

Transforming Tomorrow

Adapt. Lead. Excel.



नेपाल राष्ट्र बैंकका गभर्नर प्रा.डा. विश्व नाथ पौडेलज्यूबाट बालुवाटार, काठमाण्डौ स्थित यस विकास बैंकको केन्द्रीय कार्यालय समुद्घाटन हुँदै।



केन्द्रीय कार्यालय परिसरमा अवस्थित हरिहर मन्दिर ।



काठमाण्डौ महानगरपालिका वडा नं.३ बालुवाटार स्थित गरिमा विकास बैंक लिमिटेडको केन्द्रीय कार्यालय





गरिमा - संक्षिप्त चिनारी

वि.सं. २०६४ साल असोज २४ गते नेपाल राष्ट्र बैंकबाट स्याङ्जा, पाल्पा र कास्कीलाई कार्यक्षेत्र निर्धारण गरी वित्तीय कारोबार सञ्चालन गर्ने इजाजत प्राप्त गरेसँगै गरिमा विकास बैंक लिमिटेडको औपचारिक संस्थागत यात्रा प्रारम्भ भएको थियो। २०६४ साल कार्तिक १८ गते स्याङ्जाको वालिङबाट वित्तीय कारोबार सुरु गरेको यस विकास बैंकले क्रमशः आफ्नो कार्यक्षेत्र र सेवा विस्तार गर्दै राष्ट्रियस्तरको विकास बैंकका रूपमा स्थापित भएको छ।

संस्थागत विकासको क्रममा २०६७ साल वैशाख १ गते स्याङ्जाको वालिङमा रहेको केन्द्रीय कार्यालय पोखराको महेन्द्रपुलमा स्थानान्तरण गरिएकोमा २०६८ साल चैत २० गते यस विकास बैंकले नेपाल राष्ट्र बैंकबाट आफ्नो कार्यक्षेत्र १० जिल्लामा विस्तार गर्ने स्वीकृति प्राप्त गरेको थियो।

विकास बैंकको विस्तार यात्रामा मर्जर तथा प्राप्ति महत्वपूर्ण आधार बनेका छन्। २०७२ साल असार २९ गते साविक निलगिरी विकास बैंक लिमिटेडसँगको मर्जर, २०७३ साल असोज ४ गते शुभेच्छा विकास बैंक लिमिटेडसँगको मर्जर तथा २०७८ साल कार्तिक २८ गते सहारा विकास बैंक लिमिटेडलाई प्राप्ति गरेको यस विकास बैंकले आफ्नो पूँजीगत आधार, शाखा सञ्जाल, मानव संसाधन, ग्राहक पहुँच तथा सञ्चालन क्षमता थप सुदृढ बनाएको छ। यसपूर्व काठमाण्डौका लाजिम्पाटमा केन्द्रीय कार्यालय सहित देशभर १२६ वटा शाखा सञ्जाल विस्तार गरी सेवा प्रवाह गरिरहेको यस विकास बैंकले २०८३ साल भदौ ३ गतेदेखि काठमाडौँको बालुवाटारस्थित आफ्नै भवनमा केन्द्रीय कार्यालय स्थानान्तरण गरेको छ।

संस्थागत सुशासन, पारदर्शिता, उत्तरदायित्व, नियामकीय अनुपालना, प्रभावकारी जोखिम व्यवस्थापन तथा ग्राहक हित संरक्षणलाई उच्च प्राथमिकतामा राख्दै आधुनिक डिजिटल बैंकिङ्ग, प्रविधिमैत्री सेवा, नवप्रवर्तन, दिगो व्यावसायिक बृद्धि तथा उत्कृष्ट ग्राहक अनुभवलाई केन्द्रमा राखी थप सहज, सुरक्षित र विश्वासिलो बैंकिङ्ग सेवा प्रदान गर्न विकास बैंक सदैव प्रतिवद्ध रहेको छ।



विषय सूची

पेज नं.	बिवरण
१५	बीसौं वार्षिक साधारण सभा सम्बन्धी सूचना
१८	वित्तीय ऋलकहरु
२०	सञ्चालक समितिका अध्यक्षको मन्तव्य
२२	प्रमुख कार्यकारी अधिकृतको प्रतिबद्धता
२४	सञ्चालक समिति
२५	उच्च व्यवस्थापन
२५	विभागीय प्रमुखहरु
२६	क्षेत्रीय प्रमुखहरु
२८	सञ्चालक समितिको वार्षिक प्रतिवेदन आर्थिक वर्ष २०८२/८३
४६	विकास बैंकका सेवाहरु
४९	कम्पनी ऐन, २०६३ को दफा १०९ बमोजिमका बाँकी बुँदागत विवरणहरु
५२	धितोपत्र दर्ता तथा निष्काशन नियमावली २०७३ को नियम २६ को उपनियम (२) सँग सम्बन्धित वार्षिक प्रतिवेदन
५४	संस्थागत सुशासन सम्बन्धी वार्षिक अनुपालना प्रतिवेदन
६६	लेखापरीक्षकको प्रतिवेदन
७३	वित्तीय विवरणहरु
१८५	सहायक कम्पनी गरिमा क्यापिटल लिमिटेडको वित्तीय विवरण
१९४	संस्थापक शेयरधनीहरुको विवरण
२००	शाखा कार्यालय सम्बन्धी विवरण
२०४	प्रबन्धपत्रको तीन महले विवरण
२०५	नियमावलीको तीन महले विवरण
२०६	लामांश घोषणा/वितरण तथा वार्षिक वित्तीय विवरण प्रकाशन गर्ने सहमति प्रदान गर्ने सम्बन्धमा नेपाल राष्ट्र बैंकबाट प्राप्त निर्देशन
२०७	नेपाल राष्ट्र बैंकबाट प्राप्त निर्देशनको सम्बन्धमा सञ्चालक समितिको प्रत्युत्तर

VISION, MISSION & CORE VALUES

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

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.

CORE VALUES

INTEGRITY

We uphold the highest standards of honesty and ethical conduct in every action and decision, building trust with our customers, employees, and stakeholders.

TEAMWORK

We believe in collaboration and collective effort, working together across all levels to achieve shared goals and drive organizational success.

CUSTOMER ORIENTED

We place our customers at the heart of everything we do, striving to understand their needs and deliver solutions that exceed their expectations.

PROFESSIONALISM

We demonstrate competence, accountability, and respect in every interaction, ensuring consistent quality and excellence in our services.

COMMUNITY FOCUSED

We are committed to contributing positively to the communities we serve, promoting inclusive growth and sustainable development.



MILESTONES

Guided by strong values and sound governance, we build sustainable growth through customer focus and community commitment. Every milestone marks our expanding reach, evolving capabilities, and unwavering dedication to delivering lasting value for all our stakeholders.

**2083
Bhadra 3**

Head Office Relocated to the Bank's Own Corporate Building in Baluwatar, Kathmandu

2082 Jestha 16

Purchased Corporate Head Office Building

2082 Magh 19

Certified for ISO 9001:2015 and ISO 27001:2022 Standards

2078 Kartik 28

Commenced Joint Operations with Sahara Bikas Bank Limited

2078 Asadh 04

Acquired Subsidiary Company, Garima Capital Limited

2073 Chaitra 27

Head Office Relocated to Lazimpat, Kathmandu

2073 Ashwin 4

Commenced Joint Operations with Subhechha Bikas Bank Limited

2072 Asadh 29

Commenced Joint Operations with Nilgiri Bikas Bank Ltd. and Upgraded to a National Level Development Bank

2068 Chaitra 20

Upgraded to 10-District Level Development Bank

2064 Mangshir 7

Formal Inauguration of the Bank

2064 Ashwin 24

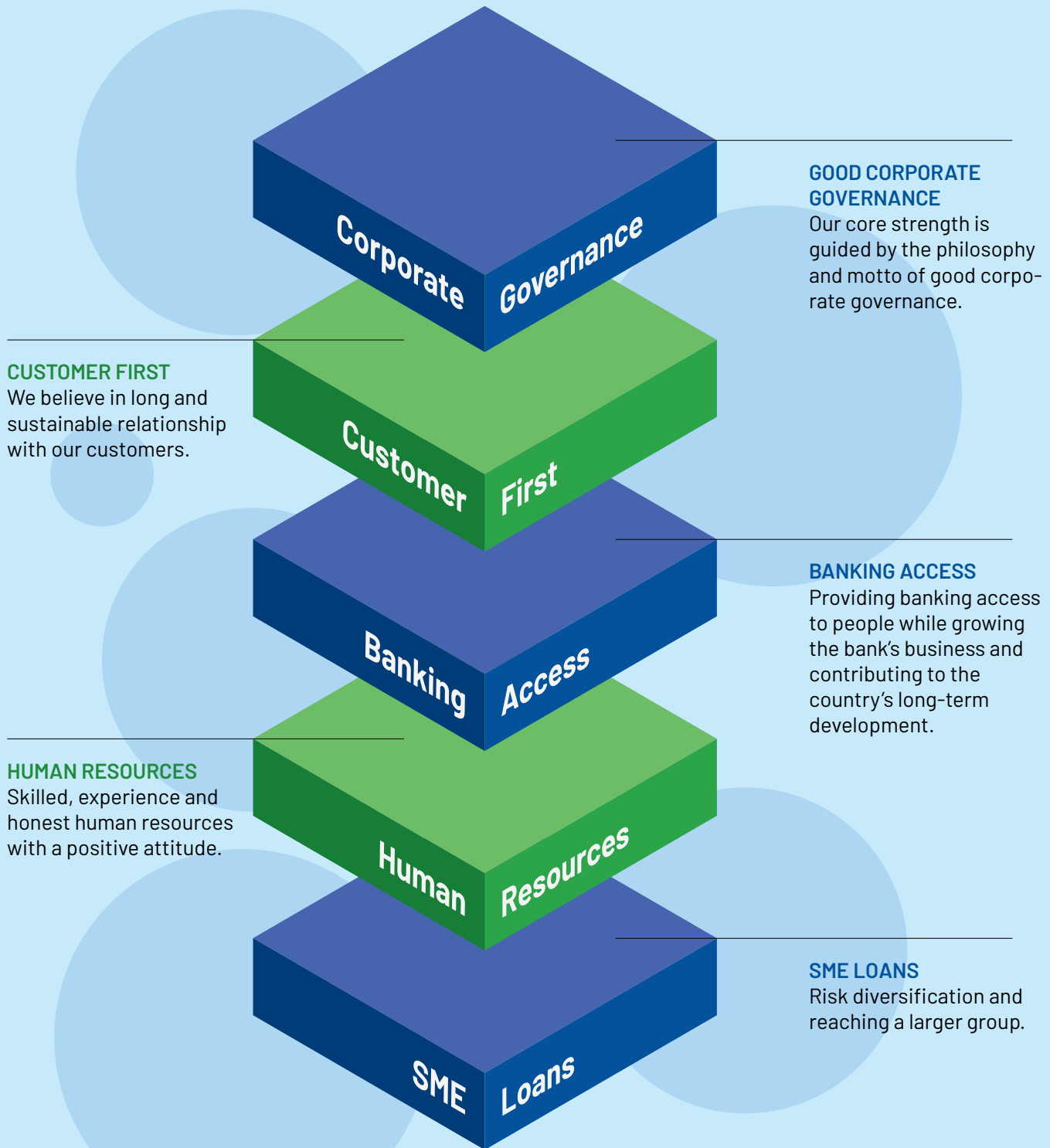
Received License from Nepal Rastra Bank to Conduct Financial Transactions

2064 Kartik 18

Commencement of Formal Banking Operations

STRATEGIC PILLARS

Our strategic pillars guide the Bank's journey toward sustainable growth, stronger customer relationships, wider financial access, empowered people, and responsible risk diversification.



OUR PRESENCE

Our growing network and expanding digital reach reflect our commitment to making banking more accessible, convenient, and customer-focused across Nepal.

51

ATM Booths

100,000+

QR Merchants

560,000+

Mobile Banking
Users

1,000,000+

Valuable
Customers

126

Branches

10

Regional
Offices

2,500+

Credit Card
Users

220,000+

Debit Card
Users

1,054

Employees

FINANCIAL PERFORMANCE INDICATORS



RECOGNIZED FOR EXCELLENCE IN FY 2082/83



Silver Award – BPA 2025

Received the Silver Award under the Best Presented Annual Report (BPA) 2025, presented by the Institute of Chartered Accountants of Nepal (ICAN).

Best Managed

Development Bank 2026

Received the Best Managed Development Bank 2026 award from New Business Age Limited.

Corporate Development

Bank of the Year 2026

Recognized as Corporate Development Bank of the Year 2026 by Corporate Business Magazine.



Excellence in Digital Transactions & Excellence in NEPALPAY QR Transactions – FY 2081/82

Received the Excellence in Digital Transactions & Excellence in NEPALPAY QR Transactions – FY 2081/82 award from Nepal Clearing House Limited (NCHL).

Emerging Asia Banking Conclave and Awards – 2025

At the third edition of the event, held on August 29, 2025, in New Delhi, India, the development bank received the The Best Bank & Best AI/ML Implementation award and was recognised as Runner-Up in the Best MSME Acceleration category.



Best Development Bank in Financial Literacy – 2026

Received the Best Development Bank in Financial Literacy – 2026 on National Financial Literacy Summit and Awards by KTM Voice Media Pvt. Ltd.

Banking CEO of the Year – 2026

CEO Madhav Prasad Upadhaya Awarded as "Banking CEO of the Year 2026" at the Asian Professional Achievement Awards Organized by Season Media.

The right
Card
wherever you
Go



श्री सञ्चालक समिति
गरिमा विकास बैंक लिमिटेड,
बालुवाटार, 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/हामीले
त्यस विकास बैंकको शेयरधनीको हैसियतले मिति २०८३ आश्विन २६ गते सोमबारका दिन हुने बीसौं 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 :.....किता

द्रष्टव्य : यो निवेदन साधारणसभा हुनुभन्दा कम्तीमा ४८ घण्टा अगावै अर्थात् मिति २०८३ आश्विन २४ गते शनिवार बिहान १०:३० बजेभित्र
काठमाडौं जिल्ला काठमाडौं महानगरपालिका वडा नं. ३ बालुवाटार स्थित विकास बैंकको केन्द्रीय कार्यालय वा कास्की जिल्ला पोखरा महानगरपालिका
वडानं. ८ सभागृहचोक स्थित विकास बैंकको क्षेत्रीय कार्यालय, पोखरामा पेश गरिसक्नु पर्नेछ। शेयरधनी बाहेक अन्य व्यक्तिलाई प्रतिनिधि नियुक्त गर्न सकिने छैन।



बीसौं 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 रूपमा साथमा राख्नु होला ।

गरिमा विकास बैंक लिमिटेडको

बीसौं वार्षिक साधारण सभा सम्बन्धी सूचना

(प्रथम पटक प्रकाशित मिति : २०८३ भाद्र ३१ गते, बुधवार (आर्थिक अभियान राष्ट्रिय दैनिक))

आदरणीय शेयरधनी महानुभावहरू,

यस गरिमा विकास बैंक लिमिटेडको मिति २०८३ भाद्र ३० गते मंगलबार दिउँसो ४:०० बजे बसेको सञ्चालक समितिको ३५३औं बैठकको निर्णय अनुसार बीसौं वार्षिक साधारण सभा निम्न मिति, स्थान र समयमा देहायका विषयहरूमा छलफल गर्न बस्ने भएकोले सम्पूर्ण शेयरधनी महानुभावहरूको जानकारी एवं उपस्थितिको लागि यो सूचना प्रकाशित गरिएको छ ।

सभा बस्ने मिति, समय र स्थान

मिति :- २०८३ आश्विन २६ गते सोमबार (तदनुसार १२ अक्टोवर २०२६)

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

समय :- बिहान १०:३० बजे

क. सामान्य प्रस्तावहरू

१. आर्थिक वर्ष २०८२/८३ को सञ्चालक समितिको वार्षिक प्रतिवेदन उपर छलफल गरी पारित गर्ने ।
२. लेखापरीक्षकको प्रतिवेदन सहितको विकास बैंकको २०८३ आषाढ मसान्तको वासलात तथा आर्थिक वर्ष २०८२/८३ को नाफा नोक्सान हिसाब, नगद प्रवाह विवरण, नाफा-नोक्सान बाँडफाँड हिसाब, इक्वीटीमा भएको परिवर्तन लगायत वार्षिक वित्तीय विवरणसँग सम्बन्धित अनुसूचीहरू उपर छलफल गरी पारित गर्ने ।
३. सञ्चालक समितिको प्रस्ताव बमोजिम हाल कायम चुक्ता पूँजी रु.६,०२,१३,४८,३६७।२२ (अक्षरेपी छ अर्ब दुई करोड तेह लाख अड्चालिस हजार तीन सय सतसठ्ठी र पैसा बाईस मात्र) को १० प्रतिशत ले हुन आउने रकम रु.६०,२१,३४,८३६।७२ (अक्षरेपी साठी करोड एक्काईस लाख चौत्तीस हजार आठ सय छत्तीस र पैसा बहत्तर मात्र) नगद लाभांश (प्रस्तावित बोनस शेयर र नगद लाभांशको कर सहित) वितरण गर्ने प्रस्ताव उपर छलफल गरी पारित गर्ने ।
४. आर्थिक वर्ष २०८३/८४ को लेखापरीक्षण गर्नका लागि लेखापरीक्षकको नियुक्ती तथा निजको पारिश्रमिक निर्धारण गर्ने ।

ख. विशेष प्रस्तावहरू

१. संचालक समितिको प्रस्ताव तथा नेपाल राष्ट्र बैंकको स्वीकृति बमोजिम हाल कायम चुक्ता पूँजी रु.६,०२,१३,४८,३६७।२२ (अक्षरेपी छ अर्ब दुई करोड तेह लाख अड्चालिस हजार तीन सय सतसठ्ठी र पैसा बाईस मात्र) को १० प्रतिशतले हुन आउने रकम रु.६०,२१,३४,८३६।७२ (अक्षरेपी साठी करोड एक्काईस लाख चौत्तीस हजार आठ सय छत्तीस र पैसा बहत्तर मात्र) बराबरको बोनस शेयर वितरण गर्ने प्रस्ताव उपर छलफल गरी पारित गर्ने ।
२. विकास बैंकको हाल कायम अधिकृत पूँजी बृद्धि गरी रु.६,६५,००,००,०००/- (अक्षरेपी छ अर्ब पैंसठ्ठी करोड मात्र) कायम गर्ने सम्बन्धी प्रस्ताव उपर छलफल गरी पारित गर्ने ।
३. सञ्चालकहरूलाई प्रदान गरिने बैठक भत्ता, दैनिक भ्रमण भत्ता तथा टेलिफोन पत्रपत्रिका र इन्टरनेट खर्च बापत प्रदान गरिने रकम बृद्धि गर्ने सम्बन्धी प्रस्ताव पारित गर्ने ।
४. गरिमा विकास बैंक लिमिटेडले अन्य ईजाजतपत्रप्राप्त बैंक तथा वित्तीय संस्था (हरू) गाभ्ने (Merger) तथा अन्य बैंक तथा वित्तीय संस्था(हरू) प्राप्ति गर्ने (Acquisition) सम्बन्धमा उपयुक्त बैंक तथा वित्तीय संस्था (हरू) खोजी गर्न, उपयुक्त लागेको बैंक तथा वित्तीय संस्थसँग मर्जर तथा एक्विजिसन सम्बन्धी सहमति-पत्र (Memorandum of Understanding) तयार गरी हस्ताक्षर गर्न, सम्पूर्ण चल अचल सम्पत्ति तथा दायित्व मूल्यांकन (Due Diligence Audit) गर्ने मूल्यांकनकर्ता लेखापरीक्षक नियुक्त गर्न, निजको पारिश्रमिक तोक्न र निजबाट बैंकको सम्पूर्ण चल अचल सम्पत्ति तथा दायित्व मूल्यांकन (Due Diligence Audit) गराउने तथा गाभ्ने (Merger) वा प्राप्ति गर्ने (Acquisition) सम्बन्धमा नियमनकारी निकायहरूसँग सहमति लिने, गाभ्ने (Merger) वा प्राप्ति 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 ।
५. विशेष प्रस्ताव नं. १, २ र ३ पारित भए बमोजिम हुने गरी विकास बैंकको प्रबन्धपत्र र नियमावलीमा आवश्यक संशोधन गर्ने सम्बन्धी प्रस्ताव पारित गर्ने ।
६. विकास बैंकको प्रबन्धपत्र तथा नियमावलीको प्रस्तावित संशोधनसँग सम्बन्धित कार्यहरू स्वीकृतिको क्रममा नियमनकारी निकायहरूबाट 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. बोनश शेयर, नगद लाभांश तथा साधारण सभामा भाग लिने प्रयोजनको लागि मिति २०८३ आश्विन १४ गते शेयरधनी दर्ता पुस्तिका बन्द रहनेछ। मिति २०८३ आश्विन १३ गतेसम्म नेपाल स्टक एक्सचेञ्ज लिमिटेडमा कारोबार भई प्रचलित नियमानुसार शेयरधनी दर्ता किताबमा कायम रहेका शेयरधनीहरु सो सभामा भाग लिन तथा लाभांश प्राप्त गर्नको लागि योग्य हुनु हुनेछ।
२. शेयरधनी महानुभावहरुले आर्थिक वर्ष २०८२/८३ को वार्षिक प्रतिवेदन पुस्तिका यस विकास बैंकको केन्द्रीय कार्यालय, बालुवाटार, काठमाण्डौ वा सभागृहचोक, पोखरा, कास्की स्थित विकास बैंकको क्षेत्रीय कार्यालय, पोखरा वा शेयर रजिष्ट्रार, एनआइएमएच 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 शेयरधनीहरुले शेयर प्रमाण-पत्र वा डि-म्याट खाताको विवरण र आफ्नो परिचय खुल्ने प्रमाण (जस्तै: नागरिकता, मतदाता परिचय पत्र वा अन्य कुनै परिचय-पत्र) अनिवार्य रुपमा 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 शेयरधनीहरुले सो सम्बन्धी निवेदन (प्रोक्सी फारम) भरी काठमाण्डौ जिल्ला काठमाण्डौ महानगरपालिका वडा नं. ३ बालुवाटारस्थित 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 २०८३ आश्विन २४ गते बिहान १०:३० बजे भित्र दर्ता गरी सक्नु पर्नेछ। यसरी प्रतिनिधि (प्रोक्सी) नियुक्त गर्दा विकास बैंकको शेयरधनीलाई मात्र नियुक्त गर्न सकिनेछ। विकास बैंकको शेयरधनी बाहेक अन्य व्यक्तिलाई प्रोक्सी दिन र 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. नाबालक वा मानसिक सन्तुलन ठीक नभएका शेयरधनीहरुको सन्दर्भमा शेयरधनी दर्ता किताबमा संरक्षकको रुपमा नाम लेखिएको व्यक्तिले मात्र संरक्षकको हैसियतले सभामा भाग लिन, छलफल गर्न, प्रतिनिधि नियुक्त गर्न र मतदान गर्न सक्नु हुनेछ।
६. संयुक्त रुपमा शेयर खरिद गर्ने शेयरधनीको हकमा शेयरधनी दर्ता किताबमा जसको नाम पहिले उल्लेख गरिएको छ, सो व्यक्ति वा संयुक्त शेयरधनीहरुको सर्वसम्मतिबाट आफूहरु मध्ये नियुक्त व्यक्तिले मात्र सभामा भाग लिन, छलफल गर्न, प्रतिनिधि नियुक्त गर्न र मतदान गर्न सक्नु हुनेछ।
७. शेयरधनी महानुभावहरुको सुविधाको लागि हाजिरी पुस्तिका सभा स्थलमा साधारण सभा सम्पन्न हुने दिन बिहान ९:३० बजे देखि नै खुल्ला गरिनेछ। साधारण सभामा भाग लिने प्रत्येक शेयरधनी महानुभावहरुले सभा हुने स्थानमा उपस्थित भई तहाँ रहेको हाजिरी पुस्तिकामा दस्तखत गर्नु पर्नेछ।
८. विविध शीर्षक अन्तर्गत कुनै विषयमा छलफल गर्न आवश्यक ठानेमा शेयरधनी महानुभावहरुले आफूले प्रस्तुत गर्न चाहेको विषय बारे सभा हुनु भन्दा ७ (सात) दिन अगावै कार्यालय समय भित्र विकास बैंकको केन्द्रीय कार्यालय, बालुवाटार, काठमाण्डौमा लिखित रुपमा जानकारी दिनु पर्नेछ। ७ (सात) दिन अगाडि सार्वजनिक बिदा पर्न गएमा सार्वजनिक बिदा पश्चात् कार्यालय खुल्ने पहिलो दिन समेत त्यस्तो लिखित जानकारी दिन सकिनेछ। यसरी लिखित रुपमा पूर्व जानकारी नगराएको विषयमा सभामा छलफल तथा निर्णय गरिने छैन।
९. साधारण सभा सम्बन्धमा थप जानकारी आवश्यक परेमा यस विकास बैंकको केन्द्रीय कार्यालय, बालुवाटार, काठमाण्डौको फोन नं.०१-४५४५४२५ मा सम्पर्क राख्न समेत अनुरोध छ।

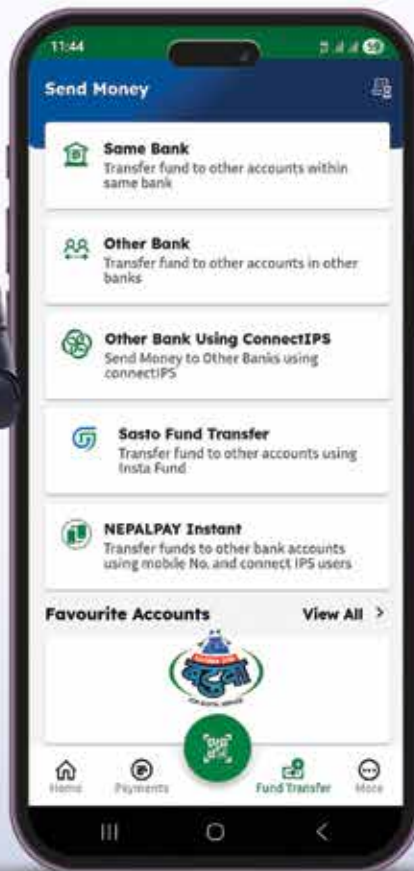
सञ्चालक समितिको आज्ञाले,
अनिल रेग्मी
 कम्पनी सचिव

हाम्रो आफ्नै
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Transfer

(सस्तो पनि सुरक्षित पनि)

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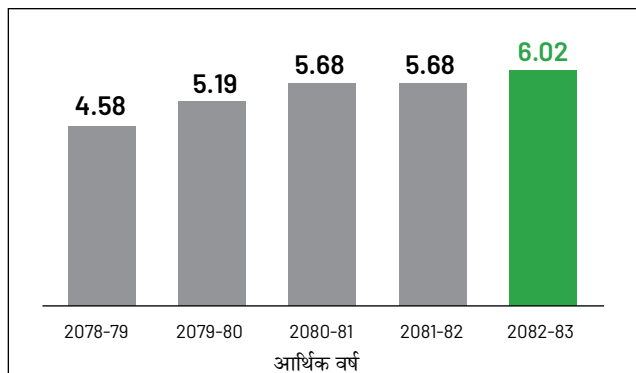


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FINANCIAL OVERVIEW

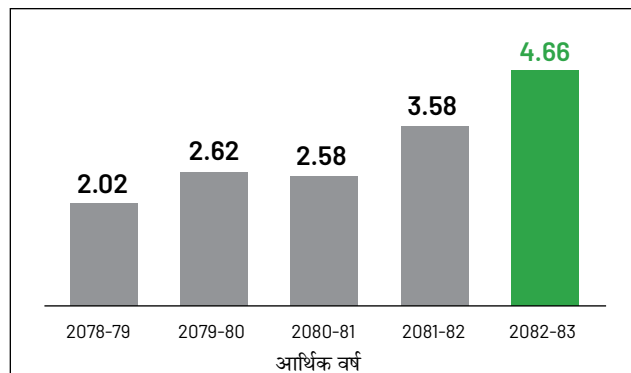
Paid-Up Capital

Rs. In Billion



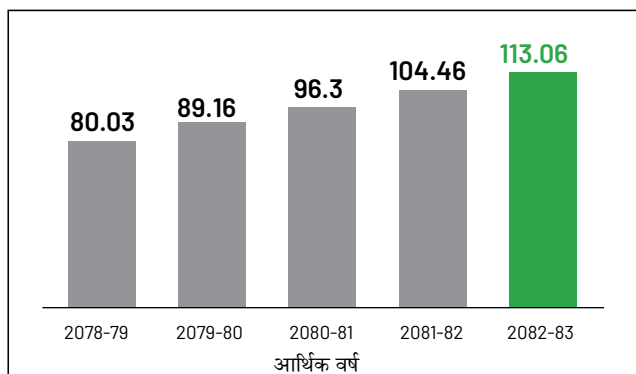
Reserve

Rs. In Billion



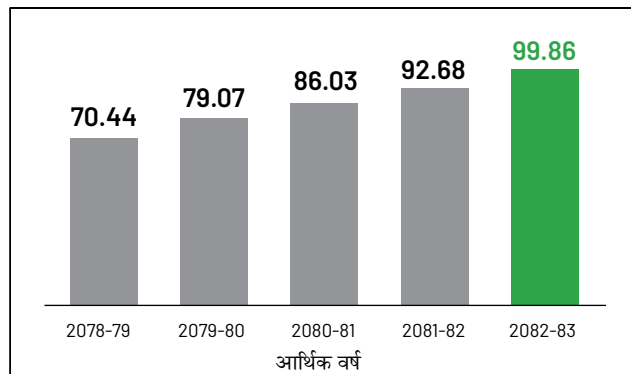
Total Assets

Rs. in Billion



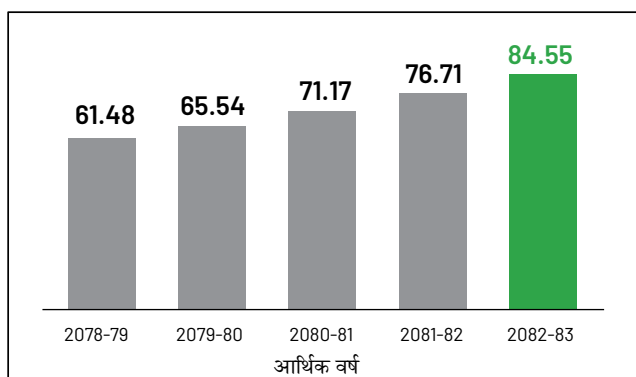
Deposit

Rs. in Billion



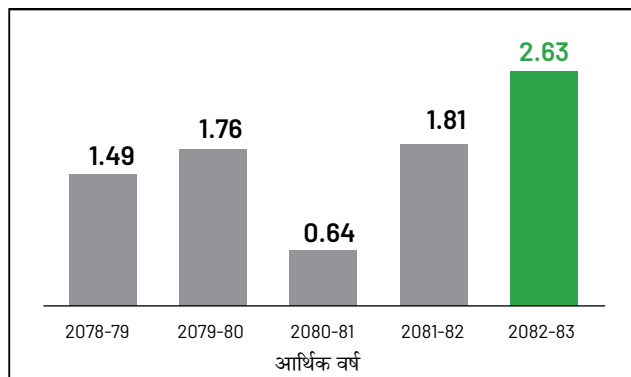
Loan & Advances

Rs. in Billion



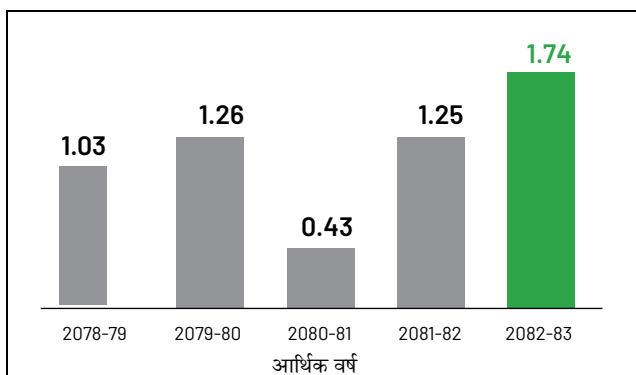
Operating Profit

Rs. in Billion



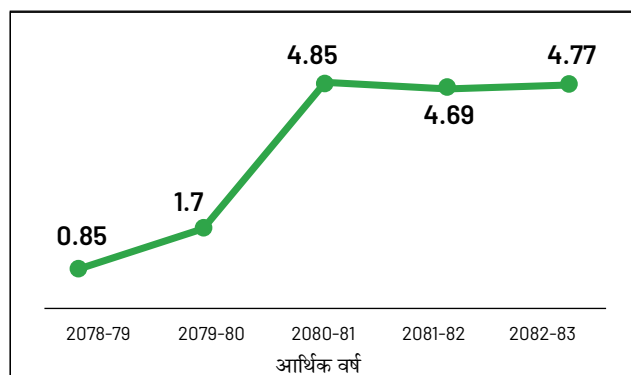
Net Profit

Rs. in Billion



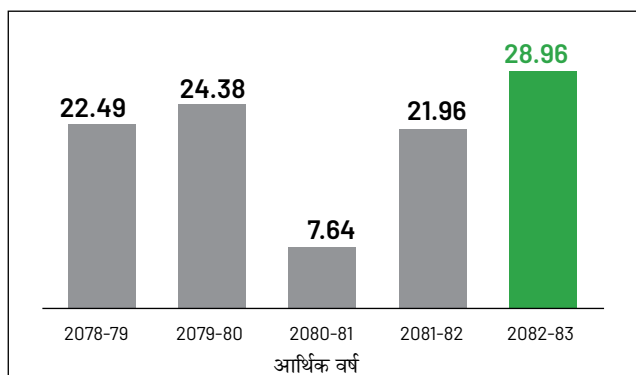
Non Performing Loans

In Percentage



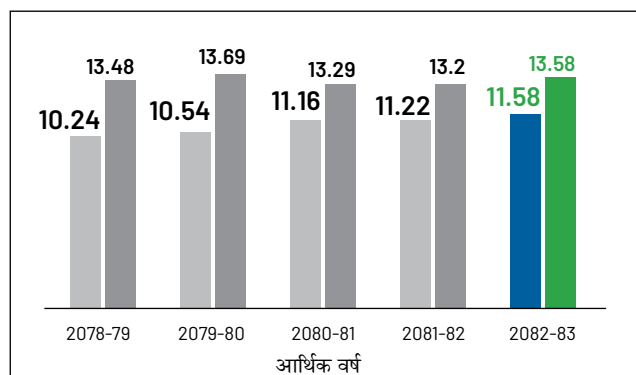
Earning Per Share

In Rs.



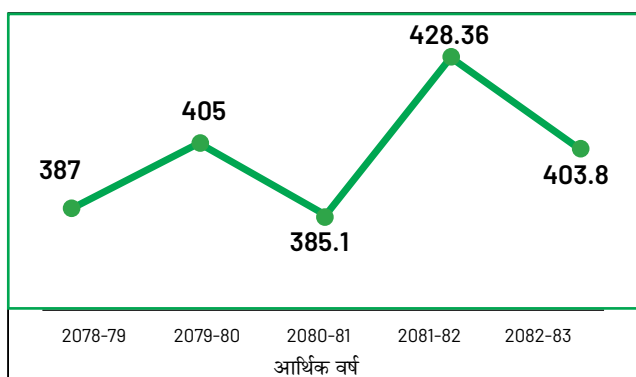
Capital Adequacy

In Percentage



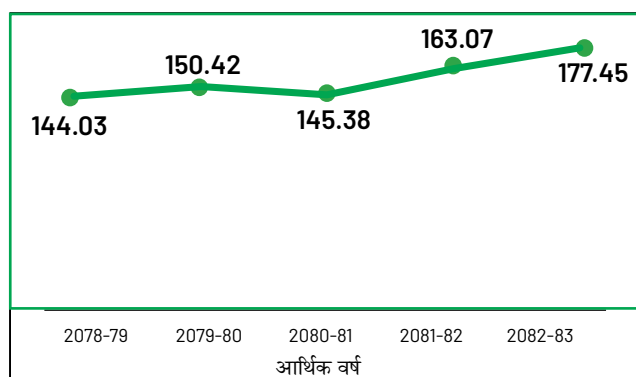
Market Price Per Share

In Rs.



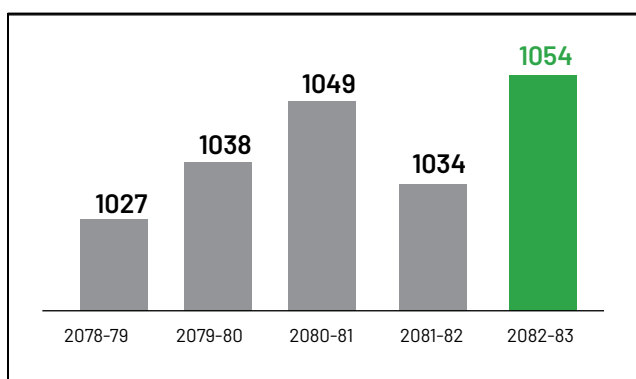
Net Worth Per Share

In Rs.



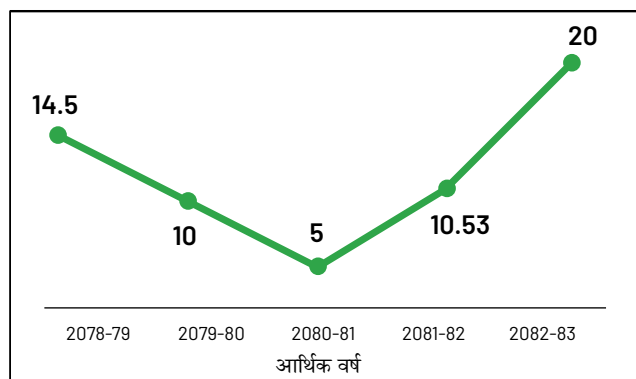
No. of Staff

In Number



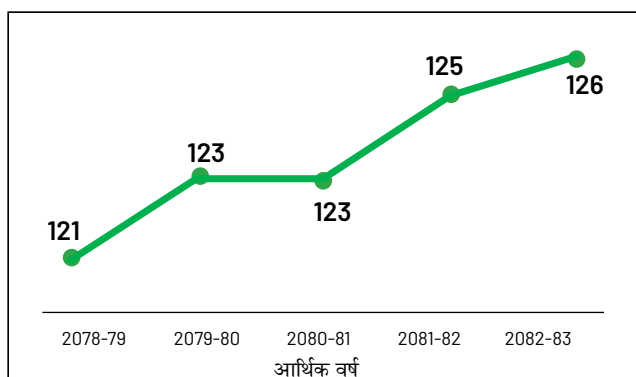
Dividend History

In Percentage



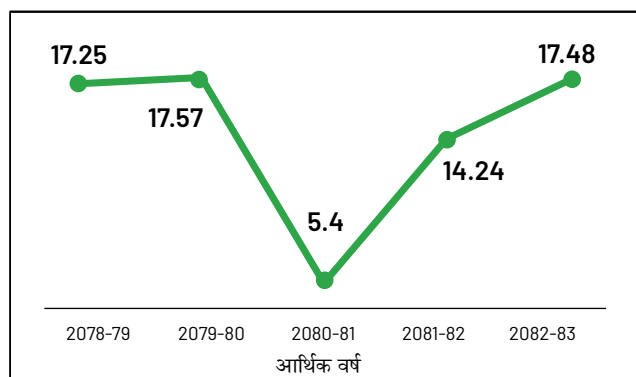
Number of Branches

In Number



Return on Equity

In Percentage





सञ्चालक समितिका अध्यक्षको मन्तव्य

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

दुई दशकको यो यात्रा हाम्रो संस्थाका लागि केवल समयको गणना मात्र होइन, विश्वास, परिश्रम तथा उपलब्धिको निरन्तर यात्रा पनि हो। यस अवधिमा बैंकिङ क्षेत्रले धेरै परिवर्तन र चुनौतीहरुको सामना गरेको छ। आर्थिक तथा वित्तीय परिवेशमा आएका उतारचढाव, प्रविधिमा भएको तीव्र विकास, ग्राहकको बदलिँदो अपेक्षा, बढ्दो प्रतिस्पर्धा तथा नियामकीय व्यवस्थामा आएका परिवर्तनका बीच यस विकास बैंक समयानुकूल आफूलाई रूपान्तरण गर्दै अगाडि बढ्न सफल भएको छ। यस यात्रामा विकास बैंकप्रति निरन्तर विश्वास, सद्भाव र सहयोग प्रदान गर्नुहुने सम्पूर्ण शेयरधनी महानुभावहरुप्रति म हृदयदेखि नै हार्दिक आभार व्यक्त गर्न चाहन्छु। यहाँहरुको विश्वास नै हाम्रो सबैभन्दा ठूलो शक्ति र प्रेरणाको स्रोत हो।

समीक्षा वर्ष मुलुकको समग्र आर्थिक गतिविधिका दृष्टिले सामान्य नै रह्यो। अर्थतन्त्रमा देखिएको शिथिलता, लगानीको वातावरणमा आएको परिवर्तन, कर्जा मागमा अपेक्षित विस्तार हुन नसक्नु तथा बैंक तथा वित्तीय संस्थाहरूमा निष्क्रिय कर्जाको दबाव लगायतका कारण समग्र बैंकिङ क्षेत्र चुनौतीपूर्ण अवस्थामा रह्यो। पर्याप्त लगानीयोग्य रकम उपलब्ध रहेको र कर्जाको ब्याजदर करिब इतिहासकै न्यून बिन्दु भरेको अवस्थामा समेत आर्थिक गतिविधिमा आएको सुस्तताका कारण समग्र बैंकिङ क्षेत्रमा कर्जा विस्तार अपेक्षित हुन सकेन। यस किसिमको चुनौतीपूर्ण परिवेशमा बैंकिङ व्यवसायलाई केवल विस्तार गर्नेभन्दा पनि गुणस्तरीय, सन्तुलित र दिगो रूपमा अघि बढाउनु निकै नै महत्वपूर्ण रहन्छ। यसै दृष्टिकोणका साथ गरिमा विकास बैंक लिमिटेडले व्यवसाय विस्तारसँगै जोखिम व्यवस्थापन, कर्जाको गुणस्तर, तरलता व्यवस्थापन तथा संस्थागत सुदृढतालाई समान प्राथमिकतामा राख्दै आफ्नो व्यवसायिक यात्रा अगाडि बढाएको छ।

आर्थिक वर्ष २०८२/८३ मा यस विकास बैंकले निक्षेप परिचालनमा ७.७५ प्रतिशतको बृद्धि हाँसिल गरी आर्थिक वर्षको अन्त्यमा विकास बैंकको कुल निक्षेप रु. ९९ अर्ब ८६ करोड पुगेको छ। कर्जा लगानीतर्फ १०.२२ प्रतिशतको वृद्धि हासिल भई २०८३ असार मसान्तमा कुल कर्जा लगानी रु. ८४ अर्ब ५५ करोड पुगेको छ। चुनौतीपूर्ण आर्थिक वातावरणका बीच पनि विकास बैंकले कर्जा व्यवसायलाई जिम्मेवार र गुणस्तरीय ढंगबाट विस्तार गर्ने प्रयास गरेको छ। त्यसैगरी, २०८२ असार मसान्तमा ४.६९ प्रतिशत रहेको यस विकास बैंकको निष्क्रिय कर्जा अनुपात २०८३ असार मसान्तमा न्यून बिन्दुले बृद्धि भई ४.७७ प्रतिशत पुगेको छ। कर्जा विस्तारसँगै कर्जाको गुणस्तर कायम गर्ने, जोखिमको समयमै पहिचान गर्ने तथा कर्जा असुली प्रक्रियालाई थप प्रभावकारी बनाउनेतर्फ विकास बैंक निरन्तर रूपमा क्रियाशिल रहेको छ।

आर्थिक वर्ष २०८२/८३ मा विकास बैंकले रु. १ अर्ब ७४ करोड खुद मुनाफा आर्जन गर्न सफल भएको छ। २०८३ असार मसान्तमा कायम रहेको सञ्चित मुनाफाबाट शेयरधनी महानुभावहरुलाई १० प्रतिशत बोनस शेयर तथा १० प्रतिशत नगद लाभांश (प्रस्तावित बोनस शेयर तथा नगद लाभांशको करसहित) गरी कुल २० प्रतिशत लाभांश वितरण गर्ने प्रस्ताव यस गरिमामय सभा समक्ष स्वीकृतिका लागि प्रस्तुत गरेका छौं। विकास बैंकको सुदृढ वित्तीय अवस्था, आगामी व्यवसाय विस्तारको आवश्यकता, पूँजीगत पर्याप्तता तथा शेयरधनी महानुभावहरुको उचित प्रतिफललाई सन्तुलित रूपमा सम्बोधन गर्ने उद्देश्यका साथ उक्त प्रस्ताव अघि सारिएको हो।

पछिल्ला वर्षहरूमा सूचना प्रविधिको क्षेत्रमा भएको तीव्र विकास सँगसँगै बैंकिङ क्षेत्रको स्वरूपमा नै आमूल परिवर्तन आएको देखिन्छ। डिजिटल

रूपान्तरण अब बैंकिङ व्यवसायको विकल्प मात्र नभई अपरिहार्य आवश्यकता बनिसकेको छ । ग्राहकको व्यवहार, अपेक्षा र सेवाप्रतिको दृष्टिकोणमा तीव्र परिवर्तन आएको छ । यस वास्तविकतालाई आत्मसात् गर्दै गरिमा विकास बैंकले आफ्नो बैंकिङ सेवालाई आधुनिक तथा प्रविधिमैत्री बनाउने कार्यलाई उच्च प्राथमिकताका साथ अघि बढाएको छ । ग्राहकलाई प्रदान गरिने सेवाहरूको डिजिटल रूपान्तरणसँगै विकास बैंकको आन्तरिक कार्यप्रणालीलाई समेत आवश्यकता अनुसार Automation तर्फ लैजाने नीति अवलम्बन गरिएको छ । आगामी दिनमा प्रविधिको प्रयोगलाई अझ व्यापक बनाउँदै सेवा प्रवाहलाई थप सहज, सुरक्षित, पारदर्शी तथा प्रभावकारी बनाउने हाम्रो निरन्तर प्रयास रहेको छ ।

बैंकिङ व्यवसाय निरन्तर सञ्चालन हुने व्यवसाय भएकोले यस यात्रामा विभिन्न आन्तरिक तथा बाह्य चुनौतीहरूको सामना गर्नुपर्ने हुन्छ । आर्थिक उतारचढाव, नियामकीय परिवर्तन, प्रविधिको तीव्र विकास, साइबर जोखिम, बढ्दो प्रतिस्पर्धा तथा ग्राहकको बदलिँदो आवश्यकता जस्ता विषयहरूले बैंकिङ क्षेत्रलाई निरन्तर नयाँ चुनौती दिइरहेका छन् । यस्तो चुनौतीपूर्ण अवस्थामा बैंक तथा वित्तीय संस्थाहरूले आफ्नो स्थायित्व कायम राख्न सक्ने, परिवर्तनसँगै आफूलाई रूपान्तरण गर्न सक्ने र संकटपछि अझ बलियो भएर अघि बढ्न सक्ने क्षमता विकास गर्न आवश्यक हुन्छ। यही सोचका साथ गरिमा विकास बैंकले Resilient Banking को अवधारणालाई प्रभावकारी रूपमा आफ्नो रणनीतिक यात्राको महत्वपूर्ण आधारका रूपमा लिएको छ ।

यस विकास बैंकले आफ्नो स्थापनाकालदेखि नै संस्थागत सुशासनलाई उच्च प्राथमिकतामा राख्दै आएको छ । बैंकको दीर्घकालीन स्थायित्व केवल व्यवसायको आकार वा नाफाबाट मात्र निर्धारण हुँदैन भन्ने हाम्रो स्पष्ट मान्यता छ । पारदर्शिता, जवाफदेहिता, नैतिक व्यवसायिक अभ्यास, प्रभावकारी आन्तरिक नियन्त्रण र सुदृढ जोखिम व्यवस्थापन नै दीर्घकालीन संस्थागत सफलताका आधार हुन् । यसै अनुरूप विकास बैंकले आफ्ना आन्तरिक नीति नियमका साथै नियामक निकायहरूबाट समय-समयमा जारी हुने नीति, नियम, निर्देशन तथा परिपत्रहरूको पूर्ण रूपमा पालना गर्दै आएको छ । आन्तरिक नियन्त्रण तथा निरन्तर अनुगमन प्रणालीलाई थप प्रभावकारी बनाउन केन्द्रीय कार्यालयसँगै देशका विभिन्न स्थानमा १० वटा क्षेत्रीय कार्यालयमार्फत विकास बैंकका गतिविधिहरूको प्रभावकारी अनुगमन तथा सञ्चालन हुँदै आएको छ । जोखिम व्यवस्थापन, आन्तरिक नियन्त्रण तथा अनुपालना प्रणालीलाई थप सुदृढ बनाउँदै विकास बैंकका शेयरधनी, निक्षेपकर्ता, ऋणी, ग्राहक, कर्मचारी तथा अन्य सम्पूर्ण सरोकारवालाको हित संरक्षण गर्ने कार्यमा विकास बैंक निरन्तर प्रतिबद्ध रहेको छ ।

विकास बैंकको पूँजीगत आधारलाई थप सुदृढ बनाउने उद्देश्यले आर्थिक वर्ष २०७८/७९ मा रु. १ अर्ब बराबरको ऋणपत्र जारी गरिएको थियो, जुन हाल दोस्रो बजारमा कारोबार भइरहेको छ । पर्याप्त तथा गुणस्तरीय पूँजीकोष बैंकको व्यवसाय विस्तार तथा जोखिम वहन क्षमताको महत्वपूर्ण आधार भएकाले आगामी दिनमा पनि पूँजीगत सुदृढतालाई प्राथमिकतामा राखिने छ ।

यस यात्रामा हाम्रा कर्मचारीहरूको भूमिका अत्यन्त महत्वपूर्ण छ । कुनै पनि संस्था केवल पूँजी, प्रविधि वा भौतिक संरचनाबाट सफल हुँदैन । संस्थालाई सफल बनाउने वास्तविक शक्ति त्यस संस्थामा कार्यरत मानव संसाधन हुन् । चुनौतीपूर्ण परिस्थितिमा समेत विकास बैंकको सेवा निरन्तरता कायम राख्न, ग्राहकको विश्वास जोगाउन तथा विकास बैंकका रणनीतिहरूलाई व्यवहारमा कार्यान्वयन गर्न योगदान गर्नुहुने सम्पूर्ण कर्मचारीहरू प्रति म सञ्चालक समितिको तर्फबाट हार्दिक धन्यवाद व्यक्त गर्दछु । आगामी दिनमा कर्मचारीको क्षमता विकास, नेतृत्व विकास, प्रविधिमैत्री सीप तथा व्यावसायिक दक्षता अभिवृद्धिलाई अझ प्राथमिकता दिइनेछ ।

अन्तमा, यस गरिमा विकास बैंक लिमिटेडको बीसौ 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 रूपमा सहयोग गर्नुहुने सम्पूर्ण शुभचिन्तकहरूप्रति 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 बैंकिङ सेवा प्रवाहमा दृढताका साथ अगाडि बढ्ने प्रतिवद्धता यहाँहरू समक्ष व्यक्त गर्न चाहन्छु ।

धन्यवाद !

दिलिप प्रताप खाँण

अध्यक्ष

सञ्चालक समिति



प्रमुख कार्यकारी अधिकृतको प्रतिबद्धता

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

बैंकिङ क्षेत्रमा प्रयाप्त लगानीयोग्य रकम हुनुका साथै कर्जाको व्याजदर ऐतिहासिक रुपमा न्यून विन्दुमा आईपुगेको अवस्था हुँदाहँदै पनि विगत केही वर्षयता मुलुकको समग्र आर्थिक गतिविधिमा देखिएको संकुचन तथा व्यावसायिक वातावरणमा विद्यमान चुनौतीका कारण बैंक तथा वित्तीय संस्थाहरुको कर्जा विस्तार समिक्षा वर्षमा समेत उत्साहजनक हुन सकेन। अन्तर्राष्ट्रिय स्तरमा देखिएका रूस-युक्रेन युद्ध, अमेरिका-इरानबीचको बढ्दो भूराजनीतिक तनाव तथा अन्य क्षेत्रीय द्वन्द्व र अस्थिरताका कारण पेट्रोलियम पदार्थको मूल्यमा भएको वृद्धि, आपूर्ति शृंखलामा देखिएको अवरोध, अन्तर्राष्ट्रिय व्यापार तथा लगानीमा आएको अनिश्चितता र विश्वव्यापी वित्तीय बजारमा परेको दबावको अप्रत्यक्ष प्रभाव समेत नेपाली अर्थतन्त्रमा समेत परेको देखियो। यद्यपि, आर्थिक गतिविधिमा क्रमशः देखिन थालेको सकारात्मक संकेतले आगामी दिनमा कर्जाको माग र प्रवाहमा थप सुधार हुने अपेक्षा गरिएको छ।

समिक्षा अवधिमा यस विकास बैंकले आफ्नो व्यावसायिक विस्तारलाई थप गति दिँदै निक्षेप परिचालन, कर्जा लगानी तथा मुनाफा आर्जनका प्रमुख सूचकहरूमा सन्तोषजनक प्रगति हासिल गरेको छ। समीक्षा वर्षमा विकास बैंकको निक्षेप परिचालनमा ७.७५ प्रतिशतको वृद्धि भई कुल निक्षेप रु.९९ अर्ब ८६ करोड पुगेको छ। समग्र बैंकिङ क्षेत्रको कर्जा वृद्धि ६.५० प्रतिशत रहेको अवस्थामा समेत यस विकास बैंकले कर्जा लगानीतर्फ १०.२२ प्रतिशतको वृद्धि हासिल गर्दै आर्थिक वर्षको अन्त्यमा यस विकास बैंकको कुल कर्जा लगानी रु.८४ अर्ब ५५ करोड पुगेको छ। त्यसैगरी सञ्चालन मुनाफा तथा खुद मुनाफामा समेत अघिल्लो आर्थिक वर्षको तुलनामा क्रमशः ४५.१६ प्रतिशत र ३९.७० प्रतिशतको वृद्धि भई रु.२ अर्ब ६३ करोड र रु.१ अर्ब ७४ करोड आर्जन गर्न यस विकास बैंक सफल भएको छ।

हामीले आफ्नो बैंकिङ सेवाको पहुँचलाई देशका सातवटै प्रदेशसम्म विस्तार गरिसकेको यहाँहरुलाई अवगत नै छ। हाल बैंकले १० वटा क्षेत्रीय कार्यालय, १२६ वटा शाखा कार्यालय तथा ५१ वटा एटीएम सहितको भौतिक उपस्थिति मार्फत देशका सातवटै प्रदेशमा आधुनिक, सहज तथा पहुँचयोग्य बैंकिङ सेवा प्रदान गर्दै आएको छ। यससँगै, विकास बैंकसँग १० लाख भन्दा बढी निक्षेपकर्ता, ३६ हजारभन्दा बढी ऋणी, ५ लाख ६० हजारभन्दा बढी मोबाइल बैंकिङ प्रयोगकर्ता, २ लाख २० हजारभन्दा बढी डेबिट कार्ड प्रयोगकर्ता तथा १ लाखभन्दा बढी QR Merchant आबद्ध भई आधुनिक बैंकिङ सेवाको उपयोग गरिरहनु भएको छ।

यस विकास बैंकले भारतीय चेम्बर अफ कमर्सद्वारा २९ अगष्ट २०२५ मा भारतको नयाँ दिल्लीमा आयोजित तेश्रो इमर्जिङ एसिया बैंकिङ 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, न्यू विजनेश एज लिमिटेडद्वारा ८ मे २०२६ मा काठमाण्डौमा आयोजित वार्षिक अवार्ड समारोहमा Best Managed Development Bank, 2026, कर्पोरेट विजनेश म्यागजिनद्वारा १८ जुन २०२६ मा आयोजित अवार्ड समारोहमा Development Bank of the Year, 2026 बाट सम्मानित हुनुका साथै विकास बैंकको पारदर्शिता, वित्तीय प्रतिवेदनको गुणस्तर तथा उत्कृष्ट प्रस्तुतीकरणको कदर स्वरुप नेपाल चार्टर्ड एकाउन्टेन्ट्स संस्थाद्वारा आयोजित Best Presented Annual Report Award, 2025 मा Silver Award समेत प्राप्त गर्न विकास बैंक सफल भएको छ। डिजिटल बैंकिङतर्फ विकास बैंकले निरन्तर रुपमा उत्कृष्ट कारोबार

गर्दै आईरहेको देखिन्छ । आर्थिक वर्ष २०८१/८२ को डिजिटल कारोबार तथा NEPALPAY QR कारोबारका आधारमा नेपाल क्लियरिङ हाउस लिमिटेडबाट क्रमशः Excellence in Digital Transactions Award तथा Excellence in NEPALPAY QR Transactions Award तथा आर्थिक वर्ष २०८२/८३ मा वित्तीय साक्षरतामा विकास बैंकहरूमध्ये उत्कृष्ट योगदान गरेबापत Ktm Voice.Com ले आयोजना गरेको वित्तीय साक्षरता सम्मेलन, २०२६ मा यस विकास बैंक सर्वोत्कृष्ट वित्तीय साक्षरता अवार्डबाट सम्मानित भएको छ । उल्लिखित अवार्डहरूबाट 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 महशुस भएको छ ।

मिति २०८३ भदौ १० गते भोटेकोशी नदीमा आएको अकल्पनिय विनाशकारी बाढीको कारण रसुवा, नुवाकोट, धदिङ्ग, गोरखा लगायतका जिल्लाहरूमा ठूलो धनजनको क्षति हुन गयो । बाढी पश्चात उत्पन्न कठिन परिस्थितिबाट प्रभावित विभिन्न जिल्लाका नागरिकहरूको उद्धार, राहत तथा पुर्नस्थापना प्रयोजनको लागि विकास बैंकमा कार्यरत कर्मचारीहरूको एक दिनको तलब तथा भत्ता समेत रु.५१ लाख ११ हजार १ सय ११ प्रधानमन्त्री दैवी प्रकोप उद्धार तथा राहत कोषमा जम्मा गरिएको छ । बाढी प्रभावित क्षेत्रको शिक्षा, स्वास्थ्य तथा नागरिकको पुर्नस्थापना सम्बन्धी कार्यक्रममा यस विकास बैंकको संस्थागत सामाजिक उत्तरदायित्व (CSR) कोषबाट स्थानीय निकायसँगको समन्वयमा रु ५० लाख बराबरको थप प्रत्यक्ष सहयोग गर्ने निर्णय भएको व्यहोरा जानकारी गराउन चाहन्छु ।

आगामी दिनमा बैंकिङ्ग क्षेत्रको भविष्य शाखा विस्तार तथा परम्परागत प्रक्रियामा मात्र निर्भर रहने अवस्था छैन । ग्राहकको अपेक्षा परिवर्तन भए सँगै बैंकिङ्ग सेवाको परिभाषा पनि परिवर्तन हुँदै गएको देखिन्छ । डिजिटल तथा स्वचालित प्रणाली र आधुनिक उपकरणको प्रयोगमार्फत बैंकिङ्ग सेवा छिटो, सरल र पहुँचयोग्य बनाउने दिशामा यस विकास बैंक निरन्तर अगाडी बढीरहेको छ । आगामी दिनमा प्रविधिलाई केवल सञ्चालन खर्च घटाउने माध्यमका रूपमा नभई ग्राहक अनुभव सुधार्ने, निर्णय प्रक्रियालाई प्रभावकारी बनाउने र संस्थागत क्षमता बढाउने रणनीतिक साधनका रूपमा उपयोग गर्ने हाम्रो लक्ष्य रहेको छ ।

देशको आर्थिक गतिविधि चलायमान बनाउन विशेषगरी साना तथा मझौला उद्यम, उर्जा, कृषि, पूर्वाधार निर्माण, लगायतका क्षेत्रहरूको निकै नै ठूलो भूमिका रहने वास्तविकतालाई ध्यानमा राख्दै यस विकास बैंकले साना तथा मझौला र उत्पादनशील क्षेत्रलाई प्राथमिकतामा राखी अर्थतन्त्रका हरेक क्षेत्रमा सन्तुलित कर्जा प्रवाह गर्ने कार्यलाई सदैव जोड दिदै आएको छ ।

