसाय सञ्चालनको क्रममा उत्पन्न हुन सक्ने आर्थिक तथा गैर-आर्थिक जोखिमहरूलाई न्यूनीकरणका लागि आवश्यक रणनीति तयार गर्ने तथा सञ्चालक समिति समक्ष सुझाव पेश गर्ने ।		
सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति	संयोजक : श्री विमल पाण्डे - सञ्चालक सदस्य : श्री आयुष्मा कोइराला - सञ्चालक सदस्य : श्री लक्ष्मण नेपाल - जोखिम व्यवस्थापन विभाग प्रमुख सदस्य सचिव : श्री भिन प्रसाद सुवेदी - एमएएल सिफ्टी तथा कम्प्लायन्स विभाग प्रमुख	७
समितिको कार्य सम्बन्धी छोटो विवरण: 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 : श्री माधव प्रसाद उपाध्याय - प्रमुख कार्यकारी अधिकृत सदस्य : श्री अनिल रेग्मी - नायब प्रमुख कार्यकारी अधिकृत सदस्य : श्री रोशन तिमिल्सिना - सञ्चालन विभाग प्रमुख सदस्य : श्री केशव तिमिल्सिना - वित्त लेखा तथा ट्रेजरी विभाग प्रमुख सदस्य सचिव : श्री अनुमान श्रेष्ठ - लजिष्टिक तथा सामान्य सेवा विभाग प्रमुख	५६
समितिको कार्य सम्बन्धी छोटो विवरण: संस्थाको आर्थिक प्रशासन विनियमावली अर्न्तगत रही वस्तु तथा सेवा खरिदको निर्णय गर्ने तथा निर्णयार्थ सञ्चालक समिति समक्ष पेश गर्नुपर्ने भएमा सिफारिस गर्ने कार्य ।		
खरिद समिति	संयोजक : श्री अनिल रेग्मी - नायब प्रमुख कार्यकारी अधिकृत सदस्य : श्री केशव तिमिल्सिना - वित्त लेखा तथा ट्रेजरी विभाग प्रमुख सदस्य सचिव : श्री अनुमान श्रेष्ठ - लजिष्टिक तथा सामान्य सेवा विभाग प्रमुख	४४
समितिको कार्य सम्बन्धी छोटो विवरण: संस्थाको आर्थिक प्रशासन विनियमावली अर्न्तगत रही वस्तु तथा सेवा खरिदको निर्णयको लागि आर्थिक निर्देशन समिति समक्ष सिफारिस पेश गर्ने कार्य ।		
पदपूर्ति समिति	संयोजक : श्री अनिल रेग्मी - नायब प्रमुख कार्यकारी अधिकृत सदस्य : श्री रोशन तिमिल्सिना - सञ्चालन विभाग प्रमुख सदस्य सचिव : श्री संजु प्रसाद जैसवाल - मानव संसाधन विभाग प्रमुख	१८

समितिको नाम	समितिको संरचना	बैठक संख्या
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समितिको कार्य सम्बन्धी छोटो विवरण: विकास बैंकमा कर्मचारी छनौट, भर्ना तथा बढुवा सम्बन्धी कार्यहरू ।

सम्पत्ति दायित्व व्यवस्थापन समिति	संयोजक	: श्री माधव प्रसाद उपाध्याय - प्रमुख कार्यकारी अधिकृत	१३
	सदस्य	: श्री अनिल रेग्मी - नायब प्रमुख कार्यकारी अधिकृत	
	सदस्य	: श्री भक्त बहादुर के.सी - निक्षेप श्रोत व्यवस्थापन विभाग प्रमुख	
	सदस्य	: श्री रोशन तिमिल्सिना - सञ्चालन विभाग प्रमुख	
	सदस्य	: श्री दिपक राज भण्डारी - कर्जा जोखिम मूल्यांकन विभाग प्रमुख	
	सदस्य	: श्री लक्ष्मण नेपाल - जोखिम व्यवस्थापन विभाग प्रमुख	
	सदस्य सचिव	: श्री केशव तिमिल्सिना - वित्त लेखा तथा ट्रेजरी विभाग प्रमुख	

समितिको कार्य सम्बन्धी छोटो विवरण: विकास बैंकमा अल्पकालिन तथा दीर्घकालिन सम्पत्ति तथा दायित्वहरूको सन्तुलन राख्ने सम्बन्धी कार्य ।

सूचना प्रविधि समिति	संयोजक	: श्री अनिल रेग्मी - नायब प्रमुख कार्यकारी अधिकृत	२
	सदस्य	: श्री अनुमान श्रेष्ठ - लजिष्टिक तथा सामान्य सेवा विभाग प्रमुख	
	सदस्य	: श्री रोशन तिमिल्सिना - सञ्चालन विभाग प्रमुख	
	सदस्य	: श्री नकुल पौडेल - ट्रान्जेक्सन बैकिङ्ग इकाई प्रमुख	
	सदस्य सचिव	: श्री कमल अर्याल - सूचना प्रविधि विभाग प्रमुख	

समितिको कार्य सम्बन्धी छोटो विवरण: विकास बैंकमा सूचना प्रविधिसँग सम्बन्धित संरचना, कार्यप्रणाली भौतिक पर्याप्तताको विश्लेषण गर्ने तथा सिफारिस सम्बन्धी कार्य ।

सूचना प्रविधि अनुगमन समिति	संयोजक	: श्री माधव प्रसाद उपाध्याय - प्रमुख कार्यकारी अधिकृत	२
	सदस्य	: श्री लक्ष्मण नेपाल - जोखिम व्यवस्थापन विभाग प्रमुख	
	सदस्य	: श्री गणेश पौडेल - आन्तरिक लेखापरीक्षण विभाग प्रमुख	
	सदस्य सचिव	: श्री मिन प्रसाद सुवेदी - एमएएल सिएफटी तथा कम्प्लायन्स विभाग प्रमुख	

समितिको कार्य सम्बन्धी छोटो विवरण: विकास बैंकमा सूचना प्रविधिसँग सम्बन्धित संरचना, कार्यप्रणाली तथा सोसँग सम्बन्धित क्रियाकलापहरूको अनुगमन ।

संस्थागत सामाजिक उत्तरदायित्व समिति	संयोजक	: श्री माधव प्रसाद उपाध्याय - प्रमुख कार्यकारी अधिकृत	२७
	सदस्य	: श्री अनिल रेग्मी - नायब प्रमुख कार्यकारी अधिकृत	
	सदस्य	: श्री केशव तिमिल्सिना - वित्त लेखा तथा ट्रेजरी विभाग प्रमुख	
	सदस्य सचिव	: श्री अनुमान श्रेष्ठ - लजिष्टिक तथा सामान्य सेवा विभाग प्रमुख	

समितिको कार्य सम्बन्धी छोटो विवरण: विकास बैंकले संस्थागत सामाजिक उत्तरदायित्व अर्न्तगत सम्पादन गर्ने कार्यहरूको योजना तयार गर्ने तथा कार्यान्वयनको लागि आवश्यक सहजीकरण तथा अनुगमन गर्ने ।

कर्जा असुली समिति	संयोजक	: श्री अनिल रेग्मी - नायब प्रमुख कार्यकारी अधिकृत	७४
	सदस्य	: श्री इश्वरी प्रसाद ढकाल - कर्जा प्रशासन विभाग प्रमुख	
	सदस्य	: श्री दिपक राज भण्डारी - कर्जा जोखिम मूल्यांकन विभाग प्रमुख	
	सदस्य	: श्री लक्ष्मण नेपाल - जोखिम व्यवस्थापन विभाग प्रमुख	
	सदस्य सचिव	: श्री कृष्ण श्रेष्ठ - कर्जा असुली, निष्क्रिय कर्जा व्यवस्थापन तथा गैर- बैकिङ्ग सम्पत्ति व्यवस्थापन विभाग प्रमुख	

समितिको कार्य सम्बन्धी छोटो विवरण: कर्जा असुली सम्बन्धी कार्य गर्ने ।



समितिको नाम	समितिको संरचना	बैठक संख्या
लिलाम समिति	संयोजक : श्री माधव प्रसाद उपाध्याय - प्रमुख कार्यकारी अधिकृत सदस्य : श्री रोशन तिमिल्सिना - सञ्चालन विभाग प्रमुख सदस्य : श्री केशव तिमिल्सिना - वित्त लेखा तथा ट्रेजरी विभाग प्रमुख सदस्य सचिव : श्री अनुमान श्रेष्ठ - लजिष्टिक तथा सामान्य सेवा विभाग प्रमुख	२

समितिको कार्य सम्बन्धी छोटो विवरण: विकास बैंकको सम्पत्तिहरूको लिलाम सम्बन्धी कार्य गर्ने ।

(ङ) 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
अठारौँ वार्षिक साधारण सभाको सूचना	राष्ट्रिय दैनिक	२०८१ पौष ८ गतेको नागरिक राष्ट्रिय दैनिक - प्रथम पटक र २०८१ पौष २१ गतेको अन्नपूर्ण पोष्ट राष्ट्रिय दैनिक - दोस्रो पटक
विशेष साधारणसभाको सूचना	विशेष साधारणसभा नभएको	
वार्षिक प्रतिवेदन (आ.व. २०८०/०८१)	प्रतिवेदन पुस्तिका र विकास बैंकको वेबसाईटमा	
त्रैमासिक प्रतिवेदन (आ.व २०८१/८२)	पहिलो त्रैमास : आर्थिक अभियान राष्ट्रिय दैनिक दोस्रो त्रैमास : कारोबार राष्ट्रिय दैनिक तेस्रो त्रैमास : आर्थिक अभियान राष्ट्रिय दैनिक चौथो त्रैमास : नागरिक राष्ट्रिय दैनिक	अवधि प्रथम त्रैमास २०८१ कार्तिक ७ दोस्रो त्रैमास २०८१ माघ ७ तेस्रो त्रैमास २०८२ बैशाख ७ चौथो त्रैमास २०८२ साउन ३०
धितोपत्रको मूल्यमा प्रभाव पार्ने मूल्य संवेदनशील सूचना	पत्राचार (नेपाल स्टक एक्सचेञ्ज, नेपाल धितोपत्र बोर्ड, सि.डि.एस. एण्ड क्लियरिङ लि.मा)	२०८१/०५/३१ २०८१/०९/०५ २०८१/१०/०२ २०८१/०९/०८ २०८२/०२/१९
अन्य		

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

(ग) पछिल्लो वार्षिक तथा विशेष साधारणसभा सम्पन्न भएको मिति : २०८१ पौष २९ गते (अठारौँ वार्षिक साधारण सभा)

५. संस्थागत संरचना र कर्मचारी सम्बन्धी विवरण

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

(ख) सांगठनिक संरचना संलग्न गर्ने : संलग्न गरिएको

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

क्र.सं.	नाम	पद	शैक्षिक योग्यता	अनुभव
१.	श्री माधव प्रसाद उपाध्याय	प्रमुख कार्यकारी अधिकृत	स्नातकोत्तर (व्यवस्थापन)	- करिब १७ वर्षको अध्यापन/प्राध्यापन अनुभव - १७ वर्ष उच्च व्यवस्थापनमा रही वित्तीय क्षेत्रमा कार्य गरेको अनुभव - वि.सं. २०८१ बैशाखदेखि प्रमुख कार्यकारी अधिकृतको रूपमा कार्यरत ।
२.	श्री अनिल रेग्मी	नायब प्रमुख कार्यकारी अधिकृत	चार्टर्ड एकाउन्टेन्सी	- करिब ४ वर्ष लेखापरीक्षण पेशामा संलग्न - करिब ६ वर्ष जनता बैंक नेपाल लिमिटेडमा आन्तरिक लेखापरीक्षण विभाग प्रमुख, वित्त विभाग प्रमुख र सञ्चालन विभाग प्रमुखको रूपमा कार्य गरेको अनुभव - करिब ४ वर्ष सेन्चुरी कमर्शियल बैंक लिमिटेडमा प्रमुख वित्त अधिकृतको रूपमा कार्य गरेको अनुभव - गरिमा विकास बैंक लिमिटेडमा २ वर्ष सहायक प्रमुख कार्यकारी अधिकृतको रूपमा कार्य गरेको अनुभव - गरिमा विकास बैंक लिमिटेडमा विगत १ वर्षदेखि नायब प्रमुख कार्यकारी अधिकृतको रूपमा कार्यरत

(घ) कर्मचारी सम्बन्धी अन्य विवरण :

संरचना अनुसार कर्मचारी पदपूर्ति गरे/नगरेको	गरेको
नयाँ कर्मचारीहरूको पदपूर्ति गर्दा अपनाएको प्रक्रिया	राष्ट्रियस्तरको 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 (२०८२ असार मसान्तमा)	२
व्यवस्थापन स्तरका कर्मचारीको संख्या (२०८२ असार मसान्तमा)	३२
कुल कर्मचारी संख्या (२०८२ असार मसान्तमा)	१०३४
कर्मचारीहरूको सक्सेसन प्लान भए/नभएको	भएको
आ.व.मा कर्मचारीहरूलाई दिईएको तालिम संख्या तथा सम्मिलित कर्मचारीको संख्या	६१ वटा तालिममा १,५७३ जना कर्मचारी हरूको सहभागिता रहको
आ.व.को कर्मचारी तालिम खर्च रु.	रु.९६,४८,०११/- (अक्षरेपी छ्यानब्बे लाख अड्चालिस हजार एघार मात्र)
कुल सञ्चालन खर्चमा कर्मचारी खर्चको प्रतिशत (व्याज खर्च बाहेक)	६१.९२
कुल कर्मचारी खर्चमा कर्मचारी तालिम खर्चको प्रतिशत	०.८६



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. २०८१/८२) को वित्तीय विवरण स्वीकृति भएको मिति	२०८२ आश्विन २७
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति	बुँदा नं. ४ मा प्रस्तुत गरिएको ।
अन्तिम लेखापरीक्षण सम्पन्न भएको मिति (आ.व. २०८१/८२ को)	२०८२ आश्विन २८
साधारणसभाबाट वित्तीय विवरण स्वीकृत भएको मिति (आ.व. २०८०/८१ को)	२०८१ पौष २९

संस्थाको आन्तरिक लेखापरीक्षण सम्बन्धी विवरण

(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	SAR Associates, Chartered Accountants Bishal Nagar, Kathmandu
(इ) आन्तरिक लेखापरीक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक, चौमासिक वा अर्धवार्षिक)	त्रैमासिक

(ख) लेखापरीक्षण समिति सम्बन्धी विवरण :

२०८१ पौष २९ गते विकास बैंकको अठारौँ वार्षिक साधारण सभा सम्पन्न हुनुपूर्व सञ्चालक श्री दिपेन्द्र श्रेष्ठको संयोजकत्वमा सञ्चालक श्री विमल पाण्डे सदस्य र आन्तरिक लेखापरीक्षण विभाग प्रमुख श्री गणेश पौडेल सदस्य-सचिव रहेको लेखापरीक्षण समिति रहेकोमा मिति २०८१ माघ २७ गते सम्पन्न सञ्चालक समितिको बैठक नं. ३२२ बाट निर्णय भए बमोजिम सो पश्चात विकास बैंकमा कायम रहेको लेखापरीक्षण समितिको संरचना एवं विवरण देहाय बमोजिम रहेको छ ।

तपसिल

संयोजक तथा सदस्यहरूको नाम, पद तथा योग्यता

नाम	पद	योग्यता
संयोजक श्री मुकुन्द राज आचार्य	सञ्चालक	स्नातकोत्तर
सदस्य श्री शोभाकान्त ढकाव	सञ्चालक	स्नातक
सदस्य सचिव श्री गणेश पौडेल	विभागीय प्रमुख- आन्तरिक लेखापरीक्षण	सि.ए., स्नातकोत्तर

बैठक बसेको मिति तथा उपस्थित सदस्य संख्या

बैठक बसेको मिति	बैठक नं	उपस्थित सदस्य संख्या
२०८१ साउन २७	१०२	३ जना (१०० प्रतिशत)
२०८१ भाद्र ३१	१०३	३ जना (१०० प्रतिशत)
२०८१ कार्तिक २२	१०४	३ जना (१०० प्रतिशत)
२०८१ पौष ०५	१०५	३ जना (१०० प्रतिशत)
२०८१ फाल्गुन २०	१०६	३ जना (१०० प्रतिशत)
२०८१ बैशाख ५	१०७	३ जना (१०० प्रतिशत)

प्रति बैठक भत्ता रु.

संयोजकलाई प्रति बैठक रु.९,०००/- र अन्य सञ्चालक सदस्यलाई रु.८,०००/-

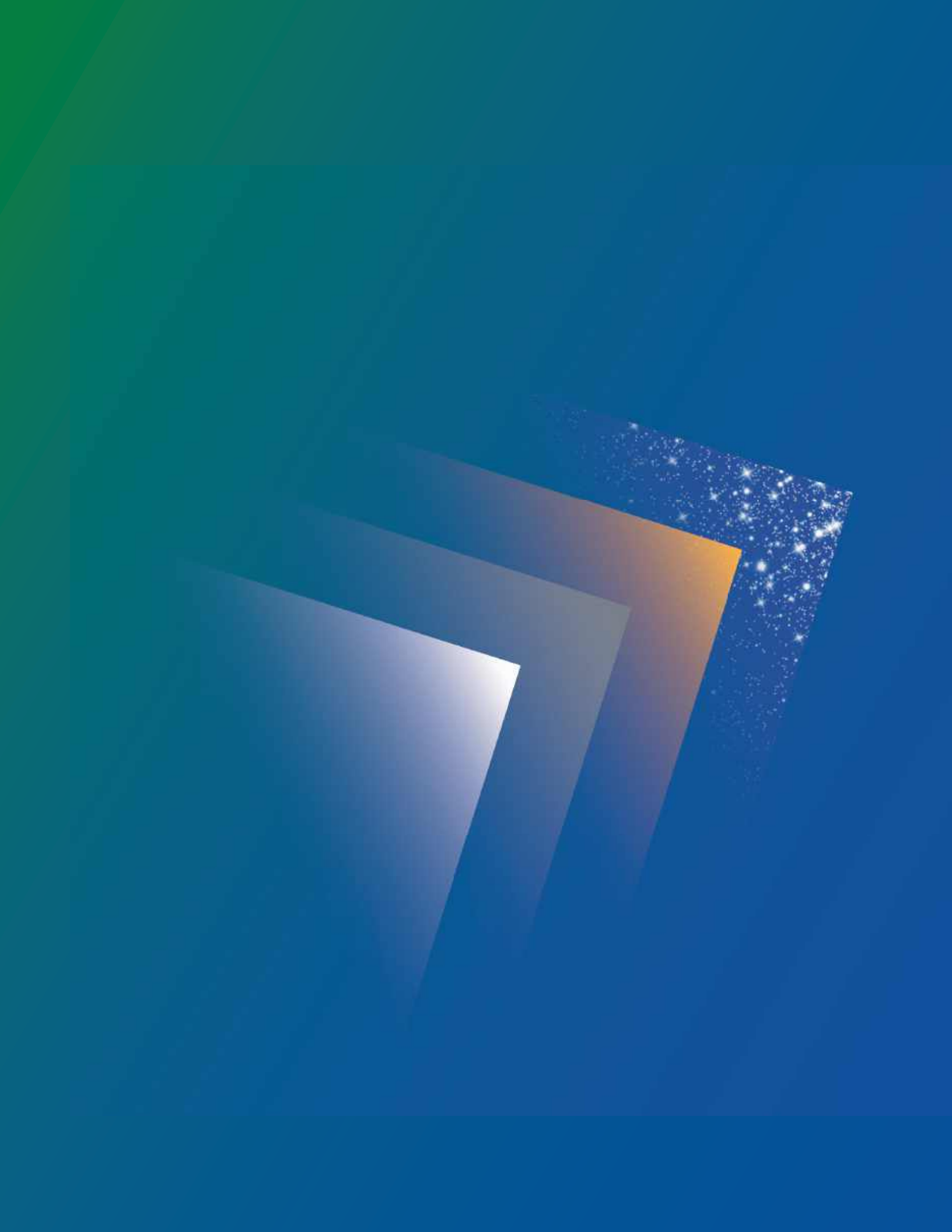
लेखापरीक्षण समितिले आफ्नो काम कारवाहीको प्रतिवेदन सञ्चालक समितिमा पेश गरेको मिति

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	सो सम्बन्धी कुनै जानकारी प्राप्त नभएको

अनुपालना अधिकृतको नाम	:	मिन प्रसाद सुवेदी
पद	:	प्रबन्धक
दस्तखत	:	
मिति	:	२०८२/०७/०२
प्रतिवेदन सञ्चालक समितिबाट स्वीकृत मिति	:	२०८२/०७/०२
प्रतिवेदन लेखा परीक्षकबाट प्रमाणित मिति	:	२०८२/०७/०२



STATUTORY REPORTS & FINANCIAL STATEMENTS

INDEPENDENT AUDITOR'S REPORT
To The Shareholders of
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 Ashad 32, 2082 (July 16, 2025), Consolidated Statement of Profit or Loss, Consolidated Statement of Other Comprehensive Income, Consolidated Statement of Changes in Equity, Consolidated Statement of Cash Flows for the year then ended, Notes to the Consolidated Financial Statements, including a summary of significant accounting policies.

In our opinion, the accompanying Consolidated Financial Statements present fairly, in all material respects, the Consolidated Financial Position of the Group as at Ashad 32, 2082 (July 16, 2025), its Consolidated Financial Performance and its Consolidated Cash Flows for the year then ended in accordance with Nepal Financial Reporting Standards (NFRSs).

Basis for Opinion

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

Key Audit Matters

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

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



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

S.N.	Key Audit Matters	Auditor's Response
1.	Interest Income Ref. Note no. 4.29 and accounting policies to the financial statements. The Bank has total interest income of Rs. 8,391,249,954 including Rs. 7,002,935,287 on loans and advances to customers. Interest income of the Bank is recognized in accordance with the Guidance Note on Interest Income Recognition, 2025, issued by Nepal Rastra Bank (NRB). As per the guideline, the interest recognition is based on the stage (Stage 1, 2, or 3) of each financial asset as determined at the previous quarter's end. As per the guideline, for stage 3 financial assets, interest income recognized on an accrual basis (coupon rate or effective rate) shall be adjusted against the movement in accrued interest receivable during the current quarter, and interest suspense at the beginning of the quarter, and only cash-based interest income during the current quarter shall be recognized. Similarly, for Stage 1 and 2 financial assets, interest income is recognized on accrual basis (coupon rate or effective rate) and any interest suspense at the beginning of quarter is also recognized as interest income. The manual intervention is required for the interest recognition process. Hence, it creates risk of improper application of guidelines, in staging financial assets and determination of interest income. So, this may have an effect on recognition of interest income of the Bank. Therefore, we have considered it as Key Audit Matter.	We applied following procedures in respect of verification of interest income: ➤ Understanding of the core banking software of the Bank how interest rate on loans and advances has been implemented in system. ➤ Whether interest income on advances is automatically generated in the CBS system. ➤ We obtained an understanding of the Bank's process for classifying loans into stages 1-3 as per NRB ECL guidelines. ➤ Review of accrual and recognition interest income whether relevant NFRS and the NRB norms have been followed by the Bank for the same. ➤ Review and verify the transactions relating to manual debit or credit of interest in the system. ➤ Understanding as to how the Bank's management monitors their business, analyze its credit portfolio and the interest income thereon. ➤ Review whether the legal remedies against defaulting borrowers are not adversely affected. Accounting policies and recognition of interest income has been considered acceptable.



2.	Investment Securities Valuation Ref. Note no. 4.8 and accounting policies to the financial statements.
	The Bank has total investment securities of Rs. 20,195,712,972 as at Ashad 32, 2082 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 19.33 % of the total assets of the Bank. Classification of investment into different categories as investment securities measured at amortized cost and investment in equity measured at fair value through other comprehensive income warrant management judgement and it impacts on valuation of investment securities and impairment allowance. Due to the percentage of volume over total assets and the requirement of management judgment for measurement of impairment allowance, hence this has been considered as key audit matter. We applied following procedures in respect of investment verification: ➤ Review of accounting policies adopted by the Bank based on Nepal Financial Reporting Standards and the Directives issued by NRB and compliance of the same. ➤ Evaluation of management's assessment to categorize investments classified into different categories as investment securities measured at amortized cost and investment in equity measured at fair value through other comprehensive income. ➤ Verification of valuation of investment on sampling basis in reference to its cost and quoted market price as the case may be. ➤ Verification of impairment allowance provided for different investments in commensurate with NFRSs and NRB Directives. Accounting policies, classification, valuation, and impairment allowances for the investments are considered acceptable.
3.	Impairment of Loans and Advances
	As per NFRS 9, the Bank shall measure impairment loss on loans and advances, which is the higher of: a) Amount derived as per norms prescribed by NRB for loan loss provisioning or b) Amount determined as per para 5.5 of NFRS adopting the expected credit loss model. As per the norms prescribed by NRB, provision at the prescribed rate shall be created on the loans Our audit approach included: a. Reviewing the overdue status of loans and advances by obtaining data from the system and matching the same with NRB 2.2 report. b. Sample credit files were reviewed for the purpose of assuring the utilization of loan & advances for the intended purpose, account movement and account turnover. c. Assessed the alignment of the Bank's Impairment for expected credit losses computations and underlying



and advances based on overdue status of loans and advances as well as utilization status of the facility, status of security etc. Hence, assessment of availability and accuracy of data for impairment under NRB provisioning norms is regarded as key audit matters. Loan loss provision on loans and advances measured at amortized cost is Rs. 4,001,495,152 which is higher of ECL Model and NRB regulatory provisions and the same has been disclosed in other disclosures. ECL model has been validated as per the NRB guidelines and ECL policy of the Bank. This is a key audit matter due to - The involvement of significant management judgements, assumptions and level of uncertainty associated with estimating future cash flows to recover such loans and advances; and - The materiality of the reported amount of expected credit losses. Key areas of significant judgements, assumptions and estimates made by management in the assessment of expected credit losses for loans and advances include forward-looking macroeconomic scenarios, associated weightages and considerations that indicate significant increase in credit risk. These are subject to inherently heightened levels of estimation uncertainty.	methodology including responses to current economic conditions with its accounting policies, based on the best available information up to the date of our report d. Evaluated the design, implementation and operating effectiveness of controls over estimation of expected credit losses, which included assessing the level of oversight review and approval of impairment for expected credit losses, policies and procedures by the board and management. e. Tested the completeness, accuracy and reasonableness of the underlying data used in the expected credit loss computations by agreeing details to relevant source documents and accounting records. f. Evaluated the reasonableness of credit quality assessments and related stage classifications. In addition to the above, the following procedures were performed: g. For loans and advances assessed on an individual basis for impairment: - Tested the arithmetical accuracy of the underlying individual impairment calculations. - Evaluated the reasonableness of key inputs used in the impairment for expected credit losses made with economic conditions. Such evaluations were carried out considering the value and timing of cash flow forecasts particularly relating to elevated risk industries and status of recovery actions of the collaterals.
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	h. For loans and advances assessed on a collective basis for impairment: • Tested the key inputs and the calculations used in the impairment for expected credit losses. • Assessed the reasonableness of judgements, estimates used by the Management in the underlying methodology and the management overlays. Our testing included reasonableness of forward-looking information used, economic scenarios considered, and probability weighting assigned to each scenario. We applied following procedures in respect of verification of loan loss provision: ➤ Review of borrower's files, which includes evaluation of borrowers' repayment behavior, assessment of financial strength based on the available financial statements, adequacy of security/collateral, obtainment of required legal documents, CIC reports, and compliance with prudential regulations. ➤ Business sites visit of the borrowers on sampling basis. ➤ Review of IT system to provide loan loss provision based on overdue payments. ➤ On sampling basis, verification of accuracy of provision against non-performing loan calculated by the IT system and manual calculation sampling basis. ➤ Evaluation of appropriateness of subjective judgement made by the management for performing loans' borrowers. ➤ Review of Management and Board's evaluation and decisions on loans.
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		➤ Reviewed the ECL validation report and assessed key assumptions, model methodology, and recommendations provided. Loan loss provision made by the Bank is considered acceptable.
4.	Information Technology	
	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. 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.	We applied following procedures in respect of information technology: ➤ Review of control relating to the information system of the Bank whether it is as required by the relevant NRB guidelines. ➤ Understanding controls over input, processing and output of the existing IT system. ➤ Review of accuracy and correctness of information/ reports generated by the relevant system on sampling basis. ➤ Review of report of Information System Audit and implementation status of recommendations thereon. Based on the above audit procedures performed, control over the information technology prevailing in the Bank has been considered adequate.

Other Matters

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

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

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



does not cover other information and we do not express any form of assurance conclusion thereon.

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

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

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

In preparing the Consolidated Financial Statements, management is responsible for assessing the Group's ability to continue as a going concern, disclosing as applicable matters related to going concern and using the going concern basis of accounting unless management either intends to liquidate the company or to cease operations or has no realistic alternative but to do so. Those charged with governance are responsible for overseeing the Group's financial reporting process.

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

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

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



the purpose of expressing an opinion on the effectiveness of the Group's internal control.

- Evaluate the appropriateness of accounting policies used and the reasonableness of accounting estimates and related disclosures made by management.
- Conclude on the appropriateness of management's use of the going concern basis of accounting and based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cast significant doubt on the Group's ability to continue as a going concern. If we conclude that a material uncertainty exists, we are required to draw attention in our auditor's report to the related disclosures in the financial statements or, if such disclosures are inadequate, to modify our opinion. Our conclusions are based on the audit evidence obtained up to the date of our auditor's report. However, future events or conditions may cause the Group to cease to continue as a going concern.
- Evaluate the overall presentation, structure and content of the consolidated financial statements, including the disclosures, and whether the consolidated financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

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

Report on Other Legal and Regulatory Requirements

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

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



- VIII. The Bank has a centralized core accounting system and details received from branches of the Bank though the statements are independently not audited, were adequate for our audit, and
- IX. We have not come across any fraudulence in the accounts, so far as it appeared from our examination of the books of account.



Prakash Lamsal, FCA
Senior Partner



P.L.R.G. Associates
Chartered Accountants

UDIN: 251014CA00154PrUW9

Date: 2082/06/28
Place: Kathmandu



GARIMA BIKAS BANK LIMITED CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As on 32 Ashad 2082

Amount in NPR

PARTICULARS	NOTES	GROUP		BANK	
		32 ASHAD 2082	31 ASHAD 2081	32 ASHAD 2082	31 ASHAD 2081
Assets					
Cash and cash equivalent	4.1	3,166,029,248	4,716,277,304	3,165,470,476	4,714,599,338
Due from Nepal Rastra Bank	4.2	3,778,537,693	3,749,617,466	3,778,537,693	3,749,617,466
Placement with Bank and Financial Institutions	4.3	-	-	-	-
Derivative financial instruments	4.4	-	-	-	-
Other trading assets	4.5	-	-	-	-
Loan and Advances to B/FIs	4.6	4,574,216,271	4,333,135,372	4,574,216,271	4,333,135,372
Loans and advances to customers	4.7	69,130,694,763	64,590,517,896	69,130,694,763	64,590,517,896
Investment securities	4.8	20,527,268,246	16,851,652,128	20,195,712,972	16,632,572,284
Current Tax Assets	4.9	100,761,449	422,563,326	83,859,471	411,612,266
Investment in subsidiaries	4.10	-	-	123,900,000	123,900,000
Investment in Associates	4.11	-	-	-	-
Investment property	4.12	675,496,243	214,252,077	675,496,243	214,252,077
Property and equipment	4.13	1,933,138,287	581,167,089	1,908,698,292	551,389,695
Goodwill and Intangible Assets	4.14	105,417,013	99,083,022	103,540,968	98,045,207
Deferred tax assets	4.15	35,302,344	38,397,060	38,835,344	24,888,152
Other assets	4.16	723,999,363	901,649,505	685,096,745	861,071,912
Total Assets		104,750,860,918	96,498,312,246	104,464,059,239	96,305,601,665
Liabilities					
Due to Bank and Financial Institutions	4.17	2,565,987,630	1,783,291,131	2,565,987,630	1,783,291,131
Due to Nepal Rastra Bank	4.18	-	-	-	-
Derivative Financial Instruments	4.19	-	-	-	-
Deposit from customers	4.20	90,112,803,410	84,251,150,462	90,115,629,859	84,252,756,130
Borrowings	4.21	98,587,819	55,201,283	-	6,250,000
Current Tax Liabilities	4.9	-	-	-	-
Provisions	4.22	-	-	-	-
Deferred tax liabilities	4.15	-	-	-	-
Other liabilities	4.23	1,589,846,482	1,071,741,757	1,522,124,839	1,009,206,396
Debt securities issued	4.24	997,062,992	996,034,134	997,062,992	996,034,134
Subordinated Liabilities	4.25	-	-	-	-
Total liabilities		95,364,288,332	88,157,418,767	95,200,805,319	88,047,537,791
Equity					
Share Capital	4.26	5,680,517,328	5,680,517,328	5,680,517,328	5,680,517,328
Share Premium		-	-	-	-
Retained Earnings		595,617,329	264,268,427	599,214,090	286,403,057
Reserves	4.27	2,996,938,444	2,304,190,783	2,983,522,502	2,291,143,490
Total equity attributable to equity holders		9,273,073,101	8,248,976,537	9,263,253,919	8,258,063,874
Non-controlling interest		113,499,485	91,916,942	-	-
Total equity		9,386,572,586	8,340,893,479	9,263,253,919	8,258,063,874
Total liabilities and equity		104,750,860,918	96,498,312,246	104,464,059,239	96,305,601,665
Contingent liabilities and commitment	4.28	4,199,916,128	1,481,257,430	4,199,916,128	1,481,257,430
Net assets value per share		163.24	145.22	163.07	145.38

KESHAB TIMALSINA
 HEAD- FINANCE, ACCOUNTS
 & TREASURY DEPARTMENT

ANIL REGMI
 DEPUTY CHIEF
 EXECUTIVE OFFICER

MADHAV PRASAD UPADHAYA
 CHIEF EXECUTIVE OFFICER

DILIP PRATAP KHAND
 CHAIRMAN

As per our report of even date
CA. PRAKASH LAMSAL
 PARTNER,
 PLRG ASSOCIATES
 CHARTERED ACCOUNTANTS

SHYAM PRASAD BASYAL
 DIRECTOR

DEEPENDRA SHRESTHA
 DIRECTOR

MUKUNDA RAJ ACHARYA
 DIRECTOR

BIMAL PANDEY
 DIRECTOR

SHOVAKANTA DHAKAL
 DIRECTOR

IUSHMA KOIRALA
 DIRECTOR

DATE : 2082/06/27
 PLACE : KATHMANDU



GARIMA BIKAS BANK LIMITED

CONSOLIDATED STATEMENT OF PROFIT OR LOSS

For the year ended 32 Ashad 2082

Amount in NPR

PARTICULARS	NOTES	GROUP		BANK	
		2081-82	2080-81	2081-82	2080-81
Interest Income	4.29	8,395,995,496	10,114,827,571	8,391,249,954	10,110,220,567
Interest Expense	4.30	4,789,877,717	6,801,178,275	4,779,182,798	6,795,449,181
Net interest income		3,606,117,778	3,313,649,296	3,612,067,156	3,314,771,386
Fees and Commission Income	4.31	571,434,860	498,364,921	516,374,447	476,890,013
Fees and Commission Expense	4.32	10,999,709	25,062,223	5,480,318	20,520,241
Net fee and Commission income		560,435,151	473,302,698	510,894,129	456,369,772
Net interest fee and commission income		4,166,552,929	3,786,951,994	4,122,961,285	3,771,141,158
Net Trading Income	4.33	61,105,210	35,374,312	16,409,319	13,350,969
Other Operating Income	4.34	120,884,695	31,094,070	118,695,614	31,094,070
Total operating income		4,348,542,835	3,853,420,375	4,258,066,217	3,815,586,196
Impairment charge/(reversal) for loans and other losses	4.35	647,055,737	1,711,042,283	647,055,737	1,711,042,283
Net Operating income		3,701,487,097	2,142,378,092	3,611,010,480	2,104,543,913
Operating expenses					
Personnel Expense	4.36	1,135,508,554	842,122,649	1,110,598,014	823,259,474
Other Operating Expenses	4.37	471,161,568	488,690,859	463,841,760	481,527,145
Depreciation and amortisation	4.38	233,508,417	163,233,481	227,880,797	157,625,525
Operating Profit		1,861,308,559	648,331,103	1,808,689,908	642,131,769
Non operating income	4.39	540,000	1,290,509	540,000	1,265,000
Non operating expense	4.40	2,926,571	-	2,765,132	-
Profit before share of results of Associates & Joint Ventures		1,858,921,988	649,621,612	1,806,464,776	643,396,769
Share of Results of Associates & Joint Venture		-	-	-	-
Profit before income tax		1,858,921,988	649,621,612	1,806,464,776	643,396,769
Income tax expense	4.41	574,296,624	210,682,241	558,772,635	209,444,909
Current tax Expenses		589,749,505	215,890,301	589,742,344	215,890,301
Deferred tax Expense/(Income)		(15,452,881)	(5,208,060)	(30,969,709)	(6,445,392)
Profit for the period		1,284,625,365	438,939,371	1,247,692,141	433,951,860
Profit attributable to:					
Equity holders of the bank		1,266,601,341	436,505,383	1,247,692,141	433,951,860
Non-controlling interest		18,024,024	2,433,988	-	-
Profit for the period		1,284,625,365	438,939,371	1,247,692,141	433,951,860
Earnings per share:					
Basic earnings per share		22.61	7.73	21.96	7.64
Diluted earnings per Share			7.73		7.64

KESHAB TIMALSINA
HEAD- FINANCE, ACCOUNTS
& TREASURY DEPARTMENT

ANIL REGMI
DEPUTY CHIEF
EXECUTIVE OFFICER

MADHAV PRASAD UPADHAYA
CHIEF EXECUTIVE OFFICER

DILIP PRATAP KHAND
CHAIRMAN

As per our report of even date
CA. PRAKASH LAMSAL
PARTNER,
PLRG ASSOCIATES
CHARTERED ACCOUNTANTS

SHYAM PRASAD BASYAL
DIRECTOR

DEEPENDRA SHRESTHA
DIRECTOR

MUKUNDA RAJ ACHARYA
DIRECTOR

BIMAL PANDEY
DIRECTOR

SHOVAKANTA DHAKAL
DIRECTOR

IUSHMA KOIRALA
DIRECTOR

DATE : 2082/06/27
PLACE : KATHMANDU

GARIMA BIKAS BANK LIMITED
CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME

For the year ended 32 Ashad 2082

Amount in NPR

PARTICULARS	NOTES	GROUP		BANK	
		2081-82	2080-81	2081-82	2080-81
Profit for the period		1,284,625,365	438,939,371	1,247,692,141	433,951,860
Other comprehensive income, net of income tax					
a) Items that will not be reclassified to profit or loss					
Gains/(losses) from investment in equity instruments measured at fair value		102,897,858	49,837,361	97,814,258	46,637,761
Gains/(losses) on revaluation		-	-	-	-
Actuarial gain/(losses) on defined benefit plans		(41,072,534)	60,463	(41,072,534)	60,463
Income tax relating to above items		(18,547,597)	(14,969,347)	(17,022,517)	(14,009,467)
Net other comprehensive income that will not be reclassified to profit or loss		43,277,727	34,928,477	39,719,207	32,688,757
b) Items that are or may be reclassified to profit or loss					
Gains/(losses) on cash flow hedge		-	-	-	-
Exchange gains/(losses) arising from translating financial assets of foreign operation		-	-	-	-
Income tax relating to above items		-	-	-	-
Reclassify to profit or loss		-	-	-	-
Net other comprehensive income that are or may be reclassified to profit or loss		-	-	-	-
c) Share of other comprehensive income of associate accounted as per equited method					
Other comprehensive income for the period, net of Income Tax		43,277,727	34,928,477	39,719,207	32,688,757
Total comprehensive income for the period		1,327,903,092	473,867,848	1,287,411,348	466,640,617
Total comprehensive income attributable to:		-	-	-	-
Equity holders of the Bank		1,308,142,451	470,340,840	1,287,411,348	466,640,617
Non-controlling interest		19,760,640	3,527,008	-	-
Total Comprehensive income for the period		1,327,903,092	473,867,848	1,287,411,348	466,640,617

KESHAB TIMALSINA
 HEAD- FINANCE, ACCOUNTS
 & TREASURY DEPARTMENT

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 As per our report of even date
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 PARTNER,
 PLRG ASSOCIATES
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BIMAL PANDEY
 DIRECTOR

SHOVAKANTA DHAKAL
 DIRECTOR

IUSHMA KOIRALA
 DIRECTOR

 DATE : 2082/06/27
 PLACE : KATHMANDU



GARIMA BIKAS BANK LIMITED

STATEMENT OF CHANGE IN EQUITY

For the year ended 32 Ashad 2082

Amount in NPR

PARTICULARS	GROUP									
	AT TRIBUTABLE TO EQUITY HOLDERS OF THE BANK									
	SHARE CAPITAL	SHARE PREMIUM	GENERAL RESERVE	EXCHANGE EQUALIZATION RESERVE	REGULATORY RESERVE	FAIR VALUE RESERVE	REVALUATION RESERVE	RETAINED EARNING	OTHER RESERVE	TOTAL
Adjustment/Restatement										
Adjustment/Restated Balance as at Shrawan 1, 2080	5,187,687,057	4,415,329	1,221,205,014	1,023,699	653,970,567	51,423,703	-	493,519,254	177,635,250	7,790,879,873
Comprehensive Income for the year										
Profit for the year	-	-	-	-	-	-	-	436,505,383	-	436,505,383
Other Comprehensive Income, Net of Tax										
Gains/(losses) from investment in equity	-	-	-	-	-	33,324,748	-	-	42,324	33,367,072
instruments measured at fair value	-	-	-	-	-	33,324,748	-	-	-	33,324,748
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-
Actuarial gain/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	42,324	42,324
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	-	-
Exchange gains/(losses) arising from translating financial assets of foreign operation	-	-	-	-	-	-	-	-	-	-
Total Comprehensive Income for the year	-	-	-	-	-	33,324,748	-	436,505,383	42,324	469,872,456
Transfer to Reserves during the year	-	-	87,289,123	739,452	(89,861,042)	-	-	(164,834,200)	166,666,667	-
Transfer Deferred Tax Reserve to Retained Earnings during the year	-	-	-	-	-	-	-	-	-	-
Creation of CSR Fund	-	-	-	-	-	-	-	(4,389,394)	4,389,394	-
Creation of Training Fund	-	-	-	-	-	-	-	(18,282,693)	18,282,693	-
Utilization of CSR Fund	-	-	-	-	-	-	-	10,243,732	(10,243,732)	-
Utilization of Staff Training Fund	-	-	-	-	-	-	-	11,645,226	(11,645,226)	-
Transfer to Deferred Tax Asset Reserve	-	-	-	-	-	-	-	-	-	-
Transfer to Investment Adjustment Reserve	-	-	-	-	-	-	-	-	-	-
Transfer from Reserves during the year	-	-	-	-	-	-	-	-	-	-
Transactions with Owners, directly recognized in Equity	-	-	-	-	-	-	-	(783,128)	731,278	(51,850)
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	492,830,270	(4,415,329)	-	-	-	-	-	(488,414,941)	-	-
Cash Dividend Paid	-	-	-	-	-	-	-	(25,938,435)	(25,938,435)	-
Other	-	-	-	-	-	-	-	14,214,494	14,214,494	-
Total Contributions by and Distributions	5,680,517,328	-	1,308,494,137	1,763,151	564,109,525	84,748,451	-	264,268,427	345,075,519	8,248,976,538
Balance at Asad 31, 2081	5,680,517,328	-	1,308,494,137	1,763,151	564,109,525	84,748,451	-	(2,682)	1,645,248	8,342,536,045
Adjustment/Restatement										
Adjustment/Restated Balance as at Shrawan 01, 2081	5,680,517,328	-	1,308,494,137	1,763,151	564,109,525	84,748,451	-	264,265,744	346,720,767	8,342,536,045
Comprehensive Income for the year										
Profit for the year	-	-	-	-	-	-	-	1,266,601,341	-	1,266,601,341
Other Comprehensive Income, Net of Tax										
Gains/(losses) from investment in equity	-	-	-	-	-	68,469,981	-	-	(28,750,774)	39,719,207
instruments measured at fair value	-	-	-	-	-	68,469,981	-	-	-	68,469,981
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-
Actuarial gain/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	-	-
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	(28,750,774)	(28,750,774)

Contd...