कुनै पनि संस्थाको वास्तविक सामर्थ्य त्यसको भौतिक संरचना वा वित्तीय स्रोतमा मात्र होइन, त्यससँग जोडिएका मानव संसाधनको ज्ञान, क्षमता, प्रतिबद्धता र दृष्टिकोणमा निहित हुन्छ । यही विश्वासलाई आत्मसात् गर्दै विकास बैंकले आफ्ना कर्मचारीलाई संस्थाको अमूल्य सम्पत्तिका रूपमा लिँदै उनीहरूको क्षमता विकास र व्यावसायिक उन्नतिमा निरन्तर लगानी गर्दै आएको छ । कर्मचारीको ज्ञान र सीपलाई समयानुकूल बनाउने उद्देश्यले आन्तरिक तथा बाह्य तालिम, सेमिनार र गोष्ठीमा सहभागिताका अवसर प्रदान गर्नुका साथै उनीहरूको वृत्ति विकास, नेतृत्व क्षमता र सशक्तीकरणलाई विशेष प्राथमिकता दिइएको छ । सक्षम र उत्साही जनशक्तिबाट नै सुदृढ संस्था निर्माण हुन्छ भन्ने विश्वासका साथ गरिएको यो लगानी विकास बैंकको दिगो प्रगति र भविष्यको बलियो आधार हो भन्ने हामीले विश्वास लिएका छौं ।

आफ्नै भवनमा केन्द्रीय कार्यालय सञ्चालन गर्ने उद्देश्यका साथ अधिल्लो आर्थिक वर्षमा खरिद गरिएको काठमाण्डौ महानगरपालिका वडा नं.३, बालुवाटारमा अवस्थित भवनमा केन्द्रीय कार्यालय सञ्चालनको लागि आवश्यक पर्ने सम्पूर्ण आन्तरिक संरचना निर्माण तथा सजावटको कार्य सम्पन्न भएसँगै २०८३ भाद्र ३ गतेदेखि केन्द्रीय कार्यालय नयाँ परिसरबाट सञ्चालनमा आएको छ ।

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

धन्यवाद ।

माधव प्रसाद उपाध्याय

प्रमुख कार्यकारी अधिकृत

सञ्चालक समिति

श्री दिलिप प्रताप खाँण
अध्यक्ष

श्री श्याम प्रसाद बस्याल
सञ्चालक

श्री दिपेन्द्र श्रेष्ठ
सञ्चालक

श्री मुकुन्द राज आचार्य
सञ्चालक

श्री विमल पाण्डे
सञ्चालक

श्री शोभाकान्त ढकाल
सञ्चालक

श्री आयुष्मा कोइराला
सञ्चालक



उच्च व्यवस्थापन

श्री माधव प्रसाद उपाध्याय

प्रमुख कार्यकारी अधिकृत

श्री अनिल रेग्मी

नायब प्रमुख कार्यकारी अधिकृत

विभागीय प्रमुखहरू

श्री संजु प्रसाद जैसवाल

प्रमुख- खुद्रा कर्जा विभाग

श्री अनुमान श्रेष्ठ

प्रमुख- कर्जा प्रशासन विभाग

श्री इश्वरी प्रसाद ढकाल

प्रमुख- सामान्य सेवा विभाग

श्री भक्त बहादुर के.सी

प्रमुख- गैह्र बैंकिङ्ग सम्पत्ति व्यवस्थापन विभाग

श्री कमल प्रसाद अर्याल

प्रमुख- केन्द्रीय सञ्चालन विभाग/
अनुसन्धान तथा विकास विभाग

श्री दिपक राज भण्डारी

प्रमुख- कर्पोरेट कर्जा विभाग/विपन्न वर्ग कर्जा
विभाग

श्री लक्ष्मण नेपाल

प्रमुख- जोखिम विभाग

श्री रमेश रिजाल

प्रमुख- बजारीकरण विभाग

श्री मिन प्रसाद सुवेदी

प्रमुख- कम्प्लायन्स विभाग

श्री विशाल जोशी

प्रमुख- सूचना प्रविधि विभाग

श्री भोला प्रसाद तिवारी

प्रमुख- मानव संसाधन विभाग

श्री कृष्ण श्रेष्ठ

प्रमुख- कर्जा असुली व्यवस्थापन विभाग

श्री केशव तिमल्सिना

प्रमुख- लेखा/वित्तीय योजना तथा बजेट विभाग

श्री गणेश पौडेल

प्रमुख- आन्तरिक लेखापरीक्षण विभाग

श्री लक्ष्मी प्रसाद पौडेल

प्रमुख- सर्भिस एक्सिलेन्स विभाग/
कार्यकारी सचिवालय

श्री रामचन्द्र बराल

प्रमुख- कर्जा अनुगमन विभाग

श्री असविन न्यौपाने

प्रमुख- कानून विभाग

श्री नकुल पौडेल

प्रमुख- ट्रान्जेक्सन बैंकिङ्ग विभाग

क्षेत्रीय प्रमुखहरू

श्री दयाराज अर्याल

क्षेत्रीय प्रमुख- कमलपोखरी

श्री पुरुषोत्तम पाण्डे

क्षेत्रीय प्रमुख- लाजिम्पाट

श्री कुमार गुरुङ्ग

क्षेत्रीय प्रमुख- नारायणगढ

श्री मेघ बहादुर के.सी

क्षेत्रीय प्रमुख- पोखरा

श्री लेखनाथ भट्टराई

क्षेत्रीय प्रमुख- बुटवल

श्री कमल प्रसाद ढुङ्गाना

क्षेत्रीय प्रमुख- बेनी

श्री दिपेन्द्र पोखरेल

क्षेत्रीय प्रमुख- इटहरी

श्री प्रकाश देवकोटा

क्षेत्रीय प्रमुख- कोहलपुर

श्री दयाकान्त साह

क्षेत्रीय प्रमुख- लालवन्दी

श्री प्रेम नारायण अर्याल

क्षेत्रीय प्रमुख- वालिङ

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सञ्चालक समितिको तर्फबाट अध्यक्षद्वारा प्रस्तुत आर्थिक वर्ष २०८२/८३ को वार्षिक प्रतिवेदन

आदरणीय शेयरधनी महानुभावहरू,

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

हाम्रो संस्थाको यात्राको महत्वपूर्ण तथा गौरवपूर्ण चरणको रूपमा रहेको यस बीसौ वार्षिक साधारण सभामा यहाँहरूको गरिमामय उपस्थितिले हामी सबैलाई थप उत्साहित, जिम्मेवार र प्रतिबद्ध बनाएको छ। संस्थाप्रतिको यहाँहरूको निरन्तर विश्वास, सद्भाव, साथ र मार्गदर्शन नै हाम्रो सफलताको सबैभन्दा ठूलो प्रेरणाको स्रोत हो भन्ने कुरालाई म यस अवसरमा विशेष रूपमा स्मरण गर्न चाहन्छु।

हामी आगामी दिनमा हाम्रो यस विकास बैंकलाई अभि सक्षम, सबल, प्रतिस्पर्धी, विश्वसनीय, पारदर्शी तथा उत्कृष्ट वित्तीय संस्थाका रूपमा स्थापित गर्दै लैजाने स्पष्ट उद्देश्यका साथ अघि बढिरहेका छौं। बदलिँदो वित्तीय परिवेश, प्रविधिको तीव्र विकास, ग्राहकका परिवर्तित आवश्यकता तथा बजारमा बढ्दो प्रतिस्पर्धालाई अवसरका रूपमा ग्रहण गर्दै संस्थागत सुशासन, जोखिम व्यवस्थापन, डिजिटल प्रविधि, गुणस्तरीय ग्राहक सेवा तथा दिगो व्यवसाय विस्तारलाई सदैव प्राथमिकतामा राखिएको छ।

अब म विकास बैंकको आर्थिक वर्ष २०८२/८३ को समग्र वित्तीय तथा व्यावसायिक अवस्थाको संक्षिप्त समीक्षा प्रस्तुत गर्न चाहन्छु। आर्थिक वर्ष २०८२/८३ को कारोबार तथा २०८३ साल आषाढ मसान्तसम्मको वासलात, नाफा-नोक्सान हिसाब, नाफा-नोक्सान बाँडफाँट हिसाब, नगद प्रवाह विवरण लगायत सम्बन्धित अनुसूचीहरू तथा अन्य वित्तीय विवरणहरू यस गरिमामय साधारण सभा समक्ष छलफल तथा स्वीकृतिका लागि प्रस्तुत गर्न चाहन्छु।

राष्ट्रिय अन्तर्राष्ट्रिय आर्थिक स्थिति

अन्तर्राष्ट्रिय आर्थिक स्थिति

पश्चिम एसियामा भएका सशस्त्र द्वन्द्व र त्यसका विश्वव्यापी प्रभावका कारण विश्वव्यापी आर्थिक वृद्धि सीमित भएको छ। रूस-युक्रेन द्वन्द्वबाट उत्पन्न बारम्बारको असर तथा पश्चिम एसियामा देखिएको पछिल्लो तनावका कारण विश्व अर्थतन्त्र निरन्तर तनावको अवस्थामा रहेको छ। यस्तो अभूतपूर्व अनिश्चितता र अराजकताले विश्वव्यापी उत्पादनमा दबाव सिर्जना गरेको छ, तर कृत्रिम बुद्धिमत्ता (Artificial Intelligence) बाट प्राप्त उत्पादकत्व वृद्धिले यसको प्रभावलाई ठूलो हदसम्म सन्तुलन गरेको छ। अन्तर्राष्ट्रिय मुद्रा कोषले सन् २०२६ को विश्वव्यापी आर्थिक वृद्धिको प्रक्षेपण जनवरी २०२६ मा ३.३ प्रतिशतबाट घटाएर अप्रिल २०२६ मा ३.१ प्रतिशतमा झारेको छ। विश्वव्यापी अनिश्चितता सूचकांक सन् २०२५ को सेप्टेम्बरमा अमेरिकाले आफ्ना प्रमुख साभेदारहरूमाथि लगाएको उल्लेखनीय भन्सार दर तथा व्यापार युद्धको तीव्रताका कारण उच्चतम स्तरमा पुगेको थियो। त्यसयता उक्त सूचकांकमा कमी आएको भए पनि पश्चिम एसियामा भएको द्वन्द्वसँगै सूचकांक पुनः बढेको छ, जसले विश्वव्यापी अनिश्चितताको पुनरुत्थानलाई संकेत गर्दछ। पश्चिम एसियामा भएको युद्धले मुख्यतः तेलको मूल्यमा पर्ने धक्काका माध्यमबाट दूरगामी प्रभाव पार्ने अपेक्षा गरिएको छ। पश्चिम एसियामा विश्वव्यापी तेल भण्डारको करिब २० प्रतिशत हिस्सा रहेको छ सोको ओसार पसार स्ट्रेट अफ हर्मुज क्षेत्र हुँदै जाने गर्दछ। यस क्षेत्रमा युद्ध तीव्र भएपछि स्ट्रेट अफ हर्मुज बन्द हुँदा कच्चा तेलको मूल्यमा तीव्र वृद्धि भई प्रति ब्यारेल १०० अमेरिकी डलरको सीमा पार गरेको थियो।

अधिकांश डिजेल प्रशोधन केन्द्रहरू पश्चिम एसियाली देशहरूमा अवस्थित रहेका कारण पनि द्वन्द्वपछि डिजेलको मूल्यमा असामान्य रूपमा तीव्र वृद्धि भएको छ । यद्यपि, बहुमूल्य धातुहरूको मूल्य भने फेब्रुअरी २०२६ देखि घटेको छ ।

कच्चा तेलको मूल्यमा हुने धक्काका दूरगामी प्रभावहरू रहेका छन्, जसमा व्यापक दोस्रो तहका प्रभावहरू समेत पर्दछन् । विश्व अर्थतन्त्रहरूले बढ्दो मुद्रास्फीति, व्यवसायहरूको उच्च उत्पादन लागत र आपूर्ति शृंखलामा अवरोधको सामना गर्नुपर्ने सम्भावना छ । अन्तर्राष्ट्रिय मुद्रा कोषले सन् २०२६ को विश्वव्यापी मुद्रास्फीतिको प्रक्षेपण जनवरी २०२६ मा ३.८ प्रतिशतबाट बढाएर मार्च २०२६ मा ४.४ प्रतिशतमा पुर्‍याएको छ, जसको कारण उपभोक्ताको क्रय क्षमतामा कमी आउने संकेत गर्दछ । सन् २०२६ मा विकसित तथा उदीयमान अर्थतन्त्रहरूमा मुद्रास्फीति क्रमशः करिब २.८ प्रतिशत र ५.५ प्रतिशत रहने प्रक्षेपण गरिएको छ ।

विश्वभरका केन्द्रीय बैंकहरूले हालका घटनाक्रमलाई नजिकबाट निगरानी गरिरहेका छन् र सक्रिय मौद्रिक सहजताको चरणबाट सावधानीपूर्वक बिरामको अवस्थामा सँदैछन् । अधिकांश केन्द्रीय बैंकहरूले मौद्रिक नीति सहजताको चक्र पूरा गरिसकेका छन् र ब्याजदर स्थिर राखिरहेका छन् । अष्ट्रेलियाको रिजर्व बैंक, पिपुल्स बैंक अफ चाइना, रिजर्व बैंक अफ इन्डिया, बंगलादेश बैंक र फेडरल रिजर्वले आफ्ना ब्याजदरहरू यथावत् राखेका छन् । यद्यपि, युरोपेली केन्द्रीय बैंक, बैंक अफ जापान, श्रीलंकाको केन्द्रीय बैंक र दक्षिण अफ्रिकी रिजर्व बैंकले २५ आधार अंकले ब्याजदर वृद्धि गरेका छन् । बैंक अफ जापानले तीन दशकयताकै उच्च स्तरमा ब्याजदर वृद्धि गर्नु तथा युरोपेली केन्द्रीय बैंकले सन् २०२३ यता पहिलोपटक ब्याजदर वृद्धि गर्नुको कारण ऊर्जा लागतमा भएको वृद्धि र तीव्र हुँदै गएको मुद्रास्फीति रहेको थियो ।

राष्ट्रिय अर्थतन्त्र

वास्तविक क्षेत्र

राष्ट्रिय तथ्याङ्क कार्यालयका अनुसार आर्थिक वर्ष २०८२/८३ मा आर्थिक वृद्धि ३.८५ प्रतिशत रहेको अनुमान छ । कृषि क्षेत्रको वृद्धि १.५८ प्रतिशत, उद्योग क्षेत्रको ५.६७ प्रतिशत र सेवा क्षेत्रको वृद्धि ४.२१ प्रतिशत रहेको अनुमान छ । आर्थिक वर्ष २०८२/८३ मा कुल गार्हस्थ्य उत्पादनमा कृषि, उद्योग र सेवा क्षेत्रको अंश क्रमशः २४.०३ प्रतिशत, १४.१६ प्रतिशत र ६१.८१ प्रतिशत रहेको छ ।

आर्थिक वर्ष २०८२/८३ मा कुल गार्हस्थ्य बचत कुल गार्हस्थ्य उत्पादनको ९.७१ प्रतिशत रहेको छ । कुल स्थिर पुँजी निर्माण र कुल राष्ट्रिय बचतको कुल गार्हस्थ्य उत्पादनसँगको अनुपात क्रमशः २६.२६ प्रतिशत र ४४.७७ प्रतिशत रहेको छ । आर्थिक वर्ष २०८२/८३ मा कुल विद्युत्को जडित क्षमता वृद्धि भई ४,१२० मेगावाट पुगेको छ । जडित क्षमतामध्ये जलविद्युत् ३,९०५ मेगावाट रहेको छ । आर्थिक वर्ष २०८२/८३ मा कुल पर्यटक आगमन ०.९५ प्रतिशतले वृद्धि भई ११,५८,४५९ पुगेको छ ।

मुद्रास्फीति

२०८३ असारमा वार्षिक विन्दुगत उपभोक्ता मुद्रास्फीति ५.१४ प्रतिशत रहेको छ । २०८२ असार महिनामा यस्तो मुद्रास्फीति २.२० प्रतिशत रहेको थियो । आर्थिक वर्ष २०८२/८३ मा वार्षिक औसत उपभोक्ता मुद्रास्फीति ३.०८ प्रतिशत रहेको छ । अधिल्लो आर्थिक वर्ष यस्तो मुद्रास्फीति ४.०६ प्रतिशत रहेको थियो ।

अधिल्लो आर्थिक वर्षको तुलनामा आर्थिक वर्ष २०८२/८३ मा खाद्य तथा पेय पदार्थ समूहअन्तर्गत घ्यू तथा तेल उप-समूहको मूल्यवृद्धि १०.०५ प्रतिशत, फलफूलको ७.०९ प्रतिशत र गैर-मदिराजन्य पेय पदार्थको ३.२८ प्रतिशत रहेको छ भने तरकारी उप-समूहको मूल्य सूचकाङ्क ३.९५ प्रतिशत, मरमसलाको ३.६६ प्रतिशत र दाल तथा गेडागुडीको ३.४१ प्रतिशतले ऋणात्मक रहेको छ ।

साथै, गैर-खाद्य तथा सेवा समूहअन्तर्गत विविध वस्तु तथा सेवाहरू उप-समूहको मूल्यवृद्धि १७.६१ प्रतिशत, शिक्षाको ७.०४ प्रतिशत, यातायातको ५.८० प्रतिशत र कपडा तथा जुत्ता चप्पलको ५.५६ प्रतिशत रहेको छ भने बीमा तथा वित्तीय सेवाहरूको सूचकाङ्क ०.०१ प्रतिशतले ऋणात्मक रहेको छ ।

प्रदेशगत रूपमा आर्थिक वर्ष २०८२/८३ मा कोशी प्रदेशको वार्षिक औसत उपभोक्ता मुद्रास्फीति ३.७७ प्रतिशत, मधेश प्रदेशको ३.६५ प्रतिशत, बागमती प्रदेशको २.७९ प्रतिशत, गण्डकी प्रदेशको २.५९ प्रतिशत, लुम्बिनी प्रदेशको



३.२९ प्रतिशत, कर्णाली प्रदेशको २.६० प्रतिशत र सुदूरपश्चिम प्रदेशको २.०५ प्रतिशत रहेको छ । २०८३ असार महिनामा कोशी प्रदेशको वार्षिक बिन्दुगत उपभोक्ता मुद्रास्फीति ५.६१ प्रतिशत, मधेश प्रदेशको ५.९४ प्रतिशत, बागमती प्रदेशको ४.६८ प्रतिशत, गण्डकी प्रदेशको ५.१२ प्रतिशत, लुम्बिनी प्रदेशको ५.२५ प्रतिशत, कर्णाली प्रदेशको ५.०१ प्रतिशत र सुदूरपश्चिम प्रदेशको ४.२७ प्रतिशत रहेको छ ।

वैदेशिक व्यापार

आर्थिक वर्ष २०८२/८३ मा कुल वस्तु निर्यात १३.८ प्रतिशतले वृद्धि भई रु. ३१५ अर्ब २९ करोड पुगेको छ । अधिल्लो वर्ष यस्तो निर्यात ८१.८ प्रतिशतले वृद्धि भएको थियो । गन्तव्यका आधारमा भारत र अन्य मुलुकतर्फको निर्यात क्रमशः १५.१ प्रतिशत र १०.१ प्रतिशतले वृद्धि भएको छ भने चीनतर्फको निर्यातमा २८.० प्रतिशतले कमी आएको छ । वस्तुगत आधारमा भटमासको तेल, पाम तेल, अलैंची, जुटका सामान, चाउचाउ लगायतका वस्तुको निर्यात बढेको छ भने जिङ्ग सिट, पार्टिकल बोर्ड, चिया, ऊनी गलैँचा, हस्तकलाका सामान तथा अन्य हस्तकला लगायतका वस्तुको निर्यात घटेको छ । आर्थिक वर्ष २०८२/८३ मा कुल वस्तु आयात १६.२ प्रतिशतले वृद्धि भई रु. २०९६ अर्ब ३८ करोड पुगेको छ । अधिल्लो वर्ष यस्तो आयात १३.३ प्रतिशतले वृद्धि भएको थियो । वस्तु आयात गरिने मुलुकका आधारमा भारत, चीन र अन्य मुलुकबाट भएको आयात क्रमशः १३.० प्रतिशत, २४.७ प्रतिशत र १७.५ प्रतिशतले वृद्धि भएको छ । वस्तुगत आधारमा पेट्रोलियम पदार्थ, चाँदी, यातायातका उपकरण, सवारी साधन तथा स्पेयर पार्ट्स, रासायनिक मल, अन्य मेशिनरी तथा पार्ट्सलगायतका वस्तुको आयात बढेको छ भने खाने तेल, हट रोल्ड शिट इन क्वाइल, लसुन, अलकत्रा, एम.एस.विलेट लगायतका वस्तुको आयात घटेको छ ।

आर्थिक वर्ष २०८२/८३ मा कुल वस्तु व्यापार घाटा १६.६ प्रतिशतले वृद्धि भई रु. १७८१ अर्ब ९ करोड पुगेको छ । अधिल्लो वर्ष यस्तो घाटा ६.० प्रतिशतले वृद्धि भएको थियो । समीक्षा वर्षमा निर्यात-आयात अनुपात १५.० प्रतिशत रहेको छ । अधिल्लो वर्ष यस्तो अनुपात १५.४ प्रतिशत रहेको थियो ।

समीक्षा वर्षमा भारतबाट परिवर्त्य विदेशी मुद्रा भुक्तानी गरी रु. १९७ अर्ब २५ करोड बराबरको वस्तु आयात भएको छ । अधिल्लो वर्ष यस्तो आयात रु. १८१ अर्ब १५ करोड बराबरको भएको थियो ।

विप्रेषण आप्रवाह

आर्थिक वर्ष २०८२/८३ मा विप्रेषण आप्रवाह ३७.१ प्रतिशतले वृद्धि भई रु. २३६३ अर्ब १३ करोड पुगेको छ । अधिल्लो वर्ष विप्रेषण आप्रवाह १९.२ प्रतिशतले बढेको थियो । २०८३ असार महिनामा विप्रेषण आप्रवाह रु. २४२ अर्ब ३३ करोड रहेको छ । अधिल्लो वर्षको सोही महिनामा विप्रेषण आप्रवाह रु. १८९ अर्ब ११ करोड रहेको थियो । समीक्षा वर्षमा अमेरिकी डलरमा विप्रेषण आप्रवाह २८.१ प्रतिशतले वृद्धि भई १६ अर्ब १९ करोड पुगेको छ । अधिल्लो वर्ष यस्तो आप्रवाह १६.३ प्रतिशतले बढेको थियो । समीक्षा वर्षमा खुद द्वितीय आय (खुद ट्रान्सफर) रु. २५८१ अर्ब ५३ करोड पुगेको छ । अधिल्लो वर्ष यस्तो आय रु. १८७४ अर्ब ३० करोड रहेको थियो ।

समीक्षा वर्षमा वैदेशिक रोजगारीका लागि अन्तिम श्रम स्वीकृति (संस्थागत तथा व्यक्तिगत-नयाँ) लिने नेपालीको सङ्ख्या ४०६,५१९ र पुनः श्रम स्वीकृति लिनेको सङ्ख्या ३८५,७८३ रहेको छ । अधिल्लो वर्ष यस्तो सङ्ख्या क्रमशः ५०५,९५७ र ३३३,३०९ रहेको थियो ।

चालु खाता एवम् शोधनान्तर स्थिति

आर्थिक वर्ष २०८२/८३ मा चालु खाता रु. ९२३ अर्ब ५६ करोडले बचतमा रहेको छ । अधिल्लो वर्ष चालु खाता रु. ४०९ अर्ब ८४ करोडले बचतमा रहेको थियो । अमेरिकी डलरमा अधिल्लो वर्ष ३ अर्ब १ करोडले बचतमा रहेको चालु खाता समीक्षा वर्षमा ६ अर्ब ३३ करोडले बचतमा रहेको छ । समीक्षा वर्षमा खुद पुँजीगत ट्रान्सफर रु. १८ अर्ब ५० करोड रहेको छ । अधिल्लो वर्ष यस्तो ट्रान्सफर रु. ९ अर्ब ८४ करोड रहेको थियो । यसैगरी, समीक्षा वर्षमा रु. २८ अर्ब ४९ करोड प्रत्यक्ष वैदेशिक लगानी (इक्विटी मात्र) भित्रिएको छ । अधिल्लो वर्ष यस्तो प्रत्यक्ष वैदेशिक लगानी (इक्विटी मात्र) रु. १२ अर्ब २ करोड रहेको थियो । समीक्षा वर्षमा शोधनान्तर स्थिति रु. १०२७ अर्ब ४ करोडले बचतमा रहेको छ । अधिल्लो वर्ष शोधनान्तर स्थिति रु. ५९४ अर्ब ५४ करोडले बचतमा रहेको थियो । अमेरिकी डलरमा अधिल्लो वर्ष ४ अर्ब ३७ करोडले बचतमा रहेको शोधनान्तर स्थिति समीक्षा वर्षमा ७ अर्ब ५ करोडले बचतमा रहेको छ ।

विदेशी विनिमय सञ्चिति

२०८२ असार मसान्तमा रु. २६७७ अर्ब ६८ करोड बराबर रहेको कुल विदेशी विनिमय सञ्चिति ४५.६ प्रतिशतले वृद्धि भई २०८३ असार मसान्तमा रु. ३८९७ अर्ब ६७ करोड पुगेको छ । अमेरिकी डलरमा यस्तो सञ्चिति



२०८२ असार मसान्तमा १९ अर्ब ५० करोड रहेकोमा २०८३ असार मसान्तमा २९.८ प्रतिशतले वृद्धि भई २५ अर्ब ३१ करोड पुगेको छ। कुल विदेशी विनिमय सञ्चितिमध्ये नेपाल राष्ट्र बैंकमा रहेको सञ्चिति २०८२ असार मसान्तमा रु.२४१४ अर्ब ६४ करोड रहेकोमा २०८३ असार मसान्तमा ४३.८ प्रतिशतले वृद्धि भई रु.३४७३ अर्ब १९ करोड पुगेको छ। बैंक तथा वित्तीय संस्था (नेपाल राष्ट्र बैंकबाहेक) सँग रहेको विदेशी विनिमय सञ्चिति २०८२ असार मसान्तमा रु.२६३ अर्ब ४ करोड रहेकोमा २०८३ असार मसान्तमा ६१.४ प्रतिशतले वृद्धि भई रु.४२४ अर्ब ४८ करोड कायम भएको छ। २०८३ असार मसान्तको कुल विदेशी विनिमय सञ्चितिमा भारतीय मुद्राको अंश २२.३ प्रतिशत रहेको छ।

मौद्रिक स्थिति

आर्थिक वर्ष २०८२/८३ मा विस्तृत मुद्राप्रदाय १३.४ प्रतिशतले बढेको छ। अधिल्लो वर्ष उक्त मुद्राप्रदाय १२.५ प्रतिशतले बढेको थियो। समीक्षा वर्षमा खुद वैदेशिक सम्पत्ति (विदेशी विनिमय मूल्याङ्कन नाफा/नोक्सान समायोजित) रु.१०२७ अर्ब ४ करोड (३८.५ प्रतिशत) ले बढेको छ। अधिल्लो वर्ष उक्त सम्पत्ति रु.५९४ अर्ब ५४ करोड (२९.९ प्रतिशत) ले बढेको थियो। खुला बजार कारोबार र नेपाल राष्ट्र बैंक ऋणपत्र जारी गरी अधिक तरलता प्रशोचन गरिएकोले समीक्षा वर्षमा सञ्चित मुद्रा ५.६ प्रतिशतले मात्र बढेको छ। अधिल्लो वर्ष यस्तो मुद्रा १६.१ प्रतिशतले बढेको थियो।

निक्षेप परिचालन

समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूमा रहेको निक्षेप १३.९ प्रतिशत (रु.१०१३ अर्ब ५ करोड) ले वृद्धि भई रु.८२७६ अर्ब ९३ करोड पुगेको छ। अधिल्लो वर्ष यस्तो निक्षेप १२.६ प्रतिशत (रु.८११ अर्ब ४९ करोड) ले बढेको थियो। २०८३ असार मसान्तमा बैंक तथा वित्तीय संस्थाहरूको कुल निक्षेपमा चल्ती, बचत र मुद्दती निक्षेपको अंश क्रमशः ८.१ प्रतिशत, ४७.० प्रतिशत र ३५.३ प्रतिशत रहेको छ। अधिल्लो वर्ष यस्तो अंश क्रमशः ७.१ प्रतिशत, ३६.८ प्रतिशत र ४८.३ प्रतिशत रहेको थियो। २०८३ असार मसान्तमा बैंक तथा वित्तीय संस्थाहरूको कुल निक्षेपमा संस्थागत निक्षेपको अंश ३३.९ प्रतिशत रहेको छ। २०८२ असार मसान्तमा यस्तो निक्षेपको अंश ३६.१ प्रतिशत रहेको थियो।

कर्जा प्रवाह

समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूबाट निजी क्षेत्रमा प्रवाहित कर्जा ६.५ प्रतिशत (रु.३५९ अर्ब ३६ करोड) ले वृद्धि भई रु.५८५७ अर्ब ६ करोड पुगेको छ। अधिल्लो वर्ष यस्तो कर्जा ८.४ प्रतिशत (रु.४२३ अर्ब ७३ करोड) ले बढेको थियो। २०८३ असार मसान्तमा बैंक तथा वित्तीय संस्थाहरूबाट निजी क्षेत्रमा प्रवाहित कर्जामध्ये गैरवित्तीय संस्थागत क्षेत्रतर्फ प्रवाह भएको कर्जाको अंश ६२.१ प्रतिशत र व्यक्तिगत तथा घरपरिवार क्षेत्रतर्फ प्रवाह भएको कर्जाको अंश ३७.९ प्रतिशत रहेको छ। अधिल्लो वर्षमा यस्तो अंश क्रमशः ६२.८ प्रतिशत र ३७.२ प्रतिशत रहेको थियो। समीक्षा वर्षमा निजी क्षेत्रतर्फ प्रवाहित कर्जामध्ये वाणिज्य बैंकहरूको ६.५ प्रतिशत, विकास बैंकहरूको ७.० प्रतिशत र वित्त कम्पनीहरूको ५.४ प्रतिशतले बढेको छ। २०८३ असार मसान्तमा बैंक तथा वित्तीय संस्थाहरूको

लगानीमा रहेको कर्जामध्ये चालु सम्पत्ति (कृषि तथा गैरकृषिजन्य वस्तु) को सुरक्षणमा १५.१ प्रतिशत रहेको छ भने घरजग्गा धितो सुरक्षणमा ६२.९ प्रतिशत रहेको छ। २०८२ असार मसान्तमा यस्तो धितोमा प्रवाहित कर्जाको अंश क्रमशः १४.५ प्रतिशत र ६४.७ प्रतिशत रहेको थियो।

आर्थिक वर्ष २०८२/८३ मा बैंक तथा वित्तीय संस्थाहरूको लगानीमा रहेको कर्जामध्ये निर्माण क्षेत्रतर्फको कर्जा १८.६ प्रतिशत, उपभोग्य क्षेत्रतर्फको कर्जा १७.८ प्रतिशत, यातायात, सञ्चार तथा सार्वजनिक सेवा क्षेत्रतर्फको कर्जा १५.० प्रतिशत, औद्योगिक उत्पादन क्षेत्रतर्फको कर्जा ५.२ प्रतिशत, वित्त, बीमा तथा अचल सम्पत्ति क्षेत्रतर्फको कर्जा ५.० प्रतिशत, र सेवा उद्योग क्षेत्रतर्फको कर्जा ४.४ प्रतिशतले बढेको छ भने कृषि क्षेत्रतर्फको कर्जा १.८ प्रतिशतले घटेको छ।

समीक्षा वर्षमा बैंक तथा वित्तीय संस्थाहरूबाट प्रवाहित कर्जामध्ये ट्रष्ट रिसिट (आयात) कर्जा ३२.२ प्रतिशत, मार्जिन प्रकृतिको कर्जा १८.३ प्रतिशत, हायर पर्चेज कर्जा ११.१ प्रतिशत, माग तथा अन्य चालु पुँजी कर्जा ७.३ प्रतिशत, रियल स्टेट कर्जा (व्यक्तिगत आवासीय घर कर्जासमेत) ६.९ प्रतिशत, अधिविकर्ष कर्जा ५.२ प्रतिशत र आवधिक कर्जा ४.३ प्रतिशतले बढेको छ भने क्यास क्रेडिट कर्जा १.८ प्रतिशतले घटेको छ।

तरलता व्यवस्थापन

समीक्षा वर्षमा निक्षेप सङ्कलन बोलकबोलमार्फत रु.३६२० अर्ब ३० करोड, स्थायी निक्षेप सुविधामार्फत रु.३८,४९५ अर्ब ९५ करोड र नेपाल राष्ट्र बैंक ऋणपत्रमार्फत रु.४०० अर्ब गरी कुल रु.४२,५१६ अर्ब २५ करोड (कारोबारमा आधारित) तरलता प्रशोचन र ओभरनाइट तरलता सुविधामार्फत रु.१२ अर्ब ५० करोड तरलता प्रवाह गरी खुद रु.४२,५०३ अर्ब ७५ करोड बराबरको तरलता प्रशोचन भएको छ। अधिल्लो वर्ष मौद्रिक व्यवस्थापनका विभिन्न उपकरणहरूमार्फत पटक-पटक गरी खुद रु.२४,६४८ अर्ब ४५ करोड तरलता प्रशोचन गरिएको थियो। समीक्षा वर्षमा नेपाल राष्ट्र बैंकले विदेशी विनिमय बजार (वाणिज्य बैंकहरू) बाट अमेरिकी डलर ८ अर्ब ५ करोड खुद खरिद गरी रु.११७२ अर्ब १४ करोड तरलता प्रवाह गरेको छ। अधिल्लो वर्ष विदेशी विनिमय बजारबाट अमेरिकी डलर ५ अर्ब ८३ करोड खुद खरिद गरी रु.७८७ अर्ब तरलता प्रवाह गरेको थियो।

समीक्षा वर्षमा अमेरिकी डलर ४ अर्ब ८४ करोड बिक्री गरी रु.७१० अर्ब ३६ करोड बराबरको भारतीय रुपैयाँ खरिद भएको छ। अधिल्लो वर्ष अमेरिकी डलर ४ अर्ब १६ करोड बिक्री गरी रु.५६७ अर्ब ६१ करोड बराबरको भारतीय रुपैयाँ खरिद भएको थियो।

अन्तरबैंक कारोबार

आर्थिक वर्ष २०८२/८३ मा वाणिज्य बैंकहरूको रु.१००४ अर्ब ८६ करोड र अन्य वित्तीय संस्थाहरू (वाणिज्य बैंकहरूबीच बाहेक) को रु.१४८ अर्ब ८५ करोड गरी कुल रु.११५३ अर्ब ७१ करोडको अन्तरबैंक कारोबार भएको छ। अधिल्लो वर्ष वाणिज्य बैंकहरूको रु.१५७१ अर्ब ८६ करोड र अन्य वित्तीय संस्थाहरूको रु.१५१ अर्ब ७३ करोड गरी कुल रु.१७२३ अर्ब ५९ करोडको अन्तरबैंक कारोबार भएको थियो।

ब्याजदर

२०८२ असार महिनामा ९१-दिने ट्रेजरी बिलको भारित औसत ब्याजदर २.९५ प्रतिशत रहेकोमा २०८३ असार महिनामा उक्त दर २.३२ प्रतिशत रहेको छ । बैंक तथा वित्तीय संस्थाहरूबीचको भारित औसत अन्तरबैंक दर २०८२ असार महिनामा २.९६ प्रतिशत रहेकोमा २०८३ असार महिनामा २.७५ प्रतिशत रहेको छ । २०८३ असार महिनामा वाणिज्य बैंकहरूको औसत आधार दर ४.८३ प्रतिशत, विकास बैंकहरूको ६.५८ प्रतिशत र वित्त कम्पनीहरूको ७.०९ प्रतिशत रहेको छ । २०८२ असार महिनामा वाणिज्य बैंकहरूको औसत आधार दर ६.०२ प्रतिशत, विकास बैंकहरूको ८.०३ प्रतिशत र वित्त कम्पनीहरूको ८.९७ प्रतिशत रहेको थियो ।

२०८३ असार महिनामा वाणिज्य बैंकहरूको निक्षेपको भारित औसत ब्याजदर ३.२१ प्रतिशत, विकास बैंकहरूको ३.५६ प्रतिशत र वित्त कम्पनीहरूको ४.३१ प्रतिशत रहेको छ । २०८२ असार महिनामा वाणिज्य बैंकहरूको निक्षेपको भारित औसत ब्याजदर ४.१९ प्रतिशत, विकास बैंकहरूको ४.८८ प्रतिशत र वित्त कम्पनीहरूको ६.०१ प्रतिशत रहेको थियो । त्यसैगरी, २०८३ असार महिनामा वाणिज्य बैंकहरूको कर्जाको भारित औसत ब्याजदर ६.५५ प्रतिशत, विकास बैंकहरूको ७.७० प्रतिशत र वित्त कम्पनीहरूको ८.५५ प्रतिशत रहेको छ ।

वित्तीय पहुँच

२०८३ असार मसान्तमा २० वाणिज्य बैंक, १७ विकास बैंक, १६ वित्त कम्पनी, ५१ लघुवित्त वित्तीय संस्था र १ पूर्वाधार विकास बैंक गरी जम्मा १०५ वटा बैंक तथा वित्तीय संस्थाहरू सञ्चालनमा रहेका छन् । २०८२ असार मसान्तमा बैंक तथा वित्तीय संस्थाहरू (लघुवित्त वित्तीय संस्थासमेत) को शाखा सङ्ख्या ११,५२६ रहेकोमा २०८३ असार मसान्तमा ११,३३२ रहेको छ । २०८३ असार मसान्तमा 'क', 'ख' र 'ग' वर्गका बैंक तथा वित्तीय संस्थामा रहेका निक्षेप खाताहरूको सङ्ख्या ६ करोड ३४ लाख २५ हजार २९६ रहेको छ भने कर्जा खाताहरूको सङ्ख्या २० लाख ३१ हजार ३६४ रहेको छ ।

वित्तीय सबलता सूचक

२०८३ असार महिनामा 'क', 'ख' र 'ग' वर्गका बैंक तथा वित्तीय संस्थाहरूबाट प्राप्त प्रारम्भिक तथ्याङ्कअनुसार बैंक तथा वित्तीय संस्थाको औसत प्राथमिक पुँजी र पुँजीकोषको जोखिम भारित सम्पत्तिसँगको अनुपात क्रमशः ९.९५ प्रतिशत र १२.७६ प्रतिशत रहेको छ । त्यसैगरी, बैंक तथा वित्तीय संस्थाहरूको खुद तरल सम्पत्ति तथा निक्षेपको अनुपात ३७.९१ प्रतिशत रहेको छ । २०८३ असार महिनामा बैंक तथा वित्तीय संस्थाहरूको निष्क्रिय कर्जा अनुपात ५.६६ प्रतिशत रहेको छ ।

विद्युतीय कारोबार

२०८३ असार महिनामा डेबिट कार्ड प्रयोगकर्ताहरूले करिब १ करोड ६ लाख कारोबारमार्फत रु.८० अर्ब ८१ करोड बराबरको कारोबार गरेका छन् । त्यसैगरी, मोबाइल बैंकिङअन्तर्गत ८ करोड २६ लाख कारोबारमार्फत रु.६९६ अर्ब ९४ करोड कारोबार भएको छ । साथै, क्यु-आर कोड भुक्तानीअन्तर्गत ६ करोड ९६ लाख कारोबारमार्फत रु.१८९ अर्ब ९१ करोड कारोबार भएको छ ।

पुँजी बजार

२०८२ असार मसान्तमा २७९४.७९ रहेको नेप्से सूचकाङ्क २०८३ असार मसान्तमा २५९७.८० कायम भएको छ ।

२०८३ असार मसान्तमा धितोपत्र बजार पुँजीकरण रु.४४६३ अर्ब ५५ करोड कायम भएको छ । २०८२ असार मसान्तमा बजार पुँजीकरण रु.४६५६ अर्ब ९९ करोड रहेको थियो । २०८२ असार मसान्तमा बजार पुँजीकरण कुल गार्हस्थ्य उत्पादनको ७५.११ प्रतिशत रहेकोमा २०८३ असारमा ६७.६३ प्रतिशत रहेको छ । २०८३ असार मसान्तमा नेपाल स्टक एक्सचेन्ज लिमिटेडमा सूचीकृत कम्पनीहरूको संख्या ३०२ रहेको छ । सूचीकृत कम्पनीहरूमध्ये १३३ बैंक तथा वित्तीय संस्था र बीमा कम्पनी रहेका छन् भने ११० जलविद्युत् कम्पनी, २९ उत्पादन तथा प्रशोधन उद्योग, ९ होटल, ७ लगानी कम्पनी, ४ व्यापारिक संस्था र १० अन्य समूहका रहेका छन् । २०८२ असार मसान्तमा महिनामा सूचीकृत कम्पनीहरूको संख्या २७२ रहेको थियो । सूचीकृत कम्पनीहरूमध्ये बैंक तथा वित्तीय संस्था र बीमा कम्पनीको धितोपत्र बजार पुँजीकरणको हिस्सा ५१.८ प्रतिशत रहेको छ । त्यसैगरी, जलविद्युत् कम्पनीको हिस्सा १७.५ प्रतिशत, उत्पादन तथा प्रशोधन उद्योगको हिस्सा ८.४ प्रतिशत, लगानी कम्पनीको हिस्सा ६.७ प्रतिशत, व्यापारिक संस्थाको हिस्सा ४.२ प्रतिशत, होटलको हिस्सा ३.२ प्रतिशत तथा अन्य समूहका कम्पनीहरूको हिस्सा ८.३ प्रतिशत रहेको छ ।

आर्थिक वर्ष २०८२/८३ मा रु.५५ अर्ब ६६ करोड बराबरको साधारण शेयर, रु.४१ अर्ब ८५ करोड बराबरको बोनस शेयर, रु.२७ अर्ब ५० करोड बराबरको म्युचुअल फण्ड, रु.१६ अर्ब ८५ करोड बराबरको परिवर्तनीय अग्राधिकार शेयर, रु.१० अर्ब ७६ करोड बराबरको हकप्रद शेयर, रु.३ अर्ब ४५ करोड बराबरको डिबेन्चर, रु.९७ करोड बराबरको एफपीओ र रु.२ करोड बराबरको अन्य गरी कुल रु.१५७ अर्ब ६ करोड बराबरको थप धितोपत्र सूचीकृत भएका छन् ।

समीक्षा अवधिमा नेपाल धितोपत्र बोर्डले रु.३९ अर्ब ३३ करोड बराबरको म्युचुअल फण्ड, रु.९ अर्ब १२ करोड बराबरको साधारण शेयर, रु.४ अर्ब ९४ करोड बराबरको हकप्रद शेयर, रु.२ अर्ब ६० करोडको डिबेन्चर र रु.५ करोडको एफपीओ गरी कुल रु.५६ अर्ब ३ करोड बराबरको धितोपत्र सार्वजनिक निष्काशनका लागि अनुमति दिएको छ ।

(श्रोत: नेपाल राष्ट्र बैंक)

राष्ट्रिय तथा अन्तर्राष्ट्रिय परिस्थितिबाट यस विकास बैंकको कारोबारमा परेको असर

देशको आन्तरिक तथा विश्व अर्थतन्त्रमा समय-समयमा देखापर्ने उतारचढावको प्रत्यक्ष तथा अप्रत्यक्ष प्रभाव यस विकास बैंकको समग्र व्यावसायिक गतिविधि तथा कारोबारमा समेत परेको देखिन्छ । पछिल्ला केही वर्षयता नेपालको अर्थतन्त्रमा विप्रेषण आप्रवाहको योगदान निरन्तर बढ्दै गएको सन्दर्भमा अन्तर्राष्ट्रिय श्रम बजारमा हुने परिवर्तनबाट सिर्जित प्रभाव, आयातमा उच्च निर्भर अर्थतन्त्र भएका कारण विश्व बजारमा वस्तु तथा सेवाको मूल्यमा हुने उतारचढावबाट उत्पन्न प्रभाव, सूचना प्रविधिको तीव्र विकास तथा त्यसबाट वित्तीय क्षेत्रमा भइरहेको परिवर्तन, ग्राहकका आवश्यकता, अपेक्षा तथा प्राथमिकतामा आएको परिवर्तन, राज्यबाट समय-समयमा गरिने करका

दर तथा करको दायरा सम्बन्धी परिवर्तन, राजनीतिक एवं नीतिगत परिवर्तन तथा बजारमा समय-समयमा बैंक तथा वित्तीय संस्थाप्रति निर्माण हुनसक्ने धारणा, विश्वास तथा अपेक्षाका कारण वित्तीय क्षेत्रमा पर्नसक्ने प्रभावबाट यस विकास बैंक पनि अछुतो रहन सक्दैन ।

यस्ता आन्तरिक तथा बाह्य परिवर्तनहरूबाट विकास बैंकको व्यावसायिक गतिविधि, सञ्चालन तथा समग्र वित्तीय कार्यसम्पादनमा पर्नसक्ने सम्भावित प्रभावलाई मध्यनजर गर्दै विकास बैंकले उत्पन्न हुनसक्ने जोखिमहरूको समयमै पहिचान, मूल्याङ्कन तथा न्यूनीकरणका लागि आवश्यक रणनीति, नीति तथा कार्ययोजना अवलम्बन गरी प्रभावकारी रूपमा कार्यान्वयन गर्ने प्रयास गर्दै आईरहेको छ । साथै, बढ्दो आर्थिक, सामाजिक, प्रविधिगत तथा नियामकीय परिवेश अनुरूप आफ्नो व्यावसायिक रणनीतिलाई समयानुकूल परिमार्जन गर्दै सम्भावित जोखिमको व्यवस्थापन तथा संस्थाको दिगो विकास सुनिश्चित गर्ने दिशामा विकास बैंक निरन्तर प्रतिबद्ध समेत रहँदै आएको छ ।

विगत वर्षको कारोबारको सिंहावलोकन

व्यवसाय विस्तार तथा प्रतिफलको समग्र दृष्टिकोणबाट हेर्दा आर्थिक वर्ष २०८२/८३ गरिमा विकास बैंक लिमिटेडका लागि उत्साहजनक तथा उपलब्धिमूलक वर्षका रूपमा रहेको छ । बढ्दो आर्थिक परिवेश, वित्तीय बजारमा देखिएका चुनौती तथा प्रतिस्पर्धात्मक अवस्थाका बीच पनि विकास बैंकले आफ्नो व्यवसायिक गतिविधिलाई सन्तुलित, व्यवस्थित र प्रभावकारी रूपमा अघि बढाउँदै उल्लेखनीय प्रगति हासिल गर्न सफल भएको छ । आर्थिक वर्ष २०८२/८३ मा विकास बैंकका सम्पूर्ण वित्तीय विवरणहरू Nepal Financial Reporting Standards (NFRS) का प्रचलित सिद्धान्त, मान्यता तथा मापदण्डअनुरूप तयार पारिएको व्यहोरा यस गरिमामय सभासमक्ष जानकारी गराउन चाहन्छु । प्रस्तुत वित्तीय विवरणहरूले विकास बैंकको वास्तविक वित्तीय अवस्था, व्यवसायिक कार्यसम्पादन तथा आर्थिक वर्षभरि हासिल भएका प्रमुख उपलब्धिहरूलाई यथार्थपरक रूपमा प्रतिबिम्बित गरेका छन् ।

विवरण	२०८२ आषाढ मसान्त	२०८३ आषाढ मसान्त	वृद्धि/(कमी)	
			रकम (रु.)	प्रतिशत
चुक्ता पूँजी	५,६८०,५१७,३२८	६,०२१,३४८,३६७	३४०,८३१,०३९	६.००
संचित मुनाफा तथा जगेडा कोषहरू	३,५८२,७३६,५९२	४,६६३,२५३,५२५	१,०८०,५१६,९३३	३०.१६
कुल सम्पत्ति	१०४,४६४,०५९,२३९	११३,०६१,००१,९०१	८,५९६,९४२,६६२	८.२३
कुल निक्षेप	९२,६८१,६१७,४८८	९९,८६४,००२,९५७	७,१८२,३८५,४६९	७.७५
कुल कर्जा तथा सापट	७६,७११,१६३,३७२	८४,५५३,८८८,९०७	७,८४२,७२५,५३५	१०.२२
कुल लगानी	२०,३१९,६१२,९७२	२१,०२४,४५२,७४०	७०४,८३९,७६८	३.४७
कुल व्याज आम्दानी	८,३९१,२४९,९५४	७,५९१,७७४,१६८	(७९९,४७५,७८६)	-९.५३
कुल व्याज खर्च	४,७७९,१८२,७९८	३,७०९,४६३,२५१	(१,०६९,७१९,५४७)	-२२.३८
खुद व्याज आम्दानी	३,६१२,०६७,१५६	३,८८२,३१०,९१७	२७०,२४३,७६१	७.४८
खुद सञ्चालन आम्दानी	३,६११,०१०,४८०	४,५५७,८५१,१६७	९४६,८४०,६८७	२६.२२
कुल सञ्चालन खर्च	१,८०२,३२०,५७२	१,९३२,४०८,२२७	१३०,०८७,६५५	७.२२
संचालन मुनाफा	१,८०८,६८९,९०८	२,६२५,४४२,९३९	८१६,७५३,०३१	४५.१६
खुद मुनाफा	१,२४७,६९२,१४१	१,७४३,००८,३६०	४९५,३१६,२१९	३९.७०

वित्तीय अनुपातहरू

विवरण	२०८२ आषाढ मसान्त	२०८३ आषाढ मसान्त	वृद्धि/(कमी)
पूँजीकोष अनुपात	१३.२०	१३.५८	०.३८
प्रतिशेयर आम्दानी (रु.)	२१.९६	२८.९५	६.९९
प्रतिशेयर खुद सम्पत्ति (Net worth per share) (रु.)	१६३.०७	१७७.४५	१४.३८
कर्जा निक्षेप अनुपात (नेपाल राष्ट्र बैंकको निर्देशन बमोजिम)	८३.४०	८४.६७	१.२७
निष्क्रिय कर्जा (प्रतिशतमा)	४.६९	४.७७	०.०८

चुक्ता पूँजी तथा पूँजीकोष पर्याप्तता

आर्थिक वर्ष २०८२/८३ को अन्त्यमा विकास बैंकको चुक्ता पूँजी रु. ६,०२,१३,४८,३६७।२२ (अक्षरेपी छ अर्ब दुई करोड तेह लाख अड्चालिस हजार तीन सय सतसठ्ठी र पैसा बाईस मात्र) रहेकोमा सञ्चालक समितिले प्रस्ताव गरेको १० प्रतिशत वोनश शेयर बीसौं वार्षिक साधारणसभाबाट पारित भई शेयरधनी महानुभावहरूलाई वितरण भएपश्चात विकास बैंकको चुक्ता पूँजी रु. ६,६२,३४,८३,२०३।९४ (अक्षरेपी छ अर्ब बसठ्ठी करोड चौतिस लाख त्रियासी हजार दुई सय तीन र पैसा चौरानब्वे मात्र) पुगेछ। नेपाल राष्ट्र बैंकले राष्ट्रियस्तरका विकास बैंकहरूको पूँजी कोष अनुपात ११ प्रतिशत कायम गर्नु पर्ने बाध्यकारी व्यवस्था रहेको अवस्थामा यस विकास बैंकको पूँजी कोष अनुपात १३.५८ प्रतिशत रहेको छ। जुन नेपाल राष्ट्र बैंकले तोकेको अनुपात भन्दा २.५८ बिन्दुले बढी हो।

सञ्चित मुनाफा तथा जगेडा कोष

आर्थिक वर्ष २०८१/८२ को अन्त्यमा विकास बैंकको सञ्चित मुनाफा तथा जगेडा कोषमा रु. ३ अर्ब ५८ करोड २७ लाख रहेकोमा आर्थिक वर्ष २०८२/८३ को अन्त्यसम्ममा उक्त कोषमा उल्लेखनीय वृद्धि भई रु. ४ अर्ब ६६ करोड ३३ लाख पुगेको छ। यस अवधिमा सञ्चित मुनाफा तथा जगेडा कोषमा करिब ३०.१६ प्रतिशतको वृद्धि भएको छ। उक्त वृद्धिले बैंकको आन्तरिक पूँजी निर्माण क्षमता, वित्तीय सुदृढता तथा भविष्यमा उत्पन्न हुन सक्ने वित्तीय जोखिमहरू वहन गर्ने क्षमतामा सकारात्मक योगदान पुर्‍याएको छ।

कुल सम्पत्ति

आर्थिक वर्ष २०८१/८२ को अन्त्यमा विकास बैंकको कुल सम्पत्ति रु. १ खर्ब ४ अर्ब ४ करोड ४६ लाख रहेकोमा आर्थिक वर्ष २०८२/८३ को अन्त्यसम्म आईपुग्दा कुल सम्पत्तिमा ८.२३ प्रतिशतले वृद्धि भई रु. १ खर्ब १३ अर्ब ६ करोड १० लाख पुगेको छ। कुल सम्पत्तिमा भएको यो उल्लेखनीय वृद्धिले विकास बैंकको समग्र वित्तीय आधार विस्तार हुँदै गएको तथा उपलब्ध स्रोत-साधनको प्रभावकारी परिचालनमार्फत विकास बैंकले आफ्नो व्यवसायिक क्षमता थप सुदृढ बनाउन सफल भएको संकेत गर्दछ।

कुल निक्षेप

आर्थिक वर्ष २०८१/८२ को अन्त्यमा विकास बैंकको कुल निक्षेप परिचालन रु. ९२ अर्ब ६८ करोड रहेको थियो। आर्थिक वर्ष २०८२/८३ मा विकास बैंकले निक्षेप परिचालनतर्फ ७.७५ प्रतिशतको वृद्धि हासिल गर्दै आर्थिक वर्षको अन्त्यसम्ममा कुल निक्षेप रु. ९९ अर्ब ८६ करोड पुर्‍याउन सफल भएको छ। कुल निक्षेपमध्ये व्यक्तिगत निक्षेपको हिस्सा ७६.६५ प्रतिशत तथा संस्थागत निक्षेपको हिस्सा २३.३५ प्रतिशत रहेको छ। निक्षेप संरचनामा व्यक्तिगत निक्षेपको उल्लेख्य हिस्सा रहनुले विकास बैंकले स्थिर तथा विविधीकृत निक्षेप आधार निर्माण गर्न सफल भएको देखाउँछ। त्यसैगरी कुल निक्षेपमा बचत, मुद्दती, कल, चल्ती तथा अन्य खाताको अंश क्रमशः ६०.४०, २४.९५, ११.९०, २.६९ र ०.०५ प्रतिशत रहेको छ। आगामी दिनमा समेत विकास बैंकले कम लागतको निक्षेप परिचालनलाई प्राथमिकतामा राख्दै वित्तीय स्थायित्वलाई थप मजबुत बनाउने लक्ष्य लिएको छ।

कुल कर्जा तथा सापट

अर्थतन्त्रमा कर्जाको माग उत्साहजनक नरहेको तर लगानीयोग्य स्रोत पर्याप्त रहेको चुनौतीपूर्ण परिवेशमा समेत यस विकास बैंकले गुणस्तरीय कर्जा लगानी, प्रभावकारी जोखिम व्यवस्थापन तथा ग्राहकको वास्तविक आवश्यकता अनुरूप कर्जा प्रवाहलाई प्राथमिकता दिँदै आफ्नो कर्जा व्यवसायलाई सन्तोषजनक विस्तार गर्न सफल भएको छ। फलस्वरूप, आर्थिक वर्ष २०८२/८३ मा अधिल्लो आर्थिक वर्षको तुलनामा विकास बैंकले कुल कर्जा तथा सापटीमा १०.२२ प्रतिशतको वृद्धि हासिल गर्दै आर्थिक वर्षको अन्त्यमा विकास बैंकको कुल कर्जा तथा सापटी रकम रु. ८४ अर्ब ५५ करोड पुगेको छ।

लगानी

विकास बैंकले आफ्नो स्थापनाकालदेखि नै उपलब्ध स्रोत-साधनको विवेकपूर्ण परिचालन गर्दै अर्थतन्त्रका विभिन्न क्षेत्र तथा वित्तीय उपकरणहरूमा आफ्नो लगानीलाई विविधीकरण गर्दै आएको छ। लगानीको जोखिमलाई सन्तुलित राख्दै उचित प्रतिफल सुनिश्चित गर्ने उद्देश्यले विकास बैंकले सुरक्षित तथा प्रतिफलमुखी लगानीका अवसरहरूलाई प्राथमिकता दिँदै आफ्नो लगानी पोर्टफोलियोलाई क्रमशः सुदृढ बनाउँदै आएको छ। समीक्षा अवधिमा कुल लगानी अधिल्लो आर्थिक वर्षको तुलनामा ३.४७ प्रतिशतले वृद्धि भई आर्थिक वर्षको अन्त्यमा रु. २१ अर्ब २ करोड पुगेको छ। कुल लगानी मध्ये सरकारी ट्रेजरी बिल र ऋणपत्र तथा अन्य लगानीतर्फ क्रमशः ४८.६६ प्रतिशत र ५१.३४ प्रतिशत लगानी रहेको छ।

ब्याज आम्दानी

समीक्षा अवधिमा विकास बैंकले आफ्नो कर्जा तथा लगानी पोर्टफोलियोलाई व्यवस्थित रूपमा परिचालन गर्दै कुल रु. ७ अर्ब ५९ करोड ब्याज आम्दानी आर्जन गरेको छ। कुल ब्याज आम्दानीमध्ये करिब ९० प्रतिशत कर्जा लगानीबाट तथा बाँकी १० प्रतिशत गैर-कर्जा लगानीबाट प्राप्त भएको छ। यसले विकास बैंकको ब्याज आम्दानीको प्रमुख आधार कर्जा व्यवसाय नै रहेको स्पष्ट गर्दछ। आर्थिक वर्ष २०८२/८३ मा बैंकको कुल कर्जा तथा सापटीमा १०.२२ प्रतिशतको उल्लेखनीय वृद्धि भए तापनि बजारमा कर्जाको ब्याजदर क्रमशः घट्दै गएको अवस्था तथा प्रतिस्पर्धात्मक ब्याजदर कायम गर्नुपर्ने परिस्थितिका कारण कर्जा पोर्टफोलियोको वृद्धिको तुलनामा ब्याज आम्दानीमा सोही अनुपातमा वृद्धि हुन सकेन। फलस्वरूप, आर्थिक वर्ष २०८२/८३ मा विकास बैंकको कुल ब्याज आम्दानी अधिल्लो आर्थिक वर्षको तुलनामा ९.५३ प्रतिशतले कमी भई रु. ७ अर्ब ५९ करोड कायम भएको छ।

व्याज खर्च

समीक्षा अवधिमा विकास बैंकले स्रोतको लागत व्यवस्थापन तथा निक्षेप परिचालनमा अपनाएको प्रभावकारी रणनीतिका कारण ब्याज खर्चमा उल्लेखनीय सुधार हासिल गर्न सफल भएको छ। अधिल्लो आर्थिक वर्षको तुलनामा विकास बैंकको ब्याज खर्च २२.३८ प्रतिशतले कमी आई आर्थिक वर्षको अन्त्यमा रु. ३ अर्ब ७१ रहेको छ। निक्षेपको औसत लागतमा आएको कमीको प्रत्यक्ष सकारात्मक प्रभाव विकास बैंकको समग्र ब्याज खर्चमा समेत परेको देखिन्छ। निक्षेपको लागत घट्दैगै विकास बैंकले उपलब्ध स्रोतलाई थप प्रतिस्पर्धी ब्याजदरमा कर्जा तथा अन्य उत्पादनशील क्षेत्रमा परिचालन गर्न सक्ने अनुकूल वातावरण सिर्जना भएको छ।

खुद ब्याज आम्दानी

समीक्षा अवधिमा विकास बैंकले स्रोतको लागत व्यवस्थापन, कर्जा पोर्टफोलियोको विस्तार तथा ब्याजदर संरचनाबीच उचित सन्तुलन कायम गर्दै खुद ब्याज आम्दानीमा उल्लेखनीय सुधार हासिल गरेको छ। अधिल्लो आर्थिक वर्षको तुलनामा खुद ब्याज आम्दानीमा ७.४८ प्रतिशतको वृद्धि भई आर्थिक वर्ष २०८२/८३ को अन्त्यमा रु. ३ अर्ब ८८ करोड कायम भएको छ। ब्याजदरमा आएको क्रमिक कमी तथा वित्तीय बजारमा बढ्दो प्रतिस्पर्धाका बाबजुद खुद ब्याज आम्दानीमा भएको यो वृद्धि सकारात्मक देखिन्छ।

खुद सञ्चालन आम्दानी

आर्थिक वर्ष २०८१/८२ मा विकास बैंकको कुल सञ्चालन आम्दानी रु. ३ अर्ब ६१ करोड रहेकोमा आर्थिक वर्ष २०८२/८३ मा सञ्चालन आम्दानीमा अधिल्लो आर्थिक वर्षको तुलनामा २६.२२ प्रतिशतले वृद्धि भई आर्थिक वर्षको अन्त्यमा रु. ४ अर्ब ५६ करोड आर्जन भएको छ, जुन वार्षिक कार्ययोजना तथा बजेटमा निर्धारित लक्ष्यको १०५.५४ प्रतिशत हो।

सञ्चालन खर्च

आर्थिक वर्ष २०८२/८३ मा विकास बैंकको कुल कर्मचारी खर्च र अन्य सञ्चालन खर्च समेत गरी कुल सञ्चालन खर्च अधिल्लो आर्थिक वर्षको तुलनामा ७.२२ प्रतिशतले वृद्धि भई रु. १ अर्ब ९३ करोड रहेको छ। विशेषगरी कर्मचारी खर्चमा भएको वृद्धिको कारण विकास बैंकको सञ्चालन खर्च अधिल्लो आर्थिक वर्षको तुलनामा करिब रु. १३ करोडले वृद्धि भएको देखिन्छ।

सञ्चालन मुनाफा

आर्थिक वर्ष २०८१/८२ मा विकास बैंकको सञ्चालन मुनाफा रु. १ अर्ब ८१ रहेकोमा आर्थिक वर्ष २०८२/८३ मा विकास बैंकको सञ्चालन मुनाफामा अधिल्लो आर्थिक वर्षको तुलनामा ४५.१६ प्रतिशतले वृद्धि भई रु. २ अर्ब ६३ करोड आर्जन भएको छ, जुन वार्षिक कार्ययोजना तथा बजेटमा निर्धारित लक्ष्यको १०८.०३ प्रतिशत हो।

खुद मुनाफा

विकास बैंकले आर्थिक वर्ष २०८१/८२ मा रु. १ अर्ब २५ करोड खुद मुनाफा आर्जन गरेकोमा आर्थिक वर्ष २०८२/८३ मा अधिल्लो आर्थिक वर्षको तुलनामा ३९.७० प्रतिशतको वृद्धि हासिल गरी खुद मुनाफा रु. १ अर्ब ७४ करोड आर्जन गर्न सफल भएको छ, जुन निर्धारित वार्षिक लक्ष्यको १३३.८८ प्रतिशत रहेको छ।

निष्क्रिय कर्जा अनुपात

विगत केही वर्षयता देशको समग्र आर्थिक गतिविधिमा देखिएको सुस्तता तथा त्यसका कारण ऋणीहरूको कर्जा भुक्तानी क्षमतामा आएको कमीले समग्र बैंकिङ क्षेत्रमा निष्क्रिय कर्जाको अनुपातमा केही दबाव सिर्जना भएको देखिन्छ। यस चुनौतीपूर्ण परिवेशको प्रभाव यस विकास बैंकको निष्क्रिय कर्जाको अनुपातमा समेत परेको छ। अधिल्लो आर्थिक वर्षमा विकास बैंकको निष्क्रिय कर्जा अनुपात ४.६९ प्रतिशत रहेकोमा आर्थिक वर्ष २०८२/८३ को अन्त्यसम्ममा ०.०८ प्रतिशत बिन्दुले वृद्धि भई ४.७७ प्रतिशत कायम भएको छ। निष्क्रिय कर्जामा भएको यो सामान्य वृद्धि समग्र आर्थिक शिथिलता, ऋणीहरूको कर्जा भुक्तानी क्षमतामा आएको दबाव तथा नियामकीय व्यवस्था अनुरूप कर्जा वर्गीकरणमा गरिएको समायोजनको प्रभाव समेत हो। नेपाल राष्ट्र बैंकको परिपत्र बमोजिम २०८२ चैत्र मसान्तमा निष्क्रिय वर्गमा रहेका कर्जाहरू २०८३ असार मसान्तमा नियमित भई असल वर्गमा परिणत भएको अवस्थामा समेत निष्क्रिय वर्गमा नै वर्गीकरण गर्नुपर्ने बाध्यात्मक अवस्थाको कारण पनि निष्क्रिय कर्जा अधिल्लो आर्थिक वर्षको तुलनामा न्यून बिन्दुले बढेको देखिन्छ। यद्यपि, निष्क्रिय कर्जाको स्तरलाई यथासम्भव न्यून राख्दै कर्जा पोर्टफोलियोको गुणस्तर अभिवृद्धि गर्ने विषयलाई विकास बैंकले उच्च प्राथमिकता तथा रणनीतिक महत्वका साथ अघि बढाएको छ। कर्जा प्रवाह पूर्वको समुचित मूल्याङ्कन, नियमित अनुगमन, प्रभावकारी कर्जा असुली, ऋणीसँगको निरन्तर समन्वय तथा जोखिममा आधारित कर्जा व्यवस्थापन प्रणालीलाई थप सुदृढ गर्दै निष्क्रिय कर्जा नियन्त्रण गर्ने प्रयासलाई निरन्तरता दिइएको छ।



कर्जा निक्षेप अनुपात

विकास बैंकले निक्षेप परिचालन र कर्जा प्रवाहबीच उचित सन्तुलन कायम गर्दै नेपाल राष्ट्र बैंकबाट निर्धारित नियामकीय सीमाभित्र रही सन्तुलित, सुरक्षित तथा प्रभावकारी कर्जा-निक्षेप अनुपात कायम गर्दै आएको छ । विकास बैंकको स्रोत परिचालनलाई अधिकतम उपयोग गर्ने तथा तरलता व्यवस्थापनलाई सुदृढ बनाउने उद्देश्यले निक्षेपको स्थायित्व र कर्जा प्रवाहको आवश्यकताबीच समुचित समन्वय कायम गरिएको छ ।

आर्थिक वर्ष २०८१/८२ को अन्त्यमा विकास बैंकको कर्जा-निक्षेप अनुपात ८३.४० प्रतिशत रहेकोमा समीक्षा वर्षमा उक्त अनुपात १.२७ प्रतिशत बिन्दुले वृद्धि भई ८४.६७ प्रतिशत कायम भएको छ । कर्जा-निक्षेप अनुपातमा भएको यो वृद्धि विकास बैंकले उपलब्ध स्रोत-साधनलाई प्रभावकारी रूपमा परिचालन गर्दै कर्जा व्यवसायलाई क्रमशः विस्तार गरिरहेको सकारात्मक संकेत हो ।

प्रतिशेयर आम्दानी

समीक्षा अवधिमा विकास बैंकले आफ्नो वित्तीय कार्यसम्पादनमा उल्लेखनीय सुधार हासिल गर्दै शेयरधनी महानुभावहरूको प्रतिफल अभिवृद्धिमा सकारात्मक प्रगति गरेको छ । आर्थिक वर्ष २०८१/८२ को अन्त्यमा विकास बैंकको प्रति शेयर आम्दानी रु. २१.९६ रहेकोमा आर्थिक वर्ष २०८२/८३ मा खुद मुनाफामा भएको उल्लेखनीय वृद्धिसँगै प्रति शेयर आम्दानी बढेर रु.२८.९५ कायम भएको छ । प्रति शेयर आम्दानीमा भएको यो उल्लेखनीय सुधार विकास बैंकको मुनाफा आर्जन क्षमतामा भएको वृद्धि, सञ्चालन दक्षतामा आएको सुधार तथा उपलब्ध स्रोत-साधनको प्रभावकारी परिचालनको सकारात्मक प्रतिफल हो । यसले विकास बैंकको वित्तीय कार्यसम्पादनमा आएको गुणात्मक सुधारलाई प्रतिबिम्बित गर्नुका साथै शेयरधनीहरूको लगानीबाट प्राप्त प्रतिफल अभिवृद्धि गर्ने बैंकको क्षमतामा समेत सकारात्मक संकेत गरेको छ ।

म्युचुअल फण्डको निष्काशन

यस विकास बैंक प्रवर्द्धक रहने गरी विकास बैंकको सहायक कम्पनी गरिमा क्यापिटल लिमिटेडको योजना व्यवस्थापनमा यस २०८१ पौष ७ गतेदेखि निष्काशन गरिएको रु. १ अर्ब बराबरको बन्दमुखी म्युचुअल फण्ड “गरिमा समृद्धि योजना” मा इकाईधनी महानुभावहरूको व्यापक सहभागिताको कारण उक्त योजनाको आकारमा वृद्धि गरी रु. १ अर्ब २५ करोड पुर्‍याईएको थियो । त्यसैगरी यस विकास बैंक नै प्रवर्द्धक र गरिमा क्यापिटल लिमिटेड योजना व्यवस्थापनमा २०८२ फाल्गुन २८ गतेदेखि खुलामुखी म्युचुअल फण्ड गरिमा सुवर्ण योजना समेत निष्काशन गरिएको छ । रु.१ अर्ब आकारको उक्त खुलामुखी योजनामा ५० करोड बराबरको ५ करोड थान म्युचुअल फण्ड बाँडफाँड समेत भैसकेको र बाँकी रु.५० करोड पूनः बिक्री तथा बाँडफाँड गर्दै लगिनेछ ।

केन्द्रीय कार्यालय स्थानान्तरण

वि.सं. २०६४ सालमा स्याङ्जा, कास्की र पाल्पा गरी तीन जिल्लालाई कार्यक्षेत्र बनाई स्थापना भएको यस विकास बैंकले आफ्नो स्थापनाकालदेखि नै निरन्तर रूपमा संस्थागत विकास, व्यवसाय विस्तार तथा सेवाको पहुँच अभिवृद्धि

गर्दै आएको छ । वि.सं. २०६८ सालमा १० जिल्लामा कार्यक्षेत्र विस्तार गर्दै क्षेत्रीय स्तरको विकास बैंकको रूपमा स्तरोन्नति भएको यस विकास बैंकले वि.सं. २०७२ सालमा राष्ट्रियस्तरको विकास बैंकका रूपमा स्तरोन्नति भई आफ्नो सेवा, पहुँच र व्यावसायिक क्षमतालाई देशव्यापी रूपमा विस्तार गर्न सफल भएको थियो र काठमाण्डौको लाजिम्पाटमा भवन भाडामा लिई केन्द्रीय कार्यालय सञ्चालनमा रहेको थियो । संस्थाको बढ्दो व्यावसायिक आवश्यकता, कार्यक्षेत्रको विस्तार तथा भविष्यका योजनालाई दृष्टिगत गर्दै आधुनिक, व्यवस्थित र आफ्नै पूर्वाधारयुक्त केन्द्रीय कार्यालय भवनको आवश्यकता महसुस गरिएको थियो ।

यसै आवश्यकतालाई आत्मसात् गर्दै विकास बैंकले आफ्नै स्वामित्वको भवनबाट केन्द्रीय कार्यालय सञ्चालन गर्ने दीर्घकालीन उद्देश्यका साथ मिति २०८२ जेठ १६ गते काठमाडौं जिल्ला, काठमाडौं महानगरपालिका वडा नं. ३, बालुवाटारमा रहेको ११८४.८८ वर्गमिटर (२-५-१-१ रोपनी) क्षेत्रफलको जग्गा तथा सोही जग्गामा निर्माण सम्पन्न भएको ४७,६२५.१६ वर्गफुट क्षेत्रफलको RCC Frame Structure भएको व्यावसायिक भवन खरिद गरेको थियो । उक्त भवनलाई विकास बैंकको आवश्यकता र संस्थागत पहिचानअनुरूप आधुनिक तथा सुविधासम्पन्न बनाउन मिति २०८२ मंसिरदेखि आन्तरिक सजावट तथा डेकोरेसनको कार्य प्रारम्भ गरिएको थियो । आन्तरिक सजावट तथा निर्माण सम्बन्धी कार्यहरूलाई प्राथमिकताका साथ अघि बढाउँदै २०८३ को सुरुवातमै आफ्नै भवनमा केन्द्रीय कार्यालय स्थानान्तरण गरी सञ्चालन गर्ने लक्ष्य लिइएकोमा मिति २०८३ भाद्र ३ गते नेपाल राष्ट्र बैंकका गभर्नर डा. विश्वनाथ पौडेलज्यूबाट उक्त भवनको समुद्घाटन सम्पन्न भई विकास बैंकको केन्द्रीय कार्यालय आफ्नै स्वामित्वको अत्याधुनिक भवनमा स्थानान्तरण गरी औपचारिक रूपमा सञ्चालनमा आएको छ ।

वि.सं. २०६४ साल असोज २४ गते वालिङबाट आफ्नो गौरवपूर्ण यात्रा प्रारम्भ गरेको यस विकास बैंकको केन्द्रीय कार्यालय देशकै सघीय राजधानी काठमाडौंको केन्द्र बालुवाटारमा आफ्नै स्वामित्वको भवनबाट सञ्चालनमा आउनु संस्थाको विकास, विस्तार र उपलब्धिको महत्वपूर्ण कोशेढुङ्गा हो । यो स्थानान्तरण केवल कार्यालयको भौतिक स्थान परिवर्तन मात्र नभई विकास बैंकको विगतको सफल यात्रालाई सम्मान गर्दै भविष्यका थप महत्वाकांक्षी लक्ष्य, दिगो विकास र उत्कृष्ट वित्तीय सेवातर्फ अघि बढ्ने नयाँ युगको शुभारम्भ भएको महशुस भएको छ ।

मानव संसाधन व्यवस्थापन

मानव संसाधन कुनै पनि संस्थाको सबैभन्दा महत्वपूर्ण तथा अमूल्य सम्पत्ति हो । सक्षम, दक्ष, समर्पित र संस्थाप्रति प्रतिबद्ध जनशक्तिको योगदान बिना संस्थाको दीर्घकालीन विकास, व्यवसाय विस्तार र उत्कृष्ट कार्यसम्पादन सम्भव हुँदैन भन्ने दृढ विश्वासका साथ विकास बैंकले योग्य जनशक्तिको पहिचान, उचित छनोट तथा नियुक्ति, क्षमता अभिवृद्धि र कर्मचारीको व्यावसायिक विकासलाई उच्च प्राथमिकता दिँदै आएको छ । विकास बैंकको प्रगतिका प्रत्येक चरणमा कर्मचारीहरूको ज्ञान, सीप, अनुभव, प्रतिबद्धता र सामूहिक प्रयासले महत्वपूर्ण भूमिका निर्वाह गर्दै आएको छ । यही मान्यतालाई आत्मसात् गर्दै विकास बैंकले कर्मचारीलाई संस्थाको रणनीतिक लक्ष्य प्राप्तिको प्रमुख साभेदारका रूपमा लिई उत्कृष्ट कार्यसम्पादन, निरन्तर

सिकाइ र व्यावसायिक विकासको संस्कृतिलाई संस्थागत गर्दै आएको छ । आर्थिक वर्ष २०८२/८३ को अन्त्यसम्ममा विकास बैंकमा महिला ५१२ जना तथा पुरुष ५४२ जना गरी कुल १०५४ जना कर्मचारी कार्यरत रहेका थिए । विविध ज्ञान, अनुभव, क्षमता र प्रतिभाले सम्पन्न यस जनशक्तिलाई संस्थाको आवश्यकता तथा भविष्यको व्यावसायिक दिशासँग समायोजन गर्दै विकास बैंकले दक्ष तथा सक्षम मानव संसाधन विकासलाई निरन्तर प्राथमिकतामा राखेको छ ।

ग्राहक सेवाको उच्च स्तर कायम राख्न, चुस्त तथा प्रभावकारी आन्तरिक नियन्त्रण प्रणालीलाई थप सुदृढ बनाउन तथा नियमन र अनुपालनका क्षेत्रमा सक्षम जनशक्ति तयार गर्ने उद्देश्यले विकास बैंकले कर्मचारीहरूको ज्ञान, सीप, दक्षता, नेतृत्व क्षमता तथा व्यावसायिक व्यवहारमा निरन्तर सुधार ल्याउने कार्यक्रमहरू सञ्चालन गर्दै आएको छ । कर्मचारी उत्पादकत्व अभिवृद्धि तथा व्यावसायिक विकासलाई केन्द्रमा राखी समयसापेक्ष रूपमा विभिन्न आन्तरिक तथा बाह्य तालिम, सेमिनार, गोष्ठी तथा क्षमता विकास कार्यक्रमहरूमा कर्मचारीहरूको सहभागिता सुनिश्चित गरिएको छ । समीक्षा अवधिमा विकास बैंकले आन्तरिक तथा बाह्य विज्ञहरूको सहकार्यमा ८२ वटा तालिम कार्यक्रम सम्पन्न गरेको छ, जसमा कर्मचारीहरूको कुल ३,६३३ सहभागिता रहेको छ । यी कार्यक्रमहरूले कर्मचारीहरूको प्राविधिक ज्ञान, व्यवस्थापकीय क्षमता, नेतृत्व कौशल, ग्राहक सेवा, जोखिम व्यवस्थापन तथा नियामकीय अनुपालनसम्बन्धी दक्षता अभिवृद्धिमा महत्वपूर्ण योगदान पुऱ्याएका छन् ।

संस्थाको दीर्घकालीन आवश्यकता र नेतृत्व निरन्तरताको महत्वलाई मध्यनजर गर्दै विकास बैंकले नेतृत्व तहमा आवश्यक पर्ने जनशक्तिको विकास तथा व्यवस्थापनलाई विशेष प्राथमिकताका साथ अघि बढाएको छ । सम्भव भएसम्म संस्थाभित्रै कार्यरत अनुभवी, सक्षम, योग्य तथा कार्यसम्पादनमा अब्बल कर्मचारीलाई जिम्मेवारी प्रदान गर्दै नेतृत्व विकास गर्ने नीति विकास बैंकले अवलम्बन गरेको छ । उच्च तहका पदहरूमा आन्तरिक रूपमा उपयुक्त जनशक्ति उपलब्ध हुन नसकेको अवस्थामा मात्र आवश्यक योग्यता, दक्षता, अनुभव तथा व्यावसायिक क्षमता भएका बाह्य व्यक्तिलाई संस्थामा प्रवेश गराउने व्यवस्था गरिएको छ । यस नीतिले एकातर्फ संस्थाभित्रै प्रतिभा पहिचान र नेतृत्व विकासको अवसर सिर्जना गरेको छ भने अर्कोतर्फ सक्षम तथा अनुभवी जनशक्तिलाई दीर्घकालीन रूपमा संस्थासँग आबद्ध राख्न समेत सहयोग पुऱ्याएको छ । कर्मचारीहरूको सैद्धान्तिक ज्ञानसँगै नेतृत्व क्षमता, व्यावसायिक दक्षता र कार्यसम्पादन अभिवृद्धि गर्ने उद्देश्यले विकास बैंकले पारदर्शी तथा कार्यसम्पादनमा आधारित वृत्ति विकास प्रणाली अवलम्बन गरेको छ । मानव संसाधन व्यवस्थापनलाई थप व्यवस्थित, पारदर्शी तथा प्रभावकारी बनाउन विकास बैंकमा कर्मचारी सेवा विनियमावली, कर्मचारी सापटी सुविधा नीति, Employee Promotion Policy, Employee Learning and Development Manual, Know Your Employee Manual तथा Employee Code of Ethics लगायतका नीति, कार्यविधि तथा मार्गदर्शनहरू कार्यान्वयनमा रहेका छन् । यी व्यवस्था मार्फत कर्मचारीको सेवा-सुविधा, आचरण, क्षमता विकास, पदोन्नति, सिकाइ तथा संस्थागत उत्तरदायित्वलाई स्पष्ट र व्यवस्थित बनाइएको छ ।

कर्मचारीहरूको स्वास्थ्य, सुरक्षा तथा समग्र कल्याणलाई विकास बैंकले

आफ्नो मानव संसाधन व्यवस्थापनको अभिन्न अंगका रूपमा लिएको छ । कार्यस्थलमा हुन सक्ने सम्भावित जोखिमहरूको पहिचान तथा न्यूनीकरणका लागि आवश्यक सुरक्षा मापदण्ड तथा सावधानीका उपायहरू अवलम्बन गर्दै स्वच्छ, सुरक्षित, सफा तथा वातानुकूलित कार्य वातावरण सुनिश्चित गर्ने दिशामा विकास बैंक निरन्तर सचेत र प्रतिबद्ध रहेको छ । स्वास्थ्य तथा सामाजिक सुरक्षा तथा अन्य आवश्यकतालाई ध्यानमा राखी स्वास्थ्य बीमा, औषधोपचार खर्च, बिरामी बिदा, भत्ता सहितको वार्षिक अनिवार्य बिदा लगायतका विभिन्न कर्मचारी-कल्याणकारी सुविधाहरू उपलब्ध गराइएका छन् । यसबाट कर्मचारीहरूलाई सुरक्षित, स्वस्थ, उत्प्रेरित तथा संस्थाप्रति थप प्रतिबद्ध वातावरणमा कार्यसम्पादन गर्न प्रोत्साहन मिलेको छ । समग्रमा, विकास बैंकले “सक्षम जनशक्ति, उत्कृष्ट सेवा र दिगो संस्था” भन्ने मूल भावनालाई आत्मसात् गर्दै मानव संसाधनको क्षमता विकास, कर्मचारी कल्याण, नेतृत्व निर्माण तथा कार्यसम्पादनमा आधारित वृत्ति विकासलाई निरन्तर प्राथमिकता दिँदै आएको छ । आगामी दिनमा पनि बदलिँदो बैकिङ परिवेश, प्रविधिको तीव्र विकास तथा ग्राहकका बढ्दो अपेक्षाअनुरूप कर्मचारीहरूको ज्ञान, सीप र नेतृत्व क्षमतालाई निरन्तर अद्यावधिक गर्दै उच्च दक्ष, जिम्मेवार, नैतिक, नवप्रवर्तनशील तथा भविष्यका चुनौती सामना गर्न सक्षम जनशक्ति निर्माण गर्ने दिशामा विकास बैंक अग्रसर रहनेछ ।

सूचना प्रविधिको प्रयोग

गरिमा विकास बैंकले समयानुकूल प्रविधि प्रयोगमा निरन्तररूपमा स्तरोन्नति गर्दै आईरहेको छ । आफ्नो दैनिक बैकिङ कार्यप्रणाली Pumori नामको बैकिङ सफ्टवेयरबाट सञ्चालन गर्दै आईरहेको छ भने यस विकास बैंकले कर्मचारी व्यवस्थापनका लागि Human Resource Information System, सम्पत्ति शुद्धीकरण निवारण तथा Go-AML रिपोर्टिङ प्रयोजनका लागि i-Care 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 प्रविधिमैत्री बैकिङ 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 सेन्टरमा सभैराख्नुका साथै Disaster Recovery Site को समेत स्थापना गरिएको छ ।

सम्पत्ति शुद्धीकरण निवारण सम्बन्धमा

यस 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 Manual, 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 जस्तैगरी आर्थिक वर्ष २०८२/८३ मा समेत संस्थागत सामाजिक उत्तरदायित्वलाई आफ्नो व्यवसायिक मूल्य, सामाजिक प्रतिबद्धता तथा समुदायप्रतिको दायित्वको अभिन्न अंगका रूपमा आत्मसात् गर्दै सामाजिक हितका विविध क्षेत्रमा निरन्तर योगदान पुर्‍याउँदै आएको छ । विकास बैंकले आफ्नो व्यावसायिक गतिविधिसँगै समाज र समुदायको समावेशी तथा दिगो विकासमा योगदान पुर्‍याउने उद्देश्यले सामाजिक उत्तरदायित्वसम्बन्धी कार्यक्रमहरूलाई प्राथमिकताका साथ अघि बढाएको छ । विशेषगरी गरिबी न्यूनीकरण, शिक्षा, स्वास्थ्य, वित्तीय साक्षरता, उद्यमशीलता, संस्कृति संरक्षण तथा प्रवर्द्धन र मानवीय सेवाका क्षेत्रहरूमा संस्थागत सामाजिक उत्तरदायित्व कोषको प्रभावकारी परिचालन

गर्दै बैंकले समुदायको आवश्यकता र प्राथमिकताअनुरूप विभिन्न कार्यक्रम सञ्चालन गर्दै आएको छ । यस्ता कार्यक्रममार्फत वित्तीय पहुँच तथा सचेतना विस्तार गर्नुका साथै शिक्षा, स्वास्थ्य तथा सामाजिक विकासका क्षेत्रमा सकारात्मक योगदान पुर्‍याउने प्रयास गरिएको छ । संस्थागत सामाजिक उत्तरदायित्वसम्बन्धी कार्यहरूलाई व्यवस्थित, पारदर्शी तथा प्रभावकारी रूपमा सञ्चालन गर्न बैंकमा प्रमुख कार्यकारी अधिकृत संयोजक, नायब प्रमुख कार्यकारी अधिकृत, लेखा विभाग प्रमुख तथा सामान्य सेवा विभाग प्रमुख सदस्य-सचिव रहने गरी संस्थागत सामाजिक उत्तरदायित्व समिति समेत सक्रिय रहेको छ । उक्त समितिमार्फत सामाजिक उत्तरदायित्वका कार्यक्रमहरूको पहिचान, छनोट, कार्यान्वयन तथा अनुगमनलाई व्यवस्थित गर्दै सामाजिक लगानीलाई अधिकतम प्रभावकारी बनाउने प्रयास गरिएको छ । समीक्षा अवधिमा विकास बैंकले रु.४५,९०,८०९।०४ संस्थागत सामाजिक उत्तर दायित्वका विभिन्न कार्यक्रम तथा गतिविधिमा खर्च गरेको छ । यसका अतिरिक्त, विकास बैंकले आफ्नो व्यवसायिक गतिविधिमा प्रत्यक्ष तथा परोक्ष रूपमा रोजगारीका अवसर सिर्जना गर्दै स्थानीय अर्थतन्त्रको चलायमानता तथा सामाजिक-आर्थिक विकासमा समेत योगदान पुर्‍याउँदै आएको छ । विकास बैंकका वित्तीय सेवा तथा व्यवसायिक गतिविधिले उद्यमशीलता प्रवर्द्धन, आर्थिक अवसरको विस्तार तथा समुदायको वित्तीय पहुँच अभिवृद्धिमा समेत सकारात्मक भूमिका निर्वाह गरिरहेका छन् । विकास बैंकका लागि सामाजिक उत्तरदायित्व केवल वार्षिक बजेटमा सीमित कार्यक्रम नभई समाजसँगको दीर्घकालीन सम्बन्ध, विश्वास र सहकार्यलाई अभि मजबुत बनाउने माध्यम हो । विकास बैंकले आ. व. २०८२/८३ मा संस्थागत सामाजिक उत्तरदायित्व सम्बन्धि कार्यमा विकास बैंकहरू मध्ये मा उत्कृष्ट योगदान गरेबापत Ktm Voice.Com ले आयोजना गरे को वित्तीय साक्षरता सम्मेलन, २०२६ मा यस विकास बैंक सर्वोत्कृष्ट वित्तीय साक्षरता अवार्डबाट सम्मानित समेत भएको छ । आगामी दिनमा समेत समुदायका वास्तविक आवश्यकता र प्राथमिकतालाई केन्द्रमा राख्दै संस्थागत सामाजिक उत्तरदायित्वका कार्यक्रमहरूलाई थप योजनाबद्ध, प्रभावकारी, परिणाममुखी तथा दिगो रूपमा सञ्चालन गरिनेछ ।

विकास बैंकले आर्थिक वर्ष २०८२/८३ अवधिमा संस्थागत सामाजिक उत्तर दायित्व अर्न्तगत सम्पन्न गरेका केही कार्यक्रम एवं गतिविधिहरूको संक्षिप्त विवरण निम्नानुसार रहेको छ ।

क्र.सं.	क्षेत्रहरू	खर्च रकम (रु.)	खर्च प्रतिशत
१	शिक्षा	३,११४,९९६।०४	६७.८५
२	स्वास्थ्य	५५८,१४१।००	१२.१६
३	मानवीय सहयोग तथा राहत	१७९,६९७।००	३.९२
४	वातावरणीय संरक्षण	८९,२००।००	१.९४
५	वित्तीय साक्षरता	३४१,९८०।००	७.४५
६	दिगो विकास लक्ष्य	३०६,७९५।००	६.६८
	जम्मा	४,५९०,८०९।०४	१००.००

अर्थतन्त्रमा योगदान

आर्थिक वर्ष २०८२/८३ मा विकास बैंकले आयकर वापत रु.७८,०२,५४,५४१/- र अन्य अप्रत्यक्ष कर समेत गरी ठुला करदाता कार्यालयलाई रु.१,०२,७४,९८,१६९।५० 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 सठबन्धी व्यवस्था

सेवाग्राहीलाई पर्ने असुविधा तथा सर्वसाधारणको गुनासो सुनुवाई गर्नका लागि यस विकास बैंकले विकास बैंकको केन्द्रीय कार्यालयमा गुनासो सुनुवाई डेस्कको स्थापना गरेको छ । ग्राहकहरूले सुभाब पेटिका, वेबसाइट, ईमेल वा टेलिफोनबाट गुनासो तथा सुभाबहरू राख्न सक्ने व्यवस्था गरिएको छ । लिखित गुनासो राख्नको लागि सबै कार्यालयहरूमा सुभाब 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 २०८२/८३ मा विभिन्न माध्यमबाट औपचारिक रूपमा कुल १८० वटा गुनासो प्राप्त भएकोमा सम्पूर्ण गुनासोहरूको सुनुवाई भएको छ ।

कम्पनीको औद्योगिक तथा व्यवसायिक सठबन्ध

विकास बैंकले आफ्नो बैंकिङ व्यवसायसँग प्रत्यक्ष तथा परोक्ष रूपमा सम्बन्ध राख्ने नियामनकारी निकायहरू, सरकारी तथा गैर-सरकारी संस्था, उद्योग-व्यवसाय क्षेत्र, अन्य बैंक तथा वित्तीय संस्थाहरू, सहकारी क्षेत्र, शैक्षिक संस्था तथा अन्य सम्पूर्ण सरोकारवालासँग पारस्परिक विश्वास, सम्मान, सहकार्य र समन्वयमा आधारित सुमधुर सम्बन्ध कायम राख्दै आएको छ । विकास बैंकले नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेन्ज, सिडिएस एण्ड क्लियरिङ लिमिटेड तथा अन्य निकायहरूसँग निरन्तर समन्वय र सहकार्य गर्दै आफ्नो बैंकिङ गतिविधिलाई पारदर्शी, व्यवस्थित तथा नियामकीय मापदण्डअनुरूप सञ्चालन गर्दै आएको छ । उद्योग वाणिज्य महासंघ, औद्योगिक तथा व्यावसायिक प्रतिष्ठान, सरकारी

निकाय तथा गैर-सरकारी संस्थाहरू तथा समाजका विभिन्न पक्षहरूसँग समेत सहकार्य, समन्वय तथा व्यावसायिक सदभावलाई निरन्तर सुदृढ गर्दै 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 अझ बलियो र फराकिलो बनाउँदै लैजाने प्रयत्न गरिनेछ ।

शेयरधनीसँगको सठबन्ध तथा शेयरधनीहरूलाई सूचना व्यवस्था

विकास बैंकले आफ्ना शेयरधनी महानुभावहरूसँग पारदर्शी, नियमित तथा प्रभावकारी सूचना आदान-प्रदानलाई संस्थागत सुशासनको महत्वपूर्ण आधारका रूपमा लिँदै उच्च प्राथमिकता दिँदै गर्दै आएको छ । विकास बैंकका गतिविधि, वित्तीय अवस्था तथा भावी कार्यदिशा सम्बन्धी महत्वपूर्ण जानकारी शेयरधनीसमक्ष समयमै तथा सहज रूपमा पुर्‍याउने प्रतिबद्धताका साथ आवश्यक सूचना तथा विवरणहरू नियमित रूपमा सार्वजनिक गर्दै आएको छ । वार्षिक साधारणसभामा शेयरधनी महानुभावहरूसँगको प्रत्यक्ष संवादको माध्यमबाट विकास बैंकले मार्गनिर्देशन प्राप्त गर्ने गरेको छ । यस विकास बैंकको वार्षिक प्रतिवेदन, त्रैमासिक प्रतिवेदन, प्रेस विज्ञप्ति लगायत अन्य जानकारीहरू विभिन्न सञ्चार माध्यम एवं विकास बैंकको वेबसाइट www.garimabank.com.np द्वारा उपलब्ध गराउने गरिएको छ । त्यसैगरी महत्वपूर्ण जानकारी तथा विकास बैंकको शेयर मूल्यमा प्रभाव पार्ने निर्णयहरू तत्काल नेपाल स्टक एक्सचेन्जको वेबसाइटमार्फत समेत जानकारी गराउने गरिएको छ । शेयरधनीहरूको हकहितलाई मध्यनजर गरी संस्थागत सुशासन तथा अनुपालनको स्तरलाई उच्चतम राख्ने कार्यमा विकास बैंकले सदैव महत्व दिँदै आएको छ ।

सञ्चालक समितिमा भएका हेरफेर र सोको कारण

मिति २०८१ पौष २९ गते सम्पन्न अठारौँ वार्षिक साधारणसभाबाट संस्थापक समूहबाट ३ जना र सर्वसाधारण समूहबाट ३ जना गरी कुल ६ जना सञ्चालकहरू सर्वसम्मतरूपमा निर्वाचित भई सोही मितिमा बसेको सञ्चालक समितिको बैठकबाट नवनिर्वाचित सञ्चालक श्री दिलिप प्रताप खाँणलाई अध्यक्ष मनोनयन गरेपश्चात विकास बैंकको सञ्चालक समितिको संरचना देहाय बमोजिम रहेको छ ।

क्र.सं.	नाम	ठेगाना	पद	प्रतिनिधित्व समूह
१.	श्री दिलिप प्रताप खाँण	वालिङ - 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 बिमल पाण्डे	भरतपुर - ६, चितवन	सञ्चालक	सर्वसाधारण
६.	श्री शोभाकान्त ढकाल	वालिङ - १, स्याङ्गजा	सञ्चालक	सर्वसाधारण
७.	श्री आयुष्मा कोइराला	पोखरा - ५, कास्की	सञ्चालक	सर्वसाधारण

कारोबारलाई असर पार्ने मुख्य कुराहरु

विकास बैंकको कारोबारलाई असर पार्ने मुख्य विषयहरु निम्नानुसार रहेका छन् :

- देशको आर्थिक, मौद्रिक तथा वित्तीय नीतिमा हुने परिवर्तनबाट विकास बैंकको ब्याजदर, तरलता, कर्जा प्रवाह, लगानी तथा समग्र व्यवसायमा पर्न सक्ने प्रभाव ।
- समग्र आर्थिक गतिविधिमा देखिन सक्ने शिथिलताका कारण कर्जाको माग, व्यवसाय विस्तार, लगानी तथा विकास बैंकको आम्दानीमा पर्न सक्ने प्रभाव ।
- तरलता तथा ब्याजदरमा हुने उतार-चढावका कारण निक्षेप परिचालन, कर्जा प्रवाह, लगानी तथा खुद ब्याज आम्दानीमा पर्न सक्ने प्रभाव ।
- निक्षेप संकलन तथा निक्षेप संरचनामा हुने परिवर्तनका कारण विकास बैंकको स्रोत व्यवस्थापन, तरलता तथा कर्जा प्रवाह क्षमतामा पर्न सक्ने प्रभाव ।
- उपयुक्त तथा प्रतिफलमुखी लगानीका अवसरमा आउन सक्ने संकुचनका कारण विकास बैंकको लगानी परिचालन तथा आम्दानीमा पर्न सक्ने प्रभाव ।
- सूचना प्रविधिको तीव्र विकाससँगै साइबर आक्रमण, डाटा सुरक्षा, गोपनीयता, प्रणालीगत अवरोध तथा प्रविधिजन्य जोखिम उत्पन्न हुन सक्ने सम्भावना ।
- विदेशी मुद्रा विनिमयदरमा हुने उतार-चढावका कारण विदेशी मुद्रा कारोबार तथा सम्बन्धित वित्तीय आम्दानी-दायित्वमा पर्न सक्ने प्रभाव ।
- अन्तर्राष्ट्रिय वित्तीय तथा आर्थिक बजारमा देखिने मन्दी वा अस्थिरताका कारण नेपाली अर्थतन्त्र तथा बैंकिङ क्षेत्रमा पर्न सक्ने अप्रत्यक्ष प्रभाव ।

- पूँजी बजारमा हुने उतार-चढावका कारण विकास बैंकको लगानी, तथा सम्बन्धित आम्दानीमा पर्न सक्ने प्रभाव ।
- देशमा उत्पन्न हुन सक्ने राजनीतिक अस्थिरता तथा सामाजिक अशान्तिका कारण आर्थिक गतिविधि, व्यवसायिक वातावरण तथा बैंकिङ सेवाको निरन्तरतामा पर्न सक्ने प्रभाव ।
- गुणस्तरीय तथा प्रतिफलमुखी कर्जा लगानीका वैकल्पिक क्षेत्रको अभावका कारण विकास बैंकको कर्जा विस्तार तथा स्रोतको प्रभावकारी परिचालनमा पर्न सक्ने प्रभाव ।
- आवश्यक ज्ञान, सीप तथा अनुभव भएका दक्ष जनशक्तिको उपलब्धता तथा टिकाउमा देखिन सक्ने चुनौतीका कारण विकास बैंकको कार्यसम्पादन तथा व्यवसायिक क्षमतामा पर्न सक्ने प्रभाव ।
- सम्पत्ति शुद्धीकरण निवारण तथा राष्ट्रिय/अन्तर्राष्ट्रिय नियामकीय व्यवस्थामा हुने परिवर्तनका कारण अनुपालनसम्बन्धी दायित्व तथा सञ्चालन लागतमा पर्न सक्ने प्रभाव ।
- विप्रेषण आयमा हुने उतार-चढावका कारण विदेशी मुद्रा सञ्चिति, उपभोग, निक्षेप परिचालन तथा समग्र आर्थिक गतिविधिमा पर्न सक्ने प्रभाव ।
- बैंक तथा वित्तीय संस्थाबीचको अस्वस्थ तथा अत्यधिक प्रतिस्पर्धाका कारण निक्षेप तथा कर्जाको ब्याजदर, सेवा शुल्क, लागत तथा विकास बैंकको मुनाफामा पर्न सक्ने दबाव ।
- कृत्रिम बुद्धिकता (Artificial Intelligence) को तीव्र विकास तथा प्रयोगसँगै डाटा गोपनीयता, साइबर सुरक्षा, गलत सूचना, स्वचालित निर्णयको विश्वसनीयता तथा प्रविधिमा अत्यधिक निर्भरता सम्बन्धी जोखिम उत्पन्न हुन सक्ने सम्भावना ।



लेखापरीक्षकको नियुक्ति

लेखापरीक्षण समितिको सिफारिस बमोजिम यस विकास बैंकको २०८२ कार्तिक गते सम्पन्न उन्नाइसौं वार्षिक साधारणबाट जोशी एण्ड भण्डारी, चार्टर्ड एकाउण्टेन्ट्स, काठमाण्डौं बाह्य लेखापरीक्षक नियुक्त हुनुभएकोमा वहाँबाट आ.व. २०८२/८३ को लेखापरीक्षण कार्य सम्पन्न भएको छ। समयमै लेखापरीक्षण प्रतिवेदन उपलब्ध गराउनुभएकोमा लेखापरीक्षक श्री जोशी एण्ड भण्डारी, चार्टर्ड एकाउण्टेन्ट्सका सम्पूर्ण टिमलाई हार्दिक धन्यवाद व्यक्त गर्न चाहन्छु।

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

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

नियमित व्यावसायिक गतिविधि सञ्चालनका क्रममा देखिएका सामान्य कमी-कमजोरी बाहेक नेपाल राष्ट्र बैंकका नीति-निर्देशन तथा प्रचलित कानूनको प्रतिकूल हुने गरी भएका गम्भीर प्रकृतिका कार्य वा विषयहरू लेखापरीक्षण प्रतिवेदनमा उल्लेख नभएको व्यहोरा जानकारी गराउन चाहन्छौं। साथै, आन्तरिक तथा बाह्य लेखापरीक्षकबाट प्राप्त सुझावहरूलाई विकास बैंकको कार्यसम्पादन तथा आन्तरिक नियन्त्रण प्रणालीलाई थप सुदृढ बनाउने महत्वपूर्ण आधारका रूपमा ग्रहण गर्दै आवश्यक सुधारका लागि व्यवस्थापनलाई निर्देशन दिइएको छ। लेखापरीक्षकबाट प्राप्त अधिकांश सुझावहरू समयमै सम्बोधन गरी कार्यान्वयनमा ल्याइसकिएको तथा बाँकी सुझावहरू समेत निर्धारित समयसीमाभित्र प्रभावकारी रूपमा कार्यान्वयन गर्ने गरी आवश्यक प्रक्रिया अघि बढाइएको जानकारी व्यवस्थापनबाट प्राप्त भएको छ।

लाभांश वितरण गर्न प्रस्ताव गरिएको रकम

आ.व. २०८२/८३ को नियमनकारी समायोजन पछिको सञ्चित मुनाफाबाट विकास बैंकको हाल कायम चुक्ता पूँजी रु. ६,०२,१३,४८,३६७.२२ (अक्षरेपी छ अर्ब दुई करोड तेह लाख अड्चालिस हजार तीन सय सतसठ्ठी र पैसा बाईस मात्र) को १० प्रतिशत अर्थात रु. ६०,२१,३४,८३६।७२ (अक्षरेपी साठी करोड एक्काईस लाख चौतीस हजार आठ सय छतीस र पैसा बहत्तर मात्र) बोनश शेयर र १० प्रतिशतले हुन आउने रकम रु. ६०,२१,३४,८३६।७२ (अक्षरेपी साठी करोड एक्काईस लाख चौतीस हजार आठ सय छतीस र पैसा बहत्तर मात्र) गरी कुल २० प्रतिशत अर्थात रु. १,२०,४२,६९,६७३।४४ (अक्षरेपी एक अर्ब बीस करोड बयालिस लाख उनान्सत्तरी हजार छ सय त्रिहत्तर र पैसा चौवालिस मात्र) वितरणको प्रस्ताव गरिएको छ। उक्त लाभांश नेपाल राष्ट्र बैंकबाट स्वीकृती भैसकेको हुँदा यस सम्मानित सभाबाट प्रस्तावित लाभांश वितरणको उक्त प्रस्ताव सर्वसम्मतिबाट पारित हुने अपेक्षा गरेको छु।

आन्तरिक नियन्त्रण प्रणालीको विवरण

विकास बैंकले प्रभावकारी आन्तरिक नियन्त्रण कायम राख्नका लागि

आवश्यकताअनुसार विभिन्न नीति, नियम तथा निर्देशिकाहरू तर्जुमा गरी समयानुकूल संशोधन तथा परिमार्जन गर्दै कार्यान्वयनमा ल्याएको छ। आन्तरिक लेखापरीक्षण कार्यलाई थप प्रभावकारी, चुस्त र दुरुस्त बनाउने उद्देश्यले विकास बैंकका समग्र कारोबार तथा गतिविधिहरूको नियमित लेखापरीक्षण गर्ने, सम्भावित जोखिमहरूको पहिचान तथा मूल्याङ्कन गरी जोखिम न्यूनीकरणका आवश्यक उपायहरू अवलम्बन गर्ने व्यवस्था गरिएको छ। साथै, आन्तरिक तथा बाह्य लेखापरीक्षकबाट औल्याइएका कौफियत तथा टिप्पणीहरूलाई लेखापरीक्षण समितिमा छलफल गरी समितिको सिफारिस बमोजिम सञ्चालक समितिको बैठक मार्फत आवश्यक सुधारात्मक कार्य गर्न व्यवस्थापनलाई निर्देशन दिने अभ्यास समेत संस्थागत गरिएको छ। विकास बैंकको समग्र जोखिम संरचनाको मूल्याङ्कन तथा जोखिम व्यवस्थापन प्रणालीको प्रभावकारिता समीक्षा र अनुगमन गर्न जोखिम व्यवस्थापन समिति, मानव संसाधनसम्बन्धी नीति तर्जुमा तथा कर्मचारी सेवा-सुविधा निर्धारण गर्न कर्मचारी सेवा-सुविधा समिति, प्रभावकारी ग्राहक पहिचान तथा सम्पत्ति शुद्धीकरण निवारणसम्बन्धी कार्यलाई व्यवस्थित बनाउन सम्पत्ति शुद्धीकरण निवारण समिति तथा विकास बैंकको वित्तीय प्रतिवेदन र लेखापरीक्षण प्रक्रियालाई प्रभावकारी बनाउन लेखापरीक्षण समिति लगायत व्यवस्थापन स्तरमा अन्य समितिहरू समेत सक्रिय रूपमा कार्यरत छन्। लेखापरीक्षकको नियुक्तिका लागि सिफारिस गर्ने तथा संस्थाको आन्तरिक नियन्त्रण प्रणालीलाई थप प्रभावकारी बनाई सञ्चालक समिति समक्ष आवश्यक सुझाव तथा सिफारिस प्रस्तुत गर्ने कार्यमा लेखापरीक्षण समितिको भूमिका महत्वपूर्ण रहेको छ। उल्लिखित सञ्चालकस्तरीय उप-समितिहरूसँगै विकास बैंकको नियमित कार्यसम्पादनलाई थप प्रभावकारी, पारदर्शी र व्यवस्थित बनाउन व्यवस्थापन स्तरमा समेत विभिन्न समितिहरू सक्रिय रहेका छन्। खरिदसम्बन्धी कार्यलाई प्रभावकारी तथा पारदर्शी बनाउन प्रमुख कार्यकारी अधिकृतको संयोजकत्वमा आर्थिक निर्देशन समिति तथा नायब प्रमुख कार्यकारी अधिकृतको नेतृत्वमा खरिद समिति गठन गरिएको छ। त्यस्तै, सम्पत्ति तथा दायित्वको प्रभावकारी व्यवस्थापन, कर्जा असुली, कर्मचारी भर्ना तथा छनोट, सूचना प्रविधिको अनुगमन तथा व्यवस्थापन, संस्थागत सामाजिक उत्तरदायित्व लगायतका महत्वपूर्ण कार्यहरूलाई व्यवस्थित र प्रभावकारी रूपमा सञ्चालन गर्न सम्बन्धित विषयगत समितिहरू गठन गरी जिम्मेवारी प्रदान गरिएको छ। साथै, विकास बैंकमा बित्री गर्नुपर्ने सम्पत्तिहरूको प्रभावकारी व्यवस्थापन तथा बित्री प्रयोजनका लागि लिलाम समिति समेत गठन गरिएको छ। सञ्चालक समितिबाट तथा विभिन्न सञ्चालकस्तरीय उप-समितिहरूबाट भएका निर्णयहरूको कार्यान्वयन अवस्थाबारे व्यवस्थापनले त्रैमासिक रूपमा सञ्चालक समिति समक्ष प्रतिवेदन तथा जानकारी प्रस्तुत गर्ने व्यवस्था मिलाइएको छ। यस प्रणालीले विकास बैंकका महत्वपूर्ण निर्णयहरूको कार्यान्वयनमा नियमित अनुगमन, जवाफदेहिता र पारदर्शिता कायम गर्न सहयोग पुऱ्याएको छ।

आन्तरिक नियन्त्रण प्रणालीलाई थप प्रभावकारी बनाउने सन्दर्भमा सूचना प्रणाली लेखापरीक्षण (Information System Audit) र श्रम लेखापरीक्षण (Labour Audit) गर्ने तथा लेखापरीक्षकबाट औल्याइएका कौफियतहरूको सुधारका साथै प्राप्त सुझावहरूको कार्यान्वयन गर्ने व्यवस्था

रहेको छ । विकास बैंकको सूचना प्रविधिको क्षेत्रमा उत्पन्न हुनसक्ने जोखिम न्यूनीकरण गर्न र डाटाहरु 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 कर्मचारीहरुबाट गराई अधिकृत र व्यवस्थापनस्तरका कर्मचारीहरुबाट सोको स्वीकृत गर्ने संयन्त्र (Duel Control Mechanism) रहेको छ । विकास बैंकमा गठन भएका विभिन्न समितिहरु र उक्त समितिहरुले गर्ने कार्यहरुको विवरण संक्षेपमा निम्नानुसार प्रस्तुत गरिएको छ ।

कर्मचारी सेवा सुविधा समिति

विकास बैंकमा सञ्चालक श्री श्याम प्रसाद बस्यालको संयोजकत्वमा प्रमुख कार्यकारी अधिकृत श्री माधव प्रसाद उपाध्याय सदस्य, लेखा, वित्तीय योजना तथा बजेट विभाग प्रमुख श्री केशव तिमल्सिना सदस्य तथा जनशक्ति व्यवस्थापन विभाग प्रमुख श्री भोला प्रसाद तिवारी 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 २०८२/८३ मा कर्मचारी सेवा सुविधा समितिको बैठक ३ पटक बसेको छ ।

जोखिम व्यवस्थापन समिति

विकास बैंकमा सञ्चालक श्री दिपेन्द्र श्रेष्ठको संयोजकत्वमा सञ्चालक श्री मुकुन्द राज आचार्य पदेन सदस्य, केन्द्रीय सञ्चालन विभाग प्रमुख श्री कमल प्रसाद अर्याल र जोखिम विभाग प्रमुख श्री लक्ष्मण नेपाल सदस्य सचिव रहेको एक जोखिम व्यवस्थापन समिति रहेको छ । नेपाल राष्ट्र बैंकको एकीकृत निर्देशनले तोकेको काम, कर्तव्य र उत्तरदायित्व अन्तर्गत रही यस समितिले व्यवसाय सँग सम्बन्धित जोखिमहरु जस्तै: कर्जा लगानीमा नीहित जोखिम, संचालन जोखिम, तरलता सम्बन्धी जोखिम, व्याजदर जोखिम लगायतका जोखिमहरुको पहिचान गर्ने साथै मासिक, त्रैमासिक, अर्ध-वार्षिक र वार्षिक रुपमा तयार पारिने प्रतिवेदन एवं निर्णयहरु 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 व्यवस्थाहरुको नियमित रुपमा पुनरावलोकन गर्ने र सो को पर्याप्तता बारे सञ्चालक समितिमा जानकारी गराउने र नेपाल राष्ट्र बैंकको निर्देशन बमोजिम आवश्यक नीति नियम बनाउने कार्य गर्ने गर्दछ । आर्थिक वर्ष २०८२/८३ मा जोखिम व्यवस्थापन समितिको बैठक ६ पटक बसेको छ ।

जोखिम व्यवस्थापन संरचना

विकास बैंकका सम्पूर्ण गतिविधिहरुमा विभिन्न स्तरका जोखिमहरु अन्तर्निहित हुन्छन र उक्त गतिविधिहरुमा जोखिमहरुको आंकलन, मूल्याङ्कन तथा व्यवस्थापन सही रुपमा सही समयमा गर्नु पर्दछ । विकास बैंकले आफ्ना गतिविधिहरु कार्यान्वयन गर्दा आईर्पेन सम्पूर्ण जोखिमहरुको उच्च

महत्वका साथ पहिचान, मापन र व्यवस्थापन गर्ने गरेको छ । उचित जोखिम व्यवस्थापनको लागि सुदृढ जोखिम व्यवस्थापन संरचना लागु गरी जोखिम व्यवस्थापन नीति तथा पद्धतिको कार्यान्वयन गरिएको छ ।

जोखिम व्यवस्थापन नीति र प्रक्रियाहरुको 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 समितिहरु मार्फत विकास बैंकले बलियो जोखिम व्यवस्थापन प्रणाली स्थापना गरेको छ । यी समितिहरु मार्फत जोखिम व्यवस्थापन नीति, पद्धति तथा संयत्रलाई अझ सबल बनाउने, नयाँ/संशोधित नीति तथा प्रक्रिया तर्जुमा गर्ने, जोखिम व्यवस्थापनका प्रतिवेदनहरु, पोर्टफोलियो विश्लेषण, Stress Testing, लगानी, तरलता, पूँजीकोष अनुपात, बजार विश्लेषण र अन्य महत्वपूर्ण जोखिमसँग सम्बन्धित समस्याहरुलाई जोखिम व्यवस्थापन समितिमा समिक्षा र निर्णयका लागि पेश गर्ने व्यवस्था रहेको छ ।

कर्जा जोखिम व्यवस्थापन

कर्जा जोखिम भन्नाले कर्जा सम्भौतामा उल्लेख भएका शर्तहरुको पालना गर्न नसक्दा सिर्जना हुने संभावित नोक्सानीलाई जनाउछ । कर्जा जोखिमको प्रभावकारी व्यवस्थापनका लागि विकास बैंकले विभिन्न नीति, निर्देशिकाहरु तयार गरी कार्यान्वयन गरेको छ । कर्जा नीति, जोखिम व्यवस्थापन नीति, कर्जा असुली नीति/कार्यविधि, Product Papers लगायत कर्जासँग सम्बन्धित अन्य नीति नियमहरुले विकास बैंकमा बलियो कर्जा जोखिम व्यवस्थापनको वातावरण बनाएको छ । विकास बैंकमा प्रभावकारी कर्जा जोखिम व्यवस्थापन गर्न कर्जा सञ्चालन विभाग, कर्जा प्रशासन विभाग, जोखिम 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 ऋणीहरुको व्यवसाय अवलोकन/अनुगमन जस्ता प्रक्रिया मार्फत कर्जा जोखिम व्यावस्थापन गर्ने गरिएको छ ।

संचालन जोखिम व्यवस्थापन

वर्तमान समयमा वृद्धि भइरहेका जोखिमहरु मध्ये संचालन जोखिम पनि एक हो । अपर्याप्त वा असफल आन्तरिक प्रक्रिया, व्यक्ति र प्रणाली वा बैंकको लागि कानुनी सम्बन्धी जोखिम सहित बाह्य घटनाहरुको प्रभावबाट हुने सम्भावित जोखिमबाट हुने नोक्सानको रुपमा सञ्चालन जोखिमलाई परिभाषित गरिएको छ । सञ्चालन जोखिम जालसाजी, व्यवसायमा हुने अवरोध, प्रणाली असफलता, भौतिक पूर्वाधारमा क्षति, कार्यान्वयनमा असफलता र सेवा डेलिभरी, उत्पादहरुमा स्वाभाविक जोखिम, ग्राहकहरु, प्रक्रियाहरुमा अयोग्यता वा त्रुटिपूर्ण प्रक्रिया डिजाइनहरु र व्यापार जस्ता आन्तरिक र बाह्य दुवै कारणले हुन सक्छ । प्रभावकारी जोखिम व्यवस्थापन नीतिहरु, 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 घटन सक्ने सम्भावित संचालन जोखिमका घटनासँग जुध्नुपर्ने स्थितिका लागि तयार रहेको छ ।

बजार जोखिम

बजार जोखिम भन्नाले ब्याजदर, विदेशी विनिमय दर, कमोडिटीको मूल्य र इक्विटीको मूल्यमा भएको 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 भनिन्छ । 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 लेखा/वित्तीय योजना तथा बजेट अन्तर्गत रहेको ट्रेजरी युनिटले गर्ने गरेको र उक्त युनिटले नेपाल राष्ट्र बैंकले तोकेको CRR, SLR/ Credit to Deposit Ratio / Liquidity Ratio जस्ता अनुपातहरू विकास बैंकले पालना भए नभएको सुनिश्चित गरी उच्च व्यवस्थापनमा 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 सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति सक्रिय रहेको अवस्था छ । अन्य जोखिमहरू पहिचान एवं व्यवस्थापन गर्नका लागि विकास बैंकभित्र विभिन्न विभागिय प्रमुख एवं अन्य कर्मचारीहरूलाई जिम्मेवारी प्रदान गर्ने गरिएको छ ।

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, विकास बैंकको काम कारवाहीमा नियमितता, मितव्ययिता, औचित्यता, प्रभावकारिता जस्ता कुराहरू अवलम्बन भए/नभएको बारे समीक्षा गरी सञ्चालक समितिलाई आवश्यक सुझाव दिने, विकास बैंकको त्रैमासिक वित्तीय विवरणको समीक्षा गरी सञ्चालक समिति समक्ष प्रतिवेदन पेश गर्ने कार्यहरू समितिले सम्पन्न गरेको छ । लेखापरीक्षण समितिको बैठक आर्थिक वर्ष २०८२/८३ मा १० पटक बसेको छ ।

सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समिति

विकास बैंकमा सञ्चालक श्री विमल पाण्डेको संयोजकत्वमा Compliance विभाग प्रमुख मिन प्रसाद सुवेदी सदस्य र एएमएल सिफटी कार्यान्वयन अधिकृत श्री पुस्कर ढकाल 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 समिक्षा गर्ने, सो सम्बन्धमा आन्तरिक नीति, कार्यविधि र प्रक्रियाहरूको पर्याप्तताका विश्लेषण गरी आवश्यक सुधारका लागि सञ्चालक समिति समक्ष सुझाव पेश गर्ने कार्य गर्दछ । आर्थिक वर्ष २०८२/८३ मा सम्पत्ति शुद्धीकरण निवारण सम्बन्धी समितिको बैठक ४ पटक बसेको 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, शेयर रजिष्ट्रार सम्बन्धी सेवाको लागि इजाजत-पत्र प्राप्त गरी सो सँग सम्बन्धित सेवाहरू प्रवाह गर्दै आईरहेको छ । काठमाण्डौ महानगरपालिकाको कमलपोखरीमा कार्यालय रहेको गरिमा क्यापिटल लिमिटेडको २०८३ असार मसान्तको संक्षिप्त वित्तीय विवरण निम्नानुसार रहेको छ । साथै, सहायक कम्पनी गरिमा क्यापिटल लिमिटेडको आर्थिक वर्ष २०८२/८३ को लेखापरीक्षण प्रतिवेदन र वित्तीय विवरणहरू समेत यसै प्रतिवेदनमा संलग्न गरिएको छ ।

क्र.सं.	विवरण	२०८३ असार मसान्त
१	कुल चुक्ता पूँजी	रु. २४,२०,००,०००/-
२	नेट वर्थ	२३,७२,७४,१४९/-
३	खुद मुनाफा	(१,२६,६५,२७८)
४	प्रतिशेयर आमदानी (रु.)	-५.२३
५	कर्मचारी संख्या	३१

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 बैंकको सञ्चालक समितिबाट संस्थागत सुशासनको सम्बन्धमा नेपाल राष्ट्र बैंक लगायत अन्य नियमनकारी निकायहरूद्वारा जारी भएको निर्देशन तथा परिपत्रको पूर्ण रूपमा पालना भएको र कार्यरत अन्य पदाधिकारीहरू तथा कर्मचारीहरूबाट संस्थागत सुशासनको सम्बन्धमा नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल स्टक एक्सचेञ्ज लिमिटेड लगायतका नियमनकारी निकायहरूबाट जारी भएको निर्देशन तथा परिपत्रहरूको

पूर्ण पालना गर्दै आईरहेको र सोही बमोजिम आन्तरिक संरचनाको समेत विकास गरिएको र उल्लंघन गर्ने पदाधिकारीहरू तथा कर्मचारीहरूलाई कारवाही गर्ने व्यवस्था समेत मिलाईएको 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 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 प्रतिबद्ध रहेको छ । साथै, आगामी दिनहरूमा पनि यस विकास बैंक संस्थागत सुशासन तथा पारदर्शिताका सन्दर्भमा अझ बढी सुदृढ हुदै जाने सम्बन्धमा यहाँहरूलाई विश्वस्त पार्न चाहान्छौ ।

चालु वर्षको उपलब्धि र भविष्यमा गर्नुपर्ने कुराको सम्बन्धमा सञ्चालक समितिको धारणा

व्यावसाय विस्तार

चालु आर्थिक वर्षको भाद्र मसान्तसम्मको अवधिमा समेत देशका बैंक तथा वित्तीय संस्थाहरूमा प्रयाप्त रूपमा लगानीयोग्य रकम रहेको अवस्था छ । यस अवधिमा नेपाल राष्ट्र बैंकले विभिन्न उपकरण मार्फत बैंकिङ क्षेत्रबाट तरलता प्रशोचन गर्दै आईरहेको छ । यस विकास बैंकमा पनि प्रयाप्त 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 श्रावण मसान्तसम्म विकास बैंकको निक्षेप परिचालन मा ०.१९ प्रतिशत मात्र बृद्धि भई कुल निक्षेप रु.१ खर्ब ५ करोड र कर्जा लगानी ०.०३ प्रतिशतले घट्न गई कुल कर्जा तथा सापट रु.८४ अर्ब ५३ करोड पुगेको छ ।

विकास बैंकले मिति २०८३ भाद्र ३ गते काठमाण्डौ जिल्ला काठमाण्डौ महानगरपालिका वडा नं. २, लाजिम्पाटमा रहेको केन्द्रीय कार्यालय काठमाण्डौ जिल्ला काठमाण्डौ महानगरपालिका वडा नं. ३, बालुवाटार स्थित आफ्नै स्वामित्वको भवनमा स्थानान्तरण गरिएको छ । व्यावसायिक दृष्टिकोणबाट देशका विभिन्न सम्भाव्य स्थानहरूमा शाखा कार्यालय स्थापनाको लागि सम्भाव्यता अध्ययन कार्य समेत अगाडि बढाईएको छ । दिन प्रतिदिन बैंकिङ व्यवसायमा बृद्धि हुँदै गईरहेको अस्वस्थ प्रतिस्पर्धामा यस विकास बैंकले संस्थागत सुशासन र पारदर्शितालाई पहिलो प्राथमिकतामा राखी स्वस्थ तवरबाट बैंकिङ सेवा प्रवाहमा सदैव प्रतिबद्ध रहेको छ । यसै सन्दर्भमा विकास बैंक विद्यमान संस्थागत संरचनामा परिमार्जनको प्रक्रिया अगाडि बढाईएको छ ।

विकास बैंकले आगामी दिनमा गर्ने कार्यहरू सम्बन्धमा

गरिमा विकास बैंक व्यवसायको आकारमा भएको बृद्धि सँगसँगै ग्राहकवर्ग,

लगानीकर्ता, नियमनकारी निकाय र कर्मचारीको नजरमा एक उत्कृष्ट विकास बैंकको रूपमा स्थापित भई सदैव कायम रहनका लागि निकट भविष्यमा निम्नानुसारका योजना तथा कार्यक्रमहरू अघि सारेको व्यहोरा सम्पूर्ण शेयरधनी महानुभावहरूमा जानकारी गराउन चाहन्छौं ।

- 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 अघि बढाई रहेकोमा डिजिटल इन्भेस्टमेन्ट र रोबोटिक्स प्रोसेस अटोमेसनको कार्यलाई 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 पुऱ्याउन र संस्थागत ख्याति वृद्धि गर्न प्रभावकारी प्रवर्द्धनात्मक रणनीतिहरूको अवलम्बन गरिनेछ ।
- संस्थाको नीति, कार्यविधि, मार्गदर्शनहरूलाई समयानुकूल स्तरीय बनाउँदै आन्तरिक कार्यप्रणालीलाई थप व्यवस्थित बनाउँदै लगिनेछ र साथै सञ्चालन खर्चको मितव्ययितामा थप जोड दिइनेछ ।

- विकास बैंकको रणनीतिक योजनाको उद्देश्य परिपूर्तिका लागि आवश्यक अल्पकालिन योजना तथा नीतिहरू तर्जुमा तथा कार्यन्वयन गरिनेछ ।
- बैंकिङ शिक्षा र वित्तीय साक्षरताको प्रवर्द्धन मार्फत ब्रान्ड प्रवर्द्धन, ग्राहक संख्या वृद्धिका लागि ग्रामीण र शहरोन्मुख क्षेत्रमा विशेष कार्यक्रमहरू संचालन गरिनेछन् ।
- विकास बैंकको सेवाको गुणस्तरलाई थप प्रभावकारी तथा चुस्त दुरुस्त बनाउने ।
- विकास बैंकको कर्जा असुली प्रक्रियालाई चुस्त दुरुस्त गराई सम्पत्तिको गुणस्तर कायम गर्नमा विशेष ध्यान दिइने छ ।
- विकास बैंकले आगामी पञ्चवर्षीय रणनीतिक कार्ययोजना (२०८३/८४-२०८७/८८) तर्जुमा प्रक्रिया अन्तिम चरणमा रहेको मो उक्त कार्ययोजनामा उल्लेखित लक्ष्य हाँसिल गर्नका लागि स्पष्ट कार्ययोजना तयार गरी कार्य गरिने छ ।

कृतज्ञता ज्ञापन

यस विकास बैंकको उद्देश्य प्राप्तिका लागि सहयोग पुऱ्याउनु हुने सम्पूर्ण शेयरधनी महानुभावहरू, ग्राहकवर्ग तथा नेपाल सरकारका सम्बद्ध निकायहरू नियमनकारी निकायहरू नेपाल राष्ट्र बैंक, कम्पनी रजिष्ट्रारको कार्यालय, नेपाल धितोपत्र बोर्ड, नेपाल स्टक एक्सचेञ्ज लिमिटेड, सिडिएस एण्ड 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 रूपमा प्रभावकारी सेवा प्रवाह गरेकोमा एनआईएमवी एस क्यापिटल लिमिटेड लगायत विकास बैंकका गतिविधिहरूलाई सकारात्मक रूपमा जनसमक्ष पुऱ्याइदिने संचार जगत र प्रत्यक्ष अप्रत्यक्ष रूपमा बैंकलाई सहयोग पुऱ्याउने सम्पूर्ण शुभेच्छुकहरू प्रति हार्दिक आभार व्यक्त गर्दछु ।

धन्यवाद !