Contd...

Amount in NPR

PARTICULARS	GROUP AT TRIBUTABLE TO EQUITY HOLDERS OF THE BANK										TOTAL EQUITY
	SHARE CAPITAL	SHARE PREMIUM	GENERAL RESERVE	EXCHANGE EQUALIZATION RESERVE	REGULATORY RESERVE	FAIR VALUE RESERVE	REVALUATION RESERVE	RETAINED EARNING	OTHER RESERVE	TOTAL	NON- CONTROLLING INTEREST
Exchange gains/(losses) (arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-
Total Comprehensive Income for the year	-	-	-	-	-	68,469,981	-	1,266,601,341	(28,750,774)	1,306,320,548	21,582,544
Transfer to Reserves during the year	-	-	249,506,565	160,744	223,909,143	-	-	(640,243,119)	166,666,667	-	-
Transfer Deferred Tax Reserve to Retained Earnings during the year	-	-	-	-	-	-	-	-	-	-	-
Creation of CSR Fund	-	-	-	-	-	-	-	(12,845,570)	12,845,570	-	-
Creation of Training Fund	-	-	-	-	-	-	-	(18,922,445)	18,922,445	-	-
Utilization of CSR Fund	-	-	-	-	-	-	-	10,979,918	(10,979,918)	-	-
Utilization of Staff Training Fund	-	-	-	-	-	-	-	9,648,011	(9,648,011)	-	-
Transfer to Deferred Tax Asset Reserve	-	-	-	-	-	-	-	-	-	-	-
Transfer to Investment Adjustment Reserve	-	-	-	-	-	-	-	-	-	-	-
Transfer from Reserves during the year	-	-	-	-	-	-	-	(11,140,087)	11,140,087	-	-
Transactions with Owners, directly recognized in Equity	-	-	-	-	-	-	-	-	-	-	-
Amount transferred from premium to share capital	-	-	-	-	-	-	-	-	-	-	-
Share Issued	-	-	-	-	-	-	-	-	-	-	-
Share Based Payments	-	-	-	-	-	-	-	-	-	-	-
Dividend to Equity-Holders	-	-	-	-	-	-	-	-	-	-	-
Bonus Shares Issued	-	-	-	-	-	-	-	-	-	-	-
Cash Dividend Paid	-	-	-	-	-	-	-	(284,025,866)	(284,025,866)	-	-
Other	-	-	-	-	-	-	-	159,316	-	159,316	-
Total Contributions by and Distributions	-	-	-	-	-	-	-	-	-	-	-
Balance at Ashad 32, 2082	5,680,517,328	1,923,895	1,558,000,702	1,923,895	788,018,668	153,218,432	-	595,617,329	495,776,748	9,273,073,101	113,499,485
											9,386,572,586

KESHAB TIMALSINA
HEAD- FINANCE, ACCOUNTS
& TREASURY DEPARTMENT

SHYAM PRASAD BASYAL
DIRECTOR

SHOVAKANTA DHAKAL
DIRECTOR

DATE : 2082/06/27
PLACE : KATHMANDU

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MADHAV PRASAD UPADHAYA
CHIEF EXECUTIVE OFFICER

MUKUNDA RAJ ACHARYA
DIRECTOR

DILIP PRATAP KHAND
CHAIRMAN

BIMAL PANDEY
DIRECTOR

As per our report of even date
CA. PRAKASH LAMSAL
PARTNER,
PLRG ASSOCIATES
CHARTERED ACCOUNTANTS

STATEMENT OF CHANGE IN EQUITY

For the year ended 31 Ashad 2082

Amount in NPR

PARTICULARS	BANK										
	AT TRIBUTABLE TO EQUITY HOLDERS OF THE BANK										
	SHARE CAPITAL	SHARE PREMIUM	GENERAL RESERVE	EXCHANGE EQUALIZATION RESERVE	REGULATORY RESERVE	FAIR VALUE RESERVE	REVALUATION RESERVE	RETAINED EARNING	OTHER RESERVE	TOTAL	NON-CONTROLLING INTEREST
Adjustment/Restatement											
Adjustment/Restated Balance as at Shrawan 1, 2080	5,187,687,057	4,415,329	1,221,205,014	1,023,699	653,970,567	46,077,210	-	517,658,780	171,109,540	7,803,147,197	-
Comprehensive Income for the year											
Profit for the year	-	-	-	-	-	-	-	433,951,860	433,951,860	-	-
Other Comprehensive Income, Net of Tax											
Gains/(losses) from investment in equity instruments	-	-	-	-	-	32,646,433	-	-	42,324	32,688,757	-
measured at fair value	-	-	-	-	-	32,646,433	-	-	-	32,646,433	-
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-
Actuarial gain/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	42,324	42,324	-
Exchange gains/(losses) arising from translating financial assets of foreign operation	-	-	-	-	-	-	-	-	-	-	-
Total Comprehensive Income for the year	-	-	-	-	-	32,646,433	-	433,951,860	42,324	468,640,617	-
Transfer to Reserves during the year	-	-	86,790,372	739,452	(89,861,042)	-	-	(164,335,449)	166,666,667	-	-
Transfer Deferred Tax Reserve to Retained Earnings during the year	-	-	-	-	-	-	-	-	-	-	-
Creation of CSR Fund	-	-	-	-	-	-	-	(4,339,519)	4,339,519	-	-
Creation of Training Fund	-	-	-	-	-	-	-	(18,282,693)	18,282,693	-	-
Utilization of CSR Fund	-	-	-	-	-	-	-	10,243,732	(10,243,732)	-	-
Utilization of Staff Training Fund	-	-	-	-	-	-	-	11,645,226	(11,645,226)	-	-
Transfer to Deferred Tax Asset Reserve	-	-	-	-	-	-	-	-	-	-	-
Transfer to Investment Adjustment Reserve	-	-	-	-	-	-	-	-	-	-	-
Transfer from Reserves during the year	-	-	-	-	-	-	-	-	-	-	-
Transactions with Owners, directly recognized in Equity											
Share Issued	-	-	-	-	-	-	-	(733,253)	733,253	-	-
Share Based Payments	-	-	-	-	-	-	-	-	-	-	-
Dividend to Equity-Holders	-	-	-	-	-	-	-	-	-	-	-
Bonus Shares Issued	492,830,270	(4,415,329)	-	-	-	-	-	(488,414,941)	-	-	-
Cash Dividend Paid	-	-	-	-	-	-	-	(25,938,435)	-	(25,938,435)	-
Other	-	-	-	-	-	-	14,214,494	-	14,214,494	-	-
Total Contributions by and Distributions	-	-	-	-	-	-	-	-	-	-	-
Balance at Ashad 31, 2081	5,680,517,328	-	1,307,995,386	1,763,151	564,109,525	78,723,643	-	286,403,057	338,551,784	8,258,063,874	-
Adjustment/Restatement	-	-	-	-	-	-	-	-	1,645,248	1,645,248	-
Adjustment/Restated Balance as at Shrawan 01, 2081	5,680,517,328	-	1,307,995,386	1,763,151	564,109,525	78,723,643	-	286,403,057	340,197,032	8,259,709,122	-
Comprehensive Income for the year											
Profit for the year	-	-	-	-	-	68,469,981	-	1,247,692,141	-	1,247,692,141	-
Other Comprehensive Income, Net of Tax											
Gains/(losses) from investment in equity instruments	-	-	-	-	-	68,469,981	-	-	(28,750,774)	39,719,207	-
measured at fair value	-	-	-	-	-	68,469,981	-	-	-	68,469,981	-
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	-
Actuarial gain/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	(28,750,774)	(28,750,774)	-

Contd....



Contd...
Amount in NPR

PARTICULARS	BANK									
	AT TRIBUTABLE TO EQUITY HOLDERS OF THE BANK									
	SHARE CAPITAL	SHARE PREMIUM	GENERAL RESERVE	EXCHANGE EQUALIZATION RESERVE	REGULATORY RESERVE	FAIR VALUE RESERVE	REVALUATION RESERVE	RETAINED EARNING	OTHER RESERVE	TOTAL
Exchange gains/(losses) arising from translating financial assets of foreign operation	-	-	-	-	-	-	-	-	-	-
Total Comprehensive Income for the year	-	-	-	-	-	68,469,981	-	1,247,692,141	(28,750,774)	1,287,411,348
Transfer to Reserves during the year	-	-	249,506,565	160,744	223,909,143	-	-	(640,243,119)	166,666,667	-
Transfer of Deferred Tax Reserve to Retained Earnings during the year	-	-	-	-	-	-	-	-	-	-
Creation of CSR Fund	-	-	-	-	-	-	-	(12,476,921)	12,476,921	-
Creation of Training Fund	-	-	-	-	-	-	-	(18,922,445)	18,922,445	-
Utilization of CSR Fund	-	-	-	-	-	-	-	10,979,918	(10,979,918)	-
Utilization of Staff Training Fund	-	-	-	-	-	-	-	9,648,011	(9,648,011)	-
Transfer to Deferred Tax Asset Reserve	-	-	-	-	-	-	-	-	-	-
Transfer to Investment Adjustment Reserve	-	-	-	-	-	-	-	-	-	-
Transfer from Reserves during the year	-	-	-	-	-	-	-	(10,771,438)	10,771,438	-
Transactions with Owners, directly recognized in Equity	-	-	-	-	-	-	-	-	-	-
Amount transferred from premium to share capital	-	-	-	-	-	-	-	-	-	-
Share Issued	-	-	-	-	-	-	-	-	-	-
Share Based Payments	-	-	-	-	-	-	-	-	-	-
Dividend to Equity-Holders	-	-	-	-	-	-	-	-	-	-
Bonus Shares Issued	-	-	-	-	-	-	-	-	-	-
Cash Dividend Paid	-	-	-	-	-	-	-	(284,025,866)	-	(284,025,866)
Other	-	-	-	-	-	-	-	159,316	-	159,316
Total Contributions by and Distributions	-	-	-	-	-	-	-	-	-	-
Balance at Ashad 32, 2082	5,680,517,328	-	1,557,501,951	1,923,895	788,018,668	147,193,624	-	599,214,090	488,884,363	9,263,253,919

KESHAB TIMALSINA
HEAD- FINANCE, ACCOUNTS
& TREASURY DEPARTMENT

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SHOVAKANTA DHAKAL
DIRECTOR

IUSHMA KOIRALA
DIRECTOR

DATE : 2082/06/27
PLACE : KATHMANDU



GARIMA BIKAS BANK LIMITED

CONSOLIDATED STATEMENT OF CASH FLOWS

For the year ended 32 Ashad 2082

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
CASH FLOWS FROM OPERATING ACTIVITIES				
Interest Received	8,568,248,708	10,118,559,152	8,563,503,166	10,113,952,148
Fee and other income received	573,759,193	499,655,430	516,914,447	478,155,013
Dividend Received	21,960,766	21,711,487	21,556,019	21,711,487
Receipts from other operating activities	-	-	-	-
Interest paid	(4,847,627,922)	(6,864,903,237)	(4,836,933,002)	(6,859,174,143)
Commission and fee paid	(10,999,709)	(25,062,223)	(5,480,318)	(20,520,241)
Cash payments to employee	(895,744,992)	(925,132,864)	(877,000,220)	(906,549,315)
Other expense paid	(198,416,022)	(527,110,471)	(168,963,326)	(556,269,829)
Operating cash flows before change in operating assets and liabilities	3,211,180,022	2,297,717,274	3,213,596,766	2,271,305,121
(Increase)/Decrease in operating assets	(5,451,839,483)	(6,765,918,898)	(5,453,511,776)	(6,686,521,270)
Due from Nepal Rastra Bank	(28,920,226)	(787,821,414)	(28,920,226)	(787,821,414)
Placement with bank and financial institutions	-	15,000,000	-	-
Other Trading assets	-	(73,332,955)	-	-
Loan and advances to bank and financial institutions	(241,080,899)	(1,359,336,172)	(241,080,899)	(1,359,336,172)
Loan and advances to customer	(5,359,485,817)	(4,340,514,031)	(5,359,485,817)	(4,341,451,610)
Other Assets	177,647,459	(219,914,327)	175,975,166	(197,912,074)
Increase/(Decrease) in operating liabilities	6,708,727,948	7,014,143,873	6,639,320,227	6,959,035,403
Due to bank and financial institutions	782,696,499	(321,229,163)	782,696,499	(321,229,163)
Due to Nepal Rastra Bank	-	-	-	-
Deposits from customers	5,861,652,948	7,304,460,732	5,862,873,728	7,288,597,900
Borrowings	43,386,536	40,617,949	(6,250,000)	(8,333,333)
Other Liabilities	20,991,966	(9,705,645)	-	-
Net Cash flow from operating activities before tax paid	4,468,068,488	2,545,942,248	4,399,405,217	2,543,819,254
Income taxes paid	(267,788,311)	(675,678,460)	(261,830,234)	(670,482,455)
Net Cash flow from operating activities	4,200,280,177	1,870,263,788	4,137,574,984	1,873,336,799
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of investment securities	(3,572,718,259)	(1,669,981,185)	(3,465,326,430)	(1,667,386,020)
Receipts from sale of investment securities	38,380,764	2,170,751	38,380,764	2,170,751
Purchase of plant and equipment	(1,585,479,614)	(68,356,869)	(1,585,189,395)	(67,931,198)

Contd...



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Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Receipt from sale of property and equipment	59,395,826	4,254,024	59,395,826	4,254,024
Purchase of intangible assets	(6,333,991)	-	(5,495,761)	-
Receipt from sale of intangible assets	-	2,340,713	-	2,949,411
Purchase of investment properties	(461,244,166)	(26,983,293)	(461,244,166)	(26,983,293)
Receipt from the sale of investment properties	(1,279,970.50)	-	(1,279,971)	-
Interest received	-	-	-	-
Dividend received	-	-	-	-
Net cash used in investing activities	(5,529,279,411)	(1,756,555,859)	(5,420,759,132)	(1,752,926,325)
CASH FLOWS FROM FINANCING ACTIVITIES				
Receipt from issue of debt securities	1,028,858	944,876	1,028,858	944,876
Repayment of debt securities	-	-	-	-
Receipt from issue of subordinated liabilities	-	-	-	-
Repayment of subordinated liabilities	-	-	-	-
Receipt from issue of shares	-	488,414,941	-	488,414,941
Dividend paid	(284,025,866)	(514,353,376)	(284,025,866)	(514,353,376)
Interest paid	-	-	-	-
Other receipt/payment	-	-	-	-
Net cash from financing activities	(282,997,009)	(24,993,559)	(282,997,009)	(24,993,559)
Net increase/(decrease) in cash and cash equivalents	(1,611,996,243)	88,714,371	(1,566,181,157)	95,416,914
Cash and Cash Equivalents at Shrawan 01, 2081	4,716,277,304	4,589,230,815	4,714,599,338	4,602,873,647
Effect of exchange rate fluctuations on cash and cash equivalents held	61,748,186	38,332,119	17,052,296	16,308,776
Closing Cash and Cash Equivalents at Ashad End, 2082	3,166,029,248	4,716,277,304	3,165,470,476	4,714,599,338

KESHAB TIMALSINA
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DIRECTOR

IUSHMA KOIRALA
DIRECTOR

DATE : 2082/06/27
PLACE : KATHMANDU



GARIMA BIKAS BANK LIMITED

STATEMENT OF DISTRIBUTABLE PROFIT OR LOSS

For the year ended 32 Ashad 2082

(As per NRB Regulation)

Amount in NPR

PARTICULARS	CURRENT YEAR	PREVIOUS YEAR
Net profit or (loss) as per statement of profit or loss	1,247,692,141	433,951,860
Appropriations:		
a. General reserve	(249,506,565)	(86,790,372)
b. Foreign exchange fluctuation fund	(160,744)	(739,452)
c. Capital redemption reserve	(166,666,667)	(166,666,667)
d. Corporate social responsibility fund	(12,476,921)	(4,339,519)
e. Employees' training fund	(18,922,445)	(18,282,693)
f. Other	-	-
Investment Adjustment Reserve	-	-
Corporate social responsibility fund utilization	10,979,918	10,243,732
Employees' training fund utilization	9,648,011	11,645,226
Unrealised Gain on Investment in Associates	-	-
Other Adjustment/restatement	159,316	14,214,494
Profit or (loss) before regulatory adjustment	820,746,043	193,236,611
Regulatory adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	85,730,424	73,447,344
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 (+)	(229,561,221)	7,097,287
e. Deferred tax assets recognised (-)/ reversal (+)	(53,918,056)	7,564,075
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/reversal (+)	-	-
h. Actuarial loss recognised (-)/reversal (+)	(28,750,774)	42,324
i. Other (+/-)	2,590,485	1,710,012
Net profit for the year ended available for distribution	596,836,899	283,097,652
Opening Retained Earning as on Shrawan 1	286,403,056	517,658,780
Adjustment(+/-)	-	-
Distribution:		
Bonus Share Issued	-	(488,414,941)
Cash Dividend Paid	(284,025,866)	(25,938,435)
Total Distributable Profit or (Loss) as on year end	599,214,090	286,403,057
Annualised Distributable Profit/Loss per Share	10.55	5.04

GARIMA BIKAS BANK LIMITED

NOTES TO THE ACCOUNT

Year ended 32nd Ashad 2082

1. Reporting Entity

1.1 General

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

1.2 Financial Statements

The Financial Statements of the Bank for the year ended on July 16, 2025 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.

1.3 Principal activities and operations of the Bank

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

1.4 Subsidiary/Group

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

2. Basis of Preparation

2.1 Statement of Compliance

The financial statements have been prepared on going concern basis and under historical cost conventions except where the standards require otherwise. The financial statements of the Group have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) developed by the Accounting Standards Board, Nepal (ASB, Nepal) and pronounced for application by the Institute of Chartered Accountants of Nepal (ICAN). The financial statements comprise of Consolidated Statement of Financial Position, Consolidated Statement of Profit or Loss, Consolidated Statement of Other Comprehensive Income, 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, 2081.

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

2.2 Reporting Period and Approval of Financial Statements

The Group follows the Nepalese financial year based on Nepali calendar starting from 1st Shrawan 2081 and ending on 32nd Ashad 2082 (16th July 2024 to 16th July 2025).

Approval of Financial Statements:

The accompanied financial statements have been approved and authorized for issue by the Board of Directors in its meeting held on Ashoj 27, 2082 and have been recommended for approval by shareholders in the Annual General Meeting.

2.3 Functional and Presentation Currency

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



2.4 Use of Estimates, Assumptions and Judgments

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

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

2.5 Changes in Accounting Policies

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

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

2.6 New Standards in issue that has become effective from this year

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

NFRS 9 also replaces the existing incurred loss impairment approach with an expected credit loss approach, resulting in earlier recognition of credit losses. The NFRS 9 impairment model has three stages. Entities are required to recognize a 12-month expected loss allowance on initial recognition based on the basis of probability of default (PD) of the remaining maturity period of the instrument (Stage 1) and a lifetime expected

loss allowance when there has been a significant increase in credit risk (Stage 2). The assessment of whether a significant increase in credit risk has occurred is a key aspect of the NFRS 9 methodology and involves quantitative measures, such as forward-looking probabilities of default, and qualitative factors and therefore requires considerable management judgment. Stage 3 requires objective evidence of impairment, which is similar to the guidance on incurred losses in previously existing NAS 39. NFRS 9 requires the use of more forward-looking information including reasonable and supportable forecasts of future economic conditions. The need to consider multiple economic scenarios and how they could impact the loss allowance is a very subjective feature of the NFRS 9 impairment model. Loan commitments and financial guarantees not measured at fair value through profit or loss are also in scope.

The Bank prepares its financial statements in accordance with Nepal Financial Reporting with effect from FY 2074/75, impairment of financial assets is assessed using the Expected Credit Loss (ECL) model under NFRS 9, in line with guidelines issued by Nepal Rastra Bank (NRB). This replaces the earlier incurred loss model under NAS 39.

Scope

ECL provisions are recognized on the following financial instruments:

- Financial assets measured at amortized cost
- Financial assets measured at fair value through other comprehensive income (FVOCI)
- Lease receivables
- Contract assets
- Loan commitments (except those measured at FVTPL)
- Financial guarantee contracts

ECL Measurement

ECL represents a probability-weighted estimate of credit losses (present value of expected cash shortfalls) and is determined using the following three key parameters:

- Probability of Default (PD): likelihood of default over a specified horizon; minimum prudential floor of 2.5% is applied.
- Loss Given Default (LGD): proportion of exposure not expected to be recovered in case of default; minimum of 45% is applied where models are not available. Collateral valuations are adjusted for prescribed haircuts.
- Exposure at Default (EAD): expected exposure at the time of default, including on-balance and off-balance

sheet exposures, with Credit Conversion Factors (CCFs) applied.

$$\text{ECL} = \text{PD} \times \text{LGD} \times \text{EAD}$$

Staging of Financial Assets

Financial assets are categorized into three stages based on changes in credit risk since initial recognition:

- **Stage 1:** 12-month ECL is recognized.
- **Stage 2 (Significant Increase in Credit Risk – SICR):** Lifetime ECL is recognized.
- **Stage 3 (Credit-impaired):** Lifetime ECL is recognized; interest income is recognized on a cash basis.

Significant Increase in Credit Risk (SICR) Indicators

The Bank determines SICR based on both quantitative and qualitative factors, including but not limited to:

- More than 1 months past due
- Absolute Lifetime PD is 5% or more
- Relative Lifetime PD is increased by 100% or more
- Risk rating (internal or external) downgraded by 2 notches since initial recognition
- Risk rating downgraded to non-investment grade by external credit rating agency (BB+ or below) or by bank's internal credit rating system
- Deterioration of relevant determinants of credit risk (e.g future cash flows) for an individual obligor (or pool of obligors)
- Expectation of forbearance or restructuring due to financial difficulties
- Deterioration of prospects for sector or industries within which a borrower operates
- Borrowers affected by macroeconomic conditions based on reasonable and supportable forecasts. Modification of terms resulting in restructuring/ rescheduling
- Credit Quality Indicators determined as per internal credit assessment of performing loans which are subject to individual monitoring and review, are weaker than that in the initial recognition
- Management decision to strengthen collateral and/or covenant requirements for credit exposures because of changes in the credit risk of those exposures since initial recognition

Initial recognition is done as stage 1 unless it is purchased or credit impaired financial assets. Assets with no SICR and with low credit risk at reporting date are also stage 1. Financial assets with overdue upto 1 months are also stage 1 assets.

Financial instruments are classified under Stage 2 when there is a significant increase in credit risk since initial recognition.

This includes exposures with contractual payments overdue for more than 1 months but not exceeding 3 months, and loans categorized as 'Watchlist' as per NRB prudential directives. Loans without approved credit lines or those with credit lines revoked by the bank are also included. Further, loans that have been restructured or rescheduled but are not yet classified as non-performing fall under this stage, except in cases where changes arise from prepayments or adjustments in instalments due to floating interest rate changes. Additionally, exposures to non-investment grade financial instruments, i.e. those rated BB+ or below, are also categorized under Stage 2.

Financial instruments are classified under Stage 3 when contractual payments are overdue for more than 3 months or when the Bank and Financial Institution (BFI) assesses that the borrower is unlikely to meet its credit obligations in full without realization of security. Indicators of unlikeliness to pay include loans placed on non-accrual status, distressed restructurings involving material concessions, bankruptcy filings by either the borrower or the bank, sale of exposures at a significant credit-related loss, or evidence that repayment is dependent on collateral realization. Additionally, loans classified as non-performing under NRB prudential directives and other credit-impaired instruments showing objective evidence of impairment are included. Such evidence may consist of significant financial difficulty of the borrower, breaches of contract such as default, concessions granted due to financial distress, high probability of bankruptcy or financial reorganization, disappearance of an active market due to credit concerns, or origination/purchase of assets at a deep discount reflecting incurred credit losses.

For the purpose of ECL calculation, portfolio has been classified as in addition to staff loans, investment and off balance sheet items:

- a. Business Loans
- b. Retail Loans
- c. Microfinance Loans
- d. Government Receivable
- e. Micro Loans

2.7 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.

2.8 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.

2.9 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.

I. Financial Assets

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

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

❖ Financial Assets measured at amortized cost:

Financial assets that are held within a business model whose objective is to hold financial assets in order to collect contractual cash flows that are solely payments of principal and interest, are



subsequently measured at amortized cost using the effective interest rate ('EIR') method less impairment, if any. The amortization of EIR and loss arising from impairment, if any is recognized in the Statement of Profit and Loss.

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

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

❖ **Financial Assets measured at fair value through other comprehensive income:**

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

❖ **Financial Assets measured at fair value through profit or loss:**

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

II. Financial Liabilities:

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

❖ **Financial liabilities measured at amortized cost:**

All financial liabilities other than measured at fair value 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

De-recognition of Financial Assets

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

De-recognition of Financial Liabilities

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

E. DETERMINATION OF FAIR VALUE

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

Assets and liabilities carried at fair value or for which fair values are disclosed have been classified into three

levels according to the observability of the significant inputs used to determine the fair values. Changes in the observability of significant valuation inputs during the reporting period may result in a transfer of assets and liabilities within the fair value hierarchy. The Bank recognizes transfers between levels of the fair value hierarchy when there is a significant change in either its principal market or the level of observability of the inputs to the valuation techniques as at the end of the reporting period.

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

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

Level 3: Portfolios are those where at least one input, which could have a significant effect on the instrument's valuation, is not based on observable market data.

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

If a market for a financial instrument is not active, the Bank establishes fair value using a valuation technique. Valuation techniques include using recent arm's length transactions between knowledgeable, willing parties (if available), reference to the current fair value of other instruments that are substantially the same, discounted cash flow analysis. 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

- ❖ Impairment of loans and advances is done as per ECL provision of NFRS 9 and NFRS 9- Expected Credit Loss Related Guidelines, 2024 issued by NRB. The details related to the same is outlined in 2.6.
- ❖ 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 1.00% 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 ECL provision of NFRS 9 and NFRS 9- Expected Credit Loss Related Guidelines, 2024 issued by NRB.

G. IMPAIRMENT OF FINANCIAL INVESTMENTS- AVAILABLE FOR SALE

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

3.5 Trading Assets

Financial assets are classified as trading assets (held for trading) if they have been acquired principally for the purpose of selling in the near term, or form part of

a portfolio of identified financial instruments that are managed together and for which there is evidence of a recent pattern of short- term profit taking. They are recognized on trade date, when the bank enters into contractual arrangements with counterparties, and are normally derecognized when sold. They are initially measured at fair value, with transaction costs taken to profit or loss. Subsequent changes in their fair values are recognized in profit or loss.

3.6 Derivative Assets and Derivative Liabilities

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

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

3.7 Property, Plant and Equipment

Recognition:

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

Measurement:

An item of property, plant and equipment that qualifies for recognition as an asset is initially measured at its cost. Cost includes expenditure that is directly attributable to the acquisition of the asset and cost incurred subsequently to add to, replace part of an item of property, plant & equipment. The cost of self-constructed assets includes the cost of materials and direct labor, any

other costs directly attributable to bringing the asset to a working condition for its intended use and the costs of dismantling and removing the items and restoring the site on which they are located. Purchased software that is integral to the functionality of the related equipment is capitalized as part of computer equipment. When parts of an item of property or equipment have different useful lives, they are accounted for as separate items (major components) of property, plant and equipment.

Cost Model:

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

Revaluation Model:

The Bank has not measured 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 benefits are expected from the asset. These intangible assets are recognized at historical cost less impairment less amortization over their estimated useful life. Amortization of the intangible assets is calculated using the straight-line method over the useful life of 5 years.

D. COMPUTER SOFTWARE

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

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

Subsequent Expenditure

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

Amortization of Intangible Assets

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

De-recognition of Intangible Assets

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

3.9 Investment Property and Non-Current Assets held for Sale

A. INVESTMENT PROPERTY

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

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

B. ASSETS HELD FOR SALE AND DISCONTINUED OPERATION

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

3.10 Income Tax

The accounting for taxes on income is as per NAS 12, Provision for current income tax is made in accordance with the provisions of the prevailing Income Tax Act, 2058 and Rules including amendments thereon. Tax expense is the aggregate amount included in determination of profit or loss for the period in respect of current and deferred taxation. Income Tax expense is recognized in the statement of Profit or Loss, except to the extent it relates to items recognized directly in equity or other comprehensive income in which case it is recognized in equity or in other comprehensive income. The

Management periodically evaluates positions taken in tax returns with respect to situations in which applicable tax regulation is subject to interpretation. It establishes provisions where appropriate on the basis of amounts expected to be paid to tax authorities.

Tax expenses comprises of current tax and deferred tax.

A. CURRENT TAX

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

B. DEFERRED TAX

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

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

3.11 Deposit, debt securities issued and subordinated liabilities

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

A. DEPOSIT

Deposits include non-interest bearing deposits, saving deposits, term deposits, call deposits and margin deposits. Deposits by banks & customers are financial liabilities of the bank as there is an obligation to deliver cash or financial assets back to the depositing bank or

customer and are initially recognized at fair value, plus for those financial liabilities not at fair value through profit and loss. The transaction price is considered as the fair value for measuring the deposits.

B. DEBT SECURITIES ISSUED

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

C. SUBORDINATED LIABILITIES

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

3.12 Provisions, Contingent Liabilities and Commitments

A. PROVISIONS

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

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

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



B. CONTINGENT LIABILITIES AND COMMITMENTS

Contingent Liabilities:

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

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

Commitments:

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

Litigation:

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

3.13 Revenue Recognition

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

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

A. INTEREST INCOME

Considering the technical challenges related to implementation of expected credit loss in initial years including that of effective interest rate, guidance note on Interest Income Recognition, 2025 has been issued by NRB in order to streamline interest income recognition practices across the banking industry.

Paragraph 5.4.1 of NFRS 9 requires an entity to apply the effective interest rate to the amortised cost of a credit-impaired financial asset in subsequent reporting periods. Paragraph BC5.74 of IFRS 9- 'Basis for Conclusions' explains that if a financial asset is credit-impaired at the reporting date, an entity should change the interest revenue calculation at the beginning of the following reporting period.

Similarly, Paragraph 5.4.2 of NFRS 9 requires an entity to calculate interest revenue, in subsequent reporting periods, by applying effective interest method to gross carrying amount if the credit risk on the financial instrument improves so that the financial asset is no longer credit-impaired.

Interest income recognition for each quarter shall be based on stage of financial assets as on previous quarter end. (not on current quarter end).

Financial assets are classified into Stage 1, Stage 2, or Stage 3 based on their credit risk and expected credit loss assessment. For assets existing at the previous quarter-end, the stage is determined as per their classification at that date. For new financial assets recognized during the quarter, the stage is determined at initial recognition. Interest income for each financial asset for the quarter is computed based on the identified stage, in accordance with the transitional arrangement plan prescribed.

Under transitional arrangement plan for FY 81/82 and 82/83, interest income on financial assets is recognized based on their stage classification. For Stage 1 and Stage 2 financial assets, interest income is recognized on an accrual basis using the coupon rate or effective interest rate, and any interest suspense at the beginning of the quarter is also included in interest income for the current quarter. For Stage 3 financial assets, interest income is adjusted against the movement in accrued interest receivable during the current quarter and the interest suspense at the beginning of the quarter, and only cash-based interest received during the quarter is recognized as income.

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

C. DIVIDEND INCOME

Dividend incomes are recognized on actual receive basis. Usually this is the ex-dividend date for equity securities. Dividends are presented in net trading income, net income from other financial instruments at fair value through profit or loss or other revenue based on the underlying classification of the equity investment.

D. NET TRADING INCOME

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

E. NET INCOME FROM OTHER FINANCIAL INSTRUMENT AT FAIR VALUE THROUGH PROFIT OR LOSS

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

3.14 Interest Expenses:

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

3.15 Employee Benefit:

Employee benefits include:

A. SHORT TERM EMPLOYEE BENEFITS:

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

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

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

b. Long Term Employee Benefits:

■ 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 remeasurement 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 9% has been considered as discounting rate for defined benefit calculation.
- **Expected Return on Plan Asset:** Management estimation of 10% has been considered as discounting rate for defined benefit calculation.
- **Salary Escalation Rate:** Management estimation of 4% after considering the expected earnings inflation as well as performance and seniority related increase.
- **Withdrawal rate:** Management estimation on the basis of 5% on the basis of expected long term future employee turnover within the organization.
- **Expected average remaining working lives of the employees:** 18.84 Years

■ Gratuity

An actuarial valuation is carried out every year to ascertain the full liability under gratuity.

Bank's obligation in respect of defined benefit obligation is calculated by estimating the amount of future benefit that employees have earned for their service in the current and prior periods and discounting that benefit to determine its present value, then deducting the fair value of any plan assets to determine the net amount to be shown in the Statement of Financial Position. The value of a defined benefit asset is restricted to the present value of any economic benefits

available in the form of refunds from the plan or reduction on the future contributions to the plan. In order to calculate the present value of economic benefits, consideration is given to any minimum funding requirement that apply to any plan in Bank. An economic benefit is available to Bank if it is realizable during the life of the plan, or on settlement of the plan liabilities.

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

The increase in gratuity liabilities attributable to the services provided by employees during the year ended 16th July, 2025 (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).

■ Employee Bonus

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

3.16 Finance and Operating Leases:

The determination of whether an arrangement is a lease, or it contains a lease, is based on the substance of the arrangement and requires an assessment of whether the

fulfillment of the arrangement is dependent on the use of a specific asset or assets and the arrangement conveys a right to use the asset. NFRS 16 'Leases' is effective for annual periods beginning on or after 1st 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 to recognize right-of-use assets and lease liabilities for all the leases including low value leases.

3.17 Foreign Currency Translation

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

Monetary assets and liabilities denominated in foreign currencies at the reporting date are translated to Nepalese Rupees using the spot foreign exchange rate ruling at that date and all differences arising on non-trading activities are taken to 'Other Operating Income'



in the Statement of Profit or Loss. The foreign currency gains or loss on monetary items is the difference between amortized cost in the functional currency at the beginning of the period, adjusted for effective interest and payments during the period, and the amortized cost in foreign currency translated at the rates of exchange prevailing at the end of the reporting period.

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

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

3.18 Financial Guarantee and Loan Commitments

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

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

3.19 Share Capital & Reserves

A. SHARE CAPITAL

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

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

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

B. RESERVES

The reserves include regulatory and free reserves.

❖ 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.

❖ **Regulatory Reserve**

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

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

❖ **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 this by disclosing accounting heads.

3.20 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.

3.21 Segment Reporting

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

3.22 Dividend on Ordinary Shares

Dividend on ordinary shares 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.

3.23 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.

3.24 Comparative Figure

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



NOTES TO FINANCIAL STATEMENTS

CASH AND CASH EQUIVALENT

4.1

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Cash in Hand	842,800,993	640,950,543	842,670,643	640,815,628
Balances with B/Fis	2,323,228,255	4,075,326,762	2,322,799,833	4,073,783,710
Money at call and short notice	-	-	-	-
Other	-	-	-	-
Total	3,166,029,248	4,716,277,304	3,165,470,476	4,714,599,338

"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 BFIs includes balance maintained at various banks and financial institutions.

DUE FROM NEPAL RASTRA BANK

4.2

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Statutory balances with NRB	3,753,067,566	3,743,827,484	3,753,067,566	3,743,827,484
Securities purchased under resale agreement	-	-	-	-
Other deposit and receivable from NRB	25,470,126	5,789,983	25,470,126	5,789,983
Total	3,778,537,693	3,749,617,466	3,778,537,693	3,749,617,466

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.

PLACEMENTS WITH BANK AND FINANCIAL INSTITUTIONS

4.3

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Placement with domestic B/FIs	-	-	-	-
Placement with Foreign B/FIs	-	-	-	-
Less: Allowances for impairment	-	-	-	-
Total	-	-	-	-



DERIVATIVE FINANCIAL INSTRUMENTS

4.4

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Held for trading	-	-	-	-
Interest rate swap	-	-	-	-
Currency swap	-	-	-	-
Forward exchange contract	-	-	-	-
Others	-	-	-	-
Held for risk management	-	-	-	-
Interest rate swap	-	-	-	-
Currency swap	-	-	-	-
Forward exchange contract	-	-	-	-
Others	-	-	-	-
Total	-	-	-	-

OTHER TRADING ASSETS

4.5

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Treasury Bills	-	-	-	-
Government bond	-	-	-	-
NRB bonds	-	-	-	-
Domestic Corporate bonds	-	-	-	-
Equities	-	-	-	-
Other	-	-	-	-
Total	-	-	-	-
Pledged	-	-	-	-
Non- Pledged	-	-	-	-

LOAN AND ADVANCES TO B/FIs

4.6

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Loan to Microfinance Institutions	4,620,395,248	4,387,960,748	4,620,395,248	4,387,960,748
Other	-	-	-	-
Less: Allowances for Impairment	(46,178,977)	(54,825,376)	(46,178,977)	(54,825,376)
Total	4,574,216,271	4,333,135,372	4,574,216,271	4,333,135,372

The loans have been provided to Microfinance Institutions in the normal course of business including the accrued interest amounting NPR 2,497,505

ALLOWANCES FOR IMPAIRMENT

4.6.1

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Balance as at Shrawan 1	54,825,376	39,143,870	54,825,376	39,143,870
Impairment loss for the year:	-	-	-	-
Charge for the year	(8,646,399)	15,681,506	(8,646,399)	15,681,506
Recoveries/Reversal	-	-	-	-
Amount written off	-	-	-	-
Balance as at Ashad end	46,178,977	54,825,376	46,178,977	54,825,376

LOAN AND ADVANCES TO CUSTOMERS

4.7

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Loans and advances measured at amortized Cost	73,086,010,938	67,890,131,935	73,086,010,938	67,890,131,935
Less: Impairment allowances	-	-	-	-
Individual Impairment	(3,042,892,433)	(2,622,904,296)	(3,042,892,433)	(2,622,904,296)
Collective Impairment	(912,423,741)	(676,709,743)	(912,423,741)	(676,709,743)
Net amount	69,130,694,763	64,590,517,896	69,130,694,763	64,590,517,896
Loan and advances measured at FVTPL	-	-	-	-
Total	69,130,694,763	64,590,517,896	69,130,694,763	64,590,517,896

Above impairment is as per NRB directive no. 2 which is higher than total impairment as per NFRS 9.

ANALYSIS OF LOAN AND ADVANCES - BY PRODUCT

4.7.1

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Product				
Long Term loans	-	-	-	-
Personal	14,942,115,252	14,105,497,630	14,942,115,252	14,105,497,630
Business	14,969,748,250	12,781,518,035	14,969,748,250	12,781,518,035
Working Capital	892,205,257	462,148,807	892,205,257	462,148,807
Overdraft (Personal)	2,488,142,157	2,996,779,716	2,488,142,157	2,996,779,716
Cash Credit Loan	5,783,508,956	5,756,051,020	5,783,508,956	5,756,051,020
Trust Receipt/Import Loans	-	-	-	-
Short Term WC/Demand Loan	175,682,889	168,449,888	175,682,889	168,449,888
Personal Residential Loans	16,258,213,974	14,611,483,218	16,258,213,974	14,611,483,218
Real Estate Loans	3,247,439,821	2,674,101,440	3,247,439,821	2,674,101,440
Margin Lending Loans	3,051,403,660	1,770,833,610	3,051,403,660	1,770,833,610
Hire Purchase Loans	2,189,100,644	2,473,738,419	2,189,100,644	2,473,738,419
Deprived Sector Loans	1,267,372,847	1,993,460,850	1,267,372,847	1,993,460,850
Bills Purchased	-	-	-	-
Staffs Loans	620,446,642	543,824,352	620,446,642	543,824,352
Other	6,828,331,924	6,989,505,919	6,828,331,924	6,989,505,919
Sub Total	72,713,712,271	67,327,392,905	72,713,712,271	67,327,392,905
Interest Receivable	372,298,667	562,739,029	372,298,667	562,739,029
Grand Total	73,086,010,938	67,890,131,935	73,086,010,938	67,890,131,935



ANALYSIS OF LOAN AND ADVANCES - BY CURRENCY

4.7.2

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Nepalese Rupee	73,086,010,938	67,890,131,935	73,086,010,938	67,890,131,935
Indian Rupee	-	-	-	-
United States Dollar	-	-	-	-
Great Britain Pound	-	-	-	-
Euro	-	-	-	-
Japanese Yen	-	-	-	-
Chinese Yuan	-	-	-	-
Other	-	-	-	-
Grand Total	73,086,010,938	67,890,131,935	73,086,010,938	67,890,131,935

ANALYSIS OF LOAN AND ADVANCES - BY COLLATERAL

4.7.3

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Secured				
Moveable/Immoveable Assets	67,623,189,545	63,213,900,648	67,623,189,545	63,213,900,648
Gold and Silver	1,110,532,245	1,021,529,487	1,110,532,245	1,021,529,487
Guarantee of Domestic BFIs	-	-	-	-
Government Guarantee	-	-	-	-
Guarantee of International Rated Bank	-	-	-	-
Collateral of Export Document	-	-	-	-
Collateral of Fixed Deposit Receipt	555,431,968	877,947,788	555,431,968	877,947,788
Collateral of Government Securities	-	-	-	-
Counter Guarantee	-	-	-	-
Personal Guarantee	-	-	-	-
Other Collateral	2,976,307,713	1,773,885,687	2,976,307,713	1,773,885,687
Sub Total	72,265,461,472	66,887,263,609	72,265,461,472	66,887,263,609
Unsecured	820,549,466	1,002,868,325	820,549,466	1,002,868,325
Grand Total	73,086,010,938	67,890,131,935	73,086,010,938	67,890,131,935

ALLOWANCES FOR IMPAIRMENT

4.7.4

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Specific allowances for impairment				
Balance at Shrawan 1	2,622,904,296	926,956,811	2,622,904,296	926,956,811
Impairment loss for the year:	419,988,138	1,695,947,485	419,988,138	1,695,947,485
Charge for the year	419,988,138	1,695,947,485	419,988,138	1,695,947,485
Recoveries/reversal during the year	-	-	-	-
Write-offs	-	-	-	-
Exchange rate variance on foreign currency impairment	-	-	-	-
Other movement	-	-	-	-
Balance at Ashad end	3,042,892,433	2,622,904,296	3,042,892,433	2,622,904,296
Collective allowances for impairment				
Balance at Shrawan 1	676,709,743	677,296,450	676,709,743	677,296,450
Impairment loss for the year:	235,713,998	(586,708)	235,713,998	(586,708)
Charge/(reversal) for the year	235,713,998	(586,708)	235,713,998	(586,708)
Exchange rate variance on foreign currency impairment	-	-	-	-
Other movement	-	-	-	-
Balance at Ashad end	912,423,741	676,709,743	912,423,741	676,709,743
Total allowances for impairment	3,955,316,174	3,299,614,038	3,955,316,174	3,299,614,038

INVESTMENT IN SECURITIES

4.8

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Investment securities designated at FVTPL	305,116,073	200,680,244	-	-
Investment securities measured at amortized cost	18,964,239,596	15,959,318,176	18,964,239,596	15,959,318,176
Investment in equity measured at FVTOCI	1,257,912,577	691,653,709	1,231,473,377	673,254,109
Total	20,527,268,246	16,851,652,128	20,195,712,972	16,632,572,284

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.