दिलिप प्रताप खाँण

अध्यक्ष

सञ्चालक समिति

मिति: २०८३ आश्विन २६ गते, सोमबार



विकास बैंकका सेवाहरू

निक्षेप योजना

प्रभावकारी निक्षेप परिचालन तथा स्रोत व्यवस्थापनलाई प्राथमिकतामा राख्दै यस विकास बैंकले ग्राहकको आवश्यकता, बचत क्षमता तथा वित्तीय प्राथमिकता अनुरूप विभिन्न प्रकारका चल्ती, बचत तथा मुद्दती निक्षेप खाताहरू सञ्चालनमा ल्याएको छ। ग्राहकलाई सुरक्षित, सहज तथा आकर्षक प्रतिफल सहितको बचत सुविधा उपलब्ध गराउने उद्देश्यले विकास बैंकले समयानुकूल विभिन्न निक्षेप योजनाहरू समेत सञ्चालनमा ल्याउने गरेको छ। विकास बैंकद्वारा सञ्चालनमा ल्याइएका विभिन्न निक्षेप योजनाहरू मध्ये सुनौलो भविष्य बाल निक्षेप योजना, गरिमा स्वर्णिम निक्षेप योजना, गरिमा नारी बचत खाता, गरिमा सुरक्षित निक्षेप योजना, गरिमा शुभलाभ बचत खाता, गरिमा दम्पती बचत खाता, Garima Five in One Saving Account तथा विशेष मुद्दती खाता ग्राहकहरूमाझ निकै लोकप्रिय रहेका छन्। यी निक्षेप योजनाहरूले विभिन्न उमेर समूह, पेशा तथा आर्थिक अवस्था भएका ग्राहकहरूको आफ्नो बचतलाई व्यवस्थित रूपमा परिचालन गर्दै सुरक्षित प्रतिफल प्राप्त गर्ने अवसर प्रदान गरेका छन्।

कर्जा तथा सापट

ग्राहकको आवश्यकता एवं मागअनुरूप यस विकास बैंकले नेपाल राष्ट्र बैंकबाट जारी निर्देशन तथा प्रचलित नियामकीय व्यवस्थाको परिधिभित्र रही उत्पादनशील क्षेत्र, साना तथा मझौला उद्यमहरूको कर्जा लगानीलाई विशेष प्राथमिकता दिँदै कोषमा आधारित तथा गैर-कोषमा आधारित विभिन्न प्रकारका कर्जा सुविधाहरू उपलब्ध गराउँदै आएको छ। ग्राहकको बदलिँदो आवश्यकता, व्यावसायिक प्रकृति तथा वित्तीय क्षमतालाई मध्यनजर गर्दै विकास बैंकले आफ्ना विभिन्न शाखा कार्यालयहरूमार्फत समानान्तर रूपमा लघुवित्त कर्जा, शेयर धितो कर्जा, सुनचाँदी धितो कर्जा तथा गरिमा पेशागत कर्जालगायतका विविध कर्जा सुविधा समेत प्रवाह गरिरहेको र ग्राहकको आवश्यकता र प्राथमिकताअनुरूप कर्जा उत्पादनमा विविधता कायम गर्दै विकास बैंकले उत्पादनशील गतिविधि, उद्यमशीलता तथा व्यवसाय विस्तारमा आवश्यक वित्तीय स्रोतको पहुँच अभिवृद्धि गर्न निरन्तर योगदान पुऱ्याउँदै आएको छ।

डेबिट कार्ड/ATM सुविधा/ Contactless Card

तीव्र रूपमा प्रविधिमा भईरहेको विकास, बैकिङ क्षेत्रमा बढ्दै गईरहेको प्रतिस्पर्धा र नगद कारोबारलाई निरुत्साहित गर्ने नेपाल सरकारको नीति अनुरूप विकास बैंकले विभिन्न डिजिटल बैकिङ उपकरणहरू सञ्चालनमा ल्याएको छ। यस विकास बैंकले भिसा (VISA) नेटवर्किङको सदस्यता लिई Chip Based Visa Card, Contactless Card प्रयोगमा ल्याएको छ। विकास बैंकले २०८३ 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।

भौतिक तथा भर्चुअल 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।

सूचना प्रविधिमा भएको द्रुततर विकास सँगसँगै यस विकास बैंकले आफ्ना ग्राहकलाई मोबाइल बैकिङ एप बाट नै क्रेडिट कार्डको सुविधा उपभोग गर्न मिल्ने गरी भर्चुअल क्रेडिट कार्डको सुविधा समेत प्रदान गरेको छ। फोन पे नेटवर्कसँगको सहकार्यमा ग्राहकहरूले भौतिक कार्डको सट्टामा मोबाइल बैकिङ एप नै भर्चुअल उपलब्ध हुने क्रेडिट कार्ड मार्फत वस्तु 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।

एस एम एस बैंकिङ/मोबाईल बैंकिङ

विकास बैंकका ग्राहकहरूले आफ्नो खातामा भएको कारोबार तथा खातामा रहेको मौज्दातको SMS मार्फत जानकारी लिन, स्टेटमेण्ट हेर्नका लागि गरिमा एस.एम.एस बैंकिङ सुविधा तथा खातामा रहेको मौज्दात हेर्न, स्टेटमेण्ट हेर्न, गरिमा विकास बैंक तथा अन्य बैंक तथा वित्तीय संस्थामा रहेका ग्राहकहरूको खातामा सजिलै रकम स्थानान्तरण, ई-सेवामा रकम स्थानान्तरण, मद्दुती 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 मोबाईल बैंकिङ (गरिमा डिजी बटुवा) र एस. एम. एस सेवा सञ्चालनमा ल्याएको छ। गरिमा डिजी बटुवा एउटै युजरनेम र पासवर्डद्वारा मोबाईल एप र वेबसाईट दुबैमा प्रयोग गर्न 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।

विप्रेषण (Remittance) सुविधा

यस विकास बैंकको आफ्नै आफ्नै रेमिट प्रोडक्ट “गरिमा रेमिट” सञ्चालनमा रहेको छ। साथै, विकास बैंकले विभिन्न १७ वटा विप्रेषण सेवा प्रदायक कम्पनीहरूसँग सहकार्य गर्दै तिनका आधिकारिक एजेन्टका रूपमा समेत विप्रेषण सेवा उपलब्ध गराउँदै आइरहेको हुँदा विभिन्न देशहरूबाट पठाएको रकम विकास बैंकको जुनसुकै शाखा कार्यालयहरूबाट सहज रूपमा नै भिन्न तथा विकास बैंकमा रहेको ग्राहकहरूको खातामा सजिलै जम्मा गर्न सकिन्छ।

विदेशी मुद्रा सट्टी सेवा

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

ABBS तथा स्मार्ट टेलर 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 आइरहेको छ। त्यसैगरी यस विकास बैंकले आधुनिक प्रविधि र डिजिटल कारोबारलाई आत्मसाथ गर्दै स्मार्ट टेलर सुविधा

प्रदान गर्दै आइरहेको छ। विकास बैंकका सम्पूर्ण शाखा कार्यालयहरूबाट ग्राहकहरूले चेकको सट्टामा मोबाईल बैंकिङ एपबाट नगद काउण्टरमा रहेको QR Code स्क्यान गरी छिटो छरितो रूपमा नगद भिन्न सक्दछन्। यस सुविधाबाट ग्राहकहरूले गरिमा विकास बैंक लगायत अन्य बैंक तथा वित्तीय संस्थाहरूका खाताहरूबाट समेत यस विकास बैंकको नगद काउण्टरमा उपस्थित भई सहज रूपमा नगद भुक्तानी लिन सक्ने व्यवस्था रहेको छ। यस सुविधासँगै ग्राहकहरूलाई आफ्नो कुनै पनि बैंकको खाताबाट रकम भिन्नका लागि चेक बुक वा डेबिट कार्ड बोकेर हिड्नु पर्ने झन्झटबाट मुक्ति मिलेको छ।

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।

Connect IPS & RTGS Service

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 आइरहेको 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।

डलर कार्ड सुविधा

यस विकास बैंकले आर्थिक वर्ष २०८२/८३ अवधिमा ग्राहकहरूको सुविधालाई मध्यनजर गरी डलर कार्ड सेवाको सुरुवात गरेको छ। डलर कार्डको प्रयोग गरी कार्ड होल्डरहरूले विभिन्न अन्तराष्ट्रिय अनलाईन व्यावसायिक प्लेटफर्महरूबाट वस्तु तथा सेवा खरिद गर्न तथा आफ्नो व्यावसायिक विभिन्न सामाजिक सञ्जालहरूमा विज्ञापन गरी सहज रूपमा सो को भुक्तानी गर्न सक्ने व्यवस्था मिलाईएको छ।

Online Account Opening System

विकास बैंकले Online माध्यमबाट खाता खोल्न सक्ने ब्यवस्था संचालनमा ल्याएको छ । संसारको जुनसुकै स्थानबाट पनि Online माध्यमद्वारा गरिमा विकास बैंकमा खाता खोली सेवाग्राही आफैले उक्त खातामा सोभै रकम जम्मा गर्न समेत सकिन्छ । साथै, गरिमा विकास बैंक लिमिटेडका ग्राहकहरूले विकास बैंकको मोबाईल एप्लिकेशन Garima Digi Batuwa मार्फत आफै मुद्दती खाता समेत खोल्न सक्दछन ।

३६५ दिने बैंकिङ्ग सेवा

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

सि-आश्वा (C-ASBA) सुविधा

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

Cross Boarder Transaction

यस विकास बैंकले Fonepay Pvt. Ltd. सँगको सहकार्यमा यस विकास बैंकको Fonepay QR मा भारतीय मोबाईल बैंकिङ्ग एप Bhim, PhonePe, GPay एप मार्फत स्वयान 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 ।



कम्पनी ऐन, २०६३ को दफा १०८ 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 वापत रकम फिर्ता गरेको भए सोको विवरण
आर्थिक वर्ष २०८२/८३ को अवधिमा सञ्चालक श्री आयुष्मा कोइरालाबाट भुलवश ६५० कित्ता सर्वसाधारण शेयर कारोबार हुन गएको भनी सञ्चालक समिति समक्ष जानकारी गराउनुभएकोमा निजले खरिद-बिक्री कारोबार गरेको ६५० कित्ता शेयर जफत गर्ने निर्णय भएको छ ।
- 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 २०८२/८३ मा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ मा “ख” वर्गका वित्तीय संस्थाले गर्ने कार्यहरू गरेको र विकास बैंकको सहायक कम्पनी गरिमा क्यापिटल लिमिटेडले कानून तथा व्यवसायिक परिधी भित्र रही नियमित कारोबारहरू गर्दै आइरहेको छ । यसै प्रतिवेदनको विभिन्न बुँदाहरूमा उल्लेख गरेका कुराहरू बाहेक अन्य महत्वपूर्ण परिवर्तन भएको छैन ।
- 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 । सञ्चालक श्री आयुष्मा कोइरालाबाट विकास बैंकको माथि बुँदा नं. १ मा उल्लेख भए बमोजिमको शेयर कारोबार भएको जानकारी प्राप्त हुन आएको । सो वाहेक विकास बैंकका सञ्चालक तथा उच्च व्यवस्थापनमा कार्यरत पदाधिकारीहरू विकास बैंकको शेयर कारोबारमा संलग्न भएको जानकारी प्राप्त नभएको ।

सञ्चालकहरूको स्वामित्वमा रहेको शेयर सम्बन्धी विवरण

क्र.सं.	सञ्चालकको नाम	पद	प्रतिनिधित्व	शेयर संख्या		
				संस्थापक	सर्वसाधारण	जम्मा
१.	श्री दिलिप प्रताप खाँण	अध्यक्ष	संस्थापक	१,१८,१२७.४०	६,५७७.६५	१,२४,७०५.०५
२.	श्री श्याम प्रसाद बस्याल	सञ्चालक	संस्थापक	९,४७,२०१.७०	३७,१६३.४९	९,८४,३६५.१९
३.	श्री दिपेन्द्र श्रेष्ठ	सञ्चालक	संस्थापक	४,१२,९४८.८६	१,३९,०९१.१९	५,५२,०४०.०५
४.	श्री मुकुन्द राज आचार्य	सञ्चालक	स्वतन्त्र सञ्चालक	-	-	-
५.	श्री विमल पाण्डे	सञ्चालक	सर्वसाधारण	-	२९,२२०.१६	२९,२२०.१६
६.	श्री शोभाकान्त ढकाल	सञ्चालक	सर्वसाधारण	-	१,३२४.८०	१,३२४.८०
७.	श्री आयुष्मा कोइराला	सञ्चालक	सर्वसाधारण	-	१,११७.२४	१,११७.२४

(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 ।)

- विगत आर्थिक वर्षमा कम्पनीसँग सम्बन्धित सम्भौताहरूमा कुनै सञ्चालक वा निजको नजिकको नातेदारहरूको व्यक्तिगत स्वार्थको बारेमा उपलब्ध गराइएको जानकारीको व्यहोरा
यस्तो कुनै कारोबारको जानकारी प्राप्त भएको छैन ।
- 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 २०८२/८३ को कुल व्यवस्थापन खर्च (कर्मचारी बोनस सहित) को विवरण देहाय बमोजिम रहेको छ ।

कर्मचारी खर्च	रु. १,२४,६२,०६,३४९/-
सञ्चालन खर्च	रु. ४६,५८,८५,५९६/-
हासकट्टी तथा परिशोधन खर्च	रु. २२,०३,१६,२८३/-
जम्मा व्यवस्थापन खर्च	रु. १,९३,२४,०८,२२७/-

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 । यस विकास बैंकमा 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 श्री गणेश पौडेल	सदस्य सचिव

समिक्षा अवाधिमामा यस समितिको कुल १० वटा बैठकहरू बसेको थियो । लेखापरीक्षण समितिको बैठक भत्ता वापत संयोजकलाई प्रति बैठक रु. ११,०००/- र अन्य सञ्चालक सदस्यलाई रु. १०,०००/- 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 :

मिति २०८२ कार्तिक २७ गते सम्पन्न उन्नाइसौं वार्षिक साधारण सभाबाट सञ्चालक समितिका अध्यक्ष तथा सदस्यहरूको बैठक भत्ता परिमार्जन गर्ने प्रस्ताव सर्वसम्मतबाट पारित भई विकास बैंकको नियमावलीको सम्बन्धित खण्ड संसोधन हुनुपूर्व 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 सम्पति शुद्धीकरण निवारण सम्बन्धी समिति) को बैठकमा सहभागी संयोजकलाई प्रति बैठक रु. ९,०००/- तथा सञ्चालक सदस्यहरूलाई प्रतिबैठक रु. ८,०००/- भत्ता प्रदान गर्ने व्यवस्था रहेकोमा नियमावलीमा संसोधन पश्चात सञ्चालक समितिको बैठक भत्ता बापत अध्यक्षलाई रु. १२,०००/- र अन्य सञ्चालकहरूलाई रु. ११,०००/- तथा सञ्चालक स्तरीय समितिहरूको बैठकमा उपस्थित भएबापत संयोजक र सञ्चालक सदस्यलाई क्रमशः रु. ११,०००/- र रु. १०,०००/- प्रदान गर्ने गरिएको छ । समिक्षा अवाधिमामा सञ्चालक समितिको बैठक १८ पटक बसेको छ । 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. ६,०००/- प्रदान गर्ने गरिएको छ ।

आर्थिक वर्ष २०८२/८३ मा अध्यक्ष तथा सञ्चालकज्यूहरुलाई 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	१,९८,०००/-	६२,०००/-	२,६०,०००/-
२.	श्री श्याम प्रसाद बस्याल	सञ्चालक	२,११,०००/-	६२,०००/-	२,७३,०००/-
३.	श्री दिपेन्द्र श्रेष्ठ	सञ्चालक	२,४०,०००/-	६२,०००/-	३,०२,०००/-
४.	श्री मुकुन्द राज आचार्य	सञ्चालक	३,३०,०००/-	६२,०००/-	३,९२,०००/-
५.	श्री विमल पाण्डे	सञ्चालक	१,९८,०००/-	६२,०००/-	२,६०,०००/-
६.	श्री शोभाकान्त ढकाल	सञ्चालक	२,६६,०००/-	६२,०००/-	३,२८,०००/-
७.	श्री आयुष्मा कोइराला	सञ्चालक	१,७७,०००/-	६२,०००/-	२,३९,०००/-
जम्मा			१६,२०,०००/-	४,३४,०००/-	२०,५४,०००/-

ख. आर्थिक वर्ष २०८२/८३ 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

आर्थिक वर्ष २०२/३ तलब, भत्ता, अन्य सुविधा तथा बोनस ऐन, २०३० बमोजिमको कर्मचारी बोनस समेत गरी करकट्टी गर्नुपूर्व प्रमुख कार्यकारी अधिकृतलाई रु.१,६७,६५,९३३।४३ तथा नायब प्रमुख कार्यकारी अधिकृत र अन्य प्रबन्धकहरू समेतलाई गरी कुल रु.९,४४,६६,७६८।१७ रकम प्रदान गरिएको छ। साथै, प्रमुख कार्यकारी अधिकृतलाई आवास प्रयोजनका लागि घर भाडामा लिई उपलब्ध गराइएको छ।

१३. शेयरधनीहरूले बुझिलिन बाँकी रहेको लाभांशको रकम

आर्थिक वर्ष २०८२/८३ को अन्त्यसम्ममा विकास बैंक र विकास बैंकको शेयर रजिष्ट्रार एनआईएमवि एस क्यापिटल लिमिटेड समेतमा गरी शेयरधनीहरूले बुझिलिन बाँकी रहेको नगद लाभांशको रकम रु.४,६०,५७,२४८/- (अक्षरेपी चार करोड साठी लाख सन्ताउन्न हजार दुई सय अड्चालिस मात्र) रहेको छ।

१४. दफा १४१ बमोजिम सम्पत्ति खरीद वा बिक्री सम्बन्धी विवरण

१. विकास बैंकलाई आवश्यक पर्ने आफ्नो सम्पत्तिहरूको खरीद तथा बिक्रीको 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।

धितोपत्र दर्ता तथा निष्काशन नियमावली २०७३ को नियम २६ को उपनियम (१) सँग सम्बन्धित वार्षिक प्रतिवेदन

१. सञ्चालक समितिको प्रतिवेदन

वार्षिक प्रतिवेदनमा संलग्न गरिएको ।

२. लेखापरीक्षकको प्रतिवेदन

वार्षिक प्रतिवेदनमा संलग्न गरिएको ।

३. लेखापरीक्षण भएको वित्तीय विवरण

वार्षिक प्रतिवेदनमा संलग्न गरिएको ।

४. कानूनी कारवाही सम्बन्धी विवरण

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

समीक्षा अर्थात् वर्षमा नियमित बैकिङ्ग कारोबार तथा कर्जा असुल उपरको 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 रूपमा लिएको छ र सो सम्बन्धमा व्यवस्थापन एवं सञ्चालकहरूको धारणा तटस्थ रहेको छ ।

(ख) आ.व. २०८२/८३ 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	४९८	३९५	४०३	५१,२८,३७७	५१
पुष मसान्त दोस्रो त्रैमास	४२५	३६७।४०	३९१	१४,०१,८२८	५५
चैत्र मसान्त तेस्रो त्रैमास	४४५	३८४	४१२।९०	२३,९१,४३४	५३
असार मसान्त चौथो त्रैमास	४४५।९०	३८३।८०	४०३।८०	१५,२६,७१३	६४

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 हुँदै जानु

बाह्य

- प्रतिस्पर्धी बैकिङ्ग क्षेत्र
- तरलतामा हुने उतारचढाव र देशको बर्तमान अवस्था
- बैकिङ्ग क्षेत्रमा बढ्दो निष्क्रिय कर्जा
- बैकिङ्ग बजारमा देखिएको अस्वस्थ प्रतिस्पर्धा
- रियल स्टेटको कारोबार तथा मूल्यमा आउन सक्ने उतारचढावबाट हुन सक्ने जोखिम
- प्रविधिको विकास सँगै यसले निम्त्याएको अन्तरनिहित 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 एव सुमधुर सम्बन्ध कायम गर्न निरन्तर प्रयास गरिएको छ ।
- निष्क्रिय कर्जामा बृद्धि हुन सक्ने परिस्थितिको विश्लेषण गरी ग्राहकहरूको कर्जा चुक्ता गर्न सक्ने क्षमताको विश्लेषण गरेर मात्र कर्जा प्रवाह गर्ने गरिएको साथै कर्जाको गुणस्तरमा जोड दिइएको छ ।

७. संस्थागत सुशासन

- संस्थागत सुशासन सम्बन्धमा नेपाल राष्ट्र बैंक, नेपाल धितोपत्र बोर्ड लगायत अन्य नियमनकारी निकायबाट जारी गरिएको परिपत्र तथा निर्देशनको पालनामा सजग भई कार्य गरिएको छ ।
- विभागीय प्रमुख, क्षेत्रीय प्रबन्धक तथा शाखा प्रमुखहरूको नियमित बैठक गरी आन्तरिक तथा बाह्य लेखापरीक्षण प्रतिवेदन, नेपाल राष्ट्र बैंकबाट सम्पन्न स्थलगत निरीक्षण प्रतिवेदन तथा आन्तरिक अनुगमनबाट औल्याइएका कैफियतहरूको कार्यान्वयनका लागि निर्देशन दिने तथा कार्यान्वयन भए नभएको समेत अनुगमन गर्ने गरिएको छ ।
- सञ्चालक समिति र सञ्चालक समितिद्वारा गठित समितिहरूको बैठक नियमित रुपमा हुनुका साथै उक्त समितिहरूबाट प्राप्त निर्देशनहरूको कार्यान्वयन गर्ने गरिएको छ ।
- सम्पत्ति तथा दायित्व र जोखिम व्यवस्थापन सम्बन्धी समितिका बैठक नियमित रुपमा हुने गरेको छ ।
- सञ्चालक समिति तथा व्यवस्थापन संस्थागत सुशासन कायम राख्न पूर्ण प्रतिवद्ध रहेको छ ।
- आन्तरिक नियन्त्रण प्रणालीलाई थप प्रभावकारी बनाउन सुनसरीको इटहरी, सर्लाहीको लालबन्दी, चितवनको नारायणगढ, काठमाण्डौंको लाजिम्पाट र कमलपोखरी, कास्कीको पोखरा, म्याग्दीको बेनी, स्याङ्जाको 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 रुपमा उत्तरदायित्व लिन्छु । साथै म यो उद्घोष गर्दछु की मैले जाने बुझेसम्म 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 २०८२/८३

सूचीकृत संगठित संस्थाको नाम	गरिमा विकास बैंक लिमिटेड
ठेगाना, ईमेल र वेबसाइट सहित	ठेगाना : काठमाण्डौ महानगरपालिका वडा नं. ३, बालुवाटार, काठमाण्डौ ईमेल : info@garimabank.com.np वेबसाइट : www.garimabank.com.np
फोन नं.	०१-५४५४४२४/२५/२६
प्रतिवेदन पेश गरिएको आर्थिक वर्ष	२०८२/८३

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	३,०७,०८,८७७.२९	५१ प्रतिशत
सर्वसाधारण समूह	२,९५,०४,६०६.३८	४९ प्रतिशत
जम्मा	६,०२,१३,४८३.६७	१०० प्रतिशत

(ग) सञ्चालक समिति सम्बन्धी विवरण :

क्र.सं.	सञ्चालकहरुको नाम तथा ठेगाना	प्रतिनिधित्व भएको समूह	शेयर संख्या	नियुक्ति भएको	पद तथा गोपनियताको शपथ लिएको मिति	सञ्चालक नियुक्तिको तरिका (विधि)
१.	श्री दिलिप प्रताप खाँण वालिक ९, स्याङ्गजा	संस्थापक	संस्थापक १,१८,१२७.४० सर्वसाधारण ६,५७७.६५ जम्मा १,२४,७०५.०५	२०८१ पौष २९	२०८१ माघ ३	१८औँ वार्षिक साधारण सभाबाट सर्वसम्मत निर्वाचित
२.	श्री श्याम प्रसाद बस्याल ठेगाना: गल्याङ्ग-३, स्याङ्गजा	संस्थापक	संस्थापक ९,४७,२०१.७० सर्वसाधारण ३७,१६३.४९ जम्मा ९,८४,३६५.१९	२०८१ पौष २९	२०८१ माघ ३	१८औँ वार्षिक साधारण सभाबाट सर्वसम्मत निर्वाचित
३.	श्री दिपेन्द्र श्रेष्ठ ठेगाना: बेनी-७, म्याग्दी	संस्थापक	संस्थापक ४,१२,९४८.८६ सर्वसाधारण १,३९,०९१.१९ जम्मा ५,५२,०४०.०५	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	२९,२२०.१६	२०८१ पौष २९	२०८१ माघ ३	१८औँ वार्षिक साधारण सभाबाट सर्वसम्मत निर्वाचित
६.	श्री शोभाकान्त ढकाल ठेगाना: वालिक १, स्याङ्गजा	सर्वसाधारण	१,३२४.८०	२०८१ पौष २९	२०८१ माघ ३	१८औँ वार्षिक साधारण सभाबाट सर्वसम्मत निर्वाचित
७.	श्री आयुष्मा कोईराला ठेगाना : पोखरा ५, कास्की	सर्वसाधारण	१,११७.२४	२०८१ पौष २९	२०८१ माघ ३	१८औँ वार्षिक साधारण सभाबाट सर्वसम्मत निर्वाचित

(अ) पछिल्लो साधारण सभापछि सञ्चालकहरु 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 मिन्न मत राखी हस्ताक्षर गन 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	३३१	२०८२ साउन ९	७	फरक मत नरहेको	३१०	२०८१ साउन २५
२	३३२	२०८२ भाद्र १५	७	फरक मत नरहेको	३११	२०८१ भाद्र १९
३	३३३	२०८२ आश्विन १०	७	फरक मत नरहेको	३१२	२०८१ भाद्र ३१
४	३३४	२०८२ आश्विन २७	७	फरक मत नरहेको	३१३	२०८१ आश्विन २३
५	३३५	२०८२ कार्तिक २	७	फरक मत नरहेको	३१४	२०८१ कार्तिक ९
६	३३६	२०८२ कार्तिक १४	७	फरक मत नरहेको	३१५	२०८१ मंसिर ९
७	३३७	२०८२ कार्तिक २६	७	फरक मत नरहेको	३१६	२०८१ पौष ५
८	३३८	२०८२ मंसिर ५	७	फरक मत नरहेको	३१७	२०८१ पौष ७
९	३३९	२०८२ पौष ८	७	फरक मत नरहेको	३१८	२०८१ पौष ८
१०	३४०	२०८२ पौष ३०	७	फरक मत नरहेको	३१९	२०८१ पौष १९
११	३४१	२०८२ माघ ९	७	फरक मत नरहेको	३२०	२०८१ पौष २८
१२	३४२	२०८२ फाल्गुन ८	७	फरक मत नरहेको	३२१	२०८१ माघ ३
१३	३४३	२०८२ चैत्र ९	७	फरक मत नरहेको	३२२	२०८१ माघ २७
१४	३४४	२०८२ चैत्र २६	६	फरक मत नरहेको	३२३	२०८१ फाल्गुन २१
१५	३४५	२०८३ जेष्ठ ८	६	फरक मत नरहेको	३२४	२०८१ चैत्र ८
१६	३४६	२०८३ जेष्ठ २९	७	फरक मत नरहेको	३२५	२०८२ बैशाख १२
१७	३४७	२०८३ असार २३	६	फरक मत नरहेको	३२६	२०८२ जेठ ६
१८	३४८	२०८३ असार २४	७	फरक मत नरहेको	३२७	२०८२ जेष्ठ ७
कुनै सञ्चालक समितिको बैठक आवश्यक गणपूरक संख्या नपुगी स्थगित भएको भए सोको विवरण : नभएको					३२८	२०८२ जेष्ठ २२
					३२९	२०८२ असार ९
					३३०	२०८२ असार २९

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. ३४४ र ३४५ तथा सञ्चालक श्री आयुष्मा कोइराला बैठक नं. ३४७ 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 ४३ दिनसम्म रहेको
सञ्चालक समितिको बैठक भत्ता निर्धारण सम्बन्धमा बसेको वार्षिक साधारण सभाको मिति	२०८२ कार्तिक २७ गते
सञ्चालक समितिको प्रति बैठक भत्ता (पछिल्लो)	अध्यक्ष रु. १२,०००/- सञ्चालक रु. ११,०००/-
आ.व.को सञ्चालक समितिको कुल बैठक खर्च (बैठक भत्ता तथा अन्य खर्च समेत)	सञ्चालक समितिको बैठक भत्ता, सञ्चालकस्तरीय समितिको बैठक भत्ता र सञ्चालक समितिसँग सम्बन्धित कुल खर्च रु. ८३,८७,१४८/- (अक्षरेपी त्रियासी लाख सतासी हजार एक सय अड्चालिस मात्र) रहेको ।

२. सञ्चालकहरूको आचरण तथा अन्य विवरण

सञ्चालकको आचरण सम्बन्धमा सम्बन्धित संस्थाको आचार संहिता भए/नभएको :

विकास बैंकको छुट्टै आचार संहिता नभएको, बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, एकीकृत निर्देशन, कम्पनी ऐन, धितोपत्र सम्बन्धी ऐन र विकास बैंकको नियमावलीमा उल्लेख भए बमोजिमका आचरण सम्बन्धी व्यवस्थाको पालना भएको ।

एकाघर परिवारको एक भन्दा बढी सञ्चालक भए सो सम्बन्धी विवरण: नभएको

सञ्चालकहरूको वार्षिक रूपमा सिकाई तथा पुनर्ताजगी कार्यक्रम सम्बन्धी विवरण

क्र.सं.	विषय	मिति	सहभागी सञ्चालक संख्या	तालिम सञ्चालन भएको स्थान
१.	Orientation and Knowledge Sharing Programme	२०८२ बैशाख १०	६	काठमाण्डौ, नेपाल
२.	Exposure Visit on Leadership Insights "Exploring Financial Excellence and Innovation in India"	२०८३ जेष्ठ ११ देखि जेष्ठ १४ सम्म	६	मुम्बई, भारत

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

- 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

उपलब्ध गराएको

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)
- | | |
|---|--------------|
| सञ्चालक श्री दिपेन्द्र श्रेष्ठ | - संयोजक |
| सञ्चालक श्री मुकुन्द राज आचार्य | - सदस्य |
| केन्द्रीय सञ्चालन विभाग प्रमुख श्री कमल प्रसाद अर्याल | - सदस्य |
| जोखिम विभाग प्रमुख श्री लक्ष्मण नेपाल | - सदस्य सचिव |

- (आ) समितिको बैठक संख्या - ६

- (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	१०

समितिको कार्य सम्बन्धी छोटो विवरण: विकास बैंकको वित्तीय रिपोर्टिङको अनुगमन, लेखापरीक्षण प्रक्रियामा सहजीकरण, लेखापरीक्षकको नियुक्तिको सिफारिस र संस्थाको आन्तरिक नियन्त्रण कार्यलाई प्रभावकारी बनाउने तथा सञ्चालक समिति समक्ष सिफारिस गर्ने ।

कर्मचारी सेवा सुविधा समिति	संयोजक : श्री श्याम प्रसाद बस्याल - सञ्चालक सदस्य : श्री माधव प्रसाद उपाध्याय - प्रमुख कार्यकारी अधिकृत सदस्य : श्री केशव तिमल्सिना - लेखा/वित्तीय योजना तथा बजेट विभाग प्रमुख सदस्य सचिव : श्री भोला प्रसाद तिवारी - मानव संसाधन विभाग प्रमुख	३
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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 कमल प्रसाद अर्याल - केन्द्रीय सञ्चालन विभाग प्रमुख सदस्य सचिव : श्री लक्ष्मण नेपाल - जोखिम व्यवस्थापन विभाग प्रमुख	६
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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 लक्ष्मण नेपाल - जोखिम विभाग प्रमुख सदस्य : श्री मिन प्रसाद सुवेदी - कम्प्लायन्स विभाग प्रमुख सदस्य सचिव : पुस्कर ढकाल - एमएल/सिफटी कार्यान्वयन अधिकृत	४
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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 कमल प्रसाद अर्याल - केन्द्रीय सञ्चालन विभाग प्रमुख सदस्य : श्री केशव तिमल्सिना - लेखा/वित्तीय योजना तथा बजेट विभाग प्रमुख सदस्य सचिव : श्री इश्वरी प्रसाद ढकाल - सामान्य सेवा विभाग प्रमुख	३७
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समितिको कार्य सम्बन्धी छोटो विवरण: संस्थाको आर्थिक प्रशासन विनियमावली अर्न्तगत रही वस्तु तथा सेवा खरिदको निर्णय गर्ने तथा निर्णयार्थ सञ्चाल समिति समक्ष पेश गर्नुपर्ने भएमा सिफारिस गर्ने कार्य ।

समितिको नाम	समितिको संरचना	बैठक संख्या
खरिद समिति	संयोजक : श्री अनिल रेग्मी - नायब प्रमुख कार्यकारी अधिकृत सदस्य : श्री केशव तिमल्सिना - लेखा/वित्तीय योजना तथा बजेट विभाग प्रमुख सदस्य सचिव : श्री इश्वरी प्रसाद ढकाल - लजिष्टिक तथा सामान्य सेवा विभाग प्रमुख	३४

समितिको कार्य सम्बन्धी छोटो विवरण: संस्थाको आर्थिक प्रशासन विनियमावली अर्न्तगत रही वस्तु तथा सेवा खरिदको निर्णय तथा आर्थिक निर्देशन समिति र सञ्चालक समिति समक्ष सिफारिस पेश गर्ने कार्य ।

पदपूर्ति समिति	संयोजक : श्री अनिल रेग्मी - नायब प्रमुख कार्यकारी अधिकृत सदस्य : श्री संजु प्रसाद जैसवाल - खुद्रा कर्जा विभाग प्रमुख सदस्य सचिव : श्री भोला प्रसाद तिवारी - मानव संसाधन विभाग प्रमुख	१९
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समितिको कार्य सम्बन्धी छोटो विवरण: विकास बैंकमा कर्मचारी छनौट, भर्ना तथा बढुवा सम्बन्धी कार्यहरु ।

सम्पत्ति दायित्व व्यवस्थापन समिति	संयोजक : श्री माधव प्रसाद उपाध्याय - प्रमुख कार्यकारी अधिकृत सदस्य : श्री अनिल रेग्मी - नायब प्रमुख कार्यकारी अधिकृत सदस्य : श्री कमल प्रसाद अर्याल - केन्द्रीय सञ्चालन विभाग प्रमुख सदस्य : श्री दिपक राज भण्डारी - कर्पोरेट कर्जा विभाग प्रमुख सदस्य : श्री लक्ष्मण नेपाल - जोखिम विभाग प्रमुख सदस्य : श्री रमेश रिजाल - बजारीकरण विभाग प्रमुख सदस्य सचिव : श्री केशव तिमल्सिना - लेखा/वित्तीय योजना तथा बजेट विभाग प्रमुख	१४
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समितिको कार्य सम्बन्धी छोटो विवरण: विकास बैंकमा अल्पकालिन तथा दीर्घकालिन सम्पत्ति तथा दायित्वहरुको सन्तुलन राख्ने सम्बन्धी कार्य ।

सूचना प्रविधि समिति	संयोजक : श्री अनिल रेग्मी - नायब प्रमुख कार्यकारी अधिकृत सदस्य : श्री इश्वरी प्रसाद ढकाल - लजिष्टिक तथा सामान्य सेवा विभाग सदस्य : श्री कमल प्रसाद अर्याल - केन्द्रीय सञ्चालन विभाग प्रमुख सदस्य : श्री नकुल पौडेल - ट्रान्जेक्सन बैकिङ्ग विभाग प्रमुख सदस्य सचिव : श्री विशाल जोशी - सूचना प्रविधि विभाग प्रमुख	२
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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 सदस्य : श्री लक्ष्मण नेपाल - जोखिम प्रमुख सदस्य : श्री गणेश पौडेल - आन्तरिक लेखापरीक्षण विभाग प्रमुख सदस्य सचिव : श्री मिन प्रसाद सुवेदी - कम्प्लायन्स विभाग प्रमुख	२
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समितिको कार्य सम्बन्धी छोटो विवरण: विकास बैंकमा सूचना प्रविधिसँग सम्बन्धित संरचना, कार्यप्रणाली तथा सोसँग सम्बन्धित क्रियाकलापहरुको अनुगमन ।

संस्थागत सामाजिक उत्तरदायित्व समिति	संयोजक : श्री माधव प्रसाद उपाध्याय - प्रमुख कार्यकारी अधिकृत सदस्य : श्री अनिल रेग्मी - नायब प्रमुख कार्यकारी अधिकृत सदस्य : श्री केशव तिमल्सिना - लेखा/वित्तीय योजना तथा बजेट विभाग प्रमुख सदस्य सचिव : श्री इश्वरी प्रसाद ढकाल - सामान्य सेवा विभाग प्रमुख	१७
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समितिको कार्य सम्बन्धी छोटो विवरण: विकास बैंकले संस्थागत सामाजिक उत्तरदायित्व अर्न्तगत सम्पादन गर्ने कार्यहरुको योजना तयार गर्ने तथा कार्यान्वयनको लागि आवश्यक सहजीकरण तथा अनुगमन गर्ने ।

समितिको नाम	समितिको संरचना	बैठक संख्या
कर्जा असुली समिति	संयोजक : श्री अनिल रेग्मी - नायब प्रमुख कार्यकारी अधिकृत सदस्य : श्री संजु प्रसाद जैसवाल - खुद्रा कर्जा विभाग प्रमुख सदस्य : श्री अनुमान श्रेष्ठ - कर्जा प्रशासन विभाग प्रमुख सदस्य : श्री दिपक राज भण्डारी - कर्पोरेट कर्जा विभाग प्रमुख सदस्य : श्री अश्विन न्यौपाने - कानून विभाग प्रमुख सदस्य सचिव : श्री कृष्ण श्रेष्ठ - कर्जा असुली विभाग प्रमुख	८७

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

लिलाम समिति	संयोजक : श्री माधव प्रसाद उपाध्याय - प्रमुख कार्यकारी अधिकृत सदस्य : श्री कमल प्रसाद अर्याल - केन्द्रीय सञ्चालन विभाग प्रमुख सदस्य : श्री केशव तिमल्सिना - लेखा/वित्तीय योजना तथा बजेट विभाग प्रमुख सदस्य सचिव : श्री इश्वरी प्रसाद ढकाल - सामान्य सेवा विभाग प्रमुख	३
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समितिको कार्य सम्बन्धी छोटो विवरण: विकास बैंकको सम्पत्तिहरूको लिलाम सम्बन्धी कार्य गर्ने ।

(ङ) आर्थिक प्रशासन विनियमावली भए/नभएको : भएको

४. सूचना तथा जानकारी प्रवाह सठ्ठबन्धी विवरण

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

विषय	माध्यम	सार्वजनिक गरेको मिति
उन्नाइसौं वार्षिक साधारण सभाको सूचना	राष्ट्रिय दैनिक	२०८२ कार्तिक ३ गतेको कारोबार राष्ट्रिय दैनिक -प्रथम पटक २०८२ कार्तिक १७ गतेको आर्थिक अभियान राष्ट्रिय दैनिक - दोस्रो पटक

विशेष साधारणसभाको सूचना वार्षिक प्रतिवेदन (आ.व. २०८१/८२)	विशेष साधारणसभा नभएको प्रतिवेदन पुस्तिका प्रकाशन गर्नुका साथै विकास बैंकको वेबसाईटमा राखिएको
त्रैमासिक प्रतिवेदन (आ.व २०८२/८३)	पहिलो त्रैमास : कारोबार राष्ट्रिय दैनिक दोस्रो त्रैमास : आर्थिक अभियान राष्ट्रिय दैनिक तेस्रो त्रैमास : आर्थिक अभियान राष्ट्रिय दैनिक चौथो त्रैमास : कारोबार राष्ट्रिय दैनिक
	अवधि प्रथम त्रैमास : २०८२ कार्तिक २१ दोस्रो त्रैमास : २०८२ माघ १५ तेस्रो त्रैमास : २०८३ बैशाख १५ चौथो त्रैमास : २०८३ साउन २१

धितोपत्रको मूल्यमा प्रभाव पार्ने मूल्य संवेदनशील सूचना	पत्राचार (नेपाल स्टक एक्सचेञ्ज, नेपाल धितोपत्र बोर्ड, सि.डि.एस. एण्ड क्लियरिङ लि.मा)	२०८२/०६/२७ २०८२/०७/०२ २०८२/०७/२८ २०८२/०९/३०
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 : २०८२ कार्तिक २७ गते (उन्नाइसौं 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) स्नातक (कानून)	- करिब १८ वर्षको अध्यापन/प्राध्यापन अनुभव - १९ वर्ष उच्च व्यवस्थापनमा रही वित्तीय क्षेत्रमा कार्य गरेको अनुभव - वि.सं. २०८१ बैशाखदेखि प्रमुख कार्यकारी अधिकृतको रूपमा कार्यरत ।
२.	श्री अनिल रेग्मी संलग्न	नायब प्रमुख कार्यकारी अधिकृत	चार्टर्ड एकाउन्टेन्सी	- करिब ४ वर्ष लेखापरीक्षण पेशामा आबद्ध - करिब ६ वर्ष जनता बैंक नेपाल लिमिटेडमा आन्तरिक लेखापरीक्षण विभाग प्रमुख, वित्त विभाग प्रमुख र सञ्चालनविभाग 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 २ 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 हण्डेड तथा तालिम कर्मचारीको सन्दर्भमा मौखिक अन्तर्वार्ता को माध्यमबाट समेत पदपूर्ति गर्ने गरिएको ।
कार्यकारी तहमा कार्यरत कर्मचारीको संख्या (२०८३ असार मसान्तमा)	२
व्यवस्थापन स्तरका कर्मचारीको संख्या (२०८३ असार मसान्तमा)	३५
कुल कर्मचारी संख्या (२०८३ असार मसान्तमा)	१०५४
कर्मचारीहरूको सक्सेसन प्लान भए/नभएको	भएको
आ.व.मा कर्मचारीहरूलाई दिईएको तालिम संख्या तथा सम्मिलित कर्मचारीको संख्या	आ.व. २०८२/८३ मा विकास बैंकबाट ८२ वटा तालिम आयोजना भएको र ती तालिमहरूमा कर्मचारीहरूको पटक-पटकको सहभागिता समेत गणना गर्दा कुल सहभागिता संख्या ३,६३२ रहेको ।
आ.व.को कर्मचारी तालिम खर्च रु.	रु.१,७३,६६,७०७।५७ (अक्षरेपी एक करोड त्रिहत्तर लाख छैसठ्ठी हजार सात सय सात र पैसा सन्ताउन्न मात्र) ।
कुल सञ्चालन खर्चमा कर्मचारी खर्चको प्रतिशत (व्याज खर्च बाहेक)	६४.४९
कुल कर्मचारी खर्चमा कर्मचारी तालिम खर्चको प्रतिशत	१.३९

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. २०८२/८३) को वित्तीय विवरण स्वीकृत भएको मिति	२०८३ भाद्र १८
त्रैमासिक वित्तीय विवरण प्रकाशन गरेको मिति	बुँदा नं. ४ मा प्रस्तुत गरिएको ।
अन्तिम लेखापरीक्षण सम्पन्न भएको मिति (आ.व. २०८२/८३ को)	२०८३ भाद्र १८
साधारणसभाबाट वित्तीय विवरण स्वीकृत भएको मिति (आ.व. २०८१/८२ को)	२०८२ कार्तिक २७

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	S.A.R Associates Chartered Accountants Bishalnagar, Kathmandu
(इ) आन्तरिक लेखापरीक्षण कति अवधिको गर्ने गरिएको (त्रैमासिक, चौमासिक वा अर्धवार्षिक)	त्रैमासिक

(ख) लेखापरीक्षण समिति सम्बन्धी विवरण :

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 ढकाल	सञ्चालक	स्नातकोत्तर
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
२०८२ साउन ६	१०८	३ जना (१०० प्रतिशत)
२०८२ भाद्र १२	१०९	३ जना (१०० प्रतिशत)
२०८२ भाद्र १४	११०	३ जना (१०० प्रतिशत)
२०८२ आश्विन ९	१११	३ जना (१०० प्रतिशत)
२०८२ कार्तिक १३	११२	३ जना (१०० प्रतिशत)
२०८२ मंसिर २२	११३	३ जना (१०० प्रतिशत)
२०८२ माघ ४	११४	३ जना (१०० प्रतिशत)
२०८२ फाल्गुन २९	११५	३ जना (१०० प्रतिशत)
२०८३ जेष्ठ १९	११६	३ जना (१०० प्रतिशत)
२०८३ आषाढ १६	११७	३ जना (१०० प्रतिशत)

प्रति बैठक भत्ता रु.

संयोजकलाई प्रति बैठक रु.११,०००/- र अन्य सञ्चालक सदस्यलाई रु.१०,०००/-

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 बाहेक 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	नियमित सञ्चालनको क्रममा विकास बैंक र सञ्चालकहरूलाई विपक्षी बनाई दर्ता भएका मुद्दाहरू बाहेक अन्य मुद्दाहरूको सम्बन्धमा जानकारी प्राप्त नभएको

अनुपालना अधिकृतको नाम : मिन प्रसाद सुवेदी
 पद : प्रबन्धक
 मिति : २०८३ भाद्र ३०
 प्रतिवेदन सञ्चालक समितिबाट स्वीकृत मिति : २०८३ भाद्र ३०
 प्रतिवेदन लेखा परीक्षकबाट प्रमाणित मिति : २०८३ आश्विन ९

The background of the page is an abstract composition of various-sized triangles in shades of blue and teal. The triangles are arranged in a way that creates a sense of depth and movement, with some triangles pointing towards the center and others pointing outwards. The colors range from a deep navy blue to a lighter, almost white blue, with various shades of teal and green interspersed throughout.

STATUTORY REPORTS & FINANCIAL STATEMENT

INDEPENDENT AUDITOR'S REPORT**To The Shareholders of
Garima Bikas Bank Ltd.****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, 2083 (July 16, 2026), 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, 2083 (July 16, 2026), 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. 7,591,774,168 including Rs. 6,285,937,636 on	We applied following procedures in respect of verification of interest income:



	loans and advances to customers. Interest income of the Bank is recognized in accordance with the Guidance Note on Interest Income Recognition, 2026, 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. 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.	• 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 of 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. 20,900,552,740 as at Ashad 32, 2083 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 18.49 % 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.	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.



	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.	• 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 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. 77,328,049 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,	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 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.



	associated weightages and considerations that indicate significant increase in credit risk. These are subject to inherently heightened levels of estimation uncertainty.	• 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. 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. • 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.

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

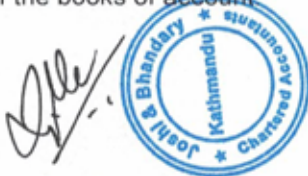
We have determined to communicate following matters in accordance with the requirements of NRB Directives, Companies Act, 2063, BAFIA, 2073 and other regulatory requirements:

- 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 through 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.



Manmohan Raj Kafle, FCA

Executive Partner

Joshi & Bhandary

Chartered Accountants

UDIN: 260907CA00106wwaNK

Date: 2083/05/18

Place: Kathmandu

GARIMA BIKAS BANK LIMITED

CONSOLIDATED STATEMENT OF FINANCIAL POSITION

As on 32nd Ashad 2083

Amount in NPR

PARTICULARS	NOTES	GROUP		BANK	
		32 ND ASHAD 2083	32 ND ASHAD 2082	32 ND ASHAD 2083	32 ND ASHAD 2082
Assets					
Cash and cash equivalent	4.1	2,952,082,037	3,166,029,248	2,951,515,401	3,165,470,476
Due from Nepal Rastra Bank	4.2	4,068,883,377	3,778,537,693	4,068,883,377	3,778,537,693
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	3,359,449,873	4,574,216,271	3,359,449,873	4,574,216,271
Loans and advances to customers	4.7	78,215,661,746	69,130,694,763	78,215,661,746	69,130,694,763
Investment securities	4.8	21,201,711,844	20,527,268,246	20,900,552,740	20,195,712,972
Current Tax Assets	4.9	2,671,142	100,761,449	-	83,859,471
Investment in subsidiaries	4.10	-	-	123,900,000	123,900,000
Investment in Associates	4.11	-	-	-	-
Investment property	4.12	630,034,975	675,496,243	630,034,975	675,496,243
Property and equipment	4.13	1,808,433,931	1,933,138,287	1,788,555,725	1,908,698,292
Goodwill and Intangible Assets	4.14	104,009,884	105,417,013	100,533,935	103,540,968
Deferred tax assets	4.15	80,800,531	35,302,344	79,647,977	38,835,344
Other assets	4.16	868,278,738	723,999,363	842,266,151	685,096,745
Total Assets		113,292,018,077	104,750,860,918	113,061,001,901	104,464,059,239
Liabilities					
Due to Bank and Financial Institutions	4.17	1,391,929,724	2,565,987,630	1,391,929,724	2,565,987,630
Due to Nepal Rastra Bank	4.18	-	-	-	-
Derivative Financial Instruments	4.19	-	-	-	-
Deposit from customers	4.20	98,469,870,197	90,112,803,410	98,472,073,233	90,115,629,859
Borrowings	4.21	81,020,263	98,587,819	-	-
Current Tax Liabilities	4.9	-	-	16,367,050	-
Provisions	4.22	-	-	-	-
Deferred tax liabilities	4.15	-	-	-	-
Other liabilities	4.23	1,554,539,523	1,589,846,482	1,499,347,671	1,522,124,839
Debt securities issued	4.24	996,682,331	997,062,992	996,682,331	997,062,992
Subordinated Liabilities	4.25	-	-	-	-
Total liabilities		102,494,042,037	95,364,288,332	102,376,400,009	95,200,805,319
Equity					
Share Capital	4.26	6,021,348,367	5,680,517,328	6,021,348,367	5,680,517,328
Share Premium		-	-	-	-
Retained Earnings		1,196,425,514	595,617,329	1,206,628,392	599,214,090
Reserves	4.27	3,471,582,530	2,996,938,444	3,456,625,133	2,983,522,502
Total equity attributable to equity holders		10,689,356,411	9,273,073,101	10,684,601,892	9,263,253,919
Non-controlling interest		108,619,629	113,499,485	-	-
Total equity		10,797,976,040	9,386,572,586	10,684,601,892	9,263,253,919
Total liabilities and equity		113,292,018,077	104,750,860,918	113,061,001,901	104,464,059,239
Contingent liabilities and commitment	4.28	6,607,713,963	4,199,916,128	6,607,713,963	4,199,916,128
Net assets value per share		177.52	163.24	177.45	163.07

As per our report of even date

KESHAB TIMALSINA
HEAD- ACCOUNT,
FINANCIAL PLANNING &
BUDGETING DEPARTMENT

ANIL REGMI
DEPUTY CHIEF
EXECUTIVE OFFICER

MADHAV PRASAD UPADHAYA
CHIEF EXECUTIVE OFFICER

DILIP PRATAP KHAND
CHAIRMAN

CA. MANMOHAN RAJ KAFLE
PARTNER,
JOSHI & BHANDARY
CHARTERED ACCOUNTANTS

SHYAM PRASAD BASYAL
DIRECTOR

DEEPENDRA SHRESTHA
DIRECTOR

MUKUNDA RAJ ACHARYA
DIRECTOR

BIMAL PANDEY
DIRECTOR

SHOVAKANTA DHAKAL
DIRECTOR

IUSHMA KOIRALA
DIRECTOR

DATE : 2083/05/18
PLACE : KATHMANDU

GARIMA BIKAS BANK LIMITED

CONSOLIDATED STATEMENT OF PROFIT OR LOSS

For the year ended 32nd Ashad 2083

Amount in NPR

PARTICULARS	NOTES	GROUP		BANK	
		2082-83	2081-82	2082-83	2081-82
Interest Income	4.29	7,596,028,279	8,395,995,496	7,591,774,168	8,391,249,954
Interest Expense	4.30	3,717,796,313	4,789,877,717	3,709,463,251	4,779,182,798
Net interest income		3,878,231,967	3,606,117,778	3,882,310,917	3,612,067,156
Fees and Commission Income	4.31	683,542,625	571,434,860	630,253,427	516,374,447
Fees and Commission Expense	4.32	16,554,162	10,999,709	9,899,472	5,480,318
Net fee and Commission income		666,988,463	560,435,151	620,353,955	510,894,129
Net interest fee and commission income		4,545,220,430	4,166,552,929	4,502,664,871	4,122,961,285
Net Trading Income	4.33	(2,056,895)	61,105,210	24,991,688	16,409,319
Other Operating Income	4.34	108,423,725	120,884,695	107,522,657	118,695,614
Total operating income		4,651,587,259	4,348,542,835	4,635,179,216	4,258,066,217
Impairment charge/(reversal) for loans and other losses	4.35	77,328,049	647,055,737	77,328,049	647,055,737
Net Operating income		4,574,259,210	3,701,487,097	4,557,851,167	3,611,010,480
Operating expenses					
Personnel Expense	4.36	1,267,186,310	1,135,508,554	1,246,206,349	1,110,598,014
Other Operating Expenses	4.37	474,157,623	471,161,568	465,885,596	463,841,760
Depreciation and amortisation	4.38	226,033,894	233,508,417	220,316,283	227,880,797
Operating Profit		2,606,881,383	1,861,308,559	2,625,442,939	1,808,689,908
Non operating income	4.39	1,331,686	540,000	1,273,231	540,000
Non operating expense	4.40	110,408,698	2,926,571	110,387,824	2,765,132
Profit before income tax		2,497,804,371	1,858,921,988	2,516,328,347	1,806,464,776
Income tax expense	4.41	767,461,289	574,296,624	773,319,986	558,772,635
Current tax Expenses		780,247,438	589,749,505	780,254,541	589,742,344
Deferred tax Expense/(Income)		(12,786,148)	(15,452,881)	(6,934,554)	(30,969,709)
Profit for the period		1,730,343,082	1,284,625,365	1,743,008,360	1,247,692,141
Profit attributable to:					
Equity holders of the bank		1,736,550,714	1,266,601,341	1,743,008,360	1,247,692,141
Non-controlling interest		(6,207,632)	18,024,024	-	-
Profit for the period		1,730,343,082	1,284,625,365	1,743,008,360	1,247,692,141
Earnings per share:					
Basic earnings per share		28.74	22.61	28.95	21.96
Diluted earnings per Share		28.74	22.61	28.95	21.96

As per our report of even date

KESHAB TIMALSINA
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DIRECTOR

IUSHMA KOIRALA
DIRECTOR

DATE : 2083/05/18
PLACE : KATHMANDU

GARIMA BIKAS BANK LIMITED
CONSOLIDATED STATEMENT OF OTHER COMPREHENSIVE INCOME

For the year ended 32nd Ashad 2083

Amount in NPR

PARTICULARS	NOTES	GROUP		BANK	
		2082-83	2081-82	2082-83	2081-82
Profit for the period		1,730,343,082	1,284,625,365	1,743,008,360	1,247,692,141
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		(47,636,999)	102,897,858	(51,523,799)	97,814,258
Gains/(losses) on revaluation		-	-	-	-
Actuarial gain/(losses) on defined benefit plans		(61,403,129)	(41,072,534)	(61,403,129)	(41,072,534)
Income tax relating to above items		32,712,038	(18,547,597)	33,878,078	(17,022,517)
Net other comprehensive income that will not be reclassified to profit or loss		(76,328,089)	43,277,727	(79,048,849)	39,719,207
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		(76,328,089)	43,277,727	(79,048,849)	39,719,207
Total comprehensive income for the period		1,654,014,992	1,327,903,092	1,663,959,511	1,287,411,348
Total comprehensive income attributable to:					
Equity holders of the Bank		1,658,894,849	1,308,142,451	1,663,959,511	1,287,411,348
Non-controlling interest		(4,879,856)	19,760,640	-	-
Total Comprehensive income for the period		1,654,014,992	1,327,903,092	1,663,959,511	1,287,411,348

As per our report of even date

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DIRECTOR

IUSHMA KOIRALA
DIRECTOR

DATE : 2083/05/18
PLACE : KATHMANDU

STATEMENT OF CHANGE IN EQUITY

For the year ended 32nd Ashad 2083

Amount in NPR

PARTICULARS	GROUP									
	ATTRIBUTABLE 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 01, 2081	5,680,517,328	-	1,308,494,137	1,763,151	564,109,525	84,748,451	-	264,268,427	1,645,248	1,642,566
Comprehensive Income for the year										
Profit for the year								(2,682)		1,642,566
Other Comprehensive Income, Net of Tax										
Gains/(losses) from investment in equity instruments measured at fair value										
Gains/(losses) on revaluation										
Actuarial gain/(losses) on defined benefit plans										
Gains/(losses) on cash flow hedge										
Exchange gains/(losses) arising from translating financial assets of foreign operation)										
Total Comprehensive Income for the year										
Transfer to Reserves during the year										
Transfer Deferred Tax Reserve to Retained Earnings during the year										
Creation of CSR Fund										
Creation of Training Fund										
Utilization of CSR Fund										
Utilization of Staff Training Fund										
Transfer to Deferred Tax Asset Reserve										
Transfer to Investment Adjustment Reserve										
Transfer from Reserves during the year										
Transactions with Owners, directly recognized in Equity										
Amount transferred from premium to share capital										
Share Issued										
Share Based Payments										
Share Issued Expenses										
Share Issued Expenses-Tax Impact										
Dividend to Equity-Holders										
Bonus Shares Issued										
Cash Dividend Paid										
Other										
Total Contributions by and Distributions										
Balance at Asar 32, 2082	5,680,517,328	-	1,558,000,702	1,923,895	788,018,668	153,218,432	-	595,617,329	495,776,746	9,273,073,101
										113,489,485
										9,386,572,586

Contd...