INVESTMENT IN SECURITIES MEASURED AT AMORTIZED COST

4.8.1

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Debt Securities	-	-	-	-
Government Bonds	13,145,089,596	13,447,638,938	13,145,089,596	13,447,638,938
Government treasury bills	-	2,511,679,238	-	2,511,679,238
Nepal Rastra Bank bonds	-	-	-	-
Nepal Rastra Bank deposit instruments	5,819,150,000	-	5,819,150,000	-
Other	-	-	-	-
Less: Specific allowances for impairment	-	-	-	-
Total	18,964,239,596	15,959,318,176	18,964,239,596	15,959,318,176

Government Bonds Balance is inclusive of Accrued Interest Receivable amounting Rs 202,864,595.60



INVESTMENT IN EQUITY MEASURED AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

4.8.2

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Equity Instrument	-	-	-	-
Quoted equity securities	1,096,634,995	644,022,555	1,096,634,995	644,022,555
Unquoted equity securities	161,277,582	47,631,154	134,838,382	29,231,554
Total	1,257,912,577	691,653,709	1,231,473,377	673,254,109

INFORMATION RELATING TO INVESTMENT IN EQUITIES

4.8.3

Amount in NPR

PARTICULARS	GROUP				BANK			
	2081-82		2080-81		2081-82		2080-81	
	COST	FAIR VALUE	COST	FAIR VALUE	COST	FAIR VALUE	COST	FAIR VALUE
Investment in quoted equity								
1 Chilime Hydropower Company Limited 23,033 Shares of Rs. 100 Each	8,386,161	12,286,954	8,386,161	9,736,635	8,386,161	12,286,954	8,386,161	9,736,635
2 Laxmi Equity Fund Unit of Rs. 10 Each	-	-	17,548,750	16,618,666	-	-	17,548,750	16,618,666
3 Siddhartha Equity Fund 1,721,461 Unit of Rs. 10 Each	17,787,432	17,713,834	17,787,432	14,443,058	17,787,432	17,713,834	17,787,432	14,443,058
4 Sanima Equity Fund Unit of Rs. 10 Each	-	-	24,000,000	26,184,000	-	-	24,000,000	26,184,000
5 Citizens Mutual Fund-1 Unit of Rs. 10 Each	-	-	10,000,000	9,640,000	-	-	10,000,000	9,640,000
6 N.I.C. Asia Growth Fund 500,000 Unit of Rs. 10 Each	-	-	5,000,000	4,950,000	-	-	5,000,000	4,950,000
7 Sagarmatha Lumbini Insurance Co. Limited 152 Shares of Rs. 100 Each	87,351	110,366	87,351	110,504	87,351	110,366	87,351	110,504
8 Himalayan Everest Insurance Limited 758 Shares of Rs. 100 Each	303,087	467,201	303,087	479,056	303,087	467,201	303,087	479,056
9 Api Power Co. Limited 310,933 Shares of Rs 100 Each	89,128,918	92,011,293	1,796,733	1,995,759	89,128,918	92,011,293	1,796,733	1,995,759
10 Butwal Power Co. Limited Shares of Rs. 100 Each	-	-	19,013,660	18,329,060	-	-	19,013,660	18,329,060
11 Samata Gharelu Laghubitta Bittiya Sanstha Limited (ordinary) 673 shares of Rs. 100 Each	67,300	636,510	-	-	67,300	636,510	-	-
12 Samata Gharelu Laghubitta Bittiya Sanstha Limited (Promoter) 4,009 shares of Rs. 100 Each	475,660	1,775,987	542,960	2,187,140	475,660	1,775,987	542,960	2,187,140
13 Suryodaya Womi Laghubitta Bittiya Sanstha Limited (Promoter) 59,622 shares of Rs. 100 Each	6,250,000	23,789,178	6,250,000	23,311,733	6,250,000	23,789,178	6,250,000	23,311,733
14 Nabil Balance Fund -2 500,000 Unit of Rs. 10 Each	5,000,000	5,055,000	5,000,000	4,500,000	5,000,000	5,055,000	5,000,000	4,500,000
15 NIC Asia Balance Fund 1,000,000 Unit of Rs. 10 Each	10,000,000	9,770,000	10,000,000	9,600,000	10,000,000	9,770,000	10,000,000	9,600,000

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PARTICULARS	GROUP				BANK			
	2081-82		2080-81		2081-82		2080-81	
	COST	FAIR VALUE	COST	FAIR VALUE	COST	FAIR VALUE	COST	FAIR VALUE
16 Sanima GIC Insurance Limited (Promoter)								
15,663 Shares of Rs. 100 Each	1,457,100	5,059,149	1,457,100	4,203,734	1,457,100	5,059,149	1,457,100	4,203,734
17 Sanima GIC Insurance Limited								
461 Shares of Rs. 100 Each	42,900	281,205	42,900	247,533	42,900	281,205	42,900	247,533
18 National Laghubitta Bittiya Sanstha Limited (Promoter)								
169,658 shares of Rs. 100 Each	13,300,000	114,519,150	13,300,000	104,615,432	13,300,000	114,519,150	13,300,000	104,615,432
19 Citizen Mutual Fund 2								
500,000 Unit of Rs.10 Each	5,000,000	5,340,000	5,000,000	5,160,000	5,000,000	5,340,000	5,000,000	5,160,000
20 Siddhartha Investment Growth Scheme-2								
2,500,000 Unit of Rs. 10 Each	25,000,000	26,250,000	25,000,000	23,725,000	25,000,000	26,250,000	25,000,000	23,725,000
21 NMB 50								
2,000,000 Unit of Rs. 10 Each	20,000,000	21,380,000	20,000,000	20,080,000	20,000,000	21,380,000	20,000,000	20,080,000
22 Sunrise First Mutual Fund								
1,489,339 Unit of Rs. 10 Each	15,499,414	15,906,141	15,499,414	15,414,659	15,499,414	15,906,141	15,499,414	15,414,659
23 Sanima Large Capital Fund								
2,000,000 Unit of Rs. 10 Each	20,000,000	20,460,000	20,000,000	18,580,000	20,000,000	20,460,000	20,000,000	18,580,000
24 Sunrise Bluechip Fund								
2,500,000 Unit of Rs. 10 Each	25,000,000	25,000,000	25,000,000	20,675,000	25,000,000	25,000,000	25,000,000	20,675,000
25 NIBL Samriddhi Fund -2								
2,000,000 Unit of Rs. 10 Each	20,000,000	17,660,000	20,000,000	16,500,000	20,000,000	17,660,000	20,000,000	16,500,000
26 Prabhu Select Fund								
1,468,090 Unit of Rs. 10 Each	14,680,900	16,574,736	14,680,900	14,372,601	14,680,900	16,574,736	14,680,900	14,372,601
27 Bishal Bazar Company Limited								
2,010 shares of Rs. 100 Each	13,358,424	10,821,820	13,358,424	8,214,870	13,358,424	10,821,820	13,358,424	8,214,870
28 Citizen Investment Trust								
1,348 shares of Rs. 100 Each	1,979,118	2,663,271	1,979,118	19,955,700	1,979,118	2,663,271	1,979,118	19,955,700
29 Nepal Reinsurance Company Limited								
380 shares of Rs. 100 Each	-	478,842	-	253,374	-	478,842	-	253,374
30 Himalayan Life Insurance Limited								
5,196 shares of Rs. 100 Each	2,046,062	2,115,344	2,046,062	1,781,787	2,046,062	2,115,344	2,046,062	1,781,787
31 Rastriya Beema Company Limited								
660 shares of Rs. 100 Each	9,487,308	9,972,600	9,487,308	8,903,400	9,487,308	9,972,600	9,487,308	8,903,400
32 Arun Valley Hydropower Development Co. Ltd.								
105,437 shares of Rs. 100 Each	30,276,827	30,754,919	15,759,389	9,606,778	30,276,827	30,754,919	15,759,389	9,606,778
33 Asian Life Insurance Co. Limited								
8,521 shares of Rs. 100 Each	3,822,093	4,246,526	3,570,093	3,738,000	3,822,093	4,246,526	3,570,093	3,738,000
34 CEDB Hydropower Development Company Limited								
26,688 shares of Rs. 100 Each	41,034,468	70,509,429	3,252,198	4,686,996	41,034,468	70,509,429	3,252,198	4,686,996
35 Life Insurance Corporation (Nepal) Limited								
5,654 shares of Rs. 100 Each	4,867,326	5,027,706	4,601,926	4,314,000	4,867,326	5,027,706	4,601,926	4,314,000
36 Neco Insurance Limited								
17,534 shares of Rs. 100 Each	14,568,215	12,455,452	13,732,483	13,822,424	14,568,215	12,455,452	13,732,483	13,822,424
37 NRN Infrastructure and Development Limited								
720 shares of Rs. 100 Each	478,568	1,641,017	478,568	513,128	478,568	1,641,017	478,568	513,128

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PARTICULARS	GROUP				BANK			
	2081-82		2080-81		2081-82		2080-81	
	COST	FAIR VALUE	COST	FAIR VALUE	COST	FAIR VALUE	COST	FAIR VALUE
38 Sahas Urja Limited								
167,569 shares of Rs. 100 Each	95,664,213	107,250,863	16,004,083	13,224,120	95,664,213	107,250,863	16,004,083	13,224,120
39 Shivam Cements Ltd								
9,921 shares of Rs. 100 Each	6,025,517	5,308,132	6,025,517	4,591,022	6,025,517	5,308,132	6,025,517	4,591,022
40 United Ajod Insurance Limited								
6,000 shares of Rs. 100 Each	3,498,703	3,429,360	3,498,703	3,591,000	3,498,703	3,429,360	3,498,703	3,591,000
41 RBB Mutual Fund 1								
250,000 Unit of Rs. 10 Each	2,500,000	2,490,000	2,500,000	2,040,000	2,500,000	2,490,000	2,500,000	2,040,000
42 Deprosc Laghubitta Bittiya Sanstha Limited								
34,689 shares of Rs.100 Each	2,400,000	15,263,160	2,400,000	13,321,440	2,400,000	15,263,160	2,400,000	13,321,440
43 NIC Asia Flexi Cap Fund								
500,000 Unit of Rs. 10 Each	5,000,000	5,075,000	5,000,000	4,625,000	5,000,000	5,075,000	5,000,000	4,625,000
44 Kumari Dhanabridhi Yojana								
2,000,000 Unit of Rs. 10 Each	20,000,000	20,100,000	20,000,000	19,340,000	20,000,000	20,100,000	20,000,000	19,340,000
45 Nepal Doorsanchar Company Limited								
7,953 shares of Rs. 100 Each	7,203,592	6,976,928	7,203,592	6,720,285	7,203,592	6,976,928	7,203,592	6,720,285
46 Bottlers Nepal (Terai) Limited								
500 shares of Rs. 100 Each	6,945,151	6,400,000	6,945,151	6,500,000	6,945,151	6,400,000	6,945,151	6,500,000
47 NIBL Growth Fund								
500,000 Unit of Rs. 10 Each	5,000,000	4,930,000	5,000,000	5,320,000	5,000,000	4,930,000	5,000,000	5,320,000
48 NMB Sulav Investment Fund 2								
2,000,000 Unit of Rs. 10 Each	20,000,000	22,580,000	20,000,000	20,120,000	20,000,000	22,580,000	20,000,000	20,120,000
49 Prabhu Smart Fund								
500,000 Unit of Rs. 10 Each	5,000,000	5,735,000	5,000,000	4,805,000	5,000,000	5,735,000	5,000,000	4,805,000
50 RBB Mutual Fund 2								
500,000 Unit of Rs. 10 Each	5,000,000	5,040,000	5,000,000	4,750,000	5,000,000	5,040,000	5,000,000	4,750,000
51 Sanima Mai Hydropower Limited								
11,001 shares of Rs. 100 Each	3,257,070	6,896,637	3,257,070	3,395,340	3,257,070	6,896,637	3,257,070	3,395,340
52 Nepal Life Insurance Co. Ltd.								
1 shares of Rs. 100 Each	-	773	-	619	-	773	-	619
53 Nepal Insurance Co. Ltd.								
1 shares of Rs. 100 Each	-	645	-	880	-	645	-	880
54 Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited								
1 shares of Rs. 100 Each	-	884	-	-	-	884	-	-
55 Himalayan Reinsurance Limited								
2,069 shares of Rs. 100 Each	1,266,678	1,909,232	1,266,678	1,200,020	1,266,678	1,909,232	1,266,678	1,200,020
56 Kumari Sabal Yojana								
1,000,000 Unit of Rs. 10 Each	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000
57 NIBL Stable Fund								
2,000,000 Unit of Rs. 10 Each	20,000,000	19,780,000	20,000,000	20,000,000	20,000,000	19,780,000	20,000,000	20,000,000
58 Citizen Life Insurance Company Limited								
6,747 shares of Rs. 100 Each	2,797,281	3,199,697	2,797,281	2,894,004	2,797,281	3,199,697	2,797,281	2,894,004
59 Himalayan 80.20 Mutual Fund								
1,500,000 Unit of Rs. 10 Each	15,000,000	17,400,000	15,000,000	14,985,000	15,000,000	17,400,000	15,000,000	14,985,000
60 Mountain Energy Nepal Limited								
22,770 shares of Rs. 100 Each	11,584,922	14,554,356	11,584,922	11,820,600	11,584,922	14,554,356	11,584,922	11,820,600
61 NIC Asia Growth Fund-II								
1,000,000 Unit of Rs. 10 Each	10,000,000	9,520,000	10,000,000	8,200,000	10,000,000	9,520,000	10,000,000	8,200,000

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PARTICULARS	GROUP				BANK			
	2081-82		2080-81		2081-82		2080-81	
	COST	FAIR VALUE	COST	FAIR VALUE	COST	FAIR VALUE	COST	FAIR VALUE
62 Prabhu Mahalaxmi Life Insurance Limited 2,376 shares of Rs. 100 Each	1,079,849	1,242,006	1,079,849	1,128,200	1,079,849	1,242,006	1,079,849	1,128,200
63 Muktinath Mutual Fund I 2,000,000 Unit of Rs. 10 Each	20,000,000	19,800,000	-	-	20,000,000	19,800,000	-	-
64 Himalayan Distillery Limited 12,100 shares of Rs. 100 Each	15,322,065	14,962,134	-	-	15,322,065	14,962,134	-	-
65 NLG Insurance Company Ltd. 2 shares of Rs. 100 Each	200	1,559	-	-	200	1,559	-	-
66 Garima Samriddhi Yojana 17,500,000 Unit of Rs. 10 Each	175,000,000	174,125,000	-	-	175,000,000	174,125,000	-	-
67 MBL Equity Fund 1,000,000 Unit of Rs. 10 Each	10,000,000	9,930,000	-	-	10,000,000	9,930,000	-	-
Sub-total	898,929,871	1,096,634,995	533,524,862	644,022,555	898,929,871	1,096,634,995	533,524,862	644,022,555
Investment in Unquoted equity								
1 Nepal Clearing House Ltd (Promoter) 49,406 shares of Rs. 100 Each	618,700	10,691,401	618,700	618,700	618,700	10,691,401	618,700	618,700
2 NIC Asia Dynamic Debt Fund 664,820 Unit of Rs.10 Each	6,648,200	7,086,981	6,648,200	7,372,854	6,648,200	7,086,981	6,648,200	7,372,854
3 Smart Choice Technologies Ltd. 100,000 shares of Rs.100 Each	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000	10,000,000
4 Nabil Flexi CAP Fund 500,000 Unit of Rs. 10 Each	5,000,000	5,835,000	5,000,000	5,320,000	5,000,000	5,835,000	5,000,000	5,320,000
5 Kumari Sunaulo Lagani Yojana 500,000 Unit of Rs. 10 Each	5,000,000	6,155,000	5,000,000	5,920,000	5,000,000	6,155,000	5,000,000	5,920,000
6 Nepal Opportunity Fund 50,000 shares of Rs.100 Each	50,000,000	50,000,000	-	-	50,000,000	50,000,000	-	-
7 National Banking Institute Ltd 30,000 shares of Rs.100 Each	3,000,000	3,000,000	-	-	3,000,000	3,000,000	-	-
8 Sanima Flexi Fund 500,000 Unit of Rs. 10 Each	5,000,000	5,070,000	-	-	5,000,000	5,070,000	-	-
9 Prabhu Systematic Investment Scheme 200,000 Unit of Rs.10 Each	2,000,000	2,000,000	-	-	2,000,000	2,000,000	-	-
10 NIBL Equity Partners 35,000 shares of Rs.1000 Each	35,000,000	35,000,000	-	-	35,000,000	35,000,000	-	-
11 Budanilakantha Heritage Hotel Limited 100,000 shares of Rs.100 Each	12,956,000	20,729,600	10,000,000	12,690,000	-	-	-	-
12 Navya Advisors Ltd. 52,000 shares of Rs.100 Each	5,200,000	5,709,600	5,200,000	5,709,600	-	-	-	-
Sub-total	140,422,900	161,277,582	42,466,900	47,631,154	122,266,900	134,838,382	27,266,900	29,231,554
Grand Total	1,039,352,771	1,257,912,577	575,991,762	691,653,709	1,021,196,771	1,231,473,377	560,791,762	673,254,109



CURRENT TAX ASSETS/LIABILITY

4.9

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Current tax assets	690,510,954	638,453,627	673,601,815	627,502,567
Current year Income Tax Assets	654,852,089	638,453,627	637,942,951	627,502,567
Tax Assets of Prior Periods	35,658,865	-	35,658,865	-
Current tax liabilities	589,749,505	215,890,301	589,742,344	215,890,301
Current year Income Tax Liabilities	554,090,640	215,890,301	554,083,479	215,890,301
Tax Liabilities of Prior Periods	35,658,865	-	35,658,865	-
Total of income tax assets/(liabilities)	100,761,449	422,563,326	83,859,471	411,612,266

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.

INVESTMENT IN SUBSIDIARIES

4.10

Amount in NPR

PARTICULARS	BANK	
	2081-82	2080-81
Investment in Quoted Subsidiaries	-	-
Investment in Unquoted Subsidiaries	123,900,000	123,900,000
Total Investment	123,900,000	123,900,000
Less: Impairment Allowances	-	-
Net Carrying Amount	123,900,000	123,900,000

INVESTMENT IN QUOTED SUBSIDIARIES

4.10.1

Amount in NPR

PARTICULARS	BANK			
	2081-82		2080-81	
	COST	FAIR VALUE	COST	FAIR VALUE
.....Ltd	-	-	-	-
.....shares of Rs.... Each	-	-	-	-
.....Ltd	-	-	-	-
.....shares of Rs.... Each	-	-	-	-
Total	-	-	-	-

INVESTMENT IN UNQUOTED SUBSIDIARIES

4.10.2

Amount in NPR

PARTICULARS	BANK			
	2081-82		2080-81	
	COST	FAIR VALUE	COST	FAIR VALUE
Garima Capital Limited	123,900,000	123,900,000	123,900,000	123,900,000
1,239,000 shares of Rs 100 Each	123,900,000	123,900,000	123,900,000	123,900,000
Total	123,900,000	123,900,000	123,900,000	123,900,000



INVESTMENT IN UNQUOTED ASSOCIATES

4.11.2

Amount in NPR

PARTICULARS	GROUP				BANK			
	2081-82		2080-81		2081-82		2080-81	
	COST	FAIR VALUE	COST	FAIR VALUE	COST	FAIR VALUE	COST	FAIR VALUE
Total	-	-	-	-	-	-	-	-

INFORMATION RELATING TO ASSOCIATES OF THE BANK

4.11.3

Amount in NPR

PARTICULARS	GROUP		BANK	
	PERCENTAGE OF OWNESHIP HELD BY THE BANK		PERCENTAGE OF OWNESHIP HELD BY THE BANK	
	2081-82	2080-81	2081-82	2080-81
Total	-	-	-	-

EQUITY VALUE OF ASSOCIATES

4.11.4

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Total	-	-	-	-

INVESTMENT PROPERTIES

4.12

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Investment Properties measured at Fair Value				
Balance as on Shrawan 1	-	-	-	-
Addition/(Disposal) during the year	-	-	-	-
Net Changes in fair value during the year	-	-	-	-
Adjustment/Transfer	-	-	-	-
Net Amount	-	-	-	-
Investment Properties measured at Cost				
Balance as on Shrawan 1	214,252,077	187,268,784	214,252,077	187,268,784
Addition/(Disposal) during the year	461,244,166	26,983,293	461,244,166	26,983,293
Adjustment/Transfer	-	-	-	-
Accumulated depreciation	-	-	-	-
Accumulated impairment loss	-	-	-	-
Net Amount	675,496,243	214,252,077	675,496,243	214,252,077
Total	675,496,243	214,252,077	675,496,243	214,252,077

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

PROPERTY PLANT AND EQUIPMENT

4.13
Amount in NPR

PARTICULARS	GROUP									TOTAL ASAH END 2081
	LAND	BUILDING	LEASEHOLD PROPERTIES	COMPUTER & ACCESSORIES	VEHICLES	FURNITURE & FIXTURES	MACHINERY	EQUIPMENT & OTHERS	TOTAL ASAH END 2082	
Cost										
As on Shrawan 2080	-	-	358,371,015	115,842,914	122,261,998	123,566,144	101,358,878	493,154,014		1,314,554,963
Addition during the year	-	-	12,485,419	6,094,078	20,110,700	4,580,166	2,552,872	23,310,621		69,133,857
Acquisition	-	-	12,485,419	6,094,078	20,110,700	4,580,166	2,552,872	23,310,621		69,133,857
Capitalization	-	-	-	-	-	-	-	-		-
Disposal during the year	-	-	(6,327,211)	(1,621,066)	(23,248,000)	(294,148)	(967,237)	(982,818)		(33,440,480)
Adjustment/Revaluation	-	-	-	-	-	-	-	-		-
Balance as on Ashad end 2081	-	-	364,529,223	120,315,927	119,124,698	127,852,162	102,944,513	515,481,817		1,350,248,341
Addition during the Year	612,648,036	-	18,662,553	12,180,099	34,919,300	4,946,968	5,438,969	480,794,430	1,169,590,354	
Acquisition	612,648,036	-	18,662,553	12,180,099	34,919,300	4,946,968	5,438,969	480,794,430	1,169,590,354	
Capitalization	-	-	-	-	-	-	-	-	-	
Disposal during the year	-	-	(584,466)	(2,767,414)	(418,038)	(764,323)	(1,859,142)	(729,904)	(7,123,287)	
Adjustment/Revaluation	-	-	-	-	-	-	-	-	-	
Balance as on Ashad end 2082	612,648,036	-	382,607,310	129,728,612	153,625,959	132,034,807	106,524,340	995,546,343	2,512,715,408	1,350,248,341
Depreciation and Impairment										
As on Shrawan 1, 2080	-	-	162,319,197	80,112,816	71,602,566	71,399,081	56,316,429	196,761,173		638,511,262
Depreciation charge for the year	-	-	32,425,208	15,246,335	19,423,043	14,303,897	9,828,127	68,845,244		160,071,854
Impairment for the year	-	-	-	-	-	-	-	-		-
Disposals	-	-	(2,716,578)	(1,612,927)	(23,037,005)	(228,548)	(967,237)	(939,568)		(29,501,864)
Adjustment	-	-	-	-	-	-	-	-		-
As on Ashad end 2081	-	-	192,027,826	93,746,223	67,988,603	85,474,431	65,177,319	264,666,849		769,081,251
Depreciation charge for the year	-	-	33,073,451	15,106,609	22,217,082	13,577,788	9,775,198	137,084,281	230,834,410	
Impairment for the year	-	-	-	-	-	-	-	-	-	
Disposals	-	-	(256,123)	(2,761,357)	(418,038)	(667,162)	(1,495,270)	(713,625)	(6,311,575)	
Adjustment	-	-	-	-	-	-	-	-	-	
As on Ashad end 2082	-	-	224,845,154	106,091,475	89,787,647	98,385,058	73,457,246	401,037,506	993,604,086	769,081,251
Capital Work in Progress 2079-80	-	-	-	-	-	-	-	-	-	
Capital Work in Progress 2080-81	-	-	-	-	-	-	-	-	-	
Capital Work in Progress 2081-82	-	414,026,964	-	-	-	-	-	-	414,026,964	
Net Book Value	-	-	-	-	-	-	-	-	-	
As on Ashad end 2080	-	-	196,051,819	35,730,099	50,659,432	52,167,063	45,042,449	296,392,841		
As on Ashad end 2081	-	-	172,501,397	26,569,703	51,136,095	42,377,732	37,767,195	250,814,968		581,167,089
As on Ashad end 2082	612,648,036	414,026,964	157,762,157	23,637,137	63,836,312	33,649,750	33,067,094	594,508,838	1,933,138,287	

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.



BANK

PARTICULARS	LAND	BUILDING	LEASEHOLD PROPERTIES	COMPUTER & ACCESSORIES	VEHICLES	FURNITURE & FIXTURES	MACHINERY	EQUIPMENT & OTHERS	TOTAL ASAD END 2082	TOTAL ASAD END 2081
Cost										
As on Shrawan 2080	-	-	351,936,537	112,329,499	117,747,988	121,760,195	101,358,878	458,089,147		1,263,202,245
Addition during the year	-	-	12,440,784	5,936,558	20,110,700	4,491,730	2,552,872	23,248,769		68,781,413
Acquisition	-	-	12,440,784	5,936,558	20,110,700	4,491,730	2,552,872	23,248,769		68,781,413
Capitalization	-	-	-	-	-	-	-	-		-
Disposal during the year	-	-	(6,327,211)	(1,621,066)	(23,248,000)	(294,148)	(967,237)	(982,818)		(33,440,480)
Adjustment/Revaluation	-	-	-	-	-	-	-	-		-
Balance as on Ashad end 2081	-	-	358,050,110	116,644,991	114,610,688	125,957,778	102,944,513	480,335,099		1,298,543,179
Addition during the Year	612,848,036	-	18,662,553	12,159,099	34,919,300	4,946,968	5,438,969	480,608,481	1,169,383,405	
Acquisition	612,848,036	-	18,662,553	12,159,099	34,919,300	4,946,968	5,438,969	480,608,481	1,169,383,405	
Capitalization	-	-	-	-	-	-	-	-	-	
Disposal during the year	-	-	(584,466)	(2,767,414)	(418,038)	(764,323)	(1,859,142)	(729,904)	(7,123,287)	
Adjustment/Revaluation	-	-	-	-	-	-	-	-	-	
Balance as on Ashad end 2082	612,848,036	-	376,128,197	126,036,677	149,111,949	130,140,423	106,524,340	960,213,676	2,460,803,298	1,298,543,179
Depreciation and Impairment	-	-	-	-	-	-	-	-	-	
As on Shrawan 1. 2080	-	-	160,922,004	78,836,457	68,950,907	70,966,764	56,316,429	186,125,763		622,118,224
Depreciation charge for the year	-	-	31,180,328	14,706,918	19,020,411	14,113,021	9,828,127	65,688,319		154,537,124
Impairment for the year	-	-	-	-	-	-	-	-		-
Disposals	-	-	(2,716,578)	(1,612,927)	(23,037,005)	(228,548)	(967,237)	(939,568)		(29,501,864)
Adjustment	-	-	-	-	-	-	-	-		-
As on Ashad end 2081	-	-	189,385,754	91,930,448	64,934,213	84,851,238	65,177,319	250,874,514		747,153,484
Depreciation charge for the year	-	-	31,825,136	14,574,592	21,813,348	13,383,845	9,775,198	133,917,942		225,290,060
Impairment for the year	-	-	-	-	-	-	-	-		-
Disposals	-	-	(256,123)	(2,761,357)	(418,038)	(667,162)	(1,495,270)	(713,625)		(6,311,575)
Adjustment	-	-	-	-	-	-	-	-		-
As on Ashad end 2082	-	-	220,954,766	103,743,683	86,329,523	97,567,921	73,457,246	384,078,831	966,131,970	747,153,484
Capital Work in Progress 2079-80	-	-	-	-	-	-	-	-		
Capital Work in Progress 2080-81	-	-	-	-	-	-	-	-		
Capital Work in Progress 2081-82	-	-	-	-	-	-	-	-		
Net Book Value	-	414,026,964	-	-	-	-	-	-	414,026,964	
As on Ashad end 2080	-	-	191,014,533	33,493,042	48,797,181	50,793,431	45,042,449	271,943,385		
As on Ashad end 2081	-	-	168,664,357	24,714,543	49,676,475	41,106,540	37,767,195	229,460,585		551,389,695
As on Ashad end 2082	612,848,036	414,026,964	155,173,431	22,292,994	62,782,427	32,572,501	33,067,094	576,134,845	1,908,698,292	

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.

GOODWILL AND INTANGIBLE ASSETS

4.14

Amount in NPR

PARTICULARS	GROUP				TOTAL ASAHD END 2082	TOTAL ASAHD END 2081
	GOODWILL	SOFTWARE		OTHER		
		PURCHASED	DEVELOPED			
Cost						
As on Shrawan 1 2080	92,311,741	34,148,214	-	463,300		126,923,256
Addition during the year	-	766,675	-	54,240		820,915
Acquisition	-	766,675	-	54,240		820,915
Capitalization	-	-	-	-		-
Disposal during the year	-	-	-	-		-
Adjustment/Revaluation	-	-	-	-		-
Balance as on Ashad end 2081	92,311,741	34,914,889	-	517,540		127,744,171
Addition during the Year	-	9,007,998	-	-	9,007,998	
Acquisition	-	9,007,998	-	-	9,007,998	
Capitalization	-	-	-	-	-	
Disposal during the year	-	-	-	-	-	
Adjustment/Revaluation	-	-	-	-	-	
Balance as on Ashad end 2082	92,311,741	43,922,887	-	517,540	136,752,169	127,744,171
Amortisation and Impairment						
As on Shrawan 1. 2080	-	25,363,667	-	135,854		25,499,521
Impairment for the year	-	-	-	-		-
Amortisation charge for the year	-	3,059,072	-	102,556		3,161,628
Disposals	-	-	-	-		-
Adjustment	-	-	-	-		-
As on Ashad end 2081	-	28,422,738	-	238,410		28,661,149
Impairment for the year	-	-	-	-	-	
Amortisation charge for the year	-	2,570,500	-	103,507	2,674,007	
Disposals	-	-	-	-	-	
Adjustment	-	-	-	-	-	
As on Ashad end 2082	-	30,993,239	-	341,917	31,335,156	28,661,149
Capital Work in Progress 2079-80	-	-	-	-		
Capital Work in Progress 2080-81	-	-	-	-		-
Capital Work in Progress 2081-82	-	-	-	-	-	
Net Book Value	-	-	-	-		
As on Ashad end 2080	92,311,741	59,511,881	-	599,154		
As on Ashad end 2081	92,311,741	6,492,151	-	279,130		99,083,022
As on Ashad end 2082	92,311,741	12,929,648	-	175,623	105,417,013	

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.



GOODWILL AND INTANGIBLE ASSETS

4.14

Amount in NPR

PARTICULARS	BANK					TOTAL ASAHD END 2082	TOTAL ASAHD END 2081
	GOODWILL	SOFTWARE		OTHER			
		PURCHASED	DEVELOPED				
Cost							
As on Shrawan 1 2080	92,311,741	33,129,986	-	463,300			125,905,028
Addition during the year	-	84,750	-	54,240			138,990
Acquisition	-	84,750	-	54,240			138,990
Capitalization	-	-	-	-			-
Disposal during the year	-	-	-	-			-
Adjustment/Revaluation	-	-	-	-			-
Balance as on Ashad end 2081	92,311,741	33,214,736	-	517,540			126,044,018
Addition during the Year	-	8,086,498	-	-	8,086,498		
Acquisition	-	8,086,498	-	-	8,086,498		
Capitalization	-	-	-	-	-		
Disposal during the year	-	-	-	-	-		
Adjustment/Revaluation	-	-	-	-	-		
Balance as on Ashad end 2082	92,311,741	41,301,234	-	517,540	134,130,516		126,044,018
Amortisation and Impairment							
As on Shrawan 1. 2080	-	24,774,555	-	135,854			24,910,410
Amortisation charge for the year	-	-	-	-			-
Impairment for the year	-	2,985,845	-	102,556			3,088,401
Disposals	-	-	-	-			-
Adjustment	-	-	-	-			-
As on Ashad end 2081	-	27,760,400	-	238,410			27,998,810
Impairment for the year	-	-	-	-	-		
Amortisation charge for the year	-	2,487,230	-	103,507	2,590,737		
Disposals	-	-	-	-	-		
Adjustment	-	-	-	-	-		
As on Ashad end 2082	-	30,247,631	-	341,917	30,589,548		27,998,810
Capital Work in Progress 2079-80	-	-	-	-			
Capital Work in Progress 2080-81	-	-	-	-			
Capital Work in Progress 2081-82	-	-	-	-			
Net Book Value	-	-	-	-			
As on Ashad end 2080	92,311,741	8,355,431	-	327,446			
As on Ashad end 2081	92,311,741	5,454,336	-	279,130			98,045,207
As on Ashad end 2082	92,311,741	11,053,604	-	175,623	103,540,968		

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.

DEFERRED TAXES ASSETS/(LIABILITIES)

4.15

Amount in NPR

PARTICULARS	2081-82					
	GROUP			BANK		
	DEFERRED TAX ASSETS	DEFERRED TAX LIABILITIES	NET DEFERRED TAX ASSETS/(LIABILITIES)	DEFERRED TAX ASSETS	DEFERRED TAX LIABILITIES	NET DEFERRED TAX ASSETS/(LIABILITIES)
Deferred tax on temporary differences on following items						
Loans and Advances to BFIs	-	-	-	-	-	-
Loans and Advances to Customers	-	-	-	-	-	-
Investment Properties	-	-	-	-	-	-
Investment Securities	-	(73,461,514)	(73,461,514)	-	(63,082,982)	(63,082,982)
Property and Equipment	-	(172,946,287)	(172,946,287)	-	(167,502,920)	(167,502,920)
Employees' Defined Benefit Plan	48,793,210	-	48,793,210	48,793,210	-	48,793,210
Employees' Leave Liability	37,963,263	-	37,963,263	37,604,200	-	37,604,200
FCY Revaluation	192,893	-	192,893	192,893	-	192,893
Lease Liabilities	187,845,949	-	187,845,949	181,328,574	-	181,328,574
Debenture Issue Expenses	1,502,369	-	1,502,369	1,502,369	-	1,502,369
Provisions LLP	-	-	-	-	-	-
Other Temporary Differences	-	-	-	-	-	-
Deferred tax on temporary differences	276,297,683	(246,407,801)	29,889,882	269,421,245	(230,585,902)	38,835,344
Deferred tax on carry forward of unused tax losses	5,412,462	-	5,412,462	-	-	-
Deferred tax due to changes in tax rate	-	-	-	-	-	-
Net Deferred Tax Asset (Liabilities) as on year end of 2081/82	281,710,145	(246,407,801)	35,302,344	269,421,245	(230,585,902)	38,835,344
Recognized in profit or loss			85,651,741			78,806,209
Recognized in Other Comprehensive Income			(50,349,397)			(39,970,865)
Recognized directly in equity			-			-
Deferred Tax (Asset)/ Liabilities as on Shrawan 1, 2081			38,397,060			24,888,152
Origination/(Reversal) during the year			(3,094,716)			13,947,191
Deferred Tax (expense)/income recognized in profit or loss			15,452,881			30,969,709
Deferred Tax (expense)/income recognized in Other Comprehensive Income			(18,547,597)			(17,022,517)
Deferred Tax (expense)/income recognized directly in equity			-			-



DEFERRED TAXES ASSETS/(LIABILITIES)

4.15

Amount in NPR

PARTICULARS	2080-81					
	GROUP			BANK		
	DEFERRED TAX ASSETS	DEFERRED TAX LIABILITIES	NET DEFERRED TAX ASSETS/(LIABILITIES)	DEFERRED TAX ASSETS	DEFERRED TAX LIABILITIES	NET DEFERRED TAX ASSETS/(LIABILITIES)
Deferred tax on temporary differences on following items						
Loans and Advances to BFIs	-	-	-	-	-	-
Loans and Advances to Customers	-	-	-	-	-	-
Investment Properties	-	-	-	-	-	-
Investment Securities	-	(36,367,087)	(36,367,087)	-	(33,738,704)	(33,738,704)
Property and Equipment	-	(83,957,329)	(83,957,329)	-	(78,048,782)	(78,048,782)
Employees' Defined Benefit Plan	25,227,174	-	25,227,174	25,227,174	-	25,227,174
Employees' Leave Liability	30,137,538	-	30,137,538	29,859,831	-	29,859,831
FCY Revaluation	887,342	-	887,342	887,342	-	887,342
Lease Liabilities	84,766,253	-	84,766,253	77,694,104	-	77,694,104
Debenture Issue Expenses	2,383,472	-	2,383,472	2,383,472	-	2,383,472
Provisions LLP	-	-	-	-	-	-
Other Temporary Differences	623,716	-	623,716	623,716	-	623,716
Deferred tax on temporary differences	144,025,495	(120,324,416)	23,701,079	136,675,639	(111,787,486)	24,888,152
Deferred tax on carry forward of unused tax losses	14,695,981	-	14,695,981	-	-	-
Deferred tax due to changes in tax rate	-	-	-	-	-	-
Net Deferred Tax Asset (Liabilities) as on year end of 2080/81	158,721,476	(120,324,416)	38,397,060	136,675,639	(111,787,486)	24,888,152
Recognized in profit or loss			51,652,030			35,514,740
Recognized in Other Comprehensive Income			(13,254,970)			(10,626,587)
Recognized directly in equity						
Deferred Tax (Asset)/ Liabilities as on Shrawan 1, 2080			48,158,347			32,452,227
Origination/(Reversal) during the year			(9,761,287)			(7,564,075)
Deferred Tax (expense)/income recognized in profit or loss			5,208,060			6,445,392
Deferred Tax (expense)/income recognized in Other Comprehensive Income			(14,969,347)			(14,009,467)
Deferred Tax (expense)/income recognized directly in equity			-			-

OTHER ASSETS

4.16

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Assets held for Sale	-	-	-	-
Other Non-Banking Assets	-	-	-	-
Bills Receivable	-	-	-	-
Accounts Receivable	179,272,831	447,196,649	142,301,477	408,124,037
Accrued Income	-	-	-	-
Prepayments and Deposits	52,016,127	39,194,799	50,914,482	38,204,707
Income Tax Deposit	-	-	-	-
Deferred Employee Expenditure	326,843,420	252,968,462	326,843,420	252,968,462
Other	165,866,985	162,289,594	165,037,366	161,774,706
Stationery Stock	10,965,732	6,226,032	10,965,732	6,226,032
Commission Receivable	-	-	-	-
Security Deposit	79,834,105	61,352,667	79,727,605	61,246,167
Prepayments for Promotor Share	-	-	-	-
Others	75,067,148	94,710,894	74,344,028	94,302,506
Grand Total	723,999,363	901,649,505	685,096,745	861,071,912

4.17

DUE TO BANK AND FINANCIAL INSTITUTIONS

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Money Market Deposits	-	-	-	-
Interbank Borrowing	700,000,000	-	700,000,000	-
Other Deposits from BFIs	1,865,987,630	1,783,291,131	1,865,987,630	1,783,291,131
Settlement and Clearing Accounts	-	-	-	-
Other Deposits from BFIs	-	-	-	-
Total	2,565,987,630	1,783,291,131	2,565,987,630	1,783,291,131

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

DUE TO NEPAL RASTRA BANK

4.18

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Refinance from NRB	-	-	-	-
Standing Liquidity Facility	-	-	-	-
Lender of Last Resort facility from NRB	-	-	-	-
Securities sold under repurchase agreements	-	-	-	-
Other Payable to NRB	-	-	-	-
Total	-	-	-	-



DERIVATIVE FINANCIAL INSTRUMENTS

4.19

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Held for Trading				
Interest Rate Swap	-	-	-	-
Currency Swap	-	-	-	-
Forward Exchange Contracts	-	-	-	-
Others	-	-	-	-
Held for Risk Management				
Interest Rate Swap	-	-	-	-
Currency Swap	-	-	-	-
Forward Exchange Contracts.	-	-	-	-
Others	-	-	-	-
Total	-	-	-	-

DEPOSITS FROM CUSTOMERS

4.20

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Institutions Customers:	21,541,667,009	18,661,552,004	21,544,493,458	18,663,157,672
Term deposits	11,498,988,139	11,212,050,273	11,498,988,139	11,212,050,273
Call deposits	8,374,776,030	6,258,544,526	8,377,602,479	6,260,150,194
Current deposits	1,194,299,862	856,675,543	1,194,299,862	856,675,543
Other	473,602,978	334,281,662	473,602,978	334,281,662
Individual Customers:	68,571,136,400	65,589,598,458	68,571,136,400	65,589,598,458
Term deposits	28,380,062,185	40,074,699,578	28,380,062,185	40,074,699,578
Saving deposits	39,624,348,137	25,058,413,593	39,624,348,137	25,058,413,593
Current deposits	563,304,299	455,207,723	563,304,299	455,207,723
Other	3,421,780	1,277,564	3,421,780	1,277,564
Total	90,112,803,410	84,251,150,462	90,115,629,859	84,252,756,130

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

CURRENCY WISE ANALYSIS OF DEPOSIT FROM CUSTOMERS

4.20.1

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Nepalese Rupee	90,112,803,410	84,251,150,462	90,115,629,859	84,252,756,130
Indian Rupee	-	-	-	-
United State dollar	-	-	-	-
Great Britain pound	-	-	-	-
Euro	-	-	-	-
Japanese yen	-	-	-	-
Chinese Yuan	-	-	-	-
Other	-	-	-	-
Total	90,112,803,410	84,251,150,462	90,115,629,859	84,252,756,130

BORROWINGS

4.21

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Domestic Borrowing				
Nepal Government	-	-	-	-
Other Institutions	98,587,819	55,201,283	-	6,250,000
Other	-	-	-	-
Sub total	98,587,819	55,201,283	-	6,250,000
Foreign Borrowing				
Foreign Bank and Financial Institutions	-	-	-	-
Multilateral Development Banks	-	-	-	-
Other institutions	-	-	-	-
Sub total	-	-	-	-
Total	98,587,819	55,201,283	-	6,250,000

PROVISIONS

4.22

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Provisions for redundancy	-	-	-	-
Provision for restructuring	-	-	-	-
Pending legal issues and tax litigation	-	-	-	-
Onerous contracts	-	-	-	-
Other	-	-	-	-
Total	-	-	-	-

MOVEMENT IN PROVISIONS

4.22.1

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Balance at Shrawan 1	-	-	-	-
Provisions made during the year	-	-	-	-
Provisions used during the year	-	-	-	-
Provisions reversed during the year	-	-	-	-
Unwind of discount	-	-	-	-
Balance at Ashad end	-	-	-	-



OTHER LIABILITIES

4.23

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Liabilities for employees defined benefit obligations	162,783,174	84,129,764	162,644,033	84,090,581
Liability for long-service leave	126,544,209	100,458,459	125,347,333	99,532,768
Short term employee benefits	2,265,241	2,299,198	192,851	192,851
Bills payable	56,698	137,314	56,698	137,314
Creditors and accruals	41,744,618	39,716,781	5,886,310	4,749,495
Interest payable on deposits	144,453,449	202,077,626	144,453,449	202,077,626
Interest payable on borrowing	43,869,862	43,995,890	43,869,862	43,995,890
Liabilities on deferred grant income	-	-	-	-
Unpaid Dividend	33,586,792	12,594,826	33,399,614	12,407,648
Liabilities under Finance Lease	626,153,163	309,668,980	604,428,580	286,095,149
Employee bonus payable	206,546,888	71,488,530	200,718,308	71,488,530
Other Liabilities	201,842,389	205,174,391	201,127,803	204,438,545
Audit Fee Payable	-	1,500,000	-	1,500,000
TDS Payable	58,221,652	53,109,425	57,966,557	52,780,677
Micro Finance Central Fund	-	-	-	-
Micro Finance Welfare Fund	58,427,276	60,799,928	58,427,276	60,799,928
Others	85,193,460	89,765,038	84,733,969	89,357,940
Total	1,589,846,482	1,071,741,757	1,522,124,839	1,009,206,396

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.

DEFINED BENEFITS OBLIGATION

4.23.1

Amount in NPR

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

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Present value of unfunded obligations	383,531,699	282,023,258	382,195,681	281,058,384
Present value of funded obligations	-	-	-	-
Total present value of obligations	383,531,699	282,023,258	382,195,681	281,058,384
Fair value of plan assets	94,204,316	97,435,035	94,204,316	97,435,035
Present value of net obligations	289,327,383	184,588,223	287,991,365	183,623,350
Recognised liability for defined benefit obligations	289,327,383	184,588,223	287,991,365	183,623,350

PLAN ASSETS

4.23.2

Amount in NPR

Plan assets comprise

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Equity securities	-	-	-	-
Government bonds	-	-	-	-
Bank deposit	-	-	-	-
Other	94,204,316	97,435,035	94,204,316	97,435,035
Total	94,204,316	97,435,035	94,204,316	97,435,035

MOVEMENT IN THE PRESENT VALUE OF DEFINED BENEFIT OBLIGATIONS

4.23.3

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Defined benefit obligations at Shrawan 1	282,023,258	248,642,582	281,058,384	247,334,958
Actuarial losses	41,072,534	(60,463)	41,072,534	(60,463)
Benefits paid by the plan	(3,230,719)	(10,004,973)	(3,230,719)	(10,004,973)
Benefits paid Directly	(17,421,387)	(23,804,535)	(17,421,387)	(23,461,784)
Current service costs; Past Service Cost and interest	81,088,014	67,250,646	80,716,869	67,250,646
Defined benefit obligations at Ashad end	383,531,699	282,023,258	382,195,681	281,058,384

MOVEMENT IN THE FAIR VALUE OF PLAN ASSETS

4.23.4

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Fair value of plan assets at Shrawan 1	97,435,035	107,440,008	97,435,035	107,440,008
Contributions paid into the plan	-	-	-	-
Benefits paid during the year	(3,230,719)	(10,004,973)	(3,230,719)	(10,004,973)
Actuarial (losses) gains	9,581,968	10,243,752	9,581,968	10,243,752
Expected return on plan assets	(9,581,968)	(10,243,752)	(9,581,968)	(10,243,752)
Fair value of plan assets at Ashad end	94,204,316	97,435,035	94,204,316	97,435,035

AMOUNT RECOGNISED IN PROFIT OR LOSS

4.23.5

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Current service costs	52,287,790	51,912,824	51,916,645	51,912,824
Past service costs-(non Vested)	-	-	-	-
Past service costs (Vested)	-	-	-	-
Actuarial (gain)/loss	11,308,959	2,521,416	11,308,959	2,521,416
Interest on obligation	17,491,265	12,816,406	17,491,265	12,816,406
Expected return on plan assets	-	-	-	-
Total	81,088,014	67,250,646	80,716,869	67,250,646

AMOUNT RECOGNISED IN OTHER COMPREHENSIVE INCOME

4.23.6

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Actuarial (gain)/loss	41,072,534	(60,463)	41,072,534	(60,463)
Total	41,072,534	(60,463)	41,072,534	(60,463)



ACTUARIAL ASSUMPTIONS

4.23.7

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Discount rate	9%	10%	9%	10%
Future salary increase	4%	4%	4%	4%
Withdrawal rate	5%	5%	5%	5%

DEBT SECUTITIES ISSUED

4.24

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Debt securities issued designated as at fair value through profit or loss	-	-	-	-
Debt securities issued at amortised cost	997,062,992	996,034,134	997,062,992	996,034,134
Total	997,062,992	996,034,134	997,062,992	996,034,134

SUBORDINATE LIABILITIES

4.25

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Redeemable preference shares	-	-	-	-
Irredeemable cumulative preference shares (liabilities component)	-	-	-	-
Other	-	-	-	-
Total	-	-	-	-

SHARE CAPITAL

4.26

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Ordinary Shares	5,680,517,328	5,680,517,328	5,680,517,328	5,680,517,328
Convertible Preference Shares (Equity component)	-	-	-	-
Irredeemable Preference Shares (Equity component)	-	-	-	-
Perpetual debt (Equity component only)	-	-	-	-
Total	5,680,517,328	5,680,517,328	5,680,517,328	5,680,517,328

ORDINARY SHARES

4.26.1

Amount in NPR

PARTICULARS	BANK	
	2081-82	2080-81
Authorised capital		
57,000,000 Ordinary Share of Rs. 100 each	5,700,000,000	5,700,000,000
Issued Capital		
56,805,173.28 Ordinary Share of Rs. 100 each (FY 80/81)		5,680,517,328
56,805,173.28 Ordinary Share of Rs. 100 each (FY 81/82)	5,680,517,328	
Suscribed and paid up capital		
56,805,173.28 Ordinary Share of Rs. 100 each (FY 80/81)		5,680,517,328
56,805,173.28 Ordinary Share of Rs. 100 each (FY 81/82)	5,680,517,328	
Total	5,680,517,328	5,680,517,328

The reconciliation of the number of share outstanding and the amount of share capital as at 32nd Ashad 2082 and 31st Ashad 2081 is as follows:

SHARE CAPITAL RECONCILIATION

4.26.1

Amount in NPR

PARTICULARS	BANK			
	2081-82		2080-81	
	NUMBER	AMOUNT	NUMBER	AMOUNT
Number/ Amount of shares outstanding at the beginning of the period	56,805,173	5,680,517,328	51,876,871	5,187,687,057
Add: Bonus shares issued	-	-	4,928,303	492,830,270
Add: Right share issued	-	-	-	-
Add/(Less): Others adjustments	-	-	-	-
Number/ Amount of share at the end of the period	56,805,173	5,680,517,328	56,805,173	5,680,517,328

ORDINARY SHARE OWNERSHIP

4.26.2

Amount in NPR

PARTICULARS	BANK			
	2081-82		2080-81	
	% OF HOLDING	AMOUNT	% OF HOLDING	AMOUNT
Domestic ownership	100%	5,680,517,328	100%	5,680,517,328
Nepal Government	-	-	-	-
"A" Class licenced institutions	-	-	-	-
Other Licenced institutions	-	-	-	-
Other institutions & individuals	-	-	-	-
Promoter	51%	2,897,063,837	51%	2,897,063,837
Other	49%	2,783,453,491	49%	2,783,453,491
Foreign Ownership	-	-	-	-
Total	100%	5,680,517,328	100%	5,680,517,328



RESERVES

4.27

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Statutory general reserve	1,558,000,702	1,308,494,137	1,557,501,951	1,307,995,386
Exchange equalisation reserve	1,923,895	1,763,151	1,923,895	1,763,151
Corporate social responsibility reserve	16,388,110	12,877,210	16,021,436	12,879,185
Capital redemption reserve	-	-	-	-
Regulatory reserve	788,018,668	564,109,525	788,018,668	564,109,525
Investment adjustment reserve	-	-	-	-
Capital reserve	6,525,709	6,525,709	-	-
Assets revaluation reserve	-	-	-	-
Fair value reserve	153,218,432	84,748,451	147,193,624	78,723,643
Dividend Equalisation Reserve	-	-	-	-
Debenture Redemption Reserve	500,000,000	333,333,333	500,000,000	333,333,333
Actuarial gain/(Loss) Reserve	(53,928,272)	(25,177,499)	(53,928,272)	(25,177,499)
Special reserve	-	-	-	-
Other reserve	26,791,200	17,516,765	26,791,200	17,516,765
Total	2,996,938,444	2,304,190,783	2,983,522,502	2,291,143,490

CONTINGENT LIABILITIES AND COMMITMENTS

4.28

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Contingent liabilities	316,150,100	340,101,164	316,150,100	340,101,164
Undrawn and undisbursed facilities	3,883,766,028	1,141,156,266	3,883,766,028	1,141,156,266
Capital commitment	-	-	-	-
Lease Commitment	-	-	-	-
Litigation	-	-	-	-
Total	4,199,916,128	1,481,257,430	4,199,916,128	1,481,257,430

CONTINGENT LIABILITIES

4.28.1

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Acceptance and documentary credit	11,233,020	5,100,800	11,233,020	5,100,800
Bills for collection	-	-	-	-
Forward exchange contracts	-	-	-	-
Guarantees	43,452,900	30,737,500	43,452,900	30,737,500
Underwriting commitment	-	-	-	-
Other commitments	261,464,179	304,262,864	261,464,179	304,262,864
Total	316,150,100	340,101,164	316,150,100	340,101,164

UNDRAWN AND UNDISBURSED FACILITIES

4.28.2

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Undisbursed amount of loans	654,254,000	-	654,254,000	-
Undrawn limits of overdrafts	3,229,512,028	1,141,156,266	3,229,512,028	1,141,156,266
Undrawn limits of credit cards	-	-	-	-
Undrawn limits of letter of credit	-	-	-	-
Undrawn limits of guarantee	-	-	-	-
Total	3,883,766,028	1,141,156,266	3,883,766,028	1,141,156,266

CAPITAL COMMITMENTS

4.28.3

Amount in NPR

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

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Capital commitments in relation to Property and Equipment	-	-	-	-
Approved and contracted for	-	-	-	-
Approved but not contracted for	-	-	-	-
Sub-total	-	-	-	-
Capital commitments in relation to Intangible assets	-	-	-	-
Approved and contracted for	-	-	-	-
Approved but not contracted for	-	-	-	-
Sub-total	-	-	-	-
Total	-	-	-	-

LEASE COMMITMENTS

4.28.4

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Operating lease commitments				
Future minimum lease payments under non cancellable operating lease, where the bank is lessee	-	-	-	-
Not later than 1 year	-	-	-	-
Later than 1 year but not later than 5 years	-	-	-	-
Later than 5 years	-	-	-	-
Sub-total	-	-	-	-
Finance lease commitments				
Future minimum lease payments under non cancellable operating lease, where the bank is lessee	-	-	-	-
Not later than 1 year	-	-	-	-
Later than 1 year but not later than 5 years	-	-	-	-
Later than 5 years	-	-	-	-
Sub-total	-	-	-	-
Grand total	-	-	-	-

LITIGATION

4.28.5

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



INTEREST INCOME

4.29

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Cash and cash equivalent	20,926,348	32,262,486	20,926,348	32,262,486
Due from Nepal Rastra Bank	-	-	-	-
Placement with bank and financial institutions	13,656	45,434	-	-
Loan and advances to bank and financial institutions	365,622,607	484,440,250	365,622,607	484,440,250
Loans and advances to customers	7,002,935,287	8,512,467,764	7,002,935,287	8,512,467,764
Investment securities	908,062,114	1,033,578,861	903,407,176	1,029,020,253
Loan and advances to staff	39,540,926	23,364,786	39,540,926	23,364,786
Other Interest Income	58,894,558	28,667,990	58,817,610	28,665,027
Total interest income	8,395,995,496	10,114,827,571	8,391,249,954	10,110,220,567

INTEREST EXPENSE

4.30

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Due to bank and financial institutions	24,352,097	39,160,949	16,244,464	36,212,689
Due to Nepal Rastra Bank	-	979,452	-	979,452
Deposits from customers	4,657,531,157	6,657,425,884	4,657,583,145	6,657,483,547
Borrowing	124,201	457,077	124,201	457,077
Debt securities issued	87,739,723	87,500,010	87,739,723	87,500,010
Subordinated liabilities	-	-	-	-
Other Charges	20,130,540	15,654,903	17,491,265	12,816,406
Total Interest expense	4,789,877,717	6,801,178,275	4,779,182,798	6,795,449,181

FEES AND COMMISSION INCOME

4.31

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Loan administration fees	-	-	-	-
Service fees	330,138,909	275,247,969	275,078,497	253,773,062
Consortium fees	-	-	-	-
Commitment fees	-	-	-	-
DD/TT/Swift fees	-	-	-	-
Credit card/ATM issuance and renewal fees	55,653,458	41,625,926	55,653,458	41,625,926
Prepayment and swap fees	23,580,642	22,100,955	23,580,642	22,100,955
Investment banking fees	-	-	-	-
Asset management fees	-	-	-	-
Brokerage fees	-	-	-	-
Remittance fees	4,173,301	5,696,995	4,173,301	5,696,995
Commission on letter of credit	-	-	-	-
Commission on guarantee contracts issued	10,172,097	9,439,115	10,172,097	9,439,115
Commission on share underwriting/issue	-	-	-	-
Locker rental	867,500	797,000	867,500	797,000
Other fees and commission income	146,848,953	143,456,960	146,848,953	143,456,960
Total Fees and Commission Income	571,434,860	498,364,921	516,374,447	476,890,013



FEES AND COMMISSION EXPENSE

4.32

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
ATM management fees	-	-	-	-
VISA/Master card fees	-	-	-	-
Guarantee commission	-	-	-	-
Brokerage	-	-	-	-
DD/TT/Swift fees.	-	-	-	-
Remittance fees and commission	-	-	-	-
Other fees and commission expense	10,999,709	25,062,223	5,480,318	20,520,241
Total Fees and Commission Expense	10,999,709	25,062,223	5,480,318	20,520,241

NET TRADING INCOME

4.33

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Changes in fair value of trading assets	20,696,751	3,659,527	-	-
Gain/loss on disposal of trading assets	23,999,141	17,942,487	-	-
Interest income on trading assets	-	-	-	-
Dividend income on trading assets	-	421,330	-	-
Gain/loss foreign exchange transaction	16,409,319	13,350,969	16,409,319	13,350,969
Other	-	-	-	-
Net Trading Income	61,105,210	35,374,312	16,409,319	13,350,969

OTHER OPERATING INCOME

4.34

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Foreign exchange revaluation gain/(Loss)	642,976	2,957,808	642,976	2,957,808
Gain/loss on sale of investment securities	38,380,764	2,170,751	38,380,764	2,170,751
Fair value gain/loss on investment properties	-	-	-	-
Dividend on equity instruments	21,960,766	21,711,487	21,556,019	21,711,487
Gain/loss on sale of property and equipment	59,395,826	3,712,130	59,395,826	3,712,130
Gain/loss on sale of investment property	(1,279,971)	541,894	(1,279,971)	541,894
Operating lease income	-	-	-	-
Gain/loss on sale of gold and silver	-	-	-	-
Other Operating Income	1,784,334	-	-	-
Total	120,884,695	31,094,070	118,695,614	31,094,070



IMPAIRMENT CHARGE/(REVERSAL) FOR LOAN AND OTHER LOSSES

4.35

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Impairment charge/(reversal) on loan and advances to BFIs	-	-	-	-
Impairment charge/(reversal) on loan and advances to customers	647,055,737	1,711,042,283	647,055,737	1,711,042,283
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	-	-	-	-
Total	647,055,737	1,711,042,283	647,055,737	1,711,042,283

PERSONNEL EXPENSES

4.36

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Salary	468,714,186	426,754,000	451,848,030	410,247,058
Allowances	285,654,148	200,053,266	284,439,573	199,176,040
Gratuity Expense	34,193,863	34,670,834	34,093,905	34,670,834
Provident Fund	42,077,671	38,525,627	41,861,091	38,324,067
Uniform	8,610,000	8,412,000	8,610,000	8,412,000
Training & development expense	9,739,488	11,873,961	9,648,011	11,645,226
Leave encashment	62,258,910	45,902,345	61,987,723	45,902,345
Medical	-	-	-	-
Insurance	1,485,468	1,336,440	1,384,930	1,336,440
Employees incentive	266,667	529,334	266,667	529,334
Cash-settled share-based payments	-	-	-	-
Pension expense	-	-	-	-
Finance expense under NFRS	(249,074)	-	(249,074)	-
Other expenses related to staff	16,210,340	1,884,665	15,988,850	1,527,602
Sub-total	928,961,666	769,942,470	909,879,706	751,770,945
Employees bonus	206,546,888	72,180,179	200,718,308	71,488,530
Grand Total	1,135,508,554	842,122,649	1,110,598,014	823,259,474

OTHER OPERATING EXPENSES

4.37

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Directors' fee	2,054,000	1,996,000	1,624,000	1,522,000
Directors' expense	3,605,680	3,361,771	3,572,321	3,335,221
Auditors' remuneration	6,146,648	5,712,656	5,999,748	5,572,656
Other audit related expense	-	-	-	-
Professional and legal expense	2,666,198	1,783,979	2,643,598	1,544,709
Office administration expense (4.37 A)	309,139,443	273,932,962	302,966,709	268,013,599
Operating Lease expense (4.37 B)	2,395,487	98,570,164	1,931,273	98,205,633
Operating expense of investment properties	-	-	-	-
Corporate social responsibility expense	11,029,918	10,243,732	10,979,918	10,243,732
Onerous lease provisions	-	-	-	-
Other Expenses	134,124,194	93,089,595	134,124,194	93,089,595
Share Issue Expenses	-	1,860,992	-	1,860,992
Debenture Related Expense	1,028,858	944,876	1,028,858	944,876
Finance Cost on Lease Liability	64,781,969	28,971,353	64,781,969	28,971,353
ATM, Operation & Digital Banking Expense	68,313,367	61,312,374	68,313,367	61,312,374
Total	471,161,568	488,690,859	463,841,760	481,527,145

OFFICE ADMINISTRATION EXPENSES

4.37 A

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Water and electricity	30,315,444	27,968,030	29,795,865	27,526,371
Repair and maintenance				
(a) Building	-	-	-	-
(b) Vehicle	3,275,417	3,370,631	3,275,417	3,370,631
(c) Computer and accessories	455,131	566,159	455,131	537,768
(d) Office equipment and furniture	2,090,150	2,175,477	2,090,150	2,175,477
(e) Other	2,595,697	2,497,682	2,410,475	2,412,978
Insurance	8,594,562	9,210,355	8,551,926	9,159,813
Postage, telex, telephone, fax	4,421,017	5,516,914	4,178,512	5,041,720
Printing and stationery	20,657,907	23,897,714	20,399,098	23,506,330
News paper, books and journals	82,359	71,510	82,359	71,510
Advertisement	23,799,438	17,812,759	23,382,089	17,336,614
Donation	-	-	-	-
Security expense	100,161,854	80,347,895	99,837,554	80,023,595
Deposit and loan guarantee premium	36,800,641	33,105,653	36,800,641	33,105,653
Travel allowance and expense	5,064,276	3,853,105	4,911,494	3,853,105
Entertainment	-	-	-	-
Annual/special general meeting expense	3,941,575	3,389,650	3,256,250	2,884,534
Other				
a) Annual Fee(Registration, Renewal & Membership Charges)	26,874,210	20,369,648	26,611,563	20,188,357
b) Office Expenses	15,734,181	14,778,589	14,068,900	13,251,152
c) Miscellaneous Expenses	1,130,526	1,868,787	368,862	768,375
d) Fuel Expenses	12,700,129	12,040,850	12,700,129	12,040,850
e) Branch Connectivity Expense	10,444,930	11,091,554	9,790,294	10,758,764
Total	309,139,443	273,932,962	302,966,709	268,013,599

OPERATING LEASE EXPENSES

4.37 B

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
House Rent Expenses	2,395,487	98,570,164	1,931,273	98,205,633
Total	2,395,487	98,570,164	1,931,273	98,205,633

DEPRECIATION AND AMORTISATION

4.38

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Depreciation on property and equipment	230,834,410	160,145,080	225,290,060	154,537,124
Depreciation on investment property	-	-	-	-
Amortisation of intangible assets	2,674,007	3,088,401	2,590,737	3,088,401
Total	233,508,417	163,233,481	227,880,797	157,625,525



NON OPERATING INCOME

4.39

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Recovery of Loan written off	-	-	-	-
Other Income	540,000	1,290,509	540,000	1,265,000
Total	540,000	1,290,509	540,000	1,265,000

NON OPERATING EXPENSE

4.40

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Loan written off	2,765,132	-	2,765,132	-
Redundancy provision	-	-	-	-
Expense of restructuring	-	-	-	-
Other expense	161,438	-	-	-
Total	2,926,571	-	2,765,132	-

INCOME TAX EXPENSES

4.41

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Current Tax Expenses	589,749,505	215,890,301	589,742,344	215,890,301
Current Year	554,090,640	215,890,301	554,083,479	215,890,301
Adjustment for Prior Years	35,658,865	-	35,658,865	-
Deferred tax Expenses	(15,452,881)	(5,208,060)	(30,969,709)	(6,445,392)
Origination and Reversal of Temporary Differences	(15,452,881)	(5,208,060)	(30,969,709)	(6,445,392)
Change in tax Rate	-	-	-	-
Recognition of Previously unrecognized Tax Losses	-	-	-	-
Total Income tax expense	574,296,624	210,682,241	558,772,635	209,444,909

RECONCILIATION OF TAX EXPENSES AND ACCOUNTING PROFIT

4.41.1

Amount in NPR

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Profit Before Tax	1,858,921,988	649,621,612	1,806,464,776	643,396,769
Tax Amount at the Rate of 30%	557,676,596	194,886,483	541,939,433	193,019,031
Add: Tax Effect of the expenses that are not deductible for tax purpose	123,339,838	118,240,030	123,339,838	118,240,030
Less: Tax Effect on Exempt Income	(173,584)	(309,812)	(173,584)	(309,812)
Add/Less: Tax Effect on other Items	(126,752,211)	(95,058,948)	(111,022,208)	(95,058,948)
Total Income Tax Expenses	554,090,640	217,757,754	554,083,479	215,890,301
Effective Tax Rate	29.81%	33.52%	30.67%	33.55%

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 2015 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, 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	2081/82	2080/81
A	Core Capital (Tier 1)		
1	Paid up Equity Share Capital	5,680,517	5,680,517
2	Equity Share Premium	-	-
3	Proposed Bonus Equity Shares	-	-
4	Statutory General Reserves	1,557,502	1,307,995
5	Retained Earnings	2,377	3,305
6	Unaudited current year cumulative profit/(loss)	596,837	283,098
7	Capital Redemption Reserve	-	-
8	Capital Adjustment Reserve	-	-
9	Debenture Redemption Reserve	500,000	333,333
10	Dividend Equalization Reserves	-	-
11	Bargain Purchase Gain	-	-
12	Other Free Reserve	-	-
13	Less: Goodwill	92,312	92,312
14	Less: Intangible Assets	11,229	5,454
15	Less: Fictitious Assets	38,835	24,888
16	Less: Investment in equity in licensed Financial Institutions	-	-
17	Less: Investment in equity of institutions with financial interests	123,900	123,900
18	Less: Investment in equity of institutions in excess of limits	-	-
19	Less: Investments arising out of underwriting commitments	-	-
20	Less: Reciprocal crossholdings	-	-
21	Less: Purchase of land & building in excess of limit and unutilized	32,115	32,115
22	Less: Cash Flow Hedge	-	-
23	Less: Defined Benefits Pension Assets	-	-
24	Less: Unrecognized Defined Benefit Pension Liabilities	-	-
25	Less: Negative Balances of reserve accounts	-	25,220
26	Less: Other Deductions	100,171	-
	Core Capital (Tier 1)	7,938,671	7,304,360



ii. Tier 2 capital and a breakdown of its components

NPR in "000"

S. NO.	PARTICULARS	2081/82	2080/81
B	Supplementary Capital (Tier 2)		
1	Cumulative and/or Redeemable Preference Share	-	-
2	Subordinated Term Debt	497,063	662,701
3	Hybrid Capital Instruments	-	-
4	Stock Premium	-	-
5	General loan loss provision	796,553	732,387
6	Exchange Equalization Reserve	1,924	1,763
7	Investment Adjustment Reserve	-	-
8	Accrued Interest Receivable on pass loan included in Regulatory Reserve	102,161	-
9	Interest Capitalized Reserve included in Regulatory Reserve	-	-
10	Other Reserves	-	-
	Eligible Supplementary Capital (Tier 2)	1,397,700	1,396,851

iii. Subordinated Term Debt

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

NPR in "000"

PARTICULARS	INFORMATION
Name	8.75% Garima Debenture, 2085
Interest Rate	8.75% per annum (before tax) payable half yearly
Type	Unsecured and Redeemable at Maturity, No Call/Convertible feature
Priority to the debenture holders	At the time of liquidation, priority of Debenture Holders payment will be after the depositors and secured creditors
Listing	Listed with Nepal Stock Exchange
Maturity Date	Poush 2085
Number of Debentures	1,000,000 (One Million Only)
Face Value	NPR 1,000
Closing Balance of Debenture	NPR. 997,062
Amount Eligible for Tier 2 Capital Fund (net of Redemption Reserve)	NPR. 497,063

The Bank has not raised any funds through Hybrid Capital Instruments

iv. Deductions from Capital

NPR in "000"

S. NO.	PARTICULARS	2081/82	2080/81
1	Less: Goodwill	92,312	92,312
2	Less: Intangible Assets	11,229	5,454
3	Less: Fictitious Assets	38,835	24,888
4	Less: Investment in equity of institutions with financial interests	123,900	123,900
5	Less: Purchase of land & building in excess of limit and unutilized	32,115	32,115
6	Less: Negative Balances of reserve accounts	-	25,220
7	Less: Other Deductions	100,171	-
	Total deductions from capital	398,562	303,889

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

v. Total Qualifying Capital

NPR in "000"

S. NO.	PARTICULARS	2081/82	2080/81
1	Core Capital (Tier 1)	7,938,671	7,304,360
2	Supplementary Capital (Tier 2)	1,397,700	1,396,851
	Total	9,336,371	8,701,211

vi. Capital Adequacy Ratio:

PARTICULARS	2081/82	2080/81
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	11.22%	11.16%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	13.20%	13.29%

vii. 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.

a) Risk Exposures

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

NPR in "000"

S. NO.	PARTICULARS	2081/82
a.	Risk Weighted Exposure for Credit Risk	63,724,214
b.	Risk Weighted Exposure for Operational Risk	4,827,373
c.	Risk Weighted Exposure for Market Risk	102,620
	Total Risk Weighted Exposures (Before adjustments of Pillar II)	68,654,207

a) Risk weighted exposures for Credit Risk:

A. BALANCE SHEET EXPOSURES	BOOK VALUE	SPECIFIC PROVISION	ELIGIBLE CRM	NET VALUE	RISK WEIGHT	RISK WEIGHTED EXPOSURES
	A	B	C	D=A-B-C	E	F=D*E
Cash Balance	842,671	-	-	842,671	0%	-
Balance With Nepal Rastra Bank	3,778,538	-	-	3,778,538	0%	-
Gold	-	-	-	-	0%	-
Investment in Nepalese Government Securities	13,145,090	-	-	13,145,090	0%	-
All Claims on Government of Nepal	43,436	-	-	43,436	0%	-
Investment in Nepal Rastra Bank securities	5,819,150	-	-	5,819,150	0%	-
All claims on Nepal Rastra Bank	-	-	-	-	0%	-
Claims on Foreign Government and Central Bank (ECA 0-1)	-	-	-	-	0%	-
Claims on Foreign Government and Central Bank (ECA -2)	-	-	-	-	20%	-
Claims on Foreign Government and Central Bank (ECA -3)	-	-	-	-	50%	-
Claims on Foreign Government and Central Bank (ECA-4-6)	-	-	-	-	100%	-
Claims on Foreign Government and Central Bank (ECA -7)	-	-	-	-	150%	-
Claims On BIS, IMF, ECB, EC and MDB's recognized by the framework	-	-	-	-	0%	-
Claims on Other Multilateral Development Banks	-	-	-	-	100%	-

**a) Risk weighted exposures for Credit Risk:**

A. BALANCE SHEET EXPOSURES	BOOK VALUE	SPECIFIC PROVISION	ELIGIBLE CRM	NET VALUE	RISK WEIGHT	RISK WEIGHTED EXPOSURES
	A	B	C	D=A-B-C	E	F=D*E
Claims on Domestic Public Sector Entities	-	-	-	-	100%	-
Claims on Public Sector Entity (ECA 0-1)	-	-	-	-	20%	-
Claims on Public Sector Entity (ECA 2)	-	-	-	-	50%	-
Claims on Public Sector Entity (ECA 3-6)	-	-	-	-	100%	-
Claims on Public Sector Entity (ECA 7)	-	-	-	-	150%	-
Claims on domestic banks that meet capital adequacy requirements	6,940,698	-	-	6,940,698	20%	1,388,140
Claims on domestic banks that do not meet capital adequacy requirements	-	-	-	-	100%	-
Claims on foreign bank (ECA Rating 0-1)	-	-	-	-	20%	-
Claims on foreign bank (ECA Rating 2)	-	-	-	-	50%	-
Claims on foreign bank (ECA Rating 3-6)	-	-	-	-	100%	-
Claims on foreign bank (ECA Rating 7)	-	-	-	-	150%	-
Claims on foreign bank incorporated in SAARC region and China operating with a buffer of 1% above their respective regulatory capital requirement	-	-	-	-	20%	-
Claims on Domestic Corporates (Credit rating score equivalent to AAA)	-	-	-	-	50%	-
Claims on Domestic Corporates (Credit rating score equivalent to AA+ to AA-)	-	-	-	-	70%	-
Claims on Domestic Corporates (Credit rating score equivalent to A+ to A-)	-	-	-	-	80%	-
Claims on Domestic Corporates (Credit rating score equivalent to BBB+ & below)	-	-	-	-	100%	-
Claims on Domestic Corporates (Unrated)	9,420,021	-	12,987	9,407,035	100%	9,407,035
Claims on Foreign Corporates (ECA 0-1)	-	-	-	-	20%	-
Claims on Foreign Corporates (ECA 2)	-	-	-	-	50%	-
Claims on Foreign Corporates (ECA 3-6)	-	-	-	-	100%	-
Claims on Foreign Corporates (ECA 7)	-	-	-	-	150%	-
Regulatory Retail Portfolio (Not Overdue)	31,266,494	-	1,604,010	29,662,485	75%	22,246,864
Claims fulfilling all criterion of regularity retail except granularity	-	-	-	-	100%	-
Claims secured by residential properties	14,700,790	-	-	14,700,790	60%	8,820,474
Claims not fully secured by residential properties	-	-	-	-	150%	-
Claims secured by residential properties (Overdue)	-	-	-	-	100%	-
Claims secured by Commercial real estate	4,251,720	-	-	4,251,720	100%	4,251,720
Past due claims (except for claims secured by residential properties)	5,465,111	3,042,892	-	2,422,218	150%	3,633,328
High Risk claims	2,878,055	-	46,432	2,831,623	150%	4,247,434
Real Estate loans for land acquisition and development (Other than mentioned in Capital Adequacy framework 2015-point 3.3(j)(k))	-	-	-	-	125%	-
Lending against securities (bonds)	-	-	-	-	100%	-
Lending against Shares	3,035,404	-	-	3,035,404	100%	3,035,404
Trust Receipt Loans for Trading Firms	-	-	-	-	120%	-



a) Risk weighted exposures for Credit Risk:

A. BALANCE SHEET EXPOSURES	BOOK VALUE	SPECIFIC PROVISION	ELIGIBLE CRM	NET VALUE	RISK WEIGHT	RISK WEIGHTED EXPOSURES
	A	B	C	D=A-B-C	E	F=D*E
Real Estate loans for land acquisition and development (For institutions/projects registred/licensed and approved by Government of Nepal for land acquisition and development purposes)	-	-	-	-	100%	-
Personal Hirepurchase/Personal Auto Loans	1,075,636	-	-	1,075,636	100%	1,075,636
Investments in equity and other capital instruments of institutions listed in stock exchange	1,096,635	197,705	-	898,930	100%	898,930
Investments in equity and other capital instruments of institutions not listed in the stock exchange	134,838	12,571	-	122,267	150%	183,400
Staff loan secured by residential property	585,278	-	-	585,278	50%	292,639
Interest Receivable/claim on government securities	-	-	-	-	0%	-
Cash in transit and other cash items in the process of collection	-	-	-	-	20%	-
Other Assets (as per attachment)	4,241,682	928,880	-	3,312,802	100%	3,312,802
TOTAL (A)	108,721,247	4,182,049	1,663,428	102,875,770		62,793,805

B. OFF BALANCE SHEET EXPOSURES	BOOK VALUE	SPECIFIC PROVISION	ELIGIBLE CRM	NET VALUE	RISK WEIGHT	RISK WEIGHTED EXPOSURES
Revocable Commitments	-	-	-	-	0%	-
Bills Under Collection	-	-	-	-	0%	-
Forward Exchange Contract Liabilities	-	-	-	-	10%	-
LC Commitments With Original Maturity Upto 6 months domestic counterparty	-	-	-	-	20%	-
Foreign counterparty (ECA Rating 0-1)	-	-	-	-	20%	-
Foreign counterparty (ECA Rating 2)	-	-	-	-	50%	-
Foreign counterparty (ECA Rating 3-6)	-	-	-	-	100%	-
Foreign counterparty (ECA Rating 7)	-	-	-	-	150%	-
LC Commitments With Original Maturity Over 6 months domestic counterparty	11,233	-	-	11,233	50%	5,617
Foreign counterparty (ECA Rating 0-1)	-	-	-	-	20%	-
Foreign counterparty (ECA Rating 2)	-	-	-	-	50%	-
Foreign counterparty (ECA Rating 3-6)	-	-	-	-	100%	-
Foreign counterparty (ECA Rating 7)	-	-	-	-	150%	-
Bid Bond, Performance Bond and Counter guarantee domestic counterparty	261,464	-	-	261,464	40%	104,586
Foreign counterparty (ECA Rating 0-1)	-	-	-	-	20%	-
Foreign counterparty (ECA Rating 2)	-	-	-	-	50%	-
Foreign counterparty (ECA Rating 3-6)	-	-	-	-	100%	-
Foreign counterparty (ECA Rating 7)	-	-	-	-	150%	-
Underwriting commitments	-	-	-	-	50%	-
Lending of Bank's Securities or Posting of Securities as collateral	-	-	-	-	100%	-
Repurchase Agreements, Assets sale with recourse	-	-	-	-	100%	-
Advance Payment Guarantee	5,653	-	-	5,653	100%	5,653



B. OFF BALANCE SHEET EXPOSURES	BOOK VALUE	SPECIFIC PROVISION	ELIGIBLE CRM	NET VALUE	RISK WEIGHT	RISK WEIGHTED EXPOSURES
Financial Guarantee	37,800	-	-	37,800	100%	37,800
Acceptances and Endorsements	-	-	-	-	100%	-
Unpaid portion of Partly paid shares and Securities	-	-	-	-	100%	-
Irrevocable Credit commitments (short term)	3,883,766	-	-	3,883,766	20%	776,753
Irrevocable Credit commitments (long term)	-	-	-	-	50%	-
Claims on foreign bank incorporated in SAARC region operating with a buffer of 1% above their respective regulatory capital requirement	-	-	-	-	20%	-
Other Contingent Liabilities	-	-	-	-	100%	-
Unpaid Guarantee Claims	-	-	-	-	200%	-
TOTAL (B)	4,199,916	-	-	4,199,916		930,408
Total RWE for credit Risk Before Adjustment (A)+(B)	112,921,163	4,182,049	1,663,428	107,075,686		63,724,214
Adjustments under Pillar II						
SRP 6.4a(3) - Add 10% of the loans & facilities in excess of Single Obligor Limits to RWE	-	-	-	-	-	-
SRP 6.4a(4) - Add 1% of the contract (sale) value in case of the sale of credit with recourse to RWE	-	-	-	-	-	-
Total RWE for Credit Risk after Bank's adjustments under Pillar II	112,921,163	4,182,049	1,663,428	107,075,686		63,724,214

Types of eligible risk mitigants used and the benefits under CRM

NPR in "000"

S. NO.	PARTICULARS	2081/82
1	Deposit with Banks	554,591
2	Deposit with other banks/financial institution	-
3	Gold	1,108,837
4	Government and NRB Securities	-
5	Guarantee of Government of Nepal	-
6	Securities/Guarantee of other Sovereigns	-
7	Guarantee of Domestic Banks	-
8	Guarantee of Multilateral Development Banks	-
9	Guarantee of Foreign Banks	-
	Total Credit Risk Mitigants	1,663,428

b) Risk weighted exposures for Operation Risk:

NPR in "000"

S. NO.	PARTICULARS	2078/079	2079/080	2080/081
1	Net Interest Income	2,593,863	3,263,988	3,314,771
2	Commission and Discount Income	359,307	405,599	476,890
3	Other Operating Income	113,804	33,300	31,094
4	Exchange Fluctuation Income	314	15,000	13,351
5	Addition/Deduction in Interest Suspense during the period	-	-	-
6	Gross income (a)	3,067,288	3,717,888	3,836,106
7	Alfa (b)	15%	15%	15%
8	Fixed Percentage of Gross Income [c=(a×b)]	460,093	557,683	575,416
9	Capital Requirement for operational risk (d) (average of c)			531,064
10	Risk Weight (reciprocal of capital requirement of 11%) in times (e)			9.09
11	Equivalent Risk Weight Exposure [f=(d×e)]			4,827,373

c) Risk weighted exposure for Market Risk

S. NO.	CURRENCY	OPEN POSITION (FCY)	EXCHANGE RATE	OPEN POSITION (NPR)	RELEVANT OPEN POSITION
1	INR	146,579	1.60	234,526	234,526
2	USD	1,143,945	137.45	157,235,218	157,235,218
3	GBP	1,760	186.13	327,580	327,580
4	EUR	40,635	159.64	6,486,768	6,486,768
5	THB	68,580	4.22	289,408	289,408
6	CHF	6,170	171.28	1,056,798	1,056,798
7	AUD	7,130	91.81	654,570	654,570
8	CAD	65,430	100.22	6,557,395	6,557,395
9	SGD	19,509	107.09	2,089,121	2,089,121
10	JPY	3,629,501	0.92	3,344,948	3,344,948
11	HKD	104,710	17.49	1,830,854	1,830,854
12	DKK	-	21.38	-	-
13	SEK	-	14.11	-	-
14	SAR	360,089	36.53	13,154,051	13,154,051
15	QAR	173,507	37.65	6,531,671	6,531,671
16	AED	205,805	37.37	7,689,904	7,689,904
17	MYR	162,318	32.26	5,236,379	5,236,379
18	KRW	6,834,000	0.10	675,199	675,199
19	CNY	49,475	19.13	946,209	946,209
20	KWD	20,754	449.91	9,337,545	9,337,545
21	BHD	5,792	364.11	2,108,925	2,108,925
(a) Total Open Position				225,787,069	225,787,069
(b) Fixed Percentage					5%
(c) Capital Charge for Market Risk (=a×b)					11,289,353
(d) Risk Weight (reciprocal of capital requirement of 11%) in times					9.09
(e) Equivalent Risk Weight Exposure (=c×d)					102,620,223

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

NPR in "000"

S. NO.	PARTICULARS	2081/82
1	Claims on government and central Bank	-
2	Claims on other official entities	-
3	Claims on Banks	1,388,140
4	Claims on corporate and securities firm	9,407,035
5	Claims on regulatory retail portfolio - not overdue	22,246,864
6	Claim secured by residential properties	8,820,474
7	Claims secured by commercial real state	4,251,720
8	Past due Claims	3,633,328
9	High risk claims	4,247,434
10	Other Assets	8,798,811
11	Off Balance sheet Items	930,408
Total Credit Risk Weighted Exposures		63,724,214



iii. Total Risk Weighted Exposure Calculation Table

RISK WEIGHTED EXPOSURE	AMOUNT IN "000"
Risk Weighted Exposure for Credit Risk	63,724,214
Risk Weighted Exposure for Operational Risk	4,827,373
Risk Weighted Exposure for Market Risk	102,620
Total Risk Weighted Exposures (Before adjustments of Pillar II)	68,654,207
ALM policies & practices are not satisfactory, add 1% of net interest income to RWE	-
Add% of the total deposit due to insufficient Liquid Assets	-
Add RWE equivalent to reciprocal of capital charge of 2% of gross income	697,404
If overall risk management policies and procedures are not satisfactory. Add 2% of RWE	1,373,084
If desired level of disclosure requirement has not been achieved, Add-1% of RWE	-
Total Risk Weighted Exposures	70,724,695
Total Core Capital	7,938,671
Total Capital Fund (Tier 1 and Tier 2)	9,336,371
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	11.22%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	13.20%

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

NPR in "000"

S.N.	PARTICULARS	GROSS (LOAN)	LOAN LOSS PROVISION	NET NPL
a	Restructure Loan/Reschedule Loan	-	-	-
b	Substandard Loan	453,851	113,463	340,389
c	Doubtful Loan	424,400	212,200	212,200
d	Loss Loan	2,717,229	2,717,229	-
	Total	3,595,481	3,042,892	552,589

v. Non Performing Assets (NPAs) ratios

S.N.	PARTICULARS	NPA RATIOS
a	Gross NPA to Gross Loan and Advances	4.69%
b	Net NPA to Net Loan and Advances	0.76%

vi. Movement of Non Performing Assets

NPR in "000"

S.N.	PARTICULARS	2081/82	2080/81	MOVEMENTS(NPR)
a	Restructure Loan/Reschedule Loan	-	-	-
b	Substandard Loan	453,851	516,336	(62,485)
c	Doubtful Loan	424,400	1,350,886	(926,486)
d	Loss Loan	2,717,229	1,583,629	1,133,601
	Total	3,595,481	3,450,851	144,630

vii. Write off of Loan and Interest Suspense:

NPR in "000"

S.N.	PARTICULARS	NPA
a	Write off of Loan and Advance	2,209
b	Write off of Interest Suspenses	556

viii. Movements in Loan Loss Provisions and Interest Suspense:

NPR in "000"

PARTICULARS	2081/82	2080/81	CHANGE	
			AMOUNT	%
Loan Loss Provision	4,001,495	3,354,439	647,056	19.29%
Interest Suspense	374,796	564,670	(189,874)	(33.63%)

ix. Segregation of Investment Portfolio

NPR in "000"

PARTICULARS	AMOUNT IN NPR
Government Bond	13,145,090
Government treasury bills	-
Nepal Rastra Bank deposit instruments	5,819,150
Investment Securities measured at amortized cost (i)	18,964,240
Quoted equity securities	1,096,635
Unquoted equity securities	134,838
Investment in equity measured at FVTOCI (ii)	1,231,473
Total (i+ii)	20,195,713

5.2.3 Compliance with external requirement

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

5.3 Classification of Financial Assets & Financial Liabilities

PARTICULARS	FINANCIAL YEAR 2081/082			
	GROUP INFORMATION			TOTAL
FINANCIAL ASSETS	AMORTIZED COST	FVTPL	FVTOCI	
Financial Assets				
Cash in hand	842,800,993	-	-	842,800,993
Balances with B/Fis	2,323,228,255	-	-	2,323,228,255
Money at call and short notice	-	-	-	-
Interbank placement	-	-	-	-
Balance at NRB	3,778,537,693	-	-	3,778,537,693
Derivative financial instrument	-	-	-	-
Loans & Advances	73,704,911,034	-	-	73,704,911,034
Government bonds	13,145,089,596	-	-	13,145,089,596
Nepal Rastra Bank Deposit Instruments	5,819,150,000	-	-	5,819,150,000
Investment Securities	-	305,116,073	-	305,116,073
Government treasury bills	-	-	-	-
Equity investments	-	-	1,257,912,577	1,257,912,577
Other assets	723,999,363	-	-	723,999,363
Total Financial Assets	100,337,716,934	305,116,073	1,257,912,577	101,900,745,584
Financial Liabilities				
Due to Banks & Financial Institutions	2,565,987,630	-	-	2,565,987,630
Deposits from customers	90,112,803,410	-	-	90,112,803,410
Due to Nepal Rastra Banks	-	-	-	-
Debt Securities	997,062,992	-	-	997,062,992
Borrowings	98,587,819	-	-	98,587,819
Employee related liabilities	498,139,512	-	-	498,139,512
Bills payable	56,698	-	-	56,698
Creditors and accruals	41,744,618	-	-	41,744,618



PARTICULARS	FINANCIAL YEAR 2081/082			
	GROUP INFORMATION			
	AMORTIZED COST	FVTPL	FVTOCI	TOTAL
FINANCIAL LIABILITIES				
Interest payable on deposit	144,453,449	-	-	144,453,449
Interest payable on borrowing	43,869,862	-	-	43,869,862
Unpaid Dividend	33,586,792	-	-	33,586,792
Liabilities under Finance Lease	626,153,163	-	-	626,153,163
Other liabilities	201,842,388	-	-	201,842,388
Total Financial Liabilities	95,364,288,333	-	-	95,364,288,333

PARTICULARS	FINANCIAL YEAR 2081/082			
	BANK INFORMATION			
	AMORTIZED COST	FVTPL	FVTOCI	TOTAL
FINANCIAL ASSETS				
Balances with B/Fis	2,322,799,833	-	-	2,322,799,833
Cash in hand	842,670,643	-	-	42,670,643
Money at call and short notice	-	-	-	-
Interbank placement	-	-	-	-
Balance at NRB	3,778,537,693	-	-	3,778,537,693
Derivative financial instrument	-	-	-	-
Loans & Advances	73,704,911,034	-	-	73,704,911,034
Government bonds	13,145,089,596	-	-	13,145,089,596
Nepal Rastra Bank Deposit Instruments	5,819,150,000	-	-	5,819,150,000
Government treasury bills	-	-	-	-
Equity investments	-	-	1,231,473,377	1,231,473,377
Other assets	685,096,745	-	-	685,096,745
Total Financial Assets	100,298,255,544	-	1,231,473,377	100,729,728,921
Financial Liabilities				
Due to Banks & Financial Institutions	2,565,987,630	-	-	2,565,987,630
Deposits from customers	90,115,629,859	-	-	90,115,629,859
Due to Nepal Rastra Banks	-	-	-	-
Debt Securities	997,062,992	-	-	997,062,992
Borrowings	-	-	-	-
Employee related liabilities	488,902,525	-	-	488,902,525
Bills payable	56,698	-	-	56,698
Creditors and accruals	5,886,310	-	-	5,886,310
Interest payable on deposit	144,453,449	-	-	144,453,449
Interest payable on borrowing	43,869,862	-	-	43,869,862
Unpaid Dividend	33,399,614	-	-	33,399,614
Liabilities under Finance Lease	604,428,580	-	-	604,428,580
Other liabilities	201,127,801	-	-	201,127,801
Total Financial Liabilities	95,200,805,320	-	-	95,200,805,320