Amount in NPR

PARTICULARS	GROUP											
	ATTRIBUTABLE 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	TOTAL EQUITY
Adjustment/Restatement												
Adjustment/ Restated Balance as at Shrawan 01, 2082	5,680,517,328	-	1,558,000,702	1,923,895	788,018,668	153,218,432	-	595,617,329	495,776,746	9,273,073,101	113,499,485	9,386,572,586
Comprehensive Income for the year												
Profit for the year	-	-	-	-	-	(34,673,675)	-	1,736,550,714	1,736,550,714	(6,207,632)	1,730,343,082	
Other Comprehensive Income, Net of Tax												
Gains/(losses) from investment In equity instruments measured at fair value	-	-	-	-	-	(34,673,675)	-	-	-	(34,673,675)	1,327,776	(76,328,089)
Gains/(losses) on revaluation	-	-	-	-	-	-	-	-	-	-	1,327,776	(33,345,899)
Actuarial gain/(losses) on defined benefit plans	-	-	-	-	-	-	-	-	-	-	-	-
Gains/(losses) on cash flow hedge	-	-	-	-	-	-	-	-	(42,982,190)	(42,982,190)	-	(42,982,190)
Exchange gains/(losses) arising from translating financial assets of foreign operation)	-	-	-	-	-	-	-	-	-	-	-	-
Total Comprehensive Income for the year	-	-	-	7,618,006	11,926,944	(34,673,675)	-	1,736,550,714	(42,982,190)	1,658,894,849	(4,879,856)	1,654,014,992
Transfer to Reserves during the year	-	-	351,544,851	7,618,006	11,926,944	-	-	(537,756,468)	166,666,667	-	-	-
Transfer Deferred Tax Reserve to Retained Earnings during the year	-	-	-	-	-	-	-	-	-	-	-	-
Creation of CSR Fund	-	-	-	-	-	-	-	(17,430,084)	17,430,084	-	-	-
Creation of Training Fund	-	-	-	-	-	-	-	(18,922,445)	18,922,445	-	-	-
Utilization of CSR Fund	-	-	-	-	-	-	-	4,442,338	(4,442,338)	-	-	-
Utilization of Staff Training Fund	-	-	-	-	-	-	-	17,366,708	(17,366,708)	-	-	-
Transfer to Deferred Tax Asset Reserve	-	-	-	-	-	-	-	-	-	-	-	-
Transfer to Investment Adjustment Reserve	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from Reserves during the year	-	-	-	-	-	-	-	(14,543,483)	14,543,483	-	-	-
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	340,831,040	-	-	-	-	-	-	(340,831,040)	-	-	-	-
Cash Dividend Paid	-	-	-	-	-	-	-	(257,327,435)	-	(257,327,435)	-	(257,327,435)
Other	-	-	-	-	-	-	-	14,715,896	-	14,715,896	-	14,715,896
Total Contributions by and Distributions	6,021,348,367	-	1,909,545,554	9,541,901	799,945,612	118,544,757	-	1,196,425,514	634,004,706	10,689,356,411	108,619,829	10,797,976,040
Balance at Ashad 32, 2083												

As per our report of even date

KESHAB TIMALSINA HEAD- ACCOUNT, FINANCIAL PLANNING & BUDGETING DEPARTMENT	ANIL REGMI DEPUTY CHIEF EXECUTIVE OFFICER	MADHAV PRASAD UPADHAYA CHIEF EXECUTIVE OFFICER	DILIP PRATAP KHAND CHAIRMAN	CA. MANMOHAN RAJ KAFLE PARTNER, JOSHI & BHANDARY CHARTERED ACCOUNTANTS
SHYAM PRASAD BASYAL DIRECTOR	DEEPPENDRA SHRESTHA DIRECTOR	MUKUNDA RAJ ACHARYA DIRECTOR	BIMAL PANDEY DIRECTOR	
SHOVAKANTA DHAKAL DIRECTOR	IUSHMA KOIRALA DIRECTOR			

DATE : 2083/05/18
PLACE : KATHMANDU

GARIMA BIKAS BANK LIMITED

STATEMENT OF CHANGE IN EQUITY

For the year ended 32nd Ashad 2083

Amount in NPR

PARTICULARS	BANK ATTRIBUTABLE 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 01, 2081	5,680,517,328	-	1,307,995,386	1,763,151	564,109,525	78,723,643	-	286,403,057	1,645,248	1,645,248
Comprehensive Income for the year										
Profit for the year								1,247,692,141	1,247,692,141	1,247,692,141
Other Comprehensive Income, Net of Tax										
Gains/(losses) from investment in equity instruments measured at fair value		-	-	-	-	68,469,981	-	-	(28,750,774)	39,719,207
Gains/(losses) on revaluation		-	-	-	-	68,469,981	-	-	-	68,469,981
Actuarial gain/(losses) on defined benefit plans		-	-	-	-	-	-	-	(28,750,774)	(28,750,774)
Gains/(losses) on cash flow hedge		-	-	-	-	-	-	-	-	-
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 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										
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 Asar 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
Adjustment/Restatement		-	-	-	-	-	-	-	-	-
Adjustment/Restated Balance as at Shrawan 01, 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
Comprehensive Income for the year										
Profit for the year								1,743,008,360	1,743,008,360	1,743,008,360
Other Comprehensive Income, Net of Tax										
Gains/(losses) from investment in equity instruments measured at fair value		-	-	-	-	(36,066,659)	-	-	(42,982,190)	(79,048,849)
Gains/(losses) on revaluation		-	-	-	-	(36,066,659)	-	-	(36,066,659)	(36,066,659)
Actuarial gain/(losses) on defined benefit plans		-	-	-	-	-	-	-	(42,982,190)	(42,982,190)
Gains/(losses) on cash flow hedge		-	-	-	-	-	-	-	-	-
Exchange gains/(losses) arising from translating financial assets of foreign operation		-	-	-	-	-	-	-	-	-

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BANK												Amount in NPR
PARTICULARS	ATTRIBUTABLE 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	
Total Comprehensive Income for the year												
Transfer to Reserves during the year	-	-	-	-	-	(36,066,659)	-	1,74,3,008,360	(42,982,190)	1,663,959,511	-	1,663,959,511
Transfer Deferred Tax Reserve to Retained Earnings during the year	-	-	351,544,851	7,618,006	11,926,944	-	-	(537,756,468)	166,666,667	-	-	-
Creation of CSR Fund	-	-	-	-	-	-	-	-	-	-	-	-
Creation of Training Fund	-	-	-	-	-	-	-	(17,430,084)	17,430,084	-	-	-
Utilization of CSR Fund	-	-	-	-	-	-	-	(18,922,445)	18,922,445	-	-	-
Utilization of Staff Training Fund	-	-	-	-	-	-	-	4,590,809	(4,590,809)	-	-	-
Transfer to Deferred Tax Asset Reserve	-	-	-	-	-	-	-	17,366,708	(17,366,708)	-	-	-
Transfer to Investment Adjustment Reserve	-	-	-	-	-	-	-	-	-	-	-	-
Transfer from Reserves during the year	-	-	-	-	-	-	-	(14,395,012)	14,395,012	-	-	-
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	340,831,040	-	-	-	-	-	-	(340,831,040)	-	-	-	-
Cash Dividend Paid	-	-	-	-	-	-	-	(257,327,435)	(257,327,435)	-	-	(257,327,435)
Other	-	-	-	-	-	-	-	14,715,896	-	14,715,896	-	14,715,896
Total Contributions by and Distributions												
Balance at Ashad 32, 2083	6,021,348,367	-	1,909,046,803	9,541,901	799,945,612	111,126,965	-	1,206,628,392	626,963,852	10,684,601,892	-	10,684,601,892

As per our report of even date

KESHAB TIMALSINA
HEAD-ACCOUNT,
FINANCIAL PLANNING &
BUDGETING DEPARTMENT

ANIL REGMI
DEPUTY CHIEF
EXECUTIVE OFFICER

MADHAV PRASAD UPADHAYA
CHIEF EXECUTIVE OFFICER

DILIP PRATAP KHAND
CHAIRMAN

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DIRECTOR

SHOVAKANTA DHAKAL
DIRECTOR

IUSHMA KOIRALA
DIRECTOR

DATE : 2083/05/18
PLACE : KATHMANDU

GARIMA BIKAS BANK LIMITED

CONSOLIDATED STATEMENT OF CASH FLOWS

For the year ended 32nd Ashad 2083

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
CASH FLOWS FROM OPERATING ACTIVITIES				
Interest Received	7,619,670,261	8,568,248,708	7,615,416,149	8,563,503,166
Fee and other income received	684,874,311	573,759,193	631,526,658	516,914,447
Dividend Received	52,081,125	21,960,766	51,180,057	21,556,019
Receipts from other operating activities	-	-	-	-
Interest paid	(3,790,007,184)	(4,847,627,922)	(3,781,674,122)	(4,836,933,002)
Commission and fee paid	(16,554,162)	(10,999,709)	(9,899,472)	(5,480,318)
Cash payments to employee	(1,183,281,714)	(895,744,992)	(1,155,911,610)	(877,000,220)
Other expense paid	(705,645,758)	(198,416,022)	(678,537,584)	(168,963,326)
Operating cash flows before change in operating assets and liabilities	2,661,136,879	3,211,180,022	2,672,100,076	3,213,596,766
(Increase)/Decrease in operating assets	(8,405,795,676)	(5,451,839,483)	(8,418,685,706)	(5,453,511,776)
Due from Nepal Rastra Bank	(290,345,685)	(28,920,226)	(290,345,685)	(28,920,226)
Placement with bank and financial institutions	-	-	-	-
Other Trading assets	-	-	-	-
Loan and advances to bank and financial institutions	1,214,766,398	(241,080,899)	1,214,766,398	(241,080,899)
Loan and advances to customer	(9,185,937,013)	(5,359,485,817)	(9,185,937,013)	(5,359,485,817)
Other Assets	(144,279,375)	177,647,459	(157,169,406)	175,975,166
Increase/(Decrease) in operating liabilities	7,178,116,949	6,708,727,948	7,182,385,468	6,639,320,227
Due to bank and financial institutions	(1,174,057,906)	782,696,499	(1,174,057,906)	782,696,499
Due to Nepal Rastra Bank	-	-	-	-
Deposits from customers	8,357,066,787	5,861,652,948	8,356,443,375	5,862,873,728
Borrowings	(17,567,556)	43,386,536	-	(6,250,000)
Other Liabilities	12,675,624	20,991,966	-	-
Net Cash flow from operating activities before tax paid	1,433,458,152	4,468,068,488	1,435,799,839	4,399,405,217
Income taxes paid	(667,441,235)	(267,788,311)	(665,312,123)	(261,830,234)
Net Cash flow from operating activities	766,016,918	4,200,280,177	770,487,716	4,137,574,984
CASH FLOWS FROM INVESTING ACTIVITIES				
Purchase of investment securities	(722,080,597)	(3,572,718,259)	(756,363,566)	(3,465,326,430)
Receipts from sale of investment securities	25,754,970	38,380,764	25,754,970	38,380,764
Purchase of property and equipment	(101,329,538)	(1,585,479,614)	(100,173,717)	(1,585,189,395)
Receipt from sale of property and equipment	966,699	59,395,826	966,699	59,395,826
Purchase of intangible assets	-	(6,333,991)	-	(5,495,760)
Receipt from sale of intangible assets	1,407,129	-	3,007,033	-
Purchase of investment properties	-	(461,244,166)	-	(461,244,166)
Receipt from the sale of investment properties	44,610,173	(1,279,971)	44,610,173	(1,279,971)
Interest received	-	-	-	-
Dividend received	-	-	-	-
Net cash used in investing activities	(750,671,164)	(5,529,279,411)	(782,198,408)	(5,420,759,132)

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Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
CASH FLOWS FROM FINANCING ACTIVITIES				
Receipt from issue of debt securities	(380,661)	1,028,858	(380,661)	1,028,858
Repayment of debt securities	-	-	-	-
Receipt from issue of subordinated liabilities	-	-	-	-
Repayment of subordinated liabilities	-	-	-	-
Receipt from issue of shares	340,831,040	-	340,831,040	-
Dividend paid	(598,158,474)	(284,025,866)	(598,158,474)	(284,025,866)
Interest paid	-	-	-	-
Other receipt/payment	-	-	-	-
Net cash from financing activities	(257,708,095)	(282,997,009)	(257,708,095)	(282,997,009)
Net increase/(decrease) in cash and cash equivalents	(242,362,342)	(1,611,996,243)	(269,418,788)	(1,566,181,157)
Cash and Cash Equivalents at Shrawan 01, 2082	3,166,029,248	4,716,277,304	3,165,470,476	4,714,599,338
Effect of exchange rate fluctuations on cash and cash equivalents held	28,415,131	61,748,186	55,463,713	17,052,296
Closing Cash and Cash Equivalents at Ashad End, 2083	2,952,082,037	3,166,029,248	2,951,515,401	3,165,470,476

As per our report of even date

KESHAB TIMALSINA
HEAD- ACCOUNT,
FINANCIAL PLANNING &
BUDGETING DEPARTMENT

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DIRECTOR

IUSHMA KOIRALA
DIRECTOR

DATE : 2083/05/18
PLACE : KATHMANDU

GARIMA BIKAS BANK LIMITED

NOTES TO THE ACCOUNTYear ended 32nd Ashad 2083**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, 2026 comprises Consolidated Statement of Financial Position, Consolidated Statement of Profit or Loss, Consolidated Statement of Other Comprehensive Income, Statement of Change in Equity, Statement of Cash Flows and Notes to the Consolidated Financial Statements comprising summary of Significant Accounting Policies and explanatory notes.

1.3 Principal activities and operations of the Bank

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

1.4 Subsidiary/Group

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

2. Basis of Preparation**2.1 Statement of Compliance**

The financial statements have been prepared on going concern basis and under historical cost conventions except where the standards require otherwise. The financial statements of the Group have been prepared in accordance with Nepal Financial Reporting Standards (NFRS) developed by the Accounting Standards Board, Nepal (ASB, Nepal) and pronounced for application by the Institute of Chartered Accountants of Nepal (ICAN). The financial statements comprise of Consolidated Statement of Financial Position, Consolidated Statement of Profit or Loss, Consolidated Statement of Other Comprehensive Income, 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, 2082.

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 2082 and ending on 32nd Ashad 2083 (17th July 2025 to 16th July 2026).

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 18th of Bhadra 2083 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 standards and 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

As per Internal Expected Credit Loss Policy of the bank, bank conducts individual assessment and impairment on atleast 15% loan amount of gross loan and advances including stage 3 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 net worth of the 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 7% has been considered as discounting rate for defined benefit calculation.
- **Expected Return on Plan Asset:** Management estimation of 9% 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:** 12.67 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, 2026 (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.

Incremental borrowing cost has been considered as 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 liabilities, gain/loss on disposal or right-of-use of assets and lease liabilities and depreciation charges on right of use assets has been presented under interest expenses (4.30), other operating income (4.34) 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
- Insurance bonus receivable
- Other items as directed by the regulatory authority

❖ 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	
	2082-83	2081-82	2082-83	2081-82
Cash in Hand	944,939,216	842,800,993	944,784,620	842,670,643
Balances with B/FIs	2,007,142,821	2,323,228,255	2,006,730,782	2,322,799,833
Money at call and short notice	-	-	-	-
Other	-	-	-	-
Total	2,952,082,037	3,166,029,248	2,951,515,401	3,165,470,476

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	
	2082-83	2081-82	2082-83	2081-82
Statutory balances with NRB	4,026,013,151	3,753,067,566	4,026,013,151	3,753,067,566
Securities purchased under resale agreement	-	-	-	-
Other deposit and receivable from NRB	42,870,227	25,470,126	42,870,227	25,470,126
Total	4,068,883,377	3,778,537,693	4,068,883,377	3,778,537,693

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	
	2082-83	2081-82	2082-83	2081-82
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	
	2082-83	2081-82	2082-83	2081-82
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	
	2082-83	2081-82	2082-83	2081-82
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	
	2082-83	2081-82	2082-83	2081-82
Loan to Microfinance Institutions	3,393,354,468	4,620,395,248	3,393,354,468	4,620,395,248
Other	-	-	-	-
Less: Allowances for Impairment	(33,904,594)	(46,178,977)	(33,904,594)	(46,178,977)
Total	3,359,449,873	4,574,216,271	3,359,449,873	4,574,216,271

The loans have been provided to Microfinance Institutions in the normal course of business including the accrued interest amounting NPR 2,895,028

ALLOWANCES FOR IMPAIRMENT

4.6.1

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Balance as at Shrawan 1	46,178,977	46,178,977	46,178,977	54,825,376
Impairment loss for the year:				
Charge for the year	(12,274,383)	-	(12,274,383)	(8,646,399)
Recoveries/Reversal	-	-	-	-
Amount written off	-	-	-	-
Balance as at Ashad end	33,904,594	46,178,977	33,904,594	46,178,977

LOAN AND ADVANCES TO CUSTOMERS

4.7

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Loans and advances measured at amortized Cost	82,260,580,352	73,086,010,938	82,260,580,352	73,086,010,938
Less: Impairment allowances				
Individual Impairment	(3,159,503,743)	(3,042,892,433)	(3,159,503,743)	(3,042,892,433)
Collective Impairment	(885,414,864)	(912,423,741)	(885,414,864)	(912,423,741)
Net amount	78,215,661,746	69,130,694,763	78,215,661,746	69,130,694,763
Loan and advances measured at FVTPL	-	-	-	-
Total	78,215,661,746	69,130,694,763	78,215,661,746	69,130,694,763

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	
	2082-83	2081-82	2082-83	2081-82
Product				
Long Term loans				
Personal	15,335,952,926	14,942,115,252	15,335,952,926	14,942,115,252
Business	17,008,281,268	14,969,748,250	17,008,281,268	14,969,748,250
Working Capital	1,909,121,963	892,205,257	1,909,121,963	892,205,257
Overdraft (Personal)	2,151,109,385	2,488,142,157	2,151,109,385	2,488,142,157
Cash Credit Loan	6,064,407,047	5,783,508,956	6,064,407,047	5,783,508,956
Trust Receipt/Import Loans	-	-	-	-
Short Term WC/Demand Loan	219,563,843	175,682,889	219,563,843	175,682,889
Personal Residential Loans	21,379,251,783	16,258,213,974	21,379,251,783	16,258,213,974
Real Estate Loans	4,340,628,024	3,247,439,821	4,340,628,024	3,247,439,821
Margin Lending Loans	2,613,025,071	3,051,403,660	2,613,025,071	3,051,403,660
Hire Purchase Loans	2,198,546,460	2,189,100,644	2,198,546,460	2,189,100,644
Deprived Sector Loans	953,416,775	1,267,372,847	953,416,775	1,267,372,847
Bills Purchased	-	-	-	-
Staffs Loans	713,939,328	620,446,642	713,939,328	620,446,642
Other	6,990,124,925	6,828,331,924	6,990,124,925	6,828,331,924
Sub Total	81,877,368,796	72,713,712,271	81,877,368,796	72,713,712,271
Interest Receivable	383,211,556	372,298,667	383,211,556	372,298,667
Grand Total	82,260,580,352	73,086,010,938	82,260,580,352	73,086,010,938

ANALYSIS OF LOAN AND ADVANCES - BY CURRENCY

4.7.2

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Nepalese Rupee	82,260,580,352	73,086,010,938	82,260,580,352	73,086,010,938
Indian Rupee	-	-	-	-
United States Dollar	-	-	-	-
Great Britain Pound	-	-	-	-
Euro	-	-	-	-
Japanese Yen	-	-	-	-
Chinese Yuan	-	-	-	-
Other	-	-	-	-
Total	82,260,580,352	73,086,010,938	82,260,580,352	73,086,010,938

ANALYSIS OF LOAN AND ADVANCES - BY COLLATERAL

4.7.3

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Secured				
Moveable/Immoveable Assets	76,899,607,978	67,623,189,545	76,899,607,978	67,623,189,545
Gold and Silver	1,724,892,896	1,110,532,245	1,724,892,896	1,110,532,245
Guarantee of Domestic BFIs	-	-	-	-
Government Guarantee	-	-	-	-
Guarantee of International Rated Bank	-	-	-	-
Collateral of Export Document	-	-	-	-
Collateral of Fixed Deposit Receipt	310,251,142	555,431,968	310,251,142	555,431,968
Collateral of Government Securities	-	-	-	-
Counter Guarantee	-	-	-	-
Personal Guarantee	-	-	-	-
Other Collateral	2,614,712,264	2,976,307,713	2,614,712,264	2,976,307,713
Sub Total	81,549,464,280	72,265,461,472	81,549,464,280	72,265,461,472
Unsecured	711,116,073	820,549,466	711,116,073	820,549,466
Grand Total	82,260,580,352	73,086,010,938	82,260,580,352	73,086,010,938

ALLOWANCES FOR IMPAIRMENT

4.7.4

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Specific allowances for impairment				
Balance at Shrawan 1	3,042,892,433	2,622,904,296	3,042,892,433	2,622,904,296
Impairment loss for the year:	116,611,310	419,988,138	116,611,310	419,988,138
Charge for the year	116,611,310	419,988,138	116,611,310	419,988,138
Recoveries/reversal during the year	-	-	-	-
Write-offs	-	-	-	-
Exchange rate variance on foreign currency impairment	-	-	-	-
Other movement	-	-	-	-
Balance at Ashad end	3,159,503,743	3,042,892,433	3,159,503,743	3,042,892,433
Collective allowances for impairment				
Balance at Shrawan 1	912,423,741	676,709,743	912,423,741	676,709,743
Impairment loss for the year:	(27,008,877)	235,713,998	(27,008,877)	235,713,998
Charge/(reversal) for the year	(27,008,877)	235,713,998	(27,008,877)	235,713,998
Exchange rate variance on foreign currency impairment	-	-	-	-
Other movement	-	-	-	-
Balance at Ashad end	885,414,864	912,423,741	885,414,864	912,423,741
Total allowances for impairment	4,044,918,607	3,955,316,174	4,044,918,607	3,955,316,174

INVESTMENT IN SECURITIES

4.8

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Investment securities designated at FVTPL	264,355,104	305,116,073	-	-
Investment securities measured at amortized cost	19,369,333,444	18,964,239,596	19,369,333,444	18,964,239,596
Investment in equity measured at FVTOCI	1,568,023,296	1,257,912,577	1,531,219,296	1,231,473,377
Total	21,201,711,844	20,527,268,246	20,900,552,740	20,195,712,972

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	
	2082-83	2081-82	2082-83	2081-82
Debt Securities	-	-	-	-
Government Bonds	10,169,333,444	13,145,089,596	10,169,333,444	13,145,089,596
Government treasury bills	-	-	-	-
Nepal Rastra Bank bonds	2,000,000,000	-	2,000,000,000	-
Nepal Rastra Bank deposit instruments	7,200,000,000	5,819,150,000	7,200,000,000	5,819,150,000
Other	-	-	-	-
Less: Specific allowances for impairment	-	-	-	-
Total	19,369,333,444	18,964,239,596	19,369,333,444	18,964,239,596

Government Bonds Balance is inclusive of Accrued Interest Receivable amounting Rs 171,658,444

INVESTMENT IN EQUITY MEASURED AT FAIR VALUE THROUGH OTHER COMPREHENSIVE INCOME

4.8.2

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Equity Instrument				
Quoted equity securities	1,262,621,481	1,096,634,995	1,262,621,481	1,096,634,995
Unquoted equity securities	305,401,814	161,277,582	268,597,814	134,838,382
Total	1,568,023,296	1,257,912,577	1,531,219,296	1,231,473,377

INFORMATION RELATING TO INVESTMENT IN EQUITIES

4.8.3

Amount in NPR

PARTICULARS	GROUP				BANK			
	2082-83		2081-82		2082-83		2081-82	
	COST	FAIR VALUE	COST	FAIR VALUE	COST	FAIR VALUE	COST	FAIR VALUE
Investment in quoted equity								
1 Chilime Hydropower Company Ltd. 53,243 Shares of Rs. 100 Each	22,350,288	25,295,749	8,386,161	12,286,954	22,350,288	25,295,749	8,386,161	12,286,954
2 Siddhartha Equity Fund 1,721,461 Unit of Rs. 10 Each	17,787,432	17,249,039	17,787,432	17,713,834	17,787,432	17,249,039	17,787,432	17,713,834
3 Sagarmatha Lumbini Insurance Co. Ltd. 152 Shares of Rs. 100 Each	87,351	91,960	87,351	110,366	87,351	91,960	87,351	110,366
4 Himalayan Everest Insurance Limited 758 Shares of Rs. 100 Each	303,087	394,160	303,087	467,201	303,087	394,160	303,087	467,201
5 Api Power Company Ltd. 214,873 Shares of Rs 100 Each	63,157,518	68,909,771	89,128,918	92,011,293	63,157,518	68,909,771	89,128,918	92,011,293
6 Samata Gharelu Laghubitta Bittiya Sanstha Limited (ordinary) shares of Rs. 100 Each	-	-	67,300	636,510	-	-	67,300	636,510
7 Samata Gharelu Laghubitta Bittiya Sanstha Limited (Promoter) 3,609 shares of Rs. 100 Each	415,660	1,519,389	475,660	1,775,987	415,660	1,519,389	475,660	1,775,987
8 Suryodaya Womi Laghubitta Bittiya Sanstha Limited (Promoter) 59,622 shares of Rs. 100 Each	6,250,000	22,775,604	6,250,000	23,789,178	6,250,000	22,775,604	6,250,000	23,789,178
9 Nabil Balance Fund -2 500,000 Unit of Rs. 10 Each	5,000,000	4,950,000	5,000,000	5,055,000	5,000,000	4,950,000	5,000,000	5,055,000
11 NIC Asia Balance Fund 1,000,000 Unit of Rs. 10 Each	10,000,000	9,240,000	10,000,000	9,770,000	10,000,000	9,240,000	10,000,000	9,770,000
12 Sanima GIC Insurance Limited Promoter Share 15,663 Shares of Rs. 100 Each	1,457,100	4,041,054	1,457,100	5,059,149	1,457,100	4,041,054	1,457,100	5,059,149
13 Sanima GIC Insurance Limited 461 Shares of Rs. 100 Each	42,900	216,209	42,900	281,205	42,900	216,209	42,900	281,205
14 National Laghubitta Bittiya Sanstha Limited (Promoter) 193,834 shares of Rs. 100 Each	13,300,000	118,238,740	13,300,000	114,519,150	13,300,000	118,238,740	13,300,000	114,519,150
15 Citizen Mutual Fund 2 500,000 Unit of Rs.10 Each	5,000,000	4,950,000	5,000,000	5,340,000	5,000,000	4,950,000	5,000,000	5,340,000
16 Siddhartha Investment Growth Scheme-2 2,500,000 Unit of Rs. 10 Each	25,000,000	27,500,000	25,000,000	26,250,000	25,000,000	27,500,000	25,000,000	26,250,000
17 NMB 50 2,000,000 Unit of Rs. 10 Each	20,000,000	20,360,000	20,000,000	21,380,000	20,000,000	20,360,000	20,000,000	21,380,000
18 Sunrise First Mutual Fund 1,489,339 Unit of Rs. 10 Each	15,499,414	14,893,390	15,499,414	15,906,141	15,499,414	14,893,390	15,499,414	15,906,141

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PARTICULARS	GROUP				BANK			
	2082-83		2081-82		2082-83		2081-82	
	COST	FAIR VALUE	COST	FAIR VALUE	COST	FAIR VALUE	COST	FAIR VALUE
19 Sanima Large Capital Fund 2,000,000 Unit of Rs. 10 Each	20,000,000	21,100,000	20,000,000	20,460,000	20,000,000	21,100,000	20,000,000	20,460,000
20 Sunrise Bluechip Fund 2,500,000 Unit of Rs. 10 Each	25,000,000	24,375,000	25,000,000	25,000,000	25,000,000	24,375,000	25,000,000	25,000,000
21 NIBL Samriddhi Fund -2 2,000,000 Unit of Rs. 10 Each	20,000,000	18,200,000	20,000,000	17,660,000	20,000,000	18,200,000	20,000,000	17,660,000
22 Prabhu Select Fund 1,468,090 Unit of Rs. 10 Each	14,680,900	17,323,462	14,680,900	16,574,736	14,680,900	17,323,462	14,680,900	16,574,736
23 Bishal Bazar Company Limited 2,010 shares of Rs. 100 Each	13,358,424	8,379,690	13,358,424	10,821,820	13,358,424	8,379,690	13,358,424	10,821,820
24 Citizen Investment Trust 1,415 shares of Rs. 100 Each	1,979,118	2,363,050	1,979,118	2,663,271	1,979,118	2,363,050	1,979,118	2,663,271
25 Nepal Reinsurance Company Limited 380 shares of Rs. 100 Each	-	350,740	-	478,842	-	350,740	-	478,842
26 Himalayan Life Insurance Limited 5,196 shares of Rs. 100 Each	2,046,062	1,672,073	2,046,062	2,115,344	2,046,062	1,672,073	2,046,062	2,115,344
27 Rastriya Beema Company Limited 660 shares of Rs. 100 Each	9,487,308	9,820,140	9,487,308	9,972,600	9,487,308	9,820,140	9,487,308	9,972,600
28 Arun Valley Hydropower Development Co. Ltd. 110,709 shares of Rs. 100 Each	30,276,827	29,016,829	30,276,827	30,754,919	30,276,827	29,016,829	30,276,827	30,754,919
29 Asian Life Insurance Co. Limited 98,288 shares of Rs. 100 Each	44,920,793	41,182,672	3,822,093	4,246,526	44,920,793	41,182,672	3,822,093	4,246,526
30 CEDB Hydropower Development Company Limited 26,688 shares of Rs. 100 Each	41,034,468	54,982,618	41,034,468	70,509,429	41,034,468	54,982,618	41,034,468	70,509,429
31 Life Insurance Corporation (Nepal) Limited 6,219 shares of Rs. 100 Each	4,867,326	4,911,766	4,867,326	5,027,706	4,867,326	4,911,766	4,867,326	5,027,706
32 Neco Insurance Limited 19,321 shares of Rs. 100 Each	14,568,215	11,785,810	14,568,215	12,455,452	14,568,215	11,785,810	14,568,215	12,455,452
33 NRN Infrastructure and Development Limited 1,009 shares of Rs. 100 Each	478,568	1,356,096	478,568	1,641,017	478,568	1,356,096	478,568	1,641,017
34 Sahas Urja Limited 4,000 shares of Rs. 100 Each	1,922,480	2,544,000	95,664,213	107,250,863	1,922,480	2,544,000	95,664,213	107,250,863
35 Shivam Cements Ltd 10,169 shares of Rs. 100 Each	6,025,517	6,314,949	6,025,517	5,308,132	6,025,517	6,314,949	6,025,517	5,308,132
36 United Ajod Insurance Limited 7,260 shares of Rs. 100 Each	3,564,703	3,143,580	3,498,703	3,429,360	3,564,703	3,143,580	3,498,703	3,429,360
37 RBB Mutual Fund 1 250,000 Unit of Rs. 10 Each	2,500,000	2,512,500	2,500,000	2,490,000	2,500,000	2,512,500	2,500,000	2,490,000
38 Deprosc Laghubitta Bittiya Sanstha Limited 38,158 shares of Rs.100 Each	2,400,000	16,789,520	2,400,000	15,263,160	2,400,000	16,789,520	2,400,000	15,263,160
39 NIC Asia Flexi Cap Fund 500,000 Unit of Rs. 10 Each	5,000,000	4,530,000	5,000,000	5,075,000	5,000,000	4,530,000	5,000,000	5,075,000
40 Kumari Dhanabridhi Yojana 2,000,000 Unit of Rs. 10 Each	20,000,000	21,480,000	20,000,000	20,100,000	20,000,000	21,480,000	20,000,000	20,100,000
41 Nepal Doorsanchar Company Limited 7,953 shares of Rs. 100 Each	7,203,592	6,819,698	7,203,592	6,976,928	7,203,592	6,819,698	7,203,592	6,976,928
42 Bottlers Nepal (Terai) Limited 500 shares of Rs. 100 Each	6,945,151	5,805,000	6,945,151	6,400,000	6,945,151	5,805,000	6,945,151	6,400,000
43 NIBL Growth Fund 500,000 Unit of Rs. 10 Each	5,000,000	5,455,000	5,000,000	4,930,000	5,000,000	5,455,000	5,000,000	4,930,000
44 NMB Sulav Investment Fund 2 2,000,000 Unit of Rs. 10 Each	20,000,000	20,460,000	20,000,000	22,580,000	20,000,000	20,460,000	20,000,000	22,580,000
45 Prabhu Smart Fund 500,000 Unit of Rs. 10 Each	5,000,000	6,175,000	5,000,000	5,735,000	5,000,000	6,175,000	5,000,000	5,735,000

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PARTICULARS	GROUP				BANK			
	2082-83		2081-82		2082-83		2081-82	
	COST	FAIR VALUE	COST	FAIR VALUE	COST	FAIR VALUE	COST	FAIR VALUE
46 RBB Mutual Fund 2 500,000 Unit of Rs. 10 Each	5,000,000	5,000,000	5,000,000	5,040,000	5,000,000	5,000,000	5,000,000	5,040,000
47 Sanima Mai Hydropower Limited 36,551 shares of Rs. 100 Each	17,358,522	17,909,990	3,257,070	6,896,637	17,358,522	17,909,990	3,257,070	6,896,637
48 Nepal Life Insurance Co. Ltd. 1 shares of Rs. 100 Each	-	750	-	773	-	750	-	773
49 Nepal Insurance Co. Ltd. 1 shares of Rs. 100 Each	-	513	-	645	-	513	-	645
50 Sana Kisan Bikas Laghubitta Bittiya Sanstha Limited 1 shares of Rs. 100 Each	-	752	-	884	-	752	-	884
51 Himalayan Reinsurance Limited 2,162 shares of Rs. 100 Each	1,266,678	1,195,586	1,266,678	1,909,232	1,266,678	1,195,586	1,266,678	1,909,232
52 Kumari Sabal Yojana 1,000,000 Unit of Rs. 10 Each	10,000,000	10,030,000	10,000,000	10,000,000	10,000,000	10,030,000	10,000,000	10,000,000
53 NIBL Stable Fund 2,000,000 Unit of Rs. 10 Each	20,000,000	18,080,000	20,000,000	19,780,000	20,000,000	18,080,000	20,000,000	19,780,000
54 Citizen Life Insurance Company Limited 20,450 shares of Rs. 100 Each	9,073,034	8,897,795	2,797,281	3,199,697	9,073,034	8,897,795	2,797,281	3,199,697
55 Himalayan 80.20 Mutual Fund 1,500,000 Unit of Rs. 10 Each	15,000,000	17,475,000	15,000,000	17,400,000	15,000,000	17,475,000	15,000,000	17,400,000
56 Mountain Energy Nepal Limited 71,264 shares of Rs. 100 Each	38,614,698	40,542,090	11,584,922	14,554,356	38,614,698	40,542,090	11,584,922	14,554,356
57 NIC Asia Growth Fund-II 1,000,000 Unit of Rs. 10 Each	10,000,000	9,490,000	10,000,000	9,520,000	10,000,000	9,490,000	10,000,000	9,520,000
58 Prabhu Mahalaxmi Life Insurance Limited 2,471 shares of Rs. 100 Each	1,079,849	1,070,190	1,079,849	1,242,006	1,079,849	1,070,190	1,079,849	1,242,006
59 Muktinath Mutual Fund I 2,000,000 Unit of Rs. 10 Each	20,000,000	19,800,000	20,000,000	19,800,000	20,000,000	19,800,000	20,000,000	19,800,000
60 Himalayan Distillery Limited 14,520 shares of Rs. 100 Each	15,322,065	16,552,800	15,322,065	14,962,134	15,322,065	16,552,800	15,322,065	14,962,134
61 NLG Insurance Company Ltd. 2 shares of Rs. 100 Each	200	1,116	200	1,559	200	1,116	200	1,559
62 Garima Samriddhi Yojana 17,500,000 Unit of Rs. 10 Each	175,000,000	180,250,000	175,000,000	174,125,000	175,000,000	180,250,000	175,000,000	174,125,000
63 MBL Equity Fund 1,000,000 Unit of Rs. 10 Each	10,000,000	10,000,000	10,000,000	9,930,000	10,000,000	10,000,000	10,000,000	9,930,000
64 Global IME Sammunat Yojana -2 500,000 unit of Rs. 10 Each	5,000,000	4,990,000	-	-	5,000,000	4,990,000	-	-
65 HLI Large Cap Fund 2,000,000 Unit of Rs. 10 Each	20,000,000	17,400,000	-	-	20,000,000	17,400,000	-	-
66 RBB Focus 40 250,000 Unit of Rs. 10 Each	2,500,000	2,497,500	-	-	2,500,000	2,497,500	-	-
67 IME Life Insurance Company Limited 96,988 shares of Rs. 100 Each	43,804,866	39,571,104	-	-	43,804,866	39,571,104	-	-
68 Reliable Nepal Life Insurance Limited 29,561 shares of Rs. 100 Each	13,933,536	13,006,840	-	-	13,933,536	13,006,840	-	-
69 SuryaJyoti Life Insurance Company Limited 56,000 shares of Rs. 100 Each	25,307,277	23,128,000	-	-	25,307,277	23,128,000	-	-
70 Sun Nepal Life Insurance Company Limited 49,107 shares of Rs. 100 Each	23,616,950	20,728,065	-	-	23,616,950	20,728,065	-	-
71 Citizens Santulit Yojana 500,000 Unit of Rs. 10 Each	5,000,000	4,510,000	-	-	5,000,000	4,510,000	-	-

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PARTICULARS	GROUP				BANK			
	2082-83		2081-82		2082-83		2081-82	
	COST	FAIR VALUE	COST	FAIR VALUE	COST	FAIR VALUE	COST	FAIR VALUE
72 Nepal Life Samriddhi Lagani Yojana 4,811,550 Unit of Rs. 10 Each	48,115,500	46,912,613	-	-	48,115,500	46,912,613	-	-
73 National Life Insurance Co. Ltd. 36,370 shares of Rs. 100 Each	21,514,649	21,058,230	-	-	21,514,649	21,058,230	-	-
74 Universal Power Company Ltd 49,754 shares of Rs. 100 Each	18,556,860	17,015,868	-	-	18,556,860	17,015,868	-	-
75 Upper Hewakhola Hydropower Co. Limited 2,044 shares of Rs. 100 Each	1,229,703	1,130,332	-	-	1,229,703	1,130,332	-	-
76 Sanima Reliance Life Insurance Limited 3,574 Shares of Rs. 100 Each	1,398,397	1,353,831	-	-	1,398,397	1,353,831	-	-
77 Super Madi Hydropower Limited 7,316 Shares of Rs. 100 Each	3,596,605	3,548,260	-	-	3,596,605	3,548,260	-	-
Subtotal	1,115,199,589	1,262,621,481	898,929,871	1,096,634,995	1,115,199,589	1,262,621,481	898,929,871	1,096,634,995
Investment in Unquoted equity								
1 Nepal Clearing House Ltd- Promoter 56,817 shares of Rs. 100 Each	618,700	12,200,733	618,700	10,691,401	618,700	12,200,733	618,700	10,691,401
2 NIC Asia Dynamic Debt Fund 664,820 Unit of Rs.10 Each	6,648,200	6,608,311	6,648,200	7,086,981	6,648,200	6,608,311	6,648,200	7,086,981
3 Smart Choice Technologies Ltd. 100,000 shares of Rs.100 Each	10,000,000	6,933,000	10,000,000	10,000,000	10,000,000	6,933,000	10,000,000	10,000,000
4 Nabil Flexi CAP Fund 500,000 Unit of Rs. 10 Each	5,000,000	5,105,000	5,000,000	5,835,000	5,000,000	5,105,000	5,000,000	5,835,000
5 Kumari Sunaulo Lagani Yojana 500,000 Unit of Rs. 10 Each	5,000,000	5,825,000	5,000,000	6,155,000	5,000,000	5,825,000	5,000,000	6,155,000
6 Nepal Opportunity Fund 50,000 shares of Rs.100 Each	50,000,000	54,902,000	50,000,000	50,000,000	50,000,000	54,902,000	50,000,000	50,000,000
7 National Banking Institute Ltd 30,000 shares of Rs.100 Each	3,000,000	3,139,770	3,000,000	3,000,000	3,000,000	3,139,770	3,000,000	3,000,000
8 Sanima Flexi Fund 500,000 Unit of Rs. 10 Each	5,000,000	5,145,000	5,000,000	5,070,000	5,000,000	5,145,000	5,000,000	5,070,000
9 Prabhu Systematic Investment Scheme 200,000 Unit of Rs.10 Each	2,000,000	2,114,000	2,000,000	2,000,000	2,000,000	2,114,000	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	35,000,000	35,000,000	35,000,000	35,000,000
11 Citizens Sadabahar Yojana 500,000 Unit of Rs. 10 Each	5,000,000	4,985,000	-	-	5,000,000	4,985,000	-	-
12 Garima Subarna Yojana 9,000,000 Unit of Rs. 10 Each	90,000,000	86,850,000	-	-	90,000,000	86,850,000	-	-
13 LS Horizon 12 2,000,000 Unit of Rs. 10 Each	20,000,000	19,900,000	-	-	20,000,000	19,900,000	-	-
14 Sanima Equity Fund-2 1,000,000 Unit of Rs. 10 Each	10,000,000	10,000,000	-	-	10,000,000	10,000,000	-	-
15 Siddhartha Equity Fund 2 1,000,000 Unit of Rs. 10 Each	10,000,000	9,890,000	-	-	10,000,000	9,890,000	-	-
16 Budanilakantha Heritage Hotel Limited 194,340 shares of Rs.100 Each	19,434,000	31,094,400	12,956,000	20,729,600	-	-	-	-
17 Navya Advisors Ltd. 52,000 shares of Rs.100 Each	5,200,000	5,709,600	5,200,000	5,709,600	-	-	-	-
Subtotal	281,900,900	305,401,814	140,422,900	161,277,582	257,266,900	268,597,814	122,266,900	134,838,382
Grand Total	1,397,100,489	1,568,023,296	1,039,352,771	1,257,912,577	1,372,466,489	1,531,219,296	1,021,196,771	1,231,473,377

CURRENT TAX ASSETS/LIABILITY

4.9

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Current tax assets	737,033,285	654,852,089	717,995,093	637,942,951
Current year Income Tax Assets	737,033,285	654,852,089	717,995,093	637,942,951
Tax Assets of Prior Periods	-	-	-	-
Current tax liabilities	734,362,143	554,090,640	734,362,143	554,083,479
Current year Income Tax Liabilities	734,362,143	554,090,640	734,362,143	554,083,479
Tax Liabilities of Prior Periods	-	-	-	-
	734,362,143	554,090,640	734,362,143	554,083,479
Total of income tax assets/(liabilities)	2,671,142	100,761,449	(16,367,050)	83,859,471

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	
	2082-83	2081-82
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			
	2082-83		2081-82	
	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			
	2082-83		2081-82	
	COST	FAIR VALUE	COST	FAIR VALUE
Garima Capital Limited				
1,239,000 shares of Rs 100 Each	123,900,000	123,900,000	123,900,000	123,900,000
Total	123,900,000	123,900,000	123,900,000	123,900,000

INVESTMENT IN UNQUOTED ASSOCIATES

4.11.2

Amount in NPR

PARTICULARS	GROUP				BANK			
	2082-83		2081-82		2082-83		2081-82	
	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	
	2082-83	2081-82	2082-83	2081-82
Total	-	-	-	-

EQUITY VALUE OF ASSOCIATES

4.11.4

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Total	-	-	-	-

INVESTMENT PROPERTIES

4.12

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Investment Properties measured at Fair Value				
Balance as on Shrawan 01	-	-	-	-
Addition/(Disposal) during the year	-	-	-	-
Net Changes in fair value during the year	-	-	-	-
Adjustment/Transfer	-	-	-	-
Net Amount	-	-	-	-
Investment Properties measured at Cost				
Balance as on Shrawan 01	675,496,243	214,252,077	675,496,243	214,252,077
Addition/(Disposal) during the year	(45,461,268)	461,244,166	(45,461,268)	461,244,166
Adjustment/Transfer	-	-	-	-
Accumulated depreciation	-	-	-	-
Accumulated impairment loss	-	-	-	-
Net Amount	630,034,975	675,496,243	630,034,975	675,496,243
Total	630,034,975	675,496,243	630,034,975	675,496,243

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									
	LAND	BUILDING	LEASEHOLD PROPERTIES	COMPUTER & ACCESSORIES	VEHICLES	FURNITURE & FIXTURES	MACHINERY	EQUIPMENT & OTHERS	TOTAL ASAH	TOTAL ASAH
									END 2083	END 2082
Cost										
As on Shrawan 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
Addition during the Year	-	-	6,398,972	9,834,860	9,642,731	2,771,483	829,154	89,239,072	118,716,271	
Acquisition	-	-	6,398,972	9,834,860	9,642,731	2,771,483	829,154	89,239,072	118,716,271	
Capitalization	-	-	-	-	-	-	-	-	-	
Disposal during the year	-	-	(15,165,838)	(16,579,436)	(6,001,506)	(4,883,594)	(6,278,695)	(34,486,160)	(83,395,229)	
Adjustment/Revaluation	-	-	-	-	-	-	-	-	-	
Balance as on Ashad end 2083	612,648,036	-	373,840,445	122,984,036	157,267,184	129,922,696	101,074,798	1,050,299,255	2,548,036,450	2,512,715,408
Depreciation and Impairment										
As on Shrawan 01. 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		983,604,086
Depreciation charge for the year	-	-	33,252,997	12,205,702	21,925,216	12,094,372	9,521,943	133,146,322	222,146,551	
Impairment for the year	-	-	-	-	-	-	-	-	-	
Disposals	-	-	(11,787,401)	(16,570,952)	(5,900,922)	(4,617,144)	(6,113,662)	(14,655,892)	(59,645,974)	
Adjustment	-	-	-	-	-	-	-	-	-	
As on Ashad end 2083	-	-	246,310,750	101,726,225	105,811,941	105,862,285	76,865,527	519,527,935	1,156,104,663	983,604,086
Capital Work in Progress 2080-81	-	-	-	-	-	-	-	-	-	
Capital Work in Progress 2081-82	-	414,026,964	-	-	-	-	-	-	414,026,964	
Capital Work in Progress 2082-83	-	416,502,143	-	-	-	-	-	-	416,502,143	
Net Book Value										
As on Ashad end 2081	-	-	172,501,397	26,569,703	51,136,095	42,377,732	37,767,195	250,814,968		
As on Ashad end 2082	612,648,036	414,026,964	157,762,157	23,637,137	63,838,312	33,649,750	33,067,094	594,508,838		1,933,138,287
As on Ashad end 2083	612,648,036	416,502,143	127,529,695	21,257,811	51,455,243	24,060,411	24,209,271	530,771,321	1,808,433,931	

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.

PROPERTY PLANT AND EQUIPMENT

4.13
Amount in NPR

PARTICULARS	BANK								TOTAL ASAH END 2083	TOTAL ASAH END 2082
	LAND	BUILDING	LEASEHOLD PROPERTIES	COMPUTER & ACCESSORIES	VEHICLES	FURNITURE & FIXTURES	MACHINERY	EQUIPMENT & OTHERS		
Cost										
As on Shrawan 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	612,648,036	-	18,662,553	12,159,099	34,919,300	4,946,968	5,438,969	480,608,481		1,169,383,405
Acquisition	612,648,036	-	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	612,648,036	-	376,128,197	126,036,677	149,111,949	130,140,423	106,524,340	960,213,676		2,460,803,298
Addition during the Year										
Acquisition	-	-	6,398,972	9,078,850	9,642,731	2,743,233	829,154	89,080,072	117,773,011	
Capitalization	-	-	6,398,972	9,078,850	9,642,731	2,743,233	829,154	89,080,072		
Disposal during the year	-	-	-	-	-	-	-	-	-	
Adjustment/Revaluation	-	-	(15,165,838)	(16,579,436)	(6,001,506)	(4,883,594)	(6,278,695)	(34,486,160)	(83,395,229)	
Balance as on Ashad end 2083	612,648,036	-	367,361,332	118,536,091	152,753,174	128,000,061	101,074,798	1,014,807,588	2,495,181,080	2,460,803,298
Depreciation and Impairment										
As on Shrawan 01. 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
Depreciation charge for the year	-	-	32,013,903	11,697,834	21,525,220	11,916,713	9,521,943	129,965,888	216,641,501	
Impairment for the year	-	-	-	-	-	-	-	-	-	
Disposals	-	-	(11,787,401)	(16,570,952)	(5,900,922)	(4,617,144)	(6,113,662)	(14,655,892)	(59,645,974)	
Adjustment	-	-	-	-	-	-	-	-	-	
As on Ashad end 2083	-	-	241,181,269	98,870,565	101,953,821	104,867,489	76,865,527	499,388,826	1,123,127,497	966,131,970
Capital Work in Progress 2080-81										
Capital Work in Progress 2081-82		414,026,964	-	-	-	-	-	-	414,026,964	
Capital Work in Progress 2082-83		416,502,143	-	-	-	-	-	-	416,502,143	
Net Book Value										
As on Ashad end 2081	-	-	168,664,357	24,714,543	49,676,475	41,106,540	37,767,195	229,460,585	-	-
As on Ashad end 2082	612,648,036	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
As on Ashad end 2083	612,648,036	416,502,143	126,180,063	19,665,526	50,799,353	23,132,572	24,209,271	515,418,761	1,788,555,725	

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 2083	TOTAL ASAHD END 2082
	GOODWILL	SOFTWARE		OTHER		
		PURCHASED	DEVELOPED			
Cost						
As on Shrawan 01 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
Addition during the Year	-	2,462,214	-	18,000	2,480,214	-
Acquisition	-	2,462,214	-	18,000	2,480,214	-
Capitalization	-	-	-	-	-	-
Disposal during the year	-	(2,089,701)	-	-	(2,089,701)	-
Adjustment/Revaluation	-	-	-	-	-	-
Balance as on Ashad end 2083	92,311,741	44,295,400	-	535,540	137,142,682	136,752,169
Amortisation and Impairment						
As on Shrawan 01. 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
Impairment for the year	-	-	-	-	-	-
Amortisation charge for the year	-	3,794,996	-	92,347	3,887,343	-
Disposals	-	(2,089,701)	-	-	(2,089,701)	-
Adjustment	-	-	-	-	-	-
As on Ashad end 2083	-	32,698,534	-	434,264	33,132,798	31,335,156
Capital Work in Progress 2080-81	-	-	-	-	-	-
Capital Work in Progress 2081-82	-	-	-	-	-	-
Capital Work in Progress 2082-83	-	-	-	-	-	-
Net Book Value	-	-	-	-	-	-
As on Ashad end 2081	92,311,741	63,337,628	-	755,950	-	-
As on Ashad end 2082	92,311,741	12,929,648	-	175,623	-	105,417,013
As on Ashad end 2083	92,311,741	11,596,866	-	101,276	104,009,884	-

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 2083	TOTAL ASAHD END 2082
	GOODWILL	SOFTWARE		OTHER			
		PURCHASED	DEVELOPED				
Cost							
As on Shrawan 01 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	-	-	-	-	
Capitalization	-	-	-	-	-	-	
Disposal during the year	-	-	-	-	-	-	
Adjustment/Revaluation	-	-	-	-	-	-	
Balance as on Ashad end 2082	92,311,741	41,301,234	-	517,540	-	134,130,516	
Addition during the Year	-	649,749	-	18,000	667,749	-	
Acquisition	-	649,749	-	18,000	667,749	-	
Capitalization	-	-	-	-	-	-	
Disposal during the year	-	(2,089,701)	-	-	(2,089,701)	-	
Adjustment/Revaluation	-	-	-	-	-	-	
Balance as on Ashad end 2083	92,311,741	39,861,282	-	535,540	132,708,564	134,130,516	
Amortisation and Impairment							
As on Shrawan 01. 2081	-	27,760,400	-	238,410	-	27,998,810	
Amortisation charge for the year	-	2,487,230	-	103,507	-	-	
Impairment for the year	-	-	-	-	-	2,590,737	
Disposals	-	-	-	-	-	-	
Adjustment	-	-	-	-	-	-	
As on Ashad end 2082	-	30,247,631	-	341,917	-	30,589,548	
Impairment for the year	-	-	-	-	-	-	
Amortisation charge for the year	-	3,582,435	-	92,347	3,674,782	-	
Disposals	-	(2,089,701)	-	-	(2,089,701)	-	
Adjustment	-	-	-	-	-	-	
As on Ashad end 2083	-	31,740,365	-	434,264	32,174,628	30,589,548	
Capital Work in Progress 2080-81	-	-	-	-	-	-	
Capital Work in Progress 2081-82	-	-	-	-	-	-	
Capital Work in Progress 2082-83	-	-	-	-	-	-	
Net Book Value	-	-	-	-	-	-	
As on Ashad end 2081	92,311,741	5,454,336	-	279,130	-	-	
As on Ashad end 2082	92,311,741	11,053,604	-	175,623	-	103,540,968	
As on Ashad end 2083	92,311,741	8,120,918	-	101,276	100,533,935	-	

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	2082-83					
	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	-	(50,509,974)	(50,509,974)	-	(47,625,842)	(47,625,842)
Property and Equipment	-	(159,191,846)	(159,191,846)	-	(154,481,366)	(154,481,366)
Employees' Defined Benefit Plan	81,153,794	-	81,153,794	81,153,794	-	81,153,794
Employees' Leave Liability	42,169,407	-	42,169,407	41,820,582	-	41,820,582
FCY Revaluation	-	(11,450,282)	(11,450,282)	-	(11,450,282)	(11,450,282)
Lease Liabilities	174,700,476	-	174,700,476	168,842,919	-	168,842,919
Debenture Issue Expenses	1,388,171	-	1,388,171	1,388,171	-	1,388,171
Provisions LLP	-	-	-	-	-	-
Other Temporary Differences	-	-	-	-	-	-
Deferred tax on temporary differences	299,411,849	(221,152,102)	78,259,746	293,205,466	(213,557,489)	79,647,977
Deferred tax on carry forward of unused tax losses	2,540,784	-	2,540,784	-	-	-
Deferred tax due to changes in tax rate	-	-	-	-	-	-
Net Deferred Tax Asset (Liabilities) as on						
year end of 2082/83	301,952,633	(221,152,102)	80,800,531	293,205,466	(213,557,489)	79,647,977
Recognized in profit or loss			89,777,450	-	-	85,740,763
Recognized in Other Comprehensive Income			(8,976,919)	-	-	(6,092,787)
Recognized directly in equity			-	-	-	-
Deferred Tax (Asset)/ Liabilities as on						
Shrawan 01, 2082			35,302,344	-	-	38,835,344
Origination/(Reversal) during the year			45,498,187			40,812,633
Deferred Tax (expense)/income			12,786,148			6,934,554
recognized in profit or loss	-	-	-	-	-	-
Deferred Tax (expense)/income			32,712,038	-	-	33,878,078
recognized in Other Comprehensive Income						
Deferred Tax (expense)/income	-	-	-	-	-	-
recognized directly in equity						

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 01, 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			-			-

OTHER ASSETS

4.16

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Assets held for Sale	-	-	-	-
Other Non-Banking Assets	-	-	-	-
Bills Receivable	-	-	-	-
Accounts Receivable	220,280,605	179,272,831	196,445,477	142,301,477
Accrued Income	-	-	-	-
Prepayments and Deposits	262,377,658	52,016,127	261,197,018	50,914,482
Income Tax Deposit	-	-	-	-
Deferred Employee Expenditure	249,312,912	326,843,420	249,312,912	326,843,420
Other	136,307,563	165,866,985	135,310,744	165,037,366
Stationery Stock	5,410,699	10,965,732	5,410,699	10,965,732
Commission Receivable	-	-	-	-
Security Deposit	96,346,358	79,834,105	96,239,858	79,727,605
Prepayments for Promotor Share	-	-	-	-
Others	34,550,507	75,067,148	33,660,188	74,344,028
Grand Total	868,278,738	723,999,363	842,266,151	685,096,745

DUE TO BANK AND FINANCIAL INSTITUTIONS

4.17

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Money Market Deposits	-	-	-	-
Interbank Borrowing	-	700,000,000	-	700,000,000
Other Deposits from BFIs	1,391,929,724	1,865,987,630	1,391,929,724	1,865,987,630
Settlement and Clearing Accounts	-	-	-	-
Other Deposits from BFIs	-	-	-	-
Total	1,391,929,724	2,565,987,630	1,391,929,724	2,565,987,630

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	
	2082-83	2081-82	2082-83	2081-82
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	
	2082-83	2081-82	2082-83	2081-82
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	
	2082-83	2081-82	2082-83	2081-82
Institutions Customers:	21,925,055,321	21,541,667,009	21,927,258,357	21,544,493,458
Term deposits	8,919,360,304	11,498,988,139	8,919,360,304	11,498,988,139
Call deposits	10,565,724,000	8,374,776,030	10,567,363,412	8,377,602,479
Current deposits	1,753,255,739	1,194,299,862	1,753,819,363	1,194,299,862
Other	686,715,278	473,602,978	686,715,278	473,602,978
Individual Customers:	76,544,814,876	68,571,136,400	76,544,814,876	68,571,136,400
Term deposits	15,921,836,601	28,380,062,185	15,921,836,601	28,380,062,185
Saving deposits	59,652,001,963	39,624,348,137	59,652,001,963	39,624,348,137
Current deposits	931,910,895	563,304,299	931,910,895	563,304,299
Other	39,065,417	3,421,780	39,065,417	3,421,780
Total	98,469,870,197	90,112,803,410	98,472,073,233	90,115,629,859

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	
	2082-83	2081-82	2082-83	2081-82
Nepalese Rupee	98,469,864,350	90,112,803,410	98,472,067,386	90,115,629,859
Indian Rupee	-	-	-	-
United State dollar	5,847	-	5,847	-
Great Britain pound	-	-	-	-
Euro	-	-	-	-
Japanese yen	-	-	-	-
Chinese Yuan	-	-	-	-
Other	-	-	-	-
Total	98,469,870,197	90,112,803,410	98,472,073,233	90,115,629,859