PARTICULARS	FINANCIAL YEAR 2080/081			
	GROUP INFORMATION			
	AMORTIZED COST	FVTPL	FVTOCI	TOTAL
FINANCIAL ASSETS				
Cash in hand	640,950,543	-	-	640,950,543
Balances with B/Fis	4,075,326,762	-	-	4,075,326,762
Money at call and short notice	-	-	-	-
Interbank placement	-	-	-	-
Balance at NRB	3,749,617,466	-	-	3,749,617,466
Derivative financial instrument	-	-	-	-

PARTICULARS	FINANCIAL YEAR 2080/081			
	GROUP INFORMATION			
FINANCIAL ASSETS	AMORTIZED COST	FVTPL	FVTOCI	TOTAL
Loans & Advances	68,923,653,268	-	-	68,923,653,268
Government bonds	13,447,638,938	-	-	13,447,638,938
Government treasury bills	2,511,679,238	-	-	2,511,679,238
Equity investments	-	-	691,653,709	691,653,709
Other assets	901,649,505	-	-	901,649,505
Total Financial Assets	94,250,515,720	-	691,653,709	94,942,169,429
Financial Liabilities				
Deposits from customers	84,251,150,462	-	-	84,251,150,462
Due to Banks & Financial Institutions	1,783,291,131	-	-	1,783,291,131
Due to Nepal Rastra Banks	-	-	-	-
Debt Securities	996,034,134	-	-	996,034,134
Borrowings	-	-	-	-
Employee related liabilities	258,375,951	-	-	258,375,951
Bills payable	137,314	-	-	137,314
Creditors and accruals	39,716,781	-	-	39,716,781
Interest payable on deposit	202,077,626	-	-	202,077,626
Interest payable on borrowing	43,995,890	-	-	43,995,890
Unpaid Dividend	12,594,826	-	-	12,594,826
Liabilities under Finance Lease	309,668,980	-	-	309,668,980
Other liabilities	205,174,839	-	-	205,174,839
Total Financial Liabilities	88,102,217,934	-	-	88,102,217,934

PARTICULARS	FINANCIAL YEAR 2080/081			
	BANK INFORMATION			
FINANCIAL ASSETS	AMORTIZED COST	FVTPL	FVTOCI	TOTAL
Cash in hand	640,815,628	-	-	640,815,628
Balances with B/Fis	4,073,783,710	-	-	4,073,783,710
Money at call and short notice	-	-	-	-
Interbank placement	-	-	-	-
Balance at NRB	3,749,617,466	-	-	3,749,617,466
Derivative financial instrument	-	-	-	-
Loans & Advances	68,923,653,268	-	-	68,923,653,268
Government bonds	13,447,638,938	-	-	13,447,638,938
Government treasury bills	2,511,679,238	-	-	2,511,679,238
Equity investments	-	-	673,254,109	673,254,109
Other assets	861,071,912	-	-	861,071,912
Total Financial Assets	94,208,260,160	-	673,254,109	94,881,514,269
Financial Liabilities				
Deposits from customers	84,252,756,130	-	-	84,252,756,130
Due to Banks & Financial Institutions	1,783,291,131	-	-	1,783,291,131
Due to Nepal Rastra Banks	-	-	-	-
Debt Securities	996,034,134	-	-	996,034,134
Borrowings	-	-	-	-
Employee related liabilities	255,304,730	-	-	255,304,730
Bills payable	137,314	-	-	137,314
Creditors and accruals	4,749,495	-	-	4,749,495
Interest payable on deposit	202,077,626	-	-	202,077,626
Interest payable on borrowing	43,995,890	-	-	43,995,890
Unpaid Dividend	12,407,648	-	-	12,407,648
Liabilities under Finance Lease	286,095,149	-	-	286,095,149
Other liabilities	204,438,545	-	-	204,438,545
Total Financial Liabilities	88,041,287,792	-	-	88,041,287,792



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. 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:

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



Segment Report based on Geographical Areas

NPR in "000"

PARTICULARS	PROVINCE 1	%	PROVINCE 2	%	PROVINCE 3	%	PROVINCE 4	%	PROVINCE 5	%	PROVINCE 6	%	PROVINCE 7	%	TOTAL
Revenue from External Customers	938,340	10.39	637,132	7.05	2,397,995	26.45	3,038,135	33.63	1,801,300	19.94	70,315	0.78	160,052	1.77	9,043,269
Intersegment Revenues	(178,896)	-	(101,347)	-	(438,567)	-	756,090	-	23,449	-	(19,522)	-	(41,207)	-	-
Net Revenue	1,117,236	12.37	735,789	8.17	2,836,562	31.30	2,282,045	25.26	1,777,851	19.68	89,837	0.99	201,259	2.23	9,043,269
Interest Revenue	666,618	7.95	444,605	4.95	3,799,038	45.32	1,922,731	22.94	1,373,680	16.39	63,733	0.76	142,300	1.70	8,391,249
Interest Expenses	224,671	4.70	130,087	2.72	2,065,073	43.21	1,579,516	33.05	732,759	15.33	13,646	0.29	33,432	0.70	4,779,183
Net Interest Revenue	441,947	12.24	284,518	7.88	1,742,512	48.24	343,215	9.50	640,920	17.74	50,087	1.39	108,868	3.01	3,612,067
Depreciation and Amortization	9,128	4.01	8,035	3.53	174,557	76.60	18,689	8.20	14,471	6.35	497	0.22	2,504	1.10	227,881
Segment Profit/(Loss)	(35,939)	(2.88)	132,047	10.59	(125,893)	(10.20)	849,570	68.16	378,078	30.33	21,091	1.69	28,738.	2.31	1,247,692
Impairment Of Assets	206,854	31.97	(20,019)	(3.09)	206,966	31.99	73,329	11.33	155,120	23.97	6,493	1.00	18,312	2.83	647,056
Segment Assets	4,809,090	4.60	4,439,213	4.25	40,369,612	38.64	36,964,940	35.39	16,489,230	15.78	463,020	0.44	930,954	0.89	104,464,059
Segment Liabilities	4,844,030	5.09	4,306,167	4.52	32,479,942	34.11	36,115,370	37.94	16,111,152	16.92	441,929	0.46	902,215	0.95	95,200,805

Segment Report based on Business Units

NPR in "000"

PARTICULARS	CORE BANKING	TREASURY	DIGITAL BANKING	OTHER SEGMENTS	TOTAL
Revenue from External Customers	7,777,341	1,059,596	179,919	8,413	9,043,269
Intersegment Revenues	-	-	-	-	-
Net Revenue	7,777,341	1,059,596	179,919	8,413	9,043,269
Interest Revenue	7,413,207	978,042	-	-	8,391,249
Interest Expenses	4,690,875	88,308	-	-	4,779,183
Net Interest Revenue	2,722,333	889,734	-	-	3,612,067
Depreciation and Amortization	227,777	-	104	-	227,881
Segment Profit/(Loss)	153,035	966,882	119,393	8,382	1,247,692
Impairment Of Assets	647,056	-	-	-	647,056
Segment Assets	81,869,611	20,221,799	84,304	2,288,345	104,464,059
Segment Liabilities	93,756,007	1,377,203	67,595	-	95,200,805



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. Below mentioned figures are in thousands.

I. Revenue

PARTICULARS	AMOUNT
Total revenues for reportable segments	9,043,269
Other revenues	-
Elimination of intersegment revenues	-
Entity's Revenue	9,043,269

II. Profit or Loss

PARTICULARS	AMOUNT
Total profit or loss for reportable segments	1,247,692
Other profit or loss	-
Elimination of intersegment profits	-
Unallocated amounts:	-
Profit before income tax	1,247,692

III. Assets

PARTICULARS	AMOUNT
Total assets for reportable segment	104,464,059
Other assets	-
Unallocated amounts	-
Entity's assets	104,464,059

IV. Liabilities

PARTICULARS	AMOUNT
Total liabilities for reportable segments	95,200,805
Other liabilities	-
Unallocated liabilities	-
Entity's Liabilities	95,200,805

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. Dilip Pratap Khand	Chairman
Mr. Shyam Prasad Basyal	Director
Mr. Deependra Shrestha	Director
Mr. Bimal Pandey	Director
Mr. Shovakanta Dhakal	Director
Mrs. Iushma Koirala	Women Director
Mr. Mukunda Raj Acharya	Independent Director
Mr. Madhav Prasad Upadhaya	Key Managerial Person
Mr. Anil Regmi	Key Managerial Person

2. Related Party Transactions

a. Board of Directors Allowances and Facilities

PARTICULARS	NO. OF MEETINGS	AMOUNT
Board Meeting	21	1,299,000
Audit Committee Meeting	6	102,000
AML Committee Meeting	7	119,000
Risk Management Committee Meeting	5	68,000
Employee Service and Benefits Committee	4	36,000
Total	43	1,624,000

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

PARTICULARS	AMOUNT
Newspaper and Telephone expenses	336,000
Travelling Expenses reimbursed for Business visits	2,652,019
Interest on deposits paid to directors	1,269,054
Other related Expenses	599,106
Total	4,856,179

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

PARTICULARS	AMOUNT
Deposits from Directors	1,263,563
Loans and Advances to Directors	-

c. Emoluments and Facilities of Key Managerial Personnel

PARTICULARS	AMOUNT
Remuneration and Benefit Paid	20,605,386
Post-Retirement Benefits	-
Other Long-term Benefits	-
Borrowing during the year	-
Interest on Borrowing	320,280
Interest on account balances	18,927
Other transactions benefits if any	-
Total	20,944,593

d. Deposits from and Loans to Key Managerial Personnel

PARTICULARS	AMOUNT
Deposits from Key Managerial Personnel	423,108
Loans to Key Managerial Personnel	30,517,630

e. Transaction with Subsidiary

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

Reporting Date Balances

NATURE OF TRANSACTION	AMOUNT
Deposits from Garima Capital Ltd.	2,826,449
Interest on Deposits	51,989

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, 2081	197,402,542
Less: Adjustment through PL	(2,273,904)
Less: Deletion Adjustment through PL	(66,742,769)
Add: Addition	539,206,764
Less: Depreciation	(120,288,656)
Closing Balance of Right of Use Asset	547,303,977

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, 2081	258,980,347
Less: Adjustment through PL	(2,273,904)
Less: Deletion Adjustment through PL	(99,599,333)
Add: Addition	539,206,764
Add: Finance Cost	64,781,969
Less: Liability Payment	(156,667,263)
Closing Balance of Lease Liability	604,428,580

C. AGEING OF ACTUAL LEASE LIABILITY

PARTICULARS	AMOUNT
Less than one year	97,386,836
Between one to five years	319,558,924
More than five years	187,482,820
Total	604,428,580

5.11 Events after Reporting date

Events after the reporting date are those events, favorable and unfavorable, that occur between the reporting date and the date when the financial statements are authorized for issue. All material and important events that occurred after the reporting date have been considered and appropriate disclosures have been made in line with NAS 10 – “Events after the Reporting Period”. Recovery of Interest after year end and up to 15th Shrawan, 2082



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

In line with the aforesaid relaxation the gross amount of NPR 54,623,584.99 which was otherwise required to be appropriated to the Regulatory Reserves has not been so appropriated. The details are as follows:

PARTICULARS	2081/82	2080/81
Accrued Interest Receivable	994,389,965	912,568,123
Add: Interest Receivable of restructured Loans	77,863,028	97,179,109
Less: Cessation of the Interest on Loans (Refer Notes xx)	(619,593,793)	(347,898,439)
Less: Interest received up to Shrawan End as per Directive no. 4	(54,623,585)	(91,559,966)
Amount required to be appropriated to Regulatory Reserves (Before Adjustment)	398,035,615	570,288,827
Net Amount required to be appropriated to Regulatory Reserves (After staff bonus, Income tax, Statutory Reserve & CSR)	198,102,326	283,832,750
Amount already appropriated to Regulatory Reserves (After staff bonus and tax)	283,832,750	357,280,094
Net appropriations to the Regulatory Reserves for unrecovered interest	(85,730,424)	(73,447,344)

5.12 Details of Loans and Advances

PARTICULARS	TO CUSTOMERS	TO BFIS	TOTAL
Loans and Advances	72,093,265,629	4,617,897,743	76,711,163,372
Interest Receivable on Loans and Advances	372,298,667	2,497,505	374,796,172
Staff Loans and Advances	620,446,642		620,446,642
Total Loans and Advances (a)	73,086,010,938	4,620,395,248	77,706,406,186
i. Total Impairment as per ECL NFRS 9	3,392,815,017	45,484,432	3,438,299,449
Individual Impairment (Specific Provision)	2,219,327,836	-	2,219,327,836
Collective Impairment (General Loan Loss Provision)	1,173,487,181	45,484,432	1,218,971,612
ii. Impairment as per norms of NRB in Loan Loss Provision	3,955,316,174	46,178,977	4,001,495,152
Individual Impairment	3,042,892,433	46,178,977	3,089,071,411
Collective Impairment	912,423,741		912,423,741
Impairment Charge for the Year, higher of I and II but on total basis	3,955,316,174	46,178,977	4,001,495,152
Net Loans and Advances (a-b)	69,130,694,763	4,574,216,271	73,704,911,034



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

PARTICULARS	2081/82		2080/81	
	TOTAL LOAN AND ADVANCES	PROVISIONS	TOTAL LOAN AND ADVANCES	PROVISIONS
1. Performing Loan and Advances	73,115,682,306	958,602,718	67,718,747,461	966,283,454
1.1 Pass Loan	68,161,936,711	710,915,439	63,892,981,183	768,981,493
1.1.1 Pass Loan (other than Restructured/ Rescheduled Covid Related)				
1.1.2 Pass Loan (Restructured/Rescheduled Covid Related)				
1.2 Watch List	4,953,745,595	247,687,280	3,825,766,279	197,301,961
2. Non-Performing Loan and Advances	3,595,481,066	3,042,892,433	3,450,851,185	2,388,155,960
2.1 Restructured / Rescheduled				
2.2 Sub-standard	453,851,367	113,462,842	516,336,066	129,084,016
2.3 Doubtful	424,400,215	212,200,108	1,350,886,351	675,443,175
2.4 Loss	2,717,229,484	2,717,229,484	1,583,628,768	1,583,628,768
3. Total Loan and Advances (1+2)	76,711,163,372	4,001,495,152	71,169,598,646	3,354,439,414
4. Staff Loans	620,446,642	-	543,824,352	-
5. Accrued Interest	374,796,172	-	564,669,684	-
6. Grand Total (3 + 4 + 5)	77,706,406,186	4,001,495,152	72,278,092,682	3,354,439,414

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

PARTICULARS	2082 ASHAR		2081 ASHAR		CHANGE	
	LOAN AMOUNT	%	LOAN AMOUNT	%	LOAN AMOUNT	%
Pass	68,161,936,711	88.86%	63,892,981,183	89.78%	4,268,955,529	6.68%
Watch list	4,953,745,595	6.46%	3,825,766,279	5.38%	1,127,979,316	29.48%
Performing Loan	73,115,682,306	95.31%	67,718,747,461	95.15%	5,396,934,845	7.97%
Rescheduled/ Restructured	-	-	-	-	-	-
Sub Standard	453,851,367	0.59%	516,336,066	0.73%	(62,484,699)	(12.10%)
Doubtful	424,400,215	0.55%	1,350,886,351	1.90%	(926,486,135)	(68.58%)
Loss	2,717,229,484	3.54%	1,583,628,768	2.23%	1,133,600,716	71.58%
Non-Performing Loan	3,595,481,066	4.69%	3,450,851,185	4.85%	144,629,881	4.19%
Total Loan	76,711,163,372	100.00%	71,169,598,646	100.00%	5,541,564,726	7.79%

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

PARTICULARS	2082 ASHAR		2081 ASHAR		CHANGE	
	LLP AMOUNT	%	LLP AMOUNT	%	LLP AMOUNT	%
Good	710,915,439	17.77%	768,981,493	22.92%	(58,066,054)	(7.55%)
Watch list	247,687,280	6.19%	197,301,961	5.88%	50,385,318	25.54%
LLP on Performing Loan	958,602,718	23.96%	966,283,454	28.81%	(7,680,736)	(0.79%)
Rescheduled/ Restructured	-	-	-	-	-	-
Sub Standard	113,462,842	2.84%	129,084,016	3.85%	(15,621,175)	(12.10%)
Doubtful	212,200,108	5.30%	675,443,175	20.14%	(463,243,068)	(68.58%)
Bad	2,717,229,484	67.91%	1,583,628,768	47.21%	1,133,600,716	71.58%
LLP on Non-Performing Loan	3,042,892,433	76.04%	2,388,155,960	71.19%	654,736,473	27.42%
Total Loan Loss Provision	4,001,495,152	100.00%	3,354,439,414	100.00%	647,055,737	19.29%



IMPAIRMENT CALCULATION AS PER NFRS 9 (EXPECTED CREDIT LOSS CALCULATION)

NFRS 9 also replaces the existing incurred loss impairment approach with an expected credit loss approach, resulting in earlier recognition of credit losses. The NFRS 9 impairment model has three stages, Stage 1, 2 and 3. Collective impairment is done for stage 1 and 2 and individual impairment is done for stage 3. More details about the same is discussed under 2.6.

MORE DISCLOSURES RELATED TO EXPECTED CREDIT LOSS:

Credit Risk Management Practice

Credit risk represents the potential loss that may arise from a customer or counterparty's failure to meet its obligations when due. Credit risk can also arise from operational failures that result in an unauthorized or inappropriate loans and advances, commitment or investment. The bank's major credit risks arise from loans and advances, treasury operations and off-balance sheet related credit risk exposures.

IMPAIRMENT OF FINANCIAL ASSETS – ADOPTION OF NFRS 9- FINANCIAL INSTRUMENTS

The Bank has adopted NFRS 9: Financial Instruments, which introduces a forward-looking Expected Credit Loss (ECL) model for the recognition of impairment on financial assets. NFRS 9 replaces the previous incurred loss model under NAS 39, and requires recognition of credit losses based on a three-stage model, reflecting changes in credit risk since initial recognition.

NFRS 9 mandates an impairment model that requires the recognition of Expected Credit Losses (ECL) on all financial debt instruments held at Amortised cost, Fair Value through Other Comprehensive Income (FVOCI), undrawn loan commitments and financial guarantees.

Although NFRS 9 was originally announced by the Institute of Chartered Accountants of Nepal (ICAN) to be effective from 16 July 2021 (Shrawan 1, 2078), full implementation—particularly of the ECL framework—was deferred for banks and financial institutions until fiscal year 2080/81, due to various operational and technical challenges including the impact of COVID-19, limited model readiness, and resource constraints.

Accordingly, the provisions of NFRS 9, including the ECL impairment model, have been made fully applicable from fiscal year 2081/82 for licensed banks and financial institutions.

To facilitate a consistent and robust implementation of the ECL framework, the Nepal Rastra Bank (NRB) has issued detailed ECL Implementation Guidelines, developed in alignment with international practices and regulatory frameworks of comparable jurisdictions. These guidelines are intended to support institutions in applying NFRS 9 requirements prudently and uniformly across the banking sector.

SIGNIFICANT INCREASE IN CREDIT RISK

When determining whether the risk of default on a financial instrument has increased significantly since initial recognition, the Bank considers reasonable and supportable information that is relevant and available without undue cost or effort. This includes both quantitative and qualitative information and analysis, based on the Bank's historical experience and expert credit assessment and including forward-looking information. The objective of the assessment is to identify whether a significant increase in credit risk has occurred for an exposure. The bank has defined the criteria for Significant increase in credit risk in its own ECL Policy which are in consistent with the NFRS 9 – Expected Credit Loss Related Guidelines, 2024 issued by Nepal Rastra Bank. The criteria are as follow:

- More than 30 days past dues
- Absolute lifetime PD is 5% or more
- Relative lifetime PD is increased by 100% or more.
- Risk rating downgraded by 2 notches since initial recognition.
- Risk rating downgraded to non-investment grade by external credit rating agency.
- Deterioration of relevant determinant of credit risk
- Expectation of forbearance or restructuring due to financial difficulties
- Deterioration of prospects for sector or industries within which a borrower operates
- Borrower affected by macroeconomic conditions based on reasonable and supportable forecasts.
- Modification of terms resulting in restructuring/ rescheduling.
- Credit Quality Indicators determined as per internal credit assessment of performing loans which are subject to individual monitoring and review, are weaker than that in the initial recognition.

The bank is determined to develop mechanisms for implementation of all SICR criteria in near future, however for this period, the bank has used following

criteria for determining whether there has been a significant increase in credit risk:

1. Qualitative Factor

The bank uses the Asset Classification as per the Directive issued by Nepal Rastra Bank for determining the increase in Credit Risk. Eg: Loan which was in Pass Category in previous quarter has been moved to Watchlist Category then such loan is deemed to have significant increase in credit risk as a result the loan is categorized under stage 2 from stage 1.

2. Quantitative Factor

The bank uses the backstop measure for determining the quantitative factor for determining the increase in credit risk. The bank uses NFRS 9- Expected Credit Loss Related Guidelines, 2024 for determining the SICR criteria which is more than one month past due. Eg: Loans which are one month past due are categorized under stage 2 from stage 1.

DEFAULT DEFINITION:

The bank considers loan to be in default when it is unlikely that the borrower will repay its credit obligations in full without recourse to actions such as realizing security, or when the borrower is past due on any material credit obligation by more than 3 months.

The bank may consider other qualitative factors, such as management's assessment of the borrower's creditworthiness, which could indicate a significant deterioration in the ability to meet obligations. The bank may use their own definitions of default if they are consistent with this principle and applied in a manner aligned with their credit risk management practices. Default definitions play a critical role in determining

expected credit losses (ECL) and the bank has applied it consistently across the ECL measurement process.

PORTFOLIO SEGREGATION OF CREDIT RISK

EXPOSURES:

For measurement of ECL, portfolio segmentation is based on similar credit risk characteristics. In performing the portfolio segmentation of credit assets, the bank considers product types, customer types, industry and customer size. The bank retests and revises the rationality of portfolio segmentation of credit risk exposures every year.

STAGING OF FINANCIAL INSTRUMENTS

NFRS 9: Financial Instruments, the bank classifies financial assets into three stages based on the change in credit risk since the initial recognition. This staging framework forms the basis for calculating Expected Credit Losses (ECL) and reflects the level of credit deterioration.

Financial instruments that are not already credit-impaired are originated into stage 1 and a 12 month expected credit losses provisions is recognized.

Instrument will remain in stage 1 until they experience significant credit deterioration (Stage 2) or they become credit impaired (stage 3).

Instruments will transfer to stage 2 and a lifetime expected credit loss provision is recognized when there has been a significant change in Credit risk compared to what was expected at origination.

The framework used to determine a significant increase in credit risk is set out below:

PARTICULARS	FINANCIAL INSTRUMENT	ECL
Stage 1	Performing	12 months
Stage 2	Performing but has exhibited Significant increase in credit risk	Lifetime
Stage 3	- Non-Performing - Credit Impaired	Lifetime
Purchased or Originated Credit Impaired (POCI) financial assets		Lifetime

PARAMETER OF ESTIMATING EXPECTED CREDIT LOSS:

Expected credit losses are a probability weighted estimate of credit losses (i.e. Present Value of all cash shortfalls) over the expected life of the financial instruments. A cash shortfall is the difference between the cash flows that are due to an entity in accordance with the contract and the cash flows that an entity expects to receive. Because expected credit losses consider the amount and timing of payments, a credit loss arises even

if the entity expects to be paid in full but later than when contractually due.

The relevant parameters of ECL measurement include Probability of Default (PD), Loss Given Default (LGD) and Exposure at Default (EAD). The bank establishes its PD models, LGD models and EAD models on the basis of the historical information available with the bank along with the incorporation of forward-looking information.

S.N.	COMPONENT	DEFINITION
	Probability of Default (PD)	The Probability of Default (PD) represents the likelihood that the counterparty will not be able to meet its contractual obligation. For Stage 1 assets, PD is calculated over the next 12 months; for Stage 2, PD reflects the lifetime of the asset. Stage 3 exposures are assumed to have a PD of 100% (Since already in default). PD estimates incorporate forward-looking macroeconomic assumptions (e.g., GDP growth, inflation) and are updated periodically based on statistical models calibrated to historical defaults and adjusted for the current and expected economic environment.
	Loss Given Default (LGD)	Loss Given Default (LGD) represents the proportion of exposure not expected to be recovered in the event of default, after considering the present value of expected cash flows from recoveries and collateral realizations, net of costs. The LGD is determined based on the historical recovery rates and takes into accounts the recovery of any collateral (applying haircuts) that is integral to the financial assets.
	Exposure at Default (EAD)	The Exposure at Default (EAD) represents the potential exposure to the lender in the event of a default by the borrower. It reflects the total amount the lender is at risk of losing if the borrower defaults, considering both the outstanding balance and any potential increases in exposure due to undrawn commitments or principal repayments. For revolving loans, the EAD is calculated as the outstanding balance of the loan, plus any additional undrawn amounts that may be utilized, adjusted for the Credit Conversion Factor (CCF). The CCF reflects the likelihood that the undrawn portions of the loan will be utilized before the default occurs. This adjustment is important as it accounts for the potential increase in exposure if the borrower draws on the available credit. The bank has utilized the CCF ratio and Utilization ratio provided by Nepal Rastra Bank in its Expected Credit Losses (ECL) Guideline, 2024 For term loans, the EAD is based on the outstanding balance of the loan, adjusted for any principal repayments made by the borrower. Since term loans are typically repaid over time according to a fixed amortization schedule, the EAD decreases as principal is repaid, reducing the exposure in the event of default. Therefore, the EAD for term loans reflects the amount remaining after accounting for any principal recoveries, as per the amortization plan.

To determine the expected credit loss, these components are multiplied together. PD for the reference period (up to 12 months or lifetime) * LGD * EAD and discounted to the balance sheet dates using the Coupon Rate of the reporting date as the discount rate.

For stage 3 loans, the Probability of Default is already 100% (since already defaulted) so the Expected Credit Loss is calculated as LGD * EAD.

CREDIT IMPAIRED FINANCIAL ASSETS:

A financial instrument is credit-impaired when one or more events that have a detrimental impact on the estimated future cash flows of that financial instrument have occurred. Evidence that a financial instrument is credit-impaired include observable data about the following events:

- i. Significant financial difficulty of the issuer or the borrower.
- ii. A breach of contract, such as a default or past due event
- iii. The lenders of the borrower, for economic or contractual reasons relating to the borrower's financial difficulty, having granted to the borrower a concession that the lenders would not otherwise consider.
- iv. It is becoming probable that the borrower will enter bankruptcy or other financial re-organization.
- v. The disappearance of an active market for that financial instrument because of financial difficulties
- vi. The purchase or origination of a financial instrument at a deep discount that reflects the incurred credit losses.
- vii. The borrower is overdue for more than 90 days in any principal, advances, interest or investment in bonds due to the bank.

The credit impairment of a financial asset may be caused by the combined effect of multiple events rather than any single discrete event.

ESTIMATION OF EXPECTED CREDIT LOSS FOR CREDIT IMPAIRED FINANCIAL ASSETS:

For credit-impaired exposures, the Probability of Default (PD) is assumed to be 100%, as these loans have already met the default criteria under the Bank's credit risk policy.

The recovery horizon for such exposures is determined based on Plateau Analysis, which assesses historical recovery trends over time. The Loss Given Default (LGD) is derived from the Bank's recovery model for exposures

where the recovery period has not yet expired. For exposures where the recovery period has lapsed, an LGD of 100% is applied to reflect full loss recognition.

The Exposure at Default (EAD) for credit-impaired exposures is measured as the total outstanding balance of the loan, including accrued interest and fees, as at the reporting date.

Purchased or originated credit impaired financial assets are those financial assets that are credit-impaired on initial recognition.

The following loans were Purchased or originated credit Impaired (POCI) determined by the bank.

PARTICULARS	AMOUNT
Nil	Nil

INVESTMENT

The bank applies the NFRS 9 Expected Credit Loss (ECL) model on investments in debt instruments measured at amortised cost and FVOCI. The Vasicek single-factor credit risk model is used to estimate probability of default (PD), incorporating both systematic and idiosyncratic risk. The model is calibrated using S&P Global historical default and transition data, adjusted for the Bank's portfolio and forward-looking macroeconomic scenarios. Loss Given Default (LGD) is estimated based on recovery experience and external benchmarks, while Exposure at Default (EAD) represents the amortised cost carrying amount including accrued interest.

STAFF LOANS

Staff loans are classified at amortised cost in accordance with NFRS 9. In the absence of historical default events, the Bank has adopted the regulatory floor Probability of Default (PD) of 2.5% as prescribed by NFRS 9, ECL Guideline issued by Nepal Rastra Bank, together with an average Loss Given Default (LGD) derived from Bank's recovery experience. The Exposure at Default (EAD) is represented by the outstanding loan balance, including accrued interest. Although staff loans are generally considered low risk due to repayment through salary deductions and end-of-service benefits, an Expected Credit Loss (ECL) is recognized to ensure compliance with NFRS 9 and regulatory requirements. The staff loans are assessed under stage 1 unless objective evidence of impairment exists. This conservative approach ensures prudence in financial reporting and alignment with sound risk management practices.



OFF BALANCE SHEET ITEMS

Off-balance sheet items such as letters of credit, guarantees, and unutilised loan commitments are not recognized as financial assets or liabilities in the statement of financial position. However, these exposures are subject to Expected Credit Loss (ECL) under NFRS 9. For estimating ECL, the Bank applies the Probability of Default (PD) and Loss Given Default (LGD) derived from its business portfolio, and utilises the credit conversion factors (CCF)/ utilization ratios as prescribed in the NFRS 9 ECL Guideline issued by Nepal Rastra Bank (NRB). This approach ensures that ECL reflects both the likelihood of default and the expected drawdown of off-balance sheet exposures. All off-balance sheet exposures are recognised under Stage 1 (12-month ECL) unless there is objective evidence of impairment. This approach ensures that ECL reflects both the likelihood of default and the expected drawdown, maintaining prudence and compliance with NFRS 9 and NRB requirements.

WRITE OFF:

Financial assets are written off (either partially or fully) when recovery is no longer considered realistic. A write-off is treated as a derecognition event, where the asset's carrying amount is reduced by the amount written off. This occurs when the bank determines that further collection efforts are unlikely to result in significant recoveries. Any recoveries on written-off amounts are recognized as income in the period in which they are received.

ENFORCEMENT ACTIVITY AFTER WRITE OFF:

The bank conducts the following enforcement activity after the write off of a financial instrument:

TRANSFER BETWEEN STAGES

Financial assets can be transferred between the different categories (other than POCI) depending on their relative change in credit risk since initial recognition. Financial instruments are transferred out of stage 2 if their credit risk is no longer considered to be significantly increased since initial recognition based on bank's assessments. Financial instruments are transferred out of Stage 3 when they no longer exhibit any evidence of credit impairment as described above as per the ECL Policy.

TRANSFER FROM STAGE 2 TO STAGE 1:

If all due contractual payments associated with such credit facility as at the date of upgrading are fully settled.

TRANSFER OUT OF STAGE 3:

Though the conditions for an exposure to be classified in Stage 3 no longer exist, the Bank continues to monitor for a minimum probationary period of 3 months to upgrade from Stage 3.

FOR RESTRUCTURED/RESCHEDULED EXPOSURES:

Restructured and rescheduled facilities are gradually upgraded upon satisfactory repayment for a stipulated period according to the policy while exercising prudence principles. The Bank monitor restructured/rescheduled

The following loans were written off during the period.

S.N.	PARTICULARS	GCA	WRITE OFF AMOUNT	WRITTEN OFF DATE	RECOVERY (AFTER WRITTEN OFF)
1	Pradeep Kumar Shrestha	203,292	203,292	30/10/2024	-
2	Bheerkot Krishi Tatha Pashupalan Firm	141,921	141,921	30/10/2024	-
3	Jk Aquaculture Pvt Ltd	339,639	339,639	30/10/2024	-
4	Bindu Gurung	344,380	344,380	20/02/2025	-
5	Rina Katuwal	648,371	648,371	20/02/2025	-
6	Sadikshya Bhusal	322,821	322,821	26/05/2025	-
7	Jyoti Shuttering Udhyog	79,743	79,743	26/05/2025	-
8	Sunil Karki	208,524	208,524	26/05/2025	-
9	Punaram Chaudhary	476,441	476,441	26/05/2025	-

exposures classified under Stage 3 for a minimum probationary period of 24 months before upgradation.

The transfer of the loans among different stages are shown in disclosure if any.

KEY INPUTS, ASSUMPTIONS AND ESTIMATION TECHNIQUES:

a. General Approach

The bank applies the general approach for recognition of Expected Credit Losses loans and advances to customers, loans to banks and financial institutions, investment securities measured at amortised cost or FVOCI, and loan commitments and financial guarantees and staff loans. Under this approach, exposures are classified into Stage 1, Stage 2, or Stage 3 based on changes in credit risk since initial recognition, with a 12-month ECL recognized for Stage 1 and lifetime ECL for Stages 2 and 3. Interest income is calculated on the gross carrying amount for Stages 1 and 2, and on the actual receipt basis for Stage 3.

b. Simplified Approach

The Bank's policy is to apply the simplified approach to trade receivables without a significant financing component, lease receivables, contract assets under NFRS 15, and certain short-term staff or retail loans. Under this approach, lifetime ECL is recognized from initial recognition without staging assessment, typically using a provision matrix or simplified statistical model adjusted for forward-looking information. However, no ECL has been calculated for these items during the reporting period.

METHODOLOGY AND DATA SOURCE:

The Bank's Expected Credit Loss (ECL) estimates are based on a combination of internal historical data, regulatory guidance and forward-looking macroeconomic information. Historical default rates are derived from the bank's internal portfolio performance records, covering default rates actually observed by the bank in past. Historical loss rates are derived from the bank's internal portfolio covering default, recoveries and write offs over the past years. This includes portfolio level default histories, Days Past Due (DPD) migration trends, collateral recovery rates and cure rates.

Where internal history is insufficient to produce statistically reliable estimates- particularly for certain

loan products or off-balance sheet exposures – the bank supplements its analysis with:

- Parameters and indicative ratios provided in the Nepal Rastra Bank's ECL Implementation Guidelines (eg, Credit Conversion Factor [CCF], utilization ratios.
- Floor rates prescribed by Nepal Rastra Bank for Probability of Default (PD)

Forward looking adjustments are applied to historical rates to reflect expected changes in the economic environment. These adjustments are informed by macroeconomic forecasts sourced from the International Monetary Fund (IMF). The Bank uses scenario-weighted projections (baseline, upturn, downturn) to modify Probability of Default (PD) estimates, ensuring that the ECL reflects both past performance and anticipated future conditions.

INCORPORATION OF FORWARD LOOKING INFORMATION:

It is a fundamental principal of NFRS 9 that the provisions bank hold against the potential future Credit Risk losses should depend, not just on the health of the economy today, but should also take into account potential changes to the economic environment.

To capture the effect of changes to the economic environment, the Probability of Default (PD) used to calculate ECL incorporate the forward- looking information in the form of forecasts of the values of economic variable.

VARIABLE SELECTION:

The bank initially considered a broad range of macroeconomic variables sourced from the International Monetary Fund (IMF). Through statistical testing – including correlation analysis, regression significant testing and model fit evaluation- only those variables with a consistent and statistically significant relationship with default rates for the Bank's portfolios were retained in the final model.

Different portfolios may use different subsets of these variables, depending on their relevance to the credit behavior.

MACROECONOMIC SCENARIO:

Para 5.5.17 (a) requires the estimate of expected credit losses to reflect an unbiased and probability weighted amount that is determined by evaluating a range of possible outcomes. The three possible scenarios are taken into account i.e. Baseline, Upturn and downturn.



The base line forecasts are used to create the upturn and downturn scenarios. The bank determines the upturn and downturn of the macroeconomic variable using +/- Standard Deviation of the baseline. The bank uses the following probability weights:

PARTICULARS	PROBABILITY WEIGHTS
Base Line	40%
Upturn	30%
Downturn	30%

These weights reflect management's assessment of the relative likelihood of each scenario over the forecast horizon.

MACROECONOMIC VARIABLES USED IN THE MODEL:

The table below presents the variables incorporated in the ECL model for the next 12 months. These variables are applied at a portfolio level, with relevance determined by the statistical significance and predictive power for each product segment.

Baseline

VARIABLES	UNITS	Q1	Q2	Q3	Q4
General government total expenditure	Percent of GDP	24.640	24.815	24.967	25.060
Inflation, average consumer prices	Percent change	6.007	5.810	5.689	5.613
General government revenue	Percent of GDP	0.290	0.257	0.230	0.209
General government revenue	Percent of GDP	0.290	0.257	0.230	0.209
General government gross debt	General government gross debt	0.325	0.186	0.143	0.175

Upturn

VARIABLES	UNITS	Q1	Q2	Q3	Q4
General government total expenditure	Percent of GDP	23.445	23.620	23.772	23.865
Inflation, average consumer prices	Percent change	4.698	4.500	4.379	4.304
General government revenue	Percent of GDP	0.767	0.733	0.706	0.686
General government revenue	Percent of GDP	(0.186)	(0.220)	(0.247)	(0.267)
General government gross debt	General government gross debt	(0.679)	(0.818)	(0.861)	(0.829)

Downturn

VARIABLES	UNITS	Q1	Q2	Q3	Q4
General government total expenditure	Percent of GDP	25.83424	26.00916	26.16153	26.2542
Inflation, average consumer prices	Percent change	7.316162	7.118819	6.997934	6.922235
General government revenue	Percent of GDP	(0.185924)	(0.219682)	(0.246657)	(0.267301)
General government revenue	Percent of GDP	0.766899	0.733141	0.706166	0.685522
General government gross debt	General government gross debt	1.329802	1.190842	1.14757	1.179678

Probability Weighted:

VARIABLES	UNITS	Q1	Q2	Q3	Q4
General government total expenditure	Percent of GDP	26.506	26.541	26.566	26.586
Inflation, average consumer prices	Percent change	6.715	6.709	6.707	6.706
General government revenue	Percent of GDP	(0.317)	(0.319)	(0.323)	(0.328)
General government revenue	Percent of GDP	0.636	0.634	0.630	0.625
General government gross debt	General government gross debt	1.011	0.981	0.953	0.926



The above quarterly macroeconomic forecasts are applied in the bank's ECL models to adjust Probability of Default (PD) estimates for each quarter within the forecast horizon. For lifetime ECL calculations, these quarterly forecasts are extended beyond 12 months using econometric models.

COLLATERAL VALUATION

The Bank seeks to use collateral, where possible, to mitigate its risks on financial assets. The collateral comes in various forms such as cash, gold, Government Securities, Letters of Credit/Guarantees, real estate, receivables, inventories, other non-financial assets etc.,

While determining loss rate or recovery rate for the purpose of calculation of loss allowance, expected cash

flows from collateral realization have been considered based on latest reliable internal/external valuations. The bank has used collateral value from the valuation conducted more than two months prior.

Collateral values are excluded from the loss allowance calculation for loans that have defaulted and where the collateral has not been realized within 5 years of default.

The Bank determines the Net Realizable value of collateral as the current fair value reduced by estimated realization costs and the applicable haircut, in accordance with the Nepal Rastra Bank's NFRS 9 – Expected Credit Loss Related Guidelines, 2024. The realization cost and haircut used are:

S.N.	COLLATERAL DETAILS	REALIZATION COST	HAIRCUT
1.	Land & Building	5%	25%
2.	Vehicle	0%	50%
3.	Guarantees	0%	0%
4.	Fixed Assets	5%	25%
5.	Gold & Silver	5%	10%
6.	Non-Governmental Securities	5%	10%
7.	Others	0%	25%
8.	Insurance Policy	5%	25%
9.	Governmental Securities	2%	0%
10.	Share Securities	5%	10%
11.	Gold	10%	0%
12.	Other Fixed Assets	5%	25%

The bank has not recognized an ECL Provision for the following, as the collateral held is considered sufficient to fully mitigate the credit risk.

S.N.	LOAN TYPE	GROSS CARRYING AMOUNT	NRB PROVISION	ECL PROVISION	REASON FOR NO ECL
1.	Loan Against Fixed Deposit	137,626,258	-	-	Guaranteed by Fixed Deposit
2.	Investments	1,145,096,771	-	-	Government Backed Securities

**QUANTITATIVE INFORMATION:****A. Impairment Charges**

PARTICULARS	PREVIOUS YEAR 2080/81	CURRENT YEAR 2081/82
Loans and Advances to Customers (A)	1,031,407,743	3,387,523,618
Loans and Advances to BFIs (B)	27,476,475	45,484,432
Loans to Staffs (C)	2,066,959	4,070,089
Off- Balance sheet Items (D)	1,271,385	1,221,309
Investments (E)	-	-
Total Impairment (A+B+C+D+E)	1,062,222,563	3,438,299,449

The following table shows the total impairment Allowance of the bank for the year ending:

B. Impairment Charges as per staging

Impairment charges as per staging is shown in the table:

PARTICULARS	EXPECTED CREDIT LOSS (ECL) FOR THE YEAR ENDING ON 2082			
	STAGE 1	STAGE 2	STAGE 3	TOTAL
Loans & Advances to Customers (A)	837,872,315	330,323,466	2,219,327,836	3,387,523,618
Loans and Advances to BFIs (B)	45,484,432	-	-	45,484,432
Total	883,356,747	330,323,466	2,219,327,836	3,433,008,049
Loans to Staffs (C)	4,070,089	-	-	4,070,089
Off Balance Sheet Items (D)	1,221,309	-	-	1,221,309
Investment (E)	-	-	-	-
Total (A+B+C+D+E)	1,772,004,893	660,646,933	4,438,655,673	3,438,299,449

C Recognition of impairment charges on loans and advances:

The Bank, following regulatory backstop as mentioned in Clause 16 of "NFRS 9- Expected Credit Loss Related Guidelines, 2024" has recognized impairment on credit exposures as the HIGHER of total ECL calculated as per NFRS 9 and existing regulatory provisions as mentioned in Unified NRB Directives no 02.

Following is the details of impairment under both methods:

PARTICULARS	AMOUNT
Total Impairment as per NRB	4,001,495,152
Total Impairment as per ECL	3,438,299,449

The higher of two above, i.e. 4,001,495,152 as been taken in account for impairment loss on loan and advances for the reporting period.

D. Movement of Impairment during the year ending of Ashar 32, 2082

The following table below shows the movement of the impairment during the year for Loans and Advances.

PARTICULARS	STAGE 1		STAGE 2		STAGE 3		TOTAL	
	GROSS CARRYING AMOUNT	ECL	GROSS CARRYING AMOUNT	ECL	GROSS CARRYING AMOUNT	ECL	GROSS CARRYING AMOUNT	ECL
At Beginning	62,692,696,402	213,195,156	4,628,697,956	217,411,377	4,751,868,205	628,277,685	72,073,262,562	1,058,884,218
New assets originated or purchased	23,500,823,774	298,205,359	158,575,113	15,683,107	70,568,039	10,892,442	23,729,966,926	324,780,908
Assets derecognized	11,645,508,779	37,446,997	758,042,278	33,199,689	704,468,493	88,728,054	13,108,019,549	159,374,740
Transfers to Stage 1	2,251,692,415	128,950,900	(1,842,538,482)	(86,854,080)	(409,153,933)	(42,096,820)	-	-
Transfers to Stage 2	(2,268,074,645)	(9,042,243)	2,454,391,411	23,029,220	(186,316,766)	(13,986,977)	-	-
Transfers to Stage 3	(924,000,689)	(4,424,899)	(661,476,169)	(31,463,602)	1,585,476,858	35,888,501	-	-
Unwind of Discount	-	(28,393,941)	-	(8,699,019)	-	(4,205,894)	-	(41,298,855)
Change in Model(b/f)	-	247,419,418	-	168,016,775	-	1,515,830,846	-	1,931,267,039
GCA_Adjustment(b/f)	(27,750,957,560)	-	(1,823,171,224)	-	(1,646,313,366)	-	(31,220,442,150)	-
At Closing	69,147,688,476	883,356,747	3,672,520,882	330,323,466	4,870,597,530	2,219,327,836	77,690,806,888	3,433,008,049



GCA is Gross Carrying Amount of the Loan.

ECL is Expected Credit Losses.

Also, following table shows the movement of the impairment during the year for staff loans:

PARTICULARS	GROSS CARRYING AMOUNT (GCA)	ECL
Opening Balance	796,829,086	2,066,959
New assets originated	93,076,966	437,239
Assets derecognized	(36,696,930)	(127,338)
Unwinding of Discount	-	(69,631)
Change in Model	-	1,762,861
GCA Adjustment	94,145,298	-
Closing Balance	947,354,420	4,070,090

The following table shows the movement of the impairment during the year of off Balance sheet items:

PARTICULARS	GROSS CARRYING AMOUNT (GCA)	ECL
Opening Balance	340,101,164	1,271,385
New assets originated	139,852,708	498,633
Assets derecognized	(149,234,500)	(537,402)
Unwinding of Discount	-	(144,481)
Change in Model	-	133,174
GCA Adjustment	(14,569,272)	-
Closing Balance	316,150,100	1,221,310

IMPAIRMENT AS PER NORMS OF NRB IN LOAN LOSS PROVISION

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

The Bank, following regulatory backstop as mentioned in Clause 16 of "NFRS 9- Expected Credit Loss Related Guidelines, 2024" has recognized impairment on credit exposures as the HIGHER of total ECL calculated as per NFRS 9 and existing regulatory provisions as mentioned in Unified NRB Directives no 02.

PARTICULARS	AMOUNT
Total Impairment as per NRB	4,001,495,152
Total Impairment as per ECL	3,438,299,449

The higher of two above, i.e. 4,001,495,152 as been taken in account for impairment loss on loan and advances for the reporting period.

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

Presented in financial statements under Loans and Advances to Customers are staff loans and advances extended in line with the Employee Byelaws of the Bank. Eligibility criteria for availing staff loans are directly linked to the period of service under permanent payroll of the Bank as per the Employee Byelaws of the Bank.

The carrying amount as at the balance sheet date was as under:

PARTICULARS	2081/082	2080/081
Staff Home Loans	585,278,000	536,373,000
Staff Vehicle Loans	16,501,120	17,065,963
Personal Borrowing by Staffs	-	7,050,000
Staff Household Loans Overdraft	345,510,943	236,303,851
Less: Unwinding	(326,843,420)	(252,968,462)
Total	620,446,642	543,824,352

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	2081/082	2080/081
Opening Balance	214,252,077	187,268,784
Add: Addition During the Year	510,074,137	89,022,399
Less: Disposal During the Year	(48,829,971)	62,039,106
Total	675,496,243	214,252,077

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	
		2081/82	080/81
Manigram	29/03/2081	-	6,750,000
Yogikuti	18/08/2080	-	30,400,000
Birat Chowk	15/08/2080	-	6,184,969
Farsatkar	29/03/2081	-	13,026,805
Kushma	07/03/2081	-	22,070,000
Syangja	14/03/2081	-	10,590,625
Dhungedhara	2081/05/14	5,500,000	-
Gongabu	2081/06/11	8,439,971	-
Sunawal	2081/06/16	2,540,000	-
Tankisinwari	2081/09/17	6,008,094	-
Khairani	2081/09/21	15,840,000	-
Damak	2081/09/21	7,871,434	-
Biratnagar	2081/09/28	3,588,573	-
Pharsatkar	2081/09/28	12,000,000	-



RESPECTIVE BRANCH	DATE OF BOOKING NBA	AMOUNT OF NBA	
		2081/82	080/81
Lakeside	2081/09/29	11,315,000	-
Simara	2081/11/18	6,841,000	-
Baglung	2081/12/20	7,800,000	-
Butwal	2081/12/20	43,516,762	-
Butwal	2081/12/20	5,351,541	-
Chandrauta	2081/12/29	15,502,500	-
Dhadingbeshi	2082/01/19	10,965,920	-
Dhadingbeshi	2082/01/19	328,671	-
Hetauda	2082/02/13	2,607,956	-
Sunwal	2082/03/16	4,266,849	-
Chandragadhi	2082/03/16	4,491,767	-
Daldale	2082/03/18	1,930,000	-
Kawasoti	2082/03/20	4,226,287	-
Surkhet	2082/03/23	5,100,000	-
Hetauda	2082/03/23	12,445,000	-
Simara	2082/03/23	9,742,728	-
Damak	2082/03/26	257,340,000	-
Damak	2082/03/26	41,184,046	-
Birgunj	2082/03/32	3,330,038	-
Total		510,074,137	89,022,399

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	
	2081-82	2080-81	2081-82	2080-81
Present Value of Unfunded Obligations	383,531,699	282,023,258	382,195,681	281,058,384
Present Value of Funded Obligations	-	-	-	-
Total Present Value of Obligations	383,531,699	282,023,258	382,195,681	281,058,384
Fair Value of Plan Assets	94,204,316	97,435,035	94,204,316	97,435,035
Present Value of Net Obligations	289,327,383	184,588,223	287,991,365	183,623,350
Recognized Liability for Defined Benefit Obligations	289,327,383	184,588,223	287,991,365	183,623,350

Detail of Plan Assets

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Equity Securities	-	-	-	-
Government Bonds	-	-	-	-
Bank Deposit	-	-	-	-
Other	94,204,316	97,435,035	94,204,316	97,435,035
Total	94,204,316	97,435,035	94,204,316	97,435,035

Movement in the Present Value of Defined Benefit Obligations

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Defined benefit obligations at Shrawan 1, 2081	282,023,258	248,642,582	281,058,384	247,334,958
Actuarial Losses	41,072,534	(60,463)	41,072,534	(60,463)
Benefits Paid by the Plan	(3,230,719)	(10,004,973)	(3,230,719)	(10,004,973)
Benefits paid Directly	(17,421,387)	(23,804,535)	(17,421,387)	(23,461,784)
Current Service Costs, Past Service Costs and Interest	81,088,014	67,250,646	80,716,869	67,250,646
Defined Benefit Obligations at Ashad End, 2082	383,531,699	282,023,258	382,195,681	281,058,384

Movement in the Fair Value of Plan Assets

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Fair Value of Plan Assets at Shrawan 1, 2081	97,435,035	107,440,008	97,435,035	107,440,008
Contributions Paid Into The Plan	-	-	-	-
Benefits Paid During The Year	(3,230,719)	(10,004,973)	(3,230,719)	(10,004,973)
Interest Income	9,581,968	10,243,752	9,581,968	10,243,752
Expected return on plan assets	(9,581,968)	(10,243,752)	(9,581,968)	(10,243,752)
Fair Value of Plan Assets at Ashad End, 2082	94,204,316	97,435,035	94,204,316	97,435,035

Amount recognized in Profit or Loss

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Current service costs	52,287,790	51,912,824	51,916,645	51,912,824
Past service costs-(Non-Vested)	-	-	-	-
Past service costs (Vested)	-	-	-	-
Actuarial (gain)/loss	11,308,959	2,521,416	11,308,959	2,521,416
Interest on obligation	17,491,265	12,816,406	17,491,265	12,816,406
Expected return on plan assets	-	-	-	-
Total	81,088,014	67,250,646	80,716,869	67,250,646

Amount recognized in Other Comprehensive Income

PARTICULARS	GROUP		BANK	
	2081-82	2080-81	2081-82	2080-81
Actuarial (gain)/loss	41,072,534	(60,463)	41,072,534	(60,463)
Total	41,072,534	(60,463)	41,072,534	(60,463)

Actuarial Assumptions

PARTICULARS	2081-82	2080-81
Discount rate	9%	10%
Future salary increase	4%	4%
Withdrawal rate	5%	5%



5.17 Taxation

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	2081/082
Above 5 Years	1,430,335
Below 5 Years	31,969,279
Total Unpaid Dividend	33,399,614

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 788,018,668/- 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	STAFF BONUS RECEIVABLE	TOTAL
Balance as on 1st Shrawan 2078	102,313,489	4,892,435	-	13,810,346	-	-	121,016,272
Changes in FY 2078/079	86,585,541	(2,120,435)	-	(806,733)	92,311,741	-	175,970,114
Transfer From Sahara Bikas Bank Ltd	13,758,247	-	14,201,580	74,174	-	-	28,034,001
Balance as on 32nd Ashad 2079	202,657,277	2,772,000	14,201,580	13,077,788	92,311,741	-	325,020,386
Changes in FY 2079/080	154,622,816	94,975,010	18,250,647	12,142,035	-	48,959,673	328,950,181
Balance as on 31st Ashad 2080	357,280,093	97,747,010	32,452,227	25,219,823	92,311,741	48,959,673	653,970,567
Changes in FY 2080/081	(73,447,344)	(7,097,287)	(7,564,075)	(42,324)	-	(1710012)	(89,861,041)
Balance as on 31st Ashad 2081	283,832,749	90,649,723	24,888,152	25,177,499	92,311,741	47,249,661	564,109,525
Changes in FY 2081/082	(85,730,424)	229,561,221	53,918,056	28,750,774	-	(2,590,485)	223,909,143
Balance as on 32nd Ashad 2082	198,102,326	320,210,944	78,806,209	53,928,272	92,311,741	44,659,176	788,018,668

B. SHARE PREMIUM

The Bank has distributed share premium of NPR Nil as at the reporting date. Detail is as below:

PARTICULAR	AMOUNT
Opening Balance as on 1st Shrawan 2081	-
Add: from shares issued	-
Less: Bonus Share Issued out of Share Premium	-
Closing Balance	-

C. DEBENTURE REDEMPTION RESERVE (DRR)

PARTICULAR	AMOUNT
Opening Balance as at 1st Shrawan 2081	333,333,333
Add: Amount allocated to Debenture Redemption Reserve from current year Net Profit	166,666,667
Less: Amount utilized from Debenture Redemption Reserve during the year	Nil
Closing Balance of the Reserve as at 32nd Ashar 2082	500,000,000

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 spent the same for the social causes. The details of the movement of the Corporate Social Responsibility Fund is presented below:

PARTICULAR	2081/082	2080/081
Opening Balance of CSR Fund	12,879,186	18,783,399
Less: Expenses incurred from CSR Fund during the year	(10,979,918)	(10,243,732)
Add: Amount allocated to CSR Fund from current year net profit	12,476,921	4,339,519
Add(Less): Adjustment by NRB	1,645,248	-
CSR Fund available for next financial year	16,021,436	12,879,185

Sector Wise Corporate Social Responsibility Fund spending in FY 2081/82 is as follows:

SECTORS	AMOUNT	%
Health	2,071,585	18.87%
Education	1,506,822	13.72%
Humanatarian Aid and Relief	110,000	1.00%
Environment	572,401	5.21%
Financial Literacy	1,588,428	14.47%
Sustainable Development	209,959	1.91%
Others	4,920,723	44.82%
Total	10,979,918	100%

E. MICROFINANCE WELFARE FUND

The bank has maintained the microfinance welfare fund to cover the risk associated with the group guarantee microfinance lending. The bank has formulated the policy for the collect 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
Opening Balance of Microfinance Welfare Fund	60,799,928
Add: Addition during the year	-
Less: Payment during the year	(2,372,652)
Closing Balance of Microfinance Welfare Fund	58,427,276

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 a Staff Employee Training Fund. In line of this requirement, the movement on the Employee Training Fund is as follows:

PARTICULAR	AMOUNT
Opening Balance as at 1st Shrawan 2081	17,516,765
Add: 3% of the previous year salary and allowances	18,922,445
Less: Total expenses for the skill development of staffs during the year	(9,648,011)
Excess/(Deficit) amount incurred for employee training and skill development program	-
Fund Balance carried forward to next year	26,791,200

5.21 Proposed Bonus Share & Cash Dividend

The 334th Board meeting of the Bank dated 13 October 2025 has unanimously decided to propose 6% Bonus Shares amounting to Rs. 340,831,039.65 and 4.53% cash dividend amounting to Rs. 257,327,434.94 (including for tax purpose) i.e. in total 10.53% dividend amounting to Rs. 598,158,474.59 on current paid-up capital of Rs 5,680,517,327.57 from Retained Earnings to the eligible shareholders of the bank. The distribution shall be made after approval from Nepal Rastra Bank as well as Annual General Meeting of the bank and after deducting applicable taxes on dividend.



5.22 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 2081/82, the Bank has made provision of NPR. 200,718,308 towards Staff Bonus.

5.23 Earnings per Share

BASIC EARNINGS PER SHARE

Earnings per share, also called net income per share, is a market prospect ratio that measures the amount of net income/ loss earned per share of stock outstanding. In other words, this is the amount of money each share of stock would receive if all 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	2081/082	2080/081
Profit Attributable to ordinary shareholders	1,247,692,141	433,951,860
Weighted Average number of Ordinary Shares	56,805,173	56,805,173
Basic Earnings Per Share	21.96	7.64
Diluted Earnings Per Share	21.96	7.64

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.

5.24 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.

5.25 NFRS Carve-Outs Adjustments

During the current fiscal year, the Group has not applied the numbers of standards as prescribed in NFRS and used the NFRS carve- out adjustments. 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 (Expected Credit 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 Expected Credit Loss of NFRS 9. The Exact wordings provided by ICAN carve out are:

An entity shall assess at the end of each reporting period whether there is any objective evidence that a financial asset or group of financial assets measured at amortised cost is impaired. If any such evidence exists, the entity shall apply paragraph 5 to determine the amount of any impairment loss unless the entity is a bank or financial institution registered as per Bank and Financial institution Act 2073. Such entities shall measure impairment loss on loan and advances as the higher or amount derived as Per the norms prescribed by Nepal Rastra Bank for loan loss provision and amount determined as per paragraph 5 and shall apply paragraph 5 to measure the impairment loss on financial assets other than loan and advances. The entity shall disclose the impairment loss as per this carveout and amount of impairment loss determined as per paragraph 5."

The impacts of the application of carve- out in the current year financials is as under:

Gross Loans and Advances (To Customers and BFIs)	77,706,406,186
Impairment Loss as per NFRS 9	3,438,299,449
Impairment Loss as per Norms of NRB	4,001,495,152

The higher of two above i.e.; NPR 4,001,495,152 has been taken into account for impairment loss on loan and advances in the preparation of consolidated financial reports.

5.26 Details of Refinance Loan and Business Continuity Loan

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

5.27 Details of Concessional and Priority Sector Loans

The Bank has provided the Subsidized Loan, Deprived Sector Loans. Summary of such loan as on Ashad end 2082 is as follows:

PARTICULARS	LOAN AMOUNT IN NPR '000	% OF TOTAL LOAN*
Subsidized Loan	1,045,938	1.40%
Deprived Sector Loan	4,455,959	5.98%
Priority Sector Loan	15,264,738	20.49%
Total	20,766,6345	27.87%

*Total Loan as of Poush end 2081 has been considered for the calculation of coverage of specified loans mentioned above.

5.28 Statement of Principal Indicators for last five years

INDICATORS	UNIT	77/78	78/79	79/80	80/81	81/82
Core Capital	NPR in "000"	5,014,862	6,170,955	6,927,804	7,304,360	7,938,671
Supplementary Capital	NPR in "000"	616,458	1,954,529	2,074,159	1,396,851	1,397,700
Total Capital Fund	NPR in "000"	5,631,320	8,125,484	9,001,964	8,701,211	9,336,371
Risk Weighted Exposure	NPR in "000"	49,295,219	60,271,443	65,754,943	65,467,961	70,724,695
Core Capital	Percent	10.18	10.24	10.54	11.16	11.22
Supplementary Capital	Percent	1.25	3.24	3.15	2.13	1.98
Total Capital Fund	Percent	11.43	13.48	13.69	13.29	13.20
Earning Per Share (Average share outstanding)	NPR	22.75	22.49	24.38	7.64	21.96
Market Value Per Share	NPR	544.00	387.00	405.00	385.1	428.36
Book Net Worth Per Share	NPR	145.49	144.03	150.42	145.38	163.07
Number of Promotor Equity Shares	Nos.	18,747,154	23,357,451	26,457,204	28,970,638	28,970,639
Number of Public Equity Shares	Nos.	18,011,971	22,441,473	25,419,666	27,834,535	27,834,534
Number of Permanent Staffs	Nos.	746	857	884	889	870
Total Number of Staffs	Nos.	933	1,027	1,038	1,049	1,034
Price Earning Ratio	Times	23.91	17.21	16.61	50.54	19.50
Dividend (including bonus) on Share Capital	Percent	16.00	14.50	10.00	5	10.53
Cash Dividend on Share Capital	Percent	-	1.50	0.50	5	4.53
Net Profit / Gross Income	Percent	31.23	33.58	34.02	11.31	29.26
Net Profit / Loans and Advances	Percent	1.54	1.69	1.93	0.63	1.69
Return on Total Assets	Percent	1.36	1.35	1.49	0.47	1.24
Return on Equity	Percent	17.25	17.25	17.57	5.40	14.24
Interest Income / Loans and Advances	Percent	10.14	13.05	14.93	14.68	11.38
Exchange Gain / Total Income	Percent	-	-	0.13	0.15	0.19
Interest Expenses / Total Deposits and Borrowings	Percent	5.27	7.49	9.26	7.81	5.10
Total Operating Expenses / Total Assets	Percent	0.62	1.73	1.71	1.52	1.73
Staff Expenses / Total Operating Expenses	Percent	52.37	59.83	59.64	56.29	61.62
Staff Bonus / Total Staff Expenses	Percent	26.98	20.26	21.86	8.68	18.07
Total Credit / Deposits	Percent	82.04	85.31	82.89	82.72	83.40
Non-Performing Loans / Total Loans	Percent	0.72	0.85	1.70	4.85	4.69
Net NPL	Percent	0.45	0.42	0.79	1.57	0.76
Base Rate	Percent	8.17	11.41	11.78	8.67	7.24
Weighted Average Interest Rate Spread	Percent	4.50	4.66	4.60	4.59	4.37



COMPARISION OF STATEMENT OF FINANCIAL POSITION AS ON 32ND ASHAD 2082

Statement of Financial Position	NOTES	As per Projected Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
				In amount	In %	
Assets						
Cash and cash equivalent	4.1	3,165,092,047	3,165,470,476	(378,429)	(0.01)	Changes due to Bank Reconciliation
Due from Nepal Rastra Bank	4.2	3,777,784,268	3,778,537,693	(753,425)	(0.02)	Changes due to SDF Income Recognition
Placement with Bank and Financial Institutions	4.3	-	-	-	-	
Derivative financial instruments	4.4	-	-	-	-	
Other trading assets	4.5	-	-	-	-	
Loan and Advances to B/FIs	4.6	4,574,216,271	4,574,216,271	-	-	
Loans and advances to customers	4.7	69,316,485,053	69,130,694,763	185,790,290	0.27	Due to Staff Loan Amortisation & Change in impairment
Investment in securities	4.8	20,195,712,972	20,195,712,972	-	-	
Current Tax Assets	4.9	57,762,018	83,859,471	(26,097,453)	(45.18)	Due to Change in Profit
Investment in subsidiaries	4.10	123,900,000	123,900,000	-	-	
Investment in Associates	4.11	-	-	-	-	
Investment property	4.12	675,496,243	675,496,243	-	-	
Property and equipment	4.13	1,908,680,119	1,908,698,292	(18,173)	-	Due to Depreciation adjustment
Goodwill and Intangible Assets	4.14	103,540,968	103,540,968	-	-	
Deferred tax assets	4.15	38,086,061	38,835,344	(749,283)	(1.97)	Due to Adjustment in Deferred Tax Calculation
Other assets	4.16	608,224,796	685,096,745	(76,871,950)	(12.64)	Revision of amount in Deferred Employee Expenditure
Total Assets		104,544,980,817	104,464,059,239	80,921,578	-	

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Statement of Financial Position	NOTES	As per Projected Financial Statement	As per Audited Financial Statement	Variance		Reasons for Variance
				In amount	In %	
Liabilities						
Due to Bank and Financial Institutions	4.17	2,565,987,630	2,565,987,630	-	-	
Due to Nepal Rastra Bank	4.18	-	-	-	-	
Derivative Financial Instruments	4.19	-	-	-	-	
Deposit from customers	4.20	90,115,629,859	90,115,629,859	-	-	
Borrowings	4.21	-	-	-	-	
Current Tax Liabilities	4.9	-	-	-	-	
Provisions	4.22	-	-	-	-	
Deferred tax liabilities	4.15	-	-	-	-	
Other liabilities	4.23	1,540,354,855	1,522,124,839	18,230,016	1.18	Due to Change in Staff Bonus payable and Statutory Audit Adjustment
Debt securities issued	4.24	997,062,992	997,062,992	-	-	
Subordinated Liabilities	4.25	-	-	-	-	
Total liabilities		95,219,035,335	95,200,805,319	18,230,016	0.02	
Equity						
Share Capital	4.26	5,680,517,328	5,680,517,328	-	-	
Share Premium		-	-	-	-	
Retained Earning		714,978,285	599,214,090	115,764,195	16.19	Due to Change in Profit
Reserves	4.27	2,930,449,870	2,983,522,502	(53,072,633)	(1.81)	Due to Change in Profit
Total equity attributable to equity holders		9,325,945,482	9,263,253,919	62,691,562	0.67	
Non-controlling interests	-	-	-	-	-	
Total equity		9,325,945,482	9,263,253,919	62,691,562	0.67	
Total liabilities and equity		104,544,980,817	104,464,059,239	80,921,578	0.08	



COMPARISON OF STATEMENT OF PROFIT OR LOSS

For the year ended 32 Ashad 2082

	Notes	As per Unaudited		As per Audited		Variance		Reasons for Variance
		2081-82	2081-82	2081-82	2081-82	In Amount	%	
Interest Income	4.29	8,422,425,852	8,391,249,954			31,175,898	0.37	Due to classification of income
Interest Expense	4.30	4,779,125,260	4,779,182,798			(57,538)	(0.00)	Due to Interest Expense Adjustment
Net interest income		3,643,300,592	3,612,067,156			31,233,436	0.86	
Fees and Commission Income	4.31	515,580,612	516,374,447			(793,835)	(0.15)	Due to Adjustments & reclassification
Fees and Commission Expense	4.32	5,466,446	5,480,318			(13,873)	(0.25)	Due to audit adjustments & reclassification
Net fee and Commission income		510,114,166	510,894,129			(779,963)	(0.15)	
Net interest fee and commission income		4,153,414,758	4,122,961,285			30,453,473	0.73	
Net Trading Income	4.33	16,409,319	16,409,319			-	-	
Other Operating Income	4.34	118,695,614	118,695,614			-	-	
Total operating income		4,288,519,690	4,258,066,217			30,453,473	0.71	
Impairment charge/(reversal) for loans and other losses	4.35	537,953,730	647,055,737			(109,102,007)	(20.28)	Due to Revision on impairment amount
Net Operating income		3,750,565,960	3,611,010,480			139,555,480	3.72	
Operating expenses								
Personnel Expense	4.36	1,163,151,834	1,110,598,014			52,553,820	4.52	Due to Revision on Staff Bonus & Employee
Expense Adjustment as per NFRS								
Other Operating Expenses	4.37	461,477,630	463,841,760			(2,364,131)	(0.51)	Due to Accounting Adjustment
Depreciation and amortisation	4.38	227,898,970	227,880,797			18,172	0.01	Due to Adjustment in Depreciation
Operating Profit		1,898,037,527	1,808,689,908			89,347,619	4.71	
Non operating income	4.39	540,000	540,000			-	-	
Non operating expense	4.40	2,765,132	2,765,132			-	-	
Profit before income tax		1,895,812,395	1,806,464,776			89,347,619	4.71	
Income tax expense	4.41	585,419,804	558,772,635			26,647,169	4.55	Change in Tax Calculation
Current tax		615,636,421	589,742,344			25,894,077	4.21	
Deferred tax income		(30,216,617)	(30,969,709)			753,092	(2.49)	
Profit for the period		1,310,392,590	1,247,692,141			62,700,450	4.78	
Total Other comprehensive income		39,710,320	39,719,207			(8,887)	(0.02)	Due to Adjustment in Acturial Report
Total Comprehensive income		1,350,102,910	1,287,411,348			62,691,562	4.64	



COMPARATIVE STATEMENT OF OTHER COMPREHENSIVE INCOME

For the year ended 32 Ashad 2082

	Notes	As per Unaudited		As per Audited		Variance		Reasons for Variance
		2081-82	2081-82	2081-82	2081-82	In Amount	%	
Profit for the period		1,310,392,590	1,247,692,141	62,700,450	4,78			
Other comprehensive income, net of income tax								
a) Items that will not be reclassified to profit or loss								
• Gains/(losses) from investment in equity instruments measured at fair value		46,637,761	97,814,258	(51,176,497)	(109.73)			
• Gains/(losses) on revaluation		-	-	-	-			
• Actuarial gain/(losses) on defined benefit plans		-	(41,072,534)	41,072,534	(100.00)			Due to Actuarial Valuation
• Income tax relating to above items		(13,991,328)	(17,022,517)	3,031,189	(21.66)			Tax impact of Actuarial Valuation
Net other comprehensive income that will not be reclassified to profit or loss		32,646,433	39,719,207	(7,072,774)	(131.40)			
b) Items that are or may be reclassified to profit or loss								
• Gains/(losses) on cash flow hedge		-	-	-	-			
• Exchange gains/(losses) arising from translating financial assets of foreign operation)		-	-	-	-			
• Income tax relating to above items		-	-	-	-			
• Reclassify to profit or loss		-	-	-	-			
Net other comprehensive income that are or may be reclassified to profit or loss		-	-	-	-			
c) Share of other comprehensive income of associate accounted as per equity method		-	-	-	-			
Other comprehensive income for the period, net of Income Tax		32,646,433	39,719,207	(7,072,774)	(131.40)			
Total comprehensive income for the period		1,343,039,023	1,287,411,348	55,627,675	(126.61)			
Total comprehensive income attributable to:								
Equity holders of the Bank		1,343,039,023	1,287,411,348	55,627,675	4.14			
Non-controlling interest		-	-	-	(130.75)			
Total Comprehensive income for the period		1,343,039,023	1,287,411,348	55,627,675	(126.61)			





COMPARISON OF PROJECTED FINANCIAL STATEMENTS PUBLISHED FOR THE ISSUANCE OF 8.75% GARIMA DEBENTURE 2085 AND AUDITED FINANCIAL STATEMENTS AS OF FY 2081-82

Particulars	As per Projected 31 Ashad 2082	As per Audited 31 Ashad 2082	Variance		Reasons for Variance
			In amount	In %	
Assets					
Cash and cash equivalent	5,374,562,448	3,165,470,476	(2,209,091,972)	(69.79)	As per the policy of minimum ideal fund, cash in vault & in bank minimum balance maintained.
Due from Nepal Rastra Bank	5,006,397,489	3,778,537,693	(1,227,859,796)	(32.50)	As per the policy of minimum ideal fund, minimum balance with NRB has been maintained.
Placement with Bank and Financial Institutions	-	-	-	-	
Derivative financial instruments	-	-	-	-	
Other trading assets	-	-	-	-	
Loan and Advances to B/FIs	2,223,107,741	4,574,216,271	2,351,108,530	51.40	DSL loan was disbursed more than projected
Loans and advances to customers	149,491,948,200	69,130,694,763	(80,361,253,437)	(116.25)	Due to slowness in the economy of the country, and Capital Adequacy Management Policy of the
Investment in securities	20,521,697,286	20,195,712,972	(325,984,314)	(1.61)	
Current Tax Assets	29,919,261	83,859,471	53,940,211	64.32	Additional advance tax paid to LTO after assessment by LTO.
Investment in subsidiaries	-	123,900,000	123,900,000	100.00	Due to investment in Garima Capital Ltd.
Investment in Associates	3,525,489	-	(3,525,489)	-	
Investment property	32,114,800	675,496,243	643,381,443	95.25	Due to increment in NBA due to present economic condition.
Property and equipment	464,811,771	1,908,698,292	1,443,886,520	75.65	With growth of business additional assets purchased.
Goodwill and Intangible Assets	5,607,662	103,540,968	97,933,306	94.58	With growth of business additional softwares purchased.
Deferred tax assets	8,683,182	38,835,344	30,152,162	77.64	Deferred tax asset is calculated on actual basis
Other assets	184,483,724	685,096,745	500,613,021	73.07	Recognition of Right of Use Assets and Deferred Employee Expenditure
Total Assets	183,346,859,054	104,464,059,239	(78,882,799,815)	(75.51)	

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Particulars	As per Projected 31 Ashad 2082	As per Audited 31 Ashad 2082	Variance		Reasons for Variance
			In amount	In %	
Liabilities					
Due to Bank and Financial Institutions	4,438,003,294	2,565,987,630	(1,872,015,664)	(72.95)	Deposits of BFIs not grow as expected.
Due to Nepal Rastra Bank	216,731,987	-	(216,731,987)	-	All borrowing form NRB repaid.
Derivative Financial Instruments	-	-	-	-	
Deposit from customers	165,774,751,292	90,115,629,859	(75,659,121,433)	(83.96)	Due to slowness in the economy of the country, not increased as expected.
Borrowings	-	-	-	-	
Current Tax Liabilities	-	-	-	-	
Provisions	-	-	-	-	
Deferred tax liabilities	-	-	-	-	
Other liabilities	1,022,244,587	1,522,124,839	499,880,253	32.84	Recognition of liabilities under finance lease etc.
Debt securities issued	1,000,000,000	997,062,992	(2,937,008)	(0.29)	
Subordinated Liabilities	-	-	-	-	
Total liabilities	172,451,731,159	95,200,805,319	(77,250,925,840)	(81.15)	
Equity					
Share Capital	7,248,082,076	5,680,517,328	(1,567,564,749)	(27.60)	Capital management policy of the bank
Share Premium	97,068	-	(97,068)	-	
Retained Earning	1,458,309,251	599,214,090	(859,095,161)	(143.37)	Due to non achievement of Net profit as per projection.
Reserves	2,188,639,499	2,983,522,502	794,883,003	26.64	Due to non achievement of Net profit as per projection.
Total equity attributable to equity holders	10,895,127,895	9,263,253,919	(1,631,873,975)	-17.62	
Non-controlling interests	-	-	-	-	
Total equity	10,895,127,895	9,263,253,919	(1,631,873,975)	(17.62)	
Total liabilities and equity	183,346,859,054	104,464,059,239	(78,882,799,815)	(75.51)	

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Particulars	As per Projected 31 Ashad 2082	As per Audited 31 Ashad 2082	Variance		Reasons for Variance
			In amount	In %	
Interest Income reduction in rate of interest.	9,468,409,707	8,391,249,954	(1,077,159,753)	(12.84)	Impact in interest income due to adverse impact in business growth and
Interest Expense	5,422,151,643	4,779,182,798	(642,968,845)	(13.45)	Impact of interest rate fluctuation adverse impact in business growth.
Net interest income	4,046,258,064	3,612,067,156	(434,190,908)	(12.02)	
Fees and Commission Income	517,604,657	516,374,447	(1,230,210)	(0.24)	
Fees and Commission Expense incurred as expected.	22,058,865	5,480,318	(16,578,547)	(302.51)	Due to adoption of cost control and cost reduction tool expenses not
Net fee and Commission income	495,545,791	510,894,129	15,348,338	3.00	
Net interest fee and commission income	4,541,803,855	4,122,961,285	(418,842,570)	(10.16)	
Net Trading Income	1,749,006	16,409,319	14,660,312	89.34	Due to growth in forex trading income increased.
Other Operating Income	410,181,816	118,695,614	(291,486,202)	(245.57)	Due to regulatory restrictions, unable to earn as expected.
Total operating income	4,953,734,677	4,258,066,217	(695,668,460)	(16.34)	
Impairment charge/(reversal) for loans and other losses	527,393,836	647,055,737	119,661,902	18.49	Due to regulatory adjustment/Statutory Audit adjustment and increment in non performing loan.
Net Operating income	4,426,340,842	3,611,010,480	(815,330,362)	(22.58)	
Operating expenses					
Personnel Expense	1,108,947,712	1,110,598,014	1,650,303	0.15	
Other Operating Expenses	624,500,902	463,841,760	(160,659,142)	(34.64)	Due to adoption of cost control and cost reduction tool expenses not incurred as expected.
Depreciation and amortisation	139,239,402	227,880,797	88,641,395	38.90	With growth of business additional fixed assets & softwares acquired resulting in increment.
Operating Profit	2,553,652,826	1,808,689,908	(744,962,918)	(41.19)	
Non operating income	13,258,180	540,000	(12,718,180)	(2,355.22)	Loan not written off as expected
Non operating expense	-	2,765,132	2,765,132	100.00	Due to Increase in loan written off with the increase in Non Performing Loan
Profit before income tax	2,566,911,006	1,806,464,776	(760,446,230)	(42.10)	
Income tax expense	770,669,544	558,772,635	(211,896,909)	(37.92)	
Current tax	770,073,302	589,742,344	(180,330,958)	(30.58)	Tax expense is calculated on actual basis
Deferred tax income	596,242	(30,969,709)	(31,565,951)	101.93	Tax expense is calculated on actual basis
Profit for the period	1,796,241,462	1,247,692,141	(548,549,321)	(43.97)	
Total Other comprehensive income	78,852,505	39,719,207	(39,133,298)	(98.52)	
Total Comprehensive income	1,875,093,967	1,287,411,348	(587,682,619)	(45.65)	



HORIZONTAL ANALYSIS OF FINANCIAL STATEMENTS

STATEMENT OF FINANCIAL POSITION

Amount in NPR

PARTICULARS	FY 2081-82	FY 2080-81	FY 2079-80	FY 2078-79	FY 2077-78
Assets					
Cash and cash equivalent	56.05%	83.48%	81.50%	92.50%	100.00%
Due from Nepal Rastra Bank	175.38%	174.04%	137.47%	92.78%	100.00%
Placement with Bank and Financial Institutions	-	-	-	100.00%	-
Derivative financial instruments	-	-	-	-	-
Other trading assets	-	-	-	-	-
Loan and Advances to B/FIs	231.66%	219.45%	150.61%	144.12%	100.00%
Loans and advances to customers	133.75%	124.96%	119.87%	112.30%	100.00%
Investment securities	192.83%	158.81%	142.45%	94.62%	100.00%
Current Tax Assets	117.81%	578.27%	(100.00%)	(100.00%)	100.00%
Investment in subsidiaries	100.00%	100.00%	100.00%	100.00%	-
Investment in Associates	(100.00%)	(100.00%)	(100.00%)	131.12%	100.00%
Investment property	1693.80%	537.23%	469.57%	91.56%	100.00%
Property and equipment	459.89%	132.85%	154.46%	180.42%	100.00%
Goodwill and Intangible Assets	1296.85%	1228.01%	1264.95%	1271.12%	100.00%
Deferred tax assets	100.00%	100.00%	100.00%	-	-
Other assets	142.19%	178.71%	137.64%	101.55%	100.00%
Total Assets	143.18%	132.00%	122.21%	109.69%	100.00%
Liabilities					
Due to Bank and Financial Institutions	111.10%	77.21%	91.12%	88.13%	100.00%
Due to Nepal Rastra Bank	(100.00%)	(100.00%)	(100.00%)	127.93%	100.00%
Derivative Financial Instruments	-	-	-	-	-
Deposit from customers	141.02%	131.85%	120.44%	107.05%	100.00%
Borrowings	-	100.00%	100.00%	100.00%	-
Current Tax Liabilities	-	-	100.00%	100.00%	-
Provisions	-	-	-	-	-
Deferred tax liabilities	(100.00%)	(100.00%)	(100.00%)	1.61%	100.00%
Other liabilities	217.25%	144.04%	174.72%	162.24%	100.00%
Debt securities issued	100.00%	100.00%	100.00%	100.00%	-
Subordinated Liabilities	-	-	-	-	-
Total liabilities	140.81%	130.23%	120.34%	108.61%	100.00%
Equity					
Share Capital	154.53%	154.53%	141.13%	124.59%	100.00%
Share Premium	(100.00%)	(100.00%)	4548.69%	95099.90%	100.00%
Retained Earnings	95.99%	45.88%	82.92%	93.62%	100.00%
Reserves	284.74%	218.66%	199.79%	127.88%	100.00%
Total equity attributable to equity holders	143.18%	132.00%	122.21%	109.69%	100.00%

Horizontal Analysis (Balance Sheet)

Horizontal Analysis on Balance Sheet refers to the analysis of growth of each component of balance sheet items from the base period. Here base period is considered the year 2077-78 giving a value of 100% and after that period value above 100% means positive growth and below 100% means negative growth compared to base year. Here, total assets, liabilities and shareholders' equity are showing consistent growth over the last five years which symbolize sustainable balance sheet growth of the bank as a whole.

STATEMENT OF PROFIT OR LOSS

Amount in NPR

PARTICULARS	FY 2081-82	FY 2080-81	FY 2079-80	FY 2078-79	FY 2077-78
Interest Income	153%	185%	195%	145%	100%
Interest Expense	137%	195%	213%	153%	100%
Net interest income	182%	167%	165%	131%	100%
Fees and Commission Income	126%	117%	99%	88%	100%
Fees and Commission Expense	18%	68%	63%	51%	100%
Net fee and Commission income	135%	121%	102%	91%	100%
Net interest fee and commission income	175%	160%	155%	124%	100%
Net Trading Income	37121%	30202%	33932%	711%	100%
Other Operating Income	41%	11%	12%	39%	100%
Total operating income	161%	144%	140%	115%	100%
Impairment charge/(reversal) for loans and other losses	159%	421%	102%	42%	100%
Net Operating income	161%	94%	147%	128%	100%
Operating expenses					
Personnel Expense	181%	134%	148%	135%	100%
Other Operating Expenses	132%	137%	130%	117%	100%
Depreciation and amortisation	256%	177%	180%	167%	100%
Operating Profit	152%	54%	148%	125%	100%
Non operating income	6%	13%	243%	228%	100%
Non operating expense	100%	-	-	-	-
Profit before share of results of Associates & Joint Ventures	151%	54%	149%	126%	100%
Share of Results of Associates & Joint Venture	(100%)	(100%)	(100%)	138%	100%
Profit before income tax	151%	54%	149%	126%	100%
Income tax expense	154%	58%	144%	134%	100%
Current tax Expenses	162%	59%	152%	130%	100%
Deferred tax Expense/(Income)	2008%	418%	2045%	(719%)	100%
Profit for the period	149%	52%	151%	123%	100%
Profit attributable to:					
Equity holders of the bank	149%	52%	151%	123%	100%
Non-controlling interest	-	-	-	-	-
Profit for the period	149%	52%	151%	123%	100%
Earnings per share:					
Basic earnings per share	97%	34%	107%	99%	100%
Diluted earnings per Share	97%	34%	107%	99%	100%

Horizontal Analysis (Profit and Loss Statement)

Horizontal Analysis on Income Statement refers to the analysis of growth of each component of income statement items from the base period. Here base period is considered the year 2077-78 giving a value of 100% and after that period value above 100% means positive growth and below 100% means negative growth compared to base year. Here, income of the bank is growing consistently over the period of past five years which symbolize sustainable income growth of the bank.



VERTICAL ANALYSIS OF FINANCIAL STATEMENTS

STATEMENT OF FINANCIAL POSITION

Amount in NPR

PARTICULARS	FY 2081-82	FY 2080-81	FY 2079-80	FY 2078-79	FY 2077-78
Assets					
Cash and cash equivalent	3.03%	4.90%	5.16%	6.53%	7.74%
Due from Nepal Rastra Bank	3.62%	3.89%	3.32%	2.50%	2.95%
Placement with Bank and Financial Institutions	-	-	-	0.62%	-
Derivative financial instruments	-	-	-	-	-
Other trading assets	-	-	-	-	-
Loan and Advances to B/FIs	4.38%	4.50%	3.34%	3.56%	2.71%
Loans and advances to customers	66.18%	67.07%	69.49%	72.53%	70.85%
Investment securities	19.33%	17.27%	16.73%	12.38%	14.36%
Current Tax Assets	0.08%	0.43%	-	-	0.10%
Investment in subsidiaries	0.12%	0.13%	0.14%	0.15%	-
Investment in Associates	-	-	-	0.01%	0.01%
Investment property	0.65%	0.22%	0.21%	0.05%	0.05%
Property and equipment	1.83%	0.57%	0.72%	0.94%	0.57%
Goodwill and Intangible Assets	0.10%	0.10%	0.11%	0.13%	0.01%
Deferred tax assets	0.04%	0.03%	0.04%	-	-
Other assets	0.66%	0.89%	0.74%	0.61%	0.66%
Total Assets	100.00%	100.00%	100.00%	100.00%	100.00%
Liabilities					
Due to Bank and Financial Institutions	2.46%	1.85%	2.36%	2.54%	3.17%
Due to Nepal Rastra Bank	-	-	-	1.01%	0.87%
Derivative Financial Instruments	-	-	-	-	-
Deposit from customers	86.26%	87.48%	86.32%	85.48%	87.59%
Borrowings	-	0.01%	0.02%	0.03%	-
Current Tax Liabilities	-	-	0.06%	0.03%	-
Provisions	-	-	-	-	-
Deferred tax liabilities	-	-	-	-	0.09%
Other liabilities	1.46%	1.05%	1.37%	1.42%	0.96%
Debt securities issued	0.95%	1.03%	1.12%	1.24%	-
Subordinated Liabilities	-	-	-	-	-
Total liabilities	91.13%	91.43%	91.25%	91.76%	92.67%
Equity					
Share Capital	5.44%	5.90%	5.82%	5.72%	5.04%
Share Premium	-	-	-	0.12%	-
Retained Earnings	0.57%	0.30%	0.58%	0.73%	0.86%
Reserves	2.86%	2.38%	2.35%	1.67%	1.44%
Total equity attributable to equity holders	100.00%	100.00%	100.00%	100.00%	100.00%

Vertical Analysis (Balance Sheet)

Vertical Analysis on Balance Sheet refers to the components of balance sheet items as a percentage of total Assets over the periods which would be termed as common sizing of balance sheet.

STATEMENT OF PROFIT OR LOSS

Amount in NPR

PARTICULARS	FY 2081-82	FY 2080-81	FY 2079-80	FY 2078-79	FY 2077-78
Interest Income	92.79%	95.09%	95.72%	94.15%	88.59%
Interest Expense	52.85%	63.91%	66.48%	63.42%	56.48%
Net interest income	39.94%	31.17%	29.25%	30.72%	32.11%
Fees and Commission Income	5.71%	4.49%	3.63%	4.26%	6.61%
Fees and Commission Expense	0.06%	0.19%	0.17%	0.18%	0.49%
Net fee and Commission income	5.65%	4.29%	3.46%	4.07%	6.12%
Net interest fee and commission income	45.59%	35.47%	32.71%	34.80%	38.23%
Net Trading Income	0.18%	0.13%	0.13%	0.00%	0.00%
Other Operating Income	1.31%	0.29%	0.30%	1.33%	4.64%
Total operating income	47.09%	35.88%	33.14%	36.13%	42.87%
Impairment charge/(reversal) for loans and other losses	7.16%	16.09%	3.70%	2.05%	6.59%
Net Operating income	39.93%	19.79%	29.44%	34.08%	36.28%
Operating expenses					
Personnel Expense	12.28%	7.74%	8.14%	9.83%	9.95%
Other Operating Expenses	5.13%	4.53%	4.07%	4.85%	5.67%
Depreciation and amortisation	2.52%	1.48%	1.44%	1.76%	1.44%
Operating Profit	20.00%	6.04%	15.80%	17.65%	19.22%
Non operating income	0.01%	0.01%	0.21%	0.26%	0.16%
Non operating expense	0.03%	-	-	-	-
Profit before share of results of Associates & Joint Ventures	19.98%	6.05%	16.01%	17.91%	19.38%
Share of Results of Associates & Joint Venture	-	-	-	0.02%	0.02%
Profit before income tax	19.98%	6.05%	16.01%	17.93%	19.40%
Income tax expense	6.18%	1.97%	4.68%	5.73%	5.86%
Current tax Expenses	6.52%	2.03%	4.96%	5.61%	5.88%
Deferred tax Expense/(Income)	(0.34%)	(0.06%)	(0.28%)	0.11%	(0.02%)
Profit for the period	13.80%	4.08%	11.33%	12.20%	13.54%

Vertical Analysis (Profit and Loss Statement)

Vertical Analysis on Income Statement refers to the components of income statement items as a percentage amount of total income over the periods which would be termed as common sizing of income statement.