BORROWINGS**4.21**

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Domestic Borrowing	-	-	-	-
Nepal Government	-	-	-	-
Other Institutions	81,020,263	98,587,819	-	-
Other	-	-	-	-
Sub total	81,020,263	98,587,819	-	-
Foreign Borrowing	-	-	-	-
Foreign Bank and Financial Institutions	-	-	-	-
Multilateral Development Banks	-	-	-	-
Other institutions	-	-	-	-
Sub total	-	-	-	-
Total	81,020,263	98,587,819	-	-

PROVISIONS**4.22**

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
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	
	2082-83	2081-82	2082-83	2081-82
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	
	2082-83	2081-82	2082-83	2081-82
Liabilities for employees defined benefit obligations	160,098,005	162,783,174	160,010,435	162,644,033
Liability for long-service leave	140,564,690	126,544,209	139,401,939	125,347,333
Short term employee benefits	1,789,375	2,265,241	192,851	192,851
Bills payable	286,420	56,698	286,420	56,698
Creditors and accruals	37,987,350	41,744,618	6,142,310	5,886,310
Interest payable on deposits	72,242,559	144,453,449	72,242,559	144,453,449
Interest payable on borrowing	43,869,880	43,869,862	43,869,880	43,869,862
Liabilities on deferred grant income	-	-	-	-
Unpaid Dividend	46,262,416	33,586,792	46,057,248	33,399,614
Liabilities under Finance Lease	582,334,921	626,153,163	562,809,730	604,428,580
Employee bonus payable	279,592,039	206,546,888	279,592,039	200,718,308
Other Liabilities	189,511,868	201,842,389	188,742,260	201,127,803
Audit Fee Payable	3,864,937	-	3,864,937	-
TDS Payable	48,129,399	58,221,652	47,892,716	57,966,557
Micro Finance Central Fund	-	-	-	-
Micro Finance Welfare Fund	56,147,218	58,427,276	56,147,218	58,427,276
Others	81,370,314	85,193,460	80,837,389	84,733,969
Total	1,554,539,523	1,589,846,482	1,499,347,671	1,522,124,839

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	
	2082-83	2081-82	2082-83	2081-82
Present value of unfunded obligations	497,201,435	383,531,699	495,951,115	382,195,681
Present value of funded obligations	-	-	-	-
Total present value of obligations	497,201,435	383,531,699	495,951,115	382,195,681
Fair value of plan assets	196,538,740	94,204,316	196,538,741	94,204,316
Present value of net obligations	300,662,695	289,327,383	299,412,374	287,991,365
Recognised liability for defined benefit obligations	300,662,695	289,327,383	299,412,374	287,991,365

PLAN ASSETS

4.23.2

Amount in NPR

Plan assets comprise

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Equity securities	-	-	-	-
Government bonds	-	-	-	-
Bank deposit	-	-	-	-
Other	196,538,740	94,204,316	196,538,741	94,204,316
Total	196,538,740	94,204,316	196,538,741	94,204,316

MOVEMENT IN THE PRESENT VALUE OF DEFINED BENEFIT OBLIGATIONS

4.23.3

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Defined benefit obligations at Shrawan 1	383,531,699	282,023,258	382,195,681	281,058,384
Actuarial losses	61,403,129	41,072,534	61,403,129	41,072,534
Benefits paid by the plan	(8,167,788)	(3,230,719)	(8,167,788)	(3,230,719)
Benefits paid Directly	(18,902,471)	(17,421,387)	(18,816,773)	(17,421,387)
Current service costs; Past Service Cost and interest	79,336,866	81,088,014	79,336,866	80,716,869
Defined benefit obligations at Ashad end	497,201,435	383,531,699	495,951,115	382,195,681

MOVEMENT IN THE FAIR VALUE OF PLAN ASSETS

4.23.4

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Fair value of plan assets at Shrawan 1	94,204,316	97,435,035	94,204,316	97,435,035
Contributions paid into the plan	110,502,212	-	110,502,213	-
Benefits paid during the year	(8,167,788)	(3,230,719)	(8,167,788)	(3,230,719)
Actuarial (losses) gains	13,083,438	9,581,968	13,083,438	9,581,968
Expected return on plan assets	(13,083,438)	(9,581,968)	(13,083,438)	(9,581,968)
Fair value of plan assets at Ashad end	196,538,740	94,204,316	196,538,741	94,204,316

AMOUNT RECOGNISED IN PROFIT OR LOSS

4.23.5

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Current service costs	60,937,677	52,287,790	60,937,677	51,916,645
Past service costs-(non Vested)	-	-	-	-
Past service costs (Vested)	-	-	-	-
Actuarial (gain)/loss	(1,700,680)	11,308,959	(1,700,680)	11,308,959
Interest on obligation	20,099,869	17,491,265	20,099,869	17,491,265
Expected return on plan assets	-	-	-	-
Total	79,336,866	81,088,014	79,336,866	80,716,869

AMOUNT RECOGNISED IN OTHER COMPREHENSIVE INCOME

4.23.6

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Actuarial (gain)/loss	61,403,129	41,072,534	61,403,129	41,072,534
Total	61,403,129	41,072,534	61,403,129	41,072,534

ACTUARIAL ASSUMPTIONS

4.23.7

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Discount rate	7%	9%	7%	9%
Future salary increase	4%	4%	4%	4%
Withdrawal rate	5%	5%	5%	5%

DEBT SECUTITIES ISSUED

4.24

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Debt securities issued designated as at fair value through profit or loss	-	-	-	-
Debt securities issued at amortised cost	996,682,331	997,062,992	996,682,331	997,062,992
Total	996,682,331	997,062,992	996,682,331	997,062,992

SUBORDINATE LIABILITIES

4.25

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Redeemable preference shares	-	-	-	-
Irredeemable cumulative preference shares (liabilities component)	-	-	-	-
Other	-	-	-	-
Total	-	-	-	-

SHARE CAPITAL

4.26

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Ordinary Shares	6,021,348,367	5,680,517,328	6,021,348,367	5,680,517,328
Convertible Preference Shares (Equity component)	-	-	-	-
Irredeemable Preference Shares (Equity component)	-	-	-	-
Perpetual debt (Equity component only)	-	-	-	-
Total	6,021,348,367	5,680,517,328	6,021,348,367	5,680,517,328



4.26.1

Amount in NPR

ORDINARY SHARES

PARTICULARS	BANK	
	2082-83	2081-82
Authorised capital		
61,000,000 Ordinary Share of Rs. 100 each	6,100,000,000	
57,000,000 Ordinary Share of Rs. 100 each		5,700,000,000
Issued Capital		
56,805,173.28 Ordinary Share of Rs. 100 each (FY 81/82)		5,680,517,328
60,213,483.67 Ordinary Share of Rs. 100 each (FY 82/83)	6,021,348,367	
Suscribed and paid up capital		
56,805,173.28 Ordinary Share of Rs. 100 each (FY 81/82)		5,680,517,328
60,213,483.67 Ordinary Share of Rs. 100 each (FY 82/83)	6,021,348,367	
Total	6,021,348,367	5,680,517,328

The reconciliation of the number of share outstanding and the amount of share capital as at 32nd Ashad 2083 and 32nd Ashad 2082 is as follows:

SHARE CAPITAL RECONCILIATION

4.26.1

Amount in NPR

PARTICULARS	BANK			
	2082-83		2081-82	
	NUMBER	AMOUNT	NUMBER	AMOUNT
"Number/ Amount of shares outstanding at the beginning of the period"	56,805,173	5,680,517,328	56,805,173	5,680,517,328
Add: Bonus shares issued	3,408,310	340,831,040	-	-
Add: Right share issued	-	-	-	-
Add/(Less): Others adjustments	-	-	-	-
Number/ Amount of share at the end of the period	60,213,484	6,021,348,367	56,805,173	5,680,517,328

ORDINARY SHARE OWNERSHIP

4.26.2

Amount in NPR

PARTICULARS	BANK			
	2082-83		2081-82	
	% OF HOLDING	AMOUNT	% OF HOLDING	AMOUNT
Domestic ownership	100.00%	6,021,348,367	100.00%	5,680,517,328
Nepal Government	-	-	-	-
"A" Class licenced institutions	-	-	-	-
Other Licenced institutions	-	-	-	-
Other institutions & individuals	-	-	-	-
Public	51.00%	3,070,887,667	51.00%	2,897,063,837
Other	49.00%	2,950,460,700	49.00%	2,783,453,491
Foreign Ownership	-	-	-	-
Total	100.00%	6,021,348,367	100.00%	5,680,517,328

LIST OF SHAREHOLDERS HOLDING MORE THAN 0.50% OF PAID-UP CAPITAL

Amount in NPR

S.N	NAME OF THE SHAREHOLDER	CURRENT YEAR		PREVIOUS YEAR	
		%	AMOUNT	%	AMOUNT
1	Pradeep Kumar Rungata	2.56	154,262,821	2.56	145,530,963
2	Shyam Prasad Bashyal	1.63	98,436,519	1.63	92,864,640
3	Chhabi Lal Kunwar	1.33	80,371,384	1.33	75,822,122
4	Chandrakanta Baral	1.31	79,077,139	1.31	74,601,075
5	Prem Bahadur G.C	1.16	69,689,345	1.16	65,744,665
6	Nmb Saral Bachat Fund-E	1.07	64,687,974	0.96	54,368,824
7	Dr. Anand Prasad Shrestha	1.03	62,307,939	0.98	55,916,354
8	Anish Mudhvari	0.97	58,308,325	0.97	55,008,045
9	Nibl Sahabagita Fund	0.94	56,788,845	0.71	40,205,326
10	Om Chavobiro Feed Industries Pvt. Ltd.	0.93	56,136,889	0.93	52,959,329
11	Deependra Shrestha	0.92	55,204,005	0.92	52,079,250
12	Yajan Lal Shakya	0.91	55,054,583	0.91	51,926,647
13	Gauri Shrestha	0.83	50,245,362	0.74	42,048,154

Contd...

Contd...
 Amount in NPR

S.N	NAME OF THE SHAREHOLDER	CURRENT YEAR		PREVIOUS YEAR	
		%	AMOUNT	%	AMOUNT
14	Jamuna Kafle	0.83	49,777,100	0.83	46,959,528
15	Shiva Prasad Katuwal Chhetri(K.C)	0.81	48,840,470	0.81	46,075,946
16	Rama Kanta Baral	0.79	47,549,762	0.79	44,838,266
17	Himanshu Khadka	0.72	43,390,097	0.73	41,734,054
18	Sher Bahadur Budhathoki	0.68	40,997,874	0.68	38,677,240
19	Yadhav Kumar Shrestha	0.68	40,711,656	0.68	38,489,864
20	Rabindra Raj Joshi	0.67	40,579,992	0.67	38,283,011
21	Narayan Prasad Sharma	0.67	40,362,903	0.57	32,417,833
22	Hari Kumar Shrestha	0.64	38,644,456	0.64	36,109,487
23	Karna Bahadur Shrestha	0.64	38,329,213	0.64	36,159,635
24	Bhagawati Devi Pathak	0.56	33,775,014	0.56	31,863,221
25	Ram Prasad Shrestha	0.52	31,441,816	0.52	29,662,091

RESERVES

 4.27
 Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Statutory general reserve	1,909,545,554	1,558,000,702	1,909,046,803	1,557,501,951
Exchange equilisation reserve	9,541,901	1,923,895	9,541,901	1,923,895
Corporate social responsibility reserve	29,375,855	16,388,110	28,860,711	16,021,436
Capital redemption reserve	-	-	-	-
Regulatory reserve	799,945,612	788,018,668	799,945,612	788,018,668
Investment adjustment reserve	-	-	-	-
Capital reserve	6,525,709	6,525,709	-	-
Assets revaluation reserve	-	-	-	-
Fair value reserve	118,544,757	153,218,432	111,126,965	147,193,624
Dividend Equalisation Reserve	-	-	-	-
Debenture Redemption Reserve	666,666,667	500,000,000	666,666,667	500,000,000
Actuarial gain/(Loss) Reserve	(96,910,463)	(53,928,272)	(96,910,463)	(53,928,272)
Special reserve	-	-	-	-
Other reserve	28,346,938	26,791,200	28,346,938	26,791,200
Total	3,471,582,530	2,996,938,444	3,456,625,133	2,983,522,502

CONTINGENT LIABILITIES AND COMMITMENTS

 4.28
 Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Contingent liabilities	451,093,661	316,150,100	451,093,661	316,150,100
Undrawn and undisbursed facilities	6,156,620,301	3,883,766,028	6,156,620,301	3,883,766,028
Capital commitment	-	-	-	-
Lease Commitment	-	-	-	-
Litigation	-	-	-	-
Total	6,607,713,963	4,199,916,128	6,607,713,963	4,199,916,128

CONTINGENT LIABILITIES

 4.28.1
 Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Acceptance and documentary credit	5,589,488	11,233,020	5,589,488	11,233,020
Bills for collection	-	-	-	-
Forward exchange contracts	-	-	-	-
Guarantees	445,504,174	304,917,079	445,504,174	304,917,079
Underwriting commitment	-	-	-	-
Other commitments	-	-	-	-
Total	451,093,661	316,150,100	451,093,661	316,150,100

UNDRAWN AND UNDISBURSED FACILITIES

4.28.2

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Undisbursed amount of loans	2,476,418,000	654,254,000	2,476,418,000	654,254,000
Undrawn limits of overdrafts	3,680,202,301	3,229,512,028	3,680,202,301	3,229,512,028
Undrawn limits of credit cards	-	-	-	-
Undrawn limits of letter of credit	-	-	-	-
Undrawn limits of guarantee	-	-	-	-
Total	6,156,620,301	3,883,766,028	6,156,620,301	3,883,766,028

CAPITAL COMMITMENTS

4.28.3

Amount in NPR

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

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
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	
	2082-83	2081-82	2082-83	2081-82
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	
	2082-83	2081-82	2082-83	2081-82
Cash and cash equivalent	6,387,304	20,926,348	6,387,304	20,926,348
Due from Nepal Rastra Bank	-	-	-	-
Placement with bank and financial institutions	14,676	13,656	-	-
Loan and advances to bank and financial institutions	215,241,898	365,622,607	215,241,898	365,622,607
Loans and advances to customers	6,285,937,636	7,002,935,287	6,285,937,636	7,002,935,287
Investment securities	959,600,066	908,062,114	955,408,337	903,407,176
Loan and advances to staff	70,079,852	39,540,926	70,079,852	39,540,926
Other Interest Income	58,766,847	58,894,558	58,719,140	58,817,610
Total interest income	7,596,028,279	8,395,995,496	7,591,774,168	8,391,249,954

INTEREST EXPENSE

4.30

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Due to bank and financial institutions	11,511,732	24,352,097	5,546,591	16,244,464
Due to Nepal Rastra Bank	-	-	-	-
Deposits from customers	3,596,664,031	4,657,531,157	3,596,697,455	4,657,583,145
Borrowing	-	124,201	-	124,201
Debt securities issued	87,119,336	87,739,723	87,119,336	87,739,723
Subordinated liabilities	-	-	-	-
Other Charges	22,501,213	20,130,540	20,099,869	17,491,265
Total Interest expense	3,717,796,313	4,789,877,717	3,709,463,251	4,779,182,798

FEES AND COMMISSION INCOME

4.31

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Loan administration fees	-	-	-	-
Service fees	386,568,424	330,138,909	333,279,226	275,078,497
Consortium fees	-	-	-	-
Commitment fees	-	-	-	-
DD/TT/Swift fees	-	-	-	-
Credit card/ATM issuance and renewal fees	70,250,868	55,653,458	70,250,868	55,653,458
Prepayment and swap fees	28,671,971	23,580,642	28,671,971	23,580,642
Investment banking fees	-	-	-	-
Asset management fees	-	-	-	-
Brokerage fees	-	-	-	-
Remittance fees	2,842,076	4,173,301	2,842,076	4,173,301
Commission on letter of credit	-	-	-	-
Commission on guarantee contracts issued	9,607,593	10,172,097	9,607,593	10,172,097
Commission on share underwriting/issue	-	-	-	-
Locker rental	970,504	867,500	970,504	867,500
Other fees and commission income	184,631,189	146,848,953	184,631,189	146,848,953
Total Fees and Commission Income	683,542,625	571,434,860	630,253,427	516,374,447

FEES AND COMMISSION EXPENSE

4.32

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
ATM management fees	-	-	-	-
VISA/Master card fees	-	-	-	-
Guarantee commission	-	-	-	-
Brokerage	-	-	-	-
DD/TT/Swift fees.	-	-	-	-
Remittance fees and commission	-	-	-	-
Other fees and commission expense	16,554,162	10,999,709	9,899,472	5,480,318
Total Fees and Commission Expense	16,554,162	10,999,709	9,899,472	5,480,318

NET TRADING INCOME

4.33

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Changes in fair value of trading assets	(26,229,402)	20,696,751	-	-
Gain/loss on disposal of trading assets	(819,181)	23,999,141	-	-
Interest income on trading assets	-	-	-	-
Dividend income on trading assets	-	-	-	-
Gain/loss foreign exchange transaction	24,991,688	16,409,319	24,991,688	16,409,319
Other	-	-	-	-
Net Trading Income	(2,056,895)	61,105,210	24,991,688	16,409,319

OTHER OPERATING INCOME

4.34

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Foreign exchange revaluation gain/(Loss)	30,472,026	642,976	30,472,026	642,976
Gain/loss on sale of investment securities	25,754,970	38,380,764	25,754,970	38,380,764
Fair value gain/loss on investment properties	-	-	-	-
Dividend on equity instruments	52,081,125	21,960,766	51,180,057	21,556,019
Gain/loss on sale of property and equipment	966,699	59,395,826	966,699	59,395,826
Gain/loss on sale of investment property	(851,095)	(1,279,971)	(851,095)	(1,279,971)
Operating lease income	-	-	-	-
Gain/loss on sale of gold and silver	-	-	-	-
Other Operating Income	-	1,784,334	-	-
Total	108,423,725	120,884,695	107,522,657	118,695,614

IMPAIRMENT CHARGE/(REVERSAL) FOR LOAN AND OTHER LOSSES

4.35

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Impairment charge/(reversal) on loan and advances to BFIs	-	-	-	-
Impairment charge/(reversal) on loan and advances to customers	77,328,049	647,055,737	77,328,049	647,055,737
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	77,328,049	647,055,737	77,328,049	647,055,737

PERSONNEL EXPENSES

4.36

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Salary	479,146,711	468,714,186	460,518,679	451,848,030
Allowances	292,309,523	285,654,148	291,000,239	284,439,573
Gratuity Expense	43,162,143	34,193,863	43,162,143	34,093,905
Provident Fund	43,094,872	42,077,671	42,864,913	41,861,091
Uniform	8,669,000	8,610,000	8,669,000	8,610,000
Training & development expense	17,660,932	9,739,488	17,366,708	9,648,011
Leave encashment	53,309,474	62,258,910	53,309,474	61,987,723
Medical	-	-	-	-
Insurance	4,005,511	1,485,468	3,878,933	1,384,930
Employees incentive	330,500	266,667	330,500	266,667
Cash-settled share-based payments	-	-	-	-
Pension expense	-	-	-	-
Finance expense under NFRS	41,068,260	(249,074)	41,068,260	(249,074)
Other expenses related to staff	4,837,346	16,210,340	4,445,462	15,988,850
Subtotal	987,594,271	928,961,666	966,614,310	909,879,706
Employees bonus	279,592,039	206,546,888	279,592,039	200,718,308
Grand Total	1,267,186,310	1,135,508,554	1,246,206,349	1,110,598,014

OTHER OPERATING EXPENSES

4.37

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Directors' fee	2,112,000	2,054,000	1,620,000	1,624,000
Directors' expense	6,881,684	3,605,680	6,767,148	3,572,321
Auditors' remuneration	6,157,948	6,146,648	5,999,748	5,999,748
Other audit related expense	-	-	-	-
Professional and legal expense	1,533,152	2,666,198	1,528,332	2,643,598
Office administration expense (4.37 A)	306,127,533	309,139,443	299,167,905	302,966,709
Operating Lease expense (4.37 B)	1,798,582	2,395,487	1,384,209	1,931,273
Operating expense of investment properties	-	-	-	-
Corporate social responsibility expense	4,719,280	11,029,918	4,590,809	10,979,918
Onerous lease provisions	-	-	-	-
Other Expenses	144,827,445	134,124,194	144,827,445	134,124,194
Share Issue Expenses	1,436,705	-	1,436,705	-
Debenture Related Expense	-	1,028,858	-	1,028,858
Finance Cost on Lease Liability	59,497,030	64,781,969	59,497,030	64,781,969
ATM, Operation & Digital Banking Expense	83,893,710	68,313,367	83,893,710	68,313,367
Total	474,157,623	471,161,568	465,885,596	463,841,760

OFFICE ADMINISTRATION EXPENSES

4.37 A

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Water and electricity	28,809,316	30,315,444	28,194,035	29,795,865
Repair and maintenance				
(a) Building	-	-	-	-
(b) Vehicle	3,934,277	3,275,417	3,934,277	3,275,417
(c) Computer and accessories	635,439	455,131	635,439	455,131
(d) Office equipment and furniture	1,746,886	2,090,150	1,746,886	2,090,150
(e) Other	2,515,439	2,595,697	2,282,441	2,410,475
Insurance	7,812,335	8,594,562	7,787,642	8,551,926
Postage, telex, telephone, fax	3,940,148	4,421,017	3,697,174	4,178,512
Printing and stationery	20,473,187	20,657,907	20,162,068	20,399,098
News paper, books and journals	18,045	82,359	18,045	82,359
Advertisement	20,621,173	23,799,438	19,260,242	23,382,089
Donation	1,000	-	-	-
Security expense	96,876,359	100,161,854	96,552,059	99,837,554
Deposit and loan guarantee premium	40,768,033	36,800,641	40,768,033	36,800,641
Travel allowance and expense	6,995,598	5,064,276	6,989,248	4,911,494
Entertainment	-	-	-	-
Annual/special general meeting expense	4,028,504	3,941,575	3,066,521	3,256,250
Other				
a) Annual Fee(Registration, Renewal & Membership Charges)	29,767,335	26,874,210	29,482,984	26,611,563
b) Office Expenses	13,740,610	15,734,181	12,450,253	14,068,900
c) Miscellaneous Expenses	441,122	1,130,526	143,927	368,862
d) Fuel Expenses	13,047,287	12,700,129	13,047,287	12,700,129
e) Branch Connectivity Expense	9,955,439	10,444,930	8,949,345	9,790,294
Total	306,127,533	309,139,443	299,167,905	302,966,709

OPERATING LEASE EXPENSES

4.37 B

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
House Rent Expenses	1,798,582	2,395,487	1,384,209	1,931,273
Total	1,798,582	2,395,487	1,384,209	1,931,273

DEPRECIATION AND AMORTISATION

4.38

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Depreciation on property and equipment	222,146,551	230,834,410	216,641,501	225,290,060
Depreciation on investment property	-	-	-	-
Amortisation of intangible assets	3,887,343	2,674,007	3,674,782	2,590,737
Total	226,033,894	233,508,417	220,316,283	227,880,797

NON OPERATING INCOME

4.39

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Recovery of Loan written off	464,581	-	464,581	-
Other Income	867,105	540,000	808,650	540,000
Total	1,331,686	540,000	1,273,231	540,000

NON OPERATING EXPENSE

4.40

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Loan written off	110,408,698	2,765,132	110,387,824	2,765,132
Redundancy provision	-	-	-	-
Expense of restructuring	-	-	-	-
Other expense.	-	161,438	-	-
Total	110,408,698	2,926,571	110,387,824	2,765,132

INCOME TAX EXPENSES

4.41

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Current Tax Expenses	780,247,438	589,749,505	780,254,541	589,742,344
Current Year	734,355,040	554,090,640	734,362,143	554,083,479
Adjustment for Prior Years	45,892,398	35,658,865	45,892,398	35,658,865
Deferred tax Expenses	(12,786,148)	(15,452,881)	(6,934,554)	(30,969,709)
Origination and Reversal of Temporary Differences	(12,786,148)	(15,452,881)	(6,934,554)	(30,969,709)
Change in tax Rate	-	-	-	-
Recognition of Previously unrecognized Tax Losses	-	-	-	-
Total Income tax expense	767,461,289	574,296,624	773,319,986	558,772,635

RECONCILIATION OF TAX EXPENSES AND ACCOUNTING PROFIT

4.41.1

Amount in NPR

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Profit Before Tax	2,497,804,371	1,858,921,988	2,516,328,347	1,806,464,776
Tax Amount at the Rate of 30%	749,341,311	557,676,596	754,898,504	541,939,433
Add: Tax Effect of the expenses that are not deductible for tax purpose	122,295,271	123,339,838	122,466,936	123,339,838
Less: Tax Effect on Exempt Income	(435,013)	(173,584)	(435,013)	(173,584)
Add/Less: Tax Effect on other Items	(136,846,529)	(126,752,211)	(142,568,284)	(111,022,208)
Total Income Tax Expenses	734,355,040	554,090,640	734,362,143	554,083,479
Effective Tax Rate	29.40%	29.81%	29.18%	30.67%

GARIMA BIKAS BANK LIMITED

STATEMENT OF DISTRIBUTABLE PROFIT OR LOSS

For the year ended 32nd Ashad 2083

(As per NRB Regulation)

Amount in NPR

PARTICULARS	CURRENT YEAR	PREVIOUS YEAR
Net profit or (loss) as per statement of profit or loss	1,743,008,360	1,247,692,141
Appropriations:		
a. General reserve	(351,544,851)	(249,506,565)
b. Foreign exchange fluctuation fund	(7,618,006)	(160,744)
c. Capital redemption reserve	(166,666,667)	(166,666,667)
d. Corporate social responsibility fund	(17,430,084)	(12,476,921)
e. Employees' training fund	(18,922,445)	(18,922,445)
f. Other	-	-
Investment Adjustment Reserve		
Corporate social responsibility fund utilization	4,590,809	10,979,918
Employees' training fund utilization	17,366,708	9,648,011
Unrealised Gain on Investment in Associates	-	-
Other Adjustment/restatement	14,715,896	159,316
Profit or (loss) before regulatory adjustment	1,217,499,720	820,746,043
Regulatory adjustment :		
a. Interest receivable (-)/previous accrued interest received (+)	11,766,614	85,730,424
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 (+)	22,626,073	(229,561,221)
e. Deferred tax assets recognised (-)/ reversal (+)	(6,934,554)	(53,918,056)
f. Goodwill recognised (-)/ impairment of Goodwill (+)	-	-
g. Bargain purchase gain recognised (-)/resersal (+)	-	-
h. Acturial loss recognised (-)/reversal (+)	(42,982,190)	(28,750,774)
i. Other (+/-)	3,597,114	2,590,485
Distributable profit or (loss)	1,205,572,776	596,836,899
Opening Retained Earning as on Shrawan	599,214,090	286,403,056
Adjustment(+/-)	-	-
Distribution:		
Bonus Share Issued	(340,831,040)	-
Cash Dividend Paid	(257,327,435)	(284,025,866)
Total Distributable Profit or (Loss) as on end Date	1,206,628,392	599,214,090
Annualised Distributable Profit/Loss per Share	20.04	10.55

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	2082/83	2081/82
A	Core Capital (Tier 1)		
1	Paid up Equity Share Capital	6,021,348	5,680,517
2	Equity Share Premium	-	-
3	Proposed Bonus Equity Shares	-	-
4	Statutory General Reserves	1,909,047	1,557,502
5	Retained Earnings	1,056	2,377
6	Unaudited current year cumulative profit/(loss)	1,205,573	596,837
7	Capital Redemption Reserve	-	-
8	Capital Adjustment Reserve	-	-
9	Debenture Redemption Reserve	666,667	500,000
10	Dividend Equalization Reserves	-	-
11	Bargain Purchase Gain	-	-
12	Other Free Reserve	-	-
	Transitional Adjustment Amount due to ECL (only Day 1 difference i.e 1st Shrawan 2081)	-	-
13	Less: Goodwill	92,312	92,312
14	Less: Intangible Assets	8,222	11,229
15	Less: Fictitious Assets	79,648	38,835
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	-	-
26	Less: Other Deductions	85,000	100,171
	Core Capital (Tier 1)	9,382,494	7,938,671

ii. Tier 2 capital and a breakdown of its components

NPR in "000"

S. NO.	PARTICULARS	2082/83	2081/82
B	Supplementary Capital (Tier 2)		
1	Cumulative and/or Redeemable Preference Share	-	-
2	Subordinated Term Debt	398,673	497,063
3	Hybrid Capital Instruments	-	-
4	Stock Premium	-	-
5	General loan loss provision	900,929	796,553
6	Exchange Equalization Reserve	9,542	1,924
7	Investment Adjustment Reserve	-	-
8	Accrued Interest Receivable on pass loan included in Regulatory Reserve	85,276	102,161
9	Regulatory reserve for non-banking assets recorded within the last 24 months.	227,037	-
10	Interest Capitalized Reserve included in Regulatory Reserve	-	-
11	Other Reserves	-	-
	Eligible Supplementary Capital (Tier 2)	1,621,456	1,397,700

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	1,000,000.00 (One Million Only)
Face Value	NPR 1,000
Closing Balance of Debenture	NPR. 996,682
Amount Eligible for Tier 2 Capital Fund (net of Redemption Reserve)	NPR. 398,673

The Bank has not raised any funds through Hybrid Capital Instruments

iv. Deductions from Capital

NPR in "000"

S. NO.	PARTICULARS	2082/83	2081/82
1	Less: Goodwill	92,312	92,312
2	Less: Intangible Assets	8,222	11,229
3	Less: Fictitious Assets	79,648	38,835
4	Less: Investment in equity in licensed Financial Institutions	-	-
5	Less: Investment in equity of institutions with financial interests*	123,900	123,900
6	Less: Purchase of land & building in excess of limit and unutilized	32,115	32,115
7	Less: Negative Balances of reserve accounts	-	-
8	Less: Other Deductions**	85,000	100,171
	Total deductions from capital	421,197	398,562

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

** Investment made in units of private equity.

v. Total Qualifying Capital

NPR in "000"

S. NO.	PARTICULARS	2082/83	2081/82
1	Core Capital (Tier 1)	9,382,494	7,938,671
2	Supplementary Capital (Tier 2)	1,621,456	1,397,700
	Total	11,003,950	9,336,371

vi. Capital Adequacy Ratio:

PARTICULARS	2082/83	2081/82
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	11.58%	11.22%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	13.58%	13.20%

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	2082/83
a.	Risk Weighted Exposure for Credit Risk	72,074,298
b.	Risk Weighted Exposure for Operational Risk	5,371,072
c.	Risk Weighted Exposure for Market Risk	103,737
	Total Risk Weighted Exposures (Before adjustments of Pillar II)	77,549,107

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	944,784.62	-		944,784.62	0%	-
Balance With Nepal Rastra Bank	4,051,414.64	-		4,051,414.64	0%	-
Gold	-	-		-	0%	-
Investment in Nepalese Government Securities	10,169,333.44	-		10,169,333.44	0%	-
All Claims on Government of Nepal	33.80	-		33.80	0%	-
Investment in Nepal Rastra Bank securities	9,200,000.00	-		9,200,000.00	0%	-
All claims on Nepal Rastra Bank	17,468.73	-		17,468.73	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. 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 (Credit rating score equivalent to AAA)	-	-	-	-	50%	-
Claims on Domestic Public Sector Entities (Credit rating score equivalent to AA+ to AA-)	-	-	-	-	70%	-
Claims on Domestic Public Sector Entities (Credit rating score equivalent to A+ to A-)	-	-	-	-	80%	-
Claims on Domestic Public Sector Entities (Credit rating score equivalent to BBB+ & below)	-	-	-	-	100%	-
Claims on Domestic Public Sector Entities (Unrated)	-	-	-	-	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	5,397,190.22	-	-	5,397,190.22	20%	1,079,438.04
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)	11,067,157.20	-	-	11,067,157.20	100%	11,067,157.20
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)	32,861,208.78	-	2,015,436.39	30,845,772.39	75%	23,134,329.29
Claims fulfilling all criterion of regularity retail except granularity	-	-	-	-	100%	-
Claims secured by residential properties	19,575,357.99	-	-	19,575,357.99	60%	11,745,214.79
Claims not fully secured by residential properties	-	-	-	-	150%	-

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 secured by residential properties (Overdue)	-	-	-	-	100%	-
Claims secured by Commercial real estate	5,103,241.05	-	-	5,103,241.05	100%	5,103,241.05
Past due claims (except for claims secured by residential properties)	5,786,497.35	3,026,396.41	-	2,760,100.94	150%	4,140,151.40
High Risk claims	2,911,024.48	-	17,045.00	2,893,979.48	150%	4,340,969.23
Real Estate loans for land acquisition and development (Other than mentioned in Capital Adequacy framework 2015-point 3.3(j)(1)(k))	-	-	-	-	125%	-
Lending against securities (bonds)	-	-	-	-	100%	-
Lending against Shares	2,613,025.07	-	-	2,613,025.07	100%	2,613,025.07
Trust Receipt Loans for Trading Firms	-	-	-	-	100%	-
Real Estate loans for land acquisition and development (For institutions/projects registered/licensed and approved by Government of Nepal for land acquisition and development purposes)	-	-	-	-	100%	-
Personal Hirepurchase/Personal Auto Loans	1,245,883.75	-	-	1,245,883.75	100%	1,245,883.75
Investments in equity and other capital instruments of institutions listed in stock exchange	1,262,621.48	147,421.89	-	1,115,199.59	100%	1,115,199.59
Investments in equity and other capital instruments of institutions not listed in the stock exchange	183,597.81	11,330.91	-	172,266.90	150%	258,400.35
Staff loan secured by residential property	577,044.15	-	-	577,044.15	50%	288,522.07
Interest Receivable/claim on government securities	-	-	-	-	0%	-
Cash in transit and other cash items in the process of collection	-	-	-	-	20%	-
Loans not exceeding Rs. 30 million to SMEs that fulfill the criteria	-	-	-	-	60%	-
Other Assets (as per attachment)	4,469,738.91	-	-	4,469,738.91	100%	4,469,738.91
TOTAL (A)	117,436,623.48	3,185,149.22	2,032,481.39	112,218,992.87		70,601,270.75

B. OFF BALANCE SHEET EXPOSURES	BOOK VALUE	SPECIFIC PROVISION	ELIGIBLE CRM	NET VALUE	RISK WEIGHT	RISK WEIGHTED EXPOSURES
Revocable Commitments	-	-	-	-	0%	-
Bills Under Collection	-	-	-	-	0%	-
Forward Exchange Contract Liabilities	-	-	-	-	10%	-
LC Commitments With Original Maturity Upto 6 months domestic counterparty	-	-	-	-	20%	-
Foreign counterparty (ECA Rating 0-1)	-	-	-	-	20%	-
Foreign counterparty (ECA Rating 2)	-	-	-	-	50%	-
Foreign counterparty (ECA Rating 3-6)	-	-	-	-	100%	-
Foreign counterparty (ECA Rating 7)	-	-	-	-	150%	-
LC Commitments With Original Maturity Over 6 months domestic counterparty	5,589.49	-	-	5,589.49	50%	2,794.74
Foreign counterparty (ECA Rating 0-1)	-	-	-	-	20%	-
Foreign counterparty (ECA Rating 2)	-	-	-	-	50%	-
Foreign counterparty (ECA Rating 3-6)	-	-	-	-	100%	-

B. OFF BALANCE SHEET EXPOSURES	BOOK VALUE	SPECIFIC PROVISION	ELIGIBLE CRM	NET VALUE	RISK WEIGHT	RISK WEIGHTED EXPOSURES
Foreign counterparty (ECA Rating 7)	-	-	-	-	150%	-
Bid Bond, Performance Bond and Counter guarantee domestic counterparty	344,326.03	-	-	344,326.03	40%	137,730.41
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	-	-	-	-	20%	-
Advance Payment Guarantee	35,678.15	-	-	35,678.15	100%	35,678.15
Financial Guarantee	65,500.00	-	-	65,500.00	100%	65,500.00
Acceptances and Endorsements	-	-	-	-	100%	-
Unpaid portion of Partly paid shares and Securities	-	-	-	-	100%	-
Irrevocable Credit commitments (short term)	6,156,620.30	-	-	6,156,620.30	20%	1,231,324.06
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)	6,607,713.96	-	-	6,607,713.96		1,473,027.36
Total RWE for credit Risk Before Adjustment (A)+(B)	124,044,337.45	3,185,149.22	2,032,481.39	118,826,706.83		72,074,298.11
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	124,044,337.45	3,185,149.22	2,032,481.39	118,826,706.83		72,074,298.11

Types of eligible risk mitigants used and the benefits under CRM

NPR in "000"

S. NO.	PARTICULARS	ASHAR 2083
1	Deposit with Banks	309,853.54
2	Deposit with other banks/financial institution	
3	Gold	1,722,627.85
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		2,032,481.39

b) Risk weighted exposures for Operation Risk:

NPR in "000"

S. NO.	PARTICULARS	2079/080	2080/081	2081/082
1	Net Interest Income	3,263,988.29	3,314,771.39	3,612,067.16
2	Commission and Discount Income	405,599.21	476,890.01	516,374.45
3	Other Operating Income	33,300.36	31,094.07	118,695.61
4	Exchange Fluctuation Income	14,999.82	13,350.97	16,409.32
5	Addition/Deduction in Interest Suspense during the period			
6	Gross income (a)	3,717,887.68	3,836,106.44	4,263,546.54
7	Alfa (b)	15%	15%	15%
8	Fixed Percentage of Gross Income [c=(a×b)]	557,683.15	575,415.97	639,531.98
9	Capital Requirement for operational risk (d) (average of c)			590,877.03
10	Risk Weight (reciprocal of capital requirement of 11%) in times (e)			9.09
11	Equivalent Risk Weight Exposure [f=(d×e)]			5,371,072.23

c) Risk weighted exposure for Market Risk

Amount in NRP

S. NO.	CURRENCY	OPEN POSITION (FCY)	EXCHANGE RATE	OPEN POSITION (NRP)	RELEVANT OPEN POSITION
1	INR	221,010.00	1.60	353,782	353,782
2	USD	622,695.17	153.95	95,863,921	95,863,921
3	GBP	20,645.00	208.54	4,305,308	4,305,308
4	EUR	218,212.35	176.70	38,558,122	38,558,122
5	THB	112,080.00	4.59	513,887	513,887
6	CHF	6,600.00	191.06	1,260,996	1,260,996
7	AUD	172,650.00	108.16	18,673,824	18,673,824
8	CAD	88,530.00	109.74	9,714,840	9,714,840
9	SGD	21,000.00	119.76	2,514,855	2,514,855
10	JPY	3,001,916.00	0.95	2,851,070	2,851,070
11	HKD	68,340.00	19.64	1,342,198	1,342,198
12	DKK	-	23.63	-	-
13	SEK	-	16.02	-	-
14	SAR	524,719.00	40.89	21,453,136	21,453,136
15	QAR	250,164.00	42.13	10,539,409	10,539,409
16	AED	77,120.00	41.85	3,227,472	3,227,472
17	MYR	119,798.00	37.81	4,529,562	4,529,562
18	KRW	13,511,000.00	0.10	1,399,740	1,399,740
19	CNY	88,674.00	22.78	2,019,550	2,019,550
20	KWD	17,288.75	501.55	8,671,086	8,671,086
21	BHD	1,103.00	408.36	450,421	450,421
(a) Total Open Position				228,243,180	228,243,180
(b) Fixed Percentage					5%
(c) Capital Charge for Market Risk (=a×b)					11,412,159
(d) Risk Weight (reciprocal of capital requirement of 11%) in times					9.09
(e) Equivalent Risk Weight Exposure (=c×d)					103,736,525

NPR in "000"

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

S. NO.	PARTICULARS	2082/83
1	Claims on government and central Bank	-
2	Claims on other official entities	-
3	Claims on Banks	1,079,438
4	Claims on corporate and securities firm	11,067,157
5	Claims on regulatory retail portfolio - not overdue	23,134,329
6	Claim secured by residential properties	11,745,215
7	Claims secured by commercial real state	5,103,241
8	Past due Claims	4,140,151
9	High risk claims	4,599,370
10	Other Assets	9,732,369
11	Off Balance sheet Items	1,473,027
Total Credit Risk Weighted Exposures		72,074,298

iii. Total Risk Weighted Exposure Calculation Table

RISK WEIGHTED EXPOSURE	AMOUNT IN "000"
Risk Weighted Exposure for Credit Risk	72,074,298
Risk Weighted Exposure for Operational Risk	5,371,072
Risk Weighted Exposure for Market Risk	103,737
Total Risk Weighted Exposures (Before adjustments of Pillar II)	77,549,107
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	1,162,669
If overall risk management policies and procedures are not satisfactory. Add 2% of RWE	2,326,473
If desired level of disclosure requirement has not been achieved, Add-1% of RWE	-
Total Risk Weighted Exposures	81,038,249
Total Core Capital	9,382,494
Total Capital Fund (Tier 1 and Tier 2)	11,003,950
Tier 1 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	11.58%
Tier 1 and Tier 2 Capital to Total Risk Weighted Exposures (After Bank's adjustments of Pillar II)	13.58%

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	707,682	176,921	530,762
c	Doubtful Loan	945,058	472,529	472,529
d	Loss Loan	2,376,947	2,376,947	-
	Total	4,029,687	3,026,396	1,003,291

v. Non Performing Assets (NPAs) ratios

S.N.	PARTICULARS	NPA RATIOS
a	Gross NPA To Gross Loan and Advances	4.77%
b	Net NPA to net Loan and Advances	1.25%

vi. Movement of Non Performing Assets

NPR in "000"

S.N.	PARTICULARS	2082/83	2081/82	MOVEMENTS(NPR)
a	Restructure Loan/Reschedule Loan	-	-	-
b	Substandard Loan	707,682	453,851	253,831
c	Doubtful Loan	945,058	424,400	520,658
d	Loss Loan	2,376,947	2,717,229	(340,283)
	Total	4,029,687	3,595,481	434,206

vii. Write off of Loan and Interest Suspense:

NPR in "000"

S.N.	PARTICULARS	NPA
a	Write off of Loan and Advance	75,042
b	Write off of Interest Suspense	35,346

viii. Movements in Loan Loss Provisions and Interest Suspense:

NPR in "000"

PARTICULARS	2082/83	2081/82	CHANGE	
			AMOUNT	%
Loan Loss Provision	4,078,823	4,001,495	77,328	1.93%
Interest Suspense	386,107	374,796	11,310	3.02%

ix. Segregation of Investment Portfolio

NPR in "000"

PARTICULARS	AMOUNT IN NPR
Government Bond	10,169,333
Government treasury bills	-
Nepal Rastra Bank deposit instruments	9,200,000
Investment Securities measured at amortized cost (i)	19,369,333
Quoted equity securities	1,262,621
Unquoted equity securities	268,598
Investment in equity measured at FVTOCI (ii)	1,531,219
Total (i+ii)	20,900,553

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 2082/2083			
	GROUP INFORMATION			TOTAL
	AMORTIZED COST	FVTPL	FVTOCI	
Financial Assets				
Cash in hand	944,939,216	-	-	944,939,216
Balances with B/FIs	2,050,013,047	-	-	2,050,013,047
Money at call and short notice	-	-	-	-
Interbank placement	-	-	-	-
Balance at NRB	4,026,013,151	-	-	4,026,013,151
Derivative financial instrument	-	-	-	-
Loans & Advances	85,653,934,820	-	-	85,653,934,820
Government bonds	10,169,333,444	-	-	10,169,333,444
Government treasury bills	-	-	-	-
Equity investments	-	-	1,568,023,296	1,568,023,296
Nepal Rastra Bank Bond & deposit instruments	9,200,000,000	-	-	9,200,000,000
Other assets	482,658,263	-	-	482,658,263
Total Financial Assets	112,526,891,941	-	1,568,023,296	114,094,915,237
Financial Liabilities				
Deposits from customers	98,469,870,197	-	-	98,469,870,197
Due to Banks & Financial Institutions	1,391,929,724	-	-	1,391,929,724
Due to Nepal Rastra Banks	-	-	-	-
Debt Securities	996,682,331	-	-	996,682,331
Borrowings	-	-	-	-
Employee related liabilities	582,044,108	-	-	582,044,108
Bills payable	286,420	-	-	286,420
Creditors and accruals	37,987,350	-	-	37,987,350
Interest payable on deposit	72,242,559	-	-	72,242,559

PARTICULARS	FINANCIAL YEAR 2082/2083			
	GROUP INFORMATION			
	AMORTIZED COST	FVTPL	FVTOCI	TOTAL
Interest payable on borrowing	43,869,880	-	-	43,869,880
Unpaid Dividend	46,262,416	-	-	46,262,416
Liabilities under Finance Lease	582,334,921	-	-	582,334,921
Other liabilities	189,511,868	-	-	189,511,868
Total Financial Liabilities	102,413,021,774	-	-	102,413,021,774

PARTICULARS	FINANCIAL YEAR 2082/2083			
	BANK INFORMATION			
	AMORTIZED COST	FVTPL	FVTOCI	TOTAL
Financial Assets				
Cash in hand	944,784,620	-	-	944,784,620
Balances with B/FIs	2,049,601,009	-	-	2,049,601,009
Money at call and short notice	-	-	-	-
Interbank placement	-	-	-	-
Balance at NRB	4,026,013,151	-	-	4,026,013,151
Derivative financial instrument	-	-	-	-
Loans & Advances	85,653,934,820	-	-	85,653,934,820
Government bonds	10,169,333,444	-	-	10,169,333,444
Government treasury bills	-	-	-	-
Nepal Rastra Bank Bond & deposit instruments	9,200,000,000	-	-	9,200,000,000
Equity investments	-	-	1,531,219,296	1,531,219,296
Other assets	457,642,495	-	-	457,642,495
Total Financial Assets	112,501,309,538	-	1,531,219,296	114,032,528,833
Financial Liabilities				
Deposits from customers	98,472,073,233	-	-	98,472,073,233
Due to Banks & Financial Institutions	1,391,929,724	-	-	1,391,929,724
Due to Nepal Rastra Banks	-	-	-	-
Debt Securities	996,682,331	-	-	996,682,331
Borrowings	-	-	-	-
Employee related liabilities	579,197,264	-	-	579,197,264
Bills payable	286,420	-	-	286,420
Creditors and accruals	6,142,310	-	-	6,142,310
Interest payable on deposit	72,242,559	-	-	72,242,559
Interest payable on borrowing	43,869,880	-	-	43,869,880
Unpaid Dividend	46,057,248	-	-	46,057,248
Liabilities under Finance Lease	562,809,730	-	-	562,809,730
Other liabilities	188,742,260	-	-	188,742,260
Total Financial Liabilities	102,360,032,959	-	-	102,360,032,959

PARTICULARS	FINANCIAL YEAR 2081/2082			
	GROUP INFORMATION			
	AMORTIZED COST	FVTPL	FVTOCI	TOTAL
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	-	-	-	-

PARTICULARS	FINANCIAL YEAR 2081/2082			
	GROUP INFORMATION			TOTAL
	AMORTIZED COST	FVTPL	FVTOCI	
Loans & Advances	73,704,911,034	-	-	73,704,911,034
Government bonds	13,145,089,596	-	-	13,145,089,596
Government treasury bills	-	-	-	-
Nepal Rastra Bank Deposit Instruments	5,819,150,000	-	-	5,819,150,000
Investment Securities	-	305,116,073	-	305,116,073
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				
Deposits from customers	90,112,803,410	-	-	90,112,803,410
Due to Banks & Financial Institutions	2,565,987,630	-	-	2,565,987,630
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
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 2081/2082			
	BANK INFORMATION			TOTAL
	AMORTIZED COST	FVTPL	FVTOCI	
Financial Assets				
Cash in hand	842,670,643	-	-	842,670,643
Balances with B/FIs	2,322,799,833	-	-	2,322,799,833
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
Government treasury bills	-	-	-	-
Nepal Rastra Bank Deposit Instruments	5,819,150,000	-	-	5,819,150,000
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	101,529,728,921

Contd...

Contd...

PARTICULARS	AMORTIZED COST	FVTPL	FVTOCI	TOTAL
Financial Liabilities				
Deposits from customers	90,115,629,859	-	-	90,115,629,859
Due to Banks & Financial Institutions	2,565,987,630	-	-	2,565,987,630
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

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:

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



Segment Report based on Geographical Areas

NPR in "000"

PARTICULARS	KOSHI	%	MADHESH	%	BAGMATI	%	GANDAKI	%	LUMBINI	%	KARNALI	%	S. PASHCHIM	%	TOTAL
Revenue from External Customers	539,153	6.45	734,040	8.79	2,712,174	32.46	2,618,649	31.34	1,535,661	18.38	69,540	0.83	145,326	1.74	8,354,542
Intersegment Revenues	(122,385)	-	(59,054)	-	(534,902)	-	718,496	-	52,055	-	(18,773)	-	(35,436)	-	-
Net Revenue	661,538	7.92	783,094	9.49	3,247,076	38.87	1,900,154	22.74	1,483,606	17.76	88,313	1.06	180,762	2.16	8,354,542
Interest Revenue	487,309	6.42	375,850	4.95	3,732,286	49.16	1,646,111	21.68	1,160,144	15.28	62,447	0.82	127,627	1.68	7,591,774
Interest Expenses	158,718	4.28	113,323	3.05	1,587,913	42.81	1,227,212	33.08	585,972	15.80	12,495	0.34	23,832	0.64	3,709,463
Net Interest Revenue	328,591	8.46	262,527	6.76	2,144,373	55.23	418,899	10.79	574,173	14.79	49,952	1.29	103,796	2.67	3,882,311
Depreciation and Amortization	8,349	3.79	7140	3.24	169,288	76.84	17,774	8.07	14,770	6.70	555	0.25	2,441	1.11	220,316
Segment Profit/(Loss)	10,843	0.62	224,754	12.89	355,964	20.42	820,741	47.09	261,449	15.00	28,544	1.52	42,714	2.45	1,743,008
Impairment Of Assets	112,331	145.26	(84,211)	(108.90)	(332,430)	(429.90)	136,013	175.89	239,268	309.42	1,431	1.85	4,927	6.37	77,328
Segment Assets	4,832,060	4.27	5,494,866	4.86	41,551,006	36.75	41,142,881	36.39	18,497,841	16.36	559,123	0.49	983,225	0.87	113,061,002
Segment Liabilities	4,821,217	4.71	5,270,112	5.15	32,253,448	31.50	40,322,140	39.39	18,236,392	17.81	532,580	0.52	940,512	0.92	102,376,400

Segment Report based on Business Units

NPR in "000"

PARTICULARS	CORE BANKING	TREASURY	DIGITAL BANKING	OTHER SEGMENTS	TOTAL
Revenue from External Customers	6,978,945	1,135,933	229,219	10,446	8,354,542
Intersegment Revenues	-	-	-	-	-
Net Revenue	6,978,945	1,135,933	229,219	10,446	8,354,542
Interest Revenue	6,608,044	983,730	-	-	7,591,774
Interest Expenses	3,621,835	87,628	-	-	3,709,463
Net Interest Revenue	2,986,209	896,102	-	-	3,882,311
Depreciation and Amortization	220,224	-	92	-	220,316
Segment Profit/(Loss)	535,316	1,043,217	154,030	10,446	1,743,008
Impairment Of Assets	77,328	-	-	-	77,328
Segment Assets	89,628,240	21,093,445	184,654	2,154,663	113,061,002
Segment Liabilities	102,229,332	43,870	103,198	-	102,376,400

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	9,125,093
Other revenues	-
Elimination of intersegment revenues	(770,551)
Entity's Revenue	8,354,542

II. Profit or Loss

PARTICULARS	AMOUNT
Total profit or loss for reportable segments	1,743,008
Other profit or loss	-
Elimination of intersegment profits	-
Unallocated amounts:	-
Profit before income tax	1,743,008

III. Assets

PARTICULARS	AMOUNT
Total assets for reportable segment	113,061,002
Other assets	-
Unallocated amounts	-
Entity's assets	113,061,002

IV. Liabilities

PARTICULARS	AMOUNT
Total liabilities for reportable segments	102,376,400
Other liabilities	-
Unallocated liabilities	-
Entity's Liabilities	102,376,400

V. Information about geographical area

PARTICULARS	AMOUNT
Domestic	8,354,542
Koshi	539,153
Madhesh	734,040
Bagmati	2,712,174
Gandaki	2,618,649
Lumbini	1,535,661
Karnali	69,540
Sudur Paschim	145,326
Foreign	-
Total	8,354,542

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. Mukunda Raj Acharya	Independent Director
Mr. Bimal Pandey	Director
Mr. Shovakanta Dhakal	Director
Mrs. Iushma Koirala	Women 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	17	1,245,000
Audit Committee Meeting	10	182,000
AML Committee Meeting	4	48,000
Risk Management Committee Meeting	6	114,000
Employee Service and Benefits Committee	3	31,000
Total	40	1,620,000

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

PARTICULARS	AMOUNT
Newspaper and Telephone expenses	434,000
Travelling Expenses reimbursed for Business visits	5,454,983
Interest on deposits paid to directors	42,085
Other related Expenses	878,165
Total	6,809,233

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

PARTICULARS	AMOUNT
Deposits from Directors	1,298,161
Loans and Advances to Directors	-

c. Emoluments and Facilities of Key Managerial Personnel

PARTICULARS	AMOUNT
Remuneration and Benefit Paid	25,661,527
Post-Retirement Benefits	-
Other Long-term Benefits	-
Borrowing during the year	-
Interest on Borrowing	247,152
Interest on account balances	27,883
Other transactions benefits if any	-
Total	25,936,562

d. Deposits from and Loans to Key Managerial Personnel

PARTICULARS	AMOUNT
Deposits from Key Managerial Personnel	458,055
Loans to Key Managerial Personnel	30,250,080

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.	2,203,036
Interest on Deposits	33,424

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, 2082	547,303,977
Less: Adjustment through PL	(4,944,754)
Less: Deletion Adjustment through PL	(14,738,812)
Add: Addition	76,584,990
Less: Depreciation	(117,868,209)
Closing Balance of Right of Use Asset	486,337,191

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, 2082	604,428,579
Less: Adjustment through PL	(4,944,754)
Less: Deletion Adjustment through PL	(18,122,835)
Add: Addition	76,584,990
Add: Finance Cost	59,497,030
Less: Liability Payment	(154,633,280)
Closing Balance of Lease Liability	562,809,730

C. AGEING OF ACTUAL LEASE LIABILITY

PARTICULARS	AMOUNT
Less than one year	93,080,882
Between one to five years	303,961,558
More than five years	165,767,290
Total	562,809,730

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, 2083

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 48,248,638.34 which was otherwise required to be appropriated to the Regulatory Reserves has not been so appropriated. The details are as follows:

PARTICULARS	2082/83	2081/82
Accrued Interest Receivable	956,007,593	994,389,965
Add: Interest Receivable of restructured Loans	36,535,688	77,863,028
Less: Cessation of the Interest on Loans	(569,901,008)	(619,593,793)
Less: Interest received up to Shrawan End as per Directive no. 4	(48,248,638)	(54,623,585)
Amount required to be appropriated to Regulatory Reserves (Before Adjustment)	374,393,634	398,035,615
Net Amount required to be appropriated to Regulatory Reserves (After staff bonus, Income tax, Statutory Reserve & CSR)	186,335,712	198,102,326
Amount already appropriated to Regulatory Reserves (After staff bonus and tax)	198,102,326	283,832,750
Net appropriations to the Regulatory Reserves for unrecovered interest	(11,766,614)	(85,730,424)

5.12 Details of Loans and Advances

PARTICULARS	TO CUSTOMERS	TO BFIS	TOTAL
Loans and Advances	81,163,429,468	3,390,459,440	84,553,888,908
Interest Receivable on Loans and Advances	383,211,556	2,895,028	386,106,584
Staff Loans and Advances	713,939,328		713,939,328
Total Loans and Advances (a)	82,260,580,352	3,393,354,468	85,653,934,820
i. Total Impairment as per ECL NFRS 9	3,986,493,652	34,269,458	4,020,763,110
Individual Impairment (Specific Provision)	2,909,411,449	-	2,909,411,449
Collective Impairment (General Loan Loss Provision)	1,077,082,203	34,269,458	1,111,351,661
ii. Impairment as per norms of NRB in Loan Loss Provision	4,044,918,607	33,904,594	4,078,823,201
Individual Impairment	3,159,503,743	33,904,594	3,193,408,337
Collective Impairment	885,414,864		885,414,864
Impairment Charge for the Year, higher of I and II but on total basis	4,044,918,607	33,904,594	4,044,918,607
Net Loans and Advances (a-b)	78,215,661,746	3,359,449,873	81,575,111,619



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

PARTICULARS	2082/83		2081/82	
	TOTAL LOAN AND ADVANCES	PROVISIONS	TOTAL LOAN AND ADVANCES	PROVISIONS
1. Performing Loan and Advances	80,524,201,432	1,052,426,791	73,115,682,306	958,602,718
1.1 Pass Loan	76,072,121,863	811,020,639	68,161,936,711	710,915,439
1.1.1 Pass Loan (other than Restructured/Rescheduled Covid Related)	-	-	-	-
1.1.2 Pass Loan (Restructured/Rescheduled Covid Related)	-	-	-	-
1.2 Watch List	4,452,079,568	241,406,151	4,953,745,595	247,687,280
2. Non-Performing Loan and Advances	4,029,687,475	3,026,396,411	3,595,481,066	3,042,892,433
2.1 Restructured / Rescheduled	-	-	-	-
2.2 Sub-standard	707,682,471	176,920,618	453,851,367	113,462,842
2.3 Doubtful	945,058,422	472,529,211	424,400,215	212,200,108
2.4 Loss	2,376,946,582	2,376,946,582	2,717,229,484	2,717,229,484
3. Total Loan and Advances (1+2)	84,553,888,907	4,078,823,201	76,711,163,372	4,001,495,152
4. Staff Loans	713,939,328	-	620,446,642	-
5. Accrued Interest	386,106,585	-	374,796,172	-
Grand Total (3 + 4 + 5)	85,653,934,820	4,078,823,201	77,706,406,186	4,001,495,152

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

PARTICULARS	2083 ASHAR		2082 ASHAR		CHANGE	
	LOAN AMOUNT	%	LOAN AMOUNT	%	LOAN AMOUNT	%
Pass	76,072,121,863	89.97%	68,161,936,711	88.86%	7,910,185,152	11.60%
Watch list	4,452,079,568	5.27%	4,953,745,595	6.46%	-501,666,026	-10.13%
Performing Loan	80,524,201,432	95.23%	73,115,682,306	95.31%	7,408,519,126	10.13%
Rescheduled/ Restructured	-	-	-	-	-	-
Sub Standard	707,682,471	0.84%	453,851,367	0.59%	253,831,104	55.93%
Doubtful	945,058,422	1.12%	424,400,215	0.55%	520,658,207	122.68%
Loss	2,376,946,582	2.81%	2,717,229,484	3.54%	-340,282,902	-12.52%
Non-Performing Loan	4,029,687,475	4.77%	3,595,481,066	4.69%	434,206,409	12.08%
Total Loan	84,553,888,908	100.00%	76,711,163,372	100.00%	7,842,725,535	10.22%

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

PARTICULARS	2083 ASHAR		2082 ASHAR		CHANGE	
	LLP AMOUNT	%	LLP AMOUNT	%	LLP AMOUNT	%
Good	811,020,639	19.88%	710,915,439	17.77%	100,105,201	14.08%
Watch list	241,406,151	5.92%	247,687,280	6.19%	-6,281,128	-2.54%
LLP on Performing Loan	1,052,426,791	25.80%	958,602,718	23.96%	93,824,072	9.79%
Rescheduled/ Restructured	-	-	-	-	-	-
Sub Standard	176,920,618	4.34%	113,462,842	2.84%	63,457,776	55.93%
Doubtful	472,529,211	11.58%	212,200,108	5.30%	260,329,104	122.68%
Bad	2,376,946,582	58.28%	2,717,229,484	67.91%	-340,282,902	-12.52%
LLP on Non-Performing Loan	3,026,396,411	74.20%	3,042,892,433	76.04%	-16,496,023	-0.54%
Total Loan Loss Provision	4,078,823,201	100.00%	4,001,495,152	100.00%	77,328,049	1.93%

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.

The parameters are defined as follows:

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.

The following loans were written off during the period.