GARIMA CAPITAL LIMITED
(A SUBSIDIARY OF GARIMA BIKAS BANK LIMITED)

**STATUTORY REPORTS &
FINANCIAL STATEMENTS**

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

Report on the Audit of Financial Statements

Opinion

We have audited the financial statements of Garima Capital Limited, which comprise the statement of financial position as at Ashad 32, 2082 (corresponding to July 16, 2025), the statement of profit or loss, the statement of other comprehensive income, statement of changes in equity, the statement of cash flow for the year then ended, and a notes to the financial statements prepared in accordance with Nepal Financial Reporting Standards.

In our opinion and, the financial statements referred to above, read together with the notes attached present fairly, in all material respect, the financial position of the Company as at Ashad 32, 2082 (corresponding to July 16, 2025) and its financial performance, the statement of other comprehensive income, the statement of changes in equity and the statement of cash flow statement for the year then ended in accordance with the Nepal Financial Reporting Standards..

Basis for Opinion

We have conducted our audit in accordance with Nepal Standards on Auditing. 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 Institute of Chartered Accountant of Nepal's code of ethics for professional accountants (ICAN Code) together with the ethical requirements that are relevant to our audit of the financial statements in Nepal and we have fulfilled our ethical responsibilities in accordance with these requirements and the ICAN Code. We believe that the audit evidence we have obtained is sufficient and appropriate to provide a basis for our opinion.

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

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

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

Auditor's Responsibility for Audit of the Financial Statements

Our objectives are to obtain reasonable assurance about whether the financial statements as a whole are free from material misstatements, whether due to fraud or error, and to issue an auditor's report that includes our opinion. Reasonable assurance is a high level of assurance, but is not a guarantee that an audit conducted in accordance with Nepal Standards on Auditing 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 Nepal Standards on Auditing, we exercise professional judgment and maintain professional skepticism throughout the audit. We also:

- Identify and assess the risk of material misstatement of the financial statements, whether due to fraud or error, design and perform audit procedures responsive to those risks, and obtain audit evidence that is sufficient and appropriate to provide a basis for our opinion. The risk of not detecting a material misstatement resulting from fraud is higher than for one resulting from error, as fraud may involve collusion, forgery, intentional omission, 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 of 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 the management's use of the going concern basis of accounting and, based on the audit evidence obtained, whether a material uncertainty exists related to events or conditions that may cause 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 disclosure 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.
- Evaluate the overall presentation, structure, and content of the financial statements, including the disclosures, and whether the financial statements represent the underlying transactions and events in a manner that achieves fair presentation.

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

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

Report on Other Legal and Regulatory Requirements

Based on our examination of the financial statements as per company's Act, we report that:

- We have obtained information and explanations asked for which, to best of our knowledge and belief, were necessary for the purpose of our audit,
- The accounts and records of the company have been maintained as per required by law and practice in a manner to reflect real affairs of Company,
- Statements of financial position, statement of profit or loss, statement of other comprehensive income, statements of changes in equity and statements of cash flows, have been prepared in accordance with the requirements of the Companies Act, and are in agreement with the books of account maintained by the Company including relevant records relating to preparation of the aforesaid financial statements have been kept so far as it appears from our examination of those books and records of the Company,
- In our opinion and to the best of our information and according to explanation given to us, the board of Directors, the representative or employee of company has not acted contrary to the provision of law relating to accounts nor caused direct loss or damage to the company deliberately or acted in manner that would jeopardized the interest and security of the Company and business of the Company appears to have been conducted satisfactorily.


Gyanendra Subedi, FCA
Partner
Date: 05 Bhadra, 2082
UDIN: 250902CA00482TdA42
Kathmandu





GARIMA CAPITAL LIMITED

STATEMENT OF FINANCIAL POSITION

For the year ended 32 Ashad 2082

Amount in NPR

PARTICULARS	NOTES	32ND ASHADH, 2082	31ST ASHADH, 2081
Assets			
Cash and Cash Equivalent	4.1	3,385,221	3,283,635
Placement with Bank and Financial Institutions	4.2	-	-
Loans and Advances	4.3	-	-
Investment	4.4	331,555,273	219,079,844
Current Tax Assets	4.5	16,901,977	10,951,061
Property, Plant and Equipment	4.6	7,778,744	10,218,535
Goodwill and Intangible Assets	4.7	1,876,045	1,037,815
Deferred Tax Assets	4.8	-	13,508,908
Other Assets	4.9	55,563,869	60,136,453
Total Assets		417,061,129	318,216,250
Liabilities			
Borrowings	4.10	98,587,819	48,951,283
Current Tax Liabilities	4.5	-	-
Deferred Tax Liabilities	4.8	3,533,000	-
Other Liabilities	4.11	67,721,643	62,535,361
Total Liabilities		169,842,462	111,486,644
Equity			
Share Capita	4.12	242,000,000	242,000,000
Retained Earning	4.13	(26,399,915)	(47,032,359)
Other Reserves	4.13	31,618,582	11,761,965
Total Equity Attributable to Equity Holders		247,218,667	206,729,606
Total Liabilities and Equity		417,061,129	318,216,250
Contingent Liabilities and Commitment	4.14	-	-
Net Assets Value per Share		102.16	85.43

The accounting policies and notes form an integral part of the financial statements

DEEPAK PANDEY
CHAIRMANANIL REGMI
DIRECTORSANJU PRASAD JAISWAL
DIRECTORNAINA NEPAL DHAKAL
DIRECTORAs per our report of even date
attachedGYANENDRA SUBEDI FCA
PARTNER

FOR,

JOSHI & BHANDARY,
CHARTERED ACCOUNTANTSNIRMAL BHATTARAI
CHIEF EXECUTIVE OFFICERASHOK SUBEDI
CHIEF OPERATING OFFICERMAHESH PRASAD KAPHLE
INDEPENDENT DIRECTOR

DATE : 4TH BHADRA, 2082 (20TH AUGUST, 2025)

PLACE : KATHMANDU, NEPAL



GARIMA CAPITAL LIMITED

STATEMENT OF PROFIT OR LOSS

For the Period from 1st Shrawan, 2081 to 32nd Ashadh, 2082

Amount in NPR

PARTICULARS	NOTES	CURRENT YEAR	PREVIOUS YEAR
Income			
Fees and Commission Income	4.15	55,060,412	21,474,908
Fees and Commission Expenses	4.16	(5,519,390)	(4,541,981)
Net Fees and Commission Income (A)		49,541,022	16,932,926
Trading Income	4.17	23,999,141	17,942,487
Other Trading Income	4.18	404,748	421,330
Total Trading Income (B)		24,403,888	18,363,816
Interest Income	4.19	4,797,530	4,664,667
Interest Expenses	4.20	(10,746,908)	(5,786,758)
Net Interest Income (C)		(5,949,378)	(1,122,090)
Non-Operating Income	4.19A	1,784,334	25,509
Non-Operating Expenses		-	-
Net Non-Operating Income (D)		1,784,334	25,509
Impairment Charges/(Reversal)	4.21	-	-
Total income (E) = (A+B+C+D)		69,779,867	34,200,161
Expenses			
Personnel Expenses	4.22	24,910,540	18,863,174
Other Operating Expenses	4.23	7,481,246	7,163,714
Depreciation and Amortisation	4.24	5,627,619	5,607,956
Total Expenses (F)		38,019,405	31,634,845
"Profit Before Fair Value Gain/(Loss) and Income Tax (G) = (E) - (F) "		31,760,462	2,565,316
Gain/(Loss) due to Changes in Fair Value of Financial Assets at FVTPL (H) 4.17		20,696,751	3,659,527
Profit Before Income Tax (I) = (G) + (H)		52,457,212	6,224,843
Income Tax Expenses (J) 4.25		15,523,989	1,237,332
Current Tax Expenses		7,161	-
Deferred Tax (Income)/Expenses		15,516,828	1,237,332
Profit for the Period (K) = (I) - (J)		36,933,224	4,987,511
Profit Attributable to:			
Equity Holders		36,933,224	4,987,511
Non-controlling Interest		-	-
Profit for the Period		36,933,224	4,987,511
Earnings per Share (Weighted Average):			
Basic Earnings per Share		15.26	2.06
Diluted Earnings per Share		15.26	2.06

The accounting policies and notes form an integral part of the financial statements

DEEPAK PANDEY
CHAIRMANANIL REGMI
DIRECTORSANJU PRASAD JAISWAL
DIRECTORNAINA NEPAL DHAKAL
DIRECTORAs per our report of even date
attached
GYANENDRA SUBEDI FCA
PARTNER
FOR,
JOSHI & BHANDARY,
CHARTERED ACCOUNTANTSNIRMAL BHATTARAI
CHIEF EXECUTIVE OFFICERASHOK SUBEDI
CHIEF OPERATING OFFICERMAHESH PRASAD KAPHLE
INDEPENDENT DIRECTORDATE : 4TH BHADRA, 2082 (20TH AUGUST, 2025)
PLACE : KATHMANDU, NEPAL



GARIMA CAPITAL LIMITED

STATEMENT OF OTHER COMPREHENSIVE INCOME

For the Period from 1st Shrawan, 2081 to 32nd Ashadh, 2082

Amount in NPR

PARTICULARS	CURRENT YEAR	PREVIOUS YEAR
Profit for the Period	36,933,224	4,987,511
Other Comprehensive Income, Net of Income Tax		
a) Items That Will Not be Reclassified to Profit or Loss		
• Gain/(Loss) from Investment in Equity Instruments Measured at Fair Value	5,083,600	3,199,600
• Gain/(Loss) on Revaluation	-	-
• Acturial Gain/(Loss) on Defined Benefit Plans	-	-
• Income Tax Relating to Above Items	(1,525,080)	(959,880)
Net Other Comprehensive Income That Will Not be Reclassified to Profit or Loss	3,558,520	2,239,720
b) Items That are or may be Reclassified to Profit or Loss		
• Gain/(Loss) on Cash Flow Hedge	-	-
• Exchange Gain/(Loss) Arising from Translating Financial Assets of Foreign Operation	-	-
• Income Tax Relating to Above Items	-	-
• Reclassification to Profit or Loss	-	-
Net Other Comprehensive Income that are or may be Reclassified to Profit or Loss	-	-
Other Comprehensive Income for the Period, Net of Income Tax (a+b)	3,558,520	2,239,720
Total Comprehensive Income for the Period	40,491,744	7,227,231
Total Comprehensive Income Attributable to Equity Holders	40,491,744	7,227,231

The accounting policies and notes form an integral part of the financial statements

DEEPAK PANDEY
CHAIRMANANIL REGMI
DIRECTORSANJU PRASAD JAISWAL
DIRECTORNAINA NEPAL DHAKAL
DIRECTORNIRMAL BHATTARAI
CHIEF EXECUTIVE OFFICERASHOK SUBEDI
CHIEF OPERATING OFFICERMAHESH PRASAD KAPHLE
INDEPENDENT DIRECTORAs per our report of even date
attached
GYANENDRA SUBEDI FCA
PARTNER
FOR,
JOSHI & BHANDARY,
CHARTERED ACCOUNTANTSDATE : 4TH BHADRA, 2082 (20TH AUGUST, 2025)
PLACE : KATHMANDU, NEPAL



GARIMA CAPITAL LIMITED

STATEMENT OF CHANGES IN EQUITY (FY 2081/82)

For the Period from 1st Shrawan, 2081 to 32nd Ashadh, 2082
Attributable to Equity-Holders

Attributable to Equity-Holders						Amount in NPR
PARTICULARS	SHARE CAPITAL	GENERAL RESERVE	CORPORATE SOCIAL RESPONSIBILITY RESERVE	FAIR VALUE EARNING	RETAINED EQUITY	TOTAL
Balance as at 1st Shrawan, 2080	242,000,000	2,811,433	81,143	-	(45,338,351)	199,554,225
Adjustment/Restatement						-
Adjusted/Restated Balance as at 1st Shrawan, 2080	242,000,000	2,811,433	81,143	-	(45,338,351)	199,554,225
1. Comprehensive Income for the Year						-
1.1 Profit for the Year					4,987,511	4,987,511
1.2 Other Comprehensive Income, Net of Tax				2,239,720	-	2,239,720
Gain/(Loss) from Investment in Equity Instruments Measured at Fair Value through OCI, Net of Tax	-	-	-	2,239,720	-	2,239,720
Gain/(Loss) on Revaluation	-	-	-	-	-	-
Actuarial Gain/(Loss) on Defined Benefit Plans	-	-	-	-	-	-
2. Total Comprehensive Income for the Year (1.1+1.2)	-	-	-	2,239,720	4,987,511	7,227,231
3. Transfer to/from Reserves	-	498,751	(1,975)	6,132,893	(6,681,519)	(51,850)
Creation of General Reserve During the Year	-	498,751	-	-	(498,751)	-
Creation of CSR Fund	-	-	49,875	-	(49,875)	-
Transfer/Utilization from CSR Fund	-	-	(51,850)	-	-	(51,850)
Unrealized Gain/(Loss) on Financial Assets Measured at Fair Value through PL, Net of Tax	-	-	-	6,132,893	(6,132,893)	-
Transfer from Reserves During the Year	-	-	-	-	-	-
4. Total Comprehensive Income After Transfer to/from Reserves (2+3)	-	498,751	(1,975)	8,372,613	(1,694,008)	7,175,381
5. Transactions with Owners, Directly Recognized in Equity						-
Amount Transferred from Premium to Share Capital	-	-	-	-	-	-
Shares Issued	-	-	-	-	-	-
Share Issue Expenses Charged to Equity	-	-	-	-	-	-
Share Issue Expenses Charge to Equity-Tax Impact	-	-	-	-	-	-
Gain on Disposal of Shares Classified into OCI	-	-	-	-	-	-
Current Tax on Gain on Disposal of Share Classified into OCI	-	-	-	-	-	-
Dividend to Equity-Holders	-	-	-	-	-	-
Bonus Shares Issued	-	-	-	-	-	-
Cash Dividend Paid	-	-	-	-	-	-
6. Total Contributions and Distributions (4+5)	-	498,751	(1,975)	8,372,613	(1,694,008)	7,175,381
Balance as at 31st Ashadh, 2081(Opening +6)	242,000,000	3,310,184	79,168	8,372,613	(47,032,359)	206,729,606
Balance as at 1st Shrawan, 2081	242,000,000	3,310,184	79,168	8,372,613	(47,032,359)	206,729,606



PARTICULARS	SHARE CAPITAL	GENERAL RESERVE	CORPORATE SOCIAL RESPONSIBILITY RESERVE	FAIR VALUE EARNING	RETAINED EQUITY	TOTAL
Adjustment/Restatement	-	-	-	-	(2,682)	(2,682)
Adjusted/Restated Balance as at 1st Shrawan, 2081	242,000,000	3,310,184	79,168	8,372,613	(47,035,041)	206,726,924
1. Comprehensive Income for the Year						
1.1 Profit for the Year	-	-	-	-	36,933,224	36,933,224
1.2 Other Comprehensive Income, Net of Tax	-	-	-	3,558,520	-	3,558,520
Gain/(Loss) from Investment in Equity Instruments Measured at Fair Value through OCI, Net of Tax	-	-	-	3,558,520	-	3,558,520
Gain/(Loss) on Revaluation	-	-	-	-	-	-
Actuarial Gain/(Loss) on Defined Benefit Plans	-	-	-	-	-	-
2. Total Comprehensive Income for the Year (1.1+1.2)	-	-	-	3,558,520	36,933,224	40,491,744
3. Transfer to/from Reserves	-	3,693,322	319,332	12,285,443	(16,298,097)	-
Creation of General Reserve During the Year	-	3,693,322	-	-	(3,693,322)	-
Creation of CSR Fund	-	-	369,332	-	(369,332)	-
Transfer/Utilization from CSR Fund	-	-	(50,000)	-	50,000	-
Unrealized Gains(Loss) on Financial Assets Measured at Fair Value through PL, Net of Tax	-	-	-	12,285,443	(12,285,443)	-
Transfer from Reserves During the Year	-	-	-	-	-	-
4. Total Comprehensive Income After Transfer to/from Reserves (2+3)	-	3,693,322	319,332	15,843,963	20,635,126	40,491,744
5. Transactions with Owners, Directly Recognized in Equity						
Amount Transferred from Premium to Share Capital	-	-	-	-	-	-
Shares Issued	-	-	-	-	-	-
Share Issue Expenses Charged to Equity	-	-	-	-	-	-
Share Issue Expenses Charge to Equity-Tax Impact	-	-	-	-	-	-
Gain on Disposal of Shares Classified into OCI	-	-	-	-	-	-
Current Tax on Gain on Disposal of Share Classified into OCI	-	-	-	-	-	-
Dividend to Equity-Holders	-	-	-	-	-	-
Bonus Shares Issued	-	-	-	-	-	-
Cash Dividend Paid	-	-	-	-	-	-
6. Total Contributions and Distributions (4+5)	-	3,693,322	319,332	15,843,963	20,635,126	40,491,744
Balance as at 32nd Ashadh, 2082 (Opening +6)	242,000,000	7,003,506	398,501	24,216,575	(26,399,915)	247,218,667

The accounting policies and notes form an integral part of the financial statements

DEEPAK PANDEY
CHAIRMAN

ANIL REGMI
DIRECTOR

SANJIV PRASAD JAISWAL
DIRECTOR

NAINA NEPAL DHAKAL
DIRECTOR

As per our report of even date attached
GYANENDRA SUBEDI FCA
PARTNER

DATE : **4TH BHADRA, 2082 (20TH AUGUST, 2025)**
PLACE : **KATHMANDU, NEPAL**

NIRMAL BHATTARAI
CHIEF EXECUTIVE OFFICER

ASHOK SUBEDI
CHIEF OPERATING OFFICER

MAHESH PRASAD KAPHLE
INDEPENDENT DIRECTOR

FOR,
JOSHI & BHANDARY,
CHARTERED ACCOUNTANTS

GARIMA CAPITAL LIMITED**STATEMENT OF CASH FLOWS**

For the Period from 1st Shrawan, 2081 to 32nd Ashadh, 2082

Amount in NPR

PARTICULARS	CURRENT YEAR	PREVIOUS YEAR
Cash Flow from Operating Activities		
Net Profit/(Loss) After Tax - SOPL	36,933,224	4,987,511
Net Profit/(Loss) After Tax - SOCI	3,558,520	2,239,720
Add: Depreciation and Amortisation	5,627,619	5,607,956
Add: Loss on Sale of Fixed Assets	-	-
Less: Utilized CSR	-	(51,850)
Add: Current Year Deferred Tax Expenses	17,041,908	2,197,212
Add/(Less): Prior Year Adjustments to Equity	(2,682)	-
(Increase)/Decrease in Other Assets	1,674,975	(21,064,673)
Increase/(Decrease) in Other Liabilities	5,186,282	26,948,902
(Increase)/Decrease in Investment	(112,475,430)	(79,127,720)
Income Tax Paid	(5,950,917)	(5,196,004)
Net Cash Flow from Operating Activities	(48,406,501)	(63,458,947)
Cash Flow from Investing Activities		
Fixed Assets Purchase	(1,128,449)	(1,034,368)
Sale of Fixed Assets	-	-
Net Cash Flow from Investing Activities	(1,128,449)	(1,034,368)
Cash Flow From Financing Activities		
Payment of Dividend	-	-
Increase/(Decrease) in Secured Loans	49,636,536	48,951,283
(Increase)/Decrease in Placement with Bank and Financial Institutions	-	15,000,000
Net Cash Flow from Financing Activities	49,636,536	63,951,283
Net Increase in Cash and Cash Equivalents	101,586	(542,033)
Cash and Cash Equivalents at Beginning	3,283,635	3,825,668
Cash and Cash Equivalents at the End of the Year	3,385,221	3,283,635

The accounting policies and notes form an integral part of the financial statements

DEEPAK PANDEY
CHAIRMANANIL REGMI
DIRECTORSANJU PRASAD JAISWAL
DIRECTORNAINA NEPAL DHAKAL
DIRECTORAs per our report of even date
attachedGYANENDRA SUBEDI FCA
PARTNER
FOR,NIRMAL BHATTARAI
CHIEF EXECUTIVE OFFICERASHOK SUBEDI
CHIEF OPERATING OFFICERMAHESH PRASAD KAPHLE
INDEPENDENT DIRECTORJOSHI & BHANDARY,
CHARTERED ACCOUNTANTSDATE : 4TH BHADRA, 2082 (20TH AUGUST, 2025)
PLACE : KATHMANDU, NEPAL



संस्थापक शेयरधनीहरुको विवरण

क्र.स.	नाम	ठेगाना	क्र.स.	नाम	ठेगाना
१	श्री जलेश्वर पाण्डे	विर्घा अर्चले-६, स्याङ्गजा	४७	श्री पवनकुमार प्रजापति	भक्तपुर-१४, भक्तपुर
२	श्री कविता श्रेष्ठ	वालिङ्ग-३, स्याङ्गजा	४८	श्री चन्द्रकान्त बराल	पुम्दीभुम्दी-३, कास्की
३	श्री अमृत भट्टराई	जगत्रदेवी-९, स्याङ्गजा	४९	श्री बसुन्धरा तिमसेना	भदौरे तमागी-६, कास्की
४	श्री पिताम्बर श्रेष्ठ	छाङ्गछाङ्गदी-३, स्याङ्गजा	५०	श्री रमाकान्त बराल	पोखरा-७, कास्की
५	श्री माधव प्रसाद उपाध्याय	वालिङ्ग-१, स्याङ्गजा	५१	श्री भगवती देवी पाठक	पकवादी-४, स्याङ्गजा
६	श्री दिपक राज काफ्ले	धनुवाँसे-६, स्याङ्गजा	५२	श्री छविीलाल कुँवर	पिडिखोला-३, स्याङ्गजा
७	श्री खगेन्द्र प्रसाद अर्याल	वालिङ्ग-३, स्याङ्गजा	५३	श्री दुर्गा प्रसाद पाण्डे	विर्घा-६, स्याङ्गजा
८	श्री दुर्गा प्रसाद उपाध्याय	केवरे-८, स्याङ्गजा	५४	श्री रघुपति लम्साल	चिन्नेवास-७, स्याङ्गजा
९	श्री दिलिप प्रताप खाँण	वालिङ्ग-९, स्याङ्गजा	५५	श्री लेखनाथ भट्टराई	जगत्रदेवी-९, स्याङ्गजा
१०	श्री बासुदेव पौडेल	वाङ्गसिङ्ग-३, स्याङ्गजा	५६	श्री नारायण प्रसाद श्रेष्ठ	दार्सिङ्ग दहथुम-९, स्याङ्गजा
११	श्री सागर बगाले	वालिङ्ग-३, स्याङ्गजा	५७	श्री विरेन्द्र बहादुर राना	पेखु बाघखोर-८, स्याङ्गजा
१२	श्री विनोद प्रसाद रेग्मी	खिलङ्ग देउराली-४, स्याङ्गजा	५८	श्री नारायणी पहारी	पोखरा-६, कास्की
१३	श्री जितमान श्रेष्ठ	दार्सिङ्ग दहथुम-१, स्याङ्गजा	५९	श्री बिनोद पाण्डेय	पिँडीखोला-३, स्याङ्गजा
१४	श्री खेमराज अर्याल	पुतलीबजार-१३, स्याङ्गजा	६०	श्री बुद्धिमान गुरुङ्ग	नयाँपुल-९, कास्की
१५	श्री लक्ष्मण ज्ञवाली	आनन्दवन-३, रुपन्देही	६१	श्री हुमकान्त कोइराला	वालिङ्ग-४, स्याङ्गजा
१६	श्री दिपक लम्साल	चिन्नेबास-८, स्याङ्गजा	६२	श्री कविराज आचार्य	पोखरा-६, कास्की
१७	श्री ज्ञान प्रसाद रेग्मी	खिलुङ्गदेउराली-३, स्याङ्गजा	६३	श्री खडानन्द शर्मा	पोखरा-१५, कास्की
१८	श्री ज्ञान प्रसाद अर्याल	पुतलीबजार-१०, स्याङ्गजा	६४	श्री कृष्ण वहादुर थापा	सेतीदोभान-४, स्याङ्गजा
१९	डा.भलकराम अर्याल	पुतलीबजार-१०, स्याङ्गजा	६५	श्री कृष्ण प्रसाद तिवारी	वालिङ्ग-३, स्याङ्गजा
२०	श्री हरिचन्द्र रेग्मी	पौवैगौडे-२, स्याङ्गजा	६६	श्री राम प्रसाद श्रेष्ठ	बयरघारी-९, स्याङ्गजा
२१	श्री गंगा बहादुर जी.सी	वाणगंगा-१, कपिलवस्तु	६७	श्री रेश्मीलाल कोइराला	वालिङ्ग-४, स्याङ्गजा
२२	श्री थान प्रसाद भट्टराई	बुटवल-१०, रुपन्देही	६८	श्री हरिकुमार श्रेष्ठ	बेनी-६, म्याग्दी
२३	श्री शिव प्रसाद अर्याल	अर्जुन चौपारी-४, स्याङ्गजा	६९	श्री हिमांसु खडका	बेनी-७, म्याग्दी
२४	श्री गिरीधारी पौडेल	पुतलीबजार-१३, स्याङ्गजा	७०	श्री दिपेन्द्र श्रेष्ठ	बेनी-६, म्याग्दी
२५	श्री गणेश प्रसाद शर्मा अर्जेल	वालिङ्ग-३, स्याङ्गजा	७१	श्री माधवप्रसाद रेग्मी	बेनी-७, म्याग्दी
२६	श्री यादव कुमार श्रेष्ठ	वालिङ्ग-५, स्याङ्गजा	७२	श्री यजनलाल शाक्य	बेनी-७, म्याग्दी
२७	श्री बसन्त कुमार मल्ल	वालिङ्ग-३, स्याङ्गजा	७३	श्री राजेश शाक्य	बेनी-६, म्याग्दी
२८	श्री जमुना काफ्ले	वालिङ्ग-८, स्याङ्गजा	७४	श्री शिवप्रसाद कटुवाल क्षेत्री	भगवती-४, म्याग्दी
२९	श्री कृष्ण प्रसाद श्रेष्ठ	वालिङ्ग-३, स्याङ्गजा	७५	श्री शुभकामना प्रधान श्रेष्ठ	बेनी-६, म्याग्दी
३०	श्री सुदन श्रेष्ठ	वालिङ्ग-१, स्याङ्गजा	७६	श्री हरिकृष्ण श्रेष्ठ	बेनी-६, म्याग्दी
३१	श्री विनोद कुमार श्रेष्ठ	वालिङ्ग-३, स्याङ्गजा	७७	श्री रेशम बहादुर बानिया	बेनी-६, म्याग्दी
३२	श्री सिता राम अधिकारी	वालिङ्ग-३, स्याङ्गजा	७८	श्री भरतकुमार राजभण्डारी	बेनी-६, म्याग्दी
३३	श्री पुर्ण बहादुर थापा	वालिङ्ग-९, स्याङ्गजा	७९	श्री रविन्द्र राज जोशी	बेनी-६, म्याग्दी
३४	श्री श्याम प्रसाद बस्याल	गल्याङ्ग-३, स्याङ्गजा	८०	श्री शेरबहादुर बुढाथोकी	देवीस्थान-३, म्याग्दी
३५	श्री सुर्य प्रसाद चापागाई	पकवादी-१, स्याङ्गजा	८१	श्री अमृता शाही	बेनी-६, म्याग्दी
३६	श्री पुर्ण प्रसाद अधिकारी	पेलाकोट-१, स्याङ्गजा	८२	श्री अशोक कुमार श्रेष्ठ	दहथुम-१, स्याङ्गजा
३७	श्री नारायण खनाल	जगत्रदेवी-८, स्याङ्गजा	८३	श्री भगवती दवाडी	त्वाङ्गधलेल-४, कास्की
३८	श्री प्रेमराज श्रेष्ठ	जगत्रदेवी-८, स्याङ्गजा	८४	श्री चिरन्जिवी काफ्ले	वालिङ्ग न.पा.-८, स्याङ्गजा
३९	श्री प्रेम बहादुर गुरुङ	केवरे-८, स्याङ्गजा	८५	श्री चित्रा मल्ल खड्का	ललितपुर-३, ललितपुर
४०	श्री भन प्रसाद भट्टराई	शंकरनगर-३, रुपन्देही	८६	श्री इन्द्रा भुषाल (शर्मा)	स्वरेक-३, स्याङ्गजा
४१	श्री कमला पंगेनी	वालिङ्ग-३, स्याङ्गजा	८७	श्री इन्द्र प्रसाद अधिकारी	पेलाकोट-९, स्याङ्गजा
४२	श्री गोविन्द कर्माचार्य	दार्सिङ्गदहथुम-२, स्याङ्गजा	८८	श्री जमुना देवी पौडेल	पञ्चनगर-२, नवलपरासी
४३	श्री कर्ण बहादुर श्रेष्ठ	वालिङ्ग-३, स्याङ्गजा	८९	श्री जीवन कुमार मल्ल	वालिङ्ग-४, स्याङ्गजा
४४	श्री विष्णु प्रसाद काफ्ले	धनुवाँसे-८, स्याङ्गजा	९०	श्री कविता राना	वालिङ्ग-१, स्याङ्गजा
४५	श्री सन्त बहादुर पराजुङ्ग	भोर्लेटार-१, लमजुङ्ग	९१	श्री कमल प्रसाद श्रेष्ठ	अर्थुङ्गे-२, म्याग्दी
४६	श्री प्रेम बहादुर जि.सी.	सराङ्गकोट-४, कास्की	९२	श्री लेखनाथ अर्याल	वालिङ्ग-११, स्याङ्गजा

क्र.स.	नाम	ठेगाना
९३	श्री लिलानारायण श्रेष्ठ	वालिङ्ग-५, स्याङ्गजा
९४	श्री मेनुका शर्मा	आरुचौर-५, स्याङ्गजा
९५	श्री नामदेव भट्टराई	तुलसीभञ्ज्याङ्ग-४, स्याङ्गजा
९६	श्री निलु थापा	ललितपुर-५, ललितपुर
९७	श्री प्रमोद श्रेष्ठ	अर्थुङ्गे-२, म्याग्दी
९८	श्री रजनी श्रेष्ठ	अर्थुङ्गे-२, म्याग्दी
९९	श्री राममाया श्रेष्ठ	पुलाचौर-२, म्याग्दी
१००	श्री रिखिराम बस्याल	जगत्रदेवी-८, स्याङ्गजा
१०१	श्री रिना मर्सानी	पोखरा-८, कास्की
१०२	श्री सुर्यप्रसाद रेग्मी	वालिङ्ग न.पा.-३, स्याङ्गजा
१०३	श्री यादव भट्टराई	जगत्रदेवी-९, स्याङ्गजा
१०४	श्री सुर्यप्रसाद भट्टराई	जगत्रदेवी-९, स्याङ्गजा
१०५	श्री प्रदिपकुमार रुइटा	का.म.न.पा.-५, काठमाडौं
१०६	श्री अम्बिका सुवेदी	फेदीखोला-७, स्याङ्गजा
१०७	श्री युक्तराज खनाल	तुलसीभञ्ज्याङ्ग-७, स्याङ्गजा
१०८	श्री कृष्ण प्रसाद पौडेल	दरौं-३, स्याङ्गजा
१०९	श्री लिलावल्लौ भट्टराई	जगत्रदेवी-९, स्याङ्गजा
११०	श्री दयाप्रसाद भट्टराई	जगत्रदेवी-९, स्याङ्गजा
१११	श्री सुर्यनारायण श्रेष्ठ	वालिङ्ग-१, स्याङ्गजा
११२	श्री कमलादेवी खडाल	तुलसीभञ्ज्याङ्ग-७, स्याङ्गजा
११३	श्री राजु विश्वकर्मा	चापाकोट-५, स्याङ्गजा
११४	श्री देवराज आचार्य	पोखरा-१७, कास्की
११५	श्री सुनिता श्रेष्ठ	फुजेल -८, गोर्खा
११६	डा. आनन्दप्रसाद श्रेष्ठ	का.म.न.पा.-३४ नयाँबानेश्वर
११७	श्री आनन्दी राय यादव	भुनखुनवा- ३, रौतहट
११८	श्री अनिल श्रेष्ठ	धरान- २, सुनसरी
११९	श्री बन्दना श्रेष्ठ	का.म.न.पा.-२२, ज्ञानेश्वर
१२०	डा. भोलाप्रसाद रिजाल	का.म.न.पा.-३, महाराजगञ्ज
१२१	श्री विष्णु नारायण मानन्धर	का.म.न.पा.-२३, धर्मपथ
१२२	श्री विष्णु प्रसाद शर्मा ज्ञवाली	का.म.न.पा.-३४, नयाँबानेश्वर
१२३	श्री चन्द्रकुवेर श्रेष्ठ	महेन्द्रनगर-१, सुनसरी
१२४	श्री दक्ष प्रसाद श्रेष्ठ	घौराली-१, भोजपुर
१२५	श्री गजेन्द्र उदास	पोखरा-८, कास्की
१२६	श्री गौरीशंकर प्रधान	का.म.न.पा.-२३ नयाँबजार,
१२७	डा. हरि किशोर श्रेष्ठ	का.म.न.पा.-२९, गल्कोपाखा
१२८	श्रीमती इन्दिरा बराल	पोखरा -७, राष्ट्रबैंक चोक
१२९	श्री ईश्वर बहादुर रघुवंशी	गुसिंगाल-१, ललितपुर
१३०	श्री सुमिरन श्रेष्ठ	पोखरा -९, कास्की
१३१	श्री दिपेशमान श्रेष्ठ	ललितपुर -१८, महालक्ष्मीस्थान
१३२	श्री मोहनवर सिंह प्रधान	अलौं-५, पर्सा
१३३	श्री मोहनकृष्ण श्रेष्ठ	का.म.न.पा.-२३ भोँछे
१३४	श्री नारायण प्रसाद द्वा	पोखरा-९, महेन्द्रपुल, कास्की
१३५	श्री नारायण प्रसाद बैद्य	भक्तपुर-८ सुकुलढोका
१३६	श्री नरेशभक्त श्रेष्ठ	का.म.न.पा.-९, रातोपुल
१३७	श्री अनन्त प्रसाद श्रेष्ठ	का.म.न.पा.-३२, काठमाण्डौ
१३८	श्रीमती प्रमिला श्रेष्ठ	का.म.न.पा.-७, सिफल
१३९	श्री रविन्द्र बाटाजु	पोखरा-२, कास्की
१४०	श्री राजनकृष्ण श्रेष्ठ	का.म.न.पा.-११, त्रिपुरेश्वर
१४१	श्री रामकृष्ण श्रेष्ठ	भोजपुर -५, भोजपुर बजार

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१४२	श्री रमेशकुमार रघुवंशी	का.म.न.पा.-३३, कुमारीमार्ग
१४३	श्री रमेशकुमार प्रधान	सुनसरी-४, धरान
१४४	श्रीमती सरला रिजाल	का.म.न.पा.-३, महाराजगञ्ज
१४५	श्रीमती सरस्वती श्रेष्ठ	ललितपुर -५, लगनखेल
१४६	श्री सत्य नारायण मानन्धर	का.म.न.पा.-२३, धर्मपथ
१४७	श्री शान्तलक्ष्मी श्रेष्ठ	का.म.न.पा.-१०, नयाँबानेश्वर
१४८	श्री सुरेश कुमार श्रेष्ठ	का.म.न.पा.-३४, नयाँबानेश्वर
१४९	श्रीमती सुर्यकुमारी श्रेष्ठ	का.म.न.पा.-३४, नयाँबानेश्वर
१५०	श्री हिरण्यभक्त प्रधानाङ्ग	मध्यपुर ठिमी-४, भक्तपुर
१५१	श्री प्रयागराज हाडा	का.म.न.पा.-१०, बुद्धनगर
१५२	श्री गणेश बहादुर पाण्डे	का.म.न.पा.-२९, सामाखुसीमार्ग
१५३	श्रीमती सुर्वर्ण मैया श्रेष्ठ	का.म.न.पा.-७, चावहिल
१५४	श्री नरबहादुर पाण्डे	का.म.न.पा.-२९, सामाखुसी
१५५	श्री रुद्रकुमार श्रेष्ठ	का.म.न.पा.-८, सितापाईला
१५६	श्री अनिष मुडभरी	का.म.न.पा.-३, कपनमार्ग
१५७	श्री बबिता कुमारी शाह	अलौं-६, पर्सा
१५८	श्री दिपेन्द्रवर सिंह प्रधान	अलौं-५, पर्सा
१५९	श्री महेन्द्रवर सिंह प्रधान	अलौं-५, पर्सा
१६०	श्री दिपकनन्दन सिंह प्रधान	ललितपुर-३, पुलचोक
१६१	श्री बद्री कुमार बस्नेत	का.म.न.पा.-३४, काठमाण्डौ
१६२	श्रीमती सन्ध्या लक्ष्मी चुके (श्रेष्ठ)	भरतपुर-४, चितवन
१६३	श्री पदम कुमार पिया	भरतपुर-२, चितवन
१६४	श्री ठाकुर पिया	भरतपुर-२, चितवन
१६५	श्री अनन्तलाल चुके	का.म.न.पा.-३१, काठमाण्डौ
१६६	श्री ध्रुव कुमार प्रधान	भरतपुर न.पा.-३, चितवन
१६७	श्री सिद्ध कुमार श्रेष्ठ	भरतपुर-४, चितवन
१६८	श्री टंक बहादुर श्रेष्ठ	का.म.न.पा.-१०, काठमाण्डौ
१६९	श्री माधव प्रसाद न्यौपाने	का.म.न.पा.-१०, काठमाण्डौ
१७०	श्री भरतराज कोइराला	का.म.न.पा.-३२, काठमाण्डौ
१७१	श्री वरुण पिया	भरतपुर-३, चितवन
१७२	श्री अरुण पिया	भरतपुर-३, चितवन
१७३	श्री प्रकाश तिवारी	भरतपुर-१०, चितवन
१७४	श्री श्याम कुमार श्रेष्ठ	ललितपुर-१, गुसिंगल
१७५	श्री ईन्दिरा पाण्डे	भक्तपुर-१६, लोकन्थली
१७६	श्री प्रदिप कुमार श्रेष्ठ	का.म.न.पा.-३४, नयाँ बानेश्वर
१७७	श्री उर्मिला श्रेष्ठ	का.म.न.पा.-२३, काठमाण्डौ
१७८	श्री दिपक लामा पाख्रिन	का.म.न.पा.-४, काठमाण्डौ
१७९	श्री शंकर प्रसाद शर्मा भट्टराई	कृष्णगण्डकी-८, स्याङ्गजा
१८०	श्री डिल्ली रमण पाण्डे	वालिङ्ग-५, स्याङ्गजा
१८१	श्रीमती अमला श्रेष्ठ	का.म.न.पा.-२३, काठमाण्डौ
१८२	श्री हरिराम कोइराला	विराटनगर-४, मोरङ
१८३	श्री निर्मल कुमार श्रेष्ठ	शक्तिखोर -६, चितवन
१८४	श्री प्रभाकर पण्डित	पटिहानी -२, चितवन
१८५	श्री देवी सापकोटा	नारायणपुर-५, चितवन
१८६	श्री मुनादेवी घिमिरे	प्रगतनगर-९, नवलपरासी
१८७	श्री ज्ञानेन्द्रमान शाक्य	का.म.न.पा.-२१, काठमाण्डौ
१८८	श्री निरज कुमार प्रधान	बन्दीपुर-१, तनहुँ
१८९	श्री निलेन मान शाक्य	का.म.न.पा.-२१, काठमाण्डौ
१९०	श्री पुर्णभद्र कंडेल	अमरापुरी -८, नवलपरासी



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१९१	डा.श्याम कुमार श्रेष्ठ	नारायणगढ-१, चितवन
१९२	श्री शम्भुलाल श्रेष्ठ	बन्दीपुर-६, तनहुँ
१९३	डा.अशोक तायल	भद्रपुर-२, झापा
१९४	डा.प्रमोद कुमार क्षेत्री	दहथुम-५, स्याङ्गजा
१९५	श्री बसन्तराज पराजुली	गन्जनगर-५, चितवन
१९६	श्री राजकुमार श्रेष्ठ	विदुर-२, नुवाकोट
१९७	श्री त्रिलोचन कंडेल	मंगलपुर-२, चितवन
१९८	डा.सुर्यकान्त घिमिरे	जिता-२, लमजुङ्ग
१९९	श्री सुनुजा अधिकारी	भरतपुर-१०, चितवन
२००	डा.केशवराज भुर्तेल	त्रिवेणी-५, नवलपरासी
२०१	श्री राम प्रसाद शर्मा	हंशपुर-३, गोरखा
२०२	श्री शिव बल्लभ काफ्ले	नारायणगढ, चितवन
२०३	श्री गोविन्द प्रसाद पौडेल	नारायणपुर-५, चितवन
२०४	श्री चिरन्जीवि सुवेदी	गितानगर-२, चितवन
२०५	श्री प्रदिपराज पन्त	पटिहानी-९, चितवन
२०६	श्री इच्छा कुमार श्रेष्ठ	भरतपुर-४, चितवन
२०७	श्री रामचन्द्र गुरुङ	पुम्दीभुम्दी-६, कास्की
२०८	श्री रविन्द्र कुँवर	थुमपोखरा-८, स्याङ्गजा
२०९	श्री तुलसीराम तिवारी	थुमपोखरा-५, स्याङ्गजा
२१०	श्री पदमपानी काफ्ले	धनुवासे-५, स्याङ्गजा
२११	श्री ओम बहादुर थापा	वालिङ्ग-५, स्याङ्गजा
२१२	श्री बाबुराम ढकाल	फापरथुम-४ स्याङ्गजा
२१३	श्री दिपक शर्मा	पुतलीबजार-४, स्याङ्गजा
२१४	श्रीमती सन्ध्या श्रेष्ठ	जगत्रदेवी-८, स्याङ्गजा
२१५	श्रीमती सोनी श्रेष्ठ	जगत्रदेवी-८, स्याङ्गजा
२१६	श्री दिवाकर पौडेल	अयोध्यापुरी-५, चितवन
२१७	श्री धुवराज सुवेदी	अर्थुङ्गे-३, म्याग्दी
२१८	श्री चेत नारायण श्रेष्ठ	दहथुम-१, स्याङ्गजा
२१९	श्री एक नारायण शर्मा	पोखरा-८, कास्की
२२०	श्री बाबुराम अधिकारी	लाहाचोक-८, कास्की
२२१	राधादेवी पौडेल भन्ने श्रीमती युद्ध कुमारी मल्ल	भदौरे तमागी-५, कास्की
२२२	श्री भरतराज ढकाल	फापरथुम-४ स्याङ्गजा
२२३	श्री सविन श्रेष्ठ	अर्थुङ्गे-२, म्याग्दी
२२४	श्री रुद्र बहादुर वि.क	पुतलीबजार-४, स्याङ्गजा
२२५	श्री कृष्ण प्रसाद पंगेनी	पेखुवाखोर-३, स्याङ्गजा
२२६	श्री ठहर बहादुर भण्डारी	वेनी-१०, म्याग्दी
२२७	श्री लोक प्रसाद अर्याल	खिलुङ्ग-९, स्याङ्गजा
२२८	श्री महेशराज रेग्मी	करेन्डाँडा-३, स्याङ्गजा
२२९	श्रीमती तेज कुमारी महत	अर्थुङ्गे-८, म्याग्दी
२३०	श्री मधुसुदन उपाध्याय	वालिङ्ग-१, स्याङ्गजा
२३१	श्री जगन्नाथ पंगेनी	स्वरेक-४, स्याङ्गजा
२३२	श्री दयाप्रसाद रेग्मी	स्वरेक-४, स्याङ्गजा
२३३	श्री घनश्याम गौडेल	पेलकोट-६, स्याङ्गजा
२३४	श्री अमृत बानिया	अर्थुङ्गे-१, म्याग्दी
२३५	श्री पार्वती अर्याल पारु	खिलुङ्ग-९, स्याङ्गजा
२३६	श्री लिलाराम गौतम	सिमाना-३, बाग्लुङ्ग
२३७	श्री विनय रेग्मी	पुलाचौर-४, म्याग्दी
२३८	श्री राजेश सुवेदी	वालिङ्ग-२, स्याङ्गजा