S.NO.	DATE OF WRITTEN-OFF	NAME OF BORROWER	GCA	AMOUNT	RECOVERY (AFTER WRITTEN OFF)
1	13/04/2026	Durga Maya Thapa	225,990	225,990	-
2	13/04/2026	Jiban Poudel	2,931,368	2,931,368	-
3	13/04/2026	Sabitri Chhetri	246,671	246,671	-
4	13/04/2026	Tika Malla	158,641	158,641	-
5	13/04/2026	Lau Maya Gurung	111,718	111,718	-
6	13/04/2026	Ramji Poudel	9,876,462	9,876,462	-
7	13/04/2026	Khurshid Alam	360,242	360,242	-
8	13/04/2026	Gajendra Chaudhary	294,461	294,461	-
9	13/04/2026	Aashik Mohamad Miya	598,312	598,312	-
10	10/07/2026	Shrestha Alu Pyaj	615,461	615,461	-
11	10/07/2026	Prakriti Kirana Pasal	1,621,952	1,621,952	-
12	10/07/2026	Mahamad Jamir Din	438,772	438,772	-
13	10/07/2026	Devendra Bahadur Khan	684,657	684,657	-
14	10/07/2026	Raj Kumar Shrestha	2,496,376	2,496,376	-
15	10/07/2026	Janak Agro Farm	3,261,523	3,261,523	-
16	10/07/2026	Tirupati Balaji Jewellers	135,999	135,999	-
17	10/07/2026	Sabita Malla Thakuri	232,670	232,670	-
18	10/07/2026	Ramu Budha	1,375,906	1,375,906	-
19	10/07/2026	Mantra Restaurant Lodge	108,948	108,948	-
20	10/07/2026	Topendra Dangi	2,494,158	2,494,158	-
21	10/07/2026	Sunpura Roka	1,943,444	1,943,444	-
22	10/07/2026	M.D. Group Construction	3,767,155	3,767,155	-
23	10/07/2026	Anjalika Stores	233,377	233,377	-
24	10/07/2026	Rina Kumari Sah	1,477,577	1,477,577	-
25	10/07/2026	New Gopi & Sons Jewellers	4,543,759	4,543,759	-
26	10/07/2026	Rudra Bahadur Thapa	778,320	778,320	-
27	10/07/2026	Ganga Ram Neupane	2,685,839	2,685,839	-
28	10/07/2026	Bajrangi Shubha Suppliers	1,218,358	1,218,358	-
29	10/07/2026	Latest D And A Suppliers	1,227,186	1,227,186	-
30	10/07/2026	Kamal Kumar Sardar	904,274	904,274	-

S.NO.	DATE OF WRITTEN-OFF	NAME OF BORROWER	GCA	AMOUNT	RECOVERY (AFTER WRITTEN OFF)
31	10/07/2026	Kalpana Bishwakarma	367,453	367,453	-
32	10/07/2026	Amrita Nidhi	439,177	439,177	-
33	10/07/2026	Vesh Raj Raut	300,846	300,846	-
34	10/07/2026	Mani Kumar Rai	1,131,143	1,131,143	-
35	10/07/2026	Mega International	3,102,384	3,102,384	-
36	10/07/2026	Mahendra Bahadur	752,314	752,314	-
37	10/07/2026	Tej Singh Madai	450,357	450,357	-
38	10/07/2026	Mahamad Firoj Dewan	681,658	681,658	-
39	10/07/2026	Ma Kaushaliya Oil	1,856,249	1,856,249	-
40	12/07/2026	Lal Subha Mendro	16,080,030	16,080,030	-
41	12/07/2026	Lal Subha Mendro	14,674,203	14,674,203	-
42	12/07/2026	Lal Subha Mendro	1,880,244	1,880,244	-
43	12/07/2026	Lal Subha Mendro	4,553,825	4,553,825	-
44	12/07/2026	Lal Subha Mendro	2,954,284	2,954,284	-
45	12/07/2026	Lal Subha Mendro	464,221	464,221	-
46	12/07/2026	Lal Subha Mendro	397,439	397,439	-
47	12/07/2026	Lal Subha Mendro	302,095	302,095	-
48	12/07/2026	Lal Subha Mendro	360,719	360,719	-
49	12/07/2026	Lal Subha Mendro	103,904	103,904	-
50	12/07/2026	Lal Subha Mendro	198,166	198,166	-
51	12/07/2026	Lal Subha Mendro	1,125,201	1,125,201	-
52	12/07/2026	Lal Subha Mendro	920,748	920,748	-
53	12/07/2026	Lal Subha Mendro	138,095	138,095	-
54	12/07/2026	Lal Subha Mendro	72,654	72,654	-
55	12/07/2026	Lal Subha Mendro	131,447	131,447	-
56	12/07/2026	Lal Subha Mendro	130,766	130,766	-
57	12/07/2026	Lal Subha Mendro	2,287,734	2,287,734	-
58	12/07/2026	Lal Subha Mendro	2,345,877	2,345,877	-
59	12/07/2026	Lal Subha Mendro	5,135,017	5,135,017	-

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

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 banks 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	39.492	40.383	41.154	41.790
Inflation, average consumer prices	Percent change	-0.807	-0.819	-0.837	-0.922
General government revenue	Percent of GDP	-0.085	0.196	0.324	0.298
General government revenue	Percent of GDP	0.857	1.220	1.284	1.049
General government gross debt	General government gross debt	1.184	1.300	1.184	0.834

Upturn

VARIABLES	UNITS	Q1	Q2	Q3	Q4
General government total expenditure	Percent of GDP	35.493	36.383	37.155	37.791
Inflation, average consumer prices	Percent change	-2.773	-2.785	-2.803	-2.888
General government revenue	Percent of GDP	0.915	1.192	1.326	1.309
General government revenue	Percent of GDP	-0.143	0.220	0.284	0.049
General government gross debt	General government gross debt	2.184	2.300	2.184	1.834

Downturn

VARIABLES	UNITS	Q1	Q2	Q3	Q4
General government total expenditure	Percent of GDP	43.492	44.382	45.154	45.789
Inflation, average consumer prices	Percent change	1.130	1.118	1.100	1.015
General government revenue	Percent of GDP	-1.085	-0.804	-0.676	-0.702
General government revenue	Percent of GDP	1.857	2.220	2.284	2.049
General government gross debt	General government gross debt	0.184	0.300	0.184	-0.166

Probability Weighted:

VARIABLES	UNITS	Q1	Q2	Q3	Q4
General government total expenditure	Percent of GDP	39.492	40.383	41.154	41.790
Inflation, average consumer prices	Percent change	-0.816	-0.827	-0.846	-0.931
General government revenue	Percent of GDP	-0.085	0.195	0.324	0.301
General government revenue	Percent of GDP	0.857	1.220	1.284	1.049
General government gross debt	General government gross debt	1.184	1.300	1.184	0.834

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	310,251,142	3,121,935	306,528	Guaranteed by Fixed Deposit
2.	Investments	1,496,366	-	-	Government Backed Securities

QUANTITATIVE INFORMATION:**A. Impairment Charges**

PARTICULARS	PREVIOUS YEAR 2081/82	CURRENT YEAR 2082/83
Loans and Advances to Customers (A)	3,433,008,049	4,013,146,112
Loans and Advances to BFIs (B)		
Loans to Staffs (C)	4,070,090	5,509,161
Off- Balance sheet Items (D)	1,221,310	2,107,838
Investments (E)	-	
Total Impairment (A+B+C+D+E)	3,438,299,449	4,020,763,111

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 2083			
	STAGE 1	STAGE 2	STAGE 3	TOTAL
Loans & Advances to Customers (A) and BFI	627,779,900	660,616,712	2,724,749,501	4,013,146,112
Loans and Advances to BFIs (B)				
Loans to Staffs (C)	5,509,161			5,509,161
Off Balance Sheet Items (D)	2,107,838			2,107,838
Investment (E)				
Total (A+B+C+D+E)	635,396,898	660,616,712	2,724,749,501	4,020,763,111

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	4,078,823,201
Total Impairment as per ECL	4,020,763,110

The higher of two above, i.e. . 4,078,823,201 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, 2083

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	69,147,888,476	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
New assets originated or purchased	26,537,521,405	189,947,547	593,056,836	84,894,868	14,980,858	3,272,870	27,145,559,098	278,115,285
Assets derecognized	(12,029,798,570)	(150,250,035)	(390,716,130)	(29,567,366)	(506,888,211)	(144,192,783)	(12,927,402,911)	(324,010,185)
Transfers to Stage 1	1,665,407,920	97,007,969	(1,131,624,629)	(10,561,083)	(533,783,292)	(86,446,885)	-	-
Transfers to Stage 2	(3,837,659,187)	(441,086,592)	3,928,770,937	452,605,628	(91,111,750)	(11,519,036)	-	-
Transfers to Stage 3	(1,638,701,298)	(353,927,031)	(880,944,743)	(191,420,054)	2,519,646,041	545,347,084	-	-
Unwin d of Discount		67,988,324		27,680,560		181,111,478		276,780,362
Change in Model(b/f)		334,742,971		(3,339,308)		17,848,937		349,252,601
GCA_Adjustment(b/f)	(5,637,271,025)		(283,324,376)		(484,084,644)		(6,404,680,045)	-
At Closing	74,207,187,722	627,779,900	5,507,738,776	660,616,712	5,789,356,532	2,724,749,501	85,504,283,030	4,013,146,112

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	947,354,420	4,070,090
New assets originated	58,769,768	350,967
Assets derecognized	(55,269,861)	(239,543)
Unwinding of Discount		114,384
Change in Model	-	1,213,263
GCA Adjustment	13,140,602	-
Closing Balance	963,994,929	5,509,161

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	316,150,100	1,221,310
New assets originated	190,427,049	906,651
Assets derecognized	(37,545,220)	(124,768)
Unwinding of Discount	-	129,721
Change in Model	-	(25,076)
GCA Adjustment	(17,938,268)	-
Closing Balance	451,093,661	2,107,838

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	4,078,823,201
Total Impairment as per ECL	4,020,763,110

The higher of two above, i.e. . 4,078,823,201 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	2082/83	2081/82
Staff Home Loans	577,044,145	585,278,000
Staff Vehicle Loans	16,374,849	16,501,120
Personal Borrowing by Staffs	-	-
Staff Household Loans Overdraft	369,833,246	345,510,943
Less: Unwinding	(249,312,912)	(326,843,420)
Total	713,939,328	620,446,642

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	2082/83	2081/82
Opening Balance	675,496,243	214,252,077
Add: Addition During the Year	61,924,827	510,074,137
Less: Disposal During the Year	(107,386,095)	(48,829,971)
Total	630,034,975	675,496,243

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	
		2082/83	2081/82
Baniyani	15/10/2025	6,715,838	-
Gongabu	02/12/2025	18,682,560	-
Dhangadhi	20/02/2026	4,032,500	-
Jitpur	03/07/2026	6,000,000	-
Birtamod	03/07/2026	4,495,000	-
Malangawa	14/07/2026	10,134,250	-
Daldale	15/07/2026	11,864,679	-
Dhungedhara	14/05/2081	-	5,500,000
Gongabu	11/06/2081	-	8,439,971
Sunawal	16/06/2081	-	2,540,000
Tankisinwari	17/09/2081	-	6,008,094
Khairani	21/09/2081	-	15,840,000
Damak	21/09/2081	-	7,871,434
Biratnagar	28/09/2081	-	3,588,573

RESPECTIVE BRANCH	DATE OF BOOKING NBA	AMOUNT OF NBA	
		2082/83	2081/82
Pharsatikar	28/09/2081	-	12,000,000
Lakeside	29/09/2081	-	11,315,000
Simara	18/11/2081	-	6,841,000
Baglung	20/12/2081	-	7,800,000
Butwal	20/12/2081	-	43,516,762
Butwal	20/12/2081	-	5,351,541
Chandrauta	29/12/2081	-	15,502,500
Dhadingbeshi	19/01/2082	-	10,965,920
Dhadingbeshi	19/01/2082	-	328,671
Hetauda	13/02/2082	-	2,607,956
Sunwal	16/03/2082	-	4,266,849
Chandragadhi	16/03/2082	-	4,491,767
Daldale	18/03/2082	-	1,930,000
Kawasoti	20/03/2082	-	4,226,287
Surkhet	23/03/2082	-	5,100,000
Hetauda	23/03/2082	-	12,445,000
Simara	23/03/2082	-	9,742,728
Damak	26/03/2082	-	257,340,000
Damak	26/03/2082	-	41,184,046
Birgunj	32/03/2082	-	3,330,038
Total		61,924,827	510,074,137

c. Non-Banking Assets sold during year

Following are the list of Non banking properties sold by the Bank during the course of debt recovery during the FY 2082-83:

S.NO.	BRANCH NAME	NBA BOOKED DATE	NBA SALE DATE	NBA AMOUNT
1	Hetauda	2082/02/13	2082/10/12	2,607,956
2	Baniyani	2082/06/29	2082/10/19	3,568,776
3	Gongabu	2082/08/16	2082/12/23	18,682,560
4	Lakeside	2081/09/29	2082/12/16	11,315,000
5	Butwal	20/12/2081	2082/12/16	48,868,303
6	Simara	2081/11/18	2083/01/30	6,841,000
7	Chandrauta	2081/12/29	2083/03/11	15,502,500
Total				107,386,095

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	
	2082-83	2081-82	2082-83	2081-82
Present Value of Unfunded Obligations	497,201,435	383,531,699	495,951,115	382,195,681
Present Value of Funded Obligations	-	-	-	-
Total Present Value of Obligations	497,201,435	383,531,699	495,951,115	382,195,681
Fair Value of Plan Assets	196,538,740	94,204,316	196,538,741	94,204,316
Present Value of Net Obligations	300,662,695	289,327,383	299,412,374	287,991,365
Recognized Liability for Defined Benefit Obligations	300,662,695	289,327,383	299,412,374	287,991,365

Detail of Plan Assets

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Equity Securities	-	-	-	-
Government Bonds	-	-	-	-
Bank Deposit	-	-	-	-
Other	196,538,740	94,204,316	196,538,741	94,204,316
Total	196,538,740	94,204,316	196,538,741	94,204,316

Movement in the Present Value of Defined Benefit Obligations

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Defined benefit obligations at Shrawan 1, 2082	383,531,699	282,023,258	382,195,681	281,058,384
Actuarial Losses	61,403,129	41,072,534	61,403,129	41,072,534
Benefits Paid by the Plan	(8,167,788)	(3,230,719)	(8,167,788)	(3,230,719)
Benefits paid Directly	(18,902,471)	(17,421,387)	(18,816,773)	(17,421,387)
Current Service Costs, Past Service Costs and Interest	79,336,866	81,088,014	79,336,866	80,716,869
Defined Benefit Obligations at Ashad End, 2083	497,201,435	383,531,699	495,951,115	382,195,681

Movement in the Fair Value of Plan Assets

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Fair Value of Plan Assets at Shrawan 1, 2082	94,204,316	97,435,035	94,204,316	97,435,035
Contributions Paid Into The Plan	110,502,212		110,502,213	
Benefits Paid During The Year	(8,167,788)	(3,230,719)	(8,167,788)	(3,230,719)
Interest Income	13,083,438	9,581,968	13,083,438	9,581,968
Expected return on plan assets	(13,083,438)	(9,581,968)	(13,083,438)	(9,581,968)
Fair Value of Plan Assets at Ashad End, 2083	196,538,740	94,204,316	196,538,741	94,204,316

Amount recognized in Profit or Loss

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Current service costs	60,937,677	52,287,790	60,937,677	51,916,645
Past service costs-(Non-Vested)				
Past service costs (Vested)				
Actuarial (gain)/loss	(1,700,680)	11,308,959	(1,700,680)	11,308,959
Interest on obligation	20,099,869	17,491,265	20,099,869	17,491,265
Expected return on plan assets				
Total	79,336,866	81,088,014	79,336,866	80,716,869

Amount recognized in Other Comprehensive Income

PARTICULARS	GROUP		BANK	
	2082-83	2081-82	2082-83	2081-82
Actuarial (gain)/loss	61,403,129	41,072,534	61,403,129	41,072,534
Total	61,403,129	41,072,534	61,403,129	41,072,534

Actuarial Assumptions

PARTICULARS	2082-83	2081-82
Discount rate	7%	9%
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	2082/83
Above 5 Years	1,430,335
Below 5 Years	44,626,913
Total Unpaid Dividend	46,057,248

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 799,945,612 /- 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	INSURANCE BONUS RECEIVABLE	TOTAL
Balance as on 1st Shrawan 2078	102,313,489	4,892,435	-	13,810,346	-	-	121,016,272
Changes in FY 2078/079	86,585,541	(2,120,435)	-	(806,733)	92,311,741	-	175,970,114
Transfer From Sahara Bikas Bank Ltd	13,758,247	-	14,201,580	74,174	-	-	28,034,001
Balance as on 32nd Ashad 2079	202,657,277	2,772,000	14,201,580	13,077,788	92,311,741	-	325,020,386
Changes in FY 2079/080	154,622,816	94,975,010	18,250,647	12,142,035	-	48,959,673	328,950,181
Balance as on 31st Ashad 2080	357,280,093	97,747,010	32,452,227	25,219,823	92,311,741	48,959,673	653,970,567
Changes in FY 2080/081	(73,447,344)	(7,097,287)	(7,564,075)	(42,324)	-	(1,710,012)	(89,861,041)
Balance as on 31st Ashad 2081	283,832,749	90,649,723	24,888,152	25,177,499	92,311,741	47,249,661	564,109,525
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
Changes in FY 2082/083	(11,766,614)	(22,626,073)	6,934,554	42,982,190	-	(3,597,114)	11,926,944
Balance as on 32nd Ashad 2083	186,335,712	297,584,871	85,740,763	96,910,462	92,311,741	41,062,062	799,945,612

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 2082	-
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 2082	500,000,000
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	666,666,667

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	2082/83	2081/82
Opening Balance of CSR Fund	16,021,436	12,879,186
Less: Expenses incurred from CSR Fund during the year	(4,590,809)	(10,979,918)
Add: Amount allocated to CSR Fund from current year net profit	17,430,084	12,476,921
Add(Less): Adjustment by NRB	-	1,645,248
CSR Fund available for next financial year	28,860,711	16,021,436

Sector Wise Corporate Social Responsibility Fund spending in FY 2082/83 is as follows:

SECTORS	AMOUNT	%
Health	558,141	12.16%
Education	3,114,996	67.85%
Humanitarian Aid and Relief	179,697	3.92%
Environment	89,200	1.94%
Financial Literacy	341,980	7.45%
Sustainable Development	306,795	6.68%
Others	-	-
Total	4,590,809	100%

PROVINCES	KOSHI	MADHESH	BAGMATI	GANDAKI	LUMBINI	KARNALI	SUDURPASCHIM	TOTAL
Current Year CSR Exp. (Rs.in "000")	693.09	210.2	828.59	1,882.62	454.34	202.04	319.93	4590.81
CSR Exp (%)	15.10%	4.58%	18.05%	41.01%	9.90%	4.40%	6.97%	
NRB Prescribed Minimum Exp (%)	10%	10%	10%	10%	10%	10%	10%	
Variance with Minimum Re-quirement		5.42%			0.10%	5.60%	3.03%	
Reserve for the Next Year (Rs.in "000")		248.88			4.74	257.04	139.15	649.81

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	58,427,276
Add: Addition during the year	-
Less: Payment during the year	(2,280,059)
Closing Balance of Microfinance Welfare Fund	56,147,218

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 2082	26,791,200
Add: 3% of the previous year salary and allowances	18,922,445
Less: Total expenses for the skill development of staffs during the year	(17,366,708)
Excess/(Deficit) amount incurred for employee training and skill develop-ment program	-
Fund Balance carried forward to next year	28,346,938

5.21 Proposed Bonus Share & Cash Dividend

The 351st Board meeting of the Bank dated 18th Bhadra, 2083 has unanimously decided to propose 10 % Bonus Shares amounting to Rs. 602,134,836.72 and cash 10% dividend amounting to Rs. 602,134,836.72 (including for tax purpose) i.e. in total 20% dividend amounting to Rs. 1,204,269,673.44 on current paid-up capital of Rs 6,021,348,367.22 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 2082/83, the Bank has made provision of NPR. 279,592,039 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	2082/083	2081/082
Profit Attributable to ordinary shareholders	1,743,008,360	1,247,692,141
Weighted Average number of Ordinary Shares	60,213,484	56,805,173
Basic Earnings Per Share	28.95	21.96
Diluted Earnings Per Share	28.95	21.96

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)	84,553,888,908
Impairment Loss as per NFRS 9	4,020,763,110
Impairment Loss as per Norms of NRB	4,078,823,201

The higher of two above i.e.; NPR 4,078,823,201 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 2083 is as follows:

PARTICULARS	LOAN AMOUNT IN NPR '000	% OF TOTAL LOAN*
Subsidized Loan	414,095.52	0.52%
Deprived Sector Loan	4,635,111.64	5.81%
Priority Sector Loan	15,399,297.77	19.30%
Total	20,448,504.93	25.63%

*Total Loan as of Poush end 2082 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	78/79	79/80	80/81	81/82	82/83
Core Capital	NPR in "000"	6,170,955	6,927,805	7,304,360	7,938,671	9,382,494
Supplementary Capital	NPR in "000"	1,954,529	2,074,159	1,396,851	1,397,700	1,621,456
Total Capital Fund	NPR in "000"	8,125,484	9,001,964	8,701,211	9,336,371	11,003,950
Risk Weighted Exposure	NPR in "000"	60,271,443	65,754,943	65,467,961	70,724,695	81,038,249
Core Capital	Percent	10.24	10.54	11.16	11.22	11.58
Supplementary Capital	Percent	3.24	3.15	2.13	1.98	2.00
Total Capital Fund	Percent	13.48	13.69	13.29	13.20	13.58
Earning Per Share (Average share outstanding)	NPR	22.49	24.38	7.64	21.96	28.95
Market Value Per Share	NPR	387.00	405.00	385.1	428.36	403.8
Book Net Worth Per Share	NPR	144.03	150.42	145.38	163.07	177.45
Number of Promotor Equity Shares	Nos.	23,357,451	26,457,204	28,970,639	28,970,639	30,708,877
Number of Public Equity Shares	Nos.	22,441,473	25,419,667	27,834,534	27,834,534	29,504,606
Number of Permanent Staffs	Nos.	857	884	889	870	887
Total Number of Staffs	Nos.	1,027	1,038	1,049	1,034	1,054
Price Earning Ratio	Times	17.21	16.61	50.54	19.50	13.95
Bonus Dividend on Share Capital	Percent	14.50	10.00	5	6	10
Cash Dividend on Share Capital	Percent	1.50	0.50	5	4.53	10
Net Profit / Gross Income	Percent	33.58	34.02	11.31	29.26	37.52
Net Profit / Loans and Advances	Percent	1.69	1.93	0.63	1.69	2.14
Return on Total Assets	Percent	1.35	1.49	0.47	1.24	1.60
Return on Equity	Percent	17.25	17.57	5.40	14.24	17.48
Interest Income / Loans and Ad-vances	Percent	13.05	14.93	14.68	11.38	9.31
Exchange Gain / Total Income	Percent	-	0.13	0.15	0.19	0.66
Interest Expenses / Total Deposits and Borrowings	Percent	7.49	9.26	7.81	5.10	3.68
Total Operating Expenses / Total Assets	Percent	1.73	1.71	1.52	1.73	1.71
Staff Expenses / Total Operating Expenses	Percent	59.83	59.64	56.29	61.62	64.49
Staff Bonus / Total Staff Expenses	Percent	20.26	21.86	8.68	18.07	22.44
Total Credit / Deposits	Percent	85.31	82.89	82.72	83.40	84.67
Non-Performing Loans / Total Loans	Percent	0.85	1.70	4.85	4.69	4.77
Net NPL	Percent	0.42	0.79	1.57	0.76	1.25
Base Rate	Percent	11.41	11.78	8.67	7.24	5.31
Weighted Average Interest Rate Spread	Percent	4.66	4.60	4.59	4.37	4.04

COMPARISON OF STATEMENT OF FINANCIAL POSITION AS ON 32ND ASHAD 2083

Particulars	NOTES	As per Unaudited 32 nd Ashad 2083	As per Audited 32 nd Ashad 2083	Variance		Reasons for Variance
				In amount	In %	
Assets						
Cash and cash equivalent	4.1	2,950,651,565	2,951,515,401	863,837	0.03	Changes due to Bank Reconciliation
Due from Nepal Rastra Bank	4.2	4,068,883,377	4,068,883,377	-	-	
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	3,359,449,873	3,359,449,873	-	-	
Loans and advances to customers	4.7	78,241,126,667	78,215,661,746	(25,464,922)	(0.03)	Revision in impairment amount.
Investment in securities	4.8	20,900,552,740	20,900,552,740	-	-	
Current Tax Assets	4.9	13,321,927	-	(13,321,927)	(100.00)	Change in tax Liability
Investment in subsidiaries	4.10	123,900,000	123,900,000	-	-	
Investment in Associates	4.11	-	-	-	-	
Investment property	4.12	630,034,975	630,034,975	-	-	
Property and equipment	4.13	1,788,555,725	1,788,555,725	-	-	
Goodwill and Intangible Assets	4.14	100,533,935	100,533,935	-	-	
Deferred tax assets	4.15	38,835,344	79,647,977	40,812,633	105.09	Chnages in Deferred Tax Calculation
Other assets	4.16	825,802,849	842,266,151	16,463,302	1.99	Revision of amount in Security Deposit
Total Assets		113,041,648,978	113,061,001,901	19,352,923	-	

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Particulars	NOTES	As per Unaudited 32 nd Ashad 2083	As per Audited 32 nd Ashad 2083	Variance		Reasons for Variance
				In amount	In %	
Liabilities						
Due to Bank and Financial Institutions	4.17	1,391,929,724	1,391,929,724	-	-	
Due to Nepal Rastra Bank	4.18	-	-	-	-	
Derivative Financial Instruments	4.19	-	-	-	-	
Deposit from customers	4.20	98,472,073,233	98,472,073,233	-	-	
Borrowings	4.21	-	-	-	-	
Current Tax Liabilities	4.9	-	16,367,050	16,367,050	100	Change due to change in Income Tax Liability
Provisions	4.22	-	-	-	-	
Deferred tax liabilities	4.15	-	-	-	-	
Other liabilities	4.23	1,506,220,694	1,499,347,671	(6,873,022)	(0.46)	Expense Provision amount reversed
Debt securities issued	4.24	998,183,296	996,682,331	(1,500,965)	(0.15)	Change due to revision in Debenture Amortisation
Subordinated Liabilities	4.25	-	-	-	-	
Total liabilities		102,368,406,946	102,376,400,009	7,993,063	0.01	
Equity						
Share Capital	4.26	6,021,348,367	6,021,348,367	-	-	
Share Premium	-	-	-	-	-	
Retained Earning		1,217,961,826	1,206,628,392	(11,333,435)	(0.93)	Changes in impairment, reversal of provision etc
Reserves	4.27	3,433,931,838	3,456,625,133	22,693,295	0.66	Changes in impairment, reversal of provision etc
Total equity attributable to equity holders		10,673,242,032	10,684,601,892	11,359,860	0.11	
Non-controlling interests		-	-	-	-	
Total equity		10,673,242,032	10,684,601,892	11,359,860	0.11	
Total liabilities and equity		113,041,648,978	113,061,001,901	19,352,923	0.02	
Contingent liabilities and commitment	4.28	6,607,713,963	6,607,713,963	-	-	
Net assets value per share		177.26	177.45	0.19	0.11	

COMPARISON OF STATEMENT OF PROFIT OR LOSS

 For the year ended 32nd Ashad 2083

Particulars	Notes	As per Unaudited 2082-83	As per Audited 2082-83	Variance		Reasons for Variance
				In Amount	%	
Interest Income	4.29	7,505,139,450	7,591,774,168	86,634,718	1.15	Reclassification of Staff Interest Income
Interest Expense	4.30	3,689,504,298	3,709,463,251	19,958,953	0.54	Change in interest expenses due to actuarial valuation
Net interest income		3,815,635,152	3,882,310,917	66,675,765	1.75	
Fees and Commission Income	4.31	629,172,577	630,253,427	1,080,850	0.17	Due to Adjustments & reclassification
Fees and Commission Expense	4.32	9,899,172	9,899,472	300	-	Due to audit adjustments & reclassification
Net fee and Commission income		619,273,405	620,353,955	1,080,550	0.17	
Net interest fee and commission income		4,434,908,557	4,502,664,871	67,756,315	1.53	
Net Trading Income	4.33	24,991,688	24,991,688	-	-	
Other Operating Income	4.34	107,522,657	107,522,657	-	-	
Total operating income		4,567,422,901	4,635,179,216	67,756,315	1.48	
Impairment charge/(reversal) for loans and other losses	4.35	49,042,693	77,328,049	28,285,357	57.67	Revision on impairment amount due to audit adjustment
Net Operating income		4,518,380,209	4,557,851,167	39,470,958	0.87	
Operating expenses						
Personal Expense	4.36	1,247,879,345	1,246,206,349	(1,672,996)	(0.13)	Revision on Staff Bonus & Actuarial Adjustment
Other Operating Expenses	4.37	470,042,211	465,885,596	(4,156,615)	(0.88)	Due to reversal of expense provision
Depreciation and amortisation	4.38	220,316,283	220,316,283	-	-	
Operating Profit		2,580,142,370	2,625,442,939	45,300,569	1.76	
Non operating income	4.39	1,273,231	1,273,231	-	-	
Non operating expense	4.40	110,387,824	110,387,824	-	-	
Profit before income tax		2,471,027,777	2,516,328,347	45,300,569	1.83	
Income tax expense	4.41	782,361,467	773,319,986	(9,041,481)	(1.16)	
Current tax		782,361,467	780,254,541	(2,106,926)	(0.27)	Change in Tax Calculation
Deferred tax income		-	(6,934,554)	(6,934,554)	(100)	Change in Deferred Tax Calculation
Profit for the period		1,688,666,310	1,743,008,360	54,342,050	3.22	
Profit attributable to:						
Equity holders of the bank		1,688,666,310	1,743,008,360	54,342,050	3.22	
Non-controlling interest		-	-	-	-	
Profit for the period		1,688,666,310	1,743,008,360	54,342,050	3.22	
Earnings per share:						
Basic earnings per share		28.04	28.95	0.91	3.25	
Diluted earnings per Share		28.04	28.95	0.91	3.25	

COMPARATIVE STATEMENT OF OTHER COMPREHENSIVE INCOME

For the year ended 32nd Ashad 2083

Particulars	Notes	As per Unaudited		As per Audited		Variance		Reasons for Variance
		2082-83	2082-83	2082-83	2082-83	In Amount	%	
Profit for the period		1,688,666,310		1,743,008,360		54,342,050	3.22	
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		(51,523,799)		(51,523,799)		-	-	
• Gains/(losses) on revaluation		-		-		-	-	
• Actuarial gain/(losses) on defined benefit plans		-		(61,403,129)		(61,403,129)	(100)	Due to Actuarial Valuation
• Income tax relating to above items		15,457,140		33,878,078		18,420,939	119.17	Tax impact of Actuarial Valuation
Net other comprehensive income that will not be reclassified to profit or loss		(36,066,659)		(79,048,849)		42,982,190	119.17	
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		(36,066,659)		(79,048,849)		42,982,190	119.17	
Total comprehensive income for the period		1,652,599,651		1,663,959,511		11,359,860	0.69	
Total comprehensive income attributable to:								
Equity holders of the Bank		1,652,599,651		1,663,959,511		11,359,860	0.69	
Non-controlling interest		-		-		-	-	
Total Comprehensive income for the period		1,652,599,651		1,663,959,511		11,359,860	0.69	



COMPARISON OF PROJECTED FINANCIAL STATEMENTS PUBLISHED FOR THE ISSUANCE OF 8.75% GARIMA DEBENTURE 2085 AND AUDITED FINANCIAL STATEMENTS AS OF FY 2082-83

Particulars	As per Projected 32 nd Ashad 2083	As per Audited 32 nd Ashad 2083	Variance		Reasons for Variance
			In amount	In %	
Assets					
Cash and cash equivalent	15,323,640,535	2,951,515,401	(12,372,125,134)	(419.18)	As per the policy of minimum ideal fund, cash in vault & in bank minimum balance maintained.
Due from Nepal Rastra Bank	6,626,711,602	4,068,883,377	(2,557,828,225)	(62.86)	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	2,512,111,740	3,359,449,873	847,338,133	25.22	DSL loan was disbursed more than projected
Loans and advances to customers	145,312,623,921	78,215,661,746	(67,096,962,175)	(85.78)	Due to slowness in the economy of the country, and Capital Adequacy Management Policy of the
Investment in securities	11,032,983,533	20,900,552,740	9,867,569,207	47.21	To grave the opportunity, more investment than expected made.
Current Tax Assets	15,406,981	-	(15,406,981)	-	
Investment in subsidiaries	6,667,914	123,900,000	117,232,086	94.62	Due to investment in Garima Capital Ltd.
Investment in Associates	32,114,800	-	(32,114,800)	-	Not invested in associates as expected.
Investment property	758,595,781	630,034,975	(128,560,806)	(20.41)	NBA not booked as expected.
Property and equipment	13,700,075	1,788,555,725	1,774,855,650	99.23	With growth of business additional assets purchased.
Goodwill and Intangible Assets	6,047,840	100,533,935	94,486,095	93.98	With growth of business additional softwares purchased.
Deferred tax assets	-	79,647,977	79,647,977	100.00	Deferred tax asset is calculated on actual basis
Other assets	302,290,844	842,266,151	539,975,307	64.11	Recognition of Right of Use Assets and Deferred Employee Expenditure
Total Assets	181,942,895,573	113,061,001,901	(68,881,893,672)	(60.92)	

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Particulars	As per Projected 32 nd Ashad 2083	As per Audited 32 nd Ashad 2083	Variance		Reasons for Variance
			In amount	In %	
Liabilities					
Due to Bank and Financial Institutions	6,946,017,395	1,391,929,724	(5,554,087,671)	(399.02)	Deposits of BFIs not grow as expected.
Due to Nepal Rastra Bank	321,138,186	-	(321,138,186)	-	All borrowing from NRB repaid.
Derivative Financial instruments	-	-	-	-	
Deposit from customers	158,721,772,665	98,472,073,233	(60,249,699,432)	(61.18)	Due to slowness in the economy of the country, not increased as expected.
Borrowings	-	-	-	-	
Current Tax Liabilities	-	16,367,050	16,367,050	100.00	Deferred tax asset is calculated on actual basis
Provisions	-	-	-	-	
Deferred tax liabilities	1,088,453,998	-	(1,088,453,998)	-	
Other liabilities	2,000,000,000	1,499,347,671	(500,652,329)	(33.39)	Recognition of liabilities under finance lease etc.
Debt securities issued	-	996,682,331	996,682,331	100.00	New debenture issued which is not projected earlier
Subordinated Liabilities	-	-	-	-	
Total liabilities	169,077,382,244	102,376,400,009	(66,700,982,235)	(65.15)	
Equity					
Share Capital	8,245,757,570	6,021,348,367	(2,224,409,203)	(36.94)	Capital management policy of the bank
Share Premium	97,068	-	(97,068)	-	
Retained Earning	2,259,940,508	1,206,628,392	(1,053,312,116)	(87.29)	Due to earned profit distributed to shareholders
Reserves	2,359,718,182	3,456,625,133	1,096,906,951	31.73	As per the requirement of Regulatory body, reserved created
Total equity attributable to equity holders	12,865,513,329	10,684,601,892	(2,180,911,437)	(20.41)	
Non-controlling interests	-	-	-	-	
Total equity	12,865,513,329	10,684,601,892	(2,180,911,437)	(20.41)	
Total liabilities and equity	181,942,895,573	113,061,001,901	(68,881,893,672)	(60.92)	

COMPARISON OF PROJECTED FINANCIAL STATEMENTS PUBLISHED FOR THE ISSUANCE OF 8.75% GARIMA DEBENTURE 2085 AND AUDITED FINANCIAL STATEMENTS AS OF FY 2082-83

Particulars	As per Projected 2082-83	As per Audited 2082-83	Variance		Reasons for Variance
			In amount	In %	
Interest Income	9,830,041,435	7,591,774,168	(2,238,267,267)	(29.48)	Impact in interest income due to adverse impact in business growth and reduction in rate of interest.
Interest Expense	5,672,759,577	3,709,463,251	(1,963,296,326)	(52.93)	Impact of interest rate fluctuation adverse impact in business growth.
Net interest income	4,157,281,858	3,882,310,917	(274,970,942)	(7.08)	
Fees and Commission Income	564,685,816	630,253,427	65,567,610	10.40	Due to growth in loan portfolio & other services
Fees and Commission Expense	21,442,060	9,899,472	(11,542,587)	(116.60)	Due to adoption of cost control and cost reduction tool expenses not incurred as expected.
Net fee and Commission income	543,243,757	620,353,955	77,110,198	12.43	
Net interest fee and commission income	4,700,525,615	4,502,664,871	(197,860,744)	(4.39)	
Net Trading Income	1,669,742	24,991,688	23,321,946	93.32	Due to growth in forex trading income increased.
Other Operating Income	503,798,568	107,522,657	(396,275,911)	(368.55)	Due to regulatory restrictions, unable to earn as expected.
Total operating income	5,205,993,925	4,635,179,216	(570,814,709)	(12.31)	
Impairment charge/(reversal)for loans and other losses	516,390,805	77,328,049	(4,39,062,756)	(567.79)	Due to improvement in quality of assests
Net Operating income	4,689,603,120	4,557,851,167	(131,751,954)	(2.89)	
Operating expenses					
Personnel Expense	1,055,691,607	1,246,206,349	190,514,741	15.29	With growth of business new staff are hired & Impact of salary increment.
Other Operating Expenses	582,810,033	465,885,596	(116,924,437)	(25.10)	Due to adoption of cost control and cost reduction tool expenses not incurred as expected.
Depreciation and amortisation	155,406,509	220,316,283	64,909,774	29.46	With growth of business additional fixed assets & softwares acquired resulting in incremet.
Operating Profit	2,895,694,972	2,825,442,939	(270,252,032)	(10.29)	
Non operating income	21,197,377	1,273,231	(19,924,145)	(1,564.85)	Loan not written off as expected
Non operating expense	-	110,387,824	110,387,824	100.00	Due to Increase in loan written off with the increase in Non Performing Loan
Profit before income tax	2,916,892,348	2,516,328,347	(400,564,002)	(15.92)	
Income tax expense	875,312,359	773,319,986	(101,992,372)	(13.19)	
Current tax	875,067,704	780,254,541	(94,813,164)	(12.15)	Tax expense is calculated on actual basis
Deferred tax (Income)/Expense	244,654	(6,934,554)	(7,179,209)	103.53	Tax expense is calculated on actual basis
Profit for the period	2,041,579,989	1,743,008,360	(298,571,629)	(17.13)	

HORIZONTAL ANALYSIS OF FINANCIAL STATEMENTS

STATEMENT OF FINANCIAL POSITION

Amount in NPR

PARTICULARS	FY 2082-83	FY 2081-82	FY 2080-81	FY 2079-80	FY 2078-79
Assets					
Cash and cash equivalent	56.50%	60.60%	90.25%	88.11%	100.00%
Due from Nepal Rastra Bank	203.56%	189.03%	187.59%	148.17%	100.00%
Placement with Bank and Financial Institutions	(100.00%)	(100.00%)	(100.00%)	(100.00%)	100.00%
Derivative financial instruments	-	-	-	-	-
Other trading assets	-	-	-	-	-
Loan and Advances to B/FIs	118.05%	160.74%	152.27%	104.50%	100.00%
Loans and advances to customers	134.75%	119.10%	111.27%	106.74%	100.00%
Investment securities	210.91%	203.80%	167.84%	150.55%	100.00%
Current Tax Assets	100.00%	100.00%	-	-	-
Investment in subsidiaries	100.00%	100.00%	100.00%	100.00%	100.00%
Investment in Associates	(100.00%)	(100.00%)	(100.00%)	(100.00%)	100.00%
Investment property	1725.42%	1849.92%	586.75%	512.86%	100.00%
Property and equipment	238.86%	254.90%	73.64%	85.62%	100.00%
Goodwill and Intangible Assets	99.06%	102.02%	96.61%	99.51%	100.00%
Deferred tax assets	100.00%	100.00%	100.00%	100.00%	-
Other assets	172.14%	140.02%	175.99%	135.54%	100.00%
Total Assets	141.27%	130.53%	120.34%	111.41%	100.00%
Liabilities					
Due to Bank and Financial Institutions	68.38%	126.05%	87.60%	103.38%	100.00%
Due to Nepal Rastra Bank	(100.00%)	(100.00%)	(100.00%)	(100.00%)	100.00%
Derivative Financial Instruments	-	-	-	-	-
Deposit from customers	143.94%	131.73%	123.16%	112.50%	100.00%
Borrowings	(100.00%)	(100.00%)	27.27%	63.64%	100.00%
Current Tax Liabilities	64.66%	(100.00%)	(100.00%)	225.94%	100.00%
Provisions	-	-	-	-	-
Deferred tax liabilities	(100.00%)	(100.00%)	(100.00%)	(100.00%)	100.00%
Other liabilities	131.90%	133.90%	88.78%	107.69%	100.00%
Debt securities issued	100.25%	100.29%	100.18%	100.09%	100.00%
Subordinated Liabilities	-	-	-	-	-
Total liabilities	139.41%	129.64%	119.90%	110.79%	100.00%
Equity					
Share Capital	131.47%	124.03%	124.03%	113.27%	100.00%
Share Premium	(100.00%)	(100.00%)	(100.00%)	4.78%	100.00%
Retained Earnings	206.46%	102.53%	49.00%	88.57%	100.00%
Reserves	257.98%	222.67%	170.99%	156.24%	100.00%
Total liabilities and equity	141.27%	130.53%	120.34%	111.41%	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 2078-79 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 2082-83	FY 2081-82	FY 2080-81	FY 2079-80	FY 2078-79
Interest Income	96%	106%	127%	134%	100%
Interest Expense	69%	89%	127%	139%	100%
Net interest income	150%	139%	128%	126%	100%
Fees and Commission Income	175%	144%	133%	113%	100%
Fees and Commission Expense	64%	35%	132%	123%	100%
Net fee and Commission income	180%	149%	133%	112%	100%
Net interest fee and commission income	153%	140%	128%	124%	100%
Net Trading Income	7951%	5221%	4248%	4772%	100%
Other Operating Income	96%	106%	28%	30%	100%
Total operating income	152%	140%	125%	121%	100%
Impairment charge/(reversal) for loans and other losses	45%	375%	990%	239%	100%
Net Operating income	158%	125%	73%	114%	100%
Operating expenses					
Personnel Expense	150%	134%	99%	109%	100%
Other Operating Expenses	114%	113%	118%	111%	100%
Depreciation and amortisation	149%	154%	106%	108%	100%
Operating Profit	176%	121%	43%	118%	100%
Non operating income	6%	2%	6%	106%	100%
Non operating expense	-	-	-	-	-
Profit before share of results of Associates & Joint Ventures	166%	119%	43%	118%	100%
Share of Results of Associates & Joint Venture	-	-	-	-	100%
Profit before income tax	166%	119%	43%	118%	100%
Income tax expense	160%	116%	43%	108%	100%
Current tax Expenses	165%	124%	46%	117%	100%
Deferred tax Expense/(Income)	(73%)	(325%)	(68%)	(330%)	100%
Profit for the period	169%	121%	42%	123%	100%
Profit attributable to:					
Equity holders of the bank	169%	121%	42%	123%	100%
Non-controlling interest	-	-	-	-	-
Profit for the period	169%	121%	42%	123%	100%
Earnings per share:					
Basic earnings per share	129%	98%	34%	108%	100%
Diluted earnings per Share	129%	98%	34%	108%	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 2078-79 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 2082-83	FY 2081-82	FY 2080-81	FY 2079-80	FY 2078-79
Assets					
Cash and cash equivalent	2.61%	3.03%	4.90%	5.16%	6.53%
Due from Nepal Rastra Bank	3.60%	3.62%	3.89%	3.32%	2.50%
Placement with Bank and Financial Institutions	-	-	-	-	0.62%
Derivative financial instruments	-	-	-	-	-
Other trading assets	-	-	-	-	-
Loan and Advances to B/FIs	2.97%	4.38%	4.50%	3.34%	3.56%
Loans and advances to customers	69.18%	66.18%	67.07%	69.49%	72.53%
Investment securities	18.49%	19.33%	17.27%	16.73%	12.38%
Current Tax Assets	-	0.08%	0.43%	-	-
Investment in subsidiaries	0.11%	0.12%	0.13%	0.14%	0.15%
Investment in Associates	-	-	-	-	0.01%
Investment property	0.56%	0.65%	0.22%	0.21%	0.05%
Property and equipment	1.58%	1.83%	0.57%	0.72%	0.94%
Goodwill and Intangible Assets	0.09%	0.10%	0.10%	0.11%	0.13%
Deferred tax assets	0.07%	0.04%	0.03%	0.04%	-
Other assets	0.74%	0.66%	0.89%	0.74%	0.61%
Total Assets	100.00%	100.00%	100.00%	100.00%	100.00%
Liabilities					
Due to Bank and Financial Institutions	1.23%	2.46%	1.85%	2.36%	2.54%
Due to Nepal Rastra Bank	-	-	-	-	1.01%
Derivative Financial Instruments	-	-	-	-	-
Deposit from customers	87.10%	86.26%	87.48%	86.32%	85.48%
Borrowings	-	-	0.01%	0.02%	0.03%
Current Tax Liabilities	0.01%	-	-	0.06%	0.03%
Provisions	-	-	-	-	-
Deferred tax liabilities	-	-	-	-	-
Other liabilities	1.33%	1.46%	1.05%	1.37%	1.42%
Debt securities issued	0.88%	0.95%	1.03%	1.12%	1.24%
Subordinated Liabilities	-	-	-	-	-
Total liabilities	90.55%	91.13%	91.43%	91.25%	91.76%
Equity					
Share Capital	5.33%	5.44%	5.90%	5.82%	5.72%
Share Premium	-	-	-	-	0.12%
Retained Earnings	1.07%	0.57%	0.30%	0.58%	0.73%
Reserves	3.06%	2.86%	2.38%	2.35%	1.67%
Total liabilities and equity	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 2082-83	FY 2081-82	FY 2080-81	FY 2079-80	FY 2078-79
Interest Income	90.86%	92.79%	95.09%	95.72%	94.15%
Interest Expense	44.39%	52.85%	63.91%	66.48%	63.42%
Net interest income	46.46%	39.94%	31.17%	29.25%	30.72%
Fees and Commission Income	7.54%	5.71%	4.49%	3.63%	4.26%
Fees and Commission Expense	0.12%	0.06%	0.19%	0.17%	0.18%
Net fee and Commission income	7.42%	5.65%	4.29%	3.46%	4.07%
Net interest fee and commission income	53.89%	45.59%	35.47%	32.71%	34.80%
Net Trading Income	0.30%	0.18%	0.13%	0.13%	0.00%
Other Operating Income	1.29%	1.31%	0.29%	0.30%	1.33%
Total operating income	55.47%	47.09%	35.88%	33.14%	36.13%
Impairment charge/(reversal) for loans and other losses	0.93%	7.16%	16.09%	3.70%	2.05%
Net Operating income	54.55%	39.93%	19.79%	29.44%	34.08%
Operating expenses					
Personnel Expense	14.91%	12.28%	7.74%	8.14%	9.83%
Other Operating Expenses	5.58%	5.13%	4.53%	4.07%	4.85%
Depreciation and amortisation	2.64%	2.52%	1.48%	1.44%	1.76%
Operating Profit	31.42%	20.00%	6.04%	15.80%	17.65%
Non operating income	0.02%	0.01%	0.01%	0.21%	0.26%
Non operating expense	1.32%	0.03%	-	-	-
Profit before share of results of Associates & Joint Ventures	30.11%	19.98%	6.05%	16.01%	17.91%
Share of Results of Associates & Joint Venture	-	-	-	0.02%	0.02%
Profit before income tax	30.11%	19.98%	6.05%	16.01%	17.93%
Income tax expense	9.25%	6.18%	1.97%	4.68%	5.73%
Current tax Expenses	9.34%	6.52%	2.03%	4.96%	5.61%
Deferred tax Expense/(Income)	(0.08%)	(0.34%)	(0.06%)	(0.28%)	0.11%
Profit for the period	20.86%	13.80%	4.08%	11.33%	12.20%

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, 2083 (corresponding to July 16, 2026), 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, 2083 (corresponding to July 16, 2026) 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: 11 Bhadra, 2083
UDIN: 260827CA00482VWhhn
Kathmandu



GARIMA CAPITAL LIMITED

STATEMENT OF FINANCIAL POSITION

For the year ended 32nd Ashad 2083

Amount in NPR

PARTICULARS	NOTES	32 ND ASHADH, 2083	32 ND ASHADH, 2082
Assets			
Cash and Cash Equivalents	4.1	2,769,672	3,385,221
Placement with Bank and Financial Institutions	4.2	-	-
Loans and Advances	4.3	-	-
Investment	4.4	301,159,104	331,555,273
Current Tax Assets	4.5	19,038,192	16,901,977
Property, Plant and Equipment	4.6	6,114,563	7,778,744
Goodwill and Intangible Assets	4.7	3,475,949	1,876,045
Deferred Tax Assets	4.8	1,152,554	-
Other Assets	4.9	39,776,229	55,563,869
Total Assets		373,486,264	417,061,129
Liabilities			
Borrowings	4.10	81,020,263	98,587,819
Current Tax Liabilities	4.5	-	-
Deferred Tax Liabilities	4.8	-	3,533,000
Other Liabilities	4.11	55,191,852	67,721,643
Total Liabilities		136,212,115	169,842,462
Equity			
Share Capital	4.12	242,000,000	242,000,000
Retained Earnings	4.13	(18,729,028)	(26,399,915)
Other Reserves	4.13	14,003,177	31,618,582
Total Equity Attributable to Equity Holders		237,274,149	247,218,667
Total Liabilities and Equity		373,486,264	417,061,129
Contingent Liabilities and Commitment	4.14	-	-
Net Assets Value per Share		98.05	102.16

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

As per our report of even date

ANIL REGMI
CHAIRMANSHER BAHADUR BUDHATHOKI
DIRECTORSURESH KUMAR SHRESTHA
DIRECTORGYANENDRA SUBEDI, FCA
PARTNER
FOR,
JOSHI & BHANDARY,
CHARTERED ACCOUNTANTSSUNIL KARKI
DIRECTORMAHESH PRASAD KAPHLE
INDEPENDENT DIRECTORNAINA NEPAL DHAKAL
INDEPENDENT DIRECTORASHOK SUBEDI
ACTING CHIEF EXECUTIVE OFFICERTULSI PRASAD ACHARYA
CHIEF BUSINESS OFFICERNIRAJAN SHIWAKOTI
FINANCE HEADDATE : 10TH BHADRA, 2083 (26TH AUGUST, 2026)
PLACE : KATHMANDU, NEPAL

GARIMA CAPITAL LIMITED

STATEMENT OF PROFIT OR LOSS

For the Period from 1st Shrawan, 2082 to 32nd Ashad 2083

Amount in NPR

PARTICULARS	NOTES	CURRENT YEAR	PREVIOUS YEAR
Income			
Fees and Commission Income	4.15	53,289,198	55,060,412
Fees and Commission Expenses	4.16	(6,654,690)	(5,519,390)
Net Fees and Commission Income (A)		46,634,508	49,541,022
Trading Income	4.17	(819,181)	23,999,141
Other Trading Income	4.18	901,068	404,748
Total Trading Income (B)		81,887	24,403,888
Interest Income	4.19	4,287,535	4,797,530
Interest Expenses	4.20	(8,366,485)	(10,746,908)
Net Interest Income (C)		(4,078,950)	(5,949,378)
Non-Operating Income	4.19A	58,455	1,784,334
Non-Operating Expenses		-	-
Net Non-Operating Income (D)		58,455	1,784,334
Impairment Charges/(Reversal) (E)	4.21	-	-
Total income (F) = (A+B+C+D+E)		42,695,900	69,779,867
Expenses			
Personnel Expenses	4.22	20,979,961	24,910,540
Other Operating Expenses	4.23	8,292,902	7,481,246
Depreciation and Amortization	4.24	5,717,611	5,627,619
Total Expenses (G)		34,990,473	38,019,405
Profit Before Fair Value Gain/(Loss) and Income Tax (H) = (F) - (G)		7,705,426	31,760,462
Gain/(Loss) due to Changes in Fair Value of Financial Assets at FVTPL (I)	4.17	(26,229,402)	20,696,751
Profit Before Income Tax (J) = (H) + (I)		(18,523,975)	52,457,212
Income Tax Expenses (K)		(5,858,697)	15,523,989
Current Tax Expenses	4.25	(7,103)	7,161
Deferred Tax (Income)/Expenses	4.8	(5,851,594)	15,516,828
Profit for the Period (L) = (J) - (K)		(12,665,278)	36,933,224
Profit Attributable to:			
Equity Holders		(12,665,278)	36,933,224
Non-controlling Interest		-	-
Profit for the Period		(12,665,278)	36,933,224
Earnings per Share (Weighted Average):			
Basic Earnings per Share		(5.23)	15.26
Diluted Earnings per Share		(5.23)	15.26

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

As per our report of even date

ANIL REGMI
CHAIRMAN

SHER BAHADUR BUDHATHOKI
DIRECTOR

SURESH KUMAR SHRESTHA
DIRECTOR

GYANENDRA SUBEDI, FCA
PARTNER
FOR,
JOSHI & BHANDARY,
CHARTERED ACCOUNTANTS

SUNIL KARKI
DIRECTOR

MAHESH PRASAD KAPHLE
INDEPENDENT DIRECTOR

NAINA NEPAL DHAKAL
INDEPENDENT DIRECTOR

ASHOK SUBEDI
ACTING CHIEF EXECUTIVE OFFICER

TULSI PRASAD ACHARYA
CHIEF BUSINESS OFFICER

NIRAJAN SHIWAKOTI
FINANCE HEAD

DATE : 10TH BHADRA, 2083 (26TH AUGUST, 2026)
PLACE : KATHMANDU, NEPAL

GARIMA CAPITAL LIMITED

STATEMENT OF OTHER COMPREHENSIVE INCOME

For the Period from 1st Shrawan, 2082 to 32nd Ashad 2083

Amount in NPR

PARTICULARS	CURRENT YEAR	PREVIOUS YEAR
Profit for the Period	(12,665,278)	36,933,224
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	3,886,800	5,083,600
• Gain/(Loss) on Revaluation	-	-
• Actuarial Gain/(Loss) on Defined Benefit Plans	-	-
• Income Tax Relating to Above Items	(1,166,040)	(1,525,080)
Net Other Comprehensive Income That Will Not be Reclassified to Profit or Loss	2,720,760	3,558,520
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)	2,720,760	3,558,520
Total Comprehensive Income for the Period	(9,944,518)	40,491,744
Total Comprehensive Income Attributable to Equity Holders	(9,944,518)	40,491,744

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

As per our report of even date

ANIL REGMI
CHAIRMANSHER BAHADUR BUDHATHOKI
DIRECTORSURESH KUMAR SHRESTHA
DIRECTORGYANENDRA SUBEDI, FCA
PARTNER
FOR,
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ACTING CHIEF EXECUTIVE OFFICERTULSI PRASAD ACHARYA
CHIEF BUSINESS OFFICERNIRAJAN SHIWAKOTI
FINANCE HEADDATE : 10TH BHADRA, 2083 (26TH AUGUST, 2026)
PLACE : KATHMANDU, NEPAL

GARIMA CAPITAL LIMITED

STATEMENT OF CHANGES IN EQUITY (FY 2082/83)

For the Period from 1st Shrawan, 2082 to 32nd Ashad 2083
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, 2081	242,000,000	3,310,184	79,168	8,372,613	(47,032,359)	206,729,606
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. Transfer to/from Reserves	-	3,693,322	319,332	12,285,443	(16,298,097)	40,491,744
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)						
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)						
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
Balance as at 1st Shrawan, 2082						
Adjusted/Restatement	-	-	-	-	-	-
	242,000,000	7,003,506	398,501	24,216,575	(26,399,915)	247,218,667

Contd...



Contd...

PARTICULARS	SHARE CAPITAL	GENERAL RESERVE	CORPORATE SOCIAL RESPONSIBILITY RESERVE	FAIR VALUE EARNING	RETAINED EQUITY	TOTAL
Adjusted/Restated Balance as at 1st Shrawan, 2082	242,000,000	7,003,506	398,501	24,216,575	(26,399,915)	247,218,667
1. Comprehensive Income for the Year						
1.1 Profit for the Year	-	-	-	-	(12,665,278)	(12,665,278)
1.2 Other Comprehensive Income, Net of Tax	-	-	-	2,720,760	-	2,720,760
Gain/(Loss) from Investment in Equity Instruments Measured at Fair Value through OCI, Net of Tax	-	-	-	2,720,760	-	2,720,760
Gain/(Loss) on Revaluation	-	-	-	-	-	-
Actuarial Gain/(Loss) on Defined Benefit Plans	-	-	-	-	-	-
2. Total Comprehensive Income for the Year (1.1+1.2)	-	-	-	2,720,760	(12,665,278)	(9,944,518)
3. Transfer to/from Reserves	-	-	(128,471)	(20,207,694)	20,336,165	-
Creation of General Reserve During the Year	-	-	-	-	-	-
Creation of CSR Fund	-	-	-	-	-	-
Transfer/Utilization from CSR Fund	-	-	(128,471)	-	128,471	-
Unrealized Gains(Loss) on Financial Assets Measured at Fair Value through PL, Net of Tax	-	-	-	(20,207,694)	20,207,694	-
Transfer from Reserves During the Year	-	-	-	-	-	-
4. Total Comprehensive Income After Transfer to/from Reserves (2+3)	-	-	(128,471)	(17,486,934)	7,670,886	(9,944,518)
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)	-	-	(128,471)	(17,486,934)	7,670,886	(9,944,518)
Balance as at 32nd Ashadh, 2083 (Opening +6)	242,000,000	7,003,506	270,030	6,729,642	(18,729,028)	237,274,149

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

As per our report of even date

ANIL REGMI
CHAIRMANSHER BAHADUR BUDHATHOKI
DIRECTORSURESH KUMAR SHRESTHA
DIRECTORGYANENDRA SUBEDI, FCA
PARTNER
FOR,SUNIL KARKI
DIRECTORMAHESH PRASAD KAPHLE
INDEPENDENT DIRECTORNAINA NEPAL DHAKAL
INDEPENDENT DIRECTORJOSHI & BHANDARY,
CHARTERED ACCOUNTANTSASHOK SUBEDI
ACTING CHIEF EXECUTIVE OFFICERTULSI PRASAD ACHARYA
CHIEF BUSINESS OFFICERNIRAJAN SHIWAKOTI
FINANCE HEAD

DATE : 10TH BHADRA, 2083 (26TH AUGUST, 2026)

PLACE : KATHMANDU, NEPAL

GARIMA CAPITAL LIMITED

STATEMENT OF CASH FLOWS

For the Period from 1st Shrawan, 2082 to 32nd Ashad 2083

Amount in NPR

PARTICULARS	CURRENT YEAR	PREVIOUS YEAR
Cash Flow from Operating Activities		
Net Profit/(Loss) After Tax - SOPL	(12,665,278)	36,933,224
Other Comprehensive Income - SOCI	2,720,760	3,558,520
Add: Depreciation and Amortization	5,717,611	5,627,619
Add: Loss on Sale of Fixed Assets	-	-
Less: Utilized CSR	-	-
Add: Current Year Deferred Tax Expenses	(4,685,554)	17,041,908
Add/(Less): Prior Year Adjustments to Equity	-	(2,682)
(Increase)/Decrease in Other Assets	12,890,031	1,674,975
Increase/(Decrease) in Other Liabilities	(12,529,791)	5,186,282
(Increase)/Decrease in Investment	30,396,169	(112,475,430)
Income Tax Paid	(2,136,215)	(5,950,917)
Net Cash Flow from Operating Activities	19,707,732	(48,406,501)
Cash Flow from Investing Activities		
PPE Purchase	(943,260)	(206,949)
Intangible Asset Purchase	(1,812,465)	(921,500)
Sale of Fixed Assets	-	-
Net Cash Flow from Investing Activities	(2,755,725)	(1,128,449)
Cash Flow From Financing Activities		
Payment of Dividend	-	-
Increase/(Decrease) in Secured Loans	(17,567,556)	49,636,536
Net Cash Flow from Financing Activities	(17,567,556)	49,636,536
Net Increase in Cash and Cash Equivalents	(615,549)	101,586
Cash and Cash Equivalents at Beginning	3,385,221	3,283,635
Cash and Cash Equivalents at the End of the Year	2,769,672	3,385,221

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

As per our report of even date

ANIL REGMI
CHAIRMANSHER BAHADUR BUDHATHOKI
DIRECTORSURESH KUMAR SHRESTHA
DIRECTORGYANENDRA SUBEDI, FCA
PARTNER
FOR,
JOSHI & BHANDARY,
CHARTERED ACCOUNTANTSSUNIL KARKI
DIRECTORMAHESH PRASAD KAPHLE
INDEPENDENT DIRECTORNAINA NEPAL DHAKAL
INDEPENDENT DIRECTORASHOK SUBEDI
ACTING CHIEF EXECUTIVE OFFICERTULSI PRASAD ACHARYA
CHIEF BUSINESS OFFICERNIRAJAN SHIWAKOTI
FINANCE HEADDATE : 10TH BHADRA, 2083 (26TH AUGUST, 2026)
PLACE : KATHMANDU, NEPAL

संस्थापक शेयरधनीहरूको विवरण

क्र.स.	नाम	ठेगाना	क्र.स.	नाम	ठेगाना
१	श्री जलेश्वर पाण्डे	विर्घा अर्चले-६, स्याङ्गजा	३९	श्री भन प्रसाद भट्टराई	शंकरनगर-३, रुपन्देही
२	श्री कविता श्रेष्ठ	वालिङ्ग-३, स्याङ्गजा	४०	श्री कमला पगेनी	वालिङ्ग-३, स्याङ्गजा
३	श्री अमृत भट्टराई	जगत्रदेवी-९, स्याङ्गजा	४१	श्री गोविन्द कुमार कर्माचार्य	दासिङ्गदहथुम-२, स्याङ्गजा
४	श्री पिताम्बर श्रेष्ठ	छाङ्गछाङ्गदी-३, स्याङ्गजा	४२	श्री कर्ण बहादुर श्रेष्ठ	वालिङ्ग-३, स्याङ्गजा
५	श्री माधव प्रसाद उपाध्याय	वालिङ्ग-१, स्याङ्गजा	४३	श्री विष्णु प्रसाद काफ्ले	धनुवाँसे-८, स्याङ्गजा
६	श्री दिपक राज काफ्ले	धनुवाँसे-६, स्याङ्गजा	४४	श्री सन्त बहादुर पराजुली	भोर्लेटार-१, लमजुङ्ग
७	श्री खगेन्द्र प्रसाद अर्याल	वालिङ्ग-३, स्याङ्गजा	४५	श्री प्रेम बहादुर जि.सी.	सराङ्गकोट-४, कास्की
८	श्री दुर्गा प्रसाद उपाध्याय	केवरे-८, स्याङ्गजा	४६	श्री पवनकुमार प्रजापति	भक्तपुर-१४, भक्तपुर
९	श्री दिलिप प्रताप खाँण	वालिङ्ग-३, स्याङ्गजा	४७	श्री चन्द्रकान्त बराल	पुम्दीभुम्दी-३, कास्की
१०	श्री बासुदेव पौडेल	वाङ्गसिङ्ग-३, स्याङ्गजा	४८	श्री बसुन्धरा तिमसेना	भदौरे तमागी-६, कास्की
११	श्री सागर बगाले	वालिङ्ग-३, स्याङ्गजा	४९	श्री रमाकान्त बराल	पोखरा-७, कास्की
१२	श्री विनोद प्रसाद रेग्मी	खिलुङ्ग देउराली-४, स्याङ्गजा	५०	श्री भगवती देवी पाठक	पकवादी-४, स्याङ्गजा
१३	श्री जितमान श्रेष्ठ	दासिङ्ग दहथुम-१, स्याङ्गजा	५१	श्री छविलाल कुँवर	पिँडिखोला-३, स्याङ्गजा
१४	श्री खेमराज अर्याल	पुतलीबजार-१३, स्याङ्गजा	५२	श्री दुर्गा प्रसाद पाण्डे	विर्घा-६, स्याङ्गजा
१५	श्री लक्ष्मण ज्ञवाली	आनन्दवन-३, रुपन्देही	५३	श्री रघुपति लम्साल	चिन्नेवास-७, स्याङ्गजा
१६	श्री दिपक लम्साल	भरतपुर-२, चितवन	५४	श्री लेखनाथ भट्टराई	जगत्रदेवी-९, स्याङ्गजा
१७	श्री ज्ञान प्रसाद रेग्मी	खिलुङ्गदेउराली-३, स्याङ्गजा	५५	श्री नारायण प्रसाद श्रेष्ठ	दासिङ्ग दहथुम-९, स्याङ्गजा
१८	श्री ज्ञान प्रसाद अर्याल	पुतलीबजार-१०, स्याङ्गजा	५६	श्री विरेन्द्र बहादुर राना	पेखु बाघखोर-८, स्याङ्गजा
१९	डा.भलकराम अर्याल	पुतलीबजार-१०, स्याङ्गजा	५७	श्री नारायणी पहारी	पोखरा-६, कास्की
२०	श्री हरिश्चन्द्र रेग्मी	पौवैगौडे-२, स्याङ्गजा	५८	श्री बिनोद पाण्डेय	पिँडीखोला-३, स्याङ्गजा
२१	श्री गंगा बहादुर जी.सी	वाणगंगा-१, कपिलवस्तु	५९	श्री बुद्धिमान गुरुङ्ग	नयाँपुल-९, कास्की
२२	श्री थान प्रसाद भट्टराई	बुटवल-१०, रुपन्देही	६०	श्री हुमकान्त कोइराला	वालिङ्ग-४, स्याङ्गजा
२३	श्री शिव प्रसाद अर्याल	अर्जुन चौपारी-४, स्याङ्गजा	६१	श्री कविराज आचार्य	पोखरा-६, कास्की
२४	श्री गिरीधारी पौडेल	पुतलीबजार-१३, स्याङ्गजा	६२	श्री खडानन्द शर्मा	पोखरा-१५, कास्की
२५	श्री गणेश प्रसाद शर्मा अर्याल	वालिङ्ग-३, स्याङ्गजा	६३	श्री कृष्ण वहादुर थापा	सेतीदोभान-४, स्याङ्गजा
२६	श्री यादव कुमार श्रेष्ठ	वालिङ्ग-५, स्याङ्गजा	६४	श्री कृष्ण प्रसाद तिवारी	वालिङ्ग-३, स्याङ्गजा
२७	श्री बसन्त कुमार मल्ल	वालिङ्ग-३, स्याङ्गजा	६५	श्री राम प्रसाद श्रेष्ठ	बयरघारी-९, स्याङ्गजा
२८	श्री जमुना काफ्ले	वालिङ्ग-८, स्याङ्गजा	६६	श्री रेश्मीलाल कोइराला	वालिङ्ग-४, स्याङ्गजा
२९	श्री कृष्ण प्रसाद श्रेष्ठ	वालिङ्ग-३, स्याङ्गजा	६७	श्री हरिकुमार श्रेष्ठ	बेनी-६, म्याग्दी
३०	श्री सुदन श्रेष्ठ	वालिङ्ग-१, स्याङ्गजा	६८	श्री हिमांसु खडका	बेनी-७, म्याग्दी
३१	श्री विनोद कुमार श्रेष्ठ	वालिङ्ग-३, स्याङ्गजा	६९	श्री दिपेन्द्र श्रेष्ठ	बेनी-७, म्याग्दी
३२	श्री सिता राम अधिकारी	वालिङ्ग-३, स्याङ्गजा	७०	श्री माधवप्रसाद रेग्मी	बेनी-१२, म्याग्दी
३३	श्री पुर्ण बहादुर थापा	वालिङ्ग-९, स्याङ्गजा	७१	श्री यजनलाल शाक्य	बेनी-७, म्याग्दी
३४	श्री श्याम प्रसाद बस्याल	गल्याङ्ग-३, स्याङ्गजा	७२	श्री राजेश शाक्य	बेनी-६, म्याग्दी
३५	श्री सुर्य प्रसाद चापागाई	पकवादी-१, स्याङ्गजा	७३	श्री शिवप्रसाद कटुवाल क्षेत्री	भगवती-४, म्याग्दी
३६	श्री पुर्ण प्रसाद अधिकारी	पेलाकोट-१, स्याङ्गजा	७४	श्री शुभकामना प्रधान श्रेष्ठ	बेनी-६, म्याग्दी
३७	श्री नारायण खनाल	जगत्रदेवी-८, स्याङ्गजा	७५	श्री हरिकृष्ण श्रेष्ठ	बेनी-६, म्याग्दी
३८	श्री प्रेमराज श्रेष्ठ	जगत्रदेवी-८, स्याङ्गजा	७६	श्री रेशम बहादुर बानिया	बेनी-६, म्याग्दी

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७७	श्री भरतकुमार राजभण्डारी	बेनी-६, म्याग्दी
७८	श्री रविन्द्र राज जोशी	बेनी-६, म्याग्दी
७९	श्री शेरबहादुर बुढाथोकी	देवीस्थान-३, म्याग्दी
८०	श्री अमृता शाही	बेनी-६, म्याग्दी
८१	श्री अशोक कुमार श्रेष्ठ	दहथुम-१, स्याङ्गजा
८२	श्री भगवती दवाडी	ल्वान्गलेल-४, कास्की
८३	श्री चिरन्जिवी काफ्ले	वालिङ्ग न.पा.-८, स्याङ्गजा
८४	श्री चित्रा मल्ल खड्का	ललितपुर-३, ललितपुर
८५	श्री इन्द्रा भुषाल (शर्मा)	स्वरेक-३, स्याङ्गजा
८६	श्री इन्द्र प्रसाद अधिकारी	पेलाकोट-९, स्याङ्गजा
८७	श्री जमुना देवी पौडेल	पञ्चनगर-२, नवलपरासी
८८	श्री जीवन कुमार मल्ल	वालिङ्ग-४, स्याङ्गजा
८९	श्री कविता राना	वालिङ्ग-१, स्याङ्गजा
९०	श्री कमल प्रसाद श्रेष्ठ	अर्थुङ्गे-२, म्याग्दी
९१	श्री लेखनाथ अर्याल	वालिङ्ग-११, स्याङ्गजा
९२	श्री लिलानारायण श्रेष्ठ	वालिङ्ग-५, स्याङ्गजा
९३	श्री मेनुका शर्मा	आरुचौर-५, स्याङ्गजा
९४	श्री नामदेव भट्टराई	तुलसीभञ्ज्याङ्ग-४, स्याङ्गजा
९५	श्री निलु थापा	ललितपुर-५, ललितपुर
९६	श्री प्रमोद श्रेष्ठ	अर्थुङ्गे-२, म्याग्दी
९७	श्री रजनी श्रेष्ठ	अर्थुङ्गे-२, म्याग्दी
९८	श्री राममाया श्रेष्ठ	पुलाचौर-२, म्याग्दी
९९	श्री रिखिराम बस्याल	जगत्रदेवी-८, स्याङ्गजा
१००	श्री रिना मर्सानी	पोखरा-८, कास्की
१०१	श्री सुर्यप्रसाद रेग्मी	वालिङ्ग न.पा.-३, स्याङ्गजा
१०२	श्री यादव भट्टराई	जगत्रदेवी-९, स्याङ्गजा
१०३	श्री सुर्यप्रसाद भट्टराई	जगत्रदेवी-९, स्याङ्गजा
१०४	श्री प्रदिपकुमार रुङ्गटा	बीरगंज-७, पर्सा
१०५	श्री अम्बिका सुवेदी	फेदीखोला-७, स्याङ्गजा
१०६	श्री युक्तराज खनाल	तुलसीभञ्ज्याङ्ग-७, स्याङ्गजा
१०७	श्री कृष्ण प्रसाद पौडेल	दरौ-३, स्याङ्गजा
१०८	श्री लिलावल्लौ भट्टराई	जगत्रदेवी-९, स्याङ्गजा
१०९	श्री दयाप्रसाद भट्टराई	जगत्रदेवी-९, स्याङ्गजा
११०	श्री सुर्यनारायण श्रेष्ठ	वालिङ्ग-१, स्याङ्गजा
१११	श्री कमलादेवी खडाल	तुलसीभञ्ज्याङ्ग-७, स्याङ्गजा
११२	श्री राजु विश्वकर्मा	चापाकोट-५, स्याङ्गजा
११३	श्री देवराज आचार्य	पोखरा-१७, कास्की
११४	श्री सुनिता श्रेष्ठ	फुजेल -८, गोर्खा
११५	डा. आनन्दप्रसाद श्रेष्ठ	का.म.न.पा.-३४ नयाँबानेश्वर
११६	श्री आनन्दी राय यादव	भुनखुनवा- ३, रौतहट

क्र.सं.	नाम	ठेजाना
११७	श्री अनिल श्रेष्ठ	धरान- २, सुनसरी
११८	श्रीमती बन्दना श्रेष्ठ	का.म.न.पा.-२२, ज्ञानेश्वर
११९	डा. भोलाप्रसाद रिजाल	का.म.न.पा.-३, महाराजगञ्ज
१२०	श्री विष्णु नारायण मानन्धर	का.म.न.पा.-२३, धर्मपथ
१२१	श्री विष्णु प्रसाद शर्मा ज्ञवाली	का.म.न.पा.-३४, नयाँबानेश्वर
१२२	श्री चन्द्रकुवेर श्रेष्ठ	महेन्द्रनगर-१, सुनसरी
१२३	श्री दक्ष प्रसाद श्रेष्ठ	द्यौराली-१, भोजपुर
१२४	श्री गजेन्द्र उदास	पोखरा-८, कास्की
१२५	श्री गौरीशंकर प्रधान	का.म.न.पा.-२३ नयाँबजार,
१२६	डा. हरि किशोर श्रेष्ठ	का.म.न.पा.-२९, गल्कोपाखा
१२७	श्रीमती इन्दिरा बराल	पोखरा-७, राष्ट्रबैंक चोक
१२८	श्री ईश्वरी रघुवंशी	गुसिगाल-१, ललितपुर
१२९	श्री सुमिरन श्रेष्ठ	पोखरा-९, कास्की
१३०	श्री दिपेशमान श्रेष्ठ	ललितपुर -१८ महालक्ष्मीस्थान
१३१	श्री मोहनवर सिंह प्रधान	अलौ-५, पर्सा
१३२	श्री मोहनकृष्ण श्रेष्ठ	का.म.न.पा.-२३ भोछे
१३३	श्री नारायण प्रसाद द्वा	पोखरा-९, महेन्द्रपुल, कास्की
१३४	श्री नारायण प्रसाद बैद्य	भक्तपुर-८ सुकुलढोका
१३५	श्री नरेशभक्त श्रेष्ठ	का.म.न.पा.-९, रातोपुल
१३६	श्री अनन्त प्रसाद श्रेष्ठ	का.म.न.पा.-३२, कठमाण्डौ
१३७	श्रीमती प्रमिला श्रेष्ठ	का.म.न.पा.-७, सिफल
१३८	श्री रविन्द्र बाटाजु	पोखरा-२, भीमसेनटोल, कास्की
१३९	श्री राजनकृष्ण श्रेष्ठ	का.म.न.पा.-११, त्रिपुरेश्वर
१४०	श्री रामकृष्ण श्रेष्ठ	भोजपुर -५, भोजपुर बजार
१४१	श्री रमेशकुमार रघुवंशी	का.म.न.पा.-३३, कुमारीमार्ग
१४२	श्री रमेशकुमार प्रधान	सुनसरी-४, धरान
१४३	श्रीमती सरला रिजाल	का.म.न.पा.-३, महाराजगञ्ज
१४४	श्रीमती सरस्वती श्रेष्ठ	ललितपुर -५, लगनखेल
१४५	श्री सत्य नारायण मानन्धर	का.म.न.पा.-२३, धर्मपथ
१४७	श्री सुरेश कुमार श्रेष्ठ	का.म.न.पा.-३४, नयाँबानेश्वर
१४८	श्रीमती सुर्यकुमारी श्रेष्ठ	का.म.न.पा.-३४, नयाँबानेश्वर
१४९	श्री हिरण्यभक्त प्रधानाङ्ग	मध्यपुर ठिमी-४, भक्तपुर
१५०	श्री प्रयागराज हाडा	का.म.न.पा.-१०, बुद्धनगर
१५१	श्री गणेश बहादुर पाण्डे	का.म.न.पा.-२९, सामाखुसीमार्ग
१५२	श्रीमती सुर्वर्ण मैया श्रेष्ठ	का.म.न.पा.-७, चावहिल
१५३	श्री नरबहादुर पाण्डे	का.म.न.पा.-२९, सामाखुसी
१५४	श्री रुद्रकुमार श्रेष्ठ	का.म.न.पा.-८, सितापाईला
१५५	श्री अनिश मुडभरी	का.म.न.पा.-३, कपनमार्ग, बाँसबारी
१५६	श्री बबिता कुमारी शाह	अलौ-६, पर्सा
१५७	श्री दिपेन्द्रवर सिंह प्रधान	अलौ-५, पर्सा

क्र.स.	नाम	ठेगाना	क्र.स.	नाम	ठेगाना
१५८	श्री महेन्द्रवर सिंह प्रधान	अलौ-५, पर्सा	१९९	डा.केशवराज भुर्तेल	त्रिवेणी-५, नवलपरासी
१५९	श्री दिपकनन्दन सिंह प्रधान	ललितपुर-३, पुलचोक	२००	श्री राम प्रसाद शर्मा	हंशपुर-३, गोरखा
१६०	श्री बद्री कुमार बस्नेत	का.म.न.पा-३४, काठमाण्डौ	२०१	श्री शिव बल्लभ काफ्ले	नारायणगढ, चितवन
१६१	श्रीमती सन्ध्या लक्ष्मी चुके (श्रेष्ठ)	भरतपुर-४, चितवन	२०२	श्री गोविन्द प्रसाद पौडेल	नारायणपुर-५, चितवन
१६२	श्री पदम कुमार पिया	भरतपुर-२, चितवन	२०३	श्री चिरन्जीवि सुवेदी	गितानगर-२, चितवन
१६३	श्री ठाकुर पिया	भरतपुर-२, चितवन	२०४	श्री प्रदिपराज पन्त	पटिहानी-९, चितवन
१६४	श्री अनन्तलाल चुके	का.म.न.पा-३१, काठमाण्डौ	२०५	श्री इच्छा कुमार श्रेष्ठ	भरतपुर-४, चितवन
१६५	श्री ध्रुव कुमार प्रधान	भरतपुर न.पा-३, चितवन	२०६	श्री रामचन्द्र गुरुङ	पुम्दीभुम्दी-६, कास्की
१६६	श्री सिद्ध कुमार श्रेष्ठ	भरतपुर-४, चितवन	२०७	श्री रविन्द्र कुँवर	थुमपोखरा-८, स्याङ्गजा
१६७	श्री टंक बहादुर श्रेष्ठ	का.म.न.पा-१०, काठमाण्डौ	२०८	श्री तुलसीराम तिवारी	थुमपोखरा-५, स्याङ्गजा
१६८	श्री माधव प्रसाद न्यौपाने	का.म.न.पा-१०, काठमाण्डौ	२०९	श्री पदमपानी काफ्ले	धनुवाँसे-५, स्याङ्गजा
१६९	श्री भरतराज कोइराला	का.म.न.पा-३२, काठमाण्डौ	२१०	श्री ओम बहादुर थापा	वालिङ्ग-५, स्याङ्गजा
१७०	श्री वरुण पिया	भरतपुर-३, चितवन	२११	श्री बाबुराम ढकाल	फापरथुम-४ स्याङ्गजा
१७१	श्री अरुण पिया	भरतपुर-३, चितवन	२१२	श्रीमती सन्ध्या श्रेष्ठ	जगत्रदेवी-८, स्याङ्गजा
१७२	श्री प्रकाश तिवारी	भरतपुर-१०, चितवन	२१३	श्रीमती सोनी श्रेष्ठ	जगत्रदेवी-८, स्याङ्गजा
१७३	श्री श्याम कुमार श्रेष्ठ	ललितपुर-१, गुमिंगल	२१४	श्री दिवाकर पौडेल	अयोध्यापुरी-५, चितवन
१७४	श्री ईन्दिरा पाण्डे	भक्तपुर-१६, लोकन्थली	२१५	श्री ध्रुवराज सुवेदी	अर्थुङ्गे-३, म्याग्दी
१७५	श्री प्रदिप कुमार श्रेष्ठ	का.म.न.पा-३४, नयाँ बानेश्वर	२१६	श्री चेत नारायण श्रेष्ठ	दहथुम-१, स्याङ्गजा
१७६	श्री उर्मिला श्रेष्ठ	का.म.न.पा-२३, काठमाण्डौ	२१७	श्री एक नारायण शर्मा	पोखरा-८, कास्की
१७७	श्री दिपक लामा पाख्रिन	का.म.न.पा-४, काठमाण्डौ	२१८	श्री बाबुराम अधिकारी	लाहाचोक-८, कास्की
१७८	श्री शंकर प्रसाद शर्मा भट्टराई	कृष्णगण्डकी-८, स्याङ्गजा	२१९	राधादेवी पौडेल भन्ने श्रीमती युद्ध कुमारी मल्ल	भदौरे तमागी-५, कास्की
१७९	श्री डिल्ली रमण पाण्डे	वालिङ्ग-५, स्याङ्गजा	२२०	श्री भरतराज ढकाल	फापरथुम-४ स्याङ्गजा
१८०	श्रीमती अमला श्रेष्ठ	का.म.न.पा-२३, काठमाण्डौ	२२१	श्री सविन श्रेष्ठ	अर्थुङ्गे-२, म्याग्दी
१८१	श्री हरिराम कोइराला	विराटनगर-४, मोरङ	२२२	श्री रुद्र बहादुर वि.क	पुतलीबजार-४, स्याङ्गजा
१८२	श्री निर्मल कुमार श्रेष्ठ	शक्तिखोर -६, चितवन	२२३	श्री कृष्ण प्रसाद पंगेनी	पेखुवाखोर-३, स्याङ्गजा
१८३	श्री प्रभाकर पण्डित	पटिहानी -२, चितवन	२२४	श्री ठहर बहादुर भण्डारी	वेनी-१०, म्याग्दी
१८४	श्री देवी सापकोटा	नारायणपुर-५, चितवन	२२५	श्री लोक प्रसाद अर्याल	खिलुङ्ग-९, स्याङ्गजा
१८५	श्री मुनादेवी घिमिरे	प्रगतिनगर-९, नवलपरासी	२२६	श्री महेशराज रेग्मी	करेन्डाँडा-३, स्याङ्गजा
१८६	श्री ज्ञानेन्द्रमान शाक्य	का.म.न.पा-२१, काठमाण्डौ	२२७	श्रीमती तेज कुमारी महत	अर्थुङ्गे-८, म्याग्दी
१८७	श्री निरज कुमार प्रधान	बन्दीपुर-१, तनहुँ	२२८	श्री मधुसुदन उपाध्याय	वालिङ्ग-१, स्याङ्गजा
१८८	श्री निलेन मान शाक्य	का.म.न.पा -२१, काठमाण्डौ	२२९	श्री जगन्नाथ पंगेनी	स्वरेक-४, स्याङ्गजा
१८९	श्री पुर्णभद्र कंडेल	अमरापुरी -८, नवलपरासी	२३०	श्री दयाप्रसाद रेग्मी	स्वरेक-४, स्याङ्गजा
१९०	डा.श्याम कुमार श्रेष्ठ	नारायणगढ-१, चितवन	२३१	श्री घनश्याम गौडेल	पेलकोट-६, स्याङ्गजा
१९१	श्री शम्भुलाल श्रेष्ठ	बन्दीपुर-६, तनहुँ	२३२	श्री अमृत बानिया	अर्थुङ्गे-१, म्याग्दी
१९२	डा.अशोक तायल	भद्रपुर-२, भ्रपा	२३३	श्रीमती पार्वती अर्याल पारु	खिलुङ्ग-९, स्याङ्गजा
१९३	डा.प्रमोद कुमार क्षेत्री	दहथुम -५, स्याङ्गजा	२३४	श्री लिलाराम गौतम	सिमाना-३, बाग्लुङ्ग
१९४	श्री बसन्तराज पराजुली	गन्जनगर-५, चितवन	२३५	श्री विनय रेग्मी	पुलाचौर-४, म्याग्दी
१९५	श्री राजकुमार श्रेष्ठ	विदुर-२, नुवाकोट	२३६	श्री राजेश सुवेदी	वालिङ्ग-२, स्याङ्गजा
१९६	श्री त्रिलोचन कंडेल	मंगलपुर-२, चितवन	२३७	श्रीमती संगिता उपाध्याय	फापरथुम-४, स्याङ्गजा
१९७	डा.सुर्यकान्त घिमिरे	जिता-२, लमजुङ्ग	२३८	श्री लिला प्रसाद पंगेनी	भीरकोट-२, स्याङ्गजा
१९८	श्री सुनुजा अधिकारी	भरतपुर-१०, चितवन			

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

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२८०	श्री ध्रुव बहादुर प्रधान	काठमाण्डौ-३, महाराजगंज
२८१	श्री पदम प्रसाद पाण्डेय	विर्घा-७, स्याङ्गजा
२८२	श्री रुक्मागत अर्याल	स्वरेक-३, स्याङ्गजा
२८३	श्री मणी प्रसाद पंगेनी	स्वरेक-४, स्याङ्गजा
२८४	श्री कमल प्रसाद अधिकारी	तुलसीभञ्ज्याङ्ग-२, स्याङ्गजा
२८५	श्री प्रकाश एस.एस. थापा	ललितपुर-१३, ललितपुर
२८६	श्री नारायण प्रसाद शर्मा	केवरे-८, स्याङ्गजा
२८७	श्री रामचन्द्र पंगेनी	कुवाकोट-३, स्याङ्गजा
२८८	श्री पदम प्रसाद पाण्डे	कालीगण्डकी-२, स्याङ्गजा
२८९	श्री निलकण्ठ काफ्ले	वालिङ्ग-८, स्याङ्गजा
२९०	श्री कृष्णहरी खत्री	कटुञ्जे-७, भक्तपुर
२९१	श्री आत्माराम लुँडेल	छत्रदेउराली-४, धादिङ्ग
२९२	श्री भारती देवी राना	हुवास-१, पर्वत
२९३	श्री विष्णु प्रसाद गैह्रे	वालिङ्ग-१३, स्याङ्गजा
२९४	श्री मोतीलाल कुँवर	वालिङ्ग-३, स्याङ्गजा
२९५	श्री सुर्य प्रसाद खनाल	स्वाठी-६, नवलपरासी
२९६	श्री सुन्दर भुषाल	उरामपोखरा-५, पर्वत
२९७	श्री बुद्धिसागर त्रिपाठी	कटैया-७, रुपन्देही
२९८	श्रीमती कविता के.सी	बेथान-४, रामेछाप
२९९	श्री सुबोध कुमार लुँडेल	छत्रदेउराली-३, धादिङ्ग
३००	श्री सुरेश कुमार रंगाटा	विरगंज-७, पर्सा
३०१	श्री गौरी श्रेष्ठ	का.म.न.पा.-१७, काठमाण्डौ
३०२	श्री अशोक द्वारे	केवरेभञ्ज्याङ्ग-३, स्याङ्गजा
३०३	श्री केशव राज ढकाल	चण्डीकालीका-३, स्याङ्गजा
३०४	श्री मेखलाल श्रेष्ठ	भिरकोट-५, स्याङ्गजा
३०५	श्री दोब बहादुर कार्की	पुतलीबजार-१३, स्याङ्गजा
३०६	श्री विष्णु प्रसाद खनाल	गल्याङ्ग-९, स्याङ्गजा
३०७	श्री एक बहादुर थापा	वालिङ्ग-५, स्याङ्गजा
३०८	श्रीमती शान्ता थापा	वालिङ्ग-३, स्याङ्गजा
३०९	श्री घनश्याम डुम्रे	कालीकोट-५, स्याङ्गजा
३१०	श्री रुक्मागत गैरे	थुमपोखरा, २ स्याङ्गजा
३११	श्री बुद्धिसागर गैरे	वालिङ्ग ११, स्याङ्गजा
३१२	श्री सनम श्रेष्ठ	जलजला-३, पर्वत
३१३	श्री शुशिल कोइराला	खिलुङ्गदेउराली-९, स्याङ्गजा
३१४	श्री राम चन्द्र शर्मा	का.म.न.पा.-१६, काठमाण्डौ
३१५	श्री गौरी पौडेल	पोखरा-६, कास्की
३१६	श्री शशी कोइराला शर्मा	वालिङ्ग-४, स्याङ्गजा
३१७	श्री श्याम प्रसाद रेग्मी	भीरकोट-६, स्याङ्गजा
३१८	श्री गंगा खनाल	रुपा-४, कास्की
३१९	श्री ज्ञान कुमारी शर्मा अर्याल	पुतलीबजार-१३, स्याङ्गजा
३२०	श्री महेन्द्र श्रेष्ठ	वेनी-७, म्याग्दी



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३२१	श्री रविन्द्र नारायण श्रेष्ठ	कुश्मा-४, पर्वत	३६२	श्री केशव नरसिंह राजभण्डारी	का.म.न.पा.-३३, काठमाण्डौ
३२२	श्री नरेन्द्र कुमार श्रेष्ठ	बेनी-८, म्याग्दी	३६३	श्री गिता कुमारी तिवारी	तानसेन-६, पाल्पा
३२३	श्री प्रविन कुमार श्रेष्ठ	बेनी-८, म्याग्दी	३६४	श्री कमल प्रसाद बस्याल	तानसेन, पाल्पा
३२४	श्री बालकृष्ण सुवेदी	रघुगंगा-३, म्याग्दी	३६५	श्री रंजित वस्नेत	९ मगरगाउँ
३२५	श्री नवराज पौडेल	बेनी-४, म्याग्दी	३६६	श्री आकाश कुमार अग्रवाल	ललितपुर-१०, ललितपुर
३२६	श्री वल प्रसाद श्रेष्ठ	रघुगंगा-३, म्याग्दी	३६७	श्री राजेन्द्र अधिकारी	रुपाकोट-४, तनहुँ
३२७	श्री विष्णु प्रसाद गौतम	बेनी-७, म्याग्दी	३६८	श्री घनश्याम प्रसाद साह	सर्लाही-१, सर्लाही
३२८	श्री ठाकुर प्रसाद शर्मा	पिप्ले-९, म्याग्दी	३६९	श्री लोकराज पौडेल	दरौ-३, स्याङ्गजा
३२९	श्री धनञ्जय कुमार श्रेष्ठ	बेनी-७, म्याग्दी	३७०	श्री रत्न प्रसाद गौतम	का.म.न.पा.-१०, काठमाण्डौ
३३०	श्री सुरेन्द्र हमाल	बेनी-८, म्याग्दी	३७१	श्री प्रिया गैरे	बुटवल-९, रुपन्देही
३३१	श्री अच्युत गिरी	वेनी-७, म्याग्दी	३७२	श्री दुर्गा नारायण श्रेष्ठ	स्याङ्गजा-६, स्याङ्गजा
३३२	श्री शर्मिला जोशी श्रेष्ठ	वेनी-७, म्याग्दी	३७३	श्री दिपेन्द्र श्रेष्ठ	पोखरा-५, कास्की
३३३	श्री रामजी प्रसाद सुवेदी	वेनी-९, म्याग्दी	३७४	श्री शान्ता अधिकारी	बुटवल-१३, रुपन्देही
३३४	श्री नविना थापा रावल	वेनी-७, म्याग्दी	३७५	श्री दुष्यन्त भण्डारी	तानसेन-२, पाल्पा
३३५	श्री गोविन्द प्रसाद पौड्याल	वालिङ्ग-८, स्याङ्गजा	३७६	श्री तोया राज पाण्डे	गल्याङ्ग-३, स्याङ्गजा
३३६	श्री भिम लाल पराजुली	वालिङ्ग-१३, स्याङ्गजा	३७७	श्री सुर्य प्रसाद बराल	पोखरा-१७, कास्की
३३७	श्री प्रेम प्रसाद पराजुली	वालिङ्ग-१२, स्याङ्गजा	३७८	श्री सम्पूर्णमान श्रेष्ठ	ललितपुर-२, ललितपुर
३३८	श्री सविना काफ्ले	पोखरा-१७, कास्की	३७९	श्री जिवन शर्मा	पोखराथोक-५, पाल्पा
३३९	श्री आईमाण्डु श्रेष्ठ	का.म.न.पा.-२९, काठमाण्डौ	३८०	श्री महेश भट्टराई	गल्याङ्ग-३, स्याङ्गजा
३४०	श्री केदार भट्टराई	गल्याङ्ग-३, स्याङ्गजा	३८१	श्री भुपराज वगाले	वालिङ्ग-८, स्याङ्गजा
३४१	श्री ईश्वर न्यौपाने	गल्याङ्ग-३, स्याङ्गजा	३८२	श्री मोहन भण्डारी	गल्याङ्ग-३, स्याङ्गजा
३४२	जेम्स इनभेष्टमेण्ट प्रा.लि.	का.म.न.पा.-३१, पुतलीसडक	३८३	श्री सुर्य भट्टराई	गल्याङ्ग-३, स्याङ्गजा
३४३	श्री इश्वरी प्रसाद ढकाल	आँधिखोला-६, स्याङ्गजा	३८४	श्री निर्मला मुल्मी श्रेष्ठ	दार्सिङ्ग दहथुम-३, स्याङ्गजा
३४४	श्री नविन प्याकुल्ले	गेर्खु-८, नुवाकोट	३८५	श्री सुस्मिता लुईटेल	नागर्जुन-१, काठमाण्डौ
३४५	श्री भलकराम गैह्रे	नेपालगञ्ज-१८, बाँके	३८६	श्री तुलसी देवी श्रेष्ठ	वालिङ्ग-३, स्याङ्गजा
३४६	श्री सुगन्ध कुमार गुप्ता	गढो-७, रौतहट	३८७	श्री गिरधारी भण्डारी	गल्याङ्ग-८, स्याङ्गजा
३४७	श्री नागेन्द्रप्रसाद चौधरी	कौडेना-३, सर्लाही	३८८	श्री गोविन्द प्रसाद ढकाल	फापरथुम-३, स्याङ्गजा
३४८	श्री तपेश्वर चौधरी (कलवार)	कविलासी-३, सर्लाही	३८९	श्री रमेश बस्याल	गल्याङ्ग, स्याङ्गजा
३४९	श्री बालकृष्ण कलवार साह	सहोडवा-३, सर्लाही	३९०	श्री दिपक न्यौपाने	सुर्यविनायक, भक्तपुर
३५०	श्री दिपेन्द्र चौधरी	कौडेना-३, सर्लाही	३९१	श्री सुरेश सुवेदी	गल्याङ्ग-३, स्याङ्गजा
३५१	श्री विष्णु यादव	जमुनिया-९, सर्लाही	३९२	श्री सन्तोष रावल	बेनी-६, म्याग्दी
३५२	श्री विष्णु देव राय यादव	जमुनिया-९, सर्लाही	३९३	श्री सिर्जना उपाध्याय पगेनी	वालिङ्ग-१, स्याङ्गजा
३५३	श्री उपेन्द्र चौधरी	कविलासी-३, सर्लाही	३९४	श्री कुञ्ज राज थापा	पोखरा-१६, कास्की
३५४	श्री लक्ष्मी राज भण्डारी यादव	ललितपुर-३, ललितपुर	३९५	श्री अमृत शिवभक्ती	पोखरा, कास्की
३५५	श्री रामेश्वर चौधरी	कविलासी-३, सर्लाही	३९६	श्री रिया भोजपुरे	पुरानो बानेश्वर, काठमाण्डौ
३५६	श्री नागेन्द्र कुमार	फुलपरासी-५, सर्लाही	३९७	श्री कृष्ण प्रसाद रेग्मी	ठुलाडिही-९, स्याङ्गजा
३५७	श्री कृष्णदेव यादव	जमुनिया-९, सर्लाही	३९८	डा.अमित श्रेष्ठ	का.म.न.पा.-४, महाराजगञ्ज
३५८	श्री जगन्नाथ साह	रोहुवा-२, सर्लाही	३९९	श्री सुरेश बाबु श्रेष्ठ	काठमाण्डौ
३५९	श्रीमती सुनिता कुमारी यादव	नवराजपुर-४,	४००	श्री नविन किशोर भोजपुरे	का.म.न.पा.-३१, काठमाण्डौ
३६०	श्री अमरेन्द्र कुमार यादव	मुडवलवा-१, रौतहट	४०१	श्री राजेन्द्र बाबु श्रेष्ठ	बुढानिलकण्ठ-८, काठमाण्डौ
३६१	श्री प्रेम किशोर गुप्ता	मलंगवा, सर्लाही	४०२	श्री उदय लाल ध्वजु	काठमाण्डौ

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४०३	श्री बेद बहादुर श्रेष्ठ	का.म.न.पा-१०, काठमाण्डौ
४०४	श्री अनुमान श्रेष्ठ	बेनी-७, म्याग्दी
४०५	श्री सन्जु प्रसाद जैसवाल	गंगापिपरा-७, रौतहट
४०६	श्री विनोद काजी श्रेष्ठ	का.म.न.पा-३४, काठमाण्डौ
४०७	श्री मेघ बहादुर के.सी.	भिरकोट-९, स्याङ्गजा
४०८	श्री तृष्णा शाक्य	पुतलीबजार-१, स्याङ्गजा
४०९	श्री भोला प्रसाद तिवारी	स्वरेक-७, स्याङ्गजा
४१०	श्री विनिता राणा	पोखरा-१०, कास्की
४११	श्री सुरज वराल	पोखरा-३, कास्की
४१२	श्री राम चन्द्र वराल	पोखरा-१७, कास्की
४१३	श्री रिता भण्डारी	गल्याङ्ग-८, स्याङ्गजा
४१४	श्री राजेश्वरी चित्रकार	का.म.न.पा-२८, काठमाण्डौ
४१५	श्री सुन्दर शिवभक्ती	पोखरा-३, कास्की
४१६	श्री संजय ढकाल	सैनामैना-६, रुपन्देही
४१७	श्री बहु कुमारी थापा	पोखरा-१०, कास्की
४१८	श्री सुर्यप्रसाद पौडेल	भरतपुर-६, चितवन
४१९	श्री दयाराज अर्याल	टोखा-१४, काठमाण्डौ
४२०	श्री राजेन्द्र के.सी.	गंगाजमुना-५, धादिङ्ग
४२१	श्री नितिश काफ्ले	परोहा-१, रुपन्देही
४२२	श्री मान बहादुर ठगुना	बेलौरी-९, कञ्चनपुर
४२३	श्री लक्ष्मण प्रसाद भट्टराई	गल्याङ्ग-३, स्याङ्गजा
४२४	श्री दिलिप कुमार खाँण	वालिङ्ग-६, स्याङ्गजा
४२५	श्री शैलेन्द्र कुमार बानिया	अर्थुङ्गे-२, म्याग्दी
४२६	श्री पारिश्वर न्यौपाने	थुमपोखरा-२, स्याङ्गजा
४२७	श्री खगेन्द्र प्रसाद भट्टराई	गल्याङ्ग-३, स्याङ्गजा
४२८	श्री बाबुलाल मगर	दारेचोक-३, चितवन
४२९	श्री दिपा श्रेष्ठ	गल्याङ्ग-३, स्याङ्गजा
४३०	श्री सुमन सेन	टोखा-१०, काठमाण्डौ
४३१	श्री पुर्णराज सेन	वालिङ्ग-१०, स्याङ्गजा
४३२	श्री हुम बहादुर सेन	वालिङ्ग-१०, स्याङ्गजा
४३३	श्री भिम बहादुर सेन	वालिङ्ग-१०, स्याङ्गजा
४३४	श्री तुलसी सेन	वालिङ्ग-१०, स्याङ्गजा
४३५	श्री बद्रीराज जोशी	का.म.न.पा-९, काठमाण्डौ
४३६	श्री कल्पना कार्की	पोखरा-५, कास्की
४३७	श्री समन श्रेष्ठ	बेनी-४, म्याग्दी
४३८	श्री साधना कुमारी श्रेष्ठ	अर्थुङ्गे-७, म्याग्दी
४३९	श्री खेमराज अर्याल	काठमाण्डौ महानगरपालिका
४४०	श्री दुर्गा बहादुर गुरुङ्ग	पोखरा-१७, कास्की
४४१	श्री रामलोचन अर्याल	खिलुङ्गदेउराली-९, स्याङ्गजा
४४२	श्री परमलोचन अर्याल	खिलुङ्गदेउराली-९, स्याङ्गजा

क्र.सं.	नाम	ठेजाना
४४३	श्री टिकाराम अर्याल	खिलुङ्गदेउराली-९, स्याङ्गजा
४४४	श्री शालिकराम शर्मा कोईराला	वालिङ्ग-४, स्याङ्गजा
४४५	श्री पवित्रमणी पोखरेल	निर्मलपोखरी-६, कास्की
४४६	श्रीमती भुमा शर्मा पाण्डे	पेखुवाखोर-२, स्याङ्गजा
४४७	श्री डिल्ली राम ढकाल	गल्याङ्ग-११, स्याङ्गजा
४४८	श्री दिपक प्रसाद चापागाँई	पिढीखोला-६, स्याङ्गजा
४४९	श्री लोकेन्द्र खड्का	बाविद्याचौर-५, म्याग्दी
४५०	श्री सोम बहादुर खत्री क्षेत्री	नाग्लिवाङ्ग-९, पर्वत
४५१	श्री प्रविन श्रेष्ठ	वाग्ला-८, गुल्मी
४५२	श्री सुरक्षा लम्साल	वालिङ्ग-३, स्याङ्गजा
४५३	श्री नारायण रंगटा	बीराङ्ग-५, पर्सा
४५४	श्रीमती नन्दा मल्ल सेन	भोर्ले-१, पर्वत
४५५	श्री गणेश रिजाल	पिपरासिमरा-५, बारा
४५६	श्री ओम चावोविरो फिड इन्डस्ट्रिज प्रा.लि.	परवानीपुर-३, बारा
४५७	श्री रिषीराज गौतम	खैरीचन्दनपुर-५, बर्दिया
४५८	श्री होमनाथ भट्टराई	गल्याङ्ग-३, स्याङ्गजा
४५९	श्री हेम कुमारी अधिकारी न्यौपाने	अन्नपूर्ण-८, भोजपुर
४६०	श्री तिल प्रसाद श्रेष्ठ	चापाकोट -६, स्याङ्गजा
४६१	श्री मनोज श्रेष्ठ	वालिङ्ग-३, स्याङ्गजा
४६२	श्री सन्तोष पोखरेल	सन्धिखर्क-२, अर्घाखाँची
४६३	श्री समता पोखरेल	इलाम -५, इलाम
४६४	श्री कमल पराजुली	स्वरेक-४, स्याङ्गजा
४६५	श्री प्रवेश शाक्य	काठमाण्डौ -१२, काठमाण्डौ
४६६	श्री भरत प्रसाद उपाध्याय	अर्थुङ्गे-८, म्याग्दी
४६७	श्री दामोदर शर्मा	घतान -३, म्याग्दी
४६८	श्री चिरञ्जीवि शर्मा	घतान -३, म्याग्दी
४६९	श्री ओम बहादुर थापा	जगत्रदेवी, स्याङ्गजा
४७०	श्री प्रिंसा ज्ञवाली	तुलसीपुर २, दाङ्ग
४७१	श्री सिता न्यौपाने	तुलसीपुर २, दाङ्ग
४७२	श्री निरञ्जन श्रेष्ठ	बेनी -७, म्याग्दी
४७३	श्री देव बहादुर थापा	तानसेन -१, पाल्पा
४७४	श्री खुमा सेन	भकुण्डे, स्याङ्गजा
४७५	श्री दुर्गा गुरुङ्ग	वालिङ्ग ८, स्याङ्गजा
४७६	श्री निंसा खाँण	जलजला ४, पर्वत
४७७	श्री मिन बहादुर भण्डारी	गल्कोट-४, बाग्लुङ्ग
४७८	श्री सौरभ तिवारी	वालिङ्ग-३, स्याङ्गजा
४७९	श्री कृष्ण राज अधिकारी	हंसपुर-८, कास्की
४८०	श्री अच्युत शरण अर्याल	वालिङ्ग-४, स्याङ्गजा

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	हरी ओझा
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	अकितराज उपाध्याय
११	उर्लाबारी शाखा	उर्लाबारी, मोरङ	सबिन दाहाल
१२	भुम्का शाखा	भुम्का, सुनसरी	विकास श्रेष्ठ
१३	पथरी शाखा	पथरी, मोरङ	नन्द किसोर यादव
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 भा
१७	सिमरा शाखा	सिमरा, बारा	शैलेश जोशी
१८	कलैया शाखा	कलैया, बारा	समिर लुईटेल
१९	चन्द्रपुर शाखा	चन्द्रपुर, रौतहट	नितेश कार्की
२०	जनकपुर शाखा	जनकपुर, धनुषा	विपिन कुमार भा
२१	मलंगवा शाखा	मलंगवा, सर्लाही	सकिन्द्र प्रसाद यादव
२२	बरहथवा शाखा	बरहथवा, सर्लाही	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

वागमती प्रदेश - उपत्यका भित्र

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	विकास थापा

३३	सूर्यविनायक शाखा	सूर्यविनायक, भक्तपुर	देवराज न्यौपाने
३४	हात्तीगौडा शाखा	हात्तीगौडा, काठमाण्डौ	ईच्छा भण्डारी
३५	जोरपाटी शाखा	जोरपाटी, काठमाण्डौ	संगीता रिजाल
३६	ठमेल शाखा	ठमेल, काठमाण्डौ	कुमार अधिकारी
३७	ईमाडोल शाखा	ईमाडोल, ललितपुर	किरण पाठक
३८	कुलेश्वर शाखा	कुलेश्वर, काठमाण्डौ	सोनी मल्ल
३९	ढुगेधारा शाखा	ढुगेधारा, काठमाण्डौ	सञ्जय पौडेल
४०	सतुंगल शाखा	सतुंगल, काठमाण्डौ	कृष्ण नेपाल
४१	पेप्सीकोला शाखा	पेप्सीकोला, काठमाण्डौ	कपुर दाहाल
४२	मैतीदेवी शाखा	मैतीदेवी, काठमाण्डौ	स्वेच्छा सिवाकोटी
४३	गड्डाघर शाखा	गड्डाघर, भक्तपुर	सत्यराम रञ्जितकार
४४	सातदोबाटो शाखा	सातदोबाटो, ललितपुर	सिता डुम्रे
४५	माछापोकरी शाखा	माछापोकरी, काठमाण्डौ	मुकुन्दराज अधिकारी
४६	किर्तिपुर शाखा	किर्तिपुर, काठमाण्डौ	सनिप महर्जन
४७	पुतलीसडक शाखा	पुतलीसडक, काठमाण्डौ	पुष्पराज खनाल

वागमती प्रदेश-उपत्यका बाहिर

क्र.सं.	शाखा कार्यालय	ठेगाना	शाखा प्रमुख
४८	नारायणगढ शाखा	नारायणगढ, चितवन	तोयनाथ अधिकारी
४९	पर्सा शाखा	पर्सा, चितवन	सन्तोष बराल निर्दोष
५०	मुग्लिङ शाखा	मुग्लिङ, चितवन	नारायण महतो
५१	हेटौंडा शाखा	हेटौंडा, मकवानपुर	सुर्य प्रसाद पौडेल
५२	बुद्धचोक शाखा	बुद्धचोक, चितवन	विष्णु पौडेल
५३	मालपोतचोक शाखा	मालपोतचोक, चितवन	हरिराम रेग्मी
५४	शिवनगर शाखा	शिवनगर, चितवन	होमनाथ पौडेल
५५	टाँडी शाखा	टाँडी, चितवन	सन्तोष बाबु पन्त
५६	बट्टार शाखा	बट्टार, नुवाकोट	प्रकाश चन्द्र अर्याल
५७	मिलनचोक शाखा	मिलनचोक, चितवन	कृष्ण प्रसाद चापागाँई
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	महेस गैह्रे
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	मनोज गैह्रे
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 गर्बूजा
८०	चापाकोट शाखा	चापाकोट, स्याङ्गजा	कृष्ण प्रसाद रेग्मी
८१	दलदले शाखा	दलदले, नवलपुर	ज्योती खनाल
८२	तल्लो गगनगौडा शाखा	तल्लो गगनगौडा, कास्की	अर्विन अर्याल
८३	बुद्धचोक शाखा	बुद्धचोक, पोखरा, कास्की	प्रकाश ओझा
८४	बेसीशहर शाखा	बेसीशहर, लमजुङ्ग	सुरेश 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	मिलन गिरी
८९	लेकसाईड शाखा	लेकसाईड, पोखरा, कास्की	सुदिप आचार्य
९०	बगर शाखा	वगर, कास्की	आकाश गुरुङ
९१	गोरखा शाखा	गोरखा बजार, गोरखा	प्रमोद अर्याल
९२	गैडाकोट शाखा	गैडाकोट, नवलपरासी	निता प्रधान
९३	मिर्दी शाखा	मिर्दी, स्याङ्गजा	कमलराज रेग्मी
९४	भुम्रे एक्सटेन्सन 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	संगिता मर्हजन
९९	बुटवल शाखा	बुटवल, रुपन्देही	हिरामणी पराजुली
१००	भैरहवा शाखा	भैरहवा, रुपन्देही	सुरज भट्टराई

१०१	जितपुर शाखा	जितपुर, कपिलवस्तु	युवराज वेल्वासे
१०२	सुनवल शाखा	सुनवल, नवलपरासी	यज्ञमूर्ति न्यौपाने
१०३	वर्दघाट शाखा	वर्दघाट, नवलपरासी	शोभित बहादुर खड्का
१०४	परासी शाखा	परासी, नवलपरासी	मनोज गौतम
१०५	खैरेनी शाखा	खैरेनी, रुपन्देही	कविता शर्मा
१०६	फर्साटिकर शाखा	फर्साटिकर, रुपन्देही	यज्ञराज आचार्य
१०७	शान्तिपुर शाखा	शान्तिपुर, गुल्मी	कुशमाखर 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	बिष्णु गैह्रे
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	लेखनाथ भट्टराई
११८	कोहलपुर शाखा	कोहलपुर, बाँके	श्रवण न्यौपाने
११९	गुलरिया शाखा	गुलरिया, बर्दिया	विनोद गोतामे वि.क.
१२०	भुरीगाउँ शाखा	भुरीगाउँ, बर्दिया	कमल प्रसाद जैसी
१२१	ड्राईभरटोल शाखा	ड्राईभरटोल, रुपन्देही	मधु चुडली

कर्णाली प्रदेश

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

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	नारायण पगेनी

बीसौ वार्षिक साधारणसभामा संशोधनको लागि प्रस्तुत गरिमा विकास बैंक लिमिटेडको प्रबन्धपत्रको तीन महले वितरण

दफा नम्बर	हालको व्यवस्था	प्रस्तावित संशोधन	संशोधनको कारण
५ (क)	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 रु.६,६५,००,००,०००/- (अक्षरेपी छ अर्ब पैंसठ्ठी करोड मात्र) हुनेछ। सो पूँजीलाई प्रति शेयर रु.१०० का दरले ६,६५,००,००० (छ करोड पैंसठ्ठी लाख) थान साधारण शेयरमा विभाजन गरिएको छ।	१० प्रतिशत बोनस शेयर वितरण पश्चात विकास बैंकको जारी तथा चुक्ता पूँजीमा बृद्धि हुने हुँदा विकास बैंकको अधिकृत पूँजी बृद्धि गर्न आवश्यक भएकोले
५ (ख)	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 दशमलब सतसठ्ठी) थान साधारण शेयरमा विभाजन गरिएको छ।	विकास बैंकको जारी पूँजी रु.६,६२,३४,८३,२०३।९४ (अक्षरेपी छ अर्ब बैसठ्ठी करोड चौतिस लाख त्रियासी हजार दुई सय तीन र पैसा चौरानब्बे मात्र) हुनेछ। जसलाई प्रति शेयर रु. १००/- का दरले ६,६२,३४,८३२.०४ (छ करोड बैसठ्ठी लाख चौतिस हजार आठ सय बत्तीस दशमलब चार) थान साधारण शेयरमा विभाजन गरिएको छ।	१० प्रतिशत बोनस शेयर वितरण पश्चात विकास बैंकको जारी तथा चुक्ता पूँजीमा बृद्धि हुने भएकोले।
५ (ग)	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।	विकास बैंकको चुक्ता पूँजी रु.६,६२,३४,८३,२०३।९४ (अक्षरेपी छ अर्ब बैसठ्ठी करोड चौतिस लाख त्रियासी हजार दुई सय तीन र पैसा चौरानब्बे मात्र) हुनेछ।	

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

नियम नम्बर	हालको व्यवस्था	प्रस्तावित संशोधन	संशोधनको कारण
२९ (१) (ख)	संचालक समितिको बैठकमा उपस्थित भएबापत समितिका अध्यक्षको बैठक भत्ता रु.१२,०००/- (अक्षरेपी बाह्र हजार मात्र) र सदस्यको बैठक भत्ता रु.११,०००/- (अक्षरेपी एघार हजार मात्र) हुनेछ ।	संचालक समितिको बैठकमा उपस्थित भएबापत समितिका अध्यक्षको बैठक भत्ता रु.१८,०००/- (अक्षरेपी अठार हजार मात्र) र सदस्यको बैठक भत्ता रु.१६,०००/- (अक्षरेपी सोह्र हजार मात्र) हुनेछ ।	समय सापेक्ष सञ्चालकहरूको बैठक भत्ता परिमार्जन गर्न वाञ्छनिय भएकोले ।
२९ (१) (ग)	विकास बैंकको कामको शिलशिलामा अध्यक्ष र सञ्चालकलाई प्रदान गरिने दैनिक भ्रमण भत्ता देहाय बमोजिम हुनेछः (अ) दैनिक भत्ता स्वदेशमा रु.७,०००/-, भारतमा भा.रु.६,०००/- र नेपाल र भारत बाहेक अन्य मुलुकमा अमेरिकी डलर २००/- तथा परिवहन खर्च, हवाई टिकट, होटलको लजिङ्ग खर्च र भिसा शुल्क वास्तविक बिल बमोजिम हुनेछ ।	विकास बैंकको कामको शिलशिलामा सञ्चालक समितिको अध्यक्ष र सदस्यलाई प्रदान गरिने दैनिक भ्रमण भत्ता देहाय बमोजिम हुनेछः (अ) दैनिक भत्ता स्वदेशमा रु.१०,०००/- भारतमा भा.रु.१०,०००/-, नेपाल र भारत बाहेक अन्य मुलुकमा अमेरिकी डलर २००/- तथा परिवहन खर्च, हवाई टिकट, होटलको लजिङ्ग खर्च र भिसा शुल्क वास्तविक बिल बमोजिम हुनेछ ।	समय सापेक्ष सञ्चालकहरूको दैनिक भ्रमण भत्ता परिमार्जन गर्न वाञ्छनिय भएकोले ।
२९ (१) (घ)	संचालक समितिको अध्यक्ष र सदस्यलाई टेलिफोन, पत्रपत्रिका र इन्टरनेट खर्चवापत मासिक रु.६,०००/- (अक्षरेपी दश हजार मात्र) हुनेछ ।	संचालक समितिको अध्यक्ष र सदस्यलाई टेलिफोन, पत्रपत्रिका र इन्टरनेट खर्चवापत मासिक रु.१०,०००/- (अक्षरेपी दश हजार मात्र) प्रदान गरिनेछ ।	सञ्चालकहरूलाई सञ्चार तथा छपाई खर्च वापत मासिक रुपमा प्रदान गरिदै आएको रकम परिमार्जन गर्न वाञ्छनिय भएकोले ।



नेपाल राष्ट्र बैंक
वित्तीय संस्था सुपरिवेक्षण विभाग



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मिति: २०८३/०५/२९

च.नं.: १२०

श्री गरिमा विकास बैंक लिमिटेड
बालुवाटार, काठमाण्डौ ।

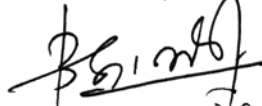
विषय: लाभांश घोषणा/वितरण तथा वित्तीय विवरण प्रकाशन सम्बन्धमा ।

महाशय,

त्यस संस्थाबाट पेश गरिएका वित्तीय विवरण तथा अन्य कागजातहरूका आधारमा बैंक तथा वित्तीय संस्था सम्बन्धी ऐन, २०७३ को दफा ४७ को उपदफा (२) का प्रावधानहरू पालना गरेको देखिएको हुँदा, सोही ऐनको उपदफा (१) बमोजिम संस्थाले आ.व. २०८२/८३ को संचित मुनाफा रु.१,२०,६६,२८,३९२/- (अक्षरेपी एक अर्ब बीस करोड छैसठी लाख अठ्ठाइस हजार तीन सय बयानब्बे मात्र) बाट शेयरधनीहरूलाई २०८३ असार मसान्तको चुक्ता पुँजी रु.६,०२,१३,४८,३६७.२२ को १० प्रतिशतले हुने रकम रु.६०,२१,३४,८३६.७२ (अक्षरेपी साठी करोड एक्काईस लाख चौतिस हजार आठ सय छत्तीस र पैसा बहत्तर मात्र) बराबरको बोनस शेयर तथा संस्थाको हाल कायम चुक्ता पुँजीको १० प्रतिशतले हुने रकम रु.६०,२१,३४,८३६.७२ (अक्षरेपी साठी करोड एक्काईस लाख चौतिस हजार आठ सय छत्तीस र पैसा बहत्तर मात्र) बराबरको नगद लाभांश (बोनस शेयर तथा नगद लाभांशमा लाग्ने कर सहित) गरी कुल २० प्रतिशतले हुने रकम रु.१,२०,४२,६९,६७३.४४ (अक्षरेपी एक अर्ब बीस करोड बयालिस लाख उनन्सत्तरी हजार छ सय त्रिहत्तर र पैसा चवालीस मात्र) लाभांश (बोनस शेयर र नगद) अन्य प्रचलित कानूनी व्यवस्थाको समेत पालना गर्ने गरी वार्षिक साधारण सभाबाट स्वीकृत भएको अवस्थामा मात्रै वितरण गर्न स्वीकृतिका साथै आ.व. २०८२/८३ को वार्षिक हिसाब वार्षिक साधारण सभामा स्वीकृतिको लागि पेश गर्ने प्रयोजनार्थ देहायका निर्देशन सहित सार्वजनिक गर्न सहमति प्रदान गरिएको व्यहोरा निर्णयानुसार जानकारी गराउँदछु ।

१. लेखापरीक्षण प्रतिवेदनमा उल्लेख गरिएका कैफियतहरू पूर्णरूपले सुधार गर्न तथा त्यस्ता कैफियतहरू पुनः दोहोरिन नदिने आवश्यक व्यवस्था मिलाउनुहुन ।
२. यस बैंकबाट जारी गरिएको एकीकृत निर्देशन, परिपत्र तथा प्रचलित कानूनी व्यवस्थाहरूको पूर्णरूपमा परिपालना हुने गरी लाभांश वितरण गर्नुहुन ।
३. कर्जा प्रवाह गर्नु पूर्व ऋणीको आयश्रोत तथा ऋण तिर्न सक्ने क्षमताको उचित विश्लेषण गर्नुहुन तथा प्रवाह भएपश्चात कर्जाको सदुपयोगिता यकिन गरी नियमित अनुगमन गर्ने प्रणाली विकास गरी कार्यान्वयन गर्नुहुन ।

भवदीय,


(अमृत बहादुर बुढाथोकी)
उप निर्देशक

बोधार्थ :

१. श्री नेपाल राष्ट्र बैंक, बैंक तथा वित्तीय संस्था नियमन विभाग ।
२. श्री नेपाल राष्ट्र बैंक, वित्तीय संस्था सुपरिवेक्षण विभाग, कार्यान्वयन इकाई-५ ।

लाभांश घोषणा/वितरण तथा वार्षिक वित्तीय विवरण प्रकाशन गर्ने सहमति प्रदान गर्ने सम्बन्धमा नेपाल राष्ट्र बैंक, वित्तीय संस्था सुपरिवेक्षण विभागको मिति २०८३/०५/२९ गतेको पत्र संख्या वि.सं.सु.वि./गैरस्थलगत/ गरिमा/०८३/८४, च.नं. १२० 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 ।

निर्देशन नं. ३ सम्बन्धमा : निर्देशन अनुसार गरिने व्यहोरा अनुरोध गर्दछौं ।





गरिमा विकास बैंक लिमिटेड
Garima Bikas Bank Limited

नेपाल राष्ट्र बैंकबाट 'ख' वर्गको इजाजतपत्रप्राप्त संस्था

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