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२३९	श्री संगिता उपाध्याय	फापरथुम-४, स्याङ्गजा
२४०	श्री लिला प्रसाद पंगेनी	भीरकोट-२, स्याङ्गजा
२४१	श्री शान्ति ढकाल	फापरथुम-४, स्याङ्गजा
२४२	श्री पुरुषोत्तम पराजुली	सिर्सेकोट-९, स्याङ्गजा
२४३	श्री कृष्ण अर्याल	वालिङ्ग-११, स्याङ्गजा
२४४	श्री लेखनाथ चापागाई	पकवादी-१, स्याङ्गजा
२४५	श्री कोपिलदेव अधिकारी	तुलसीभञ्ज्याङ्ग-३, स्याङ्गजा
२४६	श्री लक्ष्मी गिरी	अर्थुङ्गे-२, म्याग्दी
२४७	श्री अम्बिका श्रेष्ठ	शिवालय-५, पर्वत
२४८	श्री दिपक तिवारी	थापाठाना-७, पर्वत
२४९	श्री शिवलाल सुनार	भोर्ले-३, पर्वत
२५०	श्री उपेन्द्र प्रसाद पौडेल	देउराली-१, कास्की
२५१	श्री मोहन गिरी	पोखरा-५, कास्की
२५२	श्री राजेन्द्र लिगल	पोखरा-४, कास्की
२५३	श्री प्रकाश चापागाई	पकवादी-१, स्याङ्गजा
२५४	श्री तिलक प्रसाद श्रेष्ठ	जगत्रदेवी-८, स्याङ्गजा
२५५	डा. नारायण प्रसाद चापागाई	पकवादी-१, स्याङ्गजा
२५६	श्री खगुपति न्यौपाने	कृष्णगण्डकी-३, स्याङ्गजा
२५७	श्री अर्जुन प्रसाद बस्याल	जगत्रदेवी-८, स्याङ्गजा
२५८	श्री मुरारी गिरी	आपचौर-८, गुल्मी
२५९	श्री राजु कोईराला	चापाकोट-११, स्याङ्गजा
२६०	श्री ईश्वर कुमार श्रेष्ठ	अर्थुङ्गे-१, म्याग्दी
२६१	श्री रविन्द्र कुमार श्रेष्ठ	अर्थुङ्गे-२, म्याग्दी
२६२	श्री रविन्द्र कुमार ताम्राकार	काठमाण्डौ-२४, काठमाण्डौ
२६३	श्री रामभगत कर्माचार्य	अर्थुङ्गे-१, म्याग्दी
२६४	श्री पुष्पादेवि प्रधान श्रेष्ठ	अर्थुङ्गे-२, म्याग्दी
२६५	श्रीमती पुर्णमाया पुन	मंगला-१, म्याग्दी
२६६	श्री हरि बहादुर खत्री क्षेत्री	सल्यान-९, कास्की
२६७	श्री जयलाल जैसी	दाङ्गसिङ्ग-६, कास्की
२६८	श्री युवराज पौडेल	भुक्ताङ्गले-४, पर्वत
२६९	श्री ज्ञानबहादुर कुँवर	बाजुङ्ग-४, पर्वत
२७०	श्री ज्ञानेन्द्र कुमार श्रेष्ठ	अर्थुङ्गे-१, म्याग्दी
२७१	श्री हिमबहादुर विश्वकर्मा	वालिङ्ग-१, स्याङ्गजा
२७२	श्री विष्णु प्रसाद रेग्मी	वालिङ्ग-३, स्याङ्गजा
२७३	श्री सुदम कुमार श्रेष्ठ	जगत्रदेवी-४, स्याङ्गजा
२७४	श्री सुनिल कार्की	पुतलीबजार-१०, स्याङ्गजा
२७५	श्री कृष्ण प्रसाद अधिकारी	तुलसीभञ्ज्याङ्ग-२, स्याङ्गजा
२७६	श्री विष्णु प्रताप खाँण ठकुरी	वालिङ्ग-९, स्याङ्गजा
२७७	श्रीमती रिता कोईराला सिग्देल	वालिङ्ग-४, स्याङ्गजा
२७८	श्री कमल प्रसाद डुम्रे	तुलसीभञ्ज्याङ्ग-५, स्याङ्गजा
२७९	श्री अयोध्या प्रसाद श्रेष्ठ	दार्सिङ्ग दहथुम-२, स्याङ्गजा
२८०	श्री रिषीराम खनाल	ऐलादी-७, स्याङ्गजा
२८१	श्री नविना राजभण्डारी	अर्थुङ्गे-२, म्याग्दी
२८२	श्री ध्रुव बहादुर प्रधान	काठमाण्डौ-३, महाराजगंज
२८३	श्री पदम प्रसाद पाण्डेय	विर्घा-७, स्याङ्गजा
२८४	श्री रुक्मागत अर्याल	स्वरेक-३, स्याङ्गजा
२८५	श्री मणी प्रसाद पंगेनी	स्वरेक-४, स्याङ्गजा
२८६	श्री कमल प्रसाद अधिकारी	तुलसीभञ्ज्याङ्ग-२, स्याङ्गजा
२८७	श्री प्रकाश एस.एस. थापा	ललितपुर-१३, ललितपुर

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२८८	श्री नारायण प्रसाद शर्मा	केवरे-८, स्याङ्गजा	३३७	श्री गोविन्द प्रसाद पौड्याल	वालिङ्ग-८, स्याङ्गजा
२८९	श्री रामचन्द्र पंगेनी	कुवाकोट-३, स्याङ्गजा	३३८	श्री भिम लाल पराजुली	वालिङ्ग-१३, स्याङ्गजा
२९०	श्री पदम प्रसाद पाण्डे	कालीगण्डकी-२, स्याङ्गजा	३३९	श्री प्रेम प्रसाद पराजुली	वालिङ्ग-१२, स्याङ्गजा
२९१	श्री निलकण्ठ काफ्ले	वालिङ्ग-८, स्याङ्गजा	३४०	श्री सविना काफ्ले	पोखरा-१७, कास्की
२९२	श्री कृष्णहरी खत्री	कटुञ्जे-७, भक्तपुर	३४१	श्री आईमाण्डु श्रेष्ठ	का.म.न.पा-२९, काठमाण्डौ
२९३	श्री आत्माराम लुईटेल	छत्रदेउराली-४, धादिङ्ग	३४२	श्री केदार भट्टराई	गल्याङ्ग-३, स्याङ्गजा
२९४	श्री भारती देवी राना	हुवास-१, पर्वत	३४३	श्री ईश्वर न्यौपाने	गल्याङ्ग-३, स्याङ्गजा
२९५	श्री विष्णु प्रसाद गैह्रे	वालिङ्ग-१३, स्याङ्गजा	३४४	श्री जेम्स इनभेष्टमेण्ट प्रा.लि.	का.म.न.पा-३१, पुतलीसडक
२९६	श्री मोतीलाल कुँवर	वालिङ्ग-३, स्याङ्गजा	३४५	श्री इश्वरी प्रसाद ढकाल	आँधिखोला-६, स्याङ्गजा
२९७	श्री सुर्य प्रसाद खनाल	स्वाठी-६, नवलपरासी	३४६	श्री नविन प्याकुरेल	गेर्खु-८, नुवाकोट
२९८	श्री सुन्दर भुषाल	उरामपोखरा-५, पर्वत	३४७	श्री भलकराम गैह्रे	नेपालगञ्ज-१८, बाँके
२९९	श्री बुद्धिसागर त्रिपाठी	कटैया-७, रुपन्देही	३४८	श्री सुगन्ध कुमार गुप्ता	गढो-७, रौतहट
३००	श्री कविता के.सी	बेथान-४, रामेछाप	३४९	श्री नागेन्द्रप्रसाद चौधरी	कौडेना-३, सर्लाही
३०१	श्री सुबोध कुमार लुईटेल	छत्रदेउराली-३, धादिङ्ग	३५०	श्री तपेश्वर चौधरी (कलवार)	कविलासी-३, सर्लाही
३०२	श्री सुरेश कुमार रंगाटा	विरगंज-७, पर्सा	३५१	श्री बालकृष्ण साह	सहोडवा-३, सर्लाही
३०३	श्री गौरी श्रेष्ठ	का.म.न.पा.-१७, काठमाण्डौ	३५२	श्री दिपेन्द्र चौधरी	कौडेना-३, सर्लाही
३०४	श्री केशव राज ढकाल	चण्डीकालीका-३, स्याङ्गजा	३५३	श्री विष्णु यादव	जमुनिया-९, सर्लाही
३०५	श्री अशोक द्वारे	केवरेभञ्ज्याङ्ग-३, स्याङ्गजा	३५४	श्री विष्णु देव राय यादव	जमुनिया-९, सर्लाही
३०६	श्री मेखलाल श्रेष्ठ	भिरकोट-५, स्याङ्गजा	३५५	श्री उपेन्द्र चौधरी	कविलासी-३, सर्लाही
३०७	श्री दोब बहादुर कार्की	पुतलीबजार-१३, स्याङ्गजा	३५६	श्री लक्ष्मी राज भण्डारी यादव	ललितपुर-३, ललितपुर
३०८	श्री विष्णु प्रसाद खनाल	गल्याङ्ग-९, स्याङ्गजा	३५७	श्री रामेश्वर चौधरी	कविलासी-३, सर्लाही
३०९	श्री एक बहादुर थापा	वालिङ्ग-५, स्याङ्गजा	३५८	श्री नागेन्द्र कुमार	फुलपरासी-५, सर्लाही
३१०	श्री शान्ता थापा	वालिङ्ग-३, स्याङ्गजा	३५९	श्री कृष्णदेव यादव	जमुनिया-९, सर्लाही
३११	श्री घनश्याम डुम्रे	कालीकोट-५, स्याङ्गजा	३६०	श्री जगन्नाथ साह	रोहुवा-२, सर्लाही
३१२	श्री रुक्मागत गैरे	थुमपोखरा, २ स्याङ्गजा	३६१	श्री सुनिता कुमारी यादव	नवराजपुर-४,
३१३	श्री बुद्धिसागर गैरे	थुमपोखरा -१ स्याङ्गजा	३६२	श्री अमरेन्द्र कुमार यादव	मुडवलवा-१, रौतहट
३१४	श्री सनम श्रेष्ठ	जलजला-३, पर्वत	३६३	श्री प्रेम किशोर गुप्ता	मलंगवा, सर्लाही
३१५	श्री शुशिल कोइराला	खिलुङ्गदेउराली-९, स्याङ्गजा	३६४	श्री केशव नरसिंह राजभण्डारी	का.म.न.पा.-३३, काठमाण्डौ
३१६	श्री राम चन्द्र शर्मा	का.म.न.पा-१६, काठमाण्डौ	३६५	श्री गिता कुमारी तिवारी	तानसेन-६, पाल्पा
३१७	श्री गौरी पौडेल	पोखरा-६, कास्की	३६६	श्री कमल प्रसाद बस्याल	तानसेन, पाल्पा
३१८	श्री शशी कोइराला शर्मा	वालिङ्ग-४, स्याङ्गजा	३६७	श्री रंजित वस्नेत	९ मगरगाउँ
३१९	श्री श्याम प्रसाद रेग्मी	भीरकोट-६, स्याङ्गजा	३६८	श्री आकाश कुमार अग्रवाल	ललितपुर-१०, ललितपुर
३२०	श्री गंगा खनाल	रुपा-४, कास्की	३६९	श्री राजेन्द्र अधिकारी	रुपाकोट-४, तनहुँ
३२१	श्री ज्ञान कुमारी शर्मा अर्याल	पुतलीबजार-१३, स्याङ्गजा	३७०	श्री घनश्याम प्रसाद साह	सर्लाही-१, सर्लाही
३२२	श्री महेन्द्र श्रेष्ठ	वेनी-७, म्याग्दी	३७१	श्री लोकराज पौडेल	दरौँ-३, स्याङ्गजा
३२३	श्री रविन्द्र नारायण श्रेष्ठ	कुश्मा-४, पर्वत	३७२	श्री रत्न प्रसाद गौतम	का.म.न.पा-१०, काठमाण्डौ
३२४	श्री नरेन्द्र कुमार श्रेष्ठ	बेनी-८, म्याग्दी	३७३	श्री प्रिया गैरे	बुटवल-९, रुपन्देही
३२५	श्री प्रविन कुमार श्रेष्ठ	बेनी-८, म्याग्दी	३७४	श्री दुर्गा नारायण श्रेष्ठ	स्याङ्गजा-६, स्याङ्गजा
३२६	श्री बालकृष्ण सुवेदी	रघुगंगा-३, म्याग्दी	३७५	श्री दिपेन्द्र श्रेष्ठ	पोखरा-५, कास्की
३२७	श्री नवराज पौडेल	बेनी-४, म्याग्दी	३७६	श्री शान्ता अधिकारी	बुटवल-१३, रुपन्देही
३२८	श्री वल प्रसाद श्रेष्ठ	रघुगंगा-३, म्याग्दी	३७७	श्री दुष्यन्त भण्डारी	तानसेन-२, पाल्पा
३२९	श्री बिष्णु प्रसाद गौतम	बेनी-७, म्याग्दी	३७८	श्री तोया राज पाण्डे	गल्याङ्ग-३, स्याङ्गजा
३३०	श्री ठाकुर प्रसाद शर्मा	पिप्ले-९, म्याग्दी	३७९	श्री सुर्य प्रसाद बराल	पोखरा-१७, कास्की
३३१	श्री धनञ्जय कुमार श्रेष्ठ	बेनी-७, म्याग्दी	३८०	श्री सम्पूर्णमान श्रेष्ठ	ललितपुर-२, ललितपुर
३३२	श्री सुरेन्द्र हमाल	बेनी-८, म्याग्दी	३८१	श्री जीवन शर्मा	पोखराथोक-५, पाल्पा
३३३	श्री अच्युत गिरी	वेनी-७, म्याग्दी	३८२	श्री महेश भट्टराई	गल्याङ्ग-३, स्याङ्गजा
३३४	श्री शर्मिला जोशी श्रेष्ठ	वेनी-७, म्याग्दी	३८३	श्री भुपराज वगाले	वालिङ्ग-८, स्याङ्गजा
३३५	श्री रामजी प्रसाद सुवेदी	वेनी-९, म्याग्दी	३८४	श्री मोहन भण्डारी	गल्याङ्ग-३, स्याङ्गजा
३३६	श्री नविना थापा रावल	वेनी-७, म्याग्दी	३८५	श्री सुर्य भट्टराई	गल्याङ्ग-३, स्याङ्गजा



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३८६	श्री निर्मला मुल्मी श्रेष्ठ	दासिङ्ग दहथुम-३, स्याङ्गजा
३८७	श्री सुस्मिता लुईटेल	नागर्जुन-१, काठमाण्डौ
३८८	श्री तुलसी देवी श्रेष्ठ	वालिङ्ग-३, स्याङ्गजा
३८९	श्री गिरधारी भण्डारी	गल्याङ्ग-८, स्याङ्गजा
३९०	श्री गोविन्द प्रसाद ढकाल	फापरथुम-३, स्याङ्गजा
३९१	श्री रमेश वस्याल	गल्याङ्ग, स्याङ्गजा
३९२	श्री दिपक न्यौपाने	सुर्यविनायक, भक्तपुर
३९३	श्री सुरेश सुवेदी	गल्याङ्ग-३, स्याङ्गजा
३९४	श्री सन्तोष रावल	बेनी-६, म्याग्दी
३९५	श्री सिर्जना उपाध्याय पगेनी	वालिङ्ग-१, स्याङ्गजा
३९६	श्री कुञ्ज राज थापा	पोखरा-१६, कास्की
३९७	श्री अमृत शिवभक्ती	पोखरा, कास्की
३९८	श्री रिया भोजपुरे	पुरानो बानेश्वर, काठमाण्डौ
३९९	श्री कृष्ण प्रसाद रेम्मी	ठुलाडिही-९, स्याङ्गजा
४००	डा.अमित श्रेष्ठ	का.म.न.पा-४, महाराजगञ्ज
४०१	श्री सुरेश बाबु श्रेष्ठ	काठमाण्डौ
४०२	श्री नविन किशोर भोजपुरे	का.म.न.पा-३१, काठमाण्डौ
४०३	श्री राजेन्द्र बाबु श्रेष्ठ	बुढानिलकण्ठ-८, काठमाण्डौ
४०४	श्री उदय लाल ध्वजु	काठमाण्डौ
४०५	श्री बेद बहादुर श्रेष्ठ	का.म.न.पा-१०, काठमाण्डौ
४०६	श्री अनुमान श्रेष्ठ	बेनी-७, म्याग्दी
४०७	श्री सन्जु प्रसाद जैसवाल	गंगापिपरा-७, रौतहट
४०८	श्री विनोद काजी श्रेष्ठ	का.म.न.पा-३४, काठमाण्डौ
४०९	श्री मेघ बहादुर के.सी.	भिरकोट-९, स्याङ्गजा
४१०	श्री तृष्णा शाक्य	पुतलीबजार-१, स्याङ्गजा
४११	श्री भोला प्रसाद तिवारी	स्वरेक-७, स्याङ्गजा
४१२	श्री विनिता राणा	पोखरा-१०, कास्की
४१३	श्री सुरज वराल	पोखरा-३, कास्की
४१४	श्री राम चन्द्र वराल	पोखरा-१७, कास्की
४१५	श्री रिता भण्डारी	गल्याङ्ग-८, स्याङ्गजा
४१६	श्री राजेश्वरी चित्रकार	का.म.न.पा-२८, काठमाण्डौ
४१७	श्री सुन्दर शिवभक्ती	पोखरा-३, कास्की
४१८	श्री संजय ढकाल	सैनामैना-६, रुपन्देही
४१९	श्री बहु कुमारी थापा	पोखरा-१०, कास्की
४२०	श्री सुर्यप्रसाद पौडेल	भरतपुर-६, चितवन
४२१	श्री दयाराज अर्याल	टोखा-१४, काठमाण्डौ
४२२	श्री राजेन्द्र के.सी.	गंगाजमुना-५, धादिङ्ग
४२३	श्री नितिश काफ्ले	पर्रोहा-१, रुपन्देही
४२४	श्री मान बहादुर ठगुन्ना	बेलौरी-९, कञ्चनपुर
४२५	श्री लक्ष्मण प्रसाद भट्टराई	गल्याङ्ग-३, स्याङ्गजा
४२६	श्री दिलिप कुमार खाँण	वालिङ्ग-६, स्याङ्गजा
४२७	श्री शैलेन्द्र कुमार बानिया	अर्थुङ्गे-२, म्याग्दी
४२८	श्री पारिश्वर न्यौपाने	थुमपोखरा-२, स्याङ्गजा
४२९	श्री खगेन्द्र प्रसाद भट्टराई	गल्याङ्ग-३, स्याङ्गजा
४३०	श्री बाबुलाल मगर	दारेचोक-३, चितवन
४३१	श्री दिपा श्रेष्ठ	गल्याङ्ग-३, स्याङ्गजा
४३२	श्री सुमन सेन	टोखा-१०, काठमाण्डौ

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४३३	श्री पुर्णराज सेन	वालिङ्ग-१०, स्याङ्गजा
४३४	श्री हुम बहादुर सेन	वालिङ्ग-१०, स्याङ्गजा
४३५	श्री भिम बहादुर सेन	वालिङ्ग-१०, स्याङ्गजा
४३६	श्री तुलसी सेन	वालिङ्ग-१०, स्याङ्गजा
४३७	श्री बद्रीराज जोशी	का.म.न.पा-९, काठमाण्डौ
४३८	श्री कल्पना कार्की	पोखरा-५, कास्की
४३९	श्री समन श्रेष्ठ	बेनी-४, म्याग्दी
४४०	श्री साधना कुमारी श्रेष्ठ	अर्थुङ्गे-२, म्याग्दी
४४१	श्री खेमराज अर्याल	काठमाण्डौ महानगरपालिका
४४२	श्री दुर्गा बहादुर गुरुङ्ग	पोखरा-१७, कास्की
४४३	श्री रामलोचन अर्याल	खिलुङ्गदेउराली-९, स्याङ्गजा
४४४	श्री परमलोचन अर्याल	खिलुङ्गदेउराली-९, स्याङ्गजा
४४५	श्री टिकाराम अर्याल	खिलुङ्गदेउराली-९, स्याङ्गजा
४४६	श्री शालिकराम शर्मा कोईराला	वालिङ्ग-४, स्याङ्गजा
४४७	श्री पवित्रमणी पोखरेल	निर्मलपोखरी-६, कास्की
४४८	श्री भुमा शर्मा पाण्डे	पेखुवाखोर-२, स्याङ्गजा
४४९	श्री डिल्ली राम ढकाल	गल्याङ्ग-११, स्याङ्गजा
४५०	श्री दिपक प्रसाद चापागाँई	पिढीखोला-६, स्याङ्गजा
४५१	श्री लोकेन्द्र खड्का	बावियाचौर-५, म्याग्दी
४५२	श्री सोम बहादुर खत्री क्षेत्री	नाग्लिवाङ्ग-९, पर्वत
४५३	श्री प्रविन श्रेष्ठ	वाग्ला-८, गुल्मी
४५४	श्री सुरक्षा लम्साल	वालिङ्ग-३, स्याङ्गजा
४५५	श्री नारायण रुंगटा	बीरगंज-५, पर्सा
४५६	श्रीमती नन्दा मल्ल सेन	भोर्ले-१, पर्वत
४५७	श्री गणेश रिजाल	पिपरासिमरा-५, बारा
४५८	श्री ओम चावोविरो फिड	परवानीपुर-३, बारा
	इन्डिष्ट्रिज प्रा.लि.	
४५९	श्री होमनाथ भट्टराई	गल्याङ्ग-३, स्याङ्गजा
४६०	श्री रिषीराज गौतम	खैरीचन्दनपुर-५, बर्दिया
४६१	श्री हेम कुमारी अधिकारी न्यौपाने	अन्नपुर्ण-८, भोजपुर
४६२	श्री तिल प्रसाद श्रेष्ठ	चापाकोट-६, स्याङ्गजा
४६३	श्री मनोज श्रेष्ठ	वालिङ्ग-३, स्याङ्गजा
४६४	श्री सन्तोष पोखरेल	सन्धिखर्क-२, अर्घाखाची
४६५	श्री समता पोखरेल	इलाम -५, इलाम
४६६	श्री कमल पराजुली	स्वरेक-४, स्याङ्गजा
४६७	श्री प्रवेश शाक्य	काठमाण्डौ -१२, काठमाण्डौ
४६८	श्री भरत प्रसाद उपाध्याय	अर्थुङ्गे-८, म्याग्दी
४६९	श्री दामोदर शर्मा	घतान -३, म्याग्दी
४७०	श्री चिरञ्जीवि शर्मा	घतान -३, म्याग्दी
४७१	श्री देव बहादुर थापा	तानसेन -१, पाल्पा
४७२	श्री ओम बहादुर थापा	जगत्रदेवी, स्याङ्गजा
४७२	श्री खुमा सेन	भकुण्डे, स्याङ्गजा
४७४	श्री निरञ्जन श्रेष्ठ	बेनी -७, म्याग्दी
४७५	श्री प्रिंसा ज्ञवाली	तुलसीपुर २, दाङ्ग
४७६	श्री सिता न्यौपाने	तुलसीपुर २, दाङ्ग

शाखा कार्यालय सम्बन्धी विवरण

कोशी प्रदेश

क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुख
१	बिराटनगर शाखा	बिराटनगर, मोरङ	रक्षा भट्ट
२	ईटहरी शाखा	इटहरी, सुनसरी	योगेन्द्र कुमार गच्छदार
३	बिर्तामोड शाखा	बिर्तामोड, झापा	पदम सुवेदी
४	बुधबारे शाखा	बुधबारे, झापा	मिरा दाहाल
५	टंकीसिनवारी शाखा	टंकीसिनवारी, मोरङ	सुवास बस्नेत
६	बनियानी शाखा	बनियानी, झापा	कृष्ण मरासिनी
७	बिराटचोक शाखा	बिराटचोक, मोरङ	खगेन्द्र लिम्बु
८	धरान शाखा	धरान, सुनसरी	राम बहादुर कार्की
९	दमक शाखा	दमक, झापा	ज्ञानेन्द्र बस्नेत
१०	इनरुवा शाखा	इनरुवा, सुनसरी	अंकितराज उपाध्याय
११	उर्लाबारी शाखा	उर्लाबारी, मोरङ	महेश गैह्रे
१२	भुम्का शाखा	भुम्का, सुनसरी	विकास श्रेष्ठ
१३	पथरी शाखा	पथरी, मोरङ	मनोज कुमार गैह्रे
१४	चन्द्रगढी शाखा	चन्द्रगढी, झापा	विशाल विष्ट
१५	धनकुटा शाखा	धनकुटा	दिपक तामाङ

मधेश प्रदेश

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

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क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुख
२६	गोग्गु शाखा	गोग्गु, काठमाण्डौ	सुन्दर सिंह भण्डारी
२७	लाजिम्पाट, शाखा	लाजिम्पाट, काठमाण्डौ	विनोद शर्मा
२८	चावहिल शाखा	चावहिल, काठमाण्डौ	चिरञ्जीवि अर्याल
२९	कलंकी शाखा	कलंकी, काठमाण्डौ	सुदिप नेपाल
३०	न्यूरोड शाखा	न्यूरोड, काठमाण्डौ	जीवन तिवारी
३१	नयाँ बानेश्वर शाखा	नयाँबानेश्वर, काठमाण्डौ	राजिव बज्राचार्य
३२	कुमारीपाटी शाखा	कुमारीपाटी, ललितपुर	देवराज न्यौपाने
३३	सूर्यविनायक शाखा	सूर्यविनायक, भक्तपुर	सत्यराम रज्जितकार
३४	हात्तीगौडा शाखा	हात्तीगौडा, काठमाण्डौ	कुमार अधिकारी
३५	जोरपाटी शाखा	जोरपाटी, काठमाण्डौ	संगीता रिजाल
३६	ठमेल शाखा	ठमेल, काठमाण्डौ	रज्जित बिक्रम के.सी
३७	ईमाडोल शाखा	ईमाडोल, ललितपुर	विकास थापा
३८	कुलेश्वर शाखा	कुलेश्वर, काठमाण्डौ	सोनी मल्ल
३९	ढुंगेधारा शाखा	ढुंगेधारा, काठमाण्डौ	निमेश शर्मा
४०	सतुंगल शाखा	सतुंगल, काठमाण्डौ	समिर लुईटेल
४१	पेप्सीकोला शाखा	पेप्सीकोला, काठमाण्डौ	कपुर दाहाल
४२	मैतीदेवी शाखा	मैतीदेवी, काठमाण्डौ	स्वेच्छा सिवाकोटी
४३	गङ्गाघर शाखा	गङ्गाघर, 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

वाग्मती प्रदेश-उपत्यका बाहिर

क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुख
४८	नारायणगढ शाखा	नारायणगढ, चितवन	तोयनाथ अधिकारी
४९	पर्सा शाखा	पर्सा, चितवन	सन्तोष बराल निर्दोस
५०	मुग्लिङ शाखा	मुग्लिङ, चितवन	कृष्ण प्रसाद चापागाँई
५१	हेटौंडा शाखा	हेटौंडा, मकवानपुर	प्रमोद अर्याल
५२	बुद्धचोक शाखा	बुद्धचोक, चितवन	निता पिया प्रधान
५३	मालपोतचोक शाखा	मालपोतचोक, चितवन	हरिराम रेग्मी
५४	शिवनगर शाखा	शिवनगर, चितवन	होमनाथ पौडेल
५५	टाँडी शाखा	टाँडी, चितवन	नारायण महतो
५६	बड्ढा शाखा	बड्ढा, नुवाकोट	सञ्जय पौडेल
५७	मिलनचोक शाखा	मिलनचोक, चितवन	सन्तोष बाबु पन्त
५८	धादिङ्गवेशी शाखा	धादिङ्गवेशी, धादिङ्ग	विशाल जोशी
५९	बनेपा शाखा	बनेपा, काभ्रेपलाञ्चोक	उमेश राज गिरी

गण्डकी प्रदेश

क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुख
६०	वालिङ्ग, शाखा	वालिङ्ग, स्याङ्गजा	प्रेम नारायण अर्याल
६१	गल्याङ्ग शाखा	गल्याङ्ग, स्याङ्गजा	यादव भट्टराई
६२	सभागृहचोक शाखा	सभागृहचोक, पोखरा, कास्की	सूर्य बहादुर रानाभाट
६३	पुतलीबजार शाखा	पुतलीबजार, स्याङ्गजा	रविन्द्र अर्याल
६४	महेन्द्रपुल शाखा	महेन्द्रपुल, पोखरा, कास्की	कमल सुवेदी
६५	बिरौटा शाखा	बिरौटा, कास्की	निलकण्ठ रेग्मी
६६	कुश्मा शाखा	कुश्मा, पर्वत	सुरज थापा
६७	फलेवास शाखा	फलेवास, पर्वत	श्याम थापा मगर
६८	हुवास शाखा	हुवास, पर्वत	होम प्रसाद श्रेष्ठ
६९	बाटुलेचौर शाखा	बाटुलेचौर, पोखरा, कास्की	सुरज बराल
७०	बाग्लुङ शाखा	बाग्लुङ बजार, बाग्लुङ	नारायणहरी शर्मा
७१	कावासोती शाखा	कावासोती, नवलपरासी	रविन्द्र सुवेदी
७२	बयरघारी शाखा	बयरघारी, स्याङ्गजा	अर्विन अर्याल
७३	दमौली शाखा	दमौली, तनहुँ	सुमित बस्नेत
७४	बेनी शाखा	बेनी, म्याग्दी	ओम प्रकाश पौडेल
७५	दरवाङ्ग शाखा	दरवाङ्ग, म्याग्दी	केश बहादुर गुरुङ्ग
७६	पोखरेबगर शाखा	पोखरेबगर, म्याग्दी	धन प्रसाद श्रेष्ठ
७७	बावियाचौर शाखा	बावियाचौर, म्याग्दी	विकास के.सी.
७८	बिर्घा शाखा	बिर्घा, स्याङ्गजा	दामोदर पाण्डे
७९	बुर्तिवाङ्ग शाखा	बुर्तिवाङ्ग, बाग्लुङ	जीत बहादुर गर्बुजा
८०	चापाकोट शाखा	चापाकोट, स्याङ्गजा	कृष्ण प्रसाद रेग्मी
८१	दलदले शाखा	दलदले, नवलपुर	समिर सुवेदी
८२	तल्लो गगनगौडा शाखा	तल्लो गगनगौडा, कास्की	सन्तोष भण्डारी
८३	बुद्धचोक शाखा	बुद्धचोक, पोखरा, कास्की	प्रकाश ओझा
८४	बेसीशहर शाखा	बेसीशहर, लमजुङ्ग	शंकर थापा
८५	हेम्जा शाखा	हेम्जा, कास्की	शंकरराज सापकोटा
८६	बाँयाटारी शाखा	बाँयाटारी, स्याङ्गजा	कमलराज उपाध्याय
८७	तालचोक शाखा	तालचोक, कास्की	दिनेश लम्साल
८८	डुम्रे शाखा	डुम्रे, तनहुँ	बुद्धि सागर ढकाल
८९	लेकसाईड शाखा	लेकसाईड, पोखरा, कास्की	सुदिप आचार्य
९०	वगर शाखा	वगर, कास्की	सुष्मा बराल
९१	गोरखा शाखा	गोरखा बजार, गोरखा	सुरेश थापा
९२	गैंडाकोट शाखा	गैंडाकोट, नवलपरासी	विष्णु पौडेल
९३	मिर्दी शाखा	मिर्दी, स्याङ्गजा	कमलराज रेग्मी
९४	भुम्रे एक्स्टेन्सन काउन्टर	भुम्रे, स्याङ्गजा	शंकर श्रेष्ठ
९५	विरुवा शाखा	विरुवा, स्याङ्गजा	प्रकाश कंडेल
९६	अर्जुनचौपारी शाखा	अर्जुनचौपारी, स्याङ्गजा	रमेश रेग्मी

लुम्बिनी प्रदेश

क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुख
९७	रामपुर शाखा	रामपुर, पाल्पा	सन्तोष काफ्ले
९८	तानसेन शाखा	तानसेन, पाल्पा	शंकर बाबु अर्याल
९९	बुटवल शाखा	बुटवल, रुपन्देही	लेखनाथ भट्टराई
१००	भैरहवा शाखा	भैरहवा, रुपन्देही	सुरज भट्टराई
१०१	जितपुर शाखा	जितपुर, कपिलवस्तु	मनोज गौतम
१०२	सुनवल शाखा	सुनवल, नवलपरासी	यज्ञमूर्ति न्यौपाने
१०३	वर्दघाट शाखा	वर्दघाट, नवलपरासी	हिरामणी पराजुली
१०४	परासी शाखा	परासी, नवलपरासी	युवराज वेल्वासे
१०५	खैरेनी शाखा	खैरेनी, रुपन्देही	कविता शर्मा
१०६	फर्साटिकर शाखा	फर्साटिकर, रुपन्देही	यज्ञराज आचार्य
१०७	शान्तिपुर शाखा	शान्तिपुर, गुल्मी	कुश्माखर ढकाल
१०८	तम्घास शाखा	तम्घास, गुल्मी	विष्णु के.सी
१०९	चन्द्रौटा शाखा	चन्द्रौटा, कपिलवस्तु	हर्क बहादुर धामी
११०	मणीग्राम शाखा	मणीग्राम, रुपन्देही	तेज बहादुर थापा
१११	योगीकुटी शाखा	योगीकुटी, रुपन्देही	शोभित बहादुर खड्का
११२	नेपालगञ्ज शाखा	नेपालगञ्ज, बाँके	शक्ति सिं कर्माचार्य
११३	घोराही शाखा	घोराही, दाङ	बलदेव धिताल
११४	चप्पचरगौडी शाखा	चप्पचरगौडी, बाँके	विष्णु पौडेल
११५	तुल्सीपुर शाखा	तुल्सीपुर, दाङ	जनक बहादुर शाह
११६	मुर्गिया शाखा	मुर्गिया, रुपन्देही	रिषीराम पोखरेल
११७	कोटिहवा शाखा	कोटिहवा, रुपन्देही	सुन्दर ज्ञवाली
११८	कोहलपुर शाखा	कोहलपुर, बाँके	श्रवण न्यौपाने
११९	गुलरिया शाखा	गुलरिया, बर्दिया	विनोद गोतामे वि.क.
१२०	भुरीगाउँ शाखा	भुरीगाउँ, बर्दिया	नारायण पंगेनी
१२१	ड्राईभरटोल शाखा	ड्राईभरटोल, रुपन्देही	मधु चुडली

कर्णाली प्रदेश

क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुख
१२२	सुर्खेत शाखा	बीरेन्द्रनगर, सुर्खेत	विशाल अधिकार

सूदुर पश्चिम प्रदेश

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



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

दफा नम्बर	हालको व्यवस्था	प्रस्तावित संशोधन	संशोधनको कारण
२(१)	यस विकास बैंकको रजिष्टर्ड (केन्द्रीय) कार्यालय वाम्पति अञ्चल काठमाण्डौ जिल्ला काठमाण्डौ महानगरपालिका वडा नं. २ मा रहेनेछ।	यस विकास बैंकको रजिष्टर्ड (केन्द्रीय) कार्यालय वागमती प्रदेश काठमाण्डौ जिल्ला काठमाण्डौ महानगरपालिका वडा नं. ३, बालुवाटारमा रहेनेछ।	बालुवाटार, काठमाण्डौ स्थित विकास बैंकको आफ्नै स्वामित्वको भवनमा केन्द्रीय कार्यालय स्थानान्तरण गर्नुपर्ने भएकोले
५ (क)	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 रु.६,१०,००,००,०००/- (अक्षरेपी छ अर्ब दश करोड मात्र) हुनेछ। सो पूँजीलाई प्रति शेयर रु.१०० का दरले ६,१०,००,००० (छ करोड दश लाख) थान साधारण शेयरमा विभाजन गरिएको छ।	विकास बैंकको अधिकृत पूँजी बृद्धि गर्न आवश्यक देखिएकोले
५ (ख)	विकास बैंकको जारी पूँजी रु.५,६८,०५,१७,३२७.५७ (अक्षरेपी पाँच अर्ब अड्सठ्ठी 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 अड्सठ्ठी लाख पाँच हजार एक सय त्रिहत्तर दशमलव अड्डाईस) थान साधारण शेयरमा विभाजन गरिएको छ।	विकास बैंकको जारी पूँजी रु.६,०२,१३,४८,३६७.२२ (अक्षरेपी छ अर्ब दुई करोड तेह्र लाख अड्चालिस हजार तीन सय सतसठ्ठी र पैसा बाईस मात्र) हुनेछ। जसलाई प्रति शेयर रु. १००/- का दरले ६,०२,१३,४८३.६७ (छ करोड दुई लाख तेह्र हजार चार सय त्रियासी दशमलव सतसठ्ठी) थान साधारण शेयरमा विभाजन गरिएको छ।	६ प्रतिशत बोनस शेयर वितरण पश्चात विकास बैंकको जारी तथा चुक्ता पूँजीमा बृद्धि हुने भएकोले।
५ (ग)	विकास बैंकको चुक्ता पूँजी रु.५,६८,०५,१७,३२७.५७ (अक्षरेपी पाँच अर्ब अड्सठ्ठी करोड पाँच लाख सत्र हजार तीन सय सत्ताईस र पैसा सन्ताउन्न मात्र) हुनेछ।	विकास बैंकको चुक्ता पूँजी रु.६,०२,१३,४८,३६७.२२ (अक्षरेपी छ अर्ब दुई करोड तेह्र लाख अड्चालिस हजार तीन सय सतसठ्ठी र पैसा बाईस मात्र) हुनेछ।	

उन्नाइसौं वार्षिक साधारणसभामा संशोधनको लागि प्रस्तुत गरिमा विकास बैंक लिमिटेडको नियमावलीको तीन महले विवरण

दफा नम्बर	हालको व्यवस्था	प्रस्तावित संशोधन	संशोधनको कारण
२	विकास बैंकको रजिष्टर्ड (केन्द्रीय) कार्यालय रहने ठेगाना: यस विकास बैंकको रजिष्टर्ड (केन्द्रीय) कार्यालय वाग्मति अञ्चल काठमाण्डौ जिल्ला काठमाण्डौ महानगरपालिका वडा नं. २ मा रहनेछ।	विकास बैंकको रजिष्टर्ड (केन्द्रीय) कार्यालय रहने ठेगाना: यस विकास बैंकको रजिष्टर्ड (केन्द्रीय) कार्यालय बागमती प्रदेश काठमाण्डौ जिल्ला काठमाण्डौ महानगरपालिका वडा नं. ३, बालुवाटारमा रहनेछ।	बालुवाटार, काठमाण्डौ स्थित विकास बैंकको आफ्नै स्वामित्वको भवनमा केन्द्रीय कार्यालय स्थानान्तरण गर्नुपर्ने भएकोले।
२९ (१) (ख)	संचालक समितिको बैठकमा उपस्थित भएबापत समितिका अध्यक्षको बैठक भत्ता रु.१०,०००/- (अक्षरेपी दश हजार मात्र) र सदस्यको बैठक भत्ता रु.९,०००/- (अक्षरेपी नौ हजार मात्र) हुनेछ।	सञ्चालक समितिको बैठकमा उपस्थित भएबापत समितिका अध्यक्षको बैठक भत्ता रु. १६,०००/- (अक्षरेपी सोह्र हजार मात्र) र सदस्यको बैठक भत्ता रु.१४,०००/- (अक्षरेपी चौध हजार मात्र) हुनेछ।	समय सापेक्ष सञ्चालकहरूको भत्ता परिमार्जन गर्न वाञ्छनिय भएकोले।
२९ (१) (घ)	संचालक समितिको अध्यक्ष र सदस्यलाई टेलिफोन, पत्रपत्रिका र इन्टरनेट खर्चवापत मासिक रु.४,०००/- (अक्षरेपी चार हजार मात्र) प्रदान गरिनेछ।	सञ्चालक समितिको अध्यक्ष र सदस्यलाई टेलिफोन, पत्रपत्रिका र इन्टरनेट खर्चवापत मासिक रु.१०,०००/- (अक्षरेपी दश हजार मात्र) प्रदान गरिनेछ।	सञ्चालकहरूलाई प्रदान गरिने सञ्चार वापतको मासिक खर्च रकम परिमार्जन गर्न वाञ्छनिय भएकोले।



नेपाल राष्ट्र बैंक
वित्तीय संस्था सुपरिवेक्षण विभाग

पत्रसंख्या: वि.सं.सु.वि./गैरस्थलगत/गरिमा/०८२/८३
च.नं.: ६१



केन्द्रीय कार्यालय
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पोष्ट बक्स: ७३

मिति: २०८२/०७/०२

✓ श्री गरिमा विकास बैंक लिमिटेड,
लाजिम्पाट, काठमाण्डौ ।

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

महाशय,

त्यस संस्थाले पेश गरेको आर्थिक वर्ष २०८१/८२ को लेखापरीक्षण भएको वित्तीय विवरण तथा अन्य प्रतिवेदनहरूका आधारमा गैर-स्थलगत सुपरिवेक्षण गर्दा देखिएका कैफियतहरूका सम्बन्धमा देहाय बमोजिमका निर्देशनहरू शेरधनीहरूको जानकारीका लागि वार्षिक प्रतिवेदनको छुट्टै पानामा प्रकाशित गर्ने गरी संस्थाको आर्थिक वर्ष २०८१/८२ को लेखापरीक्षण भएको वार्षिक वित्तीय विवरण प्रकाशन गर्न सहमति प्रदान गरिएको व्यहोरा अनुरोध छ । साथै, संस्थाले प्रस्ताव गरे अनुसार आ.व. २०८१/८२ सम्मको सञ्चित मुनाफा रु.५९,९२,१४,०९.०१- बाट २०८२ असार मसान्तमा कायम रहेको चुक्ता पुँजी रु.५,६८,०५,१७,३२८- को ६ प्रतिशतले हुन आउने रकम रु. ३४,०८,३१,०३९.६५ (अक्षरेपी चौतिस करोड आठ लाख एकतीस हजार उनन्चालिस रुपैयाँ र पैसा पैसट्टी मात्र) बोनस शेर र ४.५३ प्रतिशतले हुन आउने रु. २५,७३,२७,४३४.९४ (अक्षरेपी पच्चीस करोड त्रिहत्तर लाख सत्ताइस हजार चार सय चौतिस रुपैयाँ र पैसा चौरानब्बे मात्र) बराबरको नगद लाभांश (कर प्रयोजनको लागि समेत) गरी कुल १०.५३ प्रतिशत लाभांश (बोनस शेर र नगद) रु. ५९,८१,५८,४७४.९९ (अक्षरेपी उनान्साट्टी करोड एकासी लाख अन्ठाउन्न हजार चार सय चौहत्तर रुपैयाँ र पैसा उनान्साट्टी मात्र) वितरण गर्ने प्रस्ताव अन्य प्रचलित कानूनी व्यवस्थाको समेत पालना हुने गरी वार्षिक साधारण सभाबाट स्वीकृत भएको अवस्थामा मात्र वितरण गर्न स्वीकृति प्रदान गरिएको व्यहोरा निर्णयानुसार अनुरोध गर्दछु ।

- (१) कर्जा प्रवाह पश्चात अनिवार्य रुपमा कर्जा सदुपयोगिताको सुनिश्चितता गर्नुहुन ।
- (२) आन्तरिक लेखापरीक्षक, बाह्य लेखापरीक्षक तथा यस बैंकबाट औल्याएका कैफियतहरू पुनः नदोहोरिने व्यवस्था गर्नुहुन ।

भवदीय,

Asubedi

(अपिल सुबेदी)

सहायक निर्देशक

बोधार्थ:

१. श्री नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग ।
२. श्री नेपाल राष्ट्र बैंक, वित्तीय संस्था सुपरिवेक्षण विभाग, कार्यान्वयन इकाई-३ ।
३. 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 २०८२/०७/०२ गतेको पत्र संख्या वि.सं.सु.वि./गैरस्थलगत/ गरिमा/०८२/८३, च.नं. ६२ को पत्र मार्फत प्राप्त निर्देशनको प्रत्युत्तरः

निर्देशन नं. (१) सम्बन्धमा : निर्देशन अनुसार गरिने व्यहोरा अनुरोध गर्दछौं ।

निर्देशन नं. (२) सम्बन्धमा : निर्देशन अनुसार गरिने व्यहोरा अनुरोध गर्दछौं ।

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बालुवाटार, काठमाण्डौ
स्थित यस विकास बैंकको
केन्द्रीय कार्यालय रहने भवन



"Access to All"

गरिमा विकास बैंक लिमिटेड
Garima Bikas Bank Limited

नेपाल राष्ट्र बैंकबाट "ख" वर्गको इजाजतपत्रप्राप्त संस्था

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